

LOCAL OUTCOME REPORT PROSPERITY NOW SCORECARD

The Prosperity Now Scorecard equips advocates, policymakers, practitioners and others with data on how residents in states, counties and cities are faring when it comes to their financial health and whether opportunities to prosper are equitable. These data jump-start a conversation about solutions and policies to put all households on stronger financial footing.

Financial Assets & Income **OUTCOME MEASURE PLACE DATA STATE DATA US DATA** Asset Poverty Rate 24.6% 26.1% 25.5% Income Inequality 4.7x higher for top 20% 4.4x higher for top 20% 4.9x higher for top 20% 10.1% 10.7% 13.4% Income Poverty Rate Income Poverty by Race 2.8x higher for HHs of color 1.5x higher for HHs of color 2x higher for HHs of color Liquid Asset Poverty Rate 34.2% 29.6% 36.8% Unbanked Households 4.9% 4 2% 7.0% Underbanked Households 16.6% 20.7% 19.9% Households with Zero Net Worth 17.1% 18.6% 16.9% Businesses & Jobs **OUTCOME MEASURE PLACE DATA STATE DATA US DATA** Business Value by Race 1.4x higher for white bus. owners 1.1x higher for white bus. owners 2.9x higher for white bus. owners Business Value by Gender 5.2x higher for men 2.8x higher for men 3x higher for men Unemployment Rate 8 2% 5.4% 4 9% 1.4x higher for workers of color 1.6x higher for workers of color Unemployment Rate by Race 1.6x higher for workers of color Homeownership & Housing **OUTCOME MEASURE PLACE DATA STATE DATA US DATA** Affordability of Homes (value/income) 5.2x higher than median income 4.6x higher than median income 3.6x higher than median income Housing Cost Burden - Homeowners 36.8% 29.4% 28.3% Housing Cost Burden - Renters 56.6% 47.4% 49.7% Homeownership Rate 63.1% 62.5% 63.1% Homeownership by Race 1.5x higher for white HHs 1.5x higher for white HHs 1.6x higher for white HHs Health Care **OUTCOME MEASURE PLACE DATA STATE DATA US DATA Employer-Provided Insurance Coverage** 56.7% 61.2% 58.6% 11.6% 6.9% 10.0% Uninsured Rate Uninsured by Race 1.7x higher for people of color 2.6x higher for people of color 2.1x higher for people of color Uninsured by Gender 1.2x higher for men 1.3x higher for men 1.2x higher for men Uninsured Low-Income Children 7.4% 3.7% 6.1% Education **OUTCOME MEASURE PLACE DATA STATE DATA US DATA** Four-Year College Degree 32.5% 35.1% 31.3% Four-Year Degree By Race 1.7x higher for white adults 1.3x higher for white adults 1.5x higher for white adults Four-Year Degree By Gender 1.1x higher for men equal for men and women equal for men and women

In order to generate more robust estimates at the local level, specifically estimates disaggregated by race, many local estimates are derived using five-year data averages. For more information on how local estimates are calculated, visit scorecard.prosperitynow.org/methodology.

42.5%

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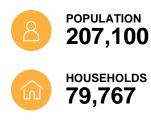
Early Childhood Education Enrollment

48.0%

42.6%

WHATCOM COUNTY

DEMOGRAPHICS



RACE AND ETHNICITY

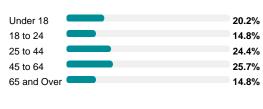
HOUSEHOLD INCOME QUINTILES

Lowest Quintile	\$0 to \$21,216
2nd Quintile	\$21,217 to \$41,182
3rd Quintile	\$41,183 to \$65,882
4th Quintile	\$65,883 to \$100,639
Highest Quintile	Over \$100,639

MEDIAN HOUSEHOLD INCOME \$53,145

White 80.3% Black 0.8% 3.9% Asian Latino 8.7% Native n/a NHPI n/a Two or More n/a Other 6.3%

AGE



PEOPLE WITH A DISABILITY

PROSPERITY NOW COMMUNITY

Prosperity Now is committed to continuing our support of and partnerships with our movement of committed advocates and practitioners seeking to create a clear path to financial stability, wealth and prosperity. The Prosperity Now Community expands our reach, creates strong connections between those in our community and mobilizes advocates to create lasting social change.

The Prosperity Now Community facilitates learning, creates connections and inspires action to create and improve programs and policies that foster opportunity, especially for those who have not had it before. Our unwavering commitment to creating prosperity includes efforts on a wide range of issues, such as consumer protections, equity in the tax code, increasing affordable housing and removing barriers to saving and building wealth.

To Join the Community, visit prosperitynow.org/get-involved

COMMUNITY CHAMPIONS IN WASHINGTON

Financial Empowerment Network *Bellevue, WA*

Northwest Native Development Fund Coulee Dam, WA

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ABOUT PROSPERITY NOW

13.1%

Prosperity Now (formerly CFED) believes that everyone deserves a chance to prosper. Since 1979, we have helped make it possible for millions of people, especially people of color and those of limited incomes, to achieve financial security, stability and, ultimately, prosperity. We offer a unique combination of scalable practical solutions, in-depth research and proven policy solutions, all aimed at building wealth for those who need it most.

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