

Bellevue: A Community Profile

Population and Growth

Population is the most basic of demographic measures that communities like Bellevue need in order to plan in an effective way. Population dynamics profoundly affect and are affected by every aspect of our human culture and society, including household and family formation, health care and longevity, migration, education, land use, environment, transportation systems, the economy, and governmental policies. The following data are from the 1990 and 2000 decennial census reports as well as the 2006-2008 American Community Survey; population data is included from the Washington State Office of Financial Management (OFM).

The American Community Survey

The U.S. Census Bureau's American Community Survey (ACS) replaces the decennial census long form for gathering detailed information about population and household characteristics essential for federal programs. The major benefit of the ACS over the decennial long form is its timeliness. ACS estimates are released annually, every 3-years, and every 5-years instead of only once every 10 years. One of the major differences is that they do not offer a "snap shot" view of characteristics for a specific date, but rather they provide average characteristics over a period of time (one year, three years, or five years). For instance, the 2006-2008 ACS 3-year estimates used in this report describe the average characteristics for the City of Bellevue over the 36 month period from January 2006 through December 2008.

Like the long form, ACS estimates are not intended to count the population, but instead they draw from a sample population to provide information on a community's population and household characteristics. Because they are estimates and not counts, they are subject

to sampling error, the degree of which the Census Bureau represents through margins of error based on a 90 percent confident interval. Annually, the ACS surveys about 1 in 40 households, which results in a relatively small sample size. Therefore annual estimates have relatively large margins of error and are available only for geographies with population sizes of at least 65,000. Three and five year ACS estimates use data that has been aggregated over those time periods thereby reducing the margins of error and increasing the number of geographies reported on. For example, annual estimates are only available for the eleven largest cities in Washington State, 3-year estimates are available for 58 cities and census designated places, and 5-year estimates are available for every city as well as for Census Tracts and Census Block Groups.

Since the sample for the 3-year estimates is not large enough to provide information on a neighborhood scale (Tract or Block Group), most information on neighborhood patterns given in this report refer to patterns drawn from the 2000 Census, not the more recent ACS estimates. It is also important to note that ACS and decennial census estimates on similar subjects may not always be comparable due to differences in residence rules, universes and/or reference periods. For more information about the ACS, see www.census.gov/acs.

Population

Bellevue's population was estimated at 120,600 on April 1, 2009 by the OFM (Figure 1).¹ Bellevue holds steady as the fifth most populous city in Washington State and has the second largest population of cities within King County. Between 1990 and 2000, Bellevue's population grew at a compound average annual rate of 2.37% per year. However, since 2000,

population growth slowed to 1.05% per year. Future population growth is expected to average close to 0.99% per year. This expected rate of growth is based on regional population projections and existing development capacity within the City limits.

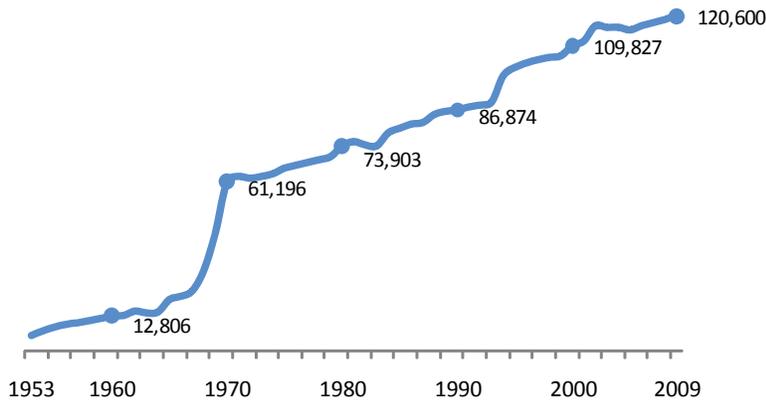


Figure 1. Bellevue's population since incorporation in 1953 to April 2009.

Neighborhood Patterns

Census tracts within the downtown and the southeastern part of Bellevue experienced the highest rates of growth since 2000. Most census tracts in Bellevue had modest rates of growth, though some, particularly those in the northeastern part of the city, had low rates of growth.

Potential Implications of Population Characteristics for Bellevue

- There could be greater demands on local and regional utility and transportation infrastructure (increased pressure on resources such as water supply).
- There could be greater demand for many City services, such as utilities, parks, human services, and transportation, especially within the Downtown and areas in the southeast.
- Pressures on open space and habitat from development and redevelopment could continue.
- A variety of opportunities will be available to tap efficiencies and quality of life improvements that can be associated with increased

population density, such as economically viable shops and schools within walking distance.

Households

The Census Bureau defines a “household” as “all the people who occupy a housing unit as their usual place of residence.” Census data² tell us what households are like in their composition and size. Over the past decade Bellevue has seen some significant changes in households.

Household Size

Bellevue's average household size declined steadily from the 1970s to 2000. In 1970 the average household size was 3.47 persons per household, in 1980 it was 2.63, in 1990 it was 2.41, and in 2000 it was 2.37. During 2006-2008 Bellevue's estimated average household size remained at 2.37. In comparison to households in other jurisdictions, Bellevue's average household size was smaller than that in the U.S., and Washington State, larger than that in Seattle, Kirkland and Redmond and the same as the county average (Figure 2).

Bellevue's household size is projected to decline in the future for several reasons. One of them is the expected shift in the mix of single-family and multi-family housing. With an increase in multi-family housing, average household size is expected to decline since the average size of households living in apartments and condominiums is 1.89 compared to 2.73 persons for single-family households. Other factors affecting household size are related to changes in household composition, which are discussed in the next section.

Household Composition

During 2006-2008, “single person” households surpassed “married couples without children” to comprise the largest proportion (30%) of Bellevue households (Figure 3). This was up

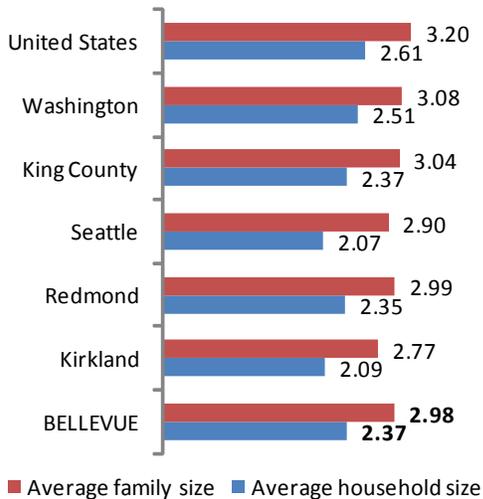


Figure 2. Average Household and Family Size 2006-2008.

from 28% in 2000 and 26% in 1990. As the percentage of residents age 65 and older increases in the future, there will likely be a corresponding increase in the percentage of single-person households since about 26% of the older adult population were living alone in 2006-2008. Although Bellevue’s proportion of single-person households is higher than proportions in the nation and state, it is about the same as in King County and Redmond, and it is significantly lower than those found in the cities of Kirkland and Seattle where single person households comprise over 37 percent of all households.

“Married couples without children” comprised the second largest proportion (28%) of Bellevue households followed by “married couples with children” (23%). Bellevue and Redmond have higher proportions of “married couples with children” compared to the nation, state, King County, Seattle and Kirkland (Figure 4). This reflects Bellevue’s rather high median age and small proportion of young adults.

Approximately 5% of Bellevue households in 2006-2008 were single-parent households, just over half the proportion found within the U.S. and Washington State. Within Bellevue’s single-parent households, single-parent mothers were

about three times as common as single-parent fathers.

Two person nonfamily households comprised approximately 8% of all Bellevue households in 2006-2008, and “other family” households (those with related family members but not a married couple and not parents with their own children) continued to make up only about 1 in 20 Bellevue households.

In 2006-2008, Bellevue had a lower percentage of households with children (29%) than that found in the nation (34%). Yet Bellevue’s percentage was higher than Kirkland’s (25%) and Seattle’s (20%). There were no statistically significant differences in the percentages of households in which a child was present between Bellevue, Washington State, King County and Redmond.

Neighborhood Patterns

The city’s highest average household sizes in 2000 were south of Interstate 90 where most of the land is zoned single-family and a relatively large proportion of households includes children.³ The lowest average household size

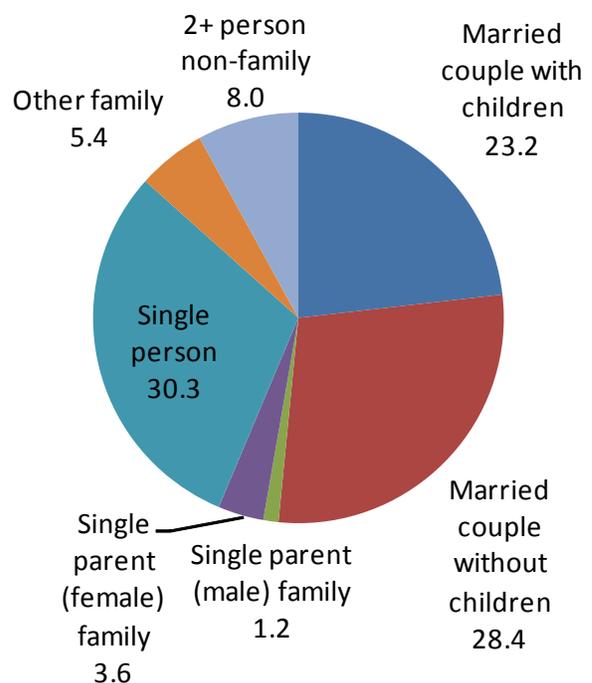


Figure 3. Bellevue’s Household Types 2006-2008.

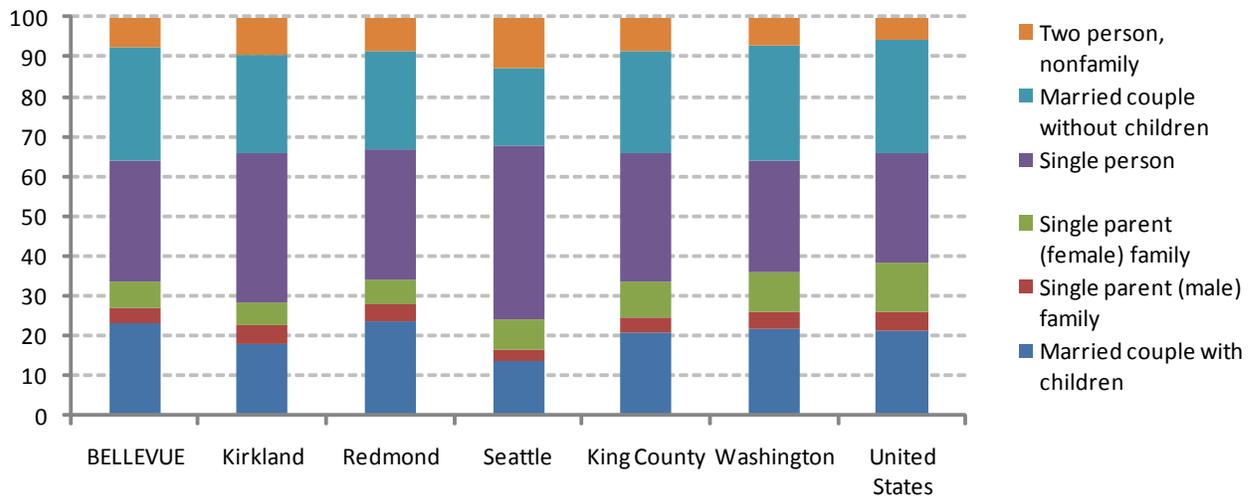


Figure 4. Bellevue’s Household Types compared to household types within the Nation, State, County, and the cities of Kirkland, Redmond and Seattle during 2006-2008.

was Downtown. While parts of the Crossroads subarea had some of the highest percentages of households with one person, some portions of Crossroads had relatively large family sizes, including some areas where one-person households were common.

Age of Residents

The pie chart in Figure 5 shows the percentage of Bellevue residents by specific age groups in 2006-2008.² About 35% of residents were age 20 to 44 and another 28% were 45-64. These two cohorts of the working age population made up the majority of Bellevue residents. Preschool age children (infants and children up to 4 years of age) comprised 5.5% of Bellevue’s population in 2006-2008 and school age children (5-19 years of age) about 17%. Both of these age groups saw a reversal in trends between 2000 and 2006-2008. Between 1990 and 2000 both of these groups grew at a slower rate than Bellevue’s overall population. However since 2000, they have both grown at a faster rate. The percentage of Bellevue’s population who are older adults has also increased significantly from 10.4% in 1990 to 13% in 2000, to 14.4% during 2006-2008.

In 2000, the Downtown census tract had, by far, the highest proportion of seniors in the City.³

However, the percentage contribution of seniors to the overall population in Downtown actually decreased by almost 11 percentage points from 54.3% in 1990 to 43.5% in 2000.

Regional and National Comparisons

As the population pyramids in Figures 6 and 7 show, the age distribution of Bellevue’s

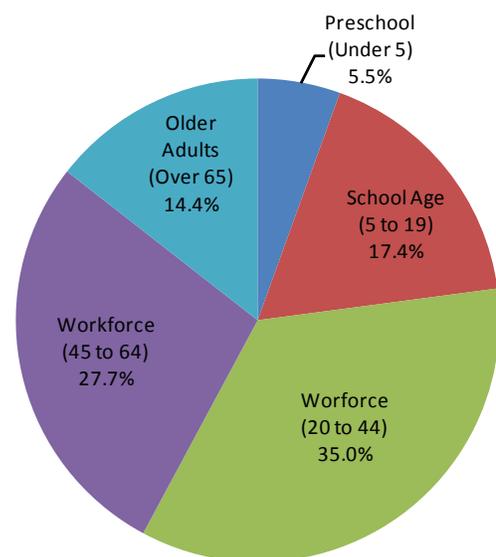


Figure 5. Age distribution in Bellevue in 2006-2008.

population in 2006-2008 differed markedly from that of several comparison geographies studied in some important ways.² Bellevue had a smaller

proportion of school age children (17%) than did the nation (21%) and state (20%), yet it had a larger proportion than did Kirkland (14%), Redmond (16%) and Seattle (13%), especially for boys age 10 to 14 and girls age 5 to 9. At the other end of the pyramid, Bellevue had the largest proportion of older adults (14.4%) compared to other geographies studied.

Bellevue also had a similar proportion of young workforce adults (35%) to the nation and state (35%). However, in comparison to Redmond (44%), Kirkland (40%) and Seattle (43%), Bellevue's proportion of young workforce adults was much smaller. This was especially true for the population age 20 to 29 years old.

Another interesting trend to note is how the percentage of the population by different age groups changed from 1990 to 2000. In

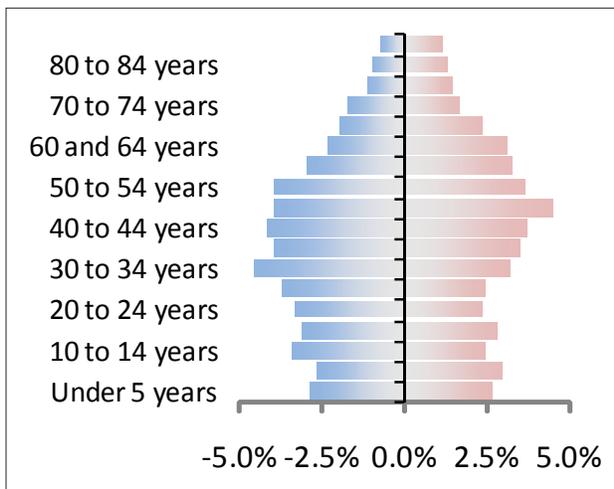
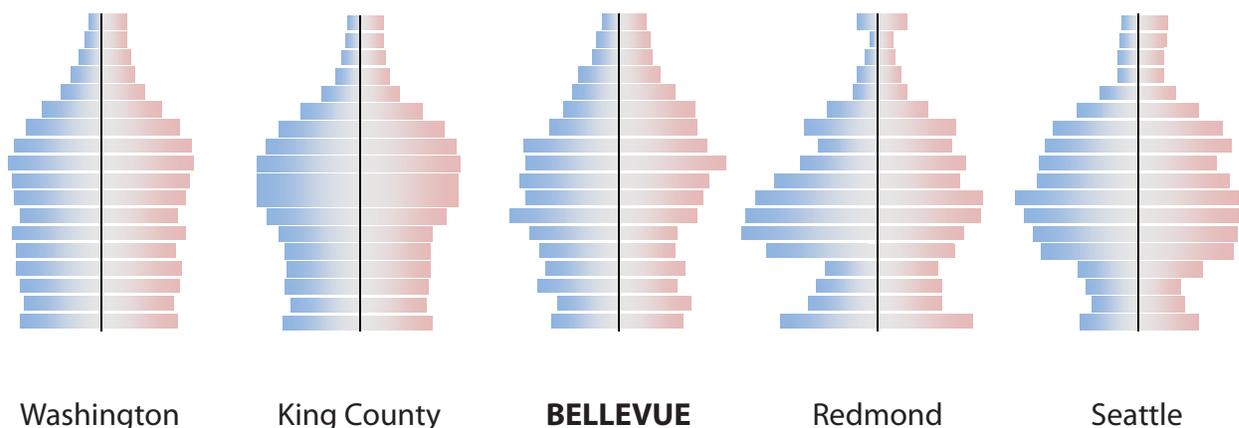


Figure 6. Bellevue's Population Pyramid.



Bellevue, the percentage of the population ages 75-84 years went up substantially more than it did in the rest of the Eastside, Seattle (where it actually went down), and the nation as a whole. Notably, the percentage of the population made up of 65-74 year olds also went up in Bellevue, but went down in the rest of the Eastside, in Seattle, and in the nation as a whole.

Implications of Changing Household and Age Characteristics

- More housing units will be needed as the number of households grows.
- Changing demographics are likely to generate demand for a greater variety of housing options, such as condominiums and smaller homes for seniors and singles.
- Some neighborhoods such as the Downtown subarea may need more accessible transportation and services relevant to seniors.
- The larger number of families with children living south of Interstate 90 will benefit from the South Bellevue Community Center which opened in early 2006.
- The aging of the baby boomers has tremendous implications for Bellevue and other communities. When the baby boomers reach their senior years beginning in the year 2014, their preferences, needs, and political clout will lead to changes in many facets of society. Changes will likely be needed, starting now, to existing services, transportation systems, housing, and community resources in order to meet current and future seniors'

needs.

- There will likely be increased demand for respite care and senior day care, and more generous workplace leave policies for people who care for aging parents, often in addition to being employed and caring for their own children.

Diversity Race and Ethnicity

With regard to race and ethnicity data, it is important to note that respondents are asked about Hispanic or Latino ethnicity separate from race. For purposes of the Census, Hispanic is not a racial category. Hispanics can and do identify themselves as White, African American, or any of the other race categories. Changes in the way questions relating to race were asked on the decennial census between 1990 and 2000 make it difficult to compare some 2000 data with data from 1990 and earlier. For the first time in 2000, for example, respondents could select two or more races as a category.

Since 1980, the proportion of minorities in Bellevue has more than quadrupled from about seven percent of the population in 1980 to 14% in 1990, 26% in 2000 and finally 31% in 2006-2008 (Table 1).² If one includes the Hispanic or Latino population, then the percentage of minorities is even higher at approximately

35% of Bellevue’s population. The minority population includes recent immigrants as well as long-time residents. As Table 1 indicates, Bellevue’s Asians and Hispanics are the fastest growing racial and ethnic groups in the city. The population for both these groups more than doubled between 1990 and 2006-2008. The high rate of growth for the “some other race” category was likely fueled by the high number of Hispanics, many of whom selected this racial category. The White, African American, and Native Hawaiian and Other Pacific Islander populations also grew, but at a slower rate than overall city population growth.

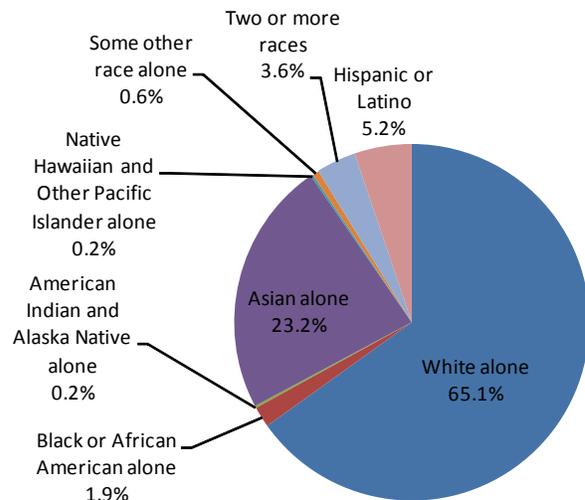


Figure 7. Bellevue’s Racial Distribution in 2006-2008.

	1990	2000	2006-2008		Percent change from 1990 to (2006-2008)
	Percent	Percent	Percent	Margin of Error	Percent
RACE					
White alone	86.5%	74.3%	68.7%	1.3%	-17.8%
Black or African American alone	2.2%	2.0%	2.1%	0.5%	-0.2%
American Indian and Alaska Native alone	0.4%	0.3%	0.3%	0.2%	-0.2%
Asian alone	9.9%	17.4%	23.3%	1.8%	13.4%
Native Hawaiian and Other Pacific Islander alone	0.9%	0.2%	0.5%	0.4%	-0.3%
Some other race alone	0.0%	2.5%	2.4%	0.8%	2.4%
Two or more races*	N/A	3.2%	2.7%	0.6%	N/A
ETHNICITY					
Total Population Hispanic or Latino**	2.5%	5.7%	5.6%	1.1%	3.1%

*This option was new as of the 2000 Census.

**Any race

Bellevue's Asian population is a substantial portion of the overall City population (23%), and Asians account for almost three quarters of Bellevue's non-White population. While Chinese residents make up the largest portion of Bellevue's Asian population (40%), Asian Indians have had the fastest rate of growth since 1990, increasing in population by over 930% (Table 2).

	1990	2000	2006-2008 Estimate	Percent change from 1990 to (2006-2008)
Chinese	2,620	7,752	10,794	312%
Asian Indian	605	3,069	6,241	932%
Japanese	2,228	3,538	2,684	20%
Korean	1,080	2,351	3,114	188%
Other Asian*	967	1,767	2,283	136%
Vietnamese	563	1,627	1,594	183%
Filipino	486	1,443	809	66%

Notes:

*Other Asian includes Cambodian, Hmong, Laotian, and Thai

Regional and National Comparisons

Bellevue is more racially diverse than the county as a whole, as well as more diverse than Seattle,

Redmond and Kirkland (Figure 8). In 2000, Bellevue had a higher percentage of Asians than any other city except Newcastle in both King County and the State.

With regard to national comparisons, jurisdictions within the Central Puget Sound region including Bellevue have a somewhat different racial profile than does the United States. The nation as a whole has a higher

percentage of residents that are African American and Hispanic than does this region. Conversely, this region has a higher percentage of Asians and people of two or more races.

Neighborhood Patterns

In 2000, Bellevue's diversity was spread throughout the community.³ Several parts of the city had populations in which 25% or more of all residents were members of a

racial minority and/or are of Hispanic or Latino ethnicity including Crossroads, the eastern part of Bridle Trails, and portions of the southeast

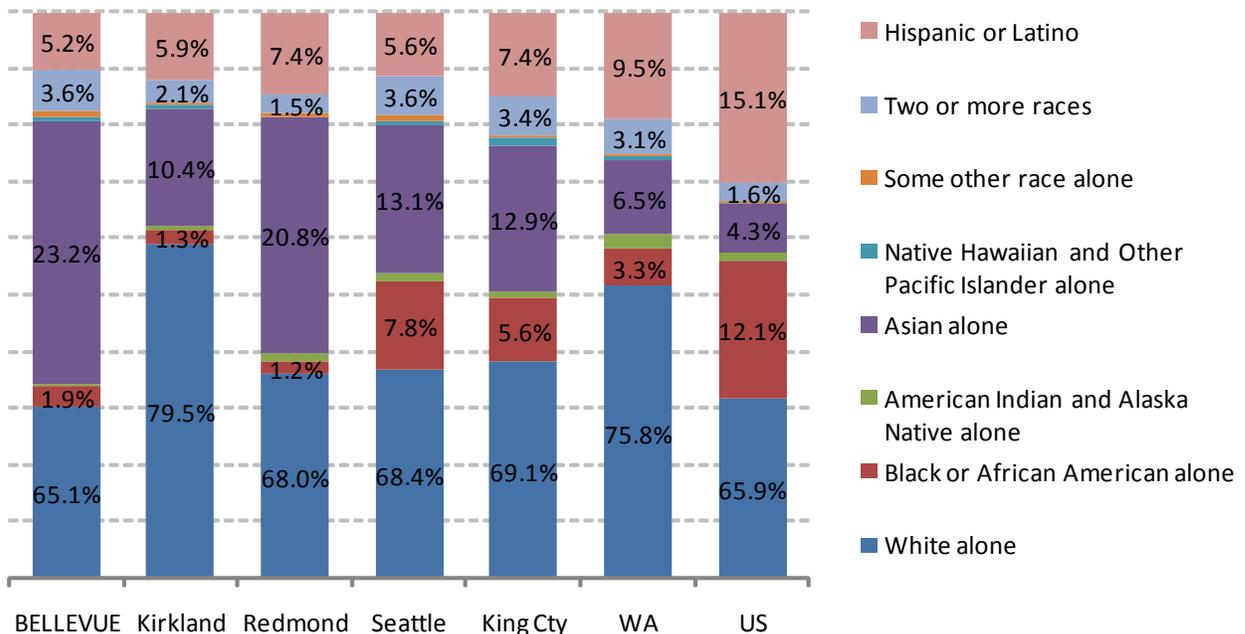


Figure 8. Population Distribution by Race: National and Regional Comparisons (2006-2008 ACS)

Bellevue area away from Lake Sammamish. Areas that had 50% or more of their populations consisting of minority residents in 2000 included the neighborhood directly south of Factoria Mall, a small portion north of N.E. 8th in the Wilburton/N.E. 8th Street subareas, and in the eastern part of Bridle Trails south of N.E. 40th Street. Areas in which there were 10% or more of persons of Hispanic or Latino ethnicity were fairly limited, but there were several neighborhoods, mostly in the central portion of Bellevue, where this population was greater than the proportion in the City as a whole. It is important to note that some ethnic groups such as those from Russia, Eastern Europe and the Middle East, who identified themselves as White, were omitted from maps showing Bellevue's diversity.

Place of Birth

There have been major shifts in Bellevue's demographic profile in regard to the City's foreign-born population since 1990. As Table 3 indicates, the number of foreign-born residents and residents who immigrated to the United States in the previous ten years has more than doubled during this past decade.

Over 30% of Bellevue residents in 2006-2008 were foreign-born; this compares to 25% in 2000 and 13% in 1990. In comparison, only 19% of King County residents and 12% of Washington state residents were foreign-born in 2005-2007 (Figure 9).

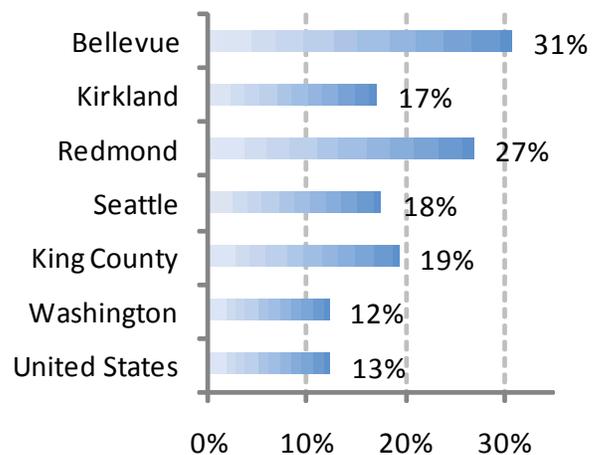


Figure 9. Percent Foreign-Born: National and Regional Comparisons (2006-2008 ACS)

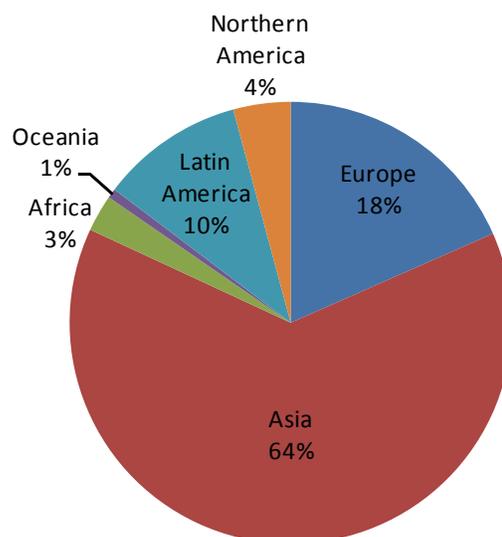


Figure 10. Place of Birth for Bellevue's Foreign-Born Residents (2006-2008 ACS)

Table 3. Bellevue's Changing Demographics			
	1990 Census	2000 Census	2006-2008 ACS
Median age (years)	35.4	38.2	40
Percent population age 65 and older	10.4%	13.4%	14.4%
Average persons per household	2.41	2.37	2.37
Percent households of one person	26.0%	28.4%	30.3%
Percent adults (age 25+) with at least a bachelor's degree	45.7%	54.1%	59.2%
Percent population foreign born	13.3%	24.5%	30.9%
Percent population (age 5+) speaking language other than English at home	13.6%	26.9%	33.3%

The large majority of Bellevue's foreign-born residents were born in Asia (64%) (Figure 10). About 18% were born in Europe and 10% in Latin America. Most foreign-born residents in Bellevue are

recent immigrants to the United States, having entered the Country since 1990.

Neighborhood Patterns

In 2000 there were a number of areas in Bellevue where the percentage of the population that was foreign-born exceeded the foreign-born share in the City as a whole (24.5%).³ The area with the highest percentage of residents who were foreign-born in 2000 was the northern portion of the Wilburton/N.E. 8th Street subarea, at 58.6%. Other neighborhoods include Crossroads, portions of Southeast Bellevue and the eastern edge of Bridle Trails. Portions of subareas south of I-90 also had relatively high percentages of foreign-born residents, correlating with the large Asian population here.

Language

Another important indicator of increasing diversity in the community is the number and percentage of residents who speak a language other than English at home. According to the 2006-2008 ACS, nearly 33% of Bellevue residents (age 5 and over) spoke a language other than English at home. This was nearly three times as high as in 1990, and higher than all other geographies considered in this study (Table 4 and Figure 11).

	1990 Census	2000 Census	2006-2008 ACS
Percent of population 5 and over that speak a language other than English at home	13.6%	27.0%	33.3%
Percent of population 5 and over that speak English less than "very well"	12.0%	6.0%	13.8%

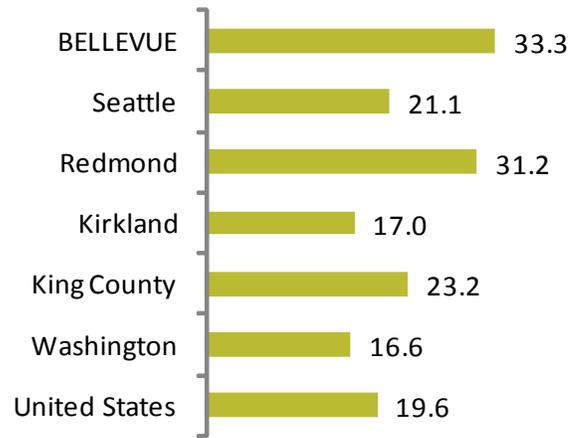


Figure 11. Percent of Population that Speak a Language other than English at Home

Language	Percent of all Non-English speakers	Percent that speak English less than "very well"
Chinese	25%	50%
Spanish or Spanish Creole	14%	41%
Korean	8%	62%
Other Asian languages	6%	16%
Russian	6%	52%
Hindi	5%	21%
Japanese	4%	51%
Other Indo-European languages	4%	22%
Vietnamese	3%	51%
Persian	3%	49%

Almost half of all Bellevue's non-English speakers speak an Asian language; the next highest percentages speak either an Indo-European language (33%) or Spanish (14%). The top ten languages spoken in Bellevue other than English are shown in Table 5.

Of those residents who speak a language other than English, approximately 43% report that they speak English less than "very well". This represents over 14% of all Bellevue residents age 5 and over (Table 4). "Linguistic isolation" means a household in which no member over the age of 14 speaks English very well. These households are likely to have the most difficulty with basic

day-to-day communications in that no adult member of the household speaks English well.

Neighborhood Patterns

In 2000, there was a broad distribution within Bellevue of persons who spoke a language at home other than English.³ Several areas that exceeded 35% included large portions of Crossroads and Southeast Bellevue. In portions of the Crossroads neighborhood, the percentage of residents who spoke a language at home other than English exceeded 50%.

Several areas of Bellevue in 2000 had concentrations of linguistically isolated households. Surprisingly, one of these areas was Downtown Bellevue (perhaps due to the fact that linguistic isolation is measured for household, not individuals, and the percentage of one-person households in the Downtown area is high). Other areas that had high (10% or more) percentages of households that were linguistically isolated included Crossroads along with portions of Southeast Bellevue, Bridle Trails, and Factoria.

Potential Implications of Racial, Ethnic, and Nationality Diversity for Bellevue

- The diversity in Bellevue as indicated by racial and ethnic make-up is significant, and will require more cultural understanding and sensitivity by both public officials and residents.
- The high number of non-English speakers and residents who report that they do not speak English very well may have implications for the way the City, other public agencies such as schools, businesses, and other institutions provide services and make information accessible to the diverse population.
- Certain neighborhoods with higher concentrations of language diversity may need special services or facilities such as multi-lingual street signs or bus schedules to ensure residents are able to find their way to goods and services.

Education

Bellevue adults are highly educated and increasingly so. The percentage of Bellevue residents 25 years of age or older with at least a bachelor's degree went from 46% in 1990 to 54% in 2000, to 59% in 2006-2008 (Table 6).² During the same period the percentage with a graduate or professional degree went from 14% to 19%, to 23%. These levels in Bellevue are, in general, higher than in King County as a whole, and levels in King County are in turn higher than they are in the U.S. as a whole.

Level of Educational Attainment	1990	2000	2006-2008
Less than 9th grade	1.8%	2.1%	2.2%
9th to 12th grade, no diploma	4.0%	3.5%	2.3%
High school graduate (includes equivalency)	15.5%	12.7%	12.5%
Some college, no degree	25.2%	20.6%	17.0%
Associate's degree	7.8%	6.9%	6.9%
Bachelor's degree	31.4%	34.7%	36.2%
Graduate or professional degree	14.2%	19.4%	22.9%

Neighborhood Patterns

In 2000, neighborhoods that fell into the highest category for educational attainment were found west of 140th Avenue N.E. in the Bridle Trails subareas, south of Newport Way in the Factoria subarea, in several neighborhoods within the Newcastle subarea, and in some portions of the city nearest Lake Washington and Lake Sammamish.³ Neighborhoods with the lowest category for the percentage of residents with a bachelor's degree in 2000 were mainly located in the Crossroads and Northeast Bellevue subareas in the north-south corridor centering on 164th Avenue N.E. and within the Southeast Bellevue subarea.

Income

Income is one of the most fundamental indicators of what is happening in a community. To estimate annual income, the Census 2000 long-form sample used the calendar year prior

to Census Day as the reference period, and the ACS uses the 12 months prior to the interview date as the reference period. Thus, while Census 2000 collected income information for calendar year 1999, the ACS collects income information for the 12 months preceding the interview date. The responses are a mixture of 36 reference periods ranging from, in the case of the 2006-2008 ACS 3-year estimates, the full calendar year 2006 through November 2008. The ACS income responses for each reference period are individually inflation-adjusted to represent dollar values for the ACS collection year.

8). Only Redmond with 41% of its households with incomes of \$100,000 or more was higher. As would be expected over time, the percentage of households falling within higher income

Table 8. Trends in Bellevue's Income Distribution.

Income Category	1989	1999	2006 - 2008	% Change from 1999
	Percent	Percent	Percent	Percent
Less than \$10,000	4.7%	4.3%	4.0%	-0.3%
\$10,000 to \$14,999	3.9%	3.4%	3.0%	-0.4%
\$15,000 to \$24,999	10.7%	7.2%	6.0%	-1.2%
\$25,000 to \$34,999	10.5%	8.6%	6.3%	-2.3%
\$35,000 to \$49,999	14.9%	15.2%	10.3%	-4.9%
\$50,000 to \$74,999	15.9%	20.4%	16.0%	-4.4%
\$75,000 to \$99,999	8.8%	14.5%	14.0%	-0.5%
\$100,000 to \$149,999	5.6%	14.7%	19.0%	4.3%
\$150,000 or more	3.2%	11.8%	21.4%	9.6%

Median Income

Between 1999 and 2006-2008 median income in the nation, state, county and all jurisdictions considered in this study including Bellevue increased (Table 7).² Bellevue's median household income was higher than the Nation's, State's and King County's as a whole and higher than Seattle's. However it was lower than Redmond's and Kirkland's median household incomes.

categories generally increased since 2000. The largest increase was in households with incomes greater than \$150,000 or more (Table 8). However, households falling within the lowest income categories witnessed some of the smallest changes.

Table 7. Median Household Income Trends

	1989*	1999*	2006-2008*
Bellevue	73,434	75,432	81,184
Seattle	49,212	55,343	61,055
Redmond	70,917	80,753	88,284
Kirkland	64,442	73,005	83,064
King County	60,656	64,323	69,161
Washington	52,280	55,391	57,234
United States	50,391	50,815	52,175

*Note: All figures in 2008 inflation adjusted dollars

Poverty Levels

Poverty is measured for purposes of the Census by using several thresholds that vary by family or household size. A family's or individual's income is then compared to the appropriate thresholds to establish poverty level. For example, in 2008, a family of four with an income under \$21,460 was considered below the poverty level. These income thresholds are consistent throughout the country. Note that the ACS measured poverty status in 2006-2008 and that rates may have increased since 2008 due to the recent recession.

Income Distribution

More than 40% of Bellevue's households had household incomes of \$100,000 or more per year during 2006-2008 (in 2008 dollars) (Table

It should also be noted that the federal Department of Housing and Urban Development (HUD) uses a different approach for identifying low-income thresholds that takes geographic differences in median income into account. The HUD-defined fiscal year 2009

	United States	Washington	King County	Bellevue	Kirkland	Redmond	Seattle
Less than \$10,000	7%	6%	5%	4%	5%	4%	8%
\$10,000 to \$14,999	6%	4%	4%	3%	3%	2%	5%
\$15,000 to \$24,999	11%	9%	7%	6%	5%	5%	8%
\$25,000 to \$34,999	11%	10%	8%	6%	7%	6%	9%
\$35,000 to \$49,999	14%	14%	12%	10%	10%	7%	12%
\$50,000 to \$74,999	19%	20%	18%	16%	16%	16%	17%
\$75,000 to \$99,999	13%	14%	14%	14%	17%	19%	13%
\$100,000 to \$149,999	12%	14%	17%	19%	21%	24%	15%
\$150,000 or more	9%	9%	15%	21%	18%	17%	14%

income limit for a very low-income (50% of Area Median Income or AMI) family of four in the Seattle-Bellevue, WA HUD Metro FMR Area, (including King and Snohomish counties) was \$42,150.⁴ HUD's income limit for an extremely low-income (30% of AMI) family of four was \$25,300. The fact that HUD's low-income limits are so much higher than the Census Bureau's poverty thresholds for this area underlines the care needed when considering poverty rates.

While poverty rates remained below national averages in 2006-2008, Bellevue saw significant increases in poverty levels since 2000 as shown in Table 10. Rates were highest for individuals between the ages of 18 and 24 (16%), 65 and 74 (8.6%), and under 18 (8.0%). Families with a female householder, no husband present and related children ages 5 to 17 had the highest family poverty rates of 30%.

	1990	2000	2006-2008
Individuals with incomes below poverty	5.6%	5.7%	6.9%
Families with incomes below poverty	3.4%	3.8%	5.0%

Neighborhood Patterns

The highest median income categories in 1999 were located in Bridle Trails, along the two lakes, and in the part of the city south of I-90.³ In Crossroads, and in parts of the Northeast Bellevue, Southeast Bellevue, and Eastgate subareas, almost all neighborhoods with average

household sizes of 2.5 or more had median incomes of less than \$75,000 (in 1999 dollars). Almost all remaining neighborhoods in these areas had average household sizes of 2.0 to 2.4, but had median household incomes in the lowest of Bellevue's categories (\$33,106 to \$49,000) (in 1999 dollars).

Implications of Income Characteristics for Bellevue

- Even though a larger proportion of Bellevue's households fell within the highest income categories in 2005-2007, overall median household income did not keep pace with inflation and the percentage of individuals living in poverty rose. The split between rich and poor in Bellevue, therefore, appears to have widened.
- More analysis is needed on whether pockets

of poverty are growing within the community and if there are long-term trends associated with this factor. An increase in the number of

Bellevue individuals with incomes below the poverty level has and will have an impact on the provision of human services.

Endnotes

1. Washington State Office of Financial Management, Forecasting Division. Official April 1, 2009 Population Estimates. <http://www.ofm.wa.gov/pop/april1/default.asp>
2. U.S. Census Bureau. 1990 Census, 2000 Census, and 2005-2007 ACS 3-year estimates. <http://factfinder.census.gov/home/saff/main.html?lang=en&ts>
3. City of Bellevue. City of Bellevue United States Census 2000, Citywide & Regional Trends, Vol. 1, January 2003 and Vol. 2 Neighborhood Patterns, November, 2003. http://www.bellevuewa.gov/census_2000.htm
4. US Department of Housing and Urban Development. Income Limits. <http://www.huduser.org/datasets/il.html>