



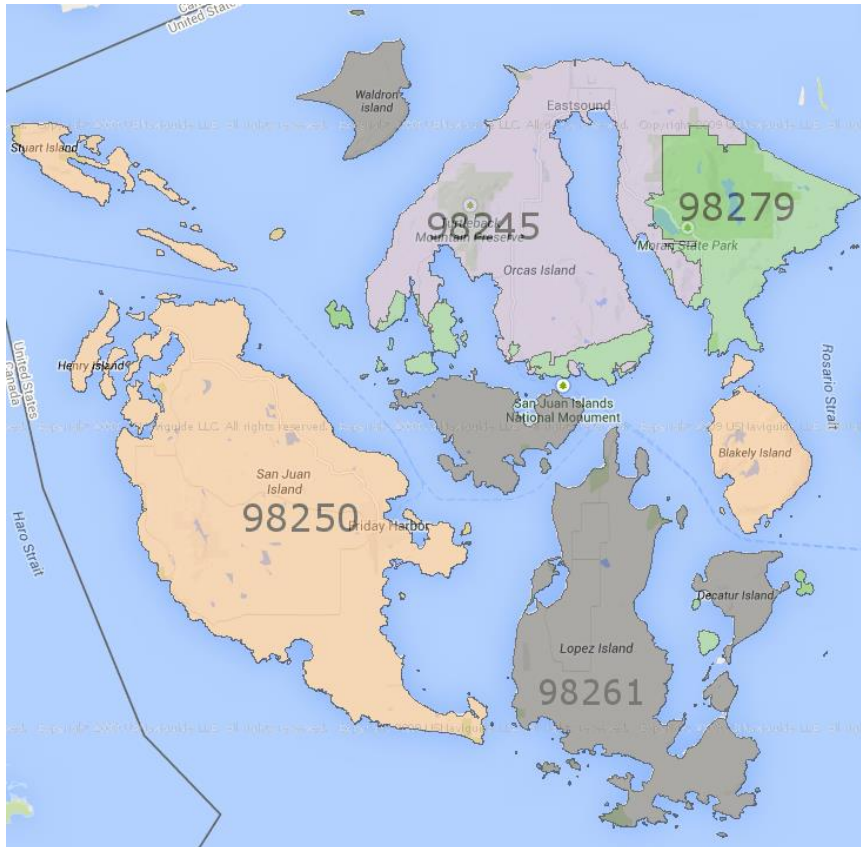
CLEAResult

OPALCO Low Income Assessment and Market Profile

▲ Agenda

- **Recap (10 min)**
- **Housing Characteristics and Demographics (10 min)**
- **Low Income Needs Assessment (10 min)**
- **Typical Low-Income Budget (20 min)**
- **What we all do (45 min)**
- **Wrap and Next steps (20 min)**

OPALCO Territory – San Juan Islands



- OPALCO territory data was analyzed based on census-tract level data and household level data
- Household level data from Experian was available for over 80% of households in the territory
- San Juan County is unique in having a much higher median age than Washington State as a whole (52 years vs. 38 years) and having a very high rate of seasonal occupancy (35% of all housing units vs. 3% for Washington State)

Overall Population Demographics and Occupied Households By Island

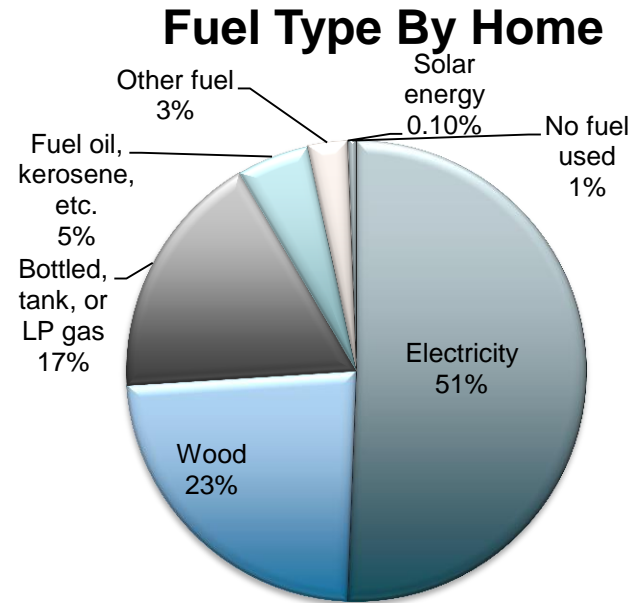
	a	b	c	d	e	f	g	h	i	j	k
1	Island	Total Population	Total Households	Population Density (sq-mi)	Avg Age	Median Age	Population Over 65	Population Over 65 (%)	Population earning Up To 150% of Poverty Level	Population earning Up To 150% of Poverty Level (%)	Total Households earning Up To 150% of Poverty Level (%)
2	San Juan	7,484	3,340	134	47	52	1,816	24.27%	1,422	19%	635
3	Orcas	5,345	2,534	92	49	54	1,368	25.59%	962	18%	456
4	Lopez	2,400	1,088	81	52	58	772	32.17%	504	21%	228
5	Shaw	249	92	32	52	58	78	31.33%	40	16%	15
6	Decatur	82	103	23	52	58	26	31.71%	18	22%	23
7	Blakely	35	63	5	52	58	11	31.43%	6	16%	10
8	Other Islands	136	343	13	51	57	41	30.15%	26	19%	65
9	Total	15,843	7,678	90	48	54	4,139	26.13%	3,010	19%	1,459

- Data shown above is from census tract level data from the 2010 US Census
- Total occupied households does not include the 35% of San Juan County households that are seasonally occupied or vacation homes
- Over 26% of the population is 65 years or older

Housing Characteristics

Housing Units	# of Households	% of Total
Occupied	7,753	57.7%
Owner-occupied	5,541	41.3%
Renter-occupied	2,212	16.5%
Vacant	5,678	42.3%
Seasonal use only	4,795	35.7%
Other vacant units	883	3.00%
Total	13,431	100%

Housing Type	# of Households	% of Total
1-unit, Detached	11,200	83.40%
1-unit, Attached	208	1.50%
2 units	256	1.90%
3 or 4 units	249	1.90%
5 to 9 units	222	1.70%
10 to 19 units	154	1.10%
20 or more units	122	0.90%
Manufactured home	915	6.80%
Boat, RV, van, etc.	105	0.80%
Total	13,431	100%



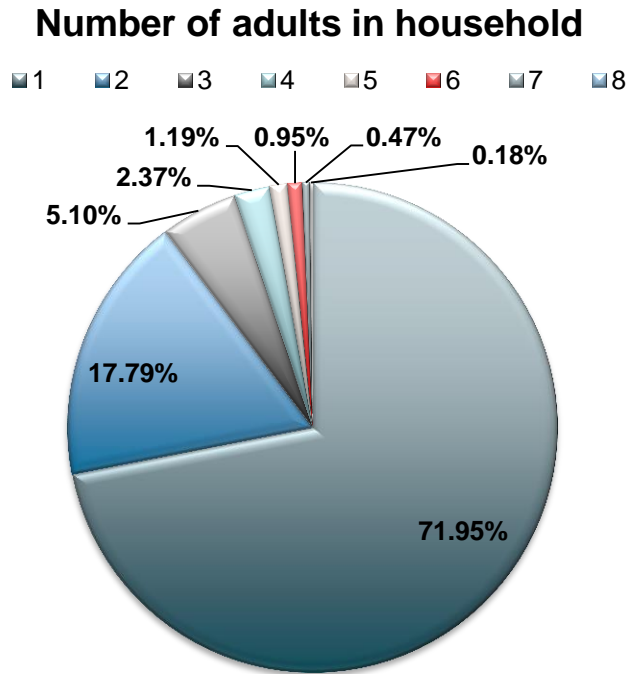
- Data shows breakdown of housing stock in San Juan County by occupied vs. vacant, housing type, and home heating fuel type
- Data is based on 2013 Census Data

▲ Low Income Needs Assessment

■ **Low-Income Assessment**

- Census, Experian, and other data were used to assess total population falling within the 150% of federal poverty guideline by household size
- Annual income for a single adult meeting 150% of federal poverty level guidelines is \$17,505 which equates to hourly total of \$8.42
- Annual income for a two adult household meeting 150% of federal poverty level guidelines is \$23,598 which equates to hourly total of \$11.35
- LIHEAP qualification is 150% of poverty level
- Analysis of demographics of low income qualified customers
- **Average monthly budget for San Juan County households**

Estimated Households Making 150% of Poverty Level Income By Household Size



Close to 1,500 households have total household income of 150% of Federal Poverty Level Guidelines

Over 3,000 residents would qualify for based on household income level

- Based on Experian household-level data, over 70% of households with incomes less than 150% of Federal Poverty Level Guidelines are single adult households
- Experian household size includes only adults, does not include children under the age of 18

150 % of Poverty Level Income Qualified Customers By Income and Household Size

Household Size (Adults)	\$1,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$124,999	\$125,000 to \$149,999	\$150,000 to \$174,999	\$175,000 to \$199,999	\$200,000 to \$249,999	\$250,000 +	All Households
1	9.74%	6.18%	5.53%	8.25%	7.89%	1.89%	1.92%	1.48%	1.74%	0.28%	1.30%	2.34%	48.56%
2	1.41%	2.54%	1.37%	3.86%	10.15%	3.74%	1.73%	1.09%	0.58%	0.19%	0.42%	1.15%	28.22%
3	0.11%	0.62%	0.41%	1.46%	4.28%	2.57%	0.88%	0.46%	0.14%	0.12%	0.18%	0.28%	11.50%
4	0.02%	0.30%	0.16%	0.42%	2.20%	1.87%	0.51%	0.18%	0.05%	0.07%	0.05%	0.12%	5.95%
5	0.02%	0.16%	0.09%	0.26%	1.11%	0.85%	0.32%	0.05%	0.09%	0.02%	0.00%	0.04%	3.00%
6	0.02%	0.02%	0.09%	0.09%	0.65%	0.53%	0.11%	0.02%	0.04%	0.04%	0.00%	0.04%	1.62%
7	0.00%	0.04%	0.02%	0.05%	0.32%	0.21%	0.07%	0.05%	0.02%	0.04%	0.02%	0.00%	0.83%
8	0.00%	0.02%	0.02%	0.00%	0.19%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%
All Households	11.31%	9.87%	7.68%	14.39%	26.80%	11.73%	5.53%	3.33%	2.66%	0.76%	1.97%	3.96%	100.00%

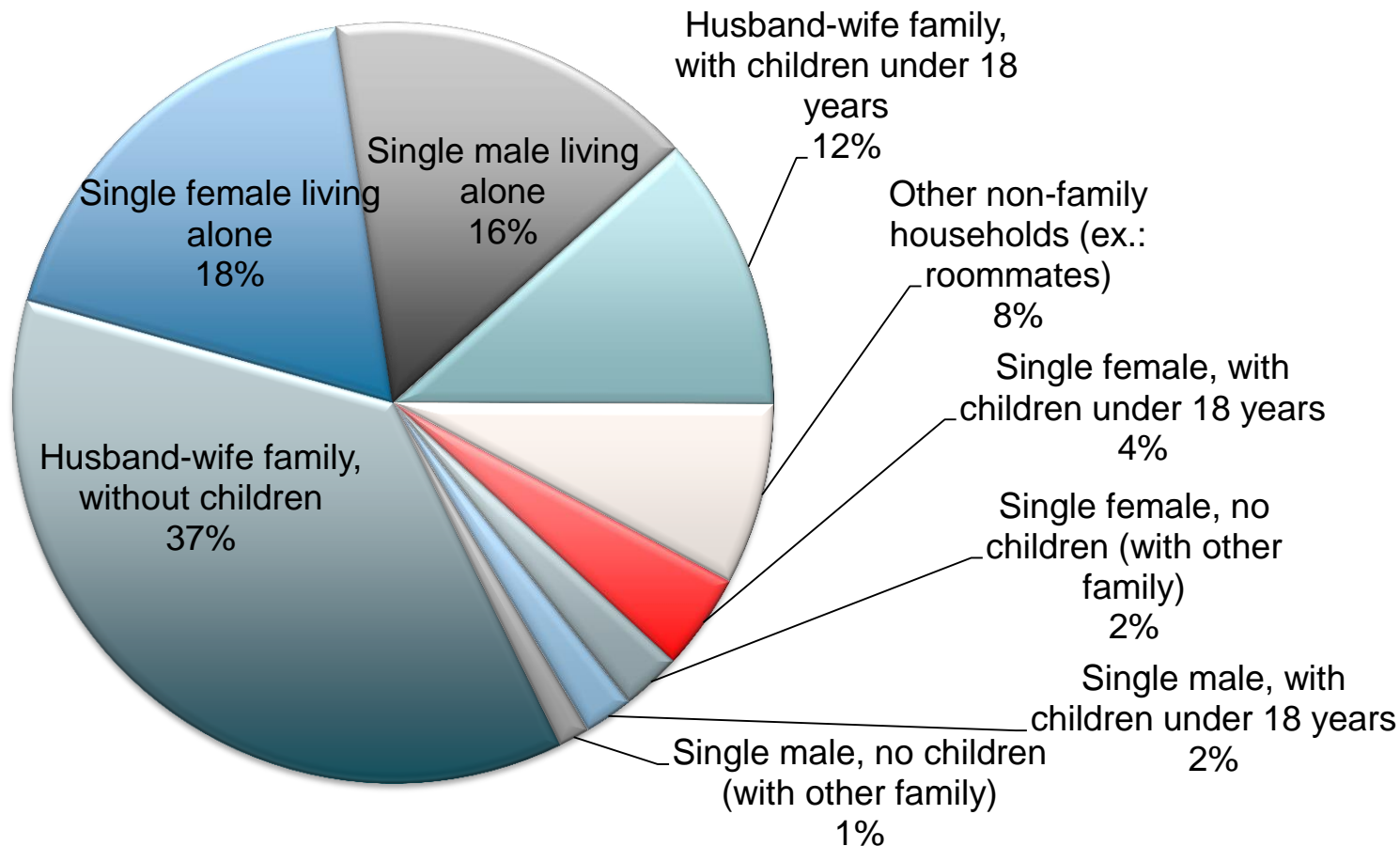
- Experian data was fairly consistent with census tract level data; approximately 20% of the population would qualify for low income programs based on adult household size and income level corresponding to 150 % of household income
- Most of the income-based qualified customers are single adult households making less than \$25,000 a year
- Red cells show where correlation of income range and household size would indicate all homes would qualify while yellow cells indicate where some but possibly not all households would qualify

150 % of Poverty Level Income Qualified Customers – Estimated Households

Household Size (Adults)	\$1,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$124,999	\$125,000 to \$149,999	\$150,000 to \$174,999	\$175,000 to \$199,999	\$200,000 to \$249,999	\$250,000 +	All Households
1	742	471	421	628	601	144	146	113	133	21	99	178	3,697
2	107	193	105	294	773	284	131	83	44	15	32	87	2,149
3	8	47	31	111	326	196	67	35	11	9	13	21	876
4	1	23	12	32	168	142	39	13	4	5	4	9	453
5	1	12	7	20	84	64	24	4	7	1	0	3	228
6	1	1	7	7	50	40	8	1	3	3	0	3	123
7	0	3	1	4	24	16	5	4	1	3	1	0	63
8	0	1	1	0	15	7	0	0	0	0	0	0	24
All Households	861	751	585	1,096	2,040	893	421	253	203	58	150	302	7,613

- Above table shows estimated households making 150% of Federal Poverty Level Guidelines By Household Size
- We estimate that at least 20% of the households qualifying would have children based on Census data, showing an estimate of at least 300 low income households with children under the age of 18

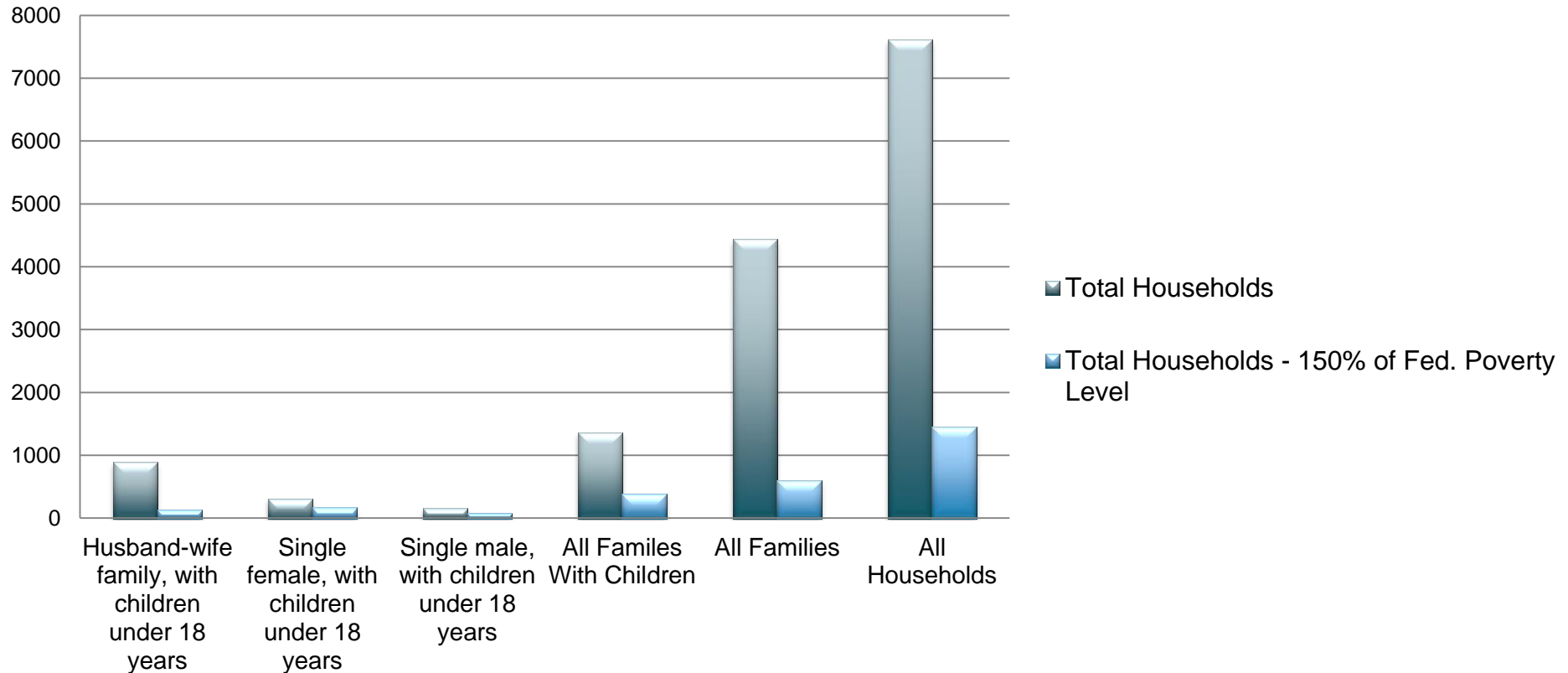
Average Household Family Composition Breakdown For San Juan County



- Census data shows that 18% of San Juan County households have children under the age of 18
- Over 40% of all households are single adult households or non-family households.

Household Composition

All Households and 150% of Federal Poverty Level



- Of the estimated 19% of households that would meet income requirements for 150% of federal poverty level, about 26% of those are families with children—about 380 households
- About 11% of households qualifying for 150% poverty level guidelines are single females with one or more children under the age of 18

Estimated Living Wage Budget–Sources

	Source
Housing (Rent)	Living Wage Calculator adjusted to reflect starting point of median rent for San Juan County from 2013 American Community Survey (US Census)
Transportation	Living Wage Calculator plus average \$50 for trans-island ferry Trip
Medical	Living Wage Calculator except for average “out of pocket” medical costs for seniors from National Center for Policy Analysis, “Health Care Costs During Retirement”
Child Care	Living Wage Calculator
Food	Living Wage Calculator
Other	Living Wage Calculator
Entertainment	US Bureau of Labor Statistics – Consumer Expenditure Survey
Other Utility	OPALCO
Electric Utility	OPALCO – Adjusted for household size based on consumption by household size data from EIA

All figures are from Living Wage Calculation for San Juan County (<http://livingwage.mit.edu/>) except where noted.

- Housing cost is based on median rent and doesn’t display the increased rent prices for newer renters

Estimated Living Wage Budget—1 or 2 Adults

	1 Adult	% of Budget	2 Adults	% of Budget
Housing	\$746	35%	\$957	28%
Transportation	\$388	18%	\$665	19%
Medical	\$140	7%	\$361	11%
Child Care	\$0	0%	\$0	0%
Food	\$301	14%	\$551	16%
Other	\$190	9%	\$331	10%
Entertainment	\$135	6%	\$249	7%
Other Utility	\$200	9%	\$200	6%
Electric Utility	\$47	2%	\$105	3%
Total Monthly Budget (Before Taxes)	\$2,147	100%	\$3,419	100%

All figures are from Living Wage Calculation for San Juan County (<http://livingwage.mit.edu/>) except where noted.

Estimated Living Wage Budget—1 or 2 Seniors

	1 Senior	% of Budget	2 Seniors	% of Budget
Housing	\$746	31%	\$957	25%
Transportation	\$388	16%	\$665	17%
Medical	\$422	17%	\$844	22%
Child Care	\$0	0%	\$0	0%
Food	\$301	12%	\$551	14%
Other	\$190	8%	\$331	8%
Entertainment	\$135	6%	\$249	6%
Other Utility	\$200	8%	\$200	5%
Electric Utility	\$47	2%	\$105	3%
Total Monthly Budget (Before Taxes)	\$2,429	100%	\$3,902	100%

All figures are from Living Wage Calculation for San Juan County (<http://livingwage.mit.edu/>) except where noted.

Estimated Living Wage Budget–Family w/Children

	1 Adults, 1 Child	% of Budget	2 Adults, 2 Children	% of Budget
Housing	\$957	23%	\$1,263	23%
Transportation	\$665	16%	\$881	16%
Medical	\$480	12%	\$468	8%
Child Care	\$656	16%	\$972	18%
Food	\$443	11%	\$886	16%
Other	\$331	8%	\$438	8%
Entertainment	\$249	6%	\$303	5%
Other Utility	\$200	5%	\$200	4%
Electric Utility	\$105	3%	\$114	2%
Total Monthly Budget (Before Taxes)	\$4,087	100%	\$5,524	100%

All figures are from Living Wage Calculation for San Juan County (<http://livingwage.mit.edu/>) except where noted.

Appendix A: San Juan County Population and Households By Percent of Federal Poverty Level

Percent of Federal Poverty Level Guidelines By Household Size and Income Level	Estimated Total Households	Estimated Total Population	Maximum Income for 1 Person Household	Maximum Income for 2 Person Household	Maximum Income for 3 Person Household	Qualified Programs
100%	851	1,711	\$11,670	\$15,732	\$19,788	
125%	1,152	2,315	\$14,588	\$19,665	\$24,735	LIHEAP
150%	1,459	3,010	\$17,505	\$23,598	\$29,682	
200%	2,128	4,278	\$23,340	\$31,464	\$39,576	Project PAL & Weatherization