Miami-Dade
Disparity Analysis

Data Project

Submitted by

Social Compact

to

Miami-Dade Economic Advocacy Trust (MDEAT)

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SocialCompact

About Social Compact

Social Compact is a national not-for-profit corporation led by a board of business leaders whose mission is to help strengthen neighborhoods by stimulating private market investment in underserved communities. Social Compact accomplishes this through its Neighborhood Market DrillDown analytic tool, developed to accurately measure community economic indicators, and provides this information as a resource to community organizations, government decision makers, and the private sector.

Social Compact is at the forefront of identifying the market potential of underserved neighborhoods and promotes public/private partnership involving community members and leveraging private investment as the most sustainable form of community economic development.

Thanks and Acknowledgments

Social Compact would like to specially recognize the Miami Dade Advocacy Trust whose support and insights have made this work possible. Thanks are also due to Core-Logic, SAS Institute Inc., and ESRI for their contributions of data, software.

Many thanks to Social Compact's dedicated Board of Directors for their continued leadership and support.

Board of Directors

Senior Advisor

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Overview

Working together with the Miami-Dade Economic Advocacy Trust (MDEAT), Social Compact has developed the following Disparity Analysis. The goal of this analysis is to develop a "report card" that provides a comparative analysis of socioeconomic conditions of African American communities and their metro area counterparts.

In addition, the Disparity Analysis aims to reveal market strengths and opportunities commonly overlooked by traditional market analyses. With adequate, accurate information on selected micro-markets, the proposed market analysis can assist MDEAT and other local stakeholders to leverage neighborhood assets to attract investment, creating safe and healthy neighborhoods in which to live and do business.

Furthermore, the data garnered from the analysis will provide access to quality, timely market information that can serve as a resource not only to MDEAT but also to nonprofit and community organizations, local businesses, and government and private sector decision makers, to inform current and future community and economic development initiatives including neighborhood revitalization plans, retail attraction, small business development, and expanding residents' access to key services.

Summary

MARKET HIGHLIGHTS

- Miami-Dade County is divided in 13 districts, 5 of which are home to a significant Black population. In Districts 1,2 and 3 more than half of the population is Black, respectively 68, 66, and 54%. Throughout this report, these three districts will be referred to as *predominantly Black districts.* A smaller percentage of the population in Districts 8 and 9, estimated at 14 and 28%, is also Black. Throughout this report these two districts will be referred to as *significantly Black districts.*

- Miami-Dade County is home to about 2.5 million people. Countywide, from 2000 to 2010 the population has increased by an estimated 238,420 people or 11%. The two *significantly Black districts* show the biggest population growth in the last decade (District 8, 19%; and District 9, 29%). The total number of households in the county and districts mirrors population changes for the same time period, with an estimated countywide increase of 11% during the same time period.

- Miami-Dade County is home to a diverse population with a significant Hispanic presence (about 1.5 million people or 62%), followed by Blacks (slightly less than 500,000 people or 19%) and Whites (17%).

- The largest percentage of the county population (21%) belongs to the 45 to 60 years old category; followed by children 5 to 18 years of age (17%); young professionals 22 to 35 years of age (16%), and finally 35 to 45 years of age (14%). Overall, the population composition from 2000 to 2010 has become slightly older; average age changed from 37 to 39. In the three *predominantly Black districts* and the two *significantly Black districts* average age has shown the highest increase (3 years).

- In 2010, in Miami-Dade County, roughly 373,000 or 15% of residents had a high-school degree and about 204,000 or 8% had at least a bachelor's degree. The number of residents with a high school and bachelor's degree increased from 2000 to 2010 by, respectively, 12 and 11%.

Miami-Dade Disparity Analysis

- Findings suggests that in 2010 there is a higher concentration of schools in Districts 1, 2, 3, and 8 (respectively, 30, 27, 30 and 32 schools). When looking at the proportion of schools per district, the *predominantly Black districts* (Districts 1,2 and 3) as well as District 8 (one of the *significantly Black districts*) remain as the areas with the higher concentration of schools (respectively, 5.9, 5.2, 4.8, and 4.3).

- The Districts with the worst school performance are, by far, the *predominantly Black districts (*Districts 1, 2 and 3). These districts have school performance levels well below the county and up to 21 times below the performance of the best performing Districts. The districts with schools that show the most improvement, are Districts 10 and 11.

- The school performance level in Districts 1, 2, 3 is equally dire when observing performance by subject category. For instance, Miami Dade schools have an average Math performance of 71, while *predominantly Black districts* have a score of, respectively, 62, 59, and 57. The situation is similar with reading, writing and science. In all three subjects *predominantly Black districts* have the lowest performance scores. Overall Districts 6, 7 and 12 and 13 have the highest school performance grades.

- The number of unemployed workforce has more than doubled (from 88,248 to 227,128) from 2000 to 2010; current unemployment rate in the county is estimated at 22%.

- Average and median household income in Miami-Dade County in 2010 are estimated at, respectively, $65,608 and $50,367. District 8, exhibits the highest income compared to other *predominantly* and *significantly Black districts* in Miami-Dade County. Aggregate income in District 8 is estimated at $6.4 billion; the third highest in the county.

- Income density (average income per acre) in the county is estimated at $45,317.

- Between the years 2000 to 2010, the Median and Average income in the county increased respectively by 23 and 24%. Average income in District 3, one of the *predominantly Black districts*, has increased the most (about $14,000 or 41%) from roughly $34,000 to about $48,000. Meanwhile aggregate income in District 9, one of the *significantly Black districts*, has increased by 1.5 billion or 66%, from $2.4 billion to $3.9 billion. Income density has also increased the most, an estimated 66%, in District 9.

- The average income of new home buyers (from 2006 to 2008) in Miami-Dade is estimated at $121,816, 131% higher than average income according to Census 2000 figures. An upward trend of the average income of new home buyers from 2006 to 2008 suggests that the economic situation of people buying homes in the county is improving.

Miami-Dade Disparity Analysis

- Miami-Dade County is home to roughly 155,500 businesses that employ a total of 2,355,455 residents and have aggregate annual revenue estimated at $456.6 billion. Business and employee density in the county are estimated at, respectively, 0.12 businesses per acre and 1.89 employees per acre. Annual revenue density in Miami-Dade County is estimated at $366,650.

- The vast majority (about 103,000) of businesses in the county are micro enterprises. There are an estimated 44,067 small businesses (enterprises with 6 to 50 employees) countywide, which have a combined workforce of about 656,000 people and annual revenue of $159.7 billion.

- In Miami-Dade County, there are an estimated 939,471 housing units; more than half (53%) of which are owner-occupied.

- The 2010 median price of homes in the county was estimated at $231,063.

- Miami-Dade County is home to 1,570 grocers, 192 of which are full-service. On average, there are 2 full-service grocers for every 10,000 households countywide. The annual revenue of grocers and full-service grocers in the county is estimated at, respectively $6.8 billion and $3.5 billion. County residents must travel 0.98 miles to reach the closest full-service grocers.

- Countywide there are a total of 577 banks, 86 credit unions, and 579 non traditional financial institutions; roughly 7 banks, 1 credit union, and 7 non traditional financial institutions for every 10,000 households. On average county residents travel 0.66 miles to the nearest bank and 0.64 miles to the nearest non traditional financial institutions, suggesting that access to non traditional financial institutions for Miami-Dade residents is slightly better than access to banks.

- In an effort to understand the disparity of the Black population in Miami-Dade County, Social Compact has created a scorecard to compare several market and living conditions across districts. The disparity analysis assesses how market and living conditions in *predominantly Black districts* (Districts 1, 2 and 3) and *significantly Black districts* (Districts 8 and 9) compare with those of other districts in the county. The scorecard includes 7 categories (market size, education, unemployment, market strength and stability, business composition, access, and market potential) and a total of 23 indicators.

- When looking at the comprehensive score, two of the *predominantly Black districts* (Districts 1 and 2) have the lowest scores (respectively 0.51 and 0.99) and a grade of F. These districts are closely followed by District 3 (the other *predominantly Black district*) and one of the *significantly Black districts* (District 9) with scores ranging from 1.77 to 1.81 and a grade of D. Overall, compared to the other districts in Miami-Dade County *predominantly Black districts and* District 9 (one of the *significantly Black districts*) experience worse living conditions. The other *significantly black District* (District 8) is not much better off and still has several signs of disparity with a score of 3.04 and a C grade. Nonetheless, conditions in District 8 are more promising that those in other Districts with a high concentration of Black population.

Miami-Dade Disparity Analysis

ZIP CODE ANALYSIS

In an effort to provide information for markets smaller than Districts (since sometimes Districts can be composed of a variety of population segments), the report also provides an analysis for zip codes identified as either *significantly Black* (zip codes that have between 30% to 49% black population) or *predominantly Black* (zip codes with a black population greater than 50%). The table below provides information on the selected zip codes.

Predominantly Black Zip Codes

ZIP CODE	DISTRICTS	PERCENTAGE BLACK POPULATION	ZIP CODE DESIGNATION
33056	District 1	88%	Predominantly Black
33169	District 1, 2	82%	Predominantly Black
33150	District 2, 3	77%	Predominantly Black
33167	District 1, 2	71%	Predominantly Black
33168	District 1, 2, 3	70%	Predominantly Black
33136	District 3	68%	Predominantly Black
33147	District 2	63%	Predominantly Black
33161	District 2, 3, 4	63%	Predominantly Black
33127	District 3	63%	Predominantly Black
33054	District 1, 13	63%	Predominantly Black
33170	District 8, 9	63%	Predominantly Black
33162	District 2, 4	52%	Predominantly Black

Significantly Black Zip Codes

ZIP CODE	DISTRICTS	PERCENTAGE BLACK POPULATION	ZIP CODE DESIGNATION
33142	District 2, 3, 5	49%	Significantly Black
33138	District 3, 4	48%	Significantly Black
33034	District 8, 9	43%	Significantly Black
33137	District 3	43%	Significantly Black
33032	District 8, 9	40%	Significantly Black
33179	District 1, 14	39%	Significantly Black
33055	District 1, 13	38%	Significantly Black
33181	District 2, 4	38%	Significantly Black
33039	District 9	34%	Significantly Black
33157	District 8, 9	30%	Significantly Black

- In Miami Dade County, of the 45 zip codes, there are a total of 12 *predominantly Black zip codes* and 10 *significantly Black zip codes*. This section of the report will focus only on the conditions in *predominantly and significantly Black zip codes*.

MARKET HIGHLIGHTS

- The population change in *predominantly and significantly Black zip codes* varies across the county. The *predominantly Black zip codes* that show the highest positive change (respectively, 18, 15 and 14 percent) are 33170, 33056, and 33169; while the *significantly Black zip codes* that have grown the most (respectively, 71, 28, 22 and 22 percent) are 33032, 33034, 33137 and 33039; growth in all of these zip codes is higher than the county average of 11%.

- A closer look at the gender composition of the distinct zip codes reveals small variations in the male female ratio. For example, at 54% female, zip code 33179 has the greatest proportion of women closely followed by zip codes 33056, 33169, 33167, 33054, all at 53%.

- The zip codes with the largest concentration of Black population are 33056 (88%), 33160 (82%), and 33150 (77%).

Miami-Dade Disparity Analysis

- The vast majority of *predominantly* and *significantly Black districts* have a proportion of residents with high school degree equal or higher than the county average, 15%. Only in zip codes 33170 (14%), 33137 (13%), and 33039 (9%) the proportion of residents with high school education is lower than in the county.
- Only 5 of the 22 zip codes under analysis have a proportion of residents with a bachelor degree that exceeds the county average, 8%.
- The zip codes with highest number of schools per households are 33127 (2.0), 33136 (1.8). and 33142 (1.7).
- School performance in *predominantly* and *significantly Black zip codes* is particularly low when compared to countywide averages. Of the 22 zip codes under analysis, only 3 (33169, 33170, and 33032) have a positive score change.
- All *predominantly Black zip codes* perform below county levels in all subject matters.
- Median income in all *predominantly Black zip codes* and in all but two of the *significantly Black districts* are below the county average of $50,367. Median income is the lowest in zip codes 33136 ($18,167) and 33142 ($25,490) and the highest in zip codes 33039 ($71,564) and 33157 ($60,958).
- Average income in all *predominantly Black zip codes* and in all but 4 of the *significantly Black zip codes* is below the county average of $65,608. Average income is the lowest in zip code 33136 ($27,883) and the highest in zip code 33039 ($84,106) .
- Income density (average income per acre) in the county is estimated at $45,317. In spite of the fact that several zip codes have lower median and average income, income per acre is larger than county averages in most of the zip codes under analysis likely a consequence of high population concentration in urban areas.
- Findings regarding access to grocery stores are mixed, while there are a few zip codes with a high concentration of grocery stores per households (33150, 5; 33168, 6) there are a couple of zip codes with no full-service grocery stores (33034 and 33039).
- County residents must travel 0.98 miles to reach the closest full-service grocers. Access to full-service grocers is particularly bad in zip codes 33170, 33034, 33032, and 33039 where residents must, respectively travel, 1.76, 2.66, 1.67, and 2.28 miles to reach the closest full-service grocer.
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Miami-Dade Disparity Analysis

- Zip codes 33162 and 33157 have by far the most number of banks, respectively 14 and 10. Zip codes 33054, 33170, and 33055 have no banks at all.

- Some of the zip codes under analysis have a large number of non traditional financial services (33169, 13; 33147, 16; 33142, 15; 33157, 18).

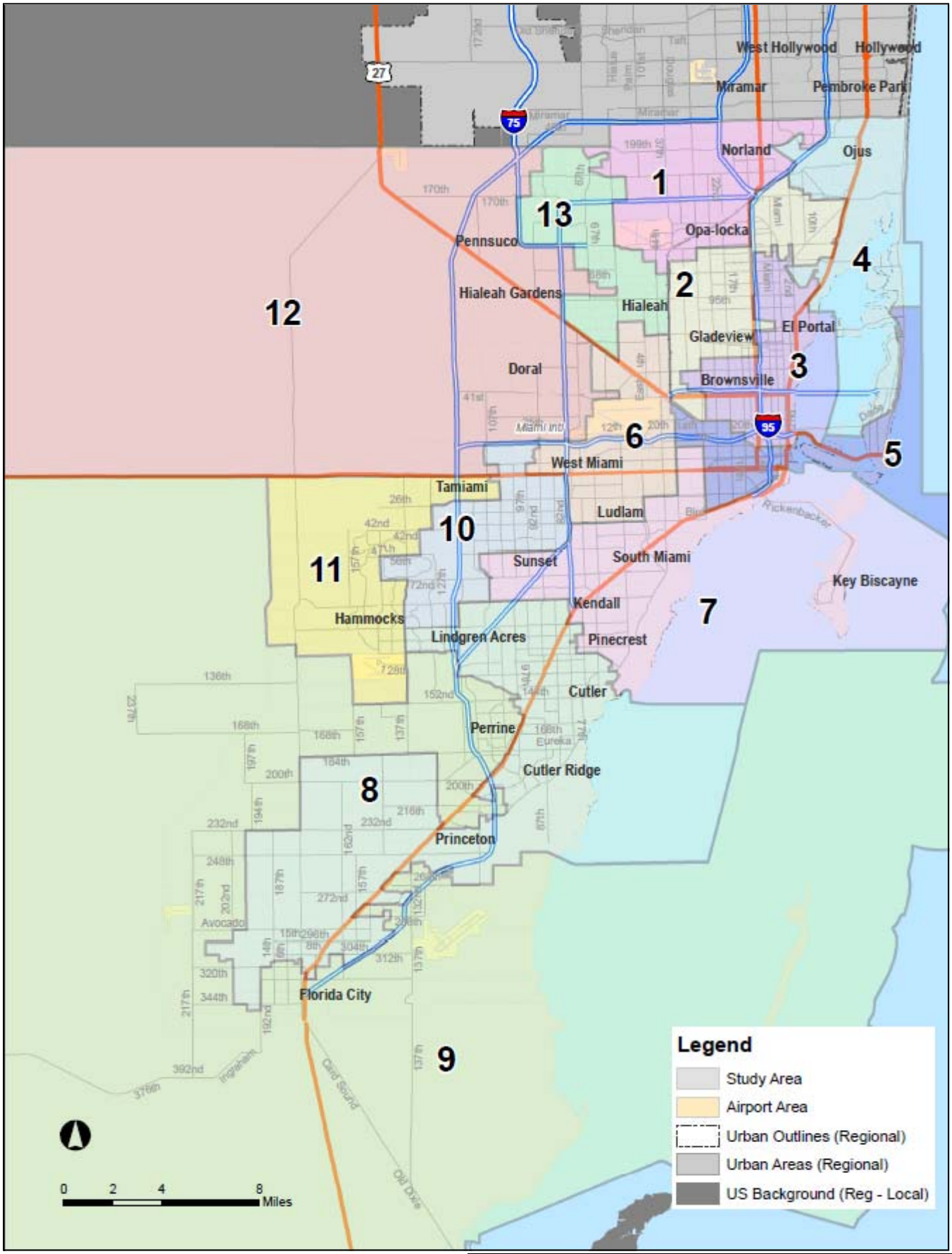
- The ratio of non traditional financial services to traditional financial services is highest in 33142 (7.5), closely followed by 33168 (5.5).

- Zip code 33162 has the most financial services per households, with 10 banks, 2 credit unions, and 8 nontraditional financial services for every 10,000 households.

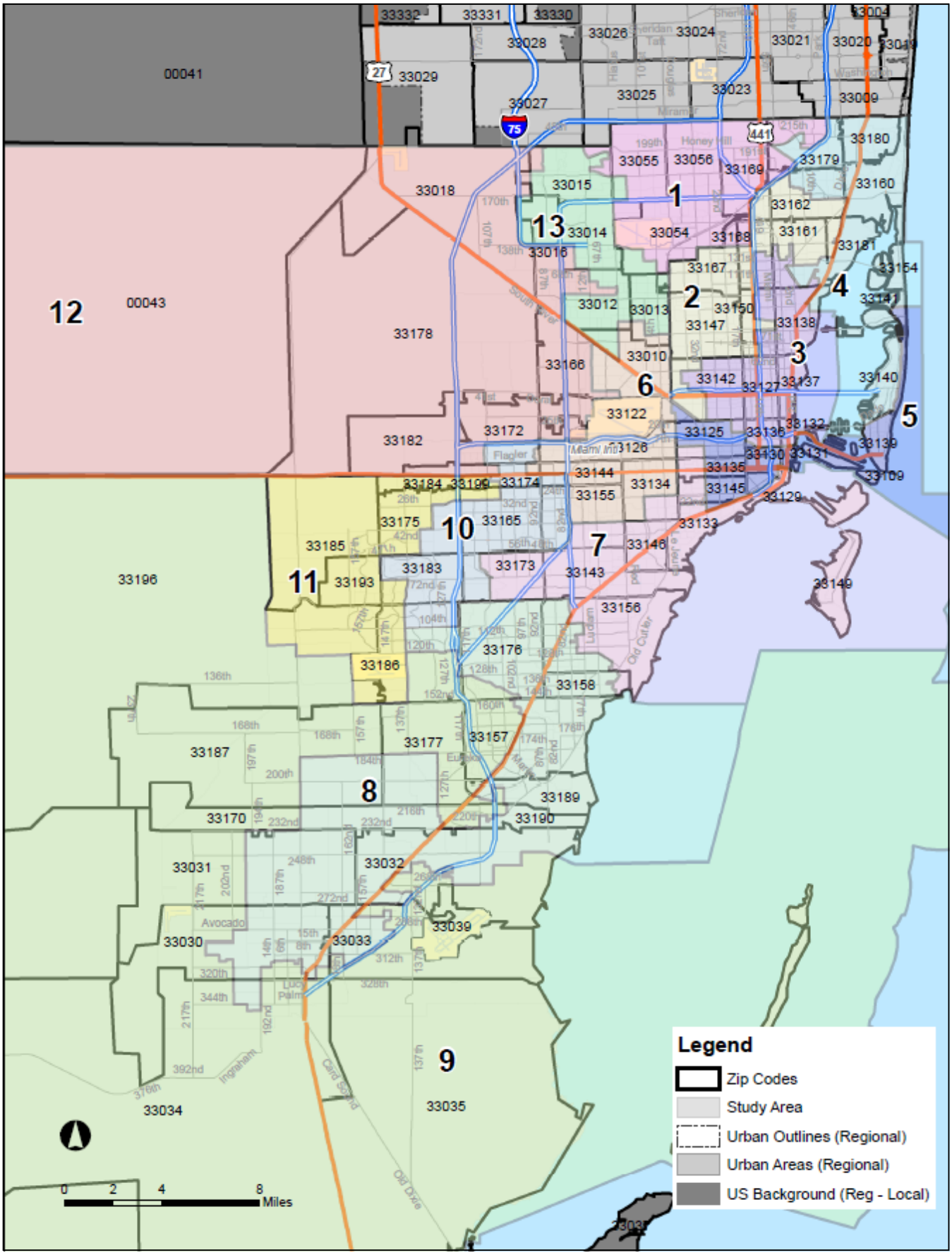
- The distance that residents need to travel to access banks in the zip codes under analysis varies significantly. In zip codes 33054, 33170, 33032, and 33055 people need to travel the furthest, respectively 1.5, 1.3, 1.2, and 1.4 miles. In several of the zip codes under analysis (i.e. 33136,33162,33137,33179) residents need to travel less than the city average (0.64) to reach the nearest bank.

- When looking at the comprehensive score, all of the *predominantly and significantly Black zip codes* receive a grade of C or lower. There is a large proportion of zip codes with F and D grades amongst *predominantly Black zip codes* when compared to *significantly Black zip codes*. Only one of all *predominantly Black zip codes* has a grade of C.

Map 1: Miami-Dade District Context Map



Map 2: Miami-Dade District and Zip Code Context Map



Market Size

MARKET SIZE figures indicate a neighborhood's population of residential consumers, effectively describing neighborhood mass and density. Market size is commonly underestimated in inner-city neighborhoods because measurements at the neighborhood level are often outdated or inaccurate. Research has shown that the decennial census is susceptible to undercounting particular areas due to incorrect information; unreturned and incomplete surveys; and missed households and individuals. Population undercounts are more likely to occur in low-income, predominantly minority, urban neighborhoods, where a larger proportion of residents may have language barriers, live in overcrowded housing, and have greater mistrust of government. Accurate measurements of market size underpin assessments of investment and business potential in neighborhoods.

POPULATION

Miami-Dade County is home to about 2.5 million people. Countywide, the population has increased by an estimated 238,420 people or 11% from 2000 to 2010. In the same time period the United States population increased by 10% (slightly lower than Miami Dade), and Florida's population by 16% (a higher growth than the county). Nonetheless, findings suggests that the county as a whole is a growing market. Furthermore, in some districts (for instance, 8, 9, 11 and 12) population increased by 18% or more during the same time period. **The two *significantly Black districts* and District 11 show the biggest population growth in the last decade (District 8, 19%; District 9, 29%; and District 11, 23%).** Only one district, District 2, shows a population loss of 2% (or 3,614 people).

HOUSEHOLDS

The total number of households in the county and districts mirrors population changes for the same time period, with an estimated countywide increase of 11% during the same time period. Nation and statewide households increased by, respectively, 9% and 16%. The two *significantly Black districts* (Districts 8 and 9) and Districts 11 and 12 show the largest growth in number of households during the same time period, estimated at, respectively, 18%, 31%, 22%, and 19%. Once again, only District 2 shows a loss in households (1,180 or 2%).

For more information on population and household indicators, please see Glossary and Sources.

POPULATION				
District	2010	2000	CHANGE	CHANGE (%)
District 1	169,639	157,394	12,245	8%
District 2	170,968	174,582	-3,614	-2%
District 3	179,421	165,942	13,479	8%
District 4	179,078	172,729	6,349	4%
District 5	193,878	176,708	17,170	10%
District 6	188,587	179,265	9,322	5%
District 7	184,009	171,877	12,132	7%
District 8	228,417	191,609	36,808	19%
District 9	218,134	168,581	49,553	29%
District 10	178,257	174,780	3,477	2%
District 11	208,205	169,534	38,671	23%
District 12	208,197	176,366	31,831	18%
District 13	184,992	173,995	10,997	6%
Miami Dade County	2,491,782	2,253,362	238,420	11%

HOUSEHOLDS				
District	2010	2,000	CHANGE	CHANGE (%)
District 1	50,827	46,580	4,247	9%
District 2	52,198	53,378	-1,180	-2%
District 3	61,897	55,996	5,901	11%
District 4	82,645	79,129	3,516	4%
District 5	85,302	77,648	7,654	10%
District 6	66,261	62,789	3,472	6%
District 7	74,160	68,262	5,898	9%
District 8	74,085	62,899	11,186	18%
District 9	65,672	50,033	15,639	31%
District 10	59,371	58,340	1,031	2%
District 11	63,317	52,045	11,272	22%
District 12	63,090	52,940	10,150	19%
District 13	61,429	57,339	4,090	7%
Miami Dade County	860,254	777,378	82,876	11%

Market Size

POPULATION

Miami-Dade County is home to about 2.5 million people. Countywide, the population has increased by an estimated 238,420 people or 11% from 2000 to 2010. This suggests that the county as a whole is a growing market. **The population change in *predominantly* and *significantly Black zip codes* varies across the county. The *predominantly Black zip codes* that show the highest positive change (respectively, 18, 15 and 14 percent) are 33170, 33056, and 33169; while the *significantly Black zip codes* that have grown the most (respectively, 71, 28, 22 and 22 percent) are 33032, 33034, 33137 and 33039; growth in all of these zip codes is higher than the county average of 11%.** Although the county as a whole is a growing market, findings show a population loss in some of the zip codes under analysis, such as 33168 and 33147.

HOUSEHOLDS

The change in households in *predominantly* and *significantly Black districts*, for the most part, mirrors population changes for the same time period, with an estimated countywide increase of 11%.

	POPULATION			
ZIP CODE	2010	2000	CHANGE	CHANGE (%)
33056	38,345	33,228	5,117	15.4%
33169	41,521	36,296	5,225	14.4%
33150	28,216	27,375	841	3.1%
33167	23,935	23,243	692	3.0%
33168	24,793	26,320	-1,527	-5.8%
33136	11,392	10,949	443	4.0%
33147	41,829	45,176	-3,347	-7.4%
33161	52,396	53,200	-804	-1.5%
33127	29,524	26,680	2,844	10.7%
33054	29,658	30,261	-603	-2.0%
33170	8,675	7,354	1,321	18.0%
33162	43,006	44,982	-1,976	-4.4%
33142	54,441	52,755	1,686	3.2%
33138	29,254	29,316	-62	-0.2%
33034	14,461	11,241	3,220	28.6%
33137	22,396	18,405	3,991	21.7%
33032	45,374	26,479	18,895	71.4%
33179	36,713	34,947	1,766	5.1%
33055	45,976	45,106	870	1.9%
33181	18,478	19,868	-1,390	-7.0%
33039	466	383	83	21.7%
33157	65,788	62,279	3,509	5.6%
Miami Dade	2,491,782	2,253,362	238,420	11%

	HOUSEHOLDS			
ZIP CODE	2010	2000	CHANGE	CHANGE (%)
33056	10,911	9,374	1,537	16.4%
33169	13,453	11,511	1,942	16.9%
33150	9,352	9,152	200	2.2%
33167	7,126	6,984	142	2.0%
33168	6,479	6,914	-435	-6.3%
33136	4,040	4,065	-25	-0.6%
33147	12,305	13,248	-943	-7.1%
33161	16,599	16,741	-142	-0.8%
33127	9,311	8,310	1,001	12.0%
33054	9,162	9,137	25	0.3%
33170	2,647	2,238	409	18.3%
33162	13,499	14,101	-602	-4.3%
33142	16,746	16,310	436	2.7%
33138	11,682	11,766	-84	-0.7%
33034	4,765	3,868	897	23.2%
33137	8,543	6,746	1,797	26.6%
33032	12,792	7,544	5,248	69.6%
33179	14,906	14,520	386	2.7%
33055	12,625	12,386	239	1.9%
33181	8,272	8,948	-676	-7.6%
33039	18		18	
33157	21,440	20,278	1,162	5.7%
Miami Dade	860,254	777,378	82,876	11%

For more information on population and household indicators, please see Glossary and Sources.

Market Demographics

GENDER

The proportion of male and female population in the study area has remained relatively stable throughout the last decade. **Countywide there is a slightly larger female presence (51%).** The male female ratio in the county resemble the state and national averages. A closer look at the gender composition of the distinct districts reveals small variations in the male to female ratio**. For example, at 53% female, Districts 1 and 10 have the greatest proportion of women; while at 51%, Districts 3 and 5 have the largest proportion of men.**

ETHNICITY

Miami-Dade County is home to a diverse population with a significant Hispanic presence (about 1.5 million people or 62%), followed by Blacks (slightly less than 500,000 people or 19%) and Whites (17%); all other ethnicities/races do not constitute a significant part of the county's population. Compared to the State of Florida (21% Hispanics and 15% Blacks) and the nation (16% Hispanics and 13% Blacks), Miami Dade County has a more diverse population. In Districts 1, 2 and 3 more than half of the population is Black, with respective percentages of 68, 66, and 54%. A smaller percentage of the population in Districts 8 and 9, respectively, are estimated at 14 and 28%. District 4 is particularly diverse, with 44% Whites, 41% Hispanics, and 12% Blacks. The population in all other districts is predominantly Hispanic.

For more information on gender and ethnicity indicators, please see Glossary and Sources.

GENDER	2010		PERCENTAGE 2010		PERCENTAGE 2000	
District	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
District 1	80,398	89,241	47%	53%	47%	53%
District 2	82,080	88,888	48%	52%	48%	52%
District 3	90,995	88,426	51%	49%	50%	50%
District 4	85,307	93,771	48%	52%	48%	52%
District 5	99,055	94,823	51%	49%	51%	49%
District 6	90,300	98,287	48%	52%	48%	52%
District 7	87,913	96,096	48%	52%	47%	53%
District 8	111,910	116,507	49%	51%	49%	51%
District 9	107,220	110,914	49%	51%	49%	51%
District 10	84,452	93,805	47%	53%	47%	53%
District 11	100,449	107,756	48%	52%	48%	52%
District 12	102,412	105,785	49%	51%	49%	51%
District 13	89,007	95,985	48%	52%	48%	52%
Miami Dade County	1,211,498	1,280,284	49%	51%	48%	52%

ETHNICITY	2010 PERCENT				
District	HISPANICS	WHITE	BLACK	ASIAN	OTHER
District 1	24%	5%	68%	1%	1%
District 2	27%	5%	66%	1%	1%
District 3	35%	9%	54%	1%	1%
District 4	41%	44%	12%	2%	1%
District 5	81%	15%	2%	1%	0%
District 6	89%	10%	1%	0%	0%
District 7	61%	31%	5%	2%	0%
District 8	48%	33%	14%	2%	2%
District 9	53%	16%	28%	2%	2%
District 10	83%	14%	1%	1%	0%
District 11	81%	14%	3%	2%	0%
District 12	86%	10%	2%	2%	0%
District 13	84%	10%	5%	1%	0%
Miami Dade County	62%	17%	19%	1%	1%

Market Demographics

GENDER

The proportion of male and female population in the study area has remained relatively stable throughout the last decade. **Countywide there is a slightly larger female presence (51%).** A closer look at the gender composition of the distinct zip codes reveals small variations in the male female ratio**. For example, at 54% female, zip code 33179 has the greatest proportion of women closely followed by zip codes 33056, 33169, 33167, 33054, all at 53%.**

ETHNICITY

Miami-Dade County is home to a diverse population with a significant Hispanic presence (about 1.5 million people or 62%), followed by Blacks (slightly less than 500,000 people or 19%) and Whites (17%); all other ethnicities/races do not constitute a significant part of the county's population. The zip codes with the largest concentration of Black population are 33056 (88%), 33169 (82%), and 33150 (77%). Of the *predominantly Black zip codes*, those with the lowest proportion of black population are 33157 (30%), 33039 (34%), 33181 (38%), and 33055 (38%).

GENDER	2010		PERCENTAGE 2010		2000		PERCENTAGE 2000	
ZIP CODE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
33056	18,027	20,318	47%	53%	15,385	17,843	46%	54%
33169	19,486	22,035	47%	53%	16,716	19,580	46%	54%
33150	13,520	14,696	48%	52%	13,089	14,286	48%	52%
33167	11,277	12,658	47%	53%	10,714	12,529	46%	54%
33168	12,080	12,713	49%	51%	12,805	13,515	49%	51%
33136	5,483	5,909	48%	52%	5,071	5,878	46%	54%
33147	20,150	21,679	48%	52%	21,669	23,507	48%	52%
33161	25,104	27,292	48%	52%	25,105	28,095	47%	53%
33127	14,690	14,834	50%	50%	13,482	13,198	51%	49%
33054	14,063	15,595	47%	53%	14,006	16,255	46%	54%
33170	4,132	4,543	48%	52%	3,450	3,904	47%	53%
33162	20,630	22,376	48%	52%	21,341	23,641	47%	53%
33142	28,115	26,326	52%	48%	27,077	25,678	51%	49%
33138	14,942	14,312	51%	49%	14,991	14,325	51%	49%
33034	6,985	7,476	48%	52%	5,175	6,066	46%	54%
33137	11,614	10,782	52%	48%	9,572	8,833	52%	48%
33032	22,029	23,345	49%	51%	12,945	13,534	49%	51%
33179	16,934	19,779	46%	54%	15,890	19,057	45%	55%
33055	22,270	23,706	48%	52%	21,831	23,275	48%	52%
33181	9,069	9,409	49%	51%	9,670	10,198	49%	51%
33039	238	228	51%	49%	219	164	57%	43%
33157	31,676	34,112	48%	52%	30,165	32,114	48%	52%
Miami Dade	1,211,498	1,280,284	49%	51%	1,086,558	1,166,804	48%	52%

ETHNICITY	2010 PERCENT				
ZIP CODE	HISPANICS	WHITE	BLACK	ASIAN	OTHER
33056	9%	1%	88%	0%	1%
33169	11%	5%	82%	1%	2%
33150	20%	3%	77%	0%	1%
33167	25%	3%	71%	0%	1%
33168	22%	6%	70%	1%	2%
33136	26%	4%	68%	1%	1%
33147	34%	2%	63%	0%	0%
33161	22%	11%	63%	2%	2%
33127	34%	2%	63%	0%	1%
33054	34%	3%	63%	0%	0%
33170	22%	13%	63%	1%	2%
33162	27%	13%	52%	4%	3%
33142	48%	2%	49%	0%	0%
33138	26%	22%	48%	2%	2%
33034	37%	17%	43%	1%	2%
33137	42%	13%	43%	1%	2%
33032	45%	13%	40%	1%	1%
33179	29%	26%	39%	4%	3%
33055	55%	6%	38%	1%	0%
33181	32%	28%	38%	2%	0%
33039	49%	15%	34%	1%	1%
33157	36%	29%	30%	2%	3%
Miami Dade	62%	17%	19%	1%	1%

For more information on gender and ethnicity indicators, please see Glossary and Sources.

Market Demographics

AGE

Miami-Dade County is comprised of residents from a variety of age groups. The largest percentage of the county population (21%) belongs to the 45 to 60 years old category, followed by children 5 to 18 years of age (17%), and young professionals 22 to 35 years of age (16%) and 35 to 45 years of age (14%). Overall, the different district populations mirror the countywide age breakdown, with a few exceptions. Districts 8 and 9, the two *significantly Black districts*, have a slightly larger proportion of children ages 5 to 18; respectively, 19 and 20%. Districts 4 and 5, have a smaller percentage of youngsters ages 18 to 22 (4%). The three *predominantly Black districts* have a larger proportion of people 22 to 35 (19 to 20%) when compared to the county and other districts. District 5 has the largest proportion of people ages 35 to 45, estimated at 17%. Districts 4 and 6 are home to the largest proportion of elderly population (65 to 85 years old), respectively 17 and 18%. District 4 also has the largest percentage of people over 85 years old (4%).

A review of average age in the county suggests that overall, the population composition from 2000 to 2010 has become slightly older; average age changed from 37 to 39. In 2010 average age in the United States was slightly younger (38) and in Florida slightly older (41). **In the three *predominantly Black districts* and the two *significantly Black districts* average age has increased the most (3 years).** Meanwhile in Districts 4 and 5 average age has remained unchanged in the past decade. There are no districts where average age has decreased in the last decade. Although the presence of baby boomers might account for this slight increase in average age, findings also suggest the possibility that the county is not attracting a new, younger population .

AVERAGE AGE

District	2010	2000	CHANGE
District 1	36	33	3
District 2	36	33	3
District 3	38	35	3
District 4	43	42	0
District 5	42	42	0
District 6	42	42	1
District 7	41	40	1
District 8	37	34	3
District 9	35	32	3
District 10	41	39	1
District 11	37	34	2
District 12	37	35	2
District 13	40	38	1
Miami Dade County	39	37	2

AGE DISTRIBUTION

District	Under 5	5 to 18	18 to 22	22 to 35	35 to 45	45 to 60	60 to 65	65 to 85	Over 85
District 1	7%	18%	7%	20%	12%	19%	5%	11%	1%
District 2	7%	18%	7%	20%	12%	19%	5%	11%	1%
District 3	6%	17%	6%	19%	13%	20%	5%	12%	2%
District 4	6%	15%	4%	12%	15%	21%	6%	17%	4%
District 5	7%	14%	4%	14%	17%	21%	5%	16%	3%
District 6	6%	15%	5%	14%	14%	20%	5%	18%	3%
District 7	6%	15%	6%	14%	14%	21%	6%	15%	3%
District 8	6%	19%	7%	17%	12%	22%	6%	11%	1%
District 9	7%	20%	7%	18%	14%	20%	4%	9%	1%
District 10	7%	15%	5%	16%	14%	21%	5%	16%	2%
District 11	7%	17%	6%	18%	14%	22%	5%	10%	1%
District 12	7%	18%	6%	16%	15%	21%	5%	11%	1%
District 13	7%	16%	5%	15%	15%	20%	5%	15%	2%
Miami Dade County	7%	17%	6%	16%	14%	21%	5%	13%	2%

For more information on age indicators, please see Glossary and Sources.

Market Demographics

EDUCATION

To assess education levels in Miami Dade County the report looks at two groups of information: educational outputs and educational performance. The educational outputs piece focuses on the number and proportion of residents that have obtained different degrees while the educational performance looks at how well school and residents perform in academic achievement.

Educational Outputs

In 2010, in Miami-Dade County, roughly 373,000 or 15% of residents had a high school degree and about 204,000 or 8% had a bachelor's degree. In the United States and Florida, the percentage of residents with a high school degree is higher, at 19% and 20%, respectively. The same is true regarding the proportion of residents with bachelor's degree. District 1, one of the *predominantly Black districts*, is home to the largest proportion (18%) of residents (over the age of 25) with a high school education. The largest proportion of residents with a college education are located in Districts 4 (13%) and 7 (14%).

The number of residents with a high school and bachelor's degree increased from 2000 to 2010 by, respectively, 12 and 11%. The two *significantly Black districts* show the largest increase (District 9, 33% and District 8, 27%) in the number of people with high school education from 2000 to 2010. District 9, one of the *significantly Black districts*, also shows the biggest increase (37%) in the number of people with bachelor's degrees during the same time period.

	EDUCATION 2010				EDUCATION 2000				CHANGE	
District	HIGHSCHOOL	BACHELORS	HIGHSCHOOL (%)	BACHELORS (%)	HIGHSCHOOL	BACHELORS	HIGHSCHOOL (%)	BACHELORS (%)	HIGHSCHOOL	BACHELORS
District 1	30,952	8,779	18%	5%	26,451	7,598	17%	5%	17%	16%
District 2	29,556	5,175	17%	3%	27,891	4,953	16%	3%	6%	4%
District 3	27,027	9,070	15%	5%	23,810	7,935	14%	5%	14%	14%
District 4	29,318	23,034	16%	13%	29,628	22,735	17%	13%	-1%	1%
District 5	26,391	14,386	14%	7%	24,799	14,081	14%	8%	6%	2%
District 6	28,082	13,591	15%	7%	27,303	13,296	15%	7%	3%	2%
District 7	20,402	26,581	11%	14%	19,685	25,313	11%	15%	4%	5%
District 8	30,701	23,965	13%	10%	24,082	21,412	13%	11%	27%	12%
District 9	34,447	13,564	16%	6%	25,849	9,891	15%	6%	33%	37%
District 10	26,230	18,022	15%	10%	25,811	17,551	15%	10%	2%	3%
District 11	30,679	20,114	15%	10%	24,330	15,867	14%	9%	26%	27%
District 12	30,464	16,103	15%	8%	26,324	12,321	15%	7%	16%	31%
District 13	28,739	11,986	16%	6%	27,034	11,025	16%	6%	6%	9%
Miami Dade County	372,988	204,370	15%	8%	332,997	183,978	15%	8%	12%	11%

For more information on educational attainment indicators please see Glossary and Sources.

Market Demographics

Educational Performance

Miami Dade provides score or grade information for schools based on 4 measurements of student achievement (i.e. student's performance on FCAT tests) and 4 measures of student gains (i.e. proportion of students that made gains in writing). In addition, schools are separately graded according to student's performance in reading, math, writing, and science. Dadeschools.net 2010 data provides complete information for a total of 279 schools in Miami Dade. Using address information, Social compact has grouped the schools by District and analyze school performance levels. Of these schools only 136 where schools for which Social Compact could compare performance grades for 2009 and 2010. Thus, the change score only compares information for a subset of the schools.

The available information suggests that there is a higher concentration of schools in Districts 1, 2, 3, and 8 (respectively, 30, 27, 30 and 32 schools). Meanwhile, Districts 4 and 5 have the lowest number of schools (respectively 14 and 13). On average there are 22 schools per District. In Miami Dade there are 3.2 schools for every 10,000 households. **When looking at the proportion of schools per District, the *predominantly Black districts* (Districts 1,2 and 3) as well as District 8 (one of the *significantly Black districts*) remain as the areas with the higher concentration of schools (respectively, 5.9, 5.2, 4.8, and 4.3).**

School change is the sum of the number of grades that each school within a District improved or dropped. For instance. If there are two schools in District x and school 1 had a B grade in 2009 and an A grade in 2010 that school would have a change score of + 1, school 2 had a B grade in 2009 and a F grade in 2010 the change score for school 2 is –3 (the change from B to F, three grades below) and District's x score is –2 (plus 1, from school 1 minus 3, from school 2). **The Districts with the worst change score performance are, by far, the *predominantly Black districts* (Districts 1, 2 and 3) with change scores of –21, -16 and –20. These districts have scores well below the county**

EDUCATION PERFORMANCE										
DISTRICT	SCHOOLS	A	F	SCHOOLS CHANGE	CHANGE SCORE	READ	MATH	WRITE	SCIENCE	SCHOOLS PER 10K HH
District 1	30	3%	0%	27	-21	60	62	84	31	5.9
District 2	27	2%	17%	24	-16	53	59	83	26	5.2
District 3	30	3%	83%	28	-20	52	57	83	28	4.8
District 4	14	6%	0%	3	-4	76	77	91	52	1.7
District 5	13	5%	0%	6	-1	67	70	86	42	1.5
District 6	16	7%	0%	6	-1	78	77	91	54	2.4
District 7	17	9%	0%	4	-1	84	83	92	62	2.3
District 8	32	12%	0%	.	.	70	70	89	46	4.3
District 9	21	7%	0%	9	0	68	71	87	40	3.2
District 10	20	12%	0%	3	1	82	82	92	55	3.4
District 11	21	13%	0%	2	1	84	83	92	56	3.3
District 12	22	11%	0%	7	-2	75	75	91	47	3.5
District 13	16	10%	0%	17	-2	73	75	91	49	2.6
Miami Dade County	279	100%	100%	136	-5.5	69	71	88	43	3.2

For more information on educational attainment indicators please see Glossary and Sources as well as dadeschool.net

level (-5.5) and up to 21 times below the best performing districts. The districts with the highest school change grades, thus those where schools show the most improvement, are Districts 10 and 11.

School performance levels in Districts 1, 2, 3 is equally dire when observing performance by subject category. For instance, Miami Dade schools have an average Math performance of 71, while *predominantly Black districts* have a score of, respectively, 62, 59, and 57. School performance by subject category are the average of the performance grade that all schools in each district received. To learn more about the way performance grades are assigned please visit dadeschools.net. The two *predominantly Black districts*, 8 and 9, as well as District 5 also show low performance math scores (between 70 and 71). Math school performance in all other districts is above County levels, with Districts 7, 10 and 11 performing significantly above (at least 10 more points) the county average.

The situation is similar with reading, writing and science. In all three subjects *predominantly Black districts* have the lowest performance scores. Overall Districts 6, 7 and 12 and 13 have the highest school performance grades. Given that there is a higher concentration of schools in the Districts with the lowest performance score the need to bridge the existing disparity is even more acute. Especially so because of the impact that education has on a person's ability to obtain a promising job and consequently improving their living standards and those of the community around them.

EDUCATION PERFORMANCE										
DISTRICT	SCHOOLS	A	F	SCHOOLS CHANGE	CHANGE SCORE	READ	MATH	WRITE	SCIENCE	SCHOOLS PER 10K HH
District 1	30	3%	0%	27	-21	60	62	84	31	5.9
District 2	27	2%	17%	24	-16	53	59	83	26	5.2
District 3	30	3%	83%	28	-20	52	57	83	28	4.8
District 4	14	6%	0%	3	-4	76	77	91	52	1.7
District 5	13	5%	0%	6	-1	67	70	86	42	1.5
District 6	16	7%	0%	6	-1	78	77	91	54	2.4
District 7	17	9%	0%	4	-1	84	83	92	62	2.3
District 8	32	12%	0%	.	.	70	70	89	46	4.3
District 9	21	7%	0%	9	0	68	71	87	40	3.2
District 10	20	12%	0%	3	1	82	82	92	55	3.4
District 11	21	13%	0%	2	1	84	83	92	56	3.3
District 12	22	11%	0%	7	-2	75	75	91	47	3.5
District 13	16	10%	0%	17	-2	73	75	91	49	2.6
Miami Dade County	279	100%	100%	136	-5.5	69	71	88	43	3.2

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Market Demographics

EDUCATION

To assess education levels in Miami Dade County the report looks at two groups of information: educational outputs and educational performance. The educational outputs piece focuses on the number and proportion of residents that have obtained different degrees while the educational performance looks at how well school and residents perform in academic achievement.

Educational Outputs

In 2010, in Miami-Dade County, roughly 373,000 or 15% of residents had a high school degree and about 204,000 or 8% had a bachelor's degree. The vast majority of *predominantly* and *significantly Black zip codes* have a proportion of residents with high school degree equal or higher than the county average, 15%. **Only in zip codes 33170 (14%), 33137 (13%), and 33039 (9%) the proportion of residents with high school education is lower than in the county.** The situation is completely opposite when looking

	EDUCATION 2010				EDUCATION 2000				CHANGE	
ZIP CODE	HIGHSCHOOL	BACHELORS	HIGHSCHOOL (%)	BACHELORS (%)	HIGHSCHOOL	BACHELORS	HIGHSCHOOL (%)	BACHELORS (%)	HIGHSCHOOL	BACHELORS
33056	7,099	2,139	19%	6%	5,530	6,756	17%	20%	28%	-68%
33169	7,265	2,670	17%	6%	6,013	9,076	17%	25%	21%	-71%
33150	4,408	553	16%	2%	3,989	3,280	15%	12%	11%	-83%
33167	4,409	592	18%	2%	3,884	3,320	17%	14%	14%	-82%
33168	4,060	870	16%	4%	3,892	4,042	15%	15%	4%	-78%
33136	1,845	228	16%	2%	1,674	930	15%	8%	10%	-75%
33147	8,143	135	19%	0%	8,018	2,886	18%	6%	2%	-95%
33161	8,372	1,703	16%	3%	7,930	12,980	15%	24%	6%	-87%
33127	4,308	175	15%	1%	3,598	2,148	13%	8%	20%	-92%
33054	5,682	595	19%	2%	5,163	3,482	17%	12%	10%	-83%
33170	1,249		14%		983	1,324	13%	18%	27%	-100%
33162	7,277	2,017	17%	5%	7,188	10,108	16%	22%	1%	-80%
33142	8,595	345	16%	1%	7,878	4,416	15%	8%	9%	-92%
33138	4,337	3,814	15%	13%	4,205	12,616	14%	43%	3%	-70%
33034	2,345	273	16%	2%	1,752	1,986	16%	18%	34%	-86%
33137	2,933	2,752	13%	12%	2,333	5,812	13%	32%	26%	-53%
33032	7,691	2,117	17%	5%	4,163	4,440	16%	17%	85%	-52%
33179	6,493	6,122	18%	17%	6,330	15,506	18%	44%	3%	-61%
33055	8,400	2,532	18%	6%	7,671	7,592	17%	17%	10%	-67%
33181	2,746	3,294	15%	18%	3,002	8,694	15%	44%	-9%	-62%
33039	43		9%		46	46	12%	12%	-7%	-100%
33157	9,662	10,309	15%	16%	8,807	25,472	14%	41%	10%	-60%
Miami Dade	372,988	204,370	15%	8%	332,997	183,978	15%	8%	12%	11%

For more information on educational attainment indicators please see Glossary and Sources.

at the proportion of bachelors, **only 5 of the 22 zip codes under analysis have a proportion of residents with a bachelor degree that exceeds the county average, 8%**.

The proportion of schools per 10,000 households (based only on the data from schools that had complete information for 2009 and 2010) in *predominantly* and *significantly Black zip codes* is particularly low when compared to the county average of 3.2. **Of the zip codes under analysis, those with the highest number of schools per households are 33127 (2.0), 33136 (1.8). and 33142 (1.7).**

School performance in *predominantly* and *significantly Black districts* is particularly low when compared to countywide averages. **Of the 22 zip codes under analysis , only 3 (33169, 33170, and 33032) have a positive score change**.

ZIP CODE	SCHOOLS	CHANGE SCORE	READ	MATH	WRITE	SCIENCE	SCHOOLS PER 10K HH
33056	3	-3	54	55	83	29	0.8
33169	1	+3	62	64	88	30	0.2
33150	3	-5	46	57	79	27	1.1
33167	3	-5	53	60	86	22	1.3
33168	2	-1	54	54	83	26	0.8
33136	2	-5	42	49	77	19	1.8
33147	3	-5	46	55	79	23	0.7
33161	4	-3	60	58	84	30	0.8
33127	6	-4	48	60	84	26	2.0
33054	4	-5	61	60	80	33	1.3
33170	1	+1	55	56	83	31	1.2
33162	3	-4	67	70	86	38	0.7
33142	9	-6	51	55	83	26	1.7
33138	2	0	69	74	86	46	0.7
33034	0	0	54	63	81	17	0.0
33137	0	0	74	66	91	51	0.0
33032	4	+3	63	69	90	31	0.9
33179	1	-1	68	67	88	52	0.3
33055	7	-9	60	66	84	30	1.5
33181	1	-1	63	68	85	37	0.5
33039							
33157	3	-5	70	69	88	40	0.5
Miami Dade	136	-5.5	69	71	88	43	3.2

For more information on educational attainment indicators please see Glossary and Sources as well as dadeschool.net

Performance by different subject matter varies significantly from subject to subject and zip code to zip code with some zip codes performing above county levels and others below. For instance zip code 33138 at county levels on reading, above county level on math, writing and science while zip code 33137 performs above county level on reading and writing and below county level on math and science. Particularly worrisome is the fact that **all *predominantly black zip* codes perform below county levels in all subject matters.** However, one of these zip codes (33169) suggests that things might be improving in area schools since the change score is +3, comparatively much higher than the county score of –5.

Workforce and Unemployment

In 2010, the workforce in Miami-Dade County totaled roughly 2 million people, 46% of which were employed and 12% unemployed. Comparatively, in the U.S. and Florida 55% and 49% of the workforce were employed and 9% and 10% were unemployed. District 8, one of the *significantly Black districts*, has the largest proportion of employed workforce, estimated at 56%. Meanwhile, the three *predominantly Black districts* have the largest proportions of unemployed workforce (District 1, 16%; District 2, 17%; and District 3, 18%).

In 2000, the county's workforce population totaled 1.76 million people, 5% of which were unemployed. In 2000, one of the *significantly Black districts*, District 8, had the largest proportion of employed workforce, estimated at 62%. Unemployment levels, that same year, were highest in Districts 1,2 and 3, (7%, 8%, and 8% , respectively).

The number of unemployed people has more than doubled (from 88,248 to 227,128) from 2000 to 2010 in all districts. Of particular concern, is the increase in the number of unemployed residents in District 8 from 5,425 people (2000) to 16,755 people (2010), an increase of 11,330 unemployed residents (or 209% increase).

The unemployment rate in the county is estimated at 22%. The three *predominantly Black districts* as well as one of the *significantly Black districts* (District 9) are the only four districts that have an unemployment rate higher than the county. Unemployment rate is the highest in District 3, estimated at 37%, and the lowest in Districts 8 and 10 (estimated at 13%).

STI: PopStats defines the **labor force** using workforce data on persons (age 16 and over) in a given market that are employed (both civilian and armed forces), and how many are unemployed relative to the potential labor force; a blend of ratio analysis and Bureau of Labor Statistics (BLS) data. A standard ratio analysis of populations over 16 is used to determine those in the labor force and those not in the labor force. The Civilian workforce (**Total Workforce**) is the total number of civilians over the age of 16 who work for pay, as well as unemployed persons actively seeking work. Unemployed civilians (**Unemployed Workforce**) is the total number of people who did not have jobs during the reference period, were actively looking for work, or waiting to be called back to jobs from which they had been laid off, and were available to go to work.

	2010					
District	WORKFORCE	EMPLOYED	UNEMPLOYED	EMPLOYED (%)	UNEMPLOYED (%)	UNEMPLOYMENT RATE
District 1	132,873	60,649	20,800	46%	16%	28%
District 2	133,137	49,049	23,188	37%	17%	34%
District 3	143,139	47,568	25,487	33%	18%	37%
District 4	143,889	67,503	12,595	47%	9%	16%
District 5	156,743	61,661	17,920	39%	11%	22%
District 6	152,800	65,060	14,998	43%	10%	18%
District 7	148,287	76,728	12,436	52%	8%	14%
District 8	178,990	99,340	16,755	56%	9%	13%
District 9	167,654	78,891	22,268	47%	13%	29%
District 10	143,107	73,482	12,105	51%	8%	13%
District 11	163,365	86,120	16,156	53%	10%	16%
District 12	161,656	76,334	16,312	47%	10%	19%
District 13	146,337	67,072	16,108	46%	11%	19%
Miami Dade County	1,971,977	909,457	227,128	46%	12%	22%

	2000					
District	WORKFORCE	EMPLOYED	UNEMPLOYED	EMPLOYED (%)	UNEMPLOYED (%)	UNEMPLOYED CHANGE
District 1	114,226	61,843	7,880	54%	7%	164%
District 2	126,522	59,071	9,575	47%	8%	142%
District 3	125,669	54,369	9,925	43%	8%	157%
District 4	144,359	74,947	5,552	52%	4%	127%
District 5	150,368	69,476	7,333	46%	5%	144%
District 6	147,851	71,254	6,329	48%	4%	137%
District 7	141,841	80,398	5,152	57%	4%	141%
District 8	140,943	87,133	5,425	62%	4%	209%
District 9	121,098	65,697	7,094	54%	6%	214%
District 10	141,464	79,285	5,237	56%	4%	131%
District 11	130,428	76,132	5,983	58%	5%	170%
District 12	135,359	70,250	6,174	52%	5%	164%
District 13	138,246	71,353	6,589	52%	5%	144%
Miami Dade County	1,758,374	921,208	88,248	52%	5%	157%

For more information on workforce and unemployment indicators please see Glossary and Sources.

Market Strength

MARKET STRENGTH/BUYING POWER figures address the population's consumer potential, gauging purchasing power by estimating aggregate income and income density within a district. Higher population density in inner-city neighborhoods translates into concentrated buying power that supersedes their suburban counterparts, even in cases where average household incomes are comparatively lower.

Accurate measurements of a community's total economic activity may attract new investment and assist policy makers in identifying those barriers that prevent small and medium enterprises from entering the formal market.

INCOME

Average and median household income in Miami-Dade County in 2010 are estimated at, respectively, $65,608 and $50,367. Average and median income in the United States for that same year were estimated at higher levels, respectively, $72,663 and $56,261. The same is true when these Miami Dade estimates are compared to Florida's (average household income at $68,134 and median household income at $50,893). Median and average income in some areas, like District 7, are comparatively high, estimated at, roughly $85,000 and $105,000, respectively. Average income in *predominantly Black districts* is the lowest. For instance in District 3, median and average income equal approximately, $34,000 and $48,000, respectively. Income in these districts is estimated at less than half of the income in District 7. Aggregate income figures mirrors average and median income across districts. Aggregate income is the highest in District 7 (estimated at $7.8 billion) and the lowest in the *predominantly Black districts* (District 1 estimated at 2.7 billion, District 2 at 2.2 billion, and District 3 at 3.0 billion). **District 8, exhibits the highest income compared to other *predominantly* and *significantly Black districts* in Miami-Dade County. Aggregate income in District 8 is estimated at $6.4 billion; the third highest in the County.**

Income density (average income per acre) in the county is estimated at $45,317. Six of the 13 districts (Districts 3, 4, 5, 7, 10 and 13) have an estimated income density at least 4 times that of the county average.

INCOME	2010			
District	MEDIAN	AGGREGATE	AVERAGE	AVG PER ACRE
District 1	$44,154	$2.7 Billion	$52,694	$139,509
District 2	$32,447	$2.2 Billion	$41,979	$133,575
District 3	$33,558	$3.0 Billion	$48,037	$241,938
District 4	$61,390	$6.5 Billion	$78,909	$442,526
District 5	$35,493	$4.5 Billion	$52,289	$520,814
District 6	$48,516	$3.7 Billion	$55,165	$221,885
District 7	$84,517	$7.8 Billion	$104,945	$310,983
District 8	$74,243	$6.4 Billion	$85,965	$91,200
District 9	$44,036	$3.9 Billion	$60,049	$4,242
District 10	$56,887	$3.8 Billion	$63,648	$245,073
District 11	$56,934	$4.4 Billion	$69,834	$175,296
District 12	$47,520	$4.2 Billion	$66,153	$52,976
District 13	$44,831	$3.5 Billion	$56,825	$251,524
Miami Dade County	$50,367	$56.4 Billion	$65,608	$45,317

INCOME	2000			
District	MEDIAN	AGGREGATE	AVERAGE	AVG PER ACRE
District 1	$37,443	$2.1 Billion	$44,421	$107,779
District 2	$27,145	$1.9 Billion	$35,269	$114,762
District 3	$25,338	$1.9 Billion	$34,106	$155,401
District 4	$48,935	$5.0 Billion	$63,240	$339,562
District 5	$25,364	$3.0 Billion	$38,007	$344,597
District 6	$40,274	$2.8 Billion	$45,253	$172,478
District 7	$70,628	$5.9 Billion	$86,624	$236,279
District 8	$62,064	$4.7 Billion	$73,960	$66,617
District 9	$35,256	$2.4 Billion	$47,408	$2,552
District 10	$48,310	$3.1 Billion	$53,846	$203,730
District 11	$47,733	$2.9 Billion	$55,081	$113,649
District 12	$38,480	$2.7 Billion	$50,941	$34,231
District 13	$37,661	$2.7 Billion	$47,239	$195,171
Miami Dade County	$41,113	$41.0 Billion	$52,753	$32,927

2000 income figures are not adjusted for inflation

For more information on income indicators please see Glossary and Sources

Market Strength

Income density in District 3 (one of the *predominantly and significantly Black districts*), estimated at $241,938 is slightly more than 4.5 times the county average.

Median and Average income in the county have increased from 2000 to 2010 by, respectively, 23 and 24%. District 5 shows the largest change in median income density, an increase of about $10,000 (or 40%) from $25,364 to $35,493. **Average income in District 3, one of the *predominantly Black districts*, has increased the most (about $14,000 or 41%) from roughly $34,000 to about $48,000. Meanwhile, aggregate income in In District 9, one of the *significantly Black districts*, has increased by 1.5 billion or 66%, from $2.4 billion to $3.9 billion. Income density has also increased the most, an estimated 66%, in District 9.**

INCOME	PERCENT CHANGE (2000 TO 2010)			
District	MEDIAN	AGGREGATE	AVERAGE	AVG PER ACRE
District 1	18%	29%	19%	29%
District 2	20%	16%	19%	16%
District 3	32%	56%	41%	56%
District 4	25%	30%	25%	30%
District 5	40%	51%	38%	51%
District 6	20%	29%	22%	29%
District 7	20%	32%	21%	32%
District 8	20%	37%	16%	37%
District 9	25%	66%	27%	66%
District 10	18%	20%	18%	20%
District 11	19%	54%	27%	54%
District 12	23%	55%	30%	55%
District 13	19%	29%	20%	29%
Miami Dade County	23%	38%	24%	38%

NEW HOME BUYERS' INCOME

The average income of new home buyers (from 2006 to 2008) in Miami-Dade is estimated at $121,816, 131% higher than average income according to Census 2000 figures. The income of new home buyers in 2008 in the United States and Florida was estimated at, respectively, $95,147 and $99,143, well below the countywide estimates. The average income of new homebuyers in the county was the highest in 2008, estimated at $133,891. **An upward trend of the average income of new home buyers from 2006 to 2008 suggests that the economic situation of new home owners in Miami-Dade County is improving.**

The average income of new home buyers (from 2006 to 2008) is the highest in District 7, estimated at $221,680. Average income of new homebuyers in District 5 (from 2006 to 2008) has increased the most (an estimated 344%) when compared to the average income for the area according to Census figures.

INCOME	AVG INCOME NEW HOME BUYERS				
District	06 TO 08	2006	2007	2008	CHANGE (00)
District 1	$75,662	$80,395	$76,886	$71,275	70%
District 2	$76,735	$79,771	$82,159	$67,759	118%
District 3	$110,581	$111,881	$116,664	$113,526	224%
District 4	$182,843	$167,523	$199,760	$212,731	189%
District 5	$168,572	$162,429	$160,396	$204,199	344%
District 6	$112,618	$111,885	$120,593	$114,816	149%
District 7	$221,680	$213,323	$233,712	$232,725	156%
District 8	$121,283	$120,859	$130,565	$126,054	64%
District 9	$92,620	$97,505	$101,252	$80,303	95%
District 10	$96,818	$98,370	$106,312	$90,518	80%
District 11	$104,915	$107,012	$113,123	$95,266	90%
District 12	$102,104	$102,317	$105,753	$103,690	100%
District 13	$84,203	$88,305	$85,898	$82,257	78%
Miami Dade County	$121,816	$119,258	$130,422	$133,891	131%

2000 income figures are not adjusted for inflation

For more information on income indicators please see Glossary and Sources

Market Strength

INCOME

Average and median household income in Miami-Dade County in 2010 are estimated at, respectively, $65,608 and $50,367. **Median income in all *predominantly Black zip codes* and in all but two of the *significantly Black districts* are below the county average of $50,367.** Median income is the lowest in zip codes 33136 ($18,167) and 33142 ($25,490) and the highest in zip codes 33039 ($71,564) and 33157 ($60,958). **Average income in all *predominantly Black zip codes* and in all but 4 of the *significantly Black zip codes* is below the county average of $65,608.** Average income is the lowest in zip code 33136 ($27,883) and the highest in zip code 33039 ($84,106)

Income density (average income per acre) in the county is estimated at $45,317. **In spite of the fact that several zip codes have lower median and average income, income per acre is larger than county averages in most of the zip codes under analysis given the high population concentration in some of the urban areas.**

INCOME	2010			
ZIP CODE	MEDIAN	AGGREGATE	AVERAGE	AVG PER ACRE
33056	$49,370	$581.0 M	$53,248	$141,462
33169	$49,748	$722.7 M	$53,719	$165,169
33150	$28,502	$366.2 M	$39,162	$157,798
33167	$36,931	$277.2 M	$38,901	$81,194
33168	$41,491	$318.6 M	$49,174	$130,619
33136	$18,167	$112.6 M	$27,883	$131,425
33147	$28,447	$498.9 M	$40,545	$119,707
33161	$39,520	$767.6 M	$46,245	$212,691
33127	$29,255	$347.6 M	$37,329	$169,543
33054	$30,995	$383.4 M	$41,843	$66,433
33170	$43,149	$138.8 M	$52,420	$25,236
33162	$41,754	$619.0 M	$45,855	$186,455
33142	$25,490	$580.5 M	$34,664	$127,621
33138	$47,848	$691.9 M	$59,227	$253,511
33034	$35,053	$210.3 M	$44,140	$65,363
33137	$48,699	$568.0 M	$66,491	$430,054
33032	$49,778	$719.7 M	$56,260	$41,766
33179	$50,044	$817.6 M	$54,853	$263,906
33055	$47,008	$694.7 M	$55,027	$171,559
33181	$36,585	$523.2 M	$63,254	$301,111
33039	$71,564	$1.5 M	$84,106	$544
33157	$60,958	$1.7 B	$77,563	$181,461
Miami Dade	$50,367	$56.4 B	$65,608	$45,317

2000 income figures are not adjusted for inflation

For more information on income indicators please see Glossary and Sources

Market Strength

BUSINESS

Further information on small businesses operating in under-regulated environments might encourage the engagement of mainstream small business lenders.

Miami-Dade County is home to roughly 155,500 businesses that employ a combined total of 2,355,455 residents and have an aggregate annual revenue estimated at $456.6 billion. District 12 is home to the largest number of businesses (24,575), followed by Districts 7 (20,382 businesses) and 5 (16,060 businesses). Meanwhile, District 11 has the least number of businesses (4,632).

District 12 businesses employ the largest number of residents (478,094) followed by businesses in Districts 7 (271,342 employees) and 8 (226,151 employees).

Total annual business revenues are the highest ($102.7 billion) in District 12, followed by Districts 7 (45.4 billion) and 13 (43.0 billion).

Business and employee density in the county are estimated at, respectively, 0.12 businesses per acre and 1.89 employees per acre. District 5, is by far, the district with the highest business and employee density (1.88 businesses per acre and 23.22 people per acre). Business density is also high in Districts 3 (0.92) , 6 (0.83), 4 (0.82) and 7 (0.81). Employee density in Districts 3, 13, and 4 is also significant, estimated at, respectively, 11.83, 11.48 and 11.15 employees per acre.

Annual revenue density in Miami-Dade County is estimated at $366,650. Annual revenue density in Districts 5 and 13, the districts with the largest annual revenue density) is more than 8 times the countywide estimate.

The vast majority (about 103,000) of businesses in the county are micro enterprises, businesses with 0 to 5 employees. **Together, these businesses employ almost 291,000 people and have an estimated annual revenue totaling 65.5 billion.**

	2010		
District	BUSINESSES	EMPLOYEES	REVENUES
District 1	6,443	105,994	$24.6 Billion
District 2	8,854	136,859	$31.7 Billion
District 3	11,274	145,366	$23.6 Billion
District 4	12,079	164,369	$27.8 Billion
District 5	16,060	198,843	$30.0 Billion
District 6	13,652	172,311	$35.3 Billion
District 7	20,382	271,342	$45.4 Billion
District 8	11,705	226,151	$35.8 Billion
District 9	8,366	138,573	$30.3 Billion
District 10	7,894	90,873	$16.7 Billion
District 11	4,632	67,324	$9.7 Billion
District 12	24,575	478,094	$102.7 Billion
District 13	9,580	159,356	$43.0 Billion
Miami Dade County	155,496	2,355,455	$456.6 Billion

	2010 DENSITY			
District	BUSINESS	EMPLOYEE	REVENUE	RETAIL BIZ
District 1	0.34	5.52	$1.3 Million	0.05
District 2	0.54	8.34	$1.9 Million	0.07
District 3	0.92	11.83	$1.9 Million	0.11
District 4	0.82	11.15	$1.9 Million	0.11
District 5	1.88	23.22	$3.5 Million	0.25
District 6	0.83	10.46	$2.1 Million	0.10
District 7	0.81	10.84	$1.8 Million	0.08
District 8	0.17	3.24	$513,187	0.02
District 9	0.01	0.15	$32,608	0.00
District 10	0.51	5.89	$1.1 Million	0.08
District 11	0.18	2.67	$385,701	0.03
District 12	0.31	6.07	$1.3 Million	0.04
District 13	0.69	11.48	$3.1 Million	0.11
Miami Dade County	0.12	1.89	366,650	0.02

For more information on business indicators please see the Glossary and Sources.

Market Strength

Districts 12 and 7 are home to the largest number of micro businesses, respectively, 15,055 and 14,182. For the most part, employment and revenue figures for micro businesses in all districts mirror the count indicators.

There are an estimated 44,067 small businesses (enterprises with 6 to 50 employees) countywide, which together employ about 656,000 people and have an annual revenue of $159.7 billion. The largest number of small businesses are located in Districts 12 (8,148 businesses) and 7 (5,313 businesses). The total annual revenue of small businesses in District 12 far exceeds the total annual revenue of small businesses in other districts; it represents 26% of the revenue of all small businesses in Miami-Dade County.

The number of medium and large businesses (enterprises with 51 employees or more) is significantly smaller, estimated at 6,648. Nonetheless, medium and large enterprises are responsible for generating 60% of all jobs countywide. District 12 has, by far, the largest number (1,255) of medium and large businesses, followed by Districts 7 (655) and 5 (623).

	MICRO BUSINESSES			SMALL BUSINESSES			MEDIUM AND LARGE BUSINESSES		
District	COUNT	EMPLOYEES	REVENUE	COUNT	EMPLOYEES	REVENUE	COUNT	EMPLOYEES	REVENUE
District 1	4,090	11,540	$2.6 Billion	1,998	31,119	$8.2 Billion	324	63,335	$13.9 Billion
District 2	5,586	15,445	$3.7 Billion	2,758	43,810	$14.2 Billion	457	77,604	$13.8 Billion
District 3	7,947	22,276	$5.0 Billion	2,699	40,706	$10.1 Billion	356	82,384	$8.5 Billion
District 4	8,070	22,808	$4.3 Billion	3,273	45,884	$7.0 Billion	511	95,677	$16.5 Billion
District 5	11,261	30,877	$6.1 Billion	4,105	60,684	$10.5 Billion	623	107,282	$13.4 Billion
District 6	9,306	26,414	$5.9 Billion	3,714	54,608	$12.5 Billion	537	91,289	$16.9 Billion
District 7	14,182	39,534	$7.6 Billion	5,313	80,150	$16.4 Billion	655	151,658	$21.4 Billion
District 8	7,857	21,626	$4.4 Billion	3,229	46,018	$8.1 Billion	442	158,507	$23.3 Billion
District 9	5,402	14,849	$3.4 Billion	2,491	36,079	$8.7 Billion	443	87,645	$18.2 Billion
District 10	5,403	15,191	$3.2 Billion	2,124	30,205	$5.3 Billion	310	45,477	$8.2 Billion
District 11	3,104	8,306	$1.6 Billion	1,303	18,399	$2.3 Billion	200	40,619	$5.8 Billion
District 12	15,055	44,796	$13.8 Billion	8,148	122,162	$41.2 Billion	1,255	311,136	$47.7 Billion
District 13	6,083	17,311	$4.0 Billion	2,912	46,227	$15.3 Billion	535	95,818	$23.8 Billion
Miami Dade County	103,346	290,973	$65.6 Billion	44,067	656,051	$159.7 Billion	6,648	1,408,431	$231.3 Billion

For more information on business indicators please see the Glossary and Sources.

Market Stability

MARKET STABILITY/RISK indicators further gauge the viability of business investment in a neighborhood by assessing the presence of community stakeholders and demonstrating trends in real estate property values. For instance, owner-occupied units are one factor widely thought to increase individual investment in a community.

HOME OWNERSHIP

In Miami-Dade County, there is an estimated 939,471 housing units; more than half (53%) of which are owner-occupied. Owner occupancy is the highest (between 66 and 67%) in Districts 1, 8, 10 and 11. District 5 has comparatively small owner occupancy level, estimated at 28%.

HOME VALUES

The median price of homes in the county, in 2010, were estimated at $231,063. Median home values in the three *predominantly Black districts* are the lowest, ranging from $134,422 (District 2) to $158,043 (District 3). Home values are the highest in District 7 ($439,829), followed by District 4 ($316,482).

2010				
District	HOUSING UNITS	OWNER HHS	OWNER (%)	MEDIAN HH VALUE
District 1	53,599	36,037	67%	$148,172
District 2	56,536	27,356	48%	$134,422
District 3	70,096	25,465	36%	$158,043
District 4	102,899	50,236	49%	$316,482
District 5	99,871	27,550	28%	$216,303
District 6	68,292	33,996	50%	$237,165
District 7	82,009	44,265	54%	$439,829
District 8	77,758	51,654	66%	$297,340
District 9	70,270	43,566	62%	$165,808
District 10	61,406	41,064	67%	$248,145
District 11	65,637	43,572	66%	$216,113
District 12	67,241	40,594	60%	$194,755
District 13	63,857	33,794	53%	$200,729
Miami Dade County	939,471	499,149	53%	$231,063

For more information regarding market stability indicators please see the Glossary and Sources.

Market Potential

EXPENDITURES

Resident expenditures, a proxy for viable demand of a product, signal market potential in a trade area. By identifying expenditure levels for different categories at smaller geographies, Social Compact identifies the existing market potential. **Annual resident expenditures in Miami-Dade County total $15.5 billion, equivalent to expenditures of $12,440 per acre.** Districts 4 and 7 exhibit the largest overall expenditures, estimated at, respectively, $2.1 and $2.0 billion. Meanwhile, resident expenditures are the lowest in the three *predominantly Black districts* (1, 2, and 3) and District 13. Annual expenditures in Districts 1 ($688.1 million) and 2 ($610 million) are more than 3 times less than those in the districts with the highest expenditure levels. Expenditure density is the highest (and more than 15 times that of the county average) in District 5 ($196,660 per acre), followed by Districts 4 ($141,427 per acre) and 3 ($79,459 per acre). **Countywide, residents spend the most on groceries ($1.1 billion), followed by restaurant ($870.4 million) and apparel ($604.9 million) expenditures.**

EXPENDITURES											
District	PER ACRE	TOTAL	RETAIL	APPAREL	GROCERY	RESTAURANT	MEDICINE	PERSONAL CARE	PET/HOBBY	READING	PUBLIC TRANSP
District 1	$35,844	$688.1 M	$251.1 M	$27.0 M	$49.8 M	$39.0 M	$8.0 M	$12.6 M	$8.5 M	$11.0 M	$6.2 M
District 2	$37,182	$610.0 M	$227.6 M	$23.9 M	$46.7 M	$34.4 M	$7.9 M	$11.0 M	$7.3 M	$8.3 M	$5.2 M
District 3	$79,459	$976.5 M	$355.9 M	$38.2 M	$70.4 M	$54.8 M	$11.4 M	$17.1 M	$11.4 M	$16.3 M	$9.3 M
District 4	$141,427	$2.1 B	$735.9 M	$81.0 M	$137.3 M	$116.4 M	$21.2 M	$36.6 M	$24.5 M	$42.7 M	$22.0 M
District 5	$196,660	$1.7 B	$614.2 M	$65.8 M	$121.5 M	$94.3 M	$19.8 M	$29.5 M	$19.6 M	$28.1 M	$16.1 M
District 6	$64,880	$1.1 B	$388.4 M	$41.8 M	$76.3 M	$60.2 M	$12.3 M	$19.2 M	$12.9 M	$17.9 M	$10.0 M
District 7	$77,993	$2.0 B	$673.7 M	$75.4 M	$120.2 M	$108.4 M	$17.7 M	$33.7 M	$22.5 M	$45.7 M	$22.4 M
District 8	$20,638	$1.4 B	$502.8 M	$56.2 M	$91.7 M	$80.7 M	$13.6 M	$25.3 M	$17.2 M	$31.5 M	$15.7 M
District 9	$1,080	$1.0 B	$361.2 M	$39.5 M	$70.0 M	$56.9 M	$10.9 M	$18.1 M	$12.3 M	$17.9 M	$9.6 M
District 10	$64,921	$1.0 B	$358.6 M	$39.2 M	$68.9 M	$56.6 M	$10.7 M	$18.1 M	$12.3 M	$18.3 M	$9.7 M
District 11	$40,909	$1.0 B	$366.8 M	$40.5 M	$69.5 M	$58.4 M	$10.6 M	$18.7 M	$12.7 M	$19.9 M	$10.2 M
District 12	$12,799	$1.0 B	$359.6 M	$39.5 M	$68.4 M	$56.9 M	$10.6 M	$18.2 M	$12.3 M	$19.1 M	$10.0 M
District 13	$68,008	$943.8 M	$342.4 M	$36.9 M	$67.2 M	$53.3 M	$10.8 M	$17.1 M	$11.5 M	$15.8 M	$8.8 M
Miami Dade County	$12,440	$15.5 B	$5.5 B	$604.9 M	$1.1 B	$870.4 M	$165.8 M	$275.1 M	$185.0 M	$292.5 M	$155.2 M

For more information on resident expenditures please see Glossary and Sources

Market Potential

GROCERIES

An absence of affordable, quality food does not necessarily result from lack of market demand and can lead to demonstrable health complications such as obesity, diabetes and hypertension.* Understanding the demand for groceries in communities is essential to development professionals and legislators, as many urban areas have begun crafting incentives for grocers to locate in their communities.

Miami-Dade County is home to 1,570 grocers, 192 of which are full-service grocers. On average, there are 2 full-service grocers for every 10,000 households countywide. District 5 has the least (1) number of full-service grocers per households, while Districts 2, 11, 12, and 13 all have 3 full-service grocers for every 10,000 households.

The annual revenue of grocers and full-service grocers in the county is estimated at, respectively $6.8 billion and $3.5 billion. In District 8, one of the *significantly Black districts*, full-service grocers' revenue is the highest totaling $440 million.

County residents must travel 0.98 miles to reach the closest full-service grocers. In Districts 1, 7, 8, 9 and 12 (one *predominantly Black district* and two *significantly Black districts*), residents travel more than 1 mile to reach a full-service grocery, signaling limited access to healthy and affordable food in these areas. In District 9, a *significantly Black district*, residents must travel more than 2 times (2.33 miles) the county average distance to reach a full-service grocer. Meanwhile, District 5 residents only travel 0.6 miles for the same purpose.

	ALL GROCERS			FULL-SERVICE GROCERS			
District	COUNT	PER HH	REVENUE	COUNT	PER HH	REVENUE	DISTANCE
District 1	125	25	$508.4 M	9	2	$116.1 M	1.03
District 2	169	32	$488.2 M	14	3	$168.5 M	0.85
District 3	181	29	$494.4 M	15	2	$215.1 M	0.68
District 4	100	12	$596.0 M	16	2	$345.7 M	0.85
District 5	158	19	$444.4 M	12	1	$216.5 M	0.60
District 6	143	22	$519.5 M	15	2	$288.3 M	0.76
District 7	99	13	$607.7 M	13	2	$357.4 M	1.01
District 8	130	18	$719.7 M	18	2	$439.9 M	1.50
District 9	110	17	$565.6 M	12	2	$266.1 M	2.33
District 10	74	12	$375.9 M	14	2	$235.8 M	0.90
District 11	71	11	$489.5 M	20	3	$360.8 M	0.95
District 12	107	17	$546.8 M	18	3	$269.8 M	1.24
District 13	103	17	$457.0 M	16	3	$246.0 M	0.67
Miami Dade County	1,570	18	$6.8 B	192	2	$3.5 B	0.98

For more information on grocery indicators please see Glossary and Sources.

*Source:
Gallagher, M. (2006). Examining the Impact of Food Deserts on Public Health in Chicago. Mari Gallagher Research and Consulting Group: Chicago, IL.

Market Potential

GROCERIES

Miami-Dade County is home to 1,570 grocers, 192 of which are full-service grocers. On average, there are 2 full-service grocers for every 10,000 households countywide. The distribution of full-service grocers in the *predominantly* and *significantly Black districts* varies significantly, **while there are a few zip codes with a high concentration of grocery stores per households (33150, 5; 33168, 6) there are a couple of zip codes with no full-service grocery stores (33034 and 33039).**

The annual revenue of grocers and full-service grocers in the county is estimated at, respectively $6.8 billion and $3.5 billion. Annual revenue of full-service grocers in the zip codes under analysis is the highest in zip code 33157 totaling $104.4 million.

County residents must travel 0.98 miles to reach the closest full-service grocers. **Access to full-service grocers is particularly bad in zip codes 33170, 33034, 33032, and 33039 where residents must, respectively travel, 1.76, 2.66, 1.67, and 2.28 miles to reach the closest full-service grocer.**

GROCERS	ALL GROCERS			FULL-SERVICE GROCERS			
ZIP CODE	COUNT	PER HH	REVENUE	COUNT	PER HH	REVENUE	DISTANCE
33056	36	33	$206.7 M	3	3	$40.4 M	1.04
33169	34	25	$135.1 M	1	1	$9.1 M	0.99
33150	33	35	$100.4 M	5	5	$35.5 M	0.57
33167	16	22	$35.4 M	1	1	$6.5 M	0.84
33168	25	39	$97.4 M	4	6	$55.0 M	0.55
33136	18	45	$45.0 M	1	2	$20.9 M	0.72
33147	55	45	$117.0 M	2	2	$18.3 M	0.98
33161	36	22	$100.4 M	3	2	$31.7 M	0.90
33127	36	39	$78.2 M	2	2	$17.0 M	0.72
33054	29	32	$66.5 M	1	1	$7.8 M	1.18
33170	14	53	$42.5 M	1	4	$20.9 M	1.76
33162	32	24	$182.8 M	2	1	$54.8 M	0.76
33142	68	41	$173.9 M	4	2	$58.7 M	0.81
33138	25	21	$93.4 M	2	2	$53.5 M	0.72
33034	15	31	$93.5 M	0	0	$0	2.66
33137	20	23	$70.3 M	3	4	$46.2 M	0.50
33032	20	16	$75.7 M	2	2	$40.4 M	1.67
33179	12	8	$62.6 M	2	1	$44.4 M	1.07
33055	18	14	$50.9 M	2	2	$14.3 M	0.81
33181	17	21	$92.6 M	2	2	$65.2 M	0.82
33039	1	556	$3.1 M	0	0	$0	2.28
33157	43	20	$211.3 M	5	2	$104.4 M	1.13
Miami Dade	1,570	18	$6.8 B	192	2	$3.5 B	0.98

For more information on grocery indicators please see Glossary and Sources.

Market Potential

FINANCIAL SERVICES

Limited access to traditional banking and financial services has long been a barrier to wealth creation in marginalized communities. This lack of access often translates to higher costs for basic financial transactions.* Communities faced with a high presence of check cashing institutions, payday loan centers and other predatory financial services providers fall victim to higher transactional fees; one study found that "borrowers pay $4.2 billion every year in excessive payday lending fees."*

In Miami-Dade County there are a total of 577 banks, 86 credit unions, and 579 non traditional financial institutions. The ratio of non traditional financial institutions to traditional financial institutions is 0.87. Districts 7, 12, 4 and 6 are home to the largest number of banks (respectively, 102, 72, 68, and 67). Districts 5 and 12 are home to the largest concentration of non traditional financial institutions, respectively, 86 and 68. **Countywide there are 7 banks, 1 credit union, and 7 non traditional financial institutions for every 10,000 households.** District 7 has the largest number of banks per 10,000 households (14), followed by Districts 12 (11) and 6 (10). Meanwhile Districts 12, 5, 6 and 13 are home to the largest number of non traditional financial services per 10,000 households (ranging from 10 to 11) .

On average, county residents travel 0.66 miles to the nearest bank and 0.64 miles to the nearest non traditional financial institution, suggesting that access to non traditional financial institutions for Miami-Dade residents is slightly better than access to banks. In District 5, access to banks is best as residents need only travel 0.33 miles to the nearest bank. Meanwhile, residents in one of the *significantly Black districts* (9) people have to travel 1.43 miles, more than twice the county average, to reach a bank. Access to financial services in District 1 is also limited, in this *predominantly Black district* residents travel 1.11 miles to reach the nearest bank.

*Sources:

Barr, M. (2004). Banking the Poor: Policies to Bring Low-Income Americans Into the Financial Mainstream. The Brookings Institution: Washington, DC.

King, U., Parrish, L. & Tanik, O. (November 2006). Financial Quicksand: Payday lending sinks borrowers in debt with $4.2 billion in predatory fees every year. Center for Responsible Lending: Durham, NC.

	BANKS			CREDIT UNIONS			NONTRADITIONAL FINANCIAL INSTITUTIONS			RATIO NON TRAD TO TRAD
District	COUNT	PER HH	DISTANCE	COUNT	PER HH	DISTANCE	COUNT	PER HH	DISTANCE	
District 1	5	1	1.11	5	1	1.10	32	6	2.41	3.20
District 2	23	4	0.70	3	1	1.24	51	10	1.95	1.96
District 3	18	3	0.59	6	1	0.87	43	7	2.09	1.79
District 4	68	8	0.48	6	1	1.81	16	2	0.93	0.22
District 5	54	6	0.33	10	1	0.94	86	10	1.51	1.34
District 6	67	10	0.41	11	2	0.85	63	10	1.35	0.81
District 7	102	14	0.60	5	1	1.25	29	4	0.84	0.27
District 8	43	6	0.94	4	1	1.69	37	5	1.04	0.79
District 9	28	4	1.43	9	1	1.95	26	4	1.16	0.70
District 10	30	5	0.55	3	1	1.64	38	6	1.18	1.15
District 11	27	4	0.66	2	0	2.44	28	4	1.05	0.97
District 12	72	11	0.64	14	2	1.07	68	11	1.44	0.79
District 13	40	7	0.53	8	1	1.28	62	10	1.79	1.29
Miami Dade County	577	7	0.66	86	1	1.32	579	7	0.64	0.87

For more information on financial indicators please see Glossary and Sources.

Market Potential

FINANCIAL SERVICES

In Miami-Dade County there are a total of 577 banks, 86 credit unions, and 579 non traditional financial institutions. The ratio of non traditional financial institutions to traditional financial institutions is 0.87. Off the zip codes under analysis **33162 and 33157 have by far the most number of banks, respectively 14 and 10. Zip codes 33054, 33170, and 33055 have no banks at all. Some of the zip codes under analysis have a large number of non traditional financial services (33169, 13; 33147, 16; 33142, 15; 33157, 18). The ratio of non traditional financial services to traditional financial services is highest in 33142 (7.5), closely followed by 33168 (5.5).**

Countywide there are 7 banks, 1 credit union, and 7 non traditional financial institutions for every 10,000 households. **Zip code 33162 has the most financial services, with 10 banks, 2 credit unions, and 8 nontraditional financial services for every 10,000 households.**

	BANKS			CREDIT UNIONS			NONTRADITIONAL FINANCIAL INSTITUTIONS			RATIO NON TRAD TO TRAD
ZIP CODE	COUNT	PER HH	DISTANCE	COUNT	PER HH	DISTANCE	COUNT	PER HH	DISTANCE	
33056	1	1	1.04	3	3	0.84	5	5	0.64	1.25
33169	2	1	0.72	2	1	1.03	13	10	0.44	3.25
33150	1	1	0.64	1	1	0.80	7	7	0.45	3.50
33167	1	1	0.89	0	0	1.80	1	1	0.65	1.00
33168	2	3	0.62	0	0	1.35	11	17	0.35	5.50
33136	3	7	0.37	2	5	0.41	2	5	0.41	0.40
33147	3	2	0.87	1	1	1.27	16	13	0.45	4.00
33161	6	4	0.61	1	1	0.83	9	5	0.45	1.29
33127	2	2	0.57	0	0	1.04	11	12	0.31	5.50
33054	0	0	1.46	0	0	1.26	9	10	0.64	
33170	0	0	1.26	1	4	1.82	2	8	1.04	2.00
33162	14	10	0.40	2	1	0.81	11	8	0.43	0.69
33142	2	1	0.63	0	0	1.05	15	9	0.47	7.50
33138	4	3	0.77	1	1	0.84	3	3	0.65	0.60
33034	2	4	0.87	0	0	1.19	3	6	0.81	1.50
33137	3	4	0.41	1	1	0.91	10	12	0.27	2.50
33032	2	2	1.21	1	1	1.84	2	2	1.34	0.67
33179	2	1	0.62	3	2	1.04	2	1	0.55	0.40
33055	0	0	1.35	0	0	1.29	4	3	0.57	
33181	8	10	0.39	1	1	1.09	3	4	0.41	0.33
33039	1	556	0.59	0	0	1.74	0	0	2.93	0.00
33157	10	5	0.61	2	1	1.19	18	8	0.63	1.50
Miami Dade	577	7	0.66	86	1	1.32	579	7	0.64	0.87

For more information on financial indicators please see Glossary and Sources.

Market Potential

On average, county residents travel 0.66 miles to the nearest bank and 0.64 miles to the nearest non traditional financial institution, suggesting that access to non traditional financial institutions for Miami-Dade residents is slightly better than access to banks. **The distance that residents need to travel to access banks in the zip codes under analysis varies significantly. In zip codes 33054, 33170, 33032, and 33055 people need to travel the furthest, respectively 1.5, 1.3, 1.2, and 1.4 miles. In several of the zip codes under analysis (i.e. 33136,33162,33137,33179) residents need to travel less than the city average (0.64) to reach the nearest bank.**

	BANKS			CREDIT UNIONS			NONTRADITIONAL FINANCIAL INSTITUTIONS			RATIO NON TRAD TO TRAD
ZIP CODE	COUNT	PER HH	DISTANCE	COUNT	PER HH	DISTANCE	COUNT	PER HH	DISTANCE	
33056	1	1	1.04	3	3	0.84	5	5	0.64	1.25
33169	2	1	0.72	2	1	1.03	13	10	0.44	3.25
33150	1	1	0.64	1	1	0.80	7	7	0.45	3.50
33167	1	1	0.89	0	0	1.80	1	1	0.65	1.00
33168	2	3	0.62	0	0	1.35	11	17	0.35	5.50
33136	3	7	0.37	2	5	0.41	2	5	0.41	0.40
33147	3	2	0.87	1	1	1.27	16	13	0.45	4.00
33161	6	4	0.61	1	1	0.83	9	5	0.45	1.29
33127	2	2	0.57	0	0	1.04	11	12	0.31	5.50
33054	0	0	1.46	0	0	1.26	9	10	0.64	
33170	0	0	1.26	1	4	1.82	2	8	1.04	2.00
33162	14	10	0.40	2	1	0.81	11	8	0.43	0.69
33142	2	1	0.63	0	0	1.05	15	9	0.47	7.50
33138	4	3	0.77	1	1	0.84	3	3	0.65	0.60
33034	2	4	0.87	0	0	1.19	3	6	0.81	1.50
33137	3	4	0.41	1	1	0.91	10	12	0.27	2.50
33032	2	2	1.21	1	1	1.84	2	2	1.34	0.67
33179	2	1	0.62	3	2	1.04	2	1	0.55	0.40
33055	0	0	1.35	0	0	1.29	4	3	0.57	
33181	8	10	0.39	1	1	1.09	3	4	0.41	0.33
33039	1	556	0.59	0	0	1.74	0	0	2.93	0.00
33157	10	5	0.61	2	1	1.19	18	8	0.63	1.50
Miami Dade	577	7	0.66	86	1	1.32	579	7	0.64	0.87

For more information on financial indicators please see Glossary and Sources.

Understanding Disparity in Miami-Dade County: Building the Scorecard

Disparity: a condition of being unequal to a greater or lesser extent

In general, disparity is understood as the condition of being unequal to a greater of lesser extent; a lack of similarity or equality. The concept can be applied to a variety of conditions and multiple dimensions (i.e. difference in age, rank, power). In an effort to understand the disparity of the Black population in Miami-Dade County, Social Compact has created a scorecard to compare several market and living conditions across districts. The disparity analysis will assess how market and living conditions in *predominantly Black districts* (Districts 1, 2 and 3) and *significantly Black districts* (Districts 8 and 9) compare with those of other districts in the county.

The scorecard includes 7 categories (market size, education, unemployment, market strength and stability, business composition, access, and market potential) and a total of 23 indicators. The Scorecard Matrix (on the right) provides a detailed account of how each category and indicator is weighted.

Each category is weighted equally for the final score (with a maximum of either two positive or negative points). Categories such as education — when a more educated population is considered an asset — receive positive points. Categories such as unemployment — where less unemployment is considered an asset — receive negative points.

Weights for each indicator where assigned based on two aspects:

a) how many different characteristics were being measured in each category (for instance, in access there were two different characteristics being measured, access to financial services and access to grocery providers, thus the 2 points were divided by 2, 1 point for each characteristic); and
b) how many indicators where measuring each characteristic. Looking at the access example again, there were two indicators measuring access to financial services so the 1 point for access to financial services was divided by 2 (0.5 points for the ratio of non traditional financial services to traditional financial services and 0.5 points for the relative distance to access a traditional financial services to a non traditional financial

SCORECARD MATRIX

CATEGORY	INDICATOR	WEIGHTS	CATEGORY POINTS
Market Size	Population Change	1.00	2
	Household Change	1.00	
Education	Highschool Degree	0.25	2
	Bachelor Degree	0.25	
	Change in Highschool Degree	0.25	
	Change in Bachelor Degree	0.25	
	School Performance Change	0.20	
	Reading Performance	0.20	
	Math Performance	0.20	
	Writing Performance	0.20	
	Science Performance	0.20	
Unemployment	Unemployment Rate	1.00	-2
	Unemployment Change	1.00	
Market Strength and Stability	Median Income	0.40	2
	Average Income	0.40	
	Income of New Homebuyers (2008)	0.13	
	Loans (2008)	0.13	
	Income Difference (2008 to 2000)	0.13	
	Home Values	0.40	
	Owner Occupied	0.40	
Business Composition	Business Density	0.33	2
	Employee Density	0.33	
	Revenue Density	0.33	
	Retail Density	1.00	
Access	Ratio Nontraditional to Traditional	0.50	-2
	Relative Distance Traditional to Non Traditional	0.50	
	Distance to Grocers	1.00	
Market Potential	Expenditure Density	2	2

Understanding Disparity in Miami-Dade County: Building the Scorecard

Disparity: a condition of being unequal to a greater or lesser extent

service). Meanwhile, there was only one indicator measuring access to grocers, so that indicator by itself received 1 point.

Social Compact calculated the standard deviation for each of the indicators and transformed those into positive numbers. The positive numbers were then weighted in a way that the maximum value for each indicator would receive the maximum number of points. For instance, if the maximum standard deviation for home values was 2, the district where the standard deviation for home values equaled 2 would receive 0.4 points. Points to all other standard deviation values were assigned proportionally. Consequently, a district where the standard deviation of home values equaled 1 would receive 0.2 points.

Through this process, each district has been assigned a score and a grade of A, B, C, D or F for each category as well as an overarching score and grade.

SCORECARD MATRIX

CATEGORY	INDICATOR	WEIGHTS	CATEGORY POINTS
Market Size	Population Change	1.00	2
	Household Change	1.00	
Education	Highschool Degree	0.25	2
	Bachelor Degree	0.25	
	Change in Highschool Degree	0.25	
	Change in Bachelor Degree	0.25	
	School Performance Change	0.20	
	Reading Performance	0.20	
	Math Performance	0.20	
	Writing Performance	0.20	
	Science Performance	0.20	
Unemployment	Unemployment Rate	1.00	-2
	Unemployment Change	1.00	
Market Strength and Stability	Median Income	0.40	2
	Average Income	0.40	
	Income of New Homebuyers (2008)	0.13	
	Loans (2008)	0.13	
	Income Difference (2008 to 2000)	0.13	
	Home Values	0.40	
	Owner Occupied	0.40	
Business Composition	Business Density	0.33	2
	Employee Density	0.33	
	Revenue Density	0.33	
	Retail Density	1.00	
Access	Ratio Nontraditional to Traditional	0.50	-2
	Relative Distance Traditional to Non Traditional	0.50	
	Distance to Grocers	1.00	
Market Potential	Expenditure Density	2	2

Understanding Disparity in Miami: Scorecard Findings

The disparity scores and grade table (below) shows the score and grades for each district for each category, as well as the comprehensive score and grade for each district. The districts highlighted in green (1, 2, and 3) are the *predominantly Black districts*, the districts highlighted in purple (Districts 8 and 9) are the *significantly Black districts*, all other districts do not have a sizable Black population.

When looking at the comprehensive score, two of the *predominantly Black districts* (Districts 1 and 2) have the lowest scores (respectively 0.51 and 0.99) and a grade of F. These districts are closely followed by District 3 (the other *predominantly Black district*) and one of the *significantly Black districts* (District 9) with scores ranging from 1.77 to 1.81 and a grade of D. Overall, compared to the other districts in Miami-Dade County *predominantly Black districts and* District 9 (one of the *significantly Black districts*) experience worse living conditions. The other *significantly black District* (District 8) is not much better off and still has several signs of disparity with a score of 3.04 and a C grade. Nonetheless, conditions in District 8 are more promising that those in other Districts with a high concentration of Black population.

A more in-depth look at each of the categories and the disparity scores provide further detail about markets and living conditions in *predominantly and significantly Black Districts.*

MARKET SIZE

The indicators that create the size score capture a district's growth (or lack there of) from 2000 to 2010. A larger and growing population signals larger markets, more potential to attract private investments, as well as an ability to attract new residents and retain current ones. The *predominantly Black districts, together* with Districts 4, 6, 7 and 10 have the worst scores in this category with D and F grades. Meanwhile, the two *significantly Black districts* are amongst the districts that grew the most in the last decade; District 9, shows the highest growth countywide, receiving the highest score for this category, 2.

EDUCATION

The human capital obtained through education has proven to be one of the strongest drivers for a community. An educated population is more likely to be successful in its endeavors, be responsible citizens, and contribute to the community in which they live. Education in this report is measured taking into account education outputs as well as

DISPARITY SCORES AND GRADES

	SIZE		EDUCATION		UNEMPLOYMENT		STRENGTH		BUSINESS		ACCESS		POTENTIAL		COMPREHENSIVE	
District	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade
District 1	0.79	D	0.79	D	1.28	D	0.61	F	0.68	D	1.26	F	0.66	F	0.99	F
District 2	0.25	F	0.52	F	1.27	D	0.34	F	0.87	D	0.87	C	0.67	F	0.51	F
District 3	0.90	D	0.55	F	1.49	D	0.50	F	1.11	C	0.79	C	1.02	D	1.81	D
District 4	0.66	D	1.26	B	0.56	A	1.42	B	1.09	C	0.37	A	1.54	B	5.04	A
District 5	1.05	C	0.91	D	0.91	B	0.79	D	1.99	A	0.53	A	2.00	A	5.30	A
District 6	0.71	D	1.19	C	0.71	A	0.78	D	1.05	C	0.50	A	0.90	D	3.41	B
District 7	0.88	D	1.38	B	0.62	A	1.79	A	0.96	D	0.44	A	1.01	D	4.95	A
District 8	1.56	B	1.06	C	1.20	C	1.48	B	0.46	F	0.84	C	0.53	F	3.04	C
District 9	2.00	A	1.37	B	1.74	F	0.84	D	0.28	F	1.33	F	0.36	F	1.77	D
District 10	0.48	F	1.34	B	0.50	A	0.93	C	0.78	D	0.59	B	0.90	D	3.34	C
District 11	1.59	B	1.66	A	0.95	B	1.00	C	0.46	F	0.56	A	0.70	D	3.91	B
District 12	1.42	B	1.38	B	0.97	B	0.87	D	0.64	D	0.80	C	0.46	F	3.00	C
District 13	0.77	D	1.18	C	0.81	B	0.67	D	1.15	C	0.63	B	0.92	D	3.24	C

education performance. The education output indicators used to measure education look at the percentage of residents with high school and bachelor's degrees as well as the change (from 2000 to 2010) in the number of residents with high-school and bachelor education while the indicators used to measure education performance look at student performance in schools. Findings regarding education levels in the *predominantly Black districts* show that residents in Districts 2 and 3 (*two of the predominantly Black districts*) have the worst education conditions with scores ranging from 0.52 to 0.55 and an F grade. Districts 5 and 1 (one of the *predominantly Black districts*) also show dire education situation for their residents with scores ranging from 0.79 to 0.91 and a grade of D. The situation in significantly Black districts (Districts 8 and 9) is more promising although there is still room to improvement in comparison with District 11 which has the highest grade, A and a score of 1.66.

UNEMPLOYMENT

The unemployment score incorporates the rate of unemployment and the change in the number of unemployed workforce (people 16 years and older) from 2000 to 2010. Given that high unemployment is negative for a community, higher unemployment scores are awarded D and F grades, while low unemployment scores an A. District 9, one of the *significantly Black districts* had the highest unemployment score (1.74) , highlighting that this is an area of concern for the district. The three *predominantly Black districts* have a D grade in this category, highlighting the presence of high unemployment levels and growth in the unemployed workforce.

MARKET STRENGTH AND STABILITY

The market strength and stability category is composed of 7 indicators (median income, average income, income of households that purchased homes in 2008, number of home purchase loans in 2008, the difference in the income of people who purchased homes in 2008 and 2000 Census income figures, home values and the percentage of owner-occupied households). Together these indicators assess the population's consumer potential, gauging purchasing power as well as the viability of business investment in a neighborhood by assessing the presence of community stakeholders and demonstrating trends in real estate property values. *Predominantly Black districts* have the three lowest scores in the county in this category and an F grade. Meanwhile, District 8, one of the *significantly Black districts* has the second highest (1.48 points, B grade) score in this category, following District 7 (1.79 points).

DISPARITY SCORES AND GRADES

	SIZE		EDUCATION		UNEMPLOYMENT		STRENGTH		BUSINESS		ACCESS		POTENTIAL		COMPREHENSIVE	
District	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade
District 1	0.79	D	0.79	D	1.28	D	0.61	F	0.68	D	1.26	F	0.66	F	0.99	F
District 2	0.25	F	0.52	F	1.27	D	0.34	F	0.87	D	0.87	C	0.67	F	0.51	F
District 3	0.90	D	0.55	F	1.49	D	0.50	F	1.11	C	0.79	C	1.02	D	1.81	D
District 4	0.66	D	1.26	B	0.56	A	1.42	B	1.09	C	0.37	A	1.54	B	5.04	A
District 5	1.05	C	0.91	D	0.91	B	0.79	D	1.99	A	0.53	A	2.00	A	5.30	A
District 6	0.71	D	1.19	C	0.71	A	0.78	D	1.05	C	0.50	A	0.90	D	3.41	B
District 7	0.88	D	1.38	B	0.62	A	1.79	A	0.96	D	0.44	A	1.01	D	4.95	A
District 8	1.56	B	1.06	C	1.20	C	1.48	B	0.46	F	0.84	C	0.53	F	3.04	C
District 9	2.00	A	1.37	B	1.74	F	0.84	D	0.28	F	1.33	F	0.36	F	1.77	D
District 10	0.48	F	1.34	B	0.50	A	0.93	C	0.78	D	0.59	B	0.90	D	3.34	C
District 11	1.59	B	1.66	A	0.95	B	1.00	C	0.46	F	0.56	A	0.70	D	3.91	B
District 12	1.42	B	1.38	B	0.97	B	0.87	D	0.64	D	0.80	C	0.46	F	3.00	C
District 13	0.77	D	1.18	C	0.81	B	0.67	D	1.15	C	0.63	B	0.92	D	3.24	C

Understanding Disparity in Miami: Score Card Findings

BUSINESS ENVIRONMENT

Although business composition and presence are a subset of market strength and stability, Social Compact has created a separate business score category in an effort to separate household and residential strength and stability from business strength and stability. Communities with vibrant and strong businesses are a barometer of stability and economic well being. Businesses provide economic opportunities for entrepreneurs, entry-level and other employment opportunities and access to needed goods and services. The business score includes four indicators (business density, employee density, revenue density, retail business density) in an effort to gauge district's performance regarding a) business presence; b) the job opportunities that businesses in the area generate, and c) business performance. The two *significantly Black districts*, Districts 8 and 9, have the lowest scores (0.46 and 0.28, respectively) in this category. Meanwhile, District 3, one of the *predominantly Black districts* has a C grade with one of the highest scores for this category, suggesting that this district is home to more numerous and successful businesses when compared to other Districts with a high proportion of Black residents. The other two *predominantly Black districts* show poor business environment with a D grade.

ACCESS

The access category measures resident's proximity to services that are essential for residents personal and economic well being (full-service grocery stores and traditional financial service providers) by incorporating the following three indicators: the ratio of non traditional financial institutions to traditional financial institutions, the relative distance that residents travel to the closest traditional financial services to the distance traveled to the closest non traditional financial service, and the average distance that residents travel to the nearest full-service grocer. Limited access to traditional banking and financial services has long been a barrier to wealth creation in marginalized communities. This lack of access often translates to higher costs for basic financial transactions. Communities faced with a high presence of check cashing institutions, pay-day loan centers and other predatory financial services providers fall victim to higher transactional fees. Similarly, an absence of affordable, quality food does not necessarily result from lack of market demand (but rather lack of access) and can lead to demonstrable health complications such as obesity, diabetes and hypertension. Since a high score denotes that people travel a greater distance to the services a higher score is awarded a grade of F while a lower score is awarded an A. One (Districts 1) of the three *predominantly Black districts* and one of the *significantly Black districts* (District 9) received a F grade, signaling a lack of access to basic goods and services. Meanwhile Districts 2, 3 and 8 show average access in comparison to the rest of the county with a C grade.

DISPARITY SCORES AND GRADES

	SIZE		EDUCATION		UNEMPLOYMENT		STRENGTH		BUSINESS		ACCESS		POTENTIAL		COMPREHENSIVE	
District	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade
District 1	0.79	D	0.79	D	1.28	D	0.61	F	0.68	D	1.26	F	0.66	F	0.99	F
District 2	0.25	F	0.52	F	1.27	D	0.34	F	0.87	D	0.87	C	0.67	F	0.51	F
District 3	0.90	D	0.55	F	1.49	D	0.50	F	1.11	C	0.79	C	1.02	D	1.81	D
District 4	0.66	D	1.26	B	0.56	A	1.42	B	1.09	C	0.37	A	1.54	B	5.04	A
District 5	1.05	C	0.91	D	0.91	B	0.79	D	1.99	A	0.53	A	2.00	A	5.30	A
District 6	0.71	D	1.19	C	0.71	A	0.78	D	1.05	C	0.50	A	0.90	D	3.41	B
District 7	0.88	D	1.38	B	0.62	A	1.79	A	0.96	D	0.44	A	1.01	D	4.95	A
District 8	1.56	B	1.06	C	1.20	C	1.48	B	0.46	F	0.84	C	0.53	F	3.04	C
District 9	2.00	A	1.37	B	1.74	F	0.84	D	0.28	F	1.33	F	0.36	F	1.77	D
District 10	0.48	F	1.34	B	0.50	A	0.93	C	0.78	D	0.59	B	0.90	D	3.34	C
District 11	1.59	B	1.66	A	0.95	B	1.00	C	0.46	F	0.56	A	0.70	D	3.91	B
District 12	1.42	B	1.38	B	0.97	B	0.87	D	0.64	D	0.80	C	0.46	F	3.00	C
District 13	0.77	D	1.18	C	0.81	B	0.67	D	1.15	C	0.63	B	0.92	D	3.24	C

Understanding Disparity in Miami: Score Card Findings

MARKET POTENTIAL

The market potential score is created with one indicator, density of resident expenditures. Resident expenditures, a proxy for viable demand of a product, signal market potential in a trade area. Findings for this category in the two *significantly Black districts* and in two of the three *predominantly Black districts* (Districts 1 and 2) suggest a limited market potential in these communities. District 9 has the lowest overall market potential score (0.36 points out of 2 possible points).

DISPARITY SCORES AND GRADES

	SIZE		EDUCATION		UNEMPLOYMENT		STRENGTH		BUSINESS		ACCESS		POTENTIAL		COMPREHENSIVE	
District	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade
District 1	0.79	D	0.79	D	1.28	D	0.61	F	0.68	D	1.26	F	0.66	F	0.99	F
District 2	0.25	F	0.52	F	1.27	D	0.34	F	0.87	D	0.87	C	0.67	F	0.51	F
District 3	0.90	D	0.55	F	1.49	D	0.50	F	1.11	C	0.79	C	1.02	D	1.81	D
District 4	0.66	D	1.26	B	0.56	A	1.42	B	1.09	C	0.37	A	1.54	B	5.04	A
District 5	1.05	C	0.91	D	0.91	B	0.79	D	1.99	A	0.53	A	2.00	A	5.30	A
District 6	0.71	D	1.19	C	0.71	A	0.78	D	1.05	C	0.50	A	0.90	D	3.41	B
District 7	0.88	D	1.38	B	0.62	A	1.79	A	0.96	D	0.44	A	1.01	D	4.95	A
District 8	1.56	B	1.06	C	1.20	C	1.48	B	0.46	F	0.84	C	0.53	F	3.04	C
District 9	2.00	A	1.37	B	1.74	F	0.84	D	0.28	F	1.33	F	0.36	F	1.77	D
District 10	0.48	F	1.34	B	0.50	A	0.93	C	0.78	D	0.59	B	0.90	D	3.34	C
District 11	1.59	B	1.66	A	0.95	B	1.00	C	0.46	F	0.56	A	0.70	D	3.91	B
District 12	1.42	B	1.38	B	0.97	B	0.87	D	0.64	D	0.80	C	0.46	F	3.00	C
District 13	0.77	D	1.18	C	0.81	B	0.67	D	1.15	C	0.63	B	0.92	D	3.24	C

Understanding Disparity in Miami: Score Card Findings

When looking at the comprehensive score, all of the *predominantly and significantly Black zip codes* receive a grade of C or lower. There is a large proportion of zip codes with F and D grades amongst *predominantly Black zip codes* when compared to *significantly Black zip codes*. Only one of all *predominantly Black zip codes* has a grade of C.

Zip code 33032 performs particularly well on market size indicators, it's the only zip code under analysis with an A grade in this category. All other zip codes except for one (33169) have either a D or F grade.

Findings regarding education levels are mixed and vary significantly, especially within *predominantly Black zip codes* where three zip codes (33137, 33032, and 33179) received a B grade. All but two of the *predominantly Black zip codes received* an F or D grade in education.

DISPARITY SCORES AND GRADES

	SIZE		EDUCATION		UNEMPLOYMENT		STRENGTH		BUSINESS		ACCESS		POTENTIAL		COMPREHENSIVE	
Zip Code	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade
33056	0.91	D	0.84	D	1.07	C	0.64	D	0.52	F	0.77	C	0.48	F	1.55	D
33169	0.97	C	1.12	C	0.87	B	0.71	D	0.69	D	0.89	C	0.52	F	2.25	C
33150	0.55	F	0.60	F	1.09	C	0.47	F	0.59	F	0.86	C	0.54	F	0.80	F
33167	0.54	F	0.78	D	1.08	C	0.47	F	0.53	F	0.64	B	0.44	F	1.05	D
33168	0.37	F	0.77	D	0.97	B	0.57	F	0.58	F	1.00	D	0.47	F	0.79	F
33136	0.51	F	0.46	F	1.31	D	0.35	F	0.98	C	0.52	A	0.55	F	1.03	D
33147	0.23	F	0.58	F	1.12	C	0.52	F	0.60	F	1.01	D	0.47	F	0.28	F
33161	0.44	F	0.81	D	1.02	C	0.64	D	0.64	D	0.68	B	0.58	F	1.40	D
33127	0.74	D	0.67	F	1.24	C	0.49	F	0.82	D	1.24	F	0.55	F	0.79	F
33054	0.47	F	0.82	D	1.16	C	0.49	F	0.55	F	0.70	B	0.42	F	0.89	D
33170	0.60	D	0.82	D	1.16	C	0.53	F	0.42	F	0.79	C	0.38	F	0.79	F
33162	0.33	F	1.03	C	0.91	B	0.63	F	0.80	D	0.53	A	0.55	F	1.91	D
33142	0.62	D	0.62	F	1.12	C	0.49	F	0.90	D	1.16	F	0.50	F	0.86	F
33138	0.48	F	1.21	C	0.84	B	0.73	D	0.64	D	0.67	B	0.67	F	2.22	C
33034	0.75	D	0.77	D	1.32	D	0.49	F	0.62	F	0.74	B	0.43	F	0.98	D
33137	0.90	D	1.28	B	1.18	C	0.73	D	1.07	C	0.83	C	0.86	D	2.84	C
33032	1.97	A	1.25	B	1.28	D	0.74	D	0.40	F	0.62	B	0.39	F	2.85	C
33179	0.62	D	1.28	B	0.81	B	0.76	D	0.57	F	0.59	B	0.69	F	2.52	C
33055	0.56	F	0.86	D	0.90	B	0.70	D	0.48	F	0.75	B	0.50	F	1.46	D
33181	0.34	F	1.07	C	0.75	A	0.57	F	0.94	D	0.52	A	0.73	D	2.39	C
33039	0.50	F	0.11	F	1.77	F	0.57	F	0.38	F	0.47	A	0.35	F	-0.33	F
33157	0.79	D	1.12	C	0.86	B	1.05	C	0.57	F	0.63	B	0.51	F	2.57	C

Understanding Disparity in Miami: Score Card Findings

Unemployment scores, in the zip codes under analysis, are comparatively not too bad. Only one of the zip codes (33029) received an F grade and one (33136) received a D grade. Looking at these findings it would be interesting to conduct further investigation into what are the type of employments that residents in this zip code are undertaking and how they can move up in their career to improve their way of life and their neighborhoods.

The market strength score reveals an immense disparity in the zip codes under analysis. All but one of the zip codes received either a D or an F grade. Only zip code 33157, which is of the selected zip codes the one with the smallest proportion of black population, received a C grade in this category with a score of 1.05. All other zip codes scored 0.76 or less in the market strength category. The combination of unemployment and market strength scores suggests that is possible that residents in these zip codes are employed in jobs that barely allow them to make a living.

DISPARITY SCORES AND GRADES

	SIZE		EDUCATION		UNEMPLOYMENT		STRENGTH		BUSINESS		ACCESS		POTENTIAL		COMPREHENSIVE	
Zip Code	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade
33056	0.91	D	0.84	D	1.07	C	0.64	D	0.52	F	0.77	C	0.48	F	1.55	D
33169	0.97	C	1.12	C	0.87	B	0.71	D	0.69	D	0.89	C	0.52	F	2.25	C
33150	0.55	F	0.60	F	1.09	C	0.47	F	0.59	F	0.86	C	0.54	F	0.80	F
33167	0.54	F	0.78	D	1.08	C	0.47	F	0.53	F	0.64	B	0.44	F	1.05	D
33168	0.37	F	0.77	D	0.97	B	0.57	F	0.58	F	1.00	D	0.47	F	0.79	F
33136	0.51	F	0.46	F	1.31	D	0.35	F	0.98	C	0.52	A	0.55	F	1.03	D
33147	0.23	F	0.58	F	1.12	C	0.52	F	0.60	F	1.01	D	0.47	F	0.28	F
33161	0.44	F	0.81	D	1.02	C	0.64	D	0.64	D	0.68	B	0.58	F	1.40	D
33127	0.74	D	0.67	F	1.24	C	0.49	F	0.82	D	1.24	F	0.55	F	0.79	F
33054	0.47	F	0.82	D	1.16	C	0.49	F	0.55	F	0.70	B	0.42	F	0.89	D
33170	0.60	D	0.82	D	1.16	C	0.53	F	0.42	F	0.79	C	0.38	F	0.79	F
33162	0.33	F	1.03	C	0.91	B	0.63	F	0.80	D	0.53	A	0.55	F	1.91	D
33142	0.62	D	0.62	F	1.12	C	0.49	F	0.90	D	1.16	F	0.50	F	0.86	F
33138	0.48	F	1.21	C	0.84	B	0.73	D	0.64	D	0.67	B	0.67	F	2.22	C
33034	0.75	D	0.77	D	1.32	D	0.49	F	0.62	F	0.74	B	0.43	F	0.98	D
33137	0.90	D	1.28	B	1.18	C	0.73	D	1.07	C	0.83	C	0.86	D	2.84	C
33032	1.97	A	1.25	B	1.28	D	0.74	D	0.40	F	0.62	B	0.39	F	2.85	C
33179	0.62	D	1.28	B	0.81	B	0.76	D	0.57	F	0.59	B	0.69	F	2.52	C
33055	0.56	F	0.86	D	0.90	B	0.70	D	0.48	F	0.75	B	0.50	F	1.46	D
33181	0.34	F	1.07	C	0.75	A	0.57	F	0.94	D	0.52	A	0.73	D	2.39	C
33039	0.50	F	0.11	F	1.77	F	0.57	F	0.38	F	0.47	A	0.35	F	-0.33	F
33157	0.79	D	1.12	C	0.86	B	1.05	C	0.57	F	0.63	B	0.51	F	2.57	C

Understanding Disparity in Miami: Score Card Findings

The business score demonstrates the same patterns as most of the categories. Only 2 of the zip codes under analysis (33136 and 33137) have a score of C, all other *predominantly and significantly Black zip codes* have a D grade or lower.

Access, like unemployment, shows diverse findings in the zip codes under analysis. There are several zip codes that received a C, only two (33168 and 33147) a D and two others with (33127 and 33142) an F. The rest of the *predominantly* and *significantly Black districts* received an A or B with regards to access to services. It is likely that a lot of these zip codes have services that are in their area with a goal to serve other neighboring zip codes.

DISPARITY SCORES AND GRADES

	SIZE		EDUCATION		UNEMPLOYMENT		STRENGTH		BUSINESS		ACCESS		POTENTIAL		COMPREHENSIVE	
Zip Code	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade
33056	0.91	D	0.84	D	1.07	C	0.64	D	0.52	F	0.77	C	0.48	F	1.55	D
33169	0.97	C	1.12	C	0.87	B	0.71	D	0.69	D	0.89	C	0.52	F	2.25	C
33150	0.55	F	0.60	F	1.09	C	0.47	F	0.59	F	0.86	C	0.54	F	0.80	F
33167	0.54	F	0.78	D	1.08	C	0.47	F	0.53	F	0.64	B	0.44	F	1.05	D
33168	0.37	F	0.77	D	0.97	B	0.57	F	0.58	F	1.00	D	0.47	F	0.79	F
33136	0.51	F	0.46	F	1.31	D	0.35	F	0.98	C	0.52	A	0.55	F	1.03	D
33147	0.23	F	0.58	F	1.12	C	0.52	F	0.60	F	1.01	D	0.47	F	0.28	F
33161	0.44	F	0.81	D	1.02	C	0.64	D	0.64	D	0.68	B	0.58	F	1.40	D
33127	0.74	D	0.67	F	1.24	C	0.49	F	0.82	D	1.24	F	0.55	F	0.79	F
33054	0.47	F	0.82	D	1.16	C	0.49	F	0.55	F	0.70	B	0.42	F	0.89	D
33170	0.60	D	0.82	D	1.16	C	0.53	F	0.42	F	0.79	C	0.38	F	0.79	F
33162	0.33	F	1.03	C	0.91	B	0.63	F	0.80	D	0.53	A	0.55	F	1.91	D
33142	0.62	D	0.62	F	1.12	C	0.49	F	0.90	D	1.16	F	0.50	F	0.86	F
33138	0.48	F	1.21	C	0.84	B	0.73	D	0.64	D	0.67	B	0.67	F	2.22	C
33034	0.75	D	0.77	D	1.32	D	0.49	F	0.62	F	0.74	B	0.43	F	0.98	D
33137	0.90	D	1.28	B	1.18	C	0.73	D	1.07	C	0.83	C	0.86	D	2.84	C
33032	1.97	A	1.25	B	1.28	D	0.74	D	0.40	F	0.62	B	0.39	F	2.85	C
33179	0.62	D	1.28	B	0.81	B	0.76	D	0.57	F	0.59	B	0.69	F	2.52	C
33055	0.56	F	0.86	D	0.90	B	0.70	D	0.48	F	0.75	B	0.50	F	1.46	D
33181	0.34	F	1.07	C	0.75	A	0.57	F	0.94	D	0.52	A	0.73	D	2.39	C
33039	0.50	F	0.11	F	1.77	F	0.57	F	0.38	F	0.47	A	0.35	F	-0.33	F
33157	0.79	D	1.12	C	0.86	B	1.05	C	0.57	F	0.63	B	0.51	F	2.57	C

Understanding Disparity in Miami: Score Card Findings

Market potential shows a particularly high disparity in the zip codes under analysis. All *predominantly Black zip codes* and most of the *significantly Black zip codes* received an F grade in t his category. The two *predominantly Black zip codes* that did not receive an F grade, have a D, attesting to the disparity that exists in this areas.

DISPARITY SCORES AND GRADES

	SIZE		EDUCATION		UNEMPLOYMENT		STRENGTH		BUSINESS		ACCESS		POTENTIAL		COMPREHENSIVE	
Zip Code	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade	Score	Grade
33056	0.91	D	0.84	D	1.07	C	0.64	D	0.52	F	0.77	C	0.48	F	1.55	D
33169	0.97	C	1.12	C	0.87	B	0.71	D	0.69	D	0.89	C	0.52	F	2.25	C
33150	0.55	F	0.60	F	1.09	C	0.47	F	0.59	F	0.86	C	0.54	F	0.80	F
33167	0.54	F	0.78	D	1.08	C	0.47	F	0.53	F	0.64	B	0.44	F	1.05	D
33168	0.37	F	0.77	D	0.97	B	0.57	F	0.58	F	1.00	D	0.47	F	0.79	F
33136	0.51	F	0.46	F	1.31	D	0.35	F	0.98	C	0.52	A	0.55	F	1.03	D
33147	0.23	F	0.58	F	1.12	C	0.52	F	0.60	F	1.01	D	0.47	F	0.28	F
33161	0.44	F	0.81	D	1.02	C	0.64	D	0.64	D	0.68	B	0.58	F	1.40	D
33127	0.74	D	0.67	F	1.24	C	0.49	F	0.82	D	1.24	F	0.55	F	0.79	F
33054	0.47	F	0.82	D	1.16	C	0.49	F	0.55	F	0.70	B	0.42	F	0.89	D
33170	0.60	D	0.82	D	1.16	C	0.53	F	0.42	F	0.79	C	0.38	F	0.79	F
33162	0.33	F	1.03	C	0.91	B	0.63	F	0.80	D	0.53	A	0.55	F	1.91	D
33142	0.62	D	0.62	F	1.12	C	0.49	F	0.90	D	1.16	F	0.50	F	0.86	F
33138	0.48	F	1.21	C	0.84	B	0.73	D	0.64	D	0.67	B	0.67	F	2.22	C
33034	0.75	D	0.77	D	1.32	D	0.49	F	0.62	F	0.74	B	0.43	F	0.98	D
33137	0.90	D	1.28	B	1.18	C	0.73	D	1.07	C	0.83	C	0.86	D	2.84	C
33032	1.97	A	1.25	B	1.28	D	0.74	D	0.40	F	0.62	B	0.39	F	2.85	C
33179	0.62	D	1.28	B	0.81	B	0.76	D	0.57	F	0.59	B	0.69	F	2.52	C
33055	0.56	F	0.86	D	0.90	B	0.70	D	0.48	F	0.75	B	0.50	F	1.46	D
33181	0.34	F	1.07	C	0.75	A	0.57	F	0.94	D	0.52	A	0.73	D	2.39	C
33039	0.50	F	0.11	F	1.77	F	0.57	F	0.38	F	0.47	A	0.35	F	-0.33	F
33157	0.79	D	1.12	C	0.86	B	1.05	C	0.57	F	0.63	B	0.51	F	2.57	C

Overview

Working together with the Miami-Dade Economic Advocacy Trust (MDEAT), Social Compact has developed the following Disparity Analysis. The goal of this analysis is to develop a "report card" that provides a comparative analysis of socioeconomic conditions of African American communities and their metro area counterparts.

In addition, the Disparity Analysis aims to reveal market strengths and opportunities commonly overlooked by traditional market analyses. With adequate, accurate information on selected micro-markets, the proposed market analysis can assist MDEAT and other local stakeholders to leverage neighborhood assets to attract investment, creating safe and healthy neighborhoods in which to live and do business.

Furthermore, the data garnered from the analysis will provide access to quality, timely market information that can serve as a resource not only to MDEAT but as well to nonprofit and community organizations, local businesses, and government and private sector decision makers, to inform current and future community and economic development initiatives including neighborhood revitalization plans, retail attraction, small business development, and expanding residents' access to key services.

Conclusions

The following report should serve as an initial step to understand the different living conditions that Miami Dade resident experience. The disparity analysis highlights the fact that residents living in *predominantly Black districts* (Districts 1, 2 and 3) as well as one of the *significantly Black districts* (District 9) experience worse living conditions than residents in the rest of Miami Dade County. Luckily, the potential to attract investment and make concerted efforts to improve essential development components (such as schools) is evident and thus finding the means to bridge the disparity gap should be a Miami Dade County priority. Moreover a breakdown of all Districts into zip code data reveals that some of the zip codes, especially those with *predominantly Black* populations if analyzed on a separate vein experience even more dire conditions than District level data would suggest. This is so because when looking at Districts some of the area indicators are combining findings for Districts with a mix of different population segments.

Furthermore, Social Compact applauds and recognizes the efforts made by the Miami-Dade Economic Advocacy Trust (MDEAT) by contributing to the creation and upkeep of a common information platform that will allow all stakeholders to make informed decision based on a commonly shared understanding of living conditions in the County.

Glossary & Sources

Unless otherwise specified, the following indicators are based on Social Compact's aggregations of data provided at the census block group level by STI: PopStats - the market research industry's first - and only - quarterly population estimates provider helping retailers and developers assess markets with greater accuracy and speed. PopStats data used in this market analysis is current as of July (3rd quarter) 2010. Descriptions and definitions provided in this document directly reflect or have been adapted from the PopStats data dictionary. PopStats indicators include the following:

POPULATION: The total population of a geography (the estimated household population added to the group quarter estimated population). Group quarters include colleges, military bases, and institutions (state homes, hospitals, and prisons). Each of the group quarter categories are estimated individually, then combined for a total estimate. Undocumented immigrants, such as migrant workers, are not counted by PopStats unless they receive U.S. mail. *STI: PopStats Source(s): 2000 U.S. Census, U.S. Postal Service ZIP +4® records; Integrated Postsecondary Education Data System (IPEDS); Department of Defense's (DOD) Manpower Data Center; National Center for Education Statistics (NCES).*

GENDER (MALE/FEMALE): Sex classification based on self-identification by gender. Gender estimates are determined through a traditional cohort survival analysis that models birth and death rates. *STI: PopStats Source(s): 2000 U.S. Census.*

AGE (AVERAGE/MEDIAN/AGE BRACKETS): Age classification is based on the age of the person in complete years. Age estimates by sex are determined using a traditional cohort survival analysis that models birth and death rates for various groups. This sub-model to the main PopStats model looks at each age distribution within a race category and applies the appropriate birth and survival rates as determined by the NCHS. These results are then balanced back to the base population using an iterative approach. Data from the NCES is also applied to validate the age distribution of school-age children. U.S. Census estimates are used to validate all other age ranges. *STI: PopStats Source(s): 2000 U.S. Census; Centers for Disease Control's (CDC) natality and mortality files; National Center for Health Statistics (NCHS); Social Security records; U.S. Census race estimates (most recent).*

RACE/ETHNICITY (WHITE, BLACK, ASIAN, OTHER, HISPANIC): The number of people who self-identify themselves as White, Black, Asian, and other (all technically listed under "Race" in the U.S. Census); and the number of people who self-identify as Hispanic or Latino (including options for Mexican, Puerto Rican, and Cuban) or Not Hispanic or Latino. Race and Hispanic origin are considered two separate concepts and, therefore, Hispanics may be of any race or races.

The Census Bureau collects race data in accordance with guidelines provided by the U.S. Office of Management and Budget (OMB), and these data are based on self-identification. The racial categories included in the American Community Survey (ACS) questionnaire generally reflect a social definition of race recognized in this country, and not an attempt to define race biologically, anthropologically, or genetically. In addition, it is recognized that the categories of the race item include racial and national origin or socio-cultural groups. People may choose to report more than one race to indicate their racial mixture, such as "American Indian" and "White." People who identify their origin as Hispanic, Latino, or Spanish may be of any race.

PopStats uses a unique process to create race and ethnicity estimates. There are technically two techniques: one for existing population and one for new population. Existing refers to established neighborhoods where no new building is occurring. New population refers to neighborhoods that are currently growing. Existing estimates are calculated using a ratio analysis of data from the 2000 Census, ACS, and NCES. Of these three, the NCES is the most important. It tells the ratio make up of every elementary school in the U.S. The model takes the racial makeup of elementary schools (which tend to be a reflection of the neighborhoods that surround them), and models any shifts in the racial makeup of existing neighborhoods. The race and ethnicity of new populations is calculated by assessing the data from the 2000 Census, ACS, and FFIEC. Of these three, the FFIEC data is the most important, because it records the race of people who are taking out new home mortgages. *STI: PopStats Source(s): April 2000 Census; U.S. Census Bureau's American Community Survey (ACS); National Center for Education Statistics (NCES) (public and private records); Federal Financial Institutions Examination Council (FFIEC).*

DIVERSITY INDEX: The Diversity Index (or Simpson's diversity index) measures the level of racial and ethnic homogeneity of a Census block group. Five race/ethnicity variables in PopStats (White, Black, Asian, Other, and Hispanic) are analyzed through regression model. The index values range from .2 (the most diverse) to 1 (the least diverse). For example, a value of 1 indicates there is only one race (or ethnic group) represented in that block group. Source: PopStats race and ethnicity estimates.

HOUSEHOLDS: The estimated number of single- and multi-person households. A household includes all the people who occupy a housing unit as their usual place of residence. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as

separate living quarters. An updated household size is applied to the calculated household population (described above) for a final household population estimate. *STI: PopStats Source(s): U.S. Census Bureau; U.S. Postal Service.*

AVERAGE HOUSEHOLD SIZE: Estimated household size or breakout count of the number of persons per household (i.e. the number of one person households, the number of two person households, etc.). *STI: PopStats Source(s): U.S. Census Bureau.*

SINGLE/MARRIED/MARRIED WITH CHILDREN: Categorization of household types. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. (People not living in households are classified as living in group quarters.) This data can be used to better understand the household makeup of trade areas: for example, family households versus single households, or households with children versus with no children. *STI: PopStats Source(s): 2000 U.S. Census; U.S. Postal Service.*

OWNER-OCCUPIED: Estimates the number of owner-occupied housing units Source: 2000 U.S. Census.

MEDIAN HOME VALUE: A set of 29 econometric variables that contain the current estimated value of owner-occupied housing (not renter-occupied apartments or houses). Home Values are determined in a fashion similar to income estimates. Housing and its associated values (the actual amount of the mortgage plus the amount estimated down payment, based on traditional down-payment percentages) that existed as of 2000 are updated using data from the Federal Housing Finance Agency (FHFA). It performs a detailed analysis of same-home selling prices that occur over time. Resulting growth factors are applied to existing 2000 owner-occupied homes. New home values (homes built after 2000) are determined by ratio analysis of the FFIEC's mortgage values and actual selling prices. Source: 2000 U.S. Census, Federal Housing Finance Agency (FHFA) (formerly the Office of Federal Housing Enterprise Oversight (OFHEO), Federal Financial Institutions Examination Council (FFIEC).

INCOME (MEDIAN, AVERAGE, AGGREGATE, PER CAPITA): Household income estimates are based on a two-step process. First, household incomes at the county level are estimated using a blend of information from the IRS's Survey of Income, the Census Bureau's March CPS's income estimates, and the BEA's personal income estimates. Once the county estimate is derived, the block group level is estimated. This is done in two parts. First, existing households are separated from new-growth households, because research has found that in high growth areas existing households are not a good indicator for determining the income of new households entering the area. Therefore, a typical income-growth approach that resembles the growth of county income is used. Then a separate income growth for new households is modeled using the FFIEC's mortgage data transactions. *STI: PopStats Source(s): 2000 U.S. Census; U.S. Census's Current Population Survey (CPS); IRS's Survey of Income; Bureau of Economic Analysis (BEA); Federal Financial Institutions Examination Council (FFIEC).*

EDUCATIONAL ATTAINMENT (AGE 25+) (HIGH SCHOOL, HIGHER EDUCATION): Educational attainment totals and levels of all people over the age of 25, including high school and Bachelors. *STI: PopStats Source(s): 2000 U.S. Census.*

WORKFORCE EMPLOYMENT/UNEMPLOYMENT:
Workforce data on how many consumers in a given market are employed (both civilian and armed forces), and how many are unemployed relative to the potential labor force; a blend of ratio analysis and BLS data. A standard ratio analysis of populations over 16 is used to determine those in the labor force and those not in the labor force. A second ratio analysis of those in the labor force is used to determine the civilian versus the armed services labor force. For the civilian labor force, data from the BLS is used to determine those who are employed and those who are unemployed. *STI: PopStats Source(s): 2000 U.S. Census's labor force data; Bureau of Labor Statistics's (BLS) Local Area Unemployment Statistics (LAUS); Department of Defense (DOD).*

UNEMPLOYMENT RATE: The unemployment numbers are based on the Census Bureau's definition of unemployment, which differs from the BLS's definition. Also, the two agencies collect data differently. The Census does a direct survey of the population and simply asks "Are you able or desire to work?" and "If so, are you currently employed?" The BLS goes to the state unemployment agencies and asks how many people are employed and how many are "on the unemployment rolls." However, once unemployment benefits run out the unemployed are no longer counted, even if they desire work. The Census method is used by PopStats for consistencies.

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The following indicators are generated by Social Compact's aggregations of public and proprietary block group level data provided at the address, census block group or census tract level by various sources. Social Compact's indicators include the following:

ACRES: Land area measurements are obtained from the U.S. Census Bureau as the size, in square units (metric and non-metric) of all areas designated as land in the Census Bureau's national geographic Topologically Integrated Geographic Encoding and Referencing (TIGER®) system. All density calculations (i.e. business density are calculated using this measurement of acres.

% CHANGE IN USPS DELIVERY ADDRESSES/OCCUPANCY: The change in the total number of residential and commercial addresses that the U.S. Postal Service (USPS) has recorded in their database excluding addresses identified as vacant (not collecting mail for 90 days or longer) or no-stat (not occupied). The U.S. Postal Service Administrative Data on Address Vacancies is provided by the U.S. Department of Housing and Urban Development (HUD) on a quarterly basis at the census tract level. Social Compact utilizes the earliest (March 2006) and latest (June 2009) available data to calculate the percent change. Tract level data is adjusted to different geographies by weighting the number of postal counts to the Census 2000 households at the block group level.

AVERAGE INCOME OF NEW HOME BUYERS: The average household income of individuals who received a home loan for purchase of a one to four unit structure intended as the primary residence (not rental or second home). The data is provided at the census tract level by the Federal Financial Institutions Examination Council FFIEC) and is made available through the Home Mortgage Disclosure Act (HMDA). Social Compact utilizes data from 2006 through 2008 to calculate average household income. Tract level data is adjusted to different geographies by weighting the number of home purchase loans to the Census 2000 households at the block group (level. *Source(s): Federal Financial Institutions Examination Council (FFIEC), 2006-2008.*

ALL BUSINESSES: An indicator of an area's business environment (total businesses, revenue) and daytime population (number of employees). The total number of businesses (including nonprofit and community based organizations, educational institutions and churches), total revenue (annual sales revenue) and total employees are based on January, 2011 listings provided by InfoUSA.

MICRO BUSINESSES: The total number of businesses with 5 employees or less based on January, 2011 listings provided by InfoUSA.

SMALL BUSINESSES: The total number of businesses with 6 to 50 employees based on January, 2011 listings provided by InfoUSA.

MEDIUM & LARGE BUSINESSES: The total number of businesses with 51 employees or more based on January, 2011 listings provided by InfoUSA.

ALL RETAIL: Based on January, 2011 listings provided by InfoUSA and/or ACNielsen, Social Compact calculates the total number of retail businesses for the study area. Retail businesses are considered establishments organized to sell merchandise in small quantities to the general public. Social Compact further subdivides its retail analysis based on the following categories: apparel and grocers. The sum of these categories is not necessarily the total of all retail businesses.

APPAREL (RETAILERS): Retail business establishments organized to sell merchandise in small quantities to the general public primarily engaged in retailing a general line of men's, women's and children's clothing and accessories (hats, shoes, etc.).

CONVENIENCE STORES: All Convenience Store Trade Channel businesses based on January, 2011 listings provided by ACNielsen. ACNielsen's Convenience Store Trade Channel includes small format stores that range between 800 and 3,000 square feet and meet the following criteria: (1) the store must be operating at least 13 hours per day; (2) the store must have at least one checkout; and (3) the store must carry a limited selection of grocery items (including at least two of the following: toilet paper, soap, disposable diapers, pet foods, breakfast cereal, tuna fish, toothpaste, ketchup, and canned goods). The channel includes only conventional format stores that may or may not sell gasoline and offer fast food services. Note: This category does not include grocers, restaurants, or carry-out establishments.

GROCERS: All Grocery Trade Channel businesses based on January, 2011 listings provided by ACNielsen. ACNielsen's Grocery Trade Channel includes the following sub-channels: (1) Supermarket - Conventional, a full-line, self-service grocery store with annual sales volume of $2 million or more; (2) Supermarket - Limited Assortment, a grocery store with a limited selection of items in a reduced number of categories; (3) Supercenter - a retail unit with a full-line supermarket and a full-line discount merchandiser under one roof; (4) Natural/Gourmet Foods - a self-service grocery store primarily offering natural, organic or gourmet foods; (5) Warehouse Store - a grocery store with limited service that eliminates frills and concentrates on price appeal; (6) Military Commissary - a grocery store operated by the U.S. Defense

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Commissary Agency within the confines of a military installation; and (7) Superette/ Small Grocery – a grocery store with a sales volume ranging from $1 to $2 million annually. Note: This category does not include convenience stores, restaurants, or carry-out establishments.

FULL SERVICE GROCERS: Grocery Trade Channel businesses with 20 or more employees and/or of 10,000 square feet or more based on January, 2011 listings provided by ACNielsen (including the following: Supermarket-Conventional, Supermarket-Limited Assortment, Supercenter, Natural/Gourmet Foods, Warehouse Store, Military Commissary, and/or Superette/Small Grocery). Full Service Grocers may include Grocery Trade Channel businesses of 10,000 square feet or less or with fewer than 20 employees if products from each and all of the following categories are regularly available: fruits, vegetables, dairy, meat, and breads. Note: This category does not include convenience stores, restaurants, or carry-out establishments.

RESTAURANTS: All business establishments primarily engaged in providing food services to patrons based on listings provided by InfoUSA.

ESTIMATED REVENUE: The annual sales revenues for retail businesses based on January, 2001 listings provided by InfoUSA and/or ACNielsen.

RESIDENT EXPENDITURES: Social Compact calculates residents' retail expenditures through an analysis of average household income and average consumer spending on goods and services for the corresponding income bracket, provided by the most recent Consumer Expenditure Survey (CE). The CE is a national account conducted by the Bureau of Labor Statistics (BLS) of the U.S. Department of Labor and administered by the Census Bureau. The CE expenditure categories are then matched to corresponding North American Industry Classification System (NAICS) codes for existing retail businesses.

ESTIMATED LEAKAGE: An estimate derived through subtracting annual sales revenue from residents' annual aggregate expenditures. Leakage is presented as a dollar amount that is meant to identify the gap between available retail within the neighborhood and the retail spending of residents themselves. A positive leakage number means residents' expenditures exceed retail business revenues in the study area, suggesting unmet demand. A negative leakage number means retail business revenues exceed residents' aggregate expenditures. This may indicate the presence of a shopping district or other retail destination or may be the result of significant visitor or tourist retail spending. Thus, an estimate of zero or negative leakage does not necessarily imply that neighborhoods are sufficiently retailed, rather that particular demand is not revealed through broad aggregate numbers.

ADDITIONAL ESTIMATED SQUARE FEET: The total square feet of retail space the estimated leakage could potentially support; based on the International Council of Shopping Center's (ICSC) national estimates of retail revenue per square foot for grocery and apparel retailers and restaurants. This figure is not available for all retailers.

TRADITIONAL FINANCIAL SERVICE INSTITUTIONS: Banks and credit unions. Bank listings provided by the Federal Deposit Insurance Corporation (FDIC), 2010; credit union listings provided by the Credit Union National Association, 2010.

NONTRADITIONAL FINANCIAL SERVICE INSTITUTIONS: Pawnshops, payday lenders, and check cashing establishments; based on January, 2011 listings provided by InfoUSA.

AVERAGE DISTANCE: Represents the average of the distance in miles from each census block group center to the nearest establishment (irrespective of neighborhood boundaries). This assessment includes establishments in the study area and up to two miles beyond the study area boundary. In the case of an establishment located on or just beyond the neighborhood boundaries used in the DrillDown analysis, this indicator serves as a more accurate determinant of residents' access to these services.

RELATIVE DISTANCE: The ratio of the average of the distance in miles from each census block group center to the nearest nontraditional financial institution to the average of the distance in miles from each census block group center to the nearest traditional financial institution.

The following housing transaction indicators, provided by CoreLogic, are based on Social Compact's aggregations of address level data for Miami-Dade County.

FORECLOSURE: Foreclosures are home sales beginning with a minimum bid that includes the loan balance, any accrued interest, plus attorney's fees and any costs association with the foreclosure process. Foreclosures are a result of situations in which the homeowner has defaulted on mortgage payment and is unable to bring the loan up to date. An official foreclosure notice is filed only when no other options exist. Source(s): RealEstateABC.com © 2000, Walt Harvey, CRS, GRI; eHow.com,

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2010.

REAL ESTATE-OWNED (REO) SALE/TRANSFER: A real estate-owned sale or transfer involves a property owned by the lender as a result of an unsuccessful foreclosure auction. Typically, the lender resolves to sell the property at whatever price it can find, often at less than market value. Source(s): Farlex Financial Dictionary, 2009.

FORECLOSURE NOTICES: A foreclosure notice is any one of several documents that are filed, presented or posted during the foreclosure process. Once you have missed a couple of mortgage payments, your mortgage company will send letters stating that foreclosure is imminent. But these first communications are not foreclosure notices. They are the mortgage company's attempts to get you to bring your loan up to date. An official foreclosure notice, or Notice of Default, will be filed only when no other options exist. Source(s): eHow.com, 2010.

GENERAL DATA SOURCES: Claritas, 2010; Bureau of Labor Statistics, Consumer Expenditure Survey 2009; Federal Deposit Insurance Corporation, 2010; First American CoreLogic, 2011; InfoUSA, 2011; U.S. Census Bureau, Census 2000; U.S. Department of Housing and Urban Development (HUD), Home Mortgage Disclosure Act (HMDA), 2006 to 2008; U.S. Postal Service, 2006 to 2009; municipal data.