



# Profiles of Loudoun

## The Numbers Behind the Faces of Loudoun

A Meta Analysis of Our Community's  
Social Sector Landscape (Full Report)

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# Profiles of Loudoun: The Numbers Behind the Faces of Loudoun

## *A Meta-Analysis of Our Community's Social Sector Landscape*

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## PROFILES OF LOUDOUN: THE NUMBERS BEHIND THE FACES OF LOUDOUN

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Prompted by the Community Foundation for Loudoun and Northern Fauquier Counties' *Faces of Loudoun* community service campaign (FacesofLoudoun.org) and its portrait of real individuals and their unexpected stories of need, this report is a compilation of both social science research that prioritizes human services issues and local and regional data published by a number of varied sources to demonstrate relevance to Loudoun County. These sources are cited within the narrative.

We hope that this report advances a common understanding of how we all experience Loudoun County, and communicates a **call to action** to build equitable quality of life experiences across our county through increased charitable giving, direct support of local nonprofit organizations, and robust systems that ensure all Loudoun residents' needs are being met. Importantly, we hope this report helps our community recognize the impact that Loudoun's rapid population growth has, and will continue to have, on need in our community.

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### DESCRIPTIVE PROFILE OF LOUDOUN COUNTY

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Loudoun County, Virginia, is one of the most dynamic communities of Northern Virginia, evidenced by continuous change, growth, and development among its residents and its infrastructure and services. Within 520 square miles of rural and suburban landscapes, there are both high-tech and agricultural businesses and residents who reflect the many faces of diversity of greater America. Dating back to its origins in 1757, and stretching far into the future, Loudoun has been, and will likely continue to be, a place with a highly diverse community, with public-private systems of support that will continue to promote effective change, growth, and development.

Loudoun is widely recognized for its **demographic changes**. Since 2005, the county's population has increased from 259,146 to 402,561, a 63% increase<sup>1</sup>. The number of foreign-born residents quadrupled between 2000-2014, now comprising almost 25% of its residents. Fifty-one percent of foreign-born residents are from Asian countries, including: India, Philippines, Korea, China, and Vietnam, while El Salvadorans represent the sixth most populous country of origin in

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<sup>1</sup> Loudoun County Department of Planning and Zoning (August 2018).



Loudoun. This growth in foreign-born residents is a clarion call for Loudoun County to create a community in which everyone has the opportunity to live a healthy and dignified life and to offer community services that meet the demonstrated needs of its changing population.

**Economic growth** advances Loudoun County's standing at the regional, state, and national levels for its business investments, household income, and workforce opportunities. Loudoun boasts the world's largest and fastest growing data center market, as well as dynamic professional opportunities within business and government contracting. The other fastest growing sector that predominates the Loudoun workforce is the service industry, which often comprises low-paying jobs in the areas of retail, food service, school personnel, and healthcare. Statistics reflect that many who work in the county are unable to afford to live here. County is called to address the extent to which economic growth is distributed equitably across communities, industries, and nonprofit-sector organizations—to truly solidify our county among the best places to live, work, and grow old within the D.C. metropolitan region.

**Social service development** reflects the advancement of work conducted by the county's public and private partnerships. Health, education, and social capital are necessary community elements for individuals and families to thrive in their communities. Therefore, a broad set of values must be shared between county government services and nonprofit providers to guide systems vital to the overall well-being of individuals, families, and the community as a whole. To move in that direction, Loudoun County government and local nonprofit organizations recently have shifted significantly into collaborative relationships to pursue sustainable funding mechanisms, shared office spaces, and collective strategic planning.

For the past five years, the annual county budget steadily increased by 1.1% with the largest expenditures allocated for public education and government operations. Financial resources are levied through property taxes with assessments adjusted annually to rates comparable with both Fairfax County and Prince William County. In Loudoun, the personal-property tax rates have been constant at \$4.20 per \$100 for the past five years.

Almost 25% of Loudoun County residents are school-age children, and the county budget provides an annual Loudoun County Public Schools per-pupil allocation of \$13,688. Within the 2018 budget, \$79 million was budgeted toward health and well-being—approximately 3% of the County's fiscal resources. This amounts to \$200 per County resident.

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## EXECUTIVE SUMMARY

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This report was encouraged by Loudoun County's charitable community and philanthropic giving index to serve as a benchmark in quality-of-life services for all area residents. Loudoun's nonprofit sector is an instrumental player in serving those in need, while building effective institutional collaborations with each other and creating partnerships with government agencies. As one of the highest-income communities in America, Loudoun County consistently demonstrates low rates of **charitable giving**, creating direct impacts on the Loudoun **nonprofit community** and the residents they serve. For example, in recent years, Loudoun County residents donated, on average, 1.9% of their annual income to nonprofits, compared to a national average of 3.0%<sup>2</sup>. If Loudoun residents donated at the same rate as the average Virginia, which is 2.9%, it would generate an additional \$155,900,000 per year and dramatically change the continuum of prevention, aid, support, equity, opportunity, and quality of life in our community for all residents.

Although many factors contribute to a person's quality of life, recent research identifies **key social determinants of health**. Education, employment, and income collectively make up a person's ability to achieve a healthy state of being for themselves and their family and a community's ability to achieve collective well-being. Investing in community infrastructure that promotes outdoor physical access and activity, clean air and water, and affordable public transportation to serve disadvantaged areas are key<sup>3</sup> to this collective well-being. Although our county has some of the highest education levels, employment rates, and household incomes in the country, these social determinants of health are not accessed equitably across the county. In fact, there are marginalized communities throughout Loudoun County that are comprised of **vulnerable populations** who require social-service supports to achieve a meaningful quality of life. These are people who do not have high levels of education, struggle to obtain workforce opportunities, and have income levels that restrict their household choices. Through nationally administered surveys like the American Community Survey and United Way **ALICE (Asset Limited, Income Constrained, Employed)**

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<sup>2</sup> *Chronicle of Philanthropy*, "How America Gives," 2014 and 2017.

<sup>3</sup> *Getting Ahead, the Uneven Opportunity Landscape in Northern Virginia*, Center on Society and Health, Steven H. Woolf, Derek A. Chapman, Latoya Hill, Lauren K. Snellings, Northern Virginia Health Foundation, November 2017.

report<sup>4</sup>, we can identify marginalized communities within Loudoun County and describe social service supports necessary to address inequities in education, employment, and income.

The first section of this report looks at Loudoun County's charitable sector through an economic development lens tied to philanthropy. The **nonprofit sector** builds unique linkages with, for, and among businesses, government, and residents. The sector's strength and capacity generate outcomes affecting community beautification, historic preservation, education, health, quality of life, and equity. The **donors and institutions** that support these initiatives fuel their work.

The second section of this report identifies **key social determinants of health** with definitions and examples drawn from our local context. County-specific data is included to evidence the magnitude of these social service issues in Loudoun. The categories within this report include: **Health, Economic Stability, Housing, and Transportation.**

The third section describes the county's vulnerable populations who are most at-risk of failing to achieve quality-of-life indicators. Data collected from demographic surveys illustrates the social service needs of these vulnerable populations. The populations identified in this report include: **Veterans, Immigrants and English Language Learners, Youth, and Older Adults.**

When addressing issues relevant to human services, it becomes necessary to show how facts and figures come together in different ways to influence and impact our shared experiences. As a result, throughout the report, key statistical facts or descriptive data may be repeated to emphasize intersections and reinforce the core knowledge necessary to create a meaningful representation of an issue or population. This is designed to help the reader recognize the connections across issues and their associated links to vulnerable populations.

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<sup>4</sup> United Way ALICE report, "Asset Limited, Income Constrained, Employed, A Multi-State Comparison," December 2016.

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# PHILANTHROPY AND CHARITY IN LOUDOUN COUNTY

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## LOUDOUN COUNTY'S NONPROFIT COMMUNITY

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The nonprofit sector discussed here represents 501(c)(3) public charities designed for and receiving public support, gifts, and grants that operate with volunteer boards of directors to fulfill a specific “charitable, religious, educational, or scientific, or literary” mission. The term “safety net organization” refers to those charitable organizations that offer direct services to individuals facing critical vulnerabilities in food security, healthcare, behavioral health, workforce, housing, transportation and that address the key social determinants of health.

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## THE NEEDS OF LOUDOUN'S NONPROFITS

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Loudoun County's nonprofits are a respected sector of the county's economic development. From nonprofits with one employee to Loudoun's universities and healthcare providers employing hundreds, the county's nonprofit sector employs more than 5,000 individuals, generates \$1.5 billion in revenue, and expends nearly \$1.6 billion annually. This spending translates to \$4,990 per capita.<sup>5</sup>

Growth and maturation of a nonprofit is key to its service efficiency.<sup>6</sup> Nonprofit organizational growth is tied to three elements, and that growth requires more than just a capable leader at the helm. A growing nonprofit leader needs a support *team*, including both staff and board members. That nonprofit leader must be able to shift away from a predominant focus on fundraising to issues of organizational systems and future vision, if growth is to continue. A second condition of growth is tied to development of internal metrics. Organizations that have robust goals and methodically track outcomes grow faster. This enables nimble redirection, but also authentic and results-oriented

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<sup>5</sup> Virginia's Nonprofit Sector: Shaping the Economic, Cultural, and Social Landscape, November 2012.

<sup>6</sup> “What Does it Take to Grow A Nonprofit? Teamwork and Capital.” *Nonprofit Quarterly*, November 29, 2016.

communication with funders. Third, a growing nonprofit needs access to capital to expand, test, and enrich its services. The first two efficiencies define the likelihood of achieving the third.

Since 2008, approximately 105,000 new residents have moved into Loudoun County. While increased growth does not translate into increased charitable giving within a community, it does generate new human needs for food, healthcare, education, clothing, literacy support, and more.

## THE HISTORY OF LOUDOUN'S NONPROFITS

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As Loudoun County has continued to be one of Virginia's fastest growing counties, its nonprofit community is young, emerging, and struggling to meet the escalating needs of the community. In fact, many of the "heavy lifting" safety net organizations serving vulnerable populations were founded as recently as the 1990s.<sup>7</sup>

The majority of the nonprofit organizations created in this timeframe were founded as a direct result of county resources dedicated to community development and targeted to meet service-delivery gaps. In recent years, the county has not dedicated those same community development resources; rather, it has made a practice of providing local tax dollars in the form of grants to Loudoun's safety net nonprofit organizations. While these grants provide critical and baseline funding, it has remained relatively flat over the last two decades, despite the increasing population growth.<sup>8</sup>

## THE CURRENT STATE OF LOUDOUN COUNTY NONPROFITS

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A survey of 25 Loudoun safety net organizations over three consecutive years offers a window into the county's nonprofit community and its internal capacity.<sup>9</sup> In order to relieve executive leadership from the critical work of fundraising, a competently staffed "director of development" is

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<sup>7</sup> Loudoun Literacy Council, 1990; Loudoun Hunger Relief, 1991; Windy Hill Foundation, 1992; Loudoun Education Foundation, 1992; Loudoun Habitat for Humanity, 1993; Good Shepherd Alliance, 1993; Loudoun Volunteer Caregivers, 1995; Loudoun Free Clinic, 1998; Healthworks, 2007.

<sup>8</sup> In 2018, the County increased line item funding for qualifying nonprofit organizations by 50%; however, this increase, while significant, still falls short of population growth over the past 20 years.

<sup>9</sup> Community Foundation for Loudoun and Northern Fauquier Counties survey of 25 safety net organizations (2018).



necessary. In addition, to generate awareness and cultivate media attention, a nonprofit organization benefits from a staffed position dedicated to communications. Fiscally, to ensure future sustainability and to pursue unexpected opportunities, nonprofits are stabilized from a reserve fund of at least four to six months. To attract gifts of wealth and generate income from an endowment fund, a nonprofit strives to meet its annual expenses through permanent endowment income equal to the gold standard of 10% or more<sup>10</sup>. Here is the 2018 portrait of safety net organizations surveyed in Loudoun<sup>11</sup>:

- 2 of 25 organizations have both full-time positions dedicated singularly to development and communications. For the remaining organizations, fundraising, communications, financial administration, and program management fall to the executive director or volunteers;
- 14 of 25 have a reserve fund of three or more months;
- 3 of 25 have an endowment fund while none meet the gold-standard income threshold of generating 10% of annual expenses.

Understanding charitable income sources also is relevant when considering national averages of philanthropic giving sectors:<sup>12</sup>

- Corporations 5%
- Foundations 15%
- Household Giving 72%
- (the balance of giving is from bequests)

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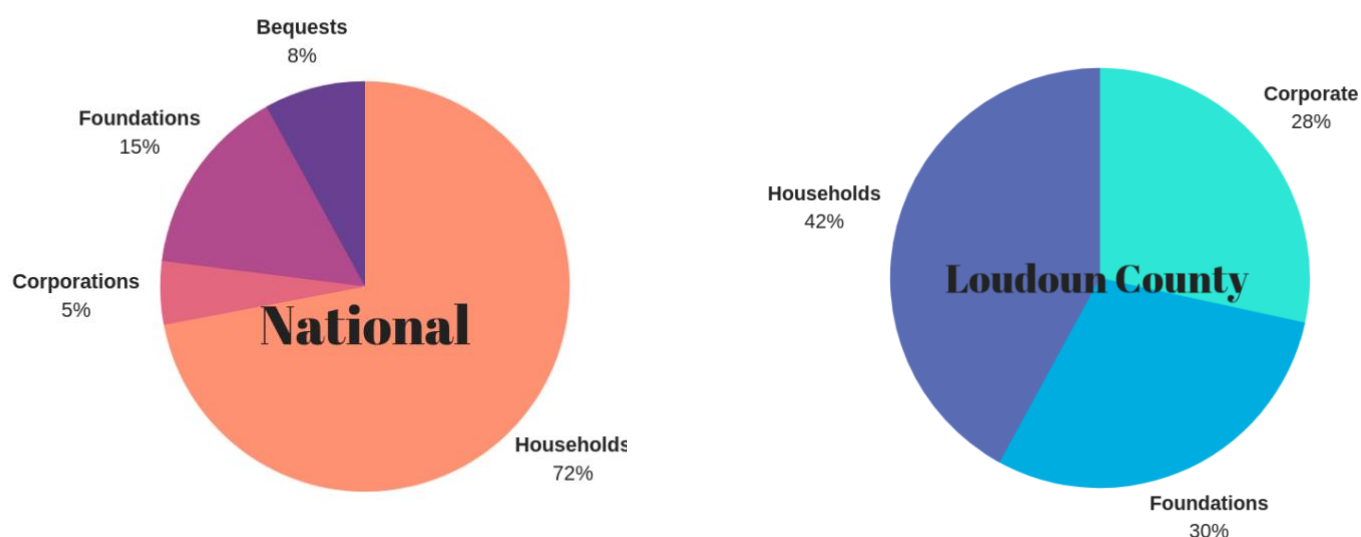
<sup>10</sup> “How Big Should Your Endowment Be?” [Guidestar.org](http://www.guidestar.org), 2012

<sup>11</sup> Community Foundation for Loudoun and Northern Fauquier Counties survey of 25 safety net organizations (2018).

<sup>12</sup> Giving USA, <https://givingusa.org/tag/giving-usa-2017/>.

In contrast, among Loudoun's safety net organizations surveyed<sup>13</sup>, charitable income sources look like this:

- Corporations 28%
- Foundations 30%
- Household Giving 47%
- (bequests are not measured)



This variation suggests that major gift programs and cultivation of household donations is modest in Loudoun County, with a strong tilt toward and dependence on institutional giving. Further, anecdotally, there is little to suggest that local charities have a focused program to attract gifts through bequests.

It is significant to note that the 25 surveyed nonprofits helped 53,351 residents through 293,931 service encounters and benefitted from the support of 8,472 volunteers who donated 139,786 hours in time.

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<sup>13</sup> Community Foundation for Loudoun and Northern Fauquier Counties (2018); note that income from special events is evenly split between household giving and corporate gifts

In 2017, the Loudoun County Board of Supervisors reviewed a completed nonprofit needs' assessment that identified key findings to further address human service needs.<sup>14</sup> This study noted gaps in services, poor continuum of services, insufficient resources, overarching systems' needs, and the desirability of public / private partnerships to achieve greater outcomes. The assessment also gathered data from responding nonprofits regarding client racial / ethnic composition, providing insight into those served by local safety net organizations and the diversity of the faces of need in our community.

| <b>Racial / Ethnic Make-Up<br/>of Clients Served</b>   | <b>Percentage Served<br/>(averaged across responding<br/>nonprofit organizations)</b> | <b>Loudoun County Racial /<br/>Ethnic Make up</b> |
|--|---|---|
| White or Caucasian                                     | 31%   | 57%   |
| Hispanic or Latino                                     | 17%   | 13%   |
| African American or Black                              | 13%   | 7%  |
| Asian  | 5%  | 18%   |
| American Indian, Native<br>American, or Alaskan Native | 1%  | .1%   |
| Other  | 33%   | 5%  |

To address the changing landscape in Loudoun County, the assessment recommended development of a long-term Human Services Strategic Plan to identify areas of improvement. Development of that plan currently is underway with an emphasis on public / private involvement that includes leadership from nonprofit organizations, key county staff, and at-large community stakeholders.<sup>15</sup>

Mission drift, leadership shifts, and funding bottlenecks make bringing a nonprofit to scale a challenge. A strong nonprofit sector with effective systems to create successful outcomes is a foundational element of a community that is valued as a place in which to grow up and grow old.

<sup>14</sup> Loudoun County Nonprofit Needs Assessment Summary Report, Virginia Tech College of Architecture and Urban Studies, School of Public and International Affairs, September 12, 2017.

<sup>15</sup> A Steering Committee of County department leaders and nonprofit executives within the Loudoun Human Services Network are leading this effort. The Community Foundation for Loudoun and Northern Fauquier Counties is serving as the fiscal sponsor of the project.

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## MOVING FORWARD > STRENGTHENING LOUDOUN

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- Loudoun County's nonprofit organizations are a nascent and emerging institutional community striving to keep up with population growth, despite limited resources. Increased funding and resources, both public and private, are needed to support the nonprofit community by strengthening capacity in fundraising, marketing, leadership, and service delivery.
- Services and programs that contribute to a full continuum of human services are often found in other communities but are underdeveloped in Loudoun County. Examples include sliding-scale child care, youth mentorship programs, locally operated substance-abuse recovery and residential programs, sliding-scale behavioral health services, and homelessness and housing services.

## CHARITABLE GIVING IN LOUDOUN COUNTY

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A 2017 study, “Understanding the Philanthropic Character of Community,”<sup>16</sup> poses these evocative questions:

- What does it mean to say that a community has a distinct philanthropic character — a set of common patterns, practices, and cultural norms that distinguish a community’s giving?
- How should the nature of philanthropy at the community level be measured and assessed?
- How does the philanthropic character of a community shape future giving and quality of life for residents?

These are questions valuable to our community, because local data illustrates the character of our philanthropic community as disengaged in some sectors and generous in others.

**Household Giving:** For 12 consecutive years, Loudoun has ranked as the county with the highest median household income in America. Wealth, however, does not correlate with – or translate into – charitable giving. In fact, Loudoun County has lackluster charitable giving as measured by two studies.<sup>17</sup>

As evidenced in these studies, the average U.S. household donates 3% of its income to charity. This 3% average national benchmark has not changed in decades. Virginians donate slightly less than the national average, at 2.9%. Loudoun County, however, has some of the most lackluster charitable giving in Virginia and is outpaced by its neighboring counties, despite similar demographics and cost of living:

- United States — 3.0%
- Virginia — 2.9%

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<sup>16</sup> *Understanding the Philanthropic Character of Communities, Insights from Two West Michigan Communities*, Johnston Center at Grand Valley University, 2017

<sup>17</sup> *Chronicle of Philanthropy*, “How America Gives,” 2014 and 2017.



- Fairfax County, VA — 2.6%
- Clarke County, VA — 2.8%
- Fauquier County, VA — 3.2%
- Loudoun County, VA — 1.9%

These factors influence charitable giving:

- Newly settled residents often are inward-looking, focused on household systems, commutes, job satisfaction, and personal quality of life. Civic engagement, the desire to search out community knowledge, and, therefore, charitable giving, are affected.
- Residents who live in homogenous neighborhoods with neighbors, homes, and cars that look like theirs give less: These residents don't come into contact with, or see, local need.
- Households earning between \$100,000 to \$200,000 per year have the lowest giving percentage rate across the United States. Loudoun County's median income is soundly within that range.
- Under-resourced nonprofits have fewer systems in place to market, communicate, and solicit benefactors and investors.

Increased giving in Loudoun County equal to that of Virginia would yield an additional \$155,900,000 in philanthropy. Based on trends in local versus national giving, an estimated \$100,000,000 of that sum would stay in Loudoun County.<sup>18</sup>

**Corporate Giving:** There are no studies to measure corporate giving in Loudoun County. In the United States, this sector represents the most modest of the income sources for nonprofits, at 5% of all charitable giving. Given that an average Loudoun charity can depend upon as much as

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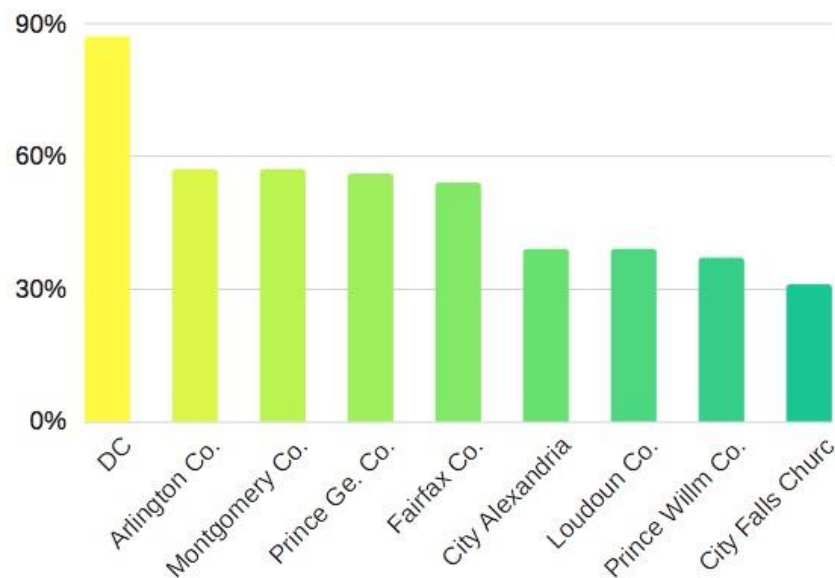
<sup>18</sup> *Almanac of American Philanthropy*, Karl Zinmeister, cited a recent study out of Indiana University's Lilly Family School of Philanthropy that showed of all gifts of \$1 million or more made during the years 2000-2011, two thirds went to organizations in the same region as the giver.

28% of its income from businesses, the charitable commitment of Loudoun's business sector is evident.

**Foundation Giving:** Formal, institutional giving from established foundations is measured by the Washington Regional Association of Grantmakers and its members, who report on grantmaking and regional jurisdictions. Of the nine counties in its defined service territory, grants into Loudoun County rank at the low end<sup>19</sup>:

## Giving by Local Jurisdiction

Source: Our Region, Our Giving, Washington Regional Association of Grantmakers 2017



|                          |     |
|--------------------------|-----|
| District of Columbia     | 87% |
| Arlington County         | 57% |
| Montgomery County        | 57% |
| Prince George's County   | 56% |
| Fairfax County           | 54% |
| City of Alexandria       | 39% |
| Loudoun County           | 39% |
| Prince William County    | 37% |
| City of Falls Church, VA | 31% |

<sup>19</sup> *Our Region, Our Giving 2018* Washington Regional Association of Grantmakers.

Our community relies on charities to address social issues and other shared challenges. Understanding the limited financial resources available to them helps our understanding of the Loudoun community and its future.

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### MOVING FORWARD > STRENGTHENING LOUDOUN

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- Compared to the national average – and despite high household median income – Loudoun County has inadequate household charitable giving rates. Increased awareness and motivation to give is essential to bolstering and building Loudoun’s philanthropic character of community. Local media, nonprofit organizations, and benefactors need to increase publicity and outreach around philanthropic achievements.
- Funding from private foundations and formal institutions to Loudoun nonprofit organizations is significantly limited. Local nonprofit organizations must increase requests, using compelling local data, to catalyze increased grants into the county.
- These factors inhibit the growth and capacity of Loudoun’s nonprofit sector and encourage gifts that support internal capacity, staffing, and systems.

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# SOCIAL DETERMINANTS OF HEALTH

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## HEALTH

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According to the World Health Organization, health is a “state of complete physical, mental, and social well-being, not merely the absence of disease or infirmity.”<sup>20</sup> Beyond responding to individual health diseases and conditions, the most comprehensive effort to ensure a community’s positive health outcomes is to address the social determinants of health that influence access to health and well-being<sup>21</sup>. Our ability to change our lifestyle depends on whether we live in an environment that is safe and conducive to good health.

An October 2018<sup>22</sup> study for the Metropolitan Washington Region correlates life expectancy with key determinants. Access to healthcare is the least predictive of health outcomes, while education and economic well-being together account for 60% in predictive outcomes as illustrated from the study, as indicated on the next page.

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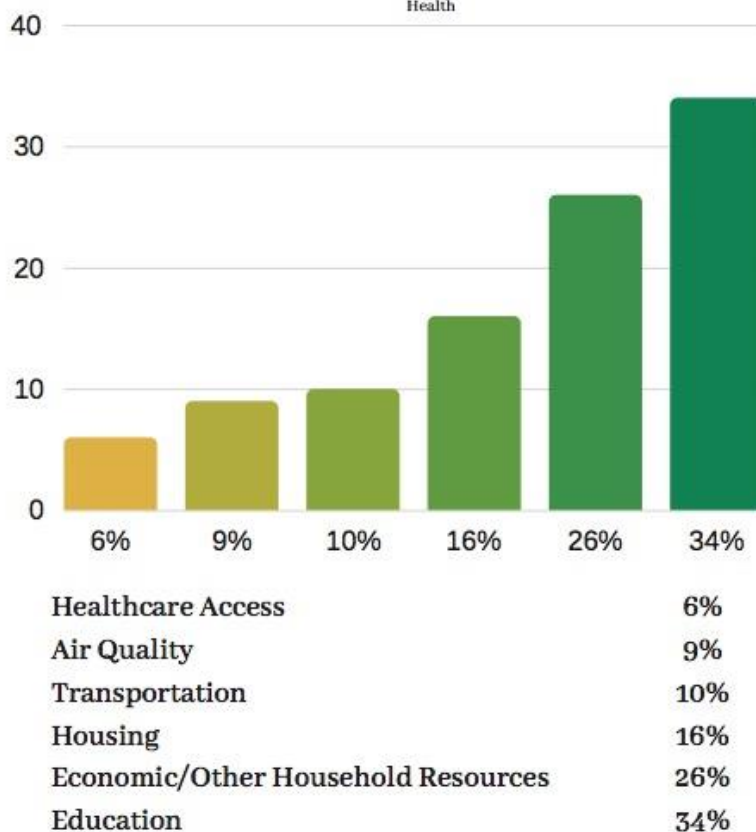
<sup>20</sup> <http://www.who.int/about/mission/en/>.

<sup>21</sup> Ibid.

<sup>22</sup> “Uneven Opportunities; How conditions for wellness vary across the metropolitan Washington region,” Steven Woolf, MD, MPH, Derek Chapman, PhD, Latoya Hill, MPH, Heidi Schoolmaker, BA, David Wheeler, PhD, Lauren Snellings, MPH, CHES, Jong Hyung Lee, MS. VU Center on Society and Health, October 2018.

## Determinants of Life Expectancy Metropolitan Washington Region

Source: Uneven Opportunities, VCU Center on Society and Health



Disparities in health and healthcare remain a persistent challenge across America. Disparities not only result in inequities, but also limit continued improvement in quality of care and population health and result in unnecessary healthcare costs.<sup>23</sup> People of color face significant disparities in access to, and utilization of, healthcare. Non-elderly Asians, Hispanics, Blacks, American Indians, and Alaska Natives face increased barriers to accessing care compared to Whites and have lower utilization of care. There remain large gaps in data for understanding access and utilization of care for Native Hawaiians and Other Pacific Islanders.<sup>24</sup>

<sup>23</sup> Henry J. Kaiser Family Foundation (2016). Key Facts on Health and Health Care by Race and Ethnicity. <https://www.kff.org/disparities-policy/report/key-facts-on-health-and-health-care-by-race-and-ethnicity/>

<sup>24</sup> Ibid.



The Health Opportunity Index is designed to help residents identify which factors support health opportunity in their communities and which may be holding them back. This index is comprised of more than 30 factors, grouped into four categories, that help communicate the opportunities to achieve positive health in Virginia according to the social determinants of health. The Health Opportunity Index uses the following rankings: Very High, High, Average, Low, Very Low. Among the independent cities and counties in Virginia, Loudoun ranks 7th out of 134, earning a Very High ranking on the Health Opportunity Index<sup>25</sup>. Below are the four categories profiled and ranked:

Economic Opportunity Profile – This index is comprised of the following indicators of economic opportunity:

- The number of jobs accessible to members of the community,
- Income earned within a community is distributed broadly or concentrated within the hands of a small number of households,
- Percentage of individuals (age 16-64) active in the civilian labor force.

Loudoun County is ranked Very High on the Economic Opportunity Index, second only to Prince William County.

Consumer Opportunity Profile - The Consumer Opportunity Profile includes the following resources available within a community:

- Proportion of a community's income spent on housing and transportation to indicate affordability and ability to pay for food, health care, and social activities,
- Average number of years of schooling among adults in the community, ranges from 0 (no formal schooling) to 20 (doctorate / professional degree),

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<sup>25</sup> Virginia Department of Health, Office of Minority Health and Health Equity. Health Opportunities Index (2012). <http://www.vdh.virginia.gov/health-equity/virginia-health-opportunity-index-hoi/>.

- Access to food by low-income residents within a community, in terms of the location of a large grocery store within 1 mile (urban areas) or 10 miles (rural areas),
- Examination of overcrowding, unemployment, the percentage of residents who have a car, and the percentage of residents who rent their homes.

Loudoun County is also ranked Very High on the Consumer Opportunity Profile. Loudoun County is the 4th highest county in the Commonwealth, close to Fairfax County's ranking at 3<sup>rd</sup>.

Community Environment Profile - This index includes an analysis of the natural, built, and social environmental profile of a community:

- EPA measures of air pollution and neurological, cancer, and respiration risk,
- Amount of population turnover (moving in and moving out) within a community,
- Measure of population density experienced by most people in the community,
- Measure of how walkable a community is based on residential and employment density, land use diversity, street connectivity, and public transit access.

Loudoun County is ranked High on the Community Environmental Profile, falling behind Fairfax County which is ranked Very High.

Wellness Disparity Profile - This index includes indicators of disparate access to health services:

- Proportion of community members who have access to primary care physicians and the means to pay for care,
- Measure of whether and how many people of different racial and ethnic backgrounds live in direct proximity within diverse communities. It includes measures of both community diversity and the distance between communities with different racial or ethnic profiles.

Loudoun County received its lowest ranking on this profile, earning an Average. In comparison, Prince William ranked Very High and Fairfax ranked High.

Loudoun County's Health Opportunities Index, and its related categories, generally point to both a promising health outlook for county residents and specific areas for improvement. Using the Index as a guide, Loudoun is a community with economic and consumer opportunities. Jobs are available, and there is a highly educated population that has access to food and transportation across the county. This facilitates healthy outcomes, because some residents have financial resources to access healthy lifestyle.

At the same time, Loudoun struggles to demonstrate success on the wellness disparity profile, because the community remains residentially segregated with inequitable access to high-quality medical care due to limited public transportation options, limited time to obtain care, and limited language proficiency. As many as 7% of local residents do not have medical insurance<sup>26</sup>. Health clinics for the uninsured and under-insured residents of the county are located in Leesburg or Eastern Loudoun only. And, Loudoun has a high resident-to-physician ratio of 1304:1, compared to Fairfax's ratio of 964:1. The dental-care ratio is similarly positioned at 1656:1, compared to Fairfax's ratio of 968:1. And with mental health conditions on the rise, the resident-to-provider ratio stands at 796:1, compared to Fairfax's ratio of 641:1.<sup>27</sup>

There also is demonstrated disparity among those who are most likely not to have a primary care provider. According to the 2013 Mobilizing for Action through Planning and Partnership Assessment: Community Themes and Strengths Assessment, of those surveyed who reported not having access to primary care, Hispanic respondents (11%), people under the age of 25 (9%), and people with no insurance (20%) were among the highest respondents. In the same report, it is noted

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<sup>26</sup> Robert Wood Johnson Foundation Program. County Health Rankings and Roadmap (2018). <http://www.countyhealthrankings.org>.

<sup>27</sup> Robert Wood Johnson Foundation Program. County Health Rankings and Roadmap (2018) <http://www.countyhealthrankings.org>.

that 35% of respondents visited an urgent care within that year, 23% used an emergency department, 4% used community health centers, and 2% used a free clinic.<sup>28</sup>

Stress Related Conditions Within the field of public health, there is ongoing research into what are termed “excess deaths.” This represents causes of death that have increased dramatically between 1995-2014. In Virginia’s white majority population, more than half of excess deaths are due to unintentional drug overdoses (331% increase), suicides (29% increase), and alcoholic liver disease / alcohol poisoning (37% increase)<sup>29</sup>. These are categorized as stress-related conditions, because they are rooted in social determinants of health, which contribute to a person’s sense of well-being in their own community. In Loudoun County, there are specific descriptions of our collective excess deaths:

- 17.1% of adults identify drinking excessively, with some of the highest number of binge drinkers in the Commonwealth;
- 11.4% of adults smoke, which is among the lowest rates in Virginia;
- 8.5 deaths per 100,000 are due to drug overdose<sup>30</sup>;
- 2.1 deaths per 100,000 are due to prescription opioid overdose.<sup>31</sup>

Stress impacts the health of Loudoun residents, with 7.7% of Loudoun adults being in frequent physical distress, and 32.8% of Loudoun adults getting insufficient sleep due to stress. Adults in Loudoun County are at higher risks for stress-related conditions, particularly those that result in excess deaths.

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<sup>28</sup> Loudoun County Mobilizing for Action through Planning and Partnership Assessment: Community Themes and Strengths Assessment. (2013).

<sup>29</sup> Center on Society and Health, Virginia Commonwealth University & Department of Biostatistics, Graduate School of Public Health, University of Pittsburgh. Why are Death Rates Rising in Virginia’s White Population?: The role of Stress-Related Conditions. (2018). <https://societyhealth.vcu.edu/media/society-health/pdf/MortalityStudies-VirginiaBrief-FINAL.pdf>.

<sup>30</sup> County Health Rankings and Roadmap (2018).

<sup>31</sup> Virginia Department of Health (2016) <http://www.wdh.virginia.gov/data/opioid-overdose/>.

Recreation and Outdoor Opportunities Loudoun County lags behind the national averages for open spaces and parks. Loudoun has a total of 5,500 acres dedicated to parkland, which is only 1.6% of Loudoun's total acreage. According to the Trust for Public Land, this places Loudoun in the bottom quartile of U.S. communities. Leading communities in the United States dedicate approximately 15% of available land to public parks. Further, Loudoun County only has 87 miles of public trails, which fails to meet the county's published standard of 0.65 miles per 1,000 people. To meet that standard, Loudoun would need approximately 226 miles of public trails for its current population.

Mental Health Services Using resident survey data<sup>32</sup>, 9.3% of Loudoun residents stated that their mental health was not good for five or more days in the past month, and 8.7% of Loudoun residents reported frequent mental distress. The local suicide rate is 9.6 deaths per 100,000 residents.

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### MOVING FORWARD > STRENGTHENING LOUDOUN

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- Taken on the whole, Loudoun County has a strong network of healthcare systems. However, there are barriers, such as transportation, cultural considerations, and awareness of service availability, especially for low-income and underserved populations. As noted, services are primarily available in Leesburg and Sterling, presenting additional barriers for residents in other areas of the county.
- Substance abuse and behavioral healthcare issues are faced by all socioeconomic sectors, but more tightly constrained by a patient's insurance coverage and income. Coupled with rapid population growth, increased resources are needed.
- Services and programs that contribute to a full continuum of human services are often found in other communities, but are underdeveloped in Loudoun. This includes locally operated substance-abuse recovery and residential programs, as well as sliding-scale behavioral health services.

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<sup>32</sup> County Health Rankings and Roadmap (2018).



## ECONOMIC STABILITY

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### *Poverty*

The high median household income of Loudoun County obscures the realities experienced by individuals and families living under the weight of poverty. Loudoun County consistently tops national rankings for individual income and prosperity, achieving the nation's highest median household income, recorded at \$125,900<sup>33</sup>. County residents are some of the most well-educated and highest paid people of the D.C. metropolitan region. In a community that emphasizes our status as the “richest county in America,” it becomes difficult to illuminate the presence of poverty among residents in Loudoun County.

Poverty is defined by the federal government according to income calculations established in 1974 to capture the cost of living for a typical American family.<sup>34</sup> Forty years later, social science experts argue that the federal poverty line is outdated and no longer reflects the true cost of living. This limits insight into the actual number of families identified as living below the federal poverty line. Limitations of the current federal poverty guidelines are significant, because:

- Modern expenses and resources are not included;
- Different local cost-of-living indicators are not considered;
- 21st Century household compositions are not incorporated;
- The depth of economic need is not measured.<sup>35</sup>

Given these limitations, Loudoun County programs often expand the definition of poverty to include families earning one, two, or more times the federal poverty line, because these families cannot meet their fiscal obligations in our local context. Using the current federal poverty line currently established at \$28,280 for a family of four, 4% of Loudoun county families are identified as

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<sup>33</sup> U.S. Census Data.

<sup>34</sup> U.S. Department of Health and Human Services.

<sup>35</sup> O'Brian, R.L. & Pedulla, D.S. (2010) “Beyond the Poverty Line” Stanford Social Innovation Review.

living below the poverty line, thereby living in severe poverty<sup>36</sup>. This represents approximately 13,953 individuals, who are severely limited in resources to purchase housing, food, and basic health services to live within our county. It also includes 3,879 children who are living in homes experiencing severe poverty. Living below the poverty line in Loudoun County is recognized as being among the deeply poor, often those who are unemployed and at greatest risk for homelessness, poor medical and / or mental health, functional illiteracy, or criminal behaviors.

The high cost of living in Loudoun means those living in poverty must spend the majority of their income on basic necessities. Individuals living below the poverty line often spend 75% or more of their limited income on food, housing, and transportation needs. Compared to middle-income families, which generally spend just 70% of their income in these same areas, individuals who are living in poverty have less money available to provide necessary resources to members of their family, particularly children.<sup>37</sup> Families who live in this state of deep poverty are at greater risk of serious physical and mental conditions that complicate their health and well-being.

For example, children living in poverty are two times more likely to have depression, anxiety, childhood obesity and / or developmental delays.<sup>38</sup> Living in poverty as a child has long-lasting effects, making it difficult for low-income children to escape poverty as adults.

### ***Asset-Limited, Income Constrained, Employed: ALICE***

Local social service providers agree that simply living over the federal poverty line (\$28,890) for a family of four doesn't equal economic stability. In fact, in Loudoun County, providers often determine eligibility of support services for local families with incomes two or three times the federal poverty line. This indicates a local set of assumptions that the federal poverty line is too low an indicator, because it fails to capture the thousands of families whose income doesn't position them to obtain all of the necessary resources to live in economic stability within Loudoun County.

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<sup>36</sup> United Way ALICE Report, "Asset Limited, Income Constrained, Employed, A Multi-State Comparison," December 2016.

<sup>37</sup> Ibid.

<sup>38</sup> National Center for Children in Poverty. Young Children in Deep Poverty. (2016)

There are thousands of families within the county who are members of the local workforce but are unable to generate sufficient income to produce economic stability for themselves and their families. They often are called the “working poor,” and they, too, require economic and social-service assistance to obtain stability.

Launched in 2009, the United Way ALICE Report is a nationwide effort to quantify households that struggle financially. ALICE = Asset-Limited, Income Constrained, Employed.

Committees across multiple states, including Virginia, have identified county data to identify minimum income necessary to live in an area. This is determined by a calculation of five household essentials, more nuanced than the federal poverty line:

- Housing,
- Childcare,
- Food,
- Transportation,
- Healthcare, and,
- Taxes and a 10% contingency for miscellaneous expenses.

ALICE families are sorted according to a formula that measures their household budgets as either **(a) survival or (b) stability**, based on a local calculation of the cost of living.

### ***ALICE Survival***

There are 24,938 ALICE families in Loudoun County (more than double the number identified as living below the federal poverty line). All of these families are living below the household budget survival threshold.<sup>39</sup> Calculated specifically for Loudoun County, the household budget survival threshold is \$105,456 for a family of four. In our county, this includes almost 4,000 families living

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<sup>39</sup> United Way ALICE Interactive Map 2016, <https://www.rappahannockunitedway.org/alice/>

below the poverty line and another 24,000 families whose incomes are below the Household Survival Budget level.

ALICE survival families (defined above as an asset-limited, income constrained, employed families with household income at or below the threshold calculated for survival in Loudoun County, as described above) are part of the workforce, but their earned income doesn't support the cost of living here. Across Virginia, more than 57% of all jobs pay less than \$20 per hour, for an annual income of less than \$30,000. In Loudoun County, 55% of the workforce earns below the ALICE survival threshold, if they serve as a single head of household. This may include our firefighters, teachers, and civil servants.

ALICE survival families struggle to obtain quality, affordable child care. They may have to choose less expensive child care that often limits a child's exposure to quality early education experiences and increases the achievement gap in local K-12 schools. ALICE families also are more likely to be headed by women, racial minorities, persons with disabilities, LGBTQ individuals, undocumented immigrants, language minorities, veterans, and ex-offenders, all factors that subject them to increased marginalization within local communities.

ALICE survival families have a reduced quality of life because of their economic limitations. For example, their budgets don't include opportunities to obtain car repairs, provide holiday gifts, pay for child care, or put money away for savings. Their income solely allows them to survive – obtaining the basic necessities and leaving them vulnerable to unexpected expenses.

ALICE survival families live in many parts of Loudoun County, but almost half are centrally located in pockets of communities where much of the population includes both ALICE families and families living below the federal poverty line. These pockets within our county can serve as excellent hubs to centrally locate assistance programs that are accessible to community members most in need of support. The following list identifies five U.S.-census tracts within Loudoun County with the highest concentration of households that are both ALICE families and families living below the federal poverty line:

- Dulles Town Center - 41% ALICE + poverty (740 households)
- Hamilton - 41% ALICE + poverty (78 households)
- Leesburg - 34% ALICE + poverty (5,329 households)

- Middleburg - 64% ALICE + poverty (227 households)
- Sterling Park - 44% ALICE + poverty (4,089 households)
- University Center [Route 7 & Loudoun County Parkway] - 40% ALICE + poverty (664 households)

ALICE survival families make strategic financial decisions to survive in Loudoun County on an income-constrained budget. Through an analysis of income and spending patterns, the research confirms that a typical household budget for an ALICE survival family, assuming two adults and two young children, includes only the following line items and their approximate cost within Loudoun County. Housing costs include rental of a 2-bedroom apartment within the county. Food costs allow for packaged food items and limited produce from a local grocery store. Transportation includes the cost of public transportation or the monthly costs associated with the maintenance of a small vehicle. Healthcare costs are, primarily, monthly premiums for insurance with little available for co-pays or other out-of-pocket healthcare expenses. The miscellaneous category represents everything else a family may need to survive: clothing, school supplies, cell phones, uniforms for work, personal care items, and any other unexpected expense that arises in the month. Living as an ALICE family in Loudoun County produces significant financial stress for many families seeking to meet their monthly obligations on slightly more than \$7,600 a month:

|                       | <b>Loudoun County<br/>ALICE Family Survival Budget<br/>(Family of 4)</b> |
|-----------------------|--|
| <b>Housing</b>        | \$1,623  |
| <b>Childcare</b>      | \$2,604  |
| <b>Food</b>           | \$555  |
| <b>Transportation</b> | \$722  |
| <b>Health Care</b>    | \$860  |
| <b>Technology</b>     | \$75   |
| <b>Miscellaneous</b>  | \$799  |
| <b>Taxes</b>          | \$1,550  |
| <b>Monthly Total</b>  | \$8,788  |
| <b>Annual Total</b>   | \$105,456  |



## ***ALICE Stability***

In order for families to reach financial sustainability, they must move from a state of household *survival* to a state of household *stability*. The ALICE Household Stability budget differs from the Survival budget by providing a 10% contingency for miscellaneous items (including a cell phone contract, for example) and 10% in savings. It enables a family to consider high-quality childcare, rather than lowest-cost childcare. It provides for monthly mortgage payments, rather than only rental payments. Families can lease or make monthly payments for a car, rather than rely on public transportation or an aging car. The healthcare budget includes out-of-pocket expenses and co-pays common to most healthcare plans. And the food budget includes eating out occasionally at restaurants and purchasing fresh meats and produce.

The ALICE Household Stability budget for a family of four in Loudoun County is approximately \$179,136, representing a stable, middle-class lifestyle within our county. This represents the target goal for families in Loudoun, and it should reflect the goal of employers, service providers, and local government agencies. The ALICE Loudoun County household survival and stability budgets are illustrated below:

|                       | <b>Loudoun County<br/>ALICE Family<br/>Survival Monthly<br/>Budget</b> | <b>Loudoun County<br/>ALICE Family<br/>Stability Monthly<br/>Budget</b> |
|-----------------------|--|---|
| <b>Housing</b>        | \$1,623  | \$2,568   |
| <b>Childcare</b>      | \$2,604  | \$3,053   |
| <b>Food</b>           | \$555  | \$1,093   |
| <b>Transportation</b> | \$722  | \$1,401   |
| <b>Health Care</b>    | \$860  | \$1,152   |
| <b>Miscellaneous</b>  | \$799  | \$927   |
| <b>Savings</b>        | \$0  | \$927   |
| <b>Technology</b>     | \$75   | \$99  |
| <b>Taxes</b>          | \$1,550  | \$3,708   |
| <b>Monthly Total</b>  | \$8,788  | \$14,928  |
| <b>Annual Total</b>   | \$105,456  | \$179,136   |

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## MOVING FORWARD > STRENGTHENING LOUDOUN

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- The United Way ALICE report provides a groundbreaking framework to measure financial insecurity in our community more accurately than the federal poverty income guidelines.
- The ALICE Survival and Stability Budget thresholds should become Loudoun County's standard measure of financial insecurity and stability.
- The ALICE Stability threshold is a clear call to action to our community for increased options in the vulnerable line-items in a household budget: affordable housing, childcare, and public transportation.

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## HOMELESSNESS

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Homelessness is defined as “people who reside in emergency shelter, transitional housing, domestic violence shelters, runaway youth shelters, safe havens, or places not meant for human habitation, such as streets, parks, alleys, abandoned buildings, and stairways.”<sup>40</sup> Today's homeless populations may live in family members' households, on the living room sofas of friends, out of their cars, in hotels / motels, or in designated homeless shelters. The needs of homeless residents in Loudoun County goes unseen, as many of Loudoun County's homeless population is comprised of families with young children or teens who live in temporary circumstances that may be crowded, unsafe, or expose them to increased risk. Identifying all county residents without permanent housing is challenging and likely contributes to an undercount of this population, because they may not be seeking help from county housing assistance programs.

People experiencing homelessness often have intersecting realities that complicate their ability to find affordable housing. Research shows that they have higher rates of chronic health challenges, physical disabilities, substance abuse, severe mental illness, and previous psychological

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<sup>40</sup> Metropolitan Washington Council of Governments. Homelessness in Metropolitan Washington: Results and Analysis from the Annual Point-in-Time (PIT) Count of Persons Experiencing Homelessness. (2017).

institutionalizations.<sup>41</sup> In addition, we know that experiencing homelessness contributes to poor mental health and increased absenteeism from work and school.

Meeting the needs of Loudoun County’s homeless population requires the implementation of a nationally-recognized approach termed “Housing First,”<sup>42</sup> which implies that homelessness is first solved by providing housing immediately. Then, those impacted by homelessness are offered clinical services as an option to address factors that led to experiencing homelessness and to address the impacts of homelessness on the individual or family. Prioritizing immediate housing stabilizes people first and then positions them to consider their crisis and clinical service needs.

In Loudoun County, 134 people were counted as homeless in the 2018 Point-In-Time Homeless Count. There was a 16% reduction from 2016 to 2017, representing 21 fewer individuals counted as homeless, but that number rose again in 2018 back to the previous level of 134 counted in 2016.<sup>43</sup>

Families represent 49% of all people experiencing homelessness in our region, and children represent as much as one-third of all homeless in the region. In Loudoun County’s 2018 analysis, 15 families were named as homeless, representing 21 adults and 27 children (48 total). Over the period between 2013-2018, this represents a 20% decrease in the number of homeless families in Loudoun County.<sup>44</sup> Most of the children who experience homelessness also have experienced domestic violence and abuse.<sup>45</sup>

A disproportionate number of African American residents are identified as homeless in Loudoun. At least 33% of the homeless population in Loudoun is African American.<sup>46</sup> The Urban Institute suggests that racial discrimination limits access to workforce opportunities and housing

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<sup>41</sup> Ibid.

<sup>42</sup> National Alliance to End Homelessness <https://endhomelessness.org/resource/housing-first/>.

<sup>43</sup> Loudoun County Continuum of Care: Results and Analysis from the Annual HUD Point-in-Time Count (2018).

<sup>44</sup> Ibid.

<sup>45</sup> Children, Families, and Homelessness. SCAN of Northern Virginia. (2014).

<sup>46</sup> American Community Survey

options and may increase health challenges, all of which likely explain the racialized homelessness figures in Loudoun County.

Also, within Loudoun County, many homeless individuals are employed, but asset-limited and income constrained (ALICE). Approximately 26% of homeless single adults are employed, and 47% of homeless families have at least one employed adult.<sup>47</sup> These statistics reflect the lived realities of much of Loudoun County's workforce: Their income constraints do not allow them to find affordable housing within the county.<sup>48</sup>

Older adults who are homeless face unique vulnerabilities due to declining health and mobility limitations. Among the county's homeless families that did not have children, 12% had seniors.<sup>49</sup> As our county's aging population prepares to triple in the next 10 years, service providers should closely monitor the intersecting needs of homeless senior citizens. During the Loudoun County 2018 Point-in-Time Homeless Count, there were 11 adults over the age of 62, who were literally homeless. This was a 57.6% increase from the previous year's totals. One of the fastest growing populations accessing Homeless Services in Loudoun County are older adults age 62+. With the cost of housing continually increasing, it often is difficult for older adults on fixed incomes to continue to support independent housing without financial assistance.

Transition age youth (18-24 years) represent the next significant population of homeless in Loudoun County. There were 10 single youth and 3 members of homeless households who also are transition age youth identified during the 2018 Point-in-Time Homeless Count, an 11% increase from the previous year. Typically, this population represents youth exiting the foster care system and those transitioning out of juvenile detention centers. It also includes survivors of abuse and young people who do not have the skills, ability, or income to live on their own.<sup>50</sup>

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<sup>47</sup> Point-in-Time count Loudoun County (2018)

<sup>48</sup> McDaniel, M. Woods, T.: Pratt, E., and Simms, M. (2017) "Identifying racial and ethnic disparities in human services." Urban Institute

<sup>49</sup> Ibid.

<sup>50</sup> Homelessness in Metropolitan Washington (2017).

There are a small number of chronically homeless individuals in Loudoun County. On the night of the 2018 Point-In-Time Homeless Count, 86 unsheltered single adults were counted in Loudoun County, 22 of whom were recognized as chronically homeless.

Loudoun County's homeless services continuum includes public / private partnerships working together to address the need for shelter and housing. There are 123 emergency shelter beds in the county to accommodate up to 35 single adults and up to 49 families with children. There are an additional 23 beds in a permanent supportive housing program to accommodate up to 4 adults and up to 19 families with children.

In 2017, 341 families were served in the Loudoun County Emergency Homeless Service Center along with 103 single adults in the cold-weather facility and 157 adults in rapid re-housing programs.<sup>51</sup> The county's Continuum of Care programs support access to emergency shelters, drop-in centers, and cold-weather facilities needed by local homeless families and individuals. The county is in the process of developing a coordinated entry system to ensure fair and equitable access to homeless services—a critical next step to creating and implementing adequate service delivery.

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### **MOVING FORWARD > STRENGTHENING LOUDOUN**

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- Trending growth in homelessness among older adults and transition age youth calls for increased services needed to address homelessness. Both populations are high-risk with unique needs that require specialized services.
- Data collected through a newly emerging Loudoun County coordinated entry system will further define service strategies, including increased shelter beds, homeless prevention efforts, and permanent supportive housing.

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<sup>51</sup> 2016-2017 COC-APR Cold Weather Shelter Report (2017).

## HOUSING

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Loudoun County continues to struggle with providing affordable, permanent housing opportunities for adults and families who work, and also want to live, in the county. This is an essential element for residents who want to chart a path toward a middle-class lifestyle.

Housing affordability often is measured in terms of a family's housing cost burden. Households should spend no more than 30% of their income on housing costs (rent or mortgage and utilities), therefore a family paying more than 30% for housing costs is identified as living in cost-burdened housing.<sup>52</sup> "Severe rent burden" is a term used to describe families who spend more than 50% of their income on rent and housing expenses. In Loudoun County, 29.6% of all households are cost burdened by rent or mortgage and utilities.<sup>53</sup> Among both renters and homeowners, approximately one out of every three households spends more than 30% of their income on housing costs.<sup>54</sup> The lack of affordable housing in the county contributes to a range of related social issues, as families are required to divert financial resources away from food, clothing, health and well-being, and transportation to ensure housing stability for themselves and their families.

Only 56% of the Loudoun County workforce actually lives within Loudoun County. Among those who do work and live within the county, only 44% of households actually can afford to do so without exceeding 30% of income expended on household costs.<sup>55 56</sup> Those who work in the local government, schools, retail establishments, food service, construction, healthcare, hospitality, social assistance, transportation, and warehousing industries often are asset-limited, income constrained working families (ALICE). They comprise about 55% of the county's workforce, and they earn less

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<sup>52</sup> Housing Leaders Group of Greater Washington. A Guidebook for Increasing Housing Affordability in the Greater Washington Region. (2017).

<sup>53</sup> Loudoun County Housing Needs Assessment (2017)

<sup>54</sup> United Way ALICE Report, "Asset Limited, Income Constrained, Employed, A Multi-State Comparison," December 2016.

<sup>55</sup> George Mason Center for Regional Analysis. Loudoun County Housing Needs Assessment. (2017).

<sup>56</sup> Loudoun County Public Schools, Loudoun County Sheriff, and Loudoun County Government Administration Pay Scales.

than \$88,240 annually. This limits their ability to find affordable rental or permanent housing as single, adult heads of households.

A recent study, the Loudoun County Housing Needs Assessment, indicates that Loudoun County has an immediate need for 11,200 additional rental units by the year 2040 to meet unmet housing needs in the county.<sup>57</sup> Furthermore, 75% of the households that are projected to need additional rental units over the next 20 years are families whose current annual incomes only are approximately \$67,000.<sup>58</sup>

In Loudoun County, median rental rates have increased by 75% in recent years to an average of \$1,674 for a monthly rental rate.<sup>59</sup> This represents more than the maximum rental rate an ALICE family survival budget can sustain (\$1,458) to maintain affordable housing costs of 30% or less of their annual income. This causes ALICE survival families to teeter between housing stability and instability, subject to market fluctuations and a flat income. Nearly 50% of Loudoun County families who rent housing are cost burdened, meaning they spend more than 30% of the income on housing costs.<sup>60</sup>

The most reliable path to building long-term, multi-generational economic stability for a family is through home ownership. As localities seek to increase home-ownership opportunities for residents, they promote greater economic equity and stability across the larger community. Within Loudoun County, housing costs have risen faster than household incomes. Between 2000-2017, the average median household income for the region increased by 25%, from \$82,800 to \$110,300.<sup>61</sup> And yet, the median housing prices for existing homes increased by 116% in the same period.<sup>62</sup> New homes cost 34% more than existing homes.<sup>63</sup> In the year 2000, 71% of homes purchased cost

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<sup>57</sup> GMU. Loudoun County Housing Needs Assessment.

<sup>58</sup> Loudoun County Housing Summit (2017).

<sup>59</sup> Ibid.

<sup>60</sup> Ibid.

<sup>61</sup> Ibid.

<sup>62</sup> Ibid.

<sup>63</sup> Ibid.

below \$300,000. Just 17 years later, only 15% of homes were sold below \$300,000. This suggests that about 85% of homes sold in the county were priced well over \$300,000.<sup>64</sup>

There are affordable dwelling units (ADUs) available in the county with reduced prices for eligible families. However, in Loudoun County, there is a waitlist of approximately 290 families who have applied to gain access to the limited ADUs in the county.<sup>65</sup> Furthermore, ADUs time-out after a period of years, eventually reverting to standard market-based sales. With projected population increases in the county, an additional 1,432 homes are needed to fill the unmet housing needs of local homeowners.<sup>66</sup> In Loudoun County, a family earning the average median annual income of \$110,300 generally is able to purchase a home valued at \$330,900. But, today's median sales price for homes is \$469,500—pricing even those with economic stability out of the possibility of home ownership. It is clear that local housing costs continue to put great stress on homeowners, as nearly 25% of all Loudoun County homeowners are cost burdened and spending more than 30% of their annual income on housing costs.

Additionally, families in a cost-burdened housing situation are at a greater risk of losing their home. Loudoun County's Emergency Support Services unit, located within the Department of Family Services, is a locally funded program that offers emergency and supportive assistance to residents of Loudoun County. In 2017, the office provided \$49,166 in housing assistance to local families. By comparison, in 2015, the same office provided \$44,316 in assistance. In 2016, it offered \$78,017.<sup>67</sup> In the past three years, more than half of the county's Master Fund expenses of the Emergency Support Services within the Department of Family Services were spent on housing and utility assistance for residents,<sup>68</sup> evidencing that there are many families at risk of experiencing homelessness simply because they are unable to afford their current homes.

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<sup>64</sup> Ibid.

<sup>65</sup> Affordable Dwelling Unit Advisory Board Meeting Minutes (December 2017).

<sup>66</sup> Ibid.

<sup>67</sup> Loudoun County Housing Summit (2017).

<sup>68</sup> Ibid.



In Loudoun County, the Board of Supervisors has created a loan program to help create affordable housing options.<sup>69</sup> Part of the public discussion concerning how to provide housing affordable to Loudoun's residents includes the following recommendations:

- Establish a housing authority;
- Amend zoning ordinances to eliminate barriers and incentivize development of affordable housing units;
- Use public land and collocate public facilities with affordable housing;
- Support feasibility studies to identify additional affordable housing projects.<sup>70</sup>

Each recommendation is rooted in an interest to generate more affordable housing options for renters and homebuyers across Loudoun County.

Lack of affordable housing creates negative impacts, socially and economically, on the community-at-large. Families have less money to spend on nutritious food, medical insurance, healthcare, and education resources. Additionally, the lack of affordable housing in our county contributes to overcrowding, housing instability, long commutes, a reduction in community engagement, and an increased risk of homelessness, while it undercuts the ability of Loudoun County employers' to attract a high-quality workforce.

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### **MOVING FORWARD > STRENGTHENING LOUDOUN**

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- Affordable housing for a strong workforce underpins every economic development outcome in our community and deeply affects the future of Loudoun County.
- Affordable housing is a critical workforce necessity for families to move from poverty and ALICE Survival to ALICE Stability.
- County-wide advances in affordable housing is an issue that will depend upon advocacy to the Loudoun County Board of Supervisors from the business community, nonprofit sector, households and residents, and Loudoun's inbound community workforce.

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<sup>69</sup> Ibid.

<sup>70</sup> Ibid.

## TRANSPORTATION

Studies confirm that a lack of transportation options have direct associations with poverty and that increased mobility can positively affect employment status for low-income residents and their families.<sup>71</sup> Many residents assert that transportation is a leading concern in Loudoun County;<sup>72</sup> however, this often refers to traffic congestion or the incomplete Silver Line route to access the Metrorail system.

Low-income individuals within our county are less likely to own their own vehicles, due to high costs of leasing, gas, and repair/maintenance. Research shows that low-income individuals have limited access to public transportation to access jobs located in the suburbs.<sup>73</sup> This is true in Loudoun County, where economically vulnerable communities have insufficient public transportation systems to link home, work, and community resources.

The American Community Survey indicates that 2.4% of Loudoun's households did not have a vehicle between 2012-2016. In addition, during the same time period, 3.6% of Loudoun's workforce commuted to work by public transportation, an increase from 2.6% between 2007-2011. The U.S. Office of Disease Prevention and Health Promotion's Healthy People 2020 campaign has a national health target to increase the proportion of workers who take public transportation to work to 5.5%.<sup>74</sup> The racial demographics of Loudoun residents commuting to work by public transportation are as follows:<sup>75</sup>

- White/non-Hispanic: 2.9%
- Black/African-American: 5.5%
- Asian: 4.9%
- Hispanic/Latino: 3.5%
- American Indian/Native Alaskan: 1.3%
- Native Hawaiian/Pacific Islander: 11.8%

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<sup>71</sup> Serulle, NU & Cirillo, C. Public Transportation. (2016) <https://doi-org.proxyau.wrlc.org/10.1007/s12469-015-0119-2>

<sup>72</sup> Envision Loudoun. (2018).

<sup>73</sup> Serulle & Cirillo.

<sup>74</sup> Live Healthy Loudoun (2018).

<sup>75</sup> U.S. Census Data, American Community Survey. (2017).

Additional review of Loudoun County's public transit service depicts inadequate transportation options for low-income families across the county:<sup>76</sup>

- Sterling Park has a large number of low-income individuals (12,708). Five bus lines service this geographic area. These routes serve Wiehle Metro station, the Route 7 corridor to the Leesburg Government Center, Dulles Town Center Mall, and a Fairfax County bus stop. Most lines operate every 30-45 minutes.
- Leesburg has a large number of low-income and income-constrained households (5,329). Routes serve Washington D.C. and Rosalyn/Pentagon/Crystal City during commuting times. Local routes serve the Wiehle Metro station, Rust Library, Leesburg Government Center, and the outlet mall. Most bus lines operate every 60 minutes, during operational hours.
- Dulles Town Center and its low-income individuals (2,038) are served by one bus route that stops at the Dulles Town Center and offers hourly service to the Ashburn area. Another option for passengers is to board the other bus lines that originate at the Dulles Town Center mall to travel to the Metro or Sterling Park. These buses generally operate every 60 minutes.
- University Park is located near the northern side of the intersection of Route 7 and Loudoun County Parkway. It has 1,736 low-income individuals and one bus line that only transports passengers to the Wiehle Metro and operates every 30 minutes.
- Middleburg has significant populations of low-income individuals. This geographic location and surrounding areas are not serviced by public transportation.

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<sup>76</sup> Loudoun Connector Local Bus Schedules <https://www.loudoun.gov/bus-schedules>.

Fifty-two percent of Loudoun’s commuters drive to work alone and for more than 30 minutes.<sup>77</sup> This contributes to increased stress factors that complicate health and well-being for individuals and their families.

Transportation issues are especially frustrating for Loudoun County’s population with disabilities. A recently completed American with Disabilities Act (ADA) compliance transition plan cites 339 bus stops, with 303 local bus stops and 36 commuter bus stops, in Loudoun County.<sup>78</sup> Approximately 300 of these bus stops were found to be noncompliant with ADA requirements related to accessibility of the actual stops and / or its surrounding areas, despite 60 people using wheelchairs riding Loudoun buses per month. The County is currently implementing plans to address noncompliance.

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### MOVING FORWARD > STRENGTHENING LOUDOUN

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- Loudoun County must improve its public transportation systems equally for outbound commuters as well as low-income residents, most certainly including those meeting the poverty and ALICE Survival income levels and persons with disabilities.
- A lack of Loudoun-specific data presents a void of information needed to identify the public transportation needs of Loudoun’s residents, particularly those meeting the poverty and ALICE Survival income levels.
- Additional studies and integrated mapping of Loudoun’s public transportation system are required to identify and cross-reference opportunities to connect (i) affordable housing with (ii) employment hubs and (iii) supporting services for vulnerable populations.
- Accessible public transportation is a critical quality-of-life issue for people with disabilities. As the county expands and grows, accessibility, ADA compliance, and universal design should be incorporated in all transportation and land-use planning efforts.

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<sup>77</sup> Live Health Loudoun (2018).

<sup>78</sup> Loudoun County Board of Supervisors “Bus Stop Inventory and Americans with Disabilities Act Compliance Plan, June 25, 2018.

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# VULNERABLE POPULATIONS

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## VETERANS

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Loudoun County is home to approximately 19,933 veterans, from those serving in World War II to veterans returning home after 2001. Veterans represent as much as 7.3% of our local population.<sup>79</sup> Compared to the national average of 6.6%, Loudoun County and its neighbor, Fairfax County, are home to many more veterans. This is due to our proximity to Washington, D.C., the Pentagon, and numerous military bases. We also are home to a high number of combat veterans, specifically.

Veterans often have intersecting needs that must be met to produce a quality of life that reflects the extent to which we honor their service to our nation. Within Loudoun County, 28% of older adults are veterans of World War II, Vietnam, and Korean wars.<sup>80</sup> In the next 10 years, this population will almost double from 5,879 to 10,303 senior-citizen veterans, requiring support for their national service and their aging status.<sup>81</sup> Approximately 12.7% of the county's veterans have a documented disability status.<sup>82</sup> As mentioned previously, five homeless veteran households were identified during the 2018 Point-in-Time Homeless Count.

Loudoun County has recently invested human capital and resources in the establishment of a new Veterans Services program, with one full-time staff member located in Leesburg. It is projected that more than 200 veterans in the surrounding areas qualify for assistance and support through this administrative office on an annual basis.

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<sup>79</sup> American Community Survey.

<sup>80</sup> Ibid.

<sup>81</sup> Deloitte Consulting LLP (2014) "Supporting our Region's Veterans."

<sup>82</sup> American Community Survey.

## IMMIGRANTS AND ENGLISH LANGUAGE LEARNERS

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Loudoun County's population has exploded in the last 20 years and is the fastest growing County in Virginia. Included in that growth is the rapidly increasing immigrant population.<sup>83</sup> According to estimates from the American Community Survey data, 30.6% of people living in Loudoun County speak a language other than English when at home.

U.S. Census data indicates that between 2012-2016, 23.4% of Loudoun residents are foreign born. Among Loudoun's foreign-born population, 34.5% report speaking English less than "very well." In other words, these individuals have significant difficulty reading, writing, or understanding the English language.

Nine percent of Loudoun's total population speak English less than "very well."<sup>84</sup>

Older adults in Loudoun County have a high rate of limited English proficiency, with approximately 28% not conversant in English.<sup>85</sup>

In recent years, immigration status is more frequently being considered as a social determinant of health. Studies consistently show that children of immigrant parents are more likely to lack health insurance than children born with U.S.-born parents.<sup>86</sup> Anxiety related to possible parent / child separation, fear of deportation, and past trauma all contribute to psychological stress of immigrant adults and children. Barriers within health systems, such as those caused by language, paperwork and registration systems, and access to public benefits also may contribute to lower health outcomes for immigrants.<sup>87</sup>

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<sup>83</sup> University of Virginia Weldon Cooper Center for Public Service Demographics Research Group.

<sup>84</sup> American Community Survey.

<sup>85</sup> Ibid.

<sup>86</sup> Consumer Health Foundation (2016) "Briefing Papers: Immigration Status as a Social Determinant of Health."

<sup>87</sup> Ibid

## YOUTH

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There are 3,889 children under the age of 19 in Loudoun County who don't have access to health insurance, which is 3.4% of the county population.<sup>88</sup> The most recent Point-In-Time Homeless Count found that 27 children in Loudoun County were documented as homeless. Children living in poverty are two times more likely to have depression, anxiety, childhood obesity, and / or developmental delays.<sup>89</sup>

The Loudoun County Department of Family Services responded to 1,209 valid reports of child abuse and neglect in 2017.<sup>90</sup> In the same year, the Department of Family Services provided foster care services to 48 children.<sup>91</sup>

Young people describe higher rates of mental health concerns that often lead to substance abuse and developmental challenges. In a 24-month timespan, a local community health center reported that through its behavioral health-primary care model, 60% of patients aged 0-18 years were identified at the time of enrollment to have mental health concerns, frequently with moderate to high scores on a widely used depression index. When subsequently seen by the center's behavioral health staff, 97% had identified behavioral concerns.<sup>92</sup> Between 2013-2016, the Loudoun County Department of Mental Health, Substance Abuse, and Disability Services saw a 23% increase in children receiving services.<sup>93</sup>

Young children who fail to receive high-quality early childhood care and education perpetuate the K-12 academic achievement gap. Children need consistent access to high-quality vocabulary to model language as a communication tool. They need multiple exposures to positive peer behaviors to establish social and academic norms as young learners. Most critically, young children need the

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<sup>88</sup> American Community Survey.

<sup>89</sup> National Center for Children in Poverty. *Young Children in Deep Poverty*. (2016).

<sup>90</sup> Resilient Children, Resilient Loudoun (2015)

<sup>91</sup> Metropolitan Washington Council of Governments (2017) "Annual Report on foster care: An update on the status of vulnerable children and families in metropolitan Washington."

<sup>92</sup> Resilient Children, Resilient Loudoun! SCAN of Northern Virginia (2016).

<sup>93</sup> Ibid.

guidance of caring, educated teachers to construct meaningful classroom experiences that stimulate their developing brains.

High-quality early childhood care and education is a national priority to raise an informed citizenry and increase economic benefits to local communities. Early childhood care and education helps children develop their full potential to become critical thinkers and engaged learners. Educators know that 90% of brain development occurs between birth and age five,<sup>94</sup> confirming the necessity of high-quality early childhood education. Access to high-quality early childhood care and education also benefits local communities, because children who have had access to it are less likely to engage in criminal behavior and more likely to graduate from school.

Virginia currently ranks 47th in the nation for spending allocations in early childhood education<sup>95</sup>. Head Start, a federally funded early childhood care and education program for low-income children, operates only six classrooms in Loudoun County Public Schools (LCPS). The program currently serves 109 children in school-based programs that meet Monday-Thursday for four hours. Of the students enrolled, 15 were from families that experienced homelessness and two were foster children.<sup>96</sup> In 2016-2017, the Virginia Department of Education reported 592 four-year-old children in Loudoun County deemed as economically and academically “at-risk” and eligible for publicly funded preschool opportunities. LCPS Head Start accommodates a portion of those children, and the Virginia Preschool Initiative funds an additional 300 children.<sup>97</sup> This leaves almost 200 “at-risk” four-year-old children without preschool options in the county.<sup>98</sup>

In FY 2018, Loudoun County Department of Family Services received 539 applications for state-subsidized childcare-assistance funding. The Department of Family Services reports an average number of 1.75 children are included in each application for assistance for an estimated total

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<sup>94</sup> First Things First. <https://www.firstthingsfirst.org/early-childhood-matters/brain-development/>

<sup>95</sup> Baker, B.D., Farrie, D., & Sciarra, D. (2018). *Is school funding fair? A national report card*. Education Law Center & Rutgers University. Retrieved from [http://www.edlawcenter.org/assets/files/pdfs/publications/Is\\_School\\_Funding\\_Fair\\_7th\\_Editi.pdf](http://www.edlawcenter.org/assets/files/pdfs/publications/Is_School_Funding_Fair_7th_Editi.pdf)

<sup>96</sup> Loudoun County Public Schools, Head Start program annual report (2016-2017)

<sup>97</sup> Ibid.

<sup>98</sup> Ibid.



of 943 children. In FY 2018, Department of Family Services was able to provide funding assistance to benefit 162 children from the applications received.<sup>99</sup>

Working parents of young children report that childcare is an economic necessity for their families. In Loudoun County, the cost of high-quality childcare for two children often exceeds the cost for housing payments. Most families allocate 9% of their family income to pay for childcare, but that figure can rise to 36% of family income for families living below the poverty line and 27% of income for ALICE survival families.<sup>100</sup> Daycare costs in Loudoun County range from \$1,200 per month for home-based care to as much as \$1,900 per month for a daycare center.<sup>101</sup> Families who are asset-limited, income constrained, and employed (ALICE) often need consistent childcare to continue working. These families need high-quality, early childhood care and education for their young children to be ready to learn by the start of kindergarten.

Almost 30% (28.7) of Loudoun County's population is comprised of children under the age of 18. This unique population of school-age children is largely served by LCPS, which invests slightly more than \$13,000 in per-pupil allocations.<sup>102</sup> Many students (10%) begin school in Loudoun County as kindergarteners who test below "readiness" in their fall semester standardized assessment.<sup>103</sup> This reaffirms the conclusion that access to high-quality, early childhood care and education is necessary to prepare students for a successful public education.

During the school year, student absences communicate a lack of school engagement and declining health outcomes. In 2016-2017, there were 5,749 students who were absent 10% or more of the days enrolled that school year (approximately 18 days). The short-term suspension rate remains low; however, when disaggregated by racial identity groups, it is easy to identify inequities. (Hispanic, 1.7%; African American, 2.3%; and White, 0.7%)<sup>104</sup> More than 95% of students graduate

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<sup>99</sup> As reported by County staff via email (October 2018)

<sup>100</sup> ALICE Report Virginia (2017)

<sup>101</sup> Ibid.

<sup>102</sup> Loudoun County Public Schools FY18 School Board Proposed Budget

<sup>103</sup> Kids County Data Center

<sup>104</sup> Loudoun County Schools Strategic Plan

on-time from their high school, but when examined by racial identity, only 85% of Hispanic students graduate on time and just 73% of students who are limited English proficient and homeless graduate on time.<sup>105</sup> In light of the racial and ethnic diversity within the Loudoun student population, it is important to address discriminatory practices and biases that may perpetuate educational achievement gaps.

Within LCPS, there are 14,393 students who receive free or reduced lunch. This represents 17.1% of the student population.<sup>106</sup> Local programs provide weekend meals to 3,287 local students responding to the 10.7% of Loudoun's children who are food insecure, meaning they don't know where their next meal will come from. This represents more nearly 10,000 children and their families across the county who need access to affordable food options.<sup>107</sup>

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<sup>105</sup> Loudoun County Public Schools Profile, <https://webinter.lcps.org/schoolprofiles/home>.

<sup>106</sup> Virginia Department of Education, Free-reduced eligibility report (2018).

<sup>107</sup> Loudoun County Hunger Summit (2016).

## OLDER ADULTS

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Adults 65 years and older currently make up 8.7% of the Loudoun County general population. Older adults represent the most significant growth of all sub-populations in the county. Today, there are approximately 20,425 older adults in the county. In just a little more than 10 years, that number is expected to increase by 367% with approximately 75,137 older adults living in Loudoun County<sup>108</sup> by 2030.

Loudoun County's older adults are economically vulnerable. The mean annual income for older adults is \$68,211 within Loudoun County.<sup>109</sup> Additionally, approximately 4.3% of Loudoun's older adults live below the federal poverty line, many of them in a state of severe poverty.<sup>110</sup> The average Social Security income for Loudoun County older adults is \$17,606.<sup>111</sup> The average retirement income is \$40,674. Many older adults are unable to meet their financial obligations on this income, so many older adults in Loudoun County continue to work after age 65. In fact, 48.2% have earned income within the last 12 months.<sup>112</sup>

Some older adults reduce their monthly budgets by living with extended family members in a shared household. Others increase their monthly budgets in assisted-living facilities with a range of supervisory and care levels. A smaller portion continue to raise young children and, therefore, bear the additional costs associated with young families.

Older adults who are homeless face unique vulnerabilities due to declining health and mobility limitations. Among the county's homeless families without children, 12% included older adults.<sup>113</sup> In the 2018 Point-In-Time Homeless Count, there were 11 homeless adults 62 years or older identified in one day. As our county's older adult population prepares to triple in the next 10

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<sup>108</sup> Community Foundation for Northern Virginia (2014) "A Portrait of our Aging Population in Northern Virginia."

<sup>109</sup> Ibid.

<sup>110</sup> Ibid.

<sup>111</sup> Ibid.

<sup>112</sup> Ibid.

<sup>113</sup> Loudoun County Point in time Homeless County (2018).

years,<sup>114</sup> service providers must closely monitor this population's intersecting needs related to housing. Additionally, mental and physical disabilities impact this population in significant ways.

Older adults in Loudoun County have a high rate of limited English proficiency, with approximately 28% not conversant in English.<sup>115</sup>

In FY 2016, Loudoun County Department of Family Services responded to 318 valid reports and complaints of abuse and neglect of older adults or adults with disabilities. The National Association of Protective Services Administrations (NAAPSA) recommends that caseloads should not exceed 25 cases, when the cases include both investigations and ongoing adult service cases. In FY 2017, Loudoun County Adult Protective Services staff carried an average of 48 cases on a monthly basis, including both investigations and adult services cases, almost double the recommended caseload.<sup>116</sup>

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## MOVING FORWARD > STRENGTHENING LOUDOUN

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- Loudoun County recently has invested resources to address the needs of Loudoun's veteran population. To build on this progress, nonprofit service providers should strive to ensure staff training and program development is tailored to meet the unique needs of Loudoun's veteran community while also strengthening public/private partnerships.
- Loudoun needs to take additional steps to create a community assessment focused on its rapidly growing immigrant population. With minimal available data, the community's effort to develop a culturally appropriate service plan among government, nonprofit, business, and community stakeholders will have limited impact.
- Programs and services commonly found in other communities, particularly in the nonprofit sector, are underdeveloped in Loudoun. These include behavioral health services for

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<sup>114</sup> Community Foundation for Northern Virginia (2014) "A Portrait of our Aging Population in Northern Virginia"

<sup>115</sup> Ibid.

<sup>116</sup> Loudoun County FY 2018 Proposed Budget Report. Retrieved from [http://loudoun.granicus.com/Viewer.php?view\\_id=69&clip\\_id=4799&meta\\_id=115649](http://loudoun.granicus.com/Viewer.php?view_id=69&clip_id=4799&meta_id=115649)

children, teen centers, youth mentorship programs, and homeless and housing services for transition age youth.

- Loudoun County has a dearth of childcare and early childhood education options for those living in poverty or at ALICE Survival income levels, particularly for families with children ages 0 to 5.
- Affordable childcare is a critical workforce necessity for families to move from poverty and ALICE Survival to ALICE Stability.
- Loudoun County programs, both public and private, face critical challenges in the years ahead to meet the needs of the exponentially growing population of older adults. Urgent needs include homelessness services and accessible and affordable housing, transportation, protective services, and healthcare.
- In preparation for the exponential projected growth of Loudoun's older adult population, the development of a community-wide plan is necessary to increase the capacity of government, nonprofit, and private service providers.

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## CONCLUSION

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Loudoun County is a thriving, growing community with many resources and strengths. And yet, the people residing in Loudoun County have needs that must be met in order for all members of our community to live healthy and dignified lives. Throughout this report, we have highlighted **areas for growth and change** in our human services' systems, and **calls to action** to our community as a whole.

In order to ensure that all of Loudoun's residents' needs are being met, it is incumbent upon the Loudoun community to increase charitable giving, support local nonprofit organizations, and create robust and effective social service systems.

Working together, the Loudoun community can reach these goals and so much more.

***Community is not the benefactor; community is the solution.***

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### About the Community Foundation for Loudoun and Northern Fauquier Counties

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Founded in 1999, the Community Foundation is one of 860 community foundations across the United States and 30 in Virginia. It is dedicated to building permanent endowments to ensure current and future grantmaking resources in our community. Endowment funds are created with variety and vision, as each fund represents the values of the donor who creates it.

The Community Foundation leads a number of key community-based initiatives, including training programs for nonprofit leaders, grantmaking for teens, a local day of charitable crowdfunding through GiveChoose.org each May, and recently, its Faces of Loudoun community service campaign seeking to improve local charitable giving by putting an authentic face on need here at home.

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