

Communities Count 2008

Data Updates for December 2009

- Adequate Food
- Poverty
- Affordable Housing
- Bankruptcies
- Home Foreclosures
- Unemployment

www.communitiescount.org

Communities Count reports on a set of social and health indicators every three years. **Communities Count 2008** is the fourth such report. One strength of the report is that it contains a stable set of indicators that can show trends over time. Generally, a three year cycle for updating the report has been an efficient approach to making information available for planning, decision-making and guiding action/advocacy. However, the current economic recession, which began in December 2007, has undoubtedly had an impact on many of the indicators reported in **Communities Count 2008**. Even as it went to print, conditions in our communities were changing.

In response to the many requests we have received for more timely information and new information related to the economic downturn, we will be updating our indicators as new data become available. In addition, we will add supplemental data likely to be related to the impact of this recession. Previous data reports, along with the full 2008 report, is available online at www.communitiescount.org.

I. Updates to Communities Count 2008 Indicators

BASIC NEEDS AND SOCIAL WELL-BEING

Adequate Food

Last updated: 12/15/2009

Next scheduled update: Feb 2010 for food bank visits, fourth quarter 2009.

- In November 2009 the USDA released a report on Household Food Security in the United States, 2008 which reported that 14.6% of households were food insecure at least some time during the year. This is the highest recorded level of food insecurity since 1995 when the first national survey was conducted.
- For Washington State, the prevalence of household food insecurity was 11.1% (2006-08 average). This is a decline of 2.1 percentage points from the 1996-98 average. Communities Count reported that 6.8% of households often or sometimes ran out of food in 2007. Updated county and region level data will not be available until the 2011 edition of Communities Count.
- The number of people receiving food stamps in King County has grown by 56% between 2007 and 2009. As of June 2009, an estimated 163,148 or 9% of King County residents received food stamps. These included 15% of children, 31% of African Americans, and 5% of whites.

Source: *Household Food Security in the United States, 2008* <http://www.ers.usda.gov/Publications/ERR83/>. Data on Food Stamp usage is based on information from state agencies; U.S. Department of Agriculture; Census Bureau and was accessed through <http://www.nytimes.com/interactive/2009/11/28/us/20091128-foodstamps.html?hp>

Living Wage Income and Poverty

Last updated: 12/15/2009

Next update: Periodically, as relevant data become available.

Percent of Population Living Below 100% of Federal Poverty Level By Race/Ethnicity King County, 1999 and 2008								
	King County	African American	American Indian/Alaska Native	Asian	Asian/Pacific Islander	Hispanic/Latino	Multi-Racial	White
1999	8.4%	19.9%	20.6%	*	11.6%	18.0%	14.0%	6.2%
2008	9.1% (8.4-9.8%)**	23.8% (19.5-28.1%)	***	8.7% (7.3-10.1%)	***	19.0% (15.2-22.8%)	10.4% (8.8-12.4%)	7.5% (6.8-8.2%)
* Data for Asians is reported in combination with Pacific Islanders								
** These are sample estimates and should be interpreted with caution, taking into consideration the confidence intervals noted in parentheses.								
*** American Communities Survey data for 2008 not reported for American Indian/Alaska Natives or Native Hawaiian/Other Pacific Islanders due to small sample size.								

- Poverty rates appear to have risen since the last decennial census in 2000, although the rate is slightly down from 2007 (9.9%) in King County. Historically in the U.S., poverty declined in the 1960s, reaching a low in the early 1970s. With some fluctuation, it has risen throughout the past 3 decades. In 2008, the poverty rate in King County (9.1%) remained below Washington State (11.3%) and the nation (13.2%).
- Differences in poverty by race/ethnicity persist in 2008 in King County. The poverty rate for African Americans remains 3 times higher than the rate for whites. Hispanic/Latinos experience a poverty rate that is 2 ½ times higher than white poverty.
- Since the recession that began in late 2007, poverty is likely to have increased. The Washington State Office of Financial Management estimates that the median household income, statewide, dropped by almost \$2,000 in 2009.

Children Under 18 Living in Poverty, 2008 King County	
	Percent
All children under 18	10.2%
African American	34.3%
Asian	8.4%
Hispanic/Latino	20.5%
Multi-racial	8.6%
White	7.1%

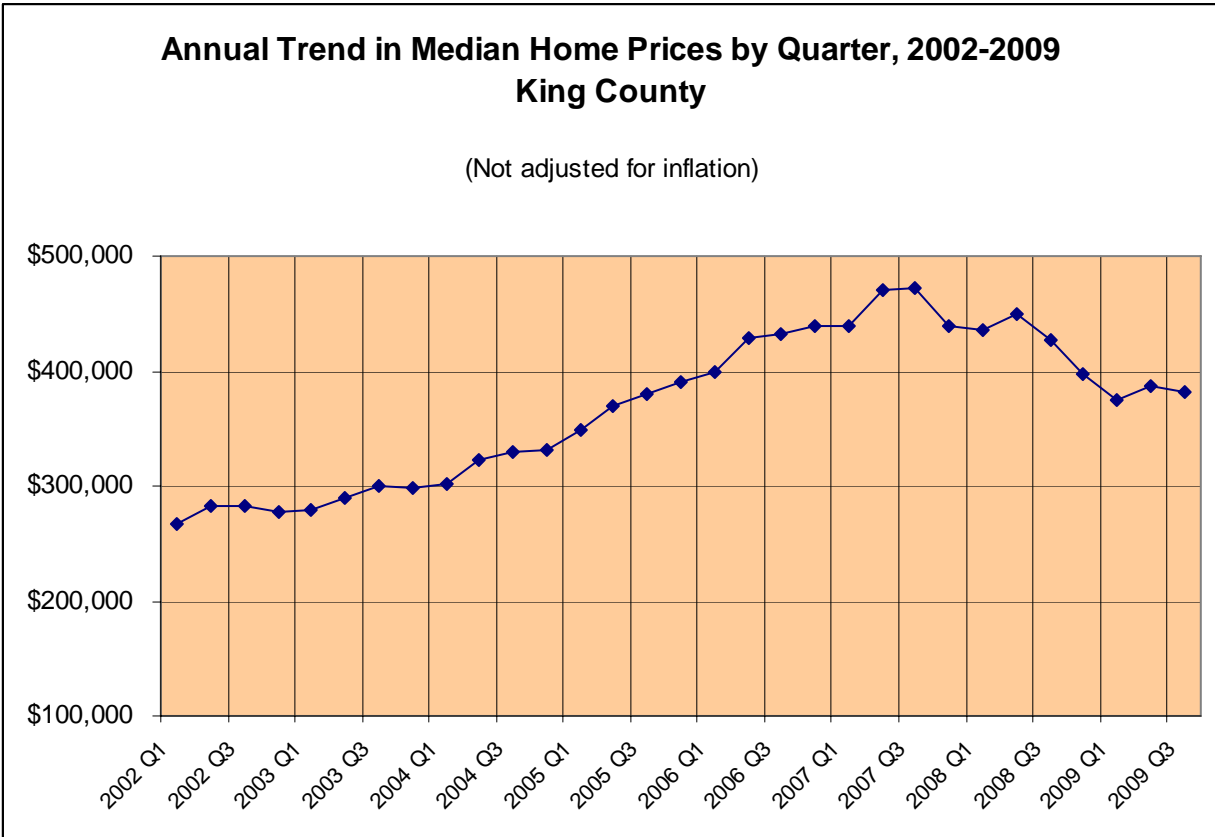
- Children experience a disproportionately higher rate of poverty. In King County, 10.2% of children under 18 lived below the federal poverty level in 2008. This is higher than the rate for the full population (9.1%) and for the population over age 64 (8.9%) in King County. Childhood poverty in the county is below the 2008 rate in Washington State (14.3%) and the U.S. (18.2%).

Source: American Communities Survey, 1-year estimates, 2008. Data on poverty trends in U.S. is from the National Poverty Center, <http://npc.umich.edu/poverty/>

Affordable Housing

Last updated: 12/10/2009

Next update: Monthly home/condo prices by month for previous month; February 2010 for 4th Quarter home prices; May 2010 for rental prices.



- In November 2009, the median single family home price was \$370,000, a decline of 6.3% from the same month in 2008. The condominium median price was \$252,600, 7.9% lower than in November 2008.

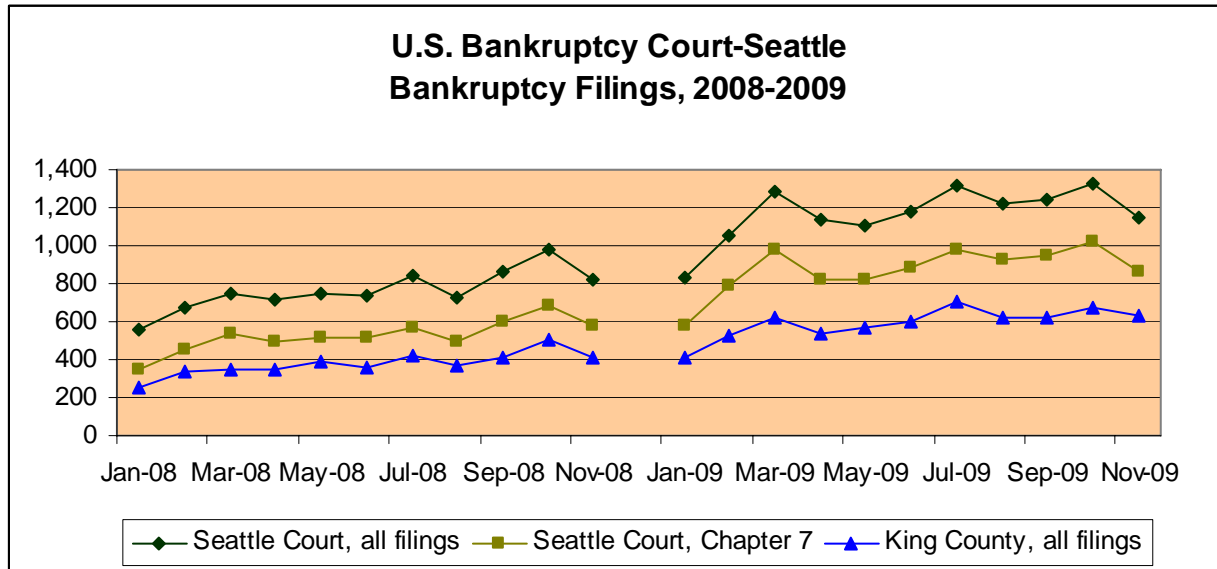
Sources: Quarterly figures for home prices from Washington Center for Real Estate Research. Monthly home and condominium prices from NW Multiple Listing Service.

II. Supplemental Data

Bankruptcies

Last updated: 12/09/2009

Next scheduled update: Monthly for previous month.



- In November 1,150 bankruptcy petitions (all types) were filed in the Seattle court, an increase of 39% over the same month last year. Of these, 863 were personal (Chapter 7) filings.
- Year to date, a total of 12,850 petitions have been filed through the Seattle court, up 53% over a year ago. In this same period, Chapter 7 filings were up 66%.
- Many of the cases filed with the Seattle court come from outside of King County. The total number of cases originating in King County from January – November 2009 was 6,531, an increase of 57% over 2008.

Bankruptcy Overview:

Bankruptcies in King County are generally handled through the Federal Bankruptcy Court in Seattle. Individuals can file under either Chapter 7 or Chapter 13. Businesses usually file under Chapter 11.

Chapter 7, entitled Liquidation, contemplates an orderly, court-supervised procedure by which a trustee takes over the assets of the debtor's estate, reduces them to cash, and makes distributions to creditors, subject to the debtor's right to retain certain exempt property and the rights of secured creditors. Because there is usually little or no nonexempt property in most chapter 7 cases, there may not be an actual liquidation of the debtor's assets. These cases are called "no-asset cases." If such a debtor's income is in excess of certain thresholds, the debtor may not be eligible for chapter 7 relief.

Chapter 13, entitled Adjustment of Debts of an Individual With Regular Income, is designed for an individual debtor who has a regular source of income. Chapter 13 enables the debtor to keep a valuable asset, such as a house, and to propose a "plan" to repay creditors over time – usually three to five years. Chapter 13 is also used by consumer debtors who do not qualify for chapter 7 relief under the means test.

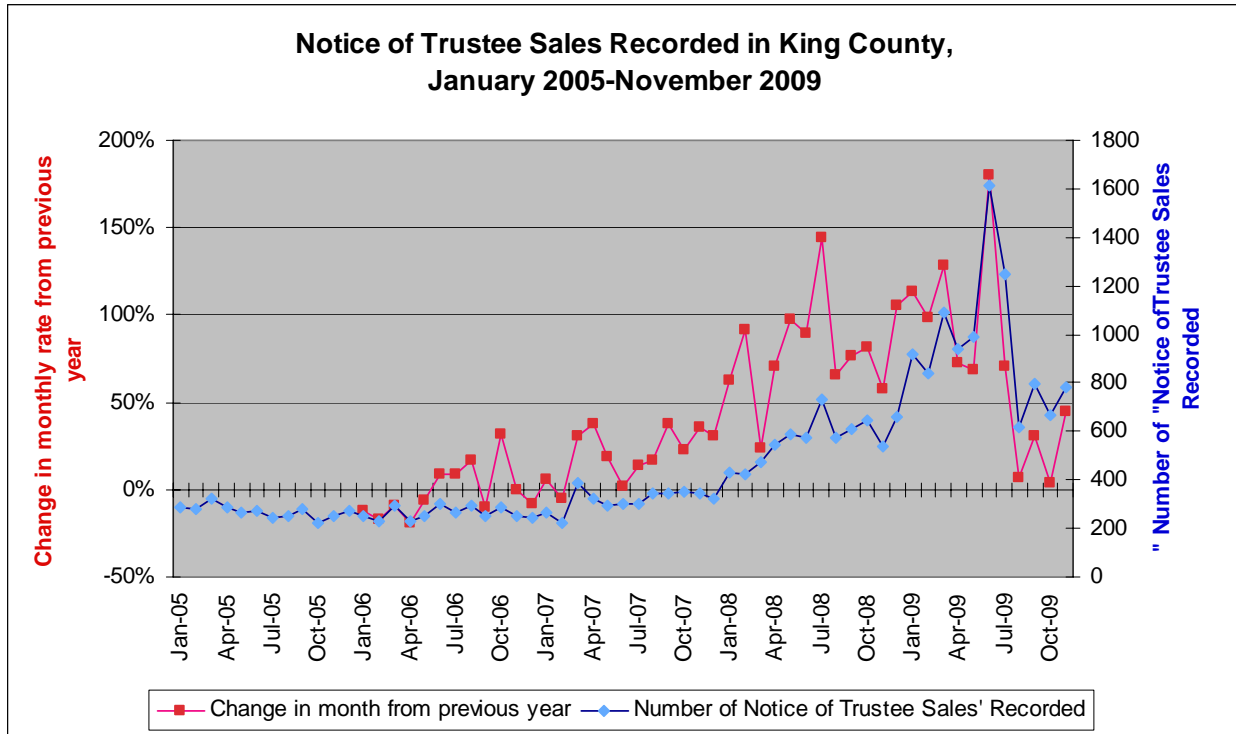
Chapter 11, entitled Reorganization, ordinarily is used by commercial enterprises that desire to continue operating a business and repay creditors concurrently through a court-approved plan of reorganization. The debtor normally goes through a period of consolidation and emerges with a reduced debt load and a reorganized business.

Additional information on bankruptcies in Western Washington is available on the U.S. courts website. Bankruptcy statistics can be found at <http://www.wawb.uscourts.gov/posts.htm?f=3>

Home Foreclosures

Last updated: 12/09/2009

Next scheduled update: Monthly for previous month. Maps showing home/condo foreclosures and high cost loans will be updated in January.



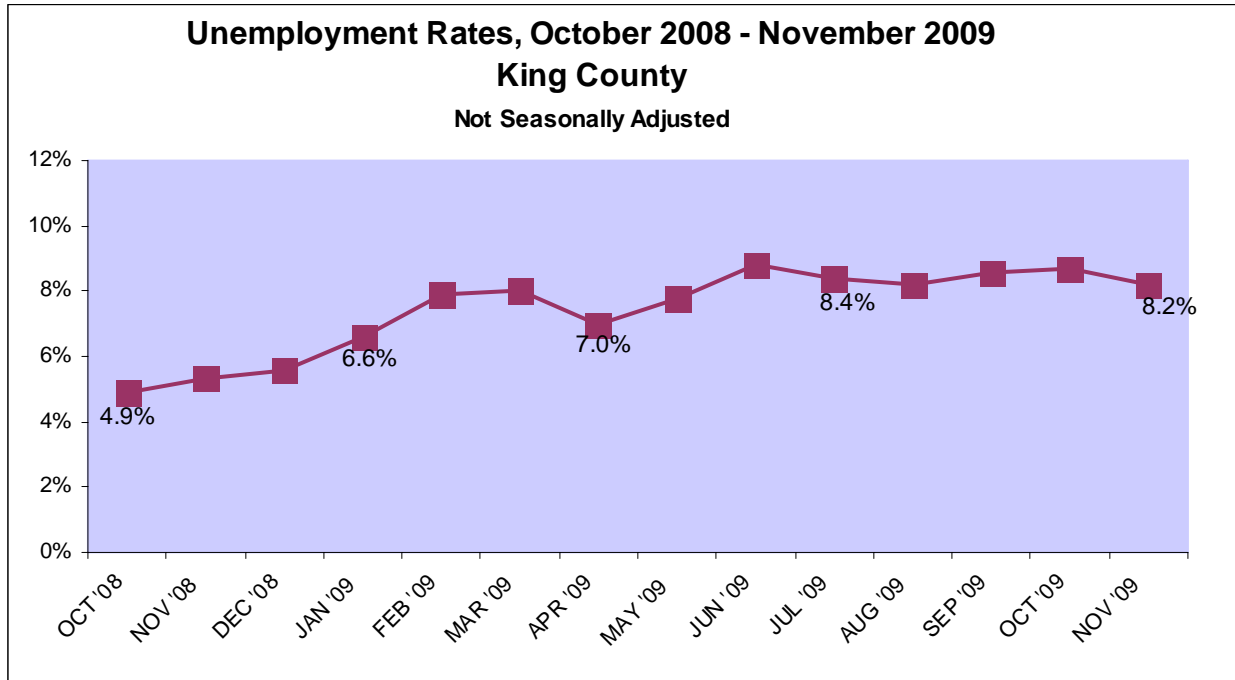
- In November, foreclosures, represented by Notice of Trustee Sales, remained below the high in June 2009. The year-over-year increase in November was 45%.

Source: King County recorder: <http://146.129.54.93:8193/search.asp?cabinet=opr>
 Data were queried monthly by 'Notice of Trustee Sale'

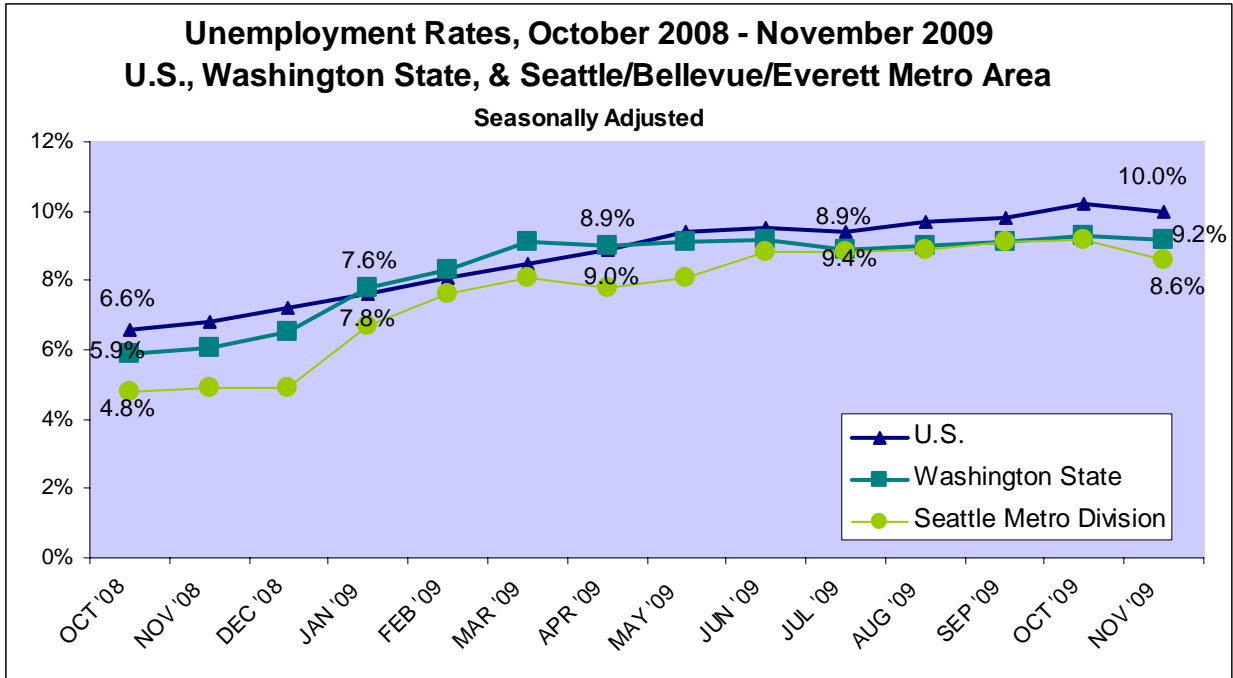
Unemployment

Last updated 12/14/2009

Next scheduled update: Monthly for previous month



- In November, unemployment in King County declined from 8.7% to 8.2%. Unemployment in the county is now 1.8 percentage points below the national rate and one point below the state level. The number of people in the labor force declined by over 10,000 persons to 1,108,550. The number of unemployed workers declined by 7,000 to 90,680.
- In periods of sustained, high unemployment, many workers who have either lost a job or have not been able to enter the job market become discouraged and stop looking for work. These 'discouraged workers' disappear from the numbers of unemployed and are no longer counted in the labor force. The Employment Security Department defines discouraged workers as "persons who had no employment during the survey week, want a job, have looked for work during the past year, and are available to work, but did not look for work in the last four weeks because they believed that no jobs were available to them. Discouraged workers are classified as not in the labor force. They are not counted as unemployed because they have not made specific efforts to find work."



- The nation's seasonally adjusted unemployment rate in November was 10.0%, down slightly from 10.2% in October. Washington's unemployment rate inched down to 9.2% in November, a slight improvement from the 9.3% rate in October.
- Washington State's seasonally adjusted employment fell by 4,800 between October and November 2009. This decline is equal to the estimated monthly job losses from a month earlier, and is less than most month-over-month losses recorded this year.

What does SEASONALLY ADJUSTED mean?

Over the course of a year, the size of the state's labor force and the levels of employment and unemployment undergo sharp fluctuations due to such seasonal events as changes in weather, reduced or expanded production, harvests, major holidays, and the opening and closing of schools. The effect of such seasonal variation can be very large; seasonal fluctuations may account for as much as 95 percent of the month-to-month changes in unemployment at the national level.

Because these seasonal events follow a more or less regular pattern each year, their influence on statistical trends can be eliminated by adjusting the statistics from month to month. These adjustments make non-seasonal developments, such as declines in economic activity, easier to spot. For example, the large number of youth entering the labor force each June is likely to obscure any other changes that have taken place relative to May, making it difficult to determine if the level of economic activity has risen or declined. However, because the effect of students finishing school in previous years is known, the statistics for the current year can be adjusted to allow for a comparable change. The adjusted figure provides a more useful tool with which to analyze changes in economic activity.

*Note: Rates are adjusted for previous months when revised figures become available.
Source: Washington State Employment Security Department, Labor Market and Economic Analysis Branch.*

Websites and Reports with Recession-relevant Data and Analysis

United Way of King County Community Assessment: Basic Needs

<http://www.uwkc.org/kcca/BasicNeeds/BasicNeeds.asp>

Examining the Health Consequences of the 2008-09 Recession

<http://www.gwumc.edu/sphhs/about/rapidresponse/Recession.cfm>

PolicyLink

[Reclaiming Foreclosed Properties for Community Benefit](#) highlights promising practices that are already underway for localities looking to stabilize their local housing market and prevent blight from spreading.

Demos and the Center for Responsible Lending

The Plastic Safety Net: The Reality Behind Debt in America, Tamara Draut, October 2005, http://www.demos.org/pubs/psn_7_28_09.pdf

Have you ever wondered why Communities Count reports data by educational level and what this means for health outcomes? To learn more about how education and health are linked, see this report from the Robert Wood Johnson Foundation:

Issue Brief 6: Education and Health, Education Matters for Health

<http://www.commissiononhealth.org/>

Look for other briefs on housing, work, the economy and other topics in this RWJ series: **What Drives Health?**

<http://www.commissiononhealth.org/WhatDrivesHealth.aspx>