

Unlocking the DNA of Healthy Housing and Equitable Neighborhoods

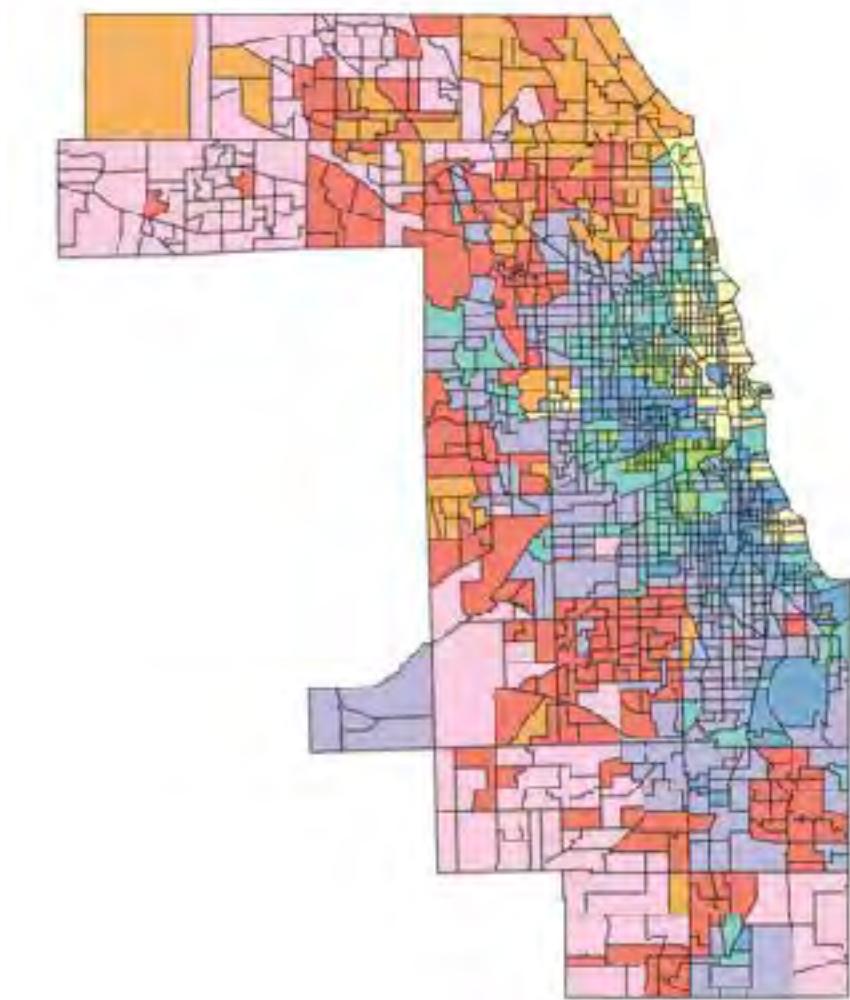


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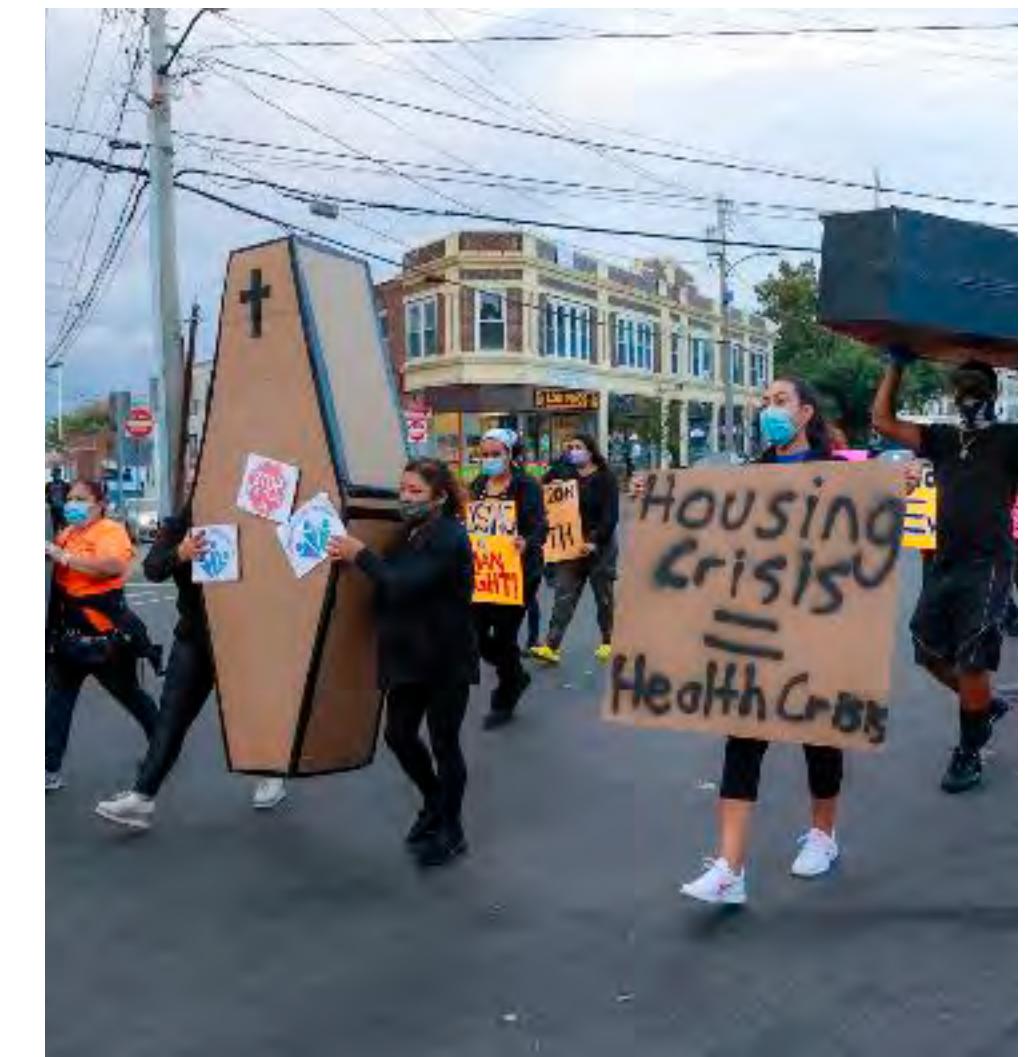


About Me

Motivation



The DNA of
Healthy
Neighborhoods



Implications

About Me



- Where do you live?
- How does place shape your life chances?
- How uneven are the distribution of life chances?



Motivation

“If you sought to advantage one group of Americans and disadvantage another, you could scarcely choose a more graceful method than housing discrimination.”

- Ta-Nehisi Coates, *This Town Needs a Better Class of Racist*

Codifying Risk and Race

“The valuator should investigate areas surrounding the location to determine **whether or not incompatible racial and ethnic groups are present**, to the end that an intelligent prediction may be made regarding the **possibility or probability of the location being invaded by such groups...** The protection offered against adverse changes should be found adequate before a high rating is given [in] the future.”

UNDERWRITING MANUAL

UNDERWRITING AND VALUATION PROCEDURE
UNDER TITLE II
OF THE
NATIONAL HOUSING ACT

U. S. FEDERAL
HOUSING ADMINISTRATION

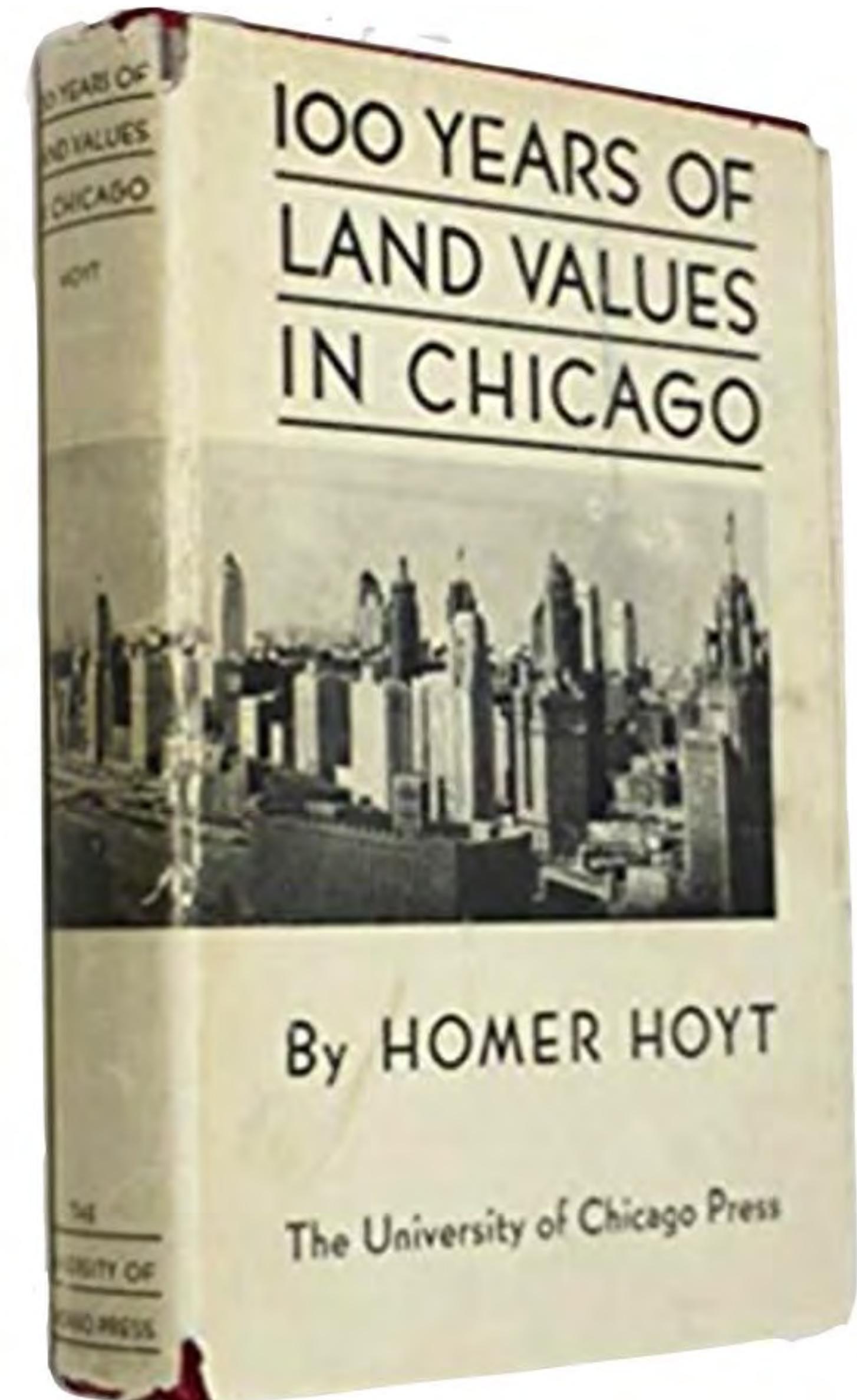


With revisions to April 1, 1936

WASHINGTON, D. C.

Codifying Risk and Race

1. English, Germans, Scots, Irish, Scandinavians
2. North Italians
3. Bohemians / Czechoslovakians
4. Poles
5. Lithuanians
6. Greeks
7. Russian Jews of lower class
8. South Italians
9. Negroes
10. Mexicans





map options



Search for city



Chicago, IL



Areas by Grade

Area Grade

4% ■ A "Best"

HOLC described A areas as "hot spots" ... where good mortgage lenders with available funds are willing to make their maximum loans ... —perhaps up to 75-80% of appraisal."

Demographics

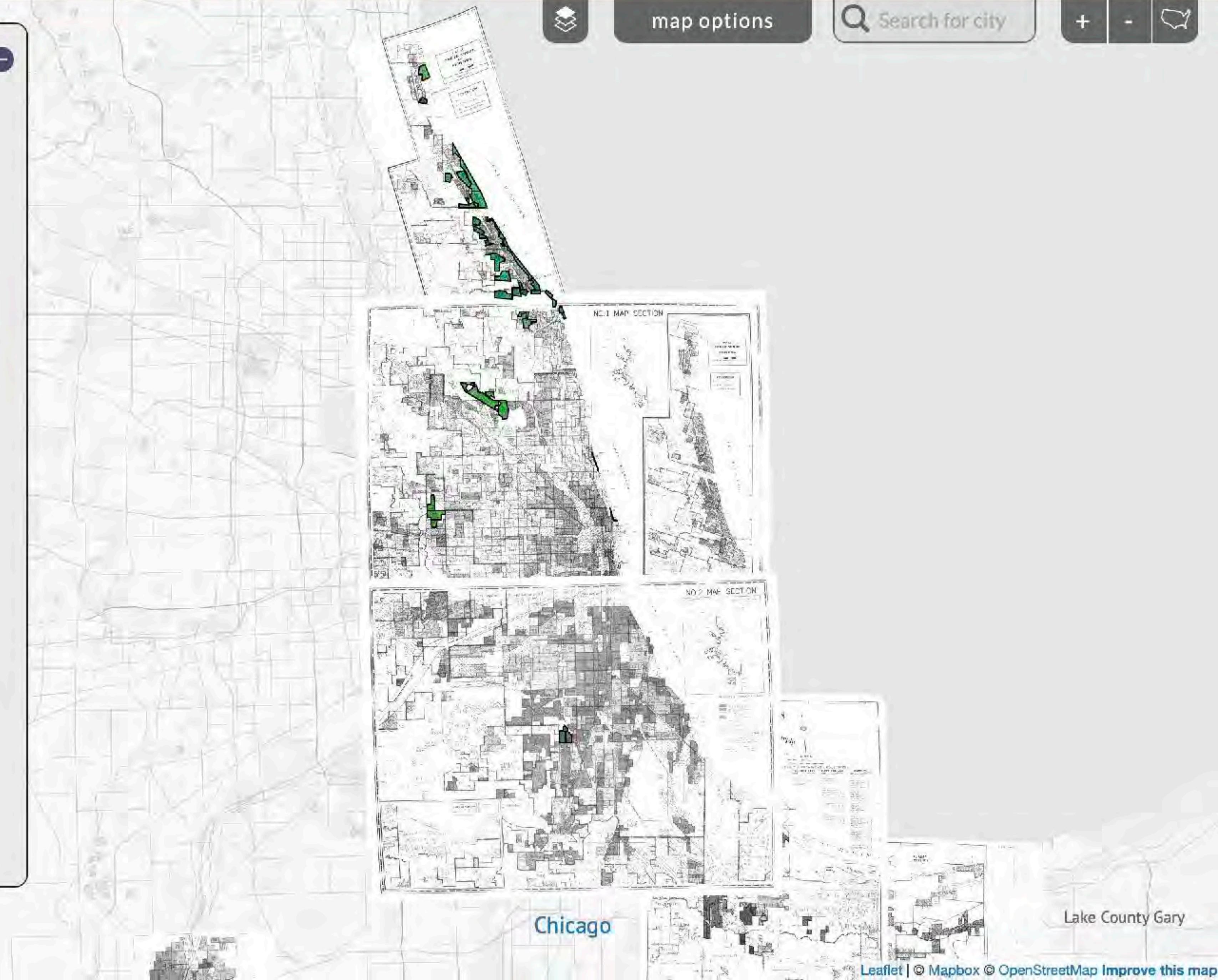
3,396,808 Total Population (1940)
19.8% Foreign-born white

Area Descriptions

click to select

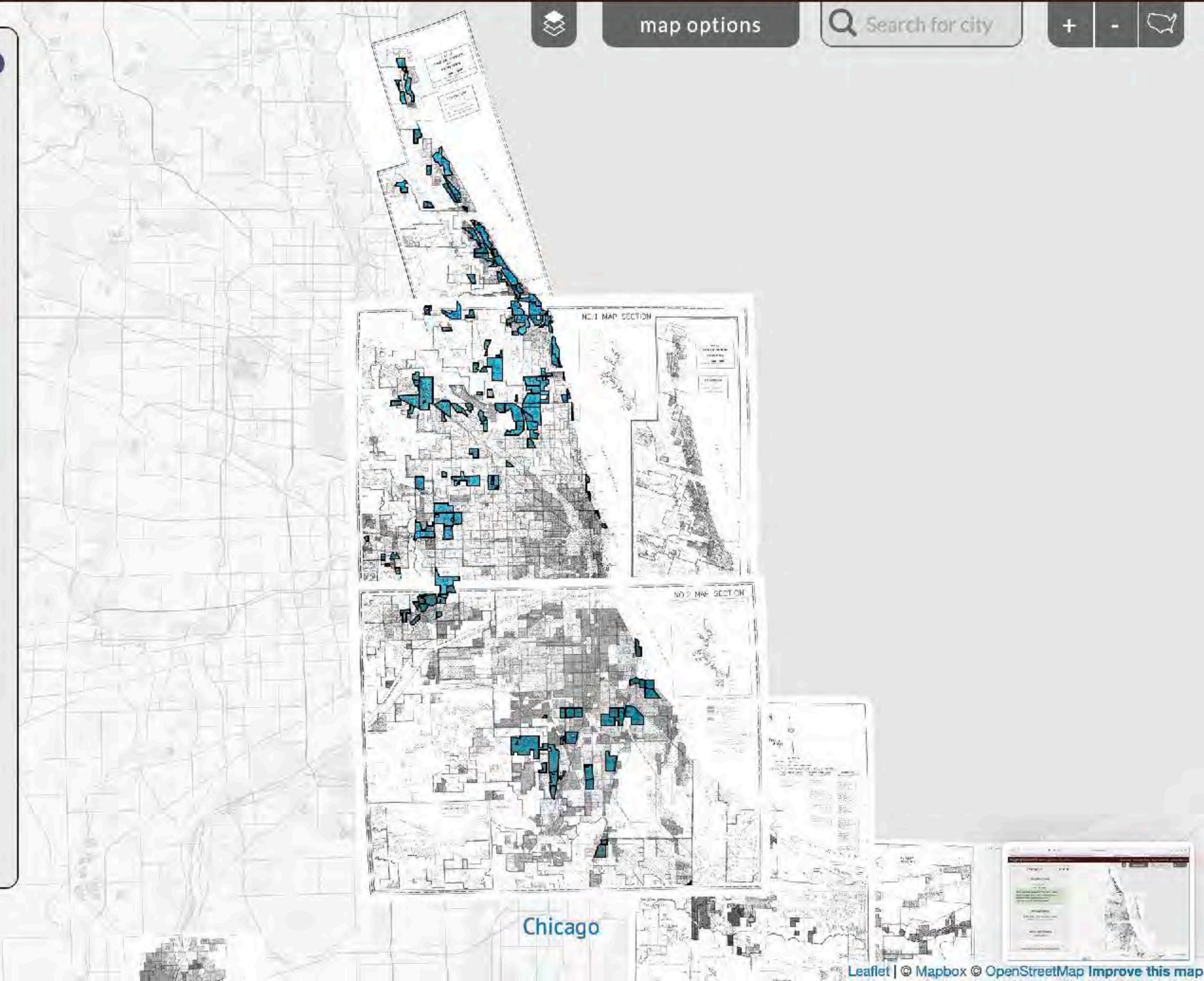
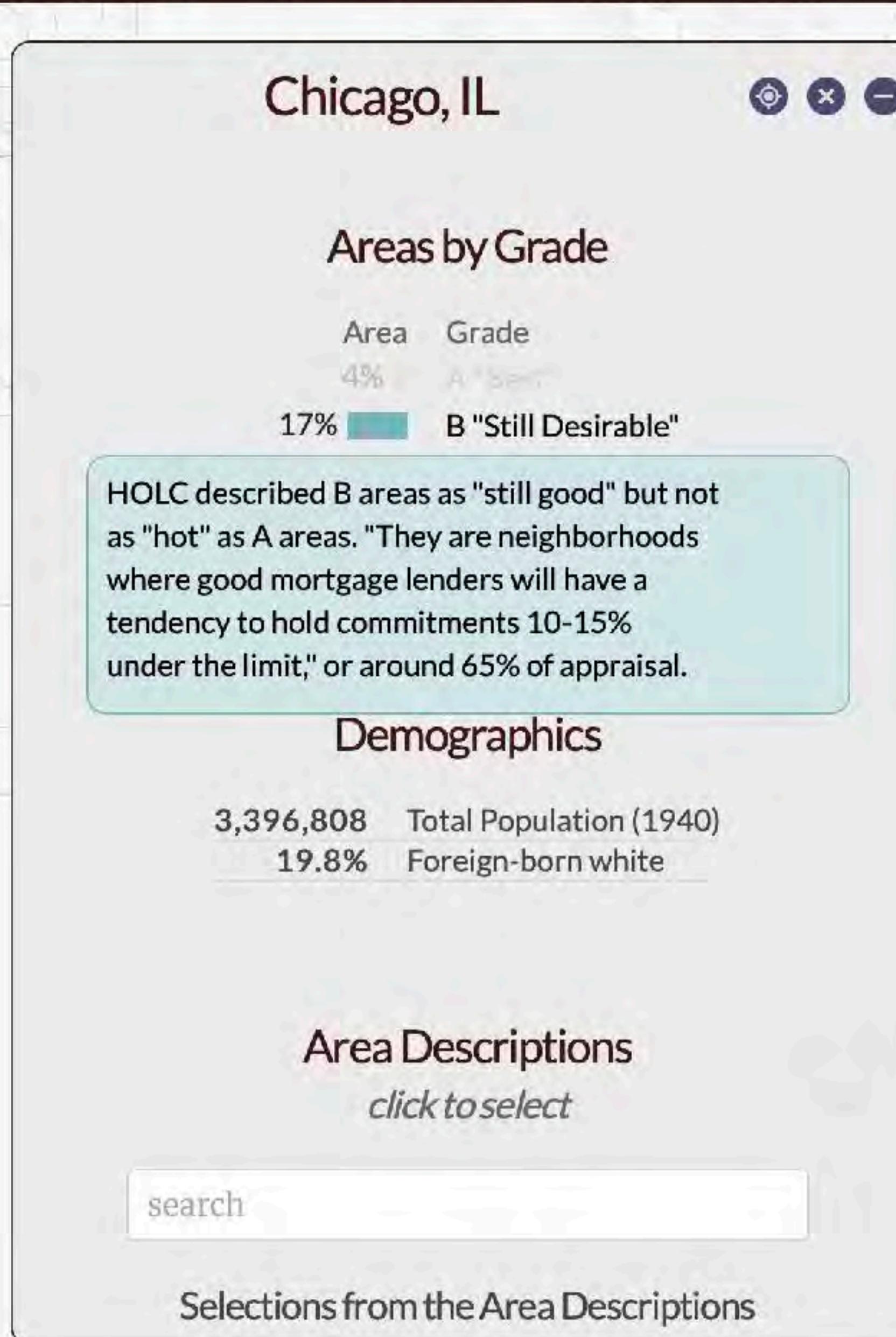
search

Selections from the Area Descriptions



Chicago

Lake County Gary



Chicago, IL

Areas by Grade

Area	Grade
4%	A "Best"
17%	B "Semi-Desirable"
50%	C "Definitely Declining"

C neighborhoods were characterized by "obsolescence [and] infiltration of lower grade population." "Good mortgage lenders are more conservative in Third grade or C areas and hold commitments under the lending ratio for the A and B areas."

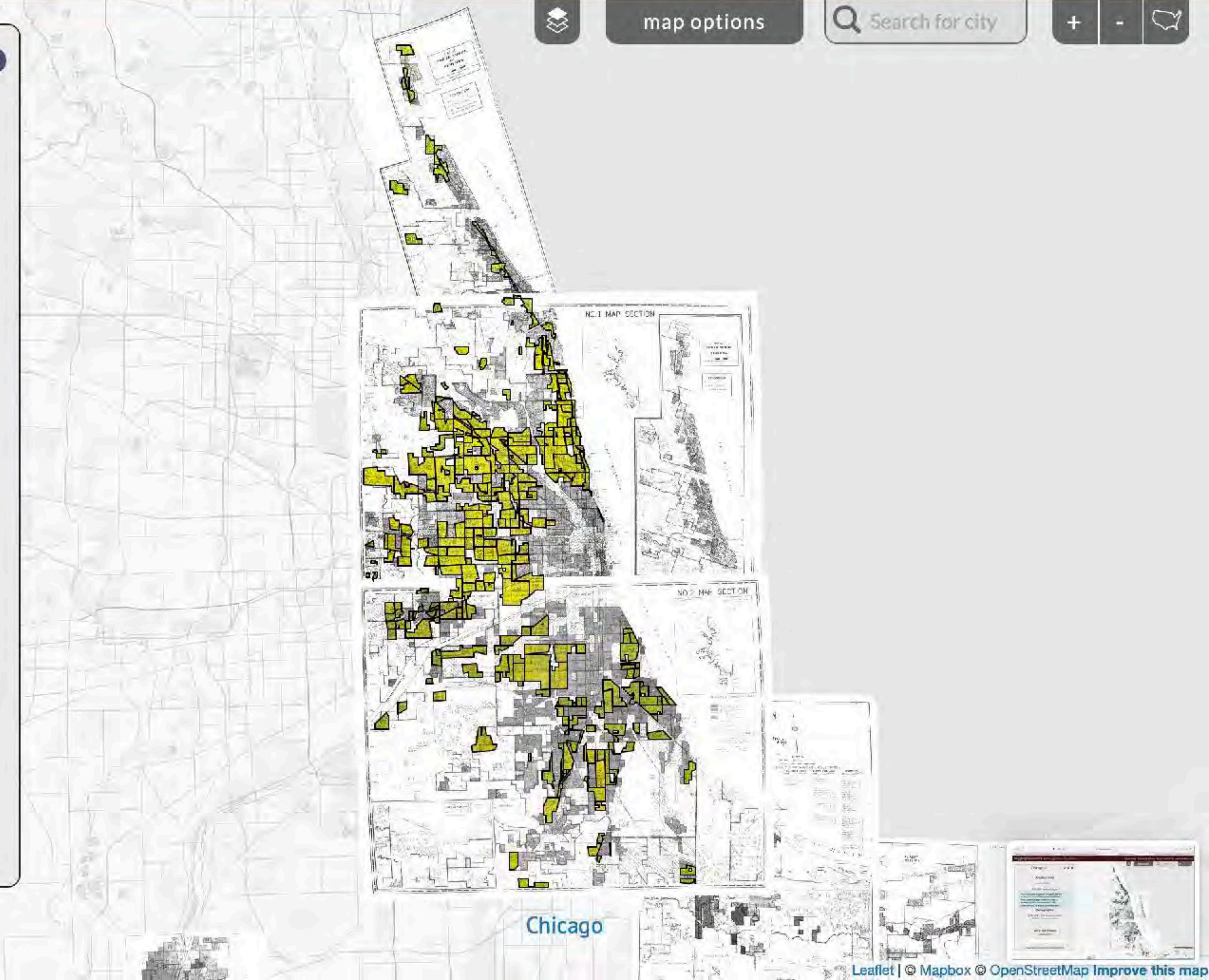
Demographics

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19.8% Foreign-born white

Area Descriptions
click to select

search

Selections from the Area Descriptions





map options



Search for city



Chicago, IL



Areas by Grade

Area Grade

4%

A "Best"

17%

B "Satisfactory"

50%

C "Definitely Declining"

29%

D "Hazardous"

HOLC described D areas as "characterized by detrimental influences in a pronounced degree, undesirable population or an infiltration of it." They recommended lenders "refuse to make loans in these areas [or] only on a conservative basis."

3,396,808 Total Population (1940)

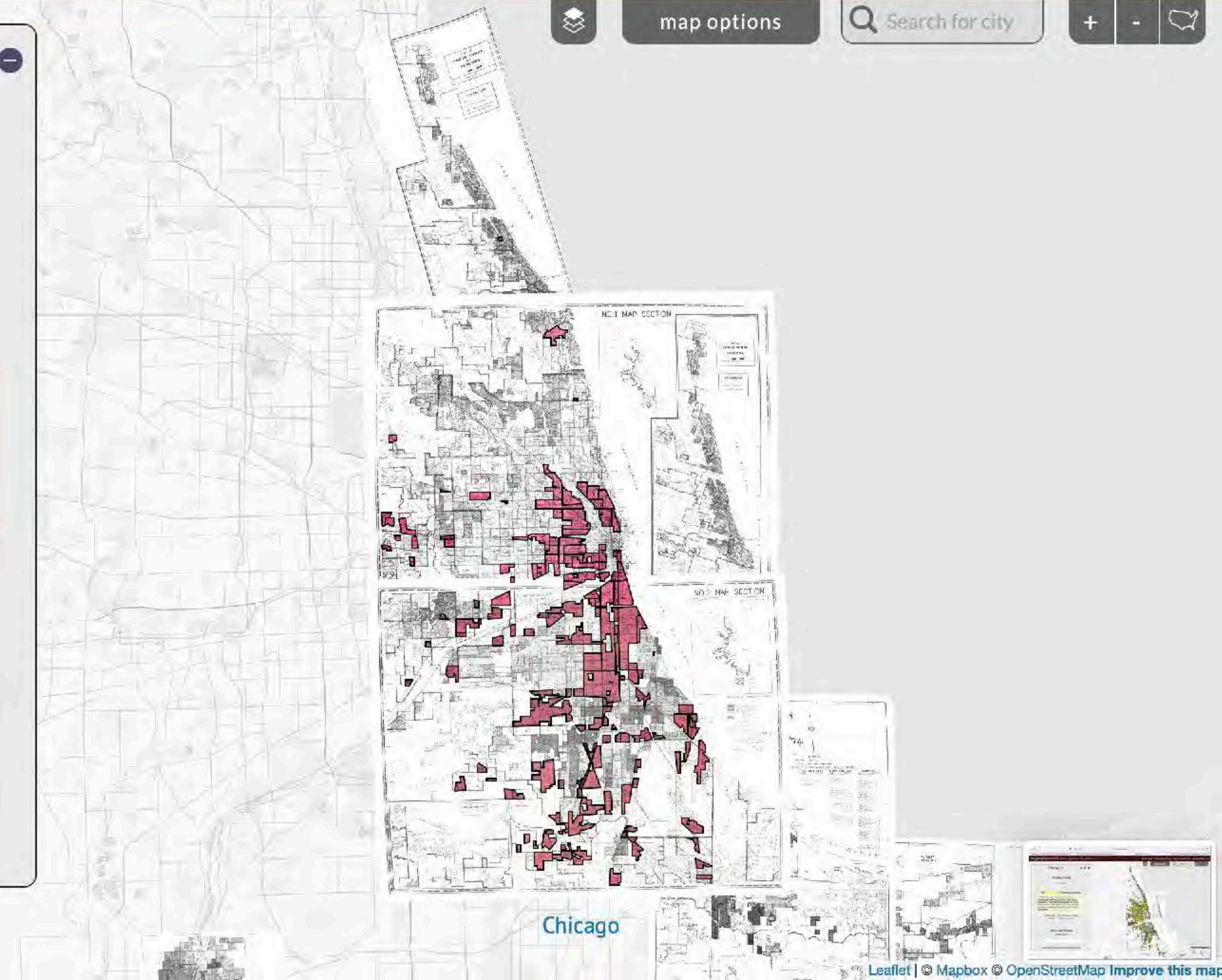
19.8% Foreign-born white

Area Descriptions

click to select

search

Selections from the Area Descriptions



Chicago





Our nation is moving toward two societies, one black, one white – separate and unequal.
Kerner Commission Report (1968)

FIGURE 4. The Vast Majority of Extremely Low-Income Households Have Severe Housing Cost Burdens

Many ghetto residents simply cannot pay the rent necessary to support decent housing. In Detroit, for example, over 40 percent of the non-white occupied units in 1960 required rent of over 35 percent of the tenants' income.

Household Income Levels

Extremely Low-Income: 30 percent of AMI or less

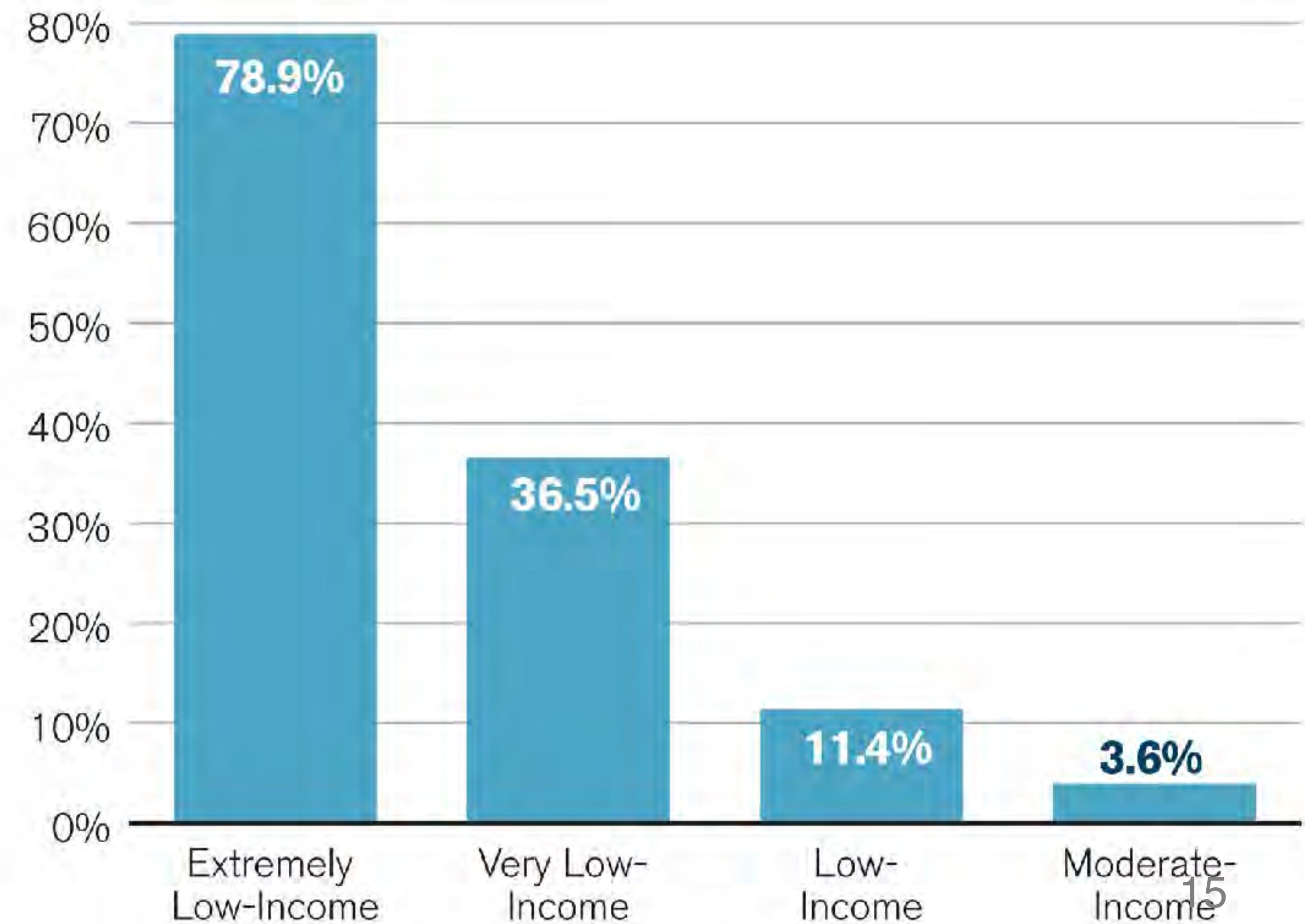
Very Low-Income: 31-50 percent of AMI

Low-Income: 51-80 percent of AMI

Moderate-Income: 81-120 percent of AMI

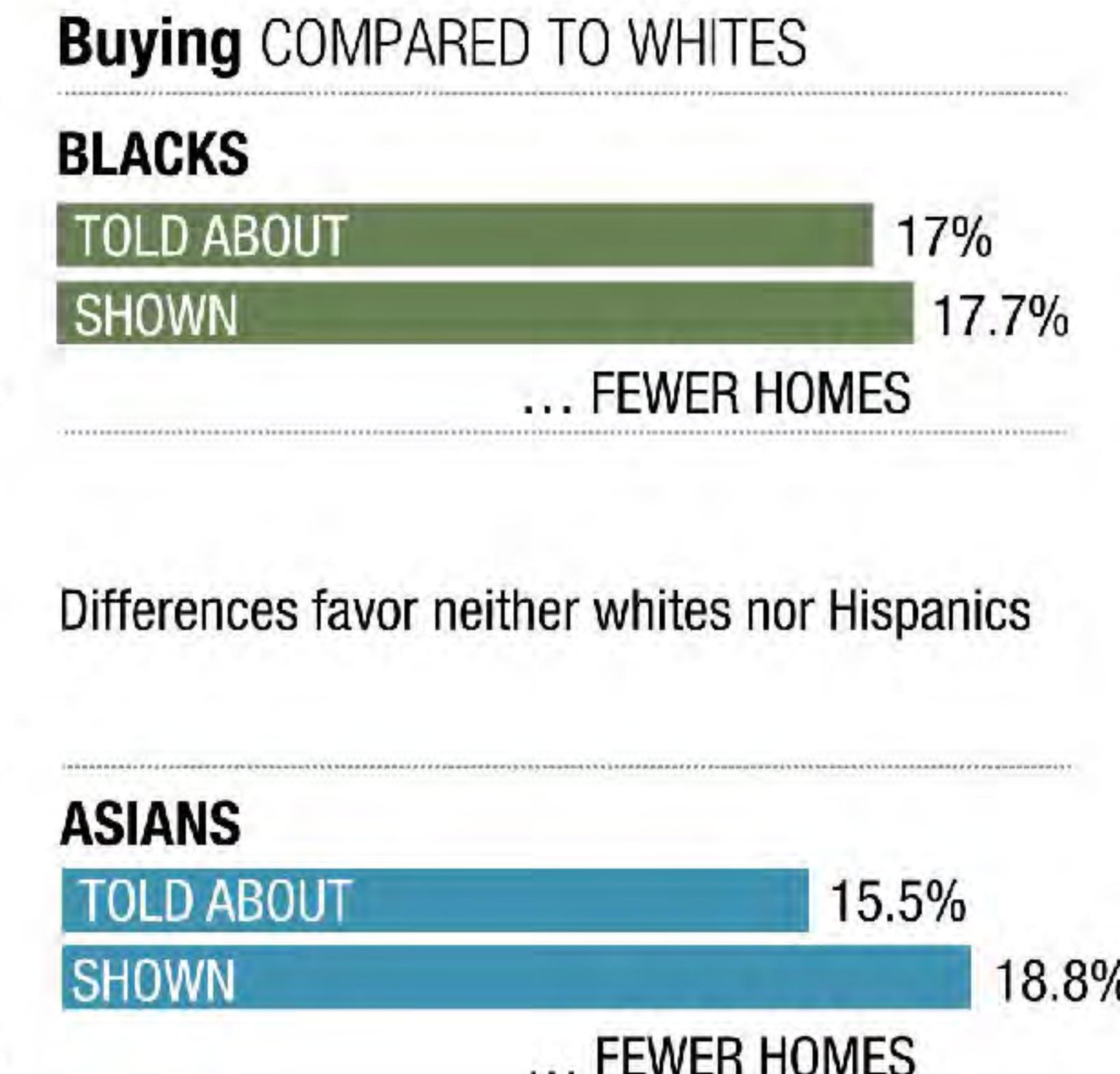
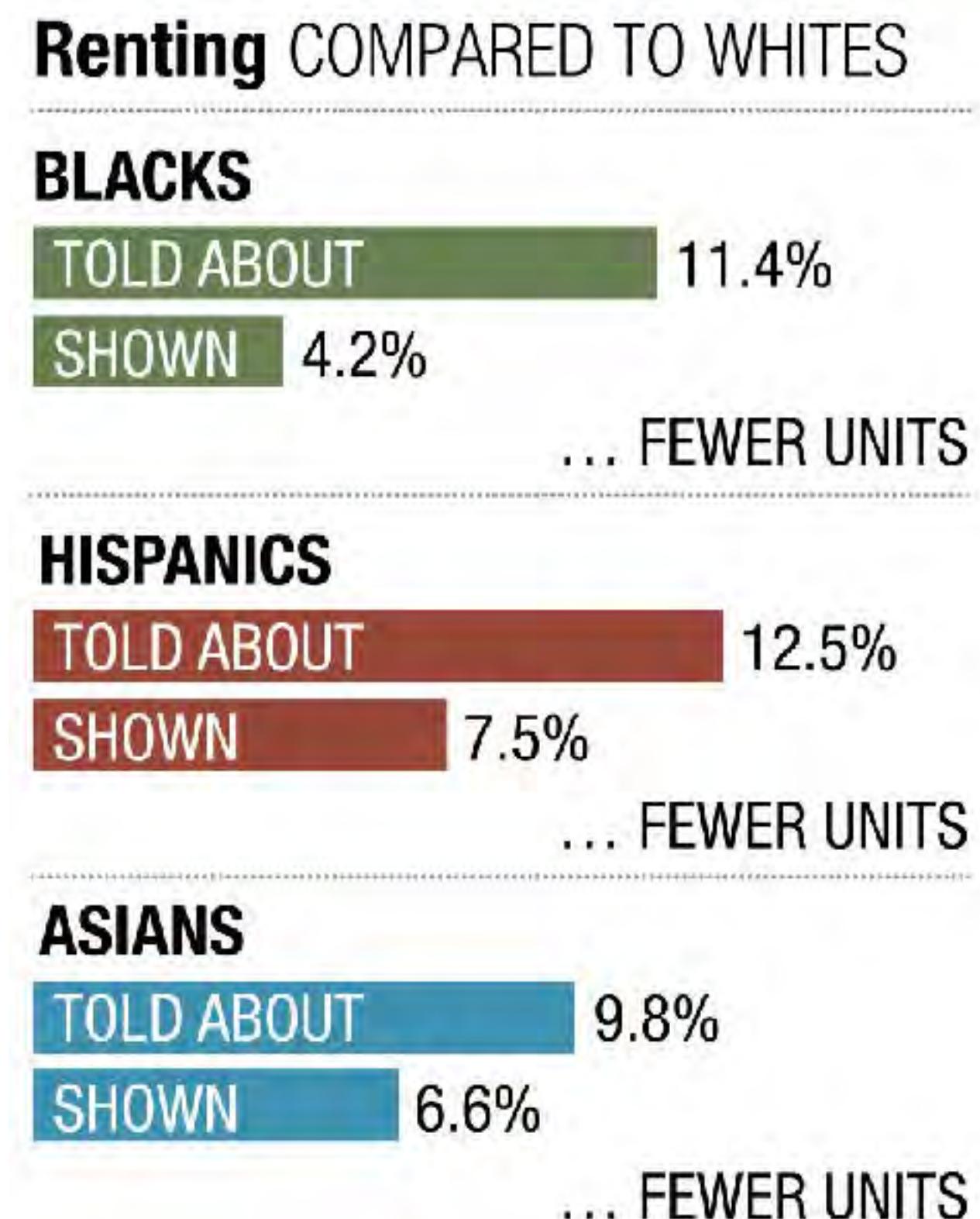
Source: National Housing Conference (2015)

Percentage of Working Households
with a Severe Housing Cost Burden by Income, 2013



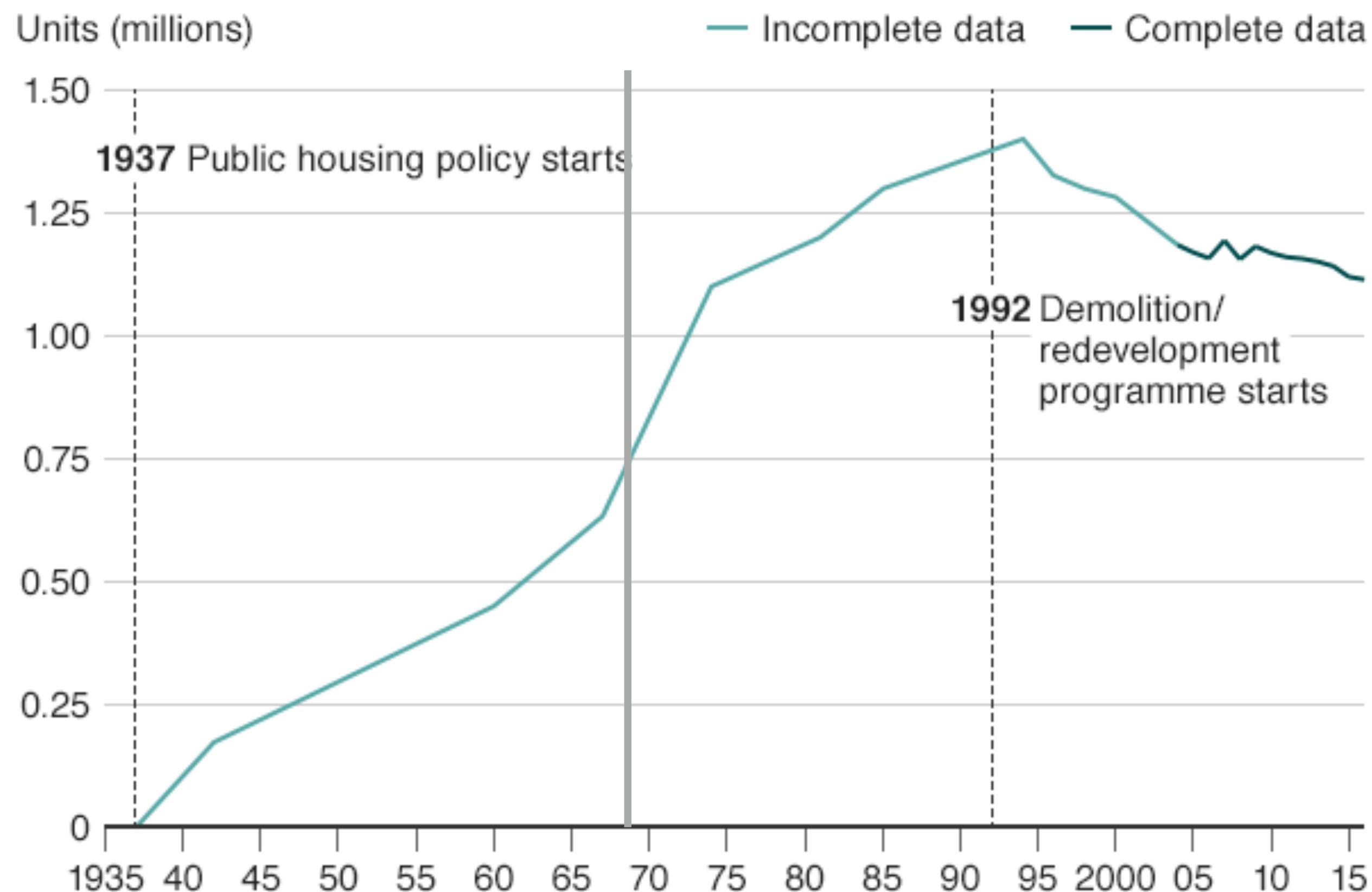
Discrimination prevents access to many non-slum areas, particularly the suburbs, where good housing exists. In addition, by creating a "back pressure" in the racial ghettos, it makes it possible for landlords to break up apartments for denser occupancy, and keeps prices and rents of deteriorated ghetto housing higher than they would be in a truly free market.

Exhibit 1: Minority Homeseekers Told About and Shown Fewer Housing Units



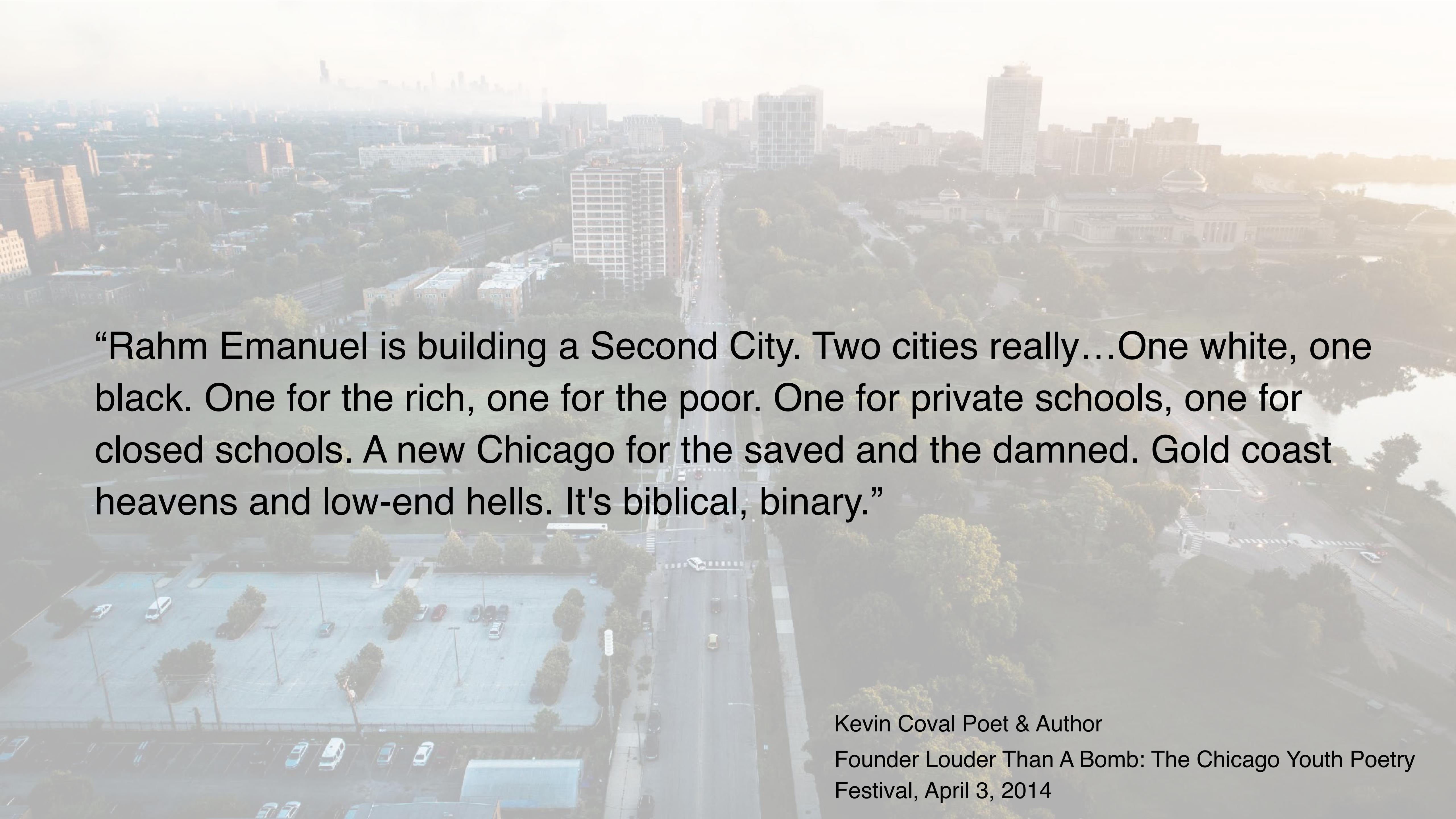
To date, federal programs have been able to do comparatively little to provide housing for the disadvantaged. In the 31-year history of subsidized federal housing, only about 800,000 units have been constructed, with recent production averaging about 50,000 units a year. By comparison, over a period only three years longer, FHA insurance guarantees have made possible the construction of over ten million middle and upper-income units.

Public housing in the US



Source: National Commission on Urban Problems, HUD

BBC

An aerial photograph of the Chicago skyline during sunrise or sunset. The city is bathed in a warm, golden light. In the foreground, there's a mix of residential buildings, green trees, and a parking lot with several cars. The city extends into the distance with numerous skyscrapers of varying heights. A prominent modern glass building stands in the mid-ground. The overall atmosphere is hazy and scenic.

“Rahm Emanuel is building a Second City. Two cities really...One white, one black. One for the rich, one for the poor. One for private schools, one for closed schools. A new Chicago for the saved and the damned. Gold coast heavens and low-end hells. It's biblical, binary.”

Kevin Coval Poet & Author
Founder Louder Than A Bomb: The Chicago Youth Poetry
Festival, April 3, 2014

9 People Shot Dead In Chicago This Weekend, 45 Wounded

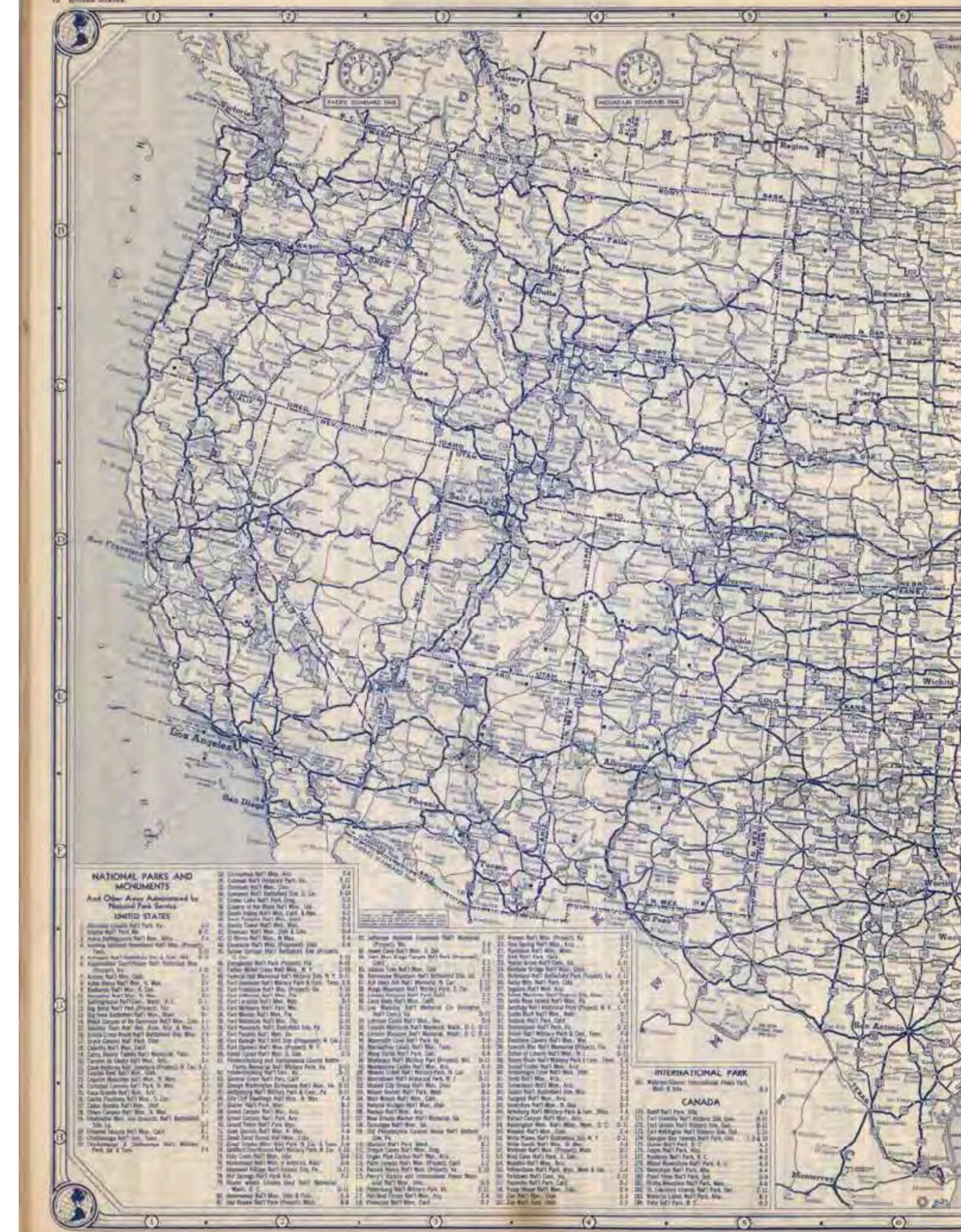
By [Joe Ward](#) | August 15, 2016 8:53am

[GOLD COAST](#) »

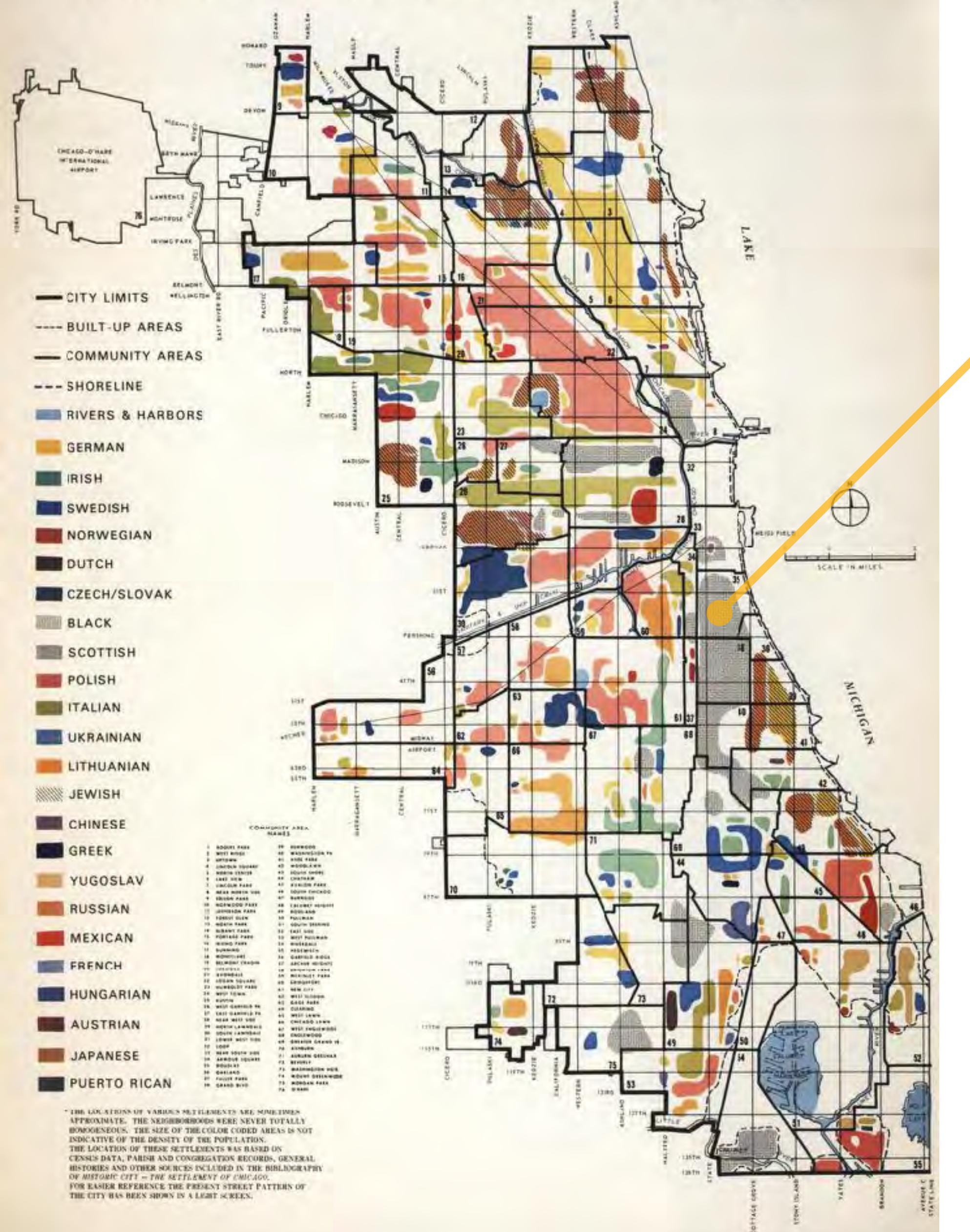
Upset Gold Coast Residents Say New Gelato Spot Isn't Good Enough For Them

Neighbors are petitioning Bow Truss owner Phil Tadros to switch from Black Dog Gelato to Amorino.





COMMUNITY SETTLEMENT MAP FOR 1950

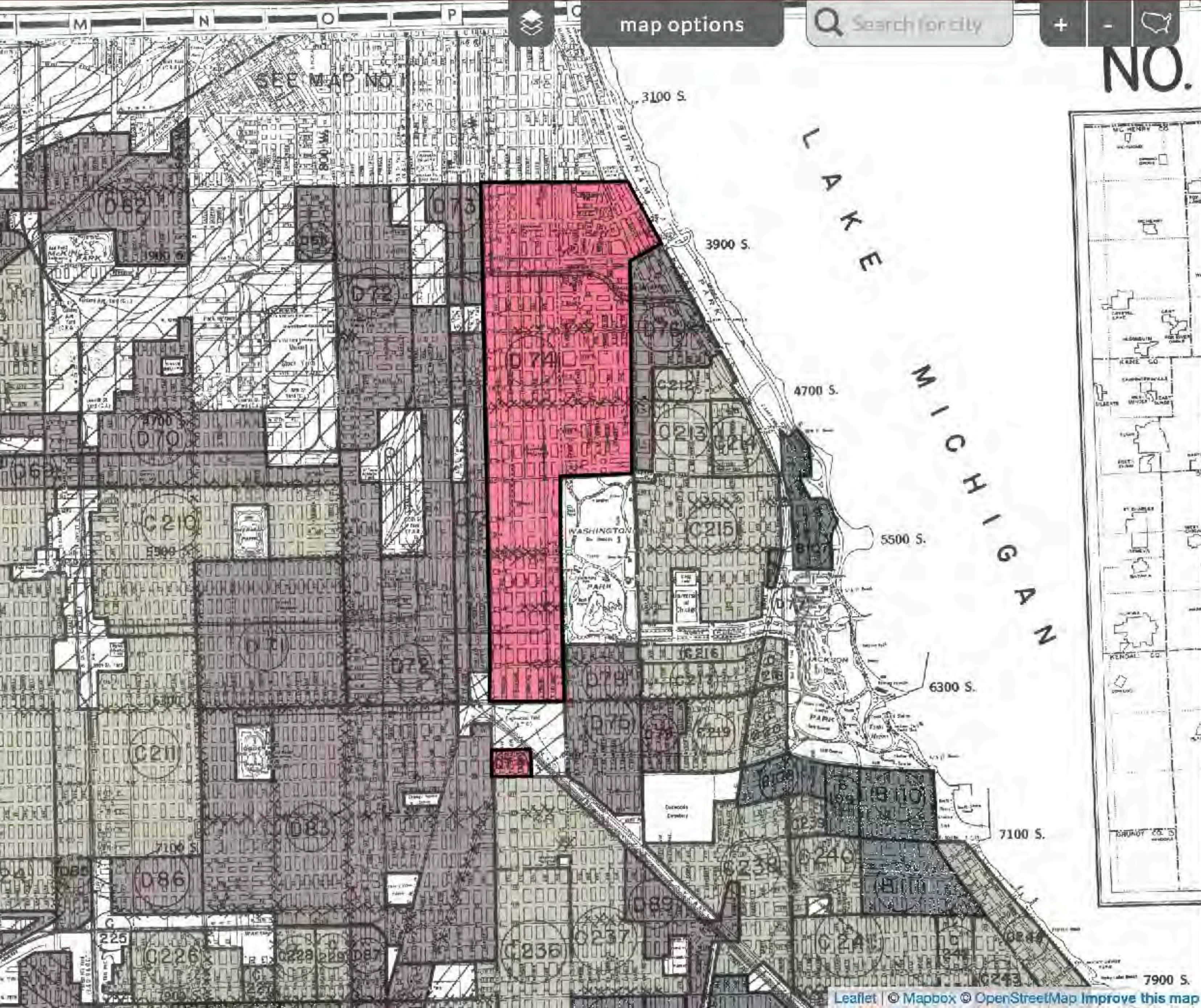


“Black Belt”

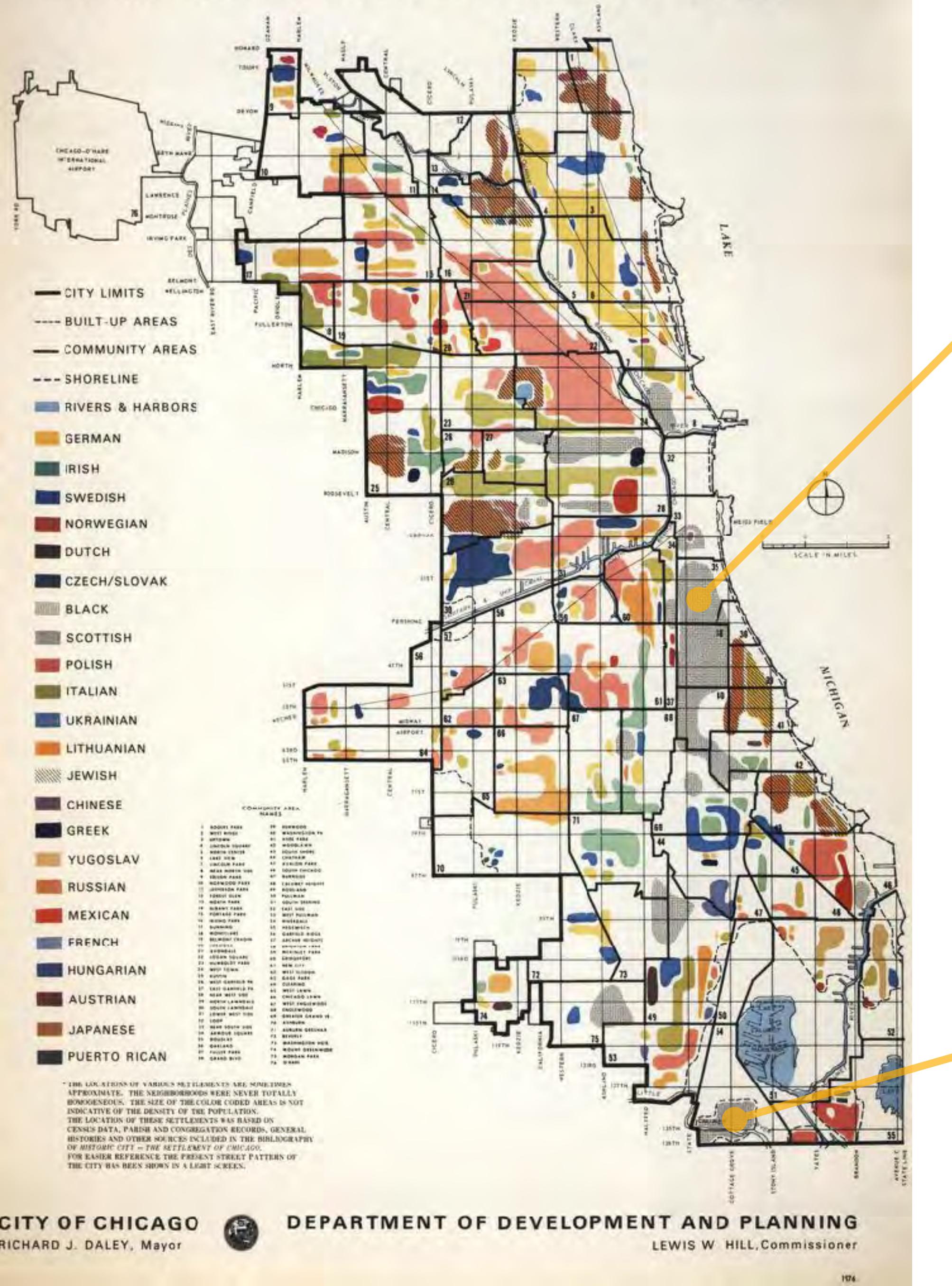


are a number of colored families on Ellis Avenue between 37th and 35th, and it is believed (particularly since the advent of the housing project) that this entire section will ultimately go colored, which will increase the number of colored people using the lake front. Washington

Park is already doomed. Throughout the entire area are many vacant lots for which there is no market, due in part to the class of inhabitant and age of improvements. Rehabilitation also is a negligible factor. Instead of demolishing or rehabilitating some of these properties, it might be better to dispose of them than increase vacant property which has little value today. An organization known as the Hyde-Park-Kenwood Protective Organization is endeavoring to keep that section south of 35th to Pershing, east of Cottage Grove (which is restricted) white; but, with at least 25 colored families already in, white people hesitate to buy or rent - colored people will. South of 35th to Marquette, east of State, homes and flats are of a better type; also a better class of colored inhabitant. On Michigan,



COMMUNITY SETTLEMENT MAP FOR 1950



“Black Belt”



Altgeld Gardens

7. Total Tax Rate Per \$1000 (193 empty)

empty

8. Description and Characteristics of Area

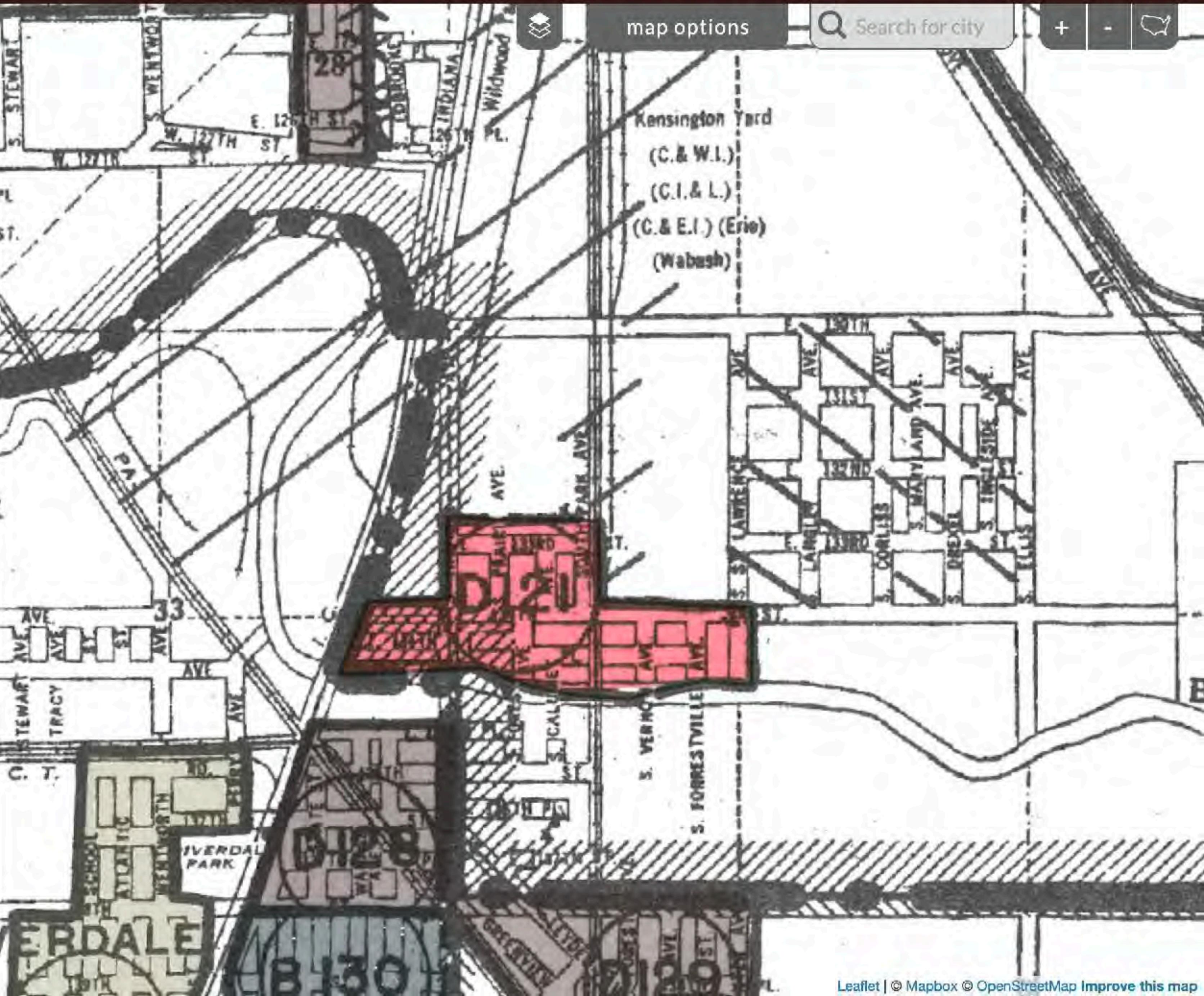
This area is sometimes referred to as the Riverdale section. It is a poor area, comprised of shacks, frame buildings in a fair state of repair and a few brick homes. Many foreigners live here, predominately Polish. These people work in the Kensington yard of the Wabash and teh Acme Steel Company to the northwest. Some truck gardening is also in evidence. Streets are paved and unpaved, transportation fair, utilities are in. The area has a poor future and is not growing. A large Forest Preserve lies to the east and the little settlement itself is on the north of the Little Calumet River. Loc. 133- Little Calumet River- Langley- Indiana & RR tracks.

9. Location Roseland

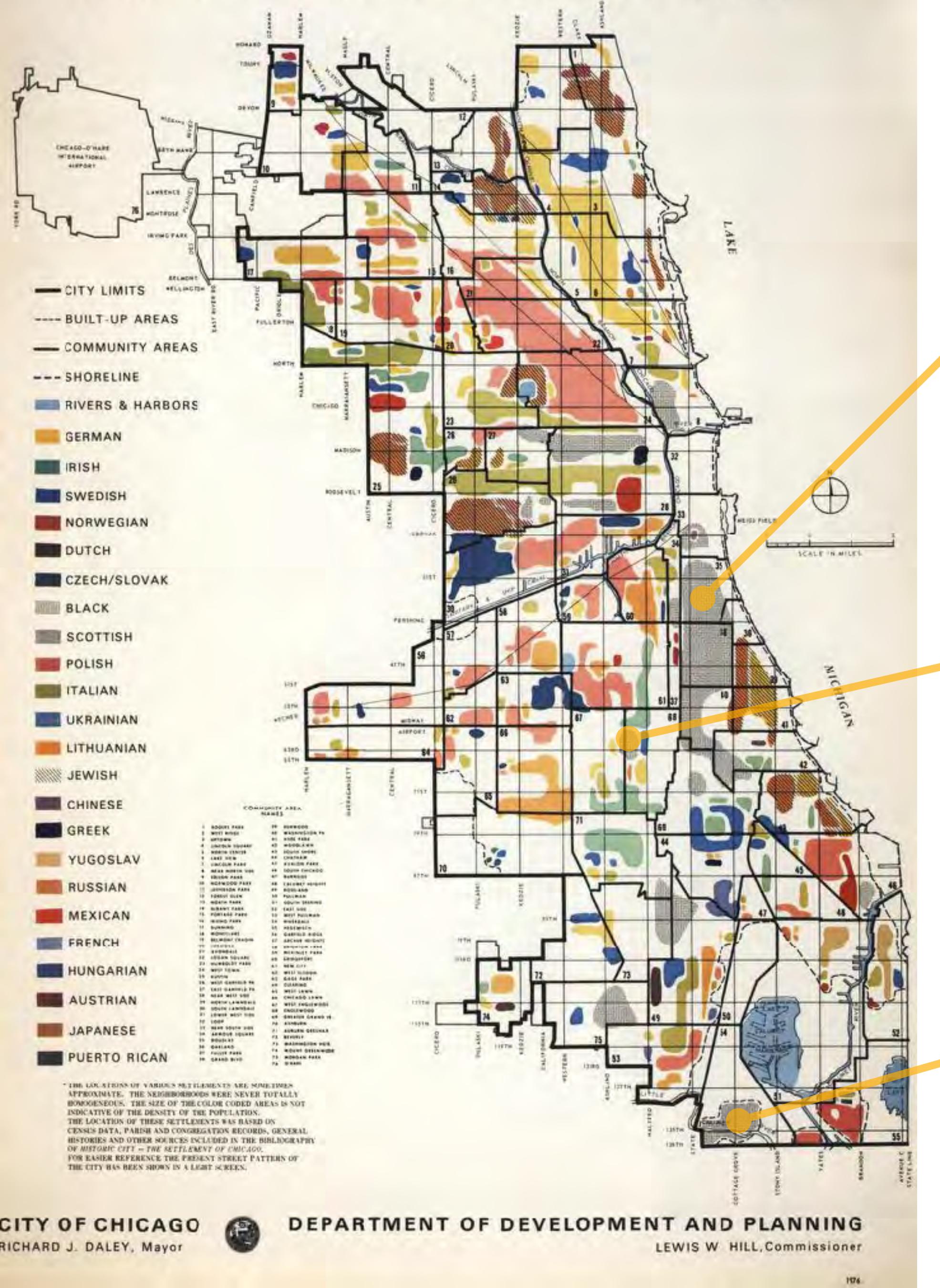
Security Grade D

Area No April 30, 1900

Date November 1, 1939



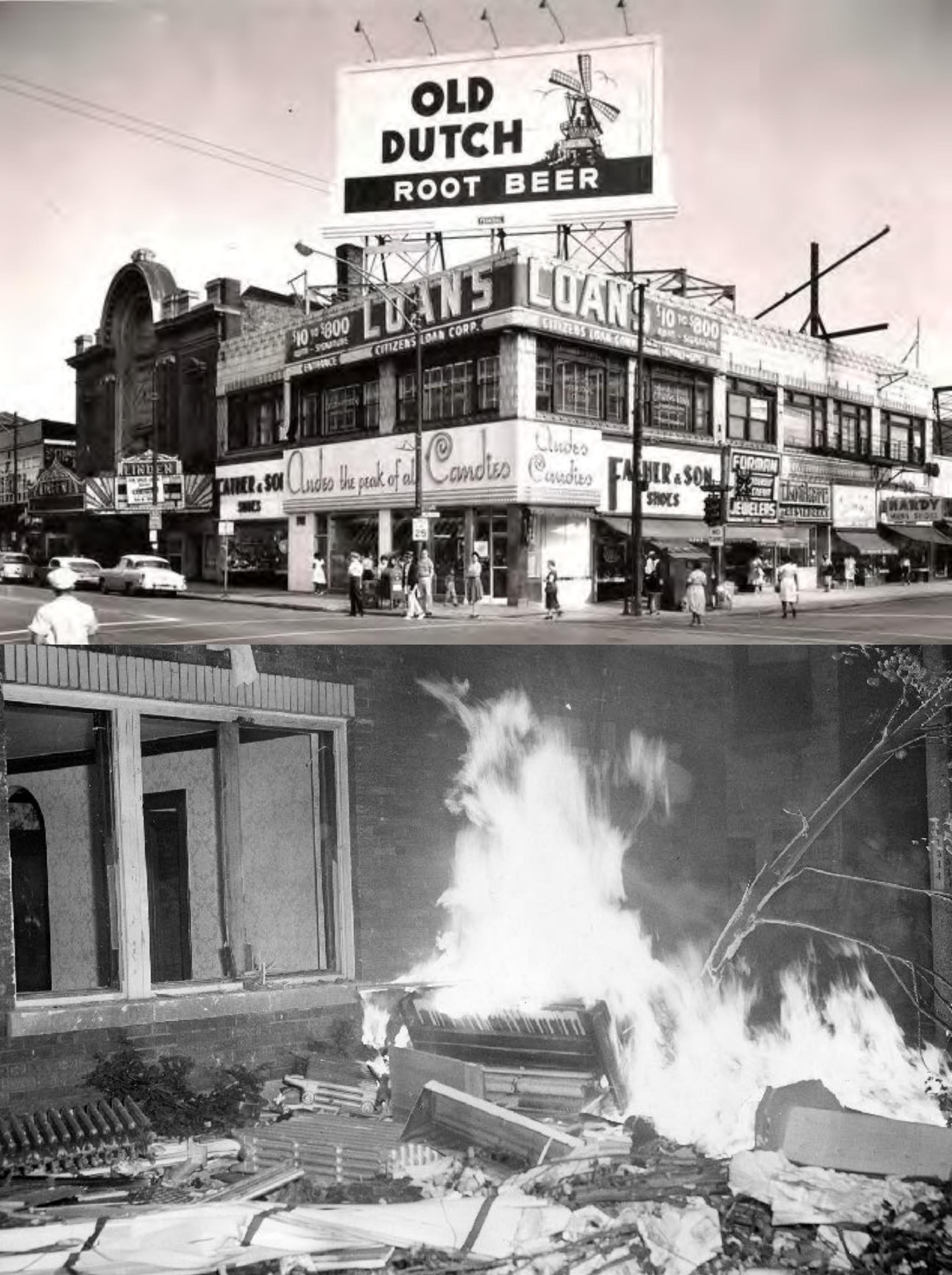
COMMUNITY SETTLEMENT MAP FOR 1950



"Black Belt"

Englewood

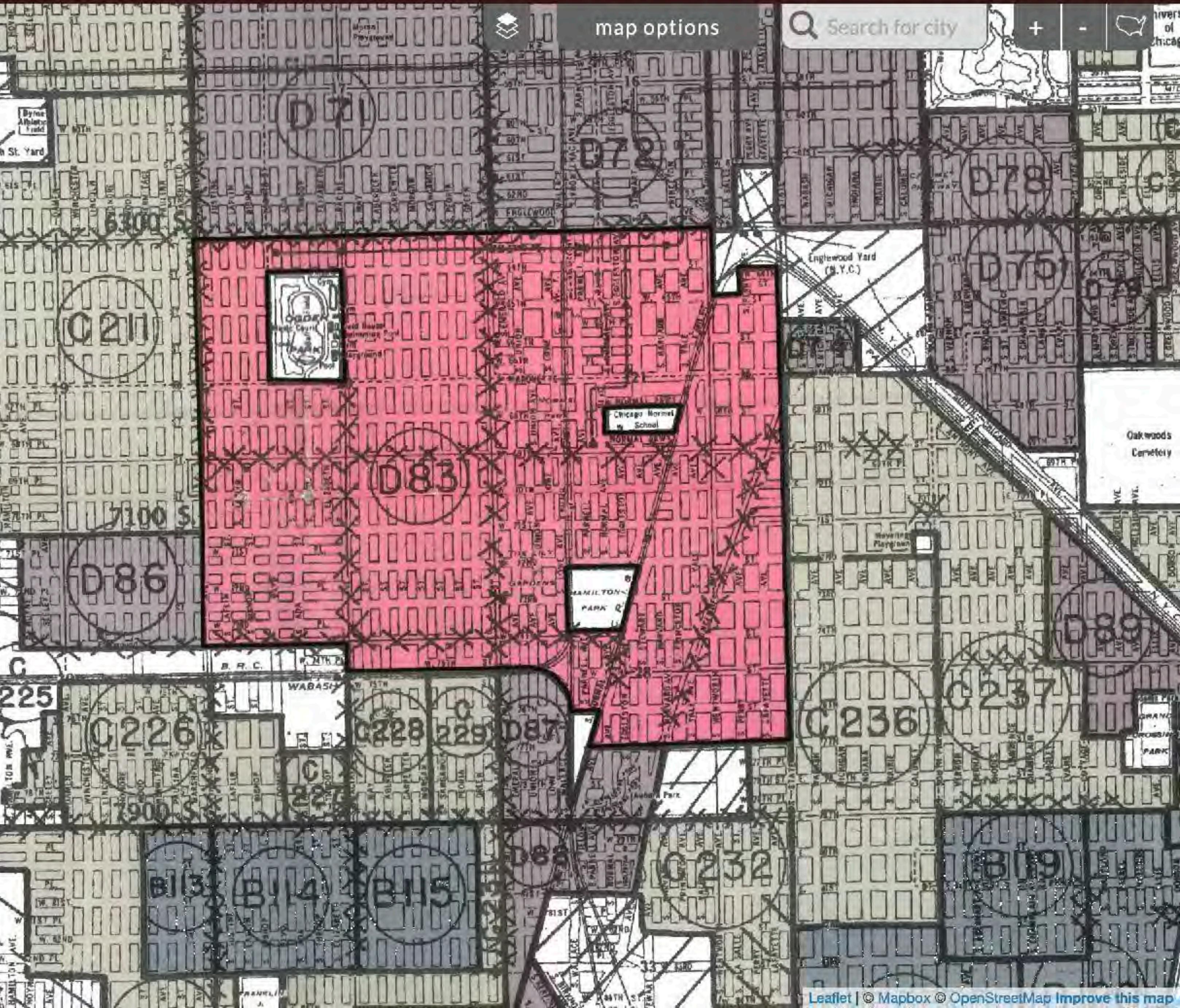
Altgeld Gardens



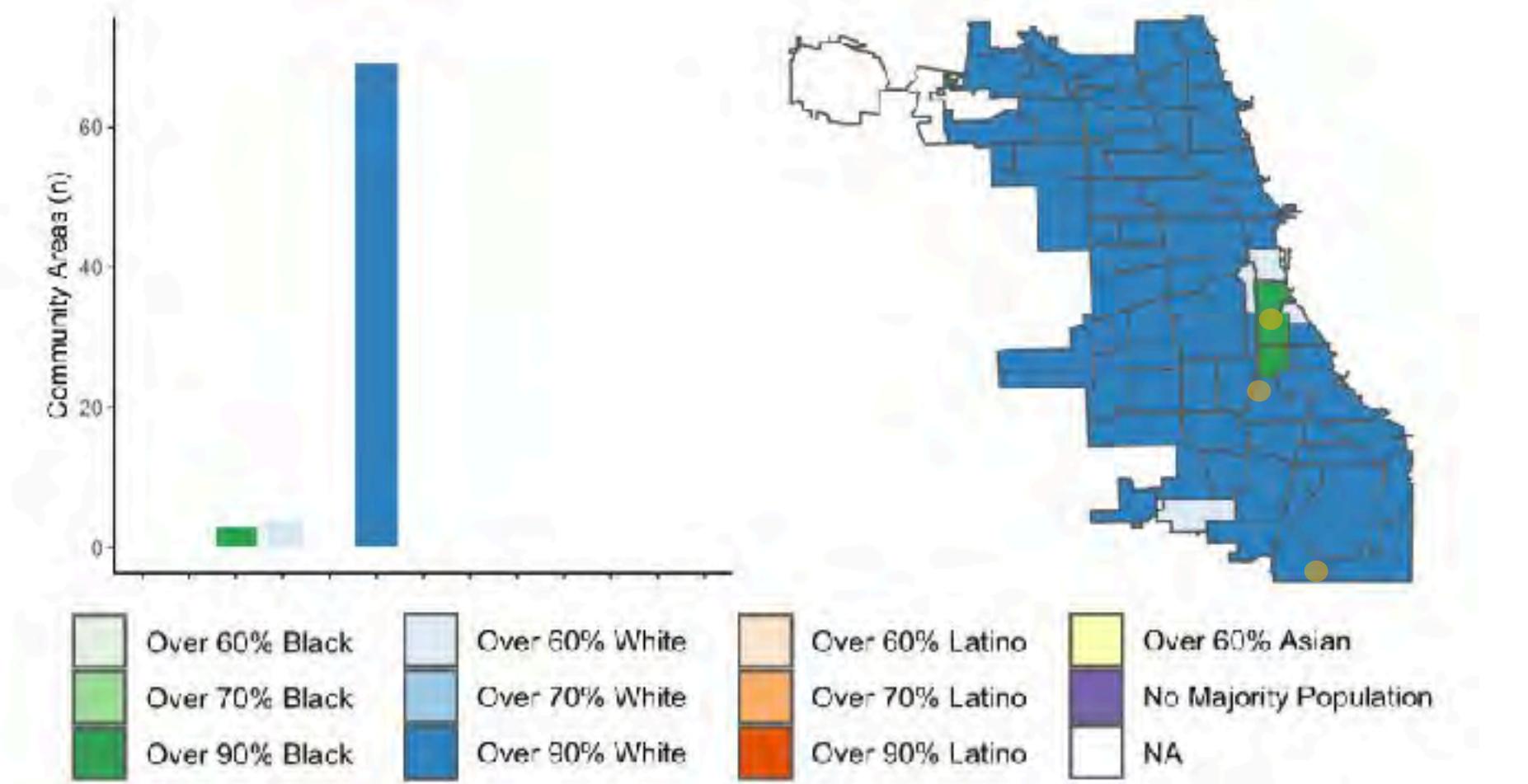
apartment construction in the area was stopped

during depression, but is expected to be resumed. Something drastic ultimately must be done. The area should be rebuilt with better homes; there are numbers of them of cheap construction which can easily be demolished.

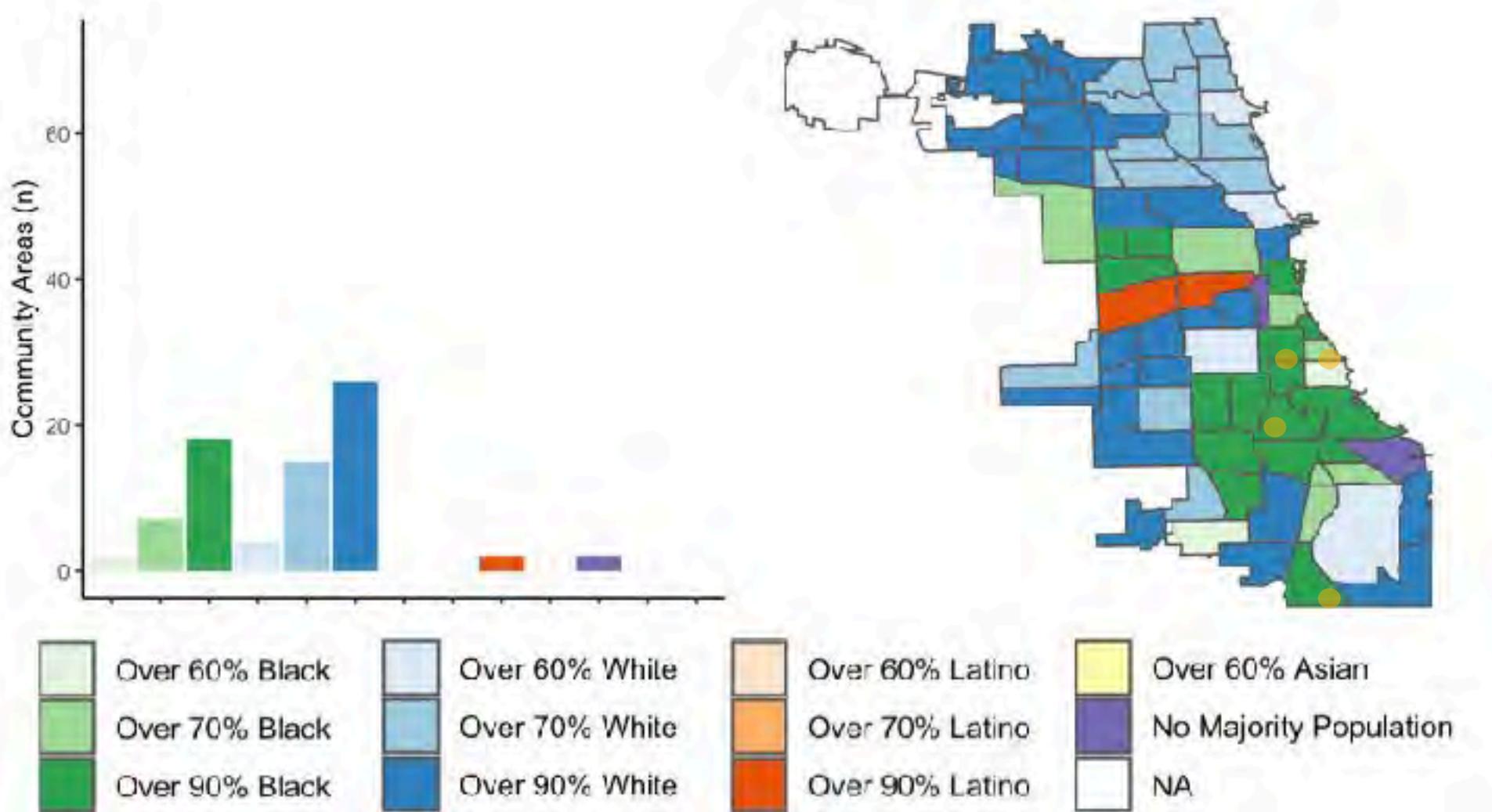
East of Wentworth to State is somewhat identical as to (over) type of building. The better part of the area east of Wallace is adjacent to Hamilton Park between 71st and 74th. The consistently best street in the whole area is Halsted Avenue. Eggleston, north from 65th, has many frame singles, 60-70 years old, very spotted. At 69th and Ashland are big streetcar barns and yards - detrimental. Section around 71st Pl., 72nd, and 72nd Pl., and 73rd, west of Racine to Ashland, presents a somewhat better appearance. Schewbridge Field, a large play field, lies south of 74th east of Racine. Stewart Street, south of 74th, as many old apartments. On the east side, between 74th and 73rd, are many party-wall buildings, with brick both in front and rear and frame in the middle. Many



1940



1980



The DNA of Healthy Neighborhoods

What Constitutes Neighborhood Change?

Governing

Planning

Policy

Law Enforcement

Economic

(Dis)investment

Economy

Development

Social

Demographics

Preferences

Polarization

Residential Mobility

Physical Change

Demographic Change

Spatial

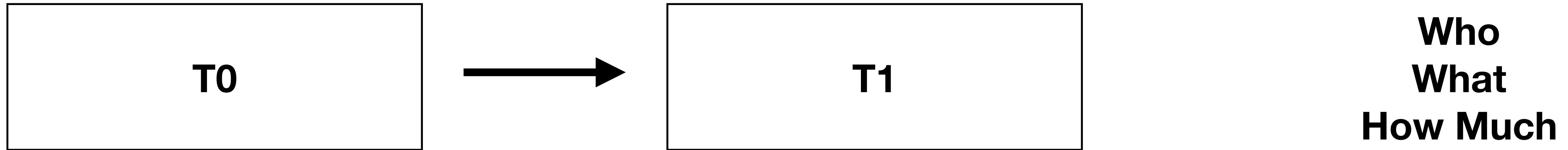
Social

Political

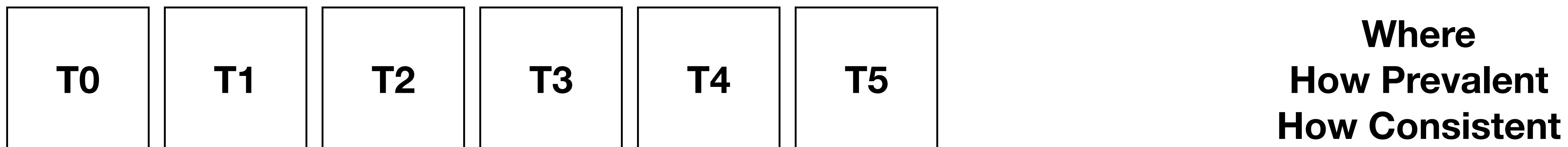
What Is Revealed?

What Constitutes Neighborhood Change?

Traditional



Sequence



Can neighborhood change
trajectories help us to contextualize
the continued effects of segregation?

**How do these dynamics help us think
about institutional and structural
racism and the potential to intervene?**

How can we assert health as a rationale and framework for intervention?

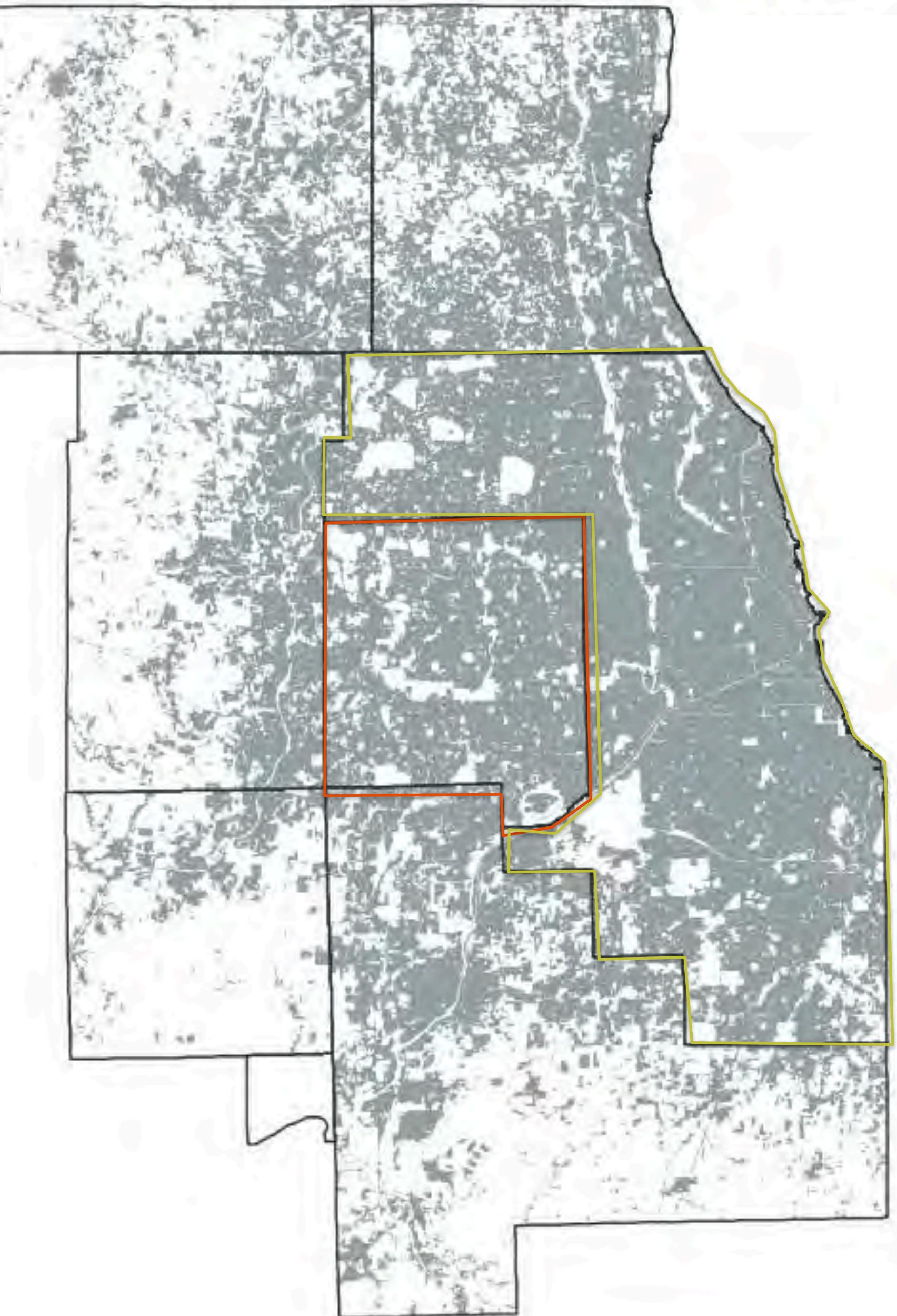
A Region of Contrasts

Causal Effect Forecasts on Earnings Per Year of Childhood Exposure (p25)

Top 10 and Bottom 10 Among the 100 Largest Counties in the U.S.

Top 10 Counties			Bottom 10 Counties		
Rank	County	Annual Exposure Effect (%)	Rank	County	Annual Exposure Effect (%)
1	Dupage, IL	0.80	91	Wayne, MI	-0.57
2	Fairfax, VA	0.75	92	Orange, FL	-0.61
3	Snohomish, WA	0.70	93	Cook, IL	-0.64
4	Bergen, NJ	0.69	94	Palm Beach, FL	-0.65
5	Bucks, PA	0.62	95	Marion, IN	-0.65
6	Norfolk, MA	0.57	96	Shelby, TN	-0.66
7	Montgomery, PA	0.49	97	Fresno, CA	-0.67
8	Montgomery, MD	0.47	98	Hillsborough, FL	-0.69
9	King, WA	0.47	99	Baltimore City, MD	-0.70
10	Middlesex, NJ	0.46	100	Mecklenburg, NC	-0.72

Exposure effects represent % change in adult earnings per year of childhood spent in county



A Region of Contrasts

City of Chicago

White: 32%

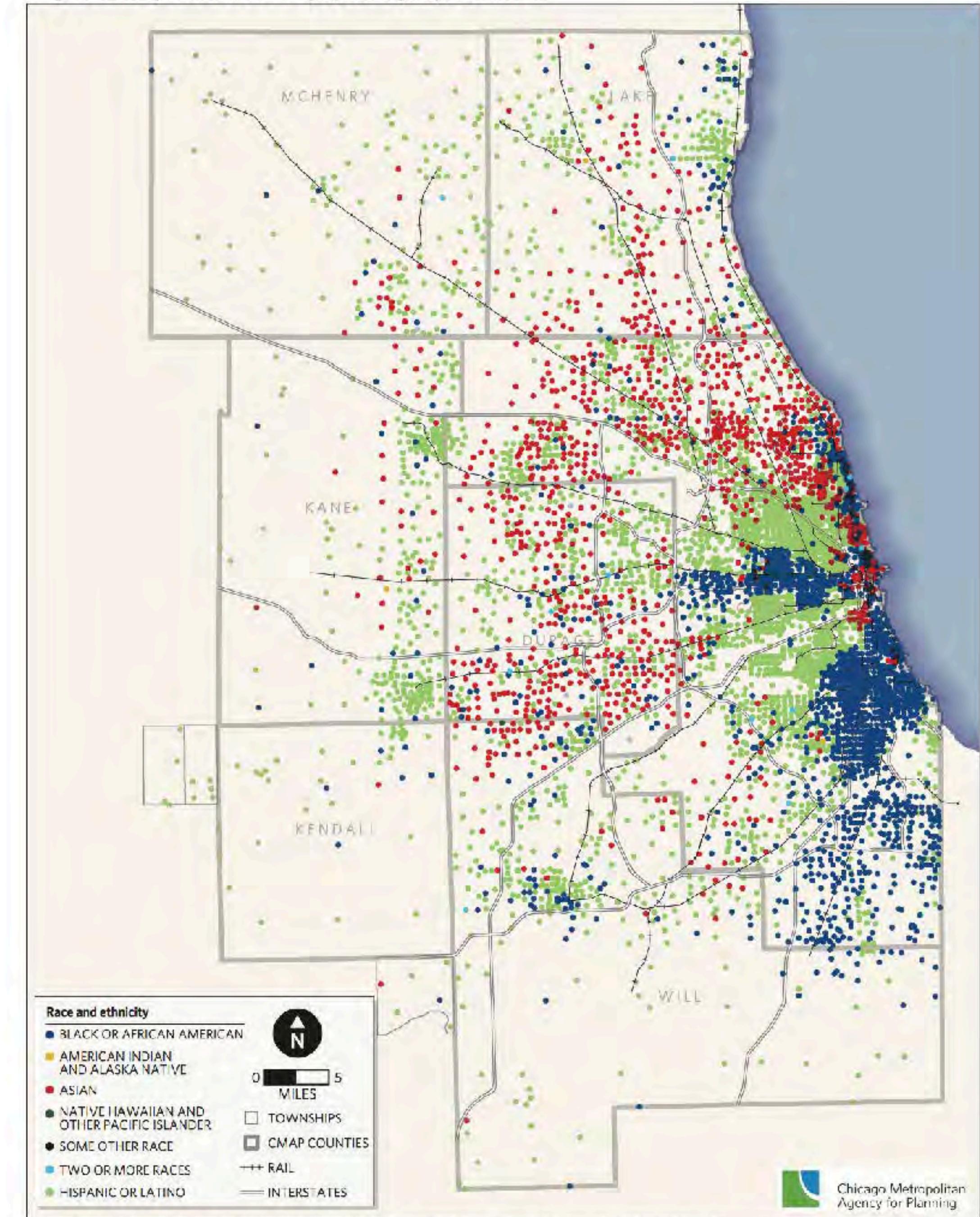
People of Color: 68%

Region

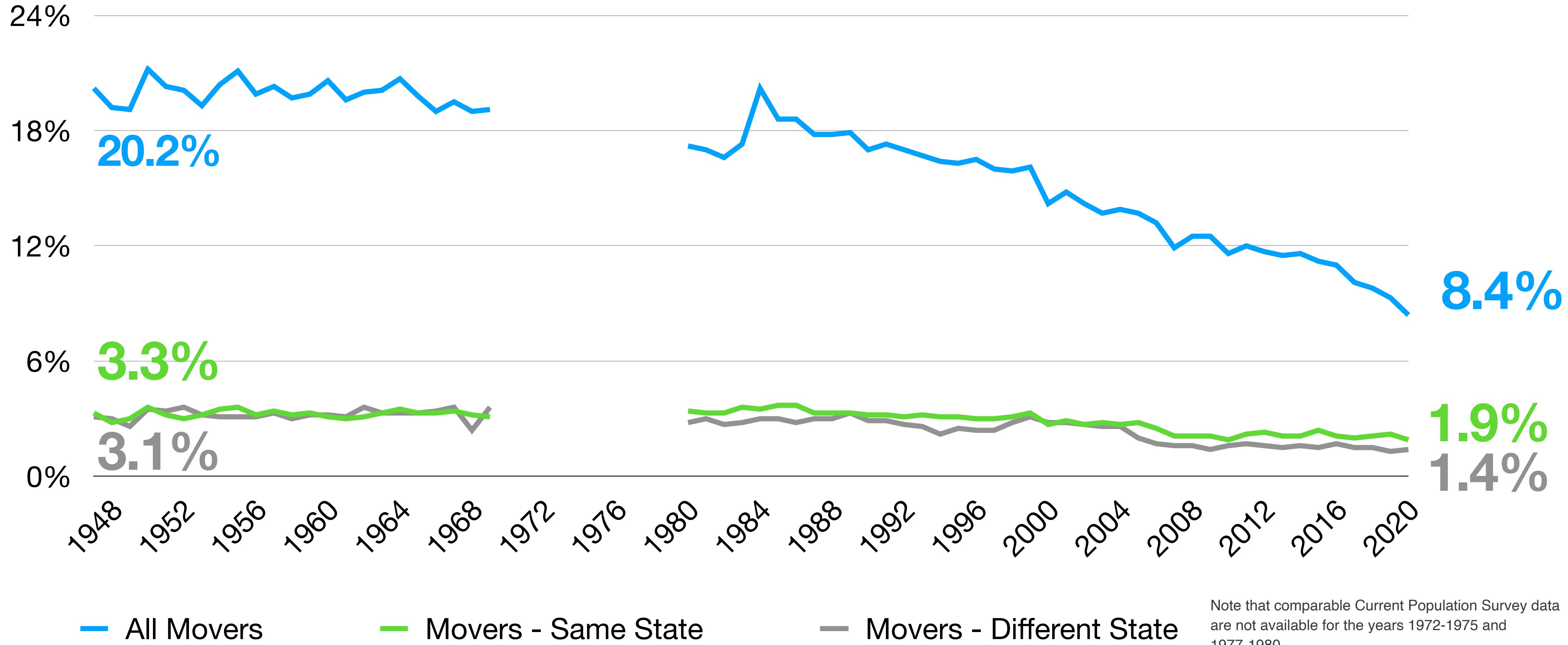
White: 53%

People of Color: 47%

Largest minority race and ethnicity by block group, 2010-2014

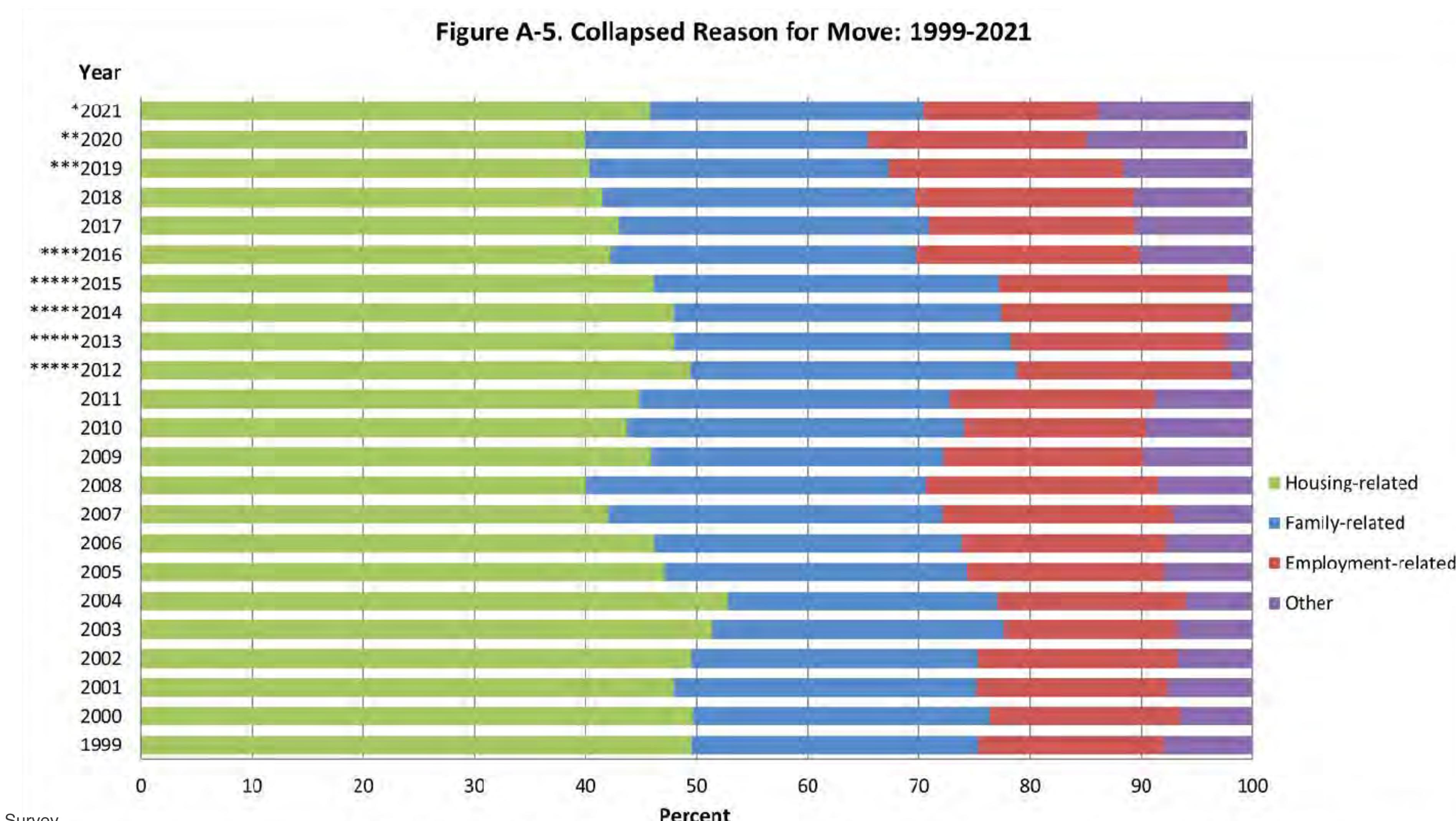


Mobility Rates are at an All-Time Low



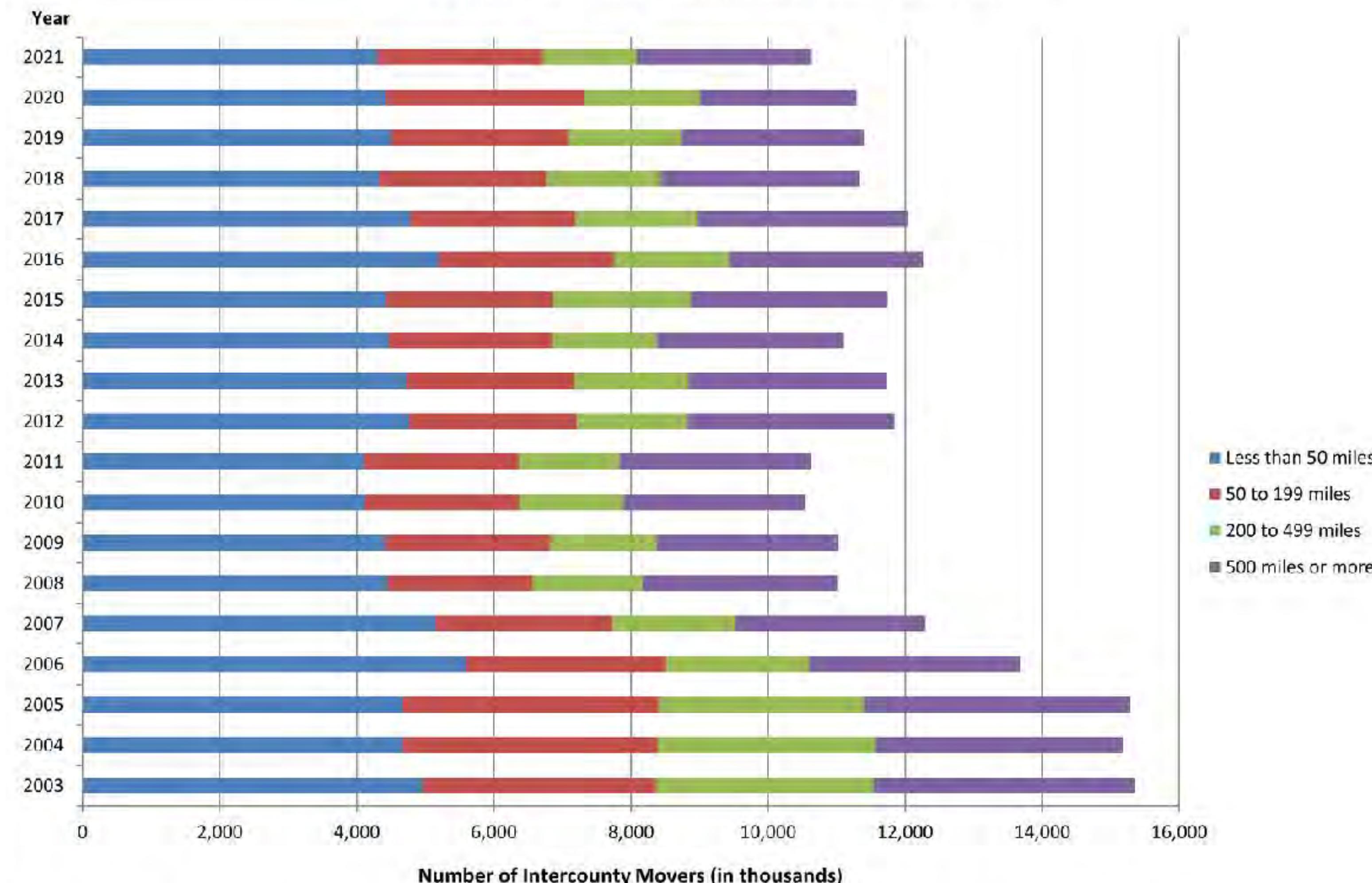
Housing is the Primary Determinant of Mobility

Figure A-5. Collapsed Reason for Move: 1999-2021



The Majority of Moves Are Relatively Short Distance

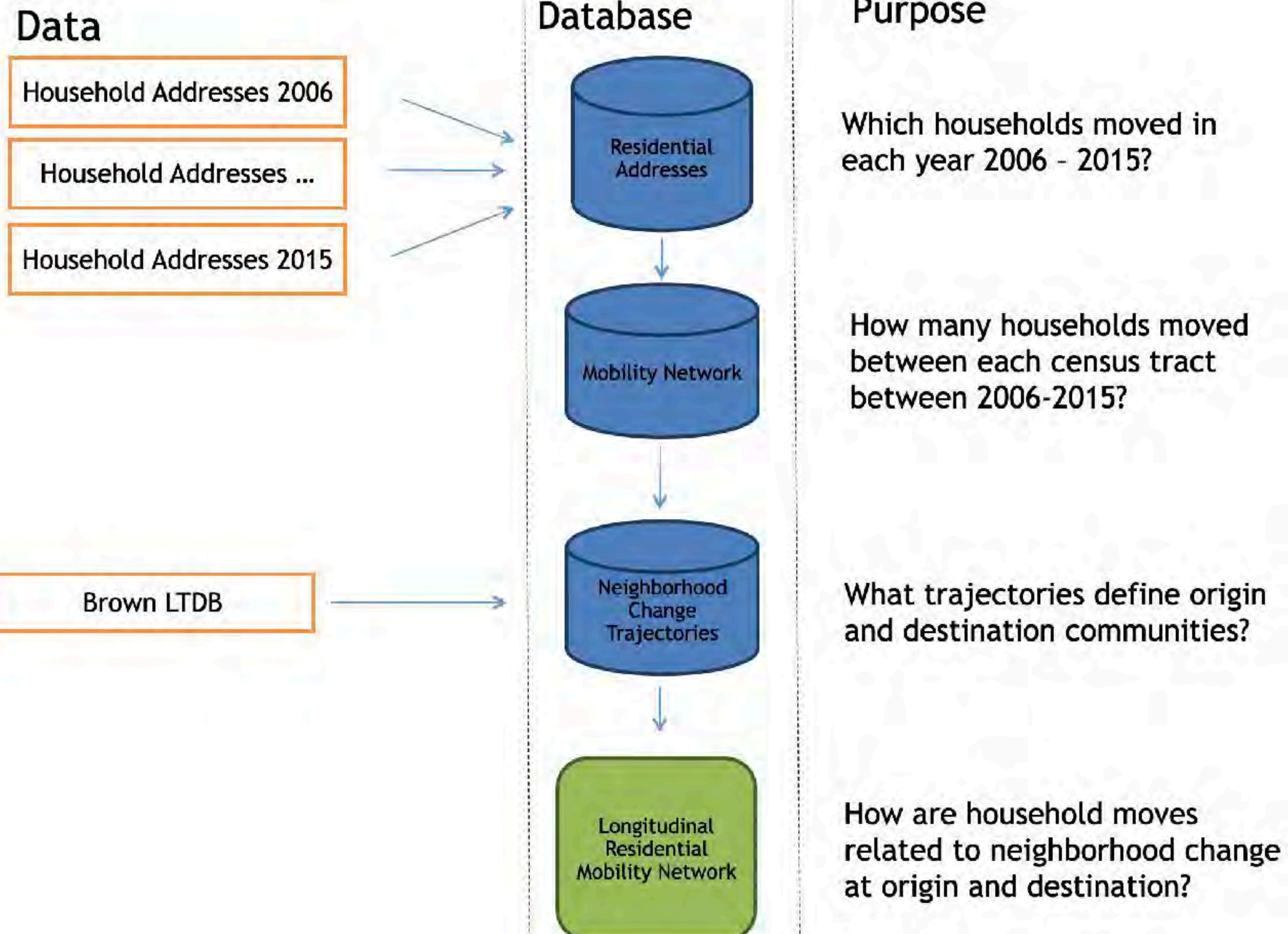
Figure A-6. Distance of Intercounty Move: 2003-2021



Data

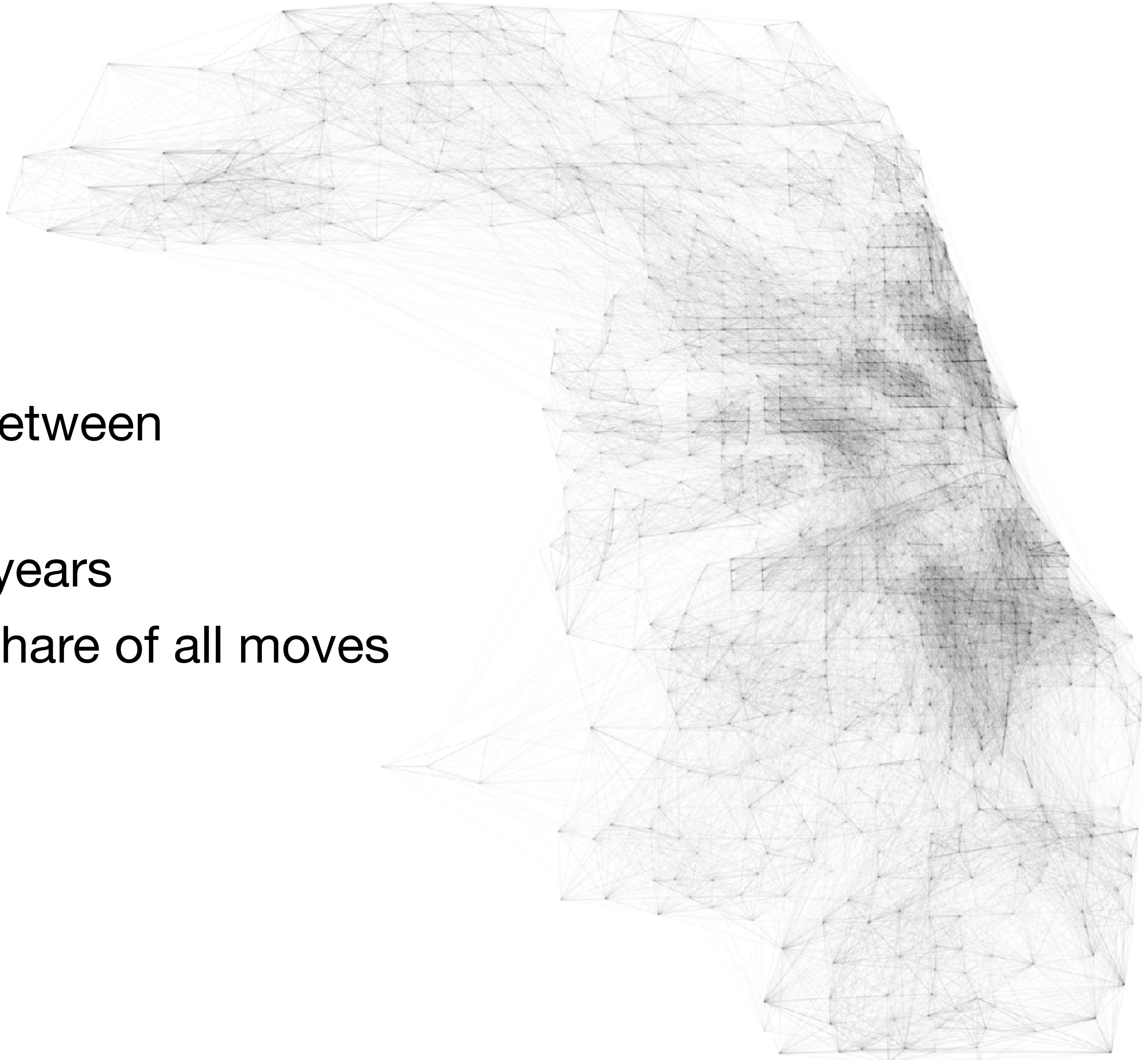
- **InfoUSA:** Longitudinal address histories for 8,165,026 households (2006 - 2015) residing in the Chicago Metropolitan Area.
 - This represents a total of 34,801,549 household record years
 - Cook county subset represents 17,385,695 household record years for 3,706,438 households, and 570,361 household moves
 - Data collected through public records (home title search, recorder records, change of address requests)
 - Data historically for market research or targeting
 - Data updated annually
- **Brown LTDB:** Tract-level longitudinal neighborhood change data interpolated to trajectories for the period 1970 to 2010

Data



Detecting Mobility Patterns

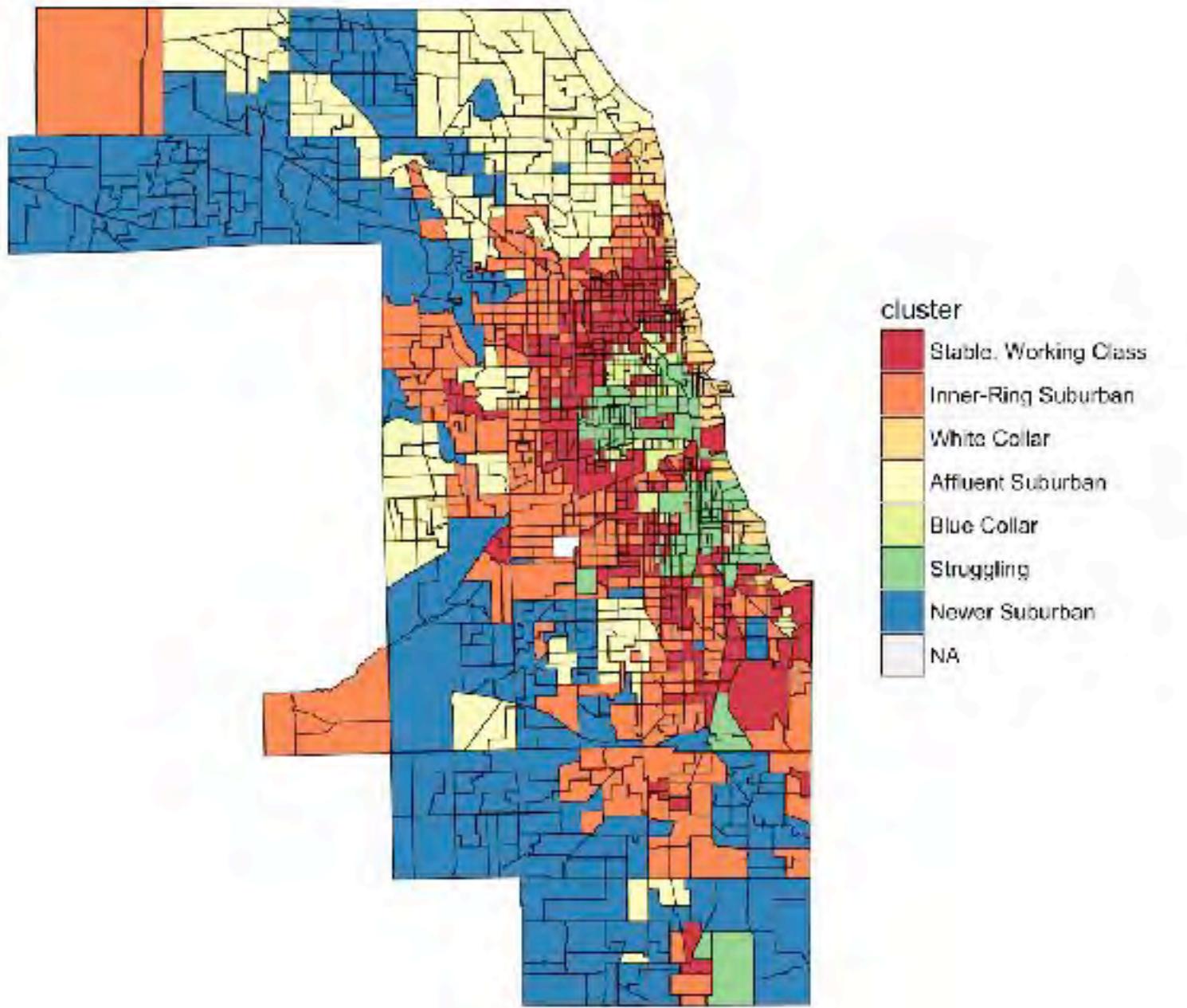
- 570,361 household moves between neighborhoods
- Moves are pooled for study years
- Moves are normalized as a share of all moves from the same census tract



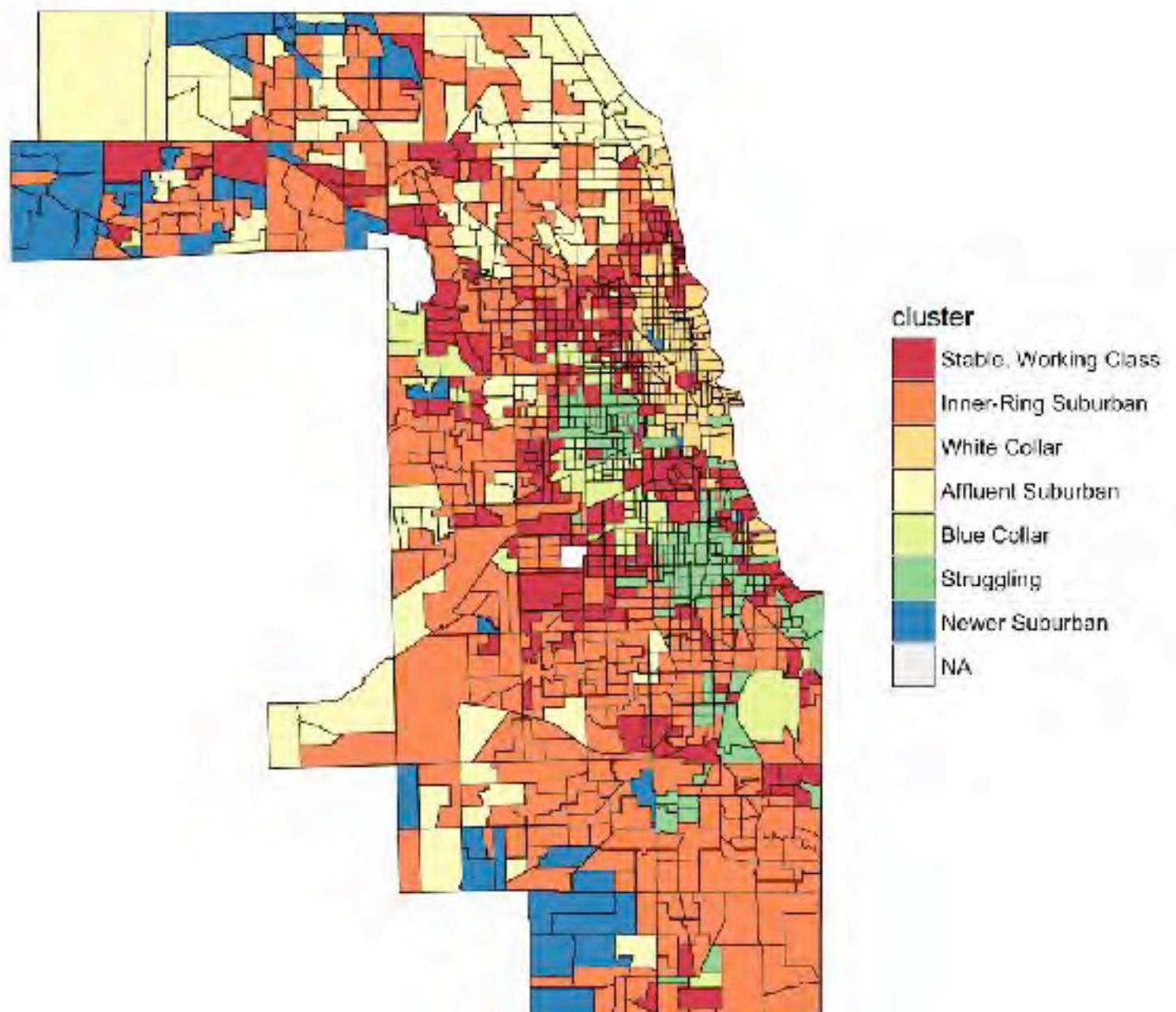
Measuring Neighborhood Change

- Decennial Census data (1970 to 2010) normalized to 2010 tract geographies
- 14 socioeconomic, housing, and demographic Indicators
- Cluster analysis of values to identify 7 neighborhood types

1970

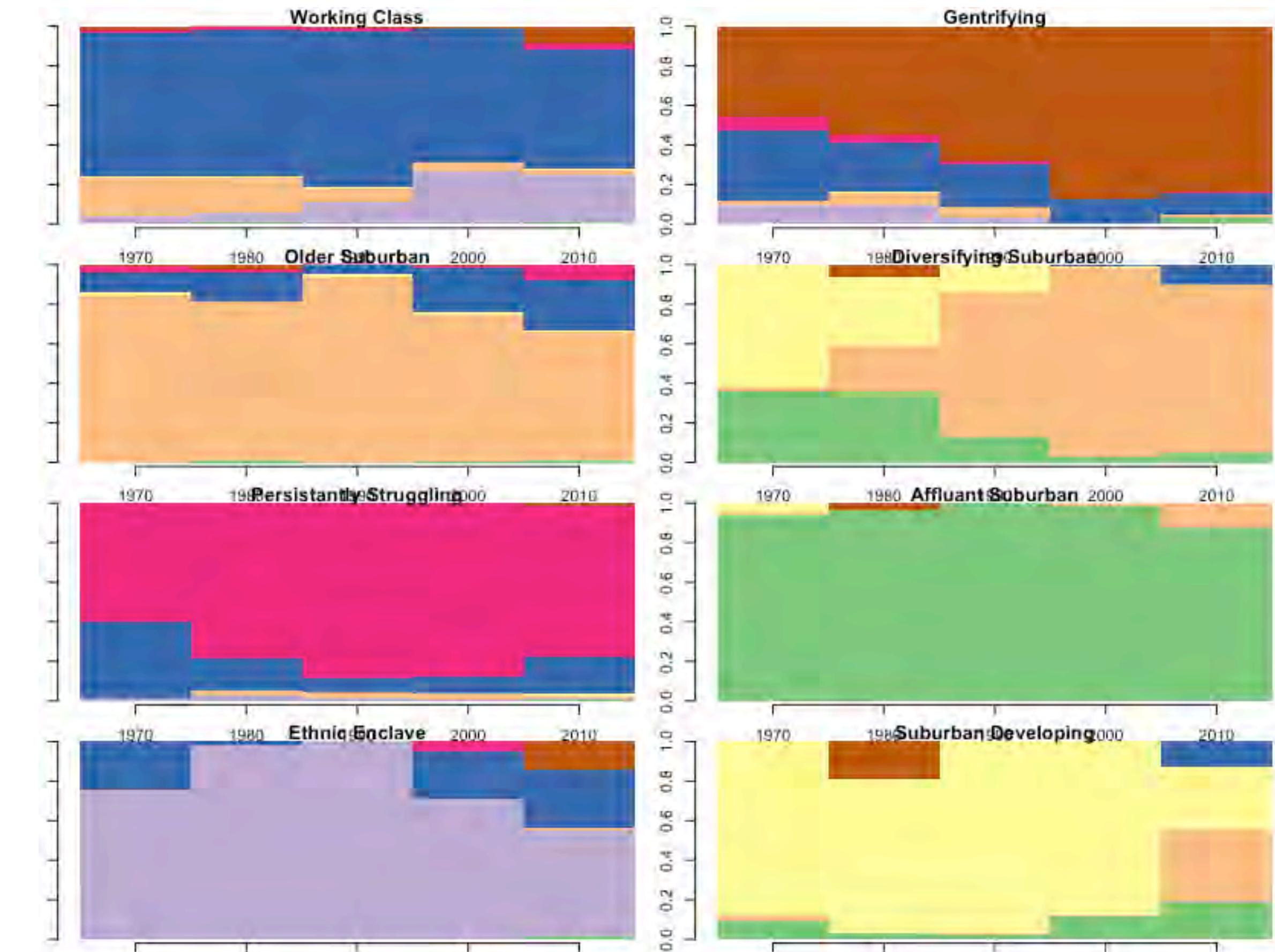


2010



Measuring Neighborhood Change

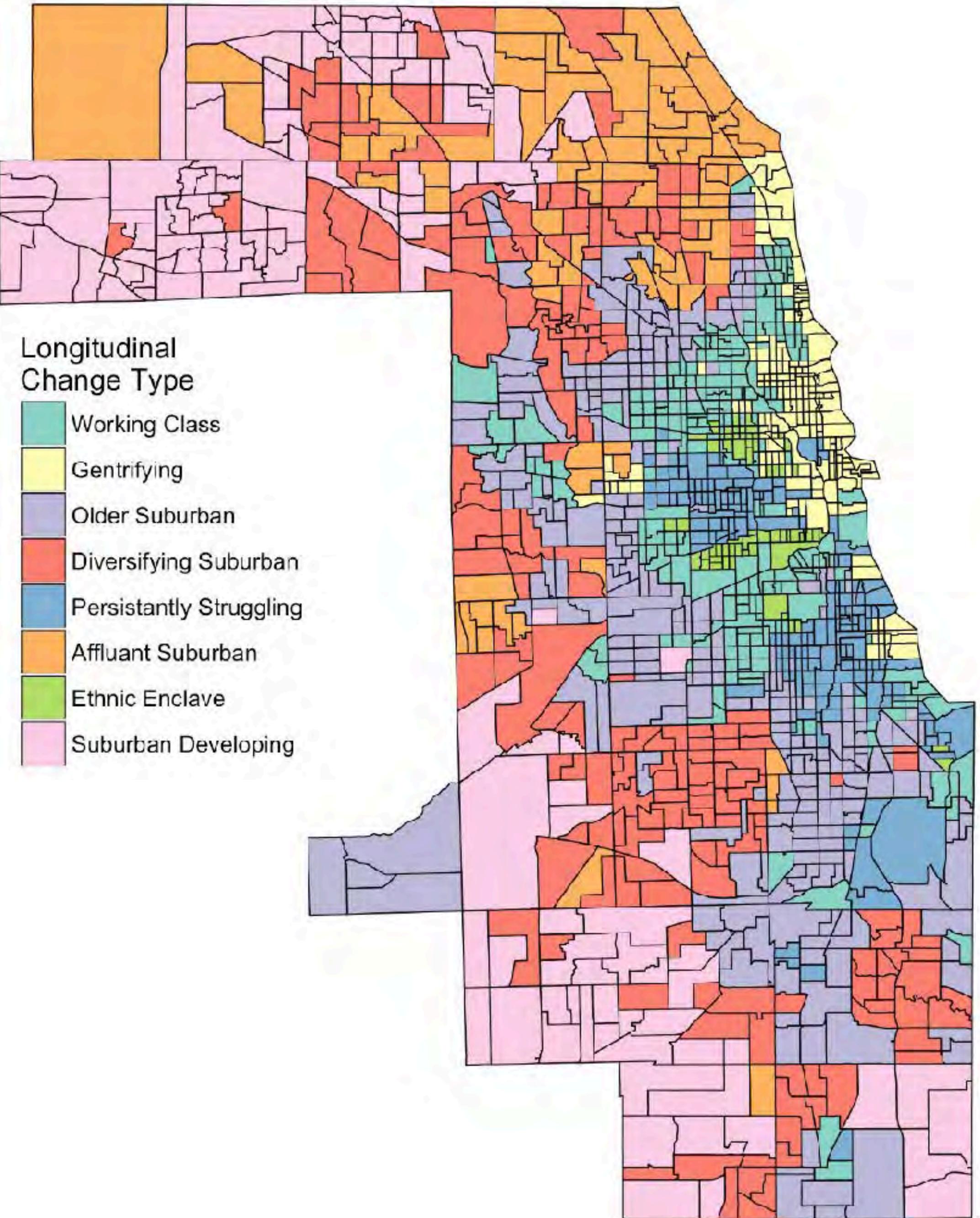
- Sequence analysis of clusters over time to create change trajectories
- Cluster analysis of sequences to identify trajectory clusters
- Most neighborhoods remain stable over time



Measuring Neighborhood Change

- Centrally located
- Experienced minor population loss 1970 - 2010
- High household income
- Relatively diverse

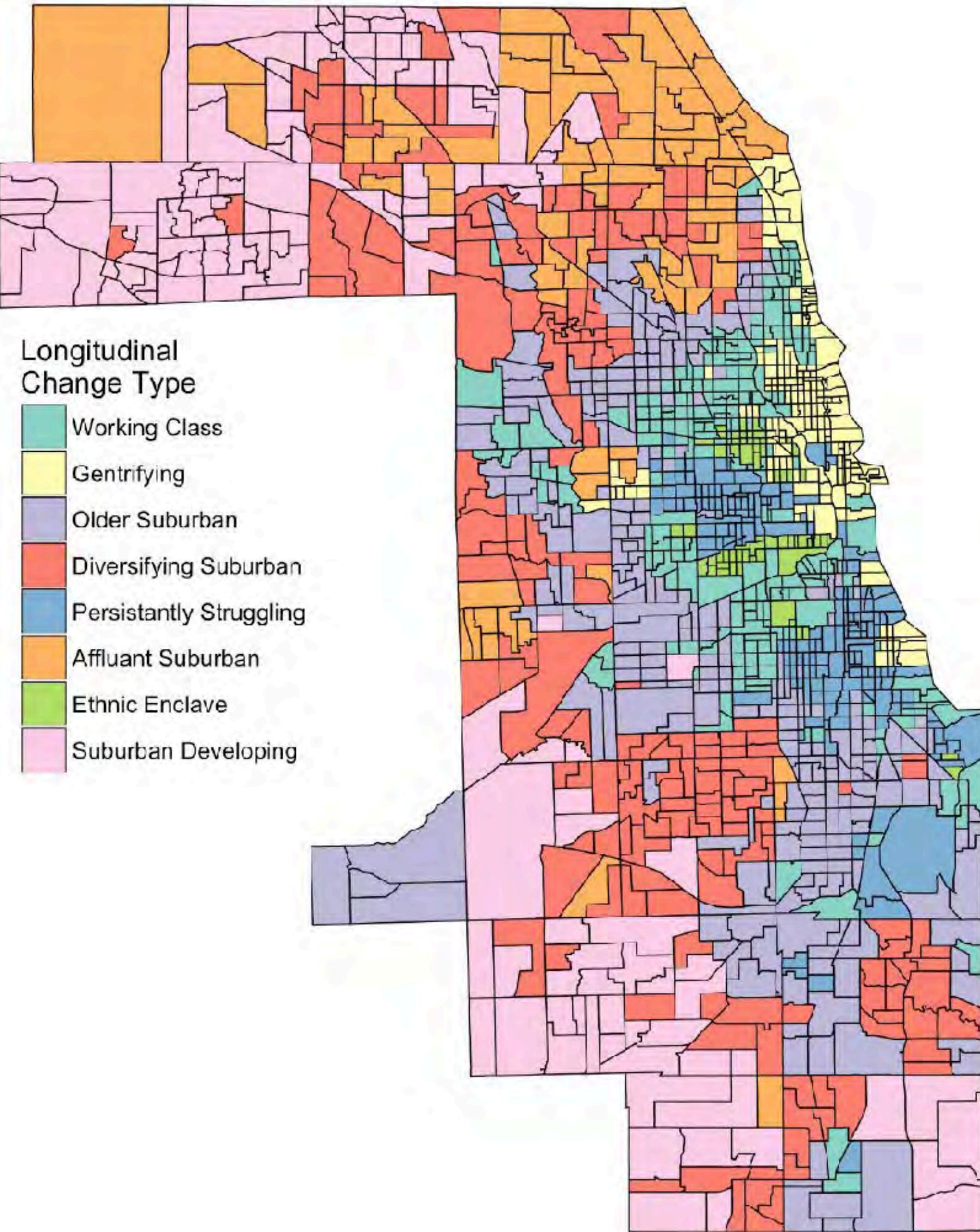
Indicator	Neighborhood Change Typology							
	Working Class	Gentrifying	Older Suburban	Diversifying Suburban	Persistantly Struggling	Affluent Suburban	Ethnic Enclave	Suburban Developing
Tracts	234	167	279	184	178	81	62	133
Population 2010	969,942	533,917	1,154,354	830,282	421,416	363,497	192,577	728,690
Change '70 - '10	15,305	-15,620	-136,176	-11,224	-514,851	-19,035	-30,382	415,160
2014 ACS Descriptives								
Median Household Income	\$43,607	\$77,013	\$50,595	\$61,376	\$27,071	\$116,204	\$41,758	\$71,351
Housing Cost Burdened Households	49.01%	37.30%	43.11%	39.16%	55.16%	33.48%	48.32%	36.86%
Adults No HS Degree	27.28%	4.10%	16.74%	10.93%	22.49%	3.81%	35.13%	9.99%
Unemployment Rate	12.95%	6.40%	16.32%	11.26%	26.90%	5.80%	13.28%	8.58%
Population (ACS)	970,479	553,379	1,163,082	835,781	419,874	362,289	186,813	736,130
Poverty Rate	23.21%	13.79%	17.65%	11.00%	42.45%	3.58%	29.43%	9.36%
Age Dependence Ratio	66.67%	77.56%	62.27%	61.07%	61.18%	56.38%	66.61%	64.19%
2014 ACS Descriptives (not in models)								
White Population	50.72%	75.42%	45.16%	67.35%	8.40%	83.60%	61.77%	66.68%
Black Population	17.98%	10.42%	40.40%	20.76%	85.46%	3.25%	9.55%	11.18%
Latino Population	50.45%	9.28%	22.76%	13.44%	6.95%	5.33%	69.94%	16.69%
Foreign Born Population	31.07%	15.68%	16.77%	18.31%	4.89%	16.97%	32.29%	24.30%
Owner Occupied Housing	42.03%	40.94%	64.72%	76.64%	28.40%	87.84%	32.74%	72.93%
Residential Vacancy Rate	12.95%	10.03%	11.60%	7.10%	23.31%	5.36%	14.90%	6.26%



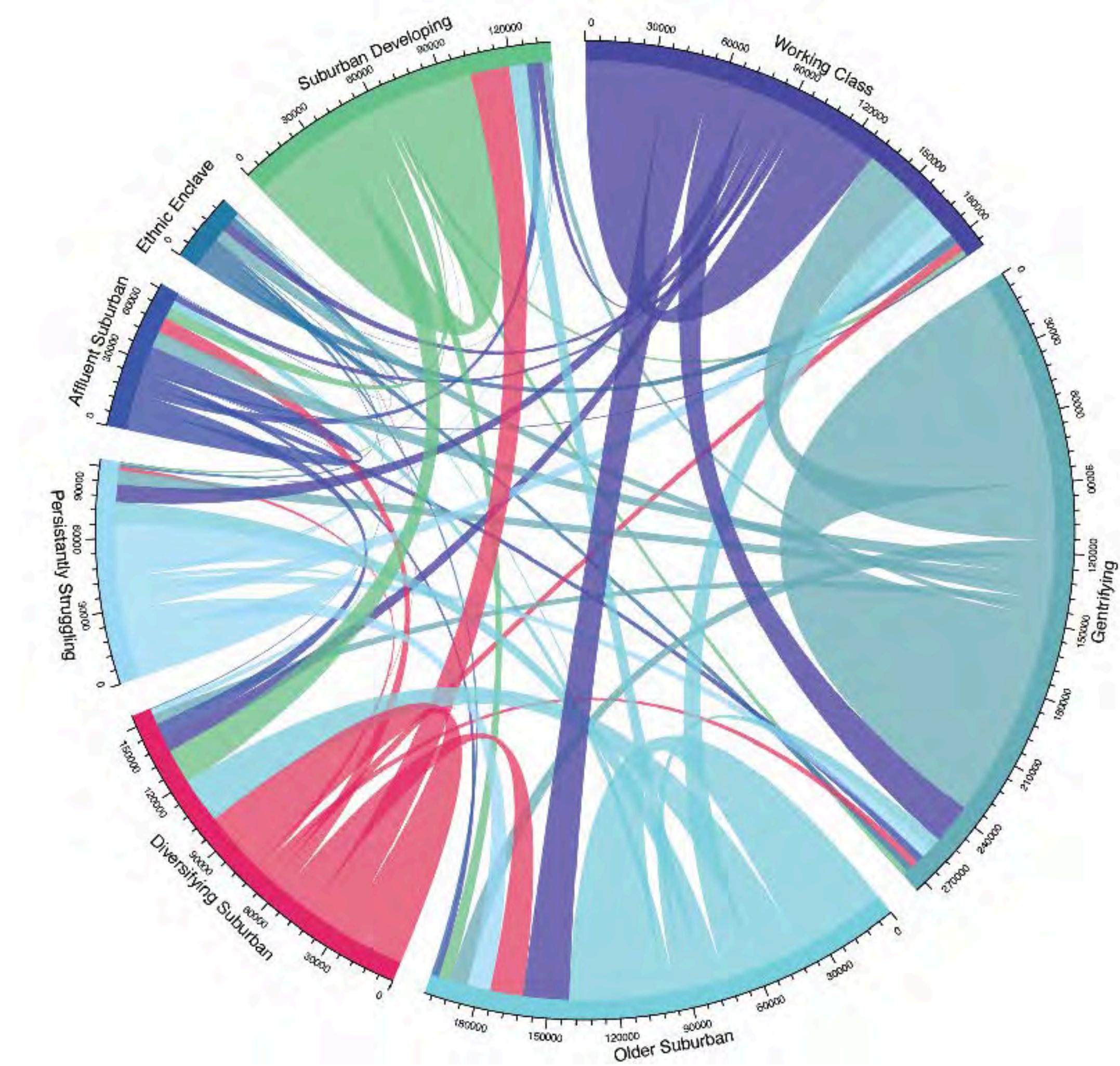
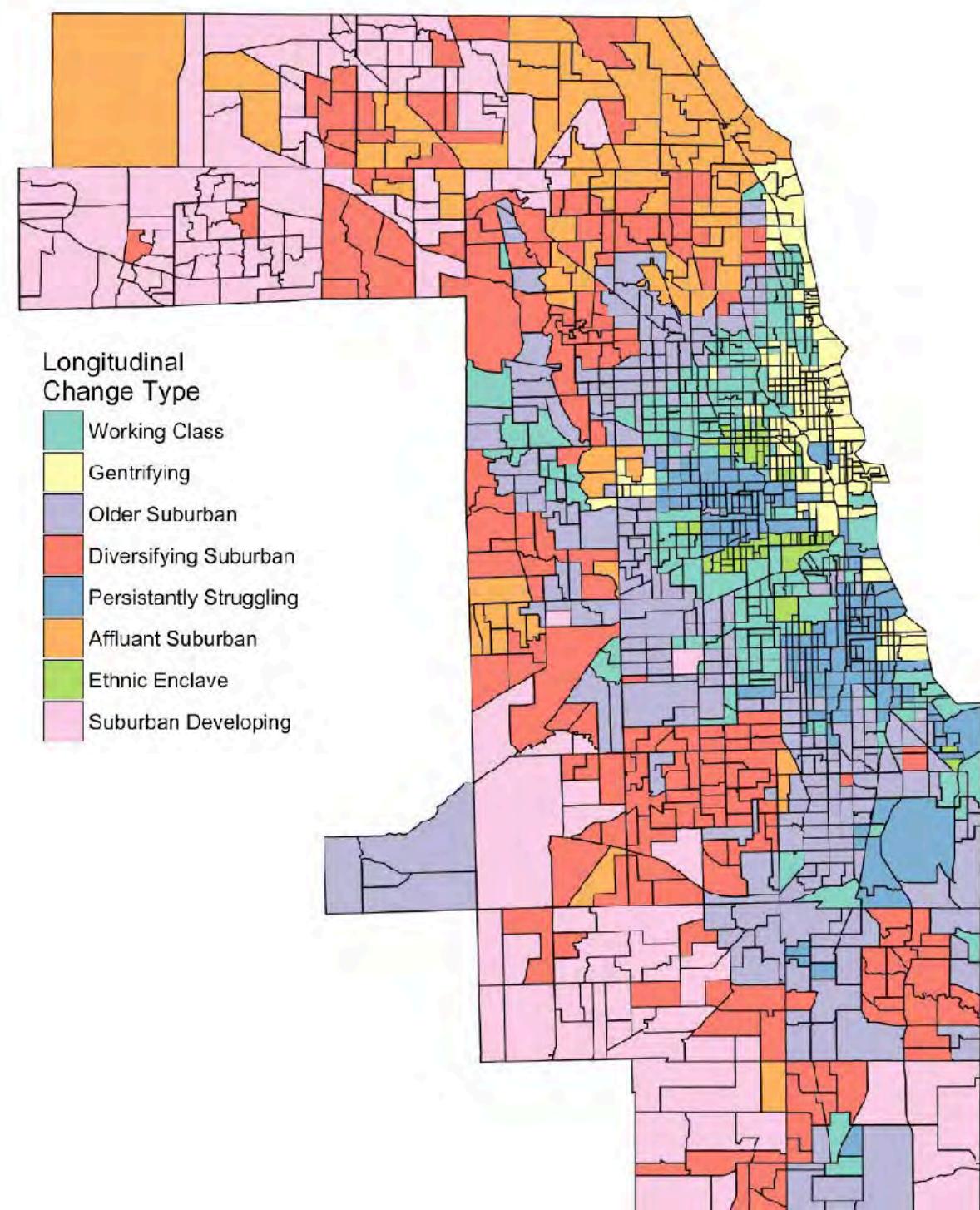
Measuring Neighborhood Change

- Clusters on South and West Sides
- Experienced major population loss 1970 - 2010
- Low household income
- Majority Black

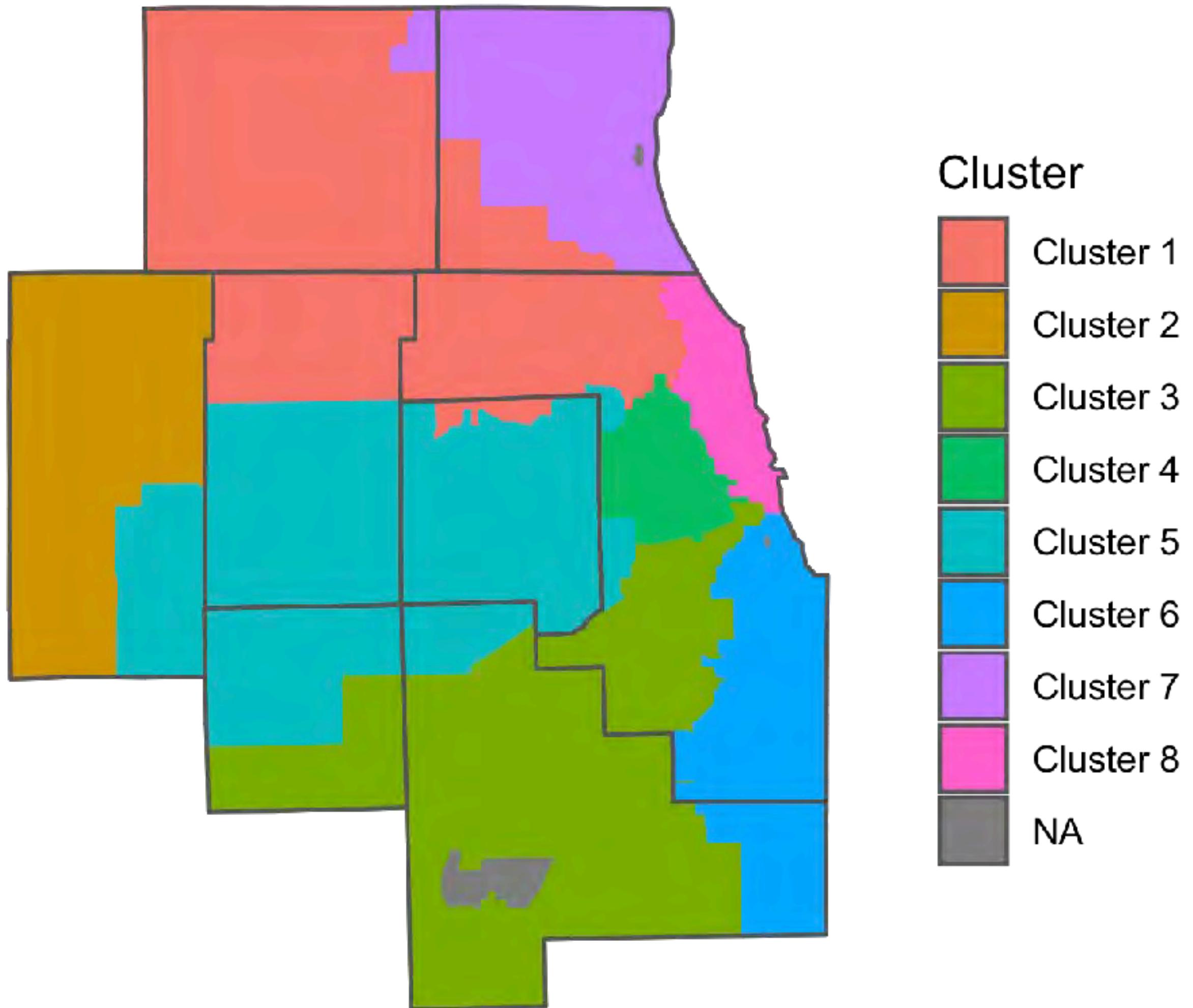
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Housing Cost Burdened Households	49.01%	37.30%	43.11%	39.16%	55.16%	33.48%	48.32%	36.86%
Adults No HS Degree	27.28%	4.10%	16.74%	10.93%	22.49%	3.81%	35.13%	9.99%
Unemployment Rate	12.95%	6.40%	16.32%	11.26%	26.90%	5.80%	13.28%	8.58%
Population (ACS)	970,479	553,379	1,163,082	835,781	419,874	362,289	186,813	736,130
Poverty Rate	23.21%	13.79%	17.65%	11.00%	42.45%	3.58%	29.43%	9.36%
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Latino Population	50.45%	9.28%	22.76%	13.44%	6.95%	5.33%	69.94%	16.69%
Foreign Born Population	31.07%	15.68%	16.77%	18.31%	4.89%	16.97%	32.29%	24.30%
Owner Occupied Housing	42.03%	40.94%	64.72%	76.64%	28.40%	87.84%	32.74%	72.93%
Residential Vacancy Rate	12.95%	10.03%	11.60%	7.10%	23.31%	5.36%	14.90%	6.26%



Describing a Network of Neighborhood Change



Describing Mobility Clusters

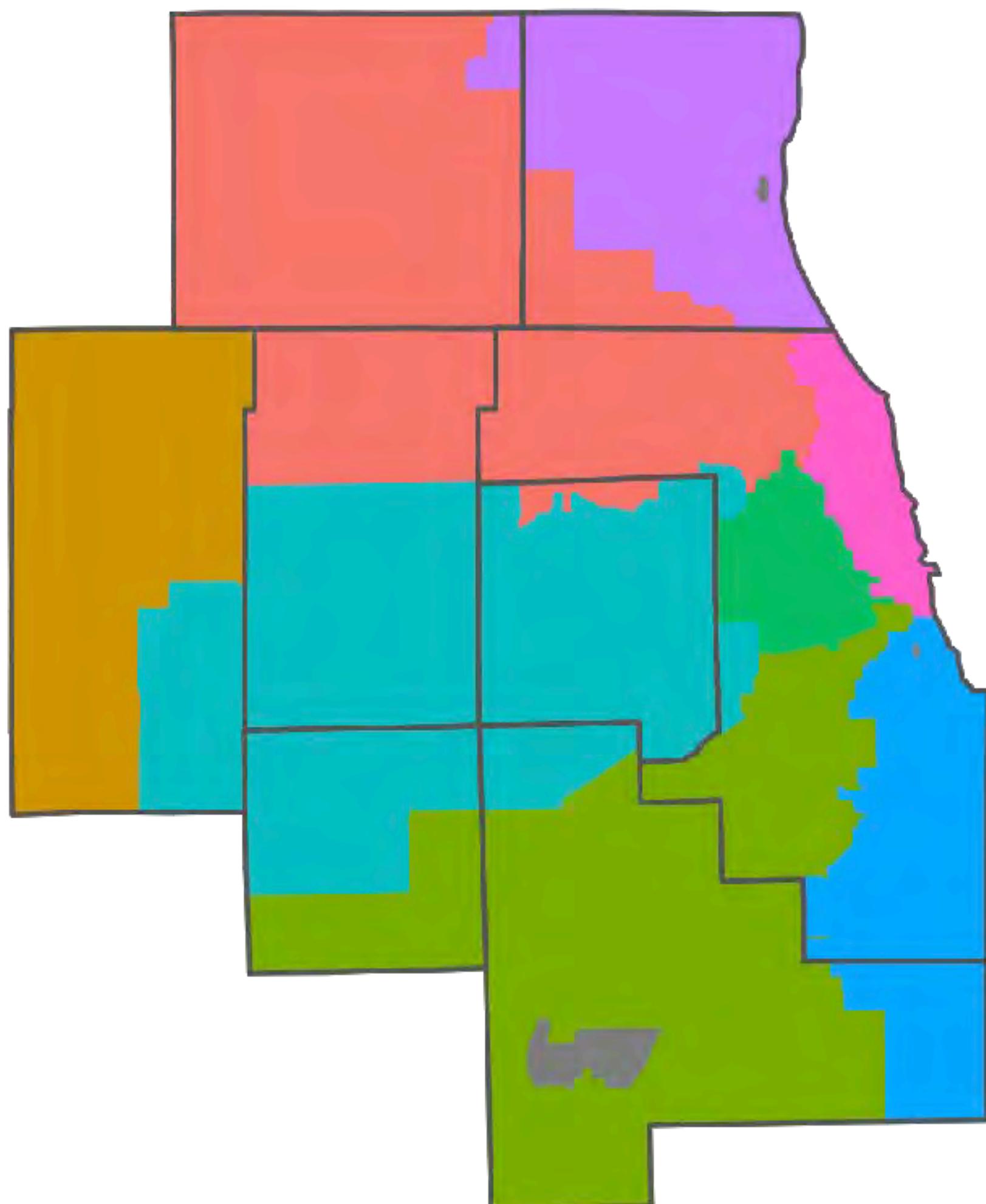


Cluster	Nonwhite (%)	Poverty (%)	Income
Cluster 1	22.8%	7.7%	\$81,196
Cluster 2	17.2%	22.1%	\$55,171
Cluster 3	25.6%	11.8%	\$66,090
Cluster 4	47.6%	19.2%	\$51,716
Cluster 5	23.4%	7.6%	\$88,452
Cluster 6	79%	25.8%	\$42,308
Cluster 7	20.9%	10.3%	\$84,234
Cluster 8	28.6%	14.6%	\$76,361
Region	34.6%	13.5%	\$70,382

Source:

ACS 5-Year Estimates (2016)

Describing Mobility Clusters



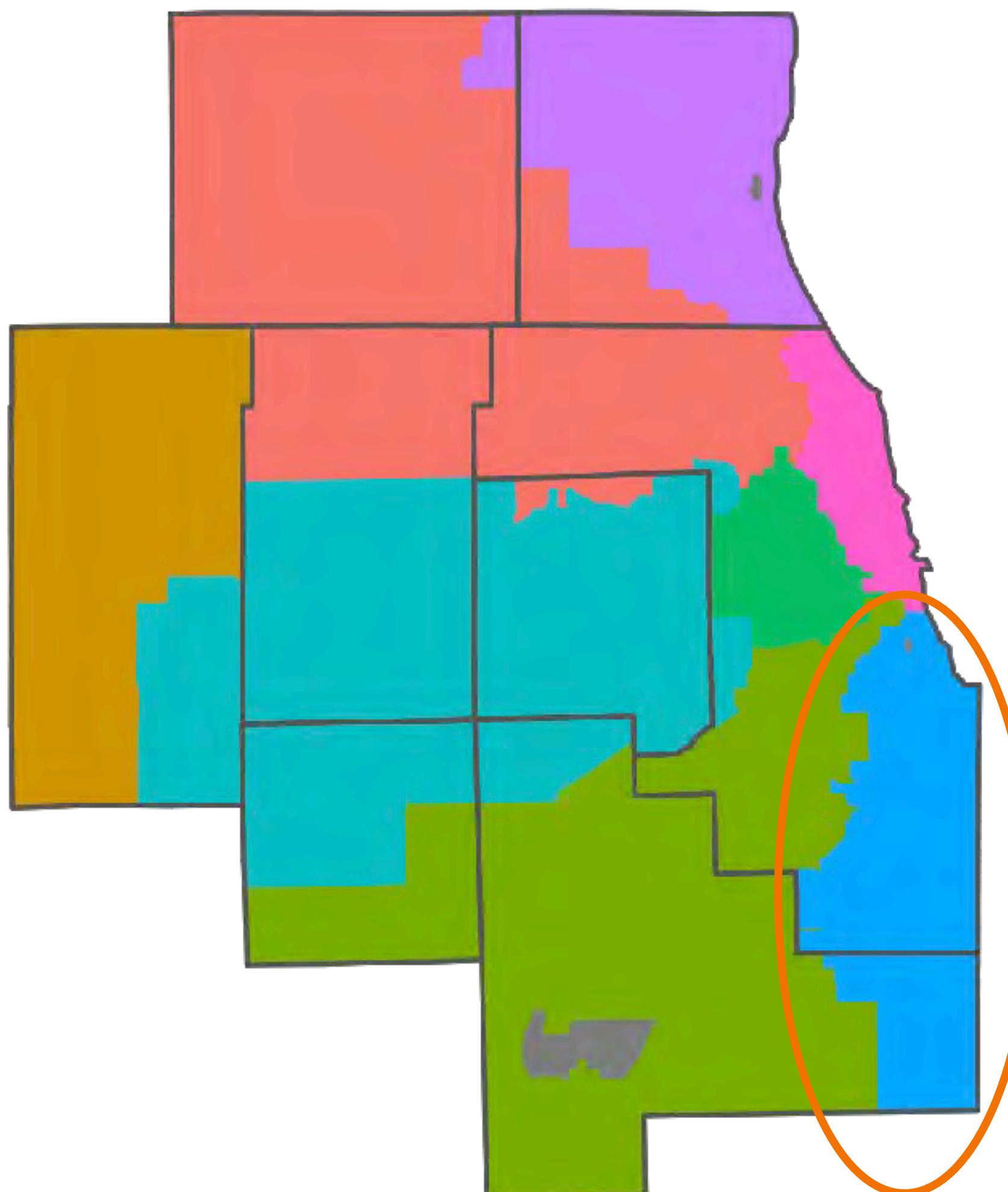
	Cluster							
	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6	Cluster 7	Cluster 8
Population	1,541,674	91,106	1,349,556	1,105,203	1,525,726	1,145,143	593,728	1,253,314
Nonwhite Population (%)	22.8	17.2	25.6	47.6	23.4	79.0	20.9	28.6
Latino/a Population (%)	17.3	10.6	29.8	40.8	17.7	12.9	23.3	19.1
Poverty (%)	7.8	22.1	11.8	19.2	7.6	25.8	10.3	14.6
Median Household Income	\$81,196	\$55,171	\$66,090	\$51,716	\$88,452	\$42,308	\$84,234	\$76,361
Life Expectancy	80.7	80.6	78.6	77.0	81.1	74.1	80.1	80.4
No Health Insurance	14.4	14.8	19.8	25.2	13.9	21.2	16.3	14.7
Routine Health Checkup	75.2	72.3	73.6	73.9	75.4	79.4	76.1	72.6
Cholesterol Screening	87.2	81.0	85.2	84.8	86.8	87.6	86.4	85.5
Cervical Cancer Screening	84.0	80.1	82.3	81.4	84.4	82.9	84.1	82.5
Regular Colonoscopy	64.2	63.3	60.6	57.4	63.2	59.6	64.6	64.2
Routine Dental Health	70.7	63.4	64.4	58.4	69.8	55.0	68.5	70.4
Mammogram Screening	76.4	74.6	76.7	78.6	75.3	81.4	74.6	79.9
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Arthritis	22.8	20.5	22.4	22.1	21.2	26.2	22.0	17.5
Cancer	6.7	5.4	6.1	5.6	6.3	5.9	6.1	5.1
Asthma (Adult)	8.3	9.8	9.0	9.6	8.1	11.3	8.8	8.2
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All Teeth Lost	9.1	13.7	12.3	15.3	9.5	18.2	11.4	7.8

Source:

CDC USALEEP - (2018 Release, 2010-2015 estimates)

CDC PLACES (2021 Release from 2019 BRFSS data)

Describing Mobility Clusters



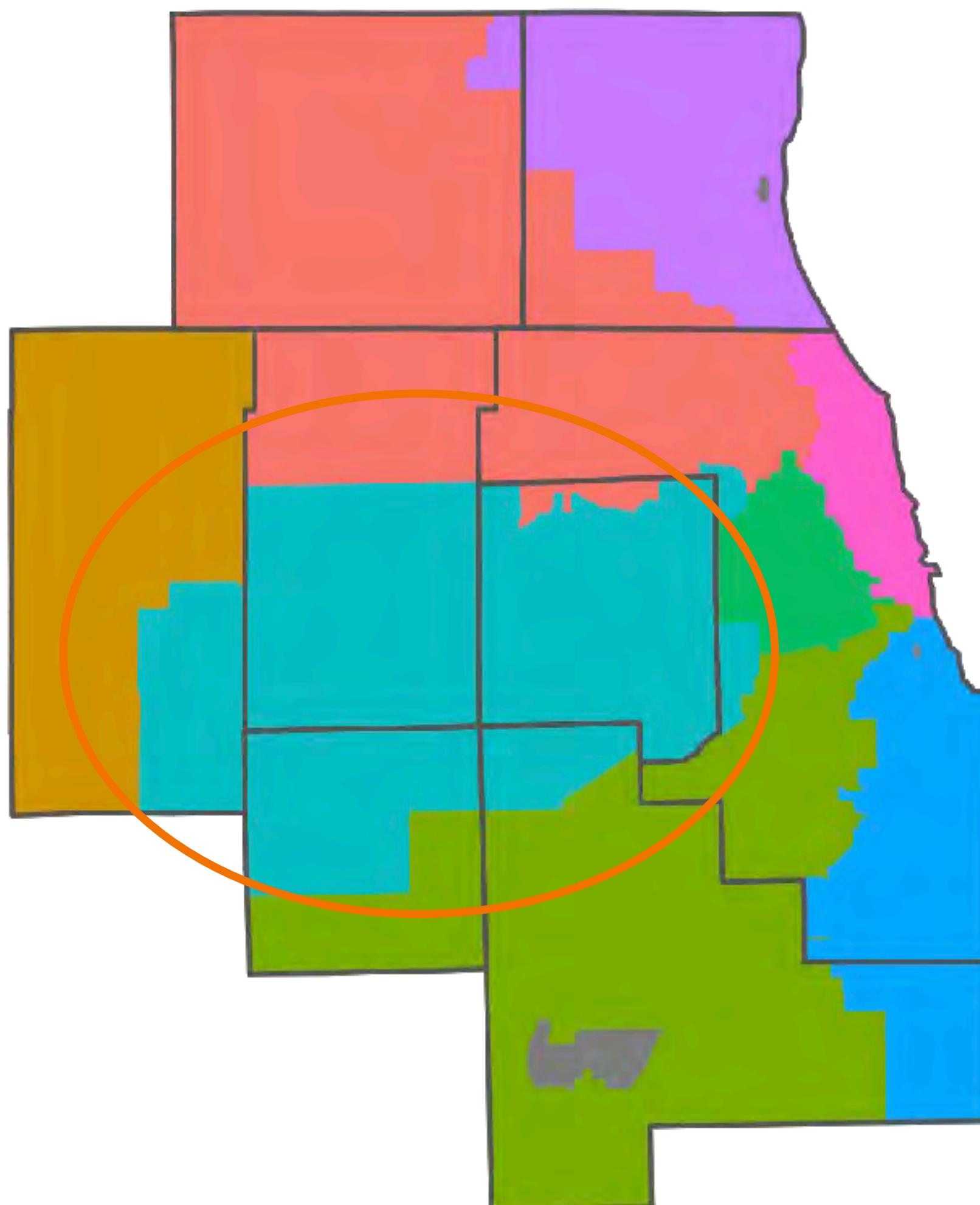
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CDC PLACES (2021 Release from 2019 BRFSS data)

Describing Mobility Clusters



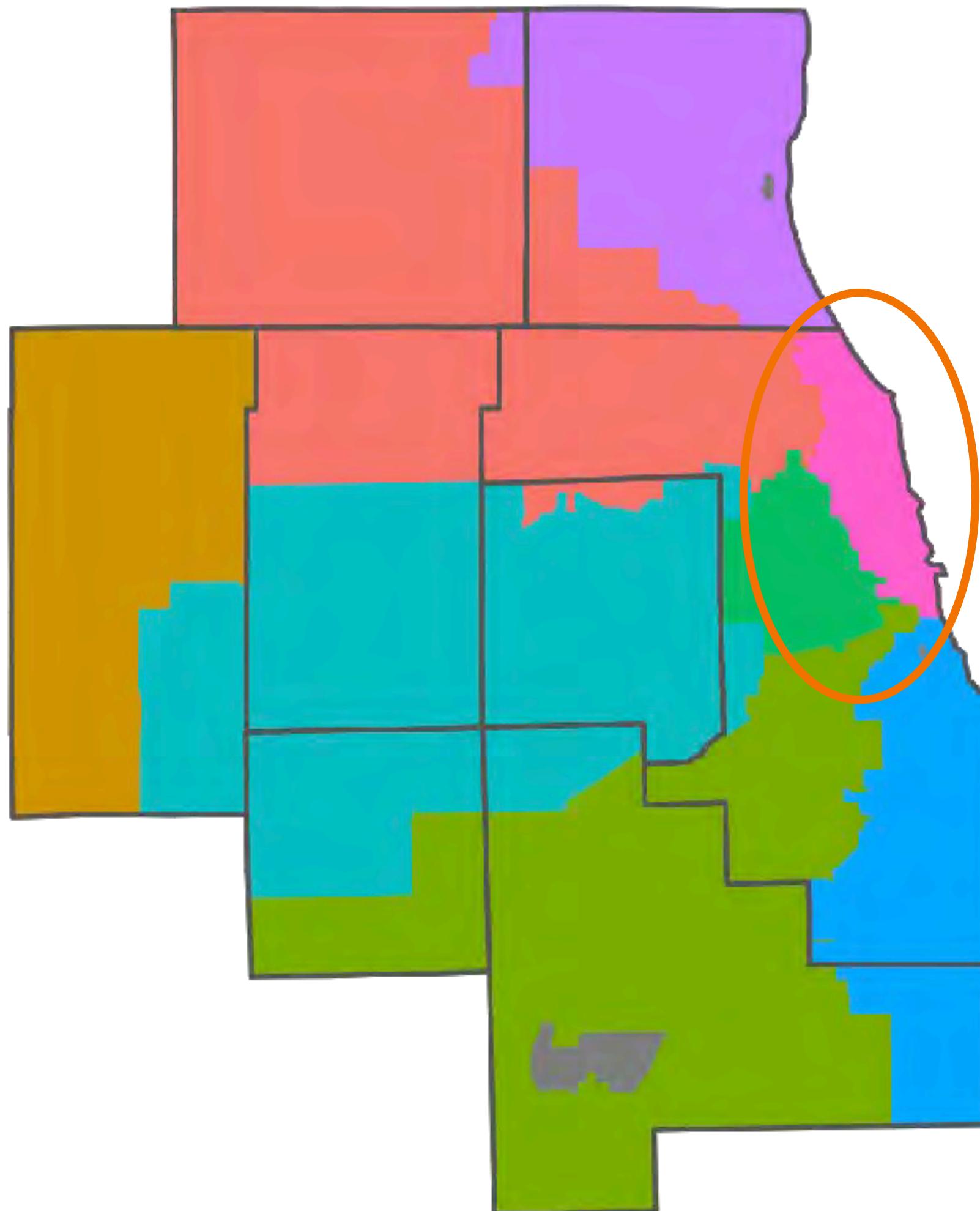
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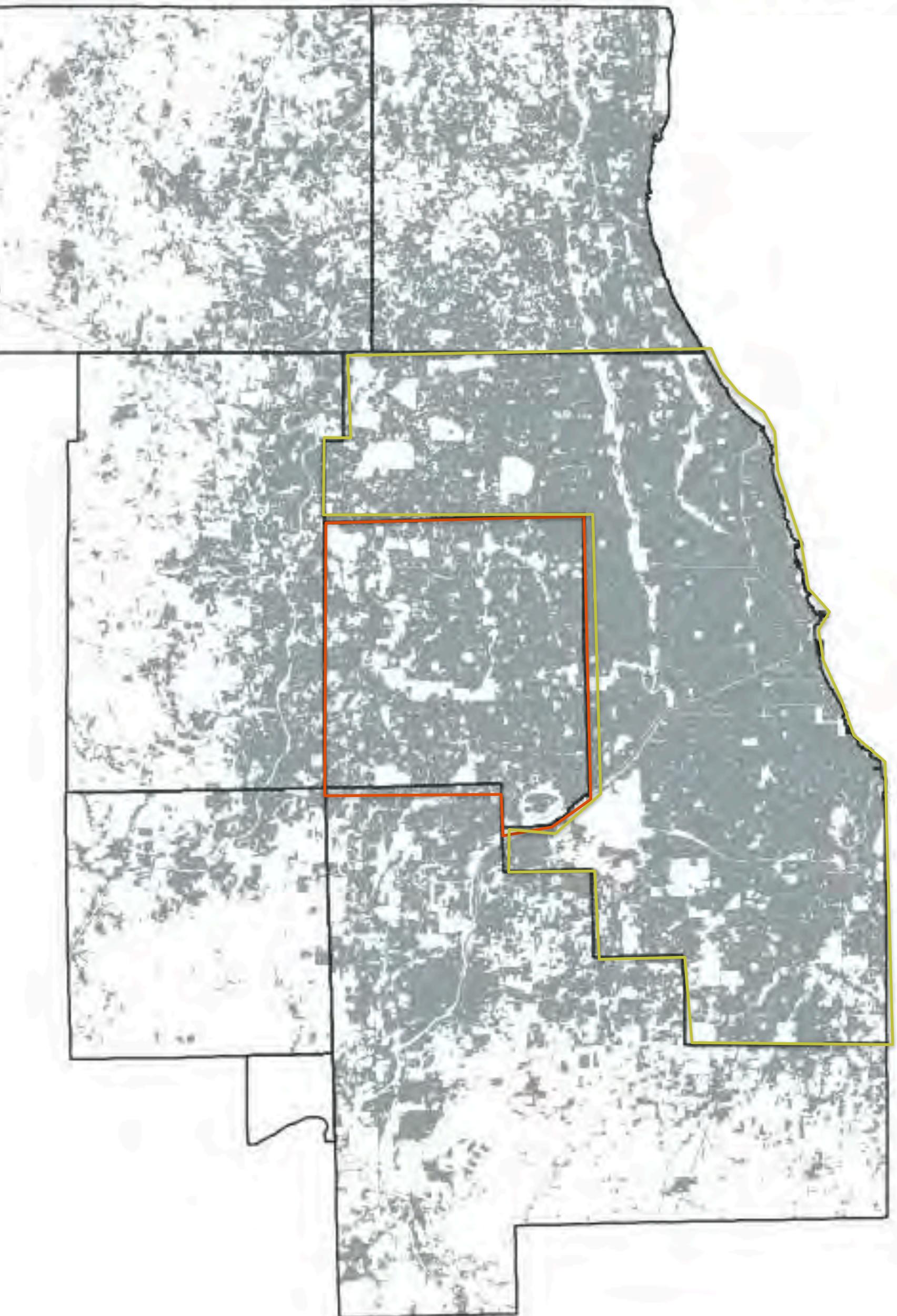
A Region of Contrasts

Causal Effect Forecasts on Earnings Per Year of Childhood Exposure (p25)

Top 10 and Bottom 10 Among the 100 Largest Counties in the U.S.

Top 10 Counties			Bottom 10 Counties		
Rank	County	Annual Exposure Effect (%)	Rank	County	Annual Exposure Effect (%)
1	Dupage, IL	0.80	91	Wayne, MI	-0.57
2	Fairfax, VA	0.75	92	Orange, FL	-0.61
3	Snohomish, WA	0.70	93	Cook, IL	-0.64
4	Bergen, NJ	0.69	94	Palm Beach, FL	-0.65
5	Bucks, PA	0.62	95	Marion, IN	-0.65
6	Norfolk, MA	0.57	96	Shelby, TN	-0.66
7	Montgomery, PA	0.49	97	Fresno, CA	-0.67
8	Montgomery, MD	0.47	98	Hillsborough, FL	-0.69
9	King, WA	0.47	99	Baltimore City, MD	-0.70
10	Middlesex, NJ	0.46	100	Mecklenburg, NC	-0.72

Exposure effects represent % change in adult earnings per year of childhood spent in county



Takeaways

Can neighborhood change trajectories help us to contextualize the continued effects of segregation?

- Most movers are moving between neighborhoods that are experiencing similar change trajectories.
- Some evidence for a hierarchy of moves - gentrification leading to displacement to more obsolescent neighborhood types
- In-movers to the gentrification neighborhood type have income distributions similar to the “stayers” - households who did not move during the study period

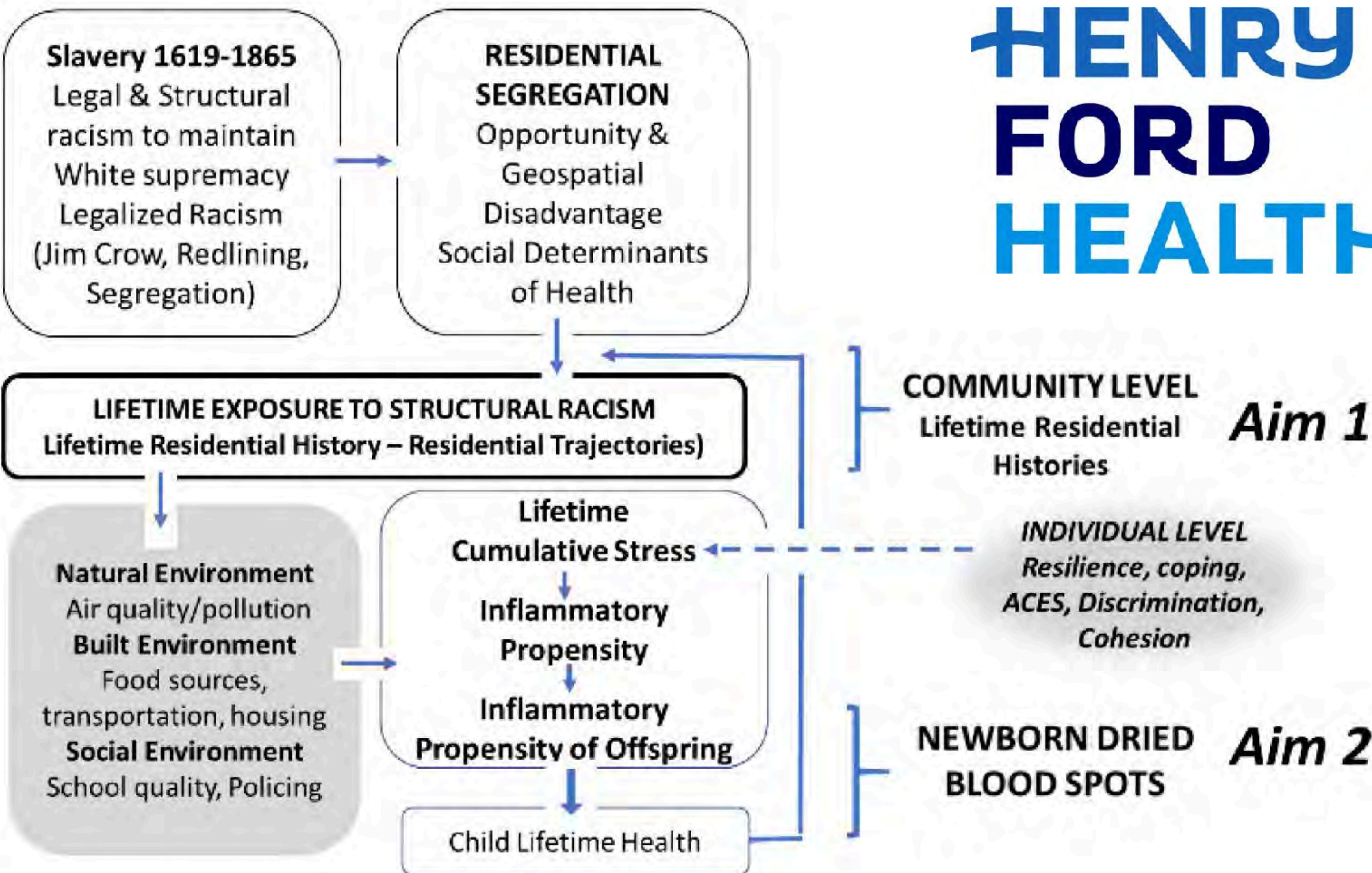
How do these dynamics help us think about institutional and structural racism and the potential to intervene?

- Mobility clusters mirror broad patterns of residential segregation and differentiated opportunity - to what extent is this an expression of choice versus structure?
- These patterns also overlay with historical assessments of economic and financial risk, which help to explain contemporary patterns of growth and disinvestment.

How can we assert health as a rationale and framework for intervention?

- Mobility can help us to define multiple cities within one. Each of these cities might benefit from a different governance approach to housing, health, and wellbeing.
- Mobility clusters can help us to understand the cost of segregation not just at one point in time, but also over time.
- As arguments evolve around housing as healthcare, mobility clusters remind us to invest in places as well as people.

HENRY FORD HEALTHSM



Takeaways for Policy

- Mobility is not (always) a panacea to segregation and related disparities, especially for the disadvantaged.
- Mobility clusters require different resources - these may not line up with administrative boundaries
- Potential to address policy's "goldilocks" challenge
 - Too broad - unresponsive to local needs and populations
 - Too narrow - ineffective beyond certain populations or geographies
 - Just right - effectively deals with dynamics of "where" and "whom"

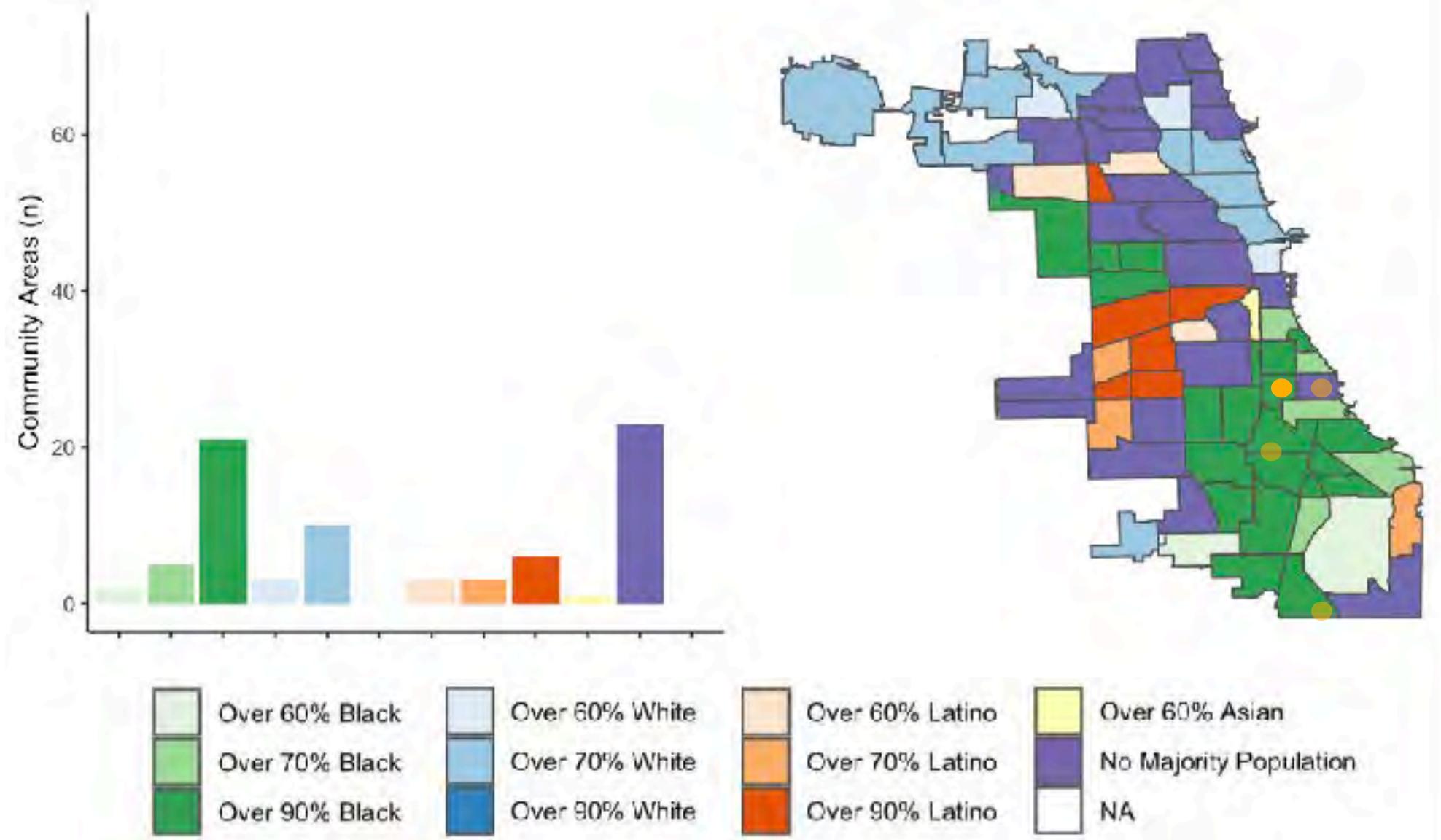
January 19, 2022 06:30 AM

New homes are transforming this historic neighborhood

How Bronzeville, the onetime mecca of Black Chicago, became the city's hottest new-home market.

DENNIS RODKIN  [TWEET](#) [SHARE](#) [SHARE](#) [EMAIL](#)[REPRINTS](#)

2010



John R. Boehm

Kareem Edwards

The Red Zone

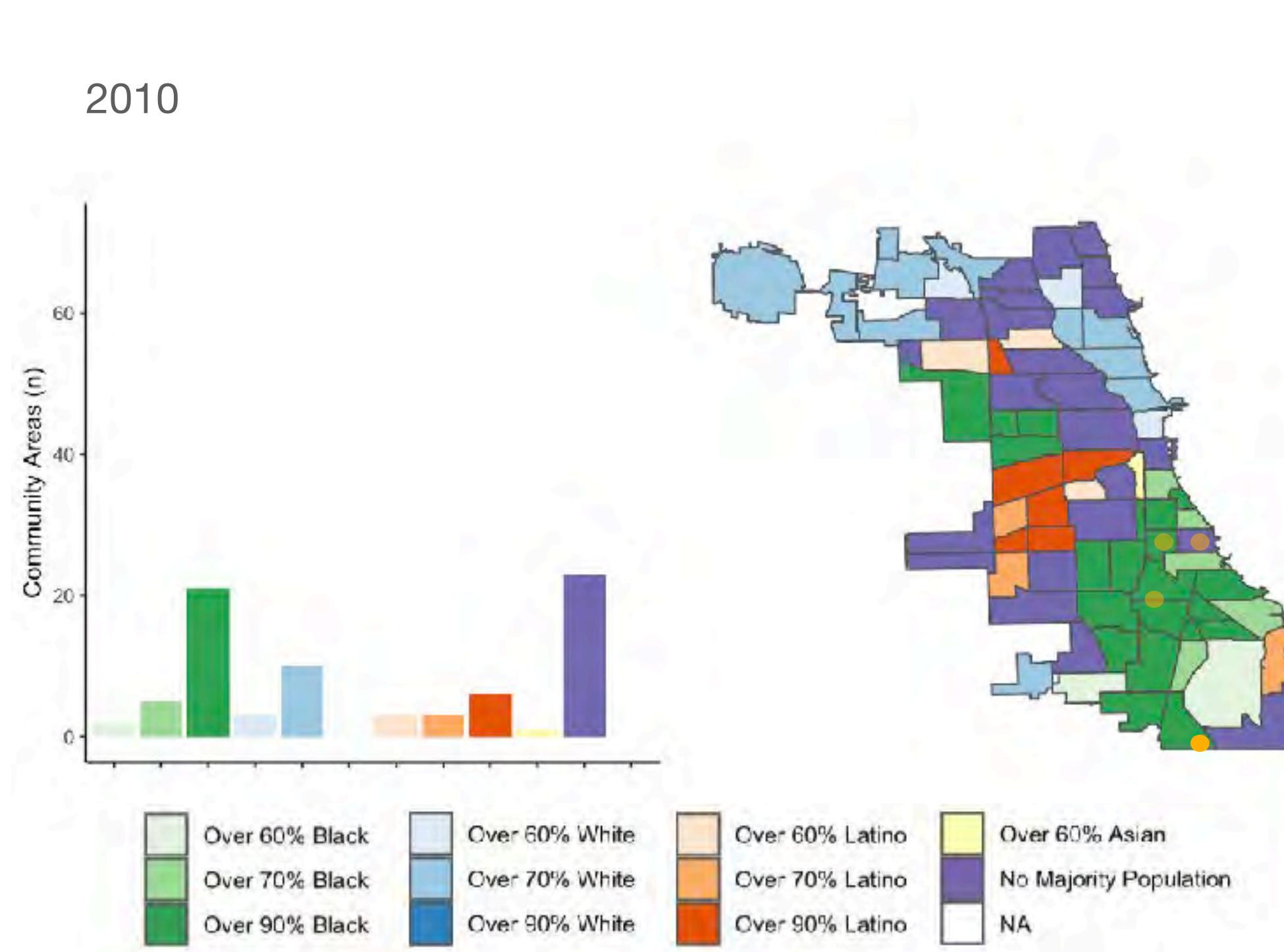
Will extending L service finally bring more development to the Far South Side?

BY EDWARD ROBERT MCCLELLAND

ILLUSTRATION BY TANYA COOPER

MARCH 28, 2022, 9:50 AM

2010



ENGLEWOOD, CHATHAM, AUBURN GRESHAM

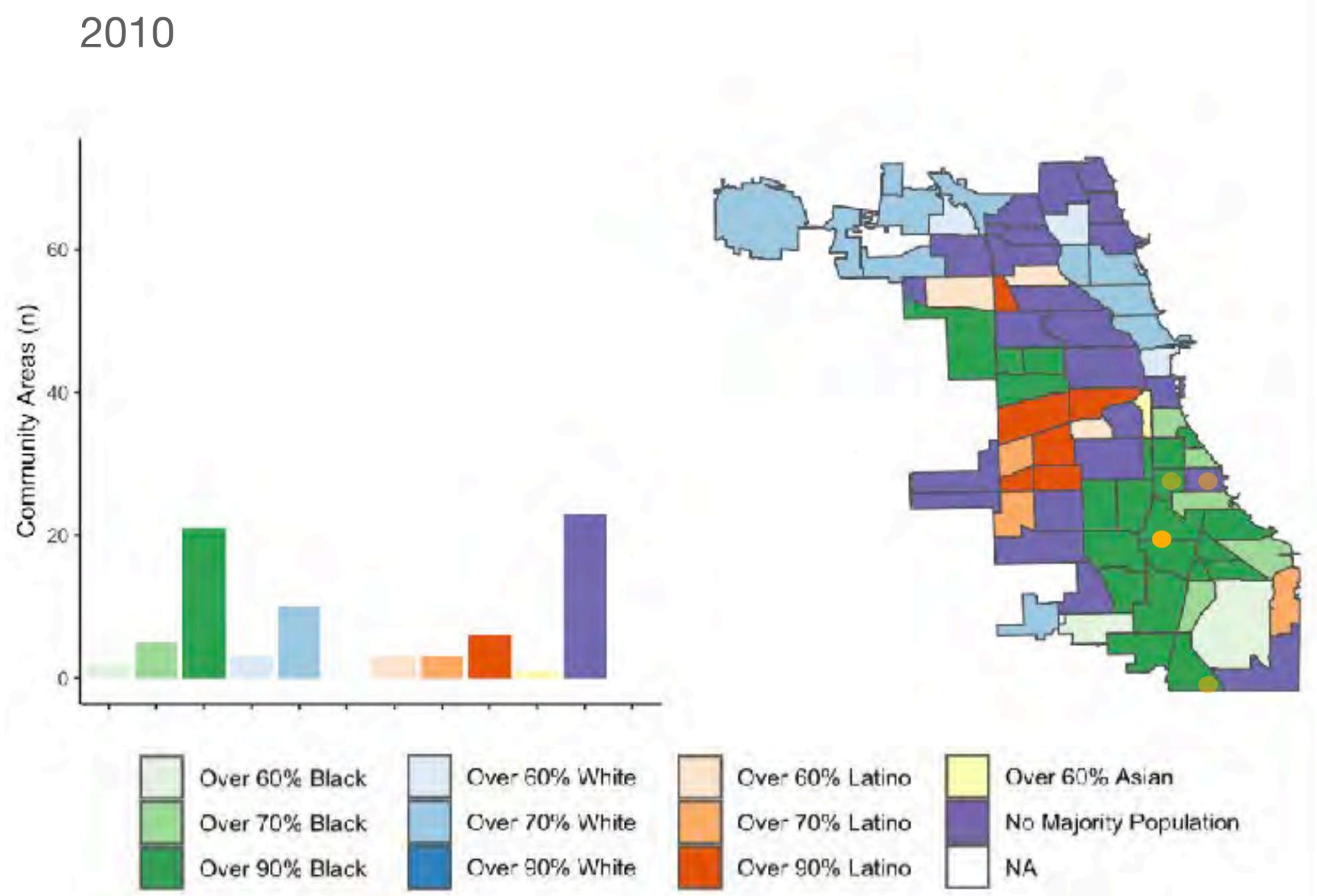
A Grocery Store Is Opening In Englewood Thanks To Organizers Who Pushed To Bring Fresh Food To The South Side

The community-run Go Green Community Fresh Market will open its doors to Englewood neighbors on March 8. "It's not just a store, it's a community space," one leader said.



Atavia Reed

7:30 AM CST on Feb 18, 2022



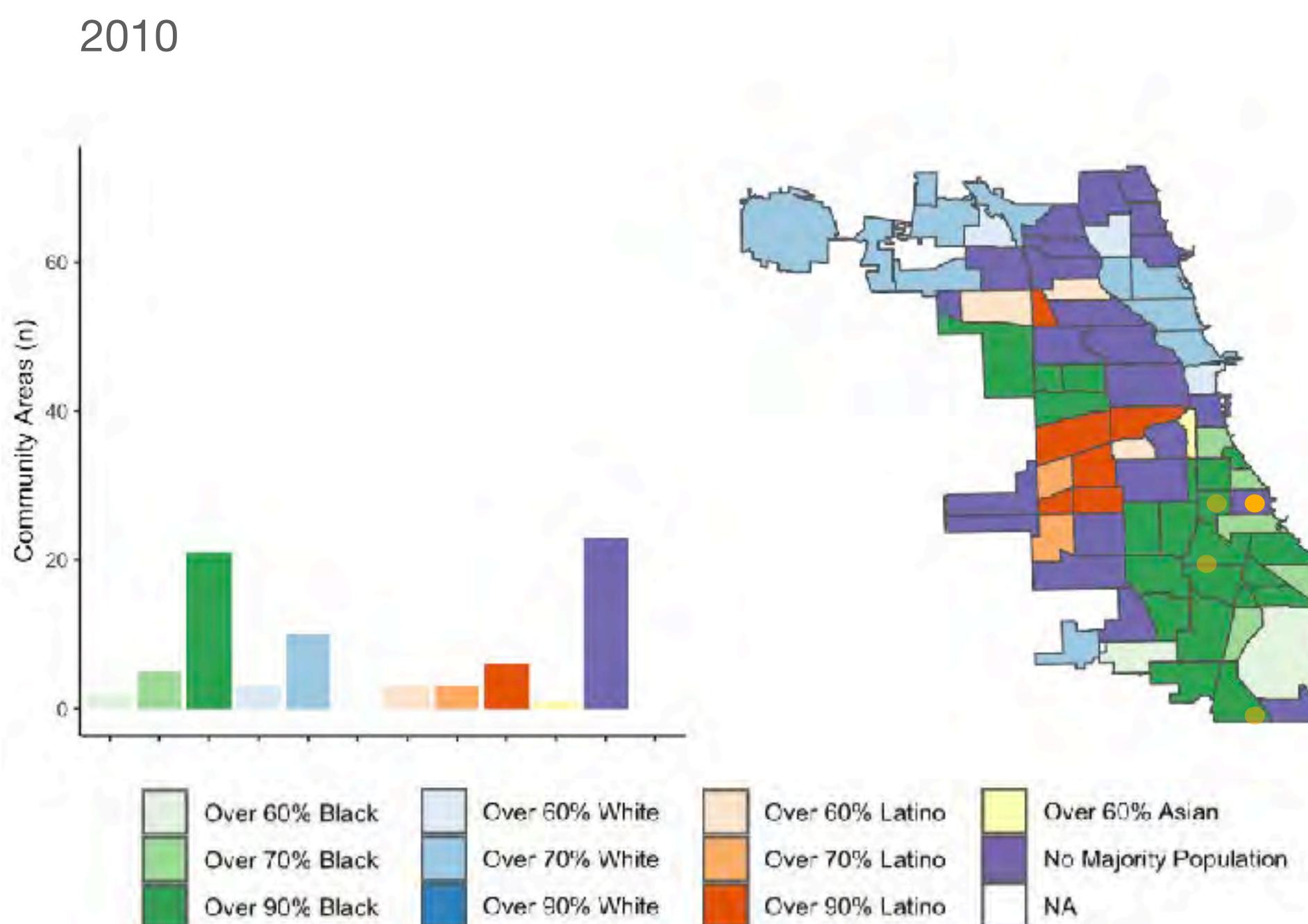
Credit: Colin Boyle/Block Club Chicago

Staff pose for a photo at Go Green Fresh Market, 1207 W. 63rd St., in Englewood on Feb. 10, 2022.

POLITICS

Federal Judge Dismisses Lawsuit Against Obama Presidential Center; Protect Our Parks Vows to Fight

Heather Cherone | March 30, 2022 9:00 pm



Design rendering of the Obama Presidential Center. Plaza in foreground. (Courtesy of The Obama Foundation)

FULL
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IN
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AND NAACP

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Unlocking the DNA of Healthy Housing and Equitable Neighborhoods



Andrew J. Greenlee, Ph.D.
Associate Professor
Department of Urban and Regional Planning
University of Illinois at Urbana-Champaign
agreen4@illinois.edu