

## Evidence of 1930's Redlining in 1990 and 2000: Comparing an "A" Area with a "D" Area

Evidence of the continued impact of the 1930's redlining is revealed in the data from the Censuses in 1990 and 2000, demonstrating that housing patterns that are reinforced by rules and regulations are hard to reverse.

**Tract 1 in Mission Hills** was designated "A" and "B" (green and blue) in the 1930's Residential Security Mapping. In 2000 that tract was in the 99<sup>th</sup> percentile in San Diego County on relative share of white population with 91% of the resident population classified as white. It was above the 95<sup>th</sup> percentile in the median value of the house (\$581,000). In 1990 tract 1 was at relative high levels within the distribution of these characteristics in San Diego census tracts.

**Tract 48 in Logan Heights** was designated "D" (red) in the 1930's Residential Security Mapping. In 2000 that tract was below the 5<sup>th</sup> percentile in relative share of white population with only 3% of the resident population classified as white. It was below the 5<sup>th</sup> percentile in median value of the house (\$98,000). In 1990 tract 48 was at the same relative values for distribution of these key characteristics among San Diego census tracts.

Other characteristics that can be used to compare the outcomes of the restricted availability of mortgage funds to homeowners in these areas include the relative shares of black and hispanic populations, the relative share of owner-occupied populations and the median year in which homes were built. Of interest here is that in tract 48 (Logan Heights), the median year for building a house dropped between 1990 and 2000, indicating that newer housing was being destroyed and older housing was being retained. In tract 1 (Mission Hills) the median year remained the same, indicating maintenance of existing housing.

The relative distribution of percentage black and hispanic populations is the reverse between Mission Hills and Logan Heights, a corollary of the relative distribution of the white population. The 1930's description of the Logan Heights area indicated that it was already perceived as home to Mexican-Americans, blacks and low-class whites.

The relative shares of owner-occupied homes also reflects the bias in granting home mortgages in the areas. Mission Hills is above the 50<sup>th</sup> percentile in home ownership while Logan Heights is below the 50<sup>th</sup> percentile. The actual shares of 86% and 20% respectively tell an even more compelling story.

The relative comparisons hold for 1990, except that the age of the home was not as low, reflecting the high level of building activity in San Diego County between 1990 and 2000, which raised the median year built for the county as a whole by 3 years.

A complete table with the values for both tracts and San Diego County is on the reverse.

<b>Comparing Mission Hills and Logan Heights, 1990 and 2000</b>					
	Mission Hills (1)		Logan Heights (48)		San Diego County
	Index	Value	Index	Value	Medians
<b>1990 Census</b>					
Percent White Population	6	91%	2	4%	67%
Percent Black Population	4	1%	5	10%	2%
Percent Hispanic Population	4	6%	7	84%	12%
Percent Owner-occupied	5	84%	4	18%	54%
Median Year House Built	2	1939	4	1952	1970
Median Value of Home	7	\$460,900	2	\$73,300	\$170,400
<b>2000 Census</b>					
Percent White Population	8	91%	2	3%	62%
Percent Black Population	3	0%	5	6%	3%
Percent Hispanic Population	4	8%	8	90%	17%
Percent Owner-occupied	5	86%	4	20%	62%
Median Year House Built	1	1939	2	1948	1973
Median Value of Home	7	\$581,000	2	\$98,000	\$201,900
<b>1990-2000 Change</b>					
Median Value	6	\$120,100	4	\$24,700	\$41,000
Percent Owner-Occupied	5	2%	5	1%	5%

The values assigned to the index were:

- 1 in the first percentile of the county's tracts
- 2 from the first percentile to the fifth percentile of the county's tracts
- 3 from the fifth percentile to the tenth percentile of the county's tracts
- 4 from the tenth percentile to the fiftieth percentile of the county's tracts
- 5 from the fiftieth percentile to ninetieth percentile of the county's tracts
- 6 from the ninetieth percentile to the nine-fifth percentile of the county's tracts
- 7 from the nine-fifth percentile to the ninety-ninth percentile of the county's tracts
- 8 in the ninety-ninth percentile of the county's tracts.