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PORTLAND DEVELOPMENT COMMISSION

the economic condition of minority enterprise  
portland oregon model cities area

by richard d grant  
economic development intern

sponsored by: western interstate commission for higher education  
portland state university - urban studies center

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THE ECONOMIC CONDITION OF MINORITY  
ENTERPRISE IN THE  
PORTLAND, OREGON MODEL CITIES AREA

Submitted to: Mr. Charles Jordan  
Director  
Portland Model Cities Program  
5329 N.E. Union Avenue  
Portland, Oregon 97211

Prepared by: Richard D. Grant  
Economic Development Intern  
Portland State University  
Graduate School of Business Administration

August 28, 1970

The Economic Development Internship Program has been financed during 1970 by a grant from the Office of Economic Research, Economic Development Administration, United States Department of Commerce. The ideas and opinions expressed in the report are of the author and do not reflect the views of the W.I.C.H.E. Commissioners and Staff or the Portland State University Urban Studies Center. The study is authorized by Ordinance No. 130397 and 129188 passed by the Portland City Council May 21, 1970.

May 15, 1970

The Honorable Terry D. Schruck  
Mayor, City of Portland  
City Hall  
Portland, Oregon 97204

Dear Mayor Schruck:

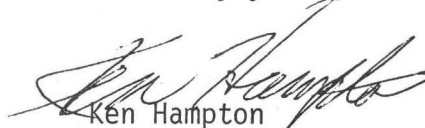
This is to request the City to retain the services of one summer economic development intern through Portland State University, Urban Studies Center. The proposed intern will prepare and analyze data relating to the number and condition of minority business establishments in the Model Neighborhood. In preparation for activation of the Model Cities Community Development Program during the Second Action Year the Project will include:

1. Identification of area businesses and evaluation of the extent to which each might be expected to participate in proposed program activities.
2. Investigation of area prospects for the placement of management understudies in non-resident owned establishments when the program is operational.
3. Preparation of a statistical report to be used by CDA and the operating agency as a preliminary data base and initial inventory of program clients. The report will be used as the basis on which area economic planning required for effective program implementation can proceed.

Proposed project duration is twelve (12) weeks, commencing on or about June 1, 1970. Total project cost will be \$1,800 of which the City contribution is \$600, to defray PSU administrative and conference expenses.

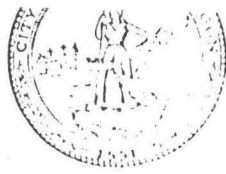
I have requested and received the attached candidate intern resume' which I am submitting for your review. Because of the late date and the importance of the project to the forthcoming CDA planning effort, I would appreciate your early consideration of this matter.

Sincerely yours,



Ken Hampton  
Acting Director

Enclosure

CITY OF PORTLAND  
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MODEL CITIES

May 21, 1970

Mr. Kenneth Hampton  
Acting Director  
Model Cities Agency  
5329 N. E. Union Avenue  
Portland, Oregon 97211

Dear Ken:

Your proposed use of a summer intern from Portland State University appears to offer good advantages for both the City and the educational institution.

You may proceed with an activity of this type.

The \$600 for the City contribution should be taken from the \$2,000 allotment for employment of college students which was authorized in my memo to you of May 15.

As provided by Ordinances No. 130397 and 129188 and related agreements, I authorize employment of Portland State University student Richard D. Grant beginning as soon as you can confirm arrangements and continuing for a period of twelve weeks or until the \$600 is spent. I believe there is a form that you can obtain from the University to file with the City Auditor to initiate this arrangement. It will also be necessary to file bi-weekly reports with the Auditor's Office as prescribed by the ordinances on this subject.

When you obtain names and proposed agreements for other college students to be employed, please forward this information to me for my approval and formal authorization of employment.

Yours truly,

A handwritten signature in cursive script that reads "Terry D. Schruck".

MAYOR

TDS/ab  
cc: Bob Jones

August 21, 1970

Mr. Charles Jordan  
Director  
Portland Model Cities Program  
5329 N.E. Union Avenue  
Portland, Oregon 97211

Dear Mr. Jordan:

The following report is submitted to you with the purpose of vividly displaying the economic characteristics of a deteriorating economic environment - the Portland Model Cities area.

The lack of adequate financing, qualified personnel, training opportunities, insurance, and professional business assistance within the reach of the minority entrepreneur and the conditions which this void generates can only be interpreted as the beginning of an urban ghetto. As the Model Neighborhood minority population has increased, it appears that the severity of area economic problems has also increased. It is time for the City of Portland to realize that it can no longer endure this economic hiatus being created in the midst of affluence. Society must no longer blame economic decay on the lack of education among the growing nonwhite proportion of the city's population. It is all too obvious that minority businessmen and potential businessmen are forgotten as providers of markets and goods for those markets. When one considers the lack of determination and staff amongst certain government and private minority assistance programs, it is no wonder such succor is referred to as "mere tokenism."

The City of Roses cannot ignore nor afford the potential social and cultural disturbances which may result directly from economic decay. Portland is in a unique position to assist minority groups in building a viable economic base, not building over it. Urban renewal, often referred to as "urban removal", is only part of the answer. Physical development without adequate recognition of social and economic problems builds frustrations without actively seeking resolution to existing problems.

It is time for city agencies and private organizations to halt the redundant, often filibustering, tactic of surveying the survey. One does not need further statistics to remind him of those problems which have been previously brought to light. The economic problem has been defined and a solution offered.

The urgent need for immediate implementation of the proposed Community Development Program cannot be overemphasized. Staffed with young, intelligent, concerned professionals, the program will be a success for all involved--the minority entrepreneur, the City, and all residents. It is my judgment that Portland can become a showplace for economic progress if sufficient determination and funds are provided for this program without further delay. It is apparent that the City of Portland may find itself with a situation of intolerable consequence if the proposed Community Development Program is not implemented before January 1971. Urban social disturbances are cultivated by far too many promises and too little action.

Respectfully,

A handwritten signature in cursive script that reads "Richard D. Grant". The signature is written in dark ink and has a long horizontal flourish extending to the right.

Richard D. Grant  
Economic Development Intern

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### Summary of Findings

- (1) There are 147 minority economic units in the Portland Model Neighborhood.
- (2) There are 793 business licenses issued in the Model Neighborhood.
- (3) Approximately 38.3% of the Model Neighborhood population are non-white.
- (4) Approximately 472 jobs are provided by minority employers in the Model Neighborhood.
- (5) The minority entrepreneurial participation rate is less than 1%. (Number of Model Neighborhood minority economic units/Model Neighborhood nonwhite population).
- (6) Approximately 72% of all nonwhite business in Portland is located in the Model Neighborhood.
- (7) Nonwhite unemployment in the Model Neighborhood is estimated to be 14.3%.
- (8) White unemployment in the Model Neighborhood is estimated to be 6.3%.
- (9) Nonwhite male unemployment in the Model Neighborhood is estimated to be 15.4%.
- (10) Male white unemployment in the Model Neighborhood is estimated to be 6.6%.
- (11) Female nonwhite unemployment in the Model Neighborhood is estimated to be 12.5%.
- (12) Female white unemployment in the Model Neighborhood is estimated to be 5.7%.
- (13) Approximately 5.6% of Portland's total population is nonwhite while less than 1% of the business licenses are issued to establishments owned and/or operated by nonwhite persons.
- (14) The average age of the Model Neighborhood minority entrepreneur is 43.8 years.
- (15) Approximately 30.5% of nonwhite Model Neighborhood entrepreneurs are female; 69.4% are male.
- (16) The average Model Neighborhood minority entrepreneur has 11.83 years of education.

- (17) Approximately 21% of the Model Neighborhood minority entrepreneurs interviewed make \$3,000 or less per annum in personal income.
- (18) The average personal income for Model Neighborhood minority entrepreneurs is estimated to be \$7,600.
- (19) The typical Model Neighborhood minority businessman has 6.5 years of business experience.
- (20) Of 147 minority enterprises identified in the Model Neighborhood, 6.1% are in construction, 2.7% are in manufacturing, 44.8% are services, and 41.5% are retail trade outlets.
- (21) There are no wholesale units owned or operated by a Model Neighborhood minority entrepreneur.
- (22) There is one minority investment corporation in the Model Neighborhood.
- (23) The average Model Neighborhood minority enterprise revenue per year is \$41,000 while nearly 40% have revenue of less than \$5,000 per annum.
- (24) The average number of employees in a Model Neighborhood minority enterprise is 6.5, although 62.4% employ two persons or less.
- (25) Approximately \$5,107,500 in revenue is generated among the 147 Model Neighborhood minority enterprises.
- (26) Lack of customer traffic is the most urgent problem affecting the Model Neighborhood minority entrepreneur.
- (27) The most requested types of business assistance among Model Neighborhood minority entrepreneurs ranked from most to least urgent are the following areas:

	<u>Percent requesting assistance</u>
Finance	45%
Obtaining qualified personnel	39%
Marketing	26%
General management assistance	22%
Taxation	22%
General accounting/bookkeeping	18%

- (28) Eighty-eight percent of Model Neighborhood minority enterprises require immediate business assistance.
- (29) One hundred percent of the Model Neighborhood minority entrepreneurs interviewed would like the proposed Community Development Program to be available immediately.

- (30) Sixty-seven percent of the Model Neighborhood minority businessmen interviewed would like to see management understudies sent into Portland area businesses for training and experience.
- (31) The typical amount of financial assistance requested by Model Neighborhood minority enterprises is \$10,000.
- (32) Seventy-seven percent of the Model Neighborhood minority entrepreneurs requesting financial assistance need the funds to expand or remodel.
- (33) Nineteen percent of the Model Neighborhood minority businessmen requesting financial assistance will use it to meet payroll expenses.
- (34) Twenty-seven percent of the Model Neighborhood minority businessmen have used or attempted to obtain a Small Business Administration loan.
- (35) Ninety-four percent of the Model Neighborhood minority entrepreneurs interviewed would like to see the proposed Community Development Program provide the 10% necessary to secure a Small Business Administration Economic Opportunity Loan.
- (36) Only eight percent of the Model Neighborhood businessmen interviewed have been forced to use funds from a loan shark.
- (37) Sixty-two percent of the Model Neighborhood minority entrepreneurs interviewed find it difficult or impossible to obtain adequate insurance.
- (38) Ninety-five percent of the Model Neighborhood minority entrepreneurs interviewed personally saved the money to start their business.
- (39) Eighty percent of the Model Neighborhood minority entrepreneurs interviewed have been adversely affected by the current economic slowdown.
- (40) Sixty-six percent of the Model Neighborhood minority entrepreneurs interviewed feel white businesses will respond favorably to the Community Development Program.
- (41) Eighty-six percent of the Model Neighborhood minority entrepreneurs interviewed have customers from outside the area.
- (42) Seventy-one percent of the Model Neighborhood minority entrepreneurs interviewed trade outside the Model Neighborhood.
- (43) Seventy-one percent of the Model Neighborhood minority entrepreneurs interviewed feel there is little potential for minority businessmen to organize into an effective group to promote the economic well-being of the area.

- (44) Only thirty-two percent of the Model Neighborhood minority entrepreneurs interviewed have ever been to a Model Cities working committee meeting.
- (45) Only fifty-six percent of the Model Neighborhood minority entrepreneurs interviewed receive trade credit from their suppliers.
- (46) All Model Neighborhood minority businessmen would like to see tax incentives of promote economic development in the Model Neighborhood.
- (47) Eighty-five percent of the Model Neighborhood minority entrepreneurs interviewed would encourage their friends or children to start a business.
- (48) Seventy-eight percent of the Model Neighborhood minority entrepreneurs interviewed would like to operate a larger enterprise.
- (49) Ninety-five percent of the Model Neighborhood minority entrepreneurs interviewed would like to see an independent local development corporation in the Model Neighborhood.
- (50) Forty-three percent of the Model Neighborhood minority entrepreneurs interviewed report their personal income is decreasing; twenty-eight percent report it is increasing; and twenty-eight percent report their income is stable.
- (51) Eighty-three percent of the Model Neighborhood minority entrepreneurs interviewed are not achieving their personal goal.
- (52) Only eight percent of the Model Neighborhood minority entrepreneurs interviewed are currently attending a business training course.
- (53) Only twenty-five percent of the Model Neighborhood minority entrepreneurs interviewed own the property on which their place of business is located.
- (54) Sixty-six percent of the Model Neighborhood minority entrepreneurs interviewed are leasing their place of business.
- (55) Sixty-two percent of the business facilities occupied by Model Neighborhood minority enterprises are owned by white, nonresidents of the area.
- (56) Sixty percent of the Model Neighborhood minority entrepreneurs interviewed would like to purchase their building.
- (57) Forty-seven percent of the Model Neighborhood minority entrepreneurs interviewed employ outside help with their bookkeeping.

- (58) Forty-one percent of the Model Neighborhood minority entrepreneurs interviewed have developed formalized financial statements.
- (59) Ninety-four percent of the Model Neighborhood minority entrepreneurs interviewed are satisfied with their chosen business careers.

Apparent Causes of Economic Distress  
In the Portland Model Neighborhood Among Minority Businesses

Model Neighborhood minority entrepreneurs generally are not achieving their economic goals because of the following:

- (1) Lack of adequate education in the art of business planning, implementation, and operation.
- (2) Lack of opportunity to advance within the larger economic community.
- (3) Distrust and suspicion between minority and majority races in their economic relationships.
- (4) Lack of sufficient control of primary economic resources and facilities.
- (5) Inadequate customer traffic, due to basic social and cultural instability.
- (6) Unreasonable insurance rates or unavailable insurance protection.
- (7) Physical appearance of minority business facilities is not conducive to economic customer traffic.
- (8) Insufficient staff (and sometimes determination) among certain government agencies such as the Model Cities Program, City of Portland, Small Business Administration, and other groups and institutions such as SCORE, local universities, financial institutions, etc. to promote efficiently economic development in the Model Neighborhood.
- (9) Lack of communication between government agencies and area residents which inhibits minority involvement in the community's developmental processes.

- (10) Insufficient government and financial institution capital assistance which reflects the reality of the minority entrepreneur's economic vacuum.
- (11) Insufficient internally generated capital for expansion by the minority entrepreneur.
- (12) Scattered development resulting in geographically diffused area commercial and service facilities.
- (13) Lack of commitment in both the white and minority economic communities to resolve the Model Neighborhood economic problem.
- (14) The general economic slowdown in both the national and local economy.
- (15) Insufficient resident economic control of the Model Neighborhood due to absentee ownership of land and capital.
- (16) Lack of available funds among minority businessmen to secure professional business assistance.
- (17) Inadequate communication between Model Neighborhood residents, government agencies, and private developers regarding current and future physical development.
- (18) The majority of Model Neighborhood resident businessmen purchase their goods and services outside the area.
- (19) An apparent movement of the area's employable youth to other areas.

### Recommendation

To prevent the further social, political, and economic decline of the Portland, Oregon, Model Cities area, and the intolerable consequences of ignoring practical solutions to economic decay, it is recommended that the proposed Community Development Program (CDP) be implemented no later than January, 1971.



## Introduction

Theodore Cross, a noted proponent of black capitalism, suggests that economic integration of blacks and whites is the ultimate and only acceptable goal if racial inequities are ever to be rectified. The question to be raised, however, is not whether such a goal should be achieved, but how it can be achieved in order to promote and maintain a perpetual forward economic motion capable of generating minority capital, employment, and, above all, economic independence. Economic independence refers to a minority community which can maintain and support social, political and economic growth without prior approval or control by those who have little or no direct concern with the community's development. Economic integration must be accompanied by economic independence. One without the other will only result in the prolongation of marginal minority economic units which provide no minority control over production and profits.

The need for economic integration and economic independence implies much more than the acquisition of money. It is apparent that establishment of a viable minority economic base is a necessary prerequisite to desirable socio-political goals. These goals consist of equal representation, participation, and influence in a democratic system which has for so many years used minority groups to fill marginal labor requirements, rather than recognize the minority potential to function as a creative equal. Not only must minority groups be employed, they must employ. They must control and be capable of utilizing the basic resources - land, labor and capital - for overall economic development. They must be in

a position of strength to bargain for their own economic future and right to economic self-determination. Much is at stake in any economic development plan directed toward achieving such minority economic integration and independence.

In 1968 the Portland Model Cities Citizens Planning Board completed the Comprehensive City Demonstration Program. It is stated that a primary objective of the five year demonstration program is to ensure "full and equal participation of residents, particularly black residents, in the business and occupational opportunities in the Portland Metropolitan area." These goals were to be accomplished through implementation of the proposed Community Development Program (CDP). The original program proposed to accomplish the following in five years:

- (1) to more than double the number of black owned and operated businesses;
- (2) to increase employment in such enterprises over seven-fold;
- (3) to encourage creation of an additional 750 new jobs in or near the Model Neighborhood; and
- (4) to increase over eleven-fold the number of black people in business management positions.

These goals have not been met. There were to be, at this writing, forty-four new black owned businesses and 635 more jobs for minority residents. The program has nonetheless failed to receive the support necessary to achieve its prime objective: "To increase the number, size, influence, and resources of black owned and operated businesses."

In April of 1970, the Model Cities Economic Development Working Committee joined with the Office of the Mayor in organizing a city-wide Task Force to evaluate and make recommendations to the City on the appropriate scope and objectives of the proposed Community Development Program. On May 15, 1970 the Task Force submitted its recommendations:

The objectives recommended for the Community Development Program are the following:

- (1) to increase the number, size, influence and resources of resident owned and operated enterprise;
- (2) to increase the number and quality of management level positions held by residents in non-resident owned and operated enterprise;
- (3) to increase the number of non-resident owned businesses with more genuine job and management opportunities in locations convenient from the Model Neighborhood.

The Task Force suggests that an independent, non-profit corporation be utilized to operate the program. The corporation design should satisfy the following selection criteria:

- (1) The corporate structure should provide for and embrace extensive resident participation in areas of both general program approaches and specific project decisions.
- (2) The corporate board of directors, executive director and staff should be composed of individuals demonstrably competent in economic planning, business development, enterprise management, loan administration, and fiscal control.

(3) The organization should currently enjoy or be capable of establishing relationships required for effective program operation in the following areas:

(a) recruitment of prospective and existing Model Neighborhood resident business for participation in the complete range of proposed program activities.

(b) negotiation of loans for client business concerns with government agencies, financial institutions, and other channels of assistance.

However, prior to the actual implementation of the Task Force recommendations, it is necessary to gather and analyze data pertinent to such implementation.

#### Purpose

The purpose of this research is:

- (1) to identify, classify, and inventory all minority businesses in the Portland Model Cities area;
- (2) to prepare a statistical data base to be used by the Community Development Program pertaining to minority economic units in the Portland Model Neighborhood;
- (3) to identify the causes of economic deterioration in the Portland Model Cities area.

The Research Problem

What is the need for and potential impact of the proposed Community Development Program in the Portland Model Cities area?

The Research Hypothesis (Null)

The Community Development Program is not necessary to economic development in the Portland Model Cities area.

## Demographic Characteristics

Total estimated population for 1969 is 39,200.<sup>1</sup> Approximately 38.3% (15,000) of the total Model Neighborhood population are nonwhite.<sup>1</sup> Between 1960 and 1969 the nonwhite population in the Model Cities area increased from approximately 32% to 38.3%.<sup>1</sup> The median reported income among all Model Neighborhood residents in 1968 was about \$5,000.<sup>3</sup> This is less than the median income reported in 1959.<sup>3</sup> In 1968, forty-seven percent of the residents reported incomes of \$3,000 or less per annum.<sup>2</sup> The median income of nonwhites was about twenty-four percent below the median income for all families in 1959.<sup>3</sup> The 1968 Model Cities median income reported by the Model Cities survey (\$5,000) is probably close to the median income for nonwhites in the Model Neighborhood.<sup>3</sup> It appears that family income for nonwhites is advancing at a slower rate than that for all families in the area.<sup>3</sup>

Total civilian labor force is 16,200.<sup>3</sup> The total Model Neighborhood unemployment rate is 9.6%.<sup>4</sup> Estimated unemployment among nonwhites is 14.3% compared to 6.5% for white.<sup>5</sup> Nonwhite female unemployment is about 12.5% compared to white female unemployment at 5.7%.<sup>5</sup> Nonwhite male unemployment is estimated to be 15.4% compared to white male unemployment at 6.6%.<sup>5</sup>

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1. Portland City Planning Commission, Model Cities Division.

2. Comprehensive City Demonstration Program - Part 1, (Dec. 15, 1968) Section 1.31, p. 5.

3. State of Oregon Employment Division, Research and Statistics Section, Portland Local Office, Annual Manpower Planning Report, 1970.

4. State of Oregon Employment Division, Research and Statistics Section, Portland Local Office, estimate as of August 14, 1970.

5. See appendix, page 53, for estimate procedures.

## Description of Project Area

### Location

The Portland Model Cities Program area is located in Portland, Oregon. It is an irregular area bounded on the North by Ainsworth Street, Portland Boulevard, and Columbia Boulevard; on the South by Broadway, on the West by the Willamette River and Minnesota Freeway (Interstate Five).

### Area

Total geographical area is 2,749.8 acres or 4.3 square miles.

### Land Use

	<u>Acres</u>	<u>% Usage</u>
(a) Residential.....	1443.6	52.5%
(b) Commercial.....	125.7	4.5%
(c) Industrial.....	147.7	5.4%
(d) Public.....	134.2	4.9%
(e) Transportation.....	783.7	35.0%

### Physical Environment

The Model Cities Neighborhood is not conducive to customer traffic. The following five "initial conditions" are descriptive of the physical environment condition in the Model Cities area:<sup>1</sup>

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1. Comprehensive City Demonstration Program, Part I, December 15, 1968, Section 1.120 (2).

(A) Deteriorated Structures

In addition to the substandard housing, commercial structures in the Model Cities area include some of the most dilapidated in the city. These include the obsolete and run-down buildings at Williams Avenue and Russell Street and the shoddy business structures that line the busy streets through the Model Cities area.

Vacancy rates are high. Along one business street, Williams Avenue, from Broadway to Ainsworth, thirty-five percent of all the business structures are classified as "dilapidated and vacant." (Along this same stretch of street, forty-two percent are classified as "deteriorated and occupied," and twenty-three percent as "occupied and in good repair.")<sup>1</sup>

The business center at Union Avenue and Killingsworth is the only major exception to the generally run down condition of commercial structures. Most of the buildings in this area have been put up since 1950.

Table 1 indicates the condition of commercial structures in the Model Cities area.

(B) Incompatible Land Uses

In parts of the Model Cities area, particularly in the core area and north of the core, there has been a significant amount of rezoning for commercial and industrial uses in areas where

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1. Staff Study, 1968.



TABLE 1

## CONDITION OF COMMERCIAL STRUCTURES IN MODEL CITIES AREA

Commercial Centers (59% below city average)

Center	District Location	% Poor & Bad	Approx. Area (acres)	Condition* Rating	Comments
Williams Avenue	Minnesota	95.4	11.0	4.0	Worst in city.
Killingsworth-Albina	Minnesota	38.5	13.0	3.2	Below city average.
		Average = 2.5			
15th Avenue & Fremont Street	Northeast	40.0	5.0	2.2	Above average.
Walnut Park	Minnesota	0.0	15.5	1.8	Above average.
<u>Commercial Strips</u> (95% below city average)					
N. Albina-Mississippi	Minn. Frwy.	68.5	27.0	3.6	Third worst in city.
N.E. Alberta Street	Northeast	61.9	42.0**	3.6	Below city average.
N. Williams Avenue	Minn. Frwy.	55.5	31.5	3.2	Below city average.
N.E. Union Avenue	Minn. Frwy.	34.3	97.5	3.1	Below city average.
N.E. Broadway Street	Northeast	9.9	45.5	2.8	Southern boundary of Model Cities area.
		Average = 2.7			
N. Killingsworth	Minn. Frwy.	18.2	11.0**	2.7	Average.

\* Condition Rating: Excellent = 1, Good = 2, Fair = 3, Poor = 4, Bad = 5

\*\* Extends beyond Model Cities area.

Source: Portland's Commercial Areas - 1966 - Portland Planning Commission

the predominant use is still residential. Mixed land uses can have a blighting effect when there are conflicts because of noise, smoke, traffic congestion, or other hazards.

The mixed use patterns in some parts of the Model Cities area creates uncertainty as to what the predominant use will be in the future.

(C) Unattractive Visual Appearance

Much of the area, and all of the core area, has a run-down shabby appearance that discourages improvement and is depressing to the citizens who live there. The appearance of the core area contrasts sharply with conditions in much of the Irvington district, to the east, which still compares favorably with the rest of the city's better older neighborhoods.

Contributing to the problem are the unimproved alleys which become repositories for garbage and junk, the tangle of overhead utility lines, boarded up windows, and the poor level of maintenance that is a reflection of the low incomes of area residents and the generally depressed economy of the area.

Street trees, which contribute to the attractive appearance of many streets in Irvington, are generally lacking in the core area.

(D) Hazardous and Congested Traffic Patterns

The Model Cities area was laid out in a gridiron street system. In addition to the Minnesota Freeway (I-5) which forms much of the west boundary of the Model Cities area, there are six major north-south arterial routes, all within a span of one and a

half miles. These are Mississippi-Albina, Vancouver, Williams, Union, 7th, and 15th Avenues. Running east and west through the area are ten arterials: Columbia Boulevard, Lombard, Dekum, Ainsworth, Killingsworth, Alberta, Prescott-Skidmore, Fremont, Knott-Russell, and Broadway.

The largest area entirely free from arterial traffic measures only one-fifth of a mile square.

Because of the gridiron street system, many of the minor streets also tend to be used by through traffic. This creates further problems for the residential neighborhoods and contributes generally to the hazardous traffic conditions that prevail in the area.

Many of the local streets in the Model Cities area have surfaces that are built to less than "city standard" and some of the streets have never been improved at all.

## The Minority Entrepreneur - Problems, Aspirations and Opportunities

The economic outlook for the minority entrepreneur in the Portland Model Neighborhood is not bright. Results of this survey indicate that of 147 minority enterprises, six (4%) are new starts and twenty-four (16%) may fail within the next six months.\* During the past year, eight Model Neighborhood minority firms have failed. The survey further indicates that the likely continuation of the minority entrepreneur's economic vacuum cannot be attributed to any single factor. It is too easy to suggest that minority economic problems are a direct function of white discriminatory practices. The findings of this survey indicate the problem of discrimination to be of a more complex nature. The majority of minority businessmen interviewed (66%) stated they did not expect any "white backlash" to result from the proposed Community Development Program. The general attitude is that the white Model Neighborhood businessman would also benefit from any attempt to promote economic development in the area. Specifically, upgrading the area by directly assisting minority entrepreneurs will indirectly improve white businesses in the area due to the "cluster" economics of commercial growth. Further detracting from the traditional white discrimination case is the fact that seventy-one percent of the minority entrepreneurs interviewed commercially trade outside the Model Neighborhood. In addition, eighty-six percent of the minority entrepreneurs interviewed receive customers

\*This anticipated failure rate is based on expectation of individual proprietors as expressed during the interview process.

from outside the Model Neighborhood. Those firms reporting the highest dollar sales state that the majority of their customers reside outside the Model Neighborhood.

Findings further indicate the most successful minority entrepreneur spends the fruits of his labor outside the area primarily because he does not reside within the Model Neighborhood. The results of this survey suggest that "white economic discrimination" may not be the primary cause of economic stagnation in the Portland Model Neighborhood. It may also be true that due to the lack of apparent minority commercial loyalty coupled with the limited, low income character of minority consumer markets white customers are valued more highly by the minority entrepreneur than the minority patron. Despite the social implications of such a policy, the economic sense of promoting white patronage cannot be disputed. One cannot fault the minority businessman for offering preferred service to a potential market consisting of a white population with higher incomes comprising 61.7% of the Model Neighborhood population. At this point it is appropriate to examine the problems of the Model Neighborhood minority entrepreneur without the often misguided generalization that white discrimination is the only factor causing economic decay in Portland's Model Neighborhood.

#### Lack of customer traffic

When the minority entrepreneur is asked what his most pressing business problem is at this time, he replies, "lack of customer traffic." There are few businessmen, minority or not, who would deny that perhaps the

most important element in sustaining economic existence is a continual increase in sales volume. However, to thoroughly understand the economic distress of the Model Neighborhood minority entrepreneur requires analysis of the effects generated by patronage decline. The following problems result from the condition of economic underdevelopment among Model Neighborhood businessmen and reflects the opinions of those interviewed.

Finance. The most urgent minority business problem is the inability to raise adequate capital. Due to the general lack of customer traffic, it is virtually impossible to generate the internal funds necessary to sustain business growth. The physical appearance of Model Neighborhood minority enterprise leaves much to be desired if additional patrons are to be attracted into the area. Fifty percent of those interviewed would like to have funds available to remodel their business establishment. Twenty-seven percent require extra funds to expand and nineteen percent to meet payroll expenditures. The failure of the minority businessman to generate growth capital internally makes it all but impossible for him to develop beyond the basic investment in his business. Ninety-five percent provided the necessary funds to purchase their establishment after years of personal saving and sacrifice. Of those interviewed, sixty-six percent do not own the facility in which they operate. Of those leasing, sixty-two percent report their building is owned by a non-resident of white descent. Sixty percent would prefer to purchase their building, but are unable to attract the required investment funds.

Insurance, in certain areas of the Model Neighborhood, particularly in the area below Alberta Street, is extremely difficult or impossible to

obtain, due to social and cultural instability. As one minority businessman who moved from the lower Mississippi Avenue area aptly puts it, "You simply don't have a chance to even survive below Alberta Street." Many firms are literally "boarded up" in front. When vandalism strikes, the minority entrepreneur often has to sell his business to reimburse creditors.

The following comments are typical of those responding to the question: "Do you find it difficult to obtain adequate insurance?"

1. "The rates are too high."
2. "Even though I paid, my insurance was cancelled."
3. "When somebody broke into my shop, I didn't get the coverage I was promised."

Approximately sixty-two percent of those interviewed did not have nor could they obtain insurance for their business.

Despite the financial set-backs, the minority entrepreneur's economic aspirations remain high. Seventy-eight percent of those interviewed desire to expand their business, and ninety-four percent indicate they find their chosen business career rewarding. But what financial assistance opportunities are open to the Portland Model Neighborhood minority entrepreneur?

Current organizational efforts to assist minority businessmen may be measured by answers to the following question: "Where do you obtain your business assistance?" The Small Business Administration has assisted or is assisting only 14.2% of those interviewed. Several report they receive information from friends and, occasionally, "from some retired executives'

organization" (Service Corps of Retired Executives - SCORE). A common complaint about this type of volunteer assistance is they often do more harm than good. Many minority entrepreneurs state they would prefer a staunch segregationist if he were able to provide practical business assistance. Despite the promises and money spent on assistance programs, 57.1% of the Model Neighborhood's minority businessmen cannot afford nor have they been offered business technical or financial assistance.

The Small Business Administration - The Portland field office of the Small Business Administration (SBA) is reluctant to undertake risks required to promote adequate economic development in the Model Neighborhood. Few loans are given in the Model Neighborhood to minority businessmen. This survey finds that most SBA loans are made to individuals moved or moving from the most blighted areas. This policy may insure a favorable repayment record, but does little to encourage real growth in declining core neighborhoods. Often minority businessmen request a loan application and find no SBA representative to assist in supplying the required information. The SBA confirms it does not have adequate staff to function efficiently in the Model Cities area. The following is a list of comments made by minority businessmen regarding the services available through the SBA:

1. "They give you just enough to get you and keep you in debt."
2. "Interest quoted is often not correct."
3. "They tie up all your equity in collateral."
4. "The interest rate is unrealistic."



5. "They want \$25,000 collateral for a \$10,000 loan."
6. "They discriminate against blacks."
7. "The forms are too complicated to fill out and they have no one to help fill them out."
8. "The cost of borrowing from the SBA is too high with my low customer volume."

Often it takes six months to process a SBA loan. Rarely does the SBA make loans for operating capital. SBA loans are usually restricted to initial capital investment only. The current interest rate given on loans obtained through the agency's Economic Opportunity Loan Program (6-5/8%), despite its comparatively low level, is often unrealistic considering the small scale character of the projects the program is designed to finance. The Program's upper limit of \$25,000 inherently limits the economic potential of minority entrepreneurs.

#### Obtaining Qualified Personnel

Another pressing problem confronting the Model Neighborhood minority businessman is the difficulty of obtaining qualified personnel. Thirty-nine percent of those interviewed request aid in finding qualified employees. This is apparently due to limited resident access to adequate industrial and professional training facilities and an accelerating movement of younger minority persons out of the Model Neighborhood. There are no adequate training centers available to the potential minority businessman within the Portland Model Neighborhood. Future program plans at the Portland State University Annex call for the introduction of

practical business subjects specifically designed for area residents. The program designers expect such classes to begin by the fall term, 1970. The cost of this program may be prohibitive to many minority businessmen. There is a demonstrated need for training programs offering practical business topics such as marketing, bookkeeping, finance, and personnel administration. When the minority businessman is asked if he is obtaining his personal goal, eighty-three percent reply "no." It is difficult to ignore the apparent problems relating to the lack of minority training opportunities. Only eight percent of the minority entrepreneurs interviewed are currently attending, or within the past year have attended, training programs. It is even more striking to note that the majority of this group are those attending beauty schools. Most minority businessmen cannot afford the cost of available training services provided by private organizations and local universities. However, the minority entrepreneur's enthusiasm for training is reflected by his clear interest in the proposed business counseling which will hopefully be provided by the Community Development Program. Of those interviewed, eighty-eight percent need business counseling and all of those interviewed would like to see such a service provided now and available on a year round basis. In addition, sixty-seven percent would like to see a program sending minority entrepreneurs and potential entrepreneurs into Portland area businesses for training and experience.

Due to extended business hours characteristic of small business, it would be extremely difficult to institute formal training sessions at

any time except at night. Of those interviewed, forty-four percent prefer classroom training and thirty-one percent prefer personal training at their place of business.

Many of those interviewed view with alarm the apparent movement of young minority persons, particularly potential entrepreneurs, away from the Model Neighborhood to areas which offer greater economic promise. It is understandable that young men and women see little future working in a barber shop, grocery store, beauty salon, or service station. The average age of the Model Neighborhood minority entrepreneur is 43.8 years. The movement of young people from the Model Neighborhood often makes it impossible for the minority entrepreneur to find qualified labor to continue operating his business.

Several minority businessmen indicate their desire to promote industrial growth which would produce training opportunities for the area's youth. Due to the marginal status of the majority of minority enterprises, it is financially impossible for minority businessmen to provide such opportunities. One individual is currently applying for funds to finance the establishment of a barber college. The Model Neighborhood does not need more barber shops. However, many of those interviewed suggest that the CDP promote reasonable, clean, light industrial growth in the Model Neighborhood. Industry would provide the training and jobs necessary to the establishment of a viable labor base in the Model Neighborhood.

#### Marketing

Twenty-six percent of those interviewed request marketing assistance. Due to the general absence of training and financing, it is difficult for

the minority entrepreneur to market his products or services effectively. Most important, minority businessmen cannot increase their customer traffic because of the run-down physical appearance and reputation of the Model Neighborhood. A generally constricted inventory variety, particularly in retail establishments, limits his market. An unattractive environment of car lots, dilapidated buildings and "boarded up" windows does little to promote customer traffic. The inability of Model Neighborhood minority businesses to market goods and services efficiently is reflected in the fact that seventy-one percent of the Model Neighborhood minority businessmen interviewed trade outside the area. Several suggest the pleasant atmosphere, service, prices, and guarantees available in the nearby Lloyd Center makes it more attractive to shop outside the Model Neighborhood.

#### General Management Assistance, Taxation, and Bookkeeping

Those interviewed rank general management, taxation, and bookkeeping assistance as the fourth, fifth, and sixth areas, respectively in which they need professional counseling.

An expressed preference for "general management assistance" refers to those minority businessmen who desire to have a professional consultant review the operations of their firm and make suggestions for improvement. Twenty-two percent of those interviewed know they have a problem, but are not sure how to identify or correct it even if the nature of the problem can be identified. Many among the minority entrepreneurs interviewed cannot afford a professional consultant.

Taxation and bookkeeping are related problem areas. Forty-seven percent of those interviewed employ outside bookkeeping help. Forty-one percent as yet have not developed a formalized financial statement. Several businessmen candidly conclude that minority businesses cannot grow without avoiding disclosure of certain income figures. Due to the economic vacuum in which the minority businessman finds himself, he is sometimes forced to incorporate unethical business recording practices to "generate" the internal capital required for survival.

There are several bookkeeping services available in the Model Neighborhood although the cost involved would appear prohibitive to most minority businessmen.

The Minority Entrepreneur and the Proposed Community Development Program

Is It Too Late?

The purpose of this analysis is to determine if there is a definite need among Portland Model Neighborhood minority businessmen for the proposed Community Development Program.

Eighty percent of those interviewed report the current economic slowdown is adversely affecting their sales. Since the majority of businesses studied are service, retail, and construction firms, and because they service a predominantly low income market, adverse economic movements are more pronounced in the Model Neighborhood than in other areas of Portland. Since profitability among Model Neighborhood minority businessmen is generally low even during periods of strong economic growth, it is not surprising that recession affects these enterprises more than small businesses in other sections of the city. The current estimated nonwhite unemployment rate of 14.3% further limits the minority entrepreneur's local market. The consequent low savings rate, of both consumer and business units, is incorporated into the estimate that twenty-four Model Neighborhood minority businesses may fail within the next six months. As only two of the firms interviewed are optimistic about the future, it may be that this projection is conservative. The typical minority enterprise reports business volume has declined thirty percent in the last six months.

The typical minority businessman continues to find it difficult to diversify his operation. Rarely does he control the resources required to finance a location downtown or at the nearby Lloyd Center. Most are

painfully aware of the need to move elsewhere in order to grow or even survive. Even if the minority entrepreneur were able to move elsewhere, such an out-migration would likely accelerate the process of economic deterioration in the area by further eroding the availability and variety of consumer products and services.

The analysis reveals a comparatively low business experience level among those interviewed. An average 6.5 years of business experience among minority businessmen, without adequate supportive training, is not conducive to a satisfactory rate of entrepreneurial growth. Marginal economic units dominate the Model Neighborhood economy. This condition inhibits efforts to generate growth and expanded employment opportunities. Manufacturing experience is all but nonexistent among minority residents.

The CDP should therefore concentrate on two primary developmental areas: Assist the Model Neighborhood minority businessmen to grow and prosper in the core community while effecting the economic integration of the minority entrepreneur into other areas of the city.

Vertical integration of production is nonexistent among Model Neighborhood enterprise. The inability to control resources and create products produces a situation of intolerable consequence. Without an area base of such primary production activities, there is little chance of sustained economic growth. Unless this condition is somehow remedied, the Model Neighborhood minority businessman is likely to remain the merchant who handles merchandise produced by established corporate entities.

This study reveals a definite need for more effective dissemination of information concerning developments planned by both public and private organizations. Many of those questioned suggest they do not have plans for remodeling or otherwise upgrading their establishment because they are not informed of public or private physical development plans. A basic function of the proposed Community Development Program should be to provide information on a regular basis to Model Neighborhood businessmen concerning community developmental processes to improve their ability to make management decisions and act as a spokesman for Model Neighborhood business interests.

An estimated 472 jobs are currently provided by minority enterprise in the Model Neighborhood. The average number of employees in each minority economic unit is two. This is close to the national minority enterprise average of 2.2 employees.<sup>3</sup> Less than seven percent of the current nonwhite Model Neighborhood work force are employed by Model Neighborhood minority economic units. This low employment figure is not surprising as more than fifty percent of Model Neighborhood minority enterprises are beauty salons, barber shops, retail food outlets, gas stations, and taverns. Compared to the distribution of national minority enterprise classified by activity the Portland Model Neighborhood profile appears to be typical. The figures below demonstrate that minority entrepreneurs not only in Portland but also throughout the nation are largely restricted to marginal, service-retail activities.

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3. Andrew F. Brimmer and Henry S. Tenell, "The Economic Potential of Black Capitalism." Special Report: Federal Reserve Board (1969) p. 12.



Comparison Distribution of Minority Entrepreneurship

By Activity - Nationally, Locally

(Percent of Total Minority Enterprise in Each Activity)

Activity	National <sup>3</sup>	Portland Model Cities Area
Barber or Beauty Shop	18.1%	16.9%
Grocery Store	14.5%	8.8%
Restuarant	9.6%	9.5%
Laundry & Drycleaning	6.7%	3.4%
Service Station & Auto Repair	7.1%	12.9%

Although approximately 20,848<sup>1</sup> or 5.6% of Portland's citizens are non-white, less than one percent of the City's total number of business licenses are issued to minority persons. This compares unfavorably with Washington, D.C. with a sixty-three percent black population and thirteen percent of its enterprises owned and/or operated by black persons.<sup>2</sup> Newark N.J. has a fifty percent nonwhite population which holds ten percent of the business licenses issued.

When Portland is compared to Washington, D.C. and Newark, N.J. by the ratio of the percent of minority business licenses to the percent of black population, Portland ranks highest (i.e. there is a less proportionate number of blacks owning businesses in Portland than in Washington, D.C. or Newark, N.J.):

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1. Portland City Planning Commission, Model Cities Division, July 31, 1970.

2. A. Poinsett, "The Economics of Liberation," Ebony, Vol. 24, No. 10, (August, 1969) pp. 150-154.

3. Andrew F. Brimmer and Henry S. Tenell, "The Economic Potential of Black Capitalism." Special Report: Federal Reserve Board (1969) p.11.

City	Ratio
Portland	6.9
Washington, D.C.	4.8
Newark, N.J.	5.0

If there is, as several minority entrepreneurs suggest, a correlation between social instability and the number of jobs and entrepreneurial opportunities available to minority groups, then Portland may expect further disturbances in the Model Neighborhood if the proposed Community Development Program is not implemented.

The case for an independent and politically insulated local development corporation to operate the proposed CDP is strong. Businessmen cannot afford to waste hours in committee meetings which accomplish nothing. Neither can they afford to spend months waiting for desperately needed loan funds.

In a competitive and fast-moving business environment there is no room for well-intentioned but often ineffectual bureaucratic problem-solving efforts. This basic reality is reflected in the following responses obtained from prominent minority businessmen concerning the Model Cities Program:

1. "I've never been personally contacted."
2. "I don't relate to the participants."
3. "A lot of arguing, no accomplishments."
4. "I have the feeling nobody cares at Model Cities."
5. "They need qualified personnel at Model Cities."
6. "Nothing happens at Model Cities."

These comments are from individuals who have chosen the most straight-forward and effective approach to community improvement - private industry and individual initiative - rather than governmental plodding. The profile above demonstrates the urgent need for establishment of an efficient and independent local development corporation to administer the proposed CDP. Although the politics of Model Cities - particularly in the case of investment and economic development - are complex, this study reveals that unless the program is allowed to function as a business organization in a business environment, the very persons the effort is designed to assist will most likely not accept it.

### Conclusion

The Model Neighborhood is collapsing at a rapid rate. The current economic slowdown has increased commercial deterioration to the point where a simple visual inspection of the Model Neighborhood can offer as much evidence as a statistical survey.

Police-community relations, youth activities, multi-service centers, science centers, elementary education, child care centers, low cost housing, and demolition of substandard structures---these activities alone cannot solve the problem of how to support and perpetuate economic progress. Jobs are needed to sustain social rehabilitation. The general lack of determination among certain public and private organizations as well as Model Neighborhood citizens, to create a viable economic environment while promoting the "trappings" of an affluent area without providing long-term monetary support of those trappings, is contrary to the development of a "good life" which so many want and deserve in the Portland Model Neighborhood. Current programs are token efforts to treat only the "effects" of urban decay, not the "causes."

The proposed Community Development Program can assist in alleviating the apparent causes of social unrest and economic decline in the Portland Model Neighborhood. The minority economic problem is defined. The proposed Community Development Program provides at least a partial solution.

## Research Methodology

Research methodology consists of both field and secondary techniques. Secondary research includes the review of relevant literature concerning minority economic problems and proposed solutions to those problems.

Field research provides the data base required for the successful implementation of the proposed Community Development Program. Field research consists of the following:

- (1) Identification of all minority economic units in the Model Neighborhood by contacting:
  - (a) The Small Business Administration, Portland
  - (b) The Albina Contractors Association, Portland
  - (c) The Albina Boosters, Portland
  - (d) The Model Cities Survey of 1968
  - (e) The Northwest Clarion-Defender, newspaper, Portland
  - (f) The NewsPaper, Portland
  - (g) Model Neighborhood Businessmen and Women, Portland
- (2) A letter of introduction sent to all identified minority economic units in the Model Neighborhood (See Appendix, page 69).
- (3) Contact by telephone to arrange a personal interview.
- (4) Development of a patterned type interview questionnaire to assist in comparing responses of individual minority entrepreneurs. (See Appendix, page 70).
- (5) Additional notification of the survey provided by a press

release distributed to local and city-wide newspapers.

(See Appendix, page 81).

- (6) A second questionnaire mailed to Model Neighborhood minority enterprises consisting of items selected from the patterned questionnaire interview form found to be answered easily and important to the success of the survey. (See Appendix, page 84).
- (7) Data compiled, collated, and analyzed.

### The Sample

It was not possible to personally interview all minority businesses in the Model Neighborhood. This was due to several uncontrollable factors:

- (1) Twelve weeks was not adequate time to personally interview all 147 minority economic units.
- (2) Several economic units indicated they did not have the time to waste on another program which will, in their opinion, produce "all promises, no action."
- (3) It was not possible to contact all minority firms to set up the necessary appointment.
- (4) Several minority firms refused to be interviewed due to their suspicion that the information requested would be used against them.

Due to the above problems, it was decided to develop a mail questionnaire. The mail questionnaire enabled those with limited time to provide the sample input necessary to provide an adequate statistical data base.

Although the professional services (i.e. doctors, dentists, realtors, architects) are included in the comprehensive minority business inventory, these services were not personally interviewed nor were they contacted by mail questionnaire. The Community Development Program is not necessarily intended to assist professional services which are capable of sustaining their own existence due to adequate demand.

Of 147 minority economic units identified, nine percent responded to the mail questionnaire and 24.3% were personally interviewed. The total sample consisted of 33.3% of all Model Neighborhood minority firms. Of those sampled the following percentage of each activity classification responded:

<u>Activity</u>	<u>Percent Responding</u>
Construction.....	33%
Manufacturing.....	25%
Service.....	45%
Retail.....	23%



Survey Results

I. Characteristics - The Minority Entrepreneur

A. Age:

22 years to 30 years.....	15%
31 years to 40 years.....	20%
41 years to 50 years.....	20%
51 years to 60 years.....	30%
61 years to 70 years.....	15%

Mean: 43.8 years  
Median: 48 years  
Modes: 35 and 61  
Range: 22-62

B. Sex:

One-third are female (30.5%)  
Two-thirds are male (69.4%)

C. Education:

Grade school.....	5.7%
Junior high school.....	17.1%
High school.....	42.9%
Two years of college.....	20.0%
Four years of college.....	14.3%

Mean: 11.83  
Median: 14  
Mode: 12  
Range: 5-16 years.

I. Characteristics - The Minority Entrepreneur (Contd.)

D. Proprietor's Income per Annum

\$ 3,000 or less.....	20.9 %
\$ 4,000 or less.....	14.0 %
\$ 5,000 or less.....	4.7 %
\$ 6,000 or less.....	9.3 %
\$ 7,000 or less.....	14.0 %
\$ 8,000 or less.....	9.3 %
\$ 9,000 or less.....	7.0 %
\$10,000 or less.....	2.3 %
\$11,000 or less.....	7.0 %
\$12,000 or less.....	4.7 %
\$15,000 or less.....	2.3 %
\$20,000 or less.....	2.3 %
\$32,000 or less.....	2.3 %

Mean: \$7,600  
Median: \$6,500  
Mode: \$3,000  
Range: Less than \$3,000 to \$32,000.

E. Business Experience in Years

Less than one year.....	12.5%
One but less than two years.....	6.2%
Two but less than three years.....	12.5%
Three but less than four years.....	3.1%
Four but less than five years.....	18.7%
Five but less than six years.....	3.1%
Six but less than seven years.....	3.1%
Seven but less than eight years.....	9.3%
Eight but less than ten years.....	12.5%
Ten but less than eleven years.....	3.1%
Eleven years and over.....	15.6%

Mean: 6.5 years  
Median: 5 years  
Mode: 5 years  
Range: 4 mos. to 20 years

## II. Characteristics - The Minority Enterprise

### A. Activity

	<u>No.</u>	<u>%</u>
1. <u>Construction</u>		
(a) General Contractors	4	2.70
(b) Special Trade Contractors	5	3.40
Total	<u>9</u>	<u>6.10</u>
2. <u>Manufacturing</u>		
(a) Apparel	1	.68
(b) Furniture	1	.68
(c) Fabricated Metal	1	.68
(d) Electrical Components	1	.68
Total	<u>4</u>	<u>2.70</u>
3. <u>Services</u>		
(a) Laundry	5	3.40
(b) Shoe Shine Parlor	4	2.70
(c) Business Counseling	2	1.40
(d) Automobile Repair	7	4.80
(e) Finance	2	1.40
(f) Janitorial	4	2.70
(g) Newspapers	1	.68
(h) Radio and T.V.	2	1.40
(i) Shoe Repair	1	.68
(j) Transportation	1	.68
(k) Sanitary	1	.68
(l) Funeral	2	1.40
(m) Beauty Salon	12	8.10
(n) Barber Shop	13	8.80
(o) Motor Freight	3	2.00
(p) Real Estate	4	2.70
(q) Home Fuel	2	1.40
Total	<u>66</u>	<u>44.80</u>
4. <u>Retail Trade</u>		
(a) Food	13	8.80
(b) Gasoline	12	8.10
(c) Variety	1	.68
(d) Apparel and Accessories	2	1.40
(e) Restaurants	14	9.50
(f) Taverns and Recreation	11	7.40
(g) Piano	1	.68
(h) Record	3	2.00
(i) Gifts and Novelties	2	1.40
(j) Paint Supplies	1	.68
(k) Cosmetics	1	.68
Total	<u>61</u>	<u>41.50</u>

II. Characteristics - The Minority Enterprise (Contd.)

	<u>No.</u>	<u>%</u>
5. <u>Wholesale</u> None (No Control)		
6. <u>Professional</u>		
(a) Doctors	3	2.00
(b) Dentists	2	1.40
(c) Architects	2	1.40
(d) Attorneys	<u>0</u>	<u>0.00</u>
Total	<u>7</u>	<u>4.80</u>
7. Investment	1	.68
TOTAL	<u>147*</u>	<u>100%</u>

\* One firm, High Park Enterprises, Inc., manufactures both apparel and electrical components.

II. Characteristics - The Minority Enterprise (Contd.)

B. Revenue per Annum

\$ 3,000 or less per annum.....	9.6%
\$ 4,000 or less per annum.....	9.6%
\$ 5,000 or less per annum.....	20.0%
\$ 10,000 or less per annum.....	3.2%
\$ 15,000 or less per annum.....	6.4%
\$ 20,000 or less per annum.....	6.4%
\$ 30,000 or less per annum.....	3.2%
\$ 40,000 or less per annum.....	13.3%
\$ 80,000 or less per annum.....	12.8%
\$100,000 or less per annum.....	3.2%
\$200,000 or less per annum.....	6.4%
\$600,000 or less per annum.....	3.2%

Mean: \$41,000  
Median: \$20,000  
Mode: \$ 5,000  
Range: Less than \$3,000 to \$600,000

C. Employment

No employees.....	21.8%
One employee.....	12.5%
Two employees.....	28.1%
Three employees.....	6.2%
Four employees.....	15.6%
Five employees.....	3.1%
Six employees.....	3.1%
Seven employees.....	3.1%
Fifteen employees.....	3.1%
Over fifteen employees.....	3.1%

Mean: 6.5  
Median: 2  
Mode: 2  
Range: 1-126

II. characteristics - The Minority Enterprise (Contd.)

D. Total Revenue Generated

<u>Activity</u>	<u>% Sampled</u>	<u>Average Revenue</u>	<u>Estimated Total per Activity in Those Not Responding</u>
Construction	33	62,000	\$ 132,000
Manufacturing	25	80,000	240,000
Service	45	31,000	1,116,000
Retail	23	30,000	1,717,000
Professional	14	12,500	85,000
			<u>3,290,000</u>
Total Revenue Generated by Firms Included In Sample (33.3%)			1,817,500
Total Estimated Revenue Generated by Minority Enterprise in Model Neighborhood			<u>\$5,107,500</u>

E. Where Does the Minority Enterprise Obtain Business Assistance:

Cannot afford assistance.....	57.1%
Small Business Administration.....	14.2%
Other.....	28.5%

F. Total Employment by Minority Enterprises

Employment is projected on an average 2.2 employees per unit. This average is based on number of employees found in the sample excluding those firms which have a number of employees not representative of the area - exceedingly high.

Total employed by firms included in sample (excluding proprietors).....	209
Projected employment among remaining population.....	263
Total estimated employment.....	<u>472</u>

III. Problems

A. Requested Areas of Business Assistance Ranked from Most Urgent to Least Urgent:

	<u>Percent Who Requested Assistance</u>
I. Finance.....	45%
II. Obtaining Qualified Personnel.....	39%
III. Marketing.....	26%
IV. General Management Assistance.....	22%
V. Taxation Assistance.....	22%
VI. General Accounting/Bookkeeping.....	18%

IV. Responses to Direct Questions on the Survey  
(Yes or no: multiple choice)

	Yes	No	N/R*
1. Would you use business counseling if provided by Model Cities?.....	88%	12%	
2. Would you prefer such a service to begin now?..	100%		
3. Would you prefer the counseling service be available year round?.....	100%		
4. Would you like this service to be "on call"?...	100%		
5. Are you willing to send management understudies into Portland area business for training and experience?.....	67%	13%	20%
6. Which of the following training techniques do you prefer?.....			
Classroom training.....	44%		
Personal training.....	31.2%		24.8%
7. Which types of business would you like to see come into the area?			
Manufacturing.....	42%		
Retail.....	29%		
Wholesale.....	31%		
Service.....	29%		
8. What could use financial assistance for?			
To expand.....	27%		
To remodel.....	50%		
Payroll.....	19%		4%
9. How much financial assistance do you require?			
\$ 1,000 to 2,500.....	18%		
\$ 8,000.....	9%		
\$10,000.....	36%		
\$25,000 to 50,000.....	27%		
\$60,000 or more.....	9%		
Mean: \$20,227			
Median: \$10,000			
Mode: \$10,000			
Range: \$ 2,000 to \$60,000			



IV. Responses to Direct Questions on the Survey (Contd.)  
 (Yes or no: multiple choice)

	Yes	No	N/R*
10. Have you used or attempted to get an S.B.A.loan?	27%	43%	30%
11. If Model Cities loaned you the 10% to qualify for a loan from the SBA would you use it?.....	94%	6%	
12. Have you ever been forced to go outside established credit markets (loan sharks)?.....	8%	92%	
13. Do you find it difficult to obtain adequate insurance?.....	62%	38%	
14. Did you put up the money for your business?.....	95%	5%	
15. Has the current economic slowdown had an adverse effect on your business?.....	80%	20%	
16. Do you feel white area businesses will respond positively to this program?.....	66%	22%	12%
17. Are any of your customers from outside the Model Cities area?.....	86%	13%	1%
18. Do you feel the potential for minority area businessmen to organize into a group to further the economic well-being of the area is high?.....	28%	71%	1%
19. Have you ever been to a working committee meeting for Model Cities?.....	32%	68%	
20. Do your suppliers extend you trade credit?.....	44%	56%	
21. Do your suppliers require that you pay cash for your purchases?.....	43%	57%	
22. Do you personally trade outside the Model Cities area?.....	71%	19%	10%
23. Would you like to see tax incentives for area minority businesses?.....	100%		
24. Would you encourage your children or friends to start a business?.....	85%	15%	
25. Would you like to run a larger enterprise than you are at present?.....	78%	22%	
26. Would you like to see an independent local development corporation in the area to service you?.....	95%	5%	

IV. Responses to Direct Questions on the Survey (Contd.)

	Yes	No	N/R*
27. Is your personal income increasing, decreasing or stable?			
Increasing.....	28.6%		
Decreasing.....	42.9%		
Breaking even.....	28.6%		
28. Are you obtaining your personal goal?.....	17%	83%	
29. Are you presently attending a training program?.	8%	92%	
30. Do you own your building?.....	25%	66%	9%
31. Do you lease your building?.....	66%	25%	9%
32. Does the owner of your building live outside the Model Cities area?.....	62%	38%	
33. Is the building owned by an individual of other than minority race?.....	62%	38%	
34. Would you like to purchase the building?.....	60%	30%	10%
35. Do you employ outside help with your bookkeeping problems?.....	47%	47%	6%
36. Do you have a formalized financial statement?...	41%	52%	7%
37. Are you happy with your chosen business career?.....	94%	6%	

\* No response from those interviewed

Model Neighborhood: Selected Economic Statistics

1.	Total number of business licenses . . . . .	793
2.	Total number of minority businesses . . . . .	147
3.	Percent of the total number of Model Neighborhood enterprises owned or operated by minority entrepreneurs (147/793) . . . . .	18.5%
4.	Estimated percent of Model Neighborhood population of minority race <sup>1</sup> (15,000/39,200) . . . . .	38.3%
5.	Estimated total employment provided by minority enterprises <sup>5</sup> . . . . .	472
6.	Estimated Model Neighborhood employment provided for minorities by minority business establishments (472/15,300 <sup>3</sup> ) . . . . .	3.08%
7.	Estimated total number of minority businesses in the Model Neighborhood as a percent of the total number of minority enterprises in the City of Portland (147/204 <sup>2</sup> ) . . . . .	72%
8.	Minority entrepreneurial participation rate (147/15,000 <sup>1</sup> ) . . . . .	.98%
9.	Percent of total employed nonwhite labor force employed by minority enterprise (472/6780 <sup>4</sup> ) . . . . .	6.96%

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1. Portland City Planning Commission, Model Cities Division, July 31, 1970.

2. Estimate based on Portland City Planning Commission, Model Cities Division, city-wide non-white population estimate (20,848 - July 31, 1970) multiplied times the Model Cities area number of black business/Model Cities minority population (147) / (15,000) x 20,848 = 204.

3. State of Oregon Employment Division, Research and Statistics Section, Portland Local Office, Annual Manpower Placing Report, 1970, p. 28.

4. Ibid, p. 29.

5. See page 47.

10. Estimated nonwhite unemployment . . . . .	14.3%	<sup>1</sup>
11. Estimated white unemployment. . . . .	6.3%	<sup>2</sup>
12. Estimated male nonwhite unemployment. . . . .	15.4%	<sup>3</sup>
13. Estimated male white unemployment . . . . .	6.6%	<sup>3</sup>
14. Estimated female nonwhite unemployment. . . . .	12.5%	<sup>3</sup>
15. Estimated female white unemployment . . . . .	5.7%	

1. This estimate is based on a 9.6% total unemployment rate in the Model Neighborhood as of August 14, 1970 (estimated by the Research and Statistics Section, State of Oregon Employment Division, Portland Local Office). As estimates of current nonwhite unemployment are not available for the Model Neighborhood, a ratio of total unemployment to nonwhite unemployment in 1969 (Annual Manpower Planning Report - 1970, Research and Statistics Section, State of Oregon Employment Division, Portland Local Office, p.30) or 5.5% to 8.2%, respectively, or 1.49 is used to determine a new estimated nonwhite unemployment rate. The following equation is solved:

$$x/9.6\% = 1.49$$

$$x=(1.49) (9.6)$$

$$x=14.3\% \text{ (since } x \text{ is to } 9.6\% \text{ as } 8.2\% \text{ is to } 5.5\%)$$

2. The same technique used in footnote one is employed to determine the white unemployment rate in the Model Neighborhood. White unemployment for 1969 was 3.6%. The formula then becomes:

$$3.6\%/5.5\% = .6545$$

$$x / 9.6\% = .6545$$

$$x = (9.6) (.6545)$$

$$x = 6.3\%$$

3. Same technique employed as in footnotes 1 and 2.

a) Male nonwhite unemployment:

$$8.9\% / 5.5\% = 1.61$$

$$\frac{x}{9.6\%} = 1.61$$

$$x = (9.6) (1.61)$$

$$x = 15.4\%$$

b) Male white unemployment:

$$3.8\% / 5.5\% = .69$$

$$\frac{x}{9.6} = .69$$

$$x = (9.6) (.69)$$

$$x = 6.6\%$$

c) Female nonwhite unemployment:

$$7.2\% / 5.5\% = 1.30$$

$$\frac{x}{9.6} = 1.30$$

$$x = (9.6) (1.30)$$

$$x = 12.5\%$$

d) Female white unemployment:

$$3.3\% / 5.5\% = .60$$

$$\frac{x}{9.6} = .60$$

$$x = (9.6) (.60)$$

$$x = 5.7\%$$

16. Portland's Model Neighborhood minority business activity type as a percent of total number of minority businesses related to similar national percentages.

<u>Activity</u>	<u>National</u> <sup>3</sup>	<u>Portland Model Cities</u>
Barber or Beauty	18.1%	16.9%
Grocery Store	14.5%	8.8%
Restaurant	9.6%	9.5%
Laundry and Drycleaning	6.7%	3.4%
Service Station and Auto Repair	7.1%	12.9%

17. Comparison of Portland to other major cities:

<u>City</u>	<u>% of Population Black</u>	<u>% of Minority Business Licenses</u>
Portland	5.6% <sup>1</sup>	.81% <sup>4</sup>
Washington, D.C.	63.0% <sup>5</sup>	13.0% <sup>5</sup>
Newark, N.J.	50.0% <sup>5</sup>	10.0% <sup>5</sup>

18. Ratio comparison of black participation in business licenses to % of black population in major cities:

<u>City</u>	<u>Ratio: % of Minority Business Licenses to % of Black Population</u>
Portland (.56/.0081). . . . .	6.9
Washington, D.C. (.63/.13). . . . .	4.8
Newark, N.J. (.50/.10). . . . .	5.0

1. Portland City Planning Commission, Model Cities Division, July 31, 1970.

3. Andrew F. Brimmer and Henry S. Terrell, "The Economic Potential of Black Capitalism," Special Report: Federal Reserve Board (1969) p.11

4. Estimated total number of business licenses issued in the City of Portland according to the Business License Bureau (August 14, 1970) = 25,000 (204/25,000) = .81%

5. A. Poinsett, "The Economics of Liberation," Ebony, Vol. 24, No. 10, (August, 1969) pp. 150-154.

Alphabetical Listing of Minority Enterprises

A

A. Mitchell Plumbing Co.  
Aaron Mitchell, Prop.  
507 N. Shaver 97227  
288-1183

Albina Corp.  
3810 N. Mississippi  
288-7471

Albina Real Estate  
Custis McDonald  
3120 N. Williams Ave.  
282-5571

Albina Transmission Clinic  
Thomas Lucus  
4545 N. E. Union  
282-8950

Art's Nite Owl Tavern  
Art Potts, Prop.  
3626 N. E. Union 97227  
284-9984

Avenue Recreation  
Albert Williams, Prop.  
2606 N. Williams 97227

Avritt Garage  
Logan Avritt  
1505 N. E. Alberta 97211  
284-9532

B

T. C. Banks - Gifts & Novelties  
1625 N. E. Killingsworth  
287-8807

Baskett Construction Co.  
E. J. Baskett  
N. E. Mallory Ave.  
284-2867

Barnett Real Estate  
Vivian Barnett, Prop.  
27 N. Killingsworth  
289-7354

The Beacon Corp.  
Bob Washington (Cinnamon Tree)  
1637 N. E. Killingsworth  
284-3916

Bell's Beauti Chateau  
Isabel Jackson, Prop.  
3029 N. E. Union  
281-7896

Best Body & Fender Repair  
Joe Dall  
3956 N. Vancouver  
282-3533

Bonton Cafe  
2909 N. E. Union Ave.

Bop City Record Shop  
Blake Johnson, Prop.  
5130 N. E. Union  
284-9762

Bozeman's Chevron Station  
Stan Jordan, Prop.  
7431 N. Vancouver Ave.  
289-9234

Broadous Auto Service  
4612 N. Williams  
284-9524

Brown, Samuel J., Jr. Dentist  
2341 N. Williams Ave.  
282-7543

Brown, Webster C.  
2500 N. Vancouver Ave.  
284-7671

Mr. Burger  
4011 N. E. Union Ave.  
281-2665

C

Campbell Cleaning & Pressing  
Garvin Campbell, Prop.  
819 N. Russell 97227  
284-9193

Cash & Maxey's Barber Shop  
Cash & Maxey, Prop.  
4603 N. Williams Ave.  
284-5188

Charlene's Beauty Salon  
Charlene Right, Prop.  
3833 N. E. Union  
284-9441

C

George Christian Electric  
George Christian, Prop.  
3611 N. E. Union Ave.  
284-4450

Cinnamon Tree  
Bob Washington  
1637 N. E. Killingsworth  
284-3916

Clarks Grocery  
Clark Washington  
Mason & Williams

Cleo-Lillian Social Club  
Cleo Hampton, Prop.  
3037 N. Williams  
284-9435 or 284-2018

Coast Janitorial Service  
Scott Bros., Prop.  
714 N. E. Alberta  
288-5138

Cole's Grocery  
Samuel Coal  
503 N. E. Mason St. 97211  
284-9442

Consolidated Construction Co.  
Lazarus Garrett  
301 N. E. Shaver 97212  
287-8330

Cox Funeral Home  
2736 N. E. Rodney 97212  
281-4891

Cutropia's Beauty Salon  
Cutropia Duke, Prop.  
3004 N. E. 8th 97212  
281-5289

D

Mr. Dave's Grocery Store & Laundry  
18th & Dekum 97232

G. W. Davis Chevron Service  
3334 N. E. Union 97212  
284-9071

Willy Davis- Architect  
5329 N. E. Union Rm. 225  
Walnut Park Bldg. 97211

Dawson's Barber Shop  
M. Dawson, Prop.  
3624 N. Vancouver Ave. 97227  
284-9474

Dean's Barber Shop  
Benjamin Dean, Prop.  
213 N. E. Hancock 97212  
284-9233

Dean's Beauty Salon  
Mrs. Benj. Dean, Prop.  
215 N. E. Hancock 97212  
282-3379

Delux Barber Shop  
Dora Jamison  
3022 N. Williams Ave. 97227  
284-9548

Dew Drop (Food)  
3512 N. Mississippi 97212

Doug's Tavern  
Charlie M. Douglas, Prop.  
22 N. E. Russell  
284-9135

E

Elee Shoe Shine Parlor  
3833 N. Williams Ave. 97227

Ellie's Cleaners  
Mr. & Mrs. John Ellis, Prop.  
3300 N. Williams Ave.  
281-3652

Eloise's  
1805 N. E. Alberta St. 97211  
284-2073

Enco Station  
Tim Cuff  
1510 N. E. Prescott 97212  
282-4182



E

Eveready Moving & Hauling;  
Rug & Upholstery  
Edwin Dorsey  
2829 N. E. Union Ave. 97212  
284-7497

F

Fancey Cue Billiards  
3203 N. Williams

The Fashion Hut  
5640 N. E. Union  
289-2030

The Fish House  
18th & Dekum  
289-1778

Fluffie's Shine Parlor  
Robert Lepkin, Prop.  
3211 N. Williams Ave.  
282-7148

Franklin's Grocery  
Levert Franklin, Prop.  
916 N. E. Alberta  
284-9447

Fred's Place  
Fred Baker  
2511 N. E. Union Ave.  
284-3155

Freedom Bank of Finance  
728 N. E. Killingsworth  
285-6571

The Friendly Barber Shop  
3705 N. Williams  
284-9612

G

Gay Paree  
Elizabeth Johnson, Prop.  
36 N. Russell 97227

Gay's Enterprises  
Ella May Gay  
5021 N. E. Garfield  
282-1878

General Business Systems  
Harvey L. Rice  
4113 N. E. Garfield Ave. 97211  
287-2212

Geneva's Food & Drinks  
Paul Knalls, Prop.  
4222 N. Williams  
282-6363

George's Shoe Shine Shop  
3725 N. Vancouver Ave. 97227

Giddings Restaurant  
3940 N. Williams Ave.

Gilberts Country Kitchen  
Eddie Gilberts  
3971 N. Mississippi  
284-9607

Grants Gull  
5009 N. Vancouver 97217  
284-9560

Green Front Tavern  
2631 N. Albina Ave.

H

Hancock Service Station  
Rev. Thompson, Prop.  
Williams Ave. at San Raphael  
284-9639

Hartley, Nate Fuel Oil  
820 N. E. Sumner  
287-3797

Have Truck Will Haul  
Frank Gill  
842 N. E. Portland Blvd.  
288-4610

Helen's Beauty Salon  
2343 N. Williams Ave. 97221  
281-2005

H

Henderson's Upholstery  
Martin Henderson, Prop.  
3316 N. Williams Ave.  
287-7511

High Park Enterprises  
Leon Lembrick, Sr.  
3535 N. E. Union  
284-4386

House of Sound Record Shop  
David Dawson  
3634 N. Williams Ave.  
287-1960

House of Styles  
Kelly & Penson, Prop.  
3511 N. E. Union  
284-9719

I

Ideal Barber Shop  
T.W. Wilborn  
3907 N.E. Union Ave. 97212  
284-9298

J

Bart Jenkins  
Bldg. Designer  
3432 N. E. 20th Ave. 97212  
287-9107

Jenkin's Automotive  
Arthur Jenkins  
3904 N. Vancouver 97227  
284-9061

Jims Pie Piper Sandwich Shop  
5246 N. E. Union  
284-8866

Willie Johnson Carpet Service  
2115 N. E. Junior  
285-9935

K

Krebs Chevron  
6425 N.E. Union Ave. 97211  
289-5636

L

Lac-A-Monica Cleaners  
Melvin & Katie Thompson, Prop.  
2716 N. Williams Ave.  
284-9862

LaFaye's Beauty Barr  
2723 N. E. 7th 97212  
284-8307

LaPrat's Beauti Rama  
Louise LaPrat, Prop.  
2719 N. E. 7th  
288-3263

Booker T. Lewis, Dentist  
4843 N. E. Union Ave.  
281-3010

Lillian's Beauty Salon  
Lillian Williams, Prop.  
3632 N. Williams Ave.  
281-6554

Love-Lee Ladee Beauty Salon  
A. Fields & C. Jenkins, Prop.  
106 N. Killingsworth  
284-0293

M

Madie's Beauty Salon  
Maddie Richmond, Prop.  
4707 N. Albina 97217

John D. Marshall, M.D.  
2337 N. Williams Ave.  
287-9023

Martti's Garden  
Tim & Barbara Hunter  
3626 N. Mississippi  
284-9783

Maurice's Barber Shop  
3982 N. E. Union Ave. 97212  
284-9611

Maxey's Grocery  
Charles B. & Johnnie C. Maxey  
4601 N. Williams Ave.

M

McKinney & Co. Real Estate  
Marvin McKinney  
4944 N. Williams Ave.  
288-6359

McSwain Union Service Station  
Del McSwain  
5625 N. E. Union 97211  
285-0818

Merriweather Janitorial  
3944 N. Mississippi 97227

Mobile Stations  
Kelly Probasco  
3643 N. E. 7th  
282-2858

Ron D. Moore, Architect  
288-1606

Eddie Moss, Gen. Contractor  
418 N. Failing St.  
287-1058

Motor Car, Ltd.  
Joe Washington  
2700 N. E. Alberta  
281-0246

N

NAACP Credit Union  
2752 N. Williams Ave.  
284-7722

Neighborhood Grocery  
Bill Benton  
2115 N. Williams Ave.

Nin's House of Beauty  
Mr. & Mrs. Albert Nins  
3507 N. E. Union Ave.  
253-2938

Northwest Clarion-Defender  
Jimmy Bang Bang Walker, Pub.  
15th & N. E. Alberta  
284-1289

Nunley Cement & Sewer Contr.  
George Nunley  
3926 N. Gantenbein Ave.  
287-3976

O

Owl Radio & TV Sales-Service  
Webb Jackson  
4554 N. Vancouver Ave.  
287-4136

P

P & M Auto Detail Specialists  
Matthew Lyle  
637 N. E. Fremont  
284-9281

Parkway Grocery  
Cartex & Penix  
3016 N. Williams Ave.  
284-9576

Paul Janitorial  
Royal J. Paul  
6232 N.E. 13  
282-0468

Paul's  
Paul Knolls  
19 N. Russell  
282-9677

Penny's Shoe Repair Shop  
Johnny Penny  
2940 N.E. Union Ave.  
284-8257

C. Phillips  
Landscaping  
288-3750

Piano Tuner  
F. Martin  
3041 N.E. Union Ave.  
282-5326

The Pink Pelican  
Maye Green or Mary Tillis  
3820 N.E. Union Ave.  
287-9975

P

Port City Business Center  
Charles Hogen  
2843 N.E. Union Ave. 97212  
281-9192

Portland Cleaning Works  
Mrs. Alexander  
3968 N. Williams 97227  
282-8361  
3947 N. Mississippi  
287-1900

Portland Magazine Exchange  
5619 N. Vancouver 97217  
287-2071

Joe Powers Cash-Carry  
Joe Powers  
1803 N.E. 1 Avenue 97232  
284-9287

Pride of Portland Grocery  
2839 N.E. Rodney Ave.  
282-0468

R

Ray's Barber Shop  
Elese Raiford  
5126 N.E. Union 97211  
284-9567

Reliable Radio & TV Service  
Lewis Brown  
3042 N. Williams Ave.  
287-2071

Walter C. Reynolds, M.D.  
5315 N. Vancouver Ave.  
288-5549

Richfield Service Station  
Probasco, Prop.  
3441 N. Vancouver Ave.  
282-7978

Rocket Station  
Louis Hunter  
N. Williams Ave. & N.E. Killingsworth  
289-9288

Rose City Cab  
Franklin Millner  
5246 N.E. Union Ave.  
281-4125

Levi Russell Rusco Builders  
2025 N.E. Bryant  
289-3648

S

Sanders Barber Shop  
2721 N.E. 7 Avenue 97212  
284-9466

Sam & Ollie's Grocery Mart  
Sam & Ollie Oregon  
1460 N.E. Prescott  
284-3837

Sam's Delux Shining Parlor  
3020 N. Williams Ave

Savings Grocery  
Frank Baldwin  
1009 N.E. Failing  
281-8078

Scarborough Fuel Service  
Namon Scarborough  
102 N.E. Russell  
282-4920

Scott's Billiard  
Matthew Scott  
3306 N. Williams Ave. 97227  
284-9551

Scott's Kitchen  
Mr. Scott  
3310 N. Williams 97227  
284-9600

S

Scotty's Bar B-Q  
Mrs. Jeannette Lomox  
2518 N. Williams Ave. 97227  
284-9321

Sevier Sanitary Service  
Richard Sevier  
2903 N.E. 8 97212  
282-1930

Smith's Soul Kitchen  
3240 N. Williams Ave.  
282-8986

The Soul Center  
Arthur Chaney  
2726 N.E. Williams Ave. 97227

Sportsman's Barber Shop  
Willie Harris  
3603 N. Williams Ave.  
281-3502

Sportsman's Cafe  
Slim & Ruth  
3213 N.E. Union 97218

Stroud Moving & Storage  
2936 N.E. 12 Avenue  
Warehouse - 909 N. Dekum  
289-3763 or 287-5687

T

Texas Playhouse  
Mr. & Mrs. Horace Williams  
2504 N. Williams Ave. 97227  
284-9886

The Theme  
Johnny Hamilton  
3819 N.E. Union 97212  
284-9609

Tillamook St. Barber Shop  
Brame & Varner  
105 N. Tillamook 97227  
284-9225

Time Gas  
Van Alexander  
3440 N. Williams Ave. 97227

Time Gas  
4100 N.E. Union Ave. 97217

Tropicana Bar B-Q  
Lula Parker  
3217 N. Williams Ave. 97227  
284-9024

U

Union Avenue Dry Cleaner  
2861 N.E. Union  
281-7417

Upstairs Lounge  
Brown, Britt & Dobbins  
2629 N.E. Union  
288-6595

Urban Development Corporation  
George Duke  
3611 N.E. Union  
284-0755

Vann's Funeral Home  
C. Don Vann  
5211 N. Williams Ave.  
281-2836

W

Walnut Park Hair Stylist  
Hattie Porter  
5260 N.E. Union  
284-9591

Washington Sign Co.  
Leon Washington  
519 N.E. Ainsworth 97211  
287-1856

Whitney Real Estate  
Samuel G. Whitney  
2326 N.E. 11 Ave.  
288-3784

Williams Food Market  
Silas Williams  
2709 N.E. 7 97222  
284-9973

Classification of Minority Enterprises by Activity

I. Construction

(a) Building Construction-General Contractors  
E. J. Baskett    George Duke  
Consolidated Construction  
Willy Davis  
Eddie Moss

(b) Construction-Special Trade Contractors  
George Christian Electric  
A. Mitchell Plumbing Co.  
Nunley Cement and Sewer Contractors  
C. Phillips, Landscaping  
Rusco Builders

II. Manufacturing

(a) Apparel  
High Park Enterprises

(b) Furniture  
Henderson Upholstery

(c) Fabricated Metal  
Albina Corporation

(d) Electrical Components  
High Park Enterprises

III. Services

(a) Laundry  
Campbell's Cleaning  
Ellis's Cleaners  
Lac-A-Monica Cleaners  
Portland Cleaning Works  
Union Avenue Dry Cleaners

(b) Shoe Shine Parlor  
Elee Shoe Shine Parlor  
Fluffie's Shine Parlor  
George's Shoe Shine Parlor  
Sam's Delux Shining Parlor

(c) Business Counseling  
General Business Systems  
Port City Business Center

(d) Automobile Repair  
Albina Transmission Clinic  
Avritt Garage  
Best Body and Fender  
Broadous Auto Service  
Jenkin's Automotive  
Motor Car Ltd.  
P & M Auto Detail Specialists

- (e) Finance  
Freedom Bank of Finance  
NAACP Credit Union
- (f) Janitorial  
Coast Janitorial  
Merriweather Janitorial  
Paul's Janitorial  
Willy Johnson
- (g) Newspapers  
Northwest Clarion Defender
- (h) Radio and T.V.  
Owl Radio and T.V.  
Reliable Radio and T.V. Service
- (i) Shoe Repair  
Penny's Shoe Repair
- (j) Transportation  
Rose City Cab
- (k) Sanitary  
Richard Sevier
- (l) Funeral  
Cox's Funeral Home  
Vann's Funeral Home
- (m) Beauty Salon  
Bell's Beauti Chateau  
Charlene's Beauty Salon  
Cutropia's Beauty Salon  
Dean's Beauty Salon  
Helen's Beauty Salon  
LaFaye's Beauty Barr  
LaPrat's Beauti Rama  
Lillian's Beauty Salon  
Love-Lee-Lady  
Madie's Beauty Salon  
Nin's House of Beauty  
Walnut Park Hair Stylist
- (n) Barber Shop  
Cash and Maxey's Barber Shop  
Dawson's Barber Shop  
Dean's Barber Shop  
Delux Barber Shop  
Eloises  
The Friendly Barber Shop  
House of Styles  
Ideal Barber Shop  
Maurice's Barber Shop

- (n) Barber Shop (Cont.)  
 Ray's Barber Shop  
 Saunders Barber Shop  
 Sportsman's Barber Shop  
 Tillamook St. Barber Shop
- (o) Motor Freight  
 Eveready Moving and Hauling  
 Have Truck, Will Haul  
 Stroud Moving and Storage
- (p) Real Estate  
 Albina Real Estate  
 Barnett Real Estate  
 McKinney and Co.  
 Samuel G. Whitney
- (q) Home Fuel  
 Nate Hartley Fuel Oil  
 Scarborough Fuel Service

#### IV. Retail Trade

- (a) Food  
 Cole's Grocery  
 Clarks Grocery  
 Mr. Dave's Grocery  
 The Fish House  
 Franklins Grocery  
 Maxey's Grocery  
 Neighborhood Grocery  
 Parkway Grocery  
 Joe Powers-Cash and Carry  
 Pride of Portland  
 Sam and Ollie's Grocery Mart  
 Savings Grocery  
 Williams Grocery Market
- (b) Gasoline  
 Bozeman's Chevron Station  
 G. W. Davis Chevron Service  
 Enco Station  
 Grant's Gull  
 Hancock Service Station  
 Kreb's Chevron  
 McSwain Union Service Station  
 Mobile Station  
 Richfield Service Station  
 Rocket Station  
 Time Gas-Alexander  
 Time Gas-Union Ave.



- (c) Variety  
Portland Magazine Exchange
- (d) Apparel and Accessories  
The Cinnamon Tree  
The Fashion Hut
- (e) Restaurants  
Bonton Cafe  
Mr. Burger  
Dew Drop  
Fred's Place  
Geneva's  
Giddings Restaurant  
Jas Cafe - Gilberts Country Kitchen  
Jim's Pie Piper  
Martti's Garden  
Scott's Kitchen  
Scotty's Bar B-Q  
Smith's Soul Kitchen  
Sportsman's Cafe  
Tropicana Bar B-Q
- (f) Taverns and Recreation  
Art's Nite Owl Tavern  
Avenue Recreation  
Doug's Tavern  
Fancy Cue Billiards  
Gay Paree  
Green Front  
Paul's  
Scott's Billiard  
Texas Playhouse  
The Theme  
Upstairs Lounge
- (g) Piano  
Piano Tuner
- (h) Record  
Bop City  
House of Sound  
Pink Pelican
- (i) Gifts and Novelties  
T. C. Banks Gifts and Novelties  
The Soul Center
- (j) Paint Supplies  
Washington Sign Co.
- (k) Cosmetics  
Gay's Enterprises

V. Wholesale - None

VI. Professional

(a) Doctors  
W. C. Brown  
J. D. Marshall  
W. C. Reynolds

(b) Dentists  
S. J. Brown  
B. T. Lewis

(c) Architects  
Bart Jenkins  
Ron Moore

(d) Attorneys  
None

VII. Investment

The Beacon Corporation

Appendix

## PORTLAND'S MODEL CITIES ECONOMIC DEVELOPMENT PROGRAM IS FOR YOU!

Your Area Economic Development Program is being designed to aid you in solving your current or anticipated business problems and assist in planning for the future.

The program, when implemented, will serve a dual purpose.

First, it will provide you Information:

- business counseling
- sales potential studies
- technical assistance

Second, it will assist you Financially:

- loan money on advantageous terms
- assist in preparing SBA and other loan applications

What about your Community? The Program is intended to:

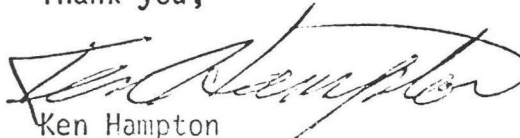
- create jobs
- provide professional training of future businessmen
- give trained assistance to prospective and existing resident businessmen
- increase the growth rate of successful area businesses
- expand the area economic potential
- attract and develop desirable enterprise for steady employment
- promote the economic well being for all residents

The program needs your help and support, now.

We need information to serve as a basis for planning, implementation and communication with all concerned.

A Model Cities Representative, Dick Grant, will be calling on you within a few weeks by phone to set a time for an interview. The interview will take only fifteen (15) minutes at your convenience. Help build this badly needed information base.

Thank you,



Ken Hampton  
Acting Director

DATE: \_\_\_\_\_

E.D.C. Survey  
Prepared by Richard D. Grant, Economic Intern  
Summer/1970

NOTE: All information will be held in the strictest confidence.

I. Introduction:

1. Company Name:
2. Interviewee: Title:
3. Address
4. Type of firm  
Retail: Specific:  
Wholesale:  
Mfc:  
Service:
5. How long been in business: \_\_\_\_\_
6. How doing? Any problems you could use some help with?

II. E.D.C.

1. Would you use business counseling if provided by Model Cities?
2. What areas could you use help in:
  - a. Finance
  - b. Marketing
  - c. Manufacturing
  - d. Accounting
  - e. Personnel
  - f. Inventory control
  - g. Taxation
  - h. Merchandising
  - i. Purchasing
  - j. Scheduling
  - k. Advertising
  - l. Labor relations
  - m. Legal

Specific Comments:

3. Length of time need a consultant:
  - a. hours: \_\_\_\_\_
  - b. days: \_\_\_\_\_
  - c. week: \_\_\_\_\_
  - d. month: \_\_\_\_\_
  - e. year: \_\_\_\_\_
4. How soon would you like this service to begin: \_\_\_\_\_
5. Would you like the service on a continuous year round basis:
6. Would you like them to be "on call":
7. Willing to send management understudies into Portland area businesses for training and experience:
8. Do you see a definite need for:
  - a. Classroom training
  - b. Can you get to PSU (Annex)
  - c. Personal training
  - d. Where do you go for help now?
9. How do you feel about a business career?
10. Types of business you would like to see come into the area:
  - a. mfc
  - b. retail
  - c. wholesale
  - d. service
  - e. other
  - f. specific
  - g. when
11. Weekend group counseling session?

12. Where would you like to see it held?

13. When is it most convenient for you to meet for training?

Finance Function:

1. Do you need financial assistance?

2. For what:

when:

how much:

next 3-5 years:

3. Have you used or attempted to get an S.B.A. Loan?

Comments:

4. If Model Cities loaned you the 10% to qualify for a loan from SBA would you use it?

a. Lack of collateral?

5. Do you need help in establishing business credit?

6. Why have you not received credit?

a. Trouble with police

b. Absence of adequate bookkeeping system?

c. Lack of training?

7. Have loans outstanding now:

a. How many:

8. Have you been forced to go outside establishing credit markets?  
(banks, S & L's, SBA, loan sharks)

a. What rate do they charge you?

- b. What do you consider an advantageous rate?
  - c. Terms:
9. Do you find it difficult to get adequate insurance?
10. Did you put up the money for your business?
11. What is the effect of the current economic slowdown on your business?
12. Effect on hiring practices?
13. What do you think would improve the economic status of the area?
- a. How could the area be improved?
14. What do you feel will be the receptiveness of other firms to the proposed program?
- a. Response of white area businesses?
15. Any suggestions for specific program activities you would desire, given your experience as a businessman?



MISCELLANEOUS

16. Are any of your customers from outside the area?
  
17. What do you feel is the potential for the minority businessmen to organize into a group to further the economic well being of the area?
  
18. Have you ever been to a working committee meeting for Model Cities?
  - a. Why or Why not?
  
  - b. Next meeting is:
  
19. What is your biggest business problem at this time?
  
20. How treated by your suppliers?
  - a. Do they extend trade credit or are you on C.O.D.
  
  - b. How many suppliers? Who are they:
  
21. Do you personally trade outside the area?
  
22. Like to see tax incentives for area minority firms?
  
23. Would you encourage your children or friends to start a business?

24. Would you like to run a large enterprise?

25. Would you like to see an independent LDC in the area?

PERSONAL:

- 1. Age: Estimate
- 2. Sex:
- 3. Gross Income per Year:  
Less than or  
equal to: 3,000  
5,000  
6,000  
7,000  
8,000  
9,000  
10,000  
11,000  
12,000  
15,000  
20,000  
Greater than 20,000

- 9. Education
  - a. grade school 1 2 3 4 5 6
  - b. junior high 7 8 9
  - c. high school 10 11 12
  - d. college 13 14 15 16
  - e. graduate 17 18 19 20
  - f. degrees:
    - 1.
    - 2.
    - 3.
  - g. special certificates:
    - 1.
    - 2.
    - 3.

- 4. Trend in income per year (compared to last year)
- 5. Have you always lived in this area?
- 6. Personal Goal:
- 7. Are you obtaining your goal? Why?

Why not?

- 8. Have you or are you now attending any training programs?  
When?

Who?

Rating:

- 9. Average number of customers per day: \_\_\_\_\_  
per year: \_\_\_\_\_

- 10. Seasonal fluctuations:

- a. Why?

- 11. Are you losing money?

- a. How much \_\_\_\_\_

- b. How long \_\_\_\_\_

- c. Trend \_\_\_\_\_

d. How long you expect to stay in operation \_\_\_\_\_

e. Reasons:

12. Own or lease building:

a. Amount of rent: \_\_\_\_\_

b. Length in building: \_\_\_\_\_

c. Prefer to purchase: \_\_\_\_\_

d. Who do you lease from: \_\_\_\_\_

13. Promotion:

a. techniques used:

b. estimated cost (percent of sale)

c. success or failure:

1) reasons:

14. Accounting:

a. Employ outside help

b. Do it yourself

c. If you don't keep records, who do you use?

15. Competition:

a. estimated number of competitors: \_\_\_\_\_

b. inside or outside area?

c. How doing relative to competitor:

d. What makes your operation better or worse than your competitors?

16. Do you have a formalized financial statement?

17. No. of employees:

18. Is it difficult to find qualified help?

For Large E.U.

1. Estimated dollar sales past year: \_\_\_\_\_
2. Estimated percent dollar sales increase:
  - a. Last 3 to 5 years: \_\_\_\_\_
  - b. Or, since began operating: \_\_\_\_\_
3. Current dollar sales trend:
  - a. increase
  - b. decrease
  - c. stable
  - d. reason:
4. Expected next year dollar sales trend:
  - a. increase
  - b. decrease
  - c. stable
  - d. reason:
5. Estimated profit as percent of sales: \_\_\_\_\_
6. Profit trend
  - 1) Increase
  - 2) Decrease
  - 3) Stable
  - 4) Reason:
7. Estimate of Total Assets:
  - a. Current (A/R, cash, etc.)
  - b. Fixed (plant, equip., etc.)
  - c. Anticipated changes: (major investments)

8. Estimate of Total Liabilities:

- a. Current (A/P etc.)
- b. Long-Term (Bank etc.)
- c. Anticipated changes (Improvement, decline, stable)

9. Value of:

- a. Plant: \_\_\_\_\_
- b. Equipment: \_\_\_\_\_
- c. Land: \_\_\_\_\_

10. Labor:

- a. Number in supervision: \_\_\_\_\_
- b. Number in blue collar (labor) \_\_\_\_\_
- c. Total work force: \_\_\_\_\_

d. Provide training:

- 1) In plant:
- 2) Out plant:
- 3) Cost:
- 4) How long:
- 5) Satisfactory:

e. Wages:

- 1) Union scale
- 2) Non Union
- 3) Anticipated Union
- 4) Labor Wage Range
- 5) Average hours per work week: \_\_\_\_\_
- 6) Overtime

f. Can you get adequate labor?

- g. Can you find qualified black help?
  - 1) white collar
  - 2) blue collar
  - 3) administrative
  - 4) How many blacks?
  - 5) Their position:
  - 6) Whites?
- h. Do you have an active recruitment program?
- i. Do you work full time?
- j. Does your work force work full time?

## Business Program Aid Urged

Cooperation of businessmen in the Model City area of North and Northeast Portland in a survey to help determine features of a proposed Community Development Program is sought by Ken Hampton, acting Model City director.

Hampton said a graduate student in business administration at Portland State University, Richard D. Grant, has been given a research grant by the Western Interstate Commission for Higher Education as an economic development intern at PSU's Urban Studies Center.

**GRANT WILL** get in touch with businessmen for their suggestions about the Community Development Program which is designed to provide business counseling, market feasibility studies and technical assistance, the Model City director said.

The program is also expected to provide assistance through a low-interest loan source and by processing loan applications for the U.S. Small Business Administration and commercial banks.

**ALTHOUGH** the Community Development Program plan is not complete, Hampton said its provisions include professional training for businessmen, consultation designed to increase the growth rates of established businesses and to expand the area's economic potential.

Promotion of the establishment of desirable enterprises, which will provide steady employment for Model City residents is the ultimate purpose of the program, Hampton said.





A BI-WEEKLY PUBLICATION SERVING THE ALBINA COMMUNITY

# THE NEWS PAPER

OFFICE: 5125 N.E. GARFIELD, MAIL TO: P.O. BOX 11371, PORTLAND 97211  
TELEPHONE: 284-3863 OR 322-3843

VOLUME ONE - ISSUE 15

JUNE 26, 1970

## MODEL CITIES START PROGRAM

A representative of Model Cities will be calling on the area's businessmen to gather information needed in developing its proposed Community Development Program. The Program is as yet unapproved and unfunded but being developed for future implementation.

The prospective program is being designed to aid Model Cities area businesses in solving current or anticipated business problems, according to Ken Hampton, Acting Director of Model Cities.

Richard D. Grant, an economic development intern from the Urban Studies Center of Portland State University, will be contacting businessmen to obtain the needed information for the economic development proposal, Hampton said. "Grant is a graduate student in Business Administration whose research is made possible by a grant from the Western Interstate Commission for Higher Education," Hampton added.

The Community Development Program is designed to serve a dual purpose. It will provide area businesses with information including business counseling, market feasibility studies and technical assistance.

It will also assist area businesses financially in securing loan money at advantageous terms and assist in preparing Small Business Administration and other loan applications.

The proposal for the Model Cities area intends to create jobs, provide professional training of future businessmen, give trained assistance to prospective and existing resident businesses, increase the growth rate of successful businesses, expand the area's economic potential, attract and develop desirable enterprises for steady employment and promote the economic well being for all residents.

Hampton asked for the cooperation of area businessmen in gathering the information needed to achieve these goals.

## PORTLAND'S MODEL CITIES ECONOMIC DEVELOPMENT PROGRAM IS FOR YOU!

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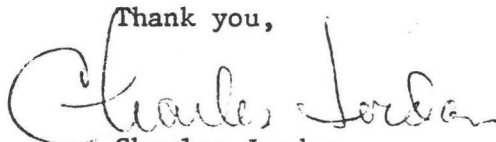
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- attract and develop desirable enterprise for steady employment
- promote the economic well being for all residents

The program needs your help and support, now.

We need information to serve as a basis for planning, implementation and communication with all concerned.

By providing the information requested on the enclosed questionnaire, you can help make this badly needed business assistance a reality within the next few months. Your cooperation in building this critically needed information base is greatly appreciated. Things are beginning to happen at Model Cities!

Thank you,



Charles Jordan  
Director

# Model Cities

Phone 288-6923

Room 210 • 5329 N.E. UNION AVENUE

# Portland

IMPORTANT:

Dear Area Businessman:

RETURN BY AUGUST 6th!

Please read the enclosed information. Your community feels that it is time to make your business better and stop the falling off of customers in the area now! You can help improve your business by simply filling in the following questions with a "X" for yes or no. All answers will be held in the strictest confidence. Your Model Cities Program must know what your needs are and where we can reach you to provide you with help, should you request it.

If you have any questions, please call Dick Grant at the Model Cities office. The phone number is 288-6923.

- 
1. What is your Company name? \_\_\_\_\_
  2. What is your address? \_\_\_\_\_
  3. What is your name? \_\_\_\_\_
  4. What does your Business do? \_\_\_\_\_
- 

The following questions concern the Economic Development Program explained on the blue letter. Simply place an "X" in the box next to the "yes" or "no."

1. Are you interested in business help?  yes  no
2. Do you need financial help?  yes  no
3. Please check those areas in which you now need or might need help:
  - Finance  Taxes
  - Marketing  Purchasing from suppliers
  - Manufacturing  Advertising
  - Accounting/Bookkeeping  Legal Help
  - Obtaining qualified help
  - Inventory Control
4. Would you like this service to begin now?  yes  no
5. If you need finance assistance, what do you need it for?  
\_\_\_\_\_
6. Do you have any problems in getting business credit (loans) from your bank?  yes  no

please turn to the next page...

7. Have you ever used a Small Business Administration Loan?  yes  no
8. Do you find it difficult to obtain insurance??  yes  no
9. Have you ever been contacted by Model Cities before?  yes  no
- 

Would you please estimate the answers to the following questions if you do not know the exact answer?

1. What is your age? \_\_\_\_\_
2. What is your Sex? \_\_\_\_\_ male \_\_\_\_\_ female
3. What would you estimate your annual personal income per year?  
Please check one box:
- under \$3,000 per year
  - \$3,000 to \$5,000 per year
  - \$5,000 to \$7,000 per year
  - \$7,000 to \$9,000 per year
  - \$9,000 to \$11,000 per year
  - \$11,000 per year or more
4. How far did you go in school? \_\_\_\_\_
5. How many employees do you have? \_\_\_\_\_
6. What does your Company make in sales dollars each year? \_\_\_\_\_

Your cooperation has been very greatly appreciated. We hope to have the assistance you may need by December of this year. If you have any questions, please call us. Model Cities is for you and the Economic Development Program is for your business. Once again, we thank you.

Respectfully,



Richard D. Grant  
Economic Development Intern  
Portland Model Cities Program

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