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EXECUTIVE SUMMARY

Multnomah County has experienced strong economic growth in recent years, but the growth has not been distributed evenly. The benefits have been concentrated at the top of the income ladder, while many of the county’s most vulnerable residents still struggle with poverty and inadequate access to opportunities. Patterns of poverty across the county reflect sharp disparities based on race and other demographics. These inequalities undermine the social fabric of our community and threaten the county’s long-term economic stability.

Our shared prosperity depends on our ability to create conditions that will allow everyone to flourish. To do this effectively, we must understand how disparities in income and access to opportunity affect the county’s diverse residents and communities. This update to the 2014 Poverty in Multnomah County report provides a comprehensive overview of poverty and inequality in our community. It examines the levels of poverty in the county, the demographics of poverty, the geographic distribution of poverty, how poverty affects access to opportunities, and the impacts of poverty on the health and well-being of the county’s residents.

Poverty in Multnomah County

More than one-third of Multnomah County households do not have enough income to be able to meet their basic needs. Within this group are 126,836 people – 16% of the county’s population – who meet the official definition of poverty. Communities of color, immigrants and refugees, children and youth, single-parent families, seniors, people with disabilities, women, and the LGBTQ community are disproportionately impacted by poverty.

Key Findings:

- Definitions of Poverty: The official poverty rate, which is defined as households with incomes below 100% of the Federal Poverty Level (FPL), is the only measure of poverty for which detailed and comprehensive data are available, but it significantly undercounts the number of people experiencing poverty. Many people with incomes above the official poverty rate are still unable to meet their basic needs, and many more do not have sufficient resources to achieve their full potential or participate as full and equal members of society.

- People in Poverty: Approximately 34% of Multnomah County households fall below the Self-Sufficiency Standard, meaning their incomes are too low to meet their basic needs. Within this group, 31% of the county’s population qualifies for key anti-poverty safety net programs, with incomes below 185% FPL; 16% of the county’s population meets the official definition of poverty, with incomes below 100% FPL; and 8% of the county’s population is living in deep poverty, with incomes below 50% FPL.

- Growth in Poverty: Between 1990 and 2017, the county’s population in poverty grew at almost twice the rate as the county’s population as a whole. Since the publication of the 2014 Poverty in Multnomah County report, the percentage of the population living in poverty has declined slightly for the populations below 100% and 185% FPL while the percentage of the population experiencing deep poverty, with incomes below 50% FPL, has increased.

- Contextual Factors: The county’s economic growth has been driven by an increase in high-paying jobs for professionals with advanced degrees, while wages have remained stagnant for low- and middle-wage workers.
Unemployment rates have declined, but even full-time employment isn’t enough to lift many workers out of poverty. Meanwhile, steep increases in the costs of housing, child care, and other necessities have made it harder for households with low incomes to meet their basic needs.

- **Demographics of Poverty:** The demographics of poverty in Multnomah County reveal deep disparities. Many vulnerable and historically marginalized populations have poverty rates that are higher than those for the county as a whole and are over-represented within the county’s population in poverty compared with their representation in the county’s population as a whole.

- **Geography of Poverty:** Outer East Portland has the county’s highest poverty rates, with 22% of its residents in poverty. This is followed by Gresham/East County, North/Northeast Portland and Inner Southeast Portland, each with 15%-18% of their residents in poverty. West Portland and Central East Portland have the lowest poverty rates, with 13% of their residents in poverty.

- **Access to Opportunity:** Where a household lives has a profound impact on its access to opportunities. The report shows how access to key opportunities necessary for health and well-being is distributed geographically, highlighting significant disparities affecting the county’s highest poverty areas, particularly the parts of the county east of I-205.

- **Impacts of Poverty:** The report examines the impacts of poverty on people’s ability to secure necessities such as housing, food, and medical care. It also examines the long-term impacts of living in poverty on child development, population health, and life expectancy. And it highlights the negative impacts of poverty and economic inequality on the county as a whole.

### A Framework for Addressing Poverty in Multnomah County

Multnomah County and its partners must take bold action to address poverty, eliminate disparities, and create conditions that will allow everyone to thrive. The final section of the report offers a set of principles to guide this work:

1. Prioritize the elimination of inequities and disparities.
2. Strengthen the community’s collective capacity to prevent and address poverty.
3. Tailor strategies and services to meet the distinct characteristics and needs of different types of poverty and economic situations.
4. Ease the experience of poverty and make it possible for all residents to meet their basic human needs with dignity.
5. Equip people to move out of poverty by providing pathways to economic independence.
6. Eliminate the stigmas associated with poverty.
8. Invest in the well-being and development of children and youth.

9. Address geographic disparities so that all the county’s residents have equitable access to resources and opportunities.

10. Pursue structural solutions and policy changes that seek to end the conditions that cause poverty.

11. Work with regional and national partners on collective solutions.

12. Prioritize partnerships and strategic coordination.

13. Pursue opportunities for cross-system collaboration and alignment.
Multnomah County has experienced strong growth in recent years, but many of the county’s most vulnerable residents have not benefitted. More than one-third of the county’s residents are unable to meet their basic needs. Patterns of poverty across the county reflect sharp disparities based on race and other demographics.

This report examines how disparities in income and access to opportunity affect Multnomah County’s residents. It explores the extent of poverty in the county, how poverty conditions have changed over time, the demographics of poverty, the geographic distribution of poverty, and the impacts of poverty.

The report is an update to the 2014 Poverty in Multnomah County report. It updates the data, expands upon the analysis, and compares current conditions to those analyzed in that report.

Definitions of Poverty

In order to understand the extent of poverty in Multnomah County, we must first clarify what it means to experience poverty. There are multiple definitions of poverty, and the size of the county’s population experiencing poverty depends on which definition we use. Official measures of poverty rely on the Federal Poverty Level (FPL), but that is a very limited definition of poverty that leaves out a significant portion of the population that is unable to meet its basic needs. Most of the poverty data in this report are based on the FPL because that is the only measure for which detailed and comprehensive data are available, but other measures offer a more complete picture of what it means to experience poverty.

Federal Poverty Level

The Federal Poverty Level (FPL) is used to measure the “official” poverty rate, and is also used to determine eligibility for many safety net programs. A household is considered to be living in poverty if its pre-tax income is less than the FPL threshold. The guidelines vary by family size and are adjusted annually for inflation. The 2019 annual income threshold is $12,490 for a one-person household and $25,750 for a four-person household.

Many key safety net programs base their eligibility guidelines on percentages of the FPL, with most programs limited to households with incomes below 185% FPL. For example, to qualify for reduced price school meals or WIC (Special Supplemental Nutrition Program for Women, Infants, and Children), a household’s income must be at or below 185% FPL. Oregon’s Employment-Related Day Care program is available to families with initial incomes below 185% FPL. To be eligible for SNAP (Supplemental Nutrition Assistance Program, also known as food stamps), a household’s gross monthly income generally must be at or below 130% FPL. The Oregon Health Plan is available to adults with incomes under 138% FPL and to children with incomes under 300% FPL.

Some safety net programs, particularly housing programs, use a slightly different eligibility measure, based on percentages of area median family income (MFI). In Multnomah County, 100% FPL is roughly equivalent to 30%
MFI, and 185% FPL is roughly equivalent to 50% MFI. To qualify for a federal Housing Choice Voucher, a household’s income must be below 50% MFI.

The formula used to set the Federal Poverty Level was developed in the 1960s and is widely criticized as outdated. At the time it was developed, the average American household spent about a third of its budget on food. Using cost estimates for meeting a minimal standard of nutrition, the methodology defines households as poor when their income is less than three times the cost of food. Compared with the 1960s, a larger portion of household income today goes toward other items such as housing, transportation, childcare, and health care. At the same time, the costs for these other needs have risen much faster than the cost of food. The FPL doesn’t take these factors into account and, as a result, it significantly underestimates the number of people who are unable to meet their basic needs. A recent proposal by the Trump administration to change how the government calculates annual inflation adjustments to the FPL would further erode any meaningful connection between the FPL and the actual cost of living, suppressing the poverty line even more.

In an effort to resolve some of the limitations of the FPL, the Census Bureau calculates a Supplemental Poverty Measure (SPM) that is based on expenditures of food, clothing, shelter, and utilities and takes into account the value of cash and non-cash benefits designed to assist low-income households. SPM thresholds are calculated for multi-county metropolitan statistical areas, and data aren’t available on the number of people below the SPM for Multnomah County.

**Self-Sufficiency Standard**

The Self-Sufficiency Standard (SSS), which was developed by the Center for Women’s Welfare, is a more comprehensive measure of poverty that effectively addresses many of the limitations of the FPL. The SSS defines households living in poverty as those unable to meet their basic needs without public benefits or other income supports. The SSS is based on a more complete set of household expenses than the FPL, including housing, child care, transportation, and taxes. These expenses are calculated based on local cost data and are adjusted for different family types.

The SSS is significantly higher than the FPL, and is considered by many to be a more accurate measure of whether households are able to make ends meet. For example, in Multnomah County, the 2019 SSS for a family of four with two adults, an infant, and a preschooler is $89,273 compared with a FPL of $25,750. This calculation is based on up-to-date estimates of living costs in Multnomah County, which indicate that a family of this size and composition would need to earn a monthly pre-tax income of $7,439.

### Monthly Living Costs for a 4 Person Household

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$1,442</td>
</tr>
<tr>
<td>Child care</td>
<td>$2,670</td>
</tr>
<tr>
<td>Food</td>
<td>$760</td>
</tr>
<tr>
<td>Health care</td>
<td>$487</td>
</tr>
<tr>
<td>Transportation</td>
<td>$200</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$556</td>
</tr>
<tr>
<td>Miscellaneous - $556</td>
<td></td>
</tr>
<tr>
<td>Transportation - $200</td>
<td></td>
</tr>
<tr>
<td>Food - $760</td>
<td></td>
</tr>
<tr>
<td>Self-Sufficiency</td>
<td>$7,439</td>
</tr>
</tbody>
</table>

### 2019 Self-Sufficiency Standard for Multnomah County

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult and Preschooler</td>
<td>$57,261</td>
</tr>
<tr>
<td>Adult, Infant and Preschooler</td>
<td>$85,408</td>
</tr>
<tr>
<td>2 Adults, Infant and Preschooler</td>
<td>$89,273</td>
</tr>
</tbody>
</table>
$7,439 (and an annual income of $89,273) to meet the costs of housing, child care, food, transportation, health care, taxes, and other miscellaneous expenses, minus applicable tax credits.5

Households with incomes above 185% FPL but below the SSS are unlikely to qualify for most public safety net programs, but they do not have enough income to meet their basic needs. This is often referred to as a “poverty cliff” because the households are unable to make ends meet on their own but have incomes too high to qualify for assistance.

**United Nations Definition**

The United Nations offers the most comprehensive definition of poverty, framing it within a human rights lens. Article 25 of the Universal Declaration of Human Rights states that, “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”

Building on this framework, the United Nations Children’s Fund defines poverty as the “deprivation of the material, spiritual and emotional resources needed to survive, develop and thrive, leaving [people] unable to enjoy their rights, achieve their full potential or participate as full and equal members of society.”

Whereas the FPL and SSS use income thresholds as the determinant for poverty, a human rights conception of poverty focuses on the experience of poverty. Under a human rights definition of poverty, a household is poor if it lacks essential resources necessary for health and well-being. This includes material resources such as access to food, water, and housing, but it also includes social and emotional resources such as extended family supports and a supportive community. Under the FPL and SSS, a household may have income above the poverty threshold due to extraordinary efforts and sacrifices (e.g. multiple jobs, excessively long work hours), but may still experience poverty. Focusing on the experience of poverty rather than pre-determined income thresholds provides a more meaningful framework for defining poverty.

Data are not available to enable us to calculate the number of people in Multnomah County who are poor according to this more comprehensive definition of poverty, but we can assume that the number is higher than those not meeting the Federal Poverty Level or Self-Sufficiency Standard.

**Types of Poverty**

The population in poverty is diverse. Understanding the different types of poverty allows us to target services and interventions to address the distinct circumstances and needs of those in poverty.

*Long-term poverty* is persistent and ongoing. It affects seniors, persons with disabilities, and other populations whose options for exiting poverty through earned income are limited. People experiencing long-term poverty will likely need ongoing income supports to enable them to meet their basic needs and live in dignity.

*Situational poverty* is temporary or episodic. It is caused by a sudden or unexpected personal or economic crisis such as job loss, divorce, domestic violence, a death in the family, or severe health problems. Situational poverty is most effectively addressed through short-term interventions such as rent assistance and income supports, as well as targeted services to address the causes of the crisis.

*Economic poverty* is persistent economic instability that affects people whose wages and benefits are not sufficient to meet their household’s basic needs. This form of poverty can affect households over a long period of time, but unlike those in the “long-term poverty” category, people experiencing economic poverty can exit poverty if they are provided with pathways to family-wage jobs via job training, employment supports, and access to better employment opportunities.
Economic poverty is linked to structural inequities that depress wages and create unequal access to education, generational wealth, and opportunity. While economic poverty can be addressed at an individual level through targeted programs, it can only be addressed at a societal level through broader systemic changes.

Social poverty occurs when individual, societal, or institutional barriers prevent people from accessing economic opportunities or fully participating in society. For example, immigrants and people of color have greater difficulty accessing economic opportunities due to historic, institutional, and interpersonal racism. Persons with disabilities often face structural barriers to economic opportunity as well as individual discrimination. Addressing social poverty generally requires interventions that work at both the individual and the societal level.

The four types of poverty are not mutually exclusive. Social poverty, in particular, often overlaps with one or more of the other types of poverty. Households experiencing all types of poverty are at greater risk of experiencing situational poverty, with a crisis or unexpected expense creating greater economic hardship and making it even more difficult to achieve financial security over time.

While it is important to distinguish between the different types of poverty by looking at the characteristics of the individuals and households experiencing poverty, we must place these characteristics within a broader social and economic context. Individual characteristics such as age, disabilities, and lower educational attainment are highly correlated with poverty, but that does not mean that these characteristics cause poverty. The underlying causes of poverty are rooted in broader structural dynamics which make certain populations more vulnerable to economic insecurity and constrain their opportunities. Addressing poverty requires interventions that assist individual households in meeting their basic needs and finding pathways to greater economic security, while simultaneously working to impact the broader economic, political, and social systems that underlie their poverty.

<table>
<thead>
<tr>
<th>Type of Poverty</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-term Poverty</td>
<td>Persistent and ongoing poverty affecting seniors, persons with disabilities, and other populations whose options for exiting poverty are limited</td>
</tr>
<tr>
<td>Situational Poverty</td>
<td>Temporary or episodic poverty caused by a sudden or unexpected personal or economic crisis</td>
</tr>
<tr>
<td>Economic Poverty</td>
<td>Persistent economic instability affecting people whose wages and benefits are not sufficient to meet their household’s basic needs</td>
</tr>
<tr>
<td>Social Poverty</td>
<td>Occurs when individual, societal or institutional barriers prevent people from accessing economic opportunities or fully participating in society</td>
</tr>
</tbody>
</table>

The underlying causes of poverty are rooted in broader structural dynamics which make certain populations more vulnerable to economic insecurity and constrain their opportunities.
POVERTY IN MULTNOMAH COUNTY

Multnomah County is the most populous county in Oregon, with a total population of 788,459. At 465 square miles, it is the smallest in area of all the counties in the state, but with approximately 1,705 residents per square mile, it is the most densely populated. The county is home to several incorporated cities, including Portland, Fairview, Gresham, Maywood Park, Troutdale, and Wood Village. It also includes a number of unincorporated communities such as Bonneville, Burlington, Corbett, Multnomah Falls, and Springdale.

Compared to Oregon as a whole, Multnomah County’s population is more highly educated, has a higher median and per capita income, and also has a higher rate of poverty.

<table>
<thead>
<tr>
<th></th>
<th>Multnomah County</th>
<th>Oregon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Household Income</td>
<td>$60,369</td>
<td>$56,119</td>
</tr>
<tr>
<td>Per Capita Income</td>
<td>$34,848</td>
<td>$30,410</td>
</tr>
<tr>
<td>Population below 100% FPL</td>
<td>16.4%</td>
<td>14.9%</td>
</tr>
<tr>
<td>High School Graduate or Higher</td>
<td>91.0%</td>
<td>90.2%</td>
</tr>
<tr>
<td>Bachelor’s Degree or Higher</td>
<td>43.8%</td>
<td>32.3%</td>
</tr>
</tbody>
</table>
Levels of Poverty in Multnomah County

- **Unable to meet basic needs (below SSS):**
  Approximately 34% of Multnomah County’s households (with an estimated 261,793 people) fall below the Self-Sufficiency Standard, meaning they are unable to meet their basic needs without public safety net services and/or private support from family, friends, churches, or nonprofits.\(^9\)

- **Safety net poverty (below 185% FPL):**
  31% of the population (238,216 people) meets the definition of poverty used by many government safety net programs, with incomes below 185% FPL.

- **Official poverty (below 100% FPL):**
  16% of the population (126,836 people) meets the official definition of poverty, with incomes at or below 100% FPL.

- **Deep poverty (below 50% FPL):**
  8% of the population (59,250 people) is living in “deep poverty”, with incomes below 50% FPL.

These percentages are slightly lower than those documented in the 2014 *Poverty in Multnomah County* report, except for levels of deep poverty, which are slightly higher. In the 2014 report:

36% of Multnomah County households had incomes below the Self-Sufficiency Standard.

33% of the county’s population had incomes below 185% FPL.

17% of the population met the official definition of poverty, with incomes at or below 100% FPL.

7% of the population was living in deep poverty, with incomes below 50% FPL.

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**A Note on Data**

Unless otherwise noted, the poverty data in this report are based on the 2013-17 American Community Survey (ACS) 5-year estimates, with poverty defined as individuals with incomes at or below 100% of the Federal Poverty Level (FPL). The FPL undercounts the full extent of the population in poverty, and the ACS has historically undercounted communities of color, but they are the only sources of consistent and comprehensive data available. For more information on the limitations of these data sources, see Appendix B.
Poverty in Multnomah County Over Time: 1990 to 2017

The percentage of the county’s population in poverty has increased fairly steadily since 1990. As shown in the chart below, for all three measures of poverty (below 50%, 100% and 185% FPL), the poverty rate was three percentage points higher in 2017 than in 1990.11

<table>
<thead>
<tr>
<th></th>
<th>1990</th>
<th>2000</th>
<th>2010</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of population below 50% FPL</td>
<td>5%</td>
<td>6%</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>% of population below 100% FPL</td>
<td>13%</td>
<td>12%</td>
<td>17%</td>
<td>16%</td>
</tr>
<tr>
<td>% of population below 185% FPL</td>
<td>28%</td>
<td>26%</td>
<td>32%</td>
<td>31%</td>
</tr>
</tbody>
</table>

The total numbers of people in poverty have also increased fairly steadily since 1990 as has the overall population of the county:
The chart below shows the overall rate of growth for the total population and population in poverty between 1990 and 2017. For all three measures of poverty (below 50%, 100% and 185% FPL), the size of the population in poverty grew at a higher rate than the county’s population as a whole.

<table>
<thead>
<tr>
<th>Rate of Growth of Total Population &amp; Population in Poverty: 1990 to 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth in county’s total population, 1990-2017</td>
</tr>
<tr>
<td>Growth in population below 50% FPL, 1990-2017</td>
</tr>
<tr>
<td>Growth in population below 100% FPL, 1990-2017</td>
</tr>
<tr>
<td>Growth in population below 185% FPL, 1990-2017</td>
</tr>
</tbody>
</table>

Changes Since 2014 Poverty in Multnomah County Report

The next three charts compare current poverty rates (based on the 2013-17 American Community Survey) with those documented in the 2014 Poverty in Multnomah County report (based on the 2008-12 American Community Survey). For simplicity, comparisons between the data in the two reports are framed as comparisons between 2012 and 2017.

The poverty rate declined slightly between 2012 and 2017 for the populations below 100% FPL and 185% FPL; it increased slightly for the population below 50% FPL.

<table>
<thead>
<tr>
<th>Percent of Population in Poverty: 2012 to 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of population below 50% FPL</td>
</tr>
<tr>
<td>% of population below 100% FPL</td>
</tr>
<tr>
<td>% of population below 185% FPL</td>
</tr>
</tbody>
</table>

The total number of people in poverty increased between 2012 and 2017, as did the county’s population as a whole. The greatest growth was in the population below 50% FPL. The population below 100% FPL grew slightly, and the population below 185% shrank slightly.

<table>
<thead>
<tr>
<th>Size of Total Population &amp; Population in Poverty: 2012 to 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total population of county</td>
</tr>
<tr>
<td>Population below 50% FPL</td>
</tr>
<tr>
<td>Population below 100% FPL</td>
</tr>
<tr>
<td>Population below 185% FPL</td>
</tr>
</tbody>
</table>
The chart below shows the overall rate of growth for the total population and population in poverty between 2012 and 2017. For all three measures of poverty (below 50%, 100% and 185% FPL), the size of the population as a whole grew at a higher rate than the size of the population in poverty.

![Chart: Rate of Growth of Total Population & Population in Poverty: 2012 to 2017](chart)

### Contextual Factors

- **Economic growth in Multnomah County has not been distributed evenly:** Multnomah County has experienced strong economic growth in recent years, but the growth has primarily benefited the county’s highest income households. Portland experienced the fourth fastest increase in household income among the 50 largest cities from 2010-17. As a result, in 2017 Portland was the 10th wealthiest major city in the U.S., up from 17th place in 2010. This increase in household income was driven by a growth in the incomes of the highest income households. From 2010-17, the number of households with incomes of $100,000 or more grew by 45% while the total number of households grew by only 9%.12

- **Wages have remained stagnant for all but the highest income workers:** The county’s economic growth has been driven by an increase in high-paying jobs for professionals with advanced skills.13 While wages have increased for the highest income workers, wages have remained stagnant for low- and middle-wage workers.14 The median hourly wages in eight out of the ten most common occupations in Multnomah County are insufficient to support a family with young children.15 Middle wage jobs that used to be available to workers without a college degree have continued to shrink, as has the median wage of workers with only a high school diploma.16

- **Employment isn’t enough to pull a household out of poverty:** Multnomah County’s unemployment rates have declined steadily since 2014, but many working families still experience poverty.17 In 2017, 69% of Oregon families in poverty had at least one adult in the household who worked at least part time. Even full-time employment is not always enough to pull a family above the poverty line. In 2017, 24% of Oregon families living in poverty had at least one adult who worked full time.18

- **Poverty rates continue to reflect stark racial disparities:** Poverty rates for communities of color in Multnomah County are consistently higher than for Whites, with the poverty rates for African Americans, Native Americans, and Latinos more than twice the rate for Whites. Median income for Whites is higher than all other racial and ethnic groups, with the median income for African Americans less than half that of Whites. Rates of educational attainment and employment are also lower for most populations of color than for Whites. These disparities are analyzed in more detail in the next section of the report.

- **Lower poverty rates do not mean households are better able to meet their needs:** The Federal Poverty Level is not an accurate measurement of whether families can meet their basic needs.19 While the FPL is adjusted annually for inflation, key costs of living in Multnomah County have increased at a rate that far outpaces the annual adjustments to the federal poverty threshold. From 2008-17, the FPL for a four-person

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12 Multnomah County has experienced strong economic growth in recent years, but the growth has primarily benefited the county’s highest income households.
family increased by 16%, while the cost of living for a four-person family in Multnomah County nearly doubled. During that period, housing costs in Multnomah County increased by 38%, child care costs increased by 59%, and transportation costs increased by 11%.

- **Asset poverty rates are higher than income poverty:** Access to wealth (defined as a household’s assets minus its debts) is critical for economic stability, providing a financial safety net that enables households to deal with unexpected expenses and income disruptions without falling into greater debt or poverty. Intergenerational transfers of wealth also improve the economic prospects of future generations by helping to finance higher education or provide a down payment for a home. In Multnomah County, 28% of households are asset poor, meaning they don’t have sufficient assets to subsist at the poverty level for three months in the absence of income. A full 20% of households in the county have zero or negative wealth (meaning their debt is greater than their assets), leaving them no financial cushion to help them weather a financial crisis.

- **Safety net programs are inadequate to meet the need:** Income subsidies intended to lift poor households out of poverty have eroded to the point that most fail to bring beneficiaries above the poverty line. The maximum Temporary Assistance for Needy Families (TANF) grant for a family of three in Oregon is equal to 28% FPL. The maximum Supplemental Security Income (SSI) benefit is equal to 74% FPL. Social security cost of living adjustments have increased benefits by 46% since 2000, but the typical senior living expenses have nearly doubled during that time. Federal budget cuts under the Trump administration have further eroded critical safety nets, with additional cuts expected in the future.
THE DEMOGRAPHICS OF POVERTY IN MULTNOMAH COUNTY

Understanding the demographics of poverty in Multnomah County allows us to identify disparities and tailor interventions to meet the unique needs of different groups. This section examines poverty in Multnomah County from the perspective of several key demographic groups including communities of color, immigrants and refugees, families, women, children, youth, seniors, and persons with disabilities.

Communities of Color

Almost one-third of the county’s population (232,252 people) identify as people of color. Latinos make up 11% of the county’s population, Asians make up 9%, African Americans make up 7%, Native Americans make up 3%, and Native Hawaiian/Pacific Islanders make up 1%.

People of color represent 30% of the overall population of Multnomah County, but they represent 47% of the county’s population in poverty – an over-representation that has grown since the 2014 Poverty in Multnomah County report. In the 2014 report, 28% of the county’s total population was populations of color and 44% of the population in poverty was populations of color.

People of color represent 30% of the overall population of Multnomah County, but they represent 47% of the county’s population in poverty.

Communities of color also experience higher rates of poverty than the general population of Multnomah County. While 16% of the county’s overall population is in poverty, 25% of the county’s populations of color (58,927 people) are in poverty. Similarly, 42% of populations of color have incomes below the Self-Sufficiency Standard compared with 34% for the population as a whole.

Limitations of Data on Race and Ethnicity

By necessity, race and ethnicity data are reported using American Community Survey (ACS) categories and naming conventions that do not align with local best practices. The best practice method for reporting on race and ethnicity is to use ACS “alone or in combination” data that count each individual’s identified race and ethnicity separately, and to treat Hispanic/Latino as a race. However, most of the disaggregated ACS data used in this report are only available for each race category “alone,” with individuals identifying multiple races included in the “two or more races” category. The ACS considers Hispanic to be an ethnicity, not a race, so that category is counted separately in the “alone” data. For more information, see Appendix B.
These disparities affect all communities of color, though at different rates. The chart below shows that the poverty rates for all communities of color are higher than for Whites, with the highest poverty rates affecting African Americans (35%), Native Americans (30%), and Hispanics (28%).

Almost all communities of color are also over-represented within Multnomah County’s population in poverty. The chart below shows the percentage of each community of color within the total population of the county and within the county’s population in poverty. The African American, Native American, and Hispanic populations have the greatest rates of over-representation, with their representation in the county’s population in poverty roughly double their representation in the overall population.
**Change over time**

Between 1990 and 2017, the total number of people of color in the county grew by 169% while the number of people of color in poverty grew by 148%. During the same time period, the total number of Whites in the county grew by 12%, while the number of Whites in poverty grew by 23%.

<table>
<thead>
<tr>
<th>Rate of Growth of Total Population &amp; Population in Poverty: 1990 to 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth in county’s total populations of color, 1990-2017</td>
</tr>
<tr>
<td>Growth in county’s total populations of color in poverty, 1990-2017</td>
</tr>
<tr>
<td>Growth in county’s total white population, 1990-2017</td>
</tr>
<tr>
<td>Growth in county’s total white population in poverty, 1990-2017</td>
</tr>
</tbody>
</table>

**Median household income**

Median household incomes are also higher among Whites than populations of color in Multnomah County. The disparities are greatest for African American households, which have a median income that is less than half that of Whites.

<table>
<thead>
<tr>
<th>Median Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>African American (alone)</td>
</tr>
<tr>
<td>Hawaiian/Pacific Islander (alone)</td>
</tr>
<tr>
<td>Native American (alone)</td>
</tr>
<tr>
<td>Hispanic (any race)</td>
</tr>
<tr>
<td>Other Race (alone)</td>
</tr>
<tr>
<td>Two or More Races (not Hispanic)</td>
</tr>
<tr>
<td>Asian (alone)</td>
</tr>
<tr>
<td>White (alone)</td>
</tr>
</tbody>
</table>

**Assets and wealth**

Disparities in poverty and income for Multnomah County’s communities of color are directly linked to disparities in assets and wealth. The historic legacy of institutional and structural racism has limited the ability of people of color to accumulate wealth and pass it from one generation to the next. This perpetuates economic inequities by reducing access to education, capital, and the financial security necessary to weather crises. Nationally, the median White family in the United States has 41 times more wealth than the median African American family, and 22 times more wealth than the median Latino family. The racial wealth gap is larger now than it was 40 years ago, and it is continuing to grow.30 In Multnomah County, 40% of households of color experience asset poverty compared with...
24% of White households. The asset poverty rates are particularly high for African American households (52%) and Latino households (47%).

**Education and employment**
Communities of color also experience significant disparities in rates of educational attainment and employment, both of which directly impact household incomes. The percentage of populations of color with a high school diploma or less is much higher than the percentage of Whites, while the percentage of Whites with a bachelor’s degree is much higher than the percentage for populations of color:

<table>
<thead>
<tr>
<th>Education Attainment</th>
<th>White, non-Hispanic</th>
<th>Populations of Color</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than high school</td>
<td>5%</td>
<td>22%</td>
</tr>
<tr>
<td>High school diploma / GED</td>
<td>16%</td>
<td>21%</td>
</tr>
<tr>
<td>Some college / AA</td>
<td>30%</td>
<td>29%</td>
</tr>
<tr>
<td>Bachelor’s degree or higher</td>
<td>49%</td>
<td>28%</td>
</tr>
</tbody>
</table>

Given these disparities in educational attainment, it is not surprising that the unemployment rates for Native Americans, African Americans, Native Hawaiian/Pacific Islanders, and individuals identifying with two or more races are more than twice the unemployment rate for Whites:

<table>
<thead>
<tr>
<th>Unemployment Rates</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Native American (alone)</td>
<td>11%</td>
</tr>
<tr>
<td>African American (alone)</td>
<td>9%</td>
</tr>
<tr>
<td>Hawaiian/Pacific Islander (alone)</td>
<td>8%</td>
</tr>
<tr>
<td>Two or More Races (not Hispanic)</td>
<td>8%</td>
</tr>
<tr>
<td>Other Race (alone)</td>
<td>6%</td>
</tr>
<tr>
<td>Hispanic (any race)</td>
<td>5%</td>
</tr>
<tr>
<td>Asian (alone)</td>
<td>4%</td>
</tr>
<tr>
<td>White (alone)</td>
<td>4%</td>
</tr>
</tbody>
</table>

Wages among Multnomah County’s employed workers also reflect significant racial disparities. Almost twice as many full-time workers of color earn less than $30,000 a year compared with full-time White workers.
Economic Disparities by Population

African American
- 35% of the county’s African American population is in poverty, a rate that is more than twice the poverty rate of the county’s White population.
- The median household income for African Americans in Multnomah County is 45% of that for Whites.
- 14% of African American adults in the county have less than a high school diploma, which is twice the rate for Whites; 20% have a bachelor’s degree or higher, which is less than half the rate for Whites.
- The African American unemployment rate in the county is 9%, more than twice that of Whites.

Native American
- 30% of the county’s Native American population is in poverty – more than twice the White population’s poverty rate.
- The median household income for Native Americans in Multnomah County is 63% of that for Whites.
- 19% of Native American adults in the county have less than a high school diploma, which is almost three times the rate for Whites; 16% have a bachelor’s degree or higher, which is one-third the rate for Whites.
- The Native American unemployment rate in the county is 11%, which is almost three times that of Whites.

Hispanic/Latino
- 28% of the county’s Latino population is in poverty, which is twice the rate for Whites.
- The median household income of Latinos in Multnomah County is 67% of that for Whites.
- 32% of Latino adults in the county have less than a high school diploma, which is four and a half times the rate for Whites; 22% have a bachelor’s degree or higher, which is less than half the rate for Whites.
- The Latino unemployment rate in the county is 5%, compared with 4% for Whites.

Native Hawaiian/Pacific Islander
- 22% of the county’s Native Hawaiian/Pacific Islander population is in poverty, compared with 14% of Whites.
- The median household income of Native Hawaiian/Pacific Islanders in Multnomah County is 53% of that for Whites.
- 20% of Native Hawaiian/Pacific Islander adults in the county have less than a high school diploma, which is almost three times the rate for Whites; 15% have a bachelor’s degree or higher, which is one-third the rate for Whites.
- The Native Hawaiian/Pacific Islander unemployment rate in the county is 8%, twice that of Whites.

Asian
- 17% of the county’s Asian population is in poverty, compared with 14% of Whites.
- The median household income for Asians in Multnomah County is 92% of that for Whites.
- 22% of Asian adults in the county have less than a high school diploma, which is more than three times the rate for Whites; 38% have a bachelor’s degree or higher, compared with 47% for Whites.
- 4% of Asians in the county are unemployed, which is the same rate as Whites.
Immigrants and Refugees

Multnomah County’s immigrant and refugee populations, many of whom are people of color, are disproportionately impacted by poverty. The best available data for measuring the percentage of immigrants and refugees in poverty in Multnomah County is the foreign born population; this measure does not capture the entire immigrant and refugee population, but it is a reasonable proxy.

There are 111,817 foreign born residents of Multnomah County. While 14% of Multnomah County’s overall population is foreign born, 20% of the county’s population in poverty is foreign born, an over-representation of six percentage points.

Twenty-three percent of the county’s foreign born population (25,699 people) is in poverty, compared with 16% of the population as a whole.

These figures are almost identical to those in the 2014 report. The only difference is that in the 2014 report, 19% of the county’s population was foreign born, compared with 20% currently.

Data on the percentage of the population below the Self-Sufficiency Standard show similar disparities: 54% of the population that is foreign born and/or has limited English proficiency in Multnomah County is below the Self-Sufficiency Standard, compared with 34% of the overall population.33

Racial and ethnic data are not available for the foreign born population in poverty, but 72% of the overall foreign born population in Multnomah County identifies as people of color.

Immigrants and refugees can face significant challenges that contribute to their high poverty rates. These include language and cultural barriers, discrimination, and lack of recognition of foreign educational and professional credentials. These disparities were thoroughly documented in the Coalition of Communities of Color’s An Unsettling Profile research reports published in 2011-2014. For example, the reports documented household incomes among African immigrants in Multnomah County that were half that of Whites, unemployment rates that were 80% higher than for Whites, and child poverty rates that were more than four times that of Whites. Similarly, the reports documented child poverty and unemployment rates in the Slavic community that were twice the rates for Whites.34

Updates to these data are not currently available. Given the significant disparities highlighted in the Coalition’s reports, Multnomah County should consider investing in periodic updates of data for the county’s African, Slavic, and Middle Eastern populations to help inform the county’s efforts to identify and address disparities affecting culturally specific populations.
Household Types

An analysis of poverty rates by household type indicates that single-parent families with children experience disproportionate levels of poverty. Almost one-third of Multnomah County children are in single-parent families, with a total of 28,522 single-parent families with children under age 18 in the county. Whereas 16% of the total population of Multnomah County is in poverty, 33% of single-parent families with children (9,415 families) are in poverty. In comparison, 8% of two-parent families with children are in poverty.

<table>
<thead>
<tr>
<th>Poverty by Household Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of Total Population in Poverty</td>
</tr>
<tr>
<td>% of Single-Parent Families with Children in Poverty</td>
</tr>
<tr>
<td>% of Two-Parent Families with Children in Poverty</td>
</tr>
</tbody>
</table>

In the 2014 report, 38% of single-parent families with children were in poverty and 9% of two-parent families with children were in poverty.

The Self-Sufficiency Standard shows similar disparities: 65% of single-parent families with children in Multnomah County have incomes below the Self-Sufficiency Standard, compared with 34% of the county’s overall population.

The poverty rate among single-parent families of color is much higher than for Whites: 46% of Multnomah County’s single-parent families of color are in poverty, compared with 28% of White single parents.

Poverty rates among single-parent families with children tend to be higher than for two-parent families because of the challenges of meeting the needs of a multi-person household with only one income. Single parents with young children must juggle the costs and availability of child care with employment. Lack of child care options and inadequate child care supports for low-income working parents in Oregon make this struggle even more challenging. Across the state, only 16% of families who are eligible for subsidies to help them afford child care actually receive support.
Women are slightly over-represented among Multnomah County’s population in poverty. Females make up 51% of the county’s population and 53% of the county’s population in poverty. The 2014 report showed the same pattern with identical percentages.

The poverty rate among females is also slightly higher than the poverty rate among males: 17% of females in Multnomah County are in poverty compared with 15% of males.

Poverty rates among females of color are 27%, more than twice those for White females. The female poverty rates are particularly high for African Americans (39%), Latinas (32%), and Native Americans (29%).

The over-representation of females in poverty is likely due to a combination of factors:

- Women tend to earn less than men. In Oregon, the median wage for women is 16% less than that for men.\(^{38}\)
- Women are more likely to serve as their families’ principal caretakers, with responsibility for raising children or caring for older family members often taking them out of the workforce or forcing them to work part time.\(^{39}\)
- Men are more likely to work in higher paying occupations. Of the state’s top five occupations based on median annual earnings, men dominate three. In the remaining two, women hold more positions but also face the biggest earnings gaps in the Oregon labor market.\(^{40}\)

The county’s LGBTQ residents likely face even greater economic disparities, but ACS and labor market data sources do not include data on those populations. National data indicate that LGBTQ people experience poverty at disproportionately high rates. For example, transgender people are more than twice as likely as the general U.S. population to be living in poverty, and the poverty rates are even higher for transgender people of color.\(^{41}\) While LGBTQ people tend to have higher average levels of educational attainment than the general population, they earn less money than their non-LGBTQ counterparts and experience higher levels of unemployment and under-employment. LGBTQ people of color are at the greatest risk for disparate outcomes.\(^{42}\)
Children

In Multnomah County, children are over-represented in the population in poverty compared to their representation in the overall population: 20% of the county’s population is children under age 18 whereas 25% of the county’s population in poverty is children under age 18. In the 2014 report, children made up 21% of the total population of the county and 28% of the population in poverty.

Children in Multnomah County are more likely to be in poverty than adults. There are 154,230 children under age 18 in Multnomah County, 31,038 of whom are in poverty. This means 20% of the county’s children are in poverty, compared with 16% of the county’s overall population. In the 2014 report, 23% of the county’s children were in poverty.

The poverty rate for children of color (31%) is almost three times the poverty rate for White children (11%). Child poverty rates are particularly high for African American children (46%), Latino children (37%), and Native American children (36%).

In the 2014 report, 33% of children of color and 18% of White children were in poverty. The poverty rates were even higher for African American children (52%), Native American children (49%), and Latino children (38%).

Children in Multnomah County are more likely to be in poverty than adults.
Youth

Youth ages 18-24 are also over-represented in the population in poverty: 8% of the county’s population is youth ages 18-24, while 15% of the county’s population in poverty is youth ages 18-24.

The poverty rate among youth is twice that for the general population: 32% of the county’s youth ages 18-24 are in poverty compared with 16% for the overall population.

In the 2014 report, 16% of the overall population in poverty was youth ages 18-24, and 31% of the county’s youth ages 18-24 were in poverty.

Youth of color have higher poverty rates than White youth: 36% of youth of color ages 18-24 are in poverty compared with 30% of White youth.

National research shows that over the past decade, youth ages 18-24 have become one of the most poverty-prone age groups. The reasons for this trend include:

- Youth and young adults face a challenging transition from high school to work or college. Jobs for youth with just a high school diploma pay low wages, and youth who enroll in college often struggle with high tuition costs, debt, and limited work hours while in school.

- Even when the overall economy is strong, youth continue to experience consistently higher unemployment rates than adults. Twice as many Multnomah County youth ages 16-24 were unemployed in 2017 compared with the county’s overall unemployment rate.

- Anti-poverty programs have historically targeted young children and seniors, and the social safety net has largely missed youth and young adults.
Seniors

Poverty among seniors and older adults is a growing challenge. In Multnomah County, 10,372 people ages 65 years and older and 13,051 people ages 55-64 have incomes below the Federal Poverty Level. Over the next two decades, the number and percentage of older adults living in the Portland metro region are expected to increase at greater rates than the rest of Oregon or the U.S. as a whole. One in four older adults has no retirement savings and no children to help support them as they age. This means that as the region’s senior population grows, the number of seniors in poverty will continue to increase.

Statistically, seniors are under-represented in the population in poverty compared with their representation in the county’s overall population: 12% of the county’s population is age 65 years and older, whereas 8% of the county’s population in poverty is age 65 years and older. Comparisons with the 2014 report show that senior poverty is increasing. In the 2014 report, seniors made up 11% of the county’s population and 7% of the population in poverty.

Eleven percent of the county’s senior population is in poverty. This is a one percentage point increase compared with the 2014 report.

Seniors of color are at particularly high risk of living in poverty. The poverty rate among seniors of color (22%) is more than twice that of Whites (9%). The senior poverty rate is particularly high for African Americans (24%), Native Americans (22%), and Latinos (22%).

Other indicators demonstrate the growing impact of poverty on the county’s aging population. For example, adults ages 55 and older comprise 23% of the county’s homeless population, a 10 percentage point increase since the 2014 report. This is consistent with national data showing an increasingly elderly homeless population.

The statistical under-representation of seniors within Multnomah County’s population in poverty may reflect the benefits of key safety net programs available to older adults, particularly Social Security and Medicare. It also reflects the limitations in the methodology used to measure the Federal Poverty Level (FPL). Older adults typically have higher health care costs, which makes the FPL a particularly inadequate measure of sufficient income. More accurate measures of economic well-being, such as the Elder Economic Security Standard Index, show that millions of older adults who live above the FPL struggle to meet their monthly expenses.

The Census Bureau’s Supplemental Poverty Measure (SPM) attempts to address some of the shortcomings of the FPL. The SPM includes a more realistic assessment of household costs, and it also takes into account the impact of ...
benefits received from government programs. The 2017 SPM for the Portland-Vancouver-Hillsboro Metropolitan Statistical Area for a single adult renter age 65 years and over was $12,987 compared with a FPL of $12,060 in 2017.51 Using this measure in lieu of the FPL would increase the number of seniors defined as living in poverty, but it would still under-represent the number of seniors unable to meet their basic needs.

Social Security benefits lift more Americans above the poverty line than any other federal income support program.52 Twenty-one percent of married Social Security recipients and 43% of single recipients age 65 and older depend on Social Security for 90% or more of their income.53 However, the purchasing power of Social Security has declined by 34% since 2000, while the value of traditional pension and retirement plans has also steadily eroded.54 Potential future reductions in Social Security benefits could contribute to significant increases in poverty rates among seniors.55

**Persons with Disabilities**

Persons with disabilities are over-represented within the county’s population in poverty, and this over-representation is increasing: 13% of the county’s population has a disability, while 22% of the county’s population in poverty has a disability. In the 2014 report, 12% of the county’s population had a disability, and 19% of the county’s population in poverty had a disability.

Persons with disabilities also have a higher poverty rate than the overall population. Of the 102,787 persons with disabilities in Multnomah County, 28% (28,054 people) are living in poverty. This represents a one percentage point increase compared with the 2014 report.

Racial and ethnic data are not available for persons with disabilities in poverty, but 26% of the overall population of persons with disabilities in Multnomah County is people of color.

Disabilities are a significant cause of poverty as well as a frequent consequence of being poor. National data indicate that persons with disabilities are less likely to be employed than the general population. Only 21% of persons with disabilities participate in the labor force, compared with 68% of persons without disabilities. The national unemployment rate for persons with disabilities is twice the overall unemployment rate.56

Poverty can also exacerbate existing physical and mental health issues, and living in poverty can contribute to disabling chronic health issues.57 National data indicate that rates of mental illness are highest among adults with household incomes below the poverty line and that adults living in poverty are more likely to experience severe mental illness.58

While some persons with disabilities can access income supports through the federal Supplemental Security Income (SSI) and Social Security Disability (SSD) programs, securing these benefits is very difficult. Successful applicants are often forced to wait years before their benefit applications are approved. And, as with so many other safety net programs, the benefits are inadequate to lift households without other income sources out of poverty.59
In Multnomah County, 21,433 people receive SSI. Ten percent are children under age 18, 60% are adults ages 18-64, and 30% are seniors ages 65 or older. The monthly SSI benefit for individual recipients with no other source of income is $771 in 2019, which is 74% of the Federal Poverty Level. SSI payments have historically failed to lift recipients above the poverty line; for example, the monthly benefit in 1990 was also 74% of the FPL. Living with a disability often involves additional costs for medical care, transportation, assistive devices, and other supports, making it even harder for people with disabilities to meet their basic needs on such a low income.

**Educational Attainment**

Adults without more than a high school education are significantly over-represented within Multnomah County’s population in poverty: 27% of the county’s overall adult population has a high school diploma or less, while 46% of the adult population in poverty has a high school diploma or less. Conversely, 44% of the county’s overall adult population has a bachelor’s degree or higher, while only 22% of the county’s adult population in poverty has a bachelor’s degree or higher.

Levels of educational attainment are directly related to poverty rates, with the highest poverty rates (32%) among adults with less than a high school education, and the lowest poverty rates (7%) among adults with a bachelor’s degree or higher.

Poverty levels among adults with low levels of educational attainment have increased since the 2014 report. In the 2014 report, 31% of adults with less than a high school education were in poverty, compared with 32% today, and 17% of adults with a high school diploma or GED were in poverty, compared with 19% today.

Seventy-two percent of the population in Multnomah County with less than a high school diploma and 53% with a high school diploma or equivalent are below the Self-Sufficiency Standard. In comparison, 19% of the population with a bachelor’s degree or higher is below the Self-Sufficiency Standard.

These disparities affect populations of color at disproportionate rates: 43% of adults of color in Multnomah County have a high school diploma or less, compared with 21% for White adults. The percentage of adults with a high school diploma or less is particularly high among Native Hawaiian/Pacific Islanders (58%), Latinos (53%), and Native Americans (47%).
THE GEOGRAPHY OF POVERTY IN MULTNOMAH COUNTY

Multnomah County’s economic recovery and expansion following the Great Recession have not affected all parts of the county equally. The areas of the county east of 82nd Avenue have experienced no real income gains despite the thriving economy, while other parts of the county have seen significant improvements. Unemployment rates are higher in the parts of the county east of 82nd Avenue, median household incomes are lower, and households are 29% more likely to not meet the Self-Sufficiency Standard compared with households in the western part of the county.

Variations in Poverty by Geographic Region

The first part of this section demonstrates how key poverty-related indicators vary across the six geographic regions shown in the map below. The second part of this section uses more detailed maps to show the distribution of poverty within and across these geographic areas.

Limits of Geographic Data

The six geographic areas that are used in the charts in this section are based on Public Use Microdata Areas (PUMA), which are statistical delineations used by the U.S. Census. Disaggregating poverty data by geography can be useful but it can also mask important variations within each geographic area. For example, the large PUMA that covers the eastern section of the county combines high and low poverty areas, and urban, rural and suburban areas. The more detailed census-tract maps later in this section address some of these limitations, but still mask important variations. For more information, see Appendix B.
Outer East Portland has the county’s highest poverty rates, with 22% of its residents in poverty. This is followed by Gresham/East County, North/Northeast Portland and Inner Southeast Portland, each with 15%-18% of their residents in poverty. West Portland and Central East Portland have the lowest poverty rates, with 13% of their residents in poverty.

The areas of the county with the highest poverty rates also tend to have the highest percentages of people of color, though people of color are over-represented within the populations in poverty in all parts of the county.

These patterns reflect the results of decades of gentrification and displacement stemming from rising housing prices in the region’s urban core. The past 25 years have seen a dramatic shift in the distribution of populations in poverty and people of color away from inner city neighborhoods to suburban and outlying neighborhoods. People in poverty still remain in closer-in east and west side neighborhoods, but the highest rates of poverty are now concentrated in Outer East Portland and Gresham/East County. As housing costs continue to rise throughout the county, low-income residents and people of color are being displaced even further toward the region's periphery.

The displacement of low-income residents and communities of color away from close-in Portland neighborhoods has had a negative impact on their access to opportunity. The areas of the county with the highest poverty rates tend to have lower levels of infrastructure and amenities necessary for achieving health and well-being. Displacement can also lead to decreased community cohesion and fractured support systems — critical factors that affect a community’s collective capacity to prevent and address poverty.
The economic inequalities between the county’s geographic regions are reinforced by unequal patterns of educational attainment. The areas of the county with the highest poverty rates also have the lowest rates of adult educational attainment. The geographic areas in the chart below are listed in order of their poverty rates, with the highest poverty rates at the top. The percentage of residents with a bachelor’s degree in Outer East Portland and Gresham/East County is less than half the percentage in the county’s lower poverty areas.

![Educational Attainment Chart](chart.png)
Mapping the Distribution of Poverty

The geography of poverty in Multnomah County can be viewed in a more nuanced way through maps. The rest of this section provides a series of maps that allow us to visualize the distribution of poverty within and across the county’s geographic areas.

The **Percent of Households Below Poverty** map shows the percentage of households below 100% of the Federal Poverty Level by census tract. The darker the color, the higher the poverty rate. The census tracts with the highest poverty rates (30-52%) are located in pockets in East Portland (east of I-205), Gresham, Northeast Portland, and near downtown Portland. The census tracts with poverty rates of 18-30% are concentrated in East Portland, outer Northeast and Southeast Portland along I-205, parts of inner North and Northeast Portland, downtown Portland, the northern half of Gresham, and in parts of Wood Village and Troutdale.

Full page versions of the maps are available in Appendix D.
The Percent Students Eligible for Free or Reduced Price Lunch map shows the percentage of students in each of the county’s public schools who are in households with incomes below 185% of the Federal Poverty Level. The darker the color, the higher the school’s poverty rate. The map demonstrates that high poverty schools are located in various parts of the county, but are concentrated in North and Northeast Portland, outer Southeast Portland along I-205, East Portland, and Gresham.

**Multnomah County**

**Percent Students Eligible for Free or Reduced Price Lunch (By School)**

![Map showing percent students eligible for free or reduced price lunch](image)

Source: OR Department of Education (2017-18 Academic Year).
Data are displayed by school.

Another way to understand these patterns is by looking at the distribution of student poverty by school district:

<table>
<thead>
<tr>
<th>School District</th>
<th>% Students Eligible for Free or Reduced Price Lunch</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parkrose</td>
<td>89%</td>
</tr>
<tr>
<td>Reynolds</td>
<td>86%</td>
</tr>
<tr>
<td>David Douglas</td>
<td>73%</td>
</tr>
<tr>
<td>Centennial</td>
<td>68%</td>
</tr>
<tr>
<td>Gresham-Barlow</td>
<td>63%</td>
</tr>
<tr>
<td>Portland</td>
<td>38%</td>
</tr>
<tr>
<td>Corbett</td>
<td>23%</td>
</tr>
<tr>
<td>Riverdale</td>
<td>n/a</td>
</tr>
</tbody>
</table>

High poverty schools are located in various parts of the county, but are concentrated in North and Northeast Portland, outer Southeast Portland along I-205, East Portland, and Gresham.
The **Median Household Income** map shows the distribution of median income by census tract. The lighter the color, the lower the median income. The census tracts with the lowest median incomes are concentrated in a cluster of inner east and west side Portland census tracts close to downtown, in outer Southeast Portland along I-205, in East Portland, in the northern part of Gresham, and in Fairview, Wood Village, and the west side of Troutdale.

The census tracts with the lowest median incomes are concentrated close to downtown, in outer Southeast Portland, East Portland, the northern part of Gresham, and in Fairview, Wood Village, and the west side of Troutdale.
The Populations of Color map shows how the geographic distribution of populations of color correlates with the geographic distribution of low-income households. The darker the color, the higher the percentage of populations of color as a share of the total population of each census tract. The areas with the highest percentages of populations of color (36% and above) are primarily located in East Portland, the northwestern part of Gresham, Fairview, Wood Village, parts of Troutdale, and areas of North and Northeast Portland. To a large extent, this mirrors the distribution of census tracks with the lowest median household incomes.

The areas with the highest percentages of populations of color (36% and above) are primarily located in East Portland, the northwestern part of Gresham, Fairview, Wood Village, parts of Troutdale, and areas of North and Northeast Portland.
The census tracts with the highest percentages of Housing Choice Voucher holders are concentrated in census tracts in East Portland and the west side of Gresham.

The Percent of Housing Units using HUD Housing Choice Voucher Program map shows the distribution of households using federally-funded Housing Choice Vouchers (commonly referred to as Section 8). The darker the color, the higher the percentage of housing units using vouchers in the census tract. Voucher recipients are low-income individuals, families, people with disabilities, and seniors. Multnomah County has an allocation of 9,414 federal vouchers, plus 55 locally-funded long-term vouchers (which are not shown on the map). Households can use the vouchers to rent housing in the private market that meets allowable rents. The low allowable rents typically push voucher recipients to rent in higher poverty neighborhoods. The map indicates that the census tracts with the highest percentages of voucher holders are concentrated in census tracts in East Portland and the west side of Gresham. Census tracts with moderately high percentages of voucher holders are located in parts of North/Northeast Portland, Southeast Portland, Southwest Portland, Gresham, Fairview, Wood Village, and Troutdale.
The Percent Change in Median Household Income map shows the change in census tracts’ median incomes between 2012 and 2017. Areas in blue had declines in median income, areas in yellow had very modest increases, areas in orange had moderate increases, and areas in red had the greatest increases. The areas with the greatest declines in median household income are located in East Portland (east of I-205). The areas with the greatest increases are in parts of Northeast and Southeast Portland along I-5 as well as a few North Portland census tracts and inner west side census tracts near I-405. These increases largely reflect the movement of higher income households into those areas.

The areas with the greatest declines in median household income are located in East Portland (east of I-205).
The Percent Change in Household Poverty map shows the changes in poverty rates by census tract from 2012 to 2017. Areas in blue had a decrease in the percentage of households in poverty, areas in yellow had very modest increases, areas in orange had moderate increases, and areas in red had the greatest increases. The map is a patchwork, with areas of increasing and decreasing poverty interspersed throughout the county. The overall pattern shows the most consistent areas of increasing poverty east of I-205, but there are census tracts with high increases scattered in parts of Northwest, Southwest, and Northeast Portland, often next to census tracts with reduced poverty.
The Percent Change in Populations of Color map shows the change from 2012 to 2017 in the percentage of households in each census tract that are populations of color. Areas in blue experienced the greatest decreases, areas in green had moderate decreases, areas in yellow had moderate increases, and areas in orange and red had larger increases. The map reflects an overall increase in the percentages of populations of color throughout most of the county, with the census tracts experiencing the greatest increases located in parts of Portland and Gresham. The census tracts with the greatest decreases are concentrated in North/Northeast Portland and scattered in parts of Portland’s west side, Southeast Portland, and East Portland.
HOW THE GEOGRAPHY OF POVERTY INFLUENCES ACCESS TO OPPORTUNITIES

National research shows that where a household lives has a profound impact on its access to opportunities. Lower income neighborhoods typically have poorer access to key resources such as quality education, parks and greenspace, grocery stores, and public transit, and they bear a disproportionate burden of environmental risks. In Multnomah County, these patterns have been exacerbated by the displacement of low-income residents and communities of color from close-in Portland neighborhoods to areas with historically lower levels of infrastructure investments and amenities. The maps in this section show how access to key opportunities necessary for health and well-being is distributed geographically across the county.

Access to Public Transit

Proximity to public transit can facilitate low-income residents' ability to access employment, housing, and other essential opportunities while reducing overall transportation costs. The Transit Access map shows a clear pattern, with the densest access to transit concentrated within the I-405 loop around downtown Portland, good access in many areas between I-205 and downtown, and relatively low access in most areas east of I-205. There are a few nodes in East Portland and Gresham with good access, but large swaths of Gresham have poor access, as do most of the other cities and unincorporated areas of East County.
It is important to note that access to transit only captures one component of transportation access. For many low-income households, particularly those in the more rural parts of the county, other measures such as vehicle ownership and road connectivity may be more relevant. The Transit Access map also does not include data on smaller bus lines and shuttles that operate in a few of the county’s rural communities.

**Access to Walkable Sidewalks**

Walkable neighborhoods make it easier to access amenities like transit and grocery stores, and provide better opportunities for physical activity. The map of **Sidewalk Density** uses the presence of sidewalks as an indicator of neighborhood walkability and pedestrian safety. The neighborhoods with the highest sidewalk densities are located in and near downtown Portland and on the city’s east side, west of I-205. Sidewalk coverage is spotty in most of East Portland. There are areas of Gresham and Troutdale with good sidewalk coverage, but the overall levels of coverage are much less consistent than in Portland’s inner east side neighborhoods. Given these disparities, it is not surprising that a recent study found that more than two-thirds of the people who died in traffic accidents on Portland streets last year were killed east of 82nd Avenue.71

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The neighborhoods with the highest sidewalk densities are located in and near downtown Portland and on the city’s east side, west of I-205.
Access to Parks and Greenspace

National research shows that access to parks and greenspace can improve physical and mental health, stimulate social cohesion, support physical activity, and reduce exposure to air pollutants and excessive heat. Low-income populations often live in neighborhoods with reduced access to parks and greenspace, and studies show that these populations are likely to experience the greatest benefits from improved access to urban greenery. The map of **Proximity to Publicly Accessible Parks and Natural Spaces** suggests that while access is the best in areas closest to downtown Portland, access is still relatively good throughout most of the incorporated parts of the county. However, the quality of parks is not uniform throughout the county. Parks in higher income areas, particularly in Portland’s close-in neighborhoods, are often more fully developed and offer more amenities than parks in less affluent areas.

While access to parks and greenspace is the best in areas closest to downtown Portland, access is still relatively good throughout most of the incorporated parts of the county.
Access to Publicly Subsidized Affordable Housing

People in poverty are frequently unable to afford housing in the private market, and the housing they can afford is often substandard. The best source of quality, affordable housing for people with low incomes is typically housing that is subsidized by public resources. Multnomah County has 26,625 publicly subsidized rental housing units at 826 sites. The Location of Publicly Subsidized Affordable Housing map shows the locations of these affordable buildings. The densest concentrations of affordable units are in downtown Portland, and in Portland’s inner east and west side neighborhoods close to downtown. Many of these areas had high poverty rates in the 1990s but have experienced declining poverty rates over the past two decades. There are affordable buildings scattered throughout the eastern portion of the county where poverty rates have increased, but there are fewer buildings in Portland east of I-205, and even fewer in Gresham, Fairview, Wood Village, and Troutdale.

The densest concentrations of publicly subsidized affordable units are in downtown Portland, and in Portland’s inner east and west side neighborhoods close to downtown.
Access to Quality Education

Levels of educational quality in U.S. public schools often correlate with neighborhood income levels. Lack of access to high quality public schools can reduce levels of educational attainment, decrease students’ lifetime earnings, and increase their likelihood of experiencing poverty in adulthood. The Average Years of Teacher Experience map uses years of teaching experience as a proxy for educational quality. The schools with the highest average teacher experience are distributed throughout the county and particularly concentrated in Southwest Portland, Southeast Portland, and East County. The schools with the lowest average levels of teacher experience are primarily located in North/Northeast Portland along I-5, in Southeast Portland near I-205, and in Gresham.

Data on other key educational indicators provide additional insights into how access to quality education and educational outcomes vary by school district. 

<table>
<thead>
<tr>
<th>School District</th>
<th>Average Per Pupil Spending</th>
<th>Grades K-2 Regular Attenders</th>
<th>Grade 9 On-Track to Graduate</th>
<th>Grade 12 On-Time Graduation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parkrose</td>
<td>$11,402</td>
<td>77%</td>
<td>85%</td>
<td>76%</td>
</tr>
<tr>
<td>Reynolds</td>
<td>$11,621</td>
<td>74%</td>
<td>61%</td>
<td>63%</td>
</tr>
<tr>
<td>David Douglas</td>
<td>$13,318</td>
<td>81%</td>
<td>84%</td>
<td>71%</td>
</tr>
<tr>
<td>Centennial</td>
<td>$10,962</td>
<td>73%</td>
<td>81%</td>
<td>74%</td>
</tr>
<tr>
<td>Gresham-Barlow</td>
<td>$10,326</td>
<td>81%</td>
<td>76%</td>
<td>76%</td>
</tr>
<tr>
<td>Portland</td>
<td>$13,407</td>
<td>86%</td>
<td>92%</td>
<td>78%</td>
</tr>
<tr>
<td>Corbett</td>
<td>$9,666</td>
<td>91%</td>
<td>92%</td>
<td>93%</td>
</tr>
<tr>
<td>Riverdale</td>
<td>$14,475</td>
<td>90%</td>
<td>&gt;95%</td>
<td>90%</td>
</tr>
</tbody>
</table>

School districts are listed by the % of students eligible for free or reduced price lunch, from highest to lowest.
Access to Food

National research shows that communities with inadequate access to full-service grocery stores often have higher rates of obesity and chronic disease because of limited access to affordable, nutritious foods. The Low-Income Census Tracts with Low Food Access map shows low-income census tracts where at least 500 people or 33% of the population live more than ½ mile (in urban census tracts) or 10 miles (in rural census tracts) from the nearest supermarket, supercenter, or large grocery store. The census tracts that meet the criteria for low food access are largely concentrated along the I-205 corridor, in East Portland, and in the northern half of Gresham and parts of Fairview and Troutdale.

The low-income census tracts with low food access are largely concentrated along the I-205 corridor, in East Portland, and in the northern half of Gresham and parts of Fairview and Troutdale.

It is important to note that geographic proximity to grocery stores is just one component of food access. For many households, the availability of affordable food is a more relevant measure of access. Full service grocery stores are generally assumed to be more affordable than convenience stores, but affordability can vary significantly from one store to another.
Access to a Healthy Environment

National research indicates that low-income neighborhoods are more likely to be impacted by air toxics due to their proximities to freeways and pollution sources. Exposure to air toxics increases the risk of serious diseases including heart disease, stroke, respiratory disease, and cancer.\textsuperscript{78} Low-income communities are also more vulnerable to the environmental risks of climate change and greenhouse gas emissions, resulting in increased exposure to cancer and respiratory hazards. The Census Tracts Most Vulnerable to Climate Change\textsuperscript{79} map displays the results of an analysis by Portland State University researchers on the Oregon communities most vulnerable to climate change and greenhouse gas emissions. The researchers developed a vulnerability index based on a range of demographic and environmental exposure indicators that have been shown in national research to correlate with increased risk levels. The map displays the top 10\%, 25\% and 50\% of Oregon census tracts based on their vulnerability index score. It shows that the census tracts with the greatest vulnerabilities (shown in yellow and green) are concentrated in the parts of the county that are east of I-205.

The census tracts with the greatest vulnerabilities to climate change are concentrated in the parts of the county that are east of I-205.
Access to Healthy Neighborhoods

National research indicates that low-income neighborhoods tend to have higher exposure to negative health influences. This includes disproportionate exposure to tobacco retailers, liquor stores, convenience stores (in lieu of full-service grocery stores), and fast-food restaurants. Children are particularly vulnerable to the effects of living in unhealthy neighborhoods, with long-term consequences for their health and well-being.

The maps of **Tobacco Retail Density** and **Alcohol Licenses** show the geographic distribution of two key sources of negative health influences. The darker the color, the greater the number of tobacco or alcohol retailers per square mile. The tobacco data are from the Multnomah County Tobacco Control and Prevention Program and show the number of tobacco retail licenses per square mile. The alcohol data are from the Oregon Liquor Control Commission, processed by Multnomah County Environmental Health Services, and show the number of alcohol licenses per square mile, including both on-premises and off-premises retailers. It should be noted that both datasets are snapshots of a dynamic retail environment, capturing information from the spring of 2019.

Both maps show similar patterns, with the highest concentrations of retailers mostly located in areas with dense commercial activity, such as downtown and inner east side Portland neighborhoods. There are high concentrations of tobacco retailers throughout Southeast Portland and parts of Northeast Portland, including in the higher poverty areas east of I-205, as well as in parts of Gresham. There are high concentrations of alcohol retailers throughout large swaths of Northeast and Southeast Portland, including in the higher poverty areas to the west of I-205 and along I-5.
THE IMPACTS OF POVERTY IN MULTNOMAH COUNTY

The Universal Declaration of Human Rights states that, “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services . . . .” In Multnomah County, people living in poverty are frequently unable to fulfill these basic human needs.

This section of the report examines the impacts of poverty on people’s ability to secure housing, food, medical care, and social services. It also looks at some of the long-term impacts of poverty on health, well-being, and child development, as well as the community-wide impacts of poverty.

Housing

Housing is an essential human need that also provides a stable foundation for meeting other basic needs. Housing is considered to be affordable if it costs no more than 30% of a household’s total income. Households who pay more than 30% of their income on housing are considered to be “cost burdened”, because their housing costs leave insufficient income to cover the costs of other necessary expenses such as food and medical bills.

In today’s housing market, a household would need to earn an annual income of $57,640 in order to afford a non-subsidized two-bedroom unit in Multnomah County without being cost burdened. This would require household members to work 40 hours a week at $27.71 per hour or 89 hours a week at minimum wage.82

In light of these statistics, it is not surprising that 40% of Multnomah County households are housing cost burdened.83 The rate varies geographically, with the lowest income areas of the county generally having the highest percentages of cost-burdened households:

<table>
<thead>
<tr>
<th>Area</th>
<th>Percent Who Are Housing Cost Burdened</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outer East Portland</td>
<td>46%</td>
</tr>
<tr>
<td>Gresham/East County</td>
<td>42%</td>
</tr>
<tr>
<td>North/Northeast Portland</td>
<td>36%</td>
</tr>
<tr>
<td>Inner Southeast Portland</td>
<td>40%</td>
</tr>
<tr>
<td>West Portland</td>
<td>36%</td>
</tr>
<tr>
<td>Central East Portland</td>
<td>37%</td>
</tr>
</tbody>
</table>

The high rate of housing cost-burdened households reflects a mismatch between the incomes of the county’s residents and the available housing. For every 100 extremely low-income households in Multnomah County, there are only 23 affordable units available.84 Low-income renters face additional challenges in accessing housing due to screening barriers such as past evictions, poor credit history, or criminal backgrounds. In the context of historically low vacancy rates and an extremely tight rental market, low-income renters are also at heightened risk for eviction and for rent increases that force them out of their housing.85 Audit testing also indicates that communities of color
are more likely to experience challenges in obtaining housing in the Portland rental market due to differential treatment based on race or national origin.86

Publicly funded affordable housing assistance provides an essential safety net for low-income households who are unable to afford the cost of housing in the private market. Federal investments in affordable housing infrastructure and programs have steadily declined since the 1980s, forcing local communities to rely on a patchwork of inadequate and underfunded programs.87 Recent proposals by the Trump administration would further reduce federal investments and impose rule changes that would disqualify struggling families from assistance.88 For example, the proposed rule to deny housing assistance to families that include non-citizens would result in a loss of housing for more than 1,100 people in Multnomah County.89

**Homelessness**

Lack of access to affordable housing combined with other systemic challenges push thousands of the county’s poorest residents into homelessness each year. The most recent point-in-time count of homelessness (PIT) in Multnomah County90 identified 4,015 people experiencing homelessness on the night of January 23, 2019. This includes 2,037 people who were unsheltered, 1,459 people sleeping in emergency shelter, and 519 people in transitional housing.

Communities of color comprise 38% of the population identified in the 2019 PIT, compared with 30% of the county’s population as a whole. Levels of over-representation are particularly high for people identifying as Native American, African American, and Native Hawaiian or Pacific Islander.

Seventy-two percent of the total population counted in the PIT and 79% of the unsheltered population had one or more disabling conditions. Forty-four percent of the total population and 67% of the unsheltered population met the criteria for chronic homelessness (a person with a disabling condition who has been homeless for a year or more, either in a single episode or in four episodes over the past three years).

The vast majority of those counted in the PIT (91%) were individual adults; 8% were people in families with children, and less than 1% were unaccompanied children. This reflects a significant reduction in homelessness among families with children compared with recent counts, largely due to increased service system capacity. Overall, there were 192 children under age 18 plus 284 youth ages 18-24 identified in the count.

Older adults ages 55 and over represent 23% of the population counted in the 2019 PIT. This reflects a significant increase in the homeless older adult population compared with recent counts.

The definition of homelessness used for the point-in-time count does not include people who are involuntarily sharing the housing of others due to the loss of housing or economic hardship. Not all people who are doubled up consider themselves homeless, but being doubled up is a sign of housing insecurity and is often a stepping stone to literal homelessness. National studies indicate that families with children, people of color, and unaccompanied youth are more likely to be doubled up than literally homeless.

Comprehensive data aren’t available on the county’s doubled up population, but the available data suggest a significant number of households in poverty are doubled up. For example, during the 2017-18 school year, there were 3,742 homeless students in pre-kindergarten through 12th grade identified in Multnomah County’s public school districts, 80% of whom were doubled up.91 An analysis of Multnomah County SNAP data compared with data from the 2019 PIT suggests that among SNAP recipients who identify as homeless, 1.4 times as many are doubled up as are literally homeless.

A recent analysis by Portland State University estimates that more than 25,000 people are homeless in Multnomah
Hunger and Food Insecurity

Inadequate nutrition negatively impacts physical and mental health, and the ability of both children and adults to reach their full potential. Food insecurity is associated with a range of chronic health conditions such as asthma, heart disease, diabetes, and cancer as well as depression and mental distress. Childhood hunger and malnutrition can result in lower physical functioning, mental and behavioral issues, and lower performance in school.93

In Multnomah County, 15% of the population is “food insecure”, which means they do not always know where they will find their next meal.94 The child food insecurity rate is higher, at 20%.95 Communities of color in Oregon experience hunger at higher rates than the general population.96

SNAP is available to eligible households with net incomes at or below 100% of the Federal Poverty Level. In December 2018, 121,120 people in Multnomah County participated in SNAP, representing 15% of the county’s residents. Thirty percent of participants were children, and 16% were over age 60.97 SNAP is an important resource, but the benefit amount is not sufficient to meet most households’ food needs for an entire month, leaving them vulnerable to food insecurity. Many households must rely on food banks, friends, and relatives to avoid hunger after their SNAP benefits run out.98

Under a proposed rule change by the Trump administration, nearly 35,000 Oregon households would lose their SNAP benefits. Oregon already has the 14th highest rate of food insecurity in the country, and the rule change could result in increased rates of hunger and food insecurity across the state.99

Social Services

Households in poverty frequently rely on social services provided by nonprofits, government agencies, and community organizations to enable them to meet their basic needs. While the county’s service providers do their best to meet the needs of as many people as they can, limited resources make it impossible to assist everyone in the county who needs services.

211info serves as the county’s human services hotline. People seeking services contact 211 by phone, e-mail, web or text to receive information about available resources and referrals to potential service providers. Of the more than 65,000 contacts with 211 from Multnomah County residents in 2018, 78% of callers who provided income information had incomes below 100% of the Federal Poverty Level.

These callers identified a wide range of needs. The most common categories of need were housing (44%), utility assistance (11%), food and meals (8%), individual, family and community support (7%), and health care (6%). The top service requests were for rent payment assistance, community shelters, electric service payment assistance, food pantries, and low income/subsidized rental housing.

211 isn’t able to track the results of all callers’ efforts to secure social services, but it does conduct follow-up calls with a sub-set of callers to find out the outcome of their search for assistance. In 2018, 58% of follow-up respondents answered yes to the question: “Were your needs met by the information or community agencies 211info provided to you?”

Inadequate service capacity to meet the needs of Multnomah County’s population in poverty is accompanied by a lack of sufficient services designed to address the specific characteristics and needs of each type of population in poverty. For example, many of the county’s immigrants, refugees, and communities of color are best served
by culturally specific services. While advances have been made in recent years in funding and support for these services, the availability of culturally specific services is still insufficient to meet the needs.

**Medical Care**

While the Affordable Care Act has expanded access to health insurance for many Americans, adults in poverty are more likely to be uninsured, less likely to have a regular place to go for medical care, and more likely to forego necessary medical treatment due to financial concerns.\(^{100}\)

In Multnomah County, 9% of residents are uninsured,\(^{101}\) with people of color 1.5 times more likely to be uninsured than Whites.\(^{102}\) Insurance coverage data indicate that the parts of the county with the highest poverty rates tend to have the lowest insurance coverage rates.

Lack of insurance primarily affects adults due to expanded coverage options for children, but 3.8% of children in the county remain uninsured.\(^{103}\)

**Health Effects of Poverty**

Poverty contributes to poor health and reduced life expectancy through a combination of factors including stress, lack of stable housing, lack of adequate nutrition, and lack of insurance coverage. Poor health can also contribute to poverty by making it difficult to maintain stable employment and by driving up costly medical bills.

National studies show that people in poverty have life expectancies that are lower by 10 to 15 years compared with those of higher-income Americans.\(^{104}\)

The **Life Expectancy** map shows the average life expectancy for Multnomah County residents by census tract. The darker the color, the higher the average life expectancy. The census tracts with the lowest average life expectancies are located in East Portland, Gresham, Wood Village, and a few areas of North/Northeast Portland. The census tracts with the highest

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**Percentage of Residents with Health Insurance**

<table>
<thead>
<tr>
<th>Location</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outer East Portland</td>
<td>89%</td>
</tr>
<tr>
<td>Gresham/East County</td>
<td>90%</td>
</tr>
<tr>
<td>North/Northeast Portland</td>
<td>91%</td>
</tr>
<tr>
<td>Inner Southeast Portland</td>
<td>89%</td>
</tr>
<tr>
<td>West Portland</td>
<td>95%</td>
</tr>
<tr>
<td>Central East Portland</td>
<td>92%</td>
</tr>
</tbody>
</table>

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**Multnomah County Life Expectancy**

![Map showing life expectancy by census tract in Multnomah County](image)
life expectancies are located on Portland’s west side and higher income neighborhoods on Portland’s east side, the south part of Gresham, and unincorporated areas of East County.

The next four maps show the estimated prevalence rates of key health conditions that are commonly associated with poverty: asthma, diabetes, obesity, and mental illness. The maps are based on data from the Centers for Disease Control’s 500 Cities Project. The data are only available for Portland census tracts, but the patterns shown in the maps suggest that the county’s high poverty neighborhoods tend to have higher rates of disease and poor health.

Rates of asthma nationally tend to be higher for people in poverty. These disparities are due to higher exposure to air pollution in low-income neighborhoods, increased stress, and increased presence of mold and other allergens in substandard housing.\textsuperscript{105} The \textbf{Prevalence of Asthma in Adults} map shows the percentage of adults with asthma by census tract.\textsuperscript{106} The darker the color, the higher the asthma rates. The areas with the highest asthma rates are located in high poverty areas east of I-205. There are also high asthma rates in parts of Southeast Portland along the I-205 corridor and in North and Northeast Portland along I-5.

Living in a low-income neighborhood increases the risk of diabetes due to limited access to resources that support physical activity, healthy nutrition, and preventative care.\textsuperscript{107} The \textbf{Prevalence of Diabetes in Adults} map shows the distribution of diabetes rates by census tracts. The darker the color, the higher the rate.
The preva...diction that is "not good" for 14 days or more. The darker the color, the higher the percentage of adults experiencing mental health issues. The census tracts with the highest percentages of adults reporting poor mental health are concentrated in East Portland east of I-205.

Obesity is a key risk factor for a variety of chronic diseases. Low-income neighborhoods often have limited access to factors that can combat obesity such as nutritious foods, green space, sidewalks, recreational facilities, or other opportunities for regular exercise. The Prevalence of Obesity in Adults map shows the percentage of adults 18 years and older with a body mass index (BMI) of 30 or more by census tract. The darker the color, the higher the percentage of adults who meet the criteria for obesity. The census tracts with high obesity rates (above 23%) are mostly located east of I-205, in Southeast Portland along I-205, and in parts of North and Northeast Portland.
Criminal Justice System Involvement

People in poverty are at greater risk of being arrested and incarcerated, and they are unfairly disadvantaged within the criminal justice system. Lack of financial resources to pay for bail or fines increases the likelihood of being jailed, and an underfunded public defender system means many low-income people do not get adequate legal representation. A national study of data from the Bureau of Justice Statistics found that incarcerated people are disproportionately likely to come from low-income backgrounds. The median annual income prior to incarceration was 41% less than that of non-incarcerated people of similar ages.

These dynamics are illustrated locally by data on the disproportionate interactions of people experiencing homelessness with the criminal justice system. More than half of the arrests made by the Portland Police Bureau in 2017 were of people experiencing homelessness. Most of the arrests were for low-level offenses, due in large part to the criminalization of behaviors that are associated with living on the streets compounded by the difficulty in complying with follow-up court appearances while homeless.

Having even a minor criminal record can create barriers to employment, housing, and higher education that undermine financial stability for individuals and their families over the long-term. A study by the National Institutes of Justice found that any arrest during one’s lifetime reduces employment prospects more than any other employment-related stigma. More than 60% of formerly incarcerated individuals are unemployed one year after being released, and those who do find employment tend to earn 40% less on average than their counterparts without a criminal background.

Effects of Poverty on Child Development

Research shows that poverty imposes such a significant physical and psychological burden that it can permanently affect children’s brain development and even their genes. The impact of poverty on childhood development is so severe that some medical professionals refer to the early effects of poverty as a childhood disease. For children of color living in poverty, these effects are compounded by the stress of living with racism and discrimination, which have been found to contribute to significant long-term physical and psychological impacts.

Poverty experienced in childhood is associated with poorer cognitive development, academic achievement, and educational attainment. Children and teens living in poorer communities are at increased risk for chronic health conditions such as asthma and anemia, exposure to environmental contaminants such as lead-based paint, and exposure to violence which can lead to trauma and disability. Children who grow up in poverty are also at greater risk for behavioral problems as well as emotional problems such as anxiety, depression, and low self-esteem.

Childhood poverty can have negative impacts that carry through into adulthood. This includes chronic disease, poor mental health, lost productivity, and lower earnings. Children who are raised in poverty are at increased risk of poverty in adulthood, leading to cycles of poverty that can span generations.

Community-Wide Impacts of Poverty

Poverty and economic inequality are not only harmful for individuals, they impact the entire community. National research indicates that inequality has a negative impact on economic growth. Extreme income inequality weakens the economy, while greater economic inclusion leads to stronger and more sustained growth.

If households have less income, they have fewer dollars to spend on goods and services, which harms local businesses. They also contribute less in tax dollars, which reduces the community’s ability to invest in roads,
schools, and other infrastructure and resources that benefit everyone. Increasing wages and incomes, particularly for low-income households, results in increased consumer spending, which contributes to stronger economic growth.\textsuperscript{126}

High levels of poverty in a community threaten the economic security of everyone in the community, not just those with low incomes.\textsuperscript{127} Living in neighborhoods with high levels of poverty is associated with poorer health outcomes, lower educational attainment, and increases in mental and behavioral health problems.\textsuperscript{128} Living in a higher income neighborhood can increase a child's income potential and lifetime earnings, even if the child's own family is in poverty.\textsuperscript{129}
A FRAMEWORK FOR ADDRESSING POVERTY IN MULTNOMAH COUNTY

Multnomah County’s strong economic expansion since the end of the Great Recession has been accompanied by persistent disparities. The benefits of the county’s economic growth have been concentrated at the top of the income spectrum, while hundreds of thousands of the county’s residents still struggle with poverty and inadequate access to opportunities. These inequalities threaten to undermine the county’s future stability and prosperity.

Economists predict the U.S. will experience another recession before the end of 2021.130 With many of the county’s most vulnerable residents still struggling to overcome the impacts of the last recession, Multnomah County’s leaders must take strategic action now to prevent the upcoming downturn from becoming an economic disaster.

The County and its partners should commit to a comprehensive framework for addressing poverty, eliminating disparities, and creating conditions that will support the economic stability of all the county’s residents. While it may not be possible to solve the structural causes of poverty and inequality at the county level, local governments have an essential role to play in mitigating the impacts of poverty, equipping people to move out of poverty, and ensuring that everyone can access the resources and opportunities necessary for meeting their basic needs and advancing their health and well-being.

This section offers a set of guiding principles for this work. It also profiles examples of local and national strategies that put these principles into practice. The County’s framework to address poverty should expand and build upon effective and innovative approaches like these.

Guiding Principles

1. **Prioritize the elimination of inequities and disparities.**
   Identify and address the structures and systems that contribute to poverty among vulnerable and historically marginalized populations including people of color, immigrants and refugees, children and youth, single-parent families, seniors, people with disabilities, women, and the LGBTQ community. Focus on eliminating disparities by incorporating an equity lens into all programs, policies, administration, and decisions, and by working to dismantle barriers to equity.

2. **Strengthen the community’s collective capacity to prevent and address poverty.**
   Recognize the importance of community resiliency and mutual support networks in preventing poverty and mitigating its impacts. Work to build the capacity of community-based and culturally specific organizations and promote strategies that strengthen community leadership and social capital.

3. **Tailor strategies and services to meet the distinct characteristics and needs of different types of poverty and economic situations.**
   Develop services that are designed to meet the distinct needs of different populations and different types of poverty. Provide targeted interventions to address the specific causes, contributing factors, and consequences of poverty for each population and community affected by poverty in the county.

The County and its partners should commit to a comprehensive framework for addressing poverty, eliminating disparities, and creating conditions that will support the economic stability of all the county’s residents.

Example Strategy:
SUN Service System Service Delivery Model (see page 59)

Example Strategy:
Worksystems Economic Opportunity Program Pilots (see page 60)
4. **Ease the experience of poverty and make it possible for all residents to meet their basic human needs with dignity.**  
Invest in services and supports to enable all residents to meet their basic needs for housing, food, health, and safety. Develop strategies to compensate for the inadequacies of federal safety net supports to protect the fundamental human rights of the county’s most vulnerable residents.

5. **Equip people to move out of poverty by providing pathways to economic independence.**  
Expand access to education, training, and workforce development to enable people who are able to work to secure family-wage jobs. Provide increased access to child care, transportation, and other supports to enable low-wage workers to maintain their employment. Support strategies that address wealth disparities and create long-term financial stability.

6. **Eliminate the stigmas associated with poverty.**  
Increase public understanding about the structural conditions that create poverty, and work to confront common misperceptions about why people become poor. Share people’s stories and foster relationships across lived experiences to counter stereotypes and assumptions about people experiencing poverty and to reframe the public discussion about how to address poverty.

7. **Promote self-determination.**  
Prioritize strategies that view all people as inherently capable and as the experts in their own lives. Emphasize approaches that are strengths-based, participant centered, and that foster self-determination and mutual support.

8. **Invest in the well-being and development of children and youth.**  
Prioritize programs and investments that benefit children’s economic security, education, health, and safety so that all children can reach their full potential. This includes ensuring that children and youth have access to a quality education from early childhood through college, job training and employment opportunities, stable housing, adequate nutrition, health care, and mental health supports.

9. **Address geographic disparities so that all the county’s residents have equitable access to resources and opportunities.**  
Prioritize policies, infrastructure, and strategic investments to ensure that all residents can access essential resources to meet their basic needs and advance their well-being, regardless of where they live.

10. **Pursue structural solutions and policy changes that seek to end the conditions that cause poverty.**  
The underlying causes of poverty are rooted in broader structural dynamics which make certain populations more vulnerable to economic insecurity and constrain their opportunities. Advance changes to policies and systems that will impact the broader economic, political, and social systems that underlie the county’s economic inequalities.

11. **Work with regional and national partners on collective solutions.**  
Many of the structural causes of poverty as well as the most effective solutions are regional or national in scope. Engage with partners from other jurisdictions to develop collective strategies and policy solutions at a regional and national level.
12. Prioritize partnerships and strategic coordination.

Develop coordinated strategies with a range of public and private partners to maximize effectiveness. This includes partnering with the communities most impacted by poverty, building on the effective work of local nonprofits, engaging the business community as part of the solution, and working with the State to build a more coherent and adequate safety net.

13. Pursue opportunities for cross-system collaboration and alignment.

Work across bureaucratic silos to address the intersection of poverty with a wide range of other related systems including homelessness, housing, economic development, employment, criminal justice, child welfare, education, and health. Strengthen interventions and maximize resources through strategic alignment and integration across systems and funding streams.

Examples of Programs and Strategies to Address Poverty

The examples in this section highlight local and national programs and strategies that reflect the above principles. The County’s framework to address poverty should aim to scale up, replicate, and learn from innovative and effective approaches like these and others.

SUN Service System Service Delivery Model

Multnomah County’s SUN Service System is a unique city-county-school-nonprofit partnership designed to align and integrate key social and support services to promote increased academic success for youth and a reduction in poverty. In 2015, the System adopted a service delivery model and funding allocation designed to eliminate structural barriers that result in disparate outcomes for children and families of color. Services were prioritized for historically underserved and culturally specific communities using a targeted universalism approach. Beginning with the 2016 procurement process, the County allocated 60% of SUN resources to support culturally specific services. The model also aims to promote geographic equity by using five regional service areas that align with high school catchment areas.

All contractors in the SUN Service System must be culturally responsive and must work toward creating an integrated system of care that is geographically coordinated and integrated with other partners and service providers. Regional service providers are selected for each of the five geographic regions to provide locally-specific services. Culturally specific service providers are selected to provide countywide services for six culturally specific populations: African American, African immigrant, Asian/Pacific Islander, Latino, Native American, and Slavic. Specific allocation amounts for each culturally specific population are based on the percentage of children ages 0-6 at 185% FPL who are from each culturally specific population. One contractor is also selected to provide sexual and gender minority youth services countywide.

SUN’s resource allocation model has significantly increased the County’s investments in culturally specific services, helping to expand capacity to meet the service needs of historically underserved communities. The lead contractors for SUN’s culturally specific services contracts include:

- Self Enhancement, Inc. for services focused on the African American community;
- Immigrant and Refugee Community Organization (IRCO) for services focused on the African and Asian/Pacific Islander communities;
- Latino Network and El Programa Hispano Católico for services focused on the Latino community;
- Native American Youth and Family Center for services focused on the Native American community; and
- Impact NW and IRCO for services focused on the Slavic community.

Some of these organizations also subcontract with other culturally specific providers, further expanding the community’s service capacity.
Worksystems Economic Opportunity Program Pilots

Worksystems’ Economic Opportunity Program (EOP) connects low-income residents with career coaches in community-based organizations to create career plans and access vocational training to gain living-wage employment. Recognizing the multi-dimensional nature of participants’ employment challenges, Worksystems works with partners to create tailored strategies that address EOP participants’ specific needs. For example:

Worksystems partnered with Home Forward, Human Solutions, the Portland Housing Bureau, and A Home for Everyone (AHFE) on a pilot project to provide rent assistance to EOP job training participants who were homeless or unstably housed. An evaluation of the pilot’s first 18 months showed that rent assistance recipients were 38% more likely to complete job training, 67% more likely to obtain career track employment, and increased their income at a rate of almost double that of a comparison group. Twelve months after the end of rent assistance, 76% of participants remained housed. The pilot results convinced the AHFE partners to prioritize the model, and Worksystems and AHFE have developed an ongoing partnership to align workforce training and employment services with housing support services.

Worksystems is currently piloting a similar demonstration project to align workforce training and employment services with child care. Parents with dependent children frequently struggle to participate in training and education programs that would enable them to attain family wage jobs. Through a partnership with Oregon Department of Human Services and Oregon Department of Education Early Learning Division, the pilot provides EOP participants with dependent children access to child care to enable them to complete training in career sectors that offer middle-income jobs.

Supportive Housing Initiative

Supportive housing combines deeply affordable housing with ongoing wrap around services to help people with extremely low incomes and complex challenges to live with dignity and independence. Supportive housing is considered to be the most effective strategy for addressing homelessness and housing instability for people in long-term poverty who have disabilities or other barriers. National studies have shown that supportive housing increases housing stability, improves mental and physical health, and supports vulnerable residents in living more stable and productive lives. Supportive housing also generates significant cost savings by reducing participants’ use of shelters, hospitals, emergency rooms, jails, and other publicly funded crisis services.

Multnomah County has a growing population of people in deep poverty who will need ongoing supports in order to remain stably housed. In recognition of this need, Portland City Council and Multnomah County’s Board of Commissioners adopted a shared goal in 2017 of producing 2,000 additional units of supportive housing by 2028. Achieving this goal will require alignment with regional and statewide supportive housing efforts, cross-sector collaboration, and partnerships with community-based organizations. Since the goal was announced, more than 610 units have come on line or are in the pipeline through the combined investments of a range of public and private partners, with additional units anticipated over the next few years. This substantial expansion of the county’s supportive housing capacity will help to address the long-term needs of people experiencing or at risk of chronic homelessness and housing instability.

Asset Building Programs

Asset building programs support long-term financial stability and reduce wealth disparities by promoting savings, income acquisition, wealth-building, and financial education. The following examples illustrate the features of three different asset building program models:

The Oregon Individual Development Account (IDA) Initiative is funded by a state tax credit, managed by Neighborhood Partnerships, and implemented through partnerships between state agencies, community-based organizations, and individual donors. Participants receive financial education, personalized support, and incentives to save for a defined goal. Every dollar participants save is typically matched with three dollars in IDA resources. An evaluation of the 1,433 participants who closed their IDA in 2017 found that 77% successfully completed the program requirements and used their savings to pursue a wealth-building
asset such as purchasing a home, completing post-secondary education, purchasing equipment to support employment, or growing a microenterprise. Participants also improved their financial capabilities and continued to practice their improved capabilities in saving and budgeting a year after closing their IDA.134

The Seed for Oklahoma Kids program (SEED OK) is a demonstration project designed to test the effects of the Child Development Account model. The project uses Oklahoma’s 529 college savings plan to encourage low-income children and their families to save for postsecondary education. The program enrolled 1,358 newborns in 2007 whose families were offered three sets of incentives: (1) $1,000 in SEED OK funds were deposited into a 529 plan account for the child, (2) parents were encouraged to open their own 529 plan to support additional savings with SEED OK providing the required initial contribution, and (3) SEED OK matched the savings contributions by low- and moderate-income families. Follow-up studies showed a significant positive impact on the children’s social-emotional development compared with a control group, with the greatest benefits experienced by the most disadvantaged populations. The participating families also increased their asset accumulation and had higher educational expectations for their children compared with the control group.135

Baby Bonds establish accounts for children with a seeded endowment, and they are often designed to explicitly address the racial wealth gap by tying bond values to net worth rather than to income. Baby Bond programs allow the accumulated investment to be used for a range of asset-building activities such as post-secondary education, buying a home or starting a small business. Proposals for a federal Baby Bond program have recently received national attention, but the Baby Bond approach could also be used for programs at a state or local level. A recent analysis of a proposed federal Baby Bond program that would provide up to a $50,000 investment over time to babies born to families with the lowest net worth found that the program would reduce the wealth divide between White and Black households by more than tenfold.136

Street Roots Vendor Program137

Street Roots, Portland’s weekly street newspaper, creates income opportunities for people experiencing poverty while building greater understanding about issues of homelessness and poverty. Vendors earn an income selling Street Roots by buying the paper for 25 cents and selling it for a dollar, providing a low-barrier way to earn an income with dignity. The program has more than 150 active vendors at any given time, with more than 700 vendors selling the newspaper during the course of a year. In 2018, vendors collectively earned $500,000, providing resources to address their basic needs while fostering self-respect and a sense of personal worth. The value of the vendor program goes far beyond these economic benefits, as the relationships that are formed between vendors and their customers help to break down barriers, overcome stereotypes, and strengthen mutual understanding.

Street Roots also provides a platform for people experiencing homelessness and poverty to have a voice on current issues by participating in policy advocacy and sharing their poetry and stories in the newspaper. Street Roots is a founding member of the Welcome Home Coalition, and its vendors have taken a prominent role in the coalition’s successful advocacy for affordable housing resources. Street Roots also participates in other regional and statewide coalitions such as the Oregon Housing Alliance, and the organization leads its own advocacy campaigns on issues of importance to its constituents.

Through its Rose City Resource guide, Street Roots also provides information directly to people living in poverty that enables them to access the services they need. The guide is a user-friendly, pocket-sized booklet that provides a comprehensive, up-to-date list of services in the region. More than 200,000 guides are distributed to people in poverty each year, both directly and through partnerships with more than 500 organizations and businesses.

Peer Support Services138

Peer support is a best practice component of mental health and addiction recovery service delivery. Peer support specialists are uniquely able to use the therapeutic value of lived experience to provide support across the entire continuum of care for individuals with substance use or mental health issues. Peer support specialists are often
from the communities in which they work, creating systems of support which are relevant to the community, trauma informed, and culturally responsive.

National studies indicate that peer support strengthens mental health and recovery services while lowering overall costs. Peer support has been found to improve participants' quality of life, level of engagement, and overall health. It also increases participants' sense of hope and ability to effect changes in their lives as well as their sense of community belonging.

Many local providers already incorporate peer support into their services, and there are several Oregon collaborations working to strengthen and expand the role of peer support. The Oregon Peer Delivered Services Coalition offers trainings, technical assistance, and networking to support the peer workforce, increase awareness of the value of peer-delivered services, challenge the stigmas associated with mental illness, and promote recovery and wellness. The Traditional Health Worker Commission, sponsored by Oregon Health Authority (OHA), promotes the role, engagement, and utilization of Peer Support Specialists and Peer Wellness Specialists along with other types of traditional health workers in Oregon's coordinated health care delivery system. OHA's Peer Delivered Services Program provides oversight and training for peer-delivered services, and it supports strategies to increase the use and availability of peer-delivered services.

**Economic Opportunity Initiative**

The Multnomah Idea Lab implemented a two-year pilot project in 2015-16 in partnership with Cash Oregon and Innovative Changes to test the effect of using Unconditional Cash Transfers (UCTs) to pave the way to economic opportunity. The pilot provided low-income working families with young children with a $1,000 UCT in the first year and $1,700 in the second year. The pilot results indicated that the UCTs positively impacted participants' financial well-being in the short term and were used to meet basic needs and repay past debts. For example, 11% of households used the UCT to secure reliable transportation to work, 20% used it to pay off debt, and 20% used it to maintain their housing.

Based on the results of the two-year pilot, the UCT program and funding were transferred to Multnomah County's Youth and Family Services Division in partnership with the Health Department's Healthy Birth Initiative (HBI). HBI works with approximately 250 African American families who are about to experience a new birth. Families enrolled in the program were eligible for a one-time unrestricted benefit of $1,000 to meet their personal goals and family needs. Families also had access to culturally specific financial planning training and consultation as well as access to tools such as banking and Individual Development Accounts. Initial results indicate that the cash transfer provided temporary economic relief around the time of the baby's birth, with participants typically using the money for baby supplies, housing, transportation, and savings. The results also suggest that, given the participants' prior economic conditions, $1,000 was not enough to produce longer-term effects. National studies show that unconditional child allowances are an effective intervention in reducing child poverty, but experts recommend amounts in the range of $2,700-$3,600 per year.

**Living Cully**

Living Cully is an innovative collaboration between Verde, Habitat for Humanity, Hacienda Community Development Corporation, and Native American Youth and Family Center working to create a thriving neighborhood in northeast Portland's Cully neighborhood. Cully is a diverse, high poverty neighborhood with a history of underinvestment and inadequate access to essential infrastructure and amenities. The Living Cully coalition works to expand the community's access to resources and opportunities through an integrated series of investments by and for the neighborhood's residents. The coalition's strategies focus on increasing economic opportunities for residents and small businesses, expanding access to affordable housing, increasing investments in the natural and built environment, and providing opportunities for collective action and cultural expression.

For example, Living Cully led a ten-year campaign to transform a former landfill into a 25-acre city park, which opened in 2018. Cully Park provides walkable access to greenspace for more than 400 people who previously did not have access to a neighborhood park. Among its unique design elements, the park includes a Native Gathering Garden designed by members of Portland's urban Indian community that incorporates design elements with
cultural significance to the neighborhood’s Tribes. The park was developed through a public-private partnership between Verde and the City of Portland that ensured that a majority of the contracts went to women- and minority-owned businesses, with 18% of job site wages paid to neighborhood residents.

Living Cully works to ensure that such improvements will benefit existing residents through strategies that aim to prevent the involuntary displacement of low-income residents and people of color from the neighborhood. The coalition works with partners to push for policies that protect renters, create permanently affordable housing, and remove property from the market to keep it affordable and under community control. For example, Living Cully helped to lead a campaign in 2016 to save the Oak Leaf Mobile Home Park from closure and redevelopment, preserving 30 affordable homes in the neighborhood by transferring them to nonprofit ownership. In response to organizing by Cully residents and allies, in 2018 Portland City Council adopted a zoning ordinance that designates “manufactured dwelling park” as the only allowed usage for Cully’s six mobile home parks – and 50 other parks citywide. The designation will protect the housing of more than 1,000 Cully residents who were at risk of displacement due to mobile home park redevelopment.

**Universal Basic Income**

Universal Basic Income (UBI) is a strategy designed to ensure economic security for the entire population by providing people with a guaranteed income to help meet their basic needs. This approach has been receiving growing interest nationally, along with the related concept of reparations. A pilot program sponsored by the City of Stockton with funding from tech donors is currently providing 100 residents $500 a month for 18 months with no strings attached. In Oakland, a UBI trial in 2016-18 gave a group of about 100 families $1,500 a month for a year. Y Combinator, the pilot’s sponsor, is now expanding the program to include 3,000 people across two states who will receive $1,000 a month for up to five years. Other cities such as Newark and Chicago are currently exploring their own UBI experiments.

Results from studies in Canada, Namibia, South Africa, and Kenya suggest that UBI has large, positive, and sustained effects across a range of outcomes including income, assets, living standards, health, and educational achievement. The current U.S. trials will help to inform local and national conversations about this strategy and its potential impact on alleviating poverty. A fully implemented UBI will need significant support from all levels of government, but the current trials demonstrate that local jurisdictions are well positioned to move the policy discussion forward through innovation and experimentation.

**Regional and National Partnerships**

Multnomah County is involved with several networks that bring together partners to address poverty issues at the regional, state, and national levels. For example:

The County is a member of the Community Action Partnership of Oregon (CAPO), an association of Community Action Agencies serving low-income Oregonians across the state. CAPO works with its network of partners to raise public awareness of poverty-related issues, maximize resources to address the causes and conditions of poverty, and advocate for public policies that will address the needs of people in poverty. CAPO and its members are in turn part of the national Community Action Network – a network of more than 1,100 nonprofit and public agencies working to shape federal and state proposals to address poverty.

At a regional level, the County is working with other local jurisdictions in partnership with Metro to address the need for affordable housing. In 2018, Metro worked with its member jurisdictions and allies to pass a $652.8 million regional affordable housing bond. The bond pools resources from Metro’s region-wide tax base to create 3,900 permanently affordable homes, with 34% of the housing to be built in Washington County, 21% in Clackamas County, and 45% in Multnomah County. Implementation of the bond is being overseen by a community oversight committee that reviews plans and proposals for housing development from each community to ensure that investments meet the bond’s regional goals. Since the bond was approved, $34.3 million has been committed to develop more than 330 affordable homes in the tri-county region.
Local Long-Term Rent Assistance Pilot

With a growing mismatch between incomes and housing costs in Multnomah County, rent subsidies are a critical strategy for enabling people with low incomes to be able to afford housing. Rent subsidies cover the difference between market rent and what a household can afford, typically limiting the household’s contribution to 30% of its income. In 2015, Northwest Pilot Project (NWPP), Home Forward, and the Urban League of Portland piloted a demonstration program to test the effectiveness of pairing rent vouchers with low-income seniors at risk of homelessness and displacement in North and Northeast Portland. Sixty low-income senior households at risk of displacement due to rent increases and gentrification were provided with federal Housing Choice Vouchers through Home Forward. The pilot was very successful, with 100% of households able to use their vouchers to offset the costs of rising rents, and 97% able to remain stable in their housing.

Building on the demonstration project’s success, in 2017 NWPP partnered with Home Forward, Meyer Memorial Trust, the Joint Office of Homeless Services, JOIN, and CareOregon to pilot a local long-term rent assistance program. The goal is to create a local solution to the perpetual underfunding of the federal Housing Choice Voucher program. Local control also creates the potential for quicker placements, more flexible policies and rules, and fewer barriers for applicants when compared to the federal program. With funding allocated from Multnomah County, 45 vouchers were provided to households who were currently homeless or at risk of displacement due to high rent burdens. An evaluation of the pilot showed that participants experienced improved housing stability, financial stability, health stability, and social stability. Multnomah County recently allocated resources to expand the total number of subsidies to 65, and the project’s partners are now working to bring the program to scale. Funding from Meyer Memorial Trust will support the development of a blueprint for expanding the program in Multnomah County and tools to support the model’s replication in other Oregon communities.

A Home for Everyone

A Home for Everyone (AHFE) is an innovative cross-sector, cross-jurisdictional initiative to respond to the crisis of homelessness in Multnomah County. The initiative launched in 2014 when Multnomah County and the cities of Portland and Gresham joined with Home Forward and partners in the faith, nonprofit, and business communities to coordinate policy-making to address homelessness. In 2016, Portland and Multnomah County created a Joint Office of Homeless Services to support AHFE and strengthen the alignment of services and resources. AHFE is led by an executive committee made up of elected officials, service providers, business leaders, and members of the faith and philanthropic communities. The executive committee works with a coordinating board and policy-focused work groups whose members represent culturally-specific communities, health care, human services, workforce, faith organizations, philanthropy, schools, universities, businesses, advocates, and people with lived experience. Together they set priorities and make recommendations on local homelessness-related policies and investments with an emphasis on prioritizing vulnerable populations, promoting racial equity, promoting cross-systems alignment, and engaging the community.

Since its formation four years ago, AHFE has catalyzed expanded investment and improved alignment of resources to address homelessness across jurisdictions and systems. The strength of AHFE’s collaborative model has resulted in annual outcomes that have exceeded the systems’ combined impact prior to AHFE’s formation. For example, in fiscal year 2018, 6,000 people were helped from homelessness back into housing, which is almost twice the number before AHFE launched. The number of people served by emergency shelters has also doubled since AHFE began, and thousands more have received rent assistance so that they don’t lose their housing.
APPENDIX A.
ACKNOWLEDGEMENTS

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APPENDIX B.
DATA AND METHODOLOGICAL NOTES

Limitations of Data on Poverty

The information in this report relies primarily on data provided through the U.S. Census and the American Community Survey (ACS). These national surveys are often the only sources of comprehensive data available consistently over time for different populations and geographies. However, there are also significant limitations to the data available through the Census and ACS that are important to keep in mind.

The Census is only administered once every decade, so any data more recent than 2010 must be based on the ACS, which is a survey of a sample of the population rather than a complete census of the entire population. This can create problems with inadequate sample sizes for some ACS data fields, limiting the way some ACS data can be analyzed.

Most of the data on poverty that are available through the ACS are based on the Federal Poverty Level (FPL). The FPL is a limited measure of poverty that significantly undercounts the full extent of the population in poverty. Despite these limitations, this report relies on the 100% FPL data because it is the only source of consistent and comprehensive data available. It is important to remember that this is a very conservative measure that leaves out a significant portion of the population that is struggling to make ends meet.

Unless otherwise noted, all poverty data in this report are based on the 2013-17 ACS 5-year estimates, with poverty defined as individuals with incomes at or below 100% FPL. The ACS does not include poverty data for students living in dorms, non-civilians, and institutionalized populations. There are also limitations in how the ACS poverty data can be disaggregated.

Limitations of Data on Communities of Color

Research by the Coalition of Communities of Color demonstrates a significant undercount of populations of color and culturally specific communities in the Census and ACS. Factors such as language and literacy barriers, housing instability, distrust of government, and the legacies of institutional and cultural racism lead many communities of color to be left out of government-sponsored surveys.

In addition to this overall undercount, the way in which race data are collected and reported by the Census and ACS is also problematic. For example, the Census and ACS treat Hispanic/Latino as an ethnicity rather than a race, and require respondents to identify their race separately from their ethnicity. This approach does not accurately reflect the way many people view their identities. Census data can be analyzed to treat Hispanic/Latino as a race, but this approach is not possible for the ACS poverty data which is used for much of this report.

The naming conventions and race categories used by the Census and ACS are also problematic. The use of broad categories (African American, Asian, Native American, Native Hawaiian/Pacific Islander, White, and Hispanic) doesn’t acknowledge the diverse identities and experiences of populations within each category. For example, African communities are considered to be African American within the Census race categories, and Slavic and Middle Eastern communities are counted as White. Both categories fail to reflect the distinct identities and the unique experiences of these groups.

The Census has made improvements in recent years in the way it captures information on people who identify with more than one race. However, ACS poverty data are only available in a limited format that does not capture the distinct identities of people who identify with more than one race, instead lumping all of them into a category called “two or more races.” This results in an undercount of the number of people within each specific racial group and does not honor the distinct racial identities of people who identify with more than one race.
Limitations of Maps

Maps have a unique ability to reveal patterns and relationships so that we can better understand the geography of poverty in Multnomah County. But there are also limitations to what maps can tell us, and it is important to keep these limitations in mind. Most of the maps in this report show data summarized by census tracts, which are pre-defined geographies based on population size. The map of poverty, for example, shows the average poverty rate for each of the county’s census tracts. Viewing data summarized by census tract does not tell us precisely how the people in poverty are distributed within the census tracts. Even if there are high percentages of people in poverty in a given census tract, those people may be concentrated in one part of the census tract rather than evenly distributed across the census tract. Conversely, a census tract with low rates of poverty may still have sub-areas with high numbers of people in poverty.

Since census tract boundaries are largely determined by population, the geographic size of the census tracts can vary widely. Some of the more rural areas of the county have very large census tracts, while denser areas have smaller census tracts. It is important to remember that when a map shows a single average number for a very large census tract, it is masking the variations within that census tract.
APPENDIX C.
PUBLIC USE MICRODATA SAMPLE AREAS (PUMAS)

Some of the geographic analysis of data in this report is based on a Census geography called Public Use Microdata Sample Areas (PUMAs). PUMAs are statistical geographic areas that contain at least 100,000 people and are built on census tracts.

The map below shows the county’s PUMA boundaries outlined in black, overlaid with Multnomah County Commissioner District boundaries which are coded by color.
APPENDIX D.
FULL-PAGE MAPS
Multnomah County
Percent Households Below Poverty Level

Legend

% Households Below 100% FPL

- <1% to 9.5%
- 9.6% to 17.7%
- 17.8% to 29.5%
- 29.6% to 52.1%

- Multnomah County
- City Boundaries
- Cities (outside Metro region)
- Freeways

Source: American Community Survey (2013-17 5-Year Estimates).
Data are displayed using 2017 census tracts.
Multnomah County
Percent Students Eligible for Free or Reduced Price Lunch (By School)

Legend

% Students Eligible for Free or Reduced Price Lunch

- 0% to 30%
- 31% to 50%
- 51% to 75%
- 76% to 94.5%

- Multnomah County
- City Boundaries
- Cities (outside Metro region)
- Freeways

Source: OR Department of Education (2017-18 Academic Year).
Data are displayed by school.
Multnomah County
Median Household Income

Legend

Median Household Income

- $12,773 - $60,369
- $60,370 - $75,500
- $75,501 - $102,453
- $102,454 - $170,938

Multnomah County
City Boundaries
Cities (outside Metro region)
Freeways

Source: American Community Survey (2013-17 5-Year Estimates).
Data are displayed using 2017 census tracts.
Multnomah County Median Household Income = $60,369.
Multnomah County
Percent of Housing Units using HUD Housing Choice Voucher Program

Legend

<table>
<thead>
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<th>% Housing Units Using HUD HCV</th>
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<tbody>
<tr>
<td>&lt;1% to 5%</td>
</tr>
<tr>
<td>5.1% to 10%</td>
</tr>
<tr>
<td>10.1% to 15%</td>
</tr>
<tr>
<td>15.1% to 32.8%</td>
</tr>
</tbody>
</table>

Multnomah County
City Boundaries
Cites (outside Metro region)
Freeways

Source: U.S. Department of Housing & Urban Development. Data are displayed using 2017 census tracts (tracts with no data or less than 10 HCV units are not displayed).
Multnomah County
Percent Change in Median Household Income (2012-2017)

Legend
% Change in Median Household Income (2012-2017)
-34.5% to -15%
-14% to 0%
1% to 20%
21% to 30%
31% to 56.4%

Multnomah County
City Boundaries
Cities (outside Metro region)
Freeways

Data are displayed using 2017 census tracts.
Multnomah County
Percent Change in Household Poverty (2012-2017)

Legend
% Change in Households Below 100% FPL (2012-2017)
-200% to -50%  
-49% to 0%  
1% to 25%  
26% to 50%  
51% to 82%  
Multnomah County  
City Boundaries  
Cities (outside Metro region)  
Freeways

Multnomah County
Percent Change in Populations of Color (2012-2017)

Legend
% Change in Populations of Color (2012-2017)

-114% to -60%
-59% to -15%
-15% to 0%
1% to 25%
16% to 40%
41% to 68%

- Multnomah County
- City Boundaries
- Cities (outside Metro region)
- Freeways

Data are displayed using 2017 census tracts.
Populations of color include all persons except White, non-Hispanic.
Multnomah County
Location of Publicly Subsidized Affordable Housing

Legend
Location of Publicly Subsidized Affordable Housing (number of regulated units)
- 1-75
- 76-286

Freeways
Major Arterials
Willamette River

Legend
Location of Publicly Subsidized Affordable Housing
- Multnomah County
- City Boundaries
- Cities (outside Metro region)

Source: Metro 2017 Regional Inventory of Regulated Affordable Housing.
Note: Data are only available for areas within the Metro region.
Mulnomah County
Average Teacher Years of Experience (By School)

Legend

Average Teacher Years of Experience (By School)
- 2 to 7 Years
- 7.1 to 15 Years
- 15.1 to 20.7 Years

Source: OR Department of Education (2017-18 Academic Year).
Data are displayed by school.
Multnomah County
Low Income Census Tracts with Low Food Access

Legend
Low Income & Low Access to Healthy Food (Census Tracts)

- Meets criteria
- Does not meet criteria
- Multnomah County
- City Boundaries
- Cities (outside Metro region)
- Freeways

Food Access: Census tracts considered low income with significant share of population more than 1/2 mile from a source of healthy food (or 10 miles in rural areas).
Data are displayed using 2017 census tracts.
Multnomah County
Census Tracts Most Vulnerable to Climate Change

Legend

Top 10%, 25% & 50% of Census Tracts Most Vulnerable to Climate Change (Portland Metropolitan Area)

- Top 10% of Tracts
- Top 25% of Tracts
- Top 50% of Tracts

- Multnomah County
- City Boundaries
- Cities (outside Metro region)
- Freeways

Multnomah County Tobacco Retail Density

Legend
Tobacco Retail Density
Licenses per square mile

- Multnomah County
- City Boundaries
- Cities (outside Metro region)
- Freeways

Data Sources:
- Tobacco Retail License Data 2019
- Multnomah County Tobacco Control & Prevention Program
Multnomah County
Life Expectancy

Legend

Life Expectancy

- No Data
- 71.1 to 75.0
- 75.1 to 80.0
- 80.1 to 89.1
- Multnomah County
- City Boundaries
- Cities (outside Metro region)
- Freeways

Source: United States Small-Area Life Expectancy Estimates Project (USLEEP); Life Expectancy Estimates for 2010-2015.
Data are displayed using 2017 census tracts.
Multnomah County
Prevalence of Asthma in Adults

Legend

Model-Based Estimate of Current Asthma in Adults >=18 (%)

- 8.0 - 8.5%
- 8.6 - 9.5%
- 9.6 - 10.5%
- 10.6 - 11.7%

Multnomah County
City Boundaries
Cities (outside Metro region)
Freeways

Source: Centers for Disease Control and Prevention (CDC), Division of Population Health, Epidemiology and Surveillance Branch (500 Cities Project).
Data are displayed using 2017 census tracts.
Note: Data only available for the City of Portland.
Multnomah County
Prevalence of Diabetes in Adults

Legend

Model-Based Estimate of Diabetes in Adults >=18 (%)

- 3.7 - 6%
- 6.1 - 8%
- 8.1 - 10%
- 10.1 - 13.8%

- Multnomah County
- City Boundaries
- Cities (outside Metro region)
- Freeways

Source: Centers for Disease Control and Prevention (CDC), Division of Population Health, Epidemiology and Surveillance Branch (500 Cities Project).
Data are displayed using 2017 census tracts.
Note: Data only available for the City of Portland.
Multnomah County
Prevalence of Mental Health Issues in Adults

Legend
Model-Based Estimate of Mental Health Issues in Adults >=18 (%)

- 7.6 - 10%
- 10.1 - 12%
- 12.1 - 14%
- 14.1 - 17.9%

- Multnomah County
- City Boundaries
- Cities (outside Metro region)
- Freeways

Source: Centers for Disease Control and Prevention (CDC), Division of Population Health, Epidemiology and Surveillance Branch (500 Cities Project).
Data are displayed using 2017 census tracts.
Note: Data only available for the City of Portland.
Multnomah County
Prevalence of Obesity in Adults

Legend
Model-Based Estimate of Obesity in Adults >=18 (%)

- 16.2 - 20.5%
- 20.6 - 23%
- 23.1 - 26%
- 26.1 - 31.6%

Source: Centers for Disease Control and Prevention (CDC), Division of Population Health, Epidemiology and Surveillance Branch (500 Cities Project).
Data are displayed using 2017 census tracts.
Note: Data only available for the City of Portland.
ENDNOTES

5 Ibid.
6 2013-17 American Community Survey (ACS) 5-Year Estimates.
7 2013-17 ACS 5-Year Estimates; Multnomah County, “About Multnomah County”, n.d.
8 2013-17 ACS 5-Year Estimates.
9 Data on 185% FPL, 100% FPL, and 50% FPL are based on 2013-17 ACS 5-Year Estimates.
10 The 34% figure is based on Worksystems’ analysis of the 2017 Self-Sufficiency Standard and IPUMS-USA 2014-16 1-Year ACS Estimates (Worksystems, “A Tale of Two Portlands”, 2018). The 261,793 figure is based on applying the 34% figure to the 2013-17 5-Year ACS Estimates for the number of households in Multnomah County and the average number of people per household.
17 State of Oregon Employment Department, “Multnomah County Economic Indicators”, December 2018.
18 OCPP, “Poverty Despite Work is the Rule, Not the Exception”, February 14, 2019.
28 In this report, “populations of color”, “people of color” and “communities of color” refer to all ACS racial and ethnic categories except White, non-Hispanics.
33 Calculations based on data in “A Tale of Two Portlands”, Worksystems, 2018.
40 Ibid.
41 National Women’s Law Center, “Transgender People are Facing Incredibly High Rates of Poverty”, 2016.