



**CITY OF SPOKANE
SPECIAL MEETING NOTICE
COMMUNITY, HOUSING, AND HUMAN SERVICES BOARD**



Wednesday, October 7, 2020
4:00 P.M. – 6:00 P.M.
Teleconference Meeting

Join by Phone 1-408-418-9388

Access Code: 146-206-0991

The regular scheduled Community, Housing, and Human Services (CHHS) Board will be held via teleconference; not in its normal location of the Council Briefing Center at City Hall. The teleconference meeting is open to the public. We do ask that all teleconference attendees mute their phones until they have a question; this will help eliminate background noise.

AMERICANS WITH DISABILITIES ACT (ADA) INFORMATION: The City of Spokane is committed to providing equal access to its facilities, programs and services for persons with disabilities. The Spokane City Council Chamber in the lower level of Spokane City Hall, 808 W. Spokane Falls Blvd., is wheelchair accessible and also is equipped with an infrared assistive listening system for persons with hearing loss. Headsets may be checked out (upon presentation of picture I.D.) at the City Cable 5 Production Booth located on the First Floor of the Municipal Building, directly above the Chase Gallery or through the meeting organizer. Individuals requesting reasonable accommodations or further information may call, write, or email Human Resources at 509.625.6363, 808 W. Spokane Falls Blvd, Spokane, WA, 99201; or msteinolfson@spokanecity.org. Persons who are deaf or hard of hearing may contact Human Resources through the Washington Relay Service at 7-1-1. Please contact us forty-eight (48) hours before the meeting date.



Community, Housing, & Human Services Board

Vision: To provide opportunities that enhance the quality of life for Spokane's extremely low to moderate income populations.

October 7, 4:00 PM
City Council Briefing Center
Lower Level, City Hall

TIMES GIVEN ARE AN ESTIMATE AND ARE SUBJECT TO CHANGE

4:00 – 4:10 Call to Order - Board Chair

- 1) Approval of Agenda: **ACTION**
- 2) Public Comment - Please restrict comments to items relevant to the CHHS Board
- 3) Approval of the September Meeting Minutes: **ACTION**

4:10 – 4:20 Announcements

4:20 – 4:30 Updates

- 1) City Council
- 2) CoC Board

4:30 – 4:40 Committee Updates

- 3) Affordable Housing Committee
- 4) Evaluation and RFP Committee

4:40 – 4:55 Director Report – Tim Sigler

4:55 – 6:00 Board Discussion

- 1) CHHS Board visioning session

6:00 Adjournment - Board Chair

2020 Board Meeting Schedule

All Board meetings are held in City Hall in the City Council Briefing Center from 4:00 – 6:00 pm unless otherwise posted.

- February 5, 2020
- March 4, 2020
- March 27, 2020
- April 1, 2020 (cancelled)
- May 6, 2020
- June 3, 2020
- July 8, 2020
- August 5, 2020
- September 2, 2020
- October 7, 2020
- November 4, 2020
- December 2, 2020

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Username: COS Guest

Password:

	Feb. 5	March 4	March 27	May 6	June 3	July 8	Aug. 5	Sept. 2	Oct. 7	Nov. 4	Dec 2
Gordon Graves	X	X		X		X	X	X			
Adriane Leithauser	X	X	X	X	X	X	X	X			
Rebecca Sero		X		X	X	X	X	X			
Kate Burke – Council Member	X	X	X	X			X	X			
Anne Stuyvesant-Whigham	LOA	LOA	X	X	X	X	X	X			
Dillon Thorpe	X		X	X	X	X	X	X			
Jan Simpson – CoC Rep	X	X		X	X	X	X				
Kathleen Torella – County Rep	X	X		X	X	X	X	X			
Melody Dunn		X	X	X	X	X	X	X			
Betsy Wilkerson – Council Member		X	X	X	X	X	X	X			
Barry Barfield			X	X	X	X		X			
Bob Hutchison			X	X		X	X	X			
Jason McAllister			X	X	X		X	X			
Jeri Rathbun			X	X	X	X	X	X			
Ike Okoli											

STANDING COMMITTEE MEETING INFORMATION

Affordable Housing Committee: Second Tuesday of each month, 11:30 to 1:00.

Arlene Patton, Adriane Leithauser, Phil Altmeyer, Andy Hoye, Mark Muszynski, Patricia Kienholz, Gordon Graves, Diane Zemke, Barry Barfield, Michone Preston

Evaluation & RFP Committee: Schedule TBD

Anne Stuyvesant-Whigham, Rebecca Sero, Dillon Thorpe, Jeri Rathbun, Kim Taylor, Diane Zemke, Arlene Patton, Sara Clements-Sampson, Rowena Pineda, Fran Papanleu, Hadley Morrow

Executive Committee: Third Wednesday of each month, 1:00 to 2:30 P.M. City Hall, 6th floor Conference Room - *Anne Whigham, Adriane Leithauser, Rebecca Sero, Dillon Thorpe, Tim Sigler*

CA/CD: First Tuesday of each month, 5:30 - 7:00 P.M. West Central Community Center, Newton Room

Refer to <https://spokanechhs.org/> for information on Board-related meetings and events

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Community, Housing, & Human Services (CHHS) Board

September 2, 2020
Meeting Minutes

Meeting called to order at **4:03 PM.**

Attendance

- **Board Members Present:** Adriane Leithauser (Chair), Anne Stuyvesant-Whigham, Council Member Betsy Wilkerson, Jeri Rathbun, Dillon Thorpe, Melody Dunn, Jason McAllister, Rebecca Sero, Kathleen Torella, Bob Hutchinson, Council Member Kate Burke, Gordan Graves
- **Staff Present:** George Dahl, Tim Sigler, Kelly Burnett, Paul Trautman, Becky Tuno, Tija Danzig, Paul Trautman, Kirstin Davis, David Lewis
- **Guests Present:** Paul Kropp

Approval of the Agenda:

No changes made to the Agenda.

Motion to approve agenda as is made by Board Member Anne Whigham and seconded by Board Member Bob Hutchinson.

➤ AGENDA APPROVED

Public Comments:

Paul Kropp, Chair of the Community Assembly committee asked to make a comment. Mr. Kropp mentioned that he had sent a Memo earlier in the day asking if the CHHS board would consider adding a place holder on the agenda to allow the CA Liaison to bring information to the board.

Approval of the August Board Minutes:

Motion to approve the August Board Minutes as is made by Council Member Betsy Wilkerson and seconded by Board Member Hutchinson.

➤ BOARD MINUTES APPROVED

2020 PIT Count Presentation

City Staff Member David Lewis presented on the 2020 Pit Count. Staff Member Lewis provided a PowerPoint that was shared over "WebEx" for the meeting.

CDBG-CB Funds Recommendations

\$2 Million in funds has been made available through COVID-19 cares funds. These funds were allocated to Childcare, economic assistance to business and tech support for schools and childcare facilities. Would like to see funds go towards Rental Assistance, Mortgage Assistance, Mental Health needs and Food Security.

Planning for the CHHS Board Visioning Session

Board members will need to look over their Bylaws, the CHHS Board Ordinance and the Committee Governance during their time between board meetings. Need to look into their roles and what do they have power over. Need to generate some ideas and get a sense of responsibilities. Be clear on our mission and scope. City Staff Member Kelly will send out these documents to all board members. Would like some feedback from Council members regarding the CHHS Board Bylaws.

Evaluation and RFP Committee Members:

Motion to approve Fran Papenleur and Hadley Morrow as new Evaluation and RFP committee members made by Council Member Betsy Wilkerson and seconded by Board Member Barry Barfield.

- COMMITTEE MEMBERS APPROVED

Director Report:

Staff Member Tim Sigler provided the Director's Report including the following items:

- Division Director Spot Open/Possible Reorganization of Department
- Homelessness Response
- Arena Shelter/55 W. Mission Shelter update
- Tenant Based Rental Assistance Program
- Cannon Site Construction

Council Update

CARES money - Scholarships to help those who qualify and help the community Centers

CoC Update:

No updates at this time, Board Member Jason McCallister was unable to make it. Board Member Barfield mentioned that the CoC meeting was a duplicate of today's meeting as they did a presentation on the PIT Count as well.

Committee Updates:

Affordable Housing Committee:

- Hasn't meet since the last meeting.
- Tenant Based Rental Assistance Program - Demand is higher and phones have been ringing off the hook.
- CDC is doing an Eviction Moratorium.
- Quick Light Liberty - Will be starting construction on 9.8.2020
- Cora Duplex has been finished and is occupied.

RFP/Evaluation Committee:

- No updates

Meeting Adjourned

Motion to adjourn the meeting mad by Council Member Wilkerson and seconded by Board Member Gordan Graves.

- APPROVED

Meeting Adjourned at 5:53 PM.

The next CHHS Board Meeting is scheduled for **October 7, 2020 from 4-6 pm.**

Affordable Housing Committee BRIEFING PAPER
TBRA-COVID Rent Assistance Update
October 7, 2020

Subject

Update on HOME Tenant Based Rent Assistance (TBRA) contract utilization for COVID-impacted renters.

Background

On July 9, 2020, Spokane Workforce Council started delivering HOME TBRA rent assistance to COVID-impacted renters. These HOME TBRA-COVID funds (regular HOME funds, not COVID stimulus funds) are available until all funds are spent or 12/31/2020, whichever occurs first. Here is contract performance data provided a 2 points during this contract.

HOME TBRA-COVID

Update as of...	Rent Assistance Inquiries	# Assisted Renters Who Made Partial Rent Payment	# Renters Assisted	Average \$ Assistance per Renter	Approx. % of Rent Assistance Funds Deployed	Estimated # Renters Likely Served at End of Grant
8/27/2020	Overwhelming rate of requests.	36	41	\$2,505	26%	160
9/20/2020	Manageable rate of requests.	71	77	\$2,568	49%	158

This summary reports CHHS delivery of regular (not COVID stimulus) HOME TBRA funds. Other COVID-specific grants (both state and federal) are underway. Spokane Workforce Council is currently delivering and coordinating these HOME TBRA funds plus additional COVID-specific grant funds for rent assistance.

Washington State Governor's eviction moratorium expires on October 15. National FHA and CDC eviction moratoriums extend to December 31.

For your information, please see the attached Census Pulse Survey information on Washington state renter and homeowner expectations of making rent, mortgage, and living expenses. I have not found similar data specific to Spokane. This and additional information can be found at <https://www.census.gov/data/tables/2020/demo/hhp/hhp14.html>.

Impact

Program status update.

Action

None

Housing Table 1b. Last Month's Payment Status for Renter-Occupied Housing Units, by Select Characteristics: Washington

Source: U.S. Census Bureau Household Pulse Survey, Week 14.

Note: These data are experimental. Users should take caution using estimates based on subpopulations of the data – sample sizes may be small and the standard errors may be large.**

Total Population 18 Years and Older in Renter-Occupied Housing Units

Select characteristics	Total*	Occupied without rent	Household currently caught up on rent payments			Did not report to tenure
			Yes	No	Did not report	
Total	1,432,112	76,859	1,156,743	198,216	295	1,014,753
Age						
18 - 24	177,504	16,705	153,878	6,920	-	193,836
25 - 39	587,952	9,680	485,070	93,202	-	312,732
40 - 54	293,236	9,962	228,968	54,306	-	256,057
55 - 64	207,158	15,275	158,533	33,350	-	121,847
65 and above	166,262	25,236	130,293	10,438	295	130,280
Sex						
Male	658,309	42,430	526,237	89,642	-	539,554
Female	773,803	34,429	630,506	108,574	295	475,199
Hispanic origin and Race						
Hispanic or Latino (may be of any race)	173,462	3,049	135,305	35,108	-	113,230
White alone, not Hispanic	976,425	61,341	828,301	86,489	295	688,864
Black alone, not Hispanic	103,602	1,823	41,299	60,480	-	25,999
Asian alone, not Hispanic	80,217	1,452	76,891	1,874	-	92,288
Two or more races + Other races, not Hispanic	98,407	9,194	74,947	14,266	-	94,373
Education						
Less than high school	105,773	2,046	68,476	35,251	-	112,101
High school or GED	369,506	37,315	270,273	61,918	-	313,098
Some college/associate's degree	517,367	23,703	420,763	72,901	-	358,476
Bachelor's degree or higher	439,466	13,795	397,231	28,145	295	231,078
Marital status						
Married	456,295	17,266	364,234	74,795	-	515,902
Widowed	63,916	14,710	45,188	3,723	295	25,628
Divorced/separated	313,773	11,056	265,973	36,744	-	107,636
Never married	596,947	33,826	480,166	82,954	-	335,311
Did not report	1,182	-	1,182	-	-	30,276
Household size						
1 person in the household	214,239	10,191	188,809	14,944	295	66,645
2 people in the household	506,942	32,371	437,999	36,572	-	313,694
3 people in the household	260,424	19,953	199,038	41,434	-	163,462
4 people in the household	209,271	2,921	162,725	43,625	-	187,094
5 people in the household	125,126	4,921	81,915	38,290	-	105,498
6 people in the household	42,867	-	35,112	7,755	-	109,811
7 or more people in the household	73,242	6,502	51,146	15,594	-	68,548
Presence of children under 18 years old						
Children in household	448,167	14,168	336,757	97,242	-	450,011
No children	983,945	62,690	819,986	100,974	295	564,742
Respondent or household member experienced loss of employment income						
Yes	767,550	28,791	576,668	162,091	-	472,483
No	664,430	48,068	579,943	36,125	295	510,700
Did not report	132	-	132	-	-	31,570
Respondent currently employed						
Yes	788,559	16,613	685,043	86,903	-	588,219
No	643,075	60,245	471,223	111,313	295	394,974
Did not report	478	-	478	-	-	31,559
Household income						
Less than \$25,000	310,804	48,310	200,222	62,272	-	285
\$25,000 - \$34,999	154,555	3,948	110,889	39,718	-	-
\$35,000 - \$49,999	233,852	8,267	202,059	23,525	-	-
\$50,000 - \$74,999	244,249	7,797	203,752	32,701	-	-
\$75,000 - \$99,999	108,421	1,535	102,578	4,013	295	1,318
\$100,000 - \$149,999	168,522	3,555	157,328	7,639	-	661
\$150,000 - \$199,999	49,047	-	46,393	2,653	-	-
\$200,000 and above	85,138	3,446	68,456	13,236	-	-
Did not report	77,524	-	65,065	12,459	-	1,012,489
Used in the last 7 days to meet spending needs*						
Regular income sources like those used before the pandemic	947,551	50,540	837,036	59,680	295	351,229
Credit cards or loans	419,071	23,240	316,509	79,027	295	132,639
Money from savings or selling assets	531,777	24,294	419,773	87,710	-	119,569
Borrowing from friends or family	273,976	10,144	164,786	99,047	-	58,729
Unemployment insurance (UI) benefit payments	301,591	10,324	222,112	69,155	-	54,752
Stimulus (economic impact) payment	398,190	21,361	309,201	67,628	-	125,879
Money saved from deferred or forgiven payments (to meet spending needs)	56,517	818	46,106	9,592	-	28,743
Supplemental Nutrition Assistance Program (SNAP)	199,973	31,207	102,340	66,427	-	22,259
Did not report	22,912	-	21,210	1,702	-	541,584

*Total includes only individuals who reported living in renter-occupied housing units and excludes those living in different types of housing units, and also those who did not report their housing situation

** The Census Bureau considers estimated coefficients of variation (standard error divided by the estimate times 100) over 30 percent to indicate potentially serious data quality issues related to sampling error.

Housing Table 1a. Last Month's Payment Status for Owner-Occupied Housing Units, by Select Characteristics: Washington

Source: U.S. Census Bureau Household Pulse Survey, Week 14.

Note: These data are experimental. Users should take caution using estimates based on subpopulations of the data – sample sizes may be small and the standard errors may be large.**

Total Population 18 Years and Older in Owner-Occupied Housing Units

Select characteristics	Total*	Owned free and clear	Household currently caught up on mortgage payments			Did not report to tenure
			Yes	No	Did not report	
Total	3,443,492	1,070,196	2,134,132	231,844	7,319	1,014,753
Age						
18 - 24	204,664	48,114	145,977	10,574	-	193,836
25 - 39	816,667	103,815	619,094	92,546	1,211	312,732
40 - 54	851,820	170,771	607,586	70,323	3,140	256,057
55 - 64	626,407	211,097	388,326	26,477	507	121,847
65 and above	943,934	536,400	373,150	31,924	2,460	130,280
Sex						
Male	1,716,431	528,845	1,090,459	92,506	4,621	539,554
Female	1,727,061	541,351	1,043,673	139,339	2,698	475,199
Hispanic origin and Race						
Hispanic or Latino (may be of any race)	356,490	83,576	228,676	44,238	-	113,230
White alone, not Hispanic	2,463,178	782,402	1,562,054	112,614	6,107	688,864
Black alone, not Hispanic	94,827	9,367	54,691	30,769	-	25,999
Asian alone, not Hispanic	307,822	115,019	179,605	11,986	1,211	92,288
Two or more races + Other races, not Hispanic	221,175	79,832	109,105	32,238	-	94,373
Education						
Less than high school	172,742	87,351	77,227	8,164	-	112,101
High school or GED	785,923	263,483	447,249	75,191	-	313,098
Some college/associate's degree	1,141,192	280,274	747,589	108,172	5,157	358,476
Bachelor's degree or higher	1,343,635	439,088	862,069	40,316	2,162	231,078
Marital status						
Married	2,296,319	711,529	1,432,885	147,553	4,351	515,902
Widowed	141,264	78,381	60,321	2,562	-	25,628
Divorced/separated	359,205	120,675	213,228	22,335	2,967	107,636
Never married	631,121	149,301	422,426	59,394	-	335,311
Did not report	15,582	10,310	5,272	-	-	30,276
Household size						
1 person in the household	208,705	103,001	96,285	9,419	-	66,645
2 people in the household	1,216,924	546,473	633,187	32,904	4,360	313,694
3 people in the household	639,892	145,439	463,144	28,350	2,958	163,462
4 people in the household	732,852	133,495	540,936	58,422	-	187,094
5 people in the household	332,507	65,929	218,610	47,968	-	105,498
6 people in the household	156,176	42,117	98,788	15,271	-	109,811
7 or more people in the household	156,436	33,743	83,183	39,510	-	68,548
Presence of children under 18 years old						
Children in household	1,231,120	194,980	903,603	131,326	1,211	450,011
No children	2,212,371	875,217	1,230,530	100,518	6,107	564,742
Respondent or household member experienced loss of employment income						
Yes	1,378,047	326,116	908,969	137,298	5,664	472,483
No	2,065,445	744,080	1,225,163	94,547	1,655	510,700
Did not report	-	-	-	-	-	31,570
Respondent currently employed						
Yes	2,057,536	447,968	1,468,880	137,286	3,402	588,219
No	1,384,715	622,229	664,012	94,558	3,916	394,974
Did not report	1,241	-	1,241	-	-	31,559
Household income						
Less than \$25,000	146,584	70,789	59,218	16,577	-	285
\$25,000 - \$34,999	188,701	79,357	97,860	11,484	-	-
\$35,000 - \$49,999	297,854	129,693	117,357	50,803	-	-
\$50,000 - \$74,999	519,180	187,922	267,795	62,514	949	-
\$75,000 - \$99,999	483,802	150,482	298,666	34,654	-	1,318
\$100,000 - \$149,999	674,857	139,886	528,436	6,535	-	661
\$150,000 - \$199,999	450,163	93,263	339,170	17,730	-	-
\$200,000 and above	440,178	117,817	302,153	20,208	-	-
Did not report	242,173	100,986	123,478	11,340	6,369	1,012,489
Used in the last 7 days to meet spending needs*						
Regular income sources like those used before the pandemic	2,838,382	918,739	1,776,659	139,075	3,909	351,229
Credit cards or loans	873,600	200,136	548,653	121,844	2,967	132,639
Money from savings or selling assets	781,823	171,991	520,846	88,987	-	119,569
Borrowing from friends or family	145,585	30,582	91,842	22,654	507	58,729
Unemployment insurance (UI) benefit payments	450,871	101,643	283,091	62,727	3,410	54,752
Stimulus (economic impact) payment	717,078	205,571	435,447	73,600	2,460	125,879
Money saved from deferred or forgiven payments (to meet spending needs)	137,038	22,024	73,478	41,537	-	28,743
Supplemental Nutrition Assistance Program (SNAP)	87,947	20,396	39,734	27,816	-	22,259
Did not report	80,684	29,491	50,019	1,174	-	541,584

*Total includes only individuals who reported living in owner-occupied housing units and excludes those living in different types of housing units, and also those who did not report their housing situation

** The Census Bureau considers estimated coefficients of variation (standard error divided by the estimate times 100) over 30 percent to indicate potentially serious data quality issues related to sampling error.

Household Spending Table 1. Difficulty Paying Usual Household Expenses in the Last 7 Days, by Select Characteristics: Washington

Source: U.S. Census Bureau Household Pulse Survey, Week 14.

Note: These data are experimental. Users should take caution using estimates based on subpopulations of the data – sample sizes may be small and the standard errors may be large.**

Total Population 18 Years and Older

Select characteristics	Total	Difficulty paying for usual household expenses during the coronavirus pandemic				
		Not at all difficult	A little difficult	Somewhat difficult	Very difficult	Did not report
Total	5,890,357	2,922,942	1,246,196	885,011	628,152	208,055
Age						
18 - 24	576,005	221,945	162,652	61,698	65,122	64,588
25 - 39	1,717,351	714,785	387,598	315,822	242,679	56,467
40 - 54	1,401,114	663,630	285,913	226,510	183,507	41,554
55 - 64	955,412	493,776	184,508	167,087	86,731	23,311
65 and above	1,240,476	828,806	225,526	113,895	50,113	22,135
Sex						
Male	2,914,294	1,487,193	660,722	422,032	234,690	109,657
Female	2,976,063	1,435,749	585,474	462,980	393,462	98,398
Hispanic origin and Race						
Hispanic or Latino (may be of any race)	643,181	232,741	184,746	109,784	110,039	5,870
White alone, not Hispanic	4,128,467	2,203,548	855,175	551,635	375,121	142,989
Black alone, not Hispanic	224,428	80,015	40,396	73,111	24,045	6,861
Asian alone, not Hispanic	480,326	268,043	77,616	65,035	46,906	22,726
Two or more races + Other races, not Hispanic	413,955	138,594	88,263	85,446	72,042	29,611
Education						
Less than high school	390,616	166,184	38,951	83,382	61,568	40,532
High school or GED	1,468,527	590,192	358,022	224,881	216,062	79,370
Some college/associate's degree	2,017,035	843,160	488,378	377,109	259,109	49,280
Bachelor's degree or higher	2,014,178	1,323,407	360,847	199,639	91,413	38,873
Marital status						
Married	3,268,516	1,883,489	622,601	432,034	256,976	73,415
Widowed	230,809	151,144	38,104	26,047	12,358	3,156
Divorced/separated	780,614	283,993	169,972	157,937	155,145	13,566
Never married	1,563,379	592,078	411,045	265,426	200,361	94,469
Did not report	47,040	12,238	4,474	3,568	3,312	23,448
Household size						
1 person in the household	489,589	260,787	99,922	71,667	54,918	2,295
2 people in the household	2,037,561	1,182,820	355,634	264,704	168,697	65,705
3 people in the household	1,063,778	521,900	251,577	162,215	108,034	20,054
4 people in the household	1,129,217	565,764	231,154	180,258	110,456	41,585
5 people in the household	563,131	205,682	129,192	104,972	90,677	32,609
6 people in the household	308,854	82,675	108,206	58,082	31,170	28,721
7 or more people in the household	298,227	103,315	70,511	43,114	64,200	17,087
Presence of children under 18 years old						
Children in household	2,129,299	908,303	480,992	380,296	273,908	85,799
No children	3,761,058	2,014,638	765,204	504,716	354,244	122,256
Health status						
Excellent	977,518	774,524	108,354	50,963	42,218	1,459
Very good	1,665,507	1,011,150	341,264	191,447	121,393	254
Good	1,445,196	615,388	383,485	296,126	149,836	360
Fair	762,830	227,260	195,135	176,928	161,977	1,530
Poor	168,146	42,730	34,807	33,516	57,093	-
Did not report	871,161	251,890	183,151	136,032	95,635	204,453
Household income						
Less than \$25,000	457,673	113,750	83,676	105,492	154,756	-
\$25,000 - \$34,999	343,256	115,582	75,159	71,871	80,644	-
\$35,000 - \$49,999	531,706	196,609	153,605	100,617	80,875	-
\$50,000 - \$74,999	763,429	335,328	171,769	158,657	97,676	-
\$75,000 - \$99,999	593,540	337,374	141,813	74,819	39,280	254
\$100,000 - \$149,999	844,040	567,455	161,571	84,041	30,974	-
\$150,000 - \$199,999	499,210	343,408	100,463	45,316	10,022	-
\$200,000 and above	525,316	425,840	48,063	32,963	18,450	-
Did not report	1,332,186	487,596	310,076	211,236	115,476	207,801
Used in the last 7 days to meet spending needs*						
Regular income sources like those used before the pandemic	4,137,162	2,626,076	889,665	426,540	194,521	360
Credit cards or loans	1,425,310	452,938	400,094	318,188	253,730	360
Money from savings or selling assets	1,433,170	304,486	462,772	390,588	275,324	-
Borrowing from friends or family	478,290	35,784	52,814	183,433	206,259	-
Unemployment insurance (UI) benefit payments	807,215	137,839	231,883	246,988	190,251	254
Stimulus (economic impact) payment	1,241,148	353,415	370,829	288,409	228,240	254
Money saved from deferred or forgiven payments (to meet spending needs)	222,299	34,010	54,527	74,149	59,613	-
Supplemental Nutrition Assistance Program (SNAP)	310,179	27,899	57,340	72,678	152,262	-
Did not report	645,181	177,769	119,217	77,705	63,049	207,441

* Totals may not sum to 100% as the question allowed for multiple categories to be marked.

** The Census Bureau considers estimated coefficients of variation (standard error divided by the estimate times 100) over 30 percent to indicate potentially serious data quality issues related to sampling error.