Neighborhood Quality and Racial Segregation
Mary K. Cunningham and Audrey Droesch

Most voucher households in the Chicago region live in mid- to high-poverty, racially segregated neighborhoods. Whether households choose to live in high-poverty racially segregated neighborhoods or are constrained to living in these neighborhoods is unclear and difficult to examine. For example, voucher holders may choose to live in higher-poverty neighborhoods because of job proximity or social ties. Conversely, voucher holders may be constrained to certain neighborhoods because of racial discrimination in the housing market and policies inherent to the voucher program that make residential mobility difficult.

One hypothesis is that voucher participants tend to lease units in higher-poverty, racially segregated neighborhoods because the units in these neighborhoods meet program rent level requirements and landlords are willing to rent to voucher holders (Turner, Popkin, and Cunningham 2000). To lease a unit under the Housing Choice Voucher Program, eligible households must find a unit at or below the local payment standard. Payment standards are set by local housing authorities and can range between 90 and 110 percent of HUD’s Fair Market Rent (FMR), which is based on rent levels in the local housing market. Finding a unit at or below the local payment standard can be difficult in tight markets where landlords can lease their apartments for rents above the FMR. Further, finding a unit at or below the FMR only means the unit meets the program guidelines; it does not mean the unit will be rented to the voucher household. That depends on the willingness of the landlord to accept the voucher and the tenant.

The level of difficulty in finding a unit with a voucher varies by city and region. Voucher success rates depend on several factors, including efficient program management and how tight the rental market is. The tighter the rental market, the more difficult it is for a voucher household to find a unit and a landlord willing to accept the voucher.

In Chicago, the housing market was tight in the late 1990s, with vacancy rates below 4 percent in 1999 (Great Cities Institute 1999). The market has loosened somewhat over the past few years, with recent vacancy rates at 6 percent citywide (Red Capitol Group 2005). It should therefore, be less difficult for voucher households to find a unit today than it was five years ago. Lease-up success rates, which were higher in 2001 than they were in 1999 (around 90 percent versus 70
percent) suggest this is true. However, a looser rental market does not necessarily mean voucher holders are ending up in better neighborhoods; it may simply mean it is easier for them to find units in the same poor communities where most voucher holders live.

In three papers commissioned by the Chicago Area Fair Housing Alliance, Paul Fischer (2001, 2003, 2004) completed an extensive geographical analysis of the locations of voucher households and below-FMR units. He consistently found that voucher households are located in predominantly black, mid- to high-poverty neighborhoods. Our own analysis of data from CHAC, Inc., which administers Chicago’s Housing Choice Voucher Program, shows that about 55 percent of voucher holders live in mid- to high-poverty neighborhoods and the remaining live in neighborhoods that are less than 23.49 percent poor, which is the standard for an “opportunity neighborhood.” Further, voucher households generally live in racially segregated neighborhoods, with 63 percent living in neighborhoods that are more than 90 percent black.

However, these data provide only a limited picture of what these neighborhoods and conditions are like for residents. For example, while we know poverty rates and racial makeup, we know little about other dimensions of neighborhood quality, such as school quality, crime rates, and the characteristics of neighborhood residents. In this brief, we expand on Fischer’s and our earlier work by examining additional measures of neighborhood quality where voucher households currently reside and looking at the quality of neighborhoods affordable to voucher households under program guidelines.

**KEY QUESTIONS**

This brief focuses on the neighborhoods available to voucher recipients in Chicago. First, we use Census 2000 and local school data to describe the quality of neighborhoods where households with vouchers reside. Next, we identify affordable neighborhoods (those where more than 50 percent of the units are below-FMR units) and unaffordable neighborhoods (where less than 50 percent of the units are below the FMR). Finally, we identify neighborhoods with affordable units under program requirements where no voucher households currently reside.

The analysis answers the following questions:

- What are the characteristics of neighborhoods where voucher holders currently reside?
- How many units below the FMR are available in Chicago and the surrounding region?
• What are the characteristics of neighborhoods where below-FMR units are located?

• Are voucher households found where below-FMR units are located?

In addition to examining the location of below-FMR units, we examine the neighborhood quality where voucher holders are located and identify the quality of the neighborhoods where most affordable housing is located.

It is unclear if either the poverty rate or racial composition adequately captures neighborhood quality, and there is still a large gap in the research literature about what makes a neighborhood “good” or desirable. But a few studies examine various dimensions of neighborhood quality. Rosenbaum et al. (1999) use indicators of crime, health outcomes, housing quality, and poverty concentrations to look at differences in neighborhood quality between foreign-born households and native-born households in New York City. Greenberg (1999) points to “crime and blight” as the most important indicators of neighborhood quality.

Increasingly, local jurisdictions are developing quality of life measures that include numerous variables representing different dimensions of neighborhood quality. For example, the city of Charlotte, North Carolina, uses 20 variables along four dimensions—social, crime, physical, and economic—to create an overall index. But a review of the evidence on neighborhood quality fails to point to one “catch all” indicator or clearly defined and universally accepted index.

We examine a number of measures of neighborhood quality: race and ethnicity, median income, receipt of welfare, percent employed, poverty rate, percent of rental units, vacancy rate, age of housing stock, school quality, and incidence of crime (homicide, sexual assault, robbery, aggravated assault, burglary, larceny, auto theft, and arson). By measuring neighborhood quality with different indicators, we hope to more adequately describe the neighborhoods where voucher households lease, the neighborhoods affordable to voucher holders, and, perhaps most important, the neighborhoods affordable to voucher households that are not currently being accessed.

**Data Sources**

We used four data sources for this analysis: the Neighborhood Change Database; CHAC Inc., program data; crime data; and the Consortium on Chicago Public Schools data.
The Neighborhood Change Database (NCDB) is an Urban Institute data set that includes national comparable population and housing variables from census data from 1970, 1980, 1990, and 2000. We used the following variables from the NCDB 2000: race and ethnicity, median income, receipt of welfare, percent employed, poverty rate, percent of rental units, vacancy rate, age of housing stock. Our data on the incidence of crime (homicide, sexual assault, robbery, aggravated assault, burglary, larceny, auto theft, and arson) come from the Census 2000 PUMS Micro Data.

We used CHAC, Inc., program data to pinpoint the geographic location of voucher households; these data were collected between 2001 and 2004 and represent the last address of voucher households served by CHAC, Inc. The data sets includes 29,040 households that participated in the Housing Choice Voucher Program during this period, with information on address history, household composition, race and ethnicity, employment and income, and program participation.

Finally, the Consortium on Chicago Public Schools data include datasets collected in 2004 from all elementary and high schools in Chicago. We used two datasets: “High Schools at a Glance, 2002” and “Elementary Schools at a Glance, 2003.” These datasets include variables on school attendance, the percent of students receiving free lunch, math and reading scores from the Iowa Tests of Basic Skills, and Tests of Achievement and Proficiency in reading for high school students.

Data Limitations

These data have several important limitations. First, all the data sources were collected in different years, making it difficult to paint a complete picture of the rental market without adding a number of caveats; notes throughout the text highlight information that allows us to make educated guesses about where the data overestimate or underestimate number of units. Second, we use rent level data from the 2000 Census to calculate affordability levels for different neighborhoods. Although now outdated, these data represent the best available. While the rental market may have changed since 2000, the data provide a good picture of the market during that time. Earlier, we described trends in vacancy rates, so these data can be interpreted in the context of the changing rental market.
Third, census tracts are not perfect proxies for neighborhoods. We use census tracts because they are the only systematically defined metric that matches typical neighborhood size (around two to three blocks), and because there is no other broadly accepted definition of neighborhood. For readers who prefer to examine the data by larger area, the appendix includes all measures of neighborhood quality by “community area,” as defined by the Chicago Department of Planning.

Finally, to calculate the number of affordable units, we focused on two-bedroom units (dropping out all others) and identified a unit rent below the 2005 FMR of $979 as “affordable.” Because the gross rent variable in Census 2000 is reported in categories (e.g., $750–$999) this calculation will slightly overestimate the number of affordable units. The average unit for voucher households in Chicago has 2.4 bedrooms, so these data will capture the neighborhoods available to most vouchers households. However, this analysis does not tell us how many bedrooms are available to larger households, those most likely to have a difficult time finding units.

**Neighborhood Typology and the Location of Below-FMR Units**

In the Chicago region, 304,130 units—32 percent of the region’s rental stock—fall below the FMR. The FMR units are spread across the region. In about 77 percent of all census tracts in the region, more than 75 percent of the units fall below the FMR. In about 8 percent of all census tracts, 50–75 percent of units fall below the FMR. Only 15 percent of census tracts have very few units below the FMR: in 7 percent of all census tracts only 25–50 percent of units fall below the FMR and in about 8 percent of all census tracts less than 25 percent of units fall below the FMR (figure 1).

This analysis separates the region’s neighborhoods into four categories: affordable neighborhoods, unaffordable neighborhoods, voucher neighborhoods, and affordable non-voucher neighborhoods (table 1). These neighborhoods categories are not mutually exclusive, meaning a census tract could fall in more than one category. Below-FMR units are found in each type of neighborhood. Not surprisingly, a majority (244,460 units) of the below-FMR units are found in affordable neighborhoods. There are however, 50,318 units below FMR in neighborhoods that are affordable, but where voucher households are not currently renting, and 9,352 below-FMR units in unaffordable neighborhoods.
Table 1. Neighborhood Typology

<table>
<thead>
<tr>
<th>Neighborhood Type</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable neighborhoods ($N = 1,148$)</td>
<td>Census tracts where at least 50 percent of the two-bedroom units fall below the two-bedroom FMR.</td>
</tr>
<tr>
<td>Unaffordable neighborhoods ($N = 196$)</td>
<td>Census tracts where less than 50 percent of the two-bedroom units fall below the two-bedroom FMR.</td>
</tr>
<tr>
<td>Voucher neighborhoods ($N = 844$)</td>
<td>Census tracts with at least one voucher household.</td>
</tr>
<tr>
<td>Affordable non-voucher neighborhoods ($N = 324$)</td>
<td>Census tracts that meet the definition of affordable, but have no voucher households living within them.</td>
</tr>
</tbody>
</table>

*We use census tracts as a proxy for neighborhoods.*

- **Affordable neighborhoods.** We designated census tracts where at least 50 percent of the units fall below the FMR as “affordable,” and found that a majority (1,148) of the census tracts in the Chicago region meet this definition. Affordable census tracts hold 80 percent (244,240) of the total units below FMR.

- **Unaffordable neighborhoods.** There are 196 tracts where less than 50 percent of the units fall below the FMR and no voucher households currently live. In about half these tracts, 25–50 of the units fall below the FMR, and in 52 percent of the tracts less than 25 percent of the units fall below the FMR.

- **Voucher neighborhoods.** There is at least one voucher household in 844 of the 1,344 census tracts in the Chicago region. Most of these tracts are “affordable” with only 50 census tracts total falling in the “unaffordable” category. Table 2 shows the number of voucher households per census tract.
• **Affordable neighborhoods not being accessed.** Most of the affordable tracts have at least one voucher household living in the tract; however, about one-quarter (23 percent), or 324 of the “affordable” census tracts, do not have any voucher households. This means that there are neighborhoods with affordable units that are not being rented to or rented by voucher households.

**Voucher Neighborhoods**

There are 29,240 voucher households in Chicago, less than 3 percent of the region’s 1,022,695 renter-occupied households. Voucher households in Chicago are dispersed across the southwestern part of the city, with very few on the north side. On average, there are 94 voucher households in a census tract. The minimum number of voucher holders in the 844 tracts is 1; the median is 4 households and the maximum is 575.

Just over one-third (35 percent) of census tracts with voucher households hold fewer than 5 voucher households per tract. Nine percent of census tracts (72 census tracts) hold 5 to 10 voucher households per tract, 19 percent (158 census tracts) hold 10–25 voucher households, and 15 percent hold 25–50 voucher households. Finally, about 20 percent hold 50–250 voucher households and less than 1 percent hold more than 250 voucher households.

**Table 2. Number of Voucher Households Per Census Tract**

<table>
<thead>
<tr>
<th>Number of Voucher Households</th>
<th>Number of Census Tracts</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fewer than 5 vouchers</td>
<td>289</td>
<td>35%</td>
</tr>
<tr>
<td>5–10 vouchers</td>
<td>72</td>
<td>9%</td>
</tr>
<tr>
<td>10–25 vouchers</td>
<td>158</td>
<td>19%</td>
</tr>
<tr>
<td>25–50 vouchers</td>
<td>120</td>
<td>15%</td>
</tr>
<tr>
<td>50–100 vouchers</td>
<td>105</td>
<td>13%</td>
</tr>
<tr>
<td>100–250 vouchers</td>
<td>61</td>
<td>7%</td>
</tr>
<tr>
<td>250–500 vouchers</td>
<td>7</td>
<td>0.9%</td>
</tr>
<tr>
<td>More than 500 vouchers</td>
<td>8</td>
<td>0.1%</td>
</tr>
<tr>
<td>Total census tracts with vouchers</td>
<td>820</td>
<td>100%</td>
</tr>
</tbody>
</table>

*Note: Percentages do not total 100 because of rounding.*
Voucher households reside in predominantly black and Hispanic neighborhoods. About one-third (37 percent) of voucher neighborhoods are more than 75 percent black and about 20 percent are more than 50 percent Hispanic. Only 11 percent of voucher neighborhoods are predominantly white (more than 75 percent white); most neighborhoods are racially mixed.

Voucher neighborhoods have higher rates of welfare receipt and slightly lower rates of employment than other neighborhoods in the region. About 34 percent of voucher neighborhoods have welfare rates that exceed 25 percent, compared with less than 5 percent of all the region’s neighborhoods. About 90 percent of all neighborhoods and 89 percent of voucher neighborhoods have employment rates greater than 75 percent.

Voucher neighborhoods have higher vacancy rates. Only about 37 percent of voucher neighborhoods have vacancy rates that are generally considered low (between 0 and 5 percent). About 33 percent of voucher neighborhoods have 5–10 percent vacancy rates and 23 percent have 10–20 percent vacancy rates. Vacancy rates above 20 percent would be considered extremely high; about 8 percent of voucher neighborhoods exceed this rate. Higher vacancy rates in voucher neighborhoods mean that it is easier for voucher households to find units in these communities. The high vacancy rates, and thus lower demand, may also suggest that there is something less desirable about these neighborhoods that makes them less attractive to market-rate renters.

Voucher neighborhoods have higher rates of both violent and property crime, compared with other neighborhoods in the region. About 5 percent of voucher census tracts reported one homicide, and almost 1 percent of voucher census tracts reported two homicides per tract. No census tracts in the region reported more than two homicides.

Voucher neighborhoods reported slightly higher rates of sexual assaults and aggravated assaults, compared with the other neighborhoods in the region. About 80 percent of voucher census tracts reported zero sexual assaults; 16 percent of voucher census tracts reported one sexual assault per tract and about 4 percent of voucher tracts reported three to four sexual assaults. Almost one-quarter of voucher census tracts reported no aggravated assaults; however, more than half (55 percent) reported one to five aggravated assaults per census tract.

Voucher neighborhoods also reported slightly higher rates of burglaries and auto theft. About two-thirds of voucher census tracts reported 1 to 5 burglaries; 17 percent reported between 5 and
10 and about 2 percent reported 10 to 15 burglaries per census tract. These rates are only slightly higher than the rest of the neighborhoods in the region.

**Affordable Neighborhoods**

More than half (51 percent) of affordable neighborhoods are less than 10 percent black. About 7 percent of affordable neighborhoods are 10–25 percent black and 34 percent are more than 25 percent black. More than half (55 percent) of affordable neighborhoods are less than 10 percent Hispanic; 16 percent are 10–25 percent Hispanic, 12 percent are 25–50 percent Hispanic, and 17 percent are more than 50 percent Hispanic.

Surprisingly, half of affordable neighborhoods have average incomes above the city median, indicating units are at least theoretically available in higher-income neighborhoods. Over 90 percent of affordable census tracts have high rates of employment, with greater than 75 percent employed. Finally, affordable neighborhoods have low rates of welfare receipt; 95 percent of affordable neighborhoods have less than a 10 percent welfare rate.

Affordable neighborhoods have a slightly higher vacancy rate than other neighborhoods across the region, with 47 percent of census tracts averaging 0–5 percent vacancy rates. About 28 percent of affordable census tracts have a 5–10 percent vacancy rates and 6 percent of census tracts have 20–50 percent vacancy rates. In about 40 percent of the affordable census tracts, less than 25 percent of the units were built before 1979. In about 33 percent of the affordable census tracts, 25–50 percent of the units were built before 1979; 23 percent of the affordable census tracts have 50–75 percent of the units built before 1979.

**Affordable Neighborhoods with No Voucher Households**

Compared with the neighborhoods where voucher holders live, these neighborhoods differ dramatically on all measures of neighborhood quality. They are predominantly white: 87 percent of census tracts are less than 10 percent black and 65 percent are less than 10 percent Hispanic. Only 7 percent are more than 25 percent black and 5 percent are more than 50 percent Hispanic. The difference in racial makeup of the neighborhoods with voucher holders and the neighborhoods without vouchers is not a surprise. Voucher households are predominantly African American and they may choose to live among their peers in majority-black neighborhoods, or they may face discrimination in these neighborhoods. Both factors likely
influence the small number of African American voucher holders living in affordable white neighborhoods.

Affordable neighborhoods without voucher households have higher incomes and higher employment rates than affordable neighborhoods where voucher households currently reside. About 81 percent of affordable non-voucher neighborhoods have average incomes above $49,222, compared with 42 percent of voucher neighborhoods. Affordable non-voucher neighborhoods also have low rates of welfare receipt; 94 percent have a welfare receipt rate below 10 percent.

Not surprisingly, affordable non-voucher neighborhoods tend to have lower vacancy rates. About three-quarters (78 percent) have vacancy rates between 0 and 5 percent, and roughly one-eighth (13 percent) have vacancy rates between 5 and 10 percent. Lower vacancy rates suggest higher demand for units, and that these neighborhoods are more desirable than the affordable neighborhoods where voucher households currently reside.

The incidence of crime is slightly lower in affordable non-voucher neighborhoods than in voucher neighborhoods. Two percent of all affordable non-voucher census tracts reported one homicide; most (97 percent) reported zero. Similarly, most census tracts (89 percent) reported zero sexual assaults, with about 11 percent reporting one sexual assault per census tract. About half of affordable non-voucher census tracts reported zero aggravated assaults and 47 reported one to five aggregated assaults.

There are fewer problems with auto theft in affordable non-voucher neighborhoods. One-third of affordable non-voucher census tracts reported zero auto thefts. About half of affordable non-voucher census tracts reported one to three auto thefts per census tract and about one-fifth (18 percent) reported three to ten auto thefts per census tract. The incidence of arson is also low, with only 5 percent of affordable non-voucher tracts reporting one to five accounts of arson.

**MAJOR FINDINGS**

- **Below-FMR units are available in census tracts across the region.** This brief supports Fisher’s analysis that there are units below the FMR in low-poverty and less racially concentrated neighborhoods. These units are located throughout the Chicago region. Only a quarter of the region’s neighborhoods have a small percentage of units
below the FMR, making those neighborhoods unaffordable to voucher households. More important, there are no voucher households living in about a third of the affordable neighborhoods. This means that there are units below the FMR available, but for various reasons voucher households are not leasing in these neighborhoods.

- **Voucher neighborhoods are slightly lower quality, compared to all neighborhoods across the region.** Voucher neighborhoods—those where voucher households currently rent units—tend to be of mixed race and ethnicity, and predominantly minority. Voucher neighborhoods are more likely to include residents who fall below the median income, and have higher receipt of welfare than the rest of the neighborhoods in the city. Voucher neighborhoods have higher vacancy rates and older housing stock than the rest of the region’s neighborhoods, except for unaffordable neighborhoods, which hold older housing stock. Students in voucher neighborhoods score lower on achievement tests and the schools have a higher percentage of children who are English language learners and receive free lunch, compared to other neighborhoods in the city.

- **There are affordable neighborhoods with no voucher households; these neighborhoods are predominantly white.** The neighborhoods that are affordable but are not being accessed by voucher households are more likely to be predominantly white and lower-poverty. These neighborhoods have slightly lower crime rates, higher employment rates, lower vacancy rates, and older housing stock. While these differences cannot tell us why voucher households are not living in these neighborhoods, they can point to some possible explanations. The higher percentage of older housing stock could mean that most units are owner-occupied or smaller buildings, both of which do not typically market to voucher households. The lower vacancy rates could mean there is more competition, which may make it difficult to find units. Finally, because the neighborhoods tend to have a larger share of white residents, racial discrimination may prevent voucher households from accessing these neighborhoods. Chicago has a long history of extreme racial segregation; the location of voucher households mirrors the overall segregation of the city. Even if voucher households were able to overcome any discrimination in the housing market, our prior research in Chicago suggests that minority voucher holders may be fearful of searching for housing in predominantly white neighborhoods (Popkin and Cunningham 2000).
POLICY IMPLICATIONS

Taken together, these findings point toward three policy areas that can help voucher households move to higher-quality neighborhoods. First, there is evidence that mobility counseling programs can help families move to lower-poverty neighborhoods. These efforts should include materials and messaging on the possible advantages of moving to predominantly white neighborhoods (such as high-quality schools and neighborhood crime rates). Voucher households need information about opportunity communities and they need assistance finding units. These counseling programs should be expanded and fully funded. Next, if voucher households are to compete against other renters in the market, landlords must see a financial advantage to participating in the program. This could mean financial incentives such as tax credits or financial benefits that could go towards property rehabilitation and improvement. Finally, racial discrimination still plays a large role in the private market and undoubtedly affects where voucher households move. Mobility efforts that do not include larger policies to curb discrimination are doomed to fail. These policies should include stricter enforcement of fair housing policies and enforcement of local ordinances that make refusing to rent to voucher holders illegal. The evidence in this brief suggests that without making strides to overcome the history of racial segregation, voucher households will not achieve the highest possible neighborhood quality.

References


NOTES

1 Provisions in the Quality Housing and Work Responsibility Act of 1999 allow households to rent above the payment standard as long as the total rent burden does not exceed 40 percent.

2 Housing authorities are required to conduct market surveys to determine reasonable rents for voucher units. These surveys determine rent reasonableness by comparing the “rents being charged for comparable unassisted units; and not more than rents currently being charged by the same owner for comparable units.”

3 According to CHAC, Inc., the contractor that administers the Housing Choice Voucher Program in Chicago, lease-up success rates in 1999 for voucher participants coming off the waiting list averaged 70 percent. In 2001 rates increased significantly to an average of 95 percent.

4 See www.athomecharlotte.com/tactical/introduction.htm for a complete list of variables. Providence, Pasadena, and Seattle, along with the state of Oregon, have also developed indices that examine quality of life at the neighborhood level.

5 The test score variables report the percentage of students at the school who scored above the national average.
Residences Built Before 1979

- Unaffordable Tracts
- Less than 25%
- 25%-50%
- 50%-75%
- More than 75%
- Data missing
- Affordable but not Accessible Tracts
Number of Homicides, May 2002

- Unaffordable Tracts
- Zero
- One
- Two
- Data missing
- Affordable but not Accessible Tracts
Number of Larcenies, May 2002

Unaffordable Tracts
Zero
1-19
20-39
40-59
60-79
80-121
Data missing
Affordable but not Accessible Tracts
Poverty Rate (based on 1999 income)

- Unaffordable Tracts
- Less than 10%
- 10%-25%
- 25%-50%
- 50%-75%
- Greater than 75%
- Data missing
- Affordable but not Accessible Tracts
ITBS Reading Scores Above National Average

- Unaffordable Tracts
- Fewer than 10%
- 10%-20%
- 20%-35%
- 35%-75%
- Greater than 75%
- Data missing
- Affordable but not Accessible Tracts
TAP Reading Scores Above National Average

- Unaffordable Tracts
- Fewer than 10%
- 10%-20%
- 20%-35%
- 35%-75%
- 75% or greater
- Data missing
- Affordable but not Accessible Tracts
Rental Units as Percent of Housing Stock

- Unaffordable Tracts
- Less than 25%
- 25%-50%
- 50%-75%
- Greater than 75%
- Data missing
- Affordable but not Accessible Tracts
Number of Robberies, May 2002

- Unaffordable Tracts
- Zero
- 1-4
- 5-9
- 10-12
- Data missing
- Affordable but not Accessible Tracts
Percent of Units that are Vacant

- Unaffordable Tracts
- Fewer than 5%
- 5%-10%
- 10%-20%
- 20%-50%
- More than 50%
- Data missing
- Affordable but not Accessible Tracts
Percent of Households Receiving Welfare

- Unaffordable Tracts
- Less than 25%
- 25%-50%
- 50%-75%
- Greater than 75%
- Data missing
- Affordable but not Accessible Tracts