
**Accessible Housing:
An Analysis of Impediments to Fair
Housing in Mobile**

City of Mobile, Alabama

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1. Introduction

The State of Alabama and the national government prohibit discrimination in housing. Both governments recognize the principle that the freedom to choose where to live is fundamental to a vigorous democracy, engaged civics, economic vitality, fulfilling social development and individual self-realization. State and federal courts have established the consistency of these laws with their respective constitutions and mandate particular scrutiny to specific categories of the population that previously experienced housing discrimination. These groups, "protected classes" in legal terminology, are defined by race, color, religion, sex, national origin, familial status and disability.

Modest progress on open housing over time and continuing persistently high levels of separation have led to legislative, regulatory and judicial determinations that state and local governments must not only prohibit discrimination in housing, they must affirmatively further fair housing.

As a part of the exercise of its responsibilities to foster compliance with fair housing law, the U.S. Department of Housing and Urban Development requires Community Development Block Grantees to assess housing markets and practices and their own legal and administrative structures regarding their support for fair housing. These analyses are intended to provide the platform for expanded affirmative actions to achieve fair housing.

This Analysis of Impediments to Fair Housing Choice (AI) involves the following:

- ◆ An extensive review of the City of Mobile's laws, regulations and administrative policies, procedure and practices;
- ◆ An assessment of how those laws affect the location, availability and accessibility of housing;
- ◆ An evaluation of public and private conditions affecting fair housing choice for all protected classes; and
- ◆ An assessment of the availability of affordable, accessible housing in a range of unit sizes.¹

Recommendations for actions to reduce or eliminate impediments and attain fair housing are subsequently based on these analyses.

Jurisdiction

This AI is prepared for the City of Mobile, Alabama. It includes discussion of conditions found in Mobile, Mobile County and Baldwin County. Fair housing is a regional issue. If discrimination persists in one jurisdiction or if only one jurisdiction successfully furthers fair housing, regional imbalances will accentuate. The standard measures of segregation, separation, clustering and concentration each make their determination on a regional basis, and comparative analyses with other areas are conducted on the basis of regional data. For this reason, the AI measures, calculates and describes current fair housing characteristics in Mobile, Mobile County outside Mobile, Baldwin County and the Metropolitan Area. But, because the AI is prepared expressly for the City of Mobile, suggestions for policy focus exclusively on the city.

¹ U.S. Department of Housing and Urban Development. *Fair Housing Planning Guide*, p. 2-7. <http://www.hud.gov/offices/fheo/images/fhpg.pdf>. January 15, 2012.

Many of the analyses rely on U.S. Census data. The 1990, 2000 and 2010 Censuses are used extensively and are generally familiar to most local officials and citizens. However, changes commencing with the 2010 Census replace many of the detailed data found in earlier decennial census (such as proportion of income devoted to housing) with estimates of these characteristics based on the most recent annual data in three or five year compilations. We specify the particular census (or other data source) used in each of the following tables in a source note appended to the table.

Turning from research methodology to substantive findings, we first examine existing conditions.

2. Demographic Overview

Population Overview

Table 2-1 describes the changes in population in terms of numbers of people and the numbers of households in each period, while Table 2-2 describes the changes proportionally, i.e., in terms of the percentage changes. The City of Mobile increased in population by 1.3%, or 2,637 people, between 1990 and 2000, and then decreased in population by -1.9%, or 3,804 people, between 2000 and 2010.

While population increased and then decreased, the number of households in the city increased in both time periods: 3,038 more households (4.0%) between 1990 and 2000 and 479 more households between 2000 and 2010. The consistent increase in the number of households over the last two decades (a total of 3,517 households) and the slight decline in the population between 1990 and 2010 (1,167 persons) also mean that the number of people in a household decreased.

Shifting from the city to the metropolitan area (defined as Mobile County (including the city) and Baldwin County), substantial growth in both household and population characterized both decades. Growth was more rapid between 1990 and 2000, adding 63,335 people and 31,572 households (21.6% and 29.0%, respectively) from 1990 to 2000 and 54,999 people and 26,100 households (10.2% and 12.7%, respectively) from 2000 to 2010. The fiscal and banking crises and the recession beginning in 2008 are the likely reasons for the slower growth in the most recent decade.

Table 2-1

Population and Households, 1990 to 2010

City of Mobile, Suburban Mobile County, Mobile and Baldwin Counties, Mobile MSA and Alabama

Geography	Population			Households		
	1990	2000	2010	1990	2000	2010
City of Mobile	196,278	198,915	195,111	75,442	78,480	78,959
Suburban Mobile County*	182,365	200,928	217,881	61,457	71,699	79,476
Mobile County	378,643	399,843	412,992	136,899	150,179	158,435
Baldwin County	98,280	140,415	182,265	37,044	55,336	73,180
Suburban Mobile MSA**	280,645	341,343	400,146	98,501	127,035	152,656
Mobile MSA†	476,923	540,258	595,257	173,943	205,515	231,615
State of Alabama	4,040,587	4,447,100	4,779,736	1,506,790	1,737,080	1,883,791

*Includes Mobile County without the City of Mobile.

**Includes the Mobile MSA without the City of Mobile.

†Includes Mobile and Baldwin Counties.

Sources: U.S. Census 1990, STF1 P001 and P003; U.S. Census 2000, SF1 P1 and H3; U.S. Census 2010, SF1 P1 and H3

Table 2-2

Rate of Population and Household Growth, 1990 to 2010

City of Mobile, Suburban Mobile County, Mobile and Baldwin Counties, Mobile MSA and Alabama

Geography	Change in Population 1990 to 2000	Change in Households 1990 to 2000	Change in Population 2000 to 2010	Change in Households 2000 to 2010
City of Mobile	1.3%	4.0%	-1.9%	0.6%
Suburban Mobile County*	10.2%	16.7%	8.4%	10.8%
Mobile County	5.6%	9.7%	3.3%	5.5%
Baldwin County	42.9%	49.4%	29.8%	32.2%
Suburban Mobile MSA**	21.6%	29.0%	17.2%	20.2%
Mobile MSA†	13.3%	18.2%	10.2%	12.7%
State of Alabama	10.1%	15.3%	7.5%	8.4%

*Includes Mobile County without the City of Mobile.

**Includes the Mobile MSA without the City of Mobile.

†Includes Mobile and Baldwin Counties.

Sources: U.S. Census 1990, STF1 P001 and P003; U.S. Census 2000, SF1 P1 and H3; U.S. Census 2010, SF1 P1 and H3

In the past 20 years, the rates of growth of the metropolitan area ranged between 1.36 times (population between 2000 and 2010) and 2.14 times (population between 1990 and 2000) as rapid as growth rates of the State of Alabama.

The combination of substantial overall growth in the metropolitan area and modest growth or decline in the central city means the suburban parts of the metro area were growing quite rapidly. Baldwin County, starting with the smallest population of the three jurisdictions (98,280 in 1990), grew at the fastest rate in both decades, nearly doubling its population (1.85 times as many people and 1.98 times as many households by 2010). In Suburban Mobile County (Mobile County outside the city) the rate of growth was roughly one-half of the metro area's between 1990 and 2000 as the population increased by 18,563 (10.2%) and households by 10,242 (16.7%).

In the next decade, growth was slower in every jurisdiction (except for population in the city, which declined slightly), and Suburban Mobile County grew at over eighty percent of the rate of the metro area in terms of both population and households, adding 7,777 households and 16,953 persons. Baldwin County again led the region in growth rates for both people (41,850 persons and a rate of 29.8%) and households (17,844 / 32.2%). In absolute terms, Baldwin County's addition of 41,850 people was nearly as many as the 42,135 persons added between 1990 and 2000, but the rate of increase was considerably lower because the population base against which the rate is calculated was considerably higher.

In 1990, Suburban Mobile County had 90.8% as many people as the City of Mobile. By 2000, Suburban Mobile County had a slightly larger population (1.0% larger). Larger households in Suburban Mobile County meant that the city still had 9.5% more households (6,781 more households). By 2010, the city's population constituted 89.6% of the suburban county's, and the

number of households in Suburban Mobile County was now slightly greater than the city's (by 517 households).

The substantial increases in Baldwin County in both decades brought Baldwin's population to 182,265, 93.4% of the City of Mobile's in 2010. Taken together, Suburban Mobile County and Baldwin County, which we have termed the Suburban Mobile MSA, had 400,146 people in 2000 and constituted two-thirds of the population of the metropolitan area (67.2%). Overall, the MSA had 595,257 people. Where many of the cities in the U.S. lost population as their suburbs grew to contain a majority of their area's population and households, the central city in Mobile held its own, hovering between 195,000 and 198,000 residents as two decades of primarily suburban growth added over 115,000 people to the suburbs.

Composition of the Population

Tables 2-3 through 2-5 describe the extent to which racial and ethnic minorities participated geographically in the changes in the growth and distribution of the metropolitan area's population from 1990 to 2010. At the beginning of the period, no racial or ethnic minority other than African Americans constituted over 1.0% of the population of any jurisdiction or area. Non-Hispanic white persons accounted for over two-thirds of the total population (70.5% or 336,460 persons) and non-Hispanic African American persons were 27.3% of the population at 130,101 persons (Table 2-3).

The growth of the metropolitan area and the suburbs changed the absolute numbers in each racial and ethnic group, but the overall metro proportions were not dramatically different by 2010 (Table 2-5). Among racial and ethnic minorities, Hispanics grew proportionately more than any other group, going from 0.9% of the metropolitan area population in 1990 to 3.0% in 2010. The absolute number of Hispanics grew from 4,186 in 1990 (Table 2-3) to 17,928 in 2010 (Table 2-5). The rate of growth of the Hispanic population is far lower than many other Southeastern cities experienced.

One other racial or ethnic group increased its numbers to more than 1.0% of the regional population – Asian/Pacific Islanders accounted for 9,083 people and 1.5% of the metropolitan area population in 2010 (Table 2-5).

Both African Americans and whites experienced numerically larger changes. The non-Hispanic white population increased by 59,644 persons (to 396,104) between 1990 and 2010 (Tables 2-3 and 2-5). In spite of the substantial numerical increase, the proportion of the total population that is non-Hispanic white declined by four percentage points (a decline of 5.7%) to 66.5% in 2010.

The African American population experienced a somewhat similar phenomenon, i.e., substantially increasing numbers but slightly declining proportions of the total regional population. The number of African Americans increased by 29,137 people to 159,238, but their share of the metropolitan area population decreased slightly from 27.3% to 26.8% (Tables 2-3 and 2-5).

Table 2-3

Racial and Ethnic Composition of the Population, 1990
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Race or National Origin*	City of Mobile		Suburban Mobile County		Baldwin County		Mobile MSA	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Non-Hispanic Origin	194,276	99.0%	181,203	99.4%	97,258	99.0%	472,737	99.1%
White	115,685	58.9%	136,975	75.1%	83,800	85.3%	336,460	70.5%
African American	76,151	38.8%	41,358	22.7%	12,592	12.8%	130,101	27.3%
Native American/Alaskan Native	425	0.2%	1,470	0.8%	621	0.6%	2,516	0.5%
Asian/Pacific Islander	1,946	1.0%	1,373	0.8%	216	0.2%	3,535	0.7%
Other Race	69	0.0%	27	0.0%	29	0.0%	125	0.0%
Hispanic Origin	2,002	1.0%	1,162	0.6%	1,022	1.0%	4,186	0.9%
White	1,337	0.7%	856	0.5%	765	0.8%	2,958	0.6%
African American	256	0.1%	107	0.1%	48	0.0%	411	0.1%
Native American/Alaskan Native	18	0.0%	27	0.0%	9	0.0%	54	0.0%
Asian/Pacific Islander	46	0.0%	33	0.0%	5	0.0%	84	0.0%
Other Race	345	0.2%	139	0.1%	195	0.2%	679	0.1%
Total	196,278	100.0%	182,365	100.0%	98,280	100.0%	476,923	100.0%

*The 1990 U.S. Census required respondents to identify one race and did not include a category for persons of two or more races.

Source: U.S. Census 1990, STF1 P010

Table 2-4
Racial and Ethnic Composition of the Population, 2000
City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Race or National Origin	City of Mobile		Suburban Mobile County		Baldwin County		Mobile MSA	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Non-Hispanic Origin	196,087	98.6%	198,869	99.0%	137,949	98.2%	532,905	98.6%
White Alone	98,965	49.8%	150,798	75.1%	120,868	86.1%	370,631	68.6%
African American Alone	91,660	46.1%	41,185	20.5%	14,357	10.2%	147,202	27.2%
Native American/Alaskan Native Alone	463	0.2%	2,173	1.1%	753	0.5%	3,389	0.6%
Asian/Pacific Islander Alone	3,052	1.5%	2,626	1.3%	568	0.4%	6,246	1.2%
Some Other Race Alone	193	0.1%	126	0.1%	104	0.1%	423	0.1%
Two or More Races	1,754	0.9%	1,961	1.0%	1,299	0.9%	5,014	0.9%
Hispanic Origin	2,828	1.4%	2,059	1.0%	2,466	1.8%	7,353	1.4%
White Alone	1,286	0.6%	1,150	0.6%	1,498	1.1%	3,934	0.7%
African American Alone	408	0.2%	212	0.1%	87	0.1%	707	0.1%
Native American/Alaskan Native Alone	24	0.0%	22	0.0%	56	0.0%	102	0.0%
Asian/Pacific Islander Alone	22	0.0%	29	0.0%	7	0.0%	58	0.0%
Some Other Race Alone	853	0.4%	428	0.2%	651	0.5%	1,932	0.4%
Two or More Races	235	0.1%	218	0.1%	167	0.1%	620	0.1%
Total	198,915	100.0%	200,928	100.0%	140,415	100.0%	540,258	100.0%

Source: 2000 U.S. Census, SF1 P8

Table 2-5
Racial and Ethnic Composition of the Population, 2010
City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Race or National Origin	City of Mobile		Suburban Mobile County		Baldwin County		Mobile MSA	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Non-Hispanic Origin	190,511	97.6%	212,545	97.6%	174,273	95.6%	577,329	97.0%
White Alone	85,613	43.9%	158,291	72.7%	152,200	83.5%	396,104	66.5%
African American Alone	98,202	50.3%	44,070	20.2%	16,966	9.3%	159,238	26.8%
Native American/Alaskan Native Alone	572	0.3%	2,969	1.4%	1,146	0.6%	4,687	0.8%
Asian/Pacific Islander Alone	3,466	1.8%	4,198	1.9%	1,419	0.8%	9,083	1.5%
Some Other Race Alone	219	0.1%	209	0.1%	245	0.1%	673	0.1%
Two or More Races	2,439	1.3%	2,808	1.3%	2,297	1.3%	7,544	1.3%
Hispanic Origin	4,600	2.4%	5,336	2.4%	7,992	4.4%	17,928	3.0%
White Alone	2,110	1.1%	2,633	1.2%	3,953	2.2%	8,696	1.5%
African American Alone	489	0.3%	231	0.1%	139	0.1%	859	0.1%
Native American/Alaskan Native Alone	51	0.0%	89	0.0%	70	0.0%	210	0.0%
Asian/Pacific Islander Alone	38	0.0%	63	0.0%	18	0.0%	119	0.0%
Some Other Race Alone	1,543	0.8%	1,914	0.9%	3,386	1.9%	6,843	1.1%
Two or More Races	369	0.2%	406	0.2%	426	0.2%	1,201	0.2%
Total	195,111	100.0%	217,881	100.0%	182,265	100.0%	595,257	100.0%

Source: 2010 U.S. Census, SF1 P5 and P9

One of the explanations for increasing numbers and decreasing proportions of both African American and white people is that both groups increased at rates just short of the overall metropolitan area increase in population AND the addition of small numbers of different racial and ethnic groups (13,742 Hispanics, 5,548 Asian/Pacific Islanders and approximately 7,000± persons whose heritage is two or more races) were sufficient to increase the metropolitan area population at a rate slightly greater than either the African American or white population increased.

Much more significant shifts in population than these relatively small changes occurred within the metropolitan area in individual jurisdictions and areas. In the City of Mobile, the racial composition of the population changed from majority non-Hispanic white (58.9% / Table 2-3) in 1990 to majority non-Hispanic African American (50.3% / Table 2-5) in 2010. Part of the dynamics behind this change was a declining white population and an increasing African American population. The white population decreased from 115,685 persons in 1990 (Table 2-3) to 98,965 in 2000 (Table 2-4) and to 85,613 (Table 2-5) in 2010. Proportional decreases were 14.5% between 1990 and 2000 and 13.5% between 2000 and 2010. The overall decrease in the white population was 26.0% between 1990 and 2010.

During the 1990s, the African American population of Mobile increased from 76,151 (Table 2-3) to 91,660 (Table 2-4) a change of 20.4%. Between 2000 and 2010, the African American population rose at a slower rate, 7.1%, adding 6,542 persons to the 15,509 increase between 1990 and 2000. Over the two decades, the increase was 29.0%.

In Suburban Mobile County, the total population increased by 18,563 (10.2%) to 200,928 between 1990 and 2000. For the first time, the suburban portion of the county had more people than the City of Mobile in 2000. By 2010, the population increased another 16,953 persons (8.4%) to 217,881 people. In 1990, Suburban Mobile was 75.1% non-Hispanic white, 22.7% non-Hispanic African American and no other racial or ethnic group had as much as 1.0% of the area's population. The non-Hispanic white population added 13,823 persons by 2000 (10.1% increase) and the non-Hispanic African American population decreased slightly by 173 persons (-0.4%). These changes shifted the racial balance to 72.7% non-Hispanic white and 20.2% non-Hispanic African American.

The non-Hispanic Native American/Alaskan Native population increased by 703 persons to reach 1.1% of Suburban Mobile's population in 2000; non-Hispanic Asian/Pacific Islanders rose by 1,253 people to constitute 1.3% of the population in Suburban Mobile,² and the Hispanic population added 897 persons to account for 1.0% of the population.

By 2010, there were 7,313 additional non-Hispanic white persons (a 4.8% growth rate), 2,885 additional non-Hispanic African American persons (a 7.0% growth rate), and there were an additional 796 non-Hispanic Native American/Alaskan Natives (1.4% of the population) and 3,277 more Hispanic persons (in 2010, Hispanics constituted 2.4% of the population in Suburban Mobile). An increase of 1,572 non-Hispanic Asian/Pacific Islanders brought their share of the population up to 1.3%.

Taken together, these shifts reduced the proportion of non-Hispanic white persons to 72.7% and reduced the proportion of non-Hispanic African American persons to 20.2% in Suburban Mobile County. In spite of the fact that both the non-Hispanic African American and white populations grew between 2000 and 2010, their proportions of the total population declined because other,

² There were also small numbers of Hispanic Native Americans/Alaskan Natives and Hispanic Asians/Pacific Islanders (fewer than 33 in each group).

smaller segments of the population (non-Hispanic Native Americans/Alaskan Natives, Asian/Pacific Islanders and Hispanics) grew at faster rates.

In 1990 the non-Hispanic white population constituted 85.3% of Baldwin County's population. Over the next 20 years, the non-Hispanic white population increased by 68,400 people (to 152,200) but their proportion of the total in Baldwin declined slightly from 85.3% to 83.5% of the total due to the facts that other, smaller groups increased more rapidly.

These groups did not include African Americans, whose numbers increased from 12,592 (in 1990) to 16,966 (in 2010), but their overall rate of increase over the two decades was 34.7%, while the white population's comparable rate of increase was over twice as great at 81.6%. Consequently, the non-Hispanic African American population's share of Baldwin County's population declined from 12.8% to 9.3%, a 3.5 percentage point decrease and, in relative terms, a 27.3% decline.

Part of the explanation for both non-Hispanic white and African American's reduced shares of the total population is the increases of much smaller population groups. Specifically, the Hispanic population increased from 1,022 people in 1990 to 7,992 in 2010, an increase of 6,970 persons and an increase of 682.0% over the two decades. There were almost no persons of two or more races in Baldwin in 1990³ but in 2010 there were 2,297 who identified themselves as being two or more races. Two other, even smaller groups⁴ did not constitute one percentage of the 2010 population but added 1,728 people in the previous 20 years, thereby marginally reducing the share of the total of both non-Hispanic white and African American people. But, growth of small, disparate groups is a relatively small part of the explanation for the declining share of the County's population by non-Hispanic African American people. A more significant part is systemic – African American people are not moving into Baldwin County in anywhere near the proportion of the expanding non-Hispanic white population due to limitations in housing acquisition/real estate transaction processes. These data do not identify those specific limitations, but they identify their impact.

To summarize the changing composition of the population in Baldwin, the region's fastest growing jurisdiction became less overwhelmingly non-Hispanic white, substantially less non-Hispanic African American and slightly more diverse as small numbers of Hispanic, Native Americans/Alaskan Natives, Asians/Pacific Islanders and persons of two or more races expanded to one-fourteenth (7.1%) of the population.

Tables 2-6 and 2-7 attempt to summarize and highlight the most substantial changes in the composition of the population in the region and areas within it. The most striking changes were the increase of 118,334 (24.8%) new residents to the metro area, 71.0% of whom moved into Baldwin County (83,985 persons, an increase of 85.5%) (Tables 2-3 and 2-5). Within the region, the most significant changes were the loss of 26.6% (30,072) of the non-Hispanic white population by the City of Mobile, the growth of Baldwin County, the significant growth of the non-Hispanic white population in Baldwin County, the lack of proportional growth of the non-Hispanic African American population in Baldwin County, and the increase in the proportion of the diverse group of less populous minorities from 2.2% of the region's population to 39,915 people and 6.7% of the population. Earlier discussions noted that the decrease in the white population in the City (along with the increase in the non-Hispanic African American population) made the city majority non-Hispanic African American for the first time.

³ There were 29 people who identified themselves as "Some other race" (other than white, African American, Native American, Alaskan Native, Asian/Pacific Islander) or two or more races.

⁴ Native Americans/Alaskan Natives and Asians/Pacific Islanders.

The increase in the non-Hispanic white population in Baldwin County was larger than the net increase of non-Hispanic white people in the region. Where the net gain in the region's non-Hispanic white population was 59,644 in the region, Baldwin County gained 68,400 non-Hispanic white persons (Table 2-6). The mathematics of this change indirectly reflects the loss of non-Hispanic white population in the City and slower growth of the non-Hispanic white population in Suburban Mobile. Table 2-7 summarizes the change in the distribution of the population by race and ethnicity.

In addition, in 1990 the City of Mobile was the most populous jurisdiction in the area with over two-fifths (41.2%) of the regional population. By 2010, Suburban Mobile County, the City of Mobile and Baldwin County each had over thirty percent of the population and Suburban Mobile had slightly more people than the other two. There were, of course, substantial changes in the distribution of non-residential land uses intertwined with these shifts in the distribution of the population.

Table 2-6

Summary of Changes in the Racial and Ethnic Composition of the Population, 1990 to 2010
City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Geography / Race or National Origin*	1990		2010		Change 1990 to 2010	
	Number	% of Total	Number	% of Total	Number	% Change
City of Mobile	196,278	100.0%	195,111	100.0%	(1,167)	(0.6%)
Non-Hispanic White	115,685	58.9%	85,613	43.9%	(30,072)	(26.6%)
Non-Hispanic African American	76,151	38.8%	98,202	50.3%	22,051	29.0%
Smaller Minorities**	4,442	2.3%	11,296	5.8%	6,854	154.3%
Suburban Mobile County	182,365	100.0%	217,881	100.0%	35,516	19.5%
Non-Hispanic White	136,975	75.1%	158,291	72.7%	21,316	15.6%
Non-Hispanic African American	41,358	22.7%	44,070	20.2%	2,712	6.6%
Smaller Minorities**	4,032	2.2%	15,520	7.1%	11,488	284.9%
Baldwin County	98,280	100.0%	182,265	100.0%	83,985	85.5%
Non-Hispanic White	83,800	85.3%	152,200	83.5%	68,400	81.6%
Non-Hispanic African American	12,592	12.8%	16,966	9.3%	4,374	34.7%
Smaller Minorities**	1,888	1.9%	13,099	7.2%	11,211	593.8%
Mobile MSA	476,923	100.0%	595,257	100.0%	118,334	24.8%
Non-Hispanic White	336,460	70.5%	396,104	66.5%	59,644	17.7%
Non-Hispanic African American	130,101	27.3%	159,238	26.8%	29,137	22.4%
Smaller Minorities**	10,362	2.2%	39,915	6.7%	29,553	285.2%

*The 1990 U.S. Census required respondents to identify one race and did not include a category for persons of two or more races.

**Hispanic, Non-Hispanic Native American/Alaskan Native, Asian/Pacific Islander, Other Race/Two or More Races.

Sources: U.S. Census 1990, STF1 P010; U.S. Census 2000, SF1 P8; U.S. Census 2010, SF1 P5 and P9

Table 2-7

Net Changes in Racial Composition of the Population, 1990 to 2010
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Area	Non-Hispanic White		Non-Hispanic African American	
	Number	Percent	Number	Percent
City of Mobile	(30,072)	*	22,051	75.7%
Suburban Mobile County	21,316	35.7%	2,712	9.3%
Baldwin County	68,400	114.7%	4,374	15.0%
Mobile MSA	59,644	100.0%	29,137	100.0%

*The percent column is calculated against the net gain for each race in the region. To avoid confusing the issue, the loss of non-Hispanic white persons from the City of Mobile is not calculated as a percentage of the net gain in the region.

Sources: U.S. Census 1990, STF1 P010; U.S. Census 2000, SF1 P8; U.S. Census 2010, SF1 P5 and P9

An important distinction revealed by Table 2-6 is the distribution of additions to the population by race and ethnicity. If we use the overall growth rate of the metropolitan area as our standard of comparison, then we can discuss differential rates of increase by areas and by race/ethnicities in an empirically objective way. The overall growth rate of the Mobile area population between 1990 and 2010 was 24.8% (Table 2-6, Mobile MSA percent change), so we can see that the non-Hispanic African American population in the City of Mobile grew at a slightly faster rate than the population in the region as a whole (30.0% versus 24.8%). Leaving the decline in the City's white population aside because the present focus is on rates of growth, we should also leave changes in "Smaller Minorities" group aside because the growth rates are so high (because the initial 1990 numbers were so low) and the total additions to the population were not large.

We can see that the non-Hispanic white population grew at about three-fifths (62.8%) of the regional growth rate in Suburban Mobile County (15.6% versus 24.8%). The non-Hispanic African American growth rate in Suburban Mobile County was less, approximately one-quarter (26.6%) of the regional growth rate (6.6% versus 24.8%). We have already noted the fact that Baldwin County grew much faster (85.5%) than any other area in the region, so the fact that the non-Hispanic white population grew at 3.3 times the overall rate of the region (81.6%) is not entirely unexpected. The non-Hispanic African American population in Baldwin also grew at a faster rate than the overall regional population, expanding at a rate of 34.7% or 1.4 times as much (34.7% versus 24.8%) but this rate was less than one-half (42.5%) the rate of the non-Hispanic white population.

These figures give us another perspective on how the composition of the population has changed within the region. They are also cause for some concern, because they show substantial differential rates of increase by race for Suburban Mobile and Baldwin County. Specifically, the non-Hispanic white population expanded at 2.4 times the rate of the non-Hispanic African American population in Suburban Mobile County and at 2.4 times the rate of the non-Hispanic African American population in Baldwin County.

Table 2-7 provides a final way that overall population data can help us understand the changing racial patterns in the region. The table examines the increase in the population by

race in each area as a proportion of the overall increase in that race in the metropolitan area. So, we can see that the increase in the non-Hispanic African American population in the City of Mobile is equivalent to three-quarters (75.7%) of the increase of the non-Hispanic African American population in the region. This does not mean that three out of four of the new non-Hispanic African American households or people all moved into the City of Mobile. It means that after all the movements of African American households in and around the region and after all the new households (in migration, marriages, children leaving home, etc.) and non-Hispanic African American households had settled into a home, the increase in the number of non-Hispanic African American people in the city was equal to 75.7% of the increase in the number of non-Hispanic African American people in the region.

In contrast to this proportion, the increases in the equivalent shares of the non-Hispanic African American population in both Suburban Mobile County (9.3%) and Baldwin County (15.0%) were quite small. Conversely, over one-third of the increase in the region's non-Hispanic white population equaled the increase of the non-Hispanic white population in Suburban Mobile and, as we have already encountered in different form, the increase in the non-Hispanic white population in Baldwin County was greater than the overall increase in the region's non-Hispanic white population.

Another way to characterize these phenomena is to say that non-Hispanic African American people are significantly underrepresented in the expansion of Suburban Mobile and Baldwin Counties and non-Hispanic white people are significantly overrepresented in that expansion.⁵

Some might ask and it is reasonable to wonder, "Perhaps these figures reflect African American preferences. Maybe a group equivalent to three-quarters of the additional African Americans would prefer to live in predominately African American neighborhoods." We can and will examine the level of segregation/integration of neighborhoods within the City of Mobile and the region more closely in a few pages, but at the level of regional data, it is important to point out that known African American residential preferences would not produce the present racial distribution and would not generate the changes in racial patterns the past two decades have. Specifically, the most recent social science research shows that "African Americans appeared to want both a sizeable co-ethnic presence and substantial racial integration."⁶ Restating these findings in more familiar language says that most African Americans prefer a residential situation in which there are a significant proportion of other African American people (1/2 to 2/3) and "(b)lacks were least likely to find the all-African American alternative most attractive when prospective integration was with whites, followed by Hispanics and then Asians."⁷

So, the national research tells us that the metropolitan Mobile results do not conform. Something else, unspecified by the present data, is channeling the expansions of the non-Hispanic African American population into the City of Mobile and away from Suburban Mobile County and Baldwin County.

⁵ We have previously noted that there was a decrease in non-Hispanic white people in the city. This decrease (30,072) plus Baldwin County's increase (68,400) and Suburban Mobile County's increase (21,316) equals the total increase of non-Hispanic white people in the region (59,644) (Table 2-7).

⁶ Camille Zubrinsky Charles, "Can We Live Together? Racial Preferences and Neighborhood Outcomes" in Xavier de Souza Briggs (ed) *The Geography of Opportunity: Race and Housing Choice in Metropolitan America* (Washington, D.C.: Brookings Institute Press, 2005) p. 58.

⁷ Ibid pp. 58, 59.

Tenure, Race and National Origin

Table 2-8 describes the tenure characteristics of racial and ethnic groups in Mobile, Suburban Mobile County, Baldwin County and the Mobile MSA in 1990. Non-Hispanic white households had the highest proportion of homeowners in each area. These rates ranged from 63.8% in the City of Mobile to 82.0% in Suburban Mobile County. In the metropolitan area nearly three-quarters of non-Hispanic white households owned (74.4%). Non-Hispanic African American homeownership rates ranged from 48.1% in the City of Mobile to 74.6% in Baldwin County. The differences in racial terms meant in the City of Mobile, non-Hispanic white households were 1.33 times more likely to be homeowners than non-Hispanic African American households. The ratio in Suburban Mobile County was similar at 1.32, and in Baldwin County the non-Hispanic white population was 1.06 times as likely to own. In the metropolitan area as a whole, more than one-half of non-Hispanic African American households owned (54.0%). Compared with non-Hispanic white households, the white households were 1.36 times more likely to own.

Table 2-9 presents tenure by race and national origin for the year 2000. Non-Hispanic white homeownership rates ranged from 68.0% in Mobile to 83.8% in Suburban Mobile County. In the metropolitan area, the rate was 78.1%. Each of these rates represents an increase from the proportions ten years earlier.

Non-Hispanic African American homeownership rates increased in each of the areas except Baldwin County, but most often very slightly. In the City of Mobile, the rate increased from 48.1% to 49.1%. In Suburban Mobile County, the rate increased from 62.1% to 62.5%. For the metropolitan area, the increase was from 54.8% to 54.9%. In Baldwin County, the rate decreased from 74.6% to 72.5%, but the non-Hispanic African American population was quite small: 2,838 in 1990 and 3,365 in 2000, so the decrease did not substantially affect the increase in the homeownership proportion in the metropolitan area. The larger non-Hispanic white increases meant that the differences in homeownership rates (expressed as ratios of the probabilities that non-Hispanic white households would own relative to non-Hispanic African American households) increased from 1.33 to 1.38 in the City of Mobile, from 1.32 to 1.34 in Suburban Mobile County, from 1.06 to 1.11 in Baldwin County and from 1.36 to 1.42 in the metropolitan area.

The most recent figures for 2010 (Table 2-10) show that non-Hispanic white homeownership rates declined from 2000 figures (Table 2-9) in each of the four areas: In the City the decline was from 68.0% to 66.1%; in Suburban Mobile County the shift was from 83.7% to 82.1%; in Baldwin County the rate declined substantially from 80.6% to 75.2%; in the metropolitan area, the decline was from 78.1% to 75.6%.

Similar changes occurred in the non-Hispanic African-American population: declines were as follows: from 49.1% to 47.6% in the City of Mobile; from 62.5% to 62.2% in Suburban Mobile County; from 72.5% to 58.4% in Baldwin County and for the metropolitan area from 54.9% to 52.6%.

Declines in the proportion of homeowners were primarily due to the fiscal crises of 2007 and 2008 and the earlier expansion of sub-prime and other forms of high risk mortgage lending. As those loans soured and moved into foreclosure and as the fiscal crisis triggered a recession, homeownership rates declined nearly everywhere. The proportions of renters tracked the changes in homeownership first by declining as more households purchased homes, then increasing as the tenuous toe-holds on ownership led to foreclosures and other reductions in ownership. While the negative effects of foreclosures on the owners involved have been extensively documented, less widely recognized are the substantial impacts on renters: forced

relocations, often with little warning; limited choices in low- and moderate-income rental markets; and less income with which to respond to evictions in which they had complied with all the conditions of occupancy. Some estimates indicate that more renters may have been affected than owners.⁸

Table 2-8

Households by Race and Ethnicity of Householder by Tenure, 1990
City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Tenure/ Race or Ethnicity of Householder*	City of Mobile		Suburban Mobile County		Baldwin County		Mobile MSA	
	#	%**	#	%**	#	%**	#	%**
Owner Occupied	43,806	58.1%	47,707	77.6%	29,025	78.4%	120,538	69.3%
Non-Hispanic	43,465	58.2%	47,451	77.7%	28,825	78.4%	119,741	69.4%
White	30,890	63.8%	39,033	82.0%	25,795	78.9%	95,718	74.4%
African American	12,292	48.1%	7,918	62.1%	2,838	74.6%	23,048	54.8%
Native American/Alaskan Native	82	48.8%	342	78.1%	158	76.3%	582	71.6%
Asian/Pacific Islander	195	33.4%	150	52.8%	30	62.5%	375	40.9%
Other Race	6	31.6%	8	88.9%	4	57.1%	18	51.4%
Hispanic	341	47.8%	256	72.1%	200	66.9%	797	58.3%
White	257	51.6%	188	73.7%	170	71.1%	615	62.0%
African American	39	43.8%	24	58.5%	9	69.2%	72	50.3%
Native American/Alaskan Native	2	50.0%	4	66.7%	3	100.0%	9	69.2%
Asian/Pacific Islander	10	58.8%	5	62.5%	0	0.0%	15	57.7%
Other Race	33	31.4%	35	77.8%	18	41.9%	86	44.6%
Renter Occupied	31,636	41.9%	13,750	22.4%	8,019	21.6%	53,405	30.7%
Non-Hispanic	31,264	41.8%	13,651	22.3%	7,920	21.6%	52,835	30.6%
White	17,538	36.2%	8,590	18.0%	6,884	21.1%	33,012	25.6%
African American	13,238	51.9%	4,830	37.9%	966	25.4%	19,034	45.2%
Native American/Alaskan Native	86	51.2%	96	21.9%	49	23.7%	231	28.4%
Asian/Pacific Islander	389	66.6%	134	47.2%	18	37.5%	541	59.1%
Other Race	13	68.4%	1	11.1%	3	42.9%	17	48.6%
Hispanic	372	52.2%	99	27.9%	99	33.1%	570	41.7%
White	241	48.4%	67	26.3%	69	28.9%	377	38.0%
African American	50	56.2%	17	41.5%	4	30.8%	71	49.7%
Native American/Alaskan Native	2	50.0%	2	33.3%	0	0.0%	4	30.8%
Asian/Pacific Islander	7	41.2%	3	37.5%	1	100.0%	11	42.3%
Other Race	72	68.6%	10	22.2%	25	58.1%	107	55.4%

*The 1990 U.S. Census required respondents to identify one race and did not include a category for persons of two or more races.

**Percentages are the proportion of each group that is a particular tenure, i.e., 58.1% of households in the City of Mobile own and 63.8% of non-Hispanic white households in the City of Mobile own.

Source: U.S. Census 1990, STF1 H009 and H011

⁸ Dan Immergluck, *Foreclosed: High-Risk Lending, Deregulation and the Undermining of America's Mortgage Market* (Ithaca, New York: Cornell University Press, 2009) pp. 153, 154.

Table 2-9

Households by Race and Ethnicity of Householder by Tenure, 2000
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Tenure/ Race or Ethnicity of Householder	City of Mobile		Suburban Mobile County		Baldwin County		Mobile MSA	
	#	%*	#	%*	#	%*	#	%*
Owner Occupied	46,529	59.3%	56,862	79.3%	44,016	79.5%	147,407	71.7%
Non-Hispanic Origin	46,182	59.5%	56,483	79.4%	43,620	79.8%	146,285	71.9%
One Race Alone	45,886	59.6%	56,045	79.4%	43,287	79.9%	145,218	72.0%
White	29,555	68.0%	46,410	83.8%	39,582	80.6%	115,547	78.1%
African American	15,842	49.1%	8,604	62.5%	3,365	72.5%	27,811	54.9%
Native American/Alaskan Native	107	51.0%	571	80.9%	228	78.9%	906	75.2%
Asian/Pacific Islander	360	37.9%	440	68.3%	92	64.8%	892	51.4%
Some Other Race	22	42.3%	20	80.0%	20	64.5%	62	57.4%
Two or More Races	296	46.9%	438	77.2%	333	69.1%	1,067	63.5%
Hispanic Origin	347	39.0%	379	65.1%	396	59.5%	1,122	52.5%
One Race Alone	331	40.0%	353	65.2%	376	59.7%	1,060	53.0%
White	225	50.7%	249	71.6%	287	65.8%	761	62.0%
African American	54	40.6%	34	56.7%	17	81.0%	105	49.1%
Native American/Alaskan Native	2	28.6%	3	37.5%	8	72.7%	13	50.0%
Asian/Pacific Islander	0	0.0%	4	40.0%	2	66.7%	6	35.3%
Some Other Race	50	20.8%	63	54.8%	62	39.0%	175	34.0%
Two or More Races	16	25.8%	26	63.4%	20	55.6%	62	44.6%
Renter Occupied	31,951	40.7%	14,837	20.7%	11,320	20.5%	58,108	28.3%
Non-Hispanic Origin	31,408	40.5%	14,634	20.6%	11,050	20.2%	57,092	28.1%
One Race Alone	31,073	40.4%	14,505	20.6%	10,901	20.1%	56,479	28.0%
White	13,920	32.0%	9,002	16.2%	9,502	19.4%	32,424	21.9%
African American	16,429	50.9%	5,159	37.5%	1,277	27.5%	22,865	45.1%
Native American/Alaskan Native	103	49.0%	135	19.1%	61	21.1%	299	24.8%
Asian/Pacific Islander	591	62.1%	204	31.7%	50	35.2%	845	48.6%
Some Other Race	30	57.7%	5	20.0%	11	35.5%	46	42.6%
Two or More Races	335	53.1%	129	22.8%	149	30.9%	613	36.5%
Hispanic Origin	543	61.0%	203	34.9%	270	40.5%	1,016	47.5%
One Race Alone	497	60.0%	188	34.8%	254	40.3%	939	47.0%
White	219	49.3%	99	28.4%	149	34.2%	467	38.0%
African American	79	59.4%	26	43.3%	4	19.0%	109	50.9%
Native American/Alaskan Native	5	71.4%	5	62.5%	3	27.3%	13	50.0%
Asian/Pacific Islander	4	100.0%	6	60.0%	1	33.3%	11	64.7%
Some Other Race	190	79.2%	52	45.2%	97	61.0%	339	66.0%
Two or More Races	46	74.2%	15	36.6%	16	44.4%	77	55.4%

*Percentages are the proportion of each racial group that is a particular tenure, i.e., 68.0% of non-Hispanic white householders in the City of Mobile own.

Source: U.S. Census 2000, SF2 HCT2

Table 2-10

Households by Race and Ethnicity of Householder by Tenure, 2010
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Tenure/ Race or Ethnicity of Householder	City of Mobile		Suburban Mobile County		Baldwin County		Mobile MSA	
	#	%*	#	%*	#	%*	#	%*
Owner Occupied	44,520	56.4%	61,559	77.5%	53,071	72.5%	159,150	68.7%
Non-Hispanic Origin	43,943	56.8%	60,777	77.9%	52,233	73.5%	156,953	69.3%
One Race Alone	43,625	56.9%	60,286	78.0%	51,832	73.6%	155,743	69.4%
White	25,749	66.1%	48,855	82.1%	47,779	75.2%	122,383	75.6%
African American	17,235	47.6%	9,673	62.2%	3,427	58.4%	30,335	52.6%
Native American/Alaskan Native	137	48.1%	861	77.6%	345	71.6%	1,343	71.6%
Asian/Pacific Islander	479	41.1%	869	76.6%	253	60.4%	1,601	58.9%
Some Other Race	25	45.5%	28	66.7%	28	43.8%	81	50.3%
Two or More Races	318	42.7%	491	69.6%	401	58.2%	1,210	56.6%
Hispanic Origin	577	36.8%	782	54.1%	838	39.9%	2,197	43.0%
One Race Alone	538	36.6%	735	54.1%	796	39.8%	2,069	42.9%
White	357	46.2%	475	64.5%	258	48.1%	1,360	52.2%
African American	66	39.8%	42	55.3%	14	35.0%	122	43.3%
Native American/Alaskan Native	5	29.4%	8	40.0%	10	47.6%	23	39.7%
Asian/Pacific Islander	3	30.0%	11	42.3%	2	40.0%	16	39.0%
Some Other Race	107	21.3%	199	39.8%	242	28.9%	548	29.8%
Two or More Races	39	38.2%	47	54.7%	42	42.9%	128	44.8%
Renter Occupied	34,439	43.6%	17,917	22.5%	20,109	27.5%	72,465	31.3%
Non-Hispanic Origin	33,446	43.2%	17,254	22.1%	18,848	26.5%	69,548	30.7%
One Race Alone	33,020	43.1%	17,040	22.0%	18,560	26.4%	68,620	30.6%
White	13,202	33.9%	10,625	17.9%	15,776	24.8%	39,603	24.4%
African American	18,954	52.4%	5,888	37.8%	2,445	41.6%	27,287	47.4%
Native American/Alaskan Native	148	51.9%	248	22.4%	137	28.4%	533	28.4%
Asian/Pacific Islander	686	58.9%	265	23.4%	166	39.6%	1,117	41.1%
Some Other Race	30	54.5%	14	33.3%	36	56.3%	80	49.7%
Two or More Races	426	57.3%	214	30.4%	288	41.8%	928	43.4%
Hispanic Origin	993	63.2%	663	45.9%	1,261	60.1%	2,917	57.0%
One Race Alone	930	63.4%	624	45.9%	1,205	60.2%	2,759	57.1%
White	416	53.8%	262	35.5%	569	51.9%	1,247	47.8%
African American	100	60.2%	34	44.7%	26	65.0%	160	56.7%
Native American/Alaskan Native	12	70.6%	12	60.0%	11	52.4%	35	60.3%
Asian/Pacific Islander	7	70.0%	15	57.7%	3	60.0%	25	61.0%
Some Other Race	395	78.7%	301	60.2%	596	71.1%	1,292	70.2%
Two or More Races	63	61.8%	39	45.3%	56	57.1%	158	55.2%

*Percentages are the proportion of each racial group that is a particular tenure, i.e., 66.1% of non-Hispanic white householders in the City of Mobile own.

Source: U.S. Census 2010, SF1 HCT 1

In 2010, changes in the ratios of home ownership proportions increased the likelihood that white households will own their own homes relative to African American households in two of the three areas and decreased in Suburban Mobile. Excepting Baldwin County the changes were small. In the City the ratio increased from 1.38 to 1.39; in Suburban Mobile County the ratio decreased from 1.34 to 1.32, but in Baldwin the ratio increased from 1.11 to 1.29 and in the metropolitan area the ratio increased from 1.42 to 1.44.

Compared to non-Hispanic white households, non-Hispanic African American households were less likely to own in 2010 than they were in 1990 in the City of Mobile, Baldwin County and in the metropolitan area. In Suburban Mobile their relative (to non-Hispanic whites) likelihood of owning was unchanged after 20 years. The magnitude of these changes varied considerably by area. In Baldwin County, the gap widened by 21.7% (from 1.06 to 1.29) between 1990 and 2010. In the MSA, the differential likelihood widened by 5.9% (from 1.36 to 1.44). In the City of Mobile, despite the exodus of over 5,000 non-Hispanic white households (5,141), the remaining white householders were 4.5% more likely to own in 2010 than their counterparts 20 years earlier had been (1.33 in 1990 and 1.39 in 2010). In Suburban Mobile County, the ratio remained at 1.32.

The differentials derive from the interplay of at least five historic and contemporary factors: (1) Residential racial discrimination; (2) Racial discrimination in employment; (3) The residual effects of the maintenance of occupational oppression between 1880 and the 1930s;⁹ (4) Economic discrimination in residential and land use regulations; and (5) Long-term effects of discrimination in education.

In a world where there was no racial discrimination, and where the longer-lasting effects of prior discrimination had been overcome or decayed over time, the proportion of homeowners in each racial group would not necessarily be exactly the same – different demographic characteristics for each racial group would generate differential propensities for ownership and rental housing. But, differences in the age of householders, the size of families and other demographic attributes are not sufficient to account for the fact that there was no positive change in the ratios of the likelihood of homeownership between racial groups after two decades.

Table 2-11 examines these changes from the perspective of the net changes in the numbers of households of each race and each tenure group in the two decades since 1990. The table shows that the exodus of non-Hispanic white households from the City of Mobile was initially (1990-2000) concentrated in the rental population where the net change in non-Hispanic white households was minus 3,618 and the reduction of non-Hispanic white owners was 1,335 households just over one-third (36.9%) that of renters. In the next decade (2000-2010), the outflow from the City reversed tenure, with 3,806 fewer non-Hispanic white homeowners at the end of the decade. The change in rental households was substantially lower at 718 households, 18.9% of the homeowner figure.

In the 1990s, three-quarters of the metropolitan area increase in non-Hispanic African American ownership (74.5% – Table 2-11) occurred in the City of Mobile. Given the substantial expansion of owned housing in the suburbs, particularly Baldwin County (13,787 or 69.5% of the net increase in non-Hispanic white homeownership occurred in Baldwin), the small proportions of the increase in non-Hispanic African American homeownership that occurred in Baldwin County (527 units or 11.1% of the net change in non-Hispanic African American ownership) reflects something more

⁹ Douglas A. Blackmon, *Slavery by Another Name: The Re-Enslavement of Black Americans from the Civil War to World War II* (New York: Doubleday, 2008).

than free and unimpeded choice. It is not possible to say how much of the substantial imbalance was due to the impacts of the historic factors cited above or discrimination in different phases of the real estate transactions process (marketing, brokerage, finance), but the disproportionate imbalance could not have been produced without both severely constrained choices and active discrimination.

The expansion of non-Hispanic African American homeownership was less severely imbalanced in Suburban Mobile County in the 1990s (where the increase in non-Hispanic white homeownership was 7,377 and the increase in non-Hispanic African American homeownership was 686 households, 9.3% of the white figure and one-seventh (14.4%) of the net change for non-Hispanic African American owners in the metropolitan area). While the imbalance was less severe, it was nevertheless a substantial imbalance that depended to an extent on substantially constrained choices and active discrimination. Unfortunately retrospective measurement of the relative contributions of these factors is not possible.

Between 2000 and 2010, the net change in non-Hispanic African American homeowners in Baldwin increased by only 62 households, or 2.5% of the net increase in the MSA. Non-Hispanic African American renters made more headway, with one-quarter (26.4%) of the net increase in non-Hispanic African American renters occurring in Baldwin County (1,168 households). Slightly fewer owners (1,069) but a much larger proportion of the net change in non-Hispanic African American owners (42.4% versus 11.1% in 1990-2000) made Suburban Mobile County home between 2000 and 2010. Nevertheless, more than one-half of the net increase in both non-Hispanic African American owners (55.2%) and renters (57.1%) occurred in the City of Mobile. These figures imply still constrained choices for African American households.

Although determining the relative weights of different plausible explanations for these changes is beyond the time and resources of this analysis, it can be definitely concluded that historical efforts to remove the barriers confronting prospective African American homeowners have not been sufficiently successful to overcome the gaps in the rates of homeownership between African Americans and whites because those gaps have increased over the past 20 years.

Table 2-11

Net Changes in Racial Composition of Householders by Tenure, 1990 to 2010
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Decade/Area	Non-Hispanic White		Non-Hispanic African American	
	Number	Percent	Number	Percent
1990-2000				
City of Mobile				
Owner Occupied	(1,335)	*	3,550	74.5%
Renter Occupied	(3,618)	*	3,191	83.3%
Suburban Mobile County				
Owner Occupied	7,377	37.2%	686	14.4%
Renter Occupied	412	*	329	8.6%
Baldwin County				
Owner Occupied	13,787	69.5%	527	11.1%
Renter Occupied	2,618	*	311	8.1%
Mobile MSA				
Owner Occupied	19,829	100.0%	4,763	100.0%
Renter Occupied	(588)	*	3,831	100.0%
2000-2010				
City of Mobile				
Owner Occupied	(3,806)	*	1,393	55.2%
Renter Occupied	(718)	*	2,525	57.1%
Suburban Mobile County				
Owner Occupied	2,445	35.8%	1,069	42.4%
Renter Occupied	1,623	22.6%	729	16.5%
Baldwin County				
Owner Occupied	8,197	119.9%	62	2.5%
Renter Occupied	6,274	87.4%	1,168	26.4%
Mobile MSA				
Owner Occupied	6,836	100.0%	2,524	100.0%
Renter Occupied	7,179	100.0%	4,422	100.0%

*The percentage columns are calculated against the net gain for each race in each tenure group (renters or owners) in each decade for the Mobile MSA. To avoid confusing issues, the loss of non-Hispanic white householders in the City of Mobile is not calculated as a percentage of the net gain in the region. Please note that the net gain for the MSA is reduced by the losses in the City of Mobile.

Sources: U.S. Census 1990, STF1 P010; U.S. Census 2000, SF1 P8; U.S. Census 2010, SF1 P5 and P9

Female Householders and Households with Children

Tables 2-12 through 2-16 describe households and family types by race and ethnicity for Mobile, Suburban Mobile County, Baldwin County and the Mobile MSA in 1990. The foci of the analyses are two protected classes: households with children and women. In Mobile in 1990 (Table 2-12), women householders accounted for over-one third (37.3% / 28,111) of all householders, and over one-third of all households contained related children (27,128 / 36.0%). Nine thousand-five hundred-seven (9,507) women were single parents to the child/children who lived with them. A larger group of women (13,061 – just under one half (46.5%) of all female householders) lived alone. There were more female householders in non-family households (living alone or living with non-relatives: 14,304) than there were female householders in families (13,807). Taken together there were 27,128 households with children and 28,111 female householders. But, because 9,507 female householders who were in both protected classes because they lived with their children, there were a total of 45,732 households (60.6% of total households) in the two protected classes together.

Among family households, there were marked differences between racial groups. Most white family households lived in married couple households (25,782 / 81.6%), whereas 8,586 (46.2%) of African American family households were married couple families. There are multiple reasons for these differences: lower incomes for African Americans induce higher stress levels; job discrimination and job instability can produce increased divorce rates; demographic differences; etc. One consequence of these differences is that a much higher proportion of African American family households are potentially subject to discrimination based on gender than their white counterparts because 48.0% of African American family households have a female householder and only 14.8% of white family households do.

Just over one-quarter of white households (14,033 / 28.7%) in Mobile had children as of 1990. A smaller number (12,727) of African American households but a larger proportion (49.7%) had children. Exclusion of households with children is the primary form of familial status discrimination, and much of the early research identified multifamily properties (rental or owned) as the most frequent offenders. As the analysis proceeds forward to 2010, we will track the population at risk of familial status discrimination.¹⁰

Table 2-13 presents data on female householders and households with children by race and national origin for Suburban Mobile County in 1990. Familiarity with American urban development patterns would lead one to expect a higher proportion of family households with children in suburban areas. This is the case but not overwhelmingly in Suburban Mobile County (Table 2-13) in 1990, where 58.3% (29,047 / 49,837) of family households have children living with them (Table 2-13). This figure compares to 53.2% for the City of Mobile (Table 2-12) which is not far under the suburban family household figure.

The proportion of all households with children is slightly lower in Suburban Mobile County, 47.3%, whereas the proportion of all households with children in the City of Mobile is quite a bit lower at 36.0%, largely because the City is home to more non-family households – 24,465 in the City versus 11,620 in Suburban Mobile.

Women householders constituted one-quarter of all householders (15,421 / 25.1%), a substantially smaller proportion than in the City (37.3%). Because 6,400 female householders lived with children, and were therefore potentially at risk of both familial status and gender discrimination,

¹⁰ Data for Hispanic households is presented for comparative purposes but is not analyzed here because the Hispanic population is quite small.

the total of potentially at risk households in the two protected classes in Suburban Mobile was 29,008.

Differences based on race were less pronounced in Suburban Mobile. As in the City, most white family households were married couple households (33,468 / 85.4%). Just under one-half of African American family households were married couple families (4,787 / 48.0%), a proportion similar to the parallel statistics for the City (46.2%). This attribute means a higher proportion of African American families with children are potentially vulnerable to gender discrimination: 3,534 householders (51.6% of African American households with children) are female, whereas only 12.7% (2,757 households) of white family householders with children had a female householder. Not only are a larger proportion of African American family households potentially subject to both gender and familial status discrimination than their white counterparts, a larger absolute number of households (3,534 versus 2,757) is.

Table 2-12
Female Householders and Families with Children by Race and Ethnicity, 1990
City of Mobile

Household and/or Family Type	Total		White		African American		Hispanic	
	#	%	#	%	#	%	#	%
Family Households	50,977	67.6%	31,568	64.5%	18,820	73.5%	465	65.2%
Married Couple Family	34,888	46.2%	25,782	52.7%	8,686	33.9%	337	47.3%
With Related Children < 18	16,596	22.0%	11,053	22.6%	5,272	20.6%	189	26.5%
No Related Children < 18	18,292	24.2%	14,729	30.1%	3,414	13.3%	148	20.8%
Male Householder	2,282	3.0%	1,118	2.3%	1,104	4.3%	28	3.9%
With Related Children < 18	1,025	1.4%	456	0.9%	545	2.1%	14	2.0%
No Related Children < 18	1,257	1.7%	662	1.4%	559	2.2%	14	2.0%
Female Householder	13,807	18.3%	4,668	9.5%	9,030	35.2%	100	14.0%
With Related Children < 18	9,507	12.6%	2,524	5.2%	6,910	27.0%	63	8.8%
No Related Children < 18	4,300	5.7%	2,144	4.4%	2,120	8.3%	37	5.2%
Nonfamily Households	24,465	32.4%	17,358	35.5%	6,799	26.5%	248	34.8%
Female Householder	14,304	19.0%						
Living Alone	13,061	17.3%						
Not Living Alone	1,243	1.6%						
Total Hhlds w/ Related Children < 18	27,128	36.0%	14,033	28.7%	12,727	49.7%	266	37.3%
Total Female Householders*	28,111	37.3%	4,668	9.5%	9,030	35.2%	100	14.0%
Total Households	75,442	100.0%	48,926	100.0%	25,619	100.0%	713	100.0%

*Totals for white, African American and Hispanic households do not include non-family households.

Source: 1990 U.S. Census, STF1 Tables P016, P019, P020

Table 2-13

Female Householders and Families with Children by Race and Ethnicity, 1990
Suburban Mobile County

Household and/or Family Type	Total		White		African American		Hispanic	
	#	%	#	%	#	%	#	%
Family Households	49,837	81.1%	39,200	81.9%	9,976	78.0%	272	76.6%
Married Couple Family	38,740	63.0%	33,468	69.9%	4,787	37.4%	223	62.8%
With Related Children < 18	21,524	35.0%	18,153	37.9%	3,009	23.5%	125	35.2%
No Related Children < 18	17,216	28.0%	15,315	32.0%	1,778	13.9%	98	27.6%
Male Householder	2,027	3.3%	1,396	2.9%	590	4.6%	10	2.8%
With Related Children < 18	1,133	1.8%	792	1.7%	313	2.4%	7	2.0%
No Related Children < 18	894	1.5%	604	1.3%	277	2.2%	3	0.8%
Female Householder	9,070	14.8%	4,336	9.1%	4,599	36.0%	39	11.0%
With Related Children < 18	6,400	10.4%	2,757	5.8%	3,534	27.6%	25	7.0%
No Related Children < 18	2,670	4.3%	1,579	3.3%	1,065	8.3%	14	3.9%
Nonfamily Households	11,620	18.9%	8,678	18.1%	2,813	22.0%	83	23.4%
Female Householder	6,351	10.3%						
Living Alone	5,935	9.7%						
Not Living Alone	416	0.7%						
Total Hhlds w/ Related Children < 18	29,057	47.3%	21,702	45.3%	6,856	53.6%	157	44.2%
Total Female Householders*	15,421	25.1%	4,336	9.1%	4,599	36.0%	39	11.0%
Total Households	61,457	100.0%	47,878	100.0%	12,789	100.0%	355	100.0%

*Totals for white, African American and Hispanic households do not include non-family households.

Source: 1990 U.S. Census, STF1 Tables P016, P019, P020

In Baldwin County in 1990 (Table 2-14) before the population nearly doubled in the 1990s and 2000s, women accounted for just less than one-quarter (8,892 / 24.0%) of householders, slightly lower than the 25.1% found in Suburban Mobile and well under the 36.0% in the City. Three-quarters (28,142 / 76.0%) of the households were family households and of these 83.6% (23,512) were married couple families. Similar to the City and unlike Suburban Mobile County, there were more female householders in non-family households than there were in families (5,176 / 3,716) most of whom lived alone (4,799 / 5,176 = 92.7%). This proportion is also similar to the City female householder population where 91.3% of non-family female householders lived alone.

Among family households, female householders constituted 13.2% (10.0% of all households, 3,716). Over one-third of all households were families with children (13,561 / 36.6%) and 48.2% of all family households contained children.

Only 10.3% of the households in Baldwin County in 1990 were African American (3,817 households) and 88.9% (32,918) were white. Of the relatively small number of African American

family households (2,913 / 7.9% of all Baldwin County households), 70.2% had children. Just under one-half the families with children lived in married couple family households (990 / 48.4%) and a slightly lower proportion lived in households with a female householder (931 / 45.5%).

Seven-eighths (21,802 / 24,995 = 87.2%) of white family households were married couple families. Of these, only 43.5% (7,484) had children living with them. These proportions are the inverse of Suburban Mobile County's, where 45.7% of family households did not have children and 54.4% did. Taken together, there were 13,567 households with children in Baldwin County and 8,892 female householders; of these 2,482 female householders had their own children living with them and were therefore potentially vulnerable to both familial status and gender discrimination. A total of 19,977 households were potentially vulnerable to either familial status or gender discrimination.

Table 2-14
Female Householders and Families with Children by Race and Ethnicity, 1990
Baldwin County

Household and/or Family Type	Total		White		African American		Hispanic	
	#	%	#	%	#	%	#	%
Family Households	28,142	76.0%	24,995	75.9%	2,913	76.3%	231	77.3%
Married Couple Family	23,512	63.5%	21,802	66.2%	1,526	40.0%	183	61.2%
With Related Children < 18	10,580	28.6%	9,484	28.8%	990	25.9%	119	39.8%
No Related Children < 18	12,932	34.9%	12,318	37.4%	536	14.0%	64	21.4%
Male Householder	914	2.5%	707	2.1%	195	5.1%	9	3.0%
With Related Children < 18	505	1.4%	374	1.1%	125	3.3%	6	2.0%
No Related Children < 18	409	1.1%	333	1.0%	70	1.8%	3	1.0%
Female Householder	3,716	10.0%	2,486	7.6%	1,192	31.2%	39	13.0%
With Related Children < 18	2,482	6.7%	1,524	4.6%	931	24.4%	25	8.4%
No Related Children < 18	1,234	3.3%	962	2.9%	261	6.8%	14	4.7%
Nonfamily Households	8,902	24.0%	7,923	24.1%	904	23.7%	68	22.7%
Female Householder	5,176	14.0%						
Living Alone	4,799	13.0%						
Not Living Alone	377	1.0%						
Total Hhlds w/ Related Children < 18	13,567	36.6%	11,382	34.6%	2,046	53.6%	150	50.2%
Total Female Householders*	8,892	24.0%	2,486	7.6%	1,192	31.2%	39	13.0%
Total Households	37,044	100.0%	32,918	100.0%	3,817	100.0%	299	100.0%

*Totals for white, African American and Hispanic households do not include non-family households.

Source: 1990 U.S. Census, STF1 Tables P016, P019, P020

Table 2-15 summarizes data on female householders and households with children for the metropolitan area in 1990. Overall, there were 69,752 households with children and 52,424 female householders. Of the latter group, 18,389 were in both categories – i.e., they were female householders with children. Avoiding counting the female householders with children twice means that there were a total of 103,787 households who either had children or had a female householder. Unfortunately, the 1990 data does not have sufficient detail to enable us to discern how all of these data are distributed by race. We can see that most of the households with children were white (47,117 / 67.5%), but we cannot tell the races of the female householders without children. In fact, we can only see that of the 49.3% (25,831 households) of female householders who live in non-family households, 23,795 or 92.1% live alone. We can infer from this statistic that most of the African American and/or white female householders who live in non-family households are solitary residents of their homes, because over 90% of all non-family female householders live alone, but we cannot say precisely how many are either African American or white.

Table 2-15
Female Householders and Families with Children by Race and Ethnicity, 1990
Mobile MSA

Household and/or Family Type	Total		White		African American		Hispanic	
	#	%	#	%	#	%	#	%
Family Households	128,956	74.1%	95,763	73.8%	31,709	75.1%	968	70.8%
Married Couple Family	97,140	55.8%	81,052	62.5%	14,999	35.5%	743	54.4%
With Related Children < 18	48,700	28.0%	38,690	29.8%	9,271	22.0%	433	31.7%
No Related Children < 18	48,440	27.8%	42,362	32.7%	5,728	13.6%	310	22.7%
Male Householder	5,223	3.0%	3,221	2.5%	1,889	4.5%	47	3.4%
With Related Children < 18	2,663	1.5%	1,622	1.3%	983	2.3%	27	2.0%
No Related Children < 18	2,560	1.5%	1,599	1.2%	906	2.1%	20	1.5%
Female Householder	26,593	15.3%	11,490	8.9%	14,821	35.1%	178	13.0%
With Related Children < 18	18,389	10.6%	6,805	5.2%	11,375	26.9%	113	8.3%
No Related Children < 18	8,204	4.7%	4,685	3.6%	3,446	8.2%	65	4.8%
Nonfamily Households	44,987	25.9%	33,959	26.2%	10,516	24.9%	399	29.2%
Female Householder	25,831	14.9%						
Living Alone	23,795	13.7%						
Not Living Alone	2,036	1.2%						
Total Hhlds w/ Related Children < 18	69,752	40.1%	47,117	36.3%	21,629	51.2%	573	41.9%
Total Female Householders*	52,424	30.1%	11,490	8.9%	14,821	35.1%	178	13.0%
Total Households	173,943	100.0%	129,722	100.0%	42,225	100.0%	1,367	100.0%

*Totals for white, African American and Hispanic households do not include non-family households.

Source: 1990 U.S. Census, STF1 Tables P016, P019, P020

Table 2-16

Summary of Female Householders and Family Households by Race, 1990
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Protected Class Characteristic	City of Mobile			Suburban Mobile County			Baldwin County			Mobile MSA		
	All	White	African American	All	White	African American	All	White	African American	All	White	African American
Family Households												
Married Couple with Related Children < 18	16,596	11,053	5,272	21,524	18,153	3,009	10,580	9,484	990	48,700	38,690	9,271
Male Householder with Related Children < 18	1,025	456	545	1,133	792	313	505	374	125	2,663	1,622	983
Female Householder with Related Children < 18	9,507	2,524	6,910	6,400	2,757	3,534	2,482	1,524	931	18,389	6,805	11,375
Female Householder with No Related Children < 18	4,300	2,144	2,120	2,670	1,579	1,065	1,234	962	261	8,204	4,685	3,446
Nonfamily Households												
Female Householder	14,304			6,351			5,176			25,831		
Total Households with Related Children < 18	27,128	14,033	12,727	29,057	21,702	6,856	13,567	11,382	2,046	69,752	47,117	21,629
Total Female Householders	28,111			15,421			8,892			52,424		

Source: 1990 U.S. Census, STF1 Tables P016, P019, P020

Table 2-16 summarizes the data in Tables 2-12 to 2-15 by geographic area. We can see that the largest single group of households with children were married couple white families in Suburban Mobile County, most of whom (21,524 / 84.3%) were white, which is the largest single racial group of households with children in the region. The largest group of female householders in families (9,507) was found in the City of Mobile, and 72.7% of these households had an African American female householder. Most of the female householders in family householders without children lived in the City (4,300 / 52.4%) and this group was split evenly between African American (49.9%) and white (49.5%) householders.

Tables 2-17 through 2-21 update the 1990 data presented in Tables 2-12 through 2-16 to 2010.¹¹ Where the City of Mobile had a total of 45,732 households with either a female householder or children or both in 1990 (Table 2-12), the comparable number in 2010 is 46,799 (Table 2-17). While the number of potentially vulnerable households was slightly higher, the composition of these households was substantially different. In 1990, households with children and female householders were within 1,000 observations of each (at 27,128 for households with children versus 28,111 for female householders), the composition of the potentially vulnerable population in 2010 was 24,650 households with children and 33,490 female householders. The number of potentially vulnerable women was substantially greater.¹²

The number of female householders with children in Mobile in 2010 (11,341) is larger than the 1990 number of 9,507 and the racial composition is, as is the City's racial composition, different (Table 2-17). Where there were 2,524 white female householders with children in 1990 there are 25.6% (or 645) fewer (1,879) in 2010. There are also 1,821 white female householders in families without children (i.e., living with a parent, grandparent or other relative) and 9,547 female householders in non-family households. Of the latter, most (86.6% / 8,266) lived alone. Data regarding the age of these women is not available, but a significant majority of similarly situated women in 2000 were older or elderly, and it is likely that many of the women living alone in 2010 are also older or elderly.

An even larger shift transformed the racial characteristics of married couple families with children. In 1990 there were 11,053 white families fitting this description (Table 2-12), in 2010 there were 6,212 (47.9% fewer) (Table 2-17). Much of this shift reflects the reluctance of white households with children to engage in integrated residential and educational settings. As the African American population of the City of Mobile increased by 29.0% (22,051 persons) the number of African American married couple households with children decreased by 11.3% from 5,272 (Table 2-12) to 4,678 (Table 2-17). African American households with children in the City increased by 2,234 (a 17.6% increase) between 1990 and 2010. African American female householders with children increased by 33.2% (2,292 new households) and now constitutes 61.5% of African American households with children.

There are multiple factors driving these shifts, some of which are beyond the direct control of individuals involved (i.e., markedly higher unemployment rates by race which are highly correlated with family dissolution), but a full exploration of the sociology of these demographics is beyond our assignment. From the perspective of fair housing, the significance of these shifts is that, first, the number of households that are potentially vulnerable to three forms of housing discrimination simultaneously because they have an African American householder who is female and because they have children has increased from 6,910 to 9,202 (33.2%). The number

¹¹ To avoid the tedium of examining the incremental changes in the data at the midpoint of the series, we have provided year 2000 data in Appendix A.

¹² Please recall that the total number of households with children and female householders is not the sum of the two separate figures. Female householders with children are included in the separate figures but only counted once in the sum.

of households potentially vulnerable to race and gender (but not familial status) discrimination is now 10,192, which is the sum of female householders in family households without children and female householders in nonfamily households.¹³

In Suburban Mobile County, where population increased by 19.5% and 35,516 people between 1990 and 2010 (Table 2-6), households with related children increased by only 1,255 households (4.3%) (Tables 2-13 and 2-18). Where households with children constituted 47.3% of Suburban Mobile's households in 1990, in 2010 this proportion had declined to 38.1%.¹⁴ At least three factors precipitated this change. First, as Mobile's primary suburban area in the late twentieth century, Suburban Mobile attracted many of the households seeking a suburban environment in the latter part of the century before a reliable bridge across Mobile Bay increased the attractiveness of Baldwin County for suburban development. Simply put, many of the children of those earlier suburban settler households aged and left home by 2010. Second, more American households had fewer children over the last thirty years and an increasing proportion decided not to have children. Some of these households moved into Suburban Mobile. Third, as Suburban Mobile residential areas grew, restaurants, movie theaters, shopping areas, office buildings and employers that used to be more focused on the central area followed their customers and employees to the suburbs. The diversity in household types including single people, couples without children and other non-traditional households that formerly characterized the city now find a home in the suburbs because services and jobs have also moved to the suburbs. Fourth, while it has been 30 years since reliable automobile transportation crossed Mobile Bay into Baldwin County, the suburban development there produced competition with Suburban Mobile that did not exist before.

These forces affected both white and African American households as the number of white households with children grew by only 24 households (0.1%) while the number of African American households with children grew by only 28 households (0.4%) in the twenty year period (Tables 2-13 and 2-18). As in the City of Mobile, the distribution of households with children between types of families was different by race. While three-quarters (75.5% for whites and 73.5% for African Americans) of both races' households were family households, over two-thirds (71.9%) of the white households with children (15,575 households) were married couple families (Table 2-18). The comparable proportion for African American households with children was 39.7% (2,731 households). Female householders with children were a greater proportion of households with children for African American households (53.2% / 3,664 households) than they were for white households (19.8% / 4,291 households). Over three-fifths (61.9% / 7,921 households) of African American households are potentially vulnerable to gender and familial status housing discrimination. Slightly less than one-half of white households (48.6% / 23,281 households) are potentially vulnerable to gender and familial status discrimination.

Table 2-19 provides the 2010 data for Baldwin County for female householders and family households by race. Baldwin County's population grew by 85.5% between 1990 and 2010 and the number of households increased by 97.6%. During the same time period, households with related children increased from 13,567 (Table 2-14) to 22,898 or 68.8%. The slower growth rate for households with children reduced the proportion of Baldwin County's households with children to 31.3% in 2010 from 36.6% in 1990.

¹³ The 1990 Census did not provide sufficient data to measure a comparable figure.

¹⁴ Please recall that the sum of African American and white households with children does not equal the total number of households with children in an area. For example, there are 1,750 householders with children in Suburban Mobile who are Native American, Alaskan Native, Asian or Pacific Islander, Other Race Alone or Two or More Races and who are not included in the African American or white columns in Table 2-18 but are included in the total.

Table 2-17

Female Householders and Families with Children by Race and Ethnicity, 2010
City of Mobile

Household and/or Family Type	Total		White		African American		Hispanic	
	#	%	#	%	#	%	#	%
Family Households	48,689	61.7%	22,304	56.1%	24,670	67.9%	954	60.8%
Married Couple Family	28,073	35.6%	17,299	43.5%	9,666	26.6%	610	38.9%
With Related Children < 18	11,510	14.6%	6,212	15.6%	4,678	12.9%	351	22.4%
No Related Children < 18	16,563	21.0%	11,087	27.9%	4,988	13.7%	259	16.5%
Male Householder	3,579	4.5%	1,305	3.3%	2,052	5.6%	121	7.7%
With Related Children < 18	1,799	2.3%	614	1.5%	1,081	3.0%	59	3.8%
No Related Children < 18	1,780	2.3%	691	1.7%	971	2.7%	62	3.9%
Female Householder	17,037	21.6%	3,700	9.3%	12,952	35.6%	223	14.2%
With Related Children < 18	11,341	14.4%	1,879	4.7%	9,202	25.3%	147	9.4%
No Related Children < 18	5,696	7.2%	1,821	4.6%	3,750	10.3%	76	4.8%
Nonfamily Households	30,270	38.3%	17,420	43.9%	11,685	32.1%	616	39.2%
Female Householder	16,453	20.8%	9,547	24.0%	6,442	17.7%	221	14.1%
Living Alone	14,330	18.1%	8,266	20.8%	5,730	15.8%	172	11.0%
Not Living Alone	2,123	2.7%	1,281	3.2%	712	2.0%	49	3.1%
Total Hhlds w/ Related Children < 18	24,650	31.2%	8,705	21.9%	14,961	41.2%	557	35.5%
Total Female Householders	33,490	42.4%	13,247	33.3%	19,394	53.3%	444	28.3%
Total Households	78,959	100.0%	39,724	100.0%	36,355	100.0%	1,570	100.0%

Source: 2010 U.S. Census, SF1 Tables P29, P29A, P29B, P29H, P39, P39A, P39B and P39H

Table 2-18

Female Householders and Families with Children by Race and Ethnicity, 2010
Suburban Mobile County

Household and/or Family Type	Total		White		African American		Hispanic	
	#	%	#	%	#	%	#	%
Family Households	59,704	75.1%	45,463	75.5%	11,490	73.5%	1,047	72.5%
Married Couple Family	42,703	53.7%	35,436	58.8%	5,417	34.6%	719	49.8%
With Related Children < 18	19,454	24.5%	15,575	25.9%	2,731	17.5%	459	31.8%
No Related Children < 18	23,249	29.3%	19,861	33.0%	2,686	17.2%	260	18.0%
Male Householder	4,269	5.4%	3,065	5.1%	879	5.6%	162	11.2%
With Related Children < 18	2,480	3.1%	1,812	3.0%	489	3.1%	98	6.8%
No Related Children < 18	1,789	2.3%	1,253	2.1%	390	2.5%	64	4.4%
Female Householder	12,732	16.0%	6,962	11.6%	5,194	33.2%	166	11.5%
With Related Children < 18	8,378	10.5%	4,291	7.1%	3,664	23.4%	119	8.2%
No Related Children < 18	4,354	5.5%	2,671	4.4%	1,530	9.8%	47	3.3%
Nonfamily Households	19,772	24.9%	14,754	24.5%	4,147	26.5%	398	27.5%
Female Householder	9,964	12.5%	7,406	12.3%	2,222	14.2%	106	7.3%
Living Alone	8,701	10.9%	6,428	10.7%	1,998	12.8%	75	5.2%
Not Living Alone	1,263	1.6%	978	1.6%	224	1.4%	31	2.1%
Total Hhlds w/ Related Children < 18	30,312	38.1%	21,678	36.0%	6,884	44.0%	676	46.8%
Total Female Householders	22,696	28.6%	14,368	23.9%	7,416	47.4%	272	18.8%
Total Households	79,476	100.0%	60,217	100.0%	15,637	100.0%	1,445	100.0%

Source: 2010 U.S. Census, SF1 Tables P29, P29A, P29B, P29H, P39, P39A, P39B and P39H

Compared to Suburban Mobile (Table 2-17) in relative terms, Baldwin County (Table 2-18) had fewer married couple households with children (21.6% versus 24.5%), more married couples without children (33.0% versus 29.3%) and only slightly fewer female householders (27.2% versus 28.6%). The marginally lower proportions of households with children relative to Suburban Mobile County probably derive from the presence of older, retired householders in southern Baldwin County along the coast and the beaches. These slightly lower proportions should not distract from the facts that Baldwin County is home to 22,898 households with children and 19,896 female householders. Counting female householders with children once yields an overall number of households potentially vulnerable to gender of familial status discrimination of 37,522. Examining the Baldwin County data by race and household type shows first, that the growth rates for African American and white households are significantly different. White households increased by 94.5% in the 20 years between 1990 and 2010 and African American households increased by substantially less, 54.3%.¹⁵ The earlier data also shows that the relatively underdeveloped 1990 rental sector in Baldwin County was more accessible to the African

¹⁵ The basis for these figures derives from Table 2-11.

American population as rental units expanded to constitute 27.5% of the housing stock in 2010 (from 21.6% in 1990).

Where the African American owner occupied sector only increased by 589 units (a 20.8% increase) in 20 years, there were 1,479 more African American renters in the same period (a 153.1% increase). Nevertheless, the non-Hispanic African American population only constituted 9.3% of Baldwin County's population in 2010, down from 12.8% in 1990.

Table 2-19 shows that there were 19,193 white households with children in 2010 in Baldwin County. There were 16,548 white female householders, and the total potentially vulnerable to gender and/or familial status housing discrimination was 32,015 white households.

The smaller African American population had 2,530 households with children and 2,683 female householders. Combining the two groups and not double-counting female households with children concludes that there are 3,941 African American households with either a female householder or children or both.

It is important to point out that the relatively small numbers of African American persons and households in Baldwin County and their declining share of the population does not constitute the full measure of those potentially vulnerable to housing discrimination in Baldwin County. The fact that African American residents of the Mobile region are not proportionately sharing in the county's expansion strongly suggests that there are a significant number of African American households whose aspirations to move into Baldwin County have been thwarted or discouraged.

Table 2-20 summarizes the data from 2-17 and 2-19 for the metropolitan area. There are 77,860 households with related children of whom 63.7% are white and 31.3% are African American. There are a similar number of female householders, 76,152. The racial subdivision of this group is 58.0% white (44,163) and 38.7% African American. Taken together, there are a total of 83,843 white households with either a female householder or children or both. There are also 39,730 African American householders with either a female householder or children or both. Taken together, there are 123,573 households, 53.4% of all households that have either children or a female householder or both. This figure represents a 19.1% increase from 1990, which is less than the rate of increase of the overall population, which was 24.8% for the region. The components of change had substantially different rates of increase. The number of households with children grew only 11.2% in 20 years reflecting both lower marriage rates and fewer couples and women choosing to have children. The number of female householders grew at four times this rate, 45.3%, as many women either did not marry or postponed marriage, as women continued to outlive men and as divorces increased.

Table 2-21 presents the summary data for the region by geographic area. As was true in 1990, Suburban Mobile has the largest number of married couple families with children of any race, 15,575 white families. In 2010, Baldwin County was a relatively close second at 13,965 married couple families with children. The City of Mobile had the largest number of female householders with children at 11,341 families. This number represents 45.4% of all female householders with children in the region, which is a disproportionately high share for an area that only has 34.1% of the households in the region. Forthcoming analysis will show that part of the explanation is these households' lower incomes, but because 81.1% of these householders are African American, one has to be concerned that racial discrimination in Suburban Mobile and Baldwin County plays an important role. This concern is amplified by the fact that 65.1% of the African American female households with children live in the City of Mobile, fully 1.91 times as many as would be expected on the basis of the City's proportion of the population.

Looking at female householders who do not have related children in their homes (the sum of female householders in non-family households and female householders with no related children), the largest concentration is in the City of Mobile – 22,149 or 43.3% of all female householders without related children and female households in nonfamily households. The racial composition of this group is 51.3% white and 46.0% African American. There are substantial numbers of white women fitting this description in Suburban Mobile (10,077) and Baldwin County (12,822), and the proportion (38.8%) of the total population of female householders without children or in nonfamily households is only slightly greater than the 34.1% of the population in the City, so there is no immediately apparent reason to suspect extensive gender discrimination. The same is not true for African American women fitting this description. The 10,192 so situated women in the City of Mobile constitute 66.4% of African American female householders in family households but without related children and female householders in nonfamily households. Again, this number is 1.95 times the proportion anticipated by population without regard to race.

Table 2-19
Female Householders and Families with Children by Race and Ethnicity, 2010
Baldwin County

Household and/or Family Type	Total		White		African American		Hispanic	
	#	%	#	%	#	%	#	%
Family Households	51,151	69.9%	45,093	69.7%	4,200	71.0%	1,609	76.7%
Married Couple Family	39,913	54.5%	36,617	56.6%	2,008	34.0%	1,116	53.2%
With Related Children < 18	15,778	21.6%	13,965	21.6%	1,046	17.7%	777	37.0%
No Related Children < 18	24,135	33.0%	22,652	35.0%	962	16.3%	339	16.2%
Male Householder	3,094	4.2%	2,502	3.9%	370	6.3%	227	10.8%
With Related Children < 18	1,848	2.5%	1,502	2.3%	212	3.6%	140	6.7%
No Related Children < 18	1,246	1.7%	1,000	1.5%	158	2.7%	87	4.1%
Female Householder	8,144	11.1%	5,974	9.2%	1,822	30.8%	266	12.7%
With Related Children < 18	5,272	7.2%	3,726	5.8%	1,272	21.5%	208	9.9%
No Related Children < 18	2,872	3.9%	2,248	3.5%	550	9.3%	58	2.8%
Nonfamily Households	22,029	30.1%	19,559	30.3%	1,712	29.0%	490	23.3%
Female Householder	11,752	16.1%	10,574	16.4%	861	14.6%	153	7.3%
Living Alone	10,276	14.0%	9,253	14.3%	776	13.1%	110	5.2%
Not Living Alone	1,476	2.0%	1,321	2.0%	85	1.4%	43	2.0%
Total Hhlds w/ Related Children < 18	22,898	31.3%	19,193	29.7%	2,530	42.8%	1,125	53.6%
Total Female Householders	19,896	27.2%	16,548	25.6%	2,683	45.4%	419	20.0%
Total Households	73,180	100.0%	64,652	100.0%	5,912	100.0%	2,099	100.0%

Source: 2010 U.S. Census, SF1 Tables P29, P29A, P29B, P29H, P39, P39A, P39B and P39H

Table 2-20

Female Householders and Families with Children by Race and Ethnicity, 2010
Mobile MSA

Household and/or Family Type	Total		White		African American		Hispanic	
	#	%	#	%	#	%	#	%
Family Households	159,544	68.9%	112,860	68.6%	40,360	69.7%	3,610	70.6%
Married Couple Family	110,689	47.8%	89,352	54.3%	17,091	29.5%	2,445	47.8%
With Related Children < 18	46,742	20.2%	35,752	21.7%	8,455	14.6%	1,587	31.0%
No Related Children < 18	63,947	27.6%	53,600	32.6%	8,636	14.9%	858	16.8%
Male Householder	10,942	4.7%	6,872	4.2%	3,301	5.7%	510	10.0%
With Related Children < 18	6,127	2.6%	3,928	2.4%	1,782	3.1%	297	5.8%
No Related Children < 18	4,815	2.1%	2,944	1.8%	1,519	2.6%	213	4.2%
Female Householder	37,913	16.4%	16,636	10.1%	19,968	34.5%	655	12.8%
With Related Children < 18	24,991	10.8%	9,896	6.0%	14,138	24.4%	474	9.3%
No Related Children < 18	12,992	5.6%	6,740	4.1%	5,830	10.1%	181	3.5%
Nonfamily Households	72,071	31.1%	51,733	31.4%	17,544	30.3%	1,504	29.4%
Female Householder	38,169	16.5%	27,527	16.7%	9,525	16.4%	480	9.4%
Living Alone	33,307	14.4%	23,947	14.5%	8,504	14.7%	357	7.0%
Not Living Alone	4,862	2.1%	3,580	2.2%	1,021	1.8%	123	2.4%
Total Hhlds w/ Related Children < 18	77,860	33.6%	49,576	30.1%	24,375	42.1%	2,358	46.1%
Total Female Householders	76,152	32.9%	44,163	26.8%	29,493	50.9%	1,135	22.2%
Total Households	231,615	100.0%	164,593	100.0%	57,904	100.0%	5,114	100.0%

Source: 2010 U.S. Census, SF1 Tables P29, P29A, P29B, P29H, P39, P39A, P39B and P39H

Table 2-21

Summary of Female Householders and Family Households by Race, 2010
City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Protected Class Characteristic	City of Mobile			Suburban Mobile County			Baldwin County			Mobile MSA		
	All	White	African American	All	White	African American	All	White	African American	All	White	African American
Family Households												
Married Couple with Related Children <18	11,510	6,212	4,678	19,454	15,575	2,731	15,778	13,965	1,046	46,742	35,752	8,455
Male Householder with Related Children <18	1,799	614	1,081	2,480	1,812	489	1,848	1,502	212	6,127	3,928	1,782
Female Householder with Related Children <18	11,341	1,879	9,202	8,378	4,291	3,664	5,272	3,726	1,272	24,991	9,896	14,138
Female Householder with No Related Children <18	5,696	1,821	3,750	4,354	2,671	1,530	2,872	2,248	550	12,992	6,740	5,830
Nonfamily Households												
Female Householder	16,453	9,547	6,442	9,964	7,406	2,222	11,752	10,574	861	38,169	27,527	9,525
Total Households with Related Children <18	24,650	8,705	14,961	30,312	21,678	6,884	22,898	19,193	2,530	77,860	49,576	24,375
Total Female Householders	33,490	13,247	19,394	22,696	14,368	7,416	19,896	16,548	2,683	76,152	44,163	29,493

Source: 2010 U.S. Census, SF1 Tables P29, P29A, P29B, P29H, P39, P39A, P39B and P39H

Disability Status

The Bureau of the Census redesigned and improved the questions used to determine disability status beginning with the American Community Survey in 2008. The new definitions preclude comparisons with the earlier measurements made by the 2000 Census, so measuring change over time is not possible.

Table 2-22 presents the measurements for the 2008-2010 time period.¹⁶ The proportion of Mobile regional citizens with a disability ranges from 14.1% in Baldwin County to 17.4% in Suburban Mobile County. Both the City of Mobile and the Mobile MSA have 15.9% of their citizens with a disability. A total of 86,722 people in the region have some type of disability.

Table 2-22

Disability Status* for Persons Age 5 and Over, 2008-2010**
City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Geography	Total Persons Age 5+		Persons Age 5+ With A Disability		Persons Age 5+ With No Disability	
	Number	Percent	Number	Percent	Number	Percent
City of Mobile	178,543	100.0%	28,444	15.9%	150,099	84.1%
Suburban Mobile County	200,495	100.0%	34,860	17.4%	165,635	82.6%
Baldwin County	166,155	100.0%	23,418	14.1%	142,737	85.9%
Mobile MSA	545,193	100.0%	86,722	15.9%	458,471	84.1%

* The U.S. Census defines a disability as "a long-lasting, physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business."

**The Census Bureau introduced a new set of disability questions in the 2008 (and subsequent) American Community Survey questionnaires. Accordingly, comparisons of disability data from 2008 or later with data from prior years are not recommended.

Source: U.S. Census 2008-2010 American Community Survey 3-Year Estimates, B18101

Table 2-23 reports on the specific disabilities people have. Ambulatory difficulties, i.e., significant difficulty walking or inability to walk, affect over one-half of the disabled population in each of the jurisdictions and the region. Over 50,000 people in the region and more than 13,000 people in each of the three areas under examination have ambulatory disabilities.

Cognitive difficulties are the second most prevalent form of disability in the City of Mobile and in Suburban Mobile County, and they affect over one-third of the population in every area. The third most prevalent form of disability is people's capacity to live independently. Measured only for people 18 years old and older, this affects over one-third of the persons with difficulty in each

¹⁶ The annual American Community Survey organizes three year and five year compilations of the data to attain higher levels of accuracy from sample data.

of the three areas and in the region. Independent living difficulties are the second most prevalent type of disability in Baldwin County.

By now, those who have been paying close attention will have recognized that the sum of the individual disabilities exceeds the total number of disabled persons in each area. The reason for this is that many people have more than one disability. The average number of disabilities for each person with a disability is over 2.0. Some people have a single disability, but many have two or more disabilities.

Table 2-23

Disability by Type for Persons Age 5 and Over, 2008-2010
City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Disability Type	City of Mobile		Suburban Mobile County		Baldwin County		Mobile MSA	
	#	%	#	%	#	%	#	%
Hearing Difficulty	7,074	24.9%	9,722	27.9%	6,915	29.5%	23,711	27.3%
Vision Difficulty	6,796	23.9%	6,912	19.8%	4,061	17.3%	17,769	20.5%
Cognitive Difficulty	11,352	39.9%	13,908	39.9%	7,957	34.0%	33,217	38.3%
Ambulatory Difficulty	17,018	59.8%	19,658	56.4%	13,729	58.6%	50,405	58.1%
Self-Care Difficulty	6,616	23.3%	6,952	19.9%	5,081	21.7%	18,649	21.5%
Independent Living Difficulty*	11,020	38.7%	13,110	37.6%	8,125	34.7%	32,255	37.2%
Total Disabled Persons	28,444	100.0%	34,860	100.0%	23,418	100.0%	86,722	100.0%

*Includes persons age 18 and over only.

Source: U.S. Census 2008-2010 American Community Survey 3-Year Estimates, B18101, B18102, B18103, B18104, B18105, B18106 and B18107

Table 2-24 describes the age and race characteristics of those with a disability. Not surprisingly, the presence of a disability is very much a function of age. Over one-half the population over age 75 in the City, Suburban Mobile and the region has at least one disability.

In terms of race, African Americans have a slightly higher proportion of their numbers with disabilities, but the gap is within a percentage point in all cases. The gap would be greater when controlling for age, because, unfortunately, African Americans do not live as long as other racial groups.

Table 2-24

Rate of Disability by Age and Race, 2008-2010
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Age/Race	City of Mobile		Suburban Mobile County		Baldwin County		Mobile MSA	
	#	Rate	#	Rate	#	Rate	#	Rate
Disability Rate by Age								
Age 4 and Under	80	0.6%	187	1.3%	57	0.5%	324	0.8%
Age 5 to 17	1,761	5.1%	2,422	5.9%	1,631	5.3%	5,814	5.5%
Age 18 to 34	3,104	6.6%	3,701	8.0%	1,681	5.0%	8,486	6.7%
Age 35 to 64	12,256	17.1%	17,093	19.5%	9,990	13.7%	39,339	16.9%
Age 65 to 74	4,304	32.8%	5,344	33.7%	4,295	25.0%	13,943	30.2%
Age 75 and Over	7,019	56.8%	6,300	62.7%	5,821	48.0%	19,140	55.4%
Disability Rate by Race								
White Alone	13,159	14.8%	26,255	16.4%	19,889	13.0%	59,303	14.8%
African American	14,569	15.1%	7,329	16.6%	2,754	17.3%	24,652	15.7%

Source: U.S. Census 2008-2010 American Community Survey 3-Year Estimates, B18101, B18101A and B18101B

3. Geography of Protected Classes

Racial Geography

Changes between 1990 and 2000

The City of Mobile grew in the 1990-2000 decade, adding 2,637 people (a 1.3% growth rate). The decade of the 1990s was also the period during which the non-Hispanic white population decreased by one-seventh, losing 14.5% of its 1990 number, a net change of minus 16,720 people. At the same time the non-Hispanic African American population expanded by one-fifth, adding 20.4% more African American people, a net change of 15,509. The relatively small non-Hispanic minorities (Native Americans, Asian/Pacific Islanders, Other Races) added 3,022 persons.

Among the significant consequences of these changes is the fact that the City became majority-minority. The non-Hispanic white population remained the largest single racial group at 49.8% of the population, but 50.2% of the population was non-white. Non-Hispanic African Americans were a close second at 46.1%, by far the largest non-white, non-Hispanic minority group.

The preceding data describe the results of thousands of individual decisions and movements as of April 1, 2000. Among the drivers of the changes in the composition of the City's population was the racial composition of the public and private school systems. Ideally complete data for the racial characteristics of schools would be available longitudinally, but there is no electronically available data for 1990 and there is not publically available data for 2010. Coupling these data limitations with the racially contorted Alabama system of eight multi-county School Board Districts,¹⁷ leaves the year 2000 Census measurement of the City School systems as the only available citywide measure. Table 3-1 presents this data. By 2000, the public school system was 72.4% African American, whites had reduced their presence to 23.8%, and 48.4% of white students attended private schools. At the end of the 1990s, there were two racially distinct, separate school systems – a public system with a super-majority of African American students and a private system with a super majority of white students. Any serious attempts to foster racial tolerance and the acceptance of residential racial diversity will necessarily have to address the racial differences in the school systems' population.

¹⁷ Until June 2011 the City of Mobile was in a school board district that encompassed all of Mobile County, Baldwin County and Escambia County. The City has been incorporated into a redesigned school board district with 15 primarily rural counties.

Table 3-1

Grades K-12 School Enrollment by Type by Place of Residence, 2000
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Race Ethnicity	School Type			
	Public School		Private School	
	#	%	#	%
City of Mobile				
White	7,341	23.8%	6,879	83.9%
African American	22,381	72.4%	1,183	14.4%
Native American or Alaskan Native	154	0.5%	0	0.0%
Asian or Pacific Islander	423	1.4%	49	0.6%
Other Race Alone	197	0.6%	5	0.1%
Two or More Races	402	1.3%	82	1.0%
Hispanic*	391	1.3%	58	0.7%
Total	30,898	100.0%	8,198	100.0%
Suburban Mobile County				
White	23,655	65.3%	6,084	89.4%
African American	10,918	30.1%	481	7.1%
Native American or Alaskan Native	432	1.2%	48	0.7%
Asian or Pacific Islander	564	1.6%	64	0.9%
Other Race Alone	92	0.3%	53	0.8%
Two or More Races	584	1.6%	77	1.1%
Hispanic*	434	1.2%	107	1.6%
Total	36,245	100.0%	6,807	100.0%
Baldwin County				
White	18,716	81.4%	2,634	93.3%
African American	3,599	15.7%	69	2.4%
Native American or Alaskan Native	151	0.7%	0	0.0%
Asian or Pacific Islander	56	0.2%	48	1.7%
Other Race Alone	148	0.6%	32	1.1%
Two or More Races	313	1.4%	39	1.4%
Hispanic*	421	1.8%	93	3.3%
Total	22,983	100.0%	2,822	100.0%
Mobile MSA				
White	49,712	55.2%	15,597	87.5%
African American	36,898	40.9%	1,733	9.7%
Native American or Alaskan Native	737	0.8%	48	0.3%
Asian or Pacific Islander	1,043	1.2%	161	0.9%
Other Race Alone	437	0.5%	90	0.5%
Two or More Races	1,299	1.4%	198	1.1%
Hispanic*	1,246	1.4%	258	1.4%
Total	90,126	100.0%	17,827	100.0%

* Includes Hispanic persons of any race. Hispanic counts are not included separately in totals.

Source: 2000 U.S. Census SF3, Tables P147A, B, C, D, E, F, G, H

Changes in Location of the African American Population in Mobile in the 1990s

Returning to the dynamics of racial change in the City, the net change figures cited at the beginning of this section (minus 16,720 white persons, plus 15,509 African American persons) reflect far more moves by both African American and white residents. Examining census tract data for 1990 and 2000 reveals that more than 24,000 white people had moved out of a residence in the city during the decade and that more than 4,000 white residents moved into a new area in the city and possibly into the city from outside.¹⁸ Similarly, there were far more African American moves than the net change figures imply. At least 25,000 African American persons lived in a different area in 2000 than they did in 1990, and there were over 15,000 African Americans who had not lived in the city in 1990 in the City in 2000. Even these figures understate the levels of residential mobility that resulted in the net changes because they reflect only changes at the tract level between 1990 and 2000, and there were many moves of both races not captured by the measures at the beginning and end of the decade. Both African American and white households moved quite frequently in the 1990s,¹⁹ and even though residential mobility has been restricted by the current housing and economic crises, there are substantially more moves than net change figures imply.

All of which is to say that dynamic residential mobility provides substantial opportunities to affect racial stability. Unlike many other cultures and societies, the rapidity with which American move from place to place means that the composition of the population in any area is potentially more malleable and less fixed than it would be in other contexts. Efforts to foster integrated communities cannot be racially discriminatory, but there are positive and ethical ways to pursue integrated communities through strengthening support for schools, community organizations and neighborhood associations.

There were six tracts that were less than 40% African American in 1990 and more than 40% African American in 2000 (18.00, 21.00, 22.00, 34.01, 34.02 and 34.04).^{20,21} Please see Maps 1, 2 and 3. Tracts (1990) 34.01 and 34.02 became Tract 34.02 in the 2000 Census. This area is located on the west side of I-65 in northwest Mobile just below the city limits and north of Moffett Road/U.S. highway 98/State Route 42. The area is contiguous to African American majority tracts on the east just across I-65 (Tract 39.01 was then 99.9% African American and Tract 26.00 was 66.0% African American) and on the north just beyond the city limits (Tract 49.00 which was 86.3% African American and Tract 61.03 which was 49.2% African American). In 1990, Tracts 34.01 and 34.06 contained 905 African American persons (25.6%) and a population of 3,531. By 2000, 576 white people had moved away and 1,623 African American people had moved in, resulting in a proportion that was 60.6% African American. In the next decade, the net change of white people was -641 and for African American people it was +486, raising the proportion of African Americans in the area to 76.6% in 2010.

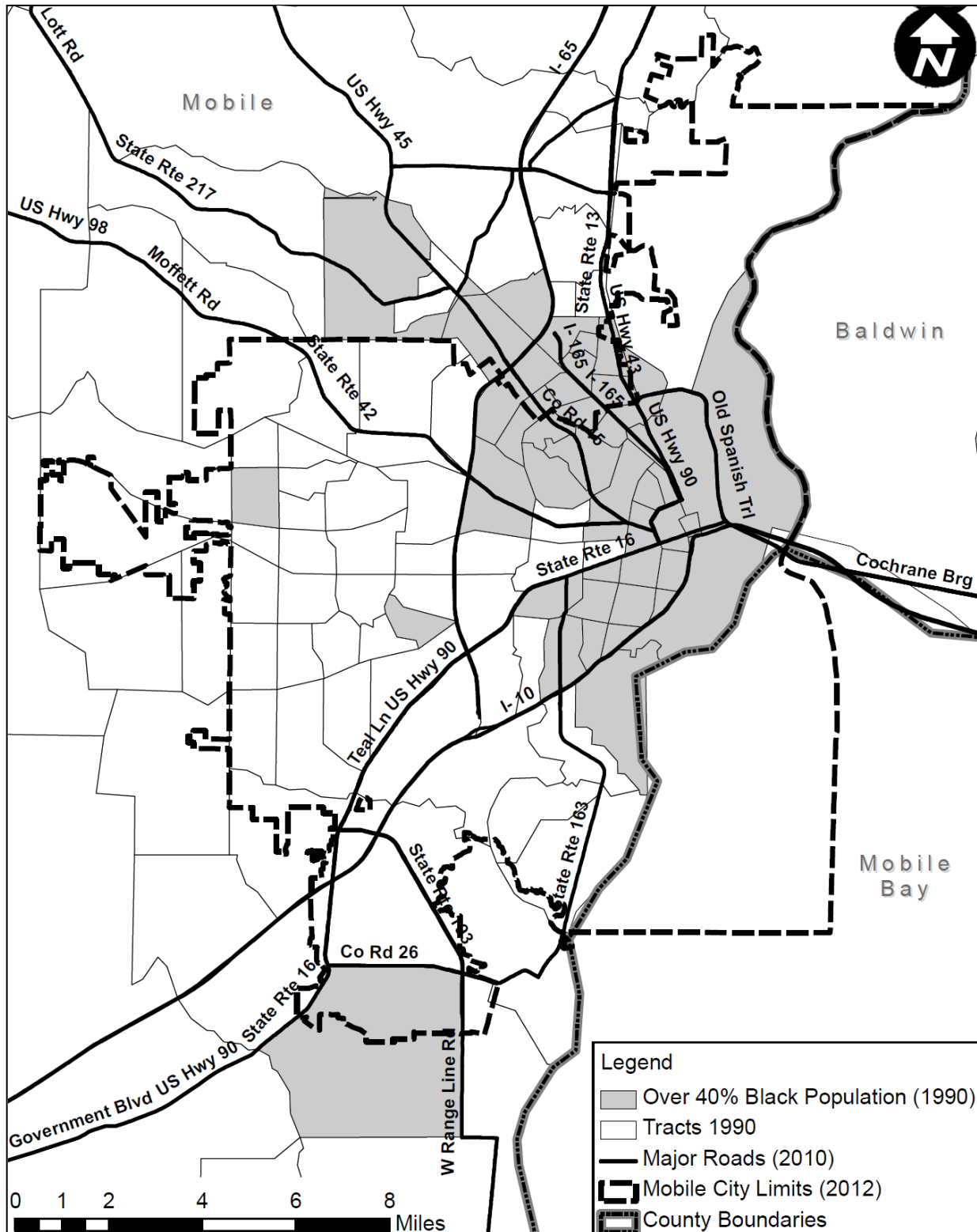
¹⁸ These figures cannot be used to compute the net change in population figures because household sizes vary between departing and arriving residents and there is no accurate way to empirically account for departures that left vacant units and departures that left units that were reoccupied by the Census date.

¹⁹ Residential mobility has declined during the current economic crisis; Americans of both races are still more mobile than most other nationalities, but less so.

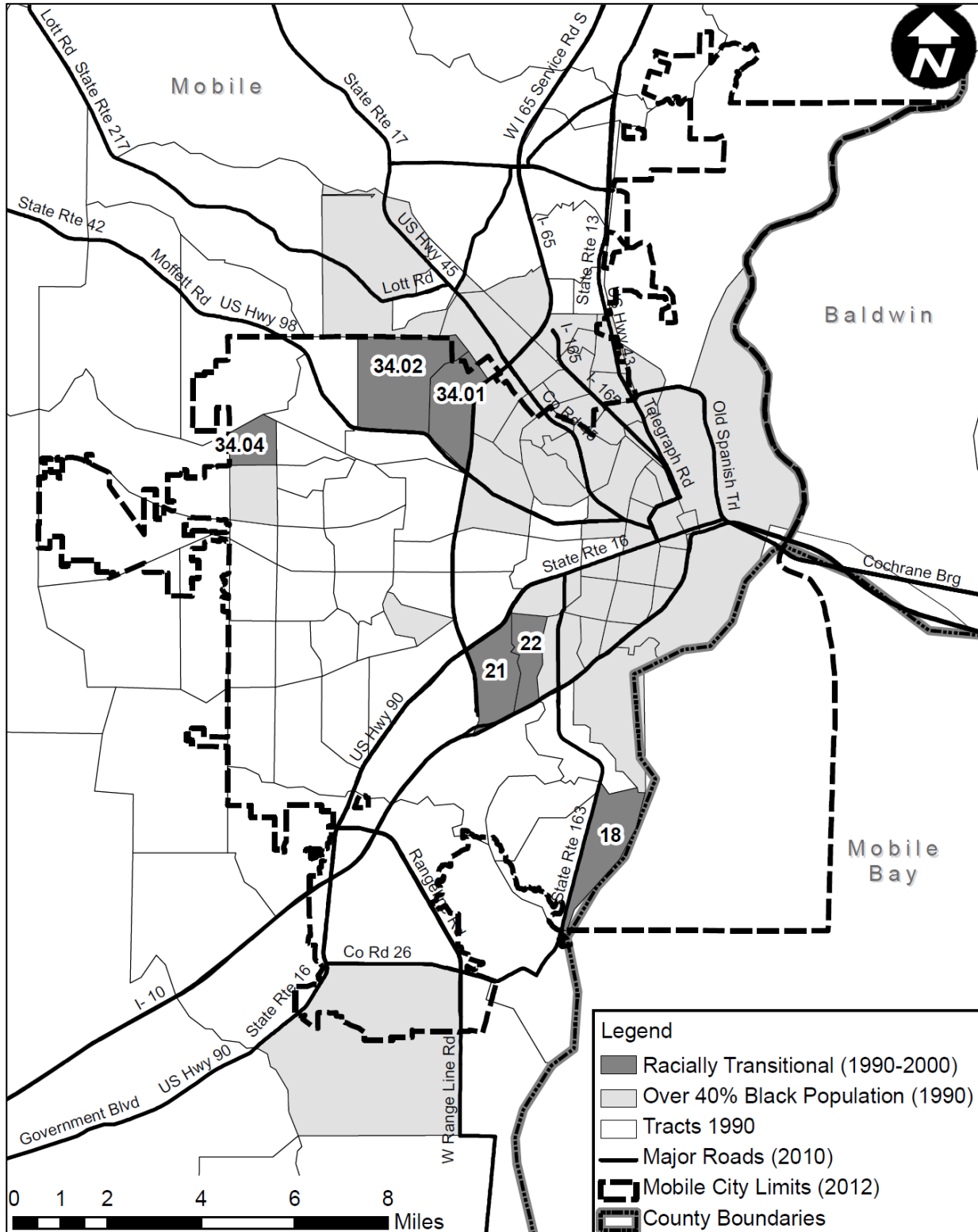
²⁰ The 40% proportion is arbitrary. It does not mean that if an area increases the proportion of its residents from less than 40% African American to more the area will inevitably continue to add African American residents or that the area will lose white residents. There is not empirical evidence that a particular proportion of people in an area is a "tipping point." Because the racial composition of Mobile's population is changing and because we are trying to understand the geographic aspects of these changes, some measure, inevitably an arbitrary one, has to be chosen to advance the discussion.

²¹ Appendix B has census tract maps for both the City of Mobile and the metropolitan area for 1990, 2000 and 2010. Appendix C provides protected class concentrations for census tracts where over 40% of the population or households are members of a protected class.

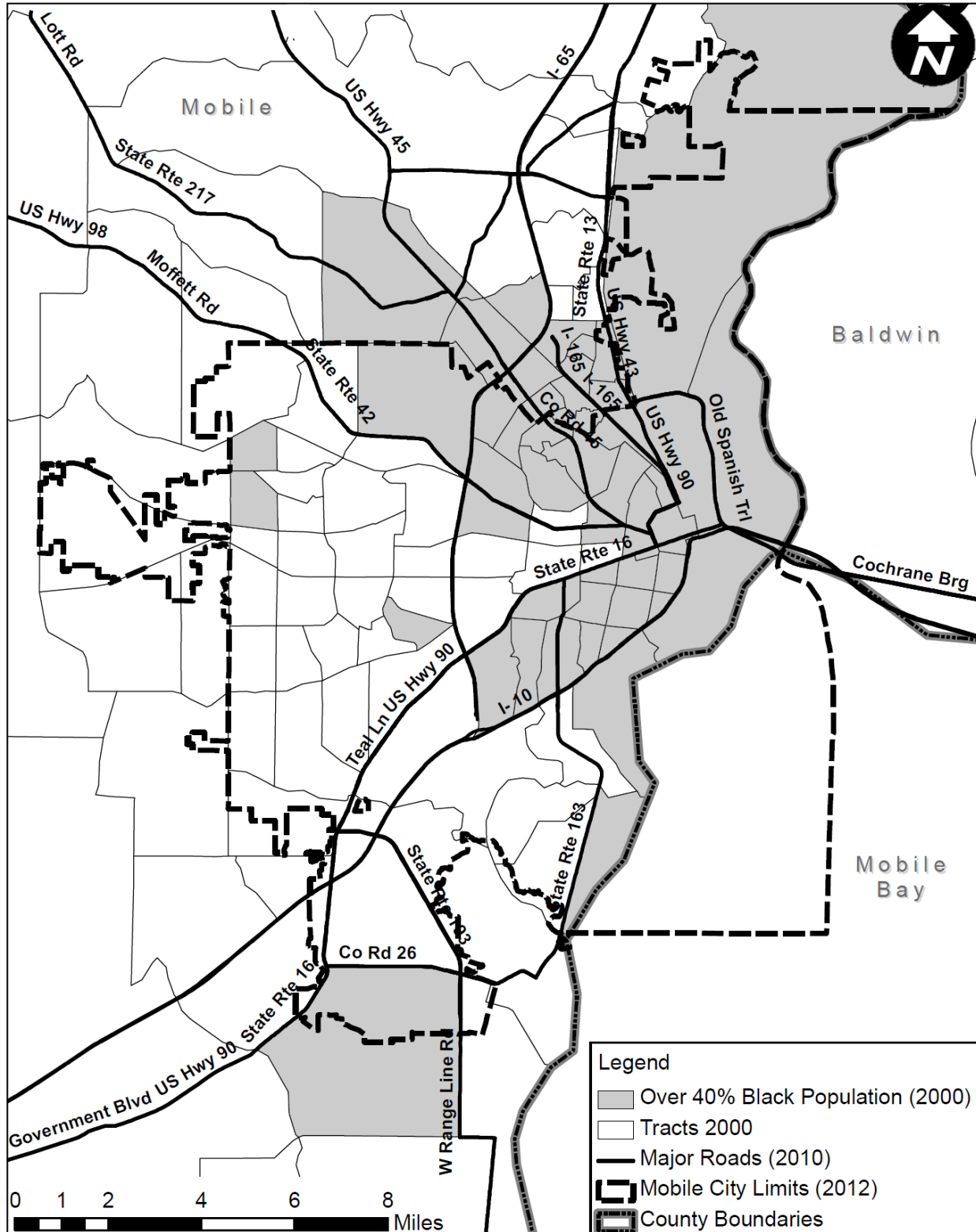
Map 3-1
 City of Mobile: Census Tracts with Over 40% African American Population, 1990



Map 3-2
 City of Mobile and Vicinity: Census Tracts in Which the Proportion of African American Residents Increased from Less Than to More Than 40% of the Population, 1990-2000



Map 3-3
 City of Mobile: Census Tracts with Over 40% African American Population, 2000



Tract 34.04 is on the west side of Mobile south of Howells Ferry Road and the Canadian National railroad tracks and adjacent to the western city limits. It is above a community that was 47.9% African American in 1990 (Tract 36.02). In 1990, Tract 34.04's African American population of 409 persons accounted for 16.7% of the population in the tract. During the 1990s the net change in the white population was -871, while the African American population added 1,073 people. In 2000, the tract was 55.8% African American and home to 1,482 African Americans. Racial change continued in the same patterns in the 2000s but less intensively as the net change in the African American population was +493 and net change in the white population was -596. The African American proportion of the population was 77.8% in 2010. Tract 36.02 immediately to the south had changed from 47.9% African American in 1990 to 59.1% African American 20 years later, but the African American population had declined from 1,482 to 905 persons.

Tracts 21.00 and 22.00 are located on Mobile's southwest side south of Government Street (State Route 16), north of I-10 and east of I-65. As with the areas in northwest Mobile, these two tracts were contiguous to African American majority tracts in 1990 and the increasing African American presence thereafter meant expansion of an African American majority area. On the east, Tract 22.00 is adjacent to Tract 23.01, which was 66.4% African American in 1990. On the north, Tract 22.00 is adjacent to Tract 24.00, which was 52.8% African American in 1990. In 1990, Tract 21.00 was 17.9% African American and home to 650 African American people. Tract 22.00 was 17.2% African American and 444 African American people lived within its boundaries. During the next decade Tract 21.00 changed substantially; by the end of the decade, 1,697 more African American residents had been added and there were 1,404 fewer white residents. The tract was 58.8% African American and there were 2,347 African American residents in 2000.

Tract 22.00 experienced similar levels of racial change: During the 1990s, the net changes in the population were -849 white people and +1,082 African American people. In 2000, Tract 22.00 was 53.3% African American and home to 1,526 African American persons. Racial change continued in the 2000s in both tracts, but at a slightly reduced pace. Tract 22.00 witnessed the reduction of the white population by 560 people and the addition of 528 African American people. At the end of the decade, Tract 22.00 was 72.1% African American and home to 2,054 African American residents. There were 733 fewer white people in 2010 in Tract 21.00 than there were in 2000 and there were 666 more African American people. The tract was 77.1% African American and home to 3,013 African American residents.

The two contiguous tracts to the east and north that were majority African American in 1990 also became less integrated and diverse as the 20 years between 1990 and 2010 passed. Tract 23.01 which was 66.4% African American in 1990 was 88.9% African American in 2010. Tract 24.00 which was 52.8% African American in 1990 became 80.6% African American in 2010. As the areas of concentrated African American occupancy expanded in the 1990s and 2000s on Mobile's northwest and southwest sides, formerly integrated areas (i.e., those with less than 40% African American residents) became majority African American areas, and the contiguous African American majority areas became predominately African American.

These consequences are both predictable and short of many African American residents' aspirations. African American residents seeking integrated housing or simply seeking housing are often encouraged to focus on the periphery of existing African American residential concentrations. Please recall that the previously cited research showed a generalized African American preference for housing that is both integrated and has a significant African American presence. An unfortunate aspect of Mobile's (and many other cities') racial residential dynamics is that the only areas that temporarily fit these demand preferences are on the perimeter of African American residential concentrations. Resident white households in these areas, whatever their attitudes about race, are often nervous about becoming isolated racial

minorities and are often skittish. This dynamic has characterized racial change in many cities over the past 50 to 70 years, even as the society has expressed greater tolerance for racial diversity in neighborhoods and even as empirical measures of geographic segregation are declining in Mobile as they are in other cities.

One other, somewhat removed, tract changed during the 1990s. Tract 18.00 is on the far southeast side of Mobile between the Bay and the Dauphin Island Parkway south of and including part of the Mobile Downtown Airport. It is the southernmost neighborhood in the City east of the Dauphin Island Parkway. It is contiguous with an African American neighborhood to the north but only for a few hundred feet. Its location is the driving force in its development over time. In 1990, there were approximately 2,875 residents of whom 923 were African American (32.1%). At the end of the 1990s, there were 149 fewer white people and 388 more African American residents. The African American racial proportion increased to 41.3%. In the 2000s, the number of African American residents was relatively stable, increasing only from 1,311 to 1,352. But the white population declined by 743 persons, so the proportion of African Americans increased from 41.3% to 51.3%.

Changes in Location of the African American Population in Mobile in the 2000s

With the addition of 6,542 African American residents in the 2000s Mobile became majority (50.3%) African American. Overall, the city's population declined by 5,576 persons. The white population declined by 13,352 people. The relatively small group of other races (Native American, Asians/ Pacific Islanders, Other Races) added 934 people.

Map 3-4 shows census tracts whose proportion of African American residents increased from less than 40% to more than 40% in the 2000-2010 decade. Map 3-5 shows the distribution of the population by race in 2010. Ten tracts increased their proportion of African American residents from less than the 40% threshold of the tract population to more than that: 19.01, 19.02, 28.00, 29.00, 32.02, 32.03, 32.04, 34.05, 36.08 and 17.00/74.00. Each of these tracts was contiguous on at least one side and often two or more sides to an area that had more than 40% African Americans in 2000. Each tract also witnessed a loss of white population and an increase in the African American population. Tract 74.00 in 2010 is the consolidation of 2000 Tracts 16.00 and 17.00 and lies on both sides of the Dauphin Island Parkway south of its intersection with I-10 just west of the Mobile Downtown Airport. Tracts 19.01 and 19.02 are on the west side of the Parkway south of Tract 74.00 and extend south to the city limits on the Dog River. Tract 74.00 had a net change of -509 white persons and +509 African American persons. Tract 19.01 had a net change of -405 white persons and +351 African American persons. Tract 19.02 had a net change of -625 white persons and +693 African American persons. Together with the changes between 1990 and 2000 (which established an African American majority presence along Mobile Bay north of the southern City limits) there is an African American majority along Mobile Bay and around the airport to I-10 west of McDuffie Island.

On the near west side on both sides of I-65, Tracts 28.00, 29.00, 32.02, 32.03 and 32.04 encircled Tract 32.05 and connected the southern and northern concentrations of African American population to each other. This pushed the contiguous areas with more than a 40% African American population well west of I-65 south of Airport Boulevard and west to University Boulevard on both the south and north sides of Cottage Hill Road. While each of these tracts saw a decrease in the white population and fairly sizeable increases in the African American population, they also did not become overwhelmingly African American. Specifically, Tract 28.00 had a net loss of 801 white people and a net gain of 773 African American people between 2000 and 2010. The figures for Tract 29.00 were -477 and +628, respectively. For Tract 32.02 the figures were -772 and +625. For Tract 32.03 the figures were -104 and +371 and for

Tract 32.04, -121 and +915. In sum, there was a net loss of 2,275 white people and a net gain of 3,312 African American people.

In 2000, the proportion of African American residents in these five tracts ranged from 23.3% to 37.0% with three of the five tracts registering less than 30%. All five tracts had an African American population that constituted between 40% and 47% African American in 2010.

The final areas that transitioned across the 40% African American population threshold are Tracts 34.05 and 36.08 on the northwest side. Taken together, the two tracts expanded the area of contiguous African American residence south from the Canadian National railroad tracts across Ziegler Boulevard to the University of South Alabama campus. These two tracts shifted their proportions of African American residents from 18.3% and 30.2% to 54.2% and 55.9%, respectively. The net changes in the populations were a loss of 1,071 white persons and a gain of 1,007 African American persons.

There is a cluster of four census tracts bracketing Dauphin Street west of North and South Main, bounded on the north by St. Stephens Road and Three Mile Creek, on the west by North and South Florida Street and on the south by Government Street that was primarily white in 2010 (Tracts 9.01/Lyons Park, 9.02/Hannon Park, 25.01/Carlen and 25.02/Park Place). The three tracts on the south and west (9.02/Lyons Park, 25.01/Carlen and 25.02/Park Place) were majority white in 1990, 2000 and 2010. The tract on the northeast (9.01/Lyons Park) was 44.2% African American in 2000 (an increase from 40.3% African American in 1990) despite the net loss of 31 African American persons (and partially because of a net loss of 234 white persons in 1990-2000). In the 2000s there was a net gain of 42 white persons and a net loss of 117 African American persons, dropping the proportion of African American persons in the tract to 38.1%. These four tracts are the only significant concentration of white people inside I-65.

Areas that Lost African American Residents in the 1990s and 2000s

Three 1990 tracts²² lost 1,885 African American residents in the 1990s. The tracts lie north of and along Interstate 10 as it exits the central business district towards the southwest. All three tracts were over 91.0% African American in 1990 and initially contained 7,551 African American people.

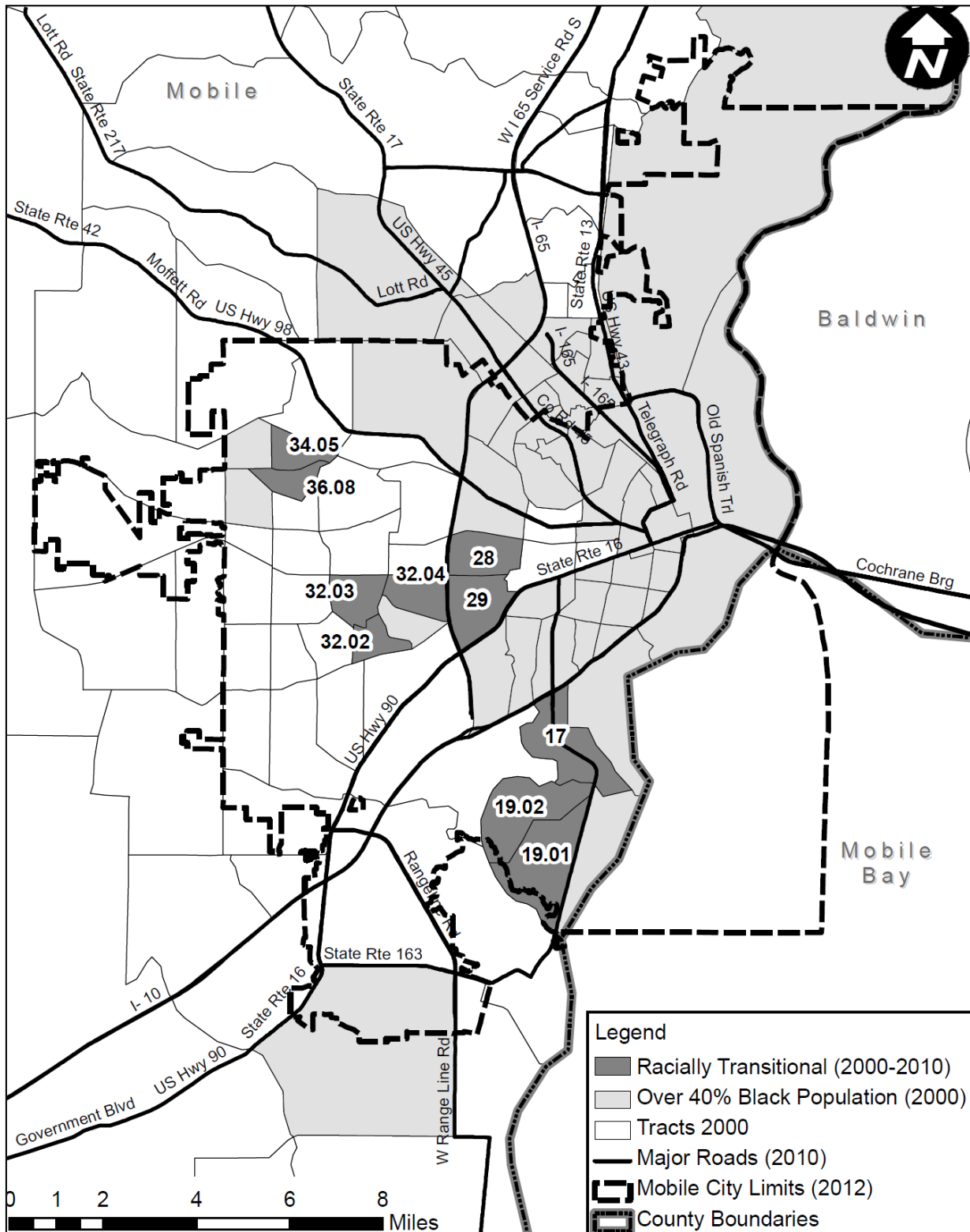
One tract (8.00) just north of Three Mile Creek lost 478 African American people between 1990 and 2000. The tract is located three miles northwest of the Bankhead Tunnel just north of Three Mile Creek. There is no obvious land use that might have caused these losses – although the Mobile Infirmary Medical Center is just across Three Mile Creek and its expansion might have contributed to the losses. So also might the U.S.A. Medical Center north of Three Mile Creek on Stanton Road.

Within the City between 2000 and 2010, the four tracts between I-165 and St. Stephens Road outside of the inner loop formed by North Broad Street and Beauregard Street on the northwest side of the Central Business District (CBD) and including the Dr. Martin Luther King, Jr. corridor (Tracts 4.01, 4.02, 5.00 and 6.00) had a net loss of 4,430 African American people between 2000 and 2010. These tracts were predominately African American in 2000 (more than 97.6%) and 2010 (more than 96.9%), but there was also a net loss of 23 white people during the decade. Farther along St. Stephens Road to the northwest, Tracts 7.01 and 7.02 had a net loss of 1,048 African American residents. The tract that adjoins these two to the south and has Threemile Creek as its southern boundary had a net loss of 816 African American residents and 24 white residents (Tract 8.00).

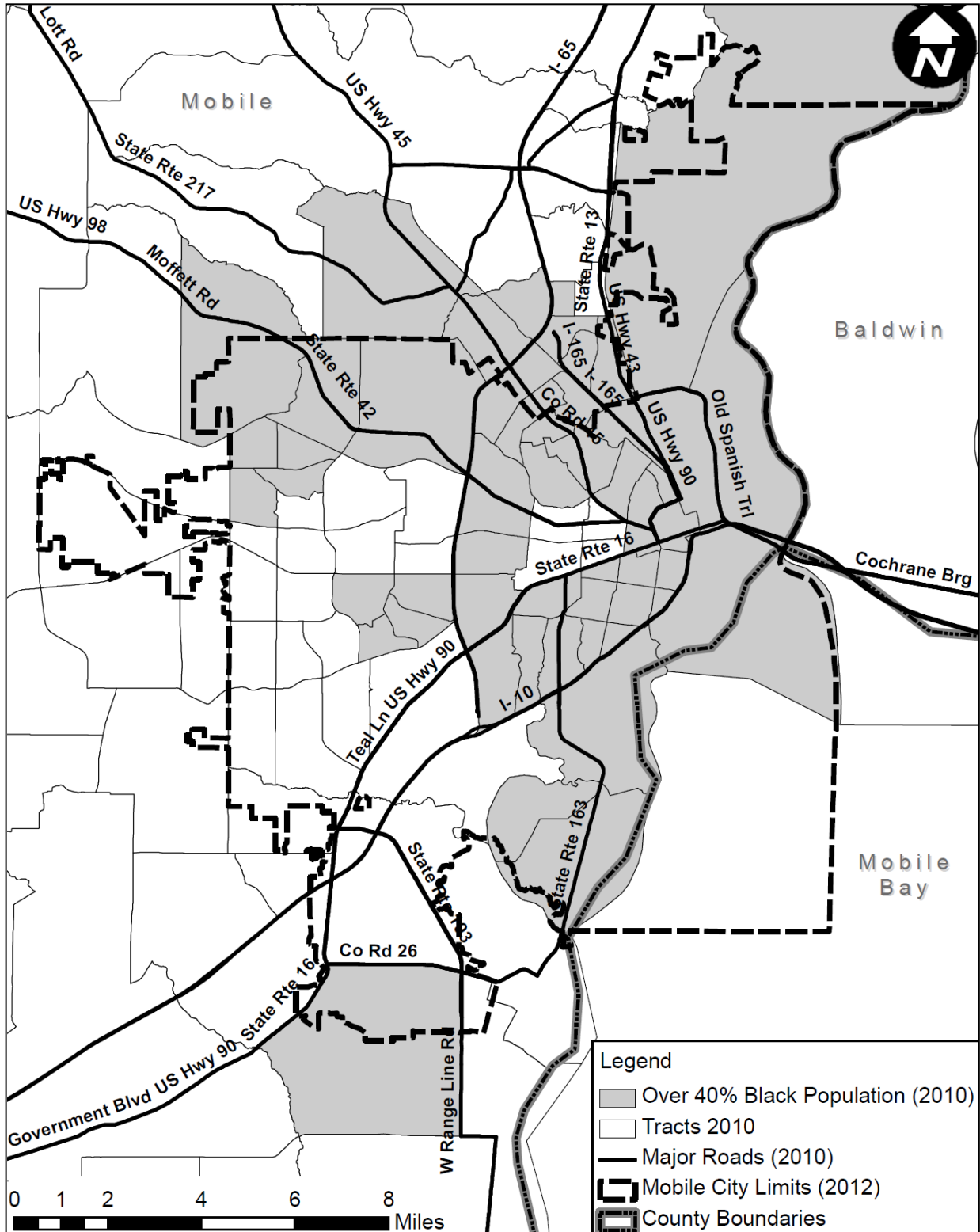
²² Tracts 13.01, 13.02 and 15.01.

The tract to the east of this cluster of tracts (12.00) had a net loss of 216 African American residents and a gain of 123 white residents. Tract 12.00 was 88.2% African American in 2000 and 85.0% in African American in 2010. Tract 8.00 was 98.3% African American in 2000 and 98.0% African American in 2010.

Map 3-4
 City of Mobile and Vicinity: Census Tracts in Which the Proportion of African American Residents Increased from Less Than to More Than 40% of the Population, 2000-2010



Map 3-5
 City of Mobile: Census Tracts with Over 40% African American Population, 2010



Farther to the northwest but adjacent to the tracts discussed above, west of and along St. Stephens Road, Tracts 39.01 and 39.02 had a net loss of 1,022 African American residents and 190 white residents.

The low incomes of the residents were the primary forces behind the losses of both rental and owned units that produced the population declines. On the rental side, many residences were demolished because their occupants were too poor to pay rents that would have permitted their owners to maintain and rehabilitate them. Modest to begin with, these units reached the end of their useful lives sooner because there was not enough income for landlords to maintain and preserve the units. Similarly situated owner-occupants were too poor to maintain their homes, and they also deteriorated into obsolescence.

The transportation artery to the southwest of the CBD/inner loop along Government Street was also the locus of substantial reductions in the African American population in the 2000s. The four tracts that bracket Government Street immediately outside the loop (Tracts 10.01, 10.02, 9.02 and 9.03) all lost population. Tracts 10.01, 10.02 and 9.03 had a net loss of 815 African American people and a net gain of 144 white people. In contrast, Tract 9.02 had a net loss of 86 white people and a net gain of 14 African American people. Tract 9.01 north of Tract 9.02, west of Tract 10.01 and bounded by Springhill Avenue on the north lost 117 African American people and gained 42 white people.

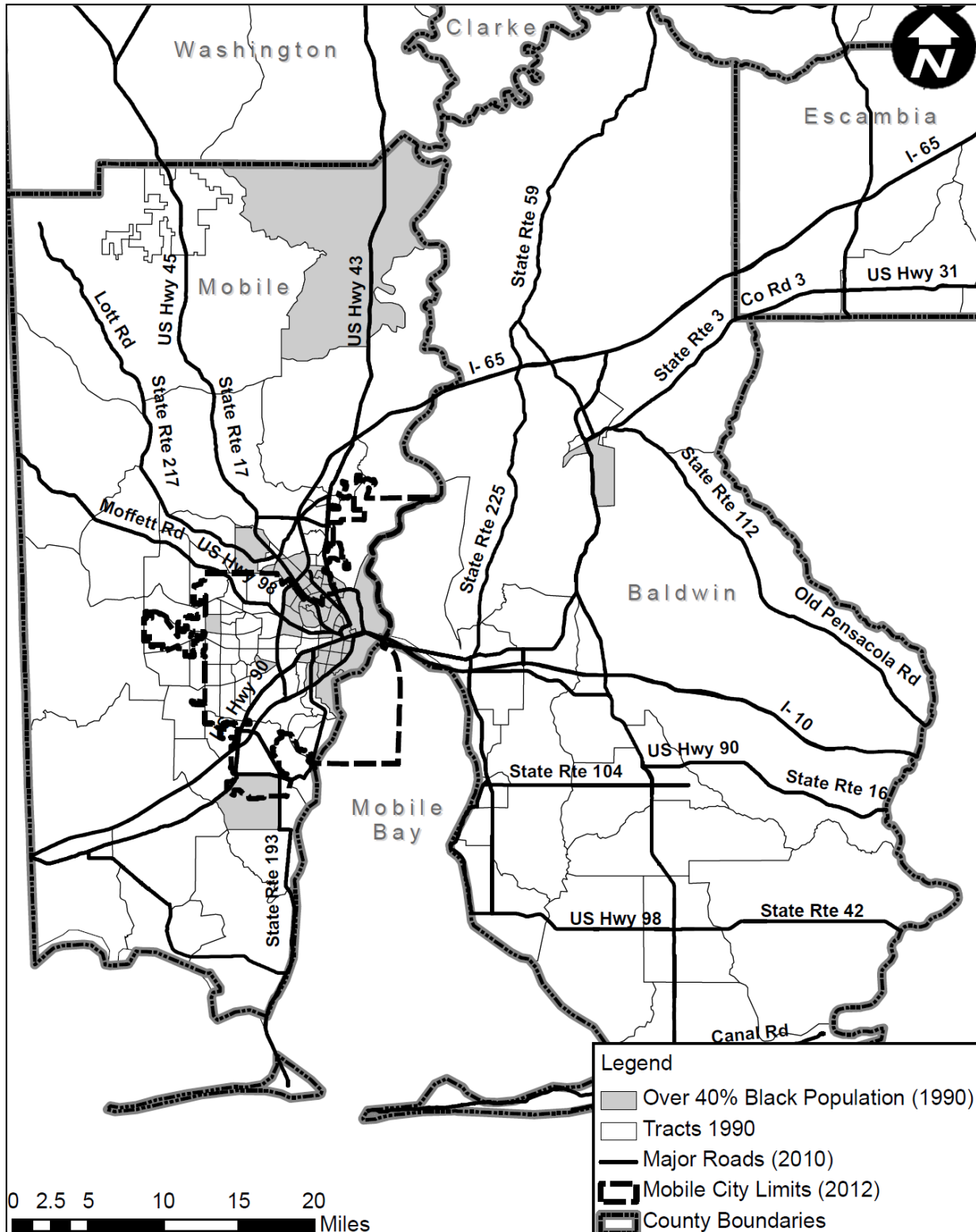
South of the CBD south of Canal Street along and west of I-10, a linear cluster of five census tracts (11.00, 13.02, 15.02, 23.01 and 23.02) had a net loss of 1,554 African American people. The net loss of white people in the five tracts was 350 persons, 63.1% of them in Tract 23.01 which is also bounded by Alabama 163 on the east north of I-10.

Tract 14.00, which lies north of the preceding line of tracts east of Alabama 163 (touching it only on Halls Mill Road), and west of Michigan Avenue had a net loss of 487 African American residents and 39 white residents. Tracts 36.02 and 36.05 which include the University of South Alabama campus and the tract to the west had a net loss of 292 African American residents in the 2000s. These losses may have been due to campus expansion. Tract 26.00 in the northeast quadrant of the intersection of Springhill Avenue and I-65 saw a net loss of 221 African American and 263 white residents. Taken together the net population changes were a loss of 11,004 African American residents and loss of 619 white residents.

As we shall see in a few moments, the loss of African American population extended up the I-165/Dr. Martin Luther King, Jr./St. Stephens corridor into Prichard/Suburban Mobile County.

In 1990, the 35 census tracts that were 40% or more African American had 62,723 persons or 82.2% of the African American population in the city. Twenty-two (62.8%) of the 35 tracts had over 75% African American population.

Map 3-6
 Metropolitan Mobile and Vicinity: Census Tracts with Over 40% African American Population, 1990



In 2000, the 34 tracts that were home to over 40% African Americans had 71,259 (77.7%) of the total number of African American residents in the city. Sixteen of these tracts had over 90% African American residents. Ten of the remaining 18 tracts had a population that was between 60% and 89.9% African American.

In 2010, the 46 tracts in which over 40% of the population was African American had 85,237 African American residents, 86.8% of the African American residents in the city. Fourteen of these tracts had over 90% African American residents. Eleven of the remaining 33 tracts had populations that were between 60% and 90% African American. Twenty-two tracts had fewer than 60.0% but more than 40% African American residents.

In a very rough, general way these data tell us that the African American population has not become substantially less concentrated in the two decades it has moved from 38.8% to 50.3% of the population of Mobile. But the data are less precise than initially appears. Because census tracts are not all the same size in terms of population (for good reason), and because there has been such substantial change in the distribution of Mobile's African American population both through demolition of many homes and through acquisition of formerly white residences, these decade to decade comparisons for the concentration of the African American population cannot be precise. The data does tell us that, using census tracts, many African Americans live in highly concentrated areas of other African American residences, but because racial change has been a characteristic feature of Mobile's geography for two decades, we cannot tell much more than that from this data. Forthcoming separation and concentration indices will reveal more.

Changes in the Location of Suburban Mobile County's African American Population in the 1990s

In Suburban Mobile County in 1990, three-fifths (25,973 / 41,358 = 62.8%) of the area's African American population lived in neighborhoods contiguous to the City of Mobile's primary areas of African American concentration.²³ Almost all of these areas were north of Mobile in Prichard and Chickasaw.

There were also geographically separate, predominately African American settlements south of Mobile south of Island Road/Hamilton Boulevard and east of Government Boulevard and in the northeast corner of the county. Taken together these two settlements accounted for an additional 4,024 African American residents in 1990. Hollinger's Island is the name of one of these settlements.

Overall, these areas of concentrated African American dwellings (40% or more African American) were home to a total of at least 29,997 African Americans. This means that more than two-thirds (72.5%) of the African American population lived in areas of African American concentration in Suburban Mobile County. This proportion may be higher, but it will not be lower. There may be small African American settlements that were not detected by our data screens and therefore were not included in the totals above.

In 2000, 14 census tracts in Suburban Mobile County had populations that were over 40% African American. Twelve of these tracts were in the areas of Prichard, Chickasaw and unincorporated Mobile County, described above.²⁴

²³ Census Tracts 40.00 through 50.00 and 61.03. Each of these tracts had 40% or more African American residents.

²⁴ Tracts 40.00-50.00 and 61.03. (The latter tract absorbed 1990 Tract 161.03 in 2000.)

The two (suspected) separate settlements were home to 4,077 African American residents, 76 less than a decade earlier. The gains were in the southern settlement. The northern settlement lost 303 African American residents.

Eight tracts²⁵ along the I-165 Telegraph Road/St. Stephens Road corridors inside of I-65 in Prichard in Suburban Mobile County had a net loss of 5,055 African American people between 1990 and 2000. These routes connect I-65 and Suburban Mobile County to the CBD through one of the primary concentrations of African American population in the Mobile MSA.

The area west of Shelter Beach Road and south of Seabury Creek grew between 1990 and 2000 by the addition of 867 African American people and was initially less than one-half African American (Tract 61.03 was 18.3% African American in 1990 and tract 61.03 was 49.2% African American); in 2000 the consolidation of the two tracts into Tract 61.03 was 61.6% African American.

The most striking dimension of racial geography in 2000 in Suburban Mobile County is that there were fewer African Americans, 41,185, than there were in 1990. There was substantial growth and expansion of some areas of African American concentration, there may have been some developing integrated areas, but there were also areas in which the African American population was sharply reduced.

Changes in Location of Suburban Mobile County's African American Population in the 2000s

In 2010 in Suburban Mobile County, ten census tracts had populations of over 40% African Americans. There were 14 similar tracts in 2000; the reduction in the number of tracts in three cases was administrative renumbering and condensation of six 2000 tracts (42.00-47.00) into three 2010 tracts (75.00-77.00). One other tract (58.00) was home to 2,271 African American people in 2000 and was 40.3% African American. In 2010, the tract was home to 1,820 African Americans (451 fewer) and they constituted 36.8% of the tract's population, just under the 40% threshold. Tract 58.00, which includes the (suspected) African American settlement in northeast Mobile County, had 451 fewer African American residents in 2010 than it had in 2000. It also had 623 fewer white residents in 2010 than it had in 2000. The separate African American community in southern Mobile County lost 21 residents in the 2000s and ended the decade with 1,765 African American residents. This change is well within the range of normal population fluctuations. The losses in the northern section of the county reduced the population to 1,820 African American residents and are indicative of other, less benign changes, most likely development that may eventually threaten to redevelop and displace more of the small community. Tract 59.00, the next tract to the west, had 153 fewer African American residents and 542 fewer white residents in 2010 than it had in 2000.

The tract south of Mobile (and also partially within the city) that had more than 40% African Americans (71.02 / 53.8% African American) was home to 1,731 African American people in 2010, 243 more than in 2000. The African American population in tracts with 40% or more African American people equaled 26,322 in 2010, or 59.7% of the African American population in Suburban Mobile County. A more directly comparable statistic would include the African American population of Tract 58.00 (1,820 people) because the tract was included in the year 2000 calculation showing 63.6% of Suburban Mobile County's African American population living in areas of African American concentration. Calculating the comparable proportion for 2010 by including Tract 58.00 yields a figure of 63.9%. One other adjustment needs to be made to the

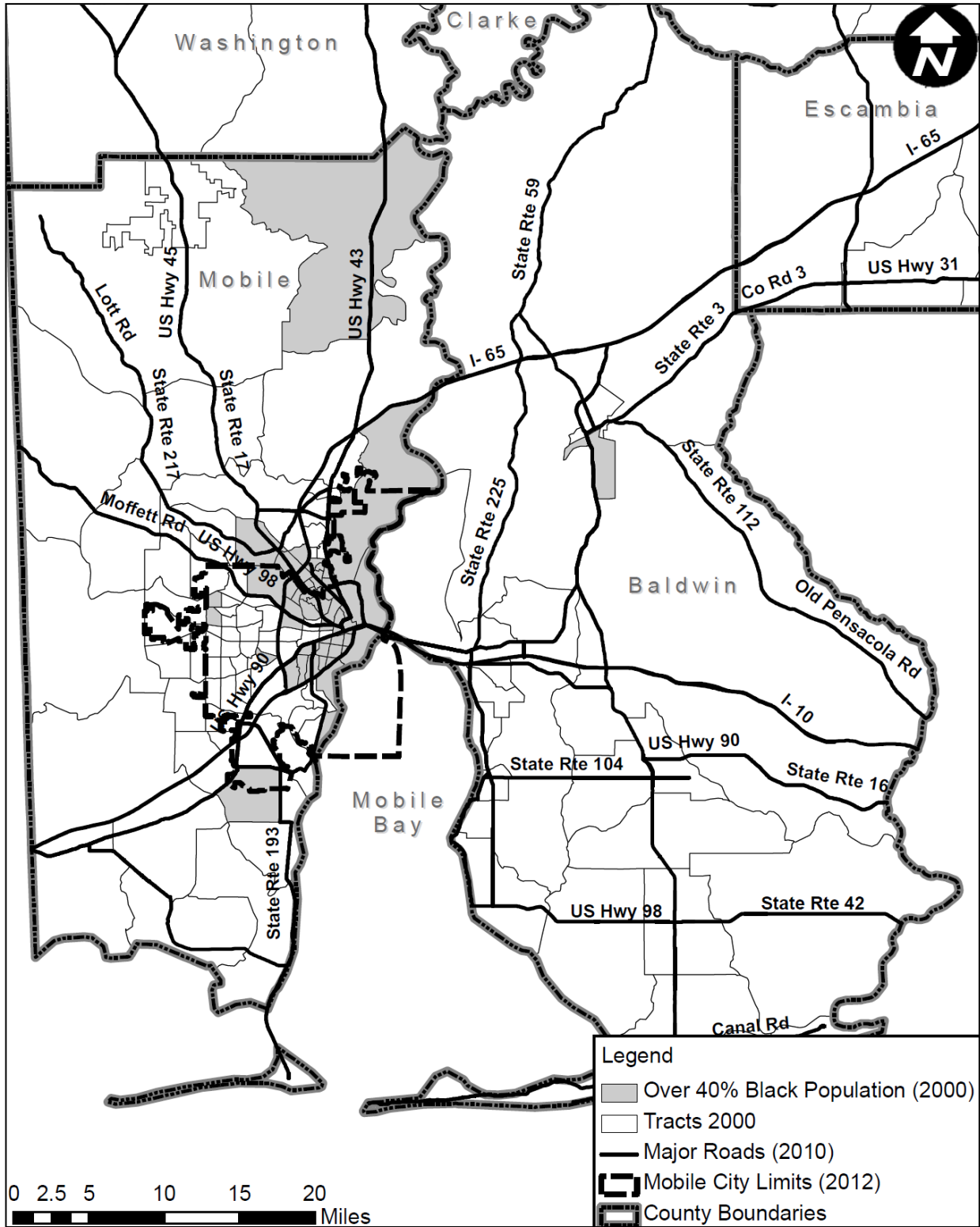
²⁵ Census Tracts 40.00, 42.00, 43.00, 44.00, 46.00, 47.00, 48.00 and 49.00.

context for these two proportions: the impact of population losses in the southeast Prichard corridor.

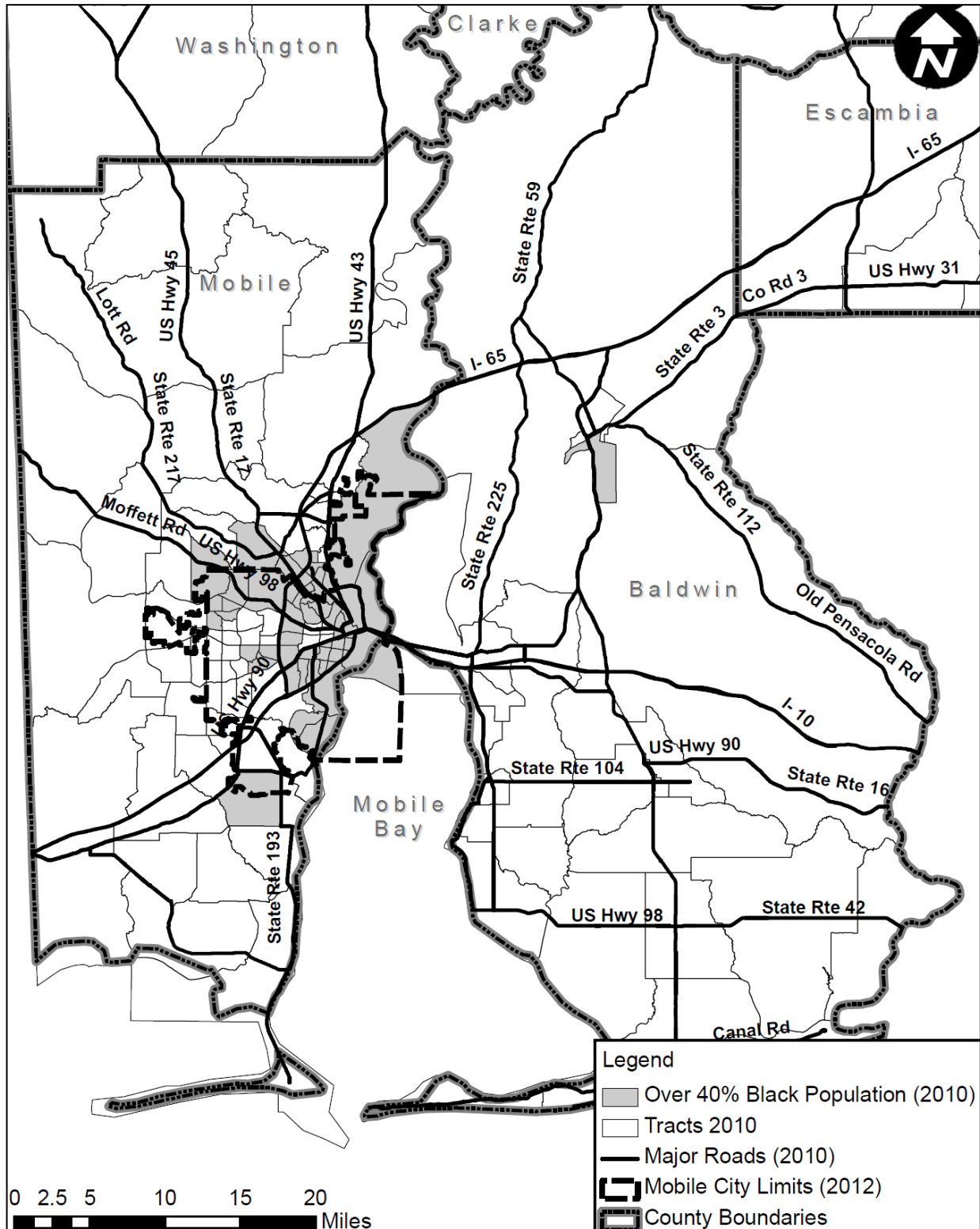
The area along I-165, Telegraph Road/St. Stephens Road in Prichard that had a net loss of 5,055 African American people between 1990 and 2000, and lost even more of its African American population from 2000 to 2010: there were 5,357 fewer African American persons in the area in 2010 than there were in 2000.

West of Sheldon Beach Road south of Seabury Creek, north of the Mobile City line and a part of the expanding African American in west Prichard, a slightly enlarged Tract 61.03 held 3,907 African American residents in 2010, 1,092 more than the slightly smaller 2000 version of the same tract. The tract was 76.9% African American, up from 61.6% African American in 2000.

Map 3-7
 Metropolitan Mobile and Vicinity: Census Tracts with Over 40% African American Population, 2000



Map 3-8
 Metropolitan Mobile and Vicinity: Census Tracts with Over 40% African American Population, 2010



African American Residents in Baldwin County

In 1990, one of the 21 census tracts in Baldwin County had more than a 40% African American population. Tract 106.00 was home to 1,624 African Americans, 46.8% of that tract's population. One other tract had more African American residents (1,712) and four others had more than 1,000 but fewer than 1,624 African American residents.²⁶ These six tracts were home to 8,450 African American residents, 61.7% of the total African American population in 1990 in Baldwin County.

Tract 106.00 became the most populous African American census locale in 2000 with 1,926 African American residents, 302 more than 10 years earlier. The African American proportion of the population in this tract increased to 51.7% from 46.8%. The other five tracts with over 1,000 African American residents in 1990 remained the only other tracts with 1,000 or more African American residents in 2000.²⁷ These five tracts had an African American population of 6,867, 41 more than in 1990. Tract 112.02 had a net loss of 289 residents and Tract 115.0 had a net gain of 239 residents. Taken together the six tracts accounted for 8,759 of the 14,357 African American residents of Baldwin County in 2000 (60.9%).

In 2010, Tract 106.00 was still the most populous African American tract, even though there were 75 fewer African American residents and 1,851 African American residents (55.7% of the tract population). It was still the only tract in Baldwin with more than 40% African American population. Tract 101.00 had a net reduction in the African American population of 211 African American residents and its African American population dropped to 826. Tracts 108.00, 112.02 and 115.00 (if $115_{90} = 115.02_{10}$) had an African American population of 4,478, 408 fewer than in 2000. Tract 109.01 split into two tracts: 19.03 west of Highway 59 had 950 African American residents, and Tract 190.05 east of Highway 59 had 141 African American residents. Taken together the two tracts had 1,101 African American residents, 375 more than their predecessor. Tract 107.03 had 1,071 African American residents and Tract 107.05 had 1,028 African American residents in 2010 and where these two tracts had had 564 and 643 African American residents, respectively, in 2000. The original six tracts (from 1990, one of which split) plus the two tracts that crossed the 1,000 person threshold were home to 10,691 African American residents in 2010, 74.5% of the Baldwin County African American population.

Geography of Female Householders

In 1990, households with a female heads were concentrated inside I-65 in the Cities of Mobile and Prichard (Map 3-9). Only two census tracts outside of this area (Tract 49.00 in Prichard and Tract 33.01 in Mobile) had as many as 40% female household heads. Most of these women were single parents with one child, but some had more children or lived with another family member. Most (19) of the 36 tracts within the City of Mobile had between 40% and 50% of the households with female heads; there were ten tracts with between 50% and 60% female heads. Six of the ten tracts in Prichard had between 50% and 60% female householders and four had 40% to 50%.

In 2000 (Map 3-10), these tracts were supplemented with two additional tracts in the City of Mobile (Tracts 36.02 and 32.05) in more suburban west Mobile while five tracts along Government Street (9.02, 10.01, 25.01 and 29) in the midtown area ceased to have that high a proportion of female householders. In Prichard, female householders crossed the 40% threshold in two additional tracts along St. Stephens Road.

²⁶ Tracts 101.00, 103.00, 108.00, 112.02 and 115.00.

²⁷ Tract 109.01 had 947 African American residents in 2000, 485 more than in 1990.

In 2010, the colony of fewer than 40% female householders in central Mobile added two additional tracts (9.01/Lyons Park and 25.02/Park Place) along Spring Hill Avenue (Map 3-11). In north Mobile Tract 38.00 became more than 40% female householders and four additional tracts just west of I-65 did as well (Tracts 32.02, 32.03, 32.04 and 37.07). Two tracts on Mobile's far west side (34.04 and 36.07) near the University of South Alabama also had greater than 40% female householders in 2010.

One tract in Baldwin County (106.00) had more than 40% female householders in 2000 and 2010, but not 1990.

Map 3-12 shows the location of census tracts where females constituted over 40% of households in 1990. Within the City of Mobile, almost all the 1990 tracts are also tracts with high proportions of African American households. Amidst a society-wide expansion of single housekeeping, the demographic characteristics of the African American population have had higher proportions of female householders for many years. In addition to preferences for single living, African American women have had much more success in overcoming discrimination in employment and have also (as a group) out-performed their male counterparts in educational achievement. Employment discrimination and entanglement with a criminal justice system some of which has historically had racial biases has limited African American male progress. In addition, economic discrimination has had a negative impact on the accumulation of sufficient wealth to enable more African American couples to establish traditional households.

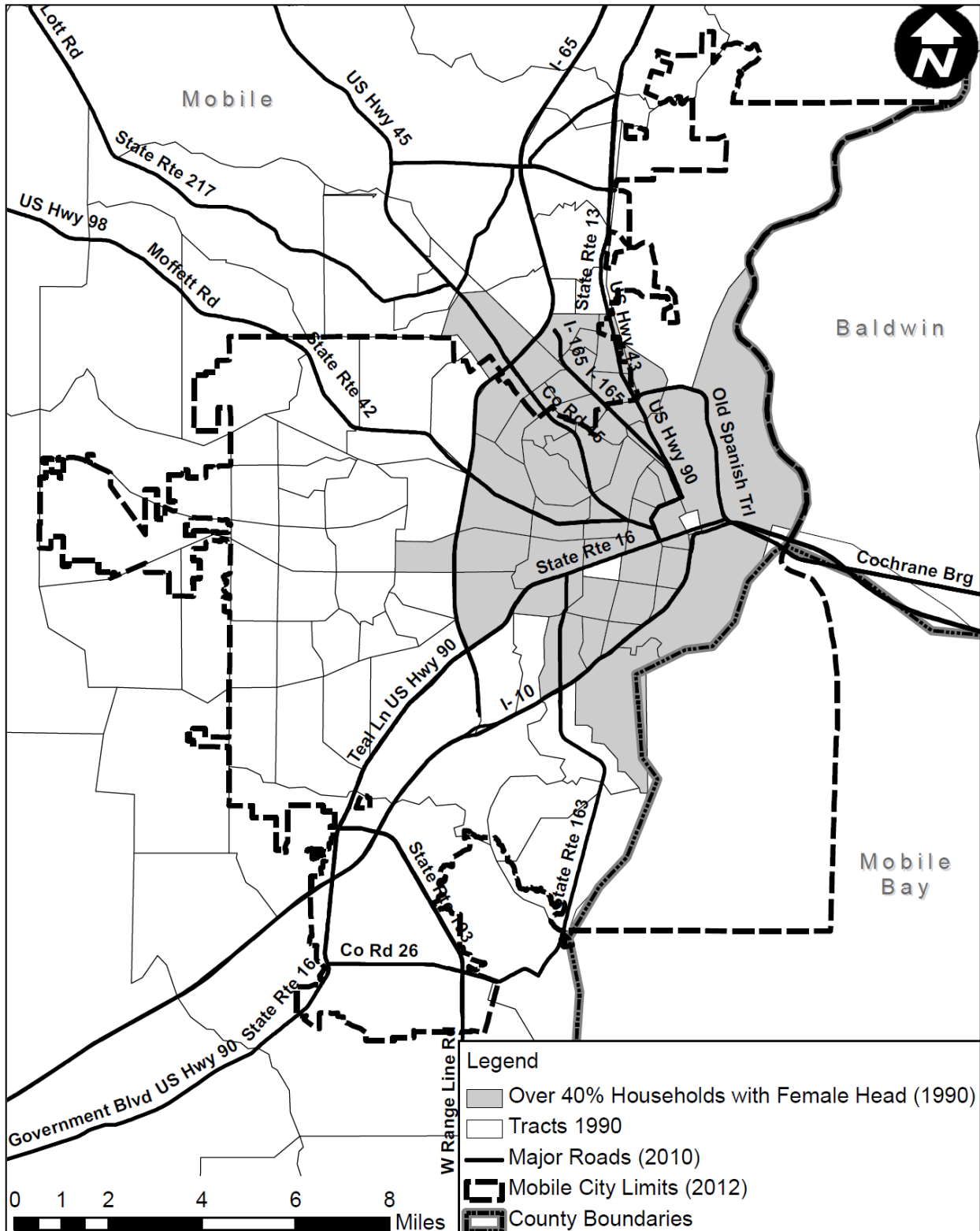
In spite of the complexity of changing sociological patterns, from a fair housing perspective, ending housing discrimination based on race, gender and familial status are the clear goals. Economic and gender discrimination in employment and wages will negatively impact housing choices for women, families and African Americans until these forms of discrimination are ended, but eradicating discrimination in housing so that no member of a protected class has to live in an area that they do not willingly choose is fundamental to fair housing.

Map 3-13 describes the location of concentrations (40% or more) of female householders in 2000. The map is virtually unchanged from the 1990 map. Exceptions are the tract on the far west side (Tract 36.02) where the city limits begin to extend farther into the county and tract 29.00 on the south side. Both tracts are in areas that transitioned from white to African American concentrations over the two decades. The fact that concentrations of female householders coincide with and appear simultaneously with evolving concentrations of the African American population raises the obvious question of the role played by gender discrimination. We know that part of the underlying reasons for the existence of such extensive concentrations of the African American population as exists in Mobile is racial discrimination, but there are no empirical data measuring the extent of gender discrimination to help us understand more about why race and gender concentrations move simultaneously geographically over time. We can deduce from the existing data that many African American women householders are vulnerable to discrimination based on race and gender, but we cannot say precisely how much of their vulnerability is attributable to gender discrimination.

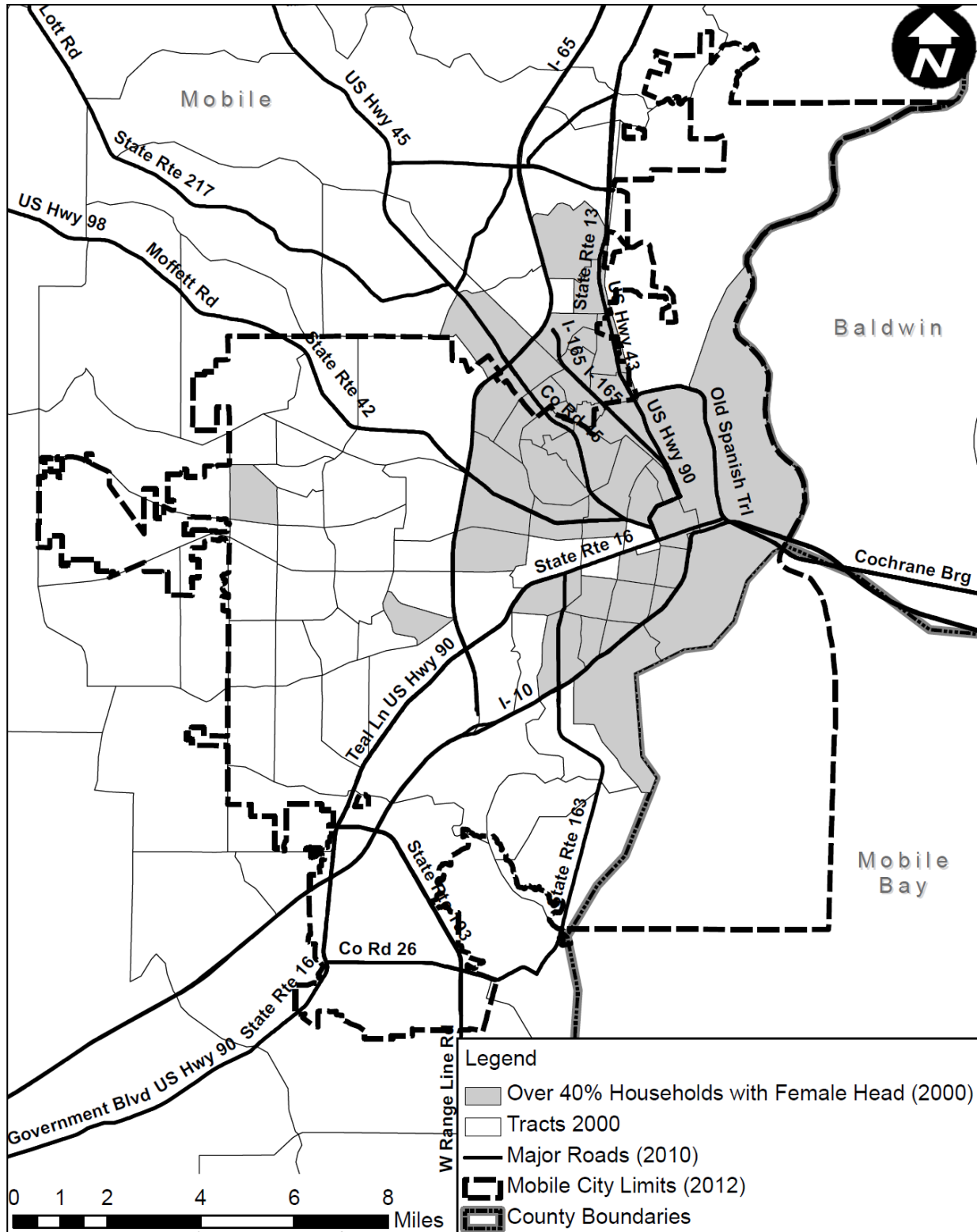
Map 3-14 updates our understanding of the geographic concentrations of female households to 2010. As was true in the 1990s, the new tracts with concentrations of female householders are the tracts in the midst of racial transition. The two tracts above Tract 36.02 (the tract discussed above as having crossed the 40% gender threshold in the 1990s) on the west side are part of a racially transitional cluster of four adjacent census tracts. The same is true of the cluster of five census tracts west of I-65 – i.e., three were also racially transitional in the 2000s, and the two adjacent tracts east of I-65 were also racially transitional in the 2000s.

There is substantial work to be done to relieve African American women of the dual burdens of housing discrimination based on both race and gender.

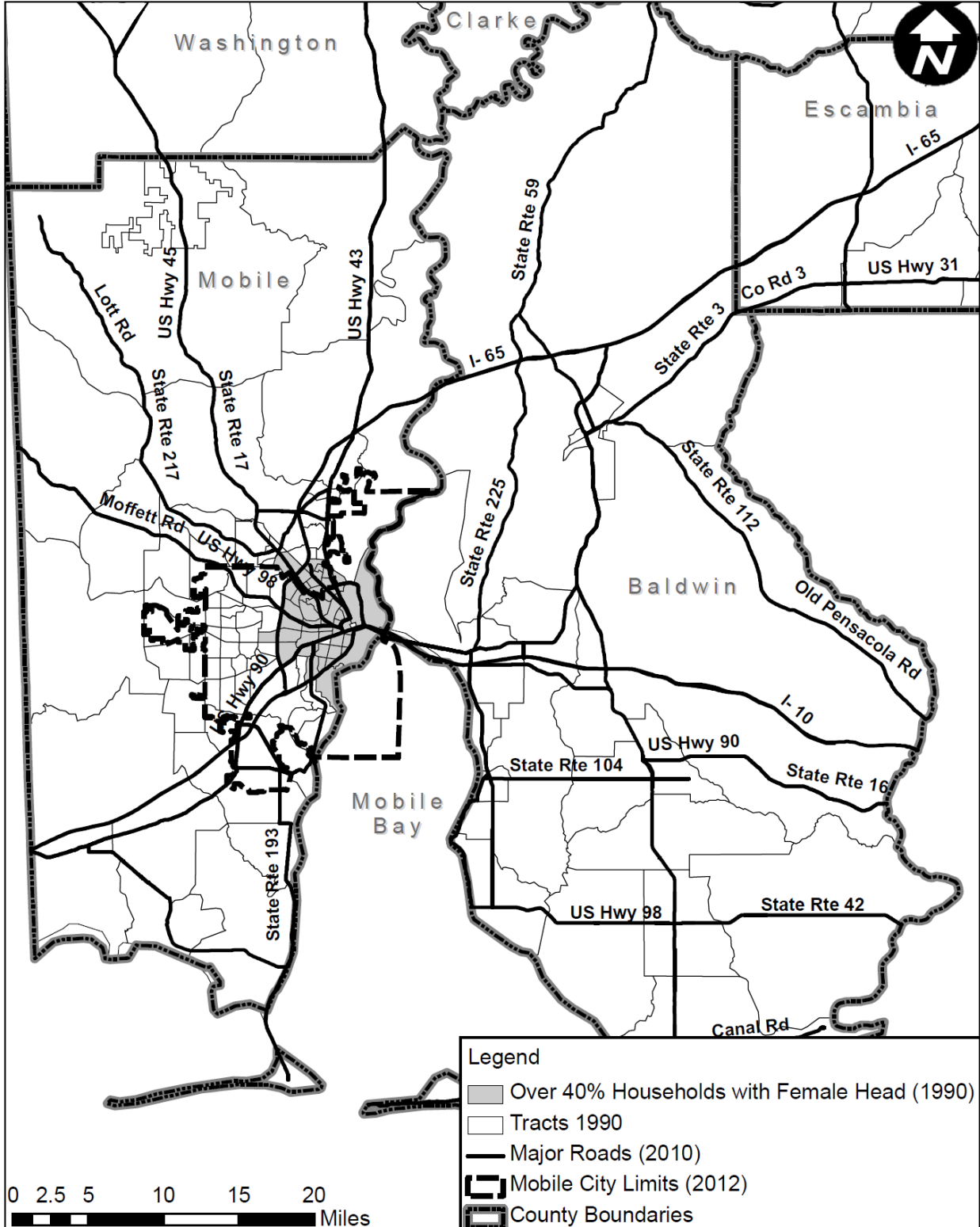
Map 3-9
 City of Mobile: Census Tracts with Over 40% Female Householders, 1990



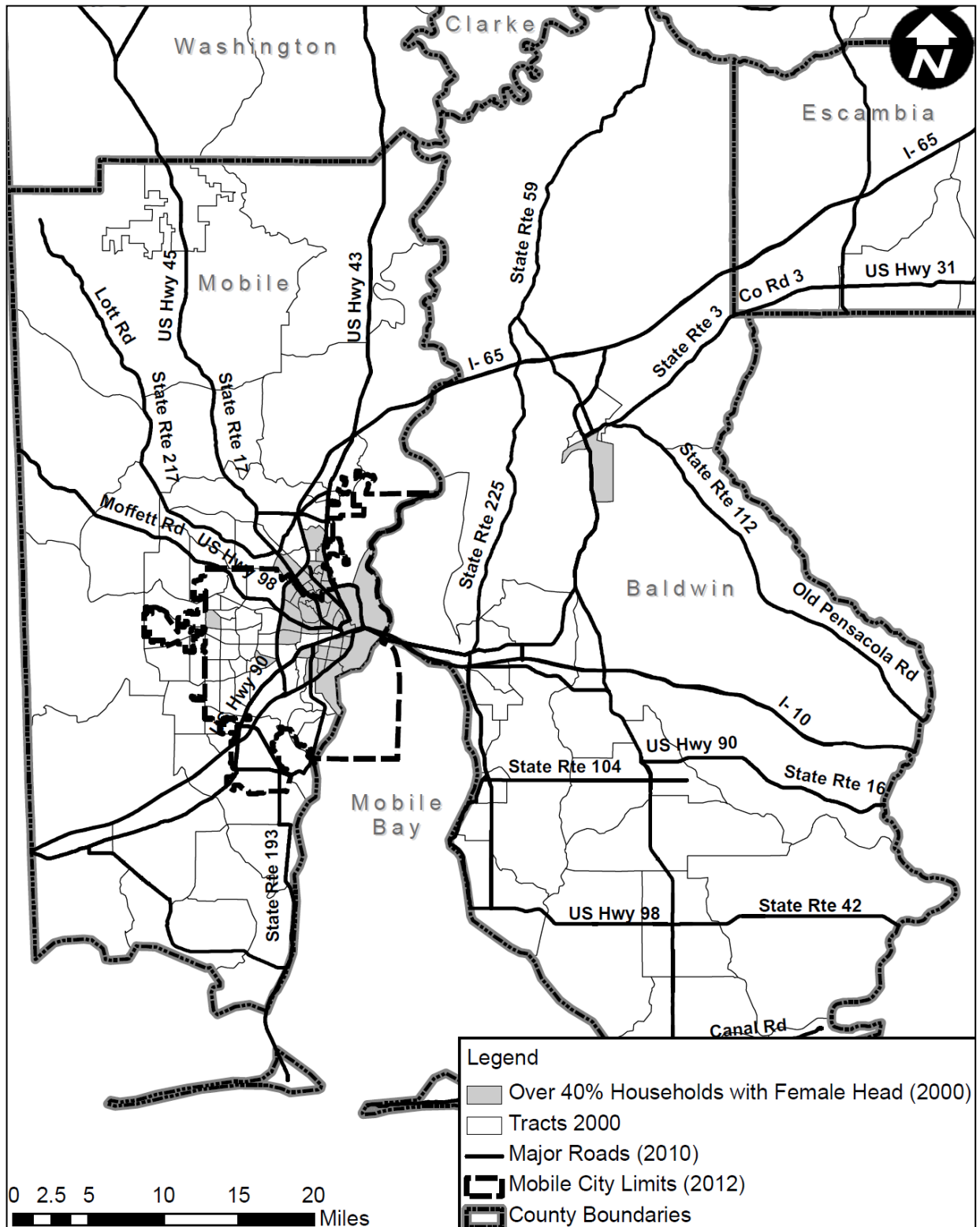
Map 3-10
 City of Mobile: Census Tracts with Over 40% Female Householders, 2000



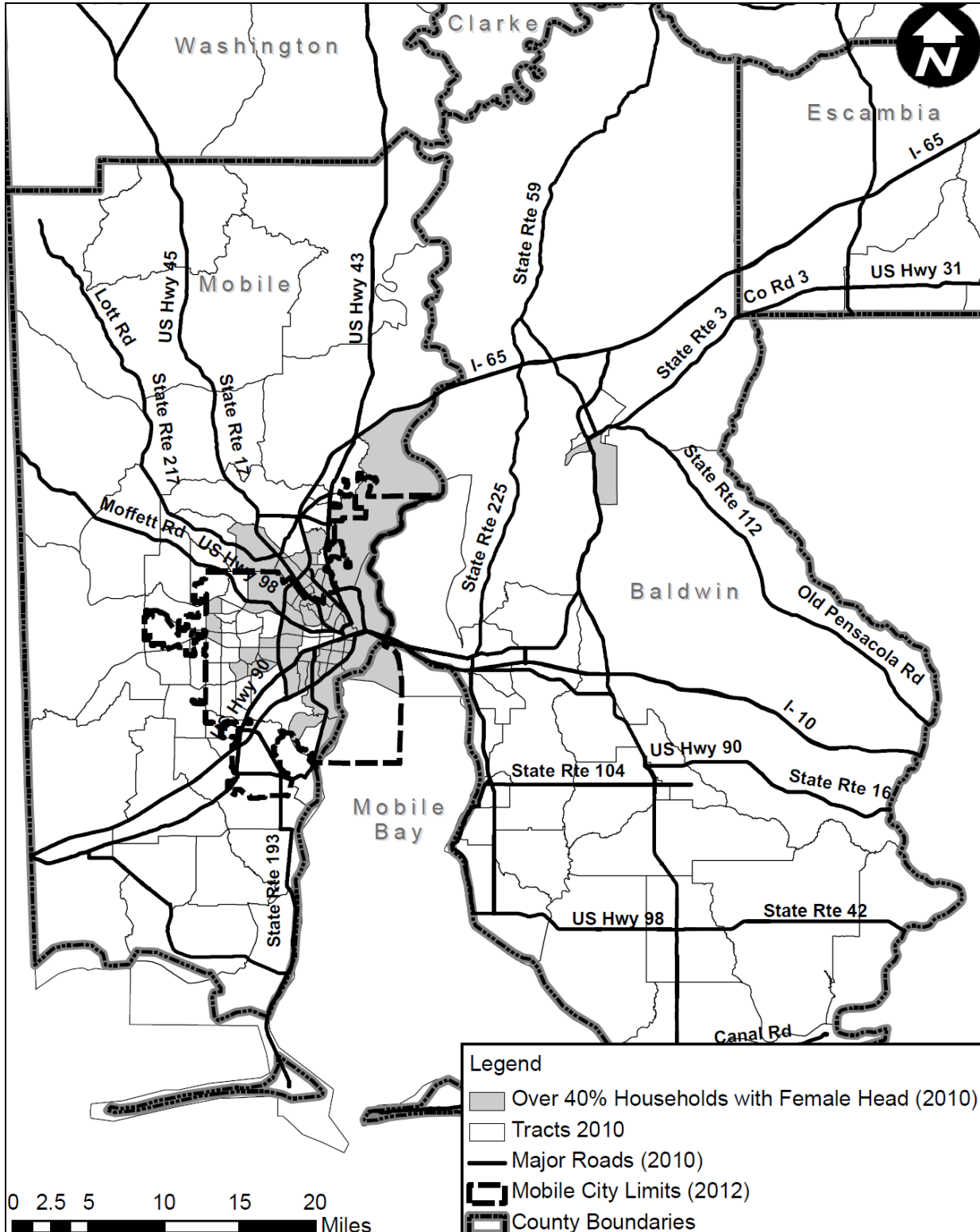
Map 3-12
 Metropolitan Mobile and Vicinity: Census Tracts with Over 40% Female Householders, 1990



Map 3-13
 Metropolitan Mobile and Vicinity: Census Tracts with Over 40% Female Householders, 2000



Map 3-14
 Metropolitan Mobile and Vicinity: Census Tracts with Over 40% Female Householders, 2010



Geography of Households with Children

Map 3-15 shows the location of 1990 census tracts in which 40% or more of the households had children. All of the suburban tracts on the periphery of the west and north sides of the city except one were tracts with concentrations of children. Two of the four tracts on the city's southern periphery also had 40% or more households with children. Taken together these 17 tracts accounted for 54.8% of the 31 tracts in the city that had a concentration of children. Seven additional tracts with children were contiguous to the tracts on the periphery, so fully three-quarters (77.4%) of the tracts with the most children were in the most suburban perimeter of the city. Map 3-13 also shows that the preference for suburban locations for parents extended well into suburban Mobile County – for all but one of the first tracts beyond the city limits had high concentrations of households with children.

Within the central part of the city, the only tracts with high proportions of children were the relatively poorer tracts along I-10 to the southwest of the core and the lower income tracts along the Dr. Martin Luther King, Jr., Avenue and St. Stephens Road corridors northwest of the central business district.

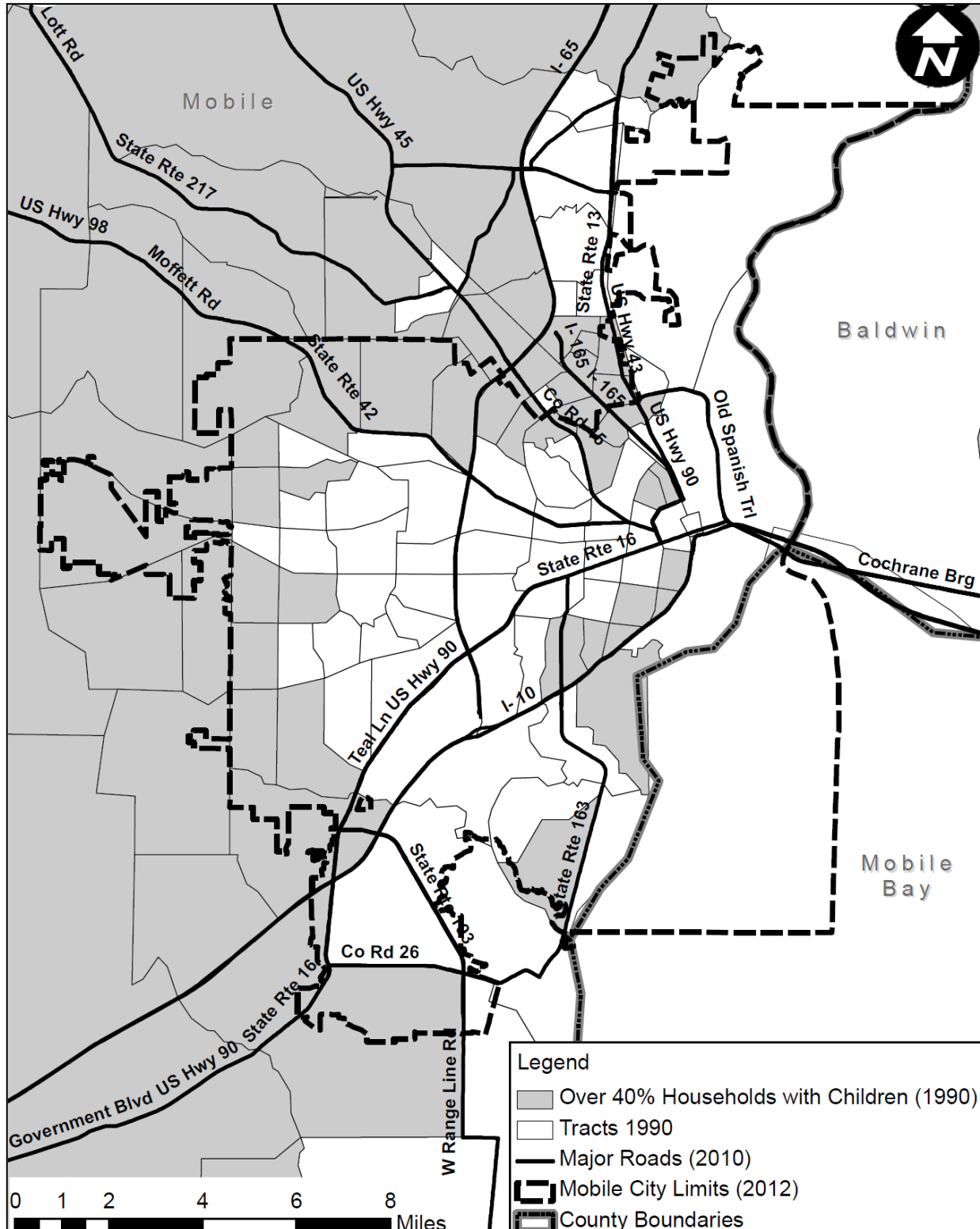
Map 3-16 shows that by 2000, the number of tracts with 40% or more households with children had been substantially reduced. Twelve tracts met the criteria in 2000, a 61.3% reduction from ten years earlier. Five of the twelve tracts were in the lower income areas along the two transportation arteries described above, five were on the city's periphery and two were on the west side but on the interior.

Map 3-17 shows that the deconcentration of households with children continued into the 2000s: only five tracts in 2010 had four-tenths of their households with children, a reduction of two-thirds.

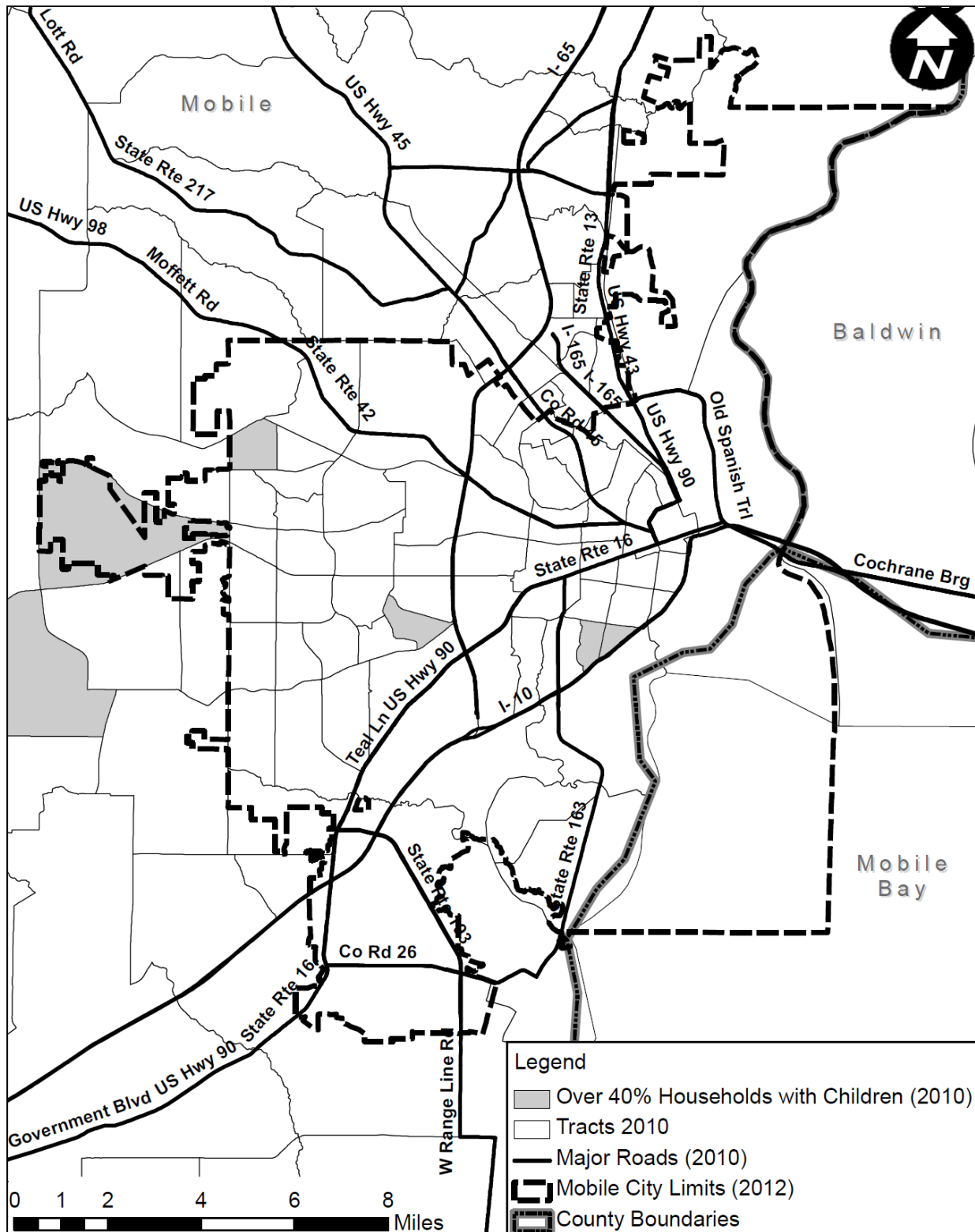
There were declines in the total numbers of households with children in both decades – a 42.0% decline in the 1990s and a much more modest decline of 8.9% in the 2000s. The numbers of households with children declined from 43,673 in 1990 to 23,079 in 2010. Sociologically, the exodus of white families with children, preferences for both later marriages and for single life, and the aging of older households with children all contributed to the declines in both the number and the proportions of households with children.²⁸

²⁸ Maps D-1, D-2 and D-3 in Appendix D show similar declines of concentrations of households which children in suburban Mobile and Baldwin Counties between 1990 and 2010.

Map 3-15
 City of Mobile: Census Tracts with Over 40% Households with Children, 1990



Map 3-17
 City of Mobile: Census Tracts with Over 40% Households with Children, 2010



Geography of People with Disabilities

One census tract (Tract 41.00) had over 40% of its households with a disabled member in 2000. The tract is in the City of Prichard in the transportation corridor along St. Stephens Road. As explained earlier, changes in the measurement of disabilities between 2000 and 2010 make analyses between the two years incomparable. A map has not been provided for these reasons.

Little is known about the empirical levels of the incidence of discrimination against people with disabilities because national research has yet to unpack the complexities of measuring the levels of discrimination against the multiple disparate forms of disability.

The Center for Fair Housing's most prevalent form of recent complaints is housing discrimination on the basis of disability.

Separation Indices by Race

Five indices measure different aspects of racial geography.²⁹ The dissimilarity index measures the extent to which particular attributes of populations (race, nationality, age, etc.) are separately concentrated in, or alternately, dispersed across, an area. The dissimilarity index ranges from 0.0 to 1.0, with 0.0 representing an even dispersal or the same proportion of the attribute in each sub-area and 1.0 representing complete segregation, i.e., all persons or households with the particular attribute are concentrated in one or separate groups of sub-areas.

A more vivid and still accurate way to interpret the dissimilarity index is that the index expressed as a percentage (i.e., 0.42 expressed as 42%) represents the proportion of the particular race or type of households under examination that would have to move into other areas in order to attain an even distribution.

The isolation index is the percentage of the minority group living in the census tract of the average minority group member. In other words, it measures the extent to which African Americans (or other groups measured separately) live only among other African Americans. Another way to interpret the isolation index is as the average probability that the first person one meets when going outside his/her own neighborhood is of the same race or national origin.

The concentration index refers to the amount of physical space occupied by population groups. It compares the area occupied by the minority and majority populations with the maximum and minimum areas that would accommodate them at existing population densities. The scores range from -1.0 to 1.0 – a positive finding meaning that the concentration of the minority exceeds that of the majority up to the maximum extent and a negative finding meaning that the majority population is more concentrated.

The centralization index measures the extent to which minority and majority group neighborhoods are located near the center of an urban area. The index ranges from -1.0 to 1.0, with positive values meaning that minority population members tend to live closer to the city center than majority members and negative values indicating the tendency to live in outlying

²⁹ Mathematical formulae for the indices are shown in Appendix E.

areas. In other words, this index measures the share of the minority population that would have to move to match the centralization of the majority.

Finally, clustering refers to the extent to which minority group neighborhoods are contiguous.

The clustering index compares the average distance between members of the minority population to the average distance between majority population members. Here an index of 0.0 shows that populations are equally clustered; a positive index shows that the minority is more clustered than the majority and a negative index shows that it is less so.³⁰

Table 3-2 presents separation indices for African American persons for the City of Mobile, Suburban Mobile County, Baldwin County and the MSA. The City of Mobile dissimilarity index dropped from 0.697 to 0.602 between 1990 and 2000 (a decline of 0.095 or 13.6%). Thus, while 16,720 white people left the city and the African American population increased by 15,509 people, the relative separation of the two groups declined by over one-eighth. A more nuanced interpretation of the decline is complicated by two components of the change: (1) Part of the reason for the decline is greater integration of the population; (2) Another part of the reason for the decline is the temporary integration deriving from racial change in the six census tracts that were less than 40% African American in 1990 but more than 40% in 2000 (Map 3-2). As previously noted, most of these areas went on to become majority African American if they were not already by 2010. These tracts lower the dissimilarity index because they present a temporary “snapshot” of a racially mixed area, but in the longer term, the reduction in separation in these areas is illusory because they became all – or a super majority – African American. So, there is some positive news in the decline in the dissimilarity index, but precisely how much is impossible to tell because one of the determinants of the decline is transitory.

Similarly, between 2000 and 2010, the dissimilarity index for the city declined from 0.602 to 0.528, a decline of 12.3% or another one-eighth. But, we know that the City of Mobile became majority African American as 6,542 (net) additional African American people moved in and there were 13,352 (net) fewer white people. In this decade, four census tracts crossed the 40% African American boundary and a number of others increased in African American population and decreased in white population. So the level of racial separation has consistently declined as the city became majority African American. Part of the declines is positive from the perspective of fair housing, but the fact that these changes accompanied a substantial exodus of the white population is not.

A third dimension of the decline is the loss of 1,120 African American persons from the Dr. Martin Luther King, Jr. Avenue corridor. Local observers posit two plausible causes for the reduced population: (1) Expansion of Bishop State Community College; (2) Demolition or abandonment of very modest housing that either had reached the end of its useful life or had occupants who were too poor to finance rehabilitation (either on their own if they were owners or through higher rents if they rented). The loss of eleven hundred African Americans from a district that is almost all African American will reduce the concentration of the African American community which will marginally reduce the dissimilarity index. This change would not produce a substantial reduction in the index between 1990 and 2000 because the population loss was not substantial (except for those who had to move). But, as we have already seen, substantially more African Americans were removed from the area in 2000-2010 and further up the same corridor in Prichard in both decades.

³⁰ “Housing Patterns.” U.S. Census Bureau, Housing and Household Economic Statistics Division. June 27, 2005.

Table 3-2

Separation Indices for African American Persons, 1990, 2000 and 2010
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Index*	City of Mobile	Suburban Mobile County	Baldwin County	Mobile MSA
Dissimilarity				
1990	0.697	0.662	0.449	0.656
2000	0.602	0.616	0.396	0.618
2010	0.528	0.488	0.390	0.590
Isolation				
1990	0.741	0.633	0.239	0.658
2000	0.693	0.591	0.204	0.618
2010	0.670	0.500	0.185	0.574
Concentration				
1990	0.694	0.430	-0.011	0.587
2000	0.385	0.462	-0.057	0.640
2010	0.298	0.456	-0.054	0.638
Centralization**				
1990				0.484
2000	-0.050			0.547
Clustering**				
1990				0.050
2000	0.039			-0.311

*The majority group for these calculations is non-Hispanic white persons and the minority group is African American persons. Concentration, centralization and clustering indices are calculated for the minority population relative to the majority. Geographic units are census tracts.

**Centralization and clustering indices are from the U.S. Census' Housing Patterns data compiled by the Housing and Household Economics Statistics Division.

Source: 1990 U.S. Census, STF1 P010; 2000 U.S. Census, SF1 P8; 2010 U.S. Census, P5 and P9

In Suburban Mobile County, the dissimilarity index dropped from 0.662 to 0.616 between 1990 and 2000. This change was 0.046, one-half the reduction in Mobile in both absolute ($0.046 / 0.094 = 0.48$) and relative terms ($6.95\% / 13.6\% = 0.51$). The reduction in the index derives from expansion of the African American population west of Prichard and north of the border with the City of Mobile and a substantial (5,055 person) reduction in the African American population in the areas of Prichard along the city border east of Dr. Martin Luther King, Jr. Avenue.³¹ Reductions of this size will have a measurable impact on the index. Demolition of privately owned housing as described above and demolition of public housing are the primary causes of the decline.

³¹ Dr. Martin Luther King, Jr. Avenue is two to three blocks east of the Mobile/Prichard boundary but is the most recognizable reference artery.

The most striking dimension of Suburban Mobile's changing African American population is that the losses in Prichard outpaced the suburban expansion farther west by 173 persons, thereby causing an overall decline in the county's African American population.

In 1990-2000, Baldwin County's dissimilarity index declined by 0.053 or 12.0% to 0.396. The decline derives from the very modest addition of 1,765 African Americans to a modest initial African American population of 12,592, the destruction of small African American enclaves like Daphne and Montrose as private development supplanted modest rural villages with middle and upper class suburban development and from the influx of white people.

Between 2000 and 2010, Mobile's dissimilarity index declined an additional 0.074 or 12.3%. The implication of the decline is greater tolerance and diversity, but the continued exodus of white people (net loss of 13,352 persons) and the loss of 4,430 African Americans in the Dr. Martin Luther King, Jr. Avenue corridor to both public and private housing demolitions suggests that process of racial transition and the reduction of part of the most concentrated segment of the African American population were the primary forces at work. Four more census tracts contiguous with primarily African American areas crossed the 40% population threshold and many of the tracts that crossed that threshold in the previous decade became super-majority African American.

In Suburban Mobile, an additional 5,357 African American persons were removed from the southeastern portion of Prichard, but expansion of the African American suburbs west of Prichard and north of Mobile outpaced the losses, adding a net 2,885 African Americans to the county's population. There was some modest integration of suburban areas further from the traditional African American residential areas. Taken together, these population shifts reduced the dissimilarity index to 0.488, a 0.128 decline (a substantial 20.8% drop). Absent the 5,357 forced moves, the remaining news is positive.

In Baldwin, the index declined by a very modest 0.006 to 0.390. In the African American population, the replacement of owners and residents in small scale settlements by renters in larger apartment developments appears to be the primary explanation for the very modest decline (1.5%). The fact that only 2,607 additional African American persons lived in the county at the end of the decade supports this interpretation.

In 2000, the City of Mobile was the third least separated city of comparable cities in the south (Table 3-3). Both Augusta and Tallahassee had substantially lower dissimilarity indices (0.440 and 0.445, respectively) while Mobile's was 0.602. Mobile was the least separated of the seven cities that had indices between 0.602 and 0.651.

Comparisons between metropolitan areas are more revealing in the sense that almost all of the urban population is considered. City boundaries, on the other hand, reflect multiple historic and current forces, some of which are race related. Compared to the nine other metropolitan areas, Mobile ranked eighth in racial separation. Birmingham was by far the most separated at 0.701 and Baton Rouge was second at 0.649. Mobile and Jackson were quite close at 0.618 and 0.615, respectively. Augusta and Tallahassee were the only two metropolitan areas with indices less than 0.500 and were tied at 0.445.

In 2010, there were four metropolitan areas with indices less than 0.500. Tallahassee, Augusta and Lafayette were clustered between 0.439 and 0.446 and Huntsville declined 9.02% to 0.494. Even though the dissimilarity index for the Mobile region declined by 4.5%, the Mobile area dropped a notch to the ninth most separated metropolitan area because other comparable areas improved more. At 0.590, the Mobile area was ahead of Birmingham (0.652) but had the

highest index of the other four areas between 0.500 and 0.600 (Montgomery, Columbus, Jackson and Baton Rouge).

Table 3-3
Separation Indices for African American Persons, 2000 and 2010
Selected Cities and MSAs*

Area	2000				2010	
	Population	Dissimilarity	Isolation	Concentration	Population	Dissimilarity
Cities						
Augusta, GA	195,182	0.440	0.655	0.449	NA	NA
Baton Rouge, LA	227,818	0.706	0.795	0.439	229,493	0.669
Birmingham, AL	242,820	0.619	0.862	-0.061	212,237	0.626
Columbus, GA	185,781	0.634	0.718	0.493	189,885	0.590
Huntsville, AL	158,216	0.634	0.627	0.219	180,105	0.620
Jackson, MS	184,256	0.651	0.846	0.200	173,514	0.630
Lafayette, LA	110,257	0.632	0.610	0.126	120,623	0.582
Mobile, AL	198,915	0.602	0.693	0.385	195,111	0.528
Montgomery, AL	201,568	0.619	0.733	0.392	205,764	0.547
Tallahassee, FL	150,624	0.446	0.560	0.292	181,376	0.455
MSAs						
Augusta, GA	477,441	0.445	0.537	0.121	556,877	0.446
Baton Rouge, LA	602,894	0.649	0.663	0.601	802,484	0.572
Birmingham, AL	921,106	0.701	0.709	0.808	1,128,047	0.652
Columbus, GA	274,624	0.574	0.662	0.357	294,865	0.548
Huntsville, AL	342,376	0.543	0.487	0.509	417,593	0.494
Jackson, MS	440,801	0.615	0.714	0.150	539,057	0.558
Lafayette, LA	239,086	0.487	0.491	0.412	273,738	0.443
Mobile, AL	540,258	0.618	0.618	0.640	595,257	0.590
Montgomery, AL	333,055	0.550	0.640	0.462	374,536	0.543
Tallahassee, FL	284,539	0.445	0.541	0.133	367,413	0.439

*Geographic units are 2000 and 2010 census tracts. Majority group is the non-Hispanic white population.

Source: U.S. Census Bureau Housing Patterns data; U.S. 2010 American Communities Project; City of Mobile and Mobile MSA indices calculated by Marketek, Inc.

Mobile's isolation index moved from 0.741 in 1990 to 0.693 in 2000 and to 0.670 in 2010. Proportionately the declines were 6.5% in the 1990s and 3.3% in the 2000s. Recalling the interpretation that the index expresses the average probability that a minority person will meet someone of his/her own race on stepping outside his/her home, the index means that many African Americans will see very few people of another race during a typical day.

The indices in the suburbs are considerably lower. Suburban Mobile had declined to 0.500 by 2010 and Baldwin County's index was 0.185. Part of the explanation for the differences is that very few African Americans live in Baldwin County, so it is more likely that they will see a person of some other race upon leaving their home. But, those African Americans who do live in Baldwin are considerably less 'isolated' than their counterparts in the City of Mobile.

Relative to other southern cities (Table 3-3), Mobile is in the middle of the group. Five cities had higher isolation indices in 2000, the last year for which data is available: Birmingham, Jackson, Baton Rouge, Montgomery and Columbus. Four cities had lower indices: Augusta, Huntsville, Lafayette and Tallahassee.

The concentration indices (Table 3-2) report that African Americans in the city live on less physical area, i.e., more densely, than do non-Hispanic whites. They also disclose that differences between the two races have declined significantly in the last twenty years: the concentration index has dropped from 0.694 in 1990 to 0.298 in 2010 as African Americans expanded into suburbs within the city formerly occupied by white people. A minor contributing factor to the reduction in the differences is the movement of a relatively small number of white households into gentrifying areas such as Oakleigh Gardens. But, these movements have been quite small relative to the suburbanization (within the city) of the African American population.

Relative to the white population in Suburban Mobile County, the African American population lives in denser residences. Because the measure is the density of the two populations within the county, the likely fact that the African American population in Suburban Mobile lives in less dense housing than do African Americans in the City of Mobile is not reflected in this data. The index has fluctuated in the mid-0.400s for the last two decades in Suburban Mobile.

In Baldwin, there is relative parity with the white population being slightly denser. Movement of African Americans into newer apartments in Baldwin explains some of the differences.

Given that the utility of the concentration index is much greater in distinguishing differences within the metropolitan area, we will not examine differences between metropolitan areas, but most recent data is recorded in Table 3-3.

The centralization index was calculated for the year 2000, and it shows a very slight negative result, indicating only a slight tendency for white households to live closer to the center city than African American households. Because the calculation of the index assumes a flat plane surrounding the center of the city, the index does not accurately portray racial proximity to the central area in Mobile. The presence of the Mobile River and Mobile Bay and the fact that a substantial part of the African American population is geographically distributed up and down the river and the bay behind the industrial areas and airport that line the waterfront each work empirically to diminish the African American population's centrality. Most of the earlier maps (Chapter 3) clearly show the African American population clustered around the center of the city and north and south behind the port and airport and their affiliated land uses.

The clustering index compares the average distance between the African American population members relative to the same measure for white population members for 2000. The index shows

that the African American population is very slightly less clustered – has very slightly more distance between its population's members. The figure is so close to 0 and because sections of the city and Suburban mobile were racially transitioning, the measure does not capture an essential distinguishing, stable characteristic between the races.

4. Housing Profile

Cost Burdened Households

For the past forty years, the U.S. Department of Housing and Urban Development has used four measures of housing needs: (1) cost burdened households (defined as those paying over 30% of their income for housing); (2) overcrowded households (defined as those having 1.01 or more persons per habitable room); and (3) housing units lacking complete plumbing and/or kitchen facilities. Physically substandard housing is the fourth measure of housing needs that the national government recognizes as fundamental. This section addresses the first and most prevalent measure of housing needs – cost burdening. Marketek prepared estimates of cost burdening in City of Mobile, Suburban Mobile County, Baldwin County and the Mobile MSA for 1990, 2000 and 2005-09 using U.S. HUD's Comprehensive Housing Affordability Strategy (CHAS) data.

For most households in metro Mobile and elsewhere the amount of income spent on housing and the quality and quantity of housing purchased depend on individual preferences balanced against the desires for other goods and services, as well as compared to other responsibilities. But, for people of limited incomes the necessity of shelter transcends individual preferences. The quality of housing purchased is often the minimum required for habitability at the least expensive prices the market produces. Individual preferences are subsumed by necessity. Housing economists draw the line between the two groups at 80% of the area median income. This convention surely fails to recognize the stresses that affect some families just above the line (\$35,650 for a family of three in the Mobile MSA in 2007), but it is set low enough to be confident that households with lower incomes and housing needs reflect systemically constrained choices and not personal preferences. All of the households described in Exhibits 4-1 through 4-3 have incomes below 80% of Mobile's median.

Table 4-1 shows that an estimated 21,569 households in the City of Mobile were cost burdened in 2005-2009 (the latest time period for which data is available). The largest share of cost burdened households were renters (14,009 households or 65.0%), and 44.0% of total renter households pay over 30% of their incomes for housing. Seventeen percent (16.9%) of owner households in the City of Mobile are cost burdened, and they make up 35.1% of cost burdened households citywide. For owners, the rate of cost burdening in the city increased over both the 1990 to 2000 and 2000 to 2005-2009 time periods. Renter cost burdening decreased slightly (by 0.6 percentage points) from 1990 to 2000, and then increased by 8.1 percentage points by the 2005-2009 time frame.

In 2005-2009, owners faced cost burdening at rates of 15.5% in suburban Mobile and 14.8% in Baldwin County, both slightly below the citywide rate. Renter cost burdening rates showed greater variability between the city and counties – over one-third of suburban Mobile and Baldwin County renters paid more than 30% of their income for housing, 7.1-7.6 percentage points below the 44% incidence of cost burdening in the city.

Table 4-1

Incidence of Cost Burdening* by Tenure, 1990 to 2005-2009
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Tenure/Year	City of Mobile		Suburban Mobile County		Baldwin County		Mobile MSA	
	Hholds	Rate	Hholds	Rate	Hholds	Rate	Hholds	Rate
Owner								
1990	5,976	13.4%	7,000	14.6%	3,666	12.4%	16,642	13.6%
2000	7,456	16.0%	8,458	14.9%	5,669	12.9%	21,583	14.6%
2005-2009	7,560	16.9%	9,520	15.5%	7,875	14.8%	24,955	15.7%
Renter								
1990	11,405	36.5%	4,864	35.8%	2,031	26.5%	18,300	34.9%
2000	11,425	35.9%	5,024	33.7%	3,203	28.4%	19,652	33.9%
2005-2009	14,009	44.0%	6,536	36.9%	5,625	36.4%	26,170	40.2%

*Households with a cost burden are those that are paying more than 30% of their income for housing costs and that have incomes at or below 80% of the area median. For a family of four in the Mobile MSA, this figure was \$24,150 in 1990, \$34,650 in 2000 and \$39,600 in 2007.

Source: 1990, 2000 and 2005-2009 HUD Comprehensive Housing Affordability Strategy (CHAS) data

Table 4-2 provides a breakdown of cost burdening by householder race for 2005-2009. In the City of Mobile, the majority of cost burdened households, both owners and renters, were African American (57.9% and 65.1%, respectively). In suburban Mobile, white householders constituted the majority of owners with needs (67.8%), while African Americans made up the largest share of cost burdened renters (50.4%). In Baldwin County, white households made up more than three-quarters of the housing needs population – 80.3% of owners and 74.4% of renters.

The same forces that constrain overall minority homeownership levels contribute to a higher incidence of cost burdening for minority homeowners compared to their white counterparts: reduced asset accumulation translates into higher monthly payments to compensate for lower down payments; lower incomes require higher proportions of income for housing; restricted access can, but does not always, mean higher prices for the (somewhat limited) accessible supply.

Household income (Table 4-3) is fundamental to understanding the nature of cost burdening and housing needs: Living in substandard situations is a consequence first of low incomes and second of limited access to the entire housing supply. As of 2005-2009, 32.1% of owners and 42.3% of renters with a cost burden in the City of Mobile had extremely low incomes (defined by U.S. HUD as 30% or less of area median family income; in the Mobile MSA in 2007, this figure was \$13,350 for a family of three). Thirty percent (29.8%) of Mobile owners and 33.2% of renters with a cost burden had very low incomes (defined as between 31% and 50% of area median income, or from \$13,351 and \$22,300 for a family of three in 2007). The remaining 38.2% of owners and 24.5% of renters paying more than 30% of their income for housing had low incomes (from 51% to 80% median family income or \$22,301 to \$35,650).

Table 4-2

Householder Race and National Origin for Cost Burdened Households, 2005-2009
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Geography/Householder Race and National Origin		Tenure			
		Owner		Renter	
		Number	Percent	Number	Percent
City of Mobile	White, Non-Hispanic Households	2,838	37.5%	4,334	30.9%
	African American, Non-Hispanic Households	4,380	57.9%	9,121	65.1%
	Hispanic Households	182	2.4%	185	1.3%
	Other Households	160	2.1%	369	2.6%
	Total	7,560	100.0%	14,009	100.0%
Suburban Mobile County	White, Non-Hispanic Households	6,456	67.8%	2,760	42.2%
	African American, Non-Hispanic Households	2,557	26.9%	3,293	50.4%
	Hispanic Households	37	0.4%	255	3.9%
	Other Households	470	4.9%	228	3.5%
	Total	9,520	100.0%	6,536	100.0%
Baldwin County	White, Non-Hispanic Households	6,325	80.3%	4,183	74.4%
	African American, Non-Hispanic Households	1,217	15.5%	919	16.3%
	Hispanic Households	66	0.8%	416	7.4%
	Other Households	267	3.4%	107	1.9%
	Total	7,875	100.0%	5,625	100.0%
Mobile MSA	White, Non-Hispanic Households	15,619	62.6%	11,277	43.1%
	African American, Non-Hispanic Households	8,154	32.7%	13,333	50.9%
	Hispanic Households	285	1.1%	856	3.3%
	Other Households	897	3.6%	704	2.7%
	Total	24,955	100.0%	26,170	100.0%

Source: 2005-2009 HUD Comprehensive Housing Affordability Strategy (CHAS) data, Table 7 (adjusted to cap household income at 80% AMI)

Table 4-3

Household Income for Cost Burdened Households, 2005-2009
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Geography/Household Income		Tenure			
		Owner		Renter	
		Number	Percent	Number	Percent
City of Mobile	Income at 30% AMI or less	2,425	32.1%	5,919	42.3%
	Income between 31% and 50% AMI	2,250	29.8%	4,655	33.2%
	Income between 51% and 80% AMI	2,885	38.2%	3,435	24.5%
	Total	7,560	100.0%	14,009	100.0%
Suburban Mobile County	Income at 30% AMI or less	3,570	37.5%	3,436	52.6%
	Income between 31% and 50% AMI	2,475	26.0%	1,600	24.5%
	Income between 51% and 80% AMI	3,475	36.5%	1,500	22.9%
	Total	9,520	100.0%	6,536	100.0%
Baldwin County	Income at 30% AMI or less	2,690	34.2%	2,095	37.2%
	Income between 31% and 50% AMI	2,150	27.3%	1,850	32.9%
	Income between 51% and 80% AMI	3,035	38.5%	1,680	29.9%
	Total	7,875	100.0%	5,625	100.0%
Mobile MSA	Income at 30% AMI or less	8,685	34.8%	11,450	43.8%
	Income between 31% and 50% AMI	6,875	27.5%	8,105	31.0%
	Income between 51% and 80% AMI	9,395	37.6%	6,615	25.3%
	Total	24,955	100.0%	26,170	100.0%

Source: 2005-2009 HUD Comprehensive Housing Affordability Strategy (CHAS) Data, Table 7

Overcrowded Households

Overcrowding (more than 1.01 persons per habitable room) affected 1.7% of City of Mobile households (Table 4-4) in 2005-2009 – 397 owners and 937 renters. The incidence of overcrowding was greater in suburban Mobile, where 1.6% of owners and 6.2% of renters live in a unit with more than one person per room. Renters are also more likely to live in overcrowded conditions in Baldwin County than in the city (4.8% versus 2.9%), although the share of overcrowded owners is similar (1.1% in the county and 0.9% in the city). An analysis of the incidence of overcrowding by race and ethnicity was precluded by the large confidence intervals of the 2005-2009 American Community Survey data.

Table 4-4

Incidence of Overcrowding* by Tenure, 2005-2009
 City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Geography	Owner		Renter		Total	
	Hholds	Rate	Hholds	Rate	Hholds	Rate
City of Mobile	397	0.9%	937	2.9%	1,334	1.7%
Suburban Mobile County	967	1.6%	1,090	6.2%	2,057	2.6%
Baldwin County	571	1.1%	743	4.8%	1,314	1.9%
Mobile MSA	1,935	1.2%	2,770	4.3%	4,705	2.1%

*Overcrowding is defined as more than one person per habitable room. A living room is a habitable room. A kitchen is not.

Source: 2005-2009 American Community Survey, B25014

Lead Based Paint Risks

There are three socioeconomic characteristics that scientific research has identified as indicative of higher levels of risk of elevated blood lead levels:

- Presence of child poverty;
- Presence of African American children; and
- Presence of housing old enough to have been initially painted with lead based paint (pre-1978).

Reflecting racial and economic patterns, most of the risk factors are in metropolitan areas. Table 4-5 shows how risk factors are distributed in Mobile, Suburban Mobile and Baldwin County. All three risk factors are disproportionately concentrated in the City of Mobile, which contains 32.7% of the population but 1.5 times that proportion of children in poverty, twice the proportion of African American children five and under and one-half of all the housing units built before 1980.

One of the legacies of a racially sharply divided society in Mobile is that low income African American children in the concentrated areas where African American residences predominate are at substantially greater risk of the debilitating effects of elevated blood levels.

Table 4-5

Lead Based Paint Exposure Risk Factors, 2008-2010
City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Risk Factor	City of Mobile		Suburban Mobile County		Baldwin County		Mobile MSA	
	#	%	#	%	#	%	#	%
Children in Poverty Age 0-5	6,815	49.5%	4,300	31.2%	2,659	19.3%	13,774	100.0%
African American Children Age 0-5	10,262	66.3%	3,748	24.2%	1,469	9.5%	15,479	100.0%
African American Children in Poverty Age 0-5	5,561	70.5%	1,518	19.3%	804	10.2%	7,883	100.0%
Number of Pre-1980 Housing Units	64,257	50.3%	40,431	31.6%	23,153	18.1%	127,841	100.0%

Source: U.S. Census American Community Survey, 2008-2010 Tables B17001, B17001B and B2503

Assisted Housing

Public Housing

The Mobile Housing Board, the housing authority for the City of Mobile, operates 3,409 units of public housing in 13 developments and serves 4,777 residents. As Map 4-1 shows, these properties are concentrated in and near downtown Mobile, all east of I-65, with several located along the I-10 corridor. With one exception, all are located in census tracts with a majority African American population (between 85.2% and 100.0%) and majority female householders (52.1% to 83.3%). The population is 97.4% African American, 2.5% white and five residents (0.1%) are of another race. Ethnicity data was not available.

Table 4-6 characterizes householders living in public housing by race by housing development.³² Nine of the eleven public housing communities examined are between 95.0% and 100.0% African American. In Central Plaza Towers, 80.0% of householders are African American and 20.0% are white; and in Frank W. Boykin Tower, 87.8% are African American, 10.0% are white and 2.2% are other races.

Table 4-7 identifies public housing residents in terms of householder gender, familial status and disability status. Female householders constitute the majority of households in all developments. Seven properties have between 89.7% and 95.8% female householders; the remaining four, all senior properties, are between 54.4% and 68.1% female householders.

In most non-senior properties, the majority of households have children (with the exception of Renaissance Family). Very few (1.6%) of the households in senior developments include a child. Households with one or more disabled family members constitute between 5.0% and 29.7% of households in non-senior properties; they make up a larger share in senior communities (from 39.7% to 65.9%).

³² Data by public housing development was not available for Josephine Allen Homes and Renaissance Garden Townhomes, which were under renovation/construction at the time data was collected.

Map 4-1
Location of Public Housing Communities

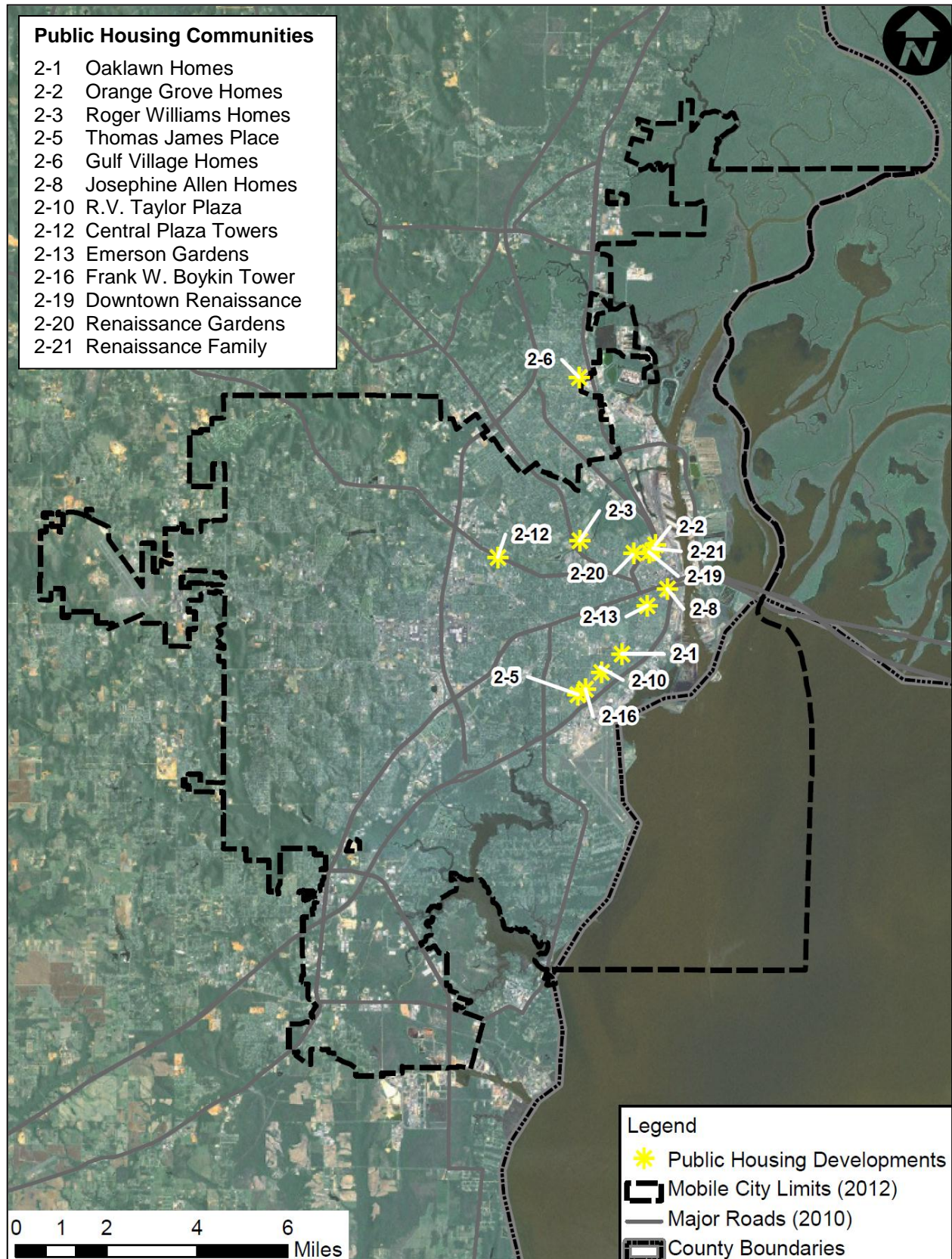


Table 4-6

Racial Composition of Householders by Public Housing Community, 2012

Public Housing Community	White		African American		Other		Total	
	#	%	#	%	#	%	#	%
Oaklawn Homes	0	0.0%	71	100.0%	0	0.0%	71	100.0%
Orange Grove Homes	1	5.0%	19	95.0%	0	0.0%	20	100.0%
Roger Williams Homes	1	0.5%	215	99.5%	0	0.0%	216	100.0%
Thomas James Place	10	1.9%	516	97.7%	2	0.4%	528	100.0%
Gulf Village Homes	2	1.1%	184	98.9%	0	0.0%	186	100.0%
R.V. Taylor Plaza	2	0.5%	378	99.5%	0	0.0%	380	100.0%
Renaissance Family	1	1.2%	83	98.8%	0	0.0%	84	100.0%
Senior Properties								
Central Plaza Towers	59	20.0%	236	80.0%	0	0.0%	295	100.0%
Emerson Gardens	1	1.1%	89	97.8%	1	1.1%	91	100.0%
Frank W. Boykin Tower	9	10.0%	79	87.8%	2	2.2%	90	100.0%
Downtown Renaissance	0	0.0%	56	100.0%	0	0.0%	56	100.0%
Total	86	4.3%	1,926	95.5%	5	0.2%	2,017	100.0%

Source: Mobile Housing Board

Table 4-7

Female Householders, Households with Children and Households with One or More Disabled Family Members by Public Housing Community, 2012

Public Housing Community	Female Householders		Households with Children		Households w/ One or More Disabled Members		Total Households	
	#	%	#	%	#	%	#	%
Oaklawn Homes	68	95.8%	59	83.1%	9	12.7%	71	100.0%
Orange Grove Homes	18	90.0%	12	60.0%	1	5.0%	20	100.0%
Roger Williams Homes	204	94.4%	134	62.0%	42	19.4%	216	100.0%
Thomas James Place	481	91.1%	323	61.2%	157	29.7%	528	100.0%
Gulf Village Homes	172	92.5%	126	67.7%	47	25.3%	186	100.0%
R.V. Taylor Plaza	341	89.7%	240	63.2%	100	26.3%	380	100.0%
Renaissance Family	80	95.2%	1	1.2%	1	1.2%	84	100.0%
Senior Properties								
Central Plaza Towers	164	55.6%	2	0.7%	117	39.7%	295	100.0%
Emerson Gardens	62	68.1%	2	2.2%	60	65.9%	91	100.0%
Frank W. Boykin Tower	49	54.4%	0	0.0%	42	46.7%	90	100.0%
Downtown Renaissance	37	66.1%	1	1.8%	26	46.4%	56	100.0%
Total	1,676	83.1%	900	44.6%	602	29.8%	2,017	100.0%

Source: Mobile Housing Board

Housing Choice Vouchers

The Mobile Housing Board manages 3,607 housing choice vouchers being used in Mobile and Baldwin Counties. Tables 4-8 and 4-9 characterize these households in terms of householder race and gender, familial status and disability status by zip code. The highest concentration of voucher holders lives in City of Mobile zip codes 36605, 36609, 36603, 36606 and 36617.

Overall and within each zip code, the majority of housing choice voucher holders are African American (93.6% for all households). Six percent (6.2%) are white and 0.1% are other races.

Regardless of zip code, the vast majority (91.5% overall) of voucher holders are female and most (69.4%) have children. Households without children constitute a majority of voucher holders in only one zip code (36603 / 61.2%). Households with vouchers in which one or more members has a disability ranges from 12.2% in the 36618 zip code to 40.7% in the "other Mobile zip codes" category.

Table 4-8

Racial Composition of Householders with Housing Choice Vouchers by Zip Code, 2012

Public Housing Community	White		African American		Other		Total	
	#	%	#	%	#	%	#	%
36605/Mobile	24	3.1%	742	96.9%	0	0.0%	766	100.0%
36609/Mobile	37	8.7%	385	91.0%	1	0.2%	423	100.0%
33603/Mobile	4	1.1%	352	98.9%	0	0.0%	356	100.0%
36606/Mobile	13	4.5%	277	95.5%	0	0.0%	290	100.0%
36617/Mobile	1	0.4%	271	99.6%	0	0.0%	272	100.0%
36608/Mobile	15	6.8%	207	93.2%	0	0.0%	222	100.0%
36695/Mobile	21	9.6%	196	89.9%	1	0.5%	218	100.0%
33604/Mobile	5	2.9%	168	96.6%	1	0.6%	174	100.0%
36610/Prichard	3	1.9%	155	98.1%	0	0.0%	158	100.0%
36582/Theodore	33	22.1%	116	77.9%	0	0.0%	149	100.0%
36618/Mobile	4	2.9%	135	97.1%	0	0.0%	139	100.0%
36607/Mobile	1	0.8%	118	99.2%	0	0.0%	119	100.0%
36611/Chickasaw	6	8.8%	61	89.7%	1	1.5%	68	100.0%
36613/Eight Mile	8	13.6%	51	86.4%	0	0.0%	59	100.0%
36612/Whistler	0	0.0%	41	100.0%	0	0.0%	41	100.0%
Other Mobile Zip Codes*	13	24.1%	41	75.9%	0	0.0%	54	100.0%
Other Zip Codes**	37	37.4%	61	61.6%	1	1.0%	99	100.0%
Total	225	6.2%	3,377	93.6%	5	0.1%	3,607	100.0%

*Includes zip codes 36602, 36619 and 36693.

**Includes zip codes 36507 (Bay Minette), 36509 (Bayou la Batre), 36521 (Chunchula), 36522 (Citronelle), 36523 (Codan), 36525 (Creola), 36526 (Daphne), 36527 (Spanish Fort), 36544 (Irvington), 36560 (Mount Vernon), 36568 (Saint Elmo), 36571 (Saraland), 36572 (Satsuma), 36575 (Semmes) and 36587 (Wilmer).

Source: Mobile Housing Board

Table 4-9

Female Householders, Households with Children and Households with One or More Disabled Family Members for Housing Choice Voucher Holders by Zip Code, 2012

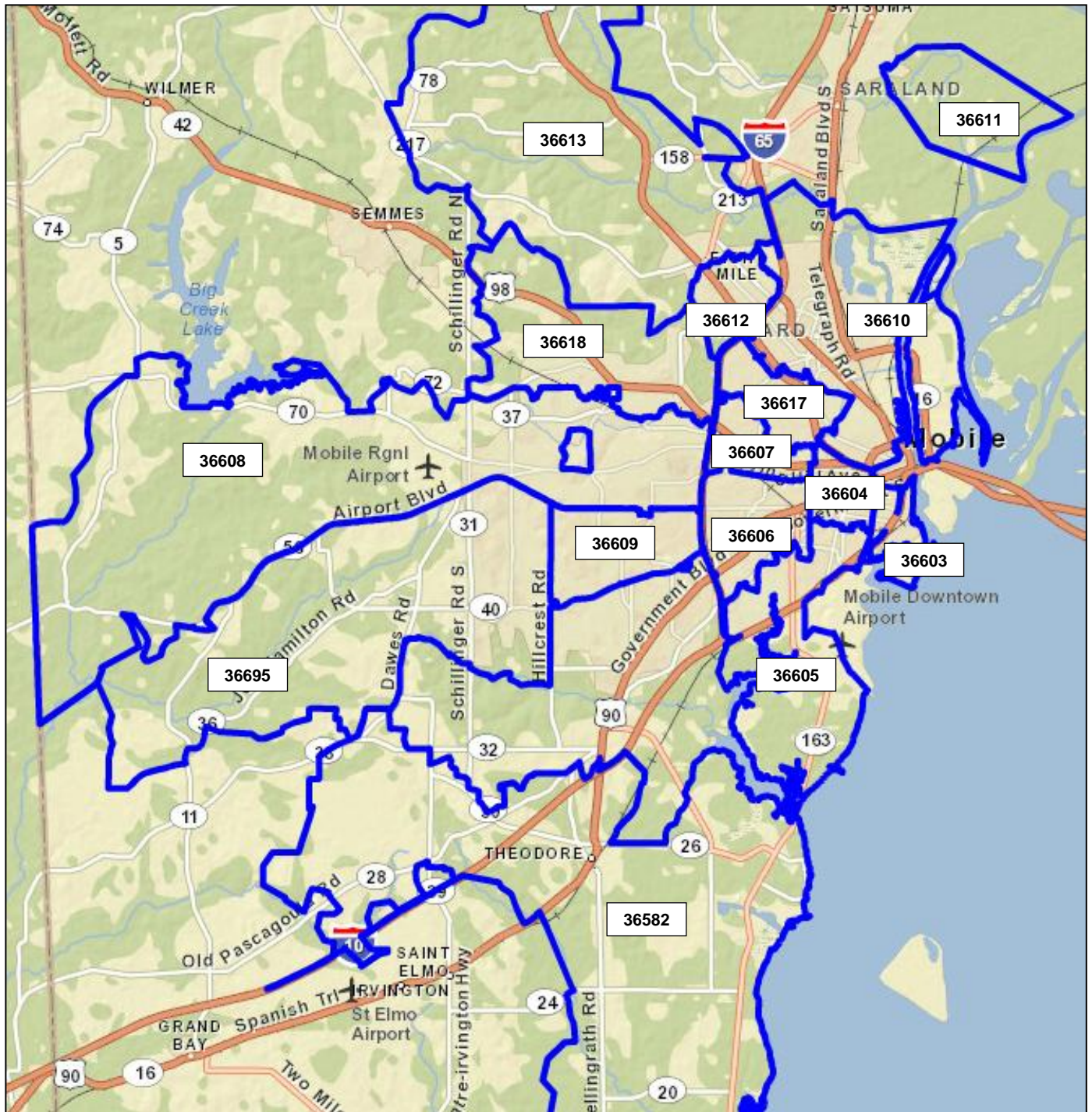
Public Housing Community	Female Householders		Households with Children		Households w/ 1+ Disabled Members		Total Households	
	#	%	#	%	#	%	#	%
36605/Mobile	732	95.6%	610	79.6%	164	21.4%	766	100.0%
36609/Mobile	362	85.6%	253	59.8%	135	31.9%	423	100.0%
33603/Mobile	292	82.0%	138	38.8%	143	40.2%	356	100.0%
36606/Mobile	260	89.7%	206	71.0%	67	23.1%	290	100.0%
36617/Mobile	257	94.5%	179	65.8%	83	30.5%	272	100.0%
36608/Mobile	202	91.0%	163	73.4%	65	29.3%	222	100.0%
36695/Mobile	211	96.8%	172	78.9%	42	19.3%	218	100.0%
33604/Mobile	151	86.8%	95	54.6%	56	32.2%	174	100.0%
36610/Prichard	146	92.4%	117	74.1%	31	19.6%	158	100.0%
36582/Theodore	135	90.6%	98	65.8%	54	36.2%	149	100.0%
36618/Mobile	134	96.4%	129	92.8%	17	12.2%	139	100.0%
36607/Mobile	109	91.6%	84	70.6%	32	26.9%	119	100.0%
36611/Chickasaw	65	95.6%	56	82.4%	11	16.2%	68	100.0%
36613/Eight Mile	59	100.0%	53	89.8%	12	20.3%	59	100.0%
36612/Whistler	40	97.6%	31	75.6%	7	17.1%	41	100.0%
Other Mobile Zip Codes*	51	94.4%	37	68.5%	22	40.7%	54	100.0%
Other Zip Codes**	93	93.9%	81	81.8%	34	34.3%	99	100.0%
Total	3,299	91.5%	2,502	69.4%	975	27.0%	3,607	100.0%

*Includes zip codes 36602, 36619 and 36693.

**Includes zip codes 36507 (Bay Minette), 36509 (Bayou la Batre), 36521 (Chunchula), 36522 (Citronelle), 36523 (Codon), 36525 (Creola), 36526 (Daphne), 36527 (Spanish Fort), 36544 (Irvington), 36560 (Mount Vernon), 36568 (Saint Elmo), 36571 (Saraland), 36572 (Satsuma), 36575 (Semmes) and 36587 (Wilmer).

Source: Mobile Housing Board

Map 4-2
City of Mobile and Surrounding Zip Codes



Low Income Housing Tax Credit, Section 8 and Section 202 Properties

Low Income Housing Tax Credits (LIHTC) have provided the largest share of new subsidized housing units in the Mobile MSA in recent years. As of April 2012, U.S. HUD's LIHTC database identifies 11 tax credit properties within the City of Mobile. Together these properties include a total of 1,200 units. Of the units for which information about the number of bedrooms is available, 26.4% are one bedroom, 55.9% are two bedroom and 17.7% are three bedroom.

HUD's database lists an additional 20 LIHTC properties in Mobile County and 28 in Baldwin County. Together these developments include another 2,869 units of low income housing.

According to federal LIHTC regulations, properties receiving tax credits after 1990 are required to maintain affordability for a minimum of 30 years. Properties receiving tax credits prior to 1990 must maintain affordability for a minimum of 15 years.

Table 4-10

Low Income Housing Tax Credit (LIHTC) Properties, City of Mobile, 2011

Property	Address	Census Tract	Total Assisted Units	Year Placed in Service	Affordability Period End Year
Bay Oak Apartments	851 Augusta St	11.00	72	1989	2004
Berkshire Apartments	4001 Sea Breeze Rd	32.03	103	1997	2027
Family Place Apartments	3600 Michael Blvd	32.04	154	2000	2030
South Bay Apartments	600 S Washington St	11.00	224	2001	2031
Parklane Apartment Homes	6725 Ziegler Blvd	36.02	112	2002	2032
Azalea Pointe Apartments	651 Azalea Rd	32.05	208	2003	2033
Pecan Cove Apartments	1801 Holt Rd	6.00	60	2007	2037
Palisades Apartments	151 Foreman Rd	36.07	80	2008	2038
Sophia's Landing	1400 Azalea Rd	30.00	60	2008	2038
Willow Creek I & II	271 Hillcrest Rd	36.06	39	2008	2038
Downtown Renaissance	350 Bloodgood St	4.02	88	2009	2039

Source: U.S. HUD Low Income Housing Tax Credit database

In addition to Low Income Housing Tax Credit properties, in 2009 the National Housing Trust identified 17 Section 8 and Section 202 developments with 1,122 units of assisted housing in the City of Mobile with contracts set to expire by 2014 (see Table 4-11). Of these, five properties with 323 units had contracts facing expiration between 2009 and 2011 and three properties with 148 units faced or will face contract expiration in 2012. The remaining nine properties and 651 units will face contract expiration in 2013 or 2014.

Short-term prospects for additions to the supply of affordable rental housing are dim. The most judicious and effective local policies focus on preservation of the existing stock, much of which is threatened by tenants' low incomes and expiring contracts.

Table 4-11

Section 8 and Section 202 Properties with Expiring Contracts, City of Mobile, 2009

Property	Address	Census Tract	Total Assisted Units	Contract Expiration Date
South of Dauphin	3105 Dauphin St	28.00	95	05/31/2010
Bayou Bend Apartments II	1957 Brill Rd	19.02	72	07/31/2010
Baptist Oaks	800 Conti St	2.00	52	08/08/2010
Ahepa 310 Apartments	2550 Hillcrest Rd	37.08	64	09/24/2010
Driftwood Acres	3577 Dauphin Island Pkwy	18.00	40	10/21/2010
Christopherson Estates	1385 Azalea Rd	30.00	21	04/26/2012
Sunset on the Bayou	2001 Brill Rd	19.02	68	06/04/2012
Dickens Ferry Apartments	6561 Dickens Ferry Rd	36.07	59	07/31/2012
Jefferson Place	758 Texas St	11.00	32	03/09/2013
Northgate Apartments	3250 Dauphin St	27.00	104	05/13/2013
Dauphin North Apartments	3250 Dauphin St	27.00	109	05/31/2013
Autumn Chase	6617 Grelot Rd	37.05	24	03/18/2014
South Haven	3577 Dauphin Island Pkwy	18.00	60	04/12/2014
Cathedral Place Apartments	351 Conti St	2.00	190	04/30/2014
Bayou Plaza Apartments	600 S Bayou St	11.00	60	05/14/2014
Ahepa 310 Apartments II	2550 Hillcrest Rd	37.08	32	05/17/2014
Townhouse Square	1966 Wagner St	5.00	40	07/31/2014

Note: The database does not distinguish between Section 8 and Section 202 properties.

Source: National Housing Trust Special Report: Expiring Section 8 Contracts in Alabama

5. Impediments to Fair Housing in Real Estate & Mortgage Finance Industries

Participation in Real Estate & Financial Occupations

Tables 5-1 through 5-4 show the participation in real estate and financial occupations by race, national origin and gender in 2000 for persons working in Mobile County, which is the smallest geography for which data is available. Detailed data for 2010 is not yet available and because 2000 data is analyzed, 2000 Census information is used for comparisons. In order to be counted as having an occupation, a person has to be employed in the particular occupation category.

Real Estate Occupations

In terms of race and national origin, the real estate occupations do not employ a representative proportion of Mobile County residents. Of the 1,245 persons employed in real estate occupations in 2000, only 114 people (9.2%) were non-Hispanic African American (Table 5-1).

There were 25 non-Hispanic African American appraisers or assessors (21.7% of the total), 44 property, real estate or community association managers who were non-Hispanic African American (10.6%) and 45 non-Hispanic African American real estate agents or brokers. In comparison, the population of Mobile County in 2000 was 62.5% non-Hispanic white, 33.2% non-Hispanic African American and 1.2% Hispanic or Latino.

Table 5-1

Composition of Real Estate Occupations by Race and National Origin, 2000
Mobile County

Occupation	Non-Hispanic						Hispanic		Total	
	White Alone		African American Alone		Other*		#	%	#	%
	#	%	#	%	#	%				
Appraisers and Assessors of Real Estate	90	78.3%	25	21.7%	0	0.0%	0	0.0%	115	100.0%
Property, Real Estate and Community Association Managers	350	83.9%	44	10.6%	23	5.5%	0	0.0%	417	100.0%
Real Estate Brokers and Sales Agents	654	91.7%	45	6.3%	14	2.0%	0	0.0%	713	100.0%
Total	1,094	87.9%	114	9.2%	37	3.0%	0	0.0%	1,245	100.0%

*Includes Asians, Pacific Islanders, Native American, Alaskan Natives, persons of other races and persons of two or more races.

Source: U.S. Census 2000 Equal Employment Opportunity File

Table 5-2 examines the same real estate occupations by gender. Males make up the largest share of real estate appraisers and assessors (78.3% versus 21.7%). Women compose the majority of property, real estate and community association managers and of real estate brokers and sales agents with 52.8% and 50.4% of jobs, respectively.³³ Unfortunately the available data does not distinguish between real estate brokers and sales agents. The conclusion that women are over-represented in these occupations cannot be firmly drawn without knowing how the shares divide on the more highly paid brokers' jobs.

Table 5-2
Composition of Real Estate Occupations by Gender, 2000
Mobile County

Occupation	Male		Female		Total	
	#	%	#	%	#	%
Appraisers and Assessors of Real Estate	90	78.3%	25	21.7%	115	100.0%
Property, Real Estate and Community Association Managers	197	47.2%	220	52.8%	417	100.0%
Real Estate Brokers and Sales Agents	354	49.6%	359	50.4%	713	100.0%
Total	641	51.5%	604	48.5%	1,245	100.0%

Source: U.S. Census 2000 Equal Employment Opportunity File

Financial Occupations

Turning to financial occupations by race, the only category that employed a greater than proportional share of minority workers was insurance underwriters, where 15 non-Hispanic African American underwriters constituted 38.5% of the total (Table 5-3). This may reflect a more progressive subset of financial occupations or it may reflect something less desirable. Because there are reports of discrimination in homeowners insurance, the greater than average proportion of underwriters may be indicative of some unsavory practices. None of the other financial occupations employ anywhere near the 33.2% of the proportion which is non-Hispanic African American. Taken together, non-Hispanic African American people account for only 9.9% of the 2,673 jobs in financial occupations.

Examining financial occupations from the perspective of gender, women have attained a rough parity as financial managers; securities, commodities and financial services sales agents; and other financial occupations. Were the occupational categories more detailed, we could see if the parity displayed in Table 5-4 holds up throughout the upper and lower pay grades of these occupations. Women are overrepresented as insurance claims and policy processing clerks.

³³ In 2000, women constituted 52.2% of the Mobile County population.

Table 5-3
Composition of Financial Occupations by Race and National Origin, 2000
Mobile County

Occupation	Non-Hispanic						Hispanic		Total	
	White Alone		African American Alone		Other**		#	%	#	%
	#	%	#	%	#	%				
Financial Examiners	0	----	0	----	0	----	0	----	0	----
Financial Managers	924	87.7%	110	10.4%	0	0.0%	20	1.9%	1,054	100.0%
Securities, Commodities and Financial Services Sales Agents	280	92.7%	18	6.0%	0	0.0%	4	1.3%	302	100.0%
Other Financial Occupations*	308	95.7%	14	4.3%	0	0.0%	0	0.0%	322	100.0%
Insurance Underwriters	24	61.5%	15	38.5%	0	0.0%	0	0.0%	39	100.0%
Insurance Sales Agents	585	86.9%	84	12.5%	4	0.6%	0	0.0%	673	100.0%
Insurance Claims and Policy Processing Clerks	255	90.1%	24	8.5%	0	0.0%	4	1.4%	283	100.0%
Total	2,376	88.9%	265	9.9%	4	0.1%	28	1.0%	2,673	100.0%

*Includes Financial Analysts, Financial Specialists, Personal Financial Advisors and other financial occupations.

**Includes Asians, Pacific Islanders, Native Americans, Alaskan Natives, persons of other races and persons of two or more races.

Source: U.S. Census 2000 Equal Employment Opportunity File

Table 5-4
Composition of Financial Occupations by Gender, 2000
Mobile County

Occupation	Male		Female		Total	
	#	%	#	%	#	%
Financial Examiners	0	---	0	---	0	---
Financial Managers	479	45.4%	575	54.6%	1,054	100.0%
Securities, Commodities and Financial Service Agents	168	55.6%	134	44.4%	302	100.0%
Other Financial Occupations*	169	52.5%	153	47.5%	322	100.0%
Insurance Underwriters	0	0.0%	39	100.0%	39	100.0%
Insurance Sales Agents	439	65.2%	234	34.8%	673	100.0%
Insurance Claims and Policy Processing Clerks	30	10.6%	253	89.4%	283	100.0%
Total	1,285	48.1%	1,388	51.9%	2,673	100.0%

*Includes Financial Analysts, Financial Specialists, Personal Financial Advisors and other financial occupations.

Source: U.S. Census 2000 Equal Employment Opportunity File

Mortgage Lending

A potential contributor to housing discrimination and the ability to gain access to different geographic areas is the availability of home loans. But, mortgage finance is a particularly complicated subject. Loan applications are denied for multiple different reasons (too high a debt to income ratio, which generally means too high a loan sought for the applicant's income; poor credit history; incomplete or unverifiable information; or other reasons, including poor employment history, insufficient collateral, mortgage insurance denial and insufficient cash). Thus, denial rates are not conclusive regarding the presence or absence of discrimination. This is particularly true for areas where the total number of minority applications is small and precludes extensive detailed analysis of reasons for denial by race and ethnicity, geographic attributes of mortgage finance by race and ethnicity, or other intricate analyses that could reveal systemic differences between racial and ethnic groups.

In the City of Mobile in 2010, the latest year for which complete data is available, there were 586 completed applications for conventional home loans, 757 for Federal Housing Administration (FHA), Farm Service Agency (FSA)/Rural Housing Service (RHS) and Veterans Affairs (VA) loans, and 3,226 for refinance loans (Table 5-5). Home loan volumes were about twice as high in suburban Mobile County for conventional loans and FHA, FSA/RHS and VA loans (with 1,138 and 1,517 completed applications, respectively). The number of refinance loan applications completed in the county but outside of the city was only 26.5% higher (at 4,083).

Table 5-5

Mortgage Loan Denial Rates by Type of Loan and Geography
City of Mobile and Suburban Mobile County, 2010

Loan Type	Completed Applications	Applications Approved	Applications Denied	Denial Rate
City of Mobile				
Conventional Home Purchase Loans	586	443	143	24.4%
FHA, FSA/RHS and VA Home Purchase Loans	757	608	149	19.7%
Refinance Loans	3,226	2,075	1,151	35.7%
Suburban Mobile County				
Conventional Home Purchase Loans	1,138	748	390	34.3%
FHA, FSA/RHS and VA Home Purchase Loans	1,517	1,278	239	15.8%
Refinance Loans	4,083	2,734	1,349	33.0%

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Table 1

In both the city and suburban Mobile County, home loan denial rates were lowest for FHA, FSA/RHS and VA loans; 19.7% of these were denied in the city and 15.8% were denied in the remainder of the county. For conventional home purchase loans, 24.4% of City of Mobile applicants were denied a loan compared to 34.3% of applicants in suburban areas. City refinance loan rates had the highest denials of any type or location at 35.7% (versus 33.0% in the county).

More detailed Home Mortgage Disclosure Act data is available only for Mobile County in its entirety so the following discussion does not distinguish between the City of Mobile and suburban Mobile County.

Denial Rates by Race

Of the 1,715 conventional home loan applications completed in Mobile County in 2010, 76.2% were completed by white applicants and 11.0% by African American applicants; information about race was not available for 8.6% of applicants. Only 1.2% of applicants were Hispanic and ethnicity was unknown in 11.6% of cases (Table 5-6). Twenty-nine percent (29.3%) of conventional loan applications completed by white applicants were denied, compared to 45.5% of those completed by African American applicants, meaning African American applicants were denied loans 1.6 times as frequently as whites. The low number of applications by Hispanics and persons of other races limit the conclusions that can be drawn regarding denial rates compared to white applicants.

Compared to conventional loan applicants, a larger share of FHA, FSA/RHS and VA home purchase loan applicants were minorities. Nearly a quarter (23.4%) of these loan applicants were African American; sixty-seven (67.7%) of applicants were white and race was not available in 6.4% of cases. The large majority (90.5%) of applications were completed by non-Hispanic individuals or couples. Denial rates for African American applicants were nearly twice as high as those for white applicants (25.0% versus 12.6%). With the exception of applications by persons whose race was unknown, denial rates for FHA, FSA/RHS and VA home loans were lower than for conventional home purchase loans.

For refinance loans, 70.5% of applicants were white, 15.7% African American and information about race was unavailable in 11.2% of cases. African Americans were 2.0 times more likely to be denied a loan than whites (54.3% denial rate versus 26.8%).

Table 5-7 compares denial rates for mortgage loans by applicant race in the Mobile Metropolitan Statistical Area (MSA) (defined as Mobile County for this research) to those in nine other MSAs in the southeast. Mobile County shows the smallest amount of disparity between African American and non-Hispanic white applicants for conventional loans. African Americans are 1.6 times more likely to be denied conventional loans compared to whites in Mobile; in the other MSAs this ratio ranged from 1.7 in Huntsville, Alabama to 2.9 in Jackson, Mississippi.

For FHA, FSA/RHS and VA mortgages, Mobile County had the second highest disparity – African Americans were about twice as likely to be denied loans as whites. This ratio in MSAs with less disparity ranged from 1.5 in Columbus, Georgia to 1.9 in Lafayette, Louisiana; in Tallahassee, Florida, African Americans were 2.5 times more likely to be denied FHA, FSA/RHS and VA mortgages.

Table 5-6

Mortgage Loan Denial Rates by Type of Loan and Race of Applicant
Mobile County, 2010

Loan Type/ Race and National Origin	Completed Applications	Applications Approved	Applications Denied	Denial Rate	Difference from Non-Hispanic Whites
Conventional Home Purchase Loans					
Race					
White	1,307	924	383	29.3%	0.9%
African American	189	103	86	45.5%	17.1%
Asian	42	35	7	16.7%	-11.8%
Other	30	17	13	43.3%	14.9%
Race Not Available	147	111	36	24.5%	-3.9%
National Origin					
Hispanic/Part Hispanic	20	14	6	30.0%	1.6%
Non-Hispanic	1,496	1,042	454	30.3%	1.9%
National Origin Not Avail.	199	134	65	32.7%	4.2%
FHA, FSA/RHS and VA Home Purchase Loans					
Race					
White	1,538	1,344	194	12.6%	-0.2%
African American	532	399	133	25.0%	12.2%
Asian	31	28	3	9.7%	-3.1%
Other	27	19	8	29.6%	16.8%
Race Not Available	145	96	49	33.8%	21.0%
National Origin					
Hispanic/Part Hispanic	64	54	10	15.6%	2.8%
Non-Hispanic	2,058	1,726	332	16.1%	3.3%
National Origin Not Avail.	151	106	45	29.8%	17.0%
Refinance Loans					
Race					
White	5,170	3,786	1,384	26.8%	0.2%
African American	1,150	526	624	54.3%	27.7%
Asian	96	62	34	35.4%	8.8%
Other	93	58	35	37.6%	11.0%
Race Not Available	823	397	426	51.8%	25.2%
National Origin					
Hispanic/Part Hispanic	115	79	36	31.3%	4.7%
Non-Hispanic	6,407	4,356	2,051	32.0%	5.4%
National Origin Not Avail.	810	394	416	51.4%	24.7%

Note: "Other" includes American Indians/Alaskan Natives, Hawaiians/Pacific Islanders and persons/couples of two or more races or ethnicities.

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Table 4-1 to 4-3

Table 5-7

Mortgage Loan Denial Rates by Race
Southeast MSAs, 2010

MSA	Conventional Home Purchase Loans		FHA, FSA/RHS and VA Home Purchase Loans	
	Non-Hispanic White	African American	Non-Hispanic White	African American
Augusta, GA	12.4%	35.9%	9.4%	14.5%
Baton Rouge, LA	17.1%	44.9%	13.6%	25.4%
Birmingham, AL	22.9%	40.1%	14.7%	26.5%
Columbus, GA	15.9%	40.2%	8.5%	12.3%
Huntsville, AL	14.3%	24.9%	8.9%	16.3%
Jackson, MS	15.7%	46.1%	9.0%	17.1%
Lafayette, LA	22.2%	58.5%	15.7%	29.8%
Mobile, AL	28.4%	45.5%	12.8%	25.0%
Montgomery, AL	20.6%	55.2%	10.4%	19.3%
Tallahassee, FL	17.6%	44.0%	10.6%	26.3%

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Tables 4-1 and 4-2

Table 5-8 shows denial rates for mortgage loans by applicant race for Mobile County from 2000 to 2010. While denial rates for both non-Hispanic whites and African Americans were higher in 2010 than throughout the 2000s, the disparity between denial rates declined from a high in 2003, when African American applicants were 2.7 times as likely as whites to be denied conventional loans. For FHA, FSA/RHS and VA mortgage loans, denial rates for white applicants were greater in 2010 than any year since 2000; however, denial rates for African American applicants increased steadily over the last ten years. Disparity was lowest in 2000 (when African Americans were 1.1 times more likely to be denied loans) and highest in 2007, when this ratio was 2.2.

Reason for Denial by Race

Table 5-9 shows the reasons for loan denial by loan type and applicant race. Reasons for denial of applications by Hispanic persons are not included due to the low number of observations. For non-Hispanic white and African American conventional mortgage applicants the top reasons for loan denials were high debt-to-income ratio and poor credit history (together making up about half of all denials). For non-Hispanic whites, the former was the number one reason (cited in 26.3% of cases) and for African Americans, the latter was the top reason (reported in 34.8% of cases).

For FHA, FSA/RHS and VA mortgage loans, poor credit history made up about half of denials for both non-Hispanic white and African American applicants (52.1% and 48.9%, respectively). A high debt-to-income ratio made up a quarter of denials for both races (24.8% for whites and 25.0% for African Americans).

Reasons for refinance loan denials showed the greatest variability between non-Hispanic white and African American applicants. Insufficient collateral is the top reason for both races, making up 25.4% of denials for whites and 25.2% for African Americans. For white applicants, other top reasons include unverifiable information or incomplete applications (21.6%) and poor credit

history (17.0%). For African Americans, poor credit history (22.2%) and a low debt-to-income ratio (20.5%) were other top reasons.

Denials by Applicant Income and Race

Table 5-10 provides denial rates by household income for non-Hispanic white applicants and African American applicants; data for Hispanic persons/couples is not included due to the low number of applications. In all but one case, denial rates are higher for African American applicants than non-Hispanic whites when controlling for income; the exception is conventional mortgage applicants with incomes between 50% and 79% of the area median income (AMI),³⁴ where white applicants had a denial rate of 37.0% versus 35.0% for African American applicants. For each loan type, the highest denial rate is for African Americans with less than 50% AMI: two-thirds (66.0%) of these applicants are denied conventional loans, two-fifths (40.7%) are denied FHA, FSA/RHS and VA loans and four-fifths (81.3%) are denied refinance loans.

These data refute the idea that African Americans face higher denial rates due to lower incomes: minority applicants are denied loans at higher rates than white applicants at all income levels.

Table 5-8
Mortgage Loan Denial Rates by Race
Mobile County, 2000-2010

Year	Conventional Home Purchase Loans		FHA, FSA/RHS and VA Home Purchase Loans	
	Non-Hispanic White*	African American	Non-Hispanic White*	African American
2000	28.7%	50.0%	14.0%	15.8%
2001	17.0%	42.3%	7.4%	10.7%
2002	12.7%	31.7%	8.1%	14.9%
2003	12.6%	34.2%	11.0%	19.5%
2004	18.5%	31.2%	8.1%	13.3%
2005	18.1%	28.8%	10.1%	20.1%
2006	15.8%	31.5%	10.9%	21.8%
2007	14.3%	30.7%	11.9%	26.7%
2008	18.6%	33.7%	12.6%	25.5%
2009	18.6%	35.7%	10.2%	18.9%
2010	28.4%	45.5%	12.8%	25.0%

*Rates for 2000 to 2003 are for all white loan applicants (i.e., Hispanic and non-Hispanic).

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Tables 4-1 and 4-2

³⁴ In 2010, the area median income (AMI) in Mobile County was \$50,500. For a family of three, 50% AMI was \$22,750 and 80% AMI was \$36,400.

Table 5-9

Reasons for Loan Denials by Loan Type and Applicant Race/National Origin
Mobile County, 2010

Reason for Denial	Race/National Origin of Applicant			
	Non-Hispanic White		African American	
	Number	Percent	Number	Percent
Conventional Home Purchase Loans				
Debt-to-Income Ratio	35	26.3%	20	21.7%
Employment History	7	5.3%	4	4.3%
Credit History	32	24.1%	32	34.8%
Collateral	7	5.3%	4	4.3%
Insufficient Cash	14	10.5%	11	12.0%
Unverifiable Info/Incomplete App.	17	12.8%	8	8.7%
Mortgage Insurance Denial	0	0.0%	0	0.0%
Other	21	15.8%	13	14.1%
Total*	133	100.0%	92	100.0%
FHA, FSA/RHS and VA Home Purchase Loans				
Debt-to-Income Ratio	90	24.8%	23	25.0%
Employment History	10	2.8%	1	1.1%
Credit History	189	52.1%	45	48.9%
Collateral	21	5.8%	7	7.6%
Insufficient Cash	9	2.5%	4	4.3%
Unverifiable Info/Incomplete App.	17	4.7%	3	3.3%
Mortgage Insurance Denial	1	0.3%	1	1.1%
Other	26	7.2%	8	8.7%
Total*	363	100.0%	92	100.0%
Refinance Loans				
Debt-to-Income Ratio	152	15.2%	74	20.5%
Employment History	14	1.4%	2	0.6%
Credit History	170	17.0%	80	22.2%
Collateral	254	25.4%	91	25.2%
Insufficient Cash	29	2.9%	14	3.9%
Unverifiable Info/Incomplete App.	216	21.6%	47	13.0%
Mortgage Insurance Denial	5	0.5%	1	0.3%
Other	160	16.0%	52	14.4%
Total*	1,000	100.0%	361	100.0%

*Note: Totals do not match those in Table 5-6 because up to three reasons may be cited for loan denials and reasons for denial were not available for all loans.

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Tables 8-1 to 8-3

Table 5-10

Loan Denial Rates by Loan Type and Applicant Income
Mobile County, 2010

Loan Type/ Household Income	Non-Hispanic White		African American	
	Completed Applications	Denial Rate	Completed Applications	Denial Rate
Conventional Home Purchase Loans				
Less than 50% AMI	151	57.6%	50	66.0%
50%-79% AMI	254	37.0%	40	35.0%
80%-99% AMI	147	27.9%	18	61.1%
100-119% AMI	123	29.3%	18	33.3%
120% AMI or More	563	17.1%	61	34.4%
FHA, FSA/RHS and VA Home Purchase Loans				
Less than 50% AMI	117	29.9%	81	40.7%
50%-79% AMI	415	12.8%	171	25.1%
80%-99% AMI	269	9.7%	99	21.2%
100-119% AMI	204	13.2%	63	14.3%
120% AMI or More	461	9.8%	118	22.9%
Refinance Loans				
Less than 50% AMI	278	51.4%	166	81.3%
50%-79% AMI	684	34.9%	244	66.4%
80%-99% AMI	596	30.2%	143	49.7%
100-119% AMI	557	25.1%	125	52.8%
120% AMI or More	2,540	21.5%	343	43.4%

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Tables 5-1 to 5-3

Denial Rates by Applicant Race and Gender

Table 5-11 compares denial rates by race for male, female and joint (male and female) applicants. In seven of nine cases, denial rates were higher for single applicants (male or female) than for couples. Exceptions were for African American conventional and FHA, FSA/RHS and VA mortgage applicants.

Between individual male and female applicants, denial rates were higher for men in four instances, higher for women in four instances and even in one case. The biggest difference between loan denial rate for males and females was 4.4 percentage points.

Subprime Lending

While higher mortgage loan denial rates do not prove that discrimination is occurring, they make a strong case that it is occurring. The likelihood that discrimination is at work is supported by recent research, which has shown a dual loan market in which African American households are more frequently borrowing from subprime lenders. A U.S. HUD study conducted in 2000

showed homeowners in predominately African American neighborhoods were more than two times more likely to receive loans from subprime lenders than were homeowners in predominately white neighborhoods, regardless of income. Subsequent studies controlling for difference in education levels, credit histories, householder age and householder income all supported the finding that race of householders was positively related to subprime lending.³⁵

In August 2008, the National Community Reinvestment Coalition released *Income is No Shield Against Racial Differences in Lending II*, a study of racial lending disparities using 2006 Home Mortgage Disclosure Act data. The analysis compared the rate of high-cost loans by borrower race and ethnicity for 184 metro areas across the U.S. In terms of overall lending disparity, the Mobile MSA ranked 87th, with 1 being the greatest amount of disparity nationally. The MSA's highest ranking was for disparity in lending between low- and moderate-income African American and white borrowers. In this category, Mobile ranked 60th, and African American borrowers were 2.1 times more likely to receive high-cost loans than white borrowers.³⁶

Table 5-11
Loan Denial Rates by Loan Type and Applicant Gender
Mobile County, 2010

Loan Type/ Gender	Male		Female		Joint (Male/Female)	
	Completed Applications	Denial Rate	Completed Applications	Denial Rate	Completed Applications	Denial Rate
Conventional Home Purchase Loans						
Non-Hispanic White	507	33.7%	267	31.1%	470	21.3%
African American	71	46.5%	88	42.0%	30	53.3%
All Applicants	660	35.0%	386	34.2%	564	24.1%
FHA, FSA/RHS and VA Home Purchase Loans						
Non-Hispanic White	727	13.8%	330	12.4%	410	11.5%
African American	200	25.0%	240	25.0%	91	25.3%
All Applicants	1,031	16.8%	603	17.4%	556	14.4%
Refinance Loans						
Non-Hispanic White	1,687	31.0%	990	31.3%	2,328	21.3%
African American	410	56.1%	429	58.5%	309	46.0%
All Applicants	2,368	37.5%	1,568	40.4%	2,896	25.2%

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Tables 4-1 to 4-3

³⁵ Immergluck, Dan. *Foreclosed: High-Risk Lending, Deregulation and the Undermining of America's Mortgage Market*. Ithaca, New York: Cornell University Press (2009) pp. 78-82.

³⁶ National Community Reinvestment Coalition. *Income is No Shield Against Racial Differences in Lending II: A Comparison of High-Cost Lending in America's Metropolitan and Rural Areas*. Washington, DC: National Community Reinvestment Coalition (2008)

Real Estate Marketing

Each Sunday the *Mobile Press-Register* produces a classified advertising section that includes real estate for sale and rent. Marketek analyzed real estate ads for the first Sunday of each month for 2005, a year when the housing market was at its peak and real estate ads consisted of several full- and half-page ads with sales listings, along with many smaller ads for rental and sale properties. Marketek also examined the *Mobile Beacon* for real estate advertisements, however, the few and intermittent ads for housing prevented a thorough analysis.

The Fair Housing Act prohibits sale and rental advertisements that indicate a preference, limitation or discrimination based on race, color, religion, gender, handicap, familial status or national origin. Discrimination on the basis of age is permissible only if the particular property is exclusively for older persons (age 55 and over).³⁷ Examples of advertisements that may be discriminatory include those that describe the dwelling, landlord or tenants in terms of any of the protected classes; those with catch words such as “exclusive,” “traditional,” and “private;” those with symbols or logos that suggest any preference for buyers/tenants; and those with references to areas, facilities or landmarks that indicate any preference for buyers/tenants.

According to U.S. HUD Fair Housing Advertising regulations,³⁸ all real estate advertising of at least four column inches should contain the equal housing opportunity logo. Ads smaller than four column inches should be grouped together under a caption stating that the housing is available without regard to race, color, religion, sex, handicap, familial status or national origin. In advertisements that contain human models, these models should not cater to one segment of the population (models of a specific race or ethnicity only, models of only one gender, adults models only with children excluded).

Each *Press-Register* classified real estate section included a statement printed by the paper that all advertisements are subject to federal, state and city law prohibiting discrimination against protected classes. The paper states that it will not accept ads in violation of these laws and provides contact information for U.S. HUD's Office of Fair Housing and Equal Opportunity should readers need to report instances of discrimination.

For-Sale Advertising

Marketek examined 175 for-sale advertisements ranging in size from one-sixteenth of a page to a full page, along with 1,837 three-to-five line for-sale listings. Of the five full page ads and eleven half-page ads, none included the fair housing logo. Thirty-five percent (35.5%) of the one-fourth page ads, 46.6% of one-eighth page ads and 27.1% of the one-sixteenth page ads included the fair housing logo. Overall, less than a third (32.6%) of these ads include the logo.

For-sale advertising featured pictures of 218 Realtors, of whom 61.5% were white women, 36.2% were white men, 1.4% were African American women and 0.9% were African American men. According to 2000 employment data, 6.3% of real estate brokers and sales agents were African American, indicating that African American Realtors are underrepresented in for-sale advertisements.

Very few for-sale advertisements used human models. Of the six that did, all showed an adult-child pair; half were African American and half were white.

³⁷ U.S. HUD Discriminatory Conduct Under the Fair Housing Act regulations (24 CFR Part 100, subpart E).

³⁸ U.S. HUD Fair Housing Advertising regulations (A P 24 CFR Part 109), p 6-7. Available at www.hud.gov/offices/fheo/library/part109.pdf.

Of the 1,837 for-sale listings, 38 (2.1%) listed specific school districts, 13 (0.7%) mentioned proximity to or location in a specific country club and 23 (1.3%) described neighborhoods as “upscale,” “prestigious,” or “sought after.” Four ads (0.3%) mentioned proximity to University of South Alabama or specified suitability for students. Fifteen listings were for homes in communities with the word “plantation” in their names. While it is not illegal to name or describe developments as plantations, the term is evocative of slavery, is offensive to African Americans and implies that African American people are not as welcome as others.

Rental Advertising

Rental advertising included one one-eighth page ad, 24 one-sixteenth page ads and 1,017 shorter listings. Twenty (80.0%) of the larger ads include the fair housing logo, a considerably higher percentage than for-sale housing (32.6%). No rental ads included human models.

Of the 1,017 rental listings, ten (1.0%) listed specific school districts, ten (1.0%) advertised proximity to University of South Alabama or suitability for students (with one offering a student discount), five (0.5%) mentioned locations in or near a country club and three (0.3%) used neighborhood descriptors such as “prestigious” or “upscale.” Three advertisements were for rental units in communities with the word “plantation” in their names.

6. Zoning, Transportation & Tax Policy Impediments

Zoning & Vacant Land

Exemplary practice in municipal zoning has ceased using zoning regulations to specify unit sizes far in excess the requirements of public health. The tactic of specifying excessive unit sizes was often a surreptitious means of prohibiting modest income housing. Mobile's ordinances and the International Building Code and the International Residential Code, which are incorporated into Mobile's regulations, are exemplary in that the permitted room sizes do not prohibit modest income housing. Consequently, required sizes do not produce a racially discriminatory effect.

Multifamily Zoning Analysis

A less-than-fully recognized dimension of zoning is the regulation of land markets that zoning inherently produces. By specifying the future permissible uses for developable land, zoning allocates specific quantities of that land to particular submarkets and thereby establishes the supply side of the market. The unintended consequences of undersupplying or oversupplying particular markets are often substantial.

Mobile's Zoning Ordinance specifies three residential districts and a fourth district in which high rise multifamily can be approved. The R-1 district is intended for one-family residential uses subject to specific requirements for building site areas, building site coverage and height.³⁹ Minimum lot sizes are approximately 1/6 of an acre and building heights are 35 feet.

The R-2 district is intended for two-family residential uses and has similar site and height restrictions as R-1.

The R-3 district is intended for one-family, two-family and multifamily uses and requires slightly more site area (8,000 square feet) for the first two units and 1,500 square feet for additional units. Height limitations are 45 feet, which would permit garden apartment type developments but not high rises.

Multifamily residential dwellings are permitted by right in all business districts with the exception of B-5 office-distribution districts; however, maximum building height in most business districts is limited to 45 feet. High rise residential is permitted in B-4 districts – general business districts.

Table 6-1 presents data on the amount of land zoned in the primary residential zoning districts and on the amount of land within these categories that has not been developed.⁴⁰ For primarily residential zones, the single family zone has the largest share of undeveloped land (13,434 acres). The multifamily zone is next at 509 acres. The two-family zone has 421 acres. Map 6-1 shows single family zoned land and Map 6-2 shows multifamily zoned undeveloped land.⁴¹

³⁹ *Zoning Ordinance of the City of Mobile*, p. 17 and confirmed as current at www.cityofmobile.org on March 1, 2012.

⁴⁰ Not all of the vacant land within each category may actually be developable. Most of it will be, but a filter for developability was not available.

⁴¹ The following analysis does not include the land on which high rise and other multifamily residential can be built in the B-4 general business districts or other business districts because the amount of that land that

The functioning of land markets for particular uses depends on many factors: total available acreage, location, configuration of the sites, geographic characteristics, access and others. But, the available acreage can provide an effective limit to the effects of zoning regulation on the market. For example, the 13,434 acres zoned Single Family Residential in Mobile appears to be large enough, and the potentially available land is distributed throughout the city well enough that demand for particular locations, configurations and other characteristics should generally be satisfied as a matter of right.

Table 6-1
Residential Zoning of Undeveloped Land
City of Mobile, 2012

Zoning Category	Total Land (Acres)	Total Undeveloped Land (Acres)	Percent of Category Undeveloped
R-1: One-Family Residential District	47,085	13,434	28.5%
R-2: Two-Family Residential District	740	421	56.9%
R-3: Multiple-Family Residential District	2,682	509	19.0%

Source: Processed by Marketek from City of Mobile data

In times when housing markets functioned more normally, Marketek would have prepared an estimate of the likely time periods that the undeveloped single family land could have satisfied demand. But such estimates do not make sense in the current aberrational market settings. The point of proceeding to quantify the amount of potentially developable land in each residential zone is to emphasize the market regulatory aspects of Mobile's zoning. Assume for a moment that the apparent sufficiency of the single family land supply is, in fact, correct. Also assume for a moment that the 509 acres zoned for multifamily is not an adequate supply. (Perhaps much is in wetlands or has other limitations. Perhaps the relatively small amount of land is in areas where multifamily land is in demand.)

If there is not a sufficient quantity of developable multifamily residential zoned land in Mobile when compared to the much larger supply of developable single family zoned land it could lead to discriminatory effects. The first effect of a differential approach to zoning by tenure is economic. When an ample or excess supply of land is provided for single family housing, prices will be set wholly in the marketplace, and there will be some downward pressure on prices due to the larger-than-required supply of land developable as a matter of right. Conversely, when supply is inadequate and subject to the additional complications of seeking political approval through rezoning, prices will be higher due to both the inadequate supply and the increased costs of obtaining regulatory approval.

Some argue that an imbalance between single family and multifamily zoned developable land is permissible because multifamily developers can apply to have land rezoned. Certainly, if there is insufficient land zoned for multifamily housing, they have almost no other alternative.

will be used for residential uses is indeterminate. It also does not include height allowances for additional side and rear setbacks from property lines in the commercial districts. A means to contend with this indeterminacy is suggested at the end of the analysis.

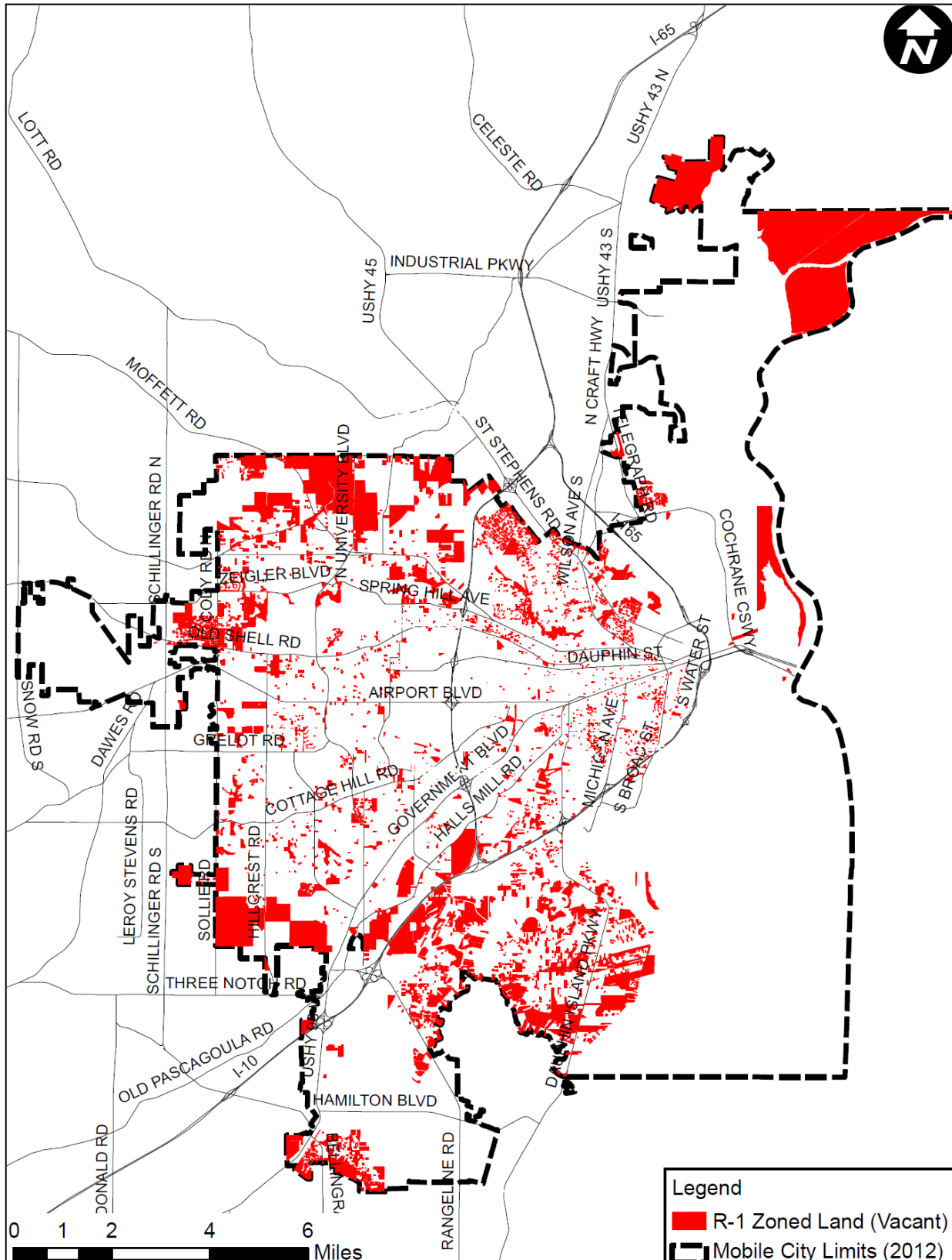
The fallacy in this argument from the point of view of both economics and fair housing is that it effectively sets up separate, distinct, more expensive and political processes for obtaining permission to build. Single family developers have to comply with platting and subdivision regulation, but if they do, they can build as a matter of right. Multifamily developers have to locate property that might be rezoned, acquire an ownership interest (often an option contingent on rezoning) and apply to the government for a rezoning. The political vulnerability derivative from this procedure can and often does mean the expenditure of considerable time and resources to complete the application process. Frequently opposition succeeds in reducing the density of initial proposals or, in the worst-case, blocking the rezoning. Each of these different types of opposition at best increases costs and thereby increases prices or rents. In the worst-case, there is no multifamily development.

Dual processes for permission to build for single and multifamily housing discriminate against multifamily developers and produces increased fiscal requirements for multifamily developments. Narrowly construed, this discrimination is not illegal because economic class (occupants of multifamily housing are most often renters and have lower incomes than single family owners) is not a protected category under U.S. housing law.

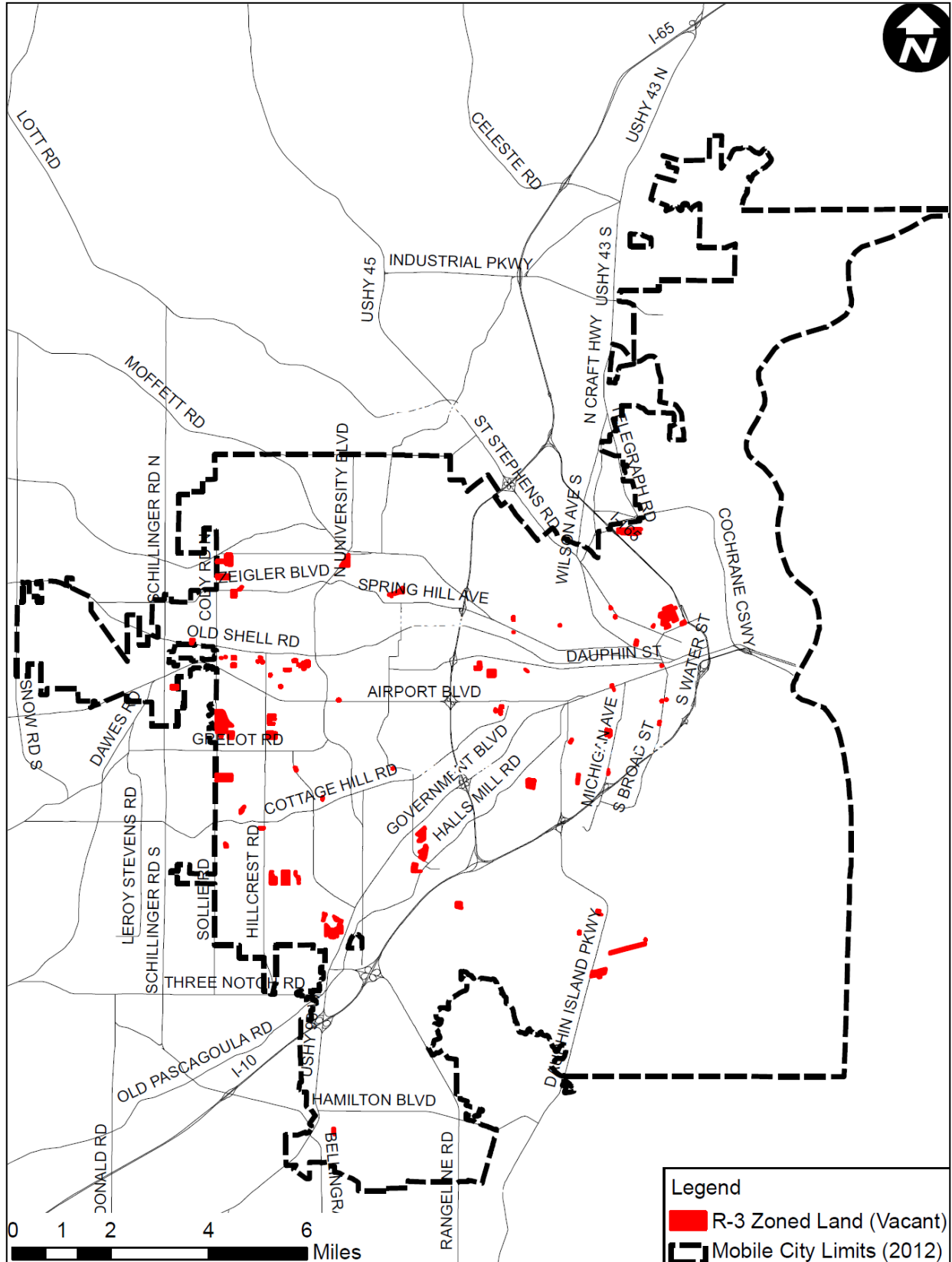
But, discrimination of this type produces discriminatory effects on some protected classes, particularly on non-Hispanic African Americans, on women and on female householders with children. These effects derive from the facts that each of these groups has less income than single family owners, consequently they have a higher proportion of renters and are thus disproportionately and negatively affected.

Consideration should be given to monitoring the supply of vacant and developable land by zoning category/residential land use type in order to avoid discriminatory effects. Because of the indeterminacy of the quantity of land in general and other business districts that will be developed as multifamily residential, an estimate of how much new multifamily residential will be constructed in those districts should be simultaneously prepared based on historical patterns and the estimate used to adjust the estimate for the other three categories.

Map 6-1
Undeveloped Land Zoned R-1



Map 6-2
Undeveloped Land Zoned R-3



Public Transportation

The Cities of Mobile, Prichard and Chickasaw are served by WAVE buses, organized in a 13 route system generally beginning service between 5:00 AM and 6:00 AM and finishing between 6:00 PM and 7:00 PM, though the #7 Dauphin Street, the #9 Broad/Southside/Bel Air Mall and the #10 Crosstown run until between 9:00 PM and 10:00 PM weekdays.

Nine routes are radial between Mobile suburbs and central Mobile and six of the routes (#1/11, 4/9 and 5/7) are paired so that passengers on the originating route who are seeking the second route in a pairing do not have to change buses but can continue on the same bus. There is a crosstown route between Chickasaw and Bel Air Mall, a second crosstown route between the University of South Alabama and Bel Air Mall and two neighborhood service shuttles serving various points within the Schillinger/Airport Boulevard area and the Tillmans Corner area.

Fares are a very reasonable \$1.25, transfers are only \$0.10 and seniors, people with disabilities, students and frequent users can travel for reduced fares.

Headways are generally an hour throughout the day. Service is not more frequent for either the AM or PM rush hours.

Passengers with originations and destinations on or near the crosstown routes are well-served, but other passengers seeking to go from one suburban location to another suburban location must travel to central Mobile and back out to the destination suburb or change buses at an intersecting stop with one of the crosstown routes and (most likely) change again at Bel Air Mall. Passengers on one of the paired routes mentioned above who seek to travel to a location on the second of the paired routes do not have to change buses; other suburb-to-suburb travelers have to change at the GM&O Transportation Center.

Saturday service is reduced but not too dramatically. There is no Sunday service.

For a small transit system, WAVE service is about as extensive and frequent within the immediate Mobile area as is feasible. From a fair housing point of view, the WAVE system connects many suburban locations with the central business district and with employment centers that are within walking distance of one of the radial routes. The system also works well for those on the two crosstown routes, for those who can connect between the crosstown routes and the radial routes and for many originating or seeking a destination in Tillman's Corner or the Schillinger/Airport Boulevard areas. Conceptually, the system is well-organized to serve the maximum number of patrons in many areas of the city.

Some passengers can be extremely well-served if they either need to travel along one route or are fortunate enough to have to make a transfer to a second route and the two time schedules align well. But, some connections may require nearly two hours each way if a passenger is housed near the end of one route and worked near the end of another. Central Business District workers and some others generally have commutes of less than an hour.

The biggest limitation is that there is no service to Baldwin County. And, as employment continues to disperse, and locate in even more widely scattered areas, the accessibility provided by the WAVE system will be diminished because the dispersed origins and destinations are so much more difficult to serve. The system makes as effective job as possible with the resources it has within the three cities. Some protected classes in many different areas of the city described above will be served well enough to rely on public transportation as their primary mode of transport. Others will either live or work too far from routes or find the headways

between connections too time consuming to rely on the system. The absence of service to Baldwin County reinforces the limited access African Americans have to housing there.

Tax Policy

An indirect way in which Alabama income tax policy negatively affects fair housing is the absence of compensatory deductions for renters. Because the Alabama individual income tax is like many other states, based on the federal income tax system, homeowner's deductions for mortgage interest and real estate taxes are incorporated into the Alabama tax regimen. Some states, recognizing the inequity of providing deductions to owners and not to renters have developed compensatory deductions for renters.

The Joint Committee on Taxation estimates the values of the federal deductions at \$94.1 billion for the mortgage interest deduction, and at \$26.5 billion for the property tax deduction⁴² for 2012. The value of the state deduction will be far less, and the value of the deductions to Mobile homeowners will be even less. But, the deductions have value that is accessible only to homeowners, and the effect is to make housing marginally cheaper for owners than renters. Because most minorities and protected class households have lower incomes and thereby a higher proportion of renters, their capacities to purchase housing across the city are diminished at the margins by the state income tax system.

⁴² Staff, Joint Committee on Taxation, *Estimates of Federal Tax Expenditures for Fiscal Years 2010-2014*, Washington: U.S. Government Priority Office, December 15, 2010, p. 39.

7. Board Representation

Representation on commissions and boards representing public and private organizations that impact real estate issues ultimately affects access to housing that various groups of residents have. Marketek examined the composition of the boards of nine official organizations in terms of the race and gender of the members.

Public Boards and Commissions

- The Mobile Planning Commission has nine members – eight males and one woman. Seven Commission members are white and two are African American. Women and African Americans are underrepresented.
- The Board of Zoning Adjustment has seven members. Five are non-Hispanic whites and two are African American. All are male. African Americans and women are underrepresented.
- The Codes Advisory Commission has 18 members when the Commission is at full strength. There are presently three vacancies. Of the 15 members, 12 are male and three are female. There are three African Americans and 12 white members. There are no African American women. Women and African Americans are underrepresented. There are four Alternate members. All are white males.

Appropriately, many of the members are drawn from the building and development industries – homebuilders, electricians, architects, engineers. The Commission is chaired by the Director of Code Administration, which provides for some public interest representation. From the accessible data, it was not clear whether any of the Commission members either had a disability or were also a representative of a disabled advocacy or interest group.

The only building and/or development organization not represented on the Commission was the Mobile Bay Apartment Association. There was no obvious representative of a fair housing organization or group and no clearly public interest group.

- The Mobile Housing Board has five members and an Executive Director. Three are male and there is one woman. There is also one vacancy. Three members are African American and one is white. Recognizing that the majority of householders in Housing Board housing are female, more women representation is desirable.
- The Advisory Commission on Disabled has nine members, four of whom are female and five of whom are male. Four are African American, four are white and there is one Asian.
- The Historic District Development Commission has 53 members, 49 of whom are white and four of whom are African American. In terms of nationalities, there is one Portuguese member. Breakdowns for gender were not available.

The Historic District Development Commission has an 11-person board, with eight white members and three African American members. There are eight men and three women. The board has three Alternates – two men and one woman, all of whom are white.

African Americans are underrepresented both on the Commission and on its board. Women are underrepresented on the board.

Private Boards and Commissions

Another measure of the participation and engagement of protected classes in the processing of real estate transactions in the membership of real estate trade association boards of directors, officers and staff.

- The Mobile Bay Area Apartment Association (MBAAA) has ten officers, including three males and seven females. Of the nine officers for whom race could be identified, all are white.

The MBAAA has six additional board members –two males and four females. Information about race was available for three members, all of whom are white. African Americans are underrepresented amongst officers and board members of the MBAAA.

- The Mobile Area Association of Realtors (MAAR) has a 19-person board made up of 13 men and six women. Of the 17 members for whom race is known, all are white. Five board members hold officer positions – four white men and one white woman. Women and African Americans are underrepresented in board member/officer positions.

The MAAR also has a five person staff made up entirely of white females.

- The Home Builders Association of Metropolitan Mobile has five officers, all of whom are white males. The Board of Directors includes executive and finance committee members, builder members, associate members and local life directors who have served for ten or more years. Of the 57 total board members, 49 are men (86.0%) and 8 are women (14.0%). Of the 36 members for whom information about race is available, all are white. Women and African Americans are underrepresented.

8. Perceptions of Fair Housing

A series of three public town hall meetings were held for different groups in Mobile on March 7 and 8, 2012. Participants were invited in three different groups: (1) Government officials, city grantees and social service agencies; (2) Real estate professionals; and (3) Citizens and neighborhood organizations. The format for the meetings consisted of a presentation of the purpose and content of the Analysis of Impediments, a brief presentation of the central findings of the demographic overview, responses to questions raised by the audience and response to a structured set of six questions designed to elicit perspectives of the current state of fair housing.

Almost all of the respondents in all three of the meetings answered the first question, “whether there was housing discrimination in Mobile,” affirmatively. In fact, only one person did not answer “yes” to the question (and that person was “unsure”). The groups also generally agreed which groups were subject to discrimination, but they differed in their interpretations of the extent and frequency of discrimination. Taking the latter issue first, citizens, public employees and city contractors rated the levels of discrimination more highly than real estate professionals did. People who answered yes to the presence of discrimination question were given four choices to rate the severity of housing discrimination for the category of people they thought were discriminated against: “Most of the time free and unimpeded access;” “Often free and unimpeded access;” “less than one-half the time free and unimpeded access;” or “housing not really accessible.” Over two-thirds of the citizens rated the current status of discrimination as either “less than one-half the time accessible” or “not accessible.” None of the citizens answered “most of the time free and unimpeded access.”

City employees, contractors and social service agencies were more divided. Over one-third believed that housing was “not really accessible” or “less than one-half the time free and unimpeded access,” but over 40% believed access was “often free and unimpeded.” Real estate professionals believed that there was discrimination but that it was not extensive – the worst rating was “often free and unimpeded access.”

Turning to the specific groups subject to discrimination, all three groups agreed that race/African Americans were discriminated against in housing. The lowest proportion of any group holding this view was 86%. Hispanics and households with children were identified by over one-half the respondents in each group and by over two-thirds of city employees/contractors/social service agencies and real estate professionals as being discriminated against. People with disabilities and women were identified by over one-half of each group. Religion was identified by over one-half of the citizens and city employees/contractors/social service agency personnel as being discriminated against. Real estate professionals did not cite religion. Religions specified by the first two groups were Muslim, Jewish, Baptist and Buddhist, but other respondents did not specify a particular religion but asserted housing discrimination based on religion.

With respect to areas, all three geographies (City of Mobile, Suburban Mobile county and Baldwin County) were cited by each group, with the City of Mobile and Baldwin County being cited most frequently, and each area being cited by over one-half the respondents.

Similar results were obtained for types of landlords or agents for citizens and city employees/contractors/social service agencies in the sense that over one-half of each group cited privately owned properties (small and large), owner sales and sales through a real estate professional. A majority of citizens believed that there was discrimination in public housing and a majority of real

estate professionals thought there was discrimination in transactions involving a real estate professional.

These findings do not provide us with a precise measure of discrimination, but they do reveal that people in a position to be aware of housing discrimination assert strongly that it exists; it is extensive; it involves multiple different types of properties, agents and locations; and multiple different groups are objects of housing discrimination.

Housing Discrimination Research

Table 8-1 reports on the most recent national study of discrimination in a sample of metropolitan areas. The figures in the table refer to the percentage of cases in which non-Hispanic white consumers were favored over non-Hispanic African American and (separately) Hispanic consumers. In rental markets, whites were consistently more likely than African Americans and Hispanics to receive information about available housing units and had more opportunities to inspect available units. Discrimination against African American renters declined from 26.4% in 1989 to 21.6% in 2000, but against Hispanics it rose slightly from 1989 to 2000, and nationally, discrimination against Hispanics is now higher than against African Americans.⁴³

Table 8-1

Incidence of Adverse Treatment Against African Americans and Hispanics in a Sample of U.S. Metropolitan Areas, 2000

Racial or Ethnic Group	Percentage of Cases with Adverse Treatment	
	Rental Housing	Sales Housing
African American	21.6%	17.0%
Hispanic	25.7%	19.7%

Source: Turner, Margery, Stephan L. Ross, George C. Galster, John Yinger, et. al., (2002) *Discrimination in Metropolitan Housing Markets*, Office of Policy Development Research, U.S. Department of Housing and Urban Development.

A brief reference to Atlanta may help to explain the data more thoroughly and also raises the possibility that levels of discrimination are higher in southern cities. Atlanta exhibited the highest levels of overall consistent adverse treatment against African American renters in that whites were favored 30.9% of the tests (compared to the national figure of 21.6%). Turner, et. al. report that in Atlanta for renters:

“The overall gross incidence of white-favored treatment is 60.5%, 11.3% above the national average and more than twice as high as the overall incidence of African American-favored treatment...”^{44,45}

⁴³ Turner, Margery, Stephan L. Ross, George C. Galster, John Yinger, et. al., (2002) *Discrimination in Metropolitan Housing Markets*, Office of Policy Development and Research, U.S. Department of Housing and Urban Development, p. ix and x.

⁴⁴ Ibid, p. 4-2.

The data reflect the continued existence of dual housing markets based on race. African American renters are favored in a smaller proportion of cases, probably in predominately African American areas and discriminated against in a larger proportion of case, probably in predominately white areas.

In national sales markets, white homebuyers were more consistently favored over African Americans in 17.0% of the tests. White homebuyers were more likely to be able to inspect available homes and to be shown homes in predominately white neighborhoods than comparable African Americans. Whites also received more information and assistance when financing and more encouragement than African American homebuyers. While overall levels of systemic discrimination declined between the previous national study in 1989 and 2000, geographic steering rose.

Non-Hispanic white homebuyers were consistently favored in 19.7% of the tests, being more likely to receive information and assistance with financing and to be shown homes in non-Hispanic neighborhoods than comparable prospective Hispanic homebuyers. In contrast to the rental market findings, white-favored treatment relative to Hispanics was less than the national average in Atlanta.

⁴⁵ African American prospective renters were favored over whites in 29.6% of the cases. The overall consistent adverse treatment figure (30.9%) is residual when African American favored treatment (29.6%) is subtracted from white favored treatment (60.5%).

9. Center for Fair Housing

In 1997, a need was identified for a Fair Housing Center in Mobile in order to increase awareness of fair housing requirements in order to rectify past non-compliance with fair housing laws and to begin addressing the obstacles preventing fair housing choices and opportunities.

The City of Mobile contracted for and accepted an Analysis of Impediments to Fair Housing Choice in the spring of 1998, which identified existing impediments. The contemporaneous formation of the Center for Fair Housing, Inc. (formerly the Mobile Fair Housing Center) led to the City of Mobile identifying the Center as the lead agency to address the City's fair housing issues.

During those two years (1997 and 1998), two fair housing cases based on racial discrimination were settled. *Lowman, et. al. v. Mitchell Brothers, Inc.* settled for \$1.8 million. *Jackson, et. al. v. Delaney* settled for \$800,000. In *Mitchell Brothers*, the U.S. Department of Justice required that the defendant award funding to start the Mobile Fair Housing Center. In *Delaney*, the Justice Department required the defendant to provide the Center with the defendant's promotional and training material in order to inspect compliance with Fair Housing Laws.

The Center for Fair Housing, Inc. (CFH) is a full-service fair housing center, whose mission is "to advocate, enforce and educate the communities we serve in the areas of fair and adequate housing, public accommodations, tenant rights and lending practices in order to promote more healthy and inclusive communities." The Center provides education on relevant fair housing laws, pre- and post-homeownership counseling, education regarding financial literacy and credit worthiness, and education regarding requirements of public accommodations law. This work supports communities in an effort to assure fair housing opportunities for all persons. CFH service area includes the following counties: Mobile, Baldwin, Monroe, Conecuh, Clarke, Choctaw, Washington and Escambia.

More recently, CFH has begun implementation of the Housing Justice Initiative which will encompass the full scope of the Center's work. The core work of the Center will involve service areas, Education, Investigation and Enforcement. CFH will provide the following services:

- Strategic Lawyering/Litigation
- Advancing Related Policy Issues
- Citizen Advocacy and Organizing

Through the leadership of the Center for Fair Housing, the Community Advocacy & Housing Justice Policy Initiative was envisioned to connect with disadvantaged communities and address housing and justice issues for low income families and communities. Specifically, it will respond to the serious housing challenges in the Alabama Gulf Coast region caused by Hurricane Katrina. This work will address the need for serious policy and advocacy efforts that speak directly to decision makers about the serious housing issues within the region.

Currently, CFH is governed by a board of directors that employs seven employees: Executive Director, Education Outreach Specialist, Enforcement Coordinator, Coordinator of Investigations, Accessibility Specialist and Housing Counselor Coordinator. The CFH employs 24 testers who represent the diversity of the community on an independent contractor basis.

No other agencies in the CFH service area provide formal fair housing activities. The Center currently provides testing for accessibility and for protected classes (including sales, rental and

lending) and investigates predatory lending violations. The Center has expanded its outreach to include testing activities for its entire service area. The Test Coordinator, Accessibility Specialist and staff actively recruit new testers and research any new multifamily housing built post March 13, 1991 for the entire service area. Since 2006, the CFH has identified 12 new construction multifamily housing developments: investigation included a design and construction complaint for one new development. The Education Outreach Specialist, Enforcement Coordinator and Accessibility Specialist conduct public awareness campaigns to address design and construction, accessibility and predatory lending.

From September 1, 2009 through February 29, 2012, the CFH received 723 complaints warranting case number assignment. Of those cases, 81 became formal complaints, and 11 were filed with HUD. Currently, five cases are pending, with three cases extending over 15 months. Six cases were closed during the last calendar year. Between January 2011 and June 2011, 21 lending complaints were processed. Alabama's 2011 immigration bill, also known as House Bill 56, has generated over 30 calls since it was passed in June 2011. Between September 2009 and February 2012, the Center conducted the following paired tests: 87 rental, 48 sales and 20 pre-qualifying lending. During the same period, 133 paired tests for race, four paired tests for gender, 25 paired tests for national origin and 12 paired tests for familial status were conducted. During the same period, 127 single tests for accessibility were conducted. From 2009 to date, the center has held nine sales/rental testing trainings, two mortgage lending/predatory lending trainings, and one accessibility tester training. A total of 48 testers were trained.

Case reviews of all open cases are held once a month. Enforcement education brochures concerning predatory lending and accessibility are distributed at multiple community functions as well as in retail outlets throughout neighborhoods susceptible to Fair Housing Act violations.

The Enforcement Network: The Center has built a network with a variety of grass roots, faith- and community-based organizations and social service agencies in the service areas. The CFH provides fair housing trainings at the Sybil Smith Family Village, a transitional housing project for homeless women and their families; Emma's Harvest Home, a transitional housing development for women with substance abuse problems; and Careers, Inc., a job training facility, also targeting women renters and homeowners. Center staff met regularly with the Mobile County Commissioners regarding housing and enforcement issues. The Center is a member of the Mobile-Baldwin Continuum of Care, and works closely with Housing First, Inc., the grantee for 21 McKinney-Vento-funded homeless developments in the Continuum. The Center works with representatives of the Independent Living Center, the Martin Luther King Redevelopment Project, OnMedia, Regions Bank, the SOS Boat People, Inc., South Bay Community Alliance, Center for Healthy Communities, Dumas Wesley Community Center, BC Hope, Hispanic Ministries, La Clinica de Baldwin and the Guadalupe Center, the Clarke County Resource Collaboration and the Poarch Creek Indian Tribe in order to strengthen community relationships and form partnerships to address the fair housing needs of citizens in the CFH jurisdiction.

The Enforcement Coordinator assisted a coalition of mental health and social service agencies in Baldwin County to develop a mental health protocol for Hispanic residents. The Center goal for this project was to develop an enforcement referral system sensitive to Hispanic residents. That referral system is now in place.

The Alabama legislature codified Landlord-Tenant law in 2006, thereby providing a uniform legal framework for landlord-tenant relations across the state. CFH had recommended the codification in its Analysis of Impediments two years prior to the legislature's action.

Three Alabama foundations and nonprofits⁴⁶ supported the translation of the new laws into *The Alabama Tenants' Handbook* to “help renters understand and exercise their rights and responsibilities under the new law.”⁴⁷ The *Handbook* includes a brief summary of federal fair housing law in straightforward, understandable prose.

Additional Fair Housing Education Efforts

In addition to the Center for Fair Housing, other Mobile area real estate organizations participate in fair housing education designed to assist both their members and the larger community. The Mobile Area Association of Realtors hosts an annual program put on by the Center for Fair Housing which Realtors and other community members are invited to attend. They typically host one other educational program each year dedicated to fair housing and are currently scheduling an upcoming seminar titled “At Home with Diversity.” Realtors may earn continuing education credits for attending these workshops, but are not required to participate in fair housing education to maintain certification.

Members of the Home Builders Association of Metropolitan Mobile can participate in courses offered through the Home Builders Association of Alabama and the National Association of Home Builders. These classes include “Multicultural Sales Techniques and Strategies,” which focuses on understanding a culturally diverse home-buying market, and several other courses with potential implications for fair housing – “Understanding Housing Markets and Consumers,” “Marketing and Communication Strategies for Aging and Accessibility,” “Design/Build Solutions for Aging and Accessibility,” and “Lifestyle Merchandising, Advertising and Promotion Strategies.” While they are offered at several locations throughout the southeast, none of the classes are currently scheduled to be held in anywhere in Alabama.

⁴⁶ Community Foundation of Greater Birmingham, Southern Poverty Law Center and Alabama Power Foundation

⁴⁷ Alabama Appleseed, Arise Citizens' Policy Project and Legal Services of Alabama. *The Alabama Tenants' Handbook*, Montgomery, Alabama, 2006.

10. Policy Recommendations

1. Expand Mobile citizens' access to fair housing services and assistance.

Mobile is fortunate to be in the service area of the Center for Fair Housing (CFH). The Center serves Baldwin, Choctaw, Clarke, Conecuh, Escambia, Mobile, Monroe and Washington Counties, far more territory and people than its budget adequately funds. So, the City of Mobile has access to some fair housing services but substantially less than an adequate level due to the CFH's extensive service area and workload. The legacy of historic segregation in housing, employment and civic life has left a deficit in the region's capacity to grow and compete with its peers. Very slow progress on reducing rigidly segregated geographic patterns and significant indirect evidence of lingering discriminatory practices document the need for more aggressive support for access to fair housing services and resources.

Because there is not an immediate prospect for the necessary level of financial commitment from suburban governments in the region, and because this analysis and recommendations are focused on the City of Mobile, the short term goal is expanded support for the regional fair housing agency to conduct fair housing activities in the City of Mobile with additional staff dedicated to and funded by the City of Mobile. This commitment would underwrite funding a proportionate share of regional center staff support, office space, insurance, benefits and other administrative overhead. A slightly longer term goal would seek funding from multiple local governments for sufficient staff to serve all of the Mobile metropolitan area.

2. Amend the City's 1980 Discrimination in Housing Ordinance to include discrimination against persons with disabilities and discrimination based on familial status.

The present Mobile fair housing ordinance protects against discrimination on the basis of race, color, religion, sex and national origin but not familial status and disability. The protected classes should be increased by adding familial status and persons with intellectual or physical disabilities. Familial status discrimination is defined as "discrimination against persons under the age of eighteen who reside with their legal custodian or such person's designee and discrimination against those who are pregnant or in the process of securing legal custody of a person under age eighteen."⁴⁸

The present ordinance also defines "real estate broker" as "any person, firm, partnership or corporation licensed, rent or lease real estate," and subsequently defines "unfair" housing practices as particular activities taken by a "real estate broker licensed as such by the city." This approach is unnecessarily circuitous and could produce unintended consequences and gaps in the ordinance's coverage. Because "real estate broker" is a term defined more narrowly and precisely by the National Association of Realtors, contradictory interpretation of the term could confound effective enforcement of the ordinance.

Complaints about the conditions of occupancy by persons with disabilities are the leading type of complaint recently in the Mobile area. The present ordinance appears to shield the five protected classes it covers from discrimination "in the furnishing of any facilities or services," but

⁴⁸ James A. Kushner, "The Fair Housing Amendments Act of 1988: The Second Generation of Fair Housing" 42 Vanderbilt Law Review, 1989, p. 1094.

this requirement is subject to the conditions that may inadvertently limit its applicability.⁴⁹ A clearer legal basis for protecting residents from discrimination in the conditions of occupancy should be sought in an amended ordinance.

In drafting amendments to the 1980 ordinance, substantial equivalence with federal statutes should be sought to avoid the pitfalls of re-inventing complicated provisions and to avail of court-tested and validated legislation.

3. Develop robust policies and well-funded programs to foster the evolution of racially, ethnically and economically mixed gentrifying neighborhoods.

An advantage of the fact that many of Mobile's centrally located neighborhoods have not yet gentrified while many other cities have witnessed much more extensive gentrification is that it provides Mobile with the ability to apply the experience and lessons from other places to the imminent transformation of its neighborhoods.

At the same time there is no question that gentrification is established in Mobile. The Oakleigh Gardens Historic District is a classic example of the reclamation and restoration of historically valuable, centrally located housing. But, even here at the neighborhood level, there are extensive opportunities to generate sustainable diversity because a street of 3,000 to 5,000 square foot restored, imposing Victorian residences is bracketed by block of much smaller period homes that can be economically rehabilitated. Also interspersed among nearby blocks are low-rise apartments of later vintage.

In addition to the expansion of gentrification that market forces will induce, the fact that Mobile is launching an extensive central area redevelopment program will contribute to gentrification's acceleration. A more attractive and commodious central city will draw more gentrifiers to the area and gentrifiers will contribute to the vitality of the redeveloped waterfront and central business district.

A vigorous policy of sustainable gentrification can intercede in the redevelopment of close-in neighborhoods by organizing the strategic acquisition of properties that can house lower and moderate income people well into the future. The major negative effects of unmodified gentrification are the displacement of local, most frequently minority residents, the destruction of the social communities they have formed over generations and the loss of affordable housing. These effects cannot be wholly eliminated, but they can be mitigated by judicious public support for actions to preserve local housing and communities into the future.

Some observers may worry that maintenance of a diverse range of incomes might block or prevent gentrification. The evidence from Oakleigh Gardens is completely counter to this concern. There are presently low rent apartments, elderly public housing and moderately priced single family homes in the area. The experience of other cities reinforces these conclusions. Ansley Park, the most expensive close-in neighborhood in Atlanta has homes worth well in excess of \$1,000,000 adjacent to a family public housing development.

Mobile's window of opportunity to restructure the city for all of its residents is time-bound. As gentrification expands, more residents will recognize the advantages of in-town living, prices will

⁴⁹ Discrimination is prohibited if it is "solely upon the basis of race," etc. Multiple rationales for discrimination could therefore complicate enforcement.

be bid up, low and then moderate income people will be displaced by the increasing costs, rental properties will convert to condominiums and the opportunity will be lost.

There are multiple reinforcing public policies that need to be considered and eventually adopted to construct a comprehensive, sustainable neighborhoods policy in the face of expanding gentrification and vigorous redevelopment of the city's commercial core.

Adoption of a definition of housing affordability that can be referenced by all governmental housing programs, targeting of public housing resources to affordable housing, adoption of a definition of mixed-income housing, review and focusing of homestead property tax exemptions, review and possible refocusing of the Land Bank Authority's operations to reinforce the sustainable neighborhoods policy and several other zoning, mortgage lending and education/technical assistance programs should be examined and appropriate policies and programs implemented.

Some of the rationales for a definition of affordable housing and a proposed definition are as follows: In order to serve the residents of the City of Mobile and to ensure that the City remains a City for all of its current residents, and in recognition of the fact that metropolitan area statistics bear little correlation to the incomes of families within the City limits, the housing related resources of the City (local, state and federal) should be targeted to those families who are extremely low income or very low income, as defined by the U.S. Department of Housing and Urban Development.

4. Institute a program to remediate lead exposure risks focused on residences of young African American children.

Data from the American Community Survey shows that Mobile had disproportionately high concentrations (relative to the other parts of the metropolitan area) of all three risk factors for elevated lead blood levels. Scientific research has identified the number of African American children aged 0 to 5 as one of these factors. Elevated lead blood levels in children can cause lifelong mental impairment and other serious health problems.

A lead based paint remediation program targeted primarily at residences of African American children aged five or less should begin to systematically reduce the number of African American children at risk. U.S. HUD has had a lead exposure remediation program for many years. Unfortunately, it is substantially underfunded. Nevertheless, the City of Mobile should both explore the possibility of successfully applying and institute a locally funded lead based paint remediation program targeted primarily at residences of African American children aged five or less.

In addition, the U.S. Environmental Protection Agency has a program that funds testing for lead poisoning through the Head Start program. Applications require documentation of present levels of lead poisoning and other health related variables, but because lead poisoning in young children damages their brains and kidneys and restricts their life prospects, a substantial effort to prepare a collaborative regional application is justified.

The City of Mobile should also consider the possibility of encouraging a coalition of medical institutions (Mobile Infirmary Medical Center and Bishop State Community College) to actively engage with the lead based paint/lead poisoning issue and assist with testing and grant application preparation.

Because Mobile has developed an extensive array of medical institutions, consideration should be given to enlisting several of them into a coalition that would, with the City of Mobile and possibly other local governments, pursue funding for blood level testing and elevated blood level treatment.

In addition to initiating a locally funded program and pursuing HUD and Head Start support, Mobile should seek to identify and acquire funds from other state and federal sources.

5. Consider adopting building regulations to make all new homes “visitable.”

A significant movement to increase the accessibility of all new housing focuses on making the following three aspects of all new housing uniformly required:

- One zero-step entrance, at the front, back or side of the house;
- All main floor doors, including bathrooms, with at least 32 inches of clear passage space; and
- At least an accessible half bath, preferably a full bath, on the main floor.

Further information regarding costs, the extent of efforts nationally and additional rationales for action can be found at www.concretechange.org.

6. A concentrated effort should be made to prepare an Africa Town Redevelopment Plan that enhances and protects the residents’ lives.

The Africa Town Redevelopment Plan should seek to assist the poor community retain its historically significant character and improve quality of life for residents. As the site of the last (and also illegal) slave ship landing in the U.S., Africa Town occupies an important and historic locale in Mobile, Southern and U.S. history.

The Africa Town community is also characteristic of historic southern development patterns and the preservation of the formerly isolated rural settlement can provide rich historical lessons both about 19th century development patterns and the attributes of African American life in different periods of the post-Civil War reconstruction period and the early 20th century.

Because most of the small, rural, poor African American settlements in the metropolitan area that provided sustenance and protection for a marginalized people in the last part of the 1800s and parts of the 20th century have been displaced by suburban development, there are only a few places where today’s citizens can walk through an historic community and try to understand how several generations of previous residents lived.

The destruction of former small African American settlements has lessons that should inform the present attempts to redevelop Africa Town. One of those lessons is that poor, rural African Americans frequently did not either know about or practice generational transfers of property according to the conventions of real estate law. Possession and occupancy sometimes substituted for legally required transfers of titles. Other required procedures may have been unknown or overlooked.

There are plentiful stories in Mobile regarding the demise of Daphne’s similar African American settlement. Some are wonderful: one family sent two children to college via the windfall occasioned by the increase in the old homestead’s value, and the family also managed to

construct a comfortable home on the other side of U.S. 98. But, other families traded what seemed like fair or even generous offers for properties that were worth ten or more times the price received. Real estate hustlers, as the last ten years have demonstrated again, are rarely in short supply.

Any proposed Africa Town Redevelopment Plan should include an assessment of the clarity of residents and property owners' titles before many more steps are taken. The objectives should be to assist residents secure clear titles, to aid them in fully understanding the planned revitalization, to enable them to participate in the development of plans and to help them recognize the impact changes will have on their particular property's value. In addition, because there are current rumors of recent predatory property acquisitions, the redevelopment plan should prioritize ascertaining land ownership records and, if necessary, take the requisite steps to activate eminent domain powers in order to preserve the residential integrity of Africa Town.

The Bay Bridge Road and the Cochrane Africa Town Bridge have increased the pressures for development antithetical to the preservation of the Africa Town community. These pressures can be accommodated further west along Bay Bridge Road without diminishing the access that undergirds these pressures, but only if expeditious actions are taken. Any such plan should also seek to balance the need for historic preservation with the need to revitalize the area.

7. Consider permitting accessory dwelling units in R-1 districts.

Age is indirectly recognized in fair housing law by exceptions to familial status exclusion by seniors under some circumstances and also by federal programs that finance a small amount of housing for elderly residents annually. But advanced age is becoming more and more significant as a central factor affecting housing choice as the number of elderly residents in Mobile and across the country increases.

The aging of Mobile's population means both that the parents of residents and, within a few years, the residents themselves will face the complications of advanced age. There are multiple dimensions to these complications. Two of the more striking are that nearly one-third of many cities' 65 and older population do not drive. Nationally, over one-third of people over 65 have some form of heart disease or arthritic symptoms.

One creative way in which many municipalities have begun to anticipate the increased aging of their residents is by crafting accessory dwelling ordinances that permit the construction or adaptation of smaller, complete dwelling units in single family districts. Many older cities, including Mobile, already have auxiliary units attached to or in the rear yards of substantial single family homes. These units range from antebellum "dependencies" in Charleston, South Carolina, to more recently constructed units in newer western cities. Mobile's midtown and Oakleigh Historic District auxiliary units appear to be Victorian, which implies late 19th century construction, but there very well may be many that are older. As structures and uses existing before the city adopted zoning, they are both legally accepted and recognized as a part of historic Mobile.

An accessory dwelling unit (ADU) is a complete, independent living unit that includes a separate kitchen, bathroom and sleeping area. ADUs must be located on a lot with a primary residence but can be attached to that residence, such as on the second floor, in a basement, above a

garage, or freestanding.⁵⁰ In Mobile, permitting ADUs would enable current residents to bring their elderly parents to live in close proximity, where they can live independently for as long as they are able, but also where they could have the support and assistance of family nearby. In time it may also be that aging residents seek extended family or health professionals to live in an accessory unit in order to enable them to maintain their residences longer. To allow ADUs while maintaining the single family character of a neighborhood, numerous jurisdictions across the country have enacted ordinances regulating their construction and occupancy.

Based on an analysis of ADU ordinances in place in Washington State, the Municipal Research and Services Center of Washington developed a model to assist other jurisdictions wanting to allow them. The model identifies three main sections: a definition, a statement of purpose and intent and standards and criteria for construction. Definitions typically identify an ADU as a self-contained dwelling unit with separate sleeping, cooking and sanitation facilities within or detached from a single family dwelling. Statements of purpose generally identify goals of accommodating existing and future housing needs, maintenance of existing residential neighborhoods, increasing opportunities for detached single family dwellings attractive to many residents including families with children, and more efficiently using land resources.

Construction standards address the number of ADUs allowed per lot, minimum and maximum sizes, design criteria and parking requirements.⁵¹ Santa Cruz's ordinance, for example, allows ADUs on lots of 5,000 square feet or more, with the maximum size of the unit ranging from 500 to 800 square feet depending on the lot size. The ordinance allows only one ADU per lot (which is typical of most ordinances) and only when the property owner resides in either the ADU or the primary residence. Further, the accessory unit has to be constructed using similar materials and colors as the primary residence.⁵² The application of this concept by Santa Cruz, California received the American Planning Association's Outstanding Planning Award for a Program in 2005.⁵³

8. Transparently reflect and document the fact that city plan reviews do not assess accessibility or compliance with federal requirements.

Federal law effectively exempts local governments from enforcing national accessibility guidelines on new residential development. Lawsuits nationally have demonstrated that a real consequence has been too many inaccessible developments.

The severe constraints of federal law block creative circumnavigation, leaving the best strategy for the Mobile government to make a concise statement that they have not examined or checked building and development plans for accessibility on each proposal that is reviewed. Drawings should be stamped to this effect.

The advantage of this approach is that it complies with federal law, and it accurately and transparently records the fact that an accessibility review has not taken place. Thus, there is no question of indirect or presumed approval, a defense that has been raised in some legally challenged developments.

⁵⁰ Cullingsworth, JB and Caves, RW (2003) *Planning in the USA*. United Kingdom: Routledge.

⁵¹ "Accessory Dwelling Units." (1995) Municipal Research and Services Center of Washington. <www.mrsc.org/Publications/textadu.asp#zoningregs>

⁵² City of Santa Cruz Planning Department, Housing and Community Development Division. *Accessory Dwelling Units Zoning Regulations*.

⁵³ Andrews, JH. (2005) "Not Your Grandmother's Granny Flat." *Planning Magazine*. March. 71 (3): pp. 8-9.

9. Strive for more balanced representation on public boards and commissions.

African Americans were underrepresented on the Mobile Planning Commission, the Board of Zoning Adjustment, the Codes Advisory Commission and the Historic District Development Commission. Women are underrepresented on the Planning Commission, the Board of Zoning Adjustment and the Codes Advisory Commission. As there are no shortages of qualified women and African American persons, rough balance should be a goal for major appointed boards and commissions.

10. Investigate and consider creating a functioning information system for accessible units.

One of the impediments to housing accessibility for physically handicapped persons is lack of knowledge of where accessible and affordable rental housing is. In fact, knowledge of the extent and location of these units is in a rudimentary state. Research on the feasibility and utility of developing a functioning information system should proceed cautiously in order to conserve precious resources. First, a reconnaissance study of present knowledge should be conducted. Research into the sorts of lists the Advisory Commission on Disabled, the Mobile Housing Board, the Mobile Planning Commission, the Center for Fair Housing and centers for independent living might have should be compiled. With this data as background, a carefully structured sample survey of affordable accessible units in different sections of the city should be designed and inexpensively bid or contracted with local academic institutions on a *pro bono* basis. The objective of the survey is to estimate the utility of conducting a more extensive inventory. Of particular concern to the preliminary sample survey is the proportion of rental units built in the last 30 years that are accessible. The complexities and contradictions in national legislation and the limits on local enforcement of federal accessibility requirements means that there are widely varying estimates of the proportion of these units that are actually accessible.

If the number of accessible units in the existing stock is estimated to be large enough to indicate that expanding access to them would substantially increase the number of satisfactorily housed disabled people, then the development of a cost effective information system centered on the existing supply of accessible rental units but also incorporating new additions to the supply (presently tracked by the Center for Fair Housing) should proceed.

Knowing the location of and price for accessible housing will only marginally increase the occupancy of these units by people with disabilities because most units coming to the market can be rented by anyone – disabled or not. The next recommendation suggests how accessible units could be “temporarily held” in order to provide disabled people with the opportunity to rent them.

11. Consider creating a reserve fund to temporarily rent accessible rental housing until it can be occupied by a household in need of an accessible unit.

One of the impediments to matching the excess demand for accessible housing with the available rental supply is the turnover of accessible units before a household with disabled members can apply. The reserve fund would temporarily rent accessible units for up to three months while local institutions such as the Advisory Commission on Disabled, the Center for Fair Housing, centers for independent living, the Mobile Housing Board and other institutions market the unit's availability to eligible tenants. Each participating institution would be encouraged to cultivate a list of eligible households and notify them of newly accessible units within 48 hours.

Participation or endorsement of the Mobile Bay Area Apartment Association should be sought early in the process.

Participation in the system by individual apartment owners and managers would be voluntary, but availing of up to three months' rent would require a commitment to reserve the unit for an eligible tenant requiring an accessible unit. Other details of marketing and promotion and of the overall system's availability should be negotiated among participating groups.

12. Construct small scholarship, fellowship and internship programs to encourage minority youth to follow career paths that diversify institutions and occupations in the real estate industry.

Data showed that in 2000 there were only 114 African Americans employed in real estate industry occupations (appraisers, assessors, property managers, brokers and sales agents) in Mobile County (of 1,245 total employees). There were no Hispanic persons employed in these jobs. While not measured, representation of women, African Americans, Hispanics and disabled persons is often thin in the ranks of developers and builders.

The eradication of these absences, hopefully remnants of a less inclusive era, could be encouraged by modest scholarship, fellowship and internship programs. One approach would be for the City to construct the broad outline of a series of occupation-specific programs and then challenge appropriate professional societies or trade associations to join in a partnership (or coalition) to fund a scholarship, fellowship or internship for qualified protected class members. Local and state foundations might fund internship/fellowship or scholarship programs for minority students if their funds were over matched by professional organizations.

Consultations with academicians at the Center for Real Estate Studies at the Southern Alabama University may elicit other possible ways to obtain funding and/or interest the academic community in finding other creative ways to expand access for minorities to educations in real estate. There are also some federal funds for minority education for which minority students in real estate may be eligible.

13. Analysis of mortgage finance data suggest but do not confirm continuing differential treatment by race.

There are three potentially effective counter measures:

1. Educate prospective homeowners how to identify appropriate financial terms and how to distinguish predatory terms and conditions.
2. Publicize terms and conditions offered by different lenders on a monthly basis to ensure prospective homeowners are aware of differentials.
3. Further analyze the data on mortgage loan flows by institution and reward those financial institutions with exemplary records with favorable publicity and, where appropriate, other forms of recognition.

14. Extend the analyses of racial disparities in mortgage lending to financial institutions. Include performance in decisions on placement of City of Mobile funds.

The present analyses describe the aggregate performance of all covered financial institutions. Disaggregating the analyses to examine the performance of individual financial institutions could provide the basis for including these data in decisions regarding where the City of Mobile places different kinds of City accounts.

Financial institutions that clearly support fair housing and whose mortgage lending records demonstrate this support should be recognized. Those whose records do not reflect a commitment to fair housing should receive less consideration for City of Mobile financial business.

15. Encourage regional planning agencies and local governments to recognize and proactively protect rural African American and rural African American/Indian Communities in Mobile County.

Some of the same issues that led to the inequitable development of the Daphne area affect small rural communities of color in north and south Mobile County. Please recall that some long term residents of Daphne were displaced by subdivisions of market rate development and that some of the original residents were misled into settling their properties for far less than they were worth. Because these areas are outside the City of Mobile's jurisdiction, great care should be taken to avoid appearing to promote political action beyond the City's borders. But, the possibility that significant harm could befall these communities makes it wise that Mobile politicians inform their County counterparts about the risks and potentials for harm. This recommendation suggests encouraging City politicians to find an appropriate way to share their knowledge of potential pitfalls with their colleagues in the County and suburban jurisdictions.

16. Work to reduce the severe shortage in decent affordable housing.

In addition to monitoring changes in federal support for decent housing and proactively preparing to maximize available resources, the City of Mobile should consider focusing both its own and federal housing subsidies on the families who are most damaged by the lack of sufficient, decent and affordable housing. The forthcoming housing needs study will more precisely define the distribution of needs, but at this juncture what can be said is that fully 38.6% of those whose payments exceed their capacity to pay have incomes less than \$14,000 for a family of three or \$15,550 for a family of four. Maximum affordable total housing expenditures for these households (including utilities and insurance) are \$350/month and \$389/month, respectively. These figures often surprise people who read policy documents, so it is important to mention that these families' incomes are wages and salaries from work.

There are two immediate ways Mobile might expand the housing available to these households:

1. Adopt a definition of affordable housing that allocates a definite proportion of local housing resources to specific income groups.
2. Adopt an inclusionary zoning ordinance. These types of ordinances exchange higher density for dedicating a proportion of the newly developed units to particular income levels. Many of the ordinances adopted in the past 15 years have defined income limits so far up the income scale that their original purpose has been lost. Properly constructed

and effectively administrated (Montgomery County, Maryland is the best example), they can contribute to expanding affordable housing. But, there are very real political pressures that can undermine these intentions.

New affordable housing should not be clustered with existing affordable housing.

17. Expand both citizens' and city officials' knowledge of fair housing laws, requirements and obligations.

The Center for Fair Housing (CFH) has conducted multiple conferences and educational programs for both city officials and citizens in its seven county service area. Many of these programs have been in Mobile. Attendance records show that these programs have not been able to attract a significant number of city officials or residents. Expanded fair housing education opportunities may include classes for real estate professionals, builders, developers, local public officials, citizens and students delivered in forums that provide more immediate access to each type of group (membership meetings/luncheons for bar associations, apartment associations and home builders; working session for city officials; specialized classes for different types of students, etc.). By tailoring the messages to the particular points of engagement with fair housing each group has, increasing the level of knowledge in the real estate and development industry, in legal circles, in citizens and in students at different levels of maturity can be accomplished.

The knowledge imparted can inform the different audiences of their rights and responsibilities under Mobile, Alabama and federal laws and the specific attributes required for each protected class. And, the knowledge imparted can eradicate the myths that sometimes masquerade as facts for the uninitiated regarding socioeconomic processes (i.e., housing prices most often rise, not decline, in response to increased African American demand, etc.).

18. Advise real estate trade associations that real estate marketing research revealed potentially discriminatory advertisements. Request that associations incorporate the research into their fair housing education programs. Advise print media of the findings of the research.

Print advertisements indicated potentially illegal discrimination on the basis of race/ethnicity (references to school districts, country clubs and "exclusive" or "prestigious" neighborhoods) and familial status (references to college campuses and student discounts). At minimum, advertisements contained racially insensitive references (developments described as "plantations"). The majority of for-sale housing advertisements neglected to include the fair housing logo or any statement regarding fair housing, as did one-fifth of rental advertisements. Real estate trade associations should incorporate the findings of the research into their continuing education programs and consider the possibility of inviting fair housing agencies to help present the current state and federal legal framework.

19. Encourage the development and apartment management communities to conduct affirmative marketing campaigns for new sales housing and all rental housing. Require affirmative marketing for all recipients of city, state or federal subsidies.

Mobile's housing markets are still segregated. Concentrated efforts will be necessary to change practices that maintain racial separation. These efforts should range from educating real estate industry professionals to additional focus on legal enforcement of fair housing laws, and should include active affirmative marketing campaigns such as advertisements in traditionally African American, white and entertainment media, including the fair housing symbol in advertisements, and diversity in photographs and property references.

Enlist local business schools and business oriented community service organizations to develop *pro bono* public service fair housing announcements tailored to the Mobile market. Radio, television and web-based media should be encouraged to transmit the resultant products. Offer to pay small stipends covering materials and equipment rental costs to defray development costs.

Sales and housing affirmative marketing campaigns should focus on race, ethnicity, gender and, particularly if the City of Mobile adopts a visitability ordinance, disabled accessibility. Rental affirmative marketing should focus on the four protected classes above plus families with children.

20. Provide greater emphasis to fair housing in scoring/grading development proposals.

Many observers feel that segregated housing patterns are reinforced by current and recent-past development proposals/projects. Proposals for public funding can counter these patterns by affirmatively endorsing fair housing in site selection, marketing programs and true commitments to diversity.

21. Prepare to maximize utilization of National Housing Trust Fund funding to further fair housing and provide housing assistance to those most in need.

A National Housing Trust Fund has been the primary goal of national low income housing advocates for a decade. The Trust Fund was on the verge of funding with initial set-asides for Katrina Impact Areas when the banking/mortgage securitization/fiscal crisis hit in 2007/2008. Short-term prospects for funding evaporated along with so many other housing assistance prospects in the midst and aftermath of these crises. But, the Trust Fund remains at the top of the list for a coalition of housing advocacy groups, and it continues to appear in U.S. Administration budgets. Obviously, funding is not imminent in the next year, but if the economy continues to recover, and stable national governance does return, the Trust Fund may redevelop the broad support it previously had.

If it is revived, Housing Trust Fund financed resources would present a significant opportunity to both expand fair housing efforts and to assist the lowest income population. In the most recent legislative incarnation, Housing Trust Fund funding could have been used to produce, preserve, rehabilitate and operate rental housing units with 75% of the funds benefitting households with less than 30% of the area median income (presently \$14,000 for a family of three in Mobile). The City of Mobile should take a proactive stance regarding how these resources would be distributed. Forethought regarding which housing production entities (for profits, nonprofits and agencies), and which general and specific locations could most positively affect fair housing

should be integral to these preparations. Dispersal of assisted housing into areas outside of minority concentrations and the preservation and expansion of assisted housing in gentrifying and potentially gentrifying neighborhoods should be two principal goals.

22. Foster research on the presence or absence of discrimination in home insurance terms, conditions and prices.

Home insurance is suspected of discriminatory terms, conditions and prices, but empirical analysis is absent. To rectify this situation, fund small research projects in different sections of the city. Formulation of a committee of local academics could administer a small program for master degree students that could fund theses and final papers in several social science disciplines. Insist on the development of uniform methodologies and sample sizes so that comparable results can be aggregated into an accurate description of reality across the city.

23. Expand efforts to increase understanding and appreciation of racial and cultural diversity.

Perceptions of fair housing and race/ethnicity range from beliefs that discrimination was a historical phenomenon that had been eradicated to oppression and victimization expressed by people who had experienced discrimination and/or more vigorous encroachments on their rights and dignity. There is a substantial division between some perceptions of discrimination and underlying realities in the Mobile community.

Community level efforts to increase cultural understanding and appreciation for the value of diversity face resistance in some quarters. Certainly some people build broader cultural understanding and appreciation for diversity, but considerable work remains and there are vigorous opposing forces.

Ecumenical alliances, expanded community dialogues, a possible diversity council, programs that target non-traditional groups and other innovative, creative and inclusionary efforts to increase cross-cultural understanding and the valuation of diversity should be developed and implemented.

24. Vigorously work to retain Low Income Housing Tax Credit, Project-Based Section 8 and Section 202 units with expiring contracts in the low and moderate income housing supply.

The Low Income Housing Tax Credit program enables private and nonprofit sponsors to provide adequate housing for moderate income people. But, the program only supplies these units for a fixed time period (usually 15 years). Unless continuing arrangements are made (which usually involves refinancing), units can cease to serve moderate income families. These issues disproportionately affect African Americans, Hispanics, households with children and female householders.

Similar situations affect project-based Section 8 and some Section 202 elderly housing. Expiring contracts and aging structures create decision points at which units may be lost from the affordable supply. The contraction of credit markets, the residual effects of the Great Recession, the paralysis of Government Sponsored Enterprises, political stalemates and shifting priorities at U.S. HUD have left low income housing support and policies in tatters. While it is obvious that

preservation of the existing stock of private and nonprofit owned low income and elderly housing is fundamental to not losing further ground in housing people whose incomes are too low to cope in diminished private markets, preserving some of the declining stock is difficult.

Some of the best examples of successful approaches derive from the “Window of Opportunity: Preserving Affordable Rental Housing” funded by the MacArthur Foundation; in particular, an affiliated activity, “The Preservation Compact,” in Chicago/Cook County. The Compact constructed a Preservation Fund to intercede with at-risk properties, an Interagency Coordinating Council identifying and working with at-risk properties, Lower Property Taxes, to reduce property taxes on affordable multiunit buildings, Rental Housing Alliance, to develop tools to help residents preserve affordable rental housing and other initiatives that marshal resources to prevent losses of critical housing.

The MacArthur Foundation and the National Housing Trust are two national organizations that work on preservation issues. Both can offer advice and identify examples of successful strategies.

The City of Mobile should work with state and federal agencies and others to ensure that low and moderate income developments with expiring contracts are retained in the low and moderate income supply. Assistance with financing may be necessary.

25. Research the dynamics of racial and ethnic diversity in neighborhood composition.

It was beyond the scope of the present analysis to attempt to empirically define the attributes and characteristics of changes in housing prices and rents in racially diverse areas. Respondents in town hall meetings indicated there was very little gentrification in Mobile, but participant observations of several central neighborhoods indicated the phenomenon has a substantial presence. The tenacity with which some central area census tracts have maintained a racially diverse population appears to confirm these field observations.

Examining price changes over a 10 or 20 year period could significantly undermine the popular mythology that diversity leads to price declines. Previously in other cities, the prospect of racial or ethnic diversity has been portrayed as precipitating declining prices in neighborhoods undergoing racial change. Research has generally shown these claims to be incorrect or exaggerated. But, unchallenged, the claims can lead to precipitous action. Research that documents price movements comparable to the broader local markets can be used to help foster stable, racially and ethnically integrated neighborhoods in which housing submarkets function efficiently without damaging anyone's interests.

The research would be intricate and time consuming. But, because Mobile is at the forefront of Alabama's communities in engaging with dynamic racial and ethnic change, funding for the inquiry may be accessible. Well-crafted research proposals to Alabama and national foundations, appeals to state and local sources and promotion of the research prospectus to units of the major research universities in the state could lead to successful collaborative proposals with the City of Mobile.

26. Monitor and adjust the amount of vacant and developable land zoned for multifamily housing to ensure that sufficient land is developable as of right.

The analyses of vacant and developable residential land disclosed that the quantity of vacant multifamily zoned land developable as of right appeared to be sufficient. But, whether or not this was empirically accurate was indeterminable because housing markets have been chaotically out of balance for the past several years. When the present crisis passes and more stable single and multifamily new developments and markets have been revived, it will be both possible and important to monitor and adjust the regulation of single and multifamily land markets to ensure parity and non-discriminatory development.

Contemporary geographic information systems technology makes analyses such as the one performed here relatively straightforward and inexpensive. These analyses should be repeated every 3 to 5 years as the city evolves and conditions change.

11. Five-Year Fair Housing Action Plan

Task	Year				
	1	2	3	4	5
1. Expand access to fair housing services	Preparatory	Continuing	Implementation	Implementation	Implementation
2. Amend fair housing ordinance	Preparatory	Continuing	Implementation	Implementation	Implementation
3. Gentrification policies and programs	Preparatory	Continuing	Implementation	Implementation	Implementation
4. Lead based paint remediation	Preparatory	Continuing	Implementation	Implementation	Implementation
5. Adopt building regulations for residential visitability	Preparatory	Continuing	Implementation	Implementation	Implementation
6. Africa Town Redevelopment Plan	Preparatory	Continuing	Implementation	Implementation	Implementation
7. Accessory Dwelling Units	Preparatory	Continuing	Implementation	Implementation	Implementation
8. Plan review disclaimer	Preparatory	Continuing	Implementation	Implementation	Implementation
9. Balance representation on public sector boards and commissions	Preparatory	Continuing	Implementation	Implementation	Implementation
10. Accessible housing research	Preparatory	Continuing	Implementation	Implementation	Implementation
11. Accessible housing reserve fund	Preparatory	Continuing	Implementation	Implementation	Implementation
12. Minority real estate education support	Preparatory	Continuing	Implementation	Implementation	Implementation
13. Respond to differential mortgage finance treatment by race	Preparatory	actions as necessary			
14. Analyze lending performance of local institutions	Preparatory	Continuing	Implementation	Implementation	Implementation
15. Encourage broader recognition of development pressures or rural settlements of color	Preparatory	Continuing	Implementation	Implementation	Implementation
16. Work to reduce shortage of affordable housing	Preparatory	Continuing	Implementation	Implementation	Implementation
17. Fair housing education support	Preparatory	Continuing	Implementation	Implementation	Implementation
18. Advise trade associations regarding potentially discriminatory advertising	Preparatory	Continuing	Implementation	Implementation	Implementation
19. Encourage affirmative real estate marketing	Preparatory	Continuing	Implementation	Implementation	Implementation
20. Revise development proposal criteria to increase recognition for fair housing	Preparatory	Continuing	Implementation	Implementation	Implementation
21. National Housing Trust Fund tracking and preparation	until positive movement				
22. Foster research on home insurance practices	until funded or commissioned				
23. Expand civic appreciation of diversity	Preparatory	Continuing	Implementation	Implementation	Implementation
24. Retain Low Income Housing Tax Credit housing	Preparatory	Continuing	Implementation	Implementation	Implementation
25. Research racial and ethnic diversity/integration/transition	Preparatory	Continuing	Implementation	Implementation	Implementation
26. Monitor location and amounts of land zoned for multifamily housing	Preparatory	Continuing	repeat as necessary		

= Preparatory activities
 = Continuing activities
 = Implementation

Description of Five-Year Action Plan Tasks

1. Expand Mobile citizens' access to fair housing services and assistance.

Preparatory activities consist of defining the specific services the Center for Fair Housing is to provide to the City of Mobile and its citizens in return for increased funding, identifying any changes in governance required and defining reporting requirements and expected outcomes. Continuing activities should involve completing contractual arrangements and oversight of the first six months of expanded services. Once the initial service period is complete, any necessary adjustments should be made to improve service delivery so that the implementation phase proceeds smoothly.

2. Amend the City's 1980 Discrimination in Housing Ordinance to include discrimination against persons with disabilities and discrimination based on familial status.

Because federal fair housing law provides legal coverage for most protected classes, several vulnerable classes have legal recourse. Mobile's law is deficient in the cases of disability and familial status, which are covered by federal law. Preparatory activities should involve decisions and definitions of activities to be covered by the updated Mobile law. Continuing activities will involve garnering sufficient legal and political support to enact the legislation, and implementation will consist of dissemination and education regarding the law and its requirements once it has passed.

3. Develop robust policies and well-funded programs to foster the evolution of racially, ethnically and economically mixed gentrifying neighborhoods.

Preparatory activities will require the crafting of programs designed to retain local resident owners and renters, the definition of the geographic areas most susceptible to gentrification, real estate research to determine the movement of prices in the potential gentrification areas and a subsequent assessment of which of the areas should be the initial focus of programmatic activity, the completion and legal adoption of a definition of affordable housing and other activities that derive from or are required by the preceding tasks. Continuing activities will entail pulling the separate streams of research and policy development into a coherent, comprehensive program to be applied to a series of neighborhoods. Implementation will entail the activation and operation of housing programs and the careful monitoring of the programs to make certain that they are achieving their objectives.

4. Institute a program to remediate lead exposure risks focused on residences of young African American children.

Preliminary activities involve researching federal programs at HUD and DOE to ascertain program funding, requirements and application cycles. Preliminary discussion with Mobile area health providers should seek to develop partnerships in application preparations. Fine grained analysis of the distribution and location of African American children under six and housing built before 1978 should be undertaken when a clear direction for a remediation program has evolved. At the same time, Mobile planners should design a small, locally funded remediation program that can be applied to units where lead poisoning problems are identified or units that are not addressed by the eventually federally funded programs. Continuing activities should be

formalizing partnerships with medical institutions, filing applications and launching blood-level tests. Implementation activities are those required to operate the funded lead based paint remediation programs: contracting with funding agencies; staffing; program management and monitoring.

5. Consider adopting building regulations to make all new homes “visitable.”

Consultations with the Advisory Commission on Disabled, the Urban Development Department, Mobile Homebuilders, the City Attorney and Legal Staff and other institutions serving disabled persons are preliminary activities that should be organized to produce consensus support for a revision of the building code to make new homes “visitable.” Continuing and implementation activities consist of passing the legislation, disseminating information regarding the law and its requirements and training inspectors to enforce it.

6. A concentrated effort should be made to prepare an Africa Town Redevelopment Plan that enhances and protects the residents’ lives.

Preliminary activities consist of steps to secure approval to execute an Africa Town Redevelopment Plan. Simultaneously, contacts with Africa Town residents should ensure that different groups within the community and different demographic segments of the population are adequately represented. A mechanism to proactively review development proposals, particularly along Bay Bridge Road, should be established. Discourage intrusive development that would destroy the historic qualities of Africa Town. Also ensure an adequate buffer along Bay Bridge Road to protect the suitability of the community for residential use.

It is likely that some residents will need assistance in securing clear title to their properties. Property research should be organized to support residents gaining clear title. It may also be necessary to advise residents regarding potential predatory property acquisitions and train respected members of the community to assist in evaluating unsolicited offers to purchase.

Continuing activities consist of best practices neighborhood community development planning procedures to establish goals and a vision, design of programs to accomplish those aspirations and securing approval from the City of Mobile for the Redevelopment Plan. Implementation of the ‘Plan’ will involve finding sufficient resources to accomplish the goals and vision as well as undertaking the other activities specified in the Plan. Any such Plan should also seek to balance the need for historic preservation with the need to revitalize the area.

7. Consider permitting accessory dwelling units in R-1 districts.

Preliminary activities include defining accessory dwellings in a way which will advance prospects for the eventual incorporation of accessory dwellings into the Mobile Zoning Ordinance R-1 category. Institutions that should be included in the formulation of a definition and appropriate legislation are the Urban Development Department, the Planning Commission, Community Planning and Development and the City Attorney and Legal Staff.

One preliminary/continuing activity that should be considered is a sample survey of existing accessory dwelling units in different sections/types of areas in Mobile. The objective of the survey is not statistical measurement but identification of existing accessory units and a

photographic description of their likely minimal effect on surrounding properties in order to illustrate to citizens the compatibility of the use-type in single family residential districts.

Once a definition is approved by the appropriate parties and legislation has been drafted, Council approval should be sought. Following adoption by the City of Mobile, publication, dissemination and education should follow.

8. Transparently reflect and document the fact that city plan reviews do not assess accessibility or compliance with federal requirements.

Stamping plans submitted to the Urban Development Department under existing plan review procedures with a statement that plans have not been reviewed for accessibility by persons with disabilities should be implemented expeditiously. Stamping drawings to this effect will remove any ambiguity as to the scope of accessibility review.

9. Strive for more balanced representation on public boards and commissions.

As vacancies become available, qualified members of underrepresented groups should be seriously considered for openings on the Mobile Planning Commission, Board of Zoning Adjustment, Codes Advisory Commission and the Historic District Development Commission. Lists of qualified persons should be prepared in advance of vacancies.

10. Investigate and consider creating a functioning information system for accessible units.

Research on the proportion of the existing stock that is handicapped accessible can build on the Center for Fair Housing's survey of newly constructed units to determine a reasonably accurate estimate of the accessible supply. Reconnaissance research should include the Advisory Commission on Disabled, the Mobile Housing Board, the Planning Commission and centers for independent living. With this data as background, a carefully structured sample survey of affordable accessible units in different sections of the city should be designed and inexpensively bid or contracted with local academic institutions on a *pro bono* basis. The objective of the survey is to estimate the utility of conducting a more extensive inventory. Of particular concern to the preliminary sample survey is the proportion of rental units built over the last 30 years that are accessible. The complexities and contradictions in national legislation and the limits on local enforcement of federal accessibility requirements means that there are widely varying estimates of the proportion of these units that are actually accessible.

These data may be sufficient to determine whether or not further field research is required to refine the estimate. If the number of accessible units in the existing stock is estimated to be large enough to indicate that expanding access to them would substantially increase the number of satisfactorily housed disabled people, then the development of a cost effective information system centered on the existing supply of accessible rental units but also incorporating new additions to the supply (presently tracked by the Center for Fair Housing) should proceed.

11. Consider creating a reserve fund to temporarily rent accessible rental housing until it can be occupied by a household in need of an accessible unit.

The results of the preceding research will disclose whether or not there is sufficient accessible supply to merit undertaking the construction of a reserve fund to temporarily rent accessible units so that people requiring them may subsequently rent them.

Temporary rentals will require the development of a “Reserve Fund” that can move quickly to secure the units. There are multiple different ways to organize such a fund, but it will have to be separate from City/Federal funds and subject to tight financial controls in order to ensure the proper disbursement of funds **only** for temporary rentals. Cooperation of the apartment association should be sought to encourage landlords to voluntarily participate in the temporary rental program.

12. Construct small scholarship, fellowship and internship programs to encourage minority youth to follow career paths that diversify institutions and occupations in the real estate industry.

The most difficult tasks in expanding access to jobs in the development industry will be raising money for scholarships and fellowships. Consultations with the Mobile Area Education Foundation, Jobs for the Future, the National Fund for Workforce Solutions, the Urban League and NAACP should be used to help develop a fundraising strategy and agencies/institutions that will take the lead. Once an initial block of funds has been obtained, local professional trade associations can be approached with requests to provide matching funds. A mentor program engaging successful local minority real estate industry professionals could elicit not only appropriate role models but possibly additional funding. *Pro bono* accounting services should be sought to ensure financial probity. The Center for Real Estate Studies at Southern Alabama University, the likely educator of minority students, can be helpful regarding costs and requirements.

13. Analysis of mortgage finance data suggest but do not confirm continuing differential treatment by race.

Differential mortgage application denial rates may be due to multiple factors. As preliminary activities the City of Mobile should review currently offered courses in homeownership to ascertain their adequacy and the level of participation of protected class prospective homeowners. Actions based on these analyses will take different forms depending on the conclusion to the research. These actions may range from strengthening pre-purchase housing counseling services, to expanding present programs, to doing nothing.

A second type of preliminary inquiry should determine accessibility of multiple protected classes to accurate current information on mortgage terms offered by all active lenders (and brokers) in Mobile. These data should be widely disseminated and any gaps in protected class access should be rectified.

14. Extend the analyses of racial disparities in mortgage lending to financial institutions. Include performance in decisions on placement of City of Mobile funds.

The next level of analysis of mortgage loan flows is individual mortgage lenders. These analyses should be undertaken to understand which institutions perform better than others in lending to protected class members. Upon completion of these analyses, judgments should be made regarding potential locations of various City of Mobile accounts. Once the data is in-hand, discussions with institutions that perform below the median may elicit concrete actions to positively affect mortgage loan flows to protected classes.

15. Encourage regional planning agencies and local governments to recognize and proactively protect rural African American and rural African American/Indian Communities in Mobile County.

Responding to previous displacement of rural communities of color by pointing out the potential for displacement of two rural communities in Mobile County can only involve preliminary activities because there is no immediate political responsibility for those communities in Mobile City. It would be inappropriate to do more than observe that the two communities may be at risk, but these observations should reach senior level officials in Mobile County.

16. Work to reduce the severe shortage in decent affordable housing.

There is a significant shortage of affordable housing that will not be fully eradicated by the present array of state and federal programs. The City of Mobile should carefully target its own and its share of federal resources on the most vulnerable households and work to expand the resources available to reduce housing needs. Continuous vigilance regarding new opportunities, perhaps in the form of a National Housing Trust Fund, and continuous searching for potential new revenue sources (Housing Enterprise Zones, etc.) should follow the adoption of a definition of affordable housing (Activity 3) and subsequent subsidy targeting legislation.

17. Expand both citizens' and city officials' knowledge of fair housing laws, requirements and obligations.

One of the fundamental assignments of the expanded support for fair housing at the Center for Fair Housing (Activity 1) should be increasing awareness of fair housing in the population at large, in younger Mobile residents, in City of Mobile employees and in the real estate industry. Tailored classroom presentation, workshops, seminars and public service announcements using multiple different media each have a role to play in strengthening the knowledge of Mobile citizens regarding fair housing.

18. Advise real estate trade associations that real estate marketing research revealed potentially discriminatory advertisements. Request that associations incorporate the research into their fair housing education programs. Advise print media of the findings of the research.

Research conducted for the Analysis of Impediments (Chapter 5) identified several ways in which more substantial support for fair housing could be exhibited in real estate marketing

communications. But, the City of Mobile does not have either the authority or the responsibility to regulate these messages. The best that can be done is to advise the Home Builders Association of Metro Mobile and the Mobile Bay Area Apartment Association that the research has been conducted. Simply sending copies of the research or copies of the Analysis of Impediments is appropriate. Because the trade associations are often busy with their own particular agendas, it would be useful to offer to discuss the Analysis of Impediments and/or Chapter 5 with them.

19. Encourage the development and apartment management communities to conduct affirmative marketing campaigns for new sales housing and all rental housing. Require affirmative marketing for all recipients of city, state or federal subsidies.

Public service announcements promoting fair housing and developed by local business schools, public service institutions, or advocacy groups for particular protected classes should be refined and disseminated broadly. Suggest that real estate trade associations participate in the development and dissemination of public service announcements.

20. Provide greater emphasis to fair housing in scoring/grading development proposals.

As the City of Mobile moves to support development in multiple different ways, fair housing should become an explicit attribute of development support. Analyses of programs and actions to support development should be supplemented with requirements that housing be accessible to protected classes both to comply with fair housing law and in exchange for government support.

21. Prepare to maximize utilization of National Housing Trust Fund funding to further fair housing and provide housing assistance to those most in need.

The immediate prospects for enactment of the National Housing Trust Fund are not bright. However, the Fund was on the verge of passage and funding when the financial crisis rearranged federal government priorities in 2008 and remains the primary policy aspiration of several low income housing organizations. The prudent strategy is to monitor the status of the proposal until there is some positive movement and then prepare to be an early applicant.

22. Foster research on the presence or absence of discrimination in home insurance terms, conditions and prices.

There are reports of increasing complaints regarding homeowner insurance in African American areas, but empirical assessment of terms, conditions, prices and availability is absent. Creative thinking regarding measuring these dimensions of insurance can lead to greater clarity. Small grants to students at the Center for Real Estate Studies, possibly as part of a new fellowship program, *pro bono* research by accounting or legal professional societies and/or fundraising to purchase research may precede allocating city funds for research.

23. Expand efforts to increase understanding and appreciation of racial and cultural diversity.

The first preliminary activity should be to develop an approach to increasing valuation of diversity. A scan of existing efforts, an informal assessment of their effectiveness, a brief search of kindred institutions' best practices and thoughtful reflections on resources and strategies should precede and undergird identification and selection of strategies.

Particular attention should be paid to professional associations in the real estate industry as their activities bear most directly on fair housing. Work and engagement with those associations beyond traditional luncheon speeches should be sought: workshops, fair housing/diversity short courses and other more enriching formats would contribute to greater understanding. Contact with state continuing education divisions of real estate professional associations may reveal opportunities to contribute to their fair housing/ diversity activities.

Long term, continuing activities should be institutionalized when feasible, as there are some deeply imbedded negative perspectives in need of exposure to the constructive values of fair housing/ diversity.

24. Vigorously work to retain existing Low Income Housing Tax Credit, Project-Based Section 8 and Section 202 units.

Preservation of Low Income Housing Tax Credit, project-based Section 8 and Section 202 units at the end of their initial low income occupancy period should be sought for individual developments as their expiration dates near. Refinancing is the route to retention of low income housing. Some states have developed programs to assist with financial restructuring, but many have not. It may be possible to work with local financial institutions to minimize local public financial requirements.

The first preliminary step is to determine whether present staff have the expertise in housing finance to develop and supervise multiple evolving deals to finance and/or refinance the preservation of federally subsidized low income housing. Some of these deals will involve changes in ownership. If present staff have or can quickly acquire sufficient expertise and if their energies can be devoted to housing preservation, then proceed. If not, hire staff with the requisite experience.

Consider consultation with national and/or regional organizations to develop a preservation strategy. A part of a preservation strategy will be identifying capable owners as there will be occasions when the present owners will seek to sell. A crucial question here is whether Mobile or the region has sufficiently experienced nonprofit housing corporations to fill these roles. Given the depth of the low income housing crisis, there will be private (unsubsidized) low income rental properties that could also be preserved. A strategic direction regarding these types of properties should be taken early in the process.

An acquisition strategy should be developed with particular properties as probable targets. Marshaling as extensive a compliment of resources – from financing to tax deferrals to local foundation support should precede the implementation of the acquisition program.

25. Research the dynamics of racial and ethnic diversity in neighborhood composition.

As new generations of residents are more accepting of diversity, residential separation is declining. These changes need to be documented and their impact on prices and other socioeconomic variables measured in order moderate imbedded beliefs regarding the association of inevitable price declines with increasing minority presence. The research requires intricate data collection and manipulation, and it is unlikely that *pro bono* academic/student research can be marshaled to complete thorough research.

Once sufficiently integrated stable neighborhoods have begun to appear, fundraising to underwrite research should begin in concert with academic institutions. Joint venture proposals will find greater favor with prospective funders than solo efforts.

26. Monitor and adjust the amount of vacant and developable land zoned for multifamily housing to ensure that sufficient land is developable as of right.

Replication of the study of the zoning of developable residential land contained in this study should be performed after housing markets have revived. Depending on the results of the analysis, the research should be repeated periodically in the future. The key measure will be whether there is sufficient vacant and developable multifamily land available for “as of right” development. A straightforward calculation at the same density as the previous year’s production will answer the quantity question. Judging sufficiency in terms of location is more complex: some sort of standard such as a specific percentage of vacant and available land zoned for multifamily development in each sector should be developed.

Appendix A. Female Householders and Households with Children in 2000

Table A-1

Female Householders and Families with Children by Race and Ethnicity, 2000
City of Mobile

Household and/or Family Type	Total		White		African American		Hispanic	
	#	%	#	%	#	%	#	%
Family Households	50,764	64.7%	26,386	60.1%	23,064	71.2%	587	66.0%
Married Couple Family	32,253	41.1%	21,284	48.5%	10,059	31.0%	411	46.2%
With Related Children < 18	14,802	18.9%	8,424	19.2%	5,834	18.0%	239	26.9%
No Related Children < 18	17,451	22.2%	12,860	29.3%	4,225	13.0%	172	19.3%
Male Householder	2,856	3.6%	1,130	2.6%	1,591	4.9%	53	6.0%
With Related Children < 18	1,492	1.9%	513	1.2%	907	2.8%	24	2.7%
No Related Children < 18	1,364	1.7%	617	1.4%	684	2.1%	29	3.3%
Female Householder	15,655	19.9%	3,972	9.0%	11,414	35.2%	123	13.8%
With Related Children < 18	11,138	14.2%	2,162	4.9%	8,782	27.1%	90	10.1%
No Related Children < 18	4,517	5.8%	1,810	4.1%	2,632	8.1%	33	3.7%
Nonfamily Households	27,716	35.3%	17,533	39.9%	9,340	28.8%	303	34.0%
Female Householder	15,433	19.7%	9,997	22.8%	5,139	15.9%	133	14.9%
Living Alone	13,781	17.6%	8,866	20.2%	4,683	14.5%	116	13.0%
Not Living Alone	1,652	2.1%	1,131	2.6%	456	1.4%	17	1.9%
Total Hhlds w/ Related Children < 18	27,432	35.0%	11,099	25.3%	15,523	47.9%	353	39.7%
Total Female Householders	31,088	39.6%	13,969	31.8%	16,553	51.1%	256	28.8%
Total Households	78,480	100.0%	43,919	100.0%	32,404	100.0%	890	100.0%

Source: 2000 U.S. Census, SF1 Tables P27, P27A, P27B, P27H, P35, P35A, P35B, P35H

Table A-2

Female Householders and Families with Children by Race and Ethnicity, 2000
Suburban Mobile County

Household and/or Family Type	Total		White		African American		Hispanic	
	#	%	#	%	#	%	#	%
Family Households	55,981	78.1%	43,760	78.5%	10,509	76.0%	449	77.1%
Married Couple Family	42,082	58.7%	35,954	64.5%	4,917	35.6%	341	58.6%
With Related Children < 18	21,233	29.6%	17,591	31.5%	2,854	20.6%	221	38.0%
No Related Children < 18	20,849	29.1%	18,363	32.9%	2,063	14.9%	120	20.6%
Male Householder	2,993	4.2%	2,152	3.9%	700	5.1%	32	5.5%
With Related Children < 18	1,792	2.5%	1,321	2.4%	382	2.8%	15	2.6%
No Related Children < 18	1,201	1.7%	831	1.5%	318	2.3%	17	2.9%
Female Householder	10,906	15.2%	5,654	10.1%	4,892	35.4%	76	13.1%
With Related Children < 18	7,621	10.6%	3,732	6.7%	3,604	26.1%	53	9.1%
No Related Children < 18	3,285	4.6%	1,922	3.4%	1,288	9.3%	23	4.0%
Nonfamily Households	15,718	21.9%	12,000	21.5%	3,314	24.0%	133	22.9%
Female Householder	8,152	11.4%	6,232	11.2%	1,754	12.7%	57	9.8%
Living Alone	7,215	10.1%	5,493	9.9%	1,582	11.4%	48	8.2%
Not Living Alone	937	1.3%	739	1.3%	172	1.2%	9	1.5%
Total Hhlds w/ Related Children < 18	30,646	42.7%	22,644	40.6%	6,840	49.5%	289	49.7%
Total Female Householders	19,058	26.6%	11,886	21.3%	6,646	48.1%	133	22.9%
Total Households	71,699	100.0%	55,760	100.0%	13,823	100.0%	582	100.0%

Source: 2000 U.S. Census, SF1 Tables P27, P27A, P27B, P27H, P35, P35A, P35B, P35H

Table A-3

Female Householders and Families with Children by Race and Ethnicity, 2000
Baldwin County

Household and/or Family Type	Total		White		African American		Hispanic	
	#	%	#	%	#	%	#	%
Family Households	40,260	72.8%	35,953	72.6%	3,482	74.7%	517	77.6%
Married Couple Family	32,839	59.3%	30,467	61.5%	1,751	37.6%	389	58.4%
With Related Children < 18	13,977	25.3%	12,538	25.3%	1,108	23.8%	239	35.9%
No Related Children < 18	18,862	34.1%	17,929	36.2%	643	13.8%	150	22.5%
Male Householder	1,751	3.2%	1,440	2.9%	242	5.2%	55	8.3%
With Related Children < 18	1,043	1.9%	867	1.8%	138	3.0%	26	3.9%
No Related Children < 18	708	1.3%	573	1.2%	104	2.2%	29	4.4%
Female Householder	5,670	10.2%	4,046	8.2%	1,489	31.9%	73	11.0%
With Related Children < 18	3,809	6.9%	2,581	5.2%	1,127	24.2%	54	8.1%
No Related Children < 18	1,861	3.4%	1,465	3.0%	362	7.8%	19	2.9%
Nonfamily Households	15,076	27.2%	13,567	27.4%	1,181	25.3%	149	22.4%
Female Householder	8,165	14.8%	7,441	15.0%	579	12.4%	46	6.9%
Living Alone	7,320	13.2%	6,673	13.5%	522	11.2%	36	5.4%
Not Living Alone	845	1.5%	768	1.6%	57	1.2%	10	1.5%
Total Hhlds w/ Related Children <18	18,829	34.0%	15,986	32.3%	2,373	50.9%	319	47.9%
Total Female Householders	13,835	25.0%	11,487	23.2%	2,068	44.3%	119	17.9%
Total Households	55,336	100.0%	49,520	100.0%	4,663	100.0%	666	100.0%

Source: 2000 U.S. Census, SF1 Tables P27, P27A, P27B, P27H, P35, P35A, P35B, P35H

Table A-4

Female Householders and Families with Children by Race and Ethnicity, 2000
Mobile MSA

Household and/or Family Type	Total		White		African American		Hispanic	
	#	%	#	%	#	%	#	%
Family Households	147,005	71.5%	106,099	71.1%	37,055	72.8%	1,553	72.6%
Married Couple Family	107,174	52.1%	87,705	58.8%	16,727	32.9%	1,141	53.4%
With Related Children < 18	50,012	24.3%	38,553	25.8%	9,796	19.2%	699	32.7%
No Related Children < 18	57,162	27.8%	49,152	32.9%	6,931	13.6%	442	20.7%
Male Householder	7,600	3.7%	4,722	3.2%	2,533	5.0%	140	6.5%
With Related Children < 18	4,327	2.1%	2,701	1.8%	1,427	2.8%	65	3.0%
No Related Children < 18	3,273	1.6%	2,021	1.4%	1,106	2.2%	75	3.5%
Female Householder	32,231	15.7%	13,672	9.2%	17,795	35.0%	272	12.7%
With Related Children < 18	22,568	11.0%	8,475	5.7%	13,513	26.6%	197	9.2%
No Related Children < 18	9,663	4.7%	5,197	3.5%	4,282	8.4%	75	3.5%
Nonfamily Households	58,510	28.5%	43,100	28.9%	13,835	27.2%	585	27.4%
Female Householder	31,750	15.4%	23,670	15.9%	7,472	14.7%	236	11.0%
Living Alone	28,316	13.8%	21,032	14.1%	6,787	13.3%	200	9.4%
Not Living Alone	3,434	1.7%	2,638	1.8%	685	1.3%	36	1.7%
Total Hhlds w/ Related Children < 18	76,907	37.4%	49,729	33.3%	24,736	48.6%	961	44.9%
Total Female Householders	63,981	31.1%	37,342	25.0%	25,267	49.7%	508	23.8%
Total Households	205,515	100.0%	149,199	100.0%	50,890	100.0%	2,138	100.0%

Source: 2000 U.S. Census, SF1 Tables P27, P27A, P27B, P27H, P35, P35A, P35B, P35H

Appendix A-5

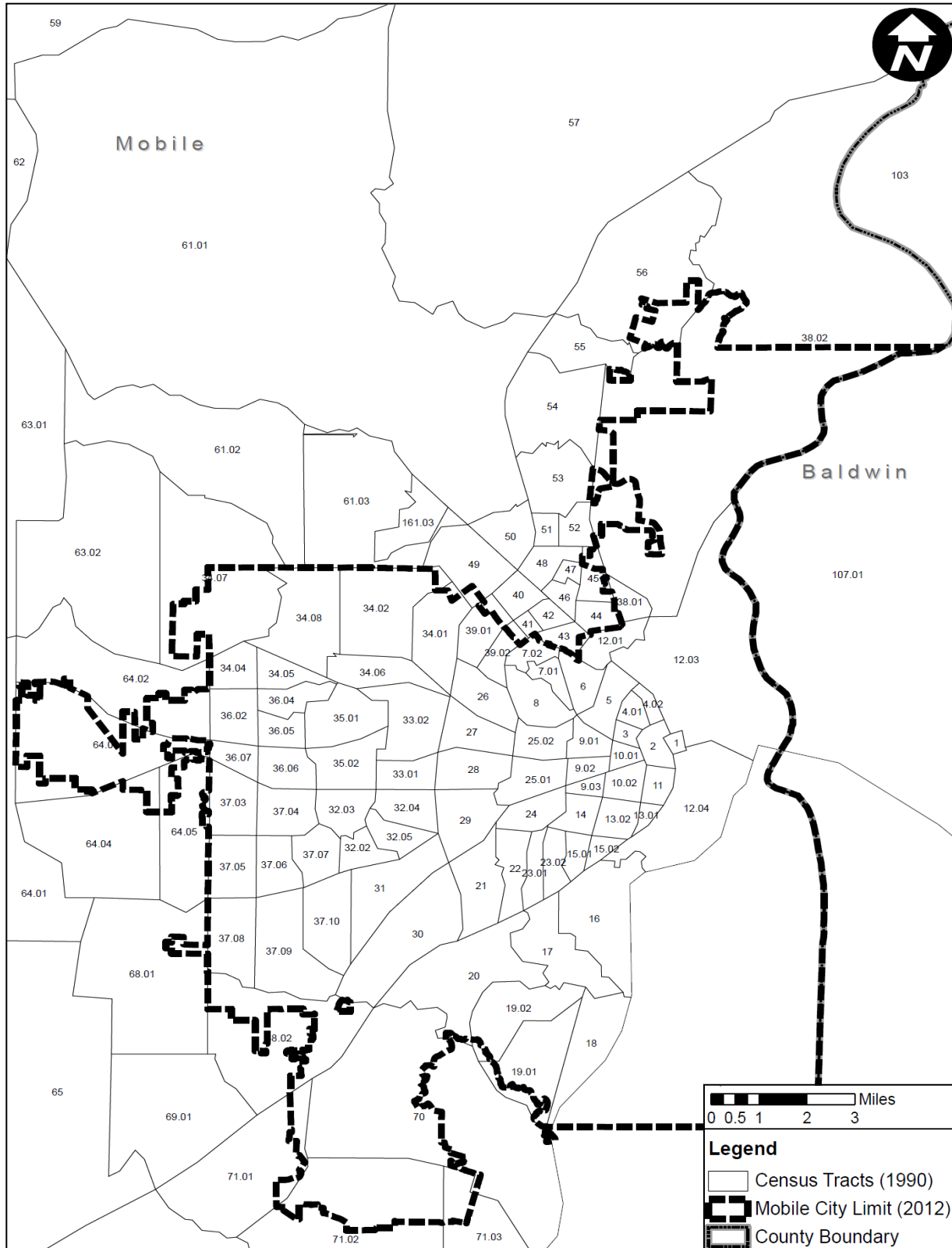
Summary of Female Householders and Family Households by Race, 2000
City of Mobile, Suburban Mobile County, Baldwin County and Mobile MSA

Protected Class Characteristic	City of Mobile			Suburban Mobile County			Baldwin County			Mobile MSA		
	All	White	African American	All	White	African American	All	White	African American	All	White	African American
Family Households												
Married Couple with Related Children <18	14,802	8,424	5,834	21,233	17,591	2,854	13,977	12,538	1,108	50,012	38,553	9,796
Male Householder with Related Children <18	1,492	513	907	1,792	1,321	382	1,043	867	138	4,327	2,701	1,427
Female Householder with Related Children <18	11,138	2,162	8,782	7,621	3,732	3,604	3,809	2,581	1,127	22,568	8,475	13,513
Female Householder with No Related Children <18	4,517	1,810	2,632	3,285	1,922	1,288	1,861	1,465	362	9,663	5,197	4,282
Nonfamily Households												
Female Householder	15,433	9,997	5,139	8,152	6,232	1,754	8,165	7,441	579	31,750	23,670	7,472
Total Households with Related Children <18	27,432	11,099	15,523	30,646	22,644	6,840	18,829	15,986	2,373	76,907	49,729	24,736
Total Female Householders	31,088	13,969	16,553	19,058	11,886	6,646	13,835	11,487	2,068	63,981	37,342	25,267

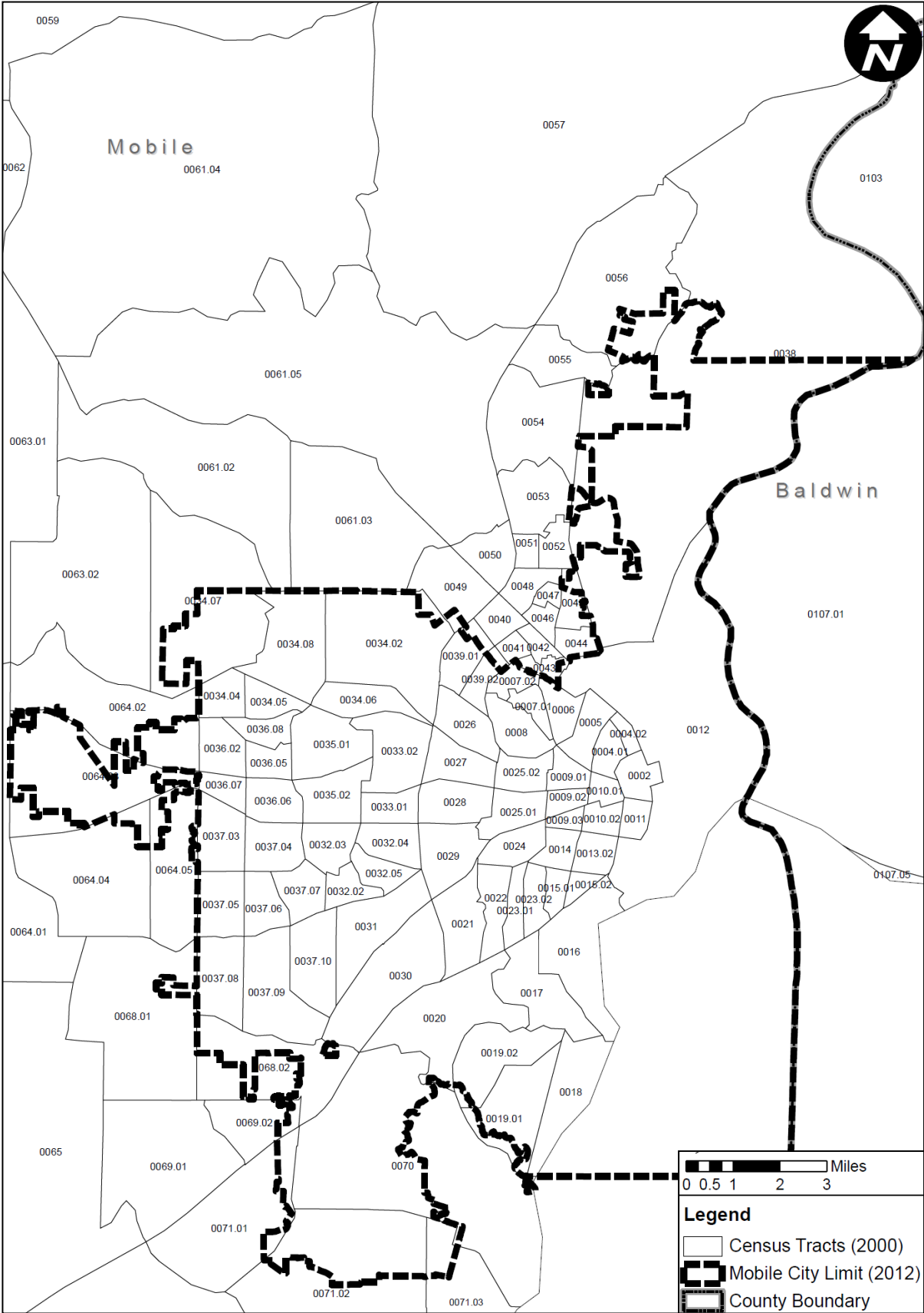
Source: 2000 U.S. Census, SF1 Tables P27, P27A, P27B, P27H, P35, P35A, P35B, P35H

Appendix B: Census Tract Maps

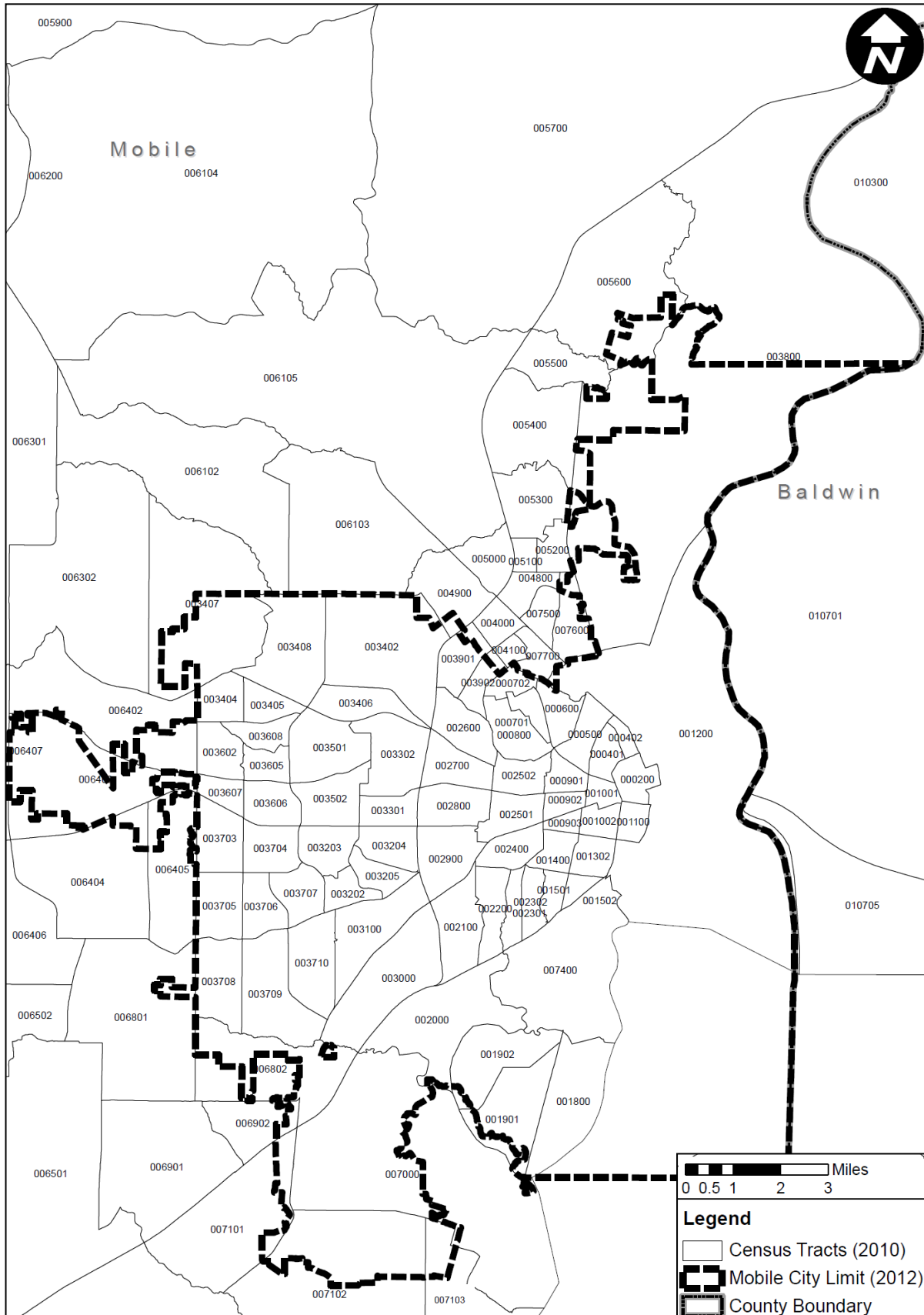
Map B-1. Census Tracts: City of Mobile and Vicinity, 1990



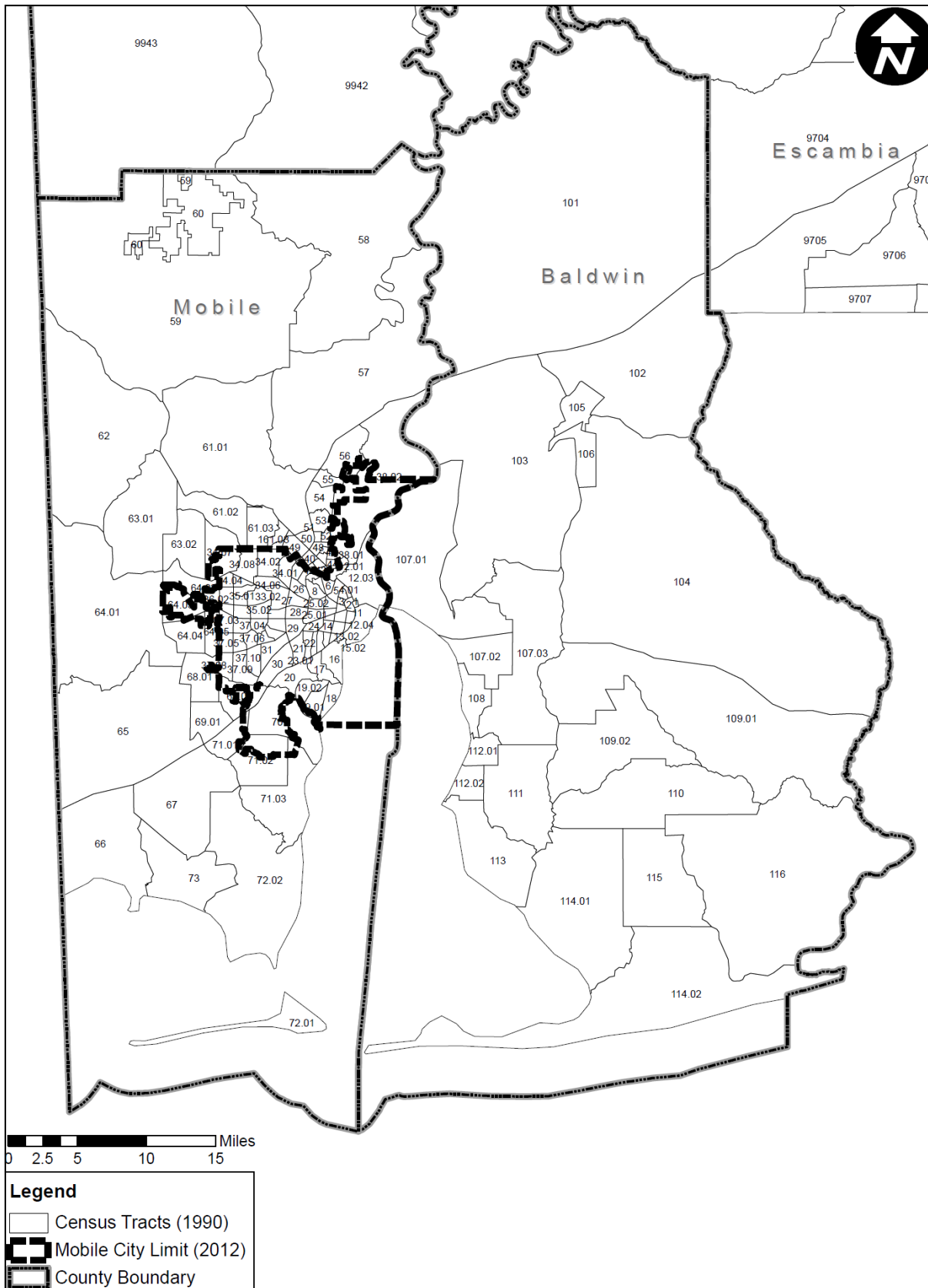
Map B-2. Census Tracts: City of Mobile and Vicinity, 2000



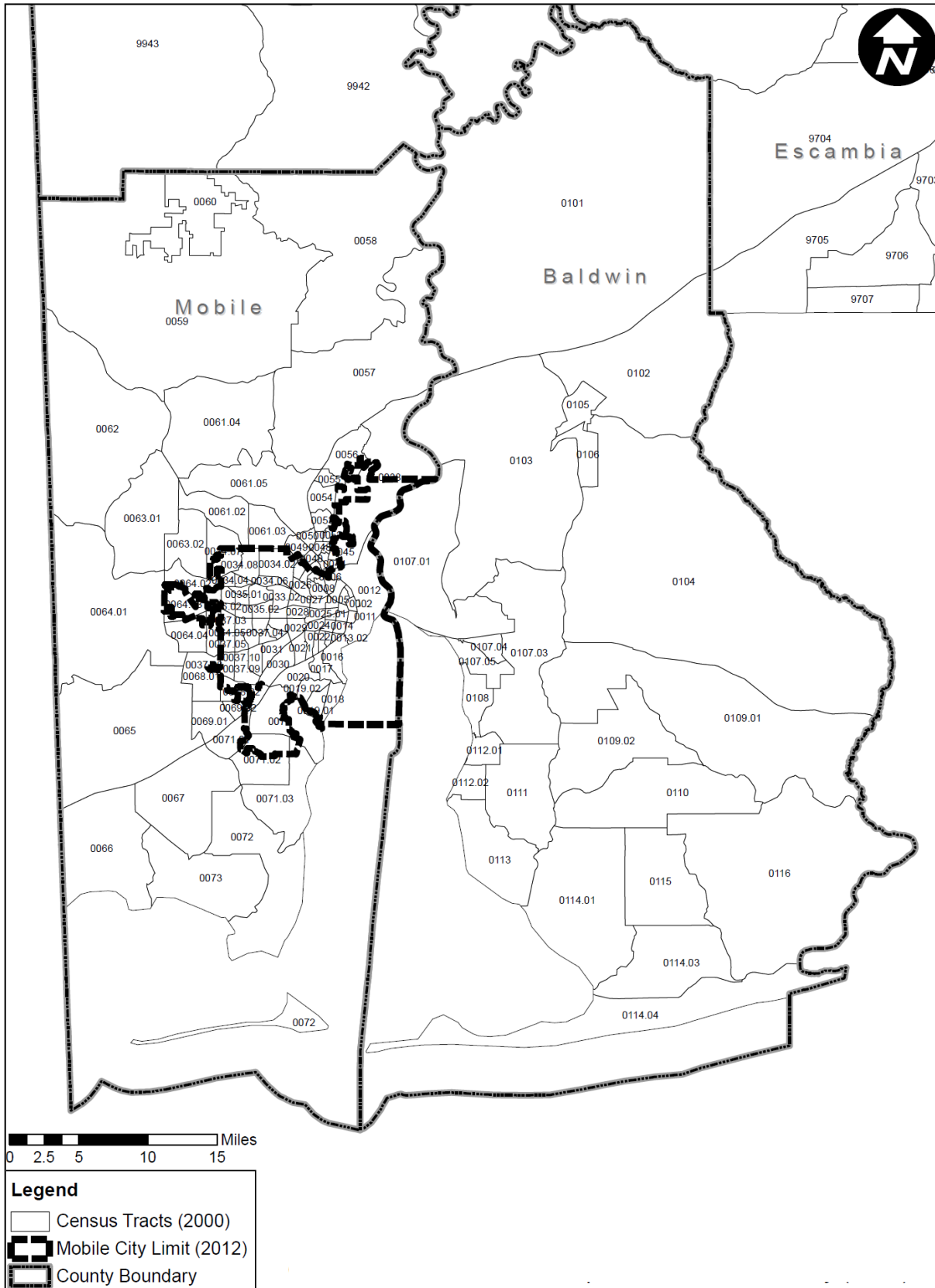
Map B-3. Census Tracts: City of Mobile and Vicinity, 2010



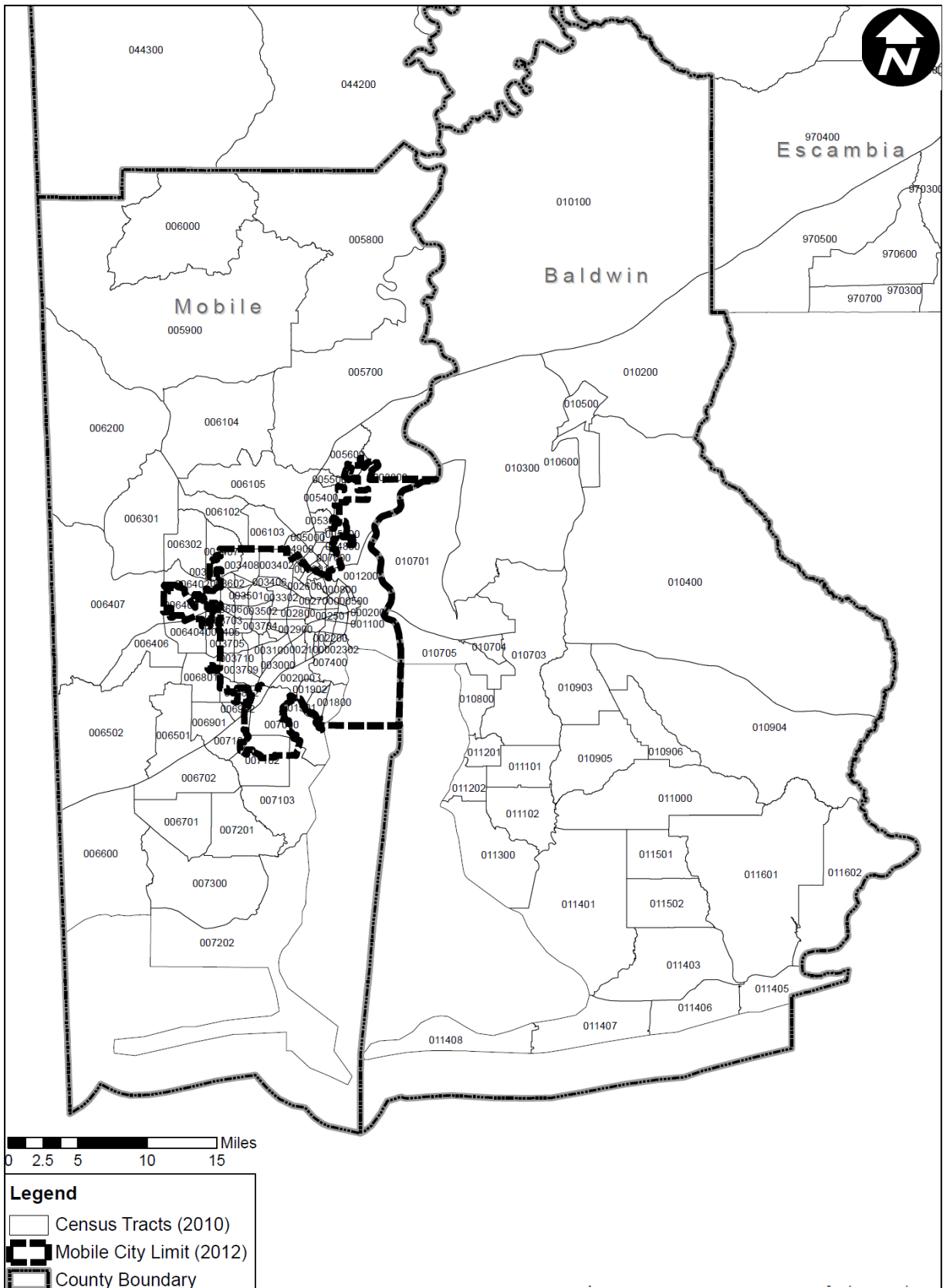
Map B-4. Census Tracts: Mobile Metropolitan Area and Vicinity, 1990



Map B-5. Census Tracts: Mobile Metropolitan Area and Vicinity, 2000



Map B-6. Census Tracts: Mobile Metropolitan Area and Vicinity, 2010



Appendix C: Protected Class Concentrations

Tracts with 40% or More African American Population

Tract	% African American	Tract	% African American
1990			
City of Mobile			
1.00	64.0%	12.04	78.0%
2.00	53.6%	13.01	96.8%
3.00	99.8%	13.02	94.5%
4.01	99.5%	14.00	91.3%
4.02	99.9%	15.01	91.0%
5.00	99.2%	15.02	92.5%
6.00	99.4%	16.00	86.7%
7.01	99.3%	23.01	66.4%
7.02	98.9%	23.02	85.7%
8.00	98.9%	24.00	52.8%
9.01	40.3%	26.00	66.0%
9.03	63.4%	27.00	67.7%
10.01	53.6%	32.05	40.5%
10.02	58.7%	36.02	47.9%
11.00	94.8%	38.01	99.8%
12.01	99.3%	39.01	99.9%
12.03	65.8%	39.02	99.7%
Suburban Mobile County			
40.00	99.9%	47.00	82.1%
41.00	98.9%	48.00	73.6%
42.00	99.0%	49.00	86.3%
43.00	99.1%	50.00	46.6%
44.00	96.4%	58.00	44.7%
45.00	93.8%	61.03	49.2%
46.00	97.9%	71.02	57.2%
Baldwin County			
106.00	46.8%		
2000			
City of Mobile			
2.00	47.7%	15.02	97.6%
4.01	97.6%	16.00	90.1%
4.02	99.1%	18.00	41.3%

Tract	% African American	Tract	% African American
City of Mobile (continued)			
4.02	99.1%	18.00	41.3%
5.00	98.1%	21.00	58.8%
6.00	97.7%	22.00	53.3%
7.01	98.1%	23.01	84.9%
7.02	99.2%	23.02	92.8%
8.00	98.3%	24.00	72.0%
9.01	44.2%	26.00	79.3%
9.03	62.0%	27.00	79.9%
10.01	52.1%	32.05	66.4%
10.02	64.8%	34.02	60.6%
11.00	93.6%	34.04	55.8%
12.00	88.2%	36.02	62.6%
13.02	97.2%	38.00	43.0%
14.00	95.3%	39.01	96.5%
15.01	94.3%	39.02	90.9%
Suburban Mobile County			
40.00	98.8%	47.00	93.8%
41.00	98.4%	48.00	92.0%
42.00	99.3%	49.00	90.1%
43.00	98.3%	50.00	51.4%
44.00	98.6%	58.00	40.3%
45.00	97.0%	61.03	61.6%
46.00	98.1%	71.02	53.8%
Baldwin County			
106.00	51.7%		
2010			
City of Mobile			
2.00	44.1%	23.02	95.9%
4.01	98.4%	24.00	80.6%
4.02	100.0%	26.00	85.2%
5.00	96.9%	27.00	84.0%
6.00	98.1%	28.00	43.4%
7.01	98.7%	29.00	41.9%
7.02	98.1%	32.02	46.8%
8.00	98.0%	32.03	40.8%
9.03	56.2%	32.04	46.1%
10.01	41.7%	32.05	74.2%
10.02	58.6%	34.02	76.6%

Tract	% African American	Tract	% African American
City of Mobile (continued)			
11.00	93.7%	34.04	77.8%
12.00	85.0%	34.05	54.2%
13.02	97.6%	34.06	47.3%
14.00	97.3%	34.07	41.7%
15.01	97.0%	34.08	62.1%
15.02	97.6%	36.02	59.1%
18.00	51.3%	36.08	55.9%
19.01	47.1%	38.00	50.5%
19.02	53.0%	39.01	97.6%
21.00	77.1%	39.02	98.0%
22.00	72.1%	71.02	55.7%
23.01	88.9%	74.00	54.9%
Suburban Mobile County			
40.00	98.1%	51.00	50.0%
41.00	99.1%	61.03	76.9%
48.00	94.3%	75.00	95.6%
49.00	94.3%	76.00	97.1%
50.00	69.1%	77.00	99.1%
Baldwin County			
106.00	55.7%		

Tracts with 40% or More Households with a Female Householder

Tract	% Female Householders	Tract	% Female Householders
1990			
City of Mobile			
2.00	53.3%	13.02	50.2%
3.00	53.3%	14.00	49.0%
4.01	68.7%	15.01	66.8%
4.02	86.0%	15.02	72.5%
5.00	51.9%	16.00	43.1%
6.00	62.3%	23.01	42.0%
7.01	42.3%	23.02	40.7%
7.02	45.0%	24.00	42.5%
8.00	44.5%	25.01	40.1%
9.01	41.0%	25.02	42.6%
9.02	43.2%	26.00	57.3%
10.01	42.2%	27.00	50.2%
10.02	43.5%	28.00	43.4%
11.00	52.1%	29.00	40.1%
12.01	76.4%	33.01	40.3%
12.03	50.0%	38.01	56.2%
12.04	41.1%	39.01	44.1%
13.01	47.5%	39.02	51.5%
Suburban Mobile County			
40.00	59.3%	45.00	46.2%
41.00	53.9%	46.00	49.7%
42.00	52.1%	47.00	49.1%
43.00	57.2%	48.00	59.2%
44.00	50.3%	49.00	45.7%
2000			
City of Mobile			
2.00	45.1%	15.01	70.3%
4.01	63.1%	15.02	77.1%
4.02	86.1%	16.00	52.6%
5.00	53.1%	23.01	51.0%
6.00	63.4%	23.02	49.7%
7.01	44.2%	24.00	45.3%
7.02	49.4%	25.02	41.4%
8.00	49.9%	26.00	54.4%
9.01	41.9%	27.00	57.2%
9.02	40.3%	28.00	45.3%

Tract	% Female Householders	Tract	% Female Householders
City of Mobile (continued)			
10.02	46.1%	32.05	51.9%
11.00	53.3%	36.02	41.6%
12.00	62.0%	39.01	47.2%
13.02	54.1%	39.02	57.4%
14.00	50.1%		
Suburban Mobile County			
40.00	65.4%	46.00	57.5%
41.00	50.2%	47.00	51.0%
42.00	52.4%	48.00	64.2%
43.00	55.3%	49.00	50.5%
44.00	49.2%	52.00	44.7%
45.00	48.4%	53.00	42.8%
Baldwin County			
106.00	40.1%		
2010			
City of Mobile			
2.00	41.5%	23.02	57.9%
4.01	53.6%	24.00	48.3%
4.02	83.3%	26.00	52.1%
5.00	53.3%	27.00	61.3%
6.00	68.2%	28.00	46.9%
7.01	53.8%	29.00	40.3%
7.02	53.4%	32.02	48.0%
8.00	54.0%	32.03	40.5%
9.03	40.0%	32.04	43.5%
10.02	45.4%	32.05	56.2%
11.00	58.8%	33.01	40.4%
12.00	61.3%	34.02	44.4%
13.02	57.7%	34.04	45.3%
14.00	52.6%	34.06	40.1%
15.01	74.9%	36.02	56.5%
15.02	75.0%	36.07	44.1%
18.00	40.6%	37.07	40.6%
19.02	40.2%	38.00	42.1%
21.00	47.9%	39.01	50.7%
22.00	49.3%	39.02	50.3%
23.01	54.7%	74.00	41.5%

Tract	% Female Householders	Tract	% Female Householders
Suburban Mobile County			
40.00	62.0%	52.00	41.9%
41.00	55.8%	53.00	45.3%
48.00	63.9%	61.03	41.1%
49.00	53.9%	75.00	52.5%
50.00	44.5%	76.00	56.4%
51.00	44.4%	77.00	53.3%

Tracts with 40% or More Households with Children

Tract	% Households w/ Children	Tract	% Households w/ Children
1990			
City of Mobile			
4.01	52.2%	34.01	41.8%
4.02	61.9%	34.02	46.8%
6.00	51.1%	34.04	49.0%
7.02	40.2%	34.07	44.1%
11.00	44.8%	34.08	43.6%
12.01	61.4%	36.02	41.1%
13.01	49.8%	36.04	43.9%
13.02	50.5%	37.03	54.4%
15.01	54.7%	37.04	42.1%
15.02	54.6%	37.05	40.6%
16.00	66.1%	38.02	40.9%
19.01	41.0%	39.01	45.6%
23.01	51.2%	39.02	42.9%
23.02	51.2%		
Suburban Mobile County			
37.08	52.9%	61.03	52.7%
37.09	45.7%	62.00	49.7%
40.00	51.2%	63.01	48.6%
42.00	40.0%	63.02	50.5%
43.00	49.8%	64.01	55.0%
44.00	59.4%	64.02	53.0%
45.00	47.7%	64.03	56.2%
46.00	45.9%	64.04	54.1%
47.00	56.4%	64.05	57.7%
48.00	54.1%	65.00	51.0%
49.00	49.8%	66.00	47.0%
50.00	45.8%	67.00	53.8%
56.00	45.9%	68.01	52.9%
57.00	49.7%	68.02	45.4%
58.00	49.0%	69.01	46.4%
59.00	47.5%	71.01	45.3%
60.00	47.0%	71.02	46.0%
61.01	48.2%	72.02	44.3%
61.02	48.2%	73.00	50.1%

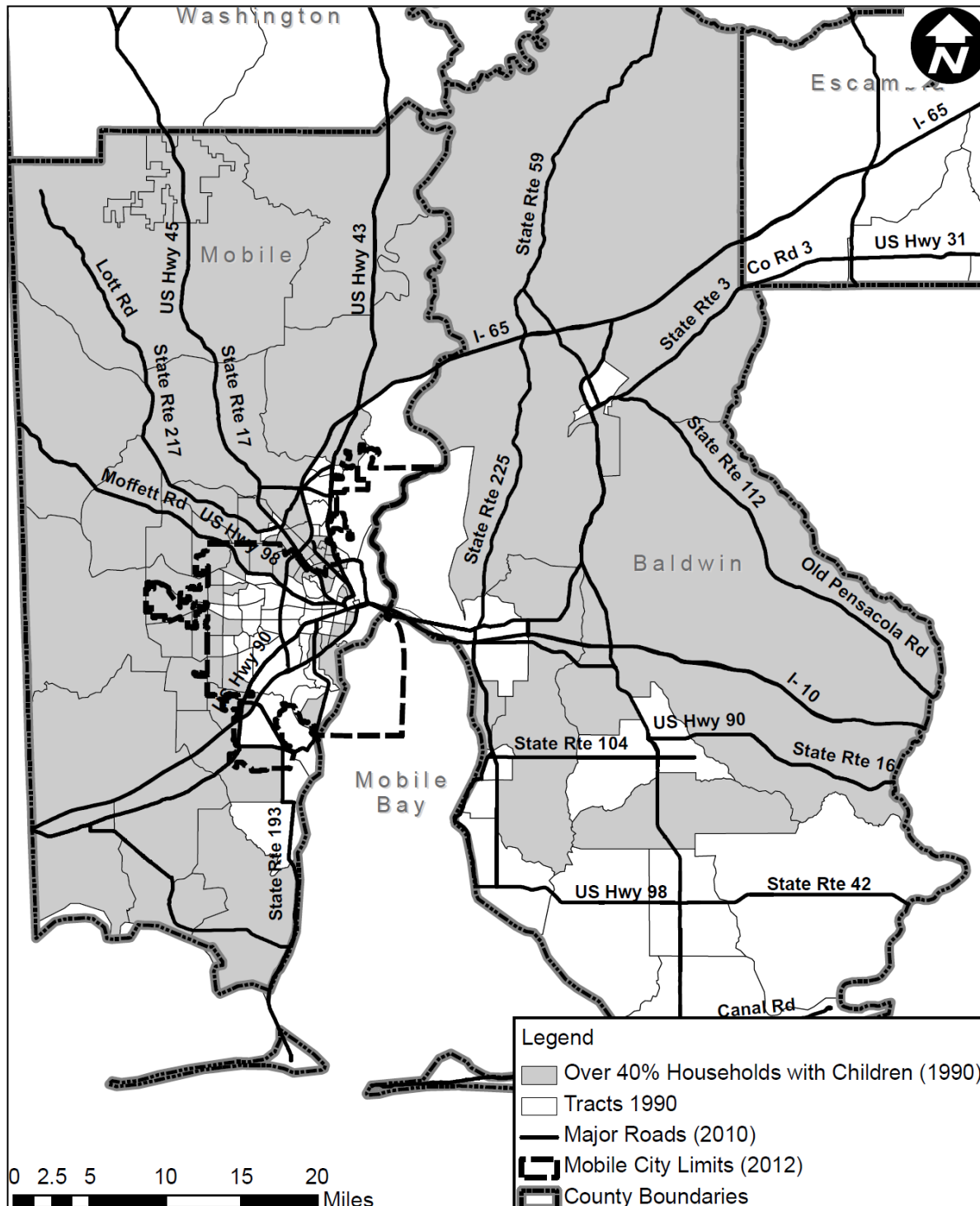
Tract	% Households w/ Children	Tract	% Households w/ Children
Baldwin County			
101.00	41.2%	107.03	45.5%
102.00	43.8%	108.00	42.0%
103.00	46.3%	109.01	42.9%
104.00	48.9%	110.00	42.4%
106.00	51.9%	111.00	41.4%
2000			
City of Mobile			
4.02	61.9%	32.05	48.9%
6.00	40.2%	34.02	40.0%
15.01	40.4%	34.04	42.7%
15.02	50.6%	36.05	50.0%
16.00	52.1%	37.08	45.5%
23.01	52.9%		
Suburban Mobile County			
47.00	41.8%	64.02	42.3%
48.00	47.0%	64.03	48.1%
57.00	43.2%	64.04	45.1%
59.00	41.1%	64.05	44.2%
61.04	42.6%	65.00	43.1%
62.00	40.0%	67.00	43.6%
63.01	42.3%	68.01	42.9%
63.02	40.6%	71.02	41.5%
64.01	46.0%		
Baldwin County			
104.00	40.6%	107.03	46.6%
106.00	43.9%		
2010			
City of Mobile			
15.01	40.9%	34.04	41.2%
15.02	44.9%	64.03	42.2%
32.05	42.5%		
Suburban Mobile County			
64.06	43.6%		

Tracts with 40% or More of Population with One or More Disabilities

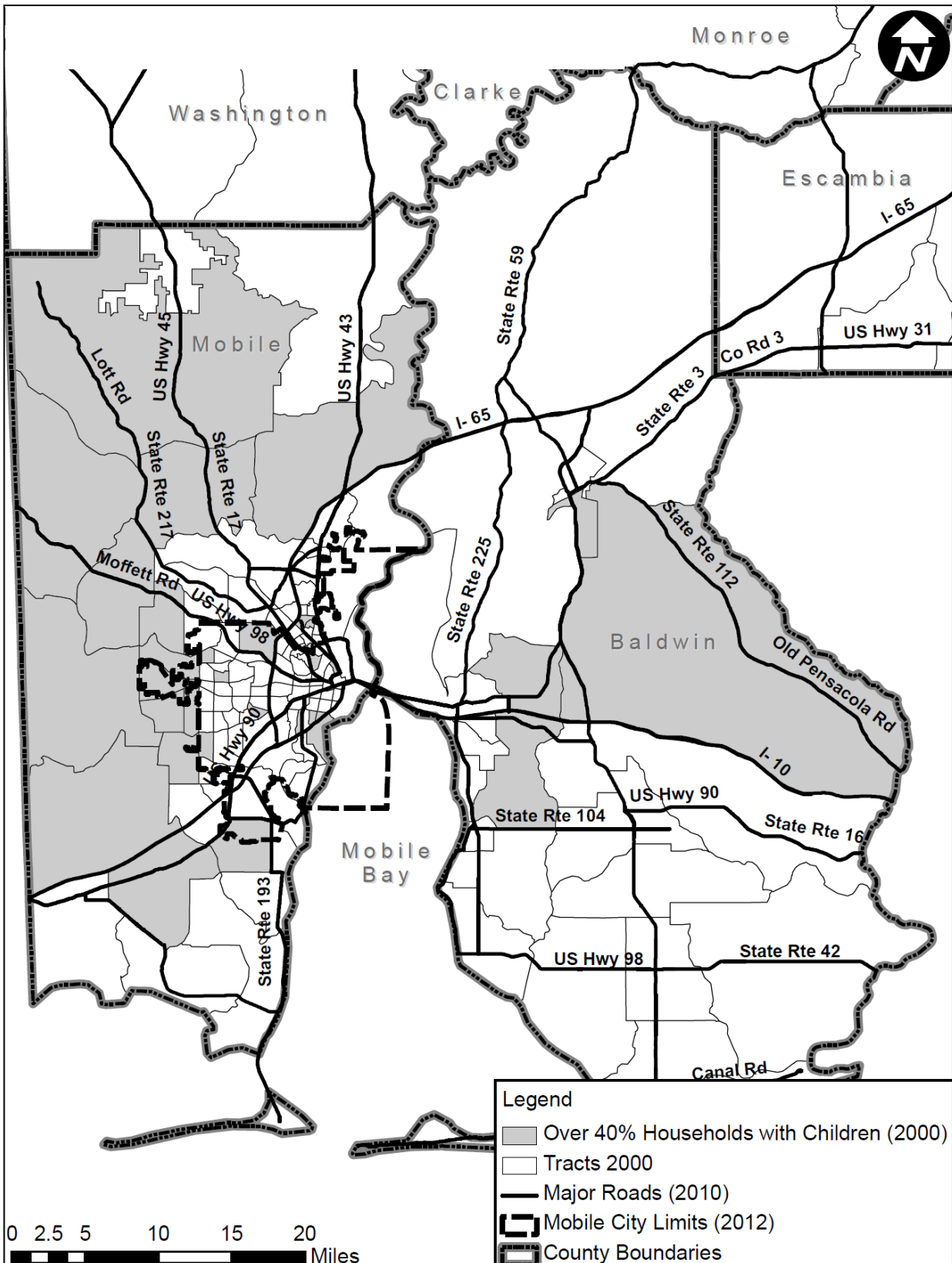
Tract	% Disabled Population	Tract	% Disabled Population
2000			
Suburban Mobile County			
41.00	41.5%		

Appendix D: Geography of Households with Children in Metropolitan Mobile

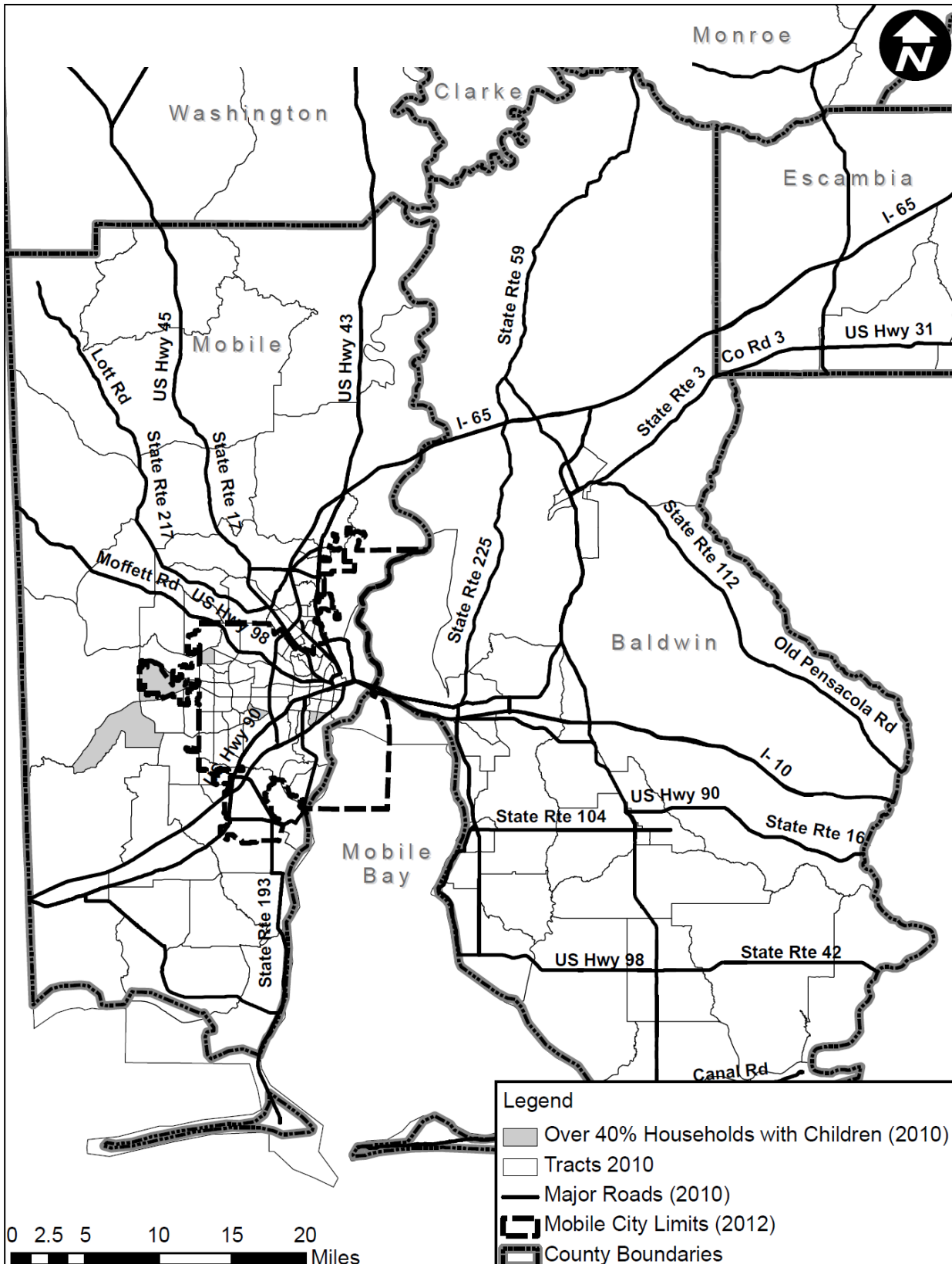
Map D-1. Metropolitan Mobile and Vicinity:
Census Tracts with Over 40% Households with Children, 1990



Map D-2. Metropolitan Mobile and Vicinity:
Census Tracts with Over 40% Households with Children, 2000



Map D-3. Metropolitan Mobile and Vicinity:
Census Tracts with Over 40% Households with Children, 2010



Appendix E: Separation Indices Formulae

Evenness: Dissimilarity Index (D)	Isolation: P-Star Index (P)
$D = .5 \sum_{i=1}^n (x_i - X) - (y_i - Y) $	$P^* = \sum_{i=1}^n \left(\frac{x_i}{X}\right) \left(\frac{x_i}{t_i}\right)$
Clustering: Spatial Proximity Index (SP)	Centralization: CE Index
$SP = \frac{(XP_{xx} + YP_{yy})}{TP_{tt}}$	$CE = \left(\sum_{i=1}^n x_{i-1} a_i\right) - \left(\sum_{i=1}^n x_i a_{i-1}\right)$
Relative Concentration: RCO Index	Symbols
$RCO = \frac{\left(\frac{\sum_{i=1}^n \frac{x_i a_i}{X}}{\sum_{i=1}^n \frac{y_i a_i}{Y}}\right) - 1}{\left(\frac{\sum_{i=1}^{n1} \frac{t_i a_i}{T_1}}{\sum_{i=1}^{n2} \frac{t_i a_i}{T_2}}\right) - 1}$	<p> x_i = number of members of group x in tract i y_i = number of members of group y in tract i X = metropolitanwide total of group X Y = metropolitanwide total of group Y t_i = total population of tract i T = total population of metropolitan area a_i = area, in square miles, of tract i n = number of census tracts $n1$ and $n2$ refer to the number of largest and smallest tracts P_{xx}, P_{yy}, P_{tt} refer to the average proximity between groups x, y and t </p>