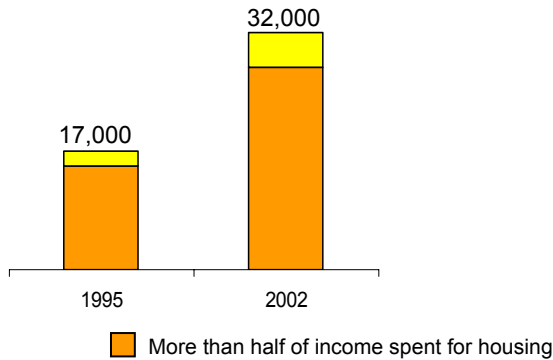




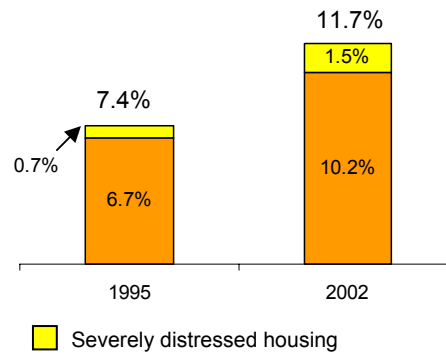
Housing Challenges Facing Working Families in the Portland, OR Metropolitan Area

The Number of Working Families with Critical Housing Needs in the Portland Area Increased Substantially from 1995 to 2002. The Rate of Housing Problems Among Working Families Also Rose Substantially.

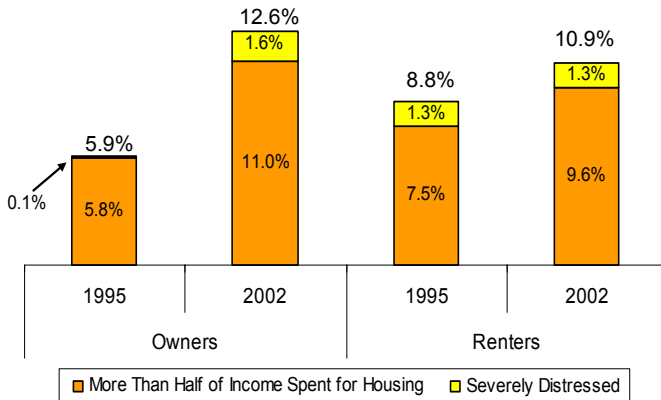
Number with Critical Housing Needs



Rate of Critical Housing Needs



For Portland Working Families, Critical Housing Needs Rose Substantially Among Owners and Moderately Among Renters



Portland Compared to Other Metros

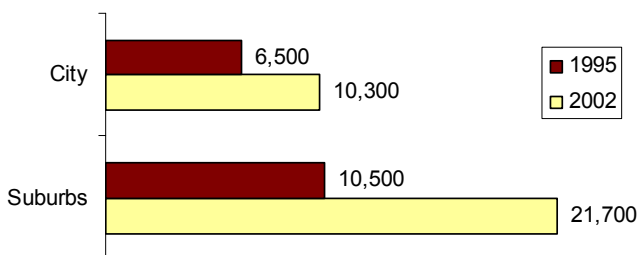
-- In 2002, 11.7% of working families had critical housing needs, the same as the national rate in 2003.

-- Portland is tied with Atlanta for the 12th highest incidence of critical housing needs among working families of the 31 areas studied.

Learn more in *The Housing Landscape for America's Working Families 2007*:

www.nhc.org/housing/landscape2007

The Number of Working Families with Critical Housing Needs Increased Substantially in Both the City and the Suburbs



Definitions:

Working families are those who work the equivalent of a full-time job and earn at least the annual federal minimum wage (\$10,712 in 2002) but no more than 120 percent of the area median income.

Critical housing needs are defined as living in severely distressed housing and/or spending more than half of household income on housing.

The **Portland metropolitan area** is defined as Clackamas, Columbia, Multnomah, Yamhill, and Washington Counties, OR and Clark County, WA, according to the U.S. Department of Housing and Urban Development.

The Portland **area median income** in 2002 was \$57,200.

Portrait of Portland's Working Families with Critical Housing Needs, 2002

The majority rely on just one wage earner.

- 1 wage earner: 68.7%
- 2 wage earners: 26.0%
- 3 or more wage earners: 5.3%

They are slightly more likely to be homeowners than they are to be renters.

- Owners: 51.5%
- Renters: 48.5%

They are more likely to have children than other Portland households.

- | <u>Working Families with Critical Needs</u> | <u>All Households¹</u> |
|---|--|
| • Couple with children: 35.9% | • Couple with children: 20.3% |
| • Single female with children: 13.2% | • Single female with children: 7.1% |
| • Single-person household: 26.1% | • Single-person household: 34.5% |
| • More than one person, no children: 24.8% | • More than one person, no children: 38.0% |

They are more likely to be of Hispanic origin than the overall population of Portland.

- | <u>Working Families with Critical Needs</u> | <u>All Households²</u> |
|---|-----------------------------------|
| • Non-Hispanic White: 79.2% | • Non-Hispanic White: 86.6% |
| • Non-Hispanic Black: 1.7% | • Black: 2.2% |
| • Hispanic: 11.0% | • Hispanic: 5.3% |
| • Other: 8.0% | • Other: 7.8% |

They often have very low incomes.

- 56.7 percent have incomes less than 50% of area median (\$10,712 to \$28,600).
- 29.9 percent have incomes between 51% and 80% of area median (\$28,601 to \$45,760).
- 13.4 percent have incomes between 81% and 120% of area median (\$45,761 to \$68,640).

Compared to working families without critical housing needs, those with critical needs have, in general, both lower incomes and higher housing costs.

Working Families' Housing Status	Median Income	Median Annual Renter Costs	Median Annual Homeowner Costs
No Critical Needs	\$37,400	\$8,200	\$11,400
Critical Needs	\$24,000	\$8,900	\$17,700

¹ Statistics on the household composition for the general population of Portland come from the 2002 American Community Survey for Multnomah County, OR. The 2002 ACS did not cover the Portland MSA as a whole.

² Race is self-reported. For the general population of Portland, Hispanics may fall within both the Hispanic category and the Black and Other categories; therefore, these percentages do not add up to 100 percent.

Sources

American Housing Survey for Portland, OR, 1995 and 2002; American Housing Survey, 2003; American Community Survey for Multnomah County, OR, 2002. This fact sheet is based on most recent metro level data available from the US Census Bureau.