

# OREGON

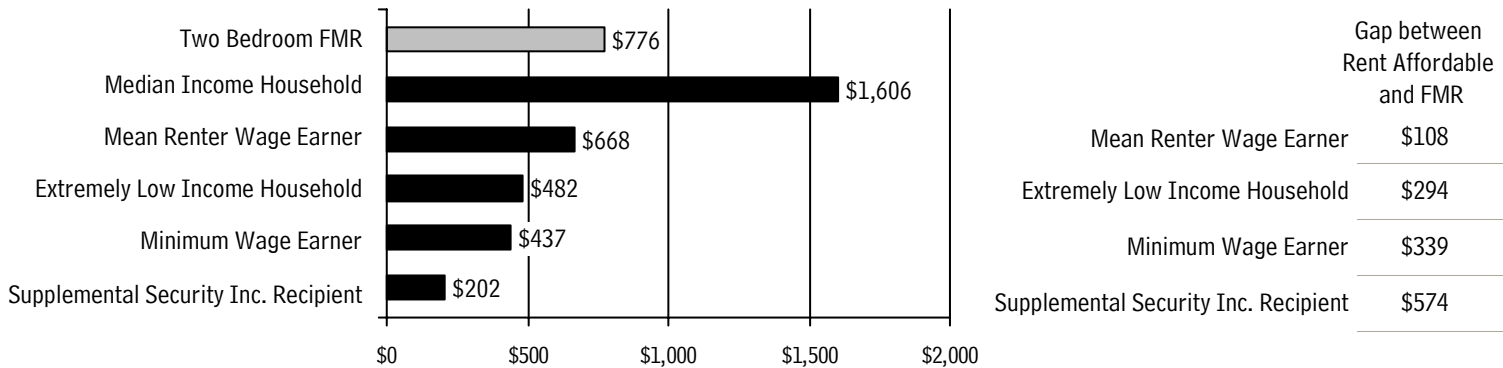
In Oregon, the Fair Market Rent (FMR) for a two-bedroom apartment is \$776. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,588 monthly or \$31,060 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$14.93**

In Oregon, a minimum wage worker earns an hourly wage of \$8.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 71 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Oregon, the estimated mean (average) wage for a renter is \$12.84. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

**MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR**



OREGON	FY10 HOUSING WAGE		HOUSING COSTS			ESTIMATED AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>OREGON</b>	<b>\$14.93</b>	27%	\$776	\$31,060	1.8	\$64,227	\$1,606	\$19,268	\$482	476,833	36%	\$12.84	\$668	1.2
<b>COMBINED NONMETRO AREAS</b>	<b>\$13.13</b>	31%	\$683	\$27,319	1.6	\$51,783	\$1,295	\$15,535	\$388	99,390	31%	\$10.12	\$526	1.3
<b><u>METROPOLITAN AREAS</u></b>														
<b>BEND MSA</b>	<b>\$14.77</b>	32%	\$768	\$30,720	1.8	\$66,700	\$1,668	\$20,010	\$500	12,628	28%	\$11.19	\$582	1.3
<b>CORVALLIS MSA</b>	<b>\$15.12</b>	31%	\$786	\$31,440	1.8	\$73,700	\$1,843	\$22,110	\$553	12,878	43%	\$11.09	\$576	1.4
<b>EUGENE-SPRINGFIELD MSA</b>	<b>\$14.73</b>	26%	\$766	\$30,640	1.8	\$59,000	\$1,475	\$17,700	\$443	49,245	38%	\$10.64	\$553	1.4
<b>MEDFORD MSA</b>	<b>\$14.73</b>	31%	\$766	\$30,640	1.8	\$58,200	\$1,455	\$17,460	\$437	23,958	33%	\$10.48	\$545	1.4
<b>PORTLAND-VANCOUVER-BEAVERTON MSA</b>	<b>\$16.13</b>	26%	\$839	\$33,560	1.9	\$72,600	\$1,815	\$21,780	\$545	233,770	38%	\$14.83	\$771	1.1
<b>SALEM MSA</b>	<b>\$12.98</b>	24%	\$675	\$27,000	1.5	\$60,300	\$1,508	\$18,090	\$452	44,964	36%	\$10.35	\$538	1.3
<b><u>COUNTIES</u></b>														
<b>BAKER COUNTY</b>	<b>\$12.00</b>	32%	\$624	\$24,960	1.4	\$47,500	\$1,188	\$14,250	\$356	2,063	30%	\$9.18	\$478	1.3
<b>BENTON COUNTY</b>	<b>\$15.12</b>	31%	\$786	\$31,440	1.8	\$73,700	\$1,843	\$22,110	\$553	12,878	43%	\$11.09	\$576	1.4
<b>CLACKAMAS COUNTY</b>	<b>\$16.13</b>	26%	\$839	\$33,560	1.9	\$72,600	\$1,815	\$21,780	\$545	37,056	29%	\$12.74	\$663	1.3
<b>CLATSOP COUNTY</b>	<b>\$13.56</b>	31%	\$705	\$28,200	1.6	\$57,700	\$1,443	\$17,310	\$433	5,266	36%	\$9.84	\$512	1.4
<b>COLUMBIA COUNTY</b>	<b>\$16.13</b>	26%	\$839	\$33,560	1.9	\$72,600	\$1,815	\$21,780	\$545	3,919	24%	\$9.38	\$488	1.7
<b>COOS COUNTY</b>	<b>\$13.12</b>	32%	\$682	\$27,280	1.6	\$50,800	\$1,270	\$15,240	\$381	8,343	32%	\$9.03	\$470	1.5
<b>CROOK COUNTY</b>	<b>\$12.92</b>	31%	\$672	\$26,880	1.5	\$53,300	\$1,333	\$15,990	\$400	1,896	26%	\$11.98	\$623	1.1
<b>CURRY COUNTY</b>	<b>\$13.08</b>	32%	\$680	\$27,200	1.6	\$46,400	\$1,160	\$13,920	\$348	2,582	27%	\$10.15	\$528	1.3
<b>DESCHUTES COUNTY</b>	<b>\$14.77</b>	32%	\$768	\$30,720	1.8	\$66,700	\$1,668	\$20,010	\$500	12,628	28%	\$11.19	\$582	1.3
<b>DOUGLAS COUNTY</b>	<b>\$12.81</b>	32%	\$666	\$26,640	1.5	\$50,200	\$1,255	\$15,060	\$377	11,251	28%	\$10.66	\$555	1.2
<b>GILLIAM COUNTY</b>	<b>\$12.79</b>	32%	\$665	\$26,600	1.5	\$54,100	\$1,353	\$16,230	\$406	249	30%	\$16.11	\$838	0.8
<b>GRANT COUNTY</b>	<b>\$12.79</b>	32%	\$665	\$26,600	1.5	\$48,800	\$1,220	\$14,640	\$366	866	27%	\$9.49	\$493	1.3
<b>HARNEY COUNTY</b>	<b>\$11.83</b>	31%	\$615	\$24,600	1.4	\$48,000	\$1,200	\$14,400	\$360	833	27%	\$9.53	\$496	1.2
<b>HOOD RIVER COUNTY</b>	<b>\$13.98</b>	31%	\$727	\$29,080	1.7	\$54,200	\$1,355	\$16,260	\$407	2,545	35%	\$9.51	\$495	1.5
<b>JACKSON COUNTY</b>	<b>\$14.73</b>	31%	\$766	\$30,640	1.8	\$58,200	\$1,455	\$17,460	\$437	23,958	33%	\$10.48	\$545	1.4
<b>JEFFERSON COUNTY</b>	<b>\$12.12</b>	32%	\$630	\$25,200	1.4	\$50,000	\$1,250	\$15,000	\$375	1,932	29%	\$10.21	\$531	1.2
<b>JOSEPHINE COUNTY</b>	<b>\$13.46</b>	31%	\$700	\$28,000	1.6	\$47,300	\$1,183	\$14,190	\$355	9,287	30%	\$9.69	\$504	1.4
<b>KLAMATH COUNTY</b>	<b>\$12.02</b>	32%	\$625	\$25,000	1.4	\$51,100	\$1,278	\$15,330	\$383	8,055	32%	\$9.81	\$510	1.2
<b>LAKE COUNTY</b>	<b>\$11.83</b>	31%	\$615	\$24,600	1.4	\$47,500	\$1,188	\$14,250	\$356	961	31%	\$10.23	\$532	1.2
<b>LANE COUNTY</b>	<b>\$14.73</b>	26%	\$766	\$30,640	1.8	\$59,000	\$1,475	\$17,700	\$443	49,245	38%	\$10.64	\$553	1.4
<b>LINCOLN COUNTY</b>	<b>\$14.60</b>	31%	\$759	\$30,360	1.7	\$52,400	\$1,310	\$15,720	\$393	6,626	34%	\$9.82	\$511	1.5
<b>LINN COUNTY</b>	<b>\$14.48</b>	31%	\$753	\$30,120	1.7	\$56,600	\$1,415	\$16,980	\$425	12,698	32%	\$11.39	\$592	1.3
<b>MALHEUR COUNTY</b>	<b>\$11.88</b>	31%	\$618	\$24,720	1.4	\$47,900	\$1,198	\$14,370	\$359	3,702	36%	\$8.66	\$450	1.4
<b>MARION COUNTY</b>	<b>\$12.98</b>	24%	\$675	\$27,000	1.5	\$60,300	\$1,508	\$18,090	\$452	37,685	37%	\$10.64	\$553	1.2
<b>MORROW COUNTY</b>	<b>\$12.79</b>	32%	\$665	\$26,600	1.5	\$53,100	\$1,328	\$15,930	\$398	1,016	27%	\$13.42	\$698	1.0
<b>MULTNOMAH COUNTY</b>	<b>\$16.13</b>	26%	\$839	\$33,560	1.9	\$72,600	\$1,815	\$21,780	\$545	117,314	43%	\$14.57	\$758	1.1
<b>POLK COUNTY</b>	<b>\$12.98</b>	24%	\$675	\$27,000	1.5	\$60,300	\$1,508	\$18,090	\$452	7,279	32%	\$7.98	\$415	1.6

1: FMR = Fiscal Year 2010 Fair Market Rent (HUD, 2010; revised as of March 11). 2: AMI = NLIHC Estimated 2010 AMI (See Appendix A).

3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000 and projected to April 1, 2010.

**OREGON**

	FY10 HOUSING WAGE		HOUSING COSTS			ESTIMATED AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	Two-bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2010) <sup>5</sup>	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<b>SHERMAN COUNTY</b>	<b>\$12.79</b>	32%	\$665	\$26,600	1.5	\$53,600	\$1,340	16,080	\$402	236	30%	\$17.86	\$929	0.7
<b>TILLAMOOK COUNTY</b>	<b>\$14.27</b>	32%	\$742	\$29,680	1.7	\$52,900	\$1,323	15,870	\$397	2,869	28%	\$10.24	\$532	1.4
<b>UMATILLA COUNTY</b>	<b>\$12.23</b>	31%	\$636	\$25,440	1.5	\$52,400	\$1,310	15,720	\$393	8,852	35%	\$10.46	\$544	1.2
<b>UNION COUNTY</b>	<b>\$12.31</b>	31%	\$640	\$25,600	1.5	\$55,300	\$1,383	16,590	\$415	3,258	33%	\$8.17	\$425	1.5
<b>WALLOWA COUNTY</b>	<b>\$12.21</b>	31%	\$635	\$25,400	1.5	\$51,000	\$1,275	15,300	\$383	853	28%	\$7.74	\$402	1.6
<b>WASCO COUNTY</b>	<b>\$12.98</b>	32%	\$675	\$27,000	1.5	\$55,100	\$1,378	16,530	\$413	2,969	32%	\$8.47	\$440	1.5
<b>WASHINGTON COUNTY</b>	<b>\$16.13</b>	26%	\$839	\$33,560	1.9	\$72,600	\$1,815	21,780	\$545	66,738	39%	\$17.14	\$891	0.9
<b>WHEELER COUNTY</b>	<b>\$12.79</b>	32%	\$665	\$26,600	1.5	\$44,900	\$1,123	13,470	\$337	182	28%	\$8.70	\$452	1.5
<b>YAMHILL COUNTY</b>	<b>\$16.13</b>	26%	\$839	\$33,560	1.9	\$72,600	\$1,815	21,780	\$545	8,743	30%	\$11.16	\$580	1.4

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