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Gateway Urban Renewal Area Base Data and Trends

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Portland Development Commission
for the Gateway Housing Strategy Committee**

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Introduction

The purpose of this document is to provide baseline information on the existing conditions in the Gateway Urban Renewal Area (URA) and the surrounding area. This information is intended to inform the Gateway Housing Strategy Committee as they develop a housing strategy for the Gateway URA. This baseline information will be helpful in assessing the housing needs of the Gateway community and in making recommendations for the effective use of the Gateway URA housing dollars.

□ REPORT OUTLINE

This report is divided into three sections:

- **Gateway Area Resident Profile** – This section provides information on who lives in the Gateway Area and makes comparisons to the City of Portland as a whole. The information is from the 1990 and 2000 U.S. Census and the 1996 American Community Survey.
- **Housing Profile** – This section describes the current housing stock in the Gateway Area based on an inventory of existing buildings and other sources.
- **Employment and Business Profile** – This section presents data on businesses and employees within the Gateway URA as well as employment information on Gateway residents. It uses census data and a locally compiled business database to characterize the types of businesses in the area.

□ DATA SOURCES

U.S. Census Bureau

The U.S. Census Bureau conducts the Decennial Census and the American Community Survey. The following Census data is used in this report:

- **1990 Decennial Census of Population and Housing Characteristics (1990 Census)**- The Decennial Census provides the most complete data on resident and housing demographics. This report uses this information at the census tract level (see Map 1). A census tract is a subdivision of a city or county. Census tracts are designed to be relatively homogenous units with respect to population characteristics, economic status and living conditions. Census tracts average about 4,000 people.
- **1996 American Community Survey**- The 1996 American Community Survey data represents a sample of residents in Multnomah County. It asks residents many of the same questions as the Decennial Census and uses similar methodology for reporting the data by census tract, but has a much smaller sample size than the Decennial Census. Therefore, the information must be viewed as an estimate of population and housing characteristics.

- 2000 Decennial Census of Population and Housing Characteristics (2000 Census)- At the time of printing only a portion of the 2000 Census information had been released. Data not released includes income, housing cost, and employment. The U.S. Census Bureau will continue to release 2000 Census information over the next two years.

Housing Information

- Gateway Housing Inventory- PDC has collected information from a variety of sources on specific housing properties in the Gateway Urban Renewal Area boundary and compiled it into a single database. Data sources for this inventory include the Multnomah County tax assessor records, MetroScan database, and Real Estate Multiple Listing Service database of real estate transactions. In addition, a survey of rental housing property owners was conducted.
- Home Mortgage Disclosure Act Data - Home Mortgage Disclosure Act (HMDA) data provides information on home-purchase and home-improvement loans. The Federal Financial Institutions Examination Council provides the raw data.

Economic Development and Workforce Information

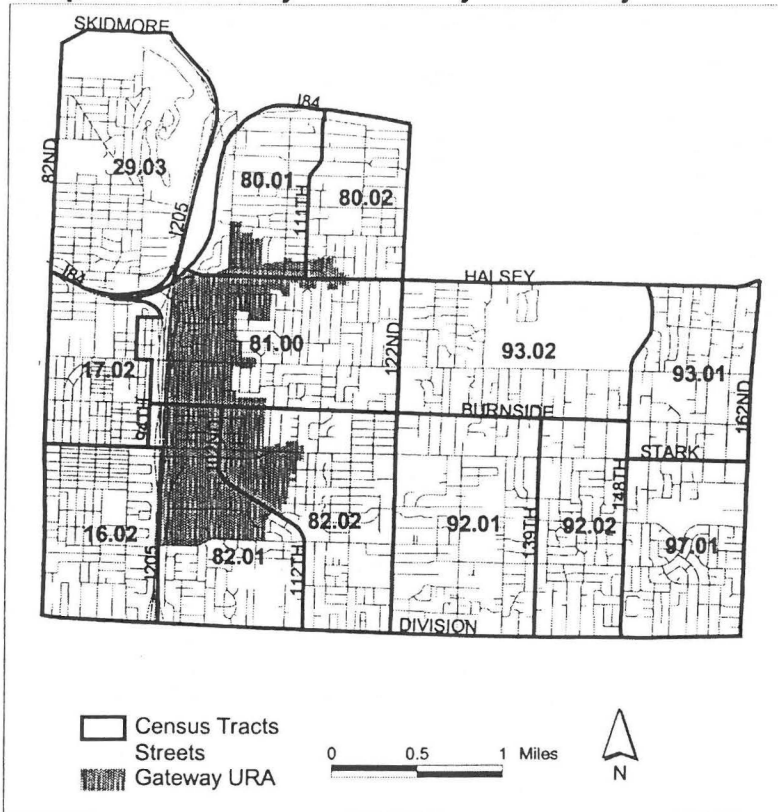
- Inside Prospects Northwest 2000- This is a locally compiled business database providing information on small and large businesses in the Portland Area. This information is available for the URA boundary. As a public agency, PDC can only use this database for planning purposes and may not use it for direct marketing or providing information on individual businesses.
- Oregon Office of Minority, Women, Emerging Small Businesses- This office certifies statewide business contracting opportunities
- Oregon Employment Department- Information published in Oregon Covered Employment and Payrolls is based on tax reports submitted quarterly by employers subject to Employment Department law. Information is presented at the aggregate level by SIC code, with boundaries related to state zip codes. Confidentiality law does not allow the reporting of employment, wage or any other data that could be identified with an individual employer.

□ GEOGRAPHIC BOUNDARIES

This report presents information in the context of different geographic boundaries illustrated in Map 1 through Map 4. One reason for multiple boundaries is that geographic areas do not coincide with the boundaries of data sources. Another reason is to accurately represent a housing sub-market. A boundary for housing data analysis that is larger than the Gateway URA is necessary to capture an accurate picture of the housing market in Gateway. The boundary in Map 1 allows for analysis of a sub-market within a regional context for housing. In determining the housing study boundary the following factors were considered:

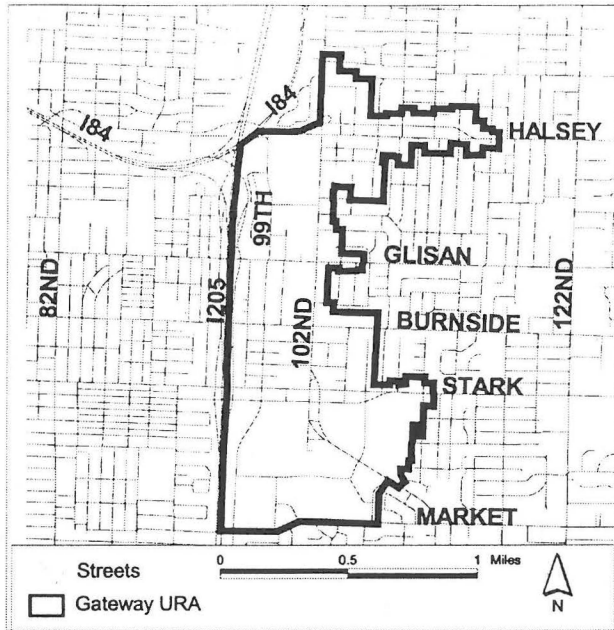
- neighborhoods and schools;
- proximity to commercial services in the Gateway URA;
- home sales price in relation to area amenities;
- range of home sales prices ;
- rental and ownership housing market;
- transportation (housing in relation to transit and freeways);
- commute patterns; and
- census tract boundary geography.

Map 1: Gateway Area Study Boundary with Census Tracts



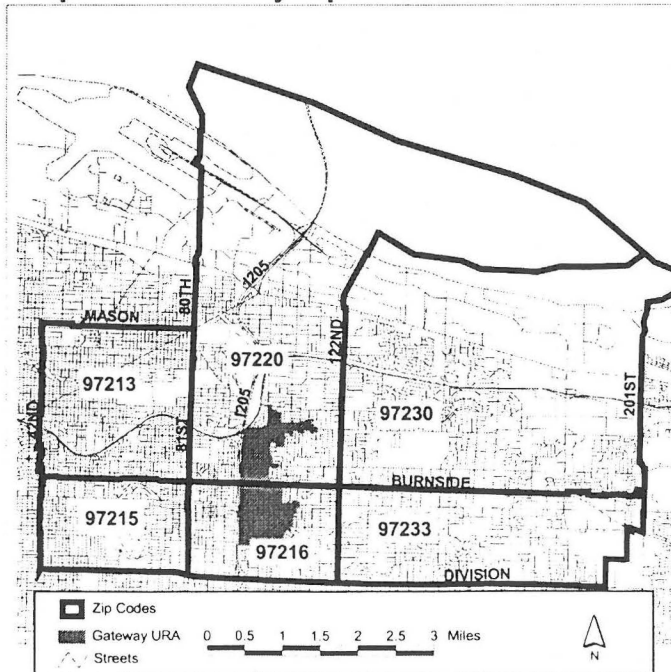
Another boundary used in this report is the Urban Renewal Area boundary. Much of the housing information and the employment/ business data was collected for the URA boundary. The Gateway URA boundary was adopted by City Council in June, 2001.

Map 2: Gateway Urban Renewal Area Boundary



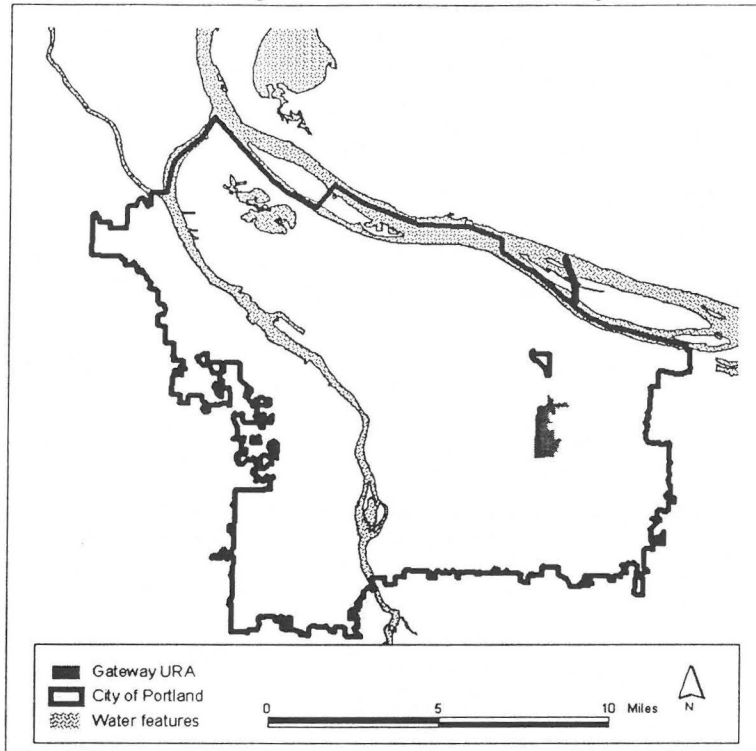
Some of the business information is only available by zip code. Map 3 depicts the Gateway zip codes.

Map 3: Gateway Zip Codes



This report makes several comparisons between the Gateway Area and the City of Portland. The term "City" throughout the report refers to the City of Portland (Map 4).

Map 4: The City of Portland Boundary



Gateway Area Resident Profile

This section provides information on the demographics of residents in the Gateway Area and the City of Portland. The 2000 Census provides the most recent profile of residents, however, 2000 Census information was not available for all variables at the time this report was written. When possible, 2000 Census information was provided and compared to 1990 Census information to highlight changes and provide information on emerging trends. When 2000 Census data was not available, the 1996 American Community Survey provided the most recent comparison.

All of the information in the “Resident Profile” section was collected by census tract and is reported for the Gateway Area boundary (see Map 1 in the “Introduction”).

□ TOTAL POPULATION

From 1990 to 2000, the Gateway Area saw a net population increase of about 8,000 people, a 16% increase from the 1990 population (Table 1). The Gateway Area’s population growth was slower compared to the growth of the City (a 21% increase) and the Region (a 27% increase) from 1990 to 2000.

Table 1: Total Number of People

	1990	1996	2000	% Change 1990-2000
Gateway Area	50,525	51,250	58,625	16.0%
City	437,398	445,014	529,121	21.0%
Region*	1,412,344	no data	1,789,457	26.7%

Source: 1990 Census, 1996 American Community Survey and 2000 Census

*The Region is defined as Clackamas, Clark, Multnomah and Washington Counties.

□ AGE

In general, the 2000 Census shows the age distribution in the Gateway Area was similar to that of the City. Table 2 through Table 6 provide information on age for the Gateway Area and the City. The Gateway Area had slightly higher percentages than the City of people under 18 years and people 65 years and over. The Gateway Area had slightly lower percentages than the City of its population in the 18 to 34 year old age group and the 35 to 54 year old age group.

The largest percentage changes in the Gateway Area were in the number of people 18 years and under (a 24% increase) and in people 35-54 (a 31% increase). The number of people 55- 64 years old in Gateway decreased by about 9%.

Table 2: Age Under 18 Years

	1990		2000		% Change 1990-2000
	# of people	% of total pop.	# of people	% of total pop.	
Gateway Study Area	11,632	23.0%	14,404	24.6%	23.8%
City		22.0%		21.1%	16.0%

Source: 1990 Census and 2000 Census

Table 3: Age 18 to 34 Years

	1990		2000		% Change 1990-2000
	# of people	% of total pop.	# of people	% of total pop.	
Gateway Study Area	13,790	27.3%	15,302	26.1%	11.0%
City		28.9%		28.6%	19.9%

Source: 1990 Census and 2000 Census

Table 4: Age 35 to 54 Years

	1990		2000		% Change 1990-2000
	# of people	% of total pop.	# of people	% of total pop.	
Gateway Study Area	12,370	24.5%	16,160	27.6%	30.6%
City		27.3%		31.2%	15.3%

Source: 1990 Census and 2000 Census

Table 5: Age 55 to 64 Years

	1990		2000		% Change 1990-2000
	# of people	% of total pop.	# of people	% of total pop.	
Gateway Study Area	4,697	9.3%	4,260	7.3%	-9.3%
City		8.5%		7.6%	2.2%

Source: 1990 Census and 2000 Census

Table 6: Age 65 Years or Over

	1990		2000		% Change 1990-2000
	# of people	% of total pop.	# of people	% of total pop.	
Gateway Study Area	8,036	15.9%	8,499	14.5%	5.8%
City		14.5%		11.6%	-3.6%

Source: 1990 Census and 2000 Census

□ HOUSEHOLDS

A household includes all of the people who occupy a housing unit. The Census defines “housing unit” as a house, apartment, mobile home, or group of rooms as separate living quarters.

The number of households in the Gateway Area grew by 9% from 1990 to 2000 (Table 7). The number of households in the City increased by 20% and the region households grew by 26%. The fact that, in the Gateway Area the population increased by 16% from 1990 to 2000 and the number of households increased by 9% indicates that the household size increased as well.

Table 7: Number of Households

	1990	2000	% Change 1990 - 2000
	Gateway Area	20,004	21,861
City	187,262	223,737	19.5%
Region*	553,107	696,669	26.0%

Source: 1990 Census and 2000 Census

*The Region is defined as Clackamas, Clark, Multnomah and Washington Counties.

Household Size

The Census reports information on household size in terms of the number of people in the household and the average household size within a given geographic area (census tract in the case of this report).

From 1990 to 2000, households with five or more people grew by 50% in the Gateway Area (Table 8), however, this household size was the smallest proportion in the Gateway Area at 12% (Chart 1). The increase in this same household size category was 22% for the City.

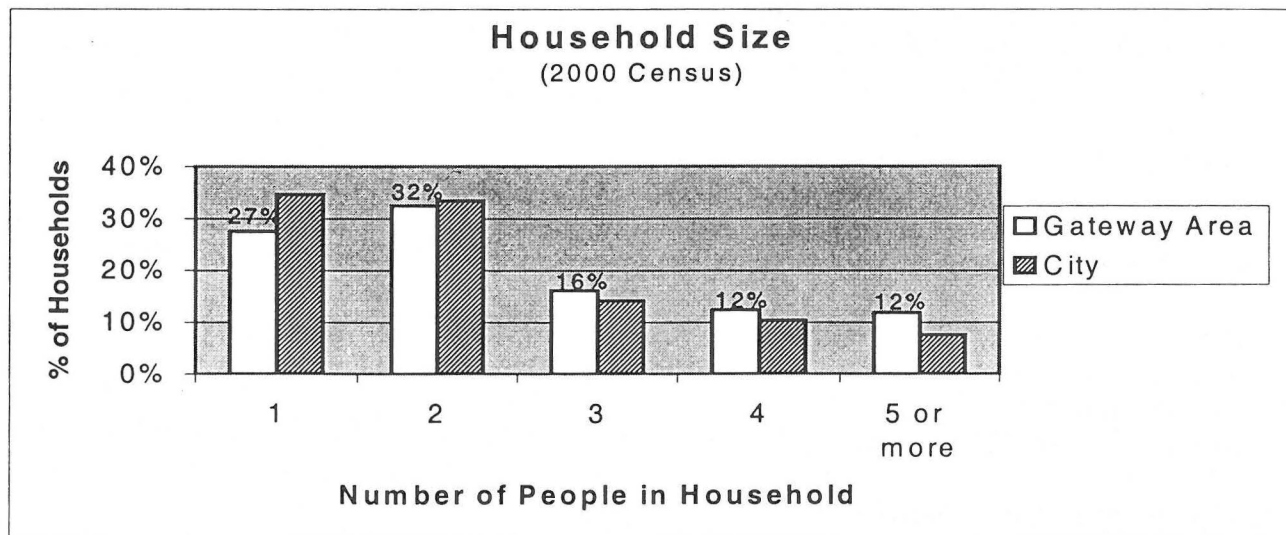
Table 8: Household Size Distribution

Household Size	Gateway Area			City
	1990	2000	% change 1990 - 2000	% change 1990 - 2000
1 person	5,383	5,997	11.4%	18.7%
2 person	7,136	7,087	-0.7%	21.7%
3 person	3,259	3,513	7.8%	19.4%
4 person	2,631	2,694	2.4%	13.4%
5 person or more	1,711	2,570	50.2%	22.4%

Source: 1990 Census and 2000 Census

In the 2000 Census, the proportions of household sizes in the Gateway Area were similar to those of the City (Chart 1). However, the Gateway Area had slightly lower percentages of smaller households and slightly higher percentages of larger households than the City. In the Gateway Area in 2000, almost 60% of the households consisted of one or two people and 40% were three or more person households.

CHART 1: HOUSEHOLD SIZE DISTRIBUTION



In both 1990 and 2000, the Gateway Area had average household sizes greater than that of the City. In 2000, the average for the Gateway Area was 2.60 compared to the City's average at 2.30 (see Table 9).

Table 9: Average Household Size

	1990	2000
	Avg. # of People	Avg. # of People
Gateway Area	2.45	2.60
City	2.27	2.30

Source: 1990 Census and 2000 Census

□ FAMILIES

The Census distinguishes between family and non-family households. A family includes a householder and one or more people living in the same household who are related by birth, marriage, or adoption. A non-family household is a person living alone or with non-relatives. This section reports information on the number of families, family type (married couples with and without children, unmarried males and females with and without children), and family member type (spouse, children, etc.).

In the Gateway Area, the number of families increased by about 4% from 1990 to 2000 (Table 10). The City's increase in families was greater at 13%. Over the same time period, the number of people in families in the Gateway Area increased by 14%, consistent with the increase at the City level (see Table 12). Therefore, not only did the number of families in the Gateway Area increase but the number of people in those families increased as well. In 1990, the average number of people in families was 3.0 people and in 2000 it was 3.3 people.

Table 10: Number of Families

	1990	2000	% Change 1990 - 2000
	# of Families	# of Families	
Gateway Area	13,379	13,931	4.1%
City	104,992	118,447	12.8%

Source: 1990 Census and 2000 Census

FAMILY TYPE

The Gateway Area had almost no increase in the number of married-couples-with-children families from 1990 to 2000, while the City had an increase of nearly 300% (Table 11). In 2000, however, nearly one-third of the families in both the Gateway Area and the City were married-couples-with-children (Chart 2). From 1990 to 2000, Gateway saw a decline in the number of married-couples-without-children and an increase in the number of families of unmarried-males-with-children. These trends were consistent with the City's trends.

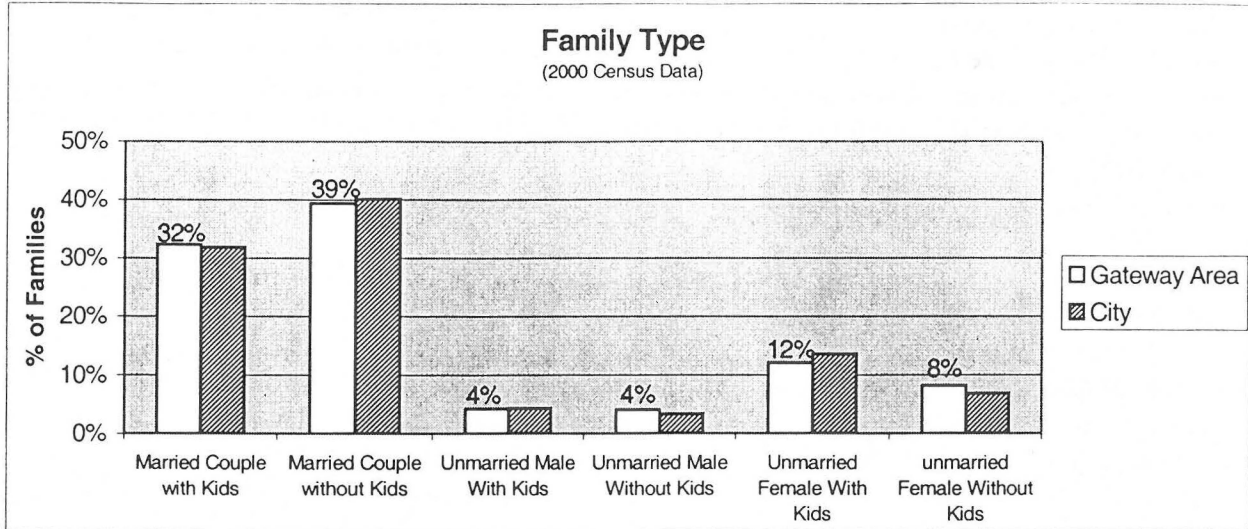
As illustrated in Table 11, in the 2000 Census, a quarter of the families in the Gateway Area with children were unmarried female families. Although the number of unmarried male families with children grew by 90% from 1990 to 2000, the proportion of this family type to all families remains small in the Gateway Area (4% of all families).

Table 11: Family Type

	Gateway Area			City		
	1990 Families	2000 Families	% Change 90 - 00	1990 Families	2000 Families	% Change 90 - 00
Married Couples	10,564	9,977	-5.6%	78,690	85,277	8.4%
With Children	4,422	4,493	1.6%	10,216	37,741	296.4%
Without Children	6,142	5,484	-10.7%	68,474	47,536	-30.6%
Unmarried Male	708	1,152	62.7%	6,403	9,068	41.6%
With Children	310	590	90.3%	1,440	5,113	255.1%
Without Children	398	562	41.2%	4,963	3,955	-20.3%
Unmarried Female	2,107	2,802	33.0%	19,899	24,102	21.1%
With Children	1,184	1,669	41.0%	6,990	16,058	129.7%
Without Children	923	1,133	22.8%	12,909	8,044	-37.7%

Source: 1990 Census and 2000 Census

Chart 2: Family Types



Family Member Type

From 1990 to 2000, the Gateway Area saw large increases in the number of other relatives (134% change) and the number of non-relatives (74%) in family households (see Table 12). The City as a whole also saw large increases in these populations. Another population increasing in the same 10-year period was the number of grandchildren in family households. In the Gateway Area the number of grandchildren in family households increased by 50%.

Table 12: Family Member Type

	1990	2000	% change	City
	# of people	# of people	1990 - 2000	% change 1990 - 2000
People in Families	40,661	46,170	13.5%	15.3%
Householder	13,379	13,931	4.1%	12.8%
Spouse	10,532	9,977	-5.3%	8.0%
Child	13,706	16,360	19.4%	13.7%
Grandchild	569	855	50.3%	23.2%
Other Relative	1,202	2,835	135.9%	69.8%
Non-Relative	1,273	2,212	73.8%	49.9%
Persons in Non-Family Households	8,552	10,688	25.0%	37.2%
Persons in Group Quarters	1,312	1,857	41.5%	32.4%

Source: 1990 Census and 2000 Census

□ RACE AND ETHNICITY

In 1990 and 1996, the Census Bureau collected and reported race and ethnicity data differently than in the 2000 Census. The change in their data collection (with the exception of Hispanic) makes it difficult to compare past data with the updated 2000 Census. The 2000 Census allowed people to report more than one race while the 1990 Census and the 1996 American Community Survey did not. Therefore, the following section presents the 1990 Census and the 1996 American Community Survey separate from the 2000 Census.

2000 Race Categories

In the 2000 Census, the Gateway Area and the City had almost the same percentage of Whites in the population (see Table 13 and Chart 3). The Gateway Area had a smaller percentage of Blacks and a higher percentage of Asian/Pacific Islanders than the City. The Gateway Area also had a higher percentage of Hispanics than the City.

The 1990 Census and the 2000 Census data for Hispanics are comparable. From 1990 to 2000 the Hispanic population increased by 214% (the increase for the City was 175%).

TABLE 13: 2000 RACE CATEGORIES

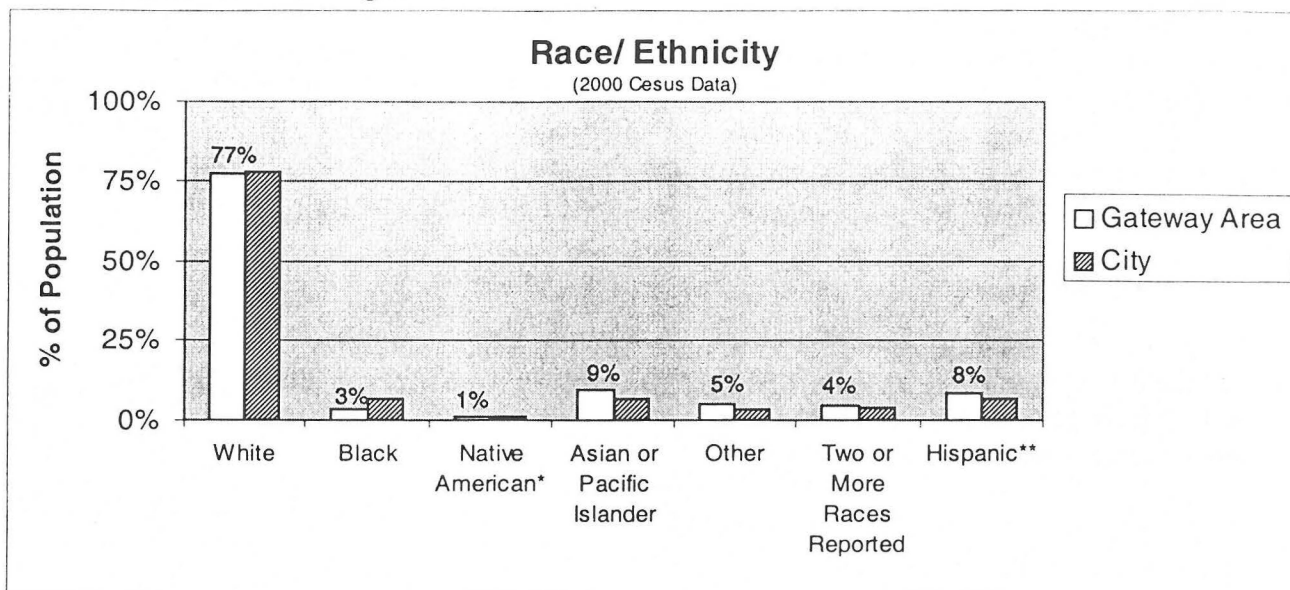
	Gateway Area		City	
	2000	% of Population	2000	% of Population
White	45,300	77.3%	412,241	77.9%
Black	1,827	3.1%	35,115	6.6%
Native American*	649	1.1%	5,587	1.1%
Asian or Pacific Islander	5,534	9.4%	35,463	6.7%
Other	2,836	4.8%	18,760	3.5%
Two or More Races Reported	2,479	4.2%	21,955	4.1%
Hispanic**	4,972	8.5%	36,058	6.8%

* American Indian, Eskimo or Aleut

Source: 2000 Census

** US Census calculates Race and Hispanic origin separately. The numbers of people of Hispanic origin are also "double counted" in the other categories for race

Chart 3: 2000 Race Categories



* American Indian, Eskimo and Aleut

** The US Census counts race and ethnicity separately. The numbers of people of Hispanic origin are also "double counted" in the other race categories.

1990 and 1996 Race Categories

Table 14 contains 1990 and 1996 race and ethnicity information. The Gateway Area had a slightly higher percentage of Whites (88%) in 1996 than the City (82%). The race category with the greatest increase from 1990 to 1996 was Black (an 80% increase), although the Gateway Area Black population was only 2% of the population in 1996 while the City's was 9% (Chart 4). The Gateway Area's second largest racial group in 1996 was Asian/ Pacific Islander at 7%.

Table 14: 1990 and 1996 Race Categories

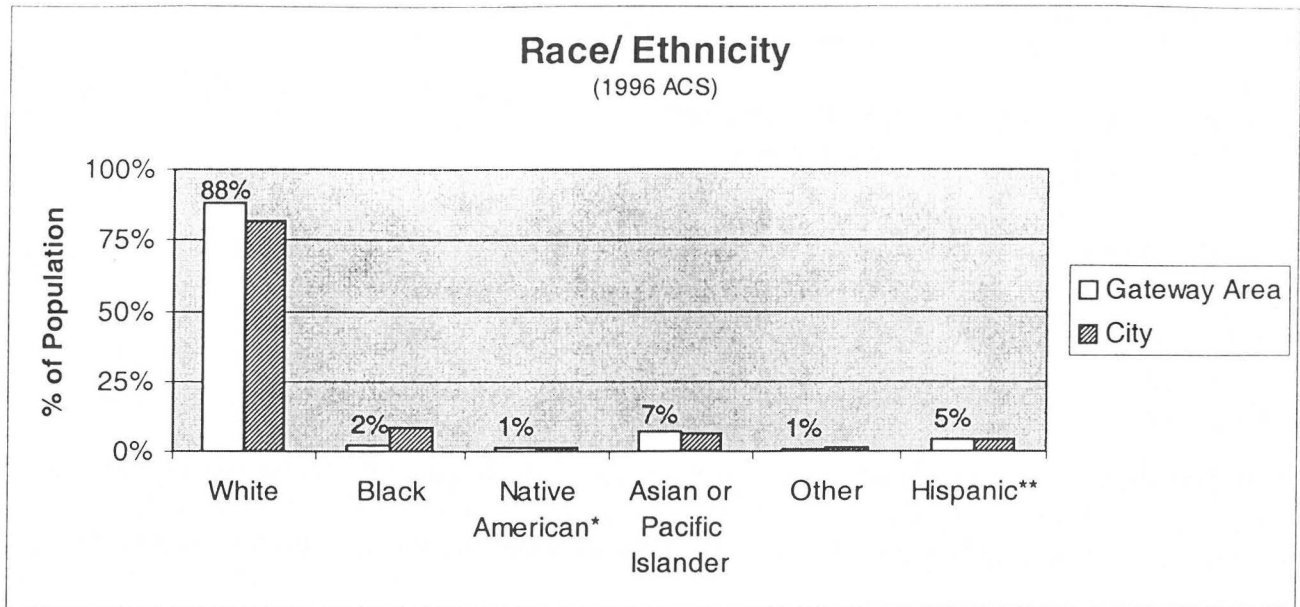
	Gateway Area			City		
	1990	1996	% Change 90-96	1990	1996	% Change 90-96
White	46,260	45,243	-2%	371,123	364,515	-1.8%
Black	650	1,169	80%	33,132	38,809	17.1%
Native American*	424	658	55%	5,845	5,272	-9.8%
Asian or Pacific Islander	2,688	3,665	36%	22,894	28,575	24.8%
Other	503	515	2%	4,404	7,843	78.1%
Hispanic**	1,579	2,307	46%	13,125	18,940	44.3%

* American Indian, Eskimo, or Aleut

Source: 1990 Census and 1996 American Community Survey

** The US Census counts race and ethnicity separately. The numbers of people of Hispanic origin are also "double counted" in the other race categories.

CHART 4: 1990- 1996 RACE CATEGORIES



*American Indian, Eskimo and Aleut

** The US Census counts race and ethnicity separately. The numbers of people of Hispanic origin are also "double counted" in the other race categories.

□ RESIDENTS WITH DISABILITIES

The Census Bureau defines a disability as “a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go to work at a job or business.” Table 15 and Table 16 provide information on the number and percentage of people unable to work due to a disability. The Census Bureau collected information on disability by different age groups in 1990 than in 1996 and, therefore, the information on “residents with disabilities” is not comparable and is presented in two separate tables.

In the 1990 Census, about a quarter of the residents 65 years of age and older in both the City and the Gateway Area could not work due to a disability (Table 15). Of those people age 16 to 64 years in the Gateway Area, almost 4% were work disabled.

Table 15: 1990 Residents with Disabilities

	Gateway Area		City	
	# of work disabled	% of pop.*	# of work disabled	% of pop.
Age 16 - 64 years	1,184	3.7%	12,332	4.3%
Age 65 years and over	2075	25.8%	17,175	27.1%

* Percentages are within each age group.

Source: 1990 Census

In 1996, the Census Bureau collected work disability data for the age groups 16 to 64 years and 65 to 72 years (see Table 16). Ten percent of the population 65 to 72 years of age had disabilities

that prevented them from working; 2% less than the City. Almost 6% of the Gateway Area population 16 to 64 years of age were prevented from working due to a disability.

Table 16: 1996 Residents with Disabilities

	Gateway Area		City	
	# of work disabled	% of pop.*	# of work disabled	% of pop.
Age 16 - 64 years	1,767	5.6%	14,075	4.7%
Age 65 - 72 years	463	10.0%	3,773	12.2%

* Percentages are within each age group.

Source: 1996 American Community Survey

□ INCOME

The 2000 Census information on income was not available at the time this report was printed. Therefore, the 1990 and 1996 data from the Census Bureau is presented below. The information is collected for households and for families (families are those households with related persons).

Median Household Income

The median income is the income at which half of the responses were below and half of the responses were above. The median is the middle value of all the responses. Unfortunately, the way in which the data was accessed prohibits aggregating it to the Gateway Area boundary level and, therefore, is presented only at the tract level in Map 4 below.

In 1996, nearly all of the Gateway Area census tracts had a median household income equal to or greater than the City median household income (\$31,396). Map 5 shows what percentage each census tract's median household income is of the City of Portland's median household income. The Gateway Area median household income by tract varied from \$29,240 to \$36,548 in 1996.

Map 5: Percentage of Portland's 1996 Median Household Income

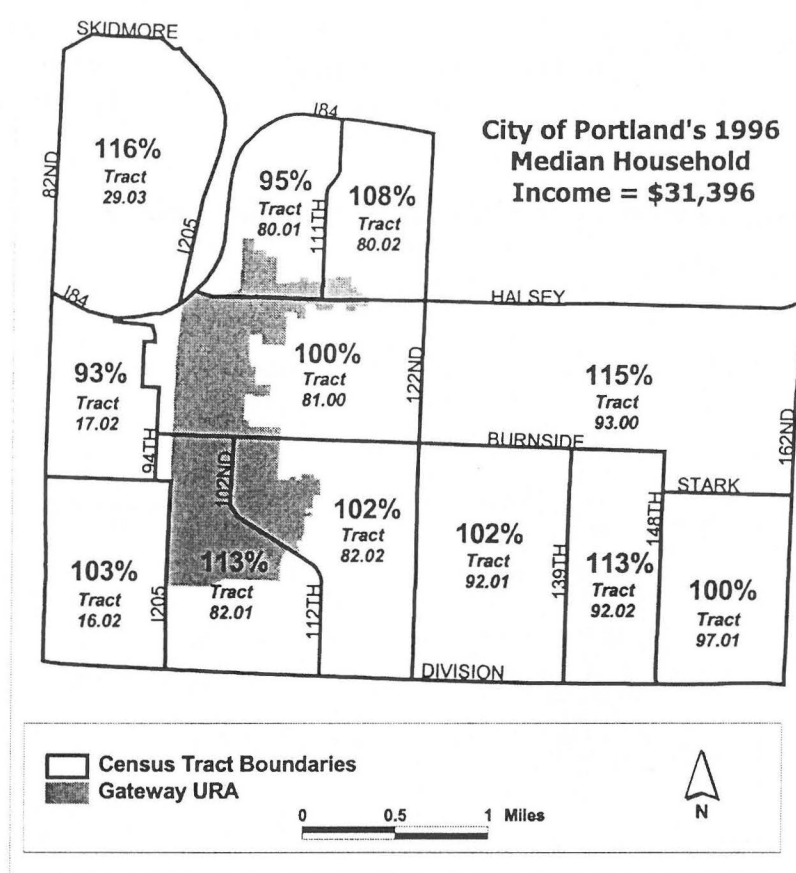


Table 17 reports household income within ranges in order to show the distribution of households by income range. The Gateway Area income distribution was similar to that of the City in 1996. The 1996 Census information on income shows that almost one in five of the Gateway Area households earned less than \$15,000. In 1996, the City percentage of households earning \$75,000 or more was 12% while the Gateway Area was lower at 8%.

TABLE 17: HOUSEHOLD INCOME RANGE

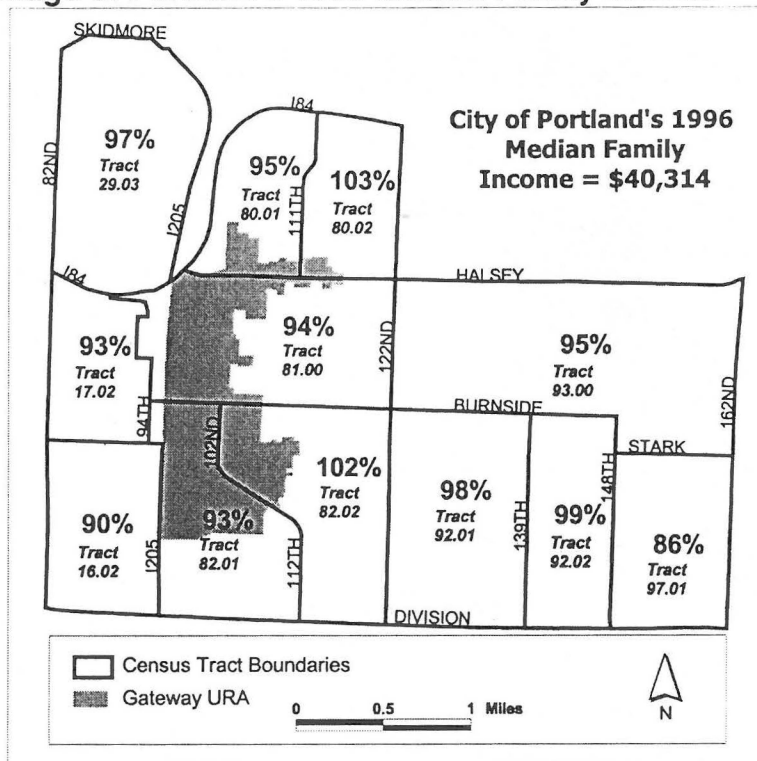
	Gateway Area				City	
	1990 # of Households	1990 % of Total Households	1996 # of Households	1996 % of Total Households	1990 % of Total Households	1996 % of Total Households
Less than \$15,000	4,427	22.1%	3,994	19.4%	28.0%	22.2%
\$15,000 - \$24,999	4,766	23.7%	3,550	17.3%	20.9%	17.7%
\$25,000 - \$34,999	4,074	20.3%	3,626	17.6%	17.3%	15.0%
\$35,000 - \$49,999	4,060	20.2%	4,295	20.9%	16.5%	17.5%
\$50,000 - \$74,999	2,119	10.6%	3,651	17.7%	11.2%	15.5%
\$75,000 - \$99,999	455	2.3%	1,115	5.4%	3.2%	6.1%
\$100,000 - \$149,999	172	0.9%	346	1.7%	1.8%	3.8%
\$150,000 and greater	47	0.2%	102	0.5%	1.2%	2.1%

Source: 1990 Census and 1996 American Community Survey

Median Family Income

Map 6 and Table 18 report median family income for 1996. Nearly all of the census tracts in the Gateway Area had a lower family median income than the City's family median income in 1996. The family median income range for the Gateway Area was \$34,852 to \$41,509. The City's family median income was \$40,314 in 1996.

Map 6: Percentage of Portland's 1996 Median Family Income



In 1996, 10% of the families in the Gateway Area had incomes at \$75,000 or above compared to the City which had 17% at this income level (Table 18). In 1996, slightly less than half (45%) of the families in the Gateway area had incomes of less than \$35,000 (this percentage is similar to the City as a whole).

Table 18: Family Income Range

	Gateway Area				City	
	1990 # of Families	1990 % of Total Families	1996 # of Families	1996 % of Total Families	1990 % of Total Families	1996 % of Total Families
Less than \$15,000	1,859	13.9%	1,580	12.2%	16.9%	13.1%
\$15,000 - \$24,999	3,050	22.8%	1,843	14.3%	18.7%	14.3%
\$25,000 - \$34,999	2,854	21.3%	2,330	18.1%	18.9%	14.8%
\$35,000 - \$49,999	3,324	24.8%	3,068	23.8%	21.4%	20.4%
\$50,000 - \$74,999	1,785	13.3%	2,816	21.8%	15.1%	20.3%
\$75,000 - \$99,999	372	2.8%	847	6.6%	4.6%	8.6%
\$100,000 - \$149,999	106	0.8%	319	2.5%	2.6%	5.4%
\$150,000 and greater	29	0.2%	96	0.7%	1.8%	3.1%

Source: 1990 Census and 1996 American Community Survey

Income Sources

Table 19 illustrates from what income sources Gateway Area residents received their income. In 1996, the Gateway Area had a higher percentage of households receiving income from Retirement/Disability and Social Security (54%) than the City as a whole (42%). In the Gateway Area, 16% of the households received public assistance. The number of residents receiving public assistance increased 223% from 1990 to 1996 in the Gateway Area. The percentage of the City's residents receiving public assistance (17%) was similar to the Gateway Area and increased by 175% from 1990 to 2000. Public assistance includes supplementary security income payments to low-income seniors and disabled persons, aid to families with dependent children, and general assistance.

Table 19: Income Sources

	Gateway Area				City	
	1990		1996		1990	1996
	# of households	% total of households*	# of households	% total of households	% total of households	% total of households
Wage and Salary	15,353	76.3%	15,277	73.9%	75.7%	76.0%
Public Assistance	1,016	5.0%	3,284	15.9%	6.9%	17.2%
Retirement and Disability	3,964	19.7%	4,334	21.0%	15.5%	16.2%
Social Security	6,147	30.6%	6,835	33.1%	26.6%	25.9%

* Percentages total to more than 100% because households were able to report more than one income source.

Source: 1990 Census and 1996 American Community Survey

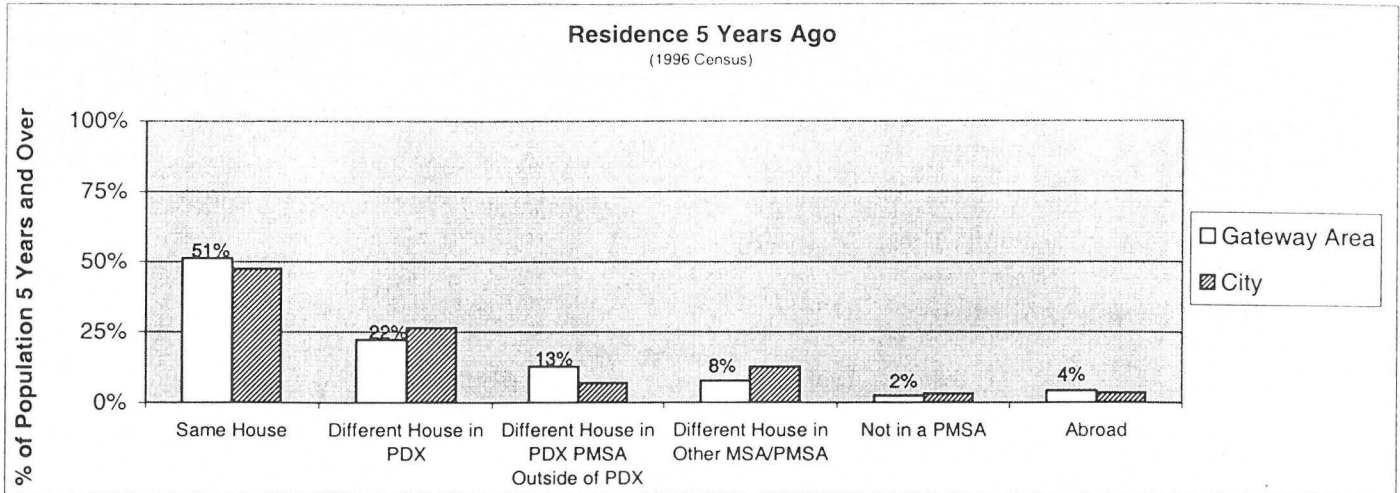
□ RESIDENCE FIVE YEARS AGO

The census form asks citizens where they lived five years previous to completing the form. The information in this section describes citizens' former residences in relation to the Portland/Vancouver Primary Metropolitan Statistical Area (PMSA)¹.

In 1996, about half of the people in the Gateway Area lived in the same house the previous five years; a slightly higher proportion than that of the City (see Chart 5 and Table 20). The Gateway Area had a higher percentage than the City of people living within the Portland/Vancouver PMSA but outside the City of Portland five years previously (13% for the Gateway Area and 7% for the City). The City's percentage (13%) of people previously living in a different PMSA was higher than the Gateway Area's percentage (8%).

¹ The Portland/Vancouver Primary Metropolitan Statistical Area is a geographic entity consisting of Clackamas, Clark, Columbia, Multnomah, Washington, and Yamhill counties.

Chart 5: Residence 5 Years Ago (in relation to the PMSA*)



* The Portland/ Vancouver Primary Metropolitan Statistical Area (PMSA).

Table 20: Residence 5 Years Ago (in relation to the PMSA*)

	Gateway Area				City	
	# of People	1990 % of Pop. 5 Years and Over	# of People	1996 % of Pop. 5 Years and Over	1990 % of Pop. 5 Years and Over	1996 % of Pop. 5 Years and Over
Same House	23,715	50.5%	24,281	51.1%	46.0%	47.4%
Different House in City of Portland	10,557	22.5%	10,488	22.1%	27.9%	26.3%
Different House Outside of City of Portland but in the PMSA	5,559	11.8%	5,993	12.6%	7.5%	6.9%
Different House in Another PMSA	4,142	8.8%	3,662	7.7%	11.7%	12.7%
Outside of any PMSA	1,934	4.1%	1,119	2.4%	4.4%	3.2%
Abroad	1,093	2.3%	1,997	4.2%	2.6%	3.5%

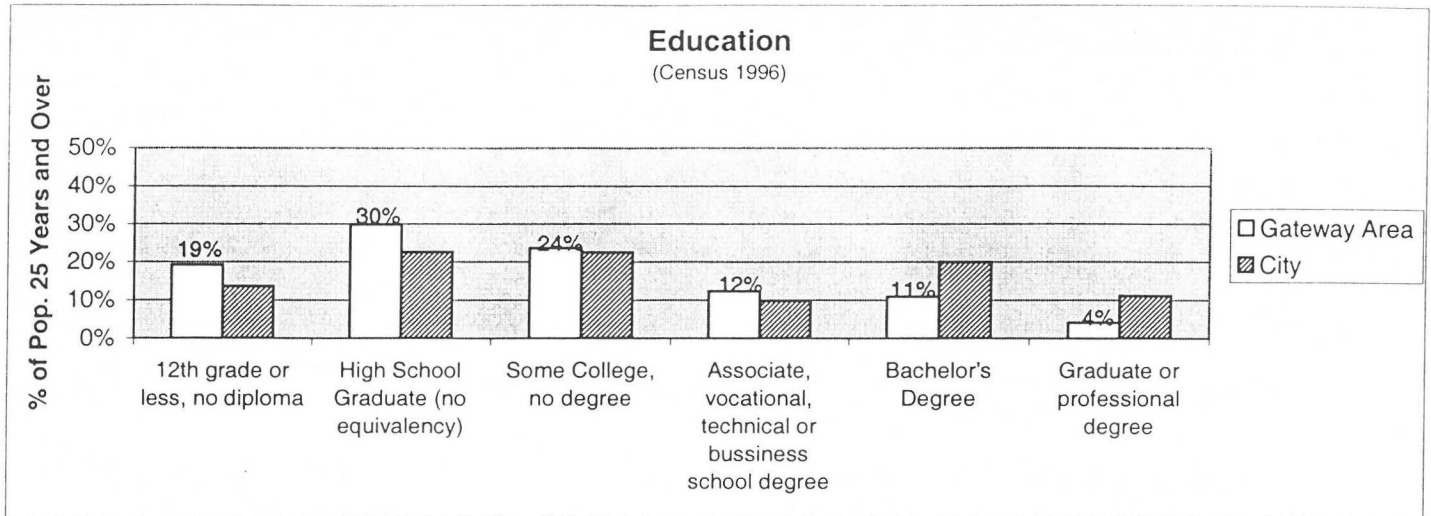
* The Portland/ Vancouver Primary Metropolitan Statistical Area (PMSA).

Source: 1990 Census and 1996 American Community Survey

□ EDUCATION

Chart 6 illustrates the educational attainments of Gateway Area residents and City residents. In 1996, almost half (49%) of the people over 25 years of age in the Gateway Area had a high school degree or less (for the City the percentage was 36%). In terms of higher education, in 1996, 15% of the Gateway Area's population over 25 years had earned a bachelor's degree or a graduate or professional degree. In contrast, nearly a third of the City's population had a bachelor's degree or a graduate or professional degree in 1996.

Chart 6: Education



□ Resident Profile Key Findings

Population

- Population increased by 16% in the Gateway Area from 1990 to 2000 (over the same time period the City's population increased by 21%).

Age

- In 2000, the Gateway Area had a higher percentage than the City of people 18 years old or younger and people 65 or older.

Households

- The average household size in the Gateway Area is 2.60 people (higher than the City's average of 2.30).
- Compared to the City, the Gateway Area had a higher percentage of large households and a lower percentage of smaller households in 2000.

Families

- The Gateway Area's number of families increased at a much slower rate than the City's, however, in 2000 the Gateway Area and the City had about the same proportions of family households.
- From 1990 to 2000, the Gateway Area had a 14% increase in the number of people in family households.
- In 2000, one-third of the Gateway Area families were married couples with children. From 1990 to 2000, the number of married couples without children decreased and the number of single parent families increased. In 2000, a quarter of the families with children were unmarried female families.

Race/ Ethnicity

- In 2000, 77% of the Gateway Area population was White, 9% was Asian or Pacific Islander and 3% was Black. The Hispanic population was 9% in 2000 and had increased by 214% from 1990.

Income

- The family median income for the Gateway Area census tracts ranged from \$34,800 to \$41,500 in 2000. The City's family median income was \$40,314 in 2000.
- Fifty-four percent of the Gateway Area households received income from retirement/ disability and/or Social Security and 16% received income from public assistance in 1996.

Education

- In 1996, almost half of the Gateway population 16 years of age or older had a high school degree or less and 15% had a bachelor's degree or more.

Housing Profile

This section provides information on the housing stock, the cost of housing and mortgage activity.

□ VACANCY

Table 21 shows in 2000, the vacancy rate in the Gateway Area (5%) was nearly the same as the City's vacancy rate (6%). From 1990 to 2000 the Gateway Area vacancy rate increased slightly (from 4% to 5%) while the City's remained stable at about 6%. Table 22 shows that the number of vacant units in the Gateway Area increased by 62% from 1990 to 2000.

Table 21: Vacancy Rate

	% of Total Households	
	1990	2000
Gateway Area	3.6%	5.3%
City	5.6%	5.7%

Source: 1990 Census and 2000 Census

Table 22: Occupied/ Vacant Units

	Gateway Area			City
	1990	2000	% Change 1990 - 2000	% Change 1990 - 2000
Occupied Units	20,085	21,861	8.8%	19.5%
Vacant Units	750	1,218	62.4%	22.3%

Source: 1990 Census and 2000 Census

□ TENURE

Table 23 shows from 1990 to 2000, homeownership in the Gateway Area increased by 7% and the number of renter households increased by 11%.

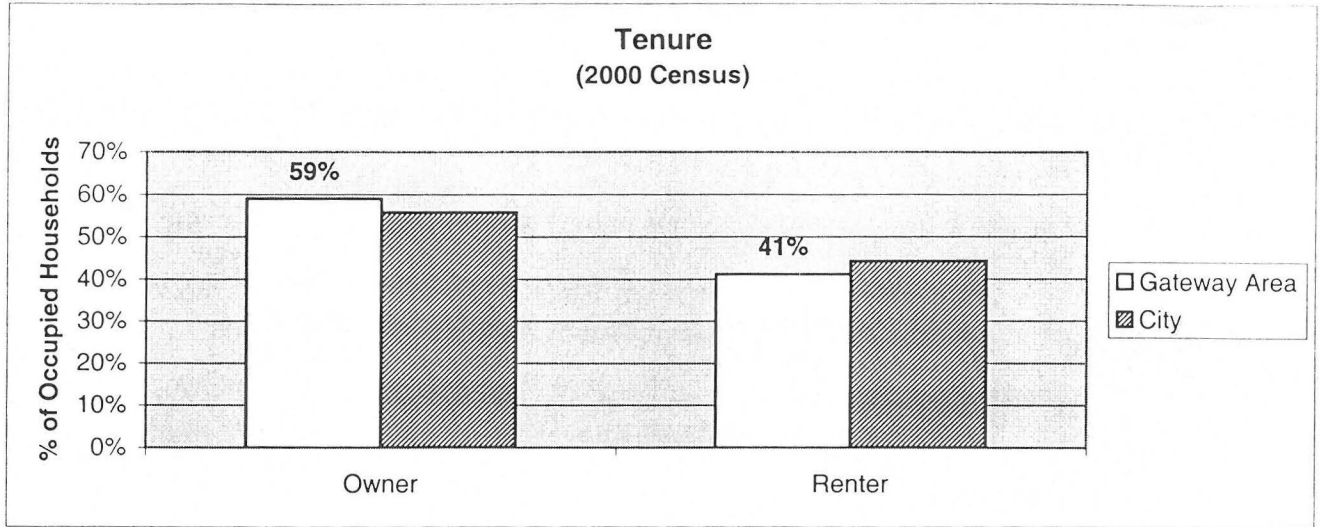
Table 23: Tenure

	Gateway Area			City
	1990	2000	% Change 1990 - 2000	% Change 1990 - 2000
Owner	12,007	12,872	7.2%	25.7%
Renter	8,078	8,989	11.3%	12.5%

Source: 1990 Census and 2000 Census

The proportions of renters and owners for the Gateway Area and the City are provided in Chart 7. The Gateway Area had a slightly higher percentage of owners compared to the City.

Chart 7: 2000 Tenure

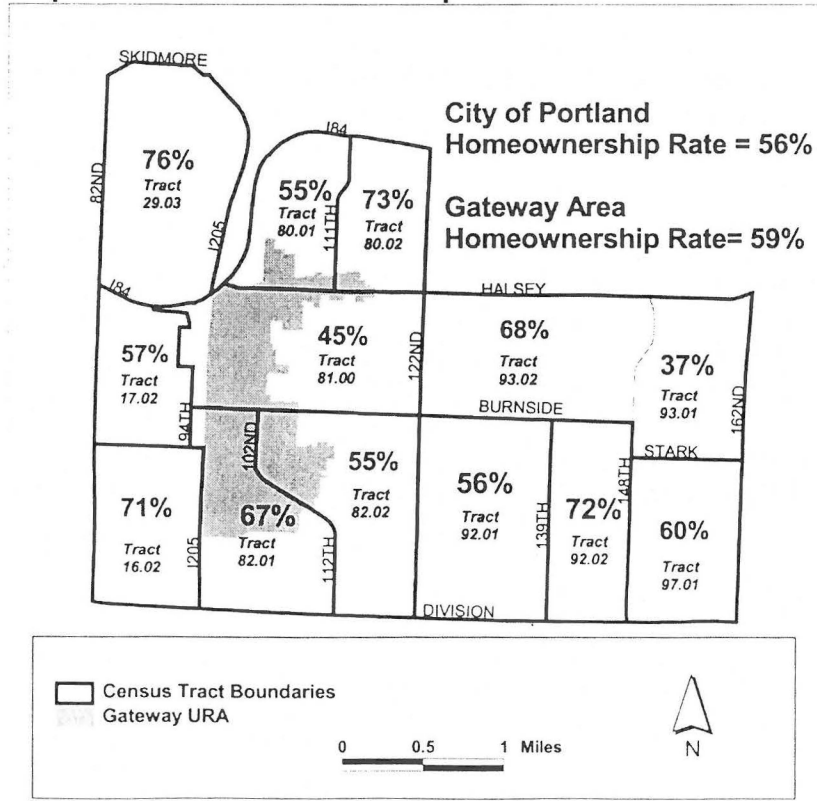


Source: 2000 Census

HOMEOWNERSHIP

In 2000, 59% of the households in the Gateway Area were owner-occupied; the City’s homeownership rate was 56%. Map 7 shows the homeownership rates by census tract for the Gateway Area. In 2000, 9 of the 13 census tracts in the boundary had homeownership rates above or equaling the City’s homeownership rate. The homeownership rates by census tract in the Gateway Area ranged from 37% to 73%.

Map 7: 2000 Homeownership Rate



Homeownership by Race

As noted in the Resident Profile section of this report, in 1990 and 1996, the Census Bureau collected and reported race and ethnicity data differently than in the 2000 Census. The change in their data collection (with the exception of Hispanic) makes it difficult to compare past data with the updated 2000 Census. The 2000 Census allowed people to report more than one race while the 1990 Census and the 1996 American Community Survey did not. Therefore, the following section presents the 1990 Census and the 1996 American Community Survey information separate from the 2000 Census information.

1990 and 1996 Homeownership by Race

From 1990 to 1996, the number of households owning their home increased for all minority groups in the Gateway Area faster than for the City as a whole with one exception (Table 24). The growth in Hispanic homeowners was slower in the Gateway Area than for the City.

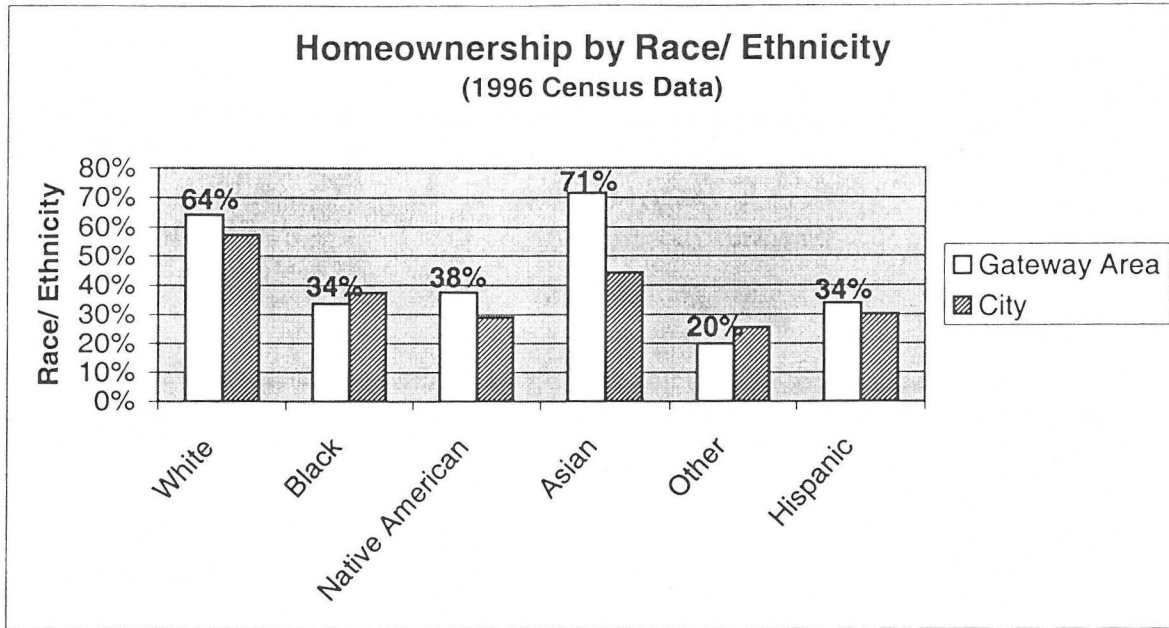
Table 24: Homeownership by Race, 1990 and 1996

	Gateway Area			City
	Number of Households		% Change	% Change
	1990	1996		
White	11,361	12,060	6.2%	6.8%
Black	69	137	98.6%	19.7%
American Indian, Eskimo, or Aleut	82	120	46.3%	13.0%
Asian or Pacific Islander	480	702	46.3%	30.0%
Other Race	15	25	66.7%	65.0%
Hispanic	212	218	2.8%	48.8%

Source: 1990 Census and 1996 American Community Survey

In 1996, the homeownership rate among Blacks in the Gateway Area was slightly lower than the rate for Blacks in the City (Chart 8), however, the number of Black homeowners in the Gateway Area nearly doubled from 1990 to 1996. In 1996, the Gateway Area had a significantly higher homeownership rate among Asians than the City (71% in the Gateway Area and 44% in the City). The Gateway Area homeownership rate in 1996 for American Indians, Eskimos and Aleuts was slightly higher than the City's (38% in the Gateway Area and 29% in the City).

Chart 8: 1996 Homeownership by Race/ Ethnicity

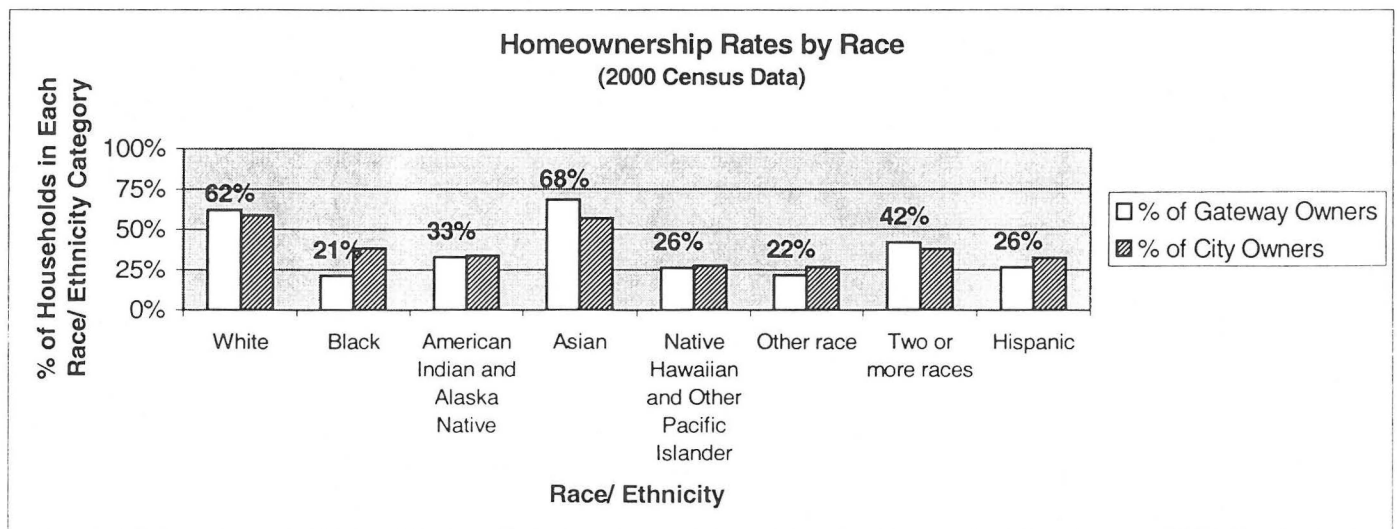


Source: 1996 American Community Survey

2000 Homeownership by Race

Chart 9 shows that in 2000, Asians households in the Gateway Area were homeowners at a higher percentage than for the City (68% in the Gateway Area compared to 57% for the City). The Gateway Area had fewer Black households that were homeowners (21%) than the City (38%). All the other percentages of minority homeowners in the Gateway Area were similar the City's percentages. The Gateway Area also had a slightly lower percentage of Hispanic households (27%) that were homeowners than the City (32%).

Chart 9: 2000 Homeownership by Race/ Ethnicity



Source: 2000 Census

□ HOUSING COSTS

Monthly Homeowner Costs

A standard measure of affordability in housing is the percent of gross income a household spends on housing. A household spending 30% or less of their gross income on housing is considered to have housing that is affordable to them. The standard is the same for rental and homeowner households. Tables 25 and 26 show the cost of housing as a percentage of gross income for homeowners and renters.

In 1996, nearly a quarter of the homeowners in the Gateway Area paid more than 30% of their income for housing, almost the same proportion as for the City as a whole (Table 25). From 1990 to 1996, the Gateway Area saw an 80% increase in the percentage of homeowners paying more than 30% of their income for housing (from 14% to 24%). Approximately 8% of the homeowners in the Gateway Area paid 50% or more for housing in 1996 (this figure is similar to the City's percentage at 9%).

Table 25: Monthly Home Owner Costs

	1990		1996			
	Owner Costs 30% and More of Income	% of Total Owner Units	Owner Costs 30% and More of Income	% of Total Owner Units	Owner Costs 50% and More of Income	% of Total Owner Units
Gateway Area	1,705	14.2%	3,064	23.5%	1,015	7.8%
City		18.8%		26.0%		8.6%

Source: 1990 Census and 1996 American Community Survey

Monthly Rental Housing Costs

In 1996, nearly half of the renters in the Gateway Area paid 30% or more of their monthly income in rent (the City's proportion was almost the same). Almost a quarter of the renters in the Gateway Area paid 50% or more of their monthly income in rent (Table 26).

Table 26: Rental as a Percentage of Household Income

	1990		1996			
	30% and More of Income	% of Total Renter Units	30% and More of Income	% of Total Renter Units	50% and More of Income	% of Total Renter Units
Gateway Area	3,209	39.7%	3,740	49.0%	1,822	23.9%
City		40.2%		47.5%		23.1%

Source: 1990 Census and 1996 American Community Survey

□ GROUP QUARTERS

The Census classifies all people not living in households as living in group quarters. There are two types of group quarters, institutional and non-institutional. The institutionalized population includes people under formal authorized supervised care or custody in institutions.

Table 27 shows the number of people in Gateway in each of the group quarters categories. The second column in the table provides the percentage of the City's population that is in the

Gateway Area for each category. For example, 12% of the City's institutionalized population is in the Gateway Area. The interesting findings are that 25% of the City's nursing home population is in the Gateway Area and 16% of the City's college dormitories are in the Gateway Area. Also, 15% of the City's group home population is in the Gateway Area.

Table 27: Gateway Area Population in Group Quarters, 2000

	Number of People	% of the City's Population in Each Category
Institutionalized persons:	658	12.1%
Correctional Institutions	0	0.0%
Nursing Homes	643	25.0%
Juvenile Institutions	0	0.0%
Other Institutions	15	4.5%
Other persons in group quarters:	939	9.8%
College Dormitories	722	15.5%
Group Home	217	14.9%
Other Non-Institutional Group Quarters	260	7.6%
Total	1,857	16.1%

Source: 2000 Census

□ SALES INFORMATION

The following home sales information was acquired through the Realtors Multiple Listing Service for the time period from March 2001 to March 2002. In that year, within the *Gateway Area* boundary 743 single family homes were sold at a median sales price of \$135,800 and 25 condos or townhouses were sold at a median sales price of \$93,000. Within the *Gateway URA* boundary, 14 single-family homes were sold at a median sales prices of \$133,000 and 3 condos were sold at a median sales price of \$73,500. The median sales price for 2001 for the Portland metropolitan area was \$168,000.

□ MORTGAGE INFORMATION

Mortgage Status

Table 28 shows the number of owner-occupied units in the Gateway Area that have a mortgage. In both 1990 and 1996, the Gateway Area had a slightly lower percentage of mortgaged homes than the City as whole

Table 28: Mortgage Status

	1990			1996		
	Mortgaged	Not Mortgaged	% Mortgaged	Mortgaged	Not Mortgaged	% Mortgaged
Gateway Area	7,046	4,050	58.7%	8,241	4,122	63.2%
City			64.2%			70.2%

Source: 1990 Census and 1996 American Community Survey

2000 Home Purchases

In 2000, 801 home purchase loans were made in the Gateway Area. The average loan amount in the Gateway Area was \$110,910. The average loan amount for the City was \$143,260. Forty percent of the loans in the Gateway Area were made to people with incomes at 80% or below of the area median family income in 2000; in the City this proportion was 26%.

Table 29 provides information on home loans made in the Gateway Area by race. In 2000, the Gateway Area had a larger percentage of loans (10%) to Asians or Pacific Islanders than the City (5%) and smaller percentage of home loans to Whites (70%) than the City (76%).

Table 29: 2000 Home Loans by Race/ Ethnicity

	Gateway Area Percentage of Home Loans	City Percentage of Home Loans
American Indian or Alaska Native	0.4%	0.5%
Asian or Pacific Islander	10.3%	5.1%
Black	2.0%	2.1%
White	70.0%	76.2%
Other	2.1%	1.0%
Hispanic	6.5%	4.0%
No Information on Race/ Ethnicity Provided	8.8%	11.2%

Source: Home Mortgage Disclosure Act Data- Federal Financial Institutions Examination Council