What’s Coming — forces shaping Bend

Drivers of Change Assessment | August 2026

BEND MADE

A PLAN FOR TOMORROW, CRAFTED TODAY.

WHAT'S COMING – FORCES SHAPING BEND'S FUTURE

What Bend becomes by 2050 will be decided partly by forces the City cannot control, and partly by how it plans around them. The "Drivers of Change" documented here are the large, structural forces that will exert influence on Bend over the next 20 to 50 years, whatever the City does. These macro trends — demographic, climate, economic, and political — are reshaping growth everywhere, but Bend's geography, history, and demographics make it unusually exposed to a handful of them.

Bend is not powerless in the face of these forces, however. The plans produced through the Bend Made process, including the Comprehensive Plan and the Transportation System Plan, are how the City positions itself to mitigate its vulnerabilities and build on its strengths as these forces play out. Understanding the drivers is the first step, and the plans are where Bend decides how to respond.

Growth is usually discussed as a single number — how many more people will live here. That number matters less than the composition of the growth behind it: who the new residents are, what they can afford, which industries can actually expand, and the laws and funding that reach the city from Salem and Washington. The Drivers of Change are what determine that composition, and that is where this analysis focuses. In the scenario planning phase of the Bend Made process, Council and the community could decide to investigate how different policy choices and investments perform in the face of these forces.

As you review the assessment's key findings and drivers of change, consider the following questions:

- **Are any forces, or drivers of change, missing?**
- **Which of these forces is the City able to influence?**
- **Which of these forces should Bend Made, the City's plan for growth over the next 20 years, most directly respond to?**

Key Findings

Five Drivers of Change stand out. First, the state and federal governments increasingly set the terms Bend must plan within, and the federal half of that has become unreliable.[1] Second, a steady inflow of new residents from higher-priced West Coast markets, bringing wealth and remote-friendly incomes, has broken the link between local home prices and local wages, pricing the city's own workforce out toward the edges of the region.[2] Third, population growth is slowing, aging, and diversifying, so the old assumption of fast, steady expansion no longer holds.[3] Fourth, wildfire, water, and energy are reshaping the cost of growth, with insurers repricing the risk.[4] Fifth, Bend's educated, remote-heavy economy is a strength but also the segment most feared to face AI disruption — though which jobs are truly exposed, and how much are uncertain; either way, the bigger limit on Bend's economy is whether its workers can afford to live here.[5]

Two more forces cut across all five and amplify them: first, Oregon's uniquely constrained fiscal structure, which caps the revenue Bend can raise, making it dependent on continued growth to meet the needs of the community as growth slows and costs climb; and, second, a widening divide — economic, geographic, and social — between those with a stake in Bend and those who serve it but increasingly cannot afford to live in it, with downstream costs for commuting, health, social connection, and civic trust.[6]

A recurring theme runs through the findings. On almost every measure, Bend is not an average American city. It sits well above national norms on income drawn from investments, on housing cost burden, on education, on wildfire exposure, and on how far prices have run ahead of wages. That over-exposure is why certain national trends could land harder here.

Driver 1 — State mandates and federal whiplash

State mandates increasingly shape local planning, while an unpredictable federal government has made once-dependable funding unreliable.

The macro trend. State intervention in local zoning has been rising in both red and blue states, and the through-line is housing costs. Rapid price increases have built political support for state preemption of local zoning to make it easier and faster to build certain housing types in particular places — multifamily near transit, for instance, or "middle housing" such as duplexes and townhomes within existing single-family neighborhoods. At the same time, the federal government has become a less predictable partner: money and rules that cities once treated as fixed now move with each legislative session and each administration.

How Bend is affected. Oregon is one of the most aggressive states in the country at directing local zoning. Bend now plans under a stack of state requirements: the middle-housing and housing-production laws (HB 2001 and HB 2003), the 2025 housing package, and the Climate-Friendly and Equitable Communities rules, which require Bend to designate walkable, mixed-use "climate-friendly areas" — zoned for at least 25 homes per acre with no parking minimums — with capacity for 30 percent of the city's total projected housing need.[7] The same rules require Bend to update its Transportation System Plan (TSP) to reduce household-based vehicle miles traveled (VMT) per capita and demonstrate progress toward applicable performance targets. The State-led initial Major Report established an initial VMT performance target for Bend of roughly 11 percent below the 2019 modeled baseline scenario by 2050. Furthermore, the TSP cannot be adopted unless the projected VMT per capita at the horizon year is lower than the baseline. The upzoned central areas are one of the tools the rules rely on to meet that target, by locating more homes centrally near jobs and services.[7]

The water regulatory and permitting system is a second way the state shapes Bend's growth. In September 2024, the Oregon Water Resources Department effectively closed the Deschutes Basin to new water rights.[8] The mitigation-credit program, the Deschutes Groundwater Mitigation Program, that municipal water providers rely on to utilize their groundwater permits, is set to sunset on January 2, 2029, with an extension pending before the 2027 Legislature.[9] Bend's own municipal supply is secure (see Driver 4), but the rules that govern new basin water sit with the state, not the city. The basin's other governing party is the Confederated Tribes of Warm Springs, which holds senior 1855 water rights.

The relationship is one of co-governance over river flows and water quality, reinforced by a 2024 government-to-government agreement, rather than a threat to the city's supply.[10]

Federal support has become something the city cannot bank on. The FEMA pre-disaster mitigation program (BRIC) was terminated in April 2025, the termination was ruled unlawful by a federal court in December 2025, and the program remained in limbo into 2026.[1] The same unpredictability reaches the infrastructure grants and the HUD and Community Development Block Grant funds that cities build into their capital and affordable-housing plans — Bend, for example, won a $5 million HUD "Pathways to Removing Obstacles to Housing" grant in 2024.[11] Roughly a third of the land around Bend is federal, so Forest Service and BLM staffing and budget decisions flow directly into wildfire management and recreation.[12] A current example is the federal move to repeal the 2001 Roadless Rule, which would open roughly 137,000 acres of the Deschutes National Forest — including forests around the headwaters of Bend's municipal watershed — to new roads and logging.[13] Changes to Medicaid impact St. Charles, the region's largest hospital and employer. The pattern is not "the money is gone" but "the money is unreliable," which is harder to plan around than a reliable and stable source.

Driver 2 — Imported wealth and remote income reshape the regional housing markets

Wealth and remote incomes arriving from higher-cost markets set home prices by who moves in rather than what local jobs pay, pushing Bend's workforce toward the region's edges.

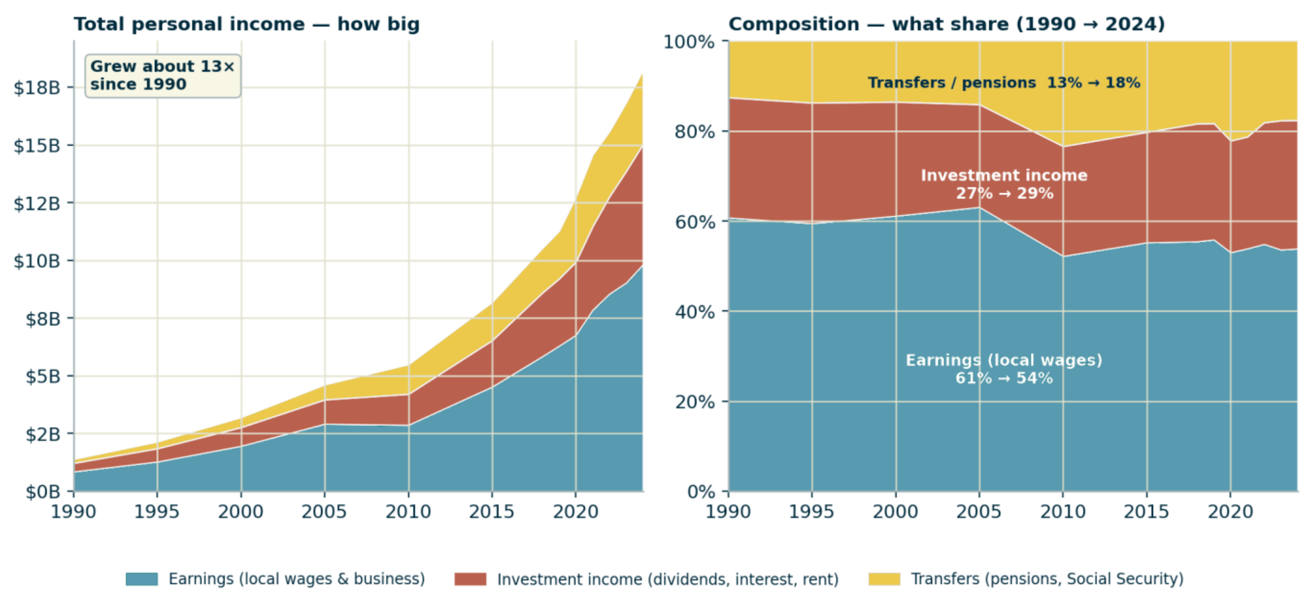
The macro trend. Amenity-rich mountain towns across the West, from Bozeman to Boise, have drawn wealth from higher-cost places for decades, breaking the tie between what homes cost and what local jobs pay. What changed more recently is less that the wealth arrives than who brings it, and from where: remote work added a younger, higher-earning stream on top of the retirees and investors who came before. This reshapes the regional housing market — setting price tiers across the whole area, not just Bend, along with the commute patterns that come with them. Prices are set more by who moves in, not by the local paycheck.

How Bend is affected. The clearest sign is the gap between what residents earn on paper and what local jobs pay. In plain terms, a much larger share of local income than the nation's comes from wealth people bring with them rather than from paychecks earned at local jobs. Deschutes County residents now report per-capita income about 118 percent of the U.S. average, up from about 86 percent in 2010, even though the wages paid by local employers run about 22 percent below the national average.[14] That gap — high resident income, lower local pay — is imported wealth, and it also shows up in the income mix: investment and property income (dividends, interest, and rent) made up 28.5 percent of all personal income in Deschutes County in 2024, about 7.5 points above the U.S. figure of 21.0 percent and rising, up from 24.9 percent in 2021.[15]

The result is a housing market decoupled from local wages. The average wage per job in Bend was about $62,630 in 2022, roughly 25 percent below the national average, even as overall consumer prices run about 4 percent above the U.S. average — and housing costs far above that.[16] A typical Bend home is valued around $718,000 — about 7.5 times the median household income of roughly $96,000 — versus a national price-to-income ratio closer to four or five, and recent sale prices have run higher still, near $848,000.[17] Nearly half of Bend renters (47 percent) and about a quarter of homeowners (25 percent) spend more than 30 percent of their income on housing; because Bend is roughly 62 percent owners, that comes to about a third of all households cost-burdened; imported wealth is a major part of this story but not all of it — construction labor and materials costs, and years of building below need, also lift prices.[18] Importing wealth is not new for Bend; it is a decades-old pattern that has changed character rather than appeared overnight. Over the long run, the income mix has tilted steadily away from local wages: earnings fell from about 61 percent of personal income in 1990 to 54 percent in 2024, while investment income (dividends, interest, and rent) held around 27 to 29 percent — well above the U.S. share of about 21 percent — and pension and Social Security income grew from about 13 to 18 percent as the population aged.[14] A rising share of Bend's income, in other words, is not earned at a local job. What has shifted more recently, since about 2010, is the arrival of a working-age layer on top of the older retiree-and-investor inflow: transfer income has receded from a post-recession peak, and the income Bend residents earn from employers outside the area — the closest measure of remote paychecks — rose more than five-fold between 2019 and 2024. The older channel has not been replaced so much as joined: California is still the single largest source of imported income, and investment income is still elevated, but a growing slice now belongs to working-age households earning remote paychecks rather than retirees living off portfolios.

That newer stream is durable, not a passing "Zoom-town" surge, and it is where the usual work-from-home statistics can be misleading. Counted by households, the share of in-migrants from the Bay Area and Seattle fell back after the 2020–21 spike, to roughly nine percent; counted by dollars, it did not. Those tech-hub households arrive with far more income than other movers, so their share of the income flowing into the county stepped up from about 11 percent in the mid-2010s to a durable 14 to 15 percent. The income a typical Bay Area household brings has roughly doubled, from about $138,000 in 2015–16 to about $256,000 in 2022–23 — more than double the roughly $105,000 an average in-mover reports.[19] In-migration overall remains about two-thirds from out of state, a stable feature for a decade rather than a pandemic artifact.[19]

Bend's income has tilted away from local wages toward investment income and pensions



Earnings' share fell as investment income stayed high (~27–29%, vs U.S. ~21%) and pensions grew with an aging population.
Source: U.S. BEA, CAINC4, Deschutes County (current dollars).

The problem is demand and supply together, not runaway demand alone. Bend and Deschutes County build housing quickly — permitting at roughly two to three times the U.S. per-capita rate — yet the county adds only about 0.95 homes for every net new household, no better than the nation, because demand grows just as fast and because second homes siphon off part of the new supply.[20] Seasonal and occasional-use homes are about 4 percent of Bend's housing stock — a real amenity fingerprint, though far from a resort town like Aspen, and closer to 11 percent county-wide.[21] For residents the market is therefore tighter than the national average, not looser: rental vacancy sits near 3.3 percent against 5.5 percent nationally, and the state's Housing Needs Analysis finds Bend needs roughly 34,118 additional homes over 2029–2049 — a level that, at the current building pace, the city would meet only about two-thirds of.[20] The market did loosen somewhat in 2025 — not because demand collapsed, but because a wave of new multiunit supply (roughly a thousand apartments) is taking longer to absorb and higher interest rates slowed new construction — a reminder that the pressure ebbs and flows even as the structural gap persists.[20] One tool already on the table supports the supply side: the Climate-Friendly Areas the state now requires Bend to zone for (Driver 1) are intended to add compact housing near jobs and transit.

Beyond high prices, a market bid up by outside wealth and higher incomes is sorting who lives where — and it does so regionally, not just within Bend. Because that wealth sets price tiers across the whole area, Bend has become the region's job center while Redmond, La Pine, and Prineville increasingly serve as its bedroom communities. As the city center prices out households earning local wages, the workers who staff Bend's shops, schools, clinics, and job sites increasingly live in the lower-cost edges of the region and commute in. About 51 percent of the people working in Bend now live outside the city limits.[22] That produces a growing gap between Bend's daytime working population and its resident, voting population, so many of the people the city depends on have no vote in its elections. It also pushes Bend's affordable housing and service burden onto Redmond, La Pine, Prineville, Madras, and the county. This is the same pressure Driver 3 describes from the demographic side: the binding constraint is affordability and who can live here.

Driver 3 — Growth slows, ages, and diversifies

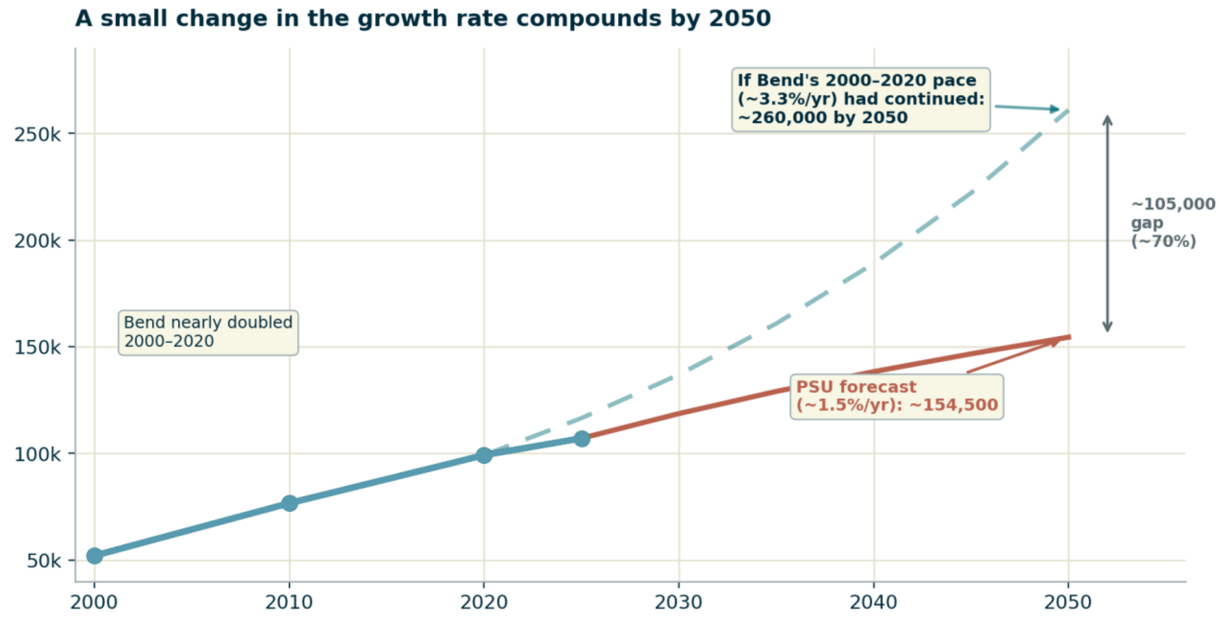
As births fall below the replacement rate, Bend's growth is slowing and aging — shifting the question from how many people arrive to who they are and what they can afford.

The macro trend. The United States is growing more slowly as births fall below the replacement rate and the large baby-boom generation ages. Nationally, growth is increasingly driven by migration rather than natural increase, and many places are beginning to see deaths outnumber births. The country is also growing more diverse, with younger generations far more racially and ethnically mixed than the older ones they are replacing.

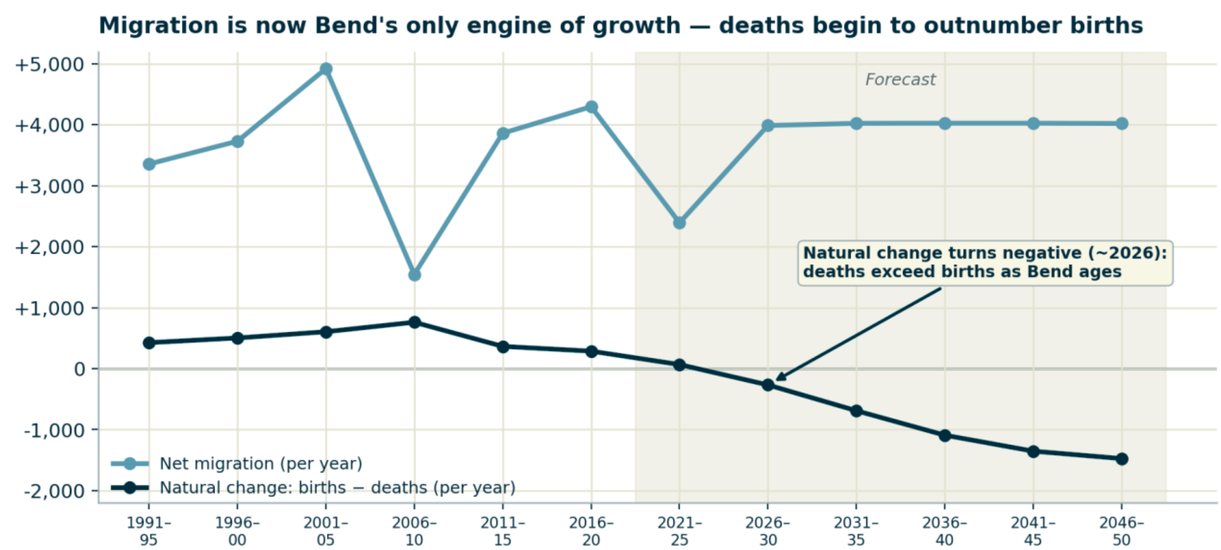
How Bend is affected. Under state law, Oregon jurisdictions plan against a coordinated population forecast produced by Portland State University and updated on a regular cycle, and Bend's has come down in each recent round. The Census confirms the same slowdown on the ground. Deschutes is still the fastest-growing county in Oregon, but the pace is easing: the state's countywide projection for 2045 was cut about 6 percent between its 2018 and 2022 rounds and lowered again in 2026, and projected growth is anticipated to slow from roughly 30 percent a decade to single digits over the planning horizon.[23]

The proximate driver of the lower forecast is fertility. Bend's rate sits near 1.4 children per woman, below the national figure of about 1.6 and well under the 2.1 needed to hold a population steady without migration, so natural change has fallen to near zero and is projected to turn negative around this year (2026) — more deaths than births — leaving net migration of roughly 4,000 people a year as the county's only source of growth.[24,25] Fertility is less a free-standing cause than a reading of who Bend selects for: high housing costs price out younger families, while the older, more affluent newcomers who can afford Bend tend to have fewer children — so the number reflects the combined forces, and fewer births today also means a thinner future workforce. Housing costs also bear directly on the growth total, because migration is now the county's only source of growth: the state's forecasters note that relative prices drive migration, so as Bend grows more expensive than peer cities, in-migration slows and out-migration accelerates. Two shifts ride alongside it: the population is aging, and it is diversifying, though Latino growth, which has offset some of the slowdown, is itself fading as once-higher Latino fertility rates decline toward the regional average.[24] The headcount has barely missed — Bend's 2025 population came in near the old 2004 forecast, about 107,000 against 109,389 — so what has changed is the trajectory and the age mix, not the total. That 2004 Comprehensive Plan was written in the boom years, when the city roughly doubled between 2000 and 2020 (about 52,000 to 99,000 residents), and it assumed that pace would continue.[26] To see how far the trajectory has bent, consider the compounding: had Bend kept growing at its 2000–2020 pace of about 3.3 percent a year — versus roughly 1.5 percent a year in the current forecast — it would approach 260,000 residents by 2050 — some 105,000 more than the roughly 154,500 the state forecast now projects, or about 70 percent higher.[23]

Planning to a slower-growth forecast changes what the city needs to plan for: less urban-growth-boundary expansion and greenfield infrastructure than high-growth assumptions implied. It also means slower collection of system development charges and a slower-rising tax base to fund the city, which strains the growth-funded budget model (see the fiscal force below). At the same time, the age structure is reshaping demand at both ends of life. An aging population raises demand for health care and senior services even as the workforce that supports them grows more slowly, while low fertility has kept Bend-La Pine school enrollment essentially flat for a decade despite the city's growth, which reflects fewer births rather than families leaving.[24] In short, the planning question shifts from how many people Bend must accommodate to who they are: an older population, a more diverse one, and a resident mix increasingly shaped by who can afford to live here (Driver 2).



Source: U.S. Census (2000, 2010, 2020) and PSU Population Research Center estimate (2025) and forecast (to 2050).
Dashed line extends Bend's 2000–2020 average growth rate (~3.3%/yr).



Source: PSU Population Research Center, Oregon Population Forecast Program, Deschutes County (2026), Figures 3–5 & 10.
Values are annual averages per 5-year period.

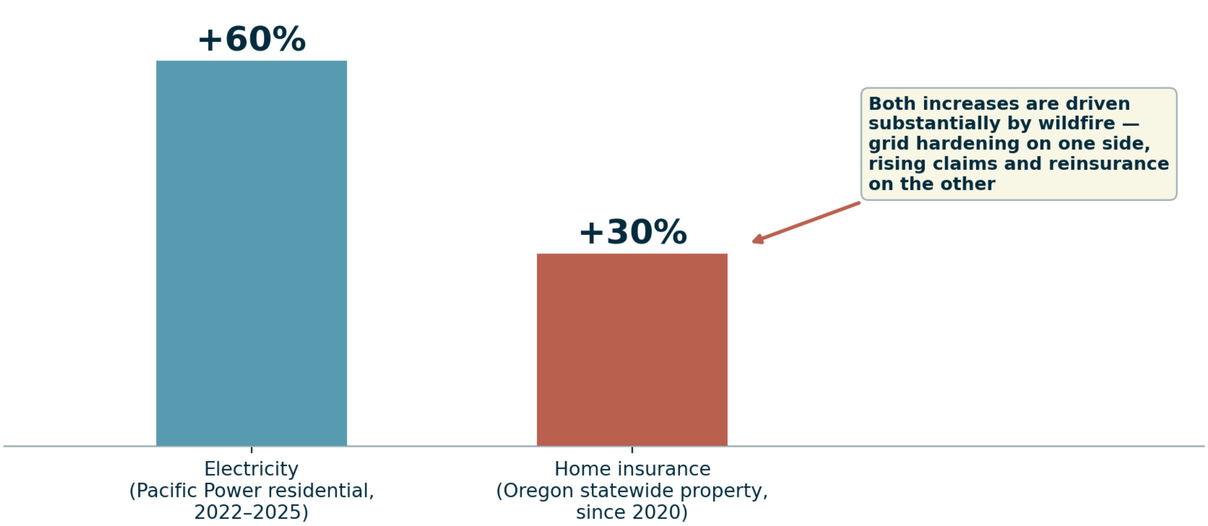
Driver 4 — Fire, water, power, and the insurance retreat

A warming climate is re-pricing wildfire risk through both insurance and electricity, while Bend's water supply is secure, but the rules and rural wells around it are not.

The macro trend. Across the West, a warming climate is lengthening fire seasons, shifting mountain snow toward rain, and prompting insurers to reprice or pull out of high-risk areas. And electricity demand is rising faster than the grid can expand, pushed by consumer electrification — electric vehicles, heat pumps, and electric appliances, often encouraged by state and federal mandates and incentives — and, above all, by surging industrial demand from data centers and AI, which analysts expect to supply roughly half of U.S. load growth this decade.[27]

How Bend is affected — fire and insurance. Central Oregon is warming: average temperatures are expected to rise about 2.7 to 3.6°F by 2050, a near-term shift that holds across emissions scenarios, so the City can plan on it with confidence rather than treat it as uncertain. The practical translation is that Bend's climate is trending toward what Reno, Nevada feels today — hotter, longer, drier summers.[28] That is the backdrop to the risks below. Deschutes County ranks in the top 20 percent of U.S. counties for expected annual wildfire loss, with roughly $3.0 million in modeled annual loss.[29] The fire season in Central Oregon has roughly doubled in length since 1980.[30] About 232,675 acres around Bend sit in the wildland-urban interface, home to some 115,655 residents, with roughly 35 percent of the surrounding land federally managed.[31] Bend's municipal watershed is on Forest Service land and is also at high risk of fire, one of the significant risks to Bend's water supply. Insurers are already repricing this: Farmers has pulled back from new business in Deschutes County and raised renewal premiums by about 40 percent, Progressive has been exiting eastern Oregon, and more than half of the state's top home insurers have paused or restricted writing.[32] Oregon's 2024 fire season was its most expensive on record at over $350 million, and property insurance rates statewide are up about 30 percent since 2020.[33] Insurance is where the physical risk turns into a household cost, and it lands outside the home prices the market usually tracks. Wildfire also reaches the economy through smoke. Data are limited so far but Visit Bend's own figures indicate a modest reduction in visitation — hotel demand during the smoky summer of 2023 ran about 4 percent below the cleaner prior year, with visitor spending roughly flat — a risk worth monitoring for the tourism and outdoor-recreation economy rather than an acute one.[34]

One risk, two bills: wildfire is repricing electricity and home insurance



Sources: Oregon PUC / CUB (Pacific Power cumulative residential increase ~60%, 2022–2025);
OPB / Oregon DFR (statewide property-insurance rates up ~30% since 2020). Measurement windows differ; figures are directional.

How Bend is affected — power. On energy, Pacific Power's residential rates have risen about 60 percent cumulatively from 2022 to 2025 (increases of roughly 15, 21, 12, and 10 percent in successive years).[35] Much of that increase reflects the same wildfire risk that is driving the insurance retreat: the utility is spending heavily to harden its grid against fire — burying and insulating power lines, expanding vegetation clearing, and installing systems to shut power off during extreme conditions — while carrying rising wildfire liability, on top of the cost of the clean-energy transition. In other words, wildfire is re-pricing electricity for every household, not just home insurance. Separately, the utility is not short of power supply so much as short of delivery: growth is increasingly gated by transmission and interconnection timelines. The major regional fix is PacifiCorp's proposed "Blueprint South" line, which would run from Klamath Falls to Prineville and add roughly 1,500 megawatts of transfer capacity, driven by Central Oregon load growth of 30 to 40 percent since 2020 — but it is not expected in service until around 2032.[36] Unlike some regions, data centers are not a meaningful source of demand here today; the load growth is building electrification and electric vehicles.[27] Exploratory work such as the Newberry (Paulina) super-hot-rock geothermal project south of Bend — Mazama Energy, backed by a $20 million federal grant, with test wells drilling in 2025–26 — could add local low-carbon supply and lower costs over time, but has not yet.[37]

How Bend is affected — water and snow. Contrary to a common worry, water does not cap Bend's municipal growth within the planning horizon. The city holds about 104 cubic feet per second (cfs) in water rights on paper — roughly 36 cfs of surface rights and 68 cfs of groundwater — against a projected 2050 average-day demand near 34 cfs, and its own Integrated Water System Master Plan concludes the city has "adequate water rights to meet 20-year demand," with a surplus projected into 2040.[38] Those paper rights overstate the firm picture: the reliable surface rate is far lower, near 18 cfs, and the groundwater leans on the Deschutes Groundwater Mitigation Program — but reliable supply still exceeds projected demand through the horizon. The real water risks are institutional and distributional. The institutional constraint — the basin closure and the 2029 Mitigation Program sunset — is carried under Driver 1. The distributional harm is that regional groundwater is declining about a foot a year, and the roughly 3,500 wells most at risk are rural, shallow, exempt domestic wells, not the city's deep municipal supply.[39] What matters most for the resource is total precipitation and its timing, though less so for the Deschutes Basin due to the porous nature of the volcanic soils which absorb precipitation quickly in whatever form it takes, not snowpack alone, and long-run precipitation is not projected to fall — it may even rise.[40] The strain concentrates in warm, dry years, when drought deepens through heat and evaporation even if rainfall holds in the long term.[28] The most visible signal is snow: warming is shifting winter precipitation from snow toward rain, the Central Cascades snowpack fell to about 34 percent of normal in early 2026, and Oregon snowfall is projected to drop by roughly half by 2100[41]

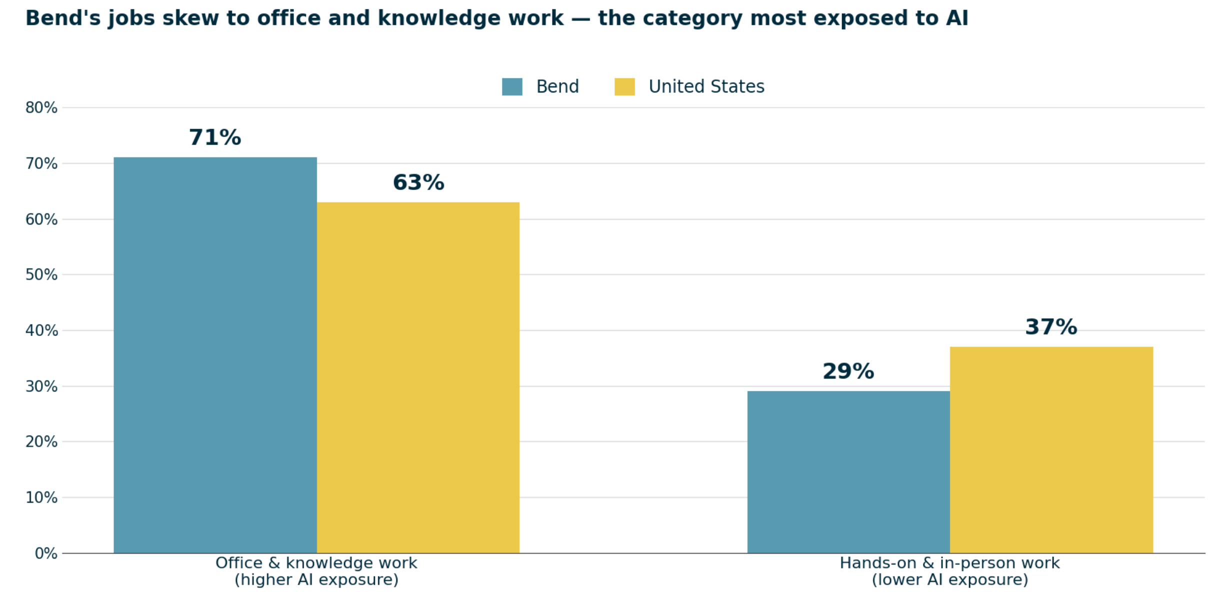
Driver 5 — The knowledge-work economy, repriced by AI

Bend's remote, knowledge-heavy workforce is the segment most feared to face AI disruption — but which sectors and work roles are truly exposed, and by how much, only time will tell.

The macro trend. The jobs most exposed to AI automation are those built on routine cognitive tasks — much clerical, administrative, accounting, and customer-service work — which generative tools can take on first.[42] More complex technical and knowledge roles, including software engineering, are exposed too, but so far look more likely to be augmented than replaced; some firms report needing more engineers, not fewer, as AI expands the work to be done. Popular fear has cast all knowledge and remote work as first in line, but the reality is proving more selective, and slower to arrive, than early forecasts. Separately, the post-COVID shift to remote work let many knowledge workers relocate, and of those who did, amenity-rich communities like Bend drew a disproportionate share (though return-to-office policies in the tech and information sectors, alongside a modest national decline in fully-remote work since 2024, may be unwinding some of it).[43] What that exposure means for jobs is still emerging. So far AI looks more like a reshaping of work than a net destroyer of it — automatable tasks lose demand while adjacent and augmented roles grow, the effect is very uneven across sectors, and there is no clear aggregate drop in employment yet, though early displacement signals have appeared among younger workers in tech-exposed occupations. The direction of change is clearer than the timing at this point, which makes AI a force to monitor rather than a settled trend.

How Bend is affected. Where Driver 2 is about the outside money that flows into Bend and bids up housing, this driver is about the work residents do here and whether AI threatens or strengthens it. Bend's workforce is unusually educated and remote. About 56 percent of adults hold a bachelor's degree or higher, versus roughly 38 percent for Oregon and about 35 percent nationally, and 24.8 percent work from home, well above the national rate near 14 percent (these figures describe Bend's resident workforce — people who live here, wherever their job sits — not the jobs based in Bend, about half of which are filled by in-commuters).[44] The economy is also genuinely diversified rather than a tourism monoculture: the city's traded clusters include information technology and software, biosciences and biomanufacturing, outdoor gear and apparel, advanced manufacturing and aerospace, health care, and forestry and wood products.[45]

How AI lands here cuts in more than one direction, and which of Bend's jobs are actually exposed depends on the work itself. Exposure follows tasks and sectors — routine analytical, administrative, and customer-facing work is more automatable than hands-on, relational, or highly technical work. How that maps onto Bend's particular mix of remote and knowledge jobs is not yet clear: expert sentiment is split on whether Bend's higher-skill, higher-paid remote workers are especially safe or especially exposed, and only time will tell.[42] What is clearer is the stake for Bend: because so many households rely on remote and tech earnings to afford to live here, a downturn in those fields would land as lost income, not just lost jobs (Driver 2). And at the entry level, if AI absorbs the routine tasks that junior workers once learned on, it can thin the pipeline that produces tomorrow's experienced workers — which puts a premium on schools and training systems adapting to teach what stays valuable alongside the tools.



Source: U.S. Census ACS 2024 5-yr (Table C24010, Sex by Occupation), Bend city & United States. Exposure tiering per ILO 2025 and Felten-Raj-Seamans AIOE: routine cognitive, clerical, sales and business tasks are most substitutable; hands-on, technical and relational work least.

At the same time, AI may expand opportunity as much as it threatens it. So far, the evidence shows it reshaping and shifting work more than cutting jobs on the net, and the effect varies widely by sector.[42] In fields that are chronically short of staff — health care and government especially — AI is more likely to fill gaps than to cut roles. For a rapidly aging region and its stretched hospitals, tools such as rural telehealth, AI-assisted preventive and senior care, and automated administrative, scheduling, and enrollment work could ease staffing shortages and help hold down the cost of care — a genuine tailwind rather than a threat. And Bend's emerging clusters — biosciences, advanced manufacturing, outdoor products, and the creative and business-services sectors named in the city's economic development plans — are among those best positioned to turn faster, cheaper AI-driven processes into new work rather than lost work.[45]

Whether Bend captures that upside depends more on housing than AI. The single biggest constraint on growing these sectors is the shortage of homes their workers can afford (Driver 2); without it, the talent that would build an AI-augmented economy simply cannot live here.

CROSS-CUTTING FORCE A — THE FISCAL STRAITJACKET

State-capped revenue and a growth-dependent funding model collide with rising pension and service costs just as growth slows.

This force runs through every driver above, and it reflects a national squeeze: many local governments are boxed between property-tax limits they cannot exceed, and pension and health costs they cannot control. Bend has to fund a growing city on a property-tax base that state law constrains. Oregon's Measures 5 and 50 cap property tax rates and limit how fast assessed values can rise, so revenue grows more slowly than the cost of services.[46] A separate constitutional provision (Measure 79) bans real-estate transfer taxes, which forecloses one tool that could have captured value from Bend's high-end, largely cash buyers.[47] Meanwhile pension (PERS), health, and infrastructure costs — borrowing costs among them — are continuing to climb, with pension costs peaking over the next 10 to 15 years — and, the City's Finance Director notes, an aging population is shifting the type and volume of demand for city services, for example the mix of Fire Department calls.[48]

The bind is structural. Bend funds much of its growth through system development charges and a growing tax base that new development brings. This funding model relies on growth continuing and leans on making new growth pay its own way through charges and fees (which is passed through as higher housing costs). As Driver 3 shows growth slowing at the same time these fixed costs rise, the fiscal math gets harder. The starker risk is over-extension — building the roads, pipes, and services for a growth curve that arrives far later than expected, or never fully comes — which leaves the city carrying the debt and upkeep on a base too small to support it. A robust, resilient revenue strategy is foundational to the City's ability to respond to the other drivers described here.

CROSS-CUTTING FORCE B — THE WIDENING DIVIDE

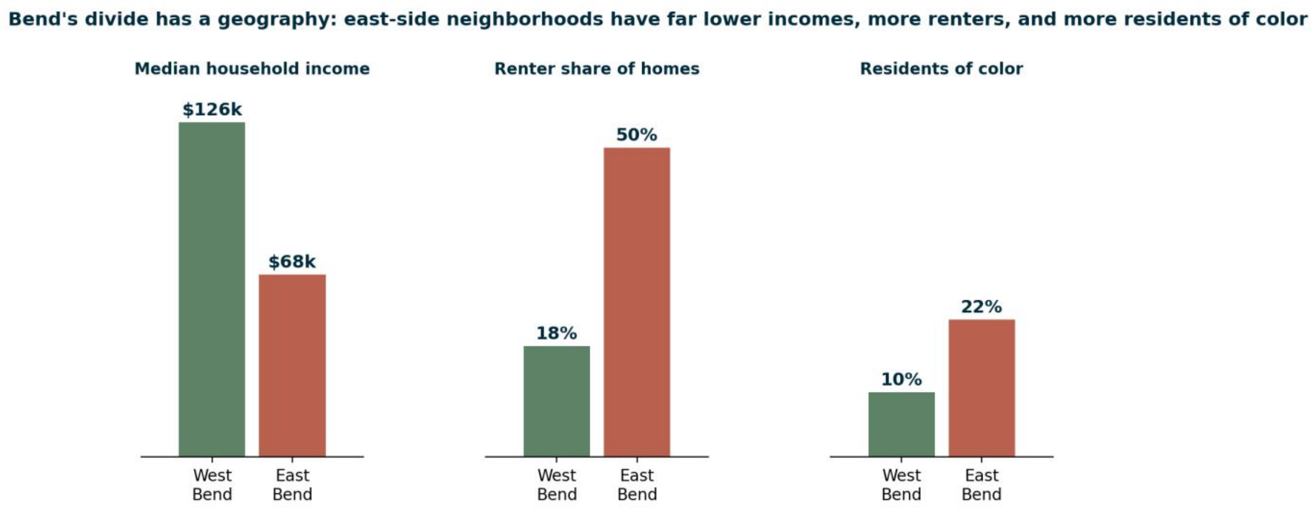
As rising housing costs sort residents by what they can afford — across the city and the region — the gap widens between those with a stake in Bend and those who serve it but cannot afford to live in it, with consequences for how connected, healthy, and civically whole the community is.

The divide is the human face of the other drivers. As imported wealth and a knowledge economy bid up housing (Drivers 2 and 5) faster than local wages rise, Bend is steadily sorting its residents by what they can afford. The national backdrop is that wealth held in assets compounds faster than wages, and the racial wealth gap is reinforced by lending and housing patterns set well above the municipal level. Locally, that sorting shows up along four fault lines — and in the downstream consequences of the sorting itself.

The fault lines. The first is income and wealth: the top 5 percent of earners take home about 24 percent of the city's income,[49] and the sharpest line is ownership — homeowners, whose equity has been bid up by incoming wealth, are pulling away from renters, nearly half of whom are cost-burdened. The second is physical, and it runs at two scales. Within the city it is broadly east-west: west and central Bend neighborhoods carry roughly $126,000 median household incomes, about 18 percent renters, and 10 percent residents of color, while the east side runs closer to $68,000 median income, 50 percent renters, and 22 percent residents of color.[50] At the regional scale, Bend has become the job center while La Pine, Prineville, Madras, and the county serve as its bedroom communities, with Redmond growing on both fronts — about 51 percent of the people who work in Bend now live outside the city and commute in (Driver 2).[22] The third is racial and ethnic: Latino and Hispanic residents, about 8 to 9 percent of the county and slowly rising, remain concentrated in east Bend; amenity in-migration keeps the overall baseline low in diversity; and federal immigration enforcement is chilling participation in public life among lower-income, non-English-speaking residents.[50] The fourth is social, and here — despite individual experiences of isolation, fear, or exclusion to the contrary — Bend starts from relative strength: it was assessed at lower risk of social isolation than comparable resort towns, crediting its small size, outdoor identity, and public parks, and the same research found that tension with newcomers traces to housing cost, not cultural difference.[51]

Why the sorting matters. The deeper issue is not only who lives where, but what that geography does to the community. When affordability pushes the workforce to the region's edges and concentrates lower-income households in the more auto-oriented parts of town, the result is a more car-dependent settlement pattern — longer commutes, more vehicle-miles traveled, and higher transportation emissions, working directly against the roughly per-capita VMT reduction standards the state now requires of Bend (Driver 1). Auto-dependence carries costs beyond carbon: it makes walking and biking harder, with measurable consequences for physical health, and it thins the everyday, in-person contact that builds community. An interview with Mitchell Reardon at Happy Cities revealed that people in car-dependent, sprawling neighborhoods report less interaction with neighbors, less trust in others, less volunteering, and fewer family dinners than people in walkable, mixed neighborhoods.[51] As more of daily life moves online and national political polarization deepens, that erosion of in-person contact and local trust is where social and political fracturing takes hold. A community sorted by income, and physically separated by it, is one whose civic fabric is under quiet, compounding strain.

The lever, and the gap. The most direct tool the City holds against this is the same one it controls for housing and climate: land use changes and placemaking investments — compact, connected, mixed-use, walkable with access to public spaces that put people back in contact and shorten the trips between home, work, and services. That ties this force directly to the Climate-Friendly Areas and VMT choices in Driver 1. That is why we treat the divide as a lens across the drivers rather than a force of its own — it is the lens through which residents experience everything else in this memo, and the dimension where the City's own choices most directly shape whether growth pulls the community together or apart.



Source: U.S. Census ACS 5-yr (B19013, B25003, B03002), Deschutes County tracts, grouped into representative west-side and east-side Bend neighborhoods.

GRATITUDE TO OUR EXPERT INTERVIEWS

Interviewees added depth and clarity to our extensive primary research and data analysis.

The Cascadia Partners and Walker Macy team thanks the following experts, who generously shared their time and insight to support this assessment:

- **Neal Marquez** — Population Forecast Program Manager, Portland State University Population Research Center
- **Damon Runberg** — Senior Economist, Business Oregon
- **Mark McMullen** — Former Oregon State Economist, Oregon Office of Economic Analysis
- **Skip Newberry** — President & CEO, Technology Association of Oregon
- **Alisa Dunlap** — Regional Business Manager, Central Oregon, Pacific Power
- **Mitchell Reardon** — Director of Urban Planning, Happy Cities
- **Larry O'Neill** — Oregon State Climatologist; Associate Professor, Oregon State University

A PLAN FOR TOMORROW, CRAFTED TODAY.

BEND MADE

CITY OF BEND

NOTES AND SOURCES

1. State preemption of local land use and federal funding volatility. Oregon DLCD (HB 2001, HB 2003, 2025 housing package, CFEC). FEMA Building Resilient Infrastructure and Communities (BRIC) program termination (April 2025); *State of Washington, et al. v. Federal Emergency Management Agency*, No. 1:25-cv-12006-RGS (D. Mass.) (summary judgment Dec. 11, 2025; motion to enforce/non-compliance finding Feb. 17, 2026).

2. U.S. Bureau of Economic Analysis, CAINC4, Deschutes County, 2024 (see note 15); U.S. Census ACS 2024 5-yr, Bend city — home value, price-to-income ratio, cost burden (see notes 17–18); IRS Statistics of Income, county-to-county migration data, Deschutes County, 2015–2023 (see note 19); City of Bend, Bend Sector Analysis, 2025 (see note 22).

3. Portland State University Population Research Center, 2026 Coordinated Forecast. Interview with Neal Marquez, Population Forecast Program Manager, Portland State University Population Research Center, July 8, 2026.

4. FEMA National Risk Index v1.20; Greater Bend Community Wildfire Protection Plan 2021 (CWPP; see also notes 12, 31). OPB and Oregon Capital Chronicle, "Oregon Homeowners Face Soaring Premiums, Few Property Insurance Options Over Wildfires" (Feb. 26, 2024).

5. Bend Economic Development Strategic Plan 2026. Interview with Skip Newberry, President & CEO, Technology Association of Oregon, July 23, 2026.

6. League of Oregon Cities, Measures 5 & 50 (see note 46); Oregon Constitution, Measure 79 (see note 47); Bend Economic Development Strategic Plan 2026 (see note 5); Equity Structure Analysis 2026.

7. Bend Climate-Friendly Areas Study 2023 and Oregon Climate-Friendly and Equitable Communities rules (OAR 660-012 / 660-044): climate-friendly areas zoned for ≥25 dwelling units/acre with no parking minimums, sized to accommodate ~15,366 homes (~30% of Bend's total projected housing need); the Transportation System Plan must set a per-capita VMT-reduction target (state modeling assigns Bend ~11.2%) and cannot be adopted unless horizon-year per-capita VMT is below the base year (ODOT Climate Office / Every Mile Counts).

8. Oregon Water Resources Department, Groundwater Allocation Rulemaking, adopted 9/12/2024 (200 cfs cap; basin effectively closed to new appropriation).

9. Oregon Water Resources Department, Deschutes Groundwater Mitigation Program; five-year report due 12/2026; extension concept before the 2027 Legislature.

10. Confederated Tribes of Warm Springs 1855 treaty rights; 1997 settlement (Deschutes River Conservancy); 2024 government-to-government MOU. Bend sits upstream of the Tribes' intake.

11. City of Bend, "Pathways to Removing Obstacles to Housing" (PRO Housing): $5,000,000 HUD grant awarded July 2024, combined in a 2025 competitive offering with $1.5M Affordable Housing Funds and $200,000 CDBG for a $5.7M total (City of Bend Housing Division; OPB, 7/11/2024).

12. Greater Bend Community Wildfire Protection Plan 2021 (see note 4) — ~35% of surrounding land federally managed.

13. U.S. Department of Agriculture, notice of proposed rulemaking to rescind the 2001 Roadless Area Conservation Rule (announced Aug. 18, 2025). The Source Weekly (Bend), "Forest Protections for 200,000 Acres in Central Oregon Subject to 'Roadless Rule' Repeal" — roadless designation covers ~137,000 acres in the Deschutes National Forest specifically (~9% of the forest's 1.9 million acres), plus ~6% of the 850,000-acre Ochoco National Forest, for a combined ~200,000 acres across both forests; includes the Bridge Creek/Tumalo watershed supplying Bend's drinking water (per City of Bend Public Works Director Mike Buettner).

14. U.S. Bureau of Economic Analysis, CAINC1/CAINC4/CAINC30, Deschutes County: residence-based per-capita personal income ~118% of the U.S. average (2024), up from ~86% (2010), while place-of-work average wages run ~22% below the U.S. (~$65k vs ~$83k). Composition shares of personal income: earnings 60.7% (1990) → 53.8% (2024); investment income 26.7% → 28.5% (vs U.S. ~21%, elevated for four decades); transfers 12.6% → 17.6%, with a post-2008 recession peak near 23.4% in 2010. Net out-of-area earnings (residence adjustment, the closest proxy for remote paychecks) rose ~546% (2019→2024). Median household income ~$96,394 (ACS 2024 5-yr; ~$88,792 in the 2023 5-yr).

15. U.S. Bureau of Economic Analysis, CAINC4, Deschutes County, 2024 (dividends/interest/rent = 28.5% of personal income; U.S. 21.0%, Oregon 20.9%; 24.9% in 2021).

16. Bend Sector Analysis 2025 (see note 22) — average annual wage $62,630, 2022; national average ~$83,190 (BLS). Overall price level (primary): U.S. Bureau of Economic Analysis, Regional Price Parities by MSA (MARPP), Bend, OR MSA all-items RPP = 103.6 in 2024 (US = 100), i.e., ~4% above the national average (5-yr range ~102–107, 2020–24). Housing/rents run far higher, which is what commercial cost-of-living indices (Salary.com, ERI, BestPlaces, 2025–26) capture when they place Bend 10–27% above national.

17. Bend median home value ~$718,400 at ~7.5× the ~$96,394 median household income (ACS 2024 5-yr); typical sale price ~$848,000 (2024); national price-to-income ratio ~4–5× (Census ACS).

18. Bend Economic Development Strategic Plan 2026 (see note 5) — cost burden: 47% of renters, 25% of owners, confirmed against U.S. Census ACS 2024 5-yr (Bend city): renter cost burden 47.9% (7,841 of 16,372 renter households with computed ratios paying ≥30% of income; B25070); owner cost burden 25.7% (6,951 of 27,060; B25091); homeownership 61.7% (27,406 owners / 17,030 renters of 44,436

occupied units; B25003), weighting to ~34% of all households cost-burdened, consistent with ECOnorthwest, Housing Market & Development Trends 2026.

19. IRS Statistics of Income county-to-county migration inflows, Deschutes County, 2015–2023 (BGP tabulation, migration-origins analysis 2026). Average adjusted gross income per in-migrating household: SF Bay Area ~$138k (2015–16) → ~$277k (2020–21 peak) → ~$256k (2022–23); Seattle/King ~$105k → ~$249k; all-origin inflow average ~$105k (2022–23); movers from the rest of the U.S. ~$84k. Bay Area + Seattle share of total inflow AGI: ~11% (2015–16) → ~15% (2019–20) → ~18% (2020–21 peak) → ~14–15% (2021–23); household-count share settled near 9% after the 2020–21 spike. California (Bay Area + rest of CA) inflow AGI ~$205M in 2022–23, the largest origin bloc, with per-household AGI roughly doubling ($91k→$181k). Interpretation consistent with an interview with Mark McMullen, former Oregon Chief Economist, Oregon Office of Economic Analysis, August 10, 2026 (see note 47): standard work-from-home measures understate the high-earner in-migration. Out-of-state share of in-migrating households ≈68% pooled 2019–2023 (≈69% across 2015–2023; ≈68% by AGI), i.e., about two-thirds from outside Oregon.

20. Housing need: Oregon Housing Needs Analysis (2026 OHNA) — Bend needs ~34,118 additional units over 2029–2049 and, at its current pace, would meet only about two-thirds of that need (figure per Beth Goodman, ECOnorthwest) (the state's official methodology). Supply-demand corroboration: Deschutes County permits housing at roughly 2–3× the U.S. per-capita rate yet adds only ~0.95 units per net new household, 2010–23 (U.S. ~0.93), because occupied-household demand grows as fast (U.S. Census ACS 5-yr B25001/B25002; Census Building Permits Survey). Resident-available market tighter than the nation: rental vacancy ~3.3% vs 5.5%, homeowner vacancy ~0.6% vs 1.0% (ACS 2019–23). The City's Impediments to Fair Housing 2024 analysis separately cites an Up For Growth estimate of a ~6,000-unit shortfall (secondary). 2025 easing: ~1,000 apartments delivered, rents roughly flat, higher financing costs slowing 2026 starts.

21. U.S. Census ACS 5-yr, B25004/B25002, Bend city 2023: seasonal/recreational/occasional-use units = 1,921 of 46,712 total (~4.1% of stock; 55.9% of the vacant pool). Deschutes County ~11% of units (≈3× the U.S. ~3.4%); far below resort counties (30–60%+).

22. Bend Sector Analysis, City of Bend, 2/14/2025 (~51% of Bend workers live outside city limits; 63.5% drive alone, 24.8% work from home, 0.2% transit, 2024 ACS).

23. Portland State University Population Research Center, Coordinated Forecast (2018, 2022, 2026 rounds) and July 2025 certified estimate (Bend ~107,079 — below the City's own >109,000 and PSU's prior 111,062 for 2025). Deschutes 2045 projection cut ~6% between the 2018 (310,827) and 2022 (292,443) rounds and lowered again in 2026. Decadal growth decelerating (~54%, 47%, then ~30% in recent decades; projected ~16/12/9/6/4% ahead). Deschutes remains the fastest-growing Oregon county (+7.5% since 2020). Interview with Neal Marquez, PSU Population Research Center (see note 3).

24. Interview with Neal Marquez, Portland State University Population Research Center (see note 3) — local fertility ≈1.4; U.S. ≈1.6; replacement 2.1; Bend-La Pine school enrollment essentially flat for a decade despite population growth — a fertility signal, not out-migration; Latino growth a diminishing offset as fertility converges toward the regional average.

25. PSU Population Research Center, Oregon Population Forecast Program, Deschutes County (2026), Figures 3–5 and 10 (annual averages per 5-year period): natural change (births − deaths) +761/yr peak (2006–10) → +67 (2021–25) → −267 (2026–30) and widening to about −1,475 by 2046–50; net migration ranged ~2,400–4,900/yr historically, forecast ~4,000/yr.

26. City of Bend Comprehensive Plan (population core adopted August 2004; forecast 109,389 for 2025); Buildable Lands Inventory & Urbanization Report 2016. U.S. Census population: 52,029 (2000), 76,639 (2010), 99,178 (2020).

27. National electricity-demand drivers: consumer electrification — U.S. EV sales up ~10% year-over-year and heat-pump sales up double digits (IEA, 2025) — plus surging data-center/AI load, which analysts expect to supply roughly half of U.S. power-demand growth this decade (Grid Strategies, National Load Growth Report 2025; Axios, 2026). Bend-specific load: Bend Electrification Study 2025 and EV Readiness Study 2022 (peak EV load ~0.85→4–7 MW; no data-center load).

28. Walker Macy Climate Risk Assessment 2026. Interview with Larry O'Neill, Oregon State Climatologist and Associate Professor, Oregon State University, May 28, 2026 — ~2.7–3.6°F warming by 2050, consistent across SSP emissions scenarios; Central Oregon drought intensifying through heat and evaporation rather than less rainfall; Bend's climate trending toward Reno, Nevada's within ~50 years.

29. FEMA National Risk Index v1.20 (Dec. 2025) and third-party (Freddie Mac) NRI analysis (Deschutes top-20% of U.S. counties for wildfire expected annual loss; ~$3.0M EAL). Tract-level counts to be refreshed for 2020 census boundaries.

30. NOAA (Western U.S. fire seasons have lengthened substantially since the 1970s–80s — from roughly five months to more than seven); Walker Macy Climate Risk Assessment 2026, citing NOAA, for the Central Oregon–specific roughly-doubling since 1980.

31. Greater Bend Community Wildfire Protection Plan 2021 (see note 4) — 232,675-acre WUI; 115,655 residents; ~35% USFS.

32. OPB and Oregon Capital Chronicle, "Oregon Homeowners Face Soaring Premiums, Few Property Insurance Options Over Wildfires" (Feb. 26, 2024) — Farmers pullback in Deschutes County, ~40% renewal increases (per Bend-based Farmers agent Perry Rhodes); statewide premiums up ~30% since 2020 (Oregon Dept. of Consumer and Business Services). OPB, "Oregon Homeowners Face Rising Insurance Costs as Wildfire Risk Grows" (Feb. 6, 2025). Progressive exiting eastern Oregon; 7 of 12 top home insurers restricting: per Ralph Bloemers, Fire Safe Communities and Green Oregon Alliance, written testimony in support of Oregon SB 1177, submitted to the Senate Committee on Finance and Revenue, April 7, 2025. Regulatory context (primary): Oregon Division of Financial Regulation and 2023 SB 82, which bars insurers from using the state wildfire-risk map to cancel, non-renew, or raise rates and requires property-specific justification — corroborating the non-renewal pressure the news figures describe.

33. Oregon Division of Financial Regulation. OPB, "Oregon Isn't Paying Its Wildfire Bills on Time. Now Legislators Must Act" (Dec. 12, 2024) — 2024 fire season cost exceeding $350 million. Oregon Capital Chronicle, "Oregon Homeowners Face Soaring Premiums, Few Property Insurance Options Over Wildfires" (Feb. 26, 2024) — statewide property insurance rates up ~30% since 2020, per Oregon Dept. of Consumer and Business Services.

34. Wildfire smoke and the visitor economy (indicative, not settled; hard data are limited). Visit Bend smoke-impact workbook, "Potential Smoke Impact Data — Bend, Summer 2022 vs Summer 2023" (via Nate Wyeth, Chief of Staff, Visit Bend): smoky 2023 (mean AQI 69) vs cleaner 2022 — hotel demand ~−3.8% year-over-year, visitor spend ~+0.3%.

35. Oregon PUC / Oregon Citizens' Utility Board (Pacific Power residential rates: ~+15% 2022, ~+21% 2023, ~+11–13% 2024, ~+9.8% 2025 after the PUC cut a 17.9% request; ~60%+ cumulative). Increases attributed largely to wildfire-related capital and liability (grid hardening, vegetation management, public-safety power shutoffs) plus the clean-energy transition.

36. PacifiCorp 2025 Integrated Resource Plan and 2026 Update (transmission/interconnection constraints; BPA transmission-service delays). "Blueprint South" proposed transmission line: Klamath Falls to Prineville, ~1,500 MW of added transfer capacity, responding to Central Oregon load growth of ~30–40% since 2020; not expected in service until ~2032 (PacifiCorp; Central Oregon Daily / regional utility reporting).

37. Newberry (Paulina) geothermal: Mazama Energy super-hot-rock enhanced geothermal project south of Bend. Business Wire, "Mazama Energy Awarded Grant by U.S. Department of Energy for Superhot Rock Geothermal Demonstration Project" (Nov. 21, 2024); KTVZ, "Mazama Energy Receives $20 Million Dept. of Energy Grant to Test Super-Hot Rock Geothermal System at Newberry Volcano" (Dec. 20, 2024). Test wells drilling 2025–26. Prospective local low-carbon supply; not yet in production.

38. City of Bend Integrated Water System Master Plan (final 9/30/2021): ≈104 cfs total rights (36.1 cfs surface + 68.2 cfs groundwater; ~67 MGD) vs ~34 cfs (~22 MGD) average 2050 demand; reliable surface ~18.2 cfs; groundwater via the Deschutes Groundwater Mitigation Program (WMCP 2021, Exhibits 5-3/5-4; 1 mgd ≈ 1.55 cfs); "adequate water rights to meet 20-year demand"; +7,423 gpm surplus to 2040. City Water Supply Council, 8/12/2026.

39. USGS SIR 2013-5092 and 2022–2024 OWRD reporting (~1 ft/yr decline; ~3,500 mostly exempt domestic wells at risk); City wells 1,000–2,000 ft deep, production flat over two decades.

40. Waibel, M.S., Gannett, M.W., Chang, H., and Hulbe, C.L., "Spatial Variability of the Response to Climate Change in Regional Groundwater Systems — Examples from Simulations in the Deschutes Basin, Oregon," Journal of Hydrology 486 (2013): 187–201. Oregon Climate Assessment 2025 (long-run mean recharge ~stable; mid-century precipitation may rise 10–20%).

41. University of Washington Climate Impacts Group (snowpack ~34% of normal, early 2026); Seventh Oregon Climate Assessment (snowfall ~-50% by 2100).

42. Interview with Skip Newberry, Technology Association of Oregon (see note 5) — AI exposure high, realized displacement slow/uneven; entry-level pipeline the risk; housing the binding constraint. Corroborating labor-market evidence: ILO Global Index of Occupational Exposure to Generative AI (2025) — exposure concentrated in higher-education, white-collar, and clerical work, and higher for women; Yale Budget Lab, "Evaluating the Impact of AI on the Labor Market" (2025) — aggregate occupational-exposure shares roughly stable (~29/46/18%), with early relative employment declines and unemployment up ~3 points among 20–30-year-olds in tech-exposed occupations since early 2025; World Economic Forum, Future of Jobs 2025 — large churn projected by 2030 (~170M roles created, ~92M displaced).

43. Remote-work relocation and amenity migration. Primary (Bend-specific): IRS Statistics of Income county-to-county migration analysis (note 19), showing Bend's disproportionately high-income, tech-origin in-migration. Secondary (national): Economic Innovation Group research on remote-work migration and the "Zoom town" pattern; Ramani & Bloom, "The Donut Effect of COVID-19 on Cities" (2021) and related work on remote-work-driven relocation to amenity-rich areas.

44. Bend Economic Development Strategic Plan 2026 (see note 5) — 56% bachelor's degree or higher; Oregon 38%. U.S. Census Bureau, ACS — bachelor's degree or higher nationally ~35.7% (2022 ACS 1-yr; the EDSP's own cited national figure of 15% for this measure appears to be an error and is superseded here). ACS 2024 (24.8% work from home, Bend); U.S. Census Bureau, ACS 2024 1-yr estimate — 13.3% worked from home nationally.

45. Bend Sector Analysis 2025 (see note 22) — traded clusters: IT/High Technology, biosciences, outdoor gear/apparel, advanced manufacturing/aerospace, health care, tourism, forestry/wood.

46. League of Oregon Cities, Measures 5 & 50 overview.

47. Oregon Constitution (2012 Measure 79 ban on real-estate transfer taxes). Interview with Mark McMullen, former Oregon Chief Economist, Oregon Office of Economic Analysis, August 10, 2026 (~43% cash purchases above $800k).

48. Interview with Mark McMullen (see note 47) — PERS cost peak in 10–15 years; 50/30/20 highway split; indirect income-tax volatility.

49. Bend Economic Development Strategic Plan 2026 (see note 5) — top 5% ≈ 24% of income.

50. U.S. Census ACS 5-year (Bend city, 2024 5-yr): people of color ~17% (White non-Hispanic 82.6% — 85,363 of 103,390; B03002); Hispanic/Latino ~9.2% (up from ~8% in the 2019 5-yr; B03003). Impediments to Fair Housing 2024 (lending/wealth-gap impediments; single-tract "narrowing" not confirmed citywide; 2020 tract boundaries changed). East-west divide: west and central Bend ~$126,000

median household income, ~18% renters, ~10% residents of color, versus the east side ~$68,000, ~50% renters, ~22% residents of color (Census/ACS tracts, corroborated by local reporting).

51. Interview with Mitchell Reardon, Director of Urban Planning, Happy Cities, July 21, 2026 (affordability-driven newcomer tension; lower isolation risk than peers). Car-dependence and social connection: Charles Montgomery, *Happy City* (2013), and Happy Cities public-space/social-trust research — residents of car-dependent, sprawling neighborhoods report less interaction with neighbors, less trust, less volunteering, and fewer family dinners than residents of walkable, mixed neighborhoods.

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