

ALICE[®]

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



PACIFIC NORTHWEST IDAHO, OREGON, AND WASHINGTON

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Fall 2015

STUDY OF FINANCIAL HARDSHIP

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Pacific Northwest

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NOTE: In addition to the corporate sponsorships, this Report was made possible by the United Ways noted above.

EXECUTIVE SUMMARY

In the Pacific Northwest, 1.6 million households – fully 35 percent -- struggled to afford basic household necessities in 2013.

Who is ALICE? With the cost of living higher than what most wages pay, **ALICE** families – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed -- work hard and earn above the Federal Poverty Level (FPL), but not enough to afford a basic household budget of housing, child care, food, transportation, and health care. ALICE households include women and men, young and old, urban, suburban, and rural, and of all races and ethnicities, and they live in every county in the Pacific Northwest.

Who is struggling? While the FPL reports that only 14 percent of Pacific Northwest households face financial hardship, the ALICE Threshold provides a clearer and more updated estimate. In 2013:

- In Idaho, 15 percent (87,233 households) lived in poverty, and 22 percent (130,397 households) were ALICE
- In Oregon, 15 percent (230,328 households) live in poverty, and 23 percent (346,700 households) were ALICE
- In Washington, 13 percent (343,878 households) lived in poverty and 19 percent (510,342 households) were ALICE

Why are there so many ALICE households in the Pacific Northwest?

Low wage jobs dominate the local economy: More than half of all jobs in the Pacific Northwest pay less than \$20 per hour, with most paying between \$10 and \$15 per hour (\$15 per hour full time = \$30,000/year). These jobs -- especially service jobs that pay below \$20 per hour and require only a high school education or less – will grow far faster than higher-wage jobs over the next decade.

The basic cost of living is high: The cost of basic household expenses in the Pacific Northwest is more than most of the region's jobs can support. The average annual Household Survival Budget for a Pacific Northwest family of four (two adults with one infant and one preschooler) ranges from \$46,176 in Idaho to \$52,152 in Washington --- double the U.S. family poverty rate of \$23,550.

Jobs are not located near housing that is affordable: Through the Great Recession, both housing affordability and job opportunities dropped steeply. Housing continued to decline slightly from 2010 to 2013 and job opportunities on average stayed flat, so it remains difficult for ALICE households in the Pacific Northwest to find both housing affordability and job opportunities in the same county.

Public and private assistance helps, but doesn't achieve financial stability: Assistance provides essential support for households below the ALICE Threshold but cannot lift all households to economic stability. Government, nonprofit, and health care organizations spend \$20.9 billion on services for ALICE and poverty-level households in the region to supplement their income, but even that total is still 25 percent short of lifting all households in the Pacific Northwest above the ALICE Threshold.

What are the consequences, and what would improve the economic situation for ALICE households?

Consequences: When ALICE households cannot make ends meet, they are forced to make difficult choices such as forgoing health care, accredited child care, healthy food, or car insurance. These "savings" threaten their health, safety, and future – and they reduce productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

Effective change: While short-term strategies can make conditions less severe, only structural economic changes will significantly improve the prospects for ALICE and enable hardworking households to support themselves. Strengthening the Pacific Northwest economy and meeting ALICE's challenges are linked: improvement for one would directly benefit the other. The ALICE tools can help policy makers, community leaders, and business leaders to better understand the magnitude and variety of households facing financial hardship, and to create more effective change.

Consequences of Households Living Below the ALICE Threshold in the Pacific Northwest

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing	Inconvenience; health and safety risks; increased maintenance costs	Worker stressed, late, and/or absent from job -- less productive
Move farther away from job	Longer commute; costs increase, less time for other activities	More traffic on road; workers late to job
Homeless	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard child care	Safety and learning risks; health risks; limited future employment opportunity	Future burden on education and social services; less productive worker
No child care	One parent cannot work; forgoing immediate income and future promotions	Further burden on education system and other social services
Substandard public education	Learning risks; limited earning potential/mobility; limited career opportunity	Stressed parents; future burden on social services
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; future burden on health care system
Not enough	Poor daily functioning	Even less productive, future burden on social services
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance	Worker stressed, late, and/or absent from job -- less productive
No insurance/ registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Less time for other activities; more costly	More traffic on road; workers late to job; burden on social services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for special transportation; greater burden on emergency vehicles
HEALTH AND HEALTH CARE		
Underinsured	Forgo preventative health care; more out-of-pocket expense	Workers report to job sick, spread illness; less productive; absenteeism
No insurance	Forgo preventative health care; use ED for non-emergency care	Higher premiums for all; more expensive health costs
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings	Worker stressed, late, and/or absent from job -- less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal Savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crisis; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – Pacific Northwest, 2015

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

The Household Survival Budget calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in the Pacific Northwest, adjusted for different counties and household types.

The ALICE Threshold is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in the Pacific Northwest. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

The Household Stability Budget is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category, and is adjusted for different counties and household types.

The ALICE Income Assessment is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a significant shortfall, or **Unfilled Gap**, between what these households bring in and what is needed for them to reach the ALICE Threshold.

The Economic Viability Dashboard is comprised of three Indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each county in the region.

Idaho Counties, 2013

County	Total Households	Percent ALICE & Poverty
Ada	155,434	32%
Adams	1,707	40%
Bannock	30,265	38%
Bear Lake	2,442	33%
Benewah	3,888	40%
Bingham	15,005	36%
Blaine	9,205	35%
Boise	2,994	39%
Bonner	17,160	38%
Bonneville	36,806	34%
Boundary	4,144	43%
Butte	1,022	42%
Camas	464	42%
Canyon	65,923	42%
Caribou	2,644	36%
Cassia	7,542	42%
Clark	304	53%
Clearwater	3,545	40%
Custer	1,870	39%
Elmore	9,737	36%
Franklin	4,150	43%
Fremont	4,549	39%
Gem	6,323	39%
Gooding	5,552	45%
Idaho	6,534	40%
Jefferson	8,038	35%
Jerome	7,808	43%
Kootenai	55,836	33%
Latah	14,960	43%
Lemhi	3,832	46%
Lewis	1,660	47%
Lincoln	1,617	48%
Madison	10,569	59%
Minidoka	7,033	41%
Nez Perce	15,910	33%
Oneida	1,579	47%
Owyhee	3,911	62%
Payette	7,968	40%
Power	2,568	48%
Shoshone	5,714	39%
Teton	3,583	45%
Twin Falls	28,811	38%
Valley	3,519	34%
Washington	3,938	46%

AT-A-GLANCE: IDAHO

2013 Point-in-Time Data

Population: 1,612,136 | Number of Counties: 44 | Number of Households: 588,063

Median Household Income (state average): \$46,783

Unemployment Rate (state average): 7.2%

Gini Coefficient (zero = equality; one = inequality) (state average): 0.44

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the state (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



Income Assessment for Idaho

The total annual income of poverty-level and ALICE households in Idaho is \$3.2 billion, which includes wages and Social Security. This is only 40.5 percent of the amount needed just to reach the ALICE Threshold of \$8 billion statewide. Government and nonprofit assistance makes up an additional 31.3 percent, but that still leaves an Unfilled Gap of 28.2 percent, or \$2.3 billion.

Idaho ALICE Threshold	-	Earned Income and Assistance	=	Unfilled Gap
\$8 billion	-	\$5.7 billion	=	\$2.3 billion

What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,490 for a single adult and \$23,550 for a family of four.

Monthly Costs—Idaho Average—2013

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 - 2013 PERCENT CHANGE
Housing	\$ 470	\$ 656	11%
Child Care	\$ -	\$ 902	5%
Food	\$ 191	\$ 579	17%
Transportation	\$ 350	\$ 700	2%
Health Care	\$ 119	\$ 474	30%
Taxes	\$ 133	\$ 187	-1%
Miscellaneous	\$ 126	\$ 350	10%
Monthly Total	\$ 1,388	\$ 3,848	10%
ANNUAL TOTAL	\$ 16,660	\$ 46,176	10%
Hourly Wage	\$ 8.33	\$ 23.09	10%

Oregon Counties, 2013

County	Total Households	Percent ALICE and Poverty
Baker	7,120	42%
Benton	33,609	41%
Clackamas	150,382	30%
Clatsop	15,549	42%
Columbia	18,781	39%
Coos	25,814	47%
Crook	8,974	45%
Curry	10,413	41%
Deschutes	65,065	41%
Douglas	43,389	43%
Gilliam	883	29%
Grant	3,319	44%
Harney	3,113	40%
Hood River	8,174	40%
Jackson	82,983	45%
Jefferson	7,723	39%
Josephine	34,517	48%
Klamath	25,746	48%
Lake	3,566	46%
Lane	144,166	43%
Lincoln	20,458	42%
Linn	43,911	44%
Malheur	10,322	56%
Marion	114,077	43%
Morrow	3,741	40%
Multnomah	309,552	31%
Polk	28,097	39%
Sherman	827	35%
Tillamook	9,576	47%
Umatilla	26,943	37%
Union	10,179	41%
Wallowa	2,996	39%
Wasco	9,485	49%
Washington	203,665	33%
Wheeler	625	33%
Yamhill	35,454	40%

AT-A-GLANCE: OREGON

2013 Point-in-Time Data

Population: 3,930,065 | **Number of Counties:** 36 | **Number of Households:** 1,523,194

Median Household Income (state average): \$50,251

Unemployment Rate (state average): 9.2%

Gini Coefficient (zero = equality; one = inequality) (state average): 0.46

How many households are struggling?

ALICE, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the state (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



Income Assessment for Oregon

The total annual income of poverty-level and ALICE households in Oregon is \$9.6 billion, which includes wages and Social Security. This is only 43.1 percent of the amount needed just to reach the ALICE Threshold of \$22.2 billion statewide.

Government and nonprofit assistance makes up an additional 30.4 percent, but that still leaves an Unfilled Gap of 26.5 percent, or \$5.9 billion.

Oregon ALICE Threshold	–	Earned Income and Assistance	=	Unfilled Gap
\$22.2 billion	–	\$16.3 billion	=	\$5.9 billion

What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,490 for a single adult and \$23,550 for a family of four.

Monthly Costs—Oregon Average—2013

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007-2013 PERCENT CHANGE
Housing	\$ 492	\$ 732	13%
Child Care	\$ -	\$ 934	4%
Food	\$ 191	\$ 579	17%
Transportation	\$ 342	\$ 683	1%
Health Care	\$ 119	\$ 474	25%
Taxes	\$ 238	\$ 445	-5%
Miscellaneous	\$ 138	\$ 385	8%
Monthly Total	\$ 1,520	\$ 4,233	8%
ANNUAL TOTAL	\$ 18,240	\$ 50,796	8%
Hourly Wage	\$ 9.12	\$ 25.40	8%

Washington Counties, 2013

County	Total Households	Percent ALICE and Poverty
Adams	5,738	47%
Asotin	9,270	37%
Benton	68,334	30%
Chelan	27,665	36%
Clallam	30,606	38%
Clark	158,778	33%
Columbia	1,651	38%
Cowlitz	38,483	34%
Douglas	14,138	34%
Ferry	2,951	49%
Franklin	24,434	42%
Garfield	970	30%
Grant	29,888	44%
Grays Harbor	26,815	42%
Island	32,990	32%
Jefferson	13,285	40%
King	819,434	25%
Kitsap	97,854	23%
Kittitas	16,409	43%
Klickitat	7,829	39%
Lewis	29,040	43%
Lincoln	4,457	34%
Mason	23,395	38%
Okanogan	16,231	41%
Pacific	9,165	42%
Pend Oreille	5,484	41%
Pierce	302,287	34%
San Juan	7,753	32%
Skagit	45,234	36%
Skamania	4,452	33%
Snohomish	270,616	33%
Spokane	186,456	37%
Stevens	17,586	34%
Thurston	99,815	35%
Wahkiakum	1,715	38%
Walla Walla	21,413	45%
Whatcom	78,330	41%
Whitman	17,340	52%
Yakima	79,742	46%

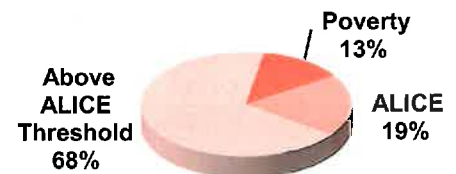
AT-A-GLANCE: WASHINGTON

2013 Point-in-Time Data

Population: 6,971,406 | **Number of Counties:** 39 | **Number of Households:** 2,648,033
Median Household Income (state average): \$58,405
Unemployment Rate (state average): 7.9%
Gini Coefficient (zero = equality; one = inequality) (state average): 0.46

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the state (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



Income Assessment for Oregon

The total annual income of poverty-level and ALICE households in Washington is \$14.2 billion, which includes wages and Social Security. This is only 42 percent of the amount needed just to reach the ALICE Threshold of \$33.8 billion statewide. Government and nonprofit assistance makes up an additional 34.7 percent, but that still leaves an Unfilled Gap of 23.3 percent, or \$7.9 billion.

Washington ALICE Threshold – Earned Income and Assistance = Unfilled Gap

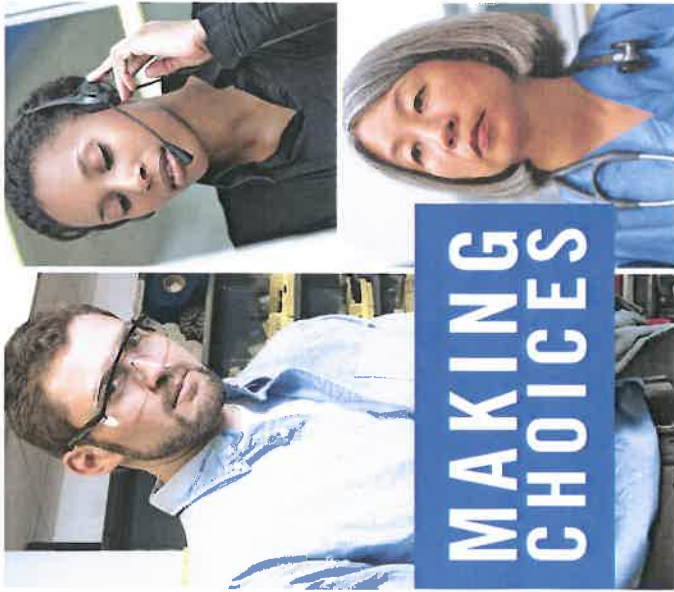
\$33.8 billion – \$25.9 billion = \$7.9 billion

What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,490 for a single adult and \$23,550 for a family of four.

Monthly Costs – Washington Average – 2013

	SINGLE ADULT	2 ADULTS, 1 INFANT,	2007 - 2013 PERCENT CHANGE
Housing	\$ 528	\$ 805	17%
Child Care	\$ -	\$ 1,223	2%
Food	\$ 191	\$ 579	17%
Transportation	\$ 334	\$ 666	-4%
Health Care	\$ 119	\$ 473	27%
Taxes	\$ 137	\$ 205	-16%
Miscellaneous	\$ 131	\$ 395	8%
Monthly Total	\$ 1,440	\$ 4,346	7%
ANNUAL TOTAL	\$ 17,280	\$ 52,152	7%
Hourly Wage	\$ 8.64	\$ 26.08	7%



WHAT WOULD YOU DO?

Meet ALICE. You may not know it, but you already know many ALICEs. They are our child care workers, bank tellers, home health aides, store clerks and office assistants – all workers we cannot live without.

ALICE gets up each day to go to work, but doesn't earn enough to cover even the most basic essentials. Each month is a juggling act as ALICE tries to stretch an inadequate income to meet household needs. Unable to set aside savings, just one emergency – one health crisis, one car repair, one harsh storm – and ALICE's precarious situation can quickly spiral out of control.

When the dollars run out, ALICE is forced to make difficult short-term choices that can result in long-term consequences. Pay the heating bill or rent, purchase essential medications or put dinner on the table, move to a place that is cheaper, but spend more time commuting and adding miles to an already aging car.

These choices are not easy. So, what would you do?

ALICE =
Asset Limited, Income Constrained, Employed

EXPENSE	POVERTY	SURVIVAL	SUSTAINABLE
Housing 	Rented shared apartment in a bad area ○○○	Rented 2 bedroom apartment ○○○○○○○○	3 bedroom house with mortgage ○○○○○○○○ ○○○○○○○○
Child care 	Unqualified neighbor or relative (P/T) ○○	Unlicensed child care ○○○○○○○○○○	Accredited child care center ○○○○○○○○○○ ○○○○○○○○○○
Food 	Food pantry supplements ○	Thrifty food plan ○○○○	Moderate food plan + 1 meal out ○○○○○○○○
Transportation 	Limited public and walking ○	Public OR 1 car ○○○○	Public and 1 car OR 2 cars ○○○○○○○○○○
Education 	Tutoring and books ○	After school activities (band, sports) ○○○○	Job training or college savings ○○○○○○○○
Miscellaneous 	Clothing ○	Cell phone, clothing, cable ○○○○	Smart phone, internet, cable, clothing ○○○○○○○○
Savings 	None	None	Nominal ○○○○○○○○

United Way
of Pierce County
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United Way of Pierce County: Foundation Dashboard

Centers for Strong Families			Hunger-Free Pierce County Collaborative			South Sound 2-1-1		
Foundation Name	Staff Lead	Status (Application Identified, Submitted, Approved, or Denied)	Foundation Name	Staff Lead	Status (Application Identified, Submitted, Approved, or Denied)	Foundation Name	Staff Lead	Status (Application Identified, Submitted, Approved, or Denied)
Surdna Foundation	Lindsay	Submitted (October 7, 2015) - Heard on 11/10 that we did not acquire this	George R. Russell, Jr. Fund	Dona	Application Identified (Plan to Submit by December 31)	Milgard Family Foundation	Penni	Approved for \$128,000 for 2016 & additional \$64,000 for Jan-June 2017. After 2017 will stop funding the Military Call Specialist. Foundation open to supporting other programs in future.
Washington State Employees Credit Union	Lindsay	Letter of Intent submitted 10/19/15 for \$50,000 (may receive \$25,000)	Noreliffe Foundation	Pete	Reviewing strategies and costs to continue Hunger Initiative. (Plan to Submit Letter Of Intent by December 15)	Umpqua Bank	Penni	Submitted (September 30, 2015)
City of Tacoma	Dona	Meeting on Nov. 13 with City officials about use of federal transportation grant funds up to \$85,000	Community Economic Development Healthy Food Financing	Lindsay	Application identified (Plan to Submit by March 31)	Puyallup Tribe Charity Trust	Penni and Ted	Application Identified (Plan to Submit by December 31)
Columbia Bank	Dona	\$25,000 pending decision to use match resources for pilot CSF	Bank of America	Shawn	\$25,000 approved for Power Packs			
Bill & Melinda Gates Foundation	Dona / Lindsay	Met with PNW grantors on 10/28/15 and they let us know that their new timeline for their impact strategy is due in March 2015 for grants to be launched in early 2017 around poverty	Robert Wood Johnson Foundation					
Umpqua Bank	Lindsay	Lindsay, Penni and Naiani met about their umpquabank.com/impactgrants (new impact grants) on 11/11/15						
Forest and Sequoia Foundation	Lindsay	Potential resources for capacity building						
Keillogg	Dona	While funding not available to support the operations of CSF, opportunities to support asset development are available once a CSF is up and running. Will look to apply in late 2016						
Kresge Foundation		possible resources for systems capacity building - long shot at this time						
Ford Foundation	Dona	Focused on economic stability and systems level change initiatives focused on alleviating poverty						
Local Initiative Support Corporation	Dona / Lindsay	LISC will be working with us to assist with training and TA						
Annie E Casey Foundation	Dona	Potential resources to support start up of CSF						

United Way of Pierce County: Foundation Dashboard

Centers for Strong Families		Hunger-Free Pierce County Collaborative			South Sound 2-1-1	
M.J. Murdock Charitable Trust	Ted	Potential low to mid 6 figure supporter. Talking with Kit Gillem.				
Key Bank		Will apply to foundation for funding consideration need to determine timeframe for funding				
US Bank		Will apply to foundation for funding consideration need to determine timeframe for funding				
Commencement Bank	Dona	\$2,500 pending decision to use match for CSF pilot				
Bank of America	Dona	Met with Market Manager and Senior VP of Community Relations and sent info on CSF				
State Farm	Dona /Lindsay	In discussions with USFC and Impact Capital, potential resources for TA and capacity building				
Paul G. Allen Foundation	Dona	Will submit letter of intent by 12/30				
Pierce County	Dona	Met with County Exec and there is interest in program, potential for CSF to get into County budget for 2017				