

Section II – Socioeconomic Context

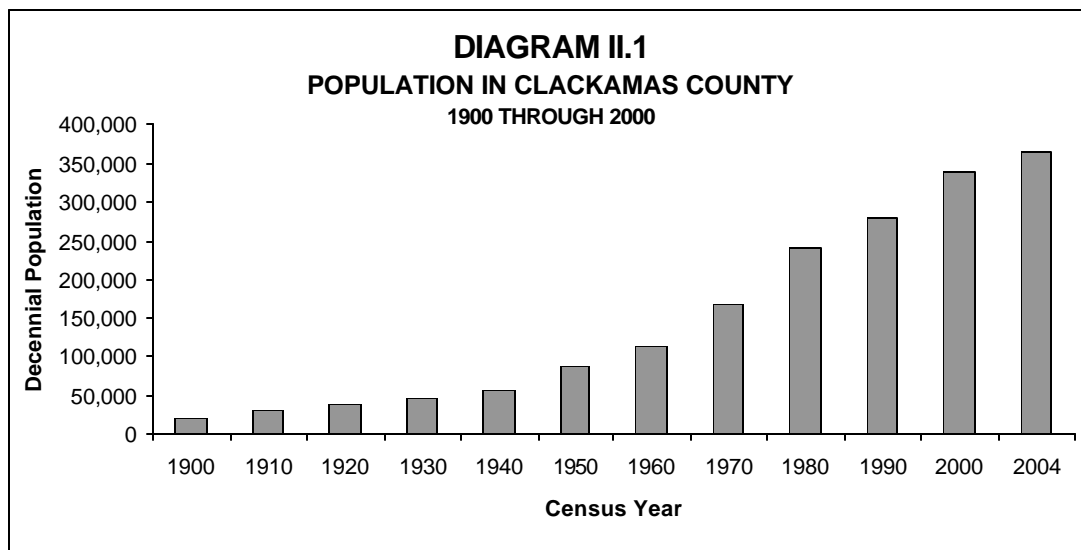
Introduction

The following narrative provides general background information from the 2000 Decennial Census, the U.S. Bureau of Labor Statistics (BLS), and the U.S. Bureau of Economic Analysis (BEA). These data provide information about the demographic and economic context of Clackamas County's housing market and market trends.

Clackamas County Demographics

Population and Age Cohorts

Over the past 100 years, Clackamas County grew appreciably, from less than 20,000 in 1900 to 338,391 in 2000, and 363,276 in 2004, as shown in Diagram II.1, below. The average annual growth rate has been relatively steady, rising about 2.9 percent per year. While the 1990s rose more slowly, about 1.95 percent per year, the absolute size of the increase is getting bigger and placing growing demand on housing resources. Between 1990 and 2000, the county's population swelled by more than 59,500 persons, and in just the last four years, nearly 25,000 more people have arrived in Clackamas County.



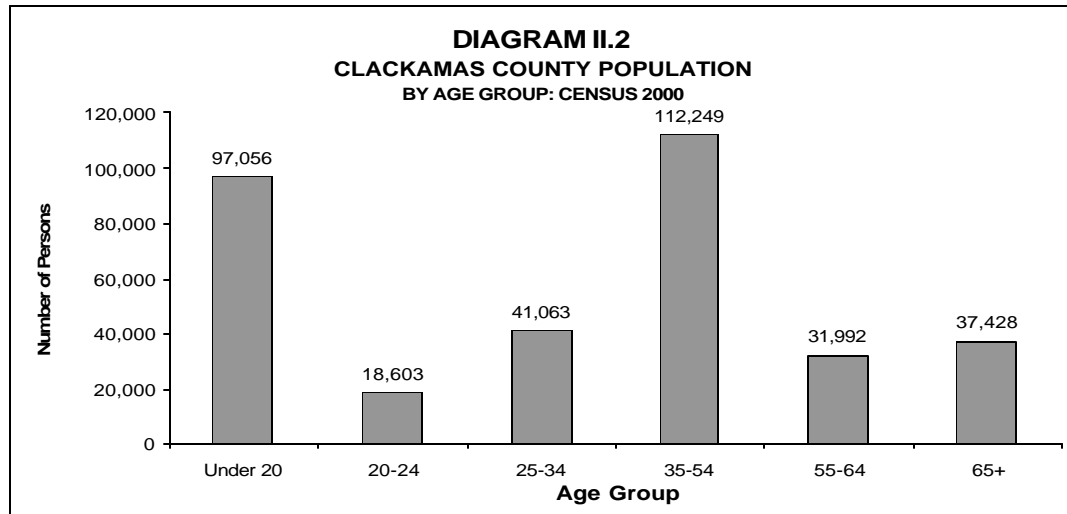
The percentage of males and females in the county was closely balanced in 2000. Approximately 50.6 percent of the county's population was female, and 49.4 percent of the county's population was male. According to the 2000 Census data, a higher percentage, 58.0 percent, of the county's 65-and-over population was female. Details of population by age cohort are presented in Table II.1, on the following page.⁴

⁴ For a distribution of percentages of population by age cohort, refer to Table A.1, in Appendix A.

**TABLE II.1
POPULATION BY AGE AND GENDER
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS**

City	Less than 5 years	5 to 19 years	20 to 24 years	25 to 34 years	35 to 54 years	55 to 64 years	65 years and over	Total	Male	Female
Barlow	8	43	7	12	42	13	15	140	69	71
Canby	1,080	3,172	745	1,796	3,575	937	1,485	12,790	6,233	6,557
Damascus ⁵	438	2,097	368	690	3,279	1,138	860	8,869	4,461	4,408
Estacada	164	614	171	316	660	184	262	2,371	1,144	1,227
Gladstone	764	2,615	731	1,518	3,468	1,029	1,313	11,438	5,539	5,899
Happy Valley	334	1,190	122	451	1,721	395	306	4,519	2,250	2,269
Johnson City	35	114	31	93	189	76	96	634	315	319
Lake Oswego	1,674	7,423	1,350	3,150	12,341	3,371	3,680	32,989	15,933	17,056
Milwaukie	1,306	3,874	1,149	3,058	6,543	1,744	2,816	20,490	9,917	10,573
Molalla	568	1,379	394	983	1,407	318	598	5,647	2,746	2,901
Oregon City	2,160	5,522	1,913	4,239	7,568	1,841	2,511	25,754	12,670	13,084
Rivergrove	15	68	8	35	103	37	21	287	138	149
Sandy	442	1,393	277	764	1,632	406	471	5,385	2,645	2,740
West Linn	1,468	5,483	860	2,188	8,546	1,986	1,730	22,261	11,073	11,188
Wilsonville	1,059	2,676	1,019	2,246	3,881	1,086	2,020	13,987	6,794	7,193
Remaining	10,376	37,502	9,458	19,524	57,294	17,431	19,244	170,830	85,149	85,681
Total County	21,891	75,165	18,603	41,063	112,249	31,992	37,428	338,391	167,076	171,315

In 2000, 28.7 percent of the county’s population was under the age of 20 and 33.2 percent of the population was between the ages of 35 and 54. As of 2000, there were 112,250 people in Clackamas County between the ages of 35 and 54. The county’s over-65 population was 37,428. There were 97,056 people under the age of 20, as seen in Diagram II.2, below.



Household Composition

The composition of the county’s households has been changing. Of the 128,201 households in Clackamas County, some 36,531, or 28.5 percent, are non-family households, comprising single persons and unrelated persons living together. Furthermore, the share of family households with children has been falling. In 2000, family households with their own children residing in the

⁵ Census Block numbers for the City of Damascus were received from the Population Research Center, Portland State University. An adjustment factor was assigned to those blocks that were not part of the City of Damascus. The adjustment factor used to estimate the total population for the City was also applied to obtain estimates of households, individuals and housing units. Totals for the City of Damascus may not add precisely due to rounding.

home comprised just 43,850 households, or 34 percent of the total. The number of single-parent families with children under the age of 18 is nearly 10,000 strong. These statistics are presented in Table II.2, below.

TABLE II.2
HOUSEHOLDS BY FAMILY TYPE
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS

City	Family Households: Married Couples			Family Households: Single Parents			Total Family Households	Total Non-family Households	Total Households
	With own children under 18	With no own children under 18	Total	With own children under 18	With no own children under 18	Total			
Barlow	18	13	31	1	1	2	33	7	40
Canby	1,388	1,318	2,706	435	227	662	3,368	1,121	4,489
Damascus	951	1,359	2,310	134	142	275	2,586	471	3,057
Estacada	230	203	433	109	50	159	592	258	850
Gladstone	1,064	1,210	2,274	463	276	739	3,013	1,233	4,246
Happy Valley	644	549	1,193	57	52	109	1,302	129	1,431
Johnson City	40	82	122	27	21	48	170	105	275
Lake Oswego	3,784	4,002	7,786	767	521	1,288	9,074	4,447	13,521
Milwaukie	1,634	2,285	3,919	787	577	1,364	5,283	3,278	8,561
Molalla	638	467	1,105	215	106	321	1,426	522	1,948
Oregon City	2,410	2,614	5,024	1,059	586	1,645	6,669	2,802	9,471
Rivergrove	33	39	72	2	5	7	79	25	104
Sandy	601	495	1,096	239	97	336	1,432	524	1,956
West Linn	2,787	2,559	5,346	599	328	927	6,273	1,888	8,161
Wilsonville	1,326	1,732	3,058	481	234	715	3,773	2,162	5,935
Remaining	16,391	22,260	38,651	4,536	3,410	7,947	46,597	17,559	64,156
Total County	33,939	41,187	75,126	9,911	6,633	16,544	91,670	36,531	128,201

Together, these changing household relationships are pushing down the number of persons per household, which fell from 2.67 in 1990 to 2.62 in 2000. This is a very powerful statistic. If the 2004 population did not change at all, and only persons per household declined from 2.67 to 2.62, this would create a demand for nearly 2,600 housing units. Consequently, declining persons per household causes a greater increase in the demand for housing than would be implied by the simple increase in the population, thereby contributing to difficulties in the provision of affordable housing.

Disability Status

The 2000 Decennial Census reports that Clackamas County had more than 50,000 citizens over the age of five that have some form of disability,⁶ about 16 percent of its population. However, this disability rate is lower than the 19.3 percent seen nationally. Of those disabled in Clackamas County, more than half, or 27,604, are outside of the county's municipalities. The municipalities with the greatest disability rates were Estacada, with a rate of 22.1 percent, and Canby, with 19.2

⁶ The data on disability status were derived from answers to long-form questionnaire items 16 and 17. Item 16 was a two-part question that asked about the existence of the following long-lasting conditions: (a) blindness, deafness, or a severe vision or hearing impairment (sensory disability), and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Item 17 was asked of a sample of the population five years old and over. Item 17 was a four-part question that asked if the individual had a physical, mental, or emotional condition lasting six months or more that made it difficult to perform certain activities. The four activity categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (selfcare disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability). Categories 17a and 17b were asked of a sample of the population five years old and over; 17c and 17d were asked of a sample of the population 16 years old and over. For data products which use the items individually, the following terms are used: sensory disability for 16a, physical disability for 16b, mental disability for 17a, self-care disability for 17b, going outside the home disability for 17c, and employment disability for 17d. For data products which use a disability status indicator, individuals were classified as having a disability if any of the following three conditions was true: (1) they were five years old and over and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 years old and had a response of "yes" to employment disability.

percent. West Linn had by far the lowest disability rate, with just 9.6 percent of the population aged five or older with some form of disability. These data are presented in Table II.3, below.

TABLE II.3
DISABLED BY AGE
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS

City	5 to 15 years	16 to 20 years	21 to 64 years	65 to 74 years	75 years and over	Total	Disability Rate
Barlow	5	2	18	.	.	25	17.86
Canby	202	162	1,280	211	404	2,259	19.17
Damascus	17	43	667	176	111	1,015	11.98
Estacada	17	44	291	40	82	474	22.09
Gladstone	138	93	1,136	189	320	1,876	18.05
Happy Valley	28	62	385	63	44	582	12.79
Johnson City	3	5	56	20	18	102	16.69
Lake Oswego	233	178	1,719	313	854	3,297	10.55
Milwaukie	115	201	2,227	291	697	3,531	18.33
Molalla	105	104	465	47	174	895	18.15
Oregon City	294	250	2,494	366	703	4,107	18.15
Rivergrove	4	.	21	.	3	28	10.49
Sandy	98	58	358	15	170	699	14.33
West Linn	200	203	1,112	192	286	1,993	9.64
Wilsonville	174	71	783	166	572	1,766	13.75
Remaining areas	1,434	1,355	17,184	3,159	4,473	27,604	17.29
Clackamas County	3,067	2,831	30,196	5,248	8,911	50,253	15.98

When looking at the block groups by census tract, as seen in Map II.1, on the following page, the unincorporated areas show a higher concentration of disabled persons just outside of Sandy and Canby. However, for the purposes of this study, those unincorporated areas are not included in the analysis, only the municipalities.

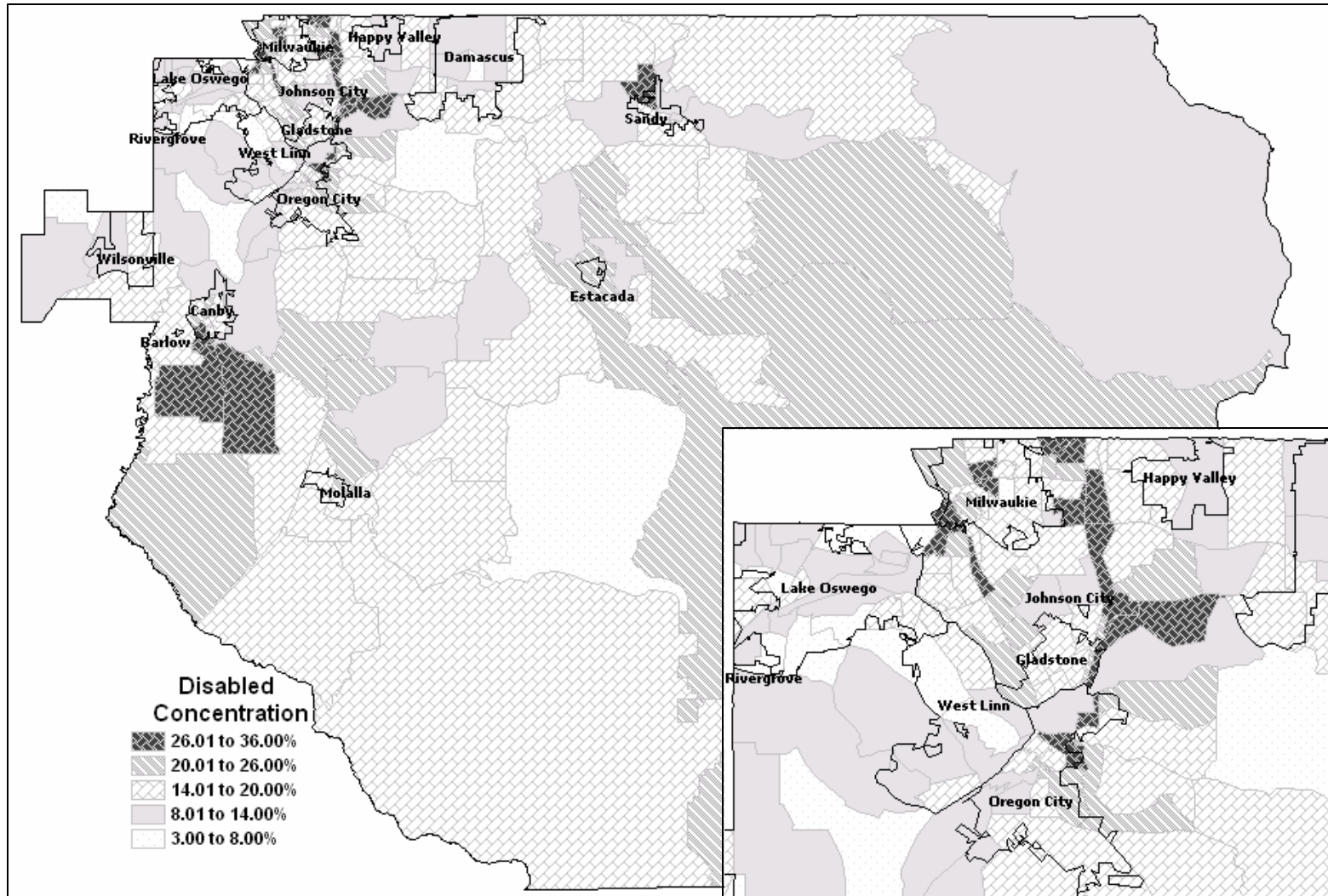
Because the distribution of the disabled population varies so significantly throughout the county, a more detailed analysis was undertaken; it computed the distribution of the disabled population by block group.⁷ Approximately 10 block groups have more than 30 percent of their population as disabled. This seems to imply a disproportionate share of disabled residing in some specific areas. HUD states that a disproportionate share exists if a particular group is more than ten percentage points higher than the jurisdiction's average concentration. Furthermore, it appears that many of the areas with higher concentrations of disabled persons are located near major transportation arterials. These data are presented geographically in Maps II.1 and II.2, on the following pages. Refer to Table A.3 in Appendix A for further block group details.

Racial Composition

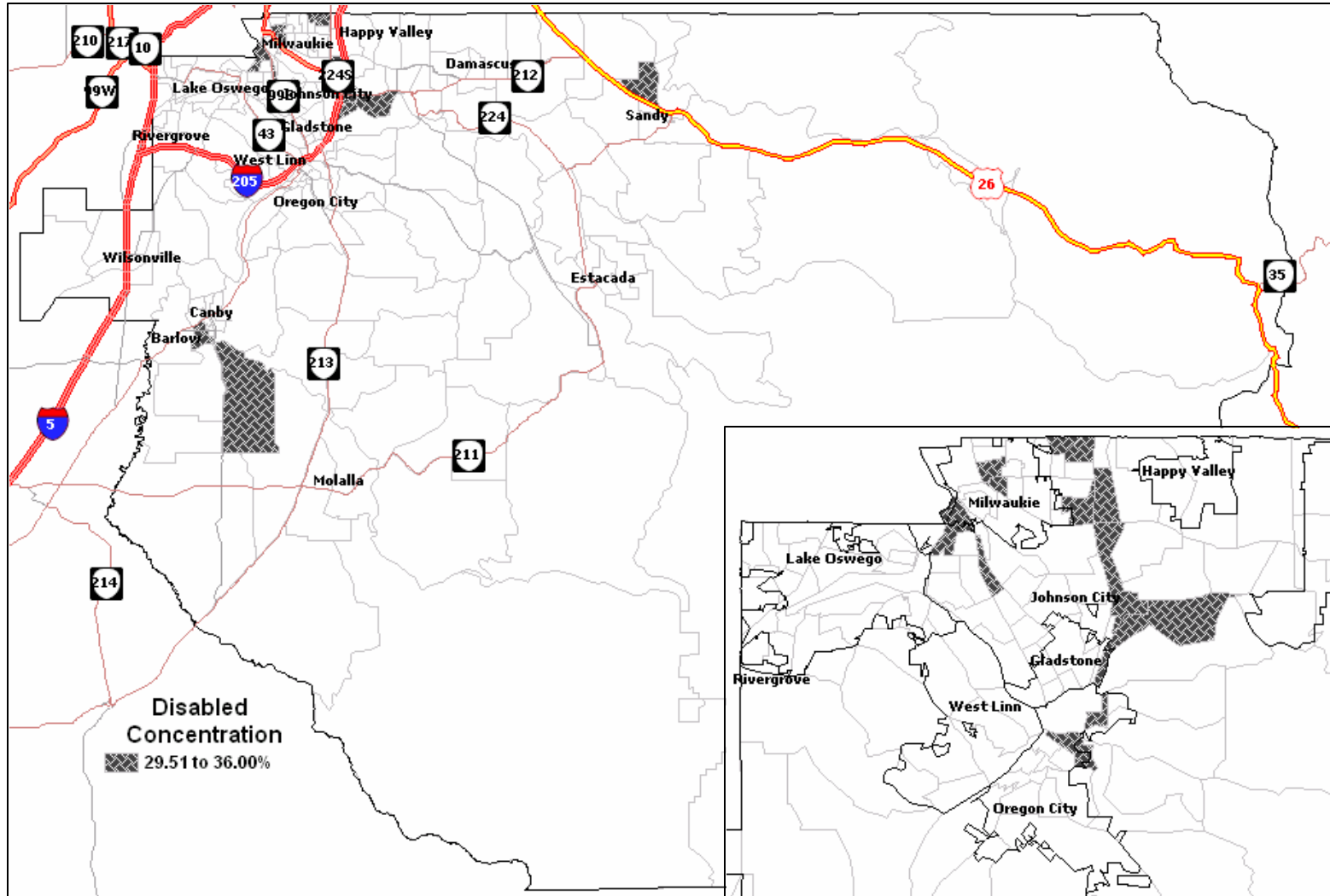
The racial composition of Clackamas County is predominantly white, comprising some 91.3 percent of the population. However, the white population, while growing in absolute terms, has actually fallen as a percentage of the total population, dropping from 96.3 percent in 1990. Asians are the largest single racial minority in the county, with some 8,292 persons or 2.5 percent of the population. There were 2,233 blacks in the county, or 0.7 percent of the county's population.

⁷ A census block group is a cluster of census blocks having the same first digit of their four-digit identifying numbers within a census tract. BGs generally contain between 600 and 3,000 people, with an optimum size of 1,500 people. Most BGs were delineated by local participants as part of the U.S. Census Bureau's Participant Statistical Areas Program.

MAP II.1
Disabled Concentration – Percent of Non-institutionalized Population 5 years and Over
Clackamas County by Block Group, Census 2000



MAP II.2
Disabled Concentration – Percent of Non-institutionalized Population 5 years and Over
Clackamas County by Block Group, Census 2000



However, the distribution of the population by race is far from being uniform. More than 94 percent of the populations of both Rivergrove and Damascus are white, while the city of Estacada has an 84.8 percent white population. These data are presented in Table II.4, below.

**TABLE II.4
POPULATION BY RACE AND ETHNICITY
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS**

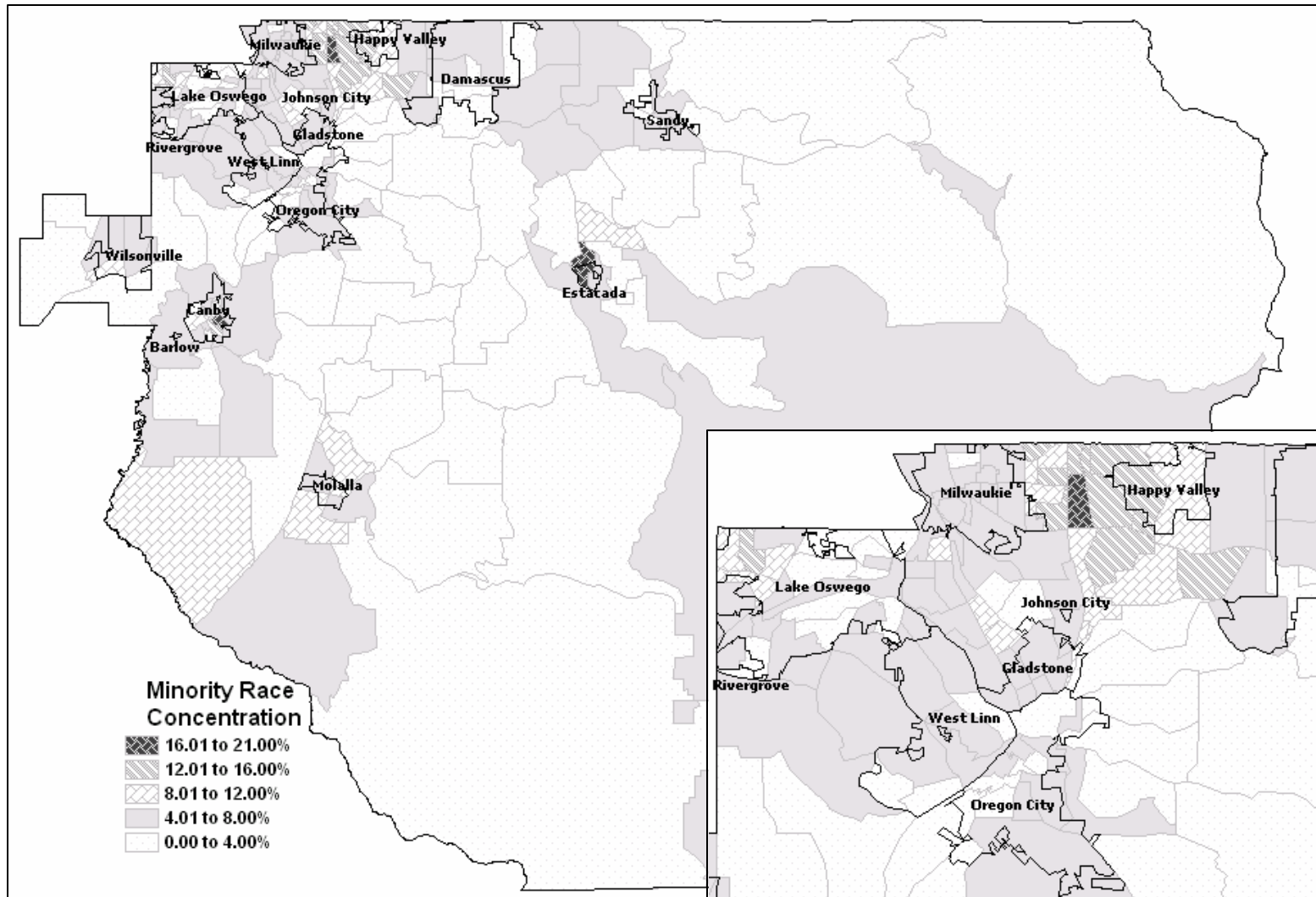
City	White	Black	American Indian or Alaska Native	Asian	Native Hawaiian & Other Pacific Islander	Some Other Race	Two or More Races	Total	Hispanic or Latino
Barlow	127	.	.	1	.	5	7	140	13
Canby	11,309	60	98	128	17	956	222	12,790	1,985
Damascus	8,348	28	50	188	16	66	174	8,869	194
Estacada	2,012	4	34	42	1	235	43	2,371	303
Gladstone	10,342	82	70	241	33	348	322	11,438	700
Happy Valley	3,949	35	13	400	7	20	95	4,519	85
Johnson City	594	7	7	3	.	10	13	634	24
Lake Oswego	30,048	200	108	1,524	57	238	814	32,989	783
Milwaukie	18,637	194	193	484	52	327	603	20,490	813
Molalla	5,003	25	73	28	16	378	124	5,647	596
Oregon City	23,807	150	277	288	28	553	651	25,754	1,283
Rivergrove	272	.	.	3	.	5	7	287	9
Sandy	5,057	8	62	40	14	89	115	5,385	220
West Linn	20,775	120	78	647	18	165	458	22,261	638
Wilsonville	12,651	92	98	311	23	441	371	13,987	971
Remaining areas	155,921	1,228	1,255	3,964	287	3,863	4,311	170,830	8,127
Clackamas County	308,852	2,233	2,416	8,292	569	7,699	8,330	338,391	16,744

A similar analysis of the county's population concentrations was conducted for racial minorities. These data again computed the degree of concentration by census block group. There are only a few block groups that can be determined to have a disproportionate share of minority racial populations, as defined by HUD. The geographic distribution of these areas is presented in Map II.3, on the following page.

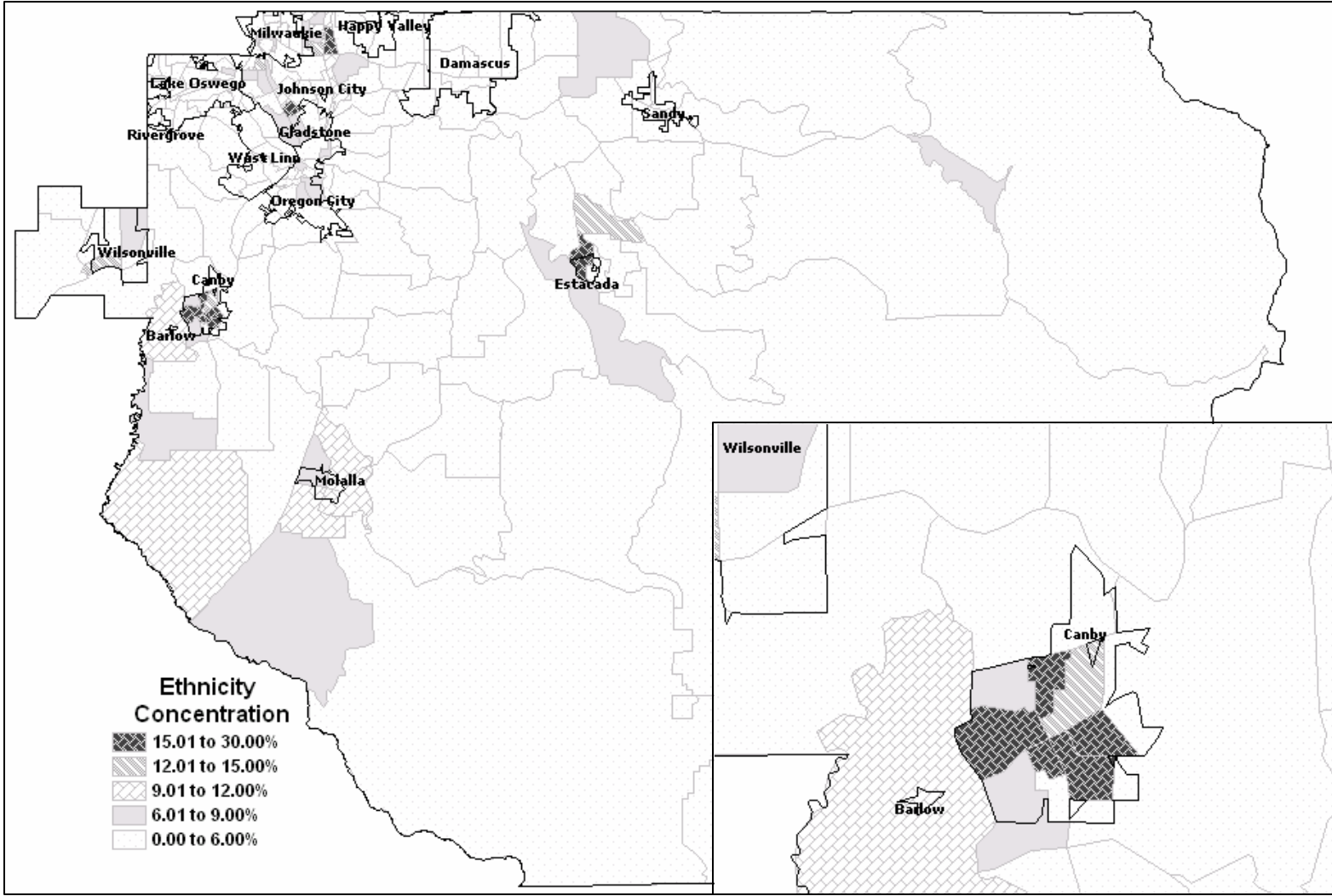
The Hispanic population in Clackamas County is nearly 17,000 persons, or some 4.95 percent of the county's population. While this may appear to be a small number, this particular ethnic minority is growing quickly. Between 1990 and 2000, the Hispanic population jumped some 135 percent, increasing from 7,129 persons. This is significantly more rapid than the national rate, which was 58 percent over the same period. Canby has the largest Hispanic population of any of the municipalities, with some 1,985 persons. Oregon City has the next highest Hispanic population, with nearly 1,300 persons.

Furthermore, the Hispanic population is not evenly distributed throughout the county. To determine where some of these minority populations are concentrated, another block group analysis was conducted and a geographic map was prepared. The data are presented in Map II.4. As seen therein, several block groups exceed 15 percent concentration, indicating that selected areas of the county have a disproportionate share of Hispanic citizens. Table A.12 in Appendix A provides the details for all the block groups.

MAP II.3
Percent Minority Concentration, Clackamas County by Block Group, Census 2000



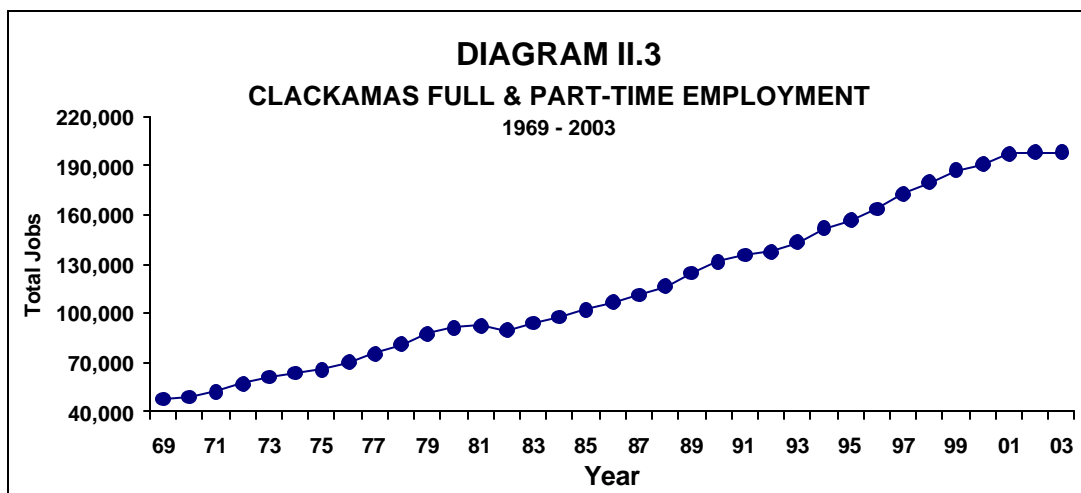
MAP II.4
Percent Hispanic Concentration, Clackamas County by Block Group, Census 2000



Clackamas County Economics

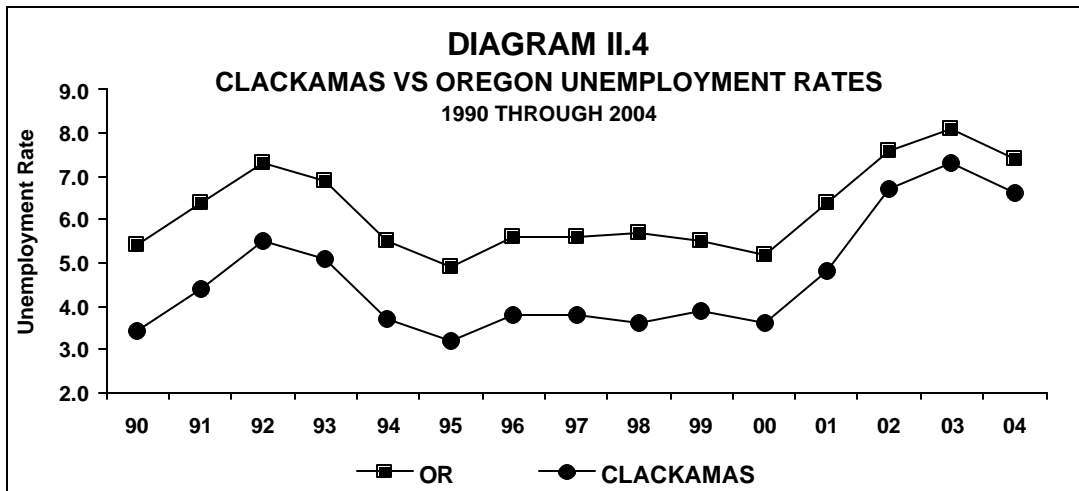
Employment and Labor Force

The Bureau of Economic Analysis (BEA) provides a set of employment statistics. These are collected, in part, through income tax filings, and represent the number of full- and part-time jobs that are being filled.⁸ These statistics are a measure of jobs, and a person may hold more than one job. For nearly 35 years, full and part-time employment in Clackamas County has been steadily rising. Employment slipped only once since 1969, during the 1980-82 recession. Even more recent economic disturbances did not deter growth in Clackamas County. Between 2002 and 2003, at the height of the recent recession, the BEA reported that employment continued to expand in the county, reaching 197,981 jobs in 2003, although this was a slower pace than seen in recent years. As seen in Diagram II.3, below, the overall economy tends to remain resilient and demonstrates solid health and expansion opportunities.



The Bureau of Labor Statistics (BLS) releases a different yet also very common employment measure relating to people: the labor force, defined as either people working or seeking work. Here, Clackamas County has consistently outperformed Oregon in terms of unemployment rates. In 1990, when Oregon had a 5.4 percent unemployment rate, Clackamas County had an unemployment rate of 3.4 percent. In 2004, when unemployment rates were even higher, Clackamas County had an unemployment rate of just 6.6 percent when the state had a rate of 7.4 percent. These data are presented in Diagram II.4, on the following page.

⁸ BEA statistics include labor and proprietors, as well as agricultural, domestic, and casual labor employment.



In fact, Clackamas County has outperformed the entire Portland/Vancouver MSA⁹ over most of the last 15 years. As seen in Table II.5, below, the county has maintained an unemployment rate that is typically less than either the MSA or the state of Oregon.

TABLE II.5
LABOR FORCE STATISTICS 1990 THROUGH 2004
BUREAU OF LABOR STATISTICS

Year	Clackamas County			Unemployment Rate		
	Labor Force	Employment	Unemployment	Clackamas	Portland/ Vancouver	Oregon
1990	158,247	152,882	5,365	3.4	4.3	5.4
1991	161,177	154,094	7,083	4.4	5.4	6.4
1992	165,487	156,403	9,084	5.5	6.5	7.3
1993	170,472	161,728	8,744	5.1	5.7	6.9
1994	175,974	169,399	6,575	3.7	4.4	5.5
1995	179,990	174,145	5,845	3.2	3.8	4.9
1996	187,002	179,987	7,015	3.8	4.3	5.6
1997	193,418	186,079	7,339	3.8	4.1	5.6
1998	195,703	188,646	7,057	3.6	4.2	5.7
1999	197,823	190,116	7,707	3.9	4.3	5.5
2000	192,274	185,398	6,876	3.6	4.1	5.2
2001	192,850	183,550	9,300	4.8	5.9	6.4
2002	193,593	180,527	13,066	6.7	8.0	7.6
2003	193,250	179,084	14,166	7.3	8.5	8.1
2004	192,727	180,053	12,674	6.6	7.2	7.4

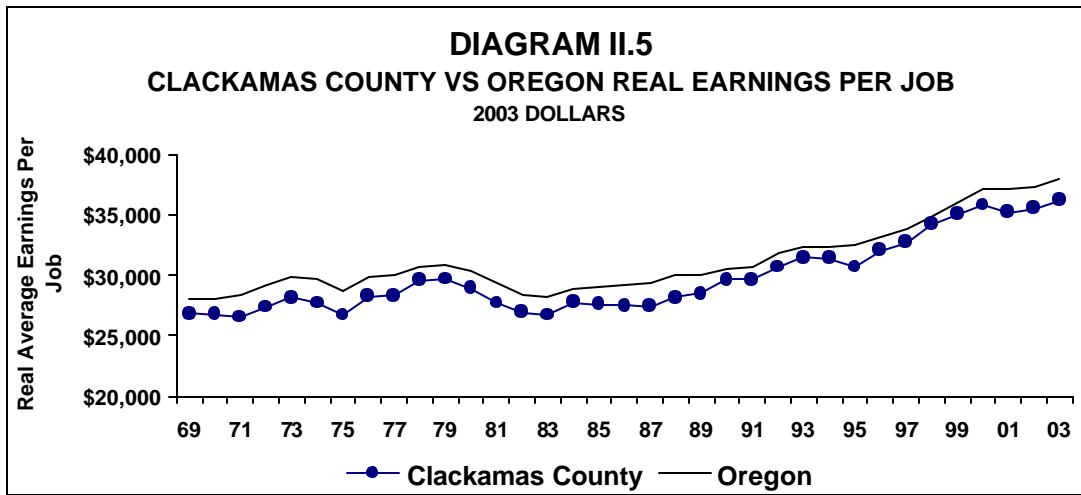
Average Earnings and Personal Income

Average earnings and personal income are solid indicators of the economic well-being of a local economy. The BEA reports that total earnings in Clackamas County have marched upward over the last 34 years, increasing to over \$7 billion by 2003, in real dollar terms.¹⁰ With the addition of dividends, interest, and rent payments received (as unearned income sources), total personal income exceeded \$12.5 billion in 2003. Furthermore, when total earned income is compared to the total number of jobs, the average real earnings per worker in Clackamas County has been steadily increasing. In 2003, the last year available from the BEA, real average earnings in the county exceeded \$36,200. However, the state surpassed \$37,900 at the same time. Clackamas

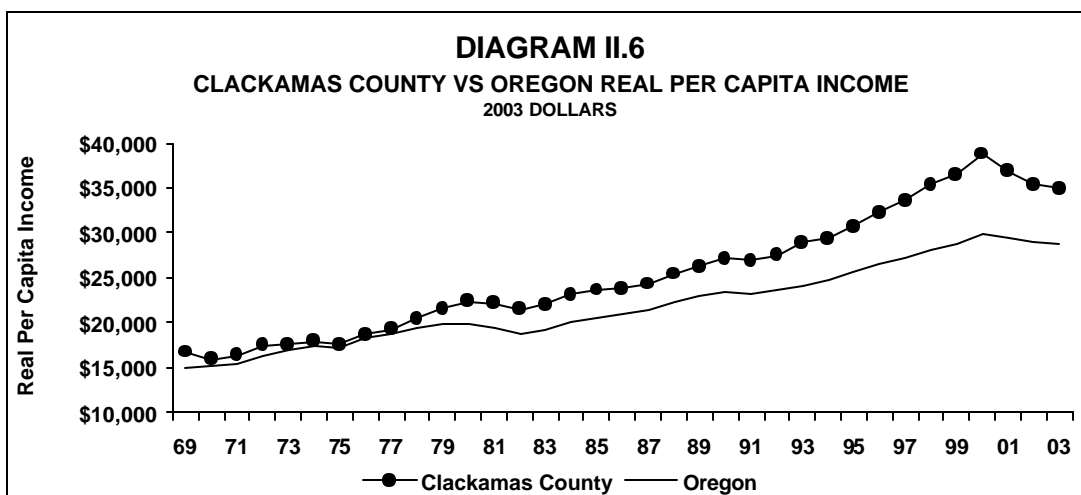
⁹ Full title: Portland-Vancouver-Beaverton, OR-WA MSA

¹⁰ "Real dollar terms" refers to removing the influences of inflation, thereby indicating a measure of buying power over time.

County usually tends to have lower average wage rates than the remainder of the state, as seen in Diagram II.5, below.



Still, the citizens of Clackamas County tend to hold numerous jobs and tend to receive, on average, higher portions of their income from unearned income sources, such as property income – dividends, interest, and rents. When the sum of all these, defined as total personal income, is divided by total population, the result is per capita income. In Clackamas County, per capita income is very good and much higher than that seen at the state level. Per capita income was \$34,900 in the county compared to \$28,734 statewide in 2003. This is also a solid and lasting development. Even so, Clackamas County is subject to the economic climate. Since 2000, per capita income has suffered significantly, dropping nearly \$4,000 in four years, as seen in Diagram II.6, below.



Individuals in Poverty

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but are updated annually for inflation, using the Consumer Price Index. The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid, and food stamps. Poverty is not defined for people in military barracks, institutional group quarters, or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations.¹¹

In 2000, 21,969 people lived in poverty in Clackamas County, a poverty rate of 6.6 percent. Over 2,200 of these persons were under the age of five and some 7,000 were under the age of 18. Some 1,100 individuals in poverty were over the age of 75.

While these may seem to be somewhat alarming statistics, the poverty rate in Clackamas County was significantly lower than the 12.4 percent rate seen nationwide. Table II.6, below, shows the number of people in poverty for each of the municipalities in Clackamas County. Estacada has the highest rate of poverty in the county, even higher than the national average, reaching nearly 12.9 percent. Molalla was close behind, having a poverty rate of 9.67 percent. Conversely, the municipalities with the lowest rates of poverty were Happy Valley, which had an extremely low rate of just 1.2 percent, and Damascus, which had a rate of 2.7 percent. Oregon City, with the largest population in the county, has one of the higher poverty rates, reaching nearly 9 percent. Overall, it can be seen that poverty is not evenly distributed throughout the county.

TABLE II.6
INDIVIDUALS IN POVERTY BY AGE
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS

City	Under 5	5 years	6 to 11 years	12 to 17 years	18 to 64 years	65 to 74 years	75 years and over	Total	Poverty Rate
Barlow	.	.	3	.	2	.	.	5	3.50
Canby	111	28	127	120	492	41	34	953	7.44
Damascus	13	9	20	34	148	7	11	243	2.73
Estacada	19	5	53	30	170	14	.	291	12.85
Gladstone	147	13	150	51	569	36	33	999	8.97
Happy Valley	.	.	8	11	41	.	.	60	1.23
Johnson City	7	.	4	7	28	3	6	55	8.08
Lake Oswego	57	.	46	78	734	71	80	1,066	3.25
Milwaukie	165	50	130	116	915	90	88	1,554	7.58
Molalla	54	5	49	61	293	7	50	519	9.67
Oregon City	244	14	259	252	1,237	57	110	2,173	8.86
Rivergrove	3	.	1	4	7	.	.	15	5.21
Sandy	20	16	73	59	239	.	25	432	8.13
West Linn	60	8	57	122	542	30	42	861	3.90
Wilsonville	89	.	26	22	476	50	119	782	5.64
Remaining areas	1,219	249	1,287	1,188	7,152	352	515	11,961	7.06
Clackamas County	2,208	397	2,293	2,155	13,045	758	1,113	21,969	6.56

¹¹ Information available at <http://www.census.gov/hhes/poverty/povdef.html>.

Low-income Concentrations

The Decennial Census also addresses household income and reports household incomes in discrete segments. Households are defined as all people who occupy a housing unit.¹² Household income includes the income of everyone 15 years old and over in the household, whether they are related to the householder or not. Further, because many households consist of only one person, average household income is usually less than average family income.

Overall, there were 6,126 households in Clackamas County that had incomes of less than \$10,000, nearly 4.8 percent of all households. Furthermore, there were another 13.7 percent of all households that had income from \$10,000 to \$24,999, or 17,605 households.

Lake Oswego had the highest number of households with incomes above \$150,000, some 2,489. West Linn also had a number of these higher income households, with some 1,161. However, the largest number of households with incomes above \$150,000 was in the rural areas of the county, with some 3,027 households.

Nevertheless, the concentration of these higher income households tends to be slightly higher in the municipalities, as do the lower income households. For example, just over 43 percent of all households with incomes over \$100,000 are located in the rural areas of the county. On the other hand, over 50 percent of the householders with incomes from \$25,000 to \$75,000 have elected to be within the municipal boundaries. These data are presented in Table II.7, below.

TABLE II.7
HOUSEHOLDS BY INCOME RANGE
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS

City	Less than \$10K	\$10- \$14.99K	\$15- \$19.99K	\$20- \$24.99K	\$25- \$34.99K	\$35- \$49.99K	\$50- \$74.99K	\$75- \$99.99K	\$100- \$149.99K	\$150K or more	Total Households	Median Household Income (\$)
Barlow	2	.	.	7	12	8	11	5	.	.	45	41,250
Canby	231	265	292	216	582	903	981	525	402	121	4,518	45,811
Damascus	61	70	49	122	231	454	778	576	563	167	3,069	-NA-
Estacada	120	60	64	54	96	138	132	101	55	14	834	39,200
Gladstone	290	238	273	229	439	826	1,012	523	280	35	4,145	46,368
Happy Valley	9	9	38	34	57	151	263	273	376	313	1,523	93,131
Johnson City	20	8	34	23	52	73	60	12	2	2	286	35,517
Lake Oswego	444	305	439	452	1,248	1,715	2,271	1,787	2,442	2,489	13,592	73,774
Milwaukie	455	474	556	523	1,291	1,723	2,094	889	503	140	8,648	43,635
Molalla	157	96	107	178	262	383	507	200	92	9	1,991	42,672
Oregon City	728	395	527	501	1,322	1,816	2,245	1,217	599	143	9,493	45,531
Rivergrove	.	3	4	.	9	9	24	15	21	14	99	76,201
Sandy	118	124	145	118	235	409	468	182	99	50	1,948	42,115
West Linn	211	164	252	339	647	972	1,582	1,266	1,560	1,161	8,154	72,010
Wilsonville	240	216	338	295	754	941	1,211	893	687	352	5,927	52,515
Remaining	3,040	2,835	2,946	3,188	7,865	11,436	14,277	8,754	6,718	3,027	64,088	-NA-
Total County	6,126	5,262	6,064	6,279	15,102	21,957	27,916	17,218	14,399	8,037	128,360	52,080

The county's median household income reported in the 2000 Census was \$52,080, but this varied rather significantly by municipality. Happy Valley had the highest median household income, with \$93,131, and Johnson City had the lowest, with \$35,517.

¹² U.S. Census Bureau Demographic Profile: 2000, 2000 Census of Population and Housing, Technical Documentation, May 2002, p. 5-10.

Low-income concentrations were estimated by taking into consideration all families with 50 percent or less of the county's median family income (MFI). This is approximated by taking the percent of families making less than \$25,000 in each block group of the county. The countywide average indicates that nearly 18.5 percent of all families in the county earn less than \$25,000. However, several block groups have more than 30 percent of their families earning less than 50 percent of median family income. In fact, some block groups have nearly 50 percent of their families in this very low-income category, as seen in Map II.5, on the next page.

These block groups are located more frequently in the northwest portion of the county. The block groups in and around Milwaukie seem to have the highest frequency of those earning \$25,000 or less. Consequently, several areas of the county have a low income concentration higher than 28.5 percent, ten percentage points above the jurisdiction average. Hence, these areas have a disproportionate share of low-income households. Table A.12 in Appendix A presents the block group details for this condition.

Clackamas County Housing

Housing Inventory

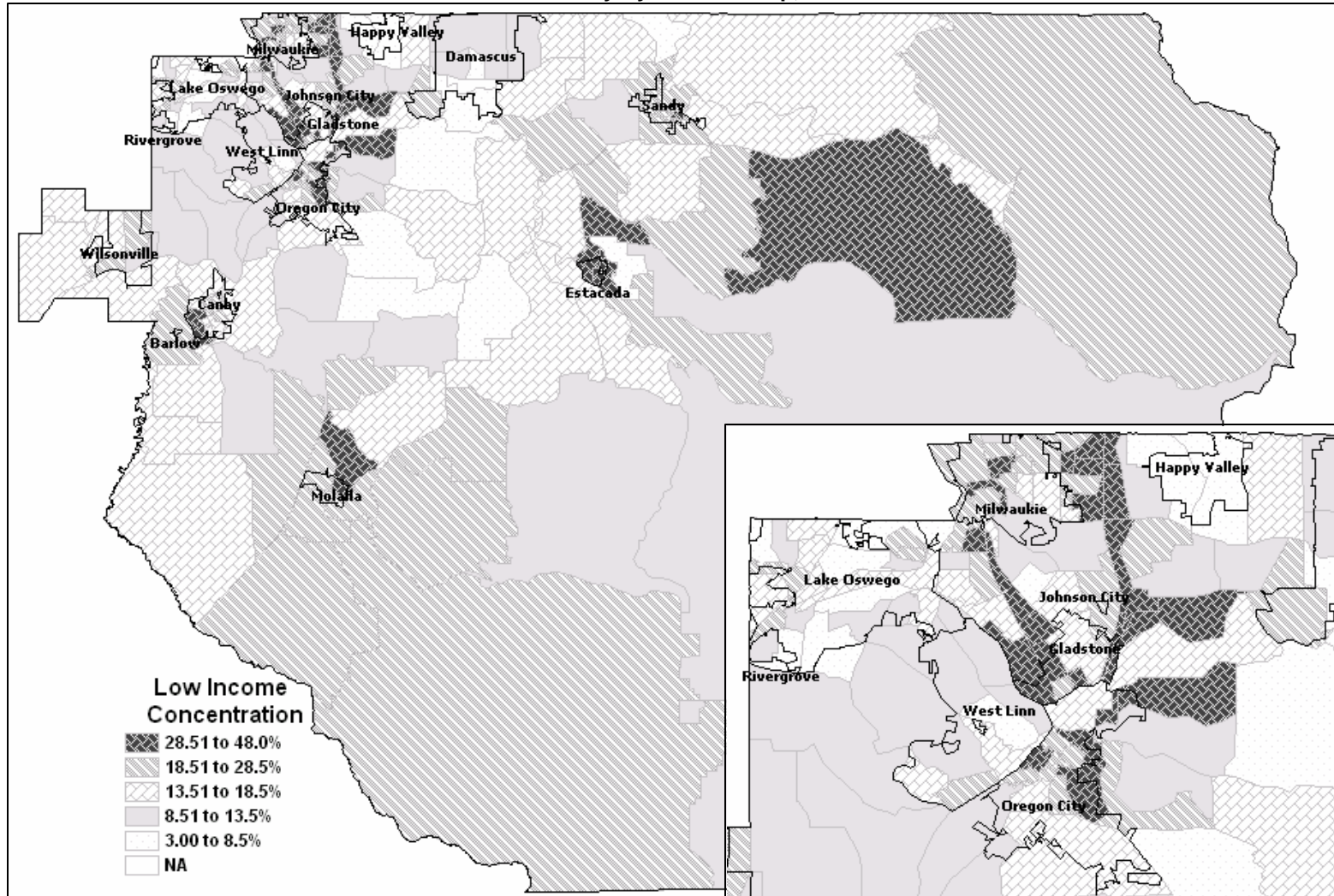
The 2000 Census estimated that Clackamas County's housing stock totaled nearly 137,000 units. Of these units, over 92,200, or 67.3 percent, were single-family detached units. Another 11,543, or 8.4 percent, were mobile homes or manufactured homes. This represents a total of nearly 76 percent of all housing choice being detached single-family style units. Another 22,248 units were in apartment buildings consisting of 5 or more units. This totaled 16 percent of housing choices.

Several municipalities in the county have either just a few rental properties or no rental properties at all. Rivergrove has no rental units and Happy Valley has just 9 rentals in attached units. Overall, 41.4 percent of all apartment structures having five or more units are located in the rural areas of the county. This data is presented in Table II.8, below.

TABLE II.8
TOTAL HOUSING UNITS BY TYPE OF UNIT
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS

City	1 unit, detached	1 unit, attached	2 to 4 units	5 to 19 units	20 to 49 units	50 or more units	Mobile Home/ Trailer	Boat, RV, Van, etc.	Total
Barlow	38	.	.	.	.	.	.	.	38
Canby	3,147	232	373	393	155	225	265	.	4,790
Damascus	2,822	27	25	.	.	.	274	6	3,154
Estacada	571	.	104	62	74	14	39	.	864
Gladstone	2,892	122	295	399	125	246	262	.	4,341
Happy Valley	1,573	9	.	.	.	.	.	.	1,582
Johnson City	22	.	.	2	.	4	267	.	295
Lake Oswego	9,597	842	738	1,949	431	754	26	.	14,337
Milwaukie	5,938	213	834	1,010	381	589	84	.	9,049
Molalla	1,242	62	250	60	99	80	242	17	2,052
Oregon City	6,320	283	1,223	1,265	192	534	348	.	10,165
Rivergrove	108	.	.	.	.	.	.	.	108
Sandy	1,336	51	258	141	50	24	219	.	2,079
West Linn	6,779	321	381	752	136	308	68	.	8,745
Wilsonville	2,355	674	403	1,667	216	689	415	.	6,419
Remaining	47,470	675	2,214	4,603	1,250	3,369	9,034	321	68,936
Total County	92,210	3,511	7,098	12,303	3,109	6,836	11,543	344	136,954

MAP II.5
Percent Low-Income Household Concentration – Households with Incomes Less than \$25,000
Clackamas County by Block Group, Census 2000



Of the county's total housing stock, 128,201 units were occupied. About 91,145 were owner-occupied and another 37,056 were renter-occupied, with a homeownership rate of 71.1 percent. It compares very favorably with the national average of 67.4 percent. While Happy Valley had the highest homeownership rate, with a 95.3 percent rate, Wilsonville had the lowest homeownership rate, with just 54.1 percent. These data are presented in Table II.9, below.¹³ Clackamas County had 8,753 vacant housing units.¹⁴ The municipality with the greatest number of vacant units was Lake Oswego, with some 847 units. Oregon City also had a number of vacant units, some 654 units, and West Linn had another 548 units. However, the non-municipal areas tend to have a relatively higher frequency of vacant units. These geographic areas, having some 4,925 vacant units, have 56.3 percent of all units vacant but only 50.3 of all housing units. These data are also presented in Table II.9, below.

TABLE II.9
HOUSING UNITS BY OCCUPANCY
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS

City	Owner-Occupied	Renter-Occupied	Total Occupied	Vacant	Total Housing Units
Barlow	33	5	38	.	38
Canby	3,017	1,483	4,500	290	4,790
Damascus	2,840	217	3,057	97	3,154
Estacada	510	315	825	39	864
Gladstone	2,732	1,440	4,172	169	4,341
Happy Valley	1,428	71	1,499	83	1,582
Johnson City	258	26	284	11	295
Lake Oswego	9,564	3,926	13,490	847	14,337
Milwaukie	5,256	3,379	8,635	414	9,049
Molalla	1,351	630	1,981	71	2,052
Oregon City	5,660	3,851	9,511	654	10,165
Rivergrove	94	12	106	2	108
Sandy	1,346	617	1,963	116	2,079
West Linn	6,434	1,763	8,197	548	8,745
Wilsonville	3,208	2,724	5,932	487	6,419
Remaining areas	47,414	16,597	64,011	4,925	68,936
Clackamas County	91,145	37,056	128,201	8,753	136,954

Income Spent on Housing and Cost Burdens

The 2000 Census reported the level of income spent on housing. These data pertain to renters, homeowners with a mortgage and homeowners without a mortgage. Rental costs include the cost of the monthly rent, plus any energy utilities, such as gas or electricity, that the tenant must pay. Homeowner costs include energy utilities, water, sewer, and refuse collection, as well as property taxes and insurance on the home. For those homeowners with mortgages, this also includes the principal and interest payments each month. Housing costs were separated into categories describing the percent of the household's income spent on housing, such as less than 30 percent of household income, from 30 percent to 50 percent of household income, and more than 50 percent of household income. For those households that expend from 30 to 50 percent of their income on housing, they are experiencing a housing cost burden. For those that spend more than 50 percent of their income on housing, they are experiencing a severe cost burden.

¹³ Homeownership rates derived from Table II.9 are presented in Appendix A, Table A.7.

¹⁴ "Vacant units" include units for-sale, for-rent, rented or sold but not occupied, seasonal/recreational/occasional use, migrant worker housing, and "other vacant" housing.

Table II.10, at right, presents cost burden data for the entire county compared to U.S. average data from the 2000 Census. Interestingly, renters in Clackamas County appear to have more affordable rental options than those seen nationally, with just 19.7 percent of the county’s renters experiencing a cost burden, compared to 20.8 percent nationally, and just 16.9 percent experiencing a severe cost burden, compared to 19.1 percent nationally. However, homeowners with a mortgage have a greater burden than seen nationally, with 20.7 percent of the county’s homeowners experiencing a cost burden and 9.4 percent experiencing a severe cost burden, compared to 17.7 and 9.1 percent nationally. Conversely, homeowners without a mortgage have a lower incidence of cost burdens than seen nationally.

TABLE II.10
COST BURDEN AND SEVERE COST BURDEN
CLACKAMAS COUNTY AND U.S. – 2000 CENSUS

Renters	Clackamas	U.S.
Cost Burden	19.7%	20.8%
Severe Cost Burden	16.9%	19.1%
Homeowners with Mortgage		
Cost Burden	20.7%	17.7%
Severe Cost Burden	9.4%	9.1%
Homeowners without Mortgage		
Cost Burden	5.7%	6.5%
Severe Cost Burden	3.0%	4.2%

While renters in Clackamas County have a lower incidence of cost burdens and severe cost burdens than seen nationally, this in no way minimizes the difficulties that some of the county’s citizens are facing. Those who are experiencing a severe cost burden are only one step away from being at risk of homelessness. With one financial setback, such as an auto accident, a medical emergency or a job layoff, they are faced with immediate and challenging housing choices. Homeowners with a mortgage who are experiencing a severe cost burden are in a similar situation. In the case of homeowners without a mortgage who are experiencing a severe cost burden, it is the housing unit that is at risk. These homeowners are not able to conduct normal and periodic maintenance on their homes, thereby contributing to a blighting influence.

However, these cost burdens are not equitably distributed throughout the county. Table II.11, on the following page, presents the level of income spent on housing by householders in each of the municipalities in the county, as well as all remaining areas of the county.¹⁵ While the remaining areas of the county have the greatest frequency of renters, Gladstone has the highest rate of renters having a severe cost burden, with some 20.7 percent, or 298 renters. Furthermore, Oregon City has the greatest *number* of renters experiencing a severe cost burden, some 711 of the 3,824 renters. Milwaukie has the next-lowest rate, with 12.9 percent, or 435 renters. Interestingly, Happy Valley has no severely cost-burdened renters.

¹⁵ Specified renter-occupied units include all renter-occupied units except 1-unit attached or detached houses on 10 acres or more. Specified owner-occupied units are owner-occupied; one-family attached and detached houses on less than 10 acres without a business or medical office on the property.

TABLE II.11
INCOME SPENT ON HOUSING – SPECIFIED RENTER OCCUPIED UNITS
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS

City	Less than 30 percent	30 to 50 percent	50 percent or more	Not Computed	Total
Barlow	.	.	1	4	5
Canby	874	295	228	86	1,483
Damascus	90	45	29	36	200
Estacada	148	89	54	24	315
Gladstone	812	229	298	101	1,440
Happy Valley	71	.	.	.	71
Johnson City	13	13	.	.	26
Lake Oswego	2,390	769	559	201	3,919
Milwaukie	2,170	654	435	114	3,373
Molalla	332	131	120	28	611
Oregon City	2,160	820	711	133	3,824
Rivergrove	10	.	2	.	12
Sandy	364	157	87	.	608
West Linn	1,110	273	318	56	1,757
Wilsonville	1,671	609	400	44	2,724
Remaining areas	8,964	3,074	2,895	1,043	15,976
Clackamas County	21,179	7,158	6,137	1,870	36,344

Clackamas County has a slightly greater number of homeowners that are experiencing cost burdens than seen nationally. These statistics are also not spread equally throughout the county. Johnson City had the highest number of homeowner households experiencing a severe cost burden. Interestingly, Happy Valley had the next highest share of homeowner households experiencing a severe cost burden, with 16.5 percent of its householders experiencing a severe cost burden, or about 200. Estacada and Sandy also have a relatively high rate of severe cost burdens, with 12 and 11.1 percent of the householders with a mortgage experiencing a severe cost burden. Interestingly, the greatest total numbers of householders with severe cost burdens reside in Lake Oswego, with 663, and in West Linn, with 463, as seen in Table II.12, below. However, these two cities also have the third and fifth lowest poverty rates in the county.

TABLE II.12
INCOME SPENT ON HOUSING – SPECIFIED OWNER-OCCUPIED UNITS WITH
A MORTGAGE
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS

City	Less than 30 percent	30 to 50 percent	50 percent or more	Not Computed	Total
Barlow	17	9	2	.	28
Canby	1,312	461	130	.	1,903
Damascus	1,241	458	163	11	1,874
Estacada	256	68	44	.	368
Gladstone	1,208	410	192	12	1,822
Happy Valley	777	235	200	.	1,212
Johnson City	6	.	2	.	8
Lake Oswego	5,244	1,126	663	18	7,051
Milwaukie	2,418	776	376	6	3,576
Molalla	507	244	77	.	828
Oregon City	2,852	1,037	418	25	4,332
Rivergrove	51	17	8	.	76
Sandy	637	203	105	.	945
West Linn	3,820	917	463	7	5,207
Wilsonville	1,428	423	136	7	1,994
Remaining areas	18,206	5,499	2,415	133	26,252
Clackamas County	39,980	11,883	5,394	219	57,476

Some 15,317 homeowners who no longer have a mortgage reside in Clackamas County. The rural areas have the greatest number of homeowners without mortgages, although Lake Oswego has the most for any of the municipalities, as seen in Table II.13, below. The areas with the greatest share of homeowners without a mortgage and experiencing a severe cost burden are Sandy, with 6.7 percent, Molalla, with 5.8 percent, and Damascus, with 5.6 percent.

TABLE II.13
INCOME SPENT ON HOUSING – SPECIFIED OWNER-OCCUPIED UNITS
WITHOUT A MORTGAGE
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS

City	Less than 30 percent	30 to 50 percent	50 percent or more	Not Computed	Total
Barlow	5	.	.	.	5
Canby	629	27	10	.	666
Damascus	359	19	22	.	401
Estacada	74	8	.	.	82
Gladstone	477	60	24	.	561
Happy Valley	148	26	.	.	174
Johnson City	.	.	.	.	.
Lake Oswego	1,530	77	66	39	1,712
Milwaukie	1,102	80	12	.	1,194
Molalla	195	15	13	.	223
Oregon City	759	38	12	14	823
Rivergrove	13	.	.	.	13
Sandy	117	9	9	.	135
West Linn	719	33	14	17	783
Wilsonville	495	11	22	11	539
Remaining areas	7,235	466	259	47	8,006
Clackamas County	13,857	869	463	128	15,317

Housing Problems

HUD defines overcrowded housing conditions as a householder having one to 1.5 persons per room. The household has severely overcrowded conditions if there are more than 1.5 persons per room. Clackamas County has over 4,500 householders that are either overcrowded or severely overcrowded. Most of the county's overcrowded households are renter households. Furthermore, renter households are nearly three times more likely to be severely overcrowded than homeowner households. Additionally, it would appear that Oregon City and Canby have very high incidences of severely overcrowded households, with 180 and 174, respectively. This information is presented in Table II.14, on the following page. It should be noted that since renters represent less than 30 percent of all occupied housing in the county, it would appear that renters are disproportionately affected by overcrowding conditions.

TABLE II.14
INCIDENCE OF OVERCROWDING – OCCUPIED UNITS
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS

City	Owner-Occupied				Renter-Occupied				Total Occupied
	1.00 or less	1.01 to 1.50	1.51 or more	Total	1.00 Or less	1.01 to 1.50	1.51 or more	Total	
Barlow	31	2	.	33	5	.	.	5	38
Canby	2,935	30	52	3,017	1,246	115	122	1,483	4,500
Damascus	2,797	30	14	2,840	209	.	8	217	3,057
Estacada	495	9	6	510	280	20	15	315	825
Gladstone	2,698	27	7	2,732	1,284	77	79	1,440	4,172
Happy Valley	1,392	30	6	1,428	71	.	.	71	1,499
Johnson City	255	.	3	258	26	.	.	26	284
Lake Oswego	9,529	28	7	9,564	3,714	150	62	3,926	13,490
Milwaukie	5,194	48	14	5,256	3,156	107	116	3,379	8,635
Molalla	1,301	33	17	1,351	559	53	18	630	1,981
Oregon City	5,586	54	20	5,660	3,497	194	160	3,851	9,511
Rivergrove	94	.	.	94	9	3	.	12	106
Sandy	1,321	13	12	1,346	567	31	19	617	1,963
West Linn	6,393	35	6	6,434	1,690	19	54	1,763	8,197
Wilsonville	3,144	57	7	3,208	2,535	105	84	2,724	5,932
Remaining	46,357	760	296	47,414	15,278	690	629	16,597	64,011
Total County	89,522	1,156	467	91,145	34,126	1,564	1,366	37,056	128,201

The Census Bureau also classes housing lacking complete kitchen or plumbing facilities as a housing problem. While somewhat limited, the 2000 Decennial Census reported the number of renter and homeowner households that had incomplete plumbing and kitchen facilities. Incomplete kitchen facilities are defined as lacking standard equipment, such as a stove and oven, refrigerator, counters and kitchen storage, sink, and hot and cold running water. Incomplete plumbing facilities indicate the lack of separate bathroom, with toilet, sink, bathing facility (shower or tub), and hot and cold running water. Incomplete plumbing facilities occur equally frequently between renters and homeowners in Clackamas County. However, due to the lower level of renter households, it would appear that renters have a larger portion of housing units with incomplete plumbing facilities. For those lacking complete kitchen facilities, it is very evident that renters have an extremely large share of those units lacking complete kitchens. These data are presented in Table II.15, below.

TABLE II.15
UNSUITABLE HOUSING BY TENURE
CLACKAMAS COUNTY BY CITIES, 2000 CENSUS

City	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities	
	Owner	Renter	Owner	Renter
Barlow	.	.	.	.
Canby	15	21	16	50
Damascus	7	0	7	0
Estacada	.	5	5	19
Gladstone	.	.	.	9
Happy Valley	.	.	.	.
Johnson City	2	.	4	.
Lake Oswego	.	.	.	65
Milwaukie	21	15	9	80
Molalla	.	7	.	26
Oregon City	13	26	.	154
Rivergrove	.	.	.	.
Sandy	.	.	.	16
West Linn	.	.	.	86
Wilsonville	7	23	.	.
Remaining areas	119	97	78	443
Clackamas County	184	194	119	948

The Homeless

The homeless component of Clackamas County is often undercounted or not seen. To address the problem, the Clackamas County Homeless Count 2005 was conducted by the Coordinating Council for Homeless Programs. It was done as a federal HUD requirement for Continuum of Care McKinney-Vento funds to flow into Clackamas County for people who are homeless. The study provided a count of sheltered and unsheltered persons in the county, allowing for an estimate of the total during the fourth week of January 2005. The study counted 2,484 persons and estimated another 5,106 additional homeless persons, for a total of approximately 7,590 homeless persons. Some 53 percent counted were male, and 47 percent were female. Of those counted, 983 homeless persons were children, and 1,501 were adults.

As cited in that study, in order to escape homelessness, 58 percent of those interviewed mentioned needing money for rent, 43 percent mentioned needing help getting a job, and 42 percent mentioned needing money for rent deposit. The findings of events causing homelessness include the increased cost burdens faced due to a decline in healthcare benefits with state of Oregon enrollment cuts, the length of the Section 8 Voucher wait list, and the prohibitive cost of fair market rent for a disabled person on a Social Security income in Clackamas County.

The Continuum of Care grant presented findings of barriers faced by the homeless population. The study found several conditions contributing to the state of homelessness in the county. The chronically homeless have adverse conditions on their records that prevent them from passing landlord screening. The methamphetamine epidemic is responsible for a significant portion of the chronically homeless population. In addition, people who are chronically homeless in the county are virtually invisible to the public. There is no urban center in the county; thus the homeless live in sheds, under railroad trestles, and in the woods, away from the public eye. Consequently, there is no collective awareness of the problem.

Summary

Population

Over the past 100 years, Clackamas County grew rapidly, from fewer than 20,000 persons in 1900 to a Census population of 338,391 people in 2000, and further rising to 363,276 in 2004. This decade's growth rate is less than the long-term trend, and is now about 1.8 percent per year, but the absolute size of the increase is getting bigger and placing increasing demand on housing resources. The composition of the household is changing and, with persons per household declining, additional pressures are being placed on affordable housing markets.

The 2000 Decennial Census reports that Clackamas County had more than 50,000 citizens over the age of five that had some form of disability. The distribution of the disabled population varies significantly throughout the county. This seems to imply a disproportionate share of the county's disabled residing in some specific areas. HUD defines disproportionate share as more than ten percentage points higher than the jurisdiction's average concentration. It appears that many of the areas with higher concentrations of the disabled are near major transportation arterials.

Race and Ethnicity

The racial composition of the county is predominantly white, comprising some 91.3 percent of the population. However, the white population, while growing in absolute terms, has actually fallen as a percentage of the total population, dropping from 96.3 percent in 1990. Further, the distribution of the population by race is far from being uniform. There are a few areas that have a disproportionate share of minority racial populations.

The Hispanic population in Clackamas County is nearly 17,000 persons, or some 4.95 percent of the county's population. While this may seem small at first, this particular minority population is growing quickly. Between 1990 and 2000, the Hispanic population jumped some 135 percent, increasing from 7,129. This is significantly more rapid than the national rate, which was a strong 58 percent over the same period.

Employment, Income, and Earnings

For nearly 35 years, full and part-time employment in Clackamas County has been continually rising. These data slipped only once since 1969, during the 1980-82 recession, but in 2003, the year of the most recent BEA data, there were 197,981 jobs. Furthermore, Clackamas County has consistently outperformed Oregon in terms of unemployment rates. In 1990, when Oregon had a 5.4 percent unemployment rate, Clackamas County's rate was 3.4 percent. Even in 2004, when unemployment rates were higher, Clackamas County had an unemployment rate of just 6.6 percent when the state had a rate of 7.4 percent.

The average real earnings per job in Clackamas County have been steadily increasing. In 2003, the last year available from the BEA, real average earnings in the county exceeded \$36,200. However, the state of Oregon surpassed \$37,900 at the same time. In fact, Clackamas County usually tends to have lower average wage rates than the remainder of the state. Still, the citizens of Clackamas County tend to hold numerous jobs and tend to have, on average, higher portions of their income from unearned income sources, such as property income – dividends, interest, and rents. When the sum of all these, defined as total personal income, is divided by total population, the result is per capita income. In Clackamas County, per capita income is very good, \$34,900 in the county compared to \$28,734 statewide in 2003.

Poverty and Low Income Concentrations

In 2000, some 21,969 people lived in poverty in Clackamas County, a poverty rate of 6.6 percent. Over 2,200 of the persons in poverty were under the age of five and 7,000 were under the age of 18. Another 1,100 individuals in poverty were over the age of 75. While these may seem to be somewhat alarming statistics, the poverty rate in Clackamas County was significantly lower than the 12.4 percent rate seen nationally. However, poverty is not uniformly distributed around the county.

The countywide average indicates that nearly 18.5 percent of all households in the county earn less than \$25,000. However, there are several block groups with more than 30 percent of all their households earning less than 50 percent of the median family income. In fact, some block groups

have nearly 50 percent of their households in this very low-income category. Hence, areas with a disproportionate share of low-income households exist in Clackamas County.

Housing

Of the county's total housing stock, 128,201 units were occupied. Of these, about 91,145 were homeowners and another 37,056 were renters. This represents a solid homeownership rate of 71.1 percent. At the time the census was taken, this compared very favorably with the national average of 66.2 percent.

While Clackamas County renters have a lower incidence of cost burdens and severe cost burdens than seen nationally, this in no way minimizes the difficulties that some of its citizens are facing. Those who are experiencing a severe cost burden are only one step away from being at risk of homelessness. With one financial setback, such as an auto accident, a medical emergency, or a job layoff, they are faced with immediate and challenging housing choices. Homeowners with a mortgage who are experiencing a severe cost burden are in a similar situation, except that their homeownership is at risk. In the case of homeowners without a mortgage who are experiencing a severe cost burden, it is the housing unit that is at risk. These homeowners are not able to conduct normal and periodic maintenance on their homes.

Housing Problems

Clackamas County has over 4,500 households that are either overcrowded or severely overcrowded. However, most households that are overcrowded are renter households. Furthermore, renter households are nearly three times as likely to be severely overcrowded as homeowner households. According to 2000 Census data, it appears that, of the county's incorporated cities, Oregon City and Canby have the highest rates of severely overcrowded households with 180 and 174, respectively.

Incomplete plumbing facilities are equally frequent between renters and homeowners in Clackamas County. However, due to the lower level of renter households, it would appear that renters have a larger portion of housing units that have incomplete plumbing facilities. In terms of lacking complete kitchen facilities, it is evident that renters share an extremely disproportionate share of those units with incomplete kitchen facilities.

The Homeless

The county's homeless population is often undercounted or not seen. A recent HUD-funded study counted 7,590 homeless people. There were also interviews conducted with the homeless during the January 2005 count. In order to escape homelessness, 58 percent of those interviewed mentioned needing money for rent, 43 percent mentioned needing help in finding a job, and 42 percent mentioned needing money for a rent deposit. Study respondents also said that some of the causes of their homelessness included increased costs faced due to a decline in healthcare benefits from the Oregon Health Plan, the length of the Section 8 Voucher wait list, and the cost of a fair market rent for a disabled person on a fixed income.