







PROMOTING INDEPENDENCE AND FINANCIAL STABILITY

OVERVIEW

INDICATOR	REGIONAL SUMMARY	TREND
POVERTY	Although the overall percentage of North Texans living in poverty remained relatively stable over the past year, there were measurable increases in the percentage of households with children living in poverty. Between 2004 and 2005, this percentage increased from 5.2% to 7.2% in Collin County, 21.4% to 23.7% in Dallas County, and 6.8% to 7.4% in Denton County.	 WORSENING
FOOD ASSISTANCE	The number of families served by the North Texas Food Bank has increased by 13% since 2005, while the number of pounds of food distributed increased 24.4% between 2005 and 2006.	 WORSENING
HOUSING	<p>Fair Market Rent for a 2-bedroom apartment in the Dallas MSA (Metropolitan Statistical Area) is \$798. At the current \$5.15 hour minimum wage (prior to July 24, 2007) an individual would need three full-time jobs to afford housing.</p> <p>Throughout the region, more than 40% of renters have a housing cost burden (cost in excess of 30% of income).</p>	 WORSENING
HOMELESSNESS	Men make up 62% of the adult homeless population while women constitute the remaining 38%. More than 60% of the adult homeless population is made up of individuals between the ages of 40 and 59. Nearly 80% of homeless youth are under the age of 12.	 WORSENING
UNEMPLOYMENT	The 2006 unemployment rate declined in every UWMD service region county except for Rockwall, which saw a marginal increase from 4.3 to 4.5 in the 2005-2006 timeframe.	 IMPROVING
ABUSE AGAINST SENIORS	The region on the whole showed a 6% increase in total Adult Protective Services (APS) intakes; a 15% increase in total APS investigations; a 12% increase in total validated APS investigations; and a 4% increase in total APS clients receiving services.	 WORSENING

SUMMARY

Many factors influence the achievement and maintenance of independence and financial stability for North Texas families. Among the relevant indicators examined and analyzed in this section are financial stability, food security, housing, homelessness, employment, and protection of our senior citizens.

Issues related to poverty, housing affordability and elder care are a significant concern for many North Texas families. Although the percentage of North Texas residents living in poverty is lower than the statewide average, poverty rates continue to increase throughout the region. This trend is especially prevalent among families with children, with 23.7% of Dallas County households with children under the age of 18 living below the poverty level.

Housing affordability presents a major challenge for many families in the UWMD community, with more than 40% of residents reporting a housing burden (housing costs in excess of 30% of income). Similarly, at the current Fair Market Rate of \$798 per month for a two-bedroom apartment, an individual would need to earn at least \$15.35 per hour or work 3 full-time minimum wage (\$5.15 per hour prior to July 24, 2007) jobs to afford housing. Throughout the region between 21.5% (Collin County) and 40.8% (Dallas County) have incomes below the level required to qualify for a traditional mortgage loan. Lacking access to traditional loans, many North Texans turn to sub-prime lenders to finance their homes despite a projected 16.9% foreclosure rate for sub-prime loans in the Dallas-Plano-Irving market.

Concerns regarding the treatment of the aged also affect our region, as indicated by the six percent increase in Adult Protective Services intakes and four percent increase in Adult Protective Services clients in the past year. Over the last five years, the number of clients receiving Adult Protective Services has increased by five percent, a trend which may be reflective of the growing senior population, shifts in public funding related to these services, a growing problem of elder abuse, or any combination of the above.

This report contains a section on indicator highlights for each county in the UWMD region, including: poverty, unemployment, housing, and elder care. After that section there is a detailed breakdown of all of the data uncovered during the 2007 Community Assessment Update process. In this section you will find tables, charts, graphs, and sources for the data.

INDICATOR HIGHLIGHTS

POVERTY

This data on poverty in the region was gleaned from the 2005 American Community Survey produced by the United States Census Bureau. Unfortunately, data from the American Community Survey was not available for Rockwall County due to its small population size.

	DALLAS COUNTY	DENTON COUNTY	COLLIN COUNTY
PERCENTAGE OF POPULATION LIVING IN POVERTY	For the first time since 2002, the percentage of Dallas County residents living in poverty (16.9%) is lower than the statewide percentage (17.6%).	At 7.4%, the percentage of Denton County residents living in poverty has steadily increased since a low of 6.3% in 2003.	Although the percentage of Collin County residents in poverty is the lowest in the region at 6.2%; the rate is 26.5% higher than in it was 2000 (4.9%).
HOUSEHOLDS WITH CHILDREN LIVING IN POVERTY	Nearly one in four (23.7%) Dallas County households with children under 18 are living in poverty.	Although the poverty rate for Denton County households with children is the lowest in the region, the 2005 rate (7.1%) is notable higher than the 2004 rate (4.8%).	The poverty rate of households with children increased by 38% between 2004 and 2005.

2005 American Community Survey data not available for Rockwall County.

UNEMPLOYMENT

Unemployment rates for the UWMD region are collected by the Texas Workforce Commission. Current data is from 2006.

	DALLAS COUNTY	DENTON COUNTY	COLLIN COUNTY	ROCKWALL COUNTY
UNEMPLOYED PERSONS	Dallas was the only county in the region to see a decline in both the number of unemployed persons (down 8,203 persons, 12%, from 2005 to 2006) and the rate of unemployment (down from 5.8 in 2005 to 5.1 in 2006).	Denton County has remained steady since 2002 with unemployed persons numbering somewhere between 13,000 and 14,000 each year.	The number of unemployed persons increased by 6.3% between 2005 and 2006.	Rockwall County had the largest increase in the number of unemployed persons, with an increase of more than 18% between 2005 and 2006.
UNEMPLOYMENT RATE	The current unemployment rate in Dallas County (5.1%) represents a decline of more than 35% from the peak unemployment rate (7.9%) in 2002 and 2003.	Denton County currently has the lowest unemployment rate in the region at 4.2%, a rate 16% lower than the peak rate of 5% in 2003.	The current unemployment rate in Collin County (4.3%) is more than 33% lower than the peak unemployment rate of 6.5% in 2002.	Rockwall is the only county that saw an increase in the unemployment rate, from 4.3% in 2005 to 4.5%; however, the current rate is 16% lower than the peak rate of 4.5% in 2003.

HOUSING

Housing data was collected from two sources, the 2005 American Community Survey and from the Real Estate Center at Texas A&M University, 2006 data. Unfortunately, data from these sources was not available for Rockwall County due to its small population size.

	DALLAS COUNTY	DENTON COUNTY	COLLIN COUNTY
OWNER- OCCUPIED HOUSING RATES	Dallas County has the region's lowest rate of owner-occupied housing, with only 56% of homes occupied by their owners.	Housing patterns in Denton County are similar to statewide occupancy patterns with 66% owner-occupied residences and 34% renters.	More than 67% of homes in Collin County are occupied by their owners, the region's highest percentage.
HOUSING COST BURDEN	Highest percentage of occupants in the region with a housing cost burden with 39% of mortgaged, 18% of non-mortgaged, and 48% of renters spending in excess of 30% of their monthly income on housing.	Approximately 30% of mortgaged, 16% of non-mortgaged and 44% of renters in Denton County have a housing cost burden.	Collin County has the lowest percentage of residents with a housing cost burden with 29% of mortgaged, 14% of non-mortgaged, and 41% of renters spending more than 30% of their monthly income on housing.
INCOME TO MORTGAGE COMPARISON	More than 40% of Dallas County residents have incomes below the level required for standard mortgage qualification.	Nearly 27% of Denton County residents earn less than the income required to qualify for a traditional mortgage.	One in five Collin County residents has incomes below the level required to qualify for a standard mortgage.

2005 American Community Survey data not available for Rockwall County.

ELDER CARE

The mission of Adult Protective Services (APS) is “to protect older adults and persons with disabilities from abuse, neglect and exploitation by investigating and providing or arranging for services as necessary to alleviate or prevent further maltreatment.” In order to determine the well-being of senior citizens in the four county region, UWMD researches APS data for each county, including: the total number of intakes, total number of investigations, total number of validated investigations (or incidences of confirmed abuse, neglect or exploitation) and total number of clients receiving APS services.

Most disconcerting were Denton County where there were large increases in all APS indicator areas from 2005-2006 and Rockwall and Collin Counties where they have seen great increases in the total number of clients receiving APS Services over the past 5 years.

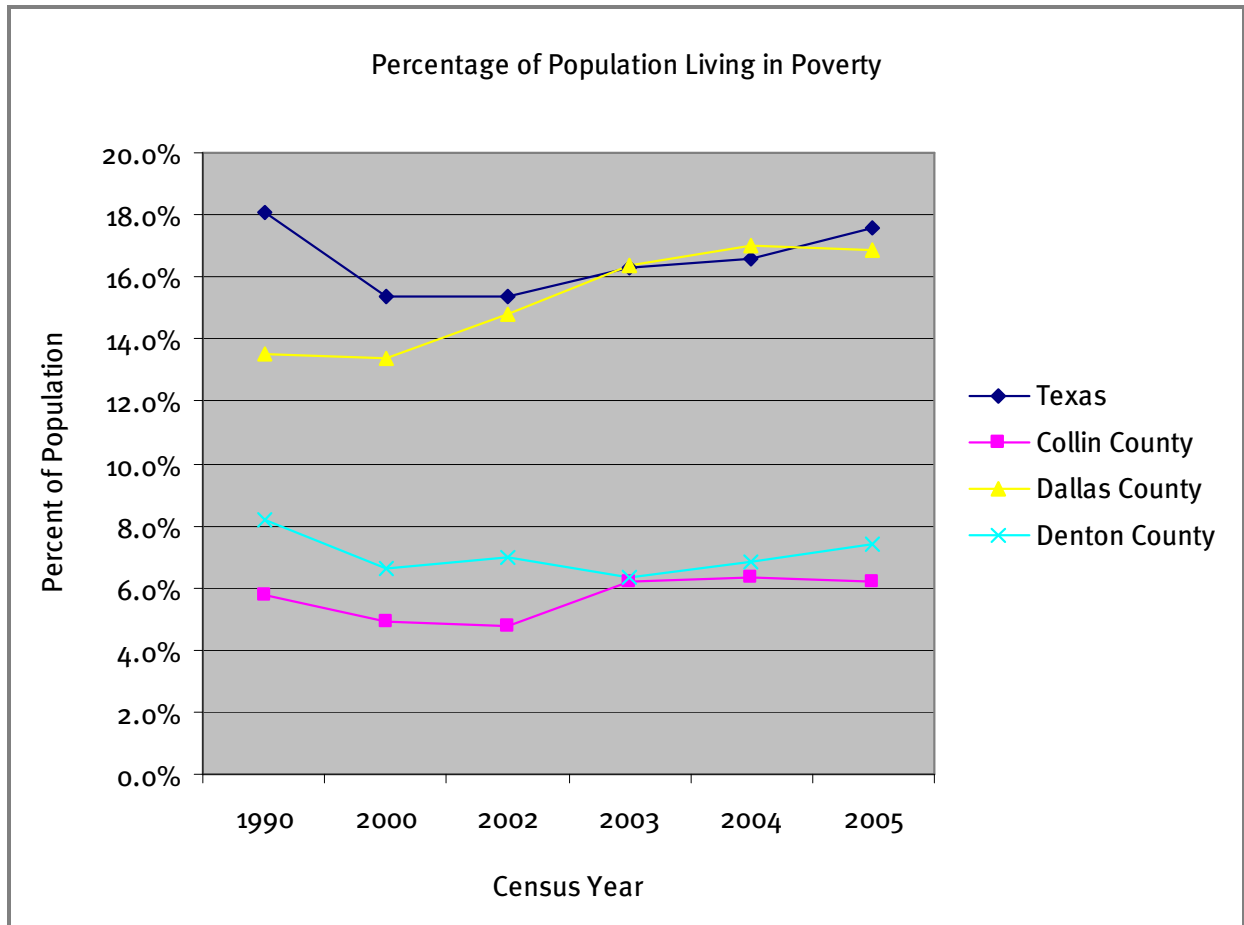
	DALLAS COUNTY	DENTON COUNTY	COLLIN COUNTY	ROCKWALL COUNTY
TOTAL CLIENTS RECEIVING APS SERVICES	Dallas County showed a 2% decline in total number of clients receiving APS services, and was the only County to show a decline in this area.	Denton County showed a 14% increase in clients receiving APS services. From 2001-2006, Denton County has shown a 17% increase in clients receiving APS services.	Collin County showed a 52% increase in the total number of clients receiving APS services. From 2001-2006, Collin County has shown a 79% increase in clients receiving APS services.	Rockwall County showed a 130% increase in clients receiving APS services (from 33 to 76 clients), and in the last five years, has experienced a 262% increase in clients receiving APS services (from 21 to 76 clients).
TOTAL APS INTAKES	Dallas County showed a 2% increase in total APS intakes.	Denton County experienced a 25% increase in total intakes.	Collin County showed a 24% increase in total APS intakes.	Rockwall only investigated one more person this year as compared with last year (86 in 2006).
TOTAL APS INVESTIGATIONS	There was a 15% increase in total investigations.	Denton County experienced a 37% increase in total investigations.	Collin County showed a 1% decline in total APS investigations.	Between 2005 and 2006, Rockwall County reported a 49% increase in total investigations.
TOTAL VALIDATED INVESTIGATIONS	Dallas County had a 12% increase in validated investigations.	Denton County showed a 43% increase in validated investigations, the largest increases of any county in this area.	Collin County had a 6% decline in validated investigations, the only county to show declines in this area.	Rockwall County showed a 25% increase in the total number of validated investigations.

SUPPORTING DATA

PERCENTAGE OF POPULATION LIVING IN POVERTY

Source: US Census, American Community Survey, 2005

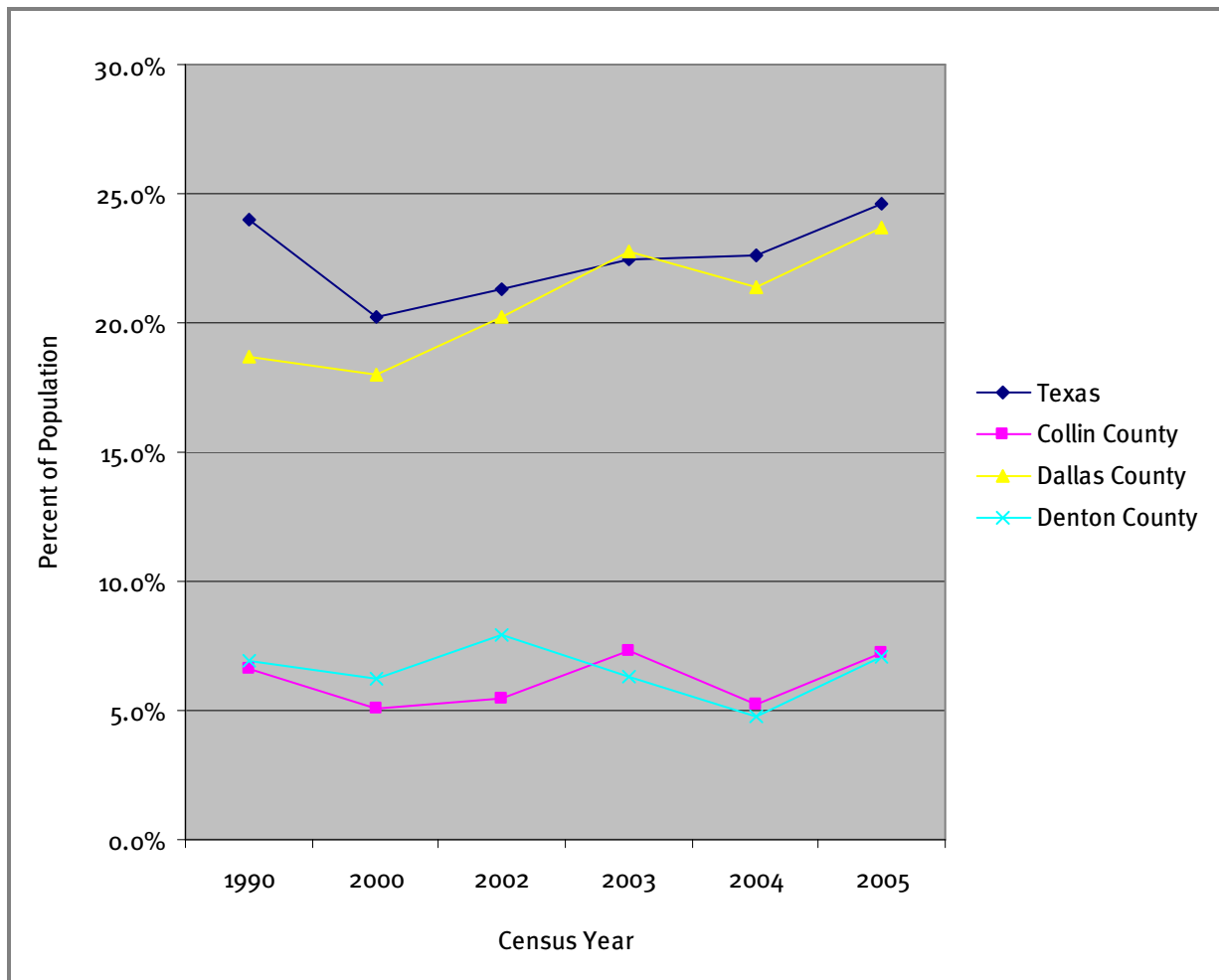
	1990	2000	2002	2003	2004	2005
TEXAS	18.1%	15.4%	15.4%	16.3%	16.6%	17.6%
COLLIN COUNTY	5.8%	4.9%	4.8%	6.2%	6.3%	6.2%
DALLAS COUNTY	13.5%	13.4%	14.8%	16.4%	17%	16.9%
DENTON COUNTY	8.2%	6.6%	7.0%	6.3%	6.8%	7.4%



POPULATION WITH RELATED CHILDREN UNDER AGE 18 YEARS LIVING IN POVERTY

Source: US Census, American Community Survey, 2005

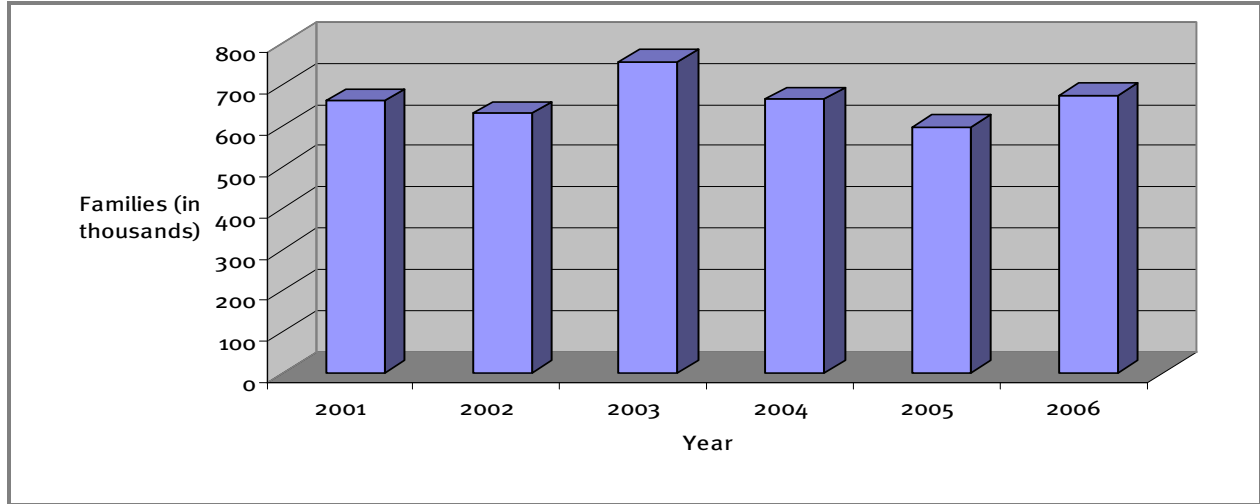
	1990	2000	2002	2003	2004	2005
TEXAS	24.0%	20.2%	21.3%	22.5%	22.6%	24.6%
COLLIN COUNTY	6.6%	5.1%	5.5%	7.3%	5.2%	7.2%
DALLAS COUNTY	18.7%	18.0%	20.2%	22.8%	21.4%	23.7%
DENTON COUNTY	6.9%	6.2%	7.9%	6.3%	4.8%	7.1%



FAMILIES SERVED BY THE NORTH TEXAS FOOD BANK

Source: North Texas Food Bank

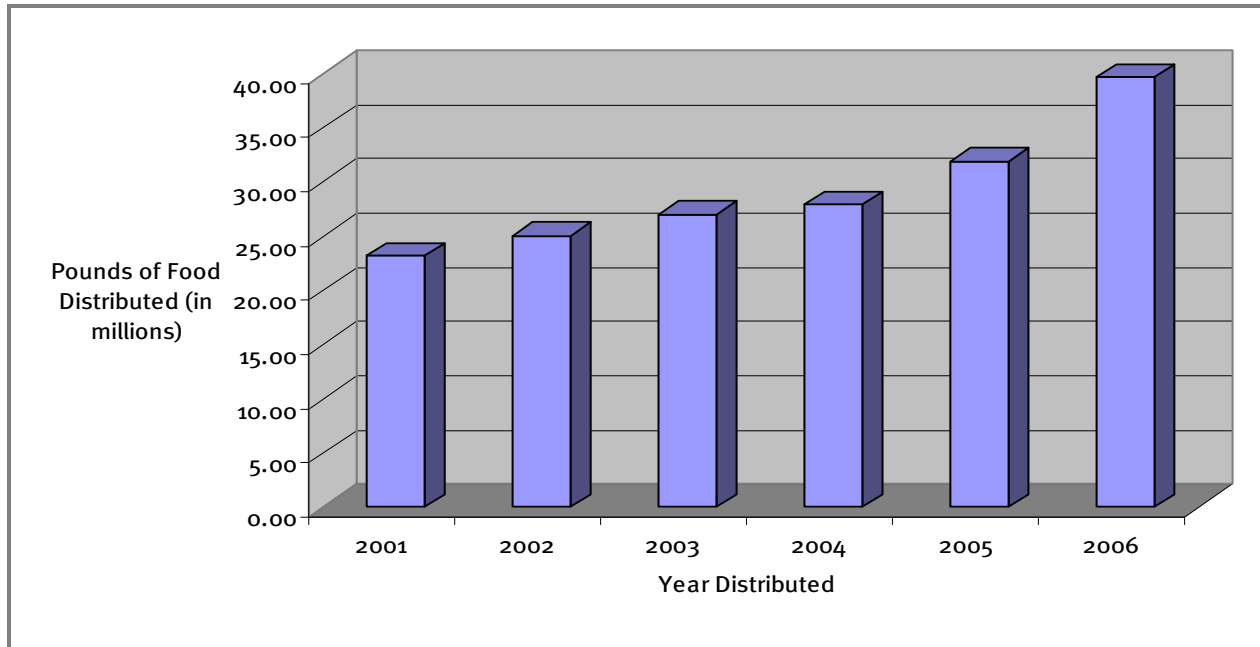
YEAR	2001	2002	2003	2004	2005	2006
NUMBER OF FAMILIES (IN THOUSANDS)	661.0	630.7	755.0	665.0	597.8	675.5



POUNDS OF FOOD DISTRIBUTED BY THE NORTH TEXAS FOOD BANK

Source: North Texas Food Bank

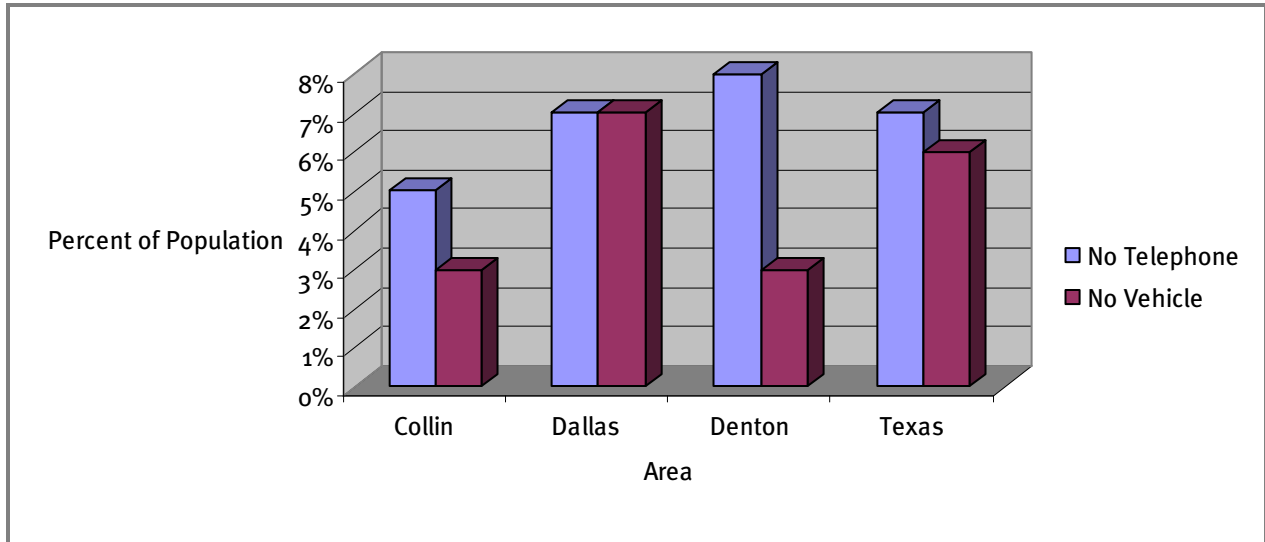
YEAR	2001	2002	2003	2004	2005	2006
POUNDS OF FOOD DISTRIBUTED (IN MILLIONS)	23.20	25.10	27.00	27.90	31.87	39.65



PERCENT OF POPULATION WITHOUT ACCESS TO A TELEPHONE OR A VEHICLE

Source: American Community Survey, 2005

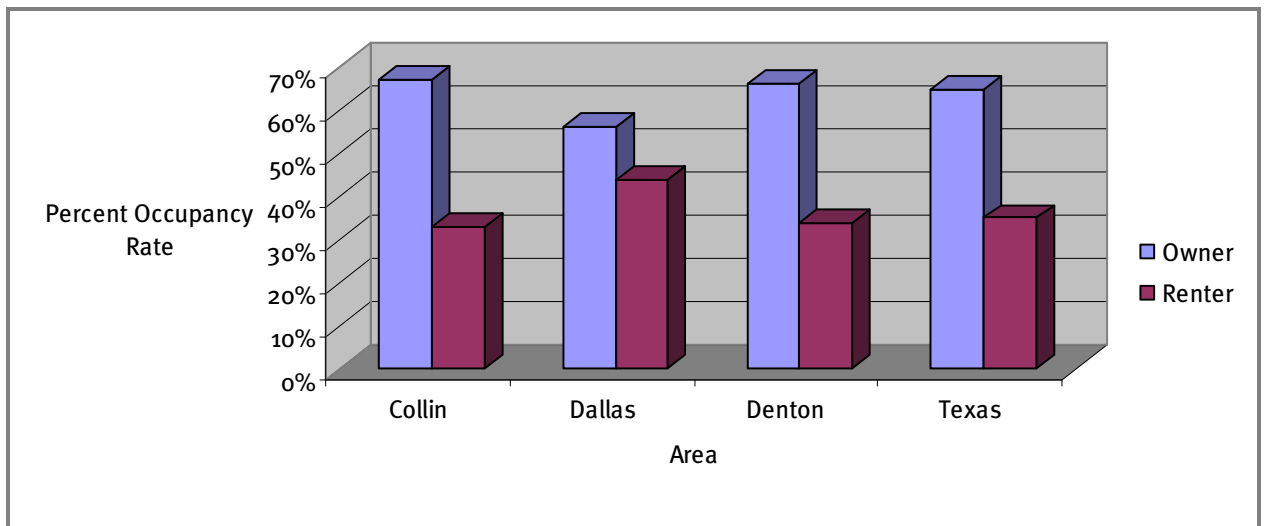
	COLLIN	DALLAS	DENTON	TEXAS
NO TELEPHONE	5%	7%	8%	7%
NO VEHICLE	3%	7%	3%	6%



OCCUPANCY RATE

Source: American Community Survey, 2005

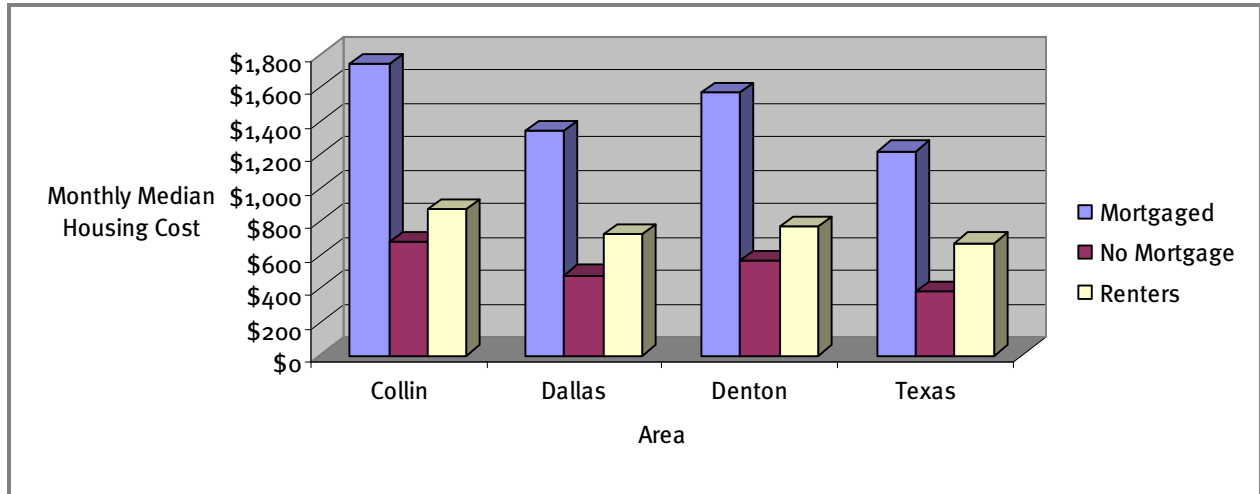
	COLLIN	DALLAS	DENTON	TEXAS
OWNER	67%	56%	66%	65%
RENTER	33%	44%	34%	35%



MEDIAN MONTHLY HOUSING COSTS

Source: American Community Survey, 2005

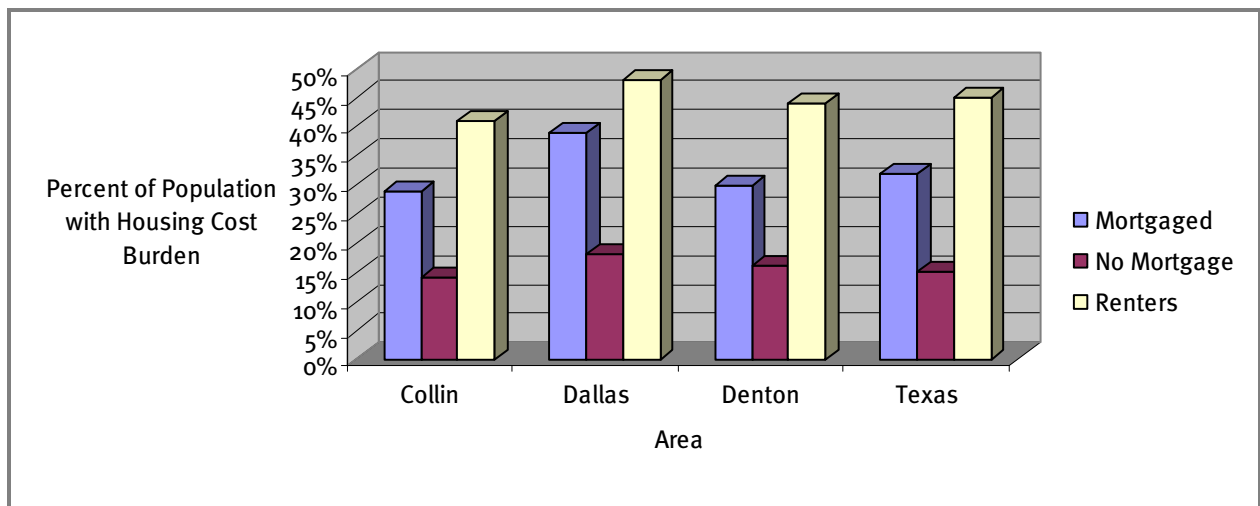
	COLLIN	DALLAS	DENTON	TEXAS
MORTGAGED	\$1,742	\$1,340	\$1,568	\$1,220
NO MORTGAGE	\$679	\$478	\$563	\$379
RENTERS	\$871	\$726	\$770	\$671



OCCUPANTS WITH HOUSING COST BURDEN¹

Source: American Community Survey, 2005

	COLLIN	DALLAS	DENTON	TEXAS
MORTGAGED	29%	39%	30%	32%
NO MORTGAGE	14%	18%	16%	15%
RENTERS	41%	48%	44%	45%



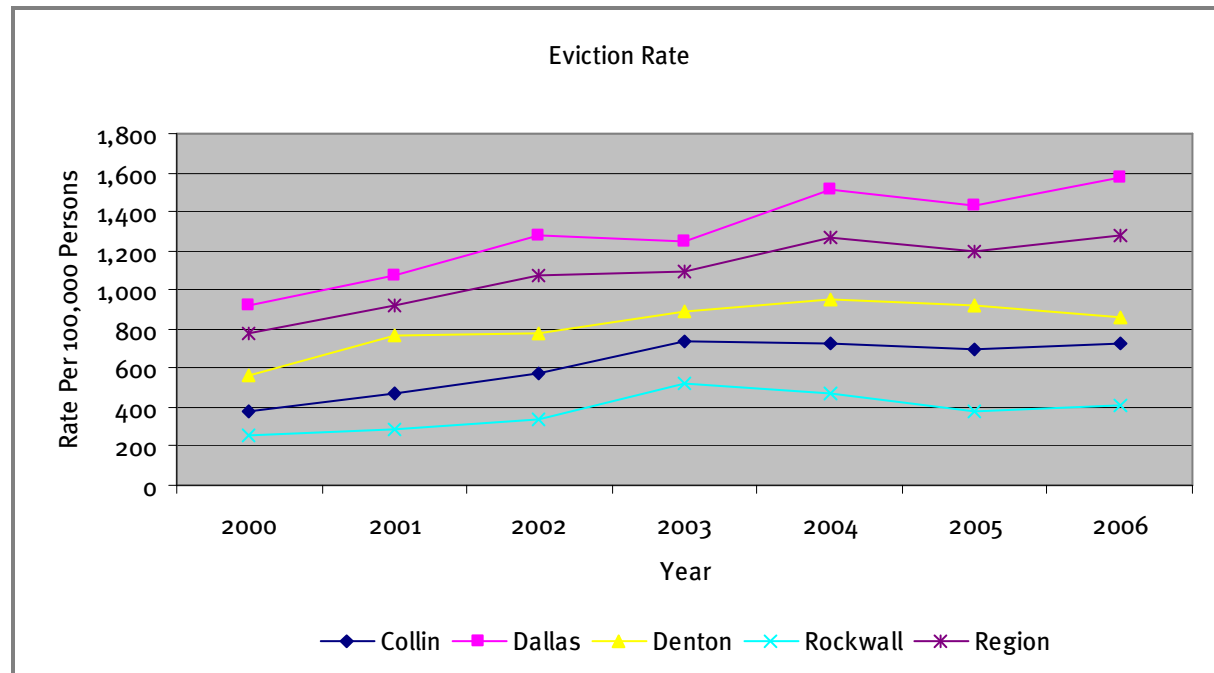
¹ Housing Cost Burden: housing costs in excess of 30% of income

ANNUAL EVICTION DATA

Source: The Texas Office of Court Administration, Trial Court Judicial Data Management System

EVICTIONS (FORCIBLE ENTRY & DETAINERS)							
CASES FILED JAN - DEC 2000-2006							
	2000	2001	2002	2003	2004	2005	2006
COLLIN	1,888	2,520	3,236	4,418	4,545	4,587	5,097
DALLAS	20,422	24,260	29,069	28,536	34,660	33,045	37,058
DENTON	2,447	3,544	3,787	4,549	5,071	5,134	4,993
ROCKWALL	110	134	173	286	273	235	281
REGION	24,867	30,458	36,265	37,789	44,549	43,001	47,429

EVICTION RATE PER 100,000 PERSONS							
	2000	2001	2002	2003	2004	2005	2006
COLLIN	377	468	568	739	723	694	729
DALLAS	917	1,071	1,277	1,250	1,513	1,431	1,580
DENTON	558	764	776	891	955	925	855
ROCKWALL	251	284	339	522	468	374	406
REGION	775	919	1,071	1,097	1,270	1,199	1,283



FAIR MARKET RENT (FMR)

Source: Housing and Urban Development (HUD)

	EFFICIENCY	ONE BEDROOM	TWO BEDROOMS	THREE BEDROOMS	FOUR BEDROOMS
FAIR MARKET RENT	\$591	\$658	\$798	\$1,059	\$1,283

WAGE NEEDED TO AFFORD FMR

Source: National Low Income Housing Coalition

Federal Hourly Minimum Wage in 2006: \$5.15 per hour = \$10,712 per year

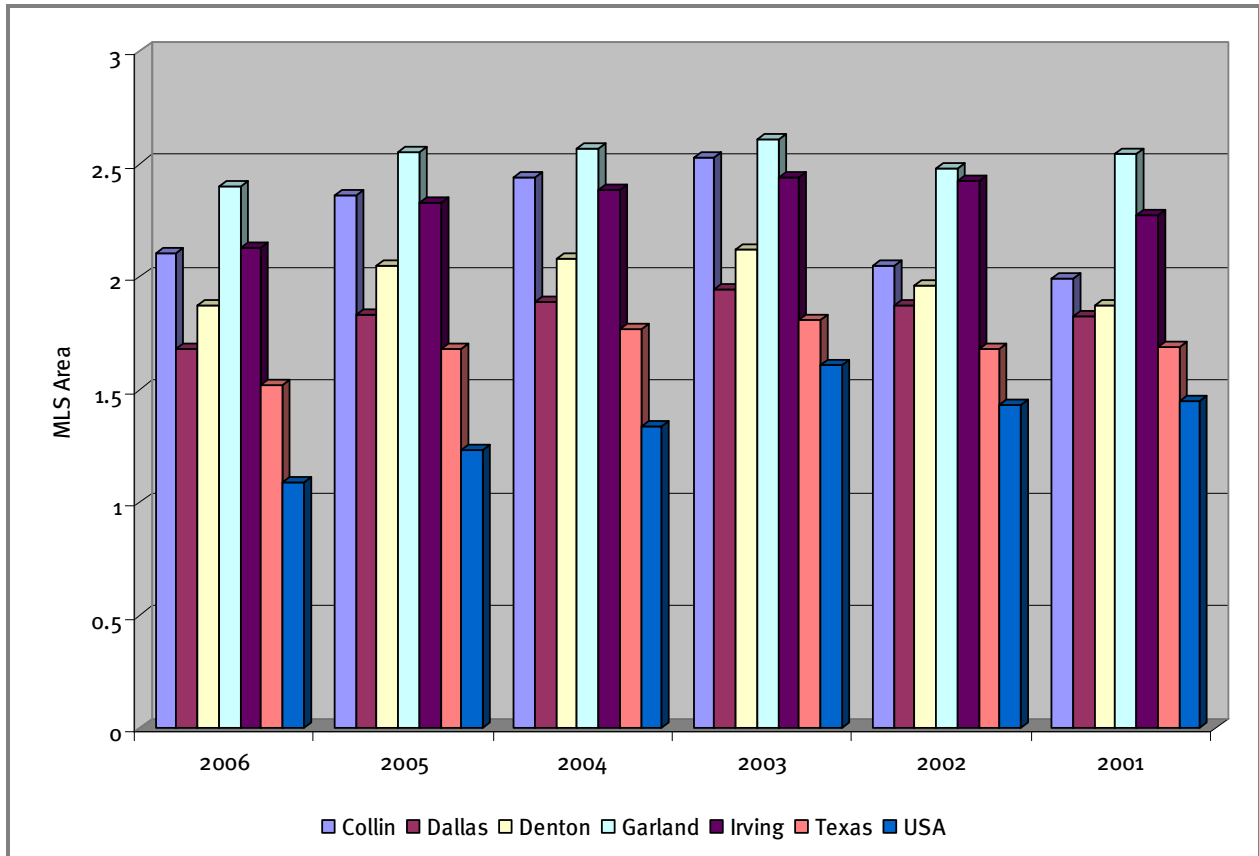
	EFFICIENCY	ONE BEDROOM	TWO BEDROOMS	THREE BEDROOMS	FOUR BEDROOMS
HOURLY WAGE NEED TO AFFORD FMR	\$11.37	\$12.65	\$15.35	\$20.37	\$24.67
ANNUAL INCOME NEEDED TO AFFORD FMR	\$23,640	\$26,320	\$31,920	\$42,360	\$51,320

HOUSING AFFORDABILITY INDEX (2001-2006)

Source: Real Estate Center at Texas A&M University, 2007

The Housing Affordability Index is the ratio of median family income to the income required to qualify for an 80 percent, fixed-rate mortgage to purchase the median-priced home. The MLS Area represents the local reporting Realtors® association's geographical coverage area.

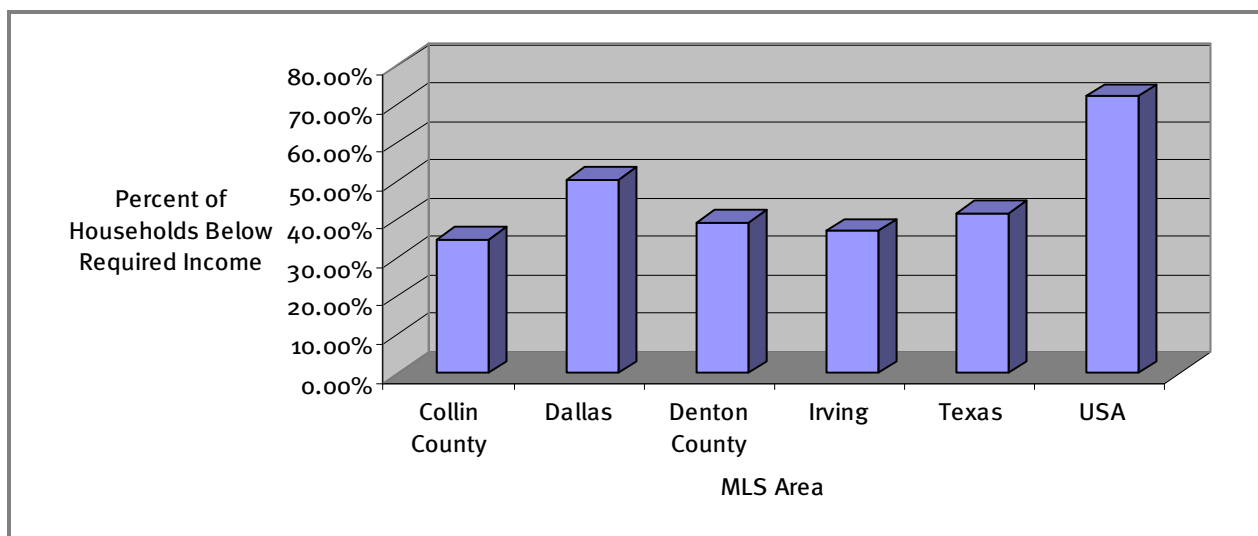
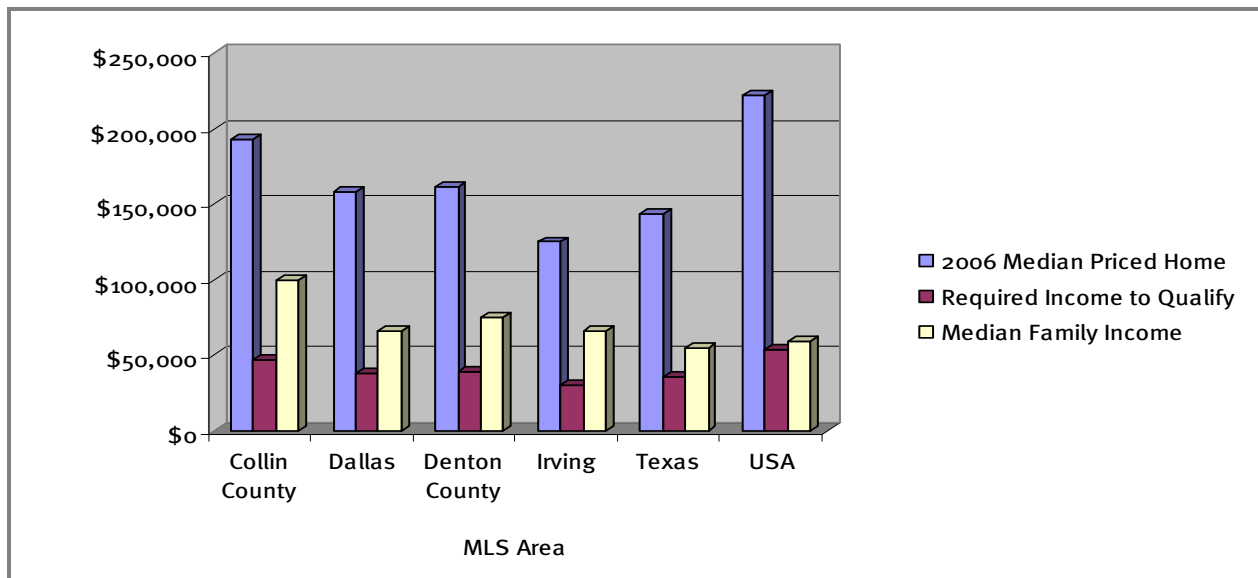
MLS AREA	2006	2005	2004	2003	2002	2001
COLLIN	2.1	2.36	2.44	2.53	2.05	1.99
DALLAS	1.68	1.83	1.89	1.94	1.87	1.82
DENTON	1.87	2.05	2.08	2.12	1.96	1.87
GARLAND	2.4	2.55	2.57	2.61	2.48	2.54
IRVING	2.13	2.33	2.38	2.44	2.42	2.27
TEXAS	1.52	1.68	1.77	1.81	1.68	1.69
USA	1.09	1.23	1.34	1.61	1.43	1.45



2006 HOUSING AFFORDABILITY INDEX

Source: Real Estate Center at Texas A&M University, 2007

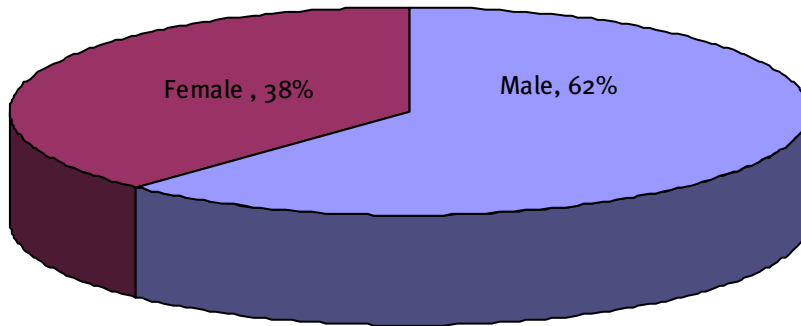
MLS	2006 MEDIAN PRICED HOME	REQUIRED INCOME TO QUALIFY	MEDIAN FAMILY INCOME	PERCENT OF HOUSEHOLDS BELOW REQUIRED INCOME ²
COLLIN COUNTY	\$192,900	\$46,898	\$99,609	34.9%
DALLAS	\$158,200	\$38,437	\$65,500	50.4%
DENTON COUNTY	\$161,600	\$39,263	\$74,480	39.4%
IRVING	\$125,000	\$30,371	\$65,500	37.1%
TEXAS	\$143,000	\$35,179	\$54,300	41.8%
USA	\$221,900	\$54,139	\$59,600	72.2%



² Income levels are based on 2005 Census Data

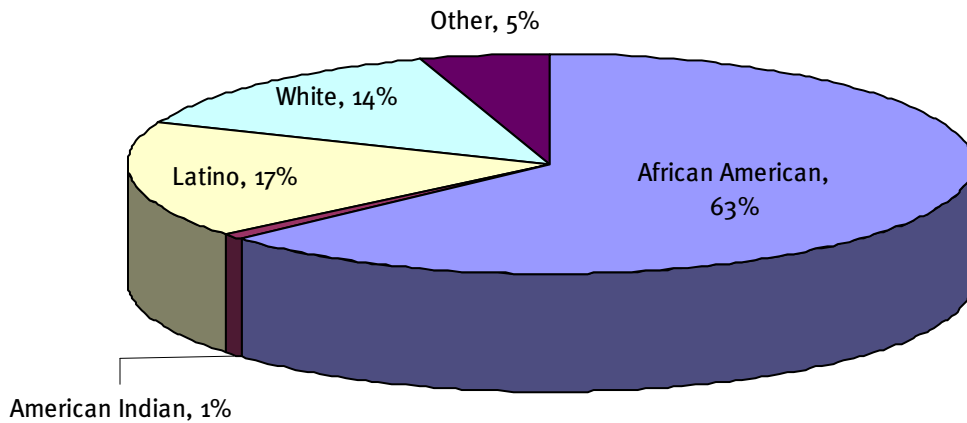
HOMELESS ADULTS OF KNOWN GENDER

Source: Metro Dallas Homeless Alliance



HOMELESS ADULTS OF KNOWN RACE/ETHNICITY

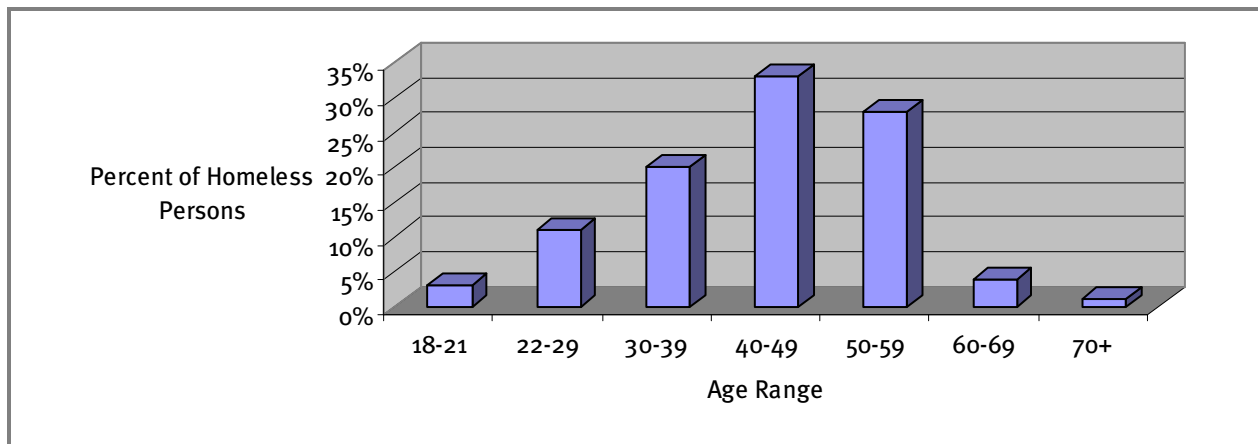
Source: Metro Dallas Homeless Alliance



HOMELESS ADULTS OF KNOWN AGE

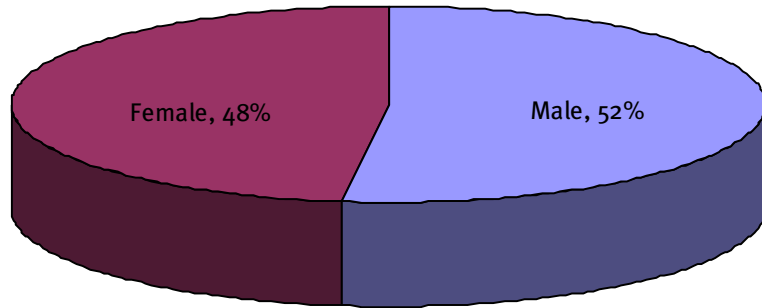
Source: Metro Dallas Homeless Alliance

AGE RANGE (IN YEARS)	18-21	22-29	30-39	40-49	50-59	60-69	70+
PERCENT OF HOMELESS POPULATION	3%	11%	20%	33%	28%	4%	1%



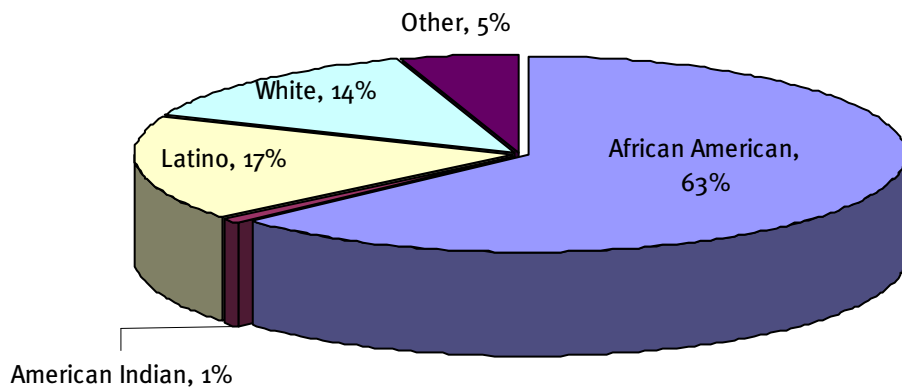
HOMELESS YOUTH OF KNOWN GENDER

Source: Metro Dallas Homeless Alliance



HOMELESS YOUTH OF KNOWN RACE/ETHNICITY

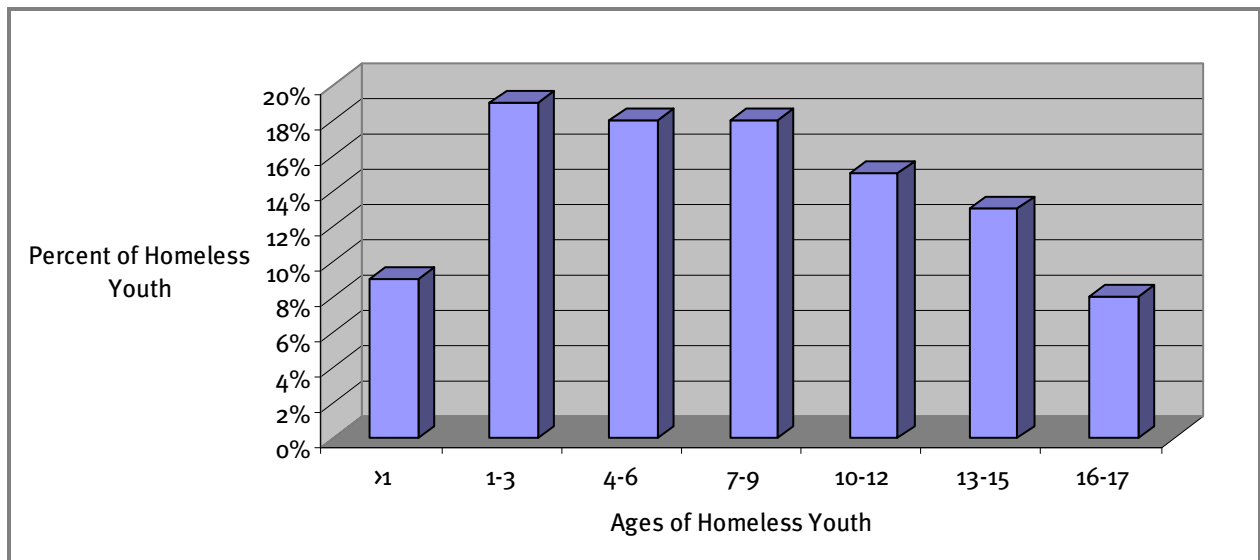
Source: Metro Dallas Homeless Alliance



HOMELESS YOUTH OF KNOWN AGE

Source: Metro Dallas Homeless Alliance

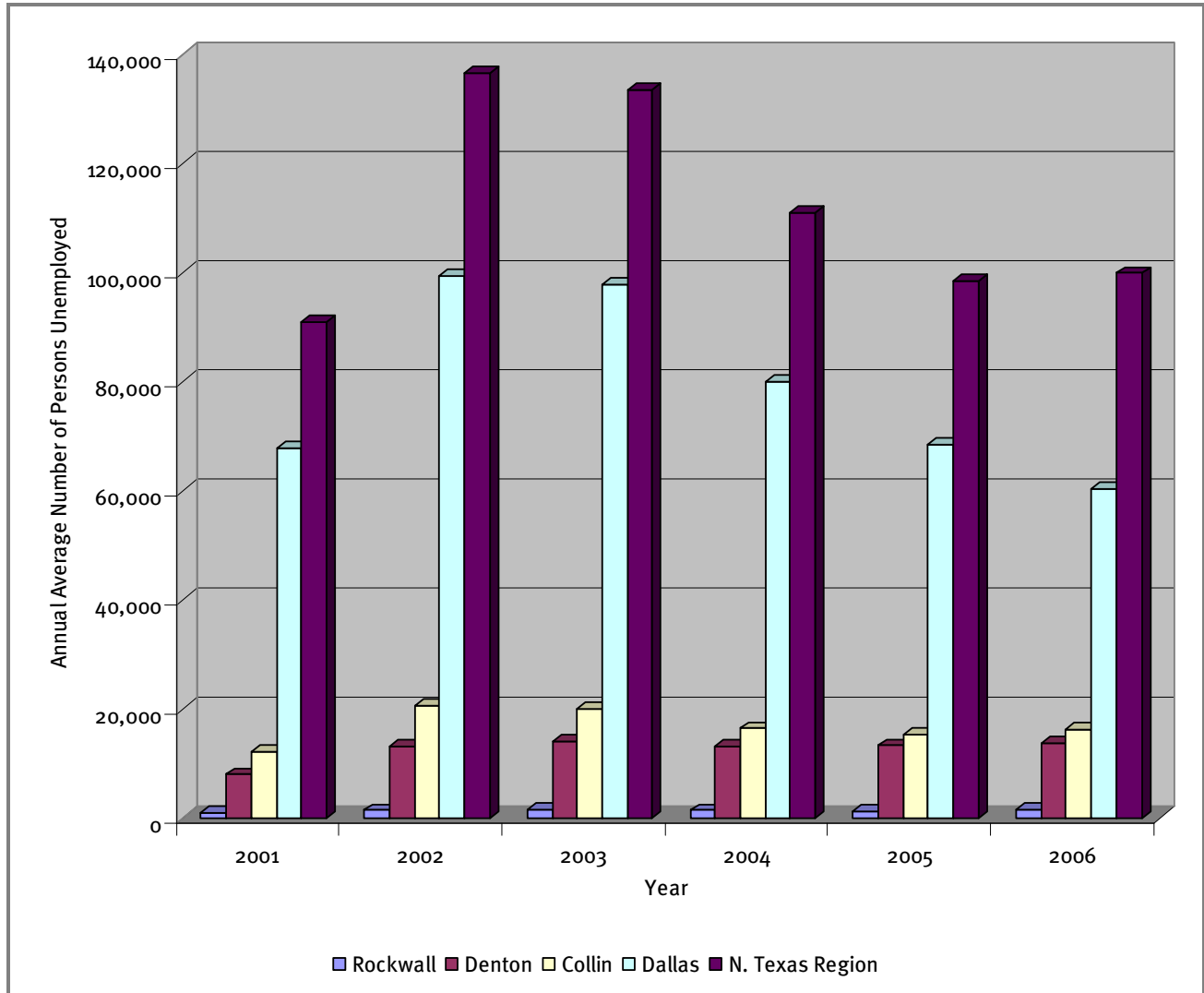
AGE RANGE (IN YEARS)	>1	1-3	4-6	7-9	10-12	13-15	16-17
PERCENT OF HOMELESS POPULATION	9%	19%	18%	18%	15%	13%	8%



ANNUAL AVERAGE NUMBER OF PERSONS UNEMPLOYED

Source: Texas Workforce Commission

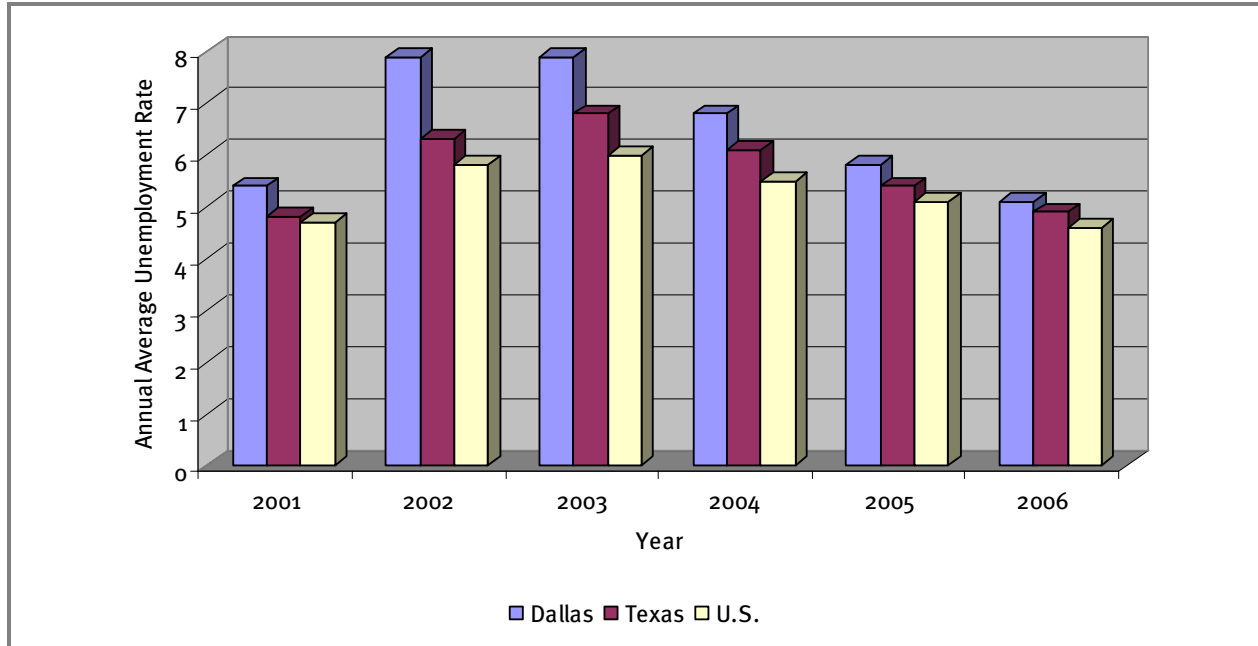
	2001	2002	2003	2004	2005	2006
ROCKWALL	881	1,409	1,482	1,413	1,274	1,514
DENTON	7,995	13,132	13,980	13,095	13,301	13,821
COLLIN	12,117	20,642	20,091	16,437	15,333	16,300
DALLAS	67,841	99,364	97,810	79,901	68,520	60,317
N. TEXAS REGION	90,835	136,549	133,363	110,846	98,428	99,845



ANNUAL AVERAGE UNEMPLOYMENT RATE

Source: Texas Workforce Commission

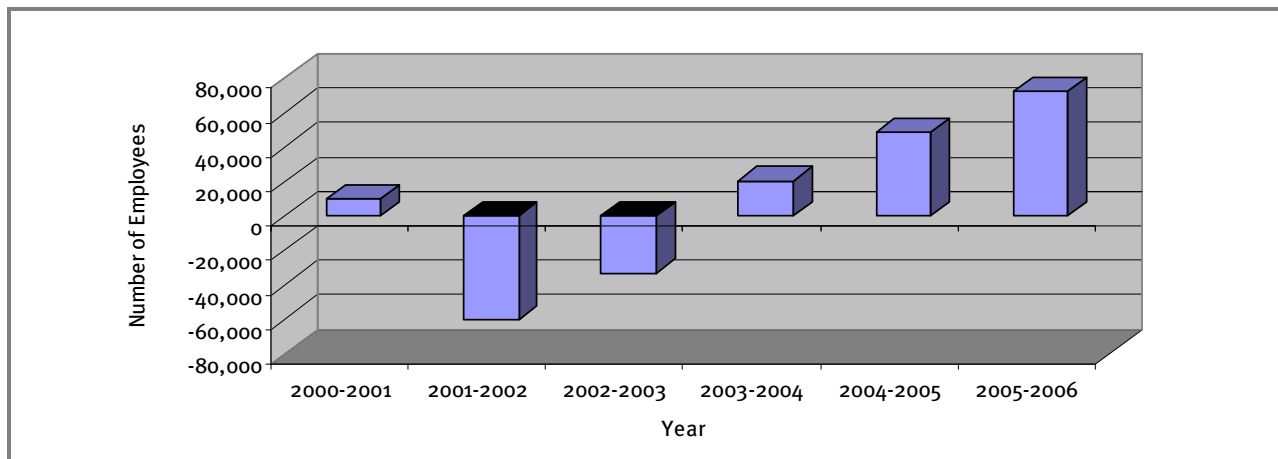
	2001	2002	2003	2004	2005	2006
DALLAS	5.4	7.9	7.9	6.8	5.8	5.1
TEXAS	4.8	6.3	6.8	6.1	5.4	4.9
U.S.	4.7	5.8	6	5.5	5.1	4.6



CHANGE IN NUMBER OF EMPLOYEES IN NON-FARM JOBS IN THE DALLAS-PLANO-IRVING METRO DIVISION

Source: Texas Workforce Commission

	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	2005-2006
NUMBER OF EMPLOYEES	9,600	-60,500	-33,100	20,400	48,200	72,200



TOTAL APS INTAKES BY COUNTY

Source: Department of Aging and Disability Services

	COLLIN	DALLAS	DENTON	ROCKWALL
2001	341	3441	252	39
2002	351	3778	335	61
2003	354	3891	428	60
2004	463	4283	577	65
2005	531	5296	527	85
2006	657	5410	659	86

TOTAL APS INVESTIGATIONS BY COUNTY

Source: Department of Aging and Disability Services

	COLLIN	DALLAS	DENTON	ROCKWALL
2001	281	3441	247	38
2002	340	3522	299	55
2003	331	3529	404	56
2004	336	3765	518	51
2005	473	4188	380	63
2006	466	4811	520	94

TOTAL APS VALIDATED INVESTIGATIONS BY COUNTY

Source: Department of Aging and Disability Services

	COLLIN	DALLAS	DENTON	ROCKWALL
2001	220	2862	180	31
2002	258	2771	184	47
2003	267	2724	221	48
2004	227	2748	248	37
2005	324	2767	231	50
2006	303	3088	331	67

TOTAL CLIENTS RECEIVING APS SERVICES BY COUNTY

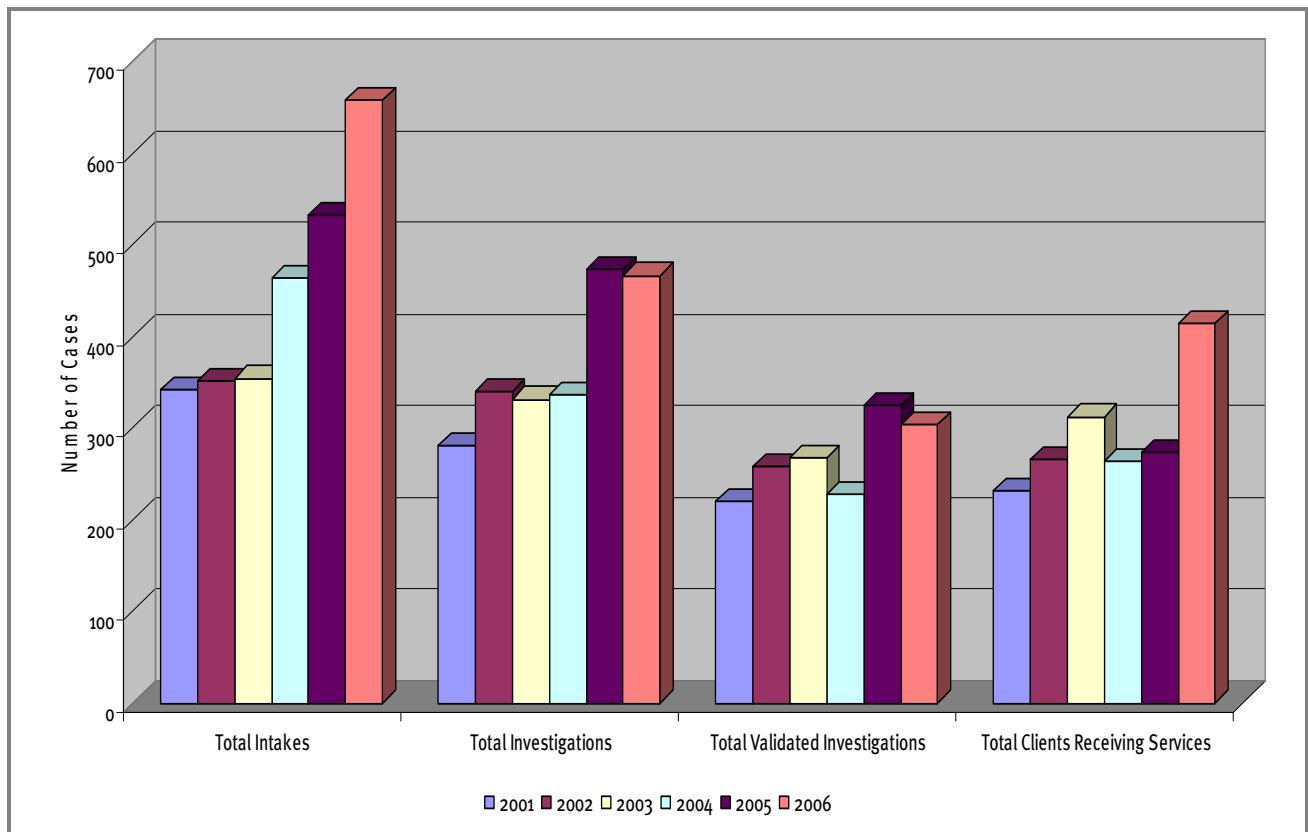
Source: Department of Aging and Disability Services

	COLLIN	DALLAS	DENTON	ROCKWALL
2001	231	3300	234	21
2002	265	2893	209	36
2003	312	3339	219	43
2004	264	3760	244	23
2005	273	3257	241	33
2006	414	3195	274	76

COLLIN COUNTY ADULT PROTECTIVE SERVICES DATA

Source: Department of Aging and Disability Services

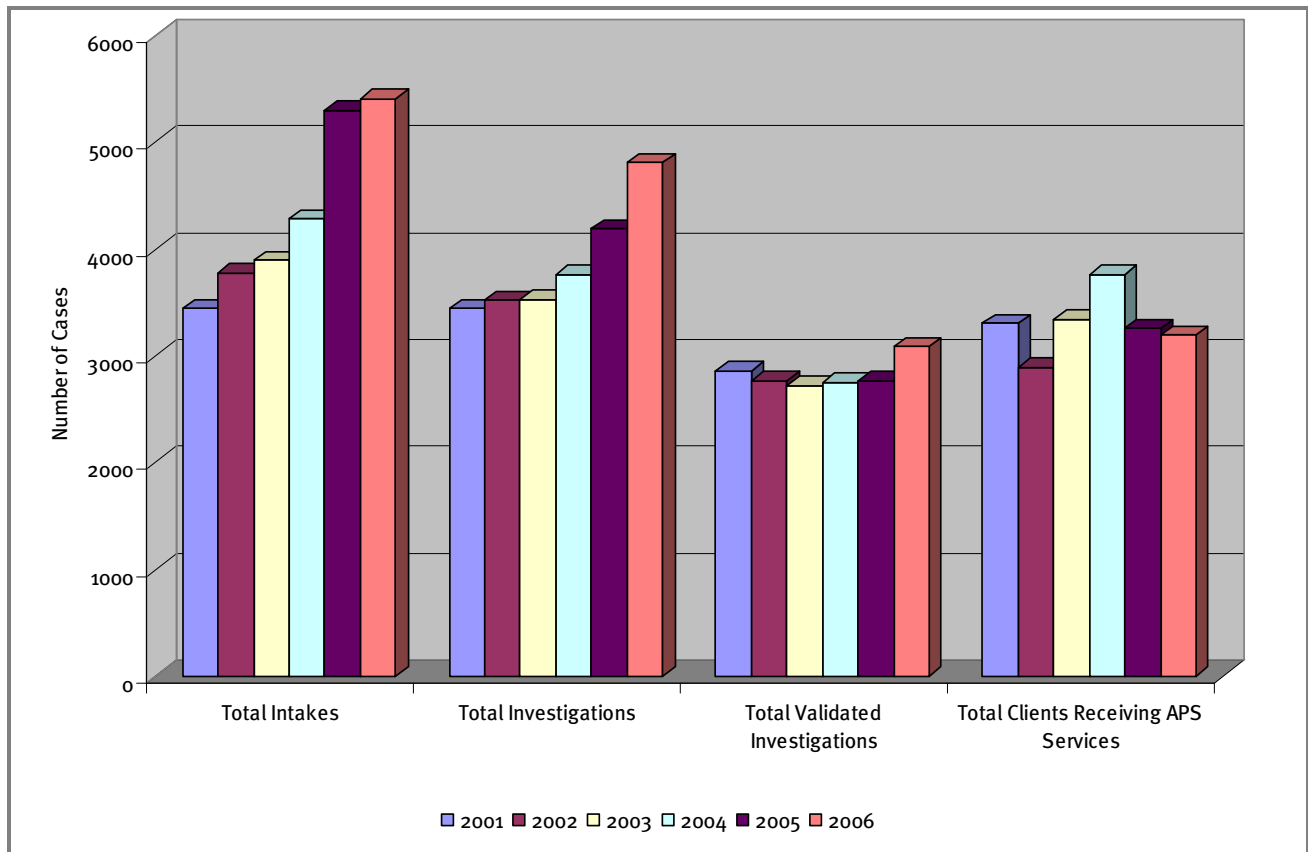
	TOTAL INTAKES	TOTAL INVESTIGATIONS	TOTAL VALIDATED INVESTIGATIONS	TOTAL CLIENTS RECEIVING SERVICES
2001	341	281	220	231
2002	351	340	258	265
2003	354	331	267	312
2004	463	336	227	264
2005	531	473	324	273
2006	657	466	303	414



DALLAS COUNTY ADULT PROTECTIVE SERVICES DATA

Source: Department of Aging and Disability Services

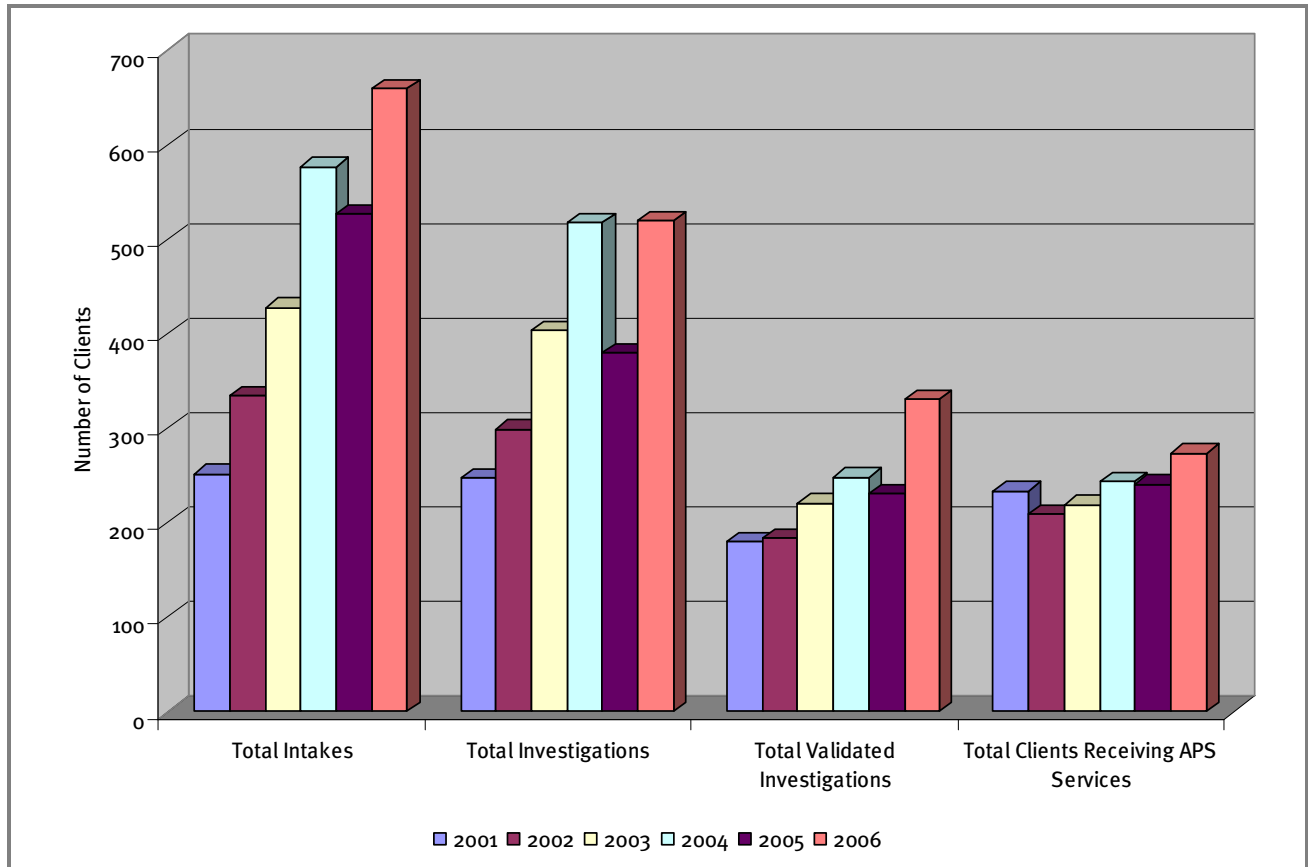
	TOTAL INTAKES	TOTAL INVESTIGATIONS	TOTAL VALIDATED INVESTIGATIONS	TOTAL CLIENTS RECEIVING APS SERVICES
2001	3441	3441	2862	3300
2002	3778	3522	2771	2893
2003	3891	3529	2724	3339
2004	4283	3765	2748	3760
2005	5296	4188	2767	3257
2006	5410	4811	3088	3195



DENTON COUNTY ADULT PROTECTIVE SERVICES DATA

Source: Department of Aging and Disability Services

	TOTAL INTAKES	TOTAL INVESTIGATIONS	TOTAL VALIDATED INVESTIGATIONS	TOTAL CLIENTS RECEIVING APS SERVICES
2001	252	247	180	234
2002	335	299	184	209
2003	428	404	221	219
2004	577	518	248	244
2005	527	380	231	241
2006	659	520	331	274



ROCKWALL COUNTY ADULT PROTECTIVE SERVICES DATA

Source: Department of Aging and Disability Services

	TOTAL INTAKES	TOTAL INVESTIGATIONS	TOTAL VALIDATED INVESTIGATIONS	TOTAL CLIENTS RECEIVING APS SERVICES
2001	39	38	31	21
2002	61	55	47	36
2003	60	56	48	43
2004	65	51	37	23
2005	85	63	50	33
2006	86	94	67	76

