

Lopez Island in need of a community conversation: demographic and affordability

By Chuenchom Greacen

This article is the second of a two-part series about the Lopez Island community.

I worry about my children’s generation. Many young people feel the Lopez Dream of buying land and building a home is out of reach because of today’s economics. Is Lopez changing to the point where young families can no longer count on home ownership and having a public school to send their kids?

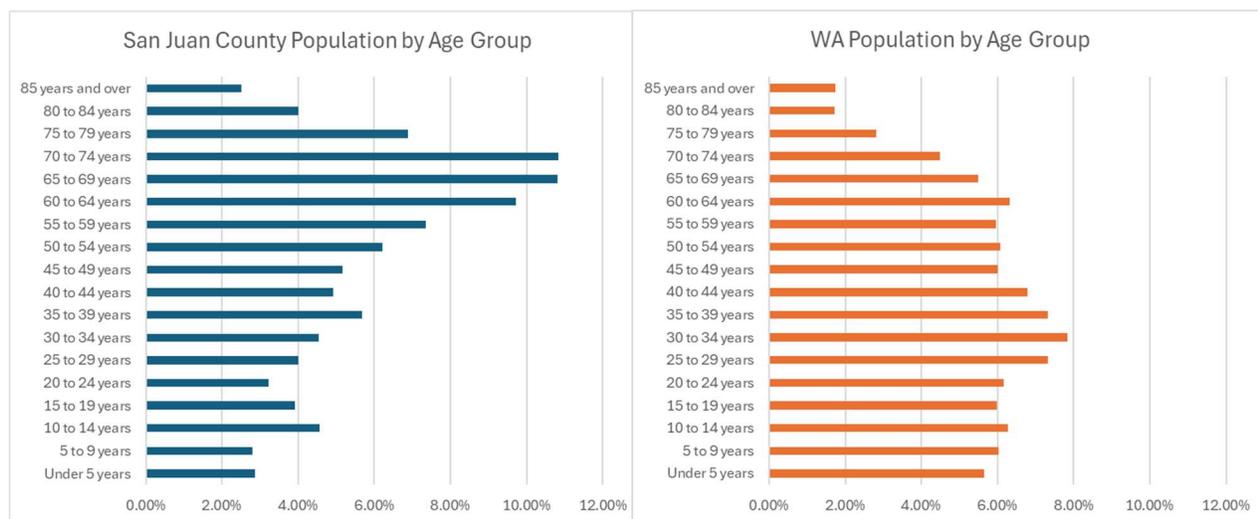


Figure 1: Age distribution of San Juan County vs Washington state population (2023). Data Source: <https://www.neilsberg.com/insights/san-juan-county-wa-population-by-age/>

Lopez Island, like much of San Juan County, is facing demographic and economic challenges that threaten the sustainability and vibrancy of its community. The Lopez population skews elderly— with a median age of 60, even older than the county’s of 57 (Figure 1). Our school-age population is shrinking while the retired segment grows. As people age, they need more services from home repair to healthcare. Working age islanders

who provide the many needed services like firefighting and nursing are a declining portion of the population (Figure 2).

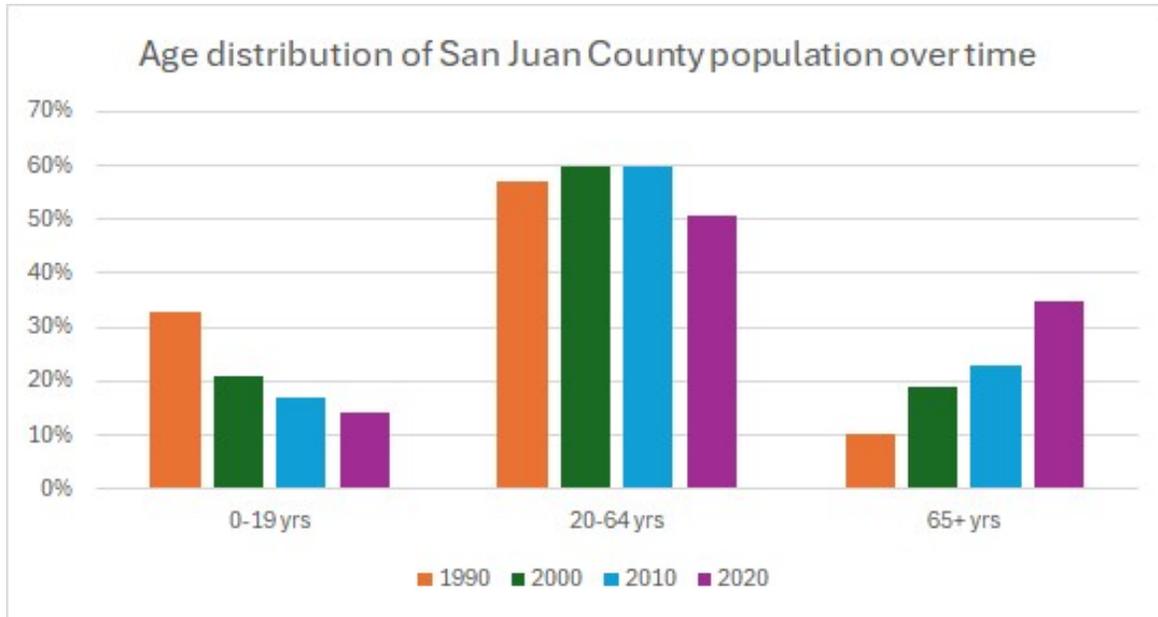
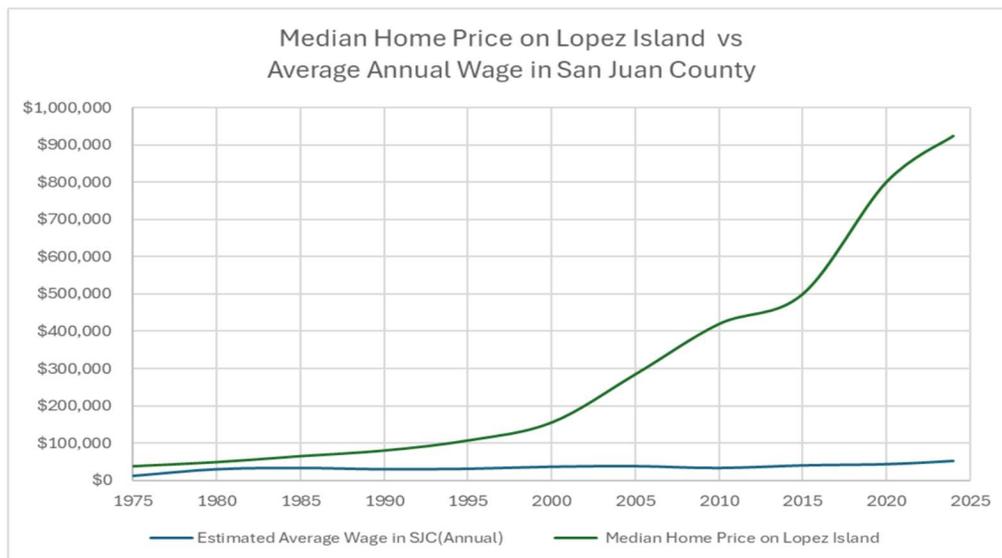


Figure 2: In San Juan County, the school age population is shrinking while the retired population keeps growing. Working population was relatively stable until 2020, when it shrank noticeably from 60% to 51%. Data sources: census data from <https://ofm.wa.gov/>, http://orcasresearch.org/projects/seniors/Aging_on_Orcas.1.pdf, <https://www.neilsberg.com/insights/san-juan-county-wa-population-by-age/>

A declining school-age population (from 2,922 in 2000 to 2,580 in 2020) affects school enrollment, leading to less school revenues and program cuts. A school without woodshop or garden programs can deter young families from settling here, further impacting community vibrancy. This demographic imbalance endangers the intergenerational stability essential to community life.

Since the 1970s, earned income for islanders has not kept pace with housing costs. Earned income has gone up about 20% since 2016, while the [median home price](#) on Lopez Island has doubled to about \$957,000—equivalent to 17 years of a typical worker’s [entire paychecks](#). This is in stark contrast to the 1980s, when a home cost about six years of earned income (\$50,000) (Figure 3).



Both data sets are expressed in nominal price (not inflation adjusted).

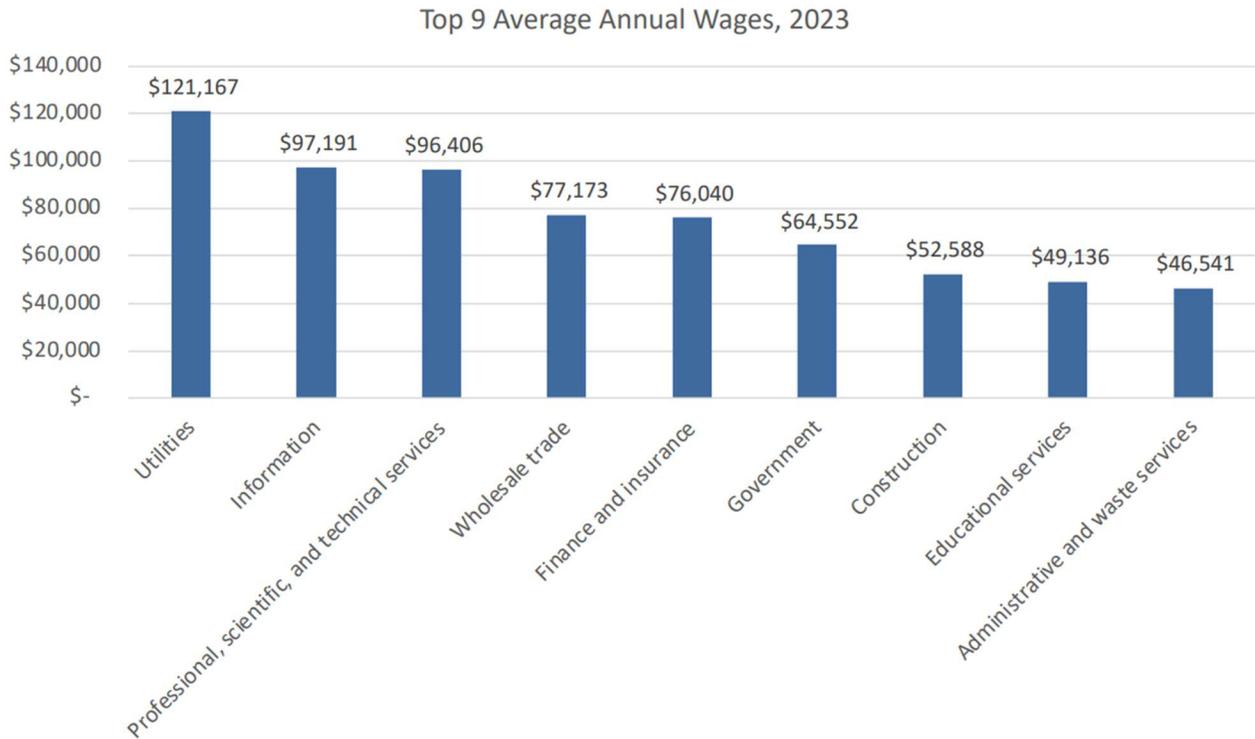
Data source for median home prices on Lopez Island: <https://www.neighborhoodscout.com/wa/lopez-island/real-estate>

Data source for average wage in SJC: <https://esd.wa.gov/jobs-and-training/labor-market-information/reports-and-research/labor-market-county-profiles/san-juan-county-profile> and <https://ofm.wa.gov/washington-data-research/statewide-data/washington-trends/economic-trends/washington-and-us-average-wages/average-wages-county-map>

Figure 3: The gap between the cost of a median home on Lopez and the average wage keeps widening, making it difficult for young people/families with limited wealth to afford a home.

[Almost half](#) of Lopez Island’s homes are second homes or vacation rentals, further squeezing the housing market available to local residents. Unsubsidized home rental prices range from \$1,800¹ to [\\$3,000](#) monthly, also unaffordable for most wage earners (see Figure 4).

¹ According LCLT’s estimate in personal communication.



Source: Washington Employment Security Department

Figure 4: Top 9 average annual wages in San Juan County in 2023. Source: <https://cbe.wvu.edu/sites/cbe.wvu.edu/files/2024-09/2024%20San%20Juan%20County%20Profile.pdf>

It is no surprise San Juan County leads Washington in [income inequality](#). SJC per capita income is the second highest in WA, but 39% of the population does not earn enough “[to afford basic household needs](#)” There is substantial wealth here generating significant investment/property income, but it does not translate into wage growth that keeps pace with rising costs of living for most working families.

The economic challenges facing young Lopezians stem from long-term market forces and policy decisions at all government levels, like taxes, funding and zoning. In 1994, a public loan fund covered 90% of LCLT’s affordable home costs; now 30 years later state and federal support are non-existent for LCLT, leaving them reliant on higher interest loans and private donations. Thanks to SJC voters approving a Real Estate Excise Tax for affordable housing—the only county in Washington with this—recent projects by LCLT and Housing Lopez were able to move forward.

Building code and regulations also contribute to increased construction costs. Living lightly and creatively was previously a common way to afford a home here. Doing so now is increasingly “not code compliant.” A heavy focus of health and safety standards has unwitting consequences of criminalizing low-cost housing options.

Many local non-profits bridge gaps between individual needs and government support, but they are also facing financial challenges due to economic uncertainty and less funding, as noted in the series' [first article](#).

Without action to make island living and essential services affordable and viable, Lopez may lose working families and those with limited income—people who make this place vibrant and alive. If we cannot attract and retain working-age residents, our essential services, schools, farms, and business will struggle to find the people they need to thrive.

What kind of community do we want Lopez to be? Do you want our youth to see a future here, where they can build lives, raise families and contribute their skills? Do we want our elders to have the support and care they need close to home? Do we want the Lopez Dream to be attainable?

Let's discuss and figure this out. We can draw inspiration from the way we came together during the COVID pandemic to evaluate and meet various needs of our residents. The goal was to keep the community healthy and whole. Let's put our heads & hearts together again and get creative.

Photo caption: Sandy Bishop and Claudia Costa joined the Lopez Community Land Trust float in this year's Fourth of July parade on Lopez Island, carrying a sign that said "I Dream a World [with] Homes for All."

Photo credit: Chom Greacen

