

FHEA

fair housing equity assessment



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EXECUTIVE SUMMARY

In 2011, Metroplan received a Sustainable Communities Regional Planning Grant from the Department of Housing and Urban Development (HUD) to craft a sustainable development vision and strategies. The Imagine Central Arkansas project will culminate in late 2014 with the adoption of a regional long range plan that will lay out a blueprint for transportation, development, maintaining healthy lifestyles, environment and energy, and economic vitality.

As part of this process, the Regional Fair Housing Equity Assessment (FHEA) identifies how land use, zoning, market forces and other factors shape access to housing and other opportunities for the region's racial and ethnic minorities. The FHEA is an invaluable tool for planning, and creating more diverse and equitable communities. This assessment not only informs the development of Imagine Central Arkansas, but also serves as a stand-alone reference document for housing and government decision makers.

The Little Rock-North Little Rock-Conway Metropolitan Area is comprised of six counties. The FHEA will focus on its four urban counties: Faulkner, Lonoke, Pulaski, and Saline counties. Pulaski County is the most ethnically diverse of the urban counties, and its largest city, Little Rock, is the seat of both county and state government. Pulaski County is home to 86 percent of the metro area African American population. African Americans are the largest minority group in the region and make-up 35 percent of Pulaski County's total population. Outside Pulaski County, African Americans are found in substantially smaller numbers, and in only one other county, Faulkner County, do they exceed more than 10 percent of the total population.

The largest concentration of African Americans in the metropolitan area is found in the downtown cores of Little Rock and North Little Rock, in Southwest Little Rock, and in the census tracts northeast of North Little Rock's downtown. In these areas, African Americans are the majority. There is no single causal explanation for this living pattern. A number of historical, economic, and social events such as post World War II suburbanization, the construction of the interstate highway system and the preference for private automobile travel, White flight, crime, urban renewal, and middle class abandonment of downtown have all contributed to the westward expansion of Little Rock and the growth of its neighboring suburban communities. Despite these factors, recent housing trends suggest that the downtown area is becoming increasingly diverse.

Although poverty in the region is closely correlated with race, the FHEA does not deal with poverty, housing, or transportation in isolation. Instead, the report deals with these issues from the perspective of a number of minority groups: the homeless, disabled, elderly, and those in Racially Concentrated Areas of Poverty (RCAPs). By taking this approach, a more nuanced portrayal of the concerns and vulnerabilities of each of these groups is possible. Although each of the groups and communities examined in the report share common features, the vulnerabilities, needs, and concerns for each are quite specific.

The Disabled

The metropolitan region has an estimated 208,410 disabled residents. The disabled population is not concentrated in any one city, census tract, or area in the region. The disabled, while well-represented in the workforce, are more likely than those without a disability to live at or below the poverty threshold. They are also less likely to be employed in high paying jobs than non-disabled individuals with similar levels of educational attainment. There is also concern, due to their low wages in comparison to those without disabilities, that there are many opportunities in which the disabled might be excluded. These “missed opportunities” may be in: 1) pursuing post-secondary education, 2) being over-looked for raises and promotions, or 3) discrimination when they are considered for employment. Although a network of programs, agencies, and organizations exists to address these disparities, it is likely that many of the disabled are unaware of, or are not connecting to these resources. A critical concern is with the disabled who are living in poverty, particularly those living in areas of limited access. For this segment of the disabled population, being connected is essential to creating independent, healthy, sustainable lifestyles. Integral components to their social and economic elevation and connectedness are transportation, housing, and access to employment opportunities. The disabled, like those without disabilities, rely overwhelmingly on privately owned vehicles to meet their transportation needs. Their limited transportation options and need for accommodated living and work spaces greatly influence, where they can live, work, and how connected they are to their community.

The Elderly

The number of those 65 years or older is expected to dramatically increase as America’s Baby Boomers age. The expansive growth in the number of elderly, although unprecedented, is linked to expanded life expectancies. The so-called “Graying of America” describes this historic expansion. In planning for this community, a number of considerations must be taken into account.

The elderly are more likely to live on fixed incomes, and few have saved for an extended retirement. Unable to work, many must cut their household expenses to make ends meet in the face of rising living expenses. Others do without necessities such as healthy foods or medications to assure that essential bills are paid. The bulk of the elderly in the RCAP areas spent their working lives in low paying service jobs and rely exclusively on Social Security as their sole source of income more so than the general population. Americans are faced with a new dilemma as the working poor age.

In the past, care for the elderly was largely the responsibility of family networks. The decline of extended and nuclear families had increased numbers of elderly required to fend for themselves.

It should come as no surprise that the recent extended economic recession (called the “Great Recession”) has dramatically changed the lives of the elderly. In some parts of the metropolitan area, as many as one in four elderly are

dependent upon social services and charitable organizations for their day to day existence. They also rank among the poorest households in the area. Like the working poor,

poor elders rely on low cost housing. Record occupancy levels at public housing exclusively for the elderly attest to this dependence. Dependency is exacerbated by health concerns. These elders are tethered to housing built with universal design standards that incorporate a step-free entry, single-floor living, reachable controls and switches. Seniors in increasing numbers desire public transportation. Transportation that can drop them off and pick them up at medical facilities, act as vital links to goods and services and allows them to remain in contact with their social communities despite their declining mobility.

Increasing life expectancies combined with uncertainty of federal support for programs directed toward elders living in poverty have increased the likelihood that the living conditions for elders living below the poverty threshold will decline. As funds for subsidized elderly housing are reduced, it becomes increasingly less likely that new subsidized housing units will be built in their traditional form. The increasing numbers of elderly poor compete with their youthful counterparts for vouchered housing or are forced to find an alternative living arrangement. The shortage of subsidized housing for poor elders may restore the multigenerational model, because of its utility to both families faced with childcare cost increases and elders faced with increasingly fewer housing choices. Another alternative might be a shared model, wherein several elders live in a single family home in order to share the financial burden associated. This model provides the elder with independence, reduces the cost associated with living alone, and yet maintains a connectedness with the community of peers (roommates). This model was popularized several decades ago in the television show, “The Golden Girls” and, although few elders elected to follow the model when the show was aired, a renewed interest in its utility and cost savings may make it an attractive model for healthy seniors.

Racially Concentrated Areas of Poverty (RCAP)

The Department of Housing and Urban Development (HUD) defines, a Racially Concentrated Area of Poverty as any census tract with a non-White population of 50 percent or more where either the family poverty rate is 40 percent or greater, or the family poverty rate is at least three times that of the average family poverty rate for census tracts in that metropolitan area.

RCAPs are found in five census tracts in the metropolitan area. All five tracts are located in Little Rock and North Little Rock. RCAP Census tracts 30.01, 30.02, and 28 are located in North Little Rock, while RCAP Census tracts 12 and 46 are located in Little Rock. While all the tracts share the RCAP designation, each neighborhood has its own distinct attributes, strengths and obstacles

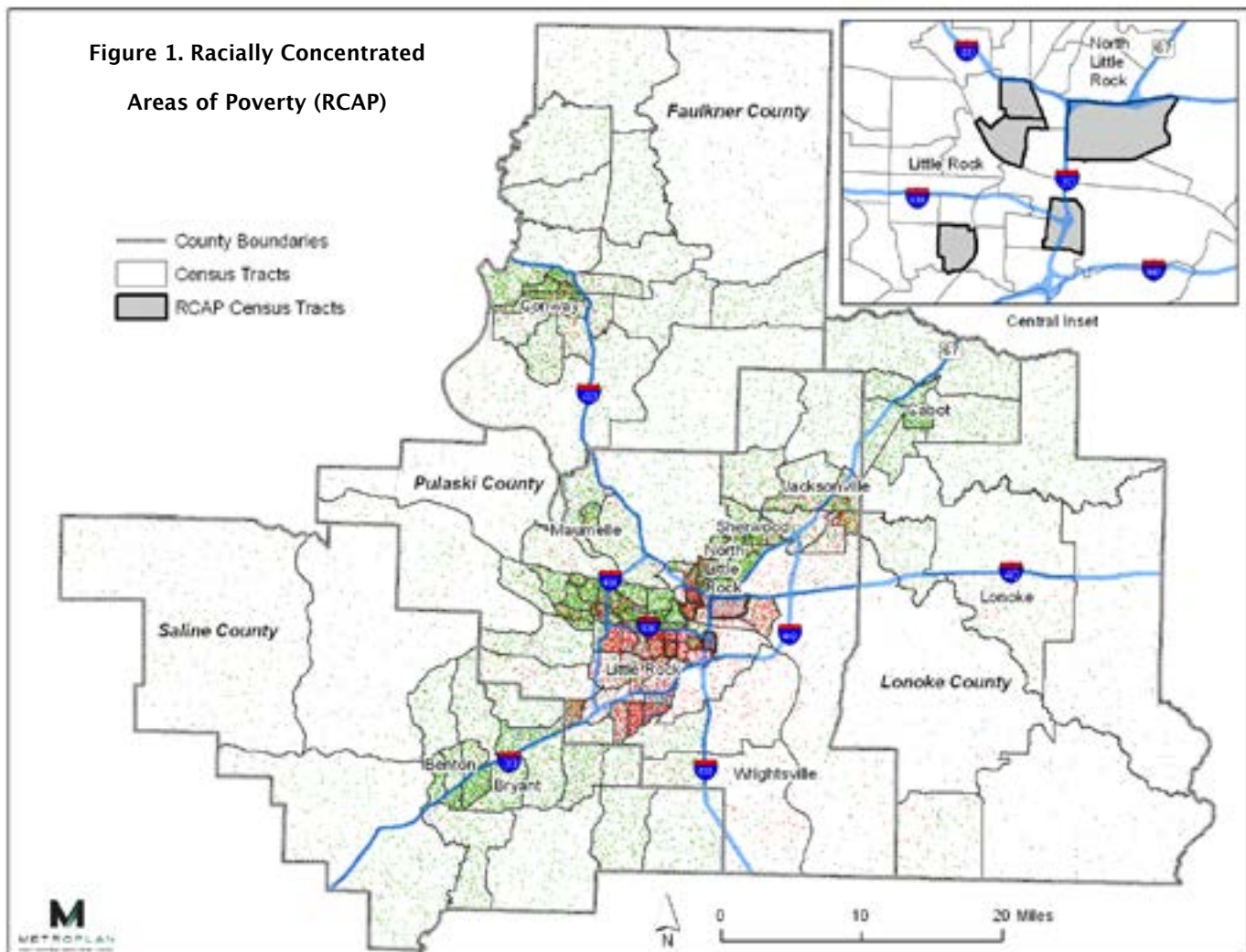
It should be stated, as the Report points out, that the City of Little Rock is ranked by some sources as the 10th most integrated city in the nation and that by other measures racial segregation has decreased some 8% in the metropolitan area since 1980. Still it is undeniable that poor minority

populations tend to be concentrated in the aging housing stock of the urban core and increasingly isolated from economic opportunities.

Although all ethnic and racial communities in the metropolitan area have members who live below the poverty threshold, there are a disproportionately high percentage of African Americans in the area who live in poverty. RCAP residents are dependent upon low cost housing and public transit and are therefore concentrated near public transit lines near the downtown core (where most affordable housing is found). RCAP residents are disproportionately more likely to be unemployed or under-employed. The decline of downtown as a commercial center offers some explanation of what happened to entry level service, retail, and hospitality jobs in the area, but falls short of explaining complex questions of job advancement, personal initiative to advance or better ones position, and consistently low levels of educational attainment among RCAP residents.

There are a number of collateral effects and conditions which exacerbate the effects of poverty in the RCAPs. RCAPs have some of the region's lowest housing values and often have high rates of home foreclosure and abandonment. These areas are often bereft of commercial enterprises vital to

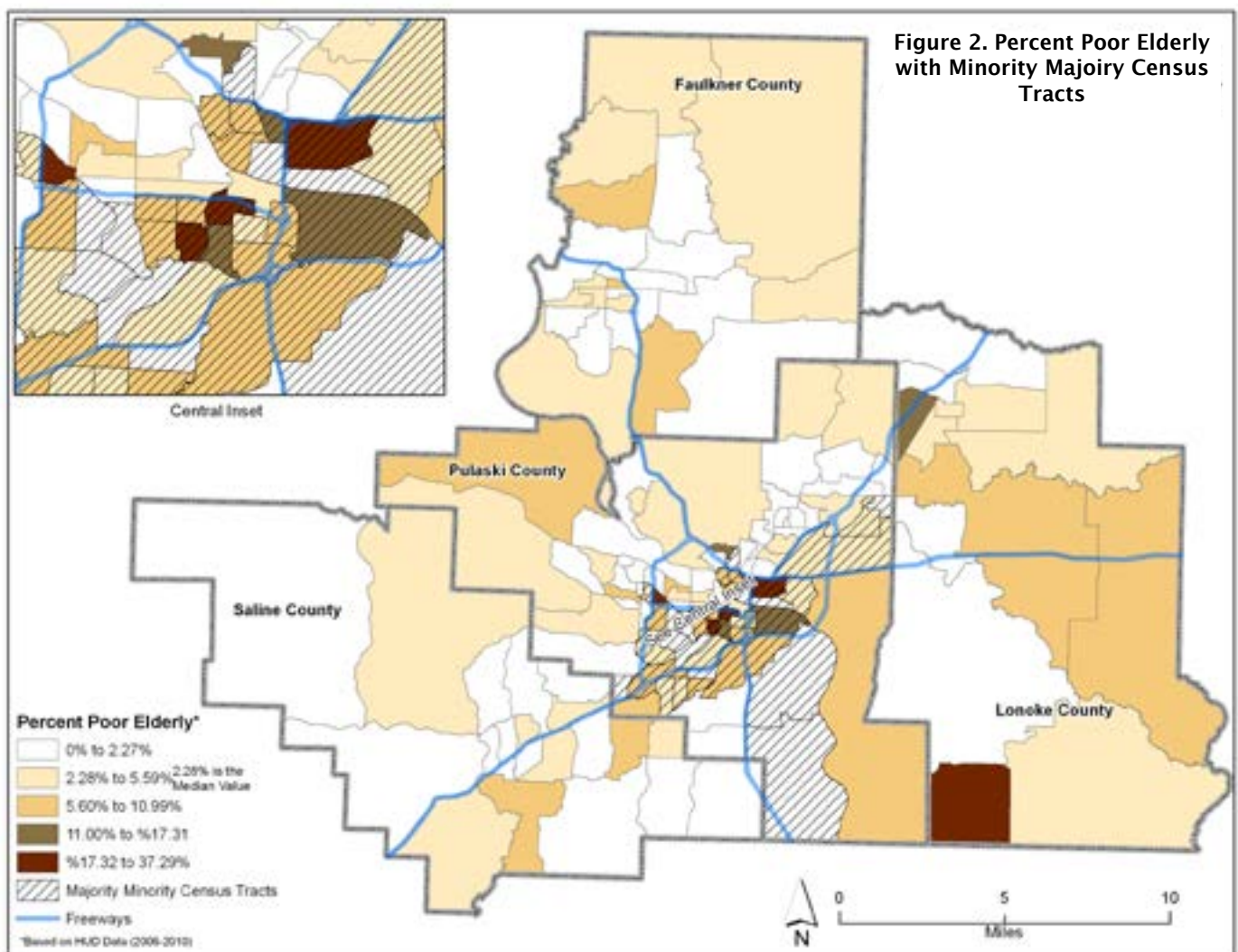
**Figure 1. Racially Concentrated
Areas of Poverty (RCAP)**



create jobs and/or provide services to their residents. This void is often filled by convenience stores and other stores which provide fewer options, at often greater expense and of lesser quality. The poor are forced to travel outside their neighborhoods for grocery stores, pharmacies, and banks.

Although the Little Rock-North Little Rock-Conway Metropolitan Area has only five census tracts which exceed the RCAP's 40 percent Family Poverty Rate, there are ten tracts wherein poverty levels ranged from 25 to 39.9 percent and twenty-three from 15 to 24.9 percent. In Pulaski County, tracts with poverty levels of 25 percent or more were also majority African American. The region's oldest area of racially entrenched poverty is census tract 28, a historically African American working class community. Tract 28 was the only tract in the metropolitan area that would have met the RCAP poverty threshold in 1980.

Although more pervasive, and in greater concentrations in the urban African American community, poverty does exist in majority white census tracts. Generally located on the peripheries of cities and towns or in rural communities, poverty among Whites is more diffused. For example, of Lonoke County's sixteen census tracts, only four have populations where less than 7



percent live in poverty. In three tracts (Census Tracts 202.02, 204, 208), rates of poverty range from 15 to 24.9 percent and a single tract, (Census Tract 207) has a poverty rate of 25 percent or above. The only other majority white tracts in the metropolitan area which have poverty rate concentrations of 25 percent or above are located in a small section of the city of Conway called “Cow Town”, due to the bovine related names given to its streets. Cow Town spreads into two tracts, Tracts 307.02 and 309. The areas of high concentrations of White poverty in Lonoke and Faulkner counties also have in common concentrations of African Americans larger than adjacent census tracts. So even outside Little Rock, concentrations of poverty are correlated with African American communities.

The poor, particularly those in the RCAP and near- RCAP census tracts, live in the metropolitan area’s most dangerous neighborhoods (areas with the highest incidents of violent crime). They are also exposed to more toxins and hazardous materials. The children have fewer healthy food options, are more likely to live in households headed by single females, and on average have lower standardized test scores.

The Homeless

There are an estimated 3,000 homeless in Central Arkansas. The homeless are much harder to quantify and categorize than other segments of the poor. This is due in part to the itinerant nature of homelessness, the stigma attached to the condition, and the number of those who are temporarily homeless. The chronically homeless tend to suffer from disabilities such as drug addiction and mental health disorders. Others are veterans who have trouble transitioning from their military lives to civil ones, and struggle with unhealed mental wounds from their service. While chronic homelessness in the urban core is very visible, homelessness in rural and suburban communities often goes unnoticed. This myriad of complex issues makes eradicating homelessness difficult. A host of organizations in the region take on the difficult task of assisting the homeless. Organizations providing assistance note three primary causes of homelessness: poverty due to unemployment and/or underemployment, lack of education and lack of life skills. While men make up the bulk of the homeless, increasing numbers of females (particularly veterans), families, and children on their own are requesting aid.

Access to Opportunity

Many impoverished neighborhoods lack the basic services that contribute to strong communities. These include: access to a grocery store, pharmacy, bank, health care clinic/ hospital, laundromat, a good school, day care, variety store, affordable housing, parks and bus service. Two factors appear to govern housing decisions for the poor: housing cost and access to public transit. The poor in the metropolitan area have extremely narrow price points for housing, which restricts the areas where they can afford to live. Such areas are typically the most dangerous, environmentally unsafe, and have the fewest amenities and job opportunities.

The urban poor are disproportionately dependent upon public transit. Public transit is a lifeline which connects them to jobs and amenities not available in their neighborhoods. Residents who rely on public transit are required to live within its service area and considerations such as travel time and service hours govern how far they can live from their places of employment.

The six primary impediments identified as barriers for poor residents of the metropolitan area include:

1. Availability of low-price point housing throughout the metropolitan area, particularly in areas of opportunity
2. Access to Public Transportation throughout the metropolitan area
3. Housing Discrimination restricting access to affordable housing based on sex, race, disability, age, or national origin
4. Zoning regulations that limit the availability of low-price point housing
5. Landlord-Tenant Laws which heavily favor landlords over tenants
6. Lack of job opportunities in areas of concentrated poverty

1. INTRODUCTION

About This Report

In 2011, Metroplan received a Sustainable Communities Regional Planning Grant from the US Department of Housing and Urban Development (HUD) to craft a sustainable development vision and strategies. The Imagine Central Arkansas project will culminate in late 2014 with the adoption of a regional long range plan that will lay out a blueprint of recommendations for transportation, development, maintaining healthy lifestyles, environment and energy, and economic vitality.

As part of this process, the Regional Fair Housing Equity Assessment (FHEA) identifies how land use, zoning, market forces and other factors shape access to housing and other opportunities for the region's racial and ethnic minorities. The FHEA will be an invaluable tool for planning, and creating more diverse and equitable communities. This assessment not only informs the development of the Imagine Central Arkansas plan, but also serves as a stand-alone reference document for housing and government decision makers.

Process and Methodology

This document serves as partial fulfillment of the HUD Sustainable Communities grant agreement. There are three key deliverables in completing the FHEA requirement. They are:

- **Product.** *Grantees must produce a Fair Housing Equity Assessment that will serve either as a stand-alone document or one that will be integrated into the regional plan.* Information contained in this FHEA will be integrated into the overall long range planning process, and the full report will be appended to Imagine Central Arkansas. Additionally, the data collected and developed into demographic and housing profiles will be a resource to housing authorities and regional leaders.
- **Engagement.** *Regional stakeholders must consider the findings contained in the FHEA.* In central Arkansas, those stakeholders include the consortium, called Imagine Central Arkansas Partners (ICAP), the Regional Planning Advisory Council (RCAP), Metroplan's Board of Directors, and public housing authorities.
- **Integration.** *Grantees must determine how the FHEA findings will be used to inform decision-making, prioritization and investment.* This report will be used to inform decision-making, prioritization and investment in two ways. First, information contained herein will be used to develop the housing element of the regional plan, and will also help inform the other plan elements. Once adopted by the Metroplan Board of Directors, Imagine Central Arkansas will be the resource for encouraging and developing projects that implement the plan vision. In particular, transportation

The Sustainable Communities Initiative

In 2010 and 2011, HUD awarded some \$196 million in Sustainable Communities grants. The Partnership for Sustainable Communities is an agreement among HUD, the US Department of Transportation (DOT) and the US Environmental Protection Agency (EPA) to take a more holistic approach to better respond to unique regional needs. Central Arkansas is one of 45 regions in the United States that received an award.

Sustainability also means creating "geographies of opportunity," places that effectively connect people to jobs, quality public schools, and other amenities. Today, too many HUD-assisted families are stuck in neighborhoods of concentrated poverty and segregation, where one's zip code predicts poor education, employment, and even health outcomes. These neighborhoods are not sustainable in the present state.

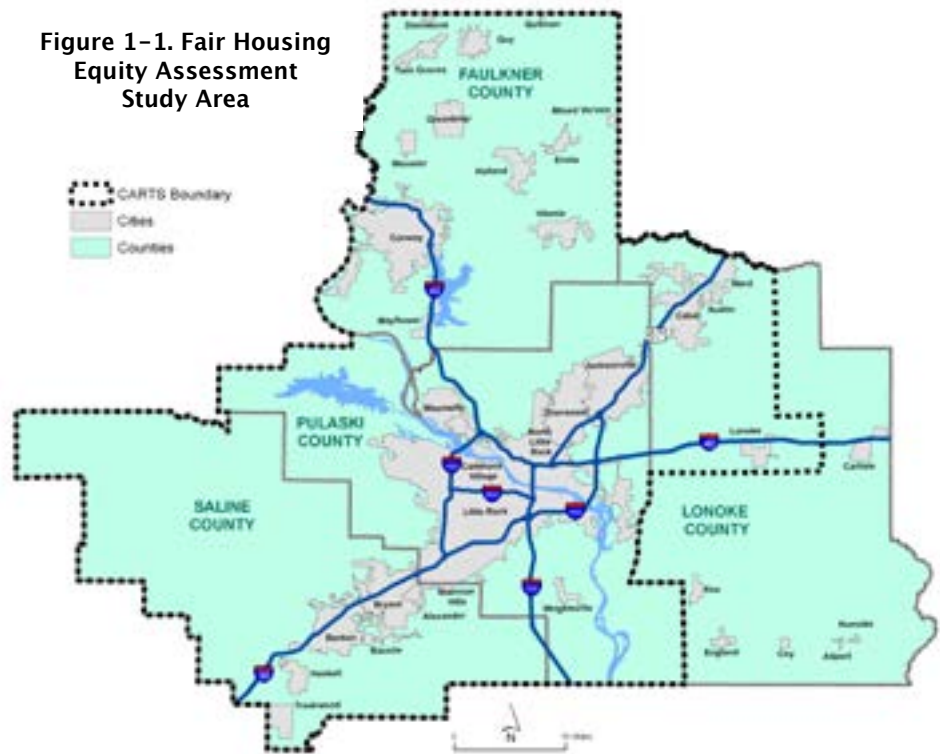
—HUD Secretary Shaun Donovan, February 23, 2010

About This Report

The purpose of **Jump Start** is to demonstrate how the Livability Principles can be integrated into community design and implemented in existing communities to impact the larger region. Up to five plans for specific neighborhoods will be created, which will integrate housing design, development economics, municipal codes and regulations, and supportive infrastructure investments. These four sub-area plans will advance implementation of Imagine Central Arkansas.

In 2011, Metroplan received a Sustainable Communities Regional Planning Grant from the US Department of Housing and Urban Development (HUD) to craft a sustainable development vision and strategies. The Imagine Central Arkansas project will culminate in late 2014 with the adoption of a regional long range plan that will lay out a blueprint of recommendations for transportation, development, maintaining healthy lifestyles, environment and energy, and economic vitality.

Figure 1-1. Fair Housing Equity Assessment Study Area



As part of this process, the Regional Fair Housing Equity Assessment (FHEA) identifies how land use, zoning, market forces and other factors shape access to housing and other opportunities for the region's racial and ethnic minorities. The FHEA will be an invaluable tool for planning, and creating more diverse and equitable communities. This assessment not only informs the development of the Imagine Central Arkansas plan, but also serves as a stand-alone reference document for housing and government decision makers.

Process and Methodology

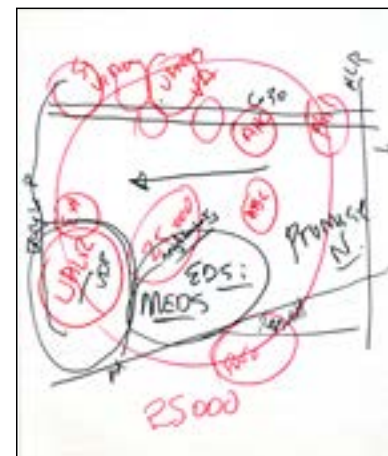
This document serves as partial fulfillment of the HUD Sustainable Communities grant agreement. There are three key deliverables in completing the FHEA requirement. They are:

- **Product.** Grantees must produce a Fair Housing Equity Assessment that will serve either as a stand-alone document or one that will be integrated into the regional plan. Information contained in this





ICAP members shared ideas at a meeting in 2013.



An ICAP member drew this spontaneous diagram illustrating the interconnected relationship between medical facilities, educational institutions and employment.

FHEA will be integrated into the overall long range planning process, and the full report will be appended to Imagine Central Arkansas. Additionally, the data collected and developed into demographic and housing profiles will be a resource to housing authorities and regional leaders.

- **Engagement.** *Regional stakeholders must consider the findings contained in the FHEA.* In central Arkansas, those stakeholders include the consortium, called Imagine Central Arkansas Partners (ICAP), the Regional Planning Advisory Council (RCAP), Metroplan's Board of Directors, and public housing authorities.
- **Integration.** *Grantees must determine how the FHEA findings will be used to inform decision-making, prioritization and investment.* This report will be used to inform decision-making, prioritization and investment in two ways. First, information contained herein will be used to develop the housing element of the regional plan, and will also help inform the other plan elements. Once adopted by the Metroplan Board of Directors, Imagine Central Arkansas will be the resource for encouraging and developing



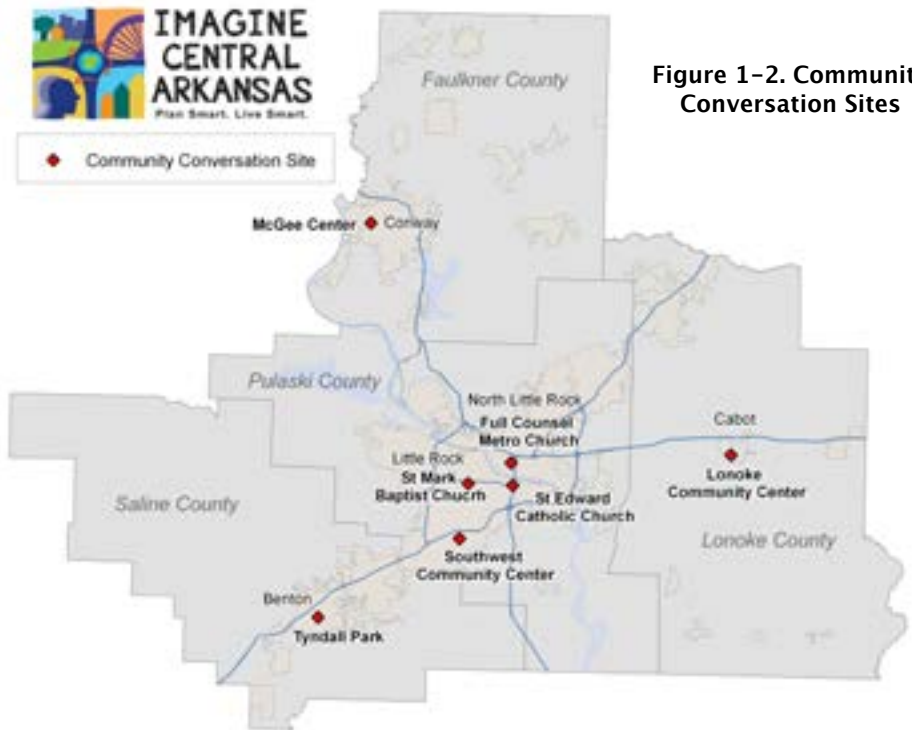


Figure 1-2. Community Conversation Sites

projects that implement the plan vision. In particular, transportation projects receiving federal funds must be pulled from the adopted regional plan. Secondly, the geographies of opportunities identified in this report are incorporated into the criteria for selecting JUMP START AREAS. The Jump Start concept is a cornerstone of the Sustainable Communities scope and Imagine Central Arkansas.

The Central Arkansas Regional Transportation Study (CARTS) area includes all of Pulaski County, Saline County, Faulkner County and much of Lonoke County. The study area designated by the HUD grant, and therefore included in this FHEA, encompasses the CARTS area plus the entirety of Lonoke County.

The FHEA is the product of a highly collaborative partnership, including: Metroplan, the Imagine Central Arkansas Partners, the Regional Planning Advisory Council, and the seven Public Housing Authorities located in the four county study area. Data sets provided by Department of Housing and Urban Development (HUD) were used extensively and supplemented by locally-developed data. Metroplan’s Geographic Information System (GIS) department was instrumental in preparing and illustrating those data.



African American or Black? Hispanic or Latino?

Throughout this report the term “Hispanic” is used to describe persons of Spanish descent. We recognize that many Spanish speaking people prefer the term “Latino”, but after some consideration decided to defer to the term that is used by the US Bureau of the Census and other government agencies. Similarly, the term “African American” was used in preference of the term “Black”, and the term “White” was used instead of the term “Caucasian”.

Stakeholder mapping

From the beginning,

Engaging the public

In a literal sense, everybody who either lives in a house or apartment—or would like to live in a house or apartment—is a stakeholder in fair housing. In addition to collaborating with experts in housing and public housing, Metroplan also engaged residents to elicit their ideas and aspirations as to how they would like to live in central Arkansas. Funding through this grant has been used to help collect information needed for HUD deliverables, as well as informing the long range transportation plan. The result has been increased participation among populations that have historically been under-represented in community outreach.

During November 2012, a series of seven “Community Conversations” were held by Metroplan, with the assistance of The Design Group, to provide input into the five areas of study identified in the HUD Sustainability grant. These outreach activities consisted of short introductory remarks, followed by attendees brainstorming ideas and aspirations for the region. Key elements of the “housing” focus area included the following, in order of prominence:

1. Revitalize neighborhoods
2. Affordable housing
3. Improved parks and community centers
4. Eco-friendly apartments, as well as more options for multi-family housing
5. Neighborhood watch, police and code enforcement
6. More opportunities for homeless people
7. Infill development, build up historic areas, adaptive re-use of older buildings
8. Storm shelters for tornado prone areas
9. Daycare/after hours care for teens
10. Rehab and senior housing
11. Universal design



Reaching underrepresented members of the population was a high priority during the public outreach portion of *Imagine Central Arkansas*.

Advisory Group

A Housing Advisory Group assisted in the development of this report. Members acted as resources and evaluators and provided ongoing feedback and advice. Following are members of the Housing Task Force.

- Becky Adams, Arkansas Department of Health
- Debra Banks, ACHANGE
- Stephen Copley
- Steve Eichhorn, Benton Public Housing Authority
- (Dr.) Jennifer Dillaha
- Jada Johnson, Metropolitan Housing Alliance
- Karen Lovelace,
- Michael Mason, HUD
- Vanessa Nehus, Partners for Inclusive Communities
- Laverne Paige, Pulaski County
- Doris Smith, Mainstream
- Belinda Snow, NLR Housing Authority
- Lou Tobian, AARP
- LaTonya Wilson, Metropolitan Housing Alliance

The following chapters document and explore 1) population and housing, 2) barriers to affordable housing, 3) race, 4) ethnicity and poverty, 5) homelessness, 6) housing discrimination, and 7) geographies of opportunity. The final chapter recommends strategies and actions for 1) increasing access to decent and affordable housing within the region and identifies areas for 2) continued data collection and analysis.

2. THE LITTLE ROCK–NORTH LITTLE ROCK–CONWAY METRO AREA: AN OVERVIEW

The Central Arkansas urban region is the largest metropolitan area in the state of Arkansas. The 2010 census gave the region a population of 699,757, and by 2013 that had reached 721,568. Since 2010, the region has gained population at a 1.1 percent annualized rate, compared with 0.7 percent for the U.S. as a whole, and 0.5 percent for the state of Arkansas. In 2010, the region accounted for 24 percent of the state's population.

In recent decades, the bulk of the region's growth has occurred in its suburban and exurban areas. Pulaski County, which contains two of the region's three largest cities, grew quickly through the late 1970s, averaging approximately 1.7 percent annualized growth in the decade 1970–1980. Growth then slowed to a near-halt, averaging just 0.3 percent annually through the year 2000. Since that time, the population of Pulaski County has increased modestly, to a 0.6 percent annualized pace between 2000–2010, and in-migration and out-migration is showing signs of evening out.

Outlying counties have grown at a fast pace since about the year 1960. Populations in both Faulkner and Saline Counties grew from small, predominantly rural areas under 30,000 to being more suburban, with populations over 100,000 each by 2010. Lonoke County, which had more population than either Faulkner or Saline Counties as recently as 1950, also grew but not as quickly, reaching nearly 70,000 by 2010.ⁱ

The region has an overall racial breakdown similar to much of the American South, with a large White majority and a sizeable African American minority. In recent years the region has also (again, like the nation) seen rapid growth in Hispanic/Hispanic and Asian population groups. For example, Hispanics grew from a small base by over 150 percent for two succeeding decades, reaching two percent of regional population by 2010. Asians grew nearly as fast, accounting for a bit over 1 percent of regional population by 2010.

The region's racial breakdown differs, of course, by community. As with many U.S. urban areas, the central county (Pulaski) has greater racial diversity than the outlying counties. For example, Pulaski County was 55 percent White, 35 percent African American, and about 10 percent "other" in 2010. Saline County had the least racial diversity among the region's large counties, with 89 percent White, nearly 4.9 percent African American, and about six percent other, in 2010.ⁱⁱ However, Saline County also saw its African American population more than double from the 2.3 percent in 2000.



Hendrix Village in Conway, Faulkner County

ⁱNote that Hispanics are counted in this analysis as a separate ethnic group. Thus the figures for White, African American, and other populations represent the "non-Hispanic" portions of those groups.

ⁱⁱTechnically, the highest percentage of Whites was Grant County, with 94 percent in 2010, and Perry County was close with 93.6 percent, but these counties remain predominantly rural and remain outside Metroplan's planning area.



Hendrix College in Conway,
Faulkner County

In most other basic demographic aspects, the region differs little from the nation. Regional median age was 35.7 in 2010, slightly younger than the U.S. average of 37.2. Faulkner County, with a proportionately large college population, has the region’s youngest median age at 31.5, while Saline County was the oldest, at 38.8. Saline County’s greater overall age correlates in part with its large White population, which is generally older than minority groups, and with the sizeable Hot Springs Village unincorporated retirement community located at the county’s western edge. Regional household size, at 2.45 persons per household, is a bit below the national average of 2.58, but varies considerably between different communities. Regional incomes and education levels are also close to, but slightly below, the national average.

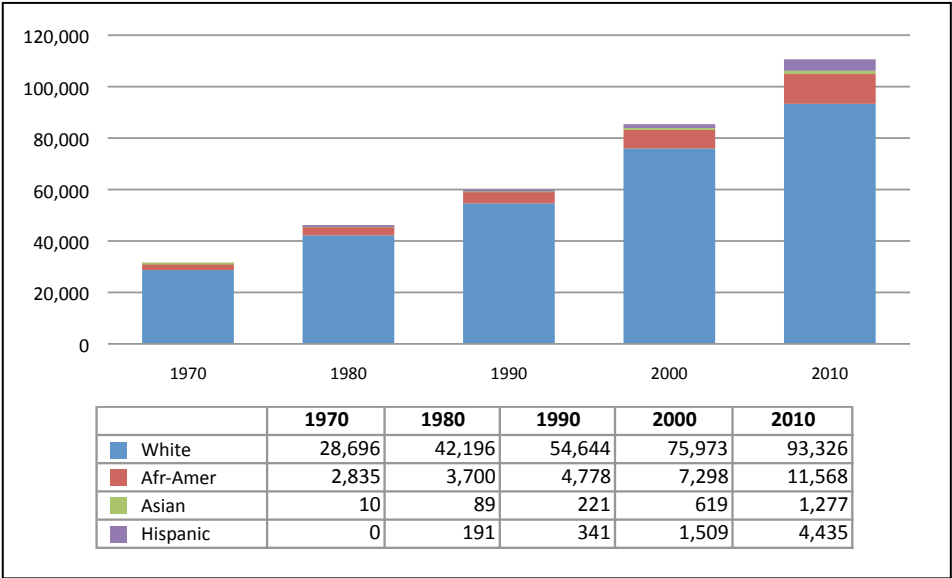
Faulkner County

The City of Conway is the county seat and the largest city in Faulkner County. Faulkner County is the second most populated of Central Arkansas’ counties with a total population of 113,237 individuals in 2010. Whites are the majority and account for 82.4 percent of the total population. African Americans are the next largest ethnic group and make up 10.2 percent. Hispanics make up 4 percent of the population and Asians 1 percent.

Lonoke County

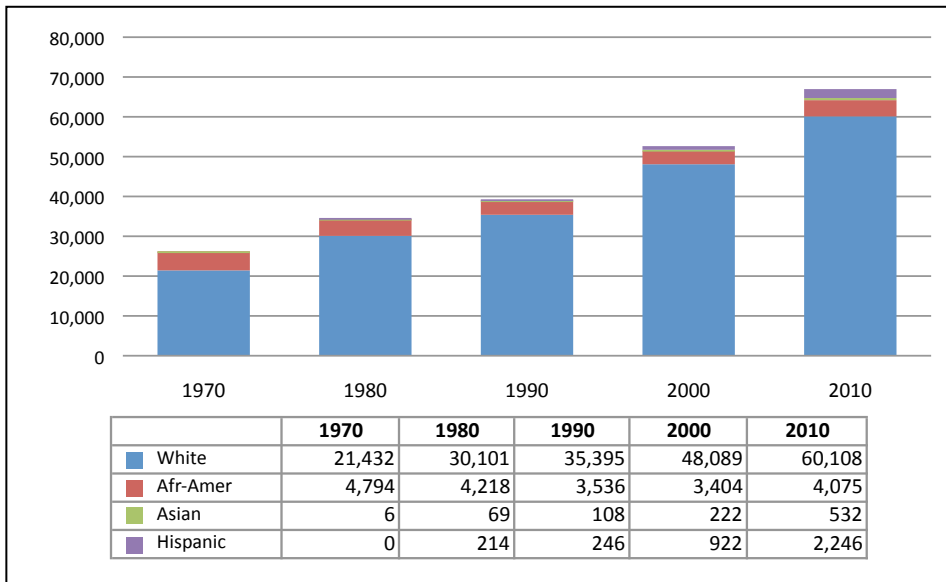
Lonoke County is east of Pulaski County and ranks 4th in the metropolitan area in population size. Lonoke County’s largest city is Cabot, with a 2010 population of 23,776. In 2010, the county population totaled 68,356 individuals. The largest ethnic group was Whites accounting for 88 percent of the county’s total population. African Americans were the second largest ethnicity and made up 6 percent of the county’s total population. Hispanics ranked 3rd and the smallest segment were Asians, who comprised less than 1 percent.

Figure 2–1. Population of Faulkner County by Race 1970–2010



Cabot

Figure 2-2. Population of Lonoke County by Race 1970-2010



Pulaski County

The seat of government for the State and Pulaski County, Little Rock is the largest and most ethnically diverse city in the metropolitan area. Pulaski County accounts for more than half of the metropolitan area's total population. Although Whites are in majority in the county, the White population has steadily decreased since the 1980 census. In 2010, Whites comprised 55.3 percent of the county's total population. The African American population has steadily increased since 1970 and in 2010 accounted for 35 percent of the county's total population. Pulaski County is home to 86.3 percent of the metropolitan area's African American population and the majority of the region's Hispanics. Pulaski County's Hispanic population experienced more than 150 percent increase between 2000 and 2010, growing from 8,816 persons to 22,168 persons in a decade. Although under 5 percent of the total population, the Hispanic community is one of the fastest growing Hispanic communities in the nation. Asians are the 4th largest ethnic group in the county and made up 2 percent of the 2010 total population.



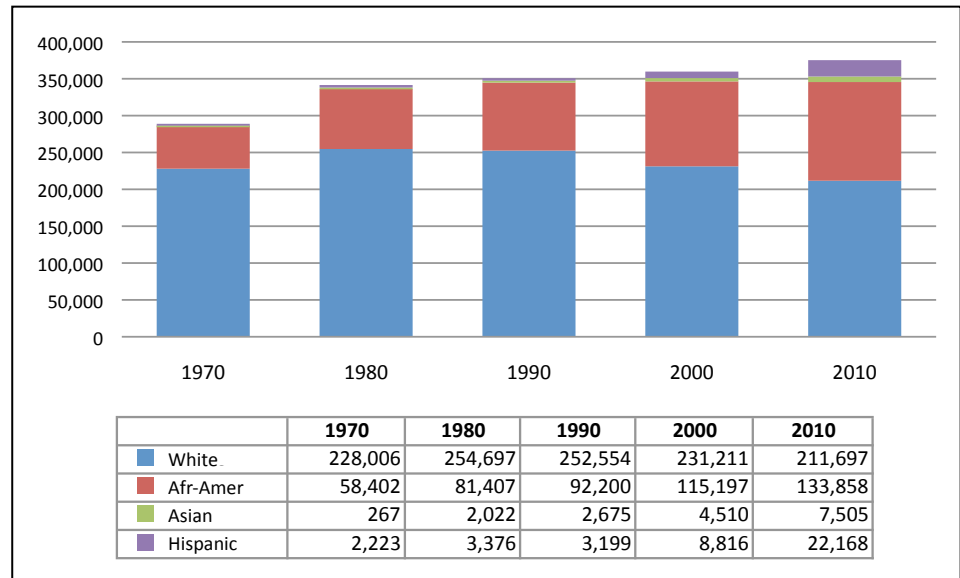
Saline County

The 3rd most populous in the region, Saline County, had a total population of 107,118 persons in 2010. Although a White majority county, with Whites comprising 89 percent of the total population, minorities made significant population gains between 2000 and 2010. The African American population at 4.6 percent increased by 172 percent from 1,838 persons in 2000 to 4,994



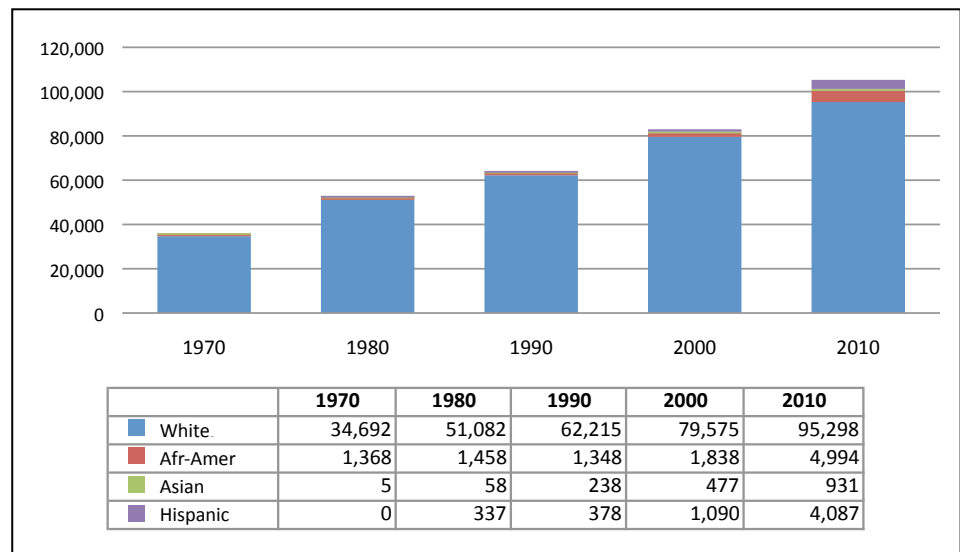
Saline County Courthouse in Benton

Figure 2-3. Population of Pulaski County by Race 1970-2010



persons in 2010; Hispanics (3.8 percent of the total population) experienced an even more substantial increase of 175 percent during the same period. The Asian population (although notably smaller than other minorities in the county) also saw a significant increase of 95 percent during the same period.* The total population of all minorities in the county combined only accounted for 9.3 percent of the total population.

Figure 2-4. Population of Saline County by Race 1970-2010



*The Hispanic Population increase between the 2000 and 2010 census was from 1,838 to 4,994, a 375 percent increase.

3. SEGREGATION AND ISOLATION

The Merriam-Webster dictionary defines segregation as “the separation or isolation of a race, class, or ethnic group by enforced or voluntary residence in a restricted area, by barriers to social intercourse, by separate educational facilities, or by other discriminatory means.” Although state mandated segregation has been eradicated by both federal and state law, the economic segregation that has replaced it has proven to be more resilient.

In the absence of state mandated segregation, both overt and covert methods have been used to maintain racially and/or socio-economically homogenous communities. These methods have included “private discrimination,” the intentional discrimination against minorities and the poor to exclude them from homogenous communities and exclusionary zoning practices, such as “restrictions for single families, the exclusion of apartment buildings from residential classification, the purposeful exclusion or limiting of public transportation in suburban communities, minimum lot and floor space requirements, and maximum density limitations.”

To understand and analyze the true cost of segregation, one must examine how and why formerly White urban cores transformed into Racially Concentrated Areas of Poverty (RCAPs) and quantify what the cost of physical separation has meant for minority communities who have been isolated in often decaying urban downtowns. The Department of Housing and Urban Development (HUD) defines, a Racially Concentrated Area of Poverty as any census tract with a non-White population of 50 percent or more where either the family poverty rate is 40 percent or greater or the family poverty rate is at least three times that of the average family poverty rate for census tracts in that metropolitan area.

The isolation of poor minorities in inner cities has social, environmental, health and economic repercussions and can be best expressed in terms of access and opportunity. Numerous scholars have argued that concentrated poverty in racially segregated communities imposes enormous costs on the cities’ poorest residents and those least equipped to deal with the consequences of their social, economic, and environmental burdens. Such concentration on poverty also places increased burdens on the general society—larger prisons, jails, police forces and social services programs and the taxes need to pay for them. Routinely these communities are confronted with the highest levels of unemployment, the worst schools in their regions, decaying and dilapidated housing, the loss of vital businesses from their communities, and an overabundance of unsafe and often toxic structures. The plight of these communities is often exacerbated by the inordinate predatory placement of what are routinely seen as undesirable communal necessities, such as: prisons, rehabilitation centers, and group homes.



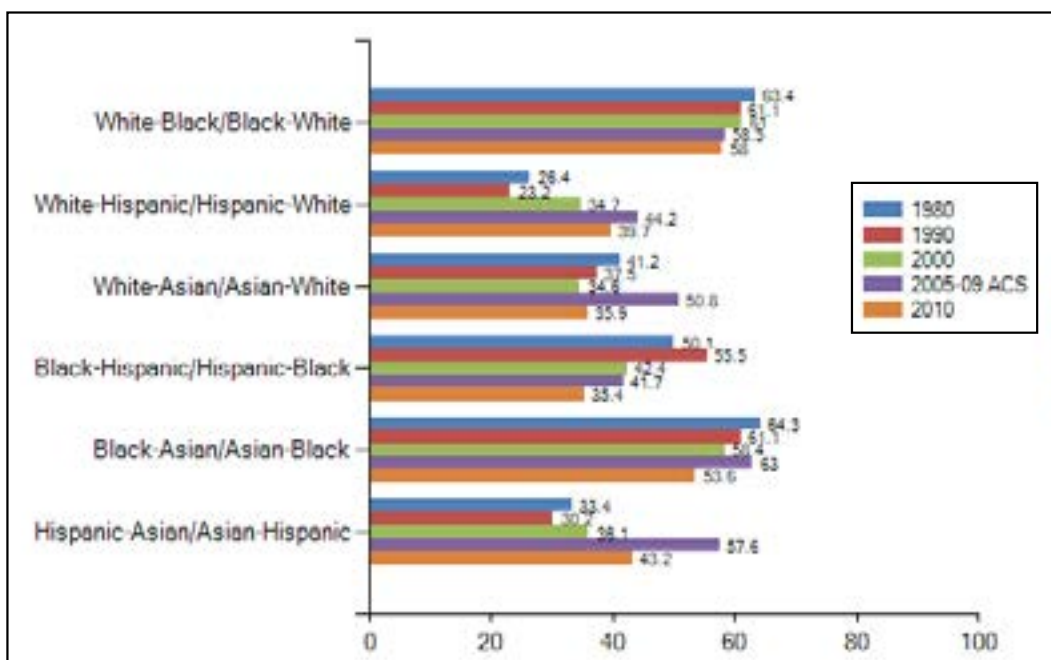


Lack of depository banking services forces residents in low-income neighborhoods to rely on check cashing services, payday lenders, or pawn brokers as their primary banking and lending institutions.

These communities are also disproportionately burdened by predatory commercial interests. Residents in poor inner city neighborhoods often pay higher prices for their daily needs and routinely have lower quality foodstuff in their grocery stores, have limited alternative shopping options, and have fewer depository banking resources than their suburban counterparts. Lack of depository banking services forces them to rely on check cashing services, payday lenders, or pawn brokers as their primary banking and lending institutions.

In 1965, sociologists Alma and Karl Taeuber published *Negroes in Cities: Residential Segregation and Neighborhood Change*. Although one of a number of seminal works written in the 1960s with an emphasis on race and inequity in American inner cities, the Taeubers' text would be immortalized because of its approach in quantifying segregation. Using United States census data, the Taeubers ranked each city on a "segregation index" that measured dissimilarity in the given city by racial dissimilarities on a census tract level. Every city was ranked on a scale from 1 to 100, with "1" representing a community that was completely residentially integrated and a "100" representing a community that was completely segregated. Therefore, a neighborhood considered integrated would have a similar proportion of African Americans and Whites living in the neighborhood when compared to each group's relative population in the city as a whole. The number given to each city on the segregation index was equivalent to the number of non-Whites who would have to move from the tract which they lived in order to produce an integrated population distribution.

Figure 3-1. Dissimilarity Index for the Little Rock Metropolitan Area



Source: Brown University, American Communities Project, Spatial Structures in Social Science

The Taeubers' analysis that "a high degree of racial residential segregation is universal in American cities" would later be complemented by the largely qualitative analysis of the Kerner Commission, which made a similar conclusion that the nation was moving toward two separate societies, one African American and one White, separate and unequal.

The Dissimilarity Index of the 2010 census provided by Brown University's American's Communities Project shows that segregation in the Little Rock-North Little Rock-Conway metropolitan area has decreased by 8 percent from 63.4 percent segregation in 1980 to 58 percent in the 2010 census. The University of Michigan's Population Study Center's Social Science and Data Analysis Network (SSDAN) ranked the Little Rock-North Little Rock-Conway metropolitan area as the 79th most segregated metropolitan area in the United States out of the 331 ranked using Taeuber's Segregation/Dissimilarity Index. Despite



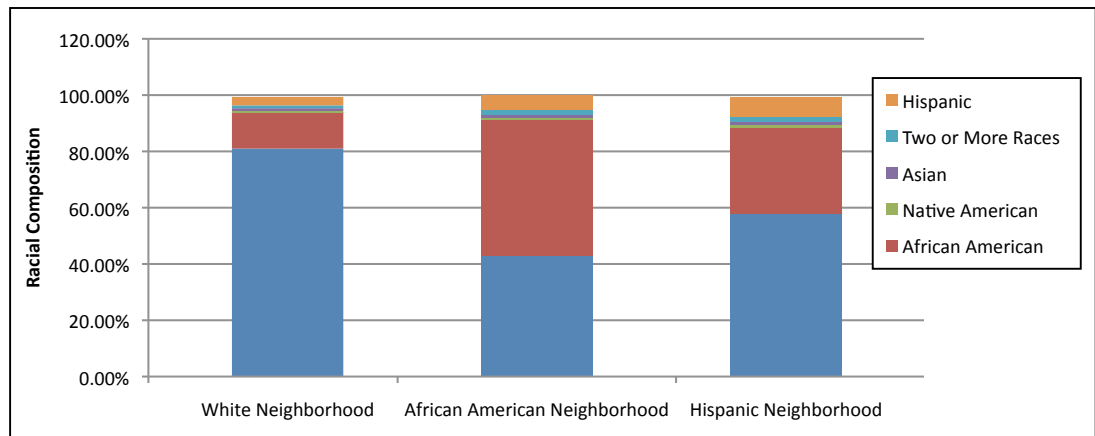
Little Rock's growing diversity, the region has struggled with issues of race and ethnicity. Race relations in the state commanded national attention in 1957 as the world watched Governor Orval Faubus deploy the state's National Guard to resist nine high school students who attempted to integrate Little Rock's Central High School. Memorialized as the "Little Rock Nine", these young men and women paved the way for social change and immediately became icons of the Civil Rights Movement. Despite this legacy and the constant civic engagement of "the Nine", change has come slowly to the metropolitan area, and at times only with the assistance of courts. More than 50 years after the Central High incident, the region still struggles with a myriad of disparities which divide minorities in the region from the White majority. Among the most enduring of these disparities is minorities' access to the region's resources and opportunities.

There are a number of factors that contributed to the current situation. Post World War II suburbanization, American's preference for automobile

In contrast to Taeuber's index, the University of Wisconsin at Milwaukee's Employment and Training Institute's Integration Index examined the integration of cities on a city street level which showed that despite the high level of segregation on the metropolitan level the City of Little Rock was extraordinarily well integrated. On the Employment and Training Institute's index, Little Rock ranked 10th in a list of the United States' most integrated cities.

travel, White flight, crime, urban decay and the middle class abandonment of downtown were catalysts to the westward expansion of Little Rock and its neighboring suburban communities. Among the outcomes has been 1) rapid devaluation of inner city real estate, 2) emptying of retail uses in downtown Little Rock, as businesses fled to the suburbs to meet the needs of the relocated upper and middle classes, 3) concentration of poverty and crime, and 4) creation of an ever expanding and overburdened network of infrastructure needed to sustain the growing suburbs.

Figure 3–2. 2010 Neighborhood Racial Exposure in the LR–NLR–Conway Metro Area



Source: William H. Frey, Brookings Institution and University of Michigan Social Science Data Analysis Network's analysis of 2005 – 2009 ACS.

Chapter 3 Sources

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CHAPTER 4. PERSONS WITH DISABILITIES

The Americans with Disabilities Act (ADA) defines disability in three parts. Under ADA, an individual with a disability is a person who: 1) has a physical or mental impairment that substantially limits one or more major life activities; or 2) has a record of such an impairment; or 3) is regarded as having such an impairment.

A physical impairment is defined by ADA as “any physiological disorder or condition, cosmetic disfigurement, or anatomical loss affecting one or more of the following body system: neurological, musculoskeletal, special sense organs, respiratory (including speech organs), cardiovascular, reproductive, digestive, genitourinary, hemic and lymphatic, skin, and endocrine.” Neither ADA nor the regulations that implement it list all the diseases and conditions that are covered, because it would be impossible to provide a comprehensive list, given the variety of possible impairments.

According to the 2010 Census, over 54 million people in the United States live with a disability, or about 19 percent of the total population. In Arkansas, the figures are somewhat higher. Data from the Behavioral Risk Factor Surveillance Survey (BRFSS) indicate that about 23.5 percent—or nearly one out of every four adults—have some type of disability. Using the same data, the percentage is 22 in the four-county central Arkansas region. This figure may under-represent the true number of persons with disabilities, as it does not include people living in congregate care settings such as group homes and nursing facilities, those who do not have telephones and those with cognitive disabilities.

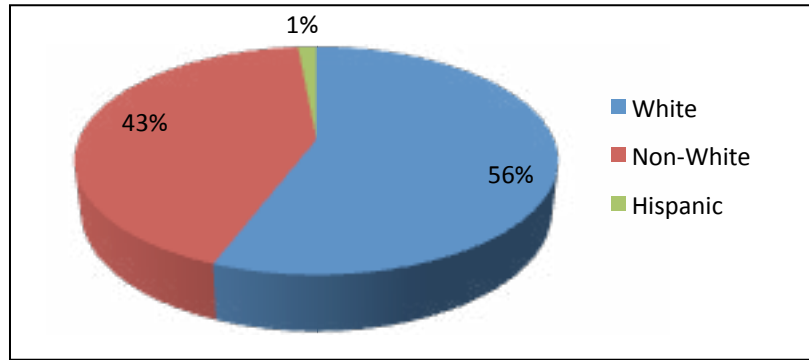
People with disabilities are more likely to live at or below the poverty level. People with disabilities are more likely to be obese compared to those in this region with no disability. These attributes are compounded when housing limits access to active transportation choices. Moreover, lower-income residents with disabilities have historically had far fewer housing options than individuals with higher income levels and those without disabilities.

There are an estimated 96,130 people with disabilities who reside in the Little Rock, North Little Rock, Conway Metropolitan Area, with more than half of the region’s disabled population living in Pulaski County. The largest segment of the disabled population was people between the ages five and 21. This group accounted for 46 percent of the total disabled population in the metropolitan area. The disabled population is nearly equally divided along the gender line with each sex sharing close to 50 percent of the population. The racial make-up of the disabled population closely resembles racial demographics found in the general population. In Pulaski County, 56 percent of the disabled population was White, 43 percent were non-White, and one percent was Hispanic.



The curb and path from Our House to the bus stop is a challenge for clients with strollers or physical limitations.

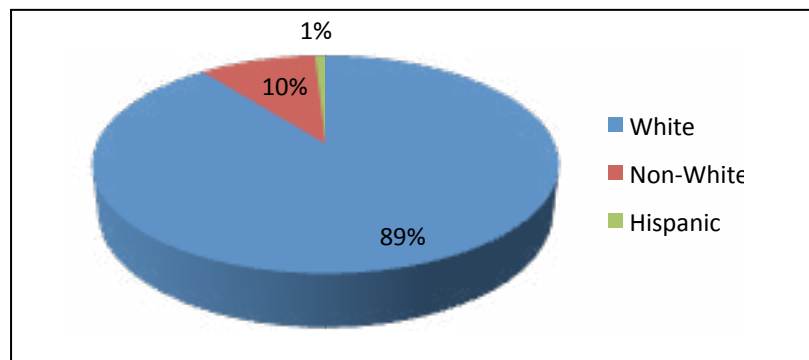
Figure 4-1. Disabled Population of Pulaski County by Race



Source: 2005–2007 ACS PUMS Data

In the neighboring counties of Faulkner, Lonoke, and Saline, the non-White population is considerably smaller. In those counties, Whites make up 89 percent of the disabled population, non-Whites 10 percent, and Hispanics one percent.

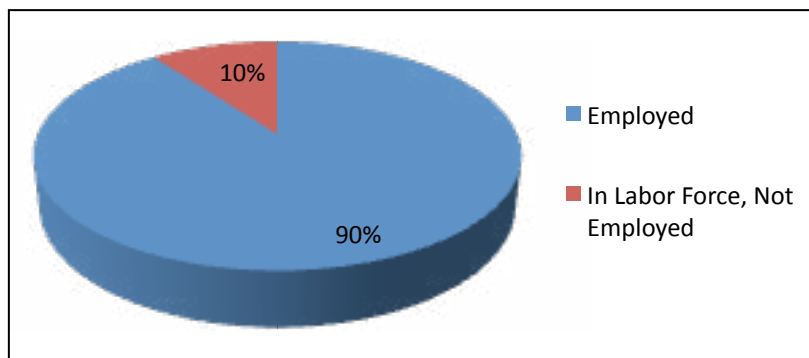
Figure 4-2. Disabled Population by Race in Faulkner, Lonoke, and Saline Counties



Source: 2005–2007 ACS PUMS Data

Employment is a critical challenge for the disabled. Those who are able to obtain jobs enjoy far more independence and mobility than their peers who are incapable of entering the labor force or employed. Percentages of employed and unemployed do not differ widely between Pulaski County and its more rural neighbors. In Pulaski County, 90 percent of the disabled in the work force were employed, compared to 88 percent in the surrounding counties.

Figure 4-3. Employment of the Disabled in Pulaski County

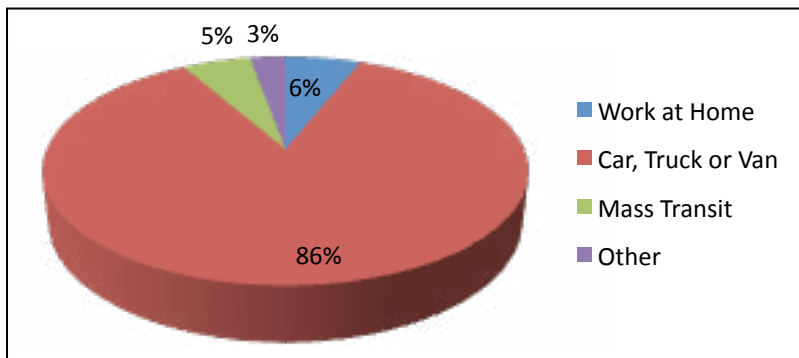


Source: 2005–2007 ACS PUMS Data

Equally important factor for the disabled is transportation. For many of the disabled, access to reliable transportation is a major determinant of where they live, whether or not they are employed, and how connected they are to others. Without reliable transportation, the disabled are unable to live independently. In all of the metropolitan area's counties, the personal automobile is the most widely used mode of transportation. However, there is an important difference between Pulaski and its neighboring counties. In Pulaski County, five percent of the disabled population use public transit to travel to and from work. This percentage of usage is more than three times as great as those without disabilities. Outside Pulaski County, access for the disabled is extremely limited and without an alternate mode of transportation many disabled, particularly those living in poverty may be forced to forgo employment and rely heavily on government programs.

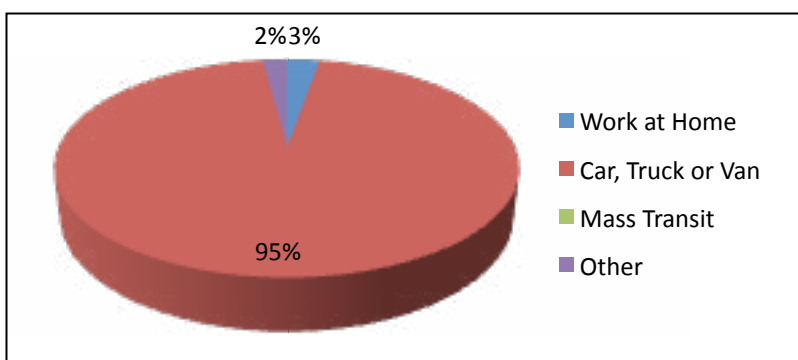


Figure 4-4. Transportation to Work for Disabled in Pulaski County



Source: 2005–2007 ACS PUMS Data

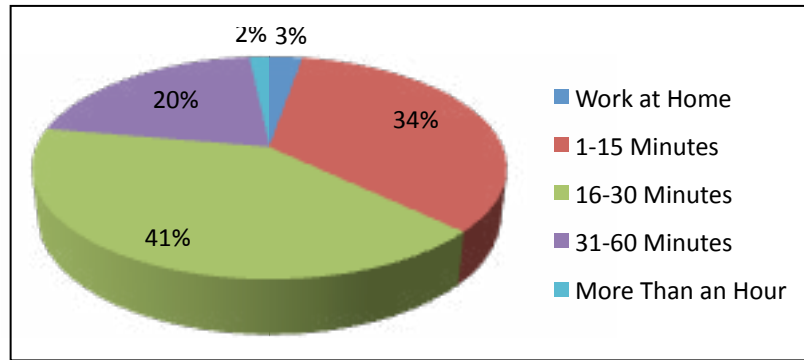
Figure 4-5. Transportation to Work for the Disabled in Faulkner, Lonoke, and Saline Counties



Source: 2005–2007 ACS PUMS Data

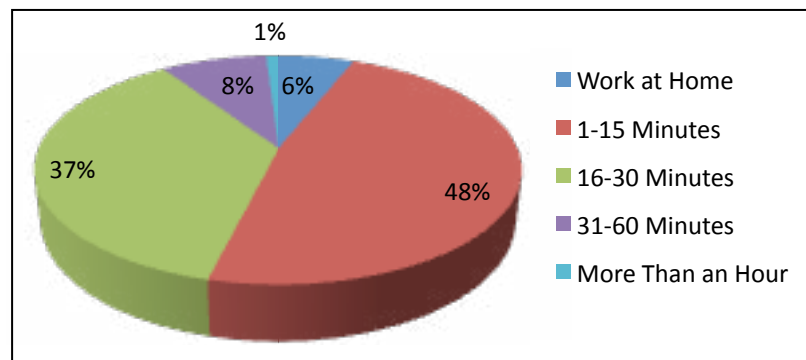
Analysis of travel times for those disabled living outside of Pulaski County suggests that many commute to Pulaski County for work. Disabled within Pulaski County have considerably shorter travel times and are twice as likely to work at home.

Figure 4-6. Travel Time for Disabled in Faulkner, Lonoke, and Saline Counties



Source: 2005–2007 ACS PUMS Data

Figure 4-7. Transportation Time to Work for Disabled in Pulaski County

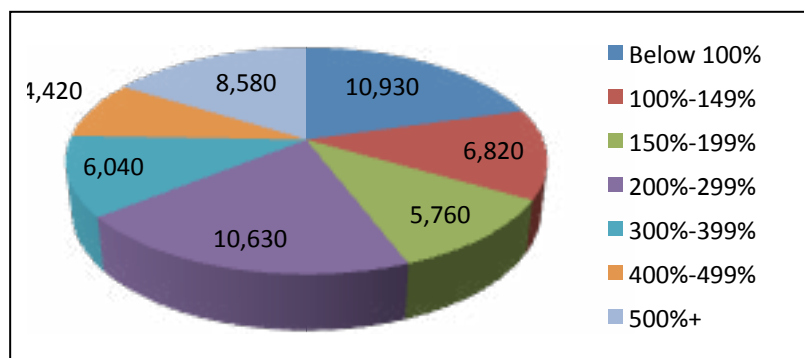


Source: 2005–2007 ACS PUMS Data

Poverty and the Households of the Disabled

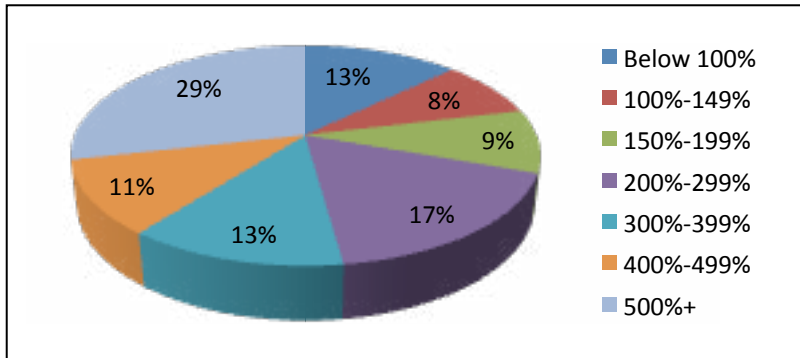
With limited access to jobs and transportation, the disabled are more likely to live in poverty. However, even with an additional mode of transportation available to them, the disabled in Little Rock were no more likely than their neighbors outside of the city to live above the poverty threshold. This indicates that other factors besides transportation may be affecting their ability to find gainful employment, such as educational attainment. In the periphery

Figure 4-8. Percentage of the Disabled Below and Above the Poverty Threshold in Pulaski County



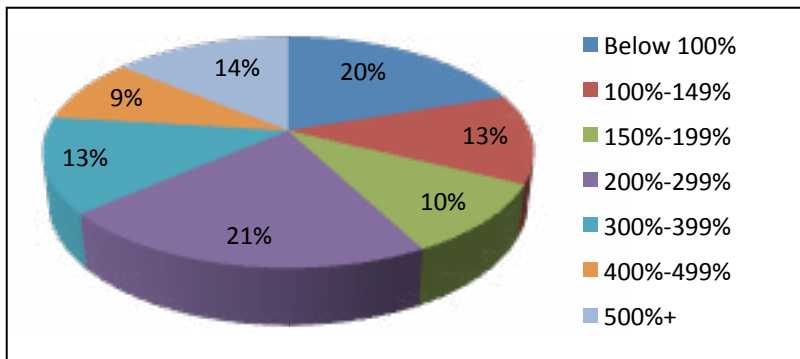
Source: 2005–2007 ACS PUMS Data

Figure 4–9. Percentage of the Population without a Disability Below and Above the Poverty Threshold in Pulaski County



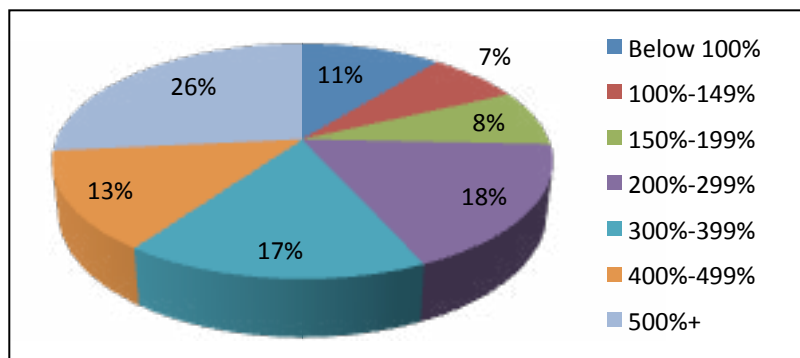
Source: 2005–2007 ACS PUMS Data

Figure 4–10. Percentage Disabled Population Below and Above the Poverty Threshold in Faulkner, Lonoke, and Saline Counties



Source: 2005–2007 ACS PUMS Data

Figure 4–11. Percentage of the Population without a Disability Below and Above the Poverty Threshold in Faulkner, Lonoke, and Saline Counties



Source: 2005–2007 ACS PUMS Data

counties, 20 percent of the disabled live below the threshold. When compared to those without disabilities, the disabled are nearly twice as likely to live in poverty.

The disabled are also far less likely to obtain jobs which exceed the poverty threshold by 500 percent or more than those without a disability.

Table 4-1. Comparison of Households of the Disabled and Those Without Disabilities in Pulaski County

Size of Household	HHs with Members with a Disability	% HHs with Members with a Disability	HHs without Members with a Disability	% HHs without Members with a Disability
Lives Alone	13,920	32.60%	36,800	32.60%
Two People	15,430	36.10%	35,680	31.60%
Three People	5,580	13.10%	17,600	15.60%
Four or More People	7,800	18.20%	22,920	20.30%

Source: 2005–2007 ACS PUMS Data

Table 4-2. Comparison of Households of the Disabled and Those Without Disabilities in Faulkner, Lonoke and Saline Counties

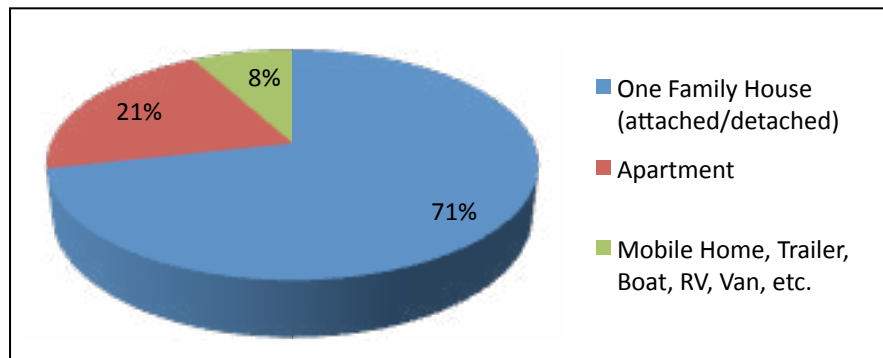
Size of Household	HHs with Members with a Disability	% HHs with Members with a Disability	HHs without Members with a Disability	% HHs without Members with a Disability
Lives Alone	7,990	24.40%	13,260	20.70%
Two People	12,390	37.80%	23,220	36.30%
Three People	5,610	17.10%	12,160	19.00%
Four or More People	6,800	20.70%	15,290	23.90%

Source: 2005–2007 ACS PUMS Data

Household size of the disabled closely resembles those of households without disabled individuals. In the metropolitan area, the disabled are no more or less likely than those without disabilities to live alone.

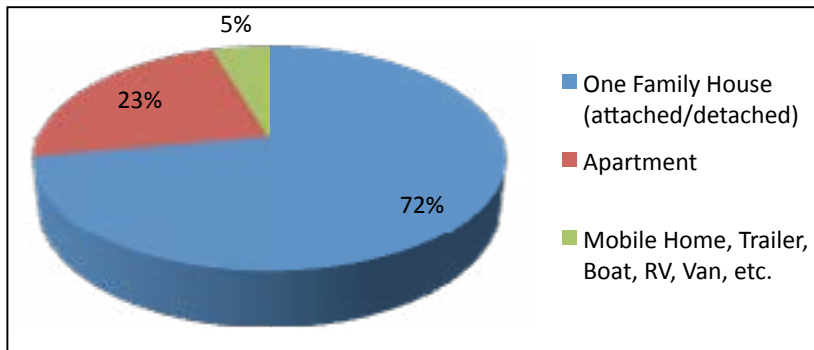
Households with members with a disability and households without members with a disability are also similar in regard to “building type” in which they reside, with one exception. Although the percentages of households with disabled members living in single family homes and apartments closely resembles those of households without disabled members, the disabled were 60 percent more likely than those without disabilities to live in a mobile home, trailer, recreational vehicle (R/V), boat, or van in Pulaski County. In the periphery counties, which are more rural, this disparity does not exist.

Figure 4-12. Households with a Disabled Member by Building Type in Pulaski County



Source: 2005–2007 ACS PUMS Data

Figure 4–13. Households without Disabled Members by Building Type in Pulaski County



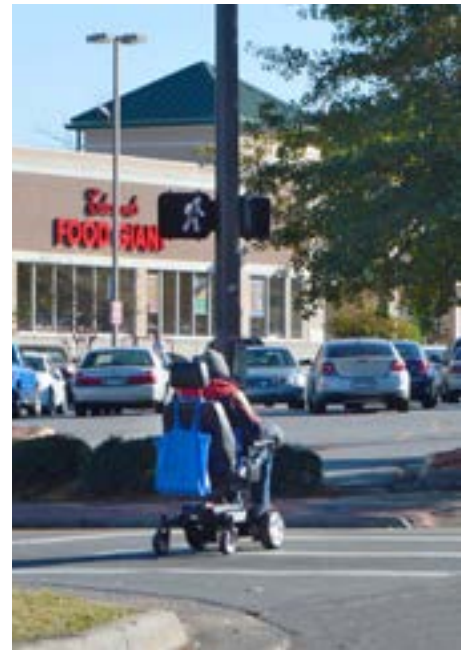
Source: 2005–2007 ACS PUMS Data

Another dissimilarity which exists in the area of housing for the disabled is the percentage of home ownership. In the metropolitan area, households with disabled members and those without have similar percentages of families who rent their residences. However, when the number of homeowners with mortgages is compared to the number of homeowners who own their property “Free and Clear”, notable differences between the households are revealed. Households without disabled members are more likely to be living in a home with a mortgage. In Pulaski County, 35.2 percent of households with disabled members had mortgages, compared to 46.3 percent in households without a disabled member. This is also true in the surrounding counties. In Faulkner, Lonoke, and Saline counties, 37.6 percent of households with a disabled member had a mortgage, compared to 53.7 percent in households without a disabled member.

Although no definitive reason for high rates of free and clear home ownership among the disabled were identified, there are several possible explanations. Households with disabled members may be acquiring lower cost housing than their non-disabled counterparts. This housing may include low cost mobile homes and trailers, or less expensive homes near the urban core with access to public transit. The disabled may also be disproportionately more likely to inherit a family home or have their housing cost subsidized.

By comparison, households with disabled members are more likely to own their properties free and clear. In Pulaski County, 27.3 percent of households with disabled members own their homes without the burden of a mortgage, while only 16 percent of households without disabled members were similarly situated. In Faulkner, Lonoke, and Saline counties, 33.8 percent of households with disabled members live without mortgages, while only 20.2 percent of households without a disabled member live similarly.

The disabled population is not concentrated in any one city, census tract, or area in the region. In contrast, this population is diffused in such a manner, that in most (if not all) municipalities they are represented. The disabled, while well-represented in the workforce, are more likely than those without a disability to live at or below the poverty threshold. There is also concern, due to their low wages in comparison to those without disabilities, that there are many opportunities in which the disabled might be excluded from in large part. These “missed opportunities” may be in: 1) pursuing post-secondary education, 2) being over-looked for raises and promotions, or 3) discrimination when they are considered for employment. Although a network of programs, agencies, and organizations exists to address these disparities, it is possible that many of the disabled are unaware of or are not connecting to these resources. A critical concern must be those with disabilities who are living in poverty, particularly those living in areas of limited access. For this segment of the disabled population, being connected is essential to creating independent, healthy, sustainable lifestyles. Integral components to their social and economic elevation and connectedness will be transportation, housing, and employment opportunity.



Chapter 4 Sources

¹2005 – 2007 American Community Survey PUMS; <http://www.apa.org/pi/ses/resources/publications/factsheet-disability.aspx> (accessed on October 31, 2013).

CHAPTER 5. AFFORDABLE HOUSING AND THE ELDERLY

The number of those 65 years or older is expected to dramatically increase as America's Baby Boomers have matured. The expansive growth in the number of elderly, although unprecedented, is also invariably linked to expanded life expectancies for this group. The so-called "Graying of America" describes this historic expansion of the elderly population. In planning for this community, a number of considerations must be taken into account.

Many of the elderly live on fixed incomes and are unable to sustain their anticipated budgets due to recent fluctuations in the market. Unable to work, some must cut their household expenses to make ends meet. Others will do without necessities such as healthy foods or medications, to assure that essential bills are paid.

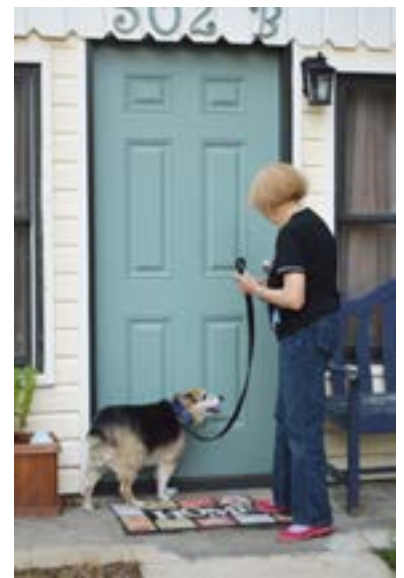
The bulk of the elderly in the RCAP areas spent their working lives in low paying service jobs and many rely exclusively on Social Security as their sole source of income. Americans are faced with a new dilemma as the working poor age. In the past, care for the elderly would have been largely the responsibility of family networks, but with the decline of the concept of extended and nuclear families in the United States, there are increased numbers of elderly who are required to fend for themselves.

It should come as no surprise that the extended economic recession (called the "Great Recession") has dramatically changed the lives of the elderly. In some parts of the metropolitan area, as many as one in four elderly are dependent upon social services and charitable organizations for the day to day existence and rank among the poorest households in the area. Like the working poor, poor elders are inextricably linked to affordable housing and public transportation. Unable to make large modifications to their budgets, poor elders rely on low cost housing. Occupancy levels at public housing exclusively for the elderly attest to this dependence by maintaining record levels of tenants. Their dependency is exacerbated by the proliferation of health concerns, particularly among poor elders. These elders are tethered to low cost housing designed to address medical concerns (housing built with universal design standards that incorporate a step-free entry, single-floor living, reachable controls and switches). Seniors in increasing numbers require public transportation that will drop them off and pick them up at medical facilities. This specialized transportation also provides the elders with vital links to goods and services and allows them to retain contact with their communities despite their declining mobility.

Two RCAPs have particularly high levels of elderly households living below the poverty level, census tracts 12 and 30.01. In both tracts, the number of poor



Campus Towers in North Little Rock's Tract 28 provides housing for low-income elderly and disabled residents.



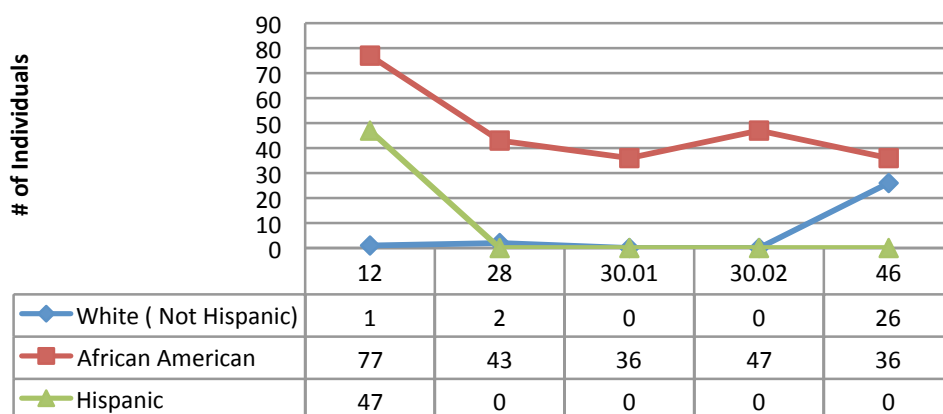
Housing for the elderly becomes even more important when they are no longer able to drive.



living below the poverty threshold exceeds one in three.ⁱ In the remaining RCAPs, the poverty level among the elderly was less than half the rate of those in tracts 12 and 30.01.ⁱⁱ When the American Community Survey (ACS) data is analyzed by gender, it reveals that in both tracts 12 and 28, the number of elderly males living in poverty exceeded that of elderly females. What makes this revelation more interesting is that in all the three remaining tracts (30.1, 30.02, and 46), no males reported living below the poverty threshold.

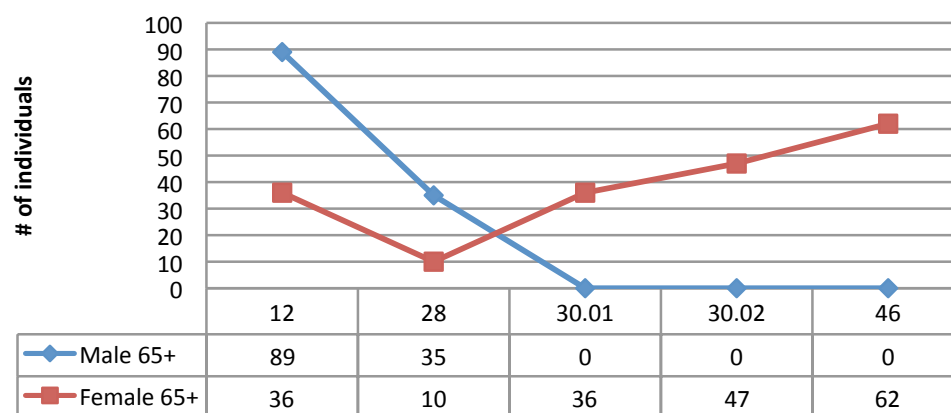
When the ACS data is analyzed by race, it shows that the majority of elderly living in poverty in the RCAPs are African Americans. In tract 12, Hispanics account for 37.6 percent of the elderly poor in the tract. This disproportionately high concentration of poor Hispanics cannot be easily explained and may be the result of survey error. In RCAP tracts with growing numbers of Hispanic populations, low levels of poor elderly Hispanics may be a reflection of the youthful nature of this community's immigration, wherein, large numbers

Figure 5-1. RCAP Residents 65 and over Living in Poverty by Race



Source: ACS 2007 – 2011

Figure 5-2. RCAP Residents 65 and Over Living in Poverty by Gender



Source: ACS 2007 - 2011

ⁱ ACS 2007 -2011 data shows that Tract 12 has 37.9 percent and Tract 30.01 has 39.6 percent of their elderly population living below the poverty threshold.

ⁱⁱ ACS 2007 – 2011 data shows that Tract 28 has 16.2 percent, Tract 30.02 has 12.8 percent, and Tract 46 has 13.7 percent of their elderly population living below the poverty threshold.

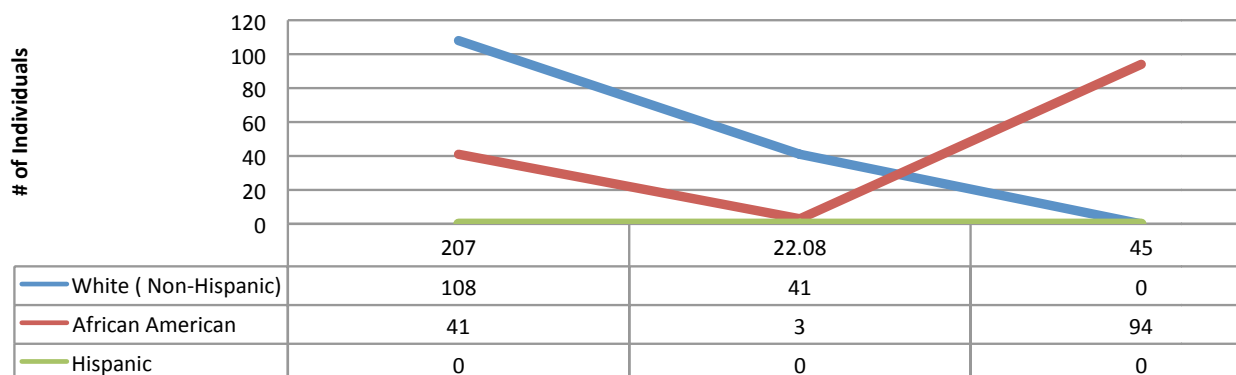
young adults settled in the area after finding stable employment. The absence of elderly Hispanics living below the poverty threshold may also be attributed to the community's continued practice of multigenerational families. In such families, the elderly reside with their children and grandchildren and provide childcare while the younger adults in the household work. Tract 46 had the highest concentrations of elderly Whites living in poverty. This concentration can be attributed to the high number of low cost housing options for elderly in the tract.

Areas with high concentrations of the elderly living in poverty can be found in several non-RCAP areas. Downtown Little Rock's Census Tract 45, England, Arkansas's Tract 207, and West Little Rock's Tract 22.08 all have at least 17.31 percent of their elderly population living at or below the poverty threshold. In each of these tracts, the density of poor elderly can be attributed to the presence either at a nursing home or in public housing.

In regard to their racial make-up, only one of these tracts is majority minority, Tract 45. When ACS data for these tracts is analyzed by race, Tract 45's elderly poor are exclusively African American. Tract 207 in England, Arkansas, African Americans comprised 38 percent of the elderly poor, while in West Little Rock's Tract 22.08, African Americans accounted for a scant seven percent of the elderly poor.

With expanded life expectancies and uncertain federal support for programs directed toward elders living in poverty, there is an increased likelihood that the living conditions for those elders currently living below the poverty threshold to decline. Instability and uncertainty in economics markets also increase the chances that the number of those living below this threshold will increase. As funds for subsidized elderly housing are cut, it becomes increasingly less likely that new subsidized housing units will be built. The increasing number of elderly poor will compete with their youthful counterparts for vouchered housing or be forced to find an alternative pattern of living. The need for a largely subsidized housing alternative may restore the multigenerational model, because of its utility to both families faced with childcare cost increases and elders faced with increasingly fewer housing choices. Another alternative might be a collective model, wherein several elders live in single family home in order to share the

Figure 5-3. 65 and Over Living in Poverty Outside of RCAPs by Race



Source: ACS 2007 - 2011

financial burden associated. This model provides the elder with independence, reduces the cost associated with living alone, and provides a connectedness with a community of peers (roommates). This model was popularized several decades before in the television show, “The Golden Girls” and although few elders elected to follow the model, the renewed interests in its utility and cost savings may make it an attractive model for the healthy seniors.

Chapter 5 Sources

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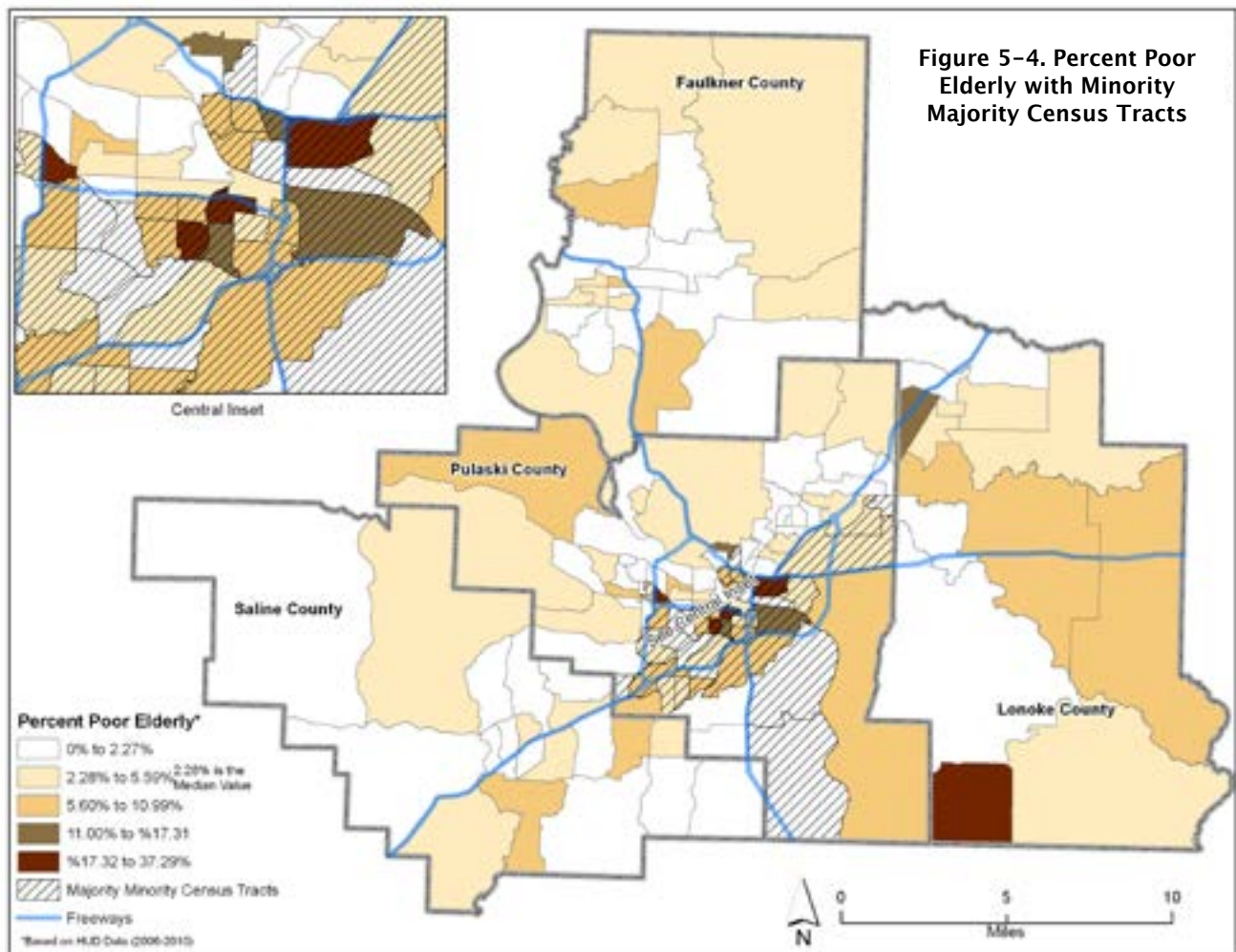
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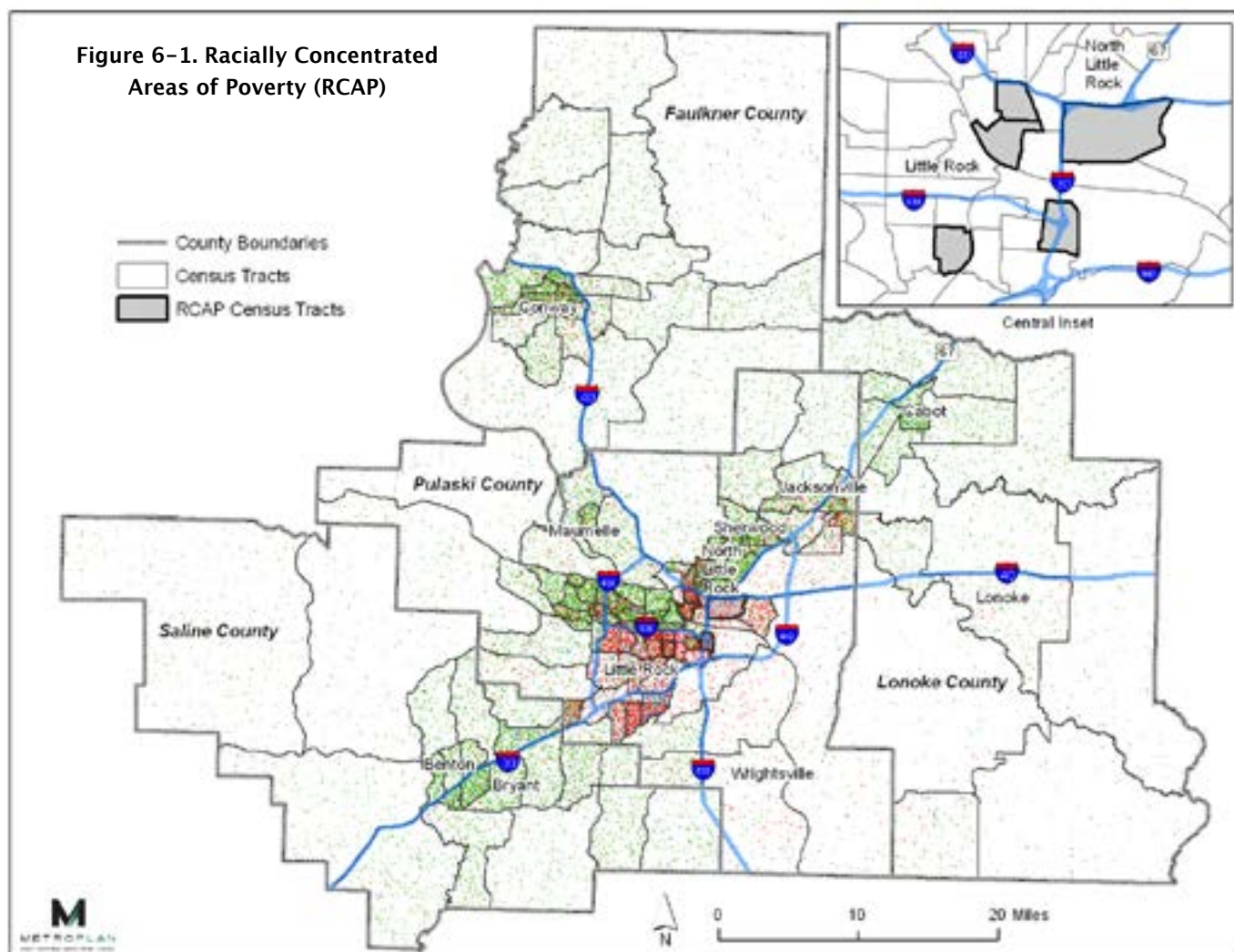
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CHAPTER 6. CENTRAL ARKANSAS' RACIALLY CONCENTRATED AREAS OF POVERTY

Like many urban centers, much of the White population has migrated from downtown cores to the suburbs. There are a number of factors which have contributed to this migration. Many residents were displaced by urban renewal projects and the construction of the national interstate highway system. Others were retirees and empty-nesters who sought out quiet rural or suburban communities to live out their remaining years. Still, others sought refuge from sky-rocketing inner city crime rates, and/or left in response to school districts' efforts to forcibly desegregate their schools after 1974.* This pattern of race driven migration from cities to suburbs is now commonly referred to as "white flight." Census tracts that held concentrated populations of professional/White-collared Whites were transformed to largely homogenous communities of African Americans. An examination of Census Tract 46 in this chapter illustrates



*The busing of school children to create diversity begins in the 1973–1974 school year in Little Rock (School Desegregation in Little Rock, Arkansas: A Staff Report of the United States Commission on Civil Rights, June 1977)

The Merriam-Webster dictionary defines segregation as “the separation or isolation of a race, class, or ethnic group by enforced or voluntary residence in a restricted area, by barriers to social intercourse, by separate educational facilities, or by other discriminatory means.” Although state mandated segregation has been eradicated by both federal and state law, the economic segregation that has replaced it has proven to be more resilient.

Whites’ dramatic exodus from Little Rock’s downtown and the pace at which the urban landscape transformed. In many areas, what followed was the concentration of race and poverty in and around downtown neighborhoods which had previously been part of a vibrant core.^{iv}

These areas of concentrated ethnicity and poverty are often loci for crime, urban decay, and economic and social disparity. The United States Department of Housing and Urban Development currently refers to these areas of intense poverty as Racially Concentrated Areas of Poverty (RCAPs).

RCAPs are found in five census tracts in the metropolitan area. All five tracts are located in the cities of Little Rock and North Little Rock. RCAP Census tracts 30.01, 30.02, and 28 are located in North Little Rock, while RCAP Census tracts 12 and 46* are located in Little Rock. Although all the tracts share the RCAP designation, each neighborhood has its own distinct attributes, strengths and obstacles.

*In the 2010 Census, Census Tracts 1 and 3 were combined to form Census Tract 46.

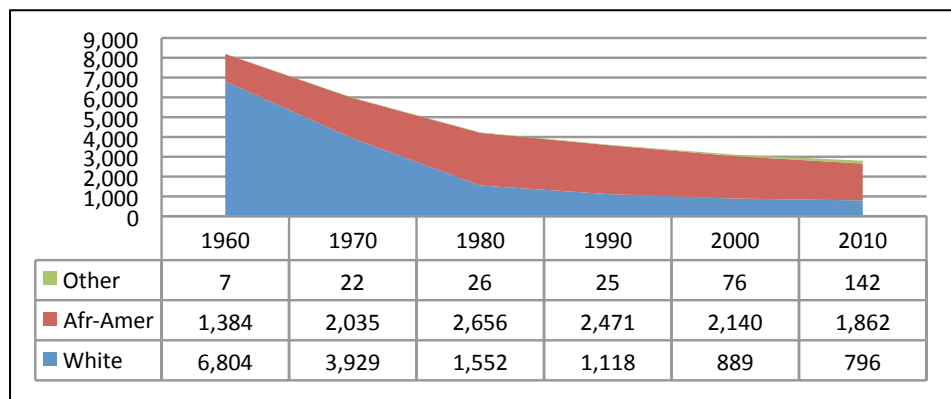
RACIALLY CONCENTRATED AREA OF POVERTY –TRACT 46

Tract 46 is located just south of the Little Rock Central Business District and a short walk from the Riverfront, the Clinton Presidential Library, the Governor’s Mansion and MacArthur Park. MacArthur Park is located prominently in the northeastern corner of the tract along with the MacArthur Museum of Arkansas Military History, the Arkansas Arts Center, the University of Arkansas at Little Rock Bowen Law School, and numerous historic properties. The tract is bordered on the north by East 6th Street, on the south by Roosevelt Road, on the west by Cumberland, East 22nd and Scott and on the east by the Union Pacific Railroad spur.



Tract 46 is bisected by Interstate 30, which runs north/ south from East 6th Street to Roosevelt Road. Interstate 630, which runs east/ west, connects with Interstate 30 southwest of MacArthur Park. The interstate system divides the tract into three distinct sections, one located in the northwest, one in the southwest, and one east of Interstate 30.

Figure 6-2. Racial Demographics for Census Tract 46 by Year



Source: U. S. Bureau of the Census

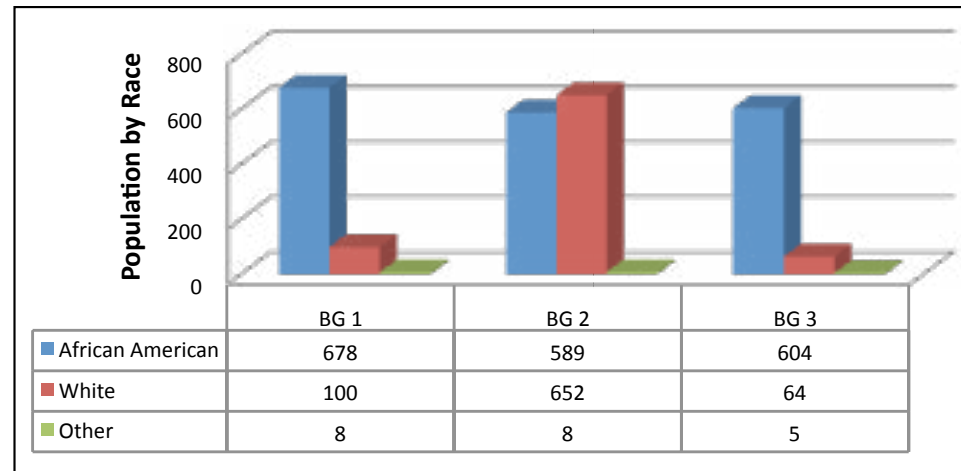
The 2010 census showed that African Americans made up 67 percent of the tract’s population while Whites comprised 28 percent. The Hispanic community within the tract grew steadily but remained a small portion of the total population. The minority community within the tract greatly exceeds the median minority percentage of 22.60 percent for the metropolitan area.

Racial demographics within Tract 46 are surprisingly dissimilar in each of its constituent Block Groups.

Although included as part of an RCAP, the demographics of Block Group 2 (in the northwest corner of the tract) are not consistent with the criteria for Racially Concentrated Areas of Property established by the Department of Housing and Urban Development. Block Group 2 is majority White, has a high level of educational attainment, and has a median household income that is substantially higher than its neighboring block groups. In explaining this anomaly, one must examine the inhabitants, institutions, structures, and

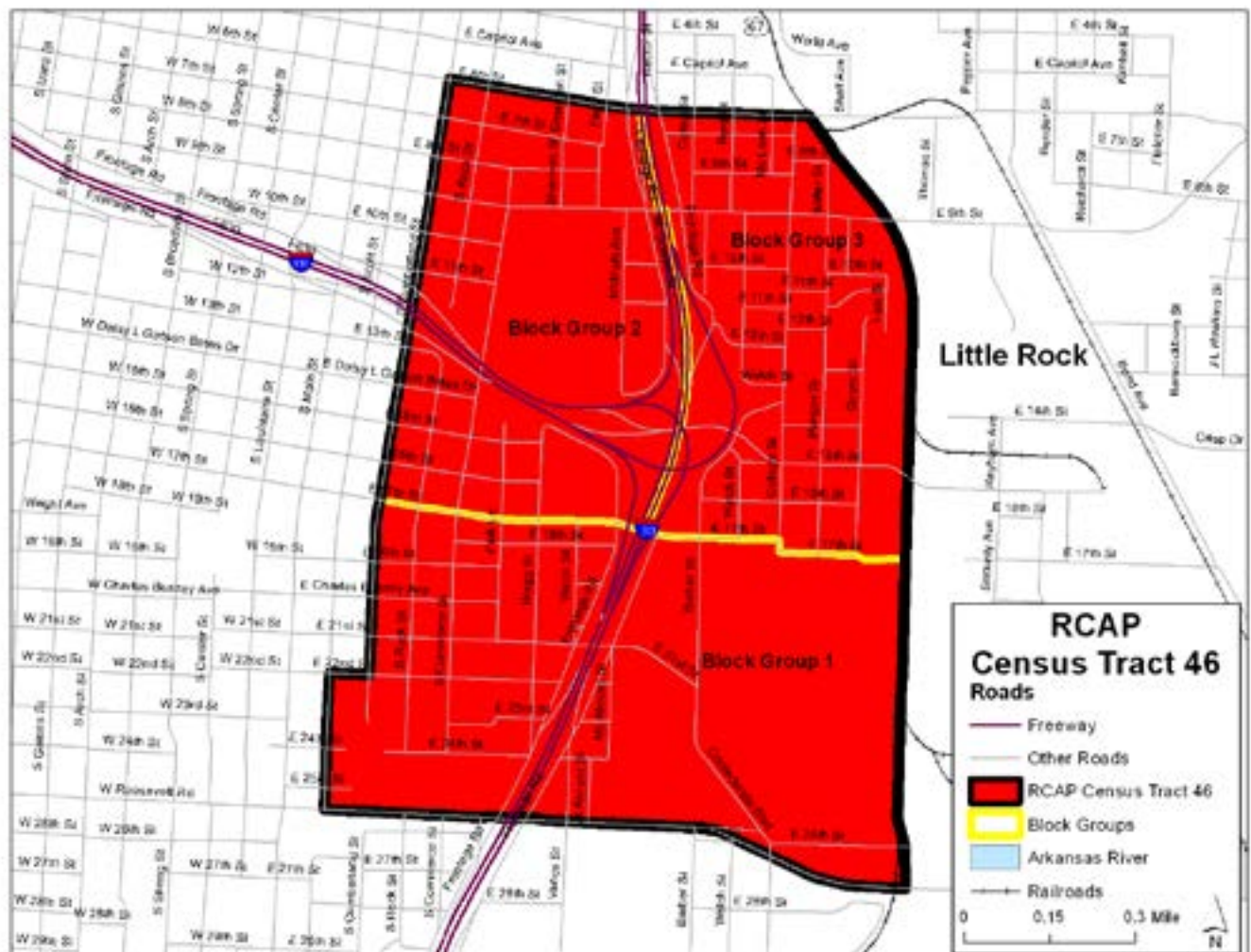
amenities found within the block group and its surrounding neighborhoods. The residents of Block Group 2 are on average older than their tract neighbors.

Figure 6-3. Racial Demographics for Tract 46 by Block Group



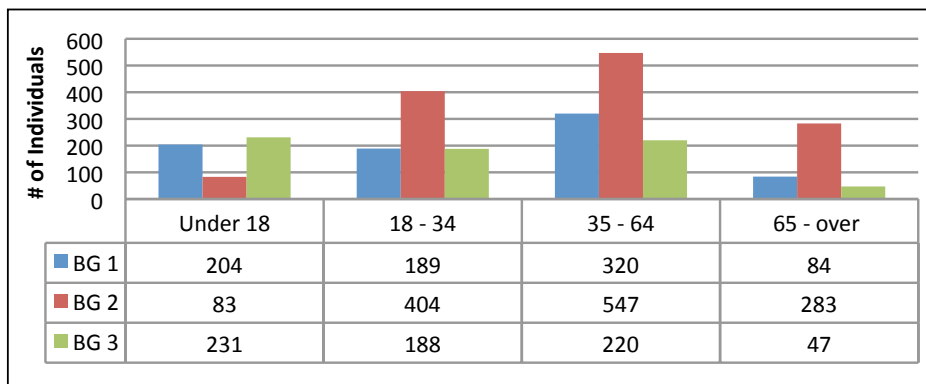
Source: U. S. Bureau of the Census

Figure 6-4. RCAP Census Tract 46



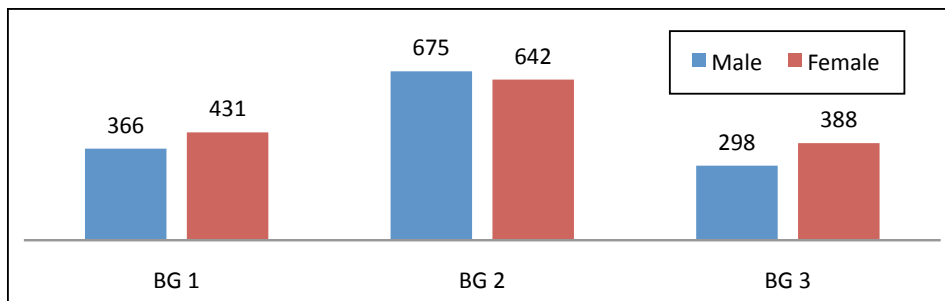
The block group also has far fewer children than the neighboring block groups and substantially more residents over the age of 35. In other Tract 46 block groups, children under the age of 18 far exceeded the number of residents over the age of 65. However, in Block Group 2, the number of residents 65 or over was 341 percent greater than those under 18 years of age. Two large retirement properties account for the considerable number of older residents in the block group. Block Group 2 is also the only block group wherein the number of male residents exceeds the number of female residents.

Figure 6-5. Tract 46 – Age Demographics by Block Group



Source: U. S. Bureau of the Census

Figure 6-6. Tract 46 – Gender Distribution by Block Group



Source: U. S. Bureau of the Census

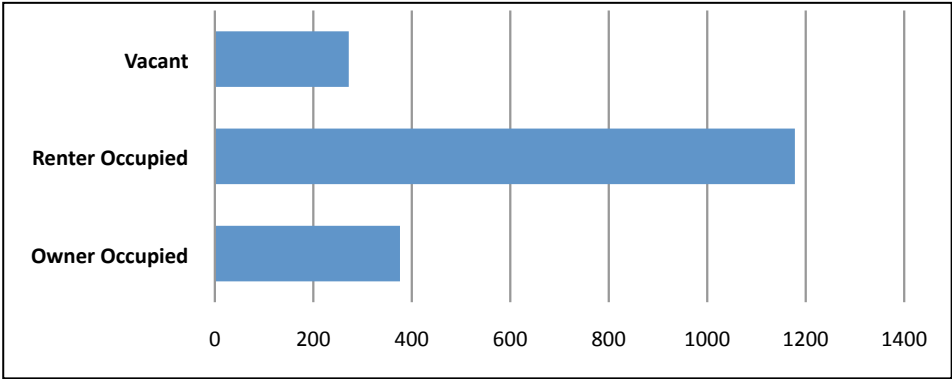
Many of the residents in Tract 46 are in some way affiliated with the organizations, businesses, and the institutions found within the tract or the nearby downtown area. Several are students, faculty, and staff at the University of Arkansas at Little Rock Bowen Law School, some work downtown, and others have selected to reside in the area due to its proximity to art, cultural, and entertainment venues in the area.

The number of available housing units has declined substantially since the 1960 census. In 1960, the tract had 3,017 units of housing and maintained 93 percent occupancy. The 2010 census showed that the tract had 1,826 units of housing and maintained only 85 percent occupancy. Between 1960 and 2010, housing stock within the track declined by 39.5 percent and occupancy declined by 8 percent. One explanation for the marked decline in housing stock was the development of the freeway network. A substantial amount of the tract's



housing stock was lost during the construction of Interstates 30 and 630 and an estimated 100 housing structures were destroyed or suffered extensive tornado damage in 1999. Currently, forty homes within the tract appear on the city's vacant, abandoned, unsafe property list and are slated for demolition. Most of the tract's current blight is confined to the southwest portion of the tract and the area east of Interstate 30.

Figure 6-7. Total Housing Units in Tract 46

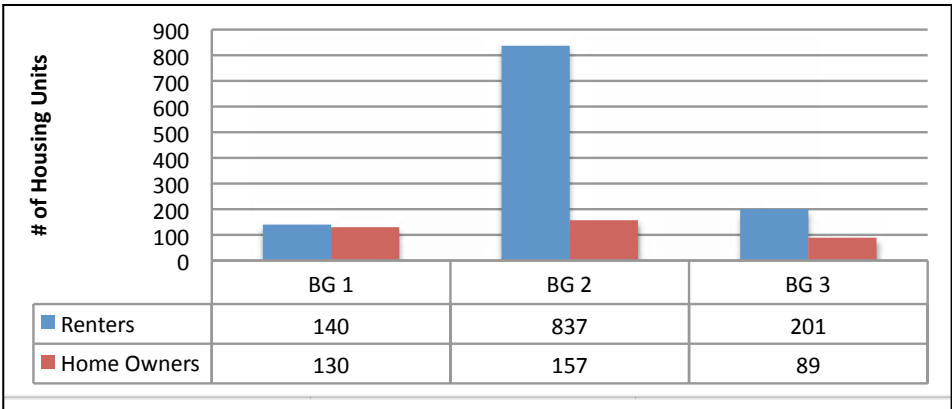


Source: U. S. Bureau of the Census

Tract 46 had 1,554 units of occupied housing in 2010. The majority (75.8 percent or 1,178 units) was occupied by renters, while 376 units or 24.1 percent were owner-occupied. Nearly 15 percent (272 units) of the total housing stock was vacant, of which, 117 units were rental units seeking tenants and 15 units were for sale.

The ratio of renters to owners varies substantially in Tract 46 block groups. In Block Group 1, the ratio of renters to property owners is nearly equal. In Block Group 2, the number of renters exceeds the number of homeowners. While Block Group 3 has more rental property than owner-occupied residential housing stock.

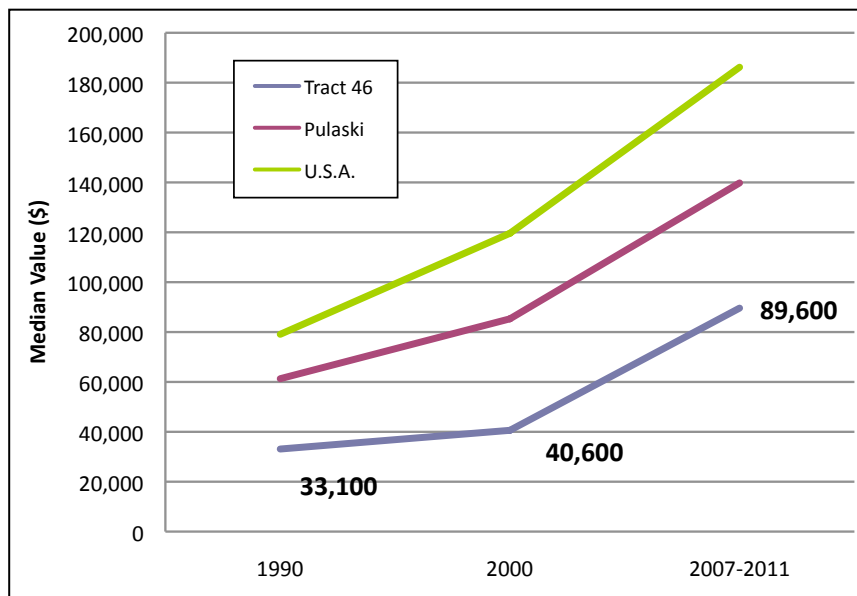
Figure 6-8. Tract 46 – Number of Renter and Owner Occupied Housing Units by Block Group



Source: U. S. Bureau of the Census

Disparities in educational attainment and income between residents of Block Group 2 and its neighboring block groups in the tract suggest that Block Group 2 may be more desirable to professionals than its neighboring block groups and those of other RCAP census tracts. A factor that supports this theory is the substantially higher median housing values found in the census tract. Tract 46 housing values were similar to those of Tracts 12 and 28 before 2000. In the decade from 1990 to 2000, housing values remained relatively flat, rising from a median of \$37,900 in 1990 to a median value of \$43,000 in 2000. However, the American Communities Survey suggests that since 2000, property values have increased significantly to a median value of \$89,600 between 2007 and 2011.

Figure 6-9. Tract 46 Median Housing Value 1990 to 2007-2011



Source: Decennial Census 1990, 2000, ACS 2007 - 2011

*Note: Tract 46 was consolidated from former tracts 3 and 4 for Census 2010. 1990 and 2000 Figures represent consolidated values for the former geography; calculations by Metroplan.



A modern-looking new addition to Tract 46 was designed by Fay Jones School of Architecture students.

The gains experienced within the district are comparable to those of the median housing values in Pulaski County. Gains in median housing values within Tract 46 are more profound given the fact the tract has the highest concentration of public housing units of all RCAPs.

The increase in housing values correlates with a period of increased development and renovation within the downtown area. Commercial properties along Main Street, empty lots, and blighted properties have been renovated in the area. The result has been the creation of a vibrant walkable downtown community which uses the River Market District developments and the city's Main Street as anchors.



The recently renovated Mann Building is a catalyst for further development and the revival of Main Street.



A new home for sale sits next to an older home undergoing renovation.

This wave of development is slowly creeping southward from Block Group 2, and eastward and westward from Main Street as more commercial development is completed along this vital commercial artery. Public advocates, the University of Arkansas at Fayetteville Fay Jones School of Architecture, local government, historic preservation interests, community groups and commercial interests have all combined forces in a synergistic manner to help propel and perpetuate development in the area.

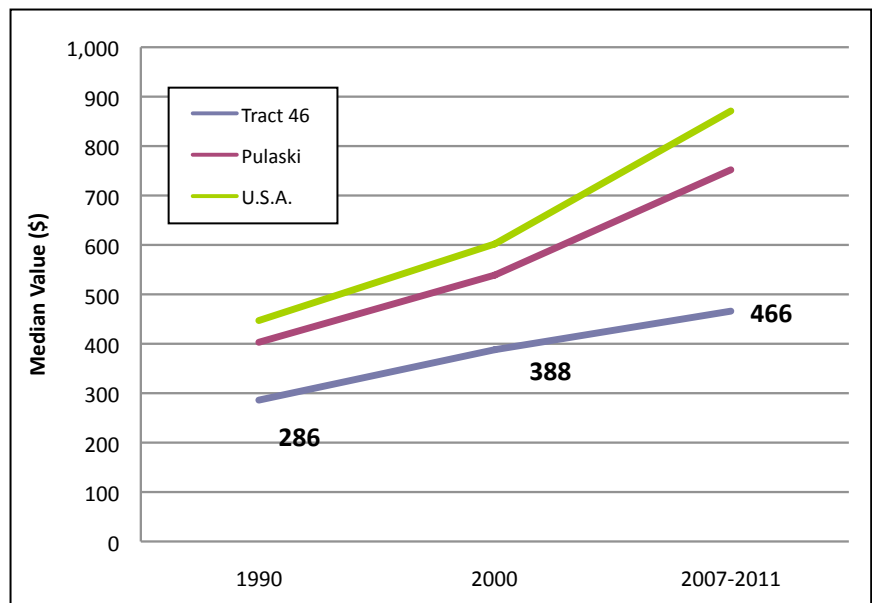
Attracted to the area by lower housing costs, shorter commutes, pedestrian and bicycle access to a wealth of downtown amenities, many young professionals, students, and retirees have moved into and are actively transforming Tract 46.

Despite rising median housing values in the tract, median rents in Tract 46 are still well below the average for the county due to the prevalence of public housing, particularly public housing for the elderly. In other areas of Little Rock, public housing might be considered a detriment to commercial and market rate residential development. However, the abundance of public housing for the elderly in this tract has not deterred



Cumberland Towers, housing for low-income elderly or disabled residents

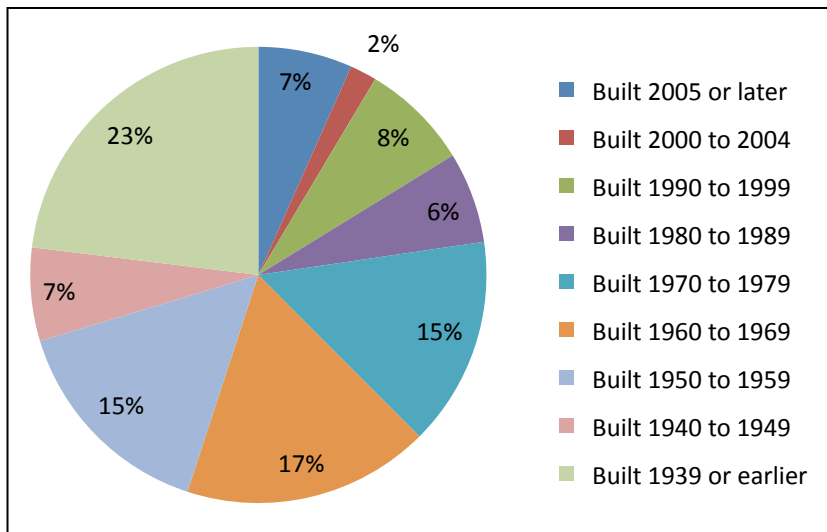
Figure 6-10 Tract 46 Median Rent 1990 to 2007-2011



Source: Decennial Census 1990, 2000, ACS 2007 - 2011

*Note: Tract 46 was consolidated from former tracts 3 and 4 for Census 2010. 1990 and 2000 Figures represent consolidated values for the former geography; calculations by Metroplan.

Figure 6–11. Tract 46 Housing by Structure Age



Source: ACS 2007–2011

development in and around Block Group 2, an area of high racial diversity, high income, and high educational attainment.

Tract 46 is also the most diverse RCAP in regard to the age of housing stock. More than 45 percent of the tract’s housing meets the Secretary of Interior’s age criteria for historic designation and 9 percent of the housing stock in the tract was built since 2000.

Household Demographics for Tract 46

In 2010, 38.5 percent of the total population in Tract 46 lived at or below the poverty level.^v This is dramatically higher than national, metropolitan, and county levels which ranged from 20 percent to 26.1 percent. The majority of the poor were African Americans, of which, 46.6 percent lived at or below the poverty level.

Comparatively, only 22.6 percent of Whites lived similarly. More surprising were the results of other ethnic groups in the tract. Although Asians had astoundingly low poverty percentages throughout the metropolitan area, all fourteen Asian residents living in Tract 46 lived at or below the poverty level. Equally surprising were the low poverty rates for Hispanics living in the tract. Only 17 out of 71 (22.5 percent) Hispanics lived at or below the poverty level.

In the American Communities Survey 2007–2011, 588 African American residents, 62 percent of the total African American survey population in Tract 46 reported annual household incomes of below \$20,000. Only 36 Hispanics (54.5 percent of the total survey population) and 206 Whites (33.1 percent of the total survey population) reported similar incomes. The average annual income of all households in the tract was \$19,627. When segregated by race, Whites had the highest median household income at \$27,175. African Americans ranked second with a median household income of \$16,266, followed by Hispanic households with a median household income of \$14,559.



This lovely old home is a sharp contrast to some structures in Tract 46 that have fallen into disrepair. Many of the houses in this area are on the National Register of Historic Places.

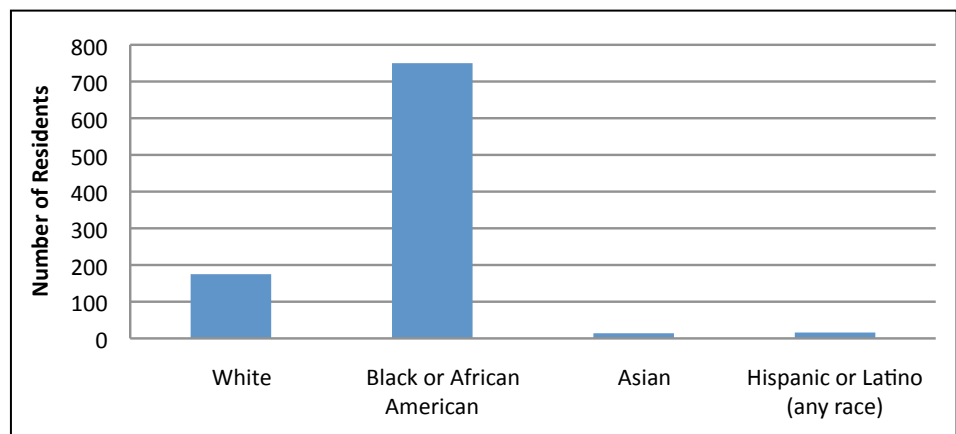
^vNote: 939 residents out of a total of 2,441 lived at or below the poverty line on the 2007–2011

Of the five RCAPS in the region, Tract 46 had the lowest percentage of households with children under the age of 18. Less than 15.3 percent of the households had children and 52.6 percent of these children lived at or below the poverty level. Households with children made up a minority of overall households. Only 28.1 percent were families with children under the age of 18. 67.7 percent were householders that lived alone. Of the households with children under the age of 18, 77 percent were single-parent, female headed families; 14.3 percent were single-parent, male headed families; and 3.7 percent were married couples. Food Assistance, in the form of the Supplement Nutritional Assistance Program (SNAP) was received by 23.06 percent of the African American families in the tract, below the county (25.06 percent), metropolitan (25.16 percent), and national (23.30 percent) medians for that community. Although only seven percent of Whites in the tract received food assistance, their numbers were above the medians for the county (4.56 percent) and metropolitan (6.20 percent) areas, but below the national median (12.72 percent).

Invariably linked to the issue of household poverty are the issues of Labor Force Participation and unemployment. 57.1 percent of the tract's total population was part of the Labor Force. This is well below both national and county averages of 62.9 percent and 67.7 percent. When race and gender are taken into consideration, disparities in the rates of unemployment and labor participation become even more apparent. Unemployment rates varied substantially between males and females. The overall unemployment rate for males was 24.3 percent, while the female rate was 18.6 percent. Both males and females in the tract experienced higher rates of unemployment than the national averages (13.5 percent for females and 16.7 percent for males) and county (10.3 percent for females and 10.6 percent for males) averages.

When analyzed by race, African Americans had the highest rates of unemployment in the tract. Overall unemployment among African Americans

Figure 6-12. Tract 46 Number of Residents Living in Poverty by Race



Source: Decennial Census ACS 2007 - 2011

National Poverty Rate: 20 percent, Little Rock-North Little Rock-Conway Metropolitan Area Poverty rate: 21.1 percent, and the Pulaski County Poverty rate: 26.1 percent



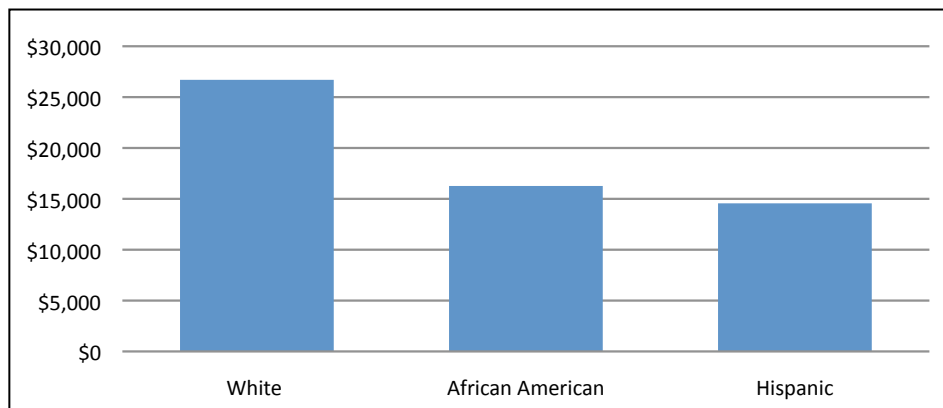
2013 Job Fair in Little Rock

was 21.8 percent. 58.6 percent of African American females over the age of 16 participated in the Labor force and the tract's unemployment rate for African American females was 18.6 percent, five percent higher than the national and eight percent higher than the county average for African American females. African American males' rates were higher than those of similarly situated females. Although 57.4 percent of African American males were in the Labor force, their percentage of unemployed was significantly higher than that of the females. 24.3 percent of African American males were unemployed; nearly eight percent more than both the national and county rates.

Comparatively, Whites fared far better in the job market than their African American neighbors. The overall labor force participation rate for Whites was 76.7 percent. When segregated by gender, the labor force participation for White females was 67.1 percent compared to 87.3 percent for White males. Likewise, the unemployment rate for White females at 16.7 percent was more than double the national average and nearly three times the county average.

^{vi} The unemployment rate of 6.8 percent for White males was smaller than the national average of 7.7 percent but 1.5 percent more than the county average of 5.3 percent.

Figure 6-13. Tract 46 Household Income by Race



Source: Decennial Census ACS 2007–2011

^{vi}The White female unemployment averages were 6.6 percent for the national average and 5.7 percent for the county average (Source ASC 2007–2011).

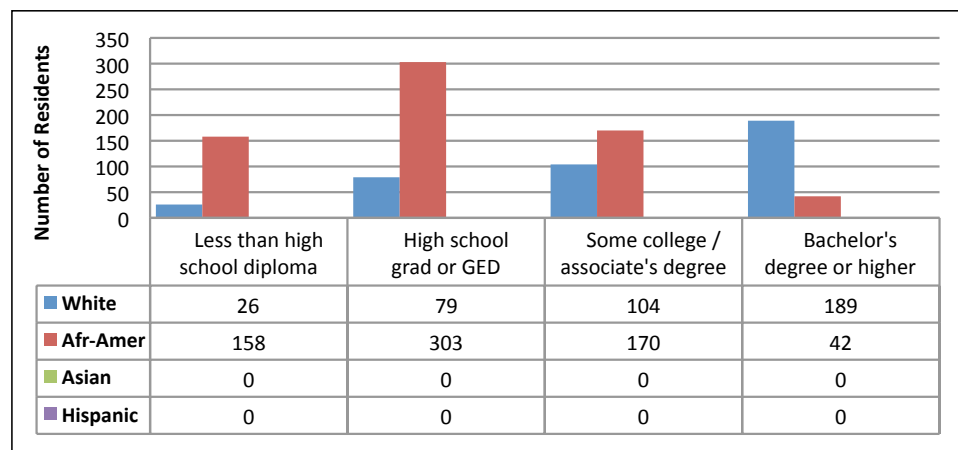
Educational Attainment in Tract 46

Educational attainment in Tract 46 varied dramatically by race and block group. The revelation that African Americans educational attainment trailed that of Whites shed some light on the disparity in reported median incomes between the races. Although the majority of the adult population above 25 years old, regardless of race and gender, had at least a high school diploma or GED, exceptional variance at the lowest (less than high school diploma) and highest (Bachelor's degree and above) education levels evident. Of all the RCAPs, Tract 46 had the highest level of White educational attainment for both males and females.

A number of factors likely skew and/or impede statistical analysis of educational attainment within the tract. One factor is the large portion of elderly in Block Group 2, many of whom grew up in an era when few individuals received more than high school educations. Many are no longer in the workforce; therefore assumptions correlating educational attainment to other factors (such as employment) should take into consideration the inordinately large number of elderly within the block group. A second factor is the inability to segregate data in the American Community Survey by block group. 79.9 percent of the Whites in the tract resided in Block Group 2; therefore educational attainment in that Block Group is disproportionately higher than the surrounding block groups. A third factor is the presence of the University of Arkansas Bowen School of Law students reside in the area.

High school dropout rates illustrate the disparity between block groups in the tract and the residents who inhabit them. Only 7 percent of White males dropped out before completing their high school diplomas, while 25 percent of African American males dropped out. Educational attainment varied most

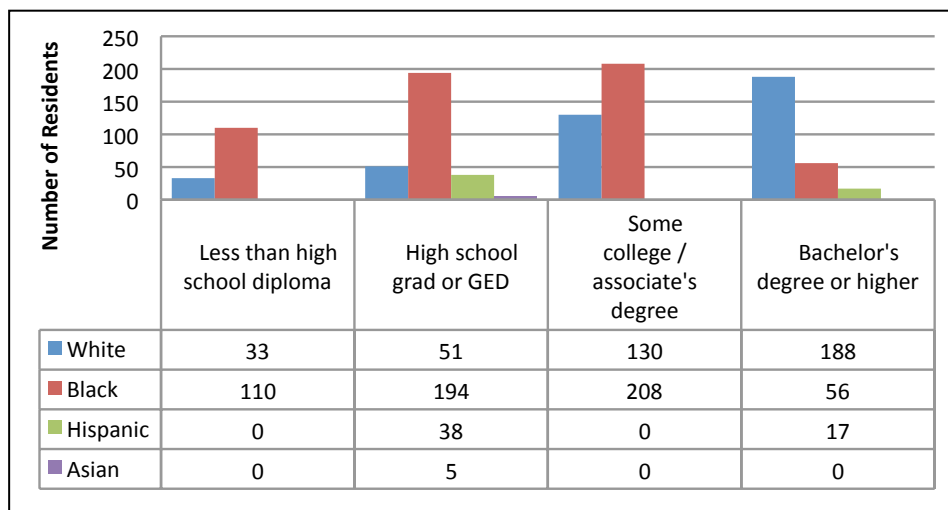
Figure 6-14. Tract 46 — Male Educational Attainment by Race



Source: ACS 2007–2011

Note: The White female unemployment averages were 6.6 percent for the national average and 5.7 percent for the county average.

Figure 6-15. Tract 46 — Female Educational Attainment by Race



Source: ACS 2007-2011

in the category of Bachelor degrees and above where 47 percent of White males completed at least a Bachelor's degree, while the African American male college completion rate was 6 percent.

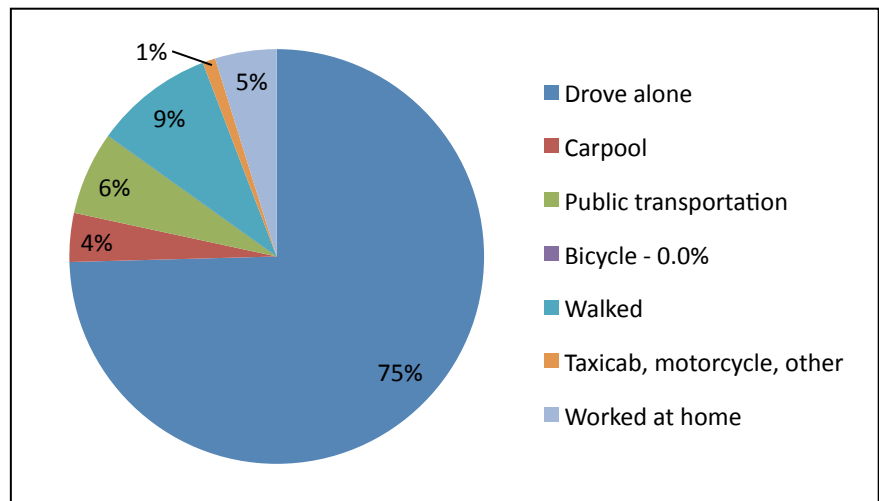
Educational attainment for White females was similar to that of White males with 92 percent earning a high school diploma or higher and 47 percent a Bachelor's and above. Just as White females' educational attainment rates mirrored those of White males, African American females' educational attainment rates were only slightly better than their male counterparts. The dropout rate for African American females was 19 percent and their educational attainment at the Bachelor's level and above was 10 percent. Of the five Asian females surveyed, all five completed high school, but none went on to college.



Transportation and Mobility

71.3 percent of the tract's households owned or had access to an automobile and nearly 20 percent had access to two or more vehicles. The automobile was the predominate mode of transportation and 75 percent of the residents surveyed in American Community Survey stated that they drove alone during their work commutes. A scant 4 percent of those who drove to work maintained that they carpoolled, only 6 percent reported using public transit and 9.3 percent reported they walked to work. The tract's rate of active transportation was six times the county's median and more than three times the national median. Tract 46 exceeded all other RCAPs and surpassed county and national medians for the percentage of residents working from their homes. Public transportation is available in the tract via four Central Arkansas Transit Authority (CATA) routes and forty bus stops. On average residents of the tract traveled 19.7 miles and spent 38.3 minutes in transit daily.

Figure 6–16. Census Tract 46 Transportation to Work Characteristics



Source:

RACIALLY CONCENTRATED AREA OF POVERTY –TRACT 12

Like Census Tract 46, Census Tract 12 was a majority White neighborhood prior to the White flight of the 1960s and 70s. The tract is located southwest of Little Rock's Central Business District and is bordered on the north by West 20th Street, the Union Pacific Railroad on the eastern border, South Elm Street on the west, and Fourche Creek on the south. The most prominent features in the tract are Calvary and Roselawn cemeteries located on the tract's northeast corner and the Pulaski County Regional Detention Facility found near the center along West Roosevelt Road.

The majority of the tract's residential stock is found in the northwestern section south of the northern border of West 20th Street extending east from South Elm Street, to Calvary Cemetery and north of Wright Avenue. A smaller residential community is located south of Wright Avenue to the west of Roselawn cemetery. In the area north of Wright Avenue, there are dense concentrations of abandoned, vacant, and unsafe properties, many of which are indistinguishable from inhabited housing stock that is itself in varying states of disrepair. Once 98.4 percent of the tract's population, Whites accounted for only 19.1 percent of the population in the 2010 census.

Figure 6-17. RCAP Census Tract 12

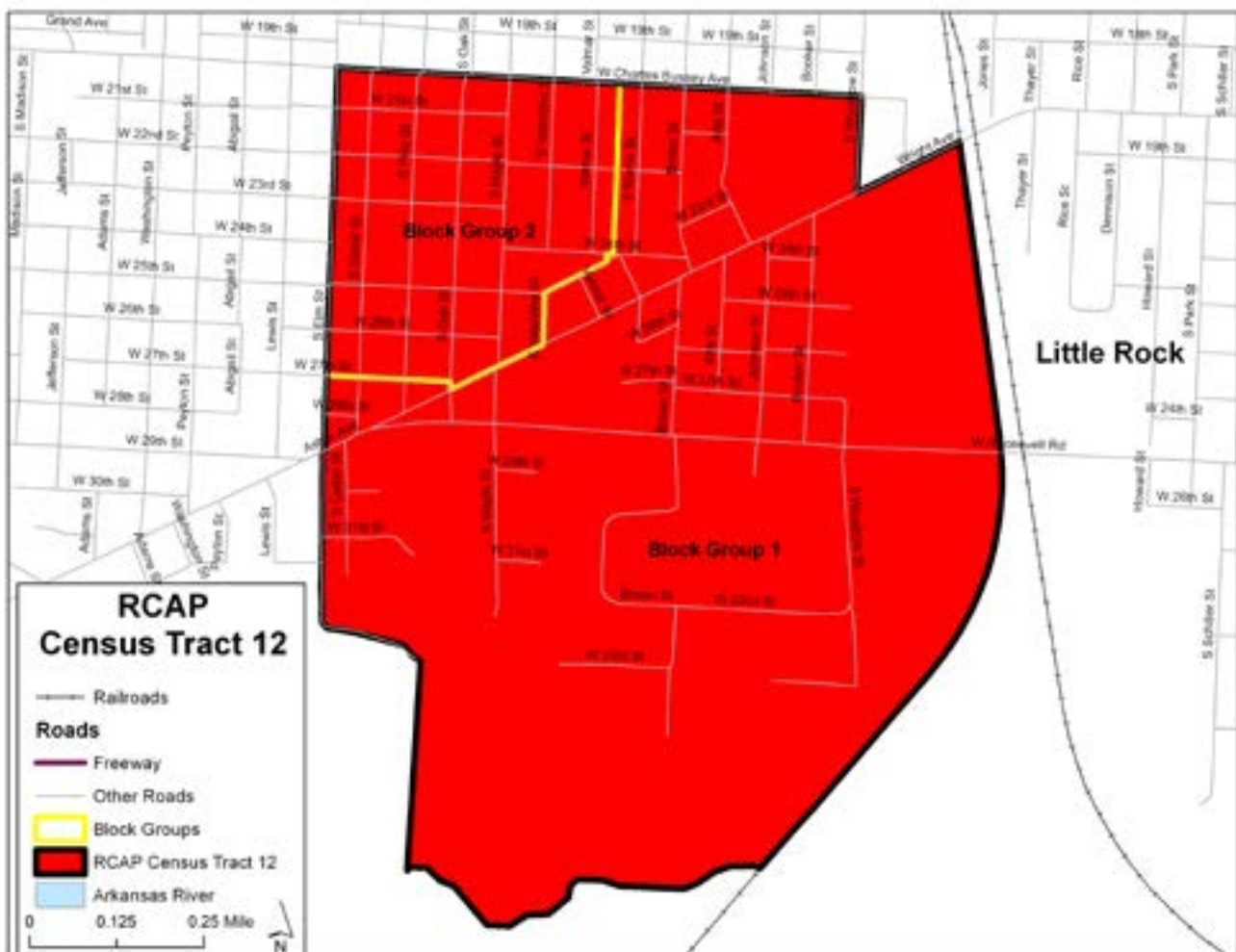
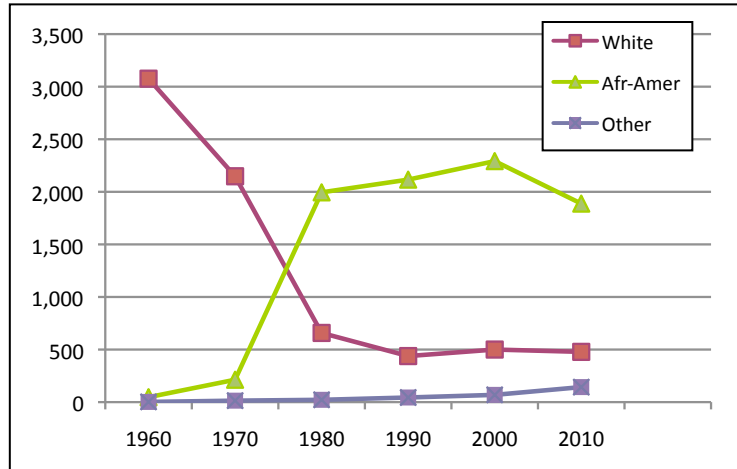


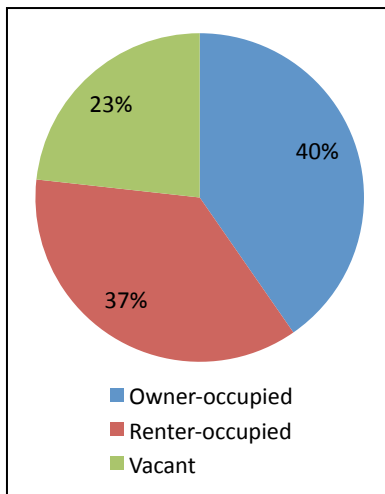


Figure 6-19: Racial Demographics for Census Tract 12 by Year



Source: U. S. Bureau of the Census

**Figure 6-18. Tract 12
Occupancy Analysis 2010**



Source: U.S. Bureau of the Census

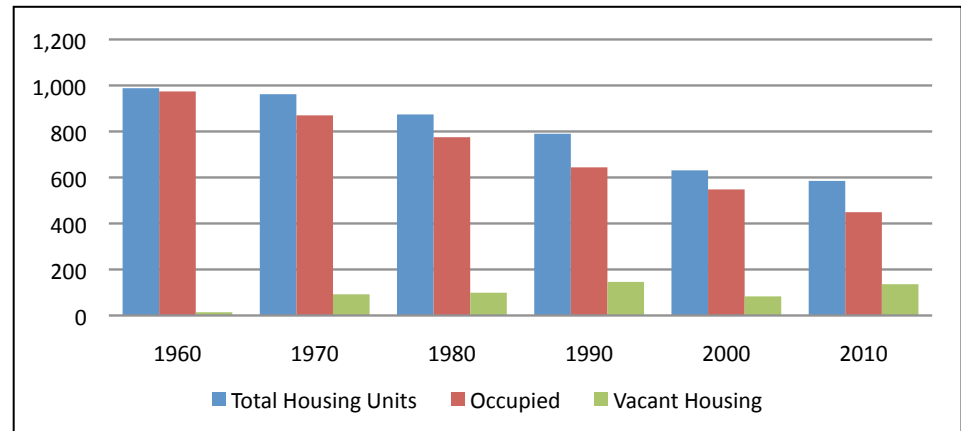
Conversely, where African Americans accounted for a scant 1.5 percent of the total population in 1960, by 2010 their population had swelled to 75.2 percent. Hispanics experienced similar gains as their population has grown from negligible in 1960 to 5.7 percent in the 2010 census.

Despite the noted increase in minority populations in Tract 12, overall population of the tract has dropped significantly since 1960. The decline is invariably linked to the decline in available housing stock. Occupancies declined steadily from a high of 98.6 percent in the 1960 to a low of 76.8 percent in 2010 while the number of housing units also declined from a high of 988 units in 1960 to a low of 585 units in the 2010 census.

The decline in the physical condition and resulting abandonment of housing units has been a major contributor to the declining population and has likely adversely impacted the ability of the neighborhood to attract new residents.

Another major contributor to the number of housing vacancies within the tract is crime. Despite having the county's detention facility located within the tract,

Figure 6-20. The Decline in Housing Stock in Tract 12 1960-2010



Source: U.S. Bureau of the Census



Two adjacent houses: one with a neatly kept yard and security system, and the other with boarded windows and a condemned notice.

Tract 12 remains one of the most unsafe communities in the metropolitan area and has the highest number of incidents of violent crime of all five RCAPs. The concentration of vacant and abandoned buildings provides a safe haven for criminal activity and in the city's recent past acted as an incubator for gangs.

The tract is devoid of parks and positive recreational opportunities for children. Without sanctuaries or safe refuges, children within the tract are often subject to indoctrination into the highly visible and active criminal population, thereby substituting positive recreational opportunities with participation in the tract's criminal activities.

Once major transportation corridors, Asher Avenue and Roosevelt Road were lined with small businesses. Many closed after the development of Interstates 30 and 630 and the subsequent diversion of travel. "Through traffic"- once the life-blood of commerce in the tract ceased to flow as local and regional drivers shifted travel to the new interstates. The old highway commercial development of the pre-interstate era fell into a decades long decay that festered in the heart of the tract. Commercial development interests meanwhile, followed White residential developments into the western suburbs. What replaced the restaurants and shops along the thoroughfares were social clubs, barber shops, and bail bondsmen's offices. The motels that were a mainstay of interstate travelers fell into disrepair and became loci of crime and prostitution by the 1980s.

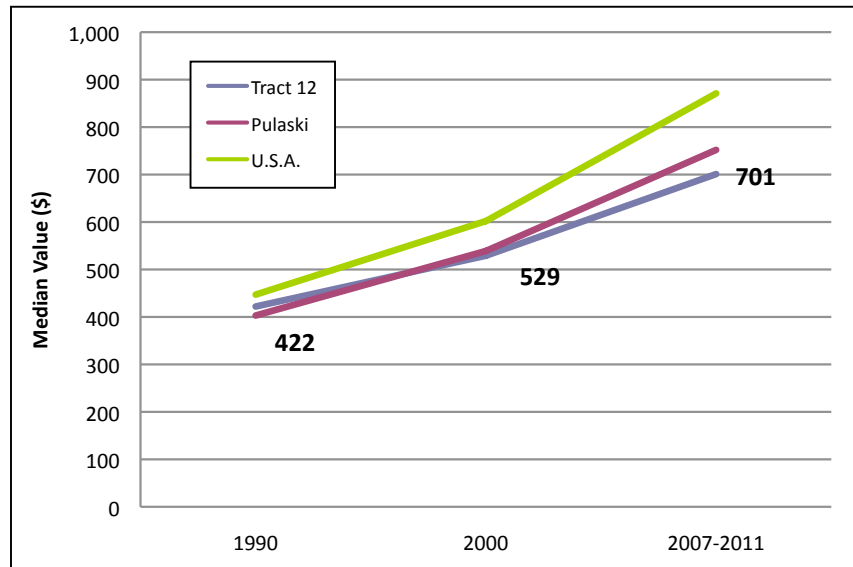


A once-thriving neighborhood store

Median housing values in Tract 12 declined between 1990 and 2000 from \$39,900 to \$36,000, respectively and though they have increased slightly, they remain substantially below both the national and the county medians.

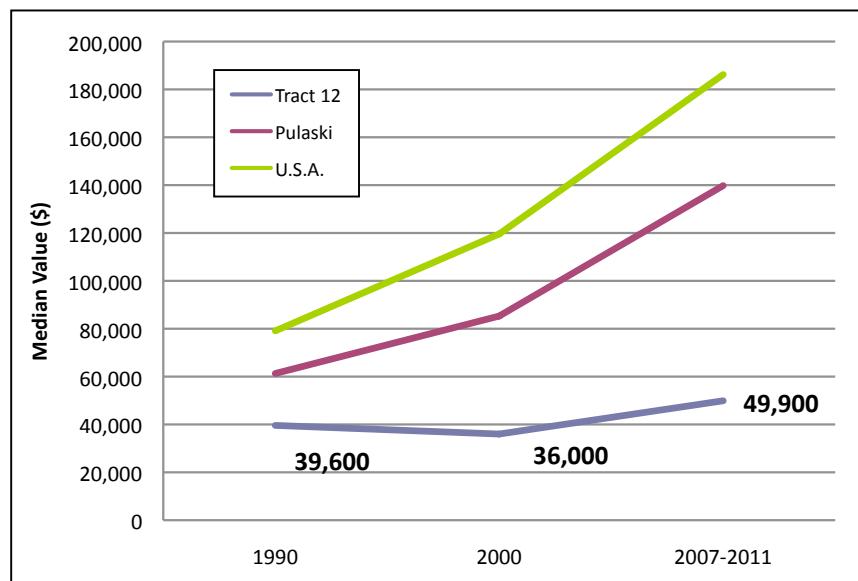


Figure 6-21. Tract 12 Median Rent 1990 to 2007-2011



Source: Decennial Census 1990, 2000, ACS 2007-2011

Figure 6-22. Tract 12 Median Housing Value 1990 to 2007-2011



Source: Decennial Census 1990, 2000, ACS 2007-2011

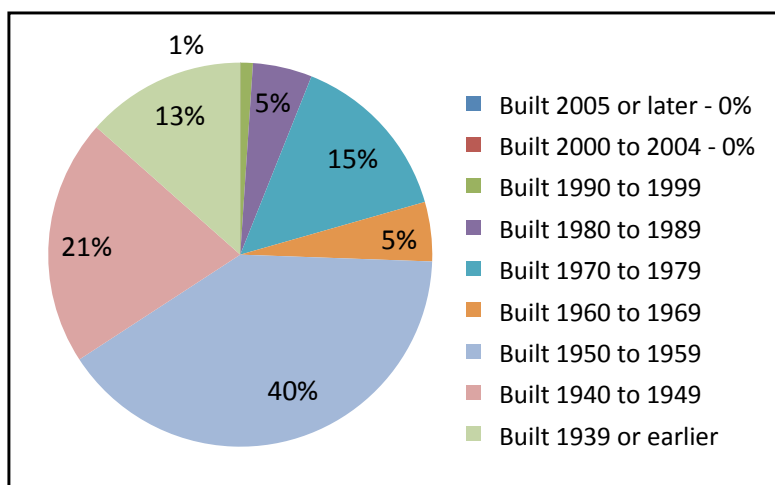
In contrast, while median housing values are among the lowest, rents in Tract 12 are the highest and have in recent times exceeded the county median.^{vii} At \$701, the median rent for Tract 12 was \$282 more than the median rent of Tract 28, the tract with the lowest median rents in the region. If the anomaly is not a sampling error, it might be explained by examining the type of available housing stock in each tract. In Tract 12, there are no public housing units and the bulk of the rental property is single family homes. Conversely, in tract 28 there is a large concentration of multi-family public housing units.

^{vii}Only Tract 28 had a lower median housing value. The median housing value in Tract 28 was \$44,000.



More than 60 percent of Tract 12's housing stock was constructed between 1940 and 1959 and when Pre-World War II housing is included, 73 percent is more than 50 years old. The tract has had no significant residential construction since the 1970's and has not had a new home constructed in more than a decade.

Figure 6-23. Tract 12 Housing by Structure Age



Source: 2007–2011 American Community Survey

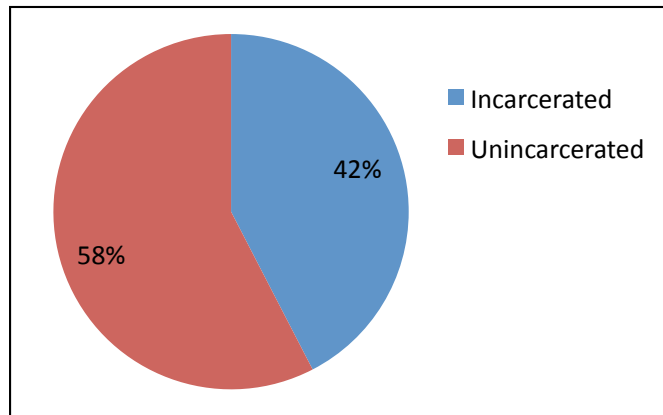
Detention Facilities Located within Tract 12



Tract 12 houses the Pulaski County Regional Jail facility. In 2010, there were a total of 1089 individuals incarcerated there. The incarcerated population constituted 42 percent of the tract's total population.

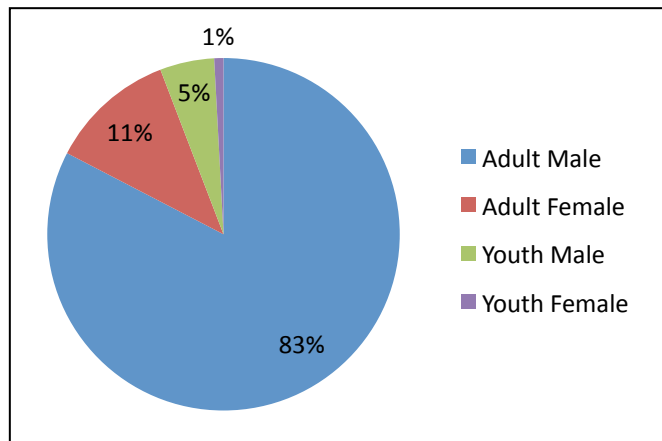
Adult males made up 83 percent of the incarcerated population and 34 percent of the total population. Adult females made up 11 percent of the incarcerated population and Youth under the age of 18 made up the remaining 6 percent. Males under the age of 18, like their adult males counterparts, far outnumbered females of their own age group.

Figure 6-24. Tract 12 Incarcerated vs non-incarcerated



Source: 2007–2011 American Community Survey

Figure 6-25. Tract 12 Incarcerated Population by Age and Sex



Source: 2007–2011 American Community Survey

RCAP Household Demographics for Tract 12

34.6 percent of the tract's residents surveyed in the American Community Survey reported that they lived at or below the poverty level, substantially exceeding the United States' median poverty percentage of 14.3 percent, the Little Rock-North Little Rock-Conway metropolitan area median poverty percentage of 14.8 percent, and Pulaski County's median poverty percentage of 16.7 percent. The majority are African Americans, of which, 51.5 percent lived at or below the poverty level. Although the most numerous of the poor, African Americans did not account for the highest percentage of poor by race. All the Hispanics surveyed lived at or below the poverty level, and 62.8 percent of the Whites lived comparably.

The median household income in Tract 12 was \$35,119. African American households had the highest median income at \$38,386. White households had median incomes of \$18,676 and Hispanics at \$17,623.16

Although Tract 12 had the second lowest percentage of all five RCAPS for overall population living in poverty, it had the second highest percentage of children living in poverty. The 2007–2011 American Community Survey showed that 17.9 percent of the tract's households had children under the age of 18 and an extraordinary 78.2 percent of those households with children under the

Figure 6-26. Tract 12 Number of Residents at or below Poverty Level

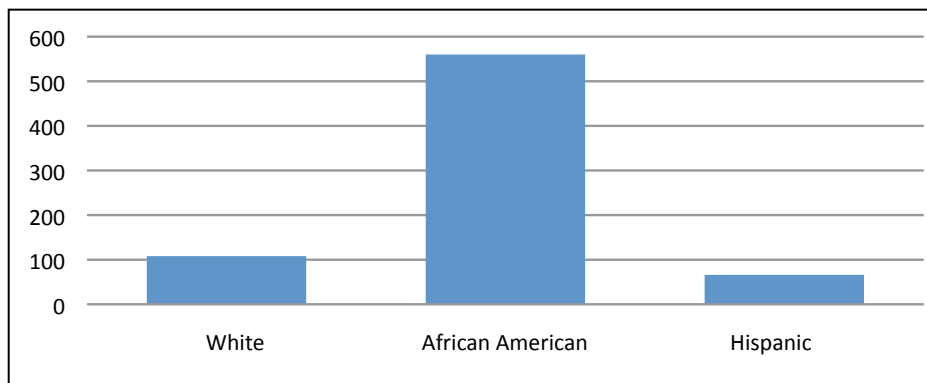
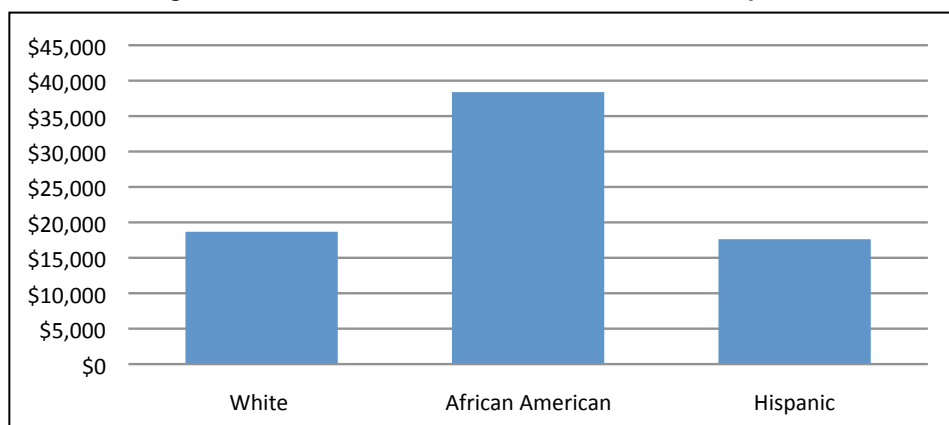


Figure 6-27. Tract 12 Median Household Income by Race





Supplemental Nutrition Assistance Program

age of 18 lived in poverty. Survey data also revealed that all of the surveyed families were single –parent households headed by females and many of these household’s required assistance from the federal government in the form of the Supplemental Nutritional Assistance Program (SNAP). Fifteen percent of African American families and 75 percent of White families in the tract participated in SNAP.

Unemployment and Labor Force Participation were skewed in the tract due to the large portion of the tract’s population being incarcerated. Only 30 percent of the overall population participated in the labor force. When Labor Force Participation was analyzed by gender, the data showed that females comprised a significantly larger proportion of the labor force than their male counterparts in the tract. 55.5 percent of Tract 12’s females were part of the labor force, while a scant 15.4 percent of tract’s male population participated in the labor force. Males’ labor force participation was more than fifty percentage points below both the national and county averages. Low male labor force participation is most likely connected to the high rate of male incarceration. White, Hispanic, and African American male labor participation and unemployment were all substantially lower than the national and county averages for their race/ethnicity. Of the 791 unincarcerated African American males surveyed in the American Community Survey, only 162 were in the labor force and of the 162 in the labor force, only six (3.7 percent) were unemployed. White males’ data resembled that of African American males, of the 225 White males surveyed in the tract only 17 were part of the labor force and none of the 17 (0.0 percent) were unemployed. Of the 139 Hispanic males surveyed, none were in the labor force, so as a group Hispanics received a deceptively low unemployment rate of 0.0 percent.

African American females’ labor participation rates exceeded the national and county averages. Of the 443 African American females over the age of sixteen, 310 were in the labor force and 304 were employed, leaving only 6 (1.9 percent) unemployed. The survey included 84 White females, of which, 17 were a part of the labor force and all 17 were employed. Only 77 Hispanic females were surveyed, of which, 7 reported that they were in the labor force and each was employed.

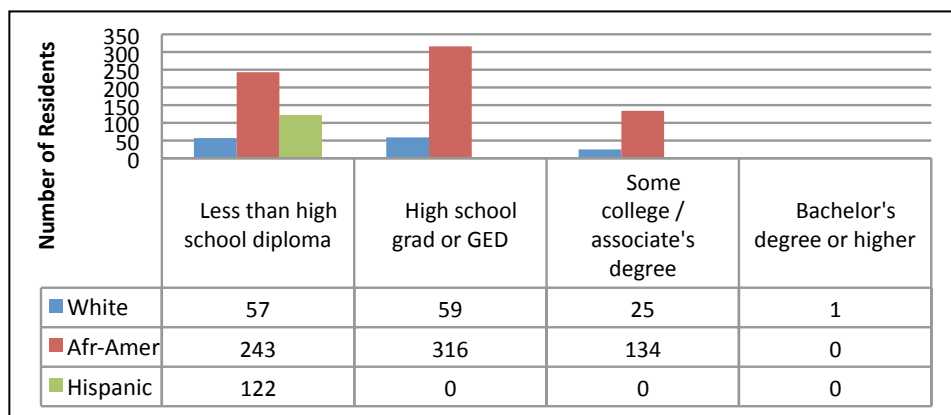
Note: 2007–2011 American Community Survey showed that Census Tract 12 had an overall population poverty rate of 34.6 percent. The Lowest ranking RCAP census tract in overall population poverty rate was Census Tract 46 with 31.4 percent rate of poverty. The highest ranking census tract in population under 18 living in poverty was Census Tract 30.01 with a rate of 84.7 percent. Census Tract 12 had a rate of 78.2 percent in population under 18 living in poverty.

National Overall Labor Force Participation rate for Males was 70.6 percent, while the Pulaski County Overall Labor Force Participation rate for Males was 70.5 percent.

Educational Attainment in Tract 12

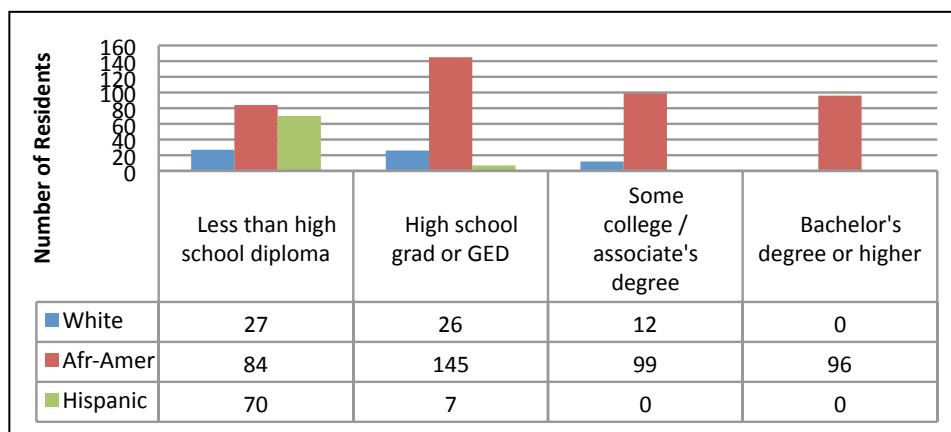
In Tract 12, 44 percent of all males and 32 percent of all females surveyed had less than a high school education. African American females had the highest level of educational attainment with 23 percent reporting that they had completed at least a Bachelor's degree. Conversely, a single male in the entire surveyed population (of any race) reported that he had completed a 4 year college or university program. Hispanics, both male and female, had the lowest levels of educational attainment. Hispanic males had a 100 percent high school dropout rate, while females had a rate of 91 percent. Forty percent of White males were high school dropouts. White females' dropout rates were slightly higher, at 42 percent. The African American male dropout rate, although lower than White or Hispanic males and females, was higher than that of their female counterparts. African American males had a dropout rate of 35 percent, significantly higher than the African American female rate of 20 percent.

Figure 6-28. Tract 12 - Male Educational Attainment by Race



Source: ACS 2007-2011

Figure 6-29. Tract 12 - Female Educational Attainment by Race

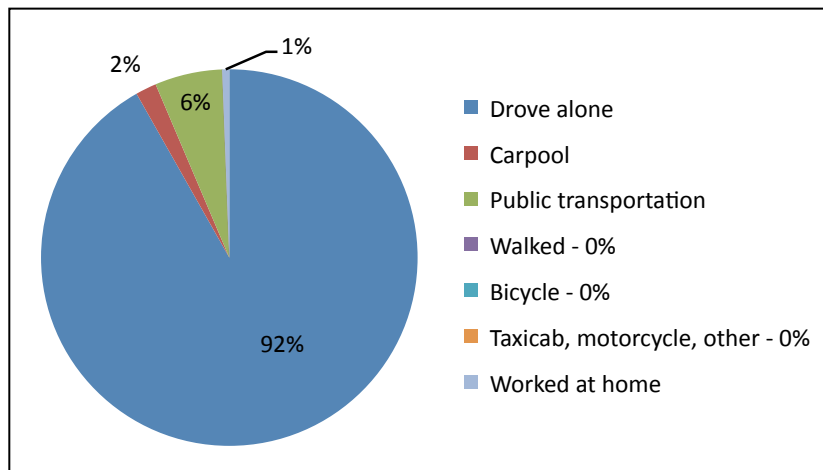


Source: ACS 2007-2011

Transportation and Mobility

Transportation in Tract 12 was overwhelmingly auto-dependent. 83 percent of the tract's population reported to have access to at least one automobile and 12.7 percent maintained that they had access to three or more cars. 17 percent of the population reported that they had no access to an automobile. Public transportation is accessible via two routes and twenty bus stops. The average resident traveled on average 20.8 miles outside the tract and spent 41.6 minutes in transit daily.

Figure 6–30. Census Tract 12 Transportation to Work Characteristics

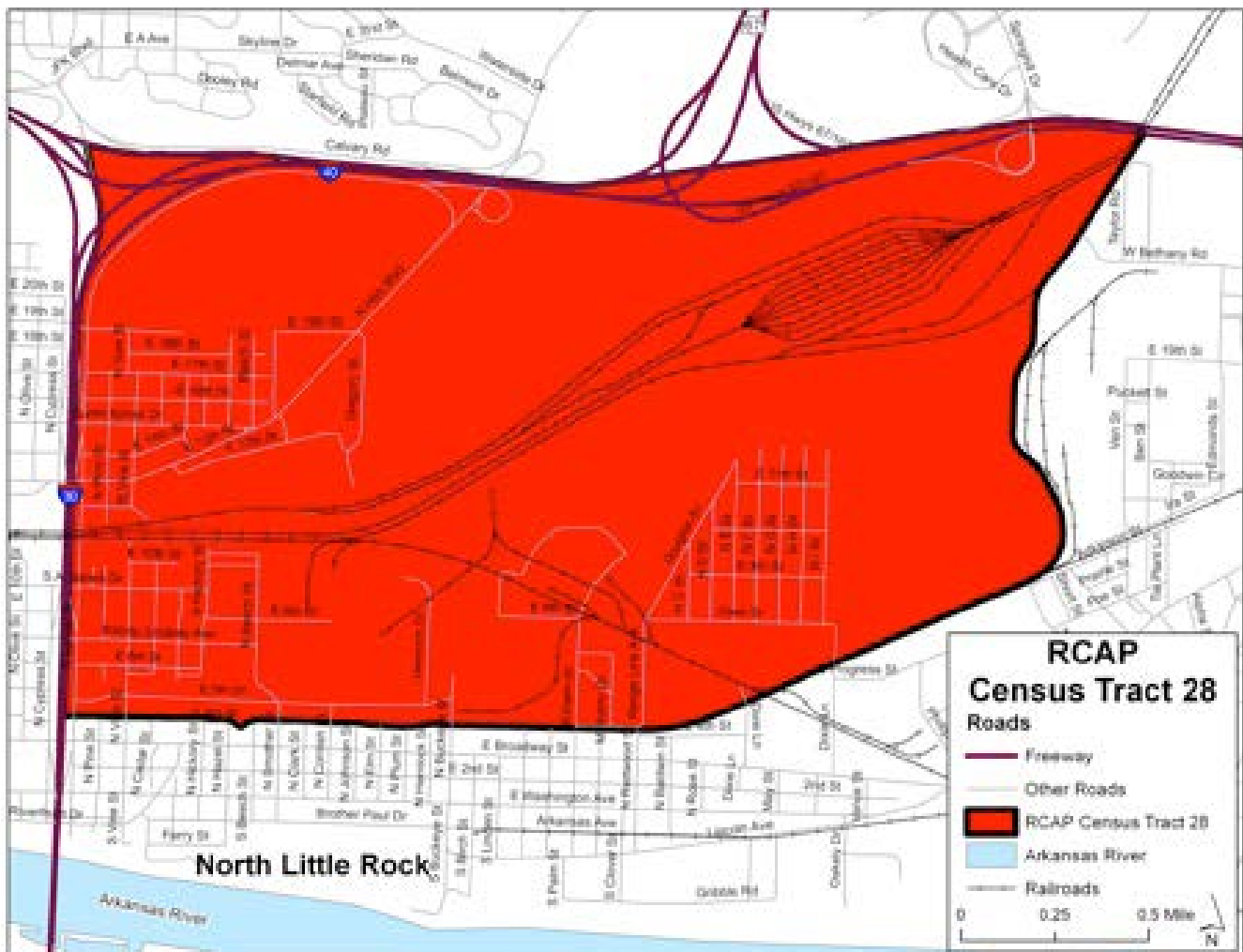


RACIALLY CONCENTRATED AREA OF POVERTY—TRACT 28

Beginning in 1907, the United States Army Corp of Engineers undertook the massive task of clearing what was then Loomis Swamp. The swamp was densely packed with trees and underbrush and covered nearly 3000 acres. Located northeast of the City of North Little Rock, then a bustling railroad town, the land parcel, once drained, was purchased as an extension of the Iron Mountain and Southern (later Missouri Pacific and now Union Pacific) Railway line. After the development of the tract's extensive railway yards, African American laborers working in the yards quickly bought property next to the railway to build their homes. This historic community is known as "Dark Hollow".

The origin of the community's name remains an enigma. Some early accounts maintained that the name Dark Hollow is considerably older than the historic community that now uses it, and once was used as a nickname for Loomis Swamp after several Argenta residents contended that the swamp was haunted. One former resident and noted grocer in the area, Crystal A. Huie, attributed

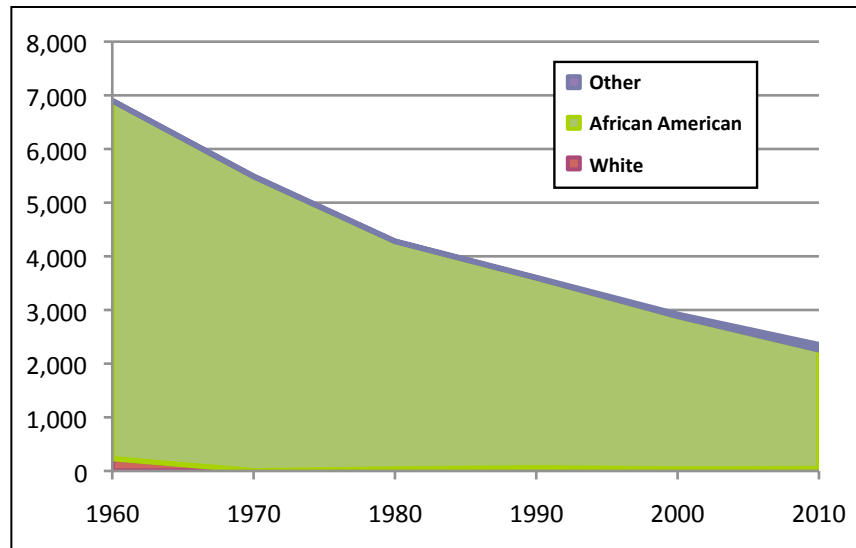
Figure 6–31. RCAP Census Tract 28



the name to a later period. Huie maintained that the name was used to describe the area shortly after the neighboring White communities were wired for electricity. Huie noted that the residents of the hollow were “too poor to buy electricity” and the community remained dark in the evening hours.²¹

In comparison to the other RCAPs in the region, Tract 28 is unique. Tract 28 is the only RCAP that was historically an African American neighborhood and did not experience “White flight.” The tract’s population has remained majority African American since its inception and though its population has steadily declined, the tract has retained the defining feature of an African American majority.

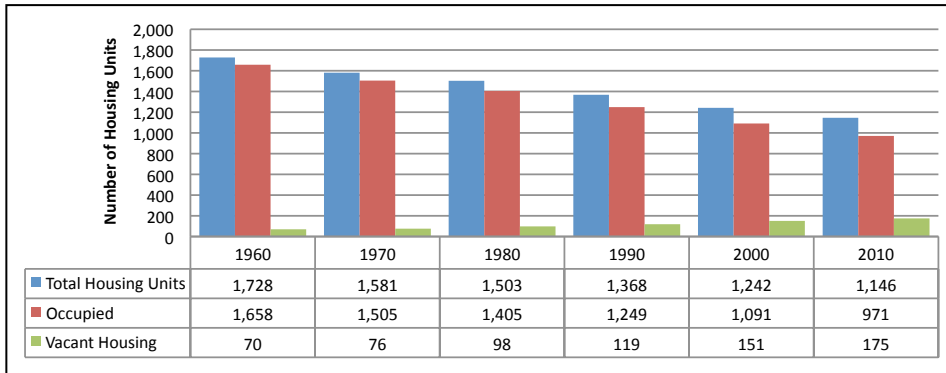
Figure 6–32. Racial Demographics for Census Tract 28 by Year



Source: U. S. Bureau of the Census

Tract 28 has undergone a slow but steady rate of decline since 1960. This decline can be attributed to the outward migration of middle class African Americans beginning in the 1960s as additional housing choices became available to them. In the 1960 census, there were 6,670 African Americans living in the tract. By 2010, the African American population was a third of that number (2,210). Like most other RCAPs, Tract 28 has suffered a substantial loss of housing stock and decreased levels of occupancy. Dark Hollow maintained an occupancy level of 95.9 percent in 1960, a rate similar to that of Tract 12 when it was a majority White community in the 1960s. However, Tract 28 has not experienced as sharp a decline in occupancy over time as Tract 12. Despite its loss of housing units and middle class residents, Tract 28 maintained an 84.7 percent rate of occupancy in 2010, compared to 76.8 percent in Tract 12.

Figure 6-33. Decline in Housing Stock in Tract 28



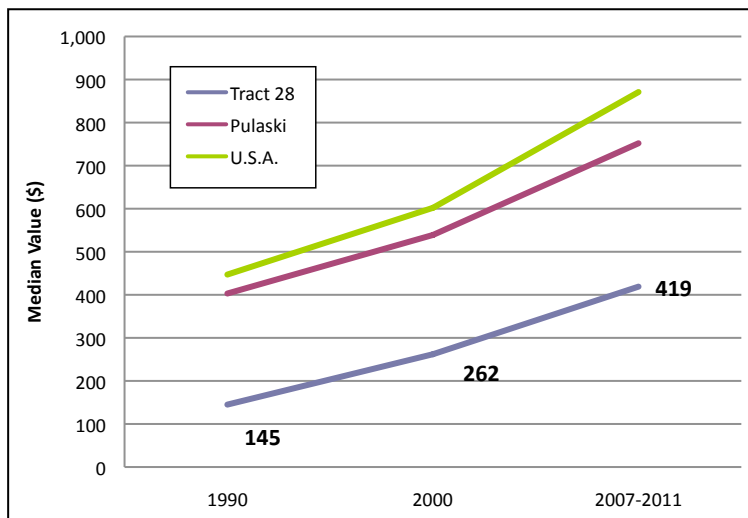
Source: U. S. Bureau of the Census

Despite having substantially less vacant units than Tract 12, Dark Hollow has 27 percent owner occupancy, compared to 40 percent for Tract 12. One reason for this disparity in occupancy may be Tract 28's large concentration of public housing, which tends to have waiting lists.

Tract 28 has 334 units of public housing, found in three separate complexes. Two of the complexes provide family housing, East Gate Terrace and Hemlock Courts. East Gate Terrace has 172 units and Hemlock Court has 84. The tract also has a complex devoted to "elderly disabled" which provides 78 units of housing. 50 percent of all rental housing within the tract is subsidized public housing and public housing accounts for 29 percent of total housing units found within the tract. This high concentration of public housing, particularly family housing, has acted as a disincentive to both commercial and new single family development in the tract. Another major impediment to the tract's development is the large portion designated as flood plain.

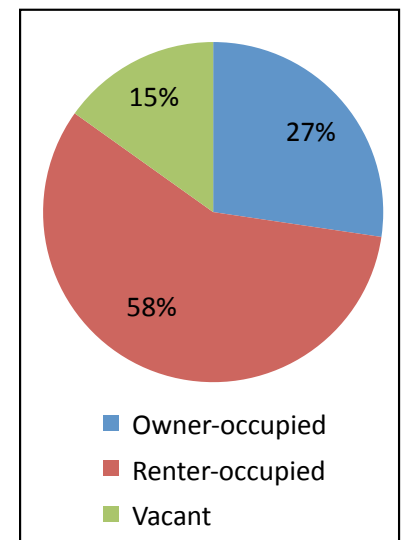
Median rental cost is an astonishingly low \$419 per month, far below both state and national medians.

Figure 6-34. Tract 28 Median Rent 1990 to 2007-2011



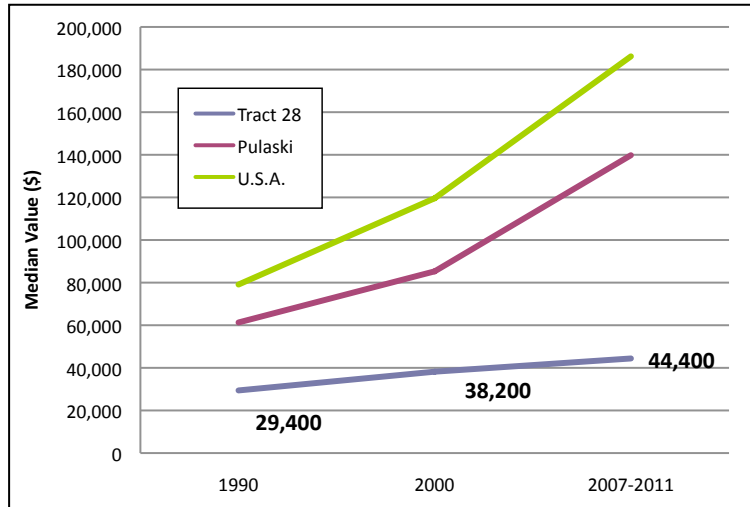
Source: Decennial Census 1990 and 2000, ACS 2007-2011

Figure 6-35. Tract 28 2010 Occupancy Analysis



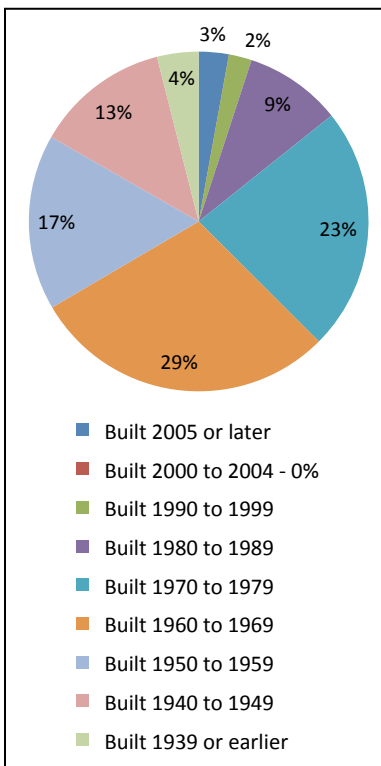
Source: U. S. Bureau of the Census

Figure 6–37. Tract 28 Median Housing Value 1990 to 2007–2011



Source: Decennial Census 1990 and 2000, ACS 2007–2011

Figure 6–36. Tract 28 Housing Structure by Age



Median housing values in the tract are the lowest of all RCAPs in the region and are substantially below both county and national median values. Tract 28 has also been consistently the poorest tract in the region. With a median housing value of \$44,400, homes are worth on average \$5,500 less than those in Tract 12, even though Tract 12 has a detention center and more crime. Home values in the tract are adversely impacted by a number of factors. A large portion of Tract 28 is designated a flood plain. This designation has prohibited both state and federal funding for projects within the area and has similarly discouraged private lenders and commercial interests from developing in the tract. The Union Pacific Railroad’s expansive rail yard and the concentration of public housing in the tract also serve as deterrents to investment and development.

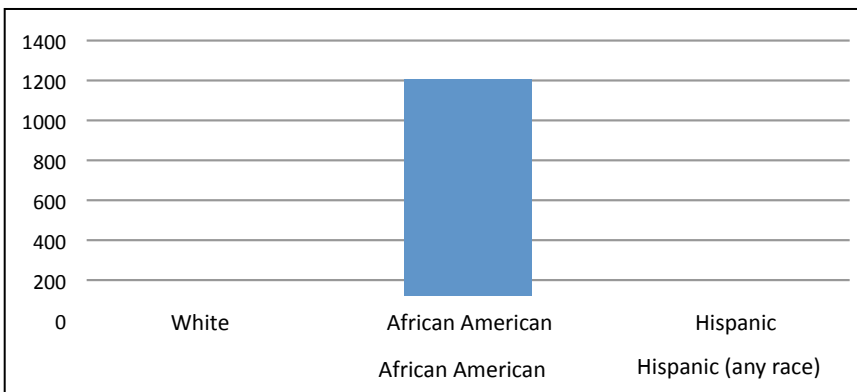
Despite its location within a flood plain, the tract has had periods of steady residential development. The most significant periods of development were between 1960 and 1979. During that period, 52 percent of the existing housing stock and all of the tract’s public housing towers were constructed.



Household Demographics for Tract 28

In 2010, 41.8 percent of the total population in Census Tract 28 lived at or below the poverty level, substantially exceeding the United States' median poverty percentage of 14.3 percent, the Little Rock-North Little Rock-Conway metropolitan area median poverty percentage of 14.8 percent, and the Pulaski County's median poverty percentage of 16.7 percent. Since the population of the tract is nearly racially homogenous, the face of poverty in the tract is similarly monolithic. Of the 2,268 African American residents who participated in the 2007–2011 American Community Survey, 1,206, or more than 53 percent, confirmed that they lived at or below the poverty level. Children made up an inordinate proportion of the poor with 71.6 percent of the population under the age of 18 living at or below the poverty level. The American Community Survey showed that 58.5 percent of the households surveyed had children and each of those households was headed by a single parent. The majority of the single – parented households were headed by females, 97.3 percent, while the remaining 2.7 percent of single-parented households were headed by males. The high levels of children living in poverty correspond with the high rates of food assistance (SNAP). 48.64 percent of African American households required supplemental food assistance; this rate of assistance was more than double the national median for this type of assistance.

Figure 6–38. Tract 28 Number of Residents Living in Poverty by Race



The median household income in Tract 28 was the lowest of all RCAP tracts at \$14,489. Of the 1,595 individuals who participated in the American Community Survey, only 949 were participants in the labor force. Overall, the labor force participation was 59.5 percent and overall unemployment rate at 19.1 percent. When analyzed solely by gender, a trend common to several of the RCAPs emerged. Female labor force participation in the tract far exceeds that of males. 70.2 percent of females participated in the labor force compared to 37.8 percent of the males. Despite females' higher rate of labor participation, women surveyed reported higher rates of unemployment than males at 21.6 percent. While only 9.5 percent of the males responded similarly. Female participation in the labor force greatly exceeded national and county averages, yet unemployment rates among women in the tract were more than double

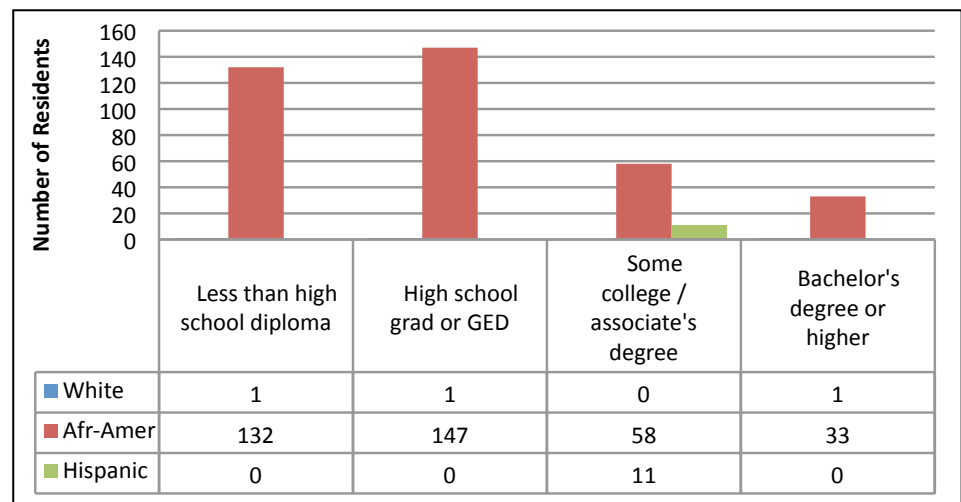
national and county averages. Conversely, males in the tract had a rate of labor force participation which was substantially lower than national and county levels, yet they maintained significantly lower than national and county levels of unemployment.

When analyzed by race, data shows that African American participation in the labor force slightly exceeded the tract's average. 61.1 percent of African Americans participated in the labor force. At 71.6 percent, African American females participated in the labor force in a larger percentage than their male counterparts. Only 38 percent of African American males reported that they participated. The extremely small population of Whites in the tract was predominately female. At 76.9 percent, White females in the tract reported a higher rate of workforce participation than that of African American females, yet each White female surveyed maintained that she was currently unemployed. All White males surveyed reported that they were not in the labor force. The results and summaries of this data are misleading when the raw data is not examined carefully. While the majority of surveyed White females are listed as eligible participants in the labor force, none of them are actually employed; therefore White females have a 100 percent unemployment rate. Comparatively, all the White males in the tract over the age of 16 in the tract are listed as not in the work force, so none of their numbers appear as unemployed. All the Hispanics who answered the survey were males and of the 11 males that reported that they lived in the tract, all maintained that they were employed.

Educational Attainment in Tract 28

35 percent of the males residing in Tract 28 did not complete their high school education. Dropout rates were highest amongst African Americans with more than one third (36 percent) dropping out before the completion

Figure 6-39. Tract 28 Male Educational Attainment by Race

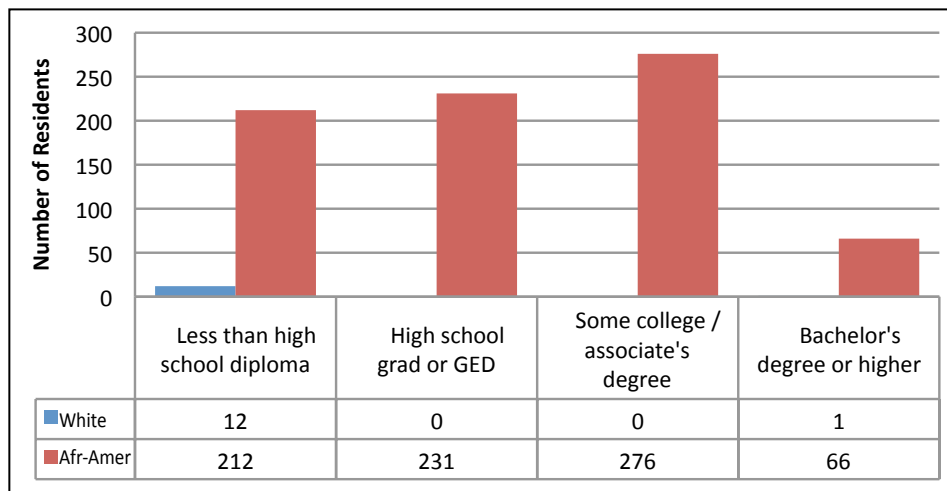


of their secondary education. White males' dropout rates were 34 percent. Hispanics surveyed all earned a high school diploma or successfully completed a General Educational Development Test. One White male reported having completed at least a bachelor degree, African American males had a completion rate of 9 percent, and no Hispanic males within the tract had completed a Bachelor's degree.



Overall female dropout rates in the tract were 28 percent, although White females dropped out at a considerably higher rate than their African American counterparts. 92 percent of White females in the tract were high school dropouts, while 27 percent of African American females similarly failed to complete their secondary educations. In regard to Bachelor's degree and above education, both African American and White females had an 8 percent completion rate. Although Hispanic females in the tract did not earn Bachelor's degrees, all had completed their secondary education and had at least some post-secondary education.

Figure 6-40. Tract 28 Female Educational Attainment by Race

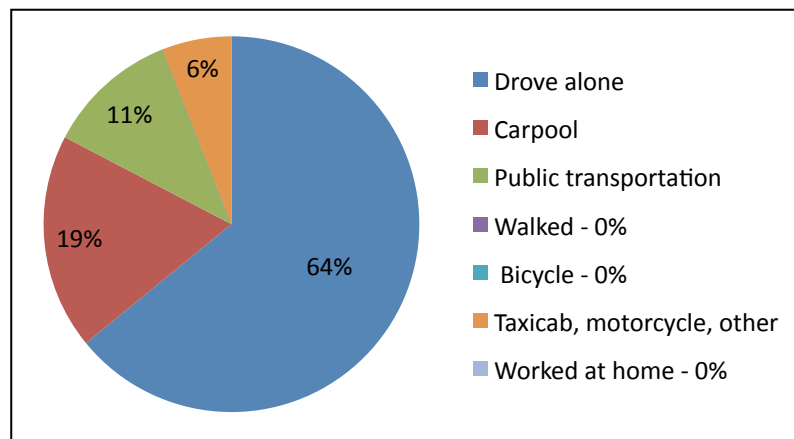


Transportation and Mobility



79.5 percent of the residents in Tract 28 had access to at least one automobile. Although the majority of the residents drove to work alone, the tract reported the highest percentage of residents among RCAP tracts who carpooled, 18.0 percent. The percentage of residents using public transportation was ten times the county median and more than double the national median. The percentage of residents who reported using taxis or motorcycles for their work commutes was also more than five times the county median and more than four times the national median. Public transportation is available via two routes and twenty-eight bus stops. The average resident in the tract travels 19.8 miles and spends 38.3 minutes in transit daily.

Figure 6-41. Census Tract 28 Transportation Work Characteristics



Source: ACS 2007-2011

RACIALLY CONCENTRATED AREA OF POVERTY— TRACTS 30.1 AND 30.2

Once a single census tract, Tracts 30.01 and 30.02 were created when Tract 30 was split in the 2010 census. Tract 30.01 is bordered on the north by West 18th Street, to the east by Pike Avenue and the Union Pacific rail line, to the west by Big Rock Quarry and Emerald Park, and to the south by the Arkansas River. Tract 30.02 shares its southern border, West 18th Street, with Tract 30.01. The tract's northern border is Interstate 40. Its eastern border is a Union Pacific rail line and on the west it is bordered by Eugene J. Towbin Healthcare Center (Fort Roots).

The White community stayed largely intact until the 1990s. Gang violence and drug trafficking were likely contributing factors to the declining White population, as were the retirements and deaths of residents who had originally purchased homes in the area in the 1950s and the decisions of their children to sell or rent those homes rather than reside in them. The community transitioned by the late 1990s to a majority African American community. The tracts also have the fastest growing Hispanic community of all the RCAPs with a growth of 650 percent since 1990.

Figure 6-42. RCAP Census Tract 30.1

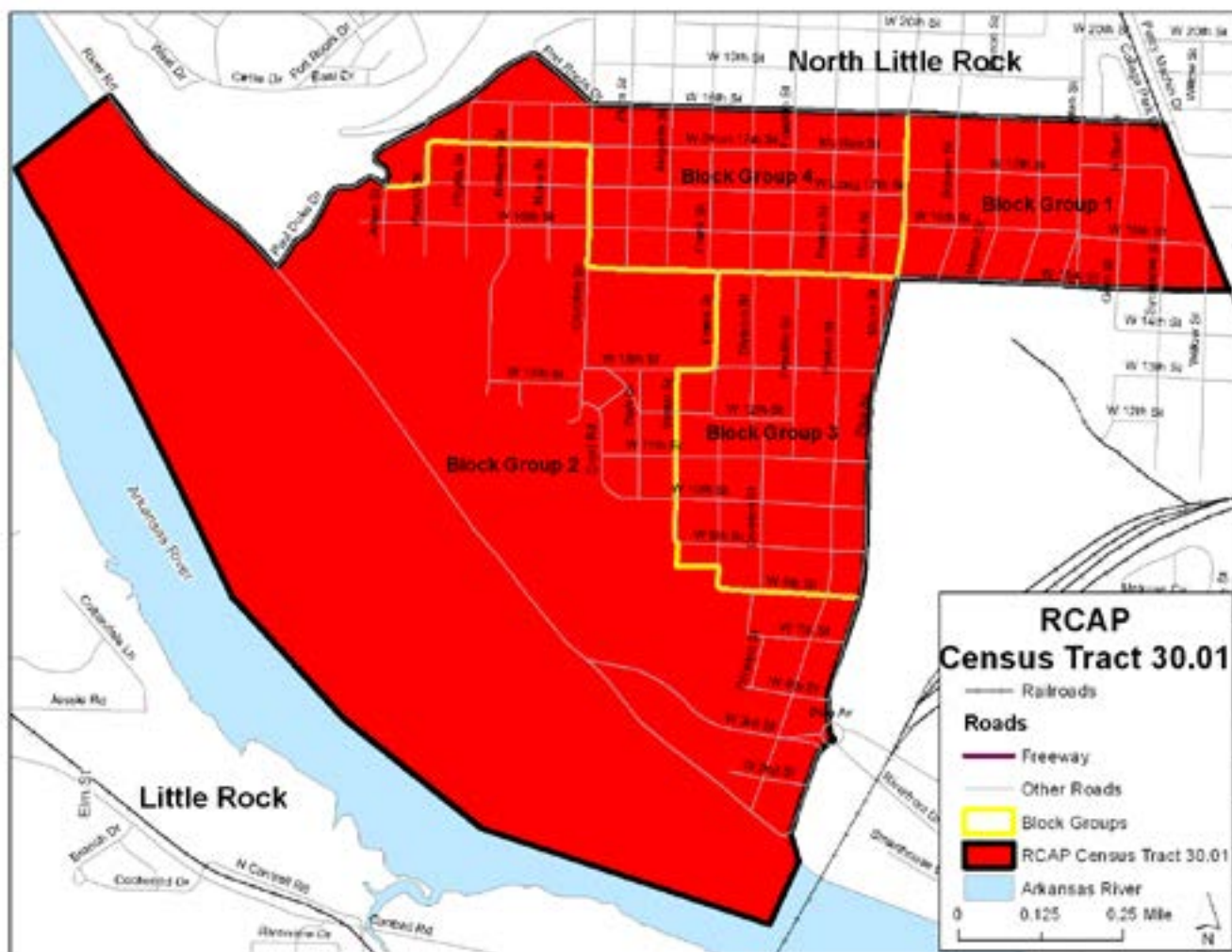
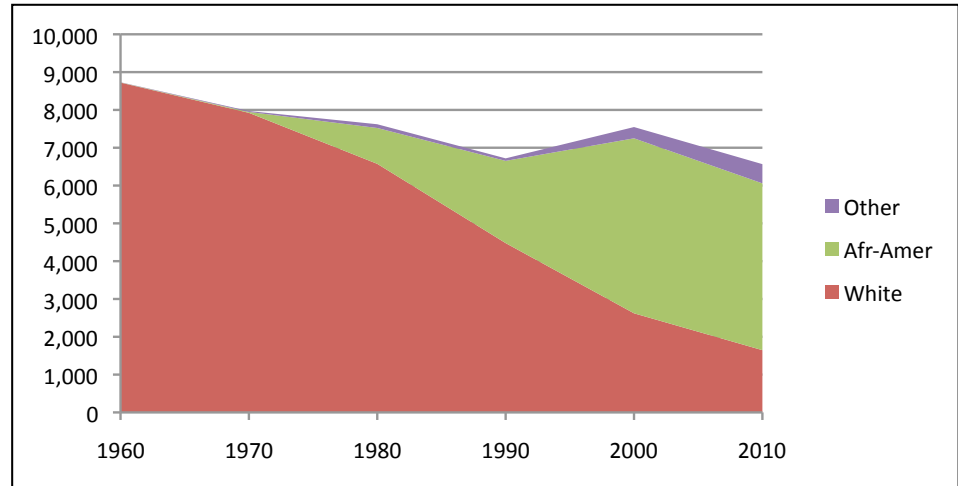


Figure 6-43. Racial Demographics for Census Tract 30 by Year

*Tract 30 was split into 30.01 and 30.02 for 2010 Census. However, full trend data for these separate units is not available prior to 1990. Therefore, this data set lumps 30.01 and 30.02 together.



Source: U. S. Bureau of the Census

Like the other RCAPs, Tracts 30.01 and 30.02 have experienced the gradual deterioration of housing stock and occupancy.

Figure 6-44. RCAP Census Tract 30.2

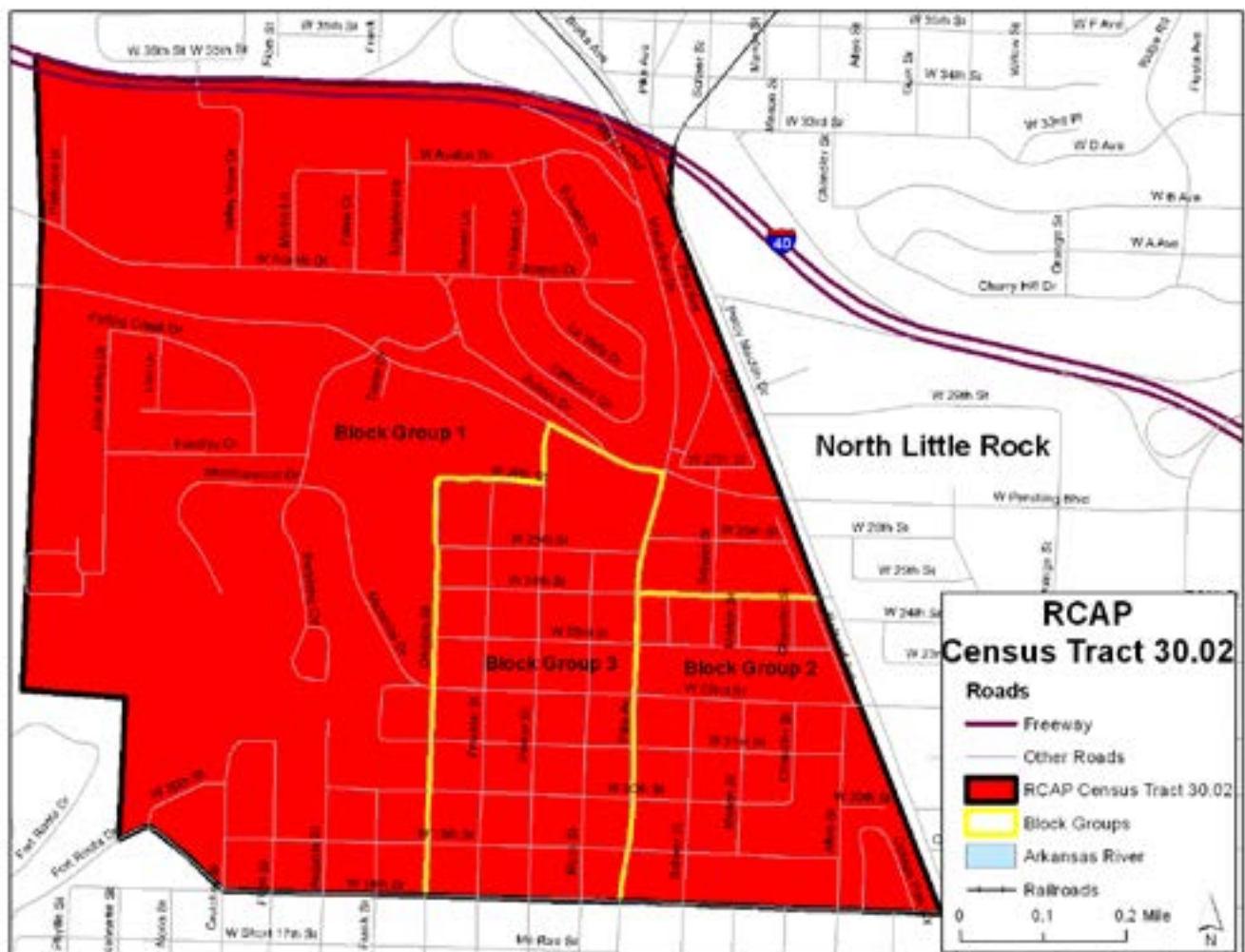
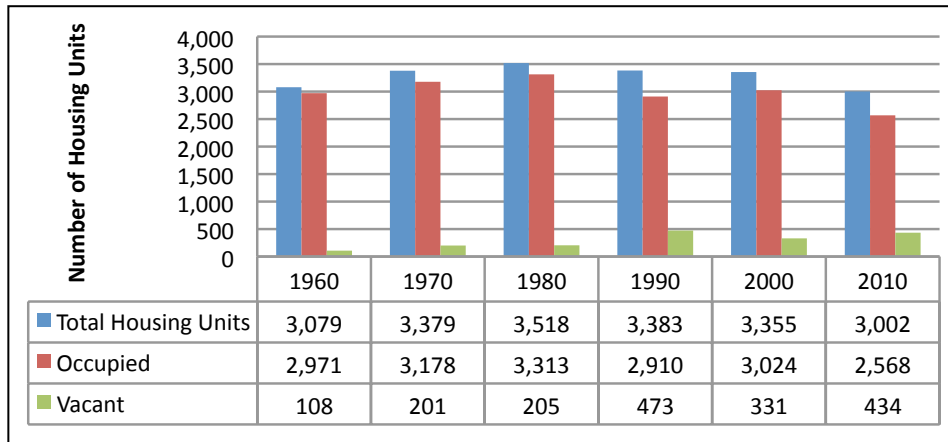


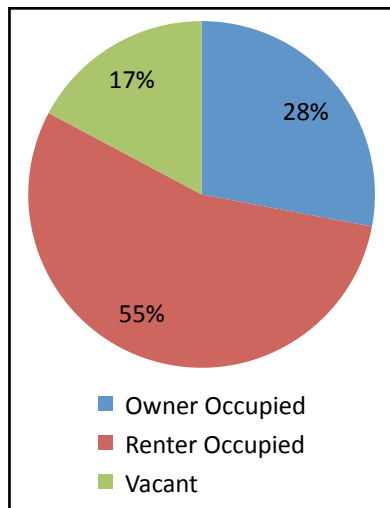
Figure 6-45. Decline in the Number of Occupied Housing Units in Tracts 30.1 and 30.2 between 1960 -2010



Source: U. S. Bureau of the Census

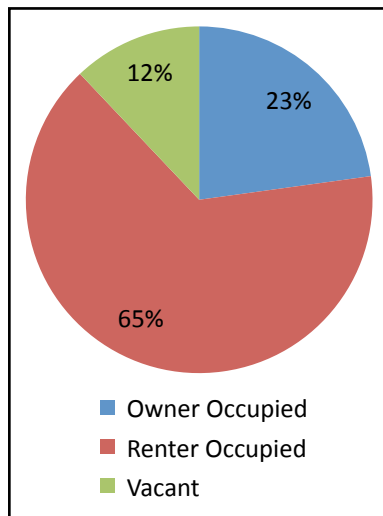
Both tracts share a high renter occupancy rate of 55 percent. This high rate of occupancy can be attributed to large public housing complexes and apartments for the elderly. Owner occupancy is 28 percent in Tract 30.01 and 23 percent in Tract 30.02. Twelve percent of Tract 30.02 housing stock was vacant in 2010, while Tract 30.01 had a vacancy rate of 17 percent.

**Figure 6-46* Tract 30.1
Occupancy Analysis 2010**



Source: U. S. Bureau of the Census

**Figure 6-46.* Tract 30.2
Occupancy Analysis 2010**



Source: U. S. Bureau of the Census



A wide contrast of housing types and conditions can be seen from one street to the next within Tract 30.

Although median housing values in the tracts are lower than both the national and county averages, housing values in the tract have experienced surprisingly large gains since 2000.

In 2000, the median value averaged \$43,000. Since 2011, home values have nearly doubled to a median value of \$81,100. Rental rates have also increased substantially from a median rent of \$450 in 2000, to \$660 per month in 2011.

When Tracts 30.01 and 30.02 are analyzed separately using data from the most

Figure 6-47. Tract 30* Median Rent 1990 to 2007-2011

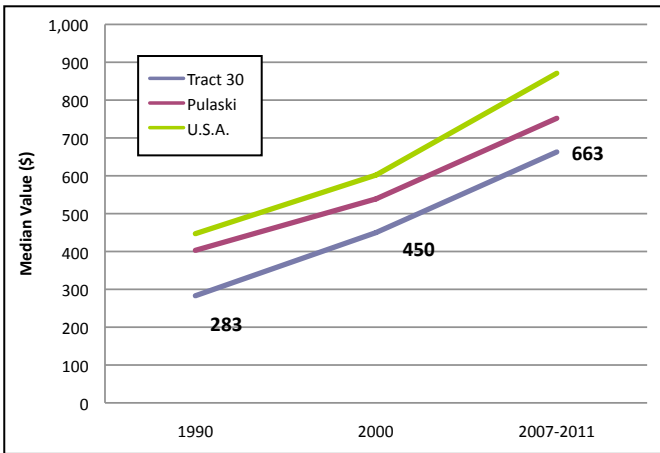


Figure 6-48. Tract 30* Median Value 1990 to 2007-2011

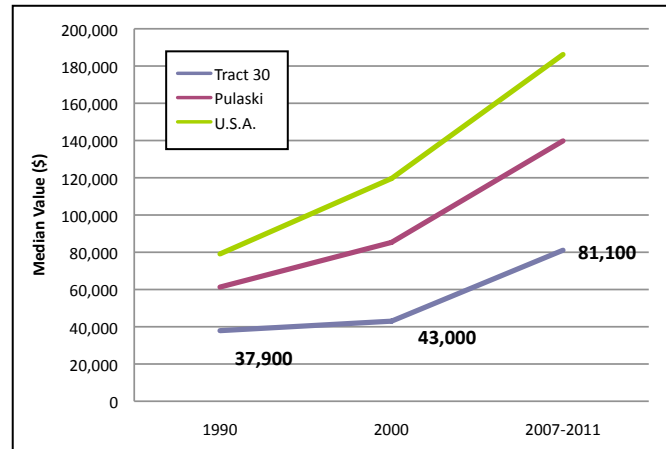
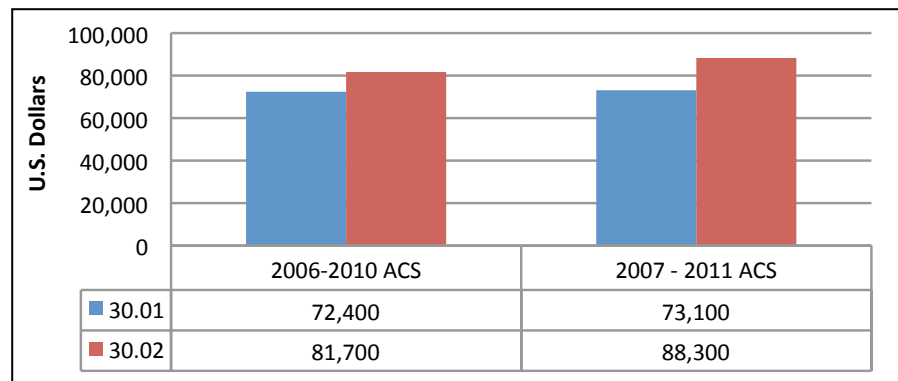


Figure 6-49. Comparison of Median Housing Values in Tracts 30.1 and 30.2



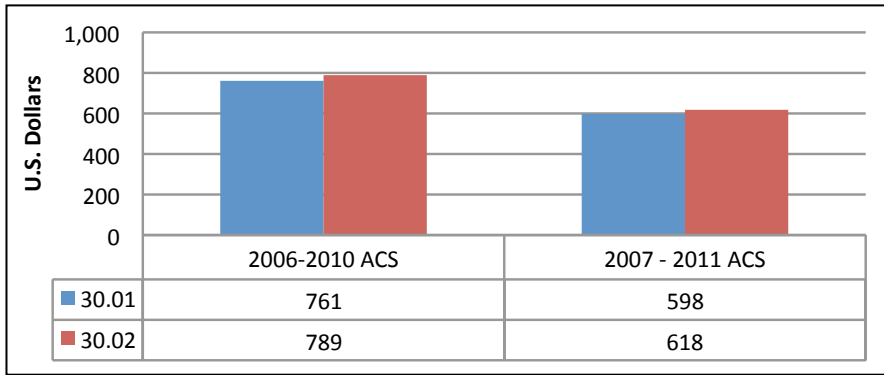
recent American Community Survey, differences in median housing values and median rental cost are apparent.

Although neighboring census tracts, housing values in Tract 30.01 and Tract 30.02 differ significantly. In the 2006–2010 American Community Survey, the median housing value for Tract 30.01 was \$72,400. In the subsequent American Community Survey, the median housing value had increased by a meager \$700. Comparatively, Tract 30.02’s median housing value was \$81,700 and experienced a gain in values of more than nine times the single year gain in Tract 30.01.

When median rents are compared for the two tracts an interesting pattern emerges. The American Community Survey shows that rents in both areas declined. However, properties in Tract 30.02 command marginally higher rents than its neighbor. This disparity can likely be attributed to the presence of newer rental housing stock near one of the tract’s leading amenities, Pulaski Technical College.

*Note: Tract 30 was split into tracts 30.01 and 30.02 for Census 2010. 2010 Figures represent consolidated values for the former geography; calculations by Metroplan.

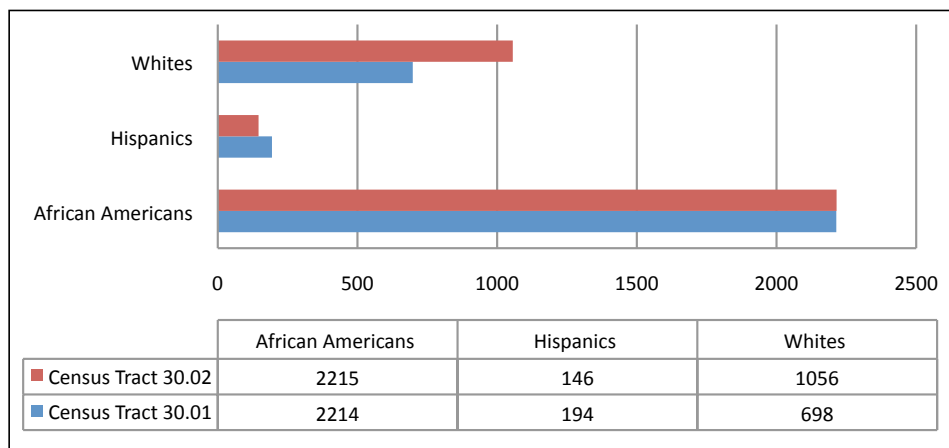
Figure 6–50. Comparison of Median Rental Costs in Tracts 30.1 and 30.2



Disparities in property values are also a matter of access to resources and infrastructure. Tract 30.01 has more green space and undeveloped land and fewer sidewalks than its neighboring tract. The lack of sidewalks, hill topography, and relative distance from resources, make it difficult for residents without transportation to reach those resources located along the area’s major thoroughfares: Pike Avenue, West 15th, West 18th Streets, West Pershing Boulevard, and Camp Robinson Road. This disparity in housing values may also be a matter of aesthetics and square footage. Some areas in Tract 30.02 have picturesque vistas, such as the Scenic Hill Community, and the majority of the housing stock has more square footage than housing in its neighboring tract. These conditions usually make housing more desirable and capable of commanding higher prices. A third explanation for this value disparity may be race. Tract 30.02 has not diversified as quickly as Tract 30.01, and retains a larger proportion of White residents.

At least two investors saw potential in the southern portion of Tract 30.01 along the Arkansas River in North Little Rock, which they have renamed Rockwater. Capitalizing on the popularity of Little Rock’s downtown riverfront, Argenta (Downtown North Little Rock), and the area’s meandering bike and jogging

Figure 6–51. Racial Comparison between Tracts 30.1 and 30.2





New investments in Tract 30.01 include apartments and a marina..

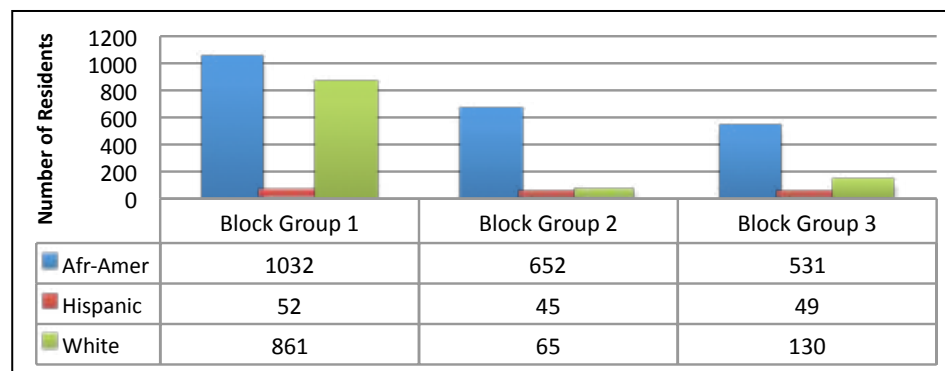
paths, the two built a full service downtown marina and median income apartments close to the river and the bike path. Beginning at the riverfront, the investors plan to continue redevelopment northward by purchasing existing housing stock in the area. To date, the project has invested \$41 million dollars of private and public funds in the area.

Tract 30.02 resembles Tract 46 in a number of ways. Both tracts have a single block group which is dissimilar from the others in the tract. In the case of Census Tract 30.02, Block Group 1 differs substantially from the others in the tract. Like Census Tract 46’s Block Group 2, Tract 30.02’s Block Group 1 is dissimilar in racial and ethnic demography. Tract 30.02’s Block Group 1 has four times the number of Whites of the other block groups in the tract combined. If the other block groups in the tract resembled Block Group 1, the tract would be ineligible for RCAP designation.

These residents likely held on to their properties to remain near amenities, such as the Veterans Hospital, Pulaski Technical College, and the incredible scenic vistas. The area’s topography also created physical barriers which separated them from block groups where African Americans were the majority, making demographic change less likely due to increased housing values.

Block Group 1 also differs from its neighboring block groups in occupancy. Block Group 1 has a substantially higher rate of owner occupancy than its neighboring block groups in the tract. Nearly 66 percent of Block Group 1’s housing units were owner occupied, compared with its neighboring block groups’ owner occupancy rates of 22 percent in Block Group 3 and nearly 11 percent in Block Group 2. Block Group 1 also contained a significantly smaller percentage of renters. Only 27 percent of the total housing stock in Block Group 1 was renter occupied in comparison to 57.5 percent in Block Group 3 and 70 percent in Block Group 2. Additionally, Block Group 1 had a substantially smaller percentage of vacant properties. Block Group 1 had a scant 7 percent of its housing stock vacant, while its neighbors in Block Group 2 had 19 percent and those in Block Group 3 had 20.4 percent.

Figure 6-52. Tract 30.2 –Racial Demographics by Block Group



Although the largest block group in geographic size and population, the majority of Block Group 1's residential population is over 35 years of age, and a significant number is over 65. In both Block Group 1 and 2, the largest segment of residents are 34 years old and under. Block Group 1's significantly high number of older residents is attributed to two factors: housing units dedicated to older residents (elderly apartments) and residents who aged in place rather than fleeing to the suburbs.

Residential development and housing construction in the two tracts have historically been similar. Both tracts have a small portion of pre-World War II (pre-1939) housing stock. Tract 30.01 saw more development during this era due to its proximity to the city and the early rail yards. Tract 30.01 has more than double (19 percent versus 8 percent) the number of pre-World War II houses as Tract 30.02. Aside from this early disparity, the two tracts experienced similar levels of residential development until the 1980s. During the 1980s, residential construction in Tract 30.02 dramatically outpaced that of Tract 30.01. However, since 1989, all new housing construction has been confined to Tract 30.01.

Figure 6-53. Tract 30.2 – Occupancy by Type and Block Group

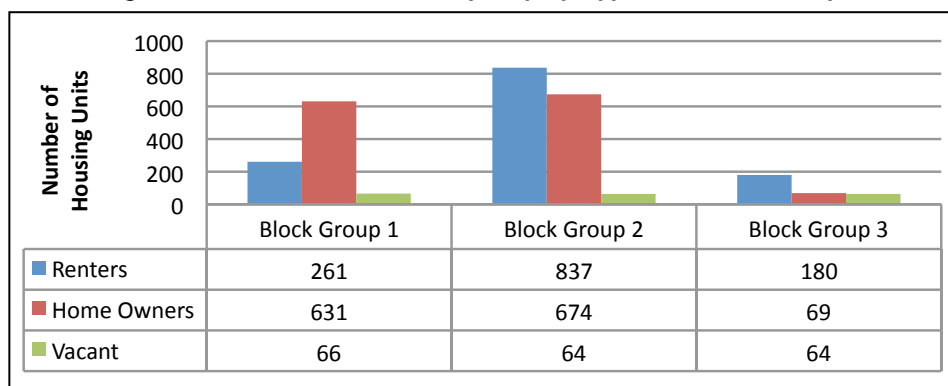


Figure 6-54. Tract 30.2 – Age Demographics by Block Group

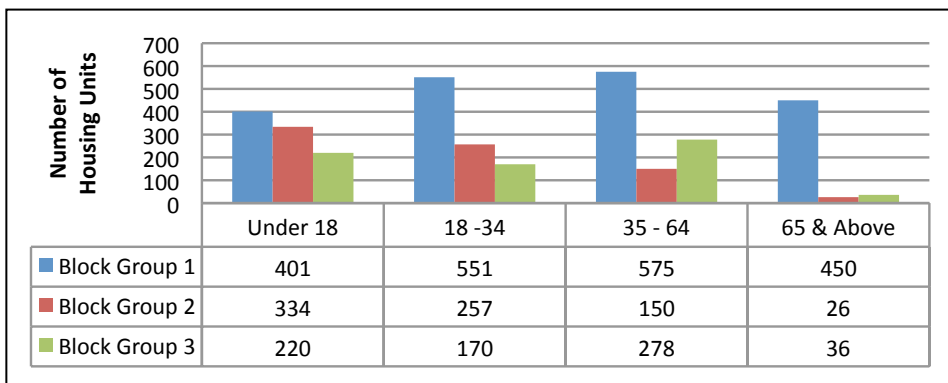
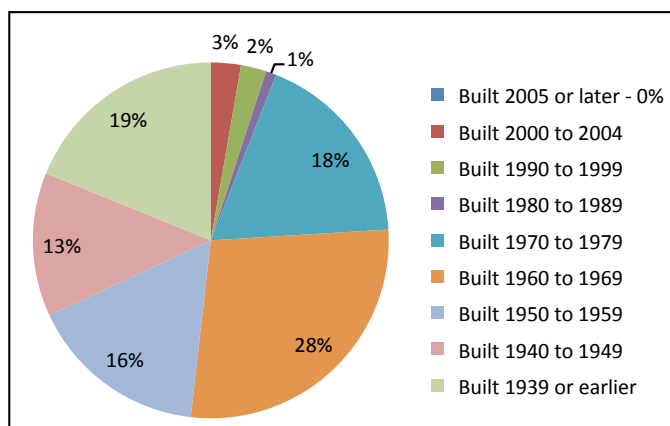
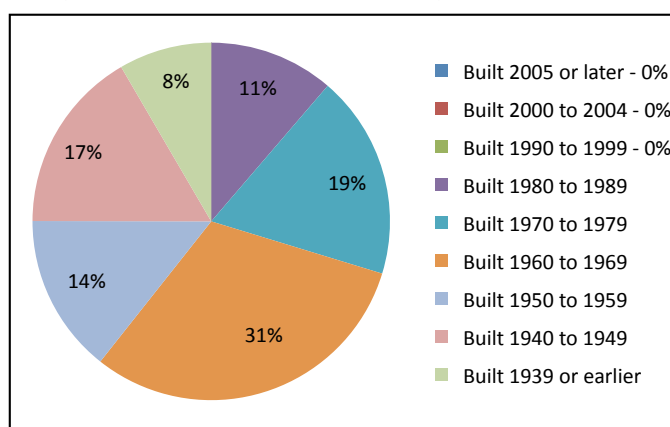


Figure 6-55. Tract 30.01 Housing by Structure Age



Source: ACS 2007–2011

Figure 6-56. Tract 30.02 Housing by Structure Age



Source: ACS 2007–2011

Household Demographics for Tract 30.01 and 30.02

Over 60 percent of Census Tract 30.01's total population lived at or below the poverty level and 84.7 percent of the tract's children lived in poverty, according to the 2007–2011 American Community Survey. The median household income was a meager \$15,696 which is less than 30 percent of the national median household income and approximately 33 percent of the metropolitan area's median household income. When analyzed by race, the majority of the poor are African Americans. In the 2007–2011 ACS, 1,232 (50.6 percent) of the 2437 African Americans surveyed reported that they lived at or below the poverty level, while 637 (67.8 percent) of the 940 Whites surveyed reported that they lived comparably. The 2007–2011 ACS also showed that all 40 of the Hispanic households surveyed lived above the poverty line and above the national, metropolitan and county median household levels.

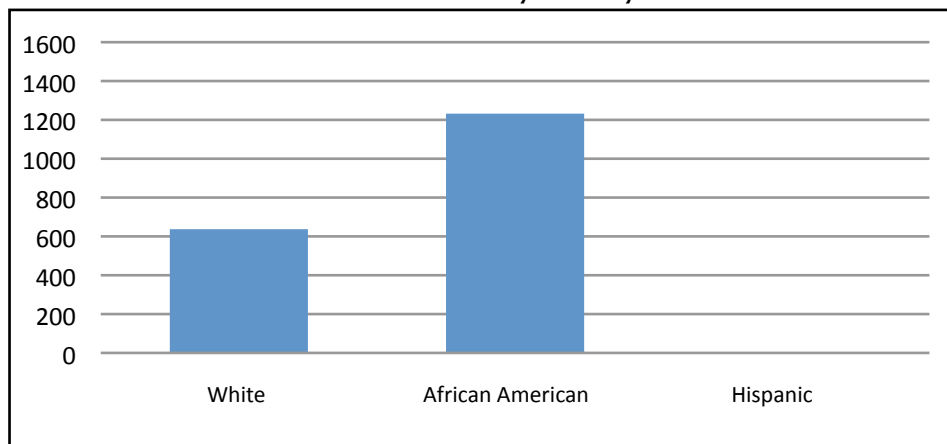
Over 77 percent of the tract's households had children under the age of 18. More than 74 percent of these households were headed by single females, while 15.2 percent were headed by married couples. Despite being less than half the national median and more than 10 percentage points below the county median, Tract 30.01 had the largest percentage of married-couple headed

households of all RCAPs. Almost 56 percent of African American households and 37.18 percent of White households in the tract received food assistance (SNAP), ranking the tract as the second highest recipient of food assistance among the RCAP tracts.

In Tract 30.02, 55.7 percent of the households had children under the age of 18 and 73.7 percent of the tract's children lived at or below the poverty level. Of the households with children, 89 percent were headed by female single parents and six percent were headed by married couples. The majority of poor in the tract were African Americans. In the 2007–2011 ASC, 1,468 (58 percent) African American residents out of the 2,533 African Americans surveyed reported that they lived in poverty, while only 37 (22.7 percent) of 163 Hispanics surveyed reported that they lived comparably. Only 197 (16.5 percent) of the 1,194 Whites surveyed in the tract contended that they lived at or below the poverty level, well below the national, metropolitan, and county medians.

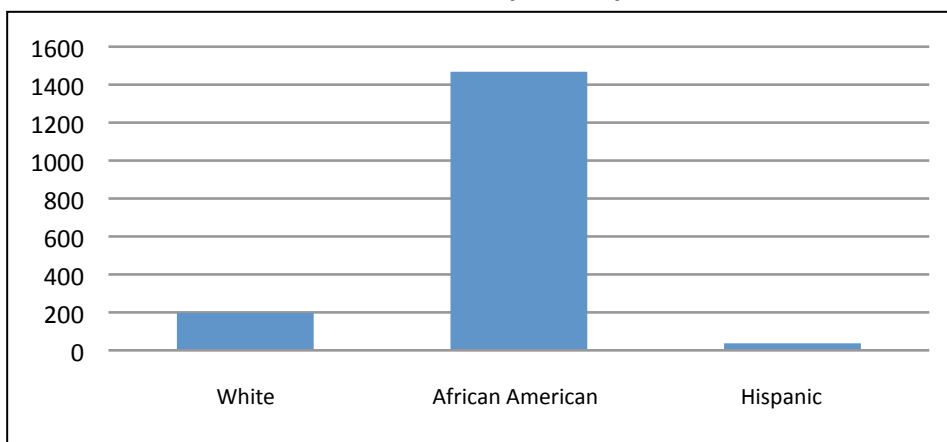
The percentages of households receiving SNAP assistance affirms the disparity between African Americans and Whites living within the tract. A higher percentage of African Americans households received food assistance in

Figure 6–57. Tract 30.1 – Number of Residents living at or below the Poverty Level by Race



Source: 2007–2011 ACS

Figure 6–58 Tract 30.2 – Number of Residents living at or below the Poverty Level by Race



Source: 2007–2011 ACS

Tract 30.02 than any other RCAP. Over 65 percent of the African Americans households in the tract received food assistance, more than double the African American median rate of assistance in the county (25.06 percent), metropolitan area (25.16 percent), and the nation (23.30 percent). Comparably, White households in the tract receive SNAP assistance at a rate of 9.25 percent, and although the percentage of assistance exceeded the county (4.56 percent) and metropolitan (6.20 percent) medians, it was well below the national median of 12.72 percent.

Labor force participation and unemployment were very similar in many regards in Tract 30.01 and 30.02. Both tracts have comparably lower rates of labor force participation when compared to national and county averages. The areas of overall labor force participation and overall male unemployment varied significantly between the two tracts. The percentage of males in the labor force in Tract 30.01 exceeded the percentage of males in the labor force in Tract 30.02 by more than 10 percent (54.3 percent compared to 43.1 percent). The rate of overall male unemployment in Tract 30.01 was also more than 3 times that of Tract 30.02 (35.1 percent compared to 10.5 percent). When the survey data is analyzed by race, the disparities between racial and ethnic communities in the tracts becomes more apparent.

Of African American females in Tract 30.01, 43.5 percent were in the labor force, compared to 50.6 percent in Tract 30.02. The unemployment rate for African American females in Tract 30.01 was 30.1 percent, which was slightly higher than the 26.3 percent reported by African American females in Tract 30.02. While African American females' labor force and unemployment rates were similar, the same cannot be said of their male counterparts. 52.6 percent of African American males in Tract 30.1 reported that they participated in the labor force, comparatively, only 23.8 percent of those in 30.02 reported similarly. African American male unemployment rates between the two tracts were also dramatically contrasting. In Tract 30.01, 50.8 percent of the males in the labor force reported that they were unemployed, while in Tract 30.02, all males in the labor force were employed. African American male unemployment in Tract 30.01 was more than 3 times the national and county averages of 16.7 percent (national average) and 16.3 percent (county average). White males and females in Tract 30.01 participated in the labor force in smaller percentages than in Tract 30.02. White female participation in Tract 30.01 was at a rate of 37.8 percent, while White females in Tract 30.02 participated at a rate of 43.4 percent. However, Tract 30.02 had nearly double the rate of White female unemployment when compared to Tract 30.01. White males in Tract 30.02 participated in the labor force at higher rates than those in Tract 30.01 (66.0 percent compared to 50.3 percent), unemployment rates were similar, and in both instances were more than double the national average (7.7 percent) and nearly triple the county average (5.3 percent). Hispanic labor force participation in both tracts was 100 percent; however no females were surveyed in Tract 30.01. Similarly, in both tracts there was no Hispanic unemployment.

Educational Attainment in Tract 30.01 and 30.02

In Tract 30.01, overall male and female dropout rates were 20 percent. When analyzed by sex and race, data showed that 24 percent of African American males did not complete their secondary educations, compared to a 17 percent dropout rate for White males. Comparatively, all the Hispanic males surveyed completed high school or General Educational Development (GED) tests. In the entire survey population, only three White males (1 percent) had completed Bachelor's degrees, while no African American or Hispanic males had a comparable level of educational attainment.

Although the overall female dropout rate mirrored that of males in Tract 30.01, there were more females who completed some college or earned associate degrees. When segregated by race, the data showed that 19 percent of African

Figure 6–59. Tract 30.1—Male Educational Attainment by Race

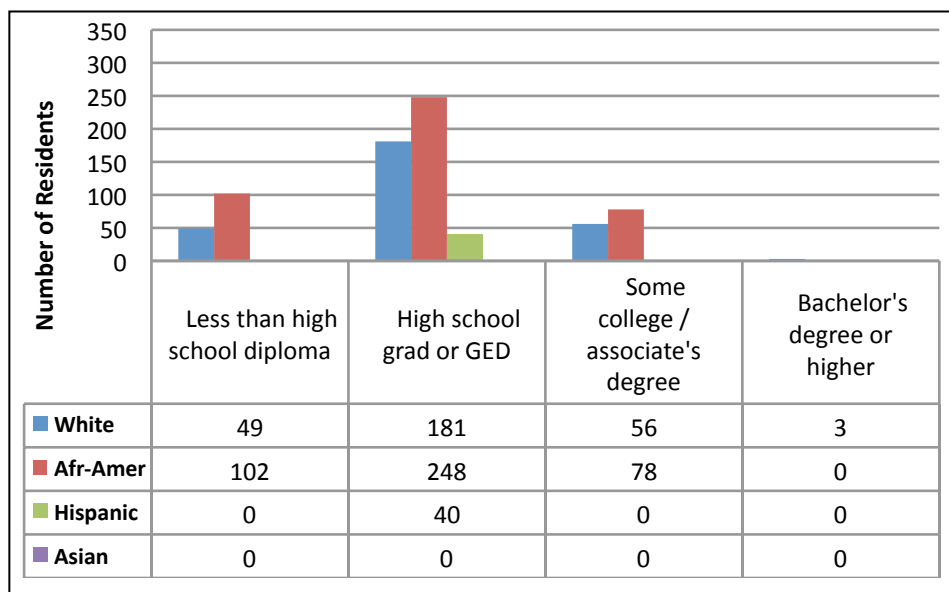


Figure 6–60. Tract 30.1—Female Educational Attainment by Race

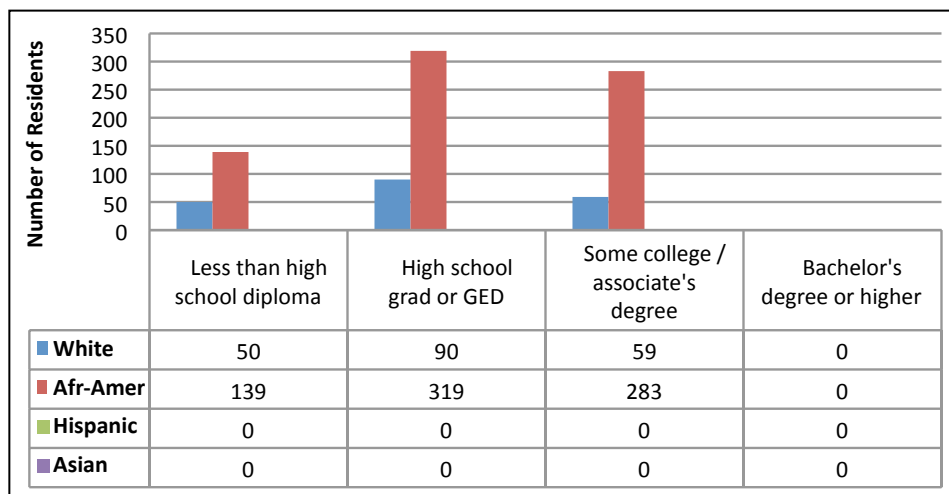


Figure 6-61. Tract 30.2—Male Educational Attainment by Race

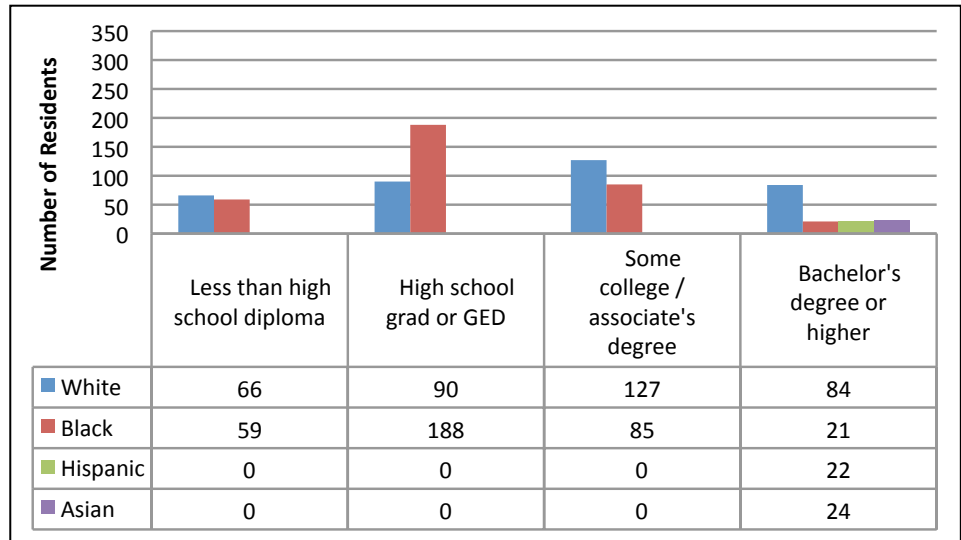
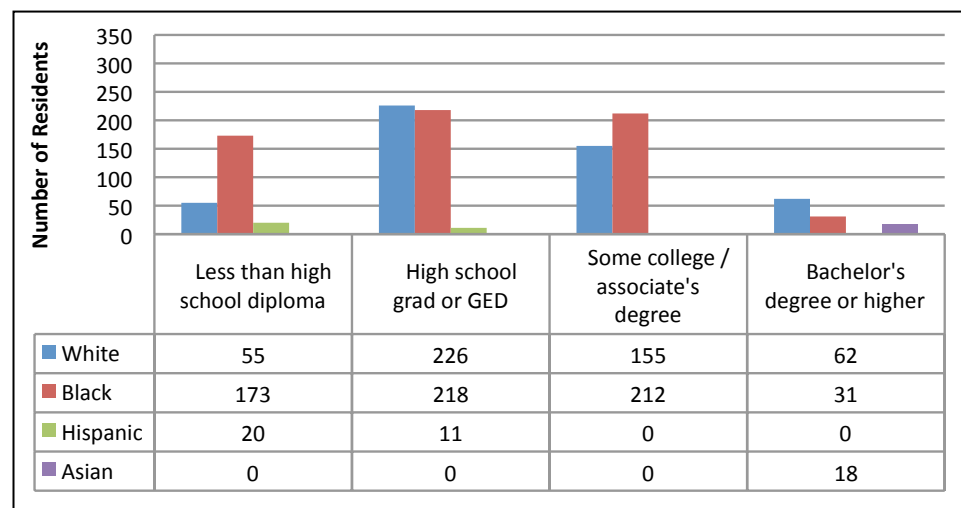


Figure 6-62. Tract 30.2—Female Educational Attainment by Race



American females and 25 percent of White females dropped out of high school without completing their diplomas or GED tests. In the area of some college or associate's degree, females substantially outperformed their male counterparts. Thirty percent of White and 38 percent of African American females surveyed maintained that they had some college education or had completed an Associate's degree.

In Tract 30.02, the overall rate for male dropouts was 16 percent and the overall rate for females was slightly higher at 21 percent. Like Tract 46, this disparity may be linked to the prevalence of elderly in the tract, but without block group or more specific individual data, it is difficult to explain the disparity. When analyzed by race, African American female dropout rates were more than double that of White females. Twenty-seven percent of African American females dropped out before completing their secondary educations, while only 11 percent of their White counterparts similarly dropped out. Hispanic females' dropout rates substantially exceeded those of African American females. Sixty-five percent of Hispanic Females failed to complete high school or obtain a GED. All Asian females surveyed not only completed high school, but also went on to complete at least Bachelor degrees. All other ethnic groups lagged behind Asian females in regard to the highest level of educational attainment. White females' Bachelor's degree or higher attainment rate was 13 percent, African American females 5 percent, and no Hispanic females in the tract attended or completed college.

African American and White male dropout rates in the tract were similar, with African American males dropping out at a rate of 17 percent and their White counterparts dropping out at a rate of 18 percent. However, the dropout rates for Asians and Hispanics differed significantly from those African American and White males. Both Asians and Hispanics completed high school and all went on to at least complete Bachelor's degrees. Comparatively, African American and White males' educational attainment rates were far lower than those of Asians and Hispanics. Only 6 percent of African American and 23 percent of White males completed Bachelor's degrees.

Transportation and Mobility

Although similar in many regards, Tracts 30.01 and 30.02 contrast one another in the areas of transportation and mobility. Tract 30.01 had the highest rate of residents without an automobile of the all the RCAPs. 30.9 percent of the tract's residents reported that they had no access to an automobile. Conversely, only 6.2 percent of the residents in Tract 30.02 reported to similarly have no access to an automobile. Tract 30.01 led the RCAPs in percentage of residents who you used public transportation to commute for work, residents who walked to work, and those who used taxis or motorcycles for their work commutes. Public transportation in the Tract is available from a single route and five bus stops. The average resident in the tract travels 19.6 miles from the tract and spends 39.2 minutes in transit daily.

In Tract 30.02, a significantly larger portion of the residents used an automobile to commute to work. Seventy-nine percent of the tract’s residents drove alone to work and an additional 10 percent reported that they carpool during their daily commutes. Only 6 percent of the residents surveyed maintained that they relied upon public transportation for their daily commutes, one third of the percentage of those regularly using public transportation in Tract 30.01 and slightly over 1 percent of the tract’s population acknowledged that they use some form of active transportation in their commutes. Tract 30.02 shared a common characteristic with Tract 46, a modest percentage of their populations worked from home. Public transportation in the tract is accessible along a lone bus route, and along that route there are seventeen bus stops inside of the tract. The average resident travels 19.6 miles and spends 38.7 minutes in transit daily.

Figure 6-63. Tract 30.1—Transportation to Work Characteristics

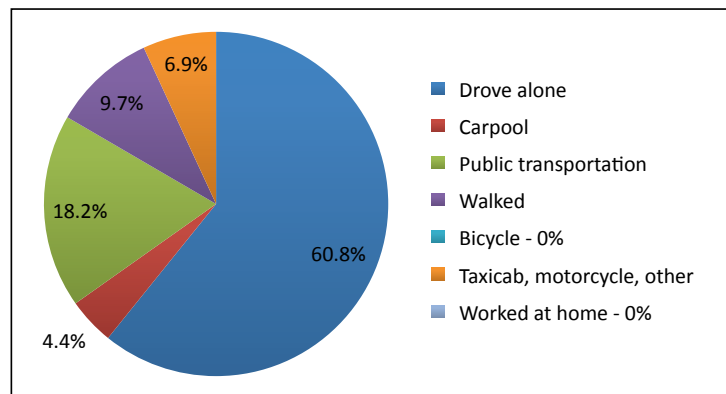
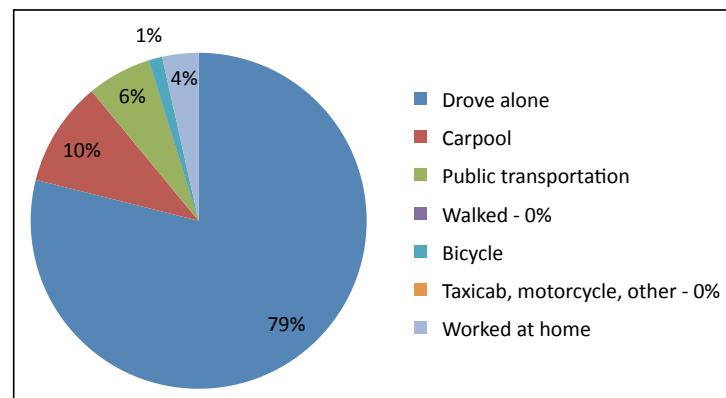


Figure 6-64 Tract 30.2—Transportation to Work Characteristics

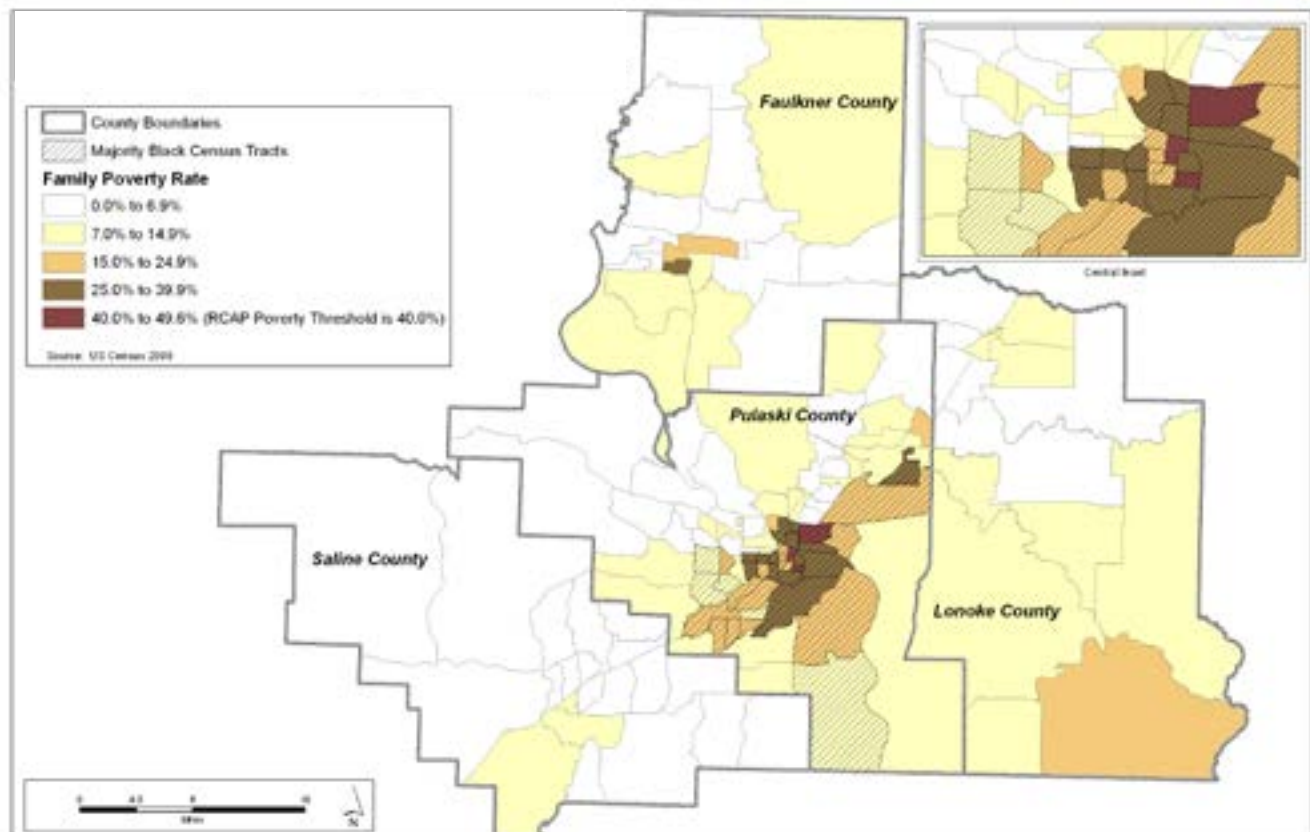


POVERTY IN THE METROPOLITAN AREA OUTSIDE OF RCAPS

Although the Little Rock-North Little Rock-Conway Metropolitan Area only had five census tracts which exceeded the RCAP's 40 percent Family Poverty Rate, there were ten tracts wherein poverty levels ranged from 25 percent to 39.9 percent and twenty-three from 15 percent to 24.9 percent. In Pulaski County, tracts with 25 percent or more poverty were also majority African American. The region's oldest area of racially entrenched poverty was Census tract 28, a historically African American working class community. In 1980, Tract 28 was the only tract in the metropolitan area that would have met the RCAP poverty threshold.

Although more pervasive and in greater concentrations in the urban African American community, poverty does also exist in majority White census tracts. Generally on the peripheries of cities and towns or in rural communities, poverty among Whites is more diffused. For example, of Lonoke County's sixteen census tracts, only four have less than 7 percent of their populations who live in poverty. Three of the county's tracts (Census Tracts 202.02, 204, 208), have rates of poverty from 15 -24.9 percent and only a single tract, Census Tract 207 has rates of 25 percent or above. The only other White majority tracts in the metropolitan area which have poverty rate concentrations of 25 percent or above are located in a small section of the city of Conway called "Cow Town", due to the bovine related names given to its streets. Cow Town spreads into two tracts, Tracts 307.02 and 309.

Figure 6-65. Central Arkansas 2000 Family Poverty Rate and Majority Minority Areas





When the areas of high concentrations of White poverty are examined, what all three tracts in Lonoke and Faulkner counties have in common are larger concentrations of African Americans. So even outside Little Rock, high concentrations of poverty can be correlated with African American communities.

Explaining the nexus between race and poverty in the metropolitan area is difficult and the issue of entrenched poverty is exacerbated when scrutinized chronologically. Before the 1980s, large segments of the African American population resided in the downtown areas, but as these areas experienced decay, commercial abandonments, and periods of increased crime, those capable of leaving did so. Many were young middle class families, who abandoned downtown for the amenities and perceived safety available in neighborhoods to the west of downtown. The abandonment of central Little Rock by middle class African Americans was the coup de grâce. In their absence, historically African American institutions and predominately African American neighborhoods suffered and poverty in the core was further consolidated. For those African Americans living outside Little Rock, migration to the city was generally for jobs and education. This migration also had a consolidating effect on poverty, as poorer migrants to the city settled in areas where they could find affordable housing.

Another factor which must be considered is Hispanic migration to the metropolitan area. A recent migration trend has been the in-migration of Mexican-Americans and Mexican nationals. Since the 1980s, the Hispanic population of the metropolitan area has increased substantially. Residents of Mexican ancestry have congregated in Little Rock's southwestern census tracts. Many are working class poor and have added to the concentrations of poor already in those tracts. African American and Hispanic poor have expanded westward to the border of neighboring Saline County, and if expansion continues may produce that county's first majority minority census tract.



Block 2 Lofts in the River Market district in Little Rock

While minority populations have expanded in the southwest, in Little Rock's downtown Market area, minority concentrations and poverty levels have declined. Commercial and residential development precipitated this transformation, and numerous construction projects in tracts nearby suggest the continuation of this trend. Widespread commercial and residential development along South Main Street and residential development in Tract 46 are testaments to the southward expansion of the trend, and development along North Little Rock's riverfront and Main Street serve as indicators of the trend's northward expansion. Additional indicators of change have been increasing levels of educational attainment, family household incomes, rising property values, and increased populations of Whites. Very little discussion of gentrification has been attributed to the expansion of market value multi-family residential complexes along the river because much of this downtown area was underused or abandoned commercial property before its redevelopment; earlier downtown residential population was nearly eliminated decades earlier by Urban Renewal. Since few of the proposed projects in the area include subsidized units or low rent units, the displacement of the area's poor and the discussion of gentrification may become an issue in the future, particularly as development expands from former commercial areas to existing residential neighborhoods. If this trend continues and housing accommodations are not made for the poor, they will be forced into areas of declining property values, where homeowners who were unable to sell or rent their property at market value rates will resort to renting them as below market rate housing units.



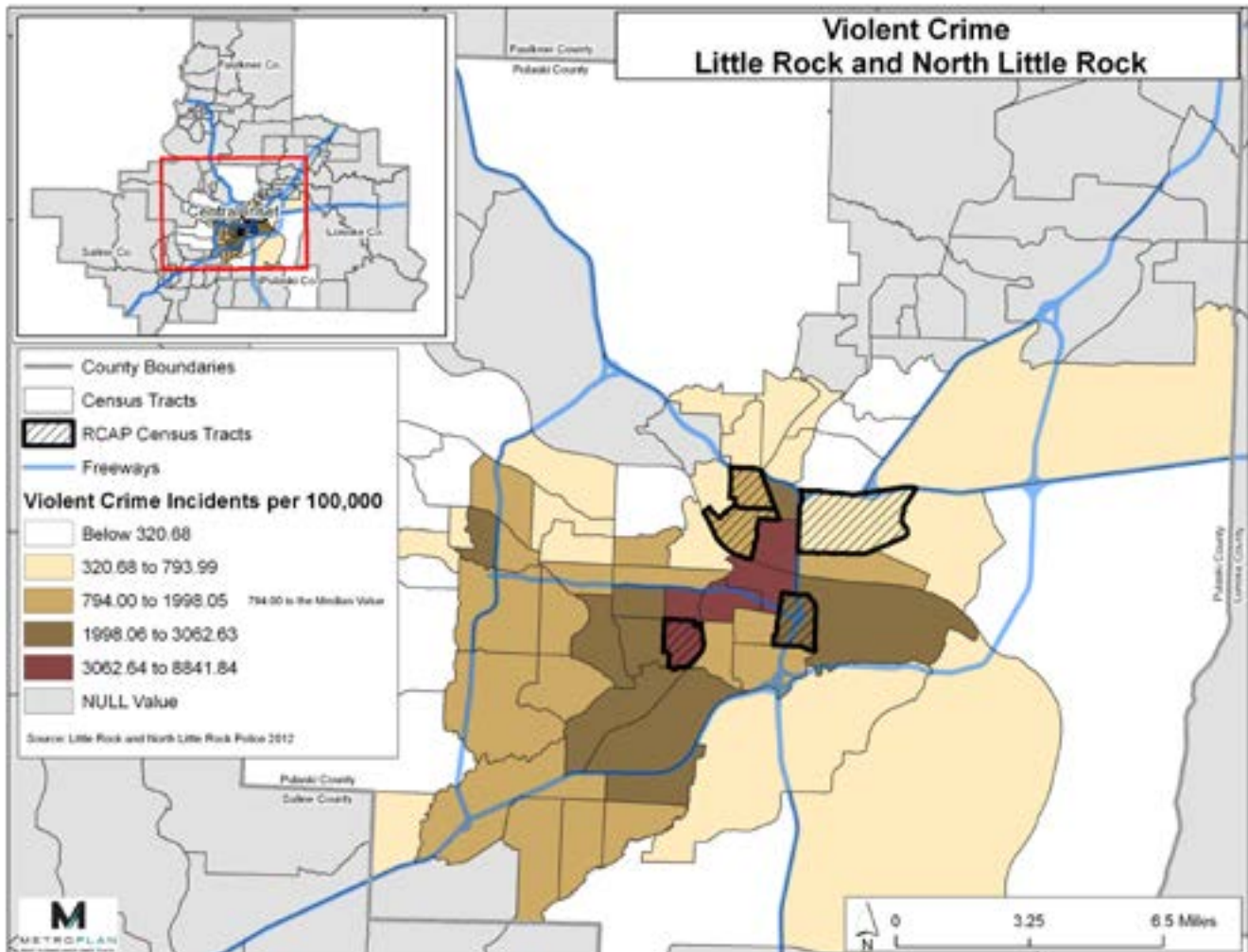
The Argenta District in North Little Rock

HEALTH AND SAFETY WITHIN THE RCAPS

The three RCAP census tracts (Tracts 28, 30.01, 30.02) located in North Little Rock had fewer incidents of violent crime than those RCAP tracts in Little Rock. Despite its bleak economic and development prospects and the high concentration of public housing within, Tract 28 had the least amount of violent crime of all RCAPs. The tract's rate of violent crimes per 100,000 residents was below the metropolitan median of 794. Tracts 30.1 and 30.02 violent crime rates were equal to that of the metropolitan median. The Little Rock RCAPs rates of violent crime all exceeded those in North Little Rock. In Tract 46, the rate of crime ranged between 1998.06 and 3062.63, but was substantially better than the rate in Tract 12. Violent crime in Tract 12 was among the highest in the region, and although no other RCAP was located in high crime areas, all were located in close proximity to such tracts.

High crime has also been correlated to areas of urban decay, particularly to areas with high concentrations of blighted, abandoned, and unsafe properties. Such properties create safe havens for criminal activity and in large quantities inhibit the policing capability of municipalities. These properties also create

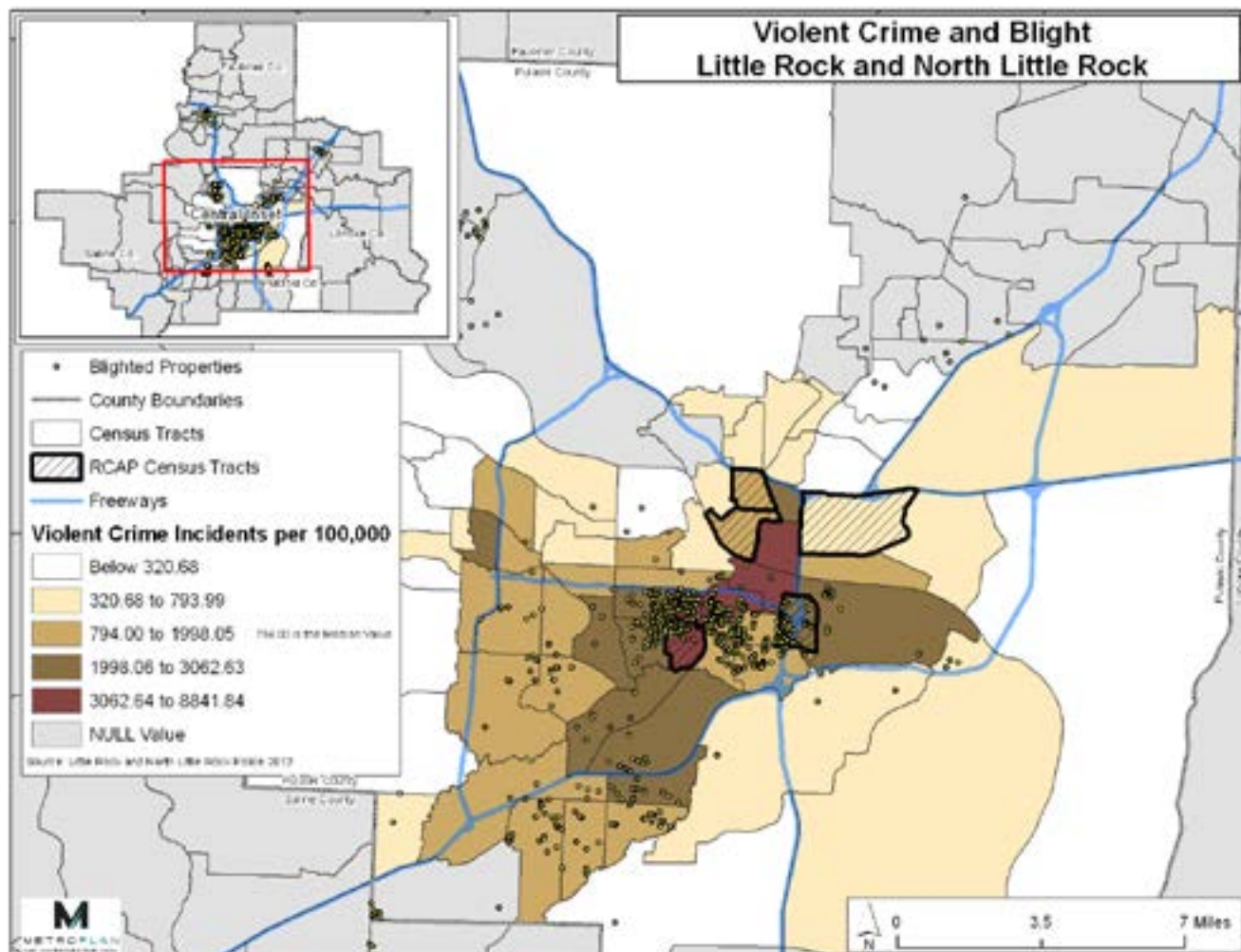
Figure 6-66. Violent Crime in Little Rock and North Little Rock



a gauntlet of health and sanitation concerns such as the increased potential for fires, rodent infestations, potential injuries from unstable properties and toxin exposure. South of the Little Rock downtown area had the highest concentrations of abandon properties. These properties extend in a belt from just west of Census Tract 12 to the southeastern portion of Tract 46 (Block Group 1). This belt cuts through areas of both high crime and high environmental hazard exposure, clearly illustrating how impediments exacerbate the problems faced by the poor in those areas.

The Environmental Health Hazard Exposure Index was constructed by HUD to estimate residents' potential exposure to harmful toxins on a neighborhood level. The index uses standardized data from the Environmental Protection Agency (EPA), which analyzes air quality on a census tract level, to predict a rate of exposure for residents living within a tract. When mapped, this index shows that the area's highest levels of toxin exposure are located in downtown Little Rock and in the census tracts located east and southeast of the downtown area and east of Interstate 30. Only one RCAP tract, Tract 46, is located in this high exposure area; however, rates of exposure are higher than average in the

Figure 6-67. Violent Crime and Blight Little Rock and North Little Rock

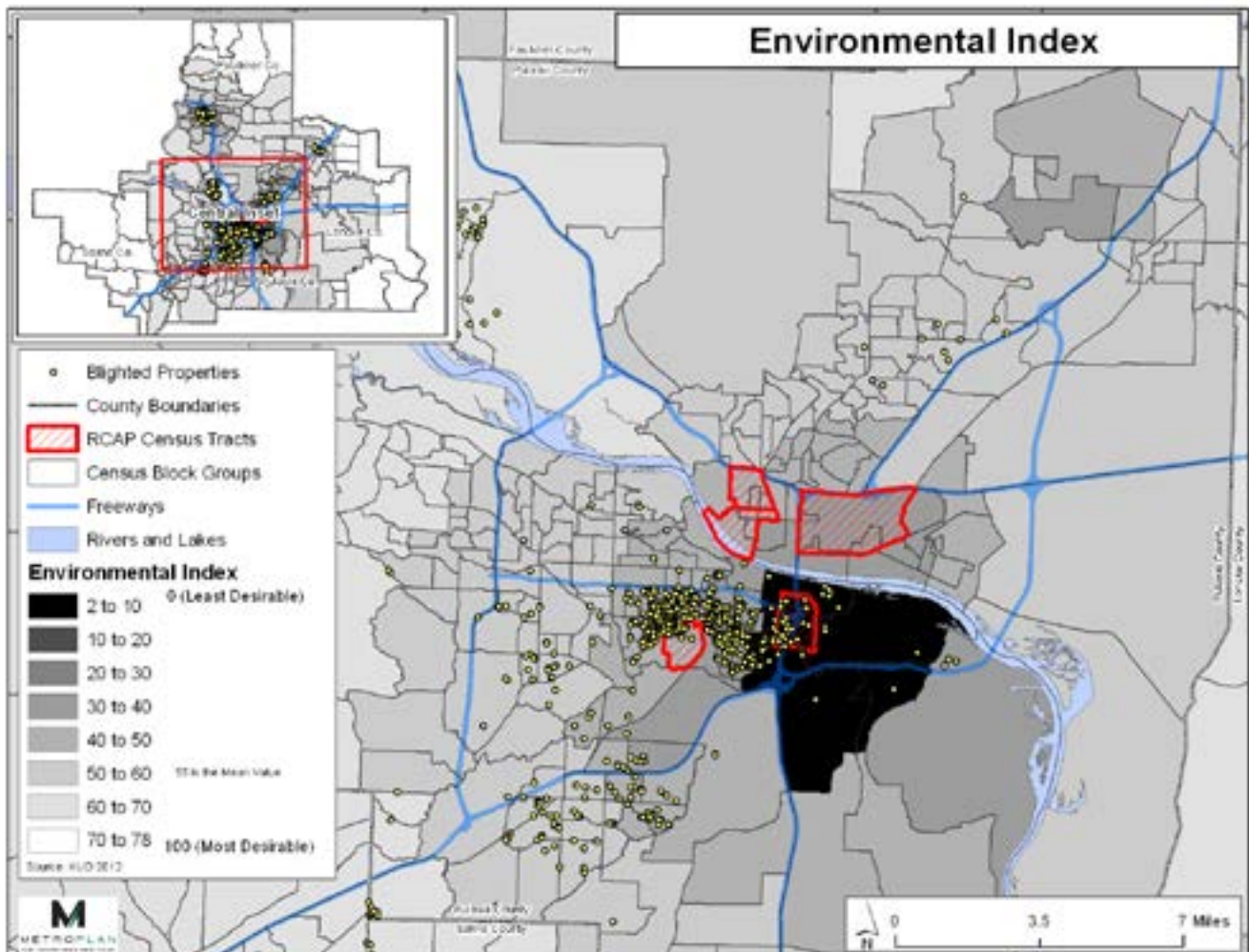


downtown cores of Little Rock, North Little Rock, and Conway than they are in areas located on the periphery of these cities or in rural areas.



A scrapyard near Tract 46 within a larger industrial area

Figure 6-68. Environmental Index



The EPA also manages the Toxic Release Inventory (TRI). The TRI tracks the management of certain toxic chemicals that may pose a threat to human health and the environment. U.S. facilities in different industry sectors must report annually how much of each chemical is released to the environment and/or managed through recycling, energy recovery and treatment. A “release” of a chemical means that it is emitted to the air or water, or placed in some type of land disposal. Several of these toxic release sites are located in close proximity to the RCAPs.

The EPA also monitors “brownfields”. Brownfields are former industrial or commercial sites that may be difficult to be redeveloped or reused due to the potential presence of hazardous substances. The redevelopment and reuse of these sites is often cost-prohibitive because of the expenses associated with the remediation of toxins. As a region, the Little Rock – North Little Rock- Conway metropolitan area has few sites that are currently listed as brownfields. The majority are located within Pulaski County in former commercial and industrial areas of Little Rock and North Little Rock. Although all the RCAPs are near brownfields, only two have brownfields within their borders, Tracts 30.01 and 46.

Figure 6-69. Toxic Release Inventory

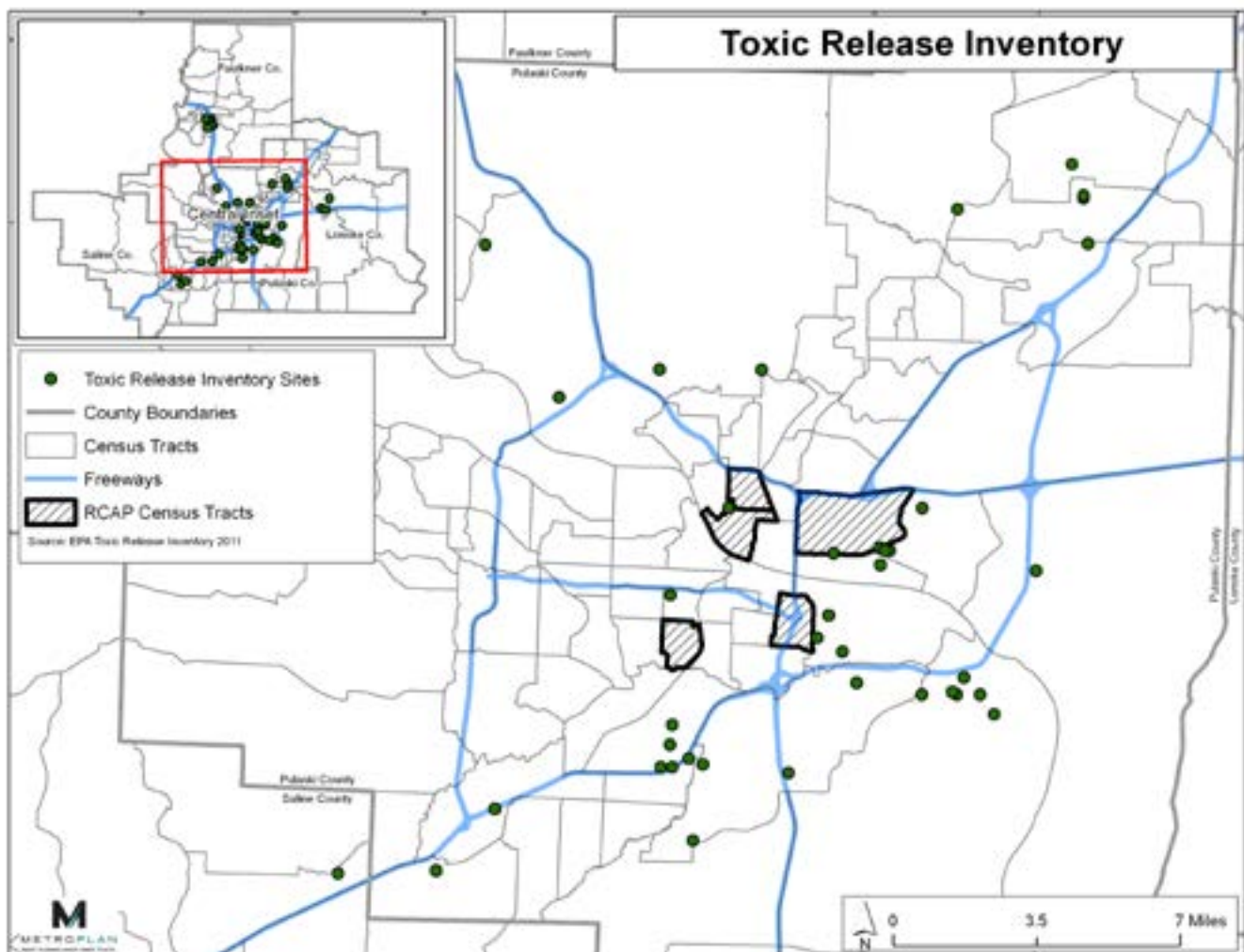
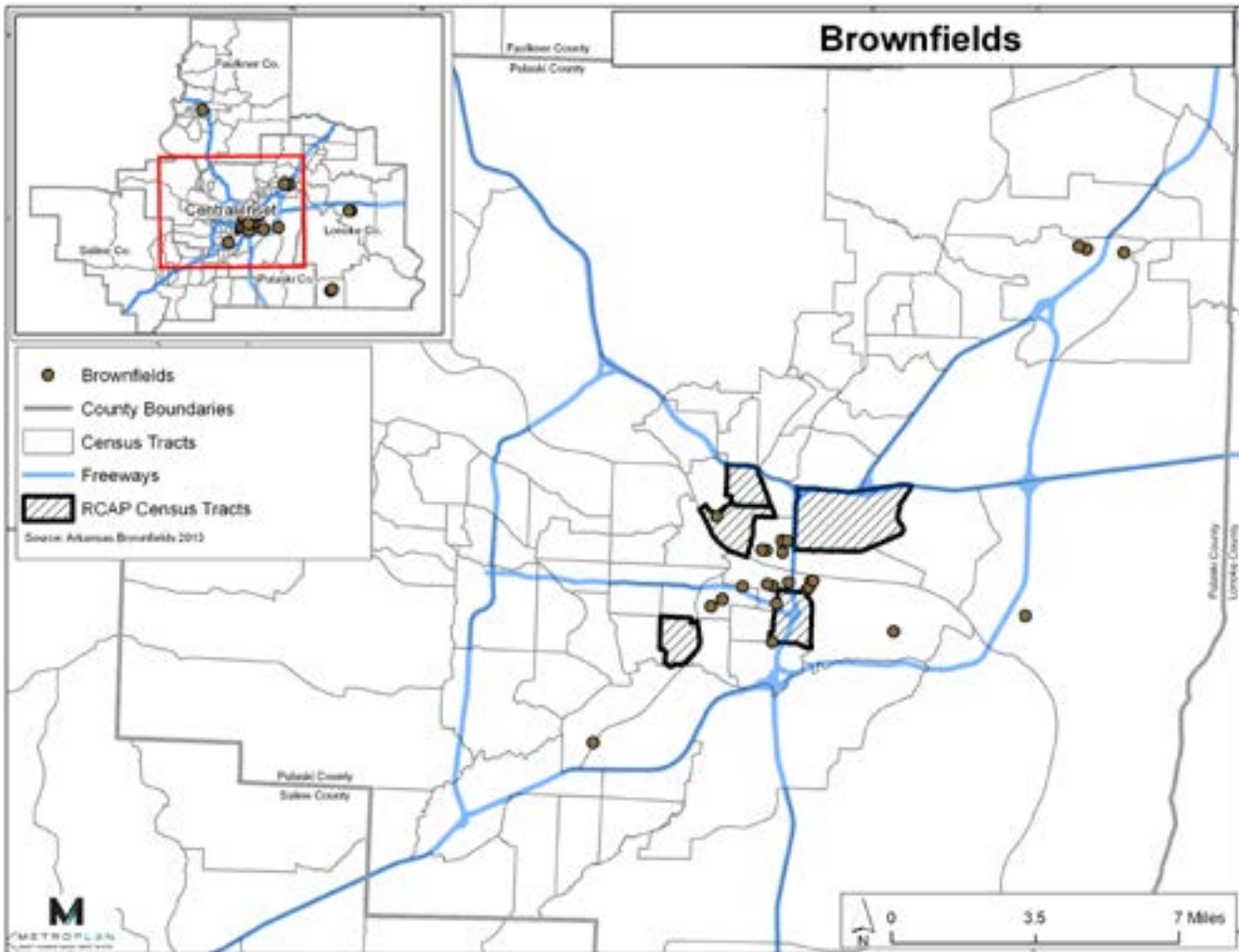


Figure 6-70. Brownfields

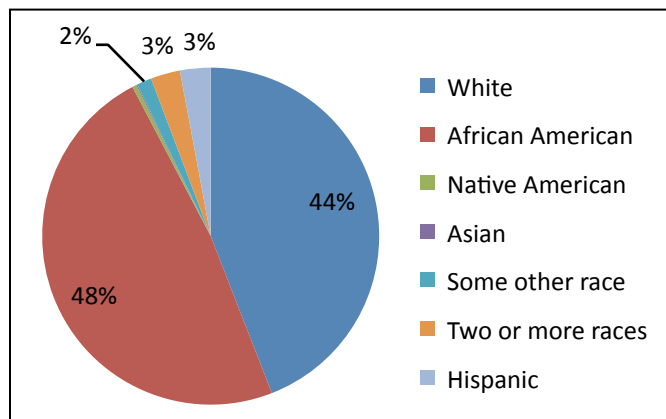


Brownfields funding makes refurbishing old buildings cost effective, saving many historic structures in central Arkansas. The former Dillard's building, circa 1889, on Main Street in Little Rock is being restored.

FOOD AND NUTRITION

The United States Department of Agriculture's (USDA) Supplemental Nutritional Assistance Program (SNAP) provides nutritional assistance to eligible, low-income individuals and is the nation's largest program to combat domestic hunger. USDA data shows that 30,367 households in Arkansas's Second Congressional District received SNAP assistance in 2010: 10.58 percent of households. Analysis of SNAP recipients by race shows that African Americans and Whites had the largest number of households receiving aid, with African Americans slightly exceeding Whites.

Figure 6-71. Households Receiving SNAP by Race in Arkansas' 2nd Congressional District



Although a similar numbers of Whites and African Americans received benefits, the relative percentage of those receiving benefits compared to those who did not receive benefits differ substantially. The USDA data shows that although African Americans were 47.7 percent of the total households receiving SNAP. Comparatively, Whites comprised 43.6 percent of the total households receiving benefits. If this data is accurate, it suggests that a disproportionate number of African Americans in the metropolitan live near or below the poverty threshold and illustrates a critical disparity between Africans Americans and their White neighbors.

All but one of the RCAPs had 25.6 percent or more of their households receiving nutritional assistance. Only Census Tract 46 fell below this percentage, likely due to the more affluent population in Block Group 2 of the census tract. Of the numerous majority minority census tracts only Census tracts 42.20, 22.09, and 24.05 were below the metropolitan area median of 8.24 percent.

An additional impediment for the poor in regard to nutrition is access to nutritious foods. In many urban areas, access to sources of fresh foods and produce are particularly problematic due to the limited number of or location of



stores. These areas of limited access are called “food deserts.” The USDA defines food deserts as “urban neighborhoods and rural towns without ready access to fresh, healthy, and affordable food.” In the absence of supermarkets and grocery stores, “these communities may have no food access or are served

Figure 6-72. Households Not Receiving SNAP by Race in Arkansas’ 2nd Congressional District

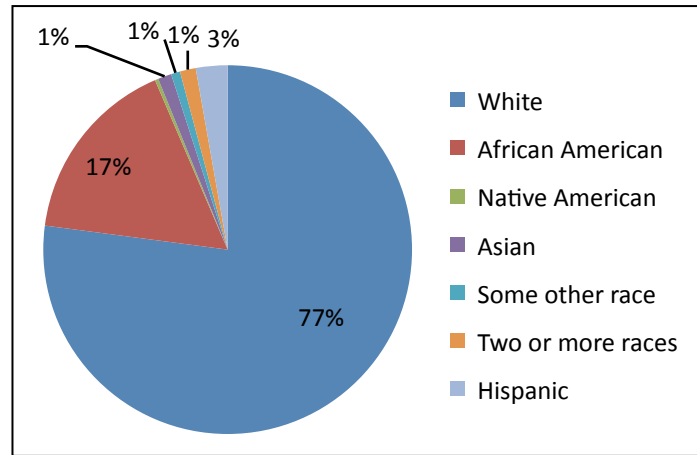
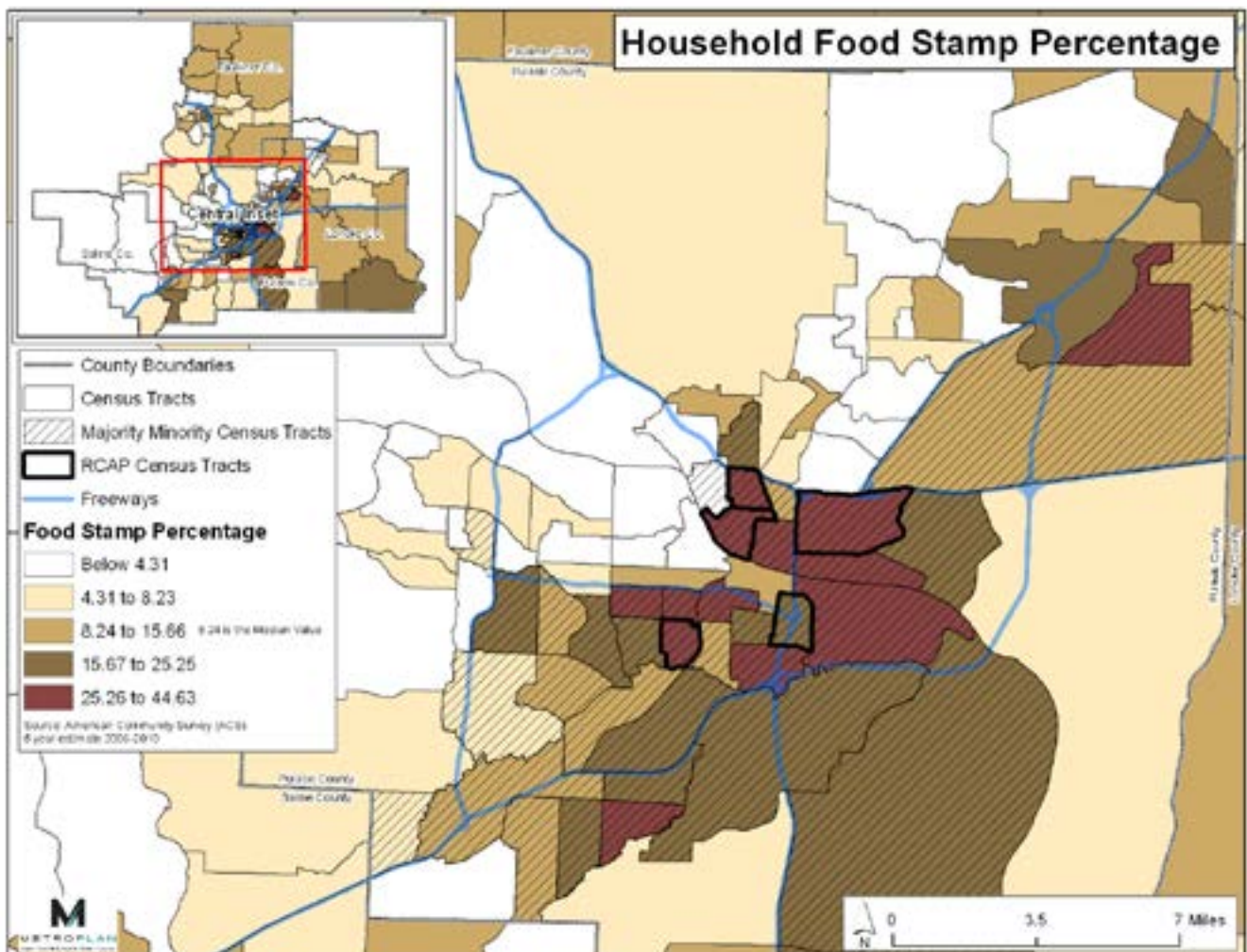


Figure 6-73. Household Food Stamp Percentage

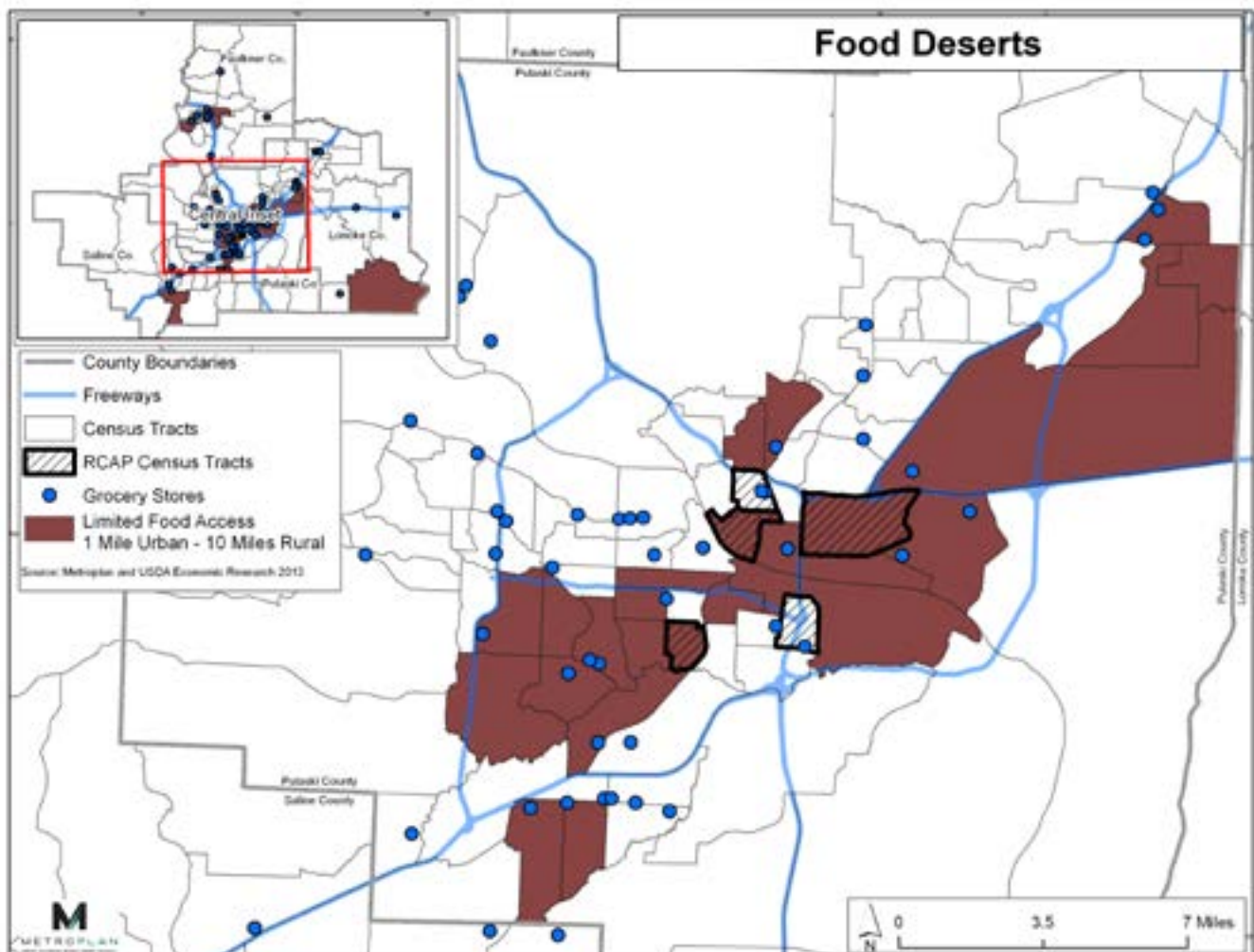


only by fast food restaurants and convenience stores that offer few healthy, affordable food options. The lack of access contributes to a poor diet and can lead to higher levels of obesity and other diet-related diseases, such as diabetes and heart disease.”

Although only three of the RCAPs are located within food deserts, a number of majority minority census tracts had limited food access. Despite limited access to fresh foods and produce, the majority minority census tracts that are food deserts have access to “sit down” restaurants and fast food restaurants, but are commonly found on the perimeters of the tracts along major thoroughfares.



Figure 6-74. Food Deserts



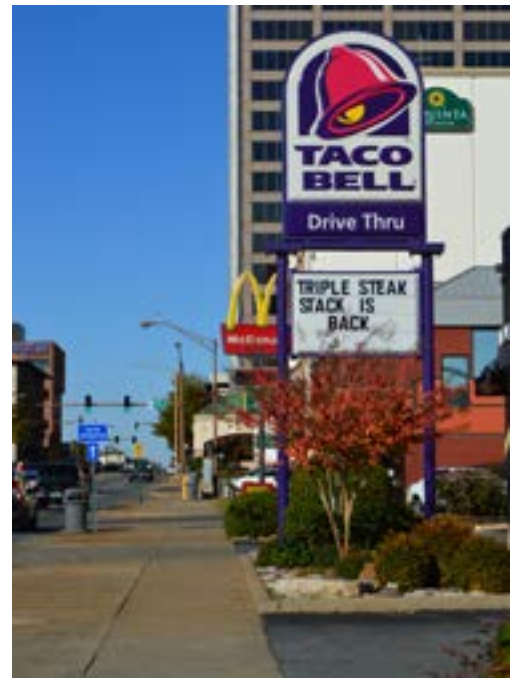
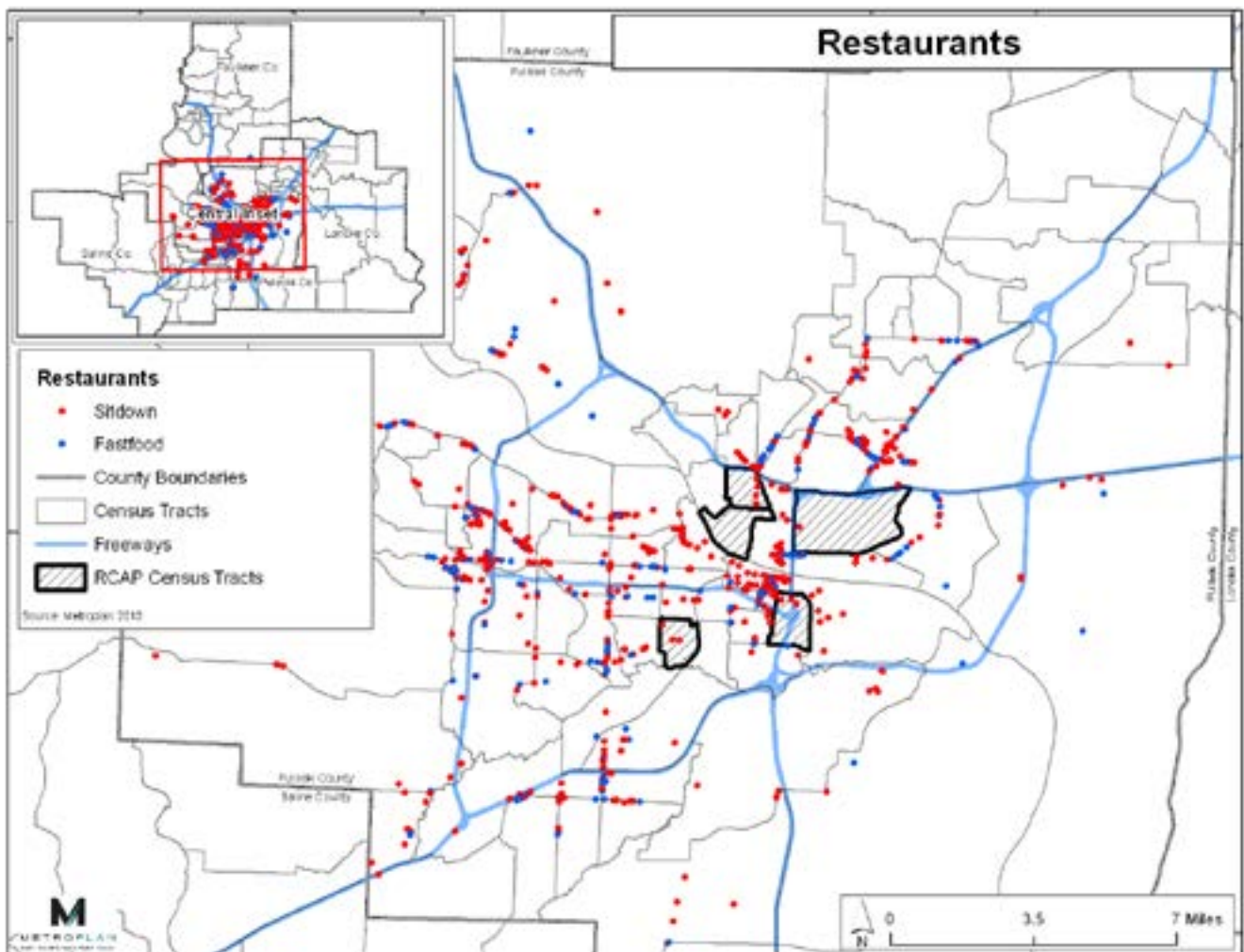


Figure 6-75. Restaurants



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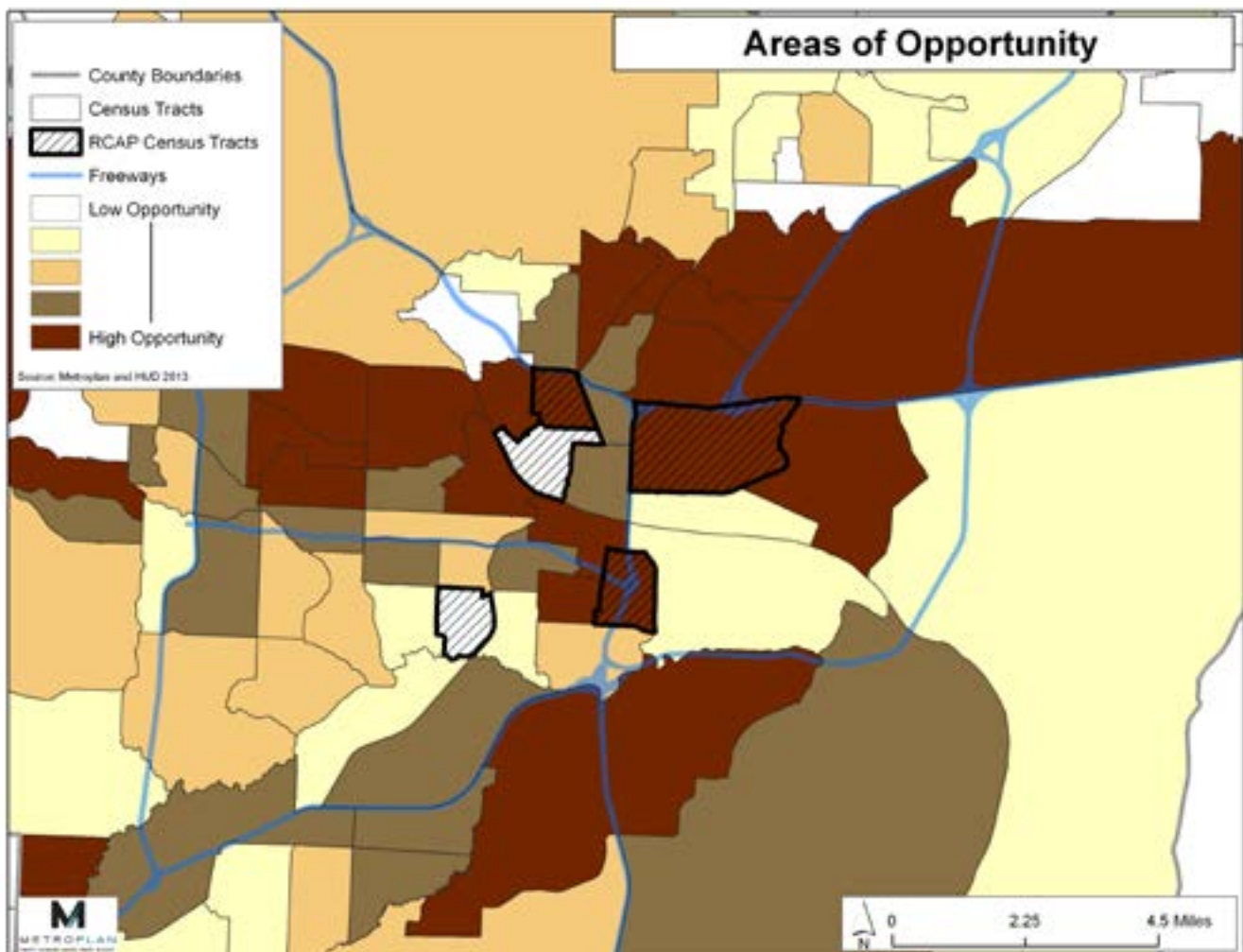
CHAPTER 7. GEOGRAPHIES OF OPPORTUNITY

“Opportunities” are community amenities that contribute to a strong neighborhood. The importance of the types of amenities varies from group to group. Young families may value a good school in the neighborhood, whereas senior citizens may value accessible health care and a close by pharmacy. Some amenities such as grocery stores and parks have high value for all groups.

Many impoverished neighborhoods lack the amenities that contribute to strong communities. Figure 7-1 shows areas in central Arkansas and access to opportunity. These amenities include access to a grocery store, pharmacy, bank, health care clinic/ hospital, laundromat, a good school, day care, variety store, public housing, parks and bus service. Other factors included were below average violent crime and below median rental rates.

Three of the census tracts in central Arkansas fall into the low opportunity category. One of the census tracts is Burns Park (32.05) in North Little Rock and has no population. The census tract (32.07) adjacent to Burns Park has access to a daycare, park, bus service and lower than average violent crime. Census Tract 12 is an RCAP and only has access to bus service, public housing, day care, and a

Figure 7-1. Areas of Opportunity



health care clinic. This census tract is also bordered by other lower opportunity census tracts, which further isolates the people who live there.

Two of the five RCAP areas score in the top category on the access to opportunity; this is a positive indication on the relative health of the census tract. The opportunities that are lacking in these two tracts are a good performing school and lower than average violent crime.

(Data are subject to revision once a weighted scale is developed to model opportunity, i.e. access to grocery stores will have a higher value than access to laundromats)

Race and Ethnicity and Access

In the analysis of the study area the factor of race and access to opportunity is evident. In Table 7-1 provided by HUD, the disparities between White and African American and between White and Hispanic are significant in the categories of poverty, school proficiency and labor market. African Americans and Hispanics have better access to jobs due to the minority neighborhoods being in close proximity to the employment centers. All groups have poor access to transit. When poverty is factored in the gap in White/African American and White/Hispanic disparity closes in all categories except Health Hazards Exposure between White/African American.

Table 7-1. Opportunity Access by Race/Ethnicity and Poverty
100 = Most Access and 0 = Least Access

All Persons							
	All Persons	White	African American	Hispanic	Asian	Native American	Pacific Islander
Opportunity Dimensions:							
Poverty	53	61	34	43	65	54	52
School Proficiency	50	60	26	38	51	54	42
Labor Market	54	59	40	47	74	54	49
Job Access	50	46	52	53	60	46	50
Transit Access	7	6	7	5	7	5	5
Health Hazards Exposure	58	61	50	55	58	60	54
Persons in Poverty							
	All Persons	White	African American	Hispanic	Asian*	Native American*	Pacific Islander*
Opportunity Dimensions:							
Poverty	37	49	25	30	0	0	0
School Proficiency	38	53	24	30	0	0	0
Labor Market	41	50	33	37	0	0	0
Job Access	52	49	54	49	0	0	0
Transit Access	7	6	9	3	0	0	0
Health Hazards Exposure	45	57	32	39	0	0	0

*Groups did not have data

In Table 7-2 the opportunity dimensions are compared between race and ethnicity for children. The disparity measured between all persons and children is similar. When comparing poor children and all poor persons, the children have slightly less opportunity. All poor children actually have less exposure to health hazards than poor people as a whole.

Section 8 Housing

Section 8 housing in Little Rock is concentrated in the area south of I-630 and East of I-430. North Little Rock has very little Section 8 housing as compared with Little Rock.

Transit Service

In Figure 7-3, Pulaski County is the only county in the study area that has transit service by Central Arkansas Transit Authority (CATA). Little Rock and North Little Rock are served by local route service. Maumelle, Jacksonville, Wrightsville, and Sherwood are served by express service at morning and afternoon commute times. Headway times for bus service are usually between 30 and 40 minutes for the local route service. All of the RCAP census tracts are served by CATA bus service.

Table 7-2. Opportunity Access by Race/Ethnicity and Poverty
100 = Most Access and 0 = Least Access

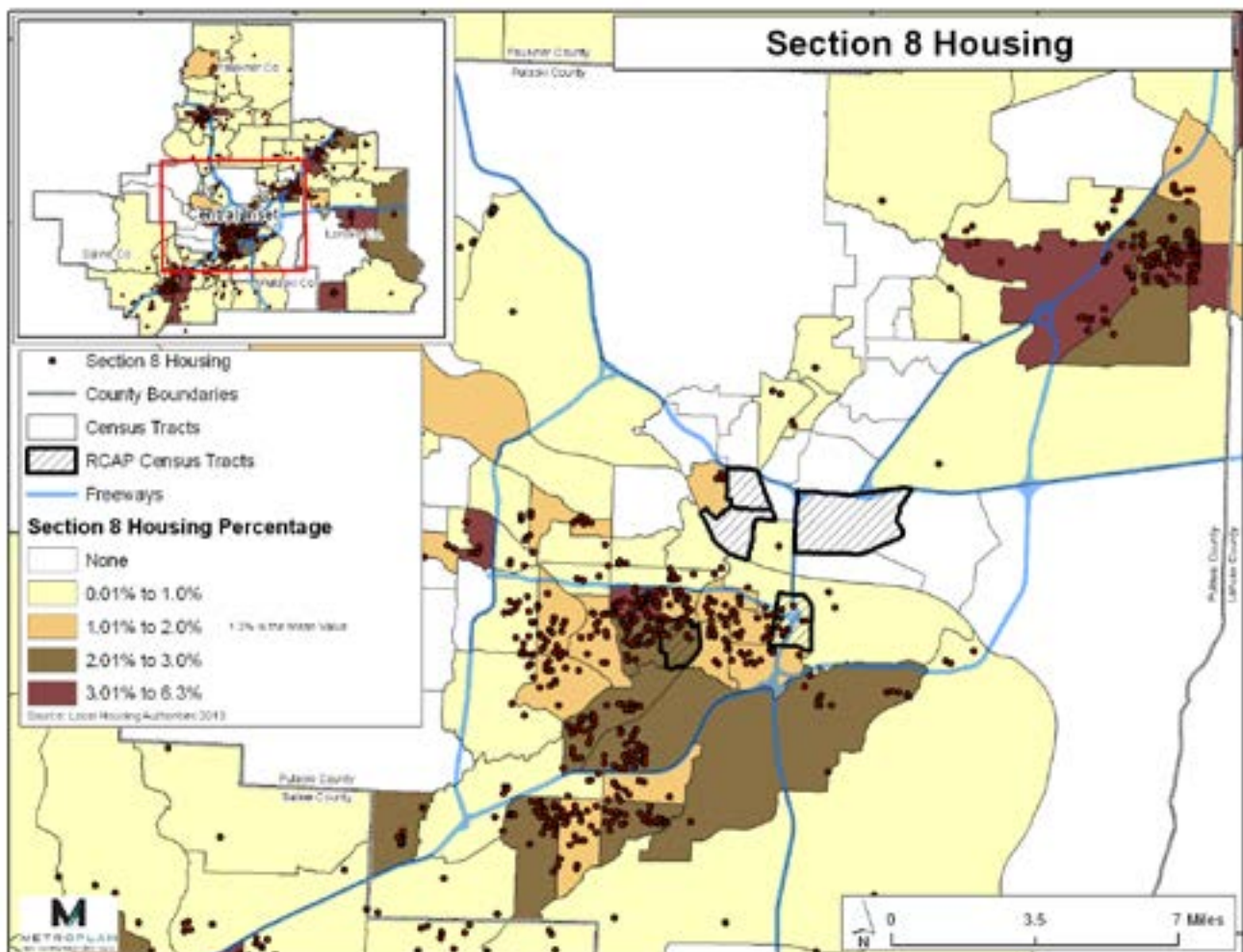
All Children							
	All Children	White	African American	Hispanic	Asian	Native American	Pacific Islander*
Opportunity Dimensions:							
Poverty	52	60	35	43	65	52	0
School Proficiency	50	62	25	38	52	53	0
Labor Market	53	60	40	47	74	51	0
Job Access	48	46	52	53	59	47	0
Transit Access	6	5	7	4	6	5	0
Health Hazards Exposure	58	62	50	55	59	60	0
Poor Children							
	All Children	White	African American	Hispanic	Asian*	Native American*	Pacific Islander*
Opportunity Dimensions:							
Poverty	33	47	24	28	0	0	0
School Proficiency	34	55	20	28	0	0	0
Labor Market	38	48	32	35	0	0	0
Job Access	49	45	52	48	0	0	0
Transit Access	6	6	7	3	0	0	0
Health Hazards Exposure	54	61	49	53	0	0	0

*Groups did not have data

Figure 7-3. Number of Section 8 Housing Units, 2013

Municipality Name	Number of Units	Municipality Name	Number of Units
Outside of Municipality (Pulaski, Saline, Lonoke, Faulkner)	181	Humnoke	2
Alexander	4	Jacksonville	285
Austin	4	Little Rock	912
Bauxite	2	Lonoke	51
Benton	339	Maumelle	16
Bryant	79	Mayflower	2
Cabot	263	Mount Vernon	1
Carlisle	28	North Little Rock	26
Conway	260	Shannon Hills	5
England	50	Sherwood	15
Greenbrier	22	Traskwood	1
Guy	1	Vilonia	4
Haskell	12	Ward	28

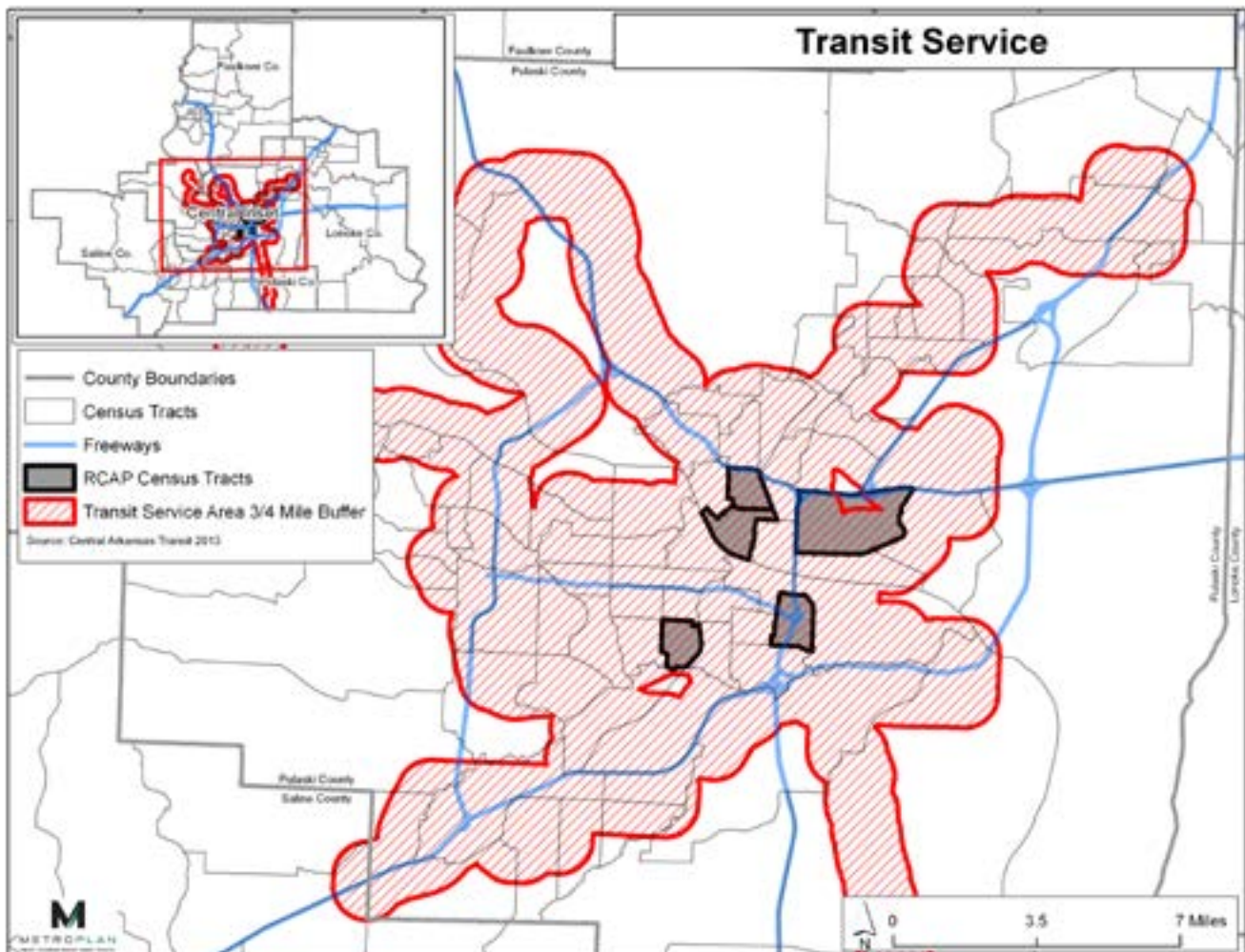
Figure 7-2. Section 8 Housing





River Cities Travel Center in downtown Little Rock

Figure 7-3. Transit Service



8. HOUSING DISCRIMINATION

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status and disability. This includes children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18. The Federal Department of Housing and Urban Development (HUD) has administered and enforced the law since 1968.

In 2001, the Arkansas legislature passed Act 1785 of 2001 (codified as Arkansas Code § 16-123-201) which created the Arkansas Fair Housing Act and the Arkansas Fair Housing Commission. The legislation reiterated the protections of the Federal Fair Housing Act and laid the groundwork for creating a state enforcement agency. In July of 2003, Arkansas amended its Fair Housing Act (Act 1785 of 2001) by creating a “substantially equivalent” state agency, the Arkansas Fair Housing Commission (AFHC), to investigate fair housing complaints within the state. The commission consists of thirteen members: seven industry related, six consumer related, and one director. Each commissioner serves a term of four years, and each serves on at least one of the Commissions four committees: Education, Personnel, Finance, and Legislative.

Between 2008–2013, the Commission received 607 complaints in the metropolitan area. Of these complaints, 452 were investigated and resolved, 97 were administratively closed, and 50 are under investigation.* Resolution within the AFHC takes three forms. The first and most frequent form of resolution is the “No Cause” determination. In this determination, the Commission determines that there is no reasonable cause to believe that a fair housing violation has occurred. Second is the “Cause Finding”. In this determination the Commission determines after investigation that there is reasonable cause to believe that a fair housing violation has occurred. The third form of charge resolution is “Administrative Closure”. Administrative Closure typically occurs when an allegation or complaint does not comply with the Commission’s jurisdictional authority.

“No Cause” and Administrative Closures” are resolved with notification to the complainant that their allegations were found to have no merit. However, when a “Cause Finding” is determined it constitutes a violation of housing law, and subsequent action is taken to remedy the violation and to make the individual or individuals subject to the violation whole. Therefore, “Cause Findings” are resolved by conciliation and settlement agreements and often involved monetary remuneration. In cases where the two parties have no meeting of the minds and cannot mutually come to a resolution, a hearing is held.

Table 8–1. 2008–2013 Resolution by Type

Type of Resolution	In Past 5 yrs.
Cases – No Cause Found	239
Cases – Conciliated / Settled	210
Cases – Administrative Closures	97
Hearing – Cause Found	3
Open Cases	50
Total	599

Source: Department of Housing and Urban Development

*Note: The difference in the number of complaints is likely the number of charges withdrawn by complainants before a determination could be made.

Table 8-2. Number of Complaints in the Metropolitan Area by County

Pulaski	545
Lonoke	26
Saline	19
Faulkner	14
Grant	3
Total	607

Figure 8-1. 2008-2013 Number of Complaints in Metropolitan Area by County

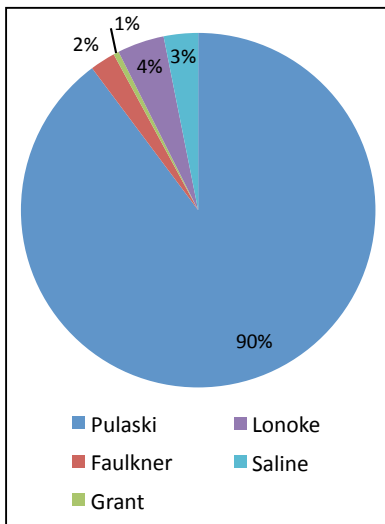
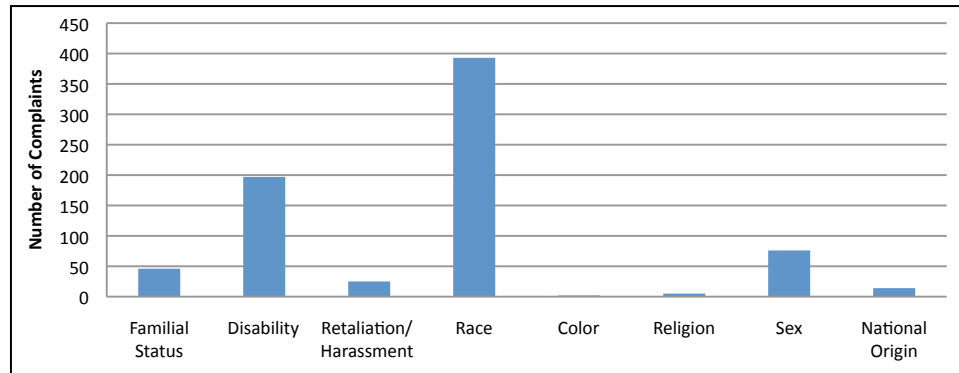


Figure 8-2. 2008-2013 Fair Housing Complaints in Metropolitan Area by Basis



Source: Department of Housing and Urban Development

The majority of the complaints submitted cited race as at least one basis of the complaint (a complainant can allege that they were discriminated against for multiple reasons or bases). Disability was the second most frequently cited basis and sex ranked third.

Figure 8-3. 2008-2013 Number of Complaints in Metropolitan Area by Basis

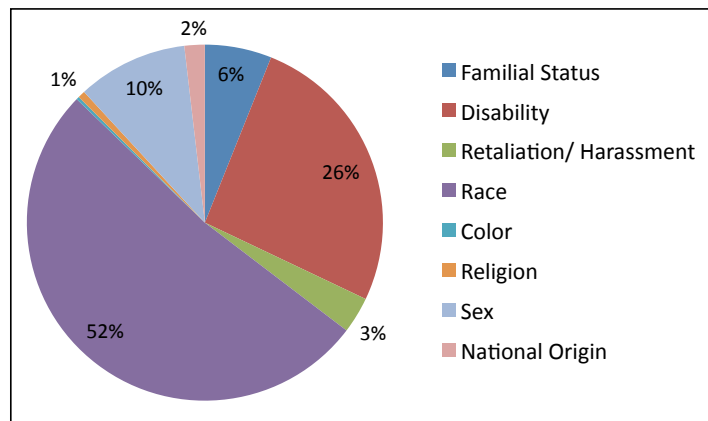
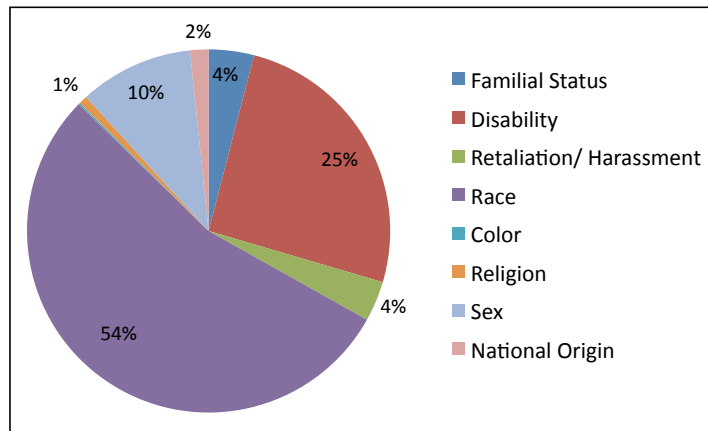


Figure 8-4. 2008-2013 Pulaski County Fair Housing Complaints by Basis



When analyzed by percentage, race complaints constituted 52 percent of all complaints made, disability 26 percent, and sex made up 10 percent .

In each of the counties, the basis of race was the most frequently cited basis. Disability ranked second in each of the counties and in three of the counties, Pulaski, Lonoke, and Saline, sex ranked third.

Figure 8-5. 2008-2013 Saline County Fair Housing Complaints by Basis

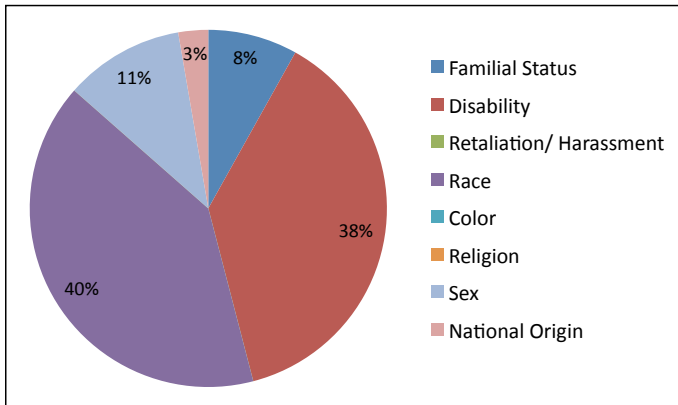


Figure 8-6. 2008-2013 Faulkner County Fair Housing Complaints by Basis

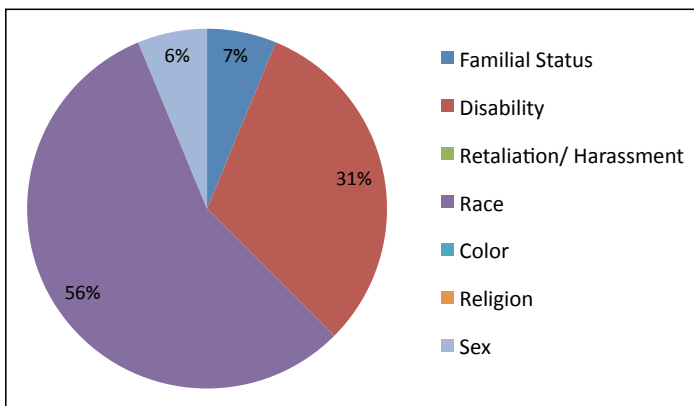
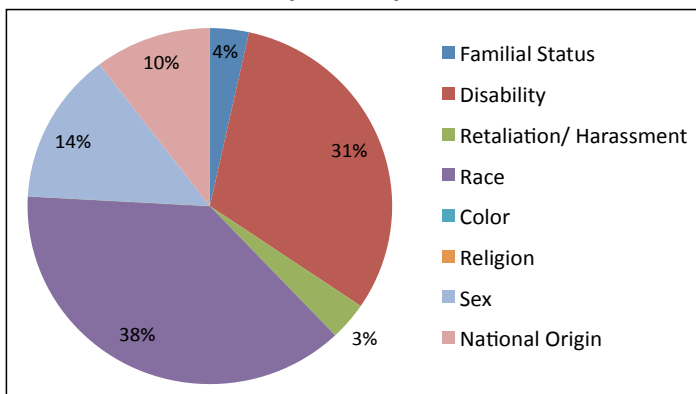


Figure 8-7. 2008-2013 Lonoke County Fair Housing Complaints by Basis



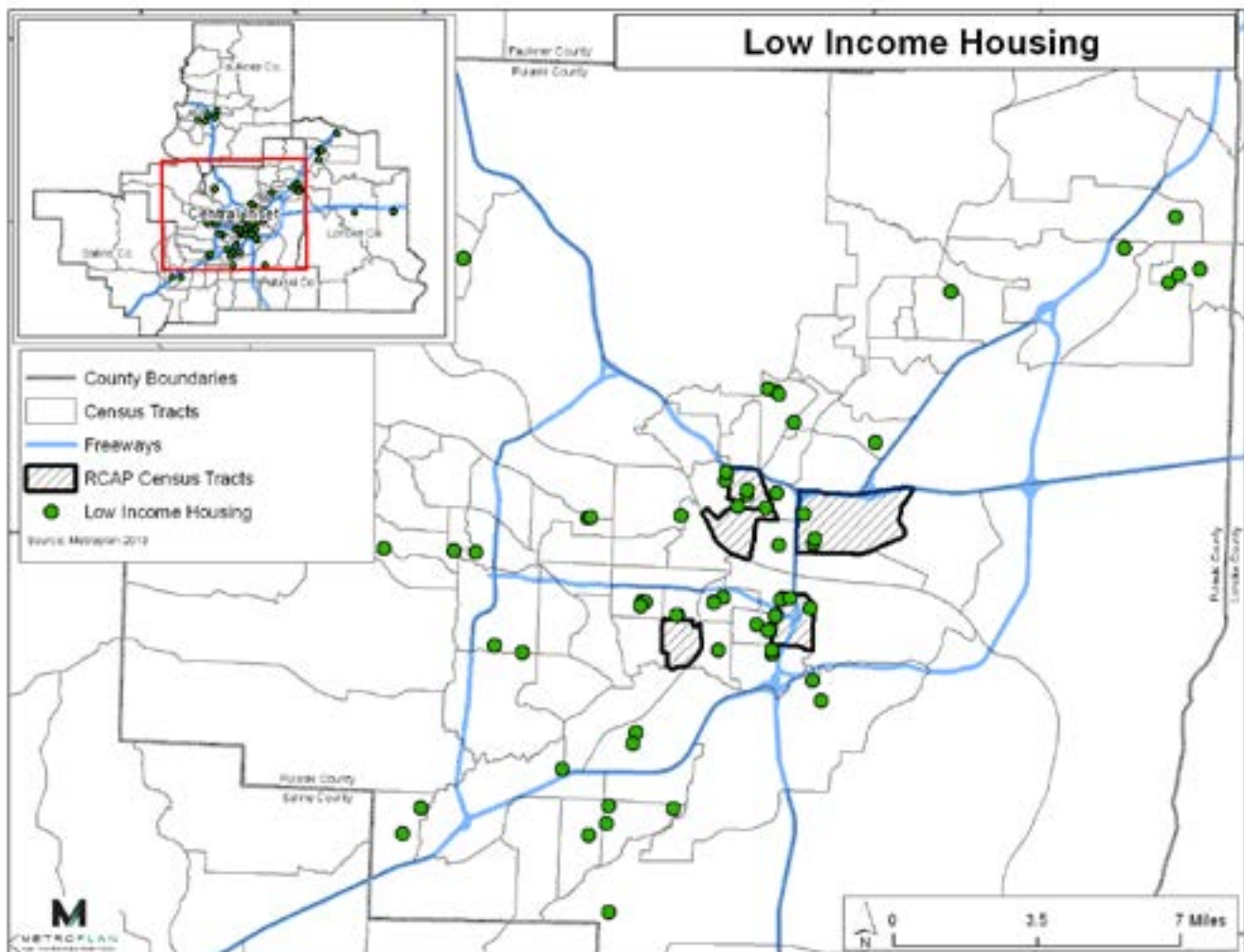
Fair Housing Barriers and Impediments

There are numerous impediments to fair housing and opportunity faced by those living in areas of intense poverty. As the middle and upper class population that once resided in the downtown Little Rock area migrated westward, commerce and opportunity followed them. One critical factor in the discourse of entrenched poverty is geography. In the wake of White flight, empty nesting, and African American middle class flight, the RCAPs described in this report became deserts of despair and isolation. Escaping these deserts for an oasis of opportunity has proven difficult, if not impossible, for those living in poverty.

The six primary impediments identified as barriers for poor residents of the metropolitan area include:

1. Availability of low-price point housing throughout the metropolitan area, particularly in areas of opportunity
2. Access to Public Transportation throughout the metropolitan area
3. Housing Discrimination restricting access to affordable housing based on sex, race, disability, age, or national origin

Figure 8-8. Low Income Housing



4. Zoning regulations that limit the availability of low-price point housing
5. Landlord-Tenant Laws which heavily favor landlords over tenants
6. Lack of job opportunities in areas of concentrated poverty

Access to Housing Vouchers in Areas of Opportunity

For many families living in the RCAPs, especially those living at or below the poverty level, leaving the RCAP for an area of opportunity requires access to subsidized housing. Analysis of the location of public and voucher subsidized housing shows that most subsidized housing is located in clusters. The bulk of public housing is clustered in or around the RCAPs themselves.

Vouchered housing, although available in greater numbers, has the same problem and is similarly clustered in areas of high crime, poverty, and poorer performing schools. Advocates for promoting opportunity often note that this problem could be remedied by merely providing subsidized housing in census tracts of high opportunity.



Public housing in Tract 28

Although this idea seems pragmatic, it has proven difficult to implement. The poor are often viewed as a nuisance or worse still, as harbingers of negative change. In past decades, the negative change was often ascribed in racial terms and was generally applied to the movement of minorities into neighborhoods that were previously homogenously White. However, in recent years, discussions in regard to the undesirability of the poor have lost much of their racial connotation. Although the majority of poor are minorities, suburbanites both African American and White have resisted the assimilation of the poor, citing socio-economic differences, decreasing property values, public safety, and declining social standards. In many suburban neighborhoods, middle-class minorities resist as strenuously as their White counterparts, the location of the poor in their neighborhoods.

Access to Public Transportation in Areas of Opportunity

For many poor living in the inner city, transportation is a major impediment to opportunity. The poor, particularly those without automobiles, experience confined lives. For this group, access to opportunity is measured to a great extent in the availability of bus routes and the walkability of neighborhoods. The exclusion of this group from a community is exacerbated by limited bus routes, reduced hours and days of public transportation operation as well as by communities that are not walkable due to the lack of sidewalks. For the carless poor, public transportation is a lifeline. Without it, they lose access to employment, food options, and medical care.



Public transportation can be a lifeline for low-income residents without a car.

The availability and proximity of bus stops and the accessibility to a variety of low cost transportation alternatives is imperative to sustaining public housing and vouchers housing that is not located in the a city's core.

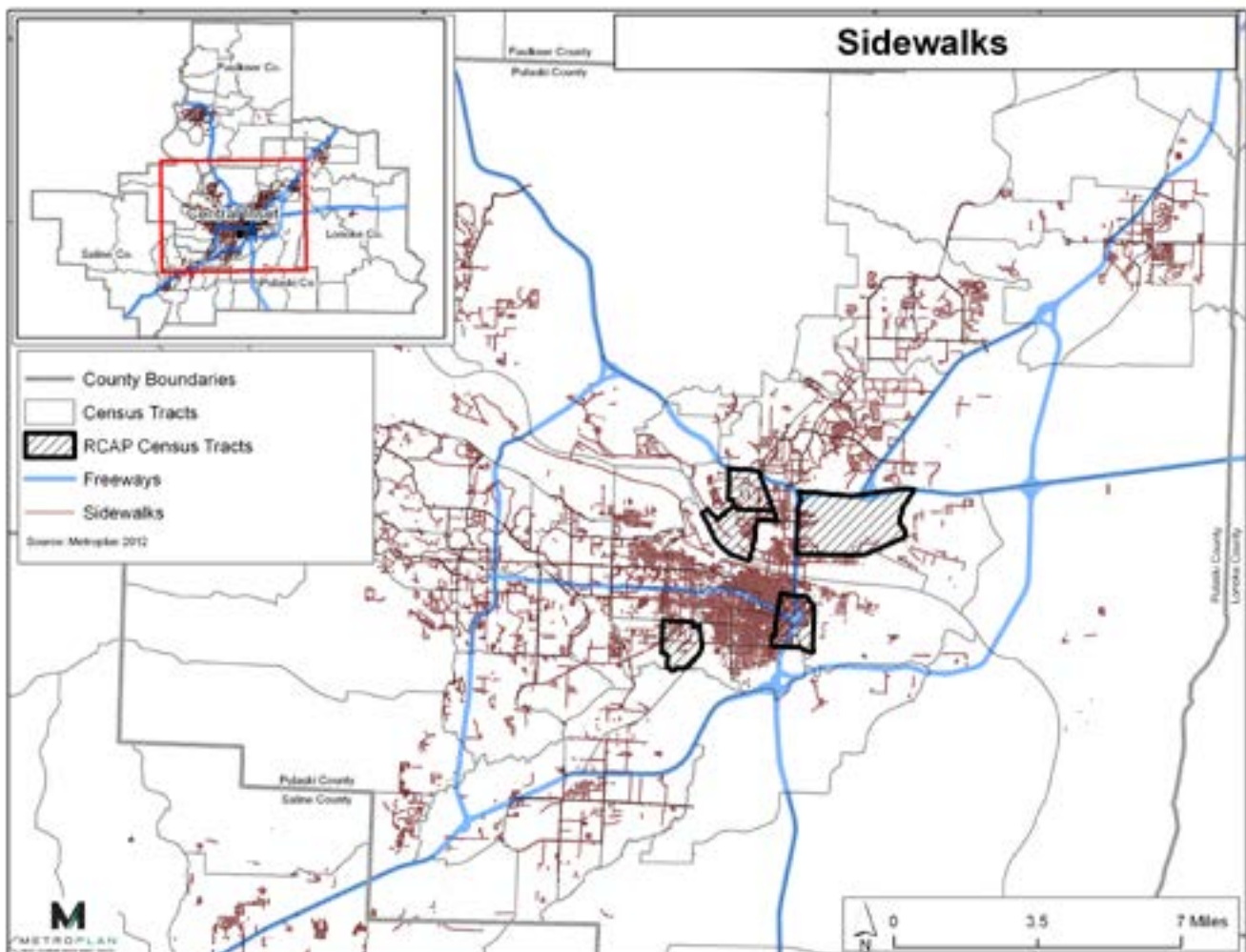
Housing Discrimination in Areas of Opportunity

The Arkansas Fair Housing Commission resolved 178 housing complaints in 2010. The Director maintained that she experienced more complaints in 2010 than in 2009, and she anticipates an increase in the number of complaints in subsequent years. Despite continued and vigilant enforcement, the number of complaints has continued to increase. As long as both overt and covert discrimination exists, access to fair housing and areas of opportunity are threatened for minorities and the poor.

Exclusionary Zoning in Areas of Opportunity

In the now famous Mount Laurel decision, exclusionary zoning was defined as local zoning regulations used to sustain “enclaves of affluence of social homogeneity.” Exclusionary zoning’s most common incarnations have been single family restrictions, prohibitions on multi-family housing, minimum lot size, minimum square footage, and maximum density regulations, whether

Figure 8–9. Sidewalks



through public zoning regulations or private bills of assurance. These zoning tactics have raised housing costs in the segregated communities and have substantially worsened the problem of concentrated poverty in nearby urban cores.

The problem of segregated housing is self-perpetuating. As property values rise in the segregated areas, these areas become much more desirable places to live and the value of the neighboring undeveloped or underdeveloped property increases. To fulfill the demand for new housing in the segregated area, developers build more housing, often destroying existing housing for the poor to meet the demand. As the cycle repeats itself, the poor are left with fewer and fewer housing options and poverty is concentrated.

Nationally, some communities have actively sought to undo the effects of exclusionary zoning by adopting a mirror image approach to its reversal. The purpose of exclusionary zoning was the conscious and intentional exclusion of particular facets of the populace. Inclusionary zoning was designed to purposefully include the poor and to diffuse poverty, rather than concentrate it. Inclusionary zoning is intentionally open and typically calls for the set aside of “moderately priced units” for the disadvantaged community, increased leniency and tolerance of smaller square footage housing and alternative housing styles. Freezing or subsidizing of housing costs are also employed in an attempt to encourage socio-economic and racial diversity.

Unfair Landlord-Tenant Laws

In recent years, Arkansas has been criticized for having the most unfair Landlord-Tenant Laws in the nation. Critics of the laws maintain that they are overwhelmingly biased in favor of the landlords and point out that Arkansas is the only state that criminally charges tenants for “failures to vacate”. In 2011, the Arkansas General Assembly created a non-legislative commission on Landlord-Tenant Laws to study, review, and provide a report of their findings and recommendations. The Commission proposed fifteen recommendations calling for the amendment of the unlawful detainer statute:

- The repeal of “Civil Eviction” and the criminal failure to vacate statutes
- Clarification on the issue of self-help actions, the inclusion of an implied warranty of habitability
- The prohibition of the enforcement of unconscionable leases and leases that would unfairly limit tenants, restrictions on the unreasonable access of landlords
- The amendment of Arkansas’s fair housing statute to include sexual orientation
- A recommendation that a provision be added to allow victims of domestic abuse to terminate a lease early without penalties if a specific set of conditions were met.

The majorities of those living at or below the poverty level are renters and the current Landlord-Tenant Laws make it easy for landlords to evict tenants with very little evidence. Furthermore, those evicted find themselves subject to fines and fees, and possibly even jail.

Chapter 8 Sources

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9. HOMELESSNESS IN CENTRAL ARKANSAS

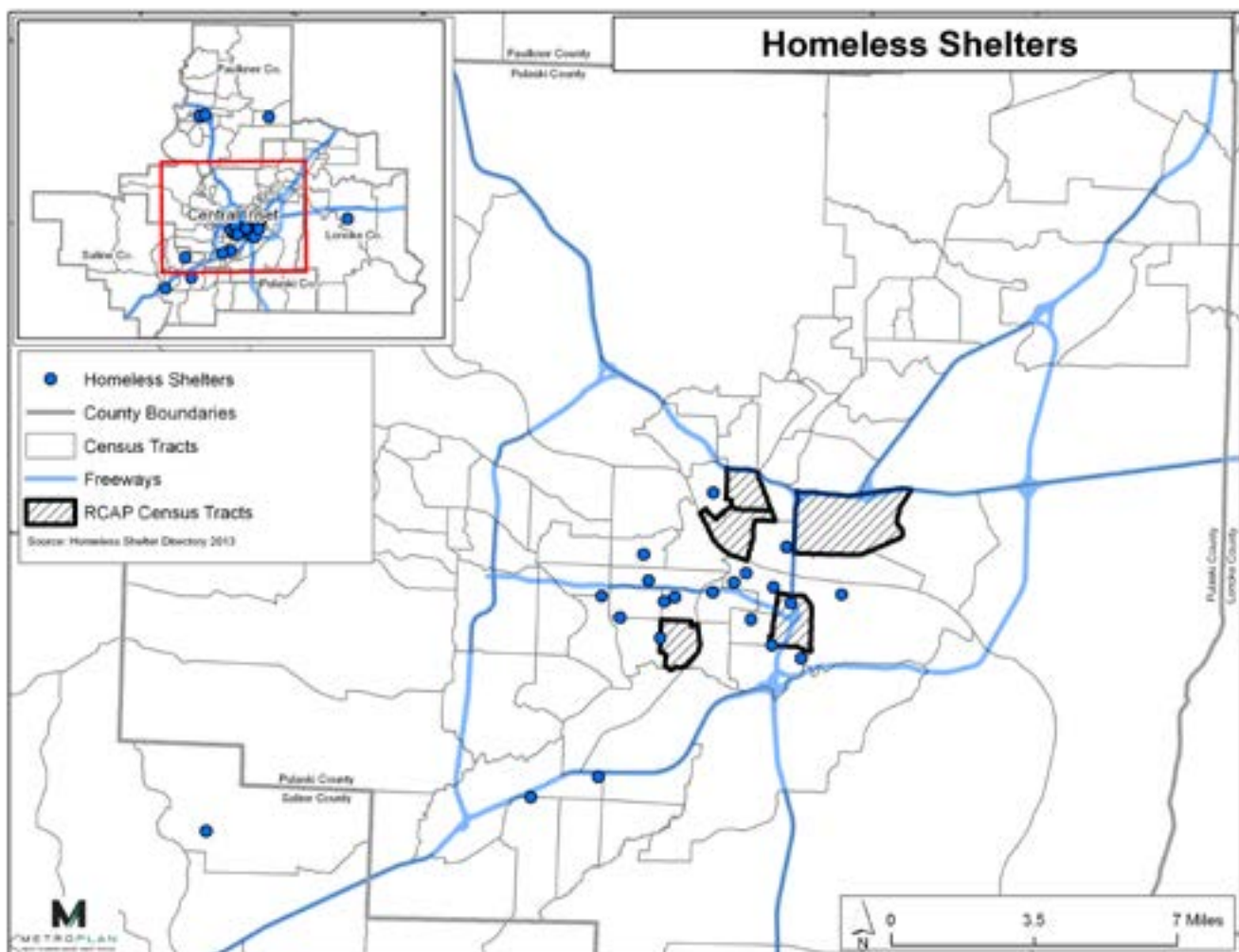
Overview

At any given time there are an estimated 3,000 people in central Arkansas who do not know where they will spend the night. They are homeless.

Quantifying homelessness is tricky for a number of reasons—the most obvious of which is that by definition homeless people are in constant transience. Official counts are arrived at by “point-of-time” data collection, which is a 24-hour count of homeless people conducted annually. The numbers derived from this method are usually dismissed by professionals who work with this population as under-representative of the true figure.

People who are “temporarily” homeless are particularly difficult to quantify, in part because many are reluctant to self-identify as “homeless”. For example, veterans who must wait months for their paperwork to catch up with bureaucracy sometimes find themselves living out of their car. Within central Arkansas, home to a VA hospital, there are anecdotal examples of this, but no

Figure 9-1. Homeless Shelters





data. Likewise, young people leaving the foster care system sometimes join the ranks of the homeless.

“Chronically homeless” persons are defined as single individuals with disabling conditions, including, but not limited to, mental health and substance abuse problems, who have either been continuously homeless for at least a year or homeless four or more times over the past three years. Some organizations add that chronically homeless are those who will not or are unable to accept assistance necessary to transition to a permanent living arrangement. People who fit that description are the ones who may be found under bridges, and who often have serious mental and addiction problems. They comprise a minority of the homeless population, but they are often the most visible and further stigmatize homelessness as a condition that only afflicts a scary, sometimes violent, element of society.

Far less visible are homeless people in the rural and suburban areas of central Arkansas. Accurate data for this are nearly nonexistent and much of what is available is anecdotal information that is understood by the organizations that work with homeless people. Factors that influence homelessness in the suburbs and countryside include lack of resources and the presence of abandoned farm structures that can serve as make-shift shelters. Because few services are available outside the urban core, most people eventually find their way from the outskirts to the Little Rock-North Little Rock-Conway area. It is at this point that in-take workers hear stories of sleeping behind abandoned gas stations.

Another factor in the “invisibility” of homeless people outside the urbanized area is that many of them are young—minors—and live in a state of “serial homelessness”. They stay for a night or a day or week with acquaintances, then must move on to another home. Eventually, most run out of acquaintances and homes, and then must turn to the outdoors or seek assistance in the city. One anecdote heard repeatedly is that suburban homeless youth wait until nightfall and look for unlocked cars in which to sleep. They learn to sleep lightly and wake up well before the owner may come out of the house to get in the car.

Individual organizations involved in assisting the homeless population keep their own records and statistics. Many of these organizations focus exclusively on one segment of the homeless population. Our House, for example, engages the working homeless and families, and focuses its resources on education and workforce training. Other organizations aim their efforts on helping veterans, people with substance abuse problems or women. In central Arkansas, all the organizations that provide shelter and other assistance coordinate their efforts to a remarkable degree.

Who are the homeless?

The easy answer to this question is that anyone is subject to losing everything and becoming homeless. In central Arkansas, homeless people may be categorized as families, veterans, single individuals, and young people. In Saline County, for example, the fastest growing segment of the homeless is youth between the ages of sixteen and nineteen. Some of these young people

come from dysfunctional families; many others are aging out of the foster care system. In both cases, they find themselves without adequate education or life skills to escape homelessness.

Homeless families

The image of the single homeless man panhandling at street corners does not fit the reality of homelessness in central Arkansas, where families comprise the fastest growing segment of the homeless population.

Homeless veterans

More than 55,000 of the state's veterans live in central Arkansas. This is about 22 percent of the total veteran population in Arkansas and a little over eight percent of the population in the four counties. Perhaps five to six percent of central Arkansas veterans at any time are considered homeless.

Of the veterans who matriculate through the VA system, a core number of men and women are classified as chronically homeless, and that number—estimated at between 25 and 30 percent—is above the national average, which hovers between 21 and 29 percent.

Also higher than the national average is the number of homeless women veterans in central Arkansas: nine percent as opposed to the national average of six percent.

Facilities for homeless persons

For purposes of this report, only those organizations that provide some temporary or emergency overnight shelter are listed. The following is a brief description of those services.

Our House is a nonprofit organization that has provided shelter and supportive services to homeless families and individuals in the city of Little Rock since 1987. Residents in Our House's 76-bed emergency shelter and 23-bed transitional housing program (primarily for families) must find full-time employment within 16 days of entry and save 75 percent of their earnings. Clients may access on-site child care; after-school activities; a summer camp; internships; state-issued professional certification programs; case management; and other services designed to strengthen life skills needed for independent living.



Our House

Union Rescue Mission, established in 1946, is a Christian ministry that offers housing and assistance to single men through the Nehemiah House. Women and children fleeing domestic abuse are offered shelter and assistance through Dorcas House.

The Transient Lodge is located within Nehemiah House and provides shelter, shower, clean clothing, food and a nightly place to sleep for the male homeless



Little Rock Compassion Center and Thrift Store

population in central Arkansas. The lodge also provides shower and laundry facilities, hot meals, mandatory chapel service, a clean bed, and breakfast the next morning.

Union Rescue Mission maintains some data by county. In 2012, Union Rescue Mission processed a total of 938 men, women and children from the four-county area of Pulaski, Lonoke, Saline and Faulkner. (The coverage area extends throughout most of the state.) The majority of homeless people that received assistance hail from Pulaski County (626) and the fewest were from Lonoke County (25). Saline County contributed the second-highest number of homeless people receiving assistance (213), and Faulkner County was third at 74.



Photo courtesy of St. Francis House

Little Rock Compassion Center is a faith-based organization established in 1998 as an inner-city mission to provide emergency shelter and services. Beds are provided nightly for 200 men and 40 women and children. The Compassion Center also provides meals, shower and laundry facilities, clothing, GED tutorials, and Biblically-based counseling.

Salvation Army of Central Arkansas offers emergency housing through The Center of Hope. The Center of Hope provides emergency assistance, meals, housing, transitional housing and health care services to its clients. It operates an 83-bed shelter, allocated to 62 men, 13 women and 18 families. Clients are guaranteed seven consecutive nights of shelter. Continued stay is determined on a case-by-case basis.



The St. Francis House is a nonprofit organization established in 1970 as a social outreach of the Episcopal Church to the State of Arkansas. It originated as a continuation of the ministry of St. Phillip's Church, an 86-year-old Episcopal mission in Little Rock that was composed of African American worshippers. In 1988, St. Francis House was awarded a contract with the US Department of Veterans Affairs to house homeless veterans. Transitional housing consists of 60 beds for homeless veterans and their families. Although the organization is paid only for the number of veterans who occupy beds, the St. Francis Board of Directors made the decision to provide beds to families of veterans, as well. In addition to shelter, the Veterans Re-Entry Program provides a setting for homeless veterans, including a variety of counseling services, meals, laundry, and employment assistance.

Second Chance Youth Ranch is designed to help transition young people from the foster care system to independent living and to provide a stable environment for youth who most often come from highly dysfunctional families. Located in Bryant in Saline County, Second Chance Ranch came about as an off-shoot of a ministry dedicated to providing residential care to younger children who are victims of abuse or neglect. The facility is expanding

to accommodate increasing demand and has recently opened a “home” in downtown Bryant, with room for eight women and eight men, plus the live-in “parents”. The quality of care and counseling is individualized according to need, but virtually all of the residents require mental and psychological help. Approximately 75 percent of the clients are young men. Less than 20 percent are African American, which is reflective of the racial make-up of the county. Second Chance Ranch operates five twelve-passenger vans, which are used to transport clients to school, jobs, retail and other services, and church. Bryant is an auto-dependent bedroom community and most of the young clients do not have driver’s licenses or automobiles.

Reasons for homelessness

A triad of factors accounts for most homelessness in central Arkansas: poverty, unemployment or underemployment, and lack of education and life skills. Mental illness and substance abuse problems, medical and health costs and domestic violence all contribute to homelessness. Mental illness and substance abuse account for much chronic homelessness and for what some professionals refer to as the “core” homeless—those who refuse all assistance and maintain minimal interaction with society. Psychological issues are often present in young people. Overwhelming medical debt, often the result of catastrophic illness within a family, and domestic violence account for temporary homeless situations—although the potential exists for people in either situation to slide into permanent homelessness.

Lack of education and workforce training underlies nearly all of the factors cited by resource providers. Programs designed to transition people to permanent housing situations require that its clients obtain a high school diploma or GED. Even more basic to moving people to permanent housing is life skills training, which involves teaching the skills necessary to daily life. These skills range from how to balance a check book, select appropriate clothes for work, and read and understand nutrition labels on groceries, all the way to basic instructions on personal grooming and house cleaning.

Barriers to ending homelessness

Significant barriers exist to ending homelessness. Individual needs, such as counseling, medical and educational services, are being addressed by numerous organizations within the region. Lack of public transportation and a decentralized development pattern provide incentives for homeless people to move into the Little Rock-North Little Rock-Conway area.

Access to transportation is the chief stumbling block to making the transition from homelessness. Without exception, this is the first on the list of impediments cited by professionals who work with homeless people. In areas outside existing bus services, where daily life is dictated by low-density growth and auto-dependency, access to a car is mandatory. Car pools and except for some pre-approved trips, human service providers usually do not provide the consistent transportation services necessary to keeping a job.



Working through Homelessness at Our House

Before Kelly Baxter, 24, landed at Our House she was struggling to make ends meet. She had a job, but she was behind on bills and could no longer pay her rent. Kelly found an unlikely ally in her landlord, who recommended a stay at Our House, a shelter for the working homeless.

Today, six months after she moved in, Kelly has earned her GED, has been employed by Our House, and holds a promising job at Walmart with growth opportunities for her budding social and management skills. Our House helped her with techniques for job interviews as well as on-the-job skills. Currently Kelly is enrolled in classes at Pulaski Tech and plans on attending the University of Arkansas at Little Rock in the near future.

The combination of rent and utilities plus car costs can prove overwhelming and insurmountable to people attempting to transition out of sheltered living facilities.

Fixed route bus service provided via Central Arkansas Transit Authority (CATA) and various human service agencies is primarily confined to Pulaski County. Outside Pulaski County, transit services are provided by South Central Arkansas Transit (SCAT), a program of the Central Arkansas Development Council (CADC) and with the exception of Saline County, serves counties outside the CARTS area. Human service agencies provide limited transport to their clients in Saline, Lonoke and Faulkner counties.

The more compact development in the urban areas is advantageous up to a point. Where sidewalks exist, walking and transit becomes an option for those able to walk. Biking is also a possible transportation option. For example, Our House maintains bicycles for use by its residents who are physically fit. Even so, the bus system's frequency of service, travel times and coverage area do not always connect with employment centers or work hours, or with schools.

Conclusions

The task of providing assistance to homeless people falls largely to the cities. Although people are living without permanent addresses in all parts of central Arkansas, the availability of resources in cities impels most away from suburban and rural places and into the urbanized area. Agencies operating outside of the Little Rock-North Little Rock-Conway area often encourage individuals and families who do not have permanent shelter to relocate to places that offer better resources.

Although the causes and perpetuation of homelessness are myriad and subject to debate among policy-makers, the impediments to achieving permanent living space are not. Lack of access to transportation is responsible for marginalizing homeless people in their efforts to obtaining employment, education and a permanent living arrangement. Car ownership is beyond the means of many homeless people, both because of the expense of upkeep and the inability of many people to obtain a license. Disconnected and inaccessible infrastructure discourages walking and biking as travel options. The fixed route bus system provides much-needed service but is hampered by lack of a dedicated funding source and perennially tight operating budget.

Chapter 9 Sources

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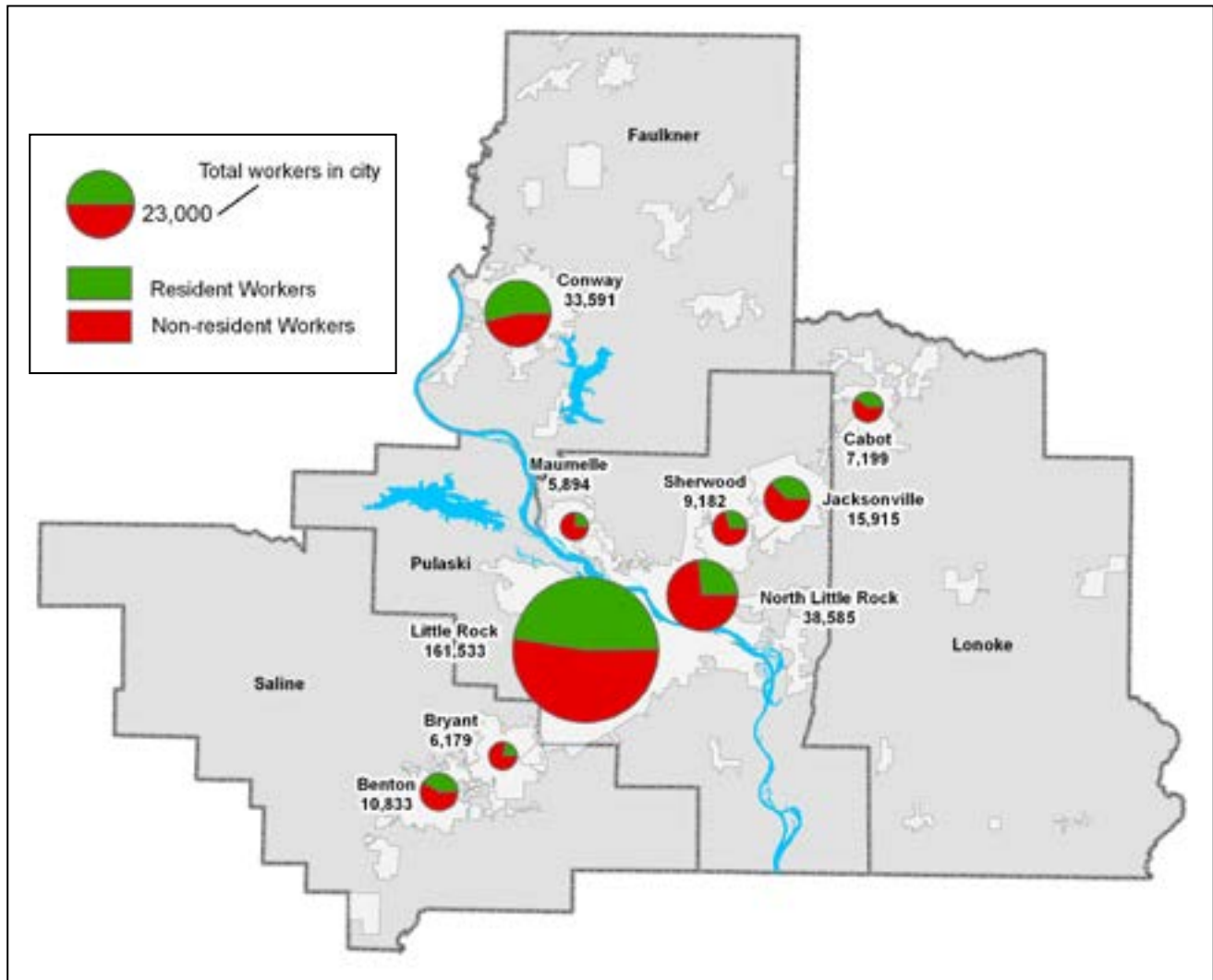
Interview with Mr. Chad Strike, Executive Director, Second Chance Ranch, Thursday,

10. JOB ACCESS

The Bureau of Transportation Statistics data shows that over half of Little Rock's workforce was composed of non-resident workers. Commuting patterns in the metropolitan area remained consistent for more than a decade and while Little Rock has dominated regional employment, there are significant commuting flows to all of the region's large cities. Little Rock, North Little Rock, and Conway were the metro areas largest commuter destinations in the region, while Bryant, North Little Rock, Maumelle, and Sherwood had the smallest portions of resident workers.

The increase in local job opportunities in the region's smaller cities has not outpaced population growth in the outlying counties. Although increasing numbers of residents are finding jobs in their own cities, towns, and counties, there are a significant number of the residents who must commute to Pulaski county to work.

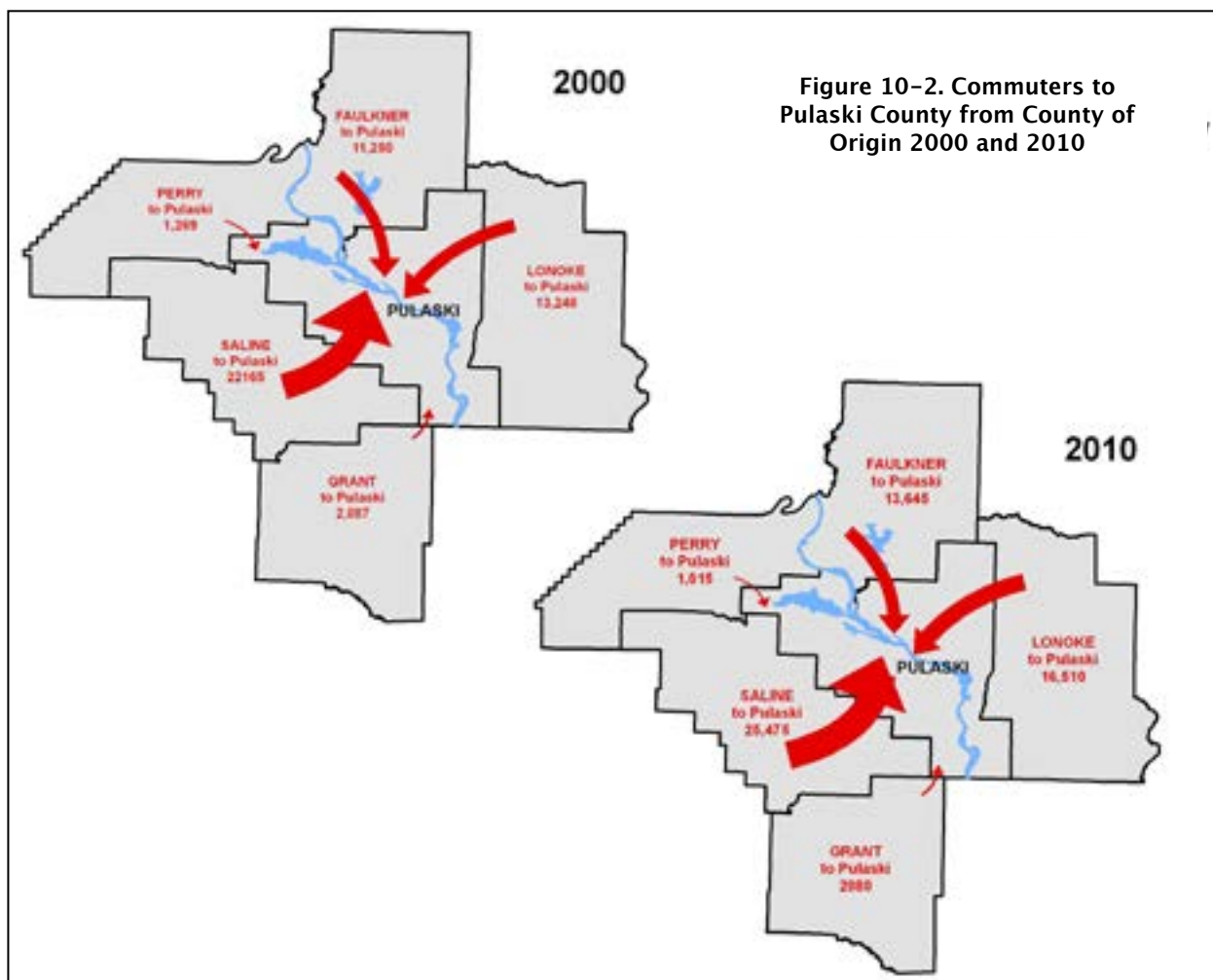
Figure 10-1. Resident and Non-Resident Workers



Although a significant portion of the metropolitan area’s residents commute, few outside of the Little Rock and North Little Rock utilize public transit for their trips to and from work. In a 2011 study of transit and job access, the Brookings Institution ranked the Little Rock –North Little Rock –Conway Metropolitan area sixty-sixth in access to transit and jobs out of the nation’s hundred largest metropolitan areas. The study noted that only 37 percent of working-age residents lived near a transit stop. The report went on to note that only 37 percent of metro residents were capable of reaching their places of employment within 90 minutes using transit. Researchers also found that low income residents were significantly more likely to live in areas covered by transit and with superior job access.

When urban and suburban communities in the metropolitan area were compared, researchers found that urban areas had an average of 83 percent transit coverage compared to 21 percent in the suburbs. Similarly, urbanites had better service frequency and greater access to jobs. For suburbanites, the lack in job access meant lengthy waits in traffic jams (the median wait was 19.3 minutes) and substantially higher fuels costs than their urban neighbors.

After years of economic decline, attributed to the Great Recession, the metropolitan area is now showing indications of recovery. For residents



of the region, the most important benefit to the rebounding economy has been the creation of new jobs. Although several sectors have shown marked improvement in the past two years of recovery, the five biggest job gainers were: 1. Education and Health Service, 2. Retail Trade, 3. Professional and Business Services, 4. Leisure and Hospitality, and 5. Transportation, Warehouse, and Utilities.

While several sectors have experienced gains, three sectors have lost substantial numbers of jobs. The government sector has experienced the most significant job losses. Job losses in this sector came as a result of cost cutting measures associated with the Great Recession and a reduction in sales tax revenues and austerity measures put in place to reduce debt. The Information sector saw the second largest losses of jobs as information technology and telecommunications companies in the metropolitan area experienced high job losses and downsizing during the recession. The third sector to experience high job losses was the Wholesale Trade.

In the area of unemployment, the metropolitan area has fared better than many of its neighbors. Of its neighbors, only the Fayetteville-Springdale-Rogers metropolitan area could boast a lower median unemployment rate at the end of 2013.

Table 10-1. Unemployment Rates in Surrounding Metro Area

Surrounding Metro Areas—November 2013	
Fayetteville-Springdale-Rogers, AR-MO	4.8%
Fort Smith, AR-OK	6.9%
Hot Springs, AR	7.5%
Jonesboro, AR	6.3%
Little Rock-North Little Rock, AR	6.1%
Memphis, TN-MS-AR	8.8%
Pine Bluff, AR	9.5%
Texarkana, TX-Texarkana, AR	6.8%

Source: Bureau of Labor Statistics

Unemployment rates in the metropolitan area increased during the Great Recession and while overall unemployment was up, unemployment was disproportionately higher for minorities. Unemployment rates were also substantially worse for the state's youth, but just as with overall rates, unemployment among minority youth was higher than that of White youth in the state.

While the role that race plays in unemployment rates throughout the state is debatable, there may be a several pragmatic explanations for the high rate of

minority unemployment, particularly among minority youth. Possible factors explaining higher minority unemployment include:

- Lower educational attainment levels among minority populations
- Greater commercial decline in the vicinity of minority residential areas
- Greater competition for jobs in the retail and restaurant sectors by adult workers
- Possible racial preference and Race/National Origin based discrimination

The role that discrimination has played in minority unemployment rates is extremely hard to determine, since few employers admit to participating these prohibited employment practices. One source of data which could possibly shed light on these practices is the number of charges filed with the Equal Employment Opportunity Commission (EEOC) with the basis of Race and National Origin. An analysis of Race and National Origin charges filed with the EEOC suggests that despite increased rates of unemployment among minorities between 2009 and 2012, there were no corresponding increases in the number of Race and National Origin charges filed within the state, suggesting that there was little increase in the frequency of discrimination, notwithstanding high levels of minority unemployment.

In 2009, Race charges accounted for 46.5% of the charges filed in the state, by 2012 the basis of Race could be found on only 31% of charges. Similarly, National Origin charges made up 3.5% of the total charges filed in the state and by 2012 this rate was virtually unchanged.

While the relative stability in the number of the Race and National Origin charges may convey that the frequency of such charges did not change, it is possible that with higher than normal rates of unemployment in the metropolitan area, fewer potentially harmed individuals were willing to file complaints, for fear that filing would impede or stifle their efforts at future employment.

Chapter 10 Sources

*Unemployment rates are calculated based on a 12-month moving average of data from Current Population Survey (CPS). This survey is conducted monthly by the U.S. Census Bureau and covers approximately 800 Arkansas households. Small sample size can trigger a higher level of sampling error, thus there are reliability concerns. For more information regarding the methodology used to produce these estimates, visit: www.bls.gov/gps/notescps.htm

Source: Equal Employment Opportunity Commission, Enforcement and Litigation Statistics - <http://eeoc.gov/eeoc/statistics/enforcement/index.cfm>

Bureau of Labor Statistics

11. HOUSING COSTS IN THE METROPOLITAN AREA

The Department of Housing and Urban Development (HUD) uses a 30 percent threshold to denote the maximum of a household's income which could be devoted to housing, before families were forced to forego other essentials to ensure that their housing needs were met. HUD called those who expended more than 30 percent "cost burdened" and those who expended more than 50 percent "severely cost burdened." The lack of affordable housing is a significant hardship for low-income households preventing them from meeting their other basic needs, such as nutrition and healthcare, or saving for their future and that of their families.

In the metropolitan area, renters and homeowners in Pulaski County on average devoted more of their household incomes to housing than in the neighboring counties.

Table 11-1. Cost Burdened Households – Home Owners

Name of County	% of Cost Burdened Households Cost Burden < 30%	% of Severely Cost Burdened Households Cost Burden < 50%
Pulaski	13	8
Faulkner	11	8
Saline	11	5
Lonoke	11	6

Source: HUD CHAS data 2010

Table 11-2. Cost Burdened Households – Renters

Name of County	% of Cost Burdened Households Cost Burden < 30%	% of Severely Cost Burdened Households Cost Burden < 50%
Pulaski	21	24
Faulkner	19	24
Saline	20	19
Lonoke	22	16

Source: HUD CHAS data 2010

In Pulaski County, 46 percent of all renters and 21 percent of homeowners contributed at least 30 percent of their household incomes to housing costs. In comparison, the area's lowest rate of cost burden for renters was 38 percent (in Lonoke County) and its lowest rate for homeowners was 16% (in Saline County).

The percentage of Cost Burdened Renters in the metropolitan area is a particular cause for alarm due to Arkansas's Landlord Tenant laws. Arkansas law permits the criminalization of tenants who are delinquent to their landlords, and as federal and state programs which subsidize these households' are cut, cost burdened families are increasingly more likely to forgo paying rent in favor of buying food, medicine, or paying transportation cost to and from work and thus increase the likelihood that they will at some point be arrested for their delinquency.

Public & Vouchered Housing in the Little Rock-North Little Rock –Conway Metropolitan Area

There are nine housing authorities in the metropolitan area. The geographical size of the authorities varies from authorities that cover entire counties to authorities which provide subsidized housing to a single town (England Authority). Although headquartered in the metropolitan area's larger cities and towns, several of the authorities provide subsidized housing in nearby rural communities.

List of Housing Authorities in the Metropolitan Area

1. Benton Housing Authority
2. Cabot Housing Authority
3. Lonoke Housing Authority
4. Conway Housing Authority
5. England Housing Authority
6. Jacksonville Housing Authority
7. Pulaski Housing Authority
8. Little Rock Housing Authority
9. North Little Rock Housing Authority

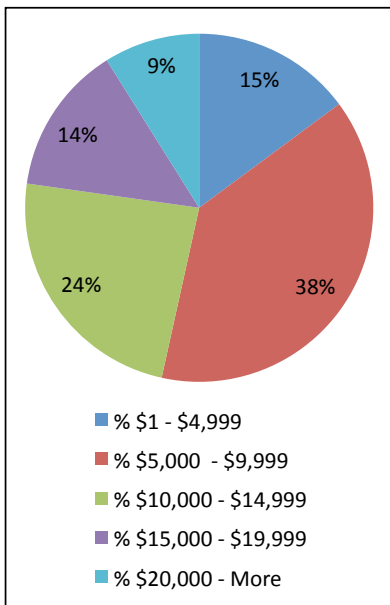
These agencies provide a number of subsidized housing options such as:

- Traditional Low Rent Housing (Public Housing)
- Section 8 Housing Choice Vouchers (Vouchered Housing Program)
- Section 8 Homeownership Programs (Home Purchase Program)
- Section 8 and Public Housing Family Self –Sufficient (FSS) Programs (5yr. Program to transition families to self-sufficiency)
- HUD – VASH Vouchers (Homeless Veterans)
- Mainstream Vouchers (Disabled Residents)

These programs are essential for households that are unable to afford market rate housing. Subsidized housing is in short supply in the metropolitan area. **HUD's 2009 -2012 Picture for Subsidized Housing** in the metropolitan area showed that there were 11,663 units of subsidized housing in the metropolitan area. Despite the growing need for subsidized housing in the metropolitan area, the number of subsidized units in the area has declined. (See Appendix - Table 3: Units of Subsidized Housing by Housing Authority and Program). As testament to the scarcity of this housing type, subsidized housing units in the metropolitan area maintained a 90 percent occupancy rate and had on average a thirteen month waiting list. Several housing authorities noted that the state of subsidized housing has grown progressively worse since the publication of HUD's Picture of Subsidized Housing. Housing authorities in the region contend that although they had approved budgets and established numbers of required subsidized housing units, their federal funding has been decreased as result of federal budget cuts. These cuts have made it necessary for the authorities to reduce the number of available units and have meant that many of those eligible were added to growing waiting lists.

Those who qualified for housing assistance were among the metropolitan

Figure 11–2. Percentage of Subsidized Housing Residents by Income 2009–2012



Source: HUD 2009 -2012 Picture for Subsidized Housing (<http://www.huduser.org/portal/datasets/picture/yearlydata.html>)

area's poorest residents and demographic profiles of subsidized housing residents sharply mirrored those of residents living within the RCAPs.

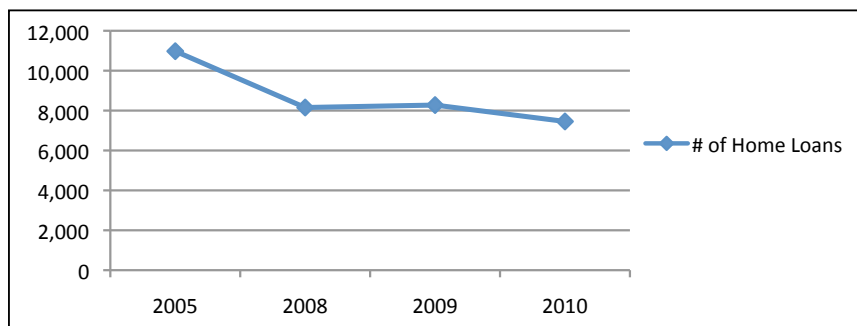
The highest concentration of subsidized units were found in Little Rock, North Little Rock, and Conway, but in recent years increasing numbers of subsidized housing have been developed in the surrounding areas. African Americans made up 67 percent of the residents living in subsidized housing and women and children were disproportionately represented in the subsidized housing population. HUD's 2009 -2012 Picture for Subsidized Housing showed that 80 percent of all households with children living in subsidized housing in the metropolitan area were headed by single females. Two other categories of residents were in noticeably high concentrations in subsidized housing, the elderly and the disabled. The elderly (those 61 years or older) constituted 39 percent of subsidized residents and the disabled made up 21 percent.

Although poverty and unemployment rates experienced marked increases during the Great Recession, the number of available subsidized housing units in the metropolitan area declined. Housing authorities in the metro area noted that no funds were accessible for expansion of subsidized housing programs and maintained that their approved budgets were reduced due to budget cuts. Demographic profiles of residents living in subsidized housing refute claims made by critics regarding the largesse of federal programs targeting poverty. More than 50 percent of the households' living in subsidized housing had household incomes of less than \$10,000 and only 9 percent had incomes which exceeded \$20,000.

Home Loans in the Metropolitan Area

Home sales in the metropolitan area have dipped dramatically since 2005. Metropolitan home sales in 2005 exceeded those in 2010, by more than 3,500 homes. This decline could be directly attributed the Housing Bubble of 2007 but may also be linked to a number of factors: job uncertainty, a sluggish economy, more stringent credit requirements, and changing views in regard to home ownership.

Figure 11-2. Number of Home Purchase Loans in the Little Rock-North Little Rock Area



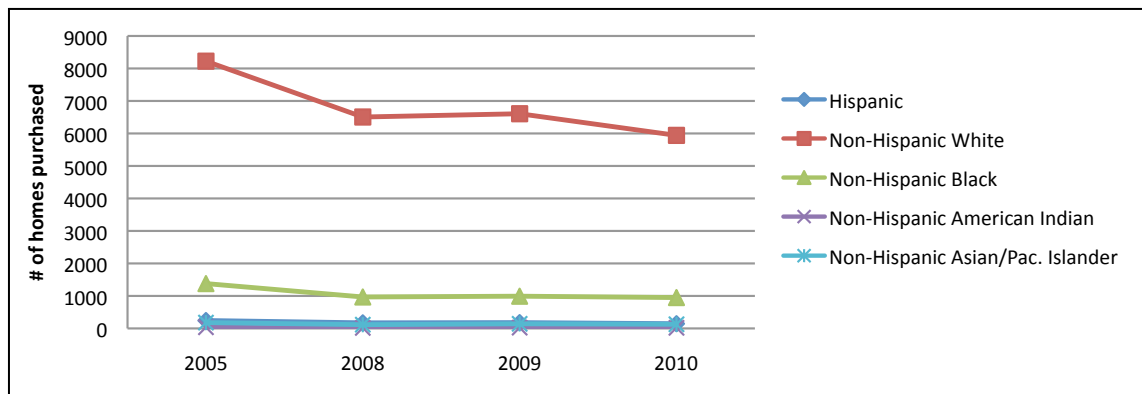
Source: Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

When home purchase loans were analyzed by race, the data showed that home sells to Whites declined by 72 percent, Asians by 71 percent, African Americans

by 69 percent, Hispanics by 60 percent and Native Americans by 57 percent. The market share of homes purchased by whites was much larger than that purchased by minorities, this substantial difference is apparent when total home sales in the area are examined collectively or graphed.

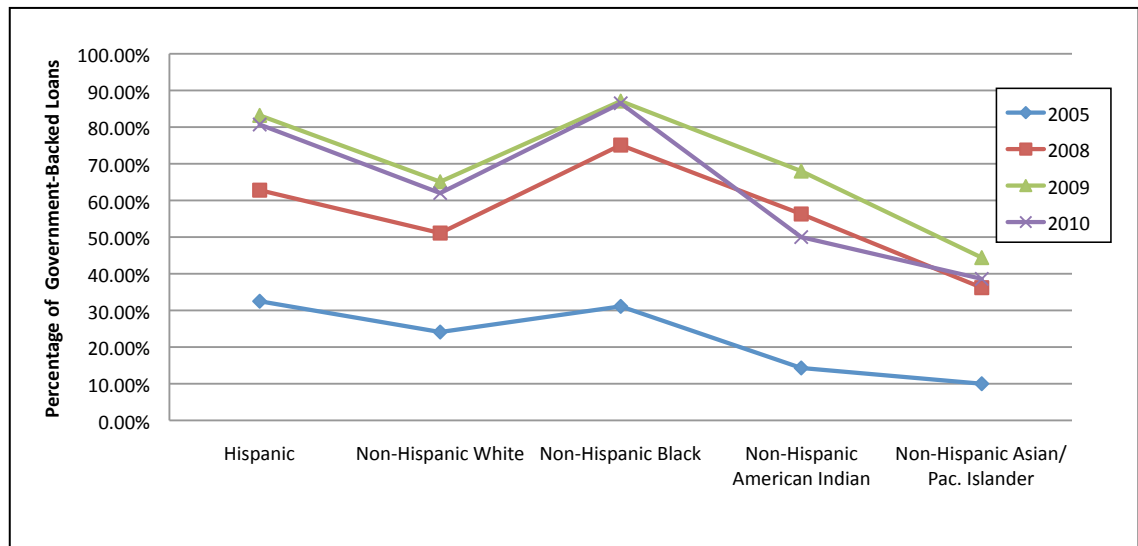
While government-backed home loans were available prior to the real estate market collapse, they made up a smaller portion of home financing prior to 2005. Since 2005, government-backed loans have made up an increasingly significant portion of the real estate market. In the African American and Hispanic communities, government-backed loans accounted for more than 80 percent of home purchase loans. Among White home buyers, government-backed loans also saw a marked increase from 25 percent to 65 percent of all home loans between 2005 and 2010.

Figure 11-3. Number of Home Purchase Loans by Race in the LR-NLR Area



Source: Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

Figure 11-4. Government-Backed Loans as Share of Home Purchase Loans by Race/Ethnicity in LR-NLR Area

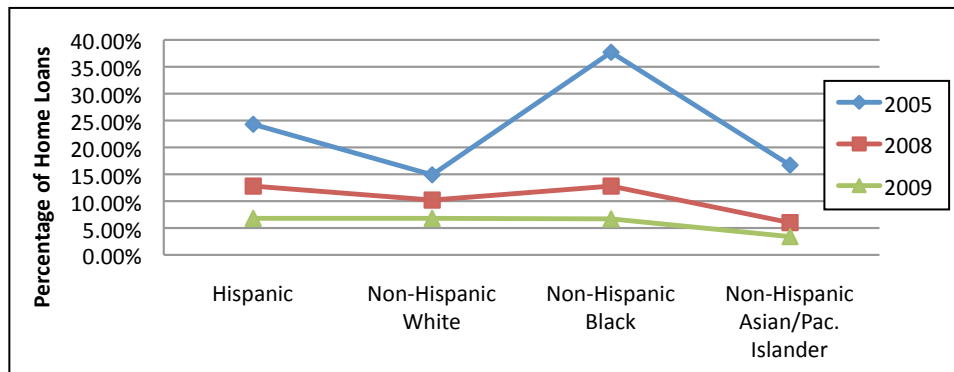


Source: Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

Government measures to help stabilize the housing sector also included more stringent provisions in regard to High Interest Home Loans, commonly referred to as “bad credit loans.” A high interest home loan is a home loan which exceeds the Prime Lending Rate by three percentage points or more. These mortgages were commonly financed with variable or adjusted rates of interest. Under these flexible rates, when the prime rate of interest changed so did the monthly mortgage costs. Many homeowners, particularly those who were already cost burdened, went into foreclosure. To ensure that this pattern of loan default did not continue, banks required that loan applicants provide more documentation in regard to credit worthiness and income and the federal government established stricter guidelines in regard to High Interest Home Loans.

Prior to 2010, High Interest Home Loans were most frequently acquired by African Americans and Hispanics in the area. In 2005, nearly 38 percent of all African American and 24 percent of all Hispanic home purchase loans were High Interest Home Loans.

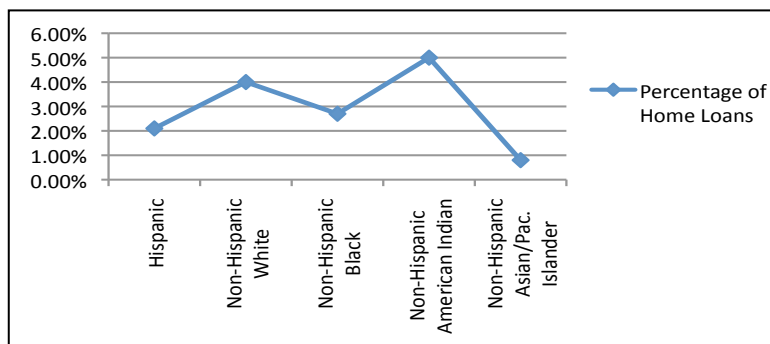
Figure 11-5. Percentage of High Interest Home Loans before 2010 by Race in Little Rock-North Little Rock Area



Source: Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

The combination of more stringent requirements and greater oversight has yielded substantially fewer High Interests Home Loans. In 2010, less than three percent of African American and just over two percent of Hispanic home loans in the area were High Interest Home Loans.

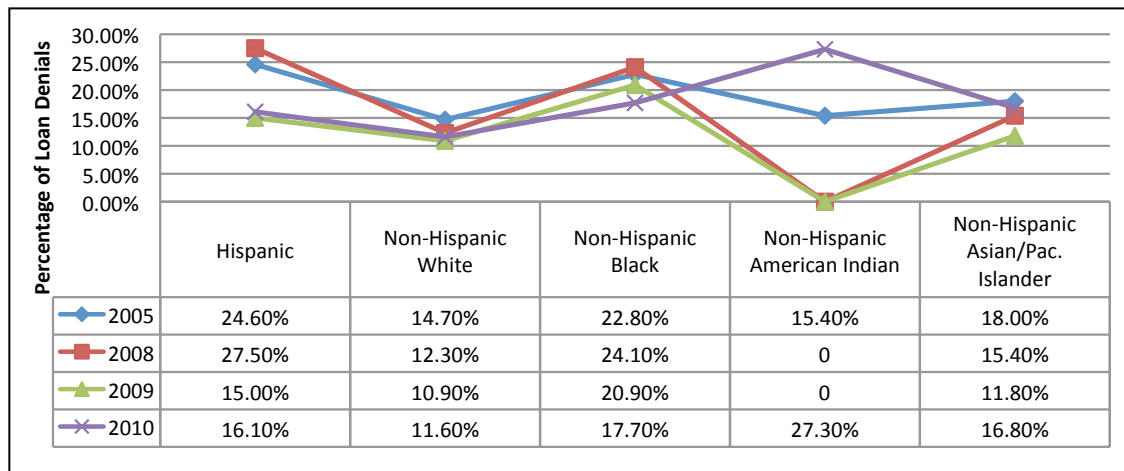
Figure 11-6. Percentage of High Interest Home Loans in Little Rock-North Little Rock Area in 2010



Source: Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

Despite more stringent qualification requirements and fewer High Interest Home Loans, the percentage of loan denials in the area has dropped substantially. The drop in denials maybe a reflection of applicant preparation before the loan application process or fewer unqualified applicants applying for home loans. It may also be a reflection of changing ideas about homeownership as a result of the Great Recession. Prior to the Great Recession and related housing crisis, housing was viewed as a sound investment and a milestone in the transition to adulthood. It appears today that there are fewer people willing to deal with the uncertainties of the real estate market. More are opting to rent or live with family members.

Figure 11-7. Home Purchase Loan Denial Percentages by Race in the Little Rock-North Little Rock Area



Source: Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

Promoting Affordable Housing and Home Ownership

Although home sales have declined, a number of agencies in the metropolitan area provide services to promote home ownership and affordable housing. These agencies provide financial management/ budget counseling, mortgage delinquency and default resolution counseling, pre-purchase homebuyer education workshops, non-delinquency post purchase workshops and rental housing counseling. Besides being actively involved with training prospective buyers, many of these agencies are also involved in the redevelopment of Little Rock and North Little Rock's downtown cores and are committed to creating economically diverse communities.

One such agency, The Downtown Little Rock Community Development Corporation (DLRCDC) was established in 1992 and works predominately in Census Tract 46. The agency owns several low income apartments in the tract and builds and renovates housing within the community to sell to lower income homebuyers. The homes that they have built have included new LEED certified structures built in conjunction with the Fay School of Architecture, Container homes, and several renovated homes. The partnership between the DLRCDC and the Fay School of Architecture has been beneficial for both organizations. Students working on the projects have received valuable hands-on experience

in the field and the partnership has enabled the DLRCDC to provide avant-garde and energy efficient structures to its clients. In 2013, students worked collectively with DLRCDC staff and the Pettaway Community to design a sustainable pocket community. The design for this community won the 2012-2013 ACSA/AIA Housing Design Education and Excellence in Housing Education award. Despite its lists of successes, the DLRCDC has suffered dramatically as a result of the downturn in the housing market, and has had to greatly curtail its activities due to declining revenue. The problems of the DLRCDC may have substantial impact in Census Tract 46, which has seen increased redevelopment that has coincided with nearby downtown development along the river. The DLRCDC's role of providing affordable housing in the rapidly redeveloping downtown assured an economically diverse population in the census tract, but the demise of the this agency and the potential private acquisition of its land holdings could displace poor living within the community.

Other agencies, such as the Argenta Community Development Corp (Argenta CDC) and Better Community Development Inc. (BCDI) have been better able to endure declining housing sales because they were not as dependent upon revenue created by housing sales to generate operational costs. In both cases, the Argenta Community Development Corporation and the BCDI have done exceptional work and have provided a broad array of services to their communities.

Argenta CDC has been an integral component in North Little Rock's downtown development and one of the catalysts revitalizing Main Street. The once neglected downtown area is now a vibrant community and cultural and entertainment center, with a mix of small businesses and both market -rate and affordable housing. The popularity of the area since its revival has propelled housing sales and attracted both empty-nesters and young urban professionals.

Located in downtown Little Rock, Better Community Development Inc. (BCDI) has positioned itself as anchor to the community it serves. Its programs reach across age boundaries and address numerous social concerns in the community. Beyond home ownership classes and credit counseling, the agency provides drug treatment and intervention programs, affordable housing to individuals with special needs and ex-offenders, and offers life skills, career training, technology training, and programs for the youth in the community.

Predatory Lending & Banking

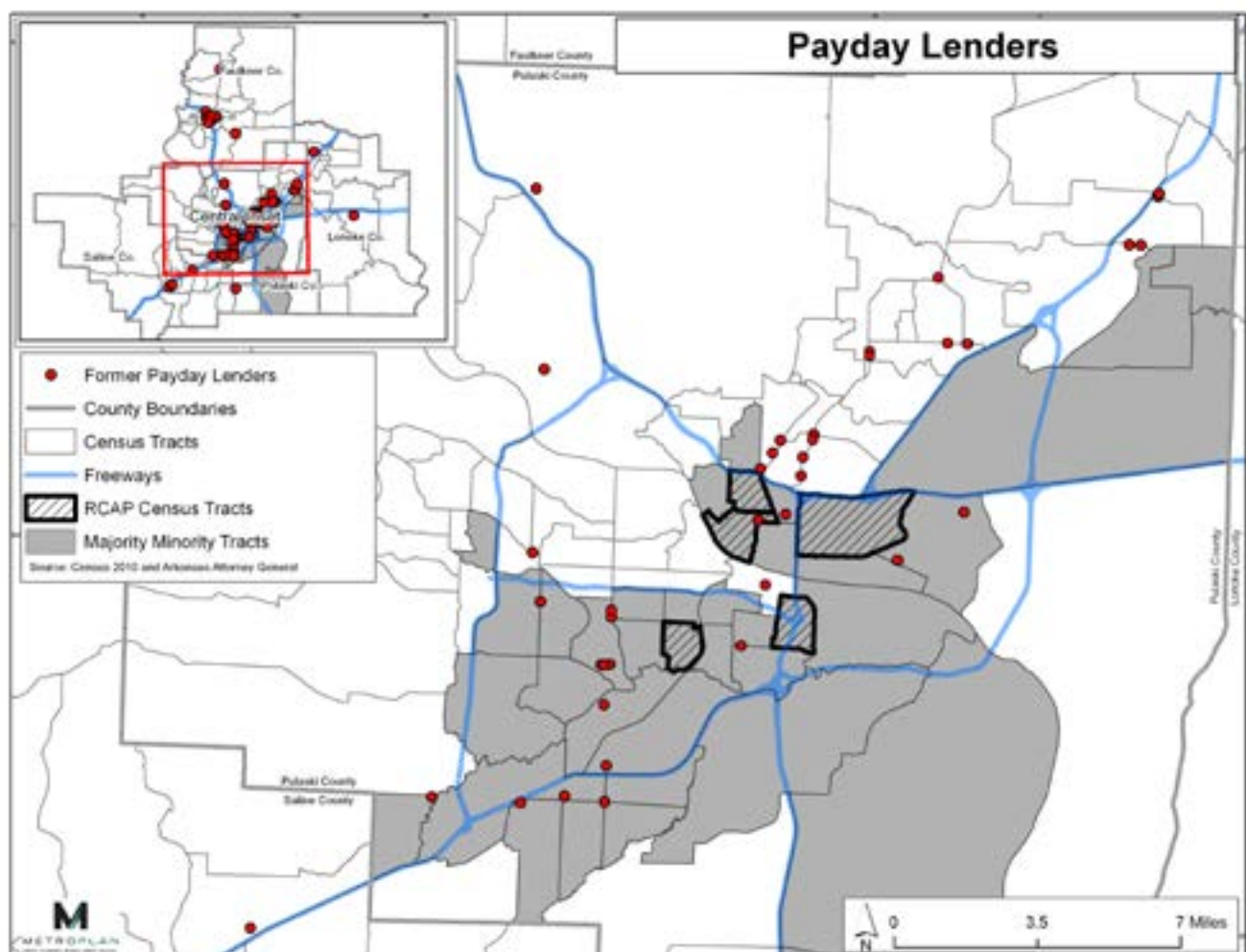
For the poor or those slipping from the ranks of the middle class due to joblessness, the difference between homelessness, starvation, or a house without electricity or heat can be a matter of a few hundred dollars. The answer quite often for this particularly vulnerable group's financial problems has been a short-termed payday loan. Payday loans are generally small unsecured loans which are designed to be short in duration and typically carry extremely high interest rates (often exceeding 300%). Borrowers are required to provide proof of employment and agree to pay the lender in full with their next paycheck. Those who are unable to pay their loans off, incur additional fees as the loans that were supposedly short term transform into long term loans.

The Center for Responsible lending maintained that the average payday loan of \$324 was flipped eight times before being paid in full and would take the borrower on average 212 days to pay off. Critics of payday lending note that the loans prey upon the poor and often initiate a perpetual cycle of lending and debt.

With interest rates that regularly exceeded 300 percent, payday lending was an extremely profitable venture for lenders. Store front payday lending reached its height in the mid-1990s and became a common feature in the urban landscape. During this period, several payday lending stores were opened in the metropolitan area. Shortly after they were established, Arkansas's State Attorney General's Office challenged their legality under provisions in the state constitution's Article 19, which placed a maximum of 17 percent on the amount of interest which a borrower could be charged.

In 1999, payday lenders successfully lobbied the state legislature to pass the "Check Cashers Act (Ark. Code Ann. § 23-52-100, et seq.). The act circumvented the state constitution by having the interest collected on payday loans deemed

Figure 11-8. Payday Lenders in 1999



a fee and reclassifying the loans themselves as contracts. The State Attorney General challenged the act in the Arkansas Supreme Court in the case of *Luebbbers v. Money Store, Inc.*, 344 Ark. 232, 40 S.W.3d 745. In its ruling, the court invalidated the Check Cashers Act maintaining that it was a violation of Arkansas's constitutional prohibition on usury and also a violation of the Deceptive Trade Practices Act (DTPA).

After the Luebbbers decision, all storefront payday lenders in the state closed. To date, Arkansas has no storefront payday lenders which are in operation. The Arkansas State Attorney General's Office has been praised nationally for its efforts in eradicating predatory lending and its vigilance in regard to new predatory lending schemes. Most recently, the office has filed suit against online and out of state phone-based payday lenders, Western Sky Financial, CashCall Inc., and WS Funding. These lenders, although located outside of the state, have advertised and solicited business in Arkansas.

The Attorney General, Office of the Comptroller of Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) are also carefully monitoring Deposit Advance Products (DAPs) being offered by traditional depository banks. DAPs closely resemble payday loans, charged fees instead of interests, and these fees substantially exceed the constitution's interest maximums. The banks that provide these loans maintain that they provide a valuable service to the poor and those with damaged credit histories by providing loans to high risk clients. The banks offering the DAPs similarly maintain that the high fees that accompany these loans were justified by the risk that the banks incur by making these loans to high risk clients.

Traditional depository banks in the metropolitan area have also been criticized for their reluctance to build banks in the downtown area's less affluent and high-minority communities. Ward two's City Director, Ken Richardson, maintained that he has aggressively tried to attract banks and other anchors to his community and believes that they are essential components to the revitalization of the downtown core. Richardson said that he and his staff have reached out to several local banks with hopes that a branch might be built in his ward. When that failed, he pursued banks and credit unions headquartered outside of the state.

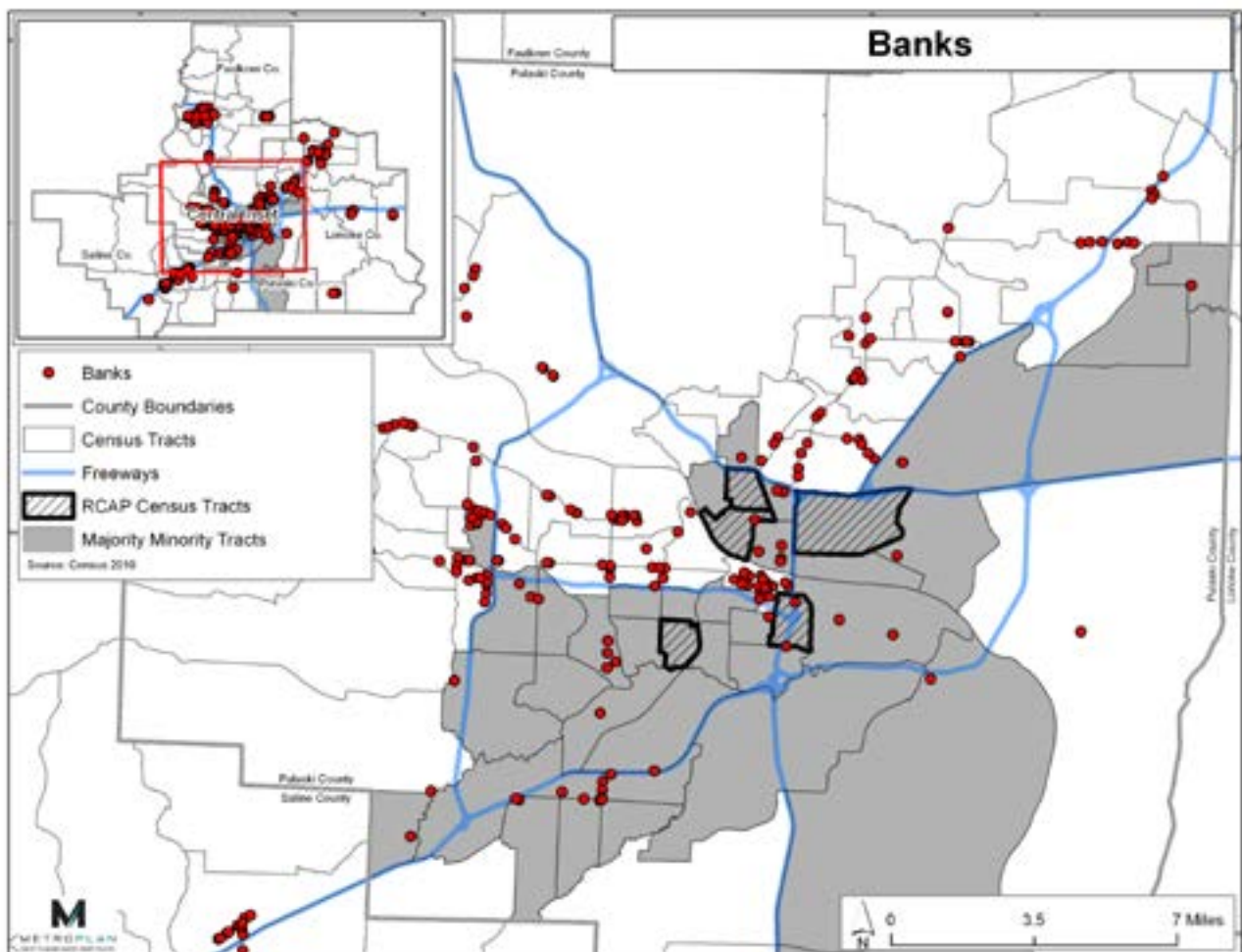
The FDIC's data supports Richardson's assertion that Little Rock's core, particularly its African American community, remains unbanked or underbanked. The FDIC's website Economicinclusion.gov showed that 28.6 percent of Arkansas's African American households were unbanked and 43.4 percent were underbanked. Comparatively, only 8.7 percent of Whites in Arkansas were unbanked and only 23.8 percent were underbanked.

Although the metropolitan region has a variety of traditional banking options, banking variety was most abundant in Little Rock and North Little Rock's Central Business District and along major thoroughfares and arterials just outside of the city's core. Access to depository banking institutions in the metropolitan area was a matter of geographical proximity, the closer one lives to commercial corridors and the (CBD), the more access and variety one had to banking

options. This close correlation between bank location and the location of commercial corridors is integral to understanding the lack of access that the poor have to these institutions. Racially Concentrated Areas of Poverty (RCAPs) located near large commercial corridors or near their CBDs, such as Census Tract 46, had more access to banking options. Conversely, RCAPs such as Census Tract 12, that were far away from the CBD and the commercial corridors had no banks. The same could be said for rural areas. The closer residents lived to their Main streets or commercial corridors the more access they had to banks.

Pawn shops offer an alternative to Payday loans and DAPs. Loans taken out at pawn shops require collateral typically jewelry or other item of value. The item held as collateral for a loan or “pawn” is substantially more valuable than the loan that is taken out on it. Pawn loans are typically short term and require the borrower to pay the loan off in its entirety before the return of the collateral held by the broker. The loans generally have a fixed period of payment and if the borrower exceeds the term of the loan or fails to complete the loan’s obligation, the collateral becomes the property of the pawn broker. Customers at pawn shops may also opt to sell an item rather than take out a loan on the item. In this circumstance, the item is typically purchased at a price significantly

Figure 11–9. Banks

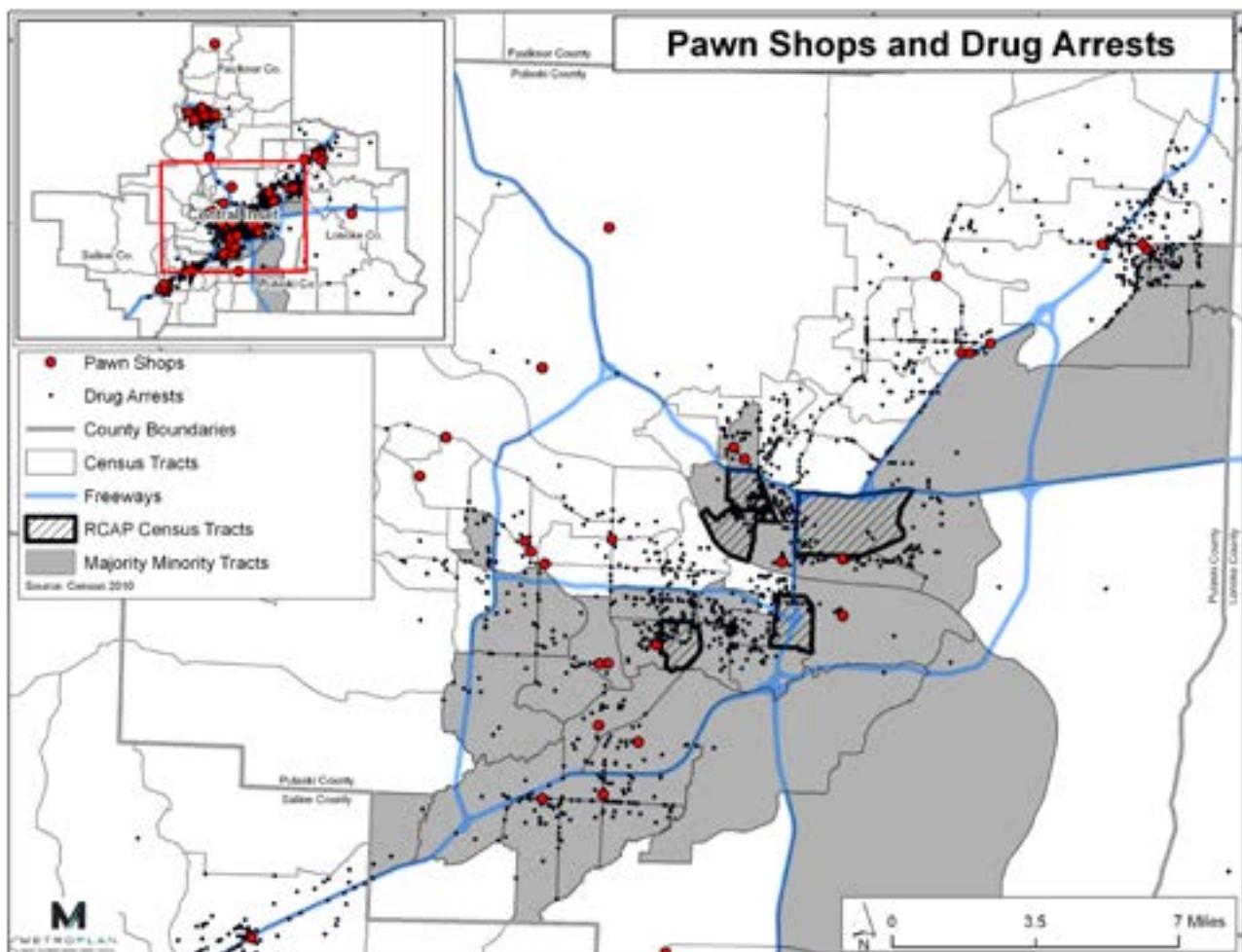


below its actual value to allow the pawn broker to profit from its resale. The poor are far more likely to pawn or sell items of value in this manner.

Like Payday lenders, the pawn shops rely on repeat customers who habitually find themselves unable to meet their immediate financial needs. The immediate access to cash (with no job requirements) makes the institutions notoriously popular with drug addicts and gamblers, who were willing to part with their possessions for a fraction of their actual value. Although prohibited from knowingly purchasing stolen items, discerning the legitimacy of an item is often the burden of the broker. Although brokers work closely with police departments, stolen items are occasionally sold to them.

In the metropolitan area, pawn shops were disproportionately located in poorer areas of the region. Many of these areas were majority minority and in areas with high drug arrests. The largest concentration of pawn shops was found in Little Rock's downtown core, but pawn shops were also found in areas outside of Little Rock and North Little. With exception of Jewelry stores and pawnshops that specialized in estate jewelry, most of the stores were similarly located in or near areas with high drug arrests.

Figure 11–10. Pawn Shops and Drug Arrests



“Unfortunately, it is extremely expensive to be poor in our nation.”

Charles Saunder’s Esq., an
attorney in Arkansas’
Attorney General’s Office

The poor, particularly those living in the downtown area, used check cashing institutions to replace the services that would have been conducted at banks. At these institutions, payroll checks could be cashed, money could be transferred or wired, and money orders could be purchased for a fee. Although the fees attached to most of these services were small, many of the services such as check cashing and acquiring money orders could have been conducted free of charge for those who held accounts in traditional banking institutions. When commenting on predatory lending and the fees attached to services conducted for the poor, Charles Saunder’s Esq., an attorney in Arkansas’s Attorney General’s Office noted that “Unfortunately, it is extremely expensive to be poor in our nation.”

Table 11-3. Units of Subsidized Housing by Housing Authority and Program

Name of Housing Authority	Traditional Low Rent Housing (Public Housing)	Section 8 Choice Vouchers	Section 8 Home Ownership Programs	Family Self-Sufficient Programs	VASH Vouchers	Mainstream Vouchers for the Disabled
Benton Housing Authority	102	590	19	0	0	75
Cabot Housing Authority	0	299	0	0	2	0
Lonoke Housing Authority	121	243	2	25 (5 graduated last year)	0	0
Conway Housing Authority	206	212	25	25	0	0
England Housing Authority	121	0	0	0	0	0
Jacksonville Housing Authority	100	362	0	3 (all 3 Graduated)	0	0
Pulaski Housing Authority	0	315	4	25 (1 graduated last year)	0	0
Little Rock Housing Authority	902	1893	1	78 (2 graduated last year)	75	0
North Little Rock Housing Authority	1043	1192	51	33 (14 graduated last year)	200	0
Total	2595	5106	102	189	277	75

Chapter 11 Sources

HUD's 2009 -2012 Picture for Subsidized Housing noted that there were 11,663 units of subsidized housing in the metropolitan area. A census of subsidized housing units was conducted in December 2013-January 2014 of each housing authority's units was asked to report the number of subsidized housing they supplied. This census showed that there were 8,544 units of subsidized housing in the metropolitan area.

HUD 2009 -2012 Picture for Subsidized Housing; Housing Authority Census & interviews conducted between December 2013 and January 2014.

Pettaway Neighborhood Association Website, <http://pettawayneighborhoodassociation.com/2012/12/14/uacdc-receives-2012-2013-acsaia-housing-design-education-excellence-in-housing-education-for-the-project-pettaway-pocket-neighborhood/> (accessed on January 6, 2014)

Center for Responsible Lending, <http://www.responsiblelending.org/> (accessed on January 6, 2014)

Interviewed Ward 2 City Director Ken Richardson January 7, 2014

<http://economicinclusion.gov/surveys/place-data.html?where=Arkansas&when=2011> (accessed January 14, 2014).

Thomas J. Miles. Markets for Stolen Property: Pawn Shops and Crime. <http://www.google.com/url?sa=t&rct=j&q=&esrc=s&frm=1&source=web&cd=18&cad=rja&ved=0CFUQFjAHOAo&url=http%3A%2F%2Fwww.law.umich.edu%2Fcentersandprograms%2Fflawandeconomics%2Fworkshops%2FDocuments%2FWinter2008%2Fmiles.pdf&ei=wKbVUp7rDunJsAS5zICQCG&usg=AFQjCNHNAZnnF3vuGRBT AZtlwHphTfKlBw&bvm=bv.59378465,d.b2l> (accessed December 17, 2013) Interview with Charles Saunders Esq., Arkansas State Attorney General's Office, Interviewed on December 17, 2013

CHAPTER 12. MAJOR INVESTMENTS TO WHICH RCAP RESIDENTS HAVE ACCESS

Most of the metropolitan region's private investment has come from its commercial sector. This investment has most recently come in the forms of new commercial development and redevelopment in the metro area's larger cities. Metro Little Rock Alliance, a regional economic development alliance representing twelve central Arkansas counties, maintains that this investment

Table 12-1. Major Private Investments in the Metropolitan Area

Company Name	Nature of Investment	Access from RCAPs
NGage Labs	Constructed new commercial location (Little Rock)	All RCAPs via Public Transit
Orbea	Constructed new headquarters in Downtown Little Rock	All RCAPs via Public Transit
Caterpillar	Constructed new Motor Grater facility in North Little Rock	Limited RCAP Access *
Inuvo, Inc.	Moved corporate headquarters from New York to Conway	No Public Transit Access from RCAPs
Dassault Falcon Jet	\$60 million expansion for new large format business jet (Little Rock)	All RCAPs via Public Transit
Saint – Gobain	Constructed new plant in Saline county	No Public Transit Access from RCAPs
Welspun	Constructed \$100 million small diameter pipe facility (Little Rock)	Limited RCAP Access *
All Weather Insulated Panels	Constructed new plant in Little Rock	Limited RCAP Access *
Bass Pro Shops	Constructed new retail facility	No Public Transit Access from RCAPs

Source: Arkansas Business Book of Lists 2014, Vol. No. 52, December 30, 2013 – January 5, 2014. (Chart is a selection of Private Investments in the metropolitan area) *Access would require walking ½ mile in area with no sidewalks.

Table 12-2. Public Investment in the Metropolitan Area

Project Name	Nature of Investment	Access from RCAPs
North Little Rock School District's Capital Improvements	North Little Rock School District committed to constructing several new schools (cost \$223 million)	Census Tracts, 28, 30.1, and 30.2 all RCAPs within school district)
Hillary Rodham Clinton Children's Library	30,000 square foot children's library, learning center, and six acre park (cost \$12 million – Little Rock)	All RCAPs via Public Transit
William E. Clark Presidential Wetlands	13 acre wetland recovery project with walking park (cost \$ 1.7 million – Little Rock)	All RCAPs via Public Transit
Big Dam Bridge (pedestrian/bicycle trail)	Pedestrian/bicycle trail (cost \$12.8 million – Little Rock)	Limited RCAP Access**
Arkansas River Trail Loop (Two Rivers)	Construction of Two Rivers Park pedestrian bridge which connects Two Rivers Park to trails leading downtown and to North Little Rock (Cost \$5.3 million – Little Rock)	Limited RCAP Access**
Little Rock Technology Park	Joint Public and Private venture Research and Development (Cost unknown – in development stages-Downtown Little Rock)	All RCAPs via Public Transit
UAMS Bio ventures	Joint Public and Private venture Research and Development (Cost unknown – in development stages – Little Rock)	All RCAPs via Public Transit

Source: Arkansas Business Book of Lists 2014, Vol. No. 52, December 30, 2013 – January 5, 2014. (Chart is a selection of Public Investments in the metropolitan area) ** Access requires RCAP residents to walk or bicycle more than one mile from transit stop.

has created 11,943 jobs, \$447 million in new payroll, and has provided \$1.649 billion in regional capital investment since 2005.

Private investment in the area generally consisted of the acquisition of land and construction or expansion of commercial facilities. Public Investment projects more often addressed sustainability, quality of life, and transportation issues. At least two projects blended public and private investment: the Little Rock Technology Park and UAMS Bio Ventures. In both instances, leading scholars, scientists, and institutions of higher education in the region will work collaboratively with private industry to promote innovation and potentially foster additional expansion in technology, Health/Health Care, and biotechnology.

In analyzing the impact of private and public investment on RCAPs, access to the opportunities and services offered by these projects had to be considered. Transportation was one impediment. An analysis of transportation and economic development may correlate the placement of manufacturing plants in areas outside of the core, where large tracts of land are more readily available and acquisition might be cheaper. However, analyzing the problem of job access spatially does not account for RCAP residents' inability to obtain jobs in sectors requiring high levels of educational attainment.

While downtown Little Rock and North Little Rock have created few new opportunities in the areas of manufacturing or large scale retail, they host jobs in technology, biomedical, and professional areas.

Infrastructure Improvements in the RCAPS

Being in and around the downtown cores of Little Rock and North Little Rock, RCAPs possess some of the region's most outdated infrastructure. For this reason, infrastructure improvement and updates are routinely conducted, generally on an "as-required" basis. In the areas of transportation and access, the interstates and major roads are vital links in the arterial network, not only used by RCAP residents but also by thousands of commuters who drive into the areas daily. The roads, streets, and highways that make up this network are subject to periodic improvements and repairs. The Chart below shows road infrastructure improvements which impact RCAP residents.

Table 12-3. Road Infrastructure Improvements which impact RCAPs

Project Name	RCAP Impacted
Roosevelt Rd. Union Pacific Railroad Bridge Replacement	Census Tract 46 and Census Tract 12
Broadway Bridge over Arkansas River Replacement	Census Tract 30.1 and Census Tract 30.2
Broadway/Pike Avenue Roundabout	Census Tract 28
I-30 Widening	Census Tract 46
Widening East Broadway in NLR	Census Tract 28

Source: All projects are completed, ongoing, or scheduled.

Chapter 12 Sources

Arkansas Business Book of Lists 2014, Vol. No. 52, December 30, 2013 – January 5, 2014

14. FHEA FINDINGS

The Fair Housing Equity Assessment (FHEA) examines housing trends the metropolitan area, identifies and analyzes the metro areas poorest communities, and appraises the access that those communities have to necessary resources. The FHEA report is intended to inform the Imagine Central Arkansas Partners (ICAP), the Regional Planning Advisory Council (RCAP) and the Metroplan Board of Directors as they consider adoption of goals and policies for development of Imagine Central Arkansas, A Blueprint for Sustainable Development (the long-range transportation plan for the Little Rock-North Little Rock-Conway metropolitan area).

The report suggests regional leadership should focus efforts to identify necessary policies in the following five primary areas:

1. Job Access
2. Educational Attainment
3. Housing Diversity
4. Safety and Health
5. Regional Collaboration

Job Access

The FHEA shows that the region's poorest residents are dependent upon low cost housing and public transit and are disproportionately more likely to be unemployed or under- employed. The decline of downtown areas as commercial centers offers some explanation to entry level service, retail, and hospitality jobs, but falls short of explaining the more complex questions of job advancement, personal initiative, and low levels of educational attainment in Racially Concentrated Areas of Poverty (RCAPs). Data shows RCAP residents lack the educational attainment to compete in high wage employment sectors. New manufacturing and retail facilities are built with increasing frequency in areas of the region with limited or no public transit.

RCAP residents who find full-time employment often find such employment in the retail and hospitality sectors. However, wages in those sectors are generally low and despite working full-time, many workers are unable to earn above the poverty threshold.

The inability of college educated RCAP residents to find work is more challenging to understand, particularly when their degrees are in high growth and high wage sectors. Disproportionately high numbers of unemployed college educated minorities suggests that race and national origin may still be factors in employment decisions.

Educational Attainment

Low educational attainment scores in public schools are a concern for corporations, particularly in the technology, healthcare, and biotechnology sectors. In those sectors, competition for workers is high and recruiting or relocating workers to a region with low testing scores and educational attainment levels is difficult and costly. Efforts to attract new corporations to the region have at times been derailed in their early stages due to these additional costs and the failure to establish high levels of educational attainment across the region will be costly for future development.

Housing Diversity

Poverty and housing options in the region are extremely concentrated due, in part, to the limited distribution of housing at various price points and limited transportation choice. There must be a consolidated effort to increase housing option throughout the region. Housing cost largely governs where individuals live and since poverty is so closely correlated to race in the region; large areas of racially concentrated poverty persists. To effectively increase opportunity, one strategy might be to increase housing at diverse price points in as many census tracts (particularly in the RCAPs and downtown area) as possible. Providing housing stock at varying price points throughout the region benefits all.

Health and Safety

Crime, particularly violent crime and drug trafficking, are major problems within many neighborhoods and must be eliminated/reduced in order to attract critical private investments. In order to broaden housing options regionally, private interests must understand the benefits of investing in diverse housing types at various price points throughout the region. Major obstacles in attracting those investments involve issues related to health and safety. The demolition, renovation, and redevelopment of unsafe and abandoned properties combined with the provision of and/or repair of sidewalks and lighting can help increase neighborhood pedestrian foot-traffic, access to public transit while dissuading criminal activity. The creation, renewed maintenance and staffing of parks and community centers would provide secure areas for children and positive activities for youth to participate in and would provide alternatives to children who may have otherwise considered participation in gangs or criminal activity. Lastly, it is important to have a committed, involved, and community engaged police presence. The reinstitution of beat cops, who patrol the community on foot, bicycle, or horseback, and who are familiar with neighborhood residents is essential to restoring community trust and uprooting entrenched criminal elements.

Regional Organization and Planning

Tackling the issues of poverty, access to opportunity and housing equity will require the collaborative efforts of federal, state, and private agencies. While there are numerous organizations working on facets of the problem, there is very little broad collaboration or data collection. The creation of such a collaborative effort allow members to work more effectively on programs, targeting, grant writing, and help increase efficiency by reducing program redundancy. A regional organization or task force assigned to these issues can monitor the increase / decrease, in the effectiveness of programs, promote private development in transitioning neighborhoods areas by creating incentive programs, and pool resources to provide effective support and success.

