APPENDIX A.
AI Supporting Maps

This appendix contains the maps that were created to analyze segregation and integration; areas of racially and ethnically concentrated areas of poverty (RCAPs/ECAPs); affordable housing opportunities including publicly supported housing patterns; access to housing choices for persons with disabilities; and disparities in community assets.

Racial and Ethnic Concentration and RCAPs and ECAPs

For the purposes of this Analysis of Impediments to Fair Housing Choice (AI), racial and ethnic concentration is defined as Census tracts in which the non-white or Hispanic resident proportion is 20 percentage points higher than the proportion for the city overall.
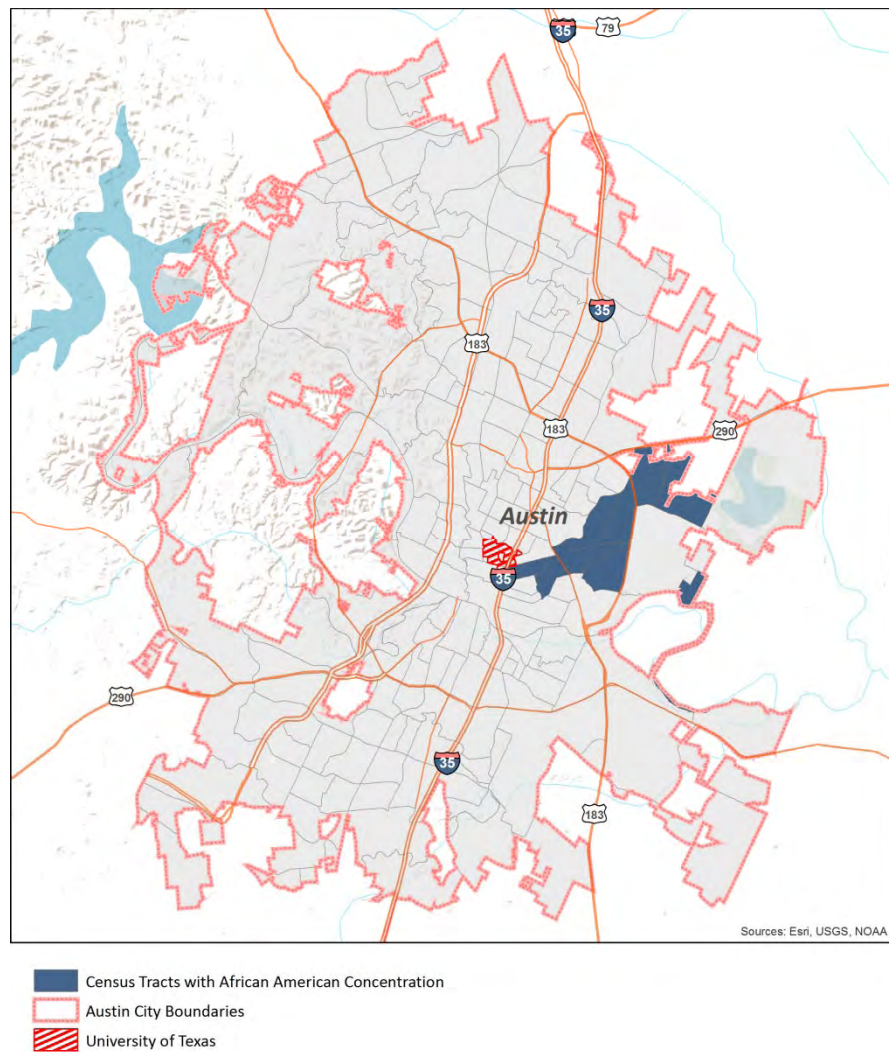
Census tracts in which the proportion of non-Hispanic white residents exceeds 90 percent are identified as racially and ethnically exclusive.

Maps A-1 through A-3 show the concentrations of:

- African American residents (more than 28% African American residents—20 percentage points higher than the city's overall proportion of 8%);

- Hispanic residents (more than 55% Hispanic); and

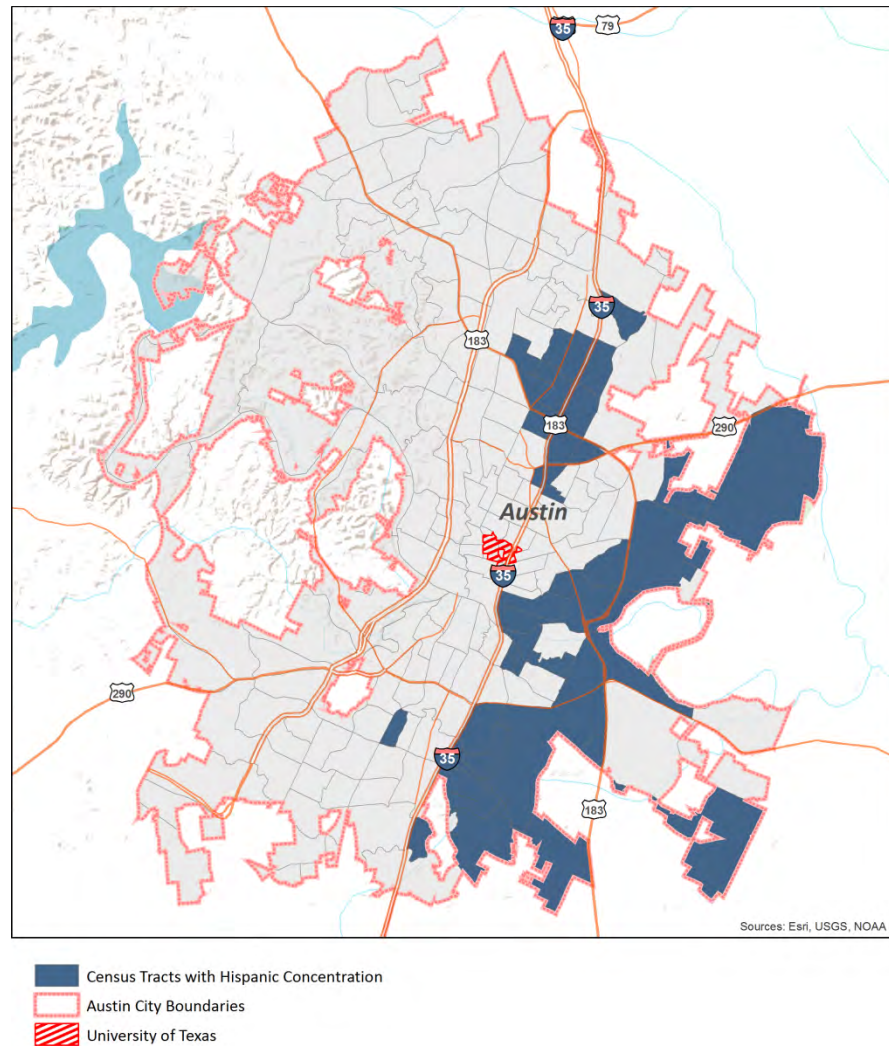- Asian residents (more than 26% Asian).

**Figure A-1.
Concentrations of
African American
Residents by
Census Tract,
Austin, 2012**

Source:

2008-2012 American
Community Survey (ACS) and
BBC Research & Consulting.

Sources: Esri, USGS, NOAA

Census Tracts with African American Concentration
Austin City Boundaries
University of Texas

**Figure A-2.
Concentrations of
Hispanic Residents
by Census Tract,
Austin, 2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

Census Tracts with Hispanic Concentration
Austin City Boundaries
University of Texas

**Figure A-3.
Concentrations of
Asian Residents by
Census Tract,
Austin, 2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

Census Tracts with Asian Concentration
Austin City Boundaries
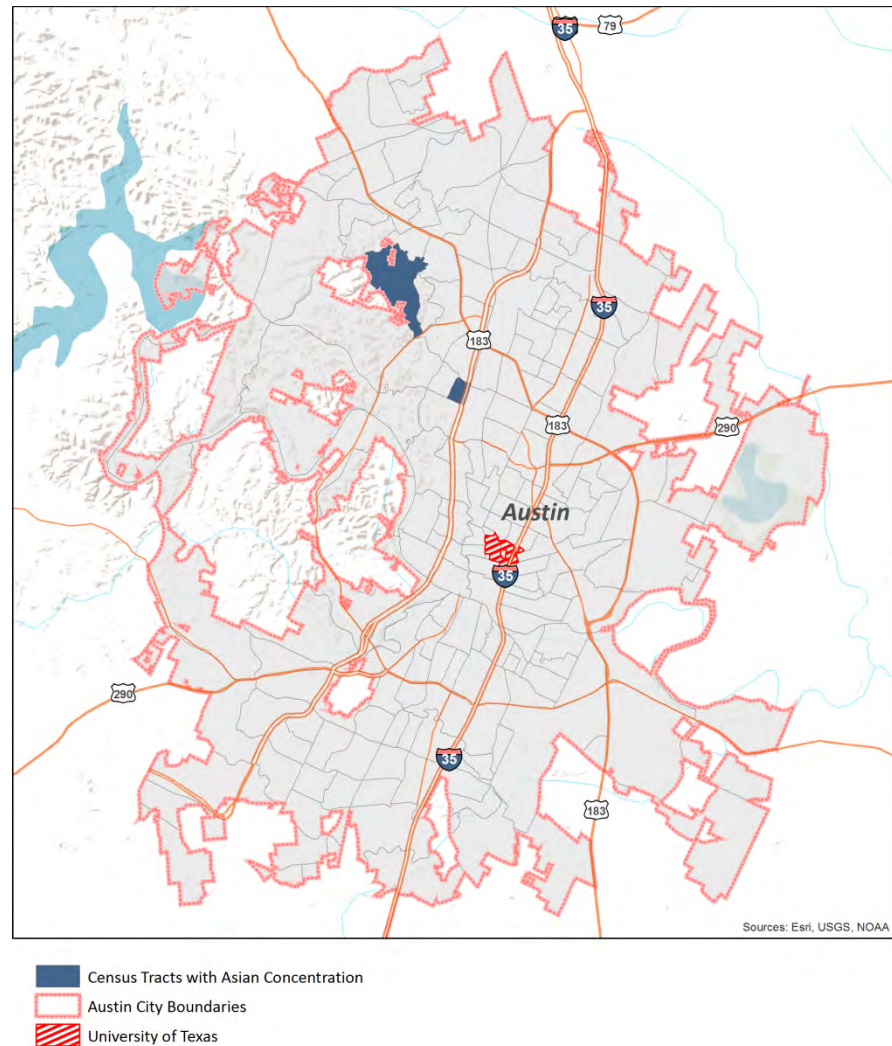University of Texas

Sources: Esri, USGS, NOAA

Figure A-4 shows Census tracts in Austin that are "majority minority"—that is, where more than 50 percent of residents are non-white and/or Hispanic. Similar to the race and ethnicity specific concentrations (shown in A-1 through A-3), these Census tracts are almost entirely in East Austin.

Figure A-4.
Census Tracts with
Greater than 50
PercentMinority
Concentration,
Austin, 2012

Source:

2008-2012 ACS and BBC
Research & Consulting.

More than 50% Minority Concentration by Census Tract
Austin City Boundaries
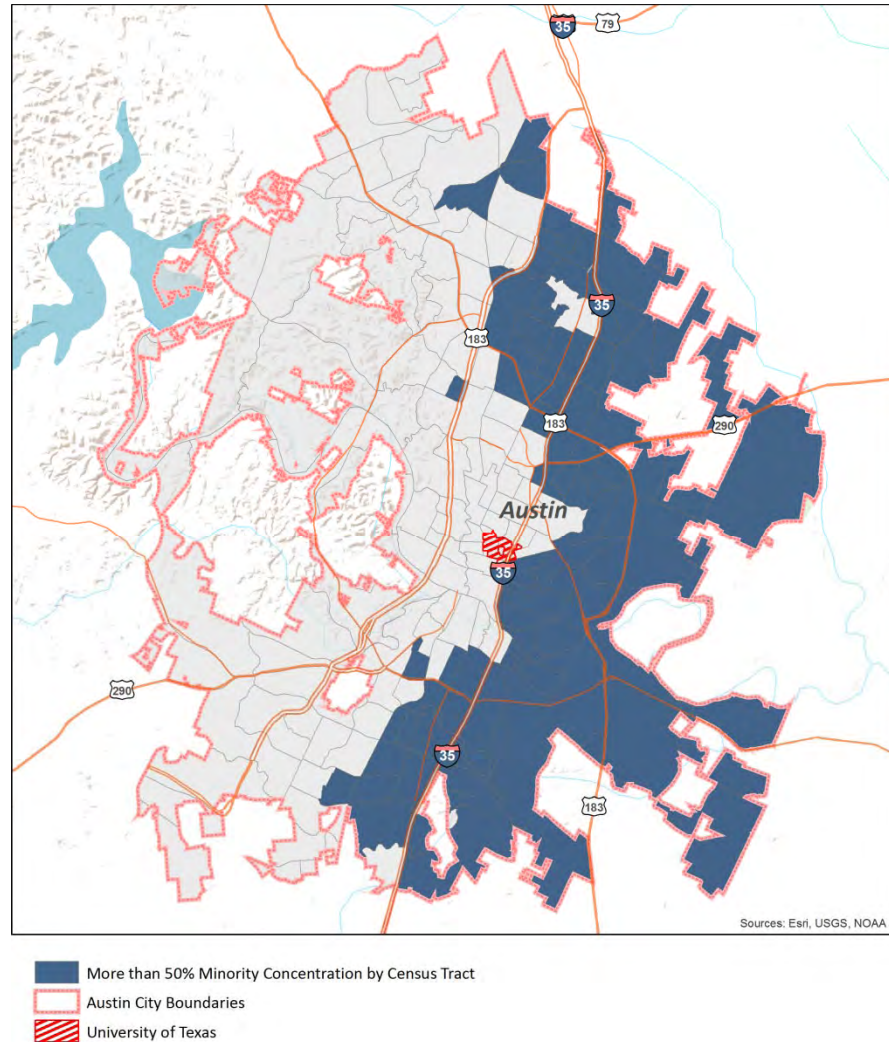University of Texas

Figure A-5 shows areas in Austin where the proportion of non-Hispanic white residents exceeds 90 percent; these are considered racially and ethnically exclusive areas for the purpose of this AI. These areas have 40 percentage points more than the citywide proportion of non-Hispanic white residents.

**Figure A-5.
Census Tracts with
Greater than 90
Percent Non-
Hispanic White
Concentration,
Austin, 2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

Census Tracts with Non-Hispanic White Concentration
Austin City Boundaries
University of Texas
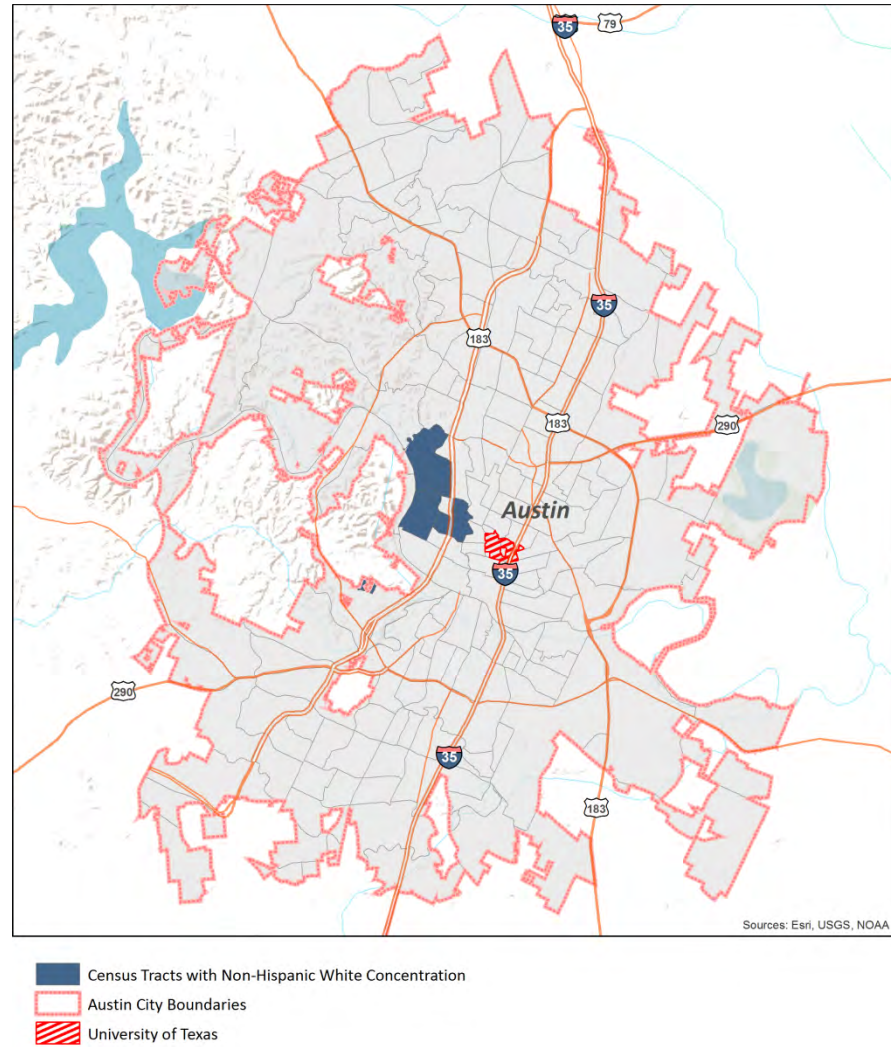
RCAPs or ECAPs are Census tracts with racial and ethnic concentrations *and* high poverty rates. RCAPs and ECAPs are defined by HUD as Census tracts that have family poverty rates exceeding 40 percent or three times the regional poverty rate and are majority minority (i.e., minorities account for 50% or more of the total population).

Figure A-6 shows the RCAPs and ECAPs in Austin as of 2012. Figure A-7 shows the RCAPs and ECAPs in 2000.

Fourteen RCAPs and ECAPs were identified using the data in the 2008-2012 ACS; these make up 4 percent of the 332 Census tracts that are wholly or partially contained within Austin.

In 2000, according to the decennial Census, there were only three RCAPs/ECAPS, making up 1 percent of the 242 Census tracts in the city at that time.
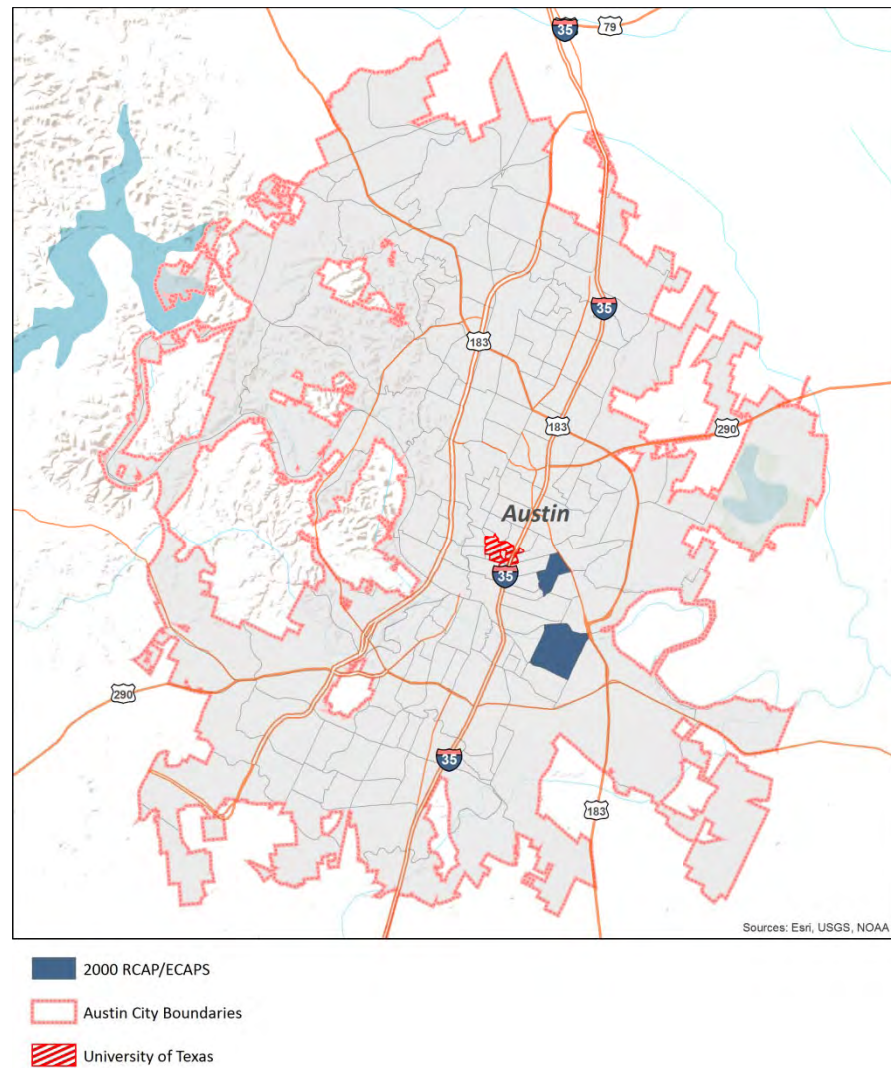
**Figure A-6.
Racially and
Ethnically
Concentrated
Areas of Poverty
(RCAPs/ECAPs) by
Census Tract
Austin, 2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

Legend:
- 2008-2012 RCAP/ECAPS
- Austin City Boundaries
- University of Texas
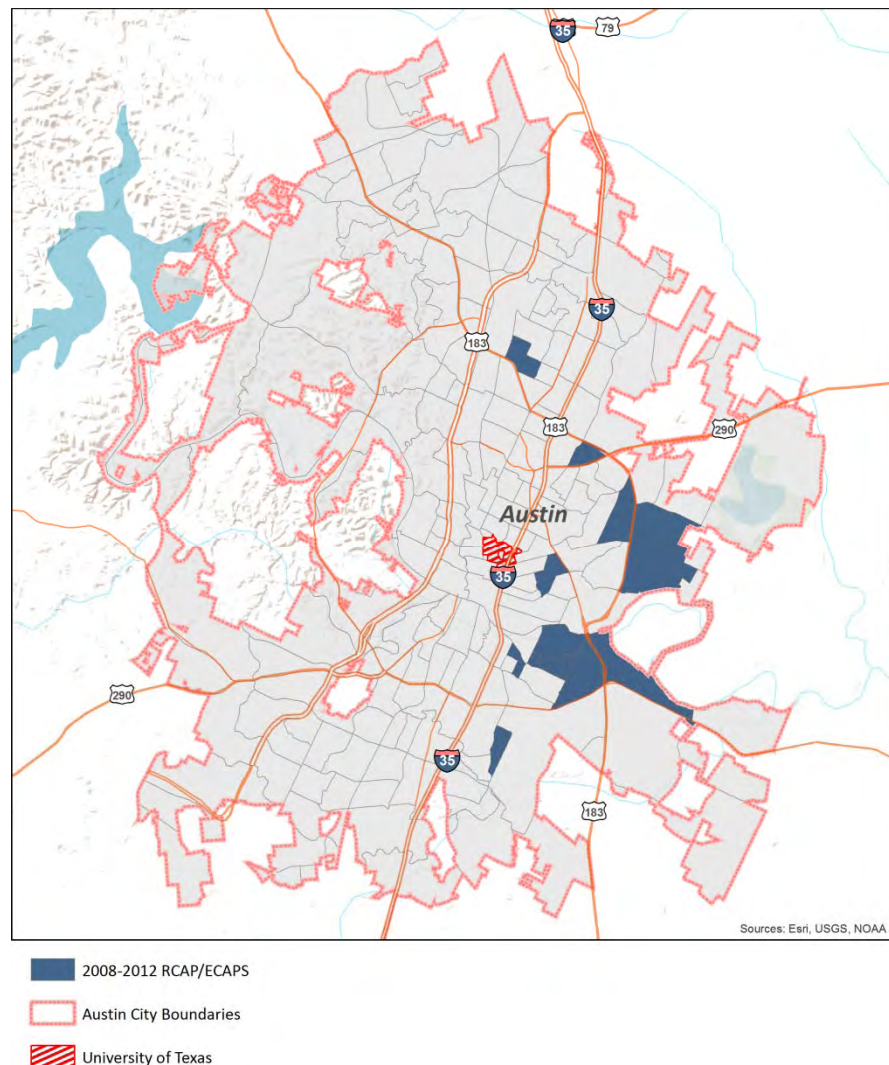
**Figure A-7.
Racially and
Ethnically
Concentrated
Areas of Poverty
(RCAPs/ECAPs) by
Census Tract
Austin, 2000**

Source:

2000 Census and BBC
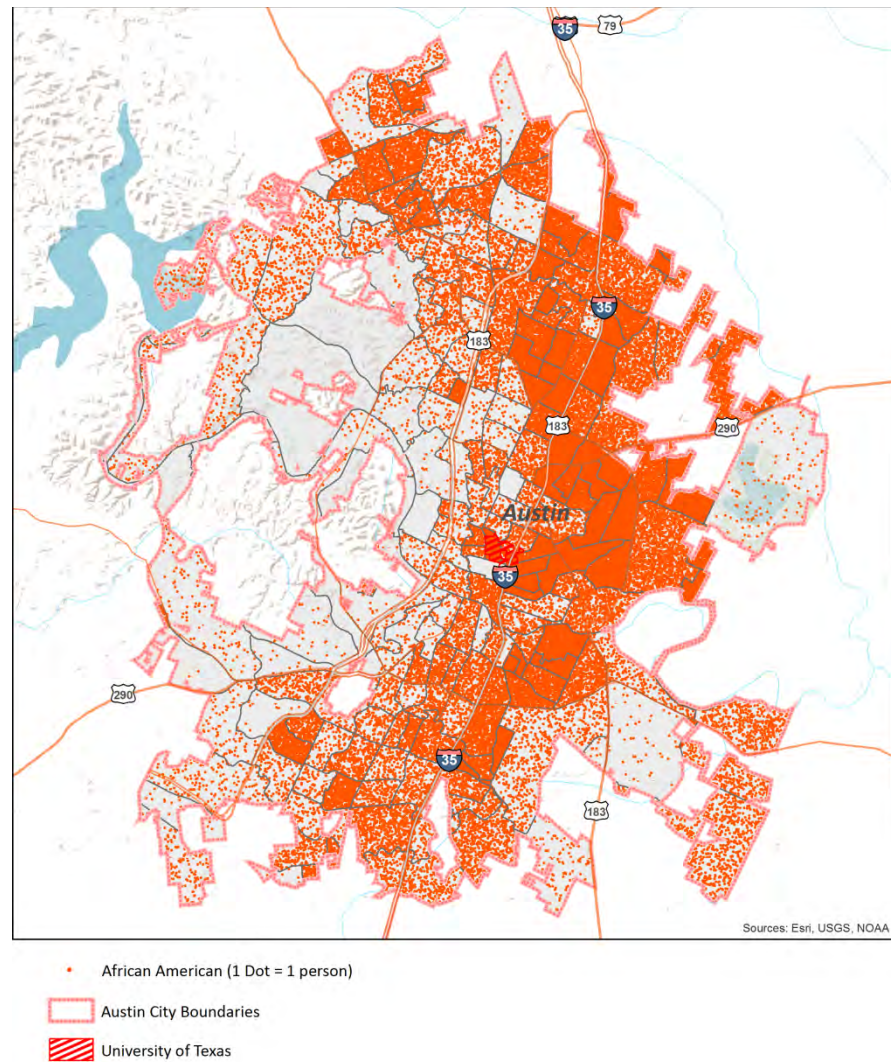Research & Consulting.

Legend:
- 2000 RCAP/ECAPS
- Austin City Boundaries
- University of Texas

The following dot density maps supplement the concentration maps. These maps are consistent with the requirements of HUD's new Assessment of Fair Housing (AFH) template.
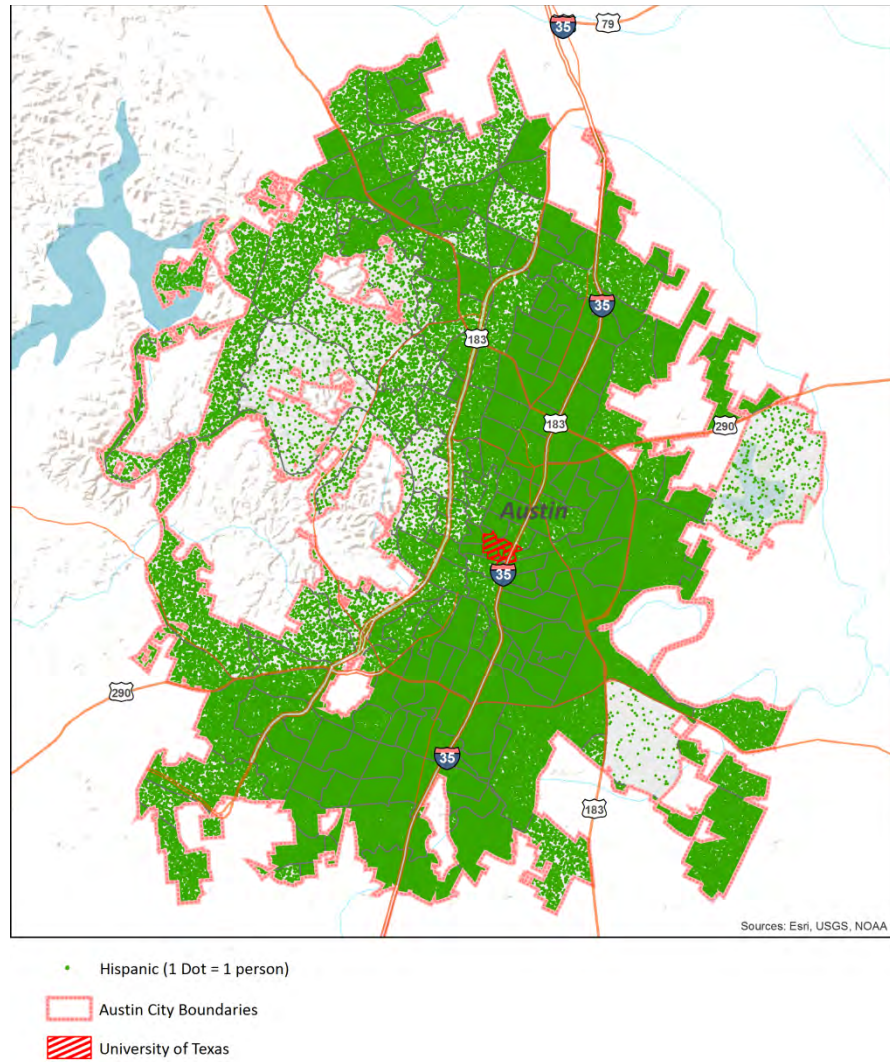
**Figure A-8.
African American
Residents by Dot
Density, Austin,
2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

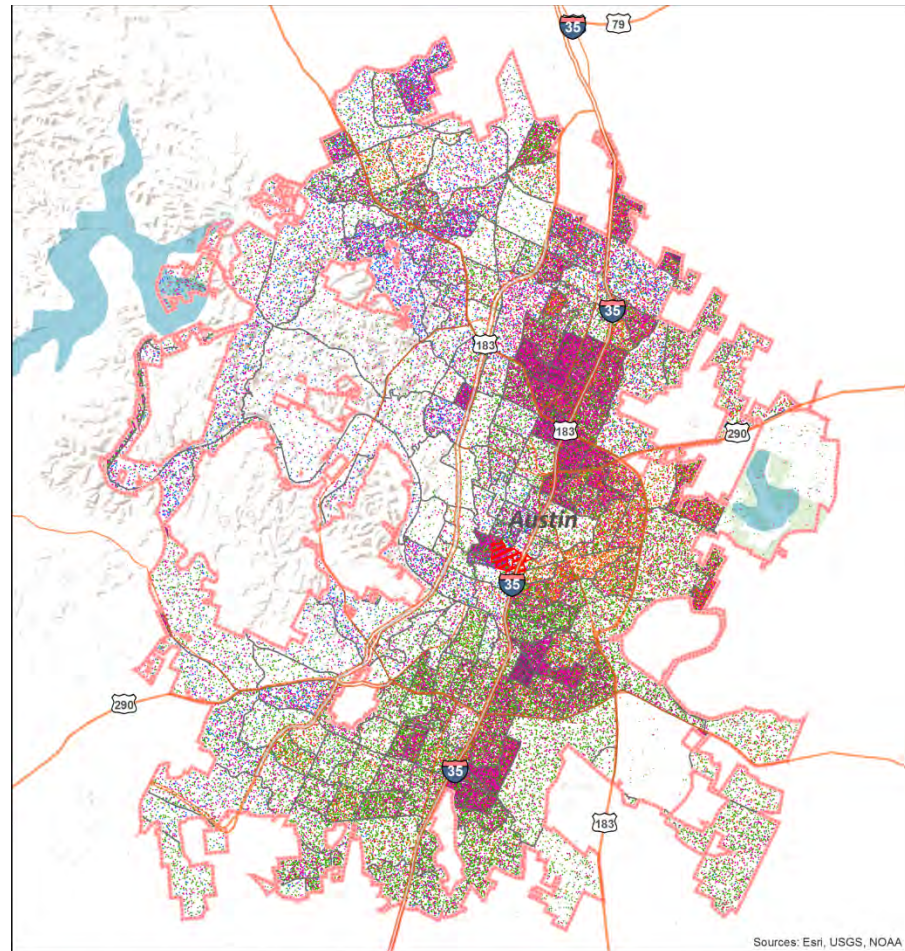African American (1 Dot = 1 person)

Austin City Boundaries

University of Texas

**Figure A-9.
Hispanic Residents
by Dot Density,
Austin, 2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

·   Hispanic (1 Dot = 1 person)

    Austin City Boundaries

    University of Texas

**Figure A-10.
All Minorities by
Dot Density,
Austin, 2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

Legend:
- Foreign Born (1 Dot = 5 People)
- Linguistically Isolated (1 Dot = 5 People)
- African American (1 Dot = 5 People)
- Asian American (1 Dot = 5 People)
- Hispanic (1 Dot = 5 People)
- Austin City Boundaries
- University of Texas

Sources: Esri, USGS, NOAA

The following four maps show changes in the residences of African American and Hispanic residents between 2000 and 2010. As demonstrated by the maps, during the past decade, African Americans migrated away from East Austin into the northern suburbs and African American concentrations in the eastern part of Austin became less pronounced.

The suburban areas around Austin also gained Hispanic residents—both northern and southern areas—yet Hispanic resident concentration in the central and southeastern part of the City of Austin remained.

Figure A-11.
Where African
American
Residents Lived,
Austin and Region,
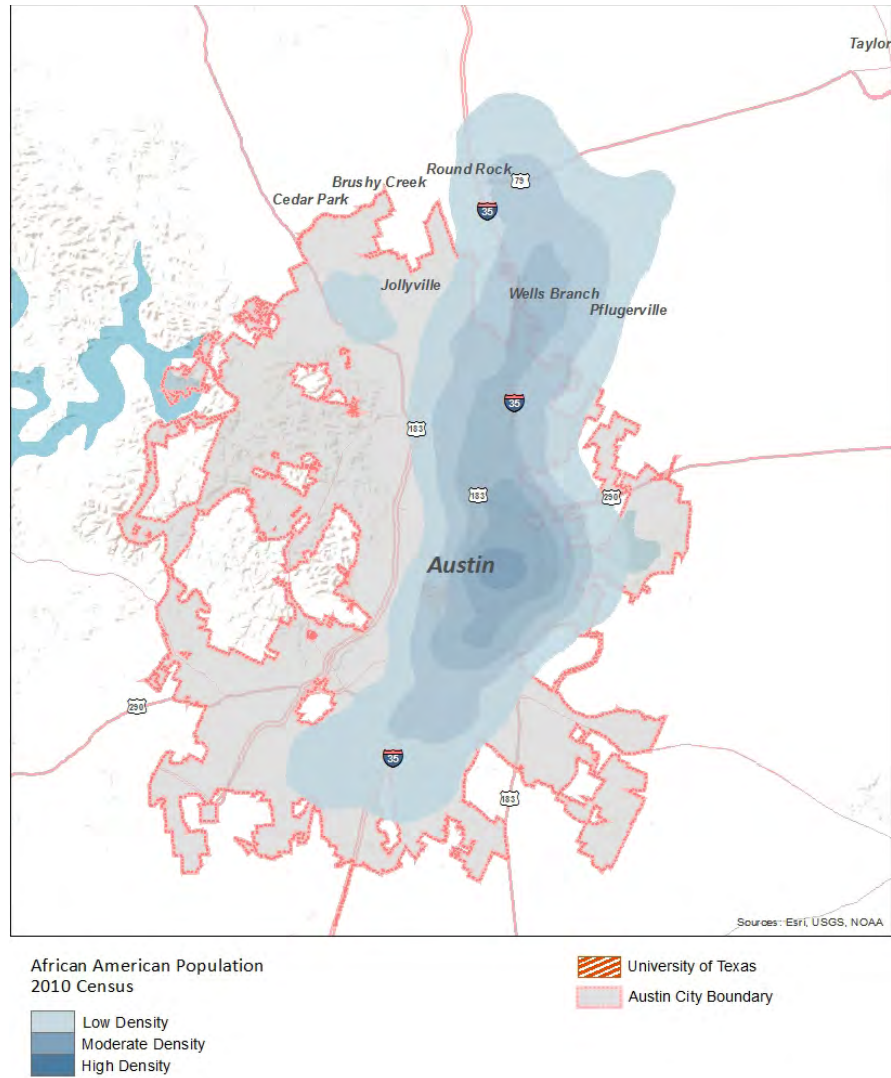**2000**

Source:

2000 Census and BBC
Research & Consulting.
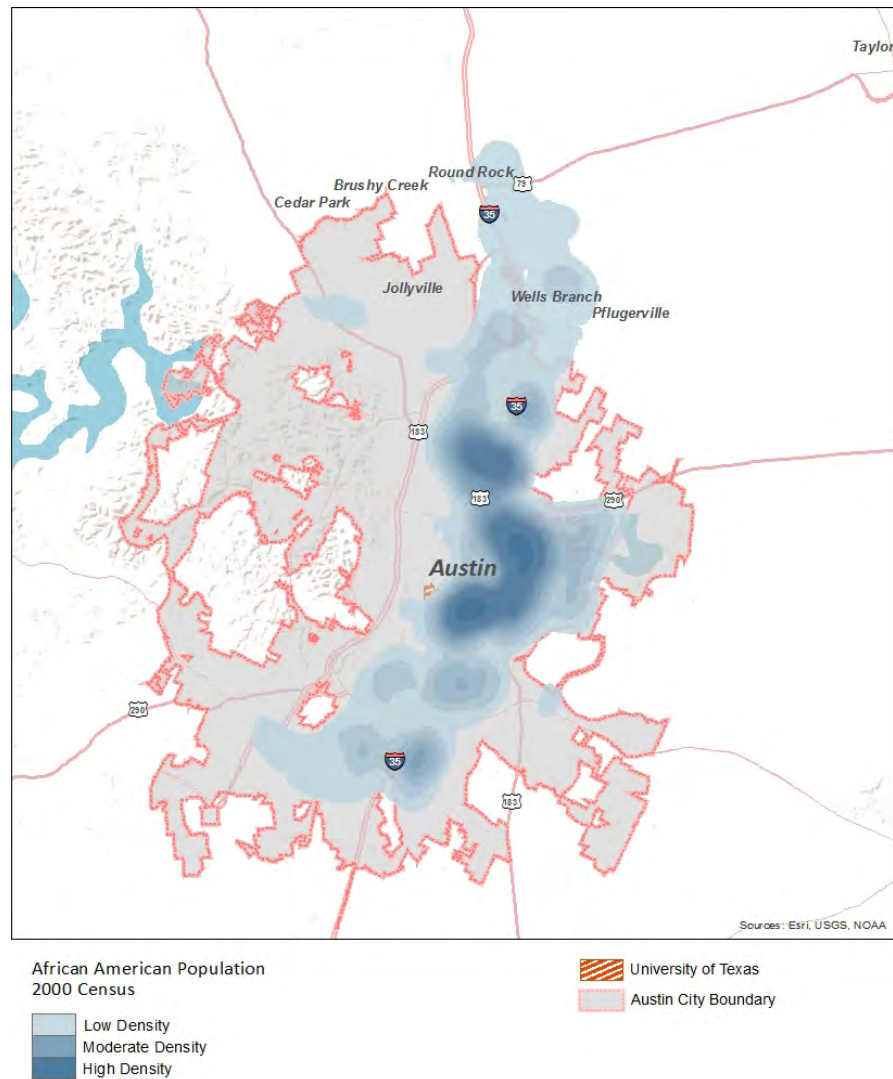
**Figure A-12.
Where African
American
Residents Lived,
Austin and Region,
2010**

Source:

2010 Census and BBC
Research & Consulting.

African American Population
2010 Census

Low Density
Moderate Density
High Density

University of Texas
Austin City Boundary

**Figure A-13.
Where Hispanic
Residents Lived,
Austin and Region,
2000**

Source:

2000 Census and BBC
Research & Consulting.

Hispanic Population
2000 Census

Low Density
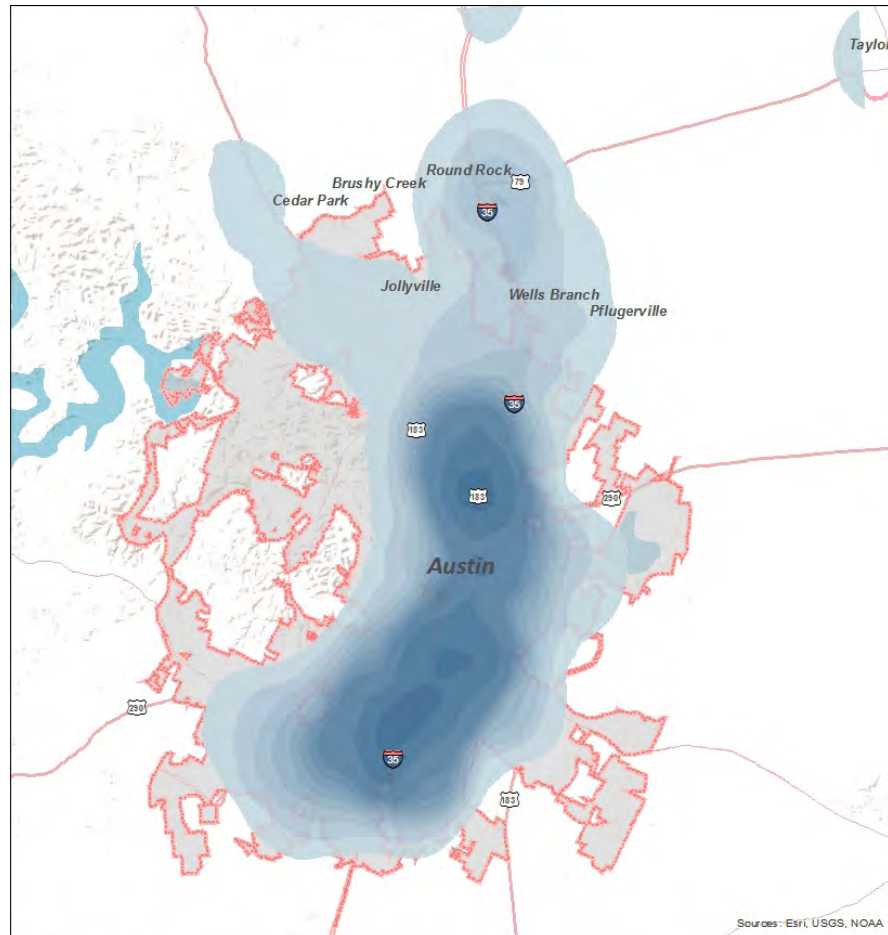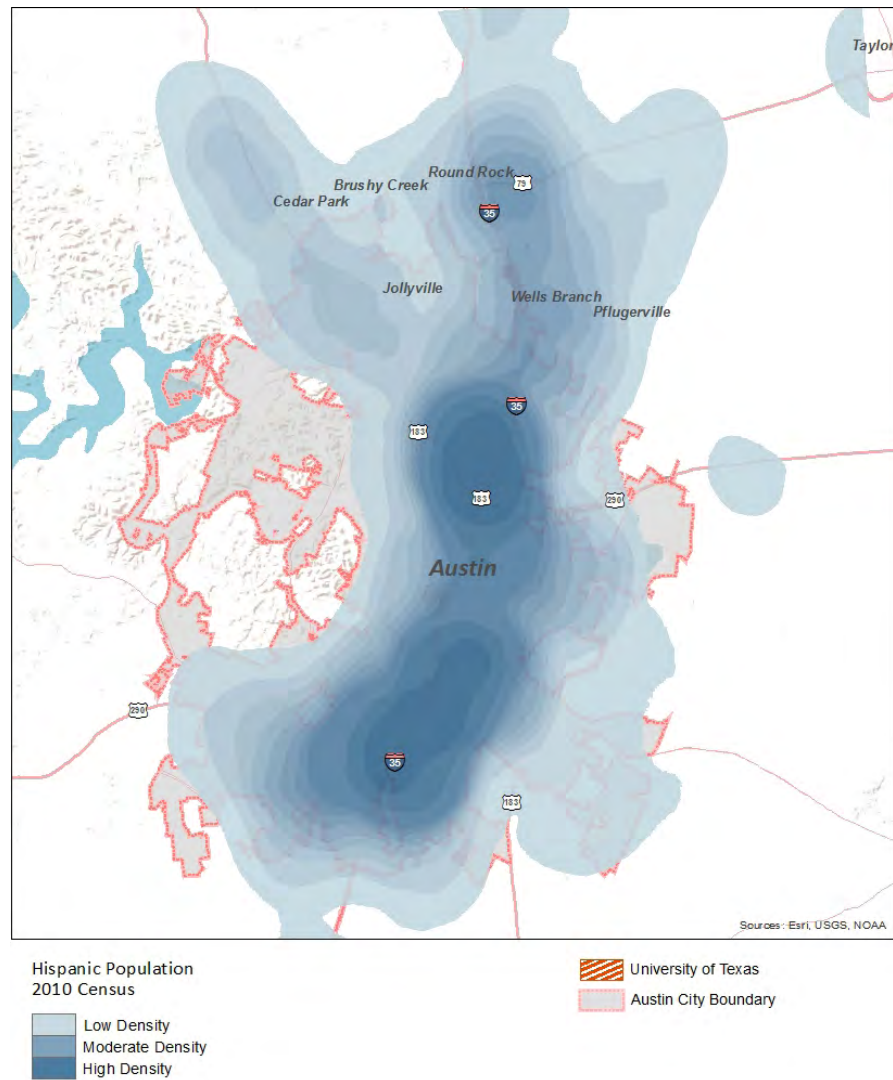Moderate Density
High Density

University of Texas
Austin City Boundary

**Figure A-14.
Where Hispanic
Residents Lived,
Austin and Region,
2010**

Source:

2010 Census and BBC
Research & Consulting.

Hispanic Population
2010 Census

Low Density
Moderate Density
High Density

University of Texas
Austin City Boundary

National Origin and Limited English Proficiency

Figure A-15 shows concentrations of the city's foreign born residents, using the "foreign born" designation from Census surveys. The majority of Census tracts with foreign born concentrations are located in East Austin. Many of these are also majority minority areas.

**Figure A-15.
Census Tracts with
Foreign Born
Concentrations,
Austin, 2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

Legend:
- Census Tracts with Foreign Born Concentration
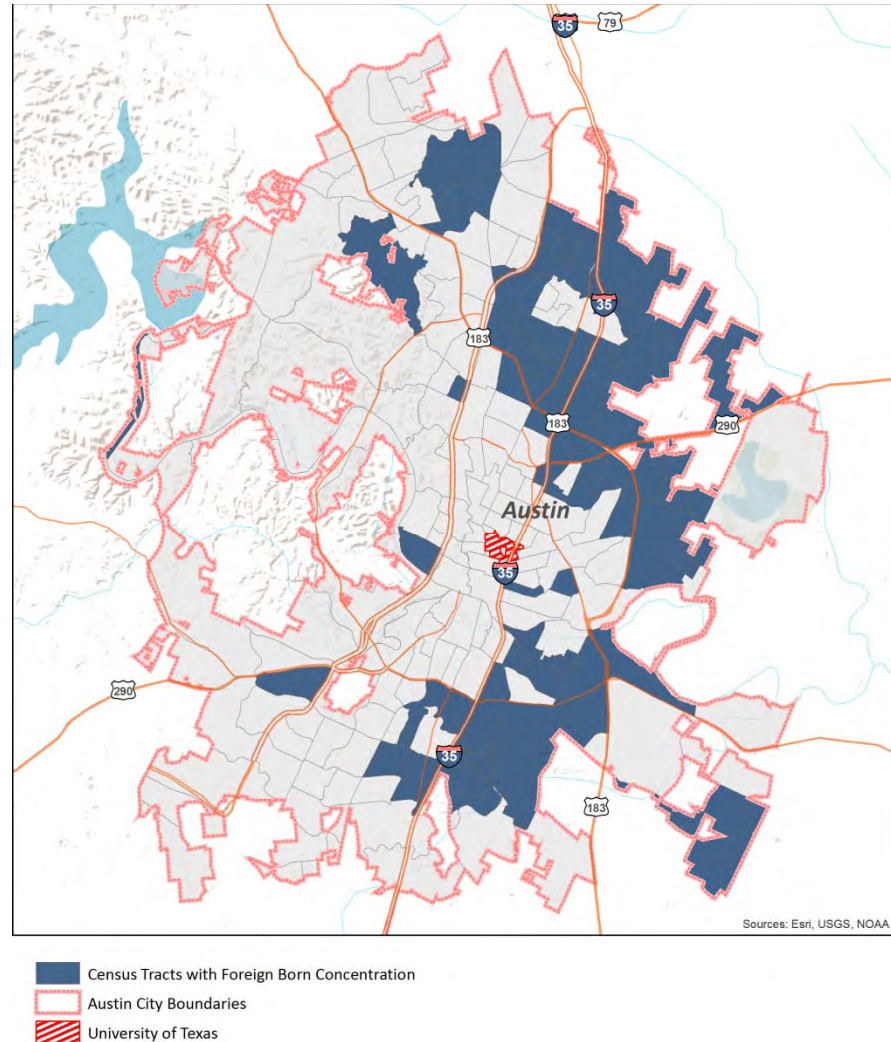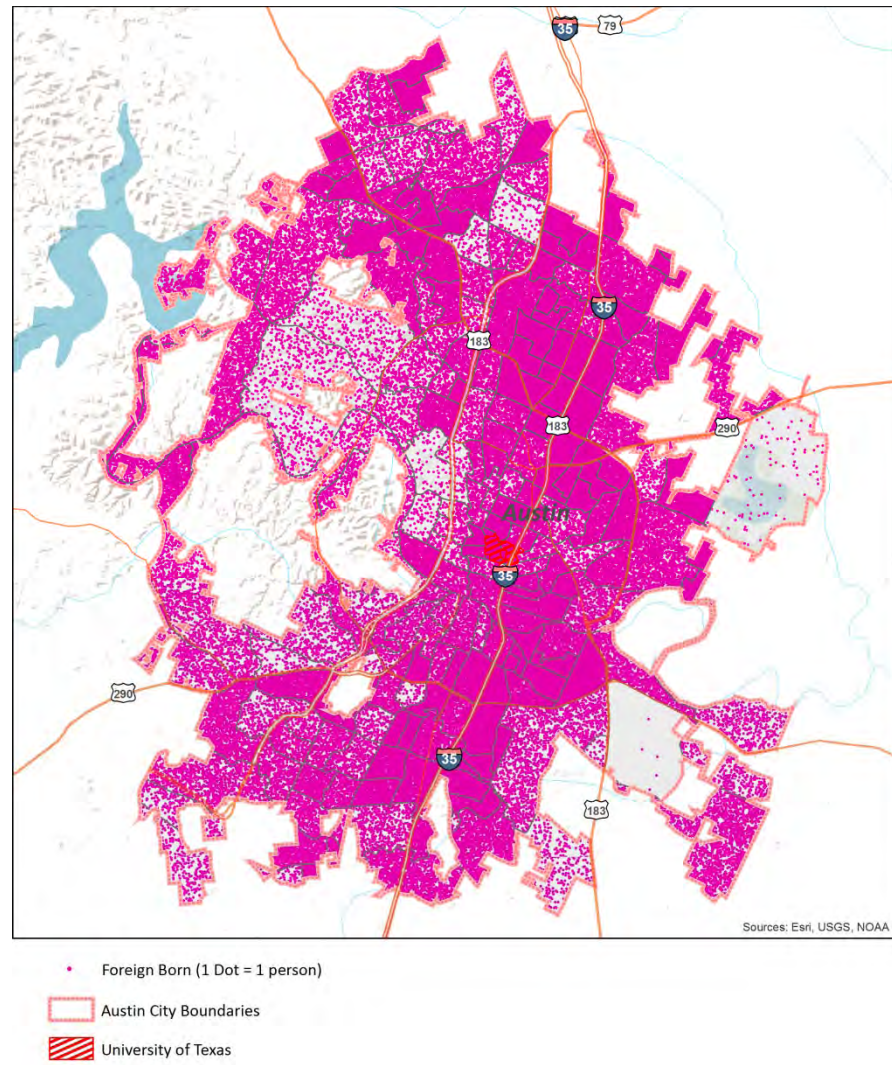- Austin City Boundaries
- University of Texas

Figure A-16 uses dot densities to display where foreign-born residents live.

**Figure A-16.
Foreign Born
Residents by Dot
Density, Austin,
2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

Foreign Born (1 Dot = 1 person)

Austin City Boundaries

University of Texas

Figures A-17 and A-18 show where residents who are linguistically isolated are concentrated (first map) and reside (second map). These are also areas of Hispanic concentrations.

**Figure A-17.
Census Tracts with
Linguistically
Isolated
Concentrations,
Austin, 2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

Census Tracts with Linguistically Isolated Households Concentration
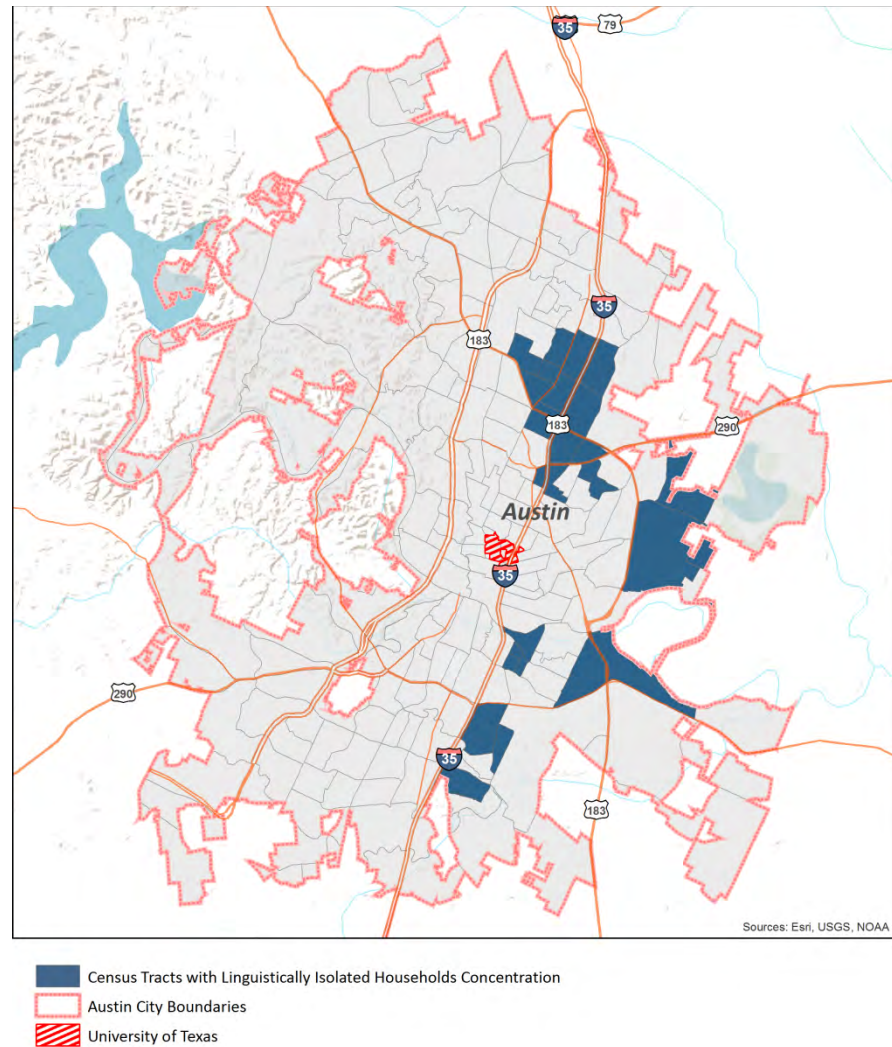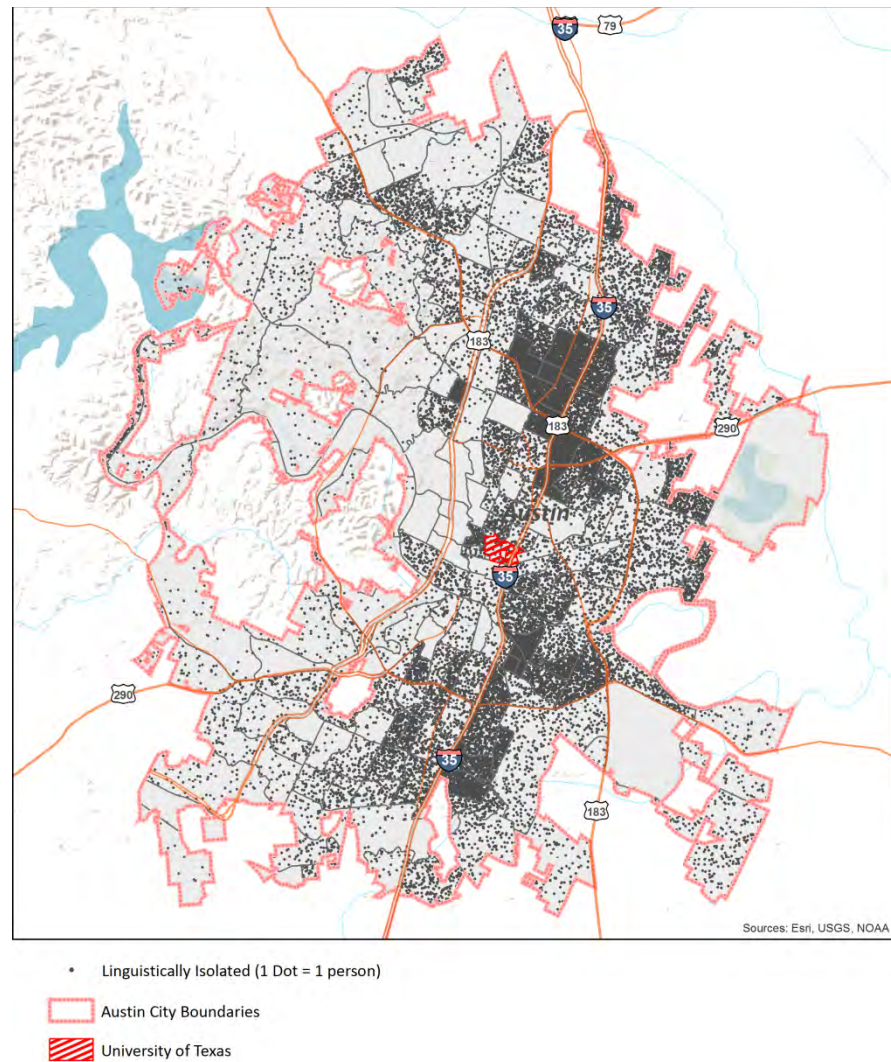Austin City Boundaries
University of Texas

**Figure A-18.
Linguistically
Isolated Residents
by Dot Density,
Austin, 2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

- Linguistically Isolated (1 Dot = 1 person)
- Austin City Boundaries
- University of Texas

Persons with Disabilities

About 10 percent of Austin residents report having one or more disabilities. A concentration analysis of persons with disabilities, found only one Census tract with a concentration (more than 30% of residents with a disability), as shown below.

**Figure A-19.
Census Tracts with
Persons with a
Disability
Concentrations,
Austin, 2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

Total Persons with a Disability

Census Tracts with Disability Concentration

Austin City Boundaries

University of Texas

Sources: Esri, USGS, NOAA
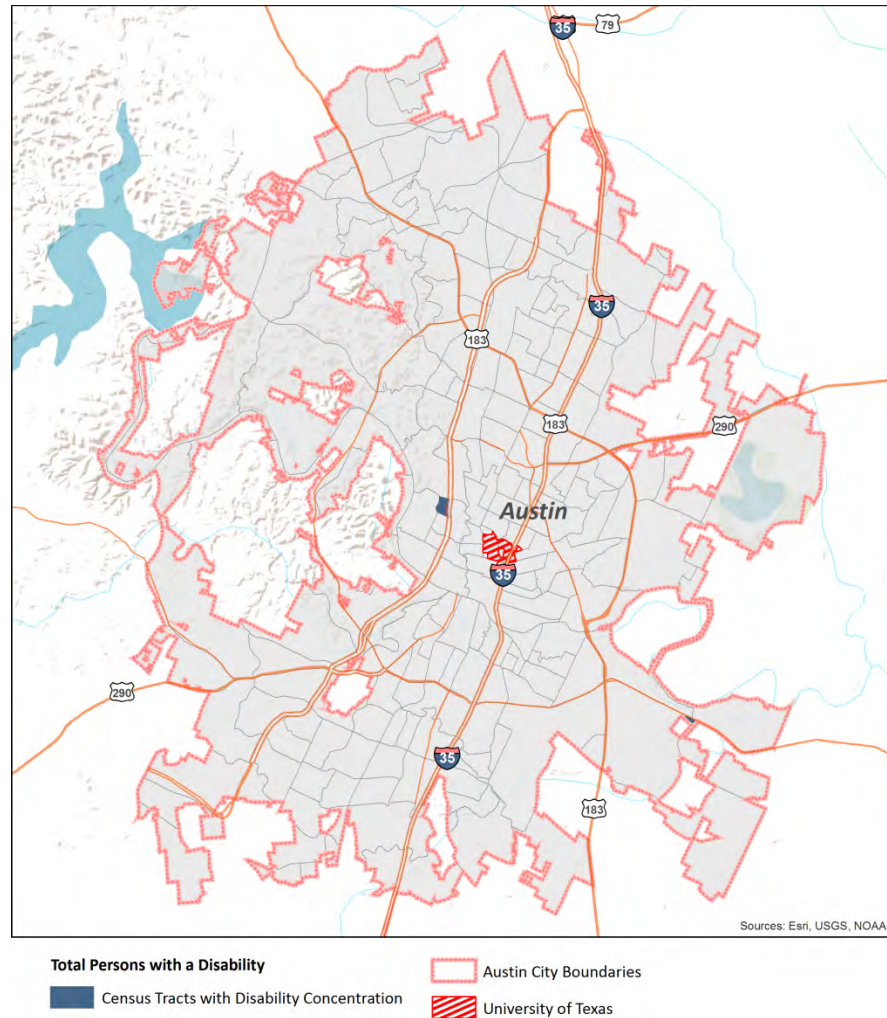
Residents are very likely to become disabled as they age: indeed, 37 percent of Austin's seniors have one or more disability. There are many more concentrations of seniors with disabilities than persons with disabilities overall, as shown below.
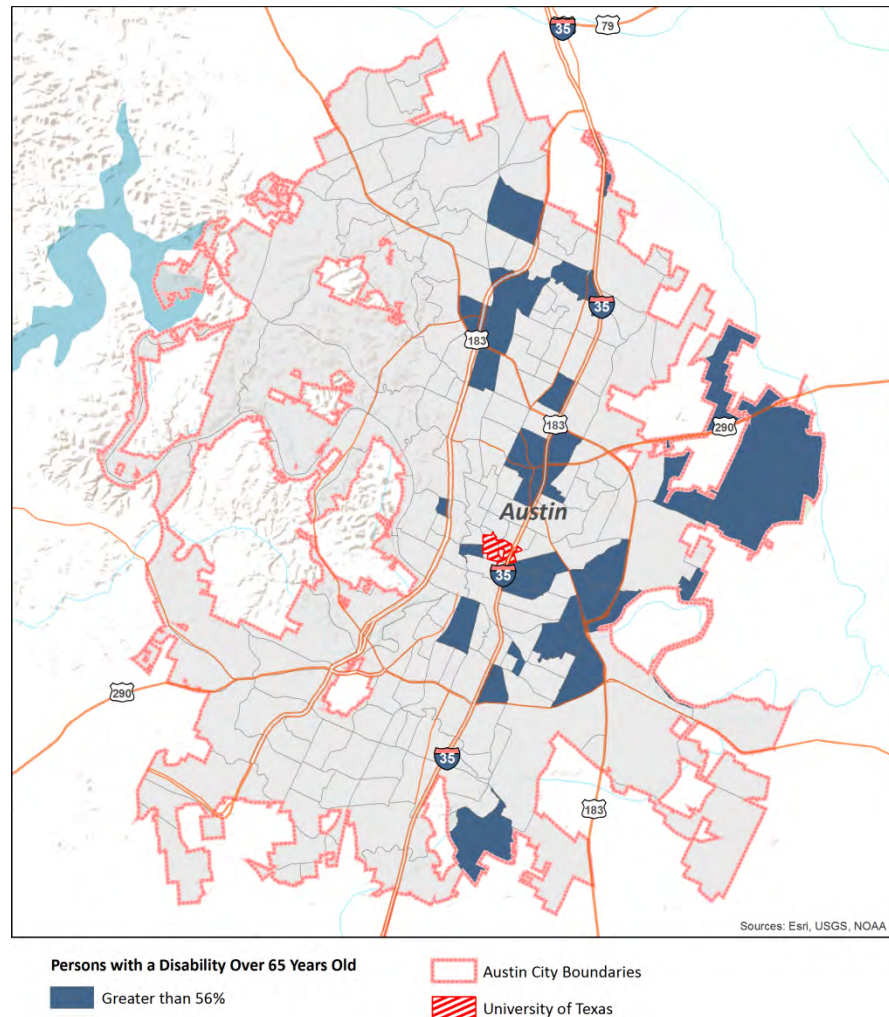
Figure A-20. Census Tracts with Persons with a Disability over 65 Years Old Concentrations, Austin, 2012

Source:

2008-2012 ACS and BBC Research & Consulting.

Persons with a Disability Over 65 Years Old
Greater than 56%

Austin City Boundaries
University of Texas

Sources: Esri, USGS, NOAA

A critical component to housing choice for persons with disabilities is availability of transit that facilitates throughout a community. As the following paratransit map suggests, areas with senior disability concentrations are served by paratransit.

**Figure A-21.
Areas Served by
Paratransit
Services and
Capital Metro
Transit Stops,
Austin, 2012**

Source:

City of Austin and BBC
Research & Consulting.

- Capital Metro transit stop
- Area served by paratransit services
- Austin City Boundaries
- University of Texas
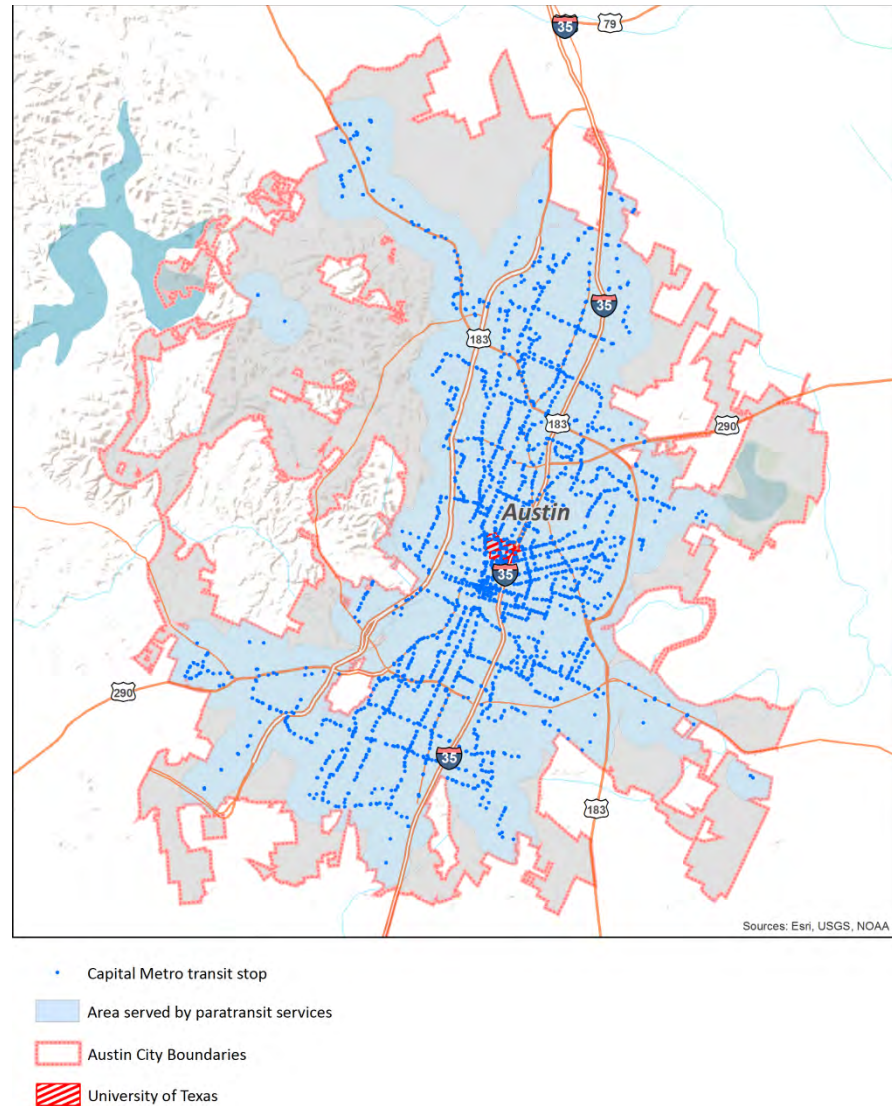
Persons living in Poverty

A body of poverty research has found that a 40 percent poverty rate is the point at which a neighborhood becomes significantly socially and economically challenged. Conversely, research has shown that areas with up to 14 percent of poverty have no noticeable effect on community opportunity.[1]

Figure A-22 shows areas within Austin that have 1) poverty rates of 15 percent and less (where poverty is thought to have "no noticeable effect" on a neighborhood), 2) poverty rates between 15 and 39 percent, and 3) poverty rates of 40 percent and higher ("socially and economically challenged"). As the figure demonstrates, very low poverty areas are almost exclusively on the west side of Austin; high poverty areas, in East Austin; and moderate poverty areas in the central parts of the city (partially due to the presence of students).

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[1] The Costs of Concentrated Poverty: Neighborhood Property Markets and the Dynamics of Decline." In Nicolas P. Retsinas and Eric S. Belsky, eds., Revisiting Rental Housing: Policies, Programs, and Priorities. Washington, DC: Brookings Institution, 116–9.

**Figure A-22.
Poverty Rates by
Census Tract,
Austin, 2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

Less than 15%		Austin City Boundaries
15-39%		University of Texas
Greater than or Equal to 40%		

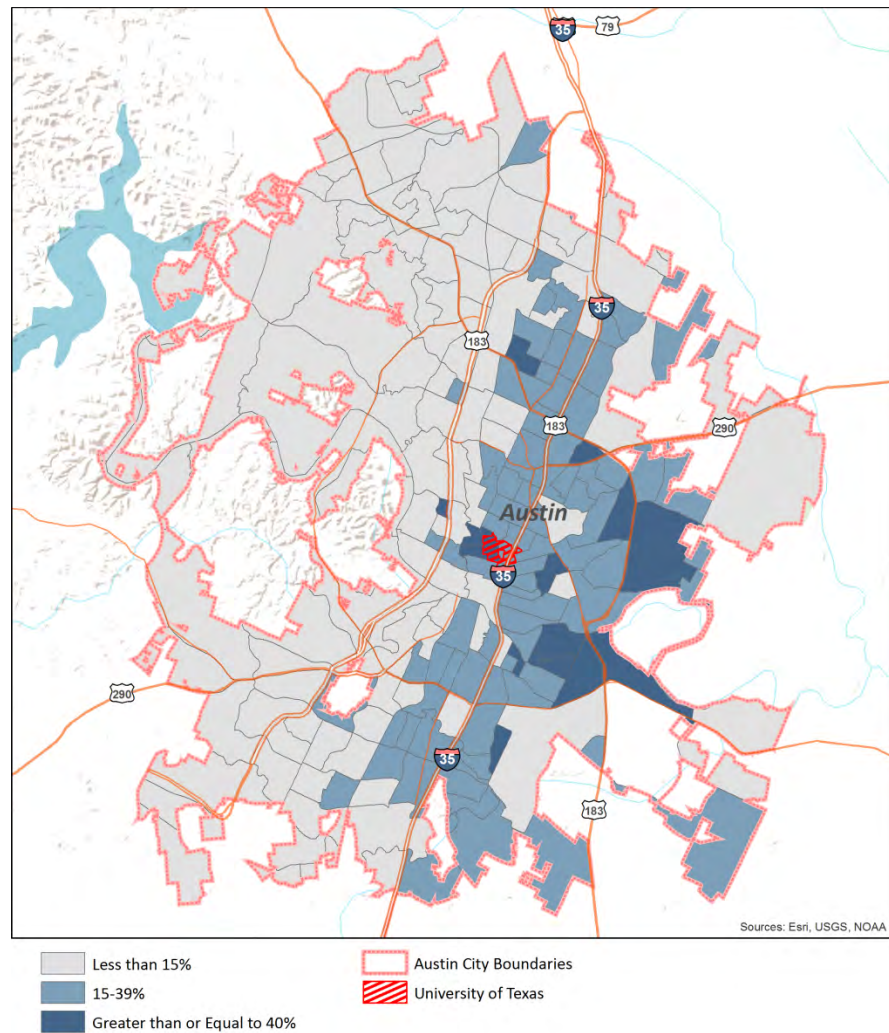Sources: Esri, USGS, NOAA

Figure A-23 shows the high poverty Census tracts only (40% poverty and greater). Some, but not all, of the high poverty areas are also areas of African American and Hispanic concentrations.

**Figure A-23.
Extremely High
Poverty Census
Tracts, 2012**

Source:

2008-2012 ACS and BBC
Research & Consulting.

Poverty Rates Greater than 40%
Austin City Boundaries
University of Texas
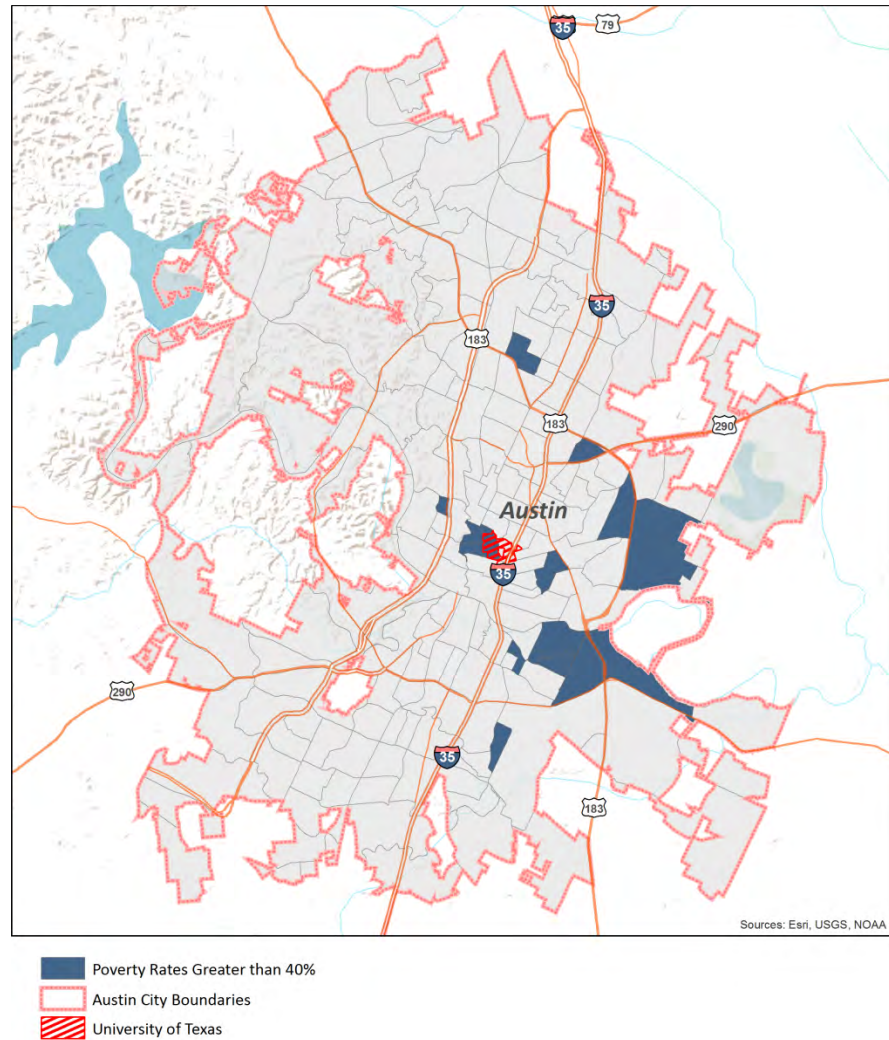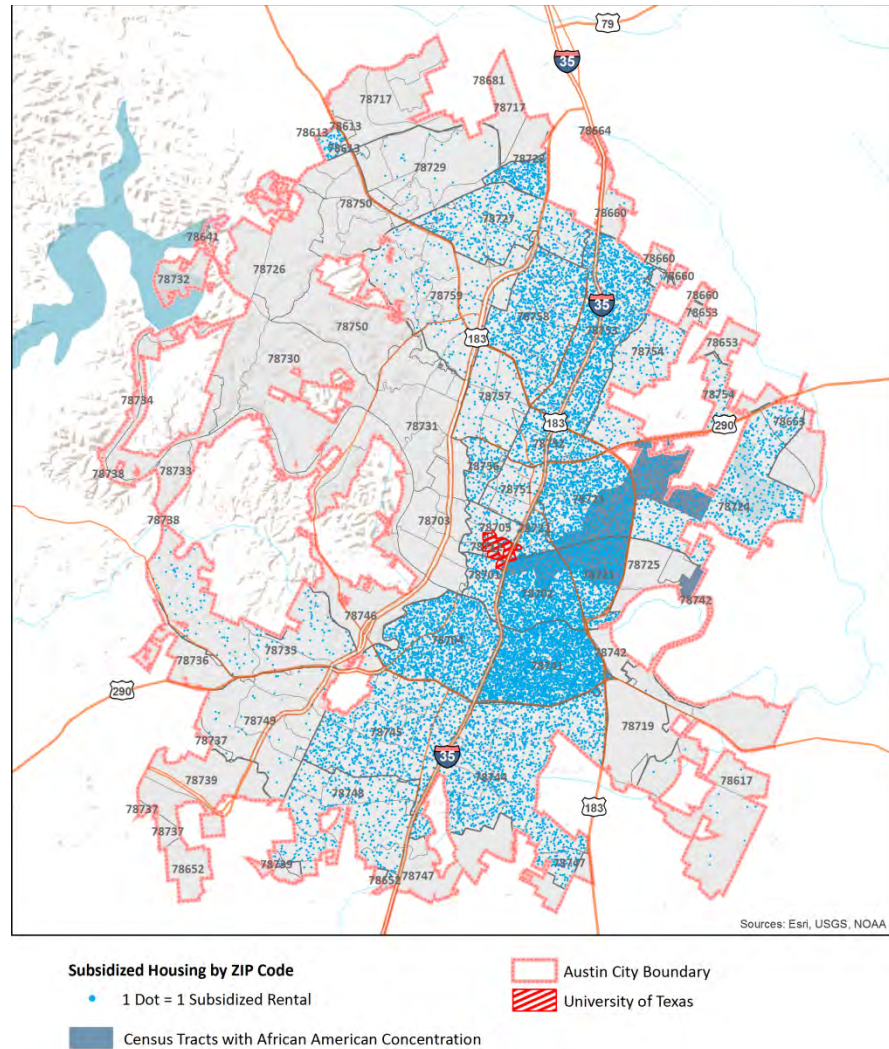
Publicly Subsidized Housing

This section of the appendix contains maps that overlay affordable housing—primarily publicly assisted housing, consistent with the AFH, with concentrations by race and ethnicity, disability, poverty and RCAPs/ECAPs.

Figures A-24 through A-28 show the location of subsidized rental units relative to concentrations. An estimated 18,500 affordable rental units exist in Austin, according to the City's 2013 affordable housing inventory database. These include housing authority units, developments built with rental tax credits, developments funded by General Obligation (GO) bonds, SMART Housing developments and others.

Most ZIP codes contain about 3 percent of the city's subsidized rental units. Four ZIP codes have between 9 and 10 percent of the city's subsidized units and one—ZIP code 78741—contains 18 percent of the subsidized rentals. ZIP code 78741 is located in Southeast Austin, with East Riverside Avenue cutting through the middle. About half of the area within this ZIP code is Hispanic-concentrated and very high poverty.

**Figure A-24.
Subsidized Rentals
and Census Tracts
with African
American
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

Subsidized Housing by ZIP Code

• 1 Dot = 1 Subsidized Rental

▨ Census Tracts with African American Concentration

☐ Austin City Boundary

▨ University of Texas

Sources: Esri, USGS, NOAA

**Figure A-25.
Subsidized Rentals
and Census Tracts
with Hispanic
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

Subsidized Housing by ZIP Code
- 1 Dot = 1 Subsidized Rental

Census Tracts with Hispanic Concentration

Austin City Boundary
University of Texas
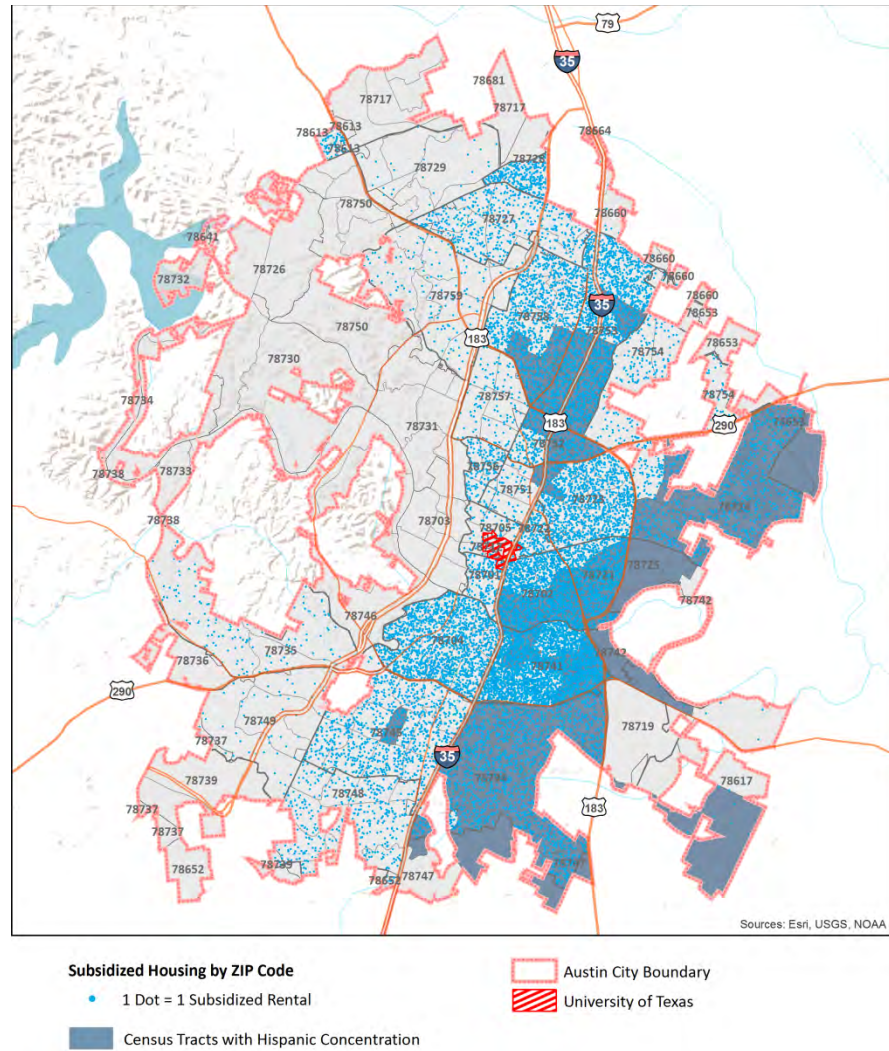
**Figure A-26.
Subsidized Rentals
and Extremely
High Poverty
Census Tracts,
Austin, 2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

**Figure A-27.
Subsidized Rentals
and Census Tracts
with Persons with
a Disability
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, City of
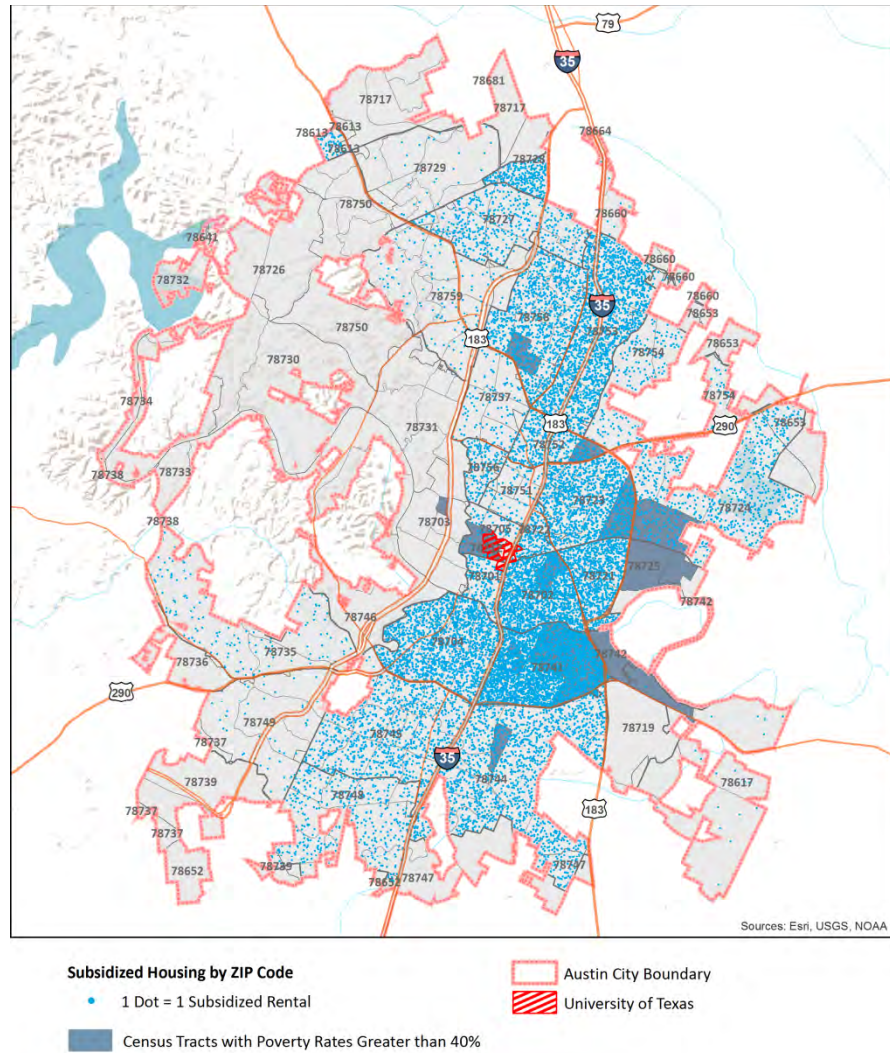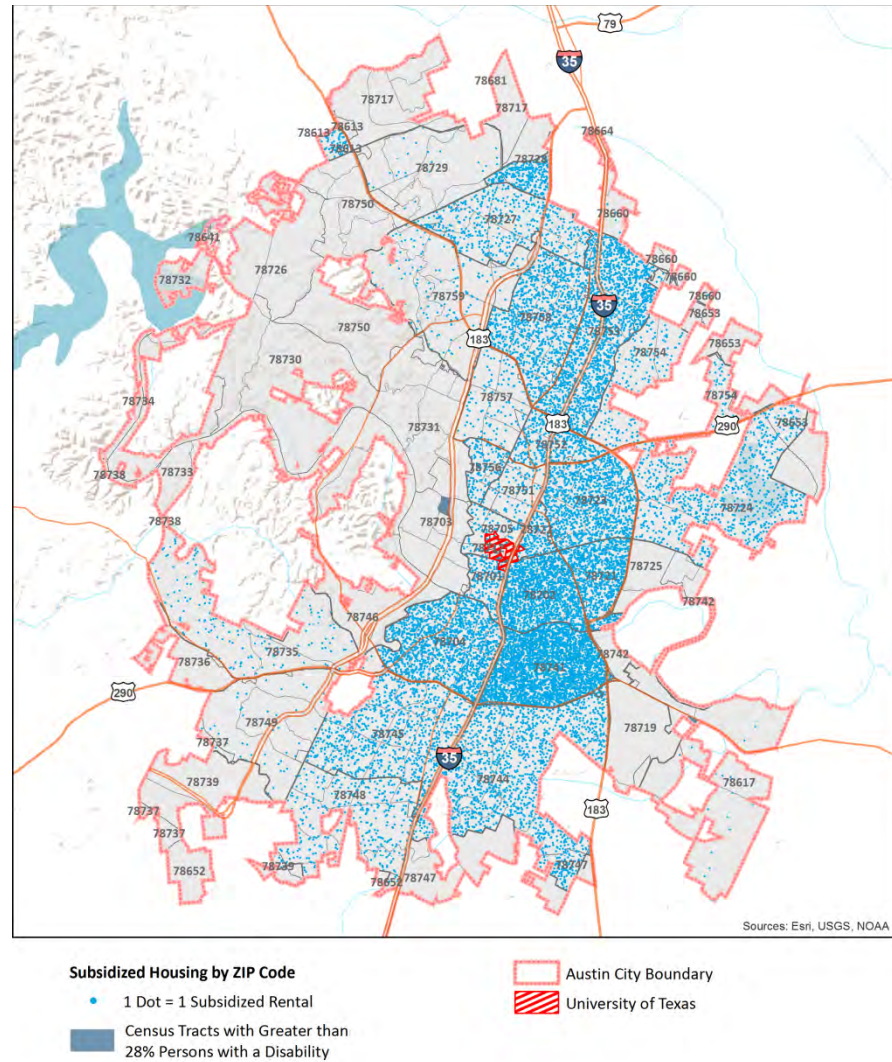Austin and BBC Research &
Consulting.

Subsidized Housing by ZIP Code

• 1 Dot = 1 Subsidized Rental

Census Tracts with Greater than
28% Persons with a Disability

Austin City Boundary

University of Texas

Sources: Esri, USGS, NOAA

**Figure A-28.
Subsidized Rentals
and Racially and
Ethnically
Concentrated
Areas of Poverty,
Austin, 2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

Subsidized Housing by ZIP Code

- 1 Dot = 1 Subsidized Rental

Racially and Ethnically Concentrated
Areas of Poverty (RCAPs/ECAPs)

Austin City Boundary

University of Texas
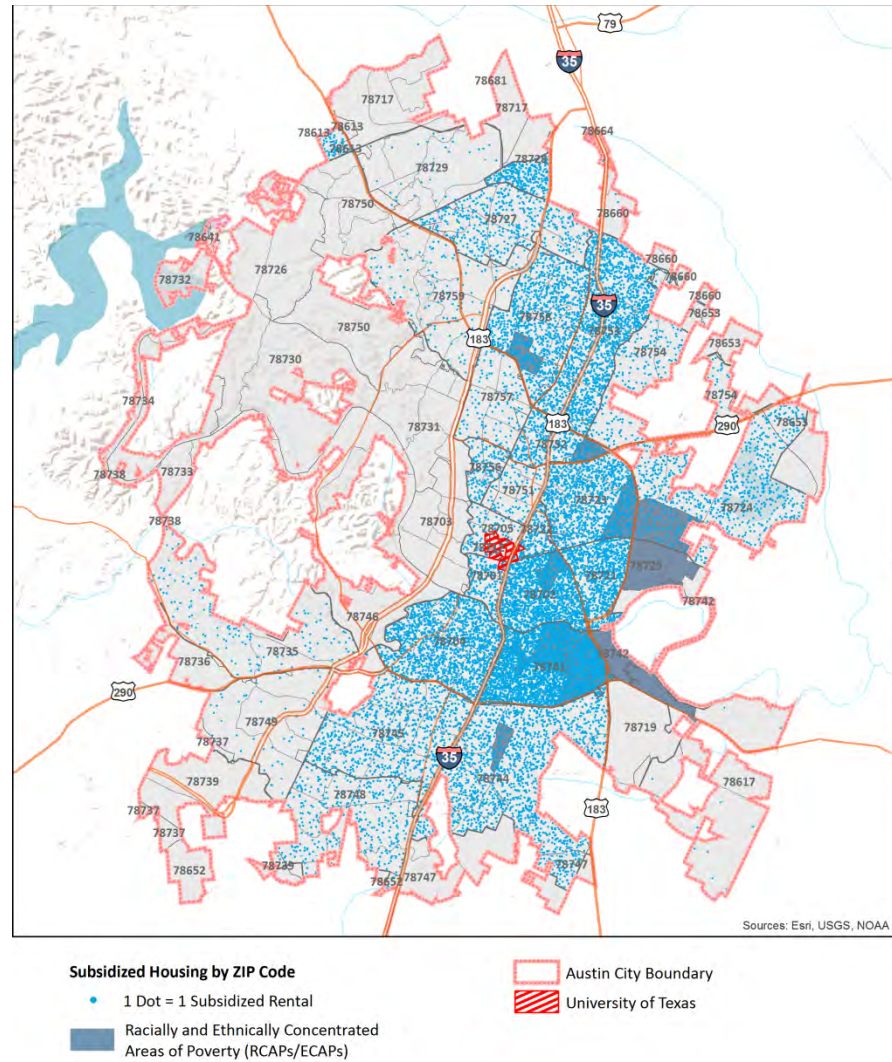
The following housing maps show overlays of housing choice voucher holders and concentrations. Voucher holders are clustered in both African American- and Hispanic-concentrated areas. Although vouchers cluster somewhat in areas of high poverty, this is less prominent than in minority-concentrated areas. Few voucher holders live west of I-183.

Figure A-29. Housing Choice Vouchers and Census Tracts with African American Concentration, Austin, 2012

Source:

2008-2012 ACS, City of Austin and BBC Research & Consulting.
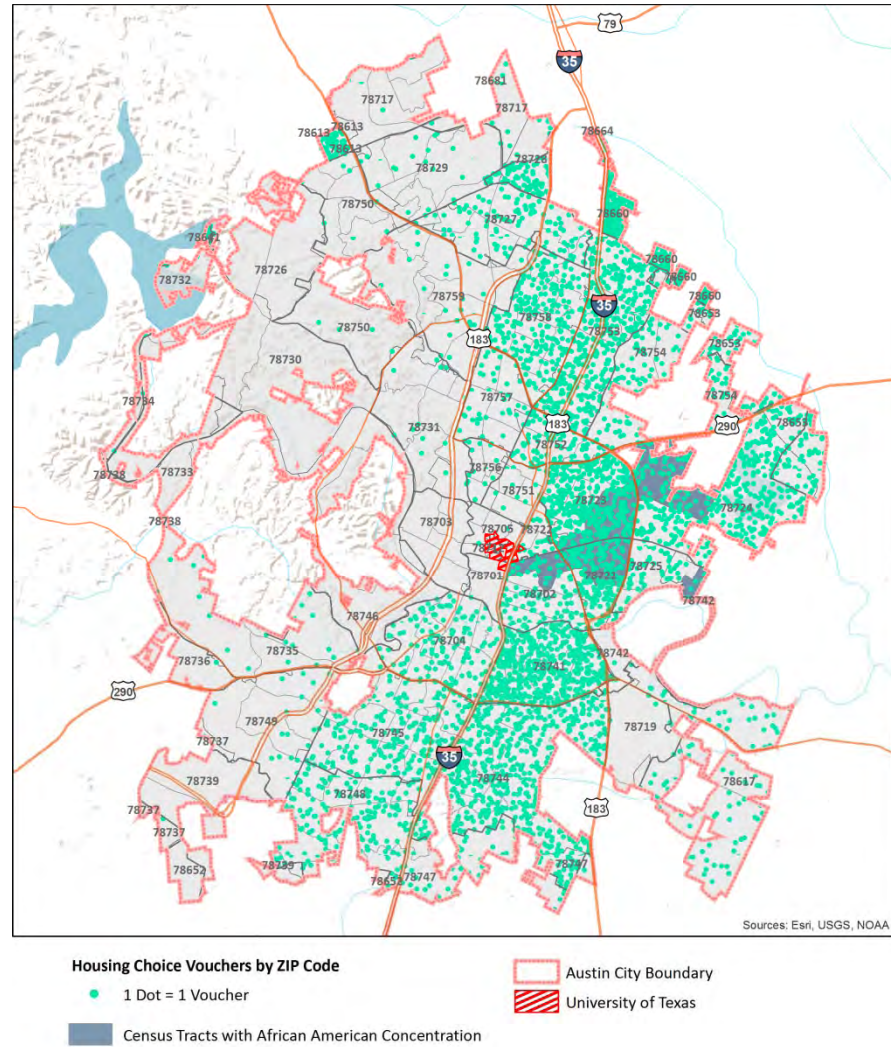
**Figure A-30.
Housing Choice
Vouchers and
Census Tracts with
Hispanic
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

Housing Choice Vouchers by ZIP Code

- 1 Dot = 1 Voucher

Census Tracts with Hispanic Concentration

Austin City Boundary

University of Texas

**Figure A-31.
Housing Choice
Vouchers and
Extremely High
Poverty Census
Tracts, Austin,
2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

Housing Choice Vouchers by ZIP Code

- 1 Dot = 1 Voucher

Census Tracts with Poverty Rates Greater than 40%

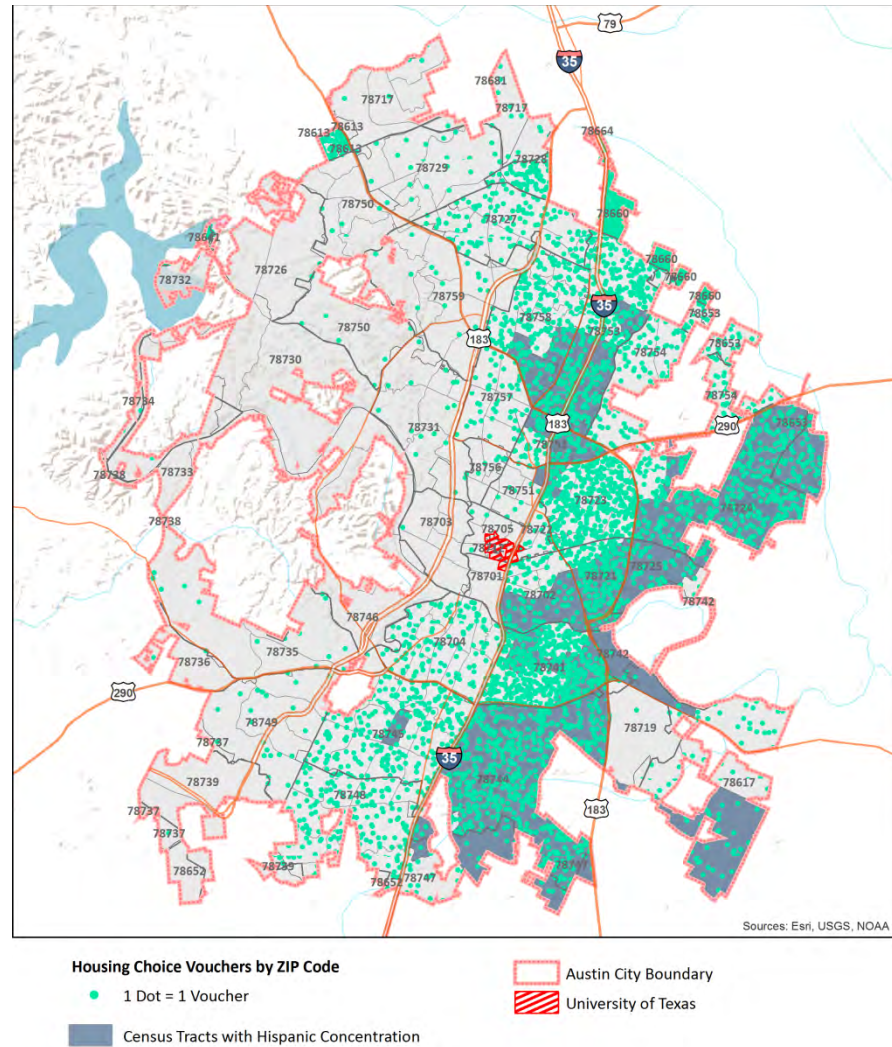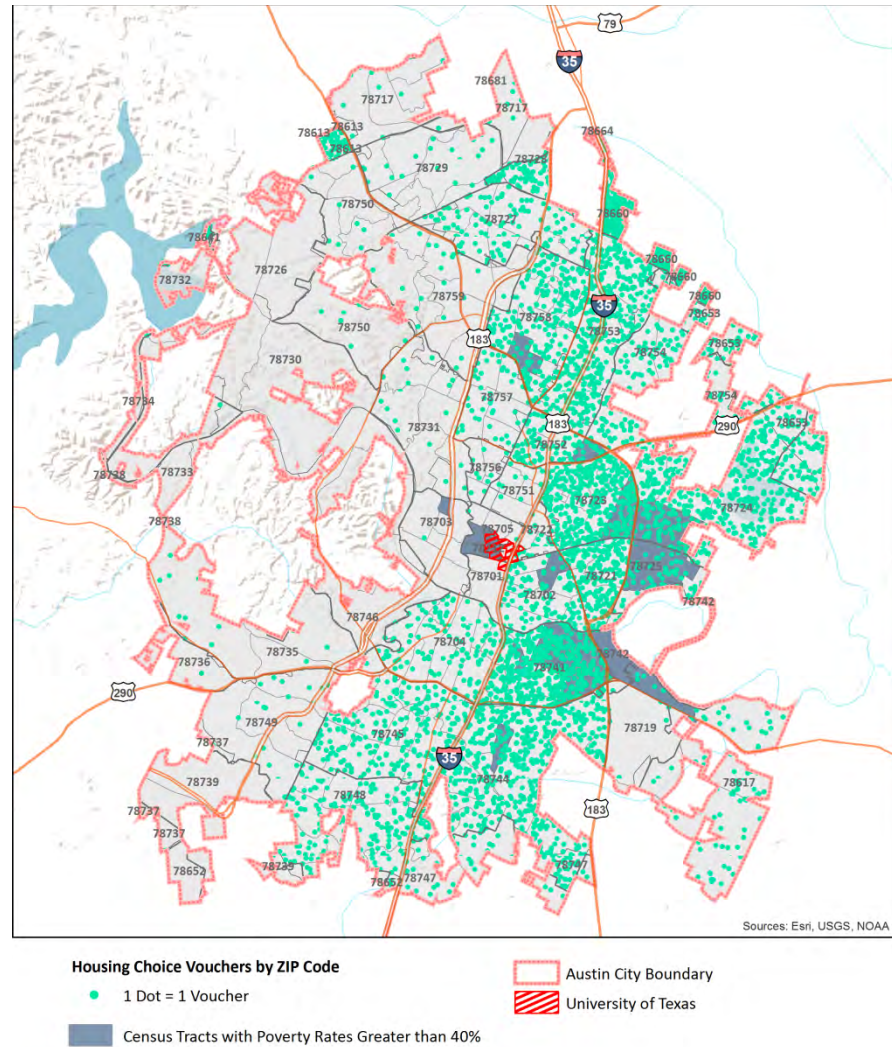Austin City Boundary

University of Texas

**Figure A-32.
Housing Choice
Vouchers and
Census Tracts with
Persons with a
Disability
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

Housing Choice Vouchers by ZIP Code

● 1 Dot = 1 Voucher

Census Tracts with Greater than
28% Persons with a Disability

Austin City Boundary

University of Texas

**Figure A-33.
Housing Choice
Vouchers and
Racially and
Ethnically
Concentrated
Areas of Poverty,
Austin, 2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

Housing Choice Vouchers by ZIP Code

● 1 Dot = 1 Voucher

Racially and Ethnically Concentrated
Areas of Poverty (RCAPs/ECAPs)

Austin City Boundary

University of Texas
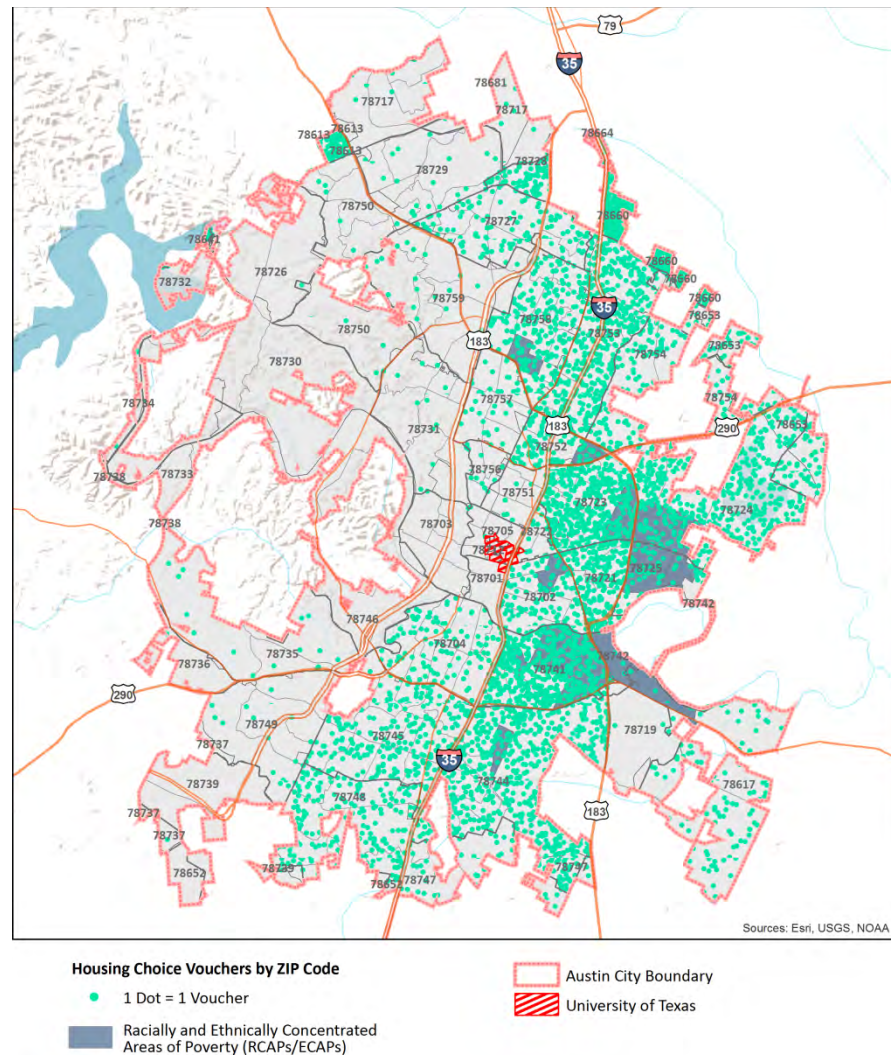
The final set of housing maps show the location of Low Income Housing Tax Credit (LIHTC) properties in relation to areas of concentration. The maps show clusters of LIHTC properties in African American, Hispanic and poverty concentrated areas.

**Figure A-34.
Low Income
Housing Tax Credit
(LIHTC) Locations
and Census Tracts
with African
American
Concentration,
Austin, 2012**

Source:

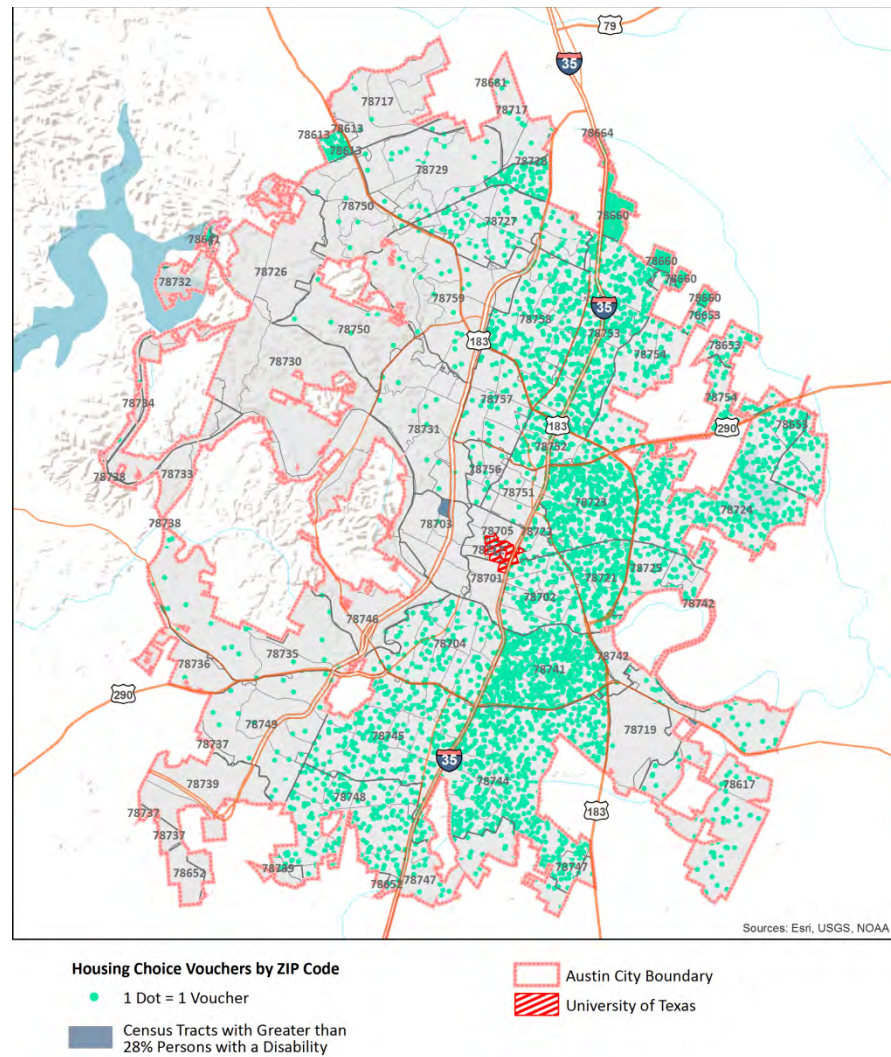2008-2012 ACS, City of
Austin and BBC Research &
Consulting.
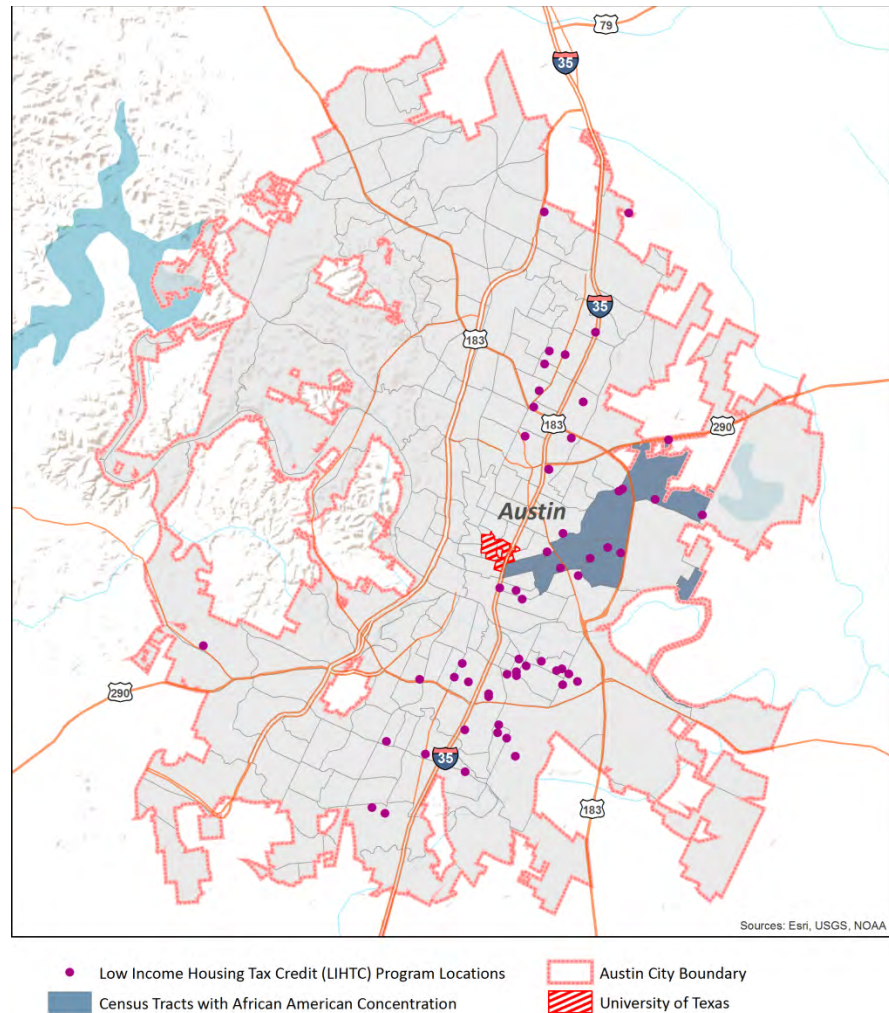
**Figure A-35.
Low Income
Housing Tax Credit
(LIHTC) Locations
and Census Tracts
with Hispanic
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

Low Income Housing Tax Credit (LIHTC) Program Locations

Census Tracts with Hispanic Concentration

Austin City Boundary

University of Texas

**Figure A-36.
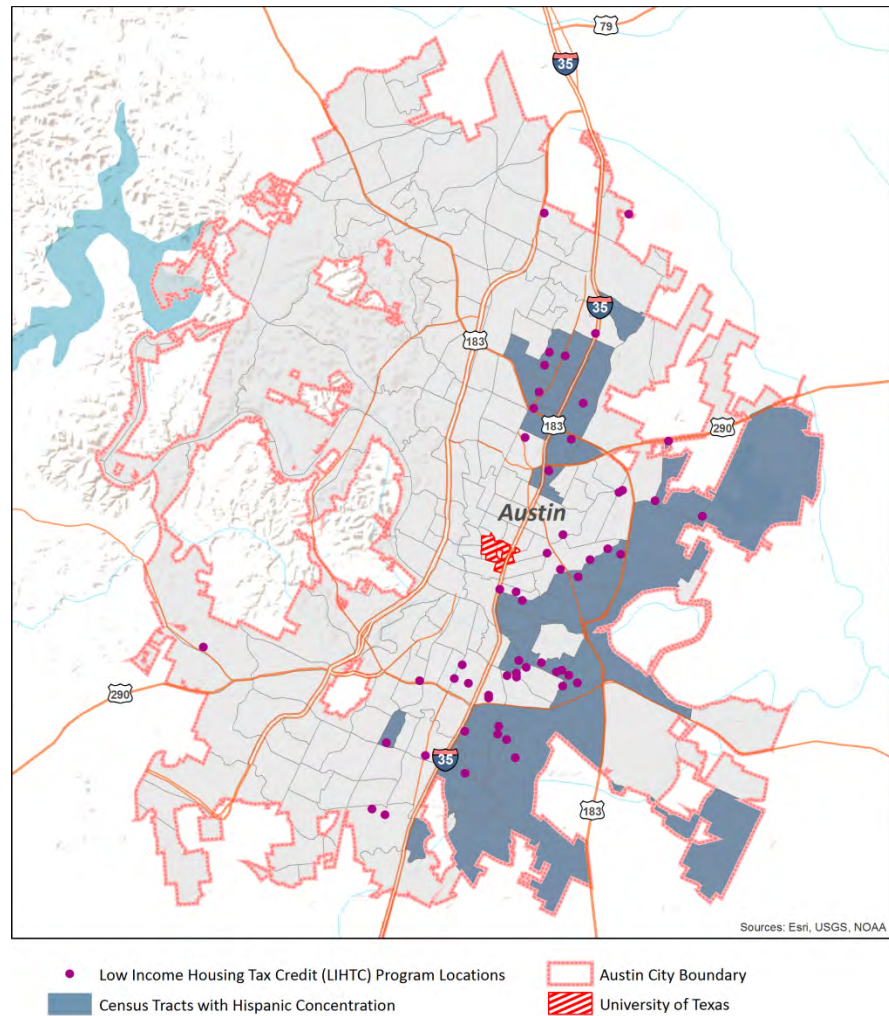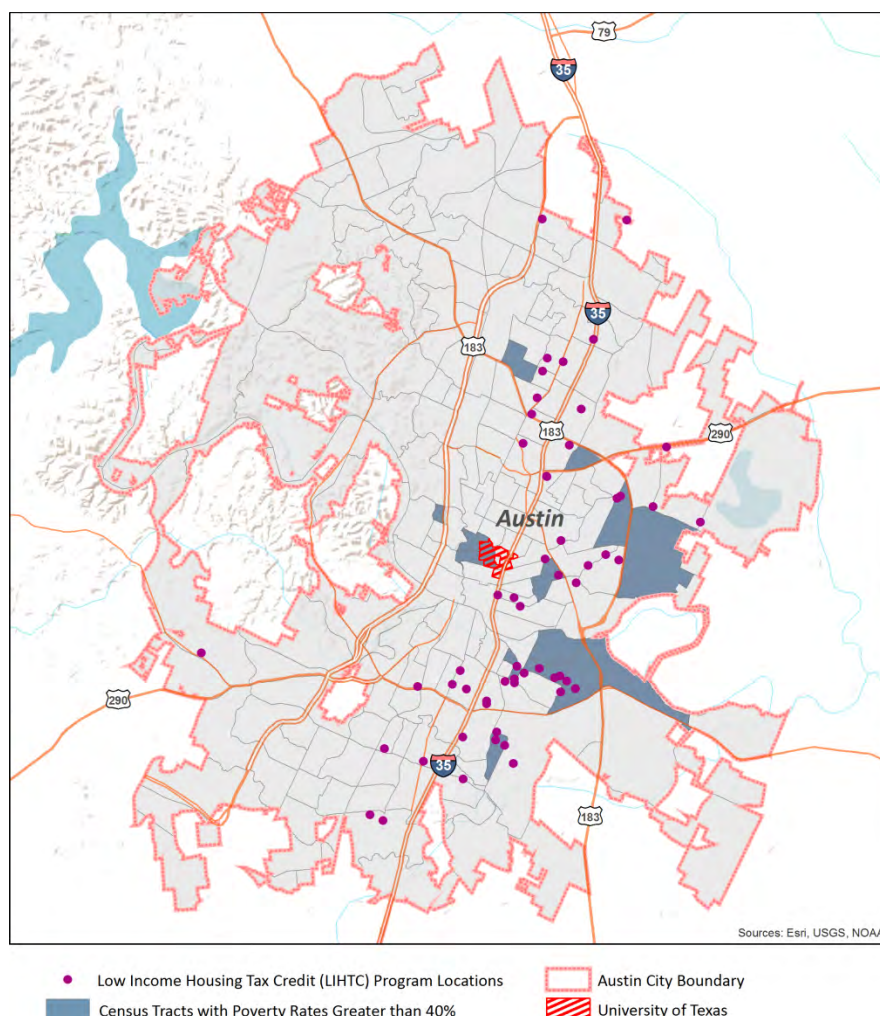Low Income
Housing Tax Credit
(LIHTC) Locations
and Extremely
High Poverty
Census Tracts,
Austin, 2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

Low Income Housing Tax Credit (LIHTC) Program Locations

Census Tracts with Poverty Rates Greater than 40%

Austin City Boundary

University of Texas

Access to Opportunity

This section supplements the Access to Opportunity work completed as part of the 2013 regional
study "The Geography of Opportunity in Austin and How it is Changing." The maps in this section
examine the relationship of protected class and RCAP/ECAP concentrations using variables that
were not included in the regional study. These include:

■   Housing condition and quality, as measured by code compliance data;

■   Incidence of crime (as an independent variable; the regional study incorporates crime into
    its overall opportunity index);

■   Residential foreclosures; and

■   Capital disinvestment (as measured through home mortgage data analysis).

The first four maps overlay areas with repeat code offenders and dangerously substandard
properties with areas of African American and Hispanic concentrations, areas of high poverty

and RCAPs/ECAPs. As the maps shows, most of the units in substandard condition (as measured by code compliance data) are located in the central portions of Austin, and not necessarily in concentrated areas.

**Figure A-37.
Repeat Code
Offenders,
Dangerous and/or
Substandard
Properties, and
Census Tracts with
African American
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

- Repeat Offenders
- Dangerous and/or Substandard Properties
- Census Tracts with African American Concentration
- Austin City Boundaries
- University of Texas
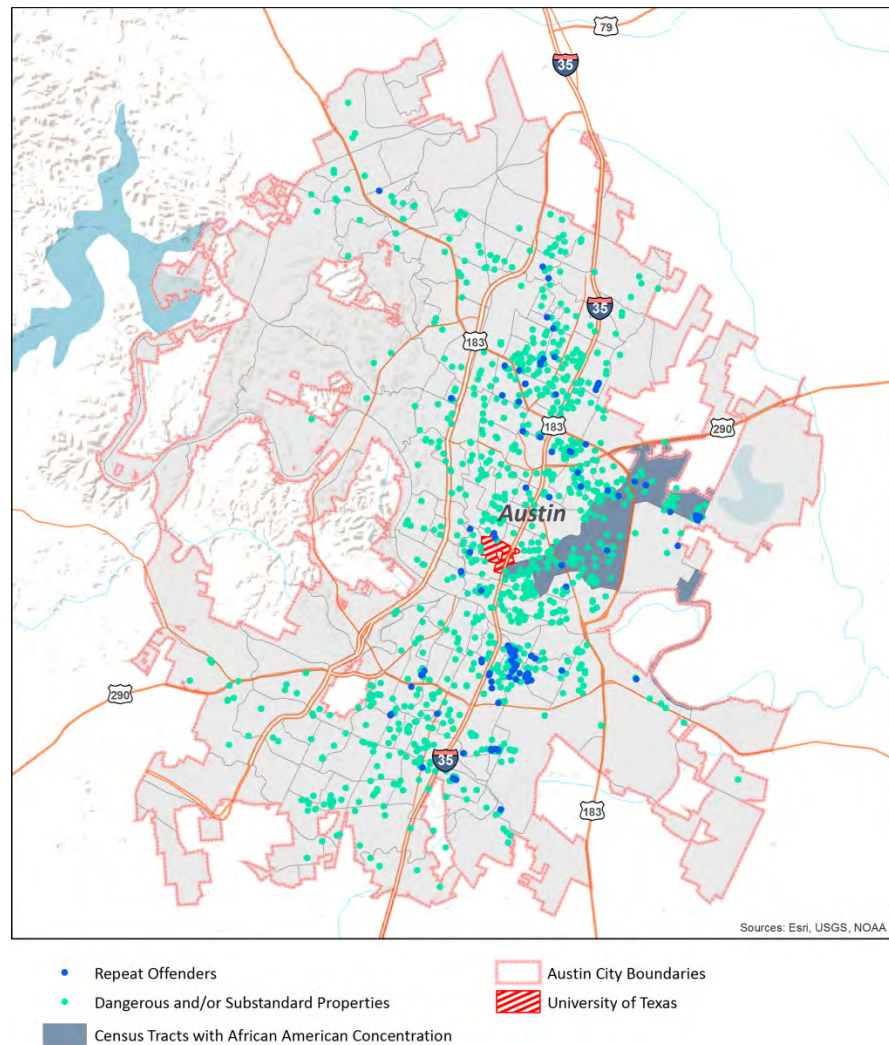
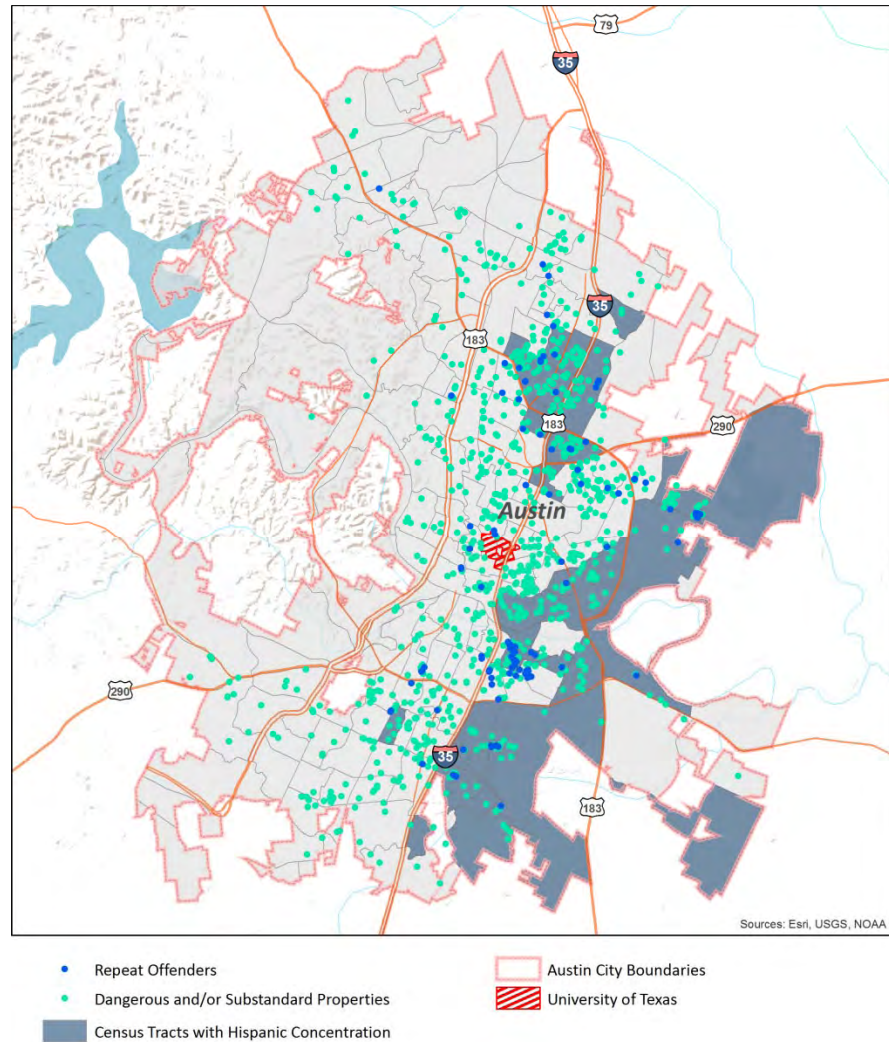**Figure A-38.
Repeat Code
Offenders,
Dangerous and/or
Substandard
Properties, and
Census Tracts with
Hispanic
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

Legend:
- Repeat Offenders
- Dangerous and/or Substandard Properties
- Census Tracts with Hispanic Concentration
- Austin City Boundaries
- University of Texas

Sources: Esri, USGS, NOAA

**Figure A-39.
Repeat Code
Offenders,
Dangerous and/or
Substandard
Properties, and
Extremely High
Poverty Census
Tracts, Austin,
2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

Legend:
- Repeat Offenders
- Dangerous and/or Substandard Properties
- Census Tracts with Poverty Rates Greater than 40%
- Austin City Boundaries
- University of Texas

Sources: Esri, USGS, NOAA

**Figure A-40.
Repeat Code
Offenders,
Dangerous and/or
Substandard
Properties, and
Racially and
Ethnically
Concentrated
Areas of Poverty,
Austin, 2012**

Source:

2008-2012 ACS, City of
Austin and BBC Research &
Consulting.

The second set of maps show the relationship between areas with very high crime and concentrations.[2] The overlays show a limited number of areas that are minority or poverty concentrated and have very high crime rates.

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[2] The crime index is from commercial data provider ESRI and includes information about murder, rape, robbery, assault, burglary and motor vehicle theft.

**Figure A-41.
Areas with Very
High Crime Rates
and Census Tracts
with African
American
Concentration,
Austin, 2012**

Source:

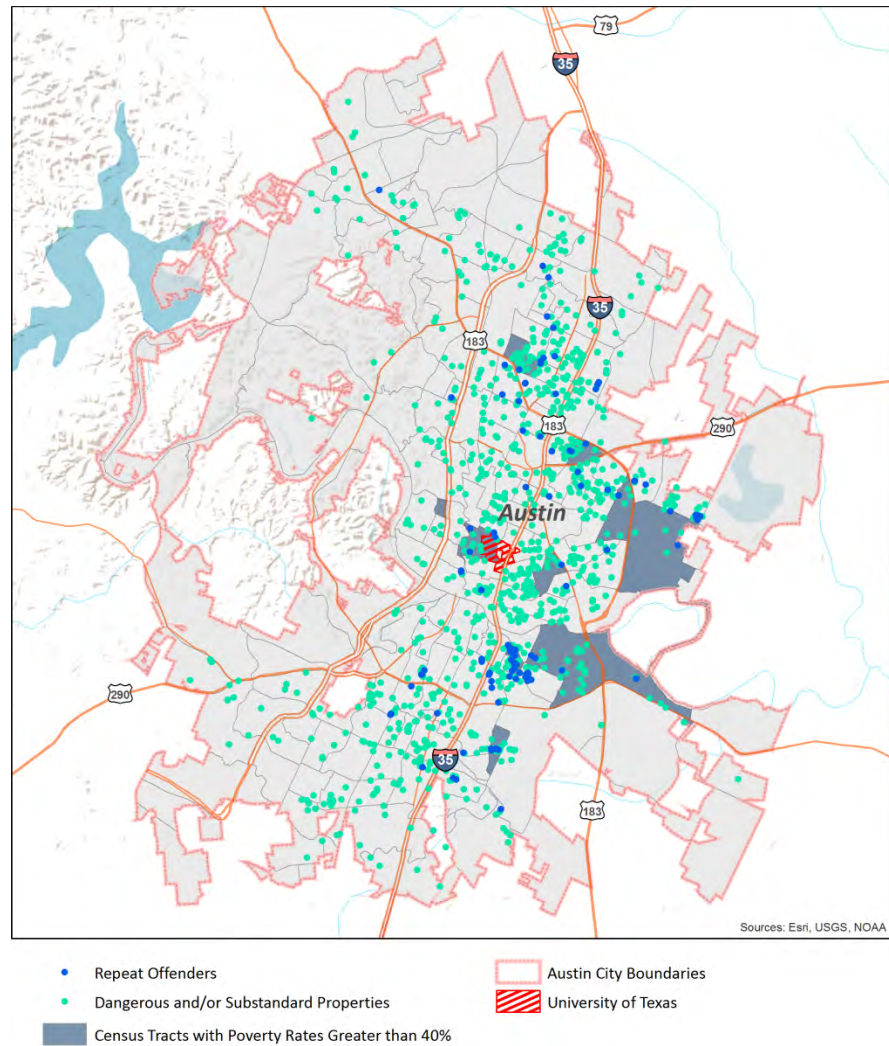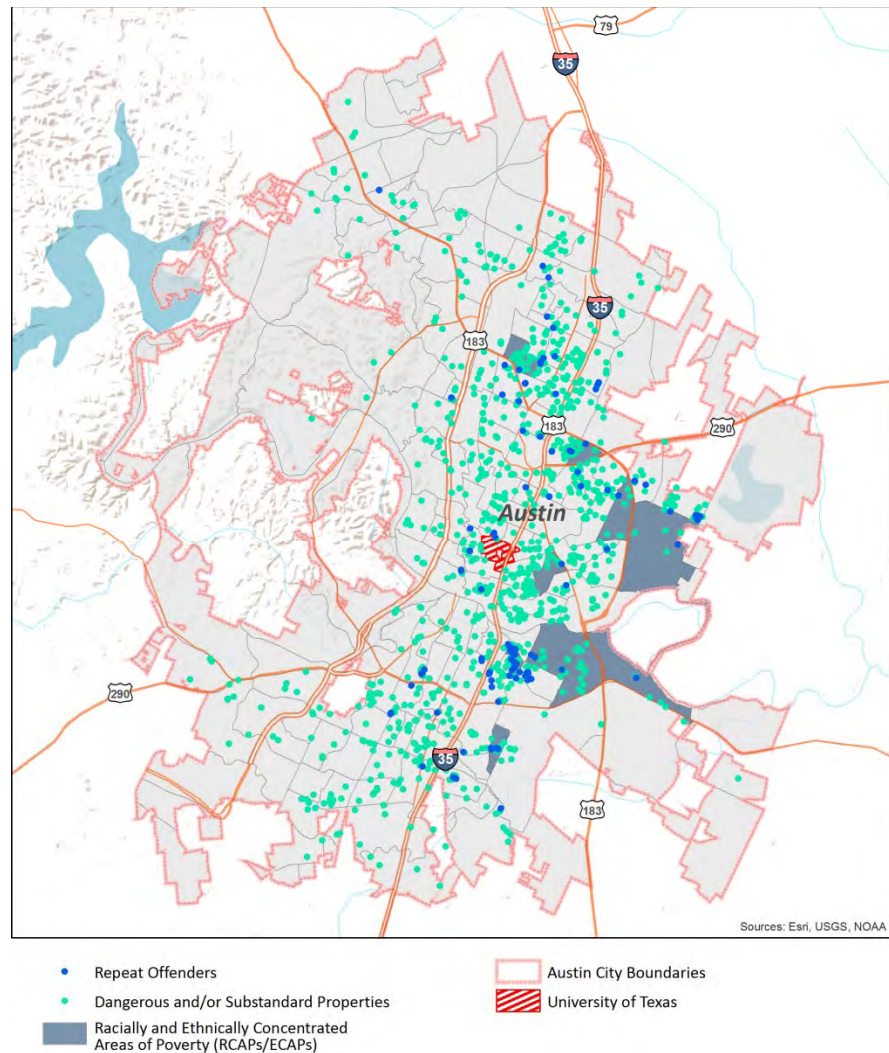2008-2012 ACS, ESRI Crime
Index and BBC Research &
Consulting.

Census Tracts with Very High Crime Index
Census Tracts with African American Concentration
Austin City Boundaries
University of Texas
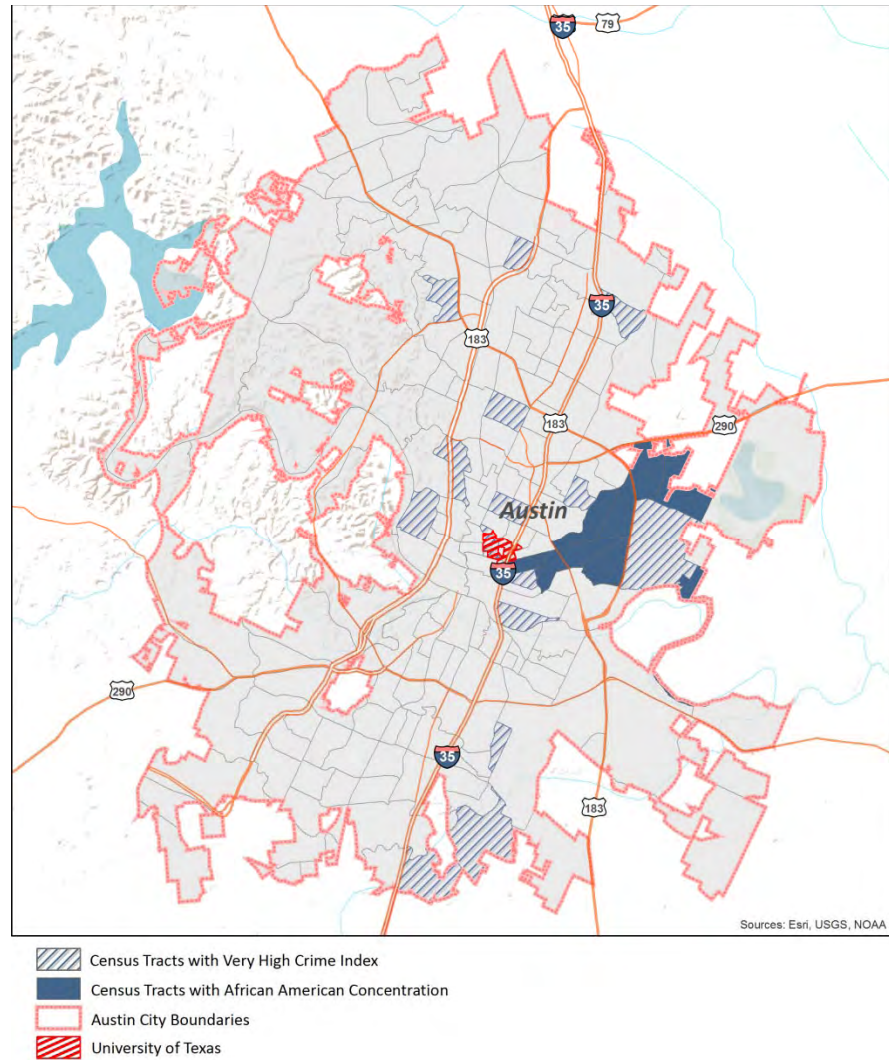
**Figure A-42.
Areas with Very
High Crime Rates
and Census Tracts
with Hispanic
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, ESRI Crime
Index and BBC Research &
Consulting.

Census Tracts with Very High Crime Index
Census Tracts with Hispanic Concentration
Austin City Boundaries
University of Texas

**Figure A-43.
Areas with Very
High Crime Rates
and Extremely
High Poverty
Census Tracts,
Austin, 2012**

Source:

2008-2012 ACS, ESRI Crime
Index and BBC Research &
Consulting.

Census Tracts with Very High Crime Index
Census Tracts with Poverty Rates Greater than 40%
Austin City Boundaries
University of Texas
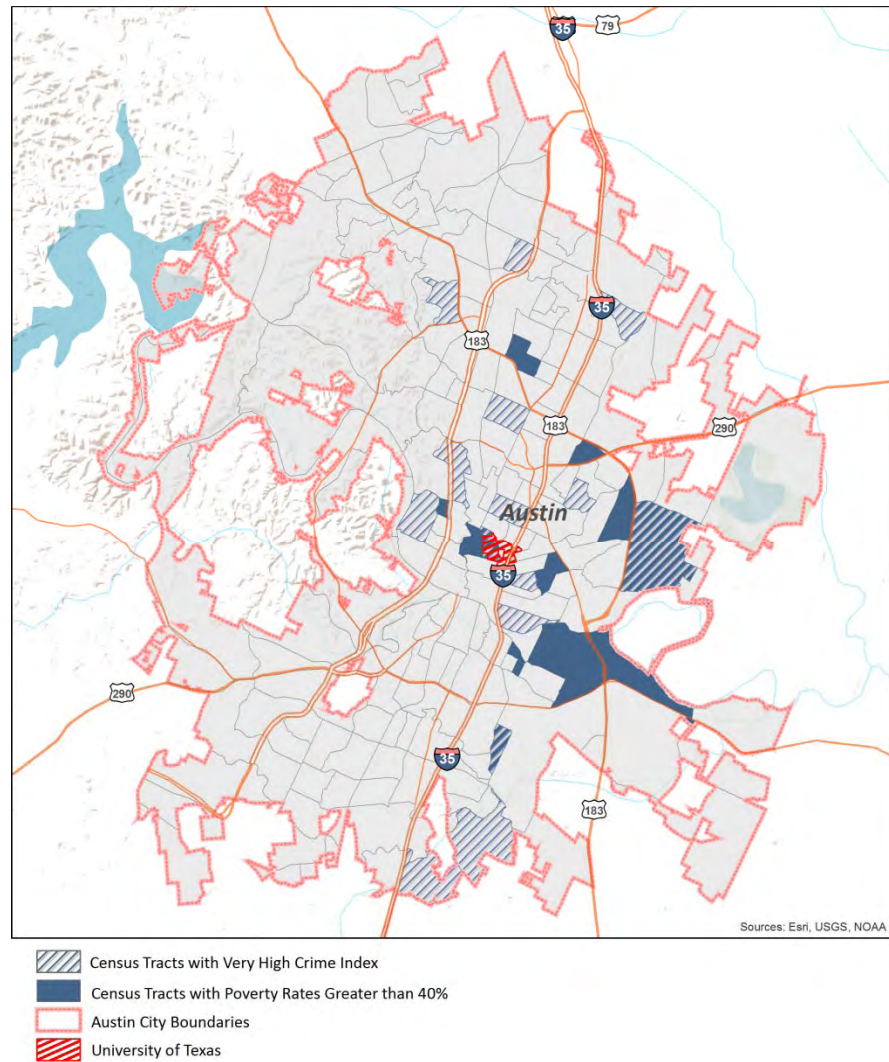
**Figure A-44.
Areas with Very
High Crime Rates
and Racially and
Ethnically
Concentrated
Areas of Poverty,
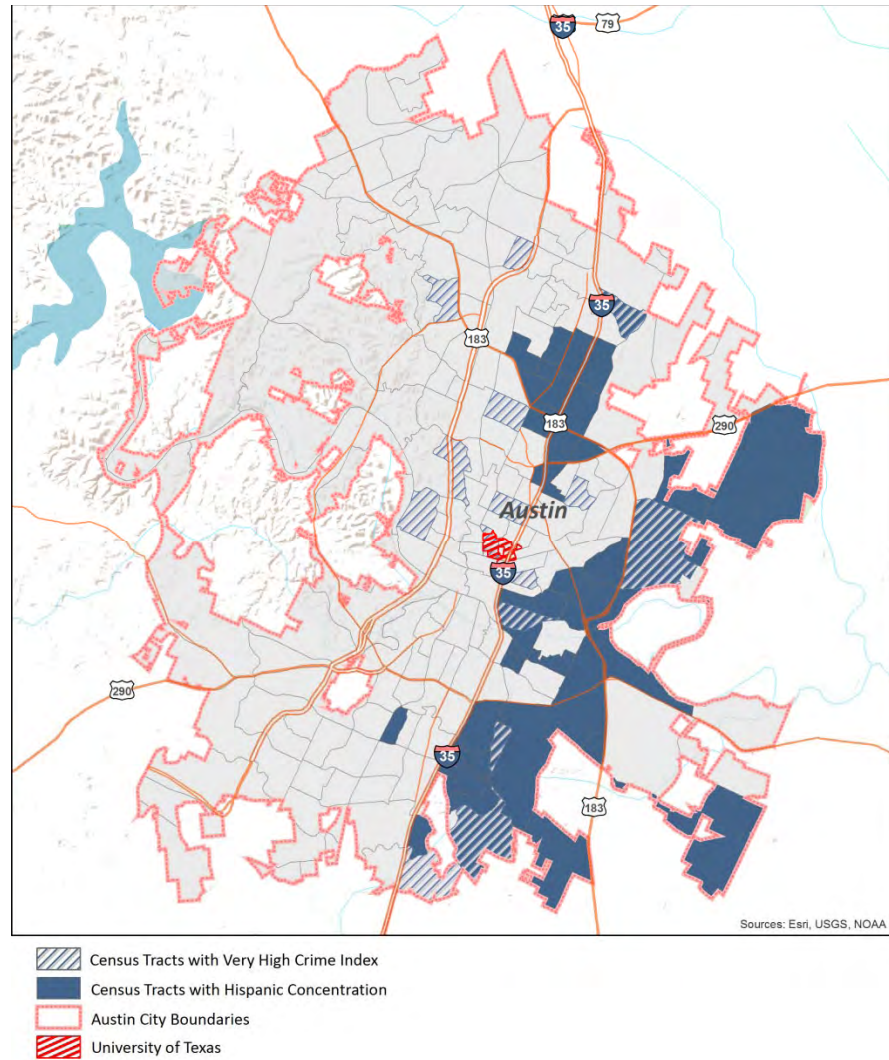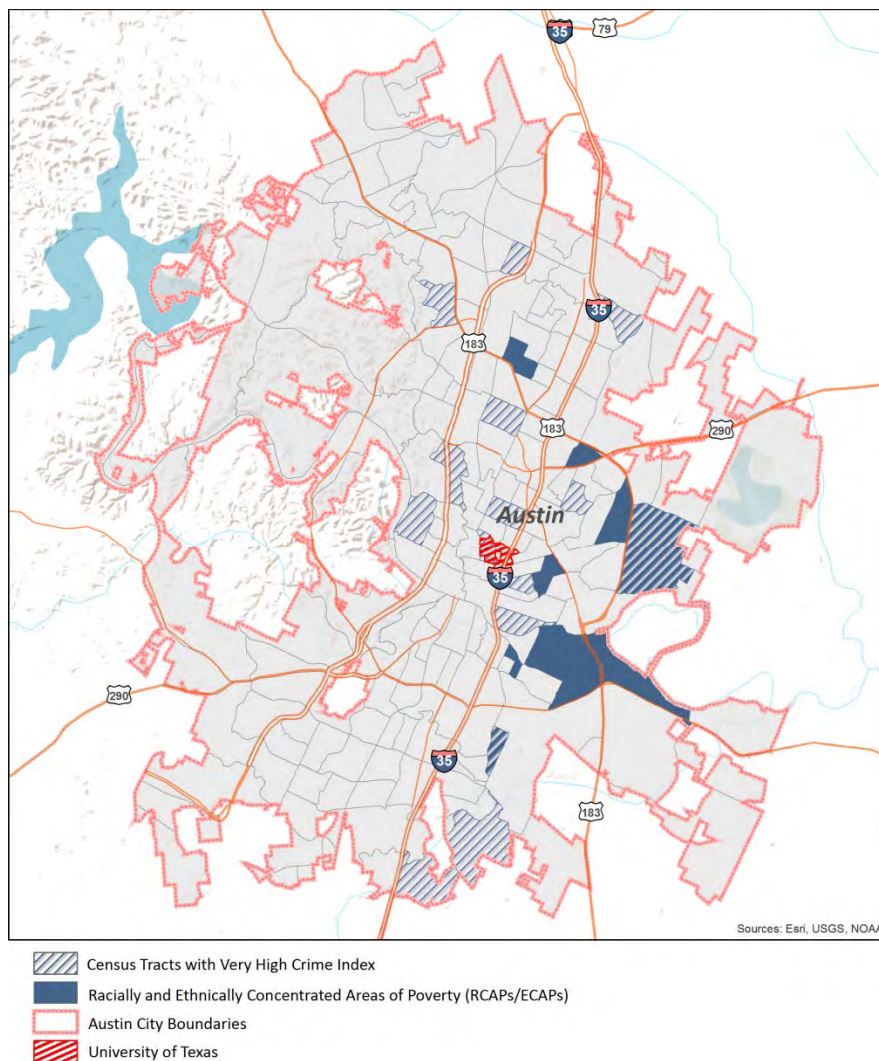Austin, 2012**

Source:

2008-2012 ACS, ESRI Crime
Index and BBC Research &
Consulting.

Census Tracts with Very High Crime Index
Racially and Ethnically Concentrated Areas of Poverty (RCAPs/ECAPs)
Austin City Boundaries
University of Texas

The Local Initiative Support Corporation (LISC)'s Foreclosure Response project provides data on foreclosure risk to help communities better target resources for foreclosure resolution and prevention. The LISC foreclosure index incorporates measures of subprime lending, foreclosures, delinquency and vacancies.

The following maps show ZIP codes with high foreclosure risk, according to the LISC index, and concentrations by Census tract. These ZIP codes have more than three times the average risk in the region, as of September 2013.

Many of the foreclosure risk areas also include Census tracts with Hispanic concentrations—but not areas of high poverty. Some of these are also areas where loan application denials were high, as discussed in the following section.

**Figure A-45.
Areas with High
Foreclosure Risk
and Census Tracts
with African
American
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, Local
Initiative Support
Corporation and BBC
Research & Consulting.

ZIP Codes with High Foreclosure Risk
Census Tracts with African American Concentration
Austin City Boundaries
University of Texas

**Figure A-46.
Areas with High
Foreclosure Risk
and Census Tracts
with Hispanic
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, Local
Initiative Support
Corporation and BBC
Research & Consulting.

Legend:
- ZIP Codes with High Foreclosure Risk
- Census Tracts with Hispanic Concentration
- Austin City Boundaries
- University of Texas

**Figure A-47.
Areas with High
Foreclosure Risk
and Extremely
High Poverty
Census Tracts,
Austin, 2012**

Source:

2008-2012 ACS, Local
Initiative Support
Corporation and BBC
Research & Consulting.

Legend:
- ZIP Codes with High Foreclosure Risk
- Census Tracts with Poverty Rates Greater than 40%
- Austin City Boundaries
- University of Texas

Sources: Esri, USGS, NOAA

**Figure A-48.
Areas with High
Foreclosure Risk
and Racially and
Ethnically
Concentrated
Areas of Poverty,
Austin, 2012**

Source:

2008-2012 ACS, Local
Initiative Support
Corporation and BBC
Research & Consulting.
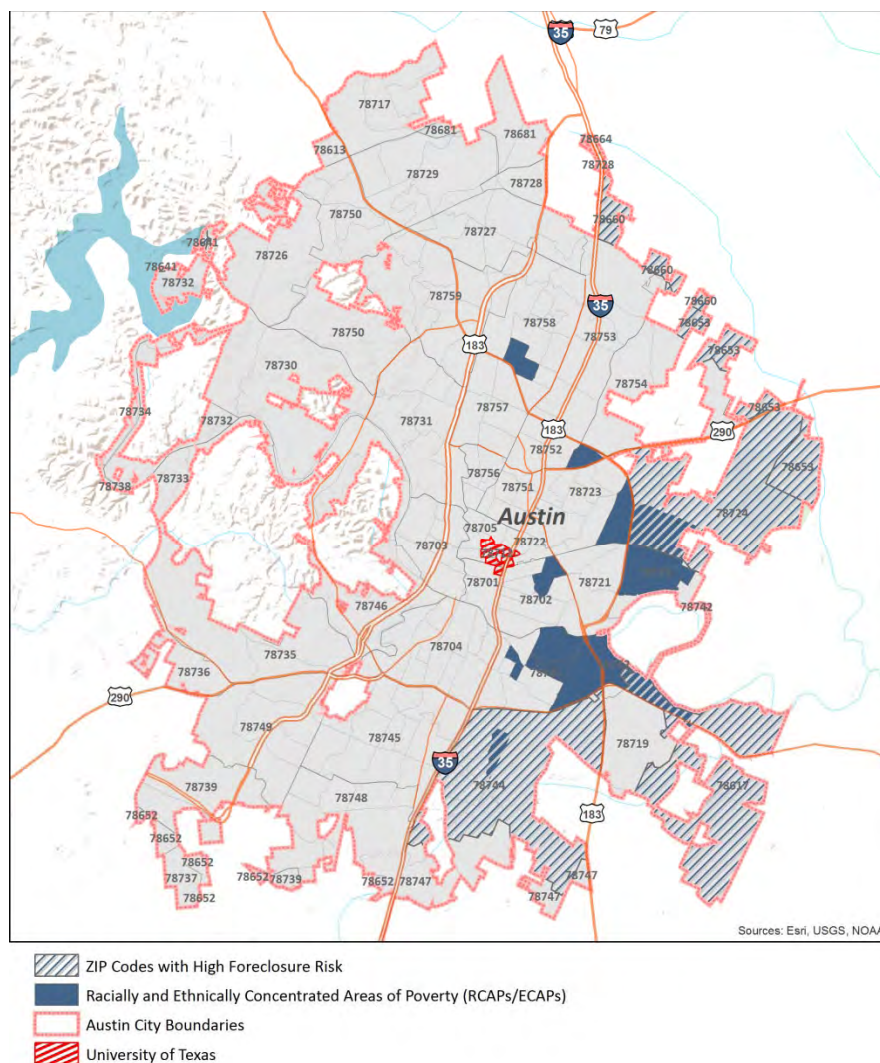
The final set of supplemental maps overlay high loan denial Census tracts with concentrations. Neighborhoods with high rates of residential loans denials can be at risk of disinvestment and property decline, related to a lack of private capital for home purchases and improvements.

The high denial areas shown in the map below have twice the denial rate (32%) of the city overall (16%). Of these 17 areas, all but four also have Hispanic concentrations.
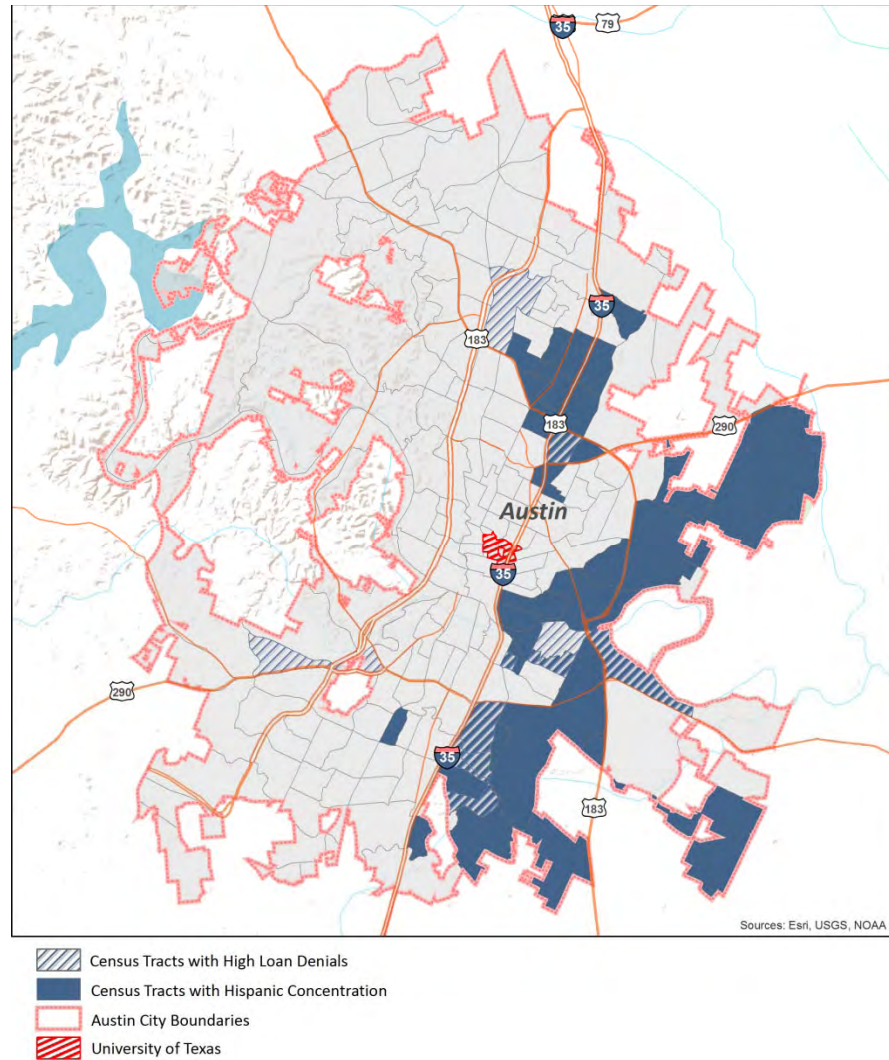
**Figure A-49.
Areas with High
Loan Denials and
Census Tracts with
African American
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, Home
Mortgage Disclosure Act
data and BBC Research &
Consulting.

Census Tracts with High Loan Denials
Census Tracts with African American Concentration
Austin City Boundaries
University of Texas
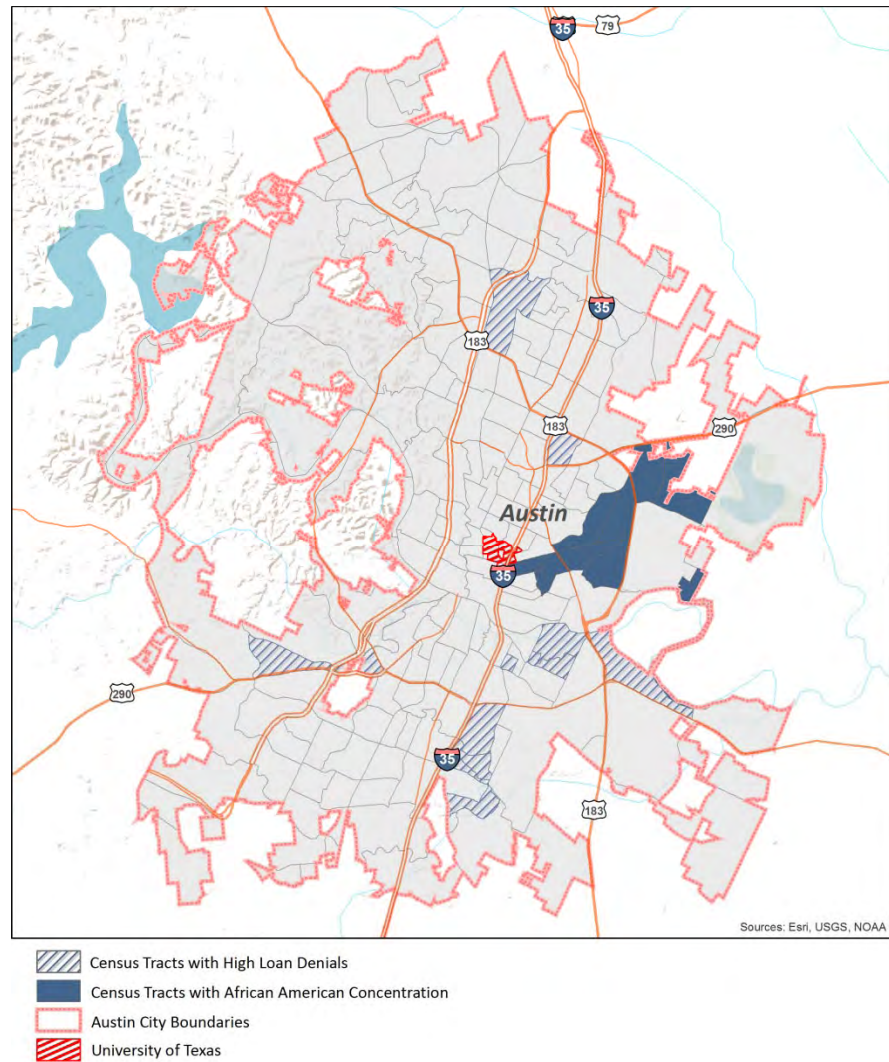
**Figure A-50.
Areas with High
Loan Denials and
Census Tracts with
Hispanic
Concentration,
Austin, 2012**

Source:

2008-2012 ACS, Home
Mortgage Disclosure Act
data and BBC Research &
Consulting.

Census Tracts with High Loan Denials
Census Tracts with Hispanic Concentration
Austin City Boundaries
University of Texas

**Figure A-51.
Areas with High
Loan Denials and
Extremely High
Poverty Census
Tracts, Austin,
2012**

Source:

2008-2012 ACS, Home
Mortgage Disclosure Act
data and BBC Research &
Consulting.

Census Tracts with High Loan Denials
Census Tracts with Poverty Rates Greater than 40%
Austin City Boundaries
University of Texas
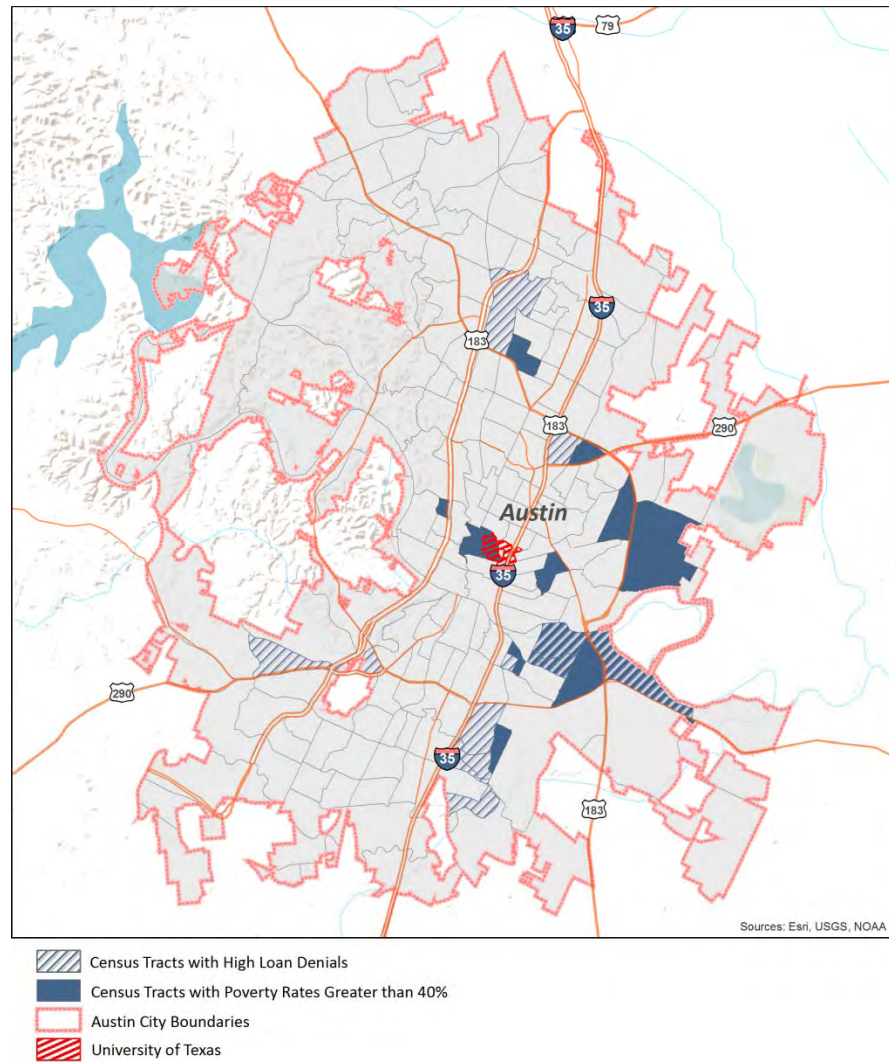
**Figure A-52.
Areas with High
Loan Denials and
Racially and
Ethnically
Concentrated
Areas of Poverty,
Austin, 2012**

Source:

2008-2012 ACS, Home
Mortgage Disclosure Act
data and BBC Research &
Consulting.

	Census Tracts with High Loan Denials
	Racially and Ethnically Concentrated Areas of Poverty (RCAPs/ECAPs)
	Austin City Boundaries
	University of Texas
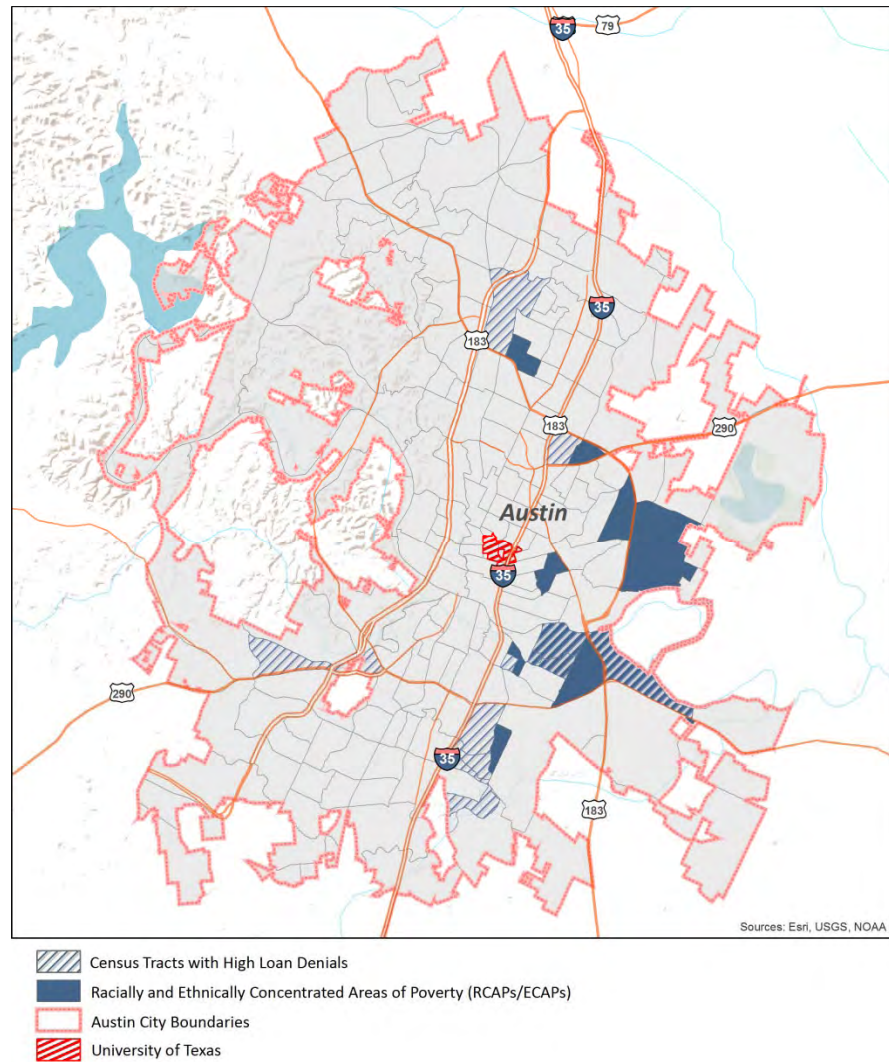
The last map in this section shows the location of payday lenders. These lenders are largely located in the central parts of the city which are also moderate-poverty areas.

**Figure A-53.
Payday Lenders
and Racially and
Ethnically
Concentrated
Areas of Poverty,
Austin, 2012**

Source:

2008-2012 ACS, Yelp.com
and BBC Research &
Consulting.

Sources : Esri, USGS, NOAA

● Pay-day Loan Business or Pawn Shop

▮ Racially and Ethnically Concentrated Areas of Poverty (RCAPs/ECAPs)

▭ Austin City Boundaries

▨ University of Texas