HOW FAIR IS FLORIDA?
Recession, Recovery, Equity and Opportunity in Florida

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**About Build a Fair Florida**

Through the American Recovery and Reinvestment Act an unprecedented volume of resources are flowing into the economy. In light of the fact that communities of color are being hit the hardest by the recession, and have been in recession conditions for decades, it is crucial that the resources allotted by the Recovery Act not miss these communities. It is only through targeting investment in these communities, and fulfilling their potential for revitalization, that a robust, sustainable economy is possible in Florida. Without such, Florida will continue to rank at the bottom on indicators of social health such as education, health and healthcare coverage, income inequality, and criminal justice.

In response, Miami Workers Center is partnering with the Kirwan Institute for the Study of Race and Ethnicity at Ohio State University and the Research Institute for Social and Economic Policy (RISEP) at Florida International University, to analyze the impact of economic recovery dollars on marginalized communities throughout Florida. The two year study, advocacy, and organizing campaign will include quantitative tracking of stimulus dollars in four Florida metropolitan areas through a lens of racial equity, and a qualitative look at affected communities’ experiences with stimulus spending. The study will be used to create policy recommendations on how federal and state spending can lead to a long-term recovery based on the principles of racial and economic equity.

This report is the first in a series of research reports that begun with the release on September 22, 2009 of a white paper addressing the need to track stimulus spending through a race lens in order to ensure equity. This report looks at the intersection of race and access to opportunity in Florida, and gives an early look at how stimulus spending is impacting Black and Latino urban communities in four Florida metropolitan areas. Subsequent reports will be released quarterly and will examine specific areas of stimulus spending such as jobs, housing, health and education and their impact on Black and Latino communities in more detail. Each report will be released at town hall meetings convened by grassroots organizations and churches in Miami, Orlando, Tampa, and Jacksonville. These town halls will provide an opportunity for public engagement with the issue of stimulus spending and for articulating demands for more equitable investment in communities of color.
How Fair is Florida? Recession, Recovery, Equity and the State of Opportunity

Executive Summary

The following report looks closely at hard hit populations and communities in four major metropolitan areas of Florida, identifying the barriers to opportunity facing these communities prior to the economic crisis in order to better understand the direct impact from the economic crisis and the substantial federal and state responses to foster recovery. The report looks at the “opportunity divide” in Florida both prior to the crisis and afterward, and analyzes currently available data on contracts, grants and proposed projects intended to stimulate Florida’s economic recovery. Our analysis focuses on ARRA, with an examination of proposed projects and existing expended funds in Florida.

Key Findings

1. Across the four Florida metropolitan regions we have focused on – Miami-Dade, Orlando, Tampa, and Jacksonville, 7 out of 10 African Americans and half of all Latinos live in areas with low access to opportunity, while only 3 out of 10 non-Hispanic Whites live in such areas.

2. Low-opportunity areas have been hardest hit by the recession. For example unemployment in Miami Gardens jumped from 8-9% before the recession to 16% this August.

3. In the metro areas of Miami, Tampa, Orlando, and Jacksonville, areas with high or very high access to opportunity experienced a 7.7% increase in jobs during the economic growth between 2001 and 2006, while areas with low or very low access to opportunity saw only a 1.6% increase in jobs.

4. From 2004 to 2006 nearly half of all loans in very low opportunity areas were high cost loans, compared with just over 20% of loans in very high opportunity areas.

5. Foreclosures represent a massive loss of wealth for the Black community, especially in an area such as Miami Gardens that had a 73% homeownership rate in 2007.

6. Out of all federal contracts awarded to Florida based companies only 1.9% went to Black-owned firms, only 6% to Hispanic owned firms, and 1.6% to women owned firms.

7. No federal or state tracking of jobs data by race and ethnicity means that it is difficult to determine whether the impact of stimulus spending is being felt where it is needed most.
How Fair is Florida? Recession, Recovery, Equity and the State of Opportunity

Introduction

The State of Florida, its vibrant metropolitan regions, and its communities and residents have faced a tremendous crisis in the past year. The subprime lending, credit and housing crises hit Florida’s communities and the state’s economy hard, destabilizing housing markets, devastating neighborhoods, and spreading an economic malaise across the state. Although the economic crisis has impacted the entire nation, Florida has been one of hardest-hit states. The state had the second highest rate of foreclosure filings in the nation in 2008 (after Nevada), with one in 22 homes receiving a foreclosure notice. The state recorded more than a half million foreclosure filings in 2008 and three of Florida’s metropolitan areas (Ft. Lauderdale, Miami and Orlando) were ranked in the top ten for foreclosure rates among the nation’s metropolitan areas.

The ripple effect of the housing crisis and national recession on Florida’s job market was severe. In the fall of 2008, the state shed nearly 60,000 jobs in a month, leading the nation in job losses in November of 2008. By December 2008, the state’s projected budget deficit swelled to more than $2 billion, threatening the ability of the state to provide basic services to its residents and communities. In the past year, the state has lost more than 400,000 jobs and has experienced its first estimated population loss since the Second World War.

Florida has been hit so hard in part because the state’s economy has been based on low-wage service sector jobs which leave workers vulnerable in times of economic downturn, and on real-estate speculation which creates unstable cycles of boom and bust. The period from 2004 to 2007 represented a bubble in the economy that was unsustainable, and when the housing market crashed it took with it all the jobs that had been created during the boom period. During 2008 alone, Florida lost 255,000 jobs, or 3.2% of employment, compared with the U.S. which lost 0.4% of employment. Total employment in 2008 was below the number of jobs that existed in the state in 2005. One of the factors which contributed to the housing market crash was the lax regulation of mortgages in the state, which allowed hundreds of mortgage brokers with criminal convictions, including mortgage fraud, to continue selling loans.

In response to the widespread crisis facing the nation, the President and Congress enacted the American Recovery Reinvestment Act of 2009 (ARRA), a $787 billion dollar bill intended to create jobs and stimulate the economy. ARRA was just one of several major federal initiatives and programs

implemented in the past year to counter the housing and credit crisis and foster economic recovery.\textsuperscript{8} In total, these new federal initiatives amounted to trillions of dollars in public funds, an unprecedented public intervention to counter the economic crisis.

Across the nation but especially in Florida, Black and Latino workers are often concentrated in low-wage service sector jobs, and were therefore the most vulnerable to economic downturns. Predatory lending by unscrupulous brokers resulted in high percentages of subprime loans in Black and Latino neighborhoods, and with the combination of job loss and mortgage foreclosure, people of color have been disproportionately impacted by the economic crisis. Just as Florida was impacted more by the economic crisis than other parts of the nation, many of Florida’s vulnerable populations and communities have shouldered the greatest impact from the housing and economic crisis. The economic crisis has fallen unevenly across race, ethnicity, gender and geography. Despite the uneven impact of the crisis, both national and state level data suggest that many of these hard hit communities are being left behind in the economic recovery efforts (To learn more about the impact of the foreclosure crisis in the Miami Gardens community, please see the map on the following page).

The following report looks closely at hard-hit populations and communities in four major metropolitan areas of Florida, identifying the barriers to opportunity facing these communities prior to the economic crisis, in order to better understand the direct impact from the economic crisis and the substantial federal and state responses to foster recovery. The report looks at the “opportunity divide” in Florida, both prior to the crisis and afterward, and analyzes currently available data on contracts and proposed projects intended to stimulate Florida’s economic recovery. Our analysis focuses on ARRA, with an examination of proposed projects and currently expended funds in Florida.

\textit{The Opportunity Divide in Florida}

When viewed through the lens of race, ethnicity, gender, socioeconomic status, and geography it is apparent that an opportunity divide exists for many groups and communities across Florida. These marginalized communities face inequities and barriers to opportunity in various domains such as education, employment, health, and neighborhood conditions. This opportunity divide suppresses the life outcomes and potential for many of Florida’s marginalized people. This not only impacts marginalized individuals, neighborhoods and communities, but suppresses the social and economic vitality of entire metropolitan regions and the State.

Race and ethnicity is a critical lens to viewing marginalization and isolation in the State of Florida. Black and Latino communities have been the “canary in the coal mine,” foreshadowing the depth of the impending economic crisis and exposing where the economy is most unsound.\textsuperscript{9} Racial disparities abound across various indicators. The following indicators provide a vivid illustration of the multiple barriers to opportunity and disparities facing racial and ethnic populations in Florida.

\textsuperscript{8} For more information: http://fairrecovery.org/ARRA.html
\textsuperscript{9} Guinier, Lani and Gerald Torres; The Miner’s Canary. Harvard Press. 2002
Poverty & Employment:

- Between 2005 and 2007, nearly 1 in 4 Blacks lived in poverty in the State of Florida, compared to 1 in 10 Whites. During the same time period, unemployment rates for Black Floridians were double the rates experienced in the White community\textsuperscript{10}.

- In the metro areas of Miami, Tampa, Orlando, and Jacksonville, areas with high or very high access to opportunity experienced a 7.7% increase in jobs during the economic growth between 2001 and 2006, while areas with low or very low access to opportunity saw only a 1.6% increase in jobs\textsuperscript{11}.

Children’s Welfare:

- For overall child well being, the Annie E. Casey Foundation’s Kids Count initiative ranked Florida 36\textsuperscript{th} (with 1 being the best state level conditions for children and 50 being the worst). Nearly 1 out of 3 Black children and 1 in 5 Latino children were living in poverty in 2007 in the State of Florida\textsuperscript{12}.

Education:

- In 2008, approximately 3 in 4 White students passed Reading (71%) and Math (76%) proficiency exams; for Black students, less than half would pass the exams. Graduation rates in 2008 were 79% for White students, compared with 64% for Latino students and 55% for Black students\textsuperscript{13}. The Urban Institute’s “Cumulative Promotion Index,” which measures the ability of schools to graduate students in four years, found graduation gaps to be even greater. The CPI for Florida in 2004 showed 67% of White students graduated in four years, compared to 59% of Latino and 47% of Black students\textsuperscript{14}.

- These early education indicators are tightly connected to the education challenges facing adults. While 26% of adult Whites in Florida and 45% of Asians have earned Bachelor’s degrees, only 20% of Latinos and 15% of Blacks have achieved a Bachelor’s degree\textsuperscript{15}.

Health:

- In 2006, overall death rates for Black Floridians were 30% higher than rates found in the White community. Infant mortality rates were double the rates for Whites, Latinos and Asians.\textsuperscript{16}

\textsuperscript{10} American Community Survey; U.S. Census Bureau
\textsuperscript{11} US Census County Business Patterns, Kirwan Institute Opportunity Mapping
\textsuperscript{13} School Data Direct http://www.schooldatadirect.org/app/data/q/stid=10/llid=111/stllid=143/locid=10/catid=1007/secid=4414/compid=854/site=pes
\textsuperscript{14} School Data Direct http://www.schooldatadirect.org/app/data/q/stid=10/llid=111/stllid=143/locid=10/catid=1013/secid=4599/compid=854/site=pes
\textsuperscript{15} American Community Survey; U.S. Census Bureau
\textsuperscript{16} Kaiser State Health Facts Database: http://www.statehealthfacts.org/profileglance.jsp?rgn=11
- Only 61% of Black women and 66% of Latino women in Florida received prenatal care in 2006. Nationally, out of all 50 states, Florida had the 10th lowest rate of Black women receiving prenatal care in the nation (and the 8th lowest rate of White women receiving prenatal care, 76%).

Housing:

- Many households in Florida face significant housing cost burden (paying more than 30% of their income on housing). Statewide, 51% of renters and 35% of homeowners faced housing cost burdens between 2005 and 2007. These conditions were more severe in Black and Latino communities, with nearly 60% of Black and Latino renters and approximately half of Black and Latino homeowners being cost burdened.

**Miami’s Urban Core – Overtown, Allapattah, Wynwood, Liberty City**

Although most of Miami-Dade County’s neighborhoods remain heavily segregated, there are a few areas where races, cultures and nationalities meet, and one of those is the City of Miami’s urban core. The core stretches from the historic Black neighborhood of Overtown in downtown Miami, one of the founding neighborhoods of the City, north to Liberty City, site of the first suburban housing developments built for African Americans in the 1940s. It crosses Wynwood, a quiet working class Latino neighborhood of single family homes settled by a large concentration of Puerto Ricans in the 1970s and 80s, and Allapattah (“alligator” in the native Miccosukee language), which is sandwiched between Overtown and the heavily Cuban City of Hialeah, and where Latinos and African Americans increasingly mix.

For Wynwood resident Andrés González, who is originally from Costa Rica and has lived in Wynwood since 2003, the mix of cultures contributes to the neighborhood environment. “The neighborhood is calm, peaceful. People are respectful and hard-working, and greet each other on the street. People cooperate, and with the mix of cultures, people learn from each other.”

In addition to the social benefits the cultural mix supports a thriving small business sector of restaurants, grocery stores, and clothes retailers that cater to Dominican, Puerto Rican, African American and Central American tastes. The area also contains what is left of Miami’s industrial areas including shipping yards and warehouses. But the area is under increasing pressure of gentrification from art galleries that have moved into the warehouse district and from the large commercial development “Midtown” which opened in 2006 and consists of big box retailers and high-end condominiums. The development has caused rents to increase, particularly in Wynwood where many residents are long term renters, and with the economic collapse and job loss, many people have been forced to leave the area. Many of González’s former coworkers in construction have left the area – for Georgia, New York, or North Carolina. “Many vacant houses in the neighborhood,” he says. “So many people have left. What we need are jobs.”

**Table 1. Miami Urban Core Overview**

<table>
<thead>
<tr>
<th>Community</th>
<th>Poverty Rate</th>
<th>Unemployment Rate</th>
<th>Subprime Rate</th>
<th>Foreclosure Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Miami Urban Core</td>
<td>42.9%</td>
<td>19.0%</td>
<td>61.1%</td>
<td>13.1%</td>
</tr>
</tbody>
</table>

Table Data Source: HUD User, US Census 2000
Job Change (2001 - 2006)
Miami’s Urban Core, City of Miami, Florida

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency
**Opportunity Matters: Neighborhoods, Opportunity and Equality**

The Kirwan Institute has been demonstrating in communities across the country that these racialized disparities are intertwined and spatial. In any given metro region, a handful of neighborhoods carry the related burdens of concentrated poverty, poor health, and unsatisfactory educational outcomes. These neighborhoods are usually racially and socio-economically isolated from the resources and services that we all need to succeed – high performing schools, primary care physicians, and sustainable employment. Racial segregation used to be legally sanctioned and enforced through redlining, housing discrimination, employment discrimination and the like. Today, such practices are illegal – but the footprint of history remains. Residential segregation has declined in recent decades, but it still remains very high, while school segregation is actually increasing in many metropolitan areas. Despite its diversity, Miami is one of the most segregated cities in the nation (measured by Black-White residential integration\(^{18}\)). This legacy of racial segregation can limit every resident’s choices.

One of the best ways to understand the differences in access to opportunity is to analyze opportunity spatially. Multiple indicators of economic conditions, mobility, housing and neighborhoods, and education were utilized to map opportunity across the four largest metropolitan regions in Florida (Miami, Tampa, Orlando, and Jacksonville).\(^19\) The “landscape” of opportunity is therefore represented using colors from light to dark, with the lightest colors representing areas of lower opportunity for residents, and darker colors representing areas of higher opportunity. The Composite Opportunity Maps illustrate the opportunity index or ranking score for neighborhoods across Florida’s four largest metropolitan areas.

These initial opportunity maps give us a base, or analysis of “starting conditions” over which we can overlay demographic data, such as race and ethnicity, and housing data, such as foreclosures. Overlaying these features upon the opportunity maps is a powerful way to recognize the vulnerability of communities of color to both widespread structural disinvestment and exacerbating events, such as job loss and foreclosure. As indicated by the Race Overlay Maps, the communities that have the largest amount of non-White residents are more likely to be concentrated in opportunity-deprived areas, and these areas have suffered most from the foreclosure crisis.

African Americans and Latinos are more likely than any other race to be living in neighborhoods of ‘low’ or ‘very low’ opportunity. For example, the data shows that for these four regions, 7 out of 10 African Americans and half of all Latinos live in areas with low access to opportunity, while only 3 out of 10 non-Hispanic Whites live in such areas.\(^20\) These figures reveal how racially segregated the access to opportunity is in Florida’s major metropolitan regions. Figure 1 represents these trends for each of the regions.

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\(^{18}\) U.S. Census: Residential Segregation for Blacks or African Americans in Large Metropolitan Areas: 1980, 1990, and 2000

\(^{19}\) Please review Appendix B for a full description of methods and data sources for calculating the opportunity index for Florida’s neighborhoods.

\(^{20}\) Based on US Census 2000 data and the opportunity model developed by the Kirwan Institute.
Low opportunity communities are often isolated from services such as access to good credit and lending. Viewing the spatial distribution of subprime loans and foreclosures helps to illuminate this phenomenon. While this is a common trend among regions, it is especially clear in these Florida regions that high-cost HMDA loans have been most densely concentrated within the areas that have the least amount of access to opportunity within the region. Figures 2 and 3 represent the relationship between housing and access to credit and lending opportunities. In each metropolitan region in the study, the lower the level of opportunity in a given neighborhood, the greater the percentage of high-cost loans. For example in Jacksonville’s low opportunity areas, nearly half of loans made from 2004 through 2006 were high-cost loans, compared with less than 20% in high opportunity areas. The same pattern appears for mortgages, where over 10% of homes in very low opportunity census tracts were in foreclosure across the four metropolitan regions in June 2008, compared with a rate of just over 6% in very high opportunity areas. The following charts illustrate these trends of lending and foreclosure in relation to access to opportunity.

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21 Based on local level foreclosure data from HUD User: 
http://www.huduser.org/datasets/nsp_foreclosure_data.html
Figure 2. Percentage of Subprime Loans per Opportunity Area by Region

Figure 3. Percentage of Mortgage Foreclosures per Opportunity Area by Region

Chart Data Sources: HUD User Local Foreclosure Data, Kirwan Institute Opportunity Mapping
The opportunity maps found in the Appendix (maps 1-1D) use a local opportunity index, which compares each tract to all tracts in the four MSAs examined—Jacksonville, Miami, Orlando, and Tampa. This creates a local opportunity score, where each tract’s opportunity score is based only on local values. In other words, it compares how each tract is doing relative to other tracts in the area (or four cities, in this case).

A national opportunity index was created as well. This index incorporates data for the entire United States; each tract of interest is then compared to the values of the national index. For example, to determine an educational opportunity index at the local level, values are computed for all schools in the four MSAs; likewise, to determine an educational opportunity index at the national level, values are computed for all districts in the US. Though still a work in progress, this national index provides another level for opportunity comparison. It is important to note that the national index uses a somewhat different set of indicators than the local index to determine opportunity.

The rankings on the Miami national opportunity map (appendix map 5D) represent how far from the national opportunity average each tract is. A value close to zero indicates that the tract has opportunity close to the national average, a high number indicates the tract has significantly greater opportunity than the national average, and a low number indicates that the tract has significantly less opportunity than the national average. The rankings have been normalized so that average opportunity tracts center on zero and a score greater than +2 or less than -2 indicates extremely high or low opportunity. Only 2.2% of tracts in the country have national opportunity rankings above +2, and only 2.2% have rankings below -2. Thus a neighborhood with a ranking above +2 is doing exceptionally well, while one with a ranking below -2 is very disconnected from opportunity.

This doesn’t negate the value of the local opportunity scores, it simply provides additional context, allowing comparisons to be made at a broader, national level. If the national map is compared to the local map, it is clear that some tracts have changed categories. Using both maps it is possible to determine how much opportunity a particular area has relative to both the local and national distributions of opportunity.

**Countering Opportunity Isolation: Social, Political and Community Assets**

Identifying the disparities among different groups’ and neighborhoods’ access to opportunity is an important first step in closing the opportunity gap. However, this recognition must go beyond maps and charts— it must be translated into equitable policies and targeted investment. This includes making sure a range of housing options is available in high opportunity areas, and building on the social networks and political capacity of low-opportunity neighborhoods to catalyze their growth and investment. Rather than simply relocating low opportunity communities to other parts of the region, strategic and targeted investments should be made that not only have a long-term impact upon marginalized communities, but also on the health and productivity of the entire region.

Despite the legacy of neglect, segregation, and disparity that has held large areas of Florida’s urban communities in a condition of low opportunity, residents have found ways to counter these problems by developing networks and community assets. Though these measures do not make up for the lack of
economic, educational, and health assets, community networks and relationships of trust help bridge the gaps in opportunity evident in these communities. Much social science research has shown that communities cut off from traditional routes to opportunity and prosperity often create particularly strong networks of mutual support based on family, religious organization, or neighborhood membership. These networks represent much of the ground-level infrastructure necessary to successfully implement these policies.

One measure of the strength of a community is how long the population has lived in a community. The 2000 U.S. Census included two questions that reveal something about neighborhood stability. The questions ask where you lived five years ago and where you were born. Answers to the first question give an idea of how stable a neighborhood is in the relatively short-term, while answers to the second indicate longer-term stability. Though answers to the second question are restricted to the state level, given that much of Florida’s population emigrated from other states, a high concentration of life-long Florida residents indicates the presence of significant neighborhood residential stability (See following map).

City of Miami Gardens

In 2003, the residents of the Carol City neighborhood of northern Miami-Dade County voted to incorporate as the City of Miami Gardens, and became the largest predominantly African American municipality in the State of Florida. Built in the 1950s and 60s as a suburban middle class neighborhood of mostly White residents, during the 1970s the area began to attract Black families moving north from the crowded conditions of Miami’s urban core after the end of the County’s official residential segregation policies and the easing of resistance by Whites. Today, the area retains much of the original suburban character, with modest single family homes, wide streets, and small businesses along the commercial corridors. With over 100 churches, some with as many as 8,000 members, religious institutions are a key community asset and site of community organizing.

Until the foreclosure crisis hit, Miami Gardens prided itself on being a community of homeowners. In 2007, the percentage of households that were owner occupied was 73%, well above the county average of 60%. For this reason, the thousands of foreclosures over the past few years have hit Miami Gardens particularly hard. Currently, 13% of homes in Miami Gardens are in foreclosure, the second highest rate in the state. In addition to being a source of pride, homes are an important source of wealth for this community - wealth that is being lost. For most Americans, and particularly for African Americans, the home is by far a family’s largest asset and a source of wealth that can be passed down to the next generation. The loss of these homes has meant millions of dollars in lost wealth for Miami Gardens that will have an impact for generations to come. On top of that, unemployment in Miami Gardens jumped from an already high 8-9% before the recession to 16% this August, dimming hopes for any speedy recovery.

CONTINUED ON PAGE 14...
Years of Residence & Access to Opportunity for Miami

This map displays access to opportunity overlaid with the median years of residence for households in each census tract for Miami.

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency

Source Data: National Opportunity Index Scores supplied by the Kirwan Institute.

Boundary files from U.S. Census Bureau.

Date: October 7, 2009

Projection: NAD 1983 StatePlane Florida West

Author: Kirwan Institute for the Study of Race & Ethnicity

This map displays access to opportunity overlaid with the median years of residence for households in each census tract for Miami.

Years at Residence

- 0 - 5
- 6 - 10
- 11 - 15
- 16 - 25

Access to Opportunity

- Very Low
- Low
- Moderate
- High
- Very High

Source: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency

Projection: NAD 1983 StatePlane Florida West

Author: Kirwan Institute for the Study of Race & Ethnicity
CONTINUED...

This isn’t the first time that Miami Gardens resident Ruby Milligan is at risk of losing the asset that she planned to hand down to her children. She lost her home in south Dade after it suffered major damage in Hurricane Andrew, and moved to Miami Gardens in 1993 where she bought a home near her retired parents whom she visits and looks after daily. Sixty-one years old and recently retired due to health problems after a 27-year career as a school teacher, she is unable to afford the payments on her mortgage after a medical expenses bankruptcy judgment in 2006 that forced her to refinance at a high interest rate at a time when her home was valued at $294,000. For over a year, she has been seeking a readjustment of the loan from her bank which thus far has been unresponsive. Last year, as foreclosed houses on her street were selling at auction for $50,000 she offered to buy her home from the bank for $100,000 cash but was turned down. “I feel like I’m falling through the cracks. My attorney said, ‘Well, we’re waiting for you to get a job.’ I said, ‘Ok I’ll try to get a job, but what are my chances?’” City Councilman Andre Williams, born and raised in Miami Gardens, knows Ruby Milligan and says, “She’s in a bad situation but she represents the best of this community. She wants to do the right thing but she, like most of us, can’t understand why the bank won’t allow you to do the right thing and still create value for her and the bank at the end of the day.” In response to the situation that Ruby and thousands like her are in, Williams proposed that Miami Gardens sanction banks that refuse to work with homeowners to adjust mortgages.

By engaging local pastors and congregations, Williams is working to put pressure on local officials to respond to residents’ concerns. “When folks feel their leadership is disengaged they don’t feel part of the process,” he says. “But I’m asking the pastors to rally themselves and their congregations in support of this legislation, and this is how we build an open democracy because people are participating in the conversation and elected officials have to take that seriously at the end of the day.”

Although the City Council voted down the resolution, at least one bank has agreed to a foreclosure workshop with residents, and national news media have picked up the story, giving Ruby hope that a solution may still be possible. “I don’t want to move,” she says. “As long as mom is living I need to be there. And she’s right down the street, I really don’t want to move, but the possibility exists that I might have to.”

<table>
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<th>Community</th>
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<th>Foreclosure Rate</th>
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</thead>
<tbody>
<tr>
<td>Miami Gardens</td>
<td>18.1%</td>
<td>11.0%</td>
<td>56.4%</td>
<td>12.1%</td>
</tr>
</tbody>
</table>

Table Data Source: HUD User, US Census 2000
Opportunity and Foreclosure rates
Miami Gardens, City of Miami, Florida

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency
The Economic Crisis and the Opportunity Gap

Unfortunately, as the economic crisis has magnified the lack of opportunity in these communities, it has also weakened the networks utilized by communities to counteract the negative effects of isolation from opportunity. Factors such as increased unemployment and foreclosures, on either owner-occupants or renters whose landlord has defaulted, have increased residential displacement and transition in many communities that previously had relatively stable populations. Many community relationships and networks depend upon proximity to function, so as leaders and participants are forced to move out of the neighborhood, much of the social capital present in the networks is lost. In other words, devices of mutual support, such as shared childcare, become impossible to continue when those involved no longer reside sufficiently close by.

Not only are the impacts of the economic crisis highly uneven, the communities they are affecting had vastly different resources and opportunities before the crisis. Given this, foreclosures and increased unemployment take a greater toll on already stressed minority communities, simply because few reserves exist to cushion the effects of the downturn. In turn, these amplified effects—residential displacement, homelessness, chronic unemployment, loss of investment—weaken social and political capital networks which, because of the crisis, have greater demands placed upon them by fellow community members in need.

Will Recovery Efforts Reach Communities Hit Hardest by the Crisis?

The American Recovery and Reinvestment Act of 2009 (ARRA) represents a monumental investment in the infrastructure, workforce, and families of the country. The potential of ARRA to improve the economic and structural conditions of communities is immense if its resources are channeled appropriately over the next few years. Targeted investment is encouraged which allocates resources to the neighborhoods hit hardest by the recession. In the following section, we show that while some awards are promising, there are several areas of concern.

According to The Government Accountability Office (GAO), only 16% of all pending Federal outlays to states and localities have been dispersed as of August 28, 2009.22 Most of these resources have gone towards stabilizing Medicaid and state budgets, so it remains to be seen how investments in infrastructure and job training programs will hit the streets of the nation’s communities. Despite the fact that only a small portion of ARRA’s resources have been spent, some preliminary details are available concerning where the money will be going. Recovery.gov has published initial data about the contracts, grants, and loans that have been awarded by the Federal government to local governments, businesses, and non-profit organizations. The Florida Department of Transportation (FDOT) has also published its list of transportation projects scheduled to receive ARRA funding.23

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22 According to the National Overview found on The Government Accountability Office (GAO) website on 9/11/2009, $44.8 billion of the $274.9 billion scheduled to be allocated between 2009-2016 was dispersed as of 8/28/2009.

23 According to the latest information available at http://www.dot.state.fl.us/planning/economicstimulus/.
Part of what makes it difficult to understand the resource allocation of ARRA are the multitudes of funding streams and guidelines which are being employed from the federal to local levels. For instance, according to the Federal Highway Administration (FHWA), there is a formula being used by the state departments of transportation that is intended to give preference to projects which are located in “Economically Distressed” counties. However, the method of defining what counties qualify as economically distressed is a broad one that comes from the Public Works and Economic Development Act of 1965 (PWEDA). The result of using this definition is that none of Florida’s major urban counties (and most urban counties nationwide, for that matter) are now considered economically distressed, meaning an emphasis is being placed upon projects that are located outside of the areas hit hardest by the current recession. Because the funding strategies and formulas have not been updated for the implementation of ARRA, there is great potential for the investments being made to in fact increase the disparities that have been developing for years.

Two major pieces of the Recovery Act have been analyzed for the purposes of this report. These include the Federal contracts, grants, and loans that have been outlaid thus far, as well as the transportation projects that have been selected by Florida’s transportation department to receive Recovery funding. These data have been studied in the context of the opportunity mapping in an attempt to provide an early diagnosis of whether or not the Recovery Act is benefiting the areas hit hardest by the recession.

Information about all ARRA contracts, grants, and loans has been made available in a spatial format through Recovery.gov, while a more detailed tabular record of contracts is available on the Federal Procurement Data System. So far, there are 208 contracts, 2,092 grants, and 531 loans spread across Florida’s communities. However attempting to determine the impact of this spending illustrates several key difficulties. One, the address of the recipient firm or agency does not necessarily correspond to the location of the project or service. Two, with no requirement to track the demographic information of people hired to work on ARRA funded projects it is impossible to know whether the jobs created are having an impact in the areas hardest hit by the recession.

Further analysis of the contract procurement that has taken place so far mirrors the disparity that exists throughout Florida’s communities, particularly regarding matters of race and gender. For example, Figure 4 is a representative overview of the federal agency contracts that have been awarded to Florida companies and for projects located in Florida. Much of the contract funding has gone either to companies from outside of Florida, or to projects that are outside of Florida. Of the nearly $400 million that has gone to either Florida-based firms or for projects located inside Florida, only about one quarter was for projects located in Florida performed by Florida firms. This makes it hard to judge the actual impact of the stimulus on the state’s economy, because projects conducted outside of the state may not

24 Based on Title III, Sec. 301 of The Public Works and Economic Development Act of 1965.
25 Although the source of the contract data on Recovery.gov is listed as the Federal Procurement Data System, a discrepancy exists between the numbers of contracts reported by each site. Since FPDS is reported as the primary data source, its contract data is assumed to be more reliable than that of Recovery.gov.
26 According to the ‘Investments by Recipient’ map available on Recovery.gov, as of 9/09/09.
provide many jobs for Florida residents, while projects completed by out-of-state companies will not bring the full economic benefits to the state.²⁸

What is troubling however in what we are able to see from the data available is the amount of money that has been awarded to Black-owned, Hispanic-owned, and women-owned contractors, as compared to other firms. Of the total $330 million contract value that has been awarded to Florida-based contractors, Black-owned firms have received 1.9%, Hispanic-owned firms have received 6.1%, and women-owned firms have received 1.6%. By contrast, firms not owned by Black, Hispanic, female, or other minorities received 86.4% of the value of contracts awarded to Florida-based firms.²⁹ Figure 5 represents this disparity in distribution of Federal contracts.

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With regards to the shovel-ready transportation projects chosen by FDOT to receive Recovery Act funds, despite the use of the outdated project selection methodology described above, a large share of these resources are going to Florida’s major urban counties. An analysis (represented in Figure 6) of the spatial relationship between the projects and access to opportunity in Jacksonville, Miami, Orlando, and Tampa portrays mixed results. There is a significant amount of investment being made in the low opportunity areas of the Miami region compared to the other three regions.

![ARRA Shovel Ready Investment per Opportunity Area by Region](chart.png)

**Figure 6.** ARR A Shovel Ready Investment per Opportunity Area by Region

While these figures appear encouraging, the potential impact on low opportunity areas is strongly related to the awarding of contracts for the transportation and infrastructure projects that have already started to hit the streets of local communities. While the exact location of a project does not necessarily guarantee development and improvement for the surrounding neighborhood, the companies and contractors that receive the work on these projects will have a significant impact on how the project will benefit the surrounding community and economic conditions. Additionally, because of the low representation that African Americans have in the construction industry, Black communities already have a disadvantage in terms of benefitting from the investments in the Recovery. In Florida, African Americans are underrepresented in the construction industry, making up 8.8% of the industry but 13.7% of the workforce. This means that Black communities are likely to benefit less from the construction jobs created by the ARRA than other communities. While Latinos are overrepresented in construction, making up 35.3% of the industry and 21.9% of the workforce, more Latinos are employed in the non-unionized and lower wage or unskilled trades, meaning that the jobs confer fewer benefits to Latino communities than higher paid jobs. This is yet another reason why contract procurement standards will require strict standards over the coming months and years.
What is the Solution?

The Recovery Act is an opportunity to invest in hard-hit communities in the short term, but it also presents long-term possibilities—it is more than just a one-shot stimulation endeavor. A couple of key points stand out when thinking about how to target investments to communities most in need as the implementation of ARRA continues. The first is that there are several policies and procedures that are outdated and need to be changed in order to reflect current regional dynamics, and there is still time for such change before the bulk of ARRA resources have been allocated. The majority of Federal outlays to the state and local levels are scheduled to take place in the years 2010 and 2011 (the funds to be dispersed during these two years represent 62% of the total), making the remainder of 2009 a crucial time for advocacy and disbursement policy reform. Figure 7 relates the importance of this reform as ARRA continues to be implemented.

So how can the disparities in opportunity access be addressed? A number of strategies can be adopted, but a holistic approach requires a combination of both mobility-based and in-place investments. This means that steps should be taken to improve mobilization and access to opportunity for communities that currently have limited access to opportunity. In addition, long-term investments should be made to improve the level of opportunity in those areas where it is low.

Since the Recovery Act represents such a unique opportunity to invest in the communities that have been hit hardest by the recession, and in light of the intervention points that exist even as the Act unfolds, a plan must be enacted to ensure that these funds are disbursed in a fair and equitable manner. However, sustainable, systemic reform must also be part of the plan to close the opportunity gap in our

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communities and to build a more equitable Florida. The following points represent ways to enact such a plan.

- **Assuring a Fair and Equitable Recovery**
  - Data Collection, Tracking, & Transparency- Paving the way for this piece, *Building Opportunity: A Call for Florida to Assure Transparency, Accountability, and Equity in the Use of Economic Recovery Funds* was released in September of 2009. The piece outlines some of the reasons why better tracking and accountability standards are necessary in order for Recovery resources to be used in an equitable manner and invested in hard-hit communities. Among its recommendations is the call for more race, gender, and geography-based features to be tracked within the contract procurement and job creation process. This will encourage local and state governments to intentionally invest in communities of color, and will help hold them accountable to doing so.
  - Targeted Equitable Reinvestment for Hard-Hit Communities- Targeting investments to the hardest-hit communities is critical in order to create sustained economic improvements that benefit the health of the entire state and empower all residents. Failing to channel Recovery funds in an equitable manner will compound the already unequal economic conditions, setting a course for dire consequences for generations to come. The opportunity mapping undertaken for this report provides a critical first step in identifying the opportunity gaps in marginalized communities throughout Florida, and a platform for developing policies that are equitable and targeted. Examples of such policies include providing affordable housing options in high opportunity areas, magnet schools, and building on the social networks and political capacity of low-opportunity neighborhoods to catalyze their growth and investment, such as through small business incubators and minority-business development opportunities.
  - Assuring Jobs Reach Those in Greatest Need- Urban Black and Latino communities have suffered from decades of economic restructuring which has caused unacceptably high unemployment. New ways must be found to ensure that these communities benefit equally from economic development and job creation efforts. Minority business (and disadvantaged business) contracting can be a critical source of job and wealth creation for marginalized groups and communities but efforts must be targeted to small scale projects and development of meaningful, not token, minority representation. Florida’s disappointing performance in meaningfully including these firms in the procurement process poses the risk that, if left unchallenged, the potential benefits from location of investment projects in these areas will be muted, representing a missed opportunity for real and meaningful wealth and job growth in these hard-hit communities.

- **Creating Pathways to Opportunity**
  - Communities of Opportunity- To truly promote human development in our communities, we must adopt strategies to open the “levers” of opportunity for marginalized individuals, families and communities. The Kirwan Institute calls this approach a *Community of Opportunity* model, an opportunity-oriented, spatial model of intervention designed to open the pathways of opportunity for more people. The
Community of Opportunity model is an inclusive model; it is regional in scope and posits that every household should have equal access to opportunity. The model advocates that increased opportunity for all should be a measure of the health of an entire region and relies upon the engagement of a region’s officials, stakeholders and citizens. To meet the needs of marginalized residents through equitable development and investment, the model combines the various elements to open pathways to opportunity via three areas of focus: people, places, and linkages. Supporting people is achieved through investments in human capital so that everyone has the opportunity to reach their creative potential. This can be advanced through wealth creation, educational attainment, sustained employment and political empowerment. Examples include affordable homeownership programs, leadership and job training, community organizing and assisted housing. Investing in neighborhoods and building capacity and strong institutions supports places. This includes equitable neighborhood redevelopment, support of neighborhood anchors, increasing employment opportunities for living-wage jobs, and equal provision of local services, including high-performing schools. Additionally, there must be a connection between people and places, or linkages. This concept revolves around the mobility and degree of access for people to high opportunity areas. Examples through which this can be achieved include fair share and inclusionary (or opportunity-based) housing (which affirmatively connects affordable housing to neighborhoods of opportunity), public transportation, and school integration. Without these linkages, support of people and places is less effective.

- **Equitable and Sustainable Fiscal and Economic Policy**
  - **Reforming the State Tax Structure** - Florida has a regressive tax structure that places more of the burden on low-income people than on wealthier people, and which provides an extremely unstable revenue source. The bulk of state revenue comes from sales taxes, which decrease during an economic downturn, making balancing the budget nearly impossible. Florida faced a $5 billion budget shortfall for 2009-2010, much of which was plugged by ARRA funding for Medicaid and education. But with the economy, particularly employment, not likely to recover for several years, and possibly never recovering to pre-recession levels, Florida needs a comprehensive overhaul of the tax system to make sure revenue is adequate to meet the state’s needs, and diversified to be more stable in a downturn and less regressive on those who can least afford it.
  - **High Road Economic Development** - In order to position our state for a robust recovery, we must address our economic weaknesses through high-road development, not by continuing the policies that encourage unsustainable growth and subsidize the creation of low-wage jobs. The ARRA provides the opportunity to create jobs while addressing pressing needs in infrastructure, housing, health care, education, and energy conservation. But in order to truly put our economy on a more sound footing, the jobs created must be good jobs with family wages and benefits, and which offer training and advancement opportunities. Florida needs a comprehensive economic development
strategy that stimulates short, medium, and long term job creation. In the short term, infrastructure projects can address the need for jobs for workers laid off due to severe losses in the construction industry, but efforts must be made to make these projects more inclusive. In the medium term, the health care industry will likely continue to grow in Florida but attention must be paid to the quality of jobs and training opportunities so that health care does not become a low-wage industry. Over the long term, investing in education is the only way to ensure that Florida’s youth from every community will grow up with the skills they need for the economy of the future.

The State of Florida, its regions, communities, and residents, have struggled with an oppressive economic recession, experiencing extremely high rates of unemployment, foreclosures, and population loss. Just as Florida was impacted more by the economic crisis than other parts of the nation, many of Florida’s vulnerable populations and communities have shouldered the greatest impact from the housing and economic crisis. The data presented herein highlight that despite the great opportunity posed by the American Recovery Reinvestment Act, the communities most in need of investment—Florida’s marginalized African-American, Latino, and poor communities—are not equally sharing in that opportunity. If communities of color are left out of the recovery, these hard-hit areas may continue to be deprived of the opportunities necessary for contributing to the growth and health of their regions. Unless the need for equal opportunity across regions is recognized and addressed in the implementation of the Recovery Act, communities of color, and the rest of the nation, will continue to experience the negative effects of inequity well into the future. However, the Recovery Act represents an immense opportunity to redirect the course of the Florida—and the national—economy, and provides an opportunity to help turn around the communities in greatest need. The holistic approach to recovery discussed above—engaging both mobility-based and in-place reinvestment policies targeting marginalized communities—offers systemic and sustainable strategies to reinvigorate Florida’s communities and regions, empower all residents, and provide for the long-term growth and health of the state.

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NOTES ON INDICATORS AND METHODOLOGY OF CALCULATING OPPORTUNITY SCORES

OPPORTUNITY INDICATORS

The following notes and source information pertain to the indicators utilized in the opportunity index. Discussion of the relationship between each indicator and high or low-opportunity is included in the body of the report.

Indicators of Educational Opportunity:

Note: All data pertaining to school quality was collected and analyzed for elementary schools only, the larger number of elementary schools (and smaller catchment areas) enabled a more precise geographic analysis of opportunity than high schools or middle schools which have larger catchment areas.

1. Educational Attainment of Adult Population:

This data represents the highest level of education attained by adults. Education attainment is a positive indicator of opportunity. Low levels of education attainment have been linked to employment in low wage earning jobs. Completing high school or college is an important educational accomplishment that yields many benefits, such as better job opportunities and higher earnings. Thus a higher percentage of this indicator has a positive effect on the overall opportunity.

Data Source: Census 2000 data

2. School Poverty (Economically Disadvantaged Students):

This data represents the percentage of students eligible for free and reduced lunch in 2007. This is the most common indicator traditionally used to identify student poverty. School data shows that schools with higher percentage of economically disadvantaged students have lower academic test scores. Lower test scores, coupled with other indicators of low socioeconomic status, provide fewer opportunities for higher education and eventually, fewer job opportunities. Thus higher percentage of this indicator has a negative effect on the overall opportunity.

Data Source: Florida Department of Education, 2007-2008

3. Teacher Qualifications (Master’s Degree or Above):

This data represents the percentage of teachers with a Master’s degree or higher. According to a study by The Brookings Institution, the data collected by haycock suggests that poor kids are generally in classrooms staffed by least experienced teachers.

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1 Poverty Fact Sheet Series, Ohio State University Extension Fact Sheet, http://ohioline.osu.edu/hyg-fact/5000/5707.html


teachers compared to better-off schools\textsuperscript{4}. Teacher qualifications and experience is an important factor in providing better educational opportunity. Thus higher percentages in this data set have a \textbf{positive} effect on the overall opportunity.

\textit{Data Source: Florida Department of Education, 2007-2008}

4. \textbf{FCAT Scores (Math and Reading scores):}

This data represents the proportion of 3\textsuperscript{rd} graders proficient in Math and Reading. The percentage of students meeting or exceeding the state standards is used as an indicator of school performance. A higher percentage would mean better quality education and greater opportunity of these students to pursue higher education. Thus higher value of this indicator has a \textbf{positive} effect on the overall opportunity.

\textit{Data Source: Florida Department of Education, 2007-2008}

\textbf{Indicators of Economic Opportunity and Mobility:}

1. \textbf{Unemployment Rates:}

This data represents the estimated unemployment rate of workers 16 years and above for the year 2000. Higher rates suggest low job opportunity in the area thus affecting the overall opportunity \textbf{negatively}.

\textit{Data Source: Census 2000 data}

2. \textbf{Population on Public Assistance:}

This data represents the percentage of population receiving public assistance. Census tracts with higher percentages suggest low economic opportunity, fewer jobs, thus more people depending on state welfare system to survive. Thus higher value of this indicator has a \textbf{negative} effect on the overall opportunity.

\textit{Data Source: Census 2000 data}

3. \textbf{Proximity to Employment (Jobs within 5 miles):}

This data represents the number of jobs available within 5 mile radius of census tract, called a 5-mile buffer. The data is interpolated to the 5 mile buffer and assigned to the respective census tract. The higher values of this data set suggest better job opportunity. Thus this indicator has a \textbf{positive} effect on the overall opportunity.

\textit{Data Source: County Business Pattern}

4. \textbf{Economic Climate (Change in number of jobs within 5 miles):}

This data represents the change in number of jobs in a four year period (2002 – 2006). County Business Pattern zip code data is used to interpolate job change at census tract level. County Business Patterns (CBP) data contains information for all business establishments with one or more paid employees by zip codes. Available jobs for each zip code within the study area are calculated for both the years. These values are interpolated to the 5 mile buffer of the center of each

\textsuperscript{4} Brookings Papers on Education Policy 2004,

\url{http://muse.jhu.edu/journals/brookings_papers_on_education_policy/toc/pep2004.1.html}
census tract. Based on these values, the difference of jobs is calculated for each record. A positive change suggests growth in number of jobs and vice versa. Thus this indicator has a **positive** effect on the overall opportunity.

*Data Source: County Business Pattern*

5. **Mean Commute Time:**

   This data represents the mean commute time for each worker who works outside home. Census 2000 data provides aggregate commute time to work and total workers who do not work at home. Higher commute times are an indicator of long distances from job markets. Higher values for this data set also means that workers have relatively less time to attend to their personal needs compared to workers who spend less time traveling. Thus this indicator has a **negative** effect on the overall opportunity.

   *Data Source: Census 2000 data*

6. **Business Vacancy Rate:**

   This data represents percentage of estimated vacant businesses in 2000 in relation to overall business stock. This data is calculated by dividing the number of vacant business units by the total number of business units in each census track. A higher value of this indicator suggests an unstable business climate. Thus this indicator has a **negative** effect on the overall opportunity.

   *Data Source: HUD User*

**Indicators of Housing and Neighborhood Conditions:**

1. **Proximity to Toxic Waste Release Sites:**

   This data represents the number of toxic waste release sites within each census tract. Toxic Waste release site data is extracted from the EPA website. Number of sites within each census tract is calculated. Studies have shown the correlation between proximity to such sites and health effects. Research has also shown the adverse effect of the location of these sites on house value. Taking these externalities into account, this indicator has a **negative** effect on the overall opportunity. This measure is inversely related to opportunity.

   *Data Source: Environmental Protection Agency*

2. **Poverty rates:**

   This data represents the proportion of the population meeting Census Bureau poverty criteria in 2000. Higher percentages mean more people at or below poverty level. Thus this indicator has a **negative** effect on the overall opportunity.

   *Data Source: Census 2000 data*

3. **Median Owner Occupied Home Values:**

   This data represents the median home values in 2000 for all census tracts within the study area. Higher values suggest better housing stock indicating better schools, stable neighborhood and better quality of life. Thus this indicator has a **positive** effect on the overall opportunity.

   *Data Source: Census 2000 data*
4. **Housing Vacancy Rates:**
   This data represents percentage of estimated vacant houses in 2000 in relation to overall housing stock. This data is calculated by dividing the number of vacant housing units by the total number of housing units in each census tract. A higher value of this indicator suggests an unstable neighborhood. Thus this indicator has a negative effect on the overall opportunity.  
   *Data Source: HUD User*

5. **Home Ownership Rates:**
   This data represents percentage of estimated owner occupied houses in 2000 in relation to overall housing stock. This data is calculated by dividing the number of owner occupied housing units by the total number of housing units in each census tract. A higher value of this indicator suggests a stable neighborhood. Thus this indicator has a positive effect on the overall opportunity.  
   *Data Source: HUD User*

6. **Crime Rates:**
   This data represents the crime rate of census tracts summarized by local police jurisdiction in the region. Since the local data is available for a larger region than the census tracts, all census tracts within the jurisdiction are assigned the same value. This measure ignores any local variations within the jurisdiction. Since high crime rates are associated with poor, unstable neighborhoods, this indicator has a negative effect on the overall opportunity.  
   *Data Source: Florida Department of Law Enforcement*
Notes on National Opportunity Ranking

Kirwan Institute has developed and implemented a spatial model to measure opportunity distribution for a number of regions across the nation. Based on a set of indicators, which are proxy to opportunity, each region is mapped to display neighborhood based distribution of very low to very high opportunity areas. As our work expands and we conduct opportunity analysis for more regions (MSAs and States) in the U.S., there exists a potential for comparing opportunity categories of one region to another. Since regions vary in size and in cost of living indicators, this comparison might be inappropriate.

In order to allow any inter-regional comparisons, Kirwan Institute has developed another model to study spatial distribution of regional opportunity relative to national averages, called National Opportunity Ranking. Based on national averages, neighborhoods (census tracts) in a region are ranked from very low performing neighborhoods to very high performing neighborhoods. Similar to calculating regional opportunity indices, z-score for each neighborhood is calculated using national average values and the distance of each data point in the region from this national average. This methodology allows all census tracts to be aligned to one value (national average) and comparable to any other census tract in the nation.

A subset of “safe-harbor” indicators are used in national opportunity ranking model. The development of this model is a work in progress. Currently, we have used the following indicators to calculate national opportunity index:

<table>
<thead>
<tr>
<th>Index Indicator</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty rate</td>
<td>Percentage of people with determined poverty status who are below poverty level</td>
</tr>
<tr>
<td>Unemployment rate</td>
<td>Percentage of individuals 16 years or over in the labor force who are unemployed</td>
</tr>
<tr>
<td>Households public assistance %</td>
<td>Percentage of households with public assistance income</td>
</tr>
<tr>
<td>Owner-occupied units %</td>
<td>Percentage of occupied housing units that are owner-occupied</td>
</tr>
<tr>
<td>Average commute time</td>
<td>Average commute time (minutes) of workers 16 years old or over who do not work at home</td>
</tr>
<tr>
<td>Assoc deg + %</td>
<td>Percentage of individuals 25 years old or over who have an Associate degree or higher</td>
</tr>
<tr>
<td>Math Proficiency (%)</td>
<td>Average of the proficiency rates achieved across all math tests, weighted by the number of tests taken</td>
</tr>
<tr>
<td>Reading Proficiency (%)</td>
<td>Average of the proficiency rates achieved across all reading tests, weighted by the number of tests taken</td>
</tr>
<tr>
<td>Free and Reduced Lunch (%)</td>
<td>Percentage of students receiving free or reduced lunch</td>
</tr>
<tr>
<td>Jobs change (2002-2007)</td>
<td>Percentage of change of jobs by county</td>
</tr>
</tbody>
</table>
Calculating the Opportunity Index:

The various opportunity indicators were analyzed relative to the other Census Tracts within the region by standardizing through the use of z scores. A z score is a statistical measure that quantifies the distance (measured in standard deviations) a data point is from the mean of a data set. The use of z scores allows data for a census tract to be measured based on their relative distance from the average for the entire region. The final “opportunity index” for each Census Tract is based on the average z score for all indicators by category. The corresponding level of opportunity (very low, low, moderate, high, very high) is determined by sorting all census tracts into quintiles based on their opportunity index scores. Thus, the census tracts identified as “very high” opportunity represent the top 20% of scores among census tracts. Conversely, census tracts identified as “very low” opportunity represent the lowest scoring 20% of census tracts.

Z scores are helpful in the interpretation of raw score performance, since they take into account both the mean of the distribution and the amount of variability, the standard deviation. The z score indicates how far the raw score is from the mean, either above it or below in standard deviation units. A positive z score is always above the median (upper 50%). A negative z score is always below the median (lower 50%) and a z score of zero is always exactly on the median or equal to 50% of the cases. Thus, when trying to understand the overall comparative performance of different groups with respect to a certain variable, we can assess how a certain group (of individuals, tracts, etc) is performing with respect to the median performance for the certain variable.

No weighting was applied to the various indicators, all indicators were treated as equal in importance.
The “shovel-ready” project analysis is based on data from the Florida Department of Transportation (FDOT). The data represents the exact locations of the state’s transportation projects that have been approved in 2009 for Recovery Act funding. The list of all projects can be found at: http://www2.dot.state.fl.us/fmsupportapps/workprogram/AmericanRecoveryReinvestmentAct.aspx?FIL E=SUMMARY, although only the projects in the Jacksonville, Miami, Orlando, and Tampa metropolitan statistical areas (MSAs) were analyzed in this study. The list includes all highway, bridge, transit, biking/walking paths, and streetscape improvement projects, and only the projects that have an explicit location were geospatially analyzed in relation to access to opportunity. This means, for example, that transit funding for operation or new buses was not analyzed because it does not contain a specific spatial location. On the other hand, road resurfacing projects, bridge replacements, and other such site-specific projects were analyzed.

The analysis was based on a ¼ mile buffer area surrounding each project. Since projects often overlap multiple Census tracts, the buffer was used to associate the project information and resources with the surrounding neighborhood impact zone of each project. In doing this, a proportional share of each project’s value was allocated to the tracts within its impact zone. So for example, if an area with low access to opportunity represents 50% of the impact zone of a project, then 50% of the project cost was allocated to that low opportunity geography. The map below helps to illustrate these concepts.

While various types of projects and levels of funding may have differing degrees of impact, the ¼ mile buffer method was used simply as a way to measure how much money was being invested in each Census tract. Therefore, this project analysis should not be viewed as an analysis of the impact of ARRA projects, but rather as a measure of ARRA investment.
Map 1: Florida Comprehensive Opportunity Mapping

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency
Map 1A: Jacksonville Comprehensive Opportunity Mapping

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency
Map 1B: Orlando Comprehensive Opportunity Mapping

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency
Map 1C: Tampa Comprehensive Opportunity Mapping

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency

Access to Opportunity
- Very Low
- Low
- Moderate
- High
- Very High
- Counties (Not in Study)
Map 1D: Miami Comprehensive Opportunity Mapping

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency

Access to Opportunity
- Very Low
- Low
- Moderate
- High
- Very High
- Counties (Not in Study)
Map 2A
Jacksonville Opportunity & Race

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency
Map 3B
Orlando Opportunity & Subsidized Housing

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency

Opportunity Index
Z Score Class
- Very Low
- Low
- Moderate
- High
- Very High

Counties (Not in Study)

MSA Boundaries
Interstate
US Route
National Park or Forest
State Park or Forest
Ocean, Gulf, Lake, River
Subsidized Housing (2000)

Sources:
- U.S. Census Bureau
- HUD User
- Florida Dept. of Education
- Environmental Protection Agency

Map 3B
Map 3C

Tampa Opportunity & Subsidized Housing

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency

- MSA Boundaries
- Interstate
- US Route
- National Park or Forest
- State Park or Forest
- Ocean, Gulf, Lake, River
- Subsidized Housing (2000)

Opportunity Index
Z Score Class
- Very Low
- Low
- Moderate
- High
- Very High

Counties (Not in Study)
Map 4A
Jacksonville Opportunity & Foreclosure

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency

Foreclosure Rate
Percent
- 0% - 4.8%
- 4.9% - 7%
- 7.1% - 9.3%
- 9.4% - 12%
- 12.1% - 18.2%

Opportunity Index
Z Score Class
- Very Low
- Low
- Moderate
- High
- Very High

Counties (Not in Study)
Map 4B
Orlando Opportunity & Foreclosure

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency
Map 4D
Miami Opportunity & Foreclosure

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency

Foreclosure Rate
Percent
- 0% - 4.8%
- 4.9% - 7%
- 7.1% - 9.3%
- 9.4% - 12%
- 12.1% - 18.2%

Opportunity Index
Z Score Class
- Very Low
- Low
- Moderate
- High
- Very High

Counties (Not in Study)
National Opportunity Rankings for Jacksonville, Florida

This map displays opportunity scores by census tract for the Jacksonville MSA. Scores are calculated relative to national opportunity indices.

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency, National Center for Education Statistics, SchoolDataDirect, County Business Patterns.

Legend

- MSA Boundaries
- State or National Park
- Ocean, Gulf, Lake, River
- Interstate
- US Route

National Nbhd Opportunity Ranking

- Very poor performance (S.D. < -2)
- Poor performance (-2 < S.D. < -1)
- Average performance (-1 < S.D. < +1)
- High performance (+1 < S.D. < +2)
- Very high performance (S.D. > +2)

S.D. = Standard Deviation from National Average
National Opportunity Rankings for Orlando, Florida

This map displays opportunity scores by census tract for the Orlando MSA. Scores are calculated relative to national opportunity indices. Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency, National Center for Education Statistics, SchoolDataDirect, County Business Patterns.
Map 5C
National Opportunity Rankings for Tampa, Florida

This map displays opportunity scores by census tract for the Tampa MSA. Scores are calculated relative to national opportunity indices.

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency, National Center for Education Statistics, SchoolDataDirect, County Business Patterns.

Legend
- MSA Boundaries
- State or National Park
- Ocean, Gulf, Lake, River
- Interstate
- US Route

National Nbd Opportunity Ranking
- Very poor performance (S.D. < -2)
- Poor performance (-2 < S.D. < -1)
- Average performance (-1 < S.D. < +1)
- High performance (+1 < S.D. < +2)
- Very high performance (S.D. > +2)

S.D. = Standard Deviation from National Average

Source Data: National Opportunity Index Scores supplied by the Kirwan Institute.

Boundary files from U.S. Census Bureau.
Date: September 21 2009
Projection: NAD 1983 StatePlane Florida West
Author: Kirwan Institute for the Study of Race & Ethnicity
National Opportunity Rankings for Miami, Florida

This map displays opportunity scores by census tract for the Miami MSA. Scores are calculated relative to national opportunity indices.

Sources: U.S. Census Bureau, HUD User, Florida Dept. of Education, Environmental Protection Agency, National Center for Education Statistics, SchoolDataDirect, County Business Patterns.

Legend

- MSA Boundaries
- State or National Park
- Ocean, Gulf, Lake, River
- Interstate
- US Route

National Nbhd Opportunity Ranking

- Very poor performance (S.D. < -2)
- Poor performance (-2 < S.D. < -1)
- Average performance (-1 < S.D. < +1)
- High performance (+1 < S.D. < +2)
- Very high performance (S.D. > +2)

S.D. = Standard Deviation from National Average

Source Data: National Opportunity Index Scores supplied by the Kirwan Institute.
Boundary files from U.S. Census Bureau.
Date: September 28 2009
Projection: NAD 1983 StatePlane Florida West
Author: Kirwan Institute for the Study of Race & Ethnicity
Map 6A
Jacksonville Poverty and Employment Change

This map represents the spatial relationship between the population below poverty in the Jacksonville region and the change in employment from 2001 to 2006.
This map represents the spatial relationship between the population below poverty in the Orlando region and the change in employment from 2001 to 2006.
Map 6C
Tampa Poverty and Employment Change

This map represents the spatial relationship between the population below poverty in the Tampa region and the change in employment from 2001 to 2006.

1 Dot = 500
POP BELOW

State Boundary
Interstate
US Route
Parks

Employment % Change

- Less than -10%
- -10 - 0%
- 0 - 20%
- 20 - 40%
- Above 40%

Source: US Census Bureau, County Business Patterns
Map 6D
Miami Poverty and Employment Change

This map represents the spatial relationship between the population below poverty in the Miami region and the change in employment from 2001 to 2006.
This map represents the spatial relationship between the non-White population in the Jacksonville region and the change in employment from 2001 to 2006.
This map represents the spatial relationship between the non-White population in the Orlando region and the change in employment from 2001 to 2006.
This map represents the spatial relationship between the non-White population in the Tampa region and the change in employment from 2001 to 2006.
Map 7D
Miami Race and Employment Change

This map represents the spatial relationship between the non-White population in the Miami region and the change in employment from 2001 to 2006.
MIAMI WORKERS CENTER

The Miami Workers Center helps working class people build grassroots organizations and develop their leadership capacity through community organizing campaigns and education programs. The Center also actively builds coalitions and enters alliances to amplify progressive power and win racial and economic justice.

RISEP

Research Institute on Social and Economic Policy at Florida International University publishes research and data on issues of concern to low and middle income workers and their families in Florida. Their work focuses on working conditions, low wage workers, working poverty, living wage law and minimum wage laws, and high road development.

KIRWAN INSTITUTE

A university-wide interdisciplinary research institute, the Kirwan Institute generates and supports innovative analyses of the dynamics that underlie racial marginality and undermine full and fair democratic practices in the United States and throughout the global community. Its work informs policies and practices to produce equitable change.