People, Place and Opportunity
Mapping Communities of Opportunity in Connecticut

A Report Commissioned by Connecticut Fair Housing Center

SUMMARY REPORT - Second Edition | MAY 2010

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The Connecticut Fair Housing Center and the Kirwan Institute would like to thank the many individuals and organizations who have assisted with this report.

We thank the President of our Board, Philip Tegeler of the Poverty and Race Research Council, for playing the matchmaking role of connecting the Center to the Kirwan Institute and acting as an inspiration for our work on opportunity mapping issues. We are also grateful to our Legal Director Greg Kirschner whose tireless litigation on behalf of the Center’s clients yielded the funding for this report.

Of course, thanks to the members of our Coalition of Stakeholders:

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CONNECTICUT CITIZEN ACTION GROUP
CENTER FOR CHILDREN’S ADVOCACY

And thanks, especially, to our hard working staff members and our tireless Board of Directors, for their many contributions to all aspects of this project.

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Introduction
The Connecticut Fair Housing Center has partnered with the Kirwan Institute for the Study of Race and Ethnicity to perform research that leads to a better understanding of how to support and promote inclusive, diverse communities of choice: communities and neighborhoods where families choose to live; where housing and schools are stable and well supported; where employment is accessible; and where all racial and ethnic groups, and persons with disabilities, are an integral part of the larger community. Recognizing that housing is an important link to schools, employment, transportation, smart growth, and health care access, the Connecticut Fair Housing Center looked to the Kirwan Institute’s work in the area of opportunity mapping in order to identify how fair housing can become more of an intervention point for marginalized communities across the State.

The Kirwan Institute has extensive experience in opportunity mapping, and Executive Director John Powell has conducted extensive research related to the geographic distribution of opportunity in our metropolitan areas. The opportunity based housing model has been adopted by organizations across the nation. Similar studies have been done in Massachusetts; Baltimore, Maryland; and Austin, Texas, and are ongoing in King County, Washington, and New Orleans, Louisiana. For more information on the opportunity mapping projects completed by Kirwan Institute, please visit: http://kirwaninstitute.org/research/opportunity-communitieshousing/

What Is Opportunity Mapping?
Opportunity mapping is a way to quantify, map and visualize the opportunities which exist throughout neighborhoods, cities, regions and states. This methodology explores which communities have the structures and pathways to opportunity needed to excel and thrive in our society. Access to opportunity includes obtaining a quality education, living in safe and affordable housing, access to employment networks, living in a community that has access to fresh, healthy foods, and a variety of features similar to these.

The Connecticut opportunity map that is presented in this report contains a compilation of data that falls into three main areas: Education Quality and Opportunity, Economic Health and Transportation, and Housing and Neighborhood Stability. The map is then used to better understand the relationship between access to opportunity and important factors such as race, subsidized housing, historic redlining practices, subprime lending, and mortgage foreclosure. The findings of the research demonstrate the relationship between race and place, and how investing in people, places, and linkages to opportunity can affect life outcomes.

Why Map Opportunity?

First, access to the pathways to opportunity in healthy neighborhoods is critical. Decades of social science research have demonstrated that neighborhood conditions and access to opportunity play a significant role in life outcomes. In view of this, understanding the opportunity landscape in Connecticut is vital to improving the quality of life and outcomes for the State’s residents. Second, mapping of these factors has shown that opportunity has a geographic footprint. In other words, access to opportunity is important, and unfortunately, some places have greater access than others.

Finally, this research is an important step in building a fairer and more equitable Connecticut because access to areas of high and low opportunity is largely dependent on race. Recognizing these factors and seeking to improve growth opportunities and build pathways to opportunity will not only have a positive impact in communities, but will also improve the entire state as marginalized communities of color gain access to the crucial “levers” of opportunity and are empowered to participate in and contribute to Connecticut’s economy and society.

Why Opportunity Matters

In 1968, the Kerner Commission Report, in response to the 1960’s urban uprisings, noted that “the single overriding cause of rioting in the cities was not any one thing commonly adduced – unemployment, lack of education, poverty, exploitation —...it was all of those things and more....”2 The description of the systematic challenges facing distressed communities was repeated nearly 40 years later in a study of concentrated poverty released by the U.S. Federal Reserve and The Brookings Institution. The report authors noted that “[e]ach of the headline issues examined in this chapter – schools and skills, housing, lack of mainstream investment, and limited community capacity – plays a role in perpetuating the disadvantage confronting these high-poverty urban and rural areas today.”3 The quality of neighborhood conditions affects the life chances of all families and their access to social, political, and economic resources. The powerful effects of neighborhood conditions on life outcomes for residents are well-documented in over forty years’ worth of research.4 For example, some studies have linked residential segregation to an increased likelihood of being victimized by violence and crime.5

In addition, several studies have identified a “spatial mismatch” between predominantly minority neighborhoods in older central cities and job opportunities in suburbs and exurbs. Spatial mismatch measures identify where populations are located relative to areas of high job growth within a metropolitan region, and Connecticut fares poorly on this measure, with the New Haven-Meriden metropolitan area having the fourteenth highest spatial mismatch nationally among metro areas with populations over 500,000.6

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High-poverty communities also have an indirect negative impact on children’s educational outcomes. Nationwide, children in high-poverty urban communities have levels of lead in their blood that are nine times the average, a condition linked to attention deficit hyperactivity disorder and irreversible loss of cognitive functioning. Children growing up in very poor families with low social status can also experience unhealthy levels of stress hormones, which impair neural development. The impact of health status on school achievement is so important that an estimated 25% of the “achievement gap” in education is attributable to difference in child and maternal health. Thus, it is clear that neighborhood context and access to opportunity, from preventative health care to high-performing schools, can deeply affect children’s opportunities to learn and grow.

Comprehensive Maps and Results
Map 1 is the opportunity map for the entire State of Connecticut. The darkest brown areas on the map represent the highest-opportunity communities, and the lightest-colored areas on the map represent the lowest-opportunity communities. Below are general county-by-county conclusions developed as a result of the mapping. While this summary might be particularly helpful to those unfamiliar with Connecticut’s cities and towns, it also provides an overarching framework for the more detailed conclusions and recommendations which follow. Finally, while Connecticut’s county divisions are not governance entities, a county-based analysis is used here as an organizing method to display the data.

1. **Fairfield**: Fairfield County is a suburb of New York City and the third wealthiest suburban county in the USA, and as such, very high opportunity neighborhoods are spread relatively evenly throughout the county. By contrast, low opportunity neighborhoods are concentrated in the urban centers of Bridgeport, Danbury, Norwalk, and Stamford. The non-white population is clustered in these low-opportunity areas.

2. **Hartford**: Hartford County has a fairly predictable pattern of opportunity, wherein declining center cities (Hartford and New Britain) are areas of low to very low opportunity, while wealthier suburbs are areas of higher opportunity. Like Fairfield County, the non-white population is concentrated in these towns.

3. **Middlesex**: Middletown is the center of non-white population in Middlesex County and is, predictably, the lowest-opportunity town in the county. It is home to Wesleyan University and was the site of significant urban renewal in the mid-20th century that, in concert with the loss of industry, led to population decline.

4. **New Haven**: Like Fairfield and Hartford Counties, low-opportunity areas in New Haven County are concentrated in central cities (New Haven, Meriden, Waterbury), while the suburbs are found to be higher opportunity. Similarly, the non-white population of New Haven is concentrated in these center cities.

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5. **New London**: New London and Norwich are the lowest-opportunity areas in the county, and like other counties, these towns also contain the largest non-white populations.

6. **Windham**: The Town of Windham is low opportunity and is the only jurisdiction in the county that has a significant minority population – 27% Hispanic, 5% African American, and 15% “some other race,” as identified in the 2000 Census. Other portions of the generally rural county are classified as high opportunity and have low concentrations of non-white residents.

A pattern of racial segregation and isolation is apparent in this analysis of Connecticut. According to data from the 2000 Census, rates of residential segregation were high for both African American and Latino populations in several Connecticut towns. The dissimilarity index, a statistical measure for analyzing segregation between populations, indicates the proportion of a given population that would have to relocate in order to be completely integrated with another population (Table 1).

### Dissimilarity Indices for Connecticut Metropolitan Areas

<table>
<thead>
<tr>
<th>Metropolitan Area</th>
<th>White-Black</th>
<th>White-Hispanic</th>
<th>White-Asian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bridgeport</td>
<td>73.6</td>
<td>66.7</td>
<td>36.7</td>
</tr>
<tr>
<td>Danbury</td>
<td>49.2</td>
<td>52.9</td>
<td>33.7</td>
</tr>
<tr>
<td>Hartford</td>
<td>64.5</td>
<td>63.4</td>
<td>33.1</td>
</tr>
<tr>
<td>New Haven-Meriden</td>
<td>68.7</td>
<td>59.2</td>
<td>34.3</td>
</tr>
<tr>
<td>New London-Norwich</td>
<td>53.7</td>
<td>47.2</td>
<td>26.9</td>
</tr>
<tr>
<td>Stanford-Norwalk</td>
<td>64.3</td>
<td>54.5</td>
<td>25.2</td>
</tr>
<tr>
<td>Waterbury</td>
<td>60.6</td>
<td>60.8</td>
<td>n/a</td>
</tr>
</tbody>
</table>


Residential segregation of households of color in Connecticut also results in isolation in high-poverty neighborhoods. **Figure 1** below indicates neighborhood poverty rates for different racial and ethnic groups in Connecticut.

![Figure 1: Neighborhood poverty rate for the average person by race in CT metropolitan areas for Year 1999. Source: Diversitydata.org & Harvard University School of Public Health. Online at:](http://diversitydata.sph.harvard.edu/Data/Rankings/Show.aspx?ind=186)
Families living in concentrated poverty face significant challenges. According to a 2008 Brookings Institution report, “all of these communities face obstacles related to underperforming local schools and low adult labor market skills; insufficient quality and diversity of housing; lack of mainstream commercial investment; and the limited capacity of local public, private, and non-profit organizations to navigate this suite of challenges.” 11 Concentrated poverty constrains opportunity not only for the poor living in these neighborhoods, but the non-poor as well. Several different critical opportunity structures define neighborhoods, including school conditions, employment conditions, and housing conditions.

**Race, Ethnicity and Opportunity:** Racialized isolation from neighborhoods of opportunity for marginalized communities in Connecticut is evident from our analysis (Refer to Map 2). Table 2 below presents the result of this analysis. Four in five African American and Hispanic households in Connecticut reside in low and very low opportunity households.

<table>
<thead>
<tr>
<th>Neighborhood Type</th>
<th>% African American</th>
<th>% Asian</th>
<th>% Latino</th>
<th>% Whites</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low and Very Low Opportunity</td>
<td>81.10%</td>
<td>44.08%</td>
<td>79.26%</td>
<td>25.84%</td>
</tr>
<tr>
<td>Moderate Opportunity</td>
<td>9.20%</td>
<td>18.72%</td>
<td>9.42%</td>
<td>23.66%</td>
</tr>
<tr>
<td>High and Very Opportunity</td>
<td>9.70%</td>
<td>37.19%</td>
<td>11.32%</td>
<td>50.50%</td>
</tr>
</tbody>
</table>

Table 2: Distribution of households by race in neighborhood opportunity categories in Connecticut in 2000.

Subsidized Housing and Opportunity: Connecticut’s subsidized housing is isolated from high opportunity neighborhoods as evident from Maps 9 and 10 and Table 3 and 4 below. Concentration of family units in low and very low opportunity areas is more pronounced than concentration of subsidized housing units for elderly in the same neighborhoods.

<table>
<thead>
<tr>
<th>Neighborhood Type</th>
<th>Total Projects</th>
<th>Total Units</th>
<th>Total family Units</th>
<th>Total Elderly Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low and Very Low Opportunity</td>
<td>737</td>
<td>47039</td>
<td>26310</td>
<td>20919</td>
</tr>
<tr>
<td>Moderate Opportunity</td>
<td>188</td>
<td>10052</td>
<td>4517</td>
<td>5535</td>
</tr>
<tr>
<td>High and Very High Opportunity</td>
<td>271</td>
<td>13269</td>
<td>5523</td>
<td>7746</td>
</tr>
<tr>
<td>Grand Total</td>
<td>1196</td>
<td>70360</td>
<td>36350</td>
<td>34200</td>
</tr>
</tbody>
</table>

Table 3: Subsidized Housing (2006) analysis by neighborhood type

<table>
<thead>
<tr>
<th>Neighborhood Type</th>
<th>% of Projects</th>
<th>% of Total Units</th>
<th>% of Family Units</th>
<th>% of Elderly Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low and Very Low Opportunity</td>
<td>61.62%</td>
<td>66.85%</td>
<td>72.38%</td>
<td>61.17%</td>
</tr>
<tr>
<td>Moderate Opportunity</td>
<td>15.72%</td>
<td>14.29%</td>
<td>12.43%</td>
<td>16.18%</td>
</tr>
<tr>
<td>High and Very High Opportunity</td>
<td>22.66%</td>
<td>18.86%</td>
<td>15.19%</td>
<td>22.65%</td>
</tr>
</tbody>
</table>

Table 4: Subsidized Housing (2006) analysis by neighborhood type

**Foreclosure and Opportunity:** Though foreclosure crisis has impacted the overall economy of the U.S., marginalized communities have been disproportionately impacted. Foreclosures in

Connecticut display the same racialized pattern. Table 5 below (and Map 11) displays that 52% of foreclosures concentrated in low- and very-low opportunity neighborhoods in Connecticut.

<table>
<thead>
<tr>
<th>Neighborhood Type</th>
<th>Estimated Foreclosures</th>
<th>Estimated total Mortgages</th>
<th>% of Foreclosures</th>
<th>Foreclosure rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low and Very Low Opportunity</td>
<td>14016</td>
<td>223268</td>
<td>52.71%</td>
<td>13.63%</td>
</tr>
<tr>
<td>Moderate Opportunity</td>
<td>5555</td>
<td>170991</td>
<td>20.89%</td>
<td>3.25%</td>
</tr>
<tr>
<td>High and Very High Opportunity</td>
<td>7020</td>
<td>338878</td>
<td>26.40%</td>
<td>4.13%</td>
</tr>
<tr>
<td>Grand Total</td>
<td>26591</td>
<td>733137</td>
<td>100.00%</td>
<td>3.63%</td>
</tr>
</tbody>
</table>

Table 5: Foreclosure analysis by neighborhood type

Historical Perspective: Policies and Restrictions

Many factors contribute to the isolation from opportunity facing many marginalized populations. A combination of history and policies, both present day and historic, shape this landscape of opportunity. It is the accumulation of these different factors that has concentrated Connecticut’s marginalized populations into some of the State’s lowest opportunity areas. Following is a brief review of some of these factors that coalesce to perpetuate patterns of segregation.

Red-lining: Red-lining is the practice of denying or restricting financial services to certain neighborhoods based on the racial makeup of that neighborhood. Homeowners Loan Corporation (HOLC)\(^{12}\) reports and maps for Hartford explicitly indicate which neighborhoods and tracts were deemed as desirable and the associated characteristics. Explicit grading criteria established that the presence of or infiltration of non-Whites was undesirable.\(^{13}\) Our analysis of these older red-lined maps for Hartford show that those areas graded C or D are also currently the areas of lowest opportunity in Hartford.

Government-subsidized housing: The location of subsidized housing is of extreme importance in providing opportunities for social and economic advancement for residents. Where you live impacts the quality of schools, access to jobs and employment networks, the quality of public services, and the likelihood of access to critical healthcare and education resources. Our analysis revealed high concentrations of subsidized housing into low- and very low- opportunity neighborhoods—over 52% of subsidized housing units are in these neighborhoods. The concentration of subsidized housing into low-opportunity neighborhoods contributes to the continued segregation of low-income and racial minorities in Connecticut.

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\(^{12}\) HOLC, established in 1933, was a temporary corporation which restored liquidity and stability to uncertain mortgage markets. HOLC acquired and refinanced over 1 million troubled mortgage loan with the following goals: (1) Protect homeowners from foreclosure; (2) Relieve homeowners of the higher interest and principal payments incurred during periods of higher property values and higher earning power; (3) Declare that it was a national policy to protect home ownership; (4) Impose the least possible cost on the federal treasury; and (5) Avoid injustice to the investor [http://www.house.gov/list/press/ill0_kirk/HOLC_release.html](http://www.house.gov/list/press/ill0_kirk/HOLC_release.html)

\(^{13}\) Redlining data for the Hartford- West Hartford- East Hartford area provided by Professor Jack Dougherty, Associate Professor and Director of the Educational Studies Program at Trinity College.
Foreclosure and subprime impacts: The impact of foreclosures on neighborhoods and cities is substantial. A 2009 report indicates that foreclosures will cost Connecticut families $7.7 billion in lost home equity.\textsuperscript{14} Our analysis has revealed high concentrations of subprime activity and foreclosures in areas of the lowest opportunity. Not only is this pattern highly racialized, it persists even when accounting for income: upper-income Blacks received high-cost refinance loans 2.5 times the rate of upper-income Whites.

Reverse red-lining: A historic lack of conventional financial institutions makes these communities prime for “fringe” financial institutions to take root and offer predatory and unsustainable financial services, which can increase the financial hardship of borrowers, and make access to conventional lending much more difficult, as defaults on subprime and predatory loans blemish credit records. Disinvestment in communities causes increases in vacancy and crime, which further choke off investment.

Zoning and Land Use: Formal policies, such as exclusionary zoning and other land use policies also preserve and perpetuate segregation, even though they may not appear overtly discriminatory. Restrictions or bans on multi-family development, minimum lot sizes, age-restricted zoning, and low-density zoning limit the opportunities for low-income families or people of color to move to the suburbs, for both renters and owners, maintaining racial segregation despite the dismantling of de jure segregation decades ago.

Housing Market Discrimination: A 2004 study of 28 neighborhoods in New Haven, Connecticut, found that on average, residents of majority-African American and majority-Latino neighborhoods were assessed at rates 60% greater than residents of majority-white neighborhoods, regardless of residential type and sales price.\textsuperscript{15} This would suggest that not only are minority residents paying more than their fair share for city services, but the higher effective tax rates may discourage potential minority homebuyers from purchasing homes. Steering, or the practice of guiding homeowners to some neighborhoods and not others based on race, is another form of discrimination in the real estate market. There are indications that steering practices are occurring in Connecticut. One Hartford Courant article found that fully two-thirds of the Black suburban population resided in four towns, and one-quarter of affluent Black households were found to reside in only six census tracts, all of which were contiguous. Racial isolation persists, even in the suburbs.


\textsuperscript{15} Harris, p 60
Way Forward: Remedying Opportunity Isolation and Intervention Strategies for Building Communities of Opportunity

In *Reflections on Regionalism*, Bruce Katz of the Brookings Institute finds regional inequity to be the root of economic challenges facing our metropolitan regions today.

“Allowing richer parts of the region to externalize their social responsibility creates resource-starved, poorly functioning communities at the core. When one part becomes dysfunctional, the entire system is compromised. This is what is happening with the inner cities and their older suburbs – difficulties are negatively affecting entire regions.”16

Increasing the economic viability of our communities, cities and regions will require “well-trained, creative, and flexible work forces.”17 To achieve this goal, communities must be willing to embrace a new approach to building community through holistic human development. Such an approach involves more than just keeping incomes above poverty, but requires a sustained commitment to aligning people with the opportunities and tools needed to excel and succeed in our society.18 Safe neighborhoods, healthy communities, preventative and affordable health care, sustainable employment, stable housing, outlets for democratic participation and a high quality education are the critical building blocks to successful life outcomes, vibrant communities and a just society.19 Meeting these goals will require moving our policies away from merely providing social welfare and moving towards providing pathways to opportunity.

There are two primary strategies that can be pursued to increase the access to opportunity for Connecticut’s marginalized populations: to bring opportunities to opportunity-deprived areas, and to connect people to existing opportunities throughout the metropolitan region. Connecticut should adopt strategies to open up access to the “levers” of opportunity for marginalized individuals, families and communities. One model of remedying opportunity isolation is the “Communities of Opportunity”20 model, a fair housing and community development framework that attempts to remedy these disparities while growing opportunity for all people in the region. *Figure 2* indicates the elements of this model.

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20 The following recommendations are adapted from previous Kirwan Institute reports and work.
This change can be achieved by initiating opportunities in areas where there are few and providing people more access to those areas that are already opportunity-rich. The quality of a neighborhood has significant implications for the life chances of its residents, which in turn affects regional performance and health. Low opportunity neighborhoods do not allow for development of human capital, a factor that is becoming increasingly important in today’s global, service-sector economy. Thus, the decreased capital for a particular community affects regional competitiveness at the national and global levels, resulting in a socially and economically inefficient society. However, the extent to which a region can develop successful pathways to opportunity will result in increased social and economic health.
This map displays the spatial pattern of distribution of opportunity by census tract based on Education, Economic & Mobility, and Housing & Neighborhood indicators.

Source: US Census, CSDE, ESRI Business Analyst, and MAGIC. Date: August 31, 2009
Map 2: Comprehensive Opportunity with non-White population overlay

STATE OF CONNECTICUT

This map displays the spatial pattern of distribution of opportunity by census tract based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with non-White population.

Source: US Census, CSDE, ESRI Business Analyst, DECD and MAGIC. Date: August 31, 2009
This map displays the spatial pattern of distribution of opportunity by census tract based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with subsidized housing units.

Source: US Census, CSDE, ESRI Business Analyst, DECD and MAGIC. Date: May 12, 2010
This map displays the spatial pattern of distribution of opportunity by census tract based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with subsidized housing units.

Source: US Census, CSDE, ESRI Business Analyst, DECD and MAGIC. Date: May 12, 2010
Map 11: Comprehensive Opportunity with Home Foreclosure Overlay

STATE OF CONNECTICUT

This map displays the spatial pattern of distribution of opportunity by census tract based on Education, Economic & Mobility, Housing & Neighborhood indicators, overlaid with home foreclosures.

Source: US Census, Federal Reserve, ESRI Business Analyst and MAGIC. Date: May 12, 2010
CT FAIR HOUSING CENTER

The Connecticut Fair Housing Center is a statewide non-profit organization dedicated to ensuring that individual choice, and not discrimination, determines where people live in Connecticut. Because housing discrimination has a disproportionate effect on people with low incomes, we place a particular focus on the intersection of poverty and discrimination.

KIRWAN INSTITUTE

A university-wide interdisciplinary research institute, the Kirwan Institute generates and supports innovative analyses of the dynamics that underlie racial marginality and undermine full and fair democratic practices in the United States and throughout the global community. Its work informs policies and practices to produce equitable change.