Part 2

Social Equity Analysis and Opportunity Index for the Seven Counties of Southeast Florida

For the requirements of the Fair Housing Equity Analysis (FHEA) of the *Seven|50 Southeast Florida Prosperity Plan* (HUD Sustainable Communities Regional Planning Initiative)

PART 2 SECTIONS:

1   Analyzing Indicators of Social Equity
2   Indicators and Data Sources
3   Social Equity Indicator Findings
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1. ANALYZING INDICATORS OF SOCIAL EQUITY

This report identifies, explains, and analyzes social equity indicators and a derived opportunity index for the seven counties of the Southeast Florida region. It is in furtherance of Fair Housing Equity Assessment **(**FHEA) requirements of the Seven|50 regional plan being produced by a consortium led by the South Florida and Treasure Coast Regional Planning Councils as a grantee of HUD's Sustainable Communities Regional Planning Initiative. FHEA requirements mandate that a comprehensive review of housing equity be undertaken prior to the creation of a Sustainable Communities regional plan. A key part of that review is a social equity analysis and opportunity index.

Social equity can be broadly defined as *equal opportunity* for all persons. The President's Council on Sustainable Development defined social equity as "equal opportunity, in a safe and healthy environment". A popular conceptualization of social equity places it as one of the three fundamental, interlinked factors of sustainability; the other two being environment and economy. Even though there are competing ideas for defining social equity, they all center on concepts of social organization, demography, and (to a lesser extent) culture. In so doing, social equity serves to address how individual persons, households, and communities *interact* with each other, how *fairly* each member of society can share in life's opportunities, and how *integrated* all persons are, regardless of differentiating variables such as race or education level.

Social equity contributes significantly to any assessment of fair housing because many of the things that limit housing opportunity stem from social, demographic, and/or economic factors. Ultimately, social equity analysis examines how and why different opportunities exist for people in different places.
Census Tracts

Data in this report is collected at the census tract level, which is appropriate for two reasons. First, census tracts are generally small in size (usually around 4,000 persons) in metropolitan regions. This allows for a finer level of representation when the data is mapped and allows greater detail to emerge from the spatial patterns. Second, the U.S. Census Bureau collects the full range of demographic, economic, and housing data at this level, so the analysis does not exclude significant indicators. Note that the report makes use of full census tracts instead of partial census tracts for the benefit of increasing the number and variety of indicators that can be used in the opportunity index. Certain indicators, such as Qualified Census Tract status, are only available at the full tract level.

Per the 2010 Census, a total of 1,333 populated census tracts exist across the seven counties of Southeast Florida: 29 in Indian River County, 43 in St. Lucie County, 34 in Martin County, 331 in Palm Beach County, 360 in Broward County, 508 in Miami-Dade County, and 28 in Monroe County.

Table 1. Composition of the Study Area (2010 Census)

County	Area	Population	Number of Populated Census Tracts
Indian River	616.9 sq mi	138,028	29
St. Lucie	688.1 sq mi	277,789	43
Martin	752.8 sq mi	146,318	34
Palm Beach	2,386.3 sq mi	1,320,134	331
Broward	1,319.6 sq mi	1,748,066	360
Miami-Dade	2,431.2 sq mi	2,496,435	508
Monroe	3,737.2 sq mi	73,090	28
TOTAL	11,932.1 sq mi	6,199,860	1,333

A caveat about census tracts should be observed when reading the report maps: population distribution and density may not be equal throughout the tract. Uneven distribution is likelier to occur in geographically larger and less urban tracts, such as found in the Treasure Coast counties or the western half of the region. Care should be taken not to conflate large tract size with large population or higher intensity of an indicator. This will be reiterated as appropriate throughout the report.

Geographic Organization of the Region

By all accounts, Southeast Florida is a large region—almost the size of Maryland, with a population greater than that of 33 states. The driving distance from Sebastian at the north end of Indian River County to Key West in the south end of Monroe County is more than 300 miles, across which three Metropolitan Statistical Areas are encountered: Sebastian-Vero Beach MSA and Port St. Lucie MSA in the north (also known as the "Treasure Coast" and together accounting for the region's three northernmost counties) and the Miami-Fort Lauderdale-Pompano Beach MSA in the south (commonly referred to as the South Florida MSA).

Southeast Florida is diverse and nonhomogeneous with regard to ecology, land use, population density, urbanization, and culture. At the broadest level, the region can be viewed as a pair of dichotomies. The first is between the urbanized and undeveloped portions of the region, particularly along the urban growth boundary that separates Miami-Dade and Broward counties from the Everglades. Large parts of Monroe, Miami-Dade, and Broward counties extend into the Everglades ecosystem and its various preserves, parks, and wildlife refuges, where relatively few people live. Further north, in Martin, St. Lucie, and Indian River counties, the western half is less urbanized than the eastern half. The second dichotomy, meanwhile, separates Palm Beach, Broward, and Miami-Dade counties from the neighboring counties to the north and south. These three counties include the Miami-Fort Lauderdale-Pompano Beach MSA, which is significantly more populated and urbanized than the area covered by the other four counties of the Southeast Florida region.

All this combines to form a pattern in which the eastern half of the region is populated and urbanized and the western half (with the exception of Belle Glade) is not. Housing and population densities, as a result, are not consistent throughout each county or across the region. Throughout the report, these factors will be identified where appropriate.

Summary of Findings

Seven principal findings are revealed in this report:

- *The region demonstrates a distinct geographic schism between the Miami-Fort Lauderdale-Pompano Beach MSA and all areas around it.*

- *There exists a divide between the economic performance of whites and non-whites.*

- *Geographic distribution of the population by race observes particular patterns.*

- *Certain conditions are experienced across the region relatively evenly.*

- *The strongest performing areas of the region tend to be located in or near a relatively small number of towns and cities along the coast or the urban growth boundary of the South Florida MSA.*

- *Conversely, the weakest performing areas of the region tend to be concentrated in Miami-Dade County, west Palm Beach County, and the exurban western end of the Treasure Coast.*

- *A significant part of the region experiences moderate performance, which should be tracked carefully.*

2. INDICATORS AND DATA SOURCES

The report incorporates findings and analysis of 33 indicators, many of which serve as proxies for closely related phenomena. Each of the indicators is mapped at the regional scale across all seven counties. Twenty-seven of the indicators are derived from the U.S. Census Bureau's American Community Survey. Three school ranking indicators are derived from the Florida Department of Education. Two HUD indicators address Low-Income Housing Tax Credit units and Qualified Census Tracts. An additional indicator, for supermarket access, is derived from The Reinvestment Fund. Information about each resource is provided below.

American Community Survey: The most extensively used data resource in this report is the American Community Survey's Five-Year Estimates for the years 2006 to 2010. This is the most recent and comprehensive ACS sampled dataset available[1]. For demographic, economic, social, and housing data, the ACS collects household data for a range of indicators appropriate for a social equity analysis.

ACS data are based on a sample and are subject to sampling variability with a 90 percent margin of error. This margin of error can be interpreted as providing a 90 percent probability that the interval defined by the estimate, plus *and* minus the margin of error, contains the true value. In addition to sampling variability, ACS estimates are subject to other errors that are not represented in the margin of error. Further information on the accuracy of data is available at http://www.census.gov/acs/www/data_documentation/documentation_main/.

Florida Department of Education: The Florida Department of Education ranks schools statewide within the following categories: elementary schools, middle schools, high schools, combination schools that include high school grade levels, and combination schools that do not include high school grade levels. Schools are ranked by the number of school grade points they received for the 2010-2011 school year. For elementary and middle schools these points are derived from Florida Comprehensive Assessment Test (FCAT) scores. Schools are awarded one point for each percent of students in the school who were enrolled for the full year who score on grade level or higher on the FCAT and make annual learning gains. High schools are graded using the FCAT components described in the grading criteria for elementary and middle schools, plus several non-FCAT components, including graduation rates, accelerated coursework performance, and postsecondary readiness. Further information is available at https://app2.fldoe.org/Ranking/Schools/Default.aspx.

Department of Housing and Urban Development (HUD): HUD maintains a database of Low Income Housing Tax Credit (LIHTC) projects at http://lihtc.huduser.org/. LIHTC projects are affordable rental housing units financed through a federal tax credit subsidy. The LIHTC program provides a dollar-for-dollar credit against the tax liability of investors who invest in qualified housing projects. HUD also maintains a database of census tracts wherein 50 percent or more of households earn below 60 percent of the area median gross income of the local Metropolitan Statistical Area or county. HUD defines 60 percent of *area median gross income* as 120 percent of HUD's Very Low Income Limits, which themselves are based on 50 percent of *area median family income,* adjusted for high cost and low income areas. More information is available at http://www.huduser.org/portal/datasets/qct.html.

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[1] While the 2006-2010 ACS data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas, in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

The Reinvestment Fund: The Reinvestment Fund (TRF), a Philadelphia-based community development financial institution, provides data on the proximity of households to supermarkets through a Web-based GIS and marketing tool called PolicyMap, which assists policy makers and developers in deciding on market location and accessibility. Data on the supermarket indicator in this report was obtained from Policy Map/TRF. See http://www.trfund.com/TRF-LSA-widget.html for more information.

All 33 social indicators are grouped into one of five categories: demographic, economic, education, neighborhood, and transportation. These categories organize the reporting of findings. Demographic indicators include race and linguistic isolation. Economic indicators represent income, benefits, and unemployment. Education indicators show levels of educational attainment as well as characteristics of public schools. Neighborhood indicators address aspects of housing and household composition. Lastly, transportation indicators examine vehicle access and commuting patterns.

Many indicators can inform the analysis of different perspectives. For instance, not having access to a vehicle can directly impact a household's ability to participate in the labor market and suggest economic hardship if that household is located in a low-income community. For this reason, even though the findings of all indicators are shown individually, the report also examines the relationships *between* indicators and categories through an "opportunity index" that analyzes the natural affinity that many indicators share with each other.

Importantly, this report calls attention to situations of limited or absent social equity as well as situations of high-performing, integrated communities with strong social equity. Areas with middling performance are particularly noted since they represent communities that may join either the stronger-performing or weaker-performing ones.

Demographic Indicators

RACE: Four primary categories of race are identified (White, African American, Hispanic/Latino, and Asian), covering the large majority of all persons living in Southeast Florida. Persons of other ancestries or of two or more races are not indicated because of their small representation of the total Southeast Florida population.

- Percent White
  Source: DP05 Demographic and Housing Estimates (ACS 2006-2010)
  HISPANIC OR LATINO AND RACE 〉 Not Hispanic or Latino 〉 White alone

- Percent African American
  Source: DP05 Demographic and Housing Estimates (ACS 2006-2010)
  RACE 〉 One race 〉 Black or African American

- Percent Hispanic
  Source: DP05 Demographic and Housing Estimates (ACS 2006-2010)
  HISPANIC OR LATINO AND RACE 〉 Hispanic or Latino (of any race)

- Percent Asian
  Source: DP05 Demographic and Housing Estimates (ACS 2006-2010)
  RACE 〉 One race 〉 Asian

LINGUISTIC ISOLATION: A command of English is important for social integration in the U.S. While being unilingual in Spanish or Creole is less of a hindrance in Southeast Florida than elsewhere, an ability to speak English expands opportunities in this country.

> • Percent who do not speak English at home
> > *Source: DP02 Selected Social Characteristics (ACS 2006-2010)*
> > LANGUAGE SPOKEN AT HOME 〉 Language other than English 〉
> > Speak English less than "very well"

Economic Indicators

HOUSEHOLD INCOME: Median household income represents the income level where half of total households earn more while the other half earn less. It is less skewed by dramatically higher or lower incomes (outliers) and is thus often considered a more useful income indicator than average income. Household income represents the combined earnings of all persons living in a household, whether those persons are related or not.

> • Median household income
> > *Source: DP03 Selected Economic Characteristics (ACS 2006-2010)*
> > INCOME AND BENEFITS (IN 2010 INFLATION ADJUSTED DOLLARS) 〉
> > Median household income (dollars)

Per capita income is a measure of mean income and, unlike median income, does not reflect income distribution. However, when paired with population figures, it can be used to gauge the relative wealth of communities.

> • Per capita income
> > *Source: DP03 Selected Economic Characteristics (ACS 2006-2010)*
> > INCOME AND BENEFITS (IN 2010 INFLATION ADJUSTED DOLLARS) 〉
> > Per capita income (dollars)

POVERTY: Poverty indicators show what percentage of individuals or families are below poverty threshold. The Census Bureau identifies poverty thresholds according to the composition of the household. Different types of households have different poverty thresholds, and families are examined differently than single persons or unrelated households.

The poverty indicator for all persons stems from the summing of those identified as poor in all the separate household/poverty threshold categories.

> • Percent of all persons in poverty
> > *Source: DP03 Selected Economic Characteristics (ACS 2006-2010)*
> > PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME... IS BELOW
> > THE POVERTY LEVEL 〉 All people

The poverty indicator for family households with children (below age of majority) addresses only that particular subset of households and not the total number of residents in the region.

> • Percent of families in poverty with children under 18 years

> *Source: DP03 Selected Economic Characteristics (ACS 2006-2010)*
> PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME... IS BELOW
> THE POVERTY LEVEL ⟩ All families ⟩ With related children under 18 years

UNEMPLOYMENT: Unemployment rates vary over time, and the figures shown in the dataset represent averages over a five-year period. Because this indicator shows long-term averages, it may help identify neighborhoods with structural problems involving employment.

• Percent unemployed
> *Source: DP03 Selected Economic Characteristics (ACS 2006-2010)*
> EMPLOYMENT STATUS ⟩ In labor force ⟩ Unemployed

NUTRITIONAL ASSISTANCE: The Supplemental Nutritional Assistance Program (SNAP) is a federal aid program that provides low-income individuals and families with financial assistance for food purchases. Minus certain deductions, eligible applicants' gross incomes must not be more than 130 percent of the poverty threshold.

• Households receiving SNAP benefits
> *Source: DP03 Selected Economic Characteristics (ACS 2006-2010)*
> INCOME AND BENEFITS (IN 2010 INFLATION ADJUSTED DOLLARS) ⟩ With
> Food Stamp/SNAP benefits

Educational Indicators

1. Educational Attainment

Three educational attainment indicators are provided to help gauge socioeconomic conditions of the regional population. The first accounts for adults who did not complete high school and may have less than a high school education. The second accounts for high school graduates who may or may not have completed college level courses. It does not include those who earned an associate degree or vocational certificate. The third indicator accounts for adults who have completed at least one four-year bachelor's degree and may have completed an advanced degree (master's level, doctorate level, or both).

• Persons 25 years and older without a high school education
> *Source: S1501 Educational Attainment (ACS 2006-2010)*
> POPULATION 25 YEARS AND OVER ⟩ Less than 9th grade AND 9th to 12th
> grade, no diploma

• Persons 25 years and older with a high school diploma
> *Source: S1501 Educational Attainment (ACS 2006-2010)*
> POPULATION 25 YEARS AND OVER ⟩ High school graduate (includes
> equivalency)

• Persons 25 and older with a bachelors or advanced degree
> *Source: S1501 Educational Attainment (ACS 2006-2010)*
> POPULATION 25 YEARS AND OVER ⟩ Percent bachelor's degree or higher

PUBLIC SCHOOLS: These indicators are helpful in identifying future trends for the current generation in primary or secondary education. The Florida Department of Education ranks the performance of elementary and middle schools based on FCAT scores, while high schools are ranked with FCAT and additional factors.

> • Letter grade performance of school(s) by census tract
> *Source: Florida Department of Education*

Economically disadvantaged households may qualify for a free or reduced school lunch. This indicator may be used as a proxy for family income or economic hardship.

> • Percent of students receiving free or reduced lunch rate
> *Source: Florida Department of Education*

The minority rate of students may reveal possible relationships between school performance, economic disadvantage, and race. Categories of minority are not indicated.

> • Percent minority rate of students
> *Source: Florida Department of Education*

Neighborhood Indicators

HOUSING OCCUPANCY: Housing occupancy by owner is used to determine the extent of homeownership by neighborhood and can be used as a proxy for neighborhood stability. Occupancy is claimed if the housing unit was a current place of residence at the time of the survey. If the unit was being occupied for less than two months at the time of survey, it is noted instead as vacant. Owner occupancy is claimed if the owning or co-owning resident lives in the unit, whether or not the unit is mortgaged or fully paid.

> • Percent owner-occupied housing units
> *Source: DP04 Selected Housing Characteristics (ACS 2006-2010)*
> HOUSING TENURE 〉 Occupied housing units 〉 Owner-occupied

Residential vacancy rate can be used to identify the ability for neighborhoods or districts to absorb new residents. It can also help identify locations with low permanent populations, which can then be correlated to various factors (*e.g.,* whether the neighborhood is a vacation area or losing families because of foreclosure or unemployment). Vacant units may include housing units for rent, second homes occupied only part of the year, and/or foreclosed properties returning to market. Only habitable properties are included.

> • Percent vacant housing units
> *Source: DP04 Selected Housing Characteristics (ACS 2006-2010)*
> HOUSING OCCUPANCY 〉 Vacant housing units

HOUSEHOLD COMPOSITION: Single parent households may or may not serve as an indicator of economic disadvantage, although the highest incomes are often found with dual-earning households and the lowest incomes with single parent households. Analyzed alone, single parenthood in this study does not directly indicate hardship. Many single parent households

experience no economic hardship and any such determination must be made in relation to other indicators.

- Single parent households, male or female, with children present
    Source: DP02 Selected Social Characteristics (ACS 2006-2010)
    HOUSEHOLDS BY TYPE ⟩ Male or female householder, no spouse present ⟩ With own children under 18 years

Households with children represent an important indicator when tied with factors such as proximity of schools or family amenities.

- Households with children under 18 years of age
    Source: DP02 Selected Social Characteristics (ACS 2006-2010)
    HOUSEHOLDS BY TYPE ⟩ Households with one or more people under 18 years

Households with seniors represent another important indicator when tied with factors such as proximity of senior services, medical facilities, and transit.

- Households with persons aged 65 or over
    Source: DP02 Selected Social Characteristics (ACS 2006-2010)
    HOUSEHOLDS BY TYPE ⟩ Households with one or more people 65 years and over

HOUSING AFFORDABILITY GAP: This indicator is used to identify neighborhoods with potential housing cost burdens, as measured by the relationship between house price and the median local income. Data for each census tract is derived by comparing three times the median household income to the average home value. (As a rule of thumb, to maintain affordability of lending costs, the purchase price of a home should not exceed three times the buyer's annual household income.) If the home value is greater than the multiplied income value, the size of the affordability gap is noted.

- Owner affordability gap
    Source: DP04 Selected Housing Characteristics (ACS 2006-2010)
    Derived from: SELECTED MONTHLY OWNER COSTS ⟩ Housing units with a mortgage ⟩ Median (dollars)

This indicator is also used to identify neighborhoods with potentially unsustainable housing costs, this time as measured by the relationship between monthly rent and the median local income. The calculation of this affordability gap involves taking 30 percent of the median household income, dividing it by 12 (for the number of months in a year) and comparing the resulting figure to the median gross rent. If the rent figure is higher than the derived monthly rent payment, an affordability gap exists. (30 percent of the annual income is the rule of thumb for housing costs.)

- Rental affordability gap
    Source: DP04 Selected Housing Characteristics (ACS 2006-2010)
    Derived from: GROSS RENT ⟩ Occupied units paying rent ⟩ Median (dollars)

COST BURDEN OF HOUSEHOLDS: Households spending more than 30 percent of their monthly income on housing costs (mortgages or rent) may be at risk of economic hardship over time. These two indicators identify the percent of owner-occupied and renting households, respectively, spending above the 30 percent threshold.

- Percent of owner households spending 30 percent or more of income on mortgage
  Source: DP04 Selected Housing Characteristics (ACS 2006-2010)
  SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME ⟩ Housing units with a mortgage ⟩ 30.0 to 34.9 percent AND 35 percent or more

- Percent of renting households spending 30 percent or more of income on rent
  Source: DP04 Selected Housing Characteristics (ACS 2006-2010)
  GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME ⟩ Occupied units paying rent ⟩ 30.0 to 34.9 percent AND 35 percent or more

AFFORDABLE HOUSING: Examining LIHTC data can determine if affordable housing is available in communities and the location of where affordable housing is being built.

- Percent of LIHTC units as a share of total housing units per census tract
  Source: HUD Low Income Housing Tax Credit Database

The following indicator identifies Qualified Census Tracts (QCTs), which must have 50 percent of their households earning incomes below 60 percent of the area median gross income of the local Metropolitan Statistical Area or county. HUD defines 60 percent of *area median gross income* as 120 percent of HUD's Very Low Income Limits, which are based on 50 percent of *area median family income,* adjusted for high cost and low income areas. QCTs are those in which 50 percent or more of the households are income eligible. In any given region, not more than 20 percent of the total population can reside in a QCT.

- Qualified Census Tract status
  Source: 2012 IRS Section 42(d)(5)(C) Qualified Census Tracts

ACCESS TO A SUPERMARKET: The Reinvestment Fund defines a Limited Supermarket Access (LSA) area as one where the residents must travel significantly farther to reach a supermarket than the "comparatively acceptable" distance traveled by residents in well-served areas. TRF defines "comparatively acceptable" as the distance that residents of well-served areas (block group with incomes greater than 120 percent of the area's median income) travel to the nearest supermarket. TRF established 13 benchmark classifications and compares areas to those that share similar population density and car-ownership rates. LSA areas range in size and density, with the average LSA area measuring 6.4 square miles and having a population of 9,000.

- Proximity to supermarkets by census tract
  Source: The Reinvestment Fund

Transportation Indicators

COMMUTING PATTERN: Commuting by vehicle is generally the least environmentally sustainable of travel options. This indicator helps identify those census tracts whose residents must travel greater distances to work. Persons who work from home are not included.

> • Percentage of commuters who drive or carpool
> > *Source: DP03 Selected Economic Characteristics (ACS 2006-2010)*
> > COMMUTING TO WORK 〉 Car, truck, or van — drove alone / carpooled

The percentage of commuters who walk or take transit is the converse of the previous indicator, and helps to identify those census tracts whose residents live close to work or are served by public transit. Commuting by transit or walking is significantly more sustainable. This indicator may serve by proxy as an indicator of mixed-use or diversified communities. Persons who work from home are not included.

> • Percentage of commuters who walk or take public transit
> > *Source: DP03 Selected Economic Characteristics (ACS 2006-2010)*
> > COMMUTING TO WORK 〉 Public transportation (excluding taxi) / Walked

Travel time to work may be used to help identify the existence of a jobs/housing mismatch.

> • Mean travel time to work in minutes
> > *Source: DP03 Selected Economic Characteristics (ACS 2006-2010)*
> > COMMUTING TO WORK 〉 Mean travel time to work (minutes)

ACCESS TO A VEHICLE: Despite the environmental and quality of life benefits of not needing a vehicle to commute, the total lack of access to a vehicle can greatly limit the ability for a household to participate in activities, reach services, or widen opportunities for household members.

> • Percentage of households with no access to a vehicle
> > *Source: DP04 Selected Housing Characteristics (ACS 2006-2010)*
> > VEHICLES AVAILABLE 〉 Occupied housing units 〉 No vehicles available

3. SOCIAL EQUITY INDICATOR FINDINGS

In this discussion, the primary geographic units are the region, the county, and the census tract. Although municipalities are identified as points of reference, they are not considered primary units herein because of the fluid nature of the geography of opportunity. Areas with strong or weak social equity performance frequently cross the jurisdictional boundaries of towns and cities, leaving the traditional "city vs. suburb" distinction increasingly obsolete. This report prefers to use the political boundaries of counties alone, as the county is the most important administrative division below the state and many of the initiatives in the Seven|50 regional plan will be executed under county authority.

DEMOGRAPHIC INDICATORS

Race represents a fundamental factor in social equity analysis since many of the inequalities in our society have a strong racial underpinning that extends in some cases through generations. In South Florida, linguistic isolation is a corollary to the Hispanic/Latino and black races, as many people who do not speak English natively or fluently in this region are likely to speak Spanish or Creole instead. Note that in this report, African American represents all persons of black ancestry.

Selected Demographic Statistics (2006-2010 ACS 5-Year Estimates)

County	Total Population	White	African American	Hispanic	Asian	Do Not Speak English Well
Indian River	135,139	106,127	11,634	14,264	1,551	8,575
St. Lucie	269,659	169,412	49,633	42,416	4,226	23,753
Martin	144,322	117,175	7,981	16,280	1,461	9,836
Palm Beach	1,299,356	801,575	218,649	233,557	29,536	159,412
Broward	1,734,139	790,073	448,777	415,627	55,794	241,368
Miami-Dade	2,445,374	389,318	470,326	1,565,410	38,813	814,824
Monroe	73,065	52,904	4,698	14,324	802	6,634

RACE: Distribution of White Population

Regional Findings: There are 2.42 million white, non-Hispanic persons in the Southeast Florida region, accounting for 39.8 percent of the total regional population of 6.1 million. They are not evenly distributed throughout the region; the northern counties and Monroe County are highly represented, as are the coastal areas along almost the entire length of the region.

County and Local Findings: Indian River, St. Lucie, Martin, Palm Beach, and Monroe counties each have predominantly white populations (78.3, 62.8, 81.2, 61.7, and 72.4 percent, respectively). Miami-Dade has the smallest, at 15.9 percent. The majority of census tracts in Martin and Monroe counties are more than 75 percent white. In Palm Beach County, the figure is closer to half, even though almost 62 percent of the county's residents are white. Miami-Dade County has only one area, in the vicinity of Surfside and Bal Harbour, that over the 2006-2010 period was more than 75 percent white. In Broward County, where the racial mix is generally more balanced than in the other counties, areas that are predominantly white are located almost entirely along the coast and in the City of Parkland.

RACE: Distribution of African American Population

Regional Findings: A total of 1.21 million African American persons reside in the region, representing 19.6 percent of the total population. There are relatively few areas in the region where they make up more than 75 percent of the local population and outside of these areas their share of the local population is generally less than 25 percent. Their largest penetration is within the three-county MSA and the Belle Glade area on the south edge of Lake Okeechobee.

County and Local Findings: Monroe County is underrepresented by African Americans, at only 6.4 percent of its 2006-2010 average population. None of the county's census tracts have any concentrations of African American persons. A similar situation is evidenced in Indian River, St. Lucie, and Martin counties, although in these northern counties there is a small concentration of

African Americans in the vicinity of Fort Pierce. In the MSA, areas where African American persons comprise 75 percent or more of the local population include north Miami-Dade County, central Broward County, and the Belle Glade and West Palm Beach areas in Palm Beach County. Central Broward County and north Miami-Dade County both encompass a number of small municipalities that have historically been African American. These include Lauderdale Lakes and Lauderhill in Broward and Opa-locka and Miami Gardens in Miami-Dade.

RACE: Distribution of Hispanic/Latino Population

Regional Findings: Hispanics comprise 37.7 percent of the total regional population (2.3 million persons) and the majority of them are concentrated in Miami-Dade County. Above and below Miami-Dade, Hispanics are highly deconcentrated.

County and Local Findings: Outside of a moderate concentration in southwest Broward County and central Palm Beach County, Hispanics comprise less than a quarter of almost any census tract outside of Miami-Dade. The western tracts of Indian River and Martin counties do exhibit larger percentages of Hispanics, but these are semirural tracts with relatively small populations. Hispanics and Latinos predominantly reside in Miami-Dade County, with a particular density in and around Hialeah. Smaller aggregations of Hispanic and Latino persons exist in the vicinity of Miramar in Broward County and Lake Worth in Palm Beach County. Hispanics are not represented in a significant way in Monroe or St. Lucie counties.

RACE: Distribution of Asian Population

Regional Findings: Relatively few persons of Asian descent reside in Southeast Florida; in fact, only 2.6 percent of total residents (158,000 out of over 6.1 million) are Asian. The vast majority of tracts in the region have fewer than five percent of residents of Asian origin.

County and Local Findings: The westernmost parts of Broward County, from Miramar to Parkland, have an Asian representation of up to 10 percent, creating the largest local extent of the Asian cohort within the entire region. Two census tracts feature a resident Asian population that is greater than 15 percent; one each in Palm Beach and Broward counties, centered near Boynton Beach and Pembroke Pines, respectively.

LINGUISTIC ISOLATION: Percent of Persons who do not speak English well

Regional Findings: Geographically, the majority of the region speaks English well. Most census tracts in which a substantial portion of the population does not (more than 30 percent) are located within the three-county MSA, and in Miami-Dade County in particular.

County and Local Findings: Geographically, the least linguistically isolated counties are Monroe, St. Lucie, and Palm Beach (with the exception of Belle Glade and West Palm Beach). There are four areas where a large number of residents claim not to speak English very well. From north to south, they are the western half of Indian River County, the Belle Glade and West Palm Beach areas of Palm Beach County, and two sectors of Miami-Dade County that extend northwest from Miami through Hialeah to Miami Gardens (along SR 27/Okeechobee Road and west from Miami to the north boundary of The Hammocks). In these areas, 30 percent or more of the population self-identify as not conversant in English.

ECONOMIC INDICATORS

Indicators addressing income, benefits, and unemployment are significant to social equity analyses, as many of life's opportunities depend on economic indicators that result in an ability to make a good living.

Selected Economic Statistics (2006-2010 ACS 5-Year Estimates)

County	Total Population	Median Household Income	Per Capita Income	Persons 16 and over in Labor Force	Number of Unemployed in Labor Force
Indian River	135,139	$47,341	$31,918	61,558	6,685
St. Lucie	269,659	$45,196	$23,296	125,899	14,980
Martin	144,322	$53,210	$35,772	66,687	6,300
Palm Beach	1,299,356	$53,242	$33,610	643,241	57,882
Broward	1,734,139	$51,694	$28,631	934,392	83,543
Miami-Dade	2,445,374	$43,605	$22,957	1,232,033	104,431
Monroe	73,065	$53,821	$35,516	40,031	2,032

HOUSEHOLD INCOME: Median Income

> *Regional Findings:* Region-wide, the average median household income was $49,730 in the 2006-2010 period. The highest median incomes (above $70,000) were located along the coast and the western edge of the urban development boundaries. Along the middle of the metropolitan statistical area, a mix of incomes ranging from $30,000 to $70,000 represents the majority of census tracts.

> *County and Local Findings:* Martin and Monroe counties have no census tracts with median incomes in the lowest mapped category. Martin, Broward, Palm Beach, and Monroe counties each had average median incomes above the regional median, at $53,210, $51,694, $53,242, and $53,281 respectively. Notable concentrations of low-earning households are located, from north to south, in Fort Pierce (St. Lucie County), Belle Glade (Palm Beach County), Pompano Beach (Broward County), and the Miami-Hialeah-Miami Gardens corridor in Miami-Dade County

HOUSEHOLD INCOME: Per Capita Income

> *Regional Findings:* The highest per capita incomes are found almost entirely in the census tracts that line the coast. The lowest are found within the MSA, west Miami-Dade County, and around Lake Okeechobee. There are many more tracts earning per capita incomes below $50,000 than above it.

> *County and Local Findings:* The coastal census tracts of Indian River, Martin, and Palm Beach counties are almost entirely within the highest earning bracket (above $75,000), while in Broward, Miami-Dade, and Monroe counties the highest earning tracts are more scattered. Low earning census tracts are primarily located in west of Indian River, Martin, Palm Beach, and Miami-Dade counties, with additional tracts arising along the middle of the urbanized corridor from Palm Beach south to Miami. Many of the region's largest cities (including West Palm

Beach, Fort Lauderdale, Plantation, Hialeah, and Miami) do not exhibit high per-capita incomes. In Miami-Dade County, for instance, the only major cities to have a per capita income above $75,000 are Pinecrest and Coral Gables. In Palm Beach County, only Boca Raton does.

POVERTY: Poverty Rate of All Persons

Regional Findings: Geographically, individual poverty is a concern in all seven counties. Populations with poverty rates above 30 percent (the highest category) are found in multiple census tracts in all counties but Indian River.

County and Local Findings: All major cities and the entire region around Belle Glade have clusters of census tracts where poverty affects 20 percent or more of residents. Areas with the lowest poverty rates are generally located on the western side of the MSA corridor, particularly Broward and Palm Beach counties, and the eastern third of Martin County. Low poverty is found in most parts of Monroe County, too, except in Key West.

POVERTY: Poverty Rate of Families with Children Under 18 Years of Age

Regional Findings: Across the region, low-income families with children tend to be located in the same areas where the overall poverty rate is high. The largest concentrations of poor families are generally located within the MSA.

County and Local Findings: The coastal census tracts in Indian River and St. Lucie counties notably have significantly higher poverty rates for families than for the overall population. Similarly, the I-95 corridor from West Palm Beach south to Pompano Beach is lined by census tracts with poverty rates for households with children above 20 percent. The north end of Fort Lauderdale and the greater Miami region north of SR 27/Okeechobee Road are other localized zones containing a larger share of poor families.

UNEMPLOYMENT: Unemployment Rate of Civilian Population in Labor Force

Regional Findings: Over the course of the 2006-2010 period, most urbanized parts of the region north of Miami have experienced unemployment rates as high as 9 percent, with certain areas experiencing rates above 12 percent. Because this unemployment indicator represents the *average* rate over the five-year period from 2006 to 2010, it is not necessarily representative of post-recession trends in joblessness but rather the general tendency of census tracts to have low or high unemployment. Throughout much of the MSA and the three counties to the north, unemployment rates higher than 6 percent have been registered.

County and Local Findings: The highest levels of joblessness (more than 12 percent) are found in only a small number of census tracts throughout the MSA region (Palm Beach, Broward, and Miami-Dade counties) plus Belle Glade, although around them are tracts with moderate levels of unemployment. Central Broward County, the Greater Miami area, and Greater Palm Beach show average unemployment between 6 and 12 percent. Monroe County shows the lowest average joblessness of the seven counties, followed by Martin County. The census tracts directly along the coast and the western urban boundary also feature the lowest joblessness rates. With the exception of Fort Pierce in St. Lucie County, all coastal census tracts have not experienced unemployment rates higher than 6 percent.

NUTRITIONAL ASSISTANCE: Households Receiving SNAP Benefits

Regional Findings: Households are eligible for Supplemental Nutritional Assistance Program (SNAP) benefits if they meet income and financial resource qualifications, including a gross monthly income not larger than 130 percent of the poverty level income. The majority of households in Southeast Florida do not participate in SNAP.

County and Local Findings: Two counties, Palm Beach and Miami-Dade, have concentrations of SNAP-eligible households in the Belle Glade and Greater Miami regions, respectively. In Martin and Monroe counties, no census tracts have more than 10 percent of households on SNAP assistance. Throughout the MSA, areas with 10 to 30 percent of eligible households generally are located in the middle of the urbanized corridor (*i.e.*, away from the coast or the western boundary).

EDUCATION INDICATORS

Education is closely linked to social equity and life opportunities. Educational attainment indicators can be used to suggest the future resilience of neighborhoods and communities. High wage jobs are now generally limited to workers with college educations (and, in many cases, advanced degrees specifically). Living wage jobs are almost entirely dependent on having at least a high school education. For the generation currently in school, indicators assessing the academic performance of schools and the composition of student bodies may reveal important trends for the future.

Selected Education Statistics (2006-2010 ACS 5-Year Estimates)

County	Total Population	Persons 25 and over without a High School Diploma	Persons 25 and over with only a High School Diploma	Persons 25 and over with a Bachelor's Degree	Persons 25 and over with an Advanced Degree
Indian River	135,139	13,765	28,551	17,036	9,834
St. Lucie	269,659	31,216	65,814	21,653	11,888
Martin	144,322	12,469	30,812	20,591	11,462
Palm Beach	1,299,356	122,361	248,302	186,552	108,781
Broward	1,734,139	154,344	342,375	229,719	124,165
Miami-Dade	2,445,374	380,748	454,167	276,967	157,607
Monroe	73,065	5,776	16,229	10,678	5,600

EDUCATIONAL ATTAINMENT: Adult Population without a High School Diploma

Regional Findings: The percent of persons age 25 and over without a high school diploma varies widely across the region, although a full 17 percent of the 4.23 million people in the region 25 years of age and above lack a high school diploma. Generally, the rates are lowest in census tracts outside of the middle of the MSA corridor.

County and Local Findings: Palm Beach, Broward and Miami-Dade counties each have a large number of census tracts with under-educated residents. The corridor along I-95 from Riviera Beach to Boynton Beach in Palm Beach County and the middle of the corridor extending from

Deerfield Beach in Broward County south to Miami is composed of numerous tracts whose adult populations without a high school education number 15 percent or more. Some particular areas exist where the number of high school non-graduates exceeds 30 percent include Fort Pierce, Belle Glade, Lauderdale Lakes, Hialeah, Opa-locka, and the northwest of Miami-Dade County, and the Blue Cypress Conservation Area of Indian River County.

EDUCATIONAL ATTAINMENT: Adult Population with only a High School Diploma

Regional Findings: Approximately 1.19 million people in Southeast Florida (28 percent of all adults 25 years of age older) have earned just a high school diploma. Many of them reside within the central third of the three-county MSA and in St. Lucie and Monroe counties.

County and Local Findings: The majority of census tracts in St. Lucie and Monroe counties feature tracts whose residents predominantly have only a high school education. The majority of tracts in central Broward and Miami-Dade counties (including Kendall, Pinecrest, and neighboring municipalities in Miami-Dade), plus the extended region around West Palm Beach, also contain tracts whose residents largely have only a high school diploma.

EDUCATIONAL ATTAINMENT: Adult Population with a Bachelor's or Advanced Degree

Regional Findings: Another 1.19 million people in Southeast Florida have earned one or more college degrees. (This figure does not include those who have earned some college-level courses but not completed a degree.) This constituent is the same size as the group with just a high school diploma, but their distribution is different, being largely along the coast and the western urban growth boundary, particularly in Palm Beach and Broward counties.

County and Local Findings: College educated persons largely reside along the coastal census tracts, the western urban boundary, and the cities of Wellington, Boca Raton, Parkland, Weston, Pinecrest, and Coral Gables. In these locations, more than 45 percent of adults have one or more college degrees. The lowest penetration of college education among adults is generally in the middle of the three-county MSA, the area surrounding Lake Okeechobee, and the ruralized west of Indian River and St. Lucie counties.

PUBLIC SCHOOLS: School Rankings

Regional Findings: Only few census tracts in the region received an average grade that is the equivalent of a C or D letter grade and none received a failing grade. Public schools are located evenly throughout the region, except immediately along the coast.

County and Local Findings: Many of the best performing census tracts with public schools in the region are located in the western half of the urbanized corridor. Conversely, most of the worst performing census tracts (rankings of C or D) are located throughout the central third of the three-county MSA and in the vicinity of Belle Glade and Homestead.

PUBLIC SCHOOLS: Share of Students who receive Free or Reduced-Rate Lunch

Regional Findings: The majority of public schools in the region provides free or reduced-rate lunches to a quarter or more of the student body. The schools on the western side of the urban

zone, from Martin to Miami-Dade counties, generally show a lower percentage of students receiving subsidized lunches.

County and Local Findings: In 147 of the 220 census tracts (66.8 percent) in Miami-Dade County in which there are public schools, the number of students receiving the lunch benefit is greater than 75 percent. In Broward County, the figure is 61 out of 161 (37.9 percent) and in Palm Beach County, the figure is 47 out of 124 (37.9 percent). These three counties represent both the MSA district and the largest collection of public schools in the region.

PUBLIC SCHOOLS: Share of Students who are Minorities

Regional Findings: 561 census tracts throughout the region have public schools, and 363 of them (70.3 percent) have student bodies that are at least 75 percent minority. The distribution of these tracts reaches across the entire urbanized corridor from West Palm Beach to Homestead.

County and Local Findings: Miami-Dade County's schools are heavily populated by non-white students; almost four out of every five census tracts containing schools have a minority student rate of 90 percent or higher (this includes 24 schools that are 100 percent minority). Compared to Broward County or Palm Beach County, where only 29 percent and 21 percent of census tracts with schools are 90 percent minority or higher, Miami-Dade stands apart in the region for the racial composition of its student body.

NEIGHBORHOOD INDICATORS

Neighborhood indicators take on two primary forms—housing variables and household composition variables. They provide insight into the structure and, because housing is generally the largest single investment and expenditure of the average household, the financial health of local communities.

Selected Neighborhood Statistics (2006-2010 ACS 5-Year Estimates)

County	Total Housing Units	Total Occupied Units	Owner Occupied Units	Renter Occupied Units	Households with Children	Single Parent Households with Children
Indian River	75,425	57,560	44,186	13,374	14,277	4,488
St. Lucie	134,098	103,103	78,340	24,763	31,414	9,923
Martin	77,490	59,203	47,063	12,140	13,422	3,538
Palm Beach	657,106	523,150	384,995	138,155	142,067	45,641
Broward	806,858	668,898	463,511	205,387	216,353	67,175
Miami-Dade	980,580	827,556	480,532	347,024	295,035	93,222
Monroe	52,847	29,791	19,210	10,581	6,292	1,739

HOUSING OCCUPANCY: Owner-occupied Units

Regional Findings: Homeownership is common throughout each of the four counties outside of the MSA. The majority of census tracts are owner-occupied for more than three-quarters of housing units. Throughout the MSA, average homeownership rates decline, even through high rates are seen along the coast and western urban boundaries. Generally more census tracts appear

with lower owner occupation when approaching the major cities (Miami, Fort Lauderdale, West Palm Beach).

County and Local Findings: Owner occupancy is notably lowest in the downtown centers of three of the region's largest cities (West Palm Beach, Fort Lauderdale, and Miami). Low ownership rates are also seen in Belle Glade.

HOUSING OCCUPANCY: Vacant Units

Regional Findings: Vacancy rates above 30 percent are observed across the entire region, but almost entirely along the coast. (The largest exceptions are the census tracts along Biscayne Bay.) It should be noted that units are counted as vacant if they are habitable and are second homes or available for sale or rent.

County and Local Findings: Notably, every census tract in Monroe County, except for downtown Key West, exhibits a 30 percent or higher vacancy rate. Further inland, small areas with vacancy rates above 20 percent can be found north of Vero Beach, in the vicinity of the St. Lucie County Airport, Dania Beach, north Miami-Dade County, and Homestead.

HOUSEHOLD COMPOSITION: Family Households with a Single Parent, Male or Female

Regional Findings: From Indian River to Miami-Dade counties, single parent households comprise 10 percent or more of households in a substantial number of census tracts. Concentrations of such households are found in the Belle Glade area, from West Palm Beach south to Boynton Beach, and from Parkland south to North Miami. This represents a geographic reach covering much of the three-county MSA.

County and Local Findings: Only a few census tracts register a concentration of single parent households above 30 percent of total households—these are located in the vicinity of West Palm Beach, Fort Lauderdale, and Kendall.

HOUSEHOLD COMPOSITION: Households with Children

Regional Findings: Across the region, approximately 718,800 households have children (representing a total of 31.7 percent of total households). Census tracts with the largest proportion of such households compared to the overall count are located almost entirely along the western edge of the urban growth boundary in the three-county MSA.

County and Local Findings: The cities of Belle Glade, Parkland, and Weston, and the exurban region west of Miami Lakes, each contain census tracts in which households with children make up more than 60 percent of total local households.

HOUSEHOLD COMPOSITION: Households with Seniors

Regional Findings: Census tracts in which households containing persons 65 years of age or more represent more than 40 percent of total households are found in every county but especially in the northern half of the region (Indian River through Palm Beach counties). Their total number is similar to that of households with children—694,600 households, or 30.6 percent of the total count.

County and Local Findings: Areas with the least number of such households tend to be located on the western side of the MSA corridor (including the cities of Weston, Pembroke Pines, and Miramar) and the downtown districts of Miami and Fort Lauderdale.

HOUSING AFFORDABILITY GAP: Affordability Gap for Homeowners

Regional Findings: The affordability gap for homeowners is starkly evident for all seven counties and especially along virtually all census tracts along the coast and the western urban boundary.

County and Local Findings: Almost all of Greater Miami and virtually all of Martin and Monroe counties register a gap of more than $100,000. All but six census tracts along the 300 miles from Key West to Sebastian fall in the highest gap category. A small number of census tracts demonstrate that home prices are within affordable ranges for the local median incomes; these are distributed throughout central Broward and Palm Beach counties and a large part of St. Lucie County.

HOUSING AFFORDABILITY GAP: Affordability Gap for Renters

Regional Findings: Throughout much of the three-county MSA, an affordability gap exists for renting households. The average gap amount is generally less than $500 per month, although in 24 census tracts (including 10 each in Miami-Dade and Palm Beach counties), the gap amount exceeds $500.

County and Local Findings: Coastal and western urban boundary census tracts largely exhibit no affordability gap. For renting households, Indian River, Martin, and Monroe counties have the best affordability prospects.

COST BURDEN: Mortgage-holders Spending 30% or More of Income on Housing Costs

Regional Findings: Census tracts throughout the entire region show a high percentage of cost-burdened owner-occupying households, distributed evenly from west to east across the three counties of the MSA. Somewhat fewer cost burdened households are located in Indian River, St. Lucie, and Martin counties. Notably, Key West has the lowest percentage of burdened households of any major city in the region.

County and Local Findings: The counties with the largest percentage of census tracts containing cost-burdened homeowners are Broward and Miami-Dade. In both of them, the number of census tracts in which 30 percent or more of homeowners spend more than 30 percent of their income on housing approaches two out of five (39.9 percent in Broward and 38.9 percent in Miami-Dade). Local areas in each county, however, show similar patterns, including Vero Beach, Juno Beach, Wellington, Weston, North Bay Village, and Key Largo.

COST BURDEN: Renters Spending 30% or More of Income on Housing Costs

Regional Findings: In the majority of census tracts across the region, at least 40 percent of renting households spend more than 30 percent of their household income to cover rent payments. Throughout the three-county MSA, 56.5 percent of census tracts with renting households have

more than 60 percent of those households spending above the 30 percent threshold. Those census tracts with the lowest share of renters paying above the threshold are not concentrated in any geographic location, instead being rather randomly distributed across all seven counties.

County and Local Findings: Geographically, much of Miami-Dade and Monroe counties experience significant rental cost burdens (60 percent or more of renting households affected), with Broward and Palm Beach counties only somewhat less affected. Very few census tracts anywhere in the region contain renting households whose cost-burden proportion is below 20 percent.

AFFORDABLE HOUSING: Percent of Low-Income Housing Tax Credit Housing Units as a Share of Total Housing Units

Regional Findings: Across Southeast Florida, 161 census tracts contain LIHTC housing units, with representation in each county. The majority of tracts are located either in the middle of the MSA corridor or near the largest cities of the non-MSA counties.

County and Local Findings: Local areas with LIHTC housing units include Sebastian and Vero Beach, Indian River County; north of Port St. Lucie in St. Lucie County; Belle Glade and West Palm Beach in Palm Beach County; Pompano Beach in Broward County; North Miami, Opa-locka, and Homestead in Miami-Dade County; and Key West in Monroe County.

AFFORDABLE HOUSING: LIHTC Qualified Census Tract Status

Regional Findings: 258 Qualified Census Tracts (QCTs) are distributed throughout the region, with the large majority of them (244) are in the three-county MSA. The region's QCTs tend to be located either in the western, exurban half of the region or along the middle of the MSA corridor.

County and Local Findings: Local concentrations, featuring contiguous groups of QCTs, are located in and around Belle Glade, West Palm Beach, Pompano Beach, Lauderdale Lakes/Fort Lauderdale, and Miami/Hialeah.

ACCESS TO A SUPERMARKET: Proximity to a Supermarket by Census Tract

Regional Findings: Most census tracts in the region are reasonably close to a supermarket offering fresh and healthful foods. The ones that are not are distributed throughout six of the seven counties (Martin County excluded) and without any particular pattern. The geographic share of Monroe County not located reasonably close to a supermarket is larger than the other counties.

County and Local Findings: Palm Beach County has the largest number of LSA (limited supermarket access) census tracts, with 55 of the region's 169 qualifying tracts. Miami-Dade County is a close second, with 54, followed by Broward County with 43. Geographically, the largest areas without supermarket proximity are in the middle keys and the vicinity of Sugarloaf Key in Monroe County, Belle Glade and the rural wedge between the Jim Corbett Wildlife Management Area and the Loxahatchee Slough in Palm Beach County, and the vicinity south of Vero Beach between Indian River and St. Lucie counties.

TRANSPORTATION INDICATORS

Social equity is impacted by transportation and distance between home and work (or school, shopping, etc.). Commuting patterns can reveal interesting insights regarding access to jobs, while access to a vehicle can greatly determine the range of opportunities available to a household.

Selected Transportation Statistics (2006-2010 ACS 5-Year Estimates)

County	Total Number of Workers	Workers who Commute by Car or Carpool	Workers who Commute by Transit or Walk	Total Households	Households without Access to a Vehicle
Indian River	53,514	49,411	835	57,560	3,140
St. Lucie	107,073	100,323	1,285	103,103	4,599
Martin	58,555	52,877	1,165	59,203	2,706
Palm Beach	568,708	510,790	18,429	523,150	32,330
Broward	829,406	745,026	33,436	668,898	47,710
Miami-Dade	1,106,202	956,248	84,892	827,556	91,558
Monroe	37,837	28,191	2,115	29,791	2,399

COMMUTING PATTERN: Workers who commute by Car or Carpool

Regional Findings: By far the most common means to get to work across all seven counties is private automobile—78.4 percent of all workers get to work in this manner. In all but 75 census tracts, 70 percent or more of workers drive or carpool to work. In fact, in 48.4 percent of all tracts, the number of workers commuting by car is 90 percent or greater.

County and Local Findings: Only downtown Miami features a local concentration of census tracts in which less than 70 percent of commuters drive or carpool. This represents the only major city in the entire region with this characteristic. In the northern counties, the rate of commuting by private vehicle is completely widespread, with no census tracts in either Indian River or Martin counties (and only one in St. Lucie) in which fewer than 70 percent of workers commute by car.

COMMUTING PATTERN: Workers who walk or take Public Transit

Regional Findings: Alternate commute modes remain overshadowed by commute by car across the majority of the region. Only 119 census tracts feature 15 percent or more of workers who take an alternate commute. The majority of them (86 tracts) are in Miami-Dade County; there are none in Indian River, St. Lucie, or Martin counties). Conversely, there are 166 census tracts (12.5 percent of the region's total tracts) in which no workers commute by an alternate means. Palm Beach County has the largest number, with 67.

County and Local Findings: Some progress is being made in the Greater Miami area towards alternate commutes, where more than 15 percent of workers either walk or commute by transit. Additional areas where alternate commutes are making headway include Key West, downtown Fort Lauderdale, downtown West Palm Beach, and Belle Glade.

COMMUTING PATTERN: Mean Travel Time to Work

Regional Findings: Commuters in Southeast Florida spend an average of 25 minutes traveling to work. This is the common standard across the entire Southeast Florida region in all but 10.7 percent of census tracts, the average commute time at least 20 minutes.

County and Local Findings: The longest commutes are experienced by residents of communities in the westernmost side of the urban corridor and the south half of Miami-Dade County. Only six census tracts in Miami-Dade enjoy average commute times of less than 15 minutes; incidentally, all six have a commute time of zero minutes and are located either immediately downtown Miami or in the western exurbs.

ACCESS TO A VEHICLE: Households with No Access to a Vehicle

Regional Findings: The large majority of households in the region have access to a vehicle, but a small number of locations throughout the three-county MSA have census tracts where households without a vehicle exceed 15 percent (see below). Generally, in the western parts of the MSA and the majority of each of the other four counties, fewer than five percent of households do not have access to a vehicle.

County and Local Findings: Certain geographic areas have census tracts in which more than 15 percent of households do not have vehicle access and are therefore dependent on transit services, bicycle, or walking to get around. These areas include, from north to south, the Belle Glade area, downtown West Palm Beach, central Broward County, and the Greater Miami area.

RELATIONSHIPS BETWEEN INDICATORS

Many social equity indicators in this report reveal relationships with each other, sometimes in multiple ways. Broadly speaking, spatial patterns exist between indicators that represent hardship in some form (*e.g.*, low household income, unemployment, subsidized school lunches, etc.). Geographically, the region's coastal and MSA's westernmost census tracts share more in common with each other than they do with the census tracts in the middle of the MSA. Some of these relationships are examined below.

Demographic Indicators: A stark contrast exists between the areas where whites and African Americans are each most populous, in that they reflect the inverse of the other. Whites are most populous in the region's northern counties, Monroe County, the coast, and the western urban growth boundary. African Americans are most populous around Belle Glade, central Broward County, and northern Miami-Dade County. In the latter case, these also happen to be among the economically lowest performing areas in the region. Hispanics/Latinos, on the other hand, predominate in Miami-Dade County alone, where whites and African Americans are the minority.

Economic Indicators: Belle Glade, in Palm Beach County, and the wedge between SR 27/Okeechobee Road and I-95 in Miami-Dade County stand apart as areas that underperform on economic indicators. Conversely, the coastal parts of Martin County and north Palm Beach County, plus the western urban growth boundary zone in Broward County, generally outperform on the same indicators.

Education Indicators: Similar to what is seen in racial distribution (but by no means implying a direct correlation), there exists a spatial disparity between college educated and non-college educated residents in the region, with the former located primarily along the outer edges of the urbanized MSA and latter in the middle of the MSA and the western exurbs north of the MSA.

Neighborhood Indicators: There appears to be an inverse relationship between those areas in the region in which homes are more affordable to rent and less affordable to buy, based on the affordability gap analysis. Renters and owners alike face high cost burdens in the same areas along the coast north of Miami and throughout the three-county MSA, the locations of LIHTC housing projects and QCTs are revealed to match up closely.

Transportation Indicators: A strong relationship exists between areas where workers are likelier to take transit or walk to work and areas where higher percentages of households do not have access to a vehicle. (These areas include Belle Glade and north Miami-Dade County.) To be sure, the percentages in either indicator are relatively low, as the majority of the region's households have vehicles and drive to work. Another, lesser, relationship is seen between commuters who drive and the average travel time, in that many of the census tracts with the highest percentage of commuters who drive also experience the longest commutes.

SUMMARY BY COUNTY

Certain trends are observed across the entire region. For instance, most workers commute by car; there is no county that shows a significant deviation from this. The same applies to the incidence of cost-burdened households (owners and renters alike) and the fact that highly educated persons tend to live on the eastern or western urban fringes more than in the middle of the counties. For other factors, the counties show variability, as described below.

Indian River County: The region's northernmost county shares much in common with the other Treasure Coast counties to its south. The population is largely white and native in the English language. Relatively large numbers of seniors live in the county. Unemployment is higher outside of the urbanized east, with the dividing line being I-95. Few census tracts are qualified as low income for QCT designation purposes.

St. Lucie County: In demographic composition, St. Lucie has a stronger representation by African Americans and Hispanics in the Fort Pierce area. Otherwise, it is dominantly white and home to a large senior contingent. Similar to the other Treasure Coast counties, St. Lucie qualifies few census tracts for QCT status and its residents largely speak English, but unlike its neighbors to the north and south, this county's labor force is less college-educated.

Martin County: Martin County closely resembles Indian River and St. Lucie in overall demographics, English fluency, and presence of QCT tracts. Additionally, it ranks generally higher in average incomes and registers lower unemployment rates.

Palm Beach County: Palm Beach is the northernmost county of the Metropolitan Statistical Area (even though not all the county is included in the MSA) and is significantly larger than the Treasure Coast counties combined in census tract count and population. It is more heterogeneous in demographic composition, economic opportunity, and educational attainment than any of its northern neighbors, not least because its land area includes the chronically underperforming Belle Glade area in the west and the consistently strong-performing coast on either side of the MSA corridor. The county has among the highest median incomes but also a higher incidence of overall and family poverty, with a widespread need in the Belle Glade area for SNAP benefits and a low incidence of households with vehicle access.

Broward County: Much like Palm Beach County, Broward is a significantly more populated and urbanized than the Treasure Coast and it exhibits wide variability in indicator performance.

Demographically, Broward is the most evenly balanced county, with whites not overwhelmingly dominating (as in the northern counties and Monroe) and with the region's largest population of Asian residents and a large Hispanic contingent in the southwest quadrant. African Americans are largely concentrated in central Broward, an area with poor economic performance, in a parallel with Palm Beach County. A tendency observed here, as the rest of the MSA, is for better-educated persons to reside on either side of the MSA; either along the coast or the urban growth boundary.

Miami-Dade County: The region's largest county by population and census tract count, Miami-Dade bucks the trend demographically by being predominantly Hispanic/Latino, with whites making a small minority of the total population. The county is, however, comparable to the rest of the MSA in terms of the concentration of African Americans in its economically poorest census tracts and the tendency of the wealthier and better educated to live either in the west or along the ocean. Miami-Dade underperforms more intensely and widely on economic indicators, with greater need than in Broward or Palm Beach for SNAP benefits and higher rates of poverty.

Monroe County: Overall, Monroe County is a strong performer in many social equity indicators and performs similarly to the Treasure Coast counties, particularly in terms of demographic composition. Its residents have better than average incomes compared to the rest of the region and lower unemployment rates. Notably, Monroe County also shows the highest incidence of vacant housing units (most of which, presumably, are vacation or second homes).

4. OPPORTUNITY INDEX

The use of the word opportunity in this context represents the combined effect of individual social equity indicators on a person or household's ability to achieve their goals. Even though the performance of individual indicators is informative and essential to the study of categorical factors, indicator performance does not exist in a vacuum; the life events that transpire from one day to the next are a result of the influence of all indicators at play at all times. An opportunity index, therefore, provides an instant performance summary of the combined effect of a range of factors that naturally fit together.

The opportunity index in this report is calculated from an aggregation of 14 eligible social equity indicators and converted into a gradated scale that correlates the performance of aggregated indicators to opportunities (that is, opportunities that increase the chances of an individual to succeed, improve themselves, or achieve more). The index is mapped by census tract and gradations range from "very low" to "very high" based on an equal interval classification encompassing the full range of index values. Its purpose is to reveal which areas in Southeast Florida contain strong, weak, and average combinations of opportunity-generating structures and conditions.

The indicators listed below are eligible to be included in the index because research has shown them to have a reasonable and direct relationship to the availability of opportunities. For 11 of the 14 indicators, an increase indicates opportunities become less available (*e.g.,* poverty and unemployment). For these indicators, this inverse relationship was converted into a positive equivalent to build the opportunity index; see *Methodology* below. For the other three indicators, the original positive relationship was maintained. Justification for each indicator used in the opportunity index follows.

- *Percent of persons who do not speak English well*

- o The less capable a person is in communicating in English, the narrower the range of opportunities that person will be exposed to in the course of their life. The majority of Southeast Florida's Hispanic/Latino persons reside in Miami-Dade County, where a critical mass has developed for Spanish and Creole. However, other parts of the region have not yet achieved this level of multilingualism, which may limit non-English speakers from expanding opportunities outside of Miami-Dade.

- *Median household income*
  - o This is the first of three indicators that exhibits a positive relationship. Income has a direct impact on social equity. The higher a household's income, the greater ability they have to afford the home they live in and the better chances they have to obtain the goods and services necessary to expand life opportunities.

- *Per capita income*
  - o This is the second of three indicators that exhibits a positive relationship. The higher this figure is, the more wealth is contained within the area. On its own, it is not necessarily a strong indicator of overall opportunity since very high personal wealth among a few individuals will raise per capita income for all residents in an area. However, when examined with median income, poverty rate, and other economic indicators, it adds a useful dimension to the overall prosperity of an area.

- *Poverty rate of all persons*
  - o Poverty is strongly related to lack of regular, livable-wage employment. A lack of financial resources greatly hinders a person's (or household's) ability to engage in the activities that lead to social and economic opportunities. Poverty can also be self-reinforcing, in that the deeper one gets into poverty, the harder it becomes, over time, to escape it through traditional means (*e.g.,* employment).

- *Unemployment rate of civilian population in labor force*
  - o Employment is closely linked to income and opportunities to widen social and community networks. The longer a person remains unemployed, the harder it becomes for them to develop the skills that makes them employable in the future. Additionally, a local area with chronically high unemployment may be experiencing structural employment problems (such as an undereducated labor force) that may restrict normal opportunities for residents to earn a decent living, resulting in a perpetuation of unemployment and related factors, such as poverty.

- *Households receiving SNAP benefits*
  - o Formerly food stamps, the Supplemental Nutrition Assistance Program (SNAP) assists low-income people and families purchase the food they need for good health. This is a reliable indicator of economic hardship, as only income-eligible households may qualify for benefits.

- *Adult population without a high school diploma*
  - o It has become accepted that a high school diploma is a minimum condition for most low-wage jobs. Education, therefore, provides one of the most important means of generating life opportunities. Not having a high school diploma severely limits the number of jobs positions that one can apply for, which in return impacts one's ability of wealth creation.

- *Adult population with a bachelor's or advanced degree*
  - This is the third of the three indicators that demonstrates a positive relationship. The higher one's education level, the broader the range of employment and leadership opportunities. Higher education permits a person to qualify for better compensating employment, which can be the first step towards wealth creation. Higher educated persons also benefit from stronger networks composed of similar individuals with connections to a wider range of useful opportunities.

- *Affordability gap for owners*
- *Mortgage-holders spending 30% or more of income on housing costs*
  - Housing affordability ranks as one the greatest burdens of a low-income homeowner. The greater the share of income that must be paid to housing costs, the less income available that can be spent on other necessities or the goods and services that leverage or lead to life opportunities.

- *Affordability gap for renters*
- *Renters spending 30% or more of income on housing costs*
  - The same situation that applies to homeownership applies to renters as well, with the exception that the renter has no opportunity to build financial equity, which removes one means to wealth creation.

- *Mean travel time to work*
  - This indicator shows an indirect relationship between quality of life and commute time. The longer one's commute, the less time is available in the day for other activities relating to work, personal, or family obligations. Long commute times may also indicate an imbalance between places of work and places of residence, which can stem from poor land use planning and may have an impact on the future viability of regional transportation networks.

- *Households without access to a vehicle*
  - In Southeast Florida, where alternate means of mobility are deficient (*e.g.,* rail and bus transit), uncomfortable at certain times of the day (*i.e.,* walking), or risky (*i.e.*, cycling), travel by car is the common standard. Many destinations are not served by transit and are too far to reach by foot or bicycle. Lack of access to a vehicle greatly hinders a person's ability to make full use of the region around them in Southeast Florida. It shrinks the effective job market area, limits the places that can be conveniently reached, and hampers travel in an emergency. Because vehicle ownership is costly, lack of access can also indicate economic hardship.

The remaining social equity indicators were not used for one of three reasons:

- *The indicator does not necessarily characterize an expansion or limitation of opportunities.* Indicators in this group include population density, housing density, percentage of households with children, percentage of households with seniors, persons with high school diploma only, percent of housing units occupied by owner, percent of housing units that are vacant, percent of households that are single-parent, percentage of commuters who drive, percent of commuters who walk or take public transit, or any of the race indicators.

- *Too few census tracts for that indicator contained data and incorporating those indicators would have weakened the statistical rigor of the index.* Indicators in this group include percentage of

families in poverty with children, FCAT school rankings, percentage of students receiving subsidized school lunches, student minority rate, and percent of LIHTC housing units in the census tract.

- *Indicator data was nominal and could not be converted into a quantity*. The two indicators with this condition are census tracts that are listed as QCTs and census tracts with limited supermarket access.

Recent research supports the use of economic and housing indicators in developing a reliable understanding of social equity and life opportunities in a geographic area.[2] This study makes use of this emerging approach.

METHODOLOGY

Construction of the opportunity index was a multistep procedure that formulated two versions of opportunity index from the same set of indicators. Data for the region's 1,333 census tracts were combined and measured on the same scale for true regional evaluation.

Indicators were then adjusted to move in same direction to show a positive correlation; as the index number gets larger opportunities expand. No change was necessary for the three indicators already exhibiting a positive relationship. For the 11 indicators revealing an inverse relationship, adjustment was accomplished by subtracting 1 from the statistic to obtain the opposite condition for percent data, or by multiplying by -1 to reverse the direction for interval data.

After conversion, all data for each indicator was normalized. Z-scores were calculated for each indicator by subtracting the mean value of the entire data set for each variable from an individual raw score and dividing the difference by the standard deviation. Z-scores allow disparate sets of data to be measured on a common scale—a necessary condition to produce a single index from 14 different indicators.

The formula for producing a z-score from a raw score x is:

$$z = \frac{x - \mu}{\sigma}$$

where μ is the mean of the population (total data points) and σ is the standard deviation of the population.

The opportunity index was calculated in two iterations. In the first, the average of all z-scores for each of the 14 indicators was calculated for each census tract to derive the index. All 14 indicators are weighted equally in this iteration. In the second, an average z-score for each of the five indicator categories was calculated, whereupon the z-scores were averaged to produce the resultant index. All indicator categories are being weighted equally in this iteration, helping to compensate for any skewness caused by the predominance of indicators of a particular type. (For example, there are five economic indicators in the population but only two for education.)

The results for both iterations were mapped by census tract with gradations classified by five equal intervals on a scale of approximately -1 to +1. The quintile divisions are *very low* (-0.5 or less), *low* (-

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[2] Kirwan Institute for the Study of Race and Ethnicity (Ohio State University). (2008). *The geography of opportunity: A review of opportunity mapping research initiatives*. Columbus, OH: Reece, J and Gambhir, S.

0.4999 to -0.001), *moderate* (0 to 0.4999), *high* (0.5 to 0.9999), and *very high* (1 or higher). These divisions do not refer to any nationally recognized or agreed definition of social equity or life opportunity, insofar as such a thing exists, but rather represent the gamut of opportunity available within the region. That is to say, those census tracts with a *very high* opportunity index rating experience the best combination of life opportunities within Southeast Florida, which may or may not compare equally to very high ranked census tracts from another region in the U.S. studied under methodologically identical conditions.

FINDINGS

The category-equally-weighted map (Map A) shows the distribution of opportunity as calculated for all five indicator categories weighted evenly, whereas the indicator-equally-weighted map (Map B) shows the distribution as calculated for all 14 social indicators weighted evenly. Categorical equal weighting may be considered more valid than indicator equal weighting because it deemphasizes the ability for a group of related indicators to improperly skew the index in a particular direction. Categorical equal weighting implies that each of the five indicator categories (demographic, economic, education, neighborhood, and transportation) is equally important in the index. However, it also deemphasizes equality within each category; the single demographic indicator in the index (linguistic isolation), for instance, is treated as equivalent to the index's five economic indicators, which are averaged into a single score for the category. Hence the creation of an indicator-equally-weighted map that counters any skewness that may be caused by unequal categorical representation. As it happens, the two maps show similar results. In the discussion that follows, opportunity and social equity are used interchangeably.

Map A:

Regional Summary:

> From north to south, the region exhibits variable conditions of opportunity and social equity. The weakest areas for opportunity are generally located either in the rural or exurban western fringe or the greater Miami area. The strongest areas are generally located along the coast, along the urban growth boundary of the MSA, and in the less densely populated counties. Many of the areas exhibiting very low or very high scores correspond to the performance of individual indicators. For instance, many of the census tracts with high unemployment also score low on the opportunity index. (See *Local Findings* below for more on this.)

> Areas with moderate scores should not be overlooked. They represent what should be seen as the minimum performance standard for the region. These areas are at a point where their performance may either decline or improve, depending in part on choices made by their local governments and the strength of the local economy. A large share of Southeast Florida features the average opportunity index score; if these areas were to shift into positive territory, the region as a whole would dramatically improve in terms of future economic and social viability.

Local Findings:

> Monroe County scores the best performance overall for social equity; just two census tracts register below average. Miami-Dade County is the weakest county overall for opportunity, with a majority of its urbanized area exhibiting a below-average score. This includes much of greater Miami north of SR 27 and west of I-95. Broward and Palm Beach counties are both weighted towards moderate scores, with numerous census tracts above and below the mid-point and a large

distribution of moderate-scoring tracts throughout both counties. (An exception in Palm Beach County is the Lake Okeechobee rim, where scores are entirely below the mid-point.) Lastly, the three northern counties are generally stronger in opportunity, although not to the same extent as Monroe County; a small number of census tracts score below the mid-point.

More details are provided for communities by county:

Indian River County—Indian River is the smallest county by area and second smallest by population. The large majority of residents live east of I-95; to the west lie conservation areas and exurban lands served by just two roads. Within the eastern urbanized zone, only two census tracts exhibit low scores (503.02, 504.01). Both are in the vicinity of the county seat Vero Beach, with the former on the north side of the Vero Beach Municipal Airport and the latter in the municipality of Vero Beach South. The county's western census tract, 509.04, consistently displays weakness on social equity indicators and ranks very low in the opportunity index. However, at well over half the county's area and home to only approximately 7,100 persons, it is a decidedly rural region not directly comparable to the urban east.

On the coast, the county is home to one of the region's relatively few areas that score very high on opportunity—the town of Indian River Shores and the census-designated place (CDP) of Wabasso Beach. Both of these barrier islands have small populations and are within short reach of the county's two principal cities of Sebastian and Vero Beach. The county's other high performing places are a large residential area southwest of Vero Beach South and the barrier island that extends south from Indian River Shores into northern St. Lucie County.

Indian River County Summary	Number	Percent
Number of census tracts with a *very high* index score	1	3.4%
Number of census tracts with a *high* index score	10	34.5%
Number of census tracts with a *moderate* index score	15	51.7%
Number of census tracts with a *low* index score	2	6.9%
Number of census tracts with a *very low* index score	1	3.4%

St. Lucie County—Similar to Indian River County, St. Lucie's western side (which begins at I-95) is comprised mostly of a single census tract (3822). This tract, plus most of the urbanized corridor east of I-95, scores average on opportunity. Notable exceptions are found in the vicinity of the county's two principal cities, Fort Pierce and Port St. Lucie, with census tracts ranked below average. Downtown Fort Pierce, in particular (census tracts 3801, 3802, 3803, 3804), is very weak in social equity. On the other hand, of the two census tracts that score high on opportunity, census tract 3821.09 contains PGA Village and County Club, one of the region's premier golfing destinations. The other tract, 3812.04, covers a barrier island containing three state parks.

St. Lucie County Summary	Number	Percent
Number of census tracts with a *very high* index score	0	0.0%

Number of census tracts with a *high* index score	2	4.7%
Number of census tracts with a *moderate* index score	29	67.4%
Number of census tracts with a *low* index score	8	18.6%
Number of census tracts with a *very low* index score	4	9.3%

Martin County—Approximately a third of the census tracts east of I-95, where most of the county's residents live, scores high on opportunity. These tracts encompass Martin County's entire coast and include the towns of Port Salerno and Hobe Sound and the residential districts around Stuart, the only incorporated municipality in Martin County and the county seat. Stuart's census tracts score moderately (except census tracts 8 and 12), as does the rest of the county east of census tracts 18.01 and 18.02. These latter tracts, which lie between Lake Okeechobee and the urbanized east, are mostly agricultural, low density (between them, the two tracts have only approximately 9,800 residents), and score low in opportunity. Across the three northern counties, then, a pattern of low social equity is found in the western, non-urbanized zone.

Martin County Summary	Number	Percent
Number of census tracts with a *very high* index score	0	0.0%
Number of census tracts with a *high* index score	13	38.2%
Number of census tracts with a *moderate* index score	17	50.0%
Number of census tracts with a *low* index score	2	5.9%
Number of census tracts with a *very low* index score	2	5.9%

Palm Beach County—This northernmost county of the MSA contains the largest extent of census tracts with high opportunity scores. However, it also contains an underperforming sub-region around Lake Okeechobee that consistently rates poorly on social equity indicators. The county seat, West Palm Beach, is highly mixed in terms of opportunity, with representation from all categories from very low to high. The immediately adjacent city, Palm Beach, scores consistently very high.

The west/east, rural/urban divide seen in the counties to the north is carried into Palm Beach County to a limited extent. The 30-mile-wide area between Lake Okeechobee and Palm Beach Gardens, Wellington, and Royal Palm Beach is relatively depopulated. East of the aforementioned municipalities, the urbanized MSA extends south contiguously to Florida City in Miami-Dade County. The majority of census tracts on the west side of the divide are scored moderately for opportunity, until the Belle Glade area next to Lake Okeechobee, which rates low and very low. Two large conservation areas are located here, on the outside of the MSA, which reduces population density.

Strong performing areas in the MSA include most of the area from the city of Palm Beach Gardens north to the county line. An exception is census tract 2.02, which is found in downtown Jupiter. Additionally, a majority of the area on the east edge of the Loxahatchee National Wildlife Refuge rates at least moderately on opportunity, with

many residential, unincorporated lands to the west of Boynton Beach, Delray Beach, and Boca Raton scoring high. In fact, in this southern part of the county, there are only three isolated census tracts that rate very low: census tract 56.01 in Lake Worth, census tract 68.02 in Delray Beach, and census tract 71 in Boca Raton. The former two tracts are located in the downtowns of the respective cities.

Palm Beach County Summary	Number	Percent
Number of census tracts with a *very high* index score	11	3.3%
Number of census tracts with a *high* index score	113	34.1%
Number of census tracts with a *moderate* index score	116	35.0%
Number of census tracts with a *low* index score	61	18.4%
Number of census tracts with a *very low* index score	30	9.1%

Broward County—The strongest performing communities include census tracts in Parkland, Coral Springs, Lighthouse Point, Weston, Davie, Pembroke Pines, Plantation, and the former CDP of Estates of Fort Lauderdale (now divided between Hollywood and Dania Beach). These municipalities share a common trait in that they are all predominantly residential and have higher household incomes. Conversely, the lowest performing census tracts in the county are concentrated in a handful of areas exhibiting low economic performance. These include central Lauderdale Lakes, western Hallandale and Dania Beach, central Pompano Beach, and northwest Fort Lauderdale.

Much of Pompano Beach scores below average in opportunity, the exception being the residential southeast part of the city adjacent to Sea Ranch Lakes. A large share of Tamarac and Lauderhill are similarly positioned, as is the portion of Fort Lauderdale north of Broward Boulevard and west of the FEC railroad. Further south, almost all eastern Miramar and Pembroke Pines census tracts score below average, along with West Park and Pembroke Park.

Moderate performing census tracts are located across the county, in cities with both high scoring and low scoring tracts. All of western Miramar, southwest Pembroke Pines, and western Weston rate as moderate in opportunity. The majority of Tamarac and Coconut Creek and all of southern Coral Springs rate a moderate score. In fact, the entirety of the county's coastal tracts ranks just moderately in opportunity. (The one census tract that scores high, 901.02, is mostly composed of the West Lake Park recreational area.)

In general, the newer, residential areas in Broward County score well on opportunity, while the older, central cities fare more poorly.

Broward County Summary	Number	Percent
Number of census tracts with a *very high* index score	2	0.1%
Number of census tracts with a *high* index score	66	18.3%
Number of census tracts with a *moderate* index score	168	46.7%

Number of census tracts with a *low* index score	101	28.0%
Number of census tracts with a *very low* index score	23	6.3%

Miami-Dade County—The region's largest county by population and census tract count is also the region's weakest overall in terms of social equity. Despite outperforming spots in Coral Gables, Pinecrest, North Bay Village, and Key Biscayne, the majority of urban Miami-Dade performs moderately at best. In Miami, the county's largest city, virtually all parts of the city north of U.S. 1 and west of I-95 score very low in opportunity. This low-performing district extends to the northwest along SR 27 to include five census-designated places (CDPs), the cities of Hialeah, Hialeah Gardens, and Opa-locka, the town of Medley, and the village of Miami Shores.

Miami-Dade is mostly urbanized from the urban growth boundary alongside the Everglades east to the Atlantic, and much of western part of this urban zone is occupied by unincorporated CDPs with, at best, moderately performing census tracts. Extending from Miami in a westerly direction along SR 836 (Dolphin Expressway), another large, underperforming area comprises most CDPs to Kendall and The Hammocks. This area is somewhat stronger than the district described prior (with a low instead of a very low score), but it extends to the western urban boundary of the county and encircles Miami International Airport and Doral. The city of Doral, incidentally, is the strongest performing city in this sub-region, with a moderate score. It also stands apart in the sub-region as being the only predominantly white community.

Directly west of Pinecrest are a series of CDPs with moderate scores in social equity. These include residential districts built within the last three decades such as The Hammocks, The Crossings, Kendall, Richmond Heights, and Country Walk. This narrow corridor of CDPs lies between the low-performing CDPs to the north and another, larger sub-region of underperforming CDPs and municipalities extending all the way south to the waters of Florida Bay. This includes the four mainland municipalities south of Pinecrest (Palmetto Bay, Cutler Bay, Homestead, and Florida City) and nine CDPs. It also includes the western Miami-Dade agricultural lands (census tracts 103, 104, and 102.01) and the Everglades conservation lands in census tracts 115, 114.04, 114.01, and 107.04.

Along the northern edge of the county, the opportunity index varies. The unincorporated lands west of the CDPs of Palm Springs North and Country Club score moderately in opportunity, while the aforementioned CDPs and the city of Miami Gardens score low. The CDP of Ives Estates (census tracts 97.03 and 97.04) score moderately, while the town of Aventura to the east exhibits a mix of moderate and high performing tracts. Lastly, to Aventura's east, the municipalities of Golden Beach and Sunny Isles Beach score low.

Miami-Dade County Summary	Number	Percent
Number of census tracts with a *very high* index score	2	0.0%
Number of census tracts with a *high* index score	41	8.1%
Number of census tracts with a *moderate* index score	86	16.9%

Number of census tracts with a *low* index score	171	33.7%
Number of census tracts with a *very low* index score	208	40.9%

Monroe County—Geographically the strongest performer of any of the region's seven counties, Monroe scores at least moderately in all but two of its census tracts. The two outliers, Census Tracts 9724 and 9726, are located in downtown Key West, carrying along a trend seen in the northern counties in which the major municipality shows the most weakness. Key West, Islamorada, and Key Largo score moderately on opportunity, while Marathon scores well. One census tract, 9702, scores very high. This is the area containing the CDP of North Key Largo, an area that ranks consistently high in individual social equity indicators.

Monroe County Summary	Number	Percent
Number of census tracts with a *very high* index score	1	3.6%
Number of census tracts with a *high* index score	8	28.6%
Number of census tracts with a *moderate* index score	17	60.7%
Number of census tracts with a *low* index score	2	7.1%
Number of census tracts with a *very low* index score	0	0.0%

Map B:

Regional Summary:

Overall, the distribution of opportunity throughout the region derived from equally weighted indicators is closely comparable to the distribution derived from equally weighted indicator categories. In some areas, opportunity expands, while in others it decreases. All major areas where opportunity ranks as very low or very high in Map A remain so in Map B, as does the general extent of moderate-performing areas.

Local Findings:

Monroe County continues to score highest for overall performance, although two census tracts now perform below average (see *Local Findings*). Miami-Dade remains the most socially unequal county, although the severity is somewhat lessened in some of the census tracts north of Miami. All counties from Broward north preserve the spatial distribution of opportunity, with only minor change between the two variants of the opportunity index.

More details are provided by way of comparison between Maps A and B:

Indian River, St. Lucie, and Martin counties—These three northern counties, which form unto themselves a district distinct from the MSA to its south and shares commonalities with Monroe County, exhibit the same trend as from Map A: higher performing census tracts along the coast and in residential areas within unincorporated hinterlands, and low performing tracts on the western fringe. The weakest municipality in

this sub-region remains Fort Pierce, where in fact more local census tracts score low on opportunity when the index is mapped with equally weighted indicators.

South Florida Metropolitan Statistical Area—Between the two variants of the opportunity index, there are far more similarities than differences in the MSA. In Palm Beach County, a larger number of census tracts along the northern county line shift from a moderate score to a high score when the index is mapped by equally weighted indicators. Similarly, more census tracts in the western half of Pembroke Pines shift into positive territory. In Miami-Dade County, the south half of Doral (census tract 90.10) moves from moderate to high. The rest of the MSA region, mapped by equal-weight indicators, remains approximately identical.

Monroe County—In this county, the greatest changes between the two opportunity index variants are seen. South of Marathon, the county loses performance, moving generally from high performance to a moderate score. Big Pine Key (census tract 9715.02) shifts from a moderate score to a low score and Key West becomes a low performer. North of Marathon, the middle and upper keys maintain their performance levels.

Summary of Comparisons between Map A and Map B

Geography	Comparison	Level of Difference
Indian River County	Census tracts east of I-95 and west of Vero Beach, in a relatively unpopulated part of the county, improve one level in performance when indicators are indexed by equally weighted categories.	Moderate
St. Lucie County	The area west of Fort Pierce, adjacent to I-95, performs more poorly (by one level) in the opportunity index equally weighted by indicators. Only two census tracts are affected: 3807 and 3809.02.	Minor
Martin County	The westernmost census tract (18.02) improves in performance by one level in the opportunity index equally weighted by indicators. Two census tracts near Stuart (3 and 6.10) decline in performance to moderate.	Low
Palm Beach County	A small number of census tracts in the vicinity of Belle Glade, the Loxahatchee Slough, and North Palm Beach decline in performance by one level in the index equally weighted by indicators.	Low
Broward County	In the index equally weighted by indicators, performance declines by one level in census tracts near central Pompano Beach and northwest Fort Lauderdale. Conversely, performance improves in the same index in Southwest Ranches and western Pembroke Pines, from moderate to high.	Low

Miami-Dade County	Performance remains virtually unchanged from one index to the other, although the south half of Doral (affecting five census tracts) improves from moderate to high.	Low
Monroe County	The lower keys, from Big Pine Key to Key West, decline in performance in the index equally weighted by indicators. Approximately half a dozen census tracts are affected.	Moderate

5. OVERALL FINDINGS

The social equity analysis and opportunity index reveal a number of significant patterns in the Southeast Florida region overall and in each of the seven counties. The use of the census tract as the unit of study permits an assessment of conditions that more closely hews to the true nature of geographies of opportunity, for which administrative divisions such as municipalities are of increasingly lesser importance, even notwithstanding the fact that there are certain findings that respect the location and extent of the region's largest cities. From the analysis, the following seven findings stand out:

No. 1: The region demonstrates a distinct geographic schism between the Miami-Fort Lauderdale-Pompano Beach MSA and all areas around it. The MSA comprises the counties of Palm Beach, Broward, and Miami and contains 5.56 million of the 6.1 million persons residing in Southeast Florida. Outside of this MSA are the four remaining counties, each with much smaller populations and lower comparative extents of urban density. This has the effect of making the region a union of two distinct geographies, particularly in light of the stronger social equity performance, in general, of the areas not within this MSA.

No. 2: There exists a divide between the economic performance of whites and non-whites. In economic indicators, employment, Southeast Florida's white residents are generally in a stronger average position, leading to higher opportunity index performance in those census tracts where Caucasians make up the largest share of the population.

No. 3: Geographic distribution of the population by race observes particular patterns. For instance, Hispanics dominate in west and south Miami-Dade County, Caucasians dominate in the Treasure Coast and Palm Beach and Monroe counties, and African Americans are dominant near Fort Pierce, Belle Glade, West Palm Beach, central Broward County, and north Miami-Dade County. A strong dichotomy exists in the region, whereby those areas in which whites are the most dominant are also the areas where African Americans are the least dominant, and vice versa. This incidence is less evident regarding the distribution of Hispanics and whites outside of Miami-Dade County.

No. 4: Certain conditions are experienced across the region relatively evenly. The region overall experiences certain conditions with relative consistency, whereby areas of notable geographic disadvantage are lower than usual. One example is access to high performing public schools, which are found throughout every county except along the coast where generally few schools are located. From north to south, the region is also highly dependent on automobile travel to work and experiences a similar average commute time. Additionally, housing is a cost burden for renters across the majority of the region.

No. 5: The strongest performing areas of the region tend to be located in or near a relatively small number of towns and cities along the coast or the urban growth boundary of the South Florida MSA. These include, from north to south, coastal Indian River, Martin, and Palm Beach counties, the census tracts alongside the Loxahatchee National Wildlife Refuge in Palm Beach County, Parkland, western Broward County, Aventura, Coral Gables, Pinecrest, and North Key Largo. Geographically, the extent of high performing areas is outpaced by that of the moderate and low performing areas, even when excluding the region's westernmost census tracts, which cover a large sector of the region and are mostly unpopulated.

No. 6: Conversely, the weakest performing areas of the region tend to be concentrated in Miami-Dade County, west Palm Beach County, and the exurban western end of the Treasure Coast. These areas are characterized by the dominant presence of non-whites, a lower average educational attainment, lower incomes, and greater unemployment. Many of the census tracts in these areas are large in size but small in population; within the urbanized MSAs, the largest weak-performing extent is found in central Miami-Dade County.

No. 7: A significant part of the region experiences moderate performance, which should be tracked carefully. These areas deserve additional attention because they can either improve into better performing areas or decline. Most of the land area of the Treasure Coast counties (apart from the coastal census tracts), the middle region of Palm Beach County between Lake Okeechobee and the MSA, and most of Monroe County perform moderately on the opportunity index. Throughout the Miami-Fort Lauderdale-Pompano Beach MSA, the distribution of moderate-performing census tracts is mixed, with such tracts equally likely to be found next to higher and lower performing tracts. (This is especially the case in central Palm Beach County, western and coastal Broward County, and the CDPs adjacent to Pinecrest.) What makes moderate performing census tracts significant is their susceptibility to becoming a low performing tract. Small improvements or declines in social equity indicators could spell the difference between weakening into a low performing area or strengthening into a high performer.