

Overlooked & Undercounted 2021

Struggling to Make Ends Meet in Oregon



Prepared for Worksystems



Worksystems

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The Oregon Workforce Talent and Development Board (WTDB) is the overall advisory board to the Governor and Legislature on workforce and talent development. The WTDB is responsible for developing the strategic plan for Oregon's Workforce Development System. Appointed by the Governor under the Workforce Innovation and Opportunity Act, WTDB members are leaders representing business, labor, local workforce development boards, community-based organizations, the Oregon legislature, local government, and state agencies. Per federal law, the majority of the board represents business.

The WTDB's vision is equitable prosperity for all Oregonians, and its mission is to advance Oregon through meaningful work, training, and education by empowering people and employers. The WTDB leads and communicates a long-term vision for Oregon that anticipates and acts on future workforce needs; advises the Governor and the legislature on workforce policy and plans; aligns public workforce policy, resources, and services with employers, education, training and economic development; identifies barriers, provides solutions, and avoids duplication of services; promotes accountability among public workforce partners; and shares best practices and innovative solutions that are scalable statewide and across multiple regions.

Evolving out work done in the WTDB True Wage Task Force and in partnership with WorkSystems, the WTDB funded and strongly supports this expanded and more comprehensive Self-Sufficiency Report. To learn more about the WTDB, please visit the [Workforce and Talent Development Board website](#).



Workforce and Talent Development Board (WTDB)

Overlooked & Undercounted 2021: Struggling to Make Ends Meet in Oregon

By Annie Kucklick & Lisa Manzer • September 2021

Center for Women's Welfare
University of Washington School of Social Work

Prepared for Worksystems

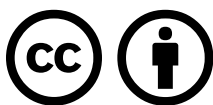
About Overlooked & Undercounted

Developing strategies to ensure Oregon households reach economic security requires data that defines how much is enough and which households are struggling. This report reveals the “overlooked and undercounted” of Oregon, describing which families are struggling to make ends meet. This analysis is based on the Self-Sufficiency Standard, a realistic, geographically specific, and family composition-specific measure of income adequacy, and thus a more accurate alternative to the official poverty measure. Over the last 23 years, calculation of the Self-Sufficiency Standard has documented the continuing increase in the real cost of living, illuminating the economic crunch experienced by so many families today.

This report complements *The Self-Sufficiency Standard for Oregon 2021*, also prepared for Worksystems and produced by the Center for Women’s Welfare at the University of Washington.

This report and more are available online at www.selfsufficiencystandard.org/Oregon and www.worksystems.org. For further information about the Self-Sufficiency Standard, please visit www.selfsufficiencystandard.org or contact Self-Sufficiency Standard lead researcher and author, Annie Kucklick, at (206) 685-5264/akuckl@uw.edu.

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author’s responsibility.



2021 Center for Women’s Welfare and Worksystems

Overlooked and Undercounted 2021: Struggling to Make Ends Meet in Oregon

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Glossary of Key Terms

American Community Survey (ACS). The ACS is a sample survey of over three million households administered by the Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

API. The abbreviation API is used in some of the tables and figures for Asian and Pacific Islander householders.

Capitalization of Race and Ethnicity. This report follows the American Psychological Association (APA) and Chicago Manual Style convention of capitalizing all instances of race and ethnicity. The APA holds that racial and ethnic groups are designated by proper nouns and are capitalized.¹¹ Additionally, the ACS capitalizes each race/ethnicity descriptor, including “White,” so this practice maintains consistency with the original data source. However, the decision to capitalize White, specifically, was also influenced by designations set forth by issue-experts on the topic. As noted by The Center for the Study of Social Policy, “To not name ‘White’ as a race is, in fact, an anti-Black act which frames Whiteness as both neutral and the standard.”¹² This convention also recognizes Professor Kwame Anthony Appiah’s approach, which says, “Let’s try to remember that black and white are both historically created racial identities—and avoid conventions that encourage us to forget this.”¹³ The authors of this report will continue to revisit this practice in consultation with our partners.

Household. The sample unit used in this study is the household, including any unrelated individuals living in the household. When appropriate, the characteristics of the householder are reported (e.g., race/ethnicity, citizenship, educational attainment). When a variable is reported based on the householder, it may not reflect the entire household. For example, in a household with a non-citizen householder, other members of the household may be citizens.

Householder. The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Income Inadequacy. The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this report that refer to inadequate income include: “below the Standard,” “lacking sufficient

or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs.”

Latinx. Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this report are non-Hispanic/Latinx. Note that Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin.

Linguistic Isolation. Households are identified as being linguistically isolated if all household members over 14 years of age speak a language other than English and speak English less than very well.

Person of Color. The text uses the terms BIPOC and people of color interchangeably to refer to households (where the householder) have indicated in the ACS that their race is Black or African American, American Indian or Alaska Native, Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Native Hawaiian, Gaumanian or Chamorro, Samoan, Other Pacific Islander, Other Asian, or some other race. This also includes any households where the householder indicates Hispanic or Latin origin, regardless of race.

Official Poverty Measure (OPM). There are two versions of the OPM. When this study uses OPM to reference the number of households in poverty, we are referring to the thresholds calculated each year by the Census Bureau to determine the number of people in poverty (referred to as poverty thresholds). When this report uses the OPM in terms of programs or policy, we are referring to the federal poverty guidelines, developed by the Department of Health and Human Services (HHS), used by federal and state programs to determine eligibility and calculate benefits (referred to as the federal poverty guidelines, or FPG). Note that Census Bureau poverty thresholds vary by household composition, i.e., the number of adults and the number of children in a household, while the HHS poverty guidelines only vary by household size, not composition. Self-Sufficiency Standard (SSS). The SSS measures how much income is needed for a family of a certain composition in a given county to adequately meet their basic needs without public or private assistance.

Single Father/Single Mother. A man maintaining a household with no spouse present, but with children, is referred to as a single father. Likewise, a woman maintaining a household with no spouse present but with children is referred to as a single mother. Note the child may be a grandchild, niece/nephew, or unrelated child (such as a foster child).

Introduction

COVID-19 brought an unexpected economic shock to families across Oregon with thousands of workers suddenly unemployed.¹ Prior to and during this pandemic, the cost of living has been rising faster than income and more and more families face economic hardship as they struggle to cover basic needs such as food, shelter, health care, transportation, and child care. At the same time, even as more families' budgets are stretched to the breaking point, the percentage of Oregon families officially designated as “poor” by the federal government reached a historic record low in 2019.² Since many federal and state programs recognize need only among those with incomes below the official poverty measure (OPM), a large and diverse group of families experiencing economic distress are routinely **overlooked and undercounted**.

This report reveals the **overlooked and undercounted** of Oregon, describing which families are struggling to make ends meet—the families most at risk at being left behind in an uneven economic recovery. The Standard measures how much income is needed to meet families' basic needs at a minimally adequate level, including the essential costs of working, but without any public or private assistance. Once these costs are calculated, we then apply the Standard to determine how many—and which—households lack enough to cover the basics. Unlike the federal poverty measure, the Standard is varied both geographically and by family composition, reflecting the higher costs facing some families (especially child care for families with young children) and the geographic diversity of costs across Oregon.

What emerges is a detailed picture of those in Oregon who lack enough income to meet their needs, including where they live and the characteristics of their households. With this information, our findings and conclusions can inform and guide the creation of economic and workforce policies that will promote and support the achievement of economic self-sufficiency for all Oregon households and help ensure an equitable recovery for all.

The report addresses several questions:

- How many individuals and families in Oregon are working hard yet unable to meet their basic needs?
- Where do people with inadequate income live and what are the characteristics of their households?
- What are the education and employment patterns among those with inadequate income?
- What are the implications of these findings for policymakers, employers, educators, and service providers?

We find that Oregon families struggling to make ends meet are neither a small nor a marginal group, but rather represent a substantial proportion of the state. Overall, using the Self-Sufficiency Standard and applying it to working-age households (excluding the elderly and disabled), more than one out of four households (26%) lack sufficient income to meet the minimum cost of living in Oregon. Individuals and married couples with children, households in which adults work full time, and people of all racial and ethnic backgrounds account for sizeable portions of those struggling to make ends meet in Oregon.

While 9% of working-age households in Oregon live below the Federal Poverty Level



26% of working-age households in Oregon live below the Self-Sufficiency Standard



With more than one out of four Oregon households lacking enough income to meet their basic needs, the problem of inadequate income even before the pandemic is extensive, affecting families throughout the state, in every racial/ethnic group, among men, women, and children, in all counties.

Inadequate income is concentrated disproportionately in some places and among some groups.

Geographically, the highest rates of income inadequacy are in Lane County. Over one third (36%) of households in Lane County have incomes below the Standard. Indeed, with the exception of Jackson County, a third of households in all counties across the southern half of the state lack enough income to meet their basic needs according to the Standard.

People of color are disproportionately likely to lack adequate income, particularly Black householders. While all groups experience insufficient income, Black-headed households have the highest income inadequacy rate of all racial/ethnic groups in Oregon—48% of Black households lack sufficient income. This is followed closely by Latinx householders (41%), All Other Races (31%), American Indians (30%), and whites (24%). White householders head 77% of Oregon’s households, but only constitute 70% of households struggling with income inadequacy.

Being foreign born increases the likelihood of having inadequate income. While U.S. born and naturalized householders have an income inadequacy rate of 25%, the likelihood of having inadequate income increases if the householder is not a citizen (49%).

Households with children are at a greater risk of not meeting their basic needs, accounting for close to half of households with inadequate income. Reflecting in part the higher costs associated with children (such as child care), families with children have a higher rate of income inadequacy (35%). Among families with young children requiring full-time child care, 45% have incomes under the Standard. Nearly half (49%) of households below the Standard have children. Under the recent American Rescue Plan Act (ARPA), most families with incomes below the Standard will temporarily receive additional financial support in the form of tax credits for the 2021 tax year.

The combination of being a woman, a single mother, and a person of color results in the highest levels of income inadequacy. Slightly more than one-fourth (27%) of married-couple households with children have inadequate income, a lower rate than the average for households with children, while 35% of single father households have inadequate income, a rate similar to the average. In contrast, almost more than half (58%) of single mothers lack adequate income. These rates are particularly high for single mothers of color: 92% of Black and 65% of Latina lack adequate income—compared to 55% of White single mothers.

While increased education leads to reduced levels of income inadequacy for all groups, for women, especially women of color, the impact of higher educational achievement is less than for White men. As educational levels of householders increase, income inadequacy rates decrease dramatically: rates decline from 53% for those lacking a high school degree, to

There are 292,544 households living below the Self-Sufficiency Standard in Oregon



85% of Oregon households below the Standard have at least one worker



49% of Oregon households below the Standard have at least one child



62% of Oregon householders below the Standard have at least some college



29% of Oregon households below the Standard receive food assistance



75% of Oregon households below the Standard experience a high housing-cost burden



25% of Oregon households below the Standard are married couples with children

37% for those with a high school degree, to 31% for those with some college/post-secondary training, to 13% of those with a four-year college degree or more. Reflecting race and gender inequities, women and people of color must achieve higher levels of education than White males in order to achieve the same level of income adequacy.

Employment is key to income adequacy, but it is not a guarantee. As with education, more employment is better. Among households with at least one full time, year round, income inadequacy rates are 23% compared to 70% for households with no workers. About 85 out of 100 households below the Standard, however, have at least one worker. Whether there are one or two adults working in the household, and whether they are able to work full time versus part time or full year versus part year, affects the level of income inadequacy. Nevertheless, just as with education, households headed by people of color or single mothers experience lower returns for the same work effort. For example, *even when there is one Latinx worker with a full-time, year-round job, 48% of these households still lack income adequacy, compared with 20% of White households with at least one full-time worker.*

CONCLUSION

These data show that there are many more people in Oregon who lack enough income to meet their basic needs than the government's official poverty statistics capture. This lack of sufficient income to meet basic needs is grossly undercounted largely because measures used, such as the official poverty measure, do not accurately document what it takes to afford just the basics, nor do they accurately pinpoint who lacks sufficient income.

Not only do governmental poverty statistics underestimate the number of households struggling to make ends meet, but the underestimation creates broadly held misunderstandings about who is in need, what skills and education they hold, and therefore what unmet needs they have. These misapprehensions harm the ability of our society to respond to the changing realities facing low-income families. Although women and people of color experience inadequate income disproportionately, Oregon households with inadequate income reflect the state's diversity: they come from every racial and ethnic group, reflect every household composition, and overwhelmingly work hard as part of the mainstream workforce.

It is significant to note that this data was collected prior to the onset of the COVID-19 pandemic, therefore, this research can be viewed as a baseline for what is to come after. Preliminary data from the pandemic indicates exacerbated trends that are identified within this report: Black, Indigenous and people of color (BIPOC) communities experience disproportionate financial detriment from the economic shutdown. However, for families struggling to make ends meet, it is not about a particular economic crisis; *income inadequacy is an everyday ongoing struggle.* It is our hope that the data and analyses presented here will provide a better understanding of the difficulties faced by struggling individuals and families. Such an understanding can enable Oregon policymakers, organizers, and community workers to address these challenges and make it possible for all households in the state to earn enough to meet their basic needs.

About the Self-Sufficiency Standard

Though innovative for its time, researchers and policy analysts have concluded that the Official Poverty Measure (OPM), developed just under six decades ago by Mollie Orshansky, is methodologically dated and no longer an accurate measure of poverty. This report measures how many households are struggling to make ends meet by using the Self-Sufficiency Standard for Oregon as the alternative metric of household income adequacy—or the lack thereof.

Beginning with studies such as Ruggles’ *Drawing the Line*,³ many have critiqued the official measure. Even the Census Bureau now characterizes the federal poverty measure as a “statistical yardstick rather than a complete description of what people and families need to live.”⁴ Others have offered alternatives, such as Renwick and Bergman’s article proposing a “basic needs budget.”⁵

These discussions culminated in the early 1990s with a congressionally mandated comprehensive study by the National Academy of Sciences (NAS), which brought together hundreds of scientists, and commissioned studies and papers. These studies were summarized in the 1995 book, *Measuring Poverty: A New Approach*, which included a set of recommendations for a revised methodology.⁶ Despite substantial consensus on a wide range of methodological issues and the need for new measures, no changes have been made to the official poverty measure (OPM) itself. However, based on the NAS model, the Census Bureau developed alternative measures, put forth first as “experimental,” and since 2012 published annually as the Supplemental Poverty Measure.⁷

Taking into account the critiques of the OPM, and drawing on both the NAS analyses and alternative “basic needs” budget proposals (such as that of Renwick), the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of

income adequacy.⁸ While designed to address the major shortcomings of the OPM, the Self-Sufficiency Standard also more substantially reflects the realities faced by today’s working parents, such as child care and taxes, which are not addressed in the federal poverty measure or the Supplemental Poverty Measure (SPM). Moreover, the Standard takes advantage of the greater accessibility, timeliness, and accuracy of current data and software not in existence nearly six decades ago.

The major differences between the Self-Sufficiency Standard and the official poverty measure include:

- **The Standard is based on all major budget items faced by working adults (age 18-64 years): housing, child care, food, health care, transportation, and taxes.** In contrast, the OPM is based on only one item—a 1960s food budget, and the assumption (based on then-current consumer expenditure data) that food is one-third of total expenditures. Additionally, while the OPM is updated for inflation, there is no adjustment made for the fact that the cost of food as a percentage of the household budget has decreased substantially over the years. In contrast, the Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.

.....

The OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.

.....

- **The Standard reflects the changes in workforce participation over the past several decades, particularly among women.** It does this by assuming that all adults work to support their families, and thus includes work-related expenses, such as transportation, taxes, and child care. The OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.
- **The Standard varies geographically.** The OPM is the same everywhere in the continental United States while the Standard is calculated on a locale-specific basis (usually by county).
- **The Standard varies costs by the age as well as number of children.** This factor is particularly important for child care costs, but also for food and health care costs, which vary by age as well. While the OPM takes into account the number of adults and children, there is no variation in cost based on the ages of children.

- **The Standard includes the net effect of taxes and tax credits, which not only provides a more accurate measurement of income adequacy, but also illuminates the impact of tax policy on net family income.** Because at the time of its inception low-income families paid minimal taxes, and there were no refundable tax credits (such as the Earned Income Tax Credit), the OPM does not include taxes or tax credits, even implicitly.

The resulting Self-Sufficiency Standard is a set of basic needs, no-frills budgets created for all family types in each county in a given state.⁹ For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of 44% of their food budget on take-out and restaurant food.¹⁰ The Standard does not include retirement savings, education expenses, or debt repayment, nor does the Standard address “asset-building” strategies. However, the Standard does now include the calculation of an additional amount for emergency savings.

Different Approaches to Measuring Poverty

THE OPM IS BASED ON ONLY ONE COST

The Official Poverty Measure (OPM, also known as the federal poverty guidelines or FPG/FPL) calculates the cost of **food** for the number of people in the family, then multiplies it by three and assumes the total amount covers all other expenses.



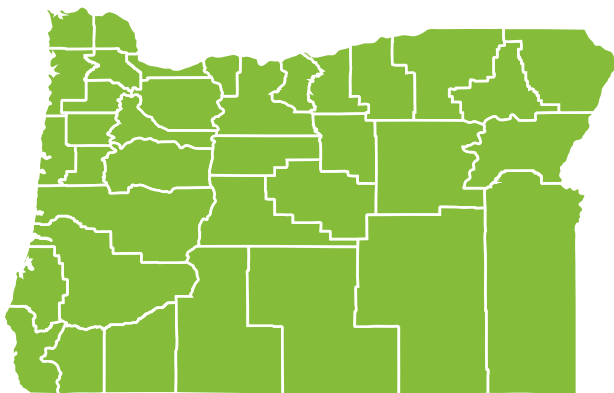
THE STANDARD IS BASED ON ALL BUDGET ITEMS

The Standard is based on **all major budget items** faced by working adults. The Self-Sufficiency Standard calculates how much income families need to make ends meet without public or private assistance by pricing each individual budget item.



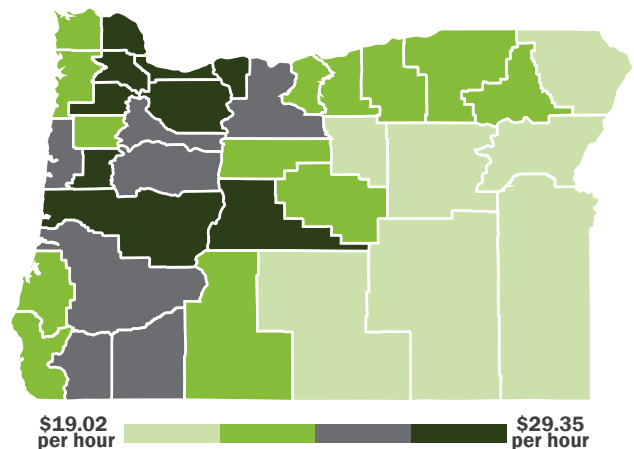
The OPM is the Same Throughout Oregon

According to the OPM, a family of two with income of \$17,420 or more annually is not considered poor anywhere in Oregon.



The Standard Varies Within Oregon

The Standard varies across Oregon counties. An adult with a preschooler needs \$19.02 to \$29.35 per hour to meet basic needs depending on the area.

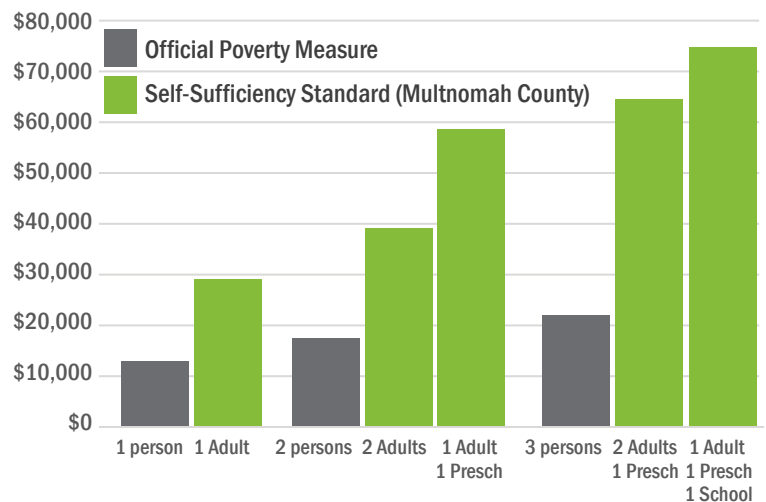


THE OPM INCREASES AT A CONSTANT RATE

The official poverty measure increases by a constant \$4,540 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

THE STANDARD VARIES BY FAMILY TYPE

The Standard changes by family type to account for the increase in costs specific to the type of family member whether this person is an adult or child, and for children, by age.



How did we calculate these data?

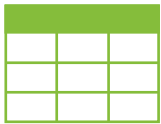
STEP 1: Calculate the Self-Sufficiency Standard



The Self-Sufficiency Standard for Oregon defines the amount of income necessary to meet the basic needs of Oregon families, differentiated by family type and where they live. The Standard measures income adequacy and is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items (e.g. clothing, paper products, etc.), plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing or Medicaid) or private assistance (e.g., unpaid babysitting by a relative or food from a food pantry). An emergency savings amount to cover job loss is also calculated separately. The Standard is calculated for over **700 family** types for all Oregon counties.



STEP 2: Create a Dataset of Oregon Households



To estimate the number of households below the Self-Sufficiency Standard for Oregon, this study uses the 2019 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) by the U.S. Census Bureau. The ACS is an annual survey of the social, housing, and economic characteristics of the population.

Sample Unit. The sample unit for the study is the household, not the individual or the family. This study includes all persons residing in households, including not only the householder and his/her relatives, but also non-relatives such as unmarried partners, foster children, and boarders, and considers their income.



As the Self-Sufficiency Standard was initially designed as a benchmark for job training programs, the Standard assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, the population sample in this report excludes household members not expected to work and their income. This includes: adults over 65 and adults with a work-limiting disability. A work-limiting disability exists if the adult is disabled and is not in the labor force or receives Supplemental Security Income or Social Security income.

**Exclusions =
Seniors &
Adults with
work-limiting
disabilities**

For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly or adults with work-limiting disabilities are excluded altogether for the same reasons. Households defined as “group quarters,” such as individuals living in shelters or institutions, are also not included. In total, this study includes 1,107,180 households and represents **64%** of all Oregon households.

STEP 3: Compare Household Income to Income Benchmark

The Self-Sufficiency Standard for Oregon is used to determine if a household has adequate income to cover each household members’ basic needs. Earnings for each household member are summed up and adjusted to 2019 dollars to determine total household income. Total household income is then compared to the calculated Standard for the appropriate family composition and geographic location. Regardless of household composition, it is assumed that all members of the household share income and expenses. Household income is also compared to the U.S. Census Bureau’s poverty threshold to calculate whether households are above or below poverty.

Household Income



Self-Sufficiency Standard



Adequate Income

Household Income > Self-Sufficiency Standard

OR

Inadequate Income

Household Income < Self-Sufficiency Standard

Geography

Although more than one out of four (26%) Oregon households have inadequate income, state level data masks the considerable variation in household income inadequacy throughout Oregon. The Portland metro region has the most diverse range of income adequacy concentrated in one region, with 17% of the Portland City (North and Northeast) community having incomes below the Standard contrasted with 35% of households in Multnomah County (East)—Gresham & Troutdale Cities.

Altogether there are more than 292,544 Oregon households struggling to make ends meet—living throughout every Oregon county.

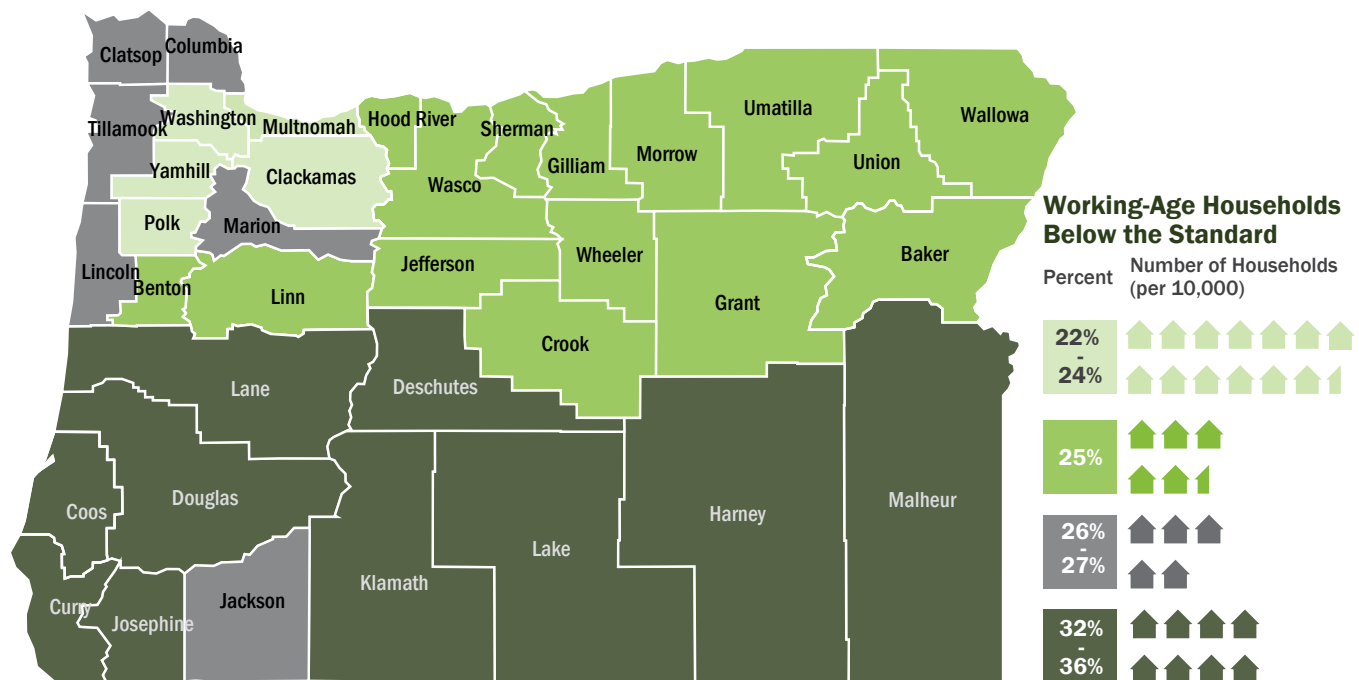
Lane County has the highest rate of income inadequacy amongst all Oregon counties with over one third (36%) of households having incomes that are not sufficiently meeting their basic needs (Figure A). Indeed, with the exception of Jackson County, a third of households in all counties across the southern half of the state lack enough income to meet their basic needs according to the Standard.

At the same time, the most expensive counties in Oregon—Clackamas, Multnomah, and Washington—have some of the lowest income inadequacy rates with

less than one in four households below the Standard (23%-24%). With a rate of 22%, Yamhill and Polk counties have the lowest income inadequacy rates in Oregon. While the map highlights that the lowest rates of income inadequacy are in the populated Portland Metro region, nearly half (46%) of households below the Standard live in the five counties with the lowest income inadequacy rates.

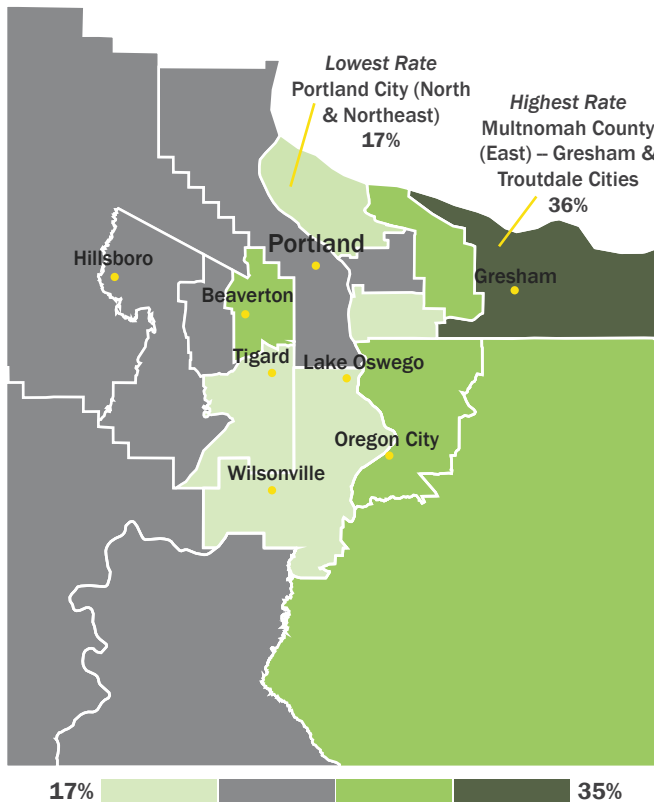
In order to illustrate the difference in income adequacy rates within counties, Figure B focuses on the Census defined Public Use Microdata Area's (PUMA) in the Portland Metro region. The communities with the lowest rate of income inadequate households are located in the Northeast, North, and Southeast of the city.

Figure A. Income Inadequacy Rate by County: OR 2019



Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

**Figure B. Income Inadequacy Rate by Public Use Microdata Area (PUMA):
Portland Metropolitan Area, OR 2019**



Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

PUMA*	Households Below the Standard	Rate Below Standard
Lowest Income Inadequacy Rates		
Portland City (North & Northeast)	7,212	17%
Portland City (Southeast)	6,505	18%
Clackamas County (Northwest)--Lake Oswego, West Linn, Wilsonville & Canby Cities	6,303	20%
Washington County (Southeast)--Tigard, Tualatin & Sherwood Cities	6,640	20%
Portland City (Northwest & Southwest)	12,304	22%
Highest Income Inadequacy Rates		
Clackamas County (Northwest)--Oregon City, Milwaukie & Happy Valley Cities	13,212	26%
Washington County (Northeast)--Beaverton City (East & Central) & Cedar Mill	9,564	28%
Clackamas County (South & East)--Damascus City PUMA	6,972	29%
Portland City (East)	9,280	29%
Multnomah County (East)--Gresham & Troutdale Cities	15,545	36%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.
* Public Use Microdata Areas (PUMAs) are geographical statistical areas that contain at least 100,000 people.

Despite Multnomah County having one of the lowest overall rates of households below the Standard, there are smaller districts within the county that experience some of the highest rates of income inadequacy in the state (see the dark green shaded area in **Figure B**). The areas with the highest rate of households with inadequate income in the Portland Metro region are found in Multnomah County (East)—Gresham & Troutdale Cities as well as East of Portland City. Multnomah County (East)—Gresham & Troutdale Cities

also has one of the highest number of households in the state unable to make ends meet with over 15,000 households struggling to get by.

When analyzing income inadequacy utilizing the Census Bureau’s defined public use microdata area (PUMA), only three of the 31 community districts in Oregon have less than one-fifth of households with incomes below the Standard.

Only three of the 31 community districts in Oregon have less than one-fifth of households with incomes below the Standard.

Race/Ethnicity, Citizenship, & Language

The widening income inequality that characterizes American society is found in Oregon as well. It is especially apparent when examining income inadequacy by race/ethnicity. People of color are disproportionately more likely to have inadequate incomes due to the systemic effects of structural racism. In addition, nativity/citizenship further divides the state. Foreign-born householders have higher income inadequacy rates than U.S.-born householders, especially if they are not citizens. Citizenship and English proficiency are protectors against income insufficiency for immigrant households, yet not enough to bring income adequacy rates to the same level as U.S. born citizens.

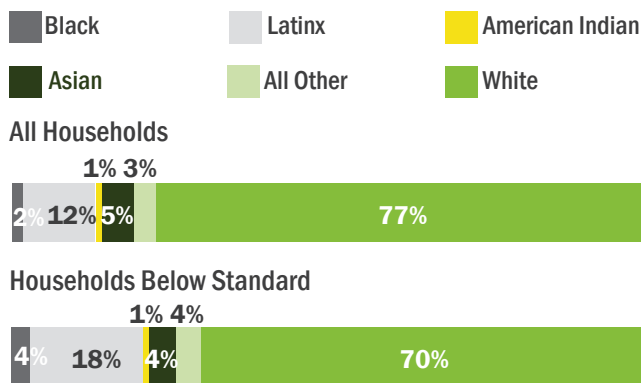
While inadequate income is an issue facing all racial/ethnic groups, people of color disproportionately experience income inadequacy.¹⁴

As illustrated by **Figure D**, Black, Latinx, American Indian, and multiracial householders experience the highest rates of income inadequacy in Oregon.

- Black-headed households have the highest income inadequacy rate of all racial/ethnic groups in Oregon—49% of Black households lack sufficient income. Meaning that almost half of all Black households have incomes that do not support their basic needs. This is double the income inadequacy rate of White households (24%).

- Among Latinx-headed households, regardless of race, 41% struggle to meet their basic needs.
- The combined category of All Other and multiracial householders (see sidebar for definition) have rates of income inadequacy at 31%.

Figure C. Profile of Households with Inadequate Income by Race/Ethnicity of Householder: OR 2019



*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Notes: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions. Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Race/Ethnicity Definitions

This study combines the Census Bureau's separate racial and ethnic classifications into a single set of categories. In the American Community Survey questionnaire, individuals identify if they are ethnically of Hispanic, Latinx, or Spanish origin and separately identify their race/races (they can indicate more than one race). Those who indicate they are of Hispanic, Latinx, or Spanish origin (regardless of their race category) are coded as Latinx in this study, while all others are coded according to their self-identified racial category.

The result is five mutually exclusive racial and ethnic groups:

- Latinx or Hispanic (referred to as Latinx);
- American Indian and Alaska Native;
- Asian, Native Hawaiian, and Other Pacific Islander (referred to as Asian and Pacific Islander or API);
- Black or African-American (referred to as Black);
- White, and;
- Some Other Race and Two or More Races (referred to as All Other). Individuals identifying in these categories are combined due to the small population sizes in the sample. Results by All Other races may be dropped in analysis due to the small sample size but detailed data with counts are still included in the table Appendices. When analysis divides the population into White and people of color, this group is included in the latter category.

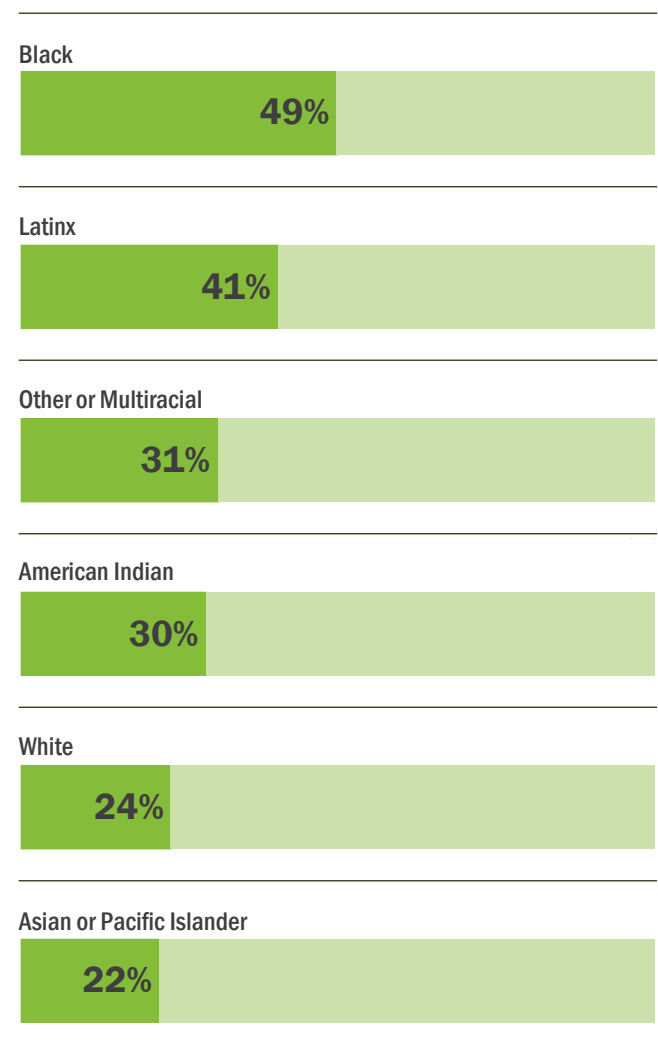
- American Indian headed households also experience high levels of income inadequacy with almost a third (30%) of households below the Standard.
- About a fourth (24%) of households headed by White members lack adequate income. As White householders represent the majority of Oregon households (see **Figure C**), the income inadequacy rate for this group is closest to the overall rate for Oregon.
- Approximately 22% of Asian and Pacific Islander households experience income inadequacy—the lowest rate of all major racial/ethnic groups in Oregon.

Nativity

Non-citizen householders have higher income inadequacy rates than U.S. born and naturalized householders, especially when Black and Latinx. While one-fourth of native-born Oregon households have inadequate income, 49% of non-citizens lack adequate income.

Overall, non-citizen immigrants account for a disproportionate amount of Oregon households with inadequate income despite their lower numbers. Though households headed by a non-citizens make up only six percent of households in Oregon, they constitute 12% of households below the Standard. Naturalized citizens are consistently represented: they constitute six percent of all households and six percent of households falling below the Standard. However, the vast majority of households with incomes below the Standard in Oregon are citizens (see **Figure E**).

Figure D. Income Inadequacy Rate by Race/Ethnicity of Householder*: OR 2019



*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Notes: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions.

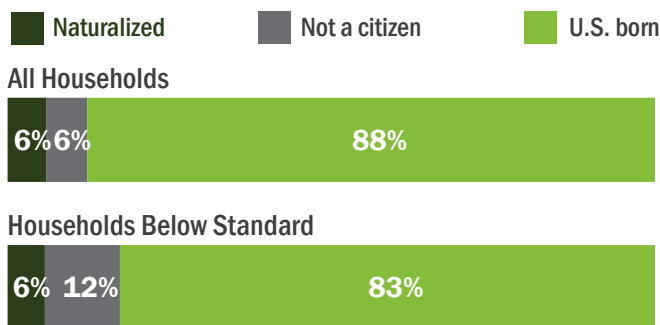
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

In Oregon, almost half of all Black households have incomes that do not support their basic needs. This is double the income inadequacy rate of White households.

How do rates of income inadequacy among different race and ethnicity compare by citizenship status? Households led by people of color in Oregon generally experience higher levels of income inadequacy that are compounded by citizenship status (see **Figure F**).

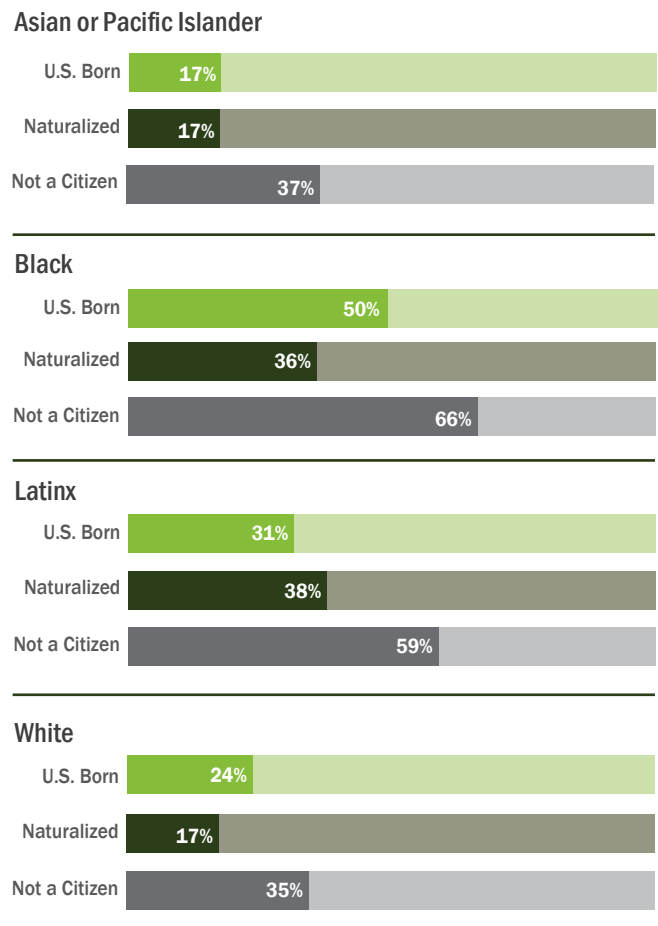
- Among non-citizen Asian householders in Oregon, 37% lack adequate income—20 percentage points higher than Asian householders born in the United States.
- White householders also see a large difference between being born in the U.S. or not a citizen, with 35% of non-citizens having inadequate income compared to only 24% of U.S. citizens.
- For Latinx households in Oregon, just under half of Latinx householders are not U.S. born, contributing to higher rates of income inadequacy. Native-born Latinx householders have the lowest rate of income insufficiency, which at 31%, is still higher than all other native-born groups except Black, U.S. born householders. For foreign-born Latinxs, income inadequacy rates are even higher: 38% of naturalized-citizen Latinx householders lack adequate income (38%) while 59% of non-citizen Latinx householders lack adequate income.

Figure E. Profile of Households with Inadequate Income by Citizenship of Householder*: OR 2019



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Figure F. Income Inadequacy Rate by Citizenship Status of Householder*: OR 2019



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

- Black householders experience some of the highest rates of income inadequacy rates with two thirds (66%) of all non-citizen, Black households have inadequate income.

Overall, despite immigrants making up a small percentage of Oregon’s population, with only 12% or 135,995 of total households not having been born in the United States, these households typically experience disproportionate levels of income inadequacy, particularly if not U.S. citizens.

Language

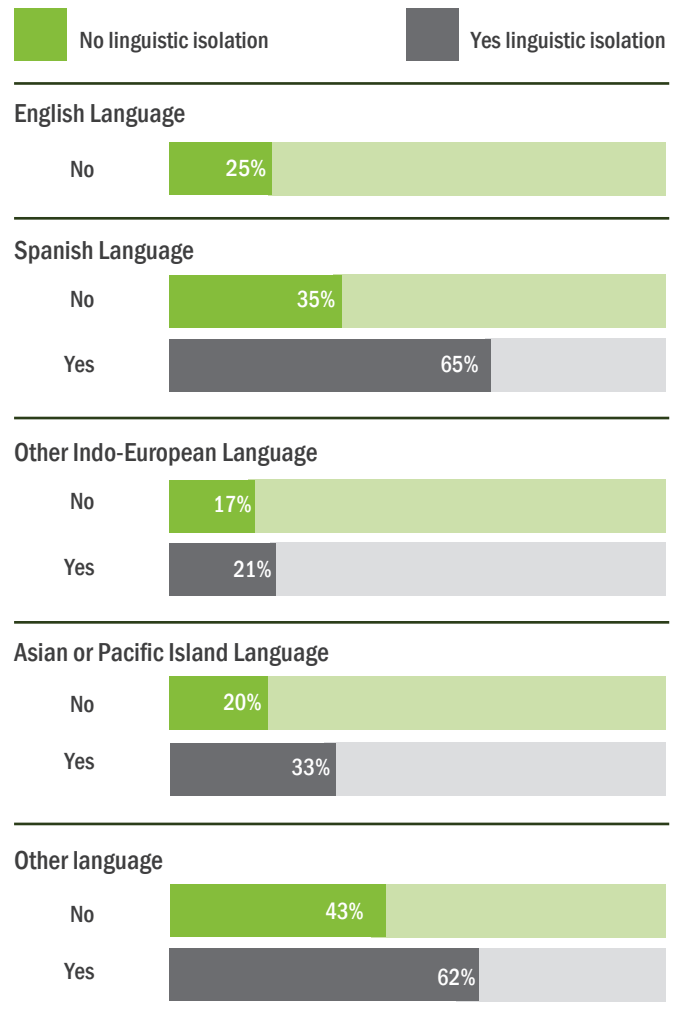
In Oregon, English proficiency is key to the ability to make an adequate income. Householders who do not speak English well have almost twice the rate of income inadequacy (48%) compared to those who do speak English well (25%).

Additionally, over 26,500 households in Oregon are linguistically isolated, meaning that no one over age 14 speaks English well AND has a household language other than English. Half (50%) of linguistically isolated households are income insufficient. In contrast, households in which the only household language is English have an income inadequacy rate of 25% (see **Figure G**).

- If they are not linguistically isolated (at least one person over 14 speaks English very well), Spanish-speaking households have an income inadequacy rate of 35%, but if they are linguistically isolated, the income inadequacy rate increases to 65%.
- Among households that primarily speak an Asian or Pacific Islander language, 20% have inadequate income if they are not linguistically isolated, compared to 33% that are linguistically isolated.

Overall, people of color comprise only 23% of Oregon's households, but account for 30% of households below the Standard. As shown in the figures throughout this section, the rate of income inadequacy varies by nativity, place of origin, and English-language speaking ability.

Figure G. Income Inadequacy Rate by Household Language and Linguistic Isolation: OR 2019



* Linguistically isolated households have no members over 14 who speaks English very well.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

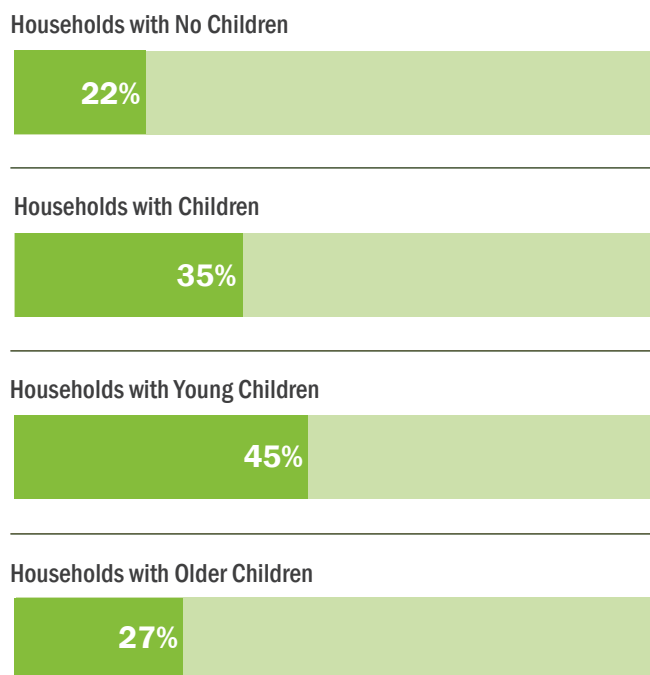
Household Type

Household with children experience higher rates of inadequate income, particularly when the children are young. Moreover, households headed by women have higher rates of income insufficiency regardless of the presence of children when compared to households headed by men and married-couple households. Black single mothers have the highest rates of income inadequacy (92% lack enough income to meet their household needs).

Presence of Children

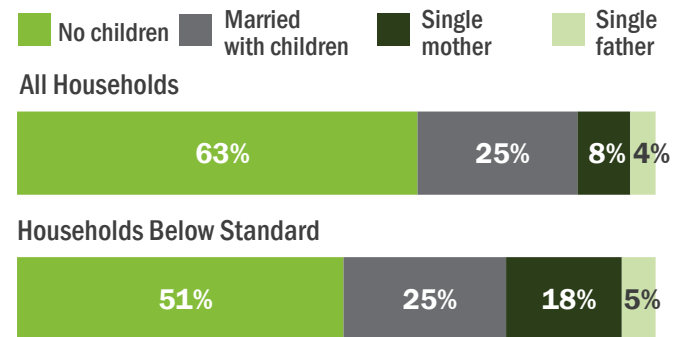
Compared to households without children, the rate of income inadequacy for households with children increases from 22% to 35% (Figure H). Moreover, as highlighted by *The Self-Sufficiency Standard for Oregon 2021*, the presence of children, particularly young children, has a large impact on household budgets. Reflecting the need for full-time child care, households with at least one child under the age of five have a higher rate of income inadequacy than households with only school-age children or teenagers (45% compared to 27%). As a result, while households with children only account for 37% of all households in Oregon, 49% of households with incomes below the Standard have children present (see Figure I).

Figure H. Income Inadequacy Rate by Presence of Children: OR 2019



Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Figure I. Profile of Households with Inadequate Income by Household Type: OR 2019



Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Children, Gender, and Family Type

Amongst households with children, single mothers are disproportionately represented among households with incomes below the Standard. While single mothers head only 8% of all households, they are 18% of all households below the Standard and single mothers experience the highest rates of income inadequacy compared to other household types, with nearly three-fourths (58%) having inadequate income.

Sex and Gender. The ACS asks respondents to indicate if they are either male or female, thus excluding people who do not identify with either—limiting the analysis to a binary framework due to the nature of the survey question. Additionally, while the survey question asks for a person’s sex, this report uses gender for analysis framework with the assumption that inequities in income inadequacy rates are a result of the socially constructed characteristics and norms assigned to men and women, not their biological status.

This high rate is at least partially attributable to gender. If we look at non-family households without children (which are mostly single persons living alone), we see that the rate of income inadequacy is 25% for households headed by men versus 30% for households headed by women (see **Figure J**). In other words, men and women living alone, already have an income inadequacy gap of five percentage points.¹⁵ However, when we examine households by household type and gender we see even more substantial differences.

The dashed lines on **Figure J** show the overall income inadequacy rates for each household type. When we divide households by presence of children, those with children have considerably higher rates of income inadequacy.

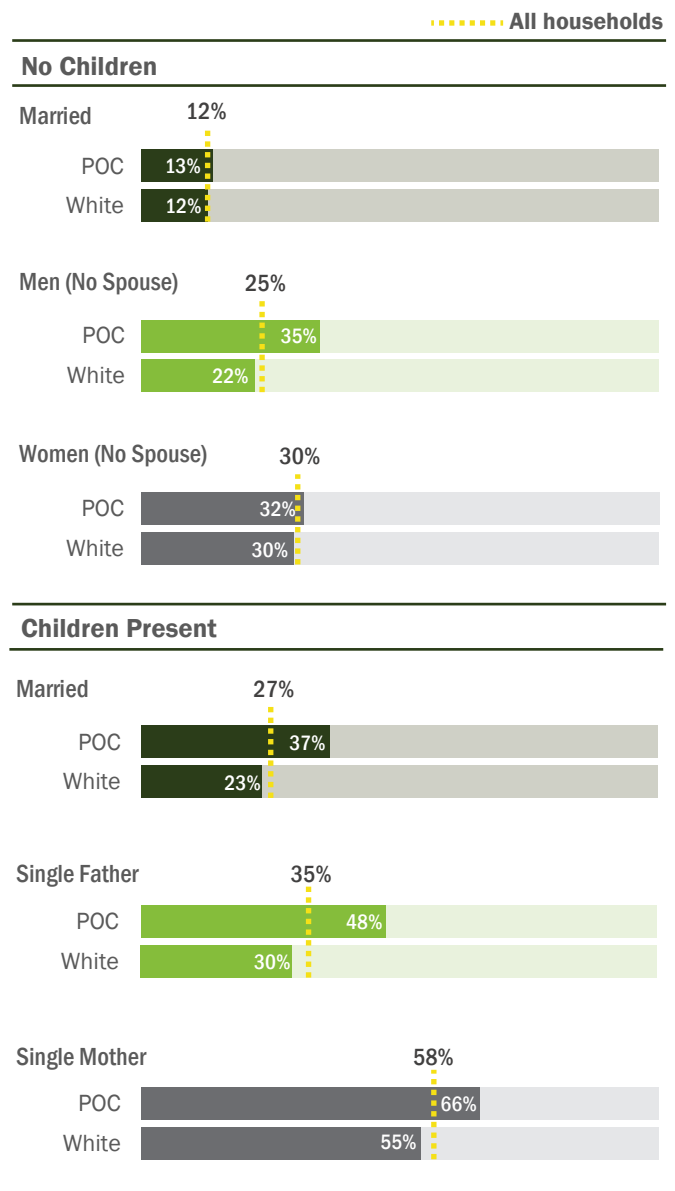
- Married-couple households without children have the lowest income inadequacy rate (12%). Among married-couples with children, the income inadequacy rate increases to 27%.
- Households headed by men without children have an income inadequacy rate of 25%, while the income inadequacy rate increases to 35% for single fathers.¹⁶
- Households headed by women without children have an income inadequacy rate of 30%. Single mothers have by far the highest rate of being below the Standard, with an income inadequacy rate of 58%. Put another way, over half of single mothers lack income adequate to meet their basic needs.

Altogether, parents, particularly single mothers experience higher levels of income inadequacy than non-parents. The very high rates of income inadequacy for single mothers compared to single fathers suggests that a combination of gender and the presence of children—being a woman with children—but especially gender, is associated with the highest rates of income inadequacy. The causes of these high levels of income inadequacy are many, including pay inequity and gender-based discrimination, as well as the expenses associated with children, particularly child care.

Children, Household Type, and Race/Ethnicity

The combination of being a woman, having children, and solo parenting is associated with some of the highest rates of income inadequacy. At the same time, as we saw in the previous section, rates of income

Figure J. Income Inadequacy Rate by Presence of Children, Household Type, and Race/Ethnicity of Householder*: OR 2019



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

inadequacy are quite high among communities of color. When we look at family composition factors (including gender and children) by White communities and communities of color there is an even greater disparity between groups in rates of income adequacy (see **Figure J**).

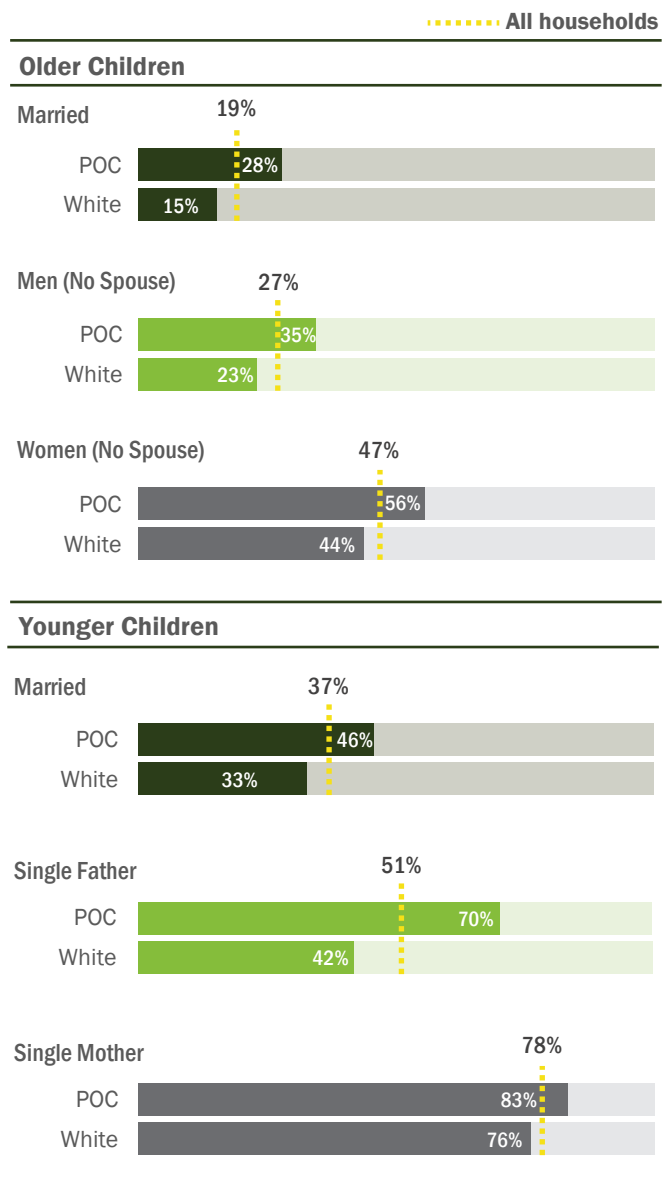
- **Households without children.** Among married-couple households and non-married women without children, income inadequacy rates are slightly more when households are headed by a person of color

compared to when the householder is White. Among non-married men, however, 35% of householders of color lack adequate income compared to 22% of White householders.

- Households with children.** When children are present, households of color are at a higher risk of lacking sufficient income to meet the cost of basic needs. For example, White married-couple households have rates of income insufficiency that are 23% while 37% of married-couple households of color barely have enough. Nearly half (48%) of single fathers of color do not have income that adequately supports their family compared to 30% of White single fathers. For single mothers, the pattern continues although income inadequacy rates are much higher: 66% of single mothers of color lack adequate income along with 55% of White single mothers.
- Households with young children.** Due to the high cost of child care, households with younger children have the highest rates of income inadequacy in Oregon (see **Figure K**). Households led by single mothers experience the highest rates of income inadequacy with over three-fourths (78%) falling short to cover the cost of basic needs when young children are present, compared to 47% when children have outgrown the need for full time child care. Single mothers of color are particularly at risk of lacking adequate resources when children are young with 83% experiencing income inadequacy. Even when the youngest child is old enough for full-day school, resulting in reduced child care costs, 56% of single mothers of color have inadequate income.

Combining analysis by household type and race/ethnicity leads to some striking comparisons. Single-mothers of color consistently have very high rates of income inadequacy, regardless of children’s age. Single mother of color led households are *six times* more likely to be struggling to make ends meet than White married-couple households without children, increasing to nearly *eight times* more likely if the children are young. With child care closure, remote learning, and disruptions in the labor market, the COVID-19 pandemic placed new pressures on already struggling single mothers, especially single mothers of color.

Figure K. Income Inadequacy Rate by Age of Children, Household Type, and Race/Ethnicity of Householder*: OR 2019



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

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Single mothers of color are particularly at risk of lacking adequate resources when children are young with 83% experiencing income inadequacy.

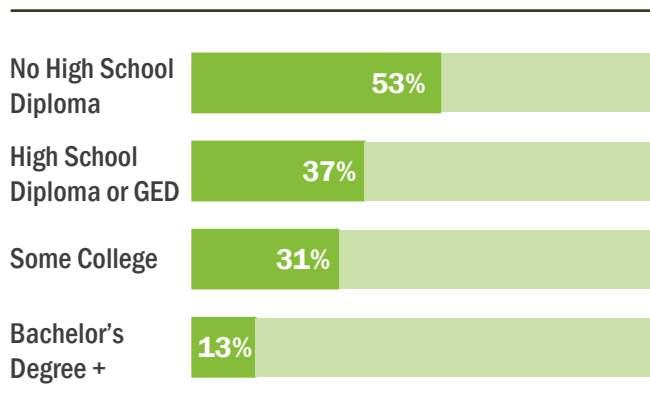
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Education

Householders with more education experience lower rates of inadequate income, with substantial differences by education level. However, women and people of color must have considerably more education than their counterparts to achieve the same levels of self-sufficiency. For example, women of color with a bachelor’s degree or more have only a slightly lower rate of income inadequacy than White men without a high school diploma.

As education levels increase, income inadequacy rates decrease dramatically (see **Figure L**). Of householders in Oregon with less than a high school education, 53% have inadequate incomes, while only 13% of those with a bachelor’s degree or more have inadequate incomes. That is, when the householder lacks a high school diploma they are four times more likely to have inadequate income to cover basic needs.

Figure L. Income Inadequacy Rate by Educational Attainment of Householder*: OR 2019



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

+ Includes Bachelor's degree and higher

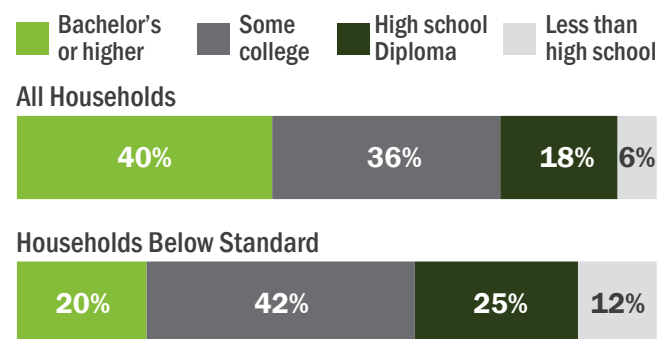
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

For those households in Oregon who fall below the Standard, there are disproportionately more households with a high school degree or less (see **Figure M**). While only 6% of all households in Oregon have less than a high school degree, those households represent 12% of households below the Standard.

While educational attainment is an important protector against income inadequacy, not all groups benefit from increased education levels equally.

- Increased education is associated with substantially lower rates of income inadequacy for all groups—especially for women.** When the educational attainment of the householder increases from no high school diploma to a bachelor’s degree or higher, income inadequacy levels fall from 60% to 16% for women (see **Figure N**). In contrast, men had income inadequacy rates that fell from 47% for those with a high school education to 11% for those with a bachelor’s degree or more.
- Despite decreases rates of income inadequacy for women with higher levels of education, the gap between male earnings and female earnings remains persistent.** **Figure O** documents hourly

Figure M. Profile of Households with Inadequate Income by Educational Attainment of Householder*: OR 2019

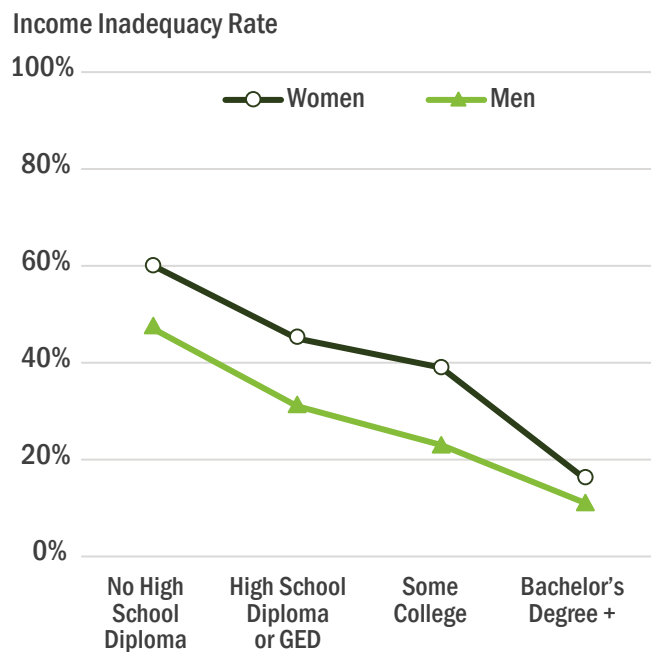


Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

median earnings by education and gender of householder, women earn less than men at every level of education. In fact, men with less than a high school degree, earn more per hour than women who graduate high school. The gap increases as education increases, with male college graduates earning almost ten dollars per hour more than women with the same levels of education.

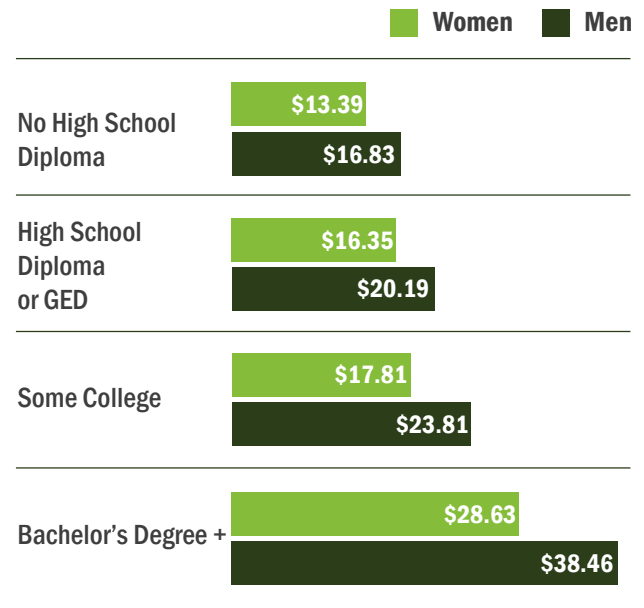
- **The difference in income inadequacy rates between race/ethnic groups narrows with increased education, although households of color tend to have higher income inadequacy rates at each level.** The difference in income inadequacy rates for householders without a high school diploma or GED ranges from 90% for Black householders to 43% for White householders—a 47 percentage point difference (see **Figure P**). Once householders have a bachelor’s degree or higher

Figure N. Income Inadequacy Rate by Education & Gender of Householder*: OR 2019



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Figure O. Hourly Median Earnings by Education & Gender of Householder*: OR 2019

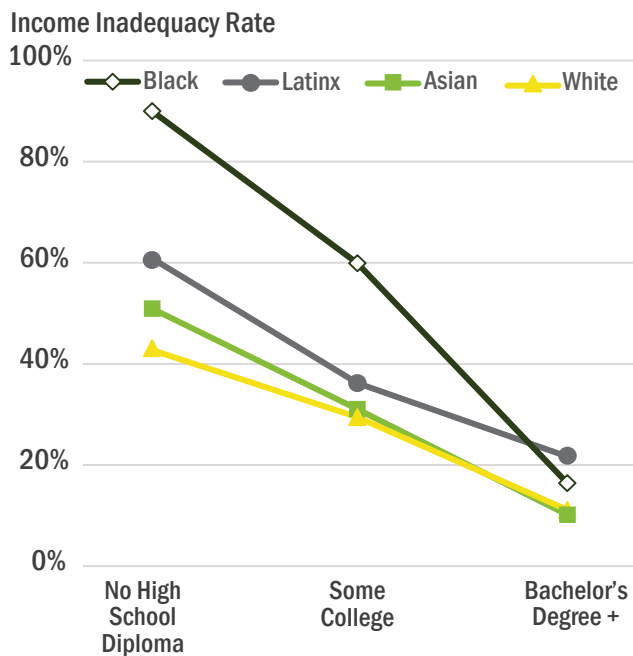


* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

this difference shrinks to a difference of seven percentage points (22% for Latinx householders vs. 12% for Asian or Pacific Islander householders).

- **The combined effect of race/ethnicity and gender is such that women of color have the highest rates of income inadequacy.** The percentage of women of color with inadequate income falls from 65% for those lacking a high school education to 19% for those with a college degree or more, a decrease of 46 percentage points (see **Figure Q**). Despite the dramatic decrease in income inadequacy rates when a bachelor’s degree is obtained, women of color in Oregon are still almost twice as likely to have inadequate income compared to White men with the same education levels.
- **The disadvantages experienced by women and people of color are such that these groups need more education to achieve the same level of economic self-sufficiency as White men.** While 37% of White men with no high school diploma are

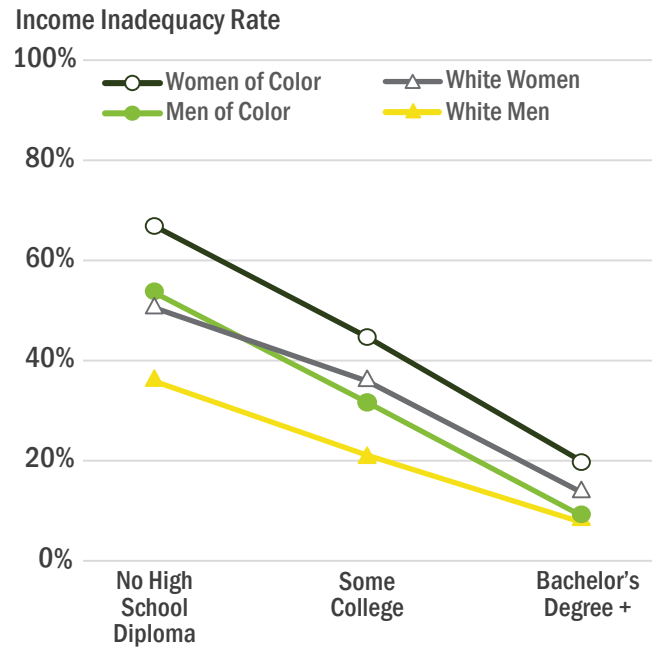
Figure P. Income Inadequacy Rate by Education & Race/Ethnicity of Householder*: OR 2019



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

below the Standard, a higher percentage of women of color with some college have inadequate income (46%). Likewise, women of color with a bachelor's degree or higher have an income inadequacy rate similar to White men with some college (19% vs 21%).

Figure Q. Income Inadequacy Rate by Education, Race/Ethnicity, & Gender of Householder*: OR 2019



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Overall, at each educational level, both women and people of color, especially women of color, must achieve higher levels of education than White men in order to achieve comparable levels of income adequacy.

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Employment and Work Patterns

Most households below the Standard in 2019 had at least one employed adult (86%) and this was typically a full-time, year-round worker. Even with this substantial amount of work hours, income does not always meet the costs of basic needs. It is largely inadequate wages, not work hours, that presents a barrier to self-sufficiency. Moreover, the returns from the hours of work are consistently lower for people of color and single mothers, resulting in higher levels of income inadequacy despite their substantial amount of work.

By far the largest source of income, employment is a key factor for households to secure income adequacy and thousands of households have lost that security with the historically high unemployment rates from the COVID-19 global pandemic. As shown by the dashed line on **Figure R**, as the number of work hours per household falls, income inadequacy levels rise. For example, in 2019:

- Households with two workers have income inadequacy rates of 16%.
- If there is only one worker but that worker is employed full time throughout the year, income inadequacy rates rise to 23%. On the other hand, if the one worker is employed less than full time, income inadequacy increases substantially to 63%.
- With an income inadequacy rate of 70%, nearly three-fourths of households with no workers have inadequate income.

Below we explore that while the amount of work hours in a household lowers income inadequacy rates, gender and race-based labor market disadvantages create barriers to self-sufficiency despite similar work levels. Unfortunately, the new economic crisis is likely heightening these economic inequalities and we must be cognizant of these disparities as we work towards a recovery for all.

Work Status Definitions*

- **Full time** = 35 hours or more per week
- **Part time** = 35 hours or less per week
- **Year round** = 50+ weeks worked during previous year
- **Part Year** = 49 weeks or less worked during previous year

*This is consistent with definitions used by the U.S. Census Bureau, 2019 American Community Survey, https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2019_ACSSubjectDefinitions.pdf

Work Patterns by Race/Ethnicity

While more hours of work per household reduces income inadequacy, some BIPOC, particularly Black and Latinx communities, must work more to achieve the same levels of self-sufficiency as White workers. For each level of work effort (number of workers and hours worked), income inadequacy rates range from around 18 to 36 percentage points higher for people of color (see **Figure R**). For example, in households with one full-time worker, one fifth (20%) of White households, but almost half (48%) of Latinx households lack adequate income.

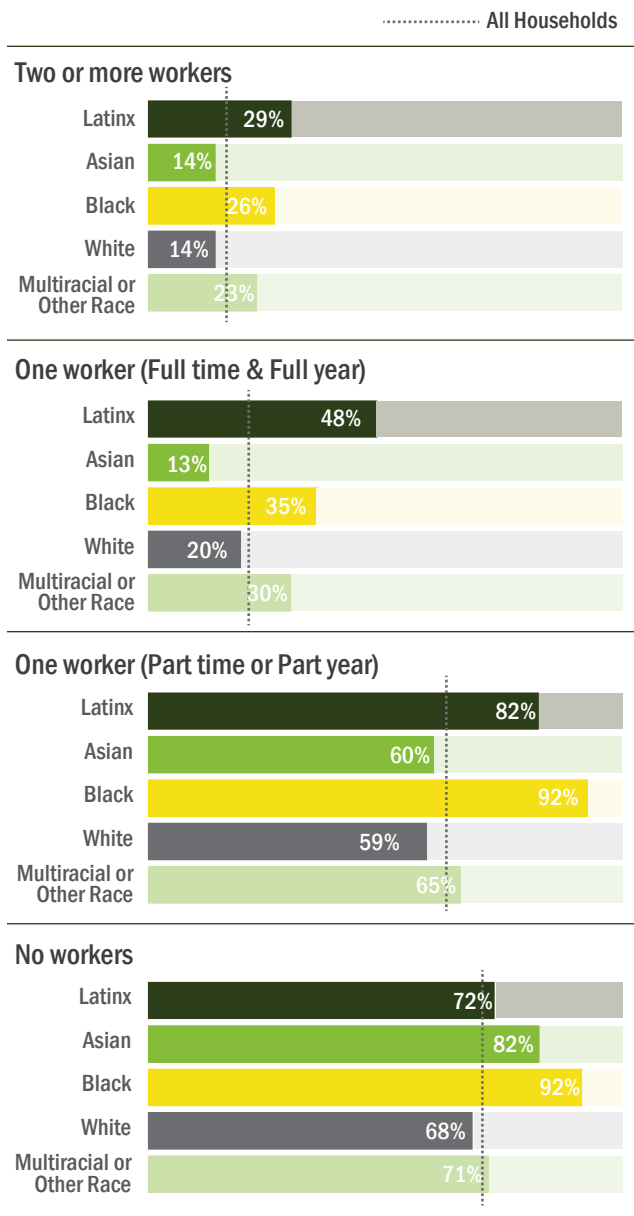
When there are no workers in the household all race/ethnic groups have high rates of income inadequacy (ranging from 68% to 92%). However, when there is one worker, there are larger differences by race/ethnicity:

- If the only worker in the household is part time or part year, income inadequacy rates stay above 82% for Black and Latinx households although the rate for White households is 59%.
- When there is one fully employed worker in the household, income inadequacy rates vary from 13% for Asian and Pacific Islander households to 48% for Latinx households.
- For households with two (or more) workers the percentage with inadequate income ranges from 14% for White and Asian households to 29% for Latinx households.

Work Patterns by Family Type

As previously shown in this report, if a household is maintained by a woman alone or has children in it, levels of income inadequacy are consistently

Figure R. Income Inadequacy Rate by Workers* & Race/Ethnicity of Householder:** OR 2019



* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.
 ** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees
 Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

higher than those of childless and married-couple households, and often even single father households.

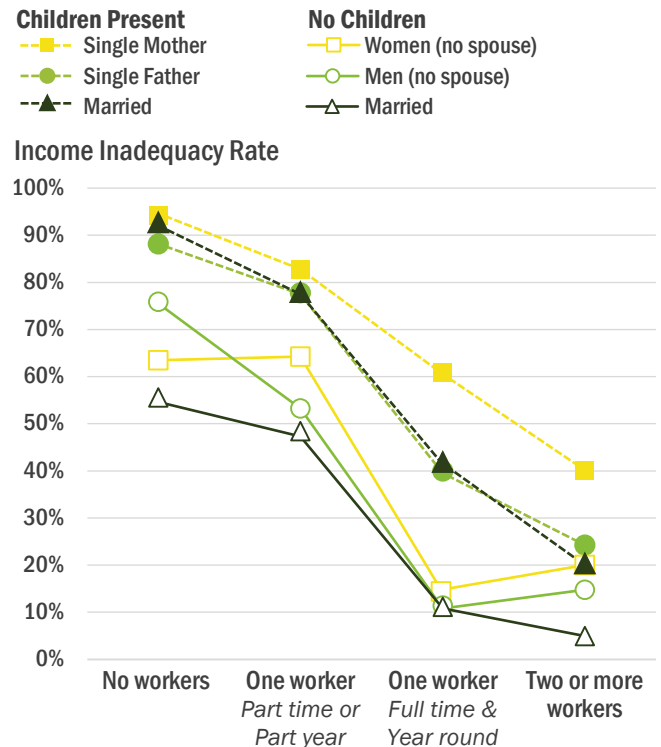
These higher rates of income inadequacy in part reflect the greater income requirements of families with children (such as child care) and gender discrimination in the labor market. However, since 98% of Oregon households with children have at least one, full-time

worker, these higher rates of income inadequacy also reflect the number of workers and their work schedules.

Consistently, with the same level of work hours, single mothers have substantially higher rates of income inadequacy than married-couple families with children and single-father households. **Figure S** shows that among households with children:

- When the only worker is employed less than full time, year round, 78% of married-couple with children, 78% of single-father, and 83% of single-mother households lack adequate income.
- When the only worker is employed full time, year round, 42% of married-couple with children, 39% of single-father, and 61% of single-mother households lack sufficient income.
- If there are two or more workers, 21% of married-couple with children, 24% of single-father, and 40% of single-mother households experience income insufficiency.¹⁷

Figure S. Income Inadequacy Rate by Workers* & Household Type: OR 2019



* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.
 Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Thus, in households with children, even when controlling for the numbers of workers/work hours at the household level, the disadvantages associated with being a single mother in the labor market result in higher levels of income inadequacy compared to married-couple and single-father households.

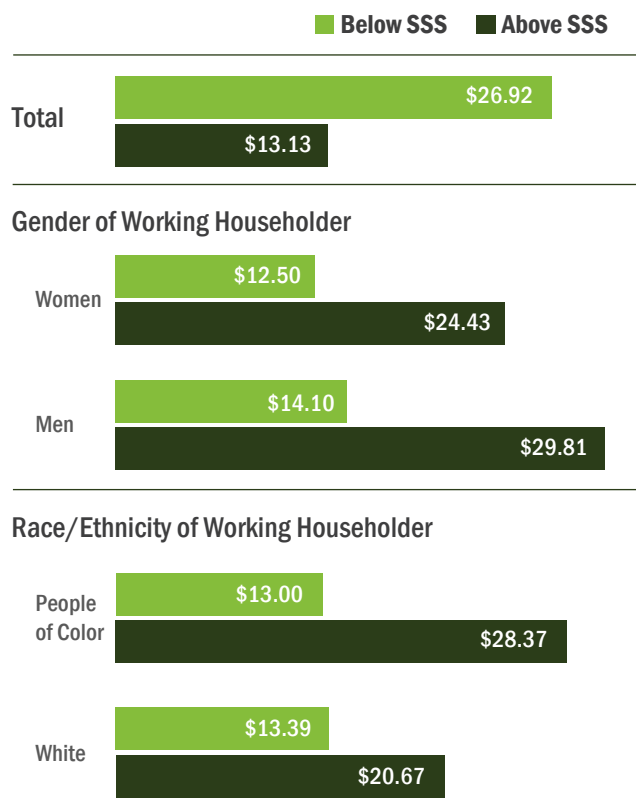
Although households above the Standard have higher percentages of full-time and year-round workers, households below the Standard also have substantial full-time and year-round work. For many, substantial work effort fails to yield sufficient income to meet even the minimum basic needs/expenses.

Hours Versus Wage Rates

It is largely low wage rates, not lack of work hours, that results in inadequate income. While median hours among households headed by workers above the Standard reflect that of full-time employment (2,080 hours) and work about 18 percent more hours per year than those with incomes below the Standard (1,760 hours). At the same time, wages of householders above the Standard are more than twice that of householders below the Standard, \$26.92 per hour versus \$13.13 per hour. (see **Figure T**).

Gender. Among employed householders in Oregon, the median hourly wage for women (\$20.19 per hour) is 78% of the median hourly wage for men (\$25.96 per

Figure T. Median Hourly* Pay Rate of Working Householders by Gender and Race: OR 2019**



* This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.
 ** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. Working householders excludes those with self-employment income or no wages in the past year.
 Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

hour). Women householders above the Standard earn 82% of the median wage of men householders above the Standard (\$24.43 per hour vs. \$29.81 per hour). The wage gap between men and women householders under the Standard is 89% with women earning the median wage of \$12.50 and men earning the median wage of \$14.10 (**Figure T**).

People of Color. The racial wage gap in Oregon between householders of color and White householders is 82%, with households of color earning a median wage of \$19.87 and White householders earning a median wage of \$24.29 per hour. Among those below the Standard, the wage gap reverses slightly with households of color earning a median of 39 cents more per hour than White households, but also working about 330 hours more on average than White householders (1,976 hours per year as opposed to 1,645 hours). For households above the Standard, White households earn a median hourly rate of

DEFINITIONS

Occupation/Occupational Category. The American Community Survey asks employed persons what their work activities are and codes responses into the 539 specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the “top 20” occupational category—that is, out of 539 specific occupations, these are the 20 occupations in Oregon with the most workers.

Worker. Householders in this analysis of occupations include those who worked at least one week in the previous year and who are not self-employed.

Below Standard. Workers are considered “below” the Standard if the household’s total income is more or less, respectively, than their Self-Sufficiency Standard wages. Hourly wages are estimated by dividing the worker’s annual earnings by usual hours and weeks worked during the year.

\$28.37 while households of color earn only \$24.04 per hour. Overall, the proportion of households of color with inadequate income is significantly higher than the total population (30% versus 23%), likewise for those households above the Standard there are proportionately less households of color than total households (21%). Despite the fact that householders of color below the Standard have slightly higher median hourly earnings, they are working more hours. The higher median hourly wage under the Standard for households of color could also be caused by the higher minimum wage in the Portland Metro region, where there are higher rates of householders of color.

Altogether, this data on wages and hours suggests that addressing income adequacy through employment solutions will have a greater impact if it is focused on increased wages, including addressing gender and racial wage gaps, rather than increased hours.

Occupations

For several decades prior to the current pandemic, a noticeable shift began taking place: fewer workers in higher-wage jobs and sectors, such as manufacturing, and more workers in lower-wage service sector jobs. With the COVID-19 pandemic,

Table 1. Twenty most common occupations among householders below the Standard: OR 2019

Occupation	Number of Workers	Percentage of Workers	Median Wage	Share that are Women	Share that are BIPOC
Total	91,494	41%	\$13.54		
Personal Care Aides	14,077	6%	\$13.02	87%	39%
Waiters And Waitresses	6,188	3%	\$11.54	69%	40%
Cooks	5,835	3%	\$13.67	41%	45%
Other Agricultural Workers	5,622	3%	\$12.50	35%	89%
Cashiers	5,566	2%	\$11.31	81%	19%
First-Line Supervisors Of Retail Sales Workers	5,452	2%	\$13.57	64%	19%
Janitors And Building Cleaners	5,185	2%	\$12.50	52%	37%
Driver/Sales Workers And Truck Drivers	5,139	2%	\$15.00	23%	21%
Retail Salespersons	4,987	2%	\$9.62	71%	24%
Teaching Assistants	3,866	2%	\$10.22	88%	28%
Maids And Housekeeping Cleaners	3,618	2%	\$10.26	97%	43%
Customer Service Representatives	3,268	1%	\$8.67	75%	33%
Laborers And Freight, Stock, And Material Movers, Hand	3,128	1%	\$12.50	20%	35%
Fast Food And Counter Workers	3,057	1%	\$7.58	68%	29%
Miscellaneous Production Workers, Including Equipment Operators And Tenders	2,932	1%	\$16.84	27%	31%
Stockers And Order Fillers	2,903	1%	\$10.08	56%	21%
Nursing Assistants	2,873	1%	\$13.85	88%	40%
Receptionists And Information Clerks	2,858	1%	\$16.83	76%	7%
Preschool And Kindergarten Teachers	2,479	1%	\$12.31	100%	39%
Secretaries And Administrative Assistants, Except Legal, Medical, And Executive	2,461	1%	\$15.53	100%	24%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

this trend has exacerbated the economic and health risk facing low-wage workers. Low-wage workers are disproportionately in service occupations that were at higher risk for loss of income during the pandemic. Those who stayed employed, working in essential businesses, have done so while facing increased health risks. Below we examine what occupations were held by householders with incomes below the Standard going into the COVID-19 pandemic.

Overall, householders below the Standard are concentrated in relatively few occupations. Nearly half (41%) of all householders with inadequate income are in just 20 occupations. In contrast, the top 20 most frequently-held occupations of those above the Standard accounts for 30% of all occupations.

Women and people of color with inadequate income are even more likely to be concentrated in fewer occupations: 49% of all households headed by women and 48% of all households headed by people of color with inadequate income are working in just 20 occupation groups. Intersecting race and gender, the top 20 most common occupations for women of color householders account for 62% of all employment for women of color householders below the Standard, indicating that women of color are concentrated in even fewer occupations.

The occupation, personal care aides, is the most frequent occupation for workers heading households below the Standard in Oregon. Among those with inadequate income, 6% of all workers heading households below the Standard are personal care aides. With a median wage of \$13.02 per hour, 87% of all personal care aides with inadequate income are women and 39% are people of color. A study analyzing COVID-19 among front line health care workers and the general community demonstrated that this occupation (including home health aides and personal care workers) has an increased risk of contracting COVID-19. Additionally, this study found that Black, Asian, and

minority ethnic health-care workers are at especially high risk of COVID-19 infection, with at least a fivefold increased risk of COVID-19 compared with the non-Hispanic White general community.¹⁸

Servers account for the second most commonly held occupation of householders below the Standard. Front line restaurant workers, deemed essential, have taken on an increased health risk, as they are one of the few industries that experience direct contact with large groups of (often unmasked) diners. In light of COVID-19, like personal care aides, most households with inadequate income in this essential occupation category are earning minimum wages and 40% of the householders in this occupation are people of color.

As the two most common occupations of householders with inadequate income highlight, the 20 most common occupations of householders below the Standard have a disproportionate share that are women and people of color. Indeed, more than one third (35%) of the share of workers in the 20 most common occupations of householders with inadequate income are people of color, substantially higher than the 23% of the total householder of color population in Oregon.¹⁹

Women are represented more than any other group in the most common occupations held by householders below the Standard. Put another way, going into the pandemic the most common low-wage jobs were held by women. Only a few of these low-wage occupations allow the ability to telework, those occupations in front line industries that maintained employment have high health risks, and the remainder of the occupations are in service categories which have seen the highest loss of employment.²⁰ Households headed by women are disproportionately below the Standard and their concentration in low-wage occupations with high pandemic unemployment rates places this group at risk of further economic marginalization.

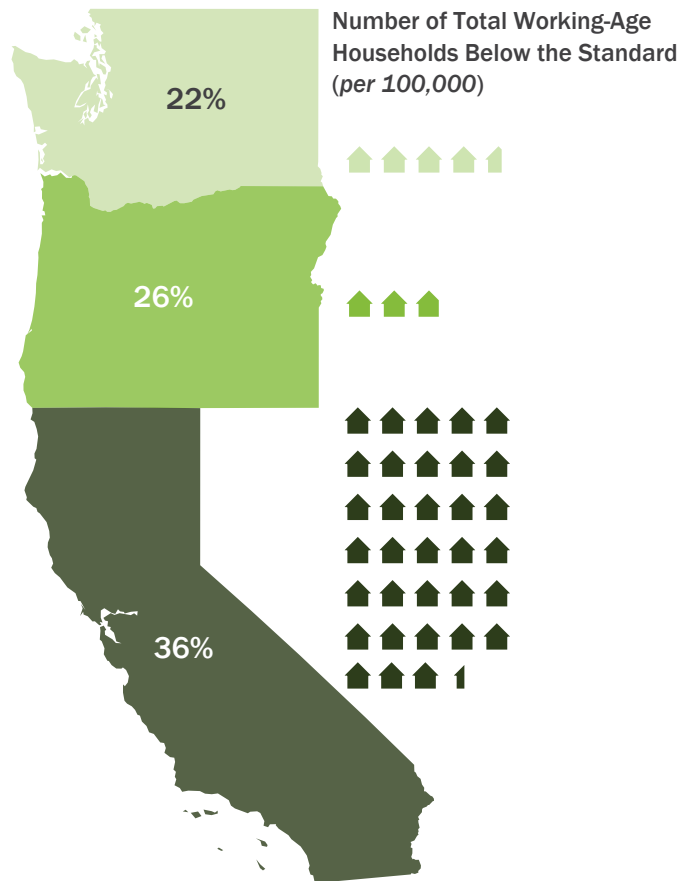
Households Struggle Across the West Coast

Across the West Coast households are struggling to make ends meet at a much higher proportion than measured by the official poverty measure. Using the Census poverty thresholds results in estimates of 7% - 9% of households in the West Coast states below poverty. However, the Self-Sufficiency Standard is a detailed income threshold that reflects geographically specific costs and results in estimates of income inadequacy that are three to four times higher than the official poverty measure.

As the official poverty measure is the same across the United States, official poverty rates fail to account for difference in cost of living by and within states. For example, in all three West Coast states a two-bedroom rental in the least expensive counties was around \$700 per month in 2019 according to the Self-Sufficiency Standard. However, a basic two-bedroom rental in 2019 was \$1,442 per month in Portland, \$2,369 in Seattle, and \$3,137 in San Francisco. Despite very different costs of living, the poverty rate in Oregon and California are both around 9% while Washington is slightly lower at about 7%.

With the smallest population, Oregon has the lowest number of households below the Standard (292,544) among the three West Coast states. However, the income inadequacy rate is higher than Washington State, despite being more affordable (26% versus 22%). At the same time, the income inadequacy rate for Oregon is about ten percentage points less than California (see **Figure U**). Other demographic variables, such as household type, race/ethnicity, and educational attainment follow similar patterns across the three states, with people of color and families with children experiencing disproportionately higher levels of income inadequacy across the West Coast (see Appendix B, **Table 4**).

Figure U. Regional Comparison of Percentage of Households Below Standard in 2019: WA, OR, CA



Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Profile of Households Below the Standard in Oregon

Using the Self-Sufficiency Standard and applying it to working-age households (excluding the elderly and disabled), more than one out of four households (26%) lack sufficient income to meet the minimum cost of living in Oregon. Other variables such as housing burden, food assistance, temporary assistance for needy families (TANF), internet access, and health insurance type offer insight on the needs of households that are struggling to make ends meet, even when 86% of the households have at least one worker.

While the Official Poverty Measure identifies 98,620 households as “poor,” almost three times as many, 292,544, actually lack enough income to meet their basic needs in Oregon. Using the official poverty thresholds results in more than two-thirds of these Oregon households being **overlooked and undercounted**, not officially poor yet without enough resources even to cover their basic needs.

This report has demonstrated that the likelihood of experiencing inadequate income in Oregon is concentrated among certain families by gender, race/ethnicity, education, and location. Additionally, it documents that the vast majority (86%) of households have at least one worker who is not earning wages sufficient to meet even basic costs for their families. **Figure V** examines a range of variables that demonstrate what households living below the Standard in Oregon need by comparing households below the Standard to those of all households in Oregon.

Housing represents a critical issue for those living below the Standard, as almost half of households (47%) are paying more than 50% of their earnings to

housing and another 28% pay more than 30% of their income towards housing. Overall, three fourths of those households below the Standard are considered severely housing burdened.

Additionally, more than a fourth of households below the Standard in Oregon access SNAP benefits (formerly called food stamps), this is more than double the rate of all households in Oregon.

Only five percent of households under the Standard have access to Temporary Assistance for Needy Families (TANF). And seven percent of households under the Standard do not have access to the internet, a critical resource for education, services, and job seeking. Finally, 16% of households under the Standard, compared with only 9% of total households have health insurance.

By examining the needs (subsidized housing, access to internet, health insurance, food assistance) of households below the Standard, a great majority of which are not eligible for benefits, we can understand how to create policy mechanisms that better serve these communities.

Almost half of Oregon households (47%) under the Standard are paying more than 50% of their earnings to housing, another 28% pay more than 30% of their income towards housing.

Figure V. Profile of Households with Inadequate Income: OR 2019
 There are 292,544 households living below the Self-Sufficiency Standard in Oregon

Number of Workers

■ No workers ■ One worker ■ Two or more workers

All Households



Households Below Standard



Health Insurance

■ No health insurance coverage ■ With health insurance coverage

All Households



Households Below Standard



Housing Burden*

■ Housing costs > 50% of income ■ Housing costs >30% and <=50% of income
 ■ Housing costs <=30% of income ■ No cash rent

All Households



Households Below Standard



Access to Internet

■ Yes, paying for Internet ■ Yes, without paying for internet ■ No access to the internet

All Households



Households Below Standard



Food Assistance (SNAP)

■ Yes, receive SNAP ■ No SNAP

All Households



Households Below Standard



Temporary Assistance for Needy Families (TANF)

■ Yes, receive TANF ■ No TANF

All Households



Households Below Standard



*The label "housing burdened" is assigned to households when more than 30% of their income goes to the cost of housing.

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Conclusion

Oregon experienced a sudden and substantial economic impact as a result of the COVID-19 pandemic. *Overlooked and Undercounted 2021: Struggling to Make Ends Meet in Oregon* illuminates the characteristics of the more than one in four households prior to the pandemic that struggled with the everyday crisis of inadequate earnings to meet basic needs. These households are the ones most at risk of losing further economic ground as a result of the pandemic and this data provides a baseline against which to measure the impact of the economic disruption as well as the effectiveness of mitigating policies and benefits.

While income inadequacy exists among all groups and places in Oregon, inadequate income does not affect all groups equally. There are substantial variations in the rates of income inadequacy among different groups and by different household characteristics. However, perhaps the most telling finding is that income inadequacy is not largely due to lack of work: 86% of households below the Standard have at least one worker, and the majority of those workers work full time and year round.

So what does account for this work-based income inadequacy? Ultimately, the high work levels among households below the Standard indicate that it is inadequate wages not lack of work hours that is an important factor. This data highlights that workers in Oregon will not benefit from returning to just any job, but the post-pandemic labor market needs improved opportunity in positions that provide a family sustaining wage.

However, demographic variables are also important. Universally, higher levels of education result in decreased rates of income adequacy. At the same time, for both women and people of color, there are substantially lower rewards from education, such that women and people of color must have several more years of education to achieve the same levels of income adequacy (and earnings) as White men at each education level.

Family composition—particularly when households are maintained by a woman alone and if children are present—impacts a family’s ability to meet costs. The demographic characteristics of being a woman, a person of color, and having children combine to result in high rates of insufficient income. Thus, being a single mother—especially a single mother of color—combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education) with the high costs of children (especially child care for children younger than school age) and the lower income of being a one-worker household. This results in the highest rates of income inadequacy: 83% of single mothers of color with young children struggle to make ends meet in Oregon. Immigration status is also a determining factor in wage adequacy: foreign-born householders have higher income inadequacy rates than U.S.-born householders, especially when Black, and especially if they are not citizens. Thus, pandemic recovery policies must include a racial, gender and citizenship lens to assist with an equitable recovery.

The American Rescue Plan Act’s temporary provision to increase the Child Tax Credit and Child and Dependent Care Tax Credit (along with making it refundable) will mitigate some of the cost burden of child care and supplement financial resources for families below the Standard with young children.

Using the Self-Sufficiency Standard, this report finds that the problem of inadequate income is extensive, affecting families throughout Oregon before the pandemic, in every racial/ethnic group; among men, women, and children; and in all counties. Households with inadequate incomes are part of the mainstream workforce, yet despite working long hours, they are not recognized as having inadequate income by the federal poverty level. This report is meant to provide a contribution to promoting economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy.

Endnotes

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8. The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative performance standard in the workforce development system to measure more accurately and specifically what would be required to meet the goal of “self-sufficiency” for each individual participant. The development of the Standard has also benefited from other attempts to create alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and Trudi Renwick’s work. See Trudi Renwick and Barbara Bergmann, “A budget-based definition of poverty: With an application to single-parent families,” *The Journal of Human Resources*, 28(1), (1993) p. 1-24. For a more detailed discussion of the methodology of the Self-Sufficiency Standard see Appendix A of *The Self-Sufficiency Standard for New York 2021* available at www.selfsufficiencystandard.org/new-york.
9. The Self-Sufficiency Standard has been calculated for 41 states plus the District of Columbia.
10. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2019,” Economic News Release, <https://www.bls.gov/news.release/cesan.nr0.htm> (accessed March 8, 2021).
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14. Note that data for race/ethnicity, citizenship status, and language reflect that of the householder and not necessarily that of the entire household.
15. Almost 99% of non-family households are one person households.
16. Households with children maintained by a male householder with no spouse present are referred to as single-father households. Likewise, households with children maintained by a female householder with no spouse present are referred to as single-mother households.
17. Additional workers may include teenagers, a non-married partner, roommates, or another family member other than a spouse/partner.
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19. The ACS codes respondents work activities into specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the “top 20” occupations—out of 539 specific occupations, these are the occupations in the state with the most workers.
20. U.S. Bureau of Labor Statistics, “Table 7. Employed persons unable to work at some point in the last 4 weeks because their employer closed or lost business due to the coronavirus pandemic by receipt of pay from their employer for hours not worked, usual full- or part-time status, occupation, industry, and class of worker,” <https://www.bls.gov/web/empsit/covid19-tables.xlsx> (accessed February 24, 2021).
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Appendix A: Methodology, Assumptions, & Sources

Data and Sample

This study uses data from the 2019 1-Year American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS) replaced the long form in the 2010 Census. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

The 2019 Public Use Microdata Sample (PUMS) is a set of data files that contains records of a one-percent sample of all housing units surveyed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. In Oregon, the 2019 ACS one-percent sample size is 18,920 housing units (representing a housing unit estimate of 1,738,555 Oregon households).¹

The most detailed geographic level in the ACS available to the public with records at the household and individual level is the Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. Each PUMA, drawn using the 2010 Census population count, contains a population of about 100,000. Oregon, which has five counties partitioned into 31 PUMAs, with 2019 ACS estimates reported for each.

Exclusions. Since the Self-Sufficiency Standard assumes that all adult household members work, the population sample in this report includes only those households in which there is at least one adult of age 18-64 without a work-limiting disability.

1. U.S. Census Bureau. 2019 PUMS Accuracy of the Data, http://www2.census.gov/programs-surveys/acs/tech_docs/pums/accuracy/2019AccuracyPUMS.pdf.

Adults are identified as having a work-limiting disability if they are disabled and receive Supplemental Security Income or Social Security income, or if they are disabled and are not in the labor force. Thus, although the ACS sample includes households that have disabled or elderly members, this report excludes elderly adults and adults with work-limiting disabilities and their income when determining household composition and income. Households defined as “group quarters” are also excluded from the analysis.

In total, 1,107,180 non-disabled, non-elderly households are included in this demographic study of Oregon.

Measures Used: Household Income, Census Poverty Threshold, and the Self-Sufficiency Standard

Income. Income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages or salary; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds, dividends, income from estates or trusts, and net rental income; veterans’ payments or unemployment and worker’s compensation; public assistance or welfare payments; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income.

It is assumed that all income in a household is equally available to pay all expenses. Not included in income are: capital gains; money received from the sale of property; the value of in-kind income such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances. The Employment Cost Index from the United States Department of Labor Bureau of Labor Statistics is used to inflate 2019 income in the American Community Survey.

The Poverty Threshold. This study uses the U.S. Census Bureau poverty thresholds, which vary by family composition (number of adults and number of children) but not place, with each household coded with its appropriate poverty threshold.

The Self-Sufficiency Standard. The Self-Sufficiency Standard for Oregon 2019 and used as the income benchmark for the Overlooked and Undercounted study.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income is below the Self-Sufficiency Standard are designated as having “insufficient” or “inadequate” income.

Appendix B: Detailed Data Tables

USER GUIDE. Detailed data tables are provided in Appendix B. Generally, figures in the text section provide only the percentage of the population who fall below the Self-Sufficiency Standard. The corresponding appendix tables are more detailed, providing the raw numbers for each group as well as percentages.

Table 2 shows an example of the data included in the appendix tables. Each column details the following data:

- A.** The total number of households in Oregon within the row group and the total percentage in the row group are of all Oregon households. When appropriate, the characteristics of the householder are reported. For example, women head 549,057 households and are 49.6% of all householders in Oregon. Note that the total percentage of *persons* in Oregon who are women may be different than percentage of who are *householders*.
- B.** The number and percentage of households whose incomes are below both the poverty threshold and the Standard (because the poverty threshold is so low, families below the poverty threshold are always below the Standard). In Oregon, there are 58,442 households headed by women in poverty and 10.6% of all households headed by women are in poverty.
- C.** The number and percentage of households whose incomes are above the poverty threshold, but below the Standard. In Oregon, there are 114,657 households headed by women who are not considered poor by the poverty threshold yet are still below the Standard.
- D.** The total number and percentage of households below the Standard (columns B + C). This report focuses on the results of column D. In Oregon, there are 173,099 households headed by women with inadequate income representing a total of 31.5% of households headed by women.
- E.** The number and percentage of households whose incomes are above the Standard (which is always above the poverty threshold).

In addition to looking at the income inadequacy rate of groups (column D in Table 1), throughout the report we also discuss the characteristics of households living below the Standard. For example, there are 292,544 households below the Standard in Oregon and 173,099 of those households are headed by women (59.2%).

Table 2. Example Appendix Table

	A		B		C		D		E			
	TOTAL	PERCENT OF Households	BELOW SELF-SUFFICIENCY STANDARD								ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	Percent of Total		
		Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number			Percent of Total	
Total Households	1,107,180	100.0%	98,620	8.9%	193,924	17.5%	292,544	26.4%	814,636	73.6%		
SEX OF HOUSEHOLDER												
Men	558,123	50.4%	40,178	7.2%	79,267	14.2%	119,445	21.4%	438,678	78.6%		
Women	549,057	49.6%	58,442	10.6%	114,657	20.9%	173,099	31.5%	375,958	68.5%		

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Oregon 2019

	TOTAL	PERCENT OF Households	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,107,180	100.0%	98,620	8.9%	193,924	17.5%	292,544	26.4%	814,636	73.6%
Section: The Geographic distribution of income adequacy										
County										
Baker County	4,096	0.4%	422	10.3%	628	15.3%	1,050	25.6%	3,046	74.4%
Benton County	24,907	2.2%	2,026	8.1%	4,188	16.8%	6,215	25.0%	18,693	75.0%
Clackamas County	108,154	9.8%	4,306	4.0%	22,181	20.5%	26,487	24.5%	81,667	75.5%
Clatsop County	9,370	0.8%	982	10.5%	1,482	15.8%	2,464	26.3%	6,906	73.7%
Columbia County	12,485	1.1%	1,308	10.5%	1,975	15.8%	3,283	26.3%	9,202	73.7%
Coos County	14,791	1.3%	1,957	13.2%	2,944	19.9%	4,901	33.1%	9,890	66.9%
Crook County	5,332	0.5%	239	4.5%	1,080	20.3%	1,319	24.7%	4,013	75.3%
Curry County	5,247	0.5%	694	13.2%	1,044	19.9%	1,739	33.1%	3,508	66.9%
Deschutes County	49,274	4.5%	4,843	9.8%	11,061	22.4%	15,904	32.3%	33,370	67.7%
Douglas County	26,193	2.4%	2,511	9.6%	5,806	22.2%	8,317	31.8%	17,876	68.2%
Gilliam County	476	0.0%	21	4.5%	96	20.3%	118	24.7%	358	75.3%
Grant County	1,892	0.2%	85	4.5%	383	20.3%	468	24.7%	1,424	75.3%
Harney County	1,838	0.2%	269	14.7%	324	17.6%	593	32.3%	1,245	67.7%
Hood River County	5,680	0.5%	255	4.5%	1,151	20.3%	1,405	24.7%	4,274	75.3%
Jackson County	49,100	4.4%	5,156	10.5%	8,345	17.0%	13,501	27.5%	35,599	72.5%
Jefferson County	5,521	0.5%	248	4.5%	1,118	20.3%	1,366	24.7%	4,155	75.3%
Josephine County	19,405	1.8%	2,568	13.2%	3,863	19.9%	6,430	33.1%	12,975	66.9%
Klamath County	16,436	1.5%	2,410	14.7%	2,894	17.6%	5,304	32.3%	11,132	67.7%
Lake County	1,955	0.2%	287	14.7%	344	17.6%	631	32.3%	1,324	67.7%
Lane County	100,213	9.1%	11,814	11.8%	23,813	23.8%	35,627	35.6%	64,586	64.4%
Lincoln County	11,646	1.1%	1,220	10.5%	1,842	15.8%	3,062	26.3%	8,584	73.7%
Linn County	33,957	3.1%	2,763	8.1%	5,710	16.8%	8,472	25.0%	25,484	75.0%
Malheur County	7,753	0.7%	1,137	14.7%	1,365	17.6%	2,502	32.3%	5,251	67.7%
Marion County	80,643	7.3%	8,864	11.0%	12,849	15.9%	21,713	26.9%	58,930	73.1%
Morrow County	2,840	0.3%	127	4.5%	575	20.3%	703	24.7%	2,137	75.3%
Multnomah County	255,015	23.0%	23,828	9.3%	36,882	14.5%	60,710	23.8%	194,305	76.2%
Polk County	18,899	1.7%	1,521	8.0%	2,611	13.8%	4,132	21.9%	14,767	78.1%
Sherman County	449	0.0%	20	4.5%	91	20.3%	111	24.7%	338	75.3%
Tillamook County	6,388	0.6%	669	10.5%	1,010	15.8%	1,680	26.3%	4,708	73.7%
Umatilla County	19,265	1.7%	1,986	10.3%	2,952	15.3%	4,938	25.6%	14,326	74.4%
Union County	6,536	0.6%	674	10.3%	1,002	15.3%	1,676	25.6%	4,861	74.4%
Wallowa County	1,779	0.2%	183	10.3%	273	15.3%	456	25.6%	1,323	74.4%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Oregon 2019

	TOTAL	PERCENT OF Households	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,107,180	100.0%	98,620	8.9%	193,924	17.5%	292,544	26.4%	814,636	73.6%
Wasco County	6,409	0.6%	287	4.5%	1,298	20.3%	1,586	24.7%	4,823	75.3%
Washington County	168,011	15.2%	10,921	6.5%	27,829	16.6%	38,750	23.1%	129,261	76.9%
Wheeler County	366	0.0%	16	4.5%	74	20.3%	91	24.7%	276	75.3%
Yamhill County	24,861	2.2%	2,001	8.0%	3,434	13.8%	5,435	21.9%	19,426	78.1%
Section: Race/Ethnicity, Citizenship, and Language										
Race/ethnicity of householder										
Latinx	127,473	11.5%	14,565	11.4%	37,100	29.1%	51,665	40.5%	75,808	59.5%
American Indian	10,140	0.9%	1,747	17.2%	1,295	12.8%	3,042	30.0%	7,098	70.0%
Asian or Pacific Islander	55,617	5.0%	6,017	10.8%	6,168	11.1%	12,185	21.9%	43,432	78.1%
Black	22,398	2.0%	5,984	26.7%	4,934	22.0%	10,918	48.7%	11,480	51.3%
White	854,712	77.2%	67,421	7.9%	136,524	16.0%	203,945	23.9%	650,767	76.1%
Other or Multiracial	36,840	3.3%	2,886	7.8%	8,497	23.1%	11,383	30.9%	25,457	69.1%
Citizenship of householder										
U.S. born	971,185	87.7%	78,842	8.12%	163,610	16.8%	242,452	25.0%	728,733	75.0%
Latinx	68,971	6.2%	5,013	7.27%	16,694	24.2%	21,707	31.5%	47,264	68.5%
American Indian	10,140	0.9%	1,747	17.23%	1,295	12.8%	3,042	30.0%	7,098	70.0%
Asian or Pacific Islander	14,387	1.3%	774	5.38%	747	5.2%	1,521	10.6%	12,866	89.4%
Black	16,564	1.5%	4,427	26.73%	3,813	23.0%	8,240	49.7%	8,324	50.3%
White	826,377	74.6%	64,073	7.75%	133,083	16.1%	197,156	23.9%	629,221	76.1%
Other or Multiracial	34,746	3.1%	2,808	8.08%	7,978	23.0%	10,786	31.0%	23,960	69.0%
Naturalized	605,050	26.3%	59,807	9.9%	162,982	26.9%	222,789	36.8%	382,261	63.2%
Latinx	21,302	1.9%	2,082	9.8%	5,954	28.0%	8,036	37.7%	13,266	62.3%
American Indian	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Asian or Pacific Islander	23,179	2.1%	1,707	7.4%	2,328	10.0%	4,035	17.4%	19,144	82.6%
Black	3,901	0.4%	635	16.3%	762	19.5%	1,397	35.8%	2,504	64.2%
White	17,546	1.6%	1,666	9.5%	1,399	8%	3,065	17.5%	14,481	82.5%
Other or Multiracial	853	0.1%	0	0.0%	303	36%	303	35.5%	550	64.5%
Not a citizen	69,214	6.3%	13,688	19.8%	20,162	29%	33,850	48.9%	35,364	51.1%
Latinx	37,200	3.4%	7,470	20.1%	14,452	38.8%	21,922	58.9%	15,278	41.1%
American Indian	0	0.0%	0	0.0%	0	0%	0	0.0%	0	0.0%
Asian or Pacific Islander	18,051	1.6%	3,536	19.6%	3,093	17.1%	6,629	36.7%	11,422	63.3%
Black	1,933	0.2%	922	47.7%	359	18.6%	1,281	66.3%	652	65%
White	10,789	1.0%	1,682	15.6%	2,042	18.9%	3,724	35%	7,065	65%
Other or Multiracial	1,241	0.1%	78	6.3%	216	17.4%	294	23.7%	947	76.3%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Oregon 2019

	TOTAL	PERCENT OF Households	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,107,180	100.0%	98,620	8.9%	193,924	17.5%	292,544	26.4%	814,636	73.6%
English speaking ability of householder										
Very well	1,044,919	94.4%	89,563	8.6%	173,673	16.6%	263,236	25.2%	781,683	74.8%
Less than very well	62,261	5.6%	9,057	14.5%	20,845	33.5%	29,902	48.0%	32,359	52.0%
Household language										
English	891,854	80.6%	77,345	8.7%	148,556	16.7%	225,901	25.3%	665,953	74.7%
Spanish	118,177	10.7%	11,691	9.9%	33,632	28.5%	45,323	38.4%	72,854	61.6%
Other Indo-European language	41,047	3.7%	1,973	4.8%	5,236	12.8%	7,209	17.6%	33,838	82%
Asian or Pacific Island language	47,231	4.3%	5,428	11.5%	5,319	11.3%	10,747	22.8%	36,484	77.2%
Other language	8,871	0.8%	2,183	24.6%	1,775	20.0%	3,958	44.6%	4,913	55.4%
Linguistic Isolation of Household										
Yes	26,583	2.4%	4,187	15.8%	8,997	33.8%	13,184	49.6%	13,399	50.4%
Spanish	14,402	1.3%	2,353	16.3%	7,006	48.6%	9,359	65.0%	5,043	35.0%
Other Indo-European language	3,267	0.3%	95	2.9%	600	18.4%	695	21.3%	2,572	78.7%
Asian or Pacific Island language	8,387	0.8%	1,499	17.9%	1,302	15.5%	2,801	33.4%	5,586	66.6%
Other language	527	0.0%	240	45.5%	89	16.9%	329	62.4%	198	37.6%
No	1,080,597	97.6%	94,433	8.7%	185,521	17.2%	279,954	25.9%	800,643	74.1%
English	891,854	80.6%	77,345	8.7%	147,962	16.6%	225,307	25.3%	666,547	74.7%
Spanish	103,775	9.4%	9,338	9.0%	26,626	25.7%	35,964	34.7%	67,811	65.3%
Other Indo-European language	37,780	3.4%	1,878	5.0%	4,636	12.3%	6,514	17.2%	31,266	82.8%
Asian or Pacific Island language	38,844	3.5%	3,929	10.1%	4,017	10.3%	7,946	20.5%	30,898	79.5%
Other language	8,344	0.8%	1,943	23.3%	1,686	20.2%	3,629	43.5%	4,715	56.5%
Section: Family Composition Factors: Children, Single Parents, and Race										
Presence of Children										
No Children	694,288	62.7%	61,663	8.9%	88,469	12.7%	150,132	21.6%	544,156	78.4%
Latinx	58,461	5.3%	5,397	9.2%	12,505	21.4%	17,902	30.6%	40,559	69.4%
American Indian	6,501	0.6%	1,380	21.2%	438	6.7%	1,818	28.0%	4,683	72.0%
Asian or Pacific Islander	34,161	3.1%	4,072	11.9%	2,775	8.1%	6,847	20.0%	27,314	80.0%
Black	13,137	1.2%	3,305	25.2%	1,360	10.4%	4,665	35.5%	8,472	64.5%
White	558,576	50.5%	45,744	8.2%	67,577	12.1%	113,321	20.3%	445,255	79.7%
Other or Multiracial	23,452	2.1%	1,765	7.5%	3,814	16.3%	5,579	23.8%	17,873	76.2%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Oregon 2019

	TOTAL	PERCENT OF Households	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,107,180	100.0%	98,620	8.9%	193,924	17.5%	292,544	26.4%	814,636	73.6%
Married	264,854	23.9%	10,418	3.9%	20,764	7.8%	31,182	11.8%	233,672	88.2%
Men householder no spouse	213,872	19.3%	25,847	12.1%	28,154	13.2%	54,001	25.2%	159,871	74.8%
Women Householder no spouse	215,562	100.0%	25,398	11.8%	39,551	18.3%	64,949	30.1%	150,613	69.9%
At Least One Child	412,892	37.3%	36,957	9.0%	106,049	25.7%	143,006	34.6%	269,886	65.4%
Latinx	69,012	16.7%	9,168	13.3%	24,595	35.6%	33,763	48.9%	35,249	51.1%
American Indian	3,639	0.9%	367	10.1%	857	23.6%	1,224	33.6%	2,415	66.4%
Asian or Pacific Islander	21,456	5.2%	1,945	9.1%	3,393	15.8%	5,338	24.9%	16,118	75.1%
Black	9,261	2.2%	2,679	28.9%	3,574	38.6%	6,253	67.5%	3,008	32.5%
White	296,136	71.7%	21,677	7.3%	68,947	23.3%	90,624	30.6%	205,512	69.4%
Other or Multiracial	13,388.00	3.2%	1,121.00	8.4%	4,683.00	35.0%	5,804.00	43.4%	7,584.00	56.6%
Married	277,164	25.0%	14,462	5.2%	59,958	21.6%	74,420	26.9%	202,744	73.1%
Single father	44,132	4.0%	3,555	8.1%	11,922	27.0%	15,477	35.1%	28,655	64.9%
Single mother	91,596	8.3%	18,940	20.7%	34,169	37.3%	53,109	58.0%	38,487	42.0%
Age of youngest child less than 6	174,268	15.7%	20,623	11.8%	58,493	33.6%	79,116	45.4%	95,152	54.6%
Married	127,303	11.5%	9,790	7.7%	36,765	28.9%	46,555	36.6%	80,748	63.4%
White	91,496	71.9%	4,167	4.6%	25,837	28.2%	30,004	32.8%	61,492	69.3%
POC	35,807	28.1%	5,623	15.7%	10,928	30.5%	16,551	46.2%	19,256	43.3%
Single Father	15,522	1.4%	1,659	10.7%	6,231	40.1%	7,890	50.8%	7,632	49.2%
White	10,710	69.0%	645	6.0%	3,856	36.0%	4,501	42.0%	6,209	58.0%
POC	4,812	31.0%	1,014	21.1%	2,375	49.4%	3,389	70.4%	1,423	29.6%
Single Mother	31,443	2.8%	9,174	29.2%	15,497	49.3%	24,671	78.5%	6,772	21.5%
White	21,299	67.7%	6,928	32.5%	9,290	43.6%	16,218	76.1%	5,081	23.9%
POC	10,144	32.3%	2,246	22.1%	6,207	61.2%	8,453	83.3%	1,691	16.7%
Age of the youngest child is 6 or more	238,624	21.6%	16,334	6.8%	47,556	19.9%	63,890	26.8%	174,734	73.2%
Married	149,861	13.5%	4,672	3.1%	23,193	15.5%	27,865	18.6%	121,996	81.4%
White	110,442	73.7%	2,926	2.6%	13,920	12.6%	16,846	15.3%	93,596	84.7%
POC	39,419	26.3%	1,746	4.4%	9,273	23.5%	11,019	28.0%	28,400	72.0%
Single Father	28,610	2.6%	1,896	6.6%	5,691	19.9%	7,587	26.5%	21,023	73.5%
White	19,940	69.7%	1,266	6.3%	3,305	16.6%	4,571	22.9%	15,369	77.1%
POC	8,670	30.3%	630	7.3%	2,386	27.5%	3,016	34.8%	5,654	65.2%
Single Mother	60,153	5.4%	9,766	16.2%	18,672	31.0%	28,438	47.3%	31,715	52.7%
White	42,249	70.2%	5,745	13.6%	12,739	30.2%	18,484	43.8%	23,765	56.2%
POC	17,904	29.8%	4,021	22.5%	5,933	33.1%	9,954	55.6%	7,950	44.4%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Oregon 2019

	TOTAL	PERCENT OF Households	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,107,180	100.0%	98,620	8.9%	193,924	17.5%	292,544	26.4%	814,636	73.6%
Section: Education										
Educational Attainment										
Less than high school	67,684	6.1%	11,837	17.5%	24,126	35.6%	35,963	53.1%	31,721	46.9%
Latinx	32,629	2.9%	5,295	16.2%	14,564	44.6%	19,859	60.9%	12,770	39.1%
American Indian	611	0.1%	181	29.6%	221	36.2%	402	65.8%	209	34.2%
Asian or Pacific Islander	4,072	0.4%	851	20.9%	1,222	30.0%	2,073	50.9%	1,999	49.1%
Black	1,368	0.1%	804	58.8%	427	31.2%	1,231	90.0%	137	10.0%
White	27,707	2.5%	4,407	15.9%	7,428	26.8%	11,835	42.7%	15,872	57.3%
Other or Multiracial	1,297	0.1%	299	23.1%	264	20.4%	563	43.4%	734	56.6%
Men	36,075	3.3%	4,312	12.0%	12,535	34.7%	16,847	46.7%	19,228	53.3%
White	17,215	47.7%	1,860	10.8%	4,585	26.6%	6,445	37.4%	10,770	62.6%
POC	18,860	52.3%	2,452	13.0%	7,950	42.2%	10,402	55.2%	8,458	44.8%
Women	31,609	2.9%	7,525	23.8%	11,591	36.7%	19,116	60.5%	12,493	39.5%
White	10,492	33.2%	2,547	24.3%	2,843	27.1%	5,390	51.4%	5,102	48.6%
POC	21,117	66.8%	4,978	23.6%	8,748	41.4%	13,726	65.0%	7,391	35.0%
High school graduate	202,827	18.3%	27,191	13.4%	47,404	23.4%	74,595	36.8%	128,232	63.2%
Latinx	34,606	3.1%	4,403	12.7%	9,299	26.9%	13,702	39.6%	20,904	60.4%
American Indian	2,749	0.2%	487	17.7%	294	10.7%	781	28.4%	1,968	71.6%
Asian or Pacific Islander	4,119	0.4%	1,240	30.1%	852	20.7%	2,092	50.8%	2,027	49.2%
Black	4,458	0.4%	1,834	41.1%	733	16.4%	2,567	57.6%	1,891	42.4%
White	152,519	13.8%	18,942	12.4%	34,290	22.5%	53,232	34.9%	99,287	65.1%
Other or Multiracial	4,376	0.4%	285	6.5%	1,992	45.5%	2,277	52.0%	2,099	48.0%
Men	113,527	100.0%	13,444	11.8%	21,289	18.8%	34,733	30.6%	78,794	69.4%
White	83,355	73.4%	7,996	9.6%	13,421	16.1%	21,417	25.7%	61,938	74.3%
POC	30,172	26.6%	5,448	18.1%	7,868	26.1%	13,316	44.1%	16,856	55.9%
Women	89,300	8.1%	13,747	15.4%	26,171	29.3%	39,918	44.7%	49,382	55.3%
White	69,164	77.5%	10,946	15.8%	20,869	30.2%	31,815	46.0%	37,349	54.0%
POC	20,136	22.5%	2,801	13.9%	5,302	26.3%	8,103	40.2%	12,033	59.8%
Some college	394,893	35.7%	39,277	9.9%	83,840	21.2%	123,117	31.2%	271,776	68.8%
Latinx	35,600	3.2%	2,696	7.6%	10,063	28.3%	12,759	35.8%	22,841	64.2%
American Indian	4,304	0.4%	1,079	25.1%	713	16.6%	1,792	41.6%	2,512	58.4%
Asian or Pacific Islander	12,001	1.1%	2,172	18.1%	1,516	12.6%	3,688	30.7%	8,313	69.3%
Black	9,976	0.9%	2,891	29.0%	3,146	31.5%	6,037	60.5%	3,939	39.5%
White	318,888	28.8%	29,026	9.1%	64,139	20.1%	93,165	29.2%	225,723	70.8%
Other or Multiracial	14,124	1.3%	1,413	10.0%	4,263	30.2%	5,676	40.2%	8,448	59.8%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Oregon 2019

	TOTAL	PERCENT OF Households	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,107,180	100.0%	98,620	8.9%	193,924	17.5%	292,544	26.4%	814,636	73.6%
Men	195,487	100.0%	13,625	7.0%	31,857	16.3%	45,482	23.3%	150,005	76.7%
White	159,391	81.5%	8,892	5.6%	24,855	15.6%	33,747	21.2%	125,644	78.8%
POC	36,096	18.5%	4,733	13.1%	7,002	19.4%	11,735	32.5%	24,361	67.5%
Women	199,406	100.0%	25,652	12.9%	51,983	26.1%	77,544	38.9%	121,862	61.1%
White	159,497	80.0%	20,134	12.6%	39,284	24.6%	59,418	37.3%	100,079	62.7%
POC	39,909	20.0%	5,518	13.8%	12,699	31.8%	18,217	45.6%	21,692	54.4%
College graduate and above	441,776	39.9%	20,315	4.6%	39,092	8.8%	59,407	13.4%	382,369	86.6%
Latinx	24,638	2.2%	2,171	8.8%	3,174	12.9%	5,345	21.7%	19,293	78.3%
American Indian	2,476	0.2%	-	0.0%	67	2.7%	67	2.7%	2,409	97.3%
Asian or Pacific Islander	35,425	3.2%	1,754	5.0%	2,578	7.3%	4,332	12.2%	31,093	87.8%
Black	6,596	0.6%	455	6.9%	628	9.5%	1,083	16.4%	5,513	83.6%
White	355,598	32.1%	15,046	4.2%	30,667	8.6%	45,713	12.9%	309,885	87.1%
Other or Multiracial	17,043	1.5%	889	5.2%	1,978	11.6%	2,867	16.8%	14,176	83.2%
Men	213,034	100.0%	8,797	4.1%	14,056	6.6%	22,853	10.7%	190,181	89.3%
White	170,402	80.0%	6,615	3.9%	10,988	6.4%	17,603	10.3%	152,799	89.7%
POC	42,632	20.0%	2,182	5.1%	3,068	7.2%	5,250	12.3%	37,382	87.7%
Women	228,742	100.0%	11,518	5.0%	25,036	10.9%	36,554	16.0%	192,188	84.0%
White	185,196	81.0%	8,431	4.6%	19,679	10.6%	28,110	15.2%	157,086	84.8%
POC	43,546	19.0%	3,087	7.1%	5,357	12.3%	8,444	19.4%	35,102	80.6%
Section: Employment and Work Patterns										
Number of Workers										
Two or more workers	613,620	55.4%	15,616	2.5%	84,951	13.8%	100,567	16.4%	513,053	83.6%
Latinx	78,747	7.11%	2,957	3.8%	20,054	25.5%	23,011	29.22%	55,736	70.8%
American Indian	5,222	0.47%	119	2.3%	178	3.4%	297	5.69%	4,925	94.3%
Asian or Pacific Islander	30,010	2.71%	1,237	4.1%	3,031	10.1%	4,268	14.22%	25,742	85.8%
Black	7,652	0.69%	1,024	13.4%	992	13.0%	2,016	26.35%	5,636	73.7%
White	470,105	42.5%	9,713	2.1%	56,320	12.0%	66,033	14.0%	404,072	86.0%
Other or Multiracial	21,884	1.98%	566	2.6%	4,376	20.0%	4,942	22.58%	16,942	77.4%
Household Type										
Married	402,920	74.3%	6,071	1.5%	47,818	11.9%	53,889	13.4%	349,031	86.6%
No children	184,456	69.6%	1,393	0.8%	7,518	4.1%	8,911	4.8%	175,545	95.2%
Children present	218,464	78.8%	4,678	2.1%	40,300	18.4%	44,978	20.6%	173,486	79.4%
Men (no spouse)	98,036	38.0%	2,853	2.9%	14,166	14.4%	17,019	17.4%	81,017	82.6%
No children	73,418	34.3%	2,456	3.3%	8,637	11.8%	11,093	15.1%	62,325	84.9%
Children present	24,618	55.8%	397	1.6%	5,529	22.5%	5,926	24.1%	18,692	75.9%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Oregon 2019

	TOTAL	PERCENT OF Households	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,107,180	100.0%	98,620	8.9%	193,924	17.5%	292,544	26.4%	814,636	73.6%
Women (no spouse)	112,664	36.7%	6,692	5.9%	22,967	20.4%	29,659	26.3%	83,005	73.7%
No children	75,364	34.96%	3,734	5.0%	11,135	14.8%	14,869	19.73%	60,495	80.3%
Children present	37,300	40.7%	2,958	7.9%	11,832	31.7%	14,790	39.7%	22,510	60.3%
One worker, full time/full year	305,231	27.6%	11,623	3.8%	58,774	19.3%	70,397	23.1%	234,834	76.9%
Latinx	31,725	2.9%	4,080	12.9%	11,138	35.1%	15,218	48.0%	16,507	52.0%
American Indian	2,157	0.2%	11	0.5%	513	23.8%	524	24.3%	1,633	75.7%
Asian or Pacific Islander	17,783	1.6%	444	2.5%	1,869	10.5%	2,313	13.0%	15,470	87.0%
Black	8,896	0.8%	217	2.4%	3,308	37.2%	3,525	39.6%	5,371	60.4%
White	235,011	21.2%	6,401	2.7%	39,528	16.8%	45,929	19.5%	189,082	80.5%
Other or Multiracial	9,659	0.9%	470	4.9%	2,418	25.0%	2,888	29.9%	6,771	70.1%
Household Type										
Married	93,526	17.26%	4,484	4.8%	20,549	22.0%	25,033	26.77%	68,493	73.2%
No children	46,766	17.66%	825	1.8%	4,373	9.4%	5,198	11.11%	41,568	88.9%
Children present	46,760	16.87%	3,659	7.8%	16,176	34.6%	19,835	42.42%	26,925	57.6%
Men (no spouse)	100,460	38.9%	2,361	2.4%	12,629	12.6%	14,990	14.9%	85,470	85.1%
No children	85,694	40.1%	1,207	1.4%	8,012	9.3%	9,219	10.8%	76,475	89.2%
Children present	14,766	33.5%	1,154	7.8%	4,617	31.3%	5,771	39.1%	8,995	60.9%
Women (no spouse)	111,245	36.2%	4,778	4.3%	25,596	23.0%	30,374	27.3%	80,871	72.7%
No children	78,716	36.5%	1,791	2.3%	8,886	11.3%	10,677	13.6%	68,039	86.4%
Children present	32,529	35.5%	2,987	9.2%	16,710	51.4%	19,697	60.6%	12,832	39.4%
One worker, part time/part year	128,211	11.6%	39,251	30.6%	40,982	32.0%	80,233	62.6%	47,978	37.4%
Latinx	12,372	1.1%	4,616	37.3%	5,478	44.3%	10,094	81.6%	2,278	18.4%
American Indian	1,559	0.1%	1,093	70.1%	412	26.4%	1,505	96.5%	54	3.5%
Asian or Pacific Islander	3,680	0.3%	1,392	37.8%	818	22.2%	2,210	60.1%	1,470	39.9%
Black	3,748	0.3%	2,914	77.7%	533	14.2%	3,447	92.0%	301	8.0%
White	103,093	9.3%	28,197	27.4%	32,322	31.4%	60,519	58.7%	42,574	41.3%
Other or Multiracial	3,759	0.3%	1,039	27.6%	1,419	37.7%	2,458	65.4%	1,301	34.6%
Household Type										
Married	30,157	5.56%	7,632	25.3%	9,802	32.5%	17,434	57.81%	12,723	42.2%
No children	20,475	7.73%	3,403	16.6%	6,497	31.7%	9,900	48.35%	10,575	51.6%
Children present	9,682	3.49%	4,229	43.7%	3,305	34.1%	7,534	77.81%	2,148	22.2%
Men (no spouse)	38,283	14.84%	11,571	30.2%	9,587	25.0%	21,158	55.27%	17,125	44.7%
No children	34,465	16.1%	10,167	29.5%	8,017	23.3%	18,184	52.8%	16,281	47.2%
Children present	3,818	8.7%	1,404	36.8%	1,570	41.1%	2,974	77.9%	844	22.1%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 3. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: Oregon 2019

	TOTAL	PERCENT OF Households	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,107,180	100.0%	98,620	8.9%	193,924	17.5%	292,544	26.4%	814,636	73.6%
Women (no spouse)	59,771	19.46%	20,048	33.5%	21,502	36.0%	41,550	69.52%	18,221	30.5%
No children	43,266	20.1%	11,578	26.8%	16,282	37.6%	27,860	64.4%	15,406	35.6%
Children present	16,505	18.0%	8,470	51.3%	5,220	31.6%	13,690	82.9%	2,815	17.1%
No workers	60,118	5.4%	32,130	53.4%	9,811	16.3%	41,941	69.8%	18,177	30.2%
Latinx	4,629	0.42%	2,912	62.9%	430	9.3%	3,342	72.20%	1,287	27.8%
American Indian	1,202	0.11%	524	43.6%	192	16.0%	716	59.57%	486	40.4%
Asian or Pacific Islander	4,144	0.37%	2,944	71.0%	450	10.9%	3,394	81.90%	750	18.1%
Black	2,102	0.19%	1,829	87.0%	101	4.8%	1,930	91.82%	172	8.2%
White	46,503	4.20%	23,110	49.7%	8,354	18.0%	31,464	67.66%	15,039	32.3%
Other or Multiracial	1,538	0.14%	811	52.7%	284	18.5%	1,095	71.20%	443	28.8%
Household Type										
Married	15,415	2.84%	6,693	43.4%	2,462	16.0%	9,155	59.39%	6,260	40.6%
No children	13,157	4.97%	4,797	36.5%	2,285	17.4%	7,082	53.83%	6,075	46.2%
Children present	2,258	0.81%	1,896	84.0%	177	7.8%	2,073	91.81%	185	8.2%
Men (no spouse)	21,225	8.23%	12,617	59.4%	3,694	17.4%	16,311	76.85%	4,914	23.2%
No children	20,295	9.49%	12,017	59.2%	3,488	17.2%	15,505	76.40%	4,790	23.6%
Children present	930	2.11%	600	64.5%	206	22.2%	806	86.67%	124	13.3%
Women (no spouse)	23,478	7.64%	12,820	54.6%	3,655	15.6%	16,475	70.17%	7,003	29.8%
No children	18,216	8.45%	8,295	45.5%	3,248	17.8%	11,543	63.37%	6,673	36.6%
Children present	5,262	5.74%	4,525	86.0%	407	7.7%	4,932	93.73%	330	6.3%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 4. Percentage of Households Below the Self-Sufficiency Standard and Below Poverty Level by State in 2019: Washington, Oregon, and California

	WASHINGTON		OREGON		CALIFORNIA	
	Below Standard	Below Federal Poverty Level	Below Standard	Below Federal Poverty Level	Below Standard	Below Federal Poverty Level
Total Households	22.3%	6.8%	26.4%	8.9%	35.5%	9.1%
Household Type						
No Children	15.9%	6.3%	21.5%	8.9%	25.6%	7.9%
Married with Children	22.8%	3.7%	26.9%	5.2%	40.7%	6.6%
Single Mother	59.2%	20.3%	58.0%	20.7%	70.8%	24.1%
Single Father	40.3%	9.2%	35.1%	8.1%	56.1%	11.1%
Race/Ethnicity						
Asian	18.5%	5.8%	21.9%	5.0%	28.8%	7.5%
Black	39.9%	12.6%	48.0%	26.7%	43.7%	16.6%
Latinx	39.3%	10.6%	40.5%	11.4%	51.8%	11.9%
White	18.7%	5.8%	23.8%	7.9%	23.5%	6.3%
Other	25.5%	9.5%	30.9%	7.8%	32.8%	10.0%
Educational Attainment						
Less than high school	49.0%	15.6%	53.1%	17.5%	69.0%	20.3%
High school graduate	33.3%	10.8%	36.8%	13.4%	50.4%	12.9%
Some college	26.3%	8.0%	31.1%	9.9%	38.8%	9.6%
Bachelor degree	10.9%	3.0%	13.4%	4.6%	17.6%	4.1%
Number of workers						
None	70.2%	50.3%	69.8%	53.4%	78.3%	60.6%
One	29.7%	9.1%	34.7%	11.7%	43.4%	12.6%
Two+	13.4%	1.8%	16.3%	2.5%	26.7%	2.6%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

The Center for Women's Welfare

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. The Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy;
- create tools to assess and establish income adequacy and benefit eligibility;
- develop policies that strengthen public investment in low-income women and families.

Learn more about the Center and the Self-Sufficiency Standard research project at www.selfsufficiencystandard.org.

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