

Population Characteristics of the Region

Population Growth Over Time

A recently published report, *Population Dynamics of the Portland-Vancouver MSA*, uses 2009 American Community Survey data and population estimates to trace population dynamics in Portland and its surrounding counties. Since the 1930s, the Portland-Vancouver metropolitan area has grown at least as fast as the United States, sometimes growing at double the speed of the nation. Oregon has long been a destination for migrants seeking opportunities and lifestyle amenities. The Portland region's growth rate has tended to mirror the state of Oregon's growth rate, partly because the region is home to a large share of the state population.

Effects of Recession on Population Growth

Population levels are sensitive to fluctuations in the economy. When the economy falters in the Portland-Vancouver MSA, there is a decrease in in-migration.

In the 1980s, the economic downturn affected the state of Oregon's population, which grew at a slower pace over the decade (7.9%) than the population of the USA as a whole (10.4%). However, the Portland-Vancouver region's population still grew faster than the overall US population during the 1980s.

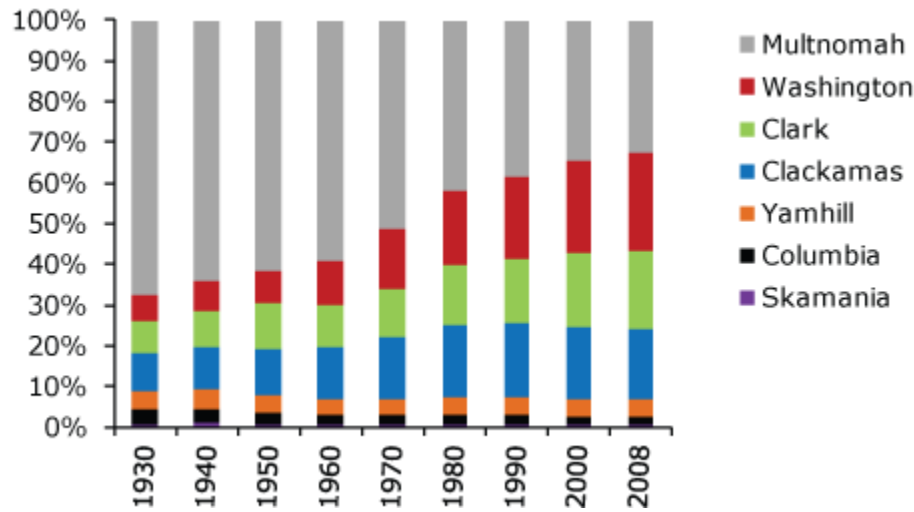
Between 1990 and 2000, Oregon's population grew by 20% and the Portland-Vancouver region's population grew by 27%, which greatly outpaced US population growth of 13% over the same decade. During the 1990s, Clark and Washington counties experienced the greatest population increase among the regional counties, at 45% and 43% respectively, outpacing the region dramatically.

Clark and Washington counties continued to outpace the rest of the Portland-Vancouver region from 2000 to 2010. Since 2000, population growth has slowed in all of metropolitan Portland-Vancouver to 1.6% per year from 2000 to 2010, in contrast to the annualized rate of 2.1% per year from 1990 to 2000. One of the most important drivers of migration for adults is job availability. Thus, given the current economic climate in Oregon, population growth is unlikely to increase in the next census in 2010. Population will likely continue to grow, but at a lower rate per year. Official State of Oregon population forecasts reflect the new assumptions about a decline in migration due to lower employment.

Proportion of Population Growth by County

The share of population growth in the Portland-Vancouver MSA has shifted to different counties over the course of the region's history. The population within the Portland-Vancouver MSA has spread from the urban core **Chart 1** shows each county's proportion of the total Portland-Vancouver regional population.

Chart 1: Proportion of Population in the Portland-Vancouver MSA by County, 1930-2008



Source: Portland State Population Research Center, US Census Bureau, and Washington State Office of Financial Management in *Population Dynamics of the Portland-Vancouver MSA*.

A large percentage of the Portland-Vancouver MSA’s population has gradually shifted from Multnomah County to the outlying counties in the past 80 years. In 2008, only about 33% of the population lived in Multnomah County, down from 59% in 1960. Washington County has experienced dramatic growth over the past few decades, growing from 10% of the region’s population in 1960 to 24% of the population of the Portland-Vancouver MSA in 2008.

International and Domestic Migration

Some Portland-Vancouver counties have large numbers of people moving to the county from within the United States (“domestic migration”), while some counties have large numbers of people settling in the county after relocating from outside the USA (“international migration”). Multnomah County has traditionally lost population due to domestic migration—people moving from Multnomah to other counties—while it has made of for the loss by gaining international population. Washington County has large numbers of international migrants, while most of the people moving into Clackamas County were moving from somewhere in the USA.

Racial and Ethnic Composition of the Region

Oregon is one of only a dozen states where the majority of its residents aren't from there. Each year thousands of people move to Portland. The city's entire population is growing, but Portland is still about 80 percent white, making it one of the most homogeneous metropolitan cities in the country.

However, the minority population has increased in every county in the Portland-Vancouver MSA in the last 30 years. The overall minority population increased from 360,000 people in 2000 to 507,202 people in 2008, an increase of 40.7%. This figure includes Asian Americans, Hawaiians and Pacific Islanders, Hispanics, African Americans, American Indians, and persons reporting two or more races. During this period, minority populations grew more than seven times faster than the overall population of the Portland-Vancouver MSA, which grew by 5.4% during the same period.

Table 1: Multnomah County and Jurisdictions: Population by Race and Ethnicity

	White Non Hispanic	Hispanic	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Total Population
County	556,266	80,138	592,276	52,090	18,041	60,147	6,797	43,450	735,334
Fairview	6,392	1,463	6,899	544	233	618	145	954	8,920
Gresham	75,930	19,984	86,922	6,777	4,353	7,115	1,713	11,763	105,594
Maywood Park	651	30	671	37	11	58	6	7	752
Portland	442,961	54,840	468,194	45,545	14,271	51,854	5,238	28,996	583,776
Troutdale	13,010	1,692	13,926	497	340	947	140	811	15,952
Wood Village	2,196	1,433	2,566	123	138	170	17	1,038	3,878

Source: 2010 Decennial Census

Table 2: Multnomah County Jurisdictions: Population Percentages by Race and Ethnicity

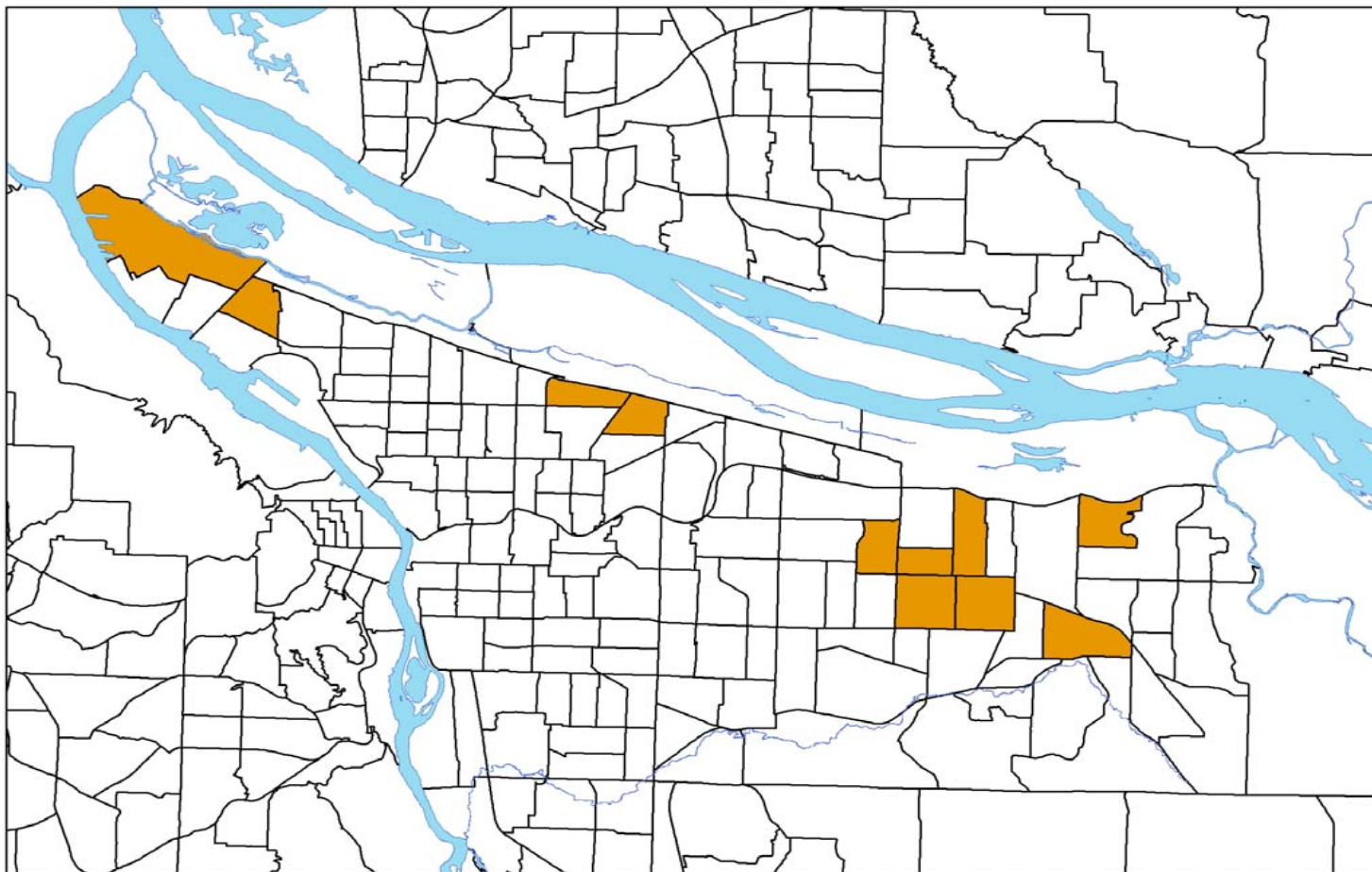
	White Non Hispanic	Hispanic	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Total Population
County	76%	11%	81%	7%	2%	8%	1%	6%	100%
Fairview	72%	16%	77%	6%	3%	7%	2%	11%	100%
Gresham	72%	19%	82%	6%	4%	7%	2%	11%	100%
Maywood Park	87%	4%	89%	5%	1%	8%	1%	1%	100%
Portland	76%	9%	80%	8%	2%	9%	1%	5%	100%
Troutdale	82%	11%	87%	3%	2%	6%	1%	5%	100%
Wood Village	57%	37%	66%	3%	4%	4%	0%	27%	100%

Source: 2010 Decennial Census

Latinos are the fastest growing minority population in the Portland metropolitan area. Asian Americans are the second-largest minority population in the metropolitan area. The region receives immigrants from Vietnam, Hong Kong, Taiwan, Korea, Philippines, and Japan as well as Asian Americans who move here from other states. American Indians have remained a small but important minority in the Portland-Vancouver region. African Americans are the third largest minority population in the metropolitan area.

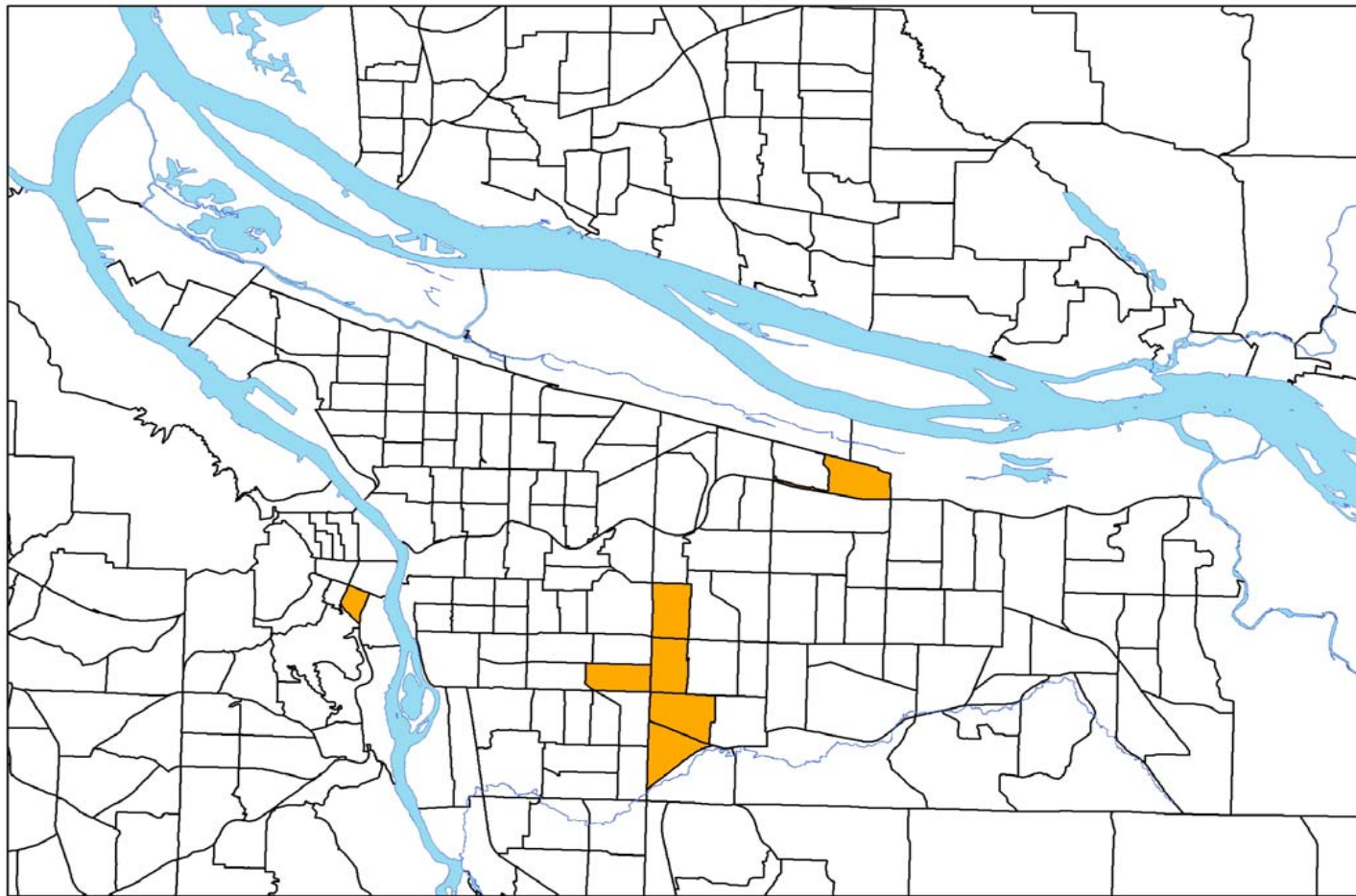
Concentrations of ethnic groups by census tracts have been depicted in the following maps 1 - 4. A concentration is defined as any tract having a greater ethnic population than twice the County average. There are fewer tracts with concentrations of African-Americans than in 2000, this could be attributed to the patterns of migration from Multnomah County to neighboring counties discussed earlier.

Concentrations of Hispanic Americans in Multnomah County, 2010



Map 1 : Concentrations of Hispanic Americans in Multnomah County, 2010

Concentrations of Asian Americans in Multnomah County, 2010



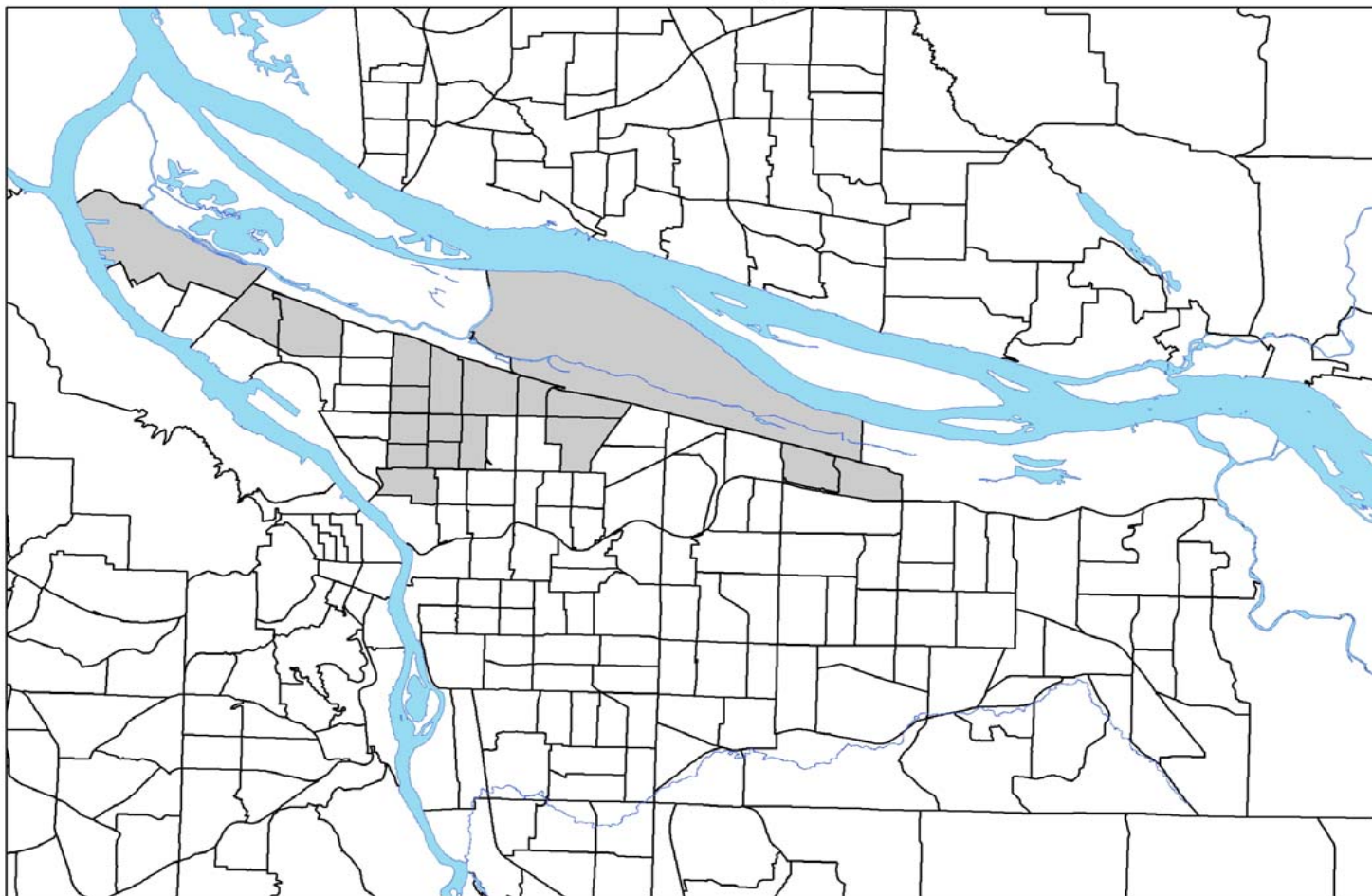
Map 2 : Concentrations of Asian Americans in Multnomah County, 2010

**Concentrations of Native Americans
in Multnomah County, 2010**

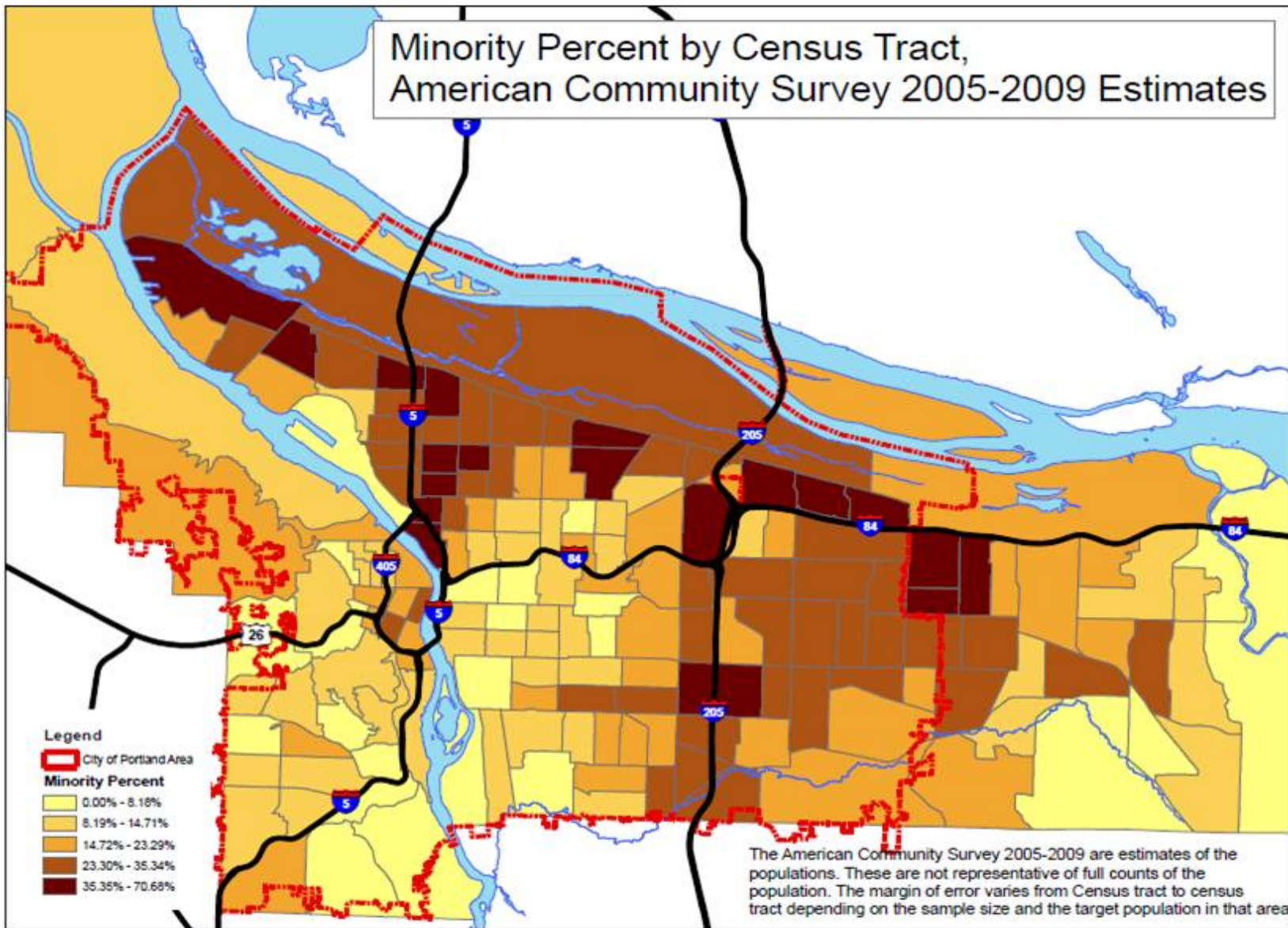


Map 3: Concentrations of Native Americans in Multnomah County, 2010

Concentrations of African Americans in Multnomah County, 2010



Map 4: Concentrations of African Americans in Multnomah County, 2010



	Renters							Total Renters
	White	Black	Asian	American Indian	Pacific Islander	Hispanic	Other	
Below 50% MFI	39060	6445	2190	640	275	6230	2095	56935
Below 30% MFI	23790	4500	1390	440	135	3005	1260	34515
% with housing problems	81.42%	83.11%	70.50%	75.00%	92.59%	89.68%	86.51%	82.08%
% with cost burden over 30%	N/A*							79.65%
% with cost burden over 50%	N/A*							67.90%
30 to 50% MFI	15270	1945	800	200	140	3225	835	22420
% with housing problems	83.10%	89.46%	76.25%	75.00%	89.29%	86.82%	81.44%	83.83%
% with cost burden over 30%	N/A*							79.50%
% with cost burden over 50%	N/A*							24.64%
50 to 80% MFI	21620	2065	710	85	220	3195	455	28355
% with housing problems	42.32%	44.79%	28.17%	11.76%	79.55%	46.48%	32.97%	42.66%
% with cost burden over 30%	N/A*							38.35%
% with cost burden over 50%	N/A*							6.51%
Above 80% MFI	27725	1575	1685	260	195	2300	820	34555
% with housing problems	10.23%	3.17%	15.43%	5.77%	48.72%	18.91%	10.37%	10.92%
% with cost burden over 30%	N/A*							7.84%
% with cost burden over 50%	N/A*							0.67%
Total Households	88405	10085	4585	985	690	11725	3370	119845
% with housing problems	49.82%	64.01%	44.71%	51.27%	75.36%	63.24%	59.50%	52.56%
% with cost burden over 30%	47.61%	61.08%	39.59%	47.72%	44.20%	52.28%	57.12%	49.15%
% with cost burden over 50%	24.28%	40.60%	25.30%	28.43%	23.19%	23.84%	31.90%	25.90%

*Data not available in 2009 CHAS update

Table 3: Housing Needs in Multnomah County Based on 2009 CHAS DATA

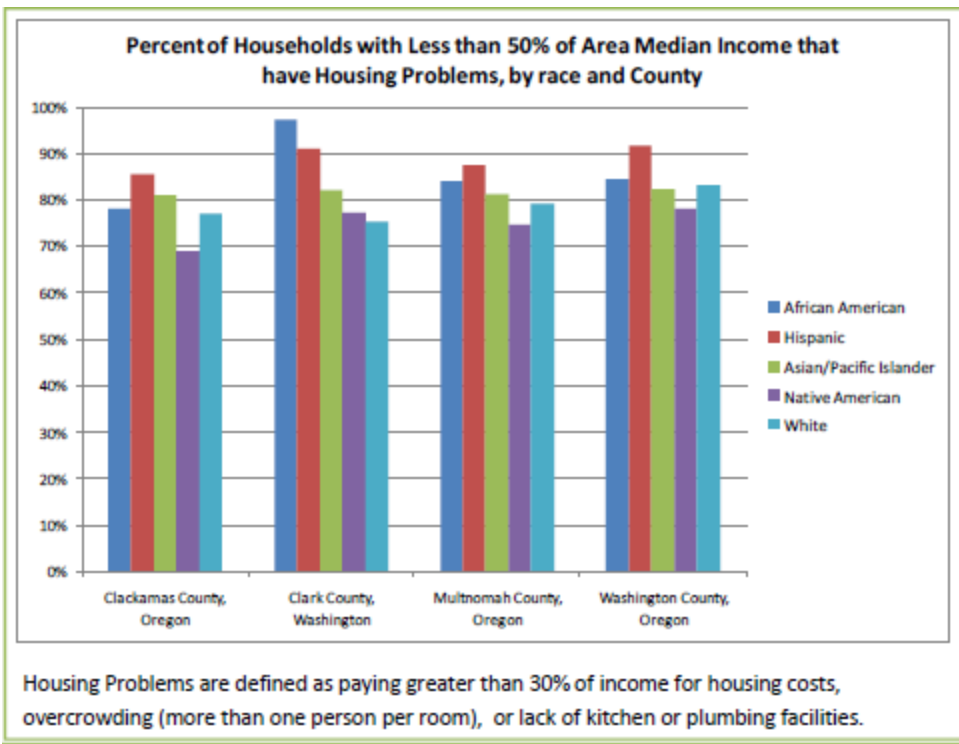
Table 3 (Continued): Housing Needs in Multnomah County Based on 2009 CHAS DATA

White	Black	Asian	American Indian	Pacific Islander	Hispanic	Other	Total Owners	Total Households
18290	1135	2060	55	20	1220	430	23225	80160
8115	740	950	25	0	600	165	10600	45115
79.11%	91.89%	94.74%	100.00%	0.00%	83.33%	75.76%	81.65%	81.98%
N/A*							81.46%	80.07%
N/A*							66.18%	67.49%
10175	395	1110	30	20	620	265	12625	35045
69.29%	54.43%	84.23%	50.00%	100.00%	86.29%	83.02%	71.21%	79.28%
N/A*							70.61%	76.30%
N/A*							44.36%	31.74%
19875	1270	1385	125	25	1540	545	24760	53115
56.68%	59.84%	72.92%	60.00%	100.00%	74.03%	81.65%	59.45%	50.48%
N/A*							57.79%	47.42%
N/A*							24.72%	15.00%
105245	2490	5605	585	115	3620	1465	119130	153685
21.16%	34.74%	25.96%	34.19%	39.13%	38.54%	29.69%	22.38%	19.81%
N/A*							18.75%	18.35%
N/A*							2.65%	2.21%
143410	4895	9050	765	160	6380	2440	167115	286960
32.77%	51.48%	47.51%	41.18%	56.25%	55.96%	50.20%	35.32%	42.52%
32.11%	51.48%	44.70%	41.83%	40.63%	49.92%	47.75%	34.32%	40.51%

11.61%	28.19%	21.33%	7.84%	0.00%	22.02%	19.47%	13.10%	18.45%
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The U.S. Department of Housing and Urban Development (HUD) periodically receives "custom tabulations" of Census data from the U.S. Census Bureau that are largely not available through standard Census products. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. Table three breaks down the number and race of all households in Multnomah County within each income level, as well as the percentage of those with "housing problems" and excessive housing cost burden. One of the key factors behind homelessness is housing cost burden or "rent burden." Forty-nine percent of Multnomah County renter households and 35% owner households are considered cost burdened, meaning they pay more than 30 percent of their gross income for rent/mortgage and utilities. Furthermore, 18% of Multnomah County households pay more than 50 percent of their gross income for rent/mortgage and utilities. Federal policy is that a household should not pay more than 30 percent of its gross income on housing costs. Households with housing costs that exceed this affordability standard frequently have to choose between paying rent/mortgage and purchasing other necessities like food and health care. Any crisis, from a medical emergency to job loss, can put a household with an extreme rent burden at risk of homelessness. As is evident in table 3, households of color are disproportionately affected by cost burden, having a higher percentage of "housing problems" across racial and ethnic groups (chart 2).

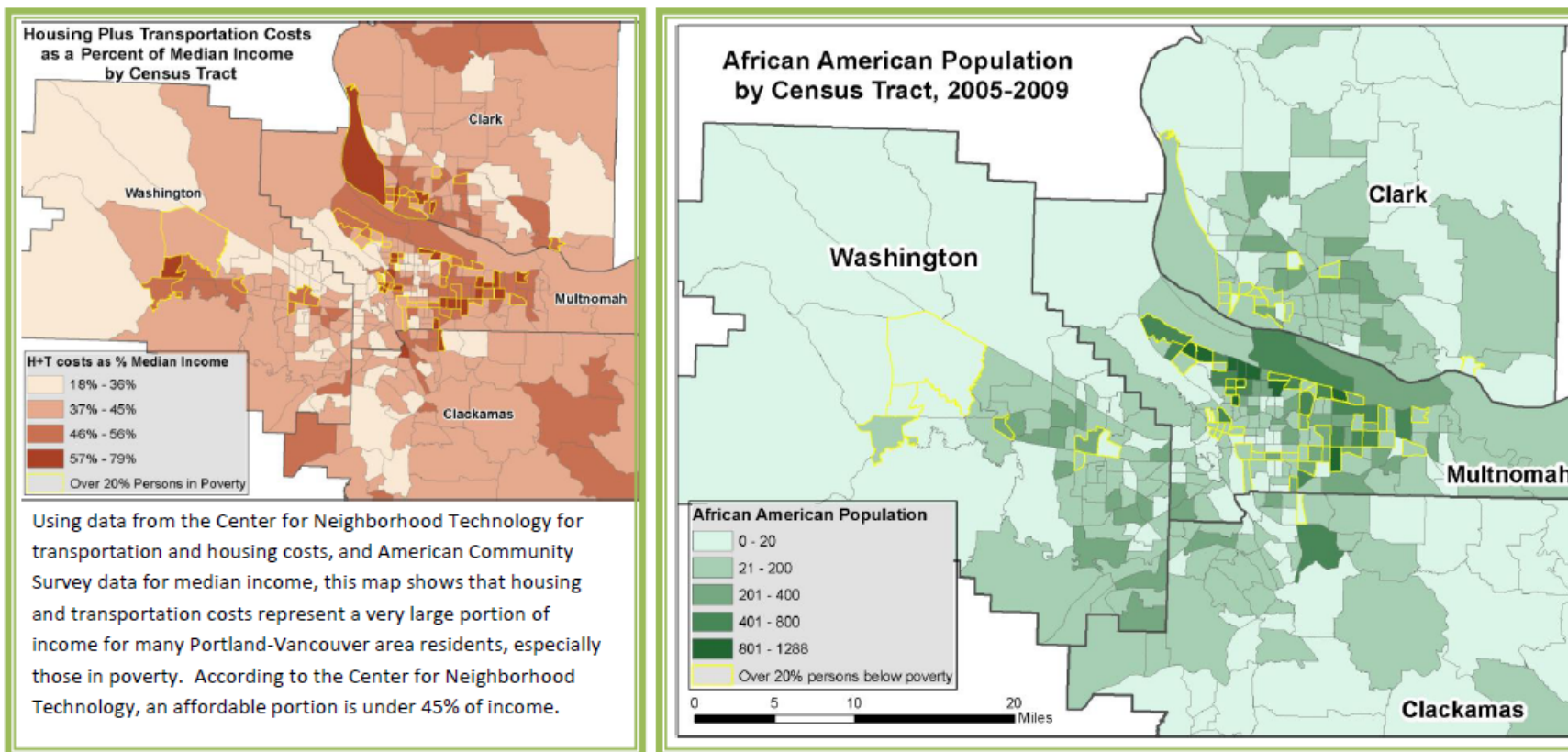
Chart 2: Housing Problems by Race and County



As discussed, housing costs factored as a percent of income has widely been utilized as a measure of affordability. Traditionally, a home is considered affordable when the costs consume no more than 30% of household income. The measure of Housing + Transportation costs has been developed as a more complete measure of affordability beyond the standard method of assessing only housing costs. By taking into account both the cost of housing as well as the cost of transportation associated with the location of the home, Housing + Transportation provides a more complete understanding of affordability. Dividing these costs by representative regional incomes illustrates the cost burden place on a typical household by Housing + Transportation expenses. While housing alone is traditionally deemed affordable when consuming no more than 30% of income, an affordable range for Housing + Transportation as the combined costs consuming no more than 45% of income. As was demonstrated with the cost burden data in chart two, households of color are disproportionately affected by housing + transportation costs in the Portland metropolitan region.

Current patterns of housing development create real and consequential inequities along lines of race/ethnicity, income, tenure, and disability. The availability of affordable housing determines how you can get around, whether you live near work, who is in your neighborhood, and what opportunities you can access.

Map 6: Housing Plus Transportation Costs



Need for Housing Assistance by Race and Income Level

Federal regulations require an analysis to determine if any racial or ethnic group has disproportionately greater need, in comparison to the need of the population as a whole. See 24 CFR Section 91.205(b)(2). A “disproportionately greater need” exists when the percentage of people in an income category who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of people in the category as a whole.

HUD provides a special tabulation of 2009 American Community Survey data that includes cross tabulations by Housing Type, Income and Housing Problem. Race and ethnicity information was provided for African American, Asian American, Pacific Islander, Native American, and Hispanic households. All information is provided at the household level. The 2009 American Community Survey information available for Native American, Asian American, and Pacific Islander households is very limited, even though Multnomah County has significant Native American, Pacific Islander, and Asian American populations. Supplemental data on Native American households is described below. No comparable information is available for Pacific Islander and Asian American households.

An analysis of the HUD data shows that African Americans are disproportionately represented among households with incomes between 0-30% MFI. There were 18% more African American households in this category than there were households in this category as a whole. African American households did not show “disproportionately greater need” in any other income category. Asian American, Pacific Islander, Native American and Hispanic households did not show “disproportionately greater need” in any income category.

The HUD data indicates that 74% of Portland’s low-income households are white. Eight percent of Portland’s low-income households are African American.

Seventy-eight percent (78%) of Portland’s low-income African American population rents housing. Seventy-seven percent (77%) of Portland’s low-income Hispanic population rents housing. Sixty-one percent (61%) of Portland’s low-income white population rent housing.

Housing Needs for Low-Income Renters

Since 1998, the National Low Income Housing Coalition (NLIHC) has been issuing an annual report comparing wages in comparison to rents. This analysis uses the NLIHC methodology to gauge the ability of low-income households to rent at prevailing fair market rents (FMR) established by HUD, in the Portland-Vancouver metropolitan area:

- In the Portland-Vancouver Metropolitan Statistical Area (MSA) in 2010, the FMR for a two-bedroom unit was \$839.
- The generally accepted standard of affordability endorsed by HUD is that a unit is considered affordable if the cost of rent and utilities totals no more than 30 percent of the renter’s income.
- The estimated renter household income is lower than the area median family income. In 2009, the estimated renter household income for the Portland-Vancouver MS was \$38,945 annually, compared with a median income for a family of four of \$71,200.

- Using the estimated renter household median income, the monthly wage for a renter household was \$3,245. An affordable unit should cost no more than 30 percent of that (\$974). Of all the low-income renter households in the Portland-Vancouver metropolitan area, 43% cannot afford the two-bedroom FMR.
- A worker earning the Oregon minimum wage (\$8.40 per hour) would have to work 77 hours per week in order to afford a two-bedroom unit at the area’s FMR.
- The Housing Wage in the Portland-Vancouver MSA is \$16.13. This is the amount a full time (40 hours per week) worker must earn per hour in order to afford a two-bedroom unit at the area’s FMR. This is 192% of the minimum wage (\$8.40 per hour).

In short, using the NLIHC analysis, we find an affordability gap for renters whose income is roughly 86% or less of the 2010 estimated renter median family income. These renters are unable to afford a two-bedroom apartment at the prevailing FMR of \$839.

Tables four and five below are presented in the form used in the NLIHC Report:

Income Needed to Afford Fair Market Rent (FMR) in Portland-Vancouver MSA, 2010					
Amount			Percent of 2010 MFI for a household of Four		
Zero Bedroom	One Bedroom	Two Bedroom	Zero Bedrooms	One Bedroom	Two Bedroom
\$25,040	\$29,040	\$33,560	35%	41%	47%

Estimated Housing Wage Needed to Afford FMR's In the Portland-Vancouver MSA, 2010							
Housing Wage						Work Hours per Week to Afford a Unit If Person Earns Oregon Minimum Wage	
Hourly Wage Needed (40 hrs/wk)			As Percentage of Minimum Wage (OR= \$8.40)				
Zero Bedroom	One Bedroom	Two Bedroom	Zero Bedrooms	One Bedroom	Two Bedroom	One Bedroom FMR	Two Bedroom FMR
\$12.04	\$13.96	\$16.13	143%	166%	192%	66	77

Housing Needs for People in Poverty: High Poverty Pockets

An estimated 30 percent or more of the population lives at or below the federal poverty level in 20 metropolitan Portland census tracts, including some amid outlying suburbs, according to recently published U.S. Census Bureau data. The federal poverty level for a family of four is income of \$22,050 annually for all states, except Alaska and Hawaii, according to U.S. Department of Health and Human Services guidelines. The federal poverty rate for an individual is \$10,830 annually. The American Community Survey (ACS) population and housing data were collected by the U.S. Census Bureau between Jan. 1, 2005, and Dec. 31, 2009. The estimated poverty rate for the Portland metro area — which includes Washington, Multnomah, Yamhill, Clackamas and Columbia counties in Oregon and Clark and Skamania counties in Washington — was 11.7 percent, with a margin of error of plus or minus 0.3 percent. For these 20 high-poverty tracts, the margins of error ranged from 5 to 15 percentage points.

As discussed in the recent article “New Census Data Show Portland’s High-poverty Pockets” concentrations of poverty continue to be an issue in Portland and perhaps surprisingly, some of its surrounding cities. The data reveals high poverty tracts are clustered in downtown Portland, as well as North and Northeast Portland neighborhoods with comparatively high minority populations. Surprisingly, the cities of Forest Grove and McMinnville, as well as North Portland’s University Park neighborhood, include tracts with similarly high poverty rates. These tracts include concentrations of college students, who typically have low incomes.

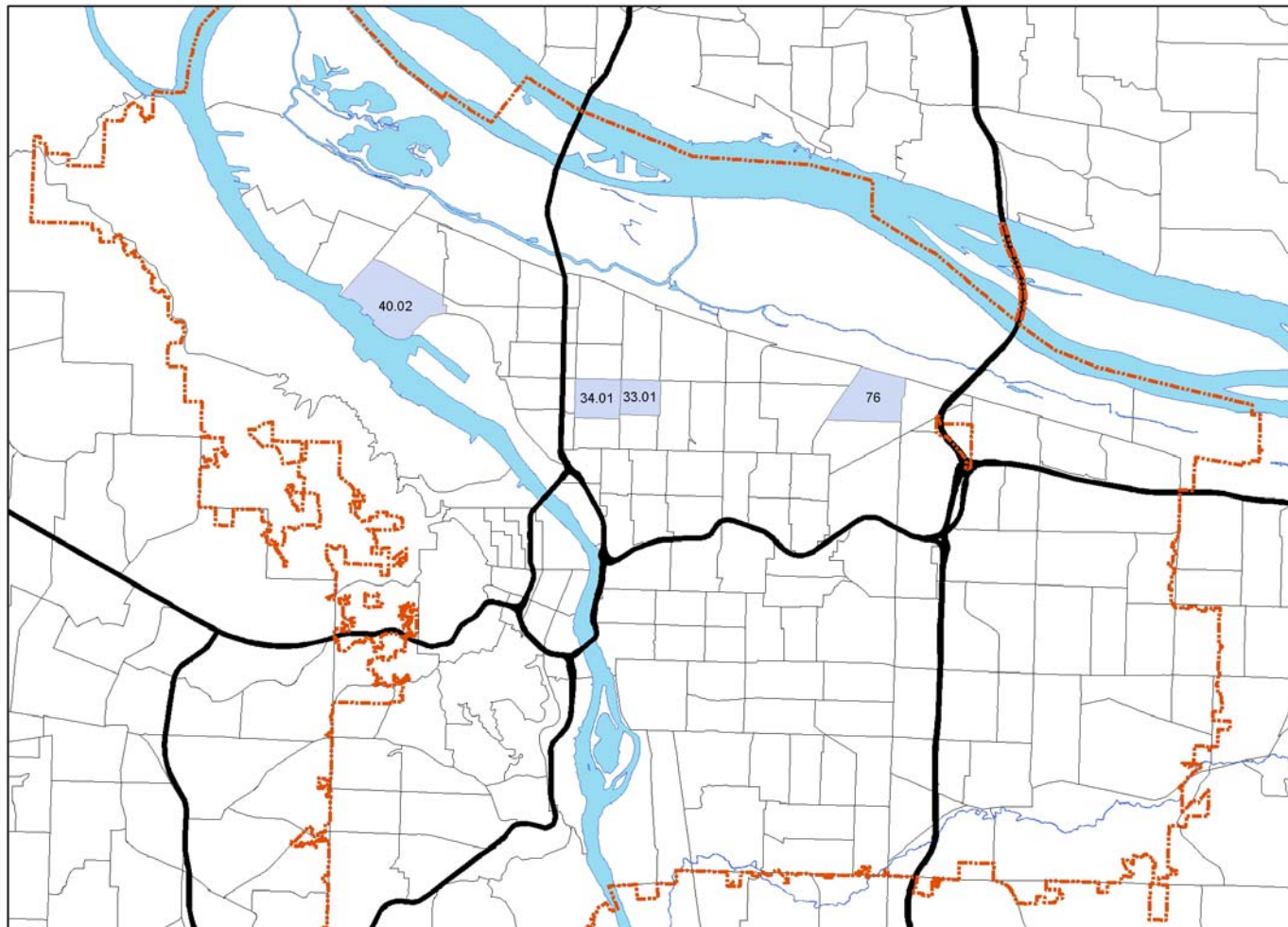
Tracts 33.01 and 34.01, which overlay parts of Portland’s Humboldt and King neighborhoods, marked a notable concentration of poverty. More than a third of individuals within these tracts lived at or below the poverty line. Non-whites constituted about half of the population, including persons identifying as African-American, who represented about one third of the population of each tract; roughly half of the households in each tract were renters.

Tract 76, which is part of Northeast Portland’s Cully neighborhood, was another notable poverty pocket. More than 38 percent of individuals here lived at or below the federal poverty level. Nearly half of the tract’s residents were non-white; about 40 percent of the tract’s residents were renters. The data underscore that poverty is not just an urban problem. Indeed, more than a third of individuals lived at or below the poverty line in four census tracts clustered around Portland’s eastern border with Gresham. These tracts also had a comparatively high percentage of renters.

Census tract 40.02 in North Portland’s University Park neighborhood, which includes the University of Portland, also had a high poverty rate compared to other parts of the metropolitan area. Nearly 34 percent of individuals lived at or below the federal poverty level. The tract had slightly higher shares of white residents and homeowners than the metro area overall, but about 41 percent of its residents were college students.

Map 7: Portland High Poverty Tracts

High Poverty Census Tracts



Persons With Special Needs

Many persons in each of the special needs categories, regardless of their specific disability, share certain characteristics. Many have permanent conditions that affect their self-care capacity and may limit their mobility. Large numbers are extremely low-income individuals. Due to poverty and disability, individuals without a strong support system and subsidized housing are extremely vulnerable to homelessness, and some are at risk of institutionalization. Many with special needs require support services to both access and maintain housing.

NUMBER OF PERSONS WITH DISABILITIES

According to the 2005-2007 3-year American Community Survey, 14.3% (90,958) of the total population of Multnomah County are people who have a significant physical or mental disability. There are 39,935 people with only one disability and 50,711 people who who have 2 or more disabilities. These disabilities fall in six categories:

- Sensory disability 22,113
- Physical disability 54,209
- Mental disability 39,485
- Disability makes it difficult to care for self 18,045
- Disability makes it difficult to go out alone 27,442
- Disability prevents person from working 33,432

(These amounts of people include those people with one and multiple disabilities.)

POVERTY: INCOME AND HOUSING COSTS

Unless they have another source of income, most individuals with a disability rely on support from programs administered by the Social Security Administration, such as Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI). According to the Social Security demographic information, there are approximately 16,499 recipients in Multnomah County as of December 2008, an increase of 7.4% over 2005 .

In 2009, the SSI benefit for a household of one is \$674 monthly (\$8,088 annually) or just over 17% MFI. The average SSDI benefit, based on previous earnings, is higher (\$10,944), but is still under 30% MFI for a household of one.

Under the HUD standard of affordability, housing and utilities together should cost no more than 30% of a household’s income. Affordable rent for a person receiving SSI is approximately \$202 per month. Given that the 2009 fair market rent for a studio unit in the Portland-Vancouver Metropolitan Statistical Area (MSA) is \$626, a renter with a disability

who is unable to secure a Section 8 voucher or other subsidized housing can expect to have to pay to over 90% of his or her income on housing.

Housing Challenges for Seniors in Multnomah County

Seniors live in many housing situations, including houses, mobile home courts, apartments, and licensed options. Many seniors are on a fixed income. Seniors who are “aging in place” in their own home, may technically be “overhoused” (e.g., living alone in a three-bedroom home)

Rent as a Percentage of Income		
Rent and Utility Costs	Monthly Rent for Studio Units	Rent as % of SSI Income (\$674)
Affordable Rent	\$112	30%
Fair Market Rent	\$626	90%
Source: HUD approved Fair Market Rents (FMR) 2010. FMR includes cost of utilities		

Data Sources:

National Low-Income Housing Coalition, Out of Reach, 2010.

Michael Burnham, Institute of Metropolitan Studies, Portland State University, New Census Data Show Portland's High-poverty Pockets, December 2010.

Webb Sprague, Emily Picha, Institute of Metropolitan Studies, Portland State University, Population Dynamics of the Portland-Vancouver MSA , May 2010.

U.S. Census Bureau, American Community Survey Data, 2005-2009.

U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data.

U.S. Department of Housing and Urban Development, Office of Policy