



UNITED WAY OF MIDLAND TEXAS REGIONAL OPPORTUNITY INDEX

Local Opportunity Assessment
May 2012



United Way of Midland



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In conjunction with Howard University Center on Race and Wealth

Introduction

In many ways, Midland is fortunate—blessed with the most abundant natural resources, strong philanthropic base, and sense of community. However, the inherent volatility of oil and natural gas prices tends to distort housing access and affordability, income disparities, and other parts of the labor market. Over the past decade, Midland enjoyed population and employment growth at rates faster than the state average. Despite concerns about a “boom and bust” cycle, Midland’s economy and employment fell only in tandem with the past two national recessions (2001-02, 2008-09). The economy remains heavily shaped by Midland’s natural resources—with about 37 cents for every dollar in private sector wages being earned in the Natural Resources & Mining supersector; statewide, the average is about six cents of every dollar.ⁱ

Midland is also a place of extremes, with the highest employment, consumption, and income inequality among Texas cities. Despite relatively more income and employment opportunity, a sizable group of Midlanders—including three of four renters—have virtually no “rainy day” savings or assets to cushion against a temporary loss of income. Although about 20% of renters live in poverty (income poverty), more than 70% of Midland renters are in asset poverty.ⁱⁱ This disparity is among the largest in Texas. Along with a high share of low-income families with a housing burden—spending more than 30% of their income on housing—even Midlanders with good jobs and good wages find it difficult to achieve household financial security.

Within this environment, Midland leaders seeking positive community impact have unique opportunities to leverage these natural assets to create more household assets and financial stability.

This report synthesizes input from United Way of Midland stakeholder sessions with a benchmark analysis of Midland County using the Texas Regional Opportunity Index (TROI), CPPP’s county-level platform for measuring economic opportunity. In short, the TROI serves as a data tool for measuring the access towards to proven tools that increase economic opportunity and mobility—through better health, financial stability, business development, savings, education, and consumer credit.

The TROI gathers hundreds of county-level datapoints from multiple state, federal, and proprietary sources in order to draw meaningful comparisons across numerous Texas jurisdictions. Using this broader dataset as a backdrop, the TROI distills to about 60 regional-level performance metrics, or primary indicators, to reveal specific community strengths and challenges relative to outcomes for peer counties, regional neighbors, and the state of Texas as a whole. This local opportunity assessment can then be used to develop a community action item agenda to build upon strengths and directly address those areas for improvement.

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Midland Local Opportunity Assessment: TROI at a Glance

TROI Opportunity Clusters	State Governance Regions	Tier 2 (Peer) Counties
<ul style="list-style-type: none"> • Credit & Debt • Economic Development & Jobs • Health • Income & Financial Stability • K-12 Education • Postsecondary Education & Skills Development • Savings & Assets 	<ul style="list-style-type: none"> • Councils of Government • Educational Service Centers • Health & Human Services Regions • Higher Education Regions • Workforce Development Board Areas 	Bell, Bowie, Brazos, Cameron, Ector, Grayson, Gregg, Guadalupe, Jefferson, Johnson, Lubbock, McLennan, Midland, Nueces, Parker, Potter, Randall, Robertson, Smith, Taylor, Tom Green, Victoria, Webb, Wichita (24)
		County population is less than 500,000 <i>and</i> is most populous county in Metropolitan Statistical Area (MSA).

Building Economic Security in America’s Cities, a recent Corporation for Enterprise Development (CFED) report, notes that traditional approaches of job training and creation, housing subsidies, and a social safety net are necessary but not sufficient to sustain household economic security. As such, evidence “suggests that to fundamentally change their economic prospects, families not only need income, they also need knowledge of and access to affordable financial products and services; incentives to encourage savings and investment; and consumer protections.”ⁱⁱⁱ

Based upon the qualitative and quantitative findings, this report also makes community-level recommendations to serve as a potential guidemap for collaborative partnerships, action, and accountability. Appendix A includes the comprehensive results of the Local Opportunity Assessment using the TROI. The following section highlights the major TROI benchmarking findings for Midland that should command attention for enhanced community action and impact.

Midland TROI Findings

This section includes the major quantitative findings using the TROI benchmark tool. We have identified several primary indicators where Midland ranks notably above or below average compared with the statewide/regional average or peer counties.

Credit & Debt

TROI Finding: Although near the statewide average, too many Midland residents have subprime credit scores.

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In 2011, the share (44.2%) of Midlanders with credit scores below 660 ranked just below the statewide average (44.3%). However, given Texas' overall low credit scores, Midland can improve on this figure to boost economic development and financial security, mainly through more enhanced financial coaching and counseling services.

Economic Development & Jobs

TROI Finding: Midland has both very high business establishment and labor force participation

In 2010, Midland's labor force participation rate (78%) ranked much higher than the statewide average (66%) and also higher than the Permian Basin workforce board average (70%).

Health

TROI Finding: Midland's low-income youth are much less likely covered by public health insurance.

In 2009, less than 38 percent of Midland's low-income youth were enrolled in the Children's Health Insurance Program (CHIP); Midland also ranks below average in renewing CHIP for potentially eligible children.

TROI Finding: Midland's access to primary care providers is relatively scarce with residents having substantially less access than statewide and peer averages.

Midland's 2011 primary care access rate is not only well below the statewide average, the county's rate is even further below the peer and regional norms.

Income & Financial Stability

TROI Finding: Nearly a third of Midland residents are either unbanked or underbanked.

According to 2009 figures from the Department of Treasury, about 10% of Midland county adults are unbanked, while another 22.5% are underbanked, meaning that they use high-cost financial services such as check cashing, payday, or auto title loans.

TROI Finding: Midland ranks well below-average in enhancing access to the Texas Women, Infants, & Children (WIC) program, which provides nutrition education and food to pregnant women, new mothers, and infants.

In 2010, just over half (55.2%) of Midland WIC eligibles are enrolled, compared to the statewide average (79.7%).

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K-12 Education

TROI Finding: K-12 educational outcomes on the Texas Assessment of Knowledge and Skills (TAKS) test are well below the statewide average, especially for economically disadvantaged students.

When examining performance indicators for Midland's economically disadvantaged students (2010-11), Midland ranked below-average for the following indicators:

- *High School Dropout & Graduation Rates;*
- *TAKS Math Pass Rate; and*
- *TAKS Reading Pass Rate*

Postsecondary Education & Skills Development

TROI Finding: Midland ranks near the top in providing community college access for recent high school graduates.

About 45% of Midland high school seniors matriculated to a Texas 2-year institution (2009-10), a rate much higher than statewide or regional benchmarks.

TROI Finding: Midland ranks slightly above the statewide average for all three community college completion indicators, but slightly below regional benchmarks.

Midland College's completion/credential attainment rates for part-time and full-time students were above regional and statewide performance levels for the 2004-10 cohort of community college students.

TROI Finding: Midland ranks well below the statewide average relating to the Federal Application for Financial Student Aid (FAFSA) completion rates for high school seniors.

Students that complete the FAFSA are much more likely to attend college than their counterparts who do not promptly complete the student aid application. For the High School Class of 2012, Midland's FAFSA completion rate (9.2%) is well below the statewide and peer averages.

Savings & Assets

TROI Finding: Midland students are much less likely to be enrolled in Texas' prepaid college savings plan.

As of April 2011, Midland's prepaid college savings enrollment rate (0.2%) ranks below the statewide average (0.36%) with only 2 enrollees per 1,000 children under age 14. The Texas prepaid plan now includes both a public and private mechanism for matching and incenting savings for families with annual household incomes under \$75,000, as well as the opportunity for nonprofit scholarship organizations to purchase tuition units (at today's prices) for unknown (and local) beneficiaries.

UW Midland Stakeholder Findings & Recommendations

During stakeholder sessions with UW Midland stakeholders and Board of Directors, we gathered and identified numerous qualitative findings. The following section identifies some of the major stakeholder findings and makes recommendations based upon stakeholder input, emerging best practices, and relevant TROI findings.

Credit & Debt (see findings below under Savings & Assets)

Economic Development & Jobs

We did not identify any major stakeholder findings in this category.

Health

Stakeholder Finding: Opportunities exist to improve access to health care for youth, working poor and the elderly.

Recommendation: Explore feasibility of developing a “Healthy Midland” as a broad-based platform to promote access to affordable care, healthy lifestyles, and community wellness activities.

Recommendation: Explore feasibility of establishing “school-based” clinics to provide better physical and psychological care for MISD students.

Income & Financial Stability

Stakeholder Finding: For nonprofit service providers and case managers, client access to state-administered public benefits remains challenging and compromises basic needs.

Recommendation: With the emergence of a Health & Human Services Commission (HHSC) public benefits portal specifically designed for use by community-based organizations such as food pantries, Volunteer Income Tax Assistance (VITA) sites, community colleges, or other service providers, this new capability will enable organizations to track and report new metrics on client outcomes for public benefits. UW agencies, including *Casa de Amigos* VITA sites, should be prepared to take advantage of community-based organization (CBO) trainings and HHSC outreach in order to participate as a benefits navigator and portal end-user.

Stakeholder Finding: The lack of income-appropriate, or “workforce” housing, undermines family stability, household security, and economic development.

Recommendation: Utilize the capacity of affordable housing organizations to increase supply of sustainable and affordable single-family, multifamily, and manufactured housing communities.

Recommendation: Explore the feasibility of using General Obligation (GO) bonds to create local financing for affordable housing units.

Recommendation: Explore connecting with the Innovations in Manufactured Homes (*I'M HOME*) Network, a national initiative to expand access to affordable, high-quality manufactured housing.^{iv}

K-12 Education/Postsecondary Education & Skills Development

Stakeholder Finding: UW Midland stakeholders stressed the importance of clearing alternate paths to financial stability for MISD students aside from 4-year university preparation.

Recommendation: Explore creative partnerships such as the Houston Innovating Learning Zone, which can provide students with job training and, upon high school graduation, industry certification and an associate's degree.

Recommendation: Continue and strengthen existing partnerships between MISD and Midland College that provide seamless pathway from MISD to Midland College and other postsecondary institutions.

Recommendation: Establish annual goals for FAFSA completions, building broader awareness and partnerships, linking nonprofits, business, and education to improve financial preparation for higher education.

Savings & Assets/Credit & Debt

Stakeholder Finding: UW Midland stakeholders expressed strong interest in a community-wide effort to promote savings, consumer credit, and financial education— from MISD throughout adulthood.

Recommendations:

- Build upon existing initiatives such as successful Family Self Sufficiency (FSS) program^v; kick off *Midland Saves* and use platform to develop city-wide public awareness campaign to promote saving and Midland's financial stability services; Expand promotion of short-term/emergency savings by partnering with financial institutions, especially credit unions, to offer a matched savings account at VITA sites; Create pilot partnerships with large employers and financial institutions to create work-based savings products with opportunities for savings incentives and financial education;

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- Partner with the economic development officials, workforce system, regional payroll association chapter, and other stakeholders to encourage employers to use direct deposit as default and expand opportunities for all employees to become banked;
- Partner with Smarter Texas/Texas Council on Economic Education to leverage K-8 financial education mandate (SB 290) and enable faculty to become more prepared to embed financial education into the math curriculum, especially upon implementation of K-8 financial education requirement;
- Link financial education with opportunities for students and families to establish postsecondary/college savings accounts to improve postsecondary educational attainment and determine preliminary eligibility for savings incentives; identify private funding sources and local scholarship organizations to open/match accounts for economically disadvantaged students or purchase tuition units for Midland 7th graders (or earlier) so that more Midland students have college savings accounts prior to entering high school.
- Ensure that local workforce board fully integrates financial education into training and job readiness programs, utilizing partnerships to comply with HB 900 (2005), state requirement to embed financial literacy into local workforce board programs.

ⁱ CPPP Analysis of Quarterly Census of Employment of Wages, Texas Labor Market Information, 3rd Quarter, 2011.

ⁱⁱ CPPP Analysis of Local Asset Poverty Index, 2008.

ⁱⁱⁱ CFED, Building Economic Security in America's Cities: New Municipal Strategies for Asset Building and Financial Empowerment, Executive Summary, p. 2.

http://cfed.org/assets/pdfs/BuildingEconomicSecurityInAmericasCities_ExecSummary.pdf.

^{iv} For more information, see

http://cfed.org/programs/manufactured_housing_initiative/im_home/im_home_network/

^v For more information about integrating FSS with asset building platforms, see the Compass Working Capital project, <http://compassworkingcapital.org/innovation.php>,

TROI INDICATOR DEFINITIONS: Midland County TROI Profile

Opportunity	Indicator	Numerator	Denominator	Data Source (Date)	Definition
Credit & Debt	Average Credit Score	N/A	N/A	CPPP Analysis of Social IMPACT Research Center Data (June 2011)	Average Credit Score
Credit & Debt	Bankruptcy Rate	Number of Bankruptcy Filings	Population (1,000)	FDIC (2010)	Bankruptcy Rate Per 1000 Population
Credit & Debt	Credit Card Debt Burden	Average Credit Card Debt	Median Family Income	CPPP Analysis of Social IMPACT Research Center Data (June 2011)	Credit Card Debt to Total Income
Credit & Debt	Excellent Credit Score Rate	Number of Consumers with Credit Scores Above 740	Total Number of Active Consumers in Credit File	CPPP Analysis of Social IMPACT Research Center Data (June 2011)	Share of Consumers with Excellent Credit Scores (>740)
Credit & Debt	Student Debt Burden	Average Student Loan Debt	Median Family Income	CPPP Analysis of Social IMPACT Research Center Data (June 2011)	Student Debt to Median Family Income
Credit & Debt	Subprime Credit Score Rate	Number of Consumers with Credit Scores Below 660	Total Number of Active Consumers in Credit File	CPPP Analysis of Social IMPACT Research Center (June 2011)	Share of Consumers with Subprime Credit Scores (<660)
Economic					
Development & Jobs	Business Establishment Rate	Total Number of Firms with and without paid employees	Population (1,000)	U.S. Census, County Business Patterns, 2008-09	Number of Establishments with Paid Employees per 1,000 Population
Economic Development & Jobs	Labor Force Participation Rate	Number of Individuals in the Labor Force	Total Number of Working Age Adults	U.S. Bureau of Labor Statistics (2010)	Share civilian noninstitutional population in the labor force
Economic Development & Jobs	Long-Term Unemployment Rate	Number of individuals receiving UI benefits longer than 26 weeks	Total Number of all individuals receiving UI benefits	Texas Workforce Commission (2Q 2011)	Share of All UI Claimants Receiving UI>6 months
Economic Development & Jobs	Microbusiness Rate	Estabs. With 1-19 Employees	Total Firms with and without paid employees, 2008-2009	U.S. Census, County Business Patterns 2008-09	Share of All Establishments that are Small Businesses (1-19 Employees)
Health					
Health	CHIP Renewal Rate	Number of Successful CHIP Renewals	Number of eligible CHIP Renewals	Texas Health & Human Services Commission (1Q 2012)	Share of CHIP eligible enrollments that are successfully renewed
Health	Low-Income Children's Health Insurance Coverage Rate	Number of CHIP and Medicaid Enrollees	Low-Income Children (0-14)	CPPP Analysis of HHSC/U.S. Census ACS Data (2009)	Share of Low Income Children Enrolled in CHIP or Children's Medicaid

Opportunity	Indicator	Numerator	Denominator	Data Source (Date)	Definition
Health	Primary Care Providers	Number of Primary Care Providers	Population (10,000)	Robert Wood Johnson Foundation, Univ. of Wisconsin (2011)	Primary Care Providers per 10,000 Population, 2011
Health	Uninsured Rate for Adults (under 65)	Persons Under 65 who are Uninsured	All Persons Under Age 65 for All Income Levels	U.S. Bureau of the Census, Small Area Health Insurance (2009)	Share of all persons under age 65 who are uninsured
Health	Uninsured Rate for Children in Low-Income	Persons Under Age 19 who are Uninsured in the At or Below 200% of Poverty	Persons Under Age 19 At or Below 200% of Poverty	U.S. Bureau of the Census, Small Area Health Insurance (2009)	Share of Low Income Persons under age 19 who are uninsured
Health	Working Age Adult Uninsured Rate	Persons Ages 18-64 who are Uninsured At or Below 138% of Poverty	Persons Ages 18-64 in the At or Below 138% of Poverty	U.S. Bureau of the Census, Small Area Health Insurance (2009)	Share of Low Income Adults (<138% FPL) who are uninsured
Income & Financial Stability	Child Care Affordability	Average Weekly Child Care Rate	Average Weekly Wage	Texas Workforce Commission (2010)	Ratio of Child Care Market Rates to Local Income
Income & Financial Stability	Food Bank Distribution Rate	Pounds (lbs.) of food distributed by food bank (12-month period)	Total Number of Food Insecure Residents, 2009	Texas Food Bank Network (2009-2010)	Pounds of Food Distributed by Local Food Bank per Food Insecure Resident
Income & Financial Stability	Income Inequality Index	N/A	N/A	U.S. Bureau of the Census, American Community Survey (2010)	Measurement of Local Income Inequality (0=absolute equality; 1= absolute inequality)
Income & Financial Stability	Local Cost of Living	Housing and Utilities for a Family of 3, Annualized in 2011-2012 Dollars	Median Family Income	IRS/U.S. Housing & Urban Development (2011-12)	Share of Median Family Income Spent on Housing & Utilities (Family of 3)
Income & Financial Stability	Low Income Housing Cost Burden	Number of Low-Income Households with cost burden (>30%)	Total number of Low-Income households	U.S. Housing & Urban Development (2011) & Human Services Commission/U.S. Census	Share of Low Income Households with a Housing Cost Burden (Spending more than 30% of income)
Income & Financial Stability	SNAP Participation Rate	Average Population Receiving Supplemental Nutrition Assistance Program (SNAP) benefits	Population Income-Eligible for SNAP	American Community Survey Data (2010)	Share of Income-Eligible Population Participating in SNAP
Income & Financial Stability	Unbanked-Households Rate	Number of Unbanked Households	Total Number of Households	CFED/U.S. Treasury (2009)	Share of Households Unbanked
Income & Financial Stability	Underbanked-Households Rate	Number of Underbanked Households	Total Number of Households	CFED/U.S. Treasury (2009)	Share of Households Underbanked (uses alternative financial services)

Opportunity	Indicator	Numerator	Denominator	Data Source (Date)	Definition
Income & Financial Stability	School Breakfast Participation Rate	Number of Students Participating in Free/Reduced Breakfast	Number of Students Participating in Free & Reduced Lunch	Texas Department of Agriculture (2011)	Share of Eligible Students Participating in School Breakfast
Income & Financial Stability	VITA Preparation Rate	Total Returns Prepared by a Volunteer Organization (VITA/TCE/Military VITA)	Total Number of Low Income Returns	IRS (Tax Year 2010)	Share of Low Income Returns Prepared by All IRS-VITA Agencies
Income & Financial Stability	WIC Participation Rate	Number of Participants in the Women, Infants, & Children Program (WIC) Participants	Number of Individuals WIC Eligible	CPPP Analysis of Texas Dept. of State Health Svcs/Bureau of Nutrition Svcs; Texas State Data Center (2010)	Share of Income-eligibles Participating in WIC
K-12 Education	3rd Grade TAKS Math Pass Rate	Number of 3rd Graders Passing the Math TAKS	Total Number of 3rd Graders Completing Math TAKS	Texas Education Agency (2010-11)	Share of 3rd grade students passing the Texas Assessment of Knowledge and Skills (TAKS) Math Exam
K-12 Education	3rd Grade TAKS Reading Pass Rate	Number of 3rd Graders Passing Reading TAKS	Total Number of 3rd Graders Completing Reading TAKS	Texas Education Agency (2010-11)	Share of 3rd grade students passing the Texas Assessment of Knowledge and Skills (TAKS) Reading Exam
K-12 Education	8th Grade TAKS Math Pass Rate	Number of 8th Graders Passing Math TAKS	Total Number of 8th Graders Completing Math TAKS	Texas Education Agency (2010-11)	Share of 8th grade students passing the Texas Assessment of Knowledge and Skills (TAKS) Math Exam
K-12 Education	8th Grade TAKS Reading Pass Rate	Number of 8th Graders Passing Reading TAKS	Total Number of 8th Graders Completing Reading TAKS	Texas Education Agency (2010-11)	Share of 8th grade students passing the Texas Assessment of Knowledge and Skills (TAKS) Reading Exam
K-12 Education	9th Grade Retention Rate	Number of 9th Graders Retained or Held Back	Total Number of 9th Graders	Texas Education Agency (2010-11)	Share of 9th graders who repeated the 9th grade
K-12 Education	11th Grade TAKS Math Pass Rate	Number of 11th Graders Passing Math TAKS	Total Number of 11th Graders Completing Math TAKS	Texas Education Agency (2010-11)	Share of 11th grade students passing the Texas Assessment of Knowledge and Skills (TAKS) Math Exam
K-12 Education	11th Grade TAKS Reading Pass Rate	Number of 11th Graders Passing Reading TAKS	Total Number of 11th Graders Completing Reading TAKS	Texas Education Agency (2010-11)	Share of 11th grade students passing the Texas Assessment of Knowledge and Skills (TAKS) Reading Exam
K-12 Education	AP/Dual Credit Rate	Number of High School Students Taking AP or Dual Credit	Total Number of High School Students (Cumulative Enrollment)	Texas Education Agency (2010-11)	Share of 9th-12th graders taking at least one advanced/dual enrollment course
K-12 Education	Economically Disadvantaged K-12 Retention Rate	Number of ED Students Held Back in Any Grade	Total Number of ED Students	Texas Education Agency (2010-11)	Share of K-12 economically disadvantaged students who repeated a grade

Opportunity	Indicator	Numerator	Denominator	Data Source (Date)	Definition
K-12 Education	High School Dropout Rate for Economically Disadvantaged Students	Number of High School ED Students Reported as "Dropouts"	Total Number of High School ED Students (4 yr cohort)	Texas Education Agency (2010-11)	Share of economically disadvantaged students in the class of 2010 who dropped out, students who entered the 9th grade in 2006-2007
K-12 Education	High School Graduate Rate for Economically Disadvantaged Students	Number of High School ED Graduates	Total Number of High School ED Students (4 yr cohort)	Texas Education Agency (2010-11)	Share of economically disadvantaged students in the class of 2010 who graduated, students who entered the 9th grade in 2006-2007
K-12 Education	High School Graduation Rate	Number of High School Graduates	Total Number of 9th Graders through 12th Grade	Texas Education Agency (2010-11)	Share of students in the class of 2010 who graduated, students who entered the 9th grade in 2006-2007
K-12 Education	Pre-K Enrollment of 4-Year Olds	Number of 4 yr olds enrolled in Public Pre-K	Total Number of 4 yr olds	Texas Education Agency (2010-11)	Share of children age four enrolled in public school pre-kindergarten programs, 2009-2010
K-12 Education	SAT/ACT Participation Rate	Number of SAT or ACT Examinees	Total Number of 12th Graders	Texas Education Agency (2010-11)	Share of graduates taking either the SAT or ACT
K-12 Education	SAT/ACT Success Rate	Number of 12th Graders Meeting or Exceeding ACT/SAT Criterion	Total Number of 12th Graders Examined by ACT/SAT	Texas Education Agency (2010-11)	Share of examinees scoring at or above the criterion score (SAT 1110, ACT Composite 24)
K-12 Education	Secondary School Drop Out Rate	Number of High School Students Reported as "Dropouts"	Total Number of High School Students (4yr cohort)	Texas Education Agency (2010-11)	Share of students in the class of 2010 who dropped out of school, students who started 9th grade in 2006-2007
K-12 Education	TAKS Math Pass Rate for Economically Disadvantaged Students (All grades)	Total Number of ED Students Passing Math TAKS	Total Number of ED Students Completing Math TAKS	Texas Education Agency (2010-11)	Share of economically disadvantaged students passing the Texas Assessment of Knowledge and Skills (TAKS) Math exam across all grades
K-12 Education	TAKS Reading Pass Rate for Economically Disadvantaged Students (All grades)	Total Number of ED Students Passing Reading TAKS	Total Number of ED Students Completing Math TAKS	Texas Education Agency (2010-11)	Share of economically disadvantaged students passing the Texas Assessment of Knowledge and Skills (TAKS) Reading exam across all grades
Postsecondary Education & Skills Development	B.A. Attainment for Full-Time 2-yr College Students	Number of Full Time 2 yr Students Attaining Bachelor's Degree	Number of Full Time 2-yr students	Texas Higher Education Coordinating Board (2004-2010 Cohort)	Share of Full Time Students attaining a B.A. degree over a six year period, students who started in 2004-2005

Opportunity	Indicator	Numerator	Denominator	Data Source (Date)	Definition
Postsecondary Education & Skills Development	Completion Rate for Full-Time 2-yr College Students	Number of Full Time 2 yr Students Completing Any Credential	Number of Full Time 2-yr students	Texas Higher Education Coordinating Board (2004-2010 Cohort)	Share of Full Time Students completing any credential (Including a B.A.) over a six year period, students who started in 2004-2005
Postsecondary Education & Skills Development	Completion Rate for Part-Time 2-yr College Students	Number of Part Time Students completing any Credential	Number of Part Time Students	Texas Higher Education Coordinating Board (2004-2010 Cohort)	Share of Part Time Students completing any credential over a six year period, students who started in 2004-2005
Postsecondary Education & Skills Development	Employment Retention	Number of Individuals Obtaining Employment	Number of Individuals Participating in all TWC Programs	Texas Workforce Commission (Program Year 2010)	Share of participants in systemwide re-employment and skills development programs who entered employment and were employed during the 2nd and 3rd quarter after exiting the program
Postsecondary Education & Skills Development	Federal Application for Federal Student Aid (FAFSA) Completion Rate	Number of High School Seniors Completing FAFSA	Number of High School Seniors	U.S. Department of Education (April 2012)	Share of High School Seniors completing the FAFSA
Postsecondary Education & Skills Development	Persistence Rate for Full-Time 2-yr College Students	Number of Full Time 2-yr Students Persisting (Not Completing)	Number of Full Time 2-yr students	Texas Higher Education Coordinating Board (2004-2010 Cohort)	Share of Full Time students persisting after a six year period, students who started in 2004-2005
Postsecondary Education & Skills Development	Postsecondary Enrollment Rate-2yr Institution	Number of Recent High School Graduates Enrolled in Texas 2 yr Colleges	Number of Recent High School Graduates	Texas Higher Education Coordinating Board (2009-10)	Share of recent high school graduates enrolled in Texas 2 year Colleges, Fall 2009-2010 enrollment
Postsecondary Education & Skills Development	Postsecondary Enrollment Rate-4yr Institution	Number of Recent High School Graduates Enrolled in Texas 4 yr Universities	Number of Recent High School Graduates	Texas Higher Education Coordinating Board (2009-10)	Share of recent high school graduates enrolled in Texas 4 year Institutions, Fall 2009-2010 enrollment
Savings & Assets	Financial Institution Density	Total Number of Bank & Credit Union Branches	Population (10,000)	CPPP Analysis of FDIC/NCUA Data (2010)	Bank and Credit Union Branches per 10,000 Population
Savings & Assets	Foreclosure Rate	Estimated Number of Foreclosures	Estimated Number of Mortgages	U.S. Housing & Urban Development (2011)	Share of Mortgages in Foreclosure
Savings & Assets	Prepaid College Savings Rate	Number of Active Texas Tuition Promise Fund Accounts	Population (Age 0-14), 1000	Texas Prepaid Higher Education Tuition Board/Oppenheimer Funds (2010-11)	Number Texas Tuition Promise Fund Enrollees per 1,000 Population (0-14)

Opportunity	Indicator	Numerator	Denominator	Data Source (Date)	Definition
Savings & Assets	Subprime Mortgage Rate	Number of Mortgages Reported as Subprime	Total Number of Mortgages	Home Mortgage Disclosure Act Data (2010)	Share of HMDA Mortgages reported as subprime
Supplemental Data	Low-Income Children Dental Visit Rate- No Checkups	Number of THSteps Eligibles Who Received No Checkups	Total Number of THSteps Eligibles	Texas Health & Human Services Commission (Program Year 2010)	Share of THSteps Eligible children who received no dental checkups
Supplemental Data	Low-Income Children Dental Visit Rate- One Checkup	Number of THSteps Eligibles Who Received One Checkup	Total Number of THSteps Eligibles	Texas Health & Human Services Commission (Program Year 2010)	Share of THSteps Eligible children who received one dental checkup
Supplemental Data	Low-Income Children Dental Visit Rate- Two+ Checkups	Number of THSteps Eligibles Who Received 2+ Checkups	Total Number of THSteps Eligibles	Texas Health & Human Services Commission (Program Year 2010)	Share of THSteps Eligible children who received two or more dental checkups
Supplemental Data	Teen Pregnancy Rate (All)	Number of Births to Single Teens Ages 13-19 out of all live births	Total Number of Live Births	Texas KIDS Count Analysis (2007 data)	Share of all live births to teen mothers (13-19)
Supplemental Data	Teen Pregnancy Rate (Unmarried)	Number of Births to Single Teens Ages 13-19 out of all live births (Unmarried)	Total Number of Live Births	Texas KIDS Count Analysis (2007 data)	Share of all live births to single teen mothers (13-19)

Midland TROI Profile

Opportunity Cluster	Indicator	Texas	Midland County	Population Tier 2 County	Region 18 Midland (ESCR)	Region 9-West Texas (HER)	Region 9 Permian Basin (COG)	Region 11 Permian Basin (WDA)	Region 9 West Texas (HHSC)
Credit & Debt	Average Credit Score	673.3	675.2	666.7	663.7	665.4	662.1	662.1	665.4
Credit & Debt	Bankruptcy Rate	2.2	1.2	1.9	1.0	1.2	1.0	1.0	1.2
Credit & Debt	Credit Card Debt Burden	4.6%	3.7%	4.5%	4.0%	4.6%	4.4%	4.4%	4.6%
Credit & Debt	Excellent Credit Score Rate	34.6%	36.0%	32.4%	30.9%	31.8%	30.4%	30.4%	31.8%
Credit & Debt	Student Debt Burden	11.2%	9.9%	11.4%	10.1%	9.3%	8.7%	8.7%	9.3%
Credit & Debt	Subprime Credit Score Rate (Below 660)	44.4%	44.2%	47.4%	49.2%	48.4%	49.9%	49.9%	48.4%
Economic Development & Jobs	Business Establishment Rate	20.9	34.0	22.3	27.0	26.0	26.3	26.3	26.0
Economic Development & Jobs	Labor Force Participation Rate	66.4%	77.6%	65.3%	73.1%	69.0%	70.5%	70.5%	69.0%
Economic Development & Jobs	Long-Term Unemployment Rate	59.3%	58.3%	57.5%	56.4%	56.5%	55.6%	55.6%	56.5%
Economic Development & Jobs	Microbusiness Rate	18.6%	6.3%	18.4%	19.0%	18.7%	19.1%	19.1%	18.7%
Health	CHIP Renewal Rate	63.6%	47.6%	60.3%	52.1%	58.1%	53.2%	53.2%	50.1%
Health	Low-Income Children's Health Insurance Coverage Rate	48.1%	37.6%	52.2%	46.6%	48.6%	48.0%	48.0%	48.6%
Health	Primary Care Providers	9.2	7.3	10.6	8.7	8.1	8.2	8.2	8.1

Opportunity Cluster	Indicator	Texas	Midland County	Population Tier 2 County	Region 18 Midland (ESCR)	Region 9-West Texas (HER)	Region 9 Permian Basin (COG)	Region 11 Permian Basin (WDA)	Region 9 West Texas (HHSC)
Health	Uninsured Rate for Adults (under 65)	26.3%	23.8%	25.9%	27.6%	27.8%	27.8%	27.8%	27.8%
Health	Uninsured Rate for Children in Low-Income Working Age Adult	22.9%	24.9%	19.8%	24.7%	24.0%	24.6%	24.6%	24.0%
Health	Uninsured Rate	57.8%	55.7%	52.3%	56.9%	56.2%	57.0%	57.0%	56.2%
Income & Financial Stability									
Income & Financial Stability	Child Care Affordability	17.0%	12.5%	17.0%	13.6%	14.5%	12.5%	12.5%	14.5%
Income & Financial Stability	Food Bank Distribution Rate	24.7	31.8	26.5	28.4	25.5	25.8	25.8	25.5
Income & Financial Stability	Income Inequality Index	0.450	0.485	0.455	0.466	46.0%	0.446	0.466	0.345
Income & Financial Stability	Local Cost of Living	28.1%	26.7%	30.2%	27.4%	26.2%	26.2%	26.2%	26.2%
Income & Financial Stability	Low Income Housing Cost Burden	65.8%	61.5%	64.6%	58.4%	59.8%	58.4%	58.4%	59.8%
Income & Financial Stability	School Breakfast Participation Rate	19.7%	85.5%	31.8%	11.4%	68.2%	63.8%	51.9%	68.2%
Income & Financial Stability	SNAP Participation Rate	51.2%	52.3%	56.6%	56.0%	54.6%	55.7%	55.7%	54.6%
Income & Financial Stability	Unbanked-Households Rate	11.6%	9.9%	11.7%	12.2%	11.7%	12.3%	12.3%	11.7%
Income & Financial Stability	Underbanked-Households Rate	24.1%	11.1%	24.2%	24.8%	24.6%	25.0%	25.0%	24.6%
Income & Financial Stability	VITA Preparation Rate	3.0%	3.3%	3.1%	2.4%	2.9%	2.3%	2.3%	2.6%

Opportunity Cluster	Indicator	Texas	Midland County	Population Tier 2 County	Region 18 Midland (ESCR)	Region 9-West Texas (HER)	Region 9 Permian Basin (COG)	Region 11 Permian Basin (WDA)	Region 9 West Texas (HHSC)
Income & Financial Stability	WIC Participation Rate	79.7%	46.9%	71.6%	53.6%	57.5%	55.2%	55.2%	57.5%
K-12 Education	3rd Grade TAKS Math Pass Rate	86.8%	79.0%	86.2%	78.2%	80.0%	78.4%	78.4%	80.0%
K-12 Education	3rd Grade TAKS Reading Pass Rate	89.1%	82.0%	88.3%	82.4%	84.7%	82.8%	82.8%	84.7%
K-12 Education	8th Grade TAKS Math Pass Rate	79.8%	74.0%	77.8%	69.8%	73.3%	71.3%	71.3%	73.3%
K-12 Education	8th Grade TAKS Reading Pass Rate	89.1%	85.0%	87.6%	84.0%	85.8%	84.5%	84.5%	85.8%
K-12 Education	9th Grade Retention Rate	10.9%	9.7%	11.6%	10.3%	8.3%	9.8%	9.8%	8.3%
K12 Education	11th Grade TAKS Math Pass Rate	90.1%	87.0%	88.7%	84.2%	86.5%	85.2%	85.2%	86.5%
K-12 Education	11th Grade TAKS Reading Pass Rate	94.7%	94.0%	94.4%	92.8%	93.6%	93.3%	93.3%	93.6%
K-12 Education	AP/Dual Credit Rate Economically Disadvantaged K-12	19.6%	22.1%	17.3%	15.5%	15.3%	14.6%	14.6%	15.3%
K-12 Education	Retention Rate	3.8%	4.1%	3.9%	4.1%	3.7%	4.1%	4.1%	3.7%
K-12 Education	High School Dropout Rate for Economically Disadvantaged Students	7.7%	13.8%	7.8%	12.2%	10.5%	11.8%	11.8%	10.5%
K-12 Education	High School Graduation Rate for Economically Disadvantaged Students	82.3%	77.3%	82.4%	74.3%	78.0%	75.1%	75.1%	78.0%
K-12 Education	High School Graduation Rate	84.3%	81.0%	84.7%	78.8%	81.4%	79.4%	79.4%	81.4%
K-12 Education	Pre-K Enrollment Rate of 4-Year Olds	49.7%	36.0%	50.1%	37.3%	35.9%	37.3%	37.3%	35.9%
K-12 Education	SAT/ACT Participation Rate	62.6%	43.4%	55.5%	42.6%	47.2%	41.5%	41.5%	47.2%

Opportunity Cluster	Indicator	Texas	Midland County	Population Tier 2 County	Region 18 Midland (ESCR)	Region 9-West Texas (HER)	Region 9 Permian Basin (COG)	Region 11 Permian Basin (WDA)	Region 9 West Texas (HHSC)
K-12 Education	SAT/ACT Success Rate	27.0%	31.4%	23.7%	23.5%	23.9%	23.5%	23.5%	23.9%
K-12 Education	Secondary School Drop Out Rate	7.3%	10.7%	6.9%	10.3%	9.3%	10.1%	10.1%	9.3%
K-12 Education	TAKS Math Pass Rate for Economically Disadvantaged Students	76.3%	69.0%	74.2%	67.4%	70.1%	68.1%	68.1%	70.1%
K-12 Education	TAKS Reading Pass Rate for Economically Disadvantaged Students	83.2%	77.0%	82.0%	76.8%	79.0%	77.2%	77.2%	79.0%
Postsecondary Education & Skills Development									
Postsecondary Education & Skills Development	B.A. Attainment Rate for Full-Time 2-yr College Students	14.6%	14.7%	14.2%	11.3%	11.9%	11.5%	11.5%	11.9%
Postsecondary Education & Skills Development	Completion Rate for Full-Time 2-yr College Students	30.0%	31.3%	30.1%	29.5%	31.1%	30.3%	30.3%	31.1%
Postsecondary Education & Skills Development	Completion Rate for Part-Time 2-yr College Students	26.4%	29.2%	26.9%	28.7%	30.1%	30.3%	30.3%	30.1%
Postsecondary Education & Skills Development	Employment Retention Rate	80.7%	84.3%	81.4%	82.6%	82.6%	82.9%	82.9%	82.6%
Postsecondary Education & Skills Development	FAFSA Completion Rate	18.9%	9.2%	18.1%	16.0%	11.9%	12.6%	15.0%	11.9%
Education & Skills Development	Time 2-yr College Students	12.5%	11.9%	12.4%	11.3%	10.0%	10.7%	10.7%	10.0%

Midland TROI Profile: Credit & Debt

Indicator	Texas	Midland County	Population Tier 2 County	Region 9 West Texas (HER)	Region 9 Permian Basin (COG)	Region 11 Permian Basin (WDA)	Region 9 West Texas (HHSC)
Average Credit Score	673.3	675.2	666.7	665.4	662.1	662.1	665.4
Bankruptcy Rate	2.2	1.2	1.9	1.2	1.0	1.0	1.2
Credit Card Debt Burden	4.6%	3.7%	4.5%	4.6%	4.4%	4.4%	4.6%
Excellent Credit Score Rate	34.6%	36.0%	32.4%	31.8%	30.4%	30.4%	31.8%
Student Debt Burden	11.2%	9.9%	11.4%	9.3%	8.7%	8.7%	9.3%
Subprime Credit Score Rate	44.4%	44.2%	47.4%	48.4%	49.9%	49.9%	48.4%

Midland TROI Profile: Economic Development & Jobs

Indicator	Texas	Midland County	Population Tier 2 County	Region 9 Permian Basin (COG)	Region 11 Permian Basin (WDA)	Region 9 West Texas (HHSC)
Business Establishment Rate	20.9	34.0	22.3	26.3	26.3	26.0
Labor Force Participation Rate	66.4%	77.6%	65.3%	70.5%	70.5%	69.0%
Long-Term Unemployment Rate	59.3%	58.3%	57.5%	55.6%	55.6%	56.5%
Microbusiness Rate	18.6%	6.3%	18.4%	19.1%	19.1%	18.7%

Midland TROI Profile: Health

Indicator	Texas	Midland County	Population Tier 2 County	Region 18 Midland (ESCR)	Region 11 Permian Basin (WDA)	Region 9 West Texas (HHSC)
CHIP Renewal Rate	63.6%	47.6%	60.3%	52.1%	53.2%	50.1%
Low-Income Children's Health Insurance Coverage Rate	48.1%	37.6%	52.2%	46.6%	48.0%	48.6%
Primary Care Providers (per 1,000)	9.2	7.3	10.6	8.7	8.2	8.1
Uninsured Rate for Adults (under 65)	26.3%	23.8%	25.9%	27.6%	27.8%	27.8%
Uninsured Rate for Children in Low- Income	22.9%	24.9%	19.8%	24.7%	24.6%	24.0%
Working Age Adult Uninsured Rate	57.8%	55.7%	52.3%	56.9%	57.0%	56.2%

Midland TROI Profile: Income & Financial Stability

Indicator	Texas	Midland County	Population Tier 2 County	Region 18 Midland (ESCR)	Region 11 Permian Basin (WDA)	Region 9 West Texas (HHSC)
Child Care Affordability	17.0%	12.5%	17.0%	13.6%	12.5%	14.5%
Food Bank Distribution Rate	24.7	31.8	26.5	28.4	25.8	25.5
Income Inequality Index	45.0%	48.5%	45.5%	46.6%	46.6%	34.5%
Local Cost of Living	28.1%	26.7%	30.2%	27.4%	26.2%	26.2%
Low Income Housing Cost Burden	65.8%	61.5%	64.6%	58.4%	58.4%	59.8%
School Breakfast Participation Rate	19.7%	85.5%	31.8%	11.4%	51.9%	68.2%
SNAP Participation Rate	51.2%	52.3%	56.6%	56.0%	55.7%	54.6%
Unbanked-Households Rate	11.6%	9.9%	11.7%	12.2%	12.3%	11.7%
Underbanked-Households Rate	24.1%	11.1%	24.2%	24.8%	25.0%	24.6%
VITA Preparation Rate	3.0%	3.3%	3.1%	2.4%	2.3%	2.6%
WIC Participation Rate	79.7%	46.9%	71.6%	53.6%	55.2%	57.5%

Midland TROI Profile: K-12 Education

Indicator	Texas	Midland County	Population Tier 2 County	Region 18 Midland (ESCR)	Region 9 West Texas (HER)	Region 11 Permian Basin (WDA)	Region 9 West Texas (HHSC)
3rd Grade TAKS Math Pass Rate	86.8%	79.0%	86.2%	78.2%	80.0%	78.4%	80.0%
3rd Grade TAKS Reading Pass Rate	89.1%	82.0%	88.3%	82.4%	84.7%	82.8%	84.7%
8th Grade TAKS Math Pass Rate	79.8%	74.0%	77.8%	69.8%	73.3%	71.3%	73.3%
8th Grade TAKS Reading Pass Rate	89.1%	85.0%	87.6%	84.0%	85.8%	84.5%	85.8%
9th Grade Retention Rate	10.9%	9.7%	11.6%	10.3%	8.3%	9.8%	8.3%
11th Grade TAKS Math Pass Rate	90.1%	87.0%	88.7%	84.2%	86.5%	85.2%	86.5%
11th Grade TAKS Reading Pass Rate	94.7%	94.0%	94.4%	92.8%	93.6%	93.3%	93.6%
AP/Dual Credit Rate	19.6%	22.1%	17.3%	15.5%	15.3%	14.6%	15.3%
Economically Disadvantaged K-12 Retention Rate	3.8%	4.1%	3.9%	4.1%	3.7%	4.1%	3.7%
High School Dropout Rate for Economically Disadvantaged Students	7.7%	13.8%	7.8%	12.2%	10.5%	11.8%	10.5%
High School Graduate Rate for Economically Disadvantaged Students	82.3%	77.3%	82.4%	74.3%	78.0%	75.1%	78.0%
High School Graduation Rate	84.3%	81.0%	84.7%	78.8%	81.4%	79.4%	81.4%
Pre-K Enrollment of 4-Year Olds	49.7%	36.0%	50.1%	37.3%	35.9%	37.3%	35.9%
SAT/ACT Participation Rate	62.6%	43.4%	55.5%	42.6%	47.2%	41.5%	47.2%
SAT/ACT Success Rate	27.0%	31.4%	23.7%	23.5%	23.9%	23.5%	23.9%
Secondary School Drop Out Rate	7.3%	10.7%	6.9%	10.3%	9.3%	10.1%	9.3%
TAKS Math Pass Rate for Economically Disadvantaged Students	76.3%	69.0%	74.2%	67.4%	70.1%	68.1%	70.1%
TAKS Reading Pass Rate for Economically Disadvantaged Students	83.2%	77.0%	82.0%	76.8%	79.0%	77.2%	79.0%
Share of Students Qualifying for Free/Reduced Lunch, or "Economically Disadvantaged"	62.4%	57.1%					

Midland TROI Profile: Postsecondary Education & Skills Development

Indicator	Texas	Midland County	Population Tier 2 County	Region 18 Midland (ESCR)	Region 9 West Texas (HER)	Region 11 Permian Basin (WDA)	Region 9 West Texas (HHSC)
B.A. Attainment for Full-Time 2-yr College Students	14.6%	14.7%	14.2%	11.3%	11.9%	11.5%	11.9%
Completion Rate for Full-Time 2-yr College Students	30.0%	31.3%	30.1%	29.5%	31.1%	30.3%	31.1%
Completion Rate for Part-Time 2-yr College Students	26.4%	29.2%	26.9%	28.7%	30.1%	30.3%	30.1%
Persistence Rate for Full-Time 2-yr College Students	12.5%	11.9%	12.4%	11.3%	10.0%	10.7%	82.6%
Employment Retention Rate (All Workforce Programs)	80.7%	84.3%	81.4%	82.6%	82.6%	82.9%	11.9%
FAFSA Completion Rate	18.9%	9.2%	18.1%	16.0%	11.9%	15.0%	10.0%
Postsecondary Enrollment Rate-2yr Institution	35.1%	44.8%	37.2%	38.0%	32.7%	38.6%	32.7%
Postsecondary Enrollment Rate-4yr Institution	25.5%	18.3%	23.7%	20.7%	24.4%	19.2%	24.4%

Midland TROI Profile: Savings & Assets

Indicator	Texas	Midland County	Population Tier 2 County	Region 18 Midland (ESCR)	Region 9 Permian Basin (COG)	Region 11 Permian Basin (WDA)	Region 9 West Texas (HHSC)
Financial Institution Density	3.2	4.2	3.3	4.0	3.8	3.8	3.9
Foreclosure Rate	3.6%	3.0%	3.8%	4.3%	4.4%	4.4%	4.3%
Prepaid College Savings Rate	0.3%	2.0%	0.2%	0.1%	0.2%	0.2%	0.2%
Subprime Mortgage Rate	9.1%	8.7%	11.0%	13.4%	13.7%	13.7%	14.0%

Midland TROI Profile: Supplemental Data

Indicator	Texas	Midland County	Population Tier 2 County	Region 18 Midland (ESCR)	Region 9 West Texas (HHSC)	Region 9 West Texas (HHSC)
Low-Income Children Dental Visit- No Checkups	45.0%	51.4%	46.8%	55.3%	55.9%	55.9%
Low-Income Children Dental Visit- One Checkup	35.8%	35.5%	34.6%	32.8%	33.0%	33.0%
Low-Income Children Dental Visit- Two+ Checkups	19.2%	13.0%	18.6%	11.9%	11.2%	11.2%
Teen Pregnancy Rate (All)	13.6%	16.4%	15.7%	18.7%	18.3%	18.3%
Teen Pregnancy Rate (Unmarried)	11.3%	13.6%	12.7%	14.9%	14.7%	14.7%