

OREGON'S UNEVEN ECONOMY

AN OVERVIEW

Cost of Living varies broadly among Oregon's 36 counties. Recent independent studies from the University of Washington Center for Women's Welfare and Portland State University show that Oregon's economic recovery has not reached all Oregonians, or all of Oregon. At the same time, costs for housing and basic goods have increased significantly in some areas, as has the cost of child care, which is now among the most expensive in the nation.

77% of all Oregon households that are below the Standard are located in urban areas, versus 23% in rural counties. Thus, although higher rates of income inadequacy in rural counties are of definite concern, in terms of absolute numbers, **households struggling to meet their basic needs are primarily located in Oregon's metropolitan areas.** In fact, 44% of Oregon's households with inadequate income are located in the Portland metropolitan area alone.

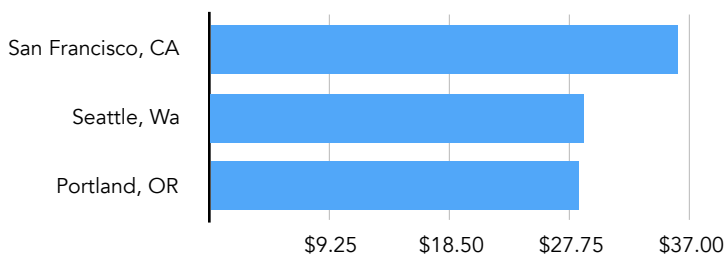
— *Portland State University Report, "Where The Ends Don't Meet in 2014: Measuring Poverty and Self-Sufficiency among Oregon's Families"*

In Multnomah County, where about 1/5th of the state's labor force resides, the cost of living is among the highest in the state for families with children. About one third (32%) of Multnomah County households include children.

A family of two adults and two school-age children living in Multnomah county needs to earn 20% more than a family of the same size living in a lower-cost, rural county (\$24 compared with \$19.25 in Linn County, using the Self Sufficiency Standard).

Self Sufficiency Standard City Comparisons, 2014

One adult, one preschool, one school-age child



ABOUT THE SELF SUFFICIENCY STANDARD

The Self-Sufficiency Standard for Oregon 2014 defines the amount of income necessary to meet the basic needs of Oregon families, differentiated by family type and where they live. The Standard calculates the cost of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing, Medicaid, or child care assistance) or private/informal assistance (e.g., unpaid babysitting by a friend or relative, food from food banks, or shared housing).

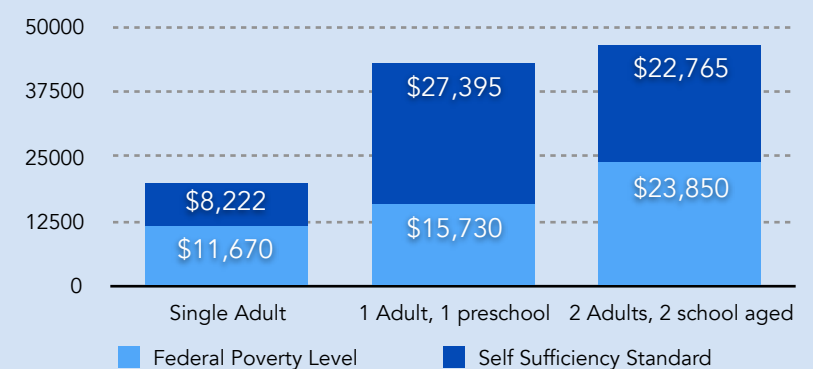
The basic needs covered are: Housing, food, transportation, health care, child care, and miscellaneous expenses (estimated at 10% of all other costs). The resulting Self-Sufficiency Standard budgets are basic needs, no-frills budgets created for all family types in each county in a given state, and which meet basic needs at a minimally adequate level, and no more. For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of over 41% of their food budget on take-out and restaurant food. The Standard does not include such items as retirement savings, education expenses, or debt repayment.

The Self Sufficiency Standard is developed by the University of Washington Center for Women's Welfare.

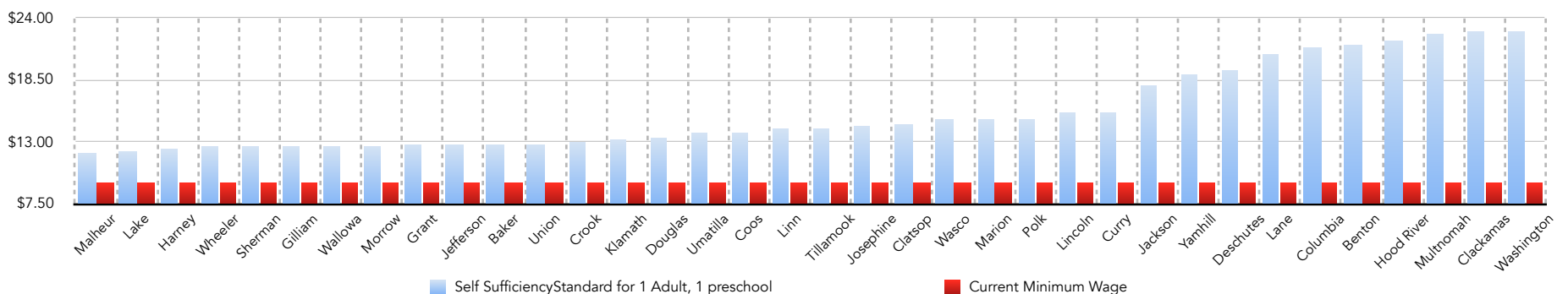
Example Data

	Single Adult	1 Adult, 1 preschool child	2 Adults, 2 school aged children
Coos	\$18,447	\$28,530	\$40,034
Multnomah	\$19,993	\$47,037	\$50,021
Lane	\$19,892	\$43,125	\$46,615
Linn	\$18,524	\$29,415	\$40,738

Self Sufficiency vs. Federal Poverty Level 2014 (Lane County Example)



VARIATION IN COST OF LIVING & CURRENT MINIMUM WAGE, BY COUNTY



SELF SUFFICIENCY STANDARD

IN PRACTICE

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to create and analyze policy, and to help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others are using the Standard. Below are a few ways to use the Standard:

Policy Analysis

The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes. The Standard can be used to evaluate the impact of a variety of work supports (such as SNAP/Food Stamp Program or Medicaid) or policy options (such as changes in child care co-payments, tax reform, or tax credits) on family budgets.

Counseling Tool

The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient. Counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

Evaluation Tool

The Self-Sufficiency Standard has been used to evaluate economic development proposals and outcomes for clients and grantees. Using the Standard can help determine whether businesses seeking tax breaks or other government subsidies will create jobs that pay “living wages.” By evaluating wages and outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants and more efficient use of limited foundation and government funding.

Benchmark for Wage Setting

The Self-Sufficiency Standard has been used as a guideline for wage setting. By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards. Read more about the Standard as a tool to [raise wages](#).

Targeted Allocation of Resources

The Self-Sufficiency Standard has been used to target job training resources and helps demonstrate the pay off for investing in education and training. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through analysis it is possible to determine the jobs and sectors on which to target training and education resources, including training for occupations that are nontraditional for women and people of color.

Support Research

Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research.

ABOUT THE SELF SUFFICIENCY STANDARD

The Self-Sufficiency Standard for Oregon 2014 defines the amount of income necessary to meet the basic needs of Oregon families, differentiated by family type and where they live. The Standard calculates the cost of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing, Medicaid, or child care assistance) or private/informal assistance (e.g., unpaid babysitting by a friend or relative, food from food banks, or shared housing).

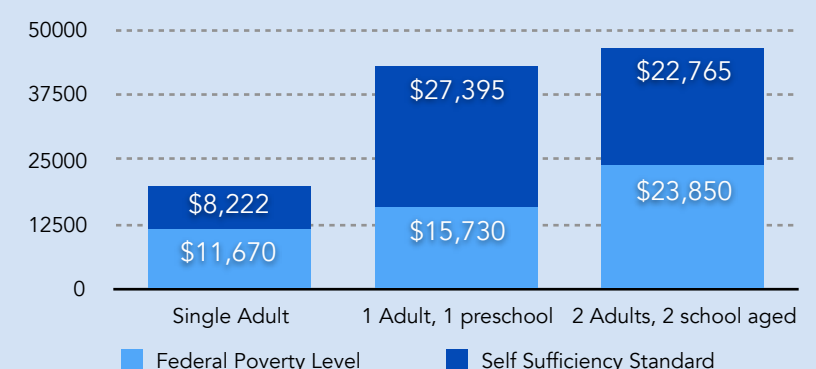
The basic needs covered are: Housing, food, transportation, health care, child care, and miscellaneous expenses (estimated at 10% of all other costs). The resulting Self-Sufficiency Standard budgets are basic needs, no-frills budgets created for all family types in each county in a given state, and which meet basic needs at a minimally adequate level, and no more. For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of over 41% of their food budget on take-out and restaurant food. The Standard does not include such items as retirement savings, education expenses, or debt repayment.

The Self Sufficiency Standard is developed by the University of Washington Center for Women’s Welfare.

Example Data

	Single Adult	1 Adult, 1 preschool child	2 Adults, 2 school aged children
Coos	\$18,447	\$28,530	\$40,034
Multnomah	\$19,993	\$47,037	\$50,021
Lane	\$19,892	\$43,125	\$46,615
Linn	\$18,524	\$29,415	\$40,738

Self Sufficiency vs. Federal Poverty Level 2014 (Lane County Example)



The Standard provides a means of estimating how poverty differs from place to place and among different family types. The Standard also provides a means to measure the adequacy of various work supports, such as child support or child care assistance, given a family’s income, place of residence, and composition.

Community Indicator

Community indicators and scorecards help communities to examine the well-being of residents. The Self-Sufficiency Standard provides communities with an indicator of the cost of living at a basic needs level and, in some communities, we have measured how many households are living below the Standard. These are also excellent educational tools for the public and government officials.