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Race & Recession: The State of Housing in Black Asheville

An examination of the overrepresentation of African Americans throughout public housing neighborhoods of Asheville.

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INTRODUCTION

The first part of this report examines the collapse of the U.S Housing Market in 2007 through 2009 and the consequences for the African American population in the U.S. This is used to set the context for the data seen at the local level for Asheville, North Carolina. The data on the housing market collapse is provided by the National Association of Real Estate Brokers and their 2013 State of Black Housing in America Report, as well as research done by the Pew Research Center, and data reported by the 2008-2012 averages in the American Community Survey. This data helps to demonstrate the disadvantages that African Americans are forced to deal with and how it perpetuates the poverty and low homeownership rates we see on the national and state level. The largest disparities can be found in the homeownership rates between Whites and Blacks. Further into the report, the same holds true in Asheville. This examination of the State of Black Housing in Asheville therefore relies on the fact that the disparities in Asheville are proportional to that of the state, and in some cases nation. This allows the conditions of the Black population in Asheville to truly be placed into perspective.

The purpose of the report is to demonstrate how the Black population is overrepresented in the public housing neighborhoods. The concentration of the Black population in these neighborhoods is coupled with higher rates of low-income and poverty compared to their white counterparts. The census tract used to demonstrate this is Census Tract 9, the most public-housing dense census tract in Asheville, where 5 of the public housing neighborhoods are located out of the 11 in Asheville. The findings regarding the demographics and economic status of the Black residents is meant to raise awareness of the lack of effective and holistic programs in place to truly aid the residents in recovering economically and in homeownership ability. Ultimately

the policy proposals at the end address these key issues and explain in what ways the suggestions would help these Asheville neighborhoods specifically.

METHODOLOGY

This report is dependent upon U.S Census Data, particularly from the American Community Survey aggregate estimates from 2008-2012, and the data compiled in previous reports such as the Gillooy Paper 2011, and the collaborative report presented at the Spring 2014 UNC Asheville Undergraduate Research Symposium by the author and Matthew Turpin. This is the most recent data found for the area of Asheville. The separate reports illuminate more recent and up-to-date data but the majority of the statistical evidence for the gravity of the disparities is based on the 2008-2012 estimates. Additionally, the mapping tool used for the studying of Census Tract 9 can be found on USA.COM an extension of the census via web that harnesses all their data and uses it to display things such as census tracts and their demographics and economic status.

The basis for the policy prescriptions were found after discovering the Harvest Commons project in Chicago, Illinois. A holistic program that was collaborative in every sense of the word, the primary suggestion for policies and programs to address this problem stems from that project and its successes for its people of different demographics in that area. Citations are footnoted, and references are made at the end in the works cited page.

U.S Housing Market Collapse

The collapse of the U.S Housing Market in 2007 and into 2009 sent waves of consequential economic setbacks throughout the nation. This era is something still being recovered from by all businesses, individuals, families and their households alike. However, it has been found that the effects were suffered from disproportionately. African-Americans have suffered from the effects

of the crisis and are struggling to recover from them today more so than other ethnic and racial groups (NAREB 2013)¹. When the United States housing market collapsed in 2007 and continued into 2009 the entire country felt the sting of the rise of foreclosures and the fall in home prices. The instability of the banks and the country's immense debt also put even more economic pressure on the population. From this point after acknowledging the general pain suffered, ask, WHO was hurt the most by this event? How are they doing now, 7 years later? The answer to that: African Americans. We have found that African Americans were disproportionately affected by the crisis, and have not been able to rebound as well as other racial and ethnic groups in the United States (NAREB 2013.) In fact, the characteristics that the nation recognizes as symbols of the recession such as foreclosures began happening at alarming rates in 2005 for the Black population. Two years before the rest of the nation began seeing similar results.² The lack or absence of homeownership opportunities as well as unemployment resulting in income disparities, has greatly affected the Black population and their participation in the housing market. Homeownership is one of the most important sources of wealth building. These opportunities dwindled for the Black Population who is statistically shown to have lower incomes than their white co-horts. The middle to low income status, in combination with an economic crisis resulting in the collapse of the housing market, resulting in the disappearance of a vast majority of affordable homeownership opportunities has placed the State of Black Americans in Housing at the forefront of this report. In this particular instance, we look at the

¹ National Association for Real Estate Brokers: Released a report called: "The State of Black Housing in America" in 2013 reporting on the effects of the recession and its disproportionate effects on the African American population in the United States.

² Statement found in the Housing Demographic report by Pew Research Center

State of the Black Population in the city of Asheville, North Carolina, the largest city in the state's Western Region.

POPULATION DEMOGRAPHICS

The population of the U.S, North Carolina and Asheville, North Carolina

Based on the data from the U.S Census population clock, there are an estimated 317,826,916 people in the United States⁴. In the state of North Carolina, the 10th most populated state in the country resides 9,848,060 people. In the Asheville City, Buncombe Area there is 83,796 people. 12.46% of the Nation's population is African American, 21.4% of the North Carolina population is African American, and similar to the U.S, 12.4% of the population in the Asheville City, Buncombe County area is African-American.

Table 1: Population Demographics of U.S, North Carolina, Asheville City, and Buncombe County Area

	Total Population	White Population	Black Population	% Black of Total population
United States	317,826,916	231,992,377	39,623,138	12.46%
North Carolina	9,848,060	6,817,441	2,107,484	21.40%
Asheville City, Buncombe County ³	83,796	68,292	10,390	12.40%

³³ Sticking to the ACS terminology, this number was based under the Asheville City, Buncombe County Area selection. Table 1 is based off of ACS data.

⁴ Based on 2010 Census Data estimates by the U.S Census

Asheville City-Buncombe County Area

Asheville is the largest city in Western North Carolina and has a higher proportion of African Americans than Buncombe County or any surrounding county (Gillooy) 2011.⁵) With an African American population half the size of the state (21.4%), and essentially the same as the nation (12.4%) it is important to point out that the Black population has actually decreased significantly in a little over the last decade, from 17.6% in 2000 to 14.9% in the 2005-2009 estimate, and now to 12.4%. A 5.2% drop a little over the last 15 years, and a 2.5% decrease in the last decade. The Black population leaving the area at an alarming rate over the last decade and a half could be attested to a variety of social and institutional factors. For the purpose of this report, it is feasible to propose that a lack of affordable housing opportunities and/or homeownership opportunities resulted in them leaving⁶. Noting the jump from 17.9% in 2000 to 14.9% during the years leading into the recession era 2005-2009. In addition the absence of affordable housing or homeownership opportunities in part because of the recession, many more issues have plagued the Black population throughout Asheville. From racial wealth disparities, chronic unemployment, problems with public education and the prison industrial complex capturing, trapping, releasing and recapturing Blacks through the criminal justice system. However, this report cannot encapsulate the complexities of all those issues in relation to Housing, and will focus instead on the location of African Americans, and their economic status in that area. Events predating the recession of 2008 by decades such as the Urban Renewal process and

⁵ Gillooy Paper provided by Dr. Dwight Mullen, and data confirmed in the ACS 2010 data and 5 year estimates

⁶ Suggested by a footnote in the Gillooy paper from a quote of Terry Williams of AHA; One theory is that they are moving to the county for more affordable housing options.

Redlining have segregated the Black population. This resulting segregation perpetuates the racial disparities in income and employment. In doing so, the Black population is extremely restricted and limited in their ability to gain desirable housing in Asheville. And as the general population increases, these opportunities will only continue to be limited. As a result of these limitations, a significant portion of the African American population is concentrated in the public housing neighborhoods of Asheville.

Homeownership in Asheville

The majority of African Americans living in Asheville rent their home, with approximately 63% renting and 37% owning their home. This is the opposite for white families in Asheville, with 48% renting and 52% owning their home. As a renter, the money spent on housing achieves one goal: provide housing; but as a homeowner, the money spent on housing provides both housing and a source of equity. Aside from the ultra-wealthy, home equity is almost the only access to capital for the average person in the United States. With the majority of the African American community renting their homes, this means that African Americans do not have equal access to this capital. These disparities in homeownership are linked to an array of causes, such as: unequal access to mortgages from banks and unequal income by race.

Renting a home provides housing yet it holds no return on investment. Renting, no matter how much one pays or how long, will never accumulate the capital that an individual can get from purchasing a home. These issues of homeownership disparity provide evidence for potentially racist lending practices by banks in Asheville. The disparities in homeownership produce further hardship and are one of the causes for the overrepresentation of African Americans in Asheville public housing.

Asheville Public Housing Population Demographics⁷

Including scattered sites⁸, there are 11 public housing neighborhoods in Asheville. Altogether the public housing population is at 3,100. In no particular order, the neighborhoods are as follows: Pisgah View Apartments, Deaverview Apartments, Hillcrest Apartments, Klondyke Apartments, Livingston & Erskine Walton, Aston Park Tower, Altamont Apartments, Lee Walker Heights, and Bartlett Arms⁹. Out of the approximately 3,100 people living in public (3.6% of general population) 2, 230 is African American. That accounts from 21.4% of the Black Population in the Asheville City, Buncombe county area but most alarmingly, they account for 71.9% of the public housing population. In reading this data, it is important to realize the huge overrepresentation of African Americans in public housing. Compared to the 12.4% representation in the state, their presence is nearly 6 times the presence in the state and the United States. This population of lower-income families and individuals damaged by the institutions under local and federal government, the processes of redlining and Urban Renewal do not have autonomy over their housing situation. The destruction of homes and Black Communities not only changed Asheville aesthetically (I-240 & Tunnel Road exit on the highway for example) it also deepened and expanded the racial divides and disparities. These disparities can be seen also in the average income per household and of the average individual which 7 out of 10 times is more likely to be Black. In order to emphasize the demographic disparities along with the economic disparities, this report will move to examining the census

⁷ Demographics and Population numbers are taken from Gillooy 2011 Housing Report

⁸ Scattered sites not included in this report

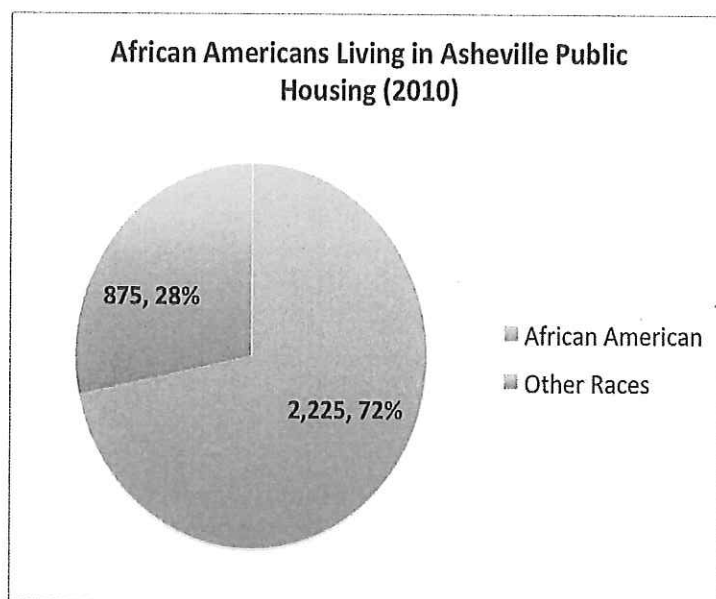
⁹⁹ AHA website & Gillooy Paper 2011

tracts in which these public neighborhoods reside. In doing so we look at the overall economic and racial demographics of the larger area (the tract) surrounding the neighborhood.

Unit of Observation: Census Tracts

A census tract is a small, relatively permanent statistical subdivision that ranges between 1200-8000 people within its borders which varies depending on the density of the enclosed settlement. Their primary purpose is to provide a stable set of geographic units for statistical data in the census for the county in question.¹⁰ The census tract being studied in this report is Census Tract 9, the tract with the highest

density of public housing residents than any other census tract in Asheville.



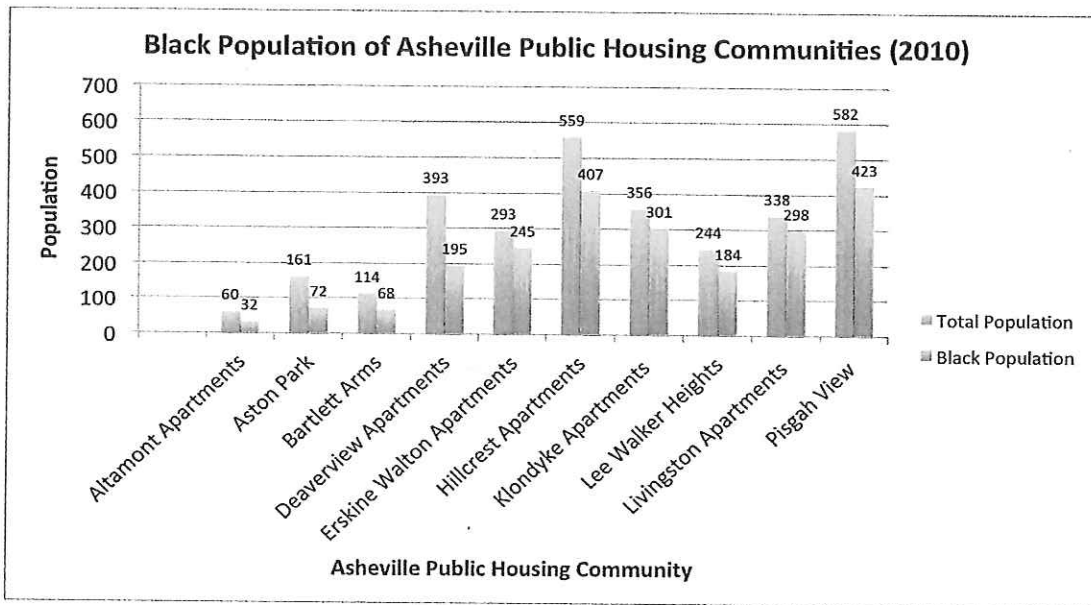
Racial Demographics by Census Tract, Per Public Housing Neighborhood in Asheville

In order to get an idea of the concentration of African Americans in Public Housing neighborhoods

The following tables and graphs are depictions of the racial demographics of each public housing neighborhood. Over 72% of the population living in Public Housing is African American as demonstrated in Graph 1.

¹⁰ Definition taken from the U.S Census Bureau: http://www.census.gov/geo/reference/gtc/gtc_ct.html

When broken down by neighborhood, the percentage of African Americans is at 50% or higher in every single public housing neighborhood except Aston Park Apartments as seen in Graph 2, the pattern that begins to form is that indicative of the concentration of African Americans in public housing where they are overrepresented more so than anywhere else.¹¹



Graph 2 is a percentage breakdown of the African American Population in each public housing neighborhood (based on 2010 data found in Gillooy 2011 paper.)

Census Tract 1

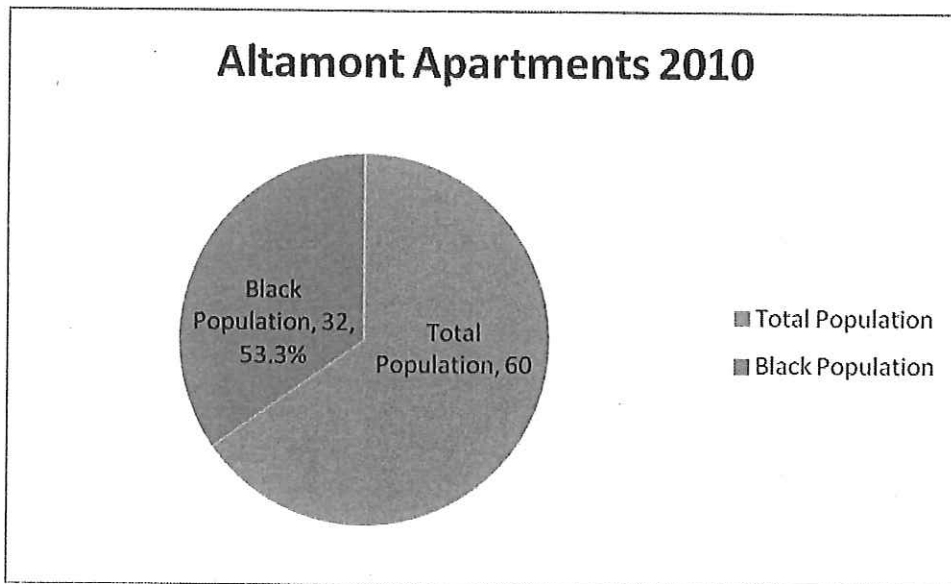
Census Tract 1 has a population of 1,398 people, with 251 African Americans, meaning African Americans make up approximately 18% of the total population of Tract 1. Altamont Apartments is the public housing community in Tract 1, with 60 people living in the community. Of the 60 residents in Altamont Apartments, 32 are African American, or 53.3% of the community is African American.

¹¹ Conclusion based on the data and what it depicts numerically the status of African Americans living in public housing.

	Total Population	Black Population	Percentage African American
Census Tract 1	1,398	251	18%
Altamont Apartments	60	32	53.30%

Table 1

(Source: Asheville Housing Authority, 2010; American Community Survey, 2012)



Graph 3 is a visual of the percentage of Altamont Apartments that is African American

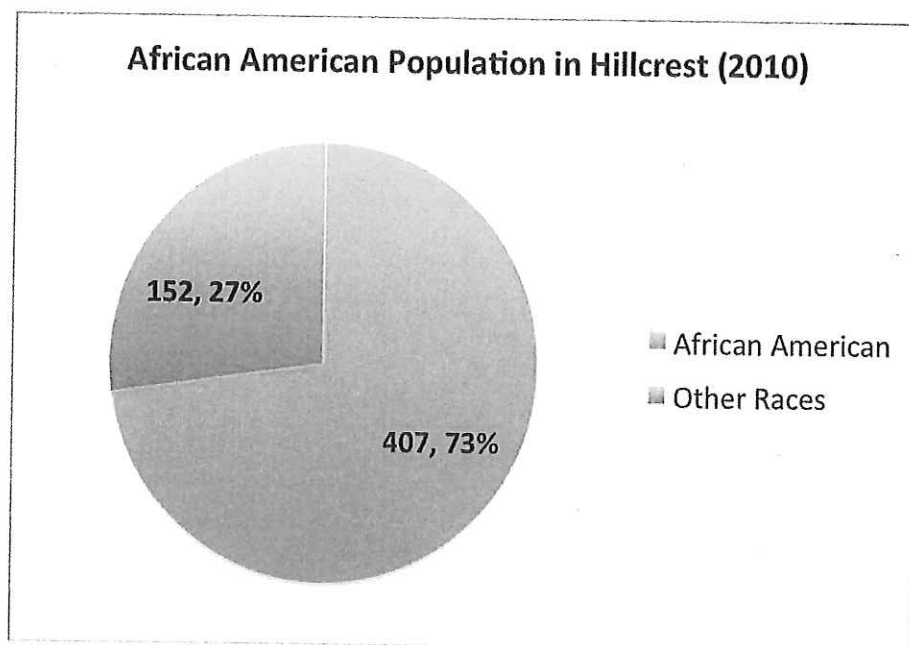
(Source: Asheville Housing Authority, 2010; American Community Survey, 2012)

Census Tract 2

United States Census Tract 2 in Asheville is a very important area when examining housing disparities by race. Census Tract 2 is home to Hillcrest Apartments, one of the largest public housing communities in Asheville. Hillcrest Apartments is home to 559 people, with 72.8% of the community, or 407 people, are African American. To portray the information more clearly, below is a breakdown of Census Tract 2 and Hillcrest Apartments.

	Total Population	African American Population	Percentage African American
Census Tract 2	1,797	641	35.67%
Hillcrest Apartments	559	407	72.8%

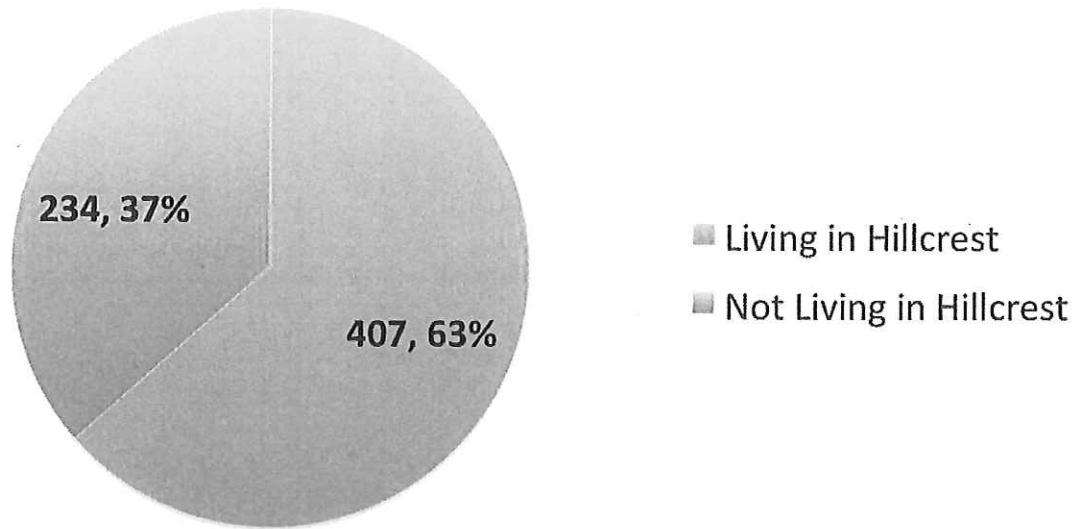
Table 2 (Source: Asheville Housing Authority, 2010; American Community Survey, 2012)



Graph 4

In Graph 4 we are able to see that 73% of Hillcrest in 2010 was comprised of African-Americans compared to the 27% that ALL other races contributed to the neighborhood's demographics. And additionally, of those living in Census Tract 2, 63% live in Hillcrest (see Graph 5).

African American Population of Census Tract 2 Living in Hillcrest



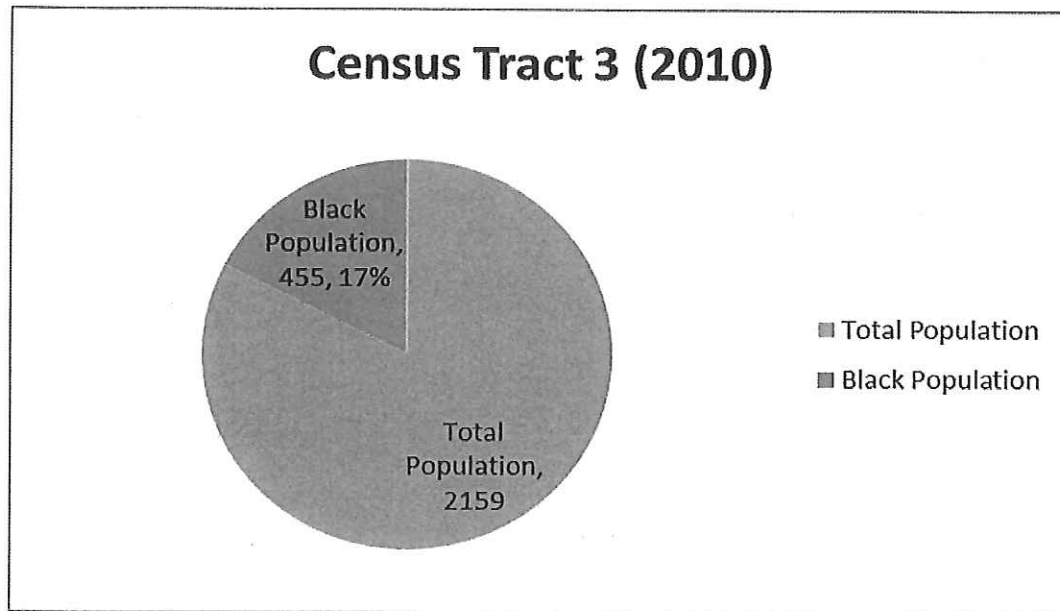
Graph 5 Percentage of African Americans in Census Tract 2 living in Hillcrest

(Source: Asheville Housing Authority 2010 Data)

Census Tract 3

	Total Population	Black Population	% Black of Total Population
Census Tract 3	2159	455	21.07%
Klondyke Apartments	356	307	86.23%

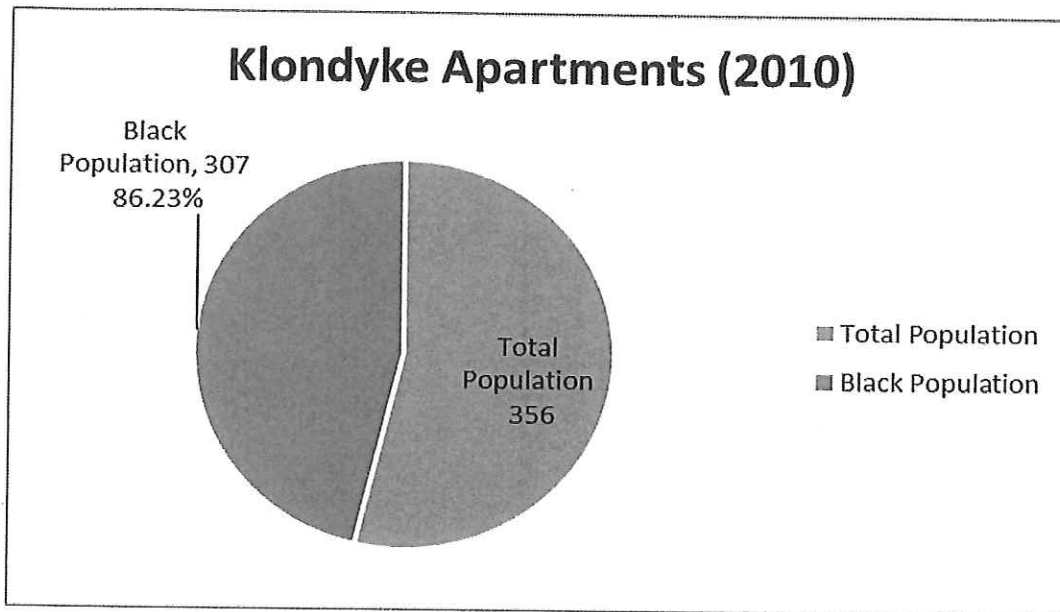
Table 3



Graph 6 Percentage of African Americans Census Tract 3

(Source: Asheville Housing Authority 2010 Data)

Although the Black Population in Census Tract 3 is listed as being only 17% percent of the total population, over half (67.3%) of the Black Population in Census Tract 3 is living in Klondyke Apartments. And of the 356 residents of Klondyke Apartments, 86.23% (307 people) are African American.



Graph 7: Percentage of Black Population in Klondyke Apartments

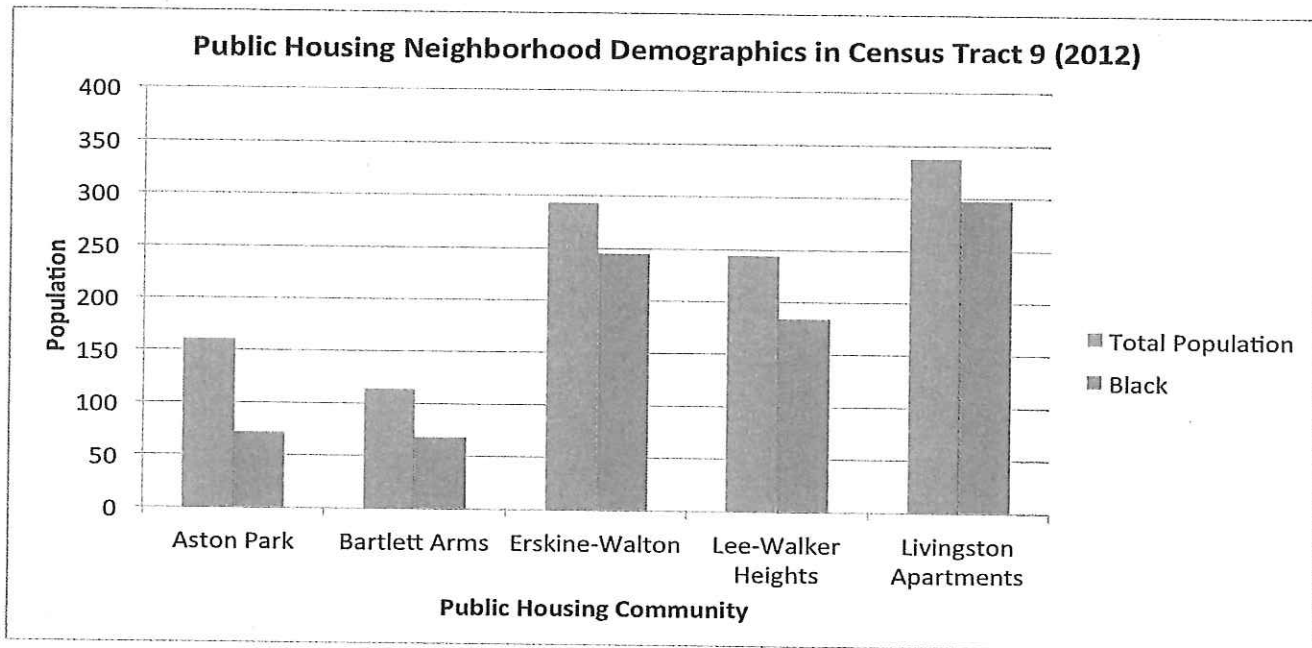
Census Tract 9

The largest concentration of African Americans in Asheville lives in Census Tract 9, with 1,840 African Americans. The United States Census Bureau divides counties and cities by tracts in order to more efficiently collect data on people who are living in the area. US Census Tract 9 for Asheville is the area that is south of downtown Asheville, starting at the Orange Peel music venue and continuing to Mission Hospital and the River Arts District. This census tract includes five public housing communities, which are: Aston Park Apartments, Bartlett Arms Apartments, Erskine Walton Apartments, Lee-Walker Heights, and Livingston Apartments. These five public housing communities are all majority African American, except for Aston Park Apartments, which is 44.7% African American (HACA).

	Total Population	Black Population	Percentage of Black Population
Census Tract 9	3,291	1,840	55.91%
<i>Aston Park</i>	<i>161</i>	<i>72</i>	<i>44.7%</i>
<i>Bartlett Arms</i>	<i>114</i>	<i>68</i>	<i>59.6%</i>
<i>Erskine-Walton Apartments</i>	<i>293</i>	<i>245</i>	<i>83.6%</i>
<i>Lee Walker Heights</i>	<i>244</i>	<i>184</i>	<i>75.4%</i>
<i>Livingston Apartments</i>	<i>338</i>	<i>298</i>	<i>88.2%</i>

Table 4

(Source: Asheville Housing Authority, 2010; American Community Survey, 2012)



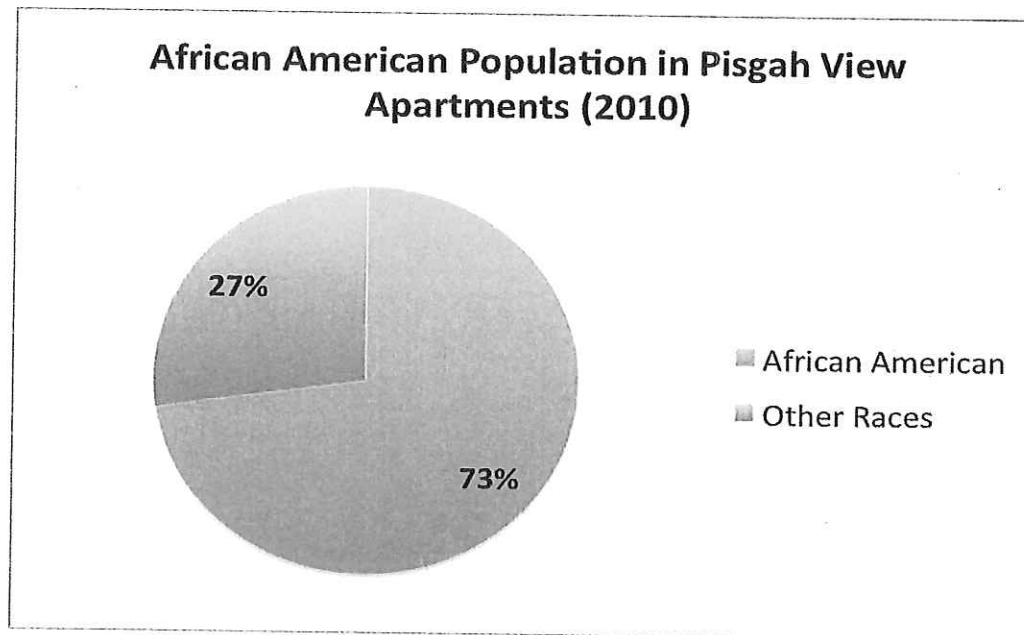
Graph 8: Public Housing Demographics of Census Tract 9

(Source: Asheville Housing Authority 2010, Turpin Report 2013, 2014)

Of those 3,977, 19% percent or 719 people are African American. The public housing community in Census Tract 10 is Pisgah View Apartments with 582 residents, 72.7% or 423, are African American. This means that 58.83% of the total African American population of Census Tract 10 lives in public housing.

	Total Population	African American Population	Percentage African American
Census Tract 10	3,977	719	19%
Pisgah View Apartments	582	423	72.7%

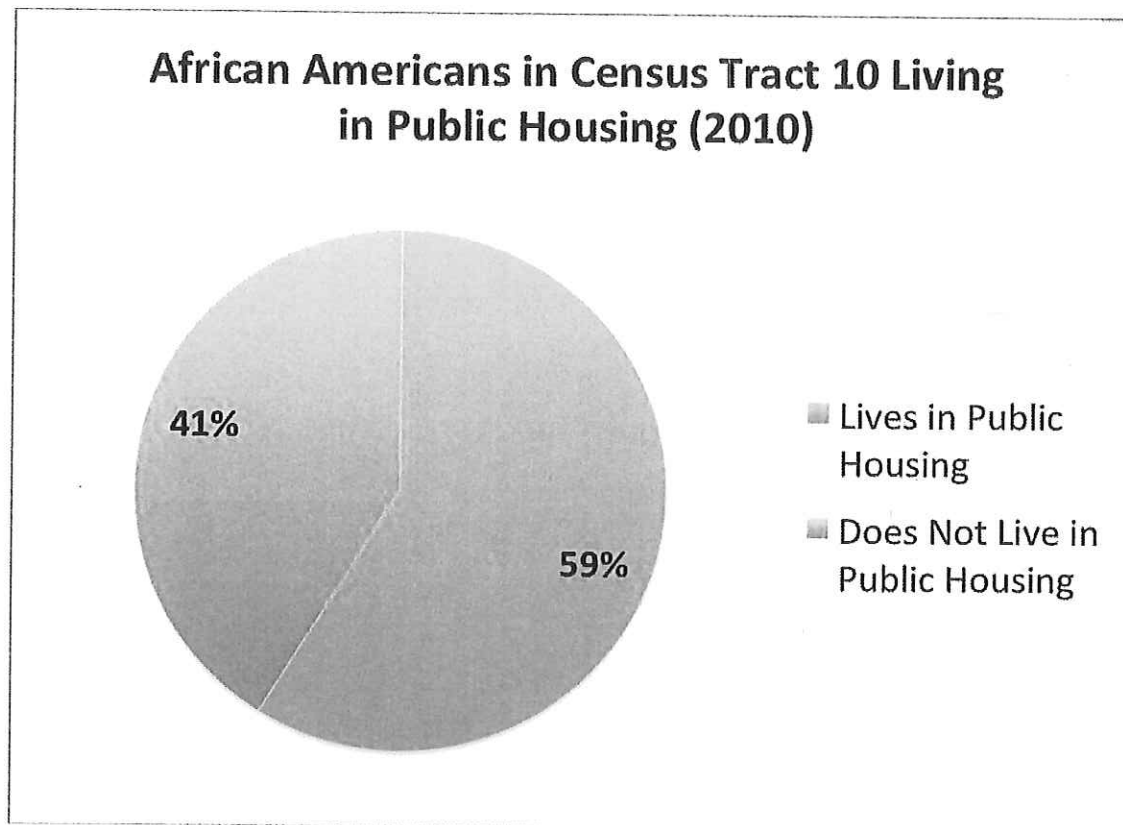
Table 5 (ACS 2010)



Graph 9: Racial Demographics of Pisgah View Apartments

(Source: Asheville Housing Authority Data 2010)

When examining the demographics of the tract, it is important to note the number of people living in the public housing neighborhood and what the African American population is within that neighborhood, while also taking into consideration what portion of the tract's population lives in that public housing neighborhood (see Graph 9 & 10).



Graph 10: African Americans of Tract 10 living in Public Housing

(Source: Asheville Housing Authority, 2010; American Community Survey, 2012)

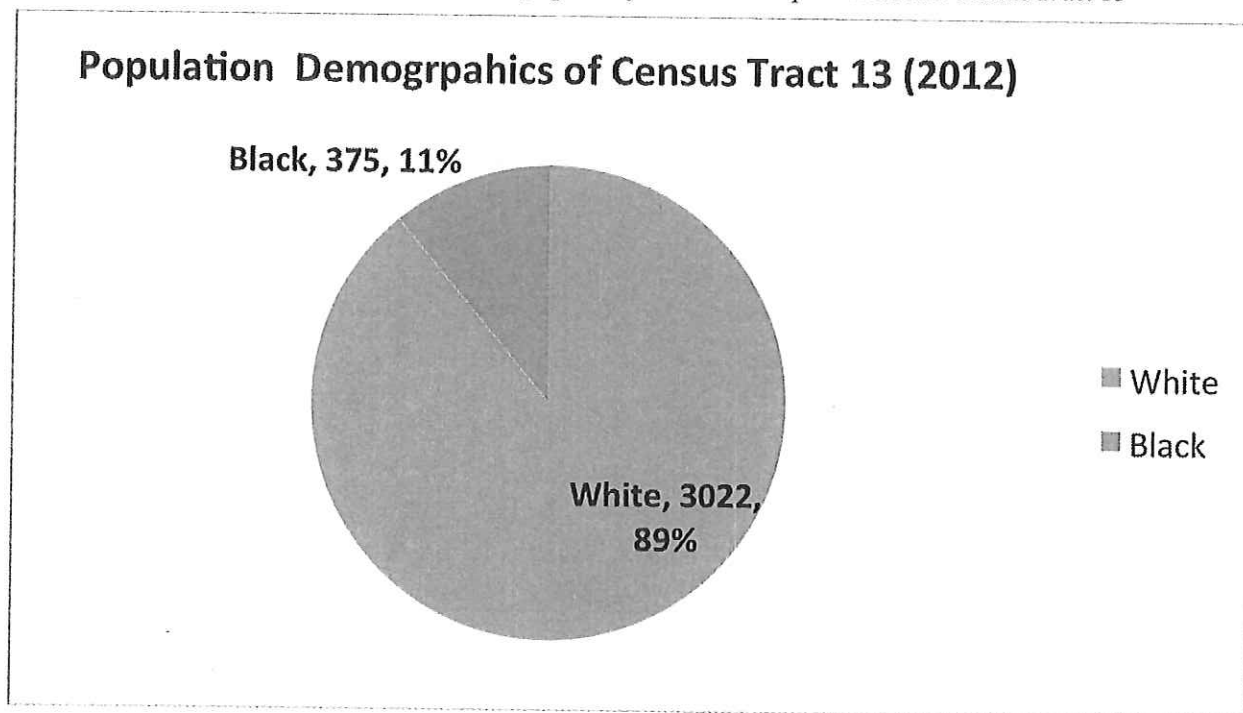
Census Tract 13

Census Tract 13 has a population of 3,955 people with only 9.48% or 375 African American. Although, even with such a small population, African Americans make up approximately 50% of Deaverview Apartments, the public housing community in Census Tract

13. Below are the charts and graphs visually representing once again this pattern of overrepresentation of African Americans in Deaverview Apartments.

	Total Population	African American Population	Percentage African American
Census Tract 13	3,955	375	9.48%
Deaverview Apartments	393	195	49.62%

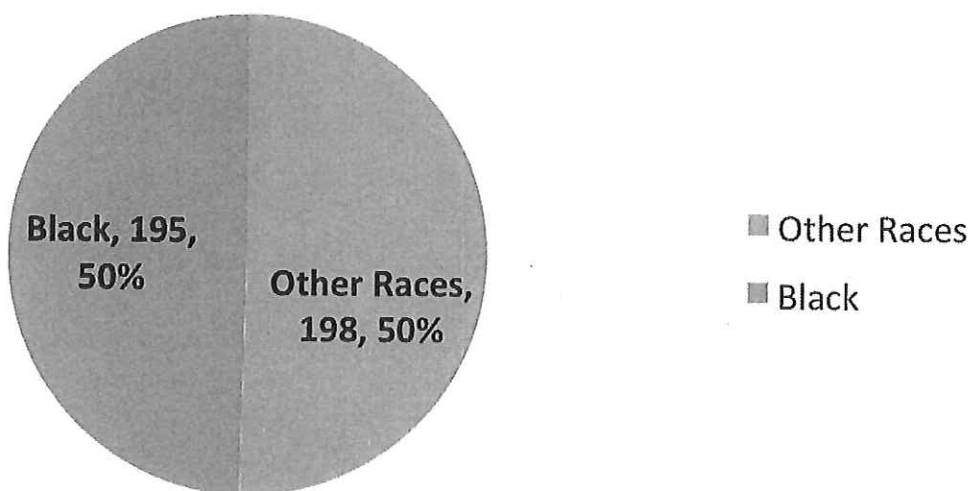
Table 6: AHA 2010, ACS 2012: Racial Demographics of Deaverview Apartments and Census Tract 13



Graph 11: Population Demographics of Census Tract 13 (ACS 2012)

Once again, take into consideration the demographics of the tract as a whole. A small minority of the tract is African American. However, the population living in the public housing neighborhood is considerably larger than their presence in the tract as a whole (See Graph 11& 12).

Deaverview Apartments Population Demographics (2010)



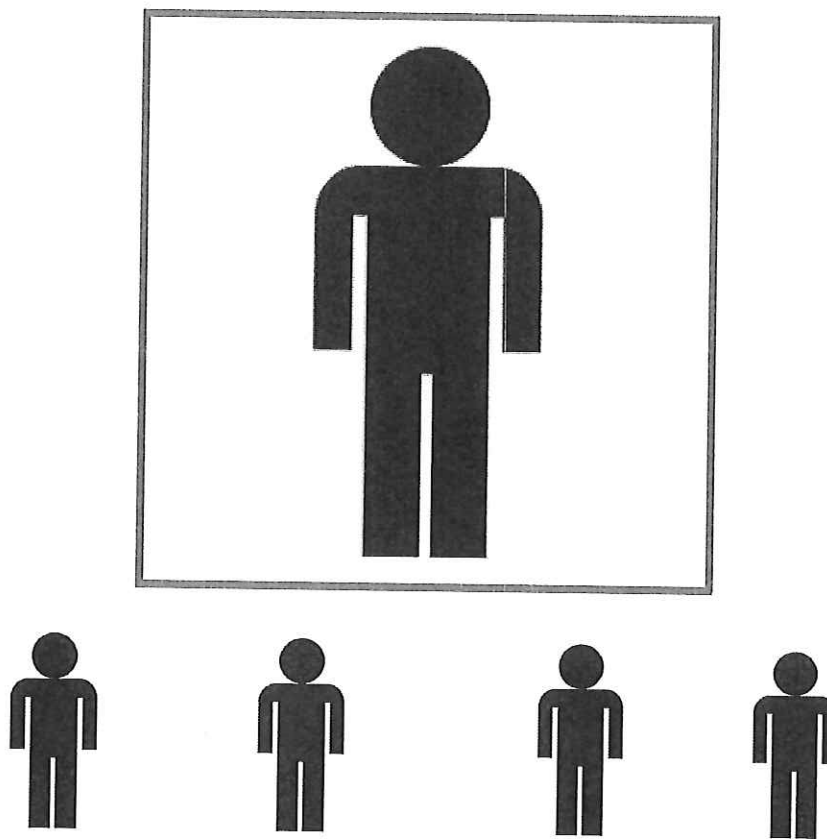
Graph 12: Deaverview Apartment Population Demographics

(Source: Asheville Housing Authority 2010, Gillooy Paper 2011)

Summary of Demographics

In each of the public housing neighborhoods except Aston Park, the population of African Americans is at or above 50% percent. The overrepresentation can be seen in the large disparity between what percentage of the census tract as a whole is African American, versus the percentage of the public housing neighborhood that is African American, and the percentage of the African American population of the census tract that is found in public housing. What begins to occur is a trend of a small representation overall in the tract but a substantial representation in the public housing neighborhoods.

If 72% percent of the public housing population is African American¹², what does this mean for the African American population of Asheville? If there is 83,796 people in the Asheville City-Buncombe County Area, and 10,413 is the African American population, what percentage of that population is in public housing? The answer is 21.4% percent, or 2,225 out of the 10,413 African Americans in Asheville lives in public housing (See Visual 1). This results in virtually 1 in 5 African Americans are living in public housing.



Visual 1: 1 in 5 African Americans in Asheville live in Public Housing (based off of 2010 data)

¹² Compiled by sum of demographic data from Asheville Housing Authority 2010 & Gillooy Paper

Economic Status of Asheville City, Buncombe County Area Census Tracts

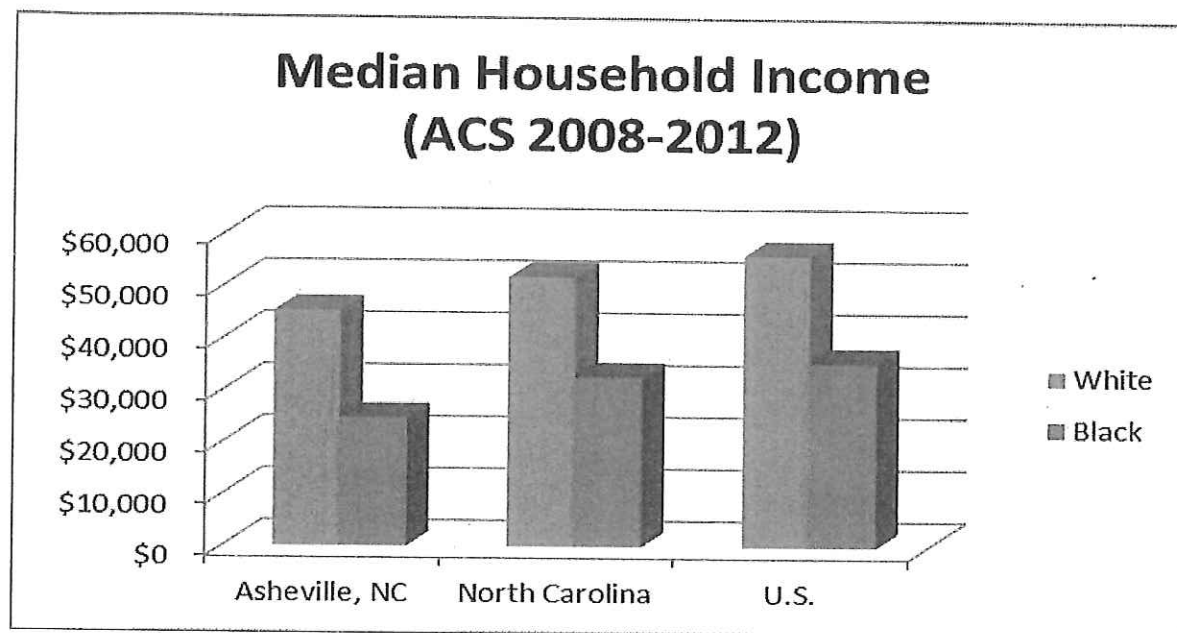
This report uses the racial demographics of the census tracts in Asheville depict the overrepresentation of the Black population in public housing. Additionally, the demographics in terms of economic status will be used to examine how concentrated poverty is within the Black Population of each tract. By examining the median individual and household income, the disparities between Whites and Blacks within each census tract, and comparing the results to the data found at the state and national levels the report demonstrates how not only are African Americans overrepresented in these low-income public housing neighborhood, but they are suffering economically and a comparatively higher rate than their White counterparts on the local, state, and national levels.

In the Asheville City, Buncombe County area overall, the median income of Black and White household vary tremendously. More times than none, the median income of the White household doubles or comes close to being double that of a Black household income.¹³

	Asheville, NC	North Carolina	U.S.
White	\$45,314	\$51,902	\$56,203
Black	\$24,744	\$32,702	\$35,564

Table 7: Household Median Income for Black & Whites on the local, state and national level

¹³ Data based on 2008-2012 ACS Income Statistics



Graph 13 Median Household income for Black & Whites at the local, state and national level based on ACS data 2008-2012.

Disparities in Asheville vs. North Carolina vs. United States¹⁴

At the local level, Black Households earn \$20,570 LESS than White households. At the state level, this gap closes an insignificant amount, and Black Households earn \$19,200 less than White households. However, once at the national level, the gap returns to a size similar to that in Asheville. In the U.S, Black households earn \$20,639 less than White households. This means the disparities in some areas of Asheville, NC for African Americans are proportional the disparity gap for the United States.

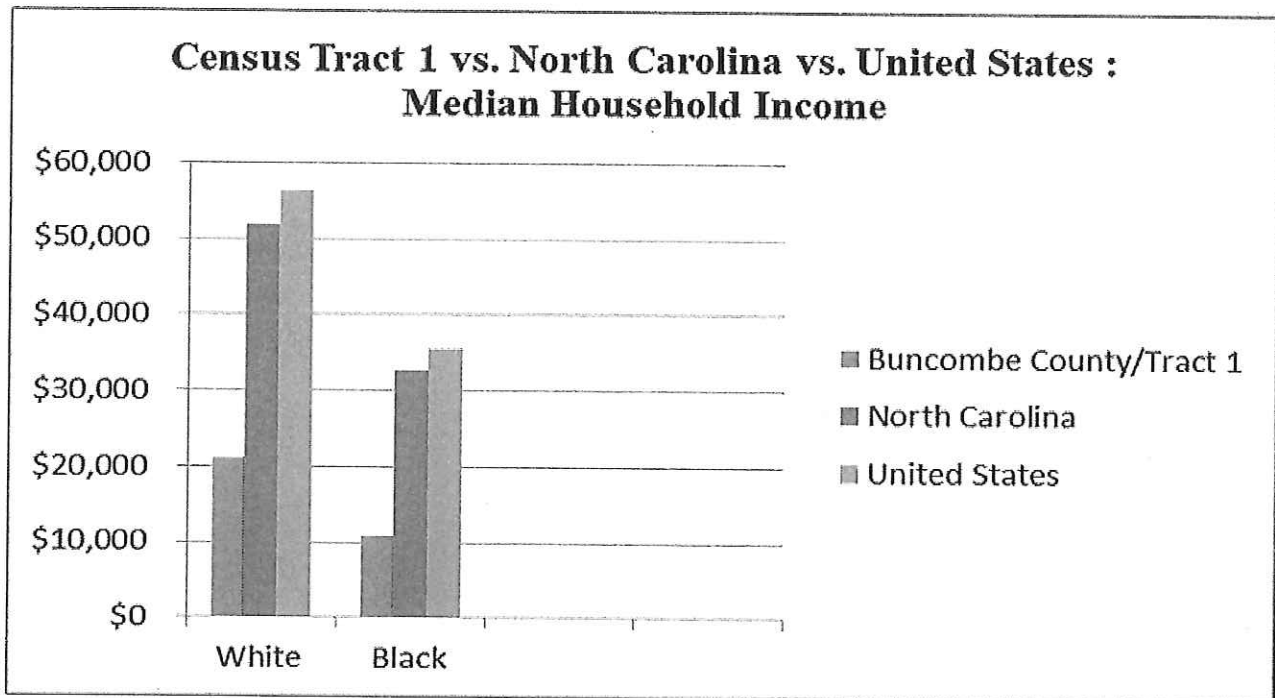
¹⁴ ALL Economic Status Data for graphs & tables were taken from the differences in income found in 2008-2012 ACS Data.

Census Tract 1

	White	Black
Buncombe County/Tract 1	\$21,071	\$10,795
North Carolina	\$51,902	\$32,702
United States	\$56,203	\$35,564

Table 8

In Census Tract 1, Black households earn \$10,276 less than White households do. Out of all the census tracts reported in this section, this is the smallest income gap that was found.



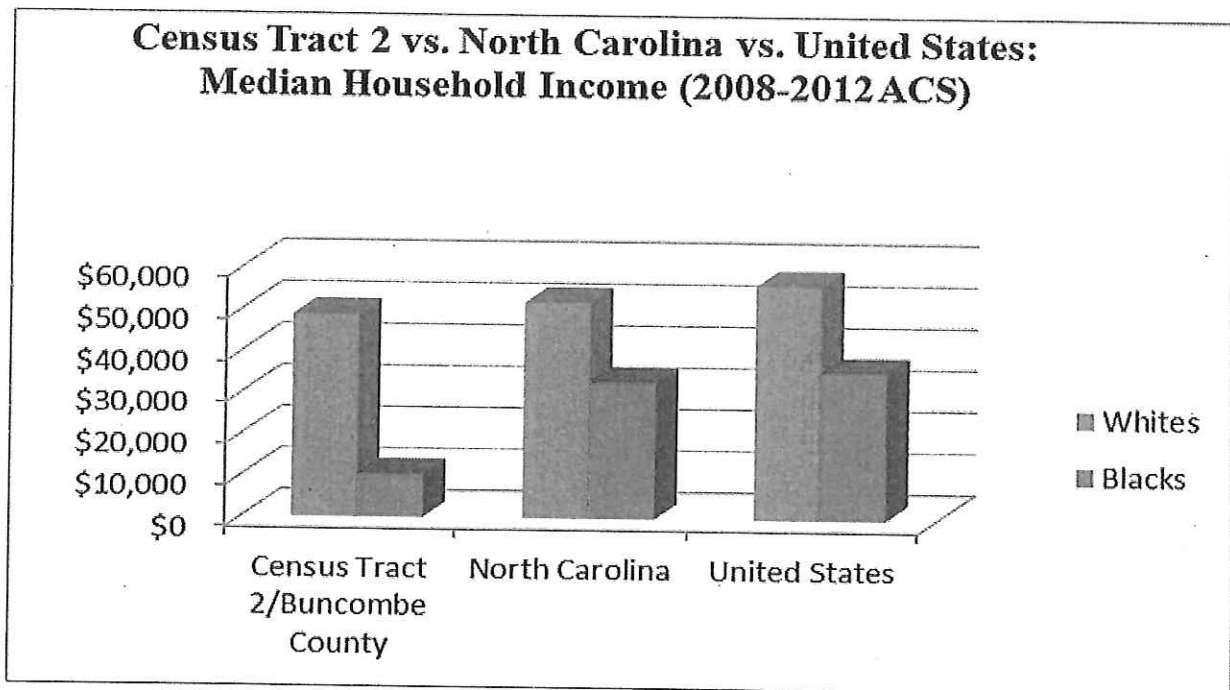
Graph 14: Census Tract 1 Median Household Income vs. NC vs. U.S (ACS 2008-2012)

Census Tract 2

Census Tract 2 has the most alarming income gap between White and Black households than any other tract noted in this report. There is more than a \$38,000 difference between Black household income and White household income (See Table 8, Graphs 15 & 16 below).

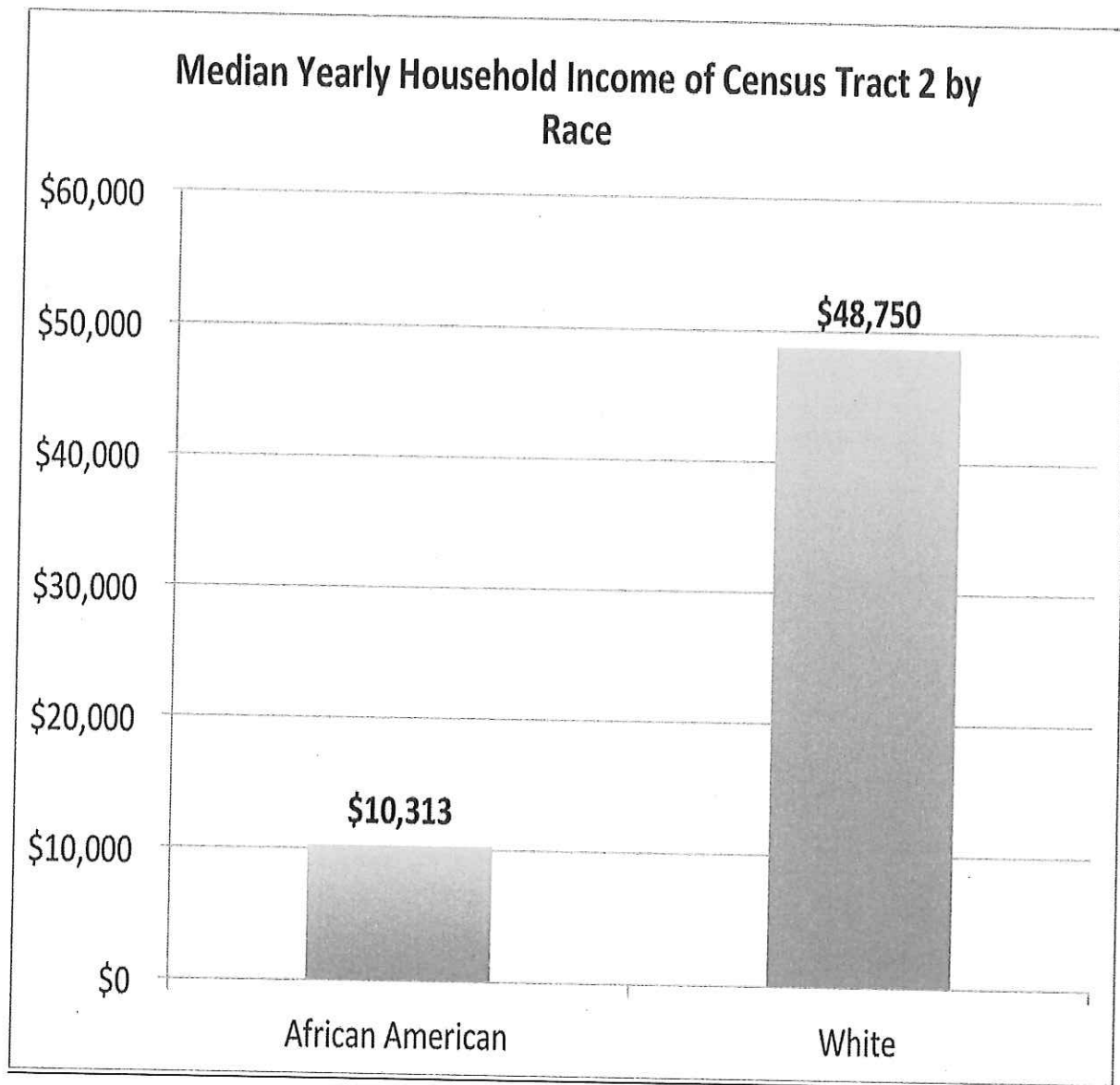
	Census Tract 2/Buncombe County	North Carolina	United States
Whites	\$48,750	\$51,902	\$56,203
Blacks	\$10,313	\$32,702	\$35,564

Table 9



Graph 15 Census Tract 2 Median Household income of Blacks & Whites vs. NC vs. United States (ACS 2008-2012)

To focus in on this \$38,000+ gap between Black and White households in Asheville please refer to Graph 16.¹⁵



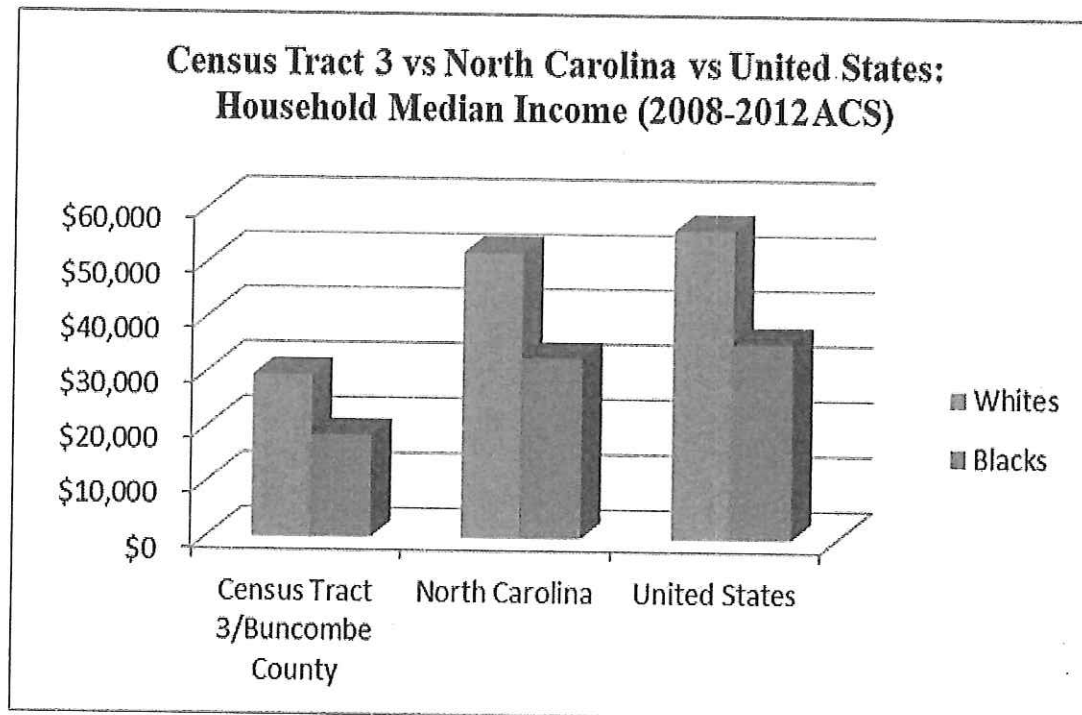
Graph 16: Gap between Black & White Households in Asheville City-Buncombe County Census Tract 2 (ACS 2012 DATA)

¹⁵ Additional reminder, Census Tract 2 is also where Hillcrest Apartments are located

Census Tract 3

	Census Tract 3/Buncombe County	North Carolina	United States
Whites	\$29,444	\$51,902	\$56,203
Blacks	\$18,571	\$32,702	\$35,564

Table 10



Graph 17: Census Tract 3 Median Household Income Blacks vs. Whites vs NC & US

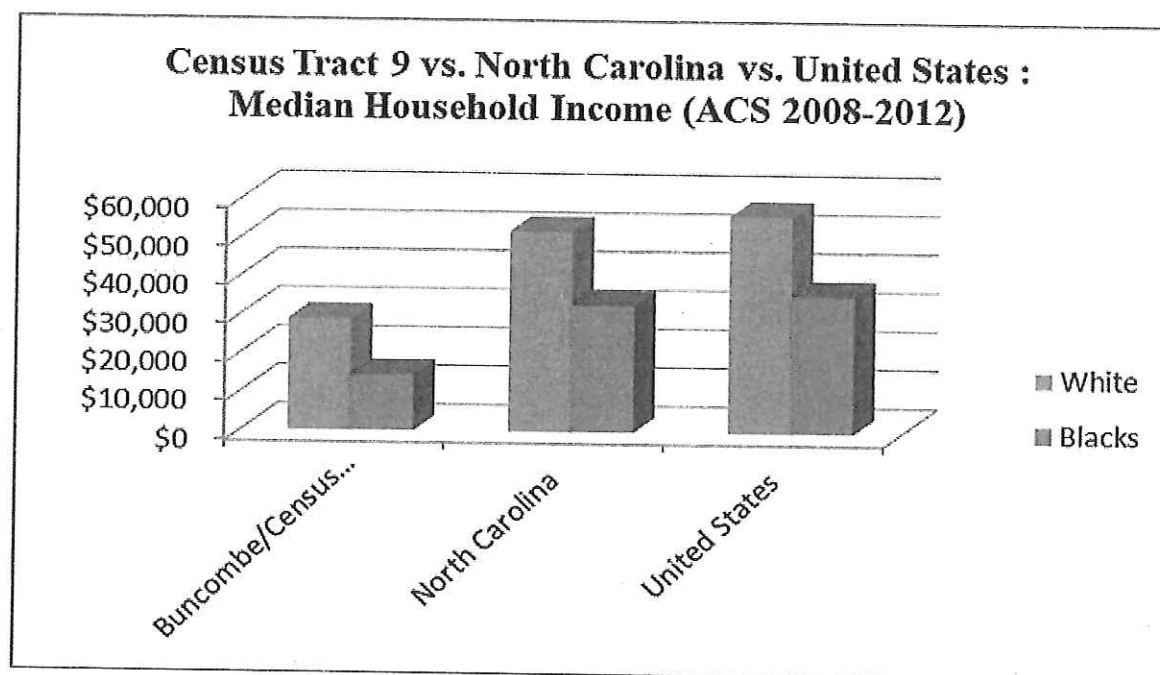
The gap between White and Black households in Census Tract 3 is substantially smaller than the gap found in Census tract 2. Black households earn around \$10,873 less than their White counterparts, and substantially less than then national and state level gap.

Census Tract 9

Census Tract 9 is an example of where the income difference between Black and White households is double. In other words White households in Census Tract 3 earn twice as much as Black households do. In Census Tract 9, White households earn \$14,450 more than Black households.

	Buncombe/Census Tract 9	North Carolina	United States
White	\$28,885	\$51,902	\$56,203
Blacks	\$14,435	\$32,702	\$35,564

Table 11



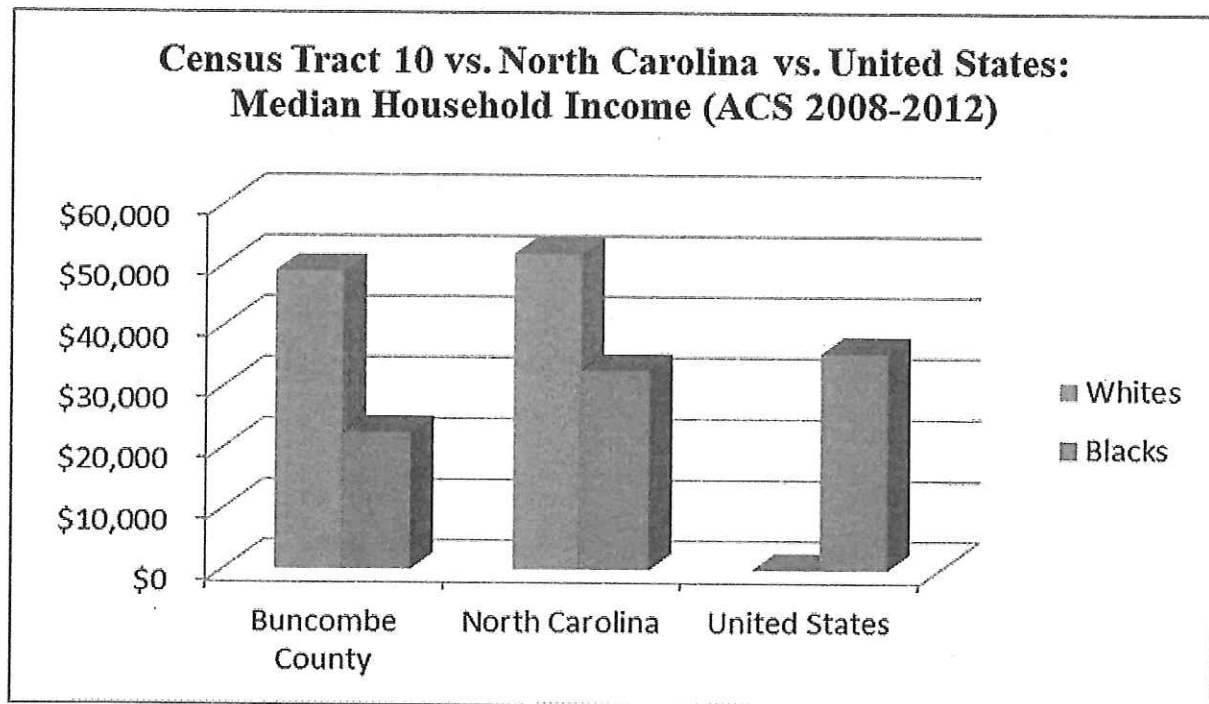
Graph 18 Census Tract 9 Median Household Income vs. NC vs. United States (based on ACS 2008-2012)

Census Tract 10

	Buncombe County	North Carolina	United States
Whites	\$49,063	\$51,902	\$56,200
Blacks	\$22,530	\$32,702	\$35,564

Table 12

Census Tract 10 is an example of a census tract where not only do White households earn twice the amount that Black households earn, but they earn more than double. In this case, White households earn \$26,530.50 more than Black households.



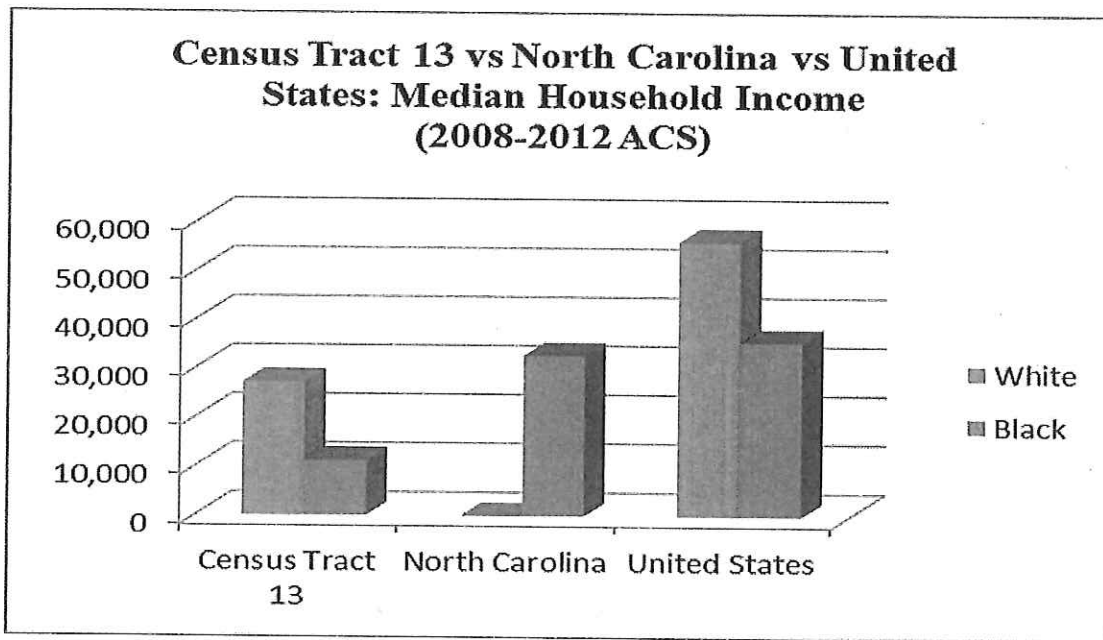
Graph 20 Census Tract 10 Median Household Income for Blacks & Whites vs. NC vs. US (2008-2012 data ACS)

Census Tract 13

	Census Tract 13	North Carolina	United States
White	\$27,210	\$51,903	\$56,203
Black	\$11,250	\$32,702	\$35,564

Table 13

Census Tract 13 demonstrates the same pattern as Tract 9 and 10. White household income is more than double that of a Black household. White households in tract 13 earn almost \$16,000¹⁶ more than Black households.



Graph 21 Census Tract 13 Median Household Income Blacks & Whites vs. NC vs. US (2008-2012 ACS data)

¹⁶ \$15,960 is the difference

Economic Status & Fighting the Poverty Line

In each census tract the income gap between Black and White households never fell below \$10,200. The smallest income gap was \$10,276 (see Table 8). The largest, was \$38,437 (see Table 9). This income is not based on the income of those in public housing but of those living within each of the census tracts. As found in the previous section however, in each of the census tracts over a majority of the Black population in each census tract is in fact living in public housing. Therefore not only are African Americans overrepresented in the public housing neighborhoods, but their household incomes within these census tracts depict centers of concentrated poverty. To demonstrate the gravity of the income gaps, we refer to the 2014 Poverty Guidelines and ask which census tracts would pass? Which would fail? In other words which tracts are at or eventually are considered to have Black households on average earn an income at or below the poverty line?

2014 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA

Persons in family/household	Poverty guideline
1	\$11,670
2	15,730
3	19,790
4	23,850
5	27,910
6	31,970
7	36,030
8	40,090
For families/households with more than 8 persons, add \$4,060 for each additional person.	

¹⁷ Table 13

¹⁷ Source: <http://aspe.hhs.gov/poverty/14poverty.cfm>: The U.S Department of Health & Human Services

How do the Black households stand up to the poverty guidelines? The table below indicates the results. "X" marks if the average household in that area fails to meet the poverty guideline, in other words, falls below the guideline. The first table, Table 14, demonstrates how the White households of the reported census tracts would stand next to the poverty guidelines. The second table, Table 15 demonstrates how the Black household median incomes in each tract would stand by the poverty guidelines.

White household median income in Asheville vs. Poverty Guideline

(X—Indicates average household median income is UNDER the poverty guideline for that criteria)

Persons Per household---Poverty Guideline	Census Tract 1	Census Tract 2	Census Tract 3	Census Tract 9	Census Tract 10	Census Tract 13
1 Person---\$11,670						
2 People---\$15,730						
3 People---\$19,290						
4 People---\$23,850	X					
5 People---\$27,910	X					
6 People---\$31,970	X		X	X		X
7 People---\$36,030	X		X	X		X
8 People---\$40,090	X		X	X		X

Table 14 White household median income based on 2008-2012 ACS Data; Guidelines from Departments of Health & Human Services.

Black household median income in Asheville vs. Poverty Guideline

(X ---Indicates average household median income is UNDER the poverty guideline for that criteria)

Persons Per household---Poverty Guideline	Census Tract 1	Census Tract 2	Census Tract 3	Census Tract 9	Census Tract 10	Census Tract 13
1 Person---\$11,670	X	X				X
2 People---\$15,730	X	X				X
3 People---\$19,290	X	X	X	X	X	X
4 People---\$23,850	X	X	X	X	X	X
5 People---\$27,910	X	X	X	X	X	X
6 People---\$31,970	X	X	X	X	X	X
7 People---\$36,030	X	X	X	X	X	X
8 People---\$40,090	X	X	X	X	X	X

Table 15 (Black household median income based on 2008-2012 ACS data) Guidelines from Departments of Health & Human Services.

In Table 14 reporting the white household median income and whether they ever fall below the poverty guidelines in each census tract, the failures are considerably less than that of the Black households in Table 15. All but one census tract, census tract 1 stays above the poverty line until it reaches the 4 individuals--\$23,850 line of criteria. From this point the household median income in census tract 1 continues to fall below the remaining poverty guidelines. Census tract 1 stands on its own until the 6 individuals---\$31,970 line of criteria when Census tracts 3, 9, and 10 join for the remainder of the criteria. Census tracts 2, and 10 however, never fall below the poverty guidelines at any point. This is particularly jarring for Census tract 2, which is home to the largest median household income gap between Blacks and Whites (\$38,437, see table 9).

Additionally, 63% of its Black population lives in public housing (see graph 5). Census tract 10 is home to second largest gap of \$26,533 (see table 12) between Black and White household incomes and where 59% of its Black Population lives in public housing (see graph 10). In stark contrast, Table 15 shows three census tracts: 1,2, 13 in which the average Black household median income falls beneath the poverty line immediately at the first line of criteria. By the third line of criteria: 3 individuals --\$19,290 the average Black household median income in every single census tract: 1,2, 3,9,10, and 13 falls below the poverty guideline.

Concluding Commentary

We have found that in each of the census tracts in which Black households are substantially poorer, are simultaneously where a large part of the Black Population is represented, particularly in the public housing neighborhoods. It is found in the household median income gaps, in the racial demographic disparities (overrepresentation in public housing vs. not in public housing within the tract), and in the ability or inability to stay above the poverty guidelines. The low rates of homeownership for African Americans in Asheville also perpetuates this notion that the Black population is particularly disadvantaged when it comes to obtaining and accumulating wealth in terms of housing, and income. Thus as we look back on the recession and remember that this population was already disadvantaged to begin with, we see that the conditions still have not improved. In fact they have more than likely gotten worse. Unemployment and the Recession aren't the only phenomenon at fault for these results. What the author believes to be at the core of the issue is the lack of holistic (city-wide, collaborative and effective) programs offered within these public housing neighborhoods. There seems to be a dispersal of non-profit organizations and community service, but not enough substantial institutional support to truly make a truly influential move towards recovery for the African American population in Asheville.

The state of African Americans in Asheville is one of historical and institutional struggle. It is important to remember that on a national level, this particular group was already disadvantaged when the recession and market collapsed occurred. To be set back initially and then be propelled even further is essentially what occurred to many. In Asheville in particular, the redlining and urban renewal process shaped and segregated the Black population into a state of oppression and dependency. There are entire tracts in which the data is skewed in one direction because of a public housing neighborhood or an extremely wealthy neighborhood, failing to capture to gravity of the disparity. This disparity gap was only widened in 2008, and it has been widening ever since. Although a significant amount of people have left. The influx of new residents continues placing pressure on the Black Population that area already on waiting lists, or having to deal with the lack of available housing opportunities enough as it is.

To understand that owning a home is one of the most important sources of accumulations of wealth for anyone, and then realize that this goes especially for lower income families, and to still move to attack such a problem with such bureaucratic speed and move on to blame individuals is completely backwards. If pressure is not placed on social and political institutions the destruction of communities is approved for the sake of economic gain for only a part of the population then that will allow, the gradual misplacement of an entire population of people not just in Asheville, but in the United States. In order to attempt to close these economic and housing gaps, holistic, sustainable programs must be created and treated as local, state, and national priority. Assistance with helping individuals re-enter and prepare for the workforce, the education individuals on how to navigate the housing market, all areas that need to be developed and focused on. If not, the gradual exile and institutional impoverishing of the African American community in places like Asheville will continue to thrive and live on.

Policy Prescriptions

Suggestions—Holistic Approach

In using the term “holistic” to describe the type of programs needed to attack these outcomes, it is meant that an all-encompassing program or method is necessary to truly make a difference. It means that reliance on one organization, one mode of strategy, and one source of support whether financial or political or social is NOT the way to go. Collaboration is the effective. Sustainability on more than one end (environment, political, and financial) is effective. As such a holistic program or policy would include all that is listed above. Programs that implement and support things like:

Financial Literacy Programs

Sustainable Urban Gardening & Nutrition Workshops

Employment Workshops

Re-Entry for previously incarcerated adults or youth

Housing Market literacy programs & accessible resources

Skill development

Community & Social Programs

Example of Holistic Policy & Program Approach---Chicago, Illinois

A program that could be used as an example is the *Harvest Commons in Chicago, Illinois*. The Heartland Housing Alliance, along with over 10 other social service, community, and corporate partners contributed and developed Harvest Commons. A six story renovated historic hotel on the West Side of Chicago. It offers a number of services such as:

- *Volunteering opportunities in the multiple urban gardens in and around the building
- *Opportunities to learn about nutrition through the urban gardening program
- *Green Living resources and promotion
- *Social Enterprise café (where residents can work, and gain experience and skills in the food industry, to eventually move on to higher positions)
- *Work skills workshops
- *Re-entry program for previously incarcerated adults

Harvest Commons caters to individual couples, and families who are experiencing homelessness or who are at risk of homelessness, low income individuals, current and former public housing residents, low income seniors, and formerly incarcerated adults.

Through its multiple programs, and city-state-nation wide collaborative efforts, this building's program is an example of how the holistic approach works for individuals of lower-income.

Asheville Implementation

If Asheville were to implement such a program, or even half of this program, it would have to do so in each public housing neighborhood, and receive priority not only from the city, but the state, and the local community organizations. The disparities in these census tracts are evidence that these are issues that can no longer be addressed solely by 1 or 2 entities, no matter how powerful. If a holistic approach is not taken, and priority is not given to address the disparities of these neighborhoods and the Black Population of Asheville, then progress will become harder and harder to achieve.

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