

Where the Ends Don't Meet:

Self-Sufficiency and Implications for Families and Policy

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Photo: Andrew Hall, PortlandBridges.com

Three primary questions:

1
What is Self
Sufficiency?

2
What Families in
Oregon have
inadequate
Income?

3
What does this
mean for
Oregon
families?



What is self sufficiency ?

It depends on who you are talking about!

Meet the family



Two working adults

One infant

One preschooler

Living in Bend

How much money do they need to meet basic needs without public or private subsidies?

That's the Self-Sufficiency Standard

The Self-Sufficiency Standard reflects reality

Monthly Expenses	Deschutes Co. Family
Housing	\$803
Child Care	\$1,578
Food	\$721
Transportation	\$474
Health Care	\$461
Miscellaneous	\$404
Taxes	\$1,111
Tax credits	-\$267
Self Sufficiency Wage	
Hourly (x 2 people)	\$15.02
Monthly	\$5,287
Annual	\$63,439

Key Assumptions:

- All adults work full time
 - ✓ They both need transportation
 - ✓ All children are in day care until teens
- Basic costs include:
 - ✓ NO takeout or restaurants
 - ✓ NO recreation
 - ✓ NO savings
 - ✓ NO debt repayment

Self sufficiency standard for a few Oregon Counties

Federal Poverty Standard 2014 Family of 4 = \$23,850

County	Single Adult	Adult + Infant	Adult + school aged	2 adults + infant + preschooler
Deschutes	\$20,631	\$43,377	\$31,247	\$63,439
Douglas	\$17,466	\$28,784	\$26,207	\$41,962
Jackson	\$19,728	\$40,305	\$31,545	\$56,622
Lane	\$19,892	\$47,034	\$34,191	\$69,701
Multnomah	\$19,993	\$52,210	\$39,178	\$78,164
Polk	\$19,962	\$35,932	\$30,524	\$47,771
Union	\$17,731	\$28,255	\$28,635	\$40,529
Washington	\$24,353	\$51,742	\$41,431	\$76,258
Yamhill	\$22,635	\$40,797	\$34,178	\$58,993

Why does the self sufficiency standard vary?

Monthly costs for a family with two working adults, one infant, and one preschooler, 2014

County	Housing (2 BR apt)	Child care for infant + preschooler	Food	Transport
Deschutes	\$803	\$1,578	\$721	\$574
Douglas	\$654	\$1,286	\$664	\$468
Jackson	\$834	\$1,336	\$687	\$462
Lane	\$834	\$1,922	\$694	\$469
Multnomah	\$889	\$2,526	\$700	\$200
Polk	\$784	\$1,122	\$714	\$535
Union	\$647	\$ 989	\$732	\$471
Washington	\$968	\$2,045	\$696	\$549
Yamhill	\$865	\$1,245	\$709	\$530

Source: Center for Women's Welfare, University of Washington

Self-Sufficiency Standard vs. Federal Poverty Level

Federal Poverty Level

- Based in 1959 on the low cost food plan
- Adjusted for inflation
- Varies by family size

Self Sufficiency Standard

- Includes all basic costs
- Varies by size of family
- Varies by age of children
- Varies by location

Federal Poverty Level 2014

Family of 4 = \$23,850

The Policy Gap

Federal Poverty Standard 2014,
family of 4

\$23,850



Self-Sufficiency Standard 2014

County	2 adults + infant + preschooler
Deschutes	\$63,439
Douglas	\$41,962
Jackson	\$56,622
Lane	\$69,701
Multnomah	\$78,164
Polk	\$47,771
Union	\$40,529
Washington	\$76,258
Yamhill	\$58,993



What families in Oregon have inadequate income?

Across space, race and ethnicity, sex, and education?

Methodology

1

Sort individuals into households

Used 2010-2012 Public Use Micro sample data from the American Community Survey to allow cross tabulations with demographic variables.

2

Identify household type and location

The self-sufficiency standard uses 152 family compositions.

3

Sum income, compare to the standard, and sort households into groups

Households are either below poverty, above poverty but below self-sufficiency, or above self-sufficiency.

Across Space

Statewide, 37% don't earn enough to meet the Self Sufficiency Standard

20 percent of those fall into the "Policy Gap"



County	Percent below the Standard	Percent in the policy gap
Clackamas	32	21
Douglas	32	14
Jackson	40	20
Lane	44	21
Multnomah	37	17
Polk	36	19
Union	37	18
Washington	32	20
Yamhill	36	19

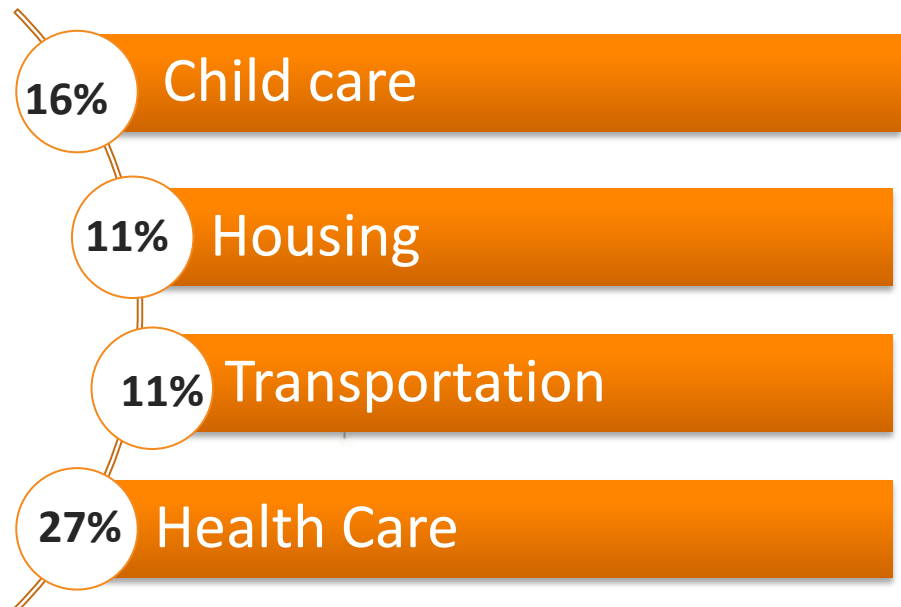
Across Time

Since 2008, the percentage not meeting the standard across Oregon has risen from 27 to 37 percent. The increase was higher in some counties

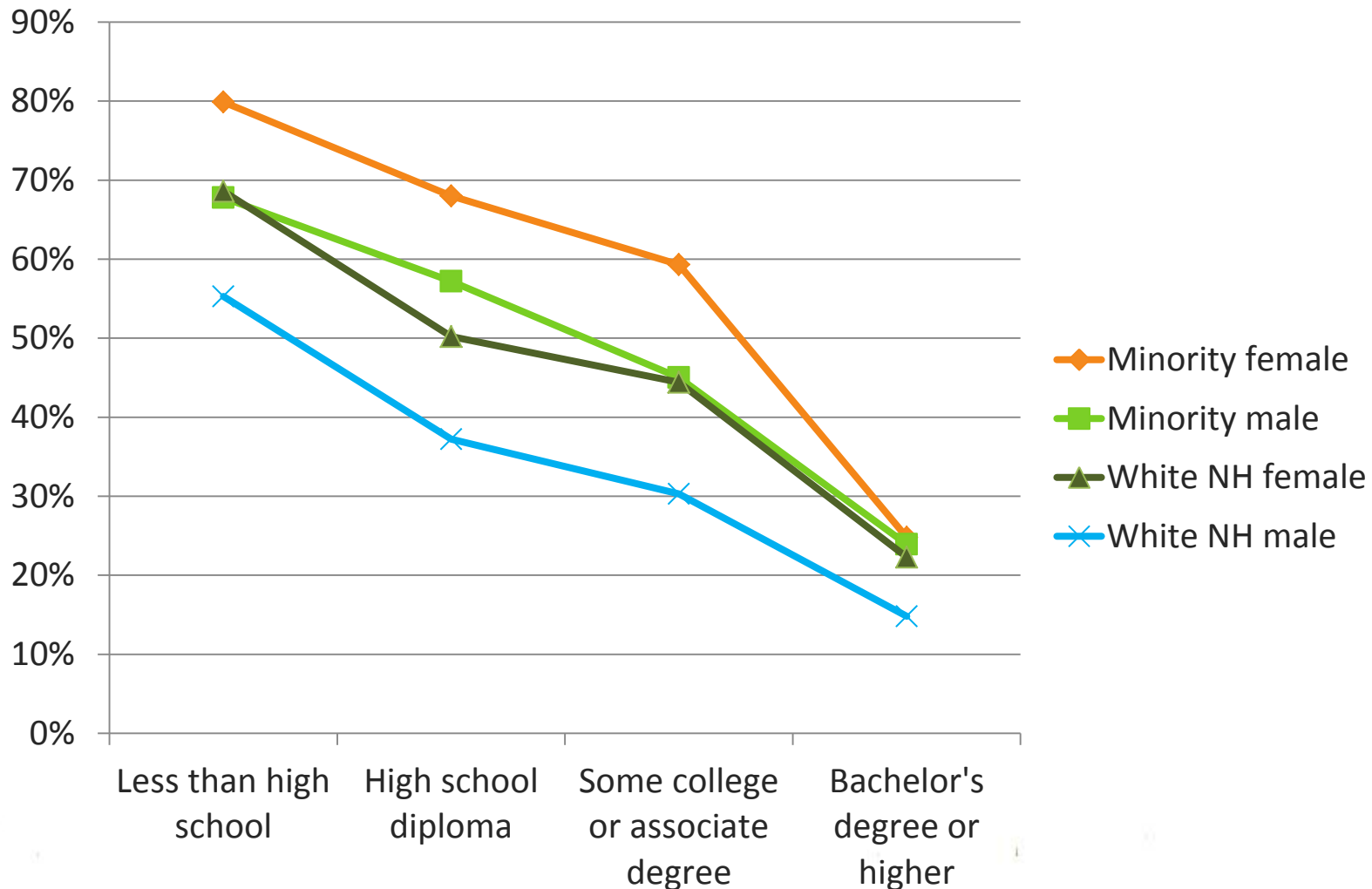
Average cost increases statewide

Percent not meeting the Self Sufficiency Standard: Counties with largest increases

County	2008	2014
Multnomah	24	37
Lane	32	44



Percent not meeting Self-Sufficiency Income



Source: Morehead and Martin, *Where the Ends Don't Meet in 2014*. Institute of Portland Metropolitan Studies

It could be any of us!



Source: Morehead and Martin, *Where the Ends Don't Meet in 2014*. Institute of Portland Metropolitan Studies



What does this mean for Oregon's Families?

How do they balance income and costs?

What does it mean for the family?



Self Sufficiency Standard = \$63,439

Median Wage Deschutes County
= \$39,040

If he's a	And she's a	He makes	She makes	Total	Meet?
K-8 Teacher	Phlebotomist	\$56,185	\$34,507	\$90,692	✓
Tile setter	Nursing assistant	\$30,825	\$27,060	\$57,885	✗
Retail sales clerk	Accounting clerk	\$22,547	\$34,445	\$56,992	✗

Source: BLS Occupational Employment Statistics; Oregon Employment Department; wages are median hourly for Crook, Deschutes,, and Jefferson Counties converted to full-time

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