

# City of The Dalles

## Residential Land Needs Analysis

### Appendix 1: Draft Demographic Trend Analysis

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## DEMOGRAPHIC TREND ANALYSIS

### Demographic Information

Demographic information<sup>1</sup> – statistics on age, education, income, employment, and housing costs – provides insight into the nature of need. The following sections compare The Dalles' demographic information with nearby Hood River as well as with Wasco County and Oregon as a whole, describe recent trends for each demographic factor, and analyze the demographic information in relation to The Dalles' short and long term objectives.

#### Education

**Overview.** Tables 1, 2, and 3 below depict the educational achievement level of working-age residents of The Dalles, Hood River, Wasco County, and Oregon. Educational levels are important in a housing needs analysis, as education levels are related to potential income. An educated populace is also more attractive to potential employers, which can lead to more jobs and more money to spend on housing.

**Comparison.** Higher education rates in The Dalles are slightly lower than the State and Hood River, and slightly higher than Wasco County as a whole.

**Trend.** From 1990 to 2000, the percentage of residents with some college, but no degree rose by 6% in The Dalles, while the percentage of residents without a high school degree dropped by 6%. This is comparable to Wasco County as a whole, but does not match the increase in higher education degree attainment in Hood River or Oregon.

**Interpretation.** The percentage of adults with college degrees in The Dalles did not increase from 1990 to 2000, which increased the existing higher education gap between The Dalles and its comparators. People with lower educational levels typically have lower incomes and generally cannot afford higher-priced housing. Part of The Dalles' economic development strategy is to provide improved educational and job training services. As educational levels increase, so will household incomes. Recent housing trends indicate an increase in multi-family housing, which generally is more affordable than single-family housing. As The Dalles' residents achieve higher levels of education, they are more likely to afford homeownership, and to demand more traditional single-family housing.

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<sup>1</sup> 1990 and 2000 data used in this analysis are from the 1990 and 2000 US Census.

**Table 1: Educational Attainment, 1990**

<b>1990 EDUCATIONAL ATTAINMENT</b>	<b>1990 The Dalles</b>	<b>1990 Hood River</b>	<b>1990 Wasco County</b>	<b>1990 Oregon</b>
Less than 9th grade	8%	8%	9%	6%
9th to 12th grade, no diploma	14%	13%	14%	12%
High school graduate	36%	30%	36%	29%
Some college, no degree	21%	20%	20%	25%
Associate degree	6%	7%	6%	7%
Bachelor's degree	11%	13%	11%	14%
Graduate or professional degree	5%	8%	4%	7%

Source: 1990 US Census

**Table 2: Educational Attainment, 2000**

<b>2000 EDUCATIONAL ATTAINMENT</b>	<b>2000 The Dalles</b>	<b>2000 Hood River</b>	<b>2000 Wasco County</b>	<b>2000 Oregon</b>
Less than 9th grade	5%	7%	6%	5%
9th to 12th grade, no diploma	11%	10%	12%	10%
High school graduate	35%	23%	34%	26%
Some college, no degree	27%	24%	26%	27%
Associate degree	6%	4%	7%	7%
Bachelor's degree	11%	21%	11%	16%
Graduate or professional degree	5%	11%	5%	9%

Source: 2000 US Census

**Table 3: Educational Attainment Trends, 1990-2000**

<b>1990-2000 EDUCATIONAL ATTAINMENT TREND</b>	<b>1990-2000 The Dalles</b>	<b>1990-2000 Hood River</b>	<b>1990-2000 Wasco County</b>	<b>1990-2000 Oregon</b>
Less than 9th grade	-3%	-1%	-3%	-1%
9th to 12th grade, no diploma	-3%	-3%	-2%	-2%
High school graduate	-1%	-7%	-2%	-3%
Some college, no degree	6%	4%	6%	2%
Associate degree	0%	-3%	1%	0%
Bachelor's degree	0%	8%	-1%	3%
Graduate or professional degree	0%	3%	1%	2%

Source: 1990 &amp; 2000 US Census

## Age

**Overview.** Tables 4-6 below depict age distribution and median ages in The Dalles, Hood River, Wasco County, and Oregon. The age of a city's population is important in a housing needs analysis because different ages can indicate different types of housing requirements. For example, families with children are more likely to want single-family homes, while young people just entering the work force are more likely to be looking for rental housing. An older population is likely to desire smaller lot homes, townhouses, or condominiums, as their household sizes are smaller (1-2 persons) and yard work can become a burden.

**Comparison.** The Dalles' population age distribution is very similar to its comparators, varying on all age cohorts from the Oregon average by 2% or less. However, in The Dalles shows a bit of a skew at the top end, with 18% of The Dalles residents over 65 years of age in 2000, compared to 13% for Oregon. The Dalles has slightly fewer young adults and more retirees. Hood River has become noticeably younger than The Dalles or Oregon.

**Trend.** The Dalles is trending on par with the state, showing most notably decreases in the 25-44 cohorts, and a comparable increase in the 45-54 cohort. The Dalles had a high percentage of retirement-age residents in 1990 as well as 2000.

**Interpretation.** Typically, households at the bottom and top of the age pyramid have less disposable income to spend on housing, while households headed by middle-aged workers have higher-paying jobs and demand higher cost housing. The Dalles' policy is to provide more family-wage jobs, thus retaining younger and middle-aged workers in the community. This will have the effect of increasing demand for traditional single-family housing. However, The Dalles has also traditionally been somewhat of a retirement community, which will retain a need for lower-rent and maintenance dwellings such as manufactured homes and condominiums.

**Table 4: Age Distribution, 1990**

<b>Age Distribution 1990</b>	<b>The Dalles</b>	<b>Hood River</b>	<b>Wasco County</b>	<b>Oregon</b>
Under 5 years	7%	8%	7%	7%
5 to 9 years	7%	8%	8%	7%
10 to 14 years	8%	6%	8%	7%
15 to 19 years	7%	6%	7%	7%
20 to 24 years	5%	6%	4%	7%
25 to 34 years	13%	18%	13%	16%
35 to 44 years	16%	15%	16%	17%
45 to 54 years	10%	9%	11%	10%
55 to 59 years	4%	4%	5%	4%
60 to 64 years	4%	4%	5%	4%
65 to 74 years	10%	9%	10%	8%
75 to 84 years	7%	6%	6%	5%
85 years and over	2%	2%	2%	1%

Source: 1990 US Census

**Table 5: Age Distribution, 2000**

<b>Age Distribution 2000</b>	<b>The Dalles</b>	<b>Hood River</b>	<b>Wasco County</b>	<b>Oregon</b>
Under 5 years	7%	8%	7%	7%
5 to 9 years	7%	7%	7%	7%
10 to 14 years	7%	7%	7%	7%
15 to 19 years	7%	7%	7%	7%
20 to 24 years	6%	7%	5%	7%
25 to 34 years	12%	16%	11%	14%
35 to 44 years	14%	16%	15%	15%
45 to 54 years	15%	12%	15%	15%
55 to 59 years	5%	4%	6%	5%
60 to 64 years	4%	3%	5%	4%
65 to 74 years	8%	5%	8%	6%
75 to 84 years	7%	5%	6%	5%
85 years and over	3%	3%	2%	2%

Source: 2000 US Census

**Table 6: Age Distribution Trends, 1990-2000**

Age Distribution Trend 1990-2000	The Dalles	Hood River	Wasco County	Oregon
Under 5 years	0%	0%	0%	-1%
5 to 9 years	0%	-1%	-1%	-1%
10 to 14 years	-1%	1%	-1%	0%
15 to 19 years	0%	1%	0%	1%
20 to 24 years	1%	1%	1%	0%
25 to 34 years	-2%	-2%	-2%	-2%
35 to 44 years	-2%	1%	-1%	-1%
45 to 54 years	5%	3%	4%	4%
55 to 59 years	1%	0%	1%	1%
60 to 64 years	-1%	-1%	0%	0%
65 to 74 years	-2%	-3%	-1%	-2%
75 to 84 years	0%	-1%	0%	0%
85 years and over	1%	1%	0%	0%

Source: 1990 & 2000 US Census

### **Household Size**

**Overview.** Table 7 depicts the average household size, as well as the change in household size, for The Dalles, Hood River, Wasco County, and Oregon in 1990 and 2000. Changes in household size can have a significant affect on the number of housing units a community will need to house its population. There are two probable affects on housing demand from larger household sizes: first, families with many children typically have less disposable income to spend on housing; second, these same families are likely to spend a greater proportion of their incomes on housing, and prefer traditional single-family homes.

**Comparison.** In 1990, The Dalles had a smaller average household size (2.4 persons per household) than Wasco County (2.48), and Oregon as a whole (2.5), but slightly higher than Hood River (2.33). In 2000, The Dalles' household size remained the same, while Hood River showed a slight increase (to 2.38). Wasco County and the state of Oregon as a whole declined very slightly (down by 0.01) in household size during this time period.

**Trend.** Household sizes remained fairly static in The Dalles and its comparators over the 1990-2000 timeframe.

**Interpretation.** The Dalles' relatively low household sizes may reflect the City's higher age characteristics, as retirement-age households typically have fewer members. State and County trends are slightly downward.

**Table 7: Persons per Household 1990-2000**

Household Size 1990-2000	The Dalles	Hood River	Wasco County	Oregon
Average household size 1990	2.4	2.33	2.48	2.52
Average household size 2000	2.4	2.38	2.47	2.51
Trend	100%	102%	100%	100%

Source: 1990 & 2000 US Census

### **Households by Type**

**Overview.** Tables 8, 9, and 10 below show the type of households in The Dalles, Hood River, Wasco County, and the state of Oregon, for 1990 to 2000. Household type tells us the components of households – whether the households are serving families, unrelated persons, a single householder, or if the householder is age 65 or older. Household type is important to know in a housing needs analysis, as it explains what sectors of the population are using the housing available.

**Comparison.** In 1990, The Dalles had a slightly low percentage of family households at 66%, compared to 68% for the State overall and Wasco County at 70%. Hood River was even lower at only 63%. In 1990, 29% of The Dalles’ households were occupied by one person, compared to 26% in Wasco County, and 25% in Oregon. Hood River had an even higher percentage of single-person households (33%). The Dalles had a large proportion of householders aged 65 and above at 16%, substantially higher than the comparators, which ranged from 14% in Hood River to 10% for the State overall.

In 2000, The Dalles remained unchanged for most of the household types, which brought it closer in line with Oregon and Wasco County overall. Hood River, following its younger age and retiree trend, had only 59% family households, and a 33% rate of single-person households.

**Trend.** The Dalles’ only trend was a slightly lower percentage of householders 65 years and over.

**Interpretation.** As shown above in Table 6, the population age trends decreased by 1% for the 65 years and over age cohort in The Dalles, but increased by 1% in the 85+ range. The older householder percentage decrease possibly reflects a slight shift in household type toward group housing or elder care facilities. The Dalles’ higher percentage of single-person households may indicate a continuing need for smaller dwellings such as condominiums, townhomes, and manufactured dwellings. The Dalles has had a steady mix of family and non-family households that is comparable to the State as a whole, so retains a need for standard stick-built dwellings.

**Table 8: Households by Family Status 1990**

HOUSEHOLDS BY TYPE 1990	The Dalles	Hood River	Wasco County	Oregon
Family households (families)	66%	63%	70%	68%
Nonfamily households	34%	37%	30%	32%
Householder living alone	29%	32%	26%	25%
Householder 65 years and over	16%	14%	13%	10%

Source: 1990 US Census

**Table 9: Households by Type 2000**

HOUSEHOLDS BY TYPE 2000	The Dalles	Hood River	Wasco County	Oregon
Family households (families)	66%	59%	69%	66%
Nonfamily households	34%	41%	31%	34%
Householder living alone	29%	33%	26%	26%
Householder 65 years and over	14%	15%	12%	9%

Source: 2000 US Census

**Table 10: Households by Type 1990-2000**

Households by Type Trend 1990-2000	The Dalles	Hood River	Wasco County	Oregon
Family households (families)	0%	-4%	-1%	-2%
Nonfamily households	0%	4%	1%	2%
Householder living alone	0%	1%	0%	1%
Householder 65 years and over	-3%	1%	-2%	-1%

Source: 1990 & 2000 US Census

### **Vacancy Rates**

**Overview.** Tables 11, 12, and 13 depict vacancy rates for The Dalles, Hood River, Wasco County, and Oregon in 1990 and 2000. Vacancy rates are important in determining future land needs, as they can affect market choice as well as development trends.

**Comparison.** The Dalles in 1990 had the lowest overall vacancy rate<sup>2</sup> of all comparators. The Dalles' homeowner vacancy rates were lower than Hood River (3.5%) and Wasco County (1.9%), but slightly higher than Oregon (1.4%). The Dalles' rental vacancy rate in 1990 was 6.8%, significantly lower than Hood River (18.8%) and Wasco County (9.3%), but higher than Oregon (5.3%). In 2000, The Dalles' homeowner vacancy rate was comparable to Oregon as a whole at 2.3%, higher than Hood River (1.9%), and lower than Wasco County (2.9%). Rental vacancy rates in 2000 for The Dalles were at 7.2%, comparable to the State and County, and significantly higher than Hood River (3.5%).

<sup>2</sup> Overall vacancy rate includes all unoccupied housing units.



Overall vacancy rate for The Dalles remained low, at 6.3% compared to Hood River and Oregon (8.2%), and Wasco County (11.7%).

**Trend.** The Dalles' vacancy rates for both ownership and rental housing units rose slightly between 1990 and 2000, while its overall vacancy rate decreased. Hood River's vacancy rates declined substantially, especially for rental units. Wasco County's homeownership vacancy rate increased slightly, but rental vacancy rate dropped by 2%. In the State as a whole, vacancy rates increased slightly in all categories.

**Interpretation.** The Dalles' vacancy rates changed the least among all comparators from 1990-2000. Increased housing supply seems to be matching increased housing demand from population growth fairly well. Homeowner and rental vacancy rates are comparable to the County and State overall.

**Table 11: Vacancy Rates, 1990**

Vacancy Rates 1990	The Dalles	Hood River	Wasco County	Oregon
Homeowner vacancy rate	1.6%	3.5%	1.9%	1.4%
Rental vacancy rate	6.8%	18.8%	9.3%	5.3%
Overall Vacancy Rate	6.6%	16%	17.8%	7.6%

Source: 1990 US Census

**Table 12: Vacancy Rates, 2000**

Vacancy Rates 2000	The Dalles	Hood River	Wasco County	Oregon
Homeowner vacancy rate	2.3%	1.9%	2.6%	2.3%
Rental vacancy rate	7.2%	3.5%	7.2%	7.3%
Overall Vacancy Rate	6.3%	8.2%	11.7%	8.2%

Source: 2000 US Census

**Table 13: Vacancy Rates Trend, 1990-2000**

Vacancy Rates Trend 1990-2000	The Dalles	Hood River	Wasco County	Oregon
Homeowner vacancy rate	0.7%	-1.6%	0.7%	0.9%
Rental vacancy rate	0.4%	-15.3%	-2.1%	2.0%
Overall Vacancy Rate	-0.3%	-7.8%	-6.1%	0.6%

Source: 1990 & 2000 US Census

### Nativity

**Overview.** Tables 14, 15, and 16 describe nativity and place of birth for residents of The Dalles, Hood River, Wasco County, and Oregon as a whole from 1990 to 2000. Nativity is an important factor to look at in a housing needs analysis, as past and current population stability can be used to make assumptions regarding future population stability, as well as social and economic stability, over the next 20 years.

**Comparison.** In 1990, The Dalles and its comparators were comparably homogeneous, with 94-96% of the population born in the United States. In 2000, The Dalles, Wasco County, and Oregon decreased slightly to 92-94% native born population, and Hood River decreased to 84%.

**Trend.** All the comparators studied in this document decreased in native population as a percentage of the whole – 1% in The Dalles, 2% in Wasco County, 4% in Oregon as a whole, and 10% in Hood River.

**Interpretation.** The Dalles population has remained fairly static in nativity characteristics, with less fluctuation than its comparators. This indicates that larger scale social and economic changes related to increasing non-native population are less likely to occur in The Dalles. However, nearby Hood River’s non-native population increased substantially from 1990-2000, a trend that may continue up the river in the near future.

**Table 14: Nativity and Place of Birth, 1990**

Nativity and Place of Birth 1990	The Dalles	Hood River	Wasco County	Oregon
Native population	94%	94%	96%	95%
Foreign-born population	6%	6%	4%	5%
Entered the U.S. 1980 to 1990	3%	5%	2%	2%

Source: 1990 US Census

**Table 15: Nativity and Place of Birth, 2000**

Nativity and Place of Birth 2000	The Dalles	Hood River	Wasco County	Oregon
Native	93%	84%	94%	92%
Foreign born	7%	16%	6%	8%
Entered 1990 to March 2000	3%	8%	2%	4%

Source: 2000 US Census

**Table 16: Nativity and Place of Birth Trends 1990-2000**

Nativity and Place of Birth Trend 1990-2000	The Dalles	Hood River	Wasco County	Oregon
Native population	-1%	-10%	-2%	-4%
Foreign-born population	1%	10%	2%	4%
Entered the U.S. Previous 10 Years	0%	3%	0%	2%

Source: 1990 & 2000 US Census

**Income**

**Overview.** Tables 17, 18, and 19 depict household income for The Dalles, Hood River, Wasco County, and Oregon in 1989 and 1999. Goal 10 requires local governments to provide affordable housing opportunities for existing and future residents. This is done by

comparing household income with housing costs, to determine the type and density of housing types that are needed in a community.

**Comparison.** In 1990, The Dalles had a lower median household income than the other comparators - \$23,743, compared to \$24,355 for Hood River, \$24,908 for Wasco County, and \$27,250 for Oregon as a whole. The breakdown of income brackets for 1989 shows that 52% of The Dalles' households were earning incomes of less than \$25,000 at that time. The comparators had similar or slightly lower percentages of householders in the lower income ranges – 52% in Hood River, 50% in Wasco County, and 46% in Oregon as a whole.

In 1999, median household incomes in The Dalles rose to \$35,430, compared with \$31,580 in Hood River, \$35,959 in Wasco County, and \$40,916 in Oregon. The Dalles had 34% of households earning under \$25,000, compared to 36% in Hood River, 33% in Wasco County, and 28% in Oregon as a whole.

**Trend.** Median household income in The Dalles grew by 149% between 1989 and 1999, compared with 130% for Hood River, 144% for Wasco County, and 150% for Oregon as a whole. The increase in median household incomes for The Dalles was generally on pace with income growth in the comparators other than Hood River.

**Interpretation.** Household incomes in The Dalles are fairly low, compared with Oregon as a whole. However, Oregon's figures include the higher population and cost-of-living regions such as the Portland Metropolitan Area. The Dalles has kept pace with income growth trends from a percentage standpoint. Hood River has not, which would indicate a greater need for affordable housing opportunities in that jurisdiction. Discussion of housing costs to income levels in the Owner Costs and Rental Costs sections will allow us to determine if housing costs are out of range for The Dalles residents.

**Table 17: Income Comparison, 1989**

Household Income 1989	The Dalles	Hood River	Wasco County	Oregon
Less than \$5,000	6%	8%	6%	6%
\$5,000 to \$9,999	13%	12%	12%	10%
\$10,000 to \$14,999	13%	10%	12%	10%
\$15,000 to \$24,999	20%	22%	20%	20%
\$25,000 to \$34,999	17%	18%	18%	18%
\$35,000 to \$49,999	16%	16%	16%	18%
\$50,000 to \$74,999	10%	12%	11%	13%
\$75,000 to \$99,999	2%	2%	2%	3%
\$100,000 to \$149,999	1%	1%	1%	2%
\$150,000 or more	1%	0%	1%	1%
<b>Median household income (dollars)</b>	<b>23,743</b>	<b>24,355</b>	<b>24,908</b>	<b>27,250</b>

Source: 1990 US Census

**Table 18: Income Comparison, 1999**

Household Income 1999	The Dalles	Hood River	Wasco County	Oregon
Less than \$10,000	11%	11%	10%	9%
\$10,000 to \$14,999	10%	9%	9%	6%
\$15,000 to \$24,999	13%	17%	14%	13%
\$25,000 to \$34,999	15%	19%	15%	14%
\$35,000 to \$49,999	18%	15%	19%	18%
\$50,000 to \$74,999	19%	18%	19%	20%
\$75,000 to \$99,999	8%	5%	8%	10%
\$100,000 to \$149,999	4%	6%	4%	7%
\$150,000 to \$199,999	1%	1%	1%	2%
\$200,000 or more	0%	0%	1%	2%
<b>Median household income (dollars)</b>	<b>35,430</b>	<b>31,580</b>	<b>35,959</b>	<b>40,916</b>

Source: 2000 US Census

**Table 19: Income Comparison Trends, 1989-1999**

Household Income Trend 1989-1999	The Dalles	Hood River	Wasco County	Oregon
Less than \$10,000	5%	3%	4%	3%
\$10,000 to \$14,999	-3%	-3%	-3%	-3%
\$15,000 to \$24,999	0%	7%	2%	3%
\$25,000 to \$34,999	-5%	-3%	-6%	-6%
\$35,000 to \$49,999	1%	-3%	1%	0%
\$50,000 to \$74,999	3%	2%	3%	2%
\$75,000 to \$99,999	-2%	-7%	-3%	-3%
\$100,000 to \$149,999	2%	4%	2%	3%
\$150,000 to \$199,999	0%	0%	0%	0%
\$200,000 or more	-1%	0%	-1%	1%
<b>Median household income</b>	<b>149%</b>	<b>130%</b>	<b>144%</b>	<b>150%</b>

Source: 1990 &amp; 2000 US Census

**Employment**

**Overview.** Tables 20, 21, and 22 below depict the percentage of working age (16 and older) population in the labor force, and levels of unemployment for The Dalles, Hood River, Wasco County, and Oregon. Labor force statistics can aid in a Land Needs Analysis by helping to describe both the economic status of a community and age-related factors, as most persons age 16 and above and not in the labor force are either involved in education (high school / college) or retired.

**Comparison.** In 1990, 59% of The Dalles residents age 16 and above were in the labor force, compared with 64% in Hood River, 59% in Wasco County, and 64% in Oregon as a

whole. The Dalles in 1990 had a 5% unemployment rate, compared with 6% in Hood River, 5% in Wasco County, and 4% for Oregon as a whole.

In 2000, 61% of The Dalles residents age 16 and above were in the labor force, compared with 67% in Hood River, 61% in Wasco County, and 65% in Oregon as a whole. The Dalles' unemployment rate was fairly standard among the comparators, at 5% - the same as Hood River, and Wasco County, but slightly higher than Oregon (4%).

**Trend.** From 1990 to 2000, The Dalles and Wasco County increased labor force percentage by 2%, Hood River increased by 3%, and Oregon as a whole increased by 1%. Unemployment rates held steady for all comparators except Hood River, which declined by 1%.

**Interpretation.** The Dalles still has a fairly high percentage of residents over 16 years of age who are not in the labor force. This is likely related to the large cohort of retirement-age residents. However, unemployment rates are fairly low at 5%, and the percentage of residents in the labor force rose from 1990-2000, so these statistics do not show a glaring problem for The Dalles in terms of labor force. Increasing economic opportunities may further increase the labor force percentage, by decreasing unemployment toward the state average and by bringing younger working-age residents to the City.

**Table 20: Labor Force Status, 1990**

Labor Force Status 1990	The Dalles	Hood River	Wasco County	Oregon
In labor force	59%	64%	59%	64%
Unemployed	5%	6%	5%	4%
Not in labor force	41%	36%	41%	36%

Source: 1990 US Census

**Table 21: Labor Force Status, 2000**

Labor Force Status 2000	The Dalles	Hood River	Wasco County	Oregon
In labor force	61%	67%	61%	65%
Unemployed	5%	5%	5%	4%
Not in labor force	39%	33%	40%	35%

Source: 2000 US Census

**Table 22: Labor Force Status Trends, 1990-2000**

<b>Labor Force Trend 1990-2000</b>	<b>The Dalles</b>	<b>Hood River</b>	<b>Wasco County</b>	<b>Oregon</b>
In labor force	2%	3%	2%	1%
Unemployed	0%	-1%	0%	0%
Not in labor force	-2%	-3%	-2%	-1%

Source: 1990 & 2000 US Census

### **Housing Ownership Costs in Relation to Income**

**Overview.** Tables 23, 24, and 25 depict total owner costs as a percentage of monthly household income for The Dalles, Hood River, Wasco County, and Oregon. The relation of owner costs to income is very important in a housing needs analysis, as it indicates the affordability of the homeownership housing mix in a community.

**Comparison.** In 1989, 65% of The Dalles' homeowner households were paying less than 20% of their income on housing. This was higher than Wasco County as a whole at 67%, but less than the other comparators, as only 53% of households in Hood River and 56% in Oregon could say the same. The percentage of households paying 30% or more of their household income on homeownership was 13% in The Dalles and Wasco County in 1989. This was lower than Hood River (17%) and the State as a whole (18%).

In 1999, 54% of The Dalles homeowner households had home ownership costs that amounted to less than 20% of total household income. This was still higher than Oregon as a whole (49%), but slightly less than Hood River and Wasco County (55%). In 1999, 24% of The Dalles homeowner households were paying over 30% of their income on ownership costs. This was still lower than Oregon as a whole (25%), but higher than Hood River (21%) and Wasco County (23%).

**Trend.** From 1989 to 1999, The Dalles' housing ownership costs have increased in relation to household income, as have all the comparators. The percentage of The Dalles homeowners paying 30% or more of their household income on housing increased by 11%, compared to 4% in Hood River, and 10% in Wasco County and 7% in Oregon as a whole.

**Interpretation.** The high percentage of The Dalles homeowners in the highest cost bracket indicates a need for either lower cost homeownership options or an increase in household income.

**Table 23: Owner Costs, 1989**

Monthly Owner Costs as Percentage of Household Income 1989	The Dalles	Hood River	Wasco County	Oregon
Less than 20 percent	65%	53%	67%	56%
20 to 24 percent	15%	15%	13%	15%
25 to 29 percent	6%	13%	6%	10%
30 to 34 percent	3%	8%	3%	6%
35 percent or more	10%	9%	10%	12%

Source: 1990 US Census

**Table 24: Owner Costs, 1999**

Monthly Owner Costs as Percentage of Household Income 1999	The Dalles	Hood River	Wasco County	Oregon
Less than 20 percent	54%	55%	55%	49%
20 to 24 percent	13%	12%	13%	15%
25 to 29 percent	9%	12%	9%	11%
30 to 34 percent	8%	4%	7%	7%
35 percent or more	16%	17%	16%	18%

Source: 2000 US Census

**Table 25: Owner Costs Trends, 1989-1999**

Monthly Owner Costs as Percentage of Household Income Trends 1989-1999	The Dalles	Hood River	Wasco County	Oregon
Less than 20 percent	-12%	2%	-12%	-7%
20 to 24 percent	-2%	-3%	-1%	0%
25 to 29 percent	3%	-1%	3%	1%
30 to 34 percent	5%	-4%	4%	2%
35 percent or more	6%	8%	6%	5%

Source: 1990 &amp; 2000 US Census

**Housing Rental Costs in Relation to Income**

**Overview.** Tables 26, 27, and 28 depict gross monthly rent as a percentage of monthly household income for The Dalles, Hood River, Wasco County, and Oregon. This is important in determining housing needs, as it portrays the affordability of the rental housing mix in comparison to household income for a community.

**Comparison.** In 1989, The Dalles rental housing was fairly affordable to The Dalles residents – 37% of The Dalles and Wasco County renter households were spending less than 20% of their income on housing, which was better than Hood River (36%) and Oregon as a whole (32%). On the other side of the scale, 36% of The Dalles rental

households were paying over 30% of their income on housing – compared to 39% in Hood River, 33% in Wasco County, and 38% in Oregon.

In 1999, 30% of The Dalles renter households were spending less than 20% of their income on housing, which was still better than Hood River (26%) and Oregon as a whole (29%), but slightly lower than Wasco County (32%). The Dalles was relatively expensive at the high end, with 41% of renters paying 30% or more of their income in rental costs. Hood River was more expensive, at 43%, but Wasco County (38%) and Oregon (40%) were lower.

**Trend.** The Dalles rental costs as compared to income increased from 1989 to 1999. The percentage of The Dalles renters paying the lowest amount (under 20%) of their income on rent decreased by 7%. Hood River decreased by 10%. Wasco County and Oregon also became slightly less affordable, with 5% and 3% decreases. At the other end, The Dalles and Wasco County increased 5% in households paying 30% or more of income on rent, while Hood River (3%) and Oregon as a whole (2%) saw slightly lower increases.

**Interpretation.** The Dalles’ rental costs as a percentage of income increased from 1989 to 1999, at a higher rate than Wasco County or the State. This indicates a need for both more affordable rental housing as well as economic development with higher wage jobs.

**Table 26: Rental Costs, 1989**

Gross Rent as Percent of Household Income 1989	The Dalles	Hood River	Wasco County	Oregon
Less than 20 percent	37%	36%	37%	32%
20 to 24 percent	13%	9%	13%	14%
25 to 29 percent	10%	12%	11%	11%
30 to 34 percent	4%	11%	5%	8%
35 percent or more	32%	28%	28%	30%

Source: 1990 US Census

**Table 27: Rental Costs, 1999**

Gross Rent as Percent of Household Income 1999	The Dalles	Hood River	Wasco County	Oregon
Less than 20 percent	30%	26%	32%	29%
20 to 24 percent	10%	15%	10%	14%
25 to 29 percent	13%	12%	11%	12%
30 to 34 percent	11%	9%	9%	8%
35 percent or more	30%	34%	29%	32%

Source: 2000 US Census



**Table 28: Rental Costs Trends, 1989-1999**

Gross Rent as Percent of Household Income Trends 1989-1999	The Dalles	Hood River	Wasco County	Oregon
Less than 20 percent	-7%	-10%	-5%	-3%
20 to 24 percent	-3%	6%	-4%	-1%
25 to 29 percent	3%	0%	0%	0%
30 to 34 percent	7%	-3%	4%	0%
35 percent or more	-2%	6%	1%	2%

Source: 1990 & 2000 US Census

**Actual Housing Costs**

**Overview.** Tables 32, 33, and 34 depict median rent and home prices for The Dalles, Hood River, Wasco County, and Oregon. These raw numbers are also important to look at for a Housing Needs Analysis, as they depict real (not purely relative) housing cost differences between communities.

**Comparison.** In 1990, The Dalles’ median rent was fairly low at \$281 per month – comparable to Wasco County at \$275, and significantly lower than Hood River (\$333) and Oregon as a whole (\$408). Median home value in The Dalles and Wasco County for 1990 was comparatively quite low at about \$50,000 – compared to \$80,100 in Hood River and \$67,100 for the state of Oregon.

In 2000, The Dalles’ median rent was still fairly low at \$497 per month – still comparable to Wasco County at \$488, and lower than Hood River’s median of \$544 and Oregon’s median of \$620. The Dalles’ median home price was the lowest among the comparators in 2000, coming in at \$103,800 – compared with \$105,500 in Wasco County, \$143,100 in Hood River, and \$152,100 in Oregon as a whole.

**Trend.** The Dalles’ median rent increased by \$216 from 1990-2000. This was comparable to the comparators, which saw increases from \$211-213. Home prices in The Dalles increased by the lowest amount from 1990-2000. Home prices increased only \$53,700 in The Dalles, compared with \$63,000 in Hood River, \$55,500 in Wasco County, and \$85,000 in Oregon as a whole.

**Interpretation.** Median rent in The Dalles has been relatively low, which indicates that the income levels, rather than housing costs, are making rent less affordable. Increasing economic development with corresponding increases in income levels will undoubtedly increase area prices through market forces, but should also act to make rental housing more affordable.

Though rising quickly, median home value in The Dalles has been low and continues to be comparatively lower than other communities in this analysis, as well as the county and state. This means that The Dalles is providing relatively more affordable housing. The Dalles residents can expect to pay less for a house than in most other places around the state. In addition to planning for economic stimuli, The Dalles should continue to encourage lower cost housing options.

**Table 29: Housing Costs, 1990**

Housing Costs 1990	The Dalles	Hood River	Wasco County	Oregon
Median Rent (dollars)	\$281	\$333	\$275	\$ 408
Median Home Value (dollars)	\$50,100	\$80,100	\$50,000	\$ 67,100

Source: 1990 US Census

**Table 30: Housing Costs, 2000**

Housing Costs 2000	The Dalles	Hood River	Wasco County	Oregon
Median Rent (dollars)	\$497	\$544	\$488	\$ 620
Median Home Value (dollars)	\$103,800	\$143,100	\$105,500	\$152,100

Source: 2000 US Census

**Table 31: Housing Costs Trends, 1990-2000**

Housing Costs Trends 1990-2000	The Dalles	Hood River	Wasco County	Oregon
Median Rent (dollars)	\$216	\$211	\$213	\$ 212
Median Home Value (dollars)	\$53,700	\$63,000	\$55,500	\$ 85,000

Source: 1990 & 2000 US Census

**Housing Costs and Income Trends Comparison**

As shown in Tables 29-31, median rents and home values were increasing in all comparators from 1990-2000. As shown in Tables 17-19, median incomes were also increasing in all comparators during this period.

Table 32 below compares median housing costs trends to median income trends. As shown in Table 32, median rent in The Dalles for the Year 2000 was 177% of median rent in The Dalles for the Year 1990. Median household income in The Dalles for the Year 2000 was 149% of median household income in The Dalles for the Year 1990. The “income to rent difference” as shown in Table 32 was -28%, meaning the income increase during this time period was 28% less than the rent increase.

As shown in Table 32, The Dalles’ income to rent difference was lower (i.e. income increase more closely matched rent increase) than Hood River or Wasco County, both at -33%. The income to rent difference in Oregon as a whole was just -2%, indicating a much closer match between rising income and rental costs in the State as a whole.

Home values are rising faster than incomes in all comparators. From 1990 to 2000, home values in The Dalles, Wasco County, and Oregon as a whole more than doubled. The income to home value difference for The Dalles was -58%, which was slightly worse than Hood River (-49%), but better than Wasco County (-67%) and Oregon as a whole (-77%). This increasing gap indicates a need for increased economic development as well as more affordable home ownership opportunities in The Dalles as well as all other comparators.

**Table 32: Housing Costs and Income Trends Comparison**

<b>Costs and Income Trends 1990-2000</b>	<b>The Dalles</b>	<b>Hood River</b>	<b>Wasco County</b>	<b>Oregon</b>
Median Rent Increase	177%	163%	177%	152%
Median Home Value Increase	207%	179%	211%	227%
Median Household Income Increase	149%	130%	144%	150%
<b>Income to Rent Difference</b>	<b>-28%</b>	<b>-33%</b>	<b>-33%</b>	<b>-2%</b>
<b>Income to Home Value Difference</b>	<b>-58%</b>	<b>-49%</b>	<b>-67%</b>	<b>-77%</b>

## **POST-2000 INCOME AND HOUSING INFORMATION**

The demographic trends analysis used primarily Census data, as this data is the most comprehensive information source readily available and within budget considerations for this project. XX Additional information about more recent income and housing costs should be incorporated in this section as it becomes available. XX