

**United Way of Metropolitan Dallas**

*serving Dallas, Collin, Rockwall Counties  
and Greater Lewisville*



what matters.™

# 2006 Community Needs Assessment Increasing Self-Sufficiency

***Emergency Assistance,  
Housing, Employment***

## Emergency Assistance – North Texas Overview

Maintaining self-sufficiency continues to be a challenge for many North Texas residents. Multiple indicators suggest that poverty is growing and becoming more firmly entrenched in multiple sections of our community. The causes and effects of poverty and crisis situations that jeopardize families' economic stability take multiple forms such as food and housing instability, increasing reliance on emergency assistance, and lack of employment opportunities. Economic recovery has not yet been realized for all residents of North Texas leaving many individuals and families in a financial position that is precarious at best.

### Poverty

Between 1999 and 2004 the percentage of the population in poverty in our four county service area increased 10% from 15.4% to 17%. Dallas County had poverty levels marginally higher than the rest of the state in both 2003 and 2004. For the other three counties, the percentage of the population in poverty for all age groups is significantly lower than in the state as a whole. Throughout the region, poverty is highest in female-headed households, a growing segment of the population

### Food Assistance



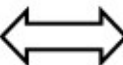
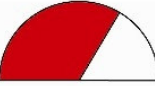



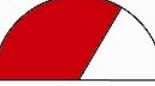
Although the number of families served annually by the North Texas Food Bank has declined by 10% since 2004, the number of families served remains significantly higher (597) than those seen prior to the economic downturn of 2001 (395). The number of families served is nearly double that of 2000 (395). The number of pounds of food distributed has increased each year since 1999 and has more than doubled in the last six years from 14.82 million in 1999 to 31.87 million in 2005. In the last year, fewer families are receiving more food, more often. Families are increasingly utilizing food assistance in order to make ends meet.

The percentage of students eligible for free and reduced lunch has increased throughout the region as the number and percentage of local residents in poverty has increased. There are large disparities between school districts as evidenced by the dramatically different percentages of students eligible for free/reduced lunches. These percentages range from 74.61% in DISD to 9.33% in the Allen ISD

The number of Emergency Assistance clients served has increased in the last year. Following an 18% decrease from 2002-2003, the number of Emergency Assistance clients has increased each year from 88,694 to 99,535 in 2004 (a 12% increase) and from 99,535 to 122,278 in 2005 (a 22% increase). This increase follows the trend of other indicators of long term financial need, including the increases in the percentage of individuals and families in poverty, students eligible for free and reduced lunch.

After peaking at 177,178 in 2004, the number of Information and Referral requests declined (%) to 168,321 in 2005. Following dramatic increases of (%) in 2002 and (%) in 2003, the number of Information and Referral requests has been relatively stable since 2003.

## Emergency Assistance: Indicators and Trends

INDICATOR	SUMMARY	TREND	CONDITION
<p style="text-align: center;"><b>Poverty</b></p>	<p>The percentage of the population in poverty increased 10% between 1994 and 2004</p> <p>Poverty is highest in single female-headed households with children</p> <p>Poverty is lower in the UWMD four-county service region (Collin, Dallas, Denton and Rockwall) than in the state as a whole</p>	<p style="text-align: center;">   <b>Worsening</b> </p>	<p style="text-align: center;">   <b>Critical</b> </p>
<p style="text-align: center;"><b>Food Assistance</b></p>	<p>The number of families served by the North Texas Food Bank has decreased by 10% since 2004. However, the number of pounds of food distributed has increased each year since 1999.</p> <p>In 1999 the North Texas Food Bank distributed 14.82 pounds of food; in 2005, 31.87 pounds were distributed.</p>	<p style="text-align: center;">   <b>Same or Mixed</b> </p>	<p style="text-align: center;">   <b>Concerned</b> </p>
<p style="text-align: center;"><b>Free/Reduced-Price Lunch Eligibility</b></p>	<p>Throughout the region the number of students income-eligible for free and reduced-price lunches has increased since 2000.</p> <p>There are marked disparities in free/reduced-lunch eligibility in the North Texas area. Dallas ISD has 75% of students eligible for free/reduced-price lunch while Allen ISD has only 9% eligibility.</p>	<p style="text-align: center;">   <b>Worsening</b> </p>	<p style="text-align: center;">   <b>Concerned</b> </p>
<p style="text-align: center;"><b>Emergency Assistance/ Information and Referral Requests</b></p>	<p>Following an 18% decrease from 2002-2003, the number of Emergency Assistance clients has increased each year from 88,694 to 99,535 in 2004 (a 12% increase) and from 99,535 to 122,278 in 2005 (a 22% increase).</p>	<p style="text-align: center;">   <b>Worsening</b> </p>	<p style="text-align: center;">   <b>Concerned</b> </p>

## Emergency Assistance: By County

### Dallas

- Children under the age of 18 make up the bulk of the poverty population in Dallas County with 28.2% of children under the age of 5 and 22.3% of children under 18 living in poverty.
- Poverty in Dallas County has continued to increase and since 2003 has been higher than in the state as a whole. The percentage of the population in poverty increased 27% from 13.4% in 1999 to 17% in 2004.
- Nearly half (41%) of female-headed households with children under the age of 5 in Dallas County are in poverty.
- Dallas ISD has the highest percentage of students eligible for free lunch (74.61%) and the second highest percentage eligible for reduced-price lunch (8%). The number of DISD students eligible for free lunches has increased by 16% since 1997
- Since 1997 Irving ISD has experienced a 42% increase in the percentage of students eligible for free lunch.
- In 2004 only 37% of income-eligible Dallas residents received food stamps, a 31% decrease from 1993.

### Collin

- Poverty in Collin county is highest among senior citizens (9.1%) and lowest among children under the age of 5 (2.7%).
- The percentage of Collin County residents in poverty is the lowest in the region
- Collin has the lowest rate of poverty for female-headed households.
- While poverty remains lower in Collin county than statewide, the percentage of Collin County residents in poverty has increased each year since 2000 and in 2004 was 22% higher than in 1999 (4.9%).
- Plano ISD has had an 111% increase in free lunch eligibility since 1997
- Since 1997, Allen ISD has had a 220% increase in free lunch eligibility- the region's largest increase.
- Between 1993 and 2004 Collin County experienced a 16% increase in the percentage of income-eligible population receiving food stamps, from 30% in 1993 to 35% in 2004.

### Denton

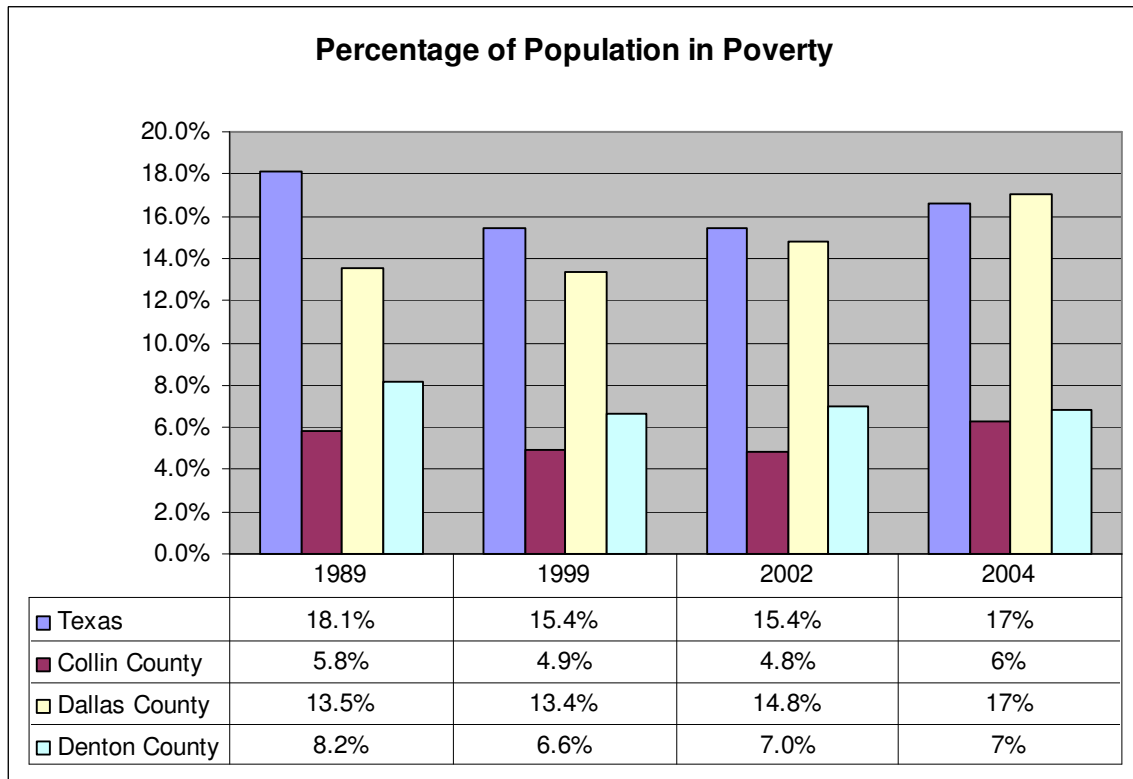
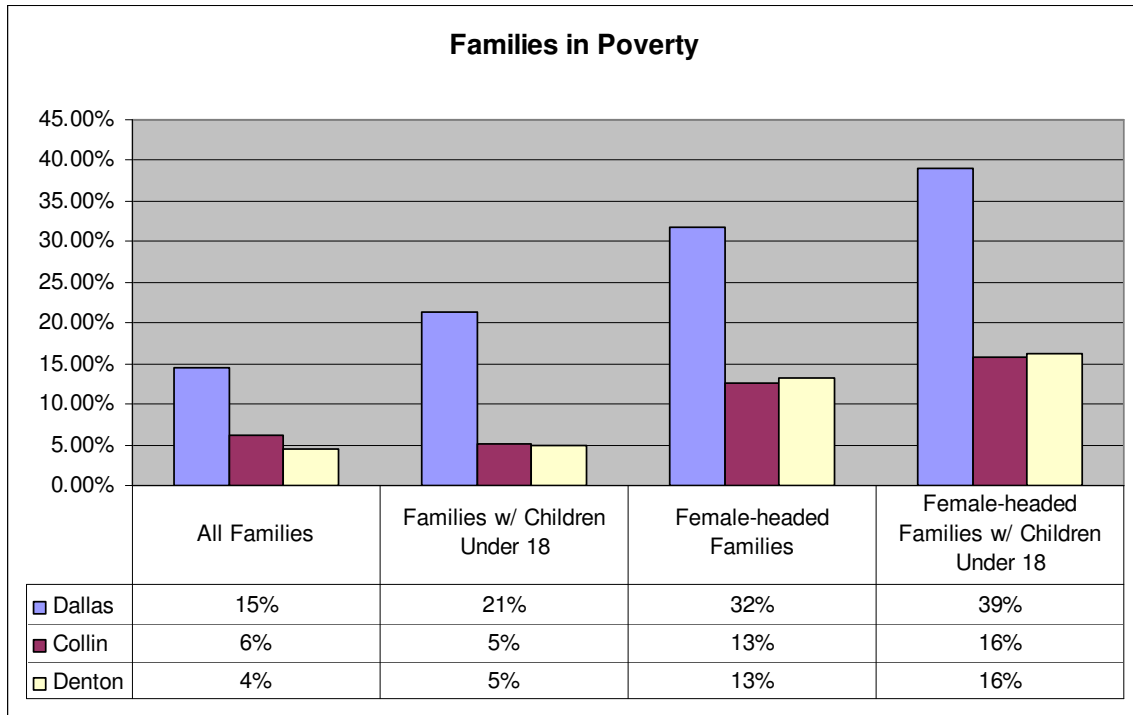
- Denton county has the lowest levels of poverty in the region among senior citizens aged 65+ (6%).
- Unlike Dallas and Collin counties, poverty is higher among those 18-64 (8%) than in any other age group.
- The percentage of all families and families with children under the age of 18 in poverty is the lowest in the region. The percentage of female headed families in poverty is higher than in Collin County but remains well below the Dallas county percentage.
- Free lunch eligibility in the Lewisville ISD has increased from 7.33% in 1997 to 15.24% in 2005, a 107% increase.

- Denton County had a 20% increase in the percentage of income-eligible residents receiving food stamps between 1993 (26%) and 2004 (31%).

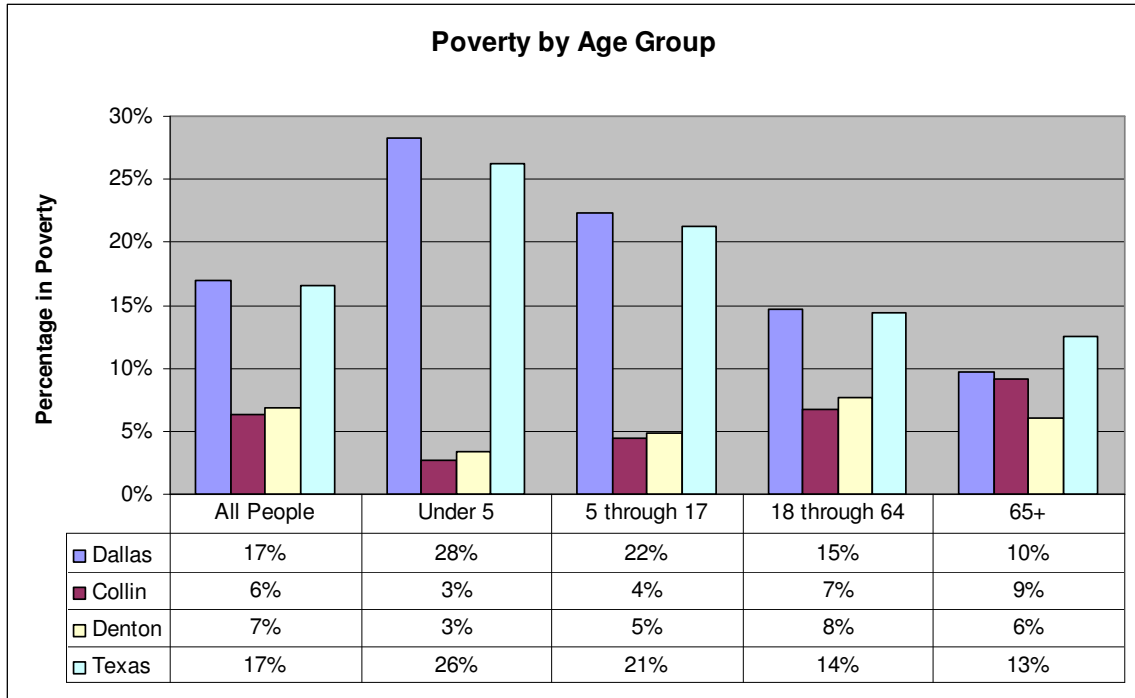
## Rockwall

- Free lunch eligibility in Rockwall ISD has risen 21.3%, from 11.34 in 1997 to 13.76 in 2005.
- Rockwall County has the region's highest percentage of income-eligible residents receiving food stamps (55%).

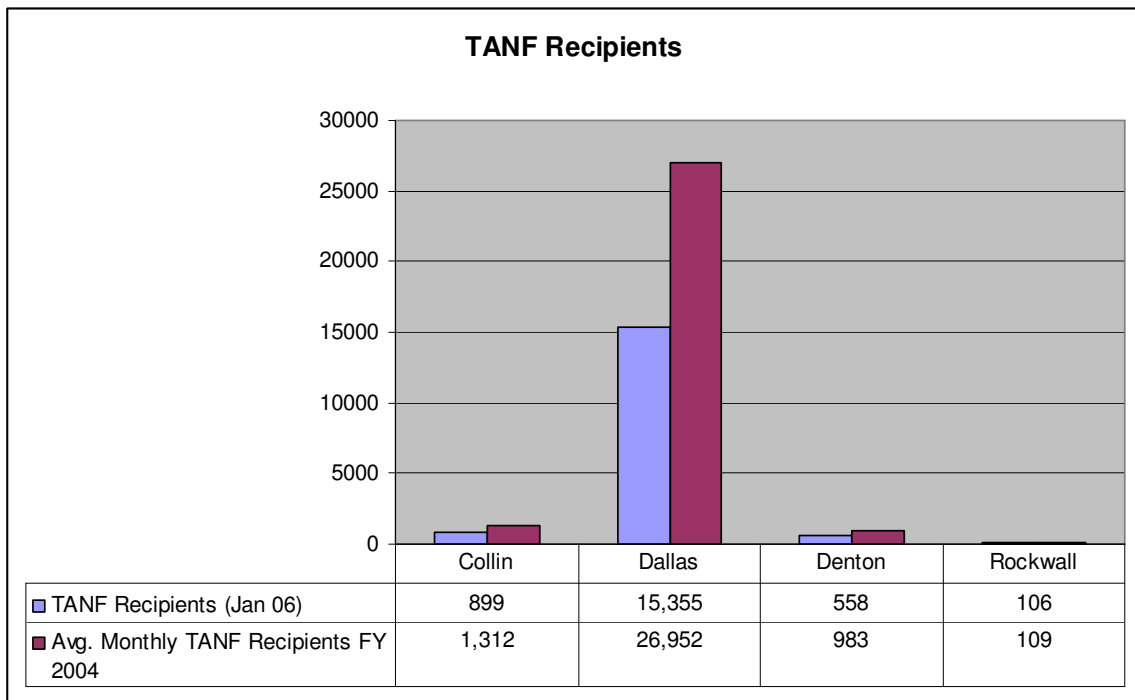
## Emergency Assistance: Supporting Data



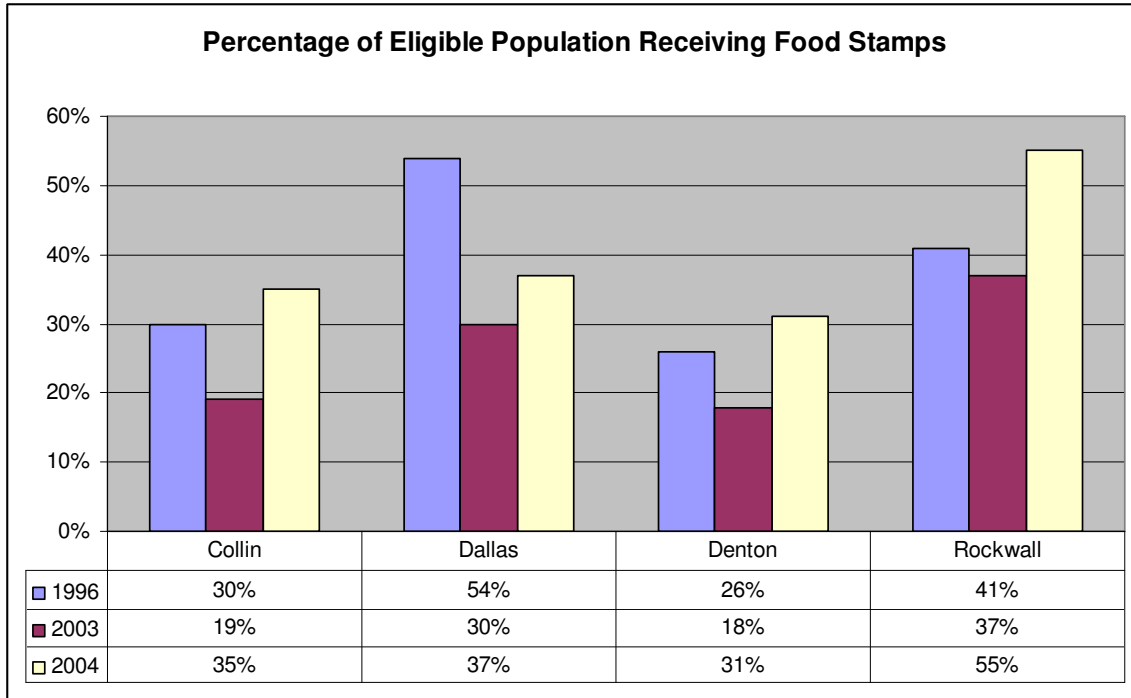
Source: US Census Bureau American Factfinder Survey (both charts)



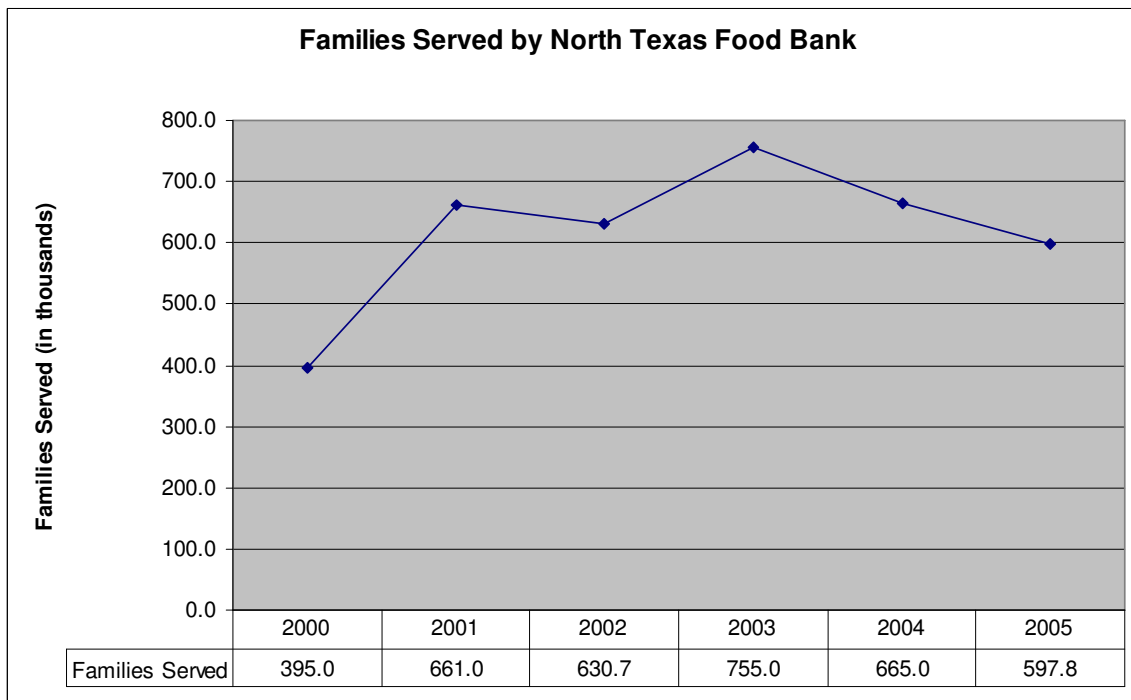
Source: US Census Bureau American Factfinder Survey



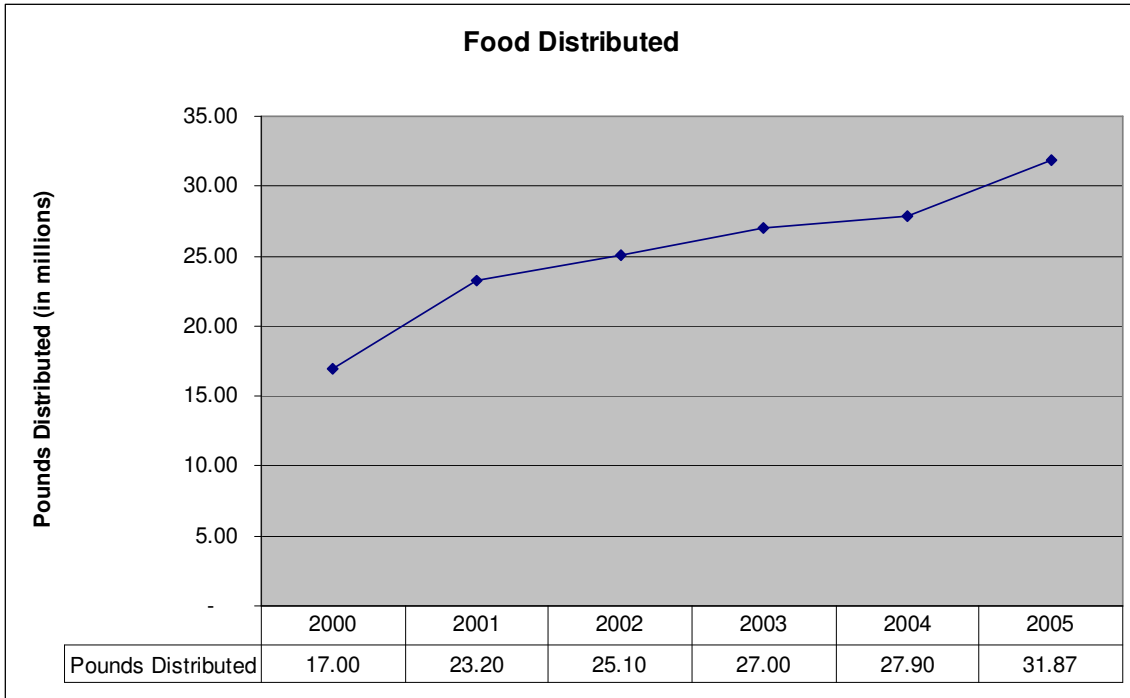
Source: Center for Public Policy Priorities



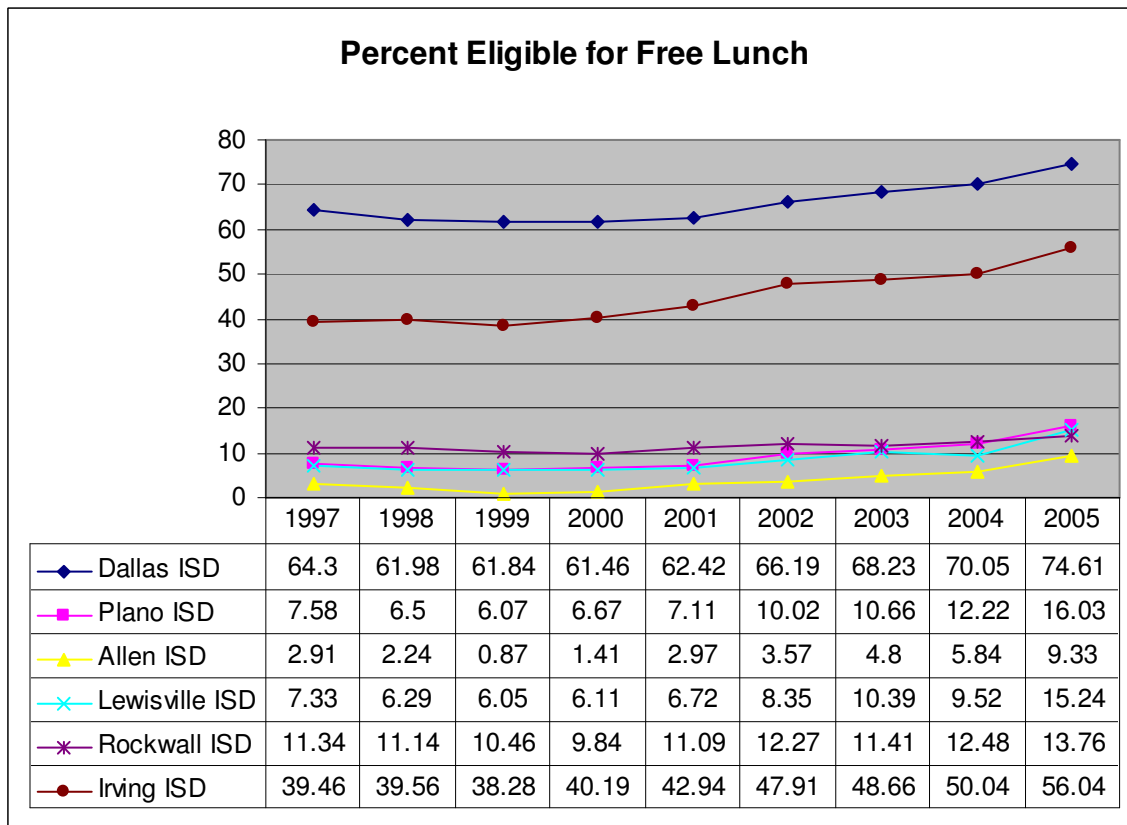
Source: Center for Public Policy Priorities



Source: North Texas Food Bank

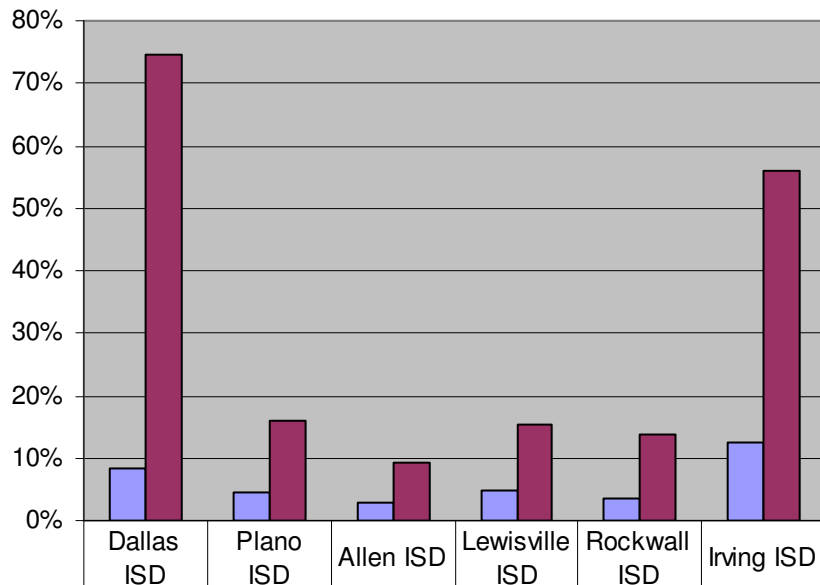


Source: North Texas Food Bank



Source: Texas Education Agency

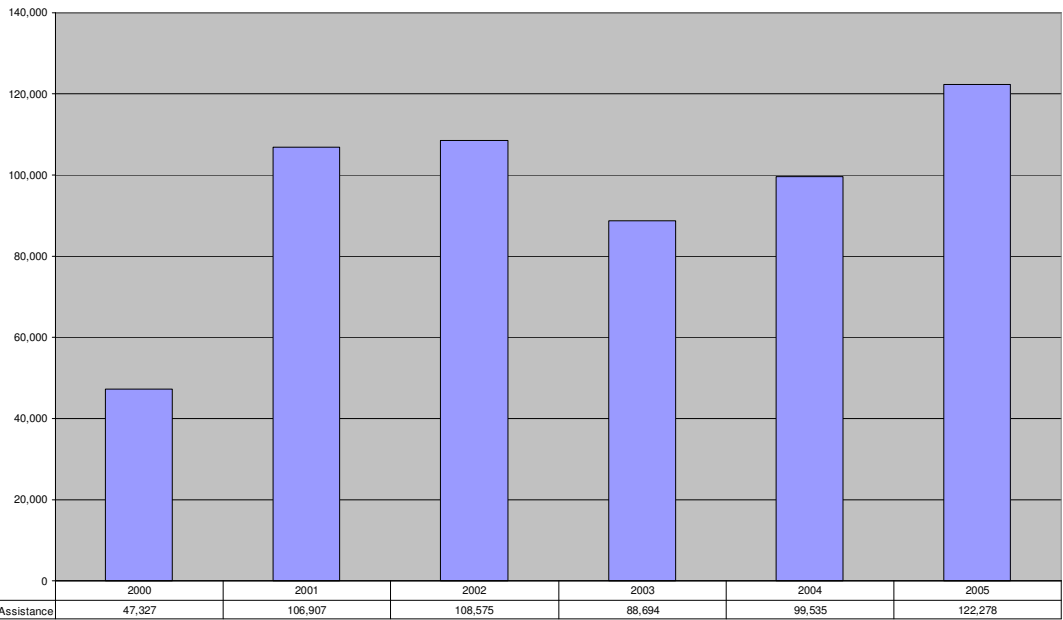
### Students Eligible for Free and Reduced Lunch



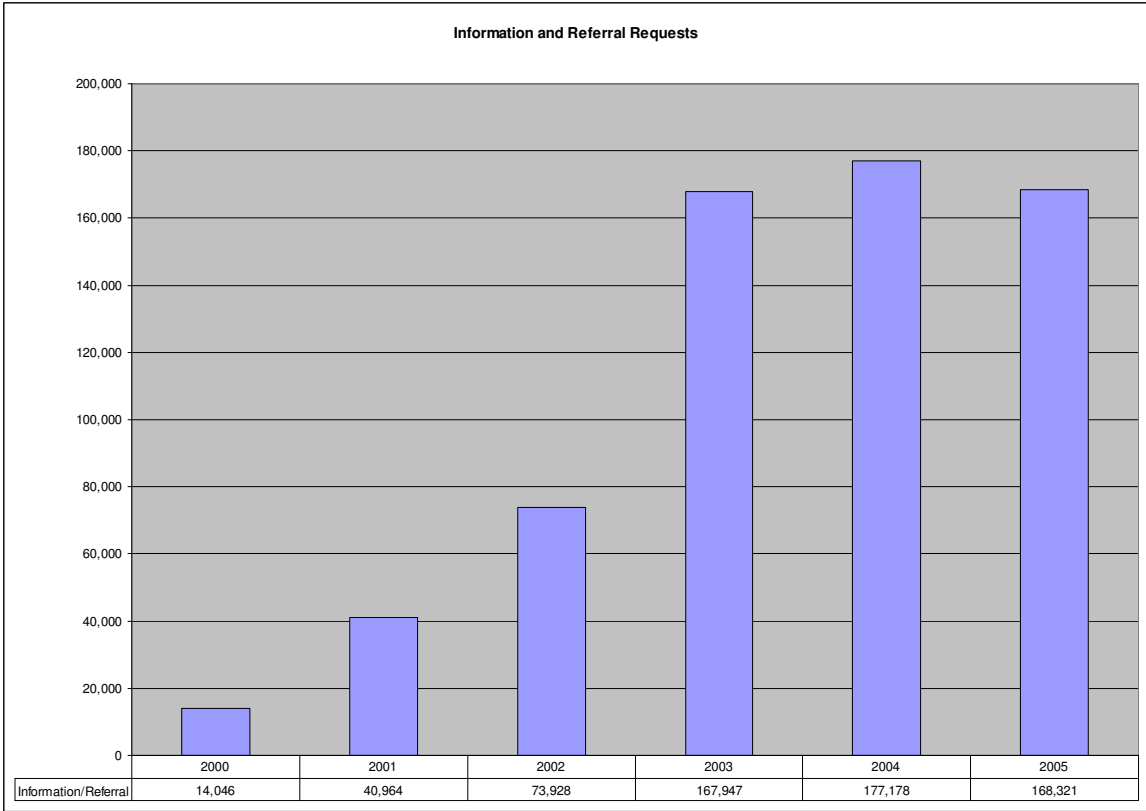
■ Eligible for Reduced Lunch	8%	4%	3%	5%	4%	13%
■ Eligible for Free Lunch	75%	16%	9%	15%	14%	56%

Source: Texas Education Agency

### Emergency Assistance Clients Served



Source: United Way of Metropolitan Dallas CISTR database



Source: United Way of Metropolitan Dallas CISTR database

## Housing – North Texas Overview

Safe and affordable housing continues to be out of the reach of a number of individuals and families in the North Texas region. Although Fair Market Rent has decreased, our community still contains a sizeable population that must spend in excess of 30% of their income on housing. This lack of affordable housing, coupled with shortages of public housing contribute to the housing instability that leads many individuals and families into homelessness.

### Homeless Population

The number of homeless individuals in the Metro Dallas Homeless Alliance's annual Point-In-Time Count has decreased by 3% between 2005 and 2006 from 5,898 to 5,704. For the first time, women and children constitute a majority of the homeless population (53%) while men make up 47% of the area's homeless. A disproportionate percentage (52%) of homeless adults are African American. Whites constitute 36% of the homeless adult population and Latinos make up 10% of this population. Latino children are over-represented in the homeless population- while Latinos make up 10% of the homeless population, Latino children represent 17% of homeless children. Forty-three percent of the homeless population surveyed were located in emergency shelters, while 13% were found outdoors and/or in abandoned buildings. Transitional and supportive housing made up an additional 19%. Individuals between the ages of 40 and 49 made up the largest group of homeless adults with 32%. Those 50 to 59 comprise the second largest group with 21% and those 30 to 39 represent 25% of the adult homeless population. Children make up 22% of the homeless population

### Evictions

The number of evictions increased gradually between 2000 and 2004 before decreasing by (3%) in 2005. For the region as a whole, the eviction rate increased gradually between 2000 and 2003 but rose dramatically (by 16%) between 2003 and 2004. In Collin and Rockwall counties, which have traditionally had lower eviction rates, the rate of evictions decreased after peaking in 2003. Conversely, Dallas and Denton counties experienced an increase in the rate of evictions after 2003 until decreasing in 2004-2005.

### Housing Affordability


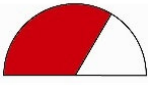
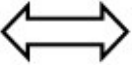




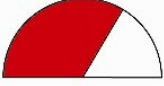
Fair Market Rent as determined by the Department of Housing and Urban Development has declined significantly since 2005 to its current level of \$733 per month for a two bedroom house or apartment. Median gross rents in the four county UWMD service region continue to be higher than the Texas median gross rent of \$648.

### Public Housing

The number of Dallas County residents on the Dallas Housing Authority's waiting list for public housing has increased every year since 1999. Between 2000 and 2005 the number of individuals waiting for public housing has increased 316%.

The number of individuals on the waiting list for Section 8 housing vouchers has decreased by 9% since 2004. However this number remains significantly higher than in previous years. The number of people waiting for Section 8 vouchers has increased by 41% since 2000.

## Housing: Indicators and Trends

INDICATOR	SUMMARY	TREND	CONDITION
Homelessness	<p>For the first time women and children make up the majority of the area's homeless population (53%)</p> <p>Latino children are over-represented in the homeless population, while Latinos make up 10% of the homeless population, Latino children represent 17% of homeless children</p>	 <b>Worsening</b>	 Concerned
Evictions	<p>In Collin and Rockwall counties, which have traditionally had lower eviction rates, the rate of evictions decreased after peaking in 2003. Conversely, Dallas and Denton counties experienced an increase in the rate of evictions after 2003.</p>	 <b>Same or Mixed</b>	 Concerned
Public Housing	<p>Between 2000 and 2005 the number of individuals waiting for public housing has increased 316% while the number of individuals on the waiting list for Section 8 housing vouchers increased 41%</p>	 <b>Worsening</b>	 Concerned
Housing Affordability	<p>Fair Market Rent as determined by the Department of Housing and Urban Development has declined significantly since 2005 to its current level of \$733 per month for a two bedroom house or apartment</p>	 <b>Improving</b>	 Concerned

## Housing: By County

### Dallas

- The eviction rate in Dallas County increased gradually from 2000-2003 then rose sharply (21%) in 2004 to a rate of 1,368.7 per 100,000.
- The median gross rent in Dallas county has consistently been lower than in the surrounding counties although at \$700 it remains higher than the Texas gross rent.
- While the gross rent in Dallas county remains lower than in surrounding areas, Dallas county has the highest percentage (37%) of individuals whose gross rent is in excess of 35% of their income.

### Collin

- The eviction rate in Collin County increased from 434.1 per 100,000 in 2000 to a peak of 862.9 per 100,000 in 2003. In 2004 the eviction rate declined by (3%) to 836.5 per 100,000.
- Median gross rent in Collin County is the highest in the region at \$847. This number has decreased marginally from 2003 when the median gross rent was \$852
- Despite having the highest median gross rent in the region, Collin County has the lowest percentage of individuals paying more than 35% of their income on rent (37%).

### Denton

- The eviction rate in Denton County increased by (40%) between 2000-2001 and has increased gradually each year since then.
- Median gross rent in Denton county has increased marginally from \$774 in 2003 to \$779 in 2004 but remains lower than the 2002 peak of \$785.
- Like Dallas County, 45% of Denton County residents spend more than 30% of their income on rent. Twelve percent of Denton County residents spend between 30 and 34.9% of their income on rent while 33% have rent in excess of 35% of their income.

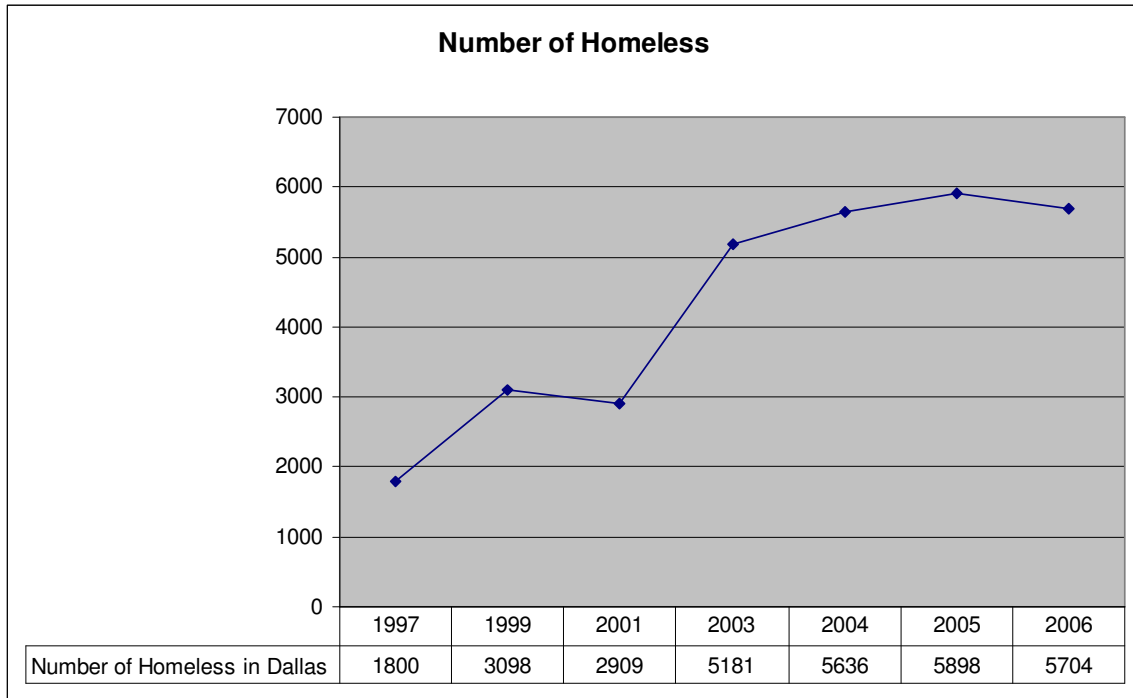
### Rockwall

- Rockwall County's eviction rate increased steadily from 2000 to 2002 before peaking at 655.2 per 100,000 in 2003 and decreasing to 576.9 in 2004.

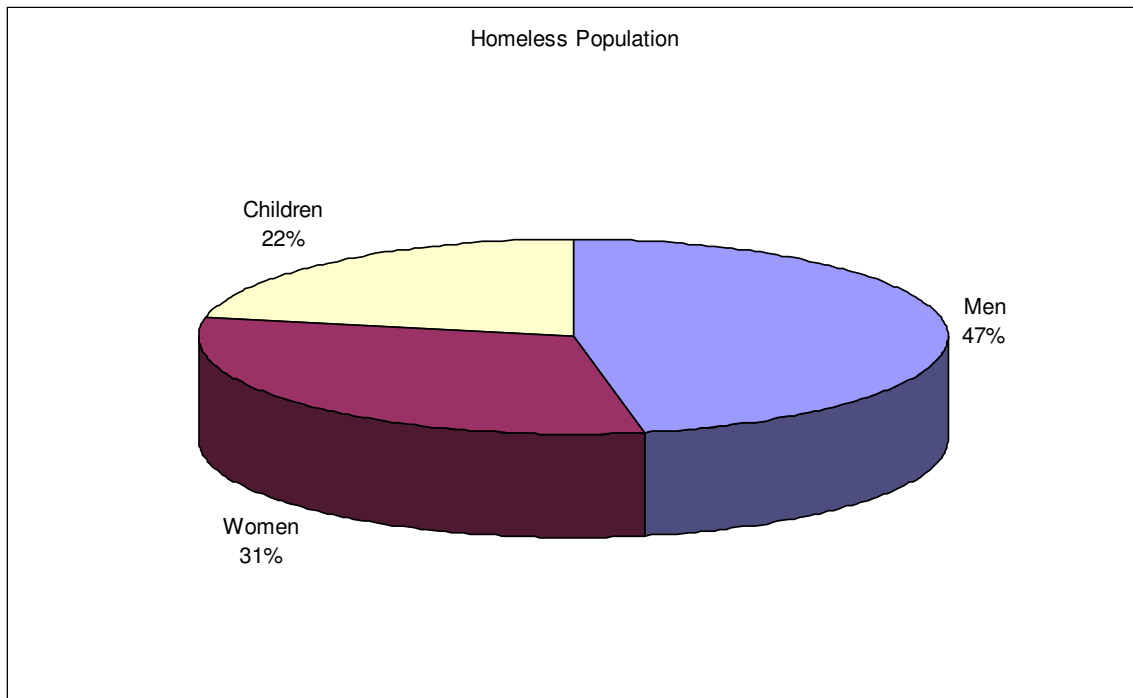
#### Fair Market Rent Dallas Ft. Worth Arlington MSA

	Efficiency	1BR	2BR	3BR	4BR
Fair Market Rent	\$548	\$607	\$733	\$954	\$1,129

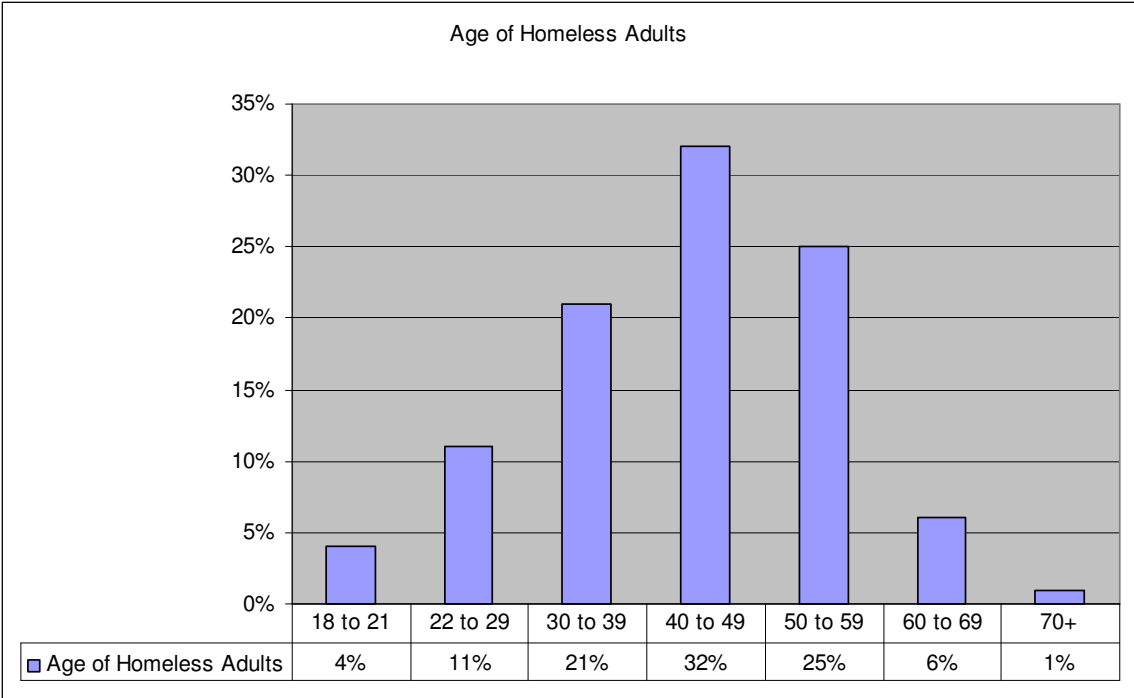
## Housing: Supporting Data



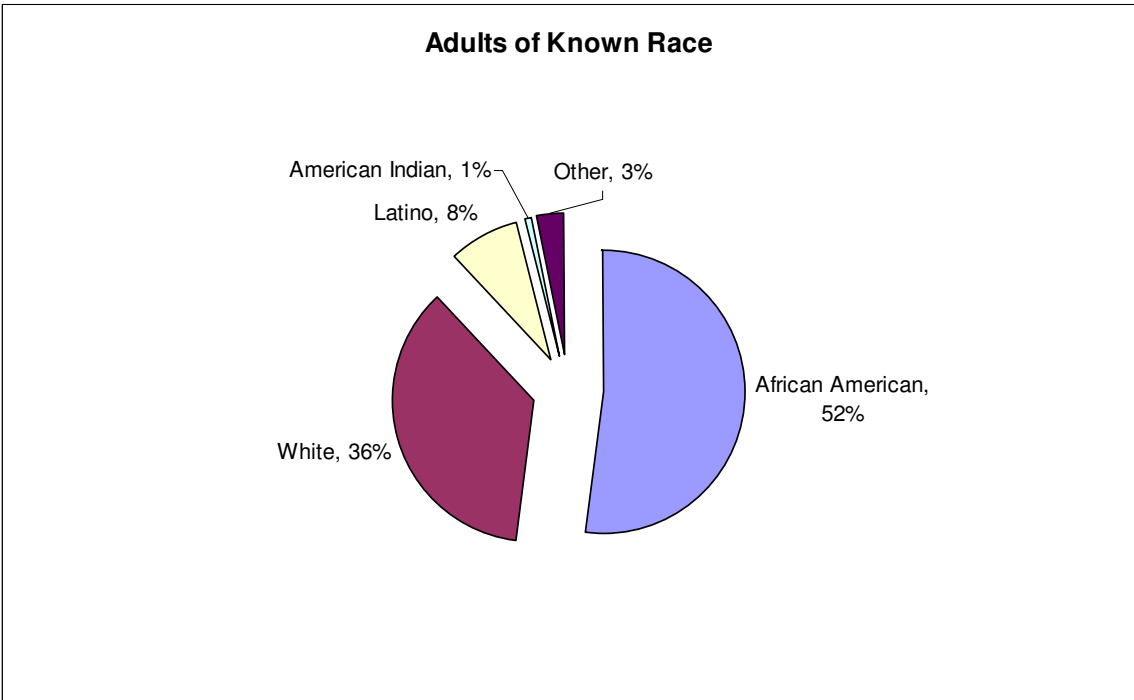
Source: Metro Dallas Homeless Alliance



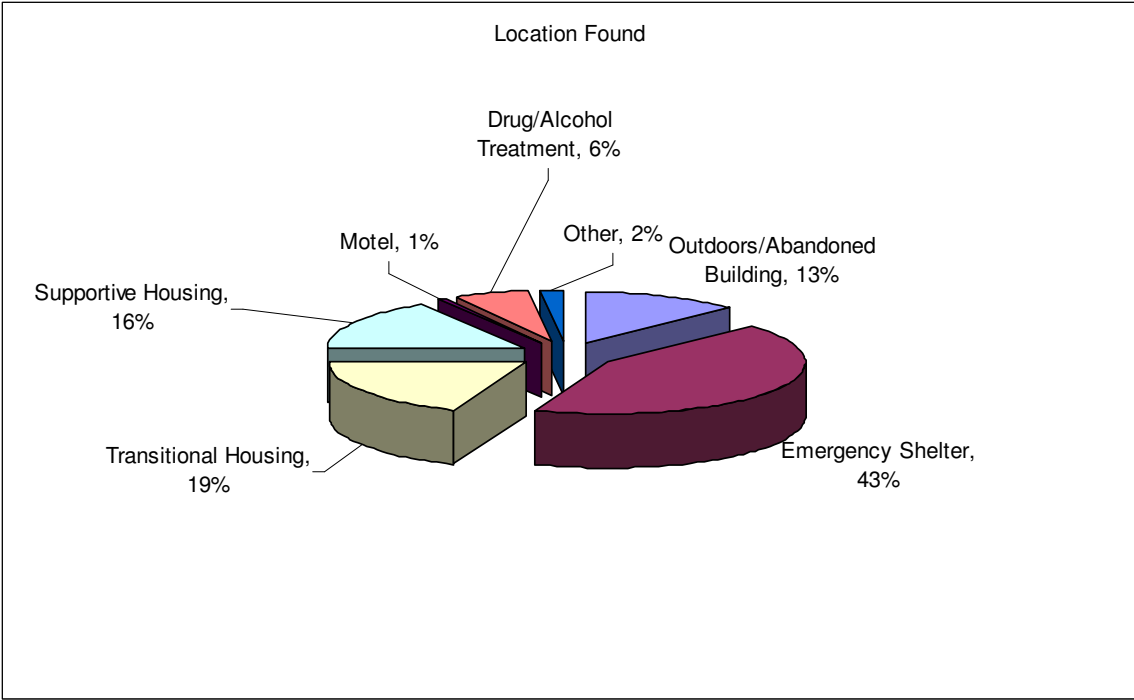
Source: Metro Dallas Homeless Alliance



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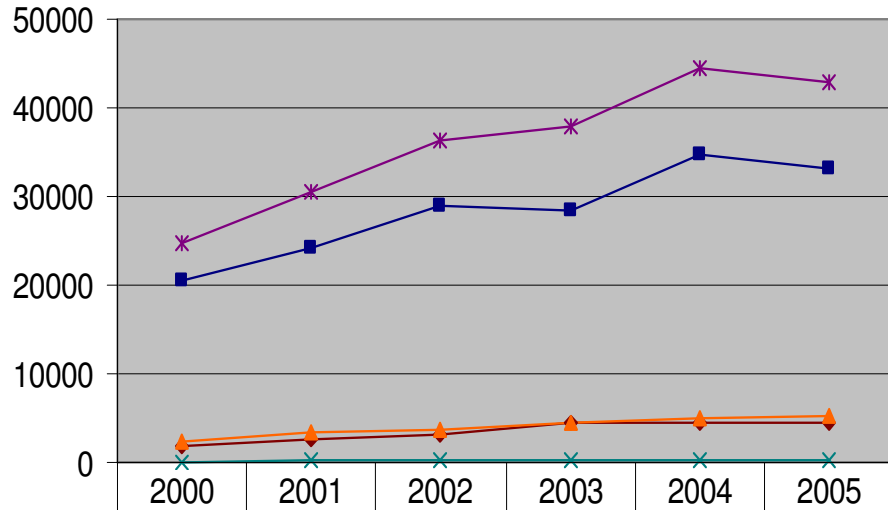


Source: Metro Dallas Homeless Alliance



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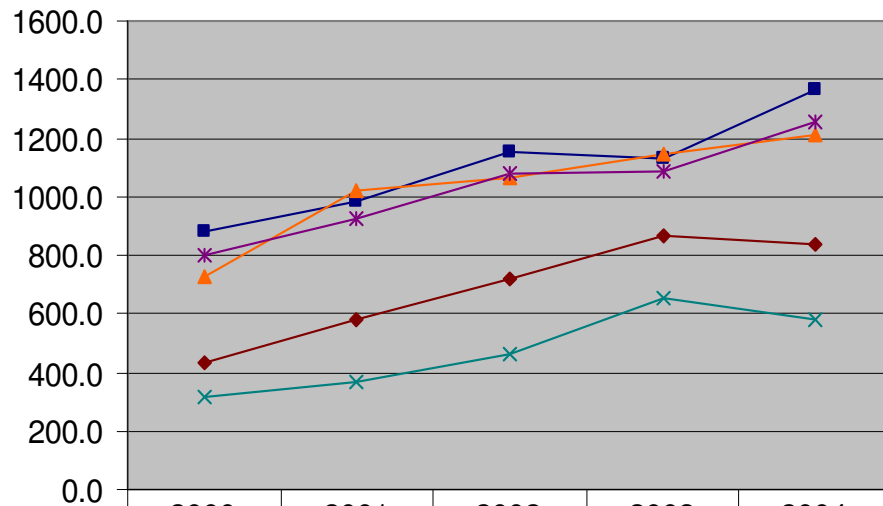
### Number of Evictions



◆ Collin County	1888	2520	3236	4418	4545	4587
■ Dallas County	20422	24260	29069	28536	34660	33045
▲ Denton County	2447	3544	3787	4549	5071	5134
× Rockwall County	110	134	173	286	273	235
* REGION	24867	30458	36265	37789	44549	43001

Source: Texas Office Court of Administration- Activity Report for Justice of the Peace Courts

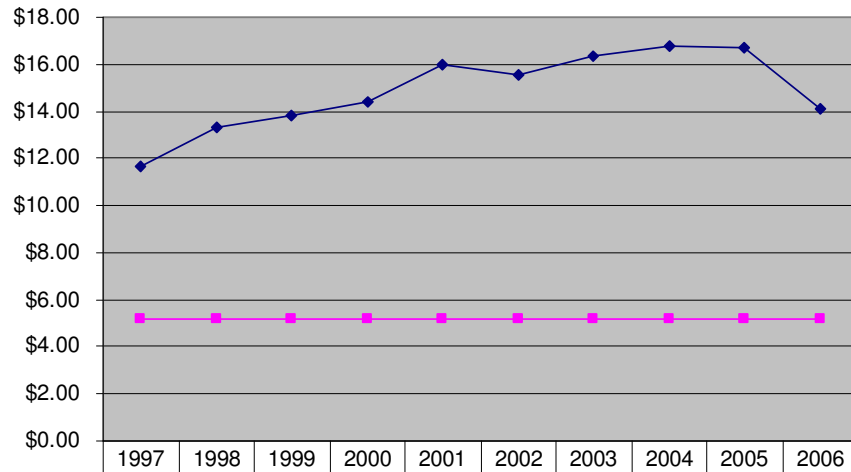
### Rate of Evictions (per 100,000)



	2000	2001	2002	2003	2004
◆ Collin County	434.1	576.9	720.6	862.9	836.5
■ Dallas County	882.8	985.1	1155.7	1130.6	1368.7
▲ Denton County	727.7	1017.0	1062.7	1144.1	1213.9
× Rockwall County	312.8	364.9	461.2	655.2	576.9
* Region	797.1	927.3	1079.9	1086.7	1258.2

Source: Texas Office of Court Administration- Activity Report for Justice of the Peace Courts

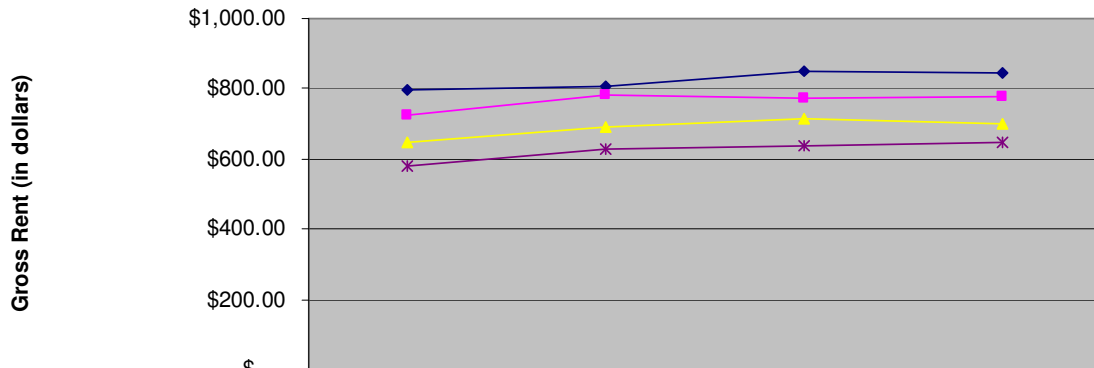
### Wage Needed to Afford HUD Fair Market Rent



◆ Wage needed to Afford FMR	\$11.65	\$13.35	\$13.81	\$14.40	\$15.96	\$15.58	\$16.35	\$16.75	\$16.69	\$14.09
■ Minimum Wage (As of Sept. 1997)	\$5.15	\$5.15	\$5.15	\$5.15	\$5.15	\$5.15	\$5.15	\$5.15	\$5.15	\$5.15

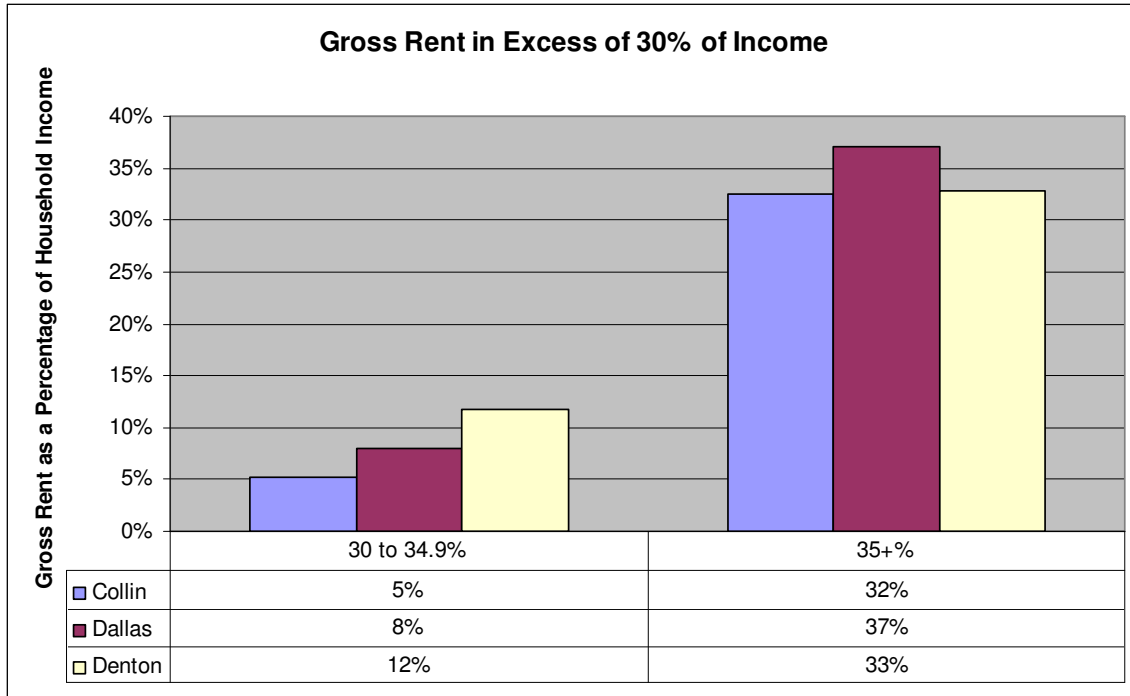
Source: Department of Housing and Urban Development

### Median Gross Rent by County

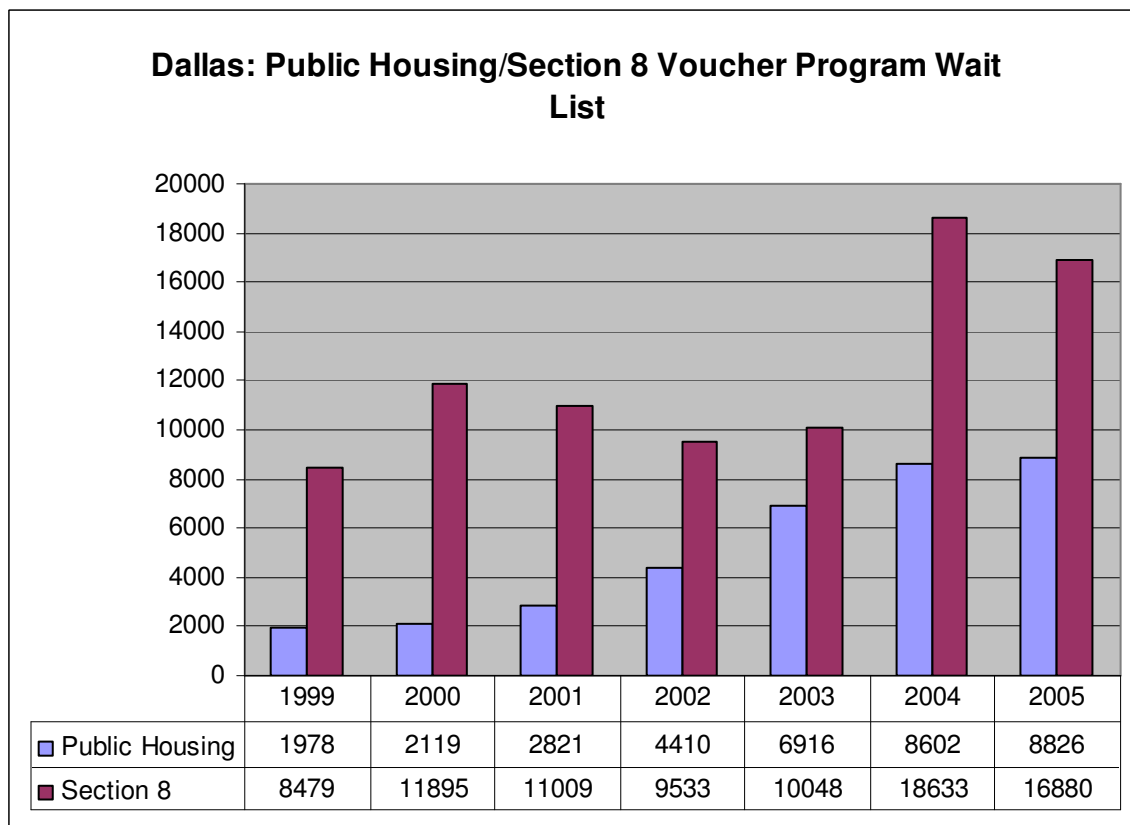


	2000	2002	2003	2004
◆ Collin County, TX	\$798.00	\$808.00	\$852.00	\$847.00
■ Denton County, TX	\$725.00	\$785.00	\$774.00	\$779.00
▲ Dallas County, TX	\$647.00	\$692.00	\$717.00	\$700.00
* Texas	\$578.00	\$629.00	\$639.00	\$648.00

Source: US Census Bureau American Factfinder Survey



Source: US Census Bureau American Factfinder Survey



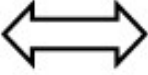
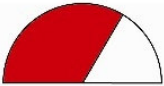
Source: Dallas Housing Authority

## Employment – North Texas Overview

Despite recent improvements in the economy, finding and maintaining employment continues to be a challenge for many North Texans. The net loss of jobs in our region has meant fewer opportunities for individuals to become employed or to obtain the types of jobs that provide wages that lead to self-sufficiency. Although unemployment data indicates that the situation is improving overall, many in our community continue to be effected by unemployment and its consequences.

The number of persons in the UWMD four county service region (Collin, Dallas, Denton and Rockwall) who were unemployed continued to decline, from 136,549 in 2002 to fewer than 100,000 in 2005. This number remains significantly higher than in the period 1997 (62,570) through 2000 (56,668). The unemployment rate peaked in 2003, and declined in both 2004 and 2005. Although the region has added (68,600) jobs since 2001, there has been a net loss of jobs since 1999.

## Employment: Indicators and Trends

INDICATOR	SUMMARY	TREND	CONDITION
<p><b>Number and Rate of Persons Unemployed</b></p>	<p>In the North Texas Region, the number of unemployed persons, and the unemployment rate, continued to decline in 2005. However, the numbers and rates are still higher than in the period 1997–2000.</p> <p>In 2005, Dallas County continued to have the highest unemployment rate in the region.</p>	<p> <b>Same or Mixed</b></p>	<p> Concerned</p>

## Employment: By County

### Dallas

- The rate of unemployment reached a peak in 2002 at 7.9, and has decreased for each of the past three years. In 2005 the Dallas County annual unemployment rate was 5.8.
- The unemployment rate has remained higher in Dallas County than in other counties in the region, and also higher than the state rate.

### Collin

- The unemployment rate reached a peak in 2002 at 6.5, and has decreased for each of the past three years to the 2005 rate of 4.4.
- The unemployment rate has declined over the past four years, and has remained lower than the State rate in the past three years.

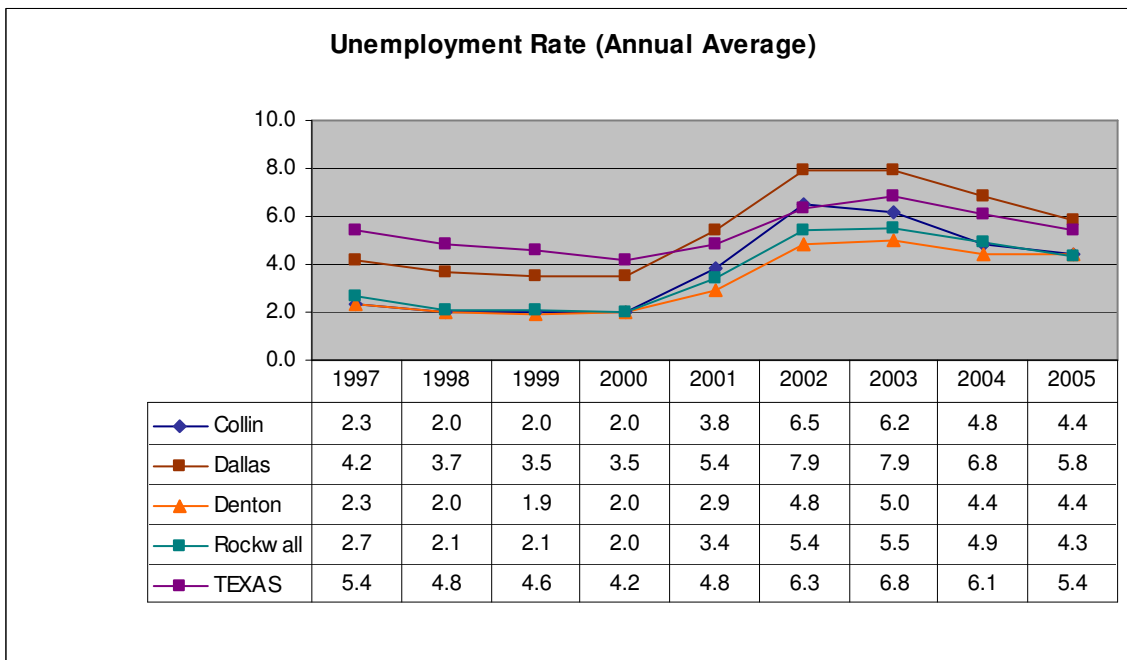
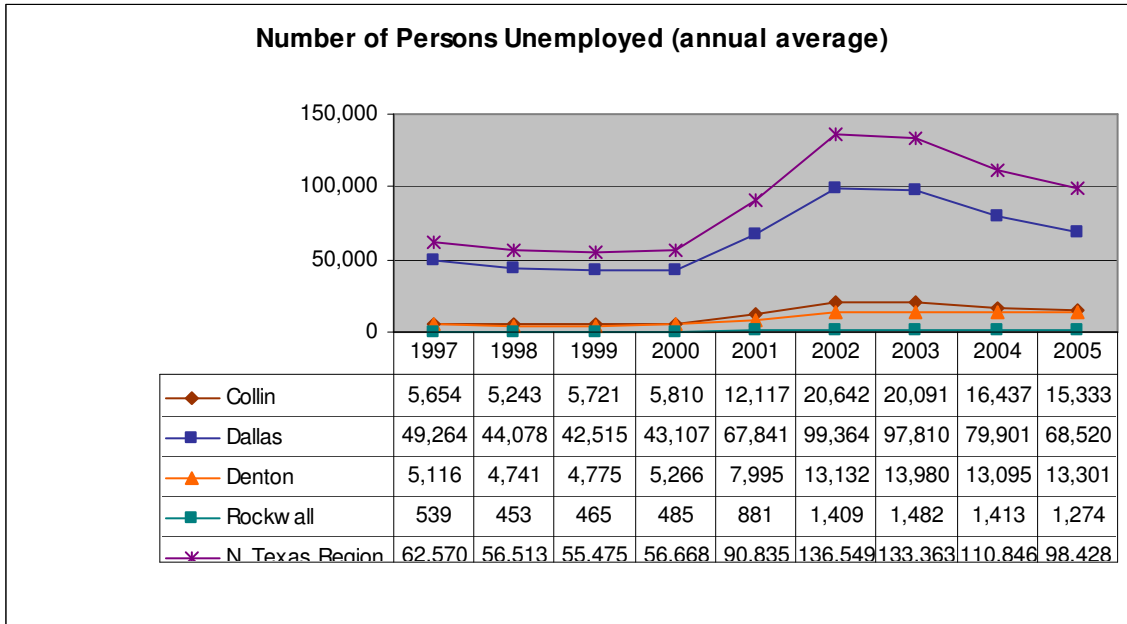
### Denton

- The number of persons who were unemployed has remained relatively stable over the past four years.
- The unemployment rate has remained relatively stable over the past four years (between 4.8 and 4.4), and has declined slightly in each of the past two years (4.4 each year).

### Rockwall

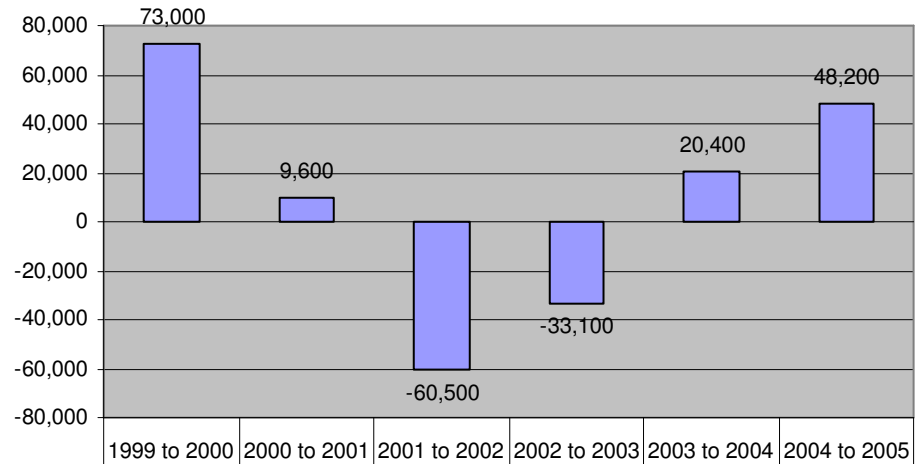
- The rate of unemployment increased between 2000 and 2003 (2.0 to 5.3), and decreased in 2004 (4.9) and again in 2005 (4.3).
- The unemployment rate has been consistently below the state rate, and similar to Denton & Collin Counties over the past three years.

## Employment: Supporting Data



Source: Texas Workforce Commission, Texas LMI TRACER, Data Link

### Change in Total Employees in Non-farm Jobs Dallas-Plano-Irving Metro Division



Change in Non-farm Jobs	73,000	9,600	-60,500	-33,100	20,400	48,200
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Source: Texas Workforce Commission, Texas LMI TRACER, Data Link

\* The Dallas-Plano-Irving Metro Division includes: Collin, Dallas, Delta, Denton, Ellis, Hunt, Kaufman, and Rockwall Counties