

Executive Summary

Healthy, livable and affordable neighborhoods with access to opportunity for work, food and other goods, and recreation, are necessary for healthy individuals and families, and for strong communities and regions. When a neighborhood lacks some of these key ingredients, its residents access fewer opportunities, potentially reducing their well being through outcomes such as loss of income and impaired health. When barriers to opportunity are persistently concentrated in a number of neighborhoods, those residents experience negative and compounding health, income and well being impacts. When those neighborhoods disproportionately house persons of color, race and ethnicity must be recognized and addressed as drivers of concentrated opportunity barriers. And finally, when these persons of color represent the fastest growing portion of the region – who will dominate the workforce in coming decades – the region as a whole faces potential economic hardship as it competes against peer regions better able to lift up all citizens.

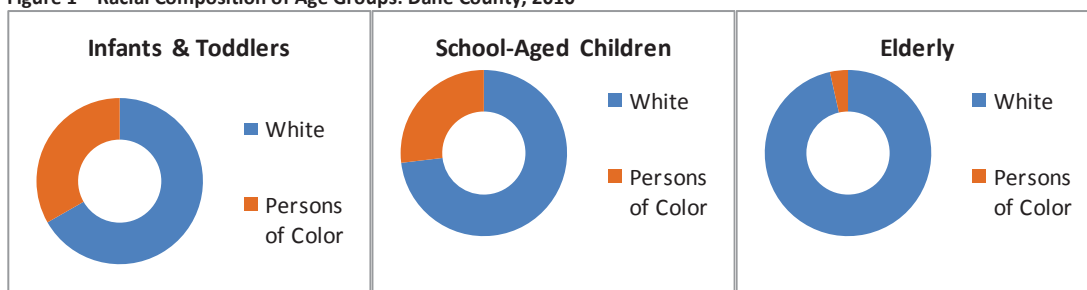
The Fair Housing Equity Assessment (FHEA) explores the distribution of opportunities, and barriers to opportunities in Dane County, or the Madison, Wisconsin region. It is part of Capital Region Sustainable Communities (CRSC). The CRSC initiative started with the award by U.S. Department of Housing and Urban Development (HUD) of a Sustainable Communities Regional Planning Grant. A purpose of the FHEA is to advance a CRSC priority challenge: ensuring equitable access to opportunity for all. It also is intended to meet HUD requirements to “affirmatively further fair housing choice.”

The Madison Region, Who We are and Where and How We Live

The Madison region benefits from an expanding and diversifying population and a healthy and diversified economy anchored by public and exporting industries of technology and finance and insurance. Income and wealth, however, is unevenly distributed; particularly along racial lines. For example, median family income for African-Americans in Dane County is two thirds that of Asian and Hispanic families and about one third of White families.

The region’s racial diversity is unevenly distributed. The City of Madison has the largest population of persons of color. Suburban populations have high percentages of White people, although populations of persons of color are growing faster in these communities. Persons of color are highly concentrated in areas including along the south beltline highway and on the north side, as well as other small areas. Within these concentrations different racial or ethnic compositions exist. Younger populations are much more racially diverse than older populations, reflecting a generational divide.

Figure 1 – Racial Composition of Age Groups: Dane County, 2010



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Like other U.S. regions, households in the region are becoming more diverse in composition and smaller in number of people. “Traditional” families – two parents with their own children – are declining while single persons and other combinations are increasing.

Aging baby boomers are swelling the ranks of empty nesters and senior citizens, while their children – the millennials – are young adults entering the housing market. These two groupings comprise large portions of the population and their needs and preferences are driving up demand for multi-family housing and walkable neighborhoods. This demand results in very low vacancy rates for rental units, especially in higher-demand walkable, mixed-use areas. Higher demand is also driving up housing prices, placing housing cost burdens (paying more than 30% of income for housing) on about a quarter of all households. Approximately 14% of households pay more than half of their income for housing; with very low-income renters comprising most of this group.

Madison Area Opportunities: Where They are and how They are Accessed

The region’s opportunities for quality of life are concentrated in different areas. Jobs, including those paying living wages, and high quality schools are concentrated in portions of downtown Madison, on the west side of Madison and inner-ring suburbs. Income levels are higher in these areas, and housing tends to be less affordable. While downtown Madison remains a strong job center, employment growth primarily is occurring in suburban areas, especially inner- and first-ring suburbs.

Moderate-income households can expect to pay more than 30% of their income for housing in these high growth and opportunity areas; low-income households would likely pay more than half of their income. Transportation adds another cost burden to many of these areas, with combined housing and transportation costs often beyond the reach of low-income households.

Car ownership allows regional access to jobs, while transit serves Madison and some nearby suburbs. Frequent, all-day transit service is limited to central Madison. Transit travel times from outlying areas can be long, with infrequent service. Access to healthy foods from full-service grocery stores can also be limited for those without regular access to cars. A number of “food deserts” exist, particularly in low-income areas.

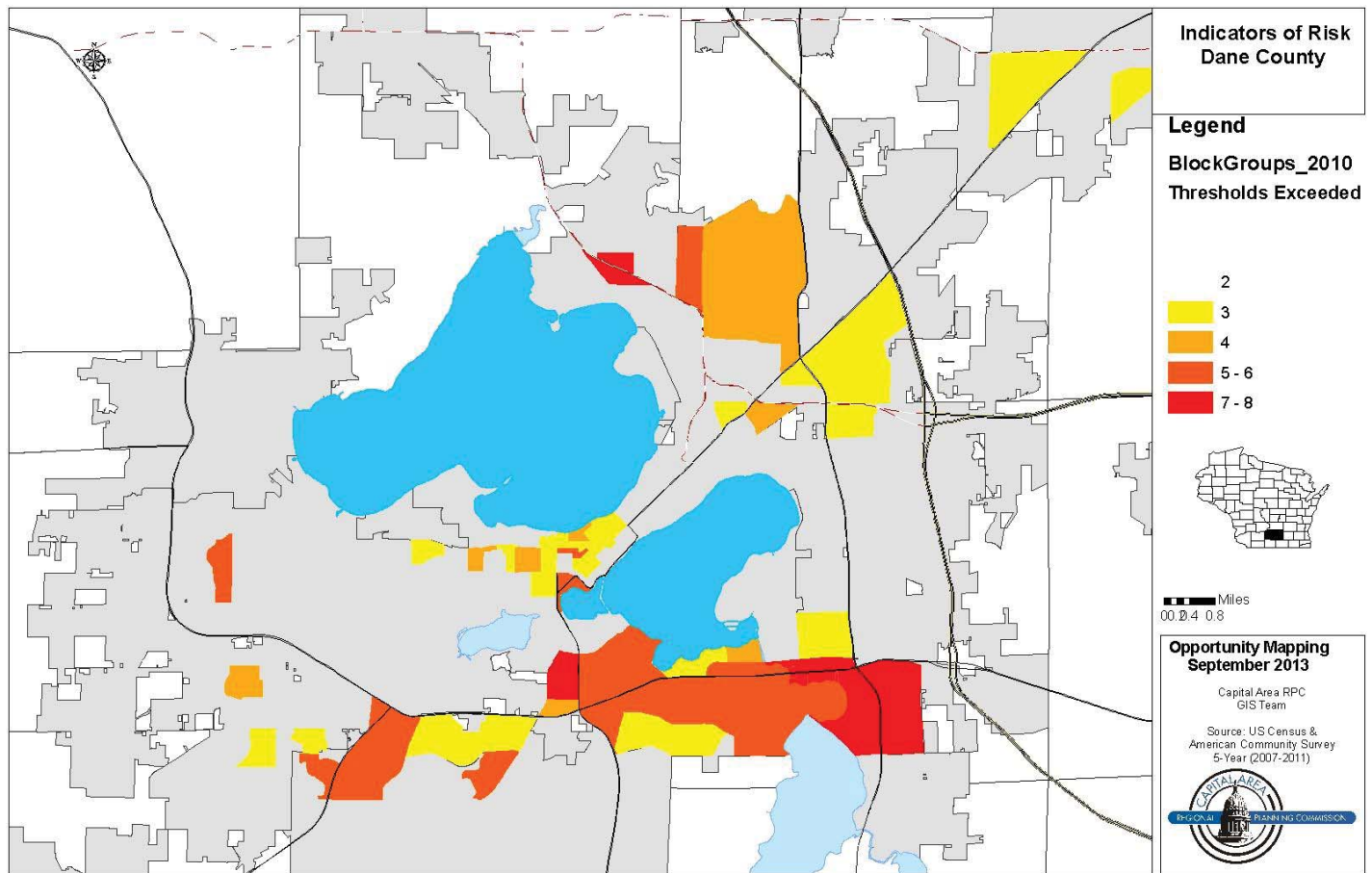
Barriers to Opportunity

Concentrations of poverty and persons of color coincide along the south beltline in south Madison, southwest Madison, and Fitchburg; and north Madison. Further analysis of barriers to opportunities showed additional areas with high concentrations of barriers in southeast Madison and far west Madison. Over all, residents in these areas are well served by access to outdoor recreation and community centers. Some areas are pedestrian-friendly and others are not. Some of these areas lack proximity and good transit access to full service grocery stores and many employment centers. Schools serving these areas tend to be rated “meets few expectations” by the Wisconsin Department of Public Instruction. Race is a significant determinant of access to opportunities, as measured by various access indices.¹ For example, holding income constant, data shows that poor White families are significantly more likely to have access to quality schools, and be engaged in the labor market, than poor Black families.

¹ U.S. Department of Housing and Urban Development developed indices to measure, by race, access to good schools, poverty, labor engagement, housing and neighborhood stability, and access to jobs.

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Figure 2 - Count of Opportunity Barriers, Madison Area, 2010



Source: U.S Census and Department of Housing and Urban Development

Impacts of Barriers to Opportunity

Isolated concentrations of poverty, race and multiple barriers to opportunity have real consequences. One is vast racial disparities. Gaps between African-American and White outcomes in education, income and incarceration are among the worst – if the worst – in the U.S. Isolated areas with few opportunities for walking or biking hinder physical activity and contribute to higher incidences of diabetes and obesity among Black than White populations. A concentration of low-income persons of color along major highways and roadways disproportionately exposes those residents to air pollution. Studies show correlations between such proximity and higher rates of respiratory illness and disease.

Causes to Concentrated Opportunity Barriers

Racially concentrated poverty and multiple barriers to opportunity emerged due to a number of factors. An accumulation of legal exclusion from citizenship and access to capital and income, applied to persons of color, frames today's disparities and geographic concentrations. In just one example, persons of color were legally excluded from home loans and suburban areas, resulting in large wealth disparities over time. Lower wealth limits access to higher cost areas.

Other public and private policies also contributed to such concentrations of low-income communities of color. Planning and zoning created separated enclaves of large blocks of multi-family housing along highways and arterial roadways. Such blocks of lower value land foster lower quality construction and

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distant ownership that, over time, lead to concentrated low-income housing. Siting of affordable housing in low-income areas adds to the concentrations.

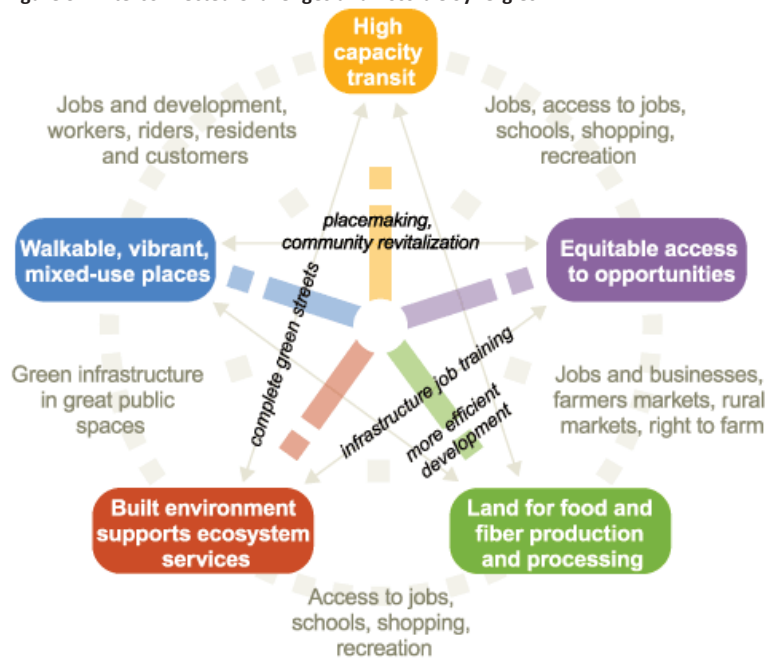
Barriers to high opportunity areas, including higher housing prices, lack of affordable housing and planning and zoning that limits lot sizes or percentage of multi-family housing reduces availability of affordable housing in some high opportunity areas. Lack of public transportation, and consequent higher transportation costs, further limit access to many high opportunity communities. Finally, community opposition to affordable housing also limits access.

Taking Action

The FHEA paints a picture of unequal access to opportunity in the Madison region – with barriers to accessing opportunity clearly demarcated along racial lines. Knowing this information, as well as some of its causes and consequences, is the first step. Determining and implementing action for change must follow.

Capital Region Sustainable Communities identified “ensuring equitable access to all” as a priority challenge for the Madison region. This equity challenge is interconnected with other priority challenges of establishing high capacity regional transit, walkable and vibrant mixed-use places, building communities that support vital ecosystem services, and preserving land for food production. Integrated approaches that build on synergies across challenges are needed instead of silo approaches that treat challenges individually. (See Figure 3)

Figure 3 – Interconnected Challenges and Possible Synergies



Source: Capital Region Sustainable Communities

“Upstream” approaches – changes in political and institutional structures and practices that work at societal levels – are needed for enduring change. At the same time, “mid-stream” and “downstream” approaches that focus on physical and economic conditions, and providing services to treat problems are also needed.

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A review of best practices, for increasing equity and inclusion in planning and decision-making, identifies a three-pronged approach – of building human capital, investing in places, and encouraging better links.. Key to building human capital is increasing leadership, organizing and advocacy capacity in under-resourced neighborhoods. Such empowerment is critical to realizing higher investments and better outcomes in education, economic development and criminal justice reform. Also critical is effective coordination across multiple governmental and community-based equity initiatives. Coordination should draw upon leadership and involvement from under-resourced communities of color.

Investing in places is needed to close deficits in businesses that pay living-wage jobs, grocery stores, and quality public and civic spaces. Many plans exist to meet these needs in under-resourced areas; yet implementation lags.

Better links, or access, from under-resourced neighborhoods to areas of employment, commerce and education opportunities are needed. Transportation investments are needed to increase transit access to high opportunity areas. Investments in walkable, mixed-use centers throughout the region can increase affordable housing, as part of a mix of housing choices, in areas with high job and quality school access.

Important next steps include identifying data indicators and performance targets that specify a measurable and desired change by a specific date. Strategies and actions need to be identified; and responsible parties and timeframes established.