

Memorandum



CITY OF DALLAS

DATE November 2, 2017

Honorable Members of the Human and Social Needs Committee:
Councilmember Casey Thomas, II (Chair), Deputy Mayor Pro Tem Adam Medrano
TO (Vice Chair), Mayor Pro Tem Dwaine R. Caraway, Councilmember Omar Narvaez,
Councilmember Mark Clayton, Councilmember B. Adam McGough

SUBJECT **Opportunity Dallas Overview**

On Monday, November 6, 2017, the Human and Social Needs Committee will be briefed on the Opportunity Dallas Overview by Mike Kaprowski.

Please contact me if you have any questions or require any additional information.

A handwritten signature in blue ink, appearing to read 'Nadia'.

Nadia Chandler-Hardy
Chief of Community Services

[Attachment]

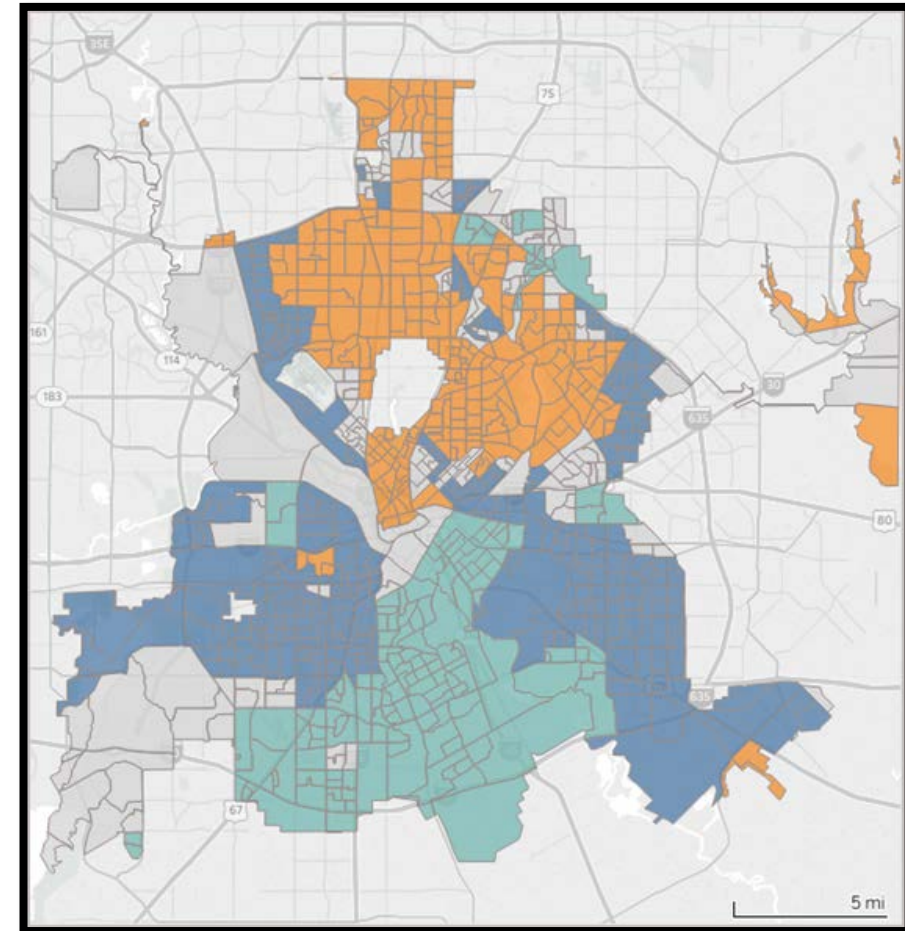
c: Honorable Mayor and Members of City Council
T.C. Broadnax, City Manager
Larry Casto, City Attorney
Craig D. Kinton, City Auditor
Billerae Johnson, City Secretary (Interim)
Daniel F. Solis, Administrative Judge
Kimberly Bizer Tolbert, Chief of Staff to the City Manager
Majed A. Al-Ghafry, Assistant City Manager

Jo M. (Jody) Puckett, Assistant City Manager (Interim)
Jon Fortune, Assistant City Manager
Joey Zapata, Assistant City Manager
M. Elizabeth Reich, Chief Financial Officer
Raquel Favela, Chief of Economic Development & Neighborhood Services
Theresa O'Donnell, Chief of Resilience
Directors and Assistant Directors

Separate and Unequal: *How Segregation Shapes Poverty in Dallas*

Mike Koprowski
Executive Director, Opportunity Dallas
November 6, 2017

**Presentation to Dallas City Council's
Human and Social Needs Committee**



The Problem is Well-Documented



EXPLORE DALLAS HALLOWEEN JAPANESE FOOD GUIDE MAGAZINES SUB
NEWS FOOD ENTERTAINMENT HOME HEALTH BUSINESS W

D

LOCAL GOVERNMENT

When It Comes to Poverty, Dallas Is World Class

There are more people living in poverty in Dallas today than there are people living in Plano.

BY PETER SIMEK | PUBLISHED IN FRONTBURNER | SEPTEMBER 9, 2016 | 11:23 AM



LIVABLE CITIES

How Bad is Poverty in Dallas? Here Are the Numbers.

Two council reports on homelessness and community development reveal just how pressing an issue poverty is in Dallas

BY PETER SIMEK | PUBLISHED IN FRONTBURNER | DECEMBER 5, 2016 | 10:59 AM



Home News Weather Sports Entertainment ...

Local NBC 5 Investigates NBC 5 Responds Health Connection Texas News Video Vault U.S. & World Weird Traffic

83°

Dallas Poverty Gap Leaves City in Crisis: Millionaires Get Richer as the Poverty Rate Soars

By Courtney Gilmore



COMMENTARY SEP 2016

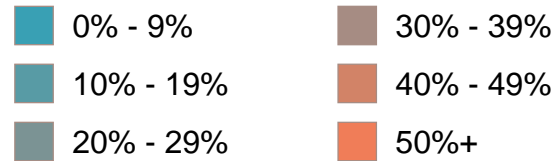
How can a city as rich as Dallas be so poor?

Robert Wilonsky, City Columnist

Dallas Children are Heavily Segregated by Poverty Status

City of Dallas: Child Poverty Rates by Census Tract

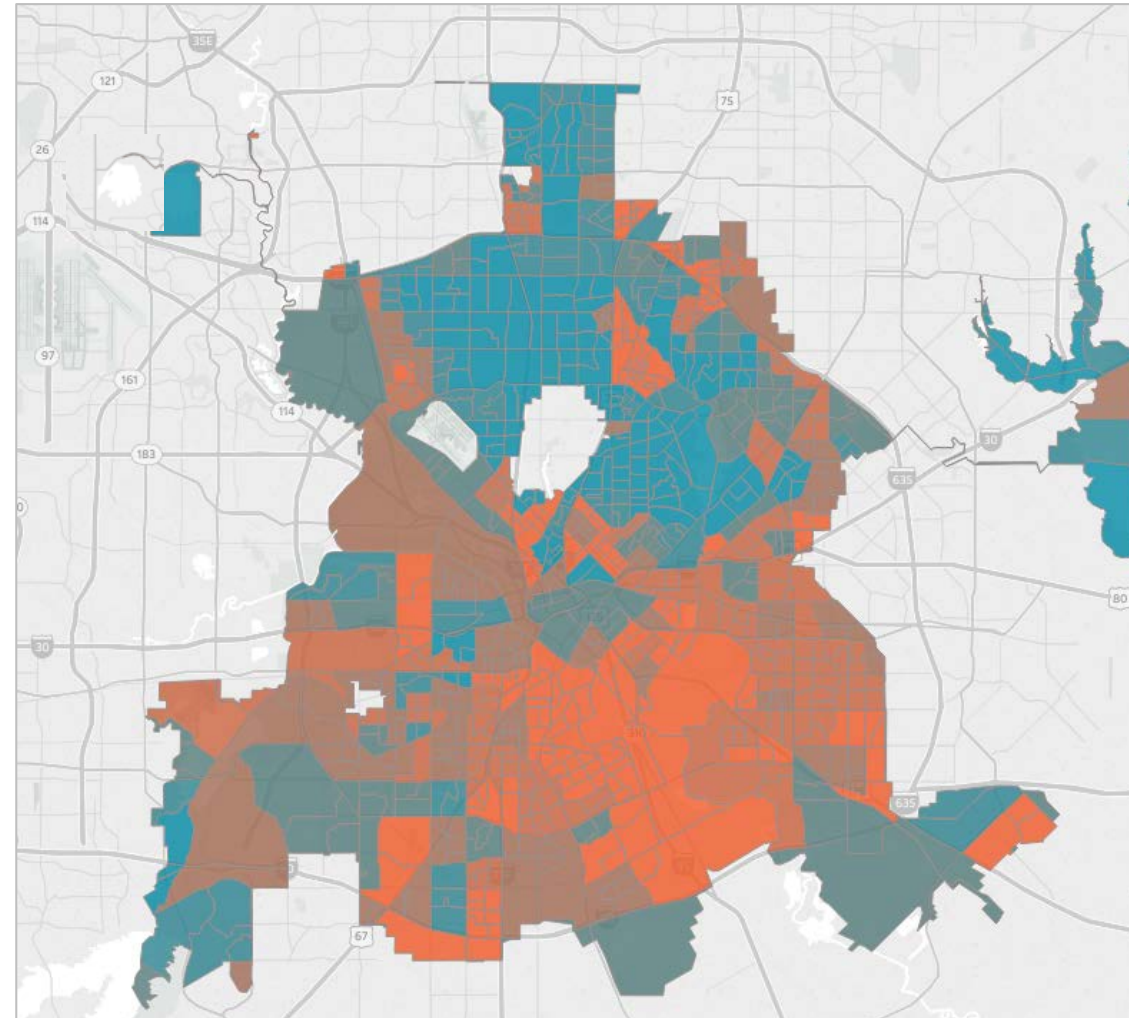
% of Children in Poverty (Ages 0-17)



34% of Dallas children live in poverty (130K out of 380K children).

Half of the City's Census tracts are home to 90% of children in poverty.

33% of all Dallas children live in concentrated poverty neighborhoods (Census tracts with poverty rates 30% or higher).



Housing Shapes Nearly Every Aspect of Life...

- **School quality**
- **Access to...**
 - Amenities
 - Resources
 - Groceries
 - Banks
 - Pharmacies
 - Recreation
 - Health care
- **Your friends and peers**
- **Education, employment, and income levels of your neighbors**
- **Crime**
- **Where you work, play, and worship**
- **Social and professional networks**



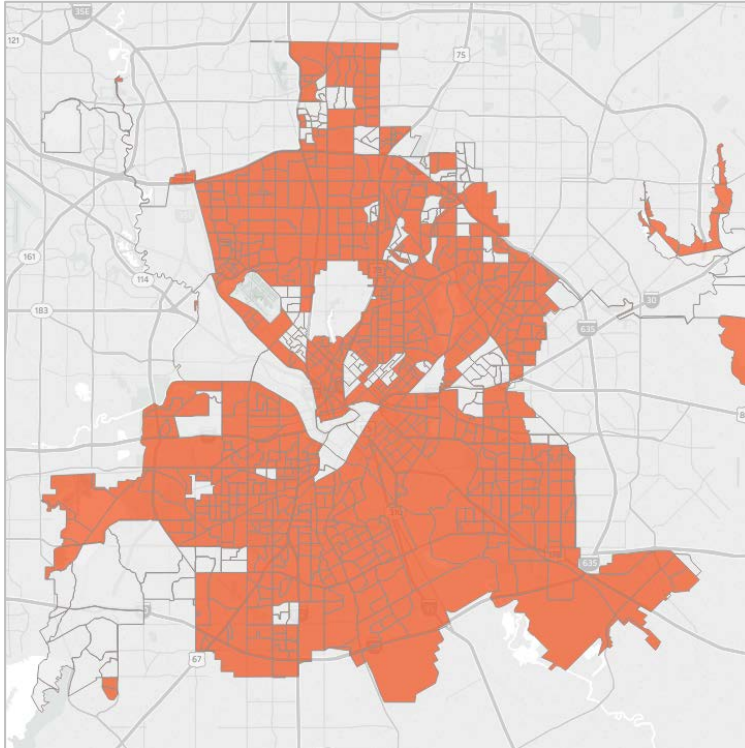
Dallas is Magnetically Segregated by Race

City of Dallas: Census Tracts Greater than 50% One Race

Areas with a Majority Race

Majority Race

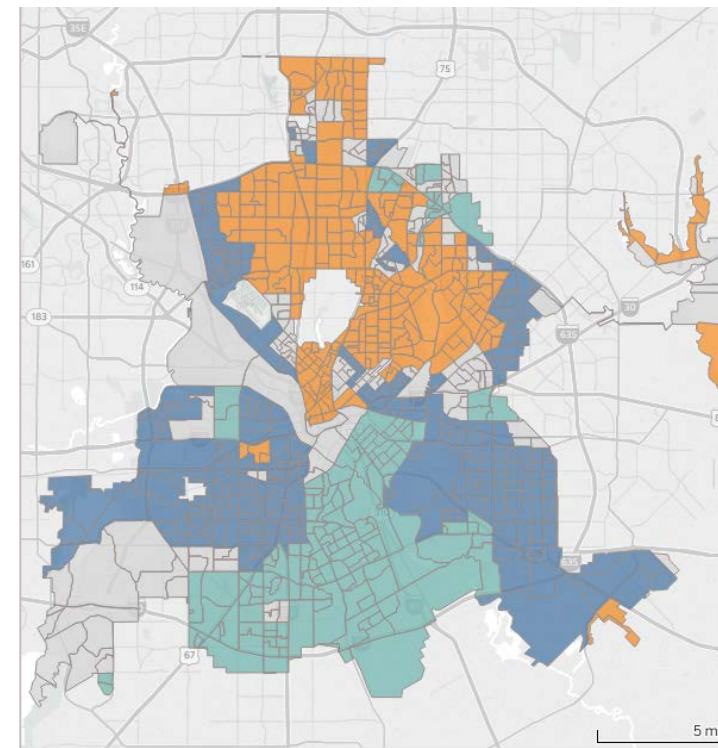
- No majority race (73 Census tracts, 22%)
- Majority 1 race (255 Census tracts, 78%)



Areas by Majority Race

Majority Race

- No majority race
- Black (23% of all residents)
- Hispanic (41% of all residents)
- White (32% of all residents)



Only 15 out of 351 (4%) Schools in 3 Public Districts Are Racially and Socioeconomically Diverse

City of Dallas: Schools by Location and Diversity

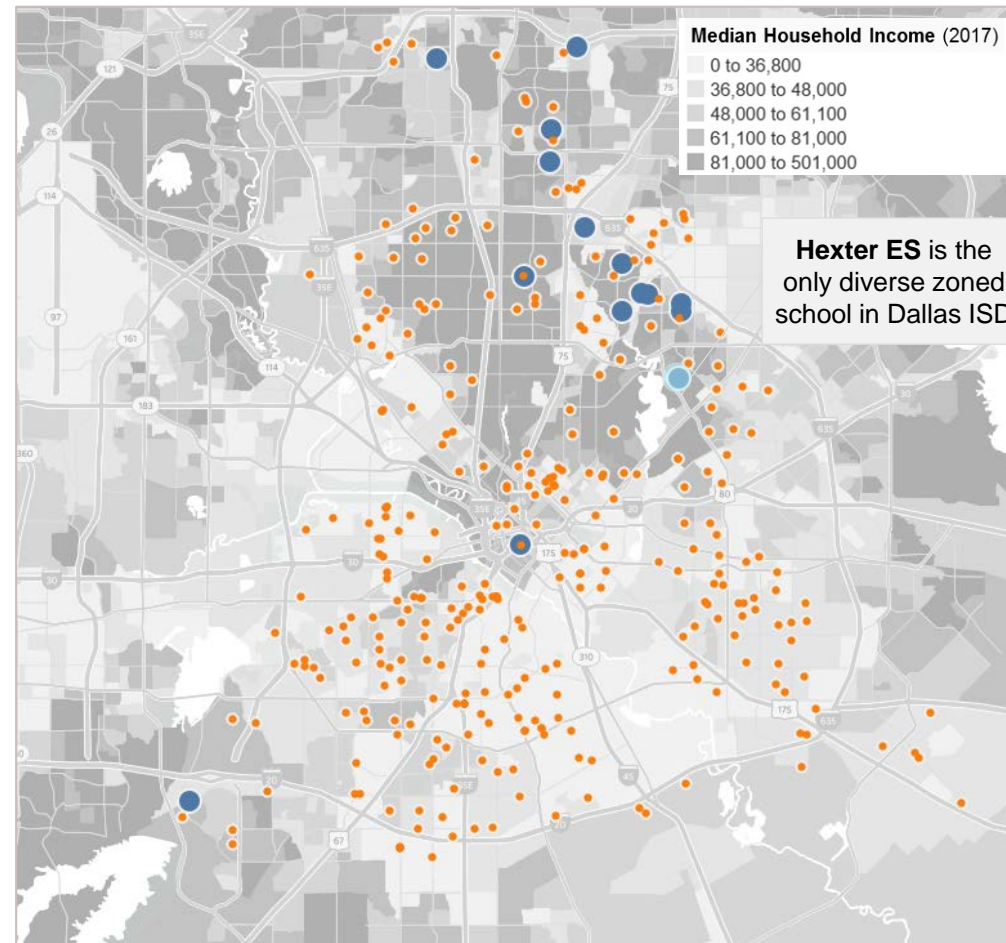
- Non-Diverse Schools*
- Diverse Schools*

School systems with diverse schools:

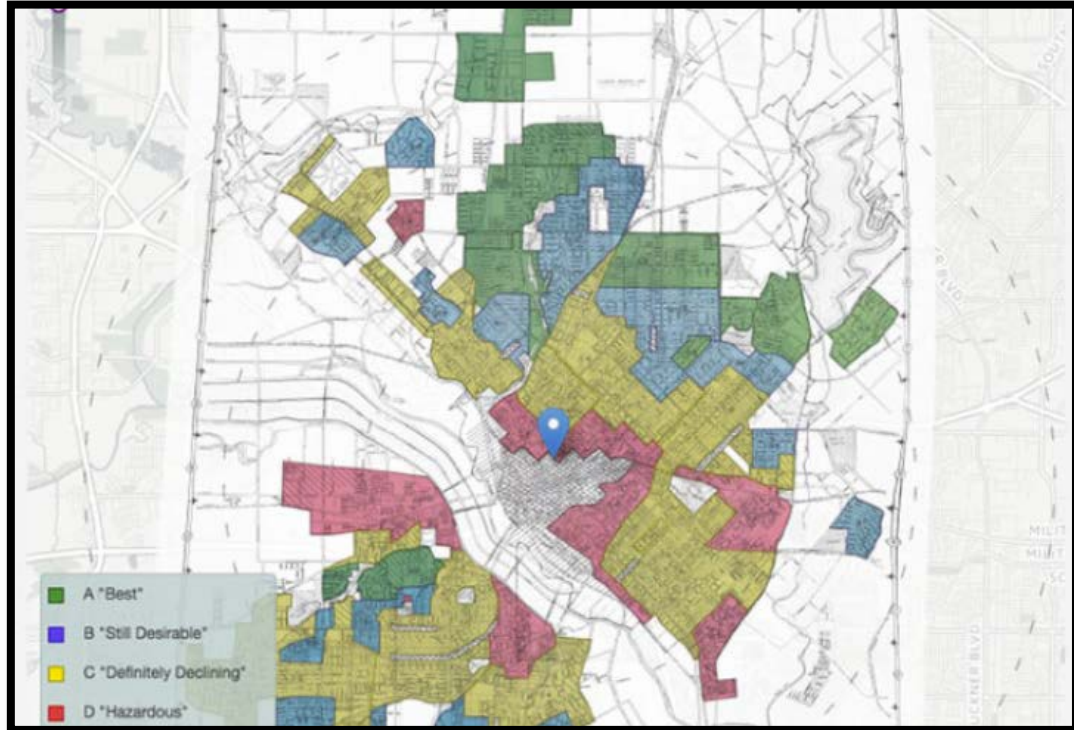
- **Dallas ISD** (3 schools)
- **Richardson ISD** (9 schools)
- **Plano ISD** (1 School)
- **Harmony Academies** (2 schools)

The 15 diverse schools are defined as having student bodies that are:

- 40-70% economically disadvantaged
- No more than 50% of 1 race
- No more than 80% from any 2 races



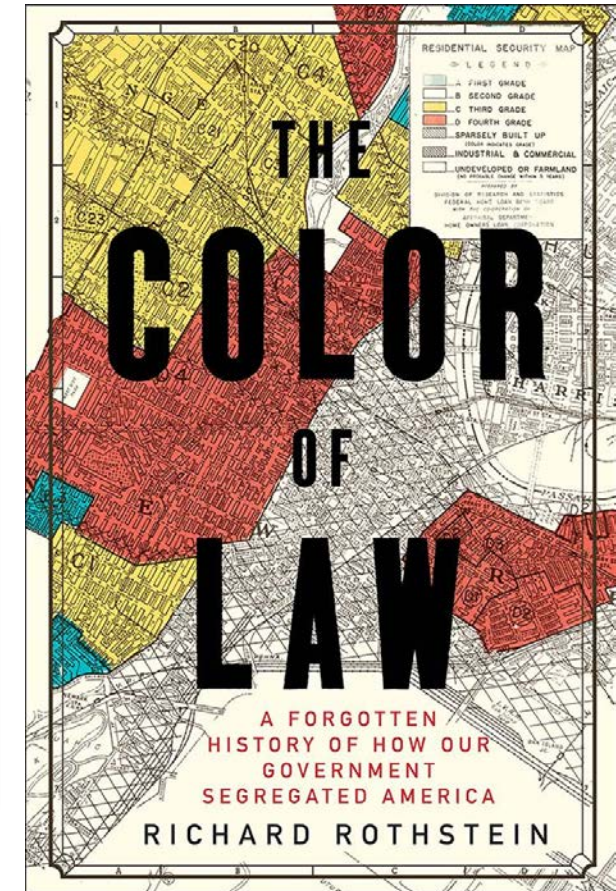
Housing Segregation Did Not Happen by Accident



Source: www.dmagazine.com/frontburner/2017/08/redlining-dallas-maps/



Source: ushistoryscene.com



Chicago Case Study: The Costs of Segregation

- If more people knew how they were harmed by concentrated poverty and segregation, would they be more compelled to do something about it?
- *“Segregation is not only an issue in low-income communities or communities of color. It's costing all of US.”* Urban Institute & Metro Planning Council, *“The Cost of Segregation”*

Residential Income Segregation Index (RISI) in the 10 Largest Metros, 1980 and 2010

	1980	2010	Change 1980 to 2010
Houston	32	61	29
Dallas	39	60	21
New York	49	57	9
Los Angeles	47	51	4
Philadelphia	39	51	11
Miami	30	49	20
Washington	43	47	4
Atlanta	42	41	0
Chicago	35	41	6
Boston	31	36	5

Notes: The RISI score for a metro area is derived by adding the share of its lower-income households located in majority lower-income census tracts to the share of its upper-income households located in majority upper-income census tracts. "Change 1980 to 2010" calculated prior to rounding.

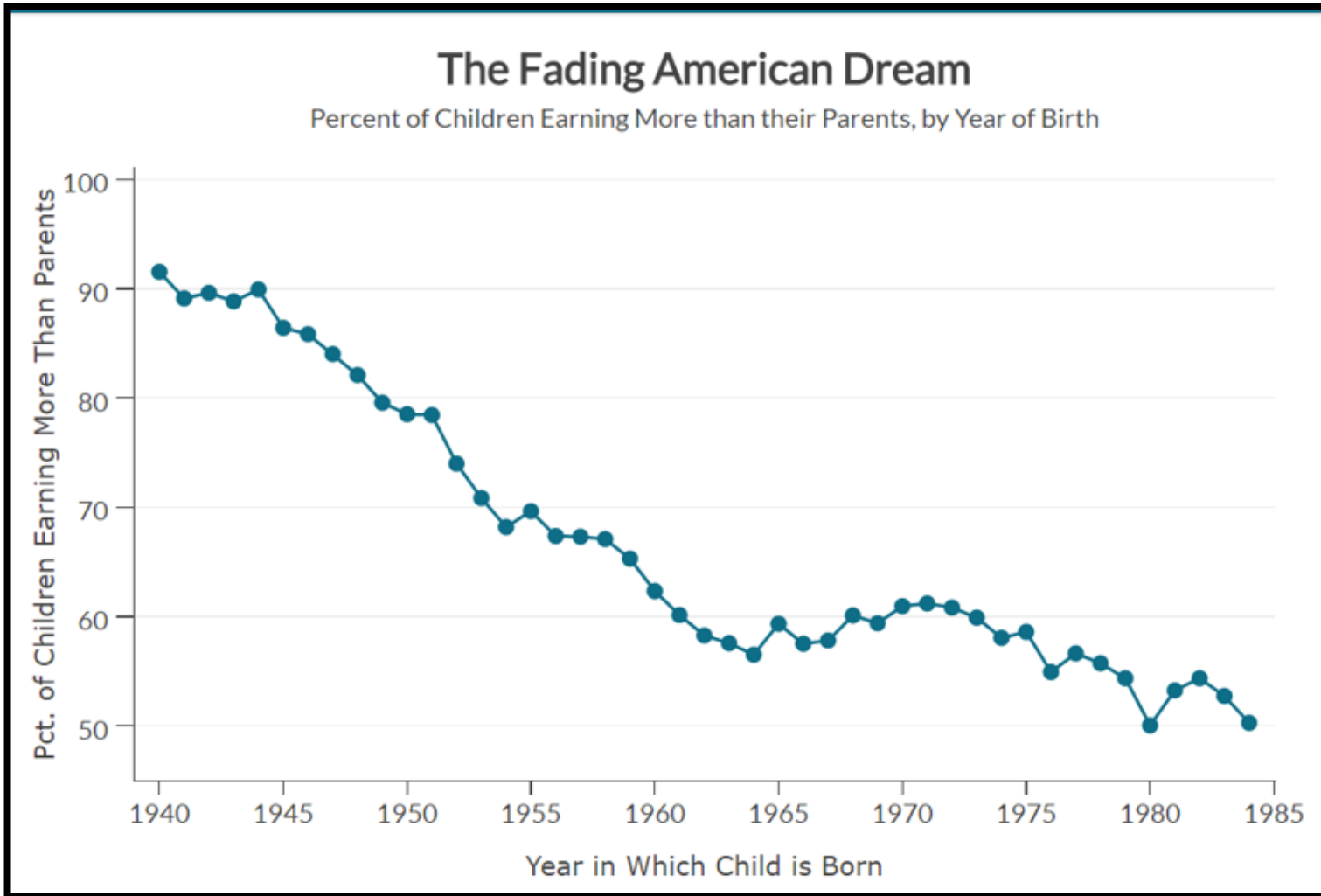
Source: Pew Research Center tabulations of 2006-2010 American Community Survey (ACS) 5-year file and Geolytics 1980 Census data in 2000 boundaries.

PEW RESEARCH CENTER

If Chicago could reduce its segregation just to the US median...

- Incomes for African-Americans would rise an average of **\$2,982 per person** per year, which would increase the earnings of the region by **\$4.4 billion**
- Chicago region's gross domestic product (GDP) would increase by approximately **\$8 billion**.
- **30% drop** in the homicide rate, saving **\$65 million** in policing and **\$218 million** in corrections costs.
- Residential real estate values would increase by **\$6 billion**, which means more revenue for local government.
- **83,000** more adults would complete a bachelor's degree

Reducing Segregation is About Economic Mobility



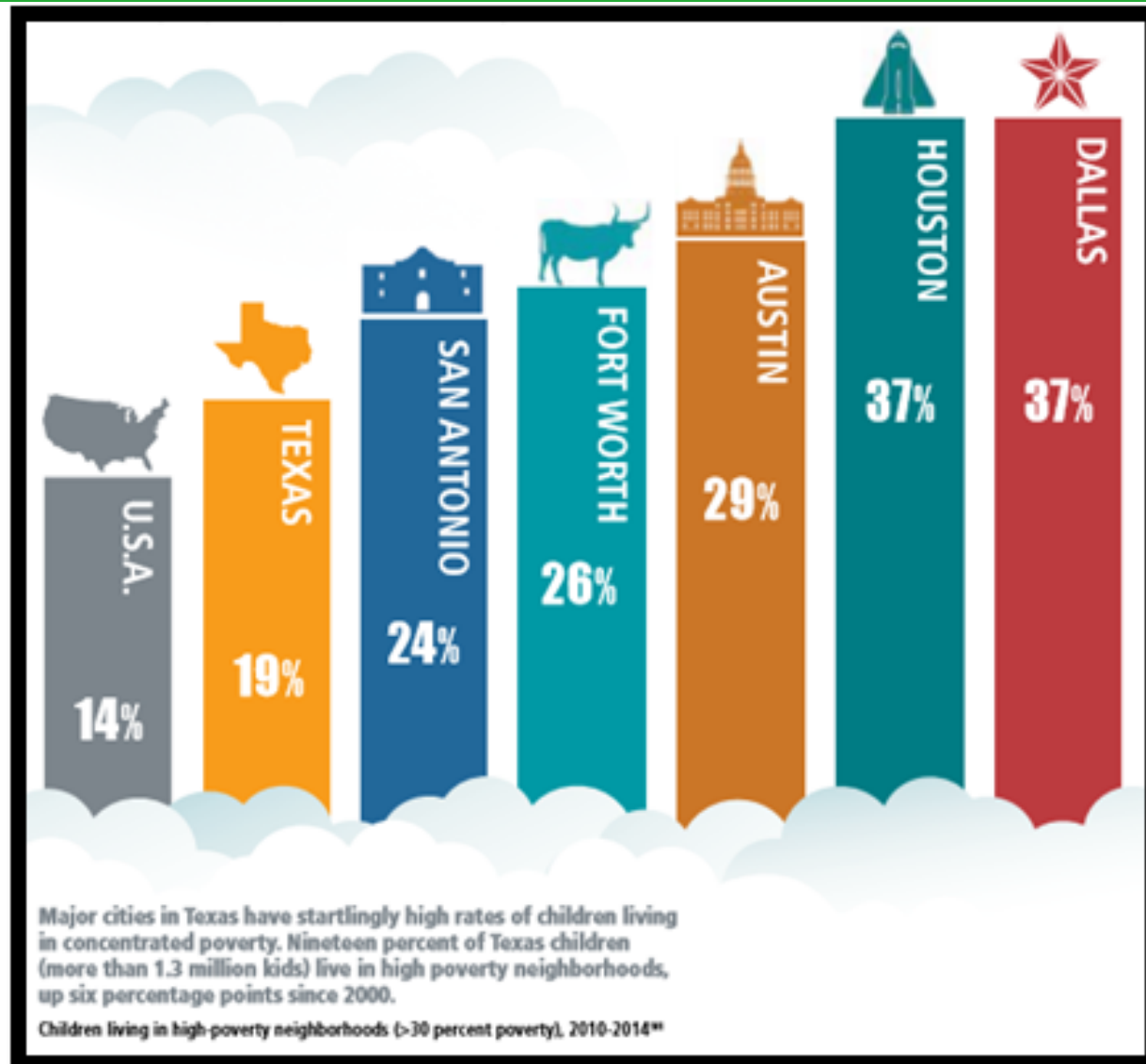
“We see that in places where kids of different economic backgrounds are mixing in the same environment, those tend to be places where kids from low-income backgrounds rise up further in the income distribution.”

– Nathaniel Hendren

“Places that are more segregated by race or income tend to have lower levels of upward mobility.”

– Raj Chetty

Concentrated Poverty in Dallas

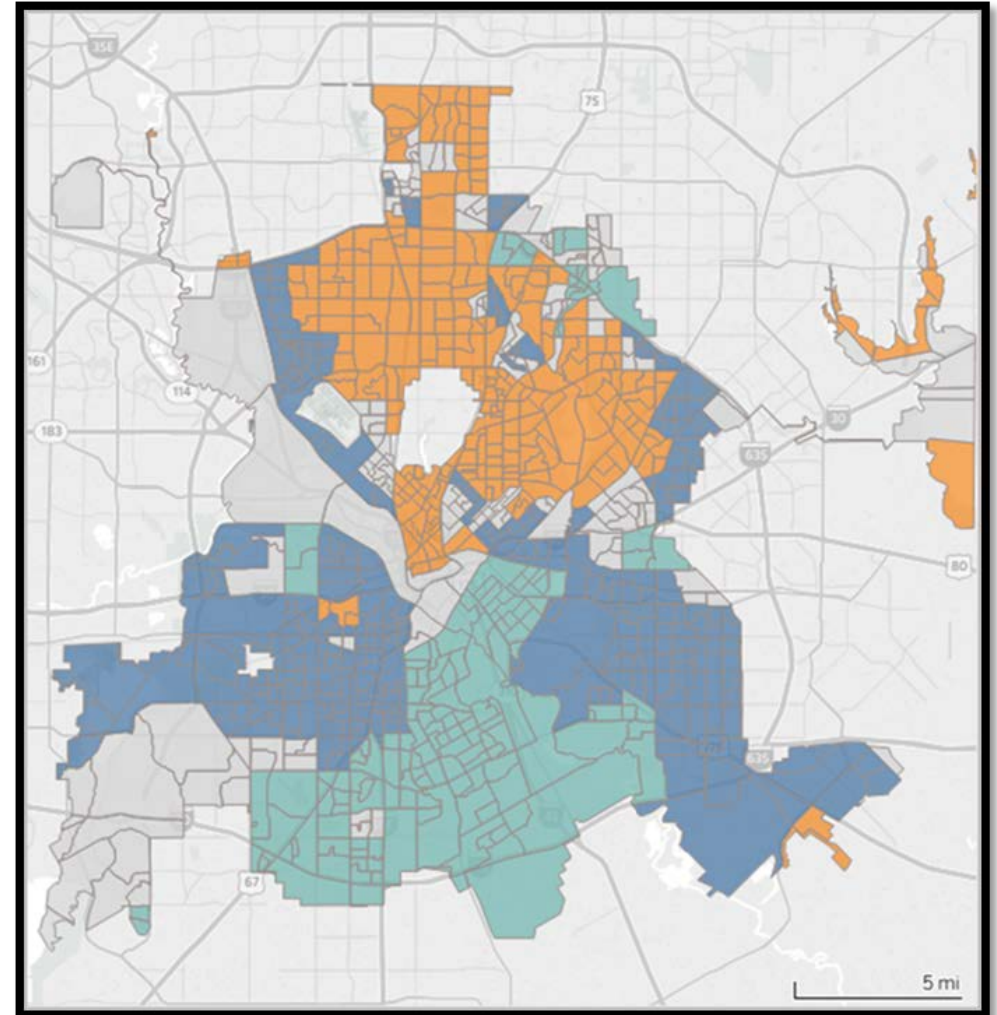


Source: State of TX Children, 2016, Center for Public Policy Priorities

Is Separate-But-Equal Possible?

Three Strategies Going Forward:

1. Comprehensive Housing Policy
2. Creative School Enrollment Policies
3. Raising Public Awareness



Strategy 1: Comprehensive Housing Policy

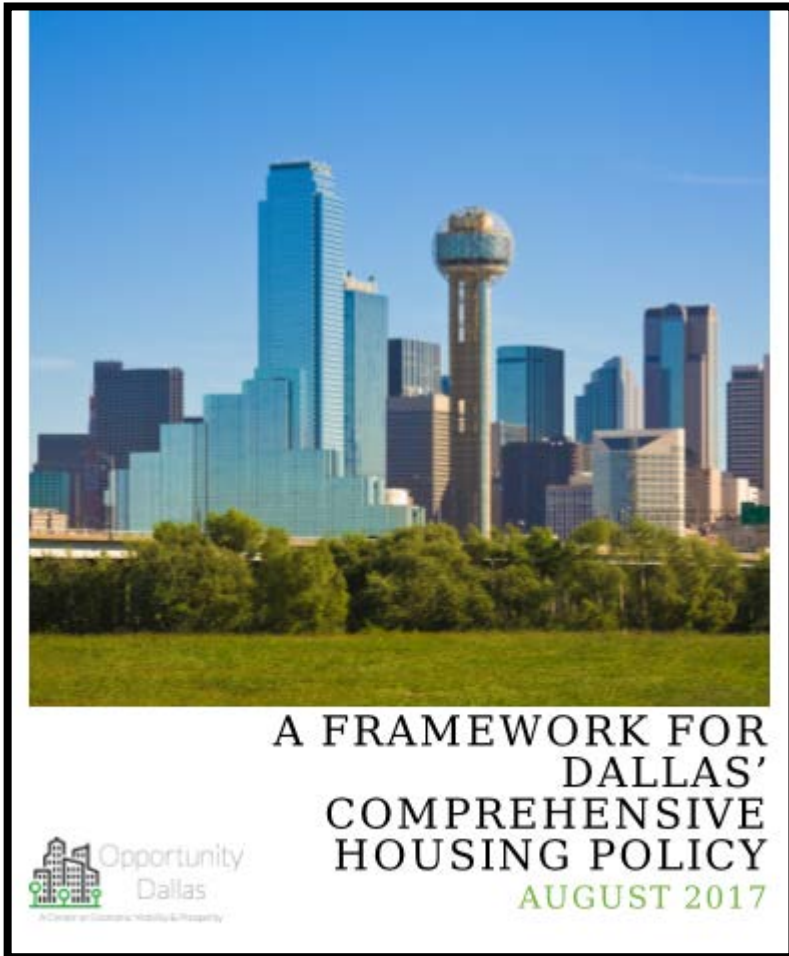


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2.1 Gentrification Early Warning Indicator System

Problem

Due to the confusion that the term elicits, a city must first clearly articulate what "gentrification" looks like (which is easier said than done). Then, a city must figure out how to proactively identify gentrification when it is happening in its initial stages. The harsh reality is that, by the time many people realize gentrification is underway in a community, it is usually too late for policies to reverse the market inertia. That is why an early warning system is an indispensable tool.

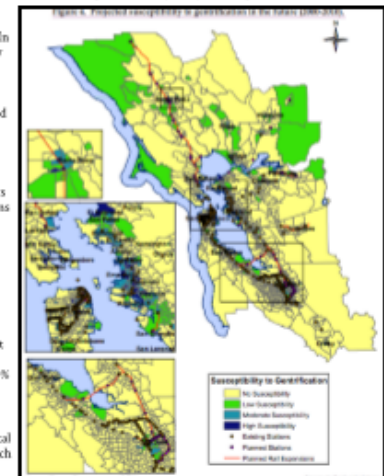
Rationale

A Gentrification Early Warning Indicator System (G-EWIS) can both articulate what gentrification looks like and identify when it is happening early. A G-EWIS is a necessary pre-requisite for policy solutions. As Pettit and Greene [ask](#): "What if city leaders and community groups could get ahead of these changes and act early to direct neighborhood changes towards more inclusive outcomes? Using big data and predictive analytics, they could develop early warning systems that track key indicators of neighborhood change and predict future trajectories."²⁹

Early warning systems exist across the nation, and the City of Dallas must invest in such a [system](#), which can be developed internally or by an independent research institution, university, or think-tank.³⁰ In developing key indicators for an G-EWIS, you must first analyze where gentrification has already happened to predict which neighborhoods are susceptible to it currently and in the future. Possible indicators might [include](#) but are not limited to:³¹

- Increases in property values and rents
- Changes in sales (volume and price)
- Increases in building permits or renovation permits
- Changes in the number of community organizations
- Increases in amenities (i.e., grocery stores, banks, theaters, recreational centers)
- Increases in public investments such as streets, transit, and parks
- Levels of income diversity
- Changes in tenancy, foreclosures, evictions, etc.
- Incoming demographics (i.e., % of non-Hispanic white residents moving in; % with college degree)
- Changes in neighborhood perceptions (via resident surveys)
- Changes in the % of residents paying more than 30% of family income towards housing costs

Together, these indicators are placed into a formula where values are assigned. Each Census tract would be given a total value based on all the indicators totaled together. Then, each tract would be designated as either "no susceptibility," "low susceptibility," "moderate susceptibility," or "high susceptibility." Take, for example, the Bay Area map of gentrification susceptibility, produced by [Karen Chappell](#), at



San Francisco's Susceptibility to Gentrification Map
Source: Karen Chappell, Center for Community Innovation, Berkeley, "Mapping Susceptibility to Gentrification," August 2009

DRAFT Dallas Housing Framework | 26

Dallas Housing Policy Resolution



Preface to the Dallas Housing Policy Resolution

We are members of the Opportunity Dallas Policy Task Force – a group of real estate developers, fair housing advocates, university experts, education advocates, nonprofit leaders, community stakeholders, association representatives, urban planners, and more. We’ve come together in common purpose to collectively develop comprehensive housing policy recommendations for the City of Dallas, which we believe is of vital importance. Progress on this front has been elusive, but we are confident that this group can help build momentum and support. A comprehensive housing policy should be jointly developed by a broad range of actors with varying perspectives, which increases “buy-in,” the diligence, and the overall thoughtfulness of the recommendations.

We began our work in September 2017. Our first step was to see if we could articulate a common set of values and guiding principles to shape the effort. If we couldn’t agree to common values and principles at the start, then there would be little hope for us in crafting specific policy recommendations. Given our diverse ideologies, backgrounds, and perspectives, we set out to collectively answer the following questions, many of which have long been avoided. Do we believe that...

- Housing is a cornerstone for a variety of desirable economic, educational, financial, and social outcomes?
- Dallas’ high levels of concentrated poverty and segregation are problematic?
- More mixed-income communities are a worthy and worthwhile goal for Dallas?
- Economically and racially/ethnically diverse neighborhoods are more promising for our future than economically and racially/ethnically isolated communities?
- Housing affordability (or lack thereof) is a pressing problem that must be dealt with?
- Mixed-income communities should be accessible and available to all households at all income ranges?
- A more holistic, equitable approach to revitalization is needed to transform distressed neighborhoods into areas of opportunity?
- We should enhance choice and reduce barriers for moderate/low-income families so they can access high-opportunity areas, if they so choose?
- We must increase the overall supply and accessibility of mixed-income and affordable housing throughout all parts of the city?
- Long-time residents in gentrifying neighborhoods should be able to stay in their neighborhoods if they choose?
- These problems and issues demand urgency and require a large-scale policy response?

After many crucial conversations, we’ve crafted answers to these very fundamental questions. We’ve spelled them out in what we are calling the “Dallas Housing Policy Resolution.” And we believe that this is a unique effort in the Dallas housing space – a broad, diverse community response which articulates a stronger, more prosperous, more inclusive, more equitable vision for Dallas.



Miguel Solis
Chair, Policy Task Force



Mike Koprowski
Executive Director, Opportunity Dallas

Terri Anderson
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Parker Larkins
Diane Rapchale
Raul Reyes
Jodi Robinson
Byron Sanders
Thomas Simpson
Beeth Shrophane
Elizabeth Sobel Blam
Taylor Toyne
Michael Walker

Dallas Housing Policy Resolution

WHEREAS, Mixed-income, racially diverse communities hold greater promise for the future of Dallas than economically and racially isolated communities. Despite our overall diversity throughout the City of Dallas, we have few economically and racially mixed neighborhoods where people from all backgrounds jointly live, learn, and play.

WHEREAS, One in three Dallas children live in concentrated poverty neighborhoods (where 30% or more of residents are below the poverty line), which greatly exceeds the state and national average. Dallas also experiences very high levels of residential and school segregation (living and learning separately by both race and income). Households of color are far more likely to live in concentrated poverty than white households, which is the result of a history of deliberate exclusionary and discriminatory policies and practices.

WHEREAS, Concentrated poverty and segregation not only harm those living in it, but also the entire city – it weakens the overall tax base which limits city revenue; harms school outcomes which weakens the workforce; drives away businesses, jobs, infrastructure development, and economic growth; increases crime which heightens policing costs; and harms the consumer base which leads to food, transit, and amenity deserts.

WHEREAS, Neighborhood quality is a critical determinant of life outcomes. Mixed-income, racially diverse communities include houses and apartments which are accessible and affordable to households across the full income spectrum. This can reduce concentrated poverty and segregation; widen opportunity, access, and networks for low-income people; and improve the city’s economic well-being, educational attainment, safety, health and wellness, and social unity and cohesion. Also, mixed-income neighborhoods can lead to mixed-income public schools, which consistently produce strong achievement. Children who grow up in diverse neighborhoods and schools will be better prepared to thrive in our increasingly diverse economy and society.

WHEREAS, Housing costs are rising rapidly in many parts of the city, and median income has not kept pace. Today, half of Dallas renters and a third of homeowners are living in housing they struggle to afford, which pushes hard-working families beyond their financial limits and leaves them less income for other necessities like health care, child care, transportation, and nutritious food. The growing housing affordability problem also hinders the formation of diverse neighborhoods: only wealthier families can afford to live in high-opportunity areas which are increasingly expensive; affordable options for low-income families are overwhelmingly located in areas of concentrated poverty; and middle-income households flow into the suburbs because there is little desirable housing within the city that they can afford.

NOW THEREFORE BE IT RESOLVED that the signatories of this resolution support a large-scale response from the public and private sectors to support the existence and acceleration of mixed-income, racially diverse, inclusive communities. This will require many future conversations amongst private entities, nonprofits, philanthropy, and public agencies such as the City of Dallas, Dallas County, Dallas Area Rapid Transit, Dallas Housing Authority, and Dallas ISD.

The situation is urgent. One of the earliest and most necessary steps is to finally adopt a comprehensive housing policy in the City of Dallas, rooted in best practices and in place no later than mid-2019. To encourage the process and provide stakeholder input, we pledge to issue an initial set of recommendations in early 2018. A comprehensive policy would increase quality mixed-income housing options throughout the city for residents from all income and racial/ethnic backgrounds by:

- **Reinvigorating existing high-poverty communities through a holistic approach.** Fixing only one or two pieces of an under-resourced neighborhood is not sufficient. A holistic approach prioritizes quality mixed-income housing while also investing in necessary infrastructure, promoting high-quality education opportunities, and providing enriching amenities and health programs. And when it comes to the distribution of public resources, equity does not mean dividing equally – historically under-resourced areas demand more significant, targeted, and sustained investment. To avoid spreading limited resources too thinly across many areas, holistic revitalization must proceed in a phased approach where a few neighborhoods are prioritized at a given time. This will take years to scale, but the City of Dallas should, at a minimum, articulate a basic set of services, investments, and environmental qualities that all neighborhoods can and should expect in the near term – everyone deserves a decent standard of living with dignity, regardless of location.
- **Enhancing housing choice and reducing systemic barriers so that middle, moderate, and low-income households can access quality housing options in high-opportunity areas.** Research shows that when low-income children access high-opportunity neighborhoods with lower poverty rates and strong schools, life outcomes can improve dramatically, which, in turn, helps break cycles of generational poverty.
- **Growing the overall supply of high-quality, well-designed, desirable mixed-income housing throughout the entire city.** This will require a larger commitment of public and private resources and thoughtful policy incentives to developers to meet community needs. Housing production is largely a private sector action; however, public policies and resources can help shape private sector behavior to both enable market returns and promote desirable places to live for all people in Dallas.
- **Fostering inclusive development.** Development can bring an influx of new residents and additional job opportunities, resources, and services to high-poverty areas, but it can also lead to skyrocketing property taxes and rents which displace long-time residents. Public policies must place guardrails on gentrification to protect against involuntary displacement of existing residents so that they too can experience the fruits of progress and fully participate in the financial gains. A proactive policy approach can enable natural market forces to prosper while simultaneously promote a mixed-income balance which benefits everyone.

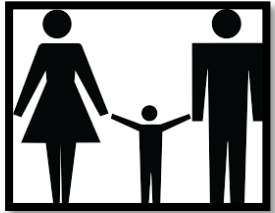
Low-income children who moved to lower-poverty neighborhoods before age 13...



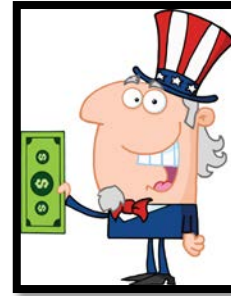
More likely to attend **college** (and better colleges)



Live in better, lower-poverty neighborhoods as adults



More likely to get **married** and have children with a **father** present



Pay **\$22,000** more in federal income tax and requires less government expenditure



31% more annual income

Expected lifetime earnings increased by approximately **\$302,000**

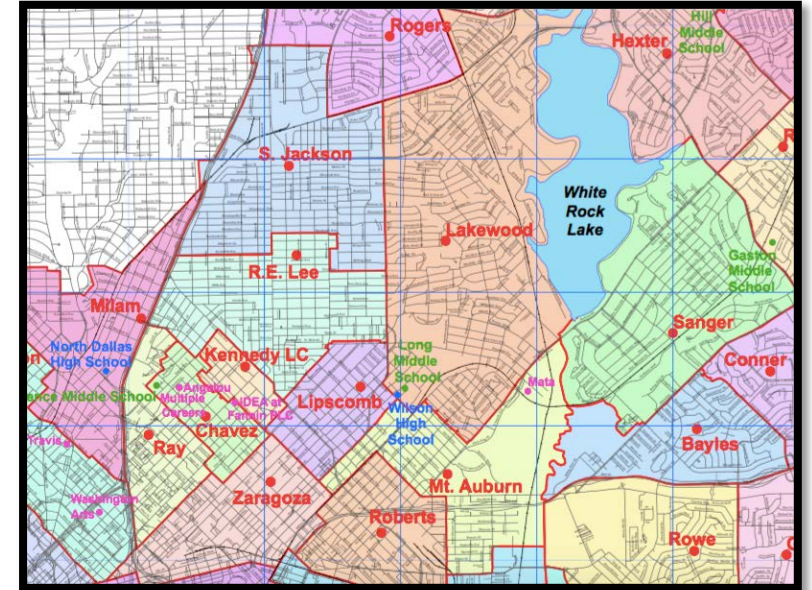


Generational Impact! Kids and grandkids more likely to be raised in better neighborhoods by two parents who are more likely to be educated and have higher incomes.

Dispersing Poverty through **Housing Policy** REDUCES **Long-Term Poverty**

Strategy 2: Creative School Enrollment Policies

- Attendance boundaries are gerrymandered along neighborhood lines, thereby cementing segregation. **It doesn't have to be that way.**
- Creative enrollment approaches that increase parental choice, promote greater diversity, and improve achievement
 - Re-thinking attendance boundaries
 - Open enrollment
 - Diversity-by-design magnet/choice/specialized model admissions

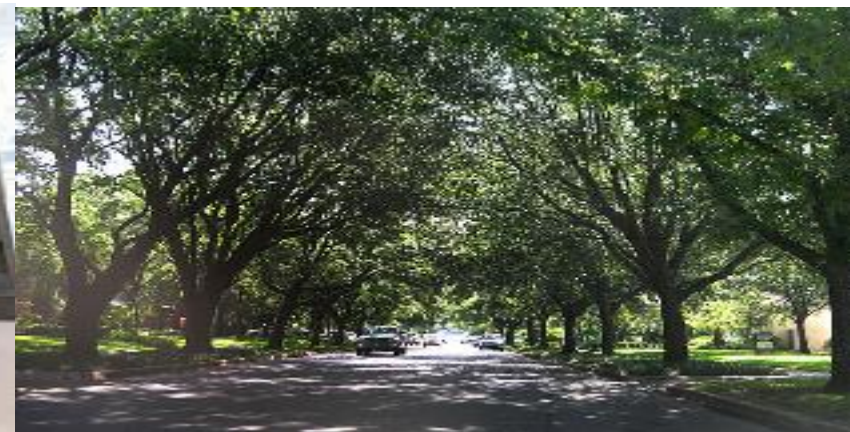


Source: Dallas ISD

Strategy 3: Raise Public Awareness

The Opportunity Index

Measuring Opportunity Across Neighborhoods in Dallas



Source: *The Dallas Morning News*

The Opportunity Index: 4 Buckets, 14 Indicators

Specific Data Indicators

Economics

- Median household income
- Poverty rate
- Unemployment rate

Education

- Percent with a bachelor's degree or higher
- 2016-17 STAAR score growth for the neighborhood's public elementary schools for all students in all subjects
- Under-/over-performance of the neighborhood's public elementary schools for low income students on STAAR for all grades in all subjects, averaged 2013-2016

Environment

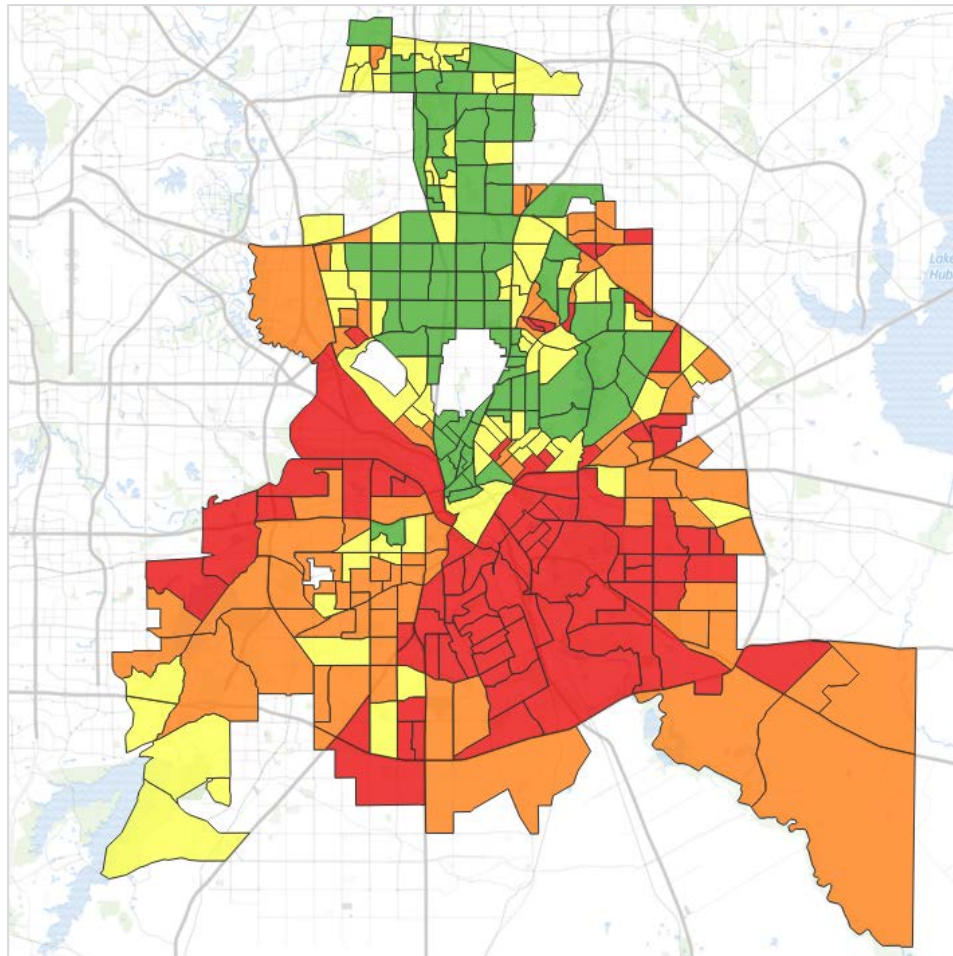
- Violent crime incidents in 2016 (Homicide and aggravated assault)
- Average DCAD property condition desirability rating

Access

- Average commute time
- Number of jobs in neighborhood
- Number of doctors offices in neighborhood
- Average monthly spending on fresh vegetables
- Total number of restaurants in neighborhood and quality rating by the city
- Percent of households with WiFi internet access

The City of Dallas Has Distinct “Opportunity Zones”

“Opportunity Zones” in the City of Dallas

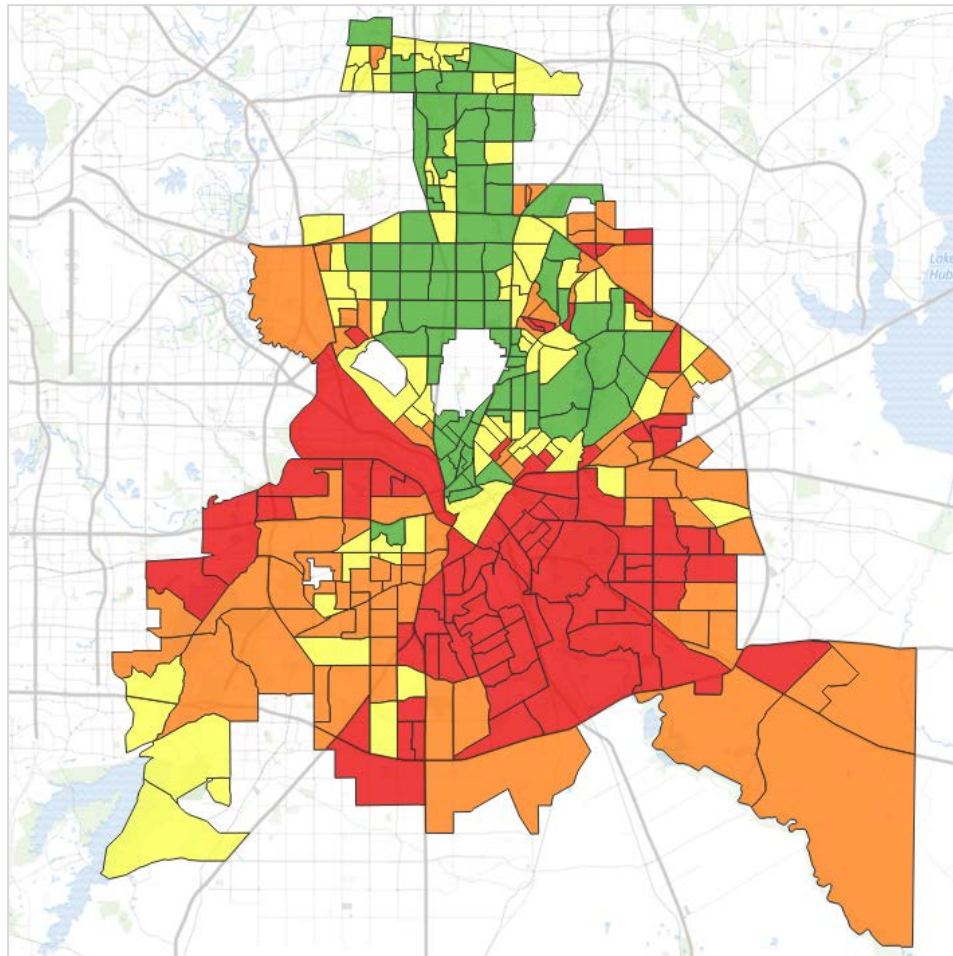


- “High Opportunity” (Top 25%)**
79 neighborhoods
- “Moderate Opportunity” (Next 25%)**
78 neighborhoods
- “Limited Opportunity” (Next 25%)**
79 neighborhoods
- “Focus Areas” (Bottom 25%)**
79 neighborhoods

“Opportunity Zones” are determined by the Opportunity Index. The Census tracts in the top quartile for Opportunity Score are labeled as “High Opportunity” while the tracts in the bottom quartile are labeled “Focus Areas.”

The City of Dallas Has Distinct “Opportunity Zones”

“Opportunity Zones” in the City of Dallas



- “High Opportunity” (Top 25%)**
79 neighborhoods
- “Moderate Opportunity” (Next 25%)**
78 neighborhoods
- “Limited Opportunity” (Next 25%)**
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- “Focus Areas” (Bottom 25%)**
79 neighborhoods

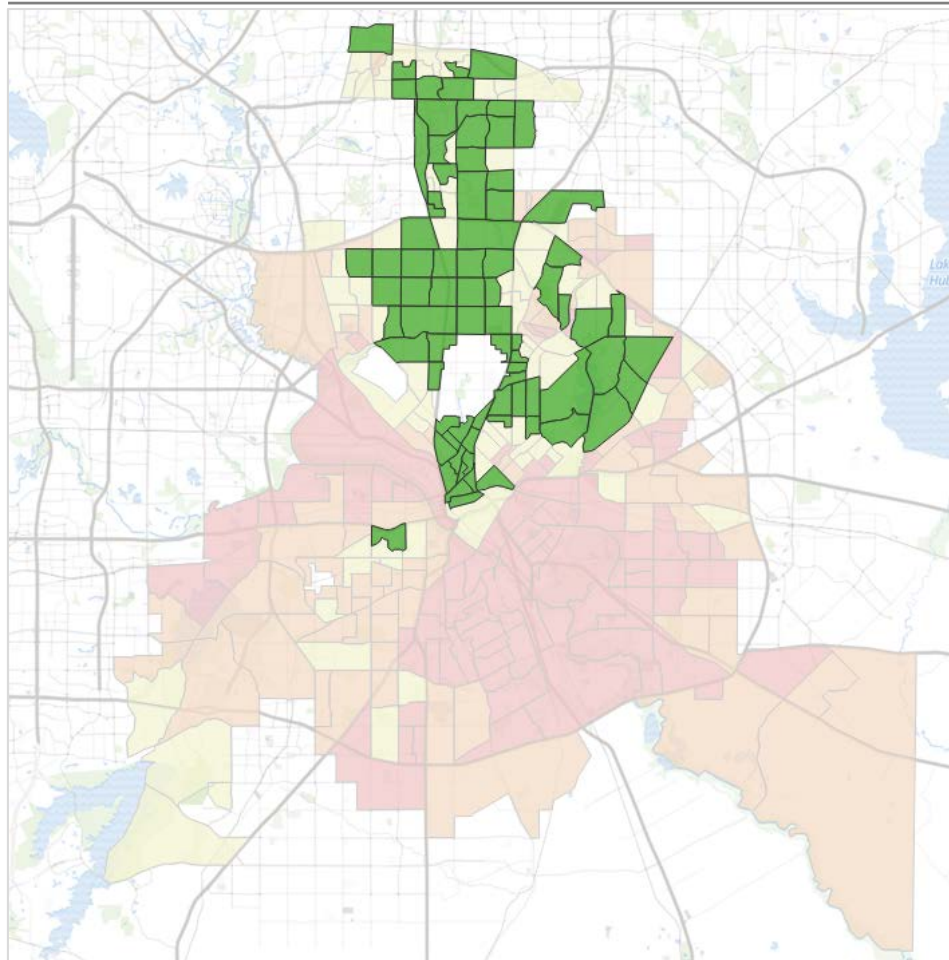
Massive Racial Inequities

- 73 out of the 79 “High Opportunity Areas” are majority white (the remaining 6 have no majority race)
- There is not a single “High Opportunity Area” which is majority black
- There is not a single “High Opportunity Area” which is majority Hispanic
- 7 out of 10 majority Black tracts are “Focus Areas”
- Almost 1 out of 2 majority Hispanic tracts are “Limited Opportunity Areas”

“Opportunity Zones” are determined by the Opportunity Index. The Census tracts in the top quartile for Opportunity Score are labeled as “High Opportunity” while the tracts in the bottom quartile are labeled “Focus Areas.”

Characteristics of “High Opportunity” Neighborhoods

“High Opportunity” Neighborhoods in the City of Dallas

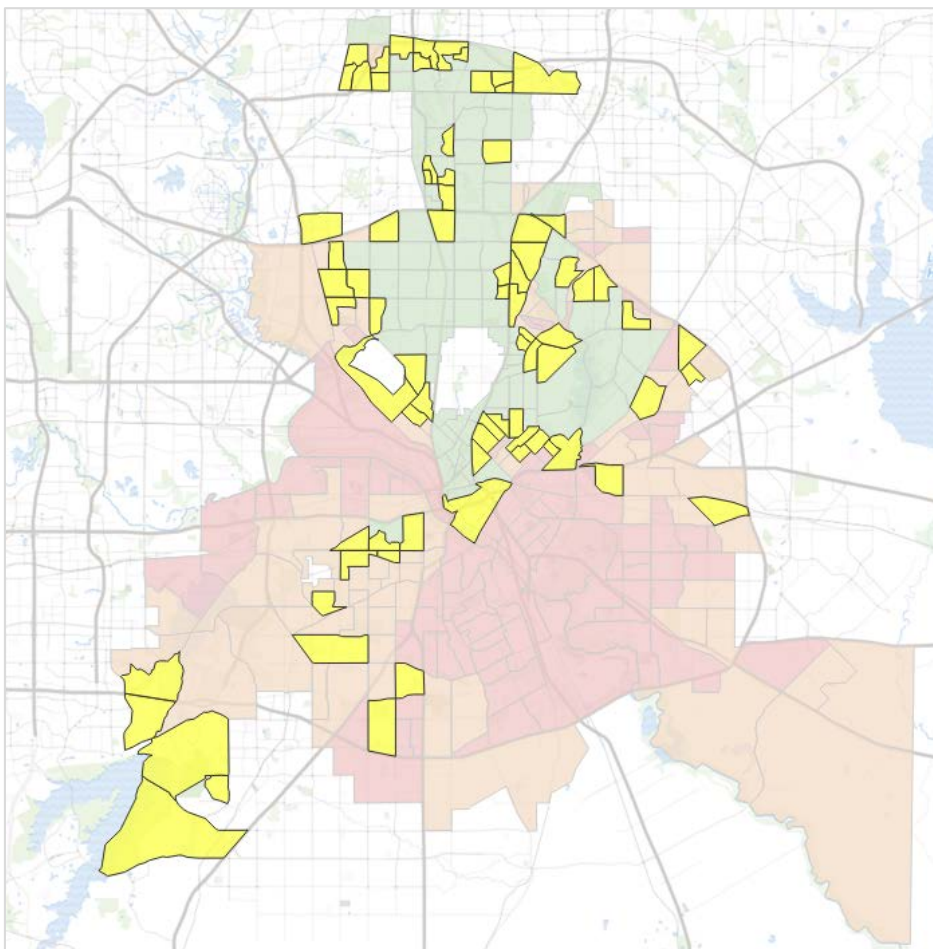


Economics	\$75,000+	median household income
	0% - 10%	poverty rate
	0% - 5%	unemployment rate
Education	50%+	with a bachelor's degree
	+1% - +3%	annual growth in student achievement at local schools
	+2% - +4%	avg. performance of local schools vs. schools with similar demographics
Environment	0 - 3	violent crimes in 2016
	Good	avg. DCAD housing desirability rating
Access	20-25 mins	avg. commute time
	4,000-6,000	jobs in neighborhood
	1,000-2,000	total restaurant quality points
	80% - 90%	with wifi access
	10 - 20	doctors offices
	\$210 - \$240	avg. monthly spending on fresh vegetables

“Opportunity Zones” are determined by the Opportunity Index. The Census tracts in the top quartile for Opportunity Score are labeled as “High Opportunity” while the tracts in the bottom quartile are labeled “Focus Areas.” Source: U.S. Census; City of Dallas Crime and Restaurant Inspection Data; Dallas Central Appraisal District; Texas Education Agency STAAR and TAPR files; Experian Dun & Bradstreet and NAICS databases

Characteristics of “Moderate Opportunity” Neighborhoods

“Moderate Opportunity” Neighborhoods in the City of Dallas

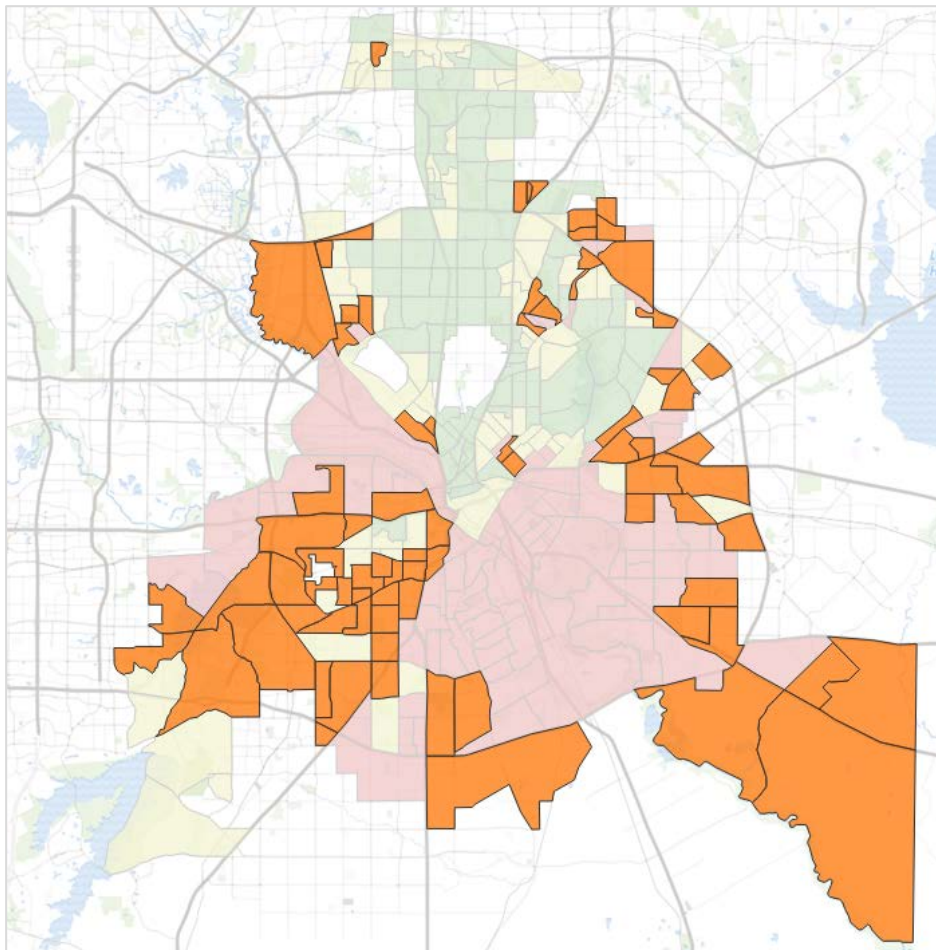


Economics	\$40,000- \$70,000	median household income
	8% - 25%	poverty rate
	3% - 6%	unemployment rate
Education	25% - 50%	with a bachelor's degree
	0% - +3%	annual growth in student achievement at local schools
	-5% - +1%	avg. performance of local schools vs. schools with similar demographics
Environ- -ment	1 - 6	violent crimes in 2016
	Fair	avg. DCAD housing desirability rating
Access	22-30 mins	avg. commute time
	1,000-3,000	jobs in neighborhood
	500-1,500	total restaurant quality points
	75% - 85%	with wifi access
	5 - 10	doctors offices
	\$200 - \$230	avg. monthly spending on fresh vegetables

“Opportunity Zones” are determined by the Opportunity Index. The Census tracts in the top quartile for Opportunity Score are labeled as “High Opportunity” while the tracts in the bottom quartile are labeled “Focus Areas.” *Source: U.S. Census; City of Dallas Crime and Restaurant Inspection Data; Dallas Central Appraisal District; Texas Education Agency STAAR and TAPR files; Experian Dun & Bradstreet and NAICS databases*

Characteristics of “Limited Opportunity” Neighborhoods

“Limited Opportunity” Neighborhoods in the City of Dallas

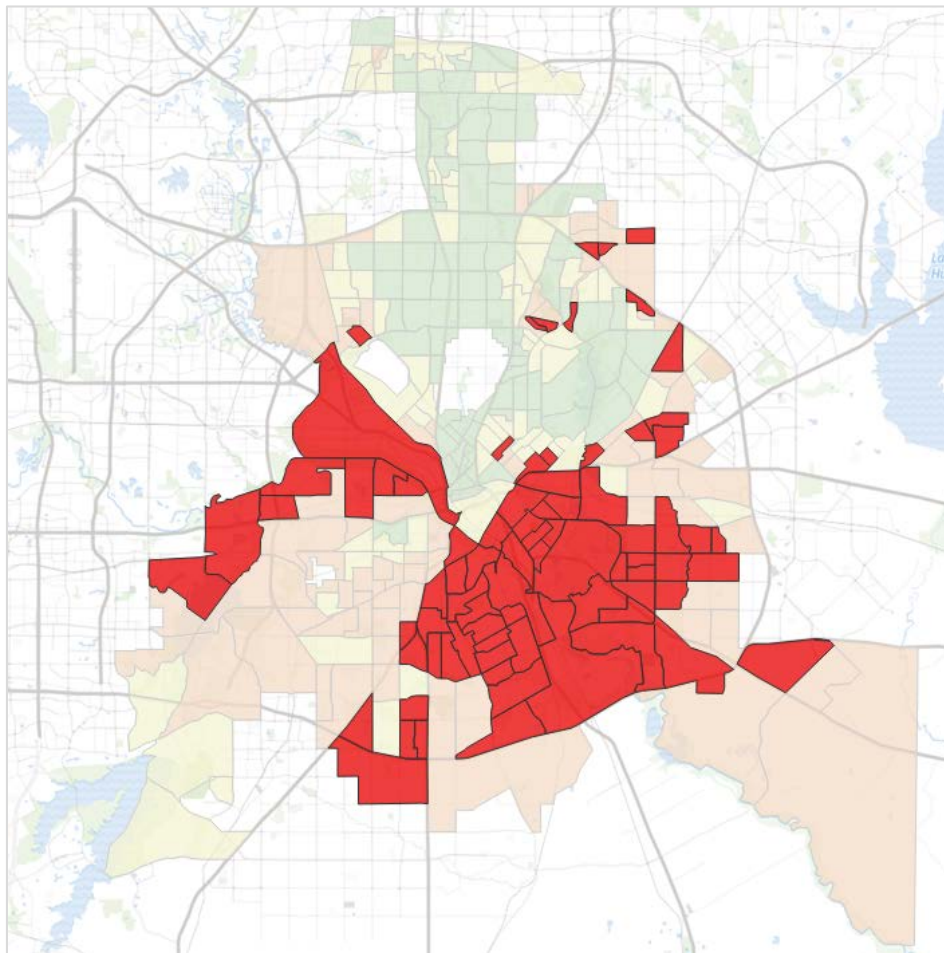


Economics	\$30,000 - \$40,000	median household income
	20% - 40%	poverty rate
	5% - 8%	unemployment rate
Education	5% - 20%	with a bachelor's degree
	0% - +7%	annual growth in student achievement at local schools
	-4% - +4%	avg. performance of local schools vs. schools with similar demographics
Environ-ment	1 - 10	violent crimes in 2016
	Fair	avg. DCAD housing desirability rating
Access	25-35 mins	avg. commute time
	1,000-3,000	jobs in neighborhood
	500-1,500	total restaurant quality points
	65% - 75%	with wifi access
	0 - 10	doctors offices
	\$195 - \$215	avg. monthly spending on fresh vegetables

“Opportunity Zones” are determined by the Opportunity Index. The Census tracts in the top quartile for Opportunity Score are labeled as “High Opportunity” while the tracts in the bottom quartile are labeled “Focus Areas.” Source: U.S. Census; City of Dallas Crime and Restaurant Inspection Data; Dallas Central Appraisal District; Texas Education Agency STAAR and TAPR files; Experian Dun & Bradstreet and NAICS databases

Characteristics of “Focus Area” Neighborhoods

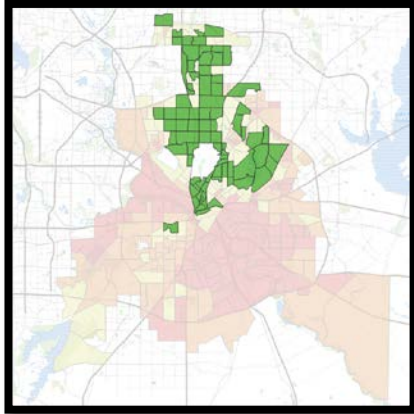
“Focus Area” Neighborhoods in the City of Dallas



Economics	<\$35,000	median household income
	30%+	poverty rate
	8%+	unemployment rate
Education	<10%	with a bachelor's degree
	-1% - +4%	annual growth in student achievement at local schools
	-7% - +2%	avg. performance of local schools vs. schools with similar demographics
Environ- ment	3 - 15	violent crimes in 2016
	Average	avg. DCAD housing desirability rating
Access	35+ min.	avg. commute time
	<1,000	jobs in neighborhood
	<1,000	total restaurant quality points
	<65%	with wifi access
	<5	doctors offices
	<\$195	avg. monthly spending on fresh vegetables

“Opportunity Zones” are determined by the Opportunity Index. The Census tracts in the top quartile for Opportunity Score are labeled as “High Opportunity” while the tracts in the bottom quartile are labeled “Focus Areas.” Source: U.S. Census; City of Dallas Crime and Restaurant Inspection Data; Dallas Central Appraisal District; Texas Education Agency STAAR and TAPR files; Experian Dun & Bradstreet and NAICS databases

Compare/Contrast

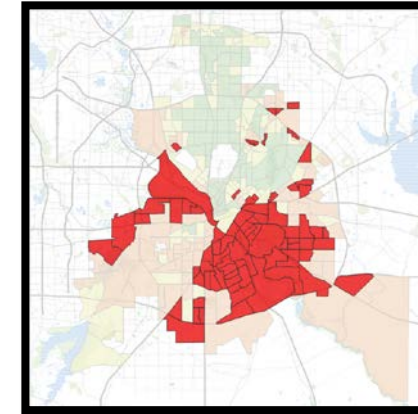


High Opportunity Areas

Economics	\$75,000+	median household income
	0% - 10%	poverty rate
	0% - 5%	unemployment rate
Education	50%+	with a bachelor's degree
	+1% - +3%	annual growth in student achievement at local schools
	+2% - +4%	avg. performance of local schools vs. schools with similar demographics
Environment	0 - 3	violent crimes in 2016
	Good	avg. DCAD housing desirability rating
Access	20-25 mins	avg. commute time
	4,000-6,000	jobs in neighborhood
	1,000-2,000	total restaurant quality points
	80% - 90%	with wifi access
	10 - 20	doctors offices
	\$210 - \$240	avg. monthly spending on fresh vegetables

Focus Areas

Economics	<\$35,000	median household income
	30%+	poverty rate
	8%+	unemployment rate
Education	<10%	with a bachelor's degree
	-1% - +4%	annual growth in student achievement at local schools
	-7% - +2%	avg. performance of local schools vs. schools with similar demographics
Environment	3 - 15	violent crimes in 2016
	Average	avg. DCAD housing desirability rating
Access	35+ min.	avg. commute time
	<1,000	jobs in neighborhood
	<1,000	total restaurant quality points
	<65%	with wifi access
	<5	doctors offices
	<\$195	avg. monthly spending on fresh vegetables





Opportunity Dallas

A Center on Economic Mobility & Prosperity

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