



Dallas

ECONOMIC OPPORTUNITY ASSESSMENT

COMMUNITIES
FOUNDATION of TEXAS



CENTER *for* PUBLIC POLICY PRIORITIES

March 2018

Dear Friends and Colleagues,

Communities Foundation of Texas is proud to present our first comprehensive analysis of economic opportunity in Dallas County. For 65 years, we have supported community leaders and organizations on the front lines fighting to solve key challenges across North Texas. Through this report, created by the Center for Public Policy Priorities, we hope to provide a valuable resource to our partners and contributors on the underlying factors that threaten economic prosperity in our community and contribute to growing poverty and rising income inequality.

Dallas County is a growing and changing urban area with many opportunities. Our rapidly expanding population is one of our greatest assets, providing a relatively young and diverse workforce that can drive economic growth in Dallas for years to come.

While we have many resources as a region, we also face many obstacles and barriers that limit the upward mobility of our residents. Dallas County has high levels of geographic segregation by race-ethnicity, income, educational attainment and wealth. What this means for low-to-moderate income Dallas residents – and for people of color who are disproportionately represented in that category – is that where they live profoundly influences their access to opportunity. Because access to quality schools, health care, good paying jobs and safe neighborhoods are increasingly interrelated, it is more and more difficult for individuals to overcome barriers to opportunity on their own.

We hope that this report and the discussions and actions that it fosters fuel the creative solutions and strategies needed to help our community move forward.

Sincerely,



Sarah Cotton Nelson
Chief Philanthropy Officer
Communities Foundation of Texas

CONTENTS

**WHO WE ARE AS
A REGION**

Demographic Changes.....2

**INDICATORS OF
ECONOMIC OPPORTUNITY**

Income9

Education18

Debt and Assets24

**INDICATORS OF
WELLNESS**

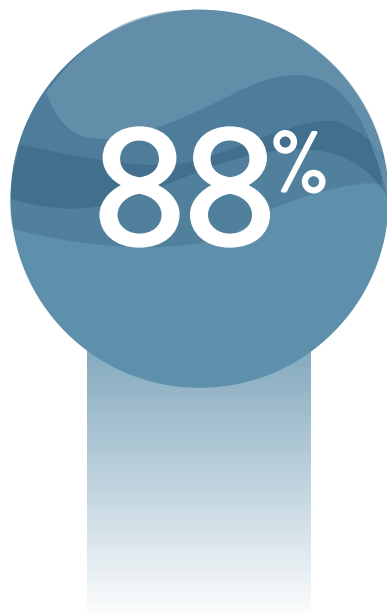
Health30

Safety36

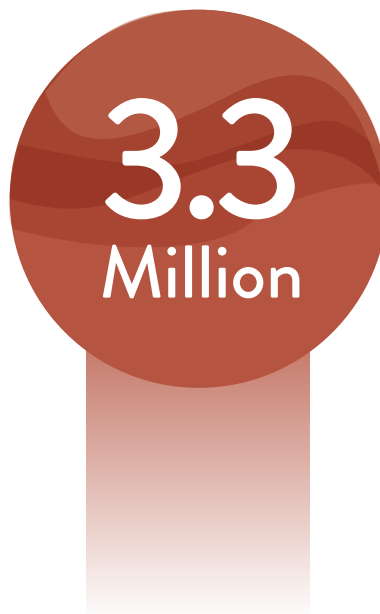
Who We Are

AS A REGION

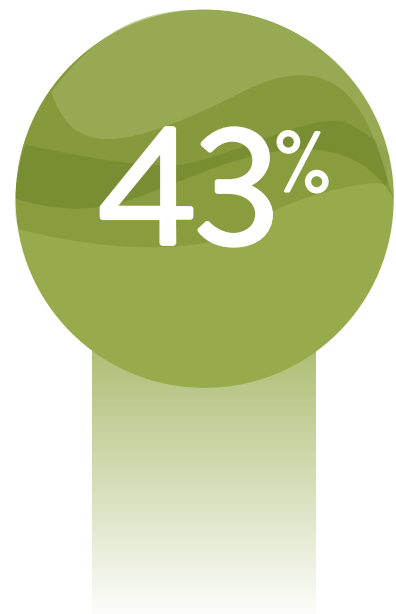
Dallas County is a Growing and Changing Urban Area



The projected share of Dallas County's population that will be people of color in 2050.¹



The projected population of Dallas County in 2050, representing an increase of nearly 800,000 people over the next 35 years.²



The share of Dallas County residents living with income less than two times the federal poverty level.³

Dallas County

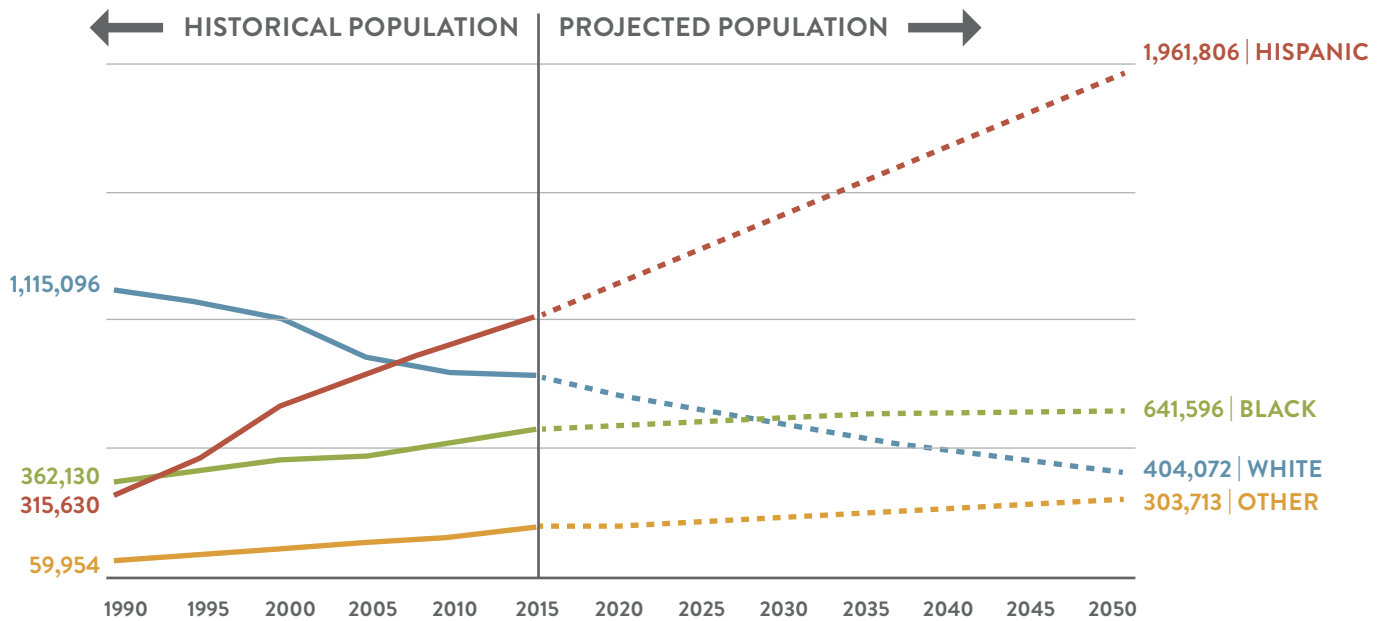


Dallas County is Changing Dramatically by Race & Ethnicity

As of 2015, Dallas is home to 2.5 million Texans. By 2050, Dallas County is expected to add more than 800,000 residents, bringing the total county population to 3.3 million.⁴ The area's rapidly growing population is one of its greatest assets, as its workforce expands and drives the economy.⁵

Source: Texas Demographic Center, 1990 - 2015 Population Estimates and 2015-2050 Population Projections

As the population has grown in recent years, the racial and ethnic composition of the county has changed. By 2050, Black and Hispanic residents of Dallas County are projected to make up approximately 80 percent of Dallas County's population, and all people of color will make up approximately 88 percent of the projected 3.3 million Dallas County residents.⁶



The Future of Dallas County is Children of Color

People of color are integral to the economic stability and prosperity of the county. Dallas County's population of young people is the primary foundation for its future labor force, tax base, and consumer base. This racially and ethnically diverse population will drive Dallas County's economy in the years to come.⁸

Source: Texas Demographic Center, 2015 Population Estimates⁹



53%
Hispanic



22%
Black



17%
White

Children of other races and ethnicities account for eight percent of the child population in Dallas County.

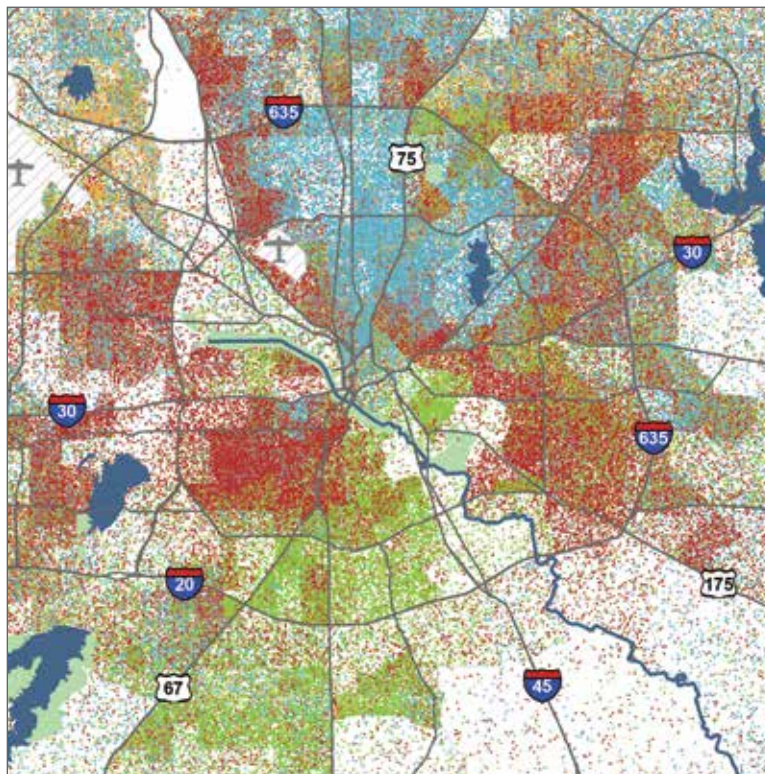
Dallas is Geographically Separated by Race and Ethnicity

Where people live in Dallas County has been shaped in part by formal and informal policies in the past aimed at segregating residents. The effects of these policies are still visible today.¹⁰

Where a person lives influences their access to education, jobs, and community resources. Even health outcomes have been shown to be correlated with a person's zip code.¹¹ Research has shown that when areas are more diverse, all groups living in them experience better outcomes.¹²

Source: United States Census Bureau, 2010 Census¹³

Population Density by Race and Ethnicity



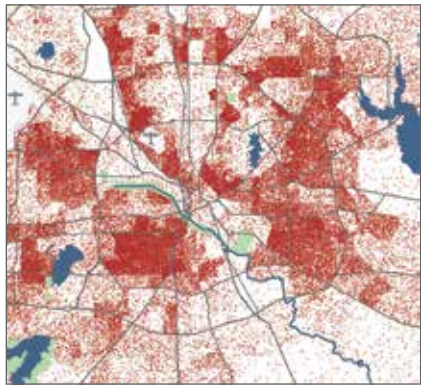
1 DOT = 10 PERSONS

- BLACK
- HISPANIC
- WHITE
- OTHER



Black

When data is collected, many distinct racial and ethnic groups may be represented in the data as a single racial category. “Other” is often used as a racial-ethnic category in this report that includes American Indian and Alaskan Native, Asian, Native Hawaiian and other Pacific Islander, or persons of two or more races. This overly broad grouping can limit our understanding of individuals that identify with one or more of these racial-ethnic categories by masking differences and obscuring the way individuals, institutions, and policies may treat members of these groups differently.¹⁴

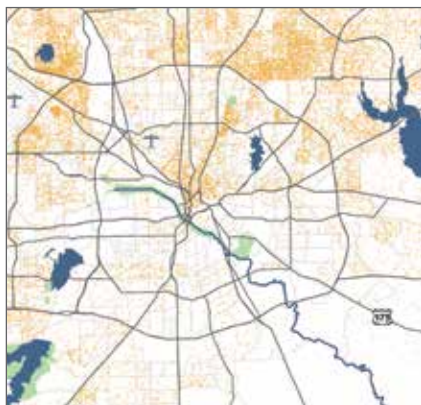


Hispanic

The table below shows the diversity among individuals who are not identified as Black, Hispanic, or White in Dallas County.



White



Other

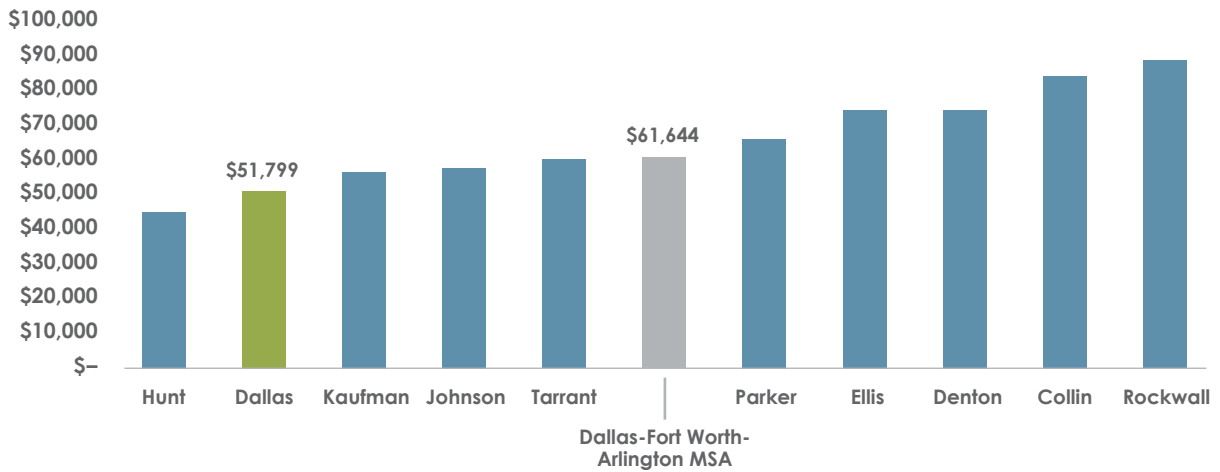
ASIAN & OTHER	
AMERICAN INDIAN & ALASKA NATIVE	17,133
ASIAN	119,250
Indian	37,659
Vietnamese	26,276
Chinese (Including Taiwanese)	12,612
Korean	9,825
Filipino	8,873
Japanese	1,897
Other Asian	22,108
NATIVE HAWAIIAN & OTHER PACIFIC ISLANDER	1,222
TWO OR MORE RACES	66,863

Source: United States Census Bureau, 2010 Census¹⁵

Dallas County's Households Have Lower Median Income Than Most Surrounding Counties

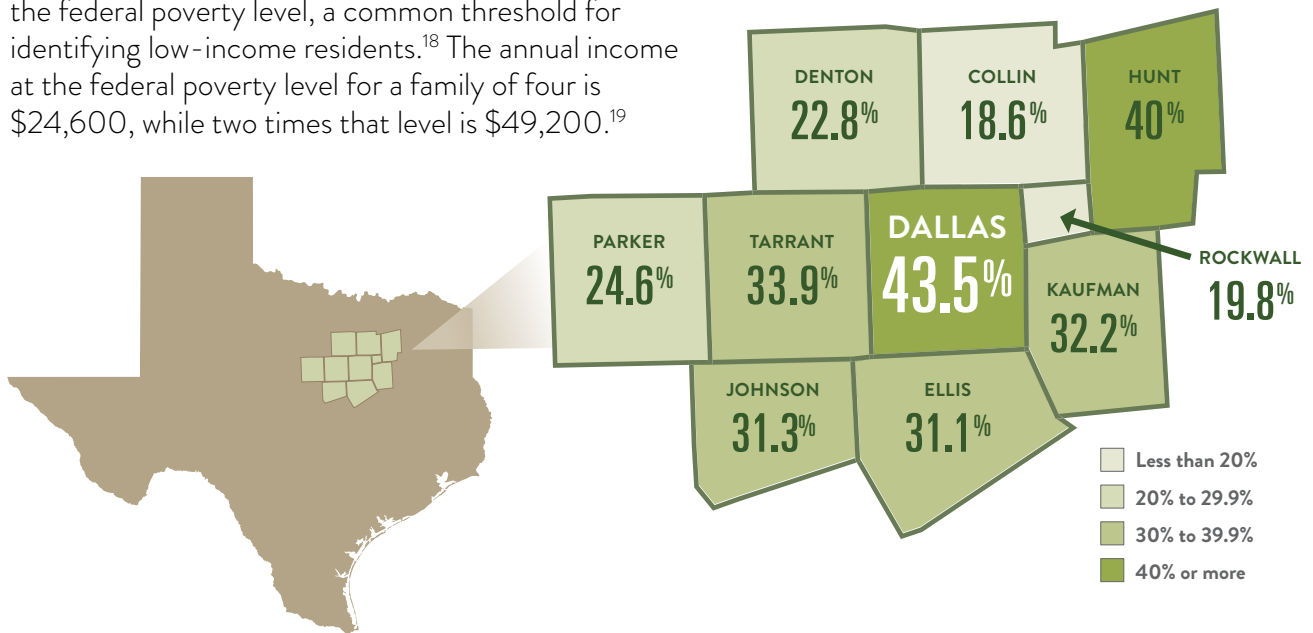
As of 2015, the median household income for Dallas County was \$51,799. This is nearly \$10,000 lower than the median household income for the Dallas-Fort Worth-Arlington metropolitan statistical area. Dallas County's median household income is one of the lowest of nearby counties.¹⁶

Source: United States Census Bureau, 2015 American Community Survey¹⁷



A High Percentage of Dallas County's Population Lives Below Two Times the Federal Poverty Level

Over 43 percent of individuals and 38 percent of families in Dallas County live under two times the federal poverty level, a common threshold for identifying low-income residents.¹⁸ The annual income at the federal poverty level for a family of four is \$24,600, while two times that level is \$49,200.¹⁹



Income

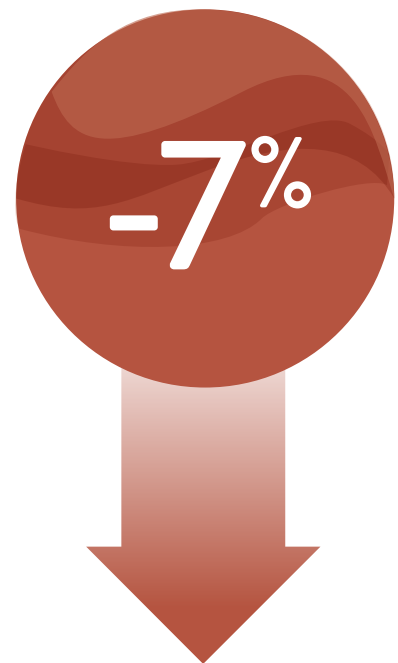
A DETERMINANT OF ECONOMIC OPPORTUNITY



Inflation-adjusted median household income in Dallas County dropped \$10,000 between 1999 and 2015.²⁰



The average Black worker earns 54 cents for every dollar earned by a White worker in Dallas County. The average Hispanic worker earns 58 cents.²¹

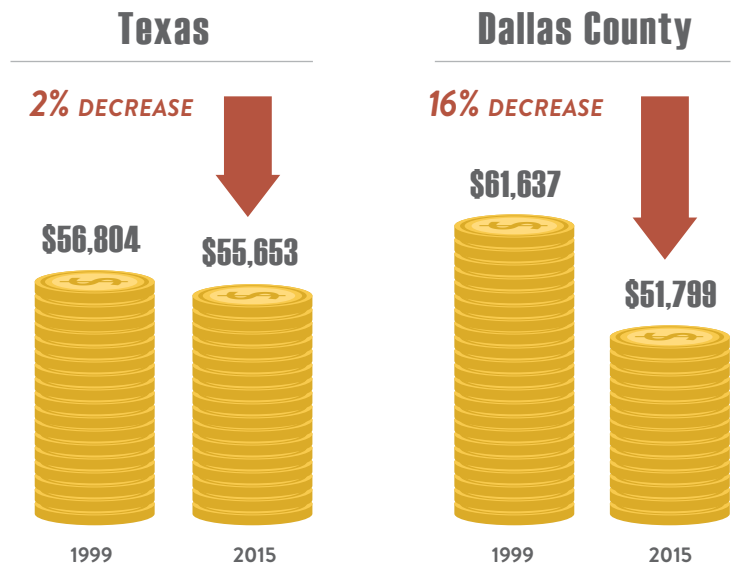


The average income of the lowest fifth of households by income in Dallas County declined seven percent from 2006 to 2015. By contrast, average income for the highest fifth of households has grown by five percent.²²

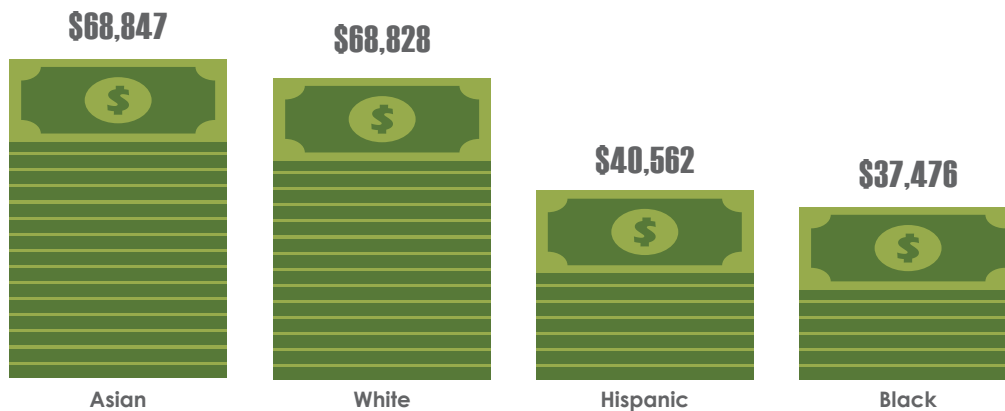
Median Household Income is Declining Rapidly in Dallas County

Since 1999, the state of Texas has seen a decline in real median household income by two percent. Dallas County's real median household income has fallen much faster, falling 16 percent in the same time period.²³

Source: United States Census Bureau, 2000 Census and 2015 American Community Survey²⁴



There are Wide Disparities in Household Income by Race and Ethnicity in Dallas County



When median household income in Dallas County is broken out by race and ethnicity, large disparities are revealed. Asian and White households generally have more income than Black and Hispanic households, both in Dallas County and in the nation as a whole.²⁵

While there is a wide range of incomes within any particular race or ethnicity. **The median income for both Hispanic and Black Dallas County residents is less than sixty percent of the median income of White or Asian residents.**²⁶ These differences are driven by several factors, including racial and ethnic disparities in access to employment, hourly pay and educational attainment.²⁷

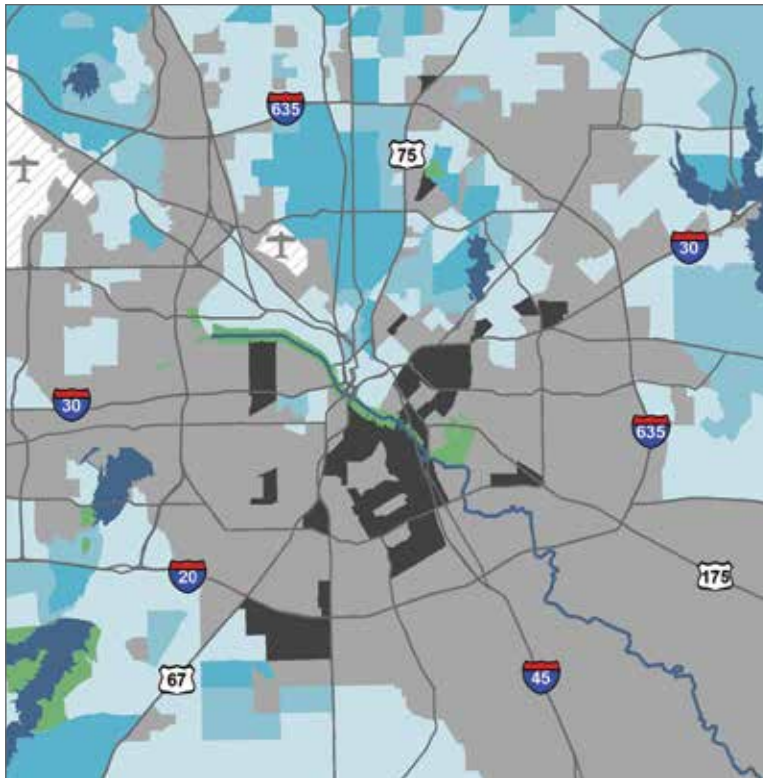
Source: United States Census Bureau, 2015 American Community Survey, 5-year estimates²⁸

There is a Clear Connection between Income and Racial Segregation in Dallas County

Dallas County has high levels of geographic segregation by income, and by race and ethnicity. Higher-income households are concentrated in the predominantly White area of north central Dallas. Lower-income households are disproportionately located in areas that have more people of color.²⁹

Source: United States Census Bureau, 2010 Census and 2015 American Community Survey³⁰

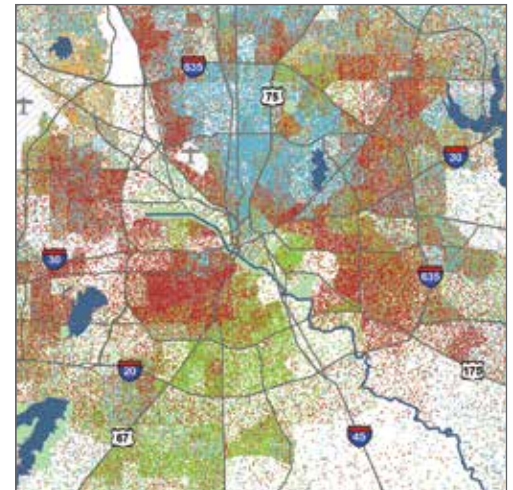
Median Household Income



MEDIAN HOUSEHOLD INCOME

- Less than \$25,000
- \$25,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 or more

Population Density by Race and Ethnicity



1 DOT = 10 PERSONS

- BLACK
- HISPANIC
- WHITE
- OTHER

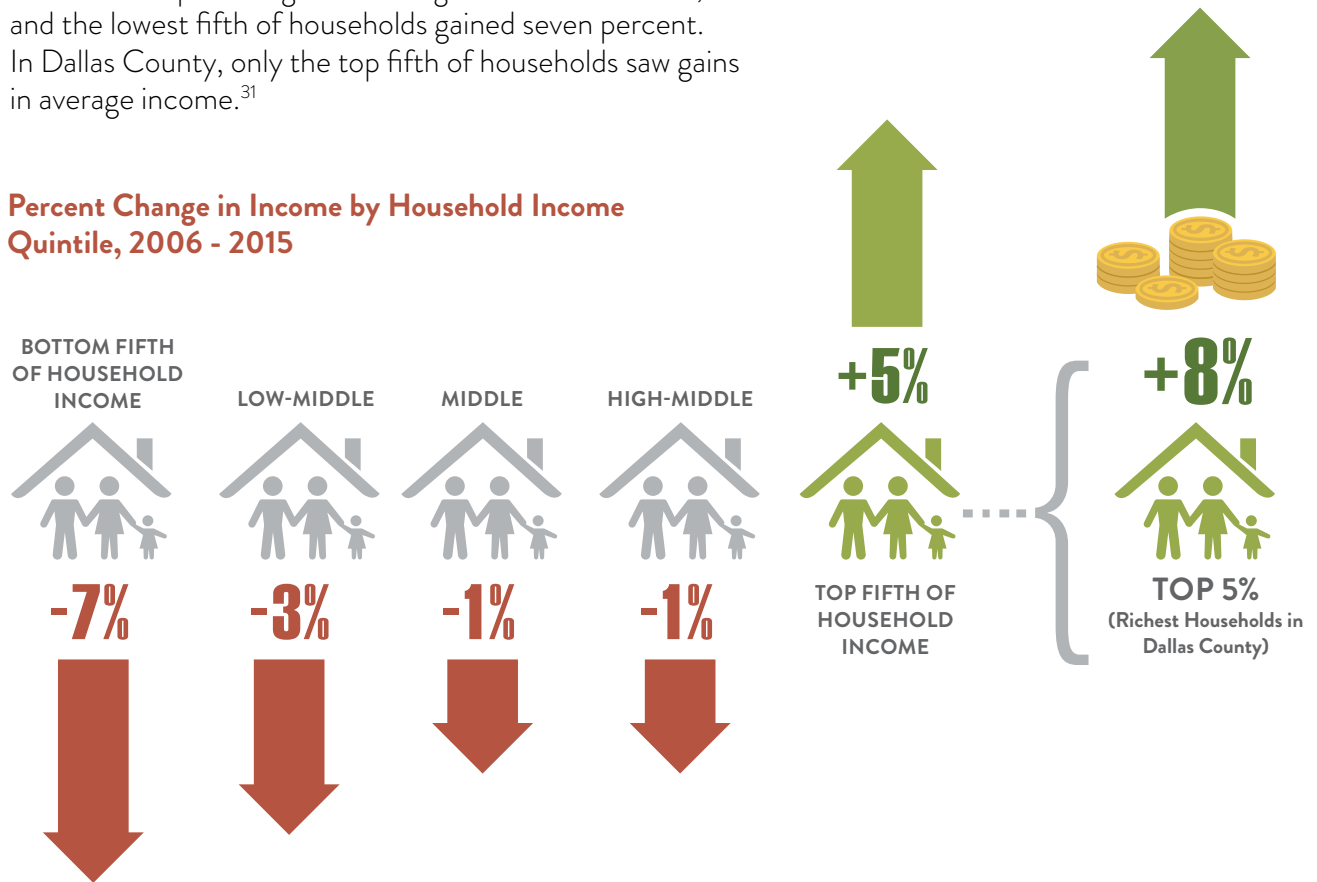
Income Polarization Continues to Grow in Dallas County

In Dallas County, there is a widening gap between the bottom fifth and top fifth of households by income.

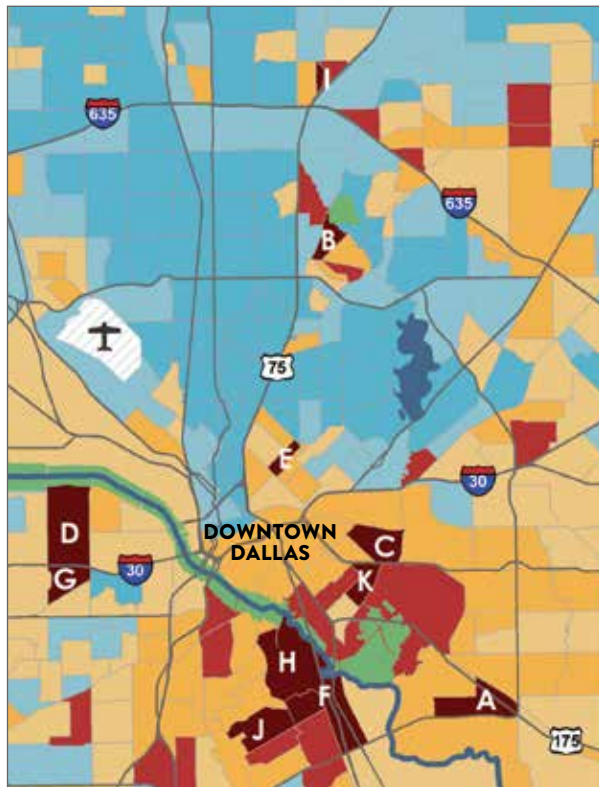
The average income of households in the bottom fifth has declined seven percent over the past decade, when adjusted for inflation. Meanwhile, the average income of the top fifth has increased by five percent. The richest households within that top fifth have experienced an eight percent rise in average income since 2006. By contrast, in Texas overall every segment of this income spectrum saw at least a five percent gain in average household income, and the lowest fifth of households gained seven percent. In Dallas County, only the top fifth of households saw gains in average income.³¹

Source: United States Census Bureau, 2006 and 2015 American Community Surveys³²

Percent Change in Income by Household Income Quintile, 2006 - 2015



Neighborhoods of Concentrated Poverty

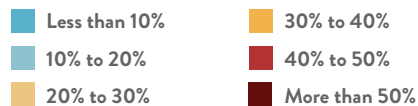


There are eleven census tracts in Dallas County where more than half of all residents are living in poverty.³³

While census tracts are an imprecise approximation of neighborhood size and identity, they do provide an indication for how geographic trends are unfolding across a region.³⁴ In Dallas County, areas with the highest levels of concentrated poverty are located in or near the center of Dallas, and are predominantly in neighborhoods of color.³⁵

Source: United States Census Bureau, 2015 American Community Survey³⁶

SHARE OF POPULATION BELOW POVERTY LEVEL



	PROXIMATE NEIGHBORHOOD NAME	POPULATION ESTIMATE	PERCENT BELOW POVERTY LEVEL	PERCENT BLACK*	PERCENT HISPANIC*	PERCENT OTHER*	PERCENT WHITE*
A	Rylie	6,157	64.0%	67.5%	29.5%	1.2%	1.7%
B	Vickery Meadow	5,014	58.3%	21.8%	45.9%	17.2%	15.0%
C	Frazier	3,043	58.0%	89.1%	9.2%	1.1%	0.7%
D	Lake West	5,123	56.8%	57.9%	33.3%	5.8%	3.1%
E	Fitzhugh/Capitol	3,553	54.9%	12.1%	59.4%	11.1%	17.4%
F	Joppa	2,860	53.4%	78.9%	19.1%	0.7%	1.3%
G	Stevens Park West	3,503	52.9%	12.7%	75.8%	1.3%	10.3%
H	Cadillac Heights/ Cedar Crest	942	52.2%	60.2%	36.4%	1.5%	1.9%
I	Maham & Midpark Rds	4,328	52.0%	4.2%	93.3%	0.8%	1.7%
J	Overton & Sunnyvale	5,932	51.8%	75.0%	22.7%	1.4%	0.9%
K	Rose Garden/Bertrand/ Dixon Circle	1,826	51.3%	92.5%	5.7%	0.9%	0.9%

* Data on race and ethnicity is from the 2010 Census, as more current estimates are not reliable at the census tract geographic level. Population Estimates and Percent Below Poverty Level Estimates are from the 2015 American Community Survey.

A Quarter of Dallas' Occupations Pay Median Wages Below Poverty for a Family of Four

Nearly one in four workers in the Dallas Metropolitan area are in occupations with a median wage of less than \$25,000 annually, which is roughly equivalent to the federal poverty level for a family of four. **Two-thirds of workers are in occupations with a median wage of less than \$50,000, or 200 percent of poverty for a family of four.**³⁷ While the region is growing with over half a million jobs added between 2006 and 2015, 63 percent of this employment growth occurred in occupations with a median wage below \$50,000.³⁸

Source: United States Bureau of Labor Statistics, 2016 Median Annual Wages in Jobs³⁹

Note: Data is presented for the Dallas-Plano-Irving Metropolitan Statistical Area

Number of Jobs by Median Wage of Occupation



63% of new jobs over the last decade have been added in occupations with median wages below \$50,000

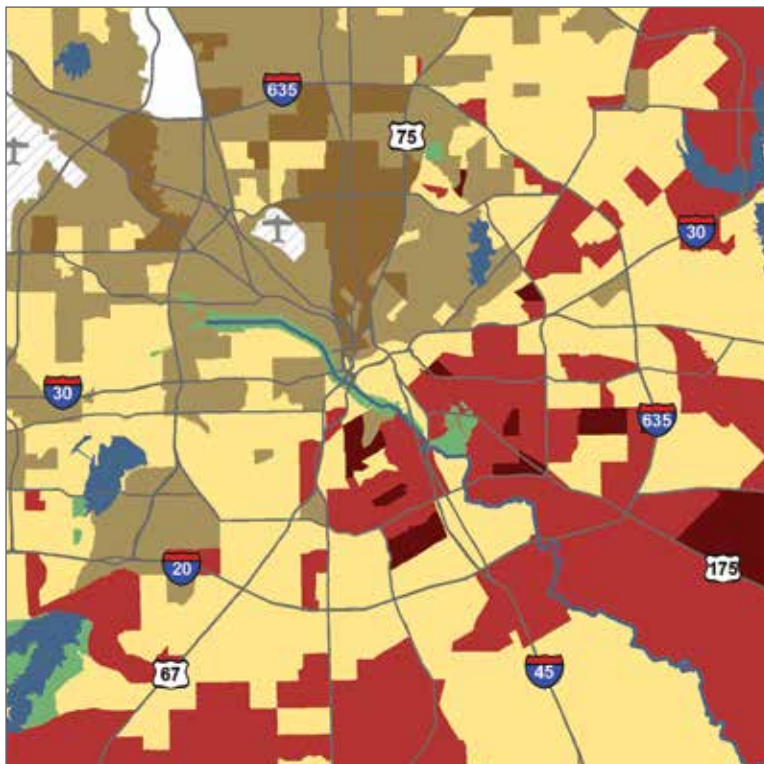
Common Occupations by Level of Annual Income in Dallas

MEDIAN WAGE FOR WORKERS IN OCCUPATIONS		2006 WORKERS	2015 WORKERS	CHANGE IN # OF WORKERS
Less than \$25,000	Cooking and Food Prep, Retail and Cashiers, Servers	419,230	575,330	156,100
\$25,000 - \$49,999	Clerks, Customer Service Reps, Secretaries, Drivers	798,660	981,639	182,979
\$50,000 - \$74,999	Teachers, Sales Representatives, Supervisors of Office Administrative Support Workers	388,620	479,560	90,940
\$75,000 - \$99,999	Registered Nurses, Accountants and Auditors, Computer Systems Analysts	140,310	200,220	59,910
\$100,000 or more	Software Developers, Computer Network Architects, Engineers, Managers and Chief Executives, Lawyers, Doctors, Pharmacists	120,200	166,620	46,420
Total Workers		1,867,020	2,403,369	536,349

Travel Time to Work Varies by Geography and Household Income

Workers in areas with lower median household incomes spend more time commuting to work in Dallas County. In 2015, 43 percent of the county's workforce spent more than 30 minutes traveling one way to work.⁴⁰ Regionally, 20 percent of household income is spent on transportation and lower income families can face a transportation cost burden of higher than 30 percent. Longer commute times lead to higher transportation costs (gas, car wear, public transportation) which create more stress for low-income households.⁴¹

Travel Time to Work

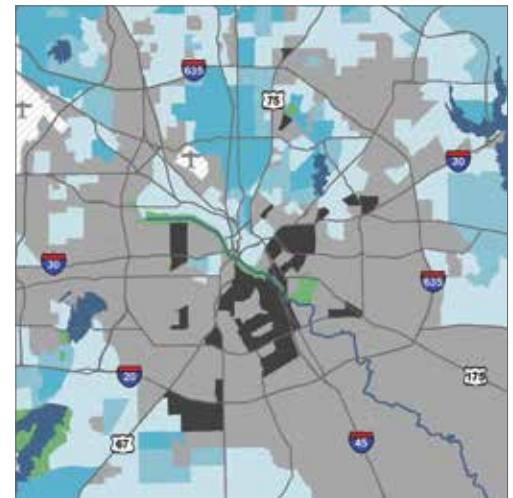


AVERAGE TRAVEL TIME TO WORK (MINUTES)

- Less than 20 minutes
- 20 to 25 minutes
- 25 to 30 minutes
- 30 to 35 minutes
- More than 35 minutes

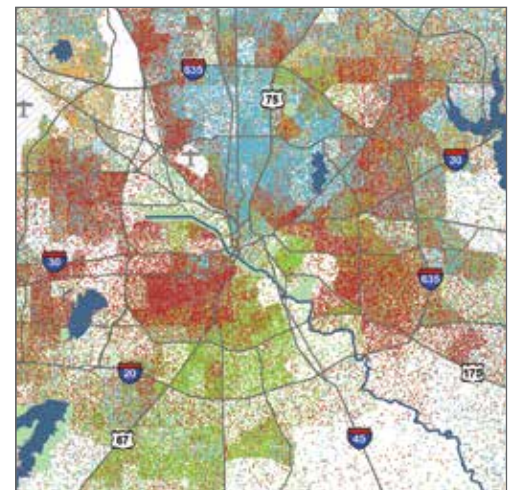
Source: United States Census Bureau, 2010 Census and 2015 American Community Survey⁴²

Median Household Income



- Less than \$25,000
- \$25,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 or more

Population Density by Race and Ethnicity



1 DOT = 10 PERSONS

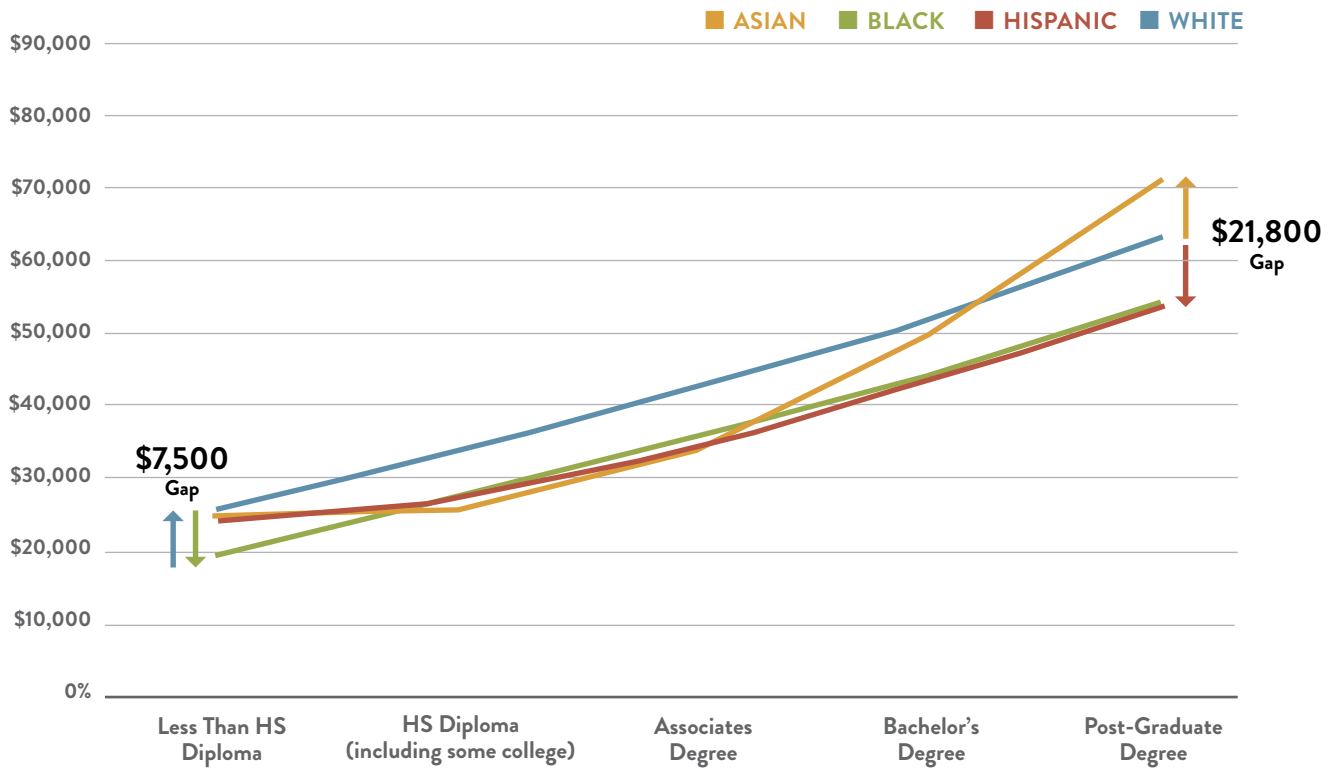
- Black
- Hispanic
- White
- Other

Racial Gaps in Income

Income Rises with Education, but Gaps by Race and Ethnicity Remain

Earnings increase with educational attainment, but education does not close racial disparities in income. In fact, the dollar amount of the gap actually grows with educational attainment. Not only do White workers in Dallas County make more than all other workers at nearly every level of education, but **the average White worker with a high school diploma earns almost as much as the average Hispanic or Black worker with an Associates Degree.**⁴³

Source: CPPP Analysis of United States Census Bureau, 2011-2015 5-year American Community Survey PUMS Data⁴⁴

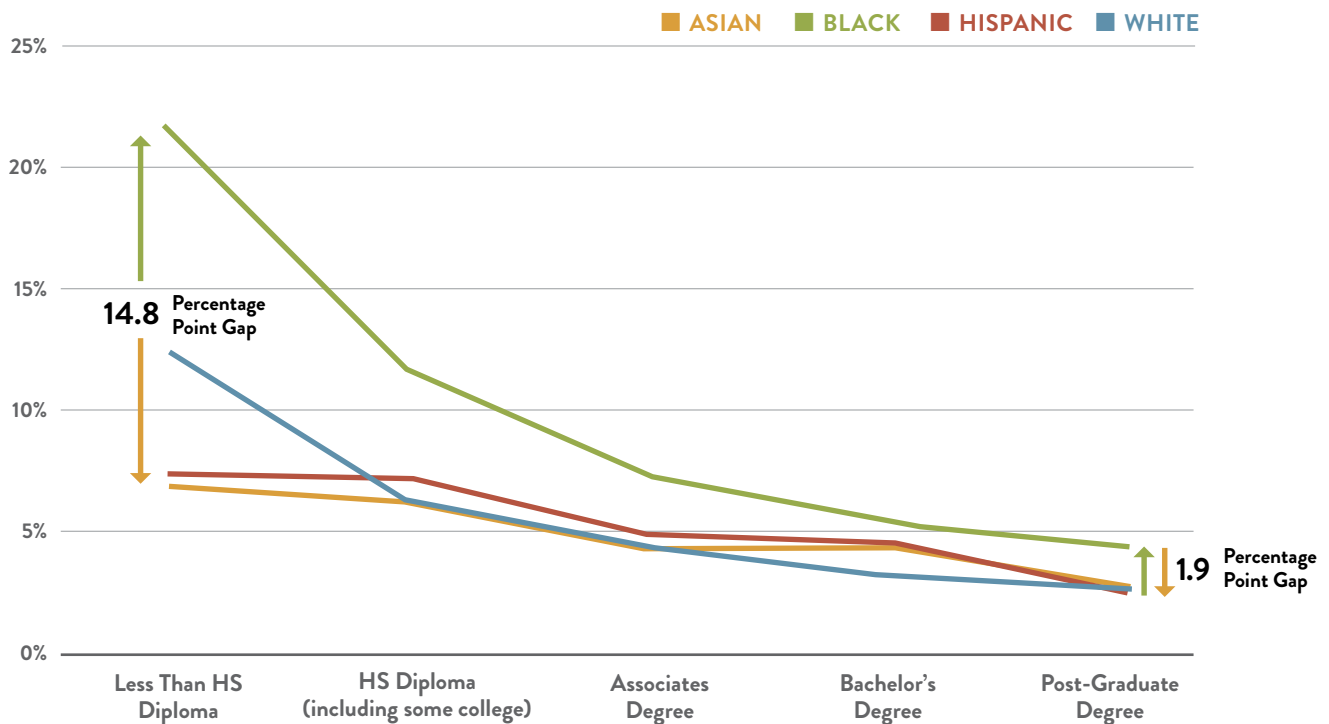


Racial Gaps in Unemployment

Education is a Leveler, But Disparities Persist

Not all residents of Dallas County have equal access to jobs. The unemployment rate (the percentage of people in the labor force looking for work) reveals that **people of color have more difficulty obtaining work than White residents of Dallas County**. Not only are Black residents without a high school diploma the most likely to be unemployed, but they continue to have the highest unemployment rate of any race or ethnicity at nearly every level of educational attainment.⁴⁵

Source: CPPP Analysis of United States Census Bureau, 2011-2015 5-year American Community Survey PUMS Data⁴⁶



Education

A DETERMINANT OF
ECONOMIC OPPORTUNITY

A green circular graphic with a white number '5.2x' inside. The circle is mounted on a green pedestal. The background features a red graduation cap icon.

5.2x

White residents of Dallas County are 5.2 times more likely to hold a bachelor's degree than Hispanic residents, and 2.4 times more likely than Black residents.⁴⁷

A red circular graphic with a white number '16.5%' inside. The circle is mounted on a red pedestal. The background features a red graduation cap icon.

16.5%

The percent of 8th grade students from Dallas County in 2006 who graduated from a Texas college or university with a degree or credential by 2017.⁴⁸

An orange circular graphic with a white number '73%' inside. The circle is mounted on an orange pedestal.

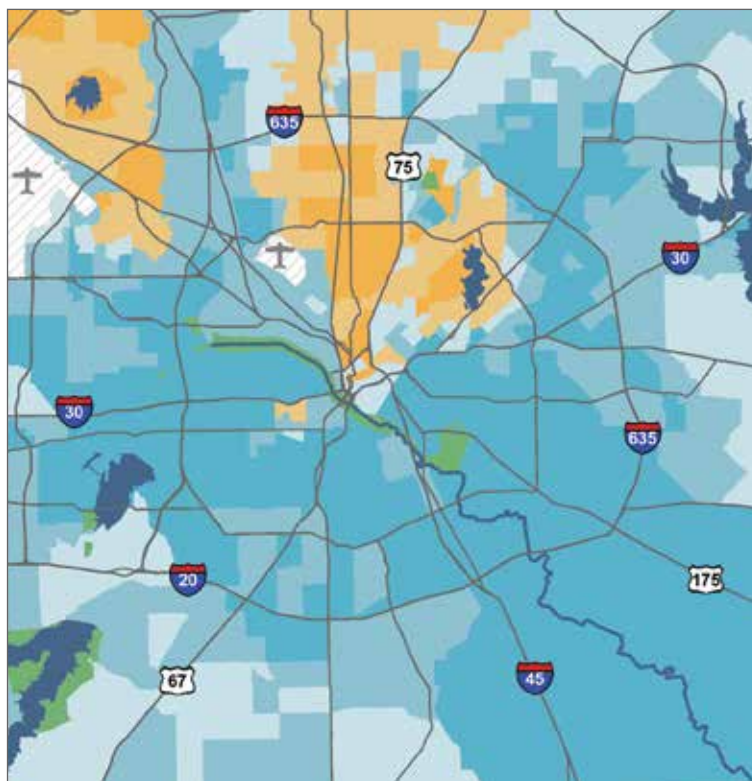
73%

The percent of students in Dallas County public schools who are economically disadvantaged.⁴⁹

Dallas is Geographically Separated by Educational Attainment

Dallas County has high levels of geographic segregation by educational attainment that mirror segregation patterns by income and by race and ethnicity. Together, these maps not only provide a neighborhood-level view of the strong relationship between educational attainment and higher household income, but also the diminished likelihood that Black or Hispanic residents are able to live in areas where higher income and educational attainment are concentrated.⁵⁰

Share of Adults with a College Degree

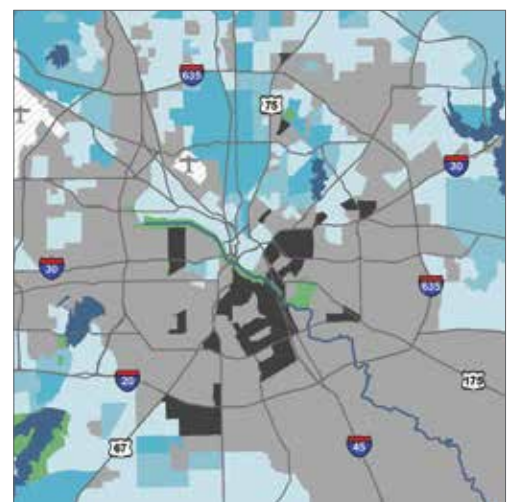


PERCENT OF ADULTS AGES 25+ WITH AN ASSOCIATES DEGREE OR HIGHER LEVEL OF EDUCATION

- Less than 20%
- 20% to 39.9%
- 40% to 59.9%
- 60% to 79.9%
- 80% or more

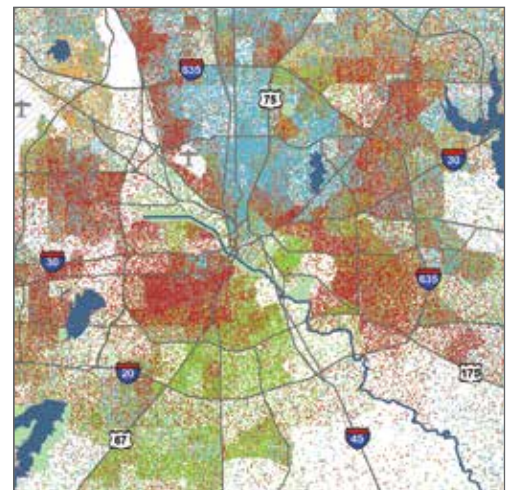
Source: United States Census Bureau, 2010 Census and 2015 American Community Survey⁵¹

Median Household Income



- Less than \$25,000
- \$25,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 or more

Population Density by Race and Ethnicity



1 DOT = 10 PERSONS

- Black
- Hispanic
- White
- Other

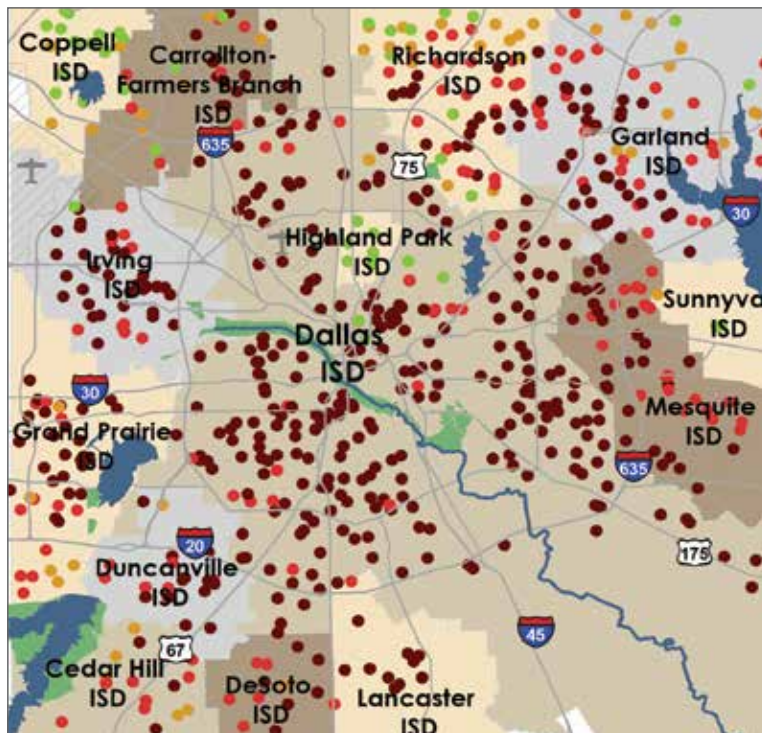
The Majority of Students in Dallas County Are Economically Disadvantaged

73 percent of students in Dallas County are economically disadvantaged, which means they qualify for assistance from the federal government for free or reduced-price lunch.⁵²

The rate is much higher for Dallas Independent School District, at 88 percent of students.⁵³ The percent of economically disadvantaged students has risen dramatically across the other school districts in Dallas County, from 29 percent in 1995 to 65 percent in 2015.⁵⁴

Source: Texas Education Agency, 2015-2016 School Year and United States Census Bureau, 2010 Census⁵⁵

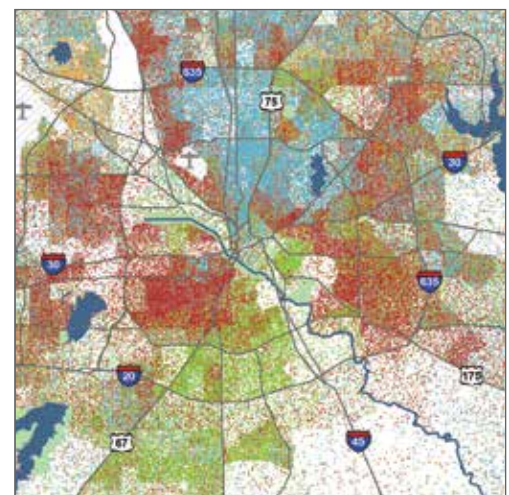
Economically Disadvantaged Students at Public Schools



PERCENT OF ECONOMICALLY DISADVANTAGED STUDENTS BY PUBLIC SCHOOL

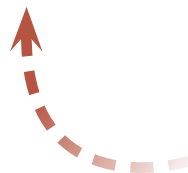
- 0 to 24.9%
- 25% to 49.9%
- 50% to 74.9%
- 75% to 100%

Population Density by Race and Ethnicity



1 DOT = 10 PERSONS

- Black
- Hispanic
- White
- Other



In **86 percent** of campuses in Dallas County, more than half of the students are economically disadvantaged.

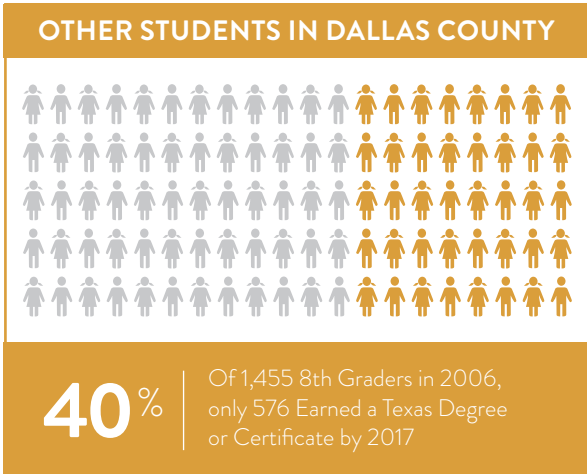
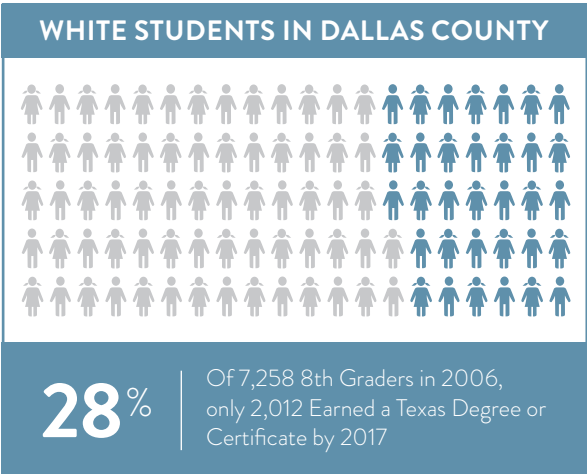
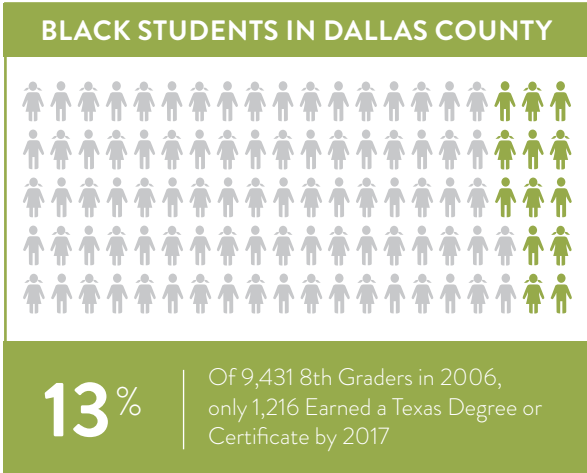
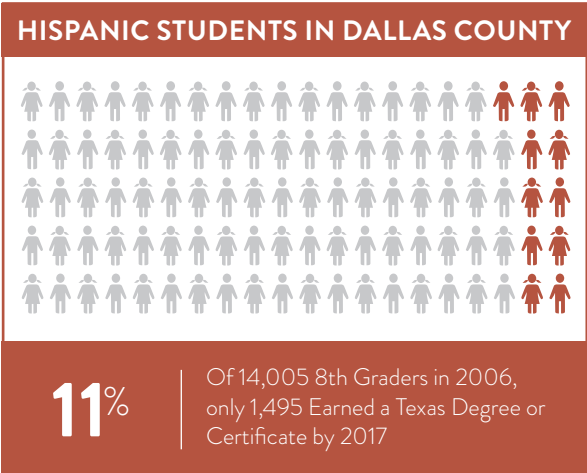
Far Too Many Students are Lost in Dallas County's Education Pipeline

Among all 8th graders enrolled in a Dallas County public school in 2006, only 16.5 percent earned a degree or workforce certification from a Texas university or college by 2017.⁵⁶

This means that if improvements are not made to the education pipeline, too many children growing up in Dallas County today will struggle to earn family sustaining wages in adulthood in a labor market that increasingly demands education beyond high school.⁵⁷

Source: Texas Higher Education Coordinating Board, 2017⁵⁸

Educational Persistence of 2006 8th Grade Cohort in Dallas County

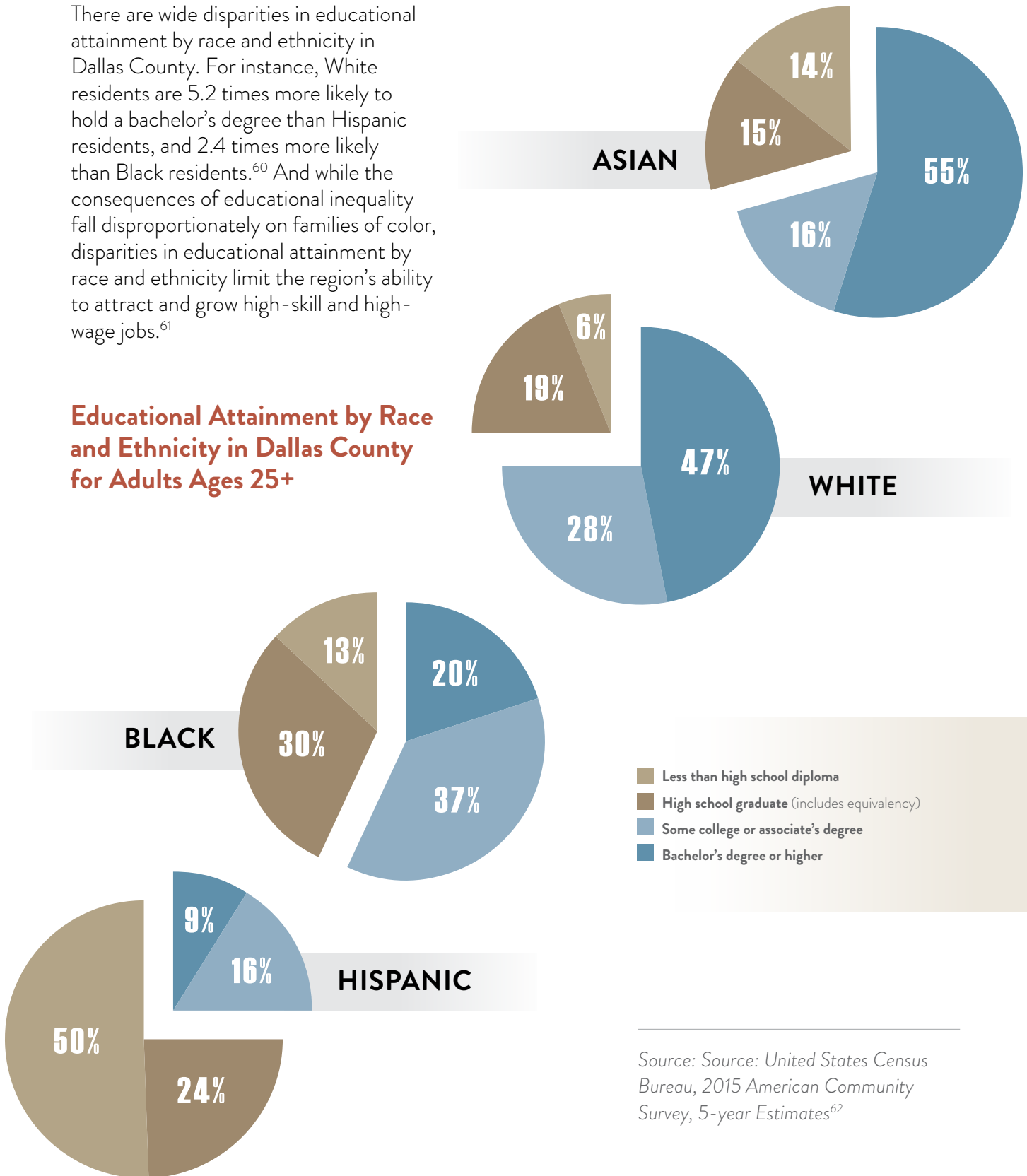


This data does not include students who moved out of state after 8th grade or attended an out-of-state institution of higher education. If these students were included, the post-secondary completion rate for Texas overall would be about 10 percent higher.⁵⁹

Disparities in the Education Pipeline Contribute to Educational Inequality by Race-Ethnicity

There are wide disparities in educational attainment by race and ethnicity in Dallas County. For instance, White residents are 5.2 times more likely to hold a bachelor's degree than Hispanic residents, and 2.4 times more likely than Black residents.⁶⁰ And while the consequences of educational inequality fall disproportionately on families of color, disparities in educational attainment by race and ethnicity limit the region's ability to attract and grow high-skill and high-wage jobs.⁶¹

Educational Attainment by Race and Ethnicity in Dallas County for Adults Ages 25+



Source: United States Census Bureau, 2015 American Community Survey, 5-year Estimates⁶²

Classroom Language Barriers are Widening

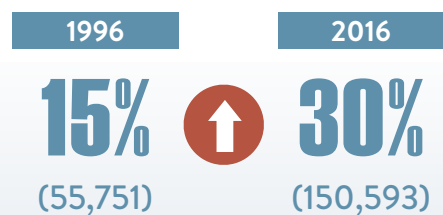
The share of students in Dallas County who are learning English as a second language (ESL) or enrolled in bilingual programs has more than doubled in the past two decades. While the percent of teachers serving students in bilingual or ESL courses also increased from 1996 to 2010, there was a dramatic reduction in these services after 2010, from 4,055 to only 1,907 teachers in 2011.⁶³ This decline in ESL teachers occurred shortly after 2010 when the Texas legislature cut \$5.3 billion from school districts budgets across the state, forcing school leaders to make difficult choices in how to prioritize limited resources.⁶⁴ **These trends provide growing concern that some schools may soon be unable to provide the services that their students require.**

Source: Texas Education Agency, 1996 and 2016⁶⁵

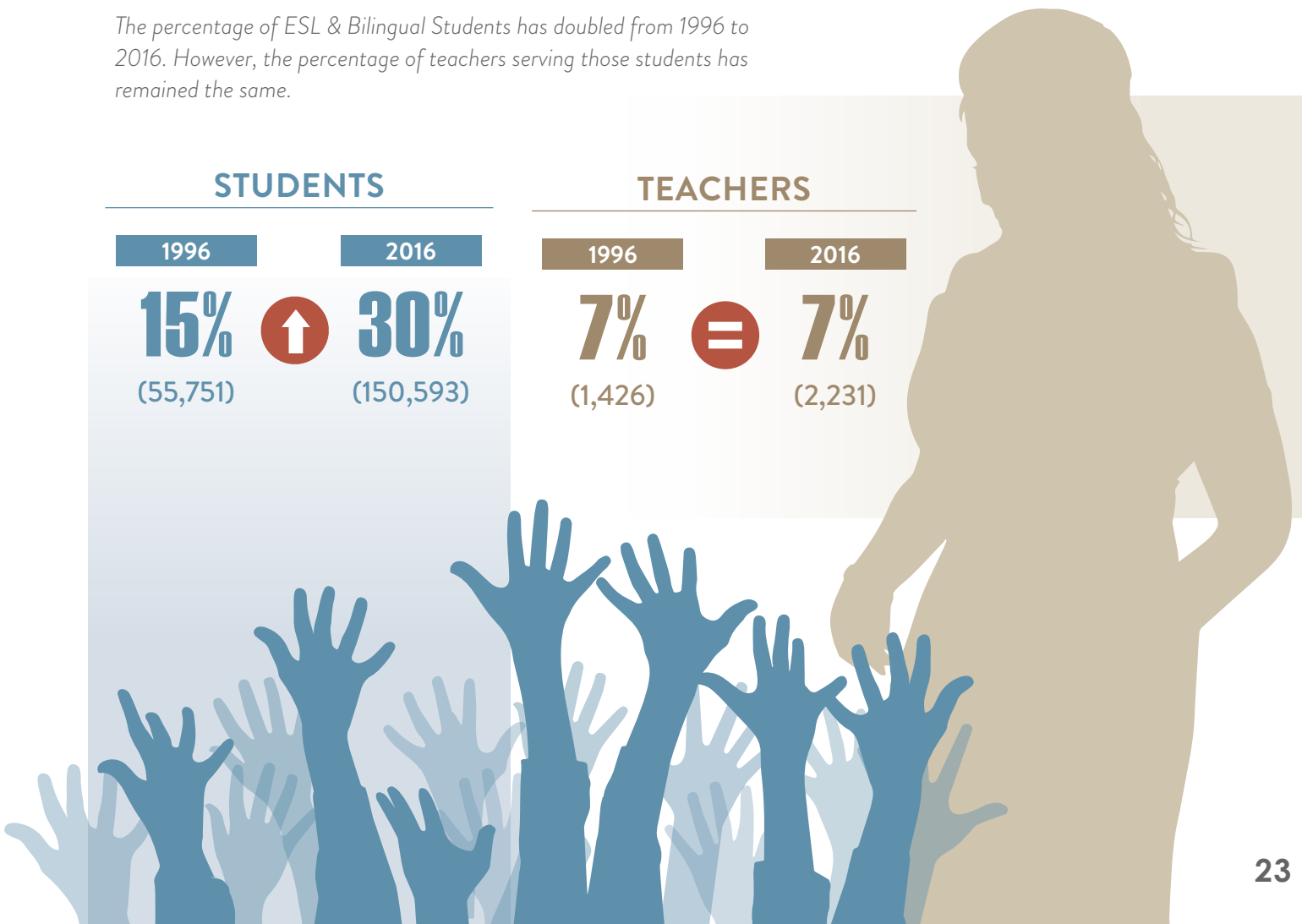
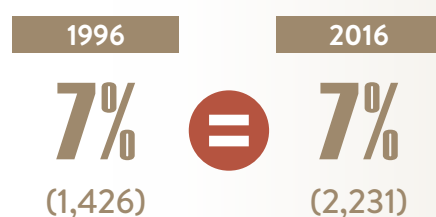
Percentage of ESL & Bilingual Students and Teachers in Dallas County

The percentage of ESL & Bilingual Students has doubled from 1996 to 2016. However, the percentage of teachers serving those students has remained the same.

STUDENTS

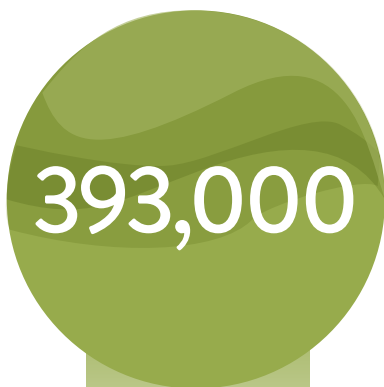


TEACHERS



Debt & Assets

A DETERMINANT OF
ECONOMIC OPPORTUNITY



The number of Dallas County residents with subprime credit scores. They represent 30 percent of all Dallas County borrowers.⁶⁶



The percentage of renters in Dallas county who spend more than thirty percent of their income on rent. There are over 430,000 renters in Dallas County.⁶⁷



The amount of outstanding student debt of Dallas County residents that is at least 90 days past due.⁶⁸

Access to Credit is a Measure of Economic Inclusion

Loans are necessary financial tools that most Americans use to purchase homes, cars and other goods, or to enroll in college. Restricting borrowers from loans can limit their ability to access and acquire these asset-building opportunities. The amount, cost and terms of a loan all play a large role in how affordable and beneficial that debt will be for the individual.⁶⁹

Source: United States Census Bureau, 2016 American Community Survey and Federal Reserve Banks of Dallas and New York, March 2017 Consumer Credit Panel / Equifax Data⁷¹

The share of adult borrowers can be an important measure of a local economy's financial inclusion – or the degree to which all adults participate in the banking and financial system. For Dallas County, about 85 percent of adults have a credit score. The statewide average is 86 percent and the national average is 90 percent. The four major loan types – mortgage, credit card, auto and student – represent 95 percent of the total loan volume in Dallas.⁷⁰

Percent of Adult Dallas Residents with Loans by Type

CREDIT CARD BALANCE

1,038,580 PEOPLE | AVERAGE BALANCE: \$5,461



52%

AUTO LOANS

615,120 PEOPLE | AVERAGE BALANCE: \$17,774



31%

MORTGAGE LOANS

372,120 PEOPLE | AVERAGE BALANCE: \$129,633



20%

STUDENT LOANS

329,220 PEOPLE | AVERAGE BALANCE: \$33,256



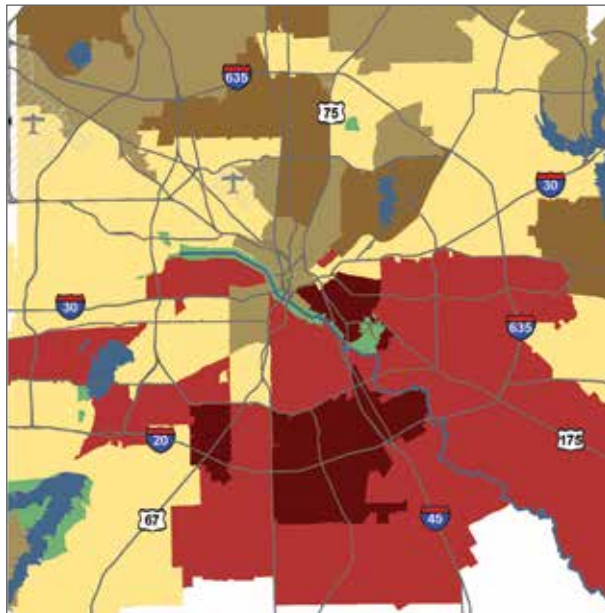
17%

Credit Scores Share a Similar Geographic Pattern with Household Income

Credit scores are based on information in a consumer’s credit report – including the number of loans one has and whether they are paid on time. The lower the score, the greater the risk of serious delinquency. Typically, implications for lower credit scores include denial of loans, smaller loan amounts and higher interest rates. Other consequences may include difficulty in obtaining employment or renting an apartment or home.⁷²

Sources: Federal Reserve Banks of Dallas and New York, March 2017 Consumer Credit Panel/Equifax Data and United States Census Bureau, 2015 American Community Survey⁷³

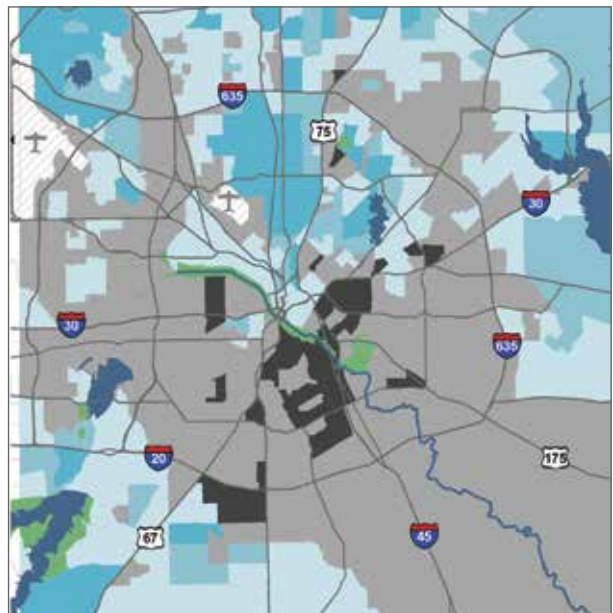
Median Credit Score by Zip Code



MEDIAN RISK SCORE

- Less than 600
- 600 to 649
- 650 to 699
- 700 to 749
- 750 or more

Median Household Income by Census Tract



- Less than \$25,000
- \$25,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 or more

Note: The Equifax Risk Score was developed by credit scoring agency Equifax and predicts the likelihood of a consumer becoming seriously delinquent (90+ days past due). The score ranges from 300 to 850 (the lower the score, the greater the delinquency risk).

Subprime Borrowers Are Less Likely to Obtain Loans





Except for Student Loans

Lower credit scores are correlated with a greater number of borrowers being seriously delinquent – meaning that they are at least 90 days past due on one or more loans. Prime borrowers, with scores 680 and above, have an average serious delinquency rate close to zero. Deep subprime borrowers, with scores below 550, have serious delinquency rates over 30 percent. While a little over half of Dallasites have prime credit, nearly 30 percent – or 393,000 borrowers – have subprime or deep subprime scores with the bulk of delinquencies attributed to auto and student loans.⁷⁴

Source: Federal Reserve Banks of Dallas and New York, March 2017 Consumer Credit Panel / Equifax Data⁷⁵

Note: Percentages may not add up to 100% due to rounding

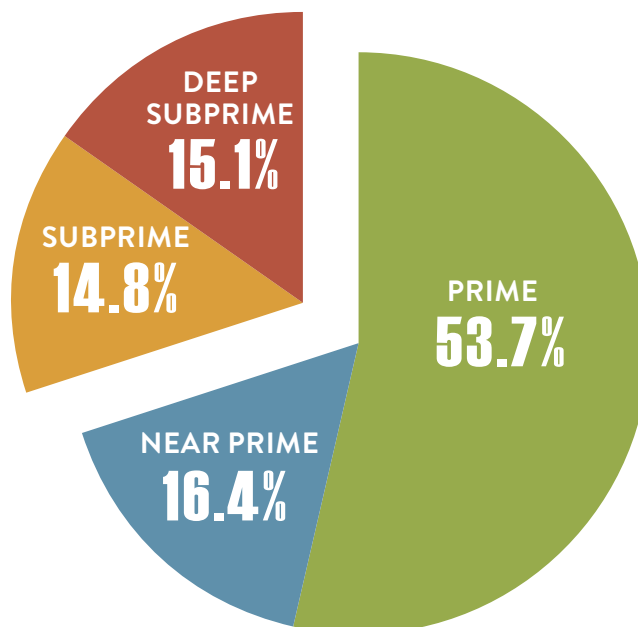
Percent of Loan Volume by Credit Score

	TYPE OF LOAN	PRIME (680 & Above)	NEAR PRIME (620-679)	SUBPRIME (550-619)	DEEP SUBPRIME (Below 550)
	Mortgage Loan Volume (\$48.2 billion)	81.6%	9.2%	5.2%	4.1%
	Student Loan Volume (\$10.9 billion)	34.5%	17.9%	19.8%	28.1%
	Auto Loan Volume (\$10.9 billion)	47.9%	18.6%	17.1%	16.7%
	Credit Card Volume (\$5.7 billion)	64.4%	19.0%	10.4%	7.7%

As credit scores decrease, a person is less likely to obtain loans—except for student loans.

Borrowers By Credit Score

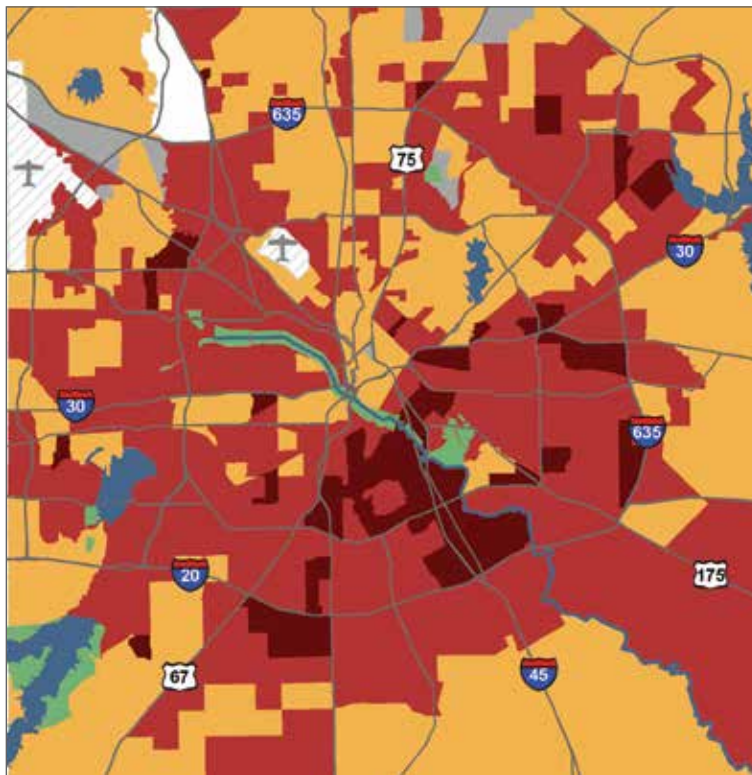
Nearly **30 percent** of borrowers in Dallas County are Subprime.⁷⁶



Housing Costs are High for Both Homeowners and Renters

When families spend a high share of their income on housing, less is left over for essential living expenses such as food, transportation, or utility bills. **There are 293,000 Dallas County households who have a home mortgage, and nearly 100,000 of them spend thirty percent or more of their income on housing costs.**⁷⁷ Similarly, there are 430,000 renters in Dallas County, and nearly half of them spend more than thirty percent of their income on rent.⁷⁸

Share of Households with High Housing Spending

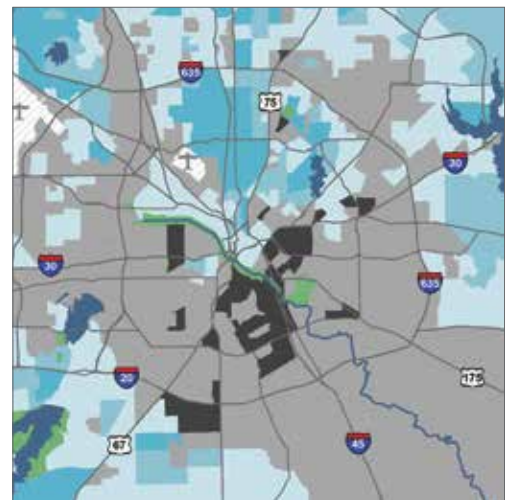


PERCENT OF HOUSEHOLDS SPENDING OVER THIRTY PERCENT OF MONTHLY INCOME ON HOUSING

- Less than 20%
- 20% to 39.9%
- 40% to 59.9%
- More than 60%

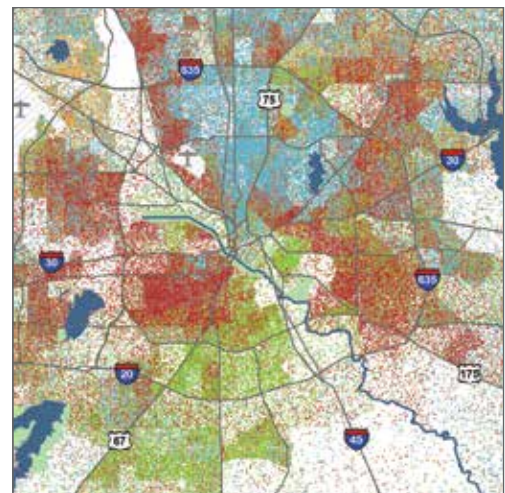
Sources: United States Census Bureau, 2010 Census and 2015 American Community Survey⁷⁹

Median Household Income



- Less than \$25,000
- \$25,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 or more

Population Density by Race and Ethnicity



1 DOT = 10 PERSONS

- Black
- Hispanic
- White
- Other

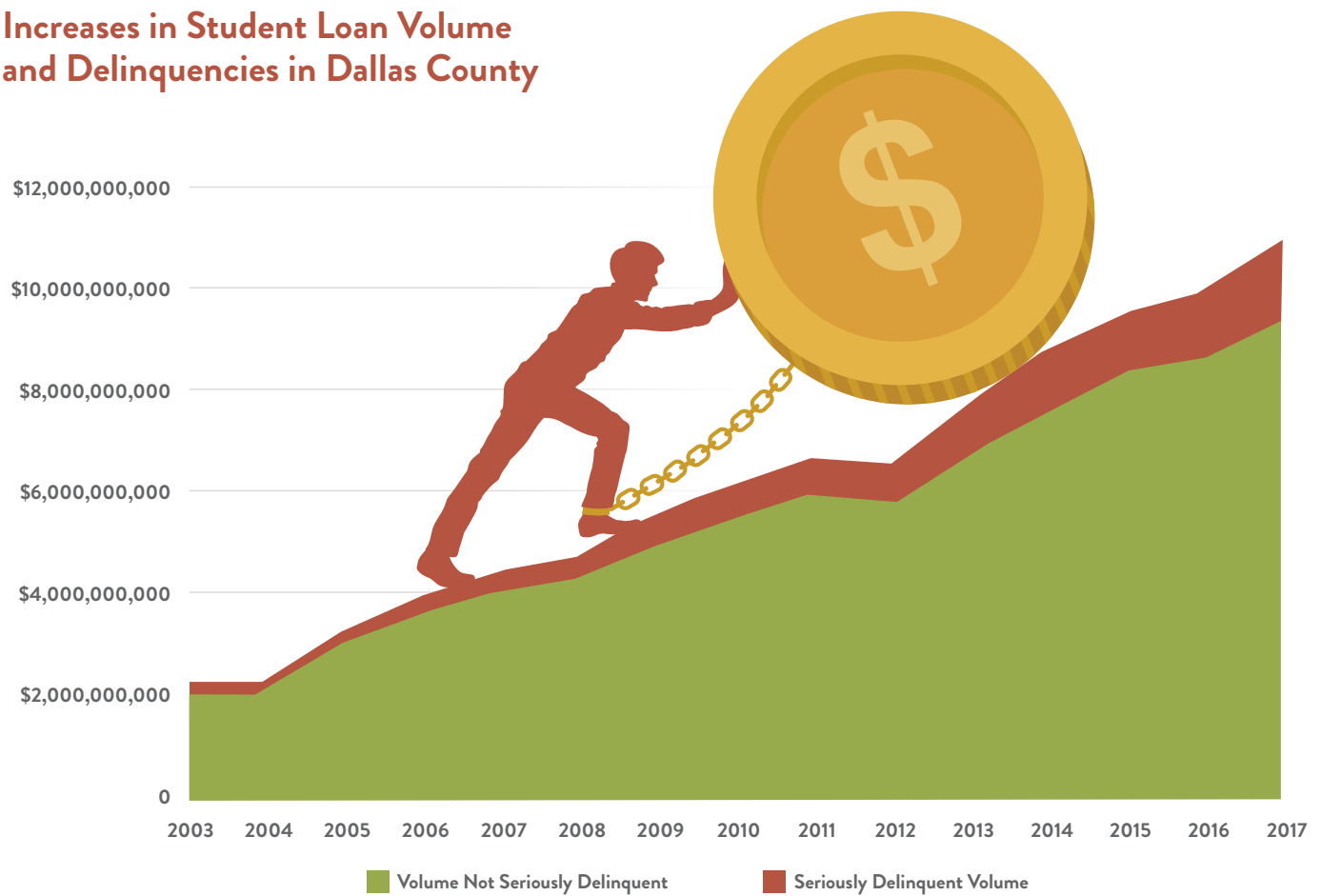
Increases in Student Loan Volume and Delinquencies Outpace All Other Types of Loans

Students and families are increasingly taking on more student loan debt as the cost of attending college continues to rise. **The total volume of student loans for all Dallas County borrowers has climbed 380 percent since 2003, with over \$1.4 billion in outstanding student debt that is at least 90 days past due.** This increase is from both the growing number of borrowers and an increase in the average balance carried by each borrower.⁸⁰

Sources: Federal Reserve Banks of Dallas and New York, March 2003 - 2017 Consumer Credit Panel/Equifax Data and Bureau of Labor Statistics, Consumer Price Index⁸¹

Adjusted for inflation; in 2017 dollars.

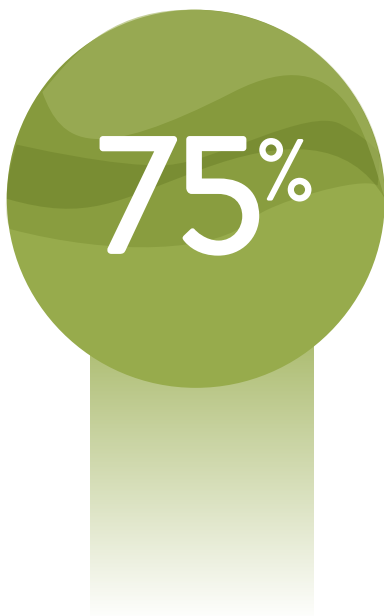
Increases in Student Loan Volume and Delinquencies in Dallas County



An important issue related to delinquencies is college completion. Studies have shown that student loan delinquencies are correlated with graduation rates. **The rate of delinquency for those who leave college with no degree is twice as high as those who earn an Associates and four times as high as those earning a Bachelor's.**⁸²

Health

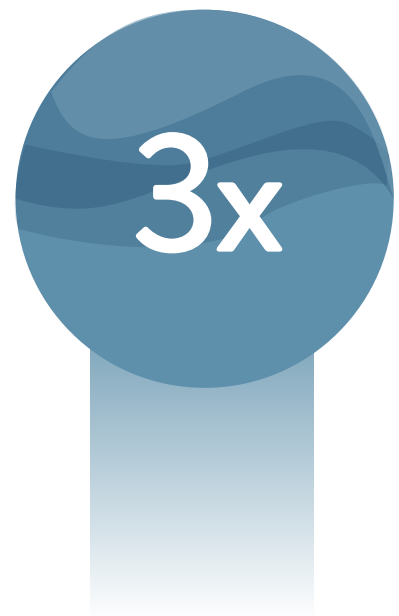
AN INDICATOR OF WELLNESS



Chronic health conditions caused more than three-quarters of all deaths in Dallas County in 2014.⁸³



Since 2009, the number of Dallas County residents with health insurance has increased by 321,800. However, 21 percent of residents still lack health insurance.⁸⁴

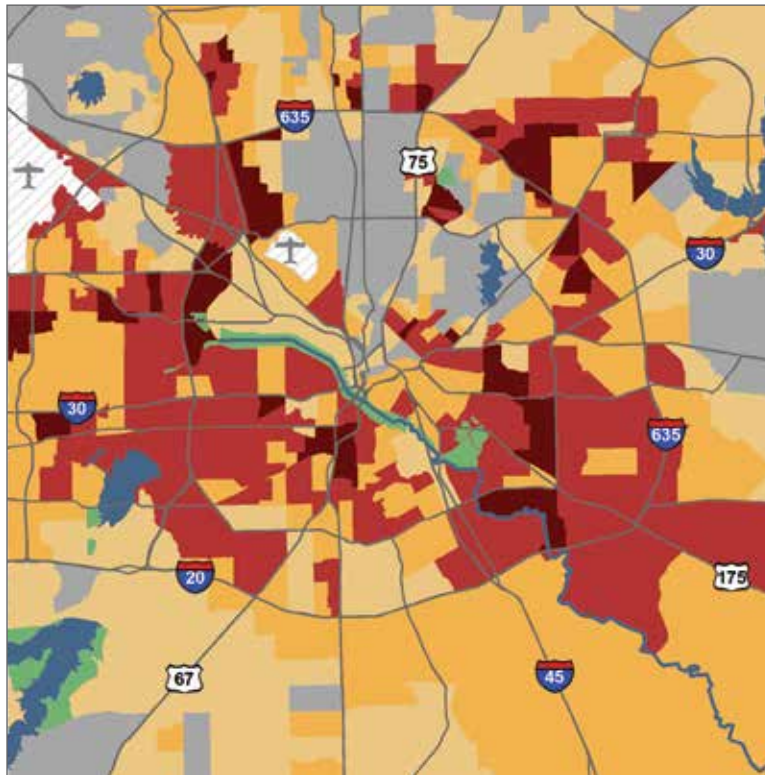


Black women in Dallas County are three times more likely than Hispanic or White women to die from complications of childbirth.⁸⁵

Health Insurance Access Is Limited in Areas Across Dallas County

Health insurance gives individuals access to care for their basic health needs, as well as provides a buffer from the financial strain caused by healthcare costs.⁸⁶ While the number of insured residents in Dallas County has increased, there are still over a half a million Dallas County residents who are uninsured.⁸⁷ When individuals are insured, they are more likely to access preventative care and are less likely to develop preventable health issues.⁸⁸

Share of Residents Without Health Insurance

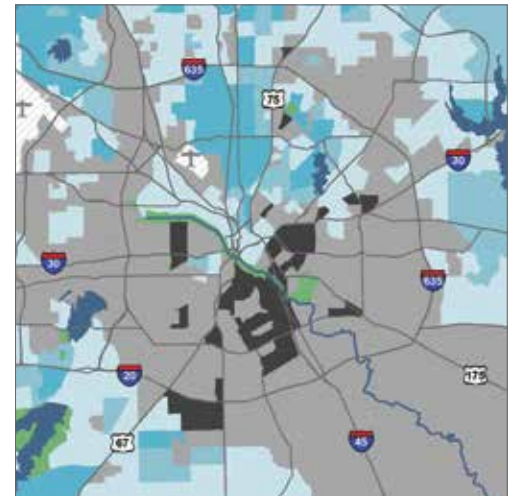


PERCENT UNINSURED

- Less than 10%
- 10% to 19.9%
- 20% to 29.9%
- 30% to 39.9%
- More than 40%

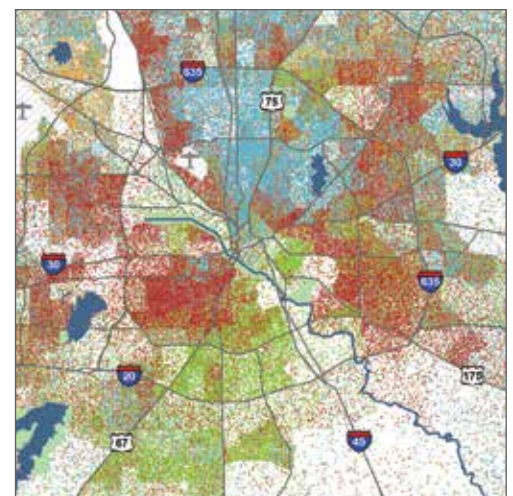
Source: United States Census Bureau, 2015 American Community Survey and 2010 Census⁸⁹

Median Household Income



- Less than \$25,000
- \$25,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 or more

Population Density by Race and Ethnicity



1 DOT = 10 PERSONS

- Black
- Hispanic
- White
- Other

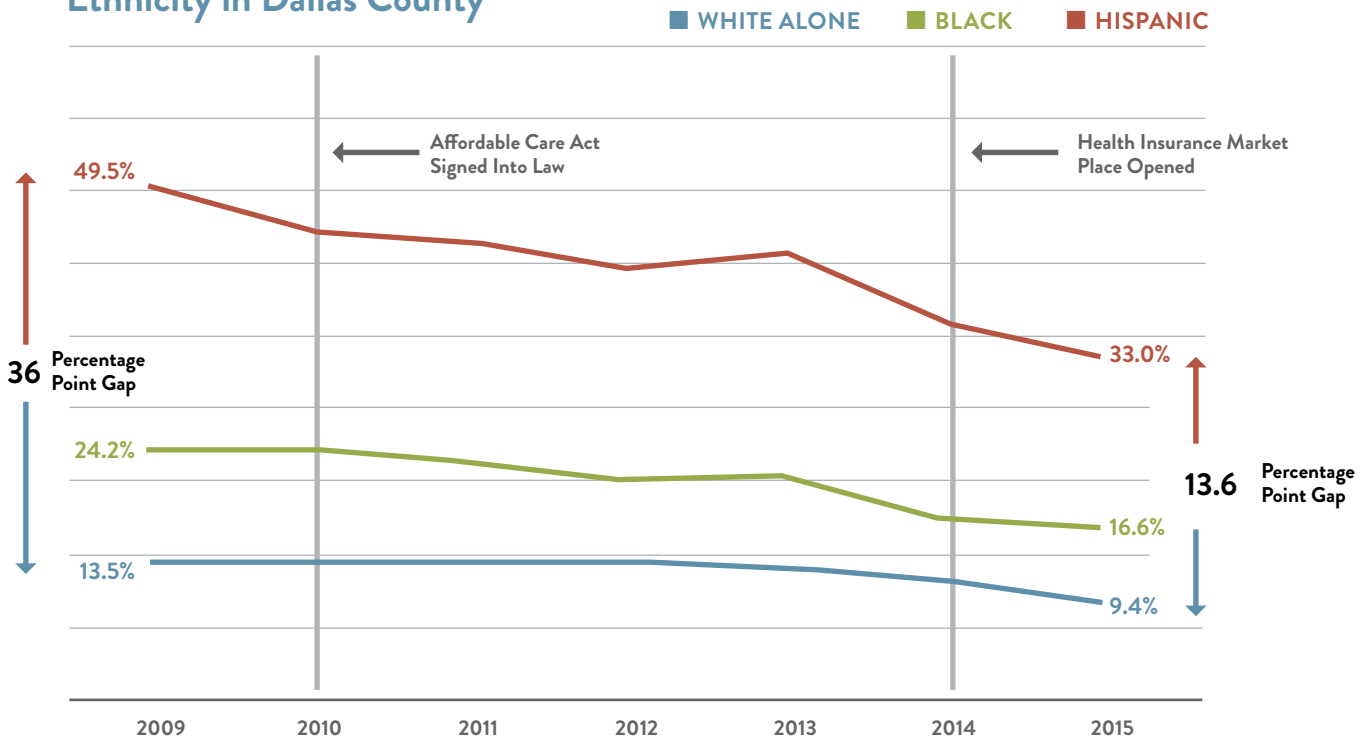
Uninsured Rates Have Declined and Racial Gaps Have Narrowed

Barriers to Coverage Remain for People of Color

Uninsured rates have dropped for all racial and ethnic groups in Dallas County since the Affordable Care Act was signed in 2009, contributing to an increase of 321,800 Dallas County residents with health insurance. However, gaps persist between groups. Relative to White residents, the uninsured rate is three and a half times higher for Hispanic residents, and nearly two times higher for Black residents.⁹⁰

Source: United States Census Bureau, 2009 - 2015 American Community Surveys⁹¹

Uninsured Rates by Race and Ethnicity in Dallas County



Number of Residents Without Health Insurance in Dallas County

	TOTAL	BLACK	HISPANIC	WHITE
2009	735,131	116,155	476,940	111,782
2015	524,247	93,611	331,983	72,003

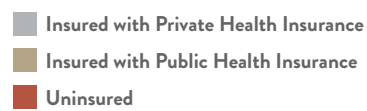
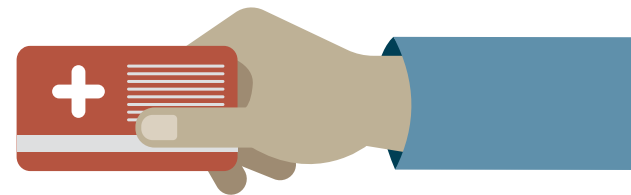
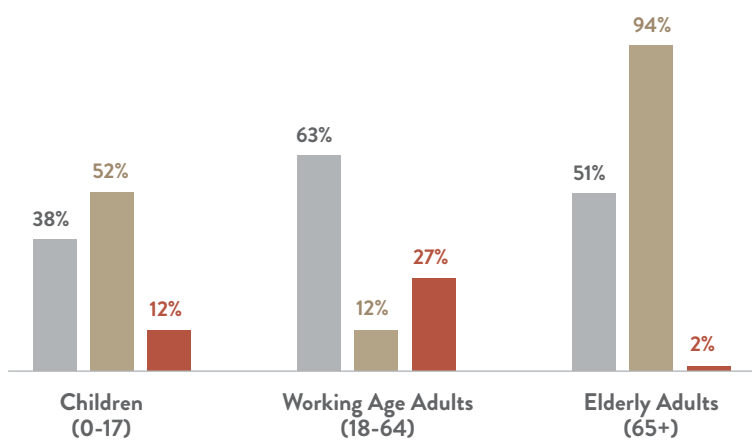
Single year data on health insurance status for Asian residents of Dallas County is omitted due to low reliability.

Working Age Adults Lack Health Insurance Safety Net

In Dallas County, 27 percent of working-age adults — as well as 12 percent of children and two percent of the elderly — did not purchase private insurance or enroll in public insurance in 2015. The majority of adults ages 18-64 rely on private health insurance provided by an employer or purchased on their own.⁹² Texas legislators did not elect to expand Medicaid under the Affordable Care Act, allowing nearly 100,000 low-income Dallas residents to fall into a coverage gap who otherwise would have access to this public health insurance program.⁹³

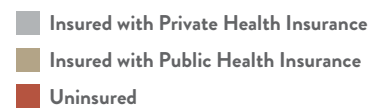
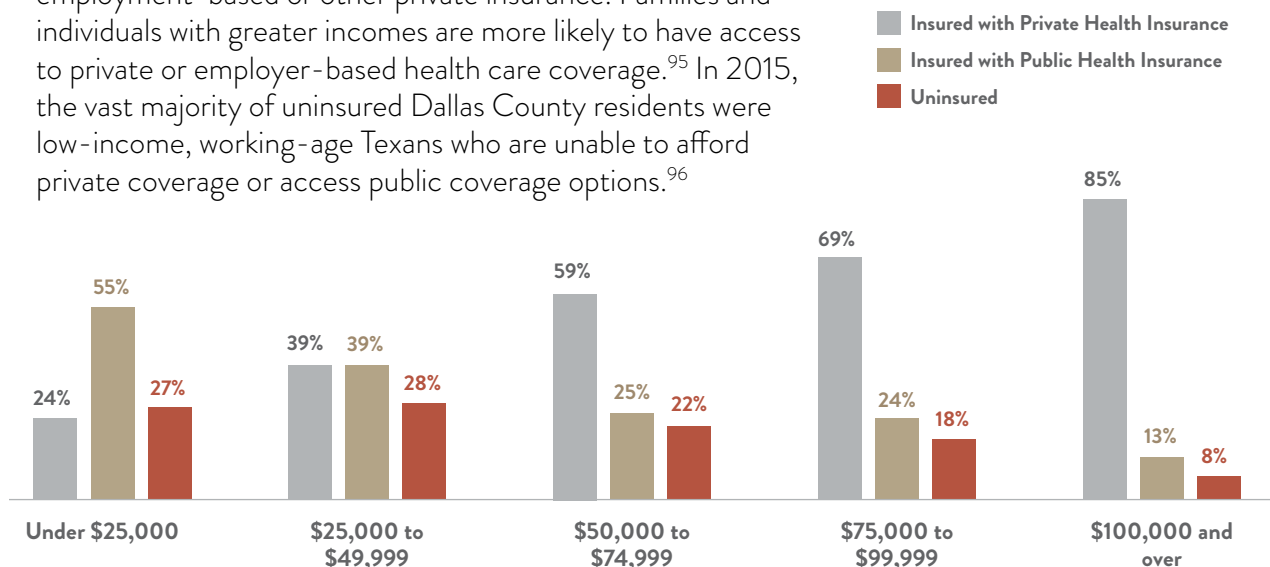
Source: United States Census Bureau, 2015 American Community Survey⁹⁴

Note: Public and private insurance are non-exclusive categories in the charts below.



Lower-Income Residents Have Highest Uninsured Rates

Public programs can help cover individuals who lack employment-based or other private insurance. Families and individuals with greater incomes are more likely to have access to private or employer-based health care coverage.⁹⁵ In 2015, the vast majority of uninsured Dallas County residents were low-income, working-age Texans who are unable to afford private coverage or access public coverage options.⁹⁶



Chronic Conditions Are Seven of the Top Ten Leading Causes of Death in Dallas County

Diagnoses for diabetes, heart disease, and other chronic conditions are on the rise in Dallas County. In 2014, chronic conditions caused more than three-quarters of all deaths.⁹⁷

Source: Texas Department of State Health Services, 2014⁹⁸

LEADING CAUSES OF DEATH*	PERCENT OF ALL DEATHS IN DALLAS COUNTY IN 2014
Heart Disease	23%
Cancer	20%
Stroke	6%
Accident	5%
Chronic Respiratory Diseases	5%
Alzheimer's	4%
Kidney Disease	3%
Diabetes	2%
Influenza	2%
Septicemia	2%

*Chronic diseases are shaded and in bold.

Death Rates per 100,000 for the Top Three Leading Causes of Death

	BLACK	HISPANIC	WHITE	OVERALL
Heart Disease	233	111	188	180
Cancer	194	104	169	156
Stroke	67	43	44	48

Black residents of Dallas County had the highest mortality rates for eight of the leading ten causes of death. **Black residents are more than twice as likely to die from heart disease as Hispanic residents, and fifty percent more likely to die from a stroke than White residents.**⁹⁹

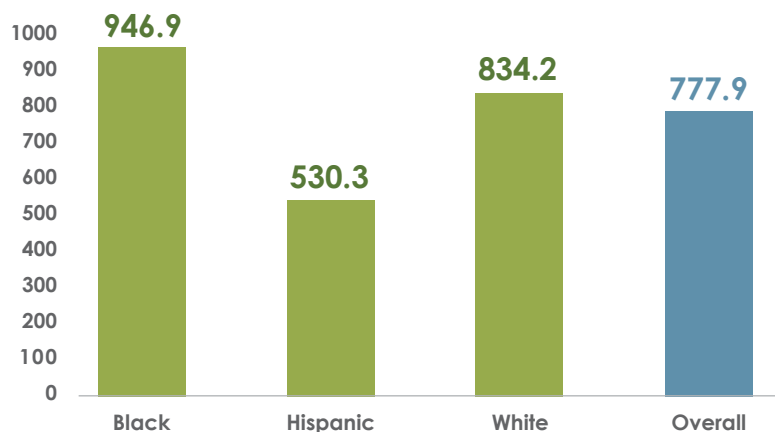
Racial disparities in health outcomes are fueled in part by differences in socioeconomic status. In many cases, chronic illnesses can be prevented or controlled if treated in early stages.¹⁰⁰ However, low-income individuals are less likely to be insured and less likely to receive care for chronic diseases.¹⁰¹

Black Residents in Dallas County Have the Highest Mortality Rate

Mortality rates differ dramatically by race in Dallas County. Black residents were 1.8 times as likely to die as Hispanic residents in 2014. Hispanic residents in Dallas County have a relatively low mortality rate compared to other racial-ethnic groups.¹⁰² Lower prevalence of smoking and chronic disease are factors that may contribute to the low mortality rate.¹⁰³

Source: Texas Department of State Health Services, 2014¹⁰⁴

Deaths per 100,000 Population

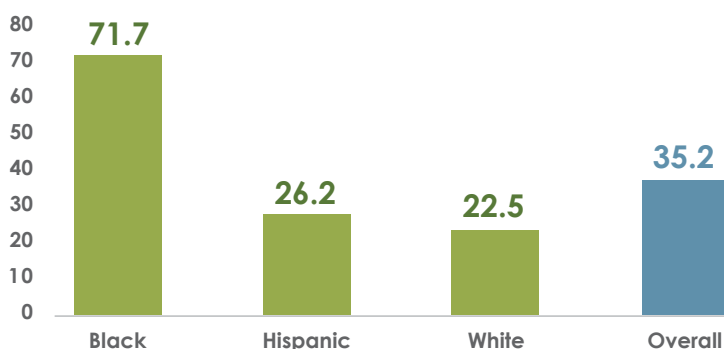


Maternal Mortality Rate Is Three Times Higher for Black Mothers than for White or Hispanic Mothers

The maternal mortality rate for Black mothers is alarmingly high in Dallas County. **In 2014, Black women died during pregnancy, childbirth, or in the months after delivery at a rate of three times that of White or Hispanic women.**¹⁰⁵ Women of color in Dallas County are less likely to receive prenatal care and more likely to have preterm births.¹⁰⁶



Maternal Mortality per 100,000 Births per Year



In 2014, Black women died from complications of childbirth at a rate of **three times** that of White or Hispanic women.

Safety

AN INDICATOR OF WELLNESS



\$1.4
Billion

Violent crimes in the Dallas metro area incurred estimated direct costs of \$363 million and indirect costs of \$1.4 billion in 2010.¹⁰⁷



50%

Over the past decade, property and violent crime rates have fallen by fifty percent in Dallas.¹⁰⁸



5,847

In 2015, Dallas County had 5,847 children who were confirmed victims of child abuse. There were 21,717 total incidents of family violence reported across Dallas County in the same year.¹⁰⁹

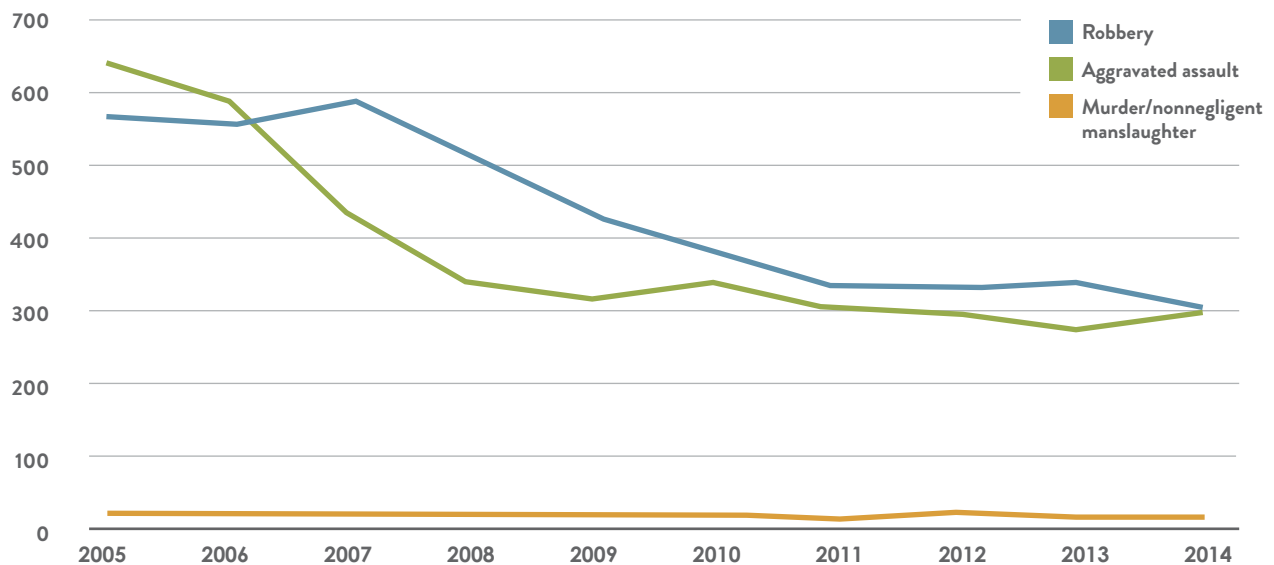
Dallas City's Crime Rates Have Declined

Over the past decade, property and violent crime rates have fallen by fifty percent in Dallas.¹¹⁰ While crime impacts all parts of Dallas County, the majority of homicides occur in the southern part of the county.¹¹¹

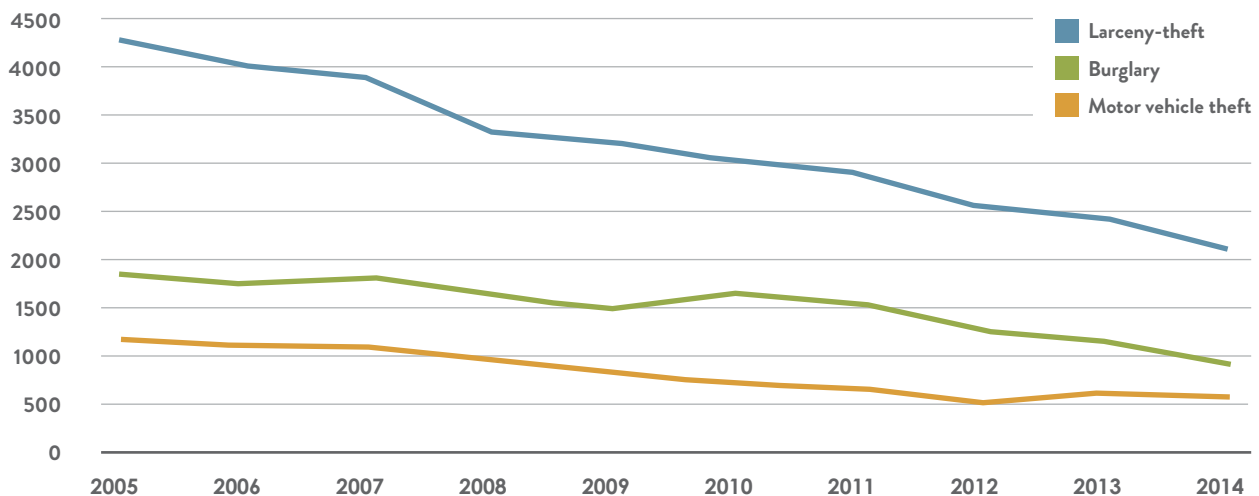
Source: Federal Bureau of Investigation, 2005 - 2014 Uniform Crime Reports¹¹³

Crime incurs high economic costs on the Dallas community. Violent crimes in the Dallas metro area in 2010 incurred direct costs of \$363 million and intangible costs of \$1.4 billion.¹¹²

Violent Crimes Rates per 100,000 population



Property Crime Rates per 100,000 population

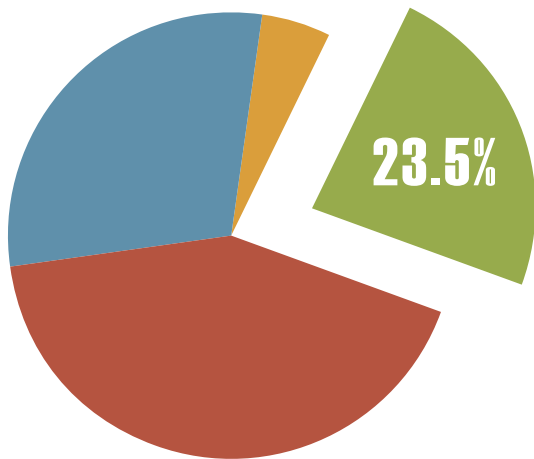


Black Residents Are Arrested at Higher Rates than Other Racial-Ethnic Groups

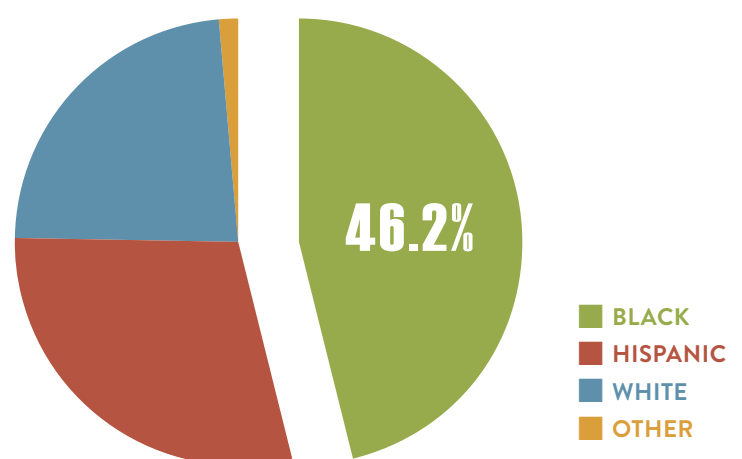
Only one in five Dallas residents is Black, but nearly half of the people arrested by the Dallas Police Department are Black.¹¹⁴ National research indicates that several factors contribute to disparities in arrest rates. In addition to implicit racial biases by authorities and potentially discriminatory policies, a third structural factor is residential segregation that has led to more black residents living in neighborhoods that experience a high level of violent crime.¹¹⁵

Source: United States Census Bureau, 2015 American Community Survey with City of Dallas, 2015 Dallas OpenData and U.S. Department of Education, Policy and Program Studies Service, July 2016 State and Local Expenditures on Corrections and Education¹¹⁶

Dallas Population by Race/Ethnicity, 2015



Dallas Police Department Arrests by Race/Ethnicity, 2015



- BLACK
- HISPANIC
- WHITE
- OTHER

Educational Attainment and Incarceration Are Linked

There is a connection between improving high school completion rates and reducing arrests and incarceration. Nationally, two-thirds of all state prison inmates lack a high school diploma or equivalent.¹¹⁷ And Black men between the ages of 20 and 24 who lack a high school education are more likely to be incarcerated than employed.¹¹⁸

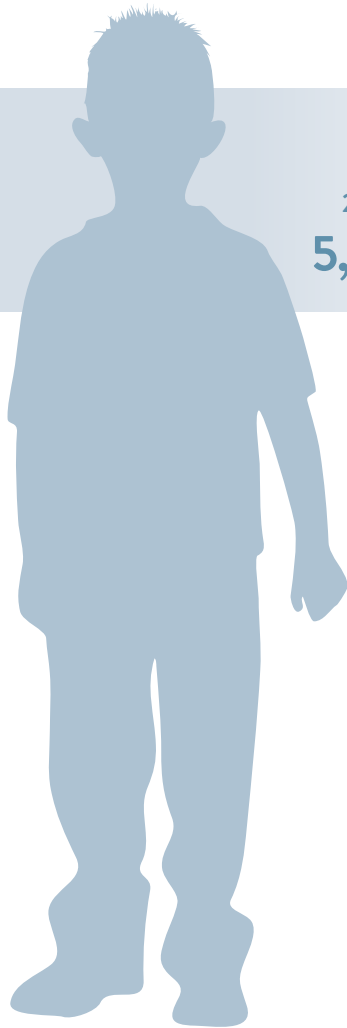


Family Violence and Child Abuse in Dallas County

The rate of confirmed victims of child abuse in Dallas County is on the rise, while family violence report rates have decreased. In 2015, 5,847 children were confirmed victims of abuse and 21,717 incidents of family violence were reported across Dallas County.¹²¹

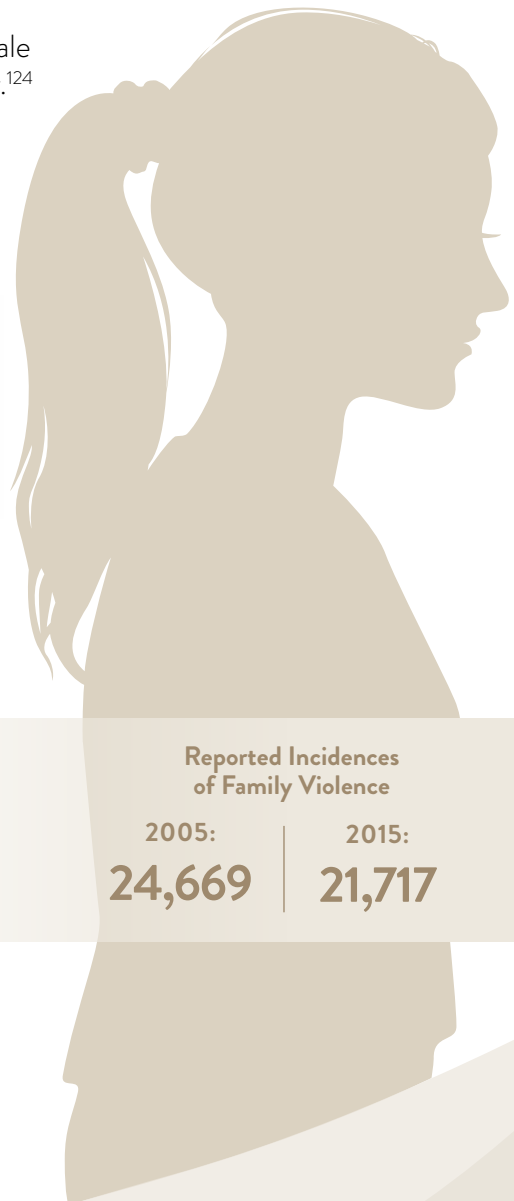
Victims of abuse can experience emotional or physical injury, and in some cases death.¹²² In 2016, 24 children in Dallas County died due to abuse or neglect.¹²³ **Dallas County also had the second-highest number of intimate partner homicides of all Texas counties in 2015, with 13 deaths.** Nearly half of all female homicide victims in Texas are killed by a male intimate partner.¹²⁴

Source: Annie E. Casey Foundation, 2011 and 2015 Kids Count Data Center and Texas Department of Public Safety 2005 and 2015 Crime Reports: Family Violence¹²⁵



Confirmed Victims of Child Abuse

2011:	2015:
5,069	5,847



Reported Incidences of Family Violence

2005:	2015:
24,669	21,717

ENDNOTES

1. Texas Demographic Center, 2050 Population Projections by race/ethnicity, ½ 2000-2010 population migration scenario, Dallas County
2. See 1
3. U.S. Census Bureau, American Community Survey, Table B19013, 2015 1-year estimates, Dallas County
4. See 1
5. Murdock, S.H., et. al. (2013). *Changing Texas*. Texas A&M University Press.
6. See 1
7. Texas Demographic Center, 1990 – 2015 Population Estimates and 2015 – 2050 Population Projections
8. Texas Demographic Center, 2015 Population Estimates for Ages 0-17 by race/ethnicity, Dallas County
9. See 8
10. Phillips, M. (2006). *White Metropolis: Race, Ethnicity, and Religion in Dallas, 1841- 2001*. Austin, TX: University of Texas Press.
11. Graham, G. N., (2016). *Why Your ZIP Code Matters More Than Your Genetic Code: Promoting Healthy Outcomes from Mother to Child*. Breastfeeding Medicine.
12. Chetty, R., et. al. (2014). *Where is the Land of Opportunity? The Quarterly Journal of Economics*.
13. U.S. Census Bureau, 2010 Census, population by race/ethnicity, Dallas County census tracts
14. Pratt, M., et. al. [Infographic]. *Measuring Race and Ethnicity Across the Decades*. U.S. Census Bureau.
15. U.S. Census Bureau, 2010 Census, Table PCT23, Dallas County
16. CPPP analysis of U.S. Census Bureau, American Community Survey, Table B19013, 2015 1-year estimates, Dallas-Fort Worth-Arlington MSA, Dallas County and surrounding counties
17. Bar Chart source: See 16
Map source: U.S. Census Bureau, American Community Survey, Table S1701, 2015 1-year estimates, Dallas County and surrounding counties
18. U.S. Census Bureau, American Community Survey, Tables S1701 and S1702, 2015 1-year estimates, Dallas County
19. U.S. Census Bureau, Poverty Thresholds, 2015
20. CPPP analysis of U.S. Census Bureau, 2000 Census, SF-3 Table P053 and American Community Survey, Table B1903, 2015 1-year estimates, Dallas County with Texas with Bureau of Labor Statistics, CPI Inflation Calculator
21. CPPP analysis of U.S. Census Bureau, American Community Survey, Tables B19013B, B19013D, B19013H, and B19013I, 2011-2015 5-year estimates, Dallas County
22. CPPP analysis of U.S. Census Bureau, American Community Survey, Table B19001, 2006 1-year estimates, and Table B19080, 2015 1-year estimates, Dallas County with Bureau of Labor Statistics, CPI Inflation Calculator
23. See 20
24. See 20
25. U.S. Census Bureau, American Community Survey, Tables B19013B, B19013D, B19013H, and B19013I, 2011-2015 5-year estimates, Dallas County
26. See 21
27. See 12
28. See 25
29. CPPP analysis of U.S. Census Bureau, 2010 Census, population by race/ethnicity, Dallas County census tracts and U.S. Census Bureau, American Community Survey, Table B19013, 2015 1-year estimates, Dallas County census tracts
30. Median Household Income source: U.S. Census Bureau, American Community Survey, Table B19013, 2015 1-year estimates, Dallas County census tracts
Population Density source: See 13
31. See 22
32. See 22
33. CPPP analysis of U.S. Census Bureau, American Community Survey, Table S1701, 2015 1-year estimates, Dallas County census tracts
34. Wooldredge, J. (2002). *Examining the (Ir) Relevance of Aggregation Bias for Multilevel Studies of Neighborhoods and Crime*. Criminology.
35. See 33
36. Map source: See 33
Table source: See 33 and U.S. Census Bureau, 2010 Census, Population by Race/Ethnicity, Dallas County census tracts
37. CPPP analysis of U.S. Bureau of Labor Statistics, Median Annual Wages in Jobs, 2016, Dallas-Plano-Irving Metropolitan Statistical Area
38. See 37
39. See 37
40. CPPP analysis of U.S. Census Bureau, American Community Survey, Table B08303, 2015 1-year estimates, Dallas County
41. *Housing and Transportation Affordability Index for Dallas County*, Center for Neighborhood Technology
42. Travel Time to Work source: U.S. Census Bureau, American Community Survey, Table B08303, 2015 1-year estimates, Dallas County census tracts
Median Household Income and Population Density sources: See 30
43. CPPP analysis of U.S. Census Bureau, American Community Survey, PUMS Data, median adjusted income of persons 18 years or older in the labor force by race and education level, 2011-2015 5-year estimates, Dallas County
44. See 43
45. CPPP analysis of U.S. Census Bureau, American Community Survey, PUMS Data, employment status of persons 18 years or older in the labor force by race and education level, 2011-2015 5-year estimates, Dallas County
46. See 45
47. CPPP analysis of U.S. Census Bureau, American Community Survey, Tables C15002B, C15002D, C15002H, and C15002H, 2011-2015 5-year estimates, Dallas County
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