

Annie E. Casey Foundation Site Profiles

New Haven

Prepared by The Urban Institute

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Introduction to Annie E. Casey Site Profiles

Urban Institute researchers have prepared the enclosed Site Profiles for the ten Making Connections cities, as well as Atlanta, Baltimore, New Haven and Washington. The primary purpose of the profiles is to give Foundation leaders a set of well-organized tables with information comparable across all the sites. They have also been used by local partners as a starting point for more customized local profiles. They provide a quick scan of conditions in the focus neighborhoods, and are intended to supplement the Cross-Site survey and the local administrative data being collected and analyzed by the Local Learning Partners. As with all quantitative indicators, the profiles are best used not in isolation, but rather with on-the-ground interpretation of their implications for neighborhood residents and program development.

Organization. The profiles are presented as separate packages of tables for each of the sites. A detailed table of contents is included, but the main sections are organized as follows:

Part A: Comparing data for the Casey focus area to other parts of the city and metropolitan area

- Part A1 – Core results indicators (tract-level data sources)
- Part A2 – Core results indicators (zip code-level data sources)
- Part A3 – Context indicators (tract-level data source)
- Part A4 – Context indicators (zip code-level data sources)

Part B: Comparing data for the Casey sub-neighborhoods to the city and the entire focus area

- Part B1 – Core results indicators (tract-level data sources)
- Part B2 – Core results indicators (zip code-level data sources)
- Part B3 – Context indicators (tract-level data sources)
- Part B4 – Context indicators (zip code-level data sources)

In addition, there are two sets of cross-site tables for Making Connections sites:

Part C: Comparing data for the 10 Making Connections neighborhoods to each other

- Part C1 – Core results indicators (tract-level data sources)
- Part C3 – Context indicators (tract-level data sources)

Geography. Whenever possible, we have assembled census tract level data to construct the measures. Census tracts do not always align with locally-determined boundaries, but are generally very close. Profile users should look at the enclosed reference map to understand how representative our census tract selections are of the locally-defined focus area. In this version of the profiles, we have added new indicators based on zip-code level datasets. Zip codes are far from ideal for data analysis; they are much larger than census tracts, rarely follow key landmarks, and can be changed by the Postal Service at any point. However, zip code data is easier and more inexpensive for government agencies to compile since no geocoding is needed. We have only chosen datasets where we consider the value of the indicators to outweigh the drawbacks of the use of zip codes.

Geography. (cont)

The “Core zip code areas” presented in the tables generally are two to three times larger than the area of the Casey site, and distort the indicators much more than the tract aggregations. To make the distinction clear, we have created separate tables for tract-level indicators and zip-code level indicators. We encourage users to view the reference map of the zip code boundaries compared to the Casey Focus area. In addition, in place of sub-neighborhoods in Part B, we have provided indicators for each zip code separately.

Data Sources. As a part of its work under NNIP and other projects, the Urban Institute has assembled a number of national databases with information at neighborhood levels. We derive the majority of the indicators from the *Neighborhood Change Data Base (NCDB)*, the only data file that contains tract level data with consistently defined boundaries for the censuses from 1970 through 2000. We have chosen other tract-level indicators about mortgage lending from the annual Home Mortgage Disclosure Act datasets. The zip code level indicators are all compiled from Internal Revenue Service (IRS) files, which provide only annual source of national sub-city data on income distribution, EITC benefits, and savings. These are new indicators, so we would appreciate your feedback on indicators that you find useful or ones you believe are misleading. Finally, we have included a few measures of maternal and child health from the four sites who participated in the NNIP cross-site project on health indicators.

Methodology and cautions for the indicators are documented in a “Notes” section at the end of each profile. We encourage users to read it carefully to avoid misinterpretation or misuse of the information provided in the profiles.

Future plans. In the future, we intend to make use of Zip Business Pattern files on employment and business establishments, as well as updated information on public and assisted housing. We also plan to add indicators from local data sources, such as vital statistics and crime, for as many sites as possible.

Incorporation of additional files at the county or metro level will include: the most recent edition of the American Communities Survey, the Bureau of Labor Statistics Local Area Unemployment Statistics (LAUS) series (recent changes in strength of metro labor markets), and files on inter-county migration (Census) building permits (Census) and homes sales and prices (National Association of Realtors).

CIVIC SITE AREA COMPARISONS — New Haven, CT PMSA
Part A1 - CORE RESULTS INDICATORS, CENSUS TRACT LEVEL DATA SOURCES

		Central City				Suburbs		Total Metro Area
		Civic Site Area	Other Hi-poverty Neigh	Remaining tracts	City Total	Hi-poverty Neigh	Remaining tracts	
1.0 EARNINGS AND INCOME								
1.1 Parents and young adults employed								
% female age 16+ employed	1980	0	40	46	44	47	52	50
	1990	0	47	54	53	55	59	58
	2000	0	44	53	51	46	59	57
% male age 16+ employed	1980	0	59	60	59	65	75	71
	1990	0	61	62	62	66	75	71
	2000	0	51	54	53	53	70	66
% total pop. age 16+ employed	1980	0	48	52	51	55	63	60
	1990	0	53	58	57	60	67	64
	2000	0	47	53	52	49	65	62
% of children, one or more parents in labor force	1990	0	61	73	69	78	96	89
	2000	0	68	82	78	70	95	91
% pop. age 16-19 employed or in school	1990	0	86	88	88	72	93	91
	2000	0	85	91	89	66	94	92
1.2 Parents in jobs providing family supporting wages, benefits, and career advancement opportunities								
% managerial/professional employment	1980	0	21	30	28	11	30	30
	1990	0	27	37	35	12	36	36
	2000	0	29	40	37	10	40	40
1.3 Family income and earnings								
Avg. family income (1999 \$ 000)	1980	0	32	44	41	37	62	57
	1990	0	40	56	52	39	81	75
	2000	0	33	55	49	30	84	77
% chg. avg. income (1999 \$ 000)	1980-90	0	24	28	27	5	31	31
	1990-00	0	-16	-3	-6	-23	4	3
% persons in poverty	1980	0	30	21	23	22	5	10
	1990	0	30	18	21	20	4	8
	2000	0	37	19	24	36	5	10
% children (<age 18) in poverty	1990	0	44	30	34	33	5	12
	2000	0	47	26	33	51	7	13
% fam.w/children in poverty	1980	0	38	28	31	34	6	12
	1990	0	40	24	29	30	4	10
	2000	0	43	23	29	42	6	11
% persons < 200% of poverty	1990	0	49	36	40	45	12	19
	2000	0	62	40	46	64	15	22
1.4 Stable labor force attachment of parents								
% employed working 35+ hrs/wk & 40+wks/yr in 1999	1990	0	55	57	57	68	67	64
	2000	0	52	58	56	58	69	66

CIVIC SITE AREA COMPARISONS — New Haven, CT PMSA
Part A1 - CORE RESULTS INDICATORS, CENSUS TRACT LEVEL DATA SOURCES

		Central City			Suburbs			Total Metro Area
		Civic Site Area	Other Hi-poverty Neigh	Remaining tracts	City Total	Hi-poverty Neigh	Remaining tracts	
2.0 ASSETS								
2.1 Level of family savings and percent of families that save								
% HH with interest, dividends or net rental income	1980	0	29	37	35	38	54	49
	1990	0	29	40	37	25	54	50
	2000	0	17	26	24	12	46	41
Avg. interest/dividend/rental income (1999 \$ 000)	1980	0	6	8	7	5	7	7
	1990	0	8	9	9	4	10	10
	2000	0	8	8	8	6	10	10
2.2 Families that own their own homes and other assets such as cars								
Homeownership rate	1980	0	20	35	31	22	72	60
	1990	0	21	36	32	22	73	62
	2000	0	16	35	30	21	73	63
Homeownership rate for poor HH	2000	0	6	11	9	9	37	22
Homeownership rate for families with children	2000	0	13	31	26	11	78	66
Average value owner occ. single-family units (2000\$,000)	1990	0	157	220	214	155	261	257
	2000	0	94	139	135	105	197	192
% real change	1990-00	0	-40	-37	-37	-32	-25	-25
Median value purchase loans* (2003\$ 000)	1997	0	68	80	77	64	126	119
	2000	0	81	100	93	80	128	122
	2003	0	112	128	124	101	155	148
% real change	1997-00	0	20	25	21	25	2	2
	2000-03	0	38	27	33	26	21	22
% households w/vehicle	1990	0	62	74	70	73	93	87
	2000	0	59	75	70	72	93	87
2.3 Eligible families filing for EITC and CDTC - see zip code-level profiles								
2.4 Families access to reasonably priced housing, consumer goods and financial services								
% households paying >30% income for housing	1990	0	50	42	44	38	29	33
	2000	0	49	42	44	45	29	33
% households paying >50% income for housing	2000	0	30	20	23	24	12	14
% renter households paying >30% income for housing	1990	0	52	47	49	41	41	44
	2000	0	50	46	47	45	39	43
% renter households paying >50% income for housing	2000	0	32	23	26	24	18	22
% owner households paying >30% income for housing	1990	0	26	27	27	20	25	25
	2000	0	35	30	30	45	25	26
% owner households paying >50% income for housing	2000	0	11	10	10	19	9	9
Avg. gross rent for HH paying cash rent (2000 \$ 000)	1990	0	689	755	734	595	853	795
	2000	0	591	657	635	514	762	704
% real change	1990-00	0	-14	-13	-13	-14	-11	-11

CIVIC SITE AREA COMPARISONS — New Haven, CT PMSA
Part A1 - CORE RESULTS INDICATORS, CENSUS TRACT LEVEL DATA SOURCES

		Central City				Suburbs		Total Metro Area
		Civic Site Area	Other Hi-poverty Neigh	Remaining tracts	City Total	Hi-poverty Neigh	Remaining tracts	
2.4 Families access to reasonably priced housing, consumer goods and financial services								
Denial rates for home purchase mortgage applications*	1997	0	28	19	21	18	11	12
	2000	0	44	31	34	20	15	18
	2003	0	30	21	23	33	11	14
% point change	1997-00	0	16	12	13	3	4	6
	2000-03	0	-13	-10	-10	13	-3	-4
Pct. of refinance mortgages from subprime lenders*	1997	0	49	34	37	36	16	18
	2000	0	60	50	52	56	26	30
	2002	0	42	24	27	25	10	11
% point change	1997-00	0	11	16	15	20	10	12
	2000-02	0	-18	-26	-25	-31	-16	-19
Pct. of purchase mortgages from subprime lenders*	1997	0	14	11	12	21	5	6
	2000	0	47	22	27	39	10	12
	2002	0	33	23	25	27	10	12
% point change	1997-00	0	34	11	15	18	5	6
	2000-02	0	-14	1	-2	-11	0	0
2.5 Families with payment related disruptions in housing status and living conditions - Not available								
3.0 CIVIC PARTICIPATION - Not available								
4.0 SOCIAL NETWORKS - Not available								
5.0 SERVICES AND SUPPORTS - Not available								
6.0 CHILD HEALTH AND READINESS TO SUCCEED IN SCHOOL								
6.1 Pregnant women receiving prenatal care in first trimester								
% births w/prenatal care** in first trimester	1995/97	na	na	na	na	na	na	na
	19980	na	na	na	na	na	na	na
% point change	1995-00	na	na	na	na	na	na	na
6.2 Children born with low birthweight								
% births, low birthweight**	1995/97	na	na	na	na	na	na	na
	19980	na	na	na	na	na	na	na
% point change	1995-00	na	na	na	na	na	na	na
6.3 Children born to teenage mothers								
Teen birth rate (age 15-19)**	1995/97	na	na	na	na	na	na	na
	19980	na	na	na	na	na	na	na
% point change	1995-00	na	na	na	na	na	na	na
6.4 Children covered by health insurance - Not available								
6.5 Children entering school with strengths, skills and good health that enable them to learn - Not available								
6.6 Children with developmentally appropriate pre-school experience								
% pop age 3-5 in preschool or kindergarten	2000	0	73	75	74	86	86	83
6.7 Parents involved in their childrens' school - Not available								

Sources: Unless otherwise noted, the data is calculated from the Urban Institute's Neighborhood Change Database (NCDB) or the Decennial Census.

* Home Mortgage Disclosure Act dataset, 1997-2003, compiled by the Urban Institute. Dollar amounts expressed as constant 2003 dollars.

** Local administrative vital statistics files as compiled by the Urban Institute

See "Notes" worksheet for additional documentation about calculations and indicators.

**CIVIC SITE AREA COMPARISONS — New Haven, CT NECMA
PART A2- CORE RESULTS INDICATORS, ZIP CODE LEVEL DATA SOURCES**

		Central County			Suburbs	Total Metro Area
		Civic Site Core Zip Codes	Remaining Zip Codes	County Total		
1.1 Parents and young adults employed						
Pct returns with salaries and wages**	2001	0	85	85	81	83
Change in pct. returns with salaries/wages	1998-01	0.0	0.1	0.1	-0.2	0.0
Pct returns with less than \$25,000 AGI & salaries/wages**	2001	0	77	77	69	73
Change in pct. returns with salaries/wages	1998-01	0.0	-0.4	-0.4	-1.1	-0.7
Pct returns with business income (Schedule C)**	2001	0	12	12	16	14
Change in pct. returns with business income	1998-01	-	0.1	0.1	0.1	0.1
Pct returns with less than \$25,000 AGI & business income**	2001	0	8	8	11	9
Change in pct. returns with business income	1998-01	0.0	0.4	0.4	0.9	0.6
1.3 Family income and earnings						
Ave. adj. gross income for IRS returns (000)**	2001	0	51	51	110	81
Pct real change in average AGI	1998-01	0.0	0.2	0.2	2.6	1.5
Ave. amount of salaries/wages for IRS returns (000)**	2001	0	45	45	94	70
Pct real change in avg. salaries/wages	1998-01	0.0	1.1	1.1	7.2	4.8
2.0 ASSETS						
2.1 Level of family savings and percent of families that save						
% IRS returns with capital gains (Schedule D)*	2001	0	16	16	19	17
Change in percent returns with capital gains	1999-01	0.0	-4.8	-4.8	-10.8	-8.0
% IRS low-income returns with capital gains*	2001	0	10	10	12	11
Change in percent returns with capital gains	1999-01	0.0	-1.6	-1.6	-6.3	-3.9
% IRS returns with taxable interest income**	2001	0	64	64	68	66
Change in percent returns with taxable interest	1998-01	0.0	-2.2	-2.2	-1.6	-1.9
Ave. taxable interest on returns claiming interest **	2001	0	2,257	2,257	5,645	4,069
Pct. real change in ave. taxable interest	1998-01	0.0	-2.9	-2.9	16.7	10.8
% IRS returns w/<\$25,000 AGI & taxable interest income**	2001	0	42	42	46	44
Change in percent returns with taxable interest	1998-01	0.0	-3.2	-3.2	-2.3	-2.8
Ave. taxable interest on returns w/< \$25,000 AGI **	2001	0	1,423	1,423	2,181	1,812
Pct. real change in ave. taxable interest	1998-01	0.0	-11.0	-11.0	12.0	2.0

CIVIC SITE AREA COMPARISONS — New Haven, CT NECMA
PART A2- CORE RESULTS INDICATORS, ZIP CODE LEVEL DATA SOURCES

		Central County			Suburbs	Total Metro Area
		Civic Site Core Zip Codes	Remaining Zip Codes	County Total		
2.3 Eligible families filing for EITC and CDTC						
% estimated eligible IRS returns not filing for EITC***	2001	0	26	26	28	27
% potentially-eligible returns who did not file for EITC*	2001	0	18	18	25	21
Change in percent of potential EITC filers	1999-01	0.0	-18.2	-18.2	-22.8	-20.4
Ave. EITC amount on returns filing for EITC*	2001	-	1,563	1,563	1,495	1,534
Pct. Change in ave. amount of EITC	1999-01	0.0	-3.4	-3.4	-4.7	-3.9
2.4 Families access to reasonably priced housing, consumer goods & financial services						
% IRS returns with direct deposit*	2001	0	24	24	19	22
Change in percent returns with direct deposit	1999-01	0.0	6.9	6.9	5.6	6.3
% IRS low-income returns with direct deposit*	2001	0	26	26	21	24
Change in pct. low-income returns w/direct deposit	1999-01	0.0	6.6	6.6	5.5	6.2
Percent of IRS low-income return preparation by*	2001					
Paid preparer		0	47	47	50	48
Self-prepared		0	51	51	49	50
Volunteer site		0	1	1	2	2
Pct. of low-income filers with a Refund Anticipation Loan*	2001	0	13	13	10	12
Change in pct. low-income returns with RAL	1999-01	0.0	2.4	2.4	2.3	2.5

Source: * Internal Revenue Files from the Stakeholder Partnership Education and Communication Office

** Internal Revenue Service, Statistics of Income Division

*** Internal Revenue Service Special Estimation of EITC eligible and ineligible households

See "Notes" worksheet for additional documentation about calculations and indicators.

CIVIC SITE AREA COMPARISONS — New Haven, CT PMSA
PART A3 - CONTEXT INDICATORS, CENSUS TRACT LEVEL DATA SOURCE

		<i>Central City</i>				<i>Suburbs</i>		Total Metro Area
		Civic Site Area	Other Hi-poverty Neigh	Remaining tracts	City Total	Hi-poverty Neigh	Remaining tracts	
Population								
Population (000)	1980	0	31	95	126	5	369	501
	1990	0	35	95	130	5	395	530
	2000	0	34	90	124	4	414	542
% change population	1980-90	0	15	0	3	-7	7	6
	1990-00	0	-5	-5	-5	-12	5	2
% population under age 18	1980	0	30	24	25	35	26	26
	1990	0	27	22	23	34	22	23
	2000	0	29	24	25	36	24	24
% change population under age 18	1980-90	0	3	-8	-5	-7	-8	-7
	1990-00	0	2	3	3	-8	12	9
% population age 65 or over	1980	0	13	13	13	12	12	12
	1990	0	10	13	12	9	15	14
	2000	0	9	11	10	9	15	14
Males/100 females, age 16-34	1980	0	87	95	93	101	97	96
	1990	0	85	102	97	69	100	99
	2000	0	95	98	97	79	101	99
% foreign-born	1980	0	10	8	9	15	6	7
	1990	0	7	9	8	12	6	7
	2000	0	12	11	12	9	8	9
% pop age 5 and over in diff. house 5 years ago	1990	0	57	54	54	56	38	42
	2000	0	59	55	56	59	37	42
Number of census tracts								
Total	2000	0	8	21	29	2	93	124
With 60%+ non-Hisp. black pop.	2000	0	0	5	5	0	0	5
With 60%+ Hispanic population	2000	0	0	0	0	0	0	0
With population growth>=1%	1980-90	0	6	8	14	0	64	78
	1990-00	0	2	6	8	0	52	60
With income growth>=5%	1980-90	0	6	19	25	2	85	112
	1990-00	0	1	8	9	0	36	45
Population by race/ethnicity								
% pop. black non-Hispanic	1980	0	32	31	31	10	3	10
	1990	0	36	35	35	11	4	12
	2000	0	35	38	37	10	6	13
% pop. white non-Hispanic	1980	0	51	62	59	63	94	85
	1990	0	41	52	49	54	91	81
	2000	0	25	40	36	37	85	73
% pop. other race non-Hispanic	1980	0	1	1	1	0	1	1
	1990	0	2	3	3	1	1	2
	2000	0	4	5	5	1	3	3
% pop. Hispanic	1980	0	15	6	8	26	2	4
	1990	0	21	9	13	34	3	6
	2000	0	36	16	21	53	6	10

CIVIC SITE AREA COMPARISONS — New Haven, CT PMSA
PART A3 - CONTEXT INDICATORS, CENSUS TRACT LEVEL DATA SOURCE

		<i>Central City</i>				<i>Suburbs</i>		Total Metro Area
		Civic Site Area	Other Hi-poverty Neigh	Remaining tracts	City Total	Hi-poverty Neigh	Remaining tracts	
Households (000)	1980	0	12	35	47	2	130	179
	1990	0	13	35	49	2	149	199
	2000	0	13	34	47	2	160	209
Household types								
% Married with children	1990	0	12	15	14	20	27	24
	2000	0	13	14	14	13	25	23
% Single parent with children	1990	0	19	14	15	26	5	7
	2000	0	20	16	17	31	7	9
% Other Family	1990	0	24	31	29	25	41	38
	2000	0	20	27	25	23	37	34
% Non-family	1990	0	45	40	41	30	28	31
	2000	0	48	43	44	32	31	34
Home purchase mortgage borrowers by race/ethnicity*								
% White	1997	0	22	53	47	63	87	83
	2003	0	25	52	46	50	80	75
% African-American	1997	0	39	31	32	5	5	8
	2003	0	27	26	26	7	5	8
% Asian	1997	0	1	1	1	0	1	1
	2003	0	1	2	2	0	4	4
% Hispanic	1997	0	35	10	15	27	4	5
	2003	0	43	15	21	39	6	8
% Other	1997	0	3	5	4	4	3	3
	2003	0	3	5	4	4	4	4
Income								
Pct. home purchase mortgage borrowers by income level *								
Low-income (<80% of HAMFI)	1997	0	71	50	54	74	31	34
	2003	0	74	49	54	76	36	38
Moderate (80-120% of HAMFI)	1997	0	21	30	28	16	31	30
	2003	0	20	30	28	18	32	31
High Income (120%+ of HAMFI)	1997	0	7	20	18	10	38	36
	2003	0	6	20	18	6	33	30
Median Income of home purchase borrowers (2003 \$)*	1997	0	40	53	49	41	67	63
	2003	0	46.5	57	54	50	68	66
% real change	1997-03	0	16	8	10	21	2	5
Employment and labor force								
Employment (000)	1980	0	11	39	50	2	182	234
	1990	0	14	44	58	2	211	271
	2000	0	12	38	49	1	211	262
% change employment	1980-90	0	30	12	16	0	16	16
	1990-00	0	-17	-15	-15	-31	0	-3
Unemployment rate	1980	0	10	9	9	8	5	6
	1990	0	11	9	9	12	4	6
	2000	0	15	13	14	16	4	6
% college graduates	1980	0	12	22	20	5	21	21
	1990	0	18	29	27	4	28	27
	2000	0	21	29	27	5	33	31

CIVIC SITE AREA COMPARISONS — New Haven, CT PMSA
PART A3 - CONTEXT INDICATORS, CENSUS TRACT LEVEL DATA SOURCE

		<i>Central City</i>				<i>Suburbs</i>		Total Metro Area
		Civic Site Area	Other Hi-poverty Neigh	Remaining tracts	City Total	Hi-poverty Neigh	Remaining tracts	
Social risk factors								
% households public assistance	1980	0	21	14	16	16	4	7
	1990	0	21	12	15	16	4	6
	2000	0	23	17	18	26	5	9
% pop.>25 no HS degree	1980	0	49	36	39	65	27	30
	1990	0	35	27	29	53	18	21
	2000	0	35	24	26	47	13	16
% fam.w/kids, fem. head	1980	0	54	41	44	34	13	21
	1990	0	61	46	50	51	15	24
	2000	0	55	48	50	62	19	26
Risk Factor Indexes (Highest risk = 100)								
Combined	2000	0	90	71	77	95	38	48
Lack employment	2000	0	87	64	71	84	39	47
Receive public assistance	2000	0	88	77	80	94	41	51
Lack HS degree	2000	0	78	59	64	93	38	45
Female headed family	2000	0	92	75	80	95	39	49
Poverty index	2000	0	94	73	79	94	29	42
Isolation indicators								
% occupied HU w/phone	1990	0	90	93	92	88	99	97
	2000	0	95	98	97	91	99	99
% pop. age 18-64 who speak English not well or not at all	1990	0	6	2	3	9	1	1
	2000	0	10	5	6	17	2	3
Housing conditions								
Occupied housing units (000)	1980	0	12	35	47	2	130	179
	1990	0	13	36	49	2	149	200
	2000	0	13	34	47	1	160	209
Total rental units (000)	1980	0	10	24	34	1	39	74
	1990	0	11	25	36	1	44	81
	2000	0	12	24	36	1	46	83
Rental vacancy rate	1980	0	6	5	6	7	5	5
	1990	0	7	8	7	6	8	8
	2000	0	6	8	7	10	6	7
% housing units built before 1960	2000	0	57	64	62	73	45	49
% HU overcrowded	1980	0	6	4	4	9	2	2
	1990	0	7	4	5	5	1	2
	2000	0	9	5	6	7	2	3
% units lacking plumbing facilities	1980	0	2	2	2	4	1	1
	1990	0	1	0	1	3	0	0
	2000	0	2	1	1	1	0	1
HUD assisted as percent of 2000 occupied HU**								
Total	1998	0	23	17	18	40	3	6
Public housing	1998	0	8	5	6	18	0	2
Assisted/insured private	1998	0	9	8	8	18	1	3
Sec. 8 vouchers	1998	0	5	4	4	5	1	2

CIVIC SITE AREA COMPARISONS — New Haven, CT PMSA
PART A3 - CONTEXT INDICATORS, CENSUS TRACT LEVEL DATA SOURCE

	<i>Central City</i>				<i>Suburbs</i>		Total Metro Area	
	Civic Site Area	Other Hi-poverty Neigh	Remaining tracts	City Total	Hi-poverty Neigh	Remaining tracts		
Home mortgage lending								
Total number of home purchase mortgages originated*								
	1997	0	143	604	747	22	5,650	6,419
	2000	0	250	981	1,231	42	6,940	8,213
	2003	0	336	1,215	1,551	39	7,827	9,417
% change in number	1997-00	0	75	62	65	88	23	28
	2000-03	0	34	24	26	-7	13	15
Total number of home purchase mortgages originated per 1,000 housing units*								
	1997	0	10	16	14	13	34	29
	2000	0	17	26	23	25	41	37
	2003	0	23	32	29	24	46	42
Change in rate	1997-00	0	7	10	9	12	7	8
	2000-03	0	6	6	6	-1	4	5
Aggregate dollar value of home purchase mortgages originated (000)*								
	1997	0	9,928	54,370	64,298	1,377	796,220	861,894
	2000	0	20,628	104,495	125,123	3,457	1,020,855	1,149,436
	2003	0	36,127	170,642	206,769	4,359	1,394,504	1,605,632
% change	1997-00	0	108	92	95	151	28	33
	2000-03	0	75	63	65	26	37	40
Aggregate dollar value of home purchase mortgages originated per housing unit*								
	1997	0	670	1,414	1,207	813	4,803	3,905
	2000	0	1,392	2,741	2,363	2,093	6,051	5,148
	2003	0	2,437	4,517	3,931	2,705	8,126	7,110
Change in rate	1997-00	0	722	1,328	1,157	1,279	1,248	1,243
	2000-03	.	1,045	1,775	1,567	613	2,074	1,962

Note: Unless otherwise noted, the data is calculated from the Urban Institute's Neighborhood Change Database (NCDB) or the Decennial Census.

* Home Mortgage Disclosure Act dataset, 1997-2003, compiled by the Urban Institute. Dollar amounts expressed as constant 2003 dollars.

** A Picture of Subsidized Households in 1998, Dept. of Housing and Urban Development, compiled by the Urban Institute.

See "Notes" worksheet for additional documentation about calculations and indicators.

**CIVIC SITE AREA COMPARISONS — New Haven, CT NECMA
PART A4 - CONTEXT INDICATORS, ZIP CODE LEVEL DATA SOURCES**

		Central County			Suburbs	Total Metro Area
		Civic Site Core Zip Codes	Remaining Zip Codes	County Total		
Household and population**						
Total returns	2001	-	391,175	391,175	419,086	810,261
Pct. change in total returns	1998-01	0	3	3	1	2
Total exemptions	2001	-	797,096	797,096	874,239	1,671,335
Pct. change in total exemptions	1998-01	0	14	14	14	14
Total dependent exemptions	2001	-	221,881	221,881	250,575	472,456
Pct. change in dependent exemptions	1998-01	0	5	5	6	5
Pct of returns by AGI Ranges*						
Less than 10,000	2001	0	19	19	18	19
10,000 to 19,999	2001	0	15	15	12	14
20,000 to 29,999	2001	0	13	13	11	12
30,000 to 49,999	2001	0	19	19	16	18
50,000 to 99,999	2001	0	24	24	21	23
Greater than 100,000	2001	0	10	10	21	16
Change in pct of returns by AGI Ranges*						
Less than 10,000	1999-01	0.0	-1.5	-1.5	-0.9	-1.2
10,000 to 19,999	1999-01	0.0	-0.5	-0.5	-0.4	-0.4
20,000 to 29,999	1999-01	0.0	-0.3	-0.3	-0.2	-0.2
30,000 to 49,999	1999-01	0.0	0.1	0.1	0.1	0.2
50,000 to 99,999	1999-01	0.0	0.9	0.9	0.5	0.7
Greater than 100,000	1999-01	0.0	1.3	1.3	0.9	0.9
Pct. of returns by Filing Status*						
Single	2001	0	49	49	48	48
Married-joint or widow(er)	2001	0	37	37	40	38
Married-separate	2001	0	2	2	2	2
Head of household	2001	0	13	13	11	12
Change in pct. of returns by Filing Status*						
Single	1999-01	0.0	-0.1	-0.1	-0.5	-0.3
Married-joint or widow(er)	1999-01	0.0	-0.5	-0.5	-0.1	-0.4
Married-separate	1999-01	0.0	0.1	0.1	0.0	0.1
Head of household	1999-01	0.0	0.5	0.5	0.6	0.6

Source: * Internal Revenue Files from the Stakeholder Partnership Education and Communication Office

** Internal Revenue Service, Statistics of Income Division

See "Notes" worksheet for additional documentation about calculations and indicators.

Notes on Source and Methodology for Annie E. Casey Site Profiles

GENERAL - PART 1 and PART 3

Sources: Census Tract Profiles: The Neighborhood Change Database (NCDB) is based on the Decennial censuses with 1980 and 1990 values standardized to 2000 tract boundaries. Assisted and public housing data are derived from Dept. of Housing and Urban Development's A Picture of Subsidized Households in 1998, as compiled by the Urban Institute. Mortgage data is from the Home Mortgage Disclosure Act files, as compiled by the Urban Institute.

Zip Code Profiles: Zip code measures are drawn from three Internal Revenue Service (IRS) datasets. The first is the "Individual Tax Statistics- Zip Code Data" from the Statistics of Income Division. The second is the Return Information Database from the Stakeholder Partnership Education and Communication Office (SPEC). The third is a Special Estimation of EITC eligible and ineligible households also from SPEC.

Geography: For the tract-level profiles, the analysis uses 2000 census tract and 1999 metropolitan area definitions, and Making Connections or Civic Site focus areas as defined in May 2004. At this point, no focus neighborhood had been chosen in New Haven. The city totals are aggregations of census tracts, which may not match exactly with the city boundary. Reference maps showing the tract-based boundary compared to the locally-defined boundary are included in the profile package.

For the zip-code level profiles, the analysis assigns counties to zip codes using a 1999 zip-to county crosswalk from the U.S. Census Bureau. It uses 1999 New England County Metropolitan Area definitions for Hartford, New Haven, and Providence, and metropolitan areas for the remaining cities. The central county is defined as the county containing the central city. County totals are aggregations of zip codes which may not match exactly with the county boundary. Reference maps showing the core zip codes compared to the locally-defined boundary are included in the profile package.

High poverty neighborhoods are defined as census tracts with poverty rates of 30 percent or higher in 2000. Poverty status was determined by the Census Bureau based on family size and age, and was not adjusted for local variations in the cost of living. The average poverty threshold for a family of four persons was \$12,674 in 1989 and \$ 17,029 in 1999.

Notes: Certain counties in 1990 MSAs were not included in the 1980 NCDB because they were not divided into census tracts for the 1980 Decennial census. The 1980 values were adjusted to the correct totals by adding in county level 1980 data to the low-poverty suburbs and the MSA summary levels. It is possible that some of the tracts in these counties would qualify for the high-poverty suburbs category, but it is not possible to divide the county figures. A list of affected MSAs is attached.

We used the Consumer Price Index for all Urban Consumers (CPI-U) to adjust any dollar amounts for inflation.

Notes on Source and Methodology for Annie E. Casey Site Profiles

PART 1 NOTES (Census Tract Level Data Sources)

- 1.1 Employment rates include civilian workers and those in the armed forces. Several methodological decisions in the 2000 Decennial Census resulted in an underestimation of the count of employed persons and overestimation of the counts of people unemployed or "not in the labor force" in comparison to the Current Population Survey. The differences between the two sources reached the highest levels since the 1970 decennial census. It appears that this affected all categories (male/female) and geographies relatively equally, so comparisons across geographies within 2000 are likely valid. However, users should be extremely cautious about comparing one geographic area across years. For detailed explanation of the issues, see the full analytic report comparing the two sources at www.census.gov/pred/www/rpts/B.7%20Final%20Report.pdf

The Indicator "% pop 16-19 empl. or in sch." includes population age 16-19 who are in armed forces, civilian employment or in school.

- 1.3 1979 and 1989 income amounts were inflated to 1999 constant dollars, and 1980 and 1990 housing values were inflated to 2000 constant dollars. Poverty status was determined by the Census Bureau based on family size and age, and was not adjusted for local variations in the cost of living. The average poverty threshold for a family of four persons was \$12,674 in 1989 and \$ 17,029 in 1999.

- 2.4 Denial rates refer to properties within the given area, and the applicants may or may not reside in the area where they are attempting to purchase property. Subprime lenders are identified annually by the U.S. Department of Housing and Urban Development. The latest year available is 2002, and the complete set is at <http://www.huduser.org/datasets/manu.html>. It is unclear why most areas have seen a sharp drop in subprime lending, despite other research showing the continuing prevalence of predatory lending in low-income neighborhoods. It may have to do with HUD's changing the methodology for the subprime lenders list. UI is investigating these indicators and will update the Foundation staff and local partners with any new information.

- 6.0 Because of instability caused by small numbers, we calculate the rates for maternal and birth indicators based on the average of three years. For the Casey neighborhoods and subneighborhoods, the number may still be too small to be reliable. The birth indicators are only available for those sites who participated in the NNIP Health Indicators study. The intention is to eventually collect these indicators from all the sites.

- 6.2 As defined by the National Center for Health Statistics, low birth weight is under 2500 grams.

- 6.3 The denominator for the teen birth rates is the estimated number of 15-19 year old females each year. The estimate is created by interpolating from the 1990 and 2000 decennial censuses.

- 6.6 The indicator "% pop age 3-5 in preschool/kindergarten" is created by dividing the number of persons 3 and older in preprimary school by the number of 3 to 5 year old children. In one case (Washington high-poverty suburbs), this calculation resulted in a percentage over 100. We truncated the number to 100 for the table.

We excluded the 1990 figure for this indicator because we found unreasonably large differences between the 1990 and 2000 rates of preprimary enrollment. We suspect it is a data issue, not an accurate reflection of enrollment change.

Notes on Source and Methodology for Annie E. Casey Site Profiles

PART 2 NOTES (Zip Code Level)

General The universe for all the IRS indicators is tax-return filers, which we are using as a proxy for households. This will be an undercount of the households, since not everyone files with the IRS.

Adjusted gross income (AGI) is defined as the taxable income from all sources including wages, salaries, investment and other income minus specific deductions such as the IRA deduction, student loan interest deduction, self-employment tax deduction, self-employed health insurance deduction, self-employed retirement plans, and alimony. For many taxpayers, Adjusted Gross Income (AGI) is the same as their annual income. On average, AGI is equal to the Total Income for approximately 82% of all individual taxpayers.

2.3 Given the interest in EITC Campaigns across sites, we wanted to provide a sense of the share of households eligible for EITC that are not receiving it. There are two indicators provided. In the first ("% estimated eligible IRS returns not files for EITC"), the IRS modelled an estimated amount of unclaimed credits based on previous studies.

The second indicator is another proxy. The denominator is all households who have dependents and earn under the EITC income limit. The numerator is those households who have dependents, earn under the EITC limit, and did not apply for EITC.

Neither value is supposed to be used as a precise number, but as a guide for targeting education campaigns and tax assistance to low-income families.

2.4 Volunteer sites include the Tax Counseling for the Elderly (TCE) program and the Volunteer Income Tax Assistance Program (VITA) program.

In the SPEC files, the Low Income market segment is defined as those returns under the EITC Income limit for each respective year (Tax Year 2001 \$32,280, Tax Year 2000 \$31,150, Tax Year 1999 \$30,580).

PART 3 NOTES

Population by race/ethnicity

In the 2000 decennial census, respondents were able to choose more than one race. The Neighborhood Change Database uses a bridging methodology to assign non-Hispanics who chose more than one race to a single-race category for the purposes of measuring change. The Hispanic population who indicated more than one race are included in the Hispanic category. The 2000 bridged race data are from SF1, since the bridged data for the SF3 were not available at the time of this analysis.

Number of census tracts

Population and income growth could not be calculated for tracts in suburban counties that were not included in the 1980 NCDB. A list of affected MSAs is attached.

Household Types

Married-couple and single-parent families with children include only those families with their own children, not households with other related or unrelated children.

Home purchase mortgage by race

In this indicator, race may describe a couple if there was 2 applicants for the loan. Couples of two different races are included in the "Other" category. Only owner-occupied loans are included in this figure.

Notes on Source and Methodology for Annie E. Casey Site Profiles

Income

The income categories of home purchase borrowers are calculated based on the HUD Area Median Family Income (HAMFI) figures, which are calculated annually for each metropolitan area. In 2003, the income limits were re-benchmarked to take the findings from the Decennial Census into account. In some metropolitan areas, this resulted in a unusually large change from 2002 to 2003 that likely reflects the change in the model, not the actual change in median income. A HAMFI table is included at the end of the Notes section to help sites interpret these indicators

Employment

The employment figures include employment in the civilian sector and the armed forces. See important cautionary note above in Part 1, section 1.1.

Risk Factors

In 1990, the census question asked about Supplemental Social Security Income (SSI) and state and local public assistance (TANF) in the same question. In 2000, the questions were asked separately. For purposes of comparison, we have added the positive respondents in 2000 together, but we may be double-counting some households that receive both SSI and TANF.

The indicator for female-headed households is the number of female-headed family households and subfamilies with children divided by the total number of families and subfamilies with children.

Risk Factor Indices (*Highest risk = 100*)

The risk factor indices are based on rankings of all the census tracts with population greater than 200 in the United States. For larger geographies, the indices for the component tracts have been averaged. The combined index is based on a ranking of the sum of the indices of the next four factors (excluding poverty).

Housing conditions

Rental vacancy rate is calculated by dividing the number of vacant housing units for rent by the total number of rental housing units.

Overcrowded units are those with greater than 1.01 persons per room.

HUD assisted as percent of 2000 occupied HU

The indicator "Public housing" means housing owned and operated by local governments.

The indicator "Assisted/insured private" housing is the total of number of units in the following subsidy programs: Section 8 Moderate Rehabilitation, Section 8 New and Substantial Rehabilitation, and Section 236, and other FHA subsidy programs.

The indicator "Sec. 8 vouchers" includes Section 8 vouchers and certificates.

Home Mortgage Indicators

We calculated the number of housing units each year by a straight line estimate based on the trend from 1990 to 2000.

PART 4 NOTES

See Part 3 Notes for information about geography and definitions of AGI.

For more information, contact Kathy Pettit at the Urban Institute at kpettit@ui.urban.org or (202) 261-5670.

Counties in 1999 metropolitan area definitions, but not included in the 1980 NCDB

MSA/PMSA 1999	County FIPS	County Name	Number of tracts in 2000
Atlanta, GA	13013	Barrow County, GA	7
Atlanta, GA	13015	Bartow County, GA	12
Atlanta, GA	13045	Carroll County, GA	16
Atlanta, GA	13077	Coweta County, GA	10
Atlanta, GA	13227	Pickens County, GA	6
Atlanta, GA	13255	Spalding County, GA	12
Baltimore, MD	24035	Queen Anne's County, MD	10
Louisville, KY--IN	18061	Harrison County, IN	6
Louisville, KY--IN	18143	Scott County, IN	5
San Antonio, TX	48493	Wilson County, TX	9
Seattle, WA	53029	Island County, WA	21
Washington, DC--MD--VA	24009	Calvert County, MD	17
Washington, DC--MD--VA	51043	Clarke County, VA	3
Washington, DC--MD--VA	51047	Culpeper County, VA	5
Washington, DC--MD--VA	51061	Fauquier County, VA	10
Washington, DC--MD--VA	51099	King George County, VA	5
Washington, DC--MD--VA	51187	Warren County, VA	7
Washington, DC--MD--VA	54003	Berkeley County, WV	11
Washington, DC--MD--VA	54037	Jefferson County, WV	7

HUD Area Median Family Income for Annie E. Casey Foundation Sites

	HUD Area Median Family Income						
	1997	1998	1999	2000	2001	2002	2003*
Atlanta, GA FMR Area	53,100	54,700	59,900	63,100	66,500	71,200	68,800
Baltimore, MD FMR Area	54,100	55,600	60,600	63,100	63,100	66,400	67,300
Denver, CO FMR Area	54,900	55,700	58,600	62,100	64,400	69,900	68,000
Des Moines, IA FMR Area	50,600	53,500	55,300	60,000	64,600	66,900	63,900
Hartford, CT FMR Area	58,900	58,900	59,600	61,300	64,900	66,600	73,000
Indianapolis, IN FMR Area	48,800	51,100	54,600	57,700	60,700	64,100	62,900
Louisville, KY FMR Area	42,700	44,600	48,400	51,500	54,700	56,300	56,200
Milwaukee, WI FMR Area	50,700	53,900	57,600	61,400	63,500	67,200	62,600
New Haven, CT FMR Area	57,200	57,200	58,500	60,600	63,500	65,300	71,000
Oakland, CA FMR Area	60,100	63,300	65,700	67,600	71,600	74,500	76,600
Providence, RI FMR Area	46,900	46,900	48,100	49,800	52,800	54,100	58,400
San Antonio, TX FMR Area	38,900	39,800	41,900	43,100	45,300	46,200	50,500
Seattle, WA FMR Area	55,100	59,000	62,600	65,800	72,200	77,900	71,900
Washington, DC FMR Area	70,300	72,300	78,900	82,800	85,600	91,500	84,800

Source: U.S. Department of Housing and Urban Development

Note: Fair Market Rent areas may not coincide with OMB-defined metropolitan areas.

For more information, visit the HUDUser web site at <http://www.huduser.org/datasets/fmr.html>

* Median incomes in 2003 were re-benchmarked to incorporate results from the 2000 decennial census.

The change may result in unusual increases or decreases reflecting the change in the model components, not a true change in income levels from 2002 to 2003.