



**FINANCIAL  
STABILITY**

**NEEDS ASSESSMENT 2020-2023**

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## FINANCIAL STABILITY

### Community Pulse Survey

Every year, the Federal Reserve Bank of Richmond surveys experts who represent the Fifth District’s numerous and highly diverse communities. The purpose of the survey is to identify the most pressing current and emerging issues in our District.

The issue having the most significant impact on respondents’ communities was amount of and/or access to affordable housing. The second and third ranked issues were skill level of local labor force (soft and/or technical) and adequate infrastructure including funding, availability and reliability of sewer, water, roads or public transit options. In 2017 and 2018, access to affordable housing was the top issue with over 13% of the votes. Skill level of local labor force (soft and/or technical) and generational poverty ranked as the second and third most impactful issues in 2018, respectively.<sup>1</sup>

For Virginia specifically, the top-ranking issues identified below:

#### Virginia

<b>Amount of and/or access to affordable housing</b>	<b>17%</b>
Skill level of local labor force (soft and/or technical)	13%
Ability to connect to the internet at broadband speeds	10%
Improving the quality of K-12 education	9%
Generational poverty	9%

The top issues identified by rural communities are identified below:

#### Rural

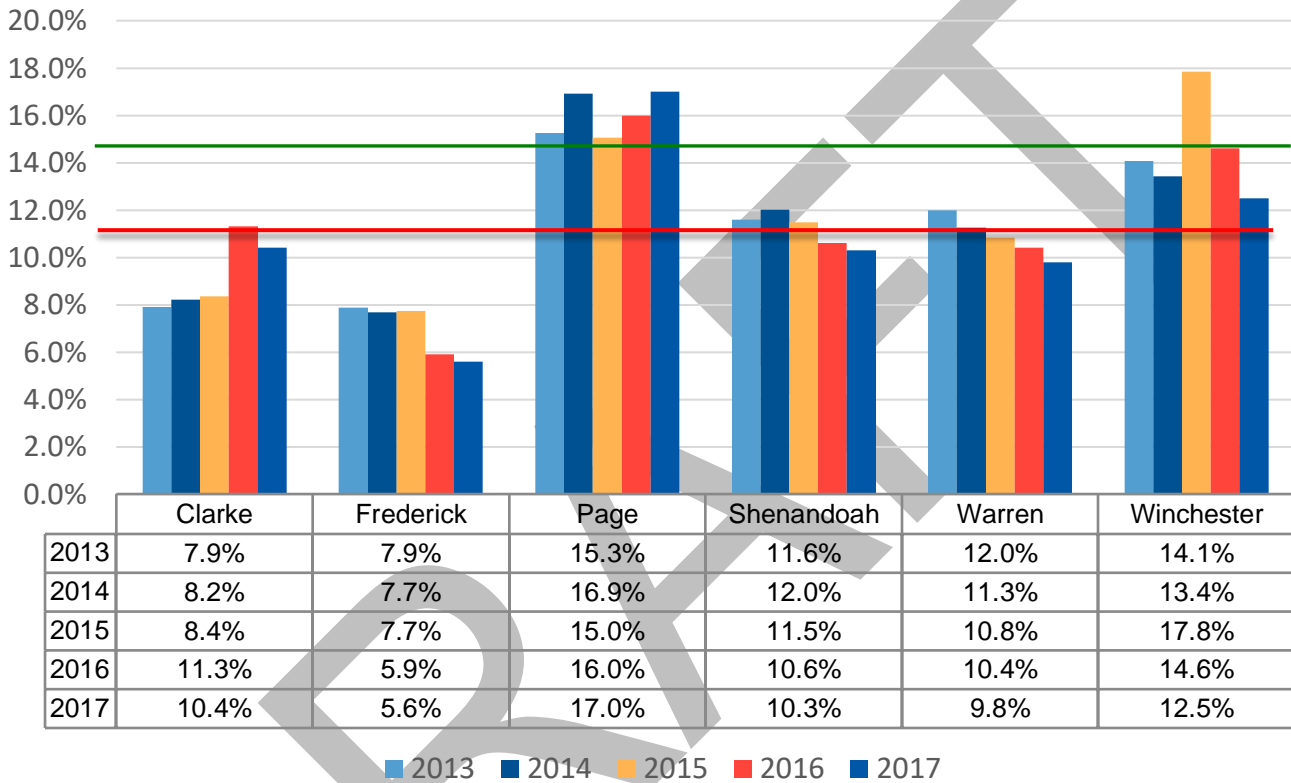
<b>Skill level of local labor force (soft and/or technical)</b>	<b>13%</b>
Generational poverty	12%
Amount of and/or access to affordable housing	11%
Availability of local job options	10%
Misuse of and addiction to opioids including prescription pain relievers, heroin and synthetic opioids such as fentanyl	10%

<sup>1</sup> Community Pulse, Regional & Community Analysis, Federal Reserve of Richmond, November 2019, [https://www.richmondfed.org/publications/community\\_development/community\\_pulse/2019/community\\_pulse\\_2019](https://www.richmondfed.org/publications/community_development/community_pulse/2019/community_pulse_2019)

## People in Poverty

Each jurisdiction, with the exception of Page County, saw a decrease in poverty status. Four jurisdictions (Clarke, Frederick, Shenandoah and Warren) had poverty levels less than the U.S. and Virginia Average. Page County was the only jurisdiction that had a poverty rate higher than the U.S. Average.

**Figure 3.1: Poverty Status – Five Year Comparison<sup>2</sup>**



*The red line represents the Virginia 2017 poverty estimate of 11.2% and the green line represents the US Average of 14.6%.*

**Notes:**

Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family (and every individual in it) or unrelated individual is considered in poverty.

<sup>2</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates. Updated 3/21/19.

## Federal Poverty Guidelines

The federal poverty level (FPL) is the set minimum amount of gross income that a family needs for food, clothing, transportation, shelter and other necessities. In the United States, this level is determined by the Department of Health and Human Services. FPL varies according to family size. The number is adjusted for inflation and reported annually in the form of poverty guidelines. Public assistance programs, such as Medicaid in the U.S., define eligibility income limits as some percentage of FPL.<sup>3</sup>

Figure 3.2 provides us a guideline for programs which address serving people at a certain percentage of the poverty level. These income levels provide us with an idea of which populations are being served and which might be underserved.

**Figure 3.2: Federal Poverty Guidelines<sup>4</sup>**

Household Size	100%	133%	150%	200%	250%	300%	400%
1	\$12,760	\$16,971	\$19,140	\$25,520	\$31,900	\$38,280	\$51,040
2	\$17,240	\$22,929	\$25,860	\$34,480	\$43,100	\$51,720	\$68,960
3	\$21,720	\$28,888	\$32,580	\$43,440	\$54,300	\$65,160	\$86,880
4	\$26,200	\$34,846	\$39,300	\$52,400	\$65,500	\$78,600	\$104,800
5	\$30,680	\$40,804	\$46,020	\$61,360	\$76,700	\$92,040	\$122,720
6	\$35,160	\$46,763	\$52,740	\$70,320	\$87,900	\$105,480	\$140,640
7	\$39,640	\$52,721	\$59,460	\$79,280	\$99,100	\$118,920	\$158,560
8	\$44,120	\$58,680	\$66,180	\$88,240	\$110,300	\$132,360	\$176,480

<sup>3</sup> Federal Poverty Level - FPL <http://www.investopedia.com/terms/f/fpl.asp#ixzz4XqynoxH6>

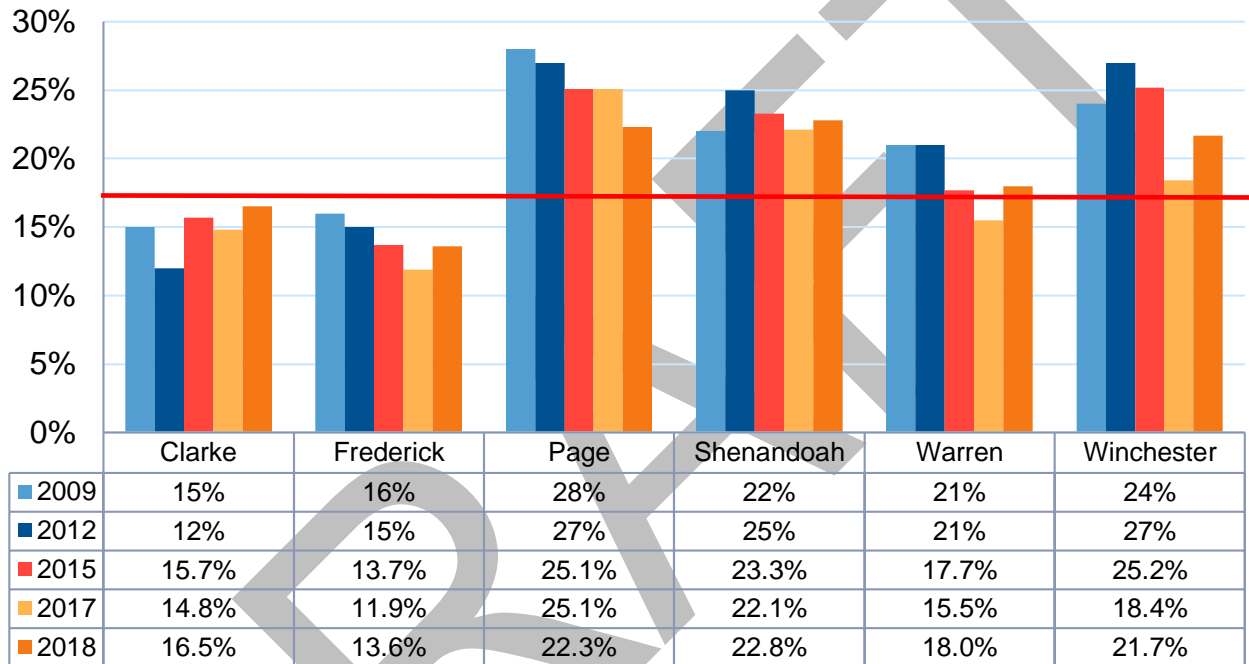
<sup>4</sup> The poverty guidelines updated periodically in the Federal Register by the U.S. Department of Health and Human Services under the authority of 42 U.S.C. 9902(2). <https://aspe.hhs.gov/poverty-guidelines>

## Families Earning Less than \$25,000 per Year

The American Community survey supplements US Census Bureau data with five year estimates of family household income.

Focus groups noted the sharp decline in the number of households earning less than \$25,000 in the City of Winchester between 2015 and 2017, and then a slight increase again in 2018. It's possible with increasing job opportunities that more families started to earn more than \$25,000, even if only slightly.

**Figure 3.3: Family Households Earning Less than \$25,000<sup>5</sup>**



The red line indicates the State of Virginia average for 2018, which was 16.9%.

<sup>5</sup> Source: U.S. Census Bureau, Selected Economic Characteristics, 2013-2017 American Community Survey 5-Year Estimates. Updated 3/21/18.

## Median Household Income

Figure 3.4 is a mean to compare the falling unemployment rates with the change in median income. It's significant to note that the median income went DOWN in half of the jurisdictions (Clarke, Frederick, and Winchester). Although poverty rates are going down and more people are working, it's interesting to note that the very slight increase or even decline in the median income may be a signal that workers aren't necessarily making more money and could be falling within the ALICE® population.

**Figure 3.4: Unemployment rates as compared to change in Median Income<sup>6</sup>**

County/City	Unemployment 2018	Change in Unemployment from 2016	Median Household Income 2018	Change in Median Income from 2016	Percent of Households Less than \$25,000 in 2018
Clarke	2.7%	-2%	\$76,436	-\$4,041 (-5.8%)	16.5%
Frederick	2.4%	-5%	\$69,911	-\$570 (-1%)	13.6%
Page	3.9%	-.9%	\$47,579	+\$1,313 (+3.3%)	22.3%
Shenandoah	2.8%	-2%	\$52,930	+\$1,758 (+4%)	22.8%
Warren	2.8%	-6%	\$63,771	+\$2,218 (+4)	18%
Winchester	3.9%	+6%	\$50,218	-\$6,162 (-15%)	21.7%

<sup>6</sup> Winchester Medical Center, Community Health Needs Assessment, 2019

## Life Experiences and Income Inequality in the United States

### Survey Background

This information comes from a survey investigating the impact of growing inequality on the lives of U.S. adults across different income levels. The report, *Life Experiences and Income Inequality in the United States* (released January 2020), draws from a survey conducted for National Public Radio, the Robert Wood Johnson Foundation, and the Harvard T.H. Chan School of Public Health.

The survey, conducted in July-August 2019, was large enough to stratify respondents into 4 income categories. 1) the top 1% highest income households, earning at least \$500,000; 2) the higher income households, with earnings of \$100,000 - \$499,999; 3) middle income households earning \$35,000 - \$99,999; and lower income households earning less than \$35,000. The survey is national in scope and does not report findings specific to the United Way catchment area and other organizations serving the Northern Shenandoah Valley. However, it can provide us with some substantiation of situations for which we have anecdotal observations.

### Survey Findings

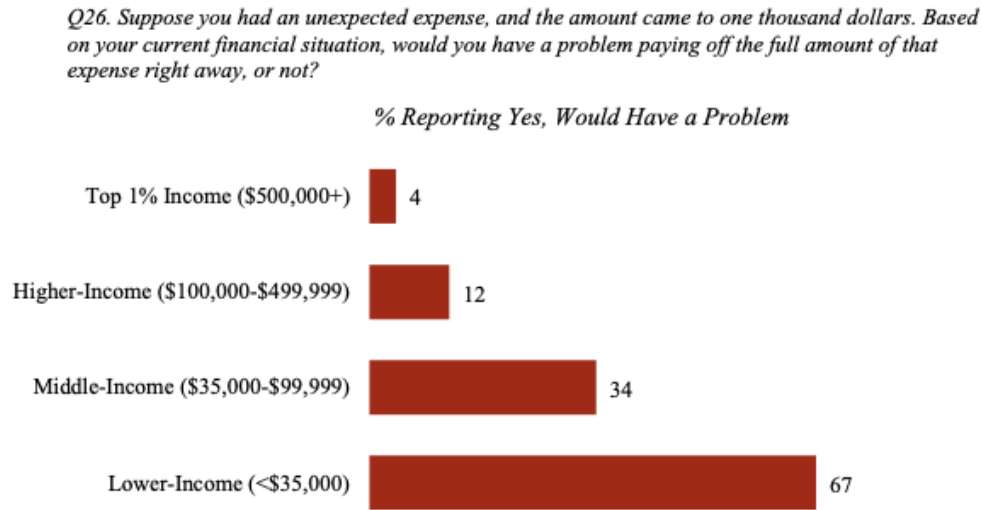
The findings discussed here will focus primarily on the low- and middle-income families who form the core clients of the health and human service organizations in the NSV. The following key findings are reported in the survey summary.

1. Low-income adults face significant financial hardship in relation to health care, housing and food costs.
2. One-third of middle-income adults report unexpected expenses create a struggle; almost half reported serious problems with health care costs, including dental and prescription drugs. Coping strategies include not filling prescriptions or taking a lower dose than prescribed. Two-thirds of low-income adults report difficulty paying off expenses.
3. Middle- and low-income adults report more dissatisfaction with their lives overall — their finances, their housing, their education and their jobs. They have anxiety about the future.
4. Interestingly, a majority of adults across all income levels believe achieving the American Dream is possible. The vast majority of parents and grandparents say the American Dream is within reach for their children/grandchildren. When asked what is required to become economically successful, “Hard work” was chosen by adults of all income groups as essential. Of the other factors research has shown are important in achieving success (family income, neighborhood, race/ethnicity), less than 40% of respondents across all income groups identify them as essential or very important.
5. “Adults across all income groups say it is a very important priority for government to make sure everyone living in the U.S. has health insurance coverage.”



- 6. The biggest problems facing local communities as reported by middle-income individuals are drug addiction/abuse and health care access.
- 7. The biggest problems facing local communities reported by low-income individuals are drug addiction/abuse, health care access and cancer.

**Figure 3.5: Differences in Financial Insecurity, By Annual Household Income (in Percent)<sup>7</sup>**



NPR/Robert Wood Johnson Foundation/Harvard T.H. Chan School of Public Health, Life Experiences and Income Inequality in the United States, 7/17/19 – 8/18/19. Q26. N=1,885 adults ages 18+.

**Figure 3.6: Serious Problems with Paying Bills in the Past Few Years, By Annual Household Income (in Percent)<sup>8</sup>**

*Q25. Within the past few years, have you or any members of your household ever had a serious problem... or not?*

	Lower-Income Adults	Middle-Income Adults	Higher-Income Adults	Top 1% Income Adults
% Reporting Serious Problems				
Paying for medical bills, dental bills, or prescription drugs	57	48	30	8
With the cost of college/higher education	33	30	23	12
Paying your credit card debt/other debt	33	31	21	6
Finding an affordable place to live	35	22	11	4
With your rent/house payment	24	17	7	1
Paying for food	30	12	3	<1

NPR/Robert Wood Johnson Foundation/Harvard T.H. Chan School of Public Health, Life Experiences and Income Inequality in the United States, 7/17/19 – 8/18/19. Q25. N=1,885 adults ages 18+. Categories ranked by overall highest % among all respondents.

<sup>7</sup> Robert Wood Johnson Foundation, Harvard T.H. Chan School of Public Health, NPR, Life Experiences and Income Inequality in the United States, January 2020

<sup>8</sup> Robert Wood Johnson Foundation, Harvard T.H. Chan School of Public Health, NPR, Life Experiences and Income Inequality in the United States, January 2020

## Self-Sufficiency Standards

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs—without public or private assistance.<sup>9</sup>

The Self-Sufficiency Standard calculates a family-sustaining wage that does not require choosing between basic necessities such as childcare, nutritional food, adequate housing or health care. On the other hand, the standard only covers immediate, day-to-day necessities, excluding long-term needs such as retirement savings or college tuition, purchases of major items such as a car, emergency expenses, or extras such as gifts, video rentals or after school activities.

The Self-Sufficiency Standards represented for the jurisdictions in this report are only a sample representation of each of the Self-Sufficiency Standards set by the state of Virginia.

For the most part there was a slight increase in each category, however, the Health Care and Taxes line items had the most significant increases. Childcare increase are noted in the Education section of this report.

DRAFT

<sup>9</sup> Methodological Appendix, Virginia 2006: Assumptions and Sources

## Clarke County Self-Sufficiency Standards

Figure 3.7: Clarke County Self-Sufficiency Standards<sup>10</sup>

				Adult +				2 Adults +
			Adult +	Infant			2 Adults +	Infant
		Adult +	Infant	Preschooler		2 Adults +	Infant	Preschooler
Monthly Costs	Adult	Infant	Preschooler	School-age	2 Adults	Infant	Preschooler	School-age
<b>Housing</b>	\$1,561	\$1,793	\$1,793	\$2,353	\$1,561	\$1,793	\$1,793	\$2,353
<b>Child Care</b>	\$0	\$795	\$1,540	\$1,985	\$0	\$795	\$1,540	\$1,985
<b>Food</b>	\$275	\$409	\$548	\$742	\$524	\$650	\$769	\$940
<b>Transportation</b>	\$268	\$275	\$275	\$275	\$516	\$523	\$523	\$523
<b>Health Care</b>	\$179	\$553	\$564	\$585	\$596	\$610	\$622	\$643
<b>Miscellaneous</b>	\$228	\$383	\$472	\$594	\$319	\$437	\$525	\$645
<b>Taxes</b>	\$646	\$1,051	\$1,336	\$1,991	\$767	\$1,121	\$1,361	\$1,761
<b>Earned Income Tax Credit (-)</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Child Care Tax Credit (-)</b>	\$0	(\$50)	(\$100)	(\$100)	\$0	(\$50)	(\$100)	(\$100)
<b>Child Tax Credit (-)</b>	\$0	(\$167)	(\$333)	(\$500)	\$0	(\$167)	(\$333)	(\$500)
<b>Self-Sufficiency Wage (Hourly)</b>	<b>\$17.94</b>	<b>\$28.65</b>	<b>\$34.64</b>	<b>\$45.04</b>	<b>\$12.17 per adult</b>	<b>\$16.23 per adult</b>	<b>\$19.04 per adult</b>	<b>\$23.44 per adult</b>
<b>Change in Self-Sufficiency Wages since 2012</b>	<b>+\$5.80 (+48%)</b>	<b>+\$7.33 (+34%)</b>	<b>+\$8.05 (+30%)</b>	<b>+\$11.00 (+32%)</b>	<b>+\$3.06 (+36%) per adult</b>	<b>+\$3.67 (+30%) per adult</b>	<b>+\$3.93 (+26%) per adult</b>	<b>+\$4.72 (+25%) per adult</b>
<b>Monthly</b>	<b>\$3,157</b>	<b>\$5,042</b>	<b>\$6,096</b>	<b>\$7,927</b>	<b>\$4,285</b>	<b>\$5,714</b>	<b>\$6,701</b>	<b>\$8,251</b>
<b>Annual</b>	<b>\$37,888</b>	<b>\$60,505</b>	<b>\$73,153</b>	<b>\$95,128</b>	<b>\$51,418</b>	<b>\$68,566</b>	<b>\$80,409</b>	<b>\$99,014</b>
<b>Emergency Savings Fund (Monthly Contribution)</b>	<b>\$135</b>	<b>\$231</b>	<b>\$332</b>	<b>\$450</b>	<b>\$96</b>	<b>\$132</b>	<b>\$161</b>	<b>\$228</b>

## Frederick County Self-Sufficiency Standards

<sup>10</sup> Center for Women's Welfare, University of Washington, Self-Sufficiency Standard for Virginia, 2018

Figure 3.8: Frederick County Self-Sufficiency Standards<sup>11</sup>

				Adult +				2 Adults +
			Adult +	Infant			2 Adults +	Infant
		Adult +	Infant	Preschooler		2 Adults +	Infant	Preschooler
Monthly Costs	Adult	Infant	Preschooler	School-age	2 Adults	Infant	Preschooler	School-age
Housing	\$704	\$936	\$936	\$1,340	\$704	\$936	\$936	\$1340
Child Care	\$0	\$813	\$1,577	\$2,061	\$0	\$813	\$1,577	\$2,061
Food	\$252	\$374	\$501	\$679	\$479	\$594	\$703	\$860
Transportation	\$268	\$275	\$275	\$275	\$517	\$525	\$525	\$525
Health Care	\$187	\$582	\$594	\$614	\$625	\$639	\$651	\$671
Miscellaneous	\$141	\$298	\$388	\$497	\$233	\$351	\$439	\$546
Taxes	\$311	\$727	\$977	\$1,394	\$448	\$789	\$1031	\$1,381
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$500)	\$0	(\$167)	(\$333)	(\$500)
<b>Self-Sufficiency Wage (Hourly)</b>	<b>\$10.58</b>	<b>\$21.53</b>	<b>\$27.36</b>	<b>\$35.58</b>	<b>\$8.54 per adult</b>	<b>\$12.59 per adult</b>	<b>\$15.42 per adult</b>	<b>\$19.27 per adult</b>
<b>Change in Self-Sufficiency Wages since 2012</b>	<b>-\$0.29 (-.03%)</b>	<b>+\$1.07 (+5%)</b>	<b>+\$2.15 (+9%)</b>	<b>+\$2.82 (+9%)</b>	<b>+\$0.15 (+2%) per adult</b>	<b>+\$2.61 (+26%) per adult</b>	<b>+\$3.59 (+30%) per adult</b>	<b>+\$5.04 (+35%) per adult</b>
Monthly	\$1,863	\$3,789	\$4,815	\$6,261	\$3,006	\$4,430	\$5,429	\$6,783
Annual	\$22,353	\$45,470	\$57,784	\$73,135	\$36,069	\$53,163	\$65,146	\$81,400
Emergency Savings Fund (Monthly Contribution)	\$85	\$183	\$241	\$353	\$69	\$108	\$136	\$169

Page County Self-Sufficiency Standards

<sup>11</sup> Center for Women's Welfare, University of Washington, Self-Sufficiency Standard for Virginia, 2018

Figure 3.9: Page County Self-Sufficiency Standards<sup>12</sup>

				Adult +				2 Adults +
			Adult +	Infant			2 Adults +	Infant
		Adult +	Infant	Preschooler		2 Adults +	Infant	Preschooler
Monthly Costs	Adult	Infant	Preschooler	School-age	2 Adults	Infant	Preschooler	School-age
Housing	\$614	\$723	\$723	\$1,002	\$614	\$723	\$723	\$1,002
Child Care	\$0	\$659	\$1,284	\$1,660	\$0	\$659	\$1,284	\$1,660
Food	\$254	\$377	\$505	\$684	\$483	\$598	\$708	\$865
Transportation	\$268	\$275	\$275	\$275	\$517	\$525	\$525	\$525
Health Care	\$183	\$569	\$580	\$601	\$612	\$626	\$637	\$658
Miscellaneous	\$132	\$260	\$337	\$422	\$223	\$313	\$388	\$471
Taxes	\$278	\$561	\$780	\$1,050	\$1,076	\$645	\$835	\$1,096
Earned Income Tax Credit (-)	\$0	(\$32)	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$500)	\$0	(\$167)	(\$333)	(\$500)
<b>Self-Sufficiency Wage (Hourly)</b>	<b>\$9.82</b>	<b>\$18.00</b>	<b>\$23.02</b>	<b>\$28.94</b>	<b>\$8.13 per adult</b>	<b>\$11.00 per adult</b>	<b>\$13.26 per adult</b>	<b>\$16.13 per adult</b>
<b>Change in Self-Sufficiency Wages since 2012</b>	<b>+\$0.78 (+9%)</b>	<b>+\$1.92 (+12%)</b>	<b>+\$2.19 (+11%)</b>	<b>+\$3.03 (+12%)</b>	<b>+\$0.76 (+10%) per adult</b>	<b>+\$1.02 (+10%) per adult</b>	<b>+1.21 (+10%) per adult</b>	<b>+\$1.63 (+11%) per adult</b>
Monthly	\$1,729	\$3,168	\$4,051	\$5,094	\$2,861	\$3,872	\$4,666	\$5,677
Annual	\$20,746	\$38,011	\$48,608	\$61,123	\$34,338	\$46,460	\$55,994	\$68,119
Emergency Savings Fund (Monthly Contribution)	\$78	\$163	\$211	\$306	\$66	\$97	\$122	\$148

<sup>12</sup> Center for Women's Welfare, University of Washington, Self-Sufficiency Standard for Virginia, 2018

Shenandoah County Self-Sufficiency Standards

Figure 3.10: Shenandoah County Self-Sufficiency Standards<sup>13</sup>

				Adult +				2 Adults +
			Adult +	Infant			2 Adults +	Infant
		Adult +	Infant	Preschooler		2 Adults+	Infant	Preschooler
Monthly Costs	Adult	Infant	Preschooler	School-age	2 Adults	Infant	Preschooler	School-age
Housing	\$628	\$835	\$835	\$1,172	\$628	\$835	\$835	\$1,172
Child Care	\$0	\$621	\$1,178	\$1,513	\$0	\$621	\$1,178	\$1,513
Food	\$259	\$385	\$516	\$699	\$494	\$612	\$725	\$886
Transportation	\$268	\$275	\$275	\$275	\$517	\$525	\$525	\$525
Health Care	\$183	\$569	\$580	\$601	\$612	\$626	\$637	\$658
Miscellaneous	\$134	\$269	\$339	\$426	\$225	\$322	\$390	\$475
Taxes	\$285	\$610	\$787	\$1,065	\$423	\$680	\$844	\$1,113
Earned Income Tax Credit (-)	\$0	(\$5)	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$500)	\$0	(\$167)	(\$333)	(\$500)
<b>Self-Sufficiency Wage (Hourly)</b>	<b>\$9.99</b>	<b>\$18.97</b>	<b>\$23.17</b>	<b>\$29.27</b>	<b>\$8.23 per adult</b>	<b>\$11.37 per adult</b>	<b>\$13.35 per adult</b>	<b>\$16.31 per adult</b>
<b>Change in Self-Sufficiency Wages since 2012</b>	<b>+\$0.29 (+3%)</b>	<b>+\$1.92 (+11%)</b>	<b>+\$1.72 (8%)</b>	<b>+1.96 (+7%)</b>	<b>+\$0.46 (+6%) per adult</b>	<b>+\$0.93 (+9%) per adult</b>	<b>+0.90 (+7%) per adult</b>	<b>+\$1.03 (+7%) per adult</b>
Monthly	\$1,758	\$3,338	\$4,078	\$5,152	\$2,898	\$4,003	\$4,700	\$5,742
Annual	\$21,092	\$40,057	\$48,933	\$61,827	\$34,779	\$43,039	\$56,405	\$68,899
Emergency Savings Fund (Monthly Contribution)	\$80	\$166	\$212	\$308	\$67	\$100	\$122	\$149

<sup>13</sup> Center for Women's Welfare, University of Washington, Self-Sufficiency Standard for Virginia, 2018

Warren County Self-Sufficiency Standards

Figure 3.11: Warren County Self-Sufficiency Standards<sup>14</sup>

				Adult +				2 Adults +
			Adult +	Infant			2 Adults +	Infant
		Adult +	Infant	Preschooler		2 Adults+	Infant	Preschooler
Monthly Costs	Adult	Infant	Preschooler	School-age	2 Adults	Infant	Preschooler	School-age
<b>Housing</b>	\$770	\$1,024	\$1,024	\$1,490	\$770	\$1,024	\$1,024	\$1,490
<b>Child Care</b>	\$0	\$630	\$1,221	\$1,589	\$0	\$630	\$1,221	\$1,589
<b>Food</b>	\$281	\$417	\$559	\$756	\$534	\$662	\$784	\$958
<b>Transportation</b>	\$268	\$275	\$275	\$275	\$517	\$524	\$524	\$524
<b>Health Care</b>	\$179	\$554	\$565	\$586	\$596	\$611	\$622	\$645
<b>Miscellaneous</b>	\$150	\$290	\$364	\$470	\$242	\$345	\$418	\$520
<b>Taxes</b>	\$346	\$697	\$887	\$1,233	\$481	\$770	\$951	\$1,287
<b>Earned Income Tax Credit (-)</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Child Care Tax Credit (-)</b>	\$0	(\$50)	(\$100)	(\$100)	\$0	(\$50)	(\$100)	(\$100)
<b>Child Tax Credit (-)</b>	\$0	(\$167)	(\$333)	(\$500)	\$0	(\$167)	(\$333)	(\$500)
<b>Self-Sufficiency Wage (Hourly)</b>	<b>\$11.33</b>	<b>\$20.85</b>	<b>\$25.36</b>	<b>\$32.95</b>	<b>\$8.92 per adult</b>	<b>\$12.36 per adult</b>	<b>\$14.52 per adult</b>	<b>\$18.22 per adult</b>
<b>Change in Self-Sufficiency Wages since 2012</b>	<b>+\$1.28 (+13%)</b>	<b>+\$2.16 (+12%)</b>	<b>+\$2.09 (9%)</b>	<b>+\$2.90 (+10%)</b>	<b>+\$0.89 (+11%) per adult</b>	<b>+\$1.18 (+11%) per adult</b>	<b>+1.16 (+9%) per adult</b>	<b>+\$1.57 (+9%) per adult</b>
<b>Monthly</b>	<b>\$1,993</b>	<b>\$3,670</b>	<b>\$4,463</b>	<b>\$5,800</b>	<b>\$3,141</b>	<b>\$4,349</b>	<b>\$5,111</b>	<b>\$6,412</b>
<b>Annual</b>	<b>\$23,902</b>	<b>\$44,044</b>	<b>\$53,552</b>	<b>\$69,594</b>	<b>\$37,686</b>	<b>\$52,193</b>	<b>\$61,333</b>	<b>\$76,943</b>
<b>Emergency Savings Fund (Monthly Contribution)</b>	<b>\$90</b>	<b>\$178</b>	<b>\$227</b>	<b>\$337</b>	<b>\$72</b>	<b>\$106</b>	<b>\$130</b>	<b>\$162</b>

<sup>14</sup> Center for Women's Welfare, University of Washington, Self-Sufficiency Standard for Virginia, 2018

City of Winchester Self-Sufficiency Standard

Figure 3.12: City of Winchester Self-Sufficiency Standard<sup>15</sup>

				Adult +				2 Adults +
			Adult +	Infant			2 Adults +	Infant
		Adult +	Infant	Preschooler		2 Adults+	Infant	Preschooler
Monthly Costs	Adult	Infant	Preschooler	School-age	2 Adults	Infant	Preschooler	School-age
Housing	\$704	\$936	\$936	\$1,340	\$704	\$936	\$936	\$1,340
Child Care	\$0	\$813	\$1,577	\$2,061	\$0	\$813	\$1,577	\$2,061
Food	\$276	\$410	\$550	\$745	\$526	\$652	\$772	\$943
Transportation	\$268	\$275	\$275	\$275	\$517	\$524	\$524	\$524
Health Care	\$187	\$582	\$594	\$614	\$625	\$639	\$651	\$671
Miscellaneous	\$144	\$302	\$393	\$504	\$237	\$356	\$446	\$554
Taxes	\$321	\$742	\$997	\$1,437	\$465	\$813	\$1,060	\$1,416
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$500)	\$0	(\$167)	(\$333)	(\$500)
<b>Self-Sufficiency Wage (Hourly)</b>	<b>\$10.79</b>	<b>\$21.84</b>	<b>\$27.78</b>	<b>\$36.23</b>	<b>\$8.73 per adult</b>	<b>\$12.83 per adult</b>	<b>\$15.72 per adult</b>	<b>\$19.63 per adult</b>
<b>Change in Self-Sufficiency Wages since 2012</b>	<b>+\$0.95 (+10%)</b>	<b>+\$2.76 (+14%)</b>	<b>+\$3.91 (16%)</b>	<b>+\$5.29 (+17%)</b>	<b>+\$0.82 (+11%) per adult</b>	<b>+\$1.18 (+10%) per adult</b>	<b>+2.08 (+15%) per adult</b>	<b>+\$2.56 (+15%) per adult</b>
<b>Monthly</b>	<b>\$1,900</b>	<b>\$3,844</b>	<b>\$4,889</b>	<b>\$6,377</b>	<b>\$3,075</b>	<b>\$4,518</b>	<b>\$5,533</b>	<b>\$6,910</b>
<b>Annual</b>	<b>\$22,798</b>	<b>\$46,132</b>	<b>\$58,671</b>	<b>\$76,523</b>	<b>\$36,895</b>	<b>\$54,215</b>	<b>\$66,391</b>	<b>\$82,922</b>
<b>Emergency Savings Fund (Monthly Contribution)</b>	<b>\$87</b>	<b>\$185</b>	<b>\$244</b>	<b>\$359</b>	<b>\$70</b>	<b>\$110</b>	<b>\$138</b>	<b>\$172</b>

<sup>15</sup> Center for Women's Welfare, University of Washington, Self-Sufficiency Standard for Virginia, 2018

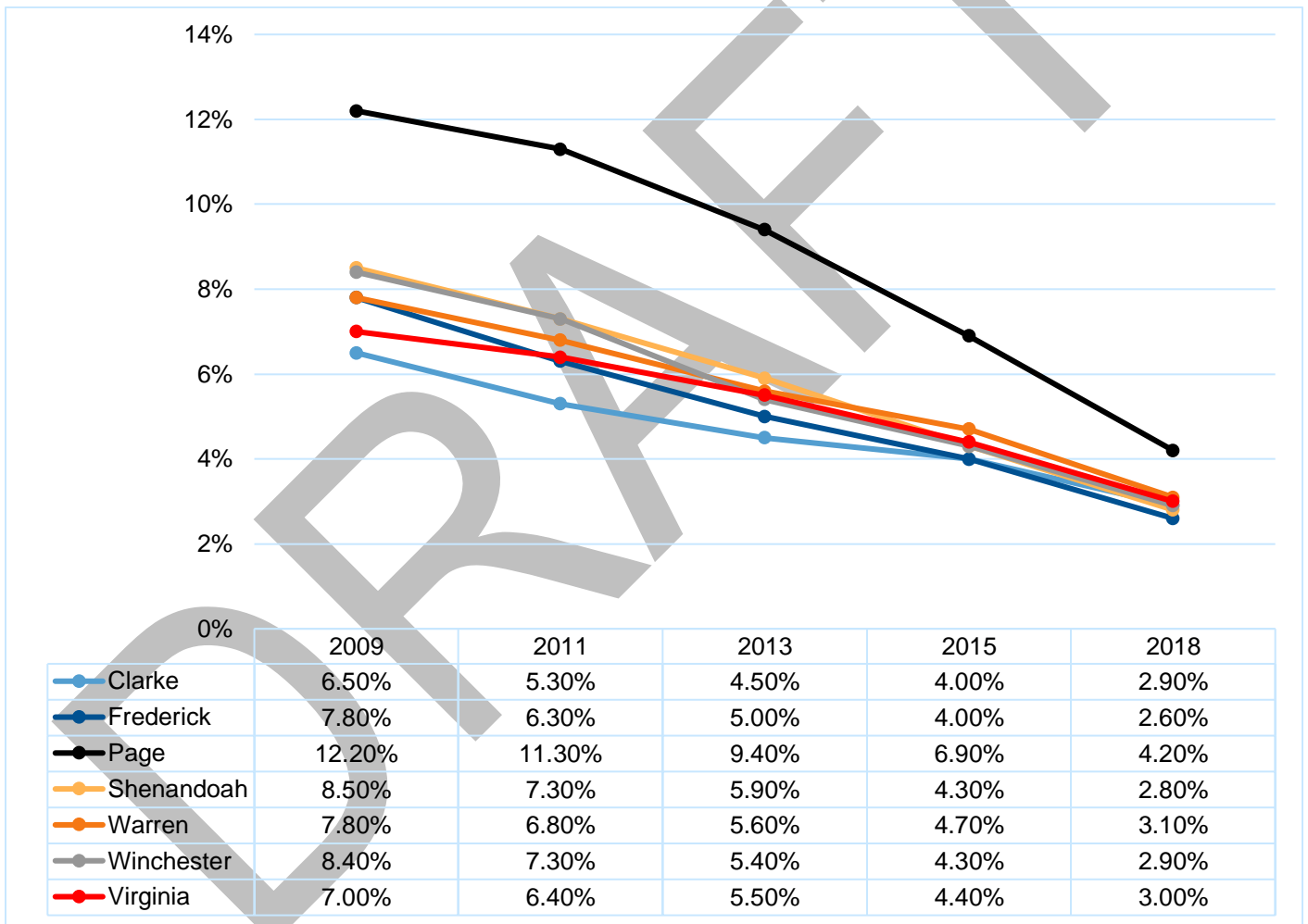


## EMPLOYMENT

### Unemployment Rates

A comparison of unemployment rates from the Virginia Employment Commission show that unemployment was at a six year high in 2009, but has been steadily decreasing since then. Since 2009, all jurisdictions are experiencing the lowest unemployment rates. Page County has the highest unemployment in the region at 4.2%. All jurisdictions with the exception of Warren County and Page County have unemployment rates lower than the Virginia average of 3%.

Figure 3.13: Unemployment 2009-2018<sup>16</sup>

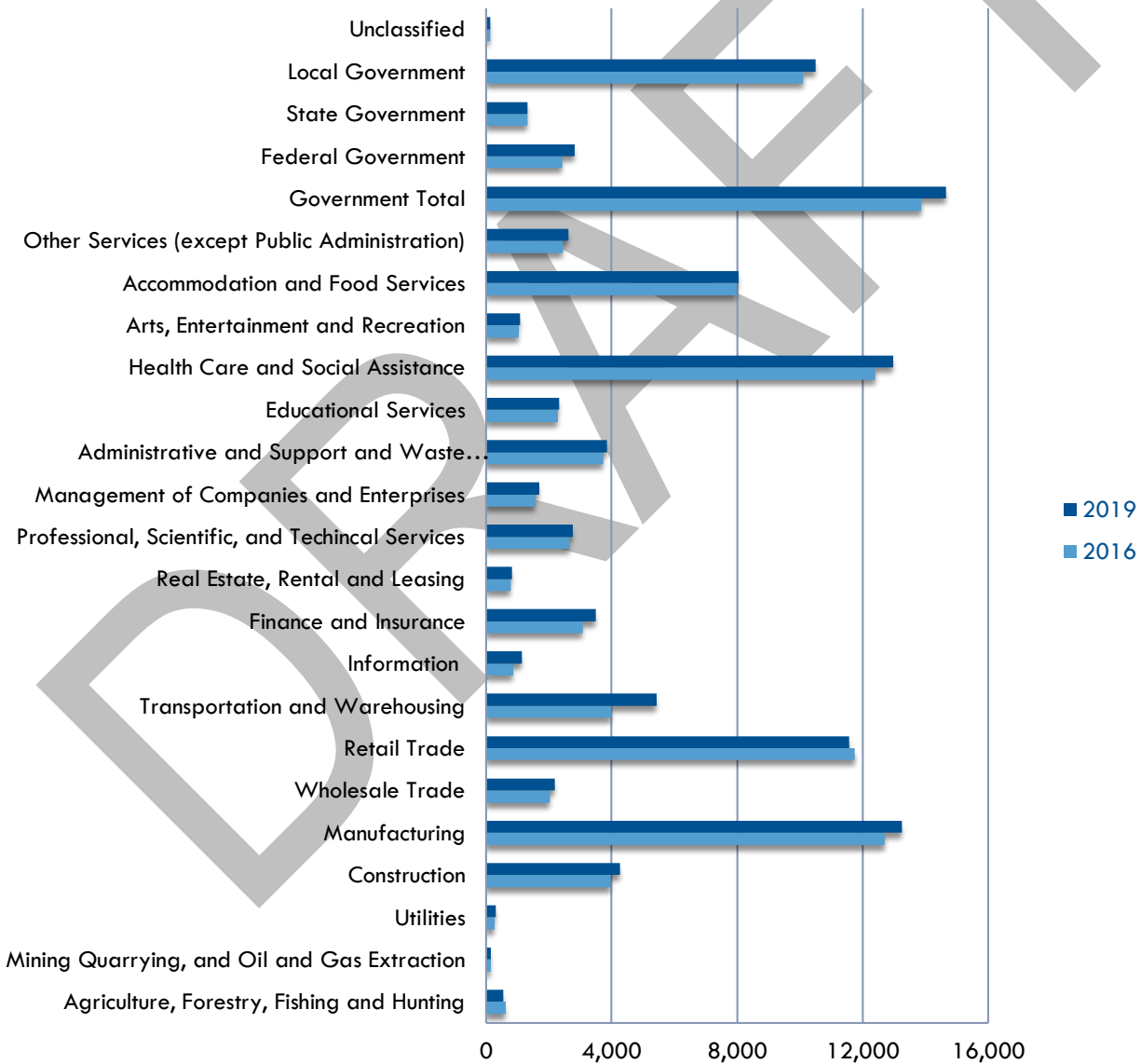


<sup>16</sup> Virginia Employment Commission - Labor Force and Employment and Unemployment (LAUS) data. Unemployment rates are computed on a calendar year basis. Rates are not seasonally adjusted, Virginia Department of Social Services, Locality Profiles, 9/13/19.

## Employment by Industry

According to information provided by the Virginia Employment Commission, the Northern Shenandoah Valley is highly dependent on the following industries: government jobs, manufacturing, health care/social assistance and retail trade. Almost every industry saw growth in the number of jobs with the exception of Retail Trade (-165%) and Agriculture, Forestry, and Fishing and Hunting (-83%). Transportation and Warehousing (+36%), Information (+31%) and the Federal Government (+16%) had the greatest percentage increases in the number of jobs from 2016 to 2019.

Figure 3.14: Employment by Industry<sup>17</sup>

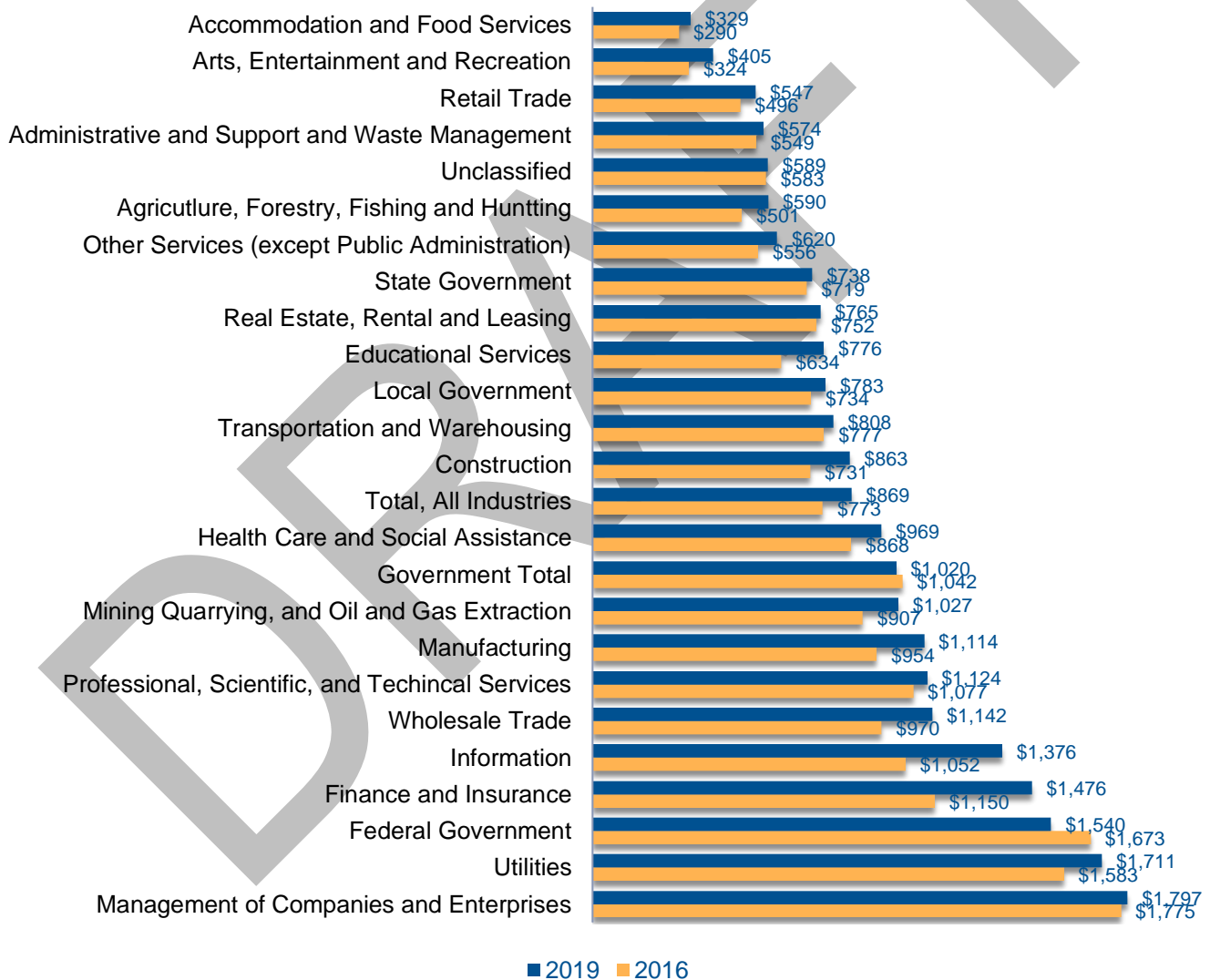


<sup>17</sup> Locality Profile, 9/20/19, Virginia Employment Commission, Economic Information & Analytics, Quarterly Census of Employment and Wages (QCEW), 1st Quarter (January, February, March) 2019.

## Wages

The Virginia Employment Commission compiles data that represents what the average weekly wage is by industry. Management of companies, scientific and technical services have the highest weekly wages, followed by Federal government and utilities. Federal Government and Government Total were the only industries to see a decrease in the average weekly wage from 2016 to 2019. Finance and Insurance (+\$326) and Information (+\$324) had the highest dollar increase in wages from 2016 to 2019. They also had the highest percentage increase in wages from 2016 to 2019 with Finance and Industry at 28% and Information at 31%. The average weekly wage across all private industry sectors in the Shenandoah Valley Workforce Development Area was \$869 (up from \$773 in 2016), which represents a 12% increase.

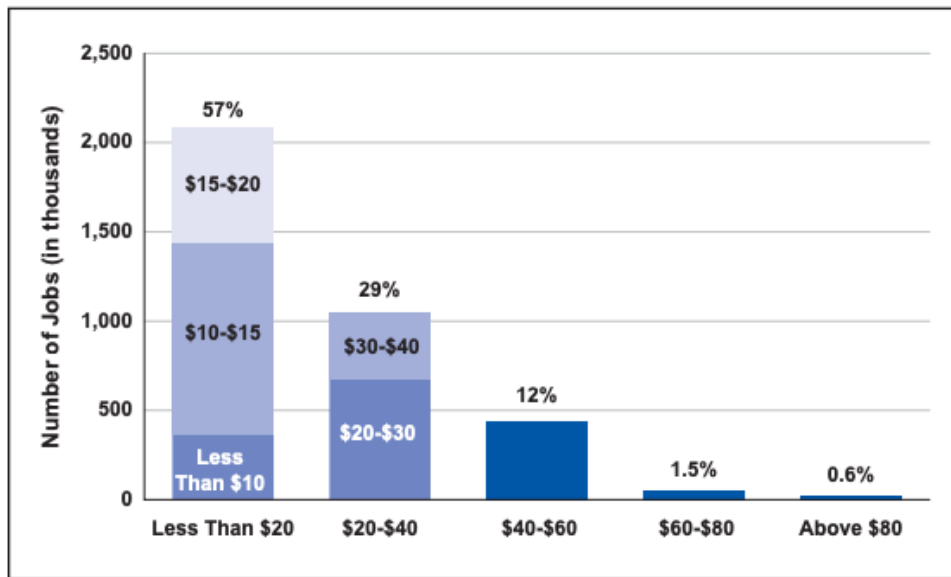
**Figure 3.15: Average Weekly Wage by Industry**<sup>18</sup>



<sup>18</sup> Locality Profile, 9/20/19, Virginia Employment Commission, Economic Information & Analytics, Quarterly Census of Employment and Wages (QCEW), 1st Quarter (January, February, March) 2019.

**Figure 3.16: Number of Jobs by Hourly Wage, Virginia, 2015<sup>19</sup>**

Changes in Virginia’s economy over the last several decades have reduced the job opportunities for ALICE households. The state now faces an economy dominated by low-paying jobs. In Virginia, 57% of jobs pay less than \$20 per hour, with about half of those paying between \$10 and \$15 per hour (Figure 3.16). A full-time job that pays \$15 per hour grosses \$30,000 per year, which is just below half of the Household Survival Budget for a family of four in Virginia. Another 29% of jobs pay between \$20 and \$40 per hour, with 69% of those paying between \$20 and \$30 per hour. Only 12% of jobs pay between \$40 and \$60 per hour, 1.5% pay between \$60 and \$80 per hour, and another 0.6% pay above \$80 per hour.

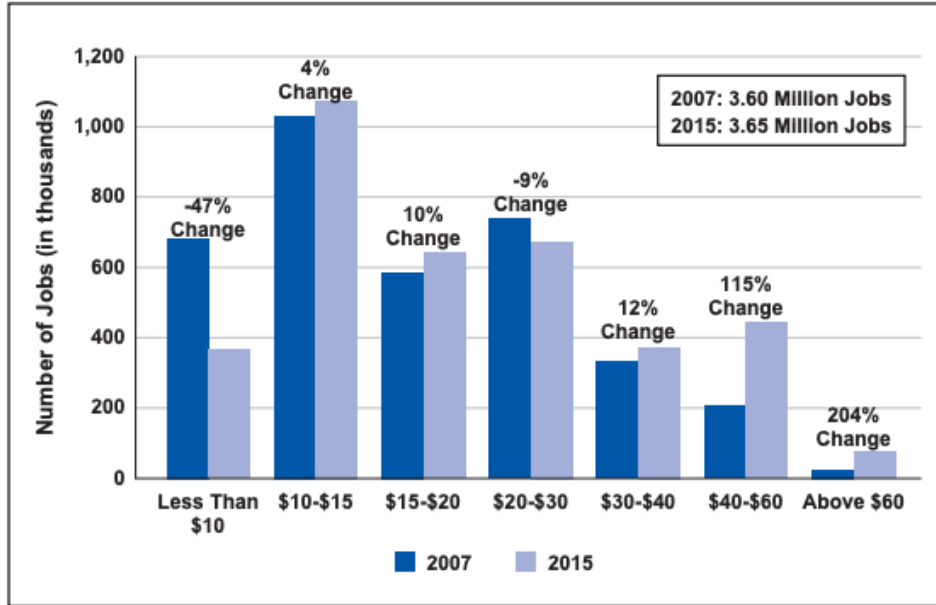


Source: Bureau of Labor Statistics, 2015

<sup>19</sup> Virginia ALICE® Report, Spring 2017, [www.unitedforalice.org](http://www.unitedforalice.org), sourced from Bureau of Labor Statistics, 2015.

**Figure 3.17: Number of Jobs by Hourly Wage, Virginia, 2007 to 2015<sup>20</sup>**

The period from 2007 to 2015 shows that low-wage jobs continue to dominate, with little change in the number of jobs paying between \$10 and \$30 per hour. However, there has been a decrease in jobs paying less than \$10 per hour and an increase in jobs paying more than \$30 (Figure 3.17, Bureau of Labor Statistics (BLS), 2007, 2014, 2015).



Source: Bureau of Labor Statistics, 2015



<sup>20</sup> Virginia ALICE® Report, Spring 2017, [www.unitedforalice.org](http://www.unitedforalice.org), sourced from Bureau of Labor Statistics, 2007, 2014, 2015.

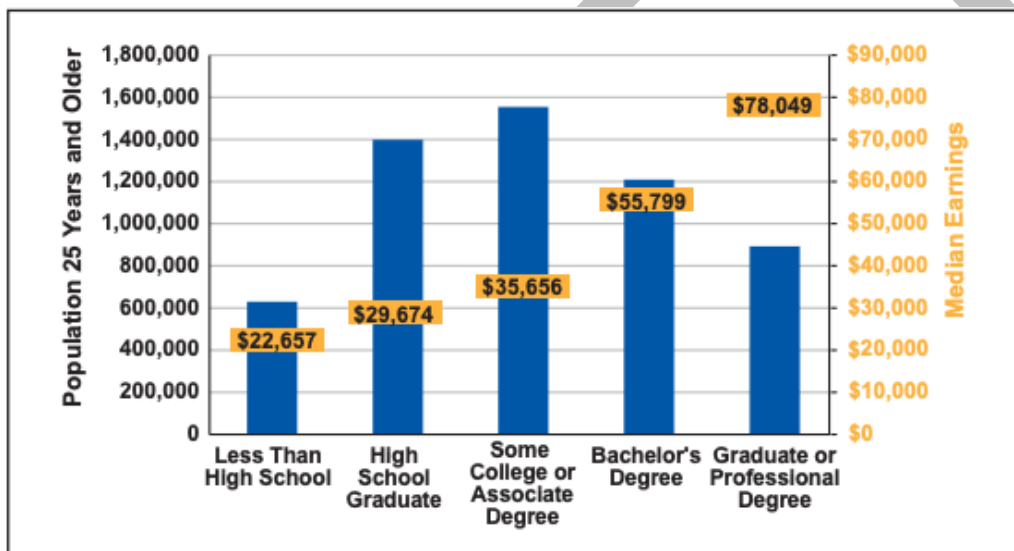
## WORKFORCE DEVELOPMENT

### Earnings by Educational Attainment

**Figure 3.18: Education Attainment and Median Annual Earnings, Virginia, 2015<sup>21</sup>**

Those residents with the least education are more likely to have earnings below the ALICE Threshold. Yet with the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others.

ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income. Many demographic factors impact a household’s ability to meet the ALICE Threshold.

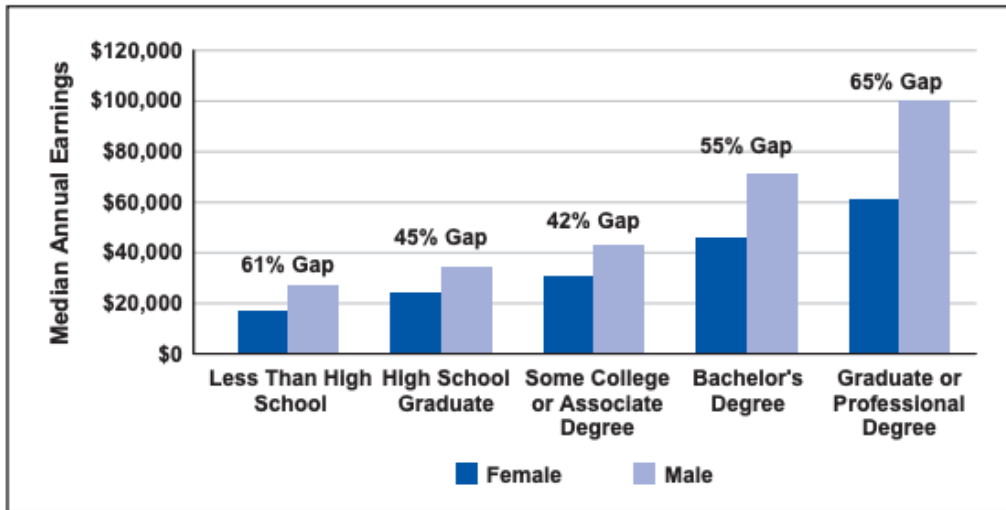


Source: American Community Survey, 2015

<sup>21</sup> Virginia ALICE® Report, Spring 2017, [www.unitedforalice.org](http://www.unitedforalice.org)

**Figure 3.19: Median Annual Earnings by Education and Gender, Virginia, 2015<sup>22</sup>**

Within Virginia and across all states, there is also a striking difference in earnings between men and women at all educational levels (Figure 3.19). Men in Virginia earn at least 42% more than women across all educational levels, and as much as 65% more for those with a graduate or professional degree.



Source: American Community Survey, 2015

DRY

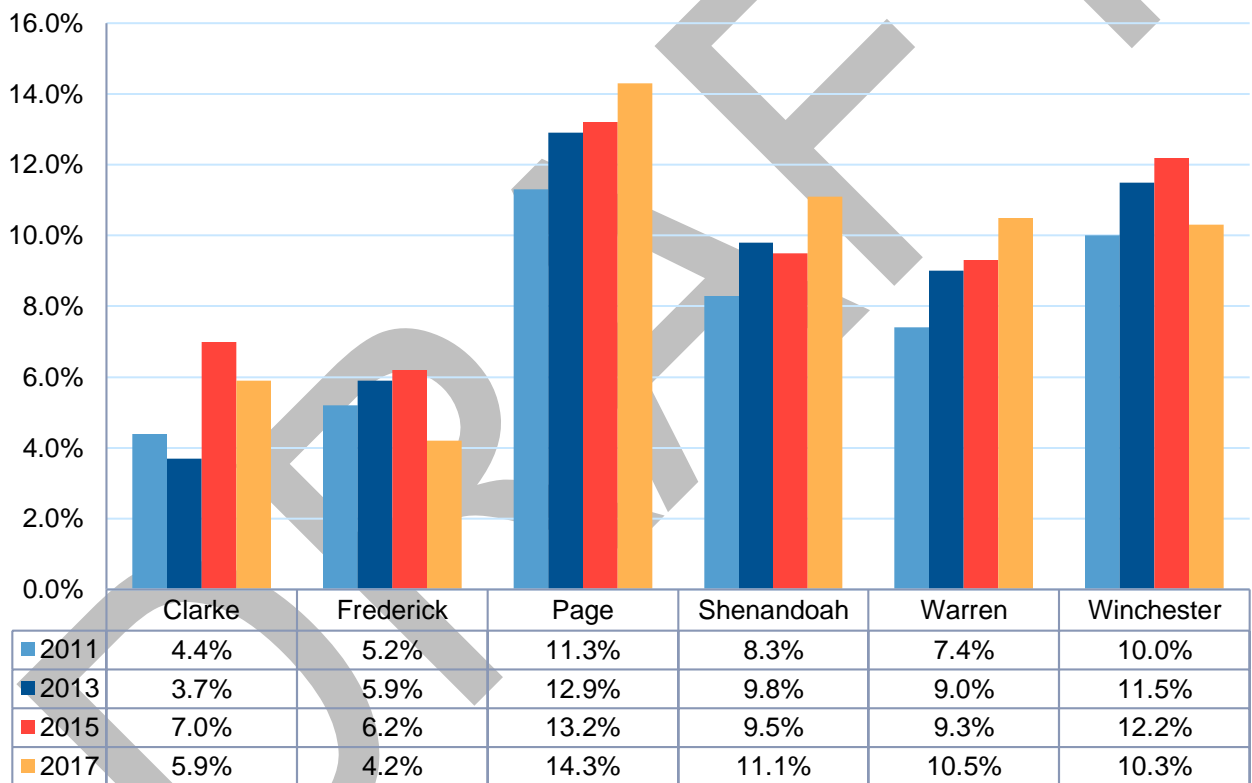
<sup>22</sup> Virginia ALICE® Report, Spring 2017, [www.unitedforalice.org](http://www.unitedforalice.org), sourced from (American Community Survey, 2007, 2010, 2012, and 2015).

## FOOD INSECURITY

### Supplemental Nutrition Assistant Program (SNAP)

SNAP can be used like cash to buy eligible food items from authorized retailers. Authorized retailers will display either the Quest logo or a picture of a Virginia EBT card. A SNAP account is established for eligible households and automatic deposits are made into the account each month. To access the account, recipients will also receive an EBT Card, which will debit the account each time eligible food items are purchased. A secret Personal Identification Number (PIN) is required to use the card.<sup>23</sup> SNAP benefit participation increased in Page, Shenandoah and Warren Counties, but decreases in Clarke, Frederick and Winchester as compared to 2015 data.

**Figure 3.20: SNAP Benefits<sup>24</sup>**



SNAP eligibility income limits can be found at: <https://eligibility.com/food-stamps>

<sup>23</sup> Virginia Department of Social Services, SNAP, 2016, <http://www.dss.virginia.gov/benefit/snap.cgi>

<sup>24</sup> U.S. Census Bureau, FOOD STAMPS/SNAP 2007-2011, 2009-2013 and FOOD STAMPS/Supplemental Nutrition Assistance Program (SNAP), FOOD STAMPS/Supplemental Nutrition Assistance Program (SNAP), 2013-2017 American Community Survey 5-Year Estimates. Updated 3/21/18.



## Additional SNAP Statistics

Data by the Census Bureau reveals some interesting data about households who receive SNAP benefits. For most jurisdictions, one third of those receiving SNAP have one or more people in the house who are 60 years and over. In Clarke County, almost half of all households receiving SNAP have one or more people in the house that are 60 years and over. In every jurisdiction, households are reporting that there are children under 18 in the household. In most cases, almost half of all households had been at or above the poverty level in the past 12 months. In Clarke County, 40.2% of households who are receiving SNAP reported having two or more people in the household working in the past 12 months.

**Figure 3.21: Household SNAP Statistics**<sup>25</sup>

	Clarke		Frederick		Page		Shenandoah		Warren		Winchester	
	2015	2017	2015	2017	2015	2017	2015	2017	2015	2017	2015	2017
<b>Households receiving food stamps/SNAP (%)</b>	7%	6%	6%	4%	13%	14%	10%	11%	9%	11%	12%	10%
<b>With one or more people in the household 60+</b>	49%	36%	34%	33%	29%	27%	26%	35%	31%	28%	34%	44%
<b>With children under 18 years</b>	46%	53%	56%	54%	49%	42%	54%	48%	54%	60%	52%	46%
<b>At or above poverty level (past 12 months)</b>	48%	50%	57%	58%	47%	50%	51%	55%	59%	63%	51%	53%
<b>Two or more workers in past 12 months</b>	40%	39%	26%	30%	18%	25%	37%	35%	36%	20%	31%	48%

<sup>25</sup> FOOD STAMPS/Supplemental Nutrition Assistance Program (SNAP), 2013-2017 American Community Survey 5-Year Estimates, U.S. Census Bureau, 2011-2015, and 2013-2017 American Community Survey multi-year estimates. Retrieved 11/1/19.

## Food Insecurity by County

According to Feeding America, food insecurity refers to USDA's measure of lack of access to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods. Food insecure households are not necessarily food insecure all the time. Food insecurity may reflect a household's need to make trade-offs between important basic needs such as housing or medical bills and purchasing nutritionally adequate foods.

Poverty and hunger in America often go hand in hand, but poverty is not the ultimate determinant of food insecurity. People living above the poverty line are often at risk of hunger as well. According to Feeding America, research demonstrates that unemployment, rather than poverty, is a better predictor of food insecurity among people living in the United States.<sup>26</sup>

The percentage of food insecure individuals dropped in all counties and Winchester between 2014 and 2017. While Frederick County had the highest number of food insecure residents, due to its population size, its percentage of total residents who are food insecure was the lowest. Winchester and Page County had the highest percentages in both 2014 and 2017.

In Frederick, Shenandoah and Warren counties, and Winchester, the percent of food insecure residents above 185% of poverty actually increased between 2014 and 2017. Food insecure people in the 130% to 185% of poverty category increased in Clarke, Page, Shenandoah and Winchester.

<sup>26</sup> Feeding America, Poverty and Hunger in America, <https://map.feedingamerica.org/>, updated 11/4/19

Figure 3.22: County Food Insecurity Data<sup>27</sup>

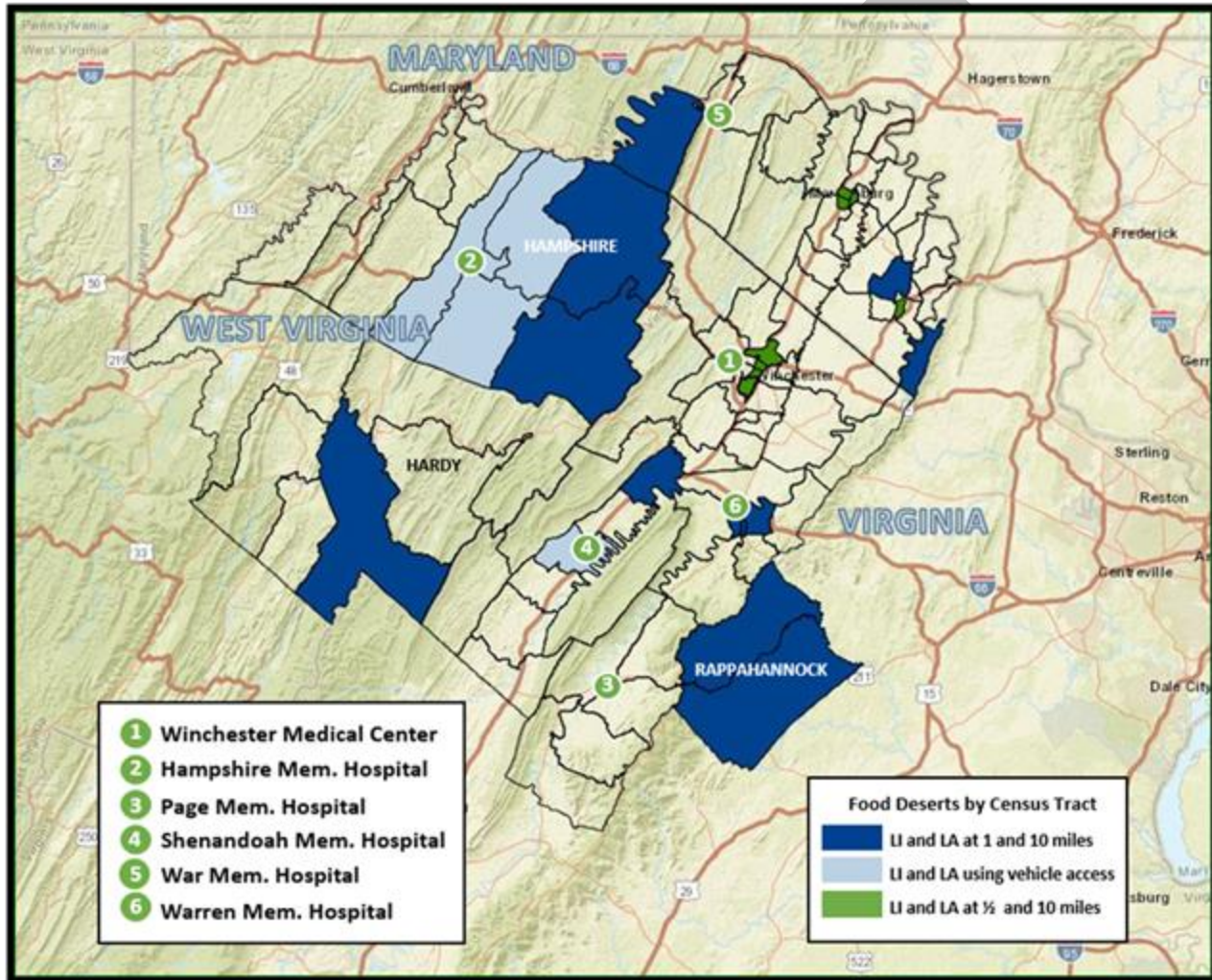
	Clarke County		Frederick County		Page County		Shenandoah County		Warren County		Winchester	
	2014	2017	2014	2017	2014	2017	2014	2017	2014	2017	2014	2017
<b># Food Insecure</b>	1,160	1,130	5,810	4,960	3,120	4,120	4,120	3,530	3,600	3,140	3,390	2,920
<b>% Food Insecure</b>	8.2%	7.9%	7.2%	5.9%	13%	9.7%	9.7%	8.2%	9.5%	8%	12.5%	10.6%
<b>% Above Eligibility (185% poverty)</b>	49%	39%	33%	39%	15%	13%	13%	19%	35%	37%	13%	20%
<b>130%-185% Poverty</b>	1%	7%	21%	18%	19%	24%	24%	25%	18%	14%	20%	24%
<b>Qualify SNAP Threshold (130% Poverty)</b>	50%	55%	47%	43%	66%	63%	63%	56%	47%	49%	67%	56%
<b>Avg. cost meal</b>	\$3.19	\$3.38	\$2.88	\$3.08	\$3.11	\$3.03	\$2.99	\$3.12	\$3.22	\$2.93	\$3.11	\$3.41

<sup>27</sup> Feeding America 2014 - <http://map.feedingamerica.org/>

## Food Deserts

The U.S. Department of Agriculture’s Economic Research Service estimates the number of people in each census tract that live in a “food desert.” A food desert is defined as a low-income area more than one mile from a supermarket or large grocery store in urban areas, and more than 10 miles from a supermarket or grocery store in rural areas. According to the map generated by Valley Health, there are census tracts that are identified as food deserts in Frederick County, Shenandoah County, Warren County and the City of Winchester.

Figure 3.23: Map of Food Deserts<sup>28</sup>



<sup>28</sup> Winchester Medical Center, Community Health Needs Assessment, 2019, page A-88, Exhibit 39.

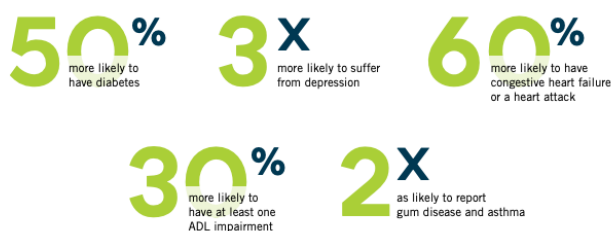
## Senior Food Insecurity

In 2016, Meals on Wheels America, with financial support from the AARP Foundation and Caesars Foundation, commissioned the Hunger in Older Adults report – a first of its kind, in-depth examination of publicly available, peer-reviewed research; published topical reports and popular articles on hunger, food assistance program use, food insecurity, health risks and related outcomes in the older adult population.<sup>29</sup>

### Key Findings of the report include:

- Hungry, older adults face a myriad of challenges.
  - Financial constraints are a primary factor that limit access to food, however, there are other factors that limit an older adult’s ability to obtain, prepare and consume nutritious foods, as well as participate in income and food assistance programs.
  - These risk factors include: poor physical health, mobility limitations (particularly for homebound older adults), lack of adequate transportation, cognitive and physical limitations, cultural preferences and knowledge about appropriate food choices. Chronic health conditions and increased health care costs for older adults also play a role.
- Malnutrition in older adults is a prevalent concern.
  - Malnutrition results when the body does not get the right balance of nutrients and calories to stay healthy. Malnutrition can be found in a nursing home, hospital, or one’s own home or community. There are estimates that up to 50% of older adults may be malnourished, and that up to 33% of older adults admitted to the hospital may be malnourished. Malnourished, older adults are likely to have higher levels of health care utilization, such as more frequent hospital admissions and longer hospital stays.
- Multiple national systems can address the food needs of vulnerable, older adults.
  - Older adults within their local communities have unique needs and no single system is positioned to meet them entirely.

#### FOOD INSECURE SENIORS ARE...



The full report is available here:

<https://www.mealsonwheelsamerica.org/docs/default-source/research/hungerinolderadults-execsummary-feb2017.pdf?sfvrsn=2>

## HOUSING

<sup>29</sup> Hunger in Older Adults was produced by Meals on Wheels America through a grant provided by AARP Foundation and Caesars Foundation, February 2017. <https://www.mealsonwheelsamerica.org/learn-more/research/hunger-in-older-adults>

## Housing Wage and Housing Cost

Out of Reach documents the significant gap between renters' wages and the cost of rental housing across the United States. The report's central statistic, the Housing Wage, is an estimate of the hourly wage a full-time worker must earn to afford a rental home at HUD's fair market rent (FMR) without spending more than 30% of his or her income on housing costs, the accepted standard for affordability. HUD's FMRs are estimates of what a family moving today can expect to pay for a modestly priced rental home in a given area. Over the past 30 years, the report has demonstrated that the cost of a modest rental home is out of reach for low-wage workers and other extremely low-income renters.<sup>30</sup>

In only 10% of U.S. counties can a full-time worker, earning the average renter's wage, afford a modest two-bedroom rental home at fair market rent, working a standard 40-hour work week. The same worker could afford a modest one-bedroom apartment in 41% of U.S. counties.

Low wages, wage inequality, racial inequities and a severe shortage of affordable rental homes leave too many vulnerable people unable to afford their housing.

A 2017 report to the Virginia Housing Policy Advisory Council found that Virginia has a shortage of affordable housing, and this has major implications for state policy priorities like workforce development, transportation, education and health<sup>31</sup>.

The figure below details the Housing Affordability in our area.

<sup>30</sup> National Low Income Housing Coalitions, Out of Reach, 2019, [https://reports.nlihc.org/sites/default/files/oor/OOR\\_2019.pdf](https://reports.nlihc.org/sites/default/files/oor/OOR_2019.pdf)

<sup>31</sup> Virginia Coalition of Housing and Economic Development Researchers. 2017. "Addressing the Impact of Housing for Virginia's Economy: A Report for Virginia's Housing Policy Advisory Council."

Figure 3.24: Housing Affordability<sup>32</sup>

	Clarke County	Frederick County	Page County	Shenandoah County	Warren County	Winchester
<b>Total Number of Households</b>	5,568	30,495	9,467	17,262	14,190	10,520
<b>Percent Renters</b>	25%	23%	31%	30%	23%	54%
<b>Hourly Wage<sup>33</sup> to afford 2BR<sup>34</sup> FMR<sup>35</sup></b>	\$32.02	\$18.42	\$13.96	\$15.85	\$19.23	\$18.42
<b>2 BR FMR</b>	<b>\$1,665</b>	<b>\$958</b>	<b>\$726</b>	<b>\$824</b>	<b>\$1,000</b>	<b>\$958</b>
<b>Comparison 2017 FMR to 2019 FMR</b>	-5%	-8%	+9%	+4%	+1%	-8%
<b>Annual Income needed to afford 2BR FMR</b>	\$66,600	\$38,320	\$29,040	\$32,960	\$40,000	\$38,320
<b>Minimum Wage</b>	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25
<b>Rent Afforded at Minimum Wage</b>	<b>\$377</b>	<b>\$377</b>	<b>\$377</b>	<b>\$377</b>	<b>\$377</b>	<b>\$377</b>
<b>Work Hours at Minimum Wage to afford at minimum wage<sup>36</sup></b>	177	102	77	87	106	102
<b>Estimated Mean Renter Wage<sup>37</sup></b>	\$12.71	\$15.17	\$10.48	\$11.67	\$10.38	\$17.96
<b>Rent afforded at Mean Renter Wage<sup>38</sup></b>	<b>\$661</b>	<b>\$789</b>	<b>\$545</b>	<b>\$607</b>	<b>\$540</b>	<b>\$934</b>
<b>Work Hours at Mean Renter Wage</b>	101	49	53	54	74	41

<sup>32</sup> Out of Reach 2019, National Low Income Housing Coalition, <https://reports.nlihc.org/oor>, updated 11/3/19

<sup>33</sup> The hourly wage a renter needs to earn in order to afford a rental unit at the Fair Market Rent for a particular unit size. To be affordable, the cost of rent and utilities must not exceed 30% of household income.

<sup>34</sup> BR= Bedroom

<sup>35</sup> FMR = Fiscal Year 2017 Fair Market Rent (HUD, 2017)

<sup>36</sup> The number of hours a renter earning the minimum wage must work per week to afford a rental unit at the Fair Market Rent for a particular unit size.

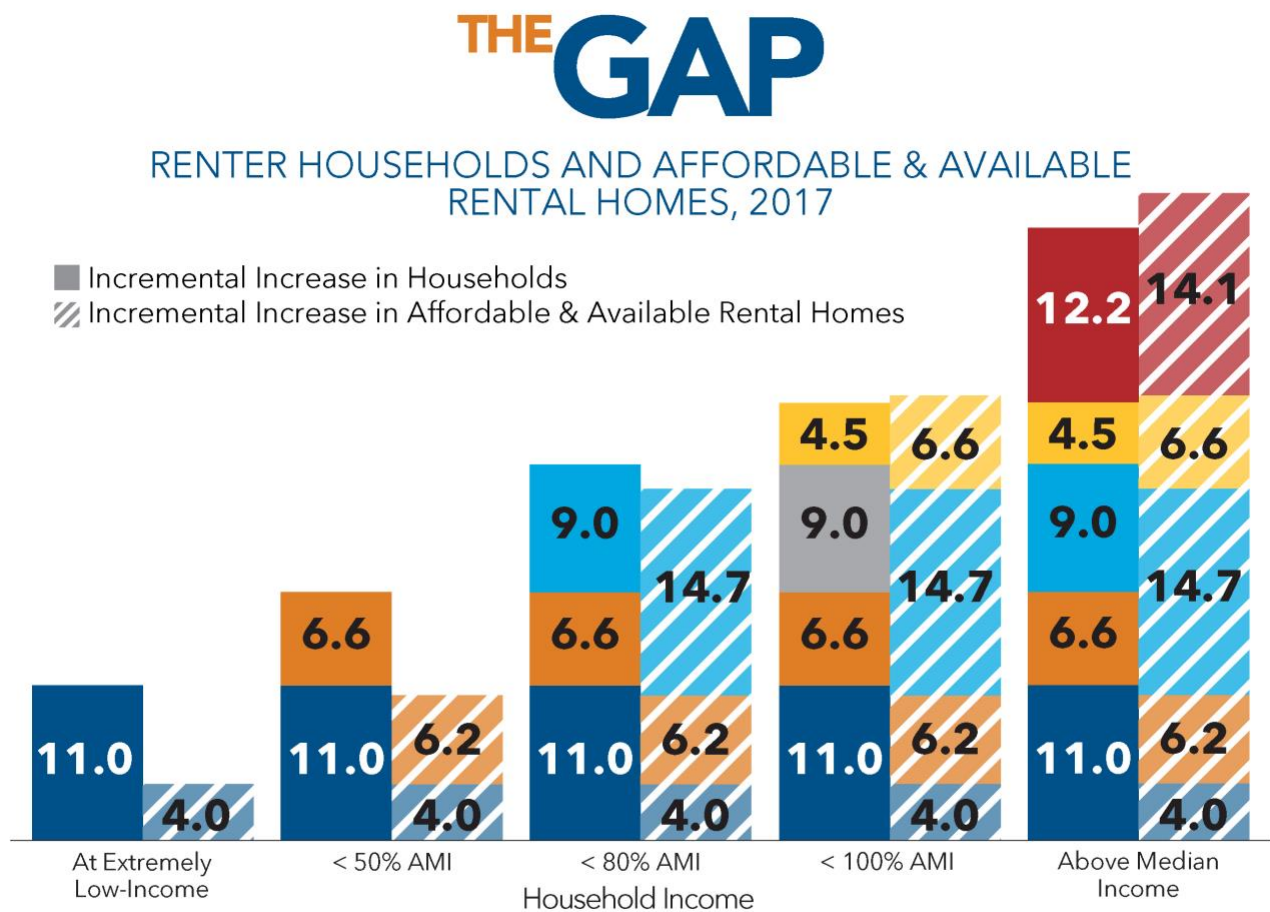
<sup>37</sup> The estimated mean (average) wage earned by renters, Average weekly wages from the 2013 Quarterly Census of Employment and Wages divided by 40 (hours per work week). This overall wage is adjusted by the national ratio of renter to total household income reported in the 2009-2013 ACS and projected forward to April 1, 2015 using Consumer Price Index adjustment factors.

<sup>38</sup> The amount that a renter holding a job paying the mean renter wage can afford to spend in monthly rent.

## Affordable Housing Availability

The current national shortage of seven million affordable and available homes for renters with extremely low incomes means that only 37 such homes exist for every 100 extremely low-income renter households. Nearly every U.S. county lacks an adequate supply (HUD, 2018). As a result, 71% of extremely low-income renters are severely housing cost-burdened, spending more than half of their limited incomes on housing costs, which forces them to cut back on other basic necessities like adequate food, health care and transportation, and also puts them at risk of housing instability. Extremely low-income renters account for almost three-quarters of all severely housing cost-burdened renters in the U.S.<sup>39</sup>

**Figure 3.25: NATIONAL LOW-INCOME HOUSING COALITION | THE GAP: THE AFFORDABLE HOUSING GAP ANALYSIS 2019<sup>40</sup>**



Source: NLIHC tabulations of 2017 ACS PUMS data.  
 ©2019 National Low Income Housing Coalition

<https://nlihc.org/gap>



<sup>39</sup> National Low Income Housing Coalitions, Out of Reach, 2019, [https://reports.nlihc.org/sites/default/files/oor/OOR\\_2019.pdf](https://reports.nlihc.org/sites/default/files/oor/OOR_2019.pdf)

<sup>40</sup> NLIHC tabulations of 2017 ACS PUMS data, National Low Income Housing Coalition, 2019, <https://nlihc.org/gap>



## Cost Burden & Housing Quality

The U.S. Department of Housing and Urban Development (HUD) defines a household as “housing cost burdened” if they pay 30% or more of their income on housing costs. Families who pay more than 30% of their income for housing may have difficulty affording necessities such as food, clothing, transportation and medical care. Nationwide, an estimated 12 million renter and homeowner households now pay more than 50% of their annual incomes for housing.<sup>41</sup>

Nearly 19 million U.S. households pay over half their income on housing, and hundreds of thousands more have no home at all. Access to decent, affordable housing would provide critical stability for these families, and lower the risk that vulnerable families become homeless. High housing costs leave low-income families with little left over for other important expenses, leading to difficult budget trade-offs. Affordable housing increases the amount that families can put toward other important household needs and savings for the future.<sup>42</sup>

The number of rural cost burdened households increased 32% faster than those in urban areas since 2000. The number of rural seniors with a mortgage burden increased 125% in the same time period. One in ten rural families live in manufactured homes.<sup>43</sup>

Housing Virginia published a study in November of 2016 that studied affordable housing in the rural regions. In a survey of rural housing and service providers, the top needs were identified as: rehabilitation of substandard housing, shortage of affordable rentals and home accessibility modifications for aging in place. The top gaps were identified as: lack of affordable financing, poor infrastructure (public transit, water/sewer, etc.) and limited capacity of service providers. The top trends showed an increasing demand for rental housing, flat/declining income and a growing senior population.<sup>44</sup>

In 2019, People Incorporated published its 2018 Community Needs Assessment. People Incorporated is the Community Action Agency serving 13 counties and three cities in Virginia. As part of its mandate, and in order to provide the best and most comprehensive antipoverty services, the agency undertakes a major triennial Community Needs Assessment. The findings from this assessment are used to inform the agency’s selection and delivery of services in each community it serves. Affordable Housing emerged as the top need in their study. Housing earned a place as the first or second most mentioned need among community members, staff, partners and board members in every region when asked “what is the single greatest need in your community?” Focus group data illuminated the disparity between housing cost and income levels across the People Incorporated service area. All of this primary feedback is

<sup>41</sup> U.S. Department of Housing and Urban Development, Housing Affordability, [https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/affordablehousing/](https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/), retrieved 2/7/17

<sup>42</sup> Enterprise Community Partners, Impact of Affordable Housing on Families and Communities: A REVIEW OF THE EVIDENCE BASE, 2014, <https://homeforallsmc.org/wp-content/uploads/2017/05/Impact-of-Affordable-Housing-on-Families-and-Communities.pdf>

<sup>43</sup> Housing Virginia, Meeting Housing Needs in Rural Virginia: Trends, Gaps, Needs, Solutions, November 2016.

<sup>44</sup> Housing Virginia, Meeting Housing Needs in Rural Virginia: Trends, Gaps, Needs, Solutions, November 2016.

supported by data from the American Community Survey showing that almost one-third of households in the service area are housing-cost burdened<sup>45</sup>.

Census housing statistics (in the figure below) show that vacancy rates can be as low as 8% (Frederick County) in the region, often driving higher rents. City of Winchester had the highest rental percentage. The housing cost burden of renters in each county/city was about 50%, meaning half of all renters are spending over the HUD recommendation of no more than 30% of their income on housing costs. This was consistent with the Virginia average of 48.9%.

Figure 3.26: Census Housing Statistics<sup>46</sup>

Category	Clarke County	Frederick County	Page County	Shenandoah County	Warren County	Winchester	Virginia
<b>Total Housing Units</b>	6,286	33,091	11,702	21,130	16,188	11,855	3,466,921
<b>Occupied Units</b>	88.6%	92.2%	81%	81.7%	87.7%	88.7%	89.6%
<b>% Vacant</b>	11.4%	7.8%	19%	18.3%	12.3%	11.3%	10.4%
<b>% built before 1990</b>	68%	50%	73.6%	68%	65.8%	76%	64.3%
<b>Owner-Occupied</b>	75%	77.5%	68.9%	69.7%	76.7%	45.6%	66.2%
<b>Renter-Occupied</b>	25%	22.5%	31.1%	30.3%	23.3%	54.4%	33.8%
<b>Lacking complete plumbing and/or kitchen</b>	92	498	248	339	45	126	29,222
<b>Median House Value</b>	\$333,100	\$239,100	\$172,200	\$204,000	\$231,000	\$226,200	\$255,800
<b>Housing Cost Burden Renters<sup>47</sup></b>	<b>63.7%</b>	<b>41.1%</b>	<b>46.1%</b>	<b>46.9%</b>	<b>46.9%</b>	<b>49.6%</b>	<b>48.9%</b>
<b>Housing Cost Burden Owners<sup>48</sup></b>	<b>30.4%</b>	<b>24.7%</b>	<b>31.6%</b>	<b>25.9%</b>	<b>29.3%</b>	<b>23.5%</b>	<b>27.9%</b>

<sup>45</sup> People Incorporate, 2018 Community Needs Assessment, <https://www.peopleinc.net/media/About/Publications/Publications-2018%20PINC-Community%20Needs%20Assessment.pdf>

<sup>46</sup> U.S. Census Bureau, American Community Survey 2010-2014.

<sup>47</sup> U.S. Census Bureau, American Community Survey 2011-2015, Selected Housing Characteristics, Gross Rent as a percentage of household income.

<sup>48</sup> U.S. Census Bureau, American Community Survey 2011-2015, Selected Housing Characteristics, Percentage of Household Income, Housing Units with a mortgage.

## Eviction Data

The Eviction Lab is a research organization dedicated to studying the prevalence, causes, and consequences of eviction. The database it has built represents the largest accumulation of U.S. court records related to eviction ever compiled.

The data collected is comprised of formal eviction records from 48 states and the District of Columbia. Eviction records include information related to an eviction court case, such as defendant and plaintiff names, the defendant's address, monetary judgment information, and an outcome for the case. These are combined with demographic information from the Census to paint a better picture of the areas in which these evictions are happening.

The Eviction Lab has also collected state reported, county-level statistics on landlord-tenant cases filed from 27 states, New York City, and the District of Columbia. This includes two of the states where we are missing individual-level eviction records – North and South Dakota. Together, these statistics represent all the known information on the number of evictions filed in counties and made publicly available by municipalities.

For a complete breakdown of methodology and data used visit this website - <https://evictionlab.org/methods/#data-source>

The lack of affordable housing sits at the root of a host of social problems, from poverty and homelessness to educational disparities and health care. That means understanding the eviction crisis is critical to effectively addressing these problems and reducing inequality. However, before the launch of the Eviction Lab dataset, little was known about the prevalence of eviction in America, so studying its causes and consequences on a national level was impossible. This new dataset gives us the tools to better understand—and fight—America's eviction epidemic.

Today, most poor renting families spend at least half of their income on housing costs, with one in four of those families spending over 70% of their income just on rent and utilities. Incomes for Americans of modest means have flat-lined while housing costs have soared. Only one in four families who qualifies for affordable housing programs gets any kind of help. Under those conditions, it has become harder for low-income families to keep up with rent and utility costs and a growing number are living one misstep or emergency away from eviction<sup>49</sup>.

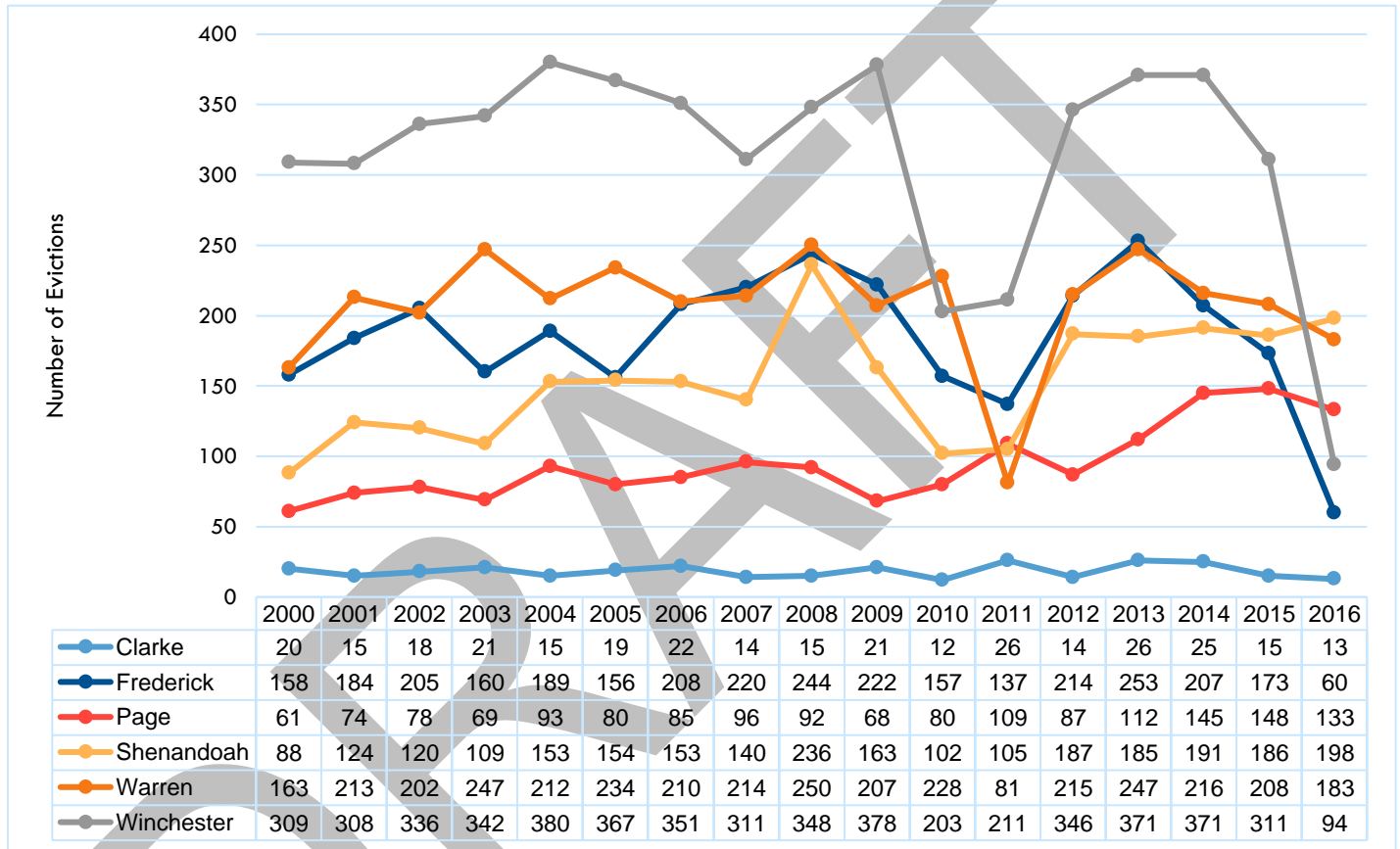
Figures below analyze data from 2000-2016 regarding the number of evictions per county as well as the eviction rate by county. Eviction rates represent the number of evictions per 100 renter homes.

<sup>49</sup> The Eviction Lab at Princeton University, 2018, <https://evictionlab.org/why-eviction-matters/#understanding-eviction>

Winchester had the highest number of evictions across the board for the most part. It appears that the data for 2016 may not have been complete. Eviction Lab did recognize that the 2016 number appear to be underestimated based on the data they pulled. Based on local information we know that the eviction number for 2017 were 237, 2018 were 239 and 2019 was 267.

Clarke County had the lowest and most consistent eviction numbers. Almost all localities saw a drop in evictions in 2011 and saw a spike in evictions back to pre-2011 levels in 2012 and beyond.

Figure 3.27: Number of Evictions by County 2000-2016<sup>50</sup>

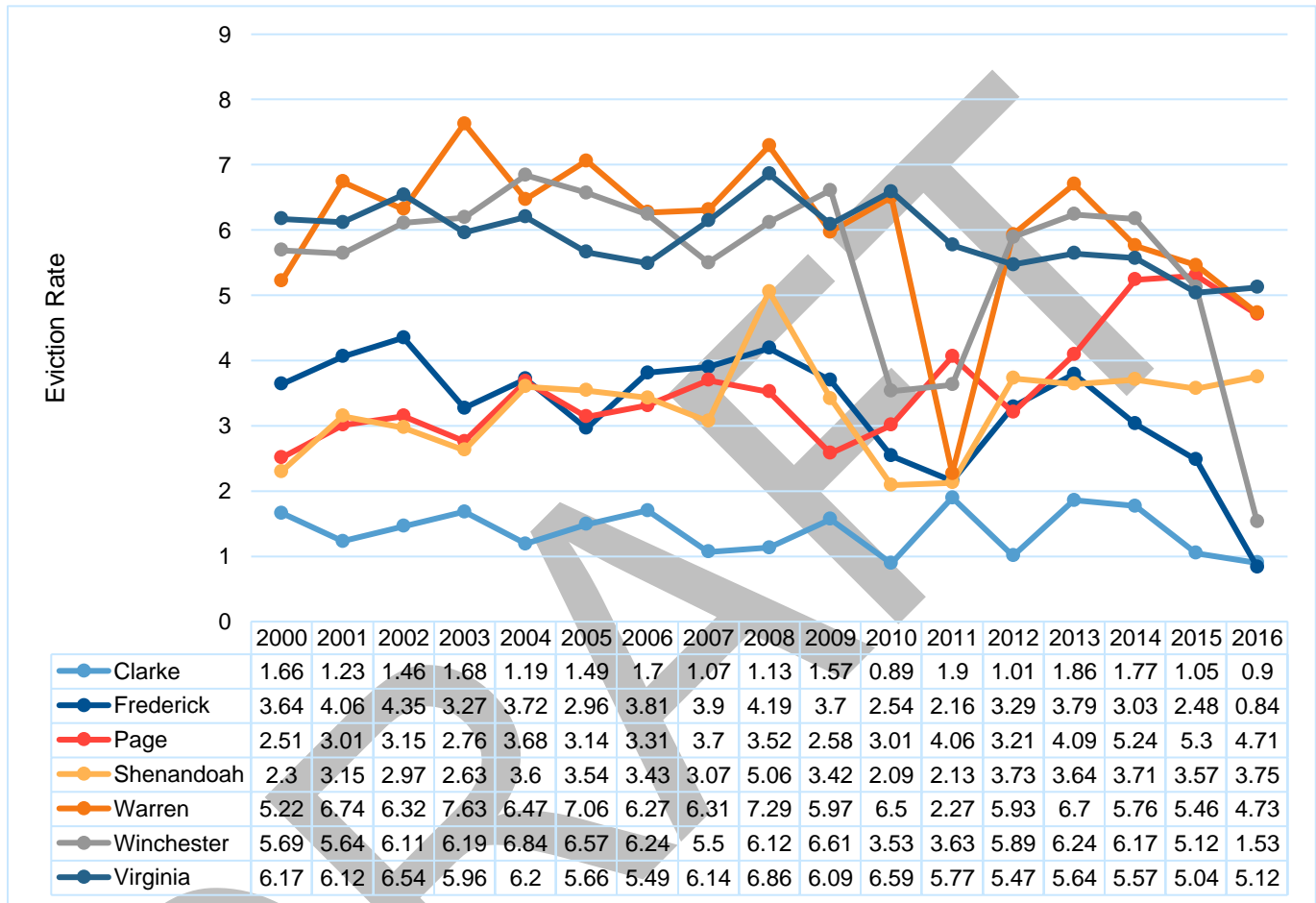


<sup>50</sup> The Eviction Lab at Princeton University, 2018, <https://evictionlab.org/map/#/2016?geography=states&type=er>

Page, Shenandoah and Warren County had the highest eviction rates of all the localities.

**Figure 3.28: Eviction Rates by County, 2000-2016<sup>51</sup>**

Represents the number of evictions per 100 renter homes.



<sup>51</sup> The Eviction Lab at Princeton University, 2018, <https://evictionlab.org/map/#/2016?geography=states&type=er>

## The Impacts of Affordable Housing on Health

Affordable housing alleviates crowding and makes more household resources available to pay for health care and healthy food, which leads to better health outcomes. High-quality housing limits exposure to environmental toxins that impact health. Stable and affordable housing also supports mental health by limiting stressors related to financial burden or frequent moves, or by offering an escape from an abusive home environment. Affordable homeownership can have mental health benefits by offering homeowners control over their environment. Affordable housing can also serve as a platform for providing supportive services to improve the health of vulnerable populations, including the elderly, people with disabilities, and homeless individuals and families. Safe, decent and affordable housing in neighborhoods of opportunity can also offer health benefits to low-income households.<sup>52</sup>

Researchers have found that higher housing costs diminish families' ability to afford food. For every \$500 that average annual rents increase in a region, there is a 10% increase in food insecurity rates among low-income families.<sup>53</sup>

High-cost housing and instability is not just harmful for children. When adults need to make budget trade-offs between health care costs and other household needs due to housing costs, it leads to reduced access to regular care, postponing needed health care and postponing needed medications<sup>54</sup>.

A recent study found that compared to housing secure individuals, adults who felt worried or stressed about their ability to pay their rent or mortgage were three times more likely to report mental distress and were almost 50% more likely to have trouble sleeping – both of which can have long-term physical and mental health consequences.<sup>55</sup>

<sup>52</sup> Center for Housing Policy, *The Impacts of Affordable Housing on Health: A Research Summary*, By Nabihah Maqbool, Janet Viveiros, and Mindy Ault, April 2015, <https://www.nhc.org/wp-content/uploads/2017/03/The-Impacts-of-Affordable-Housing-on-Health-A-Research-Summary.pdf>

<sup>53</sup> *The Impact of Overcrowding on Health and Education: A Review of the Evidence and Literature*. Office of the Deputy Prime Minister, 2004. <http://dera.ioe.ac.uk/5073/1/138631.pdf>

<sup>54</sup> Kushel, Margot B, Reena Gupta, Lauren Gee, and Jennifer S Haas. "Housing Instability and Food Insecurity as Barriers to Health Care Among Low-Income Americans." *Journal of General Internal Medicine* 21, no. 1 (January 2006): 71–77. doi:10.1111/j.1525-14

<sup>55</sup> Liu, Yong, Rashid Njai, Kurt Greenlund, Daniel Chapman, and Janet Croft. "Relationships Between Housing and Food Insecurity, Frequent Mental Distress, and Insufficient Sleep Among Adults in 12 U.S. States, 2009." *Preventing Chronic Disease*, 2014. [http://www.cdc.gov/pcd/issues/2014/13\\_0334.htm](http://www.cdc.gov/pcd/issues/2014/13_0334.htm)

# HOMELESSNESS

## Point-in-Time (PIT) Homeless Count

The Point-in-Time (PIT) count is a count of sheltered and unsheltered homeless persons on a single night in January.

Figure 3.29 shows the comparison for our region (Clarke, Frederick, Page, Shenandoah, Warren and Winchester).

**Figure 3.29: Western Virginia Point in Time Count Results – Full Region (Cities of Winchester, Harrisonburg, Counties of Clarke, Frederick, Page, Rockingham, Shenandoah and Warren)<sup>56</sup>**

	2014	2015	2016	2017	2018	2019	Percentage Change*
Number of Homeless Adults in Shelters & Transitional Beds	185	186	207	212	224	248	11%
Number of Homeless Children in Shelters & Transitional Beds	52	44	54	49	52	66	27%
Number of Unsheltered Homeless Persons	12	12	7	19	28	28	0%
<b>Total Persons</b>	<b>249</b>	<b>242</b>	<b>268</b>	<b>280</b>	<b>304</b>	<b>342</b>	<b>13%</b>
Virginia Unemployment Rate for December*	5.2%	4.8%	4.2%	4%	3.6%	2.8%	-10%

\*Percent change rounded to nearest whole number

	2014	2015	2016	2017	2018	2019	Change (Persons)
Veteran Population (does not include non-veteran household members)	13	12	10	10	15	16	1
Unaccompanied Youth Population Under Age 18	N/A	0	0	0	0	0	0
Unaccompanied Population 18-24	N/A	28	13	6	7	11	4
Parenting Youth Households 18-24	N/A	5	3	3	3	0	-3

<sup>56</sup> U.S. Department of Housing and Urban Development, HUD 2017 Continuum of Care, Point-in-Time Count, CoC VA516, January 2017

Figure 3.30: Point in Time Homeless Count Outcomes by County, 2019

	Harrisonburg/Rockingham County	Winchester/Frederick County	Front Royal/Warren County	Woodstock/Shenandoah	Luray/Page County	Berryville/Clarke County	Total Persons
Number of Homeless Adults & Children Shelters/Transitional Beds	123	127	23	17	24	0	314
Number of Unsheltered Homeless Adults & Children	9	19	0	0	0	0	28
<b>Total 2019 By County</b>	<b>132</b>	<b>146</b>	<b>23</b>	<b>17</b>	<b>24</b>	<b>0</b>	<b>342</b>
Last Year (2018) By County	149	98	22	19	16	0	304
Change	-17	48	1	-2	8	0	38

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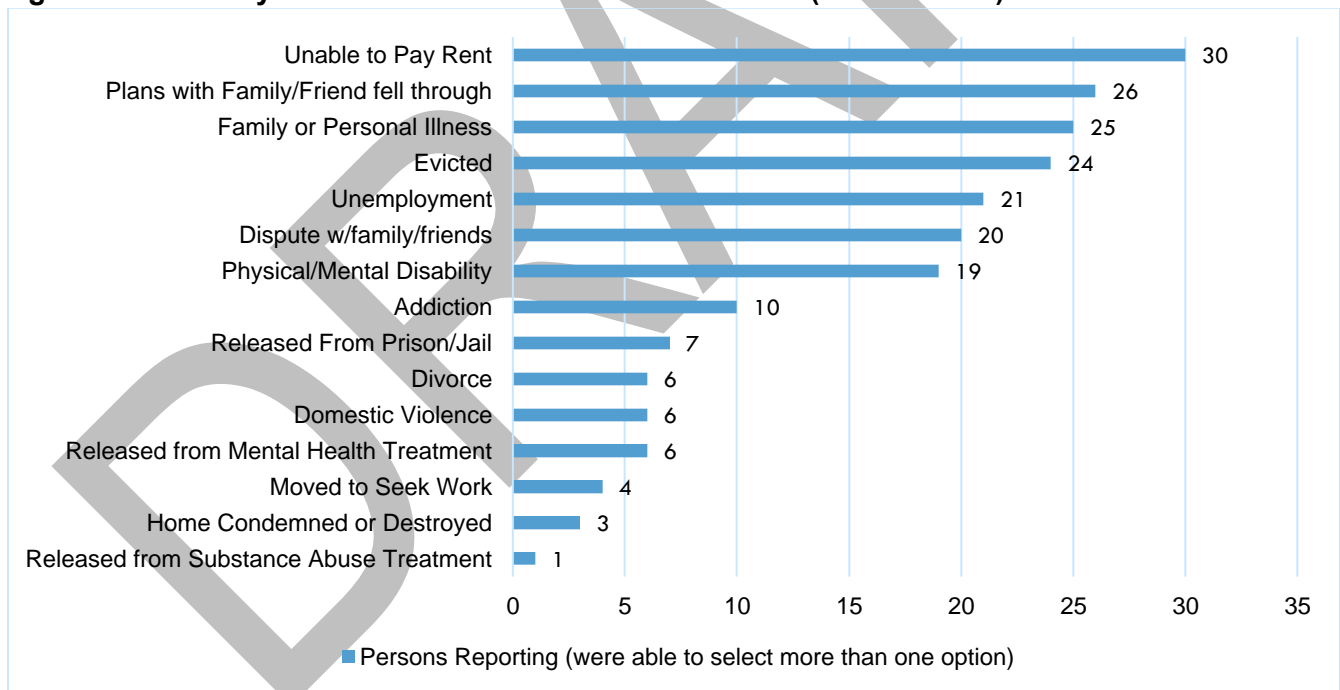


## Housing Needs and Vulnerability Survey

Every year during HUD’s Point in Time count of homeless persons, the local Continuum of Care (CoC) asks participants in shelters and unsheltered locations to tell us about their homeless experience. The information is used by agencies and the local government to identify needs and problems within the homeless community. The health questions are used to support agencies that provide health care and outreach to vulnerable populations within our communities.<sup>57</sup>

The 2019 Housing Needs and Vulnerability Survey was completed in January 2019 by 94 homeless adults in Winchester City (51), Frederick County (19), Warren County (22) and Shenandoah County (2). This survey is completed as part of the Point in Time homeless census completed for HUD within the last 10 days of January. No surveys were completed in Clarke and Page Counties. The information is used to identify needs and problems within the homeless community. The health questions are used to support agencies that provide health care and outreach to vulnerable populations within our communities. The survey answers were codified by JMU’s Research Methods class under the direction of Professor Rita Poteyeva, PhD, Assistant Professor in the Department of Justice Studies.

**Figure 3.31: Survey Results – Reasons for Homelessness (91 answered)**



<sup>57</sup> 2016 Housing Needs and Vulnerability Survey, Homeless Population survey results from January 27th, 2016, Frederick County/Winchester City, Rockingham County/Harrisonburg City and the Counties of Warren, Clarke, Page, and Shenandoah.

Figure 3.32: Survey Results – Self-Reported Barriers to Stable Housing (93 answered)

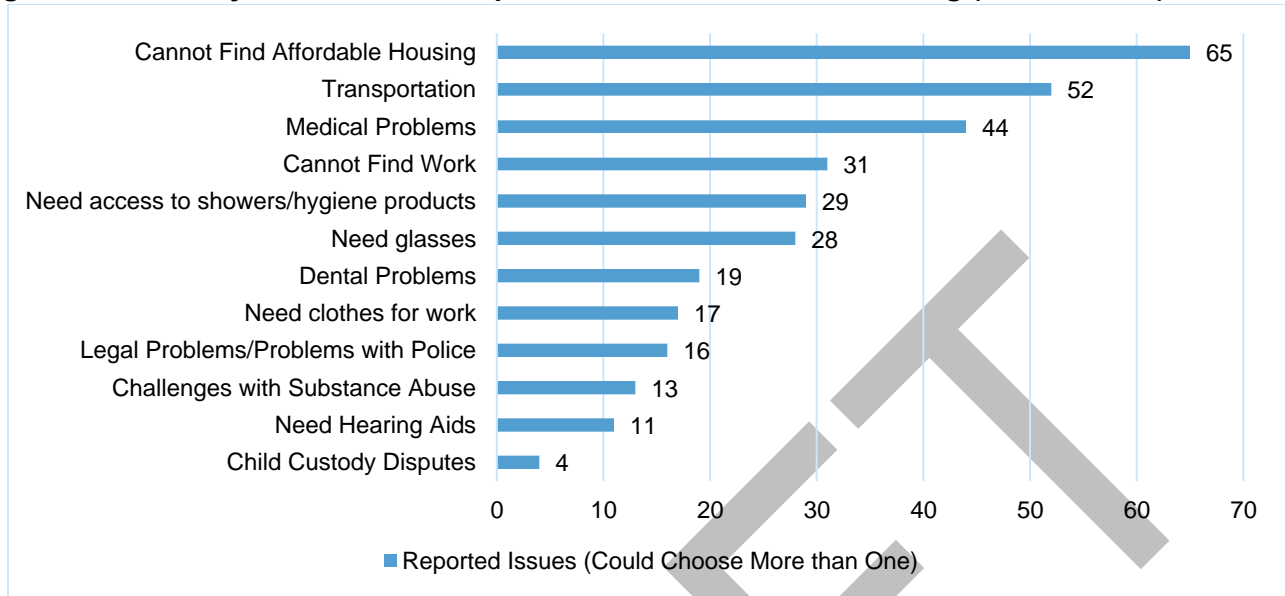


Figure 3.33: Reported Duration of Homelessness in Winchester – In the Last 3 years

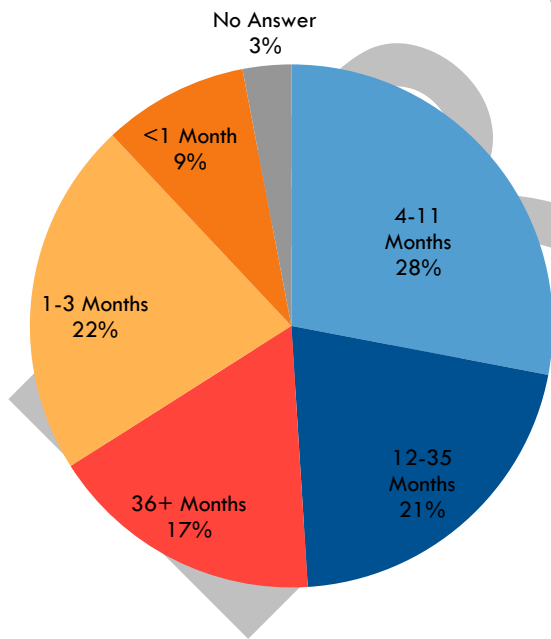
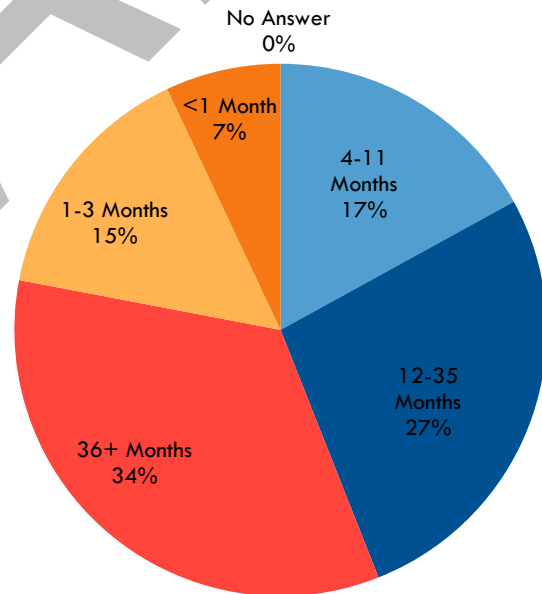


Figure 3.34: Reported Homelessness in Winchester – Lifetime Duration



**Chronic Homelessness**

Defined by having a disability and either:

- 4+ times homeless in the past 3 years (duration 1+ year)

- Or 1 episode of 12+ months duration in the past 3 years.

30% of surveyed adults (28 persons of 93) with full data were identified as chronically homeless by HUD definition. However, the overall Point in Time identified 54 out of 342 homeless people as chronically homeless (about 17%) throughout the entire CoC.

Figure 3.35: Last Permanent Housing Location (stayed 90 days)

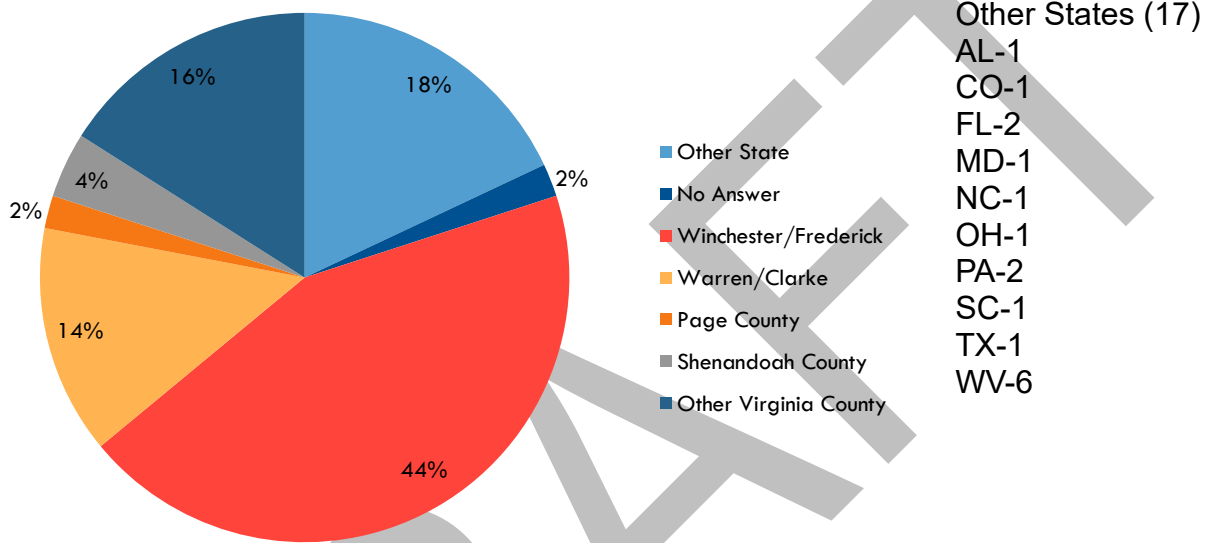
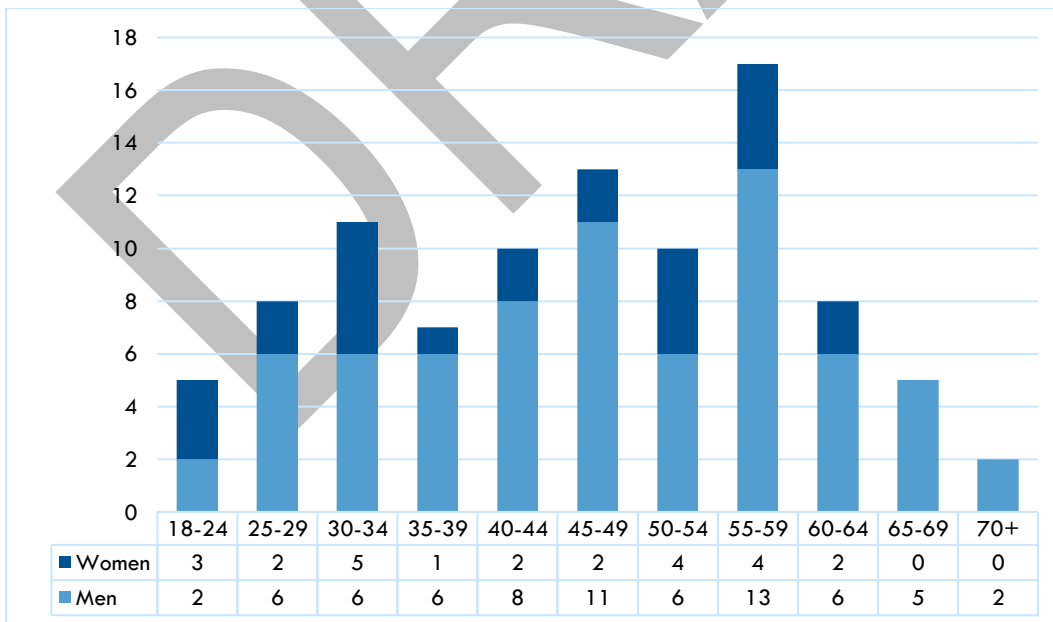
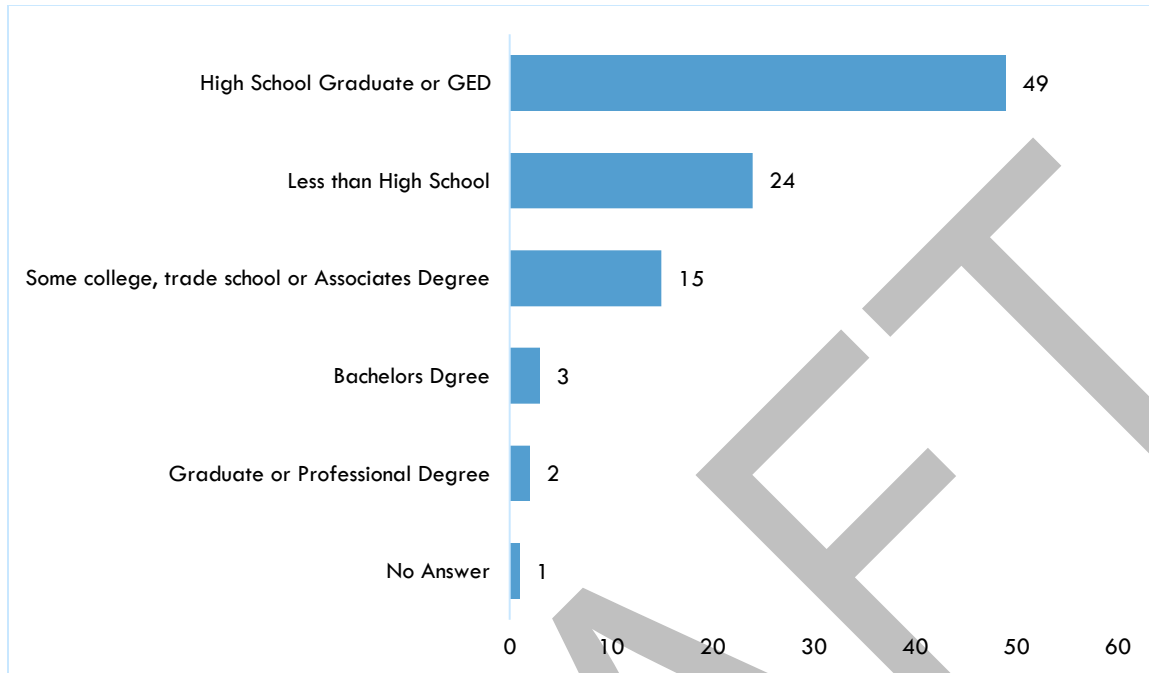


Figure 3.36: Age and Gender of Surveyed (21 Women, 71 Men)



Average age was 45, median male age was 47 and median female age was 40.

**Figure 3.37: Education and Homelessness (91 Answered)**



- 20% of surveyed (8 of 91 adults who answered) reported receiving special education services in high school.
- 26% did not graduate high school or receive their GED.

**Other Survey Responses:**

- 67% of surveyed adults had served time in jail (62/92)
- 20% of surveyed adults had served time in prison (18/92)
- 13% said they were placed in foster care as a child (12/91)
- 36% suffered childhood trauma (30/84)
- 16% reported violent attack since they became homeless (15/92)
- 25% have suffered traumatic brain injury (23/92)
- 1% reported undocumented status (1/92)
- 27% report long term mobility issues (25/92)
- 47% have received treatment for mental health issues (42/90), four declined to answer
- 20% have been admitted to the hospital for mental health issues (12/60), 34 did not answer
- Surveyed Veterans
  - 9% identified as a veteran
  - Four Veterans receive VA benefits

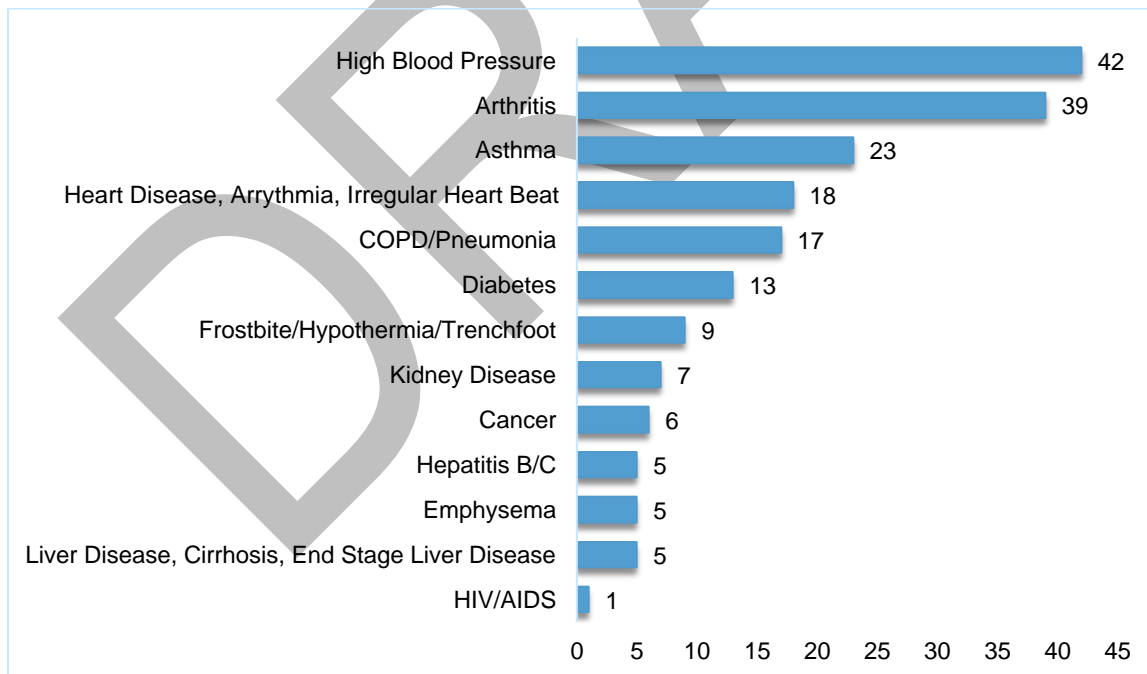
- Three were former Army, two Navy and two Marines. One person served in the Army and Marines.
- One identified as a combat veteran from the Vietnam War era, one from the Persian Gulf era.
- Discharge status - five honorable, two other than honorable.

**Housing and Health:**

“Living on the street or in homeless shelters exacerbates existing health problems and causes new ones. Chronic diseases, such as hypertension, asthma, diabetes, mental health problems and other ongoing conditions, are difficult to manage under stressful circumstances and may worsen. Acute problems such as infections, injuries and pneumonia are difficult to heal when there is no place to rest and recuperate...

When people have stable housing, they no longer need to prioritize finding a place to sleep each night and can spend more time managing their health, making time for doctors’ appointments, and adhering to medical advice and directions. Housing also decreases the risk associated with further disease and violence. In many ways, housing itself can be considered a form of health care because it prevents new conditions from developing and existing conditions from worsening.”<sup>58</sup>

**Figure 3.38: Health Conditions (90 people surveyed)**

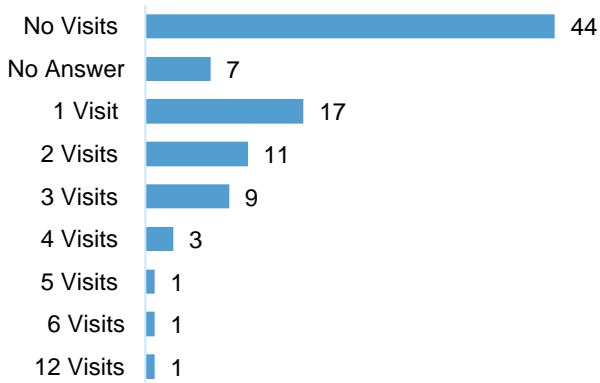


<sup>58</sup> <https://www.nhchc.org/faq/relationship-health-housing-homelessness/>

**Figure 3.39: 2018-2019 Emergency Room Visits**

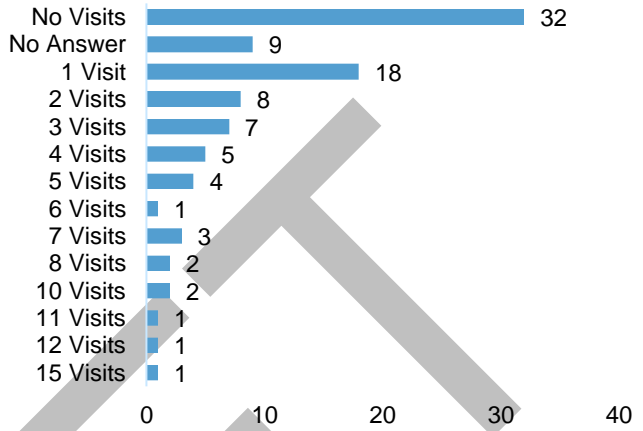
3 Month Time Span:

101 Emergency Visits Reported

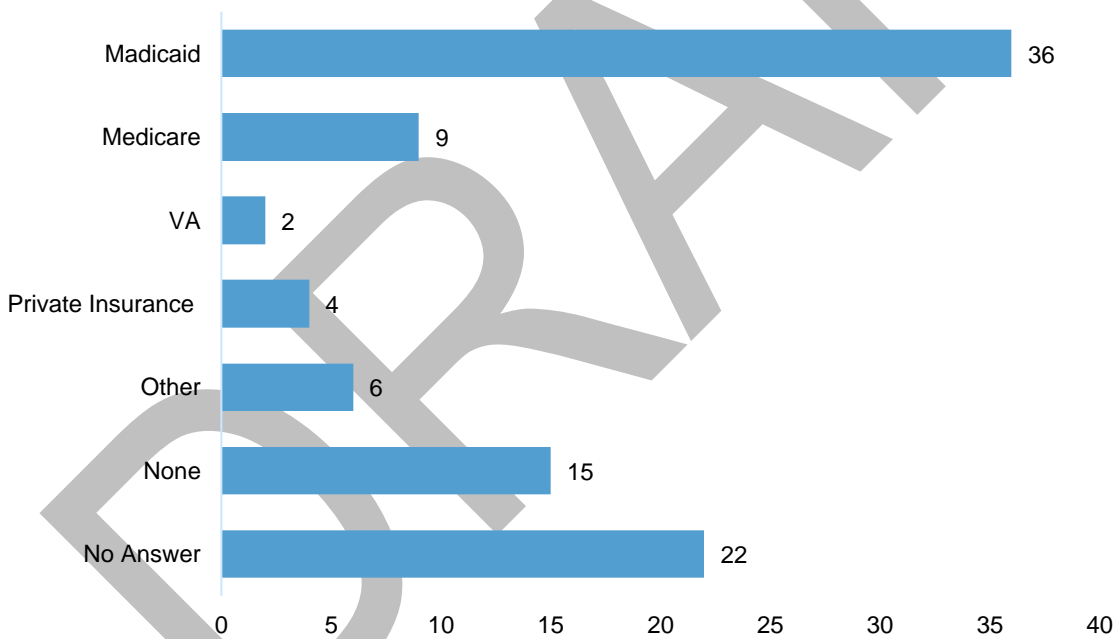


12 Month Time Span:

196 Emergency Room Visits



**Figure 3.40: Medical Insurance (72 Answered)**



**Estimated Cost of Hospital Admissions<sup>59</sup>:**

- 602 days of in-patient hospitalization within the last year were reported.
- Average cost\* per day of hospitalization in Virginia: \$1,953.00.\*
- Estimated cost of all admissions (637 days x \$1,953) = \$1,181,726.

<sup>59</sup> <https://www.kff.org/health-costs/state-indicator/expenses-per-inpatient-day/>

- 36 of 92 persons who answered the insurance coverage question indicated they did not have insurance (39%).
- 65 days admission were reported from persons without insurance. Estimated cost of admissions for uninsured ( $65 \times \$1,953.00$ ) = \$126,945.

\*2017 statistics

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## 2-1-1 Virginia Call Reports

2-1-1 is an easy to remember phone number connecting people with free information on available community services. A trained professional listens to the callers' situation and suggests sources of help using one of the largest databases of health and human services in Virginia. 2-1-1 VIRGINIA provides access to services in our community and statewide. All referrals are confidential, and individuals can search for these same services on the 2-1-1 VIRGINIA website.<sup>60</sup> A call center report 1/1/17-11/6/19 for the PD07 (Figure 3.39) – Northern Shenandoah Valley tracked over 2,000 total calls from our community. The top identified needs were utility assistance, housing and health care.

**Figure 3.41: Virginia 2-1-1 Call Report<sup>61</sup>**

Need	Number of Identified Needs	Number of Referrals
Utility Assistance	896	2,121
Housing	627	1,591
Health Care	252	430
Income Support/Assistance	214	259
Individual, Family & Community	181	214
Food/Meals	152	482
Legal, Consumer, and Public Safety	134	181
Mental Health/Addictions	83	170
Information Services	74	82
Clothing/Personal/Household Needs	59	116
Government/Economic Services	59	88
Transportation	56	91
Employment	47	71
Education	21	41
Volunteers/Donations	20	39
Disaster Services	7	9
Arts/Culture/Recreation	5	7
Unspecified	0	0
<b>Total</b>	<b>2,887</b>	<b>5,992</b>

<sup>60</sup> 2-1-1 VIRGINIA, a service of the Virginia Department of Social Services provided in partnership with the Council of Community Services, The Planning Council, the United Way of Central Virginia, and the United Way of Greater Richmond & Petersburg. <https://211.getcare.com/consumer/about.php>

<sup>61</sup> 211 GetCare, Caller Needs Summary, 1/1/17-11/6/19, PD07 – Northern Shenandoah Valley



# SENIOR NEEDS

## Shenandoah Area Agency on Aging – Major Services Provided

The following table was provided to us by Shenandoah Area Agency on Aging (SAAA). It documents the major services provided by the organization from October 1, 2018 to September 30, 2019 by locality.

**Figure 3.42: Services Provided by Shenandoah Area Agency on Aging<sup>62</sup>**

Major Services by Jurisdiction													
October 1, 2018 - September 30, 2019													
Services Provided													
Jurisdiction	Senior Center Cong Meals/ People % of Total	Meals on Wheels/ People	In-Home Hours/People	Information and Referral Contacts/ People	Transportation Trips/People Senior Centers	WellTran Trips/People (General and Medical) Transportation	Adult Day/Respite Hours/ People*	Disease Prevention	Ombudsman Complaints	Senior Center Soc & Rec (Wellness Programs)			
Clarke	3,538 13% 73	3,453 8% 34	754 12% 20	756 10% 118	2,326 11% 19	748 8% 35	0 0% 0	93 47% 15	61 24% 27	3,832 9% 69			
Frederick	7,914 29% 103	9,838 22% 105	1,387 21% 38	1,871 24% 241	4,390 21% 50	3,139 34% 234	700 28% 2	91 46% 14	64 25% 35	12,153 29% 80			
Page	3,201 12% 44	9,478 21% 88	1,043 16% 13	1,218 15% 139	1,714 8% 20	1,203 13% 103	1,130 45% 3	0 0% 0	12 5% 4	4,335 10% 35			
Shenandoah	3,637 13% 52	9,552 21% 78	933 14% 23	1,381 17% 205	4,617 22% 30	1,366 15% 78	115 5% 2	0 0% 0	45 18% 23	6,851 16% 38			
Warren	4,896 18% 74	5,496 12% 54	1,184 18% 29	1,545 19% 149	2,643 13% 16	1,900 20% 148	100 4% 1	0 0% 0	40 16% 18	7,584 18% 49			
Winchester	4,058 15% 48	7,036 16% 64	1,229 19% 30	1,179 15% 121	5,455 26% 31	990 11% 86	471 19% 2	12 6% 2	31 12% 12	7,316 17% 46			
Total	27,244 100% 394	44,853 100% 423	6,530 100% 153	7,950 100% 973	21,145 100% 166	9,346 100% 684	2,516 100% 10	196 100% 31	253 100% 119	42,071 100% 317			
Same Period Previous Yr.	26,458 457	43,933 421	5,774 144	9,183 981	18,941 169	10,917 908	4,172 15	160 60	160 80	39,285 351			
Differences (Services)	+786 +3%	+920 +2%	+756 +13%	-1,233 Method of Counting has changed	+2,204 +12%	-1,571 -14%	-1,656 -40%	+36 +23%	+93 +58%	+2,786 +7%			
Differences (Individuals)	-63 -14%	+2 +0%	+9 +6%	-8	-3 -2%	-224 -25%	-5 -33%	-29 -48%	Not Counted	-34			

<sup>62</sup> Shenandoah Area Agency on Aging, Major Services by Jurisdiction, October 1, 2018 – September 30, 2019.

## Senior Needs Survey

AARP commissioned a survey to assess public opinion across the nation among adults age 18 and older on their preferences with regards to their homes and communities. The focus of this survey is specifically on housing, transportation, outdoor spaces, and social engagement and isolation. The purpose of this survey is provide data and insights to raise awareness about the importance of making communities “great places for all ages” and to be a tool for change in communities. Below are some of the key findings of that survey.<sup>63</sup>

### Home and Community:

- Rural adults have a strong desire and likelihood to stay in their home and community as they age and are making plans to do so, including consideration of alternative housing options. Both the desire and likelihood to stay in their home and community is even greater among rural adults, age 50 and older.
- Nearly three-quarters of rural adults say they want to remain in their communities and homes as they age.
- Almost half of rural adults report that they will stay in their current home and never move compared to only a third or less of urban and suburban adults who say they will never move from their current home.
- About three-quarters of rural adults own their own homes, and nearly two in five report that major modifications to their home are needed to accommodate aging needs.
- Housing is the largest expenditure in the typical budget of an age 65+ household – taking up 35% of their budget, on average. They also spend almost three times more of their budget on health care compared to younger households (14% versus 5%, respectively).<sup>64</sup>

### Transportation:

- Most rural adults drive to get around their community. Nearly all rural adults have heard of ride share services, however, far fewer are using them on a regular basis, and current usage and willingness to use ride share in the future is especially low among rural adults age 50 and older.
- The large majority of rural adults (89%) drive themselves to get around their communities.
- Other popular modes of transportation include walking and having someone else drive them.

### Community Features:

- The most important community features for rural adults center around the built environment specifically relating to outdoor spaces, buildings, streets and sidewalks.

<sup>63</sup> Binette, Joanne and Kerri Vasold. *2018 Home and Community Preferences: A National Survey of Adults Age 18-Plus*. Washington, DC: AARP Research, August 2018. <https://doi.org/10.26419/res.00231.001>

<sup>64</sup> Lipman, Barbara, Jeffrey Lubell, and Emily Salomon. *Housing an Aging Population: Are We Prepared?* Center for Housing Policy, 2012. <http://www.nhc.org/media/files/AgingReport2012.pdf>

**Methodology:**

This report deck presents an analysis of rural communities through a comparison of the survey responses of rural residents and the survey responses of urban and suburban residents. Survey respondents were classified as living in a rural, urban or suburban area based on their responses to survey question D26 below.

For the purposes of this analysis rural residents are those who say they are currently living in a small town or rural area. The survey sample sizes for each group of residents are: rural=492, urban=687, suburban=753. These proportions are similar to the U.S. Census Bureau proportions for rural, urban and suburban areas. Although comparisons are made between rural, urban and suburban residents in this analysis, all comparisons among demographics groups are made for rural residents only.

D26.

Which best describes the community where you live?

1. Urban near mix of offices, apartments and shops
2. Urban and mostly residential
3. Suburban with a mix of offices, apartments and shops
4. Suburban and mostly residential
5. Small town
6. Rural area

Data for this study was collected from March 21st to April 2nd, 2018 by NORC, using its online AmeriSpeak Panel that is representative of the U.S. population. NORC conducted a total of 1,947 interviews of a 23 minute (median) survey that consisted of a nationally representative sample of adults age 18 and older. The survey was conducted in English and Spanish.

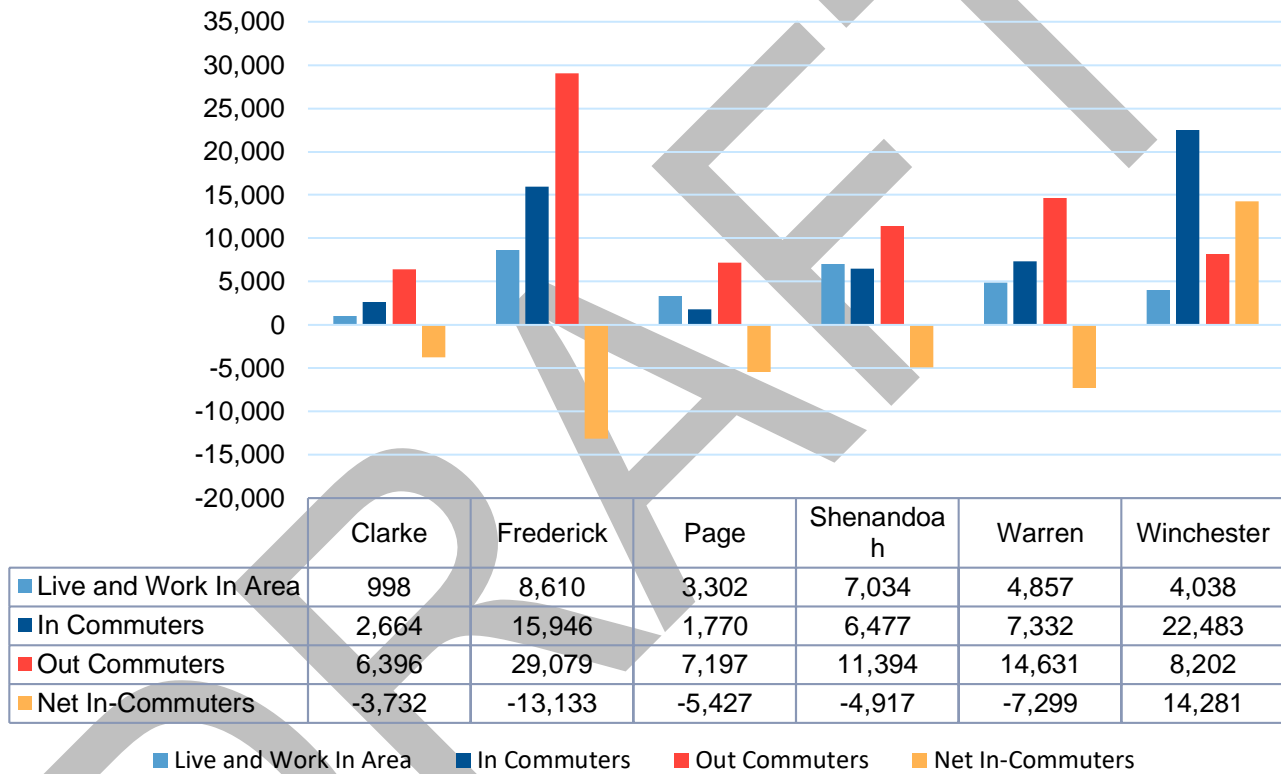
NORC conducted 1,761 interviews online and 186 by telephone for those respondents who preferred telephone over online. The data was weighted to reflect the U.S. population of adults age 18 and older. The data was weighted by age, gender, census region, race/ethnicity, income and education. The variables used for weighting were obtained from the 2017 Current Population Survey. Additionally, the data was weighted by AARP membership using statistics from the AARP membership database.

# TRANSPORTATION

## Commuting Patterns

OnTheMap, a web-based mapping and reporting application, shows where workers are employed and where they live. Clarke, Page and Warren County all had the lowest number of people that lived and worked in the area as compared to in-commuters and out-commuters. Frederick County had the largest number of net in-commuters. Winchester was the only jurisdiction where there were more in-commuters than out-commuters.

**Figure 3.43: Inflow/Outflow Job Counts<sup>65</sup>**



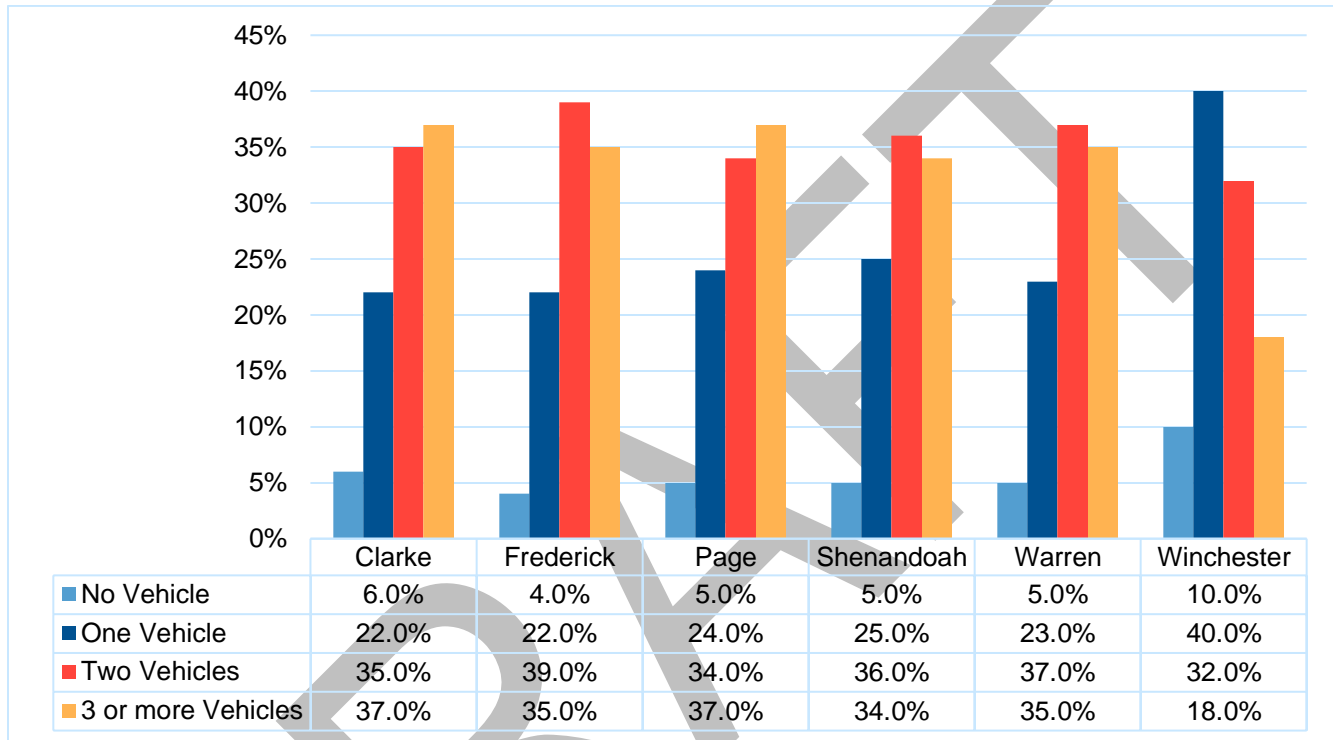
When looking at the region as a whole, 55,300 people live and work in the region, 49,569 commute outside of the region and 28,728 people commute into the region. Based on this data, about half of the region’s population commutes outside the area for work.

<sup>65</sup> Locality Profile, 9/20/19, Virginia Employment Commission, U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics, 2014.

## Vehicles Available

The graph represents U.S. Census Bureau data on the number of vehicles per household. Winchester has the highest percentage of households who have no vehicle at 10%. It is also the only jurisdiction that has more one-vehicle households than two vehicles, or three or more. The more rural areas have more households with either one vehicle or more than one vehicle.

Figure 3.44: Vehicle per Household<sup>66</sup>

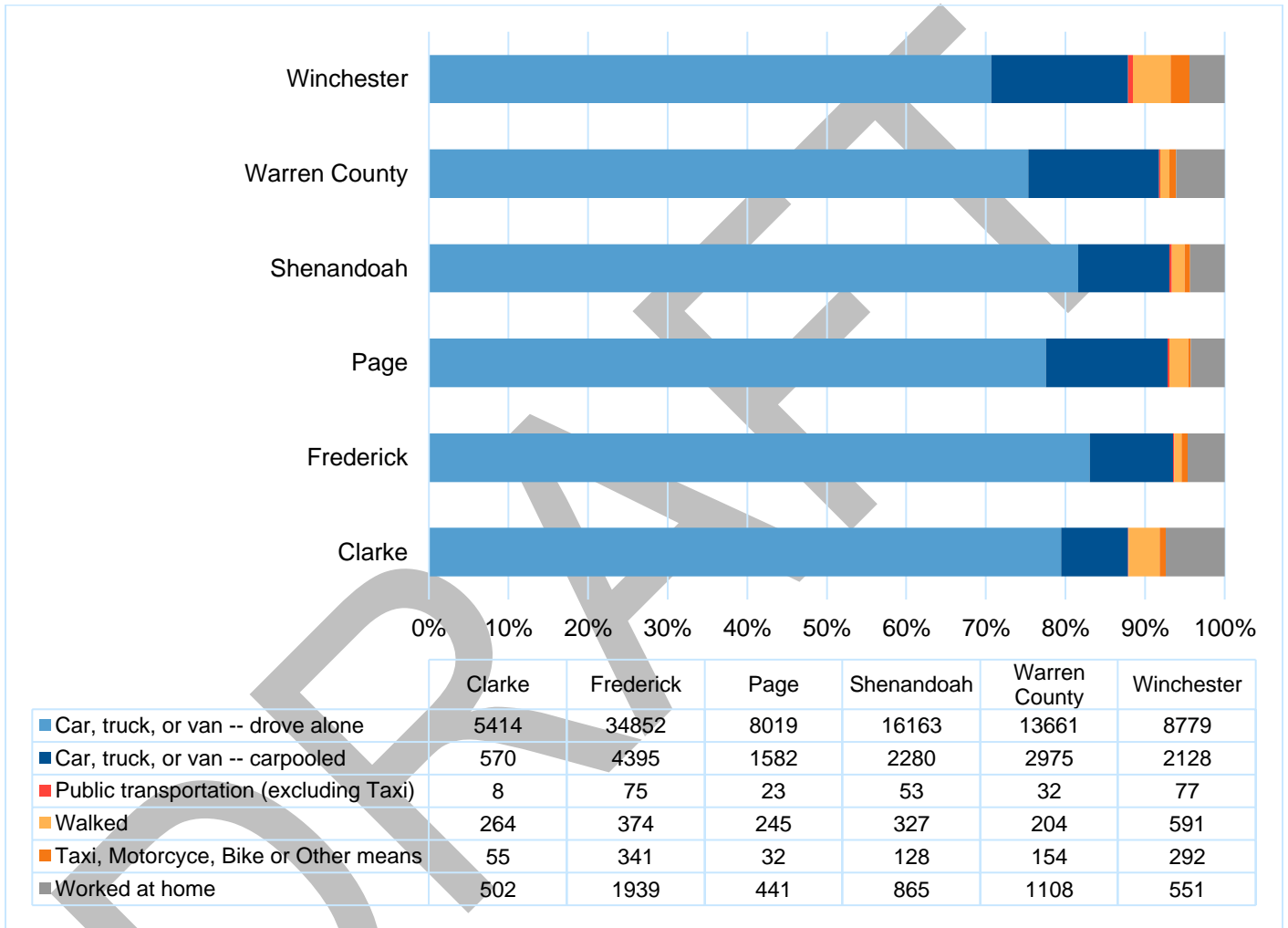


<sup>66</sup> U.S. Census Bureau, Vehicles Available, 2013-2017 American Community Survey 5-Year Estimates, updated 11/5/19

## Methods of Transportation

Based on U.S. Census data, a majority of the region uses a car, truck or van and drives alone to work. Across every jurisdiction public transportation was the least used form of transportation to work, even in comparison to walking and working from home.

**Figure 3.45: Methods of Transportation to Work<sup>67</sup>**



<sup>67</sup> U.S. Census Bureau, Vehicles Available, 2013-2017 American Community Survey 5-Year Estimates, updated 11/4/19

## Transportation Study

Over the past several years, Shenandoah County nonprofit agencies have increasingly identified that the lack of transportation is a barrier for their clients to access services, jobs, medical appointments, educational opportunities and other important destinations. Concurrently, major employers in the region have indicated that they are having difficulty hiring and retaining workers, as entry-level employees tend to face challenges maintaining stable transportation arrangements. The need for improved access to employment opportunities has become a discussion issue among members of the Shenandoah County Chamber of Commerce. It has been reported that some of the largest employers even own and operate vehicles to provide work-based transportation for their employees.<sup>68</sup>

Given these issues, the Chamber of Commerce conducted a transit survey in 2017, focusing on reaching out to clients of nonprofit agencies. Of the 40 surveys that were completed, 29 indicated that they would use a public transportation service in Shenandoah County.

The stakeholder and public opinion gathered for the Shenandoah County Public Transit Feasibility Study show the following sentiments:

### Stakeholders

- Stakeholders who work directly with vulnerable populations indicate that there is a need to develop a public transportation program to help area residents access jobs, medical appointments, school, training, shopping and other life activities.
- From the stakeholders' perspective, the primary focus should be for jobs, and for senior citizens and people with disabilities to access daily life activities.
- The highest priorities for the stakeholders were the Route 11 corridor and Monday through Friday service.
- Including a mobility management component that is able to access and make use of all existing resources was viewed favorably.
- Stakeholders have concerns with regard to implementation, including garnering public support if a program required a tax increase, the institutional structure through which it could be managed, and communication about any new program and how to use it.
- Stakeholders view the most viable way to implement a program will be to emphasize the importance from an economic development perspective.

### Employers

- About one-third of the employers surveyed indicated that transportation to work is an issue in hiring and retaining employees.
- Employees' transportation problems are typically a result of carpool arrangements that fall through, affecting more than one employee.

<sup>68</sup> Shenandoah County Public Transportation Feasibility Study, Prepared for Northern Shenandoah Valley Regional Commission, Prepared by KFH Group Inc., Bethesda, Maryland, June 2019.

- Seven employers offered specific suggestions for improvement, with three suggesting service along Route 11.

#### Public

- The majority of respondents drive themselves, and do not face transportation barriers.
- Just fewer than 65% of respondents indicated that there is a need to start a public transportation program, with a focus on work trips and local service geared to appointments and daily life activities.
- Fixed route service was favored.
- The Route 11 corridor was overwhelmingly favored.
- Monday to Friday service between 6:00 a.m. and 9:00 p.m. was favored, with 9:00 a.m. to noon ranking the highest.
- Of the 1,100 survey respondents, 342 said they would use it.
- People are generally willing to pay between \$1.00 and \$2.00 per trip.
- 270 comments were received, with 195 categorized as positive; 54 as negative and 21 as neutral. There were many comments voicing strong support, as well as some comments indicating that such a service is not needed and would be a waste of taxpayer money.

DRAFT