

What is Rent Burden? Housing Instability and Hyper-Segregation in Central New York

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An Anti-Poverty Project: *What is Rent Burden?* is the second report released by *PEACE, Inc.* and **Ocesa B. Keaton LMSW, Executive Director of *Greater Syracuse H.O.P.E.*** Throughout the series, we will explore different dimensions of an issue that affects all Central New Yorkers, **Poverty**. With the series, our intention is to unpack and make accessible topics that are frequently discussed but perhaps not well understood, to engage/inform *People*, build *Coalitions*, and advance *Polices* for change. (Greater Syracuse H.O.P.E.)

Our last paper -*What is Redlining? What is Urban Renewal? Inequality and Resistance in Mid-Century Syracuse*- established how *Redlining* and *Urban Renewal* made access to property both race-based and unequal. It established how government policies created *Structures* of discrimination and disinvestment as well as led to the destruction of the 15th Ward and its Black Community in the 1960s. Last, the work established that those most victimized by structural inequality are also its most active, effective opponents. It remains so today.

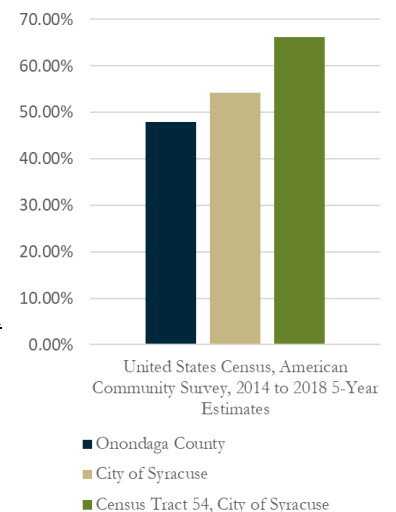
Introduction: Watch or read the news, and one will see how matters of housing and rent are pressing issues faced in our COVID-19 crisis. Housing is not a new problem for Syracuse and Central New York. It has been researched extensively by not only *PEACE, Inc.* and *Greater Syracuse H.O.P.E.* but also *NYCLU*, *CNYVitals*, *CNY Fair Housing*, *Volunteer Lawyer's Project of Onondaga County*, and *the Syracuse Tenants' Union*, among others. This essay wishes to build from such expertise to ask **What is Rent Burden?** On the surface, it would appear to be a simple question. Yet like the pulling of a thread on a sweater, a focus on *Rent Burden* can unravel wider structural problems associated with wealth, race, and place. Like *Redlining* and *Urban Renewal*, in order to combat *Rent Burden*, one needs to understand how it connects to national, regional, and local housing trends, to race, inequality, and advocacy. Specifically, we will 1) discuss *Rent Burden* and its effects on those in poverty, 2) explore the history of *Rent Burden* related to exclusionary zoning, and 3) provide some resources for better understanding *Rent Burden* and the basic needs issues associated with it in Central New York.

In America, a lack of affordable housing is a growing concern that disproportionately impacts low-income families and minority-led households. 75% of low-income families pay 30% or more of their income for housing costs, thus making them rent burdened. For every 100 of the lowest income families in the United States, there are on average only 37 affordable rental units available on the market (The GAP). A 2014 report from *the Joint Center for Housing Studies* found that Black and Hispanic households are almost twice as likely as white households to lack housing security. According to the *2017 American Community Survey*, 56.3% of African Americans who are renters spend 30% or more of their household income on rent.

A Rent Burdened Individual often lacks adequate resources and money to cover not only rent but also other critical expenses such as healthcare, groceries, and childcare. Furthermore, rent burdened individuals are more prone to experience a financial deficit difficult to overcome. As a result, rent burdened individuals are frequently a financial misstep away from eviction. Once an individual or family experiences eviction, they are more likely to fall deeper into financial crisis, thus creating a vicious cycle.

Rent Burden illustrates broader systematic issues that create rippling effects for individuals and their families. One is the negative impact of housing instability on education and childhood development. For example, *Greater Syracuse H.O.P.E.* has previously outlined how 20% of children under the age of 17 have moved at least once in Syracuse. The local absenteeism rate for middle school students was 35% for Black students and 53% for Latino students during the 2016-2017 school year. The research also found that the cohort of students moved at least once during the academic year and resided in neighborhoods where 57% of local residents were rent burdened. (Greater Syracuse)

Renters who spend 30% or more of Household Income on Rent in Central New York



To learn more about this collaborative project as well as to access past releases, visit *PEACE, Inc.*'s Public Research and Reports webpage at <https://www.peace-caa.org/about-us/public-research-and-reports/>



Mental Health issues including daily stress, anxiety, and depression are often cited effects of *Housing Instability* as well. Such has been reported by PEACE, Inc.’s Head Start Staff since August. When surveyed how “housing issues have affected their clients,” a family worker noted, “Some of the parents are unable to pay rent due to finances going to childcare, so that is affecting their mental health.” Another home visitor noted how a number of her parents are “Worrying about losing their homes because they can’t pay rent or mortgage- they did not have to pay for a few months, now it’s all due.” Even eviction moratoriums have been reported to “cause anxiety- not knowing what’s to come.” (PEACE, Inc., Unreleased Training Documents)

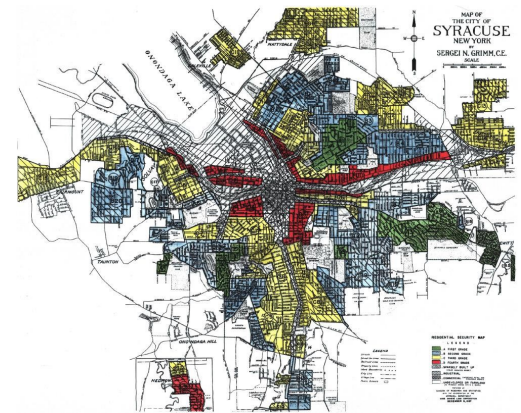
Indeed, the **onset of COVID-19** has worsened the plights of those considered housing vulnerable. In *Greater Syracuse H.O.P.E.’s COVID-19 Experience Survey*, 28% of the respondents reported struggling to pay their rent on time because of COVID-19. Furthermore, 27% of survey respondents stated that they feared eviction. In its *COVID-19 Community Needs Chronicle and Assessment* from June, PEACE, Inc. surveyed nearly 230 clients, with 24% of respondents stating that they lacked “enough money to meet their needs and to pay their bills on time.” (PEACE, Inc.) In recent months as well, Community Needs Assessment Surveys collected through the *Central New York Community Foundation* have revealed steady increases among those who lack “Long-term Housing that They can Afford.” (See Table on Page 4 of this Report)

Central New York’s lack of affordable housing is a primary driver of concentrated poverty and **Hyper-segregation**, the latter idea described in a recent *CNY Fair Housing* analysis. Simply put, *hyper-segregation* is the confining of similar racial and ethnic groups to certain neighborhoods. When coupled with chronic disinvestment, *hyper-segregation* impedes an individual’s ability to gain safe and affordable housing as well as financial stability.

Last month’s report about *Redlining, Urban Renewal*, and the destruction of the 15th Ward revealed how the legal policies of the past have helped to make Syracuse the ninth most segregated city in the United States at present. The *Fair Housing Act* of 1968 did overturn policies of housing discrimination based on race, color, national origin, religion, gender, ability, and familial status. Still, income-based forms of discrimination remained legal and increasingly popular.

Economic forms of **Exclusionary Zoning** have traditionally been linked to suburbs. It is here where minimum-size and single-residency lot requirements were accompanied by expensive building codes. These actions helped escalate property values and limit the building of multi-family rental units. They are compounded by Onondaga County having the seventh worst racial income gap among the nation’s aging industrial cities. (Berube) In other words, most of the city’s minority-led families lack the income to “migrate” to the suburbs and the better schools, jobs, and homes found there. Central New York has also seen *NIMBY (Not In My BackYard)* arguments about new and “unwanted” elements increasing crime and negatively impacting property values. For *The Century Foundation*, “the class-based discrimination embodied in today’s exclusionary zoning is, in its outcome, de facto racial discrimination” (i.e. existing in reality). (Rigsby)

In American cities, attracting new residents and increasing tax bases through luxury housing projects have intensified *hyper-segregation, concentrated poverty*, and *exclusionary zoning* practices. Similar concerns over equitable and affordable housing have shaped debates around *ReZone Syracuse*, the city’s attempt to update zoning ordinances and pursue a comprehensive development plan. According to *The New York State Civil Liberties Union (NYCLU)*, projects such as *ReZone* and the replacing of the *I-81 viaduct* can and should be informed by racial equity planning and initiatives. Through this lens, re-zoning can spur affordable housing in previously exclusionary zoned spaces and overcome the past “in high opportunity areas in an effort to deconcentrate poverty and desegregate our community.” (NYCLU)



A 1937 Map of “Redlined” Syracuse by the *Home-owners’ Loan Corporation* (Mapping Inequality).

A Local, State, and National Problem: Racial Income Gaps among Older Industrial Cities				
County (Largest City)	Median Household Income, 2016			
	Overall \$	Whites \$	People of Color \$	Gap %
Essex, NJ (Newark)	54,277	100,105	41,735	142
Jefferson, TX (Beaumont)	45,390	67,754	30,672	121
Erie, NY (Buffalo)	54,246	61,847	29,761	108
Hampden, MA (Springfield)	51,544	63,676	31,463	102
Monroe, NY (Rochester)	54,492	62,464	30,893	102
Racine, WIS (Racine)	55,706	62,368	31,233	100
Onondaga, NY (Syracuse)	56,991	63,414	33,081	92
Peoria, IL (Peoria)	51,975	58,620	31,795	84
Balt. City, MD (Baltimore)	47,350	72,540	39,488	84
Hamilton, OH (Cincinnati)	53,229	63,616	35,016	82

Source: Brookings Institute Analysis of 2016 American Community Survey 1-Year Estimates

Rent Burden. Concentrated Poverty. Hyper-Segregation. Exclusionary Zoning. Suburban/Urban divides are difficult complicated concepts.

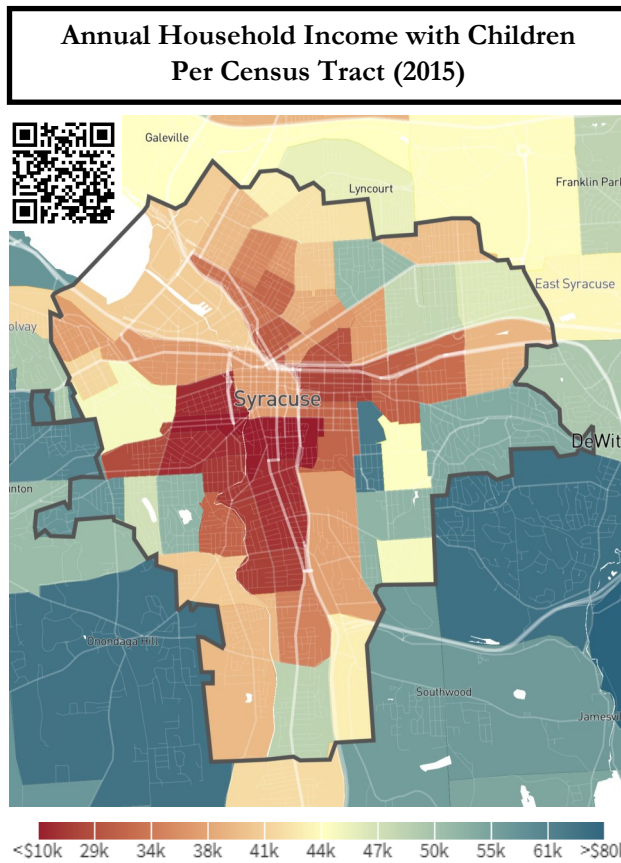
What might these effects “look like?”

Developed by the *United States Census Bureau* and *Harvard University*, **The Opportunity Atlas** provides a platform to research and to map a range of socioeconomic factors within one’s community. For our current discussion, we identified 1) Annual Household

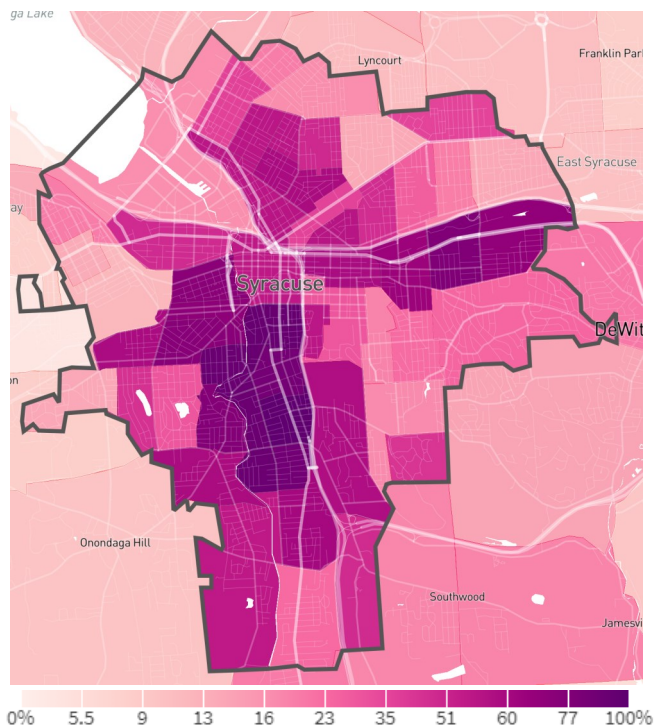
Income with Children (2015) and 2) Percentage Non-White (2010), and 3) Median Monthly Rent (2016) per Census Tract respectively. While updated statistics are available elsewhere online, we felt it was important to use a tool that is easy to access and to understand. Find your own neighborhood and try it out yourself via the adjacent QR Code and/or

www.opportunityatlas.org.

Right: Note the income discrepancies between many of the city’s census tracts and those of the suburbs, an argument raised by Syracuse-based protest movements and this paper. Troubling as well are those red and bright orange census tracts within the city wherein average annual household incomes are less than \$41,000. Note how the most impoverished census tracts are concentrated around red– and yellow-lined neighborhoods. For a specific example, the median household income with children in Syracuse is \$44,000, the median in Census Tract 54 is \$20,000.

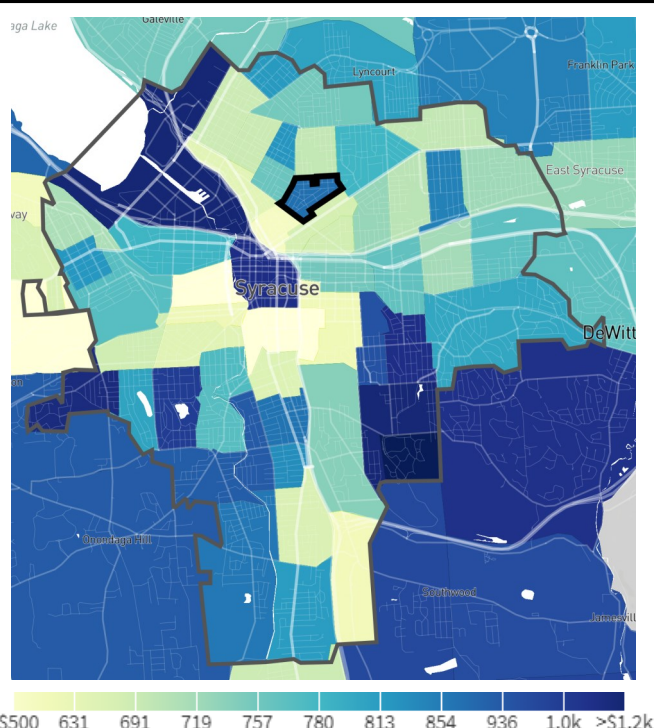


% of Non-White Residents Per Census Tract (2010)



Above: 61% of Syracuse’s population was non-white in 2010. Note the concentration of non-white populations 1) within Syracuse and 2) within city Census Tracts that have the lowest median annual Household Income. Census Tract 54 was 94% non-white.

Median Monthly Income Per Census Tract (2016)



Above: Median Monthly Rent in Syracuse was \$781. It is even higher (\$852) in Census Tract 54 where low-income, non-white city residents are concentrated. Moreover, the tract’s aged and substandard housing have consistently led to the city’s highest rates of child lead poisoning and asthma.

Do You Have Long-Term Housing that You Can Afford (2020)?

Month	Number Surveyed	% No	% Yes
September	67	26.73	73.27
August	143	21.43	78.57
July	300	20.42	79.58
June	385	14.44	85.56
May	392	12.11	87.89
April	198	13.91	86.09
March	204	13.92	86.08

Source: Community Needs Assessment Surveys Collected Through the Central New York Community Foundation

FOOTNOTES AND SOURCES

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Conclusion: Finances. Mental Health. Education. Family. These are just some of the many issues linked to **Rent Burden**. Still, the burdens of rent during our present COVID-19 crisis are not new. They have roots in *Redlining*. In *Urban Renewal*. In *White Flight*. They have roots in zoning. *Rent Burden* is not simply an urban crisis of concentrated poverty and hyper-segregation to be challenged and resolved by city inhabitants alone. *Rent Burden* raises a wider, moral imperative for white city and suburban residents alike. It highlights long-standing structural inequalities around race, access, and wealth in the region that must be resolved for progress to be made.

Next issue, we tackle matters of **Work**.

Additional Readings: The work of *CNY Fair Housing*, the *Syracuse Tenants Union*, and *NYCLU* has been featured throughout this month's report. Additionally, the *Central New York Community Foundation* (CNYCF) and its *CNYVitals* blog recently began a series about evictions and how it "contributes to the health of CNY," especially during the COVID-19 pandemic (Community Foundation). Regarding exclusionary zoning and other urban planning matters in Central New York, the blog *In the Salt City* provides critical analysis.

About the Authors: Todd Goehle is Planning/Community Engagement Manager at PEACE, Inc. and previously a SUNY Award Winning Lecturer of History and Humanities. Ocesa B. Keaton is Executive Director of both Greater Syracuse H.O.P.E. and OBK Strategic Engagement Strategies as well as a Licensed Social Worker. To learn more about the project, reach out to Community.Engagement@peace-caa.org.



GREATER SYRACUSE

