

Where the Ends Don't Meet

Oregon 2014 | Highlights



Institute of Portland Metropolitan Studies

PORTLAND STATE UNIVERSITY

The Real Picture of Poverty in Oregon

Where the Ends Don't Meet in Oregon in 2014 is a new report by Worksystems, Inc., and PSU's Institute of Portland Metropolitan Studies. The report uses the **Self-Sufficiency Standard**, developed by the University of Washington, to analyze Oregon households across a wide range of characteristics. Unlike the **Federal Poverty Level (FPL)**, which is based on a food budget and fails to account for typical household expenses, the Self-Sufficiency Standard considers differences in family structure,

age of children, and county of residence. The Self-Sufficiency Standard gives a more accurate picture of poverty in Oregon.

37% of all Oregon households do not meet the Self-Sufficiency Standard. They lack adequate income to meet basic needs.

A Growing Problem

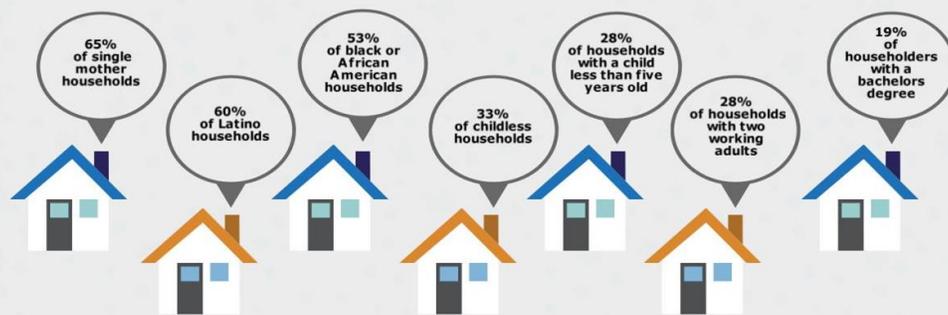
Since 2008 the percentage of households that do not meet the Standard has risen in *almost every Oregon county*.

Read the Full Report at <http://www.pdx.edu/ims/reports-papers>

It Could Be Any of Us

All types of Oregon households lack sufficient income to meet their basic needs. The odds of experiencing insufficient income are higher in some regions of Oregon, and for some groups, such as minority households, single-mother households, and the households of families who have young children. Overall, Latino households have the highest likelihood of insufficient income. But, many households that have insufficient income look like the majority of Oregon families—they are white, married, working, and raising children.

Who Has Insufficient Income?



Caught in the Poverty Gap

The Federal Poverty Level (FPL) is used to determine eligibility for programs that serve the poor. But the FPL overlooks many typical family expenses. By contrast, the Self-Sufficiency Standard considers these expenses. Policy makers who gauge poverty by the FPL may overlook many households that have insufficient income to meet basic needs. These households may be overlooked as targets of prosperity policy.



19% of all Oregon households live in a gap *above* the poverty level but *below* the self-sufficiency standard.

In the poverty gap, Oregonians can't make ends meet but may not qualify for public assistance that is tied to the FPL.

Housing and child care are two of the largest budget items and often cause the most economic stress for families with incomes below the Self-Sufficiency Standard. Childcare costs in Multnomah County alone have nearly doubled since 2008.



The poverty standard for a family of 3 is \$19,790. A family with 1 adult, 1 infant, and 1 preschooler in Multnomah Co. needs \$73,563 to meet basic needs without assistance. Median household income in Multnomah Co. is \$51,578. No wonder 37% of families in the county can't make ends meet.

Data Informs Public Policy

The study results can inform development of workforce and public safety net policies that help households achieve economic self-sufficiency. It is possible that many householders have adequate education and experience but face other barriers that keep their wages low or raise their household expenses. Addressing such barriers is the next step in balancing household incomes and costs.



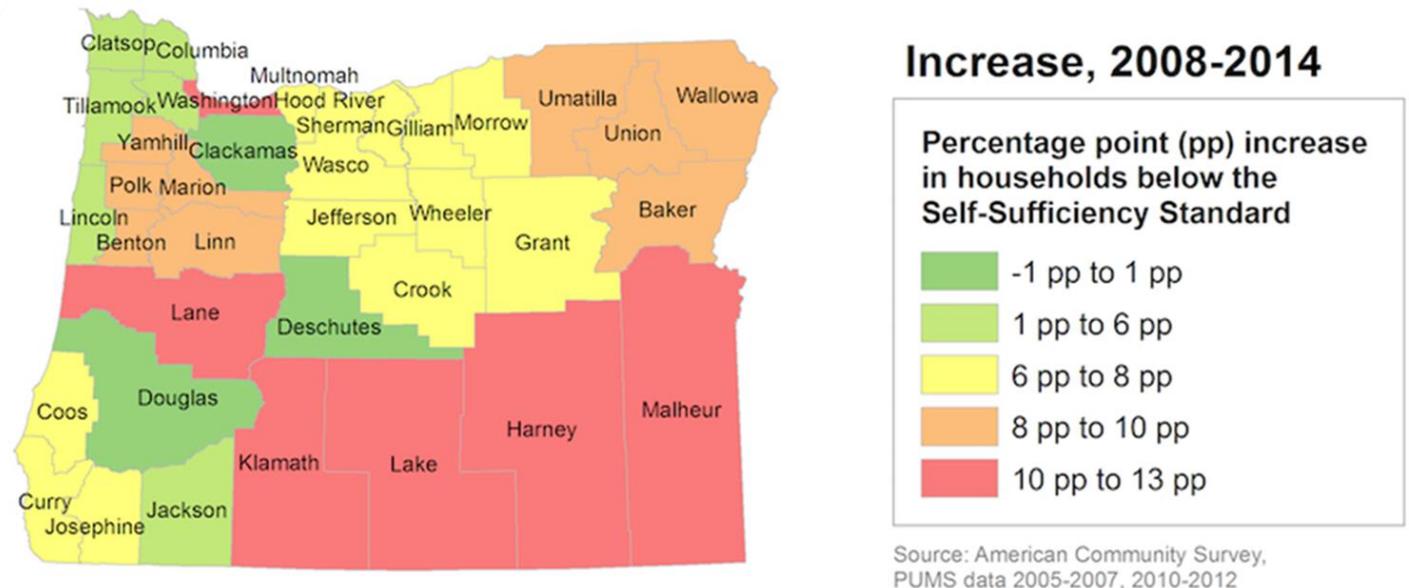
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The Problem of Income Insufficiency Has Grown in Most Counties

Although Oregon's urban counties generally have lower rates of income inadequacy than rural counties, urban counties are home to *the most households* with insufficient income: 77 percent are located in urban counties and 44 percent are located in the Portland metropolitan area alone. The problem has grown since 2008.



Although ACS estimates should be interpreted with the accompanying margin of error (MOE), due to resource constraints, the MOE values are not reported here. See the full report at <http://www.pdx.edu/ims/reports-papers> for more information.