

# What is Affordable Housing in the Portland Region?

	One Person Household			Four Person Household		
	Annual Income	Converted to Hourly Wage	What is Affordable	Annual Income	Converted to Hourly Wage	What is Affordable
<b>30 % Median Family Income</b>	\$12,000	\$5.76	\$300/month Three-quarter time fast food worker, child monitor or service station attendant	\$17,150	\$8.24	\$429/month Full time preschool or special ed. teacher, janitor, or laborer with 3 children.
<b>50% Median Family Income</b>	\$20,025	\$9.63	\$501/month Full time data enterer, home health aide, nurse's aide, hairdresser, receptionist, or forest conservation worker.	\$28,600	\$13.75	\$715/month Full time dental assistant, maintenance worker, or pharmacy assistant with 3 children; also a fast food worker and a service station attendant with 2 children.
<b>80 % Median Family Income</b>	\$32,050	\$15.40	\$801/month Full time broadcast technician, computer operator, emergency med. tech, licensed practical nurse, or truck driver.	\$45,750	\$21.99	\$1144/month Full time registered nurse or social worker with three children; or a teacher's aide and a bank teller with 2 children.
<b>100% Median Family Income</b>	\$40,050	\$19.25	\$1001/month Full time computer programmer, corrections officer, carpenter or vocational teacher.	\$57,200	\$27.50	\$1430/month Full time electrical engineer or health services manager with 3 children; or a dental assistant and a maintenance worker with 2 children.

Source: HUD Portland Area Median Income, as of December 31, 2001, from the Web site of the Bureau of Housing and Community Development

## Using This Information

Median Family Income (MFI) is a term used often in talking about housing. As a statistic, it means the middle number. So, if there are 101 people, person number 51 would be the middle, or median. When applied to income, the median family income for the Portland region indicates the amount of household income for the middle family among all families in the region.

Hourly wage assumes 40 hours/week, 52 weeks/year. "What is affordable" figures are 30% of total income and should cover rent (or mortgages and taxes) plus utilities. The 30% of income standard of affordability is used by the Federal Department of Housing and Urban Development.

**According the Northwest Job Gaps Study, In 2000, Nearly 45% of Oregonians worked in the service or retail fields. Those in services earned approximately 56.5% of MFI for a family of four, those in retail, only 37.4%. About half (47%) of job openings in Oregon paid less than \$10.07/hour- a living wage for a single person. 77% of all job openings paid less than \$16.37/hour- a living wage for a family of three. There is no reason to expect this has improved since then.**