



A Blueprint for Economic Justice  
in Multnomah County

**Appendix D**

**Endnotes**

Department of County Human Services  
Multnomah Idea Lab

<sup>1</sup> We have chosen to use “Black, Indigenous, and People of Color (BIPOC)” in this report for consistency with current Multnomah County practice. We acknowledge and honor that there are many different ways of referring to these communities.

<sup>2</sup> The Coalition of Communities of Color provided much of the language and framing for our definition of Economic Transformation and its distinction from how we are defining Economic Justice for purposes of this project.

<sup>3</sup> Urban Institute, “Closing the Gaps: Building Black Wealth Through Homeownership,” 2020, <https://www.urban.org/research/publication/closing-gaps-building-black-wealth-through-homeownership>; Multnomah County Commission for Economic Dignity, “2019 Poverty in Multnomah County,” 2019, <https://www.multco.us/dchs/2019-poverty-multnomah-county-report>.

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<sup>5</sup> Insight Center for Community Economic Development, “Still Running Up the Down Escalator,” 2021, [https://insightccd.org/wp-content/uploads/2021/09/INSIGHT\\_Still-Running-Up-Down-Escalators\\_vF.pdf](https://insightccd.org/wp-content/uploads/2021/09/INSIGHT_Still-Running-Up-Down-Escalators_vF.pdf); Darity, William, Darrick Hamilton, and Rakeem Mabud, “Increasing Public Power to Increase Competition: A Foundation for an Inclusive Economy,” 2019, <https://socialequity.duke.edu/wp-content/uploads/2019/10/Increasing-Public-Power-to-Increase-Competition-brief-201905.pdf>; Urban Institute, “What Would It Take to Overcome the Damaging Effects of Structural Racism and Ensure a More Equitable Future?” 2019, [https://next50.urban.org/sites/default/files/2019-05/2019.05.12\\_Next50%20structural%20racism\\_finalized%20%281%29.pdf](https://next50.urban.org/sites/default/files/2019-05/2019.05.12_Next50%20structural%20racism_finalized%20%281%29.pdf).

<sup>6</sup> Coalition of Communities of Color, “Addressing the Racial Wealth Gap,” 2022, <https://www.coalitioncommunitiescolor.org/research-and-publications/addressing-the-racial-wealth-gap>.

<sup>7</sup> Oregon Center for Public Policy, “Data for the People,” 2022, <https://www.ocpp.org/data-for-people/>.

<sup>8</sup> All data in this section are based on the U.S. Census Bureau, 2017-2021 American Community Survey 5-Year estimates, released on December 8, 2022.

<sup>9</sup> The median income is the income level that divides the income distribution of a population into two equal parts, with one-half of the population falling below the median income and one-half above the median.

<sup>10</sup> Median income for BIPOC is calculated for this table by averaging the median income for all races/ethnicities except White Non-Hispanic.

<sup>11</sup> The Living in Poverty measure is based on the percentage of households with incomes below 100% of the Federal Poverty Level (FPL). The formula for calculating the FPL is widely criticized as outdated and not an accurate reflection of the income required to meet a household’s basic needs. As a result, the FPL significantly understates the number of households with incomes too low to cover basic household expenses.

<sup>12</sup> All data in this section are from Prosperity Now, “Multnomah County Scorecard,” 2021, <https://scorecard.prosperitynow.org/data-by-location#county/41051>. Data are derived from Prosperity Now’s statistical modeling process using data from the most recent Survey of Income and Program Participation or FDIC National Survey of Unbanked and Underbanked Households and American Community Survey 5-Year estimates.

<sup>13</sup> Sample sizes are not large enough to enable accurate statistical modeling for the Native Hawaiian or Pacific Islander population for this indicator.

<sup>14</sup> Zero net worth is defined as households with no assets or with debt greater than their assets.

<sup>15</sup> Sample sizes are not large enough to enable accurate statistical modeling for the Native Hawaiian or Pacific Islander population for this indicator.

<sup>16</sup> The homeownership rate measures the percent of households that own their housing.

<sup>17</sup> Insight Center for Community Economic Development, “Still Running Up the Down Escalator,” 2021, [https://insightccd.org/wp-content/uploads/2021/09/INSIGHT\\_Still-Running-Up-Down-Escalators\\_vF.pdf](https://insightccd.org/wp-content/uploads/2021/09/INSIGHT_Still-Running-Up-Down-Escalators_vF.pdf); Kauflin, Jeff and Janet Novack, “5 Big Ideas to Narrow the Racial Wealth Gap,” *Forbes*, June 25, 2020, <https://www.forbes.com/sites/jeffkauflin/2020/06/25/five-big-ideas-to-narrow-the-racial-wealth-gap/?sh=45954e5651ac>.

<sup>18</sup> Urban Institute, “Closing the Gaps: Building Black Wealth Through Homeownership,” 2020, <https://www.urban.org/research/publication/closing-gaps-building-black-wealth-through-homeownership>.

<sup>19</sup> Minority Business Development Agency of US Department of Commerce, “Disparities in Capital Access between Minority and Non-Minority Businesses,” 2017, <https://www.mbda.gov/page/executive-summary-disparities-capital-access-between-minority-and-non-minority-businesses>; Kauflin, Jeff and Janet Novack, “5 Big Ideas to Narrow the Racial Wealth Gap,” *Forbes*,

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