

Housing access and affordability in Oregon

## Voices from Oregon's statewide crisis



### WHAT YOU NEED TO KNOW



**Housing cost is a primary concern for respondents across all demographics.** The cost of housing and lack of availability worsens other economic and social challenges across the state.



**Lower income households, renters, younger people and people of color are less satisfied with their housing situation.** Respondents name issues with cost, availability, housing condition and maintenance issues.



**Respondents across the state are concerned about homelessness.** Homelessness is not just an urban issue. Rural Oregonians express concern about the growing prevalence of homelessness in their communities.

Communities across Oregon are struggling to reach their education, economic development or community building goals because of the housing crisis. Although the Oregon Voices survey asked few questions focused on housing, so many Oregonians voiced their concerns that the research team focused their analysis on the topic in this first research brief. Read on for rural and urban perspectives on how the housing crisis limits Oregon families, communities and the children who grow up in our state from reaching their full potential.

### About Oregon Voices

In an increasingly urban state and nation, rural residents often find themselves unseen and unheard in the systems and decision making that affects their daily lives. Oregon Voices amplifies lived experiences in the state's less densely populated areas to identify common cause statewide – a first for Oregon.

This research brief summarizes key findings from the Oregon Voices survey that focus on housing satisfaction, including affordability, quality and access.

For more information about our research methods, please visit [orvoices.org](https://orvoices.org).



## What we know about housing in Oregon

Access to safe, stable and affordable housing is a precursor to success for individuals and communities. Yet anyone who has bought a home or scoured the rental market knows that the cost of housing far exceeds the budgets of many Oregon families. This is especially true for the nearly 1.7 million households that work without being paid enough to meet basic needs.<sup>1</sup>

To meet the growing need, more than 554,691 new homes must be built by 2040.<sup>2</sup> Nearly 60% of these units need to be affordable for those earning less than Oregon’s median household income of \$70,084.<sup>3</sup> For many families, housing in rural areas of the state is as unaffordable as it is in urban areas. The high cost and lack of supply forces locals to stay in short-term rentals, such as motels or RVs. Some park on a family member’s or friend’s property as a temporary solution.



**“We need housing; people are living in motels around here. We have a housing shortage. We have a lot of people coming in, and I don’t know where they are living.”** Rural homeowner, Harney County

Responding to these trends, the Oregon Legislature passed Senate Bill 1013, allowing certain rural homeowners to place RVs on their properties to increase housing options. The Oregon Housing Stability Council awarded \$103.5 million in grants in 2023 to help build 650 affordable homes in urban and rural areas, giving priority to regions most affected by 2020 wildfires.

Concerningly, Oregon’s children and youth are experiencing housing instability as a result of the insufficient supply. During the 2021-2022 school year, over 18,000 students enrolled in Oregon’s public schools experienced homelessness.<sup>4</sup> This means children are living alone or with others in shelters, cars, motels or other inadequate places. Our kids deserve better.

## What do we mean by “affordable” and “adequate” housing?<sup>5</sup>

**Affordable housing** (including utilities) costs less than 30% of a household’s gross income. Housing costs do not include other basic needs such as food, clothing or transportation.<sup>6</sup>

**Adequate housing** means a home suitable for a household’s needs, including special accommodations for seniors and people with disabilities, with few expensive repairs required and no lead, mold, asbestos, poor air quality or overcrowding.<sup>7</sup>

### OREGON FACTS

**63%**

Homeownership rate, nationwide range from 54%-74%<sup>8</sup>

**\$637- \$1,610**

Fair market rent for a one bedroom/one bathroom apartment<sup>9</sup>

**18,000**

Public school students who experienced homelessness in 2021-22 school year<sup>4</sup>

1 Learn more about ALICE households in Oregon at [unitedforalice.org](http://unitedforalice.org)

2 Oregon Housing and Community Services and ECONorthwest. 2022. *Oregon Housing Needs Analysis Legislative Recommendations Report: Leading with Production*. OHCS.

3 U.S. Census Bureau, American Community Survey, Table B19013, 2017-2021, 5-year estimates updated annually. Released 2022.

4 Oregon Department of Education, Student Data 2018-2022, Unduplicated State Totals 2018-2022, <https://www.oregon.gov/ode/schools-and-districts/grants/esea/mckinney-vento/pages/default.aspx>

5 The Oregon Voices survey did not define “affordable housing” or “adequate housing” when asking respondents about housing in their community. While this definition makes clear the research team’s meaning, it is not known how survey respondents define these terms.

6 U.S. Department of Housing and Urban Development: [archives.hud.gov/local/nv/goodstories/2006-04-06glos.cfm](https://archives.hud.gov/local/nv/goodstories/2006-04-06glos.cfm)

7 Office of Disease Prevention and Health Promotion: <https://health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/quality-housing#>

8 U.S. Census Bureau. (2022). ACS 5-Year Estimates Detailed Tables. Table B25003, Tenure.

9 For low and high counties. U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Fair Market Rents, 2023.



### Homeowners or renters? Who responded

Homeowners were more likely to respond to the Oregon Voices survey than renters, so they are overrepresented in the data compared to the Oregon average (Figure 1). Although individual circumstances vary greatly, homeownership contributes to personal and intergenerational wealth building. Because renters were under-represented and they are more likely to face the brunt of housing issues in Oregon, we are especially attentive to elevating their concerns in this report.

Additionally, retired homeowners, many living on fixed incomes but who may own their home outright, were especially likely to complete the survey. Homeowners over the age of 66 who identified their occupation as “retired” with a household income under \$65,000 per year represented 22.9% of all responses. This group plays a big role in rural Oregon’s housing market, where they may find themselves “stuck” in their current home if they cannot afford to move or downsize because there simply is not another option for them in their community. By needing to stay put, such senior-headed households impact the low housing supply because they occupy larger homes that could be transferred to the next generation of growing families who need the space.

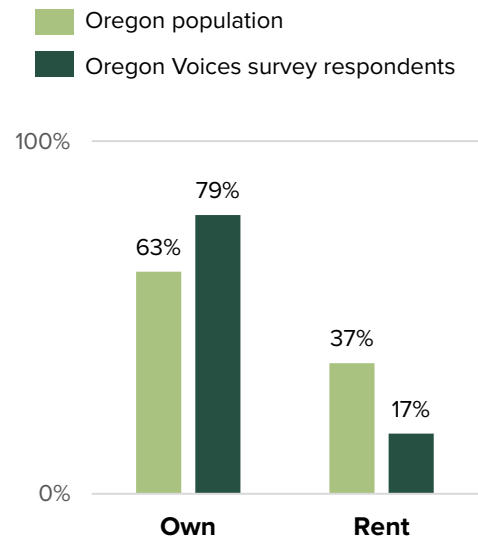
### What Oregonians said about housing in our state

In the research team’s analysis, the findings were clear: Oregonians of all backgrounds are concerned about housing. Although the majority of respondents report satisfaction with their housing situation (78%), they can see the challenges and struggles of their neighbors. Respondents acknowledge that others in their community do not experience the same satisfaction and security in their housing. They share that affordability affects them in other ways, such as limiting their community’s workforce and contributing to growing homelessness.

Among respondents, homeownership rates were higher for:

- **Those over age 44** (85% versus 62% for those under age 44)
- **White respondents** (82% versus 66% for BIPOC)
- **Households with incomes over \$45,000** (88% versus 62% for people with incomes below \$45,000)
- **Families with no children** (82% versus 75% percent for families with children)

Figure 1: **The homeownership rate among respondents was higher than the Oregon average<sup>10</sup>**



Note: Totals do not add to 100% due to missing responses

<sup>10</sup> U.S. Census Bureau. (2021). ACS 5-Year Estimates Detailed Tables. Table B25003, Tenure.





**Housing cost is a primary concern for respondents across all demographics**

In an open-ended question early in the Oregon Voices survey asking “What concerns you most about the place where you live?” 20% of those who responded expressed concern about housing. Half of these responses focused on housing cost, supply and quality.

The lack of affordable housing was overwhelmingly the strongest theme. Respondents — especially renters — did not feel that there is affordable housing in their community (Figure 2). Notably, respondents from rural areas strongly disagree at the same rate (41%) as do respondents from urban areas (41%).

Some respondents in rural areas shared how the lack of housing of any kind contributed to their community’s issues, causing a shortage of people to fill jobs, especially in health care or education.



**“Housing is incredibly difficult to find for any price. I learned recently that I have a ‘good deal’ renting a ~700 square foot house for \$1,100 without utilities. When I move out, my landlord plans to raise the rent to \$1,800 per month.”**

Rural renter, white, Coos County



**“We would like to purchase a house or land, but [we are] unable to because of availability and price.”**

Rural renter, BIPOC, Malheur County



**“Lack of affordable housing and child care coupled with high poverty and homeless rates. Even the school district with higher-wage teaching jobs has a hard time obtaining and holding onto quality employees because they can’t find housing or child care. Lincoln County has one of the highest homeless rates per capita in the state.”**

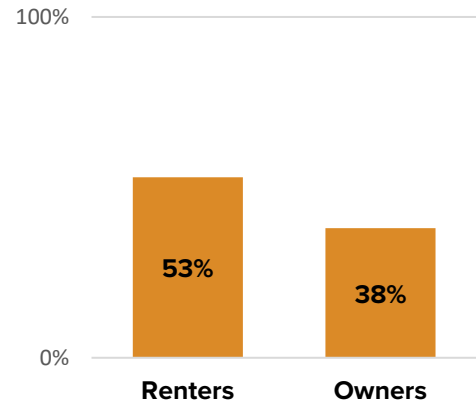
Rural homeowner, white, Lincoln County

In response to the open-ended survey question about community concerns, 10% of responses named the following specific concerns about housing where they live:

- Lack of supply
- Homes in disrepair
- Gentrification and displacement
- Urban sprawl
- Short-term and vacation rentals overtaking available housing

Figure 2: **Over half of renters strongly disagree that housing is affordable where they live**

Responses to the prompt: “In my community there is affordable housing”





**Lower income households, renters, younger people and people of color are less satisfied with their housing situation**

Generally, respondents reported satisfaction with their housing situation.<sup>11</sup> Those who are younger, living on lower incomes, are renting, or who identify as Black, Indigenous or as a person of color, however, more often report feeling dissatisfied with the high cost of housing, lack of options, and poor condition and maintenance issues.

Even for those who are securely housed, a common theme shared in open-ended responses was the inability to move from one’s current home and still stay within their community. Respondents noted that they would love to move from their homes and could easily sell but would not be able to find an alternative home in their community due to high prices and limited supply. Some of these respondents said they are fortunate to have found an affordable and suitable home years before housing costs increased and clarified that anyone searching for a home now would struggle.



**“It is very difficult to find housing (rentals or to purchase) in our county. We sold a home and purchased a new home before the real estate prices skyrocketed, so I feel very lucky.”**

Rural homeowner, white, Grant County



**“Housing cost is astronomical. A single person cannot afford a studio. Rent is upwards of \$1,000. Most of us work service jobs and do not make the required three times the amount of rent. If I lose my current housing situation, there is not another one bedroom for rent for less than \$1,200, which I can’t afford on a single person’s salary.”**

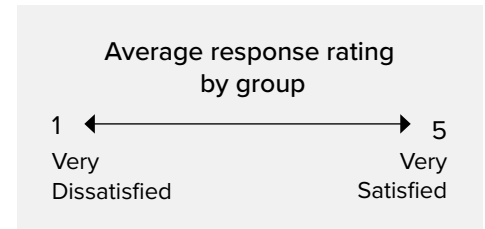
Rural renter, white, Clatsop County

<sup>11</sup> The survey did not specify the meaning of "housing situation," and respondents were able to provide open-ended comment on the topic.



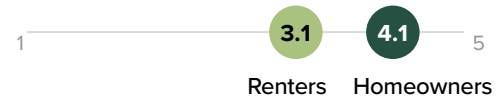
**Figure 3: Housing satisfaction varies by age, income, race, homeownership and geography**

Responses to the prompt: “How satisfied are you with your housing situation?”



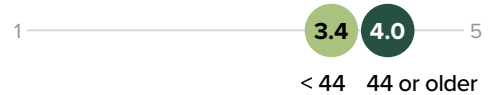
**Homeownership**

Homeowners are significantly more satisfied than renters



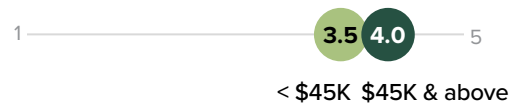
**Age**

Respondents 44 years old and above are more satisfied



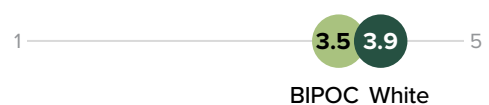
**Income**

Respondents with household incomes below \$45,000 are less satisfied



**Race/ethnicity**

White respondents are generally more satisfied than BIPOC respondents



**Geography**

Rural and urban respondents showed similar levels of satisfaction





**Respondents across the state are concerned about homelessness**

Closely linked to housing cost and availability is the growing issue of homelessness in rural and urban areas. Although urban respondents represented a larger percentage of written comments specifically about homelessness, those from rural areas also expressed their concern for their neighbors and communities:



**“Lack of affordable homes for low-income people, resulting in a huge influx of homeless people living on the streets.”**

Rural homeowner, BIPOC, Wasco County



**“This is a very poor town. The homeless population just keeps growing and resources for help are becoming less and less.”**

Rural homeowner, white, Yamhill County



**“The high cost and limited availability of housing. This is causing more homelessness, and I suspect, more crime. I see my neighbors becoming more and more afraid of becoming victims of crime and therefore becoming more hostile and less compassionate toward unhoused people.”**

Rural homeowner, white, Lane County

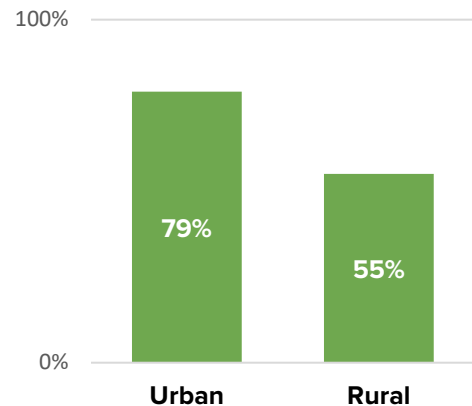
Respondents expressed agreement that homelessness is a problem in their community. Around 61% of survey respondents across the state agree, whereas just 20% disagree. While a higher percentage of respondents from urban areas (79%) indicated agreement, more than half (55%) of rural respondents also shared this sentiment.

When asked an open-ended survey question about community concerns, nearly 10% of written responses were related to homelessness, specifically:

- Increases in the number of people without homes
- Lack of affordable housing
- Dissatisfaction with their community’s response to the challenge
- A perceived relationship between homelessness and drug use
- How homelessness impacts their view of safety and cleanliness

Figure 4: **Although more urban respondents agree that homelessness is a problem where they live, more than half of rural respondents share the sentiment**

*Responses to the prompt: “In my community, homelessness is a problem”*



## What leaders and community builders should know

Oregon Voices survey respondents echo what housing advocates, rural community leaders, policy makers and concerned citizens know to be true: Our state faces a housing crisis, and only bold, comprehensive action will solve it.

Ensuring that households have access to adequate housing that fits their budgets is a precursor to success at the individual and community level. Yet because of the statewide housing crisis, people who were raised in Oregon's small towns and cities alike find it difficult to purchase a home or secure adequate, stable rental housing. As one respondent on Oregon's mid-Coast eloquently shared:



**“[My town] is known as a retirement town, but families are moving in, and we need housing. [...] We run this town: we keep grocery stores, gas stations, restaurants, etc. open and running. We deserve to live here and [to] be able to afford to live here.”**

Rural renter, white, Lane County

The research team behind Oregon Voices invites you to start or continue conversations where you live. How is this issue already being addressed in your community? What support do local advocates need? And how are policies and legislation supporting or detracting from families' ability to meet this basic need?

There is room for all in shaping Oregon's future, and the creativity of everyone who loves Oregon is needed — newcomers, immigrants and lifelong residents; renters, homeowners and aspiring homeowners alike.

## What trends do you notice in your community?

Visit [orvoices.org](https://orvoices.org) to see what respondents in your county think about housing and homelessness. From the Oregon Voices homepage, navigate to “Explore the Data,” where you can see survey results for topics related to this issue brief. Use the filters to explore some of the prompts below or create your own research questions. Let us know what you're learning by emailing us at [oregonvoices@tfff.org](mailto:oregonvoices@tfff.org).

### **Community Infrastructure:**

What do respondents from your home county share about housing affordability? Choose a county different than your own. Are the results similar? What do you notice?

### **Community Concerns:**

Do respondents in your community seem to agree that homelessness is a problem where you live? What do you think? Is this the case in a neighboring county?

### **Demographics – Housing & Finances:**

How many people in your community own their homes? How many rent their housing? What percentage are satisfied with their housing? Do you notice any differences?

For data summaries for each county in Oregon,  
more research and to explore the data on your own, visit  
**orvoices.org**.



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