


Winter 2016

Indicators of the Metroscape: Housing Cost Burden

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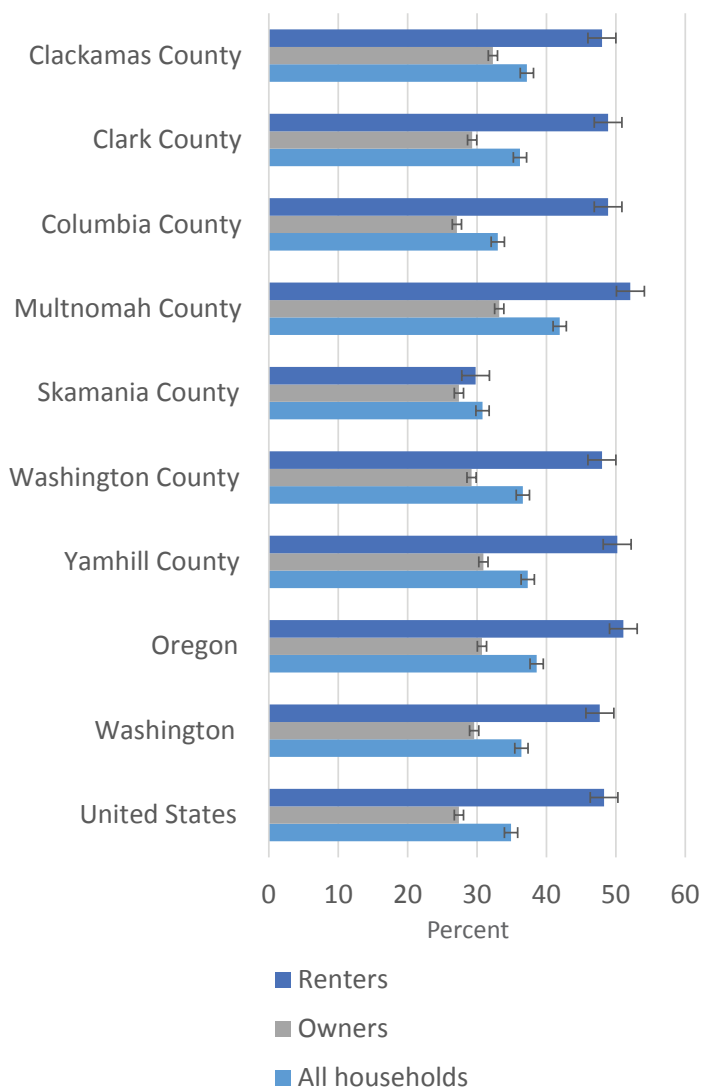
Morehead, E. (2016). Indicators of the Metroscape: Housing Cost Burden. *Metroscape*, p. 31

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Housing Cost Burden

by Elizabeth Morehead

Percentage of households spending 30 percent or more of their income on housing, by Portland metropolitan counties, states, and the United States, 2010-2014



Households that spend more than 30 percent of their income on housing costs (including utilities) are considered cost-burdened. Cost-burdened households often find themselves without sufficient funds for other necessities such as food, health care, transportation, child care, and clothing. Being able to afford quality housing in close proximity to quality schools, grocery stores, and parks is a particular struggle for many low-income families. Discriminatory lending practices—such as offering only high-cost loans to racial and ethnic minorities who actually qualify for low-cost credit—can increase the housing cost burden for minority communities. In addition, high-cost loans may lead to increased foreclosures in neighborhoods, resulting in disinvestment and subsequent gentrification.

In the Portland MSA, renters are more likely to be cost burdened than people who own their homes. While fewer than 35 percent of homeowners are cost burdened (this varies by county across the MSA), the percentage of renters who are cost burdened ranges from 40 percent in Skamania County to 52 percent in Multnomah County.

Error bars represent margins of error.
Source: US Census, American Community Survey, Table DP04