

DEMOGRAPHIC PATTERNS

SECTION II. Demographic Patterns

This section examines demographic patterns that are associated with residential settlement, housing availability and affordability, and access to opportunity. It also provides context for the analyses in Sections III (Disproportionate Housing Needs), IV (Access to Opportunity), and V (Disability and Access).

The section begins with a brief discussion of the history of residential settlement in the Central Texas Region, focusing on how certain policies and practices predetermined barriers to housing choice. This is followed with a discussion of how the region has changed since 1990 for demographics, segregation, poverty, and homeownership, ending on current conditions.

Where possible, the data tables and maps are shown for every jurisdiction included in the study. For Travis County and Williamson County, data are presented for the entire counties and for CDBG service areas only.

Primary Findings

- Resident diversity. The most diverse areas in the region include Pflugerville and Taylor (for people of color); Austin and Travis County (for foreign born residents); and Austin, Travis County, and Pflugerville (Limited English Populations). Georgetown and Williamson County are the least diverse. Round Rock and Travis County best represent diversity in the region overall.
- **Family poverty.** Overall, African American and Hispanic families have much higher rates of family poverty than Non-Hispanic White and Asian families. Pflugerville has the smallest difference in family poverty among races and ethnicities. The gap is largest in Austin, Taylor, and Travis County, where African American and Hispanic families have poverty rates averaging 17 percentage points greater than Non-Hispanic White and Asian families—a very significant difference.
- **Segregation.** Pflugerville stands out as having the lowest level of segregation and the highest proportion of African American residents of any jurisdiction represented in this study. Round Rock also has relatively low segregation and high diversity. Austin has the highest levels of African American and Hispanic segregation, while Georgetown and Taylor show some segregation of Asian residents. Segregation of persons with disabilities is low in all areas of the region.

History of Residential Settlement in Central Texas

Past actions of both the public and private sector have had a lasting influence on residential settlement in the Central Texas region. Those that most significantly shaped the demographic and economic makeup of the cities and counties in the region include:

- Public sector ordinances that prevented certain races and ethnicities from living in parts of town and prohibited mixed race blocks or neighborhoods;
- Racial criteria applied to residential lending (also known as "redlining"); and
- Institutionalization of people with disabilities.

This section begins with a review of those practices and then examines how those practices established the patterns of segregation and economic isolation inherent in the region today.¹

Racial zoning in Austin and the State of Texas. The City of Austin, similar to many southern cities, included race-based zoning (e.g., a designated "Negro district") in its first comprehensive plan from 1928. That plan contained a recommendation to locate African Americans living in the city to east Austin. The city imposed such zoning despite a ruling by the U.S. Supreme Court in 1917 that made such actions unconstitutional.²

The Texas legislature had previously enabled racial zoning at the local level. The state's language in its initial bill giving cities the power to zone provided cities the "power and authority" to "segregate and separate...the white and Negro race."

The city also initiated additional, equally powerful, ways to limit housing choice. Segregation was perpetuated through restrictions on services to African American residents outside of east Austin, the closure of integrated schools and relocation of African American children to segregated schools in east Austin, development of major freeways that uprooted minority communities and then isolated them, and limits on industrial (low land value) zoning in higher income, predominantly White areas of the city, forcing such uses into minority communities.

Development of suburban communities. Suburban areas developed as a welcome alternative to city living in many areas of the U.S., as well as an opportunity to develop new business opportunities.

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¹ This section largely draws upon Richard Rothstein's recent book *The Color of Law*, which documents local, state, and federal policies that contributed to segregation.

² Buchanan v. Warley, which nullified Louisville, Kentucky's residential segregation law.

Racial covenants were part of the advent of the exclusive suburb, which first developed in reaction to the rapid industrialization of many cities in the early 1900s. One of the most important suburbs of this era was Roland Park, located north of the City of Baltimore. The developers of this suburb wished to limit who could buy homes in the community and, to that end, set minimum home prices, restricted businesses that employed lower income workers, prohibited African Americans, and selectively chose other residents based on their ethnicity and wealth. These exclusions were rationalized with public health and safety arguments—the suburbs promised relief from the poor living conditions and crime of the city core—but were equally motivated by prejudice against racial and ethnic groups, mostly African Americans and Jews.

Roland Park's developers were not only influential in Baltimore; they went on to hold prominent positions nationally in city planning—and in federal lending—and promoted the exclusive suburb as a model for city planning. Racially restrictive covenants were found unconstitutional in a 1948 Supreme Court ruling—nearly 50 years after some of the first covenants were established.

The suburban communities in the Central Texas region were created to develop new economies, many agrarian, and were not initially created to exclude certain residents. All were formerly homes to Native American tribes, whose land was appropriated by movements of Anglo settlers. These towns offered economic opportunities to new residents who were emigrating from other parts of the country or into the U.S. Yet many adopted exclusionary zoning and restrictive covenants as they developed. Discriminatory and exclusionary actions by town leaders varied: some engaged in racial zoning, some took positions against slavery, some were passive.

Georgetown. The town was established to be the Williamson County seat in 1848 and offered opportunity for settlers to start small farms. According to Georgetown historical records, the town was initially a "melting pot for people with various geographical origins and ethnic backgrounds." Town records describe Georgetown and Williamson County as not actively engaging in the practice of slavery, reflected in the county's vote against secession from the Union in 1861.³ Despite this history, Georgetown did eventually enact a "Negro residential zone," in the late 1930s that made it illegal for Whites to live in the zone and for African Americans to live in White designated zones.

Pflugerville was founded in 1860 with a general store and named to honor Henry Pfluger, who emigrated to the U.S. to escape the Prussian War. Pflugerville's maturity into a major suburban community of the Austin region occurred very recently, between 2000 and 2010: The town had fewer than 1,000 people as late as 1980 and fewer than 5,000 people in 1990. As discussed later in this section, residents settling in Pflugerville

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³ http://www.georgetown-texas.org/THC_Georgetown_Texas.pdf

in the past 20 years have been very diverse—a marked change from the early years of Pflugerville, when African American workers were prohibited from residing in the town.

However, areas outside of Pflugerville (now part of the city) promoted equitable residential settlements. A farmer who owned land outside of Pflugerville created the area's first African American neighborhood, selling lots to workers in the town's mills for \$50. In April 1910, the settlement was placed in the county records as Pflugerville's "Colored Addition." Shortly afterward, the town became home to Mexican Americans fleeing the Mexican Revolution, which is memorialized in the establishment of Santa Maria Cemetery, which contained burial plots for both Mexican and African Americans.⁴

Round Rock. Round Rock was established by settlers seeking to expand their businesses and capitalize on trade and travel moving through the area. A notable event in the town's history was the resistance by a Baptist minister with Mexican heritage to observe segregated entrances into restaurants. His affiliation with the religious community is thought to have played a role in changing some rules of segregation in the 1950s, before federal civil rights laws.

Taylor's history is similar to other cities; the town was settled to expand opportunity for new settlers. The town has historically been racially and ethnically diverse and, although the town had segregated schools, actions like the owner of the Taylor Café—providing two jukeboxes in his café, so both Whites and African Americans could play music—promoted tolerance and acceptance.

Redlining. Not every city and suburb had racial zoning or racially restrictive covenants; yet these areas were still not accessible to many due to lending discrimination. Most suburbs, which offered the promise of better schools and healthier living conditions, were available only to owners.

The term "redlining" refers to a practice of the Federal Home Owner's Loan Corporation (HOLC), which was established in 1933 to stabilize the housing market. Prior to the HOLC, homeownership was unusual for all but the very wealthy, as lenders required significant downpayments (e.g., 50% of home value), interest only payments, and a loan term of just five to seven years. The HOLC offered more reasonable terms, allowing middle and upper middle class households to become owners.

To evaluate loan risk, the HOLC hired local real estate agents to develop maps depicting neighborhood quality, on which loan pricing would be based. Lacking data or historical trends to evaluate risk, these agents employed racial and ethnic prejudice to risk-rate residential blocks and neighborhoods. This not only had the effect of segregating Non-

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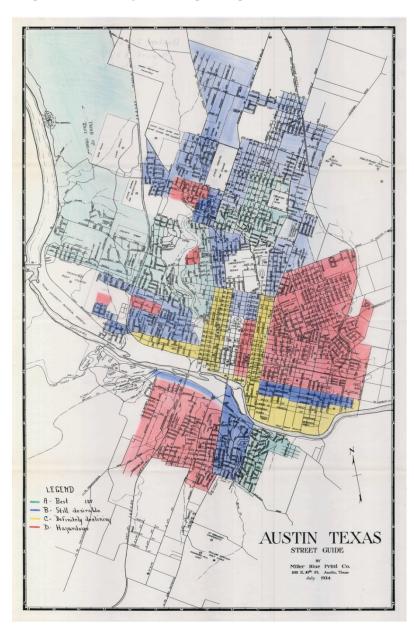
⁴ https://www.pflugervilletx.gov/for-visitors/history-of-pflugerville

White residents into certain areas in cities, it also prevented Non-White residents from obtaining ownership by artificially raising the cost of purchasing an inner city home.

An example of redlining in the City of Austin is shown in the following map from 1937. Much of east Austin was considered "hazardous" with parts of southeast Austin carrying a moderately better but still negative "definitely declining" designation.

Figure II-1. Austin Redlining Map, 1937

Source: NARA II RG 195, Entry 39, Folder "Austin, Texas," Box 153.



The Federal Housing Administration (FHA), which insures residential mortgages, was formed shortly after the HOLC and continued the federal effort to continue to expand homeownership for the middle class. This opportunity was effectively only available to White renters, as the FHA underwriting manual instructed against positive risk ratings

for neighborhoods with mixed race or social class. The FHA also actively denied lending in urban neighborhoods, favoring lending in suburbs.

Laws prohibiting discrimination in lending were passed in 1974, much later than the prohibition of other discriminatory actions. As such, for decades these restrictions on mortgage lending—mostly for African Americans, immigrants, and women—significantly limited access to economic opportunity and perpetuated segregation of poverty, race, and ethnicity in inner city neighborhoods.

Institutionalization of residents. Institutionalization was perceived as a federal solution to the housing needs of low income residents, lower class workers, and persons with disabilities.

The City of Austin was home to the first federal public housing developments for low income residents built by the U.S. Housing Authority, or USHA. The USHA built housing for African Americans on the east side of the city and housing for Whites on the west side. This siting was consistent with the intent of city planners to force African Americans to reside in east Austin. City leaders went so far as to repurpose land representing freedom to segregation African American residents: Rosewood Courts, the eastside project, was built on land obtained through condemnation of a park owned by the Travis County Emancipation Organization to commemorate the end of slavery.

Historically, many people with disabilities were segregated into two state "schools" (now called State Supported Living Centers) in Austin. These institutions were not necessarily educational in nature; rather, these were large facilities where the state placed people with disabilities. One of the facilities, the Austin State Supported Living Center, is still in operation in the city. The facility has been recently investigated and found to violate standards in resident safety and care; the facility has also been part of a Department of Justice settlement agreement related to violations. Lack of services for persons with disabilities, along with barriers in public infrastructure (e.g., lack of sidewalks, lack of transit, lack of accessible housing) either kept residents with disabilities in institutional settings or steered them into certain parts of the city.

Housing preferences and segregation. The above actions reflected the biases of many individuals in positions of power in cities throughout the U.S. It is unclear how many residents supported these decisions. Yet a post-Civil Rights survey of residents in the Central Texas region, conducted in the late 1970s ("Housing Patterns" study), showed support for diversity in neighborhoods. The survey, significant for eight different geographic areas within the City of Austin, found that residents were highly tolerant and accepting of diverse neighbors: 76 percent of respondents said it was *not* important that neighbors have race in common; 64 percent said they did *not* prefer to live on a block with only residents of their same race. Nearly all (96-98%) residents said they would *not* object to living on the same block with or next door to other racial or ethnic groups.

These preferences did vary by geographic location, however. In general, residents in northwest and west Austin demonstrated greater bias toward different racial and ethnic groups, while residents in northeast Austin demonstrated the least bias. As shown later in this section, racial and ethnic diversity differ among these areas in the city, with the southeast and northeast being more diverse.

Although the survey was not meant to test how past actions of forced segregation influence current attitudes towards current and potential neighbors of varying races and ethnicities, differences in acceptance by geographic area suggest that exclusionary practices may influence or perpetuate bias, potentially through limiting exposure to neighbors of diverse races, national origins, and cultures.

Conditions today. In many ways, the economic and residential development patterns that exist today (discussed in detail below) are similar to those at the turn of the century, when the country was in a period of economic expansion and demographic change, which benefited some residents more than others. This remains the case today: Social mobility research increasingly demonstrates that job growth and economic expansions favor highly educated, high income, well-resourced residents—and provide little benefit to residents living in poverty, including people of color, who are disproportionately poor. This is largely due to inequities in housing choice and access to opportunity that have been reinforced by the actions described above.

Resident Diversity and Change

Figure II-2 shows the current population of the region and the jurisdictions participating in the Analysis of Impediments to Fair Housing Choice (AI), along with the characteristics of residents.⁵ Georgetown, followed by the unincorporated areas in Williamson County, are the least diverse racially and ethnically.⁶ Pflugerville and Taylor are the most diverse, as measured by the proportions of residents who are people of color (also known as members of "minority" racial and ethnic groups). The CDBG service areas of Travis County collectively best represent the region overall in racial and ethnic diversity.

Foreign born residents are largest in Austin and Travis County (full county), followed by Pflugerville. Georgetown, Taylor, and Williamson County have the smallest proportions of foreign born residents. Round Rock is the most similar to the region overall in foreign born residents.⁷

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⁵ Georgetown and Taylor are participating in the AI through their local public housing authorities.

⁶ This section uses the designation of race and ethnicity from the U.S. Census. Ethnicity is specific to being of Hispanic descent. It also uses the term "people of color," which is the same as the more commonly used "minority" population designation and avoids the counterintuitive use of "minority" in cases where the Non-White and Hispanic population exceeds 50 percent.

⁷ Foreign born is used as a proxy for the Fair Housing protected class of national origin.

The proportion of Limited English Population (LEP) residents—defined as residents over the age of 14 who do not speak English "very well" as self-reported in Census surveys—is highest in the City of Austin, Travis County (full county) and Pflugerville, and lowest in Georgetown and Williamson County (full county). Round Rock best represents the region in LEP residents.

Taylor has the highest proportion of persons with disabilities and is most similar to the region, followed by Georgetown. The lowest proportions are found in Austin, Round Rock, and Travis and Williamson Counties (full counties).

Austin has the highest proportion of persons living in poverty, which is partially related to the presence of college students in the city. Taylor and Travis County have the second highest rates. The remaining jurisdictions have much lower rates, all below the region overall.

Figure II-2.

Current Population and Resident Characteristics

		White,	Black,		Asian or Pacific Islander, Non-	Two or More Races,	All	Foreign	Limited English	Persons with	Persons Living in
	Population Hispanic Hispanic Hispanic Hispanic	Hispanic	Hispanic	Hispanic	Hispanic	Hispanic	of Color	Born	Proficiency	Proficiency Disabilities Poverty	Poverty
Region	2,170,951	53%	7%	32%	5%	2%	46%	14%	8%	14%	12%
Austin	967,629	49%	7%	34%	7%	2%	51%	18%	13%	9%	17%
Georgetown	66,904	77%	3%	21%	1%	1%	26%	9%	7%	13%	7%
Pflugerville	61,271	45%	16%	28%	9%	2%	55%	16%	11%	11%	7%
Round Rock	124,455	50%	10%	31%	6%	2%	49%	14%	9%	9%	10%
Taylor	17,451	45%	12%	38%	1%	4%	55%	11%	10%	15%	15%
Travis County (full county)	1,206,427	50%	8%	34%	6%	2%	50%	18%	12%	9%	15%
Travis County (CDBG Service Areas only)	168,020	54%	9%	29%	6%	2%	46%	N/A	N/A	N/A	N/A
Williamson County (full county)	524,244	62%	6%	24%	6%	2%	38%	12%	7%	9%	7%
Williamson County (CDBG Service Areas only)	273,247	67%	5%	22%	4%	2%	32%	N/A	N/A	N/A	N/A

Note: The term "people of color" is the same as the more commonly used "minority" population designation and avoids the counterintuitive use of "minority" in cases where the Non-White and Hispanic population exceeds 50 percent.

Source: Population estimates are from the State Demographer or local sources as available and represent 2017 estimates, except for the City of Austin and the region overall, which are 2018 estimates.

Resident characteristics use 2016 data from the HUD AFFH tool, and Census except for Georgetown and Taylor, which use a 2012-2016 range of data from the Census ACS.

Race and ethnicity. Figure II-3 shows the number of residents by race and ethnicity for each jurisdiction, in addition to numerical and percentage changes in these resident groups between 2000 and 2016.

Numerically, Austin and Travis County have seen the largest increases in people of color in the past 17 years, followed by Williamson County.

Growth in people of color has exceeded growth of all residents in every participating jurisdiction (far right column), with the largest differences in Round Rock and Williamson County. This pattern has helped make the jurisdictions and the regions increasingly diverse.

By race, Pflugerville has seen significant growth in its African American residents, followed by Round Rock. Growth in Austin and Taylor has been very minimal. Growth in Hispanic residents has been strongest for Pflugerville, Round Rock, Georgetown, and Williamson County overall. Growth in Non-Hispanic White residents has also been very strong in Pflugerville and Georgetown.

Figure II-3.

Change in Resident Race and Ethnicity, 2000 to 2016

	Austin	Georgetown	Pflugerville	Round Rock	Taylor	Travis County	Williamson County
2016 Population by Race and Ethnicity							
Black, Non-Hispanic	65,631	1,813	8,946	11,377	1,986	90,819	29,923
Hispanic	312,822	12,631	15,551	34,435	6,338	387,357	116,943
White, Non-Hispanic	443,808	43,787	24,894	56,744	7,404	570,282	302,516
All Residents	907,779	59,436	55,712	112,767	16,492	1,148,176	490,619
All People of Color	463,971	15,649	30,818	56,023	9,088	577,894	188,103
2000 to 2016 Change, Numerical							
Black, Non-Hispanic	1,372	881	7,437	6,817	84	17,577	17,479
Hispanic	112,243	7,510	12,824	20,924	1,712	158,309	73,953
White, Non-Hispanic	96,254	22,024	13,802	16,631	542	112,465	118,669
All Residents	251,217	31,097	39,377	51,631	2,917	335,896	240,652
All People of Color	154,963	9,073	25,575	35,000	2,375	223,431	121,983
2000 to 2016 Change, Percent							
Black, Non-Hispanic	2%	95%	493%	149%	4%	24%	140%
Hispanic	56%	147%	470%	155%	37%	69%	172%
White, Non-Hispanic	28%	101%	124%	41%	8%	25%	65%
All Residents	28%	52%	71%	46%	18%	29%	49%
All People of Color	33%	58%	83%	62%	26%	39%	65%
Growth in People of Color v. Overall Growth	6%	6%	12%	17%	8%	9%	16%

Note: Change is calculated using the U.S. Decennial Census and estimates from the American Community Survey, 2012-2016. HUD Table 2 was not used due to inconsistent use of racial and multi-racial categories across years. As such, comparable regional data are not presented here.

Source: American Community Survey, 2012-2016.

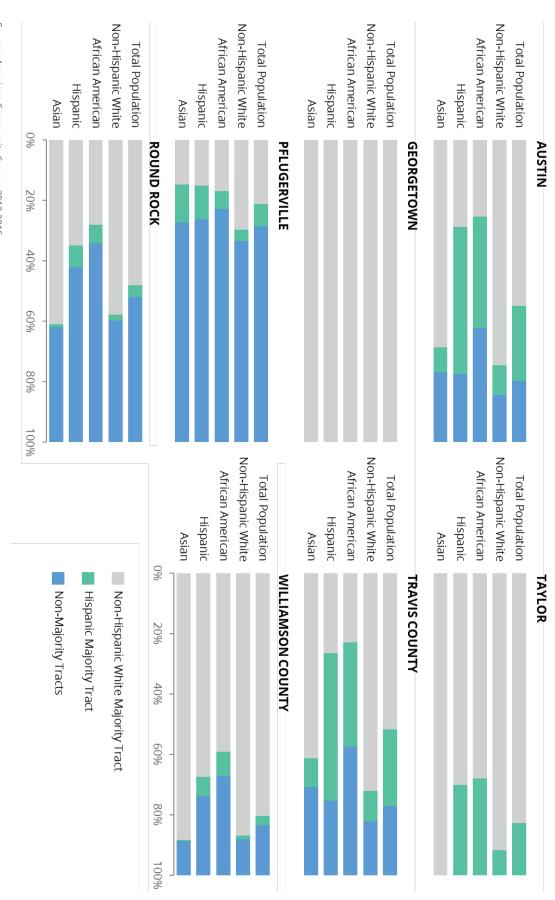
The following series of bar graphs shows where residents reside in the participating jurisdictions by the diversity of the Census tract in which they live. Austin's graphic, for example, shows that about half of all residents in Austin live in Census tracts with Non-Hispanic White majorities; 30 percent live in Hispanic majorities; and 20 percent live in non-majority tracts. The graphic also shows that Non-Hispanic White and Asian residents are much more likely than African American or Hispanic residents to live in majority Non-Hispanic White tracts. African Americans are equally distributed among different tracts, while residents of Hispanic descent are most likely to live in Hispanic-majority tracts.

Patterns in the other jurisdictions include:

- Georgetown residents all live in Non-Hispanic White majority tracts, since there are no other types of majority tracts in the city;
- The vast majority of Pflugerville residents of all races and ethnicities live in nonmajority tracts;
- Round Rock is similar to Pflugerville for African American and Hispanic residents, yet Non-Hispanic White and Asian residents are more likely to live in majority Non-Hispanic White tracts;
- Taylor also shows slightly different patterns of residency for African American and Hispanic residents, with one third living in Hispanic-majority tracts;
- Distributions in Travis County overall reflect those in Austin; and
- Williamson County residents are most likely to live in Non-Hispanic White tracts especially Non-Hispanic White and Asian residents, where 90 percent reside in this type of tract.

In sum, Pflugerville is the most balanced in terms of residential dispersion by race and ethnicity because it has the least variation in where resident live. Austin and Travis County have the most variance, with African American and Hispanic residents much more likely than Non-Hispanic White or Asian residents to live in these majority tracts.

Distribution of Residents by Race and Majority Tracts, by Jurisdiction, 2016 Figure II-4.



Change in race and ethnicity by Census tract. The following maps show declines and increases in African American, Hispanic, and Non-Hispanic White residents by neighborhood (Census tract) between 2010 and 2016.

The most significant changes are for African American residents. As Figure II-5 shows, neighborhoods in west Austin, western Travis County, southwest Williamson County, and the western edge of Round Rock have experienced the most decline in African American residents. This is offset by increases in southeast Travis County, Pflugerville, eastern Round Rock, and rural parts of Williamson County.

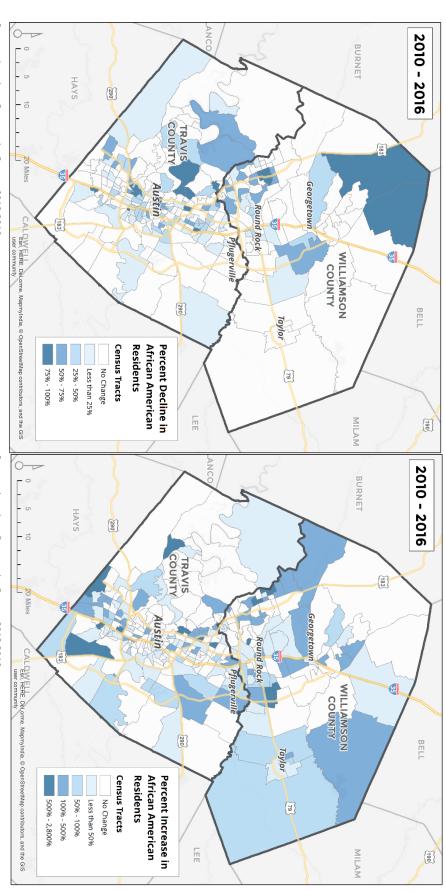
The majority of neighborhoods have seen very little decline in Hispanic and Non-Hispanic White residents. As shown in Figure II-8, growth of residents of Hispanic descent has been strongest in Georgetown, Round Rock, Pflugerville, some neighborhoods in west Austin, and parts of unincorporated Travis County. Growth in Non-Hispanic White residents is clustered in east Austin and the neighborhoods on the periphery of Round Rock.

Figure II-5.

Percent Decline in African American Residents by Census Tract, 2010 to 2016

Figure II-6.

Percent Increase in African American Residents by
Census Tract, 2010 to 2016



Source: American Community Survey, 2012-2016.

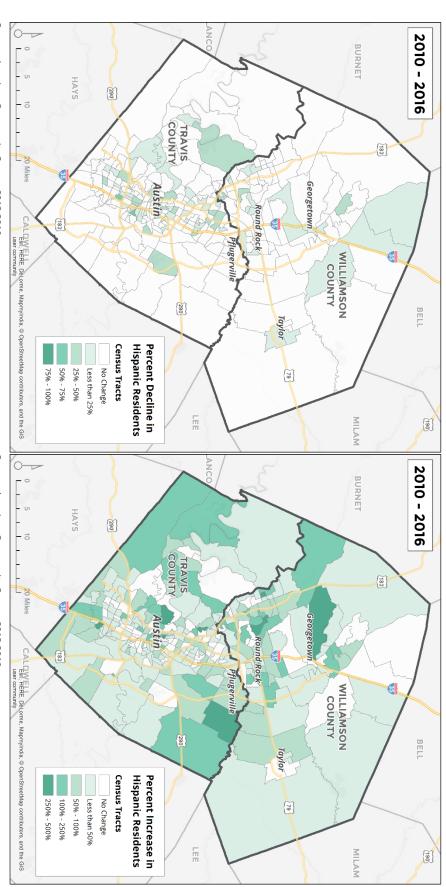
Figure II-7.

Percent Decline in Hispanic Residents by Census
Tract, 2010 to 2016

Figure II-8.

Percent Increase in Hispanic Residents by Census

Tract, 2010 to 2016



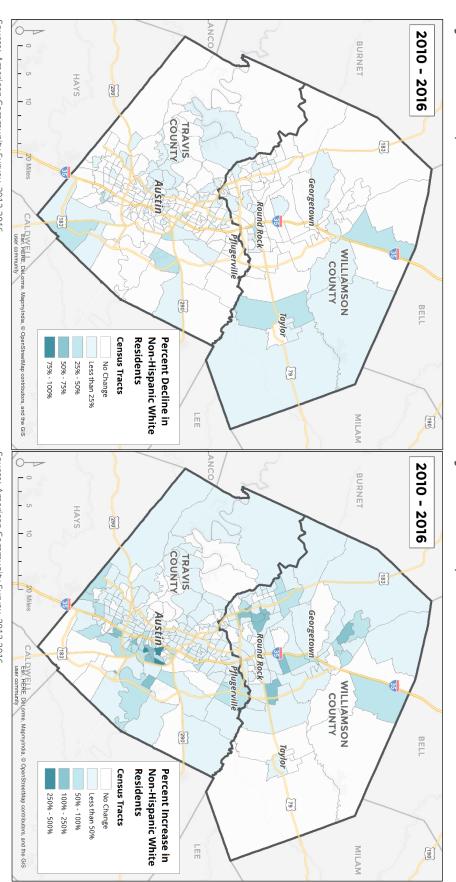
Source: American Community Survey, 2012-2016.

Figure II-9.

Percent Decline in Non-Hispanic White Residents by Census Tract, 2010 to 2016

Figure II-10.

Percent Increase in Non-Hispanic White Residents by Census Tract, 2010 to 2016



Source: American Community Survey, 2012-2016.

National origin and Limited English Proficiency (LEP) residents. In all jurisdictions, foreign born and LEP residents make up smaller proportions of the resident population than people of color: The region is 46 percent people of color, 14 percent foreign born, and 8 percent LEP. Yet the growth of foreign-born and LEP resident groups been much stronger than people of color in most jurisdictions.

Figure II-11 shows the change in foreign born (a proxy for national origin) and LEP residents. Austin and Travis County have the smallest proportional change in both foreign born and LEP residents but the largest change in numbers. Williamson County's change in foreign born and LEP residents has been strong both proportionately and numerically.

Figure II-11.
Change in
National Origin
and Limited
English
Proficiency
Residents, 2000
to 2016

Source: American Community Survey, 2012-2016

	2000 to 2016 Numer	.	2000 to 2016 Perce	0 .
	Foreign-Born Residents	LEP Residents	Foreign-Born Residents	LEP Residents
Austin	55,852	20,796	51%	25%
Georgetown	3,553	2,037	188%	111%
Pflugerville	7,731	4,889	735%	637%
Round Rock	9,815	5,171	176%	126%
Taylor	859	178	87%	13%
Travis County	78,527	35,780	64%	38%
Williamson County	38,040	17,242	206%	130%

Persons with disabilities. Between 2000 and 2016, the definition of "disability" in the Census changed. In the 2000 Census, "employment disability" was included in the definition; in 2016, it was not. As such, the number of residents with a disability cannot be compared between the two years.

Even with this change in definition, the number of persons with disabilities increased in the region's suburban areas, as a result of residents aging and moving to find affordable housing. As Figure II-12 shows, Georgetown and Taylor have the largest proportions of residents with disabilities.

Figure II-12.
Percent of Residents with a
Disability, 2016

Source:

American Community Survey, 2012-2016

	Percent with a Disability
Austin	9%
Georgetown	13%
Pflugerville	9%
Round Rock	10%
Taylor	15%
Travis County	10%
Williamson County	10%

Poverty. Overall in the region, 12 percent of people live in poverty. Differences in the proportion of persons living in poverty range from a low of 7 percent (Georgetown, Pflugerville, Williamson County) to a high of 17 percent (City of Austin, and inflated due to the student population). Numerically, Travis County and the City of Austin have the largest number of residents living in poverty, at 170,000 and (nearly) 150,000. Williamson County is a far distant third at 35,000. However, Williamson has seen a large increase in the number of families living in poverty, second to the increase in Travis County and more than Austin's increase.

Growth in family poverty has been larger than individual poverty in all suburban cities, except for Austin and Taylor, as shown below.

Figure II-13. Change in Persons Living in Poverty, 2000 to 2016

Source: American Community Survey, 2012-2016

	Number Living in Poverty, 2016 Individuals		ole and Families rty, Numerical Family
Austin Georgetown Pflugerville Round Rock Taylor Travis County Williamson Count	147,921 4,106 3,833 10,761 2,411 171,023	55,910 2,234 3,555 8,392 580 71,635 23,310	42,992 8,117 9,825 10,422 389 62,299 51,955

Figure II-14 shows poverty rates by individual and family in 2000 and 2016, as well as the percentage point change across those years. Williamson County's change in individual poverty is notable, rising 10 percentage points from a very low 5 percent in 2000 to a relatively high 15 percent as of 2016. Pflugerville and Round Rock also saw relatively high increases in individual poverty, as well as family poverty.

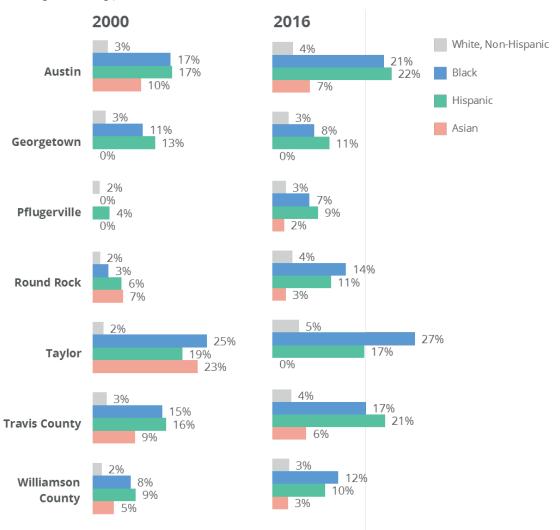
Figure II-14.
Poverty Rates, 2000 and 2016

	200	00	201	6	Percentage Po	oint Change
	Individual	Family	Individual	Family	Individual	Family
Austin	14%	9%	17%	11%	3%	2%
Georgetown	7%	4%	7%	4%	0%	0%
Pflugerville	2%	2%	7%	5%	5%	3%
Round Rock	4%	3%	10%	6%	6%	4%
Taylor	14%	11%	15%	12%	1%	1%
Travis County	13%	8%	15%	10%	3%	3%
Williamson County	5%	3%	15%	5%	10%	2%

Source: American Community Survey, 2012-2016.

Poverty by race and ethnicity. Figure II-15 shows the differences in family poverty by race and ethnicity for 2000 and 2016, by jurisdiction. Non-Hispanic White residents have very low poverty rates relative to African American and Hispanic families. Except for Georgetown and Taylor (Hispanic families only), poverty rates have increased for African American and Hispanic families since 2000, and remain stubbornly high in Austin, Taylor, and Travis County.

Figure II-15. Family Poverty, 2000 and 2016



Source: U.S. Census 2000 and American Community Survey, 2012-2016.

segregation. The figure shows how the proportions of households in each income range has changed between 2000 and 2016 household income into three categories using income breaks employed by the Pew Research Center to examine economic Income diversity. Income diversity has shifted significantly since 2000, as shown by Figure II-16. The figure categorizes

income brackets have declined, offset by increases in the proportions of households in the highest income bracket In Austin, Georgetown, Round Rock, Travis and Williamson Counties, the proportions of households in the low and moderate

movement of households due to housing costs or improvement or declines in economic well-being; it is likely a combination of color in these cities. Taylor experienced the most modest changes. It is unclear if the change in household income is related to income households were largest in Pflugerville and Round Rock, which is somewhat surprising, given the growth in people of The largest decrease in the proportions of low income households occurred in Austin and Travis County. Declines in moderate

Change in Income Distribution by Low, Middle, and High Income Brackets, 2000 to 2016 Figure II-16.

	2	2000 Distribution	ň	2	2016 Distributior	п	2000 to 2016	2000 to 2016 Change, Percentage Poi	ntage Points
	% Low (<\$35,000)	% Low % Middle % High (<\$35,000) (\$35k-\$100k) (>\$100,000)	% High (>\$100,000)	% Low (<\$35,000)	% Low % Middle % High (<\$35,000) (\$35k-\$100k) (>\$100,000)	% High (>\$100,000)	% Low (<\$35,000)	% Low % Middle % High (<\$35,000) (\$35k-\$100k) (>\$100,000	% High (>\$100,000)
Austin	40%	46%	14%	28%	44%	28%	-12%	-2%	14%
Georgetown	30%	52%	18%	24%	48%	28%	-6%	-4%	10%
Pflugerville	12%	65%	23%	16%	48%	36%	3%	-17%	14%
Round Rock	21%	61%	17%	20%	46%	34%	-1%	-15%	16%
Taylor	45%	46%	8%	37%	49%	14%	-8%	3%	5%
Travis County	37%	47%	16%	26%	43%	31%	-11%	-4%	15%
Williamson County	23%	59%	19%	19%	46%	35%	-4%	-12%	16%

Source: American Community Survey, 2012-2016.

Segregation and Integration

This section examines segregation in the region. It focuses on:

- Patterns of racial or ethnic segregation,
- Patterns of segregation of foreign born and Limited English Proficiency (LEP) populations, and
- Patterns of segregation of persons with disabilities.

This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.

Racial and ethnic segregation. In the Central Texas region as a whole, 53 percent of residents report their race and ethnicity as Non-Hispanic White. Thirty-two percent report their ethnicity as Hispanic. African Americans (designated by the Census as Black, Non-Hispanic) represent 7 percent of residents; Asians, 5 percent; and multirace residents, 2 percent. Overall, 46 percent of residents are people of color.

The following maps present geographic concentrations of African American and Hispanic residents, as well as all people of color, and how concentrations have changed over time. The areas with the darkest shading represent the highest quartile of proportions for each map

African American concentrations have grown significantly into the eastern portion of Travis County and parts of Pflugerville.

Concentrations of Hispanic residents have become more pronounced in Central Austin, and have grown to include most of southeast Travis County.

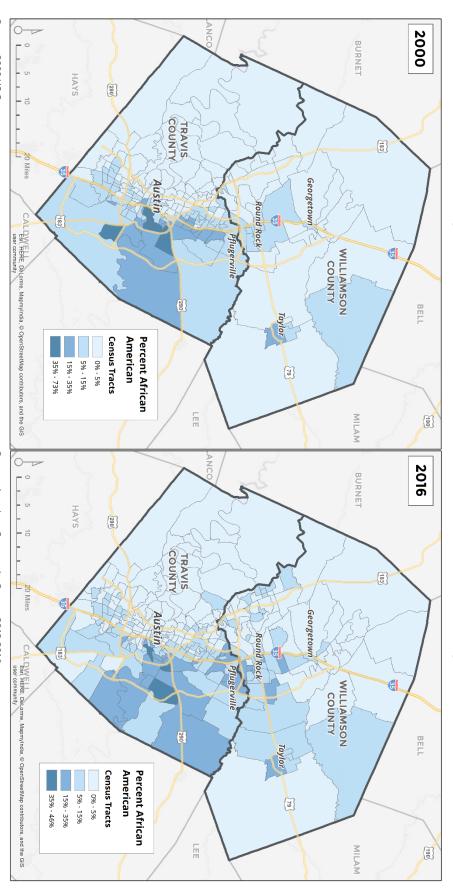
Overall, neighborhoods that are majority people of color have grown northward and represent a larger share of neighborhoods in the region than in 2000.

National origin and Limited English Proficiency (LEP) segregation.

Concentrations of residents who were born outside of the U.S. have grown since 2000, mostly outward from northeast Austin into southwest Pflugerville and into south Travis County. Changes in LEP resident concentrations show similar patterns.

These changes also reflect expanding concentrations of Hispanic residents.

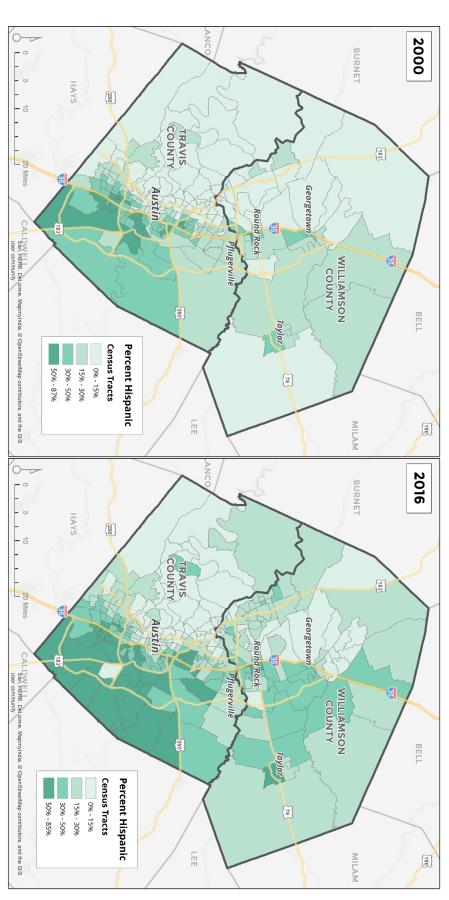
Percent African American by Census Tract, 2000 Figure II-17. Percent African American by Census Tract, 2016 Figure II-18.



Source: 2000 US Census.

Source: American Community Survey, 2012-2016.

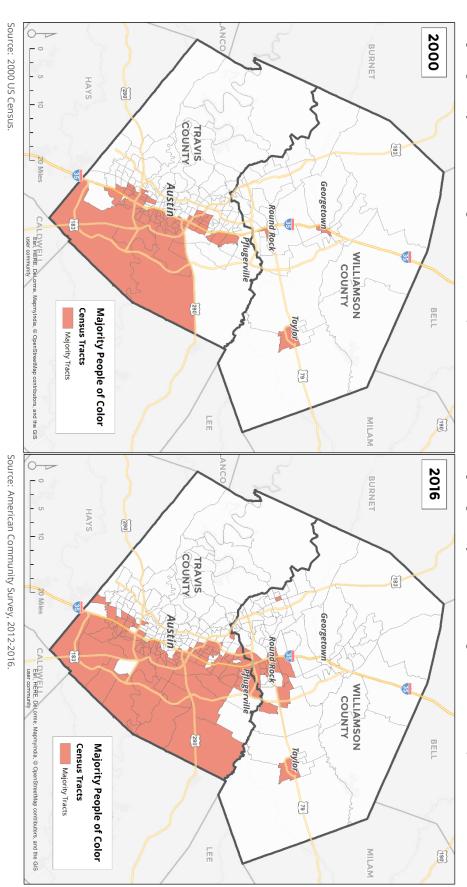
Percent Hispanic by Census Tract, 2000 Figure II-19. Percent Hispanic by Census Tract, 2016 Figure II-20.



Source: 2000 US Census.

Source: American Community Survey, 2012-2016.

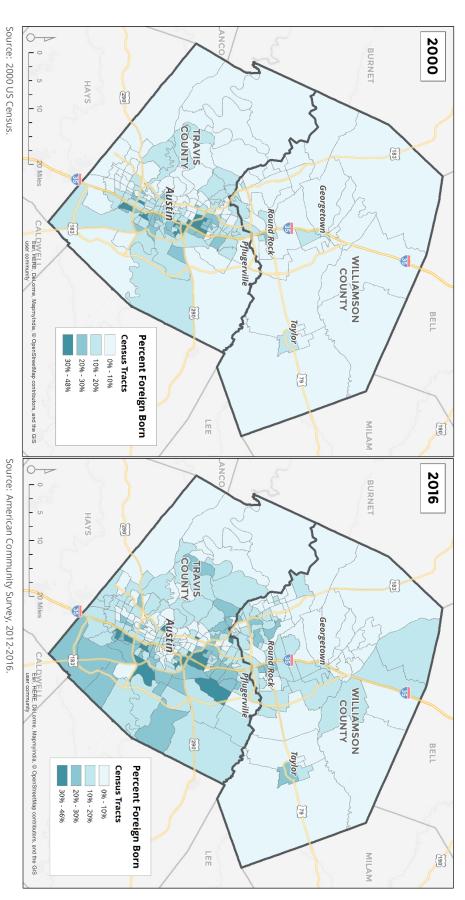
Majority People of Color by Census Tract, 2000 Figure II-21. Majority People of Color by Census Tract, 2016 Figure II-22.



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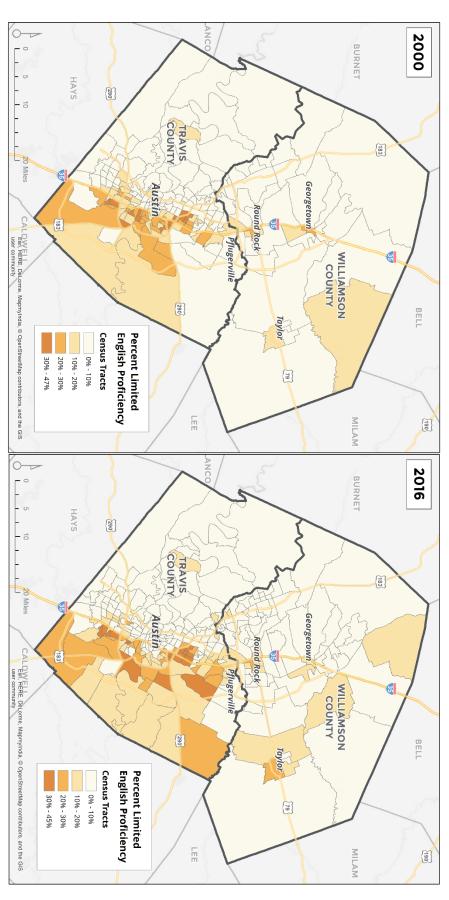
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Percent Foreign Born by Census Tract, 2000 Figure II-23. Figure II-24. Percent Foreign Born by Census Tract, 2016



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Percent Limited English Proficiency by Census Tract, 2000 Percent Limited English Proficiency by Census Tract, 2016 Figure II-25. Figure II-26.



Source: 2000 US Census.

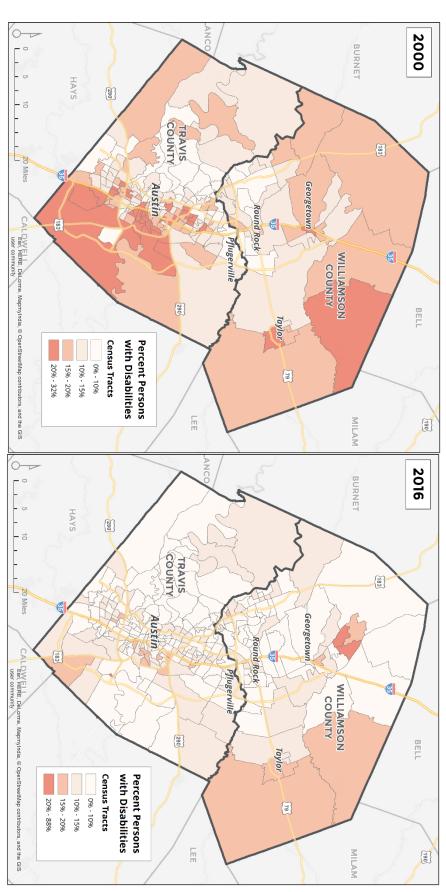
Source: American Community Survey, 2012-2016.

Segregation of persons with disabilities. The maps on the following page show where people who reported disabilities lived in the region in 2000 and 2016. Because the definition of disability changed in the Census between 2000 and 2016, these maps should not be compared; instead, they should be examined in isolation. The 2000 map includes persons who have an employment disability, whereas the 2016 map does not. This is due to a change in the way the Census defines disability.

A key takeaway from both maps is that people with disabilities live throughout the region with the highest proportions in suburban areas. This is particularly true for residents who have an employment disability and, as such, are more likely to depend on public assistance. Their presence in suburban areas may be related to the lower costs of housing in outlying areas of the region.

HUD maps showing where people with disabilities live follow the concentration maps: These reveal that persons with disabilities live throughout the region regardless of their age. As such, it is important for communities to broadly distribute supportive services and access to public transportation.

Percent Persons with Disabilities by Census Tract, 2000 Figure II-27. Percent Persons with Disabilities by Census Tract, 2016 Figure II-28.

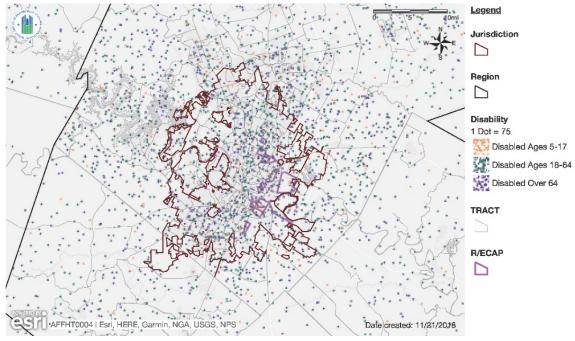


Note: Includes employment disability, which is not captured in the 2016 map.

Source: 2000 US Census.

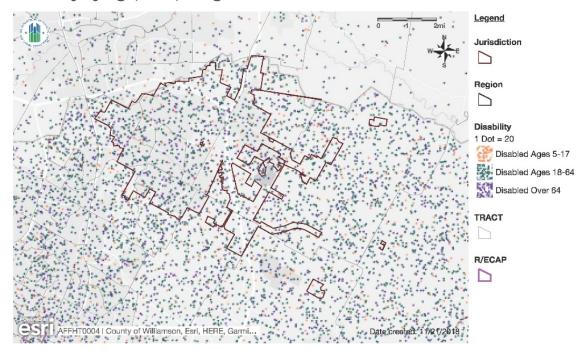
Source: American Community Survey, 2012-2016.

Figure II-29. Disability by Age, 2010, Austin



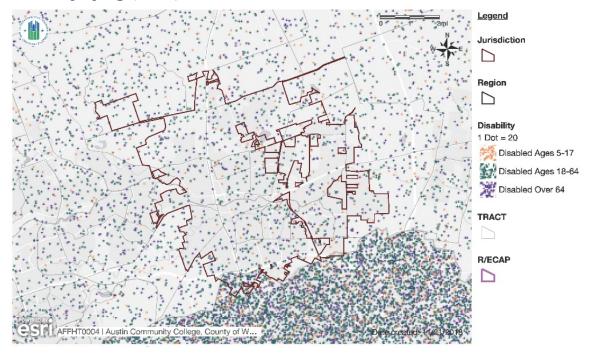
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-30. Disability by Age, 2010, Pflugerville



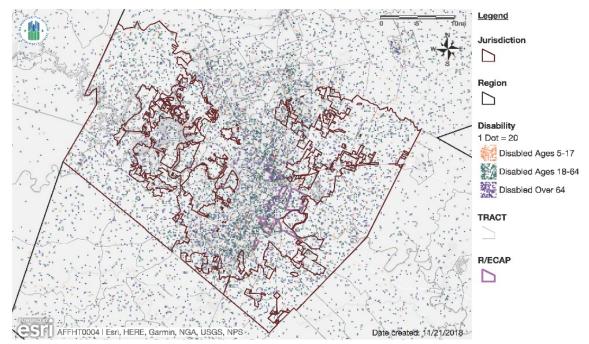
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-31.
Disability by Age, 2010, Round Rock



Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-32. Disability by Age, 2010, Travis County



Source: HUD AFFH Data and Mapping Tool, version 4.

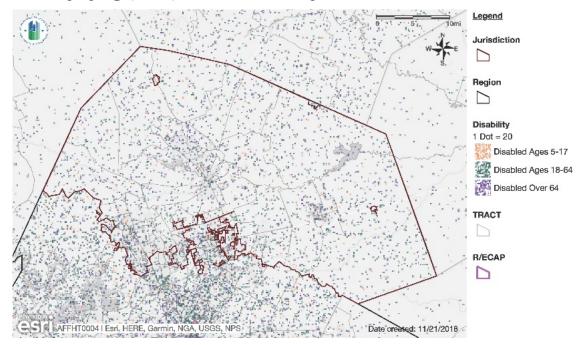


Figure II-33.

Disability by Age, 2010, Williamson County

Source: HUD AFFH Data and Mapping Tool, version 4.

Severity of segregation. A common measure of segregation used in fair housing studies is the dissimilarity index (DI). The DI measures the degree to which two distinct groups are evenly distributed across a geographic area, usually a county. DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. The DI represents a "score" where values between 0 and 39 indicate low segregation, values between 40 and 54 indicate moderate segregation, and values between 55 and 100 indicate high levels of segregation.

It is important to note that the DI provided by HUD uses Non-Hispanic White residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of Non-Hispanic White residents.

Another limitation of the DI is that it can conceal practices that lead to racial and ethnic exclusion. Counties without much diversity typically have very low dissimilarity indices, while counties with the most diversity will show high levels of dissimilarity. Thus, a "low" dissimilarity index is not always a positive if it indicates that racial and ethnic minorities face barriers to entry in a community.

The following two figures show the DI, calculated as of 2016. Overall in the region, the DI is highest for Black/White, showing a moderate to high indicator of segregation. By jurisdiction, the highest DI is for Asian/White segregation in Georgetown, followed by Black/White segregation in Austin and Travis County. By jurisdiction:

- Segregation in the City of Austin is "moderate." African American and Hispanic residents have the highest levels of segregation (African Americans are just below high);
- Georgetown has a high level of segregation for Asian residents and moderate for other races;
- Pflugerville has relatively low levels of segregation compared to other jurisdictions and to the region. The city's Black/White segregation level is very low and notable, given that the city has the highest proportion of African Americans of any participating jurisdiction (16%);
- Round Rock also has low segregation levels. This is consistent across racial and ethnic groups;
- Taylor's levels of segregation are also relatively low, except for Asians;
- Travis County's segregation is very similar to Austin's, reflecting the significance of Austin's residential settlement patterns; and
- Williamson County demonstrates low segregation levels for Hispanic/White comparisons and moderate levels for Black/White and Asian/White comparisons.

The disability DI is very low across jurisdictions, and reflects the dispersion of persons by disabilities shown in the maps above.

The LEP disability is similar to the Hispanic /White DI for most jurisdictions. The exceptions are Pflugerville and Taylor, where the LEP DI is much higher than the Hispanic/White DI.

Figure II-34.
Racial/Ethnic Dissimilarity Index, 2016

ION Austin	Georgetown	Pflugerville	Round Rock	Taylor	Travis County V	Williamson County
	32.64	19.98	20.65	21.13	40.34	24.21
	45.27	16.15	32.89	27.52	55.00	40.59
	35.30	23.45	26.41	21.91	47.06	27.72
56 36.17	56.70	35.11	26.01	41.06	36.97	42.26
	REGION Austin 35.75 39.05 49.54 54.07 41.63 46.82 41.56 36.17	Austin Georgetowr 39.05 32.64 54.07 45.27 46.82 35.30 36.17 56.70	Austin Georgetowr 39.05 32.64 54.07 45.27 46.82 35.30 36.17 56.70	Austin Georgetown Pflugerville Rou 39.05 32.64 19.98 54.07 45.27 16.15 46.82 35.30 23.45 36.17 56.70 35.11	Austin Georgetown Pflugerville Round Rock 39.05 32.64 19.98 20.65 54.07 45.27 16.15 32.89 46.82 35.30 23.45 26.41 36.17 56.70 35.11 26.01	Austin Georgetown Pflugerville Round Rock Taylor Trav 39.05 32.64 19.98 20.65 21.13 54.07 45.27 16.15 32.89 27.52 46.82 35.30 23.45 26.41 21.91 36.17 56.70 35.11 26.01 41.06

Note: Shaded areas indicate Moderately High and High levels of segregation.

Source: Root Policy Research.

Figure II-35. Disability and LEP Dissimilarity Index, 2016

Source:

Root Policy Research.

	Austin	Round Austin Georgetown Pflugerville Rock	Round Rock	Taylor	Travis County	Williamso County
Non-Disability/Disability	/ 15.95	20.99 12.08	12.14	11.67	15.77	15.86
Non-LEP/LEP	42.00	35.16 33.16	27.95	35.64	43.01	27.01

The following tables show how the DI has changed since 1990, for the jurisdictions for which the tables are available.

- In Austin, the DI has declined for Non-White/White segregation and Black/White segregation but increased for Hispanic/White and Asian/White segregation. These changes have been modest, however. Compared to the region overall, Austin has higher rates of segregation for all categories except for Asian/White.
- Pflugerville has a remarkably low DI, although it has trended upward as the City has grown and become more diverse.
- Round Rock has experienced a significant increase in Black/White and Asian/White segregation; despite this, the city's DI levels are still well below the region's.
- The DI in Travis County (full county) has changed little since 1990 except for Hispanic/White, where it has risen to a moderate to high level. In the CDBG service areas only of Travis County, Black/White segregation has increased beyond "moderate-high" to a "high" level. Hispanic/White segregation is approaching "high."
- Williamson County is the only county to show a decline in the DI for residents of all races and ethnicities, except for Asian residents, where it has increased slightly.

Table 3 - Racial/Ethnic Dissimilarity Trends, Austin

	(Austin,	TX CDBG, HOL	(Austin, TX CDBG, HOME, ESG) Jurisdiction	ction	(A	ustin-Round R	(Austin-Round Rock, TX) Region	
Racial/Ethnic Dissimilarity Index 19	90 Trend	1990 Trend 2000 Trend 2010 Trend		Current	1990 Trend	2000 Trend 2010 Trenc	2010 Trend	Current
Non-White/White	41.45	45.07	43.10	39.05	41.09	41.36	38.57	35.75
Black/White	56.52	56.73	52.95	54.07	54.14	51.20	48.40	49.54
Hispanic/White	42.11	50.12	50.18	46.82	41.65	45.64	43.23	41.63
Asian or Pacific Islander/White	32.25	33.24	33.07	36.17	39.76	40.23	38.36	41.56

Table 3 - Racial/Ethnic Dissimilarity Trends, Pflugerville

	(Pflug	gerville City, TX	(Pflugerville City, TX CDBG) Jurisdiction	tion	1)	Austin-Round Rock, TX	Rock, TX) Region	1
Racial/Ethnic Dissimilarity Index	1990 Trend	1990 Trend 2000 Trend 2010 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	3.18	4.51	11.01	19.98	41.09	41.36	38.57	35.75
Black/White	7.98	10.88	7.77	16.15	54.14	51.20	48.40	49.54
Hispanic/White	3.81	3.39	14.28	23.45	41.65	45.64	43.23	41.63
Asian or Pacific Islander/White	8.61	9.59	16.84	35.11	39.76	40.23	38.36	41.56

Table 3 - Racial/Ethnic Dissimilarity Trends, Round Rock

	(Ro	und Rock, TX C	(Round Rock, TX CDBG) Jurisdiction	on	1)	\ustin-Round F	lock, TX) Region	
Racial/Ethnic Dissimilarity Index	1990 Trend	1990 Trend 2000 Trend 2010 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	19.41	19.16	22.80	20.65	41.09	41.36	38.57	35.75
Black/White	18.89	19.53	27.32	32.89	54.14	51.20	48.40	49.54
Hispanic/White	22.14	22.41	28.19	26.41	41.65	45.64	43.23	41.63
Asian or Pacific Islander/White	18.09	19.22	21.03	26.01	39.76	40.23	38.36	41.56

Table 3 - Racial/Ethnic Dissimilarity Trends, Travis County, Including Incorporated Areas

	(Tra	vis County, TX	(Travis County, TX CDBG) Jurisdiction	ion	4)	(Austin-Round Rock, TX)	Rock, TX) Region	
Racial/Ethnic Dissimilarity Index	1990 Trend	1990 Trend 2000 Trend 2010 Trend	2010 Trend	Current	1990 Trend	2000 Trend 2010 Trend	2010 Trend	Current
Non-White/White	39.30	39.73	43.97	40.34	41.09	41.36	38.57	35.75
Black/White	56.02	52.39	59.04	55.00	54.14	51.20	48.40	49.54
Hispanic/White	34.01	39.19	46.62	47.06	41.65	45.64	43.23	41.63
Asian or Pacific Islander/White	35.72	38.40	30.43	36.97	39.76	40.23	38.36	41.56

Source: Decennial Census.

Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).