## Background

Among major cities, Dallas has the third highest rate of child poverty in the US, with one out of every three children growing up in poverty. This impairs cognitive and physical development, incites risky behaviors and creates lasting health challenges. This also reduces chances for upward economic mobility, with high odds that today’s children in poverty will grow up to be parents of children in poverty.

Dallas Mayor Michael Rawlings created the Child Poverty Action Lab (CPAL) in 2018 to tackle the child poverty issue, with a goal of reducing child poverty in Dallas County by 50% in a single generation. CPAL acts as a data backbone committed to breaking intergenerational poverty and improving economic mobility across our region. CPAL has strong support from the CEOs of the major government agencies in Dallas, such as Dallas Independent School District (DISD), Dallas County, Dallas Police Department, DART, Parkland Hospital and Children’s Health. Financial support of CPAL comes from organizations including the Rees-Jones Foundation, Harold Simmons Foundation, Meadows Foundation, AT&T, Lincoln Property Company and many others.

CPAL is led by Alan Cohen, who was handpicked for this role by Mayor Rawlings. Cohen is known locally and nationally for his role in designing the early childhood education strategy at DISD. Technical support and insights in the areas of mapping and data visualization is provided to CPAL by Robert Mundinger.

## Problem

Lower-income households have limited access to and choice of housing units in neighborhoods[[1]](#footnote-1) with characteristics related to higher degree of economic mobility. As a result, children born in less affluent households are less likely to escape the cycle of poverty which further reinforces trends of intergenerational poverty and neighborhoods with high levels of racial and economic concentrations of poverty (known as RECAP neighborhoods). One means of breaking this cycle is by providing opportunities for lower-income households to live in neighborhoods of high opportunity, which is often complicated by numerous barriers, including: local resident opposition to new construction of affordable units, a lack of available units at below-market rates, landlords unwilling to accept housing vouchers, or the loss of affordable units to redevelopment.

While access to rental units is one mechanism of increasing economic mobility, neighborhoods with characteristics indicative of higher opportunity can emerge over time through other forces (gentrification, demographic transition, etc.). Neighborhoods with these characteristics may not be suitable for new affordable housing development, but might require additional strategies to best support equitable development and increase opportunity for economic mobility.

The Child Poverty Action Lab wishes to learn how Dallas’ housing market, particularly focused on the new construction and sale of residential properties, has performed in recent years against metrics commonly associated with higher opportunity neighborhoods. Gaining a more detailed understanding of this environment will help identify appropriate strategies for increasing access to housing choice for low-income households and where to align resources to strengthen neighborhoods with high concentrations of low-income children.

Several specific questions are central to this issue:

* Where are high opportunity neighborhoods located in North Texas, and how have these changed over the last 40 years?
* How do mortgage approvals and denials relate to factors underlying high opportunity neighborhoods?
* Are there disparities in mortgage approval and denials based on race or ethnicity in Dallas? Where do these occur, and how do these disparities relate to opportunity?
* How many units, or units per capita, have been built in high opportunity neighborhoods since 2011? Of those units, what is the breakdown of unit type (single family, apartment, duplex, condo, townhome), and where are they located.

## 

## Potential Data Sources

* [Home Mortgage Disclosure Act](https://www.consumerfinance.gov/data-research/hmda/) - Data can be queried and accessed via HMDA.
* [Opportunity Insights Census tract level data](https://opportunityinsights.org/data/?geographic_level=99&topic=0&paper_id=0#resource-listing) - CPAL can share Texas data the tract level.
* [Building Permits - City of Dallas](https://dallascityhall.com/departments/sustainabledevelopment/buildinginspection/Pages/permit_reports2.aspx) - CPAL can share a geospatial database with 20 years of building permits for Dallas through July 2019.
* Appraisal Districts - Data can be accessed through local appraisal districts for any years needed. A records request may be needed for some historical datasets.
  + [Collin](https://www.collincad.org/)
  + [Dallas](http://www.dallascad.org/DataProducts.aspx)
  + [Denton](https://www.dentoncad.com/)

## Other Relevant Material

See below for links to Professor Raj Chetty's “Moving to Opportunity” research:

* [The Opportunity Atlas](https://nam02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.opportunityatlas.org%2F&data=02%7C01%7Cron.bose%40utdallas.edu%7Ce7ebd4b57944459b532f08d7219efc6e%7C8d281d1d9c4d4bf7b16e032d15de9f6c%7C0%7C1%7C637014839032381504&sdata=NUf%2F412Sfn2ZansUyMEInGfDwMu9FJbB14w4h5McIao%3D&reserved=0) -- This is the map of social mobility data.
* [The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment](https://nam02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.equality-of-opportunity.org%2Fassets%2Fdocuments%2Fmto_paper.pdf&data=02%7C01%7Cron.bose%40utdallas.edu%7Ce7ebd4b57944459b532f08d7219efc6e%7C8d281d1d9c4d4bf7b16e032d15de9f6c%7C0%7C1%7C637014839032381504&sdata=G4aF%2BrLdTOoy3S6yoqN40%2BfQ6M8gWCSZmkFjeaNH69s%3D&reserved=0) (2015)
* [Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice](https://nam02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fopportunityinsights.org%2Fwp-content%2Fuploads%2F2019%2F08%2Fcmto_paper.pdf&data=02%7C01%7Cron.bose%40utdallas.edu%7Ce7ebd4b57944459b532f08d7219efc6e%7C8d281d1d9c4d4bf7b16e032d15de9f6c%7C0%7C1%7C637014839032391500&sdata=jZSo8Dx77SndcS9sXA6rcjYkHOZB7l7KKs4lNXAe6BI%3D&reserved=0) (2019)
* <https://www.youtube.com/watch?v=X2YzxpWKKz4>

Description of prior work with CPAL

<https://jindal.utdallas.edu/news/jindal-school-students-use-data-in-push-for-poverty-solutions-in-dallas>

NPR interview with Alan Cohen, where UTD is referenced several times:

<https://www.keranews.org/post/dallas-nonprofit-aims-cut-childhood-poverty-half>

1. Neighborhoods can be either administratively defined or organically developed (sometimes both), but there is not a standard unit of analysis to compare all neighborhoods. Standard practice in many analyses is to use the U.S. Census Bureau’s tracts to proxy neighborhoods as they are the smallest unit that data is produced with relatively high degrees of accuracy. [↑](#footnote-ref-1)