

Bellevue: A Community Profile

Population and Growth

Population is the most basic demographic measure that communities like Bellevue need to plan for 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 U.S. Census Bureau's 1990, 2000 and 2010 decennial censuses as well as the 2007-2011 and 2012 American Community Surveys; population data is included from Washington State's Office of Financial Management (OFM).

The American Community Survey

The U.S. Census Bureau's American Community Survey (ACS) replaced 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 instead provide average characteristics over a period of time (one year, three years, or five years). For instance, the 2007-2011 ACS 5-year estimates used in this report describe the average characteristics for the City of Bellevue over the 60 month period from January 2007 through December 2011.

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 confidence interval. Annually, the ACS surveys about 1 in 40 households, resulting 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 have been aggregated over those time periods, which reduces the margins of error and increases 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.

The 5-year ACS estimates enable us to look at neighborhood trends and patterns. However, it is 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.¹

Population

Bellevue's population was estimated at 132,100 on April 1, 2013 by the OFM (Figure 1).² Bellevue holds steady as the fifth most populous city in Washington State and the second most in King County. Between 1990 and 2000, Bellevue's population grew at a compound average annual rate of 2.37% per year. However, between 2000 and 2010, population growth slowed to 1.09% per year. Future population growth is expected to average close to 0.97% per year. This expected rate of growth is based on regional population projections and existing development capacity within the City limits.

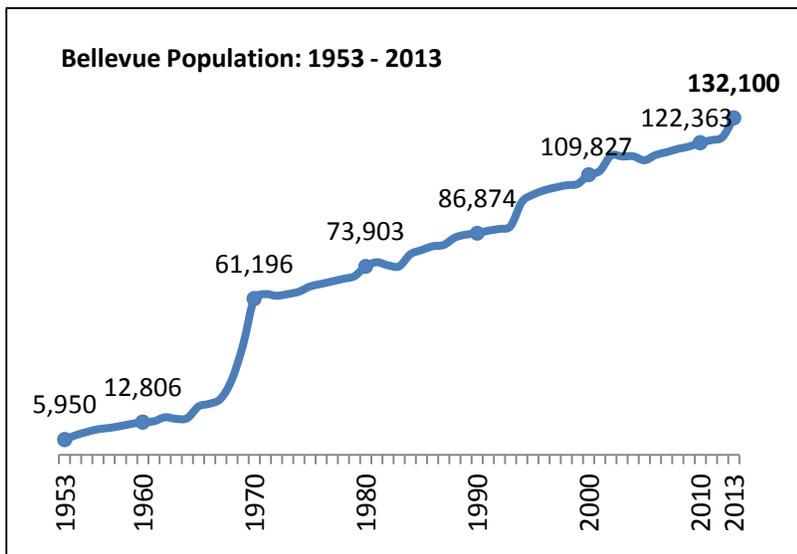


Figure 1. Bellevue's population since incorporation in 1953 to April 2013.

Neighborhood Patterns

Downtown Bellevue was the fastest growing neighborhood over the last decade increasing by over 175%. In 2013, Downtown had an estimated population of more than 10,500 residents. Crossroads, Factoria, and West Bellevue also grew relatively fast over the decade, whereas Somerset, Sammamish/ East Lake Hills, and Northeast Bellevue all experienced slight declines in population.

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 other areas that are growing quickly.
- 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 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.” Over the past decade Bellevue has seen some significant changes in household composition and size.

Household Size

From 1970 to 2000 Bellevue’s average household size declined steadily going from 3.47 persons per household in 1970 to 2.63 in 1980 to 2.41 in 1990 and finally to 2.37 in 2000. However in 2010, Bellevue’s average household size surprisingly went back up to 2.41. This could be

due to the most recent recession with more people living with family or other housemates to save money. Also, Bellevue’s changing race and ethnic composition may have contributed to higher average household sizes.

In comparison to households in other jurisdictions, Bellevue’s average household size was smaller than averages in the U.S. and Washington State. However, it was larger than those in Seattle, Kirkland, Redmond and King County as a whole (Figure 2).

Despite the reversal in trends, Bellevue’s household size is projected to decline in the future as the mix of single-family and multi-family housing shifts. With a greater proportion of people living in multi-family housing, average household size is expected to decline. In 2012, the average size of households living in apartments and condominiums was 1.95 compared to 2.68 persons living in single-family houses. Other factors affecting household size include changes in household composition, which are discussed in the next section.

Household Composition

The proportion of “married couples without children” remained the largest proportion of Bellevue households in 2010 (Figure 3), yet this proportion has declined steadily since 1990,

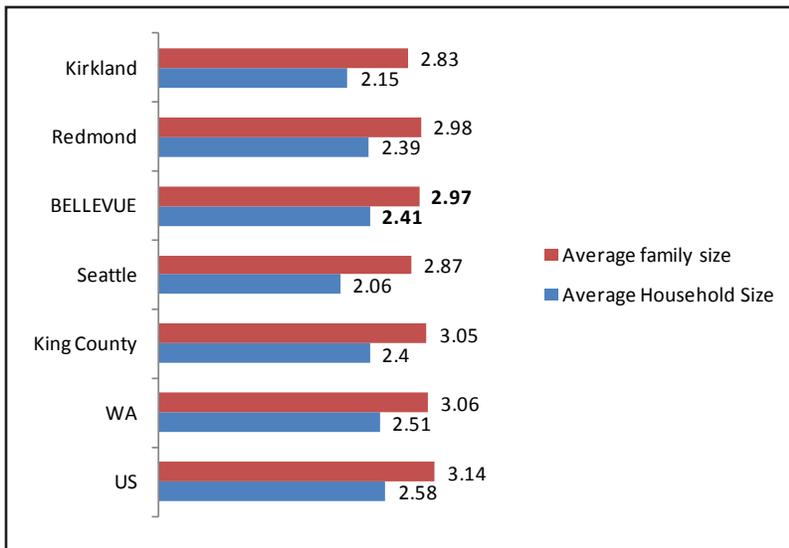


Figure 2. Average Household and Family Size 2010.

Two-person non-family households comprised approximately 8% of all Bellevue households in 2010, 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 2010, Bellevue had a slightly lower percentage of households with children (28.7%) than Redmond (31.3%), the nation (29.8%) and Washington State (29.1%). Yet Bellevue’s percentage was significantly higher than Kirkland’s (24%) and Seattle’s (18%).

such that in 2010 “married couples without children” comprised less than 30 percent of Bellevue’s households. Single person households comprised the second largest share of Bellevue’s households at 28 percent. This was also down from 2000. Married couples with children and “other family” households were the two main household types that grew in proportion to other household types since 2000. These reversals in trends could reflect changes in Bellevue’s race and ethnicity composition and/or effects from the recession.

Bellevue had a higher proportion of “married couples without children” than the nation, state, county, and other cities like Seattle, Redmond and Kirkland (Figure 4).

Although Bellevue’s proportion of single-person households is higher than proportions in the nation and state, it is slightly lower than proportions in King County and Redmond, and significantly lower than those found in the cities of Kirkland and Seattle where single person households comprise 36 and 41% of all households respectively.

Just over 5% of Bellevue households in 2010 were single-parent households, compared to 9.6% in the nation and 8.7% in Washington State. Within Bellevue’s single-parent households, single-parent mothers were about three times as common as single-parent fathers.

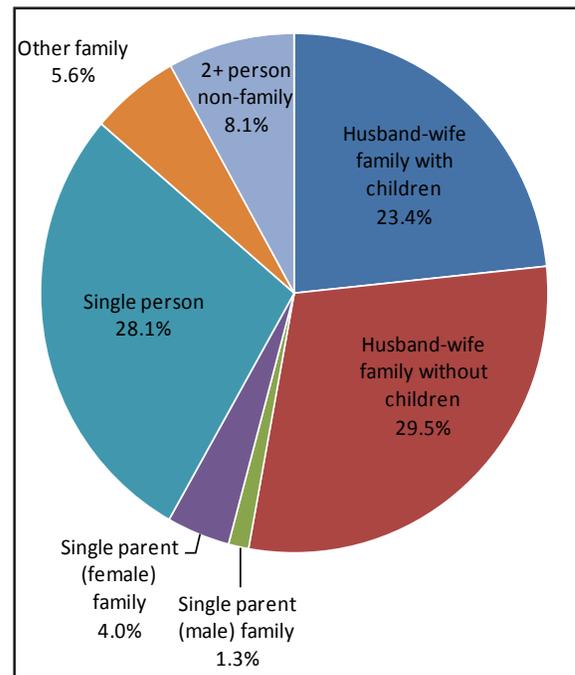


Figure 3. Bellevue’s Household Types 2010.

Neighborhood Patterns

The city’s highest average household sizes in 2010 were in the Cougar Mountain (2.89), Somerset (2.84) and Northeast Bellevue (2.78) neighborhood areas where most of the land is zoned single-family and a relatively large proportion of households includes children.³ The lowest average household sizes were in Downtown (1.53), Wilburton (2.21) and

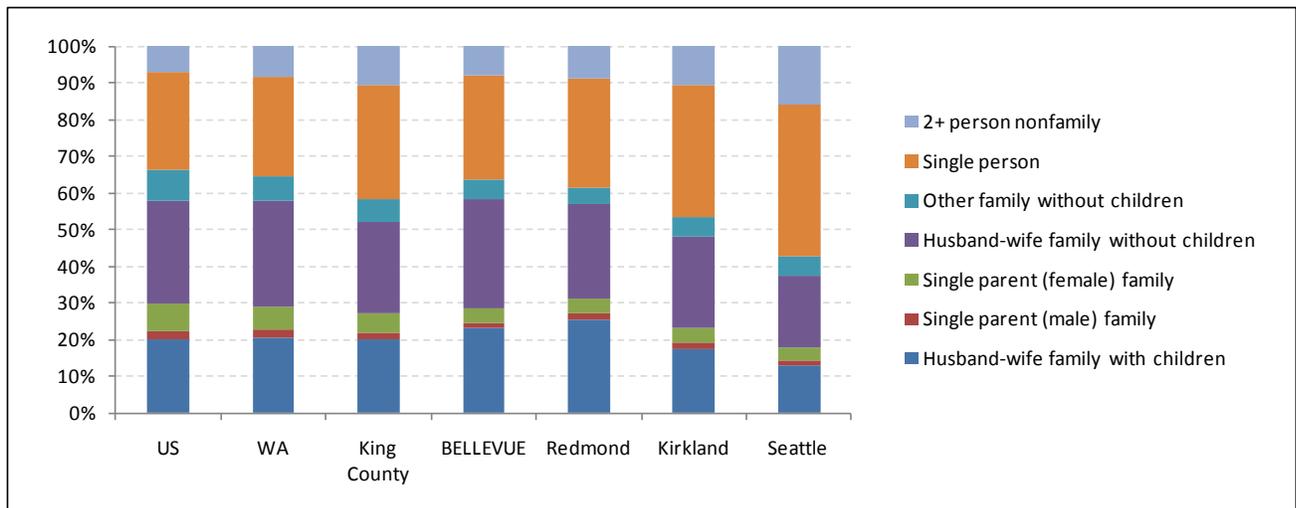


Figure 4. Bellevue’s Household Types compared to household types within the Nation, State, County, and the cities of Kirkland, Redmond and Seattle during 2010.

Northwest Bellevue (2.27) where there were relatively large proportions of single person households. Crossroads also had a large proportion of households with one person, but also had a fair proportion of households with children.

Age of Residents

The pie chart in Figure 5 shows the percentage of Bellevue residents by specific age groups in 2010.³ Over 36% of residents were ages 20 to 44 and another 27% 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 5.6% of Bellevue’s population in 2010 and school age children (5-19 years of age) almost 18%. Both of these age groups saw a reversal in trends between 2000 and 2010. 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 also increased from 10.4% in 1990 to 13.4% in 2000, to 13.9% in 2010.

Neighborhood Patterns

Perhaps one of the biggest changes in terms of age distribution since 2000 occurred in Downtown Bellevue where older adults historically comprised a large share of the

population (54% in 1990 and 43 percent in 2000), but in 2010 they comprised less than 16 percent of the population. Somerset, Newport Hills, and Wilburton had the highest percentages of older adults in 2010.

In terms of children under 18, Cougar Mountain, Somerset and Factoria/Eastgate had

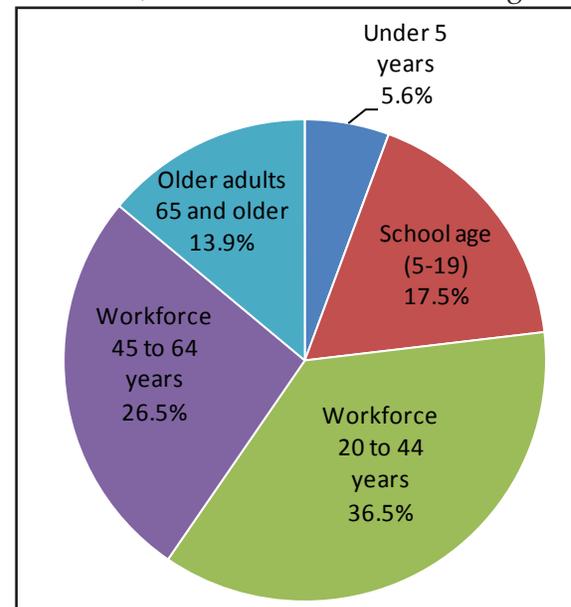


Figure 5. Age distribution in Bellevue in 2010.

the highest proportions in 2010. Interestingly, neighborhood areas with high proportions of children tended to also have high proportions of older workforce adults ages 45 to 64. Cougar Mountain, Somerset and Newport Hills had the

largest proportions of older workforce adults in 2010. Downtown, Crossroads, and Bridle Trails had the highest proportions of young adults 18 to 44 years of age and some of the lowest proportions of children.

Regional and National Comparisons

As the population pyramids in Figure 6 show, the age distribution of Bellevue's population in 2010 differed markedly from that of other places in Washington in important ways.³ Bellevue had a smaller proportion of school age children (17.5%) than did the nation (20.4%), state (19.8%), and county (17.7%), yet it had a larger proportion of school age children than did Redmond (16.2%), Kirkland (14.7%) and Seattle (12.9%). At the other end of the pyramid, Bellevue had the largest proportion of older adults (13.9%) compared to other jurisdictions.

Bellevue had a slightly higher proportion of young workforce adults (36.5%) than the

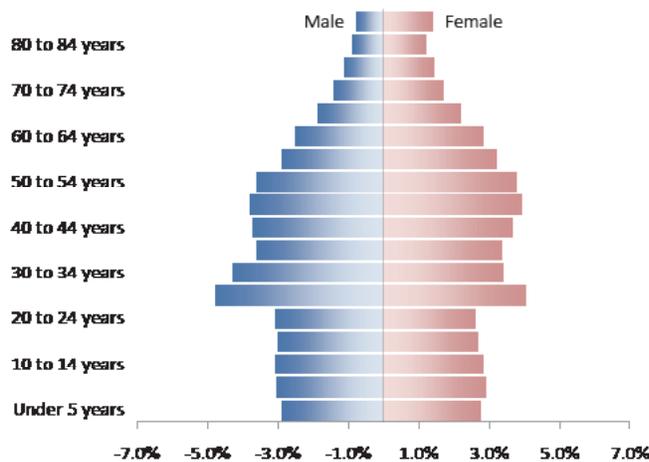
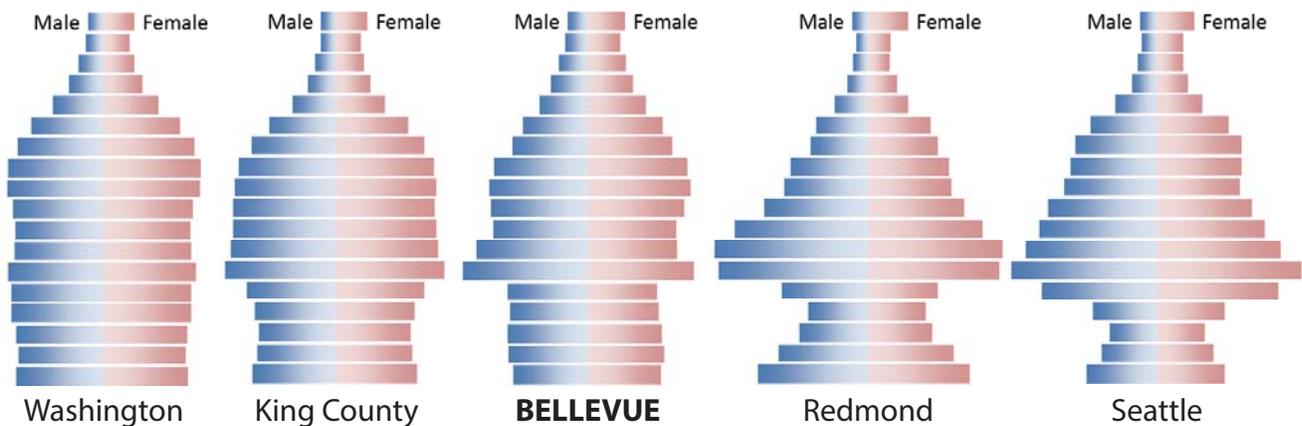


Figure 6. Bellevue's Population Pyramid.



nation (33.6%) and state (34.3%). However, in comparison to Redmond (44.7%), Kirkland (41.4%) and Seattle (46.2%), Bellevue's

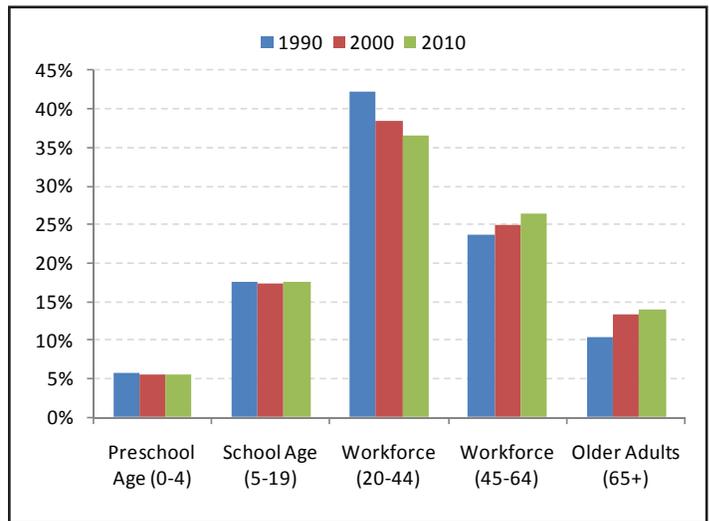


Figure 7. Age distribution trends in Bellevue 1990 to 2010.

proportion of young workforce adults was much smaller.

Interesting trends to consider are how the proportions of people within different age cohorts have changed over time. Very little change in the proportion of children occurred in Bellevue from 2000 to 2010. Similar to other jurisdictions, the proportion of young workforce adults (20-44) declined, while the proportion of workforce adults ages 45-64 and older adults increased.

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.
- Some of Bellevue’s denser neighborhoods such as the Downtown and Crossroads may need more recreation and transportation facilities and services for a diversity of ages including youth and older adults.
- The aging of the baby boomers has tremendous implications for Bellevue and other communities. When the baby boomers reach 65 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 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. That said, Hispanics and Latinos are considered minorities and therefore in this report they are pulled out separately from racial categories.

Since 1990, the proportion of minorities in Bellevue has nearly tripled going from 14.7% of the population in 1990, to 28.3% in 2000, to 40.8% in 2010 (Table 1).³ 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 2010.

Asians account for over two-thirds of

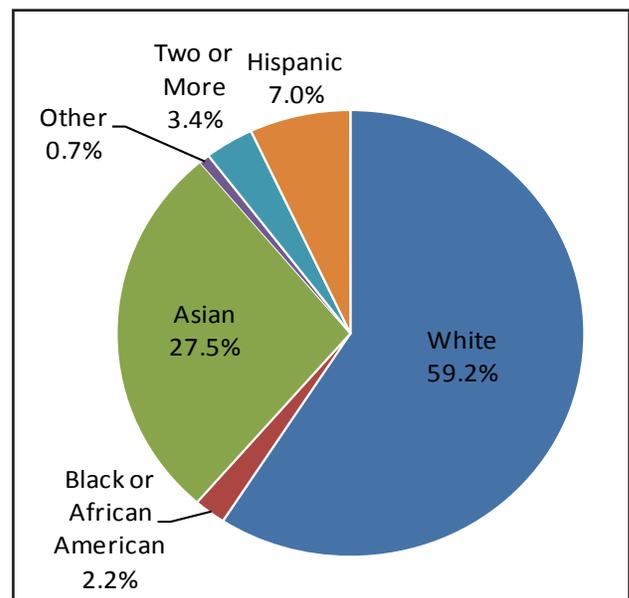


Figure 8. Race/ethnicity distribution in Bellevue 2010

Table 1. Race and Ethnicity Trends in Bellevue 1990 and 2010

	2000	Percent of whole	2010	Percent of whole	Change	Percent change
Total Population	109,569		122,363		12,794	11.7%
Hispanic or Latino	5,827	5.3%	8,545	7.0%	2,718	46.6%
White alone	78,698	71.8%	72,397	59.2%	(6,301)	-8.0%
Black or African American alone	2,100	1.9%	2,700	2.2%	600	28.6%
American Indian and Alaska Native alone	301	0.3%	349	0.3%	48	15.9%
Asian alone	19,011	17.4%	33,659	27.5%	14,648	77.1%
Native Hawaiian and Other Pacific Islander alone	248	0.2%	219	0.2%	(29)	-11.7%
Some other race alone	261	0.2%	342	0.3%	81	31.0%
Population of two or more races	3,123	2.9%	4,152	3.4%	1,029	32.9%
Percent Minority	30,871	28.2%	49,966	40.8%	19,095	61.9%

	1990	2000	2010	Percent Change 1990 to 2010
Total Asian population	8,549	19,011	33,659	293.7%
Chinese	2,620	7,752	11,703	346.7%
Asian Indian	605	3,069	8,963	1381.5%
Korean	1,080	2,351	4,479	314.7%
Other Asian	967	1,767	2,748	184.2%
Japanese	2,228	3,538	2,687	20.6%
Vietnamese	563	1,627	1,734	208.0%
Filipino	486	1,443	1,429	194.0%

Bellevue's non-White population. While Chinese residents make up the largest portion of this population (35%), Asian Indians have had the fastest growth rate since 1990, increasing in population by nearly 1,400% (Table 2).

Children under the age of 18 are more racially and ethnically diverse than Bellevue's adult population, with minorities being the majority representing just over 51% of the population under 18.

Regional and National Comparisons

Nationally, ethnic minorities are projected to become the majority by 2042 according to the U.S. Census Bureau. This could happen much sooner in Bellevue. In 2010, Bellevue was more racially diverse than the nation, state and King County, as well as more diverse than Seattle, Redmond and Kirkland (Figure 9). Bellevue had the highest proportion of Asians of any incorporated city in Washington State with Asians comprising 27.5% of Bellevue's population.

Some key differences exist between the racial make up of the Central Puget Sound region (including Bellevue) and the nation as a whole. In 2010, the

U.S. has a higher percentage of African Americans and Hispanic or Latinos than the Central Puget Sound region. Conversely, this region had a higher percentage of Asians and people of two or more races.

Neighborhood Patterns

In nearly all of Bellevue's neighborhoods, minorities comprised over 30% of the population in 2010. Factoria and Crossroads had the highest proportions of minority residents, with over 60%. Bridle Trails, especially along 148th Street, Somerset and Downtown Bellevue also had high proportions of minority residents with over 40% minority.

Bellevue's Asian populations are dispersed throughout the city, though higher concentrations exist in neighborhoods both in the north and in the south. Factoria has nearly a majority of Asians with 49.3%.

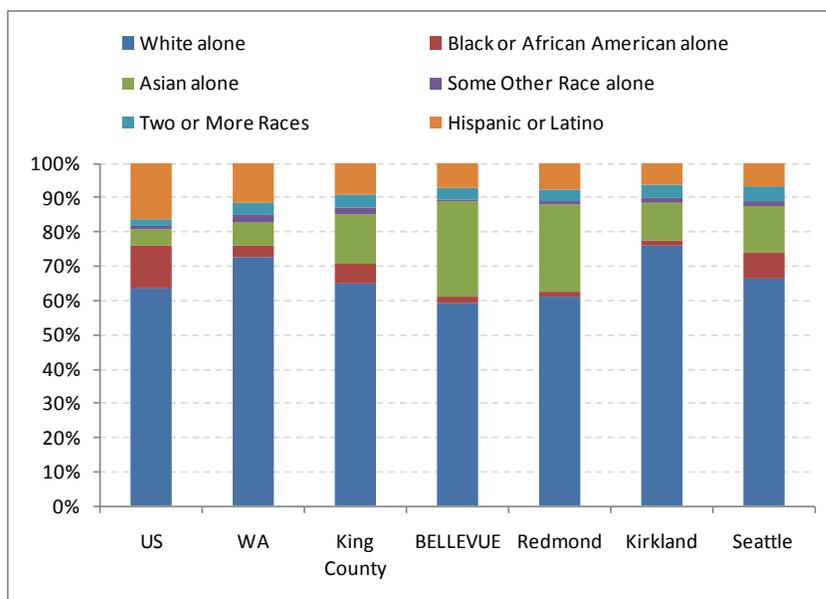


Figure 9. Regional and national comparisons of population distribution by race and ethnicity.

Bellevue’s Hispanic and Latino populations tend to be located north of I-90, with Crossroads and West Lake Hills having the highest concentrations (upwards of 14%).

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 a third of Bellevue residents were foreign-born in 2012 up from 25% in 2000 and 13% in 1990. In comparison, only 21% of King County residents and 13% of Washington state residents were foreign-born in 2012 (Figure 10.)

The large majority of Bellevue’s foreign-born residents were born in Asia (68%) (Figure 11). About 17% were born in Europe and 7% in Latin America. Most foreign-born residents in Bellevue are recent immigrants to the United States, with about 16% having entered the country since 2010.

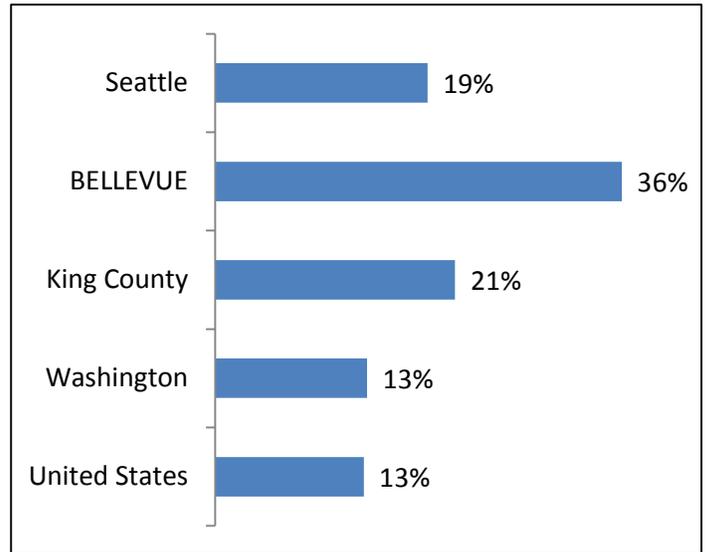


Figure 10. Percent Foreign-Born: National and Regional Comparisons (2012 ACS)

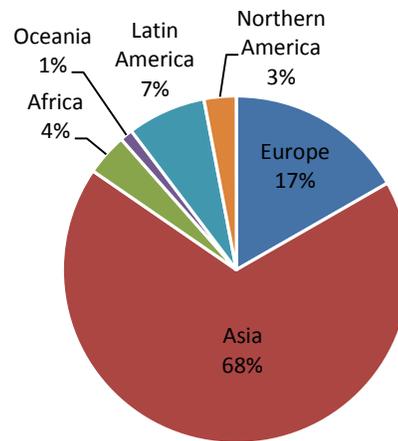


Figure 11. Place of Birth for Bellevue’s Foreign-Born Residents (2012 ACS)

Demographic Characteristic	1990 Census	2000 Census	2010 Census
Population	86,874	109,827	122,363
Median age	35.4	38.2	38.5
Percent female	51.1%	50.4%	49.9%
Percent population age 65 and older	10.4%	13.4%	13.9%
Percent of a minority race or ethnicity	14.7%	28.3%	40.8%
Percent Asian	9.9%	17.4%	27.5%
Percent households of one person	26.0%	28.4%	28.1%
Housing units	37,428	48,396	55,551
Vacancy rate	4.5%	5.3%	9.4%
Percent owner occupied	58.2%	61.5%	58.7%
Demographic Characteristic	1990 Census	2000 Census	2012 ACS*
Percent population foreign born	13.0%	25.0%	35.6%
Percent of population (age 5+) that speak a language other than English at home	14.0%	27.0%	41.6%

*Note: Not all 2012 American Community Survey 1-year estimates are directly comparable to 1990 and 2000 census figures.

Neighborhood Patterns

In 2007-2011, there were a number of areas in Bellevue where the percentage of foreign born population exceeded the foreign-born share in the City as a whole. Crossroads, the northeast portion of Bridle Trails and Downtown had the largest proportions of foreign born residents with between 43 and 53%. Wilburton, West Lake Hills, Factoria, and Eastgate followed with between 34 to 38%. Other areas had less than 32% foreign born, with the western part of Bridle Trails, West Bellevue, Newport Hills and the southern part of Lakemont having the lowest percentages of about 17%.

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 2012 ACS, about 42% of Bellevue residents (age 5 and over) spoke a language other than English at home. This was about three times as high as in 1990, and the second highest percentage in the state for cities with 65,000 in population or more (Table 4 and Figure 12). The Bellevue school district also reported that 84 other first languages were being spoken by children enrolled in the district during the 2013-2014 school year.

About 40% of all Bellevue’s non-English speakers spoke an Asian language in 2012; the next highest percentages spoke either Spanish (13%), Indic (7%), Slavic (5%) or another Indo-European language (4%). The top 10 languages spoken in Bellevue other than English are

	1990 Census	2000 Census	2012 ACS
Percent of population 5 and over that speak a language other than English at home	14%	27%	42%
Percent of population 5 and over that speak English less than “very well”	12%	6%	15%

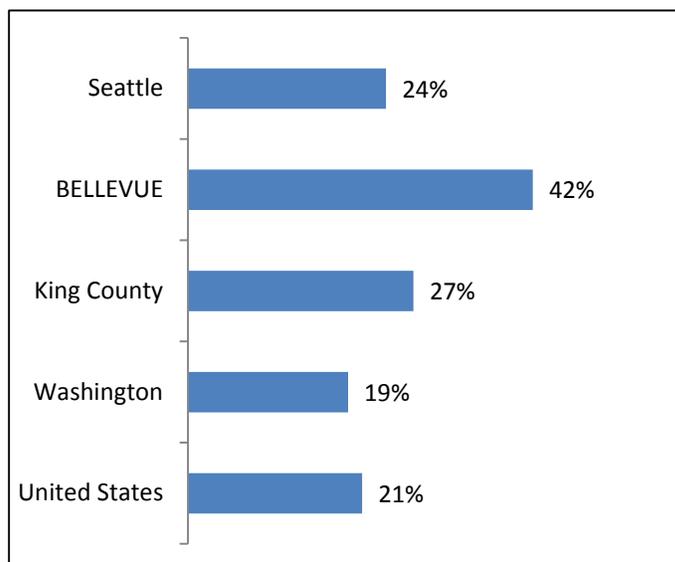


Figure 12. Percent of Population that Speak a Language other than English at Home

Language	Percent of all Pop 5 and Older	Percent that speak English less than “very well”
Chinese	9%	47%
Spanish or Spanish Creole	6%	52%
Other Asian languages	3%	23%
Korean	3%	52%
Russian	2%	46%
Hindi	2%	22%
Japanese	1%	44%
Persian	1%	40%
French (incl. Patois, Cajun)	1%	11%
Vietnamese	1%	61%
German	1%	14%

shown in Table 5.

Of those residents who speak a language other than English, about 37% report that they speak English less than “very well”. This represents over 15% of all Bellevue residents age 5 and over (Table 4). About nine percent of Bellevue’s households were linguistically isolated in 2012. “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 2007-2011, there was a broad distribution within Bellevue of persons who spoke a language other than English at home, with all areas having at least 19 to 20% of their populations speaking a foreign language at home. In Crossroads and NE Bridle Trails between 50 to 60% of the population spoke a foreign language at home, and in Factoria, Eastgate, Somerset, Downtown, Wilburton and west Lake Hills between 38 to 45% spoke a foreign language at home.

Chinese speakers were concentrated primarily south of I-90 in Factoria, Eastgate and Somerset, whereas Spanish speakers were concentrated in Crossroads and west Lake Hills. The highest concentrations of Korean speakers were in Lakemont and NW Bellevue. High concentrations of Russian speakers were located in north Downtown, NE Bellevue and south of Downtown, and Hindi speakers were concentrated in Crossroads, northeast Bridle Trails and north Downtown.

Potential Implications of Racial, Ethnic, and Language 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 64% in 2012 (Table 6).³ During that same period, the percentage with a

Level of educational attainment	1990 Census	2000 Census	2012 ACS
Less than 9th grade	2%	2%	2%
9th to 12th grade, no diploma	4%	4%	2%
High school graduate (includes equivalency)	16%	13%	10%
Some college, no degree	25%	21%	14%
Associate's degree	8%	7%	8%
Bachelor's degree	31%	35%	37%
Graduate or professional degree	14%	19%	27%

graduate or professional degree went from 14% to 19%, to 27%. These levels in Bellevue are, in general, higher than they are in King County as a whole, and levels in King County are in turn higher than they are in the State and U.S.

Neighborhood Patterns

In 2007-2011, Cougar Mountain/Lakemont, Somerset and northeast Bridle Trails had the highest percentages of residents with bachelor's degrees or higher with upwards of 70%. Areas with less than 50% of their residents with a bachelor's degree or higher were east Crossroads (36%) and Lake Hills (46-49%). In all other areas over 50 or over 60 percent of residents had a bachelor's degree or higher.

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 12 reference periods ranging from, in the case of the 2012 ACS 1-year estimates, the full calendar year 2011 through December 2012. The ACS income responses for each reference period are individually inflation-adjusted to represent dollar values for the ACS collection year.

Income Distribution

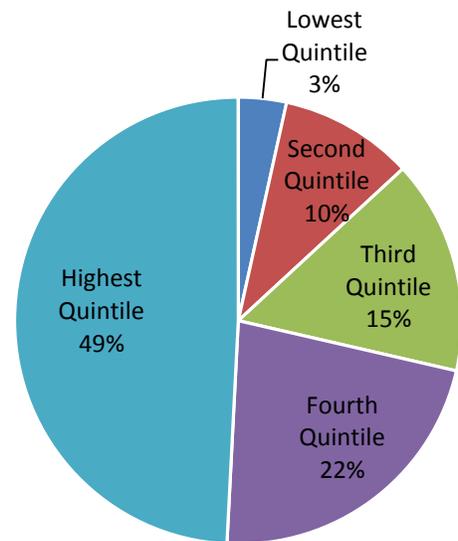
About 45% of Bellevue’s households had household incomes of \$100,000 or more per year during 2012 (Table 8). In 2012, Bellevue residents in the highest income quintile accounted for about 49% of the City’s aggregate income and the top five percent accounted for about 22% matching very closely with the distribution of shares of aggregate income in the nation as a whole.

Median Income

Between 1999 and 2012 median household income in the nation, state, and county decreased, whereas median household income

	1989*	1999*	2012*
Bellevue	\$78,310	\$85,903	\$91,449
Seattle	\$52,481	\$63,025	\$64,473
King County	\$64,685	\$73,251	\$69,047
Washington State	\$55,752	\$63,080	\$57,573
United States	\$53,737	\$57,868	\$51,371

Note: All figures in 2012 inflation adjusted dollars



in Seattle, and Bellevue increased (Table 7).³ 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.

Income Category	United States	Washington	King	Bellevue	Seattle
Less than \$10,000	8%	7%	6%	5%	8%
\$10,000 to \$14,999	6%	4%	3%	2%	4%
\$15,000 to \$24,999	11%	9%	8%	5%	7%
\$25,000 to \$34,999	10%	9%	8%	6%	9%
\$35,000 to \$49,999	14%	14%	11%	7%	12%
\$50,000 to \$74,999	18%	19%	17%	13%	17%
\$75,000 to \$99,999	12%	13%	13%	15%	13%
\$100,000 to \$149,999	12%	15%	17%	22%	16%
\$150,000 to \$199,999	5%	5%	8%	10%	7%
\$200,000 or more	5%	5%	9%	13%	8%

Demographic Characteristic	1990 Census	2000 Census	2012 ACS*
Percent of adults (age 25+) with at least bachelor's degree	46%	54%	64%
Percent of employed in management, business, science, and arts occupations	40%	53%	61%
Household median income (in 2012 inflation adjusted dollars)	\$74,355	\$81,563	\$91,449
Percent of individuals with incomes below poverty	5.6%	5.7%	8.7%
Percent of families with incomes below poverty	3.4%	3.8%	7.5%

**Note: Not all 2012 American Community Survey 1-year estimates are directly comparable to 1990 and 2000 census figures.*

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 2012, a family of four with an income under \$23,492 was considered below the poverty level. These income thresholds are consistent throughout the country.

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 2012 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 \$43,400.⁴ HUD's income limit for an extremely low-income (30% of AMI) family of four was \$26,050. 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 2012, Bellevue's poverty rate slowly increased over the decades as shown in Table 9. The poverty rate was higher for children (11.4%) and for families with a female householder, no husband present with related children under 18 years of age.

Neighborhood Patterns

Households in Somerset and Cougar Mountain/Lakemont had the highest average household incomes upwards of \$156K. In contrast, households in central parts of Bellevue including Downtown had average incomes in the \$80K to low \$100K range. Areas along the edges of Bellevue had average household incomes between \$120K and \$145K. Differences in average household income can sometimes be attributed to differences in average household size, but not always.

Implications of Income Characteristics for Bellevue

- Even though larger proportions of Bellevue's households fell within the highest income categories in 2012, the percentages of individuals and families living in poverty rose, and nearly a quarter of Bellevue's households had incomes less than \$50,000.
- 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. U.S. Census Bureau's American Community Survey (ACS). <http://www.census.gov/acs>

2. Washington State Office of Financial Management, Forecasting Division. Official April 1, 2013 Population Estimates. <http://www.ofm.wa.gov/pop/april1/default.asp>
3. U.S. Census Bureau. 1990 Census, 2000 Census, and 2012 ACS 1-year estimates. <http://factfinder.census.gov/home/saff/main.html?lang=en&ts>
4. US Department of Housing and Urban Development. Income Limits. <http://www.huduser.org/datasets/il.html>