Enterprise

OPPORTUNITY
MEASUREMENT REPORT
360

SMARTER INVESTMENTS.

THOUGHTFUL SOLUTIONS.

STRONGER COMMUNITIES.

OPPORTUNITY 360 provides a comprehensive approach to understanding and addressing community challenges using cross-sector data, community engagement and measurement tools. Together, we are illuminating the pathways that foster greater opportunity for people in every community.

This report provides the framework and data necessary to assess both the available pathways to opportunity and the outcomes of opportunity in any neighborhood in the United States. Partners in community development will gain a deeper understanding of available resources through **OPPORTUNITY** 360 and be better positioned to make smart investments and create collaborative solutions that transform communities across the country.

OPPORTUNITY 360
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For more information about this report and **OPPORTUNITY** 360, visit us at
www.enterprisecommunity.org/opportunity360.

Opportunity360 Measurement Report
Report for Census Tract: 274.02

County: Pinellas, FL
City: Tarpon Springs

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Overview of Census Tract 274.02
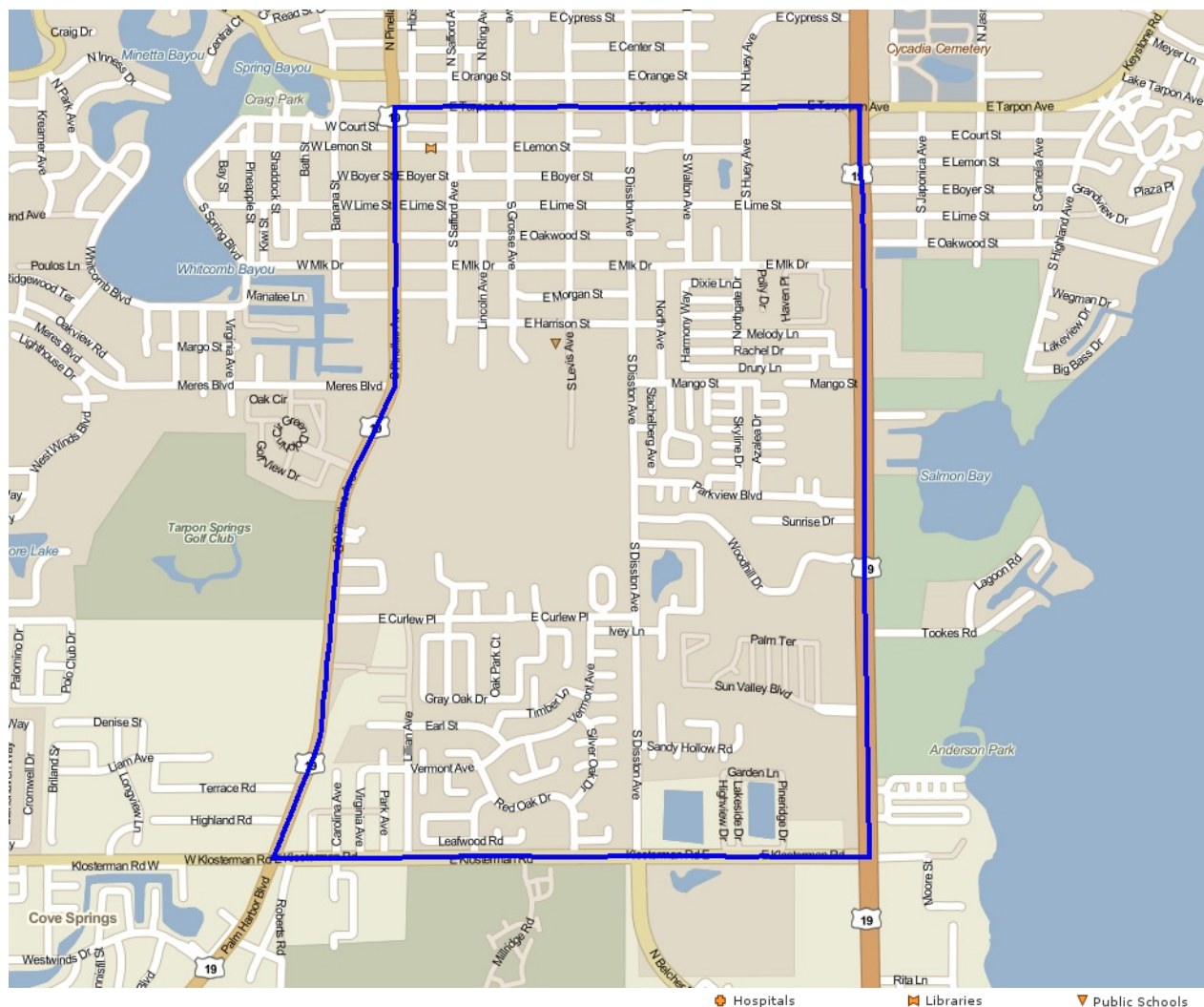
About this report: Enterprise's Opportunity360 platform draws together a wide breadth of data, made available for every census tract in the country. This report is a tool to help practitioners, policymakers and the public understand the complex place-based factors that shape opportunity pathways and outcomes at a local level.

The data in this report come from a wide array of third-party providers, and links to data sources are available throughout. The information presented herein has not been independently verified by Enterprise, and Enterprise disclaims responsibility from any instances of inaccurate information. Detailed methods for index calculations are available at http://www.enterprisecommunity.org/resources/enterprise-opportunity-index-methodology-18932.
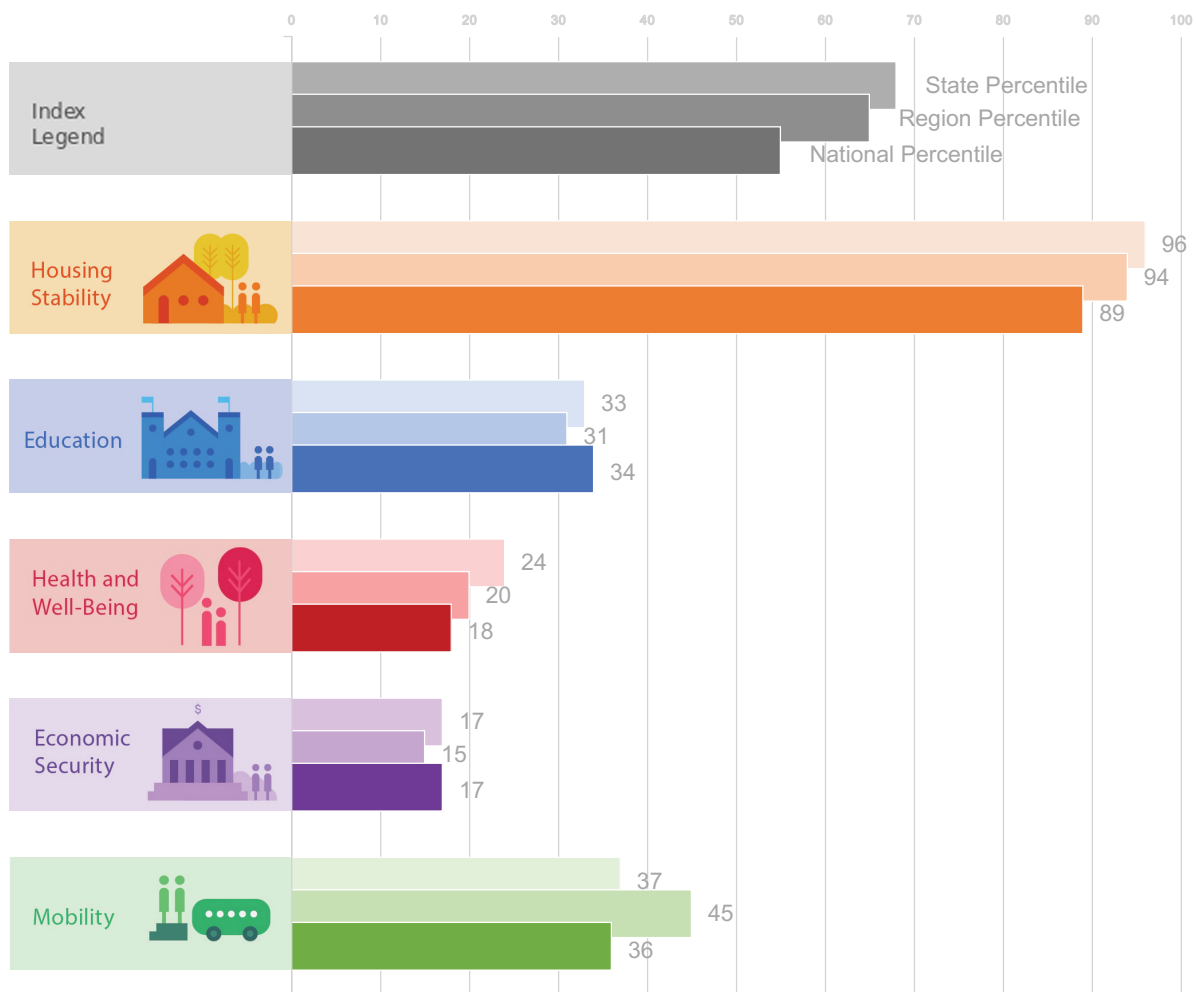
What is Opportunity?

Opportunity is the set of circumstances or pathways that make it possible for people to achieve their goals—no matter their starting point. At Enterprise, we believe that all people should be able to live in communities in which the available pathways lead to positive outcomes—housing stability, education, health & well-being, economic security and mobility. These are the outcomes we strive to achieve every day for ourselves, our friends and families, and the broader communities in which we live.

Opportunity360 offers a framework for measuring opportunity at a neighborhood level using more than 150 data indicators from both public and proprietary sources.

To help you tell the story of opportunity in your neighborhood, we created index values for each opportunity outcome. The snapshot below illustrates how the values for your census tract compare to all other tracts in the nation. A score of 50 means the tract is in the 50th percentile—half of all tracts in the country have higher scores and half have lower scores. The region and state scores reflect the percentile ranking of the selected tract as compared to all other tracts within those areas.

What Does Opportunity Look Like for People Living in This Community?

Index Legend
- State Percentile
- Region Percentile
- National Percentile

Housing Stability: 96, 94, 89

Education: 33, 31, 34

Health and Well-Being: 24, 20, 18

Economic Security: 17, 15, 17

Mobility: 37, 45, 36

Opportunity Outcomes Scorecard

For Census Tract: 274.02

The Opportunity Outcomes Scorecard below summarizes the opportunity outcome scores for this census tract. Each score represents a percentile rank from 0 to 100. Selected indicators offer insight into the data that underlies the score and how they have changed over time.

Housing Stability

2017 Opportunity Index Score:

89

The Housing Stability index score is based on six measures assessing housing affordability and the ability of residents to live in their home as long as they choose.[1]

Selected Indicators for this Tract

49%
Homeownership
Regional Average: 64%
Annual Average Change in Tract from 2000: -2%

1%
Crowded or Over-Crowded Units[2]
Regional Average: 2%
Annual Average Change in Tract from 2000: -6%

28%
Low-Income and Severely Cost-Burdened[2]
Regional Average: 39%

Annual Average Change in Tract from 2000: 2%

Education

2017 Opportunity Index Score:

34

The Education index score is based on three measures assessing the level of education achieved by residents.[3]

Selected Indicators for this Tract

81%
Adults with a High School Diploma
Regional Average: 89%
Annual Average Change in Tract from 2000: 1%

13%
Adults with a Bachelor's Degree or Higher

Regional Average: 29%
Annual Average Change in Tract from 2000: -3%

[1] The Housing Stability index score includes: Homeownership Rate, Percent of All Low-Income Households that are Severely Cost-Burdened, Percent of Occupied Units that are Crowded or Over-Crowded, Percent of Households that have Multiple Families or Unrelated Individuals, Percent of Renter Households Receiving Project-Based Housing Assistance, Percent of Renter Households Receiving Housing Choice Vouchers.
[2] Households are considered cost-burdened or severely cost-burdened when they spend more than 30% or 50% of their income on rent, respectively. A unit is considered crowded if it is inhabited by more than one person per room.
[3] The Education index score includes: Population with High School Diploma or Higher, Population with Some College, or Associate's Degree or Higher, Population with Bachelor's Degree or Higher.
Items marked "N/A" indicate data not available for this location.

Health & Well-Being

2017 Opportunity Index Score:

18

The Health & Well-Being index score is based on seven measures assessing residents' health status and ability to access care.[4]

Selected Indicators for this Tract

18%
Diabetes Rate[5]
County Average: 15%

27%
Adults with Fair or Poor Reported Health[5]

Regional Average: 21%

83%
Adults with a Health Care Provider
Regional Average: 82%

Economic Security

2017 Opportunity Index Score:

17

The Economic Security index score is based on four measures assessing residents' ability to afford a good standard of living.[6]

Selected Indicators for this Tract

17%
People in Poverty
Regional Average: 15%
Annual Average Change in Tract from 2000: 0%

10%
Unemployment Rate
Regional Average: 7%
Annual Average Change in Tract from 2000: 10%

$29,269
Median Household Income
Regional Average: $50,567
Annual Average Change in Tract from 2000: -2%

Mobility

2017 Opportunity Index Score:

36

The Mobility index score is based on five measures assessing residents' ability to access transportation to meet basic needs.[7]

Selected Indicators for this Tract

19%
Households with No Vehicles
Regional Average: 7%
Annual Average Change in Tract from 2000: 2%

6%
Workers Who Commute Over an Hour
Regional Average: 8%
Annual Average Change in Tract from 2000: 10%

0%
Workers Who Commute Via Public Transit
Regional Average: 1%
Annual Average Change in Tract from 2000: -6%

[4] The Health & Well-Being index score includes: Percent of Adults Reporting to Have a Personal Doctor or Health Care Provider, Percent of Adults Reporting to Have Fair or Poor Health Status in the last 30 days, Percent of Adults Reporting a Physical Checkup in the Past Year in this Tract, Percent of Adults Reporting to Have Diabetes, Percent of Adults Reporting to Have Chronic Obstructive Pulmonary Disease (COPD), Percent of Adults Reporting to be Obese, Percent Uninsured.
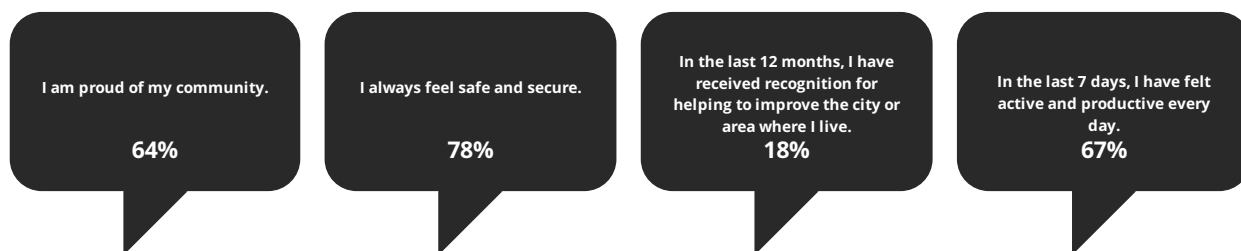[5] Based on self-reported health status from the CDC Behavioral Risk Factor Surveillance System survey.
[6] The Economic Security index score includes: Median Household Income, Percent of People in Poverty, Unemployment Rate, HUD Labor Market Engagement Index Score.
[7] The Mobility index score includes: Average Travel Time to Work, Percent of Workers Who Commute Over an Hour, Percent of Workers Who Commuted to Work Using Public Transportation, Percent of Workers who Commute to Work by Walking, Percent of Households For Which No Vehicles are Available. Items marked "N/A" indicate data not available for this location.
Items marked "N/A" indicate data not available for this location.

Resident Voices from Around the Region

Residents are a source of local knowledge that can provide vital context and insights, as well as uncover priorities and goals. Opportunity360 uses survey information, real-time community feedback and in-depth community engagement tools to ground the data in residents' real experiences of opportunity in their area.

I am proud of my community.	I always feel safe and secure.	In the last 12 months, I have received recognition for helping to improve the city or area where I live.	In the last 7 days, I have felt active and productive every day.
64%	**78%**	**18%**	**67%**

Resident Voices Indicators			
Indicator	**Region (CBSA)**	**Nation**	**Average Annual Change**
I am proud of my community. (2016)	64%	65%	2.46% (2014)
I always feel safe and secure. (2016)	78%	77%	2.7% (2014)
In the last 12 months, I have received recognition for helping to improve the city or area where I live. (2016)	18%	19%	2.94% (2014)
In the last 7 days, I have felt active and productive every day. (2016)	67%	69%	0.76% (2014)
I smiled or laughed a lot yesterday. (2016)	79%	81%	-0.63% (2014)
In the last 7 days, I have worried about money. (2016)	36%	34%	0% (2014)
There have been times in the last 12 months when I did not have enough money to pay for healthcare and/or medicines needed by me/my family. (2016)	18%	15%	-2.63% (2014)
There is a leader in my life who makes me enthusiastic about my future. (2016)	59%	61%	0% (2014)

Source: Gallup

For more information about community engagement tools and approaches, visit www.enterprisecommunity.org/opportunity360.

What Are the Pathways That Drive Opportunity?

For Census Tract: 274.02   County: Pinellas, FL

City: Tarpon Springs

Success no longer relies solely on individual motivation and work ethic. We may have the same goals in life, but not the same opportunities—and where you live affects the life you have.
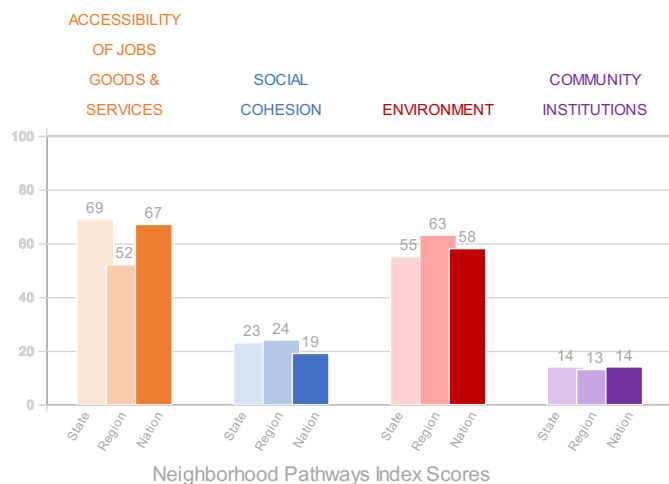
The previous section discussed opportunity outcomes. This section discusses the pathways that make it possible for people to achieve those outcomes. These pathways exist at multiple levels and are shaped by interactions between people and their homes, their neighborhoods, and the policies and systems that affect them.

Policies and Systems

Neighborhoods and Networks

Homes and Buildings

People

POLICIES AND SYSTEMS MATTER

Good policy and efficient, well-designed systems can help create, widen and shape a person's pathway to opportunity. For example, housing and mortgage markets shape the number and type of homes available in a neighborhood, as well as their affordability. Similarly, changes to national health policy can affect the marketplace, which in turn can affect the availability of health care. A first step in promoting opportunity is to understand how our systems and policies affect the outcomes of low-income people.

NEIGHBORHOODS AND NETWORKS MATTER

ACCESSIBILITY OF JOBS GOODS & SERVICES

SOCIAL COHESION

ENVIRONMENT

COMMUNITY INSTITUTIONS

Neighborhood Pathways Index Scores

	ACCESSIBILITY OF JOBS GOODS & SERVICES			SOCIAL COHESION			ENVIRONMENT			COMMUNITY INSTITUTIONS		
	State	Region	Nation	State	Region	Nation	State	Region	Nation	State	Region	Nation
Value	69	52	67	23	24	19	55	63	58	14	13	14

Neighborhoods represent a critical pathway to opportunity. They determine the schools children attend and access to amenities and services. A neighborhood's proximity to environmental hazards can affect residents' health and well-being. Collectively, these factors have an enormous impact on the outcomes that people are able to—and likely will—achieve.

We assess neighborhood pathways based on the latest research, which suggests that four factors matter most: the accessibility of goods, services and jobs; the physical environment and safety of a neighborhood; social capital, networks and support; and the quality of community institutions, most notably schools.

HOMES AND BUILDINGS MATTER

The quality, design and affordability of homes can directly impact the well-being of those living within them. For example, homes with peeling lead paint or a leaking roof can present serious health hazards to those living within them. On the other hand, a safe and affordable home frees up more income to pay for healthy food, proper health care and other necessities. In this way, a safe and stable home is an essential foundation for opportunity, while an unsafe or high-cost home may create significant barriers to achieving desired outcomes.

PEOPLE MATTER

Access to opportunity depends on individual circumstances and physical, mental, and emotional capacity. For example, a person with a disability may face difficulty obtaining certain jobs; an individual with considerable savings will find it easier to purchase a home; and a senior citizen may face mobility challenges. These and many other personal characteristics and situations come together to determine what pathways a person can access.

The next section of the report provides more detailed data for each of these levels. In addition, the opportunity pathways that exist at a neighborhood level are so critical to an individual's opportunity outcomes, the report examines those pathways in greater deal and provides index values for four pathways that exist within a neighborhood: accessibility of jobs, goods & services; social cohesion; environment; and community institutions.

NEIGHBORHOODS & NETWORKS

Jobs, Goods & Services

Index Value: 67

The jobs that a person can reach in their daily commute, the social services and supports they can access, the availability of healthy foods and basic household necessities — all of these things can shape or constrain people's pathways to opportunity.

Walk Score (2016)	Transit Score (2016)	Blocks With No Wired Broadband? (2017)	Fitness and Recreational Sports Centers per 100,000 People (2015)
26.28	**10.87**	**No**	**12.45 (County)**

Jobs, Goods & Services Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
WalkScore Index of Location Walkability (2016)	26.28	-	-	-
Transit Score: Transit Accessibility Ranking (2016)	10.87	-	-	-
Blocks With No Wired Broadband? (2017)	No	-	-	-
Number of Fitness and Recreational Sports Centers per 100,000 People (2015)	-	12.45 (County)	10.34	-
Is this a USDA Low Access to Grocery Tract? (2015)	Yes	-	-	-
Distance to Nearest SNAP Retail Location (2016)	0.31 miles	-	-	-
Jobs Accessible Within 45 Minutes Auto Travel Time (2016)	67,368	-	-	-
Jobs Accessible Within 45-Minute Transit Commute (2016)	1,439.29	-	-	-
Total Dollar Amount of Qualified Low-Income Community Investments (QLICI's) from 2012 - 2016	$0	$3,033.43 million (State)	-	-

Source: WalkScore, FCC, Census County Business Patterns, USDA Food and Nutrition Service, USDA Food Environment Atlas, EPA Smart Location Database, CDFI Fund

Items marked "N/A" indicate data not available for this location; dashes indicate data not available for any location. Region is defined as the Core-Based Statistical Area (CBSA). If the tract falls outside a CBSA, then it defaults to county.
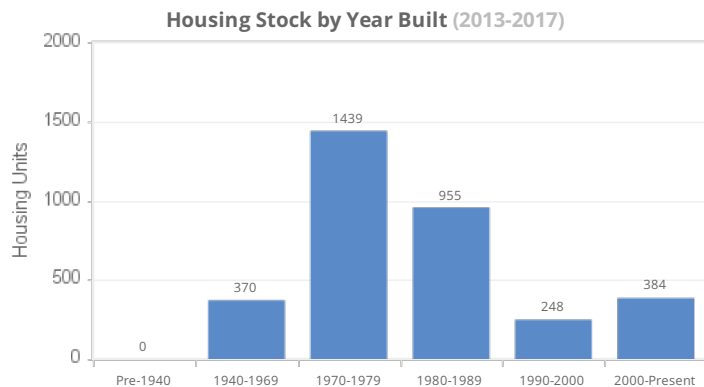
Environment

Index Value: 58

The physical quality and safety of a neighborhood can have an enormous impact on residents' outcomes. Pollution, crime, vacant and/or dilapidated buildings and even the risk of natural threats, like flooding, can affect residents' health, housing stability and safety.

Housing Stock by Year Built (2013-2017)

Year Built	Housing Units
Pre-1940	0
1940-1969	370
1970-1979	1439
1980-1989	955
1990-2000	248
2000-Present	384

Predicted Crimes per 1,000 Residents (2016)	AFFH Environmental Hazard Index (2016)	Residential Vacancy Rate (2013-2017)	Percent of Occupied Units Lacking Kitchen/Plumbing (2011-2015)
N/A	**53**	**15.69%**	**4.18%**

Environment Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Vacancy Rate (2013-2017)	15.69%	15.25%	12.24%	-
Diesel Particulate Matter Level in Air ($\mu g/m^3$) (2016)	0.68	-	-	-
Cancer Risk from Air Toxics (2016)	34.64	-	-	-
Traffic Exposure Score (2016)	117.92	-	-	-
Pollutant Water Discharge Exposure Score (2016)	0.43	-	-	-
Potential Chemical Accident Management (RMP) Facilities Exposure Score (2016)	0.47	-	-	-
Hazardous Waste Management Facilities Exposure Score (2016)	0.02	-	-	-
Ozone Concentration Score (2016)	35.51	-	-	-
Particulate Matter Concentration Score ($\mu g/m^3$ annual average) (2016)	6.82	-	-	-
Housing Units Built Prior to 1960 (lead paint indicator) (2016)	36	-	-	-
AFFH Environmental Hazard Index (2016)	53	-	-	-
Distance to Nearest EPA Brownfield Site (2016)	1.16 miles	-	-	-
Distance to Nearest EPA Superfund Site (2016)	2.83 miles	-	-	-
Median Year Built (2013-2017)	1980	1983	1977	-
Percent of Occupied Units Lacking Kitchen and/or Plumbing (2011-2015)	4.18%	2.82%	4.95%	16.20% (2000)

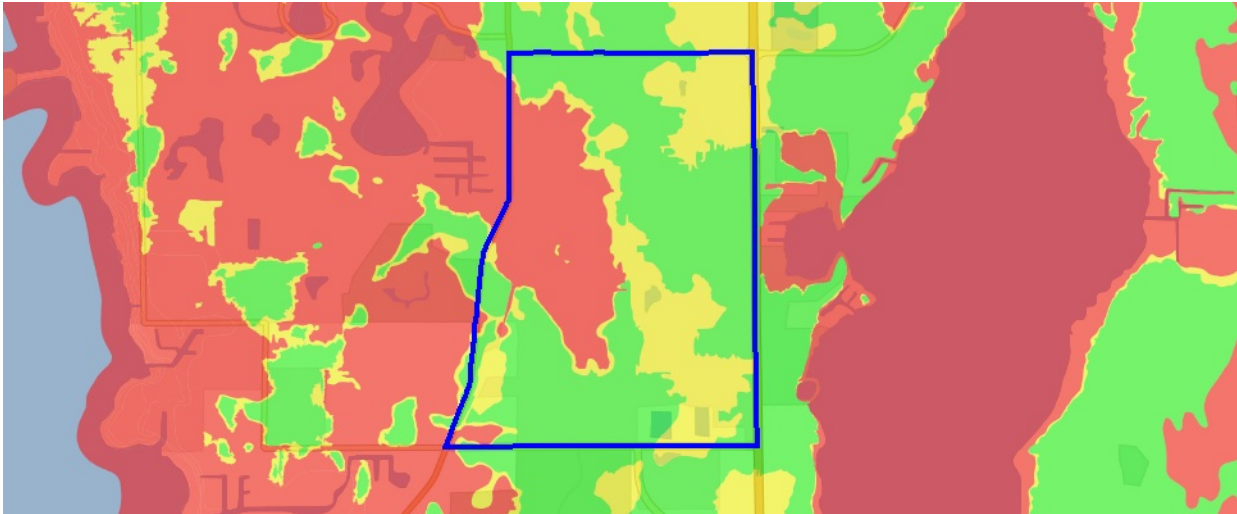Source: Census ACS, EPA EJSCREEN, HUD, EPA Brownfields Sites Reports, EPA Superfund Enterprise Management System

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FEMA Flood Zones

High risk (>1% annual chance) Moderate risk (>.2% annual chance) Low risk (<.2% annual chance) Undetermined risk
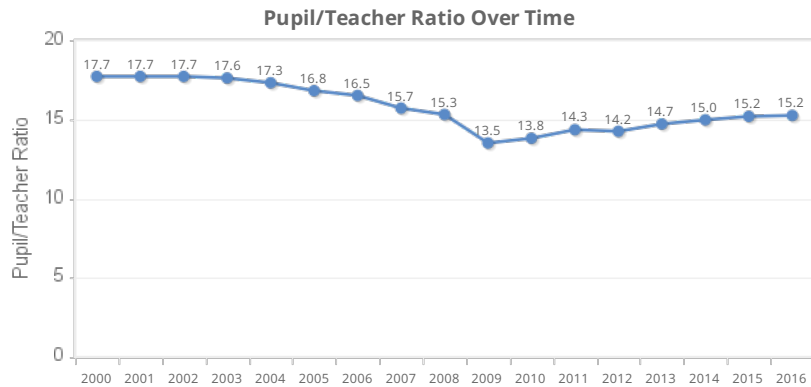
Source: FEMA

Community Institutions

Index Value: 14

Local community institutions — most notably schools and health care providers — can have a profound effect on the life outcomes of residents. Education is a primary way that people access opportunities like jobs, and the quality of local schools can be either a springboard toward long-term success or a significant obstacle that must be surmounted. Similarly, strong health care institutions can improve health outcomes and quality of life for the communities they serve.

Pupil/Teacher Ratio Over Time

Data points: 2000: 17.7, 2001: 17.7, 2002: 17.7, 2003: 17.6, 2004: 17.3, 2005: 16.8, 2006: 16.5, 2007: 15.7, 2008: 15.3, 2009: 13.5, 2010: 13.8, 2011: 14.3, 2012: 14.2, 2013: 14.7, 2014: 15.0, 2015: 15.2, 2016: 15.2

Average Graduation Rate (School District) (2010)	District Pupil/Teacher Ratio (2016)	Percent of Students in District in an Individualized Education Program (2016)	Total District Expenditures per Pupil for Elementary and Secondary Education (2016)
66.1%	15.24	12.93%	$10,483

Community Institutions Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Standardized Test Score Rank (National Percentile) (2016)	N/A	-	-	-
Distance to Nearest Headstart Center (2016)	0.66 miles	-	-	-
Distance to Nearest Library (2016)	0.97 miles	-	-	-
Distance to Nearest Bank Branch (2016)	0.67 miles	-	-	-
Number of Hospital Beds per 1,000 People (2016)	-	3.86 (County)	-	-
Emergency Room Visits per 1,000 People (2016)	-	568.37 (County)	-	-
Primary Care Physicians Per 1,000 People (2016)	-	0.89 (County)	0.77	0.38% (County; 2010)
Dentists Per 1,000 People (2016)	-	0.6 (County)	0.62	0.28% (County; 2010)

Source: NCES CCD, Census Public School Finance Data, Head Start, IMLS, FDIC, Health Resources and Services Administration (HRSA), Location, Inc.

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NEIGHBORHOODS & NETWORKS

Social Capital and Cohesion

Index Value: 19

A person's ability to get ahead in life is shaped in part by the fabric of the society where they live. Social networks and interactions between neighbors provide a stable base of support and springboard toward personal growth and achievement.

Disconnected Youth in the County (2011-2015)	Voter Turnout in the County (2016)	Percent of People in Poverty (2013-2017)	Percent Population with At Least HS Diploma (2013-2017)
0.15%	62.97%	16.52%	80.72%

Social Capital and Cohesion Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Diversity Index - Probability that Two Individuals Chosen at Random Would Be Of Different Races or Ethnicities (2013-2017)	51.41	42.26 (County)	0.56	-
Percent of People in Poverty (2013-2017)	16.52%	14.60%	14.58%	0.26% (2000)
Federally-Designated Racially and Ethnically Concentrated Area of Poverty Tract? (2010)	No	-	-	-
Percent of Adults with a High School Diploma or Higher (2013-2017)	80.72%	89.09%	87.31%	0.67% (2000)
Percent of Adults with a Bachelor's Degree or Higher (2013-2017)	13.24%	28.81%	30.93%	-2.59% (2000)
Unemployment Rate (2013-2017)	9.92%	6.80%	6.55%	9.76% (2000)
Population Density (People per Square Mile) (2013-2017)	3,597.67	1,184.56	N/A	-
Percent of Households Receiving Public Assistance (2011-2015)	5.13%	2.89%	2.76%	-1.26% (2000)

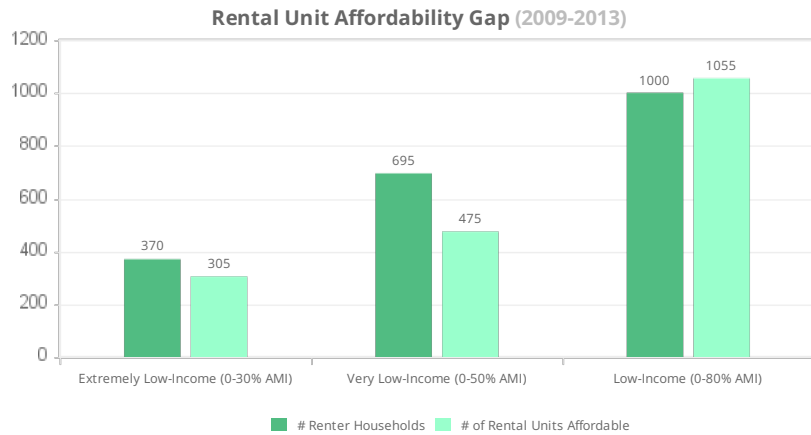Source: ACS Public Use Micro Sample Data, U.S. Election Atlas, Census ACS, HUD

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BUILDINGS, HOMES & MORTGAGE MARKETS

Housing Market

The housing market affects the accessibility of a given neighborhood through the affordability and availability of the local housing stock. Housing availability is measured by how well the supply of affordable housing meets demand, as indicated by the availability gap for low-income renters, the share of households receiving subsidies, and vacancy rates. Indicators in this section also capture the pace and direction of neighborhood change over time, through the number of building permits and changes in home values and rents.

Rental Unit Affordability Gap (2009-2013)

Income Category	# Renter Households	# of Rental Units Affordable
Extremely Low-Income (0-30% AMI)	370	305
Very Low-Income (0-50% AMI)	695	475
Low-Income (0-80% AMI)	1000	1055

Median Gross Rent (2013-2017)	Median Home Value (2013-2017)	Share of 2-Bedroom Rental Units that are Affordable at 50% of Area Median Income (2012-2016)	Share of Owner Units that are Affordable at 80% of Area Median Income (2012-2016)
$691	**$100,000**	**56.21%**	**56.57%**

Housing Market Indicators

| Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Homeownership Rate (2013-2017)	49.11%	64.01%	63.82%	-1.81% (2000)
Median Owner-Occupied Home Value (2013-2017)	$100,000	$162,600	$193,500	1.84% (2000)
Median Gross Rent (2013-2017)	$691	$1,014	$982	0.94% (2005-2009)
Share of 2-Bedroom Rental Units that are Affordable at 50% of Area Median Income (2012-2016)	56.21%	13.59% (County)	N/A	-
Share of Owner Units that are Affordable at 80% of Area Median Income (2012-2016)	56.57%	30.27% (County)	N/A	-
Number of Permits for All Buildings (2017)	-	964 (County)	849,525	-2.85% (County; 2000)
Residential Vacancy Rate (2013-2017)	15.69%	15.25%	12.24%	-
Qualified Census Tract (QCT) Under Low Income Housing Tax Credit Program (2019)	No	-	-	-
Difficult to Develop Area (DDA) (2019)	No	-	-	-
Community Reinvestment Act (CRA) Eligible (2017)	No	-	-	-
High Housing Needs Designated Tract (2016)	No	-	-	-
Fair Market Rent for a 2-Bedroom Unit (2017)	-	$1,014 (County Subdivision)	-	2.70% (County Subdivision; 2013)
Small Area Fair Market Rent for a 2 Bedroom Apartment (for Closest ZIP Code) (2017)	$970	-	-	5.31% (Zip; 2013)

Source: Census ACS, HUD Income Limits, Census Residential Construction Branch, HUD Qualified Census Tracts and Difficult Development Areas, CRA, CDFI Fund, HUD FMR

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BUILDINGS, HOMES & MORTGAGE MARKETS

Nearby Subsidized Affordable Housing

- ■ HUD Multifamily
- ■ LIHTC
- ● HUD Public Housing
- ▲ USDA Rural Multifamily
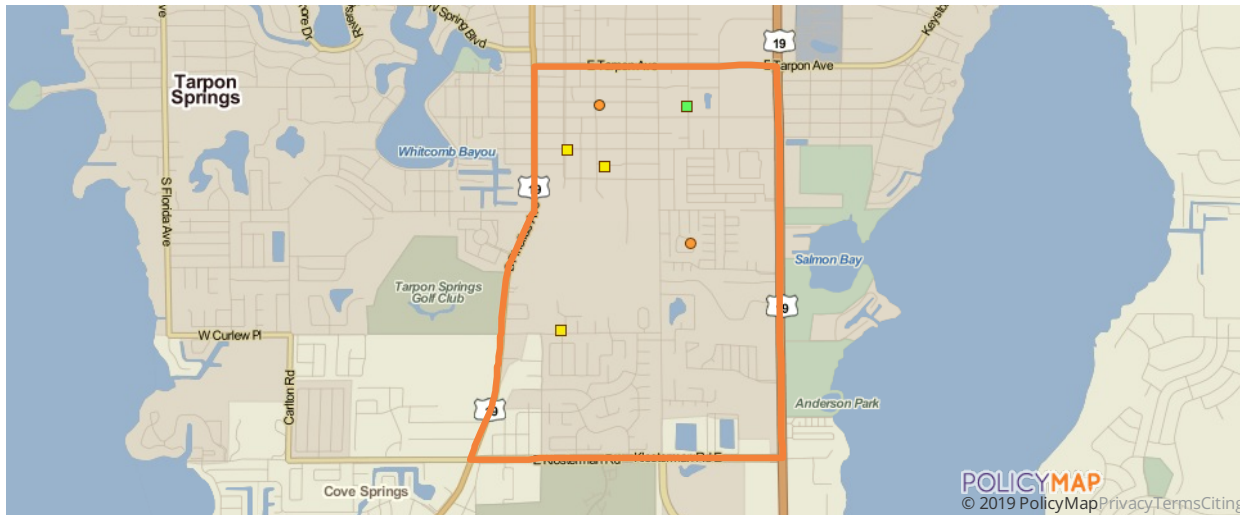
The map above includes properties listed in the U.S. Department of Housing and Urban Development (HUD) Low-Income Housing Tax Credit database, HUD's Multifamily Assistance and Section 8 Contracts Database, HUD's Picture of Subsidized Households, HUD's Real Estate Assessment Center (REAC), and the United States Department of Agriculture (USDA) Rural Development, Multifamily Housing.

Housing Stock

The nature and quality of the housing stock affects the types and affordability of homes that are available, and may present health risks for residents. This includes the age of the buildings, the share of units that are mobile homes, boat or RVs, and the number of homes that suffer from significant deficiencies.

Housing Units by Tenure and Number of Bedrooms
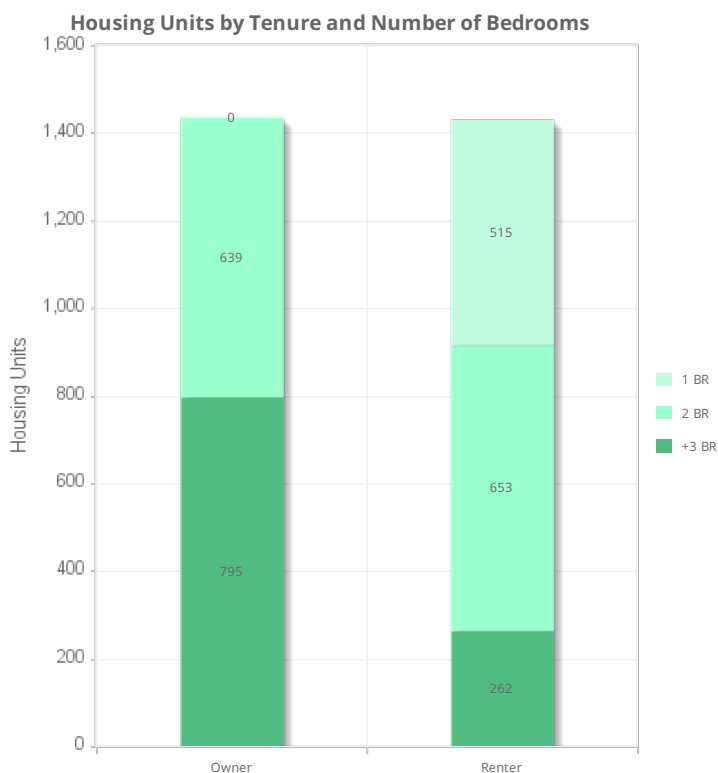
| Housing Stock Indicators				
Indicator	**Tract**	**Region (CBSA)**	**Nation**	**Average Annual Change**
Total Number of Housing Units (2013-2017)	3,396	1,393,313	135,393,564	0.89% (2000)
Median Year Built (2013-2017)	1980	1983	1977	-
Percent of Units that are Single Family Homes (2013-2017)	39.78%	61.00%	67.54%	0.33% (2000)
Percent of Units in Duplexes/Twins (2013-2017)	5.09%	2.24%	3.66%	4.01% (2000)
Percent of Units in Small Multifamily Buildings (2013-2017)	21.20%	15.32%	13.62%	1.11% (2000)
Percent of Units in Medium/Large Multifamily Buildings (2013-2017)	9.69%	10.65%	8.80%	9.41% (2000)
Percent of Households Residing in Boats, Mobile Homes or RVs (2013-2017)	24.23%	10.79%	6.37%	-1.64% (2000)
Percent of Population in Group Quarters (2013-2017)	0.58%	1.60%	2.52%	-5.76% (2000)
Percent of Occupied Units Lacking Kitchen and/or Plumbing (2011-2015)	4.18%	2.82%	4.95%	16.20% (2000)

Source: Census ACS

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BUILDINGS, HOMES & MORTGAGE MARKETS

Mortgage Market

The availability and affordability of homes in a neighborhood are determined in part by the ability of any resident to get affordable and stable loans. A high prevalence of high-cost and sub-prime loans can indicate a threat to long-term financial and housing stability.

Mortgage Loan Originations Over Time
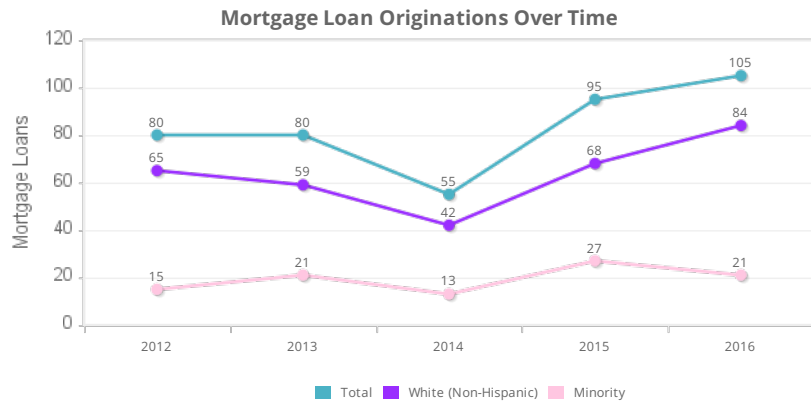
Mortgage Market Indicators				
Indicator	**Tract**	**Region (CBSA)**	**Nation**	**Average Annual Change**
Number of Home Loans Made (2016)	105	68,365	6,897,295	7.81% (2012)
Number of Prime Home Loans Made (2016)	91	63,424	6,558,223	3.44% (2012)
Number of High-Cost Loans Made (2016)	14	4,941	339,072	N/A (2012)
Percent of All Home Loans that Were High Cost (2016)	13.33%	7.23%	4.92%	N/A (2012)
Number of Loans to Minority Borrowers (2016)	21	23,065	2,236,994	10% (2012)
Median Loan to Value Ratio (2017)	N/A	N/A	N/A	N/A

Source: HMDA

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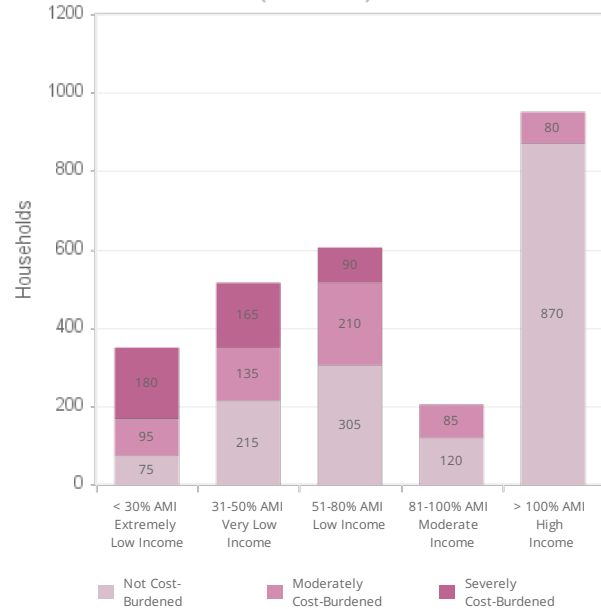
Housing Stability

Metrics pertaining to housing stability measure the ability of residents to maintain their home without being forced to move due to unaffordable housing. High costs and instability negatively impact families, particularly children. For example, frequent moves early in life have been shown to contribute to significant lags in academic achievement.

A Continuum of Care is a local or regional group that plans and organizes coordinated housing and services for the homeless. In the local Continuum of Care area, there are:

Total Homeless Individuals	Number Who are Sheltered
2,777	**1,638**

Number Who are Chronically Homeless	Number Who are Veterans
607	**380**

Households by Income and Housing Cost Burden Status (2009-2013)

Legend: Not Cost-Burdened, Moderately Cost-Burdened, Severely Cost-Burdened

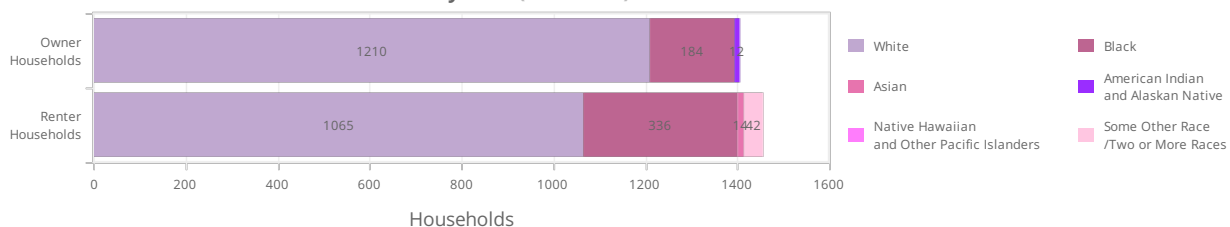| Housing Stability Indicators				
Indicator	**Tract**	**Region (CBSA)**	**Nation**	**Average Annual Change**
Average Percent of Income Spent on Housing for Families at Median Income (2014)	29.57%	29.97%	-	-
Percent of All Low-Income Households that are Severely Cost-Burdened (2009-2013)	27.88%	38.70%	N/A	1.60% (2000)
Percent of Occupied Units that are Crowded or Overcrowded (2011-2015)	0.51%	2.33%	3.33%	-5.68% (2000)
Percent of Households that have Multiple Families or Unrelated Individuals (2011-2015)	7.76%	N/A	10.72%	-0.04% (2005-2009)
Median Homeowner Housing Cost Burden (2013-2017)	19.40%	18.70%	18.50%	-
Median Renter Housing Cost Burden (2013-2017)	30.30%	31.70%	30.30%	-
Percent of Renter Households Receiving Project-Based Housing Assistance (2017)	8.59%	0.57%	2.36%	-11.32% (2013)
Percent of Renter Households Receiving Housing Choice Vouchers (2017)	7.63%	4.37%	5.29%	1.90% (2013)

Source: HUD PIT, HUD CHAS, Census ACS, HUD Picture of Subsidized Households, HUD Location Affordability Index

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Area Median Income (AMI) is the median income, based on household size, for the surrounding area (generally the city or county). The U.S. Department of Housing and Urban Development calculates the AMI and defines income ranges for each area, annually. More information at https://www.huduser.gov/portal/datasets/il.html

Owners and Renters by Race (2013-2017)

Legend: White, Black, Asian, American Indian and Alaskan Native, Native Hawaiian and Other Pacific Islanders, Some Other Race /Two or More Races

People

Age & Family Structure

Age and family structure can have a significant impact on the opportunities available to individuals, as well as shape their needs and goals. For example, a family with children may rely on the availability of low-cost child care, while accessible public transit and health services may be the primary concern for seniors.

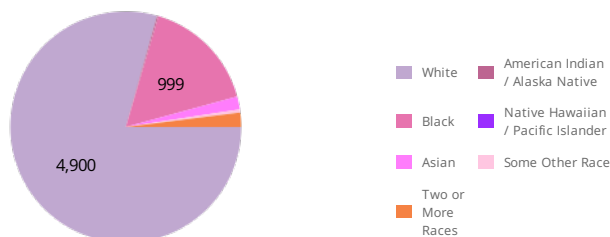| Age & Family Structure Indicators				
Indicator	**Tract**	**Region (CBSA)**	**Nation**	**Average Annual Change**
Average Household Size (2013-2017)	2.14	2.48	2.63	0.85% (2000)
% of Population Under 18 (2013-2017)	19.71%	20.39%	22.93%	0.84% (2000)
Percent of Households With Children (2010)	19.43%	27.86%	32.96%	3.45% (2005-2009)
Percent of the Population that is Senior (Age 65+) (2013-2017)	28.07%	18.96%	14.87%	-1.59% (2000)
Percent of Families that are Single Parent (2013-2017)	26.90%	14.20%	13.80%	9.96% (2005-2009)

Source: Census ACS

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Race & Ethnicity

Race can have a profound effect on a person's available pathways to opportunity, especially when explicit discrimination or hidden biases shape the jobs that may be available, interactions with authorities, and treatment within community institutions. Racial or ethnic identity and de facto housing segregation can also affect a resident's social networks and contacts, affecting the jobs, services and supports that they can reach.

Population by Race
(2013-2017)

- White
- Black
- Asian
- Two or More Races
- American Indian / Alaska Native
- Native Hawaiian / Pacific Islander
- Some Other Race

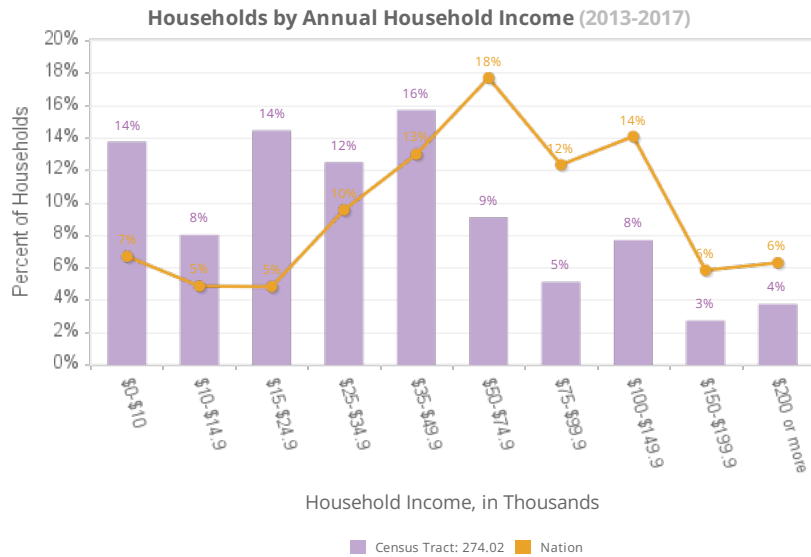| Race & Ethnicity Indicators				
Indicator	**Tract**	**Region (CBSA)**	**Nation**	**Average Annual Change**
Percent of the Population Foreign Born (2013-2017)	11.71%	13.2%	13.4%	11.48% (2000)
Percent of the Population that is Non-English Speaking (2013-2017)	7.62%	7.27%	8.52%	2.79% (2000)
Percent of the Population that is a Racial or Ethnic Minority (I.e. Non-White and/or Hispanic/Latino) (2013-2017)	33.53%	35.82%	38.54%	3.01% (2000)

Source: Census ACS

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Income & Poverty

Incomes and poverty status can have a long-term impact on life outcomes - limiting a resident's ability to own a home, to purchase needed medication, to buy a suit for a job interview, or even provide food for their family. These hardships can also have an intergenerational effect that can affect their children's outcomes for many years to come.

Households by Annual Household Income (2013-2017)

Household Income, in Thousands

■ Census Tract: 274.02 ■ Nation

Income & Poverty Indicators				
Indicator	**Tract**	**Region (CBSA)**	**Nation**	**Average Annual Change**
Median Household Income (2013-2017)	$29,269	$50,567	$57,652	-1.72% (2000)
Percent of People in Poverty (2013-2017)	16.52%	14.6%	14.58%	0.26% (2000)
Percent of Single Parent Families in Poverty (2013-2017)	31.39%	30.98%	34.17%	-3% (2000)
Percent of School Age Children in Poverty (2017)	16.01% (School District)	-	-	-
Percent of Students that are Free and Reduced Lunch Recipients (2016)	51.10% (School District)	-	-	2.79% (School District; 2000)
Percent of Income Tax Returns Utilizing EITC (2015)	-	17.49% (County)	20.7%	-

Source: Census ACS, Census SAIPE, IRS

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People

Employment

For most households, steady and reliable employment is the single most important key to economic security, as well as the primary way to access health insurance.

Employment Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Unemployment Rate (2013-2017)	9.92%	6.8%	6.55%	9.76% (2000)
HUD Labor Market Engagement Index Score (2016)	13	-	-	-
Number of Employed Residents (2015)	2,155	1,157,231	-	-
Number of Multiple-Job Holders (2015)	160	70,125	-	-
Percent of Workers, by Residence, who earn $15,000 or Less (2015)	23.57%	20.26%	-	-

Source: Census ACS, HUD AFFH, Census LEHD

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| Expected Future Income Based on Parents' Income					
Income of Parents	Chance that Child's Income Will be <$9,400	Chance that Child's Income Will be >$9,400	Chance that Child's Income Will be >$29,900	Chance that Child's Income Will be >$57,800	Chance that Child's Income Will be >$99,600
< $25,200	29.82%	70.18%	39.31%	18.14%	6.61%
$25,200 - $47,300	22.46%	77.54%	50.64%	27.14%	10.61%
$47,300 - $73,000	17.90%	82.10%	60.03%	36.51%	15.99%

Source: Harvard, UC Berkeley

People

Education

Through educational attainment, individuals are able to unlock higher earning potential and qualify for a wider range of employment opportunities. Educational attainment has long been considered one of the key opportunity pathways through which individuals achieve significant economic and class mobility.

In this Tract (2013-2017)

1,771

596

868

1,268

In this Region (2013-2017)

613,452

661,265

232,408

622,365
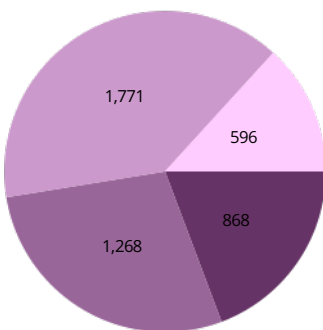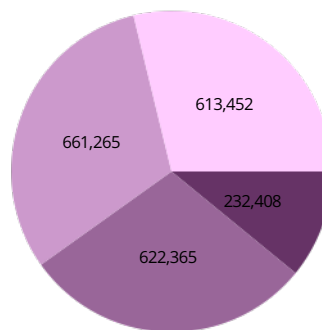
- No High School Diploma
- High School Graduate/GED
- Some College, or Associate's Degree
- Bachelor's Degree or Higher

Education Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Percent of Adults Lacking a High School Diploma (2013-2017)	19.27%	10.92%	12.69%	-1.95% (2000)
Percent of Adults with a High School Diploma or Higher (2013-2017)	80.72%	89.09%	87.31%	0.67% (2000)
Percent of Adults with a Bachelor's Degree or Higher (2013-2017)	13.24%	28.81%	30.93%	-2.59% (2000)
Percent of Adults with a Graduate/Professional Degree (2013-2017)	5.91%	10.18%	11.80%	6.77% (2000)
Percent of Students Enrolled in Public School (2013-2017)	60.36%	88.22%	89.72%	-
Percent of Students Enrolled in Private School (2013-2017)	39.64%	11.78%	10.28%	-

Source: Census ACS

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Percent of School Age Children in Poverty (2013-2017)

Nation	20.31%
State	22.29%
County	20.24%
Tract	17.09%
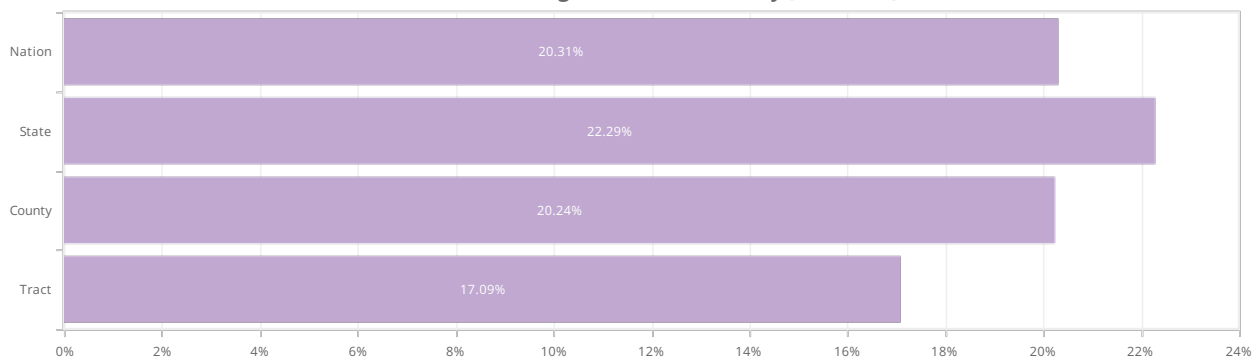
People

Transit & Mobility

Access to vehicles and public transit can have significant impact on a person's ability to access work, obtain services, purchase essential goods, and more. Since it acts as a connection to a wide variety of basic needs, access to affordable transit can impact outcomes across the spectrum - from health to education to economic security.

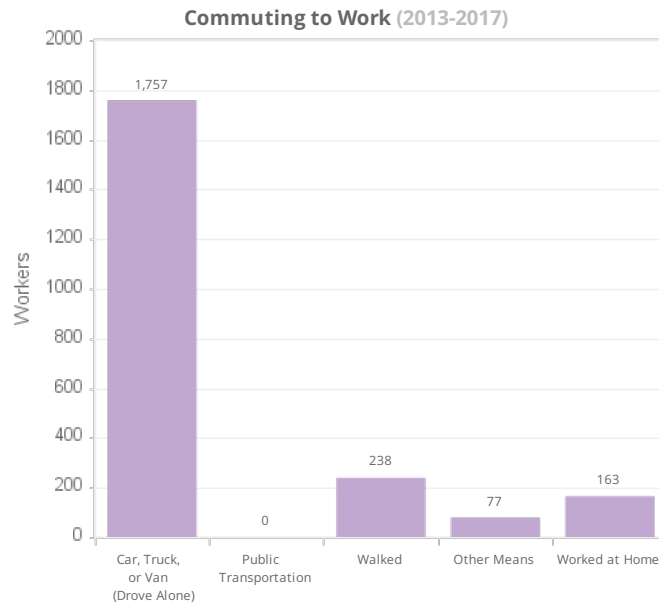| **Percent of People Who Drive to Work** (2013-2017)	**Average Number of Vehicles per Household** (2013-2017)
78.61%	**1.1**

Percent of People Who Commute Via Public Transit (2013-2017)	**Percent of Workers Who Commute Over an Hour** (2013-2017)
0.00%	**6.08%**

Commuting to Work (2013-2017)

Mode of Transportation Share for Workers 16 and Over

Transit & Mobility Indicators				
Indicator	**Tract**	**Region (CBSA)**	**Nation**	**% Change in Tract (from base year)**
Percent of People Who Drive to Work (2013-2017)	78.61%	88.43%	85.60%	-
Average Number of Vehicles per Household (2013-2017)	1.1	1.6	1.8	-
Percent of Workers Who Commute Over an Hour (2013-2017)	6.08%	8.19%	8.90%	10.29% (2000)
Estimated Percent of Income Spent on Housing and Transportation Costs by a Working Individual Household (2014)	81.98%	76.40%	41.00%	-
Estimated Percent of Income Spent on Housing and Transportation Costs by a Single Parent Family Household (2014)	94.45%	88.47%	55.00%	-
Percent of People Who Commute Via Public Transit (2013-2017)	0.00%	1.36%	5.13%	-6.29% (2000)
Percent of Households for Which no Vehicles are Available (2013-2017)	19.14%	7.04%	8.81%	2.19% (2000)
Average Travel Time to Work (in Minutes) (2013-2017)	24	27	26	-
Percent of People Who Walk to Work (2013-2017)	10.65%	1.42%	2.73%	-

Source: Census ACS, HUD Location Affordability Index

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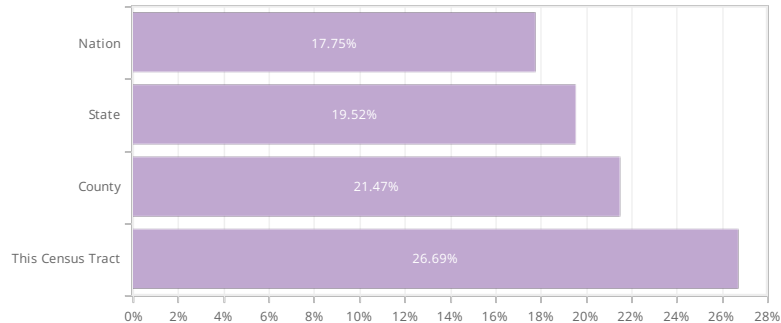
Health & Insurance

Good health and well-being affects many aspects of a person's life. Health status and adequate insurance coverage affects financial stability, job security, educational attainment, and the ability to remain safely and stably housed.

Percent of Adults Reporting Fair or Poor Health in the Last 30 Days
(2013)

Location	Percent
Nation	17.75%
State	19.52%
County	21.47%
This Census Tract	26.69%

Health Insurance Coverage by Annual Household Income, for the County (2015)

Income	County Population	Uninsured	Percent Uninsured
Less than $25,000	169,694	29,781	17.00%
$25,000 to $49,999	224,209	30,105	13.00%
$50,000 to $74,999	171,095	16,363	9.00%
$75,000 to $99,999	124,220	12,352	9.00%
$100,000 or More	243,005	11,756	4.00%

Health & Insurance Indicators

Indicator	Tract	County	Nation	Average Annual Change
Percent of Adults Reporting to Have Fair or Poor Health Status in the Last 30 Days (2013)	26.69%	21.47%	17.75%	-
Percent of Adults Reporting to Have a Personal Doctor or Health Care Provider (2013)	83.13%	82.02%	75.40%	-
Percent of Adults Reporting a Physical Checkup in the Past Year in this Tract (2013)	76.85%	74.34%	67.93%	-
Percent of All People Without Health Insurance (2014)	-	10.77%	9.42%	-
Percent of All People Who are Medicare Beneficiaries (2015)	-	11.83%	0.02%	-
Percent of the Population that has One or More Disabilities (2013-2017)	24.15%	15.10%	12.59%	-
Infant Mortality Rate (per 1,000 Births) (2014)	-	6.57%	-	-
Cancer Deaths per 100,000 People (2011-2015)	-	430.5	441.2	-
Low-Income Preschool Obesity Rate (2011)	-	11.20%	-	-
Percent of Adults Ever Diagnosed with Depression (2013)	19.60%	18.59%	17.52%	-
Percent of Adults Reporting to Have Asthma (2013)	9.18%	8.55%	8.86%	-
Percent of Adults Reporting to Have Diabetes (2013)	18.45%	14.50%	10.10%	-
Percent of Adults Reporting to Have Chronic Obstructive Pulmonary Disease (COPD) (2013)	12.24%	9.76%	6.40%	-
Percent of Adults Reporting to be Obese (2013)	29.59%	28.50%	27.91%	-
Percent of Adults Reporting Consuming Fewer than 1 Serving of Fruit/Vegetables per Day (2013)	8.21%	7.36%	8.01%	-
Percent of Adults Reporting that They Currently Smoke (2013)	17.63%	17.27%	17.99%	-
Percent of Adults Reporting to Engage in Heavy Drinking (2013)	6.30%	6.90%	5.93%	-
Percent of Civilians Age 18 Who Are Veterans (2013-2017)	13.54%	10.31%	7.69%	8.70% (2000)

Source: CDC BRFSS, Census ACS, CMS, CDC National Center for Health Statistics, CDC State Cancer Profiles, USDA Food Environment Atlas

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End Notes

Full indicator descriptions, definitions and source notes are available in the online version of this report, which can be accessed through www.enterprisecommunity.org/opportunity360.

Detailed methods for index calculations are available at http://www.enterprisecommunity.org/resources/enterprise-opportunity-index-methodology-18932.

Data Partners: We would like to thank our data partners, without whom this project would not be possible:

PolicyMap | Location, Inc. | Walkscore | Gallup