MIAMI·DADE
COUNTY

MIAMI-DADE
COMMUNITY ACTION AGENCY
COMPREHENSIVE COMMUNITY NEEDS ASSESSMENT

Prepared by

FIU | Metropolitan Center

CREDITS AND ACKNOWLEDGMENTS

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The staff at the following CAA sites assisted in the survey data collection.

Greater Miami Service Corps	810 NW 28th St.	**Edison/Liberty City Neighborhood Services Center**	200 NW 55th St.
Perrine Community Enrichment Center (Also Head Start)	17801 Homestead Ave	**Opa-Locka Neighborhood Service Center**	16405 NW 25th Ave
Little Havana/Little Havana/Accion Community Enrichment Center	858 West Flagler St.	**Perrine Elderly Service Center**	17901 Homestead Ave
Liberty City Community Enrichment Center	6100 NW 7th Ave	**Hialeah Elderly Service Center**	300 East 1 Ave
Edison Neighborhood Center	150 NW 79th St.	**Colonel Zubkoff Enrichment Center (Also Elderly)**	55 NW 199th St.
Culmer Neighborhood Center	1600 NW 3rd Ave	**Bethune Enrichment Center (Also Elderly)**	2900 NW 43rd Terr.
Isaac A. Withers Community Enrichment Center (Also Elderly and Head Start)	21300 SW 122nd Ave	**Carrie Meek Head Start Center**	1900 NW 71st St.
Florida City/Homestead Elderly Services	1600 NW 6th Court	**South Miami Head Start Center**	6125 SW 68th St.
Jack Orr Elderly Housing Facility	550 NW 5th St.	**Holy Redeemer Head Start Center**	1325 NW 71st St.
Harry Cain Elderly Housing Facility	490 NE 2nd Avenue	**Allapattah Community Service Center**	2257 NW N. River Drive

* 3 surveys were obtained by FIU Metropolitan Center staff during a meeting of the CAA Advisory Committee for the Wynwood Area.

EXECUTIVE SUMMARY: KEY FINDINGS

The Comprehensive Community Needs Assessment of Miami-Dade County conducted for the Miami-Dade County's Community Action Agency (CAA) is intended to serve as a benchmark by providing a number of indicators which assess socioeconomic conditions in Miami-Dade County. The analysis demonstrates that the county is experiencing demographic and economic shifts which necessitate a closer look at the characteristics of the communities by government agencies, policy makers and community organizations. The report traces past and present condition of the county's population across several indicators which include demographic characteristics and trends, education, economic development, including employment, income and housing, criminal justice, and public health. The secondary data is supplemented by primary data obtained from a survey with adult low-income Miami-Dade County residents conducted by the FIU Metropolitan Center, and referred to as the CAA Low-Income Resident Survey from hereon. The survey results help determine the attitudes and perceptions of a particular segment of county residents towards a variety of issues and in conjunction with the secondary data is intended to improve awareness of population needs and assist CAA in reviewing and improving its programs. The key findings from the different chapters comprising this report are presented below.

DEMOGRAPHICS

Miami-Dade County is undergoing demographic shifts which will have a profound effect on a variety of factors which influence the area's economic vitality. While the population growth of the county continues, it has slowed down compared to the 1990s. From 2000 to 2007, Miami-Dade County's population increased by 5.9%. Positive birth rates and international migration continue to sustain growth but residents are moving out of the county in increasing numbers.

Population growth is uneven throughout the county's areas. The City of Homestead was the fastest growing municipality in Miami-Dade between 2000 and 2007, increasing by 77 percent, followed by Florida City with a 22 percent population increase. Meanwhile, the population in some central and eastern municipalities declined, including Biscayne Park (9%), Miami Springs (8%), Surfside (8%), Miami Shores and Virginia Gardens (7%). These population shifts are the result of Miami-Dade residents moving out of areas that have become unaffordable, and relocating either out of the county or in the western and southern portions.

Migration is gradually changing the ethnic and racial makeup of the county, as well as the age structure of its population. As the number of White, non-Hispanic, residents declines, Black and Hispanic residents increase as a proportion of the total population. In both 2000 and 2007 the majority of residents identified themselves as Hispanic (57.3% and 62.0% respectively). In terms of age, the steep 16 percent decline of residents in the 25-34 years age group accompanied by a 24 percent increase in the 55-64 age group is a reflection of a process of gentrification as a result of the inability of Miami-Dade County to retain and attract the younger age groups. As a result of that migration, the percentage of children under 18 is estimated to have declined by approximately two percent from 2000 to 2007. The overall decrease of residents in the 18-34 age group (-4%) is important to note as a trend that may lead to a further decline in the number of children.

CAA has designated sixteen target areas where the agency administers a variety of programs targeting low-income residents. The 466,076 residents in the sixteen areas below represent almost 21 percent of the county's population. Approximately 15 percent of total families in the county had income below the poverty line, while in the CAA Target Areas 28,499 families or 27 percent were below the poverty line in 2000. This concentration of low-income families representing 36 percent of total families in the county living below the poverty line shows that the target areas are useful as a clustering tool that helps direct resources towards areas and families with highest need.

EDUCATION

The level of educational attainment of Miami-Dade County residents is an important factor that affects their ability to pursue successful careers in well-paying positions. The increasing number of residents with college and university degrees is an encouraging trend which needs to continue if Miami-Dade's workforce is to be competitive in the South Florida market. In fact, the number of high school graduates increased by 23.8 percent while the number of residents without a high school degree decreased by 25.5 percent in the 2000-2007 period. The number of residents above the age of twenty-five with a bachelor's degree increased by 36.7 percent. Although this positive trend is visible across all major ethnic and racial groups in the county, Black residents continue to have the lowest educational attainment. An estimated 22 percent of Black residents had Associate's degree or above in 2007, compared to more than half of White Non-Hispanics and a third of Hispanics.

The lag in postsecondary education among Black residents is related to the lower high school graduation rates of Black students. While graduation rates among White (+3.2%) and Hispanic students (+1.3%) increased and the dropout rates of these groups decreased from 2000 to 2007, Black students continue to lag behind as the graduation rate among them increased by 0.6 percent but dropouts also increased by the same percentage. The disparity among ethnic and racial groups is further evidenced in the focus on struggling schools which are predominantly located in areas with large Black populations. High schools in predominantly Black neighborhoods have the lowest percentage of graduates who move on to obtain postsecondary education. While education was rarely mentioned as an issue that affects their quality of life, a significant number of respondents (28%) in the CAA Low-Income Resident Survey acknowledge that a lack of job skills has prevented them from obtaining a better paying job.

ECONOMIC DEVELOPMENT

The financial stability and prosperity of Miami-Dade residents is an important characteristic which affects their ability to provide for their families and have a quality of life commensurate with their aspirations. Despite the fact that Miami-Dade has had a continuous and vigorous economic growth since 2000, there are still great pockets of poverty and an increase in income disparity making the cost of living unaffordable or a burden for low- and moderate-income earning households.

➢ *EMPLOYMENT AND INCOME*

Miami-Dade County's economic base is principally comprised of service-providing industries, including Retail Trade, Health Care and Social Assistance and Accommodation and Food Services. In total, service-providing industries account for 91 percent of all jobs in Miami-Dade County. While service-providing industries are essential to Miami-Dade's economy and do offer living wages among many of the associated occupations, the vast preponderance of employment is found in low-wage earning occupations. In fact, Miami-Dade County's 2007 median annual wage for all occupations was only $26,873.

Analysis conducted by the FIU Metropolitan Center using data from the 2007 American Community Survey shows that 30.4 percent of the county's owner-occupied housing units earn 80 percent or less than the area median income (AMI). For renter-occupied units, 63 percent of households earn less than 80 percent of the AMI. Many of the more populated municipalities in Miami-Dade County have median household incomes less than the AMI, including the cities of Miami ($29,226), Homestead ($33,323), Miami Beach ($34,004), Hialeah ($35,511), and Opa-Locka ($24,432). A more thorough analysis of the CAA Target Areas in relation to the 2007 Miami-Dade AMI shows that fourteen (14) out of the sixteen (16) areas fall in the "Low/Moderate" income threshold with household incomes as low as $18,580 in Liberty City to $36,157 in South Beach. Coconut Grove is classified within the "Workforce/Middle" income threshold with a median household income of $45,512. Only Perrine is in the "High" income threshold with a median household income of

$71,993 in 2007. It should be noted that while pockets of poverty still exist in the three areas with the highest income – South Beach, Coconut Grove and Perrine, the income figures may be skewed by the geographic inclusion of more middle-class neighborhoods in the target area or the ongoing gentrification processes in these communities.

Some of the CAA Target Areas with highest concentrations of individuals and families living below the poverty line are located in the City of Miami, which ranked 8th among poorest cities in the nation with an estimated 2007 median household income of $29,075. The city's poverty rate was estimated at 25.5 percent. The city includes many predominantly Black neighborhoods which are among the poorest in the county. In 2000 Allapattah, Wynwood, Overtown, Little Haiti, Little Havana and Model City all had median household incomes of under $20,000. These areas contain half of the city's population.

The largest concentrations of families below the poverty line are in Liberty City (50.2%), Florida City (45.0%), Culmer (44.8%), Goulds (39.6%) and Brownsville (38.5%). The largest concentration of families with related children under the poverty line with children under 5 years of age are in: Perrine (16.9%), Florida City (14.3%), South Miami (13.5%) and Liberty City (13.3%).

One third of the respondents to the CAA Low-Income Resident Survey consider poverty being a major issue in their neighborhood. Furthermore, pocketbook or money issues, which include jobs and income, taxes and the economy, are of primary concern for Miami-Dade County residents with cost of living, unemployment and job opportunities topping the list. The majority (62.9%) of respondents considered the lack of job opportunities a primary concern, while 67.2 percent also indicated low wages and the cost of living as a dominant concern together with 63 percent who responded that unemployment is also a major concern. Respondents were not asked to rank the issues in order but only to indicate which are of major, minor or no concern to them.

➢ *HOUSING*

The majority of Miami-Dade County's housing inventory is located within the most populated municipalities (municipalities with 25,000+ residents) and the unincorporated areas of the county. While the majority of the county's housing inventory is single-family units, major cities and coastal communities have larger shares of multi-family versus single-family housing units.

According to the 2007 *American Community Survey,* there are currently 833,199 occupied housing units in Miami-Dade County which constitute 85.8 percent of the total housing supply. The majority (60.2%) or 501,722 of these units are owner-occupied. A more in depth analysis shows that the CAA Target Areas have more renter occupied units than owner occupied units in 2000.

The older housing stock, particularly older rental housing often has code and deferred maintenance issues that can impact the longevity of the housing structure, which in turn impacts the housing supply and becomes an issue in terms of accessibility and affordability. Nearly 61.3 percent of homes in Miami-Dade County were built before 1980. In addition, Miami-Dade County as a whole has 108,417 substandard housing units. The U.S. Census defines substandard housing as units that completely lack plumbing, completely lack kitchen facilities and have more than 1.51 occupants per room. Unincorporated Miami-Dade has 40,525 units or 37.4 percent of the total substandard housing. The largest concentrations of substandard housing units in unincorporated Miami-Dade are in Gladeview (28%), Pinewood (23%) and Brownsville/West Little River (20%). Naranja, Leisure City and Goulds also have a higher concentration of substandard housing than Miami-Dade County as a whole.

CAA provides a wide range of energy conservation services and rehabilitation designed to assist low-income home owners. Energy expenses, rehabilitation of the home, and hurricane mitigation become a cost burden for low-income families making the overall cost of living unaffordable. Energy-efficiency features, rehabilitation of the home, together with hurricane preparedness and mitigation

practices, not only keep energy bills low but also reduce the cost burden on low-income families by diminishing the amount of income they spend on housing expenses.

According to the 2007 *American Community Survey* (ACS) approximately 54 percent of all occupied housing units in Miami-Dade County were cost-burdened. According to the U.S. Department of Housing and Urban Development (HUD), cost-burdened households are those households paying in excess of 30 percent of their income on housing costs. Approximately 51 percent of all households in the county are below the area median income (AMI) of $45,200. Approximately 73.8 percent of cost-burdened households earn less than the area median income. Renters are more cost-burdened than homeowners, as 61 percent of renter householders pay 30 percent or more of their monthly income on rent compared to 49.9 percent of homeowners. Significantly, 78 percent of all households in Miami-Dade County (83.6 percent of renter households) who earn less then $35,000 annually are cost-burdened. Housing appreciation is one of the factors that create a cost burden on households. Substandard housing is also a cost burden on households as it necessitates repairs and rehabilitation.

Furthermore, the CAA Low-Income Resident Survey demonstrated that the majority of respondents (68.2 percent) are cost-burdened, i.e. their monthly housing expenses are more than 1/3 of their family income. Overall, for half (50.9 percent) of the low income residents in the county housing affordability is a major area of concern.

A new area of concern in Miami-Dade County is the dramatic increase in home foreclosures. The number of home foreclosures in Miami-Dade County has increased dramatically in the past two years. The total number of pre-foreclosures in Miami-Dade County as of October 2008 now totals 18,525 homes and the number of bank owned houses (these are houses that have been foreclosed upon) is 10,139. The rise in home foreclosures in Miami-Dade County and South Florida is the result of several factors, including the proliferation of the sub-prime lending market during the height of the building boom, speculative investment and predatory lending practices. The fact that the areas with the highest number of foreclosed units or housing in the process of foreclosure include both low-income areas and middle-income areas such as Homestead, Hialeah, Kendall, and Perrine/Cutler Ridge, demonstrates how foreclosures are a countywide problem.

CRIMINAL JUSTICE

The Living Healthy, Living Longer survey for the Health Foundation of South Florida indicates that Miami-Dade residents are more likely than adults nationwide to have been a victim of a violent crime in the past five years. However, since 2000 the number of crimes in Miami-Dade County has declined by almost 17 percent. Between 2000 and 2007, violent crimes, including murder/manslaughter, rape, robbery and aggravated assault, have decreased by 15 percent. Non-violent or property crimes, such as burglary, larceny and vehicle theft, declined by 17 percent for the same period.

Despite the overall decline in crime rates over time in Miami-Dade County, some jurisdictions experience crime rates disproportionately higher to their population. The highest crime rates have been reported in three of the poorest cities in the county – Medley, Florida City and Opa-Locka.

Juvenile arrests have also declined significantly by approximately 36 percent since 2000. The most common offenses for juveniles include burglary, battery and marijuana possession. While the number of charges has declined overall since 2000 by almost 33 percent, some crime types, despite being a small percentage of total crimes, show a troubling increase. In 2007 homicide offenses reached their peak over the 2000-2007 period, increasing to 51, a 70 percent increase over 2000. Cocaine sales and trafficking also increased by 58 percent compared to 2000 but the 218 juvenile charges for this crime type in 2007 represent a three-year low point, decreasing by 34 percent since 2005.

Juvenile arrest figures for the ethnic and racial groups in Miami-Dade County show that it is becoming increasingly important to direct crime prevention programs towards assisting African American youth. Although arrests of African American juvenile offenders decreased by 29 percent from 2000 to 2007, in 2007 those arrests accounted for 44 percent of total arrests, up from 39 percent in 2000. By comparison, arrests of Cuban and Haitian offenders decreased by 45 and 52 percent respectively, and account for a smaller portion of total arrests compared to 2000.

Areas with the highest juvenile crime offenses include predominantly Black neighborhoods – West Little River, Brownsville, Liberty City, and Opa-Locka. One notable exception is the Homestead area where one third of the offenses were perpetrated by African American juveniles, another third by Mexicans and the rest is distributed among a multitude of nationalities including Puerto Ricans, Haitians, and Cubans. Moreover, the overwhelming majority of juvenile offenders are males. Trend data also shows that male juvenile arrests are gradually increasing as a percentage of total.

In the CAA Low-Income Resident Survey the most frequent response to the question asking respondents to identify the most important issue affecting the quality of life in their neighborhood was crime and drugs (20%), followed by jobs (10%). Asked to indicate the second issue of importance to them, an additional 10 percent pointed out crime and drugs and 7 percent cited jobs. A significant number viewed safety and crime as major problems (39%). Among issues related to safety respondents most often agreed that domestic violence (20%) and sexual assault (17%) are major problems. In some neighborhoods crime and drugs were more important than in others. At least 50 percent of people surveyed in the Liberty City – Edison area consider crime a major issue. In contrast, only a quarter of respondents in Perrine and Goulds indicate the same.

The decline of one particular type of crime is encouraging. The Florida Department of Children and Families reports that the incidence of child abuse has declined over the 2007-2008 fiscal year both statewide and for Miami-Dade County. Moreover, Miami-Dade County's child abuse rate per 1,000 children stood at approximately 13 percent, compared to almost 29 percent statewide.

PUBLIC HEALTH

The most troubling characteristic concerning public health is the large number of uninsured in the county. The 2004 Florida Health Insurance Study estimated that Miami-Dade County had the highest rate of uninsured in the state at 28.7 percent (up from 24.6 percent in 1999). Almost one-third of people under 65 in Miami-Dade lacked health insurance in 2005 according to Census Bureau figures. The lack of health insurance is particularly problematic for low-income residents and according to the CAA Low-Income Resident Survey, 50 percent of the respondents believe a lack of health insurance is a major problem while a significant number indicated the same about access to affordable health care (43.1%). Furthermore, a significant number of respondents (approximately one-third do not have health insurance and three out of ten were concerned they could not get healthcare or medicine for their children.

Disease prevention and a healthy lifestyle are also influenced by the food choices individuals make. Having healthy food habits is especially important for adolescents as it may influence their choices as adults. In a 2007 survey, 28 percent of students were overweight or obese. Almost half did not or do not exercise regularly. Further, almost 70 percent did not meet the recommended levels of physical activities, also indicating that students in Miami-Dade County were at greater risk.

The Living Healthy, Living Longer Miami-Dade County Survey found that over 80 percent of the residents exhibited one or more cardiovascular risk factors that contribute to heart disease problems, including obesity, being physical inactivity, and/or hypertension, diabetes, or high cholesterol diagnoses. Moreover, Miami-Dade County ranks third in the nation in number of cases of HIV and AIDS per capita.

Health issues disproportionately affect Black Miami-Dade residents. Blacks have a higher mortality rate across all major causes. Heart disease is the leading cause of death, followed by cancer and

stroke for all racial groups. Miami-Dade County is below the statewide mortality rate per 1,000 population across all racial/ethnic groups. However, heart disease and AIDS/HIV occurrences are significantly higher for both Black and White Miami-Dade County residents.

Health disparities in terms of race/ethnicity are also visible in infant mortality rates, which for Blacks are more than the mortality rates for White Non-Hispanics and Hispanics combined. Higher percentage of Black females also give birth at an early age of 15-19 (52.8 percent), compared to White (28.9 percent) and Hispanic (33.7 percent) females. The highest number of infant deaths is among Blacks (9.9 per 1,000) and the percent of births with late or no prenatal care (6.0 percent) is larger among Blacks.

Disability figures also reflect the demographic composition and the general health of Miami-Dade residents. There is a much higher concentration of seniors over 65 years with a disability in Miami-Dade County (44.2 percent) compared to the State average (38.4 percent). Of the residents with an employment disability, 33.7percent were below the poverty line.

The number of children with disabilities in Florida was greater in 2007 than in 2000 in Miami-Dade County. However, most cases of children with a disability decreased, with the exceptions of male children with a sensory disability, which increased by 15.9 percent between 2000 and 2007.

RECOMMENDATIONS

Income disparities in Miami-Dade County and the limited resources available to low-income residents demonstrate the need for services specifically targeting them. Detailed recommendations are provided in a dedicated section of this report but some key recommendations are presented below.

1. CAA should continue to focus its efforts in the existing targeted areas as they contain large concentrations of low-income families. Some areas, including Perrine, Coconut Grove and South Beach still contain pockets of poverty despite the overall increase in income as a result of gentrification.

2. Community outreach efforts should be expanded to ensure low-income residents are aware of the resources and services available to them. The CAA Advisory Committees can serve as a tool for more community awareness and involvement.

3. Programs and services serving low-income residents should focus on perceived areas of need by low-income residents. The Low-Income Resident Survey shows that the most important issues for residents are jobs and crime. Job skills training options and crime prevention, especially targeting juveniles, are of major importance to address the concerns of Miami-Dade residents. In that regard, CAA can expand its job skills training classes and also dedicate resources to keeping children off the streets, including both after-school programs and parental counseling.

4. CAA should be proactive in offering services that address emerging needs. Financial counseling, housing assistance and foreclosure prevention have gained special significance over the last half of 2008 and in that regard CAA can form partnerships with organizations which are already involved in mitigating the effects of the housing crisis. CAA can serve as an organization that assists low-income residents in finding the resources they need, even if CAA is not directly involved in disbursing funding or providing assistance. The same approach can be applied with regard to healthcare services.

5. In times of tight budgets and diminished resource availability across government agencies, CAA can continue to be at the forefront of addressing the needs of low-income residents by reaching out to other organizations which share its mission and goals. Appendix A outlines some organizations specifically targeting low-income residents which can be useful partners in already existing CAA programs.

TABLE OF CONTENTS

LIST OF FIGURES

LIST OF TABLES

MAPS

METHODOLOGY

The 2008 Comprehensive Community Needs Assessment report is the product of a collaborative effort by the Florida International University Metropolitan Center (FIU/MC) and the Miami-Dade County Community Action Agency. The goal of this report is to gain a deeper understanding of the current conditions of low-income Miami-Dade County residents, to observe trends in order to be able to predict potential challenges and opportunities in future CAA programming, and to identify issues of major concern within the economically disadvantaged and impoverished communities of the county. To achieve these goals, FIU/MC relied both on primary and secondary data.

The primary data included in this report was collected through a Low-Income Resident Survey administered over the phone and at 21 CAA locations. The telephone surveys were conducted on Monday through Friday evenings as well as on Sunday evenings during the entire month of September, 2008. In addition to the 576 phone surveys, the FIU/MC obtained 587 survey responses from the FIU/MC survey boxes distributed at 19 different CAA community centers throughout the county. Surveys were also administered in person by Metropolitan Center staff at the Allapattah and Wynwood locations. The paper-based surveys were conducted from September 4 to September 22, 2008. This split methodology was devised in recognition of the fact that many low-income residents may not have a landline phone. A total of 1,163 surveys were collected to obtain a 95 percent confidence interval. In other words, reported results have a variance of +/- 5%.

The secondary data used in this report was obtained from a variety of sources. The backbone of this data is from the U.S. Census Bureau which is the most reliable national source of population statistics. As mandated by the Constitution, the U.S. Census Bureau has been conducting a count of everyone living in the United States every 10 years since 1790. The census contains population demographic statistics, as well as data on housing, income and poverty, and transportation, among others. In addition, the U.S. Census Bureau conducts the annual American Community Survey (ACS) which provides detailed information about communities previously available only from the census. The ACS began in 1996 in a sample of counties across the country and gradually evolved to a survey in all U.S. counties. One of the Survey's limitations is the fact that data is available only at the county level and for cities with population of 65,000 or more. In Miami-Dade County data from the ACS is available only for the cities of Miami, Miami Beach, Miami Gardens and Hialeah. In addition, the Survey is subject to a sampling error which is the difference between an estimate based on a sample, which is the case with the ACS, and the corresponding value that would be obtained if the estimate were based on the entire population (as from a census).

In addition to those two sources, the FIU/MC used state and local statistics to show data not available from the ACS. Chapter 2: Education relies on the most current statistics from the Miami-Dade County School Board. Chapter 3: Economic Development includes data from the Federal Deposit Insurance Corporation (FDIC), Enterprise Florida, the State of Florida Agency for Workforce Innovation, Miami-Dade Property Appraiser's Office, as well as housing and foreclosure data from the Multiple Listing Service and Realty Trac. Other sources used in this report include the Children's Trust of Miami-Dade County, the Florida Department of Law Enforcement, the Miami-Dade Juvenile Services Department, and the Florida Department of Health.

Data Limitations:

In its effort to present data and analysis for the smallest geographic area possible – the neighborhood or community level - the FIU/MC explored a variety of sources. However, while data is very accessible at the county level, some statistics are not available or reliable for any other geographic areas. For that reason, only some of the data presented is at the Zip Code or City level, as well as the neighborhood level, where available. Despite these data limitations, in all subject areas of this report sufficient information was accessed about Miami-Dade County residents to allow for a comprehensive analysis to be conducted and for conclusions to be drawn.

CHAPTER 1: DEMOGRAPHICS

This chapter looks at basic population characteristics such as location, gender, ethnicity and race, as well as language spoken and age in order to establish the context of the analysis in subsequent chapters. The following sections present Miami-Dade resident distribution according to these characteristics and shows relevant changes where data is available. In this and in the chapters that follow the data and analysis involves three different geographic levels – the county as a whole, municipalities and census-designated places, as well as areas of interest to the CAA. The purpose of this multi-level analysis is both to draw a comprehensive picture of the county's population which will be utilized in subsequent chapters to demonstrate areas in need and types of services needed countywide and for smaller geographic areas.

POPULATION CHANGE AND DISTRIBUTION

Miami-Dade County experienced a population boom since the 1990s with an overall increase of approximately 23 percent (see Figure 1.1). The 1990s was the period of a large influx of migrants, both foreign-born and from other states, and this was reflected in a 16 percent population increase. Although between 2000 and 2007 the overall upward trend continued, the pace of population increase slowed down to an average annual 0.8 percent increase. From 2000 to 2007, Miami-Dade County's population increased by 5.9 percent. The county's most significant population growth since 2000 occurred in unincorporated areas. Whereas the population in municipalities increased by 3.8 percent, the increase in unincorporated areas was 8.6 percent.

Population growth can be attributed to the county's positive birth rate and international migration. Approximately 270,000 people moved to the county from abroad, mostly from Latin America and the Caribbean. For the same period (July 2000-June 2007) almost 217,000 left the county.

Figure 1.1: Miami-Dade Population 1990-2007.
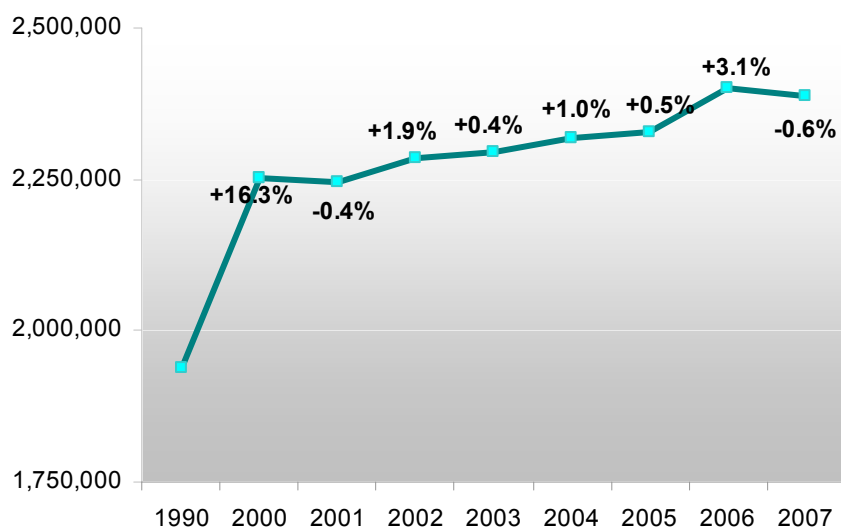
Source: 1990, 2000 U.S. Census Bureau; 2002-2007 American Community Survey.

In 2000, 46 percent of the population lived in unincorporated Miami-Dade (excluding the areas of Miami Gardens and Miami Lakes which for the study are used despite being incorporated after the 2000 Census). Over one-fourth of the county's population was in the City of Miami (16%) and Hialeah (10%). While in 2000 the four most populous cities - City of Miami, Hialeah, Miami Gardens and Miami Beach - accounted for almost 35 percent of residents in the county, that number declined

to 31 percent in 2007. Although the 2007 American Community Survey does not provide data for smaller areas in Miami-Dade County, it is likely that the population in the western and southern portions in particular has increased. This change is likely driven by rising housing costs in the central and eastern parts of the county.

According to Census estimates for 2007, population growth has been uneven among the municipalities (see Figure 1.2). Among the large cities, for example, City of Miami was the only one that experienced a population increase (13%), while the populations of Miami Beach and Hialeah decreased by 3 and 6 percent respectively. The City of Miami Gardens was incorporated in 2003 but it is estimated that the number of area residents has declined by 3 percent for the same time frame. Also notable for the 2000-2007 period is the significant population boom in the southern portions of the county. The City of Homestead was the fastest growing city in Miami-Dade, increasing by 77 percent, followed by Florida City with a 22 percent population increase. Meanwhile, the population in some central and eastern municipalities declined, including Biscayne Park (9%), Miami Springs (8%), Surfside (8%), Miami Shores and Virginia Gardens (7%). These population shifts are the result of Miami-Dade residents moving out of areas that have become unaffordable, and relocating either out of the county or in the western and southern portions. The female population in Miami-Dade County is slightly larger than the male population, 52 to 48 percent, and this proportion has remained unchanged between 2000 and 2007.

Figure 1.2: Population Change in Miami-Dade Municipalities, 2000-2007.
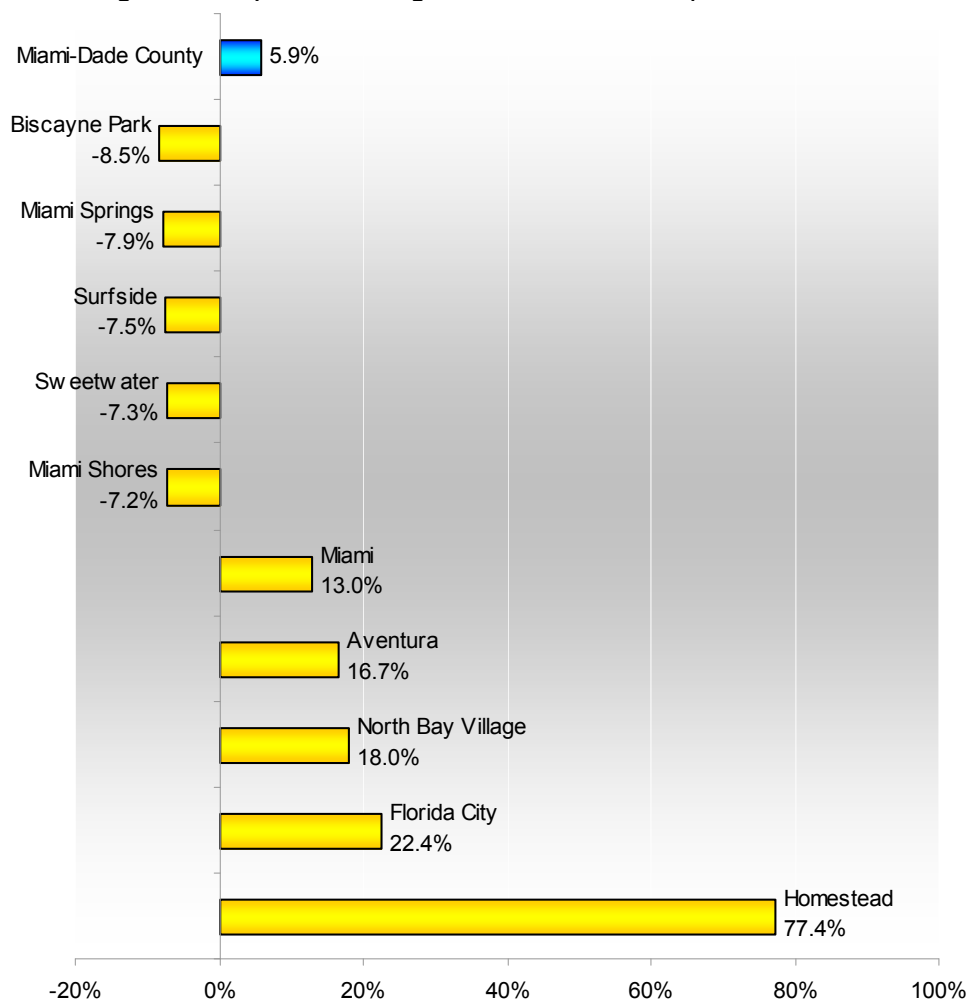
Source: U.S. Census Bureau, Census 2000 and 2007 Census estimates.

The Federal Register published on January 5, 1995 authorized local governments to develop comprehensive approaches to address economic development and housing needs in a designated neighborhood within their community. Neighborhood Revitalization Strategy Areas (NRSAs) are primarily residential and contain at least 51 percent low and middle income people. NRSA designation requires approval by HUD and is intended to serve a distressed area of a community by allowing more effective targeting of community development resources.

In addition to five NRSAs – Perrine, South Miami, Leisure City, Goulds and Opa-Locka, CAA provides services to low-income residents in other areas where large populations of low-income residents have been identified. From here on, all these areas, including NRSAs and the other nine areas identified by CAA will be referred to CAA Target Areas.

According to the 2000 Census, the most populous areas with programs targeted by CAA include Little Havana/Little Havana/Accion, South Beach, Edison/Little River, and Hialeah (see Figure 1.3). The Little Havana/Little Havana/Accion area alone contains approximately 25 percent of total population targeted by CAA. The 466,076 residents in the sixteen areas below represent almost 21 percent of the county's population. As Chapter 3 will show, 28,499 families or 27 percent in these areas were below the poverty line in 2000. The fact that approximately 15 percent of total families in the county had income below the poverty line shows concentration of low-income families in the CAA target areas.

The American Community Survey does not provide information at the census block group level used to delineate these areas, therefore population changes cannot be estimated after 2000. Moreover, data from the 1990 Census is not available for these exact areas as the boundaries of census tracts and block groups used by the census as geographic units for data collection changed from 1990 to 2000.

Figure 1.3: Population in CAA Target Areas

Area	Population
Little Havana/Accion	118,593
South Beach	67,132
Edison/Little River	60,729
Hialeah	56,490
Allapatah	32,340
Brownsville	24,316
Liberty City	21,491
Perrine	15,210
Leisure City	15,183
Wynwood	14,819
Culmer	13,674
Coconut Grove	9,040
Opa-Locka	5,760
Goulds	5,174
South Miami	3,426
Florida City	2,699
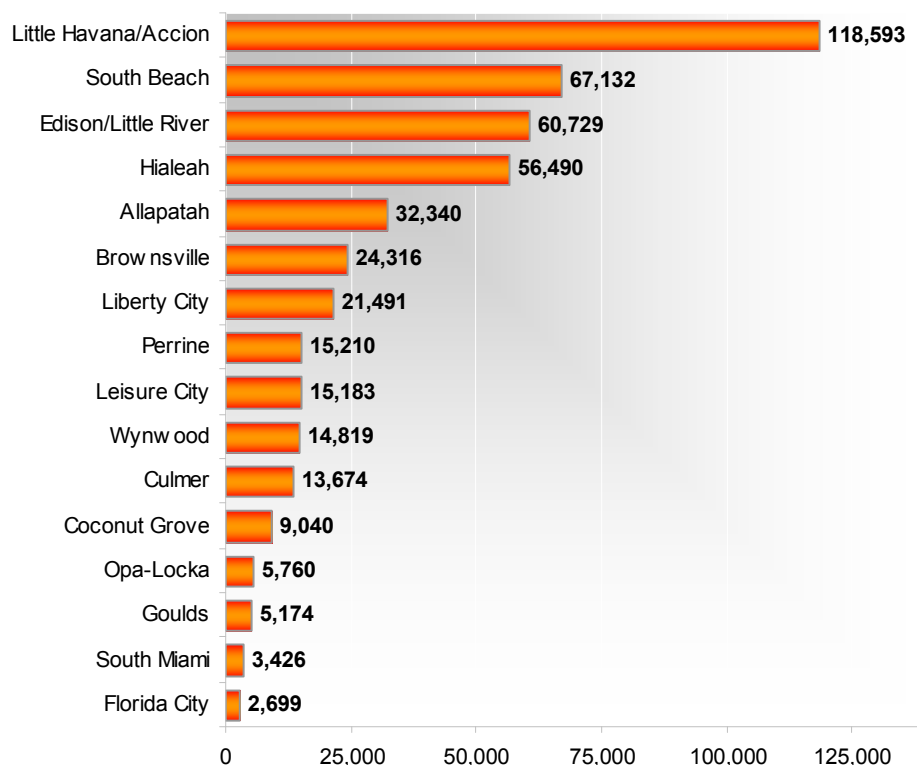
Source: U.S. Census Bureau; Census 2000.

RACE AND ETHNICITY

Miami-Dade County continues to be a majority minority county which means that groups which are ethnic and racial minorities nationally constitute the majority of the population. Black and/or African-American residents accounted for one-fifth of the county's population. In both 2000 and 2007 the majority of residents identified themselves as Hispanic (57.3% and 62.0% respectively). This increase continues the trend from previous years. In 1990, 49.2 percent of the population was Hispanic and 19.1 percent was Black. By 2000, the Hispanic share of the population had grown 8.1 percentage points to 57.3 percent while the black share of population decreased slightly to 19.7 percent (see Table 1.1).

Table 1.1: Miami-Dade Residents by Race/Ethnicity, 2000-07.

	2000		2007	
	Number	Percent	Number	Percent
White, non-Hispanic	465,894	20.7%	421,497	17.7%
Black or African American	457,214	20.3%	470,831	19.7%
Hispanic or Latino	1,291,737	57.3%	1,479,530	62.0%
Total	2,253,362		2,387,170	

Source: U.S. Census Bureau, Census 200; American Community Survey, 2007.

According to 2000 Census figures, the latest year for which numbers are available at the census tract level, Black residents are concentrated in the North and Central parts of the county (North Miami, Miami Gardens and Opa-Locka), with sizeable Black populations also in the southeast (Florida City). The majority of White non-Hispanics residents live in Northeast Miami-Dade County (Aventura, Bal Harbor) and Miami Beach. Hispanics are dispersed but their largest concentrations are in the central and western areas.

The table below shows racial and ethnic concentration in the largest municipalities and census-designated places (CDPs). The City of Miami Gardens incorporated in 2003 is estimated to have 112,259 residents of which 78 percent are Black and 20 percent Hispanic. Racial and ethnic distribution in the county shows concentrations of the population in different areas. The majority of Black residents live in the cities of Miami, North Miami, North Miami Beach and Opa-Locka, as well as the unincorporated areas around them. Blacks are also a sizeable part of the population in the southernmost portions of the county including Goulds, Naranja and Richmond Heights.

Table 1.2: Miami-Dade Residents in 10 Largest Municipalities, 2000.

	White, non-Hispanic	Black, non-Hispanic	Hispanic or Latino	Total population
Miami	11.9%	19.6%	65.8%	362,563
Hialeah	8.1%	0.8%	90.5%	226,411
Miami Beach	40.9%	3.0%	53.3%	88,061
North Miami	17.9%	52.4%	23.8%	60,036
Coral Gables	47.8%	3.3%	46.5%	42,202
North Miami Beach	25.0%	36.7%	30.3%	40,673
Homestead	22.9%	20.8%	53.5%	32,046
Aventura	74.9%	1.6%	20.6%	25,267
Hialeah Gardens	9.1%	0.3%	90.1%	19,238
Pinecrest village	62.9%	0.3%	29.6%	19,181

Source: U.S. Census Bureau, Census 2000, SF 3.

Table 1.3: Miami-Dade Residents in 10 Largest Census-Designated Places, 2000.

	White, non-Hispanic	Black, non-Hispanic	Hispanic or Latino	Total population
Kendall	41.3%	4.1%	50.0%	75,279
Fountainbleau	9.4%	1.0%	87.1%	59,518
Kendale Lakes	18.8%	2.1%	76.6%	56,886
Tamiami	11.6%	0.2%	87.1%	54,745
The Hammocks	22.7%	6.3%	65.5%	47,434
Kendall West	15.2%	2.7%	79.2%	37,959
Country Club	15.7%	20.1%	60.7%	36,394
South Miami Heights	11.3%	27.0%	56.9%	33,579
West Little River	3.3%	54.3%	40.1%	32,287

Source: U.S. Census Bureau, Census 2000, SF 3

Miami-Dade is home to the nation's third-largest Hispanic community behind Los Angeles County and Harris County (Houston), Texas. The latest census figures confirmed an ongoing trend in Miami-Dade: Hispanics continue to grow as a percentage of the county's population. From 2000 to 2007, the number of Cubans increased by more than 144,000 to nearly 795,000. Meanwhile, the number of non-Cuban Hispanics inched up by fewer than 22,000. As a result, 54 percent of all Hispanics in Miami-Dade in 2007 were Cuban, up from 50 percent in 2000.

It is important to note that the CAA Target Areas are predominantly either Black or Hispanic. However, White residents comprised a large percentage of residents in Perrine (37.7%) and South Beach (39.0%). Hispanics made up the majority of residents in Little Havana/Accion (90.4%), Allapattah (81.5 percent), Hialeah (92.6 percent), Leisure City (53.4%), South Beach (55.3%) and Wynwood (58.5%). Blacks constituted the vast majority of residents in Brownsville (93.6%), Florida City (87.2%), Liberty City (81.8%), Goulds (79.1%), and Edison/Little River (70.5%). Four of the areas had significant numbers of residents from all three groups – Coconut Grove, Leisure City, Perrine and South Beach (Table 1.4). As Chapter 3 will demonstrate these are also the areas which have the lowest concentration of low-income residents.

Table 1.4: CAA Target Areas by Race and Hispanic Origin

Area	White, non-Hispanic	Black, non Hispanic	Hispanic	Total Population
Little Havana/Accion	9,458	992	107,158	118,593
Allapattah	2,077	3,402	26,341	32,340
Brownsville	155	22,771	978	24,316
Coconut Grove	2,439	4,482	1,923	9,040
Culmer	785	8,352	4,161	13,674
Edison/Little River	1,777	42,820	10,853	60,729
Florida City	30	2,354	197	2,699
Goulds	60	4,095	954	5,174
Hialeah	3,391	742	52,286	56,490
Leisure City	2,288	4,439	8,114	15,183
Liberty City	299	17586	3276	21,491
Opa-Locka	164	3,891	1,459	5,760
Perrine	5,736	3,378	5,472	15,210
South Beach	26,185	1,956	37,124	67,132
South Miami	370	2,272	648	3,426
Wynwood	3,194	2,595	8,671	14,819

Source: U.S. Census Bureau; Census 2000

LANGUAGE

Miami-Dade County's population composition warrants a look at the languages spoken by residents. English, Spanish and Creole are the dominant languages. The majority of residents continue to speak Spanish at home. In fact, 62.4 percent of residents in 2007 indicated speaking that language, 3 percent more than in 2000. Less than one-third of the population in both 2000 and 2007 spoke only English at home (see Figure 1.4). The highest concentrations of English only households are found in Opa-Locka (67.5%), Florida City (64.9%), Aventura (58.7%) and South Miami (57.5%).

Figure 1.4: Miami-Dade Residents by Language Spoken at Home, 2000 & 2007
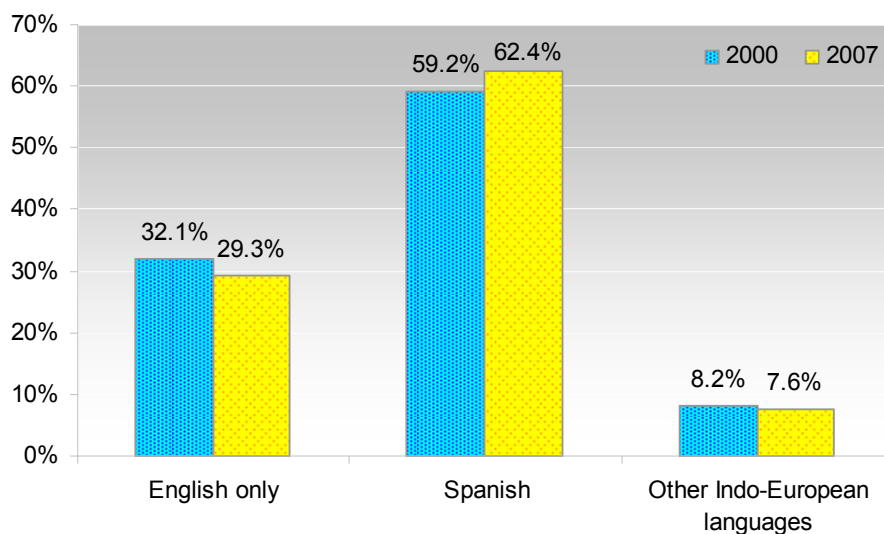
Source: 2000 U.S. Census; 2007 American Community Survey

A correlation exists between age and English language proficiency. While 90 percent of population in the 5-17 years age group who speak Spanish also speak English 'well' or 'very well,' only 33 percent of residents 65 or older with Spanish as their primary language also speak English 'well' or 'very well.' Sixty-seven percent in the 18-64 age group are fluent in English. The large differences across generations are the result of schooling, year of arrival as well as residence location.

Language barriers and the level of English proficiency of Miami-Dade residents are significant as they demonstrate the need for a multilingual approach with the county's population. The fact that a significant percentage of the elderly in the county with Spanish as their primary language have a limited English proficiency demonstrates that information and services targeting them need to be provided in Spanish as well. Considering that the majority of Miami-Dade's population is of Hispanic descent, outreach activities, especially to the elderly, need to be tailored to their linguistic needs.

AGE GROUPS

In both 2000 and 2007, the greatest number of residents was in the 35 to 54 age range (28.6% and 29.9% respectively). However, the percentage change in the age groups between 2000 and 2007 points to the aging of Miami-Dade County's population (Figure 1.5). In fact, the median age in 2000 was 35.6 while in 2007 it was 38.7. The steep 16 percent decline of residents in the 25-34 years age group accompanied by a 24 percent increase in the 55-64 age group is a reflection of a process of gentrification as a result of the inability of Miami-Dade County to retain and attract the younger age groups.

Figure 1.5: Miami-Dade Residents by Age, 2007

Source: 2007 American Community Survey.
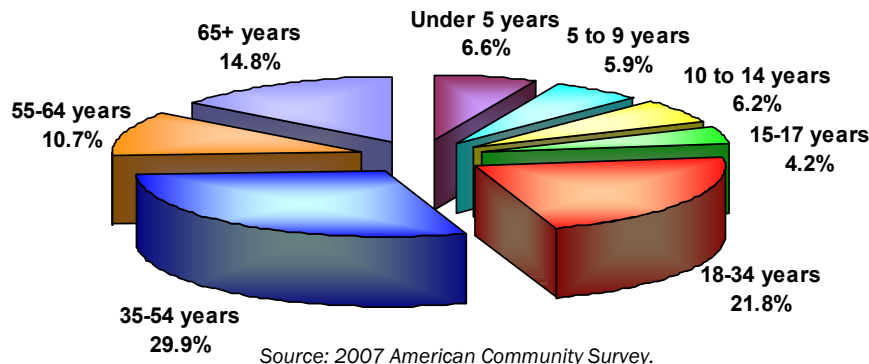
As the Economic Development section (Chapter 3) below shows, younger residents move out of the county to seek better job opportunities and to avoid the high cost of living. As a result of that migration, the percentage of children under 18 is estimated to have declined by approximately 14,000, from 25 percent of the total population in 2000 to 23 percent in 2007 (see Table 1.5). It is notable that overall decline is the result of a decrease in the number of children in school age whereas the number of children in pre-school age increased. However, the overall decrease of residents in the 18-34 age group (-4%) is important to note as a trend that may lead to a further decline in the number of children.

Table 1.5: Children Age Groups Change, 2000-07.

	2000	2007	Change
Under 5 years	145,752	157,215	7.9%
5 to 9 years	157,871	140,122	-11.2%
10 to 14 years	160,754	147,870	-8.0%
15 to 17 years	94,836	99,851	5.3%
Total	559,213	545,058	-2.5%

Source: 2007 American Community Survey.

A review of age distribution by cities and unincorporated areas shows geographic differences of Miami-Dade residents in this population characteristic. In Florida City, Homestead, and Opa-Locka children under 15 years of age constituted at least one-fourth of the municipality's population. Unsurprisingly, the number of children was higher in the larger municipalities (Miami, Miami Beach Hialeah, Miami Gardens after incorporation), but the municipalities with the highest percentage of children are in the northern and southern parts of the county. The maps below show children as a percentage of the area's population by zip code. For reference purposes, Map 6 at the end of this report shows an overlay of Zip codes and neighborhoods.

The two maps below showing the distribution of children in different age group are important for programming purposes as they show where programs for children need to be located. The first map depicts children in the pre-school age group and shows that some of the low-income areas in the county have the largest concentrations of children in the 0-5 age group as a percentage of the area's population, including Liberty City/West Little River, Cutler Ridge/Goulds and Florida City. It is important that these communities have access to early childcare. The same area also show high concentrations of children in the 5-9 years age group which means that these communities would also benefit from after-school programs.

Map 1: Children Under 5 by Zip Code, 2007.

Source: ESRI, 2007; FIU Metropolitan Center.

Map 2: Children Aged 5-9 by Zip Code, 2007.

Source: ESRI, 2007. FIU Metropolitan Center.

The adult population in retirement age of 65 years and older comprises a significant percentage of the total population in the northeastern parts of the county, including Bal Harbor (41%), Aventura (35%) and Sunny Isles Beach (32%) (see Table 1.6). However, 68 percent of residents older than 65 in incorporated areas reside in the three largest cities, Miami, Miami Beach and Hialeah. These three cities are also where the majority of the county's workforce is located.

Table 1.6: Miami-Dade Residents in Selected Municipalities by Age, 2000.

	0-4	5-9	10-14	15-17	18-34	35-54	55-64	65+	Total
Homestead	10.5%	10.6%	7.2%	4.8%	30.2%	23.8%	5.3%	7.6%	32,046
Florida City	10.1%	10.6%	10.4%	6.5%	21.9%	23.1%	6.6%	10.7%	8,028
Opa-Locka	9.1%	10.2%	9.2%	5.5%	27.3%	23.8%	6.8%	8.1%	15,245
North Miami	8.1%	7.9%	7.7%	4.8%	26.4%	29.1%	7.1%	9.0%	60,036
Key Biscayne	7.2%	8.8%	5.0%	3.2%	15.4%	32.7%	11.6%	16.1%	10,477
North Miami Beach	6.7%	7.3%	8.1%	4.6%	23.0%	30.4%	7.9%	11.9%	40,673
Hialeah Gardens	6.7%	8.3%	8.1%	4.7%	23.7%	29.8%	8.5%	10.2%	19,238
Pinecrest	6.4%	9.5%	10.0%	5.3%	13.9%	36.0%	8.7%	10.1%	19,181
Miami	5.9%	6.0%	6.2%	3.7%	23.6%	27.8%	9.8%	17.0%	362,563
Hialeah	5.8%	6.6%	6.6%	4.0%	22.4%	27.1%	10.9%	16.5%	226,411
South Miami	5.5%	7.9%	5.5%	4.2%	21.3%	31.8%	9.9%	14.0%	10,939
Sweetwater	5.5%	7.6%	6.9%	4.2%	23.5%	28.8%	10.4%	13.1%	14,265
Miami Springs	5.4%	6.5%	7.6%	3.5%	19.0%	33.8%	9.0%	15.2%	13,677
MIAMI-DADE COUNTY	6.5%	7.0%	7.1%	4.2%	24.1%	28.6%	9.2%	13.3%	2,253,362

Source: U.S. Census Bureau, Census 2000.

Since the majority of county residents live in unincorporated areas, it is important to look at age distribution in these locations. Most recent data for these locations is from the 2000 Census since the American Community Survey conducted every year only contains data for the county as a whole and for the four largest cities (Miami, Miami Beach, Hialeah and Miami Gardens). The Census contains data for census-designated places (CDPs) which are unincorporated areas in Miami-Dade County geographically delineated by the U.S. Census for statistical purposes. While in absolute numbers children in pre-school age live in the largest places, as a percentage of area population they are concentrated in the southern and western portions of the county. Approximately 11 percent of the population in Naranja and Goulds is children in the pre-school ages of under 5 years. The North and Central parts of the county also have a significant number of children in this age group, comprising approximately 8 percent of the population in Gladeview, Country Club and Brownsville. The City of Miami Gardens was incorporated in 2003 out of the former CDPs of Andover, Bunche Park, Carol City, Lake Lucerne, Norland, Opa-Locka North, and Scott Lake, although some of those CDPs (Lake Lucerne, Carol City and Norland) were not entirely incorporated. The 2007 American Community Survey estimates pre-school children as representing 8.3 percent of Miami Garden's population.

The largest concentrations of residents in retirement age in unincorporated Miami-Dade County was in West Miami, including Westchester, Coral Terrace and Olympia Heights. Places with the largest percentage of working age (18-64) adults are dispersed throughout the county and include Doral and Tamiami in Central-West Miami-Dade, Country Club in the North and Kendall and Sunset in the South. Places in the south such as Leisure City, Naranja and Princeton, as well as Brownsville and Gladeview in the central parts of the county have the smallest percentage of working age adults.

The CAA areas of service follow the population distribution in the larger surrounding areas. In 2000, the majority of the population in CAA areas consisted of adults between the ages of 18 and 64 with the largest concentration of this age group in Wynwood (69.6%), followed by Coconut Grove (68.1%) and South Beach (68.0%) areas. Florida City, Goulds and Leisure City and Liberty City are the areas with the largest concentration of children in all age groups – between 10 and 12 percent. Goulds, Florida City and Liberty City were the only areas where children under age 5 constituted more than

10 percent of the area's population. The same areas in addition to South Miami also had over 10 percent of children in the ages 5 to 9 years. The areas with the lowest percentage of children were South Beach (3%), Coconut Grove (5%) and Little Havana/Accion (6%). Figure 1.6 and Table 1.7 below show both the numeric distribution of the different age groups in the CAA Target Areas as well as the concentrations of these age groups. For example, while Table 1.7 shows that the Little Havana/Accion area contained the largest number of children under 6 of all areas, the highest concentrations were in Goulds (13%), Florida City (12%) and Leisure City (11%).

Table 1.7: Miami-Dade Residents in CAA Target Areas by Age, 2000.

Area	Under 5	5 to 9	10 to 14	15 to 17	18 to 64	65 and over	Total
Allapattah	2,222	2,334	2,422	1,181	19,698	4,483	32,340
Brownsville	1,911	2,242	2,726	1,397	12,830	3,210	24,316
Coconut Grove	442	487	485	336	6,155	1,135	9,040
Culmer	971	1,024	1,001	501	8,867	1,310	13,674
Edison/Little River	4,524	5,328	5,575	3,556	35,849	5,897	60,729
Florida City	333	288	250	191	1,391	246	2,699
Goulds	675	748	568	308	2,559	316	5,174
Hialeah	2,981	3,301	3,504	2,018	33,264	11,422	56,490
Leisure City	1,742	1,938	1,380	734	8,504	885	15,183
Liberty City	1,971	2,540	2,423	1,441	11,108	2,008	21,491
Little Havana/Accion	6,660	6,598	6,756	3,978	69,776	24,825	118,593
Opa-Locka	465	539	608	401	3,323	424	5,760
Perrine	1,295	1,203	1,370	752	8,978	1,612	15,210
South Beach	1,959	1,904	2,234	1,240	45,644	14,151	67,132
South Miami	243	403	202	164	1,984	430	3,426
Wynwood	855	787	722	577	10,314	1,564	14,819
Miami-Dade County	145,752	157,871	160,754	94,836	1,393,597	300,552	**2,253,362**

Source: U.S. Census Bureau, Census 2000.

Figure 1.6: CAA Target Area Residents by Age, 2000.
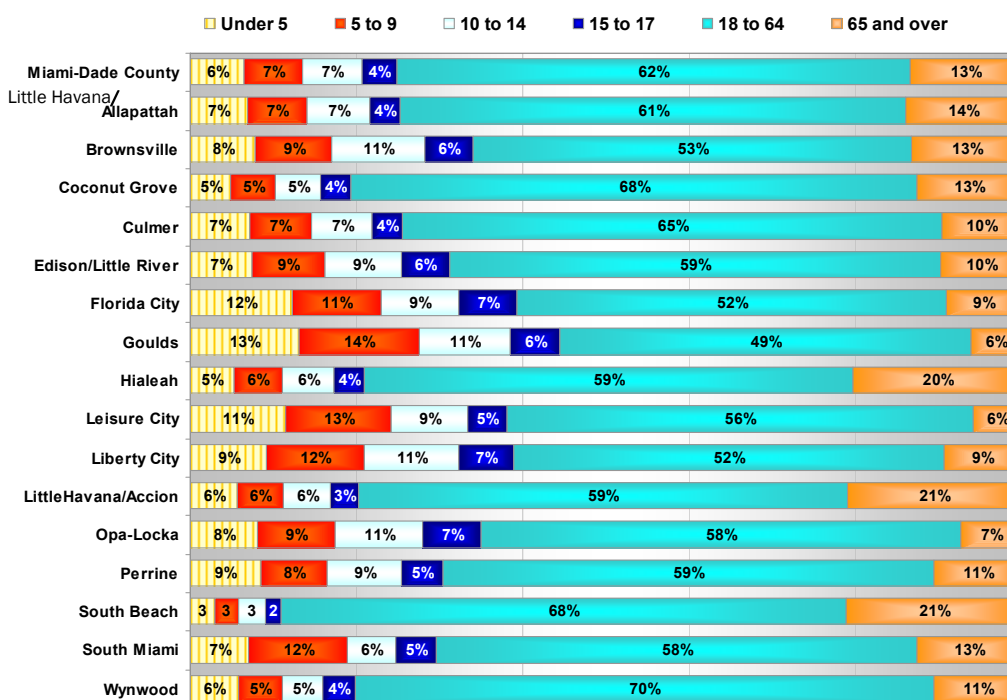
Source: U.S. Census Bureau, 2000.

Figure 1.7: CAA Target Areas Elderly Residents Concentration, 2000.

Area	Percent
South Beach	21%
LittleHavana/Accion	21%
Hialeah	20%
Allapattah	14%
Miami-Dade County	13%
Brownsville	13%
Coconut Grove	13%
South Miami	13%
Perrine	11%
Wynwood	11%
Edison/Little River	10%
Culmer	10%
Liberty City	9%
Florida City	9%
Opa-Locka	7%
Goulds	6%
Leisure City	6%
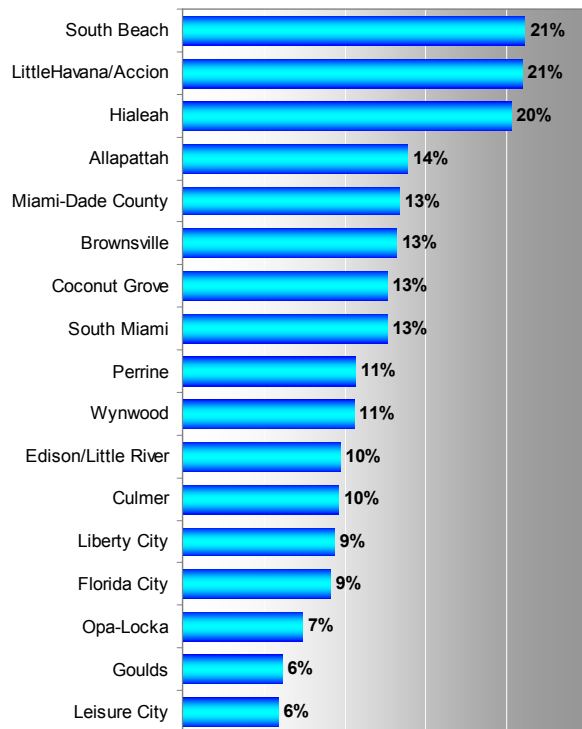
Source: U.S. Census Bureau, Census 2000.

In 2000 South Beach, Little Havana/Accion and Hialeah were the areas with the largest concentration of senior residents, in ages 65 and above – approximately 21 percent. These three areas combined included 50,395 elderly residents, or approximately 68 percent of elderly in the CAA Target Areas (Figure 1.7).

<u>Implications:</u> The demographic characteristics of Miami-Dade County's population suggest a future increasing need for services in specific areas of the county, which coincide with the CAA Target Areas. The aging of the population and the fact that overall population growth is sustained by foreign migration point to the sustained demand for programs that target the elderly and that accommodate low-income migrants. The lack of English proficiency among a significant number of county residents, particularly among the elderly, necessitates information and services to be provided in Spanish and Creole, as well as in English. In addition, the concentrations of the two most vulnerable population groups – children and the elderly – in specific areas allows for prioritization of programs and services in specific areas.

CHAPTER 2: EDUCATION

Educational attainment is one of the most important determinants of financial success as it allows individuals to pursue a successful and financially rewarding career. Moreover, early education allows for the integration of children and youth in society and provides a stepping stone for their future development. This chapter focuses on the educational attainment of Miami-Dade County residents, exploring historical trends, as well as the correlation between education and the demographic makeup of the county.

The Miami-Dade County school district is the largest school district in Florida and the fourth largest in the United States, with active student enrollment of 339,559 as of September 23, 2008 (Miami-Dade Public Schools). Public schools educate approximately 88 percent of children in Miami-Dade. Although data for the 2007-2008 academic year is not available yet for the student demographic composition, it is likely the trend observed over the last two decades will continue. The number of children under the age of 18 has decreased by 2 percent between 2000 and 2007. Student enrollment reflects that estimate as the number of students enrolled in Miami-Dade public schools decreased by almost 8 percent. Apart from the statistical error in the American Community Survey on which the 2 percent figure is based, the difference may be ascribed either to higher enrollment in private schools or to the fact that the 4 percent figure excludes some high school students aged 18 for example.

Table 2.1: Composition of the Student Population in Miami-Dade Public Schools 1984-2007.

Year	White & Other*		Black		Hispanic		TOTAL
	Number	% of Total	Number	% of Total	Number	% of Total	
1984-85	63,068	27.7	73,814	32.4	91,180	39.9	228,062
1989-90	59,006	21.0	92,887	33.0	129,510	46.0	281,403
1994-95	52,842	16.4	109,968	34.2	159,145	49.4	321,955
1999-00	49,245	13.7	115,878	32.2	195,079	54.2	360,202
2006-07	42,175	11.9	94,873	26.9	216,235	61.2	353,283

Source: Miami-Dade Public Schools Statistical Abstracts 1998-99 through 2006-07.

Table 2.1 above and Figure 2.1 below show school enrollment changes for the last two decades. Public school enrollment data is consistent with the general demographic trends in Miami-Dade County. Table 2.1 shows a trend towards decreasing enrollment numbers for White and Black students accompanied by an increase of Hispanic student enrollment. The Hispanic student enrollment has not offset the significant decline of students from the other groups. White student numbers have been in decline since the 1980s while Black students increased until the end of the 1990s and then decreased by 18 percent from 2000 to 2007. As a result of these trends, Figure 2.1 shows that the White student share of total enrollment dropped to under 12 percent in 2007, while Black students decreased to under 27 percent.

Figure 2.1: Miami-Dade Public Schools Enrollment by Race/Ethnicity, 1984-2007.
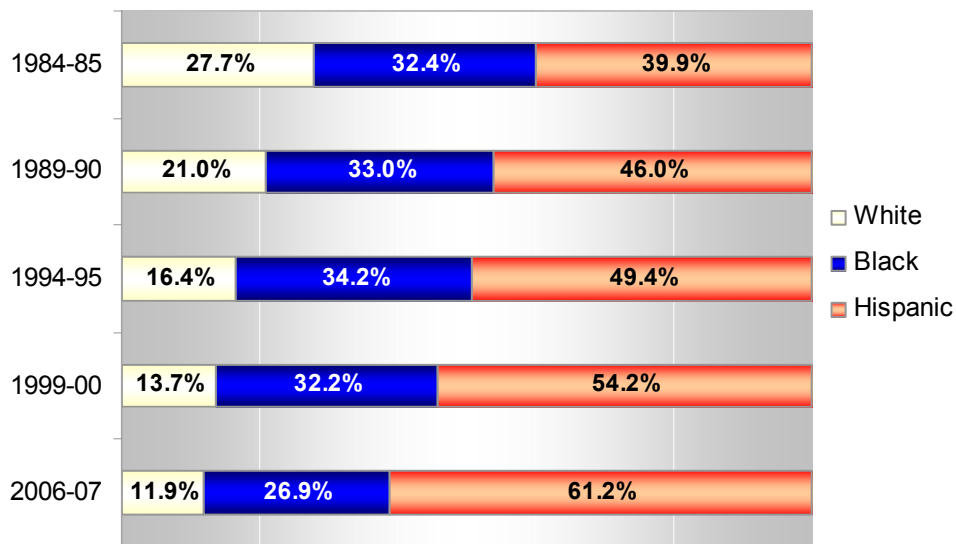
Students from low income families are eligible to participate in the National School Lunch Program (NSLP) which is a federally assisted meal program operating in public and nonprofit private schools and residential child care institutions. The program was established under the National School Lunch Act, signed by President Harry Truman in 1946. Food and Nutrition Service of the U.S. Department of Agriculture, which administers USDA, updates the eligibility criteria for participation for every school year. Table 2.2 below shows these criteria for the 2006-2007 school year. For example, a child in a 4-member household would be eligible for free lunch if the annual household income is under $26,000, and for a reduced lunch if income is more than $26,000 but less than $37,000.

Table 2.2: Free/Reduced Lunch Program Eligibility, 2006-2007.

Household Size	Federal Poverty Guidelines (FPG)	Reduced Price (185% of FPG)	Free Lunch (130% of FPG)
1	$9,800	$18,130	$12,740
2	$13,200	$24,420	$17,160
3	$16,600	$30,710	$21,580
4	$20,000	$37,000	$26,000
5	$23,400	$43,290	$30,420
6	$26,800	$49,580	$34,840
7	$30,200	$55,870	$39,260
8	$33,600	$62,160	$43,680
For each additional member add	$3,400	$6,290	$4,420

Based on the USDA guidelines, 61 percent, or almost 217,000 of Miami-Dade students were eligible for free or reduced lunch. In the 2002-2007 school years the percentage of students eligible for free/reduced lunch has declined overall, the number of high school students in the program increased by almost 6 percent. The steep decline in the students in alternative and specialized centers eligible for free/reduced lunch can be attributed to the fact that it is becoming more and more common for regular schools to set-up their own specialized education (Special Ed) programs. The Alternative Schools are set up for as a last resort for students that constantly have

behavioral or extreme academic problems. Any child released from a Youth Detention Center must attend an alternative school until he or she is deemed ready to return to a normal school. This decline can also be attributed to the decline in juvenile delinquencies shown in Chapter 4.

Figure 2.2: Students Eligible for Free/Reduced Lunch, 2002-2007.
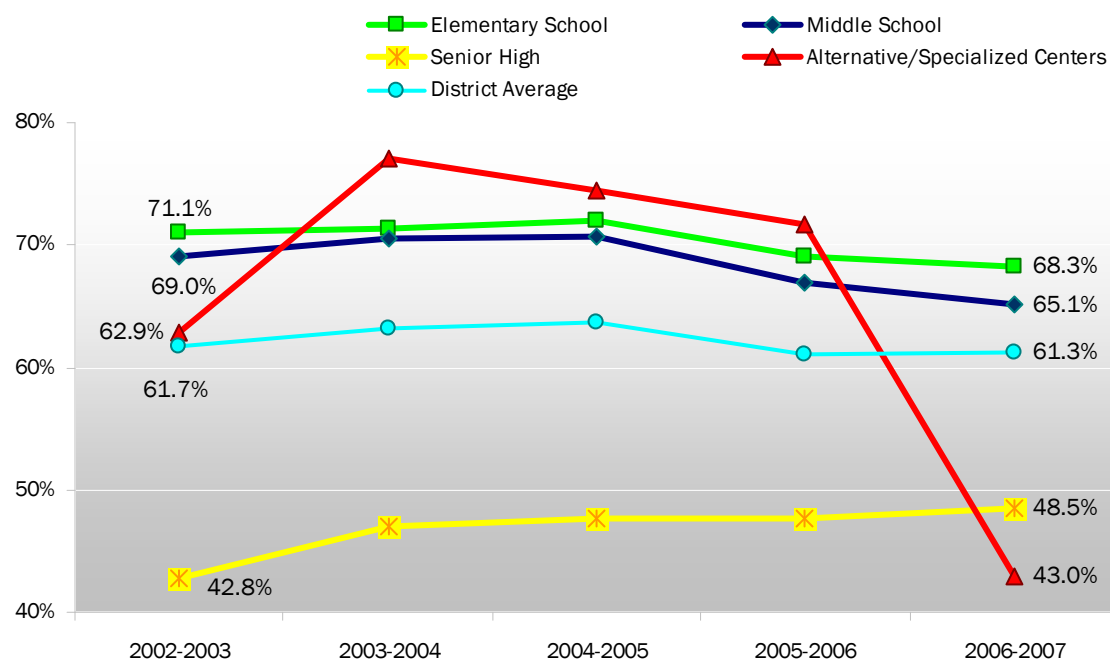
Source: Miami-Dade Public Schools Statistical Abstracts 1998-99 through 2006-07; FIU/MC Analysis.

Table 2.3 below presents the top 20 ZIP codes by school enrollment and shows the demographic composition of schools in the area and eligibility for free/reduced lunch. It is notable that none of the areas has a majority White student body and the only area with a significant percentage of White students – Zip Code 33156 (East Kendall, Gables Bayfront) has a low percentage of students participating in the free/reduced lunch program. Among the predominantly Hispanic areas Hialeah and Homestead have the highest percentage of program participation (See also Map 3). Brownsville/Liberty City and Golden Glades/North Miami are the two predominantly Black areas with the highest percentage of students receiving free/reduced lunch. Approximately 15 percent of schools in Miami-Dade County have at least 90 percent of students who receive free/reduced lunch. Some schools with over 90 percent students receiving free/reduced lunch include Thena Crowder, Eneida Hartner and Santa Clara Elementary schools located in Overtown/Liberty City/Brownsville area, as well as W. Chapman and Florida City Elementary schools in the Homestead/Florida City area. Chapter 3 which focuses on economic conditions in Miami-Dade County will further expand on the economic disparity along racial lines in the county and will further show the income disparities in these areas.

Table 2.3: Student Enrollment in Public Schools by Zip Code for 2006-2007.

Zip Code	Neighborhood	Enrollment	Majority Ethnic/Racial Group	Free/Reduced Lunch Percentage
33157	Perrine, Cutler Ridge, Richmond Heights	14,608	33.2% Black, 42.4% Hispanic	60.2%
33165	Westchester	11,928	90.3% Hispanic	57.8%
33185	Bird Drive Basin/West Miami	10,667	88.3% Hispanic	41.5%
33016	Hialeah, Miami Lakes	9,579	92.6% Hispanic	69.3%
33196	West Miami, Hammocks	9,484	77.8% Hispanic	42.7%
33142	Brownsville, Liberty City	9,211	57.8% Black	83.0%
33156	East Kendall, Gables Bayfront	8,963	39.2% White, 39.7% Hispanic	22.1%
33176	Kendall	8,935	49.7% Hispanic, 23.9% Black	38.6%
33162	Golden Glades, Eastern Shores, North Miami	8,529	66.2% Black	75.3%
33014	Miami Lakes, Hialeah	8,406	77.8% Hispanic	58.2%
33013	Hialeah	8,344	93.4% Hispanic	74.5%
33015	Palm Springs North, Marbella Park, Country Club of Miami	7,915	70.3% Hispanic	55.4%
33018	C-9 Basin Area (NW Miami-Dade)	7,770	90.0% Hispanic	44.7%
33030	Homestead	7,748	61.0% Hispanic	81.3%
33012	Hialeah	7,738	96.0% Hispanic	77.1%
33175	Tamiami	7,729	91.4% Hispanic	49.3%
33169	Norland	7,645	91.0% Black	75.1%
33147	West Little River	7,501	73.1% Black	77.1%
33161	North Miami	7,418	81.8% Black	65.3%
33177	South Miami Heights, Metro-Lindgren AC	7,374	63.7% Hispanic	61.1%

Source: Miami-Dade School Board, School Enrollment, 2007-2008.

Map 3: Miami-Dade Students Receiving Free/Reduced Lunch, 2006-2007.

Percentage of Enrolled Students in Free Lunch Programs by Zip Code

- Under 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- Over 80%
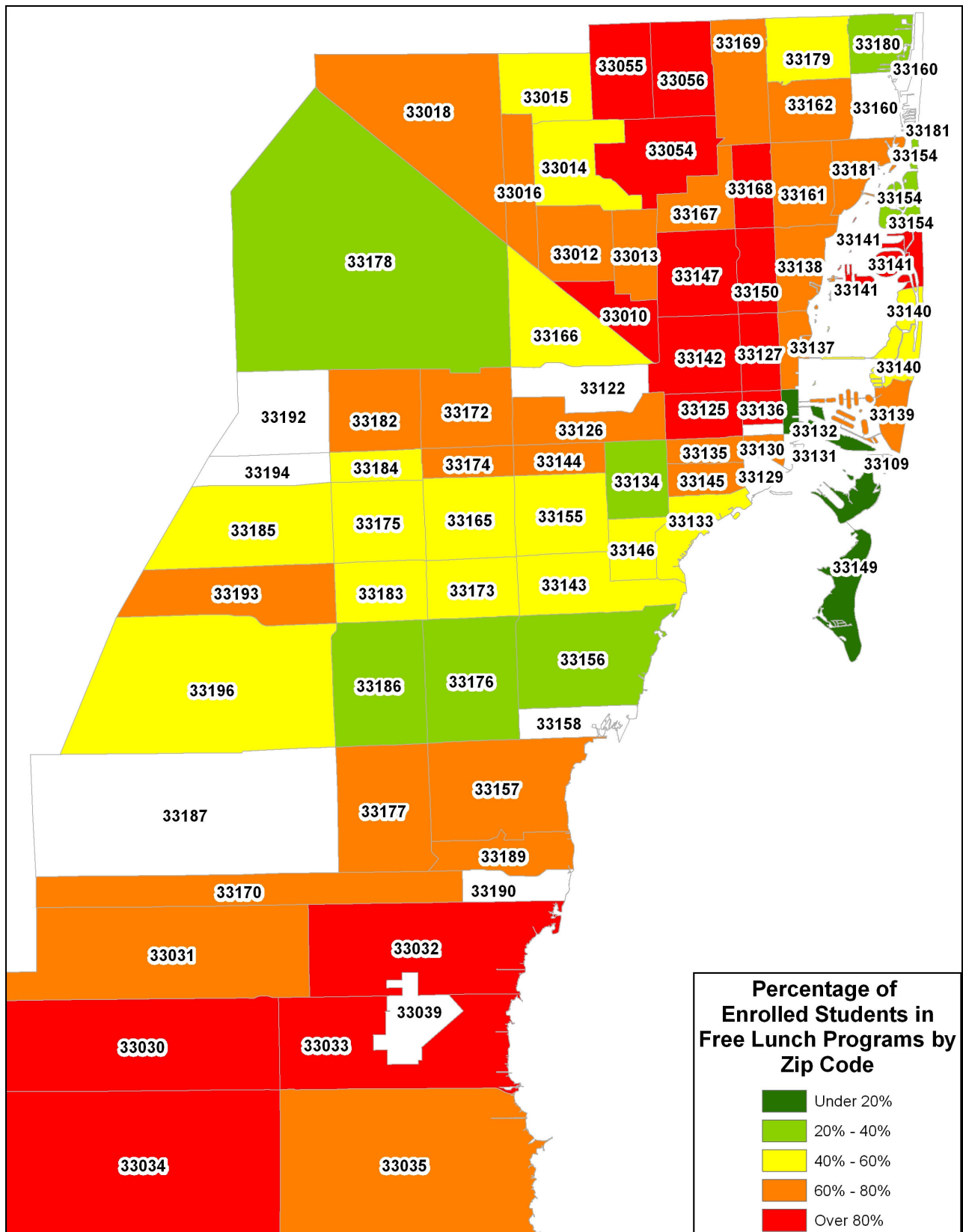
Source: Miami-Dade Public Schools, 2006-2007; FIU Metropolitan Center.

Table 2.4 shows there are no major differences in attendance rates based on gender but some differences across ethnic/racial groups exist. Among the three major groups, Black students are slightly more likely not to attend school than White or Hispanic students. Asian and Native American students have the highest attendance rates.

Table 2.4: Student Attendance by Race/Ethnicity and Gender 2001-2007.

Race/Ethnicity and Gender	2001-02	2002-03	2003-04	2004-05	2005-06
White	94.4	94.4	94.4	94.5	94.6
Black	93.0	93.2	93.2	93.1	93.1
Hispanic	94.1	94.3	94.3	94.3	94.2
Asian/American Indian	96.2	96.3	96.4	96.4	96.3
Multiracial	95.5	95.8	95.7	95.4	95.3
Male	93.6	93.8	93.8	93.8	93.8
Female	94.1	94.3	94.3	94.2	94.1
District wide Total	93.9	94.1	94.0	94.0	94.0

Source: Miami-Dade School Board, Statistical Abstract, 2006-2007.

Graduation rates are significantly lower for Black and Hispanic students than those of White students. In addition, the Black and Hispanic student dropout rates are higher than among White students. While the data shows improvement in graduation rates among White (+3.2%) and Hispanic students (+1.3%) and a decrease in dropout rates in these groups, Black students continue to lag behind as the graduation rate among them increased by 0.6 percent but dropouts also increased by the same percentage (Table 2.5).

Table 2.5: High School Graduation/Dropout Rates by Ethnicity/Race, 2001-2005 and 2002-2006.

	2001-2005 Dropout Rate	2001-2005 Graduation Rate	2002-2006 Dropout Rate	2002-2006 Graduation Rate	Change in Dropout Rate	Change in Graduation Rate
White, Non Hispanic	12.5%	70.8%	10.8%	72.7%	-1.3%	1.9%
Black, Non Hispanic	13.8%	48.0%	14.4%	48.6%	0.6%	0.6%
Hispanic	14.6%	59.6%	14.1%	60.4%	-0.5%	0.8%

Source: Miami-Dade School Board, Statistical Abstract, 2006-2007.

The disparity among ethnic and racial groups is further evidenced in the focus on struggling schools which are predominantly located in areas with large Black populations. For the 2006-2007 academic year, 39 schools were selected to participate in the School Improvement Zone using poor academic performance, ineffective leadership or generally low performance criteria. Among these schools were 19 elementary, 1 K-8 Center, 11 middle, and 8 senior high. The majority of student body in these schools is eligible for free/ reduced lunch. Of the elementary schools only one is predominantly Hispanic while the rest have majority Black students. Campbell Drive and Jose de Diego are the only predominantly Hispanic middle schools, while Hialeah-Miami Lakes, Homestead and Miami Jackson are the high schools with similar ethnic majority. Most of these schools are located in the poorest areas of Miami-Dade such as Brownsville, Florida City, Opa-Locka, Norland and Overtown. High school performance also affects future opportunities for Black students. Again, the predominantly Black schools are usually the ones with the lowest percentage of high school graduates who move on to postsecondary education (see Table 2.6).

Table 2.6: High School Graduates Attending a Florida College or University in Fall 2005.

	School	Percentage
HIGHEST ATTENDANCE RATES	School/Advanced Studies North	84.2
	School/Advanced Studies South	74.0
	School/Advanced Studies Wolfson	70.3
	Coral Reef	68.5
	Turner Technical	64.2
	South Miami	63.9
	Miami Sunset	63.3
	Southwest Miami	63.2
	Doral Academy High Charter	62.5
	Miami SHS	62.5
LOWEST ATTENDANCE RATES	Miami Northwestern	40.5
	DASH	39.8
	Miami Southridge	39.7
	Miami Carol City	39.6
	Homestead	39.2
	Robert Morgan	36.3
	Miami Edison	35.5
	Miami Norland	34.2
	Booker T. Washington	31.4
	School/Integrated Academics and	20.7

Source: Miami-Dade School Board, Statistical Abstract, 2006-2007.

Education is one of the most important factors that affect the quality of life of Miami-Dade residents. Residents with higher educational attainment are more likely to be able to hold better paying jobs and would thus be better able to provide for themselves and their families. The seven years between 2000 and 2007 point to a trend of increasing numbers of college graduates. In fact, the number of high school graduates increased by 23.8 percent while the number of residents without a high school degree decreased by 25.5 percent. The number of residents above the age of twenty-five with a bachelor's degree increased by 36.7 percent (see Figure 2.3). Despite these positive trends Miami-Dade County still lags behind the statewide average. Approximately 20 percent of Floridians over the age of 25 did not have a high school diploma in 2000 and that percentage further decreased to only 15 percent in 2007.

Figure 2.3: Miami-Dade Residents Ages 25 and Over by Educational Attainment, 2000 & 2007.

Educational Attainment	2007	2000
Graduate or Professional	9.6%	9.4%
Bachelors	16.8%	12.3%
Associate's Degree	8.0%	6.3%
Some College	14.1%	17.6%
High School	27.6%	22.3%
No High School	23.9%	32.1%
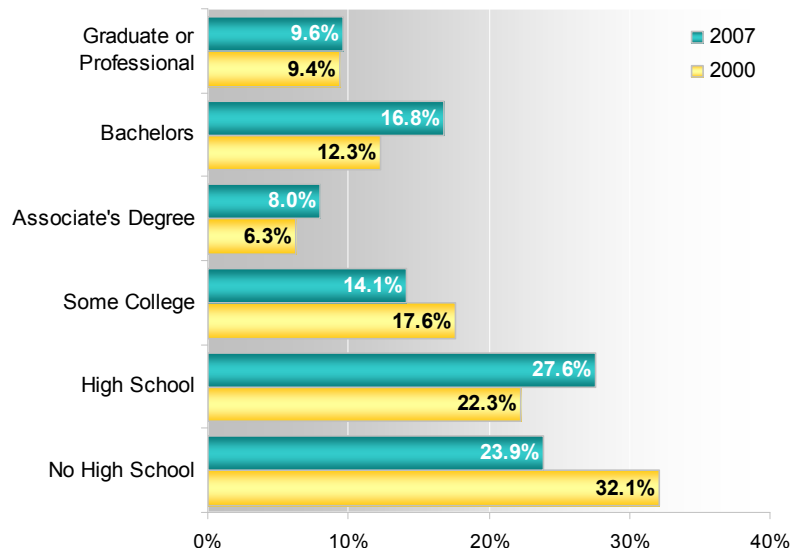
Source: 2000 U.S. Census; 2007 American Community Survey.

Despite this general increase of Miami-Dade County residents with postsecondary degrees, Blacks continued to lag behind in educational attainment, an unsurprising finding given the graduation and dropout rates discussed above. Only 22 percent of Black resident have Associate's degree or above, compared to more than half of White Non-Hispanics and a third of Hispanics.

Table 2.7: Population with Postsecondary Degrees by Race/Ethnicity, 2000 and 2007.

	2000	2007
White Non-Hispanic	45.3%	50.9%
Hispanic	24.0%	32.4%
Black	17.7%	21.5%

Source: 2000 U.S. Census; 2007 ACS.

Municipalities where at least one-fifth of the population over the age twenty-five is not a high school graduate include the City of Miami (33.0%), North Miami (20.0%), and North Miami Beach (20.1%). Cities with a high percentage of Blacks such as Miami Gardens and Florida City lagged behind in postsecondary education. The CAA Target Areas analysis confirms this lag but also shows significant education gaps in predominantly Hispanic CAA areas. In 2000, the residents of most CAA areas lagged in educational attainment when compared to the county average. More than 50 percent of the populations of Allapattah, Florida City and Little Havana/Accion lacked high school degrees in 2000 (See Table 2.8).

Table 2.8: CAA Target Areas by Highest Level of Educational Attainment

Area	No High School	High School Diploma	Some College/ Associate's	Bachelor's Degree	Graduate or Professional Degree	Total Population Ages 25 +
Little Havana/Accion	54.9%	18.1%	15.0%	6.6%	5.5%	85,063
Allapattah	63.4%	19.2%	11.7%	3.1%	2.6%	21,074
Brownsville	44.1%	31.7%	18.8%	3.7%	1.7%	13,729
Coconut Grove	23.4%	18.6%	23.9%	18.5%	15.6%	6,454
Culmer	52.9%	25.7%	15.5%	3.2%	2.7%	8,640
Edison/Little River	50.4%	25.9%	16.8%	4.4%	2.5%	35,434
Florida City	58.8%	24.4%	7.1%	7.7%	2.0%	1,343
Goulds	46.0%	27.6%	20.7%	3.0%	2.7%	2,251
Hialeah	57.7%	20.7%	12.5%	5.2%	3.9%	40,286
Leisure City	51.8%	26.3%	16.3%	2.8%	2.8%	7,700
Liberty City	47.5%	33.6%	14.9%	2.8%	1.2%	10,918
Opa-Locka	51.2%	27.1%	14.8%	3.4%	3.5%	3,030
Perrine	26.3%	14.6%	24.4%	19.0%	15.7%	9,320
South Beach	22.5%	20.7%	24.6%	17.1%	15.2%	54,318
South Miami	35.7%	27.4%	21.7%	8.5%	6.7%	2,106
Wynwood	43.8%	15.0%	18.4%	12.7%	10.0%	10,359
Miami-Dade County	32.1%	22.3%	23.9%	12.3%	9.4%	**1,491,789**

Source: U.S. Census Bureau; Census 2000

Areas with the highest levels of educational attainment include Coconut Grove and Perrine where more than half of the population over the age of 25 had a minimum of high school degree. Only South Beach, Perrine and Coconut Grove also had a smaller percentage of residents without a high school diploma than the county average of 32.1 percent (See Figure 2.4).

Figure 2.4: CAA Areas: Possession of a High School Diploma for Population Ages 25+

Legend: ■ No High School ☐ High School and Above

Area	No High School	High School and Above
Allapattah	63%	37%
Brownsville	44%	56%
Coconut Grove	23%	77%
Culmer	53%	47%
Edison/Little River	50%	50%
Florida City	59%	41%
Goulds	46%	54%
Hialeah	58%	42%
Leisure City	52%	48%
Liberty City	47%	53%
Little Havana/Accion	55%	45%
Opa-Locka	51%	49%
Perrine	26%	74%
South Beach	22%	78%
South Miami	36%	64%
Wynwood	44%	56%
MIAMI-DADE COUNTY	32%	68%
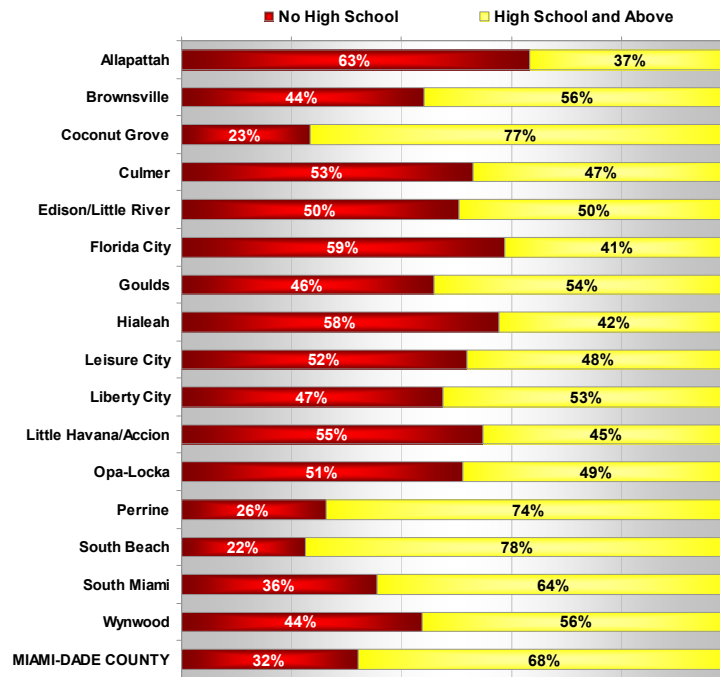
Source: U.S. Census Bureau; Census 2000

Educational attainment is directly correlated to the earning potential of Miami-Dade County residents. As the following chapter will show, areas with residents having lower educational attainment are more likely to experience higher unemployment rates and have lower wages. Typically, lack of postsecondary education would prevent residents from pursuing higher paying jobs as they would lack the training and job skills required. The CAA Low-Income Resident Survey shows that while education is rarely mentioned as an issue that affects their quality of life (2%), a significant number of respondents (28%) acknowledge that a lack of job skills has prevented them from obtaining a better paying job. Yet, even that figure is low considering that 77 percent of respondents do not have a high school diploma or have only high school diploma and no postsecondary education.

Children born to parents with advanced degrees are more likely to have the family support and have a drive to learning. A significant number of children from poor families, in which the parents have only achieved a high school degree or less, enter vicious cycle of low educational attainment and high poverty rates. The achievement of children at the pre-kindergarten stage and their readiness levels for school are indicators which explain the subsequent high dropout rates and low educational scores of Miami-Dade's students. The Florida Kindergarten Readiness Screener (FLKRS) is administered to assess the readiness of each child for kindergarten. The FLKRS includes a subset of the Early Childhood Observation System™ (ECHOS™) and the first two measures of the Dynamic Indicators of Basic Early Literacy Skills™ (DIBELS™) for kindergarten (Letter Naming Fluency and Initial Sound Fluency) to gather information on a child's development in emergent literacy. The screener is administered to pre-kindergarten children participating in the Florida voluntary prekindergarten program (VPK). The VPK program began in the 2005-2006 school year allowing parents to register their 4-year old children. In the 2006-2007 school year, the DIBELS measure showed that 31 percent of Miami-Dade children in kindergarten are not ready for school in terms of letter naming and 41 percent in initial sound. The statewide scores in these two indicators were 30 and 37 percent respectively. Approximately six percent of children in the Florida VPK program, or more than 8,000, were with disabilities.

Miami-Dade County has the largest number of VPK providers among all participating school boards. In 2006-2007 more than 800 providers accepted the VPK vouchers, of which 74 percent private, with capacity to serve almost 31,000 children. Miami-Dade is among the counties with the largest percentage of low performing VPK providers (22%), topped only by Osceola and Lake counties (23%).

Since the 2006-07 school year, VPK has maintained an increasingly high enrollment. (Performance Dashboard, Early Learning Coalition). VPK participation increased from a monthly average of 11,489 students in 2006-2007 to 14, 537 in the July 2008-February 2009 period. This increase is likely the result of population trends in the county but may also be indicative of the popularity of VPK. Moreover, preschool enrollment percentages for children ages 3 and 4 is higher than in the state and the nation.

Implications: Higher levels of educational attainment are a positive trend that needs to be sustained in order for the county's economic base to continue to grow. Disparities in education among the ethnic groups are important as they explain to a significant degree the income disparities shown in the following chapter. Moreover, the lower educational attainment of the CAA Target Area residents suggests that these areas deserve more attention in terms of basic skills or remedial education and job training. In addition, the children of parents with college and university degrees are more likely to pursue higher education themselves and would thus continue to serve as an economic engine. The low educational attainment of the CAA area residents may also point to a need for more parental skills classes and after-school programs availability. In addition, the lower kindergarten 'readiness' levels of Miami-Dade children demonstrate a need for improvement in both educational strategies and greater parental involvement.

CHAPTER 3: ECONOMIC DEVELOPMENT

The Greater Miami area was one of the most economic vital areas in the nation in 2006. According to the Ewing Marion Kauffman Foundation 2006 data, the Greater Miami-Fort Lauderdale-Miami Beach Area ranked 11 in the Country totaling 2,300,000 adult entrepreneurs. Atlanta-Sandy-Springs-Marietta and Riverside-San Bernardino, California were ranked number one with 4,300,000 adult entrepreneurs, followed by San Francisco, Oakland, and Fremont with 4,200,000 adult entrepreneurs. However, despite Miami-Dade's economic growth as a whole, there are still great pockets of poverty and an increase in income disparity making the cost of living unaffordable or a burden for low- and moderate-income earning households. In conjunction, employment wages for the service industry sector which constitutes 91 percent of the overall employment industry do not correlate with high cost of living.

Figures 3.1 and 3.2 demonstrate Miami-Dade's economic vitality and growth. Figure 3.1 shows the amount of bank deposits that have occurred since 2000 to 2007 and Figure 3.2 presents gross sales in Miami-Dade County since 1990 to 2007. Miami-Dade has had almost a linear increase in the amount of bank deposits since 2000. In 2000 there were $40,531,000 deposits in Miami-Dade County; seven years later there were $76,563,000 deposits. From 2000 to 2001 there was an 11 percent increase and from 2001 to 2002 there was another 14 percent increase in the amount of bank deposits in Miami-Dade County. In the period between 2002 and 2005 the percentage increase in bank deposits fluctuated in the low tenths. After 2005 bank deposits declined to 4 percent in the 2005-2006 period and in 2006-2007 there was only a five percent increase. Overall there was an 88.9 percent increase in the amount of deposits form 2000 to 2007.

Figure 3.1: Bank Deposits in Miami-Dade, 2000 & 2007
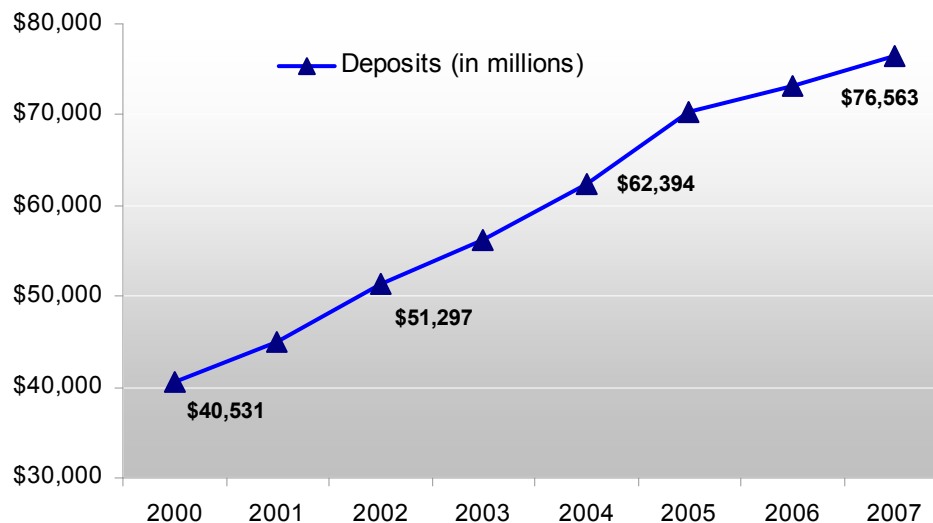
Source: Federal Deposit Insurance Corporation, 2008.

Gross sales in Miami-Dade County have increased 171.4 percent since 1990 to 2007. Gross sales increased the most since 2004 having a 10.4 percent increase in the 03-04 period, 10.7 percent increase in the 04-05 period, a further 12.7 percent in the 05-06 period and a final 16.0 percent in the 06-07 period. As mentioned before, Miami-Dade County experiences an exponential economic growth making it an area of interest for investment and entrepreneurships.

Figure 3.2: Gross Sales in Miami-Dade, 1990-2007.
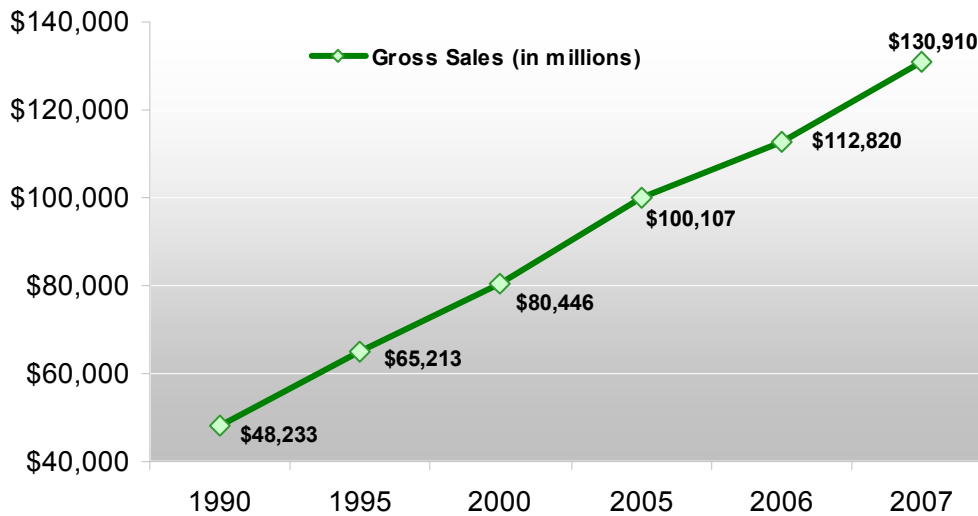
Source: Florida Department of Revenue, Office of Tax Research, Validated Tax Receipts, Form 9

These positive growth figures are accompanied by a cost of living that is much higher in Miami-Dade County compared to the state average. The Price Level Index is an inflationary indicator that measures the change in the cost of a fixed basket of products and services, including housing, electricity, food, and transportation. Table 3.1 below shows that in Miami-Dade the basket of goods and services purchased by the average Floridian would cost 19.68 percent more than the state average.

Table 3.1: Miami-Dade County Cost of Living, Price Level Index 2007.

Item	Index
Food	99.54
Housing	139.24
Medical Care	120.96
Personal Goods and Svcs.	100.28
Transportation	106.19
Miami-Dade Average	119.68
Florida Average	100

Source: Enterprise Florida, 2008.

EMPLOYMENT

Between 2000 to 2007 growth in Miami-Dade County has been largely driven by the service industry sectors of the economy (see Table 3.2). In 2000 the top five employment sectors were: Retail Trade (115,010), followed by Health Care and Social Assistance (101,404), Accommodation and Food Services (78,818), Wholesale Trade (74,361), and Transportation and Warehousing (70,327). In 2007 four out of the top five industries in 2000, continue to be the leading employment industries, with the exception of Educational Services which replaced Transportation and Warehousing in the top 5 employment sectors.

Service-providing industries account for 91 percent of all jobs in Miami-Dade County. While service-providing industries are essential to Miami-Dade's economy and do offer living wages among many of the associated occupations, the vast preponderance of employment is found in low-wage earning occupations which have not kept up with the high cost of living in Miami-Dade County. In fact, Miami-Dade County's 2007 median annual wage for all occupations was only $26,873.

Table 3.2: Major Employment Sectors, Miami-Dade County, 2000-2007.

	2000				2007		
Industry Sector	Total Employees	Total Firms	Payroll (in millions)	Industry Sector	Total Employees	Total Firms	Payroll (in millions)
Retail trade	115,010	9,650	$2,343	Health Care and Social Assistance	130,522	8,313	$5,835
Health care and social assistance	101,404	6,450	$3,193	Retail Trade	126,388	11,111	$3,502
Accommodation & food services	78,818	3,694	$1,144	Accommodation and Food Services	89,849	4,656	$1,989
Wholesale Trade	74,361	8,545	$2,784	Educational Services	81,397	818	$3,303
Admin, Support, Waste Mgmt, Remediation Svcs	72,802	3,512	$1,631	Wholesale Trade	68,486	9,104	$3,762
Transportation & warehousing	70,327	2,502	$2,303	Public Administration	65,576	241	$3,963
Manufacturing	59,555	2,735	$1,677	Admin, Support, Waste Mgmt, Remediation Svcs.	64,641	4,437	$1,886
Professional, Scientific and Tech. Services	53,330	8,631	$2,808	Professional, Scientific and Tech. Services	63,040	12,914	$4,324
Finance & insurance	43,061	3,766	$2,319	Transportation and Warehousing	60,565	3,122	$2,917
Other services (except public administration)	37,538	5,732	$785	Construction	53,175	6,299	$2,360

Source: State of Florida Agency for Workforce Innovation, ES-202

It is important to note that education and especially higher education plays a key role in job accessibility and future earning potential. Low-income individuals have more of barrier to attain a proper education to enter the workforce and earn enough income to sustain the cost of living. In fact, low income individuals are more likely to enter the service industry sectors where wages are lower. Most likely low income individuals lack the opportunity to attain basic training in computer skills, or other technical skills to enter a labor market that will allow a better job placement and growth.

There has been a substantial decrease in the percentages of total population in Miami-Dade County's labor force since 1990 as a result of gentrification. Table 3.3 shows a substantial decrease in unemployment in 2000 with a slight increase in 2007. The percentage of population in the labor force was the highest in 1990 (67.6%) and was followed by a 10.2% decline in 2000. Currently 61.7% of the population in Miami-Dade County is in the labor force. However, the total population in the labor force increased by 4.3% in 2007. The same pattern that occurred for the total population in the labor force occurred for the total number of employed in Miami-Dade. There was a 6% increase in the total number of employed population in 2007 from 2000; however the total percentage is still slightly lower than in 1990.

Table 3.3: Employment Rate, Miami-Dade County, 1990-2007

	1990	2000	2007
Population in Labor Force	67.6%	57.4%	61.7%
Employed	59.8	52.4%	58.4%
Unemployment rate	7.8%	5.0%	5.2%

Source: U.S. Census Bureau, 1990 and 2000; American Community Survey, 2007.

Figure 3.3 compares the unemployment rate in Miami-Dade County to Broward and Monroe counties from 1990 to 2007. The figure clearly demonstrates that Miami-Dade has the highest unemployment rate in comparison to neighboring counties since 1990. Miami-Dade's jobless rate averaged 3.6 percent in 2006.

Figure 3.3: Unemployment Rate Changes, 1990–2007.
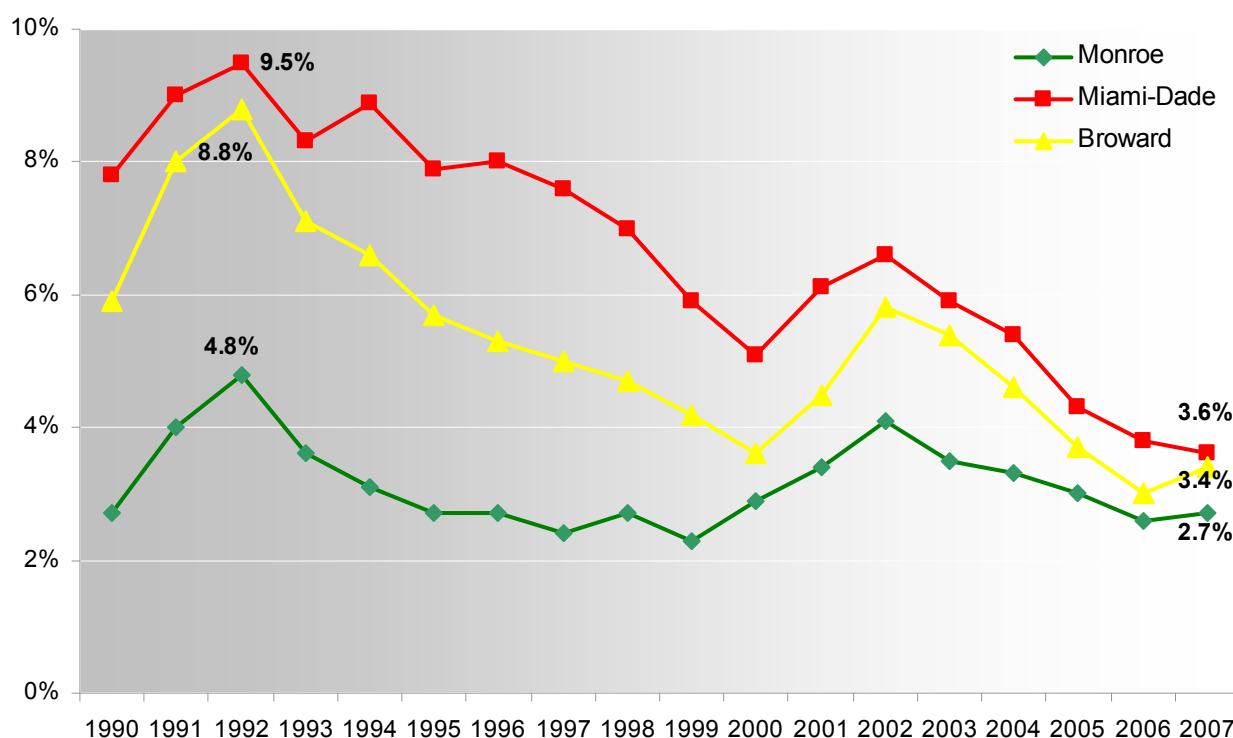
Source: U.S. Census Bureau, 1990 and 2000; American Community Survey; Florida Agency for Workforce Innovation.

The unemployment rate in all CAA Target Areas was higher than the county average. However, while the difference is relatively small in South Beach, Perrine and Coconut Grove, in other areas it is several times higher. Figure 3.4 below shows that unemployment was a major issue for the residents of Florida City, Liberty City, Opa-Locka and Culmer, where almost a quarter of the population aged 16 and above were unemployed.

Figure 3.4: Unemployment Rates in CAA Target Areas, 2000.

Area	Rate
Allapattah	15%
Brownsville	18%
Coconut Grove	9%
Culmer	22%
Edison/Little River	15%
Florida City	26%
Goulds	16%
Hialeah	12%
Leisure City	16%
Liberty City	23%
Little Havana/Accion	12%
Opa-Locka	23%
Perrine	8%
South Beach	7%
South Miami	12%
Wynwood	16%
MIAMI-DADE COUNTY	5%
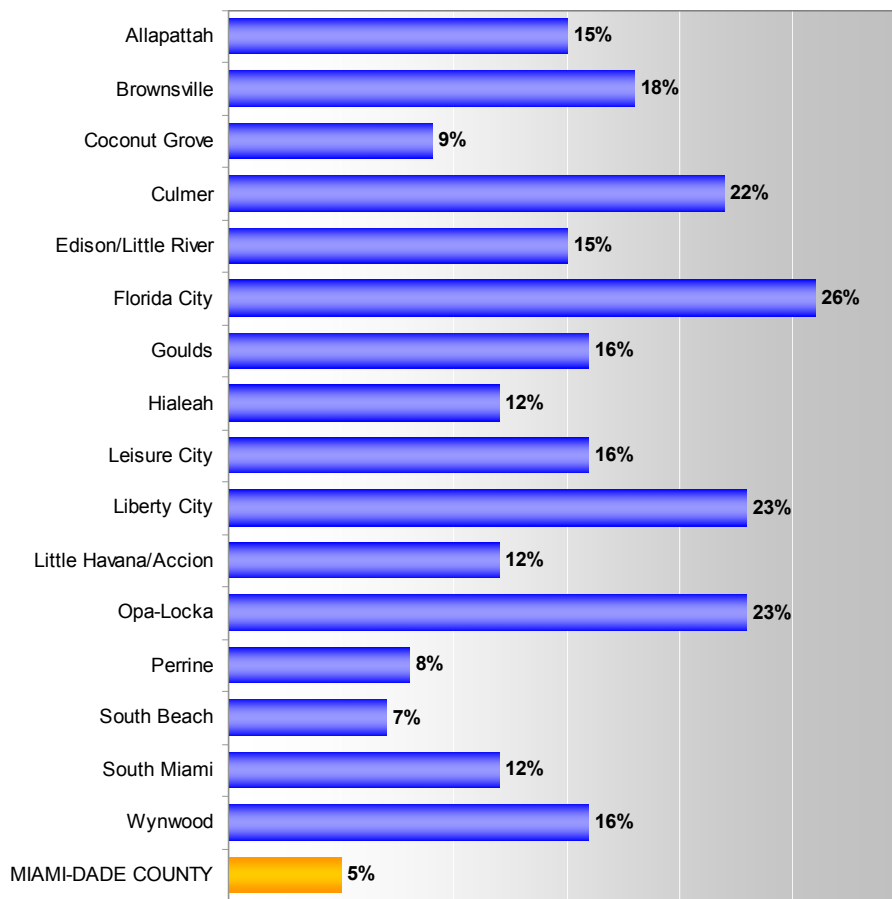
Source: U.S. Census Bureau, 2000.

Given the educational attainment of the residents of the CAA Target Areas, it is likely that they also lack access to well-paying jobs. Table 3.4 below shows the leading occupations in Miami-Dade County as well as selected other occupations which do not require advanced college or university degrees. The subsequent analysis shows the occupational wages of Miami-Dade County's leading and selected occupations in relation to area median income (AMI) in 2007. Selected occupations include "essential" workforce jobs such as teachers, nurses and police officers. The analysis shows that many of the annual wages of Miami-Dade County's "leading" occupations fall under 50 percent of the AMI (less than $22,600 annually). These include: laborers, stock clerks, retail salespersons, waiters, security guards, janitors, and food preparation workers. Based on wages paid for the occupations in which no advanced education is required, mainly in service-related industries, it is evident that these are the lowest paying jobs which places workers in the low-income category. Essential workforce occupations, for which post-secondary education is required, including elementary school teachers and police officers, fire and emergency dispatchers, earn between 50 and 80 percent of AMI while nurses and police and sheriff patrol officers typically earn between 120 and 150 percent of AMI.

Table 3.4: Cost-Burdened Leading and Selected Occupations in Miami-Dade County, 2007.

Occupations	AMI in 2007= $61,200						
	Total Employed 2007	Median hourly wage	Median Annual Wage	Low income: < 50% AMI $22,600	Moderate Income: 50%-<80% $36,160	Middle Income: 80% to<120% $54,240	High Income: 120% to<150% $67,800
Retail Salespersons	34,700	10.65	$22,152	X			
Office Clerks, General	28,360	11.13	$23,150		X		
Registered Nurses	21,600	31.41	$65,333				X
Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	19,810	19.68	$40,934			X	
Laborers and Freight, Stock, and Material Movers, Hand	19,230	9.68	$20,134	X			
Stock Clerks and Order Fillers	18,720	9.68	$20,134	X			
Security Guards	18,380	9.68	$20,134	X			
Waiters and Waitresses	17,830	9.5	$19,760	X			
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	17,620	9.16	$19,053	X			
Secretaries, Except Legal, Medical, and Executive	16,840	13.04	$27,123		X		
Cashiers	NR	8.27	$17,202	X			
Food Preparation & Serving Workers, Including Fast Food	NR	7.74	$16,099	X			
Laborers and Freight, Stock, and Material Movers, Hand	19,230	10.61	$22,069	X			
Police and Sheriff's Patrol Officers	6,200	29.35	$61,048				X
Police, Fire, and Ambulance Dispatchers	540	18.95	$39,416			X	
Postal Service Clerks	700	22.84	$47,507			X	
Postal Service Mail Carriers	2,520	22.46	$46,717			X	
Emergency Medical Technicians and Paramedics	800	14.49	$30,139		X		
Elementary School Teachers Except Special Education	NR	23.04	$47,921			X	

Source: State of Florida Agency for Workforce Innovation, Labor Market Statistics; FIU/MC.

Furthermore, the CAA Low-income Resident Survey[1] indicates that a large number of adults in these surveyed households (53.4 percent) have been out of work force and have been looking for a job in the past year. Low-income residents are often employed in the low-income paying jobs which comprise the bulk of the service industry sector employment as shown in Table 3.4. More often than not, low-income residents lack the job skills necessary to help get a better remunerated job. As shown in the survey results, 63.0 percent of respondents indicated that they lack computer skills to help them get a better job and 68.5 percent of respondents stated that the lack of job skills have prevented them or another member of their household get a better paid job.

The survey also shows that almost half of Black and 40 percent of Hispanic respondents indicated being personally or having an adult member of their household out of work and looking for a job in the past year. Blacks and Hispanics are also more likely than Whites to report a lack of job skills preventing them from finding a better paying job (31.4%, 25.3%, and 11.6% respectively).

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[1] A more detailed analysis of the CAA Low-Income Resident Survey is in Chapter 6

INCOME

Income allows families to be able to attain services such as health care, housing, transportation, education, and overall sustain their costs of living. Income levels are indicative of the ability of Miami-Dade County resident to provide for themselves and their families and are an important characteristic which highlights the importance of programs and services that assist residents in reaching financial stability and prosperity.

Table 3.5 shows the average annual wage by industry comparing 2001 to 2007. There has been a 28.1 percent increase in sum of total wages for all industries since 2001. There has also been a 31.5 percent income increase in the overall good producing industries. For the service producing industries there has been a 27.7 percent increase in the total wages since 2001 to 2007. Overall, all industries have experienced a substantial wage increase in the last six years.

Table 3.5: Average Annual Wages by Industry, 2007.

Industry	2001	2007
Total, All Industries	$34,531	$44,226
Goods-Producing	$30,990	$40,738
Agriculture, Forestry, Fishing and Hunting	$17,624	$22,745
Mining	$68,001	$74,231
Construction	$34,833	$35,125
Manufacturing	$30,196	$39,745
Service-Providing	$34,967	$44,648
Wholesale Trade	$43,837	$54,930
Retail Trade	$22,908	$27,704
Transportation and Warehousing	$39,355	$48,170
Information	$50,107	$64,301
Finance and Insurance	$57,916	$77,365
Real Estate and Rental and Leasing	$33,649	$44,845
Professional, Scientific and Tech Services	$52,021	$68,592
Management of Companies and Enterprises	$71,126	$122,027
Admin & Support & Waste Mgmnt. & Remediation Serv.	$24,082	$29,184
Educational Services	$32,787	$40,583
Health Care and Social Assistance	$35,457	$44,705
Arts, Entertainment, and Recreation	$39,347	$43,457
Accommodation and Food Services	$16,248	$22,139
Other Services (Except Public Administration)	$21,520	$27,313
Public Administration	$44,668	$60,435

Source: Florida Agency for Workforce Innovation, Labor Market Statistics, 2008.

Figure 3.5 displays households in the county by household income in 2000 and 2007. The figure indicates growth in the middle and higher income categories. In fact, the percentage of households earning $100,000 or more increased by 69.1 percent in seven years. Furthermore, households earning at least $100,000 constituted 17.1% of the total households in Miami-Dade County. Despite this, 40.5% of households earned less than $35,000 in 2007.

Figure 3.5: Miami-Dade Households by Household Income, 2000 & 2007
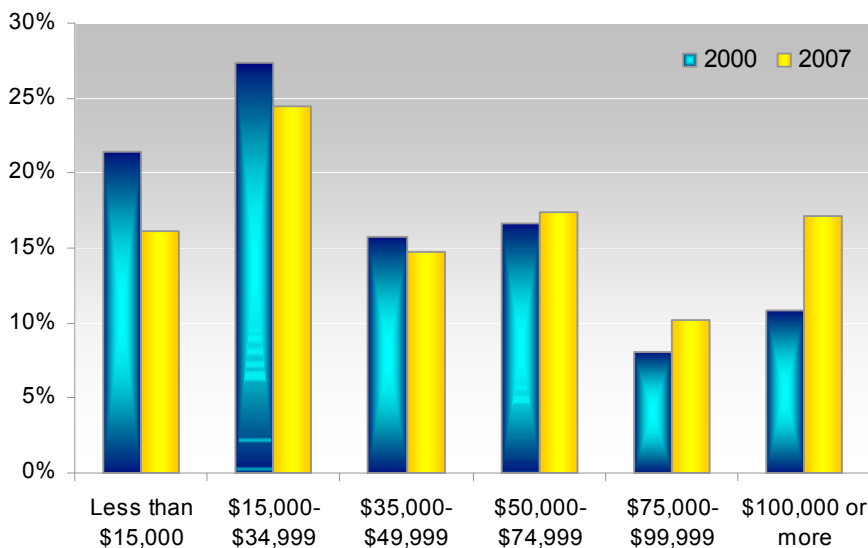
Source: 2000 U.S. Census; 2007 American Community Survey

Figure 3.6 shows Miami-Dade households in the most populous municipalities by household income in 2000. The City of Miami has the largest percentage (38.7%), of households earning less than $15,000. Moreover, half of the municipalities (North Miami, North Miami Beach, Miami Beach, Homestead, Hialeah, and the City of Miami) have more than half of their households earning less than $34,999. Almost three fourths (72%) of households in the City of Miami earn less than $34,999, while 61.5% in Homestead, 58.9 percent in Miami Beach, 58.1 percent in Hialeah, and 54.9 percent in North Miami Beach.

Figure 3.6: Miami-Dade Households in Most Populous Municipalities by Household Income, 2000.
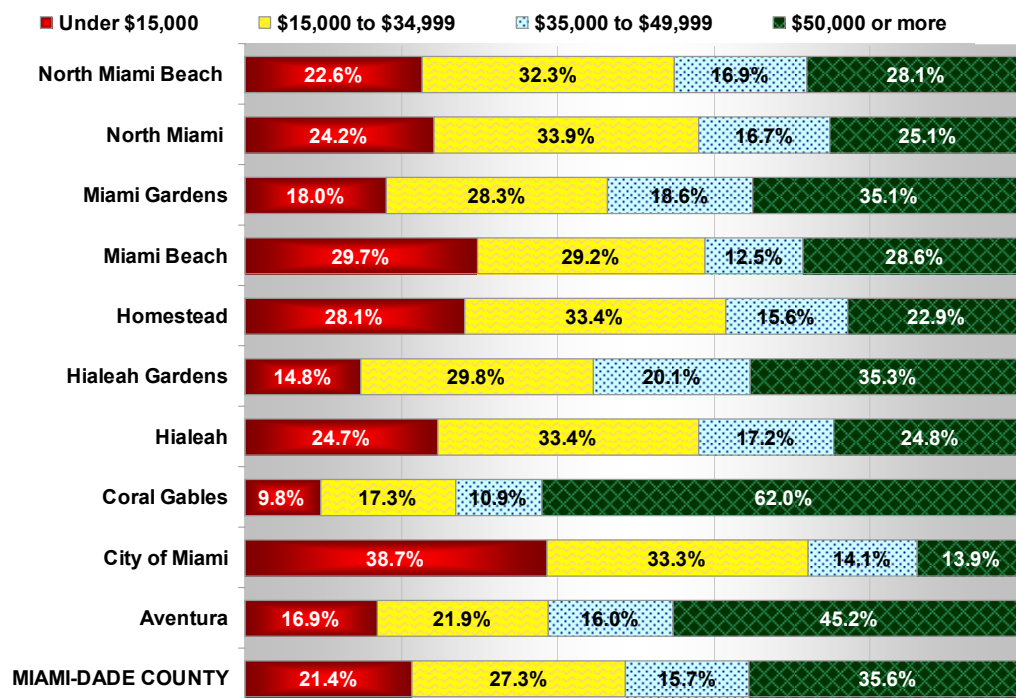
Source: U.S. Census Bureau, Census 2000, SF 1; Miami-Dade County Department of Planning and Zoning, Research Section, 2003.

In contrast to the most populous municipalities most of the CAA Target Areas, except for Perrine and Coconut Grove, have over 60 percent of their households earning $34,999 or less which is considered "Low/Moderate" income (See Figure 3.7). Furthermore, Culmer and Liberty City have over 50 percent of their households earn less than $15,000, 57.6 and 50.1 percent respectively. Almost 36 percent of Perrine's households earn $50,000 or over and 41.0 percent of households in Coconut Grove earn $50,000 or more.

Figure 3.7: CAA Target Area Households by Income Thresholds

Legend
■ Under $15,000 ■ $15,000 to $34,999 ▨ $35,000 to $49,999 ■ $50,000 or more

Area	Under $15,000	$15,000 to $34,999	$35,000 to $49,999	$50,000 or more
Wynwood	35.0%	28.9%	12.8%	23.3%
South Miami	33.7%	33.0%	12.5%	20.8%
South Beach	31.8%	30.3%	12.4%	25.5%
Perrine	24.7%	22.6%	11.8%	41.0%
Opa-Locka	41.8%	30.3%	14.8%	13.0%
Little Havana/Accion	39.5%	32.8%	11.7%	16.0%
Liberty City	50.1%	29.9%	9.6%	10.4%
Leisure City	28.6%	41.5%	14.3%	15.6%
Hialeah	25.8%	37.8%	15.6%	20.8%
Goulds	40.1%	34.6%	16.2%	9.1%
Florida City	44.1%	42.6%	7.3%	6.0%
Edison/Little River	37.7%	32.0%	12.1%	18.2%
Culmer	57.6%	26.4%	7.2%	8.8%
Coconut Grove	25.4%	24.3%	14.6%	35.7%
Brownsville	44.3%	30.4%	11.5%	13.8%
Allapattah	41.0%	33.5%	12.2%	13.3%
MIAMI-DADE COUNTY	21.4%	27.3%	15.7%	35.6%

Source: U.S. Census Bureau, Census 2000

The high percentage of Miami-Dade County residents who live in poverty is a continued trend that programs and services can address and assist residents in reaching financial stability and prosperity. The Census Bureau uses a set of dollar value thresholds that vary by family size and composition to determine who is in poverty. Further, poverty thresholds for people living alone or with nonrelatives (unrelated individuals) vary by age (under 65 years or 65 years and older). The poverty thresholds for two-person families also vary by the age of the householder. If a family's total income is less than the dollar value of the appropriate threshold, then that family and every individual in it are considered to be in poverty. Similarly, if an unrelated individual's total income is less than the appropriate threshold, then that individual is considered to be in poverty.

It is imperative to note that despite the fact that poverty rate has decreased in Miami-Dade, occupational wages are not meeting the rising cost of living. Participation in the *Food Stamp* program is a good indicator of the number of households in financial strain. The first American food stamp program began in the 1930s, during the Great Depression. The current program, administered by the U.S. Department of Agriculture, was initiated in 1977. The monthly allotment varies depending on the household size with a four-person household being eligible to receive $588 a month if income and other requirements are met. As of Oct. 1, the name of the *Food Stamp* Program was changed to

the *Supplemental Nutrition Assistance Program*. In fact, there have not been any food stamps as such for at least four years. Rather, recipients are issued a plastic electronic benefit card that works like a debit card at authorized grocery stores.

According to the Florida Department of Children & Families (DCF) administering the program, more than 1.6 million Florida residents received the federal vouchers in September 2008. That includes more than 120,000 in Broward County, receiving a total of more than $12 million to spend on groceries, and almost 69,000 in Palm Beach County who received more than $7 million. The number of recipients has climbed 20 percent in Broward in the past year and is up almost 26 percent in Palm Beach County. DCF also reported record numbers of food stamp recipients in Miami-Dade. The figures for Miami-Dade County: 337,485 recipients in September, granted vouchers worth more than $33 million. That's up 15 percent from a year ago.

Table 3.6 shows the poverty rate in Miami-Dade County in 1989, 1990 and in 2006. Families below the poverty level have decreased since 1989 despite a slight increase in 1999. The same trend is observed for individuals below the poverty level - overall there has been a 2.6 percent decrease since 1989 despite the 0.1 percent increase in 1999. By contrast the population under 18 below the poverty level has decreased consistently since 1989. In 2006, 11.8 percent of families 20.2 percent of the population under 18 were below the poverty level

Table 3.6: Miami-Dade Poverty Rate, 1990-2007

	1989	1999	2006
Families below poverty level	14.1%	14.5%	11.8%
Population under 18 below poverty level	24.3%	23.2%	20.2%
Individuals below poverty level	17.9%	18.0%	15.3%

Source: U.S. Census 1990, 2000; American Community Survey 2007.

Table 3.7: Poverty Rate, 2000-2007

	Florida		United States	
	1999	2006	1999	2006
Families below poverty level	9.0%	8.6%	9.2%	9.5%
Population under 18 below poverty level	17.2%	16.7%	16.1%	17.6%
Individuals below poverty level	12.5%	12.1%	12.4%	13.0%

Source: U.S. Census, 2000; American Community Survey 2007.

As Tables 3.6 and 3.7 show, the poverty rates for all three population groups are much higher in Miami-Dade County when compared to Florida and the United States. However, while in both Florida and Miami-Dade County the poverty rate has been in decline since 2000, it has increased slightly in the United States. The poverty rate decrease in Miami-Dade County can be attributed to gentrification and displacement of poor families, as well as to the strong economy in the county in that period.

There was a 14 percent increase in the children under 18 in poverty in Miami-Dade County from 1989 to 1999. However, there has been almost a 17 percent decline from 1999 to 2006. Table 3.8 indicates that there are less children under 18 in poverty in 2006 than in 1989 and in 1999. Table 3.9 shows that the majority of children living below the poverty level (67%) are in single parent families. While the percentage of children below the poverty line has declined in both married couple and single parent families, that decline has been smaller for children in single parent families.

Table 3.8: Children under 18 in Poverty, Miami-Dade County, Florida. 1989 -2006.

	Total	Poor	Percent of Total
1989	456,811	109,424	24.0%
1999	545,279	124,710	22.9%
2006	532,771	104,107	19.5%

Source: U.S. Census Bureau; 1990 Census, Census 2000, American Community Survey 2007.

Table 3.9: Children under 18 in Poverty by Family Type, Miami-Dade County, 1999 -2006.

	2000	2007	Percent Change
Total Children Under 18	545,279	532,771	-2.3%
Below poverty level	124,710	104,107	-16.5%
In married-couple family	45,618	34,239	-24.9%
In single parent family	79,092	69,868	-11.7%

The City of Miami ranked 8th among the poorest cities in the nation with an estimated 2007 median household income of $29,075. The city's poverty rate was estimated at 25.5 percent. Yet, in 2008 City of Miami was ranked 3rd in the United States in terms of purchasing power and 5th by personal earnings by UBS, a Swiss diversified global financial services company. These contradictory rankings show the income disparity among Miami-Dade residents.

Income disparities are also evident from the disproportionately higher poverty rates among Black Miami-Dade County residents. However, the poverty rates across all three groups decreased from 2000 to 2007. The same conclusion can be drawn when comparing household income characteristics. Although median household income increased for all three groups from 2000 to 2007, income of Black households is 46 percent lower than for White households and 15 percent less than Hispanic households.

Table 3.10: Poverty Rates by Ethnicity in Miami-Dade County, 2000 and 2007.

	2000	2007
White Non-Hispanic	9.3%	8.4%
Black Alone	28.6%	23.2%
Hispanic	17.5%	15.1%

Source: U.S. Census 2000; ACS, 2007.

Table 3.11: Median Household Income by race/Ethnicity in Miami-Dade County, 2000 and 2007.

	2000	2007	% Change
White Non-Hispanic	$49,673	$64,602	30.1%
Black Alone	$28,212	$35,060	24.3%
Hispanic	$33,536	$41,254	23.0%

Source: U.S. Census 2000; ACS, 2007.

Poverty in some areas can be partially attributed to family composition. Female householder families constitute over 50 percent of the families in Florida City (61.5%), Goulds (61.1%), Liberty City (57.8%), Culmer (55.3%), and Opa-Locka (53.3%). Single parent households with children have only one bread-earner and as a result are more likely to be in poverty. As a whole, the largest percentage of families with related children (own children plus other family children other than their own) in the CAA Target Areas consists of married couples (56.6% of families) followed by female householder families (32.1%) and male householder families (11.3%). However, there are notable differences across the areas in terms of concentration of single-parent families.

Table 3.12 shows the percentages of families with children by family type and by age of children in the CAA areas in 2000. In the county, approximately 67 percent of families with children were married couple families, almost 7 percent were male householder families, and 27 percent were female householder families. Within the CAA areas married couple families comprised the majority of families with children in Little Havana/Accion (60%), Allapattah (53%), Hialeah (67%), Perrine (63%), and South Beach (59%). However, in the majority of CAA areas (11), most families with children were

single-parent families, usually with a female householder. In half (8) of the CAA areas the majority of families with children were female householder families, including Florida City (72.7%), Brownsville (67%), and Goulds (65.8%). Male householder families were less than 20 percent of total number of families with children in all CAA areas.

Table 3.12: CAA Target Areas by Family Type and Presence of Related Children, 2000.

Area	Married Couple Families			Male Householder Families			Female Householder Families		
	Total	Families with Children under 6	Families with Children 6 to 17	Total	Families with Children under 6	Families with Children 6 to 17	Total	Families with Children under 6	Families with Children 6 to 17
Little Havana/Accion	60.2%	18.6%	41.6%	10.5%	3.9%	6.6%	29.3%	7.5%	21.8%
Allapattah	52.5%	15.0%	37.6%	15.8%	8.5%	7.4%	31.6%	8.3%	23.4%
Brownsville	23.2%	4.4%	18.8%	9.8%	3.5%	6.4%	67.0%	16.7%	50.3%
Coconut Grove	36.1%	9.8%	26.4%	8.3%	5.7%	2.6%	55.5%	10.6%	45.0%
Culmer	17.9%	6.3%	11.6%	17.1%	4.4%	12.7%	65.0%	17.1%	47.9%
Edison/Little River	41.2%	9.5%	31.7%	11.1%	3.6%	7.5%	47.7%	11.4%	36.2%
Florida City	19.0%	4.8%	14.1%	8.4%	5.5%	2.9%	72.7%	25.4%	47.3%
Goulds	28.5%	11.6%	16.9%	5.7%	3.2%	2.5%	65.8%	25.6%	40.2%
Hialeah	66.7%	19.5%	47.2%	9.1%	3.2%	5.9%	24.2%	5.4%	18.8%
Leisure City	45.7%	18.3%	27.5%	9.8%	4.7%	5.1%	44.5%	12.4%	32.1%
Liberty City	27.2%	6.7%	20.5%	10.4%	2.5%	8.0%	62.3%	17.1%	45.2%
Opa-Locka	24.4%	5.3%	19.2%	18.4%	6.4%	12.0%	57.1%	17.7%	39.4%
Perrine	63.2%	19.4%	43.8%	7.1%	3.0%	4.1%	29.7%	9.9%	19.8%
South Beach	58.6%	24.1%	34.6%	10.1%	3.6%	6.5%	31.3%	7.8%	23.5%
South Miami	35.8%	14.3%	21.5%	9.7%	2.5%	7.2%	54.5%	3.2%	51.3%
Wynwood	44.4%	18.9%	25.5%	13.5%	4.8%	8.7%	42.1%	8.8%	33.3%
Miami-Dade	66.5%	20.0%	46.5%	6.8%	2.2%	4.6%	26.7%	5.4%	21.3%

Source: U.S. Census Bureau, 2000.

The largest concentrations of families below the poverty line were in Liberty City (50.2%), Florida City (45.0%), Culmer (44.8%), Goulds (39.6%) and Brownsville (38.5%) (See Table 3.13). In 2000 all CAA areas had a higher concentration of families below the poverty line than the county average (14.5%). Moreover, almost 52 percent of families below the poverty line in the CAA areas had children. The largest concentration of families below the poverty line with related children under 5 years of age were in: Perrine (16.9%), Florida City (14.3%), South Miami (13.5%) and Liberty City (13.3%). Overall, all CAA target areas had a high percentage of children ages 5-17 below the poverty line ranging from as low as 32 percent in South Beach or as high as 52 percent in Opa-Locka. The highest concentrations were in Opa-Locka (52.0%), Brownsville (45.4%) and Culmer (43.4%).

Table 3.13: CAA Target Areas by Family Type Below and Above the Poverty Line, 2000.

Area	Total Below Poverty	% Families Below Poverty	Families with Children under 5	% With Children Under 5	Families with Children 5 to 17	% With Children 5-17
Little Havana/Accion	6,525	22.7%	718	11.0%	2,530	38.8%
Allapattah	2,042	28.6%	248	12.1%	824	40.4%
Brownsville	2,178	38.5%	270	12.4%	989	45.4%
Coconut Grove	333	17.1%	33	9.9%	109	32.7%
Culmer	1,097	44.8%	128	11.7%	476	43.4%
Edison/Little River	4,295	31.2%	479	11.2%	1,806	42.0%
Florida City	300	45.0%	43	14.3%	106	35.3%
Goulds	499	39.6%	107	21.4%	132	26.5%
Hialeah	2,997	21.4%	355	11.8%	1,186	39.6%
Leisure City	1,105	32.4%	72	6.5%	468	42.4%
Liberty City	2,502	50.2%	333	13.3%	1,051	42.0%
Opa-Locka	465	35.0%	38	8.2%	242	52.0%
Perrine	669	16.8%	113	16.9%	199	29.7%
South Beach	2,405	17.8%	265	11.0%	774	32.2%
South Miami	156	22.3%	21	13.5%	50	32.1%
Wynwood	931	31.2%	109	11.7%	397	42.6%
Miami-Dade County	80,108	14.5%	9,104	11.4%	32,870	41.0%

Source: U.S. Census Bureau; Census 2000.

The following map depicts households in poverty in Miami-Dade County in 2000. The greatest concentration of households below the 125 percent poverty threshold were in South Miami-Dade County which comprises the cities of Homestead, Florida City, and Cutler Bay and where 60-100 percent of households had income below the poverty line. The City of Miami had a substantial concentration of households in poverty with many of its neighborhoods having at least half of the households living below the poverty line. Some of the most impoverished neighborhoods included Overtown, Culmer, Brownsville, and Liberty City. Northwest of Brownsville, Opa-Locka also had pockets with high concentration of poverty (60-100 percent) as well as Doral with a 80.1-100 percent. It is important to note that in 2000 the City of Doral was not incorporated and it was mostly farm land but has experienced a tremendous building boom and growth since then.

Map 4: Households in Poverty in Miami-Dade County, 2000

Percent of Households
below 125%
Poverty Threshold

- Water
- Highways
- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 80%
- 80.1% - 100%
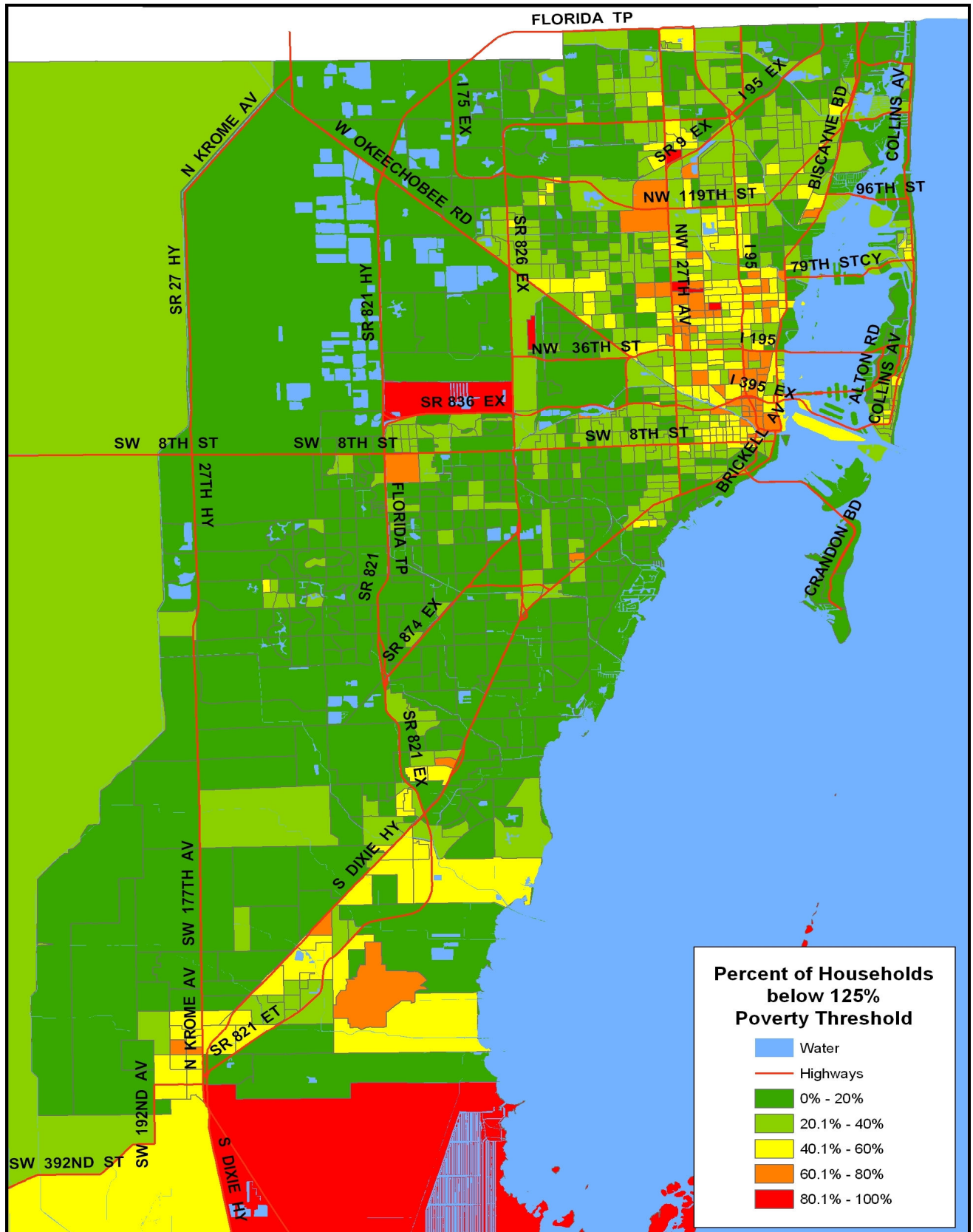
One of the results of poverty is homelessness which may also be a result of other factors, related to job or property loss or a disability. As of January 2008, Miami-Dade County Homeless Trust Census counted 4,574 homeless in Miami-Dade County both on the streets and in shelters. Of them, 29.4 percent (1,347 individuals) are on the street homeless, 32.4 percent (1,482) are in emergency shelters, 38 percent (1,740) are in transitional housing, and only 5 are in a hotel/motel. The City of Miami has 38.2 percent (514) of the overall county's on-the-street homeless, 7.2 percent (98) are in Miami Beach, 14.3 percent (193) are in South Miami-Dade County.

The overwhelming majority of street homeless in Miami-Dade County, 80.2 percent, are males and only 14.1 percent are females; the remaining percentage are either transgender or unidentifiable. This pattern (more male than female homeless) is consistent in South Miami-Dade County (77.2% males, 22.8% female), the City of Miami (81.2% male, 8.8% female), and the City of Miami Beach (78.6% male and 11.2% female). The majority of the street homeless (56.4%) have an African American ethnic background, 19.8 percent are Hispanic and 12.8 percent are Anglo.

In South Miami-Dade 58.5 percent of the street homeless are Black and 38.3 percent are White and 57.5 percent are African American while 21.2 percent are Hispanic. In the City of Miami 59.1 percent are Black, 25.6 percent are White and 68 percent are African American and 2.3 percent are Hispanic. Contrary to the pattern described previously, the City of Miami Beach has majority White (60.2 percent) homeless and only 22.9 percent are Black, while 31.6 percent are Anglo and 27.5 percent are African American.

The overwhelming majority of the street homeless in Miami-Dade County are over 30 years old. Almost 37 percent are in the 30-40 age range category, 24.9 percent are in the 40-50 age range, 6.5 percent are 50 years old or older. There are only 17.7 percent in the 18-30 age range and 0.9 percent are younger than 18. The majority of South Miami-Dade, the City of Miami, and Miami Beach's street homeless are in 30-40 year range; 33.7 percent, 39.7 percent, 26.5 percent, respectively; followed by the 40-50 age range (19.7 percent, 28.6 percent, and 22.4 percent).

Figure 3.8: Age of Homeless Individuals in Miami-Dade County, 2008.
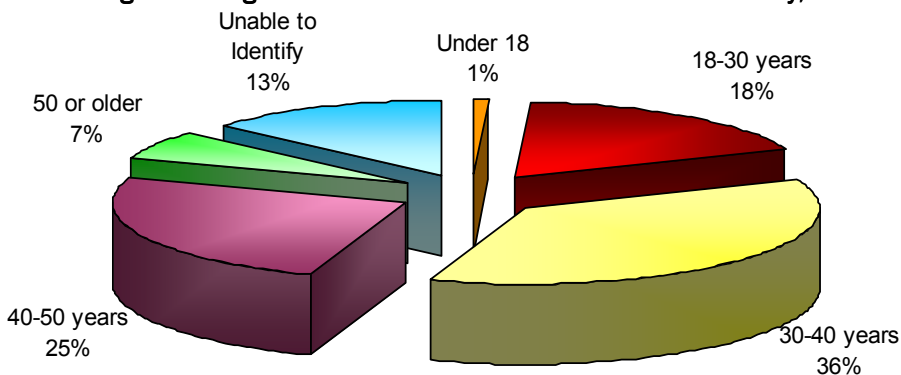
As previously mentioned, street homelessness is most acute in the City of Miami. Almost half (49%) of the homeless in the City of Miami are concentrated in Downtown Miami, 13 percent are in Little Haiti, 10 percent are in Over Town, 6 percent in Wynwood, and another 6 percent in Allapattah. Almost half (49%) of the homeless in Downtown Miami are predominantly African American while 100 percent are African American in Overtown. The overwhelming majority of homeless in the West Flagler area are Hispanic (93%) and so are 15 percent of homeless in Downtown. Approximately 26 percent of White homeless in the county are concentrated in the City of Miami, predominantly in the West Flagler, Little Havana, Flagami, North East Coconut Grove, and Coral Way.

Miami-Dade County residents acknowledge that poverty is a major concern. One third of the CAA Low-Income Resident Survey respondents consider poverty being a major issue in their

neighborhood. Consistent with the statistics on poverty, a larger percentage of Blacks identified hunger, poverty and homelessness as issues of concern (24.3%, 35.5% and 32.2% respectively) than Whites (13.2%, 28.1% and 16.5%) or Hispanics (17.9%, 30.3% and 24.3%).

For a large number of households in Miami-Dade County, poverty and homelessness are a constant concern as the median household income for most of the largest municipalities within the county falls within the "Low/Moderate Income" category.

The Area Median Income or AMI released annually by HUD represents the estimated median income for a family of four. In 2007 the AMI for Miami-Dade was $45,200.[2] This figure was used to establish the income limits for households classified as Very Low, Low, Moderate, or Middle Income. The following defines the income limits for each category:

Low-Income: Below 50 percent of the median for the area

Moderate-Income: Between 51-80 percent of the median for the area

Middle/Workforce-Income: Between 81-120 percent of the median for the area

Some of the largest municipalities within the county with "Low/Moderate Income" include the City of Miami ($29,226), Miami Beach ($34,004) Homestead ($33,323), Opa-Locka ($24,432), and Medley town ($28,832). There are ten municipalities which have median household incomes of $54,240 or greater. According to Miami-Dade's AMI and HUD income thresholds, $54,140, is considered high income (120% or higher of the AMI), and neighborhoods with that income include Bal Harbour, Biscayne Park Village, Miami Springs, Surfside, Miami Shores, Indian Creek, Coral Gables, Key Biscayne, Pinecrest and Golden Beach Town. These median household incomes range as low as 58,678 in Bal Harbor to 170,113 on Golden Beach Town.

Table 3.14: Households by Income in Municipalities, 2000-2007

Miami-Dade County AMI= $45,200		
	2000 Median HH Income	2007 Median HH Income*
Low/Moderate Income: 50% to <80% $22,600-$36,160		
Opa-Locka	$19,631	$24,432
Medley	$23,167	$28,832
Miami	$23,483	$29,226
Homestead	$26,775	$33,323
Miami Beach	$27,322	$34,004
Workforce/Middle Income: 80% to <120% $36,160-$54,240		
Sweetwater	$29,333	$36,506
Hialeah	$29,492	$36,704
North Miami	$29,778	$37,060
North Miami Beach	$31,377	$39,050
Sunny Isles Beach	$31,627	$39,361
North Bay Village	$34,354	$42,755
West Miami	$34,910	$43,447
Bay Harbor Islands	$38,514	$47,933
Hialeah Gardens	$38,858	$48,361
El Portal Village	$39,681	$49,385
Virginia Gardens Village	$40,197	$50,027
Islandia	$41,875	$52,116
South Miami	$42,488	$52,878
Aventura	$44,526	$53,613
Miami-Dade County	**$35,966**	**$44,761**

Source: U.S. Census Bureau, 2000. Bureau of Labor Statistics, Inflation Calculator 2007

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[2] The median family income reported for Miami-Dade County for 2006 was $62,603.

The City of Miami Gardens was not incorporated until 2003; therefore there is no 2000 Census data available for the city as a whole. However Bunche Park, Lake Lauren, Carol City, Norland, Scott Lake, Opa-Locka North, and Andover CDPs constituted what became the City of Miami Gardens. In 2007 the City of Miami Gardens median household income was $45,782 which allocates it in the "Workforce/Middle" housing income threshold (80%-120% AMI), in relation to Miami-Dade's 2007 AMI.

Table 3.15 provides a more detailed analysis of Miami-Dade County's CDPs in 2000 according to HUD household income categories in relations to the county's Area Median Income in 2007 (AMI). As the table shows, Gladeview ($19,889), Brownsville ($21,035), Naranja ($23,429), Goulds ($24,434), Pinewood ($31,050), West Little River (33,212) and Westview ($36,021) Census Designated Places fall under the "Low/Moderate Income" Category earning less than $36,160. Fifteen CDPs are categorized as earning household incomes within the 80-120 percent which is considered "Workforce/Middle" income threshold ($36,160-$54,240). The bulk of the CDPs (21) fall within the 120-150 percent income threshold or higher earning household incomes greater than $54,240 in 2007.

Table 3.15: "Low/Moderate and Workforce/Middle" Income Households by CDP in 2000.

Miami-Dade County AMI= $45,200		
	2000 Median HH Income	2007 Median HH Income*
Low/Moderate Income: 50-80% ($22,600-$36,160)		
Gladeview	$15,981	$19,889
Brownsville	$16,902	$21,035
Naranja	$18,825	$23,429
Goulds	$19,633	$24,434
Pinewood	$24,949	$31,050
West Little River	$26,686	$33,212
Westview	$28,943	$36,021
Workforce/Middle Income: 80-120% ($36,160-$54,240)		
Leisure City	$29,091	$36,205
Golden Glades	$30,841	$38,383
Ojus	$33,294	$41,436
South Miami Heights	$34,899	$43,434
Fountainbleau	$35,509	$44,193
Miami Gardens	$36,786	$45,782
Richmond Heights	$38,191	$47,531
Coral Terrace	$38,523	$47,944
Kendall West	$38,715	$48,183
Country Club	$39,272	$48,876
Princeton	$39,556	$49,229
University Park	$40,039	$49,831
Glenvar Heights	$40,209	$50,042
Ives Estates	$40,717	$50,674
Westchester	$40,762	$50,730

Source: U.S. Census Bureau, 2000 Census. Bureau of Labor Statistics, Inflation Calculator 2007

In addition, fourteen (14) out of the sixteen (16) CAA Target Areas fall in the "Low/Moderate" income threshold with household incomes as low as $18,580 in Liberty City to $36,157 in South Beach. Coconut Grove is classified within the "workforce/Middle" income threshold with a median household income of $45,512. Only the Perrine area is in the "High" Income threshold, which has a median household income of $71,993 in 2007. Perrine, Coconut Grove and South Beach still contain pockets of poverty despite the overall increase in income as a result of gentrification. The CAA Low-income Resident Survey confirms that pocketbook issues are of primary concern for Miami-Dade County residents with cost of living, unemployment and job opportunities topping the list. The overwhelming majority (63%) of respondents considered the lack of job opportunities a primary concern while for 67.2 responded that low wages and the cost of living are also a predominant concern together with 63 percent which responded that unemployment is also a major concern.

Table 3.16: "Low/Moderate and Workforce/Middle" Income Households by CAA Target Area

Miami-Dade County AMI= $45,200		
	2000 Median HH Income	2007 Median HH Income*
Low/Moderate Income: 50-80% $22,600-$36,160		
Liberty City	$14,929	$18,580
Florida City	$17,271	$21,495
Culmer	$17,442	$21,707
Allapattah	$18,078	$22,499
Opa-Locka	$18,486	$23,007
Brownsville	$19,197	$23,892
Goulds	$19,733	$24,559
Little Havana/Accion	$21,553	$26,824
Edison/Little River	$22,390	$27,865
Hialeah	$24,195	$30,112
Leisure City	$24,556	$30,561
South Miami	$24,839	$30,913
Wynwood	$26,753	$33,295
South Beach	$29,052	$36,157
Workforce Income: 80-120% $36,160-$54,240		
Coconut Grove	$36,569	$45,512
High Income: 120% to <150% $54,240- $67,800		
Perrine	$57,847	$71,993

Source: U.S. Census Bureau, 2000 Census. Bureau of Labor Statistics, Inflation Calculator 2007.

HOUSING

High homeownership costs make it hard for middle-income earners to live or relocate to Miami-Dade. Those with low incomes find the area's other high costs a barrier to breaking into the middle class.

HOUSING SUPPLY

The age of the housing stock is an important variable in assessing the overall characteristics of a local housing market. The older housing stock, particularly older rental housing often has code and deferred maintenance issues that can impact the longevity of the housing structure, which in turn impacts the housing supply in terms of accessibility and affordability.

Figure 3.9 shows the age distribution of Miami-Dade County's housing inventory. Housing units built prior to 1960 now constitute over 26.4 percent of the county's housing inventory, and with an additional 21.3 percent of housing built in the seventies. Overall nearly 61.3 percent of homes in Miami-Dade County were built before 1980.

Figure 3.9: Miami-Dade Age of Housing Stock, 2007.

Category	Percentage
Built 2005 or later	3.2%
Built 2000 to 2004	7.6%
Built 1990 to 1999	11.9%
Built 1980 to 1989	16.0%
Built 1970 to 1979	21.3%
Built 1960 to 1969	13.6%
Built 1950 to 1959	17.1%
Built 1940 to 1949	6.1%
Built 1939 or earlier	3.3%
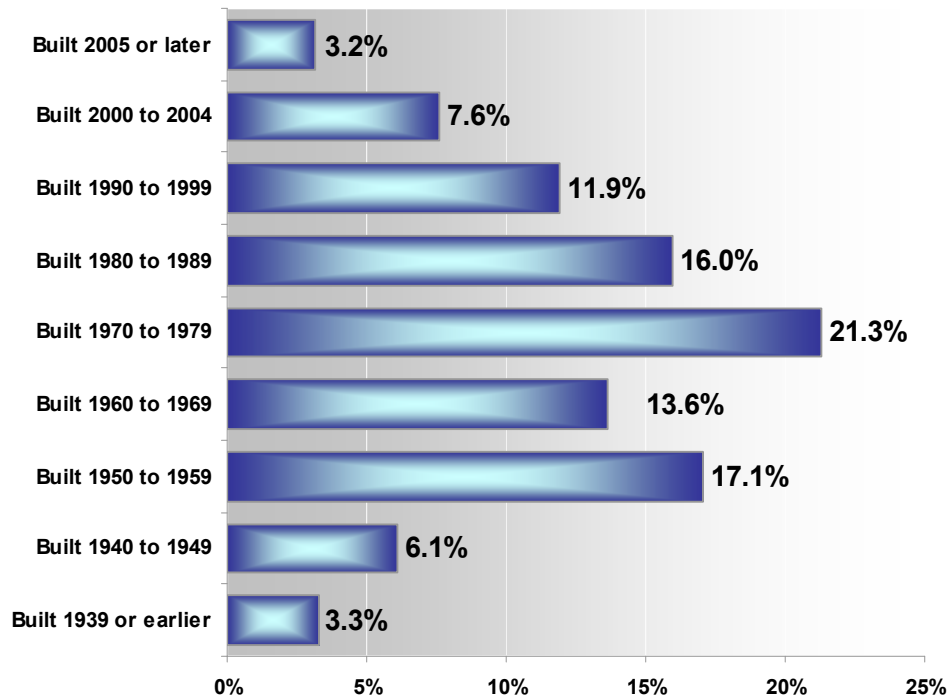
Source: U.S. Census Bureau, 2007 ACS

The oldest housing inventories are found in the City of Miami that has 65,454 housing units built before 1960 followed by Miami Beach (25,479) Hialeah (18,340), Coral Gables (10,076), and North Miami Beach (6,092). Municipalities with the newer housing inventories include Aventura, Miami Lakes, Homestead, and Hialeah Gardens. The age of housing units in the unincorporated areas of Miami-Dade County are roughly distributed among the following age ranges (See Figure 3.10)

Figure 3.10: Miami-Dade Age of Housing Stock by Municipality

Legend: ■ 1990-2000 □ 1980-1989 □ 1970-1979 ▨ 1960-1969 ▤ Before 1960s

Categories (top to bottom): Miami-Dade County, Unincorporated, Total Incorporated, West Miami, Virginia Gardens, Sweetwater, Surfside Town, Sunny Isles, Miami Springs, Miami Shores, South Miami, Pinecrest, Opa-Locka, North Bay, Medley, Key Biscayne, Islandia, Indian Creek, Golden Beach, Florida City, El Portal, Biscayne Park, Bay Harbor, Bal Harbour, Miami Lakes, Hialeah Gardens, Aventura, Homestead, North Miami Beach, Coral Gables, North Miami, Miami Beach, Hialeah, City of Miami

Source: 2000 U.S. Census Bureau

According to the U.S. Census 2007 *American Community Survey* (ACS), Miami-Dade County's housing stock increased from 852,278 units in 2000 to 971,608 units in 2007, an increase of 14 percent. Figure 3.11 shows that single-family housing units comprise 53.7 percent of the county's overall housing stock compared to 44.9 percent in multi-family housing units. Mobile homes and other types of housing units comprise 1.4 percent of Miami-Dade's housing inventory.

Figure 3.11: Miami-Dade Housing Units by Structure Type 2007

Mobile homes and others, 1.4%

Single-family homes, 53.7%

Multi-family homes, 44.9%

Table 3.17 shows a 16.4 percent increase in single-family homes between 2000 and 2007 with a 12.6 percent increase in multi-family homes. There was an 18.4 percent decrease in the total mobile homes and other structure types in Miami-Dade County between 2000 and 2007.
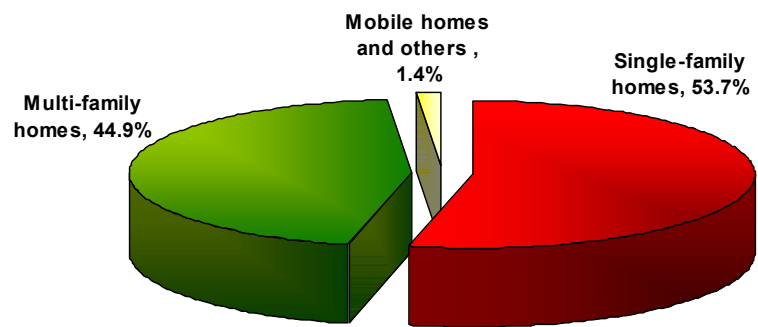
Table 3.17: Change in Housing Units, 2000-2007.

	2000	2007	% Change
Single-family homes	448,569	522,145	16.4%
Multi-family homes	387,550	436,271	12.6%
Mobile homes and others	16,159	13,192	-18.4%
Total	852,278	971,608	14.0%

Source: 2000 U.S. Census Bureau, 2006 ACS, 2007 ACS

The majority of Miami-Dade County's housing inventory is located within the most populated municipalities (municipalities with 25,000+ residents) and the unincorporated areas of the county. While the majority of the county's housing inventory is single-family units, major cities and coastal communities have larger shares of multi-family versus single-family housing units. Examples of coastal communities with a high number of multi-family units include Miami Beach with 58,281 units and Sunny Isles Beach with 15,621 units (See Table 3.18).

The fastest growth rate for single-family homes occurred in the Cutler Bay area, which had a 2,744.6 percent increase between 2000 and 2007, the reason for this incremental growth occurred due to land incorporation and substantial housing development. The City of Homestead follows with a 107.7 percent single-family growth.

The fastest growth rate for multi-family structures occurred in the Cutler Bay area, which had a 1,493.3 percent increase between 2000 and 2007.Due to incremental growth occurred due to land incorporation and substantial housing development. The City of Homestead follows with a 67.2 percent multi-family growth rate.

Table 3.18: Miami-Dade Housing Inventory by Municipality, 2000-2007.

	2000		2007		% Change 00-07	
	Single Family	Multi-Family	Single Family	Multi-Family	Single Family	Multi-Family
Aventura	1,679	18,884	1,937	22,075	15.4%	16.9%
Bal Harbour Village	195	2,943	220	3,020	12.8%	2.6%
Bay Harbor Islands	438	2,667	447	2,749	2.1%	3.1%
Biscayne Park	1,240	83	1,241	83	0.1%	0.0%
Coral Gables	11,599	6,302	11,846	7,534	2.1%	19.5%
Cutler Bay	101	30	2,873	478	2,744.6%	1,493.3%
Doral	6,180	4,444	8,879	6,523	43.7%	46.8%
El Portal	796	98	806	98	1.3%	0.0%
Florida City	1,661	821	2,141	1,213	28.9%	47.7%
Golden Beach	404	0	441	0	9.2%	-
Hialeah	39,626	32,743	39,759	33,929	0.3%	3.6%
Hialeah Gardens	3,633	2,374	3,662	2,855	0.8%	20.3%
Homestead	6,014	5,048	12,493	8,442	107.7%	67.2%
Indian Creek Village	39	0	47	0	20.5%	-
Key Biscayne	1,491	4,904	1,616	5,252	8.4%	7.1%
Medley	354	49	360	50	1.7%	2.0%
Miami	72,948	76,257	73,992	91,908	1.4%	20.5%
Miami Beach	6,718	53,524	6,901	58,281	2.7%	8.9%
Miami Gardens	26,168	8,424	26,931	9,750	2.9%	15.7%
Miami Lakes	6,216	3,328	7,108	3,613	14.4%	8.6%
Miami Shores	3,420	472	3,435	531	0.4%	12.5%
Miami Springs	3,858	1,437	3,892	1,447	0.9%	0.7%
North Bay Village	467	2,976	470	3,324	0.6%	11.7%
North Miami	10,232	12,029	10,283	12,055	0.5%	0.2%
North Miami Beach	8,375	6,920	8,416	7,068	0.5%	2.1%
Opa-Locka	2,624	2,876	2,771	3,208	5.6%	11.5%
Palmetto Bay	7,315	932	7,646	942	4.5%	1.1%
Pinecrest	5,400	1,030	5,686	1,102	5.3%	7.0%
South Miami	3,250	1,314	3,344	1,640	2.9%	24.8%
Sunny Isles Beach	718	12,390	727	15,621	1.3%	26.1%
Surfside	1,274	1,933	1,285	2,364	0.9%	22.3%
Sweetwater	2,966	1,375	2,976	1,382	0.3%	0.5%
Uninc. Miami-Dade	249,854	100,815	274,865	109,539	10.0%	8.7%
Virginia Gardens	542	377	545	377	0.6%	0.0%
West Miami	1,771	342	1,781	342	0.6%	0.0%
Miami-Dade County	448,569	387,550	531,822	418,795	18.6%	8.1%

Source: 2000 U.S. Census Bureau, Miami-Dade County Property Appraiser's Office

According to the 2000 U.S. Census, of the CAA Target Areas Little Havana/Accion has the greatest count of single-family homes (17,284) followed by Edison/Little River (12,377) and Hialeah (7,878). South Beach CAA target area has the greatest count of multi-family homes (47,081) followed by Little Havana/Accion (29,750) and Hialeah (9,945). Edison/Little River, Hialeah and Liberty City has the greatest count for mobile or other types of homes. (It is important to note that CAA target areas have different boundary lines than municipalities and CDPs, specifically CAA target areas have distinct boundary lines within a set boundary this is why there may be confusion as to why there is a Goulds CDP and Goulds CAA target area, the same applies to all CAA target areas).

Table 3.19 shows the concentration by type of housing inventory by CAA Target Area. The majority (10 out of 16) of the CAA target areas have more multi-family housing than single-family or other types of housing, these are: Little Havana/Accion (62.9%), Allapattah (50.5%), Coconut Grove (54.5%), Culmer (88.8%), Florida City (52.1%), Goulds (54.5%), Hialeah (52.8%), Opa-Locka (50.7%), South Beach (94.5%), and Wynwood (82.3%). The table also shows that Liberty City and Leisure City have the highest concentration of mobile homes.

Table 3.19: Miami-Dade Housing Inventory by CAA Target Area 2000

CAA Target Area	Single family	Multi-family	Mobile Home or Other
Little Havana/Accion	36.5%	62.9%	0.5%
Allapattah	45.2%	50.5%	4.4%
Brownsville	56.9%	43.0%	0.1%
Coconut Grove	45.4%	54.5%	0.1%
Culmer	10.8%	88.8%	0.4%
Edison/Little River	56.4%	38.2%	5.5%
Florida City	46.9%	52.1%	1.0%
Goulds	44.6%	54.5%	0.9%
Hialeah	41.8%	52.8%	5.4%
Leisure City	50.2%	34.4%	15.4%
Liberty City	45.7%	41.2%	13.1%
Opa-Locka	48.7%	50.7%	0.6%
Perrine	53.0%	47.0%	0.0%
South Beach	5.4%	94.5%	0.2%
South Miami	54.6%	45.0%	0.4%
Wynwood	17.3%	82.3%	0.3%
Miami-Dade County	52.6%	45.5%	1.9%

Source: 2000 U.S. Census Bureau

According to the 2007 *American Community Survey,* there are currently 833,199 occupied housing units in Miami-Dade County which constitute 85.8 percent of the total housing supply. The majority (60.2%) or 501,722 of these units are owner-occupied. This represents an 11.7 percent increase in owner-occupancy since 2000.

The increasing homeownership rates can be attributed to several factors, including: the increase in single-family and condominium unit construction from 2000-2005, low interest rates, the increase in sub-prime lending and government programs that subsidize homeownership.

Table 3.20: Miami-Dade Housing Growth by Tenure

	2000	2007	Growth
Occupied housing units	776,774	833,199	7.3%
Owner-occupied	449,333	501,722	11.7%
Renter-occupied	327,441	331,477	1.2%
Vacant housing units	75,504	138,409	83.3%
Total Housing	852,278	971,608	14.0%

Source: 2000 U.S. Census Bureau, 2007 ACS

Renters occupy 331,477 units or 39.8 percent of the occupied housing units in Miami-Dade County. However, since 2000, the total number of renter-occupied housing units only increased by 1.2 percent in 2007. The small growth in renter-occupied units is attributable to the loss of existing rental units through condominium conversions since 2000 and the general decline in new rental production activity.

Cities with the largest concentrations of owner-occupied housing units include City of Miami (46,847/26.6%), Hialeah (35,963/20.4%), Miami Beach (16,930/9.6%), Coral Gables (11,065/6.3%), North Miami (10,302/5.9%). The highest concentrations of renter occupied housing units are in the City of Miami (87,612/42.9%), Hialeah (34,800/7.1%), Miami Beach (29,290/14.4%), North Miami (10,218 /5.0%) and Homestead (6,408/3.1%) (See Figure 3.12).

Figure 3.12: Miami-Dade Housing Occupancy Characteristics by Tenure in Cities, 2000.

■ Owner occupied   □ Renter occupied

City	Owner occupied	Renter occupied
Aventura	10,046	3,954
Bal Harbour village	916	976
Bay Harbor Islands town	1,377	1,235
Biscayne Park village	919	351
Coral Gables	11,065	5,669
El Portal village	631	204
Forest City CDP	3,271	1,462
Golden Beach town	308	25
Hialeah	35,963	34,800
Hialeah Gardens	4,293	1,319
Homestead	3,657	6,408
Indian Creek village	14	0
Islandia		2
Key Biscayne village	3,017	1,232
Medley town	253	130
Miami Beach	16,930	29,290
Miami	46,847	87,512
Miami Shores village	3,244	416
Miami Springs	3,276	1,817
North Bay Village	907	2,225
North Miami Beach	8,688	5,301
North Miami	10,302	10,218
Opa-locka	1,807	3,143
Pinecrest village	5,186	1,061
South Miami	2,642	1,751
Sunny Isles Beach	4,785	3,418
Surfside town	1,703	653
Sweetwater	2,136	2,127
Virginia Gardens village	453	437
West Miami	1,408	652

Source: U.S. Census Bureau, 2000 Census.

Figure 3.13 shows the highest concentration of renter and owner occupied housing units in unincorporated Miami-Dade County by Census Designated Place. Kendall, Kendale Lakes, Tamiami, Fountainbleau and the Hammocks CDPs are the top five CDPs of renter and owner occupied households. Kendall has 9.2 percent owner occupied units (19,032) and 10.1 percent renter occupied housing units (10,441). Kendale Lakes has 6.8 percent owner occupied units (14,271) and 9.4 percent renter occupied (9,435). Tamiami has 6.2 percent of owner-occupied units (13,661) and 7.0 renter-occupied units (6,967). Fountainbleau has 5.2 percent of owner occupied units (10,781)

and 5.5 percent renter occupied (5,544). The Hammocks has 4.6 percent (9,671) owner occupied units while also having 4.5 percent the renter occupied units (4,404).

Figure 3.13: Miami-Dade County Census Designated Places Occupancy Characteristics, 2000/

■ Owner occupied   □ Renter occupied

Place	Owner occupied	Renter occupied
Brownsville	1,973	653
Coral Terrace	5,495	2,622
Country Club	5,970	3,020
Country Walk	2,976	1,118
Cutler	5,101	2,255
Cutler Ridge	5,809	2,672
Doral	4,382	2,232
East Perrine	1,616	465
Fisher Island	164	28
Fountainbleau	10,781	5,544
Gladeview	1,873	597
Glenvar Heights	3,801	1,562
Golden Glades	5,394	2,484
Goulds	1,067	257
Homestead Base	7	
Ives Estates	5,294	2,334
Kendale Lakes	14,271	9,435
Kendall	19,032	10,144
Kendall West	7,365	4,303
Lakes by the Bay	2,054	748
Leisure City	3,678	1,229
Miami Gardens	657	118
Miami Lakes	6,019	3,197
Naranja	388	107
Ojus	5,924	2,810
Olympia Heights	3,650	1,222
Palm Springs North	1,523	434
Palmetto Estates	3,397	1,184
Pinewood	2,419	805
Princeton	1,992	657
Richmond Heights	2,229	759
Richmond West	7,324	3,807
South Miami Heights	6,283	3,355
Sunset	4,292	1,608
Tamiami	13,661	6,967
The Crossings	6,642	3,382
The Hammocks	9,671	4,409
Three Lakes	1,718	481
University Park	5,447	2,517
West Little River	6,156	3,307
Westchester	6,741	3,677
Westview	1,801	542
Westwood Lakes	3,012	1,131

Source: U.S. Census Bureau, 2000 Census

Figure 3.14 provides occupancy characteristic for the Miami-Dade CAA Target Areas. CAA target have well defined boundaries based on concentration of low income households within either a Municipality or a CDP. Thus, a CDP and CAA target area my have the same name but the CAA area is usually only a portion of the CDP, Goulds or Perrine for example, or municipality such as Hialeah. South Beach contains a large percentage of the inventory of owner occupied units in the CAA area (22.8%), followed by Little Havana/Accion which has 22.6 percent. Edison/Little River has 15.2 percent of owner occupied followed by Hialeah with 11.7 percent. At the same time these areas also contain most of the renter occupied housing units as well. Little Havana/Accion has 27.3 percent of the renter occupied units in the CAA areas, South Beach 21.2 percent, Hialeah 10.2 percent and Edison Little River has 9.6 percent.

Figure 3.14: CAA Target Area by Occupancy Characteristic

□ Owner Occupied   □ Renter Occupied

Area	Owner Occupied	Renter Occupied
Allapattah	2,829	7,252
Brownsville	3,812	5,399
Coconut Grove	667	1,454
Culmer	324	4,518
Edison - Little River	8,340	11,325
Florida City	270	575
Goulds	2,431	1,535
Hialeah	6,395	12,117
Leisure City	315	1,115
Liberty City	3,068	4,790
Little Havana/Accion	12,367	32,349
Opa-Locka	2,682	4,186
Perrine	979	725
South Beach	12,315	25,087
South Miami	233	368
Wynwood	1,740	4,480

Source: U.S. Census Bureau, 2000 Census

Miami-Dade County's housing vacancies have increased significantly since 2000. Overall vacancies increased by 62,905 units or 83.3 percent since 2000 and 11.4 percent since 2006. The increases are attributed to the growing number of seasonal (second homes) vacancies, "for sale" units and "other" vacant units. The large increase in the number of vacant housing units held for seasonal, recreational, or occasional use is a major housing market condition in South Florida, these now account for the largest number of vacant units. In Miami-Dade County, seasonal vacancies increased from 31,316 units in 2000 to 48,037 units in 2007, a 53.4 percent increase. The category "Other" vacant units increased by 20,564 (290.2%), while vacant "for sale" units increased by 9,164 units (83.4%) since 2000.

Figure 3.15: Miami-Dade County Vacancy Rates. Percentage Growth 2000-2007
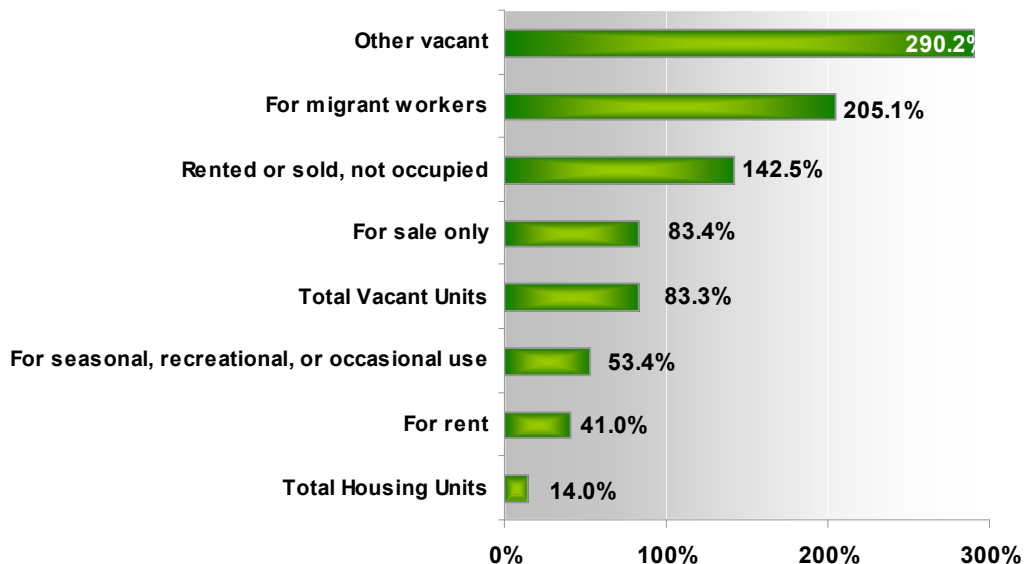
Source: U.S. Census Bureau, 2006 ACS, 2007 ACS.

WEATHERIZATION AND ENERGY CONSERSVATION[3]

Older housing stock is more costly to maintain, often leading to higher utility costs and maintenance becoming more of a cost burden for low-income families and the elderly population. Programs that assist low-income families in improving their homes or to make them safer for living are an important tool that will mitigate the financial burden placed on them.

CAA provides a wide range of energy conservation and rehabilitation services designed to assist low-income home owners, many of whom are elderly. Energy expenses become a burden for low-income communities making their costs unaffordable. On average, energy bills account for about 14 percent of a low-income family's gross income, and for many it may account for 20 percent or more..[4]

Weatherization, Home Repair, Single Family Home Rehabilitation, and Solar Water Heater are programs offered by Miami-Dade CAA. Weatherization enables low-income families to permanently reduce their energy bills by making their homes more energy efficient. Home rehabilitation consists of services that address minor home repairs, installation of hurricane shutters for elderly home owners. These services are provided through partnerships with Federal, State and county government.

Weatherization and energy conservation initiatives and programs should be further promoted in Miami-Dade County. Solar-assisted hot water heating system, Energy saving refrigerators, increased

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[3] http://www.hud.gov/offices/pih/programs/ph/phecc/success/successarchive.cfm
[4] http://www.miamidade.gov/CAA

attic and wall insulation, double-glazed windows and sliding glass doors, compact fluorescent lighting, setback thermostats, and skylights, to name a few, will collectively reduce electricity consumption and natural gas consumption saving overall utility and maintenance expenses for the household.

The Federal Housing and Urban Development Department has collected a series of "best practices" for weatherization and energy conservation programs that have been implemented throughout the Country. These programs have not only reduced costs for households but have also had an impact on citizens' perception and participation in energy conservation. All of these best practices have implemented different forms energy conservation and weatherization such as solar assisted power, increase of insulation, skylights, fluorescent lighting; making the structures more affordable to households. CAA should be encouraged to further explore energy conservation best practices and seek partnership with non profits that would collaborate and expand these initiatives and at the same time reduce the cost-burden on low-income families.

At the same it is imperative to adjust and implement programs pertinent to the needs and necessities of Miami-Dade County residents in conjunction with the area's weather and climate reality. Therefore programs should also be targeted more towards energy efficiency for ceiling fans, lights, and overall kitchen appliances Furthermore, CAA should be encouraged to implement and reinforce assistance programs to strengthen households for hurricane prevention and mitigation, and seek to promote programs or collaborate more actively with the State of Florida's, "My Safe Florida Home", which funds hurricane mitigation an preparedness programs.

One of the main obstacles for many homeowners is cost and, as a number of recent hurricanes has demonstrated; many people have great difficulty in budgeting the funds to protect their homes. The Florida Comprehensive Hurricane Damage Mitigation Program, also known as the My Safe Florida Home program was created by the 2006 Legislature to help Floridians harden their homes against hurricanes through free wind inspections and matching grants up to $5,000. The Legislature appropriated $250 million. During its 2007-2008 session the legislature tasked the Department of Financial Services which implements the program with providing inspections to at least 400,000 site-built, single family residential properties and disbursing grant funds to at least 35,000 applicants before June 30, 2009 (Florida Statute 215.5586). In order to be eligible for the program's matching grant reimbursements of up to $5,000, the 2007 Legislature requires that homeowners meet the following requirements: have received a completed wind inspection after May 1, 2007; live in a single-family, site-built home with a building permit issued before March 1, 2002; have a valid homestead exemption; have an insured value of $300,000 or less; and be located in the wind-borne debris region. Additionally, while the free wind inspections will still cover seven potential wind-resistance improvements, matching grants may only be used for opening protections, including windows, exterior doors and garage doors, as well as the bracing of gable ends. Low-income Florida residents who fulfill the criteria were exempt from the requirement to match funds provided by the State.

In April 2008 Chief Financial Officer Alex Sink released survey results from Floridians participating in the My Safe Florida Home (MSFH) program showing 97 percent of homeowners rate the application process as easy or somewhat easy, 80 percent rate their overall experience as excellent or good, and 82 percent of respondents say they are willing to recommend the program to neighbors as hurricane season draws closer (Press Release, April 28, 2008). By April 2008 the MSFH program has given 5,769 homeowners grants totaling more than $19.2 million, with an additional 26,973 homeowners currently working with the program to make improvements.

In conclusion, energy-efficiency features, rehabilitation of the home, together with hurricane preparedness and mitigation practices, not only keep energy bills low but also reduce the cost burden on low-income families making the home more affordable.

SUBSTANDARD HOUSING

Substandard housing constitutes units that completely lack plumbing, completely lack kitchen facilities and have 1.51 or more occupants per room. Miami-Dade County as whole has 108,417 substandard housing units. Substandard housing is a cost-burden on the household as it necessitates repairs and rehabilitation unaffordable for the household.

The bulk of substandard housing in Miami-Dade County were located in unincorporated Miami-Dade, which had 40,525 units out of the total 108,417 substandard housing units in the county. However, in terms of concentration, only 12 percent of the more than 350,000 units in unincorporated areas are substandard. The City of Miami has 30,898 units, Hialeah follows with 13,699 units, Miami Beach (7,844 units), North Miami (4,415 units), Homestead (2,010 units) and North Miami Beach (1,798 units) have over a thousand units of substandard housing in their Municipalities. Figure 3.16 shows the concentration of substandard housing in the most populous municipalities. Twenty-one (21) percent of the housing in Sweetwater and in the City of Miami are substandard housing units, followed by North Miami Beach (20%), Hialeah (19%), Homestead (18%). Most of the municipalities shown in Figure 3.16 have concentrations of substandard housing greater than or equal to the county, with exception of North Miami Beach.

Figure 3.16: Ten Most Populous Municipalities with Substandard Housing Units, 2000.
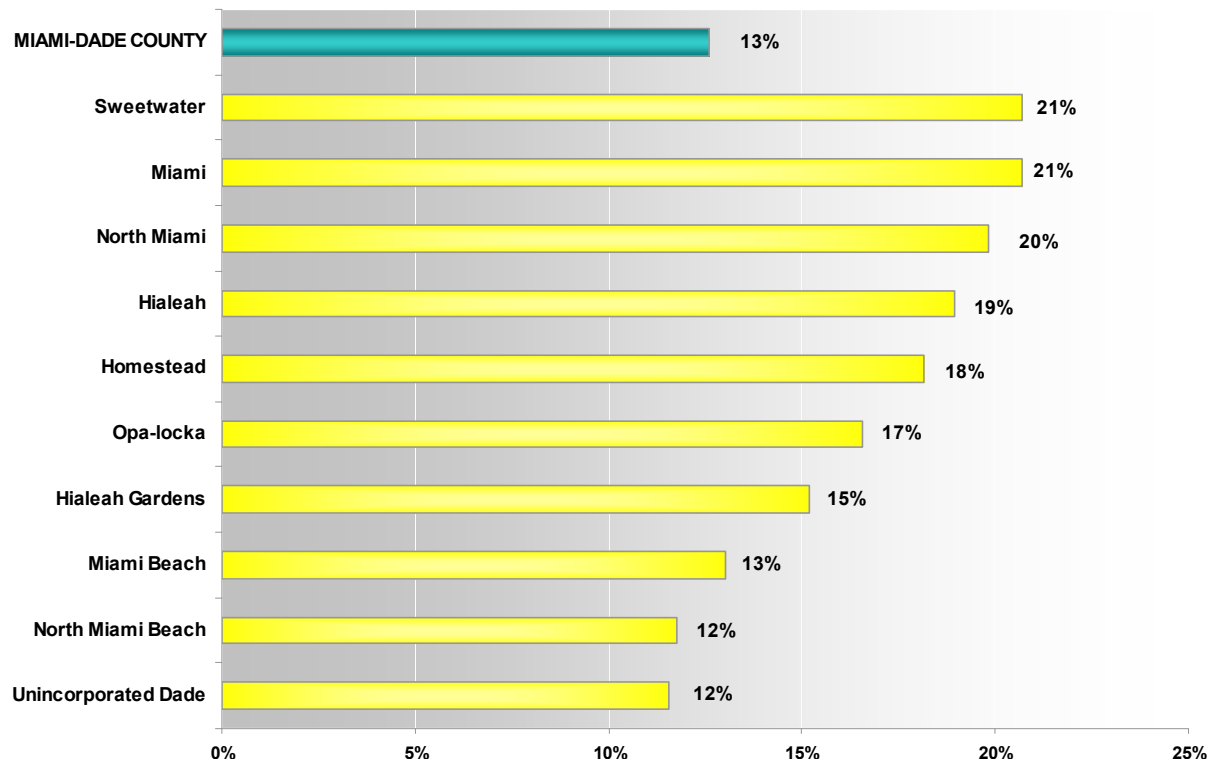
Source: U.S. Census Bureau, 2000 Census

As Figure 3.17 shows, the top five areas in unincorporated Miami-Dade County with the highest count of substandard units were Fountainbleau with 3,504 substandard housing units, followed by West Little River (1,884), Kendall (1,774), Kendale Lakes (1,743), and Kendall West (1,734). Despite the high number of substandard housing units in those CDPs, the highest concentrations were in Gladeview, Pinewood and Brownsville.

Figure 3.17: Top 5 CDPs with Substandard Housing Units

Source: U.S. Census Bureau, 2000.
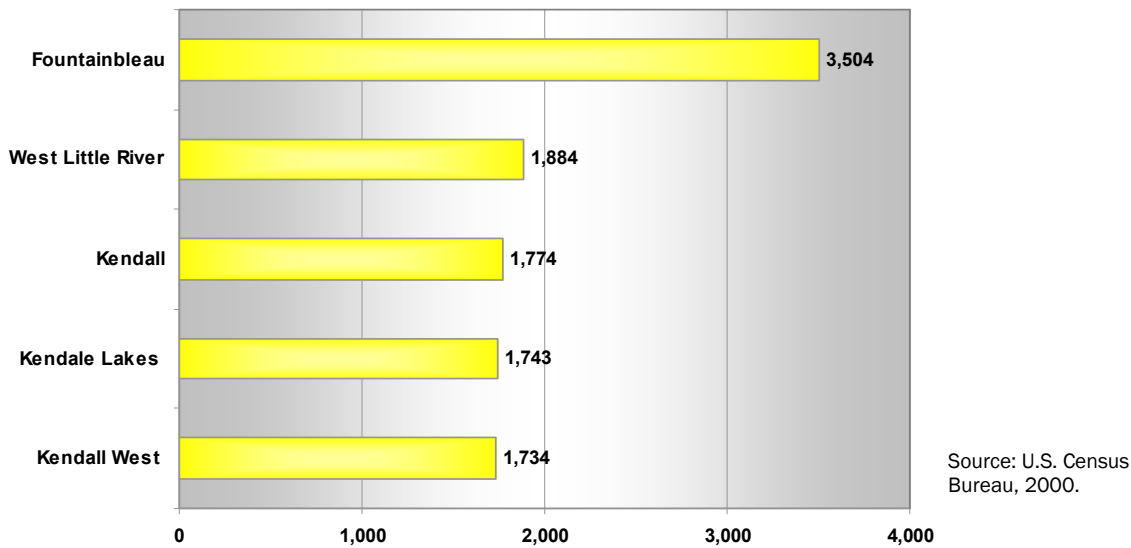
Table 3.21 shows the total count of substandard housing by CDP and the percentage that substandard housing units represented out of the total household units in the specific area in 2000. Gladeview (28%), Pinewood (23%), Brownsville (20%) and West Little River (20%) have a higher concentration of substandard housing than Miami-Dade County as a whole (13%). Naranja, Leisure City and Goulds which are in South Miami-Dade County also have higher concentrations of substandard housing in comparison to the county as a whole.

Table 3.21: Miami-Dade County CDPs with Substandard Housing Units

CDP	Count	%	CDP	Count	%
Gladeview	1,230	28%	Cutler Ridge	699	8%
Pinewood	1,161	23%	Glenvar Heights	594	8%
Brownsville	961	20%	Ojus	572	8%
West Little River	1,884	20%	Miami Gardens	62	8%
Naranja	232	19%	Palmetto Estates	306	8%
Fountainbleau	3,504	17%	Olympia Heights	311	7%
Leisure City	933	16%	Westwood Lakes	253	7%
Goulds	349	15%	Sunset	372	7%
Golden Glades	1,454	15%	East Perrine	145	7%
Kendall West	1,734	15%	Richmond West	499	6%
Westview	386	13%	Kendall	1,774	6%
Country Club	1,534	12%	Miami Lakes	499	6%
Coral Terrace	850	11%	Richmond Heights	144	5%
South Miami Heights	1,088	11%	Lakes by the Bay	160	5%
Princeton	271	10%	The Crossings	401	5%
University Park	841	10%	Ives Estates	333	5%
Kendale Lakes	1,743	10%	Three Lakes	103	4%
The Hammocks	1,397	9%	Palm Springs North	66	4%
Tamiami	1,490	9%	Country Walk	115	4%
Doral	673	9%	Cutler	167	3%
Westchester	844	9%	Miami-Dade County	108,417	13%

Source: U.S. Census Bureau, 2000 Census

The concentration of substandard housing in the CAA Target Areas is staggering given the economic makeup of the population in them. Substandard housing in these areas places a tremendous cost burden to households. Table 3.22 shows the unit count of substandard housing and the concentration of substandard housing in the CAA target areas. Little Havana/Accion has the highest count of substandard housing (10,825) followed by South Beach and Edison/Little River. Furthermore, 26 percent of the households in Culmer and in Allapattah are substandard while 23 percent of the housing in Little Havana/Accion and in Wynwood is substandard and 22 percent of the housing in Opa-Locka is considered substandard.

Table 3.22: CAA Target Areas Substandard Housing

Area	Substandard Units	Concentration Substandard Housing
Little Havana/Accion	10,825	23%
Allapattah	3,001	26%
Brownsville	1,507	16%
Coconut Grove	279	6%
Culmer	1,660	26%
Edison/Little River	3,775	17%
Florida City	173	17%
Goulds	219	14%
Hialeah	3,443	18%
Leisure City	709	13%
Liberty City	1,586	20%
Opa-Locka	490	22%
Perrine	386	7%
South Beach	5,775	12%
South Miami	18	1%
Wynwood	1,640	23%
Miami-Dade County	108,417	13%

Source: U.S. Census Bureau, 2000 Census

FORECLOSURES

The number of home foreclosures in Miami-Dade County has increased dramatically in the past two years. The total number of pre-foreclosures in Miami-Dade County as of October 2008 totaled 18,525 homes and the number of bank owned houses (these are houses that have been foreclosed upon) is 10,139. The rise in home foreclosures in Miami-Dade County and South Florida is the result of several factors, including the proliferation of the sub-prime lending market during the height of the building boom, speculative investment and predatory lending practices. The number of pre-foreclosures is highest in Miami-Dade County's larger cities and coastal communities including zip codes: 33015 Hialeah (650), 33033 Homestead (649); 33176 Miami (544), Miami 33157 (539), 33177 Miami (532), 33193 Miami (500), 33160 North Miami Beach (467), 33032 Homestead (460) and 33196 Miami (452).(See Figure 3.18).). The following map shows the concentration of properties that have been foreclosed upon in Miami-Dade County as of October 2008 by zip code.

As with pre-foreclosures, the number of bank-owned properties is highest in the largest cities and coastal communities; including the following zip codes: 33033, 33032 Homestead (794), 33177, 33131, 33157, 33186, 33193, and 33180 Miami (1,627), 33160 North Miami Beach (296), and 33015 Hialeah (272) (See Figure 3.18). The steady increase in home foreclosures is expected to continue through the remainder of 2008 as mortgage payment delinquencies continue to rise

CAA should consider implementing neighborhood stabilization programs, together with home counseling for future home buyers and create transition programs for families that have been foreclosed upon. Programs may include home transitions to an affordable renter/owner unit, and credit and financial counseling.

Most recently the federal government passed the Neighborhood Stabilization Program (NSP) to help areas of greatest need, i.e. areas that have a high concentration of foreclosed properties combined with low income population. NSP clearly denotes the need to act upon properties that have been foreclosed upon to stabilize and prevent neighborhood deterioration. Municipalities and counties are mandated to create plans that serve their target areas of greatest need. CAA can take an active role

in participating together with the county and the different municipalities to serve as an entity to assist residents who have been displaced. Moreover, NSP is not intended to prevent foreclosures but only indirectly, through local governments, to assist residents who have lost their homes. CAA can provide services to prevent foreclosure by collaborating with nonprofit organizations and private lenders who provide mortgage counseling.

Figure 3.18: Zip Codes with the Most Pre-Foreclosures as of July 2008

Hialeah	Homestead	Miami	Miami	Miami	Miami	Miami	North Miami Beach	Homestead	Miami
650	649	544	539	532	500	489	467	460	452
33015	33033	33176	33157	33177	33193	33186	33160	33032	33196
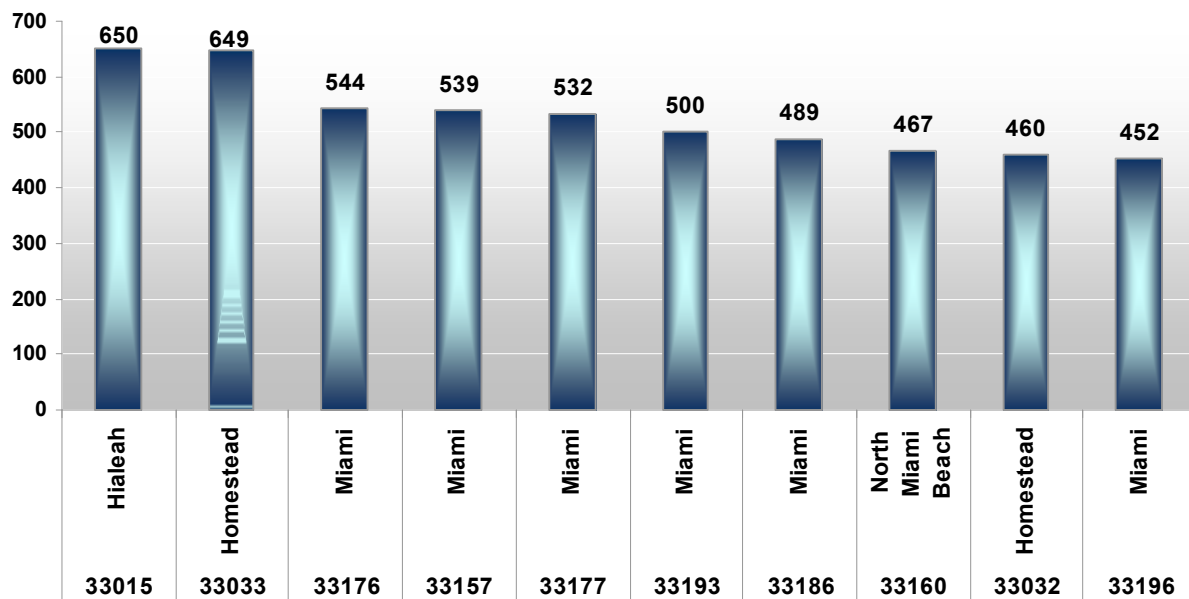
Source: Realty Trac as of October 2008

Figure 3.19: Zip Codes with the Highest Bank Owned Housing Stock as of July 2008

Homestead	Homestead	Miami	North Miami Beach	Miami	Miami	Hialeah	Miami	Miami	Miami
480	314	300	296	295	283	272	254	248	247
33033	33032	33177	33160	33131	33157	33015	33186	33193	33180

Source: Realty Trac as of October 2008

2008 Foreclosure Activity by Zip Code

Foreclosure Activity

- 0 - 121
- 122 - 266
- 267 - 421
- 422 - 639
- 640 - 1129

GOLDEN BEACH

AVENTURA

NORTH MIAMI BEACH

SUNNY ISLES BEACH

MIAMI LAKES

OPA-LOCKA

NORTH MIAMI

BAL HARBOUR

HIALEAH GARDENS

HIALEAH

BISCAYNE PARK

SURFSIDE

MEDLEY

MIAMI SHORES

EL PORTAL

NORTH BAY VILLAGE

MIAMI SPRINGS

DORAL

VIRGINIA GARDENS

MIAMI

MIAMI BEACH

SWEETWATER

WEST MIAMI

MIAMI

SOUTH MIAMI

CORAL GABLES

KEY BISCAYNE

PINECREST

PALMETTO BAY

HOMESTEAD

FLORIDA CITY

0   9   18
Miles

AFFORDABILITY AND COST BURDEN

According to the 2007 *American Community Survey* (ACS) approximately 54 percent of all occupied housing units in Miami-Dade County are cost-burdened. As previously defined, cost-burdened households are those households paying in excess of 30 percent of their income on housing costs. Table 3.23 indicates that there are approximately 449,108 cost-burdened households in Miami-Dade County. Approximately 51 percent of all households in the county are below the area median income (AMI) of $45,200. Approximately three out of four (73.8%) cost-burdened households earn less than the area median income. In terms of tenure, renters are more cost-burdened than homeowners. Approximately 201,948 or 61 percent of renter householders pay 30 percent or more of their monthly income on rent compared to 247,160 or 49.9 percent of homeowners. Significantly, 78 percent of all households in Miami-Dade County (83.6% of renter households) earning less then $35,000 annually are cost-burdened.

Table 3.23: Miami-Dade County Tenure by Housing Costs as a Percentage of Income, 2007.

Household Income	All Occupied Units	Percentage	Owner - Occupied	Percentage Owner Occupied	Renter-Occupied	Percentage Renter Occupied
Total:	828,794		495,733		333,061	
Less than $20,000:	**189,175**	**22.80%**	**68,185**	**13.80%**	**120,990**	**36.30%**
Less than 20 percent	6,095	3.20%	3,243	4.80%	2,852	2.40%
20 to 29 percent	15,772	8.30%	6,068	8.90%	9,704	8.00%
30 percent or more	167,308	88.40%	58,874	86.30%	108,434	89.60%
$20,000 to $34,999:	**147,892**	**17.80%**	**75,466**	**15.20%**	**72,426**	**21.70%**
Less than 20 percent	12,837	8.70%	9,657	12.80%	3,180	4.40%
20 to 29 percent	19,714	13.30%	11,013	14.60%	8,701	12.00%
30 percent or more	115,341	78.00%	54,796	72.60%	60,545	83.60%
$35,000 to $49,999:	**125,021**	**15.10%**	**73,522**	**14.80%**	**51,499**	**15.50%**
Less than 20 percent	18,517	14.80%	12,977	17.70%	5,540	10.80%
20 to 29 percent	34,775	27.80%	12,722	17.30%	22,053	42.80%
30 percent or more	71,729	57.40%	47,823	65.00%	23,906	46.40%
$50,000 to $74,999:	**136,789**	**16.50%**	**98,364**	**19.80%**	**38,425**	**11.50%**
Less than 20 percent	37,895	27.70%	24,934	25.30%	12,961	33.70%
20 to 29 percent	42,898	31.40%	25,028	25.40%	17,870	46.50%
30 percent or more	55,996	40.90%	48,402	49.20%	7,594	19.80%
$75,000 or more:	**205,697**	**24.80%**	**175,725**	**35.40%**	**29,972**	**9.00%**
Less than 20 percent	108,059	52.50%	87,691	49.90%	20,368	68.00%
20 to 29 percent	58,904	28.60%	50,769	28.90%	8,135	27.10%
30 percent or more	38,734	18.80%	37,265	21.20%	1,469	4.90%
Zero or negative income	**11,870**	**1.40%**	**4,471**	**0.90%**	**7,399**	**2.20%**
No cash rent	**12,350**	**1.50%**	**0**	**0.00%**	**12,350**	**3.70%**

Source: US Census Bureau, 2007 ACS

The CAA Low-Income Resident Survey demonstrated that the majority of respondents (68.2%) are cost-burdened, i.e. their monthly housing expenses are more than 1/3 of their family income. Hispanic respondents (72.8%) were more likely to report current monthly expenses (such as rent/mortgage, utilities and taxes) exceeding one-third of their family income. On the other hand, Black respondents (23.1%) were more likely to report having had their utilities (i.e.: electricity, water or gas) being disconnected at least once during the past year. Overall, for half (50.9 %) of the low-income residents in the county housing affordability is a major area of concern.

Table 3.24 establishes the number of Miami-Dade County households by income category. Significantly, 346,736 households (43.1 %) in the county are within the Low- to Moderate-Income Categories. An additional 138,552 households (17.2 %) are in the Workforce Income Category. When analyzed by tenure, the data reveals that 63 percent of renter households in Miami-Dade County are low-to-moderate-income (less than 80 % of AMI) compared to 30.4 percent of homeowners. Approximately one in five (17.2 %) homeowners and renters are categorized as workforce households (between 80-120 % of AMI).

Table 3.24: Miami-Dade County Tenure by Household Income as Percent of Area Median Income, 2007

Income Thresholds, 2007	AMI Limits	Households	Owner-Occupied	Renter-Occupied
Low Income: <50% AMI	$22,600	214,810	81,266	133,544
Moderate Income: 50% to <80%	$36,160	131,926	68,071	63,855
Percent Low and Moderate		43.1%	30.4%	63.0%
Workforce Income: 80% to <120%	$54,240	138,552	84,519	54,033
Percent Workforce Households		17.2%	17.2%	17.2%
High and Very High Income: 120% or more	$67,800	319,287	257,407	61,880
Percent High Income Households		39.7%	52.4%	19.8%
Total		804,575	491,263	313,312
Zero or negative income		11,870	4,471	7,399
No cash rent		12,350	0	12,350
Total		828,795	495,734	333,061

Source: U.S. Census Bureau, 2007ACS; U.S. Department of Housing and Urban Development, FY 2007 Median Family Income Documentation System, http://www.huduser.org.datasets. Analysis by the Metropolitan Center, F.I.U., 2008.

<u>Implications</u>: Employment, income and housing data for the county and different geographic areas within it show that income has not kept pace with the cost of living in Miami-Dade County. Service-providing industries which are essential for Miami-Dade County's economy account for 91 percent of all jobs and do offer living wages among some of the associated occupations, such as management, but the vast preponderance of employment is found in low-wage earning occupations. Furthermore, while the median household income for the county and the number of households in the lower income brackets has declined between 2000 and 2007, these positive trends have been accompanied by skyrocketing housing costs. While housing costs are affecting households in all income brackets, including people in essential occupations such as teachers, police officers and firefighters, the cost of living has become even more burdensome to low-income households. The CAA areas show higher unemployment rates and lower incomes. In addition, the concentration of substandard housing units is higher in these areas than the county average. Low-income households are the ones more likely to reside in substandard housing units due to their lower costs, but these units have an added upkeep cost.

Education and especially higher education plays a key role in job accessibility and future earning potential. Individuals with low educational attainment take on entry level and low wage jobs in the service industries and have little potential for career growth and higher income. The lagging educational attainment among low-income residents resulting in low-income jobs creates a cycle of poverty which can be broken by remedial education and job skills training. In addition, low-income families would benefit from rehabilitation assistance, financial counseling, mortgage assistance and referrals to housing assistance programs. Specific attention should be given to families in poverty with children. As Table 3.9 shows, 67 percent of children under 18 living below the poverty line in the county are in single parent family households. In half (8) of the CAA areas the majority of families with children were female householder families, including Florida City (72.7%), Brownsville (67%), and Goulds (65.8%). Single parent families have only one wage earner and for them access to child services, including after-school programs is especially important.

CHAPTER 4: CRIMINAL JUSTICE

The increase in income of Miami-Dade County, coupled with higher educational attainment and the aging of the population, as well as effective crime prevention has resulted in a downward trend of crimes. One very important characteristic reported by the Florida Department of Children and Families is that the incidence of child abuse has declined over the 2007-2008 fiscal year both statewide and for Miami-Dade County. Moreover, Miami-Dade County's capita child abuse rate per 1000 children stood at approximately 13 percent, compared to almost 29 percent statewide. However, the 2006 Living Healthy, Living Longer survey conducted for the Health Foundation of South Florida pointed out that area residents are more likely than adults nationwide to have been a victim of a violent crime in the past five years.

Since 2000 the number of crimes in Miami-Dade County has declined by almost 17 percent. Between 2000 and 2007, violent crimes, including murder/manslaughter, rape, robbery and aggravated assault, have decreased by 15 percent. Non-violent or property crimes, such as burglary, larceny and vehicle theft, declined by 17 percent for the same period. Non-violent or property crimes, also called "crimes of the poor" account for approximately 85 percent of total. The significant decrease in the number of property crimes is the result of both more effective crime prevention and the slight improvement of economic conditions in the county in that period, including for example the 24 percent increase in family income and the 17 percent decrease of the number of families living in poverty.

Table 4.1: Crime Statistics, Miami-Dade County, 2000-2007.

Year	Murder	Rape	Robbery	Aggravated Assault	Violent Crimes	Burglary	Larceny	Motor Vehicle Theft	Property Crimes
2000	197	1,095	9,138	17,354	27,784	30,266	103,004	24,486	157,756
2001	190	843	8,397	17,075	26,505	26,827	98,426	23,784	149,037
2002	204	837	8,435	16,827	26,303	26,120	95,340	21,205	142,665
2003	205	941	8,559	15,839	25,544	25,811	97,027	20,650	143,488
2004	218	901	7,774	15,531	24,424	24,627	92,351	19,052	136,030
2005	171	778	7,387	15,567	23,903	25,585	84,229	17,275	127,089
2006	240	822	7,538	14,920	23,520	24,525	80,282	17,019	121,826
2007	228	725	8,872	13,915	23,740	26,713	87,420	17,177	131,310

Source: Florida Department of Law Enforcement, Florida Statistical Analysis Center, Uniform Crime Reports Program (UCR), 2007.

Despite the general decrease in crimes since 2000, the county experienced an almost 7 percent increase in crimes from 2006 to 2007. This change is due to an 8 percent increase in the non-violent crimes category within which burglary and larceny offenses increased by 9 percent and motor vehicle theft increased by one percent. This increase was part of a general trend for the State of Florida where statewide non-violent crimes increased by 4 percent and violent crimes by 2 percent from 2006 to 2007. Whether this trend will continue remains to be seen, but property crimes are generally related to declining economic conditions and are indicative of broader socioeconomic urban issues, including educational attainment and income. The rising cost of living and the increasing income disparities among Miami-Dade County residents as a result of increasing housing costs are some of the factors which can explain the higher crime rate.

Figure 4.1: Percentage Change of Crimes, Miami-Dade County, 2000-2007.
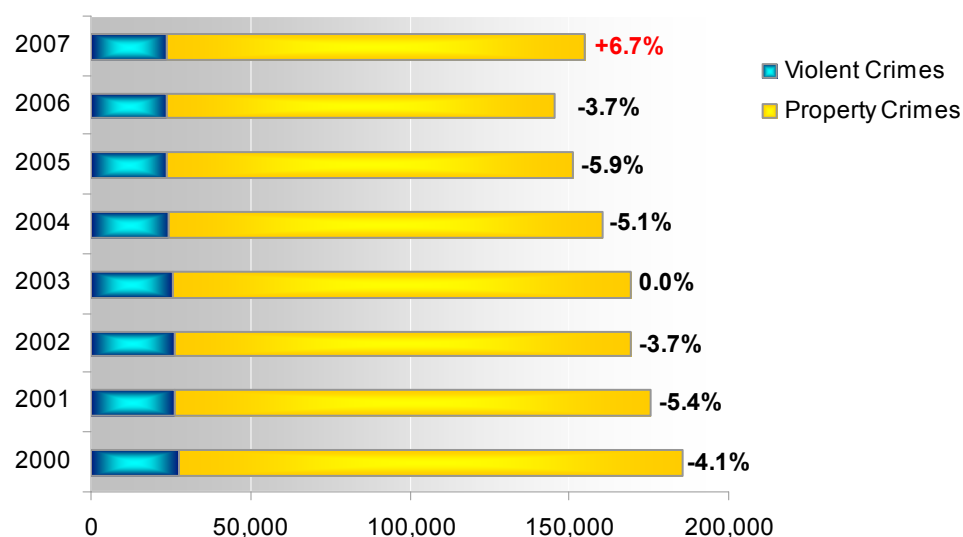
Source: Florida Department of Law Enforcement, Florida Statistical Analysis Center, Uniform Crime Reports Program (UCR), 2007.

The analysis of 2007 crime data by jurisdiction shows that despite the overall decline in crime rates over time in Miami-Dade County, some jurisdictions experience crime rates disproportionately higher to their population. Table 4.2 shows arrests by jurisdiction which does not necessarily mean the respective crimes have been perpetrated by the areas' residents. However, it may serve as a good indicator of the desirability of the area for residence and raising a family. It is notable that the highest crime rates have been reported in three of the poorest cities in the county – Medley, Florida City and Opa-Locka. In addition, there are nine other jurisdictions with reported arrests above the average 69 per 1,000 population figure for the county.

The majority of arrests (85%) were for nonviolent crimes including burglary, larceny and motor-vehicle theft. However, in some jurisdictions arrests for violent offenses constitute a very large percentage of total crimes in that area. Arrests for violent crimes in some cities are well above the county's average of 15.3 percent. Bal Harbor, Key Biscayne and Aventura are the cities with the lowest percentage of violent crime arrests and conversely with the highest percentage of non-violent crimes.

Figure 4.2: Cities with High Violent Crime Rates, 2007.
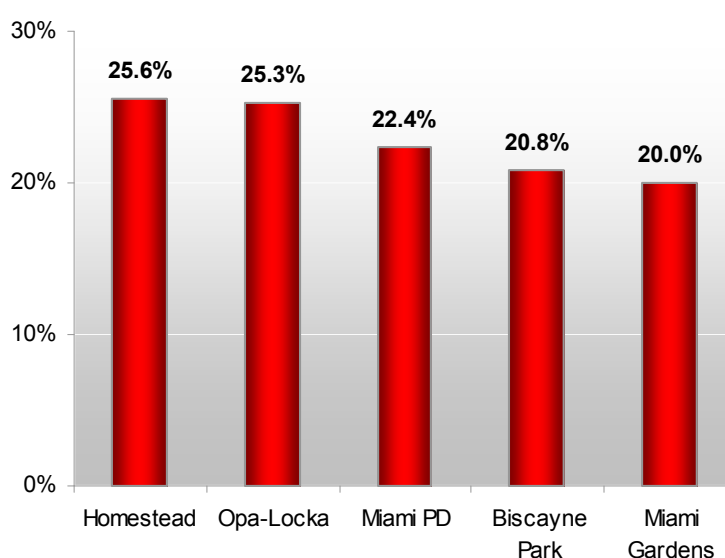
Table 4.2: Arrests by Jurisdiction, Miami-Dade County, 2007.

County	Murder	Rape	Robbery	Aggravated Assault	Burglary	Larceny	Motor Vehicle Theft	Arrests per 1,000 Population
Medley PD	0	1	6	13	111	253	37	372
Florida City PD	0	4	96	161	280	962	73	169
Opa-Locka PD	12	7	285	242	745	595	276	141
Miami Beach PD	4	58	448	562	1,354	5,607	844	95
Doral PD	0	8	30	98	353	2,313	279	89
Miami Gardens PD	24	61	686	1,134	1,668	4,904	1,034	87
North Miami PD	9	30	391	353	857	2,748	488	81
South Miami PD	0	0	29	47	110	569	61	77
Miami Shores PD	0	1	39	25	212	430	62	74
Miami PD	78	57	2,537	3,447	4,829	12,478	3,876	69
N. Miami Beach PD	0	28	225	212	677	1,478	137	67
Aventura PD	0	2	49	26	114	1,711	63	65
Miami-Dade PD	84	353	2,679	5,498	9,737	35,866	6,880	56
Miami-Dade County	**228**	**725**	**8,872**	**13,915**	**26,713**	**87,420**	**17,177**	63

Source: Florida Department of Law Enforcement, Florida Statistical Analysis Center, Uniform Crime Reports Program (UCR), 2007.

While arrests are a good indicator of crime activity, general crime statistics, including all crimes that have been reported show an even bleaker picture of crime and safety issues in some neighborhoods. A comparison of crime statistics in different jurisdictions over the last two years shows that change varies by location and type of crime. Violent crimes increased significantly in cities as diverse in demographic composition and socio-economic outlook as Opa-Locka, North Miami Beach and Coral Gables, and decreased in Homestead, Surfside and South Miami. Property crimes which account for the overall increase in crimes climbed in double digit numbers in many cities, including Virginia Gardens, Pinecrest, and Surfside, while decreasing in Biscayne Park and Homestead.

Table 4.3: Crimes in Miami-Dade County by Jurisdictions and Type of Crime, 2006-2007.

	2006	2007	% Change	2006	2007	% Change
	Violent Crimes			Property Crimes		
Miami-Dade County	**23,520**	**23,740**	**0.9%**	**121,826**	**131,310**	**7.8%**
Miami-Dade PD	9,047	8,614	-4.8%	49,794	52,483	5.4%
Bal Harbor Village PD	7	0	-100.0%	74	73	-1.4%
Coral Gables PD	118	132	11.9%	2,133	2,195	2.9%
Florida City PD	269	261	-3.0%	1,196	1,315	9.9%
Hialeah PD	1,263	1,274	0.9%	8,674	9,546	10.1%
Homestead PD	1,039	890	-14.3%	3,115	2,593	-16.8%
Miami PD	5,931	6,119	3.2%	20,288	21,183	4.4%
Miami Beach PD	1,115	1,072	-3.9%	7,582	7,805	2.9%
Miami Shores PD	63	65	3.2%	637	704	10.5%
Miami Springs PD	43	45	4.7%	445	511	14.8%
North Miami Beach PD	419	465	11.0%	2,216	2,292	3.4%
Opa-Locka PD	427	546	27.9%	1,592	1,616	1.5%
Surfside PD	40	20	-50.0%	124	154	24.2%
Biscayne Park PD	5	15	200.0%	82	57	-30.5%
El Portal PD	13	15	15.4%	98	99	1.0%
Hialeah Gardens PD	63	56	-11.1%	788	944	19.8%
North Bay Village PD	16	10	-37.5%	193	211	9.3%
North Miami PD	652	783	20.1%	3,653	4,093	12.0%
South Miami PD	98	76	-22.4%	769	740	-3.8%
Virginia Gardens PD	3	7	133.3%	30	56	86.7%
West Miami PD	17	25	47.1%	155	167	7.7%
Bay Harbor Islands PD	13	12	-7.7%	79	84	6.3%
Medley PD	18	20	11.1%	378	401	6.1%
Sweetwater PD	27	49	81.5%	231	230	-0.4%
Florida International University PD	9	13	44.4%	541	463	-14.4%
Miami-Dade Public Schools	430	474	10.2%	2,859	2,742	-4.1%
Miccosukee Public Safety Department	25	14	-44.0%	95	84	-11.6%
Key Biscayne PD	6	2	-66.7%	285	259	-9.1%
Sunny Isles Beach PD	35	43	22.9%	521	638	22.5%
Aventura PD	60	77	28.3%	1,737	1,888	8.7%
Village of Pinecrest PD	31	46	48.4%	623	774	24.2%
Miami Lakes PD	81	92	13.6%	918	1,022	11.3%
Miami Gardens PD	1,868	1,905	2.0%	6,281	7,606	21.1%
Palmetto Bay PD	106	99	-6.6%	896	1,058	18.1%
Doral PD	126	136	7.9%	2,654	2,945	11.0%

Source: Florida Department of Law Enforcement. (2008). Crime in Florida, 2007 Florida Uniform Crime Report. Tallahassee, FL.

Data obtained from NeighborhoodScout ® shows that within these jurisdictions, the CAA target areas ranked from highest to lowest crime rate per 1,000 individuals in 2007 include Culmer, Opa-Locka, Brownsville, Florida City, and Liberty City. NeighborhoodScout ® is a web-based patented search engine that uses neighborhood statistics to build neighborhood profiles utilizing census tract data from federal and local government agencies. NeighborhoodScout uses census tracts as the basis for neighborhood profile matches, allowing specificity of matches better than broad zip code areas, because zip code areas often include several census tracts. For example, since the Culmer CAA target area is geographically contained within several zip codes, zip code statistics would be much less representative of the area than census tracts data. Crime in Culmer, which is the CAA Target Area with the highest crime rate, varies from 121 crimes per a population of 1,000 in the northern part to 432 in the south by the Miami River. Most census tracts in the CAA areas had crime rates above the county average of approximately 86 crimes per 1,000 population, and some were only slightly below it. The county's crime rate is almost double the rate of Florida.

Amongst the CAA target areas the ones with the lowest crime rates in 2007 were Coconut Grove and Perrine, followed by Goulds and Little Havana/Accion. These were the only CAA areas with crime rates lower than the county average.

Juvenile Crime Rates

On par with general crime statistics, juvenile arrests have also declined significantly by approximately 36 percent since 2000. In 2007 juvenile arrests in the 15-17 age group accounted for almost 76 percent of total arrests. Despite the overall decrease, these statistics point to a continued need in Miami-Dade County for youth crime prevention programs.

Table 4.4: Juvenile Arrests, Miami-Dade County, 2000-2007.

Age at arrest	2000	2001	2002	2003	2004	2005	2006	2007
10 or less	168	149	90	85	60	54	24	27
11-12	848	805	754	673	634	466	339	251
13-14	3,497	3,338	2,897	2,764	2,738	2,683	2,263	1,778
15-16	6,558	6,458	5,534	5,304	5,140	4,979	4,959	4,541
17	3,750	3,489	3,374	3,012	2,953	2,976	2,968	2,828
18	461	496	434	355	343	320	307	325
Totals	15,282	14,735	13,083	12,193	11,868	11,478	10,860	9,750

Source: Miami-Dade Juvenile Services Department/Data Warehouse.

The most common offenses for juveniles include burglary, battery and marijuana possession. While the number of charges has declined overall since 2000 by almost 33 percent, some crime types, despite being a small percentage of total crimes, show a troubling increase. The types of crimes which have increased since 2000 deserve much attention as it generally includes violence and abuse of controlled substances. In 2007 homicide offenses reached their peak over the 2000-2007 period, increasing to 51, a 70 percent increase over 2000. Cocaine sales and trafficking also increased by 58 percent compared to 2000 but the 218 juvenile charges for this crime type in 2007 represent a three-year low point, decreasing by 34 percent since 2005. In addition to homicide offenses and cocaine sales, concealed possession or use of firearm and possession of a controlled substance are the other two charges which show a dramatic increase, almost 52 percent, since 2000. While concealed possession and use of firearm charges have been declining since 2004, controlled substance possession charges have been undergoing the reverse change.

Table 4.5: Juvenile Charges by Crime Type, Miami-Dade County, 2000-2007.

Number of Charges	2000	2007	% Change from 2000	2007 % of total
POSSESSION OF MARIJUANA	1,673	1,081	-35.4%	5.4%
BATTERY	2,264	1,531	-32.4%	7.6%
GRAND THEFT	913	1,074	17.6%	5.3%
BURGLARY	2,549	1,924	-24.5%	9.6%
PETTY THEFT	2,985	1,072	-64.1%	5.3%
CRIMINAL MISCHIEF/GRAFFITI	1,049	795	-24.2%	4.0%
RESISTING OFFICER W/OUT VIOLENCE	1,513	904	-40.3%	4.5%
Total Charges	*30,006*	*20,121*	-32.9%	100.0%

Source: Miami-Dade Juvenile Services Department/Data Warehouse

The overall decline in charges is the result of a program administered by the Miami-Dade Juvenile Assessment Center. In the mid-1990s, the Florida Legislature enacted state statutes creating Juvenile Assessment Centers (JAC). The Miami-Dade JAC was established within the Miami-Dade Police Department (MDPD) as one of eighteen JACs in Florida and is funded by the MDPD and the Florida Department of Juvenile Justice (DJJ). JAC seeks to divert youth from further penetration into

the juvenile justice system and as part of the demonstration project the JAC began the Post Arrest Diversion (PAD) program in December of 2000. The target population for the PAD is first-time, nonviolent, misdemeanor juvenile offenders under 17 years of age being processed at the JAC. Since 2000 when the PAD program was conceived and served 45 juvenile offenders, a total of 7,503 juvenile offenders have participated. Program participation has been declining since 2001 when it had 1,409 youth and in 2007 there were only 530 participants.

In line with the general population crime statistics, juvenile arrests have been declining since 2000. However, the 36 percent decline has been disproportionate among the ethnic/racial groups. Juvenile arrest figures for the ethnic and racial groups in Miami-Dade County show that it is becoming increasingly important to direct crime prevention programs towards assisting African American youth. Although arrests of African American juvenile offenders decreased by 29 percent from 2000 to 2007, in 2007 those arrests accounted for 44 percent of total arrests, up from 39 percent in 2000. By comparison, arrests of Cuban and Haitian offenders decreased by 45 and 52 percent respectively, and account for a smaller portion of total arrests compared to 2000. The category "Other" includes a number of other national groups including Nicaraguan, Colombian, Jamaican, Mexican and Bahamian offenders.

These crime statistics are particularly informative when the population changes observed in the county over the 2000-2007 period are taken into account. As Chapter 1 showed, both the Black and the White, non-Hispanic populations in the county are decreasing, yet the crime statistics for the Black population seem not to be in sync with the population decline. The decrease in White residents as a percentage of the total population has been accompanied by a decrease in the ratio of the crimes perpetrated by White residents. The opposite trend is seen with regards to Black residents – a decrease of Black residents has come along with an increase in the proportion of crimes committed by Black juvenile offenders.

Figure 4.3: Juvenile Arrests by Ethnicity, 2007.
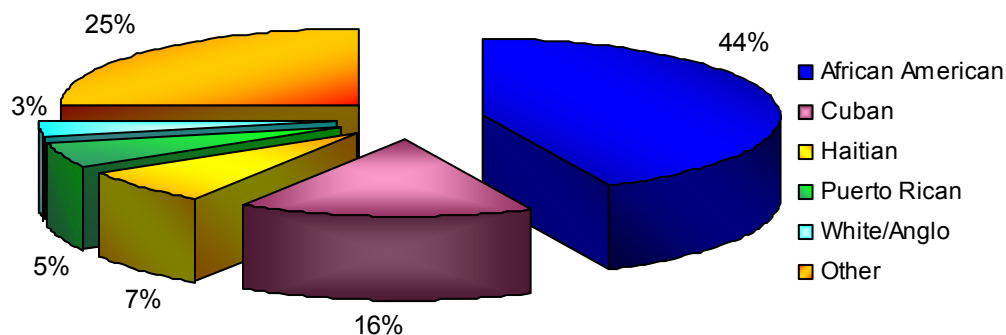
Source: Miami-Dade Juvenile Services Department/Data Warehouse

Data obtained from the Juvenile Assessment Center shows that the zip codes with the highest juvenile crime offenses include predominantly Black neighborhoods – West Little River, Brownsville, Liberty City, and Opa-Locka. One notable exception is the Homestead area where one third of the offenses were perpetrated by African American juveniles, another third by Mexicans and the rest is distributed among a multitude of nationalities including Puerto Ricans, Haitians, and Cubans. The data allows also for analysis of the ethnic/racial composition of juvenile offenders by zip code and is consistent with other crime statistics shown above, i.e. that almost half of the crimes in the county are perpetrated by Blacks in predominantly Black neighborhoods. Hispanic areas with a high number of juvenile offenses include, in addition to Homestead, Hialeah, Westchester, the Flagler area and Tamiami.

The overwhelming majority of juvenile offenders are males. Trend data also shows that male juvenile arrests are gradually increasing as a percentage of total arrests. Crime prevention programs aimed at juvenile delinquents need to be able to accommodate troublesome behavior by male offenders which comprised almost 80 percent of arrests in 2007.

Figure 4.4: Juvenile Arrests by Gender as a Percentage of Total, 2000–2007.
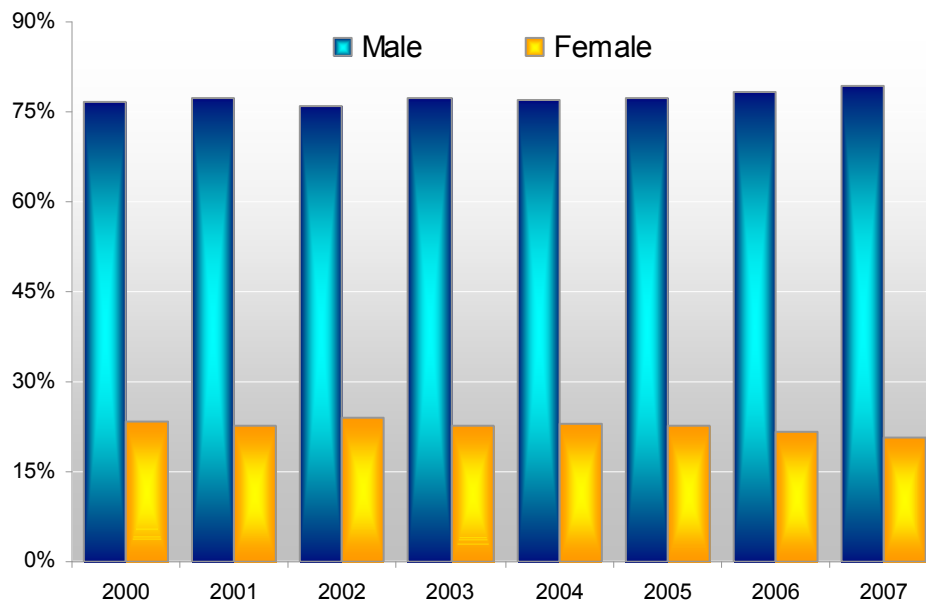
While countywide juvenile arrests have declined by 36 percent since 2000, juvenile arrest generally follow population figures, with the larger cities – Miami, Hialeah, Miami Beach and Miami Gardens – accounting for a larger number of crimes. Also, while generally on a downward trend since 2000, in some cities juvenile offenses have increased between 2006 and 2007. While total arrests in the county decreased by 10 percent in 2006-2007, they increased by 17 percent in Hialeah Gardens, 61 percent in Palmetto Bay and 13 percent in Aventura. Notable is the high juvenile arrest rate in the City of Homestead where gang violence has been a problem for years. For the same period juvenile arrests in other cities declined significantly – by 26 percent in Florida City and 23 percent in Miami Gardens.

The importance of crime and safety issues for Miami-Dade County residents has been surpassed by concerns for the economic situation in the country. Recent FIU Metropolitan Center polls conducted in October 2008 showed that the majority of Florida and Miami-Dade consider the economy the most important issue for them. The survey conducted as part of this Community Needs Assessment project shows different results, however. The most frequent response to the question asking respondents to identify the most important issue affecting the quality of life in their neighborhood was crime and drugs (20%), followed by jobs (10%). The same two issues ranked as second of importance for additional 10 and 7 percent of residents respectively. A significant number viewed safety and crime as major problems (39%). Among issues related to safety respondents most often agreed that domestic violence (20%) and sexual assault (17%) are major problems. In some neighborhoods crime and drugs were more important than in others. At least 50 percent of people surveyed in the Liberty City – Edison area consider crime a major issue. In contrast, only a quarter of respondents in Perrine and Goulds indicate the same.

The data in this chapter demonstrates both some positive changes in terms of declining crime rates, both among the general population and among juvenile offenders. However, a closer observation

reveals that this trend has been uneven across racial groups and locations. Crime rates are linked to education and poverty. Chapter 2 showed the distribution of the population in terms of educational attainment. The chapter that follows puts another piece in the puzzle of understanding the reasons behind the challenges different communities in the county encounter.

Implications: Between 2000 and 2007 the county experienced an almost 17 percent decrease in crimes. Juvenile arrests have also declined significantly by approximately 36 percent since 2000. Despite this overall decrease, some juvenile crimes have been increasing over the same period. Cocaine sales and trafficking increased by 58 percent compared to 2000, while concealed possession or use of firearm and possession of a controlled substance jumped by almost 52 percent since 2000. Moreover, juvenile arrest figures for the ethnic and racial groups in Miami-Dade County show that it is becoming increasingly important to direct crime prevention programs towards assisting African American youth. While arrests of African American juvenile offenders decreased by 29 percent from 2000 to 2007, their share of total juvenile arrests increased for the same period. In 2007 arrests of African American juvenile offenders accounted for 44 percent of total juvenile arrests, up from 39 percent in 2000. By comparison, arrests of Cuban and Haitian offenders decreased by 45 and 52 percent respectively, and account for a smaller portion of total arrests compared to 2000.

Crime data analysis for the CAA Target Areas shows that Culmer, Opa-Locka, Brownsville, Florida City, and Liberty City all had crime rates above the county average of approximately 86 crimes per 1,000 population. The more affluent areas such as Coconut Grove and Perrine had crime rates lower than the county average. These grim statistics suggest a need for targeted crime prevention efforts, especially targeting juvenile offenders, for example programs addressing the problem of "latchkey" children and programs which involve children in after-school activities as a way to keep them off the streets. Healthy families and greater parental involvement is also an essential and cost-effective method of addressing juvenile crime. Parental counseling services may benefit the communities where juvenile crime is most frequent.

CHAPTER 5: PUBLIC HEALTH

Public health is an area that affects the quality of life of residents and is also influenced by the general living characteristics of the population. Disease prevention and treatment are related to the education and income characteristics of Miami-Dade County residents. More importantly, trends in public health are directly correlated with the ability of a community to educate its youth in health-related issues and to influence youth habits that could potentially evolve into health hazards.

The results of a survey conducted with high schools students in Miami-Dade County are a cause of concern. The Youth Risk Behavior Survey (YRBS) is a statewide, confidential survey of Florida public high school students in 9-12 grade levels. The purpose of the YRBS is to "monitor priority health-risk behaviors that contribute substantially to the leading causes of death, disability, and social problems among youth, which contribute to patterns in adulthood." The first YRBS was administered in 1991. Since then, the YRBS has been administered in odd-numbered years by the Florida Departments of Health and Education. State data collection for the YRBS does not include county-level data. However, five Florida counties (Broward, Hillsborough, Miami-Dade, Orange, and Palm Beach) are funded by the Centers for Disease Control and Prevention (CDC) to collect county-level data.

The 2007 Miami-Dade County Florida Youth Risk Behavior Survey indicates that among high school students issues of crime and safety are an important area of concern. The survey data shows that

♦ 14 percent carried a weapon, such as a gun, knife, or club.
♦ 5 percent carried a weapon, such as a gun, knife, or club, on school property.
♦ 9 percent had been threatened or injured with a weapon, such as a gun, knife, or club, on school property.

In addition, a significant number of student are exposed to violent behavior, indicating that

♦ 33 percent were in a physical fight.
♦ 5 percent were injured in a physical fight and had to be treated by a doctor or nurse.
♦ 15 percent were in a physical fight on school property.
♦ 12 percent were hit, slapped, or physically hurt on purpose by their boyfriend or girlfriend.

Safety concerns were also a reason why 9 percent did not go to school, either because they felt unsafe at school or on their way to or from school. More than a quarter (27%) percent had property, such as a car, clothing, or books, stolen or deliberately damaged on school property.

The YRBS survey demonstrated youth behavior that points to the need for better health education and violence prevention programs, but also healthier school environments. While students are becoming less inclined to smoke since 2001, the number of students prone to alcohol and drug abuse remains dismal. Almost one in five students indicated having five drinks in a row recently. One of seven students had smoked marijuana within the last month. Even more disturbing is the fact that schools do not seem to provide a safe environment by preventing access to drugs. Almost a quarter of the students indicated they were offered, sold, or given an illegal drug by someone on school property.

When compared to the country, Miami-Dade students were at less risk for current cigarette, alcohol and marijuana use. Still, students in Miami-Dade were at equal risk to be offered, sold, or given an illegal drug by someone on school property.

Table 5.1: 2007 Youth Risk Behavior Survey, Miami-Dade County

Tobacco Use	2001	2003	2005	2007
Percentage of students who smoked cigarettes on at least 1 day during the 30 days before the survey	16.9	13.5	12.8	11.2
Percentage of students who smoked cigarettes on school property on at least 1 day during the 30 days before the survey	7.6	5.2	4.6	4.1
Percentage of students who ever smoked at least one cigarette every day for 30 days	8.4	7.4	5.9	5.7
Alcohol and Other Drug Use	**2001**	**2003**	**2005**	**2007**
Percentage of students who drank alcohol (other than a few sips) for the first time before age 13 years	29.8	28.7	28.9	27.3
Percentage of students who had at least one drink of alcohol on at least 1 day during the 30 days before the survey	39.9	37.4	40.8	41.0
Percentage of students who had five or more drinks of alcohol in a row, that is, within a couple of hours, on at least 1 day during the 30 days before the survey	19.1	16.8	18.7	20.6
Percentage of students who used marijuana one or more times during their life	31.9	30.7	28.3	27.5
Percentage of students who used marijuana one or more times during the 30 days before the survey	17	15.8	12.8	14.5
Percentage of students who were offered, sold, or given an illegal drug by someone on school property during the 12 months before the survey	24.4	25.1	23.4	23.5

Source: YRBS

The unsafe sexual behavior and the high number of high school students who have not been taught about AIDS/HIV is also a worrying indicator. Miami-Dade County ranks third in the nation in number of cases of HIV and AIDS per capita. This dubious honor is unlikely to be taken away from the county given the unsafe sexual behavior of adolescents. Only 71 percent of sexually active students had used a condom during their last sexual intercourse. A significant number (14%) had never been taught in school about AIDS/HIV.

When compared to national data, percentages of students in Miami-Dade County were relatively similar in terms of students who had sexual intercourse with four or more persons during their life and being taught in school about AIDS or HIV infection. However, more students (70.7%) were more likely to use or had their partner use a condom during last sexual intercourse in Miami-Dade County than their cohorts nation-wide (61.5%). In this respect, Miami-Dade County students were better off.

Table 5.2: 2007 Youth Risk Behavior Survey, Miami-Dade County Sexual Behavior Results

Sexual Behaviors	2001	2003	2005	2007
Percentage of students who had sexual intercourse for the first time before age 13 years	9.1	10	10.4	10.3
Percentage of students who had sexual intercourse with four or more persons during their life	17.1	16.6	16.3	16.9
Among students who were currently sexually active, the percentage who reported that either they or their partner had used a condom during last sexual intercourse	68.8	68.5	72.4	70.7
Percentage of students who had ever been taught in school about AIDS or HIV infection	83.1	84.4	85.5	85.9

Source: YRBS

The need for sex education is also evident from statistics on preventable communicable diseases. Although the county's average is below the state's for sexually transmitted diseases, the number of AIDS cases is much higher.

Table 5.3: Communicable Diseases, 2004-06. (3-Year Average per 100,000 population)

Communicable Diseases	County	State
Sexually Transmitted Diseases (STD)		
Total Gonorrhea, Chlamydia & Infectious Syphilis	274.3	369.5
Infectious Syphilis Cases	8.1	4.0
Gonorrhea Cases	75.0	116.1
Chlamydia	191.3	249.4
Vaccine Preventable Diseases		
Vaccine Preventable Disease Rate for All Ages	2.1	3.3
Hepatitis B Cases	1.6	2.6
Measles	0.0	0.0
Mumps	0.0	0.0
Rubella	0.0	0.0
Pertussis	0.5	0.6
Tetanus	0.0	0.0
AIDS and Other Diseases		
AIDS Cases	50.5	27.2
Meningococcal Meningitis	0.1	0.0
Hepatitis A Cases	2.2	1.4
Tuberculosis Cases	9.6	5.9

Source: Division of Disease Control, Florida Department of Health

Disease prevention and a healthy lifestyle are also influenced by the food choices individuals make. Having healthy food habits is especially important for adolescents as it may influence their choices as adults. In 2007, 28 percent of students were overweight or obese. Almost half did not or do not exercise regularly. Further, almost 70 percent did not meet the recommended levels of physical activities (compared to the state of Florida: 62.1%), also indicating that students in Miami-Dade County were at greater risk.

Table 5.4: 2007 Youth Risk Behavior Survey, Miami-Dade County Lifestyle Results

Dietary Behaviors	2001	2003	2005	2007
Percentage of students who were overweight (i.e., >= 85th percentile but < 95th percentile for body mass index, by age and sex, based on reference data)	15.7	15.3	16.6	15.0
Percentage of students who were obese (i.e., >= 95th percentile for body mass index, by age and sex, based on reference data)	9.6	12.9	12.1	13.0
Percentage of students who exercised to lose weight or to keep from gaining weight during the 30 days before the survey	55.2	56.4	58.8	56.4

Source: YRBS

In addition to large percentages of at-risk youth, public health is affected by the large number of uninsured in the county. The 2004 Florida Health Insurance Study estimated that Miami-Dade

County had the highest rate of uninsured in the state at 28.7 percent (up from 24.6%in 1999). Almost one-third of people under 65 in Miami-Dade and one-fourth in Broward lacked health insurance in 2005 according to Census Bureau figures. In Miami-Dade, 29.6 percent lacked coverage. In Broward, it was 26 percent. Both were above the state's 24 percent. Only Texas and New Mexico had higher rates of uninsured people under 65. In 2005, 15.3 percent of the U.S. population was not covered by health insurance.

Half of the CAA Low-Income Resident Survey respondents believe that a lack of health insurance is a major problem while a significant number indicated the same about access to affordable health care (43.1%). Furthermore, a significant number of respondents, approximately one-third, do not have health insurance and three out of ten were concerned they could not get healthcare or medicines for their children. Given the aging of Miami-Dade County's population, the lack of health insurance coupled with high poverty rates presents a challenge for the service industry on how to provide care for people without health insurance.

Among children in the United States, the percentage and the number of children under 18 years old without health insurance had increased to 11.7 percent (8.7 million) in 2006 from 10.9 percent (8.0 million) from 2005, according to the *Income, Poverty, and Health Insurance Coverage in the United States* report (2006) by the U.S. Census. The publication also reported a 19.3 percent uninsured rate for children in poverty. The report also found a wide disparity among racial-ethnic groups. Hispanics in Florida were far more likely to be uninsured -- 38.6 percent. Black non-Hispanics had a 26.7 percent rate -- the highest rate for blacks found anywhere in the country, while white non-Hispanics were at 17.9 percent.

In 2004 Miami-Dade County had a higher rate of uninsured children (16%) than Florida overall (13%) and the trend continued through 2007. Results from the 2007 Children's Health Insurance Survey conducted for the Florida Healthy Kids Corporation indicate that approximately 12.6% of children in the state of Florida, or approximately 548,000 children, were uninsured, while the uninsured rates in Miami-Dade County continued to be higher. One-half of Florida's children (50.3%) were reported to have employment-based insurance coverage, one-fourth (24.8%) had public coverage through Medicaid or Title XXI (SCHIP) programs, and the remaining 13.3 percent had some other type of coverage (private, Medicare, military etc.). By comparison, the highest percentage of children in Miami-Dade (41%) were insured through Medicaid, Medicare and related programs, followed by employment-based insurance (37%). The lack of insurance has not affected the access of children and parents to immunizations and the county immunization rate was higher than the national rate in 2006 (81 percent), and almost on par with the State of Florida's immunization rate. The Florida Department of Health annual immunization assessments of kindergarten students show that immunization levels for Miami-Dade kindergartners in both public and private schools have fluctuated around 90 percent over the past decade, with a low of 89 percent in 2001. In 2006 the Miami-Dade rate was 93.1 percent, compared to 94.6 percent in the state. In 2008 the immunization rate in the county decreased to 90.8 percent while in Florida it remained higher at 93.6 percent.

In respect to mortality, the National Vital Statistics Report shows that in 2005, Whites accounted for 1,967,142 deaths in the Untied States, where as Blacks accounted for 289,163 deaths and Hispanics 131,161 deaths. The Florida Health Department reported that Black residents had significantly higher mortality rates than their White and Hispanic counterparts between the years 2004-2006. Heart disease and AIDS/HIV occurrences are significantly higher for both Black and White Miami-Dade County residents.

The analysis of mortality causes in the county shows that Blacks have a higher mortality rate across all major causes. Heart disease is the leading cause of death, followed by cancer and stroke for all racial groups. Miami-Dade County is below the statewide mortality rate per 1,000 population across all racial/ethnic groups but the Living Healthy, Living Longer Miami-Dade County Survey prepared for

the Health Council of South Florida also found that over 80 percent of the residents exhibited one or more cardiovascular risk factors, including being overweight, physically inactive, and/or diagnosed with hypertension, diabetes, or high cholesterol. In addition, the study also reported that a 13.6 percent age adjusted death rate per 100,000 for individuals who died of cancer in the U.S., whereas it was 24.5 percent in Miami-Dade County. The prevalence of high blood pressure is higher in the county than statewide. Also, compared to national findings, Miami-Dade County residents with multiple hypertension readings are less likely to take action to control their high blood pressure.

Table 5.5: Major Causes of Death per 1,000 Population for Miami-Dade County and Florida, 2004-2006.

	County			State		
	White	Black	All	White	Black	All
Total Deaths	664.5	840.2	700.0	693.7	894.7	714.3
Heart Disease	210.6	237.0	216.4	178.4	224.9	182.8
Cancer	150.4	165.9	152.9	168.3	187.1	169.8
Stroke	31.4	51.6	34.7	34.2	66.5	37.1
Chronic Lower Respiratory Disease	26.5	20.3	25.8	37.8	24.1	36.6
Diabetes	20.3	41.7	23.5	18.7	47.5	21.2
AIDS/HIV	8.0	56.4	17.7	4.5	39.0	9.7
Motor Vehicle Crashes	15.3	15.4	15.2	19.2	17.4	18.6
Pneumonia/Influenza	12.2	13.7	12.6	10.7	14.1	11.0
Cirrhosis	8.0	5.3	7.5	10.7	5.7	10.0

Source: CHARTS, Florida Office of Vital Statistics.

Asthma prevalence among adults is also higher in the county than statewide and nationally. The childhood prevalence of asthma (12.2%) is similar to that found nationally. At the same time, adults aged 65 and over are much less likely than seniors statewide or nationwide to have received a flu shot in the past year or to have ever received a pneumonia vaccination (far from satisfying the Healthy People 2010 objective). Further, flu shots are similarly low among high-risk adults aged 18 to 64.

Another major area of concern that the survey highlights is that the overall prevalence of diabetes in Miami-Dade County is higher than statewide, and the disease affects approximately 208,700 county residents. In Miami-Dade County, it is especially high among adults aged 40+, those living below the federal poverty level, Hispanics, and Blacks. Men more often exhibited one or more cardiovascular risk factors than women, adults aged 40 and older are at much greater risk than young adults, and Blacks and Hispanics more often report one or more cardiovascular risk factors.

Miami-Dade County adults aged 50 and over are less likely to have ever had a colorectal cancer screening (such as sigmoidoscopy or colonoscopy). With regard to skin cancer and protection from the Florida sun, over two-thirds of Miami-Dade parents indicate that their child uses protective sunscreen or stays out of the strong sun on a regular basis (decreasing to 51.1% among teens). With regard to prostate cancer screening, 82.2percent of men 50+ have had a prostate-specific antigen (PSA) and/or a digital rectal examination in the past two years (similar to national findings).

According to AVERT, an HIV/AIDS resource website[5], almost half of the Americans living with HIV/AIDS were Black (44.0 percent), whereas White accounted for 35.0%). In 2007, the Center for Disease Control reported that Black residents still accounted for the population with the most reported HIV/AIDS cases in Florida (48.5 percent), followed by White residents (34.8%). For Miami-

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[5] AVERT <www.avert.org>

Dade County, the majority of AIDS/HIV has been recorded among Hispanic and Black residents. Given the composition of the county, however, the high number of AIDS/HIV occurrences among Black Miami-Dade County residents is indicative of the need for a HIV/AIDS prevention campaign targeting Blacks. However, these occurrences have decreased since 2005 across all ethnic groups for an overall 36 percent decrease.

Table 5.6: AIDS Cases by Race/Ethnicity and Gender, Miami-Dade County, 2005-2007.

Ethnicity/Race	Male			Female			Total		
	2005	2006	2007	2005	2006	2007	2005	2006	2007
Hispanic	321	321	213	79	82	52	400	403	265
Asian	2	2	0	0	0	0	2	2	0
Black	394	355	257	303	283	210	697	638	467
Hawaiian/Pacific	0	0	1	0	0	1	0	0	2
White	103	101	54	16	25	8	119	126	62
Asian	0	0	0	0	0	0	0	0	0
Multi-Race	12	9	9	4	4	6	16	13	15
Unknown	0	0	0	0	0	0	0	0	0
Total	832	788	534	402	394	277	1234	1182	811

Source: HIV/AIDS Reporting System [HARS], 2008.

Health disparities in terms of race/ethnicity are also visible in infant mortality rates, which for Blacks are more than the mortality rates for White Non-Hispanics and Hispanics combined. Higher percentage of Black females also give birth at an early age of 15-19 (52.8%), compared to White (28.9%) and Hispanic (33.7%) females. Of the 1,756 Florida resident fetal deaths in 2006, 15.8 percent occurred to mothers residing in Miami-Dade County. This is an improvement since 2000 when 18.2 percent of fetal deaths in the State occurred to mothers residing in Miami-Dade County. Furthermore, 70.1 percent of black mothers in Miami-Dade County giving birth are unwed while only 40.4 percent of Hispanics giving birth are unwed and 37.6 percent of mothers giving birth are white. The highest number of infant deaths is among Blacks (9.900) as well as the percent of births with late or no prenatal care (6.0%) in Miami-Dade County.

Table 5.7: Maternal and Child Health, Miami-Dade County, 2004-2006

Indicator (3-YR Figures, 2004-06, per 1,000)	White	Black	Hispanic	All Races
Births				
Total Births (3-yr annual avg.)	23,644.7	8,142.0	20,651.7	32,716.3
Births to Mothers ages 15-44	61.3	64.6	64.2	62.4
Births to Mothers ages 10-14	0.4	1.1	0.5	0.6
Births to Mothers ages 15-19	28.9	52.8	33.7	35.2
Percent of Births to Unwed Mothers	37.6	70.1	40.4	45.3
Infant Deaths (per 1,000 Births)				
Infant Deaths (0-364 days)	4.3	9.9	4.1	5.7
Neonatal Deaths (0-27 days)	2.9	6.1	2.8	3.7
Postneonatal Deaths (28-364 days)	1.4	3.8	1.3	2.0
Low Birth Weight				
Percent of Births < 1500 Grams	1.2	3.0	1.2	1.6
Percent of Births < 2500 Grams	7.3	12.7	7.2	8.7
Prenatal Care				
Percent of Births with 1st Trimester Prenatal Care	87.8	75.2	87.2	84.8
Percent of Births with Late or No Prenatal Care	2.4	6.0	2.5	3.3

Source: CHARTS, Florida Office of Vital Statistics.

Figure 5.1: Infant Deaths per 1,000 Births, Miami-Dade County, 2004–2006.
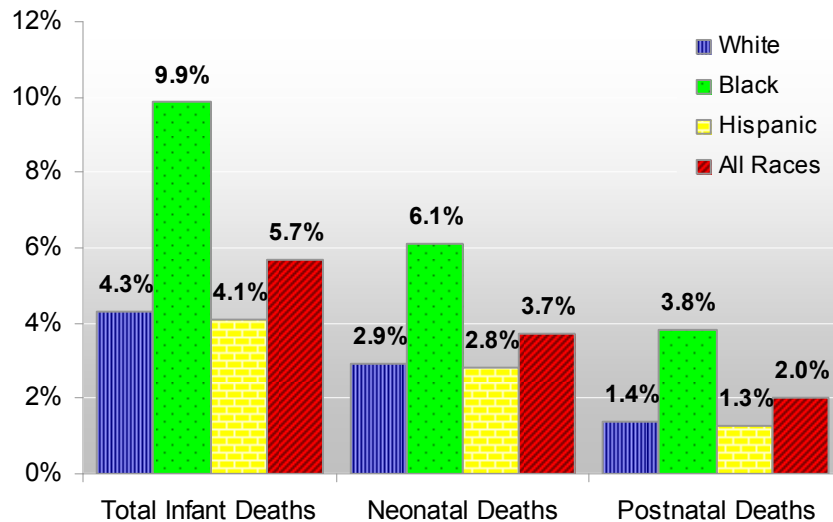
Source: Florida Department of Health, Vital Statistics, Miami-Dade County Health Profile Report, 2006.

The Florida Birth Defects Registry provides estimates on the children born with birth defects. Table 5.8 below compares figures for Florida and for Miami-Dade and shows that for some birth defects have a higher frequency of occurrence in Miami-Dade County, including abdominal wall effects, limb malformations and neural tube defects. Overall, however, as a percentage of births, the figures for children born with structural birth defects in the county and the state are the same.

Table 5.8: Miami-Dade County Birth Defects, 1998-2005.

	Miami-Dade Estimated Cases	Miami-Dade Frequency	Florida Frequency
Children with Structural Birth Defects	5,736	1 in 45	1 in 45
Specific Conditions			
Congenital Heart Defects	2,022	1 in 127	1 in 135
Chromosomal Abnormalities	386	1 in 665	1 in 650
Down Syndrome	318	1 in 807	1 in 761
Oral Clefts	243	1 in 1,057	1 in 735
Neural Tube Defects	104	1 in 2,469	1 in 2,170
Abdominal Wall Defects	112	1 in 2,293	1 in 1,548
Limb Malformations	58	1 in 4, 427	1 in 3,394

Source: Florida Birth Defects Registry.

The health of born children is to a large extent influenced by the type of care received by mothers, their access and knowledge of the availability of pre-natal care, as well as the families in which children are born. The 2008 Child Well-Being Report produced by the Miami Children's Trust shows that nearly 40 percent of all children live in households headed by an unmarried person, a percentage that continues to rise and exceeds the percentage for Florida and the nation (Putting the Pieces Together for Our Children: A Child Well-Being Report of Community Indicators in Miami-Dade County 2008). According to the U.S. Census, 12,328 unmarried women between the ages of 15 and 19 gave birth in Florida in 2006, and almost 12 percent were in Miami-Dade County (1,441). The increase, almost 8 percent from the previous year, demonstrates that teenage pregnancy is again on the rise in Miami-Dade County. The county experienced a similar trend between 2004 and 2005, where births among unwed mothers ages 15 to 19 increased 226.6 percent, from close to 600 births in 2004 to almost 2,000 births the following year. Although the 2006 increase was not as

dramatic as in 2005, it should rise concerns considering that the number of unwed mothers, between the ages of 15 and 19, giving birth in the state slightly declined by almost 11 percent.

Nationally, Florida rates sixth for teen births, with 45 births per 1,000 teens aged 15 to 19. Preliminary figures from the Florida Office of Vital Statistics show that in 2007, the state recorded 25,688 live births to moms 15 to 19. The prior year saw 25,507. Miami-Dade was No. 1 with 3,073 in 2007. This brings into light issues regarding sexual behavior amongst adolescents as well as matters of teenage childrearing, such as health care coverage and education.

Figure 5.2: Births among unmarried females, ages 15-19, 2004-2006.
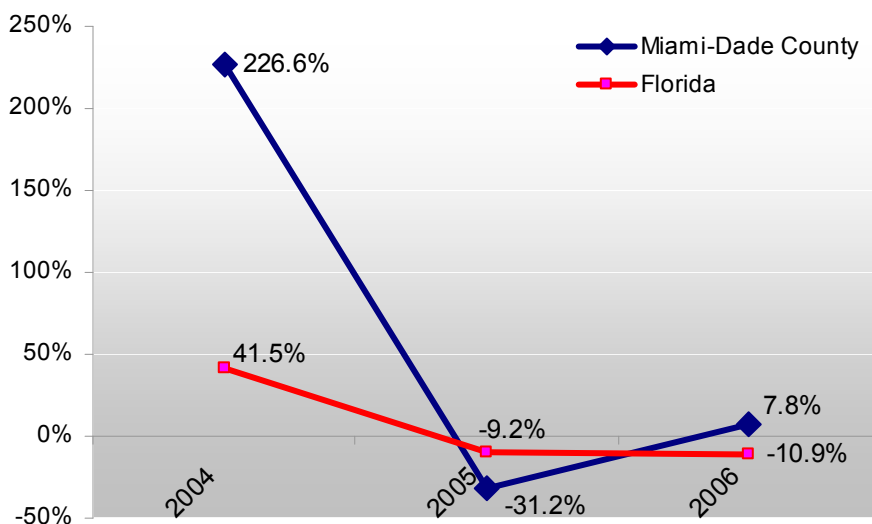
Source: U.S. Census 2000, American Community Survey 2007.

The high percentage of births to unwed mothers is reflected in statistics on family composition with own children. The American Community Survey estimates that in 2007 34.8 percent of children in Miami-Dade County live in a single-parent family, up from the 27.3 percent in 2000. Moreover, the number of children in single-parent families increased by 6.1 percent due to an 8.5 percent increase of children with a female householder only (Table 5.9).

Table 5.9: Population Under 18 by Type of Family, 2000 and 2007.

	2000	2007	% Change
Children under 18	559,213	465,603	-16.7%
In Married Couple Families	319,467	303,674	-4.9%
In Single Parent Families	152,668	161,929	6.1%
Male Householder	27,448	26,090	-4.9%
Female Householder	125,220	135,839	8.5%

Source: U.S. Census 2000, American Community Survey 2007.

Miami-Dade County figures on licensed healthcare professionals are comparable with statewide numbers (See Figure 5.3). However, compared to figures from previous years, the total number of physicians and family practice physicians has slightly decreased. This, in addition to the aging population of the county is likely to add additional pressure to the healthcare system in terms of access to health professionals.

Figure 5.3: Health providers per 1,000 People, Miami-Dade County and Florida, 2005–2007.

Legend: Miami-Dade County, Florida

	Miami-Dade County	Florida
Physicians	269.5	276.7
Dentists	61.7	58.4
Internists	40.8	47.1
Pediatricians	20.6	18.3
Family Practice Physicians	10.4	17.4
OB/GYN	7.6	9.7

Source: Florida Department of Health, Vital Statistics, Miami-Dade County Health Profile Report, 2007.
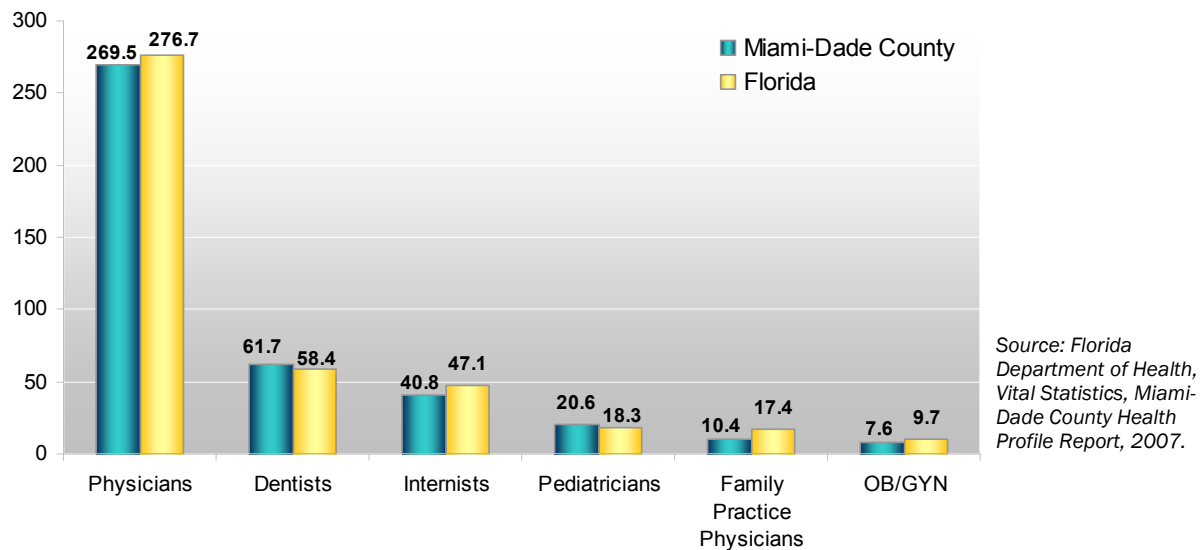
Access to healthcare is especially important not only for children and senior citizens who are the most vulnerable segments of the population but also to people with disabilities. The U.S. Census Bureau reported that 36.7 percent of the Miami-Dade County workforce had at least one disability. This represents a fewer percentage of employed residents with a disability in 2007 than in 2000. According to the American Community Survey, 4.8 percent of these individuals were considered to have an employment disability. Of the residents with an employment disability, 33.7 percent were below the poverty line.

Figure 5.4: Percent of Disabled Residents Employed in Florida and Miami-Dade County, 2000-2007.

Legend: Miami-Dade County, Florida

	Miami-Dade County	Florida
2000	53.7%	49.0%
2007	36.7%	36.7%

Source: U.S. Census 2000, American Community Survey 2007.
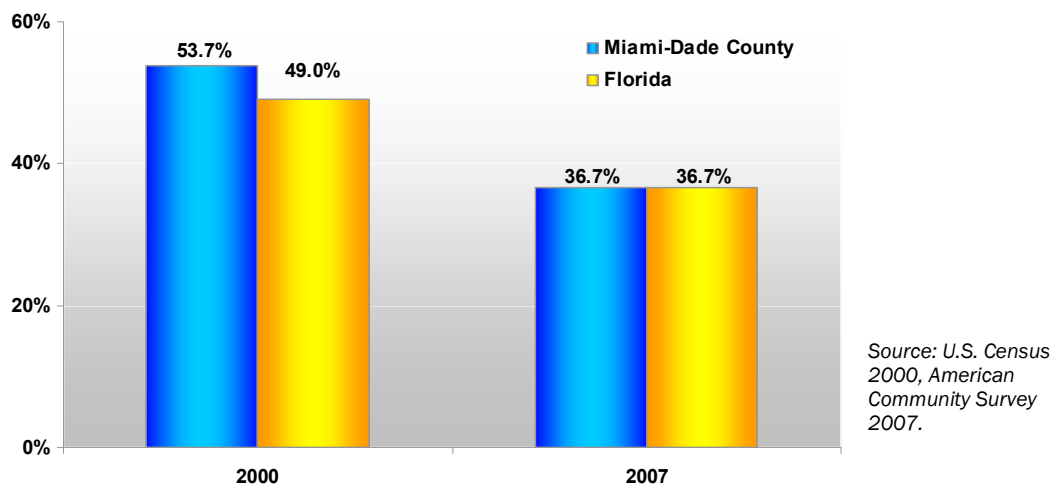
In addition to employment disability, defined as difficulty working at a job or business, the U.S. Census Bureau tracks other disabilities, including sensory, physical, mental, self-care, and go outside home disabilities. A sensory disability is defined as blindness, deafness, or a severe vision or hearing impairment. A physical disability is defined as any condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying. A mental disability is defined as difficulty learning, remembering, or concentrating. A self-care disability is defined as difficulty dressing, bathing, or getting around inside the home by oneself. A go-outside-home disability is defined as difficulty going outside the home alone.

With respect to disability, the percentage of residents ages 5 through 64 with any disability is greater in Miami-Dade County than the Florida average. While only 4.3 percent of children between the ages of 5 and 15 years have a disability, 9.8 percent of the workforce age group (16-64 years) have a disability in Miami-Dade County. However, there is a much higher percent of seniors over 65 years with a disability in Miami-Dade County (44.2%) than the State average (38.4%).

In the U.S., the number of children, ages 5 through 15, with any disability increased from 5.8 percent in 2000 to 6.2 percent in 2007. Similarly, the number of children with disabilities in Florida was greater in 2007 than in 2000; however, the percentage of disabled children was less in 2007 (at 5.8%) than it was in 2000 (at 6.0%). This was not the case for the number of disabled children in Miami-Dade County, which decreased by 21.5 percent between 2000 and 2007.

Figure 5.5: Percent of Disabled Residents over 5 years, Florida and Miami-Dade County, 2007.

Source: U.S. Census 2000, American Community Survey 2007.
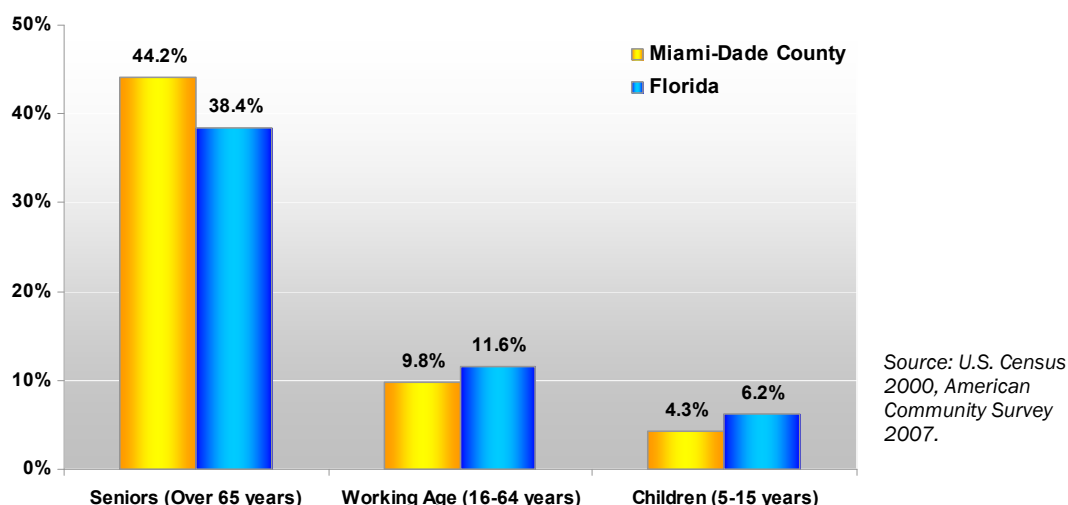
Between 2000 and 2007 there was an increase in the number of children with sensory, physical and mental disabilities in the U.S, but a decrease in the number of children, specifically in female children, with a self-care disability. Self-care disabilities also decreased in Florida (in both female and male children), as did sensory disabilities in female children. The number of reported mental disabilities in female children also decreased in Florida. In Miami-Dade County most cases of children with a disability decreased, with the exceptions of male children with a sensory disability, which increased 15.9 percent between 2000 and 2007.

The data shows that more male children have a disability (See Table 5.10). This is evidenced by the number of cases recorded for male children with disabilities in the U.S., Florida and Miami-Dade County during both years, which indicate that male children had higher rates of disabilities than in their female cohorts.

Table 5.10: Type of Disability among Children, 5-15 years, Miami-Dade County, 2007*.

	2000			2007		
	Both sexes	Male	Female	Both sexes	Male	Female
Population 5 to 15 yrs	349,790	178,075	171,715	319,736	165,046	154,690
With a disability	17,521	11,073	6,448	13,749	9,408	4,177
Sensory	3,015	1,709	1,306	2,878	1,981	1,083
Physical	3,310	1,827	1,483	2,558	1,485	1,083
Mental	12,913	8,672	4,241	9,912	7,427	2,630
Self-care	4,193	2,422	1,771	1,918	1,320	464

*Source: U.S. Census 2000, American Community Survey 2007; *Go-outside-home disabilities were not included.*

Table 5.11 indicates the number of students served in exceptional student programs in 2006-2007. The table shows that Blacks and Hispanics overwhelmingly dominate the programs provided for students with some form of disability or impediment. There are 56.1 percent of Hispanics, 34.0 Blacks, and 8.4 percent of Whites enrolled in these exceptional programs. All races and ethnicities have the bulk of students enrolled for a specific learning disability, followed by high enrollment in a profoundly handicapped student program and speech/language & hearing. Hispanics have 47.4 percent of students enrolled in a specific learning disability while 37.9 percent of blacks are enrolled in this service and 36 percent of Whites are enrolled as well in this program. White students have a higher enrollment (21%) in a profoundly handicapped service compared to 15.7 percent of Hispanics are and 15.1 percent of Blacks. Furthermore, 19.1 percent of Whites are enrolled in speech training programs while 14.9 percent of Hispanics are participants of this service and only 13.1 percent of blacks are enrolled in speech, language and hearing program.

Table 5.11: Students Served in Exceptional Student Programs, 2006-2007.

	WHITE	BLACK	HISPANIC	ASIAN	AMERICAN INDIAN	MULTIRACIAL	TOTAL
Educable Mentally Handicapped	65	955	772	8	2	7	1,809
Trainable Mentally Handicapped	74	484	571	9	2	4	1,144
Physically Handicapped	234	372	1,032	7	1	16	1,662
Speech/Language & Hearing	470	1,303	2,458	43	0	68	4,342
Visually Handicapped	7	25	59	1	0	2	94
Emotionally Handicapped	151	1,451	941	3	0	20	2,566
Specific Learning Disability	885	3,776	7,798	38	5	101	12,603
Hospital/Homebound	57	99	236	3	0	3	398
Profoundly Handicapped	518	1,506	2,583	36	5	55	4,703
Total	2,461	9,971	16,450	148	15	276	29,321
As % of Total Student Membership in Each Ethnic Category	7.40%	10.51%	7.61%	3.63%	4.48%	6.10%	8.30%

Source: Miami-Dade Public Schools, Statistical Abstract 2006-2007.

<u>Implications</u>: In many indicators the general health of Miami-Dade County's population is comparable to national and state statistics. The county is below the state average in sexually transmitted diseases, for example. However, AIDS occurrences are double the state average. This statistic correlates with the fact that 14 percent of high school students had never been taught in school about AIDS/HIV. Even though Blacks account for only 20 percent of county residents, Black residents with AIDS account for almost half of all AIDS cases. In addition, Blacks have a higher mortality rate across all major causes, including heart disease, cancer and stroke. Mortality rates are also higher for Black mothers who are less likely to receive prenatal care and whose children are born with low birth weights. Another vulnerable population which requires special attention for their health issues are residents with disabilities. Over 41 percent of Miami-Dade residents older than 65, and about four percent of children in ages 5-15 have some form of a disability. However, most cases of children with a disability decreased, with the exceptions of male children with a sensory disability, which increased by 16 percent between 2000 and 2007. In view of the fact that almost one third of county residents do not have a health insurance, these statistics demonstrate the need for healthcare services, particularly targeting low-income residents as health insurance is likely to be most financially inaccessible to them. While programs for children are essential, it is also important that health options are provided to adults. Some efforts in this direction can be made with minimal costs, including information and referral services. There are a number of organizations in the county who already offer health services and the pooling of resources would make this effort more cost-effective (See Appendix A).

RECOMMENDATIONS

1.   LOCATION OF CAA CENTERS IN AREAS OF NEED.

CAA has addressed the need for services targeting low-income residents by having enhanced operations in the inner city where the majority of residents in need are located. As the *Households in Poverty* map shows, poverty is concentrated in pockets throughout the county where the CAA already has established centers and advisory committees. However, the overwhelming majority of low-income Miami-Dade County residents (93%) surveyed over the phone by the FIU Metropolitan Center indicated that they are not aware of any Miami-Dade County programs and services in their community assisting low and middle income families. This finding is consistent with a 2004 report of the Brookings Institution titled "Growing the Middle Class: Connecting All Miami-Dade Residents to Economic Opportunity" which found that "limited use of mainstream financial institutions and government support programs impedes the wealth-building capacity of low-income households." The survey shows that low-income residents are not aware of assistance they may be eligible for. CAA's presence in low-income neighborhoods will therefore need to be made more visible.

In addition, the data shows that income is unevenly distributed within the county, and conversely, poverty is concentrated in particular segments of society. While income has increased countywide since 2000, income of Black households is still 46 percent lower than for White households and 15 percent less than Hispanic households. Also, 23 percent of Black households live in poverty compared to 15 percent of Hispanics and 8 percent of White Miami-Dade County residents. Disparities based on race/ethnicity are a good indicator of the groups which services for low-income residents should target. Moreover, the characteristics of the current CAA Target Areas, including low educational attainment, high poverty rates, as well as high crime rates, suggest that continued CAA efforts to assist low-income residents in them is necessary.

The most recent population data at the neighborhood level is already outdated as it is now eight years old. In 2011 when the first results of the 2010 Census are released, the CAA should begin examining the possibility that some target areas may need to change. Even the 2000 data shows that in neighborhoods such as Perrine, Coconut Grove and even South Beach, interest and participation in CAA programs may be lower compared to other CAA areas as these are areas with the smallest percentage of low-income families. Considering the fast pace of population change in Miami-Dade County – migration in and out of the county, as well as gentrification – these areas will need to be re-examined as new data become available. Until then, however, as already mentioned, CAA should continue serving the residents of the designated areas and closely monitor participation in its programs to determine if services need to be scaled back and resources directed to other areas with a larger number of populations in need.

2.   COMMUNITY INVOLVEMENT AND OUTREACH

Through its Advisory Committees CAA demonstrates an effort to seek broader input from the community and to engage residents in identifying issues of importance for their neighborhoods. However, in order these committees to better serve in their capacity as a forum for interaction between residents, as well as between residents, community leaders, elected officials, and generally stakeholders, CAA needs to take some steps to improve their organization. First, in order for CAA to benefit from constructive input from these committees, CAA should exercise more oversight over their meetings and ensure efforts are being implemented for wider representation from the community. CAA committee members need to have a continued vested interest in improving the life of residents in their neighborhoods and therefore they need to be selected from among residents who are willing and able not only to attend but to participate in discussions and offer meaningful input. Secondly, it is important that they meet on a regular basis, at set times and days. This will help improve attendance both from committee members and from residents. Thirdly, CAA advisory

committee meetings need to be publicized more extensively. Moreover, committee members need to be made aware that CAA meetings should be open to the public and that they themselves can assist in improving attendance. Finally, some CAA Advisory Committees have embarked upon an effort to invite speakers to address issues of concern in their community. Some committees had property appraisers or mortgage lenders talk to residents about predatory lending practices and offered assistance through free consultations to interested residents. This practice should be expanded to all CAA Advisory Committees as it shows that these committees are involved in their communities and can truly serve not only as a source of information and advice for the CAA but also as a useful forum for their communities.

3.   LINKING SERVICES AND NEEDS

Increasing community involvement in the CAA Advisory Committee meetings is important as those meetings serve as a conduit for the community to communicate their needs and also as a resource for the CAA to continuously monitor them. In that regard, the CAA should be able to refocus efforts depending on observed needs. For example, the CAA Low-Income Resident Survey shows that currently the most important issues of concern countywide among low-income residents are crime and drugs, jobs, and affordable housing. In some of these areas CAA already provides assistance through youth diversion programs, financial assistance and job skills training, to mention a few. In the area of housing CAA currently provides only emergency housing assistance, but indirectly assists CAA clients in finding affordable housing by providing information and referrals to other organizations. However, depending on budget constraints and staff availability, the CAA should consider expanding participation in these programs or concentrating them in areas where participation is most significant. Again, wider community involvement, as well as increased awareness of the different services of CAA would be crucial in this regard.

The CAA may also consider assisting low-income adults, especially seniors and pregnant women, in finding affordable health services by providing them with referrals and connecting them with organizations providing health services within the county. Health data shows that of the 1,756 Florida resident fetal deaths in 2006, 15.8 percent occurred to mothers residing in Miami-Dade County. Although crime and pocketbook issues seem to take precedence over health concerns, the fact that 32 percent of respondents reported they do not have health insurance is indicative of potential future needs CAA can anticipate and should be prepared to act proactively. A significant percentage (43%) of surveyed residents consider access to healthcare a major problem and 50 percent indicated the same regarding lack of health insurance. The aging of the county's population coupled with an extended economic downturn will likely increase demand for assistance not only in straightforward pocketbook issues like jobs, income and housing assistance, but other factors that affect the quality of life of Miami-Dade County residents.

Another area in which CAA can potentially have significant impact is housing assistance. High foreclosure rates in Miami-Dade County are the results of predatory lending combined with lack of understanding among a significant number of residents of the consequences of adjustable mortgage rates and the affordability gap between incomes and market prices. At a minimal cost, by tapping into expertise available from policy makers and mortgage lenders, CAA can provide needed education into the complexities of home purchasing and maintenance. As already mentioned, some CAA Advisory Committees have invited speakers, including lenders, appraisers and other professionals in the housing industry, who may provide consultations to CAA clients. Thus, CAA has serve as a referral organizations and assist residents without straining its resources. In addition, CAA should partner with other government and non-profit organizations in the implementation of neighborhood stabilization programs, including home counseling for future home buyers and transition programs for families that have been foreclosed upon. Existing programs aiming to mitigate the adverse effect of foreclosures on families target owners who are either in foreclosure proceedings or have a property that has already been foreclosed upon. CAA has an opportunity to

step in and act preventively, by partnering with organizations that provide credit counseling. CAA's participation would be especially important and beneficial as CAA already has presence in some of the most distressed communities.

CAA provides a wide range of energy conservation services and rehabilitation designed to assist low-income home owners. Energy expenses, rehabilitation of the home, and hurricane mitigation become a cost burden for low-income families making the overall cost of living unaffordable. Energy-efficiency features, home rehabilitation, together with hurricane preparedness and mitigation practices, not only keep energy bills low but also reduce the cost burden on low-income families making the home more affordable. Weatherization and energy conservation initiatives and programs should be further promoted in Miami-Dade County. Solar-assisted hot water heating system, Energy saving refrigerators, increased attic and wall insulation, double-glazed windows and sliding glass doors, compact fluorescent lighting, setback thermostats, and skylights, to name a few, will collectively reduce electricity consumption and natural gas consumption saving overall utility and maintenance expenses for the household. CAA can partner with private and corporate organizations and serve both as an information resource and as a partner in helping identify residents who are interested and who would benefit from such programs.

4. ANTICIPATING NEEDED SERVICES

The current economic situation demonstrates the need for both government agencies and nonprofit organizations to keep track of economic conditions in the areas they serve. An economic downturn accompanied by increased gas prices, climbing unemployment, continued lack of housing affordability, as well as a struggling education system, are all factors that affect the needs of low-income Miami-Dade County residents. Macroeconomic conditions will likely put mounting pressure on the CAA and other organizations aiming at the eradication of poverty, to allocate resources wisely and selectively. CAA needs to exhibit foresight and act proactively, rather than reactively, to issues of concern to low-income residents. As mentioned above, housing counseling and health services expanded to more Miami-Dade County residents are two of the areas in which CAA can act proactively.

In addition, CAA can expand its children services to include adolescents. The 2007 Miami-Dade County Youth Behavior Risk Survey shows that violence, alcohol, tobacco and substance abuse are endemic in Miami-Dade public schools. The survey also demonstrated the need for better health education. A significant number of students (14%) had never been taught in school about AIDS/HIV. At the same time, Miami-Dade County has one of the highest AIDS rates in the nation. Childbirths to teen and unmarried mothers may also be decreased through CAA's involvement in this regard, through informational materials at CAA locations for example. In addition, CAA can implement a healthy life style campaign (more sports, eat healthy) and allocate more resources to funding sport oriented or dance oriented classes to motivate children to be active and stay healthy.

CAA may consider partnering with an insurance provider in offering a health insurance policy or a discount health plan to low-income residents. Both the aging of the county's population and the lack of insurance among a third of the residents will affect adversely all residents, but particularly low-income families.

5. COLLABORATION

There is a multitude of organizations functioning in Miami-Dade County with a shared mission to improve the conditions of financially disadvantaged residents, including both low- and moderate-income families. Switchboard of Miami, Inc. established in 1968 as a private, nonprofit organization provides free information about available resources and services in Miami-Dade County. Their comprehensive directory contains over 950 agencies and 4,000 service programs to assist the community in identifying the necessary resources. A search using "low income" as criteria identified 167 organizations and service areas. The programs offered by these organizations range from financial counseling, immigration services and childcare, to elderly assistance, emergency financial assistance, and healthcare. Collaboration with other organizations which share CAA's mission would be beneficial as it will allow the Agency to focus its efforts in underserved areas and will ensure that CAA's resources will reach more people and have a more significant communal impact. By assisting low-income families, CAA is impacting the whole community in these service areas. Healthy and vibrant neighborhoods are neighborhoods with residents who have jobs and incomes allowing them to provide a good quality of life for their families, who are healthy and whose children are well-taken care of, both within the family and in after-school programs. Good neighborhoods are also the ones with residents who have the opportunity to grow in their careers and are thus dependent on obtaining the tools to do so. CAA's presence in distressed neighborhoods is crucial for uplifting not only low-income families but also whole communities. It is essential, however, that CAA continues to strengthen existing partnerships and build new ones in order to be able to address the problems in the targeted neighborhoods in a comprehensive manner.

APPENDIX A: RESOURCES FOR LOW-INCOME RESIDENTS

An analysis of services specifically targeting low-income residents in Miami-Dade County produced an extensive list of programs and organizations. The array of services included those geared towards low-income children, families, and elderly persons, as well as immigrants living below the poverty-level, homeless families and individuals, and low-income communities.

It is important to keep in mind the location of these services considering that a large percentage of low-income residents have limited access to transportation and must rely on public transportation. Based on the location of where these services are delivered, it is evident that the majority of organizations and programs for low-income residents do operate in areas of Miami-Dade County that are predominantly low-income. The following section presents the largest and most visible organizations in the county servicing low-income residents. The review of programs and organizations begins with the Community Action Agency (CAA) since it is the main organization in the county with the resources, locations and programs to reach a large number of low-income residents and to address a variety of their needs. CAA administers 18 different programs throughout Miami-Dade County in collaboration with 79 different organizations, many of which are CAA grant recipients. CAA programs cover a range of services geared towards low-income children, families, and elderly persons, as well as immigrants living below the poverty-level, housing assistance, and low-income communities.

COMMUNITY ACTION AGENCY PROGRAMS

CHILDREN AND YOUTH PROGRAMS

CAA's **Head Start** and **Early Head Start** programs provide comprehensive child development services for low-income children and families in Miami-Dade County. The program is open to children ages new born through age 5, and provides care and instruction for children in a classroom setting. Program includes: health services (medical, dental, development screening, mental health, health education, and nutritional services), Individual Education Plan (IEP), social services (family assistance and parent involvement). Some of the different locations where these are offered are at the Mary McCloud Bethune, Colonel Zubkoff (Little Haiti), Miami Gardens Infant (Miami Gardens), South Miami (South Miami), Sagrada Familia (South Dade), Centro Mater West (Hialeah), LeJardin (Homestead), St. Alban's Child Enrichment Center (Coconut Grove, South Miami).

The **Pine Island After School Program** in the Pine Island Housing Development (South Dade) provides the children of residents of Pine Island with after school care including tutoring, computer classes, and guest speakers. Parents have access to programs on computers, family development, financial management, parenting, and job skills.

The **South Dade Adolescent Success Program** is a pregnancy prevention program for teenagers ages sixteen and younger focusing on parent involvement. Program provides early intervention, parent involvement, and linkages to other service providers, and comprehensive services.

The **Greater Miami Service Corps** is an out-of-school volunteer program that provides young people with the resources and services necessary to transition to independence and self-sufficiency, including education, work experience, internship, job placement and post-program follow-up to placement retention. Participants receive a biweekly stipend and may be eligible for scholarships. It operates out of CAA's Allapattah and Leisure City offices.

FAMILIES

FATHERS Project provides a comprehensive family effort to fully engage male parents in the lives of their children, including individual assessment, job preparation and placement, as well as provides opportunities for remediation, education and vocational training, to help increase male parent earning potential through employment.

Project FACE (Family And Child Empowerment) is a sixteen week family-oriented diversion program diverting children from the juvenile justice system, and includes activities such as individual counseling, group counseling, discussion groups, homework assistance, workshops and seminars, video presentations, teen summits and other activities.

Miami Safe Start provides comprehensive child development services to children and families exposed to violence and are referred by the courts. Intervention services to families include parent-child therapy and intensive case management services are included.

ELDERLY

Residential Shutters Program assists low-income elderly residents with hurricane shutter installation. The *Senior Companion Program* provides part-time volunteer opportunities for low-income persons to enrich their lives by assisting other seniors less frail than themselves, to help reduce senior institutionalization. Volunteers are given an hourly stipend as well as a transportation allowance, lunch reimbursement, training, and case management services.

CAA also manages the *Foster Grandparent Program*, a volunteer program for low-income seniors (aged 60 and above) to assist at-risk youth, and *Meals For The Elderly*, which provides senior citizens with meals and recreational and educational activities, five days a week at a senior center.

COMMUNITY SUPPORT

CAA operates *Community Enrichment Centers*, that provide a variety of social services to economically disadvantaged and at-risk individuals and families interested in achieving self-sufficiency, including housing, emergency assistance, employment and training, community partnership, family support, youth intervention and crisis intervention. The centers location are located in the Liberty City, Goulds and Little Havana/Accion CAA service areas.

The *Office of Citizen Participation* involves 21 CAA community development target areas allowing for communication between citizens and local government. Monthly meetings are held at the different locations with the advisory board (residents may also attend). Activities include historic preservation, scholarships, and discussions of community concerns. These groups are located at CAA sites in Allapattah, Brownsville, Coconut Grove, Culmer, Edison, Florida City, Hialeah, Naranja, Opa-Locka, Perrine, South Beach, South Miami, Wynwood, as well as the Liberty City Community Enrichment Center, Goulds Community Enrichment Center, and Little Havana/Accion Community Enrichment Center.

The *Computer Training and Employment Program* operates out of various locations countywide, and provides instruction and training in the use of personal computers as well as training to develop basic office skills. Classroom training is provided in data entry, creating and updating files, computer terminology, word processing and professional development training. Assistance with job placement is provided upon completion of the program.

CAA also delivers weekly meals and other food items to low-income, ill and/or disabled homebound residents through its **Meals on Wheels Program**. This program serves recipients in the Northwest Miami, Downtown Miami, Homestead/Florida City, Naranja, Perrine, Goulds, Opa-Locka, South Miami areas.

CAA's **Transportation Program** provides safe transportation to low-income individuals, including children and the elderly. Transportation is provided for medical and dental trips.

HOUSING ASSISTANCE

Housing assistance programs include the **Home Repair Program** (delivered in partnership with Miami-Dade County's Office of Community and Economic Development) provides for repairs and upgrades in owner occupied low to moderate income single-family homes. Improvements must address health and safety issues, code violations; and may include roof repairs, plumbing and electrical as well as associated repairs and exterior painting. The **Home Repair Program** is a countywide program.

CAA also provides home energy assistance, crisis assistance in energy emergencies, and weather related crisis assistance through the **Low Income Home Energy Assistance Program (L.I.H.E.A.P)**. The distribution sites for this program are CAA offices across the county.

Other countywide, housing assistance programs include the **Single Family Home Rehabilitation Program** and **Solar Water Heater** and **Weatherization** programs. The **Single Family Home Rehabilitation Program** assigns a Housing Inspector to assist clients in issuing a scope of work and aiding the homeowner in the selection of a contractor. The housing inspector then insures that the work is proceeding as planned and according to all pertinent regulations. In some cases, CAA may act as a Contractor for the rehabilitation of houses that require additional work such as weatherization, storm mitigation, and home repairs. Applicants of this program must have received a house rehabilitation loan through the county. The **Solar Water Heater** program provides for the installation of solar water heating systems in low-income households to help minimize the expense of electricity, and the **Weatherization** program provides home weatherization assistance to reduce energy consumption in the home, in order to reduce the energy bills of low-income families. This program includes an array of services, such as installing or adding attic insulation, repairing or replacing deteriorated exterior doors and windows, and installing energy efficient light bulbs and efficient showerheads.

Rental Assistance is also available at all CAA service centers.

IMMIGRATION ASSISTANCE

CAA's **Immigration Assistance** program provides assistance to individuals seeking citizenship in the United States by providing immigration-related services that range from clerical assistance to document translation.

As already noted, CAA is the only organization in the county which has a broad county presence. However, there are a number of other organizations that provide services to low-income residents, usually limited to specific locations or areas.

ORGANIZATIONS AND PROGRAMS SERVING LOW-INCOME RESIDENTS

A number of other organizations targeting low-income residents exist in Miami-Dade County. In some cases these non-profit organizations operate in collaboration with CAA. One of the most prominent organizations for children is the Children's Trust. The Children's Trust is a dedicated source of revenue established by voter referendum to improve the lives of children and families in Miami-Dade County. The Trust is a direct provider of a number of programs, including out-of school, health and prevention programs, but it also serves as a hub linking providers and parents, and as a funding source for organizations serving children throughout the county.

CHILDREN

The most common type of services and programs available to children of low-income families were after school programs. There were also a few programs that offered health care services to low-income children.

> ### AFTER SCHOOL PROGRAMS

A number of organizations offer after school programs to children of low-to-moderate income homes. The *Boys & Girls Club* of Miami (located in Kendall, Coconut Grove, South Beach and North Miami) provides both educational and recreational after school care programming for children registered, and *Catholic Charities* also has child care centers for children of working parents or parents in skills training for children 2-12 years. *Catholic Charities* also accepts children who qualify for the county's Head Start program. These centers are located in Leisure City, Little Haiti, Perrine/Cutler Bay, Little Havana, and Edgewater/Buena Vista. In addition, *Catholic Charities* offers school counseling services in Kendall. The *Little Havana Activities and Nutrition Center (LHANC)* also offers a day care program to working poor families.

Abriendo Puertas, a community-based non-profit in Little Havana and North Miami, operates a Child & Youth Development Program, an after school program that offers tutoring and homework assistance. The Child & Youth Development Program also has full day services that are provided on teacher work days and school vacations, including summer recess. For older children, ages 11-18, the program also offers promotion and prevention activities and life skills training.

Peace Be Still Youth Development Center in Opa-Locka is another organization that offers after school programming throughout the school year, including teacher planning days and school recess days. It targets at-risk, low-income youth and the services provided include FCAT preparation, assistance with homework, tutoring, recreational activities, physical fitness, nutrition education and field trips.

Another program that offers after school care on school holidays and vacations is the North Miami Beach organization *AYUDA, Inc.*, which provides enrichment and extra-curricular activities, such as yoga, music, film and journalism classes for low-income youth between 6-13 years.

The *Coalition of Florida Farmworkers Organization (COFFO)* also offers tutoring and homework assistance, as well as social and academic counseling, and recreation and development programs for children, 7 to 19 years, of farmworkers located in the South Dade region. *Coconut Grove Cares* is another not-for-profit organization that offers an array of services for children, including academic programs, social skills programs, and cultural enrichment programs. Recipients of this program however must be children of families living in the Village West area of Coconut Grove.

The *Cuban-American National Council (CNC)*, located in Little Havana, has two programs that target children: Centers for Hispanic Educational Progress (CHEP) and Latina Early Childhood Center (LEC). The CHEP center provides education, training and technical assistance to children and youth; and the LEC center operates a day care and pre-kindergarten program for infants and toddlers of teen mothers enrolled in *CNC* schools. The *William Lehman Child Day Care Center* in Hialeah is a similar

program in the sense that it provides child care for children only of an early age (18-months to 5 years); it is operated by the Hialeah Housing Authority.

The *Dominican American National Foundation*, which serves the Allapattah community, also provided educational and recreational services through its after school program.

The *Miami Science Museum*'s youth programs focus on providing low-income youth with training, mentoring, work experience, academic enrichment and skills in the use of technology, while improving their communication and interpersonal skills and self confidence. The *Museum*'s approach has been profoundly effective, with college and employment success stories attesting to its positive impact. Youth programs provided by the *Museum* not only provide students an alternative to the streets, but also with a new way of thinking and planning for their futures. The Museum's current program specifically targeting low-income residents is *IMPACT Upward Bound*. *Upward Boun*d is one of the US Department of Education's programs, aiming to help low-income, first-generation college bound students be prepared for postsecondary study, and to graduate college with a bachelor's degree in science, math, and technology related fields.

I Have a Dream – Overtown, Inc. (IHAD) provides similar services for children from low-income communities. Its goal is to motivate and empower these youth and help them reach their full educational potential by providing mentoring, tutoring, enrichment programs, as well as summer school, thus enabling them to increase the likelihood and probabilities of these children to continue on to college. *IHAD* is a "long-term" program, committing its resources to one graduating class. The first program recipients were the Class of 2005. Currently *IHAD* is working with the Class of 2015. The *Liberty City Optimist Club of Florida* also provides different educational and recreational activities for children, ages 7-15, from low to moderate income families in low-income neighborhoods, including after school homework help and computer training.

Girl Power in an organization that targets young women in the Little Haiti area. It provides after school programs, Alternatives to Suspension (ATS) programs, as well as mentoring and post-detention programs for young women, ages 11-18. These programs work in conjunction with Miami-Dade County Public Schools and Department of Juvenile Justice. *The Embrace Foundation* also offers a number of after school programs and camps that target at-risk elementary and middle school aged girls that live in Miami-Dade County's undeserved neighborhoods in Kendall and Brownsville. **The Embrace Foundation** programs cover an array of topics, including parenting and family relationship workshops, after school academic tutoring, early childhood reading, charm and etiquette courses, health and personal hygiene, safety workshops and screenings, cultural arts projects, substance abuse awareness and prevention, peer pressure empowerment, teen domestic violence workshops, and positive behavior skills.

➢ HEALTH CARE SERVICES

Florida KidCare is a government subsidized health insurance programs of Florida children though the age of 18. Florida KidCare includes four programs: Medicaid for children from families with lowest income; Health Kids for children 5 and over whose families have income above the Medicaid income level; and Children's Medical Services (CMS) for children with special health needs. These programs are only available to children whose families fall below 200 percent of the federal poverty guidelines. Florida KidCare is a statewide program and not only limited to residents in Miami-Dade County.

Another organization targeting children but also offering services to adults is *Community Smiles*, established by a group of dedicated dentists in 1946 as the Dade county Dental Research Clinic. *Community Smiles* is a not-profit organization providing dental care to the underserved and relies on pediatric dentist volunteers. Three days a month, the clinic's volunteer dentists and orthodontists take care of children's teeth, a growing area of concern since the number of children with tooth decay has increased significantly over the past two decades. Tooth decay affects more than one-

fourth of U.S. children aged 2-5 and half of those aged 12-15, numbers that have steadily increased in recent years, according to a February 2008 report from the Centers for Disease Control and Prevention. Low-income children are the hardest hit -- two-thirds of those between the ages of 12-19 who live below the poverty line have had tooth decay, according to the CDC. There were only 250 pediatric dentists in Florida in 2007, and 7,015 general dentists in the state, according to the American Dental Association. According to the Florida Dental Association – Project Dentist Care, *Community Smiles* is the number one provider of oral health care to the underserved in the State of Florida. In 2006, more than 2,400 disadvantaged patients received services. From October 1, 2006 through September 2007 3,367 individuals received dental care.

Another health initiative targeting low-income children is *Health-on-Wheels* program of Miami Children's Hospital (MCH) based in the Palmetto Bay Center. The Health on Wheels van visits schools throughout the region, offering medical exams and immunizations to children in need. According to MCH, its medical-dental vehicles carrying state-of-the-art medical and dental equipment, have served over 55,000 children and adolescents in Miami-Dade, Broward, and Monroe counties to date. In addition to serving 35 public schools, Health-on-Wheels collaborates with several existing community resources, including the Head Start Program, South Florida Food Recovery, AHEC, YMCA, Centro Mater Christian Community Center, Miami Bridge Program and Camillus House, Special Olympics, among others. As of 2000, the Health-on-Wheels Program has administered 14,931 immunizations, administered 6,000 tuberculosis test, and performed 10,014 hearing and vision screenings. Of the 55,000 children evaluated to date, 56 percent were diagnosed with an acute medical condition, and 21 percent required hospitalization.

 ➢ OTHER PROGRAMS FOR CHILDREN

The *Early Learning Coalition* of Miami-Dade/Monroe is a nonprofit organization founded in 2000 and dedicated to providing early care and education for children in Miami-Dade and Monroe counties. Through a variety of affordable and innovative early education and voluntary pre-kindergarten programs, the Coalition serves more than 50,000 children ages birth to 12 years old and their families. The program's goal is to promote school readiness and pre-kindergarten programs. It has several service centers throughout Miami-Dade including Liberty City, Culmer/Overtown, Miami Lakes, Kendall, and Cutler Ridge/Goulds. In the 2006-2007 fiscal year the *Early Childhood Coalition* served more than 28,000 children and provided referral services to almost 5,000 families for affordable child care and early education programs.

The "*I Have A Dream" Foundation* targets children in low-income communities to achieve higher education by providing them with guaranteed tuition support and equipping them with the skills, knowledge, and habits they need to gain entry to higher education and succeed in college and beyond. Students typically attend schools where at least 75 percent of students qualify for free or reduced lunch. Most of our Dreamers are members of historically underserved racial and ethnic groups, and they are generally the first in their family to attend college. Each cohort of Dreamers is an entire grade level in a single elementary school or a whole age group in a single public housing development, generally including 50 to 100 children. There are several schools in Miami-Dade which currently participate in the Dreamers program including schools in Culmer/Overtown, Liberty City and Miami Gardens.

FAMILIES

Services for low-income families are plenty and varied, including health-related, educational, and financial to list a few.

> ➢ *HEALTH-RELATED*

Catholic Charities offers a range of services to low-income families, including services that cater to pregnant women (with Healthy Start), and individual and family counseling (that includes sexual abuse, victim traumas, substance abuse, job loss, depression and medical illness). These services are offered at two locations in Miami: Kendall and Little Haiti. **Care Resource** also provides counseling services for mental health and substance abuse issues. In addition, they offer family counseling and parenting classes/skills. **Care Resource** is located in the Edgewater/Buena Vista area of Miami, near Downtown.

Some of the health programs provided by **FANM AYISYEN NAN MIYAMI (FANM)** include providing health access for the uninsured or underinsured, breast health for early detection of breast cancer, and educational outreach for HIV/AIDS and domestic violence prevention. **FANM** is located in Little Haiti.

The **Dr. Rafael A. Penalver Clinic**, located in Little Havana, provides a range of primary health care services, such as WIC, immunizations, and other pharmacy services for chromic diseases to families and seniors of low income. The **Open Door Health Center** provides similar services to the residents of South Dade. In addition, the **Jefferson Reaves, Sr. Health Center** in Overtown offers an array of healthcare services to low-income families and children, including immunizations, physical exams, and other services, such as pediatric care, baby care, breast examinations, and chromic illness care. Dental care is also available.

Other health-related programs and organizations include: the **South Florida District Dental Association** (Coral Gables), which funds programs to assist low-income residents who are in need of dental health services; the **Women's Emergency Network (WEN)** (Coral Gables), which provides financial assistance to women who cannot afford an abortion; and the **Thelma Gibson Health Initiative**, which provides comprehensive healthcare needs to residents of Coconut Grove and South Miami.

The **GSK**'s Bridges To Access program provides short-term assistance to eligible patients who cannot afford their needed medications. **Regis House** also has programs that provide direct services to families. Although it is headquartered in Little Havana, but serves residents throughout Miami-Dade County in different locations (at different schools) in Melrose, Richmond Heights, Cutler Bay/Perrine, Allapattah and Brownsville.

Nutritional services, that include food distribution or free meals to low-income families, are provided by the following organization or through the following programs: **Farm Share** (South Dade), the **Kendall Riverside Food Pantry** (Kendall), the **Homestead Soup Kitchen** (South Dade), **Care Resource**'s Food for Life program (Edgewater/Buena Vista), the **True Deliverance Church of Christ** (Cutler Bay/Perrine), **Pass It On Ministries** (Little River), the **United People Counseling Ministry Services** (South Dade), **The Greater Fellowship Ministries** (Little River), and the **First Assembly of God Food Pantry** (South Dade).

Empower U, Inc. (Gladeview area)provides HIV/AIDS care and prevention services to low-income individuals, and includes medical case management referral, HIV counseling, housing, transportation, outreach, emergency food, utilities and prescriptions and medication.

> ➢ *EDUCATIONAL PROGRAMS*

The **Dominican American National Foundation** (Allapattah) provides adult educational and training in computer technology, including software training, hardware training, computer networking,

troubleshooting, and operating systems. *The Little Havana On-The-Job Training*, and *Jobs For Progress South Dade* also offer similar services.

FANM AYISYEN NAN MIYAMI (FANM) is a advocacy and social service agency that serves the needs of indigent and low-income families. FANM, located in Little Haiti, has a plethora of programs that range from civic education and literacy classes to family intervention and empowerment. *Family Central*'s HIPPY program (North Miami) is an instructional program that provides parents with limited education the opportunities to learn pre-academic skills for their children, as well as help motivate active parental involvement in the learning process. *Urgent Inc.* in Overtown also provides education, training, career internships and skills development

A unique organization is *Suited For Success/Dress For Success Miami* and *Career Gear For Men* (Coconut Grove), which helps welfare recipients enter the workforce by providing them with appropriate clothing for interviews and jobs, in addition to workshops on workplace readiness for job interviews, professional image, communication skills, and business etiquette.

COFFO (South Dade) and the *Dominican American National Foundation* (Allapattah) provide programs to both parents and their children in order to promote English literacy, as well as community and family issues. *COFFO* also provides education on anti-discrimination employment provisions to the migrant farmworkers they serve.

  ➢ *FINANCIAL ASSISTANCE & SERVICES*

For City of Miami residents, *ACCESS Miami* offers financial seminars, workshops and trainings. *ACCESS Miami* also partners with H&R Block during tax season to provide free or reduced price tax preparation services for low-income residents. In addition, *ACCESS Miami* administers Link Florida & Lifeline Assistance for the greater Miami area. Link-Up Florida gives a 50 percent rebate in the telephone hook-up charge and *AT&T's* (formally BellSouth) Lifeline Assistance gives a $13.50 credit per month on local phone bills. *COFFO* (South Dade)*,* and *St. Thomas University's School of Law Low Income Tax Clinic* also offers financial counseling as well as assistance with tax preparation.

Florida Power and Light's (FPL) Care To Share program helps customers who find themselves unable to pay electric bill by providing a maximum of $500 voucher for up to a 12-month period. This program is countywide. *Catholic Charities* also offers emergency services, such as assistance with food, rent and utilities. This program is also countywide. The *City of Sweetwater's Department of Social Services* also assists its low-income residents with these emergency assistance, including rental and mortgage, utility and food vouchers, as well as assistance in purchasing school uniforms for children. Other organizations and programs that offer emergency assistance are *COFFO* (South Dade), *Miami Beach Housing Authority*, and the *City of Miami Department of Community Development*.

  ➢ *HOUSING ASSISTANCE*

City of Miami Department of Community Development offers many housing assistance programs to its residents, including a First Time Homebuyer Program, Single Family Rehabilitation Program, Single Family Replacement Program, Single Family Emergency Rehabilitation Program, Miami Unleaded Program and My Safe Florida Home Program, First Time Homebuyers Program, Residential Rehabilitation Program, and Reconstruction Assistance Program. These programs provide financial assistance to eligible homeowners and potential homeowners for various housing needs.

Other cities follow suit. For example, the *City of Miami Gardens Department of Community Development* offers similar programs, such as the Housing Rehabilitation Program, Disaster Recovery Program, and Homeownership Assistance Program. The *City of Miami Beach Housing and Community Development Division* has a Home Buyer Assistance Program, Multi-Family Housing Rehabilitation Program and Owner Occupied Housing Rehabilitation Program, in addition to administering the State Housing Initiatives Partnership (SHIP) Program funds. The *Division* is also

responsible for community development programs for low and moderate income residents in the Miami Beach area.

The *Florida Housing Finance Corporation (Florida Housing)* was created by the Florida Legislature more than 25 years ago with the mission to help low- and middle-income Floridians obtain safe, decent housing that might otherwise be unavailable to them. *Florida Housing* administers a number of programs, both for renters, as well as current and future owners. Rental housing programs include the Multifamily Mortgage Revenue Bond, Low Income Housing Tax Credit, State Apartment Incentive Loan, Florida Affordable Housing Guarantee, Elderly Housing Community Loan and Home Investment Partnerships programs. Homeownership programs include the First Time Homebuyer Program and various down payment assistance programs, the Homeownership Pool Program and the Mortgage Credit Certificate Program.

Other organizations that have similar programs are the *East Little Havana Community Development Corporation* (Little Havana), the *Little Haiti Housing, Homeownership and Tenant Services* (Little Haiti), *Local Development Corporation* (Coral Gables), *Urgent, Inc.* (Overtown), and the *Opa-Locka Community Development Corporation* (Opa-Locka). **Habitat for Humanity** also builds homes for low-income families.

➢ *MISCELLANEOUS*

The *Dial-A-Life* (countywide) program distributes cell phones to low-income and disabled women and elderly so that they may have access to call 9-1-1 in case of an emergency.

Florida Legal Services (countywide), provide legal advice, referral and case representation for low-income residents that meet the program's priority areas.

The *Human Services Coalition* launched the *Prosperity Campaign* in 2002, partnering with nonprofits in Miami-Dade and Broward counties. The Coalition's partner are located in neighborhoods with concentrations of low-income residents, including Miami Gardens, Liberty City, East Flagler and Little Havana. Each offers free tax preparation services, economic benefit screenings and other services to low-wage workers and their families.

The Human Service Coalition collaborates with *United Way* of Miami-Dade County to raise awareness of the Earned Income Tax Credit program, a federal income tax credit for low-income working individuals and families that helps to increase their income. This refund averages $1,908 per family, but still thousands of eligible families in Florida don't receive it because they do not know they qualify, do not know how to claim the credits or do not know where to find free tax filing assistance. United Way's efforts are concentrated in three areas – income, education and health. In its education initiative United Way provides after school tutoring program, in which students participate in one-on-one tutoring, small study groups, attend leadership development workshops where they learn positive study habits, have access to the latest academic software. It also funds a program that targets students at risk of not graduating, gives them exposure to workplace environments, and matches them with mentors to help them stay in school and make a successful transition to the workforce. United Way's efforts in the health area include an after school program focused on nutrition and fitness, as well as a United Way-funded healthy lifestyles program focused on the prevention of pregnancies, sexually transmitted diseases, AIDS and substance abuse; as well as health, nutrition and safety awareness.

ELDERLY SERVICES

There is also a number of organizations that serve low-income elderly persons.

> ➢ *HEALTH-RELATED*

Catholic Charities provides congregate meals at senior centers, as well as adult day care services at different centers. These centers are located in Little Haiti, Miami Shores, Opa-Locka, Miami Beach, Overtown, Brownsville, and Kendall. The Hialeah Housing Authority also operates a senior day care center out of the *William Lehman Child Day Care Center*. A hot lunch program is also offered to clients.

The *Little Havana Activities and Nutrition Center (LHANC)* is a comprehensive senior center that provides many services free of charge. In addition to an adult day care facility and meals and nutritional program, *LHANC* offers social services included assistance with Social Security, housing/food stamps and utility vouchers, Medicare and Medicaid recertification, translation services, naturalization and citizenship assistance, and referrals to other community-based services.

> ➢ *TRANSPORTATION SERVICES*

Action Community Center, Inc. (Allapattah) provides transportation services to low-income elderly people residing within the City of Miami limits.

> ➢ *HOUSING ASSISTANCE*

S.T.E.P.S. In The Right Direction is an elderly service program to low-income seniors living in the Hialeah area. They provide certain household tasks, which include home repairs and environmental modifications, as well as wheelchairs.

The *Florida Housing Finance Corporation (Florida Housing)* also offers elderly housings. In addition, certain municipal programs, such as the *City of Miami Department of Community Development*, *City of Miami Gardens Department of Community Development*, *City of Miami Beach Housing and Community Development Division*, and the *City of Sweetwater Department of Human Services*, offer housing programs for seniors. *City of Hialeah* and the *Hialeah Housing Authority* also provide senior housing for low-income elderly persons. Other organizations that have similar housing assistance programs are the *East Little Havana Community Development Corporation* (Little Havana), the *Little Haiti Housing, Homeownership and Tenant Services* (Little Haiti), *Local Development Corporation* (Coral Gables), *Urgent, Inc.* (Overtown), and the *Opa-Locka Community Development Corporation* (Opa-Locka).

IMMIGRANT SERVICES

Immigrants account for a significant percent of the Miami-Dade County population. There are numerous programs that provide services to these often disenfranchised and low-income individuals and their families. *FANM AYISYEN NAN MIYAMI (FANM)* in Little Haiti has a citizenship assistance program for Haitian detainees, entrants, refugees and asylums. *LUCHA: A Women's Legal Project* (Miami) provides legal assistance to low-income, immigrant, battered women and victims of human trafficking. *American Friends* (North Dade) offers immigration services, including representation in deportation proceedings, to low-income individuals from El Salvador, Guatemala and Haiti. *COFFO* (South Dade) provides an array of immigration services, including technical assistance and information services to individuals, business and social service agencies within the migrant community. *Catholic Charities* has a range of programs and services specifically catered to immigrants, including: an unaccompanied minors refugee program and refugee resettlement services. *Catholic Charities* also offers Haitian/Creole programs to help Haitian newly--arrived

residents in literacy and job development/employee services. These centers are located in Little Haiti and Miami Springs. An additional immigrant program is the Refugee Employment and Training (RET) program by the *Cuban-American National Council (CNC)* in Little Havana. This program assists newly arrived refugees in finding employment and includes job placement, skills training and English classes. The *Little Havana Activities and Nutrition Center (LHANC)* also provides its seniors with immigration services.

HOMELESSNESS

Some of the countywide services available to homeless residents include the *Lutheran Services Florida* housing program (Westchester), which provides safe, clean, temporary and permanent housing for homeless families with young children. *Camillus House* (Downtown) also offers similar housing for homeless families and individuals. *The Salvation Army* (Allapattah) also provides shelter for women and children, men, and families. New Life Shelter for Homeless Families, which is operated by *Catholic Charities* (Downtown), provides transitional housing for families, as well as supportive services to assist these families in achieving an independent life. The *City of Hialeah* also has a homelessness prevention program that assists families and individuals that are faced or are in the verge of homelessness by providing emergency shelter, case management, supportive services, utility payment assistance, rental assistance, legal services, food vouchers, and household goods.

COMMUNITY SUPPORT

The *Dominican American National Foundation* (Allapattah) has a neighborhood information and referral program that provides information and access about available community resources. The *Center For Information and Orientation* (Edgewater/Buena Vista) and *Switchboard of Miami* (countywide) provides similar services.

The *City of North Miami Beach's Administrative Services Department* provides education, guidance, social service assistance and public service referrals to its residents through the operation of four Neighborhood Resource Centers (NRCs).

The *Sisters and Brothers* center offer similar programs, such as meals, education and recreation, and tutoring and mentoring. Although the center is located in Little Havana, the programs are open to all county residents. The *Belfante Talcolcy Center* provides programming for the low-income residents in the Liberty City area. The facility includes offices, a small library, conference rooms, classrooms and recreation areas. The Haitian Neighborhood Center at *Sant La, Inc.* provides free information, referral and follow-up services in the areas of safety-net benefits, social services, education, housing opportunities, economic self-sufficiency, healthcare access and legal services (Little Haiti). The *Miami Beach Community Health Center* provides similar services to its residents living below the poverty level. And *Centro Campesino Farmworker Center, Inc.* provides affordable housing development, home repairs, as well as employment training, youth services and emergency response to migrant workers and farmworkers, as well as low-income families in the South Dade area.

Another community support oriented organization is the *Children's Home Society of Florida* provides emergency shelter, foster care, daycare, residential care, counseling, case management, family support services to low-income children and families in three Miami-Dade County locations: one Downtown office and two South Dade offices.

APPENDIX B: RESIDENT PERCEPTIONS OF THEIR COMMUNITIES

METHODOLOGY

♦ The Metropolitan Center conducted a Low-Income Resident Survey, using two methods of data collection:
   o A series of telephone survey (576 surveys)
   o A series of in-person surveys completed by residents and deposited in the FIU Metropolitan Center survey boxes at the different CAA community centers throughout the county (587 surveys) to accurately represent low-income residents in Miami-Dade County.

♦ 1,163 surveys were collected to obtain a 95% confidence interval. In other words, reported results have a variance of 5%.

♦ The telephone surveys were conducted on Monday through Friday evenings as well as on Sunday evenings during the entire month of September.

♦ The in-person surveys were conducted from September 4 to September 22, 2008 at the following locations:
   o Little Havana/Accion: 17 surveys
   o *Allapattah: 11
   o Bethune: 42
   o Carrie Meek: 18
   o Colonel Zubkoff: 81
   o Culmer: 12
   o Edison Neighborhood Center: 37
   o Edison/Liberty City: 11
   o Florida City Neighborhood Center: 29
   o Goulds: 70
   o Greater Miami Service Corps: 22
   o Harry Cain: 15
   o Hialeah: 14
   o Holy Redeemer: 43
   o Jack Orr: 17
   o Liberty City: 33
   o Opa-Locka: 16
   o Perrine Elderly Services: 23
   o Perrine Self-Help and Head Start: 46
   o South Miami: 27
   o *Wynwood: 3

   Survey boxes were not used at the Allapattah and Wynwood locations. Surveys were administered by the FIU Metropolitan Center staff.

♦ The vast majority of surveys were conducted in English (82.5%) followed by Spanish (16.9%), and Creole (.6%).

♦ The results of both series of surveys are analyzed jointly.

DEMOGRAPHIC AND BACKGROUND INFORMATION OF RESPONDENTS

♦ Based on the data collected about zip codes, a large number of respondents (43.7%) resided in the City of Miami, Hialeah, and Opa-Locka/Miami Gardens.

Top 10 Zip Codes by City

	City	# of Surveys	% of Total
33010	Hialeah	27	2.3%
33054	Opa-Locka/Miami Gardens	48	4.1%
33056	Opa-Locka/Miami Gardens	42	3.6%
33127	Miami	51	4.4%
33142	Miami	77	6.6%
33147	Miami	77	6.6%
33150	Miami	46	4.0%
33157	Miami	55	4.7%
33161	Miami	39	3.4%
33169	Miami	46	4.0%

*Note: Zip Code designations by City are determined by the United States Postal Service

Top 10 Zip Codes
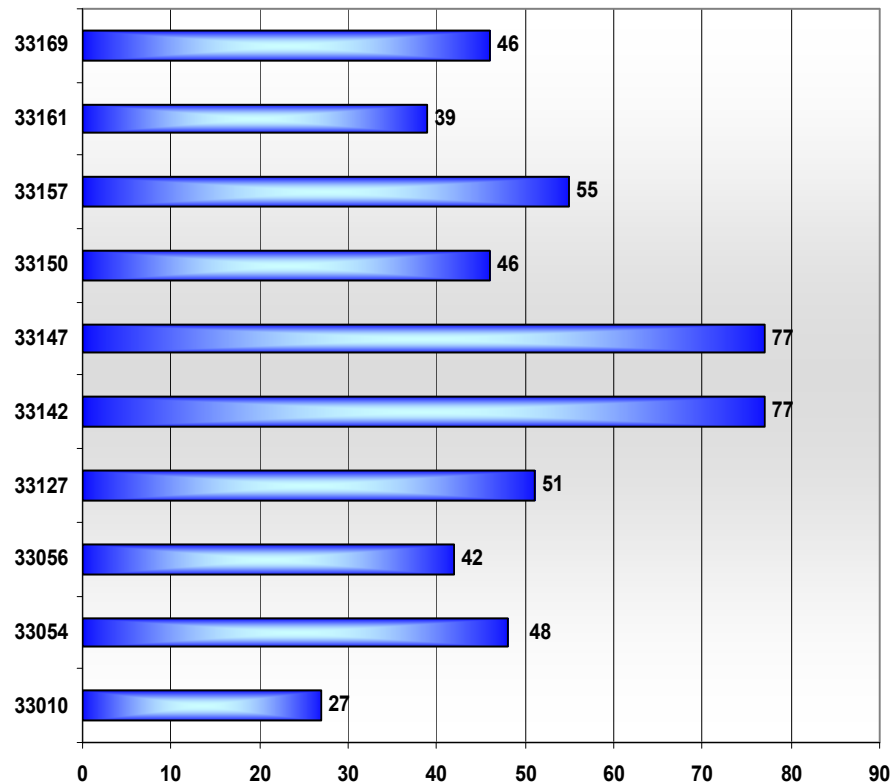
- Although a large number of residents (23.9%) were unable or unwilling to provide the name or their commissioner or the number of their commission district, survey respondents are distributed throughout the thirteen Miami-Dade County Commission Districts.
    - o The largest concentrations are from the following districts: 1,2,3,5, and 9.
    - o The smallest concentrations are from districts 4, 10 and 12.

Survey Respondents by Commission District

District	Respondents
District 1	122
District 2	183
District 3	156
District 4	13
District 5	78
District 6	29
District 7	29
District 8	51
District 9	133
District 10	13
District 11	22
District 12	11
District 13	45
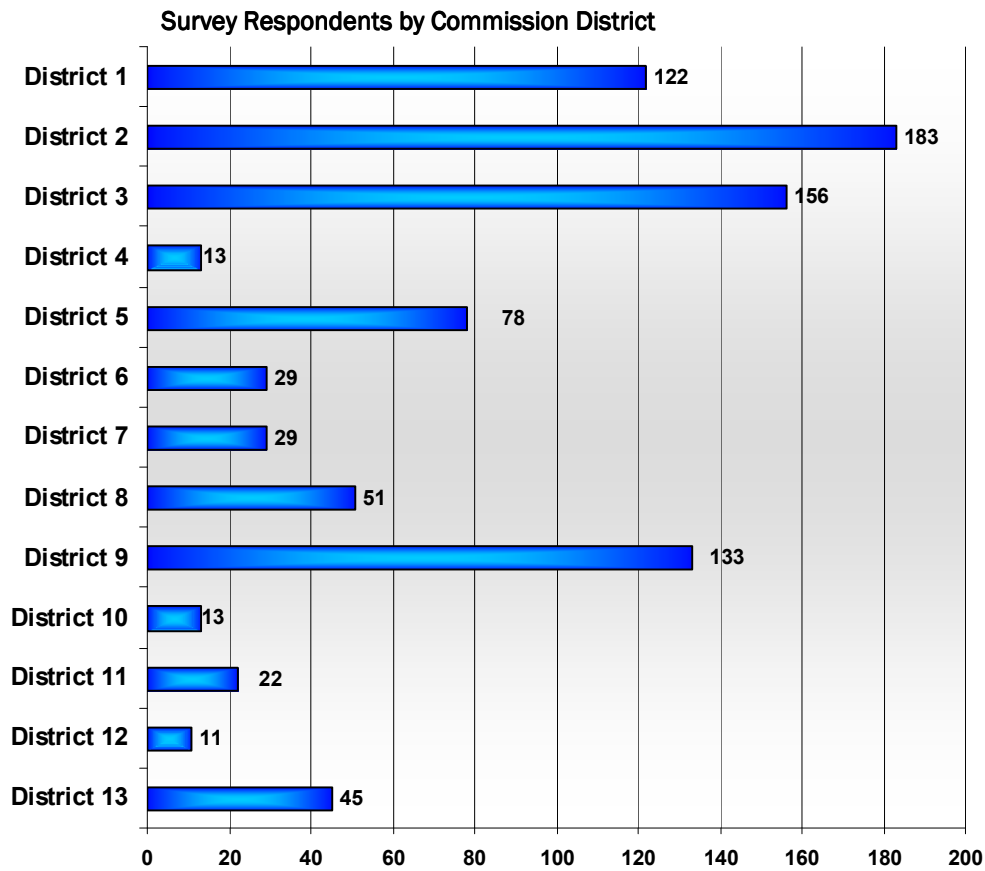
♦ As indicated by the figure below, the majority of survey respondents who reported their age (63%) were under the age of 54 with 33% between the ages of 35 and 54.

Respondents by Race

White 12%
Other 31%
Black 57%

Respondents by Age

■ 18-34 ■ 35-54 □ 55-64 □ 65 or older

26%
30%
11%
33%
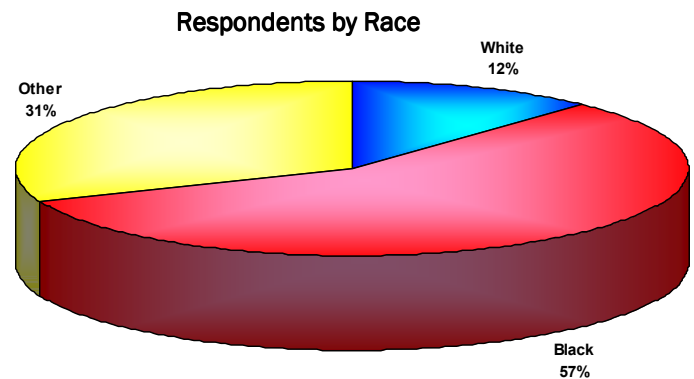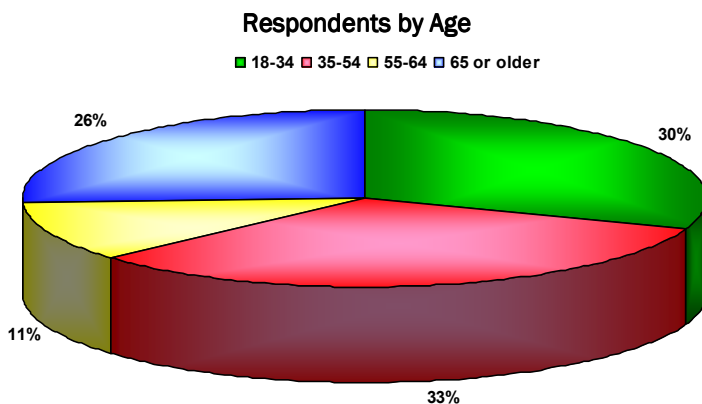
♦ When asked which race they identify with, the majority of respondents who indicated their race were Black (57%) while slightly over one-tenth (12%) reported they were White.

♦ A majority of survey respondents who indicated their ethnic origin were not of Hispanic descent (62.2%). Moreover, 31.1% indicated speaking either Spanish or both Spanish and English at home (18.7% and 12.4% respectively).

- In terms of their housing status, a slightly larger number of respondents (who reported their housing status) indicated renting their residence (40.8%) compared to homeowners (39.3%). A large percentage of respondents (14.3) indicated living in some form of public housing including elderly public housing, family public housing, and Section 8 housing.

- In terms of marital status, most respondents who reported their marital status indicated being either single/never married (39%) followed by married (34%).

- Less than one-tenth of survey residents were divorced (9%) and only 4 percent identified their marital status as separated.

Respondents by Marital Status

☐ Single ☐ Married ☐ Live-in Partner ☐ Widowed ☐ Divorced ☐ Separated
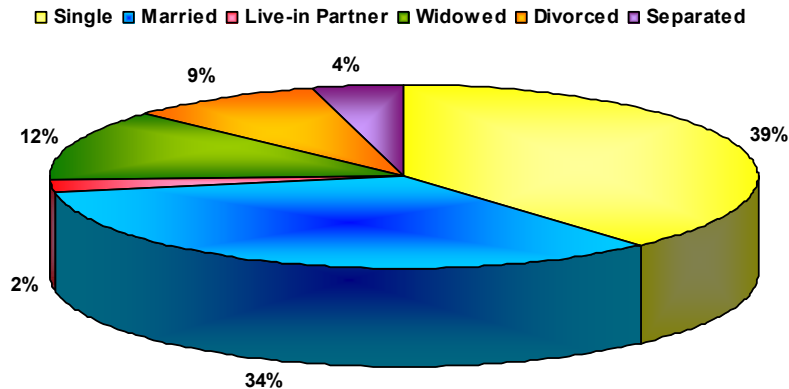
- 4 out 10 respondents indicated not living with children in their household.

- 353 respondents reported having 1 or 2 children in their home while 176 had 3 or 4 children.

Respondents by Number of Children Living in their Household
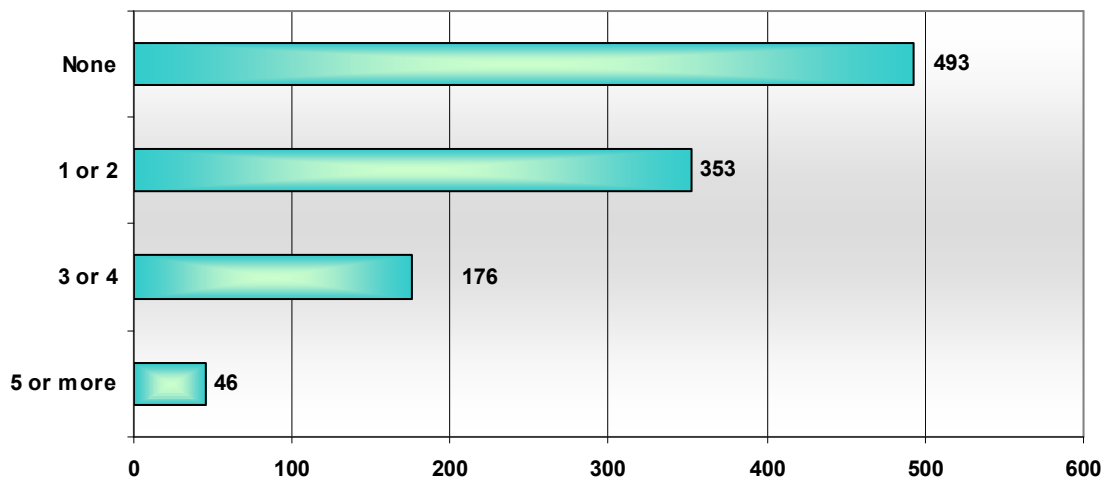
- The largest number of respondents with children indicated having at least one child under age 4 (28.6%), followed by children ages 7 to 10 (17.4%), children between ages 11 and 14 (13.9%), and children between the ages of 5 and 6 (11.6%).

- The majority of respondents (65.6%) indicated not living with residents ages 65 and older and the majority of respondents also indicated not being a grandparent who is the primary caretaker of their grandchildren.

♦ Slightly less than one-fourth of respondents (23.5%) who reported their highest level of educational attainment did not have a high school degree while the majority only had a high school degree or its equivalent (54%).

Respondents by Highest Level of Educational Attainment

Category	Value
Graduate Degree	39
College Graduate	155
High School or GED	627
Not High School Graduate	274
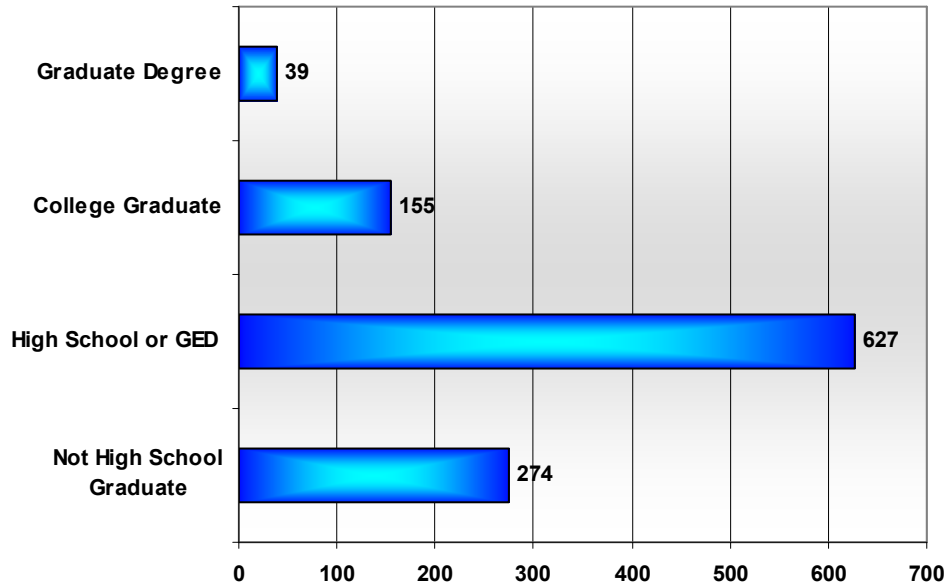
♦ Only 7.5% of survey respondents did not report their annual household income. Of those who reported their income, approximately 4 out of 10 stated they earned less than $13,000 while only 11.4% earned $40,000 or more.

Respondents by Annual Household Income

Category	Value
$40,000 or more	123
$31,000 to $39,999	123
$22,000 to $30,999	171
$13,000 to $21,999	248
Under $13,000	411
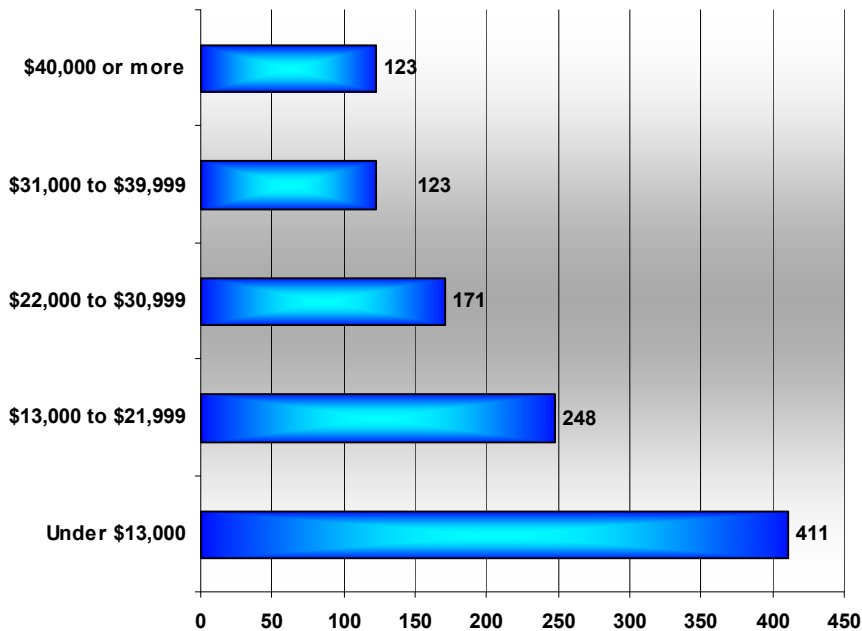
QUALITY OF LIFE

♦ Low-income Miami-Dade County residents indicated being generally satisfied with the quality of life in their communities with 41.5% describing their quality of life as good.

Would you say the quality of life in your community is

Category	Value
Good	41.5%
Fair	35.0%
Poor	12.3%
Excellent	10.7%
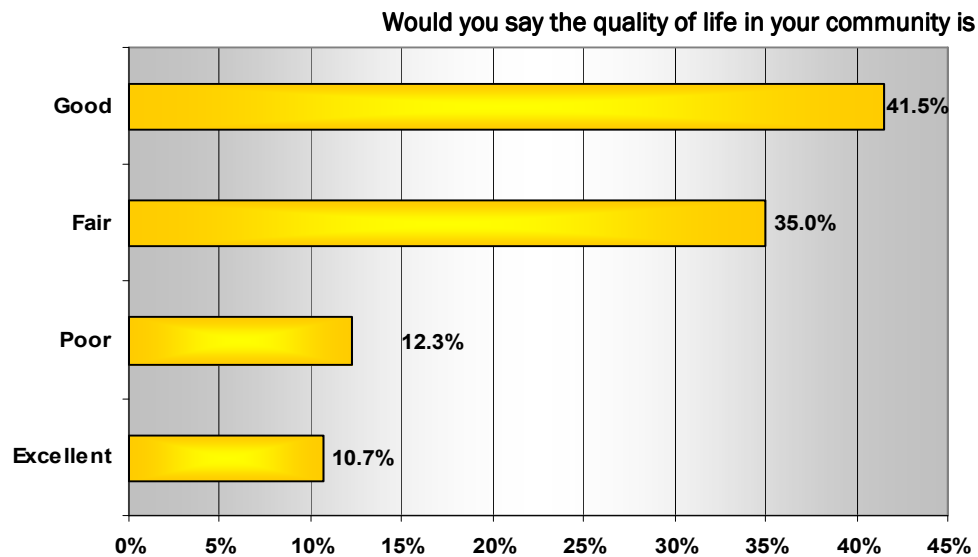
♦ Moreover, a significant number have a positive outlook for the future (33.7%), while another 30.9 believe the quality of life will stay the same.

Over the next few years, do you think the quality of life in your community will...?

Category	Value
Improve Slightly	33.7%
Stay the Same	30.9%
Improve Greatly	15.7%
Get a little worse	12.7%
Get a lot worse	5.0%
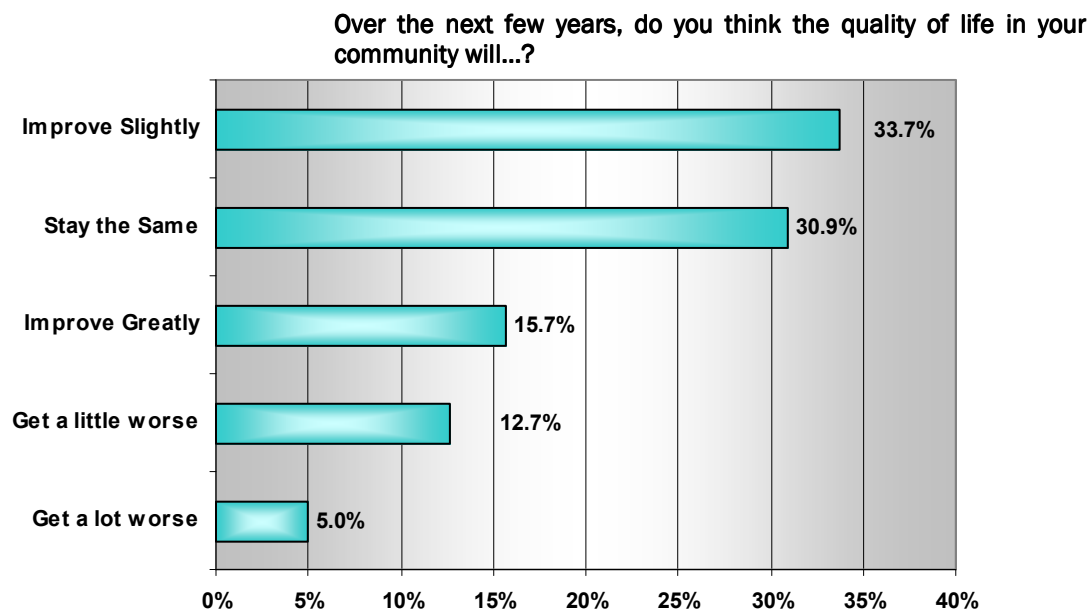
♦ Miami-Dade residents ranked crime and jobs as the two most important issues affecting quality of life in their neighborhoods.

Top Ten Responses for the Most Important Issue Affecting Quality of Life in Neighborhood

Issue	Percentage
Education	1.6%
Cost of Living	2.0%
Economy	2.1%
Flooding	2.6%
Neighborhood Cleanup & Neighborhood Issues	3.6%
Transportation and Distance	3.9%
Affordable Housing	6.2%
Infrastructure	6.9%
Jobs	10.1%
Crime & Drugs	19.9%
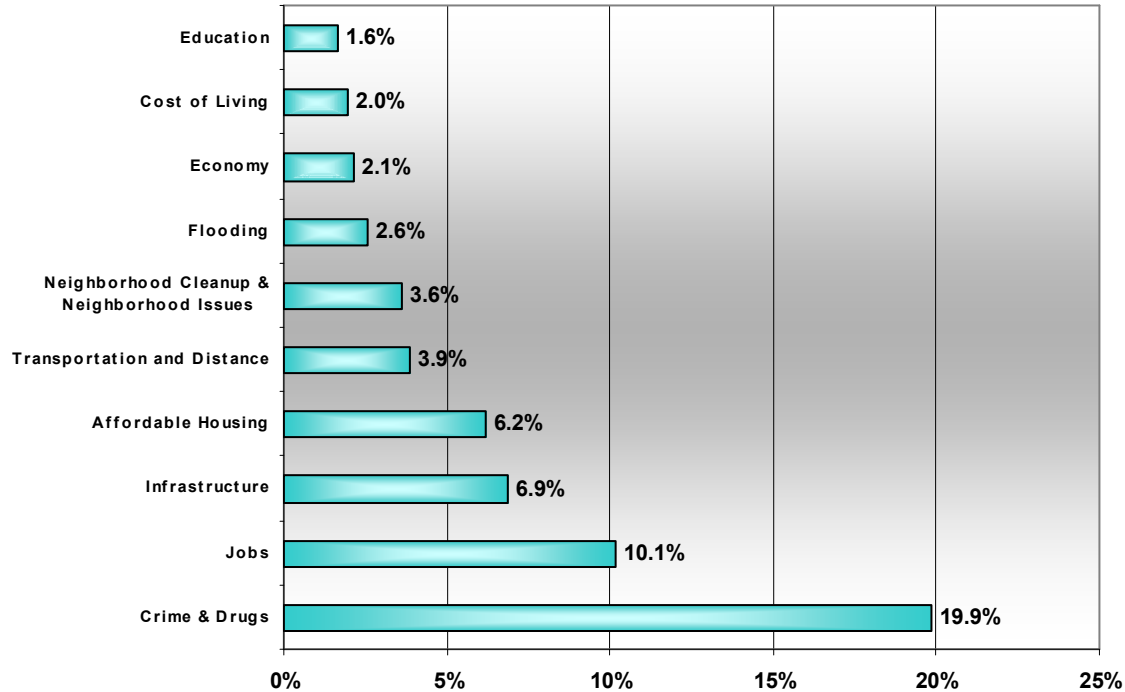
Top Ten Responses for the SECOND Important Issue Affecting Quality Of Life in Neighborhood

Issue	Percentage
Cost of Living	1.5%
Other	1.6%
Low Income	1.9%
Education	2.4%
Infrastructure	3.3%
Neighborhood Cleanup & Neighborhood Issues	3.6%
Affordable Housing	3.7%
Transportation and Distance	4.1%
Jobs	7.1%
Crime & Drugs	10.5%
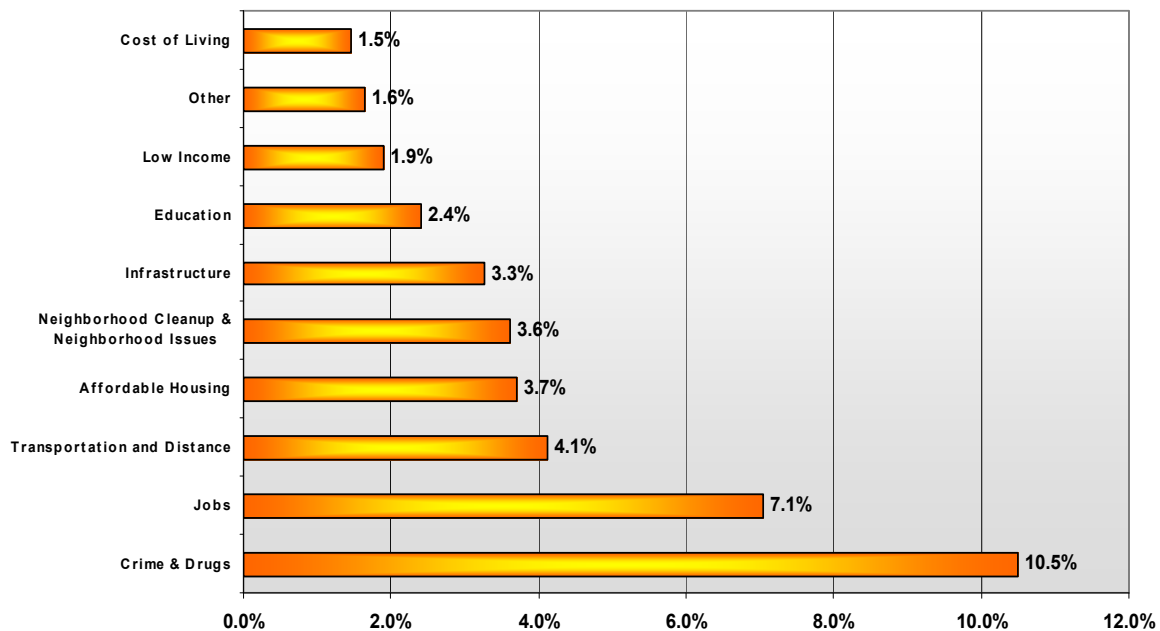
AREAS OF CONCERN

- Pocketbook issues are a major concern for Miami-Dade County residents with cost of living (67.2%), unemployment (63.0%) and job opportunities (62.9%) topping the list.

- Poverty was considered a major issue by one-third of respondents.

Economic Issues

Legend: ☐ Major Problem ☐ Minor Problem ☐ Not a Problem

Category	Major Problem	Minor Problem	Not a Problem
Tranportation	28.2%	28.0%	40.0%
Hunger	21.8%	26.7%	46.5%
Poverty	33.3%	27.3%	35.0%
Job Opportunities	62.9%	17.1%	16.5%
Low Wages/Cost of Living	67.2%	13.8%	16.1%
Unemployment	63.0%	16.5%	17.7%
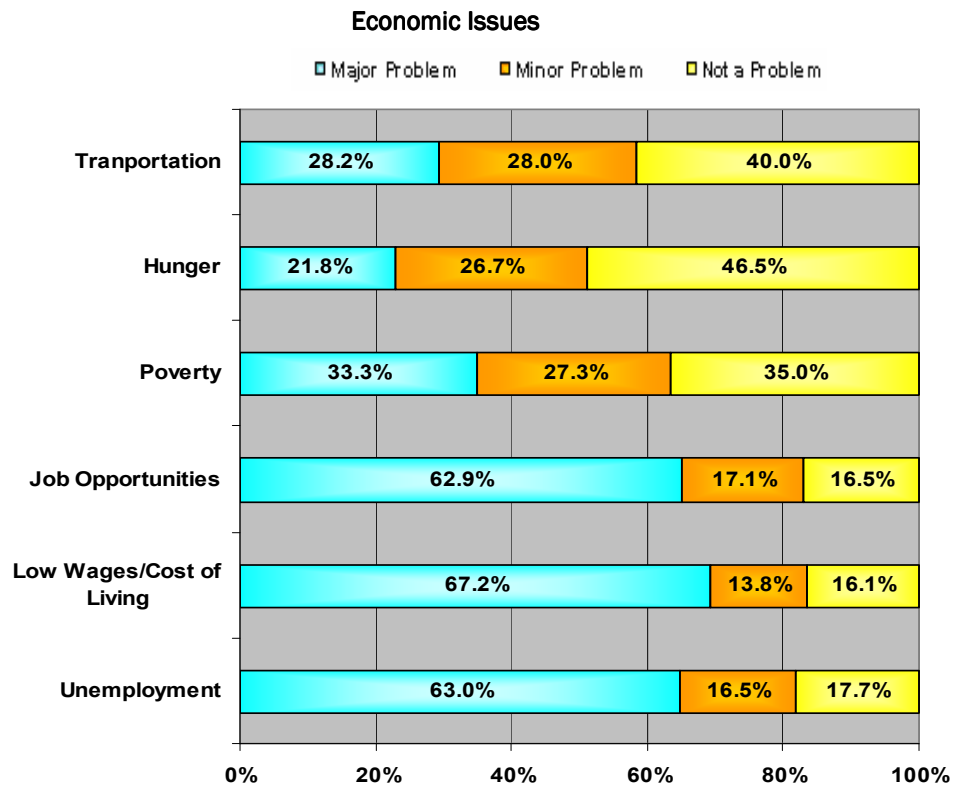
- ♦ A majority of residents did not consider ethnic/racial discrimination, domestic violence, sexual assault, and elderly or child abuse and neglect problems that affect their community. In fact, approximately twenty percent viewed these issues as major problems affecting their community.

- ♦ A significant number viewed safety and crime as major problems (38.8%).

Safety/Discrimination

□ Major Problem □ Minor Problem □ Not a Problem

	Major Problem	Minor Problem	Not a Problem
Ethnic/racial discrimination	19.9%	18.4%	56.6%
Domestic violence	20.3%	22.4%	51.8%
Sexual assult	17.0%	21.5%	55.4%
Elderly abuse and neglect	13.6%	18.2%	62.5%
Child abuse and neglect	14.0%	19.9%	60.2%
Safety (Crime)	38.8%	26.0%	30.1%

0%   20%   40%   60%   80%   100%
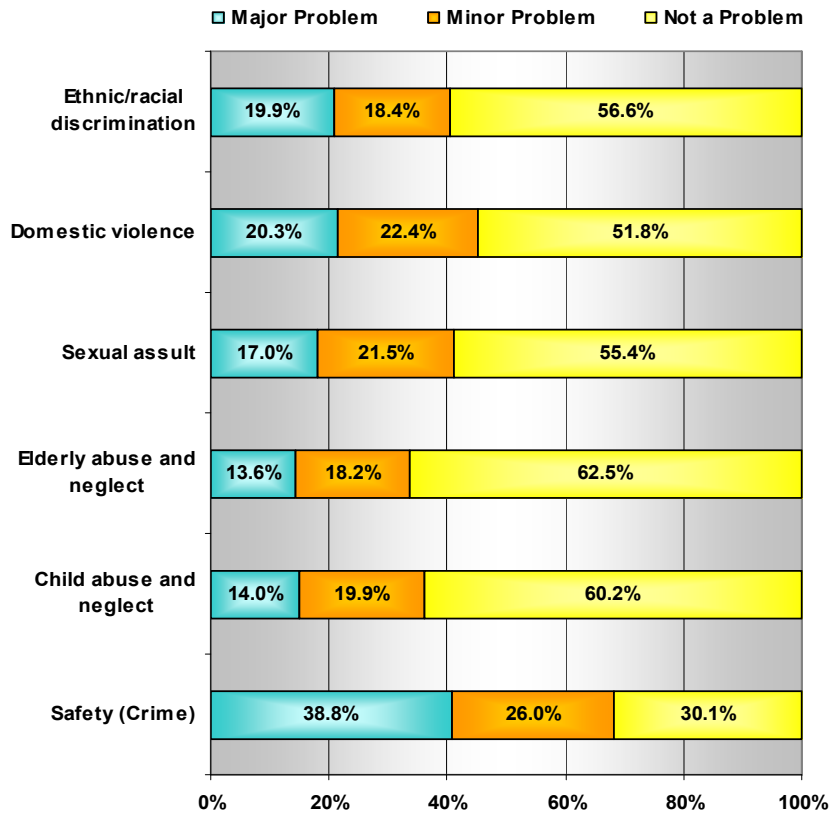
♦ For half of the low-income residents in the county (50.7%) housing affordability is a major area of concern while an additional fifth (19.4%) of this population felt it was a minor problem.

Housing Affordability

Not a Problem, 25.4%

Major Problem, 50.9%

Minor Problem, 19.2%
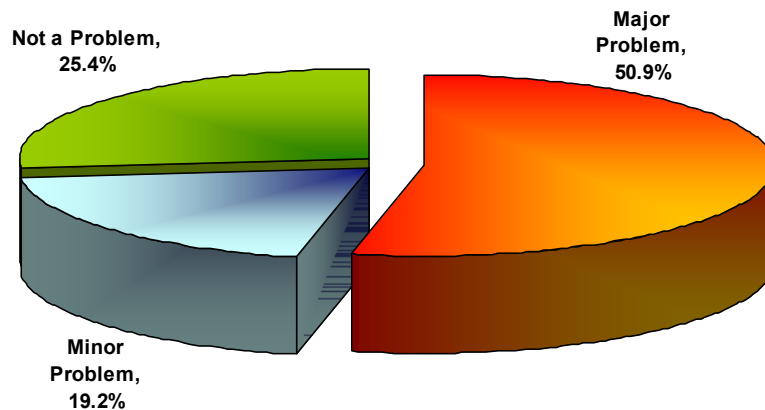
♦ A majority of residents believe a lack of health insurance (50.0%) is a major problem while a significant number indicated the same about access to affordable health care (43.1%). Only one-fourth of residents viewed access to childcare as a major problem (25.5%).

Service Accessibility

Legend: □ Major Problem ■ Minor Problem □ Not a Problem

Category	Major Problem	Minor Problem	Not a Problem
Lack of health insurance	50.0%	17.6%	27.0%
Access to childcare	25.5%	23.3%	16.4%
Access to affordable health care	43.1%	19.3%	33.4%
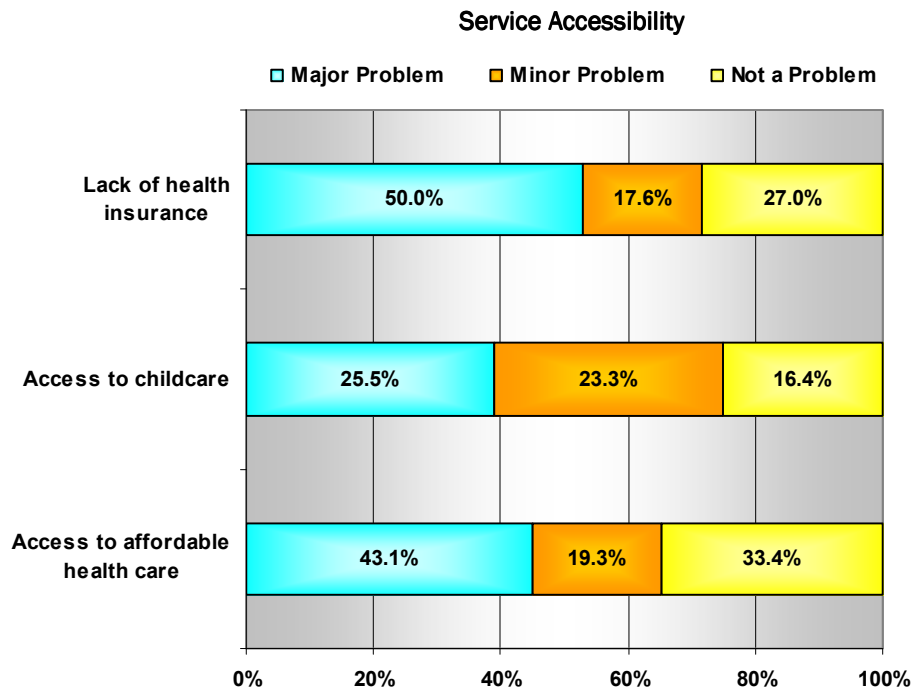
- While the majority of residents have a positive outlook on their neighborhood, only slightly more than one third (37.3%) believes they are able to influence decisions affecting their community.

- A majority of residents would describe their community as: a good place to live (61.5%), a good place for elders to live (56.6%) and a good place to raise children (54.7%).

- Despite the positive reviews of their communities, most residents did not feel their neighborhood was a good place to work.

Neighborhood Living Environment

Legend: □ Strongly Agree*Somewhat agree ■ Strongly disagree*Somewhat disagree

Statement	Strongly Agree*Somewhat agree	Strongly disagree*Somewhat disagree
Overall, my community is a good place to live	61.5%	17.8%
Overall, my community is a good place to work	45.9%	26.2%
Overal, my community is a good palce for elders to live	56.6%	21.3%
Overall, my community is a good place to raise children	54.7%	22.7%
I am able to influence the decisions affecting my neighborhood	37.3%	33.0%

♦ Most residents described the physical condition of housing in their neighborhood as good or fair (43.5% and 30.8% respectively).

♦ Less than ten percent of residents felt the overall physical condition of their neighborhood was poor (9.2%).

Assessment of Overall Physical Condition in Neighborhood

Condition	Percentage
Poor	9.2%
Fair	30.8%
Good	43.5%
Excellent	14.6%
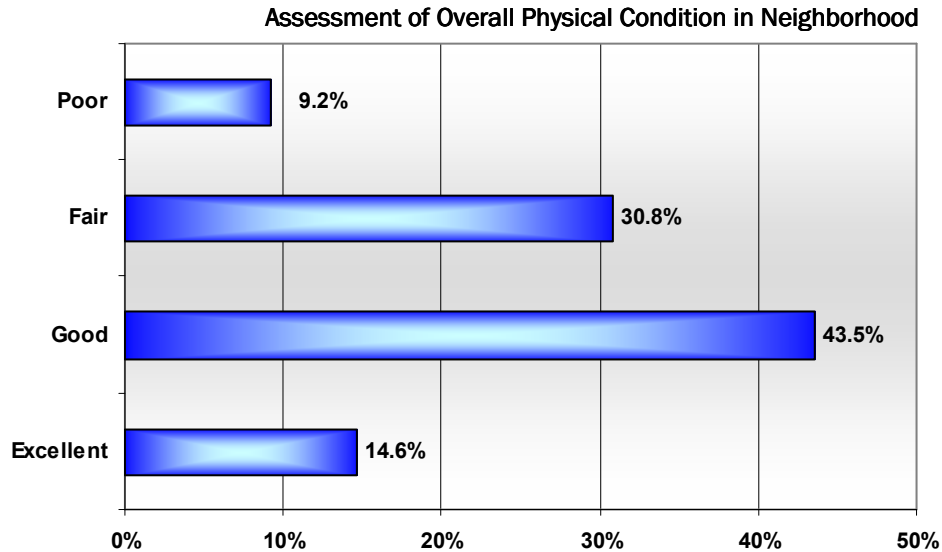
♦ The vast majority of residents indicated their house provides safe and adequate shelter (88%).

Current Housing Provides Safe and Adequate Shelter

No 12%

Yes 88%
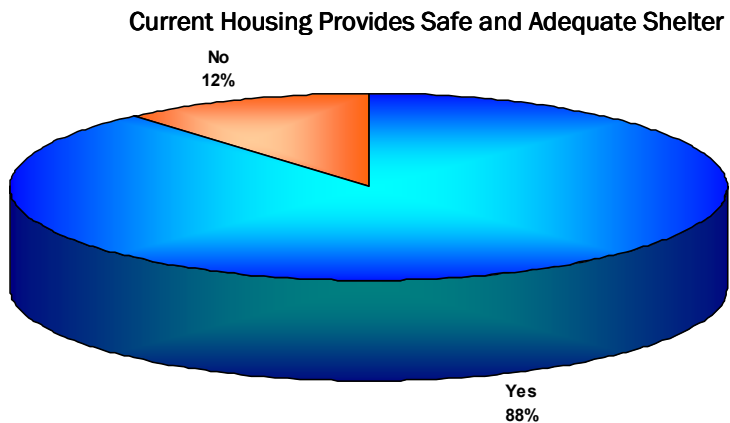
♦ The importance of pocketbook issues is demonstrated by the assessment of over two-thirds of residents that they are cost-burdened, i.e. their monthly housing expenses are more than 1/3 of their family income.

Housing Cost Burden
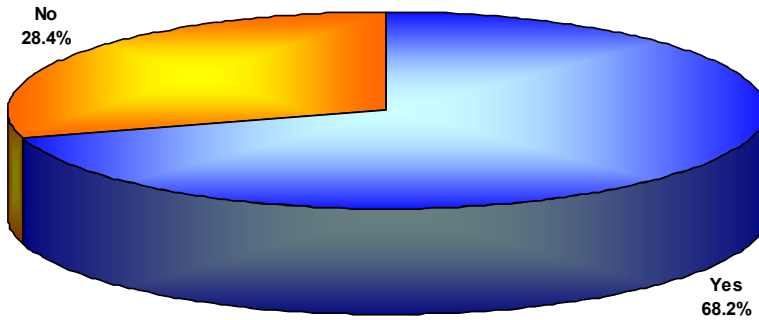
♦ Most residents have not indicated taking a Pay Day loan and one-fourth have been denied a loan because of poor credit.

Financial Problems
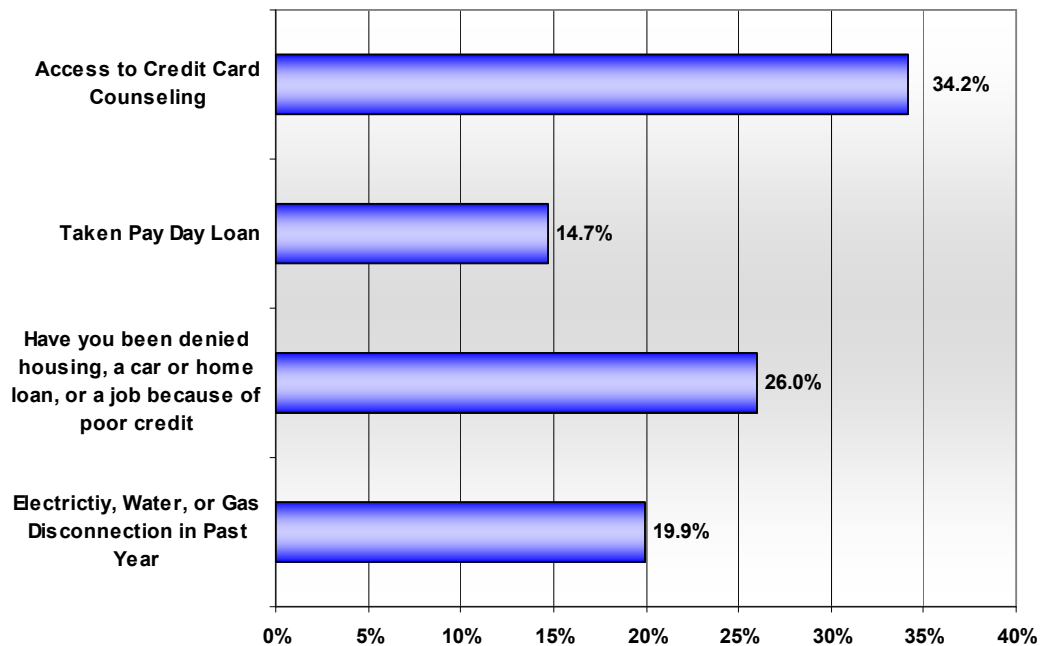
♦ Housing affordability was most often mentioned as missing from the respondent's community. In fact over one-fourth of residents ranked this issue as the number one thing missing from their community (26.6%).

Neighborhood Living Environment
Ranking # 1 Top 5 issues missing from "my" community

Category	Percentage
Affordable Housing	26.6%
Good neighborhood schools	24.7%
Nothing is missing from my community	10.3%
Good paying local jobs	8.9%
Neighborhood convenience stores	5.9%

Ranking # 2 Top 5 issues missing from "my" community

Category	Percentage
Good paying local jobs	22.4%
Affordable Housing	11.7%
Nothing is missing from my community	10.5%
Parks/Play areas	9.1%
Good public transportation	6.9%

Ranking # 3 Top 5 issues missing from "my" community

Issue	Percentage
Good paying local jobs	15.5%
Access to affordable healthcare	11.5%
Nothing is missing from my community	10.7%
Senior Centers/Services	8.3%
Access to affordable childcare	6.3%

(Horizontal bar chart with axis from 0% to 20%)

♦ A significant number of respondents (approximately one-third) do not have health insurance.

Do You Have Health Insurance?

	Percentage
Yes	63.2%
No	32.1%

(Bar chart with axis from 0% to 70%)

♦ A large number of residents indicated adults in their household being out of work and looking for a job within the past year (43.0%).

Employment and Job Skills

☐ Yes   ☐ No

Does any adult member of your household need computer skills to help get a better paying job?
- No: 63.9%
- Yes: 32.5%

Has a lack of job skills prevented you or another member of your household from getting a better paying job?
- No: 68.5%
- Yes: 27.6%

In the past year, has any adult in your household been out of work and looking for a job?
- No: 53.4%
- Yes: 43.0%

Have you been employed continuously for the last two years?
- No: 58.6%
- Yes: 38.3%

0% 10% 20% 30% 40% 50% 60% 70% 80%

- ♦ Close to half of residents indicated feeling they did not have enough food to feed their families.

- ♦ Three out of ten were concerned they could not get healthcare or medicine for their children.

Child-Related Family Issues

- Having enough food to feed my family: 47.7%
- Getting health care or medicine for my child when he/she is sick: 30.8%
- Finding affordable child care: 26.7%
- Getting information to gain skills to help be a better parent: 25.5%
- Finding convenient child care: 24.6%
- Getting tutoring services for my child or homework assistance: 22.4%
- Getting my child to attend school on a daily basis: 21.0%
- Getting help with my child's behavioral problems: 17.6%
- Finding child care for children with special needs: 15.2%

0% 10% 20% 30% 40% 50% 60%

♦ Assistance with behavioral issues is not a main priority for most Miami-Dade County residents.

Assistance with Behavioral Issues
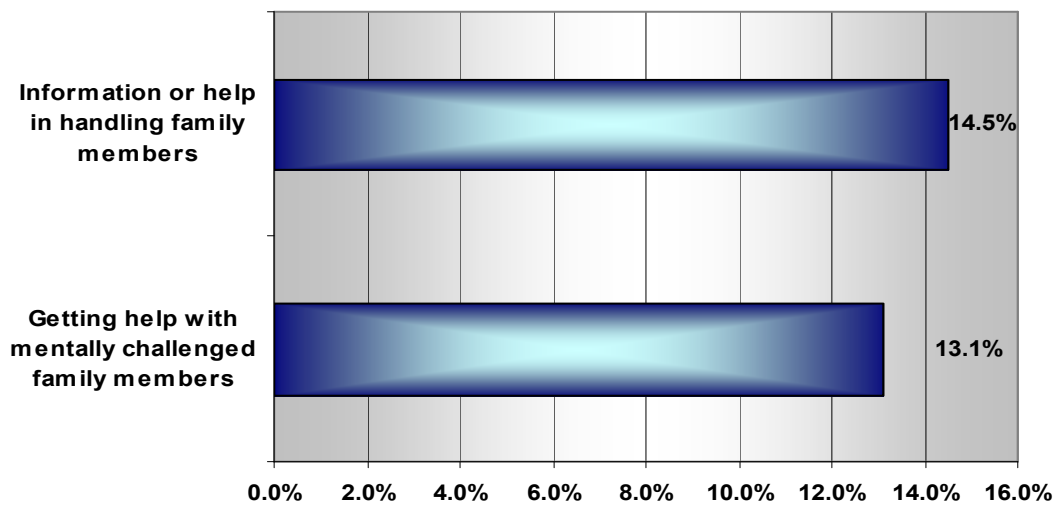
♦ Approximately one-fourth of residents were concerned with the needs of elderly residents.

Elderly Needs and Assistance
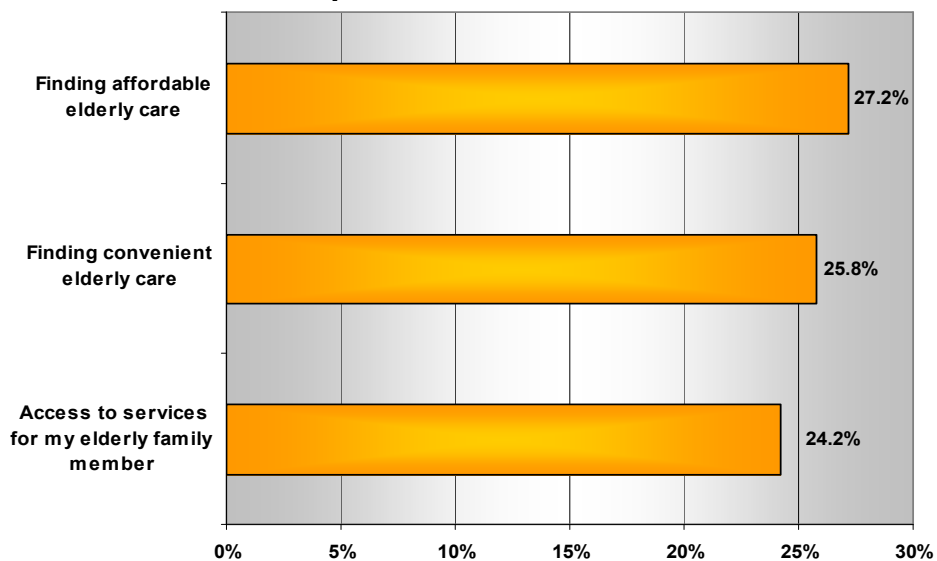
♦ Approximately one-third of residents have contacted a government agency for assistance within the last year.

Have you contacted a government agency for assistance in the past 12 months?

Yes 32%

No 68%
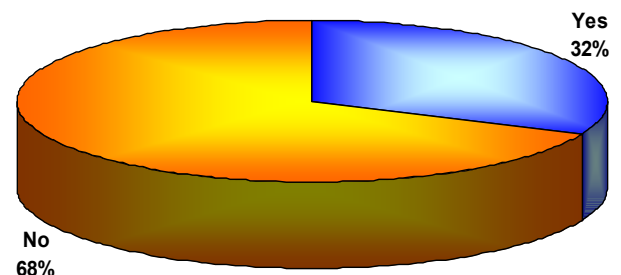
♦ A vast majority of respondents were not aware of Miami-Dade County program services that benefit low and middle income families.

Are you aware of any Miami-Dade County programs and services in your community targeting low and middle income families?

Yes
15%

No
85%
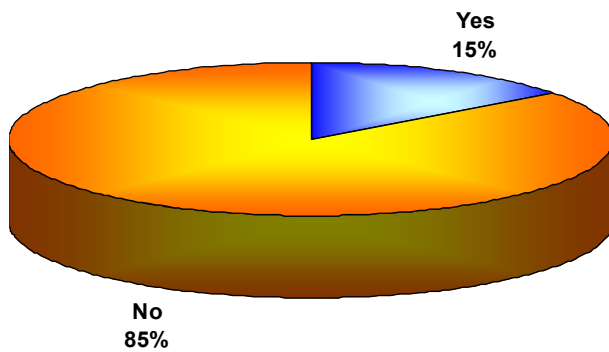
DEMOGRAPHIC COMPARISONS BETWEEN PHONE AND IN-PERSON SURVEYS

♦ In order to accurately represent the differences between low-income residents and those using CAA services, comparisons are drawn between in-person surveys (presumably those who take advantage of CAA services) and telephone surveys of low-income residents throughout Miami-Dade County.

♦ Before discussing how the two types of survey respondents differ in their survey responses, demographics are discussed to identify any differences between the two groups.

♦ The largest percentage of in-person respondents were between the ages of 18 and 34 (39.0%) whereas the largest percentage of telephone respondents were senior citizens (32.5%).

♦ A much larger percentage of respondents who completed the survey via telephone (40.5%) indicated living with elderly family members than in-person residents (15.0%).

♦ The majority of both types of respondents were not grandparent primary caretakers of their grand children.

♦ Whereas 5.8 percent of in-person respondents identified themselves as Whites, 15.1 percent of telephone residents were White. The majority (54.3%) of in-person respondents were Black while 44.8% of telephone respondents identified themselves as Black.

♦ Although not a majority of respondents, a large number of both types of residents surveyed noted Hispanic ancestry. Furthermore, 27.3 percent of in-person residents were Hispanic while 38.0 percent of telephone residents reported Hispanic ancestry.

♦ The majority of both types of respondents indicated speaking mostly English. In-person respondents were more likely to speak English at home (64.1%) than telephone respondents (54.3%).

♦ In terms of the highest level of educational attainment, both groups did not really differ.
   o In fact, over twenty percent of both types of residents did not have a high school diploma (25.9% of in-person respondents and 21.2% of telephone respondents).
   o Roughly thirty percent of both groups identified a high school diploma or GED as their highest level of educational attainment (32.2% for in-person respondents and 30.9% for telephone residents).
   o The striking difference between the two groups is for those who hold a college or graduate degree. Whereas slightly over one-tenth (11.3%) of in-person residents have a college degree more than twice as many telephone residents (22.2%) had a college degree.

♦ Annual household income varied dramatically depending on the type of resident being surveyed. Moreover, 59.5 percent of in-person residents reported an annual household income of less than $17,500 while only 35.2 percent of residents surveyed via telephone made less than $17,500.

♦ Whereas 30.9 percent of telephone respondents were employed full time, 25.2 percent of in-person respondents were full-time employees. Roughly one out of ten respondents of in-person and telephone residents were employed part-time (10.2% and 8.2% respectively).

♦ More telephone respondents were homeowners than renters (56.9% to 38.0% respectively) while almost two times as many in-person respondents were renters than homeowners (43.4% to

22.0% respectively). While slightly less than one-fourth of respondents who filled out the survey at CAA locations (24.2%) indicated they lived in some form of public housing, less than five percent (4.1%) of telephone residents were in public housing.

♦ Whereas 42.5 percent of telephone respondents were married only 21.6 percent of in-person residents had that marital status. Furthermore, 41.1 percent of in-person respondents were single compared to 31.8 percent of telephone residents. Less than ten percent of both groups were divorced.

♦ A much larger percentage of telephone respondents indicated not living with children (62.5%) than in-person respondents (22.7%). Moreover, whereas only 12.5 percent of telephone residents had children under four years of age, 44.5 percent of in-person respondents had children in that age range.

SURVEY RESULT COMPARISONS BETWEEN PHONE AND IN-PERSON RESPONDENTS

♦ In terms of the quality of life in their community, in-person survey respondents were more likely than telephone respondents to believe their community would improve greatly (21.3% and 10.1% respectively) and less likely to feel that their quality of life was excellent or good (41.0% to 51.4% respectively).

♦ In terms of the major problems in their community, in-person respondents were more likely to identify almost all issues as major problems. This difference is most pronounced in social issues especially in the following areas:
    o   Poverty (49.1% for in-person to 17.2% for phone respondents),
    o   Hunger (35.6% to 7.8% respectively),
    o   Access to childcare (38.5% to 12.2% respectively),
    o   Homelessness (40.7% to 16.3% respectively).
    o   and domestic violence (33.2% to 7.1% respectively).

♦ For a majority of both types of respondents, pocketbook issues are of the most concern including: unemployment, affordable housing, low wages, and job opportunities.

♦ In-person respondents were more likely than telephone residents to view crime and safety issues as major concerns like safety (48.9% to 28.5%) and sexual assault (26.6% to 7.3%).

List of Major Problems by Respondent Type

■ In-person ■ Telephone

Problem	In-person	Telephone
Lack of Health Insurance	57.2%	42.7%
Access to Childcare	38.5%	12.2%
Access to Healthcare	53.2%	32.8%
Ethnic/Racial Discrimination	32.5%	6.9%
Domestic Violence	33.2%	7.1%
Sexual Assault	26.6%	7.3%
Elderly Abuse & Neglect	23.9%	3.1%
Child Abuse & Neglect	24.6%	3.3%
Safety	48.9%	28.5%
Transportation	36.5%	19.8%
Hunger	35.6%	7.8%
Poverty	49.1%	17.2%
Job Opportunities	71.6%	54.2%
Low Wages	73.4%	60.8%
Unemployment	71.6%	54.3%
Homelessness	40.7%	16.3%
Affordable Housing	59.8%	42.0%

- Telephone respondents were less likely than in-person residents who completed the survey to feel empowered and able to influence decisions affecting their community (30.2% to 44.1% respectively).

- They were also more likely to view their community as a good place to live, work, raise children, and for elders to live. The widest difference between the two groups can be seen in the view that their community is a good place for elders to live with 62.8% of telephone residents and 50.5% of in-person residents describing their neighborhood as a good place for the elderly.

Level of Agreement with Statements about Community by Respondent Type

Legend: ☐ In-person ■ Telephone

My Community is a Good Place to Live
- Telephone: 65.8%
- In-person: 57.2%

My Community is a Good Place to Work
- Telephone: 48.2%
- In-person: 43.6%

My Community is a Good Place for Elders to Live
- Telephone: 62.8%
- In-person: 50.5%

My Community is a Good Place to Raise Children
- Telephone: 59.9%
- In-person: 49.6%

Influence Decisions Affecting my Neighborhood
- Telephone: 30.2%
- In-person: 44.1%

(Axis: 0.0%, 10.0%, 20.0%, 30.0%, 40.0%, 50.0%, 60.0%, 70.0%)

♦ Given the emphasis on the lack of affordable housing as a major problem in their community, it is not surprising that in-person respondents were more likely than telephone respondents to view this quality of life issue as missing from their community (283 and 170 responses respectively). Large numbers of both groups also indicated that good paying local jobs and good neighborhood schools were missing from their community.

Which three are missing from your Community... by Respondent Type

Legend: ■ In-person ☐ Telephone

- Good Neighborhood Schools — In-person: 157, Telephone: 141
- Affordable Housing — In-person: 283, Telephone: 170
- Good Paying Local Jobs — In-person: 294, Telephone: 250

(Axis: 0, 50, 100, 150, 200, 250, 300, 350)
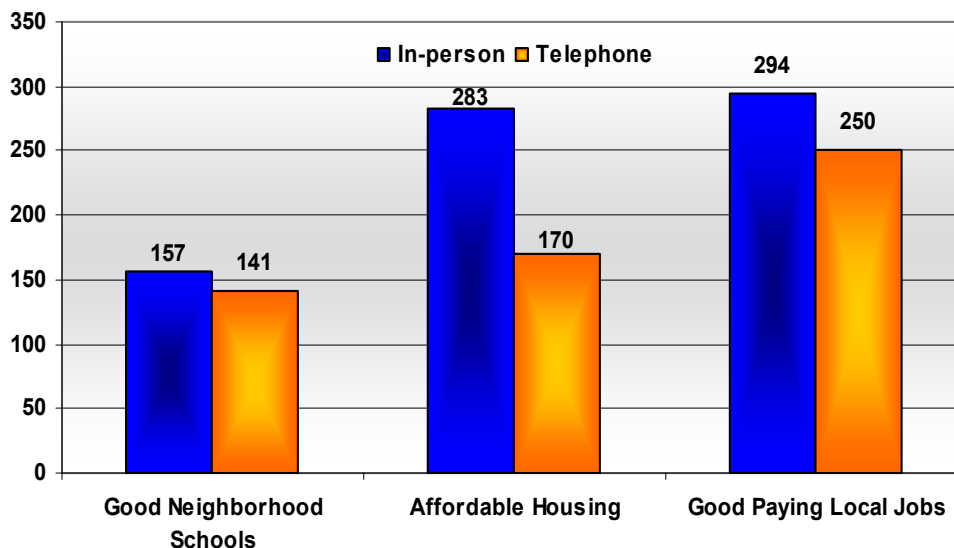
Residents surveyed via telephone were more likely to have health insurance than those who filled out the surveys at the CAA sites (72.4% to 54.2% respectively)

Access to Health Insurance by Respondent Type
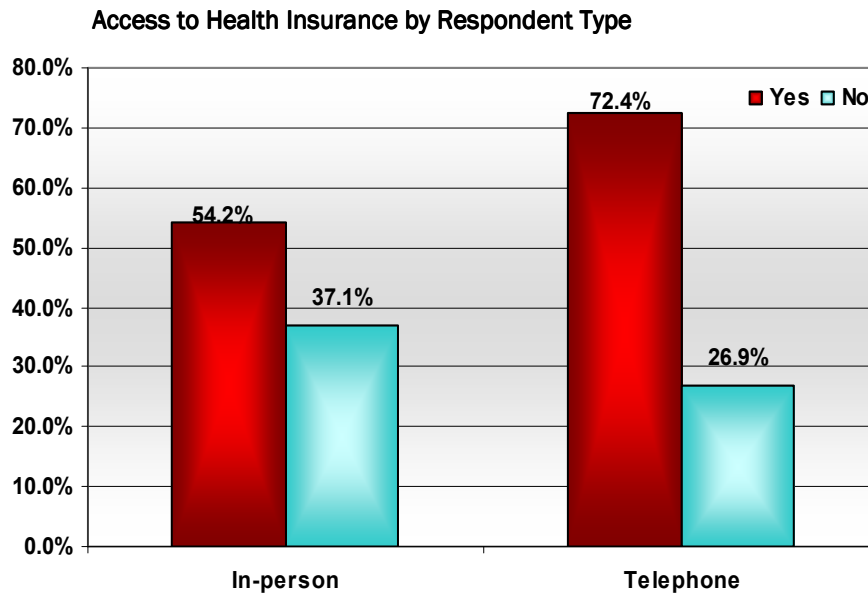
- In-person respondents indicated being out of work and looking for employment as well as being prevented from a better paying job because of their lack of computer and job skills (53.3%, 45.0% and 39.0% respectively).

Employment Characteristics by Respondent Type
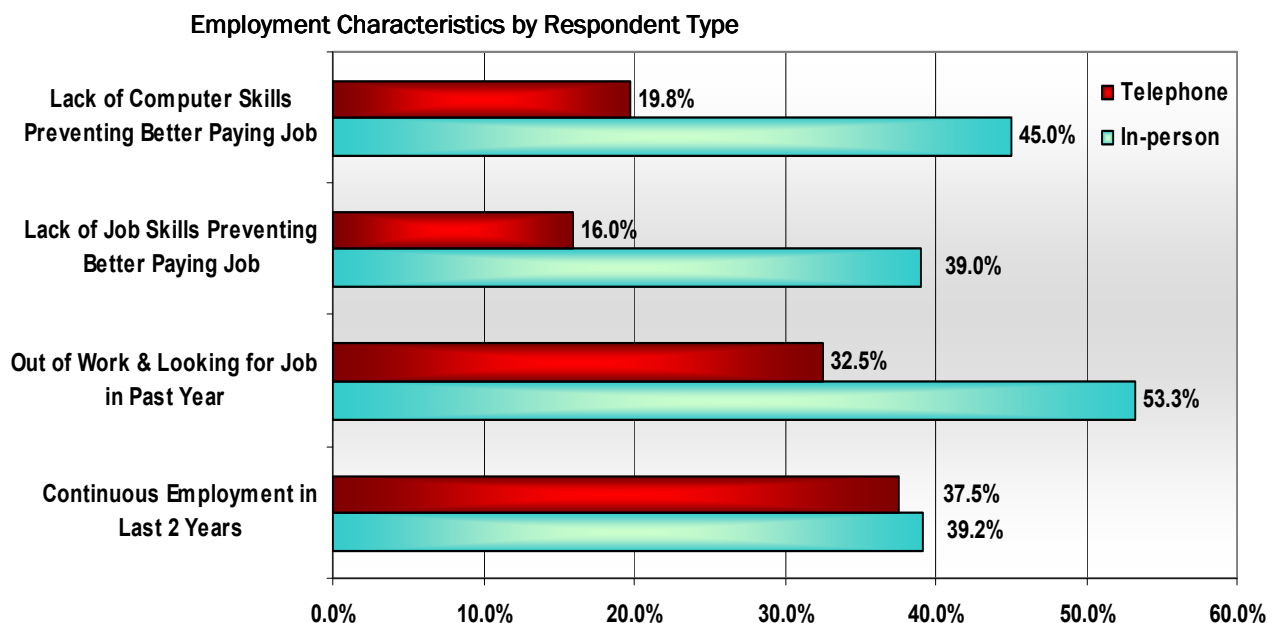
♦ Roughly the same percentage of in-person respondents as telephone respondents to viewed the condition of their home as excellent or in good condition.

Condition of Housing by Respondent Type

■ In-person   ■ Telephone

Fair/Poor Condition	Telephone: 41.6%
	In-person: 40.5%
Excellent/Good Condition	Telephone: 57.2%
	In-person: 57.9%

0.0%   10.0%   20.0%   30.0%   40.0%   50.0%   60.0%   70.0%
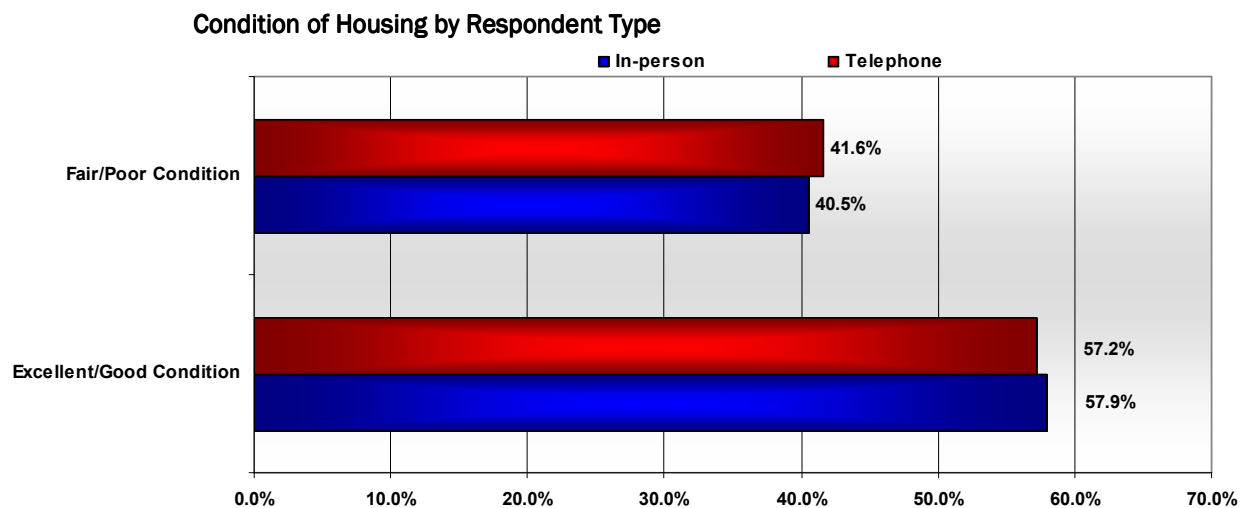
♦ Regardless of the how respondents were reached, the overwhelming majority felt their homes provide safe and adequate shelter. In fact, in both groups 8 out 10 respondents indicated their homes were adequate and safe.

Homes as Safe and Adequate Shelter by Respondent Type

□ In-person   ■ Telephone

Yes — In-person: 88.4%, Telephone: 83.4%
No — In-person: 9.9%, Telephone: 13.0%
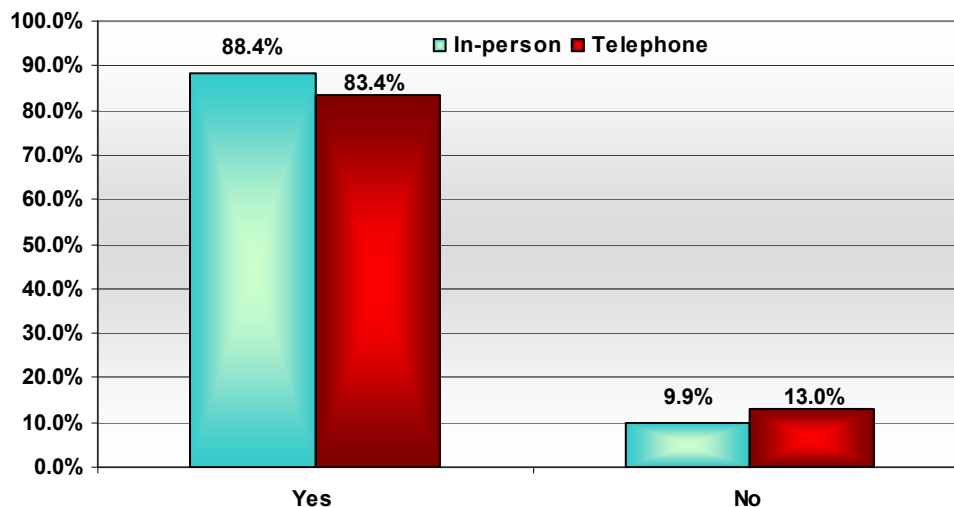
♦ Regardless of whether residents completed the survey over the phone or in-person, the vast majority did not have their electricity, water or gas disconnected. Yet one-third of in-person respondents did have those amenities disconnected.

♦ Regardless of the type of respondent, residents indicated paying in excess of one-third of their family income in housing and utilities expenses.

Cost of Living Expenses by Respondent Type
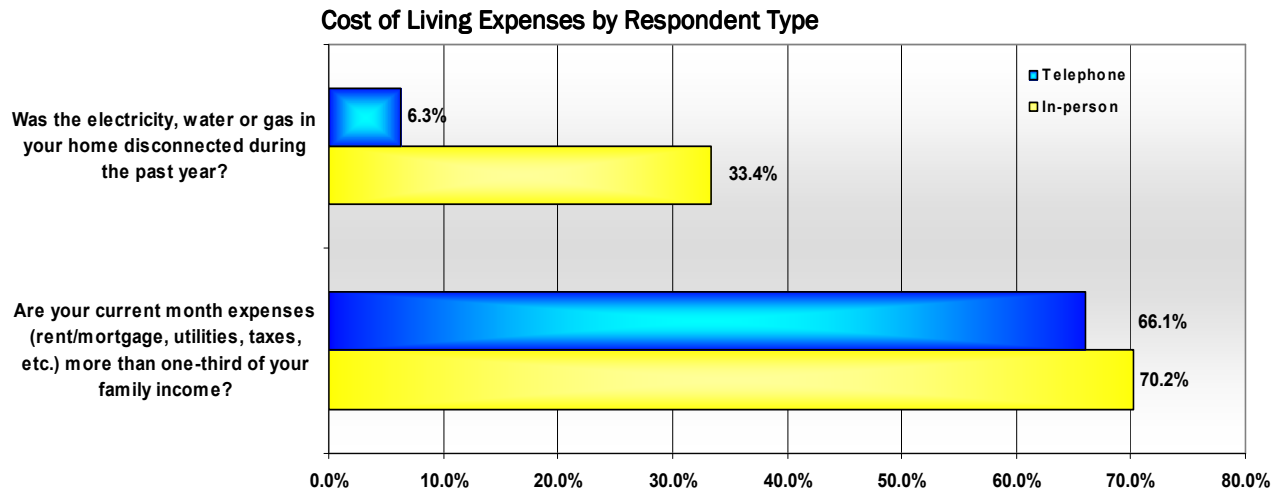
♦ The majority of telephone respondents were not denied a loan and had not taken a short-term loan while a large percentage (41.1%) of in-person respondents were denied a loan due to bad credit. More than one-fifth of in-person residents surveyed indicated they had taken out a short-term loan (23.7%).

♦ The majority of both types indicated not having access to information regarding credit counseling. Yet this was especially true of in-person residents given how only 27.6% were aware of such programs.

Credit, Short Term Loans and Access to Financial Information by Respondent Type
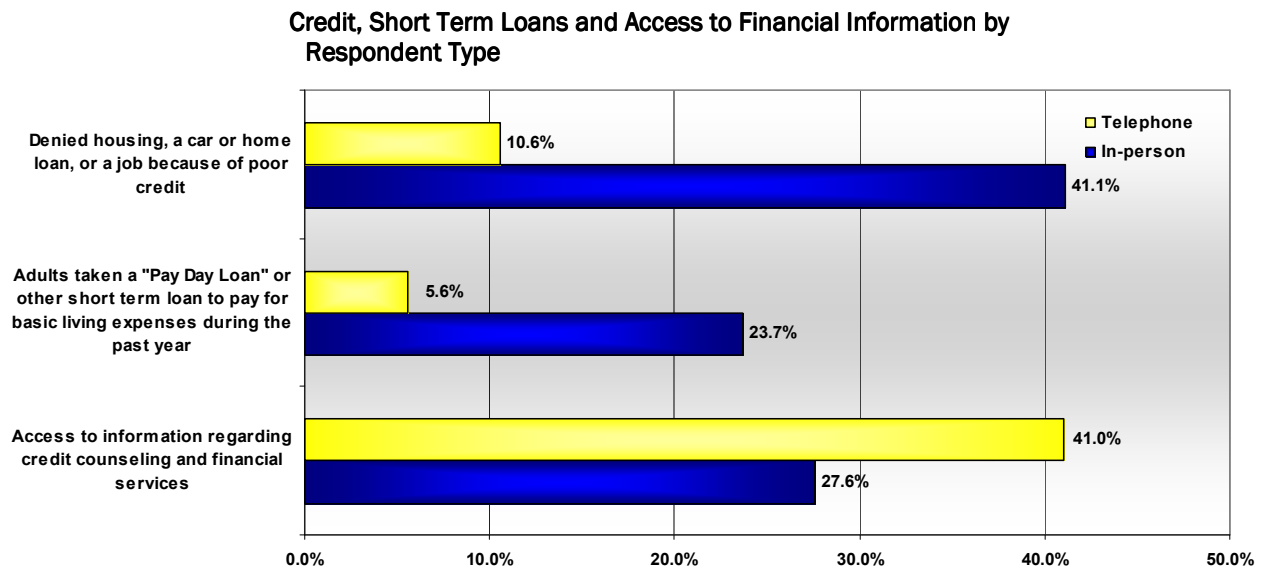
- In-person respondents were more likely than telephone respondents to feel concerned especially in regards to child care and education.
  - Over twenty percent of in-person respondents were concerned with finding convenient child care, finding affordable childcare, obtaining tutoring services for their children, getting information to gain skills that will assist in becoming a better parent, getting their children to attend school daily, and obtaining help with their children's behavioral problems. In contrast, twenty percent or more of telephone residents identified finding convenient and affordable child care and tutoring services as concerns.

  - The following issues were identified as major concerns by less than twenty percent of the survey sample regardless of the respondent type: getting help with mentally challenged family members, information on handling domestic violence and finding childcare for children with special needs. Even in these issues in-person respondents were more likely to be concerned than residents who responded to the telephone survey.

- Both telephone and in-person respondents were very concerned with finding enough food to feed their families (30.2% and 46.1% respectively).

- In-person respondents were more concerned than telephone residents with finding healthcare or medicine for their children (37.0% to 24.5%) and with obtaining information and services for unemployed youth (34.6% to 22.6% respectively).

- Although more than twenty percent of both types of residents surveyed were concerned with elderly issues, telephone respondents were more likely than in-person respondents to view the following as issues that concern them:
  - Access to services for my elderly family member (26.4% to 22.1% respectively),
  - Finding affordable elderly care (30.2% to 24.2%)
  - Finding convenient elderly care (28.5% to 23.2%).
  - This is not surprising given the large percentage of elderly telephone respondents (32.5%).

"Please indicate if the following is a concern to your family:" by Respondent Type

Legend:
- ☐ Telephone
- ■ In-person

Category	Telephone	In-person
Access to services for my elderly family member	26.4%	22.1%
Finding affordable elderly care	30.2%	24.2%
Finding convenient elderly care	28.5%	23.2%
Access to information and services for unemployed young adults	22.6%	34.6%
Getting help with mentally challenged family members	9.2%	17.0%
Information or help in handling family conflict/violence	10.8%	18.2%
Finding convenient child care	20.8%	28.3%
Finding affordable child care	22.6%	30.7%
Finding child care for children with special needs	12.5%	16.4%
Getting tutoring services for my child or homework assistance	20.0%	24.7%
Getting help with my child's behavioral problems	13.7%	21.5%
Getting my child to attend school on a daily basis	15.1%	26.7%
Getting health care or medicine for my child when he/she is sick	24.5%	37.0%
Getting information to gain skills to help be a better parent	16.5%	34.2%
Having enough food to feed my family	46.1%	49.2%

♦ The majority of both types of respondents has not contacted a government agency for assistance in the past year. Interestingly, respondents at CAA sites do not seem to associate CAA with government assistance.

"Have you contacted a government agency for assistance in the past 12 months?" by Respondent Type
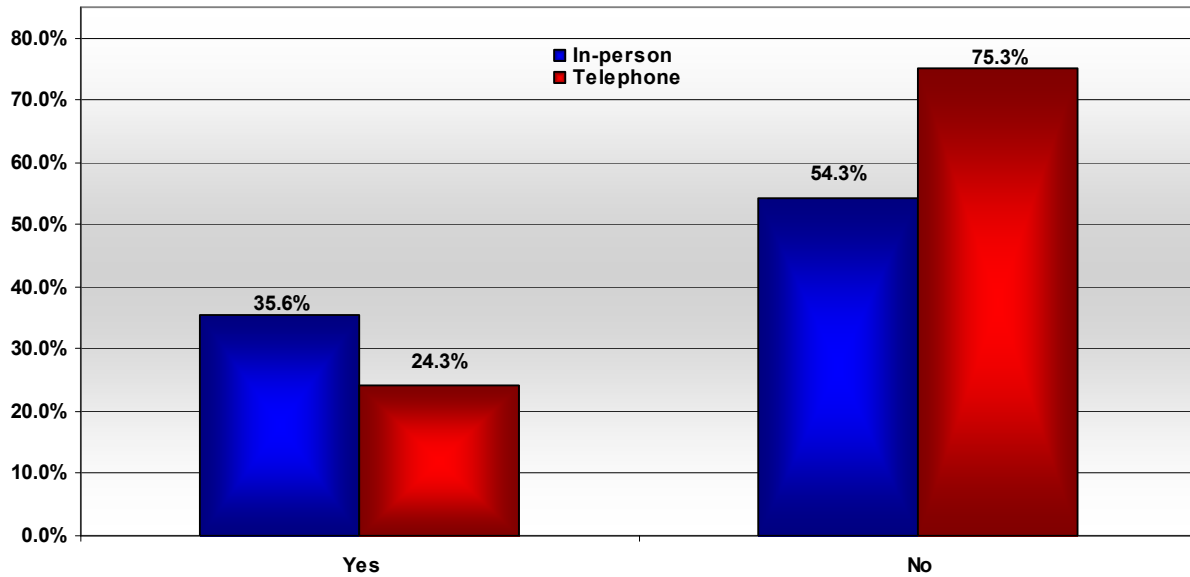
DEMOGRAPHIC COMPARISONS FOR CAA SITES BY NUMBER OF RESPONSES

♦ In order to accurately compare results among the different CAA sites (only for the in-person box surveys), the surveys responses for the five areas with statistically significant sample sizes (30 or more responses) are discussed.

♦ The vast majority of residents in all six areas were non-Hispanic Blacks.

♦ Most residents at Perrine, Holy Redeemer and Colonel Zubkoff were between the ages of 18 and 34. Most residents at Edison and Liberty City were between the ages of 35 and 54. Almost a third (30%) of residents at Goulds were between 35 and 54 while 30 percent were at least sixty-five years old.

♦ A majority of residents in all six neighborhoods claimed they did not live with family members above the age of sixty-five.

♦ A vast majority of residents in all six areas were not primary caretakers of their grandchildren.

♦ At Edison and Holy Redeemer over twenty-five percent of the survey sample was unemployed and seeking work while approximately thirty percent were employed full-time. At Perrine and Liberty City a majority of residents were unemployed and seeking work. Close to half of the population at Colonel Zubkoff had full-time employment. Close to one-fourth of respondents at Goulds were unemployed while another fourth were retired.

♦ Most residents at Edison, Perrine and Goulds listed high school as their highest level of educational attainment. A large percentage of residents at Liberty City and Colonel Zubkoff reported having attended college.

♦ With the exception of Colonel Zubkoff, the majority of residents in all areas had an annual household income of less than $17,500.

♦ Most residents at Edison, Perrine, Holy Redeemer and Liberty City were single. Although most residents at Goulds were single, over twenty percent were married and close to another twenty percent were widowed. At Colonel Zubkoff most residents were married.

♦ A majority of residents in Colonel Zubkoff and Holy Redeemer reported having children under four while over twenty percent of residents in all other areas had children younger than four years of age.

♦ A large percentage of residents in the six areas were renters. Furthermore, less than fifteen percent of residents in Edison, Perrine, Holy Redeemer and Liberty City owning their homes.

SURVEY COMPARISONS FOR CAA SITES BY NUMBER OF RESPONSES

♦ These areas include: Colonel Zubkoff (Miami Gardens area), Edison Neighborhood Center, Perrine Self-Help and Head Start, Holy Redeemer, Liberty City and Goulds.

♦ With the exception of Holy Redeemer where only 37.2 percent of residents felt their quality of life was good/excellent, the majority of residents in the different sites described the quality of life in their community as excellent or good. The greatest satisfaction was for residents of Goulds (70%).

♦ The majority of residents of Edison, Perrine, Goulds and Colonel Zubkoff expected the quality of life in their community to improve either greatly or slightly within the next few years. Only 48.9 percent and 45.4 percent of residents of Holy Redeemer and Liberty City felt their quality of life would improve.

♦ Pocketbook issues are perceived as the three major issues affecting the quality of life of residents at the different communities. In fact, two of the top three issues at all locations were affordable housing and jobs. Another top issue was crime and drugs. The distribution of the three issues is as follows:
   o Edison Neighborhood Center:
      ▪ Affordable Housing: 21.6%
      ▪ Crime and Drugs: 48.6%
      ▪ Jobs: 21.6%
   o Perrine Self-Help and Head Start
      ▪ Affordable Housing: 8.7%
      ▪ Crime and Drugs: 26.1%
      ▪ Jobs: 23.9%
   o Holy Redeemer
      ▪ Affordable Housing: 21.0%
      ▪ Crime and Drugs: 62.8%
      ▪ Jobs: 32.6%
   o Liberty City
      ▪ Affordable Housing: 9.1%
      ▪ Crime and Drugs: 51.5%
      ▪ Jobs: 42.4%
   o Goulds
      ▪ Affordable Housing: 10%
      ▪ Crime and Drugs: 24.2%
      ▪ Jobs: 22.9%
   o Colonel Zubkoff
      ▪ Affordable Housing: 16.0%
      ▪ Crime and Drugs: 30.9%
      ▪ Jobs: 32.0%

♦ When asked to describe certain issues as major, minor or not a problem in their community, over sixty percent of residents at Edison, Perrine, Holy Redeemer, Liberty City and Colonel Zubkoff indicated affordable housing was a major problem in their neighborhood. In Goulds only 40.0 percent reported similar opinions.

   o The majority of residents did not consider homelessness a major problem in their community. However, at Liberty City, 51.5 percent of respondents identified this as a major problem.

- o Over sixty percent of the survey population at all six sites claimed unemployment was a major problem in their community. Furthermore, in Liberty City 9 out 10 residents identified unemployment as a major concern.
- o A majority of residents in all areas felt low wages, job opportunities and were major problems in their community.
- o A majority of residents in all areas did not consider hunger, transportation, child abuse, elderly abuse, sexual assault, domestic violence, or discrimination major problems affecting their communities.
- o Poverty was seen as a major problem for residents of Edison, Holy Redeemer and Liberty City.
- o Lack of health insurance was described as a major problem by residents in all areas especially except Goulds.

Major Problems in Communities by CAA Neighborhood

	Edison	Perrine	Holy Redeemer	Liberty City	Goulds	Colonel Zubkoff
Affordable Housing	62.2%	60.9%	76.7%	69.7%	40.0%	65.4%
Homelessness	32.4%	47.8%	41.9%	51.5%	35.7%	25.9%
Unemployment	67.6%	78.3%	67.4%	90.9%	61.4%	76.5%
Low Wages	78.4%	71.7%	72.1%	87.9%	68.6%	76.5%
Job Opportunities	75.7%	82.6%	72.1%	87.9%	68.6%	84.0%
Poverty	51.4%	43.5%	51.2%	69.7%	40.0%	39.5%
Hunger	37.8%	32.6%	39.5%	45.5%	32.9%	33.3%
Transportation	21.6%	32.6%	37.2%	45.5%	35.7%	30.9%
Safety	51.4%	50.0%	58.1%	60.6%	35.7%	48.1%
Child Abuse & Neglect	13.5%	30.4%	27.9%	33.3%	24.3%	11.1%
Elderly Abuse & Neglect	13.5%	23.9%	18.6%	33.3%	22.9%	12.3%
Sexual Assault	24.3%	23.9%	23.3%	39.4%	24.3%	17.3%
Domestic Violence	37.8%	30.4%	37.2%	42.4%	31.4%	21.0%
Ethnic/Racial Discrimination	21.6%	39.1%	39.5%	45.5%	34.3%	29.6%
Access to Healthcare	54.1%	52.2%	53.5%	78.8%	44.3%	53.1%
Access to Childcare	45.9%	56.5%	46.5%	57.6%	34.3%	45.7%
Lack of Health Insurance	54.1%	56.5%	60.5%	72.7%	44.3%	63.0%

Major Problems in Communities by CAA Neighborhood

Legend:
- Edison
- Liberty City
- Perrine
- Goulds
- Holy Redeemer
- Colonel Zubkoff

Categories (top to bottom):
- Lack of Health Insurance
- Access to Childcare
- Access to Healthcare
- Ethnic/Racial Discrimination
- Domestic Violence
- Sexual Assault
- Elderly Abuse & Neglect
- Child Abuse & Neglect
- Safety
- Transportation
- Hunger
- Poverty
- Job Opportunities
- Low Wages
- Unemployment
- Homelessness
- Affordable Housing

X-axis: 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

- With the exception of respondents in Goulds, the majority of respondents in all areas did not feel they were able to influence decisions affecting their neighborhood.

- Only the majority of residents in Goulds and Colonel Zubkoff felt their community was a good place for raising children.

- With the exception of residents in Goulds, the majority of respondents in the five other areas did not believe their community was a good place for elders.

- Only in Colonel Zubkoff did residents agree their community was a good place to work.

- With the exception of residents of Holy Redeemer and Liberty City, most respondents agreed their community was a good place to live.

Level of Agreement with Statements about Community by CAA Neighborhoods

	Edison	Perrine	Holy Redeemer	Liberty City	Goulds	Colonel Zubkoff
Influence Decisions Affecting my Neighborhood	43.2%	43.5%	39.5%	39.4%	51.4%	43.2%
My Community is a Good Place to Raise Children	43.2%	39.1%	41.9%	45.4%	65.7%	55.6%
My Community is a Good Place for Elders to Live	43.2%	45.6%	34.9%	39.4%	65.7%	49.4%
My Community is a Good Place to Work	45.9%	47.9%	39.5%	42.4%	45.7%	55.5%
My Community is a Good Place to Live	64.8%	54.3%	34.9%	42.4%	71.4%	61.8%

- The top three resources identified as missing form their communities by respondents in the six areas include: good neighborhood schools, affordable housing and good paying local jobs.
  - Residents in Liberty City, Goulds and Edison identified good paying local jobs as the greatest resource missing from their community.
  - Residents in Colonel Zubkoff and Holy Redeemer identified affordable housing as the greatest resource missing from their community.

Resources Missing from their Community by CAA Neighborhoods

Good Neighborhood Schools ■ Affordable Housing ■ Good Paying Local Jobs
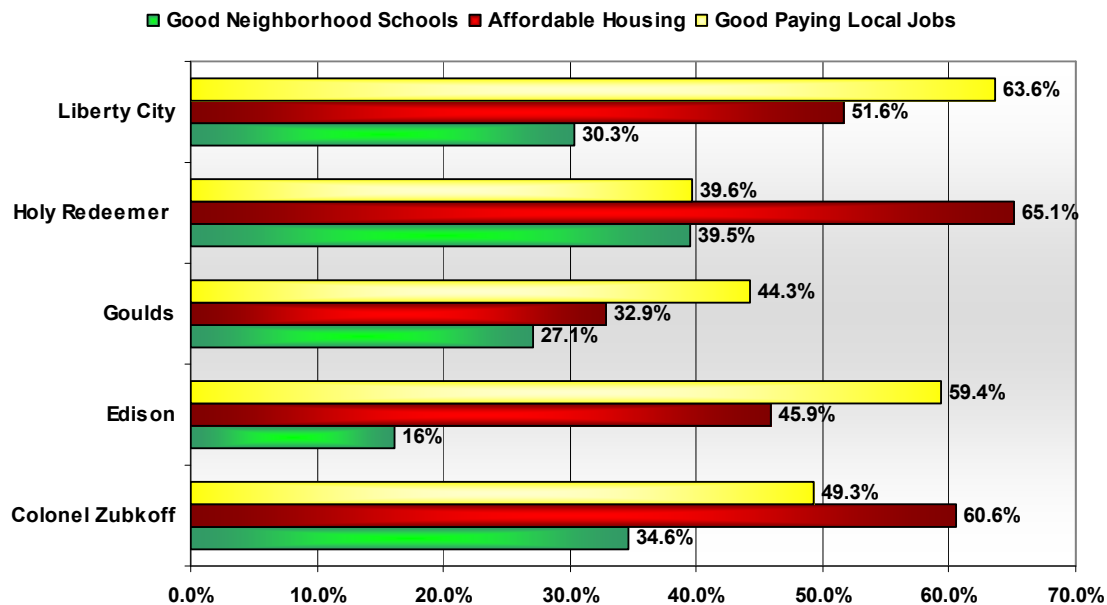
♦ The majority of residents in Colonel Zubkoff, Goulds and Perrine have health insurance while most respondents in Edison, Holy Redeemer and Liberty City do not.

Healthcare Coverage by CAA Neighborhood

Neighborhood	Yes	No
Colonel Zubkoff	62%	31%
Edison	46%	49%
Goulds	56%	33%
Holy Redeemer	42%	49%
Liberty City	36%	61%
Perrine	57%	35%
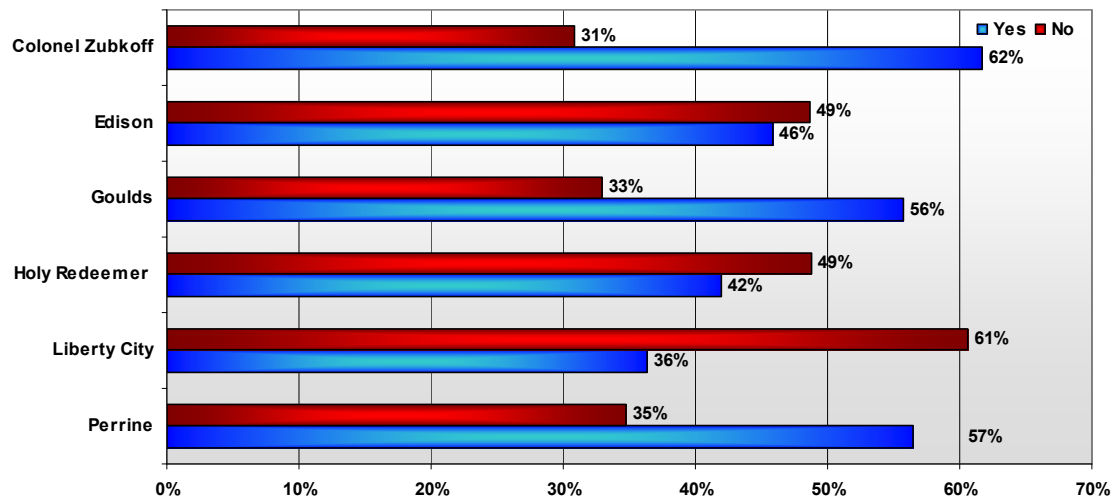
♦ Goulds was the only area where a majority of residents did not indicate being out of work and seeking a job within the past year. With the exception of residents in Liberty City and Holy Redeemer, the majority of residents did not feel a lack of job skills prevented them from obtaining a better job.

Employment Characteristics by CAA Neighborhood

Characteristic	Perrine	Liberty City	Holy Redeemer	Goulds	Edison	Colonel Zubkoff
Lack of Computer Skills Preventing Better Paying Job	57%	79%	61%	30%	51%	42%
Lack of Job Skills Preventing Better Paying Job	37%	67%	51%	23%	41%	35%
Out of Work & Looking for Job in Past Year	68%	88%	58%	43%	57%	56%
Continuous Employment in Last 2 Years	37%	30%	56%	27%	43%	67%
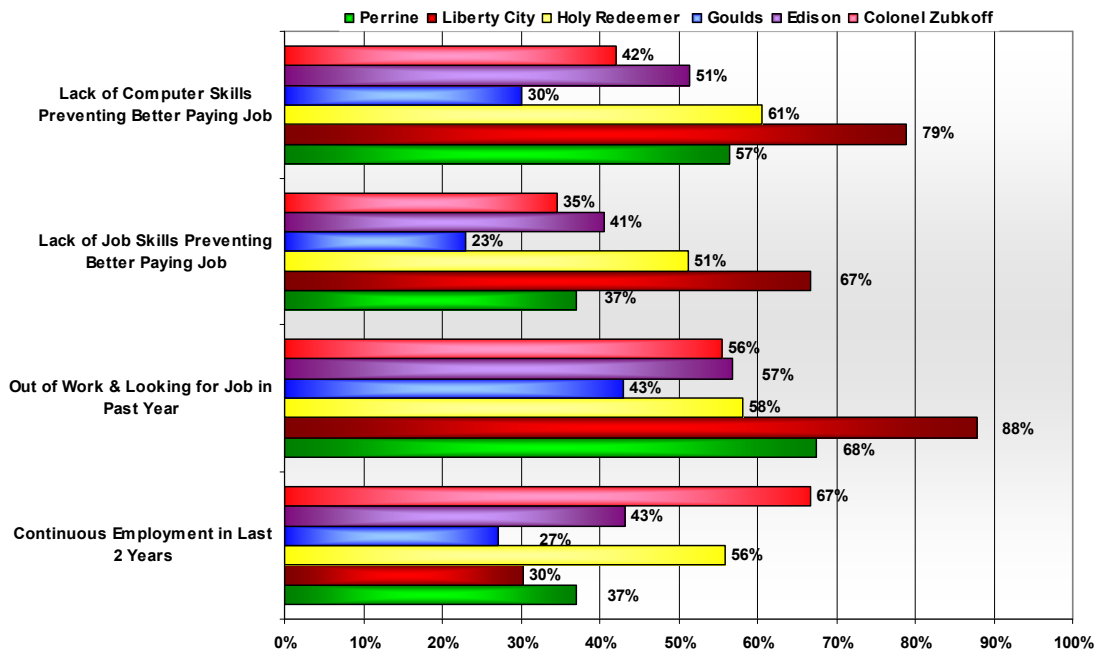
♦ With the exception of residents of Holy Redeemer, the majority of respondents in all areas felt their homes were in excellent or good condition.

Overall Physical Condition of Housing by CAA Neighborhoods

□ Excellent/Good Condition □ Fair/Poor Condition

Neighborhood	Excellent/Good	Fair/Poor
Colonel Zubkoff	58%	41%
Edison	65%	32%
Goulds	61%	31%
Holy Redeemer	42%	58%
Liberty City	55%	46%
Perrine	52%	41%
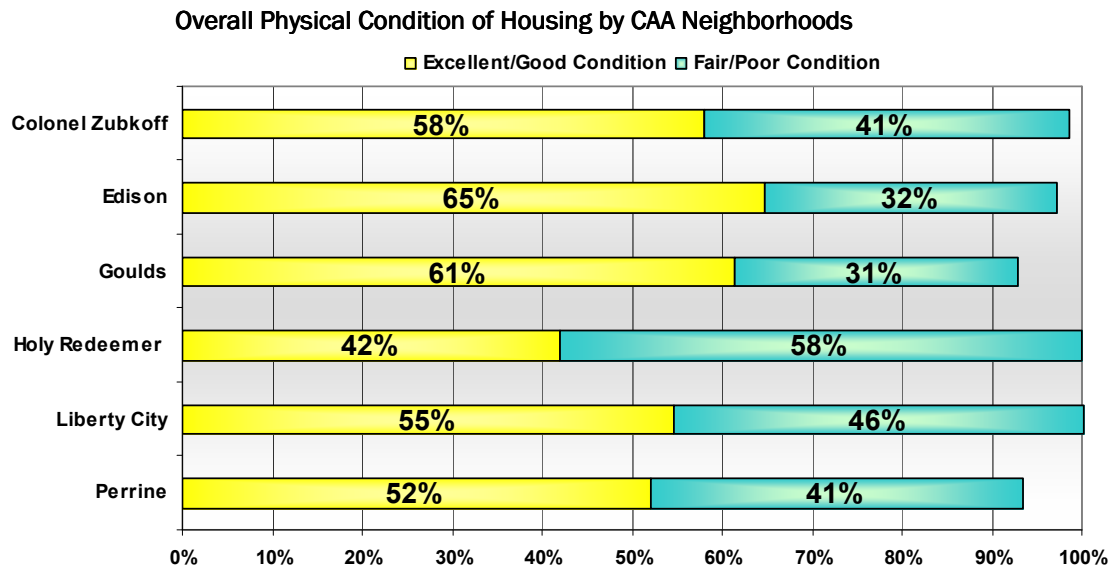
♦ The vast majority of residents in all six areas felt their homes provide safe and adequate shelter.

Housing Provides Safe and Adequate Shelter by CAA Neighborhoods

■ No □ Yes

Neighborhood	No	Yes
Colonel Zubkoff	19%	72%
Edison	3%	92%
Goulds	11%	80%
Holy Redeemer	16%	81%
Liberty City	21%	79%
Perrine	11%	78%
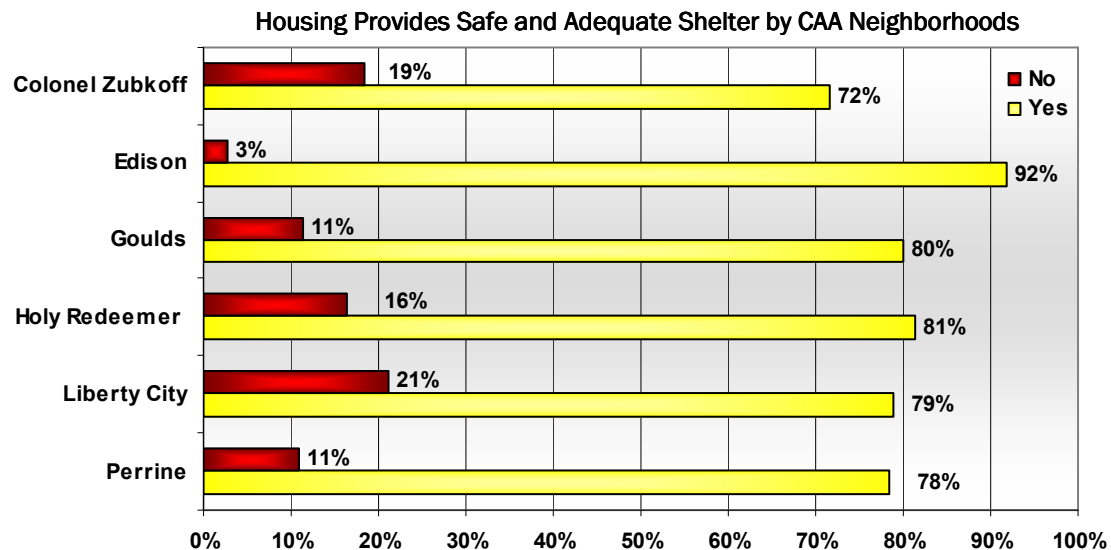
♦ The majority of residents in all six areas indicated paying over one-third of their family income in housing expenses. This is most evident in Liberty City where nine out of ten respondents pay in excess of one-third of their income in housing.

- The majority of residents in Edison, Liberty City and Perrine reported having the gas, electricity or water being disconnected during the past year.

Cost of Monthly Expenses and Disconnection of Utilities by CAA Neighborhoods

■ Perrine ■ Liberty City □ Holy Redeemer □ Goulds ■ Edison □ Colonel Zubkoff

Was the electricity, water or gas in your home disconnected during the past year?
- Colonel Zubkoff: 28.4%
- Edison: 78.4%
- Goulds: 25.7%
- Holy Redeemer: 39.5%
- Liberty City: 54.5%
- Perrine: 54.3%

Are your current month expenses (rent/mortgage, utilities, taxes, etc.) more than one-third of your family income?
- Colonel Zubkoff: 72.8%
- Edison: 81.1%
- Goulds: 55.7%
- Holy Redeemer: 72.1%
- Liberty City: 90.9%
- Perrine: 73.9%

(Axis: 0.0% to 100.0%)

- The majority of residents in Edison, Liberty city and Perrine reported being denied loans due to poor credit while the majority of residents in Colonel Zubkoff, Goulds and Holy Redeemer were not denied loans because of their credit.

- A majority of residents in each area had not taken a "Pay Day Loan and did not have access to credit counseling and services.

Credit, Short-term Loans and Access to Financial Information by CAA Neighborhoods

■ Perrine ■ Liberty City □ Holy Redeemer □ Goulds ■ Edison □ Colonel Zubkoff

Denied housing, a car or home loan, or a job because of poor credit
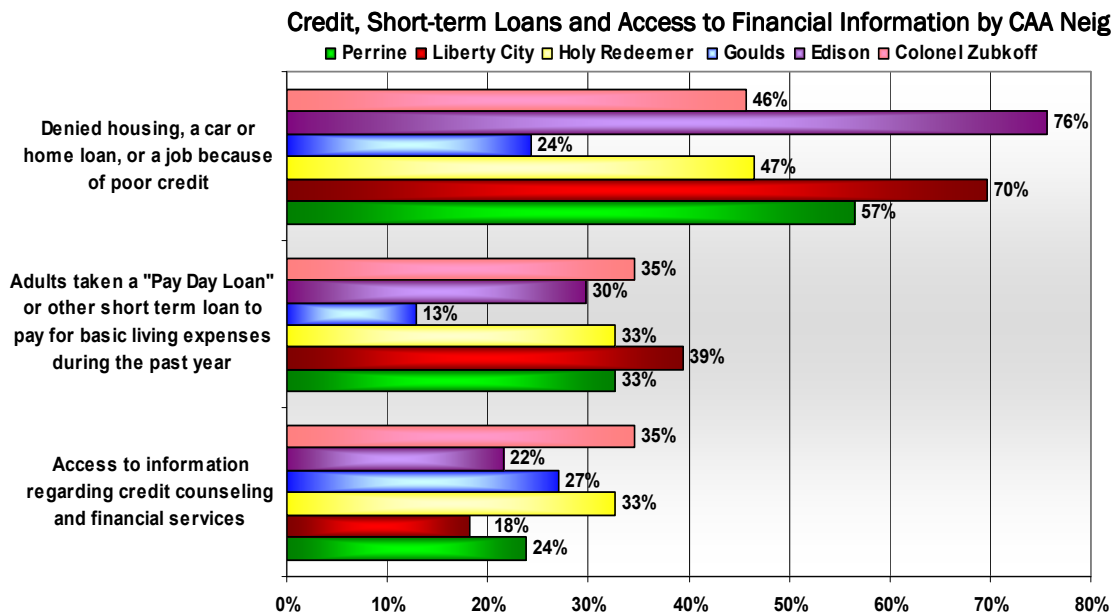- Colonel Zubkoff: 46%
- Edison: 76%
- Goulds: 24%
- Holy Redeemer: 47%
- Liberty City: 70%
- Perrine: 57%

Adults taken a "Pay Day Loan" or other short term loan to pay for basic living expenses during the past year
- Colonel Zubkoff: 35%
- Edison: 30%
- Goulds: 13%
- Holy Redeemer: 33%
- Liberty City: 39%
- Perrine: 33%

Access to information regarding credit counseling and financial services
- Colonel Zubkoff: 35%
- Edison: 22%
- Goulds: 27%
- Holy Redeemer: 33%
- Liberty City: 18%
- Perrine: 24%

(Axis: 0% to 80%)

- A majority of respondents in Perrine, Liberty City, Holy Redeemer and Edison were concerned with having enough food to feed their families.
- A majority of respondents in all areas did not consider family issues a serious concern. These include getting their children to attend school, obtaining help with their children's behavioral problems, finding affordable and convenient childcare, getting tutoring services for their children, finding childcare for special needs children, obtaining information on handling family violence, and getting help with mentally challenged family members. However, a large percentage of residents in Holy Redeemer were concerned with childcare, obtaining tutoring services for their children and getting their children to attend class regularly.
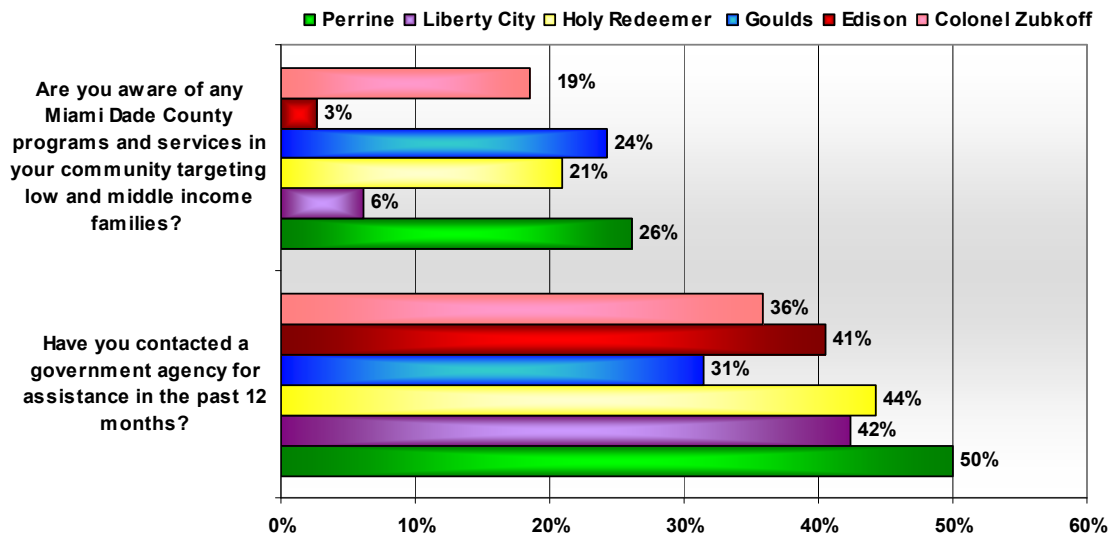
- Over one-fifth of respondents in the six areas were concerned with getting health care or medicine for their children. This was especially true of Holy Redeemer (62.8%), Perrine (45.7%) and Edison (40.5%).

- Although not considered a concern by the majority of residents in most areas, a large percentage of respondents in all areas were concerned with accessing information for unemployed youth. This was especially true of Liberty City (58%), Perrine (43.5%) and Holy Redeemer (41.9%).

Please indicate if the following is a concern to your family:" by CAA Neighborhoods

	Perrine	Liberty City	Holy Redeemer	Goulds	Edison	Colonel Zubkoff
Having enough food to feed my family	50%	61%	54%	46%	54%	48%
Getting information to gain skills to help be a better parent	39%	33%	54%	21%	38%	37%
Getting health care or medicine for my child when he/she is sick	46%	21%	63%	21%	41%	33%
Getting my child to attend school on a daily basis	26%	24%	49%	11%	27%	24%
Getting help with my child's behavioral problems	26%	21%	28%	10%	16%	16%
Getting tutoring services for my child or homework assistance	39%	15%	35%	14%	27%	24%
Finding child care for children with special needs	13%	18%	21%	11%	14%	14%
Finding affordable child care	39%	24%	47%	16%	38%	35%
Finding convenient child care	28%	27%	42%	16%	38%	31%
Information or help in handling family conflict/violence	22%	30%	23%	13%	8%	17%
Getting help with mentally challenged family members	11%	21%	21%	13%	16%	19%
Access to information and services for unemployed young adults	44%	58%	42%	27%	35%	27%
Finding convenient elderly care	13%	30%	26%	20%	11%	17%
Finding affordable elderly care	13%	21%	28%	20%	11%	20%
Access to services for my elderly family member	13%	18%	23%	16%	14%	19%

♦ A large percentage of residents at the six sites had contacted a government agency within the past year for assistance programs. In fact, over thirty percent had done so in the past twelve months. A majority of Perrine respondents had contacted government agencies (50.0%).

♦ The majority of residents in all six neighborhoods were not aware of Miami-Dade County programs and services for low and middle income families.

Miami-Dade County and other Government Assistance Programs by CAA Neighborhoods

Legend: ■ Perrine ■ Liberty City ■ Holy Redeemer ■ Goulds ■ Edison ■ Colonel Zubkoff

Are you aware of any Miami Dade County programs and services in your community targeting low and middle income families?
- Colonel Zubkoff: 19%
- Edison: 3%
- Goulds: 24%
- Holy Redeemer: 21%
- Liberty City: 6%
- Perrine: 26%

Have you contacted a government agency for assistance in the past 12 months?
- Colonel Zubkoff: 36%
- Edison: 41%
- Goulds: 31%
- Holy Redeemer: 44%
- Liberty City: 42%
- Perrine: 50%

DEMOGRAPHIC COMPARISONS BY RACE AND ETHNICITY

♦ Whites were more likely to be over the age of 65 than Blacks or Hispanics (47.1%, 19.2% and 30.6%) while Blacks were more likely than Whites and Hispanics to be mostly comprised of residents between the ages of 18 and 34 (37.6%, 11.6% and 23.0%). Blacks and Hispanics also had much larger percentages of residents between the ages of 35 and 54 than Whites (32.6%, 30.9% and 24.8% respectively).

♦ Whereas the majority of Whites are homeowners (55.4%), most Blacks and Hispanics indicated being renters (41.9% and 45.4% respectively). Blacks were more likely than Whites or Hispanics to live in public housing (16.2%, 11.6% and 13.2% respectively).

♦ In terms of their marital status, Whites were less likely than Blacks and Hispanics to be single (20.7%, 47.1% and 30.1%). Whites had the largest percentages of married individuals (41.3%) followed by Hispanics (38.8%) and Blacks (26.7%). Whites and Hispanics were more likely to be divorced than Blacks (9.9%, 9.5% and 7.3%). Whites were much more likely to be widowed than Blacks or Hispanics (19.0%, 12.1% and 10.6%).

♦ Whites were more likely than Black and Hispanic respondents to report not living with children (68.6%, 36.0% and 49.1% respectively). Blacks and Hispanics were more likely to have children under the age of four than Whites (37.8%, 23.2% and 7.4% respectively).

♦ Whites and Hispanics were more likely to indicate living with elderly family members than Black respondents (43.0%, 35.2% and 21.8% respectively).

♦ The vast majority of all racial and ethnic groups were not primary caretakers of their grandchildren. In fact approximately eight out of ten respondents of each group was not a primary caretaker of his/her grandchildren.

♦ Blacks had higher percentages of full-time employees than Whites or Hispanics (32.1%, 24.0% and 23.7%). Hispanics had higher percentages of part-time employees than Whites and Blacks (10.3%, 7.4% and 8.3%). A much larger percentage of Whites were retired than Blacks or Hispanics (40.5%, 18.2% and 23.5%).

♦ Whites were less likely than Blacks or Hispanics to list a high school diploma as their highest level of educational attainment (22.3%, 37.1% and 30.1%). Whites were more likely to list a college degree as their highest level of educational attainment than Blacks and Hispanics (28.9%, 10.4% and 13.7%).

♦ Hispanics were more likely to have an annual household income of less than $17,500 than Whites or Blacks (55.7%, 41.3% and 48.2%).

SURVEY COMPARISONS BY RACE AND ETHNICITY

♦ When asked whether a series of concerns were a major or minor problem, most respondents regardless of race and ethnic origin, agreed the following were major concerns: affordable housing, unemployment, low wages, job opportunities, and lack of health insurance. Low wages were the top concern of Whites, Blacks and Hispanics (56.2%, 65.5% and 76.3% respectively).

♦ For the most part, Blacks and Hispanics are more likely to view each issue as a concern while Whites were less inclined to list issues as concerns.

♦ A larger percentage of Blacks identified hunger, poverty and homelessness as issues of concern (24.3%, 35.5% and 32.2% respectively) than Whites (13.2%, 28.1% and 16.5%) or Hispanics (17.9%, 30.3% and 24.3%).

♦ Whereas domestic violence is not a major concern for Whites (13.2%), over one-fifth of Blacks and Hispanics identify this issue as a major problem (20.5% and 20.8%).

♦ Whites were much less likely than Hispanics or Blacks to view access to healthcare as a major problem (29.8%, 46.1% and 40.9%).

♦ Whites, Blacks and Hispanics did not view child abuse or elderly abuse as major problems.

♦ Whites were more likely than Hispanics and Blacks to view transportation as a major issue (32.2%, 25.1% and 31.4% respectively).

**Please indicate whether each of the following are a major problem...by Race and Ethnicity**

	White	Black	Hispanic
Affordable Housing	40.5%	52.0%	53.0%
Homelessness	16.5%	32.2%	24.3%
Unemployment	47.1%	63.6%	67.3%
Low Wages	56.2%	65.5%	76.3%
Job Opportunities	47.1%	63.1%	67.0%
Poverty	28.1%	35.5%	30.3%
Hunger	13.2%	24.3%	17.9%
Transportation	32.2%	25.1%	31.4%
Safety	24.0%	43.2%	36.4%
Child Abuse & Neglect	10.7%	13.2%	14.2%
Elderly Abuse & Neglect	11.6%	12.7%	14.8%
Sexual Assault	15.7%	15.9%	17.9%
Domestic Violence	13.2%	20.5%	20.8%
Ethnic/Racial Discrimination	14.9%	21.1%	17.9%
Access to Healthcare	29.8%	46.1%	40.9%
Access to Childcare	18.2%	28.6%	19.0%
Lack of Health Insurance	35.5%	52.9%	51.2%

*Cumulative percentages are above 100% since respondents were asked about each issue specifically whether it is a major, minor or no concern.

Please indicate whether each of the following are a major problem...by Race and Ethnicity

Legend:
- Hispanic (Yellow)
- Black (Red)
- White (Blue)
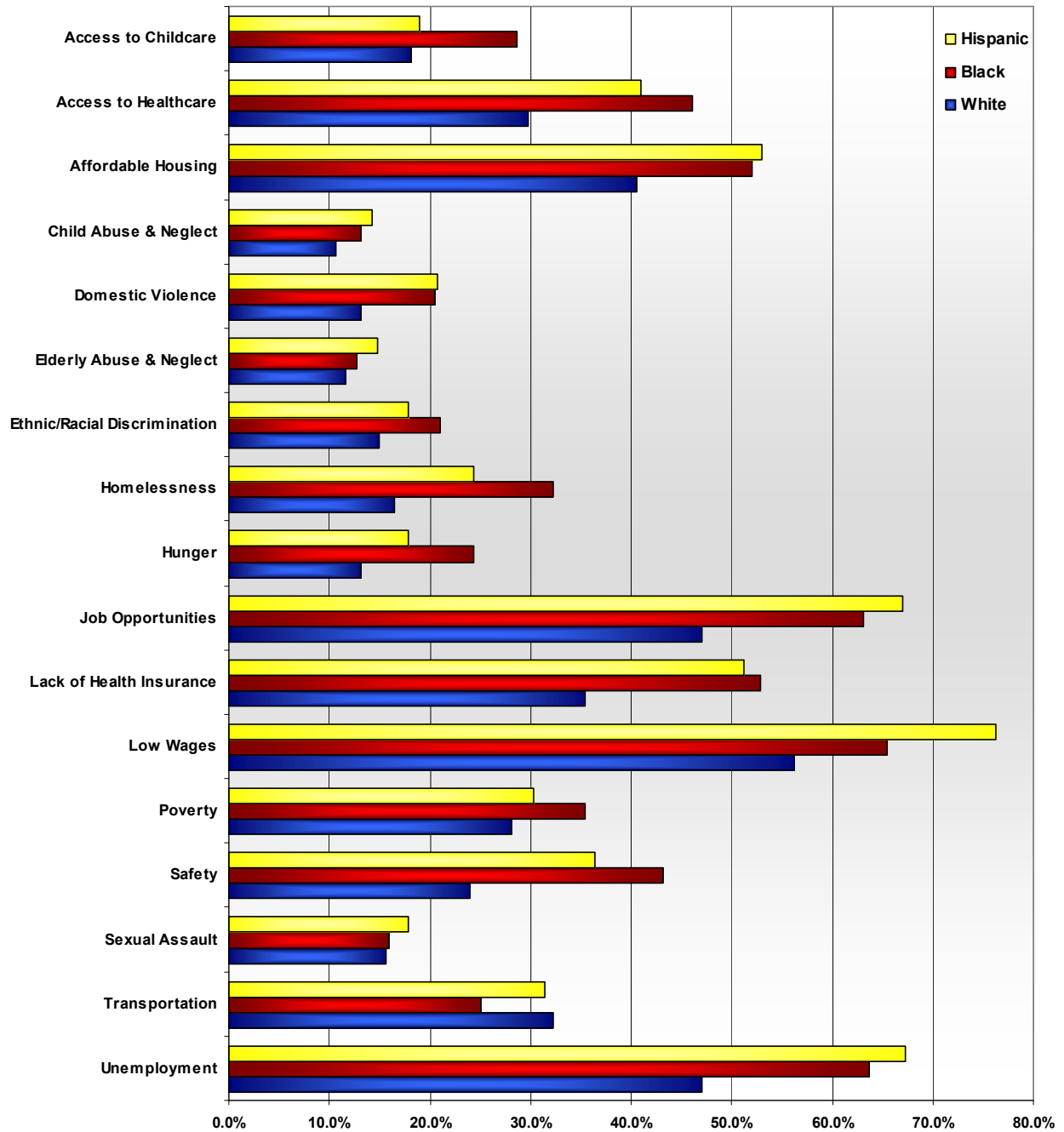
- A large percentage of Whites, Blacks, and Hispanics believed they could influence the decisions affecting their neighborhood.

- A majority of members of all races views the community as a good place to live, raise children, and for elders to live. A smaller percentage of Whites, Blacks, and Hispanics felt the community is a good place to work (48.0%, 41.7%, and 50.6%) respectively).

Agreement with Statements about Community by Race and Ethnicity
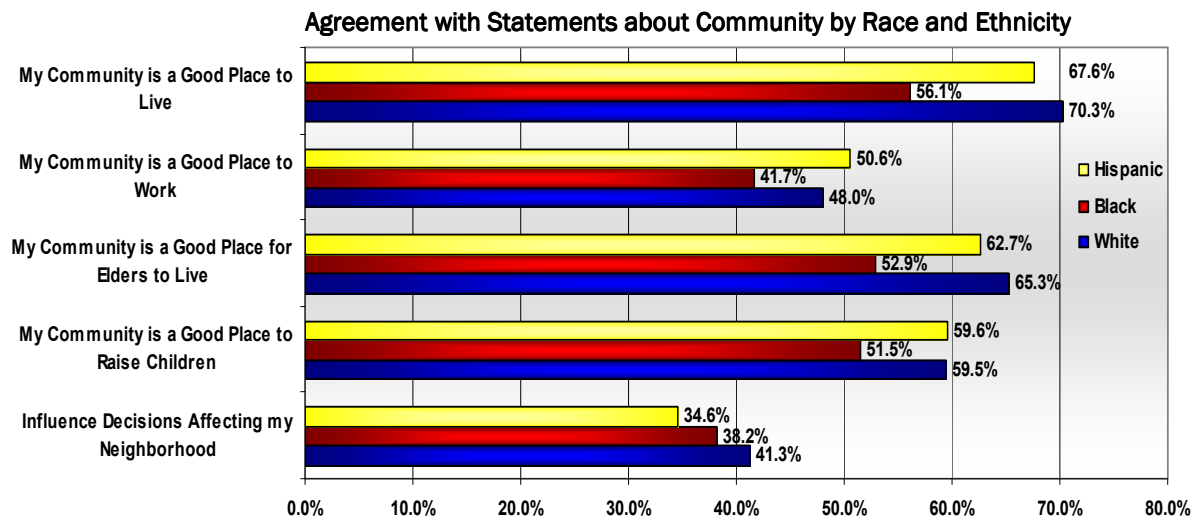
- Regardless of race and ethnic origin, a large percentage of respondents indicated good paying local jobs followed by affordable housing and good neighborhood schools were missing from their community.

- The need for good paying local jobs is more prevalent in Black and Hispanic neighborhoods given how 51.8% and 43.0% of Blacks and Hispanics felt good paying jobs were missing from their community.

Resources Missing from the Community by Race and Ethnicity
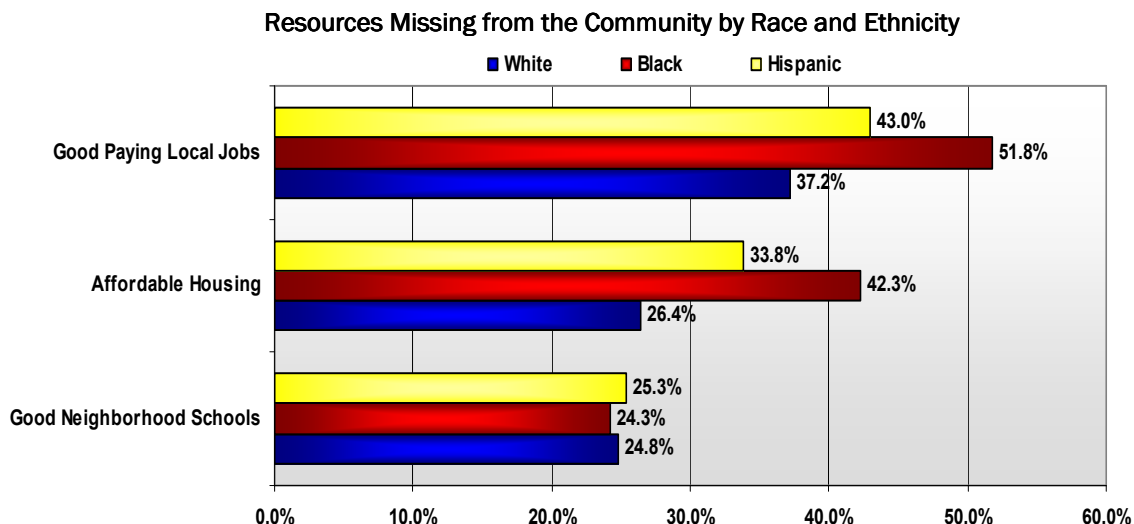
♦ Whereas less than one-fifth of Whites indicated not having healthcare coverage, approximately twice as many Blacks and Hispanics reported a lack of coverage.

Healthcare Coverage by Race and Ethnicity
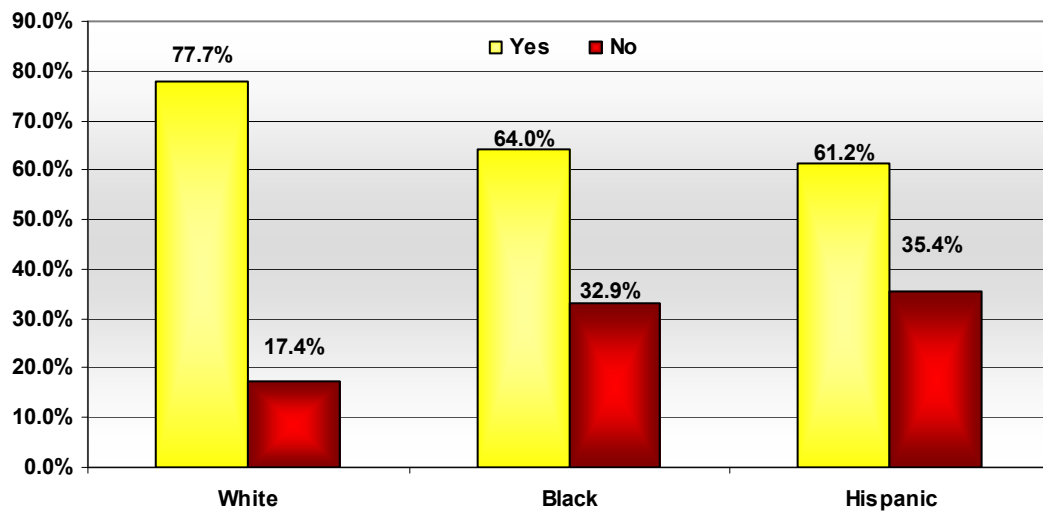
♦ Almost half of Black and 40% of Hispanic respondents indicated being personally or having an adult member of their household out of work and looking for a job in the past year.

♦ Blacks and Hispanics were also more likely than Whites to report a lack of job skills preventing them from finding a better paying job (31.4%, 25.3%, and 11.6% respectively).

Employment Characteristics by Race and Ethnicity
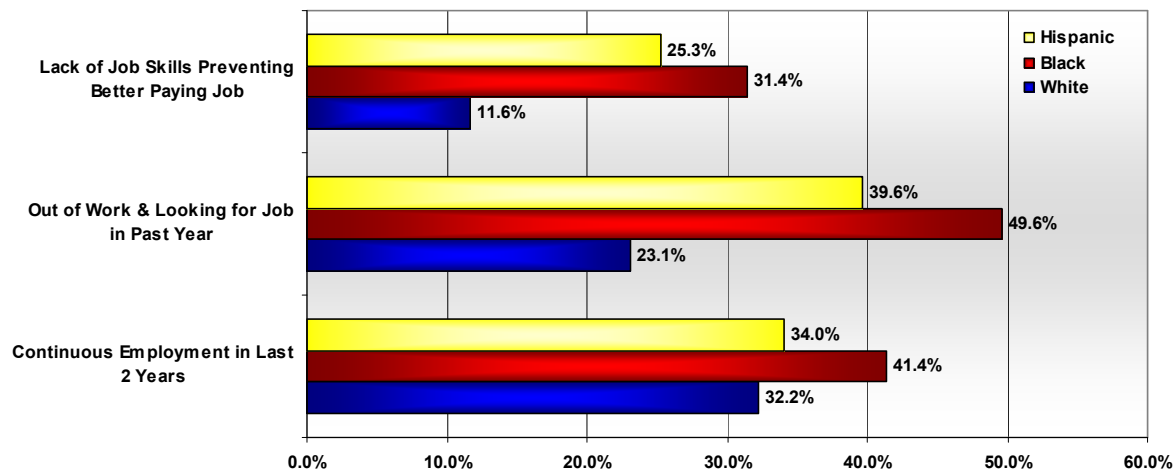
Regardless of race and ethnic origin a majority of Miami-Dade County residents surveyed indicated the physical condition and quality of their homes were excellent or good.
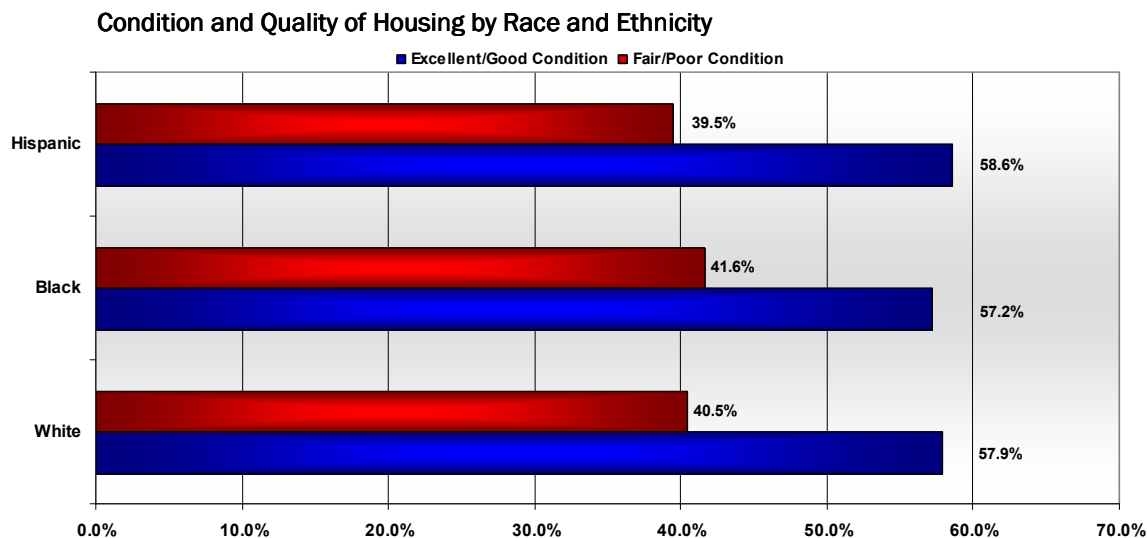
Condition and Quality of Housing by Race and Ethnicity

■ Excellent/Good Condition ■ Fair/Poor Condition

Hispanic: 39.5% (Fair/Poor), 58.6% (Excellent/Good)
Black: 41.6% (Fair/Poor), 57.2% (Excellent/Good)
White: 40.5% (Fair/Poor), 57.9% (Excellent/Good)

0.0%   10.0%   20.0%   30.0%   40.0%   50.0%   60.0%   70.0%

♦ Regardless of race and ethnic origin, an overwhelming majority of respondents felt their homes provide safe and adequate shelter.
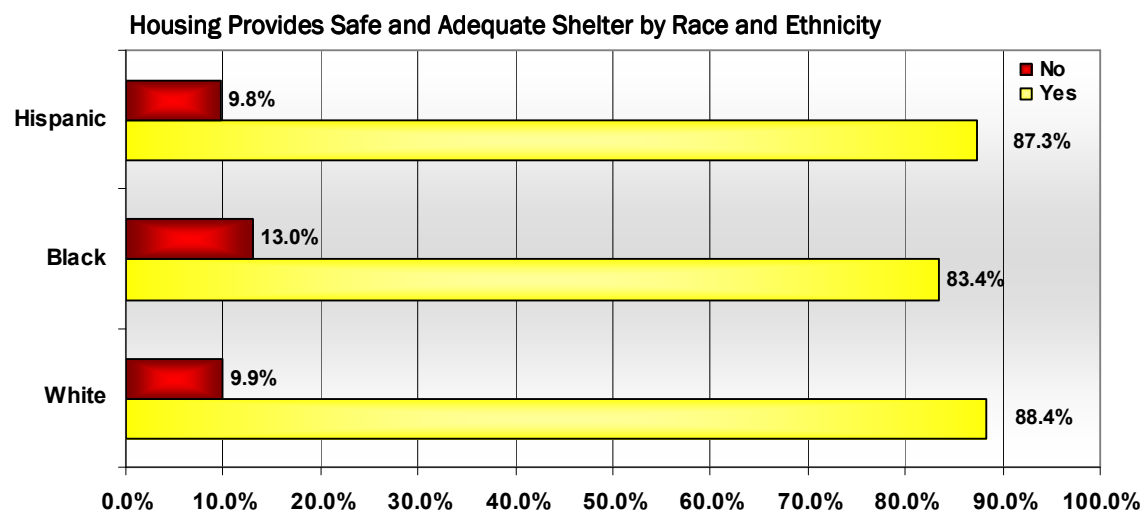
Housing Provides Safe and Adequate Shelter by Race and Ethnicity

■ No □ Yes

Hispanic: 9.8% (No), 87.3% (Yes)
Black: 13.0% (No), 83.4% (Yes)
White: 9.9% (No), 88.4% (Yes)

0.0%   10.0%   20.0%   30.0%   40.0%   50.0%   60.0%   70.0%   80.0%   90.0%   100.0%

- Hispanic respondents (72.8%) were more likely to report current monthly expenses (such as rent/mortgage, utilities and taxes) exceeding one-third of their family income.

- Black respondents (23.1%) were more likely to report having had their utilities (i.e.: electricity, water or gas) being disconnected at least once during the past year

**Cost of Monthly Expenses and Disconnection of Utilities by Race and Ethnicity**
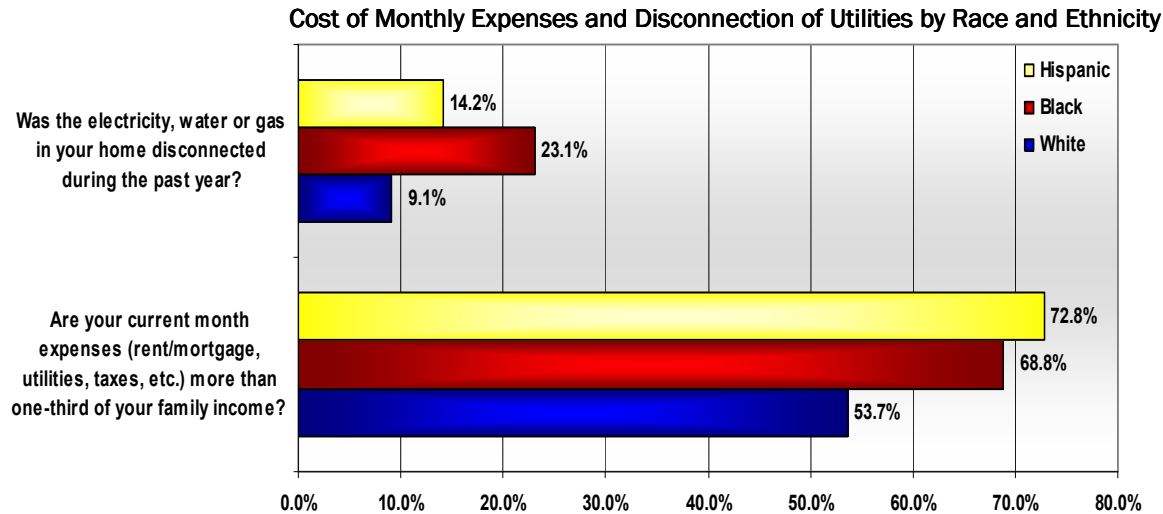
- White respondents (45.5%) were more likely to report having access to information regarding credit counseling and financial services than their Hispanic (40.1%) and Black (29.5%) cohorts.

- Compared to Whites (3.3%) and Hispanics (10.0%), more Blacks (19.1%) reported taking a "Pay Day Loan" or other short term loan to pay for basic living expenses.

- Black respondents (33.1%) reported being almost twice as likely to have been denied housing, a car or home loan, or a job because of poor credit than Hispanics (17.4%).
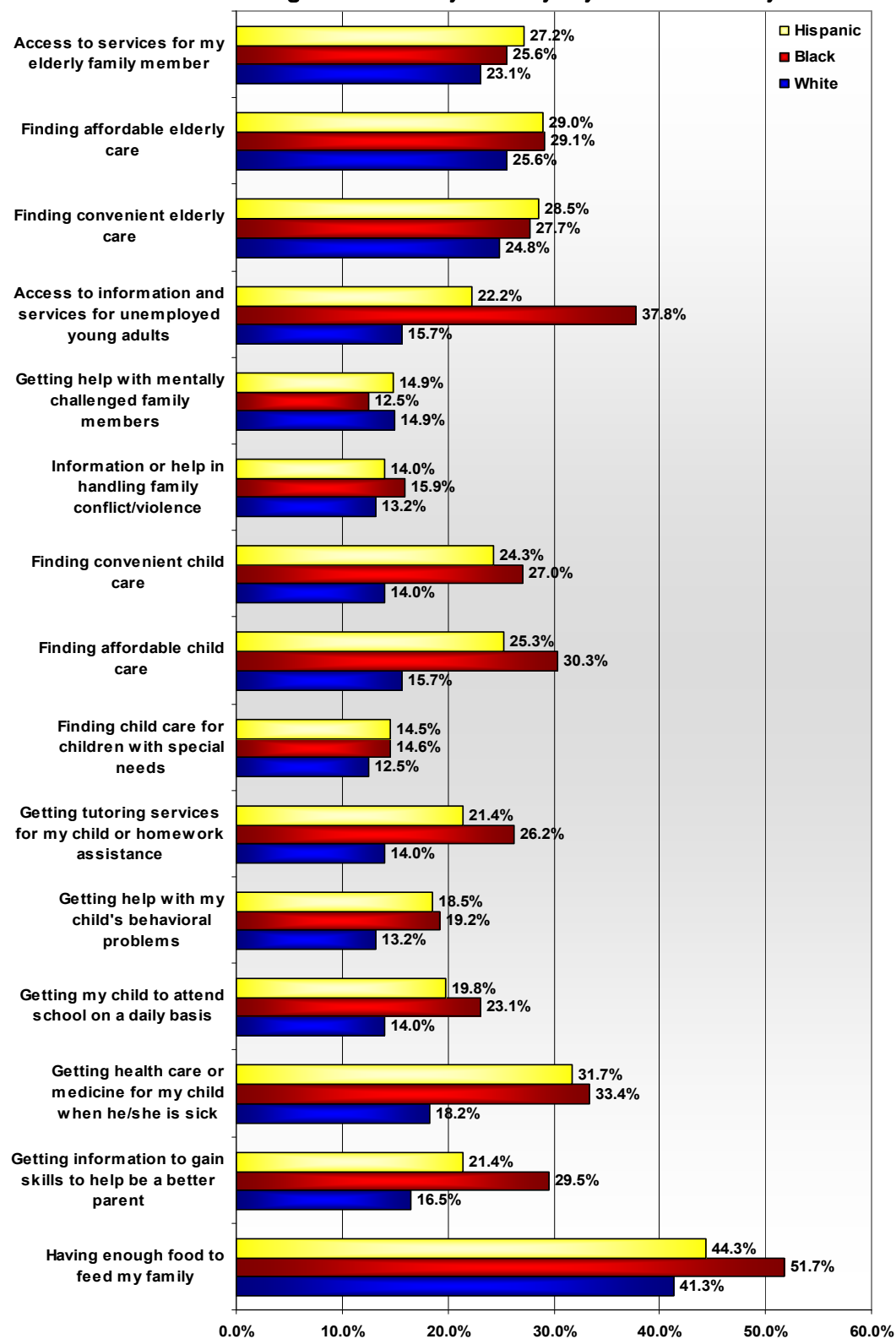
Credit, Short-term Loans and Access to Financial Information by Race and Ethnicity
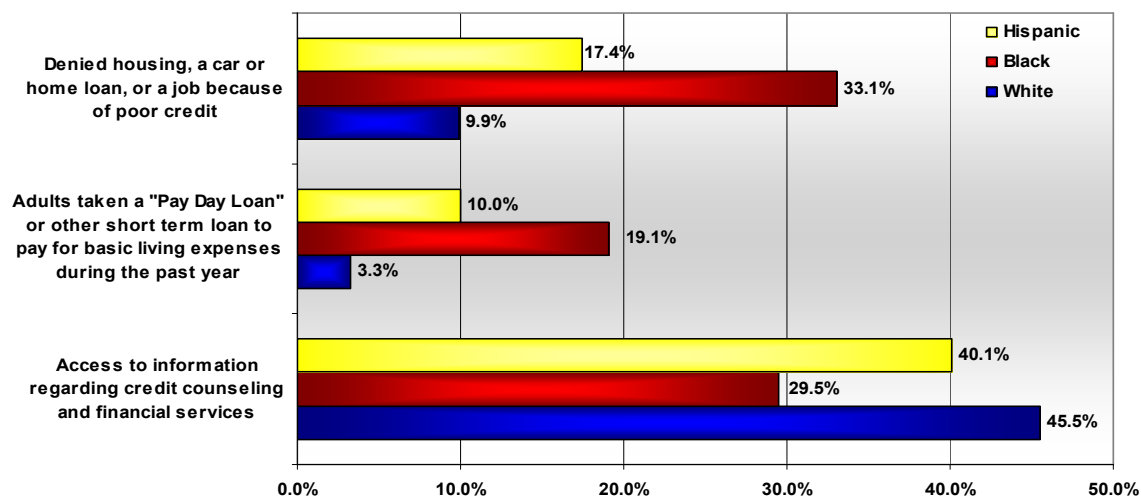
- Regardless of race and ethnicity, respondents reported that the major concerns were: having enough food, getting health care or medicine for children when they are sick, finding convenient elderly care, and finding affordable elderly care.
    - The majority of Black respondents (51.7%) reported being most concerned with having enough food to feed their families
    - Hispanic (44.3%) and White (41.3%) respondents also reported having enough food to feed their families as their major concern
    - Having access to information and services for unemployed young adults was the second major concern reported by Black +respondents (37.8%)
    - Getting health care or medicine for sick children was the second major concern for Hispanic respondents (31.7%)
    - Finding affordable elderly care was the second major concern of White respondents (25.6%). Hispanic respondents were more likely to be concerned with finding convenient elderly care (28.5%) than their White (24.8%) and Black (27.7%) cohorts
    - Black were more than twice as likely (37.8%) to be concerned about having access to information and services for unemployed youth than Whites (15.7%). Black respondents were also almost twice as likely (30.3%) to be concerned about finding affordable child care than Whites (15.7%)
    - Both Black (29.0%) and Hispanic (29.1%) respondents were almost equally concerned about finding affordable elderly care.

- Regardless of race and ethnicity, respondents reported that they were least concerned with finding child care for children of special needs.
    - White respondents were least concerned with finding child care for children with special needs (12.5%)
    - Black respondents were least concerned with getting help with mentally challenged family members (12.5%)
    - Hispanics were least concerned with getting information in handling family conflict/violence (14.05%)
    - On average, Black respondents (26.9%) reported being more concerned about these issues than White (18.4%) and Hispanic (23.8%) respondents.

"Please indicate if the following is a concern to your family:" by Race and Ethnicity

Legend:
- Hispanic (yellow)
- Black (red)
- White (blue)

Category	Hispanic	Black	White
Access to services for my elderly family member	27.2%	25.6%	23.1%
Finding affordable elderly care	29.0%	29.1%	25.6%
Finding convenient elderly care	28.5%	27.7%	24.8%
Access to information and services for unemployed young adults	22.2%	37.8%	15.7%
Getting help with mentally challenged family members	14.9%	12.5%	14.9%
Information or help in handling family conflict/violence	14.0%	15.9%	13.2%
Finding convenient child care	24.3%	27.0%	14.0%
Finding affordable child care	25.3%	30.3%	15.7%
Finding child care for children with special needs	14.5%	14.6%	12.5%
Getting tutoring services for my child or homework assistance	21.4%	26.2%	14.0%
Getting help with my child's behavioral problems	18.5%	19.2%	13.2%
Getting my child to attend school on a daily basis	19.8%	23.1%	14.0%
Getting health care or medicine for my child when he/she is sick	31.7%	33.4%	18.2%
Getting information to gain skills to help be a better parent	21.4%	29.5%	16.5%
Having enough food to feed my family	44.3%	51.7%	41.3%

♦ Slightly less than one-third of the respondents reported having contacted a government agency for assistance within the past 12 months

"Have you contacted a government agency for assistance in the past 12 months?" by Race and Ethnicity

Zip Code-Neighborhood Overlay
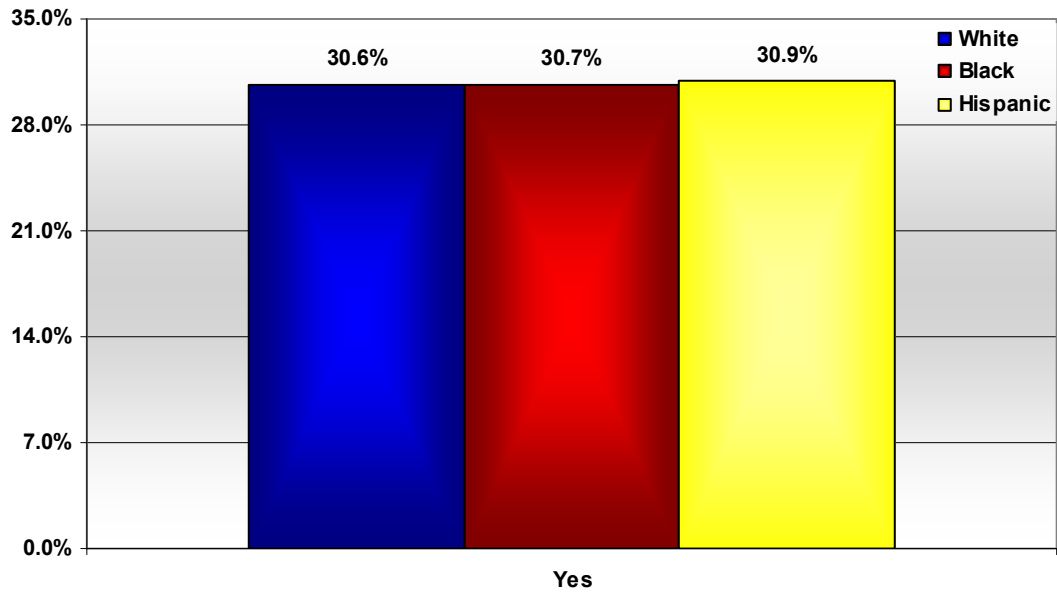
Carlos Alvarez
Mayor

Board of County Commissioners

Dennis C. Moss
Chairman

Jose "Pepe" Diaz
Vice Chair

Barbara J. Jordan	District 1
Dorrin D. Rolle	District 2
Audrey Edmonson	District 3
Sally A. Heyman	District 4
Bruno A. Barreiro	District 5
Rebeca Sosa	District 6
Carlos A. Gimenez	District 7
Katy Sorenson	District 8
Dennis C. Moss	District 9
Sen. Javier D. Souto	District 10
Joe A. Martinez	District 11
Jose "Pepe" Diaz	District 12
Natacha Seijas	District 13

Harvey Ruvin
Clerk of Courts

George M. Burgess
County Manager

Dr. William Zubkoff
Chairman, Board of Directors
Community Action Agency

Julie B. Edwards
Executive Director,
Community Action Agency