

# HOUSING AND RACE IN ARLINGTON, MA

Presentation by  
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July 7, 2020

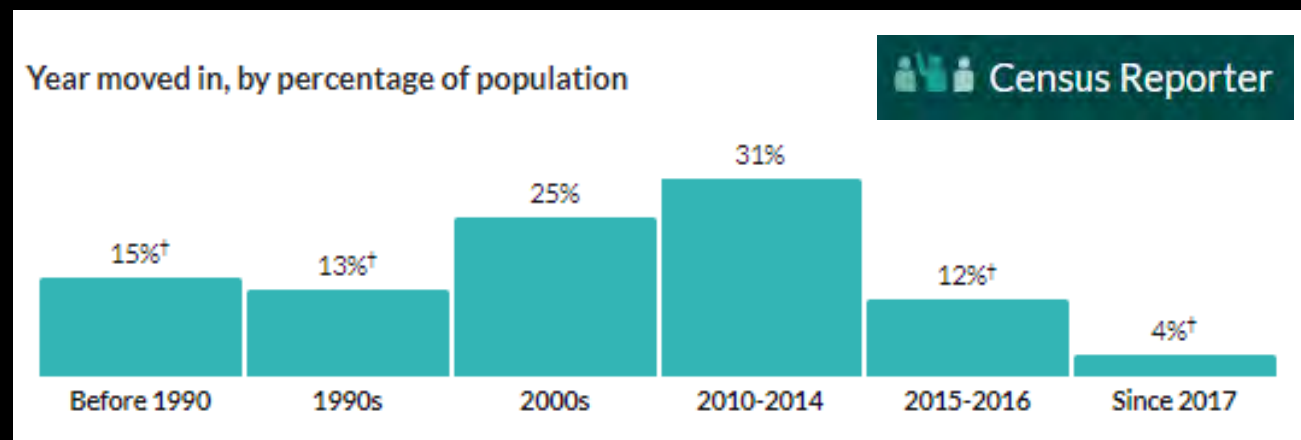
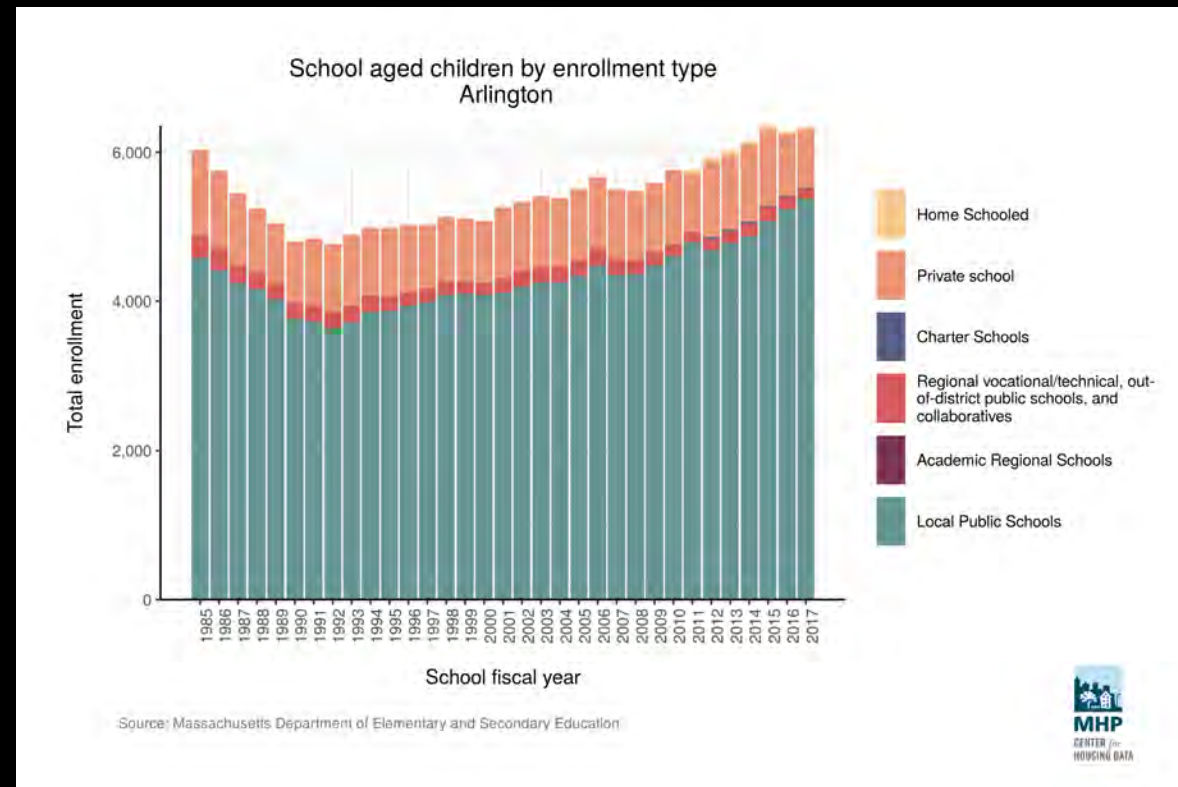
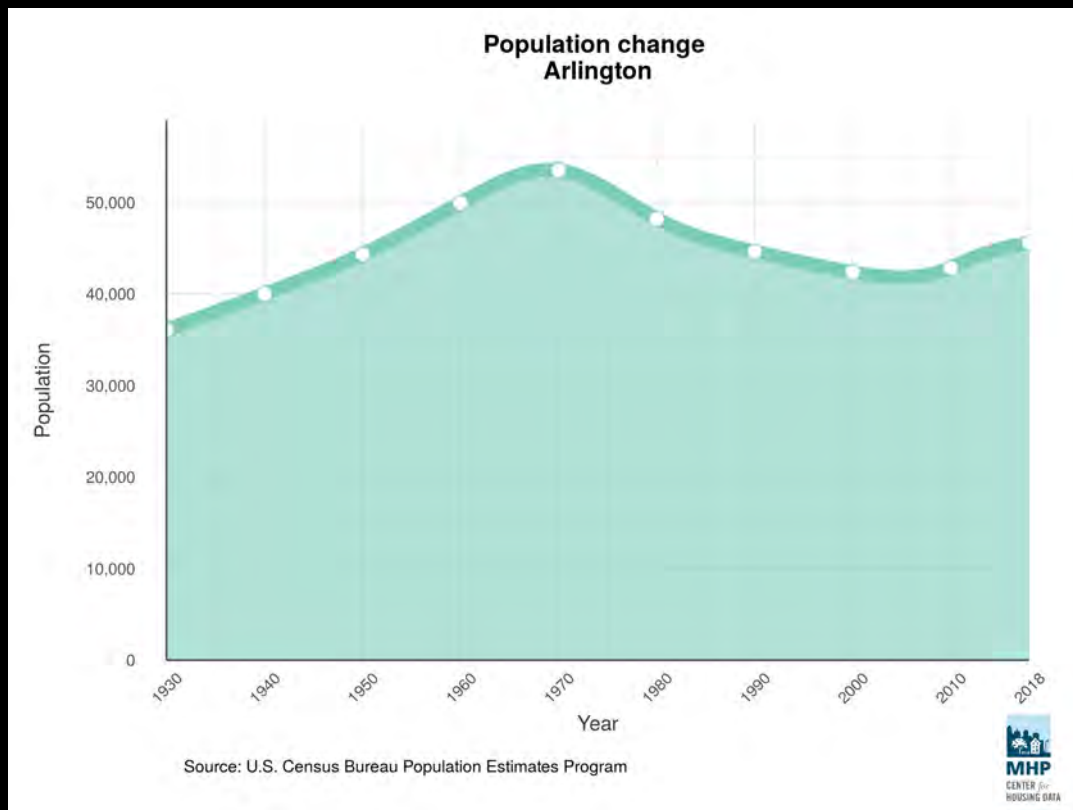
# SELF REFLECTION

- When did I or my family move to Arlington? What brought me/us here?
- What do I know about the neighborhoods of Arlington and surrounding communities?
- What are their physical characteristics?
- Do neighborhoods vary with regards to income, racial makeup, or with regards to other social and economic characteristics?
- Are there stereotypes or realities I've heard about these different places?

# SELF REFLECTION

- How does what I know about Arlington match up with the data?
- How did Arlington come to be?
- What does all of this have to do with race?
- What does it mean to be a community?
- What does it mean to feel like you belong in the community where you live?

# POPULATION CHANGE



<http://www.mhp.net/datatown>

<https://censusreporter.org/profiles/06000US2501701605-arlington-town-middlesex-county-ma/>

# INCOME AND HOUSING TENURE

**\$107,085**

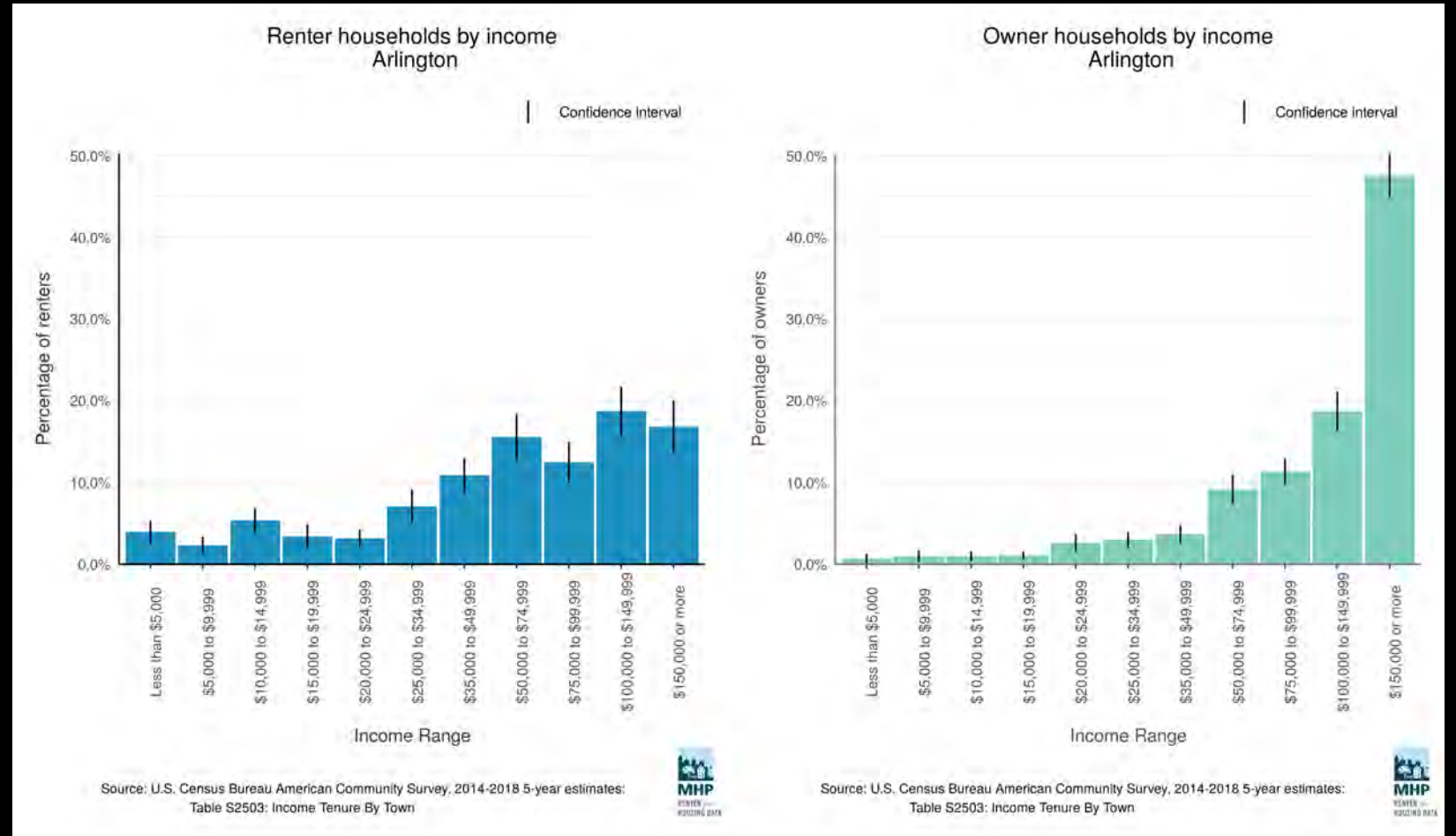
Median Household Income  
ACS 2018 5-Year Estimate

**\$609,800**

Median value of  
owner-occupied housing units  
ACS 2018 5-Year Estimate

**59%/41%**

Owner-occupied/Renter-occupied  
ACS 2018 5-Year Estimate



<http://www.mhp.net/datatown>

<https://censusreporter.org/profiles/06000US2501701605-arlington-town-middlesex-county-ma/>

# INCOME ELIGIBILITY FOR AFFORDABLE HOUSING IN ARLINGTON

<https://www.arlingtonma.gov/departments/planning-community-development/affordable-housing-in-arlington>

Average Household Size: **2.5**

Median Household Income for the Boston-Cambridge-Newton MA-NH Metro Area: **\$88,711**

MA Median Household Income: **\$79,835**

<https://censusreporter.org/profiles/31000US14460-boston-cambridge-newton-ma-nh-metro-area/>

Arlington Subsidized Housing Inventory: **5.6%**  
(low per 40B)

[https://www.mass.gov/files/documents/2017/10/10/shiinventory\\_0.pdf](https://www.mass.gov/files/documents/2017/10/10/shiinventory_0.pdf)

## Rental Housing through the Housing Corporation of Arlington (2020)

<u>Household Size</u>	<u>Income</u>	<u>Household Size</u>	<u>Income</u>
1	\$53,760	5	\$82,920
2	\$61,440	6	\$89,040
3	\$69,120	7	\$95,160
4	\$71,400	8	\$101,340

## First Time Home Buyer and other Rental Housing

<u>Household Size</u>	<u>Income</u>	<u>Household Size</u>	<u>Income</u>
1	\$67,400	5	\$103,950
2	\$77,000	6	\$111,650
3	\$86,650	7	\$119,350
4	\$96,250	8	\$127,050

# DIVERSITY

RACE & ETHNICITY, FOREIGN BORN, LANGUAGE

76.5%

White Non-Hispanic Population

Census Quickfacts 2019 population estimates

19.5%

Foreign Born Population

Census Quickfacts ACS 2018 5-Year Estimates

22%

Speak Language Other Than  
English at Home

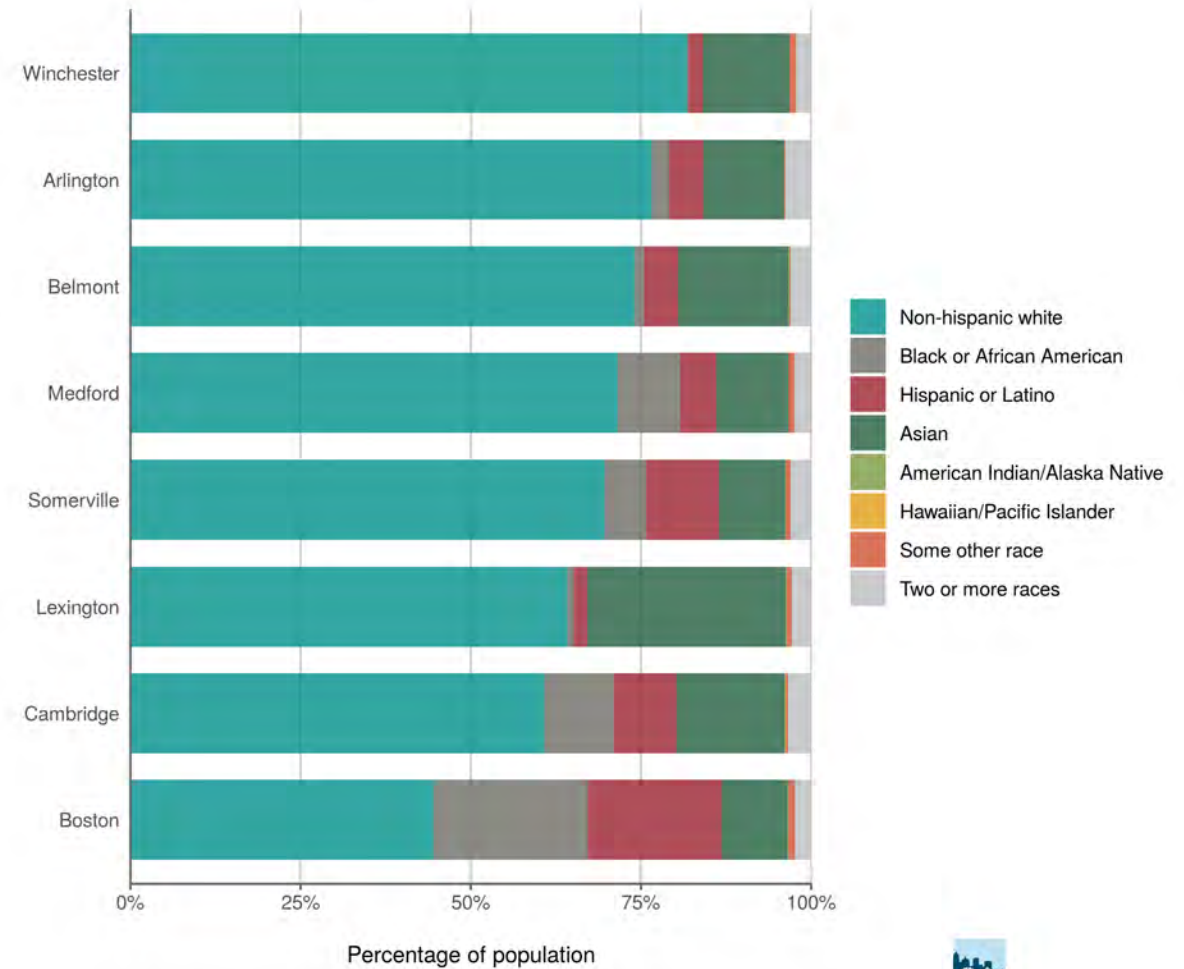
Age 5+ Years-Old

Census Quickfacts ACS 2018 5-Year Estimates

<http://www.mhp.net/datatown>

<https://www.census.gov/quickfacts/fact/table/arlingtontownmiddlesexcountymassachusetts/PST045219>

## Race & ethnicity

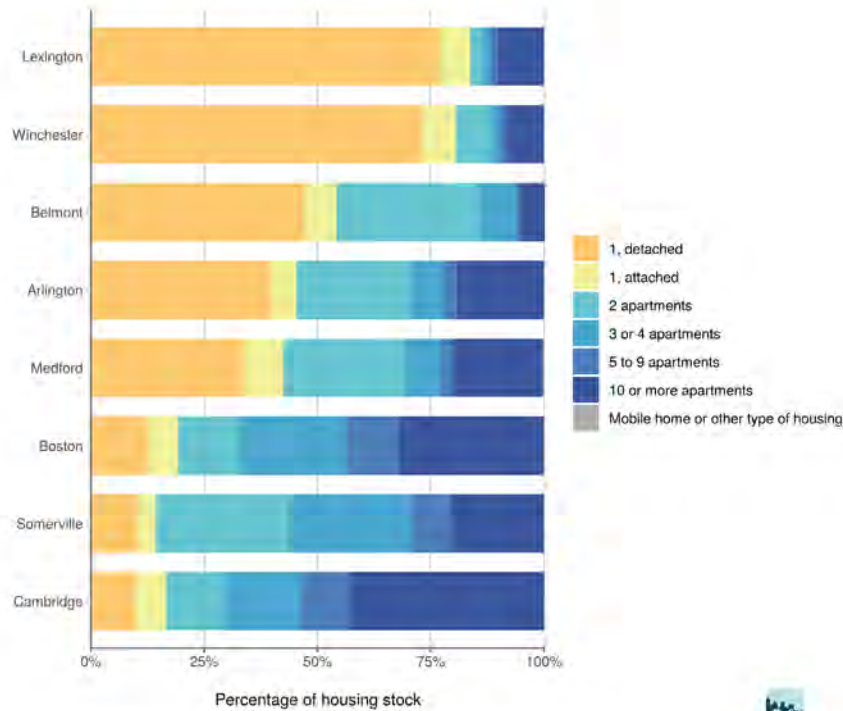


Source: U.S. Census Bureau American Community Survey, 2014-2018 5-year estimates.  
Table DP05: ACS Demographic and Housing Estimates



# ZONING AND HOUSING TYPES

Housing units by structure type



Source: U.S. Census Bureau American Community Survey, 2014-2018 5-year estimates.  
Table S2904: Physical Housing Characteristics for Occupied Housing Units

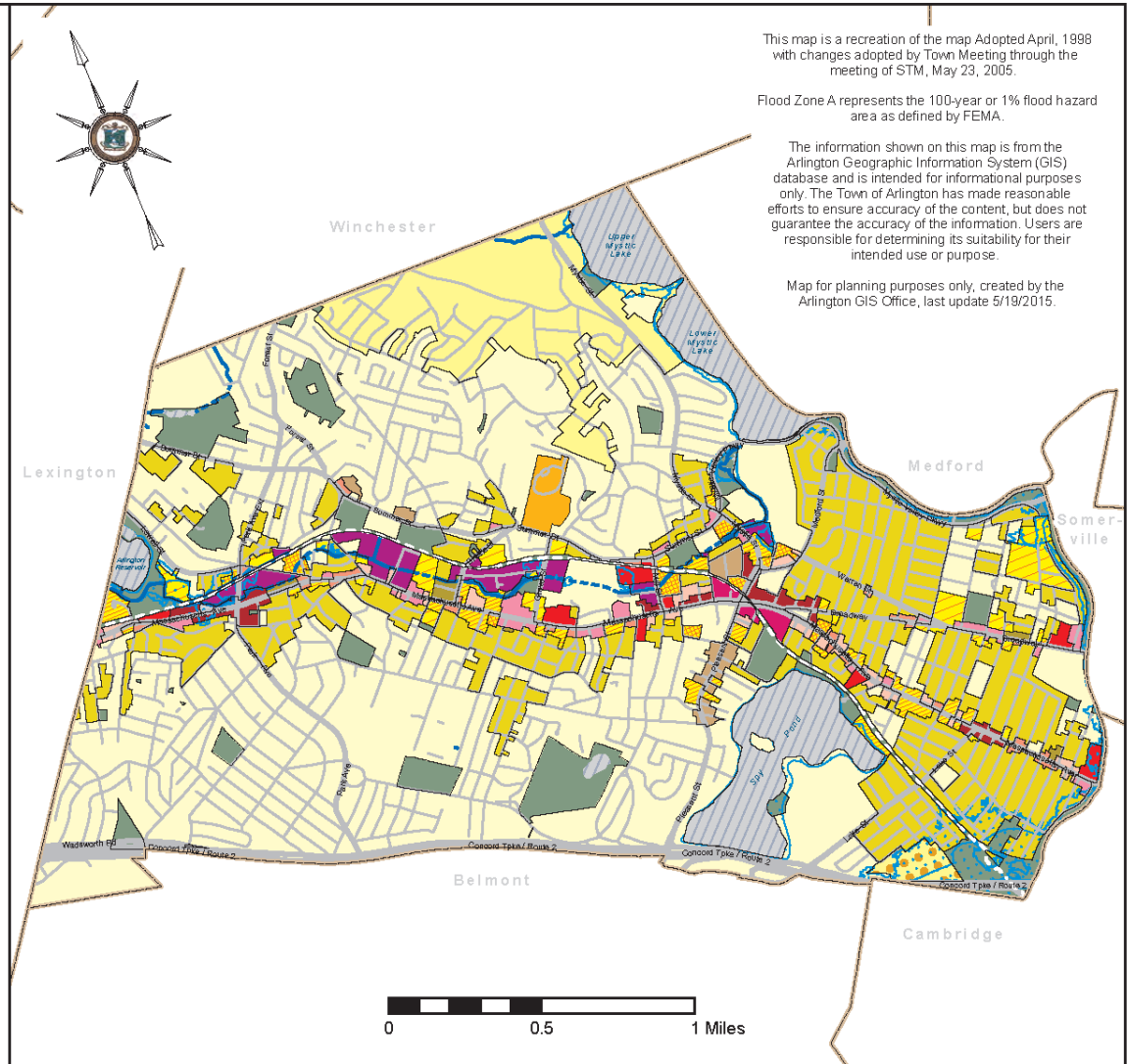


## Zoning Map of the Town of Arlington, MA

### LEGEND

- Zoning Districts**
- B1: Neighborhood Office
  - B2: Neighborhood Business
  - B2A: Major Business
  - B3: Village Business
  - B4: Vehicular Oriented Business
  - B5: Central Business
  - I: Industrial
  - MU: Multi-Use
  - OS: Open Space
  - PUD: Planned Unit Development
  - R0: Large Lot Single Family
  - R1: Single Family
  - R2: Two Family
  - R3: Three Family
  - R4: Town House
  - R5: Apartments Low Density
  - R6: Apartments Med Density
  - R7: Apartments High Density
  - T: Transportation
- Other Features:**
- Flood Zone A (FEMA)
  - Water Body
  - Brook / Stream (surface)
  - Brook / Stream (subsurface)
  - Town Boundary
  - Minuteman Bikeway

For a more detailed map, visit the  
Town of Arlington website:  
[www.arlingtonma.gov/maps](http://www.arlingtonma.gov/maps)  
Poster sized maps are available  
at Town Hall.



This map is a recreation of the map Adopted April, 1998 with changes adopted by Town Meeting through the meeting of STM, May 23, 2005.

Flood Zone A represents the 100-year or 1% flood hazard area as defined by FEMA.

The information shown on this map is from the Arlington Geographic Information System (GIS) database and is intended for informational purposes only. The Town of Arlington has made reasonable efforts to ensure accuracy of the content, but does not guarantee the accuracy of the information. Users are responsible for determining its suitability for their intended use or purpose.

Map for planning purposes only, created by the Arlington GIS Office, last update 5/19/2015.

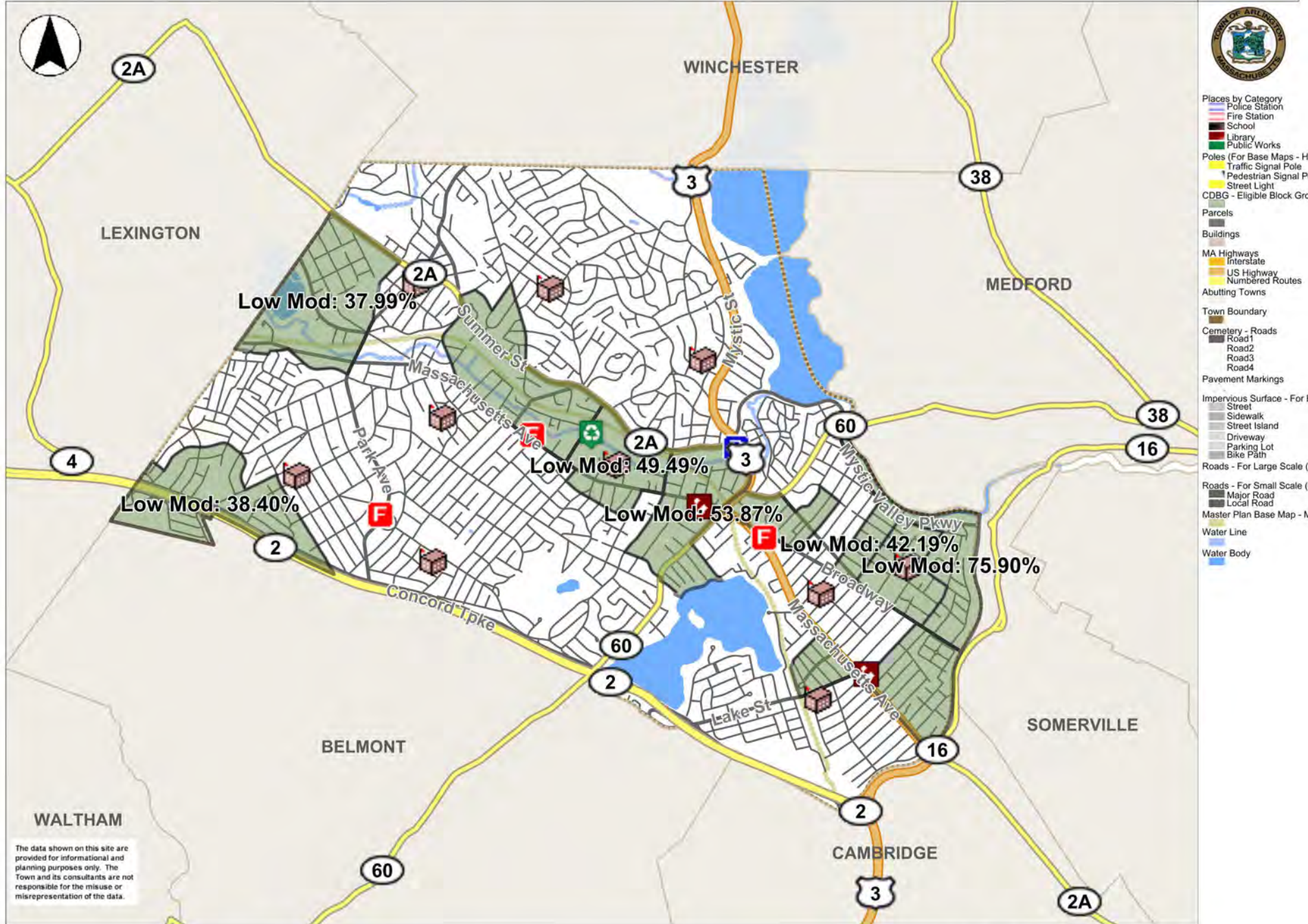
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<http://www.mhp.net/datatown>

<https://www.arlingtonma.gov/home/showdocument?id=20427>



# CDBG-ELIGIBLE BLOCK GROUPS



Town of Arlington, MA

<https://www.mapsonline.net/arlingtonma/index.html>

The data shown on this site are provided for informational and planning purposes only. The Town and its consultants are not responsible for the misuse or misrepresentation of the data.

# 1938 “RESIDENTIAL SECURITY MAPS” FOR HOME OWNERS’ LOAN CORPORATION

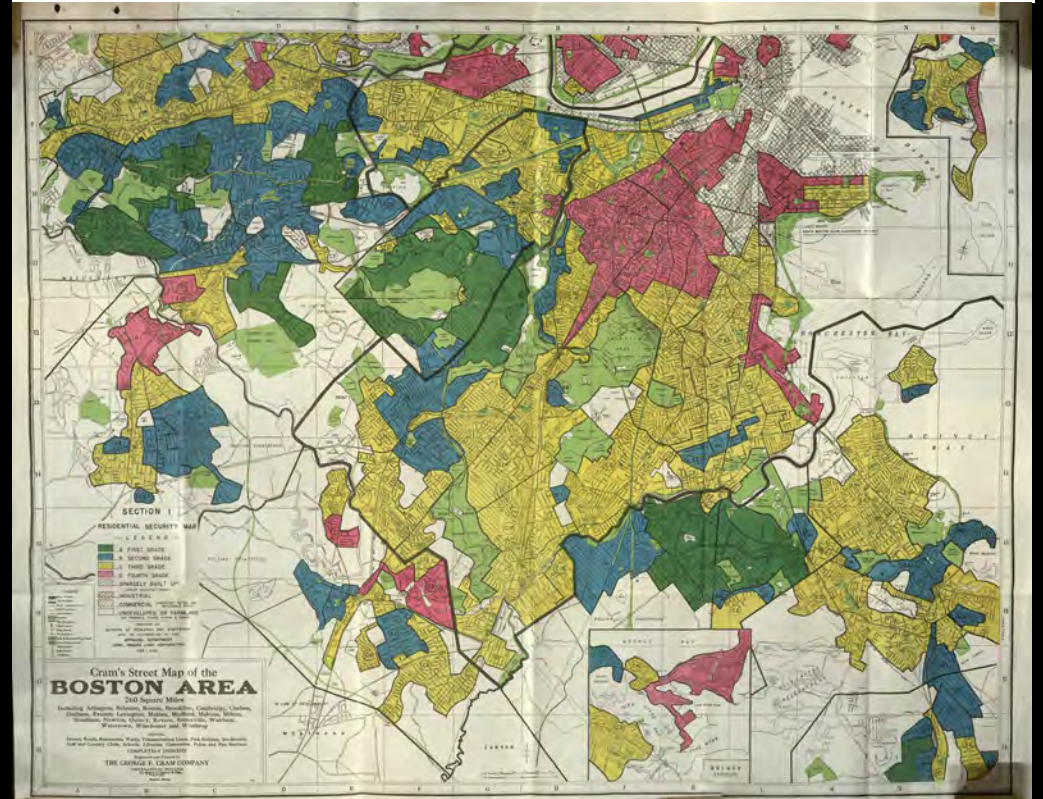
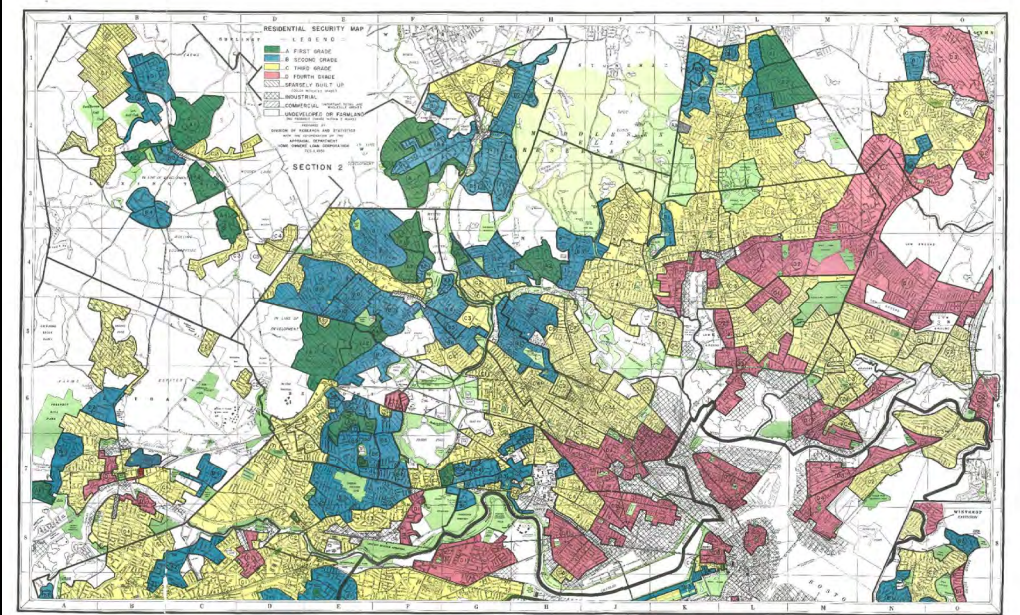
Maps for Boston Area. Check out <https://dsl.richmond.edu/panorama/redlining/> for interactive maps and downloads.

A/Green = Best/hot spots, considered safe investments

B/Blue = Considered still desirable

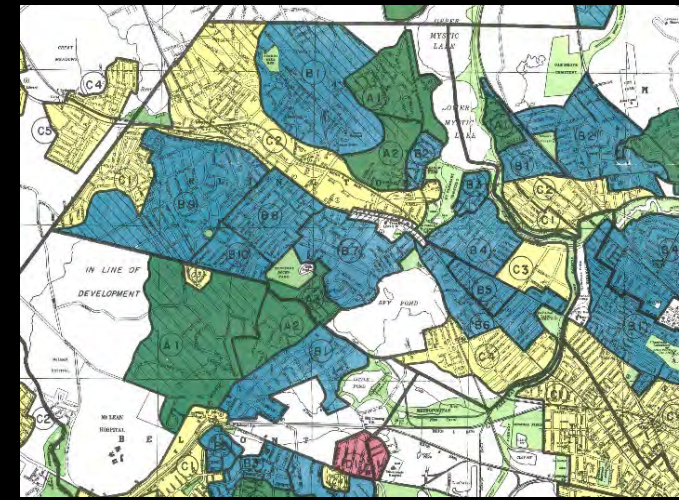
C/Yellow = Considered declining, with infiltration of lower grade populations

D/Red = Considered hazardous, do not loan, undesirable population or infiltration of it



# 1938 "RESIDENTIAL SECURITY MAPS" — SAMPLING OF COMMENTS

<https://dsl.richmond.edu/panorama/redlining/>



Selections from the Area Descriptions

**D5**

The neighborhood is considered to be "tough" and juvenile delinquency is a definite problem. (Clarifying Remarks)

**C11**

Market limited to Jewish buyers (Area Characteristics)

**D7**

Area becomes less desirable north of Dover St. with Orientals concentrated in this spot. (Clarifying Remarks)

**B8**

Threatening Jewish infiltration into area. (Clarifying Remarks)

**BOSTON**

Selections from the Area Descriptions

**C4**

A few negro families have moved in on Dame St. and threaten to spread. (Clarifying Remarks)

**C2**

Foreign concentrated at western end and negro in central part. Negro is good class occupant. (Clarifying Remarks)

**B2**

Harvard University owns a street of small apartments called Holden Green which are available only to married Harvard students. (Clarifying Remarks)

**CAMBRIDGE**

Selections from the Area Descriptions

**B3**

An excellent parochial school nearby is holding up the entire area. Home ownership is changing very slowly. (Clarifying Remarks)

**B6**

Foreign infiltration will come in the next five years from the adjoining third grade area. (Clarifying Remarks)

**A2**

There is a large farm in the center of this section which is open for development when land prices improve. (Clarifying Remarks)

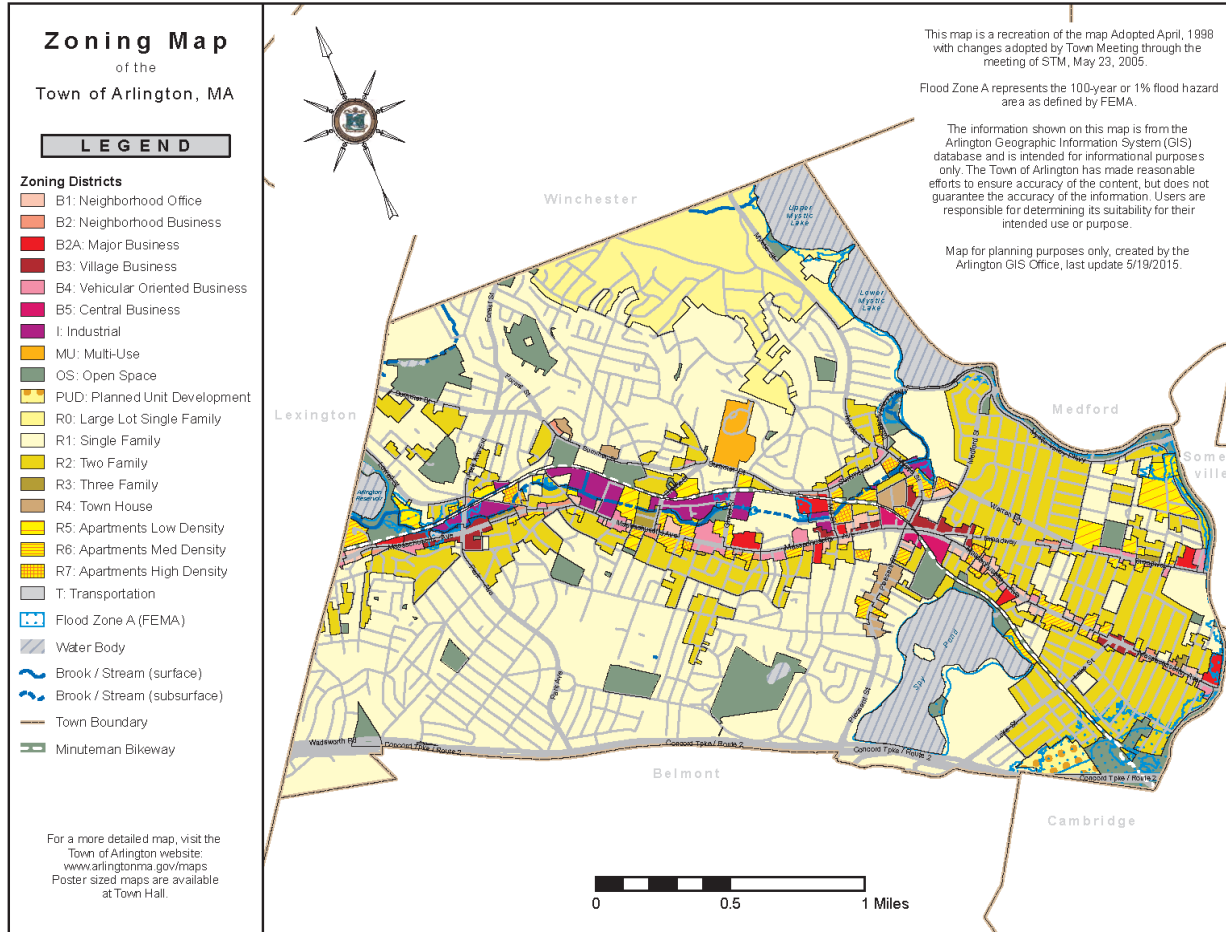
**ARLINGTON**

# PATTERNS

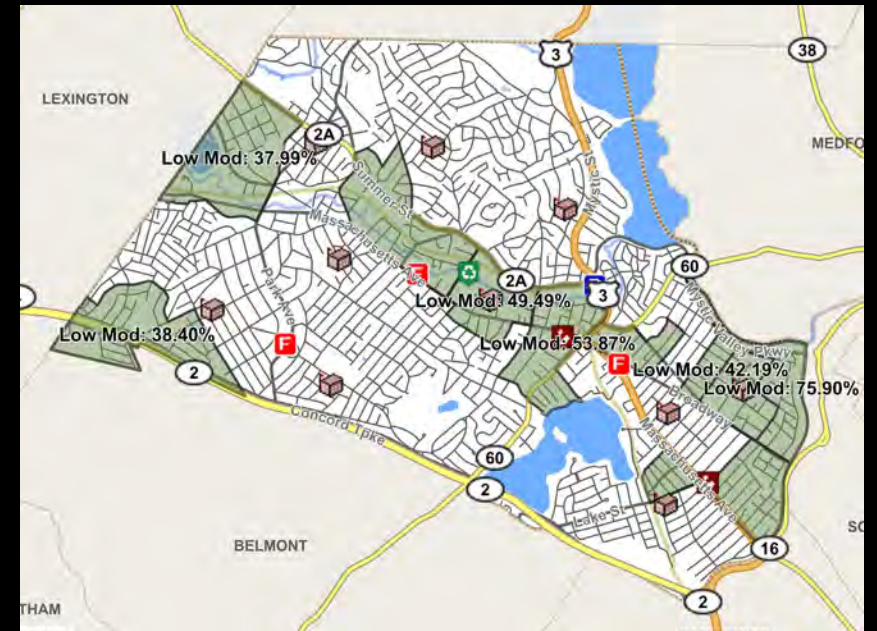
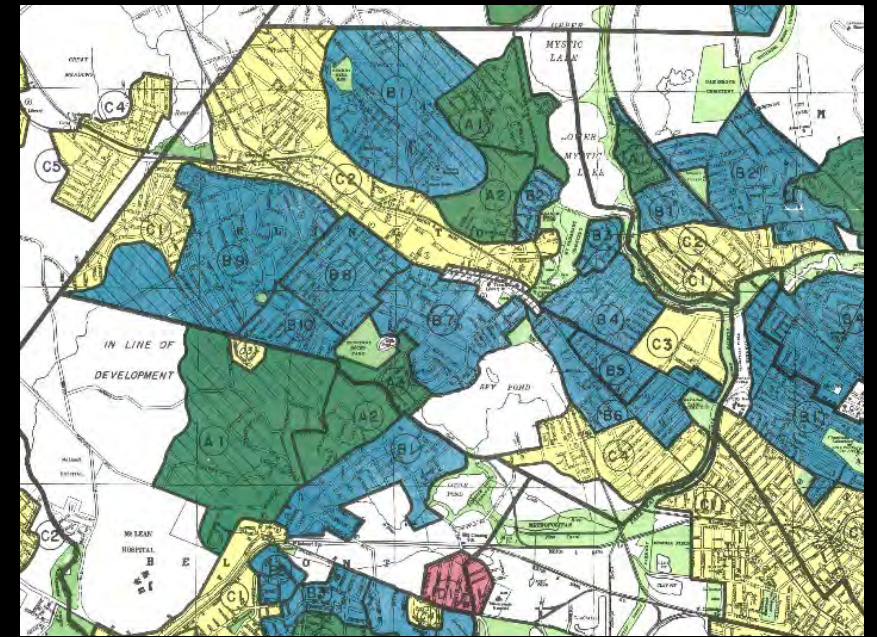
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<https://dsl.richmond.edu/panorama/redlining/>

<https://www.mapsonline.net/arlingtonma/index.html>



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# RACIAL COVENANTS

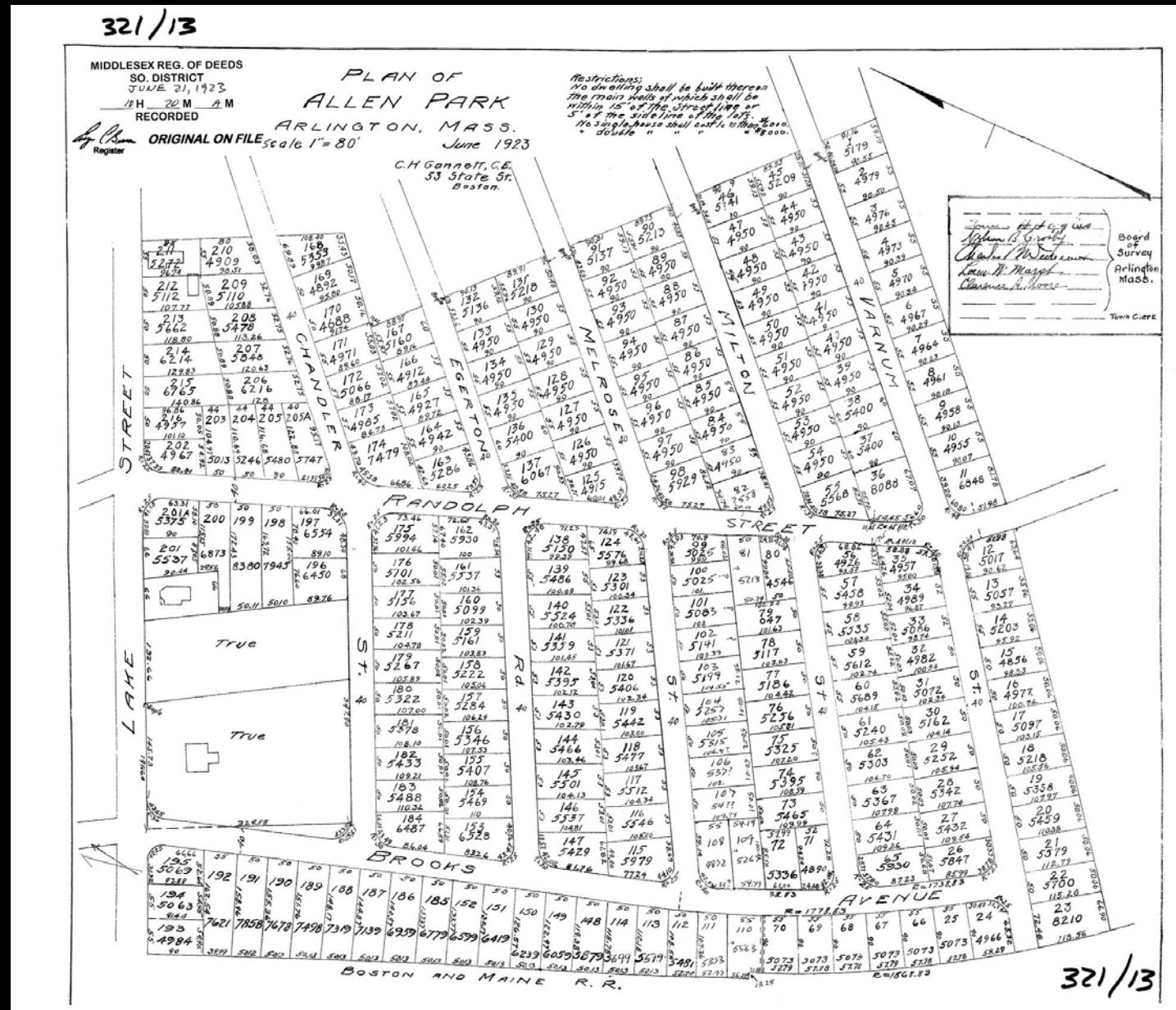
Recently, an Arlington resident was doing research on his property and neighborhood and came across this 1923 racially restrictive covenant.

said lots. No sale or lease of any of said lots shall be made to colored people, nor any dwelling erected on any of said lots be sold to or occupied by colored people. No dwelling house shall be erected on any of said

uring fifty five (55) feet; Southeasterly by lot numbered 47 as shown on said plan, ninety (90) feet; Northeasterly by lot numbered 45 and a portion of lot 44 as shown on said plan, fifty nine and 13/100 (59.13) feet; Containing according to said plan 5141 square feet. This conveyance is made subject to the taxes for the year 1923, and subject also to the following restrictions: Only one dwelling for the use and occupancy of not more than two families shall be erected on each of said lots, except that a private garage for the accommodation of not more than two automobiles may be built upon each of said lots, but the word automobile shall not mean trucks. No building erected on said lots shall be constructed with a flat roof or one similar thereto. The front wall of all dwelling houses shall not be placed within fifteen (15) feet of the Street lines, nor a private garage within fifty (50) feet of the Street, upon which the house on same lot faces, but bay windows, piazzas, porticoes and steps of usual dimensions may project into said reserved space as follows: bay windows not more than three (3) feet; piazzas not more than seven (7) feet; no single dwelling house erected on any of said lots shall cost less than \$6000, and no two family house less than \$8000, no mechanical, manufacturing or mercantile business shall be conducted or carried on upon any of said lots. No sale or lease of any of said lots shall be made to colored people, nor any dwelling erected on any of said lots be sold to or occupied by colored people. No dwelling house shall be erected on any of said lots within five (5) feet of the side lines of said lot. The foregoing restrictions shall apply to all lots on said plan except that in the case of lots abutting on Lake St. the main walls of dwelling houses shall not be built within fifteen (15) feet of any Street. These restrictions shall be in force and effect for twenty (20) years from June 1 1923. This conveyance is made subject to the taxes assessed as of April 1, 1923. WITNESSE our hands and seals this 20th day of June 1923. MARGARET G. ALLEN (seal) Herbert P. Allen (seal) COMMONWEALTH OF MASSACHUSETTS. Middlesex ss. June 26, 1923. Then personally appeared the above-named Herbert P. Allen and Margaret G. Allen and acknowledged the foregoing instrument to be their free act and deed, before me, Justin W. Lovett, Justice of the Peace. My commission expires Feb'y. 25, 1927. ----- Middlesex ss. July 3, 1923. 11h. 5m. A.M. Rec'd & Recorded.

# RACIAL COVENANTS

The covenant applied to over 200 parcels south of Lake Street, east of Minuteman Bikeway/B&M RR, West of Mass. Ave., and both sides of Varnum Street on South.



# SUBURBANIZATION, GENERATIONAL WEALTH, POWER

- Abbott Allen moved to then West Cambridge in the early 1800s, initially worked at the Whittemore card manufactory behind Robbins Library. After marrying Hannah Foster, he took over her father's farm. He also served as **Town Treasurer 1839-1846**.
- His son William Henry Allen **expanded land holdings** and farm operations, including purchase of large tract on Lake Street.
- Grandson Herbert Allen **subdivided farmland for residential development**, and family names were used for streets.
- Herbert Allen **built other large projects** in Arlington.
- His older brother Abbott (named after grandfather) moved farming operations to 168 acres in Concord in 1917. Allen Farm Lane in Concord is now a low-density residential street.

*History of Arlington Street names: Allen, Adams, Foster and Andrew*, guest column by Richard Duffy, April 23, 2009, Arlington Advocate, <https://arlington.wickedlocal.com/article/20090423/NEWS/304239802>

# BOSTON GLOBE 2017 SPOTLIGHT SERIES

<https://apps.bostonglobe.com/spotlight/boston-racism-image-reality/>  
<https://www.bostonglobe.com/metro/2017/12/11/that-was-typo-the-median-net-worth-black-bostonians-really/ze5kxCljJelx24M3pugFFN/story.html>

## That was no typo: The median net worth of black Bostonians really is \$8

By [Akilah Johnson](#) Globe Staff, December 11, 2017, 4:24 p.m.

*Net worth, the [2015 “Color of Wealth in Boston” report by the Federal Reserve Bank of Boston] said, is determined by “subtracting debts from assets.”*

*In this instance, both financial (savings and checking accounts, money market funds, government bonds, stocks, retirement accounts, business equity, and life insurance) and tangible (houses, vehicles, and other real estate) assets were included. The debts included were credit card balances; student, installment, and car loans; medical debt; and mortgages.*

*All told, this means that US blacks and Dominicans in Greater Boston owe almost as much as the combined value of what they own — if they own anything at all.*

Yet wealth accumulation is vastly unequal in the United States, with a small population owning most of the wealth (Saez 2014). Such wealth disparities are problematic in this country. Nationally and regionally, economic growth would be greater if wealth were dispersed more evenly, some economists argue (Rugaber 2013). Even Federal Reserve Chair Janet Yellen has stated that “the extent of and continuing increase in inequality in the United States greatly concerns” her. She has asked whether this trend of widening wealth inequality “is compatible with values rooted in our nation’s history, among them the high value Americans have traditionally placed on equality of opportunity” (Yellen 2014). In addition, wealth is transmitted intergenerationally—with the few who own wealth bequeathing inheritances and house down payments to their progeny, which serves to perpetuate inequality in wealth and impede social mobility for those who are not similarly advantaged.

As this report will show, accrual of wealth is vastly unequal when race is taken into account. In part, racial differences in net worth are derived from racially based differences in income because nonwhites generally earn less (Gittleman and Wolff 2007). But racial differences in income and racial differences in wealth are only weakly correlated. Rather, the racially based gulf in wealth accumulation widens as income increases (Tippett et al. 2014, see Figure 1) and because wealth differences reflect an accumulated lifetime of income disparities, compounded by asset returns (or lack thereof), the racial wealth gap is much greater than the income differences. Over the past 30 years, this gap has widened (McKernan et al. 2013). Furthermore, nonwhites seem to have fewer opportunities than whites to build wealth by means of income gains (Shapiro et al. 2013). In addition, intergenerational transmission of wealth and the opportunities this provides are unequal when race is taken into account. Black families who attain higher levels of income typically have greater transfer demands from their less well-off kin networks in comparison to their white peers, further reducing the resources earmarked for savings (Chiteji and Hamilton 2002; Heflin and Pattillo 2000). Furthermore, intergenerational transmissions of wealth and the opportunities these provide are also unequal by race (Blau and Graham 1990; Menchik and Jianakoplos 1997; Gittleman and Wolff 2007). Consequently, nonwhites have more limited opportunities—lacking parents who can provide college educations, down payments, or inheritances. Wealth disparity on the basis of race will persist in part because of lower rates of intergenerational transmission of assets.

Page 3 *Color of Wealth in Boston* by the Boston Fed:

<https://www.bostonfed.org/publications/one-time-pubs/color-of-wealth.aspx>



# WHAT DO WE MEAN WHEN WE SAY?

- We are full.
- We want to preserve the character of our town.
- We want housing to go to those who already live here first.
- You aren't from here.

# DR. ROBIN DIANGELO ON SEGREGATION

“The most profound example of everyday racism is segregation.”

“Good” vs. “bad” schools, neighborhoods – coded language

How our race and segregation shape us

Deconstructing White Privilege with Dr. Robin DiAngelo

<https://vimeo.com/147760743>



“I have had to think very deeply on what it means to have grown up in a primarily white neighborhood,” living life in segregation, and “to not have one single person who loved, mentored, guided me to convey that there was any loss.”

## DR. ROBIN DIANGELO ON SEGREGATION

“I can live my whole life in segregation. In fact, if I follow the trajectory that my loving parents laid out for me – in my good neighborhood and my good school and my good college and my good career, in which I would ideally rise to the top. I could easily never have any consistent, ongoing, authentic relationships with people of color and not one person who guided me ever conveyed that there was loss...”

Deconstructing White Privilege with Dr. Robin DiAngelo

<https://vimeo.com/147760743>

## DR. ROBIN DIANGELO ON SEGREGATION

“...Just sit with that for a moment. That there is no inherent value in the perspectives or experiences of people of color. If my parents, if my schools, if my curriculum, if my teachers, if my government saw value in those perspectives, I would be given those perspectives. But I wasn't given those perspectives. And that shapes my relationships. It shapes what I care about. It shapes what I see. What I don't see. Who I build my life with. And who I don't build my life with...”

Deconstructing White Privilege with Dr. Robin DiAngelo

<https://vimeo.com/147760743>

# WHERE DO WE GO FROM HERE?

- What patterns do you see?
- How can Town Government help?
- Who is represented at Town Meeting, Governance, Committees?
- What can residents and other community members do?
- What can you do?
- What does it mean to belong to a community?
- What are we missing out on by living in a segregated community?