

# CAUSES OF FAMILY HOMELESSNESS

## Lack of Affordable Housing

- Housing is “affordable” if it costs 30% of less of your total income.
- A full-time minimum wage earner brings home \$1,500 a month after taxes.
- So for housing to be affordable, it would need to cost them \$500 a month or less.
- The average price of a 2-bedroom apartment in Portland is \$1,200 a month.



Number of hours per week at minimum wage needed to afford a 2 bedroom apartment



## Lack of a Living Wage

- A living wage is defined as “a wage sufficient to provide the necessities and comforts essential to an acceptable standard of living, and some ability to deal with emergencies without resorting to welfare or public assistance.
- Over 75% of families at PHFS are employed.
- Many families simply don’t make enough money to be able to afford housing, transportation, food, clothing, and utilities.

Hourly Wages	1 Adult	1 Adult, 1 Child	1 Adult, 2 Children
Living Wage	\$13.74	\$26.68	\$32.05
Poverty Wage	\$5.00	\$7.00	\$9.00
Minimum Wage	\$10.25	\$10.25	\$10.25

## Lack of Affordable Childcare

- On average, childcare in Portland costs \$932 per month per kid.
- Going back to the minimum wage earner making \$1,500 a month, they don’t have enough money to rent an apartment and pay for childcare.
- This makes it really hard for families to work because they don’t have anyone to watch their kids.

## Lack of Affordable Healthcare

- Even with health insurance, many families face high deductibles, large co-pays, and expensive prescriptions that makes it hard for the families to get the healthcare they need.
- When families are faced with either paying \$1,200 for their or paying \$2,600 for their kid to get his broken arm set or to get the pneumonia medication they need, parents often make the hard choice to pay for the healthcare. That means they get evicted and lose their housing.

## Persistent Oppression & Discrimination

- The housing market has intentionally and systematically denied home ownership opportunities to people of color, immigrants, people with disabilities, and other minority groups.
- Example: It was illegal for black people to own property in Portland until 1975.
- Because of this and many other discriminatory practices in Portland and around the country, people of color have been intentionally denied the opportunity to accumulate wealth.
- The average white family transfers \$140,000 between generations; the average black family: \$11,000.



Giving Hope to Homeless Families with Children