



Homelessness A Systems Issue

Moving from Poverty to Prosperity in Oregon

2015 Report on Poverty



Poverty Rates (2009-2013)	Marion County	Oregon	United States
Total Population	57,393	614,778	46,663,433
Percent in Poverty	18.6%	16.2%	15.4%



Poverty Population Characteristics

Poverty Rates by Age (2009-2013)	% in Poverty	% of People in Poverty	% of Total Population
Total Population	18.6%	-	-
Children younger than 18	28.3%	40.4%	26.3%
People 18-64	16.8%	54.6%	60.4%
People 65 and older	7.5%	5.4%	13.3%

Poverty Rates by Family (2009-2013)	% in Poverty	% of Families in Poverty	% of Total Families
All Families	14.3%	-	-
Families w/ children under 18	23.6%	83.8%	50.9%
Single women with children under 18	47.2%	45.2%	13.7%
Families that worked full or part time	12.3%	69.6%	81.1%



Household Income and Housing Burden

Household Incomes (2008-2012)	Marion County	Oregon
Median Household Income	\$46,654	\$50,036
Renter Median Household Income	\$29,901	\$30,993
Owner Median Household Income	\$61,615	\$65,076
Total Households	113,225	1,512,705
Renters % of income spent on housing	31.9%	31.8%
Owners % of income spent on housing	23.9%	22.9%
Extremely Low Income (30% of Median Household Income)	\$13,996	\$15,011
Households earning 0-30% Median Household Income	11,730	176,505
Burdened households earning 0-30% Median Household Income	9,660	139,558
% Burdened	82.4%	79.1%
Very Low Income (50% of Median Household Income)	\$23,327	\$25,018
Households earning 31-50% Median Household Income	12,180	173,495
Burdened households earning 31-50% Median Household Income	9,835	131,141
% Burdened	80.7%	75.6%
Low Income (80% of Median Household Income)	\$37,323	\$40,029
Households earning 51-80% Median Household Income	19,925	258,060
Burdened households earning 51-80% Median Household Income	11,325	134,066
% Burdened	56.8%	52.0%

Poverty Rates (2009-2013)	Polk County	Oregon	United States
Total Population	12,204	614,778	46,663,433
Percent in Poverty	16.5%	16.2%	15.4%



Poverty Population Characteristics

Poverty Rates by Age (2009-2013)	% in Poverty	% of People in Poverty	% of Total Population
Total Population	16.5%	-	-
Children younger than 18	21.9%	32.1%	24.1%
People 18-64	16.7%	61.0%	60.1%
People 65 and older	7.3%	7.0%	15.7%

Poverty Rates by Family (2009-2013)	% in Poverty	% of Families in Poverty	% of Total Families
All Families	11.5%	-	-
Families w/ children under 18	20.3%	78.4%	44.3%
Single women with children under 18	41.0%	34.5%	9.6%
Families that worked full or part time	8.8%	59.5%	77.9%



Household Income and Housing Burden

Household Incomes (2008-2012)	Polk County	Oregon
Median Household Income	\$52,365	\$50,036
Renter Median Household Income	\$28,403	\$30,993
Owner Median Household Income	\$67,060	\$65,076
Total Households	27,970	1,512,705
Renters % of income spent on housing	30.7%	31.8%
Owners % of income spent on housing	22.2%	22.9%
Extremely Low Income (30% of Median Household Income)	\$15,710	\$15,011
Households earning 0-30% Median Household Income	2,580	176,505
Burdened households earning 0-30% Median Household Income	2,160	139,558
% Burdened	83.7%	79.1%
Very Low Income (50% of Median Household Income)	\$26,183	\$25,018
Households earning 31-50% Median Household Income	2,795	173,495
Burdened households earning 31-50% Median Household Income	2,120	131,141
% Burdened	75.8%	75.6%
Low Income (80% of Median Household Income)	\$41,892	\$40,029
Households earning 51-80% Median Household Income	4,295	258,060
Burdened households earning 51-80% Median Household Income	2,005	134,066
% Burdened	46.7%	52.0%

	2009	2010	2011	2012	2013	2009 - 2013 Avg. Annual Total	2009 - 2013 Avg. Percent of State Funding	Region's Percent Population of Oregon	Region's Percent Poverty of Oregon	Gap in Housing Units Based On (Population/ Poverty)	Gap in Funding (Population/ Poverty)				
Units Funded by OHCS (State of Oregon)	2,740	1,969	1,643	1,697	1,545	1,919				Negative number equals under-developed housing or under-funded					
OHCS funding for affordable housing (State of Oregon)	\$166,580,233	\$ 89,901,975	\$ 94,004,338	\$ 99,082,539	\$ 60,909,650	\$102,095,747									
Units Funded by OHCS (Marion County)	88	140	50	44	98	84	4.4%	8.2%		Positive number equals over-developed housing or over-funded					
OHCS funding for affordable housing (Marion County)	\$ 41,778	\$ 9,298,340	\$ 2,457,500	\$ 16,613	\$ 3,134,469	\$ 2,989,740	2.9%								
Units Funded by OHCS (Polk County)	5	23	71	5	0	21	1.1%	2.0%				Annual Adjustment Requisite on Population	Annual Adjustment Requisite on Poverty	5 Year Adjustment Requisite on Population	5 Year Adjustment Requisite on Poverty
OHCS Funding for Affordable Housing (Polk County)	\$ 1,132,130	\$ 1,992,169	\$ 894,906	\$ 1,045,881	\$ -	\$ 1,013,017	1.0%								
Units Funded by OHCS (Salem MSA)	93	163	121	49	98	105	5.5%	10.2%	11.4%	-4.7%	-6.3%	-90.8	-120.4	-454.0	-601.9
OHCS Funding for Affordable Housing (Salem MSA)	\$ 1,173,908	\$ 11,290,509	\$ 3,352,406	\$ 1,062,494	\$ 3,134,469	\$ 4,002,757	3.9%					-6.0%	-7.5%	\$ (6,106,115)	\$ (7,679,569)
Units Funded by OHCS (Multnomah County)	1,002	553	542	540	480	623	32%	19.3%	21.2%	13.2%	19.6%				
OHCS Funding for Affordable Housing (Multnomah County)	\$ 65,747,867	\$ 20,939,968	\$ 49,998,968	\$ 55,031,924	\$ 6,988,252	\$ 39,741,396	38.9%					11.3%	17.7%		
Units Funded by OHCS (Clackamas County)	86	202	116	294	94	158	8%	9.8%	5.9%	-1.6%	-5.2%				
OHCS Funding for Affordable Housing (Clackamas County)	\$ 3,422,755	\$ 8,849,269	\$ 4,568,333	\$ 2,867,073	\$ 3,734,363	\$ 4,688,359	4.6%					2.3%	-1.4%		
Units Funded by OHCS (Washington County)	141	53	163	157	103	123	6%	13.9%	9.8%	-7.5%	-8.5%				
OHCS Funding for Affordable Housing (Washington County)	\$ 6,095,676	\$ 718,060	\$ 8,381,935	\$ 8,675,761	\$ 3,840,000	\$ 5,542,286	5.4%					-3.4%	-4.4%		
Units Funded by OHCS (Tri-County Metro)	1,229	808	821	991	677	905	47%	43.1%	37.0%	4.1%	5.8%				
OHCS Funding for Affordable Housing (Tri-County Metro)	\$ 75,266,298	\$ 30,507,297	\$ 62,949,236	\$ 66,574,758	\$ 14,562,615	\$ 49,972,041	48.9%					10.2%	12.0%		
Units Funded by OHCS (Lane County)	97	122	122	91	162	119	6%	8.2%	11.3%	-2.0%	-3.5%				
OHCS Funding for Affordable Housing (Lane County)	\$ 6,815,302	\$ 3,640,000	\$ 6,105,739	\$ 2,644,000	\$ 4,936,350	\$ 4,828,278	4.7%					-5.1%	-6.5%		

	2009 - 2013 Avg. Annual Total	2009 - 2013 Avg. Percent of State Funding	Region's Percent Population of Oregon	Region's Percent Poverty of Oregon	Gap in Housing Units Based On (Population/ Poverty)	Gap in Funding (Population/ Poverty)				
Units Funded by OHCS (State of Oregon)	1,919				Negative number equals under-developed housing or under-funded					
OHCS funding for affordable housing (State of Oregon)	\$102,095,747									
Units Funded by OHCS (Marion County)	84	4.4%	8.2%		Positive number equals over-developed housing or over-funded					
OHCS funding for affordable housing (Marion County)	\$ 2,989,740	2.9%								
Units Funded by OHCS (Polk County)	21	1.1%	2.0%				Annual Adjustment Requisite on Population	Annual Adjustment Requisite on Poverty	5 Year Adjustment Requisite on Population	5 Year Adjustment Requisite on Poverty
OHCS Funding for Affordable Housing (Polk County)	\$ 1,013,017	1.0%								
Units Funded by OHCS (Salem MSA)	105	5.5%	10.2%	11.4%	-4.7%	-6.3%	-90.8	-120.4	-454.0	-601.9
OHCS Funding for Affordable Housing (Salem MSA)	\$ 4,002,757	3.9%					-6.0%	-7.5%	\$ (6,106,115)	\$ (7,679,569)
Units Funded by OHCS (Multnomah County)	623	32%	19.3%	21.2%	13.2%	19.6%				
OHCS Funding for Affordable Housing (Multnomah County)	\$ 39,741,396	38.9%					11.3%	17.7%		

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Fall 2015

STUDY OF FINANCIAL HARDSHIP

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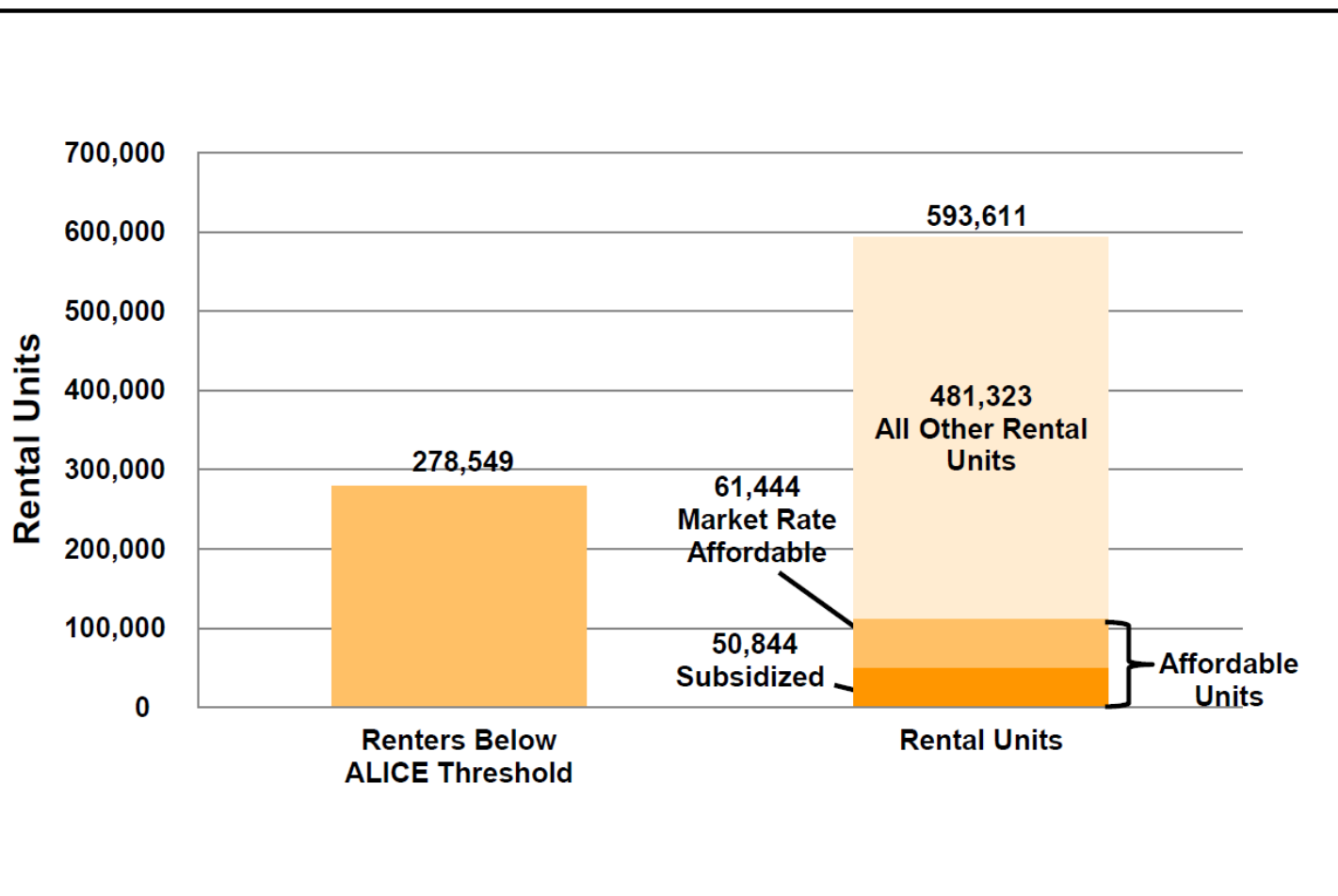
United Ways of the
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LIVE UNITED



Renters Below the ALICE Threshold vs. Rental Stock, Oregon, 2013



Oregon - 280,000 renters with income below the ALICE Threshold,

Fewer than 115,000 rental units that these households can afford without being housing burdened.

Oregon would need at least 165,000 more lower-cost rental units

- 150 percent more than exist now -- to meet the demand of renters below the ALICE Threshold.



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1.5 - 2.5 % Vacancy

Anything
Less than 4% Vacancy
= 0% Vacancy



Housing Units	Cost per Unit	Total Investment Needed
16,500	80,000	1,320,000,000

Housing Units (5 Percent)	Cost per Unit	Total Investment Needed
825	80,000	66,000,000

Next Steps: Setting Goals To Accomplish

S

- **SPECIFIC**
- Define the goal as much as possible with no unclear language
- **Who** is involved, **WHAT** do I want to accomplish, **WHERE** will it be done, **WHY** am I doing this – reasons, purpose, **WHICH** constraints and/or requirements do I have?

M

- **MEASURABLE**
- Can you track the progress and measure the outcome?
- How much, how many, how will I know when my goal is accomplished?

A

- **ATTAINABLE/ACHIEVABLE**
- Is the goal reasonable enough to be accomplished? How so?
- Make sure the goal is not out or reach or below standard performance.

R

- **RELEVANT**
- Is the goal worthwhile and will it meet your needs?
- Is each goal consistent with the other goals you have established and fits with your immediate and long term plans?

T

- **TIMELY**
- Your objective should include a time limit. Ex: I will complete this step by month/day/year.
- It will establish a sense of urgency and prompt you to have better time management.