



ROCK ISLAND – WEST END

Assessment & Recommendations

September 27, 2021



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Introduction

With funding support from the John Deere Foundation and the City of Rock Island's Community and Economic Development (CED) Department, Enterprise Community Partners, Inc. (Enterprise) was contracted to work in collaboration with the City of Rock Island's Martin Luther King Jr. Community Center, CED, and local community leaders to:

- assess the needs and opportunities in the West End, and
- make recommendations to the City Council and the John Deere Foundation on how to improve the lives and livelihoods of West End residents.

With over \$26 million coming into the City from the federal government for recovery from the pandemic and with a pledge from the John Deere Foundation to invest tens of millions of dollars in the region over the next 10 years, now is the right time to make clear recommendations to take advantage of this funding, while setting the groundwork to make transformative and sustainable change. The following report describes the project in more detail, shares the assessment findings, and outlines a strategy to invest in the West End and its residents to build community wealth, power, and livability.

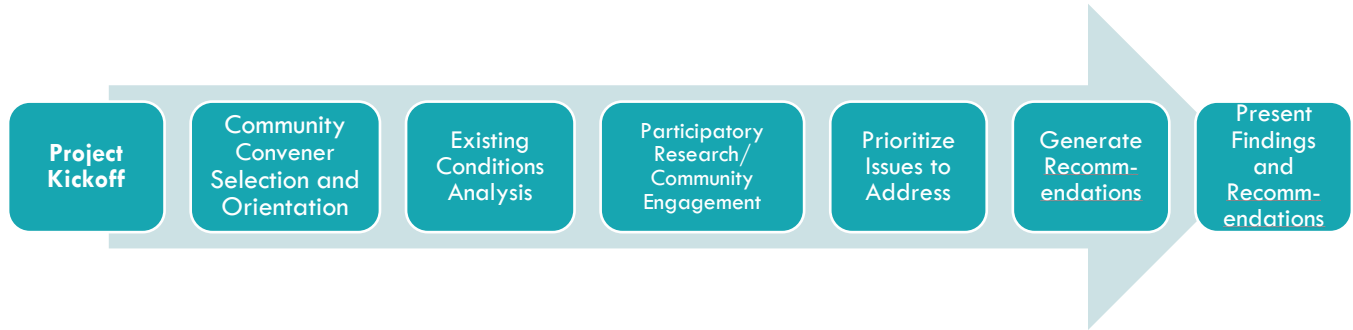
Project Overview

The original goal of the project was to uncover the social, cultural, educational, and structural barriers to improving the lives and livelihoods of West End residents and make recommendations to the City of Rock Island and the John Deere Foundation to address these barriers. An underlying assumption of the project was that West End residents had not had sufficient opportunity to inform assessments and develop recommendations focused on their own neighborhood. To account for this, the intention and design of the project was to prioritize the voices of West End residents, using participatory research methods, in both the assessment and the recommendations. Key stakeholder groups¹ involved in the creation of the assessment and recommendations are described below:

- **Project Team:** This group consisted of representatives from the Martin Luther King, Jr. Community Center and the City of Rock Island's Community and Economic Development Department. The Project Team provided key insights to guide the overall approach of the project, shared data and other information to inform the assessment, and reviewed and provided feedback on key deliverables.
- **Community Conveners:** Early in the project, the Project Team conducted a stakeholder analysis to identify community leaders who already have the trust of and access to West End residents. These community leaders were invited to be "community conveners," who would inform the assessment and recommendations and directly support the engagement and participatory research with the broader West End community. To acknowledge the tremendous value-add the Community Conveners brought to the project, they were provided with a \$500 stipend.
- **Funders:** The John Deere Foundation and the City of Rock Island's Community and Economic Development Department jointly funded the project, allowing for the procurement of a consultant team to support these efforts.
- **Consultant Team:** Enterprise Advisors, the mission-based consultancy division of Enterprise Community Partners, Inc., was contracted to manage the process and produce the deliverables.

The initial project approach (represented below) was set to run from December 2019 through August 2020.

Initial Project Approach

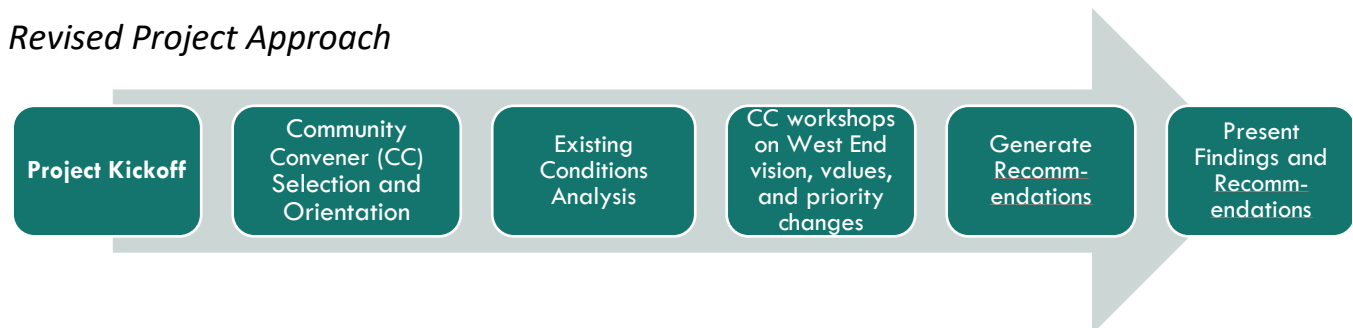


Several changes arose that required the project approach and timeline to shift. Most notably, the COVID-19 pandemic paused the project in March 2020, just after the completion of the existing conditions analysis and before the participatory research and community engagement could begin. The project remained on hold until mid-March 2021. During this pause or immediately after there were other significant events and shifts that impacted the project. There was a national and local racial reckoning with the reinvigoration of the Black Lives Matter movement, following the murder of George Floyd. There were national and local elections. And there were significant commitments of funding, both from the public and philanthropic sector, to address immediate recovery needs as well as the deep-seated inequities that led some communities to bear a disproportionate burden of the COVID-19 pandemic and face greater challenges in recovering.

Additionally, Community Conveners shared lessons learned from recent local election campaigns that West End residents were burned out on engagement. This experience reflects national best practices² that also suggest holding off on community engagement during the pandemic unless it is absolutely necessary and urgent. Further, Community Conveners shared that an underlying assumption of the project—that West End residents have not shared their thoughts on community needs and recommendations—was not accurate. The issue, they suggested, was not that West End residents had not shared their thoughts—there have been numerous planning efforts throughout the decades—but that after they shared their thoughts West End residents did not see the resulting change happening in their community.

Given these lessons learned and the ongoing pandemic, the consultants, in collaboration with the Project Team and Community Conveners, shifted the project approach. In the revised approach, not only did the timeline shift to completion in September 2021, but also the consultant team relied more heavily on lifting up the past, still-relevant recommendations for the neighborhood and the insight from the Community Conveners. This revised approach is represented below.

Revised Project Approach



¹ For a full list of participants, including interviewees, see Appendix I.

² Fedorwicz, Martha; Arena, Olivia; Burrowes, Kimberly. "Community Engagement during the COVID-19 Pandemic and Beyond: A Guide for Community-Based Organizations." Urban Institute. September 8, 2020

West End Overview

Brief History

The West End of Rock Island generally covers the Douglas Park, Old Chicago, and Longview neighborhoods in the northwest region of the city. It is bounded by the Rock Island Parkway on the north and west, 18th Avenue on the south, and 15th and 16th Streets on the east. Once a prominent area in the late 19th and early 20th century, the West End, like many “legacy cities,”³ has been shaped by national trends. A series of recessions hit manufacturing cities and communities during the late 20th Century and set the stage for the economic distress evident today. Most notably in the Northeast and Midwest, manufacturing employment declined following each recession, resulting in fewer employment opportunities for workers – particularly those with lower educational attainment levels – and reduced incomes over time. Once thriving neighborhoods were now marked by abandoned homes, dilapidation, and vacant storefronts. In the worst cases, entire neighborhoods were hollowed out and cities grappled with hard decisions about maintaining basic city services to the few remaining residents.

Federal housing policies and discriminatory practices such as “redlining” limited the flow of capital into and out of minority neighborhoods and made it much more difficult for African Americans to buy homes, start businesses, and build wealth. Redlined neighborhoods were largely located near city centers, and exclusionary housing practices restricted African Americans from moving to other neighborhoods. Moreover, failed urban renewal policies and projects changed the landscape of American cities in the 1950s and '60s. The federal government gave cities billions of dollars to tear down blighted areas and replace them with affordable housing. The resulting impact destroyed the social and economic fabric of many Black communities, as interstate highways through these communities replaced Black-owned businesses and overall depleted the economic vitality of Black life. Today, cities are still dealing with the impact of these policy decisions.

These trends are clearly visible in and continue to impact the West End. The neighborhood was cut off from the Mississippi River and numerous homes and businesses were levelled by the construction of the Centennial Expressway and a levee. The Model Cities urban renewal program also resulted in the destruction of a vibrant commercial core in the area.⁴ Redlining and other past and present housing policies and practices continue to contribute to fair housing issues in the area.⁵

The City of Rock Island and other local partners have invested millions of dollars and significant effort in the West End in recent decades—launching strategic planning, economic development, and workforce assistance initiatives and more. And yet, it is still not enough. Not only have resources been insufficient to meet the challenges at scale and are encumbered by regulatory constraints, even those resources that do exist too often are not reaching West End residents. So, despite these investments, West End residents have not experienced them as resulting in real change to their most pressing community challenges—from housing and education to financial security and health—and skepticism in government-led planning and programming has grown.



Community Profile

For this study, data related to the West End is provided at the census tract level, primarily focusing on census tract 236, but also included census tracts 226 and 235. The population of the target area is estimated at approximately 6,390 and has changed very little over the last three decades. Compared to the Davenport–Moline–Rock Island, Metropolitan Statistical Area (MSA), the West End (especially tract 236) has a much higher Black population and a significant portion of foreign-born and bi-lingual populations. The spatial distribution of population by race indicates the city of Rock



Island experiences high levels of residential segregation. Additionally, census tract 236 is the only racial/ethnically concentrated area of poverty (RECAP)⁶ within Rock Island, Davenport or Moline, as it has 43.2 percent poverty rate (compared to the City of Rock Island's 21.1 percent poverty rate and MSA's 11.3 percent)⁷ and 63.8 percent of residents are Black. More than 20 percent of the population in census tract 236 is foreign-born, with the West End, in general, home to more immigrants and refugees compared to other parts of the city.

West End Assessment Key Findings

The consultant team analyzed current conditions—including strengths, weaknesses, opportunities, and threats (SWOT)⁸—in the West End on a variety of factors, including housing, education, transportation, education, health, and financial security through a combination of document review, data analysis, interviews, and workshops with the Project Team and Community Conveners. This analysis informed the identification of key assets to leverage or grow, disparities to address, and barriers to overcome.

The assessment was conducted primarily in early 2020, before the pandemic, when the project went on pause. It goes without saying the pandemic and resulting health and economic crises have disproportionately impacted communities like those in the West End, especially Black Americans—from higher COVID-19 mortality rates to more job losses. These disparities may seem more apparent now to some, but they reflect and result from the pre-pandemic racial disparities in Rock Island and around the country, which are captured summarized in the section on West End disparities.

³ <https://www.lincolnst.edu/research-data/data-toolkits/legacy-cities>

⁴ More details on this history can be found in the *New Old Chicago Redevelopment Plan*. Planning and Design Institute. July 2006. <https://www.rigov.org/587/West-End>

⁵ See the Analysis of Impediments to Fair Housing for Davenport, Moline, and Rock Island. 2019.

⁶ HUD defines a RECAP (racially/ethnically concentrated area of poverty) as a census tract that has an individual poverty rate of 40 percent or more (or an individual poverty rate that is at least three times that of the tract of the average MSA, whichever is lower) and a non-white population of 50 percent or more.

⁷ Census Reporter. "Davenport-Moline-Rock Island, IA-IL Metro Area" 2019: ACS 2019 1-Year Estimates. <https://censusreporter.org/profiles/31000US19340-davenport-moline-rock-island-ia-il-metro-area/>

⁸ The SWOT analysis can be found in Appendix II

Assets

Trusted Community Leaders and Organizations

Several organizations were highlighted in the assessment as providing trusted and vital services and support to West End residents. Though others are undoubtedly contributing to the betterment of West End residents and their neighborhood, those mentioned most regularly include:

- **Community Caring Conference:** Organizes block clubs and helps empower residents to improve their neighborhoods.
- **Heart of Hope Ministries:** Based in the West End, Heart of Hope Ministries has a mission to help people in need in Rock Island and the greater Quad City area in Iowa and Illinois. They operate several programs, including food pantry and delivery for the elderly, clothing ministry, youth programs, and an adult referral program.
- **The Martin Luther King, Jr. Center:** Though part of the local government, the MLK Community Center was mentioned numerous times by interviewees and Community Conveners as being a trusted, community-based partner in the West End and its facilities, programs, and services were cited as an asset to the community. The MLK Center envisions a thriving, beloved community rooted in justice, equity and respect for one another and aims to inspire greatness in the Quad Cities through community-building, education and service. It houses programs and events at its West End-based facilities, with a focus on serving residents in the surrounding neighborhood. Community
- **Nonprofit Consortium for the 11th Street Corridor (NPC 11):** A group of 14 private nonprofit groups and churches located with the 11th Street corridor, who have banded together to help stimulate revitalization along 11th street.
- **Houses of worship:** Community Conveners also mentioned that the houses of worship in the West End are asset in part because they provide multiple benefits to community members. In addition to more traditional spiritual ministering, they provide social services and opportunities for community members to socialize and “get involved” with their community.

Recent and Ongoing City of Rock Island Programs and Investments

The City of Rock Island provides funding from various sources—federal, state, and local—and implements numerous programs throughout the city, but especially the West End. A major source of funding is the U.S. Housing and Urban Development Department’s (HUD) Community Development Block Grant (CDBG) program. Since 2017, the City of Rock Island has spent over \$3 million of CDBG funding in the West End. Notable programs and investments designed to support the West End neighborhood, its residents, and its businesses include⁹:

- **Façade Improvement Program:** Provides a financial incentive to commercial property owners or tenants who are planning to renovate the exterior of a property. The program is designed as a match program with funds disbursed after all of the authorized work has been completed and all documentation submitted. The maximum dollar for dollar match per occupied unit through the program is \$7,500.
- **Commercial / Industrial Revolving Loan Fund:** This program is in development.
- **Incentives for Green and Sustainable Projects:** In addition to the façade improvement program noted above that can match costs for some green and sustainable upgrades, the City also will rebate a portion of the building permit fee associated with the construction of a LEED-certified building.

⁹ For a more detailed list of investments, see the SWOT Analysis in Appendix II.

- **Enterprise Zone Benefits:** An Enterprise Zone is a specific area designated by the State of Illinois to receive tax incentives and other benefits to stimulate economic growth and neighborhood revitalization in economically depressed areas of the state. One of Rock Island’s Enterprise Zones is in the West End.
- **Tax Increment Financing (TIF) District Incentives:** Through negotiated agreements, the City offers assistance for new construction projects and renovation of existing buildings within Rock Island's TIF, one of which—the North 11th Street Corridor TIF—is located in the West End.
- **Housing Rehabilitation & Repair:** The Housing Rehabilitation programs are designed to help homeowners who are struggling to get repairs done on their own. The assistance is provided in the form of a forgivable loan to income qualifying applicants and is only available to City residents who own their own house. There are currently three programs: General, Targeted Area Repair Rehabilitation Program (TARRP), and Emergency. One of the qualifying TARRPs is within the West End.
- **Historic preservation:** The purpose of the ordinance and the commission are to preserve distinctive historical, architectural and landscape characteristics of Rock Island, foster civic pride, stabilize and improve property values, foster and encourage rehabilitation of historic buildings, support heritage tourism, and ensure economic benefits are available from historic preservation.
- **H.O.M.E. Program:** Not to be confused with the HUD’s HOME program, the City of Rock Island operates a similarly named, though very different, local H.O.M.E. program. This program sells City-owned residential vacant properties for \$5 with the requirement that the buyers build a single-family home that is owner occupied for at least five years. While the buyer is responsible for getting their own financing and approvals to build the home, the City pays closing costs and legal fees for the transaction.
- **New Housing Construction Property Tax Rebate Program:** A financial incentive from the City of Rock Island to buyers of newly constructed single-family homes or condominiums. This is a reimbursement program with funds paid to the homeowner after the annual property taxes are paid in full. The program is available city-wide and offers additional special tax rebates in targeted areas, which include areas of the West End.
- **Community Garden Program:** As of 2021, there are 25 City-owned vacant parcels that are being used as community gardens in the West End. After applying and being selected, residents pay a \$50-\$70 fee to “lease” the plot, which is returned to them at the end of the year if they have complied with the program’s policies. These gardens provide healthy food options for those who receive a plot and an opportunity for residents to connect with each other and with City officials.
- **Lead Based Paint Hazard Reduction:** Resourced by Health Homes Supplemental Funding and Lead Based Paint Hazard Reduction grant, this program addresses lead hazards in housing units to provide safer homes for low and very low-income families with children.
- **Infrastructure Improvements:** Most recently in the West End this has included sidewalk improvements on 9th Street, Hickman Center sewer repair, fiber optic installation and other improvements in and around Douglas park.

Douglas Park

Recent public and philanthropic investment in the park has focused on renovating its fields, bringing amenities into ADA compliance and creating a youth learning center at the former firehouse on the park property. West End residents are now able to use the space again as a safe and valuable site for recreation.

Social Capital

Some interviewees noted (and the Regional Analysis of Impediments to Fair Housing Choice reported) that there are strong networks and social capital among immigrant and refugee communities in the West End. This can

make settlement in the area less financially burdensome and can provide opportunities to accumulate financial capital through employment or other resources accessed through these networks.

Disparities

Despite the assets and investments in the West End, there remain numerous, complex, and interrelated challenges that point to significant disparities between West End residents and those in the surrounding region and between White and non-White residents. The amount and severity of challenges makes prioritization a nearly impossible task. These challenges, described below, also clearly indicate significant racial disparities in Rock Island, which cannot be ignored when considering root causes and designing strategies to address them.

Low Economic Security

Most households, across all races, living in the West End are typically worse off compared to households in the broader Quad Cities metropolitan area and experience lower rates of economic security. The West End scored extremely low on the Economic Security Index, which is based on median household income, percent of people in poverty, unemployment rate, and HUD's Labor Market Engagement Index Score. Out of a possible score of 100, the three census tracts in the West End scored 1, 3, and 7. For example, there is a very high poverty rate in the West End — 43.2 percent in census tract 236, 30.5 percent in census tract 226, and 28.2 percent in census tract 235. These rates are significantly higher than the poverty rate in rest of the metropolitan area, which is 11.3 percent. Median income in the West End is less than half the median income for the metropolitan area. The unemployment rate in the West End is also five times the unemployment rate for the MSA.

High Rate of Disconnected Youth

There is a higher rate (approximately 18 percent) of young people aged 16 to 24 in the West End who are neither in school nor working, also known as “disconnected youth.” This is 7.5 times the amount of disconnected youth in the MSA as a whole (2.4 percent). Disconnected youth are cut off from people, institutions, and experiences that would otherwise help them pursue educational and employment opportunities.

Underperforming Schools

Five of the 13 schools in the Rock Island - Milan School District are underperforming; this trend is unlike the surrounding five districts. This Rock Island - Milan School District has a high percentage of students with chronic absenteeism and double the percent of chronic truants in comparison to surrounding districts. The dropout rate in Rock Island is 7.5 percent, the highest rate in the area. Furthermore, the Rock Island – Milan School District has the highest percentage of low-income students and the lowest graduation rates in the region. Notably, 67 percent of all students attending Black Hawk College need additional coursework in order to be ready to attend. This may indicate that many students in Rock Island are not sufficiently prepared for post-secondary education.

Lack of Safe, Quality Affordable Housing

Most of the housing in Ward 1 was built before 1939 compared to just 20 percent of the housing in the metropolitan area. Older housing stock can indicate issues with quality and safety, as well as limited access to persons with disabilities and seniors. It also can require increased maintenance, higher utility costs, and rehabilitation. Renters, especially immigrants and refugees, may fear being evicted if they complain about housing issues. The Analysis of Impediments to Fair Housing Choice for Davenport, Moline, and Rock Island

(2019) reported that some landlords take advantage of people who have language barriers and few housing options.

Lower Home Values

The median home values in the three census tracts that comprise the West End are significantly less than the median home values in the metropolitan area; they are barely a third of the metropolitan area median home value in census tracts 236 and 226 and just under two-thirds the value in census tract 235. The cost of repairs and rehabilitation often outweighs property values, which serves as a disincentive to homeownership and as a barrier to maintaining safe and quality housing or building wealth through home ownership.

Higher Rates of (Severe) Housing Cost Burden and other Housing Problems

Housing problems include overcrowding, lack of complete kitchen and/or plumbing facilities, and cost burden. West End residents experience higher rates of (severe) housing problems, including cost burden, compared to the rest of the metropolitan area. Relatedly, Black, Hispanic, and Native American households (who live in higher concentrations in the West End) face disproportionate (severe) housing needs compared to White households in Rock Island. Despite the lower home values in the West End, median rents (and cost burden) are higher when compared to the median rent for the metropolitan area.

Limited Access to Healthy Food and Other Needed Amenities and Services

Several interviewees and Community Conveners reported that there is poor access to healthy food in the West End, noting that the only “grocery” store in the neighborhood is Family Dollar, which does not have sufficient healthy food options. In addition, the full-service grocery store, Aldi, is challenging to get to for West End residents because it takes 45 minutes, one-way by public transit. While faster to reach by car, many West End households do not have access to a vehicle. Although efforts have been made to attract a grocer to the area, they have so far been unsuccessful; and the community garden, while seen by many interviewees and Community Conveners, as an asset in the community, does not (and is not intended to) provide healthy food options at scale for the neighborhood. Interviewees also pointed to a lack of sizable facilities to house programs, services, and amenities for all West End residents.

Poor Infrastructure

The infrastructure in the West End—streets, sidewalks, alleys, etc.—is in poor condition and challenging to traverse. Interviewees noted that it is an impediment to business investment in the West End and degrades the quality of life for residents. Also, there is poor broadband access in the West End, which can negatively impact a variety of factors (especially during the pandemic), from education, to business, health, and social connections.

Barriers

While the disparities noted above result from historic and systemic issues too numerous to capture comprehensively below, there are several barriers that arose repeatedly throughout the assessment that must be addressed in order to make progress in the West End.

Constrained Resources

The City of Rock Island has deployed resources and investments in the West End, but they have been insufficient to address the challenges at scale. For instance, as reported in the *City of Rock Island’s 2019-2023 Consolidated Plan*, “there is an overwhelming need for both owner-occupied and renter-occupied housing rehabilitation in the City of Rock Island.” This need exists disproportionately in the West End, which is why the City designated it

a Targeted Reinvestment Area (TRA) for rehabilitation. Yet, for this five-year period, the City is only able to commit to rehabilitating 75 rental units and 125 homeowner units throughout the entire city using its HUD funds, the major source of funding for housing rehabilitation. Additionally, much of the funding that the City uses for programs and investments in the West End comes from state or federal sources that often have onerous regulations, which can limit and complicate their use. Existing City funds are not sufficient to address the challenges in the West End. New and more flexible resources—public, private, and philanthropic—must be leveraged in the West End.

Communication and Access Issues

Many of the resources that do exist are not reaching households and business owners in the West End (especially Black, immigrant, and refugee residents and business owners) who would be eligible to benefit from them. For instance, some interviewees pointed to a low uptake among West End residents and business owners of several programs, including the façade improvement program and other small business support services, workforce development programs, and the H.O.M.E program.

One basic reason that West End residents and business owners are not taking advantage of existing programs and resources is that they are not aware of them. A related issue is insufficient cultural competence and language/translation capacity among service/resource providers as well as Limited English Proficiency (LEP) and literacy of some West End residents. Other barriers to accessing existing services and resources that were revealed in the assessment include barriers related to childcare, transportation, strict or exclusionary eligibility requirements, complicated or time-consuming applications, and lack of trust of the providers.

Insufficient Focus on Equity

There are undoubtedly significant racial disparities in the West End, as noted in the assessment key findings. And yet the City of Rock Island lacks a recognizable focus on equity, with concrete measurable goals to close identifiable disparities. There is some movement in this direction though. The region’s latest Analysis of Impediments to (AI) Fair Housing Choice (2019) found that community planning lacks an equity focus. Specific actions were recommended in the AI for all participating cities in the region, including Rock Island, including creating an evaluation tool to review development and policy decisions to maximize equitable outcomes; reviewing Annual Action Plans, PHA Plans, and comprehensive plans to ensure they further affordable housing in high-opportunity areas; and offering anti-racism training to local community leaders. The Rock Island City Council also included “address[ing] findings of the Regional Analysis of Impediments to Fair Housing [by pursuing] cultural competency analysis/equity plan/affirmative action and diversity inclusion workforce plan” as one of its action steps to achieving City Council Goal #4: Increase population through Livable neighborhoods.

Siloed Efforts

While there are many organizations—public, private, philanthropic, nonprofit—that are working hard everyday to make life better for West End residents, the city, and the region, many of these efforts could be better aligned to increase impact. Greater alignment is particularly needed with respect to the “cradle-to-career” pathways to opportunity for West End residents. The Quad Cities United Way is leading the way in these efforts, both with its Quad Cities Educational Data Exchange and Rise United (discussed more in depth in the following section).

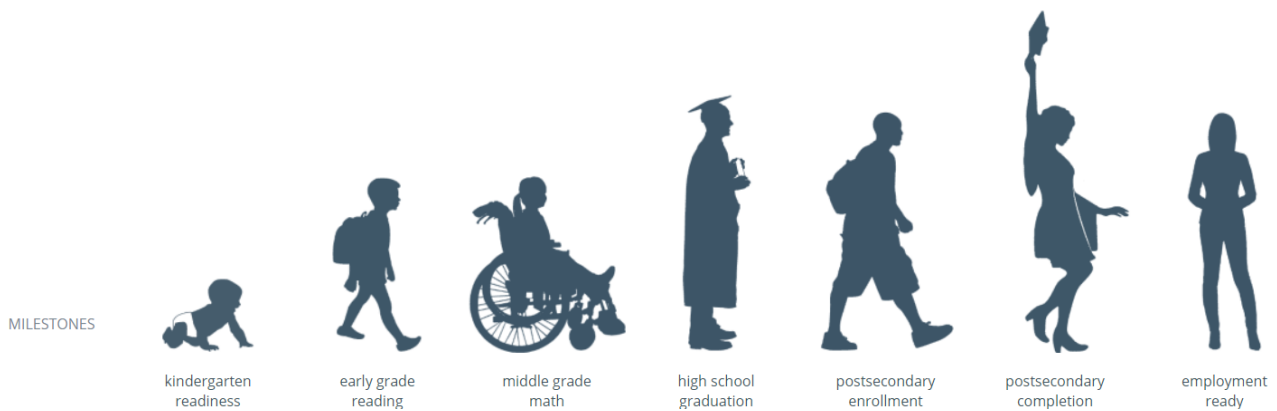


Image from StriveTogether’s Cradle-to-Career Pathway to Success. <https://www.strivetgether.org/our-impact/>

Low Civic Capital

The National Civic League defines civic capital as “the formal and informal relationships, networks and capacities that communities use to make decisions and solve problems” and has found that it is a core and explanatory factor to a community’s long-term success. Interviewees and Community Conveners pointed to notably low civic capital impacting the West End. For instance, interviewees mentioned that West End residents are disengaged and disempowered (as evidenced by, for example, low voter turnout in the April 2021 local elections and limited community organizing & advocacy capacity), and that there has been an insufficient embrace of equity & inclusion and a lack of transparency and communication from public officials.

Window of Opportunity

The challenges West End residents face are not new, though have been exacerbated by the pandemic. This is also far from the first assessment and strategic plan that has been developed for the area, and yet the challenges remain. The question naturally arises: “Why will this time be different?” While there is no guarantee, there are some important shifts that have taken place recently that, together, may form a window of opportunity to catalyze real change.

Influx of Public and Philanthropic Funding

First, is a significant the influx of federal and philanthropic funding. The American Rescue Plan (ARP) Act provides approximately \$26.5 million to the City of Rock Island. Half of the funds were delivered in 2021 and the second half of the funds will be delivered around May 2022, with all funds needing to be used by December 2024. Funds can be used to:

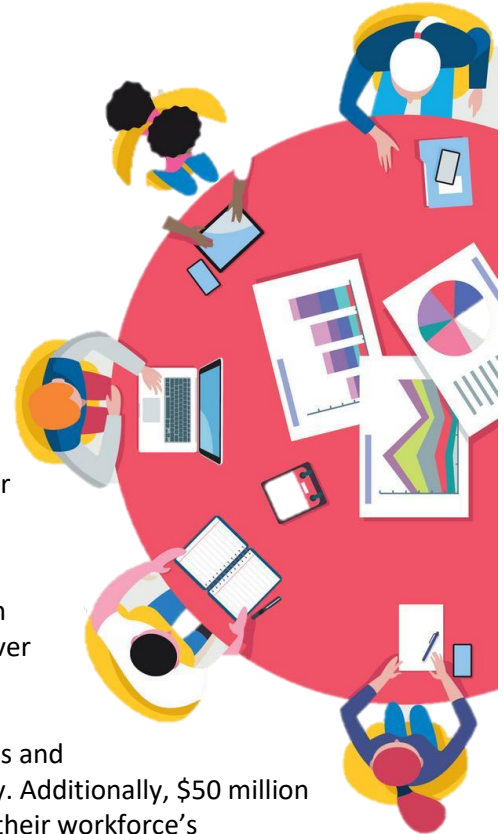
- Respond to the COVID-19 emergency and address its economic effects, including through aid to households, small businesses, nonprofits, and industries such as tourism and hospitality.
- Provide premium pay to essential employees or grants to their employers. Premium pay can’t exceed \$13 per hour or \$25,000 per worker.
- Provide government services affected by a revenue reduction resulting from COVID-19.
- Make investments in water, sewer, and broadband infrastructure.

In addition to the funds going to the City of Rock Island, the ARP Act also provides funding for a variety of other provisions, most notable for the West End:

- Direct payments to citizens
- Tax provisions
- Expanded unemployment benefits
- Small business provisions
- Health and human services provisions
- Medicaid/Medicare policy funding
- Nutrition provisions
- Education provisions
- Energy and utility provisions
- Housing provisions

At the same time, some City elected officials have voiced a desire for these funds to create lasting and transformational change and to better ensure that they meet the real needs of all Rock Island residents.

In addition to more public-sector funds, there are indications of more philanthropic funding that could be targeted to the West End. In March 2021, the John Deere Foundation announced that it will be investing over \$200 million over 10 years. Of that, \$100 million is earmarked for the “families and youth who live, work, and learn in John Deere’s home communities to ensure their inclusive and equitable access to resources and educational opportunities critical for human dignity and self-sufficiency. Additionally, \$50 million will go toward furthering John Deere’s ability to mobilize and build on their workforce’s volunteerism to strengthen their communities. As a funder of this West End assessment, there is an opportunity to inform the Foundation’s giving to the benefit of the West End.



School District Improvements

The Rock Island-Milan School District has made recent changes in its curriculum, approach to family engagement, and cultural competence, which may address some barriers that West End students are more likely to encounter. Some of the recent changes include:

- Creating family liaison positions. RISD is in its second year with family liaisons. This position engages the neighborhood school community to better understand what families need. This approach represents a change from telling parents what they need to asking parents what they need. This support includes providing financial management to families, hosting job fairs at the school, and more.
- Designing new, more rigorous curriculum.
- Increasing cultural competence among school staff and in the curriculum. This has included hosting culture nights where families share food and information about where they are from.

One interviewee suggested these improvements may be contributing to a recent increase of six to seven percent in math and language performance, though these improvements were for the entire school population, not just those students from the West End.

The Rock Island-Milan School District is also participating in the Quad Cities Educational Data Exchange, in partnership with the United Way of the Quad Cities, St. Ambrose University, other local school districts, major employers, and nonprofits to gain a wholistic view of education across the region. The core mission of the Data

Exchange is to monitor students' success meeting key educational benchmarks, determined by eight Quad Cities superintendents as the best measures to gauge the effectiveness of local education services:

- Children enter school ready to learn.
- Students are reading proficiently in third grade.
- Students have good attendance in middle school.
- High school students are on track to graduate.
- High school students graduate within four years.
- High school graduates enroll in some form of post-secondary degree or certification program.
- Post-secondary students remain enrolled into a second year.
- Quad Citizens complete some form of post-secondary degree or certification.

While the Data Exchange is nascent with room to grow, this cross-sector collaboration is the first of its kind in the region and in 2019, the Quad Cities was named a National Pacesetter by the Campaign for Grade-Level Reading for this innovative work.

Rise United

Rise United is a roadmap designed to inform all Quad Cities United Way investments, programs, partnerships and advocacy that will deliver measurable improvements across the Quad Cities in their impact areas of education, income, and health. These 10-year goals are the result of eighteen months of community input, planning, researching, and creating models with corporate, philanthropic, and nonprofit partners, as well as community leaders and content experts. Their vision is that every Quad Citizen, regardless of race or ZIP code, has the opportunity and access needed to develop their full potential. The goals of Rise United over the next 10 years are to:

- Increase by 30 percent the number of students reading on grade level
- Increase by 20 percent the number of young adults earning living wages, adding \$116 million in wages per year to the economy
- Increase to 95 percent the number of Quad Citizens reporting having routine health care.

The vision and goals of Rise United and the partners involved are designed to address issues disproportionately faced by “Quad Citizens” of color, which make up the majority of West End resident. Unfortunately, though, the measurable goals do not include desired change by specific populations—e.g., Black residents—or place—e.g., neighborhoods with majority Black and/or low-income residents.

Increasing Minimum Wage

The State of Illinois has committed to raising the minimum wage. In February 2019, Governor J.B. Pritzker signed amendments to the Illinois Minimum Wage Law into law that enacts a gradual increase to the minimum wage. New enforcement mechanisms began immediately in 2019, and the increasing wages took effect January 1, 2020. Starting January 2021, the minimum wage increased to \$11 per hour and will rise one dollar a year until January 2025, when the minimum wage throughout Illinois will reach \$15 per hour. For those residents who are employed, the 2025 goal will represent a nearly two-fold increase in income from 2019 when the minimum wage was \$8.25, contributing to a much-needed increase in median income. While this is an improvement, it must still be noted that \$15/hour will still only provide a “living wage” for a limited configuration of households—households with one working adult living alone and households with two working adults and no children. Notably, the wage is still not high enough to sustain a living wage for a household with even one child.

Vision, Values, Goals & Objectives for the West End

Members of the Project Team and the Community Conveners participated in two workshops to develop a vision, values, goals, and objectives for the West End. Participation in the workshop was informed by a review of the existing conditions analysis—including the West End’s key challenges, assets, and opportunities—and the Project Team members’ and Community Conveners’ own experience living and working in the West End. As a result of this workshop, the following guiding framework was created:

Vision

The West End is a preferred place to live and thrive.

Values

- Justice & Equity
- Inclusion
- Trust
- Collaboration
- Empowerment
- Respect
- Communication

Goal

Build the West End community’s wealth, power, and livability.

Cross-cutting keys to success

These cross-cutting keys to success should be considered for all policy, programmatic, and other interventions. Some of these are being deployed in some cases already, though it will be important to take a comprehensive approach to their implementation in all of Rock Island’s work in the West End.

Equity-centered

Racial disparities are a key feature of the West End. There is no path forward without acknowledging these disparities, how they were created and sustained, and without explicitly prioritizing racial equity as a goal. It will also be important to name specific targets that produce meaningful equity results at scale, and to articulate the strategies to achieve those targets. Targets must be defined locally and they should address documented racial disparities.

Design for multiple impacts

Design strategies that contribute to the achievement of multiple objectives. For instance, community development projects can create spaces to provide much-needed community amenities or services and high-quality affordable housing. Especially when public funding is involved, these developments can enact requirements or incentives that can contribute to other desired outcomes. For instance, these community development projects also can:

- create opportunities for workforce development with the inclusion of earn and learn or apprenticeship opportunities;
- create living wage jobs when there are targeted hiring and living wage requirements in place;
- support for local businesses, especially Disadvantaged Business Enterprise (DBEs), with inclusive procurement and contracting requirements; and

- build local leadership, capacity, and engagement by including a local CDC in development efforts.

It will not be feasible to include every one of these elements in each strategy. However, wherever possible, stakeholders should seek to design projects to produce multiple impacts.

Cross-sector collaboration

The challenges that West End residents face are complex, and they impact multiple fields—from housing and health, to employment and small businesses, health and education. No one entity or sector can go it alone. The challenges compound each other, and effective solutions are integrated and require that all sectors—public, private, nonprofit, civic, and philanthropic—collaborate and are empowered to meaningfully contribute. This means assessing and tackling challenges holistically, leveraging a variety of funding sources, and building the networks and capacity of other actors in the system. There are numerous frameworks and resources to establish and advance cross-sector collaboration. While they may not be specific to neighborhood revitalization, these resources offer a starting point to review and adapt strategies for advancing cross-sector collaboration for the West End. Some common and recommended components of cross-sector collaboration drawn from multiple frameworks include:

- 1) Shared Vision and Strategy
- 2) Joint Action
- 3) Leadership & Governance Structure
- 4) Learning & Accountability
- 5) Inclusive Civic Engagement

The influx of federal and philanthropic funding will make cross-sector collaboration all the more vital to ensure these resources draw on the strengths of all sectors and catalyze lasting change.

Build for Sustainability

While a one-time increase in philanthropic and federal funding provides valuable resources that can be targeted to the West End and its residents, transformative change takes time and more than a one-time injection of funding. Sustaining change requires changes in policies and practices across systems (not just programs) to redirect and align resources and partners. It requires evaluating what is working and redirecting resources to it (and away from what is not). Moreover, it requires strong community leadership and networks that can grow and renew over time.

The Harwood Institute describes five stages of community life (shown below) and that a community must understand the stage it is in and move through them in order, ultimately, to sustain and renew itself.

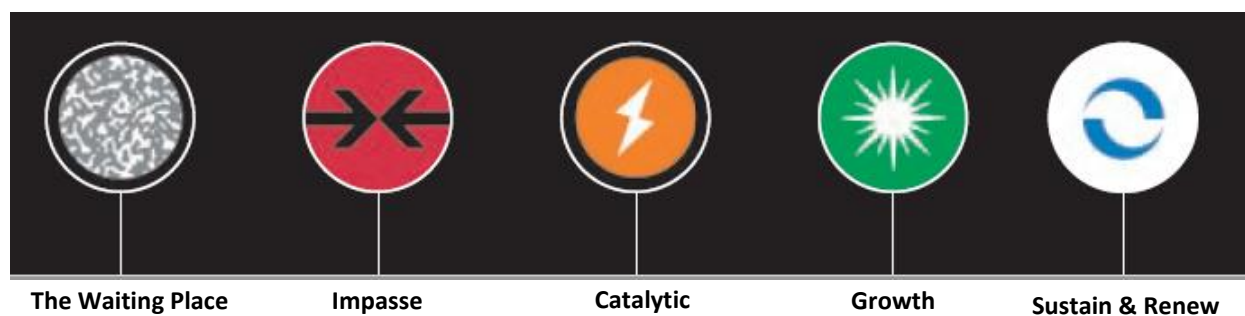


Image from the Harwood Institute's Community Rhythms: The Five Stages of Community Life.
<https://theharwoodinstitute.org/news/1999/12/1/community-rhythms-the-five-stages-of-community-life>

The West End appears, hopefully, to be in the catalytic stage during which, “a small group of people and organizations emerge to take risks and experiment in ways that challenge existing norms of how the community works. In addition, people within their community begin to discover that they share common aspirations for their community and that they can, in small ways, start to make a difference.... The size of their actions, for the most part, is not the vital gauge for progress; rather, it is that their actions produce some semblance of results that give people a sense of faith and hope that progress is possible and that the community indeed has the capacity to act.”¹⁰ To grow, sustain, and renew its work it will need to focus on building inclusive community leadership and networks across sectors, while creating space and support for the next generation of community leaders.

Healing-centered, Culturally & Linguistically Competent Approaches

The assessment revealed that many West End residents are not being reached by the existing programs, services, and other resources that could support them. Given the high proportion of Black, immigrant, and refugee residents in the West End, one important way to improve the targeting, uptake, and outcomes of these resources is for service providers to take a more healing-centered, culturally, and linguistically competent approach. These approaches will also be instrumental to the effectiveness of any of the strategies described below.

The legacies of institutional racism, including disinvestment in majority-Black neighborhoods, have stifled many West End residents’ ability to thrive. Research indicates that the exposure to race-based stresses (real or perceived) and the witnessing or experiencing of racial violence result in emotional burnout and psychological trauma for Black people. The cumulative indicators of what can be referred to as racial trauma can manifest as fatigue, lack of focus, hypervigilance, avoidance, nightmares, suspiciousness, and somatic expressions such as headaches and heart palpitations. But if trauma can be collective, so can healing. Enterprise Community Partners’ *Building to Heal: A Framework for Holistic Community Development*¹¹ shares one approach to collective, healing-centered community development to be considered in any strategies to improve the lives and livelihoods of West End residents. The framework includes principles, strategies, and tools and points to other resources practitioners can consult to integrate healing-centered approaches into their work.



¹⁰ *Community Rhythms: Five Stages of Community Life*. The Harwood Institute. 1999.

¹¹ Christmas-Rouse, Chandra; Jones, Brandon C.; Venable-Thomas, Meghan. *Building to Heal: A Framework for Holistic Community Development*. Enterprise Community Partners. December 2020.

¹² The tools with an (*) are Enterprise-created tools and can be found at <https://www.enterprisecommunity.org/resources/criterion-1.7-resilient-communities-strengthening-cultural-resilience-option-1-complete> and <https://www.enterprisecommunity.org/resources/criterion-1.7-resilient-communities-strengthening-cultural-resilience-option-2-convene>

Healing Centered Community Development

Principles

- What we protect: Holistic wellbeing is a universal right
- What we value: Cultural assets are the foundation for our resilience
- How we do our work: We prioritize process, facilitate trust-building, and center blackness in how we work
- How we measure our work: Better relationship with self, land, and community are the outcomes that we seek
- And what our end goal is: Healing and Liberation are the goals toward which we aim

Strategies

- Reflect: Build self-awareness and acknowledge injustice
- Involve: Assess and honor inherent strengths
- Restore: Create spaces for healing
- Invest: Build community power
- Reimagine: Get creative, advance liberation

Tools

- Oral Histories
- Community celebrations
- Participatory design
- Participatory art making
- Story circles
- Participatory budgeting
- Breath and body work
- Community altars building
- Cultural Asset Guide*
- Convening a Cultural Advisory Group*¹³

Closely aligned with healing-centered approaches, is cultural and linguistic competence. The CDC defines cultural and linguistic competence as “a set of congruent behaviors, attitudes, and policies that come together in a system, agency, or among professionals that enables effective work in cross-cultural situations.” Cultural competence is typically understood and represented as existing on a spectrum-- from cultural destructiveness to cultural proficiency. Service providers can work with diverse community based organizations to assess current practices and determine opportunities to advance them along the spectrum.

Cultural destructiveness is characterized by attitudes, policies, structures, and practices within a system or organization that are destructive to a cultural group.

Cultural incapacity is the lack of capacity of systems and organizations to respond effectively to the needs, interests and preferences of culturally and linguistically diverse groups. Characteristics include but are not limited to: institutional or systemic bias; practices that may result in discrimination in hiring and promotion; disproportionate allocation of resources that may benefit one cultural group over another; subtle messages that some cultural groups are neither valued nor welcomed; and lower expectations for some cultural, ethnic, or racial groups.

Cultural blindness is an expressed philosophy of viewing and treating all people as the same. Characteristics of such systems and organizations may include: policies that and personnel who encourage assimilation; approaches in the delivery of services and supports that ignore cultural strengths; institutional attitudes that blame consumers - individuals or families - for their circumstances; little value placed on training and resource development that facilitate cultural and linguistic competence; workforce and contract personnel that lack diversity (race, ethnicity, language, gender, age etc.); and few structures and resources dedicated to acquiring cultural knowledge.

Cultural pre-competence is a level of awareness within systems or organizations of their strengths and areas for growth to respond effectively to culturally and linguistically diverse populations. Characteristics include but are not limited to: the system or organization expressly values the delivery of high quality services and supports to culturally and linguistically diverse populations; commitment to human and civil rights; hiring practices that support a diverse workforce; the capacity to conduct asset and needs assessments within diverse communities; concerted efforts to improve service delivery usually for a specific racial, ethnic or cultural group; tendency for token representation on governing boards; and no clear plan for achieving organizational cultural competence.

Cultural Competence: Systems and organizations that exemplify cultural competence demonstrate an acceptance and respect for cultural differences and they:

- Create a mission statement for your organization that articulates principles, rationale, and values for cultural and linguistic competence in all aspects of the organization.
- Implement specific policies and procedures that integrate cultural and linguistic competence into each core function of the organization.
- Identify, use, and/or adapt evidence-based and promising practices that are culturally and linguistically competent.
- Develop structures and strategies to ensure consumer and community participation in the planning, delivery, and evaluation of the organization's core function.
- Implement policies and procedures to recruit, hire, and maintain a diverse and culturally and linguistically competent workforce.
- Provide fiscal support, professional development, and incentives for the improvement of cultural and linguistic competence at the board, program, and faculty and/or staff levels.
- Dedicate resources for both individual and organizational self-assessment of cultural and linguistic competence.
- Develop the capacity to collect and analyze data using variables that have meaningful impact on culturally and linguistically diverse groups.
- Practice principles of community engagement that result in the reciprocal transfer of knowledge and skills between all collaborators, partners, and key stakeholders.

Cultural Proficiency: Systems and organizations hold culture in high esteem, use this a foundation to guide all of their endeavors, and they:

- Continue to add to the knowledge base within the field of cultural and linguistic competence by conducting research and developing new treatments, interventions, and approaches for health and mental care in policy, education, and the delivery of care.
- Develop organizational philosophy and practices that integrate health and mental health care.
- Employ faculty and/or staff, consultants, and consumers with expertise in cultural and linguistic competence in health and mental health care practice, education, and research.
- Publish and disseminate promising and evidence-based health and mental health care practices, interventions, training, and education models.
- Support and mentor other organizations as they progress along the cultural competence continuum.
- Develop and disseminate health and mental health promotion materials that are adapted to the cultural and linguistic contexts of populations served.
- Actively pursue resource development to continually enhance and expand the organization's capacities in cultural and linguistic competence.
- Advocate with, and on behalf of, populations who are traditionally unserved and underserved.
- Establish and maintain partnerships with diverse constituency groups, which span the boundaries of the traditional health and mental health care arenas, to eliminate racial and ethnic disparities in health and mental health.¹



Recommended Strategies

The following list is an extensive, though still non-exhaustive, outline of recommended strategies followed by detailed explanations on achieving desired change in the West End. Not all of these can reasonably be implemented simultaneously. They are meant to inform and inspire action, reflecting especially the desires of West End residents through deliberation with the Community Conveners.

Objective 1: Strengthen civic capital in the West End and beyond

- Strategy 1.1 Develop and deploy comprehensive, proven racial equity strategies within City of Rock Island government
- Strategy 1.2 Hire to enhance authentic communication and model community inclusion
- Strategy 1.3 Create a locally-run West End Community Development Corporation
- Strategy 1.4 Fund and support West End community organizing, advocacy, and engagement
- Strategy 1.5 Fund participatory budgeting process that focuses on directly engaging historically excluded communities (i.e., West End residents) in selecting investments

Objective 2: Build West End residents' assets and incomes

- Strategy 2.1 Create a service corps and other public sector jobs that meet immediate recovery needs and create long-term living wage job opportunities
- Strategy 2.2 Require local and/or targeted hiring and living wages for the temporary and permanent jobs created by projects supported by recovery funding
- Strategy 2.3 Explore a collective impact model for workforce development focused on closing racial disparities
- Strategy 2.4 Pilot a guaranteed income program
- Strategy 2.5 Provide access to affordable, mainstream, digitally enabled banking products as an entry point to fully participating in the economy and achieving financial stability
- Strategy 2.6 Fund and incentivize children's saving accounts

Objective 3: Increase housing stability and quality and community control of land and housing

- Strategy 3.1 Expand proactive rental inspection program to increase housing stability and quality, while protecting tenant rights
- Strategy 3.2 Expand approaches to stabilize low-income homeowners
- Strategy 3.3 Explore the creation of a community land trust to establish long-term community control and affordability

Objective 4: Increase the economic vitality of the West End

- Strategy 4.1 Build and resource a large facility in the West End to house community groups, services, and amenities for more West End residents
- Strategy 4.2 Leverage publicly- and partner-owned property in the West End
- Strategy 4.3 Catalyze development on 11th Street corridor to attract more needed services and amenities to the West End
- Strategy 4.4 Adopt a community navigator model to support West End businesses and entrepreneurs
- Strategy 4.5 Establish purchasing policies that give preference to local Disadvantaged Business Enterprises

Objective 5: Improve the infrastructure and visual design of the West End

- Strategy 5.1 Strengthen affordable broadband access for all
- Strategy 5.2 Complete streetscape improvements to increase mobility and beautification
- Strategy 5.3 Amplify local character through placemaking initiatives

Objective 1: Strengthen civic capital in the West End and beyond

In addition to the gaps in civic capital that were identified during the assessment, several Project Team and Community Convener participants in the visioning and strategy workshops noted that building civic capital was critical to achieving all other objectives for the West End. In the National Civic League's 2019 edition of the Civic Index,¹³ there are seven key components to civic capital: 1) engaged residents, 2) inclusive community leadership, 3) collaborative institutions, 4) embracing diversity & equity, 5) authentic communication, 6) culture of engagement, and 7) shared vision & values. Findings from the assessment suggest notable challenges in most of these components, but especially engaged residents, collaborative institutions, embracing diversity & equity, authentic communication and culture of engagement.

The National Civic League's Civic Index measures the strength of these components using a series of key signals, also known as indicators.

Engaged Residents

- We have many resident-initiated and resident-led community/ neighborhood organizations and activities
- In community meetings, people tend to work collaboratively to solve-problems; instead of being critical and confrontational
- Neighborhood councils and community groups reflect the community's diversity and regularly work with city officials to provide input into decision-making
- It is easy to find residents to serve on local boards and commissions, or run for office

Inclusive Community Leadership

- We have a wealth of trusted, respected leaders across all-sectors and levels
- We have programs to develop leaders from all backgrounds, ages and sectors; especially those from traditionally marginalized communities
- Local leaders work together, build consensus, and set aside their own ego to focus on getting things done for the whole community
- Leaders and community members face challenges head-on, instead of ignoring tough conversations or decisions
- Government advisory boards, commissions reflect the full diversity of the community and exercise real decision-making power

Collaborative Institutions

- We work with other communities to address local and regional challenges
- Local government, nonprofits, philanthropies, schools, civic associations and businesses collaborate effectively to solve community problems
- We have many trusted organizations that bring people together to resolve pressing conflicts and challenges.
- We have regular, established opportunities for information-sharing and decision-making across various sectors



¹³ National Civic League Civic Index. 4th Edition. 2019.

Embracing Equity & Diversity

- Services and opportunities are provided equitably to all groups and neighborhoods
- We have policies to fight discrimination in all forms
- Immigrants, new residents and underrepresented groups actively participate in community events and discussions
- We honor, value and highlight the contributions of the community's full diversity in our public spaces
- We are taking ongoing steps to discuss, learn about, and help address historical barriers to participation, inclusion and employment

Authentic Communication

- We have many trusted, civic-minded sources of information and news in the community
- Local government and other groups provide information in the languages that people speak and in ways that are culturally appropriate
- There are many ways to communicate with and get information from government (i.e., 311, social media, text, local events, etc)
- We have authentic two-way communications between members of the community, the government and other institutions

Culture of Engagement

- We have a culture of engagement; we expect our government and other institutions to engage the full community to guide decision-making
- Government agencies, nonprofits and other institutions work to learn from residents and other stakeholders before creating new programs
- We make an extra effort to ensure traditionally underrepresented groups are engaged as part of community decision-making
- Government, nonprofits and other groups engage people in accessible, comfortable or familiar locations, and at convenient times for residents.
- Local government and others engage community members in an ongoing fashion, not just when they need buy-in or quick feedback
- We have formal discussions about difficult issues like race, immigration, drug addiction, etc.

Shared Vision and Values

- We have a strong sense of attachment to, and pride in, our neighborhoods and community
- Our community strategic planning efforts include the full diversity of the community to help identify a common vision
- People have a clear sense of what makes the community unique and a shared vision for what we want to become in the future
- Local government and nonprofit actions clearly align with the community's shared vision
- Below are some recommended strategies to build these components of civic capital



Strategy 1.1. Develop and deploy comprehensive, proven racial equity strategies within City of Rock Island government

There are undoubtedly significant racial disparities in the West End, as noted in the assessment key findings. And yet the region’s latest Analysis of Impediments to Fair Housing Choice (2019) found that community planning lacks an equity focus. Specific actions were recommended for all participating cities in the region, including Rock Island, to address this impediment to fair housing choice, including by creating an evaluation tool to review development and policy decisions to maximize equitable outcomes; reviewing Annual Action Plans, PHA Plans, and comprehensive plans to ensure they further affordable housing in high-opportunity areas; and offering anti-racism training to local community leaders. The Rock Island City Council also included “address[ing] findings of the Regional Analysis of Impediments to Fair Housing [by pursuing] cultural competency analysis/equity plan/affirmative action and diversity inclusion workforce plan” as one of its action steps to achieving City Council Goal #4: Increase population through Livable neighborhoods.¹⁴ These are important steps. The City of Rock Island should consider expanding on these steps by taking a comprehensive approach to integrating equity (especially racial equity) into its work.

The Government Alliance on Race and Equity (GARE) is a network of governments dedicated to advancing racial equity in their communities by providing tools, trainings, and other resources. As a leader in this field, GARE has found six strategies to be critical for governments to advance racial equity.

- Use a racial equity framework: Jurisdictions use a racial equity framework that creates a shared understanding of: the historical role of governments (including City of Rock Island) in creating and maintaining racial inequity, a definition of racial equity and inequity, the difference between implicit and explicit bias, and between individual, institutional and structural racism.
- Build organizational capacity: Jurisdictions need to be committed to the breadth and depth of institutional transformation so that impacts are sustainable. While the leadership of electeds and top officials is critical, changes take place on the ground, and infrastructure that creates racial equity experts and teams throughout local and regional government is necessary.
- Implement racial equity tools: Racial inequities are not random; they have been created and sustained over time. Inequities will not disappear on their own. Tools must be used to change the policies, programs and practices that are perpetuating inequities. New policies and programs must also be developed with a racial equity tool.
- Be data-driven: Measurement must take place at two levels – first, to measure the success of specific programmatic and policy changes, and second, to develop



baselines, set goals and measure progress towards goals. Use of data in this manner is necessary for accountability.

- Partner with other institutions and communities: The work of local and regional government on racial equity is necessary, but it is not sufficient. To achieve racial equity in the community, local and regional government needs to work in partnership with communities and other institutions to achieve meaningful results.
- Operate with urgency and accountability: While there is often a belief that change is hard and takes time, we have seen repeatedly, that when change is a priority and urgency is felt, change is embraced and can take place quickly. Building in institutional accountability mechanisms via a clear plan of action will allow accountability. Collectively, we must create greater urgency and public will to achieve racial equity.

While the City of Rock Island is already taking positive steps in this direction, it can deliver even more on its commitment to equity by taking a comprehensive approach, like the one outlined above. The City of Rock Island can take a first step in this direction by contracting support to conduct a more in-depth racial equity assessment combined with targeted and tailored strategies and implementation support. Including community leaders of color, especially from the West End, in these processes will be vital. Philanthropic partners can support these efforts by funding t

Strategy 1.2 Hire to enhance and model authentic communication, meaningful engagement, and inclusive community leadership

Communication, in many forms, was raised as a barrier to making real change in the West End by interviewees, Project Team members and Community Conveners. The issues range from:

- West End residents and business owners not being aware of existing resources available to them;
- cultural and linguistic barriers;
- lack of meaningful engagement;
- insufficient transparency and reporting on work being done and progress being made (or not); and
- to the need shift the narrative of the West End to one that reflects more the strengths and assets of the community.

Also, key institutions like the City of Rock Island government, do not reflect the diversity of the community, especially the West End. To improve both of these elements, the City of Rock Island should hire staff focused on communications and engagement. Further they should ensure these hires reflect the diversity of Rock Island, especially the West End. One way to do so would be to involve West End community leaders in the development of the job descriptions and qualifications and include their participation on the hiring committee.



Strategy 1.3 Create a locally-run West End Community Development Corporation (CDC)

One opportunity to build civic capital while also empowering locally-led revitalization and community asset-building efforts is with the development of a community development corporation (CDC) focused on the West End. Separate from but complementary to the Martin Luther King Jr. Community Center, a West End CDC would function as a non-profit organization focused on asset-based community development opportunities to support and revitalize neighborhoods. Many CDCs grew out of the Civil Rights movement to fight against redlining and divestment in cities and had a community organizing and activism background. Though CDCs often focus on the development of affordable housing or public/cultural facilities, they can also lead and support a wide range of community activities that meet local needs such as education, job training, healthcare, commercial development, and other social programs.

CDCs typically grow out of local groups like civic associations and churches and their boards are usually comprised of at least one-third by community members in the CDCs target area. They are often funded by philanthropic foundations, local government, and through state and federal grants, such as HUD's Community Development Block Grant (CDBG). They can also apply for funding through intermediary organizations that receive federal resources and then allocate them to community groups.¹⁷ Some CDCs have sought to diversify their funding by owning their own affordable rental properties or running for-profit construction companies.

The first steps in establishing a West End CDC would involve:

- Reviewing this report and, if needed, expand on its findings to identify any remaining community, housing, and economic development needs and add to an inventory of existing community programs and projects being led by the City and its partners to ensure a newly proposed CDC will not duplicate the efforts of any existing organizations or operators.
- Identifying a lead organizer or CDC advocate to explain the purpose of the CDC and how this new venture may achieve long-term desired outcomes (and how it differs from, complements, and does not duplicate existing efforts). As part of the West End assessment project, some local residents have already indicated interest in moving this conversation forward.
- Identifying a steering committee of community representatives that can refine the CDC's mission based on findings from the West End assessment. The steering committee could be funded by an external entity, like a local philanthropic foundation, to develop the CDC's organizational structure, prioritize next steps, and advocate for resident and stakeholder support.

Once a West End CDC is established, within the first two years, the CDC should:

- Recruit a Board of Directors (this should take place early on, as part of the application to become a 501c3 nonprofit organization).
- Draft and refine organization mission statement.
- Establish bylaws, file tax documents and open a bank account. There is often pro bono support to assist nonprofits with these efforts.
- Hire a CDC Director. Consult existing local CDCs (e.g., Moline CDC¹⁸) and other experts in drafting the job description, including the required qualifications, to ensure the best fit for the job.



- Finalize a strategic program/business plan and budget to address specific community issues that can achieve short and long-term successes while offering some revenue for the organization.
- Identify startup funding and capital for specific CDC projects.
- Apply for HUD-funded Section 4¹⁹ and other²⁰ CDC capacity building support.

Strategy 1.4 Fund and support West End community organizing, advocacy, and engagement

A critical element of achieving the recommended goal and objectives for the West End—and a key component of civic capital—is an organized and engaged public. Being organized and engaged is especially important during times of crisis, like the pandemic, and in the delivery of longer-term investments that must survive administration and staff changes. The assessment suggests that West End residents are (for understandable reasons) distrusting that real change can happen and, as a result, have disengaged from the processes to make change in their communities. There are trusted community leaders and groups that could catalyze and sustain community organizing, advocacy, and engagement efforts in the West End, if given the right resources and support. Philanthropic partners could support these efforts by funding capacity strengthening—training, coaching, etc.—from an organization focused on community organizing and advocacy.²¹ It will be important to include youth in any community organizing and advocacy efforts.

Strategy 1.5 Fund participatory a budgeting process that focuses on directly engaging traditionally excluded communities (i.e., West End residents) in selecting investments.

The City of Rock Island has been allocated \$26.5 million in American Rescue Plan Act (ARPA) funds. In a recent solicitation for a consultant to support the development of a Long-Term Community Recovery Plan, the City has indicated a desire to engage stakeholders and the broader public more fully in identifying needs and recommendations for the use of ARPA funds. One significant and concrete demonstration of real stakeholder engagement would be to allocate a portion of the \$26.5 million for participatory budgeting, though this could be a practice that is deployed on an annual basis with a small portion of City funding.

As described by the Participatory Budgeting Project, “Participatory budgeting (PB) is a democratic process in which community members decide how to spend part of a public budget. It gives people real power over real money.”²² Cities across the country are using participatory budgeting to make concrete change in their communities, while giving residents real power over the decisions that impact their lives. To ensure these processes contribute to equity, rather than reinforcing existing power structures, Rock Island will need to focus on inclusivity and capacity strengthening. That means, the City needs invest in enabling participation from populations that are traditionally excluded from decision-making, such as West End residents. This can include providing translation servicing, childcare, stipends or (at least) refreshments (COVID-19 safety permitting), and



hosting meetings in locations that are easily accessible to those without a car (or providing transit support). It also means investing in building the capacity of residents to engage. Building off of Strategy 1.4 to fund and support West End community organizing, advocacy, and engagement, there is also technical assistance and capacity strengthening support focused specifically on participatory budgeting.²³

Philanthropic partners can and should invest in these efforts by funding these wraparound supports as well as considering the implementation of participatory budgeting with West End residents (and other traditionally excluded populations) for a portion of their budgets as well.

Chicago, IL

The City of Chicago serves as the most robust participatory budgeting example in the country, with numerous aldermen using participatory budgeting in their wards, throughout the city. As reported by PB Chicago,¹ “In 2009, Alderman Joe Moore, of Chicago’s 49th Ward, became the first elected official in the United States to use participatory budgeting (PB) to allocate public money. With assistance from The Participatory Budgeting Project (PBP), Residents of the 49th Ward worked together to decide how to spend \$1 million of his annual discretionary capital budget – the aldermanic “menu money.” Residents identified hundreds of project ideas, developed dozens of these ideas into full proposals, and then voted to fund street and sidewalk repairs, bike lanes, playground and park improvements, street lights, one hundred new trees, murals, and many more community projects. In February 2012, University of Illinois at Chicago’s Great Cities Institute partnered with PBP and a broad coalition of aldermen, citywide institutions, and community-based organizations to launch PB Chicago, an initiative that aims to implement and expand PB processes and direct democracy throughout Chicago. Working hand in hand with community members, PB Chicago allows citizens to have a voice in how public money is spent. In partnership with Blocks Together, PB Chicago worked with residents and organizations in the West Humboldt Park community to democratically determine how to use tax increment finance (TIF) dollars. In the summer of 2014, a neighborhood town hall kicked off the first-ever PB process to allocate TIF money. Later that year, residents voted to fund microenterprise lending for local businesses, a culinary workforce development program, a youth-designed skate park, and green roofs for buildings in a key commercial corridor.”

Objective 2: Build West End residents' assets and incomes

West End residents earn significantly lower incomes, experience higher unemployment and poverty rates, and have high rates of disconnected youth compared to the rest of Rock Island and the greater metropolitan area. This is important because, as the Urban Institute states in its *Boosting Upward Mobility* report,²⁵ “Families need a base level of income to meet basic needs and costs related to working. Higher incomes are associated with higher academic achievement and educational attainment, better physical and mental health, and fewer behavioral problems in children. ... [Likewise] savings can help families weather destabilizing events like a period of unemployment or unexpected expenses. Children from wealthier families tend to have better academic, health, and behavioral outcomes than children from low- or no-wealth families.” Given the significant disparity in these economic security measures and their importance to building a community of wealth, power, and livability, it is vital to increase the assets and income of West End households. The window of opportunity created by the short-term though significant injection of additional federal and philanthropic funds and the state-wide minimum wage increase means now is the time to make significant headway on this objective. Additionally, the City Council has already agreed to develop an “affirmative action and diversity workforce plan”²⁶ as part of the City Council’s Goal #4: Increase population through livable neighborhoods. While some of the strategies below could be implemented immediately as part of COVID-19 recovery, others may be considered as part of the development of the larger affirmative action and diversity workforce plan noted above.

Strategy 2.1 Create a service corps and other public sector jobs that meet immediate recovery needs and create long-term living wage job opportunities

Prior to the pandemic, too many West End residents were unemployed, underemployed, or working for low wages with little opportunity for advancement. The pandemic exacerbated these trends. Recovery from the pandemic provides opportunities and resources to meet public health and other immediate community needs, while also creating and training West End residents for living wage jobs with good benefits that meet basic needs (e.g. healthcare) and enable employee retention (e.g. transportation and/or childcare support). Job training for these positions should also include “soft” skills as well, such as how to work in teams and communicate with your supervisor, how to meet employer expectations (e.g., punctuality, reliability, etc.), and more.

The Brookings Institute highlights a cross-sector supported recovery service corps example from Birmingham, Alabama that provides a detailed snapshot of how a similar program could improve the income and assets of West End residents, especially if the program is targeted to them as residents who have been disproportionately impacted by the pandemic.



Birmingham, AL

“The city of Birmingham has worked alongside other public, private, and civic partners to create Bham Strong, an agile public-private partnership designed to promote public health and economic resilience. Members include the philanthropic sector ... the Jefferson County Department of Health, the private sector...and the University of Alabama at Birmingham. ... In April, Bham Strong and the city of Birmingham launched the Birmingham Service Corps as one of the partnership’s signature programs. The Corps enlists recently unemployed workers as paid volunteers to meet community needs that have emerged due to COVID-19. Any Birmingham resident age 18 or older can apply through Bham Strong’s website. Corps members are paid as 1099 contractors, with wages ranging from \$15 to \$25 dollars per hour, depending on the work performed. ... Bham Strong designs Corps projects in partnership with community organizations. Each project is approved by Bham Strong’s board in coordination with the city of Birmingham. ... The Birmingham Service Corps has placed over 300 members in opportunities, 62% of whom are Black and 69% of whom are women. On average, Corps members have experienced a reduction of 54% in their weekly income because of COVID-19. Projects thus far have included staffing a call center to screen nearly 10,000 public housing residents for viral symptoms, informing the deployment of mobile testing and providing patient referrals, preparing and distributing lunches for 12,000 public school students, setting up and staffing testing centers, assisting area nonprofits that serve the low-income population with additional staff capacity for COVID-19 relief programs, and conducting structured interviews with area residents to gather data on the pandemic’s impact. Looking ahead, the city and Bham Strong will use the Corps as a foundation to promote greater economic security and career advancement for workers, particularly Black residents who have been disproportionately left behind. ... Bham Strong is developing an “earn and learn” model for this next phase of the Corps. Members will serve as community health and wellness advisors, providing information and guidance on managing chronic conditions that contribute to COVID-19-related hospitalizations, such as hypertension. They will also refer residents to social and workforce services. They will be trained in contact tracing, serving as a reserve force in case additional workers are needed to track spikes in the virus. The Minority Health & Health Disparities Research Center at the University of Alabama at Birmingham and community partners will provide the training.



Strategy 2.2 Require local and/or targeted hiring and living wages for the temporary and permanent jobs created by recovery response

The City of Rock Island will have a unique opportunity to influence the creation of living wage jobs and hiring over the coming years with its ARPA funds. Local and targeted hiring programs incentivize or require entities receiving public subsidies to hire workers from the local community, or from targeted populations in the community. In this case, this would include residents of the West End (local hiring) and/or residents from populations that primarily or disproportionately reside in the West End (targeted hiring), such as Black, immigrant, or disconnected youth populations.

When these local and targeted hiring policies are combined with living wage requirements, they can better ensure that those workers in the West End who face barriers to employment and/or are participating in apprenticeship or job training programs can access good paying jobs. Public subsidies requiring local or targeted hiring and wage requirements can come in the form of tax breaks, contracts, and more. Targeted or local hiring and wage requirements can be implemented through negotiated community benefit agreements as part of a large development and/or a citywide ordinance, requiring all employers receiving ARPA funds comply with the \$15 minimum-wage requirements set by the administration for federal contractors.

Mandatory requirements (rather than good faith efforts) typically are more successful in achieving targeted or local hiring goals. Additionally, monitoring and enforcement are key components to their success, with a monitoring board comprised of City officials as well as community partners. Additionally, funding to support job training and placement programs is also important so that local residents are ready for the jobs that will become available to them. Support for quality pre-apprenticeship programs in health, manufacturing and other high-demand industries—with outreach to targeted populations—is essential.

Strategy 2.3 Explore a collective impact model for workforce development focused on closing racial disparities

The Quad Cities has numerous workforce development programs. However, West End residents often do not benefit from these programs and face additional barriers to accessing and completing them, such as:

- Most of the training and apprenticeship programs are not paid (especially those targeting current high school students) and, in fact, require payment.
- Some programs are only available to high school students or very recent graduates, missing a major swath of disconnected youth.
- While some major employers are partnering with schools to begin offering paid apprenticeship programs for high school students, the scale of the program is small compared to the need.



- Many of the workforce development programs are outside of Rock Island and are challenging to get to by relying solely on public transportation; relatedly, Rock Island high school students would need to leave school early to arrive on time for the program.
- Lack of childcare can also be an impediment to program participation.
- The workforce development programs are not targeted to those who need them most (e.g., low-income Black residents, immigrants, etc.). Based on anecdotal interviewee feedback, it seems the majority of program participants are White men and boys. At least some of the workforce development programs are not collecting or analyzing key demographic data to assess whether they were meeting these targets even if they set them.
- English fluency is required, limiting the accessibility for LEP residents, who disproportionately reside in the West End.
- Lack of awareness of the programs among potential participants, their parents, school teachers and staff.

One way that cross-sector partners—major employers, workforce agencies, city government, schools (K-12 and post-secondary), community colleges, community based organizations, the Chamber of Commerce, funders, and others—can better ensure that West End residents (and low-income residents of color throughout the region) will actually benefit from workforce development programs is by strategizing and acting more collaboratively.

There are some keys to success and lessons learned for collective impact that should be considered when exploring this strategy. Research has shown that five conditions contribute to the success of collective impact efforts:

1. Common agenda
2. Shared measurement systems
3. Mutually reinforcing activities
4. Continuous communication
5. Backbone support organizations

Funders (philanthropic and others) must fund the collective impact infrastructure, not just individual grantees or programs. Collective impact partners must be explicit about equity and set clear goals to improve outcomes for those who need it most—for example, Black residents, low-income residents, disconnected youth, and residents in target neighborhoods (like the West End) that have a high proportion of residents from these populations. And finally, engaging and empowering representative community members (including youth) in the development of the vision and strategy is vital.

Strategy 2.4 Pilot a Guaranteed Income Program

Guaranteed income is a type of cash transfer program that provides continuous unconditional cash transfers to individuals or households. It differs from traditional U.S. social safety net policies such as SNAP, housing choice vouchers in several ways, including that many of these existing programs provide in-kind benefits and are restricted to very specific uses (e.g., food and housing).



Guaranteed income programs are not new, but several trends and recent events have ignited growing interest and need. For instance, income inequality is at its highest rate since 1928, right before the Great Depression, with even starker inequality apparent by race. Further, the pandemic led to such significant job and income losses that the federal government created and normalized some of its largest cash transfer policies to date. Finally, the potential for ARPA and philanthropic funds to be used for this purpose and the positive results from the recent Stockton, California guaranteed income pilot²⁷ have all combined to ignite interest in guaranteed income programs across the country.

The evaluation of the Stockton pilot led to several key findings, including:

- unconditional cash reduced the month-to-month income fluctuations that households face;
- recipients increased their full-time employment by 12 percentage points and decreased their measurable feelings of anxiety and depression, compared with their control-group counterparts;
- recipients spent most of the money on basic needs, including food, merchandise, utilities and auto costs, with less than one percent going toward alcohol and/or tobacco;
- recipients were better able to cover unexpected expenses, which researchers noted was particularly important given the onset of the pandemic; and
- by alleviating financial hardship, the guaranteed income created "new opportunities for self-determination, choice, goal-setting, and risk-taking."

These promising findings from the Stockton pilot combined with the increasing economic stresses of the pandemic and the injection of local ARPA funding has led many city leaders to approve guaranteed income programs—including Alexandria, VA;²⁸ Mountainview, CA; Minneapolis, MN; Compton, CA—while others, such as Seattle and Chicago, have proposed them and look poised to implement them.

Organizations that are helping to design and evaluate guaranteed income programs, such as the Jain Family Institute (JFI), recommend first launching a pilot rather than a full-scale policy or program. As JFI has found, pilots provide an important opportunity "to learn about the individual, community, and large-scale effects of these policies" while also understanding more about the feasibility and required adaptations in a given context as well as the costs and logistical constraints (such as disbursement systems). A pilot phase will allow for testing systems, tools, approaches, and target; gathering much-needed evidence to inform future decision-making; allow citizens to impact the policies that will affect them; and begin gathering data on long-term results."²⁹

While it will be important for the City of Rock Island to consult with an organization like JFI to design a pilot, some general suggestions from a review of existing pilots are shared below:

- Cash amounts typically range from \$500-1,000/month per person, with the exact amount depending on factors such as the local cost of living, and there may be a household cap.
- Pilot programs include a small portion of the population, with many existing pilots including just 125 to 150 participants, and they last for around two years.



- Pilot programs are often targeted to populations most in need, such as those making below the area median income. Some programs have additional restrictions, while others set quotas to include a minimum number of particularly underserved populations, such as undocumented residents, unbanked households, and those with criminal histories.³⁰
- Participants are often randomly selected (though typically from a more targeted pool of the population, like those with incomes below the area median), which can better enable randomized control trials. Though some programs, like the newly launched one in Alexandria, are allowing potential participants to apply, while still implementing a randomized control trial.
- The cash amounts ideally should not count as earned income so as not to affect other benefits, such as SNAP, TANF, etc.
- Most existing examples in the U.S. are comprised of short-term pilot programs that have been funded by philanthropic investments.³¹ Funding for long-term publicly-implemented programs is an area of ongoing research, but some potential sources of funding include VAT tax, a carbon tax, a wealth tax, an increase in progressive income tax, a budget reallocation, or dividend from some kind of fund, like natural resources, casino revenue, some kind of sovereign or social wealth fund.

The City of Rock Island should consider using its ARPA funds combined with philanthropic funding to pilot a guaranteed income program, targeted to low-income residents in Rock Island. Philanthropic foundations can also support this work, for instance, by funding grants or contracts to organizations who specialize in designing and evaluating pilot guaranteed income programs.

Strategy 2.5 Provide access to affordable, mainstream, digitally enabled banking products as an entry point to fully participating in the economy and achieving financial stability

There are no banking service locations within the West End, making it difficult for West End residents to access affordable banking products. With access to these products, which are readily available to middle- and upper-class households, people can use credit to buy a home or invest in their education or business; without it, people face difficulty building savings and credit and are forced to use higher cost financial transactions by relying on pay-day and predatory loan businesses, which are plentiful in the West End. When banks do not find it profitable to service neighborhoods like the West End, Prosperity Now³² recommends several concrete ways local governments can help, especially by promoting and providing resources for the following:

- **Bank On** coalitions are locally-led partnerships between local public officials, government agencies and financial institutions to expand access to financial education and connect families to safe and affordable banking products.
- **SaverLife** is an online platform created by the national nonprofit EARN (Earned Assets Resource Network), aimed at motivating families to build savings habits.



- **Lending circles** allow participants to contribute monthly payments to a pooled loan fund that they can draw down and pay back. The loan helps recipients cover needs and build credit through repayment. With good credit, residents can access better insurance rates, pass employer credit tests and make long-term investments.
- Work with financial institutions to increase the presence of **banks that do not use ChexSystems** or have reformed their reliance on ChexSystems to ensure they are not excluding potential clients for minor delinquencies or bounced check.
- **Regulate predatory small-dollar lending**, for instance, by leveraging land use and zoning ordinances to restrict how closely lenders can locate to one another or barring payday lending in low-income census tracts.

Other stakeholders, outside of local government, can also support access to affordable banking products. For instance, philanthropic foundations can invest in Community Development Financial Institutions (which specialize in providing financial services in low-income communities and to people who lack access to financing), while schools and workforce development programs can integrate financial literacy into their curriculum, if it is not already included.

Strategy 2.6 Fund and incentivize children’s saving accounts

Children’s savings accounts (CSAs) are long-term savings or investment accounts to help children and their families build dedicated funds typically restricted for postsecondary education. Research shows that CSA programs have been associated with positive outcomes for children and parents across a range of domains, including access to and success in postsecondary education, improved health and wellbeing, economic and racial equity, and improved economic mobility and financial capability.³³ Most CSAs are established in a child’s name with an initial “seed” deposit from a sponsor—a community organization, philanthropic organization, public housing authority,³⁴ or municipal government. Typically, families are not obligated to contribute to CSAs, but often incentives like matching funds and financial education are offered, along with the seed funding, to encourage household savings. With higher rates of disconnected youth and lower rates of post-secondary completion in the West End compared to surrounding area, CSAs can be an important strategy to boost assets while also improving educational outcomes.

Research has found some program elements to produce greater success than others. For instance:

- Automatic (rather than opt-in) enrollment produced more participation
- 529 accounts led to greater accumulation of funds over regular savings accounts, but may be more complex to set up and less familiar to (especially) low- and moderate-income families compared to regular savings accounts.
- Seed and match funds motivated participation and accumulation of funds

Objective 3: Increase housing stability and quality and community control of land and housing

Enterprise and the Urban Institute have found that housing that is stable, quality, builds assets and wealth, and is located in a safe neighborhood with amenities impacts an individual's upward mobility.³⁵ The key findings from the West End assessment point to housing challenges on all of these fronts. The City of Rock Island's most recent Consolidated Plan (2019-2023) finds: "The most critical housing characteristic that causes instability and potential homelessness is the age and condition of Rock Island's housing stock," which is particularly troublesome in the West End. The City of Rock Island has identified areas of the West End as a targeted reinvestment area (TRA), as it was highlighted as a R/ECAP in the 2019 Regional Assessment of Impediments to Fair and Affordable Housing and it meets the City's definition of "deteriorated or deteriorating." As a result, the City will target code enforcement, infrastructure improvements, and housing programs to this area. This targeting (and the added recovery funds) provides an opportunity to make more significant headway on increasing housing stability and quality in the West End. The benefits of these improvements should accrue to West End residents. Combining strategies that enhance and target the planned programs with new strategies that increase West End community control over land and housing can better ensure multiple positive impacts for West End residents.



Strategy 3.1 Expand proactive rental inspection program to increase housing stability and quality, while protecting tenant rights

The City of Rock Island has a Residential Registration Licensing program that requires an initial inspection; subsequent inspections are required one to four years later, depending on the severity of code violations identified during the initial licensing inspection. The City will also target code enforcement in the TRA. The code enforcement in the TRA will be combined with City-funded rehab support, when funding and eligibility permit. These are important steps in ensuring the safety and habitability of housing in the West End.

There are opportunities to enhance these programs to better protect renters. The Rock Island City Council already has acknowledged the need to enact and enforce ordinances regarding rental property and landlords as one of the actions of City Council Goal #3: Revitalization of strategic locations.³⁶ These programs can be strengthened by including elements like retaliation protections (including legal services for renters facing eviction), City-managed escrow accounts to hold rent until code violations have been addressed, and funded tenant relocation programs (in the event properties are deemed



uninhabitable). Additionally, the City can require landlords to provide a list of code violations, current code violations, and past code violations to tenants.

According to Change Lab Solutions’ “Up to Code: Code Enforcement Strategies for Healthy Housing,” there are eight components of an effective code enforcement program. More detailed guidance can be found in the guidebook, but key components are summarized below:

- **Strong housing code:** Avoid ambiguous language in building codes and address health-related threats in the code.
- **Adequate funding:** Typically funded through a combination of City funds, fees for permits/licenses (e.g. rental license, renovation permits), fines/penalties (e.g. for failure to correct violations).
- **Community partners:** Other partners (philanthropy, community-based organizations, service providers) can provide additional support and wrap-around services—from education to landlords and tenants to relocation services, supporting relocation needs, training code enforcement officers (see below)
- **Trained code enforcement officers:** Officers and/or inspectors need specialized training in applicable federal, state, and local law; technical skills to work with landlords and tenants cooperatively (an important competence), and information on resources for residents.
- **Cross-agency collaboration:** Cross-agency collaboration is particularly important in these programs because some of the responsibilities will exist across different City departments (e.g. in Rock Island, the Inspections and Enforcement Division and the Planning and Redevelopment Division), which can be confusing and lead to duplication of efforts or no one taking responsibility.
- **Cooperative compliance:** Cooperative tools to move away from adversarial framing can increase the effectiveness of the program while reducing the need for enforcement actions. Supplementary programs (see below) are an important tool in the cooperative compliance toolkit.
- **Supplementary programs:** These can be run by a City agency or a partner and can include education programs, resources to subsidize repairs, relocation assistance, translation services and more.
- **Evaluation:** City agencies must collect and analyze data on their code enforcement programs to monitor and evaluate their achievement of stated outcomes and identify strengths, weaknesses, and areas for improvement. The House Fact Data Standard is a uniform form for collecting government data on the operation, safety, and performance of buildings.³⁷



Strategy 3.2 Expand programs to stabilize low-income homeowners.

Some homeowners in the West End face challenges in maintaining their properties and paying utility or property tax bills—fluctuating costs that are often difficult for those on fixed incomes or among homeowners already paying a large share of their income on their housing costs. Several resources, like rehabilitation loans, property tax exemptions and deferrals, and utility assistance are available for some Rock Island residents. However, many homeowners do not take advantage of these programs either because they are not aware of them, they are not eligible for them, or there have not been sufficient resources to meet the needs of all homeowners. In addition to providing more targeted and tailored outreach and support to West End homeowners to access the existing resources, there are several other actions the City can explore to expand support for low-income homeowners in the West End. For instance, the City can explore the creation of a local tax relief program or other tax relief tools for long-time homeowners to help lower their overall housing costs and keep them in their homes. This program could also provide a grant back to eligible homeowners to help offset higher property taxes.

Additionally, the identification of more (and more flexible) resources is key. More resources will soon be available for low-income homeowners from the Homeowner Assistance Fund, a new ARPA-funded federal program to help homeowners who have fallen behind on their mortgages or other housing-related expenses during the pandemic through no fault of their own. Set to launch in fall 2021, this program will be administered by the Illinois Housing Development Authority and offer up to \$30,000 in assistance to approved applicants. The City of Rock Island and other community partners can better ensure West End homeowners benefit from this program by targeting outreach and application support to these households.

Philanthropic partners can provide resources that directly subsidize utility costs or housing rehab for low-income homeowners, especially targeting those who may not qualify for some public-sector programs. They can also fund community based organizations to expand their support to West End homeowners to apply for existing programs, such as those offered by the City of Rock Island, as well as those offered by the Quad Cities Habitat for Humanity,³⁸ the Economic Growth Corporation,³⁹ and Project NOW Community Action Agency.⁴⁰

Finally, per the zoning code,⁴¹ the City of Rock Island allows for accessory dwelling units (ADUs) in residential districts. For West End homeowners having trouble paying their housing costs, ADUs can be an important income generator while increasing the stock of affordable units (and property tax revenues for the City). The City of Rock Island and its community partners can help West End homeowners benefit from this already allowable opportunity. The first step is to understand the barriers to ADUs, especially for low-income homeowners in the West End, and then develop a strategy to address them. As explained by Local Housing Solutions, “Common barriers include zoning restrictions (e.g., limitations on size, requirements of owner-occupancy in the primary dwelling, the need for permits rather than “by right”) and other onerous requirements; lack of familiarity on the part of homeowners with the development and permitting process; design challenges including difficulty conceptualizing how or where to



accommodate an ADU on a property; lack of access to financing for ADUs; and lack of understanding of what is involved in being a landlord and how to find qualified tenants.”⁴²

There are several ways jurisdictions have sought to help owners with ADUs, especially when the ADUs are targeted to low-income renters and/or when the homeowners are low-income. For example, some jurisdictions have assisted with site planning and providing free off-the-shelf plans or converted their City codes to allow ADU construction “by right” rather than requiring a permit, removed owner-occupancy requirements, and increased ADU size caps. Other jurisdictions have provided financial assistance, for example, by waiving development fees, limiting increases on property taxes, or providing deferred interest-free loans that are not due until the owner sells.

Strategy 3.3 Explore the creation of a community land trust to establish long-term community control and affordability.

Neighborhood revitalization that spurs private real estate investment in disinvested neighborhoods has, both intentionally and not, contributed to gentrification and displacement in low-income communities. With a focus on increasing the economic vitality of the West End (including with private investment), it is vital to consider strategies to ensure the achievement of one objective does not lead to harm for West End residents. To combat these consequences, community land trusts (CLT) are being used as a tool to increase community control of decision making and to protect against low-income resident displacement. CLTs are nonprofit organizations governed by a board of community residents and public representatives that provide lasting community assets and shared equity homeownership opportunities for families and communities. Grounded Solutions’ 2019 study of shared equity housing performance includes evidence that CLT homes (which comprised 73 percent of the over 4,000 homes analyzed) significantly contribute to family wealth creation and are increasingly serving families of color, with the potential to narrow the racial wealth gap. In addition, community land trusts extend decision making power about future development to local residents. CLTs are most commonly used to ensure home ownership and rental opportunities remain affordable and accessible, but they can also be used for farms, gardens, and commercial & community institutions.¹⁵ Some of the first steps in exploring (or creating) a CLT include:

- Establishing a shared vision for the change you want to see in the community. This West End Assessment and Recommendations report can be an important starting point to build this shared vision.
- Building a cross-sector coalition of support for a CLT.
- Determining who will be served by the CLT (e.g., geographic area within the West End, low-income households; Black, Latino, and/or immigrant households).
- Identifying the governance and organizational structure of the CLT (typically they are newly-formed nonprofit organizations, but also can be launched as a program of an existing organization).

¹⁵ <https://groundedsolutions.org/tools-for-success/resource-library/agricultural-and-commercial-community-land-trusts>

- Creating a business plan that can be used with supporters, funders, and lenders.

This strategy could be combined with Strategy 4.2 to leverage the City of Rock Island's underutilized, publicly-owned land in support this effort.



Objective 4: Increase the economic vitality of the West End

There are several notable programs and investments targeted to the West End area or available to West End residents designed to attract and support businesses and improve amenities. These include, but are not limited to, façade improvements programs, small business technical assistance, the recent rehabilitation of Douglas Park, and a planned (though not yet confirmed) mixed-use development that is intended to include a grocery store. However, the West End is still struggling—with few thriving businesses and living wage jobs and a notable absence of much-needed amenities and services, such as a grocery store, health services, and community facilities that can serve all West End residents, and more. In order for the West End to become a community that builds the wealth, power, and livability of its residents and a preferred place to live and thrive, there must be more (and more targeted) investment to support, grow, and attract businesses and entrepreneurs and to provide much-needed services and amenities to all community members.

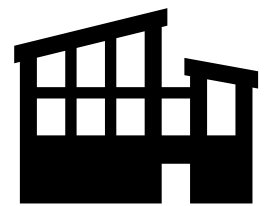
Strategy 4.1 Build and resource a large facility in the West End to house community groups, programs, and services for more West End residents.

Community Conveners voiced strong desire for the development of a large, community-serving facility that can help meet multiple needs in the neighborhood—from more space for community services, activities, and groups; to the provision of much-needed amenities. While the Martin Luther King Jr. Community Center is a highly valued asset in the neighborhood, there are still additional needs in the community that cannot reasonably be filled by one community center, especially given the size of its physical facilities, its focus on youth, and its dual status as a public-sector entity and a non-profit organization.

The new facility would not only allow for expanded space to house much-needed services and amenities, but also could fill other expressed community needs as a mixed-used development site. Sustainability of the facility will be dependent on identifying a revenue-generating anchor tenant. Revenue-generating anchor tenants that also meet identified community needs could include affordable housing, a health or medical center, grocery store (if the planned mixed-use development noted above ultimately does not include a grocery store), a bank, and more. Where possible, anchor tenants should also provide job opportunities for local residents as well.

There are initial, exploratory steps to take in considering this strategy.

- Identify a Steering Committee to steward the earliest pre-development phase. This Steering Committee should comprise cross-sector partners and must include West End community members. Should a West End CDC be developed, they should be a key partner in this process as well.



- Identify potential sites for development and gather initial information on the site, such as how it is zoned and who owns it. Franklin Field, owned by the school district, has already been identified as a potential site.
- Develop a high-level (e.g., two-page) development strategy, which should include an overview of the target community, proposed goals for the facility, facility activities (including the activities that are expected to generate revenue and sustain the facility), potential development team members, and potential funding or financing sources to explore. Ensure inclusive engagement with West End residents to inform this stage.
- Draft an RFP (and identify a source of funding to contract) for a consultant to work with the Steering Committee to: conduct due diligence on potential sites (e.g. Franklin Field), identify a feasible site, and establish a process for selecting development partners and an anchor tenant.

While the final deliberations on financing and funding will take place at a later stage, there are several options the Steering Committee can begin exploring for early-stage feasibility, including:

- HUD’s Section 108 Loan Guarantee Program
- New Market Tax Credits
- Low-Income Housing Tax Credits (if affordable housing is a component of the development)
- Depending on the location of the site, Enterprise Zone Tax Credits or North 11th Street TIF benefits
- Green building tax credits and grants, such as the 179D Commercial Buildings Energy-Efficiency Tax Deduction⁴⁴

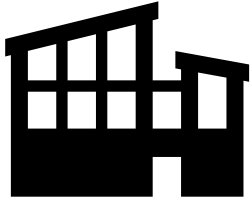
A high-level, non-exhaustive list of later-stage tasks may include the following:

- Hire Project Manager: The West End Community Development Corporation must develop a Project Manager job description that combines a deep understanding of community challenges as well familiarity with the development process. Actively disseminating the job description should also produce diverse, competitive candidates who can be onboarded quickly and lead the organization through the development process.
- Develop a Preliminary Development Strategy: Detail the project development for the site, including an overview of the target community, facility amenities, development team members, preliminary project costs, and sources of funds.
- Identify a fund manager: The development team should also identify a fund manager to administer the predevelopment fund and work with legal staff to draw up appropriate leases for building occupants.
- Initial financing strategies discussion: Hold preliminary meetings with potential funders or partners to discuss the feasibility of using identifiable sources for predevelopment, construction, and permanent financing.
- Develop a Finance and Development Strategy: Collect and analyze past work plans to create a pre-development timeline for design and financing of project. Visit different projects developed in the region to understand long-term financing and maintenance issues. Develop an initial project proforma.

- Select the development team: This should include an architect, engineer, legal, consultant or developer partner, management agent, supportive services provider, general contractor, etc.), as applicable. Consider including criteria in the selection of development partners that evaluates their inclusion of local partners and capacity strengthening. Order updated market study, title report, appraisal and environmental reports. Hire architect to develop initial schematics and drawings and obtain construction specs. Engage in community meetings to be inclusive of residents in the design process.

Section 108 Mixed-Use Development Case Study: Crosstown Concourse

The Crosstown Concourse project transformed a former Sears distribution center into a multi-use facility providing employment, medical services, education, and housing. The redevelopment of this ten-story warehouse building and associated structure as a mixed-use development created an economic anchor in the City's Midtown neighborhood. Crosstown is described historically as a working-class neighborhood, with the former Sears Distribution Center the dominant feature and economic engine from the 1940s to the mid-1980s. The original ten-story Sears building was constructed in 1927. The retail store closed in the early 1980s and the building was abandoned entirely in 1993. The neighborhood entered a steady rate of decline, with its main street transitioning from a vibrant hub of activity to a strip of boarded-up and empty storefronts. The building was transformed from a beloved symbol of commerce, interaction, and economic mobility into one of the most prominent and pernicious examples of blight in the City. Crosstown Arts, a non-profit created to facilitate the redevelopment of the property, led this effort to reimagine the historic Sears Crosstown building as a mixed-use, "vertical urban village." In August 2012, Crosstown Arts provided the City of Memphis with the opportunity to change decades of abandonment by assembling eight founding partners – local well-known healthcare, education, and arts organizations– who indicated their collective commitment to inhabit nearly 600,000 square feet of the historic building. As a result, the City granted \$4 million in Section 108 loan proceeds to the project as part of a larger \$15 million contribution, which included a HUD BEDI grant, Capital Improvement Program financing, and energy credits. The property includes 260 apartments on floors seven through ten that are home to young leaders in arts, education, and healthcare. Artists, teachers, doctors, and scientists in the various residency programs of the founding partners are living in studio, one-, two-, and three-bedroom apartments. A minimum of 20 percent of the units are restricted for affordable housing.



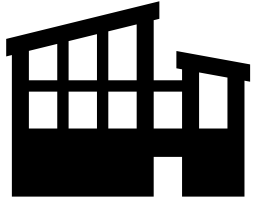
- Identify potential sites for development and gather initial information on the site, such as how it is zoned and who owns it. Franklin Field, owned by the school district, has already been identified as a potential site.
- Develop a high-level (e.g., two-page) development strategy, which should include an overview of the target community, proposed goals for the facility, facility activities (including the activities that are expected to generate revenue and sustain the facility), potential development team members, and potential funding or financing sources to explore. Ensure inclusive engagement with West End residents to inform this stage.
- Draft an RFP (and identify a source of funding to contract) for a consultant to work with the Steering Committee to: conduct due diligence on potential sites (e.g. Franklin Field), identify a feasible site, and establish a process for selecting development partners and an anchor tenant.

While the final deliberations on financing and funding will take place at a later stage, there are several options the Steering Committee can begin exploring for early-stage feasibility, including:

- HUD's Section 108 Loan Guarantee Program
- New Market Tax Credits
- Low-Income Housing Tax Credits (if affordable housing is a component of the development)
- Depending on the location of the site, Enterprise Zone Tax Credits or North 11th Street TIF benefits
- Green building tax credits and grants, such as the 179D Commercial Buildings Energy-Efficiency Tax Deduction⁴⁴

A high-level, non-exhaustive list of later-stage tasks may include the following:

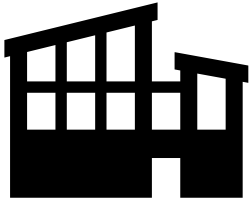
- Hire Project Manager: The West End Community Development Corporation must develop a Project Manager job description that combines a deep understanding of community challenges as well familiarity with the development process. Actively disseminating the job description should also produce diverse, competitive candidates who can be onboarded quickly and lead the organization through the development process.
- Develop a Preliminary Development Strategy: Detail the project development for the site, including an overview of the target community, facility amenities, development team members, preliminary project costs, and sources of funds.
- Identify a fund manager: The development team should also identify a fund manager to administer the predevelopment fund and work with legal staff to draw up appropriate leases for building occupants.
- Initial financing strategies discussion: Hold preliminary meetings with potential funders or partners to discuss the feasibility of using identifiable sources for predevelopment, construction, and permanent financing.
- Develop a Finance and Development Strategy: Collect and analyze past work plans to create a pre-development timeline for design and financing of project. Visit different projects developed in the region to understand long-term financing and maintenance issues. Develop an initial project proforma.



- Select the development team: This should include an architect, engineer, legal, consultant or developer partner, management agent, supportive services provider, general contractor, etc.), as applicable. Consider including criteria in the selection of development partners that evaluates their inclusion of local partners and capacity strengthening. Order updated market study, title report, appraisal and environmental reports. Hire architect to develop initial schematics and drawings and obtain construction specs. Engage in community meetings to be inclusive of residents in the design process.

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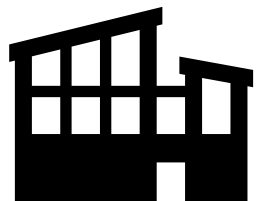
Strategy 4.2 Leverage publicly owned and underutilized properties in the West End

The City of Rock Island, Rock Island-Milan School District, and the Rock Island Housing Authority (aka Community Home Partners) all control land or surplus property that can be leveraged to achieve multiple objectives in the West End, including increasing economic vitality. The City of Rock Island keeps an inventory of publicly-owned property and much of its underutilized property is in the West End. In November 2019, the City approved an ordinance that empowers the City to transfer underutilized City-owned property to private parties or other units of government in accordance with an approved economic development plan, Comprehensive plan, or other relevant City plan. This is an important advancement and provides significant flexibility and discretion for the City to leverage its property to increase economic vitality in the West End. While this flexibility can increase efficiency in the disposition of this property, on its own, without more explicit and targeted goals and a comprehensive policy that center equity and inclusion it may not contribute to achieving the desired objectives in the West End. This strategy would establish a comprehensive land disposition policy that clearly outlines its goals for use of publicly owned land, including creating a priority for equitable and inclusive economic vitality in the West End. The policy should articulate a consistent process for developers to access publicly owned land and surplus property, such as through semi-annual solicitations. This policy should also include a well-coordinated internal process across City departments and designate a lead agency to administer it.

Strategy 4.3 Catalyze development on 11th Street corridor to attract more needed services and amenities to the West End

Several signs point to support for revitalizing the 11th street corridor, including the portion in the West End. For instance, the City Council reemphasized its support for developing the 11th Street corridor as part of its goal to revitalize strategic locations in the city;⁴⁶ the newly-hired City of Rock Island Director of the Economic and Community Development Department publicly prioritized redevelopment of the 11th Street corridor;⁴⁷ and the City's Economic Development team and NPC 11 have already begun work on the goal of extending the North 11th Street TIF (currently set to expire in 2023). These are all important commitments to revitalize the 11th Street that can ultimately improve the corridor, including small businesses owners and entrepreneurs in the West End.

However, one message that came through clearly from the Community Conveners is that residents need to see and perceive concrete change immediately. As such, while longer-term investments are coming to fruition, there are temporary infrastructure improvements and popup events that can demonstrate changes to the corridor and provide opportunities for small businesses and entrepreneurs to reach members of the community while providing services and amenities. These short-term investments also present opportunities to gauge community response and achieve buy-in from residents and business owners before more permanent improvements are made. For instance, the abundance of community gardens in



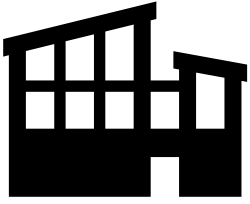
the West End may be leveraged even further by allowing residents to sell local produce on a regular basis, while partners can provide education on food growing, production, and safety. This may help pave the way for the potential grocery store to include products from local entrepreneurs and businesses. Philanthropic partners may be best placed to fund these short-term investments to create visible, concrete change.

Another key component to catalyze development will be the promotion of the 11th Street corridor and surrounding West End neighborhood. This can include marketing the areas defining assets, communicating its unique features through storytelling, and supporting buy-local campaigns. NPC 11 is an existing and obvious partner to take a leadership role in these efforts, as would a future West End CDC. The Habitat Humanity-supported revitalization of the Floreciente neighborhood in Moline provides a relevant local example draw from,⁴⁸ while Main Street America provides resources for corridor revitalization to communities across the country.⁴⁹

4.4 Adopt a community navigator model to support to West End businesses and entrepreneurs

Business ownership and self-employment can provide an important pathway to economic mobility. In its report, “The Tapestry of Black Business Ownership in America: Untapped Opportunities for Success,” the Association for Enterprise Opportunity (AEO) writes: “Black business owners are wealthier than their peers who do not own businesses, and business ownership creates new wealth faster compared to wage employment. At the same time, small businesses tend to hire from the community, creating jobs for neighborhood residents. Therefore, opportunities for Black entrepreneurs to succeed are critical for economic empowerment in Black communities, where currently there is virtually zero liquid wealth, coupled with higher-than-average rates of unemployment. Black-owned businesses in America lag behind other firms in the United States and have done so for decades.”⁵⁰ In its latest measure (prior to the pandemic), Prosperity Now found that in the City of Rock Island, White-owned businesses had an average value of \$617,933 while Black-owned businesses had an average value of \$29,171.⁵¹ That means White-owned businesses are valued, on average, at 21 times the amount of Black-owned businesses in Rock Island. These numbers also suggest that most Black-owned businesses in Rock Island (as well as most businesses in the West End as well as the country) are microbusinesses, which have one to nine employees. Microbusinesses, especially those owned by people of color, face additional and often very specific challenges:

- Lack of access to private capital and commercial bank support
- Little or no family investment or social network-based investment
- Inability to access public dollars (such as Small Business Administration loans)
- Higher insurance costs
- Public safety concerns and underinvested infrastructure
- Lack of a professional network and social capital
- Limited access to broadband or advanced technology
- Workforce challenges



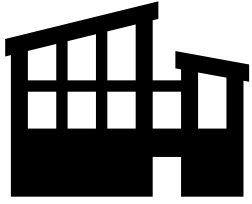
Also, in the West End and across the country, small businesses have faced unimaginable challenges resulting from the pandemic. Clearly, businesses and entrepreneurs in the West End need additional and targeted support. Fortunately, there are several local providers of programs, services, and funding for small businesses and entrepreneurs in the Quad Cities, including:

- City of Rock Island
- IL Small Business Development Center
- IL Office of Minority Economic Empowerment
- Bi-State Revolving Loan Fund
- SCORE Quad Cities
- Economic Growth Corporation
- Development Association of Rock Island (DARI)
- The QC Empowerment Network
- Bridge Investment

Many of the needed resources are already being provided by these entities—access to affordable capital through microfinance and CDFIs; technical assistance on common topics like marketing, legal, accounting, etc.; coaching and mentoring from those who understand the nuances of minority-owned small and microbusinesses and entrepreneurs. Despite these existing resources, interviewees reported that businesses in the West End are underrepresented in using them. So, while resources for small businesses and entrepreneurs could certainly be expanded, a key focus should be on understanding and addressing the barriers that are preventing West End businesses from using the existing resources; without this, any new resources that are created are likely to suffer a similar fate of not reaching those most in need in the West End.

The assessment process revealed the following opportunity areas to refine existing programs, increase uptake, and expand resource accessibility, such as:

- **Outreach:** Many people in the West End that may be eligible for programs and services are not aware of them.
- **Language and literacy:** A sizeable portion of residents in the West End have Limited English Proficiency (LEP) and some are not literate even in their native language. At the same time, not all program and service providers consistently have the capacity to meet the language and literacy needs of these populations.
- **Cultural competence:** Some interviewees pointed to the fact that many of the service providers are White men and not enough have the cultural competence to work with the diverse populations that comprise the West End.
- **Upfront costs:** Some of the programs, like façade improvement, are reimbursement based and require small businesses to have the capital to pay upfront costs.
- **Program complexity:** The program and application requirements can be challenging for many small business owners and entrepreneurs to navigate. This barrier was seen at a large scale at the national level in the Payment Protection Plan.



Some of the issues West End residents face in accessing workforce development programs also hold true for West End small business owners and entrepreneurs and lead to similar results—not enough West End businesses are benefiting. Resource providers should consider adopting a community navigator model to ensure they are reaching those most in need, especially small businesses and entrepreneurs in the West End. As described by the Small Business Administration, “Under the community navigator approach, traditional business assistance organizations enlist trusted, culturally knowledgeable partners to conduct targeted outreach to specific sectors of the entrepreneurial community. This can take on several forms, from hiring dedicated staff to focus on these communities or partnering with specialized community organizations and chambers of commerce via a “hub and spoke” model.”⁵²

This proposed strategy is already gaining traction. The City of Rock Island recently joined with the Quad Cities Chamber in a regional application for funds to create a Small Business Navigator program. The target beneficiaries of this proposed program will be people of color and minority business owners. This program, if funded, will also include a contract to hire interpreters to engage with those West End business owners who do not feel comfortable communicating in English.

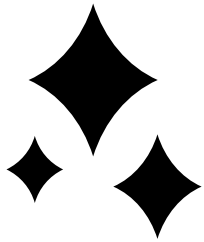
Strategy 4.5 Establish purchasing policies that give preference to local Disadvantaged Business Enterprises (DBEs)

Another way to support West End businesses and entrepreneurs is to establish a DBE program and conduct targeted outreach and capacity strengthening to West End business owners. Many communities have local purchasing preferences, recognizing that their spending – on schools, infrastructure, and services – can provide a positive impact on the local economy. In 2019, the City of Rock Island partnered with Augustana College to study DBEs⁵³ within the area that perform work on public works projects. As part of this effort, the City of Rock Island sought to develop a list of DBEs for future consideration in City projects. DBE programs attempt to remedy ongoing discrimination and the effects of past discrimination in the procurement of goods and services by the public sector. Over the next year the city will be developing and implementing a Minority Business Enterprise/Woman Business Enterprise/Section 3 Initiative as part of the Disadvantaged Business Enterprise Program. Community Economic Development staff will work with the City Manager to develop a system for data collection and bid opportunities to be used by DBE/MBE/WBE/Section 3 contractors and construction providers when bids are posted.

The ARPA funds flowing through the City and the resulting projects will make these policies even more meaningful. Going beyond a data collection system and bid opportunities, the City of Rock Island should establish a DBE utilization goal in its contracting and provide wraparound supports to support its success. The program also should incorporate a certification process, a comprehensive directory of certified DBEs, outreach and capacity strengthening for DBEs, and evaluation and compliance. Philanthropic partners can also support these efforts by contributing funding to organizations involved in outreach and capacity strengthening for DBEs.

Objective 5: Improve the infrastructure and visual design of the West End

While investments have been made to improve the infrastructure in the West End, many interviewees and Community Conveners continued to point to deficiencies in the West End’s infrastructure—sidewalks, streets, broadband access—and their impact on everything from transportation and business attraction to recreation and educational outcomes. More than living in a functional space, Community Conveners emphasized the importance of living in a beautiful space, which has significant real-life impacts. As *Grist* reported in 2020, “For years, researchers have concluded that the presence of green spaces, parks, and trees in cities can have a positive impact on a person’s mental health and well-being. A study published last year even found that green spaces in urban areas could also prevent premature deaths.”⁵⁴ Further, arts, culture, and creative placemaking can increase social cohesion and improve mental and physical well-being, even (and especially) during times of crisis like the pandemic.⁵⁵

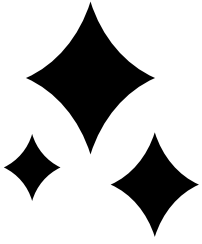


Strategy 5.1 Strengthen affordable broadband access for all.

The digital divide that already existed in the region became even more stark during the pandemic—with students unable to access online schooling, employees and businesses owners unable to work remotely, and patients unable to access telehealth services. The West End has some of the lowest broadband connectivity in the region. Luckily, ARPA funds can be used to build out network infrastructure, reduce consumer prices, and fund digital skills programming. Immediately, the focus should be on subsidizing consumer internet costs and digital devices and providing digital literacy training for West End residents, entrepreneurs, and business owners. Longer-term investments can focus on building out a more equitable broadband infrastructure and exploring the feasibility of converting Wi-Fi to a public service or utility. In addition to the \$26.5 million allocation the City of Rock Island is receiving in ARPA funds, three additional programs—the Emergency Broadband Benefit, the ARP Emergency Connectivity Fund, and the ARP Capital Projects Fund—exclusively set aside funding for digital equity policies.

Strategy 5.2 Complete streetscape improvements to increase mobility and beautification

While improvements have been made, the infrastructure in the West End—streets, sidewalks, alleys, etc.—continues to be challenging to traverse. To improve the West End’s streetscape and increase residents’ overall sense of pride in their community, the City and community members have several options. For the City, large investments should continue and may include the replacement of outdated underground utilities and infrastructure, such as water lines, sewer lines, electric lines, fiber lines and cable lines, coupled with above ground improvements that may include newly paved travel and bike lanes; widened sidewalks; decorative lights and poles; street trees; benches; and trash and recycle bins. With the support of philanthropic partners, community members can also pursue



tactical urbanism projects, short-term, low-cost community-based projects that make spaces safer, pedestrian-friendly, more economically productive, and more conducive to healthy civic communities. To complete infrastructure projects, the City and local partners should continue to seek funding for the 11th Street corridor both as an opportunity to attract business investment and ensure increased accessibility for residents across transit networks, housing, and pedestrian environments.

Strategy 5.3 Amplify local character through placemaking initiatives

While larger development opportunities are identified for the West End, the City, nonprofits, community members, and grassroots organizations can pursue tactical placemaking initiatives that can improve the experiences of everyday residents. Influential placemaking projects can include neighborhood cleanups and beautification projects; the activation of vacant or underutilized properties as gathering spaces, community gardens, art installations, or special event venues; the creation of incubator spaces for artists; and increased branding and marketing of the neighborhood to spur local pride and attract potential tenants and buyers.

The existing Quad City Arts and the Quad Cities Chamber partnership celebrates young talent and brings interest, foot traffic, and positive publicity to neighborhoods through their mural program. As already acknowledged by the City Council in its goal to expand the local economy, adopting a “set-aside” percentage in new development costs could help expand this or similar public art programs, in addition to allocations from the North 11th Street TIF. Philanthropic foundations should also (continue to) fund these efforts, especially those that provide opportunities for youth involvement.



Appendix I: Stakeholder Engagement

Project Team Members

- Rebecca Arnold, Martin Luther King Jr. Community Center
- Miles Brainard, City of Rock Island Community and Economic Development Department
- Gerald Jones, Martin Luther King Jr. Community Center
- Tarah Sipes, City of Rock Island Community and Economic Development Department
- Colleen Small-Vollman, City of Rock Island Community and Economic Development Department

Community Conveners¹

- Prosper Bilee
- Thurgood Brooks
- Andrea Parer
- Moses Robinson

Interviewees

In addition to the Project Team members and Community Conveners, the stakeholders below were also interviewed:

- Ferdinand Baraka
- Ron Clewer, Gorman & Company
- Michele Dane, Angie Kendall, Henry Marquard, and Jennifer Schmidt, Genesis Health Systems
- Dave Geenan, Alderman and the Day Foundation
- Rene Gellerman, United Way Quad Cities
- Kim Goodley, John Deere Foundation
- David Ottavianelli, John Deere
- Dylan Parker, Alderman
- Mike Thoms, Mayor
- John Riches, Arconic
- LaDrina Wilson, Black Hawk Community College
- Kathy Rugeberg, Rock Island-Milan School District

Appendix II: Existing Conditions SWOT/AR Analysis

Strengths, Weaknesses, Opportunities, Threats, Aspirations, Results

This analysis is based on reviewing numerous documents and data sets as well as conducting interviews with 18 people.

STRENGTHS

- *What is working well?*
- *What can we build on?*
- *What are we proud of?*
- *What makes us unique?*
- *What resources do we have available to draw on?*

Economic and Financial Security

- Largest proportion of immigrant/refugee population in the target area. Strong social capital and networks among immigrant and refugee communities. This can make settlement less financially burdensome for immigrants and provides opportunities to accumulate financial capital through employment or other resources.¹⁶
- Black households have higher median earnings in census tract 235 (\$44,375) compared to black households in the MSA (\$34,155) and more than White households in census tracts 236 (\$26,250) and 226 (\$25,909).¹⁷
- The City of Rock Island implements some ongoing programs and has made some recent investments designed to support economic development and support to businesses throughout the city, and in the West End. These include:
 - North 11th Street TIF. Between 2017 and 2021 \$173,518 has gone toward economic development while \$170,799 has gone toward infrastructure improvements
 - Façade Improvement Program
 - Commercial / Industrial Revolving Loan Fund: This program is in development.
 - Incentives for Green and Sustainable Projects
 - Enterprise Zone Benefits

Workforce Development

- There are numerous workforce development programs in the Quad Cities region. Known programs include:
 - Sterilite Corporation's program, conducted in partnership with Eastern Iowa Community College's Business and Industry Training Solutions to train the 500 workers it planned to hire over five years for its new manufacturing facility in Davenport, Iowa.¹⁸
 - Quad City Manufacturing Lab located at the Rock Island Arsenal serves as a national research and development resource for innovation in manufacturing, one of the region's core industries. Supported by Western Illinois University-Quad Cities, QCML is also committed to developing the next generation of top talent in American manufacturing. With access to cutting-edge manufacturing equipment, systems and software, its interns work alongside seasoned

¹⁶ "Regional Analysis of Impediments to Fair Housing Choice for Davenport, Moline and Rock Island." July 2019. Mosaic Community Planning, LLC.

¹⁷ Enterprise Community Partners Rock Island Opportunity 360 Report, p. 76

¹⁸ For more information see: <https://tccmagazine.org/2018/07/20/sterilite/>

engineers to help manufacturers overcome some of their most difficult production challenges. The hands-on experience and mentorship provided by QCML develops the interns' practical engineering and critical thinking skills, effectively preparing them for the future of manufacturing.¹⁹

- Moline High School/Black Hawk College - CNC Machining Apprenticeships: Moline High School is the first in the Illinois Quad Cities to launch a CNC machining apprenticeship program affiliated with Black Hawk College and registered with the U.S. Department of Labor. Starting in high school, students take on internships with local CNC manufacturers and later complete classes at Black Hawk to earn a journeyman's certification.
- United Township Area Career Center: Located in East Moline, the Center regularly serves eleventh and twelfth grade students in several school districts, including Rock Island. The mission of the Area Career Center is twofold, 1) to provide career and technical education and training for students to be employable and 2) to provide career and technical education and training to meet the needs of business and industry.²⁰
- Certified Nursing Assistant program run in partnership with the Rock Island School District, community college, local hospital, and Friendship Manor (the major employer of CNAs).²¹
- Rock Island Weld
- Iron Workers apprenticeship program²²
- Plumbers and Pipefitters training and apprenticeship program.²³

Education

- The school district has made recent changes in its curriculum, approach to family engagement, and cultural competence, which may be contributing to a recent increase in math and language performance by 6-7%.²⁴ Some of the recent changes include:
 - Creating family liaison positions. The school district is in its second year with family liaisons. This position engages the neighborhood school community to better understand what families need. This approach represents a change from telling parents what they need to asking parents what they need. This could include providing financial management to families or hosting job fairs at the school. Another interviewee, who has children in the school system, reported that they have seen a positive shift in how parents are greeted and engaged.
 - Designing new, more rigorous curriculum.
 - Increasing cultural competence among school staff and in the curriculum. This has included hosting culture nights where families share food and information about where they are from.
- The Quad Cities Education Data Exchange is a new initiative of the United Way. As reported in a 2019 United Way press release: "The collaborative Data Exchange gathers information from eight local Quad Cities school districts in an effort to measure regional student academic achievement, better align resources and identify opportunities that advance our region's collective vision for every child to start kindergarten ready learn, succeed in school and graduate high school ready for their next.... The Data Exchange is the result of a seven-year collaboration led by United Way of the Quad Cities that includes St. Ambrose University, local school districts and several social service agencies. The data will be used to inform discussions, strategies, investments and implementation of research-based or innovative

¹⁹ For more information see <https://qcml.org/>

²⁰ For more information see https://www.uths.net/apps/pages/index.jsp?uREC_ID=1578152&type=d&pREC_ID=1705966

²¹ Key informant interview.

²² For more information see <http://www.ironworkers111.org/apprenticeship.html>

²³ For more information see <https://lu25.org/training-home.html>

²⁴ Key informant interview.

practices that improve Quad Cities students' academic performance."²⁵ The data exchange measures the following shared benchmarks at schools in all participating districts:

- Children enter school ready to learn.
- Students are reading proficiently in third grade.
- Students have good attendance in middle school.
- High school students are on track to graduate.
- High school students graduate within four years.
- High school graduates enroll in some form of post-secondary degree or certification program.
- Post-secondary students remain enrolled into a second year.
- Quad Citizens complete some form of post-secondary degree or certification.

The Data Exchange was born out of the Education Council, which includes every superintendent from Scott County and Rock Island County, representatives from major employers like John Deere and the Arsenal, as well as several nonprofits. It took several years for this cross-sector group to move from the idea to reality and required trust and collaboration on setting shared benchmarks and approaches to securing the confidentiality of data.²⁶

- In the summer of 2017, the state of Illinois approved a new school funding plan that requires "calculating the exact amount each district needs to supply adequate education, and comparing that to how much money the district can raise through reasonable property tax rates. Using this metric, more than half of the districts currently flunk funding...but about 140 districts have more than they need." In 2018, the state began sending local school districts more than \$350 million dollars to equalize school funding."²⁷ Since 2018, the state has approved \$350 million per year. For fiscal year 2021, the Illinois State Board of Education "is asking lawmakers to appropriate \$510 million toward equitable funding."²⁸ One interviewee noted that funding used to be a big barrier for schools, but is less so now because of the new funding allocation. They noted that last year was the first year they discussed adding rather than cutting.²⁹

Health & Wellbeing

- Census tracts 235, 226, and 235 are *not* technically designated as mental health professional shortage areas; however, this relies on a very narrow definition and does not imply West End resident do not struggle with accessing mental health services.³⁰

²⁵ "Groundbreaking Data Exchange project aligns school district data to focus initiatives designed to improve student academic achievement." United Way Press Release. July 24, 2019. For more information see <https://www.unitedwayqc.org/quad-cities-educational-data-exchange>

²⁶ Key informant interview

²⁷ Rhodes, Dusty. "Equity dollars set to go to schools." NPR Illinois. April 6, 2018. <https://www.nprillinois.org/post/equity-dollars-set-go-schools>

²⁸ Rhodes, Dusty. "ISBE seeks more funds in pursuit of equity." NPR Illinois. January 16, 2020. <https://www.nprillinois.org/post/isbe-seeks-more-funds-pursuit-equity>

²⁹ Key informant interview

³⁰ "The primary factor used to determine a HPSA designation is the number of health professionals relative to the population with consideration of high need. Federal regulations stipulate that, in order to be considered as having a shortage of providers, an area must have a population-to-provider ratio of a certain threshold. For mental health, the population to provider ratio must be at least 30,000 to 1 (20,000 to 1 if there are unusually high needs in the community)." <https://www.kff.org/other/state-indicator/mental-health-care-health-professional-shortage-areas-hpsas/?currentTimeframe=0&selectedRows=%7B%22states%22:%7B%22illinois%22:%7B%7D%7D%7D&sortModel=%7B%22colld%22:%22Location%22,%22sort%22:%22asc%22%7D>

- Genesis Health System operates an Accountable Care Organization,³¹ which is an operational wing of Genesis that is designed to proactively manage patient health. Target populations include Medicaid and Medicare patients, which an interviewee stated are disproportionately represented in the West End.³²
- City-run urban gardening program puts city-owned vacant parcels to productive use by primarily immigrant and refugee populations in the West End. The program has also provided an opportunity to deepen trust and relationships between the City staff and these communities.³³

Transportation and Infrastructure

- Census tract 236 scored 95 out of 100 on the Mobility National Index (tract 226 scored 69 and 235 scored 97). This index is based on five measures assessing residents' ability to access transportation to meet basic needs:
 - Percent of workers who commute using public transportation
 - Percent of workers who commute by walking
 - Average travel time to work
 - Percent of workers who commute over an hour
 - Percent of households for which no vehicles are available³⁴
- The City of Rock Island has made some recent investments to improve the West End's infrastructure, including:
 - Fiber Optic Install - \$24,687 (The fiber optics serves the neighborhood surrounding Douglas Park)
 - Sidewalk Improvements on 9th Street and around Douglas Park Total \$200,000
 - Glenhurst Ct camera project - \$60,000 (this project was initiated by Glenhurst Ct. Residents)
 - Camera installation - \$375,000
 - Hickman Center Sewer Repair - \$32,976

Housing

- Census tract 236 scored a 98 out of 100 on the National Housing Stability Index. This index is based on six measures of affordability and stability:
 - Homeownership rate
 - Percent of renter households receiving project-based housing assistance
 - Percent of renter households receiving housing choice vouchers
 - Percent of all low-income households that are severely cost-burdened
 - Percent of occupied units that are crowded or over-crowded
 - Percent of households that have multiple families or unrelated individuals³⁵
- The City of Rock Island expects an annual CDBG allocation of \$1,051,868 and has \$553,179 in prior year CDBG resources available. These funds will be used to meet the following goals identified in its 2019-2023 Consolidated Plan:
 - Improve housing conditions for LMI residents
 - Create a suitable living environment
 - Provide public services
 - Reduce the impact of exposure to lead based paints³⁶

³¹ For more information on Accountable Care Organizations see <https://www.genesishealth.com/aco/accountable-care-organization-what-is-it/>

³² Key informant interview

³³ Key informant interviews

³⁴ Enterprise Community Partners Rock Island Opportunity 360 Report. Pages 83-84.

³⁵ Enterprise Community Partners Rock Island Opportunity 360 Report. Pages 20-21.

³⁶ Draft Rock Island Consolidated Plan 2019-2023.

- The City of Rock Island also receives an abandoned residential property grant from the Illinois Housing Development Authority.³⁷
- The City of Rock Island provides funding from various sources, federal, state, and local, to accomplish projects and programs throughout the City, but especially in the West End of Rock Island. Since 2017, the City has spent \$3,103,299 in CDBG in the West End. Existing known city-funded housing programs and recent projects include:
 - Housing rehabilitation (approximately \$825 thousand spent by City in the West End since 2017)
 - New Construction Tax Incentives
 - Historic Preservation
 - H.O.M.E Program
 - Homestead Project 1435 15th Avenue (approximately \$255 thousand invested by the City)
- Additionally, Community Home Partners³⁸ (the Rock Island Housing Authority) operates several housing properties, several of which are in the West Side, and provides rental assistance programs.

WEAKNESSES

- *What could improve?*
- *Where are there fewer resources than others/than needed?*
- *What do others see as weaknesses?*
- Low-response rate from residents in target area to census and other formal assessments. Makes it difficult to understand existing conditions. Only 63% of households in the target area responded to the last census.³⁹
- Rock Island experiences the highest levels of segregation of the three cities evaluated in the 2019 Regional AI with a DI value of 53.64 for Black/White pairing, which indicated moderate segregation, but is nearly at high segregation levels.

Economic and Financial Security

- Very high poverty rate in census tracts wholly or partially in target area—40.8% in census tract 236, 32.1% in census tract 226, 28.3% in census tract 235. Poverty rate is much higher than the rest of the MSA (12.7%).
- Census tract 236 (in the target area) is the only Racially/Ethnically Concentrated Area of Poverty (R/ECAP) in the MSA.⁴⁰
- Target area has very high social vulnerability score. Average of .95 out of 1.⁴¹
- Very low economic security index⁴² score in target area. Census tract 236 scores a 1 out of 100 on a national index comparison, 2 out of 100 on a state index comparison, and 1 out of 100 on a regional

³⁷ Key informant interview

³⁸ For more information see <https://www.communityhomepartners.com/>

³⁹ Key informant interview

⁴⁰ 2019 Regional AI and Enterprise Community Partners Rock Island Opportunity 360 Report. A R/ECAP is a census tract where more than half of the population is non-White and 40% or more of the population is in poverty.

⁴¹ Enterprise Community Partners Rock Island Opportunity 360 Report. Social vulnerability is based on 15 social factors. The values are percentile rankings on a scale from 0 to 1, where values near 1 indicate high social vulnerability and values near zero indicate low social vulnerability.

⁴² Enterprise Community Partners Rock Island Opportunity 360 Report, p. 66-67. Economic Security Outcome index score is based on four measures: Median Household Income, HUD Labor Market Engagement Index Score, Percent of People in Poverty, Unemployment Rate

index comparison. The two other census tracts that have portions in the target area—226 and 235—also scored poorly on the national index comparison with 3 out of 100 and 7 out of 100, respectively.

- Median income in target area (focus on tract 236) is \$27,241. This is less than half the median income for the MSA (\$55,941) and significantly the estimated living wage requirements. The only household for which the median income would be sufficient is for a household with one working adult (with no children or other non-working adults). But the average household size for census tract 236 is 2.52 people, which would require significantly higher household income to meet basic living expenses. For instance, a household with one adult and 1-2 children would need to earn roughly \$50,000 (for one child) to \$60,000 (for 2 children) or \$24.50-\$29.04/hour, respectively. Given that this is a self-sufficiency wage, if we take a “good” income to be one that enables a family to achieve long-term financial stability and upward economic mobility, the wages needed would be higher than this.⁴³
- Unemployment rate in census tract 236 is more than 5 times the unemployment rate in the MSA and has been increasing since 2010.⁴⁴
- There is poor diversity of employment opportunities⁴⁵ in the target area. Diversifying employment opportunities creates both a more equitable and resilient economy.⁴⁶
- The infrastructure in the target neighborhoods—streets, sidewalks, alleys, etc.—is challenging to travel and an impediment to business investment. There have been additional challenges in identifying funds to make needed infrastructure improvements that would enable more business investment in the area.⁴⁷
- While there are several workforce development programs (known programs are detailed in the “Strengths” section), there are numerous barriers to access and successfully complete them, let alone find placement in a living wage job after completion. These barriers are even stronger for residents of the West Side. These barriers include:
 - Most of the training and apprenticeship programs are not paid (especially those targeting current high school students) and, in fact, require payment. For instance, one interviewee noted that students participating in welding classes at Black Hawk could not continue in their studies because they could not afford to pay the \$75 fee for the credit. Considering the extremely high unemployment and poverty rate and low median income of residents in the West Side compared to residents in the rest of Rock Island and the broader MSA, the opportunity cost and real cost to participate in these programs is an even greater barrier.
 - While John Deere and some other major employers are partnering with schools to begin offering paid apprenticeship programs for high school students, the scale they are planning to reach is very small. They plan to enroll 9 students *from across the Quad Cities* (not just Rock Island) in 2019, 51 students in 2020, 84 students in 2021, and 100 students annually beginning in 2022.
 - Many of the workforce development programs are outside of Rock Island and are challenging to get to by relying solely on public transportation. Considering 22.1% of households in census tract 236 do not have a vehicle (compared to 6.8% of households in the MSA), this barrier is even more acute for West Side residents. Further, one interviewee mentioned that in order for a

⁴³ Enterprise Community Partners Rock Island Opportunity 360 Report, p. 68. “Living Wage Calculation for Rock Island County, IL.” <https://livingwage.mit.edu/counties/17161>

⁴⁴ Enterprise Community Partners Rock Island Opportunity 360 Report, p. 69

⁴⁵ Enterprise Community Partners Rock Island Opportunity 360 Report, pages 77-78. Diversity of employment opportunities is measured by the following indicators: number of jobs, job density, employment entropy index and the labor market engagement index

⁴⁶ Enterprise Community Partners Rock Island Opportunity 360 Report, p. 77

- Rock Island high school student to attend one of the better workforce development programs in Moline, they would have to leave school early to get there on time, which is not feasible.⁴⁸
- At least some of the workforce development programs are not collecting or analyzing key demographic data on participants that would help determine whether West Side residents are benefitting, such as race/ethnicity and address. Anecdotally, some interviewees reported that participants in the programs are primarily white boys or men. Also, since fluency in English is required, that also implies that many of the refugee and immigrant populations, who disproportionately resident in the West Side, are not participating either. Interviewees noted that those running the workforce development programs and those in the positions their training for are not the same race/ethnicity nor speak the language of many of the immigrant and refugee residents. That there are few staff that are representatives of many of the residents of the West Side introduces barriers not only for recruitment into the program, but also potential participants' expectation that they can succeed in the program and in securing a job.
 - Even though many manufacturing jobs pay a living wage, several interviewees reported that many people look down on manufacturing and technical trades jobs. They are seen as a job of last resort by some students and parents. Also, one interviewee expressed that it may not be realistic to expect high school students to commit to a career path (e.g. enter an apprenticeship program) at such a young age.⁴⁹
 - Several interviewees pointed to a lack of awareness of workforce development and apprenticeship programs as limiting their reach. This lack of awareness is not just among potential participants, but also parents of potential participants, school teachers, and other school staff.
 - While there are numerous programs operating, other interviewees mentioned that there needs to be stronger coordination and alignment among the various programs and the cross-sector partners working on them, such as the school district, community colleges, Quad Cities Chamber, major employers, and funders.
- The City of Rock Island Community Economic Development Department has reached out to employers to better understand the challenges they face in meeting their workforce needs. In addition to skills gaps, especially for manufacturing, employers mentioned second-shift childcare and transportation served as challenges for their workforce.
 - There is limited access to financial and banking services for residents in the West Side. There are no banking service locations within the West Side. At the same time, one interviewee and participants in the Asset Mapping and Stakeholder Analysis workshop pointed to pay day loan and other predatory businesses existing in the area. While we could not find data at the census tract level on the percent of households that are unbanked or underbanked, the Prosperity Now Scorecard for the Davenport, IA-IL Metro area⁵⁰ reports that for White/Non-Hispanic households, only 3.5% are unbanked and 14.2% are underbanked, while 20.7% of Black households and 15.7% of people of color households are unbanked and 30.9% of Black households and 25.7% of people of color households are underbanked. Since the majority households across all races typically are worse off in the West Side compared to households in the broader MSA and since the majority of residents in the West Side are Black/people of color households, these statistics can serve as a conservative proxy for the number of unbanked and underbanked households.

⁴⁸ Key informant interviews

⁴⁹ Key informant interviews

⁵⁰ "Prosperity Now Scorecard/Local Outcome Report Davenport, IA-IL Metro." Prosperity Now. July 2019

<https://scorecard.prosperitynow.org/reports#report-local-outcome/19340>

Education

- Census tract 236 scores a 6 out of 100 on the National and a 1 out of 100 on the Regional Education Index. The index score is based on three measures: percent of adults with a high school diploma or higher, percent of adults with some college or bachelor’s degree or higher, percent of adults with master’s degree or higher.⁵¹ Census tracts 226 and 235 scored better on the national index, at 29 and 30 out of 100, respectively. A score of 100 is the highest within the nation (or region depending on whether it is the national or regional index) and a score of 0 is the lowest. This indicates that census tract 236 is among the very lowest in the nation and region.⁵²
- Though census tracts 236 and 235 have comparatively high rates of “disconnected youth” compared to the MSA, census tract 226 report 0% disconnected youth, compared to 18.5% in census tract 236 and 17% percent in census tract 235. At the same time, census tract 226 still report a substantial percent of the population 3 and over enrolled in school (27.9%). Though census tract 236 (39.6%) and 235 (32.1%) report somewhat greater amounts of the population over 3 enrolled in school, there still may be some positive deviance to explore in census tract 226.
- In census tracts 236 and 235, there is a much higher percentage of “disconnected youth” (18.5% and 17% respectively) compared to the MSA (2%).
- Five of the 13 schools in Rock island school district are underperforming; this trend is unlike the surrounding five districts. In addition, Rock Island district has a high percentage of students with chronic absenteeism and double the percent of chronic truants in comparison to surround districts. The dropout rates in Rock Island is 7.5%, the highest rate in the area. Furthermore, the Rock Island School District has the highest percentage of low-income students and the lowest graduation rates in the region.⁵³
- 67% of all students attending Black Hawk College need additional coursework in order to be ready to attend. This may indicate that many students in Rock Island are not sufficiently prepared for post-high school continuing education.⁵⁴
- One interviewee reported that there is a lack of engagement from parents of students in the West End, while other interviewees reported that historically engagement from the school to parents was not culturally competent and based on what school staff thought parents needed rather than what parents reported they needed.
- While the Quad Cities Education Data Exchange offers a strong example of regional, cross-sector partnership and data sharing there are still some challenges to overcome in order to get the most out of the exchange. Getting the data out is “slow.” And while nonprofits technically can request to have their programs tracked using the Data Exchange, there are not sufficient resources to grow the capacity to make this happen, despite interest. Also, partners still need to determine priority benchmarks to address among the eight being tracked by the Data Exchange.⁵⁵

Health & Wellbeing

- Census tracts 236 and 235 scored 44 out of 100 on the Health and Wellbeing National Index. Census tract 226 scored even worse with 20 out of 100. The index score is based on one direct measure and one proxy measure for assessing population health—life expectancy at birth and uninsurance rate.⁵⁶

⁵¹ For details on how the three census tracts score on each of these measures see the Enterprise Community Partners Rock Island Opportunity 360 Report. Pages 41-47.

⁵² Enterprise Community Partners Rock Island Opportunity 360 Report. Page 40. For information on the

⁵³ <https://www.illinoisreportcard.com/District.aspx?districtid=49081041025>

⁵⁴ Key informant interview

⁵⁵ Key informant interview

⁵⁶ Enterprise Community Partners Rock Island Opportunity 360 Report. Pages 55-57.

- The three census tracts in the West Side score poorly on the Respiratory Hazard Environmental justice Index (especially compared to the MSA), which is used by the EPA to identify areas with vulnerable populations facing environmental hazards. Census tract 236, 226, and 235 score 97.9, 94.2 and 102.7 respectively, while the MSA scores *negative* 159. This indicates significant environmental justice disparities.
- There is no data at the census tract level for other key health indicators like diabetes, obesity and asthma. However, the Genesis Health Systems and UnitePoint Health funded-2018 Community Health Assessment has some data broken out by characteristics like race and income. For instance, they found that diabetes prevalence is slightly higher among Black (17.2%) and Hispanic (18.7%) respondents compared to White (14.1%).⁵⁷
- Census tracts 236, 226, and 235 are designated as Primary Care Health Professional Shortage Areas.
- While the West Side does not qualify⁵⁸ as a food desert by the USDA⁵⁹ and there is limited national-level data at the census tract level,⁶⁰ several interviewees reported that there is poor access to healthy foods, especially given that many households do not have access to a vehicle. While efforts have been made by city staff to attract a grocer to the area, they expressed that the population numbers are not strong enough to attract outside developers to do so.⁶¹
- In interviews and in the 2018 Community Health Needs Assessment, there were five top health needs in the region identified across Scott, Muscatine, and Rock Island Counties:
 - Obesity and weight
 - Mental behavioral health
 - Access to care
 - Cancer
 - Cardiovascular
- It is difficult to get an accurate health assessment of West Side residents for a variety of reasons. As the 2018 Community Health Needs Assessment reports: “certain population groups—such as the homeless, institutionalized persons, or those who speak a language other than English or Spanish—are not represented in the survey data. Other population groups—for example, pregnant women, lesbian/gay/bisexual/transgender residents, undocumented residents, and members of certain racial/ethnic or immigrant groups—might not be identifiable or might not be represented in number sufficient for independent analysis.”⁶² Additionally, the focus of the assessment is at the county level and data is not disaggregated at the census tract level.

⁵⁷ “2018 Community Health Assessment Report Scott County & Muscatine County, Iowa Rock Island County, Illinois.” Page 149.

<https://www.unitepoint.org/quadcities/filesimages/2018%20CHNA%20FINAL%20report%20quad%20cities%20area.pdf>

⁵⁸ USDA qualifies census tracts as food deserts if they meet low-income and low-access thresholds. 1) Low income: poverty rate of 20 percent or greater, or median family income at or below 80 percent of the statewide or MSA median family income. 2) Low-access: At least 500 persons and/or at least 33 percent of the population lives more than 1 mile from a supermarket or larger grocery store. Ver Ploeg, Michele; Nulph, David; Williams, Ryan. “Mapping Food Deserts in the United States” United States Department of Agriculture Economic Research Service. December 2011.

<https://www.ers.usda.gov/amber-waves/2011/december/data-feature-mapping-food-deserts-in-the-us/>

⁵⁹ <https://www.ers.usda.gov/data-products/food-access-research-atlas/go-to-the-atlas/>

⁶⁰ Enterprise Community Partners Rock Island Opportunity 360 Report. Page 65.

⁶¹ Key informant interview

⁶² “2018 Community Health Assessment Report: Scott County & Muscatine County, Iowa Rock Island County, Illinois.” Page 12.

- The infrastructure in the target neighborhoods—streets, sidewalks, alleys, etc.—is challenging to travel and an impediment to quality of life. There have been additional challenges in identifying funds to make needed infrastructure improvements.

Transportation and Infrastructure

- Despite a high score on the Mobility National Index in the West Area census tracts some data and interviews suggest there are still some challenges. For instance:
 - Far more households in the West Side (22.1% in census tract 236, 33.6% in census tract 226 and 10.4% in census tract 235) have no vehicle available compared to households in the MSA (6.8%).⁶³
 - All three census tracts and the broader MSA score 1 out of 20 on the Walkability Proximity to Transit Ranking. The Proximity to Transit Ranking reflects how easy it is for someone to walk to a transit stop. Areas with lower values are areas that require a long walk to a transit stop.⁶⁴
 - The regional transportation plan highlighted current transit issues within the region including the need for extended hours and days of service, the availability of funding, affordability for transit riders, and more education around the transit services provided. “Barriers to effective transit service include fragmented systems, issues of complexity and lack of convenience, disconnections between needed destinations faced by commuters, lack of personal vehicles, and nonstandard work hours.”⁶⁵

Housing

- While census tract 236 scored high (98 out of 100) on the Housing Stability National Index, the other two census tracts that make up part of the West Side did not score as high. Census tract 226 scored 84 and census tract 235 score very low with 23 out of 100.⁶⁶
- Again, while census tract 236 scored high (98 out of 100) on the Housing Stability National Index, both data and interviewees point to significant housing challenges and disparities between the West Side and the MSA. These include:
 - Census tract 236 has a much lower homeownership rate compared to the MSA, 52% compared to 70.6%.
 - One of the measures that contributes to a high housing stability score is the percent of renter households that receive project based housing assistance. Census tract 236 does have a notably high percent of renter households receiving project based housing assistance (58.48%) compared to the MSA (10.94%). While this measure in general positively impacts housing stability, it also indicates a high-concentration of poverty in the area.⁶⁷
 - 29.59% of low-income households in census tract 236 are severely cost burdened compared to 10.27% in the MSA. Low-income households are those at or below 80% of the area median income. Severely cost-burdened means paying more than half of their income on monthly housing costs, including utilities.⁶⁸

⁶³ Enterprise Community Partners Rock Island Opportunity 360 Report. Page 89.

⁶⁴ Enterprise Community Partners Rock Island Opportunity 360 Report. Page 96.

⁶⁵ “Bi-State Regional Transit Development Plan.” Bi-State Regional Commission. August. 2018. Page XVII
<https://bistateonline.org/documents/transportation/3379-2018-08-tdp-web-pdf.html>

⁶⁶ Enterprise Community Partners Rock Island Opportunity 360 Report. Page 20.

⁶⁷ Enterprise Community Partners Rock Island Opportunity 360 Report. Page 23.

⁶⁸ Enterprise Community Partners Rock Island Opportunity 360 Report. Page 25.

- The majority of housing units in all three census tracts in the West Side are built 1939 or earlier, compared to just over 20% in the MSA.⁶⁹ Older housing stock can indicate housing quality issues and also makes it much less likely that it is accessible to persons with disabilities.
- The median home value in two of the three (236 and 226) West Side census tracts are barely a third of the median home value in the MSA, while the third census tract (235) has median home values of just under 60% of those in the MSA. However, median rent in two of the three census tracts (236 and 235), where there is a higher rate of renters, is more than median rent in the MSA.⁷⁰
- Renters, especially immigrants and refugees, may fear being evicted if they complain about housing issues and if they do they may not have other/better options to go to.⁷¹ The Regional AI reported that some landlords even take advantage of people who have language barriers and few housing options.⁷²
- While several city-funded housing programs exist, they do not have the funding to address the problems at the scale they exist, especially for housing repair and rehab. For some of them, such as the H.O.M.E. program, they have been unable to drum up interest for it.⁷³

OPPORTUNITIES

- *What are stakeholders asking for?*
- *How can we meet the needs of our stakeholders?*
- *What trends can you take advantage of?*
- *How can you turn strengths into opportunities?*

Economic and Financial Security

- From 2010 through 2019, the minimum wage in Illinois has been \$8.25. In February 2019, Gov. J.B. Pritzker signed amendments to the Illinois Minimum Wage Law into law that enacts a gradual increase to the minimum wage, which took effect January 1, 2020. New enforcement mechanisms take effect immediately, including random audits of employers and penalties for non-compliant employers. The new law sets forth increases to the minimum wage as follows:
 - January 1, 2020: \$9.25/hour
 - July 1, 2020: \$10/hour
 - January 1, 2021: \$11/hour
 - January 1, 2022: \$12/hour
 - January 1, 2023: \$13/hour
 - January 1, 2024: \$14/hour
 - January 1, 2025: \$15/hour^{74,75}

⁶⁹ Enterprise Community Partners Rock Island Opportunity 360 Report. Page 35.

⁷⁰ Enterprise Community Partners Rock Island Opportunity 360 Report. Page 37.

⁷¹ Key informant interviews.

⁷² "Regional Analysis of Impediments to Fair Housing Choice for Davenport, Moline and Rock Island." July 2019. Mosaic Community Planning, LLC.

⁷³ Key informant interviews

⁷⁴ PolicyMap

⁷⁵ "Illinois Enacts \$15 Minimum Wage." February 21, 2019. SHRM. [https://www.shrm.org/resourcesandtools/legal-and-compliance/state-and-local-updates/pages/illinois-enacts-\\$15-minimum-wage.aspx](https://www.shrm.org/resourcesandtools/legal-and-compliance/state-and-local-updates/pages/illinois-enacts-$15-minimum-wage.aspx)

Support for Businesses

- The higher rates of cultural and ethnic diversity in the target neighborhoods creates opportunities for entrepreneurs and business owners to open restaurants and retail that reflect the cultural and ethnic diversity of the residents. The diversity has drawn people to the area, including the interviewee sharing this opportunity. There are resources—banking, business planning, technical assistance to run a business—that exist to support these existing and potential entrepreneurs and business owners. However, those providing these resources have not done a good job of understanding and reaching these populations. A lot of the people who provide these resources are white males; no one that provides these resources speaks the language(s) of or is culturally competent with the immigrant and refugee communities, or long-standing African American residents. Interviewee suggests setting aside some of these resources for these populations, so they are not competing against White men with MBAs.⁷⁶
- The City of Rock Island Community Economic Development Department (CEDD) manages a façade improvement program. Only a couple businesses in the target neighborhoods have taken advantage of it, but more are eligible. Many businesses are not aware of this opportunity. Outreach is further complicated because CEDD staff do not speak the languages that many immigrants and refugees speak and some of these residents are illiterate in their primary language so simply translating program documents would not be sufficient.⁷⁷
- City of Rock Island CEDD staff in discussion to extend the life of the north 11th Street TIF. It is currently set to expire 2023.⁷⁸

Key Industries and Employers

- The Bi-State Regional Commission reports the key industries in each of the counties that make up the Bi-state region. in its “CEDS 2019 Progress Report.” These are based on Location Quotient (LQ) and total jobs. LQ is a measure of the concentration of a certain industry sector in an area relative to the concentration of that industry sector in the U.S. The top five key industries in Rock Island County include:
 - Military Manufacturing and Logistics
 - Agricultural and Gardening Manufacturing
 - Animal Slaughtering
 - Packaging and Labeling Services
 - Nuclear Electric Power Generation⁷⁹
- Chmura JobsEQ is an economic modeling program used to forecast economic trends and industries. In the Bi-state region, the Health Care and Social Assistance has the highest industry demand growth of any industry, with a total predicted growth rate of 5.6% over five years.⁸⁰
- Below are the target growth industries as stated by the Quad Cities Chamber of Commerce:

⁷⁶ Key informant interview

⁷⁷ Key informant interview. For more on the façade improvement program see: <https://www.rigov.org/118/Facade-Improvement-Program>

⁷⁸ Key informant interview. For more on the TIF program see: <https://www.rigov.org/121/TIF-Districts>

⁷⁹ “Bi-State Region Comprehensive Economic Development Strategy (CEDS) 2019 Progress Report.” Page 11. Bi-state Regional Commission. 2019.

⁸⁰ “CEDS 2019 Progress Report.” Page 12. Bi-state Regional Commission. 2019. More information on forecasted industry growth as well as occupation growth and gaps can be found in this report on pages 12-13.

- Advanced Metals & Materials – Led by industry-giant Arconic, the advanced metals & materials sector in the Quad Cities region is among the strongest in the nation. Average earnings for employees in this sector are \$75,326 annually.⁸¹
- Agricultural Innovation – Deere & Company, Archer Daniels Midland, Nestle Purina, and Kraft Heinz are continuously innovating to feed the world, and their industry footprint is extraordinary. Average earnings for employees in this sector are \$83,962 annually.⁸²
- Corporate Operations & Support Services – The Corporate Operations and Support Services sector in the region grew by 5% in the past decade with almost 900 additional jobs. Companies are claiming their stake in the Quad Cities region. Average earnings for employees in this sector are \$156,710 annually.⁸³
- Defense – The Rock Island Arsenal is the backbone of the Quad Cities defense sector, serving as the home to U.S. Army logistics, manufacturing, training, and engineering. Eighty percent of defense positions pay an average hourly wage of \$25 or more.⁸⁴
- Logistics – An integrated, multi-modal logistics network – with the Mississippi River serving as a major contributor – is just the beginning of the Quad Cities’ prowess in this industry.⁸⁵
- There are multiple characteristics that make up a “good” job in addition to wages—these may include (among other characteristics): benefits, schedule stability, employment stability, wage growth, and career advancement. In some cases, vital benefits (like healthcare, childcare, etc.) may offset lower wages.

Workforce Development

- Some of the manufacturing occupations that pay a living wage and for which there are projected gaps—e.g. machinists, technicians, welders, and “trainable” for John Deere—do not require a four-year degree. John Deere’s targeted educational attainment is those with Associates degree or with some college (but no four-year college degree).
- John Deere is beginning to focus recruitment and training efforts with local high schools to create the needed talent pool to fill these positions. Additional recommendations include establishing partnerships with key community stakeholders—e.g. high schools, community colleges, local businesses, Quad Cities Chamber, and civic leadership—to attract and train/develop people; market the vision of “success” to educators, students, and parents; guide students to employment opportunities upon successful completion of milestones; and create a line of sight for people to see what success at the end looks like. Examples of how John Deere is already implementing these recommendations can be found in the “Strengths” section.⁸⁶
- There is interest from the Rock Island School District to expand workforce development programs even further into nursing programs and technology jobs. The school district conducted an interest survey and students reported the interest in workforce development programs relating to technology; there are technology employers in the area, but conversations between them and the school district have not yet begun.⁸⁷

⁸¹ For more information see: <https://quadcitieschamber.com/economic-development/target-industries/advanced-metals-materials/>

⁸² For more information see: <https://quadcitieschamber.com/economic-development/target-industries/agriculture-innovation/>

⁸³ For more information see: <https://quadcitieschamber.com/economic-development/target-industries/corporate-operations-support-services/>

⁸⁴ For more information see: <https://quadcitieschamber.com/economic-development/target-industries/defense/>

⁸⁵ For more information see: <https://quadcitieschamber.com/economic-development/target-industries/logistics/>

⁸⁶ Ottavianelli, David. “Workforce Availability Project.”

⁸⁷ Key informant interview

- There is awareness among some interviewees that the existing workforce development programs are not inclusive of residents of color, including immigrant and refugee populations, and there is a desire by some to address this exclusion. One interviewee suggested instituting a quota for women and people of color in these programs. Another interviewee suggested better aligning employers' internal Diversity and Inclusion efforts with its workforce development program recruitment and support.⁸⁸
- One interviewee noted the opportunity to better align the goals between corporate employers and the corporation's philanthropic run through its foundation arm.. In addition to the example above regarding better aligning corporate Diversity and Inclusion efforts with workforce development programs efforts, other recommendations included specifically targeting workforce development and hiring to align with the goals of the foundation to serve the most disadvantaged populations first.
- One interviewee suggested requiring community benefit agreements for major construction projects and noted that the NAACP is advocating for the City of Rock Island to require contractors that contract with the city to hire a certain percentage of the workforce from Rock Island. The interviewee recognized that there may be complications implementing these suggestions, as businesses may decide to locate in another Quad Cities municipality that does not have these requirements and instead offers incentives.⁸⁹ One bi-state example to research further to investigate potential solutions is the recent joint agreement that Governor Kelly of Kansas and Governor Parson of Missouri signed "to end the longstanding economic border war between their two states."⁹⁰ There is already at least one regional economic development agreements of note relating to business expansion (not attraction). Another interviewee mentioned that there is a legally-binding "no poach" agreement among the municipalities in the Quad Cities. This means that if a business located in Rock Island is looking to expand and contacts another municipality in the Quad Cities for potential site expansion, then that municipality must contact Rock Island as Rock Island has a right of first refusal.⁹¹

Health and Wellbeing

- Live Lead Free Quad Cities⁹² is a recently established bistate, nonprofit with the purpose of creating a healthy living, playing and working environment for vulnerable residents. It is a cross-sector, public-private, organization. The program has been funded and operational in Scott County and are slated to get funds to implement the program in Rock island County to reduce lead exposure in homes with children.⁹³ The City of Rock Island is working with the City of Moline in the implementation of a lead-Based Pain Hazard Reduction Grant (\$2,240,000) and Healthy Homes Supplemental Grant (\$160,000). This program is designed to reduce the impact of exposure to lead based paint by providing assistance for lead based paint remediation.⁹⁴
- The Illinois Fresh Food Fund (IFF), a certified-CDFI, is a mission-driven lender, real estate consultant, and developer that helps communities thrive by creating opportunities for low-income communities and people with disabilities.⁹⁵ This fund may provide an opportunity to finance better access to healthy food in the West Side. There is a large city-owned parcel on 11 Street that City staff may target for the

⁸⁸ Key informant interviews

⁸⁹ Key informant interview

⁹⁰ Liu, Amy. "The end of Kansas-Missouri's border war should mark a new chapter for both states' economies." *The Avenue*. Brookings Institute. August 14, 2019. <https://www.brookings.edu/blog/the-avenue/2019/08/14/the-end-of-kansas-missouris-border-war-should-mark-a-new-chapter-for-both-states-economies/>

⁹¹ Key informant interview

⁹² <https://www.liveleadfreeqc.org/>

⁹³ Key informant interview

⁹⁴ Draft 2019-2023 City of Rock Island Consolidated Plan.

⁹⁵ For more information on IFF see <https://iff.org/about/mission-history/>

development of a grocery. This may be worth exploring in conjunction with the housing development that Gorman and Company is looking to build in the West Side.⁹⁶

- Significant funding has been invested in the revitalization of Douglas Park

Housing

- New confirmed and potential housing to be developed in the West Side. These developments include:
 - 48-unit Section 8 Lincoln Homes between MLK Center
 - 18-unit low-income housing to replace King Solomon
 - Potential 50-unit Gorman & Company development between 5th and 6th Avenue on Solomon that would provide on-site services.
 - 16-unit RTO from a private developer based in Moline⁹⁷
- Additional funding opportunities being explored/to be explored:
 - Single Family Rehab through Illinois Housing Development Authority, funded through the Illinois Housing Trust Fund. This would allow better leverage CDBG funds for housing rehab.
 - Neighborhood Revitalization Strategy Area designation for HUD funds.

Other

- \$9 million dollar investment for a new build for the downtown YWCA, while the YMCA and library are embarking on a \$7 million dollar campaign

THREATS

- *What threats could cause harm?*
- *What threats do weaknesses expose?*

Economic and Financial Security

- Chmura JobsEQ is an economic modeling program used to forecast economic trends and industries. The Bi-state region is forecasted to experience a decrease of 941 jobs across all industries in the next five years.⁹⁸
- There are threats to two of the major employers in the area. John Deere is cutting back its workforce⁹⁹ and there is a danger that there is a potential future base closure and realignment at the Rock Island Arsenal.¹⁰⁰ While John Deere may be contracting in overall numbers, there are still occupations within its workforce for which they anticipate gaps that will need to be filled. Based on an assessment led by John Deere, they identified that the Quad Cities have the most risk to its workforce relating to an aging workforce coupled with a stagnant population rate. The occupations they see most at risk to be able to fill include: machinists, welders, technicians, and “trainable.”¹⁰¹
- In the CEDS 2019 Progress Report includes the EMSI Industries 2016-2021 Occupational Growth Predictions and the Jobs EQ Forecasted Occupational Gaps. The data here suggests that most of the occupations expected to grow do not provide a living wage to households except those in two-adult

⁹⁶ Key informant interviews.

⁹⁷ Key informant interviews

⁹⁸ “CEDS 2019 Progress Report.” Page 12. Bi-state Regional Commission. 2019.

⁹⁹ Key informant interview

¹⁰⁰ “CEDS 2019 Progress Report.” Page 26.

¹⁰¹ Ottavianelli, David. “Workforce Availability Project.”

working families with 0 or 1 child. The exception is Registered Nurses, which pays more than \$25/hour.¹⁰²

- The regional workforce is aging and CEDS 2019 Progress Report identified needs around workforce attraction and retention including attracting skilled medical professionals (especially in rural areas); attracting workers with an education and career path that aligns with a skilled trade, such as electricians, plumbers, carpenters; Encouraging greater numbers of youth seeking post-secondary credentials; and addressing issues of economic mobility for residents of region. The aging workforce also has implications for small business owners, who may be unable to sell or pass their business onto another owner at retirement.

Housing

- Several zoning codes in Rock Island were rated as medium risk level to complicating fair housing choice.¹⁰³

RESULTS¹⁰⁴

- *How do we know we are succeeding?*
- *What meaningful measures would indicate that we are on track to achieving our goals?*
- *What resources are needed to implement strategic initiatives?*

Interviewees suggested numerous potential results they would expect to demonstrate desired progress in the West Side.

- Students perform better on standardized tests
- Increase high school graduation rates
- Increase income per capita (free lunch program rates go down)
- Reduce unemployment rate
- Increase employment in jobs that provide living wage, health insurance, other benefits, and opportunities to grow
- Increase positive perception of the West Side
- Increase awareness, collaboration and alignment of resources, services, etc.
- City staff earn the trust of West Side residents
- Revitalization of 11th street corridor
- Increase economic investment—infrastructure, businesses, etc.—in the West Side.

¹⁰² “CEDS 2019 Progress Report.” Pages 12-13 showing projected occupation growth and gaps compared to “May 2018 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates Davenport-Moline-Rock Island, IA-IL” from https://www.bls.gov/oes/current/oes_19340.htm

¹⁰³ “Regional Analysis of Impediments to Fair Housing Choice for Davenport, Moline and Rock Island.” July 2019. Mosaic Community Planning, LLC. Pages 114-115.

¹⁰⁴ These are some of the results key informants mentioned in interviews. These are not the only implied desired results from the full existing conditions analysis.

Appendix III: Rock Island City Assessment

1. What does it mean to have a “good” job in the Rock Island region? - wage levels, benefits, schedule, and employment stability characteristics, etc.

What is a Good Job?

There are a few characteristics of jobs that are important to consider when characterizing the quality of jobs and identifying jobs that are more likely to be good jobs and provide opportunities for economic mobility. In this section, we consider three dimensions of jobs – the wages they pay, the benefits they offer and the impact their character has on workers.

Wages

First and foremost, the wages a job pays are of central importance and are the simplest to consider and measure. Increasing income over time is typically the primary objective in improving economic mobility – either relative to earlier earnings or relative to a person’s parents’ earnings in the case of intergenerational mobility measures. Higher incomes also mean greater potential for a family or individual to accumulate wealth, achieve better housing stability, have greater political representation and power and a variety of other positive outcomes.

All other things being equal, higher wage jobs are always better than lower wage jobs, but what kind of wage does a job have to pay for it to be considered a “good” job? There are a few ways of approaching this question.

One way of defining a “good” wage level is one that provides adequate income for an employee to make ends meet for themselves and their family. This is known as a “living wage” and is typically calculated relative to family type, since different types of families can have very different expense profiles. Table 1 shows the baseline household expenses by family type and the implied income needed in order to pay for those expenses.

These expenses are considered a “basic needs” budget and do not account for many of the expenses that would typically be associated with a middle-class lifestyle. For example, it does not include any budget for eating at restaurants, entertainment or travel. It also notably also omits a budget for savings (immediate or retirement) that would be a crucial component of wealth building and long-term financial success. Thus, this can be interpreted as the minimum wage required to be financially independent without major public subsidy, while also being free from significant housing or nutritional insecurity hardships. Implied hourly living wage levels relative to the poverty threshold wage for the same family type and the minimum wage in Rock Island County is also shown (for 2 earner family types, this would be the wage that both adults would need to earn).

a. Report living wage levels by family type (MIT Living Wage Calculator)

Table 1: Estimated Basic Needs Expenses and Implied Wage Requirements. Source: MIT Living Wage Calculator, 2018, <https://livingwage.mit.edu/counties/17161>

	1 ADULT				2 ADULTS (1 Working)				2 ADULTS (2 Working)			
	0 Child	1 Child	2 Child	3 Child	0 Child	1 Child	2 Child	3 Child	0 Child	1 Child	2 Child	3 Child
Food	\$3,058	\$4,508	\$6,786	\$9,001	\$5,607	\$6,979	\$9,012	\$10,972	\$5,607	\$6,979	\$9,012	\$10,972

Child Care	\$0	\$8,135	\$12,186	\$16,236	\$0	\$0	\$0	\$0	\$0	\$8,135	\$12,186	\$16,236
Medical	\$2,473	\$7,229	\$6,885	\$6,967	\$5,817	\$6,885	\$6,967	\$6,687	\$5,817	\$6,885	\$6,967	\$6,687
Housing	\$6,180	\$9,336	\$9,336	\$12,156	\$7,284	\$9,336	\$9,336	\$12,156	\$7,284	\$9,336	\$9,336	\$12,156
Transportation	\$4,866	\$8,867	\$10,426	\$12,063	\$8,867	\$10,426	\$12,063	\$11,925	\$8,867	\$10,426	\$12,063	\$11,925
Other	\$2,785	\$4,633	\$5,030	\$5,855	\$4,633	\$5,030	\$5,855	\$5,729	\$4,633	\$5,030	\$5,855	\$5,729
Required annual income after taxes	\$19,363	\$42,707	\$50,650	\$62,278	\$32,208	\$38,656	\$43,232	\$47,469	\$32,208	\$46,791	\$55,418	\$63,705
Annual taxes	\$3,818	\$8,254	\$9,760	\$12,002	\$6,265	\$7,487	\$8,354	\$9,196	\$6,265	\$9,028	\$10,663	\$12,273
Required annual income before taxes	\$23,181	\$50,962	\$60,410	\$74,280	\$38,473	\$46,143	\$51,586	\$56,665	\$38,473	\$55,820	\$66,081	\$75,978
Living Wage	\$11.14	\$24.50	\$29.04	\$35.71	\$18.50	\$22.18	\$24.80	\$27.24	\$9.25	\$13.42	\$15.88	\$18.26
Poverty Wage	\$5.84	\$7.91	\$9.99	\$12.07	\$7.91	\$9.99	\$12.07	\$14.14	\$3.96	\$5.00	\$6.03	\$7.07
Minimum Wage	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25

Although there is substantial variation across family types, we can make the following general statements:

- Single-earner families without children and those with two earners can generally make ends meet earning \$20 per hour or less (\$40,000 per year per earner).
- Single-earner families with children will typically require \$25 to \$30 per hour (\$50,000 to \$60,000 per year) to make ends meet, more if they have more than one child.

Given that this is a self-sufficiency wage, if we take a “good” job to be one that enables a family to achieve long-term financial stability and upward economic mobility, the wages needed would be higher than this.

For context, Table 2 shows typical wages for sample professions, sorted by income level. A typical employee in a food preparation & serving occupation, for example, would not earn a living wage for any family type except 2 earners making that wage with no children. A typical healthcare practitioner would earn a living wage for all family types except a single parent with three children.

Table 2- typical wages for sample professions

Occupational Area	Typical Annual Salary	Estimated Hourly Rate
Management	\$99,672	\$47.92
Business & Financial Operations	\$67,257	\$32.34
Computer & Mathematical	\$85,867	\$41.28
Architecture & Engineering	\$80,096	\$38.51
Life, Physical, & Social Science	\$64,768	\$31.14

Community & Social Service	\$44,224	\$21.26
Legal	\$88,408	\$42.50
Education, Training, & Library	\$50,232	\$24.15
Arts, Design, Entertainment, Sports, & Media	\$46,673	\$22.44
Healthcare Practitioners & Technical	\$66,599	\$32.02
Healthcare Support	\$28,485	\$13.69
Protective Service	\$44,245	\$21.27
Food Preparation & Serving Related	\$21,490	\$10.33
Building & Grounds Cleaning & Maintenance	\$28,341	\$13.63
Personal Care & Service	\$23,763	\$11.42
Sales & Related	\$28,351	\$13.63
Office & Administrative Support	\$36,026	\$17.32
Farming, Fishing, & Forestry	\$30,213	\$14.53
Construction & Extraction	\$67,504	\$32.45
Installation, Maintenance, & Repair	\$48,494	\$23.31
Production	\$34,647	\$16.66
Transportation & Material Moving	\$31,777	\$15.28

A second way of classifying “good” wage jobs is identifying a subset of the wage distribution, including breaking jobs into “low” “middle” and “high” wage groups.

Employment Benefits

In addition to wages, the benefits a job offers are important – health and disability insurance, paid leave, provision of childcare, retirement benefits and other programs support workers’ ability to perform their jobs and contribute to the overall well-being of workers and their families. The Bureau of Labor Statistics estimates that benefits account for roughly 31 percent of total employee compensation, with health insurance representing the single largest benefit by cost at 8.1 percent of total compensation. This demonstrates that benefits represent a significant consideration for both employers in the cost of employing their workforce and

the benefits package they offer as well as for employees in the value that they ultimately derive from their employment.¹⁰⁵

Although the utility of a given benefit will vary substantially from person to person, the overall demand for benefits by employees is very high. For example, health insurance may be a valuable perk for a healthy 25-year-old with low health care utilization, but may be a critical and job-defining benefit for someone with a serious medical condition who depends on the insurance. A recent study by the American Institute of Certified Public Accountants found that 4 out of 5 employees would choose a job with benefits over one that paid 30 percent more salary but had no benefits.¹⁰⁶ Similarly, a survey on employment confidence by job and recruiting site Glassdoor found that nearly four out of five workers nationwide would prefer an increase in benefits to an increase in pay in their current job.¹⁰⁷

Table 3: Share of Respondents Who Consider Benefit to Be in Top 3 Benefits for Helping Them Reach Their Financial Goals. Source: AICPA Survey, 2018

	Total Workforce	Generational Breakdown		
		Millennial (ages 20-37)	Gen X (ages 38-53)	Baby Boomer (ages 54-72)
401(k) Match	56%	47%	63%	67%
Health Insurance	56%	48%	54%	71%
Paid Time Off	33%	37%	33%	24%
Pension	31%	16%	34%	54%
Flexible Work Hours	21%	26%	15%	15%
Working Remotely	15%	17%	16%	12%
Student Loan Forgiveness	15%	19%	13%	8%
Additional Skills Training	14%	19%	13%	6%
Tuition Reimbursement	11%	12%	14%	6%
Paid Parental Leave	7%	11%	7%	2%

Table 4: Share of Respondents Indicating They Prefer Each Benefit Over a Pay Raise. Glassdoor, 2015

Benefit Name	Share of Respondents Valuing More Than Pay Raise
Healthcare insurance (e.g., medical, dental)	40%
Vacation/Paid time off	37%
Performance bonus	35%
Paid sick days	32%
401(k) plan, retirement plan and/or pension	31%
Flexible schedule (e.g., work from home)	30%
Office perks (e.g., free lunch, casual dress)	19%
Employee development programs (e.g., on-the-job training, professional development)	19%
Tuition reimbursement	18%

¹⁰⁵ <https://www.bls.gov/news.release/ecec.nr0.htm>

¹⁰⁶ <https://www.aicpa.org/press/pressreleases/2018/americans-favor-workplace-benefits-over-extra-salary.html>

¹⁰⁷ <https://www.glassdoor.com/blog/ecs-q3-2015/>

Employee discounts	17%
Gym membership or wellness programs	16%
Stock, stock options and/or equity	16%
Paid parental leave (e.g., maternity leave, adoption assistance)	13%
Childcare assistance (e.g., on-site childcare, financial assistance)	13%
Commuter assistance (e.g., company shuttle, commuter checks)	9%
Diversity program	3%

Across both surveys, health insurance, paid leave, retirement plans or pensions, and flexibility in schedule and work location appear to be the benefits most valued by employees. Data from the Bureau of Labor Statistics on the provision of these benefits indicates that between 70 and 80 percent of workers have access to retirement, healthcare and paid leave benefits, while less than 1 percent have a flexible workplace location benefit (see

Table 5).

Table 5: Benefits offered by Job Type. Source: BLS, March 2019

	Access to Retirement Benefits	Healthcare Benefits	Paid Leave	Flexible Workplace Location
All Civilian Workers	71%	72%	78%	0.3%
Full time status				
Full time	80%	87%	87%	0.4%
Part time	40%	23%	46%	0.3%
Union Status				
Union	94%	95%	81%	0.5%
Non-Union	67%	68%	77%	0.3%
Wage Levels:				
Lowest 25 percent	46%	41%	58%	0.2%
Lowest 10 percent	32%	26%	43%	0.6%
Second 25 percent	70%	74%	82%	0.4%
Third 25 percent	84%	89%	91%	0.5%
Highest 25 percent	90%	93%	84%	1.0%
Highest 10 percent	90%	94%	85%	1.4%
Firm Size				
1 to 99 workers	56%	57%	71%	0.4%
1 to 49 workers	51%	52%	70%	0.5%
50 to 99 workers	70%	72%	73%	0.7%
100 workers or more	86%	87%	84%	0.5%

100 to 499 workers	81%	83%	83%	0.6%
500 workers or more	90%	91%	85%	0.9%

Higher wage workers are more likely than lower wage workers to have each of these benefits, as are full time workers, workers represented by unions, and workers employed at firms with at least 100 workers. Because this is based on a national sample, wage level percentiles are based on the national wage. Adjusting this for wage differences between Atlanta and the U.S. as a whole, the lowest 25th percentile and part of the second 25th percentiles would roughly correspond to low wage jobs as defined above. The remainder of the second and the third 25th percentiles represent middle wage jobs, and the highest 25th percentile would correspond to high wage jobs.

In addition, low wage workers are less likely to take advantage of benefits that do exist that require employee contributions (principally retirement contributions and healthcare benefits) in part because the immediate lost income to participate in these benefits is more important to them than the future benefit gained from greater insurance coverage or retirement funds. For example, of the 32 percent of workers in the lowest 10th percentile who have access to retirement benefits, only 48 percent utilize them. For the highest 10th percentile, 90 percent of workers who have access to retirement benefits utilize them. Similarly with health insurance, 61 percent of workers in the lowest 10th percentile with access utilize the benefit, whereas 89 percent of workers in the 10th highest percentile with access utilize the benefit. Note that this disparity may be compounded by the fact that higher wage workers may be more likely to have a spouse or partner with benefits that they utilize in place of their own company's benefit.

Although not specifically covered in the BLS survey, an NPR/Marist poll found that contract workers are substantially less likely to have access to benefits compared to regular employees, with 74 percent of regular full-time workers having benefits compared to only 49 percent of contract workers, presenting an additional challenge for workers in the types of alternative work arrangements discussed below.

Although local data on benefit levels are not available to verify that national trends hold for local employers, there are some implications of these findings:

- 1) The fact that benefits matter tremendously for workers and many workers are willing to make very substantial tradeoffs between wages and benefits means that consideration for benefit provision should be part of the focus on job quality in business attraction and retention. Even if tradeoffs will be different for each individual and family, knowing that a significant share of workers would prefer benefits to a 30 percent pay difference means that this should be a factor in job targeting strategy. For example, attracting a company with many jobs paying \$40,000 per year with good benefits may be preferable to a company with a similar number of jobs paying \$50,000 per year.
- 2) In addition, in considering about capacity building for employers, it is clear that benefits are a key recruitment and retention tool for businesses and in some cases may even work out to be an employer-employee win-win if employees value the benefits more highly than the cost to employers of providing them. Given the tax advantages for some types of benefits, this is a distinct possibility in many cases.
- 3) The differences in utilization by wage levels suggest that focusing on benefit access that requires employee contributions for low wage jobs will not be sufficient for a large portion of workers for advancing financial stability and economic mobility. Whether there are viable mechanisms to increase benefit utilization for low wage workers is unknown without further investigation through strategy development. But in the absence of such a mechanism, it may make more sense for to focus on higher wages rather

than better benefits in low wage jobs. For middle and high wage workers, access to benefits translates more directly into utilization, so benefits should be a key focus.

- 4) In the absence of direct information on benefits, understanding that jobs represented by unions, full time jobs and jobs at larger employers are more likely on average to have benefits compared to other jobs.
- 5) Small businesses in particular clearly struggle to offer the same kinds of benefits as larger employers. This is an issue for both the employers, who will struggle to attract and retain workers who may be able to find a better job at a larger organization; and for employees, who will not be able to access the benefits. Whether it is possible to have programs that support small businesses in this respect is a question that should be taken up in strategy development (see the most desired benefits tables above for additional guidance on this question).

Employment Character – Health Impacts

In addition to the above, the character of the job matters to employees. Physical or mental health risks or hardships presented by a job would make it less desirable and pose direct risks to the employee and potentially impact that worker's long-term economic outcomes if they were to suffer injury. Although risk or hardships can in some cases be compensated through increased salary and benefits, these relationships are complex.

Job Character – Schedule Stability

Jobs that provide a stable and/or flexible work schedule better enable employees to balance other aspects of their life compared to jobs with unpredictable or irregular shifts and schedules. A worker who cannot predict or control her upcoming work schedule may have difficulty taking on additional employment opportunities, securing childcare, contributing to their neighborhoods or communities through civic participation and pursuing additional education or training opportunities with fixed class schedules. They may also experience higher levels of stress and be more likely to miss work due to scheduling conflicts.

A 2015 study by the Economic Policy Institute estimates that about 17 percent of the U.S. workforce has unstable work shift schedules and that this has a negative impact on both employees and overall economic performance. This study also found that unstable/irregular work shifts tend to affect low-wage workers the most, particularly those earning less than \$22,500 per year, which is just below the salary minimum threshold for mandatory FLSA overtime coverage.¹⁰⁸ Although scheduling practices vary considerably from employer to employer, industries that tend to have the greatest rates of schedule inflexibility include the following: food services, Construction, Information Technology, Hospitality and Entertainment/Arts.¹⁰⁹

Research based on interviews of 750 workers in Oregon with irregular schedules by a team of researchers from multiple universities found that the working poor are mostly likely to be impacted by schedule irregularity and that many workers were forced to give up on educational and other employment opportunities to meet the time demands created by irregular schedule jobs. The researchers noted that of particular concern are the findings that:¹¹⁰

- 1) The share of workers experiencing schedule irregularity has been increasing, and occupations with schedule irregularity are forecast to be some of the fastest growing in the near future
- 2) Young workers are particularly impacted by the disruptions to important economic mobility vehicles such as further education, training and career development. This challenge is compounded when young workers have children or other caregiving responsibilities.

¹⁰⁸ <https://www.epi.org/files/pdf/82524.pdf>

¹⁰⁹ <https://ler.illinois.edu/wp-content/uploads/2018/04/Scheduling-Stability-final-embedded-text.pdf>

¹¹⁰ <https://cassites.uoregon.edu/sociology/wp-content/uploads/sites/10/2017/02/Unpredict-Sched-Final.pdf>

Taken together, these two findings present a significant challenge, as it means an increasing number of workers will be working jobs that not only do not enable good economic outcomes, but also function as barriers to the types of training opportunities that would allow the individual to achieve better outcomes in the future.

Given this challenge many state and local governments have begun taking actions to address the issue. Oregon passed legislation in 2017 that mandates minimum notification periods for schedules, a minimum of 10 hours allotted between employees' shifts (or trigger overtime pay), and to compensate employees whose shifts are adjusted without adequate notice.¹¹¹ San Francisco, New York, Philadelphia and Seattle have all passed similar legislation in recent years. Vermont and some California cities have also passed "right to request" laws that provide protection from retaliation when employees request changes in work hours, schedules or location.¹¹²

Job Character – Employment Stability

In addition to schedule stability within a job, jobs also vary in the extent to which they provide employment stability. There are several factors affecting employment stability, both related to employee characteristics and job characteristics. The employee-related characteristics are discussed below in the section discussing Workforce Capacity for Employment.

Although employment instability is traditionally captured as a negative economic outcome and one that would be less likely to lead to upward economic mobility, it must also be recognized that jobs that provide regular employment are an increasingly small share of the economy. Although some sectors such as construction have historically relied more heavily on contract workers, this tendency is becoming more prominent in other sectors that have traditionally focused on regular or direct employment. For example, a paper from Lawrence Katz and Alan Krueger estimates that the share of workers engaged in "alternative work arrangements," defined as "temporary help agency workers, on-call workers, contract workers and independent contractors or freelancers" increased from 10.7 percent of workers in 2005 to 15.8 percent by 2015.^{113,114} This trend is likely to continue in the near future as technology increasingly reduces friction in the relationships between employer and temporary employee/contractor (i.e. platforms facilitating the 'gig economy') and the workforce becomes more accustomed to operating under these types of relationships and therefore open to seeking employment in this fashion.

These alternative work arrangements can be found at all wage levels. Estimates of hourly wages for jobs like driving for a ride-sharing service such as Uber or Lyft indicate that workers typically earn less than \$10 per hour. On the other hand, contract employees in high skill occupations may be well compensated and represent a large portion of the freelance/contractor segment of alternative work arrangements. Although especially higher skill contractors and freelancers might prefer the alternative arrangement because of the flexibility it provides, others do not and would prefer more stable employment. When surveyed, a large majority of workers in temporary work arrangements and a near majority of on-call workers indicated that they would prefer to have a permanent job.¹¹⁵

Although local data on job stability/work arrangements is not available, there are a few implications of these findings for economic mobility of this rise in alternative work arrangements:

¹¹¹ <https://scholars.org/contribution/why-automatic-irregular-work-scheduling-threatens-wellbeing-american-workers-and-how>

¹¹² <https://www.epi.org/publication/irregular-work-scheduling-and-its-consequences/>

¹¹³ Note that this includes workers who are engaged in these types of jobs as secondary sources of income.

¹¹⁴ https://scholar.harvard.edu/files/katz_krueger_cws_final_nov2018.pdf

¹¹⁵ https://scholar.harvard.edu/files/katz_krueger_cws_final_nov2018.pdf

- 1) That a firm's direct vs. contractor employment may be an increasingly significant consideration from a business attraction and retention perspective, particularly in cases where the working locations of a firm's contract workers are unimportant and therefore not necessarily providing jobs to residents of Rock Island.
- 2) Assuming Rock Island worker preferences match the research on national preferences of temporary/on-call workers for access to more regular/direct employment opportunities, this is a potential preference/criterion in who should be targeted with support.
- 3) From a workforce development perspective, it is clear the increasing trend toward alternative work arrangements is happening quickly and affecting a growing portion of the labor market. Traditional workforce development focuses on training employees on the skills needed to perform a job. However, for occupations where alternative work arrangements are becoming or already more likely, those jobs may also require internalizing many of the support and functions traditionally performed by administrative departments within the employer. Those training programs could include development of the administrative and executive knowledge and skills needed for the worker to perform these functions such as understanding benefits, tax implications, network building, branding and marketing, etc. This issue would need to be studied further.
- 4) Given the nature of alternative work arrangements, the city could also consider the relationship between workforce development for alternative work arrangements and work it does to support entrepreneurs and start-ups, since workers in these arrangements are often effectively entrepreneurs and/or would benefit from a similar skill and knowledge set.
- 5) Given that alternative work arrangements are becoming more common, consideration of employment stability from an economic mobility perspective should be less focused on whether a person maintains the *same* job over time and more on whether the person is able to maintain a stable (and hopefully growing) stream of *income* over time across one or more jobs.

2. Which industries and occupations are more prominent, and which are expected to grow/not grow?

The Bi-state region’s key industries are defense, manufacturing, food manufacturing, agriculture, logistics, and companies and enterprise management. The top 5, “key industries” in Rock Island County are rooted in the region’s manufacturing and agricultural sectors. These industries include:

- Military Manufacturing and Logistics
- Agricultural and Gardening Manufacturing
- Animal Slaughtering
- Packaging and Labeling Services
- Nuclear Electric Power Generation

According to the report, the largest single employers in the region is the Rock Island Arsenal (RIA), with 4,523 civilian, 1,051 military, 580 contractors, and induced employment impact of over 14,000 community jobs. Salaries average \$75,989, and the local economic impact is over \$1.2 billion per year. The RIA provides opportunities for contracts with local businesses and joint sharing of city services. However, there is a threat of the RIA closing due to BRAC (base realignment).

Table 6- known major expansions and dislocations in Rock Island. From Bi-State Regional Economic Development Strategy (CEDs) 2019 Progress Report, <https://bistateonline.org/2012-11-14-00-17-31/ceds.html>.

Employer	Type	Jobs Added	Jobs Retained	Jobs Lost	Net Jobs Impact	Status
Park Source	Expansion	50	64	0	114	Underway
AFS Classico	Expansion/Retention	24	15	0	39	Underway
Techno Block	New	50	0	0	50	Underway
Save-A-Lot	Dislocation	0	0	-15	-15	Completed

Projected Regional Industry and Occupational Change

According to data from JobsEQ (2018, Q1), the Health Care and Social Assistance industry is predicted to have the highest growth over the 5-year period (2018-2023) within the Bi-State Region, with a predicted growth of 5.6%. The Information industry is predicted to experience the steepest decline in the region, with a decrease of 9.0% over 5 years.

Over the next 10 years, demand for employees with all skill levels will be greatest in the healthcare, management, and construction fields. Top regional occupations predicted to grow are listed in figure 2. The largest occupation gaps will occur in highly specialized and highly paid occupations (Figure 3).¹¹⁶

¹¹⁶ Gaps are “based on a forecast comparing occupation demand to local population growth and the projected educational attainment of those residents. A positive number represents a deficit in workers and a negative number represents a surplus of workers.” Bi-State Regional Economic Development Strategy (CEDs) 2019 Progress Report, <https://bistateonline.org/2012-11-14-00-17-31/ceds.html>.

Forecasted Industry Growth 2018-2023

NAICS Code	Description	2018 Jobs	2023 Jobs	2018-2023 % Change	2018 Average Annual Earnings
31	Manufacturing	33,225	31,545	-5.1% ▼	\$63,371
62	Health Care and Social Assistance	27,076	28,579	5.6% ▲	\$44,625
44	Retail Trade	25,290	24,792	-2.0% ▼	\$27,382
72	Accommodation and Food Services	18,173	18,107	-0.4% ▼	\$15,990
61	Educational Services	17,218	17,256	0.2% ▲	\$37,315
56	Admin., Support, Waste Mgmt & Remediation Svs	14,702	14,891	1.3% ▲	\$35,914
23	Construction	11,872	12,179	2.6% ▲	\$57,090
81	Other Services (except Public Administration)	9,944	9,856	-0.9% ▼	\$25,838
92	Public Administration	9,763	9,547	-2.2% ▼	\$50,659
54	Professional, Scientific, and Technical Services	9,072	9,341	3.0% ▲	\$65,283
48	Transportation and Warehousing	8,455	8,348	-1.3% ▼	\$46,921
42	Wholesale Trade	8,436	8,250	-2.2% ▼	\$69,268
55	Management of Companies and Enterprises	6,834	6,780	-0.8% ▼	\$134,012
52	Finance and Insurance	6,044	5,919	-2.1% ▼	\$68,357
71	Arts, Entertainment, and Recreation	2,682	2,701	0.7% ▲	\$17,695
11	Agriculture, Forestry, Fishing and Hunting	2,463	2,434	-1.2% ▼	\$48,021
53	Real Estate and Rental and Leasing	2,116	2,099	-0.8% ▼	\$49,940
51	Information	2,001	1,821	-9.0% ▼	\$44,670
22	Utilities	1,516	1,423	-6.1% ▼	\$122,467
21	Mining, Quarrying, and Oil and Gas Extraction	132	122	-7.6% ▼	\$58,312
99	Unclassified	17	17	0.0% ◀▶	\$32,905
	Total - All Industries	217,031	216,090	-0.4% ▼	\$47,831

Source: JobsEQ, Data as of 2018 Q1.

Figure 1-Forecasted industry growth, JobsEQ (2018, Q1). From Bi-State Regional Economic Development Strategy (CEDs) 2019 Progress Report, <https://bistateonline.org/2012-11-14-00-17-31/ceds.html>.

2016-2021 Occupation Growth Predictions

Job Description	2016 Jobs	2021 Jobs	2016-2021 Change
Combined Food Preparation and Serving Workers, Including Fast Food	5841	6195	354
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	4800	5145	345
Nursing Assistants	2958	3261	303
Laborers and Freight, Stock, and Material Movers, Hand	5263	5564	301
Customer Service Representatives	4590	4889	299
Registered Nurses	3645	3909	264
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	4538	4796	258
Office Clerks, General	5591	5828	237
Personal Care Aides	1596	1817	221
Retail Salespersons	6875	7053	178

Source: EMSI Industries 2016-2021, Program Completions and Occupation Growth

Figure 2-Occupational Job Growth Predictions. From: From Bi-State Regional Economic Development Strategy (CEDs) 2016, <https://bistateonline.org/2012-11-14-00-17-31/ceds.html>.

Other notable information from the CEDs Report

Passage of the 2016 Future Jobs Energy Bill ensured that the Cordova Nuclear Power Plant will remain open for at least 10 years, and in 2017 CEDs PR identified a desire to study the impact of reduced use of coal and an increase in wind and solar energy facilities in the region. This may signal sustained demand for jobs in the energy sector in the region.

The regional workforce is aging and CEDs identified needs around workforce attraction and retention including attracting skilled medical professionals (especially in rural areas); attracting workers with an education and career path that aligns with a skilled trade, such as electricians, plumbers, carpenters; Encouraging greater numbers of youth seeking post-secondary credentials; and addressing issues of economic mobility for residents of region. The aging workforce also has implications for small business owners, who may be unable to sell or pass their business onto another owner at retirement.

Two tracts in the City of Rock Island were designated Opportunity Zones.

Forecasted Occupation Gaps in 2028
Potential Occupation Gaps over 10 Years in Bi-State Region

Description (and Annual Earnings \$)	Gaps
Healthcare Practitioners and Technical Occupations (\$74,200)	114
Management Occupations (\$94,400)	83
Construction and Extraction Occupations (\$50,300)	44
Business and Financial Operations Occupations (\$69,300)	43
Installation, Maintenance, and Repair Occupations (\$47,600)	35
Education, Training, and Library Occupations (\$51,300)	34
Computer and Mathematical Occupations (\$76,200)	28
Architecture and Engineering Occupations (\$80,400)	24
Healthcare Support Occupations (\$29,600)	23
Community and Social Service Occupations (\$46,100)	12
Transportation and Material Moving Occupations (\$35,600)	-4
Farming, Fishing, and Forestry Occupations (\$31,400)	-5
Protective Service Occupations (\$45,700)	-7
Personal Care and Service Occupations (\$24,700)	-25
Production Occupations (\$38,000)	-65
Office and Administrative Support Occupations (\$35,100)	-80
Sales and Related Occupations (\$36,100)	-99
Food Preparation and Serving Related Occupations (\$22,000)	-165

Source: JobsEQ, Data as of 2018Q3 except wages, which are as of 2017.

Figure 3- Forecasted occupation gaps, JobsEQ (2018, Q1). From Bi-State Regional Economic Development Strategy (CEDs) 2019 Progress Report, <https://bistateonline.org/2012-11-14-00-17-31/ceds.html>.

Information from the Regional Transportation Planning Report

The regional transit report references the Institute for Global Futures (2004), head by Dr. James Canton. Here I am summarizing those references as they relate to regional economic development:

There is projected to be increased competition for talented workers in the future because there will be more jobs, but fewer people to fill them. The expertise of the “Baby Boomer” generate (born between 1946 and 1962) will offset the near-term shortage of young talent.

Outsourcing will also threaten industries that are not competitive. Work from home may become more commonplace as organizations save of the costs of office space. “Communities that offer development-friendly options, zoning, or a high-tech telecommunications network will benefit in the future.”

ROCK ISLAND COUNTY, IL 1	
EMPLOYER	TOTAL EMPLOYEES
Deere & Company (all locations)	7,625
Rock Island Arsenal	5,602
UnityPoint Health - Trinity (all locations)	4,468
Tyson Fresh Meats	2,400
Bally Gaming Sytems	1,100
XPAC	1,000
Jumer's Casino Rock Island	1,000
M & O Installation Co	900
Blackhawk College	825
Exeleon	800

Figure 4: Largest Employers in Rock Island County (2013)

3. Which industries and occupations provide more/fewer “good” jobs?

- a. Compare living wage levels to earnings by occupation in the region (BLS Wage levels: https://www.bls.gov/oes/current/oes_19340.htm)

Occupation	Mean Hourly Wage	Annual Mean Wage	Current Employment in Davenport-Moline-Rock Island, IA-IL
Food Prep, Service Workers, includes fast food	\$10.32	\$21,470	4,460
Janitors, Cleaners (except maids & housekeepers)	\$13.06	\$27,170	2,430
Nursing Assistants	\$13.15	\$27,360	2,140
Laborers and Freight, Stock, and Material Movers, Hand	\$14.12	\$29,370	3,500
Customer Service Reps	\$15.79	\$32,840	3,940
Registered Nurses	\$26.54	\$55,200	3,840
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	\$15.66	\$32,580	2,050
Office Clerks, General	\$16.04	\$33,350	3,250
Personal Care Aides	\$11.59	\$24,100	1,400
Retail Salespersons	\$13.66	\$28,400	5,770

	1 Adult				2 Adults (1 Working)				2 Adults (2 Working)			
	0 Child	1 Child	2 Child	3 Child	0 Child	1 Child	2 Child	3 Child	0 Child	1 Child	2 Child	3 Child
Living Wage	\$11.14	\$24.50	\$29.04	\$35.71	\$18.50	\$22.18	\$24.80	\$27.24	\$9.25	\$13.42	\$15.88	\$18.26

The data suggest that those occupations projected to grow (from the regional economic report) for the most part, do not provide a living wage to households except those in 2-adult working families with 0 or 1 child (or 2 children for Customer Service Reps, Secretaries, and Office Clerks). The exception is Registered Nurses, which pays more than \$25/hour.

The key occupations identified in the regional economic report have lower educational requirements (see Question 12 for details on the education required for each occupational category).

	Rock Island Academy	Frances Willard Elementary School	Hanson Elementary School	Eugene Field Elementary School	Denkman Elementary School	Longfellow Elementary School	Thomas Jefferson Elementary School	Edison Jr. High School	Washington Jr High School	Rock Island High School	Rock Island Center of Math and Science
Attendance Rate (%)	92.4	93.1	93.7	95.0	94.5	92.8	93.2	91.5	92.7	85.8	95.8
Chronic Absenteeism (%)	33.1	30.8	24.1	12.1	13.9	28.0	26.6	28.8	26.8	57.0	7.1
Mobility (%)	27.5	21.6	18.0	7.9	10.1	22.3	12.2	8.7	7.6	20.7	3.6
Chronic Truants (%)	39.6	27.3	30.1	7.3	15.3	32.9	14.2	18.0	19.3	58.1	6.2
Low Income (%)	91.7	96.7	80.7	39.8	49.6	70.4	69.2	73.5	61.8	58.5	60.4
With IEPs (%)	20.5	12.8	27.3	13.6	15.6	16.0	20.0	17.7	17.3	15.2	15
English Learners (%)	24.5	20.3	15.5	8.5	12.9	15.3	3.2	8.2	5.0	8.9	7.5
Average Class Size (N)	24.7	28.9	20.5	25.8	26.8	22.2	24.1	24.1	23.5	23.1	24.3

4. What are the demographic patterns in who has good/bad jobs (relationship to race, education level, etc.)?

	Rock Island City, IL	Census Tract 236
<i>Total Population</i>	38354	1,797
Management	1040	20
Business and Finance	726	19
Computer and Mathematical	483	0
Architecture and Engineering	302	0
Life, Physical, and Social Science	90	0
Community and Social Service	385	0
Legal	145	0
Education, Training and Library	1281	0
Arts, Design, Entertainment, Sports and Media	343	30
Health Diagnosis and Treating Practitioners	375	0
Health Technologist and Technicians	312	0
Healthcare Support	693	22
Fire Fighting and Prevention	253	0
Law Enforcement	90	0
Food Preparation and Serving	1162	24
Building, Grounds Cleaning, and Maintenance	782	46
Personal Care and Service	899	23

Sales	1777	17
Farming, Fishing and Forestry	16	6
Construction and Extraction	527	19
Installation, Maintenance, and Repair	451	8
Production	1819	112
Transportation	730	9
Material Moving	1076	38

Figure 5- Employment by Occupation. ACS 2013-2017

	Rock Island, IL	Rock Island 263
Agriculture, Fishing, and Mining	70	6
Construction	733	19
Manufacturing	2553	118
Wholesale Trade	431	0
Retail Trade	2191	31
Transportation	963	5
Information	337	0
Finance & Insurance	935	10
Scientific & Professional	1652	69
Education & Health Care	5002	101
Arts, Food, and Entertainment	1613	39
Public Administration	879	8
Other Services	591	9

Figure 6- Industry of Employment. ACS 2013-2017

	Total Jobs	Jobs with earnings \$1250 or less/mo	Jobs with earnings \$1251 to \$3333/mo	Jobs with earnings greater than \$3333/mo	Jobs with workers race white alone	Jobs with workers race Black alone	Jobs with education less than high school	Jobs with education HS or Equivalent	Jobs with some college or Associate	Jobs with Bachelor's or above
Rock Island Census Tracts	33841	7021	11509	15311	29884	2622	3041	7855	9055	6395
Census Tract 236	391	37	188	166	326	46	49	88	106	85

Figure 7- Data by Work Location (workers residing anywhere, working in these census tracts)

5. How and to what extent is the city's school system preparing residents in the target area to be successful in the local workforce/higher education?

(<https://www.illinoisreportcard.com/District.aspx?districtid=49081041025>) and compare to schools in/around Census tract 236.

Five of the thirteen schools within the Rock Island school district are underperforming. This trend is unlike the surrounding five districts. The only other district in the area with underperforming schools is Moline-Coal Valley with two out of the fourteen schools under performing. In addition, the Rock Island district has a high percentage of students with chronic absenteeism and double the percent of chronic truants in comparison to the surrounding districts. The dropout rate in Rock Islands is 7.5%, the highest rate in the area. Furthermore, the school district has the highest percentage of low-income students and the lowest graduation rates in the region.

	ROCK ISLAND	MOLINE-COAL VALLEY	ORION	UNITED TWP	SHERRARD	ROCKRIDGE
ESSA Under Performing Schools	5	2	0	0	0	0
Chronic Absenteeism (%)	32.9	20.1	16.9	33.6	10	5.3
Mobility (%)	14.9	10.5	5.1	10.7	7.5	4.6
Chronic Truants (%)	31.7	15.5	1.4	6.3	3.6	1.8
Dropout Rate (%)	7.5	2.6	2.4	4.9	3.7	2.3
Low Income (%)	65.4	54.7	19.7	60	28.4	18.7
With IEPs (%)	18.8	14.6	14.6	15	11.8	12.5
English Learners (%)	10.5	13.4	0	6.8	0.2	0.1
Average Class Size (N)	23.2	23.8	20.4	18.4	18.5	21.2
4 Yr Graduation Rate (%)	76.7	90.6	94.9	92.7	97.3	97.5
5 Yr Graduation Rate (%)	80	92.6	94.4	94.7	100	94.9

Figure 8- Comparison of data across school districts in the region

	Rock Island Academy	Frances Willard Elementary School	Hanson Elementary School	Eugene Field Elementary School	Denkman Elementary School	Longfellow Elementary School	Thomas Jefferson Elementary School	Edison Jr. High School	Washington Jr High School	Rock Island High School
Attendance Rate (%)	92.4	93.1	93.7	95.0	94.5	92.8	93.2	91.5	92.7	85.8
Chronic Absenteeism (%)	33.1	30.8	24.1	12.1	13.9	28.0	26.6	28.8	26.8	57.0
Mobility (%)	27.5	21.6	18.0	7.9	10.1	22.3	12.2	8.7	7.6	20.7
Chronic Truants (%)	39.6	27.3	30.1	7.3	15.3	32.9	14.2	18.0	19.3	58.1

Low Income (%)	91.7	96.7	80.7	39.8	49.6	70.4	69.2	73.5	61.8	58.5
With IEPs (%)	20.5	12.8	27.3	13.6	15.6	16.0	20.0	17.7	17.3	15.2
English Learners (%)	24.5	20.3	15.5	8.5	12.9	15.3	3.2	8.2	5.0	8.9
Average Class Size (N)	24.7	28.9	20.5	25.8	26.8	22.2	24.1	24.1	23.5	23.1

Figure 9- Comparison of schools within Rock Island schools

b. Report educational attainment rates in tract 236 relative to the city and region.

Educational Attainment: 30% of the population between the age of 26 and over in census tract 236 does not have a high school diploma while almost 25% of Rock Island City have a Bachelor’s or higher.

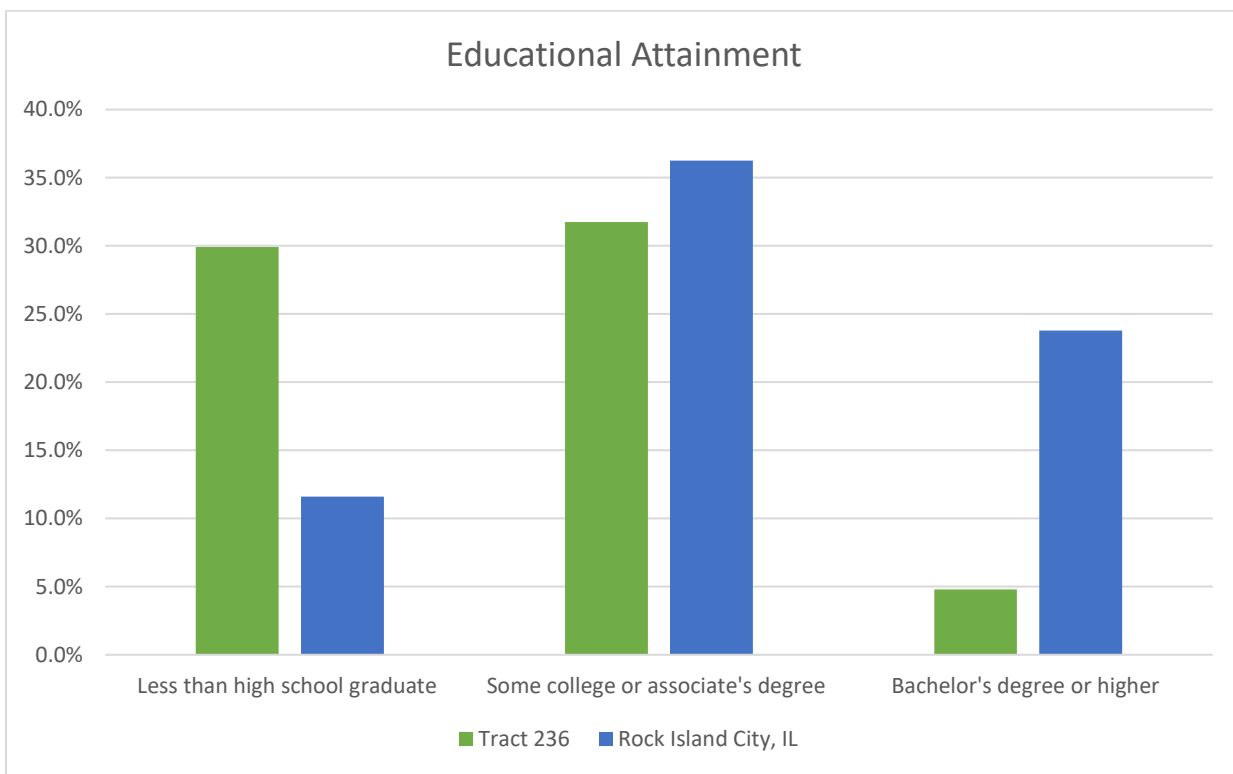


Figure 10- ACS 2013-2017

- Employment**

	Tract 236	Rock Island City, IL
Employed	71.3%	94.2%

- Educational attainment of employed population**

Educational Attainment for Employed Population 25 to 64 years

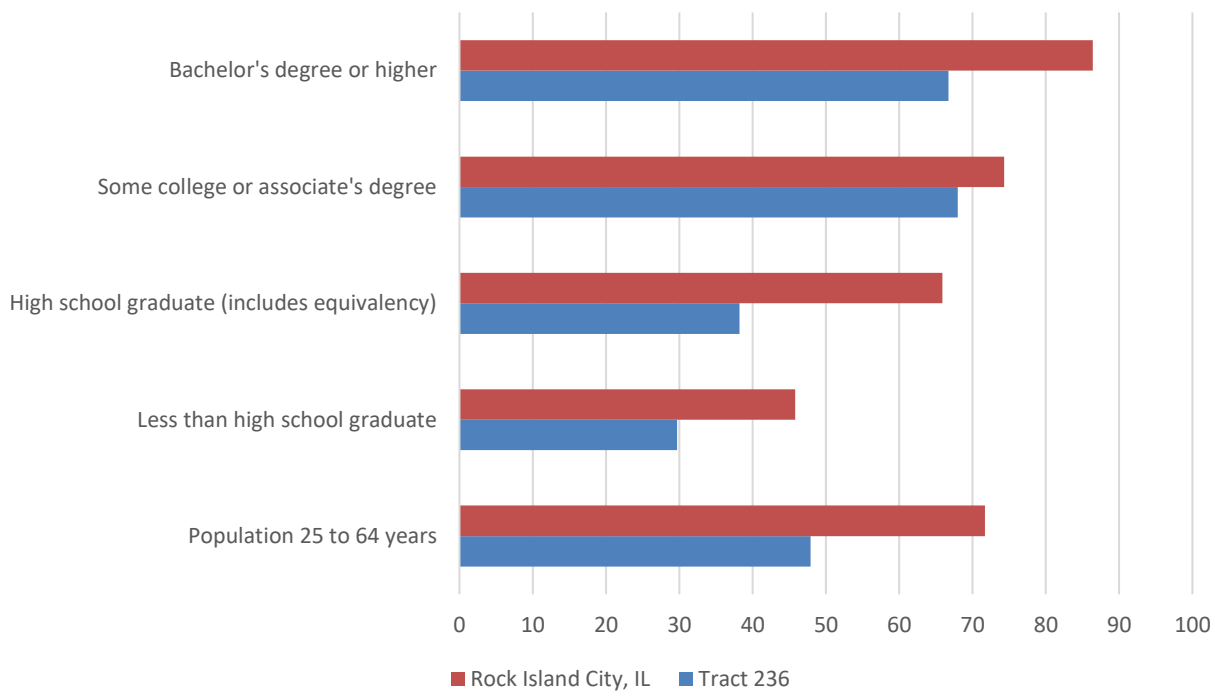
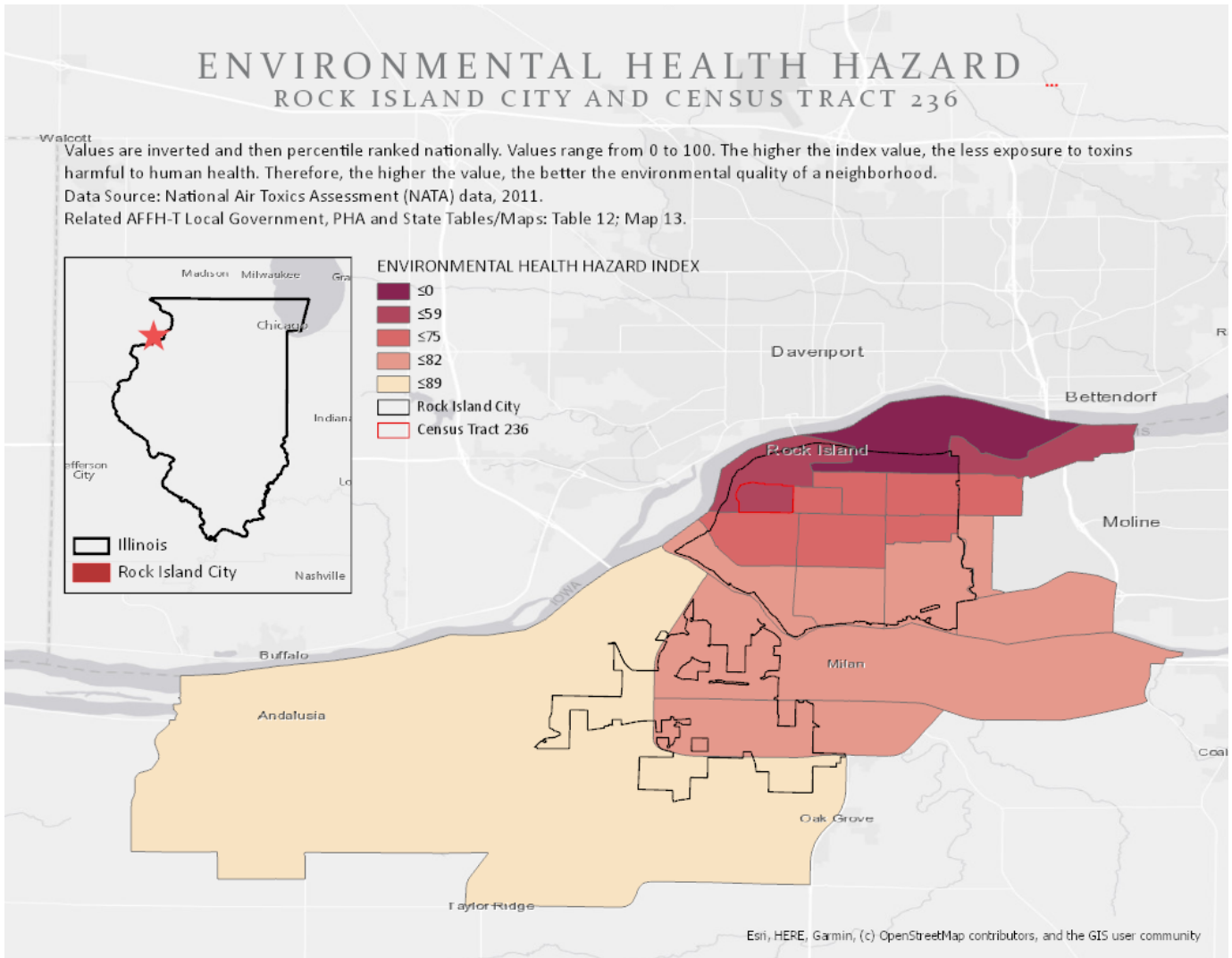


Figure 11- ACS, 2013-2017

6. What do we know about environmental conditions in/around the target neighborhood (tract 236)?

a. Map of HUD’s AFFH Environmental index, but this focuses mainly on air pollution.



b. Summarize information relevant to tract 236 from the 2018 greenways plan for greenspace access:

The Greenway planning initiative in the Rock Island county region is an effort to preserve existing resources while creating open spaces that connect natural areas, cultural and historic sites, parks, neighborhoods, and communities. The initiative has a goal of 266 miles of active (recreation) or passive (preservation) greenway spaces that will be preserved or developed throughout the region. There are multiple proposed active greenway trails going through Rock Island City with one active greenway near census tract 236. In addition to preservation and recreation, the development of this active greenway system is a plan to combat the high amount of bike and pedestrian crashes that happened in Rock Island City and around the county in 2012-2016.

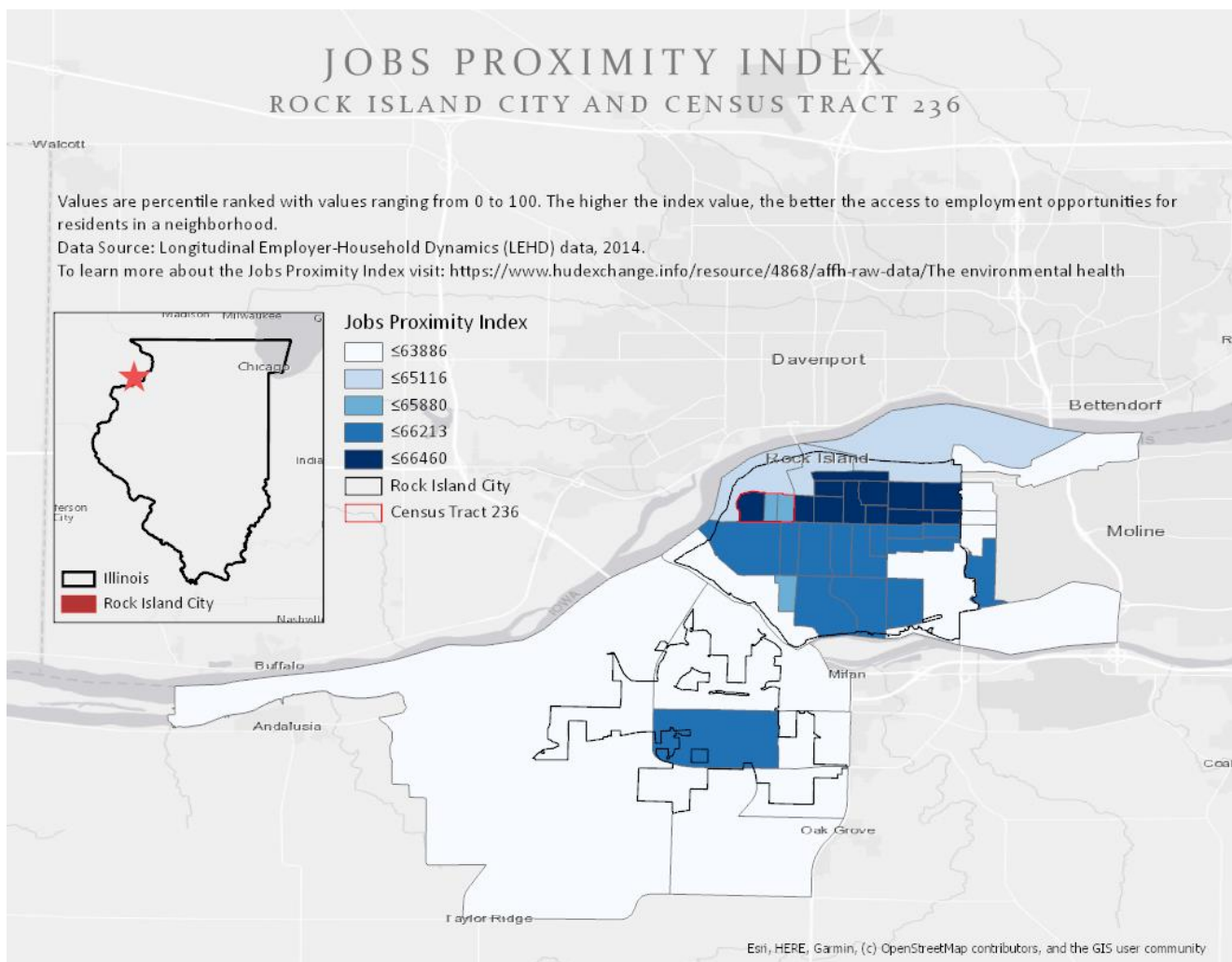
As detailed in the Comprehensive Economic Development Strategy report, the Bi-State Region has taken the initiative to ensure that air quality is acceptable for all its residents. There are 10 air-quality monitoring stations in Scott and Muscatine Counties, Iowa and Rock Island County, Illinois. Each month they measure multiple

pollutants at each individual station. This section provides a summary of all activity pertaining to air quality maintenance in the Bi-State Region.

Rock Island County is classified as in attainment (does not exceed the primary or secondary standards for the designated pollutant) for ozone, sulfur dioxide, particulate matter, nitrous oxides, and carbon monoxide. While Henry and Mercer Counties do not have operational ambient air quality monitoring stations, both are in primary attainment for all pollutants. In Rock Island County, there is a monitor located at the Rock Island Arsenal (PM₂₅ and Ozone).

7. How accessible is the neighborhood (tract 236) to jobs generally and especially to “good” jobs?

a. Map showing HUD jobs proximity index



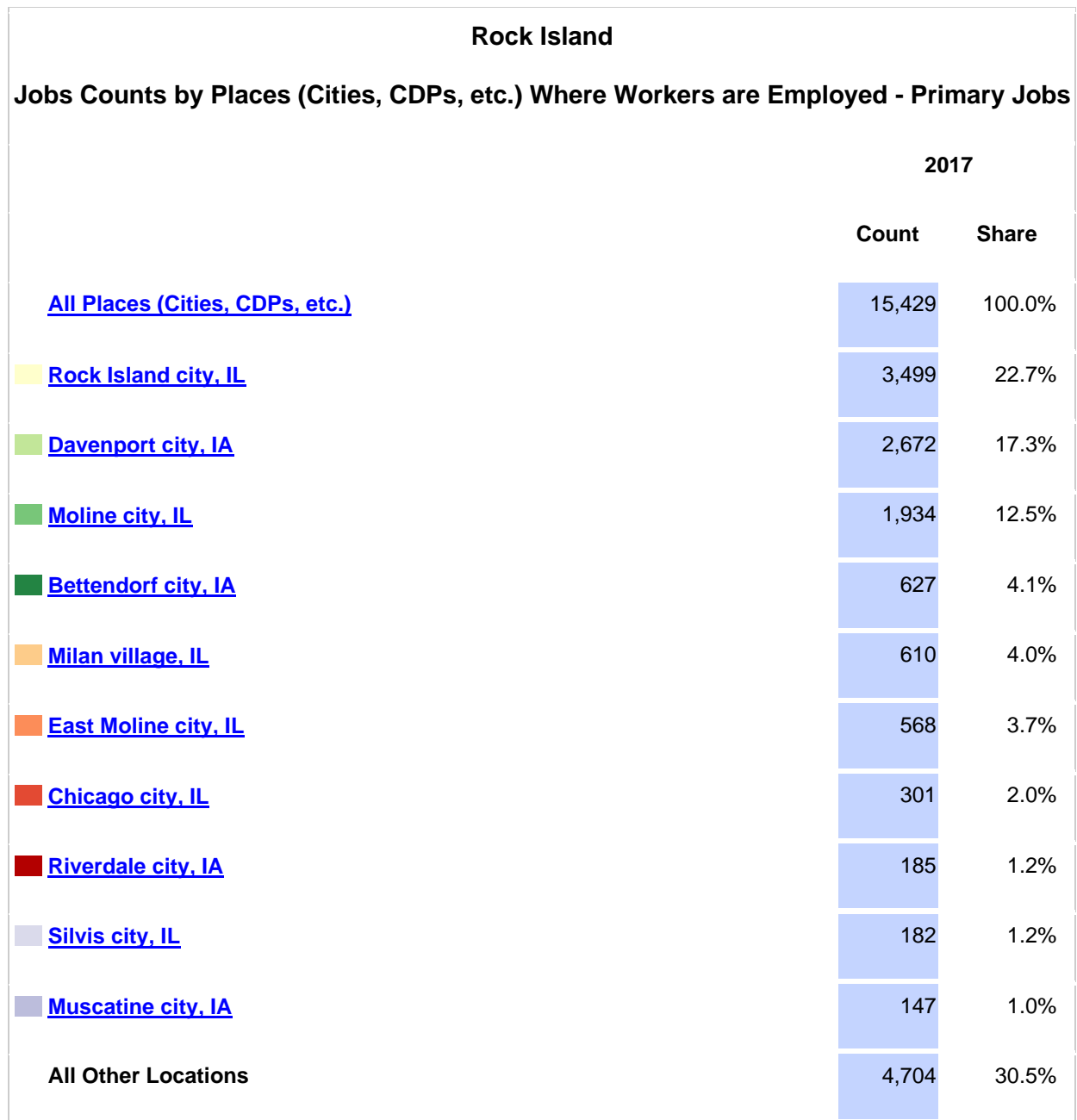
b. Report on whether vehicle access is an issue and transit ridership in the neighborhood

In Rock Island, just over 10% of households have no vehicle available. This percentage is lower for households with 1 or more workers, suggesting that most households with workers have at least one vehicle for commuting purposes. However, in census tract 236, 22% of households reportedly have no vehicle available. Fifteen percent of households with 1 or more worker have no vehicle.

The majority of workers in Rock Island commute to work driving alone (76%), compared to 64% for workers residing in census tract 236. Just over 2% of all Rock Island commuters use public transit, compared to 4% for residents of census tract 236.

Employed in the Selection Area	Employed in Selection Area but Living Outside	Employed and Living in Selection Area	Living in Selection Area	Living inside Selection Area but Employed Outside
19,412	15,913	3,499	15,429	11,930
3,122	3,083	39	449	410

Figure 12- LEHD Data, in and out commuting- Primary Jobs. 2017



Census Tract 236

Jobs Counts by Places (Cities, CDPs, etc.) Where Workers are Employed - Primary Jobs

	2017	
	Count	Share
<u>All Places (Cities, CDPs, etc.)</u>	203	100.0%
 <u>Rock Island city, IL</u>	35	17.2%
 <u>Davenport city, IA</u>	32	15.8%
 <u>Moline city, IL</u>	15	7.4%
 <u>East Moline city, IL</u>	10	4.9%
 <u>Milan village, IL</u>	9	4.4%
 <u>Chicago city, IL</u>	7	3.4%
 <u>Bettendorf city, IA</u>	7	3.4%
 <u>Peoria city, IL</u>	5	2.5%
 <u>Springfield city, IL</u>	4	2.0%
 <u>Galesburg city, IL</u>	3	1.5%
All Other Locations	76	37.4%

c. Summarize relevant info from Regional transportation plan:

<https://bistateonline.org/documents/transportation/3379-2018-08-tdp-web-pdf.html>

The planning area for the regional transit development plan is the Greater Bi-State Region, including Henry, Mercer, Rock Island, and Whiteside Counties in Illinois and Scott and Muscatine Counties in Iowa, covers 3,393 square miles.

There are four fixed-route public transit systems in the Bi-State Region, including Bettendorf Transit, Davenport CitiBus, Muscatine MuscaBus, and the Rock Island County Metropolitan Mass Transit District (Metro). The three municipally provided systems primarily serve riders within their corporate limits.

**Table 3.1
Public Transit Systems Fixed-Route Information**

Transit System	# of Routes	# of Vehicles	Weekday Hours	Weekend Hours	Service Frequency on Routes (Headways)	Adult Basic Fare	Annual Ridership (FY 2017)
Bettendorf Transit	3	5	6:15 a.m. – 6:45 p.m. varies by route	8:30 a.m. – 5:30 p.m. varies by route; Saturday only	30 or 60 minutes by route	\$1.00	108,430
Davenport CitiBus	10	23	6:00 a.m. – 7:00 p.m. varies by route	9:00 a.m. – 7:00 p.m.; Saturday and Sunday 10:00 a.m. – 5:00 p.m.	30 or 60 minutes by route	\$1.00 (no charge on Saturdays)	1,166,755
Muscatine MuscaBus	4	11	6:30 a.m. – 5:00 p.m.	8:30 a.m. – 4:00 p.m.; Saturday only	30 or 60 minutes by route	\$0.75	164,239
Rock Island County Metropolitan Mass Transit District (MetroLink)	12	76; 3 vessels (Channel Cat)	5:00 a.m.– 10:00 p.m.; Channel Cat is season	7:00 a.m. – 6:30 p.m.; Saturday and 8:00 a.m. – 5:00 p.m.; Sunday	15, 30 or 60 minutes by route	\$1.00	3,297,518

The Rock Island Metropolitan Mass Transit District serves residents of Rock Island County. As of the time of publication of the regional transit report, more than 107,000 live within a quarter mile of a MetroLINK. The system has 12 fixed routes and operates on 15,30, and 60-minute headways (how often the service arrives at a given stop). Adult base fares are \$1.00. The key terminals are Moline, East Moline, and Rock Island. MetroLINK also operates the Channel Cat Water Taxi.

The regional transportation plan highlighted current transit issues within the region including the need for extended hours and days of service, the availability of funding, affordability for transit riders, and more education around the transit services provided. “Barriers to effective transit service include fragmented systems, issues of complexity and lack of convenience, disconnections between needed destinations faced by commuters, lack of personal vehicles, and nonstandard work hours.”

(<https://bistateonline.org/documents/transportation/3379-2018-08-tdp-web-pdf.html>., p.Xvii).

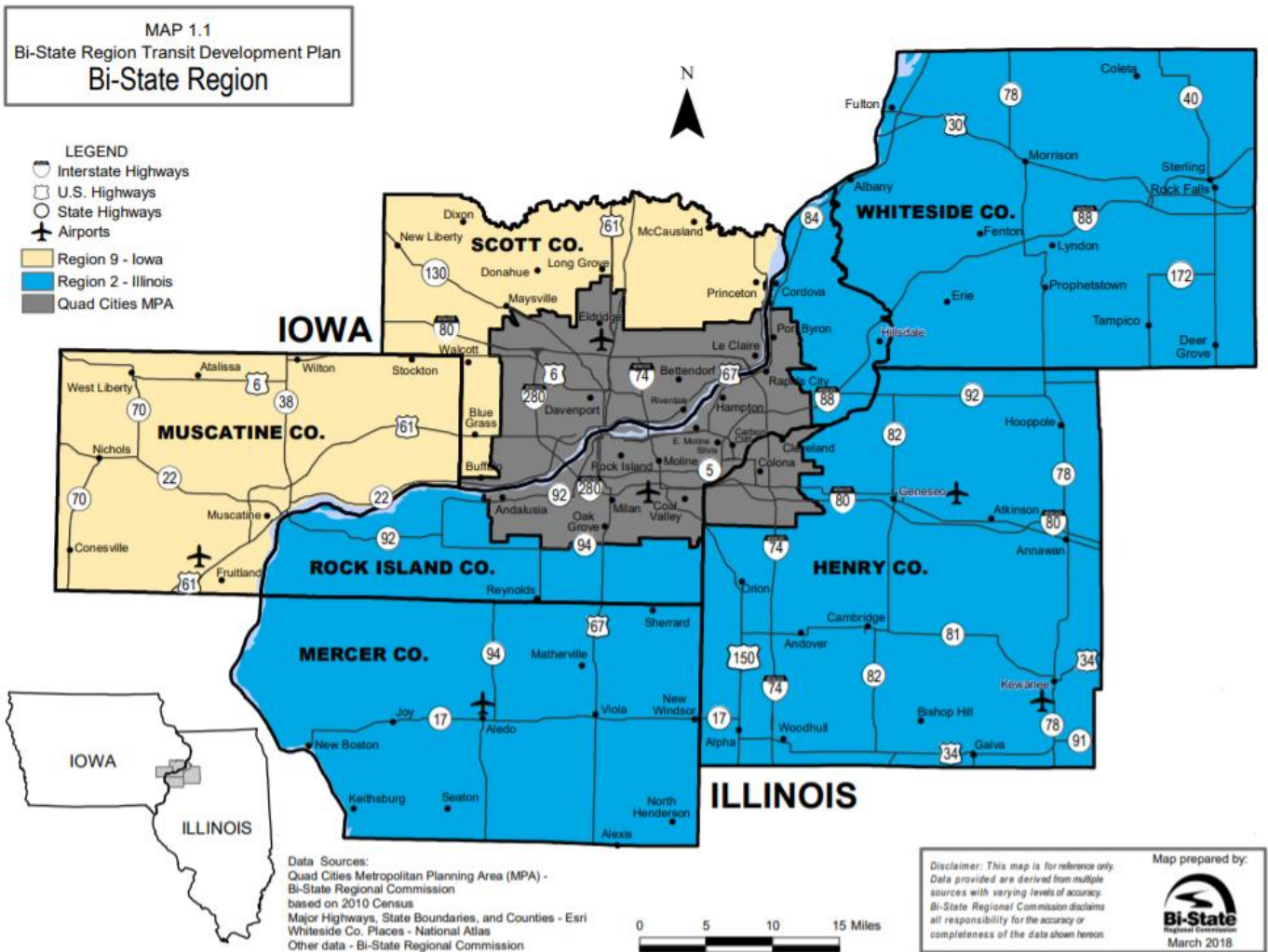


Figure 13- Bi-State Region Map. Source: <https://bistateonline.org/documents/transportation/3379-2018-08-tdp-web-pdf.html>

Regional job centers: “The Greater Bi-State Region offers a variety of employment and housing opportunities within the six-county area. However, there are additional opportunities in neighboring regions that are attractive for employment, medical, retail, or social service needs.”

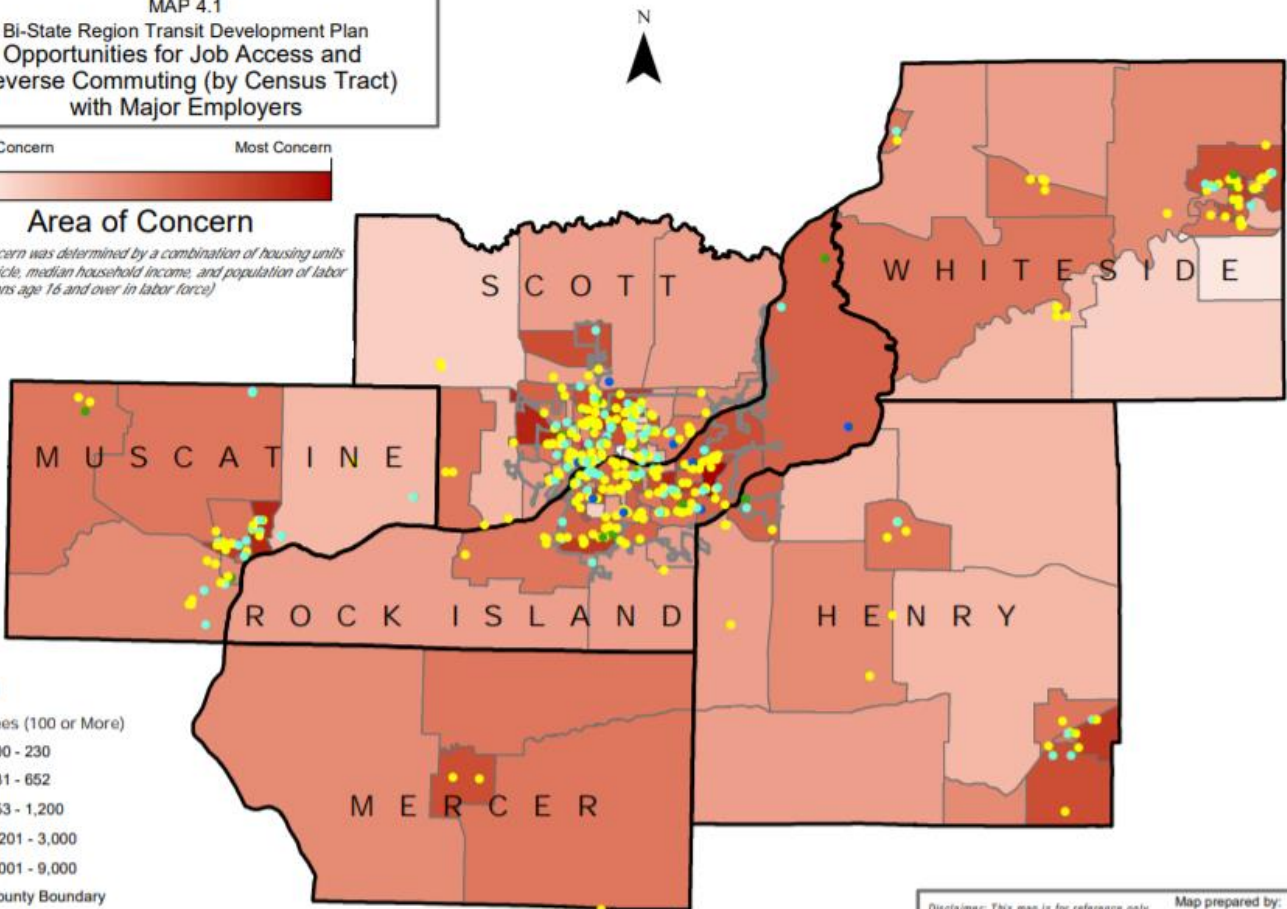
Census tracts with higher densities of the working population, low-income households, and households with no access to vehicles are shown on the following map (Map 4.1 from <https://bistateonline.org/documents/transportation/3379-2018-08-tdp-web-pdf.html>). This map can help in identifying areas that where there are underserved, high needs communities. Households without vehicle access may need more frequent transit service and more routes to reach places of employment or institutions of higher learning.

Maps 4.2 - 4.4 identify areas of concern with assets in the region.

MAP 4.1
Bi-State Region Transit Development Plan
Opportunities for Job Access and
Reverse Commuting (by Census Tract)
with Major Employers



Area of Concern
Area of concern was determined by a combination of housing units with no vehicle, median household income, and population of labor force (persons age 16 and over in labor force)



- Legend**
- Employees (100 or More)
- 100 - 230
 - 231 - 652
 - 653 - 1,200
 - 1,201 - 3,000
 - 3,001 - 9,000
- ▬ County Boundary
- ▭ 2017 Urbanized Area

Sources:
 Area of Concern - U.S. Census Bureau American Community Survey (ACS) 5-year Estimates 2011-2015 (Note for Median Household Income: Estimates were for a 12-month period in 2015 inflation-adjusted dollars.)
 Employees - ReferenceUSA.gov, Infogroup™. No publish date. Web. Accessed 15 Nov. 2017.
 Urbanized Area, Census Tracts and County Boundaries - U.S. Census Bureau, 2017 TIGERLine Shapefiles



Disclaimer: This map is for reference only. Data provided are derived from multiple sources with varying levels of accuracy. Bi-State Regional Commission disclaims all responsibility for the accuracy or completeness of the data shown hereon.

Map prepared by:

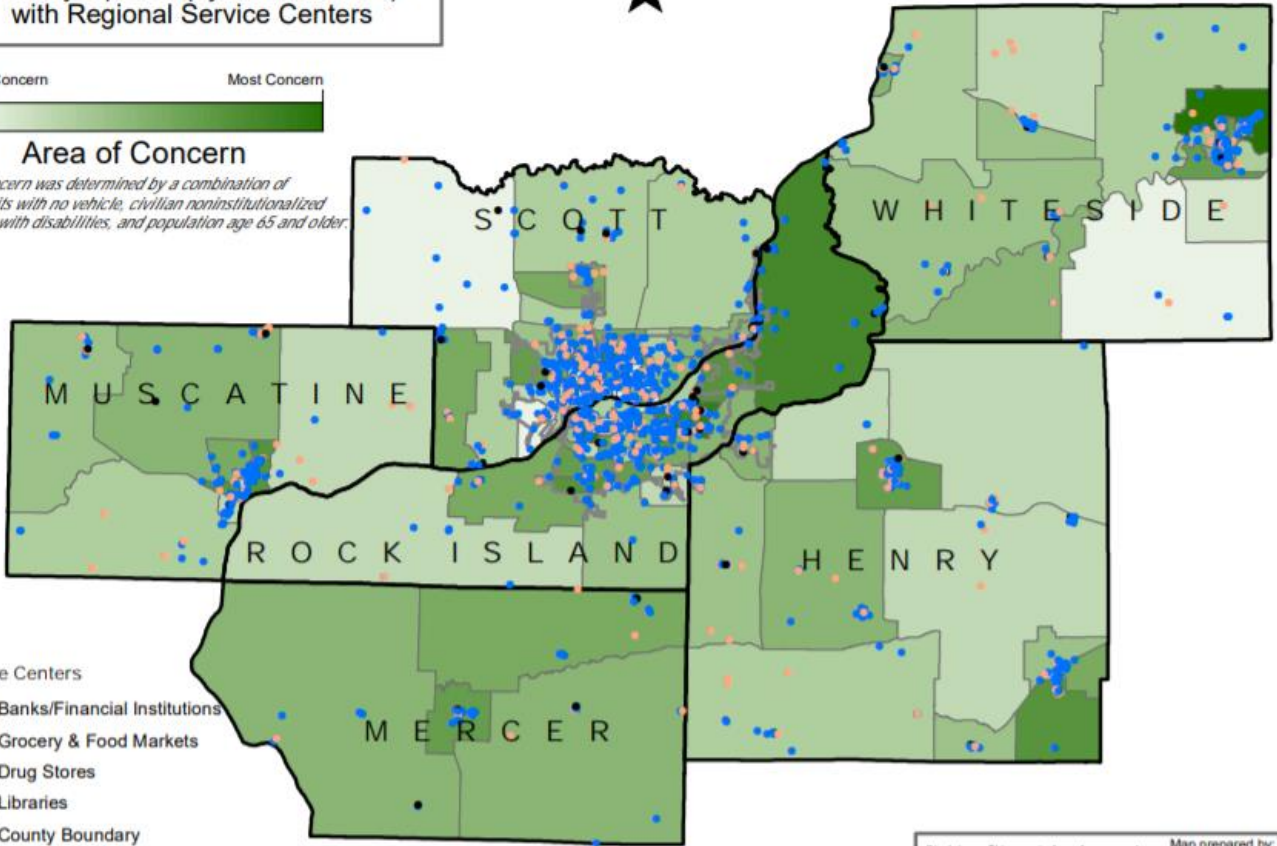
 Bi-State
 Regional Commission
 March 2018

MAP 4.2
Bi-State Region Transit Development Plan
Mobility Options (by Census Tract)
with Regional Service Centers



Area of Concern

Area of concern was determined by a combination of housing units with no vehicle, civilian noninstitutionalized population with disabilities, and population age 65 and older.



Service Centers


- Banks/Financial Institutions
- Grocery & Food Markets
- Drug Stores
- Libraries

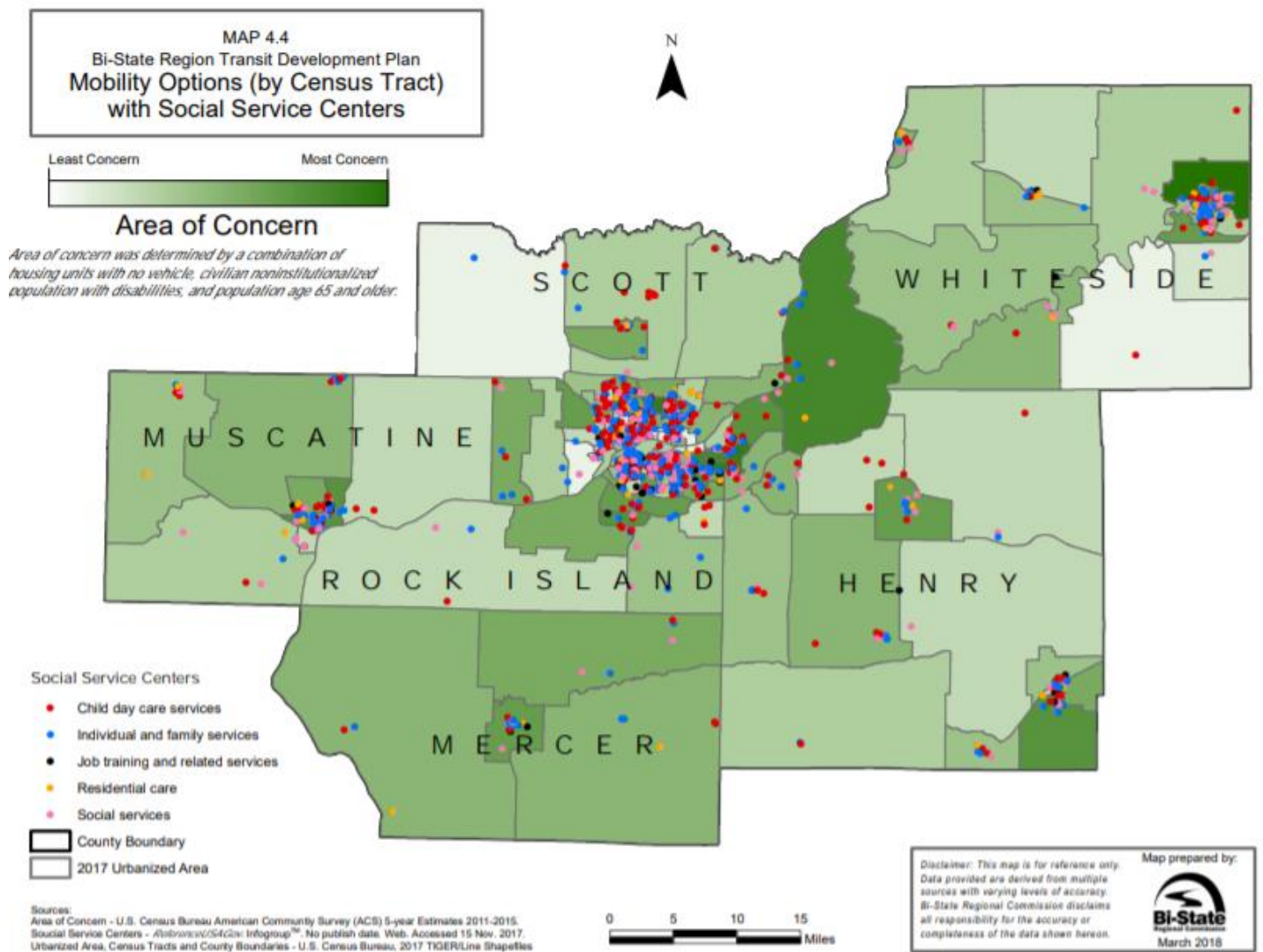
- County Boundary
- 2017 Urbanized Area

Sources:
 Area of Concern - U.S. Census Bureau American Community Survey (ACS) 5-year Estimates 2011-2015.
 Service Centers - *Arbitrarily/USAGov*; InfogroupSM. No publish date. Web. Accessed 15 Nov. 2017.
 Urbanized Area, Census Tracts and County Boundaries - U.S. Census Bureau, 2017 TIGER/Line Shapefiles



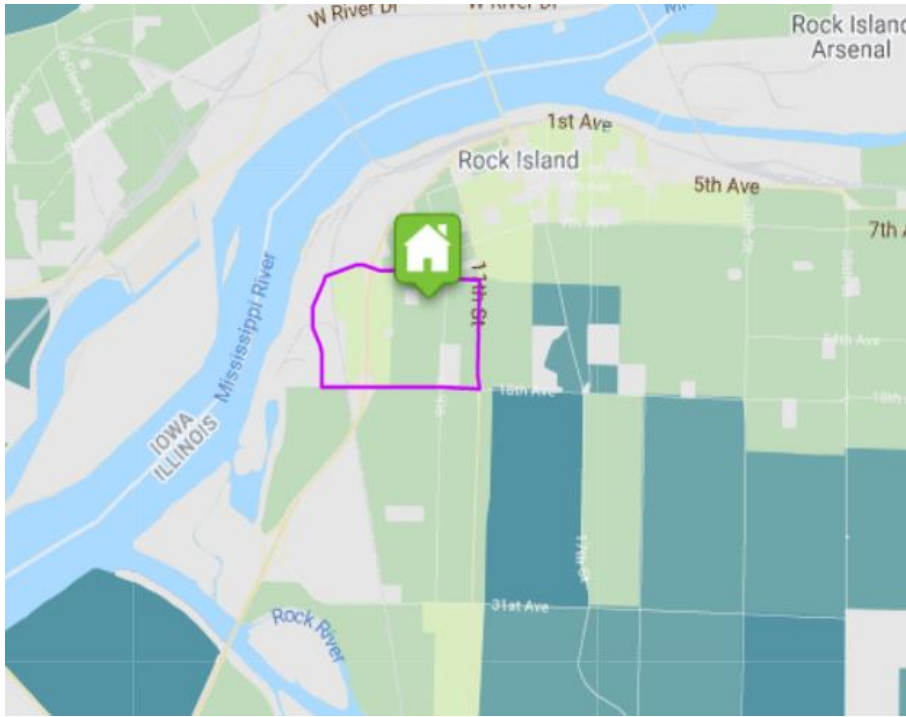
Disclaimer: This map is for reference only. Data provided are derived from multiple sources with varying levels of accuracy. Bi-State Regional Commission disclaims all responsibility for the accuracy or completeness of the data shown hereon.

Map prepared by:

 March 2018



d. Other information related to transit, transit costs

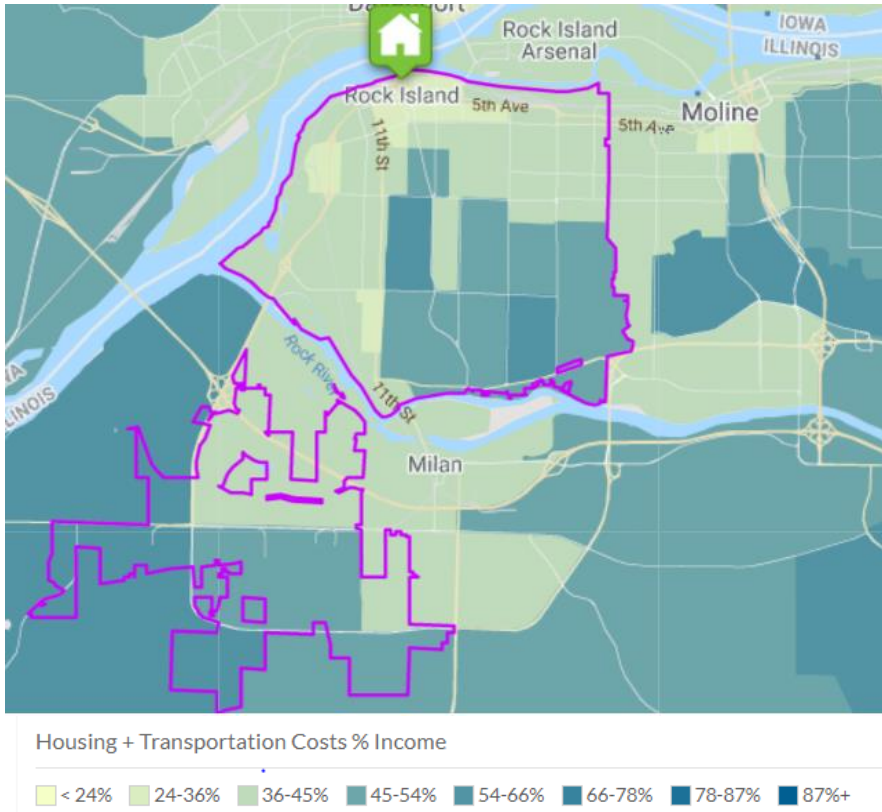
The H+T Affordability Index combines housing and transportation costs and sets a benchmark at no more than 45% of household income. This is a more expanded measure of affordability than the traditional definition of cost burden that is no more than 30% of household income on housing costs. According the H+T Index, average household in Rock Island, IL pays 44% of their household income on housing and transportation costs. This is lower than the 45% cut-off, but sub-regional variation indicates there are some households in the city paying as much as 53%.



Housing + Transportation Costs % Income



Figure 14- H+T Index score for Census Tract 236. Source, <https://htaindex.cnt.org/map/>



<https://htaindex.cnt.org/map/>

The typical household in Rock Island owns 1.48 cars and drives 18,136 miles per year. Transportation costs are considered affordable if they are 15% or less of household income, or \$7,847/yr for the Regional Typical Household. In this location, estimated driving costs for this household are 137% of the household budget. Census Tract 236 has slightly lower costs, ranging from \$ \$9,840 to \$ 11,760/year.

The typical household in Rock Island owns 1.48 cars and drives 18,136

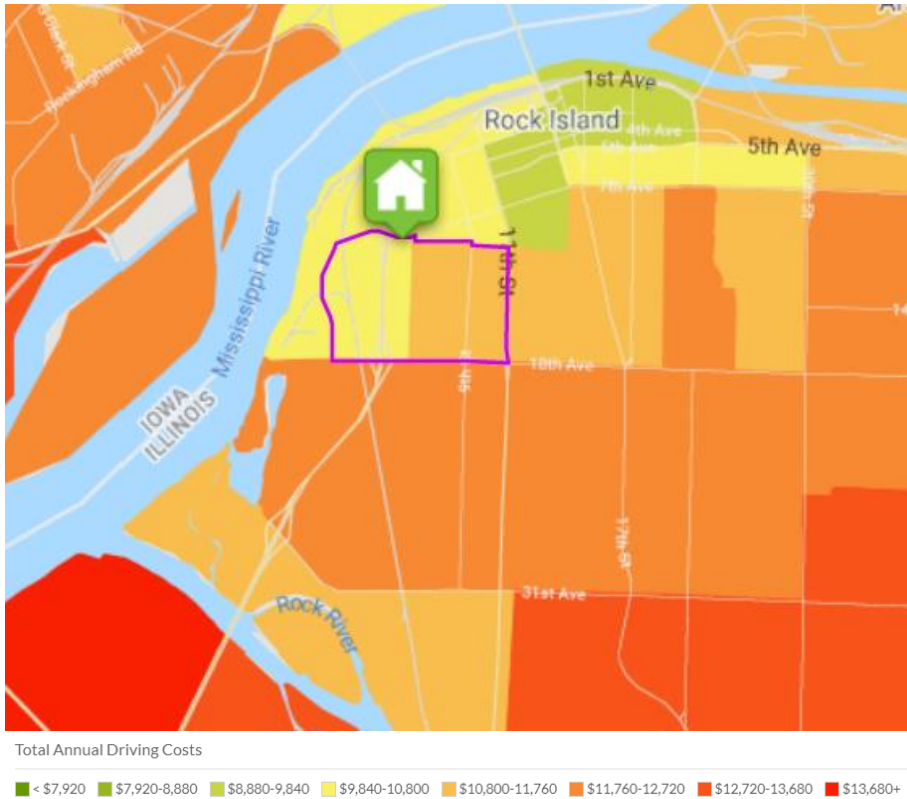
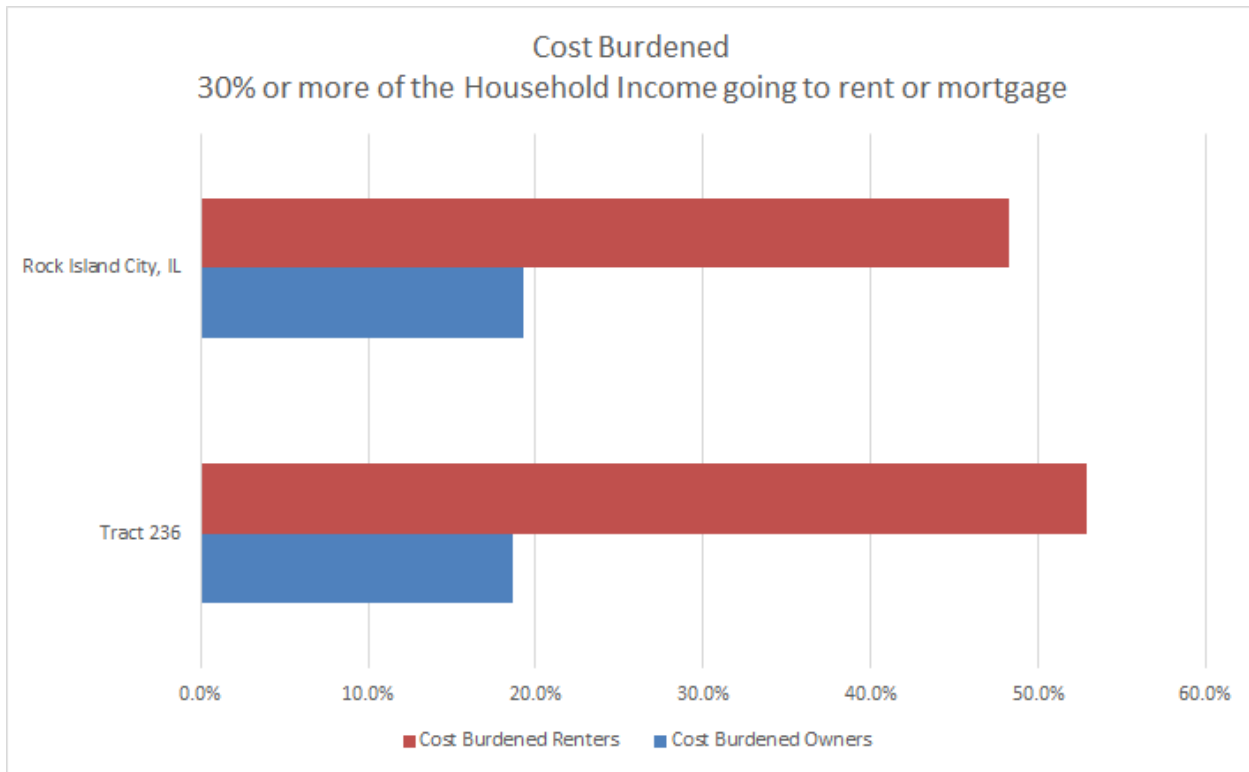


Figure 16- Total driving costs. Source, <https://htaindex.cnt.org/total-driving-costs/>

9. To what extent do residents in the target area have access to safe, stable, and affordable housing.

a. Summarize cost burden levels x income (relative to living wage levels and to the median hh income of tract 236) - CHAS Cost Burden Analysis

- **Cost Burden:** In both Rock Island City and in census tract 236, there are a higher percentage of cost burdened renters than cost burdened owners, Census tract 236 has twice as many households that are living in poverty (41%) compared to the City of Rock Island.



- Housing Costs**

Housing	Tract 236	Rock Island City, IL
Median home value for owner-occupied units	\$46,300	\$102,200
Median gross rent	\$752	\$728

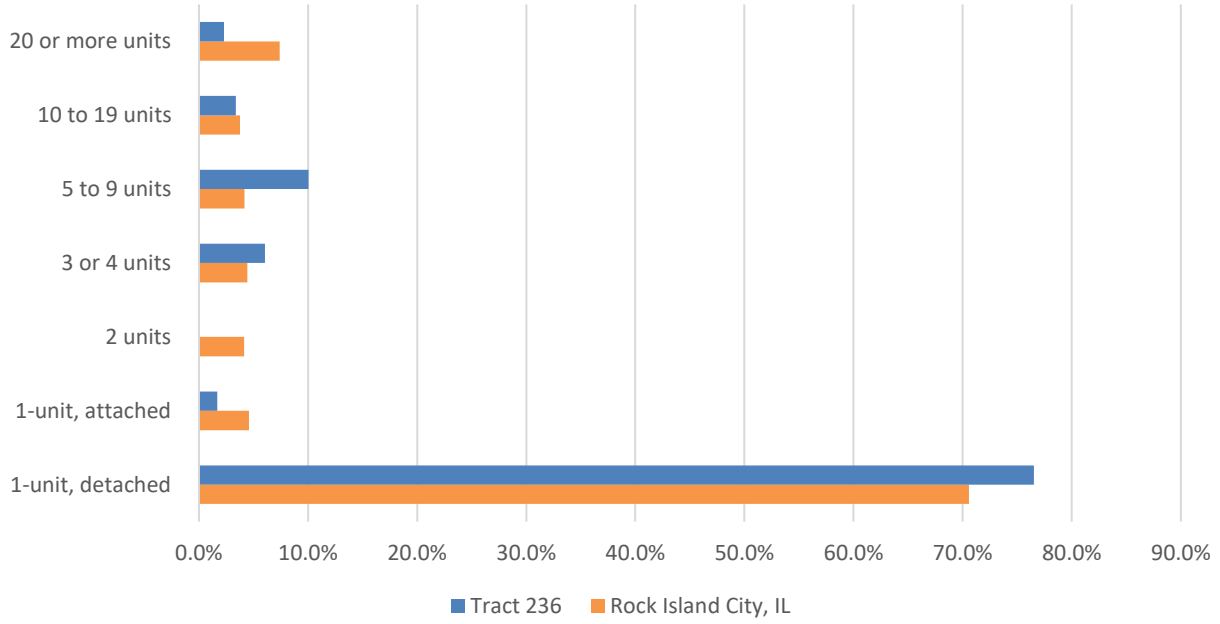
- Mortgage Status**

Housing	Tract 236	Rock Island City, IL
Owners with a Mortgage	36.5%	60.9%
Owners without a Mortgage	63.5%	39.1%

- Poverty**

	Tract 236	Rock Island City, IL
Population living below poverty	40.8%	20.5%

Units in Structure



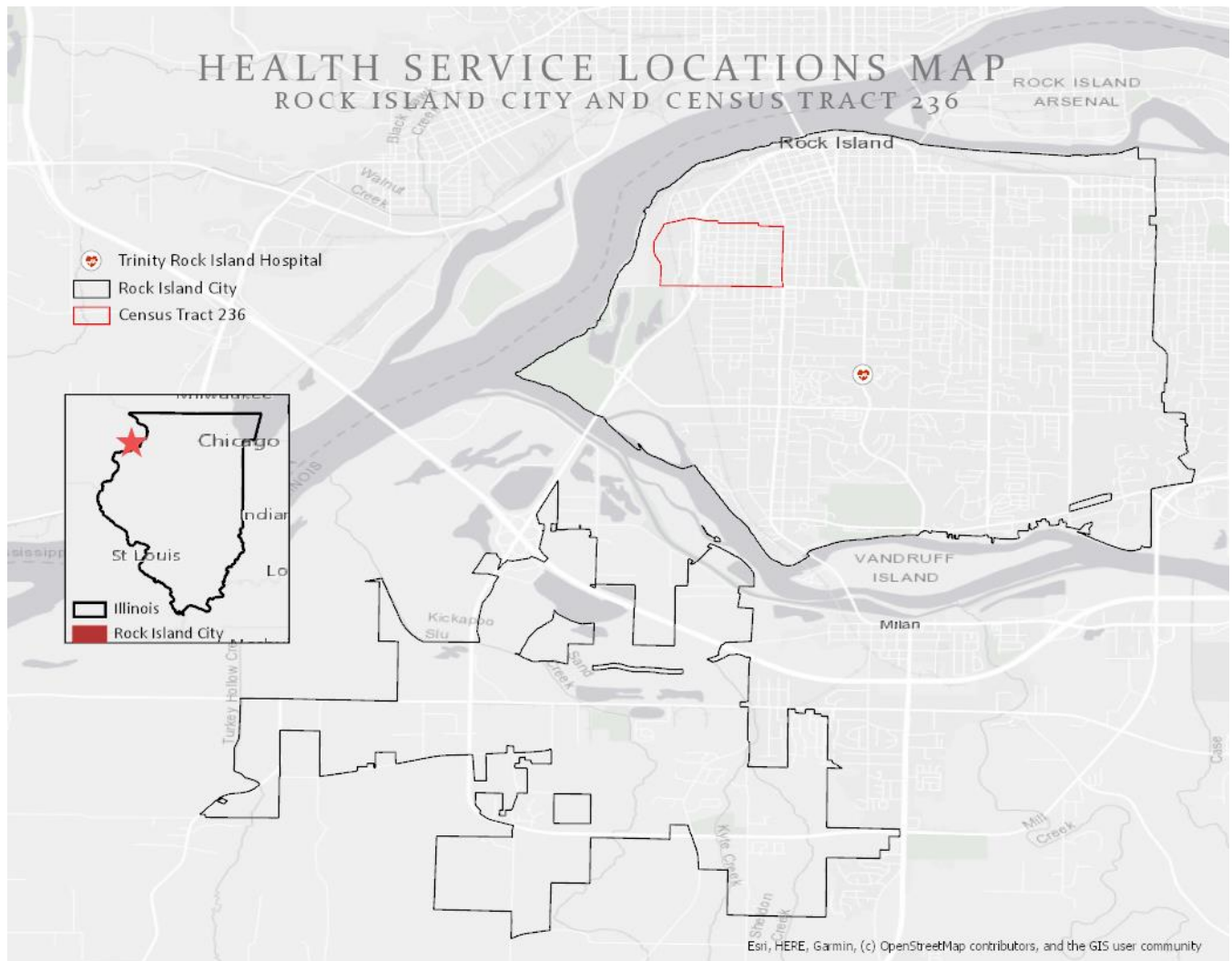
10. To what extent do residents in the target area have access to health insurance and health services?

a. ACS Health Insurance rates in target tract relative to the city and by census tract

Insured Population

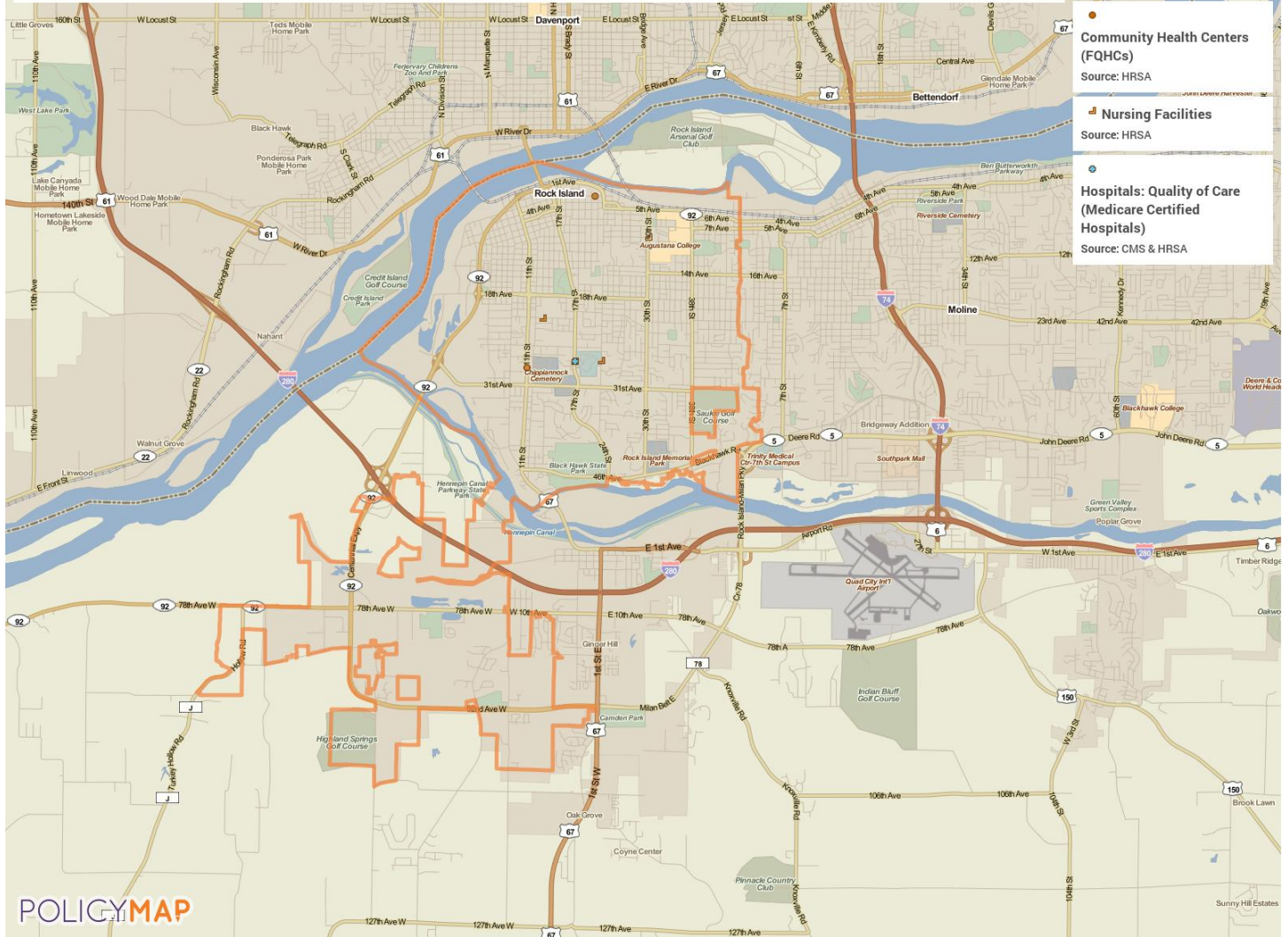
	Tract 236	Rock Island City, IL
Insured	93.3%	94.2%

b. Health service locations



All Health Facilities

-  Hospitals Source: HRSA
-  Community Health Centers (FQHCs) Source: HRSA
-  Nursing Facilities Source: HRSA
-  Hospitals: Quality of Care (Medicare Certified Hospitals) Source: CMS & HRSA



POLICYMAP

11. What do we know about how, whether, or to what extent health outcomes are serving as a barrier for residents?

a. CDC life expectancy data for tract 236 compared to city/region

	Tract 236	Rock Island City, IL
Life Expectancy	76.4	76.7

Source: <https://data.cdc.gov/NCHS/U-S-Life-Expectancy-at-Birth-by-State-and-Census-T/5h56-n989>

12. Given the current/future economy discussed in the economic systems section, what are the high demand skills, college degrees, and certifications that would be relevant to consider for workforce development?

a. Any relevant information included in the Comprehensive Economic Development Strategy

According to data from JobsEQ (2018, Q1), the Health Care and Social Assistance industry is predicted to have the highest growth over the 5-year period (2018-2023) within the Bi-State Region, with a predicted growth of 5.6%.

Over the next 10 years, demand for employees with all skill levels will be greatest in the healthcare, management, and construction fields. The largest occupation gaps will occur in highly specialized and highly paid occupations.¹¹⁷

¹¹⁷ Gaps are “based on a forecast comparing occupation demand to local population growth and the projected educational attainment of those residents. A positive number represents a deficit in workers and a negative number represents a surplus of workers.” Bi-State Regional Economic Development Strategy (CEDS) 2019 Progress Report, <https://bistateonline.org/2012-11-14-00-17-31/ceds.html>.

**Forecasted Occupation Gaps in 2028
Potential Occupation Gaps over 10 Years in Bi-State Region**

Description (and Annual Earnings \$)	Gaps
Healthcare Practitioners and Technical Occupations (\$74,200)	114
Management Occupations (\$94,400)	83
Construction and Extraction Occupations (\$50,300)	44
Business and Financial Operations Occupations (\$69,300)	43
Installation, Maintenance, and Repair Occupations (\$47,600)	35
Education, Training, and Library Occupations (\$51,300)	34
Computer and Mathematical Occupations (\$76,200)	28
Architecture and Engineering Occupations (\$80,400)	24
Healthcare Support Occupations (\$29,600)	23
Community and Social Service Occupations (\$46,100)	12
Transportation and Material Moving Occupations (\$35,600)	-4
Farming, Fishing, and Forestry Occupations (\$31,400)	-5
Protective Service Occupations (\$45,700)	-7
Personal Care and Service Occupations (\$24,700)	-25
Production Occupations (\$38,000)	-65
Office and Administrative Support Occupations (\$35,100)	-80
Sales and Related Occupations (\$36,100)	-99
Food Preparation and Serving Related Occupations (\$22,000)	-165

Source: JobsEQ, Data as of 2018Q3 except wages, which are as of 2017.

Note: Occupation Gaps are based on a forecast comparing occupation demand to local population growth and the projected educational attainment of those residents. A positive number represents a deficit in workers and a negative number represents a surplus of workers.

Passage of the 2016 Future Jobs Energy Bill ensured that the Cordova Nuclear Power Plant will remain open for at least 10 years, and in 2017 CEDS PR identified a desire to study the impact of reduced use of coal and an increase in wind and solar energy facilities in the region. This may signal sustained demand for jobs in the energy sector in the region.

The regional workforce is aging and CEDS identified needs around workforce attraction and retention including attracting skilled medical professionals (especially in rural areas); attracting workers with an education and career path that aligns with a skilled trade, such as electricians, plumbers, carpenters; Encouraging greater numbers of youth seeking post-secondary credentials; and addressing issues of economic mobility for residents of region. The aging workforce also has implications for small business owners, who may be unable to sell or pass their business onto another owner at retirement.

The region has a highly productive, well-trained labor force with a strong work ethic. A cooperative attitude exists between labor and management. In addition, workforce training opportunities exist among multiple organizations. The Blong Technology Center set up training for Sterilite Manufacturing. Career connector and

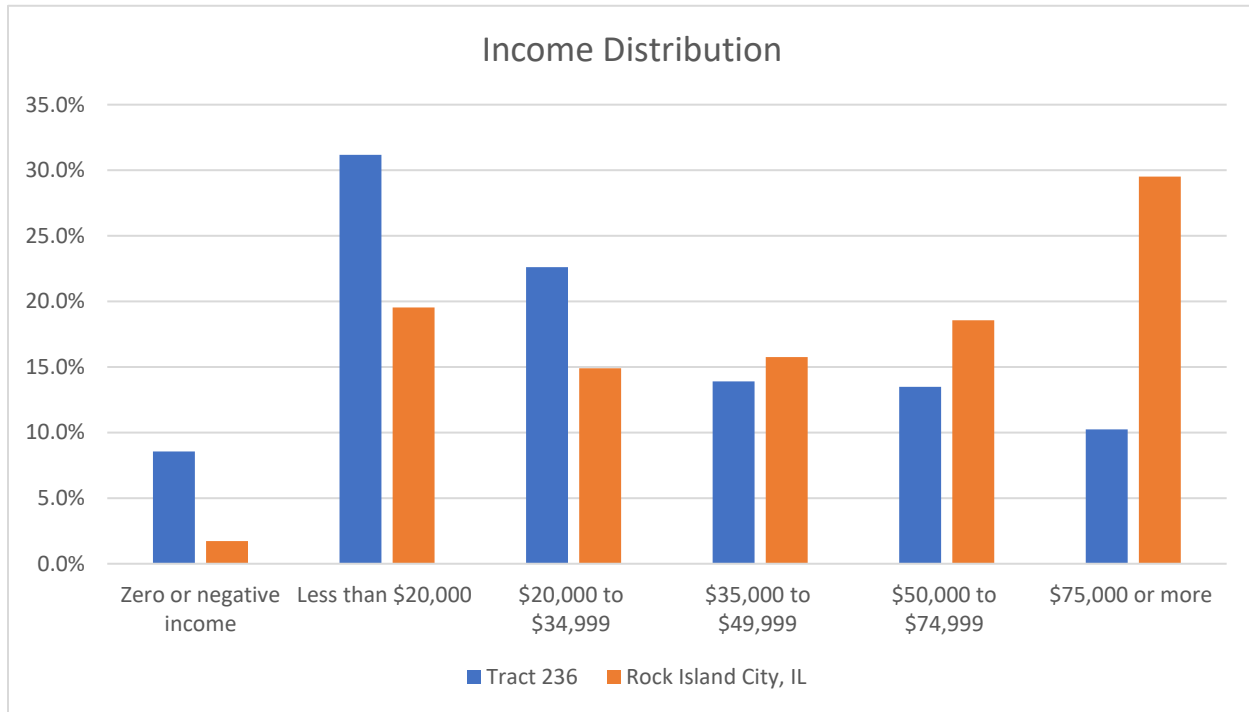
cruising programs provide a talent link for the healthcare, logistics, advanced manufacturing, and IT industries. Efforts to attract those who are underemployed are also occurring.

Occupation	Education Required
Food Prep, Service Workers, includes fast food	Less than H.S. diploma (57%) H.S. diploma or equivalent (29%) Some college, no degree (14%)
Janitors, Cleaners (except maids & housekeepers)	H.S. diploma or equivalent (72%) Less than H.S. diploma (19%) Bachelor's degree (9%)
Nursing Assistants	H.S. diploma or equivalent (60%) Post-secondary certificate (25%) Some college, no degree (8%)
Laborers and Freight, Stock, and Material Movers, Hand	H.S. diploma or equivalent (70%) Less than H.S. diploma (19%) Some college, no degree (5%)
Customer Service Representatives	H.S. diploma or equivalent (67%) Bachelor's degree (16%) Some college, no degree (6%)
Registered Nurses	Associate's degree (66%) Bachelor's degree (23%) Some college, no degree (11%)
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	H.S. diploma or equivalent (50%) Associate's degree (22%) Bachelor's degree (11%)
Office Clerks, General	H.S. diploma or equivalent (41%) Associate's degree (36%) Some college, no degree (15%)
Personal Care Aides	Less than H.S. diploma or equivalent (54%) Less than H.S. diploma (17%) Some college, no degree (17%)
Retail Salespersons	H.S. diploma or equivalent (63%) Less than H.S. diploma (19%) Associate's degree (10%)

Figure 17- Worker education requirement. Source: O*NET, <https://www.onetonline.org/>

13. What do we know about financial assets and access to services for residents in tract 236 relative to the city and region as a whole?

a. household income distribution and poverty rate (ACS)



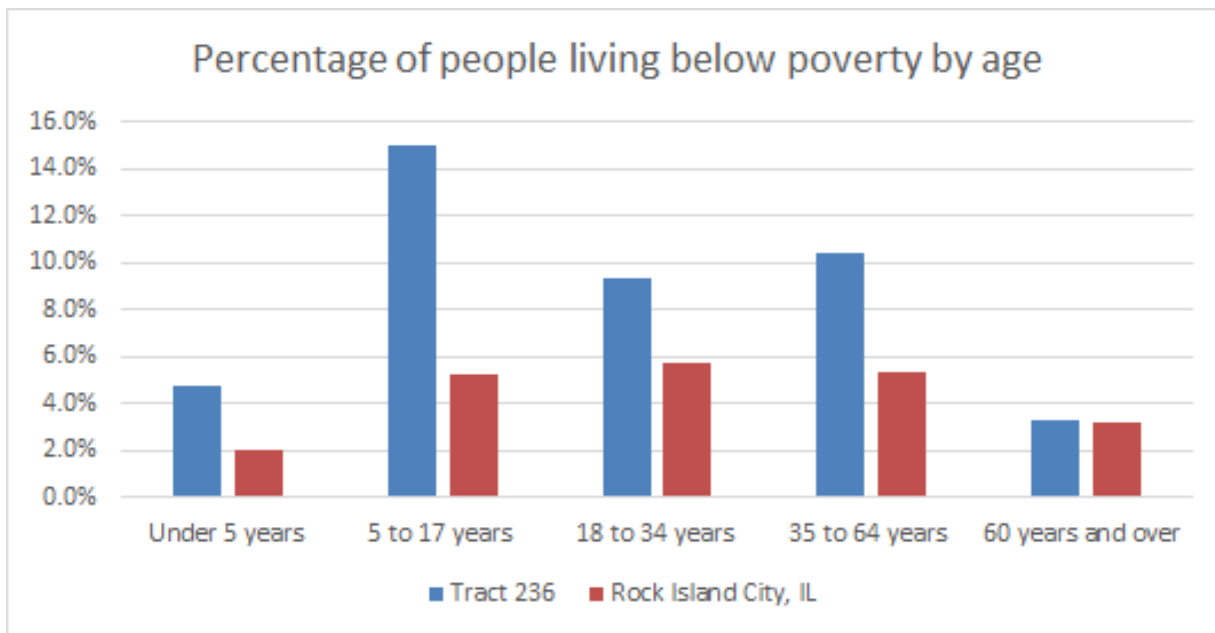
Almost a third of households in Census Tract 236 have an income below \$34,999, while the overall city of Rock Island has a much higher share of households with incomes above \$75,000.

- **Median Household Income:** The median household income for Census Tract 236 is less than half (-57% below) the median household income for the city of Rock Island.

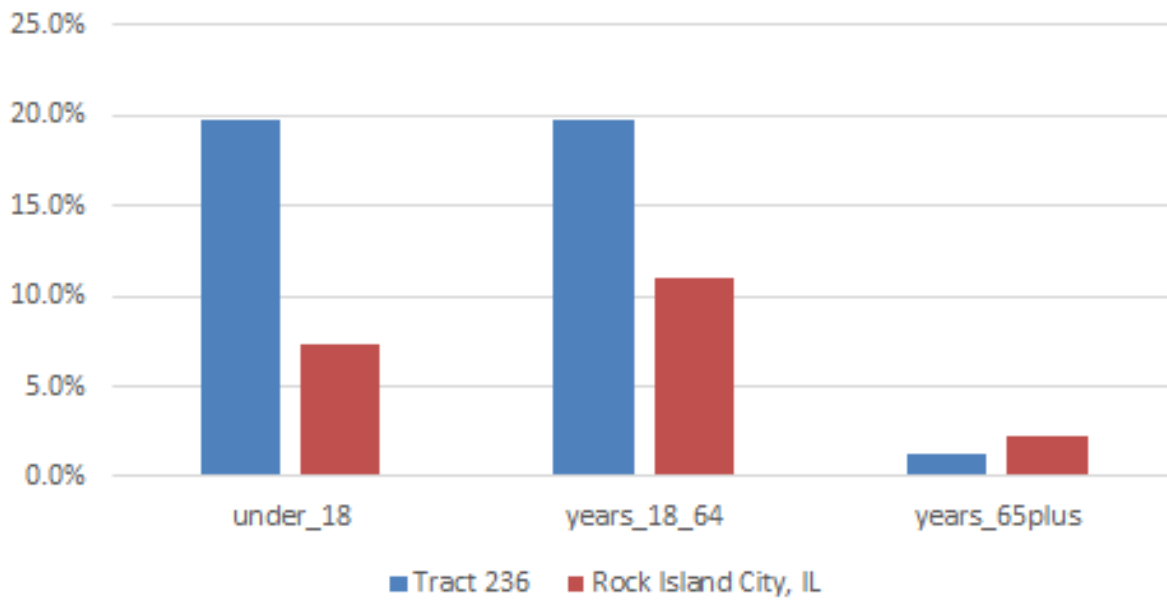
Geography	Median Household Income	Percent Difference
Tract 236	\$27,241	-57.14%
Rock Island City, IL	\$47,673	

- **Poverty:**

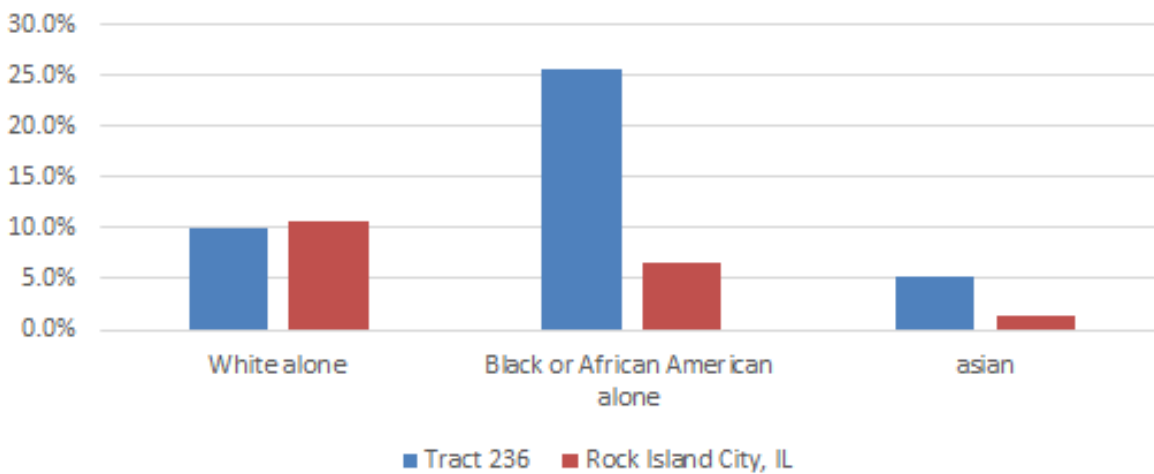
	Tract 236	Rock Island City, IL
Population living below poverty	40.8%	20.5%
Male	19.9%	8.9%
Female	20.9%	11.7%



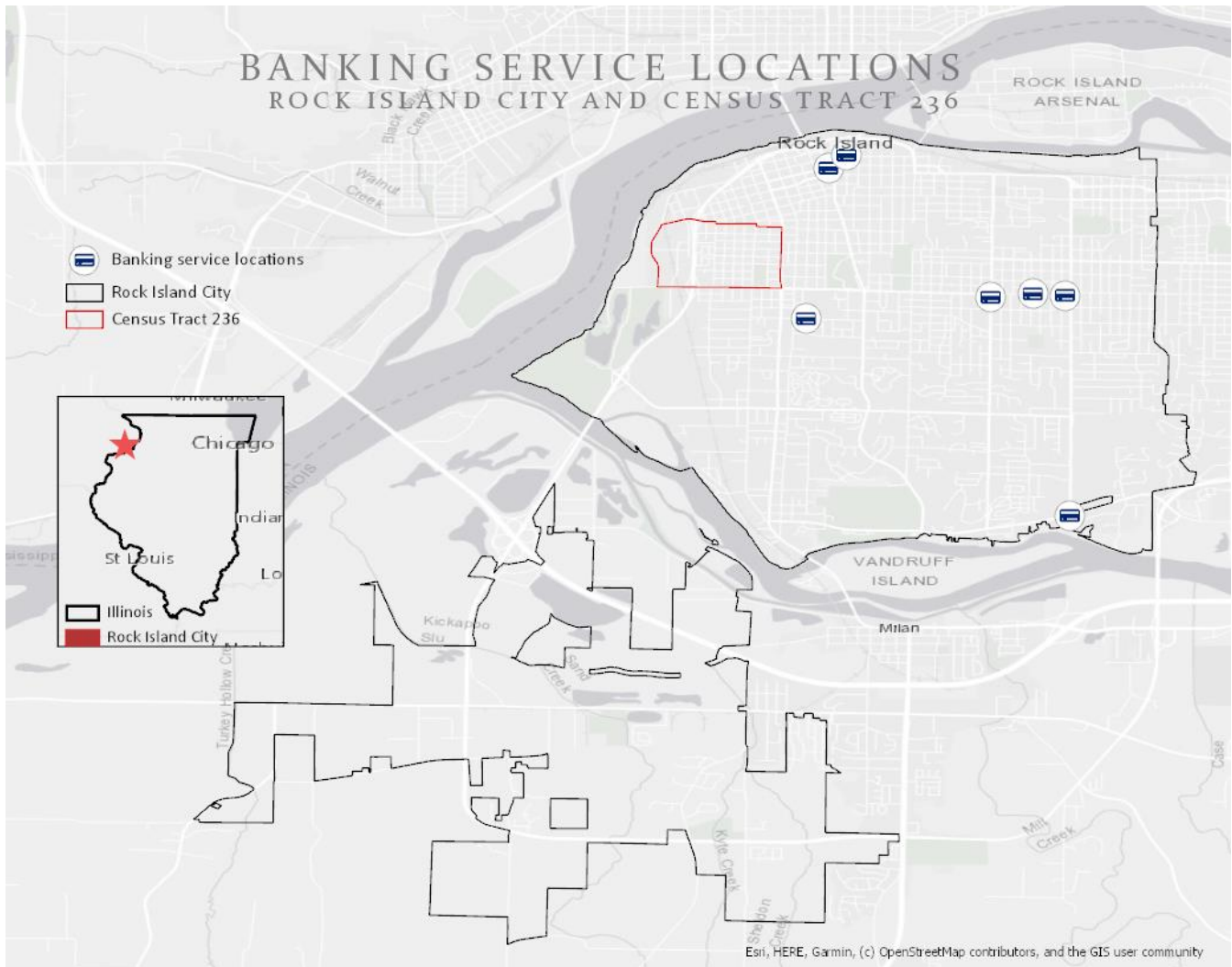
Age groups living below poverty



Racial groups with highest percentage of population living below poverty



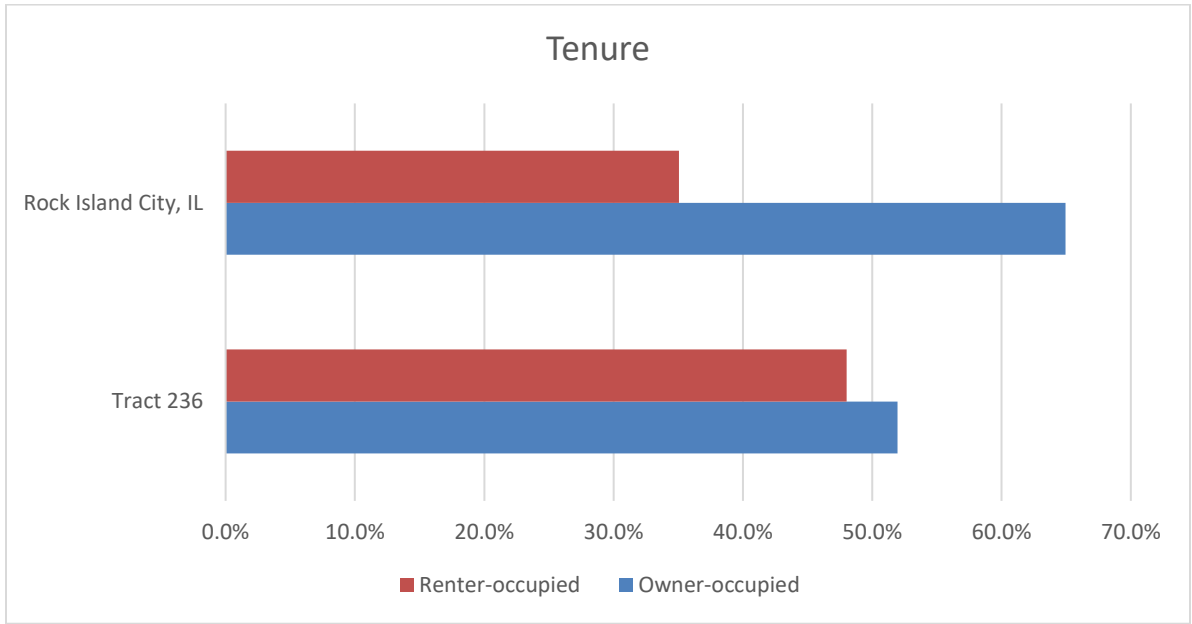
b. Banking service locations (PolicyMap)



c. homeownership rates and change in home values (ACS)- using historic ACS data

Median House Value	Tract 236	Rock Island City, IL
2018	\$46,300	\$102,200
2013	\$45,941	\$106,657

- **Tenure:** Although there is a lower percentage of owner-occupied units in census tract 236, 63% of them do not have a mortgage while in the city of Rock Island has a higher percentage of owner-occupied units but only 39% of do not have a mortgage.

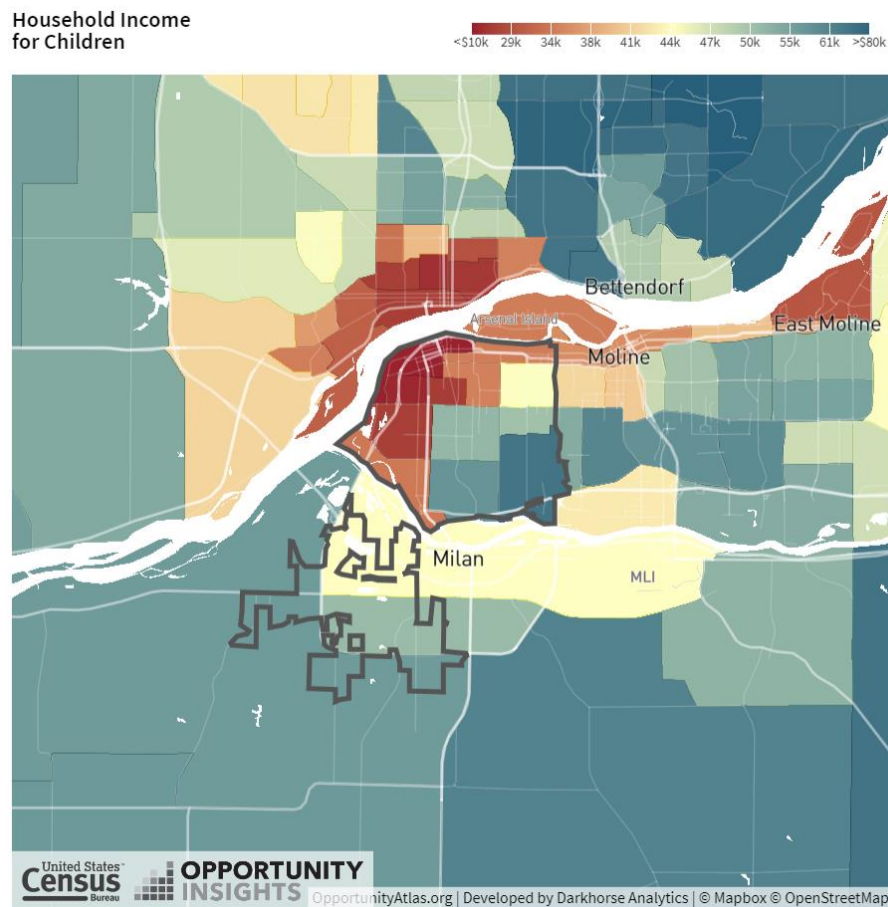


14. What has long-term economic mobility looked like for residents of tract 236

In addition to understanding short term economic outcomes (e.g. who and where are people earning more, employed at higher rates, attaining higher levels of education, etc.), it is also important to understand the long-term trajectories of the area's residents. Will children experience better outcomes than their parents did? Is the city working toward prosperity not just for its workforce and residents today, but for residents 20 years from now?

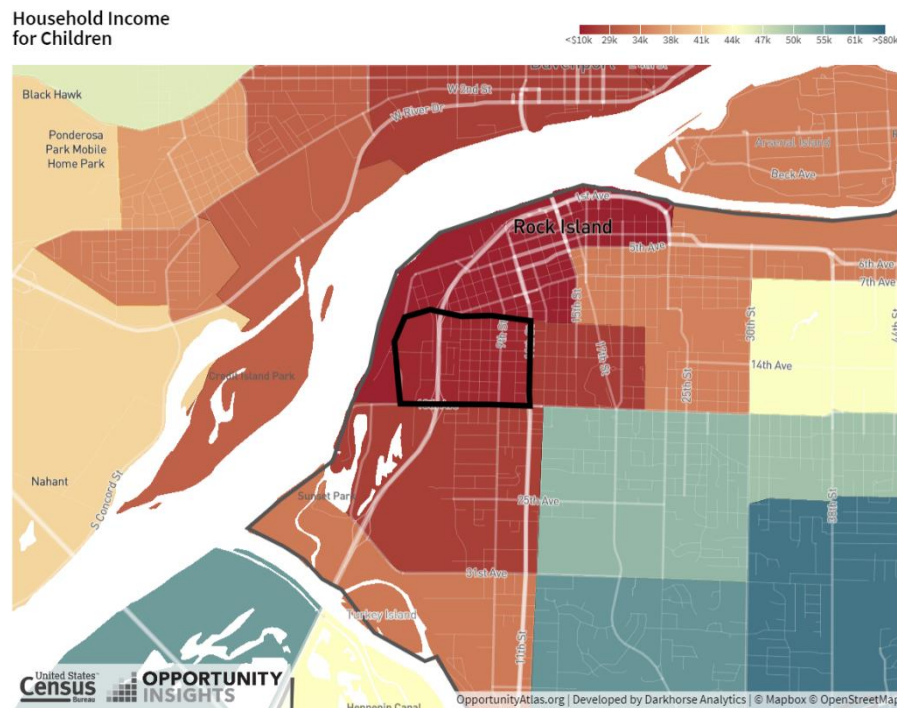
Over the last several years, a series of studies and tools from Raj Chetty, Nathaniel Hendren and others – encapsulated in the Opportunity Insights team at Harvard University – has shed new light on the prominence of neighborhood conditions in influencing children's long-term economic mobility outcomes once they become adults. Using a unique dataset combining data from IRS income tax returns with census and other data on demographic and social patterns, this research is able to follow individuals' outcomes over time to see how they fare relative to their parents and based on where they lived growing up.

The figure below is a clear illustration of the geography of economic mobility in Rock Island. Red areas indicate places where children growing up there tended to have lower incomes as adults (regardless of where they lived as adults), while bluer areas indicate places where children living there tended to have



higher incomes as adults. The pattern here is clear, with children growing up on the north/west, predominantly Black/African American and Hispanic parts of the city having worse outcomes than those in predominantly White areas.

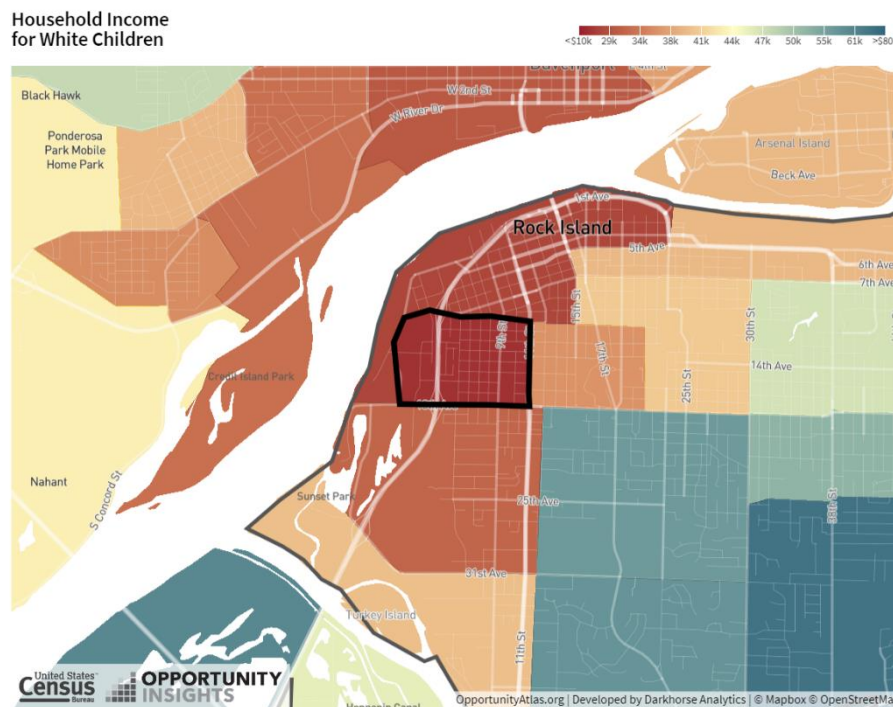
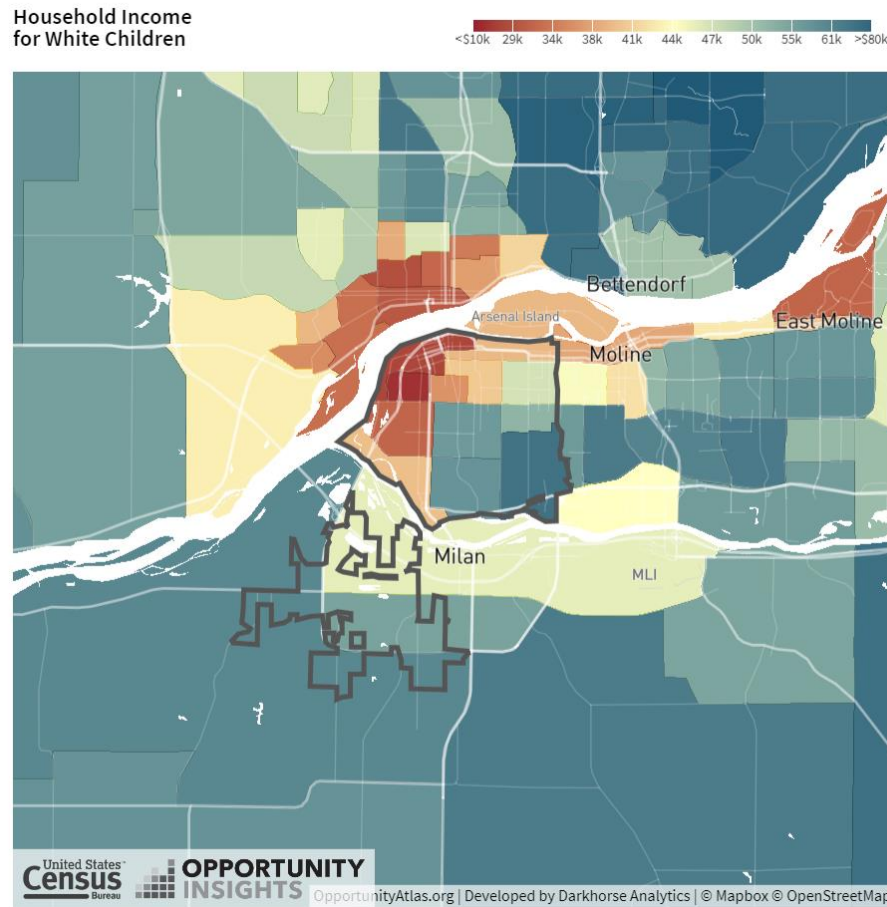
Some of the poorest outcomes are concentrated in Tract 236. According to the Opportunity Atlas data, children who grew up in this area had a median income of only \$21,000 in 2014-15, almost 300% lower than children who grew up in the eastern side of the city.



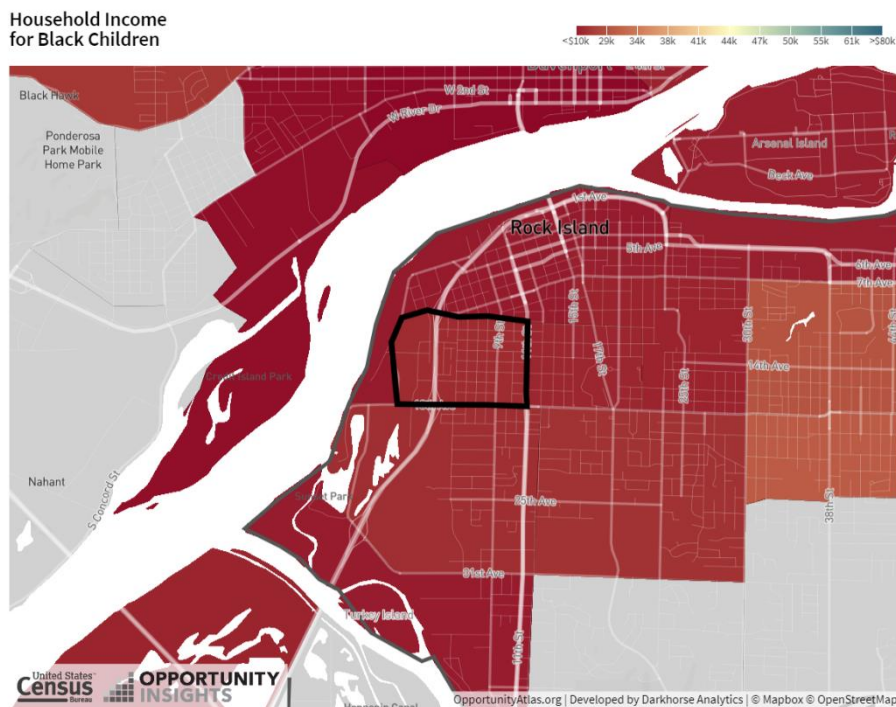
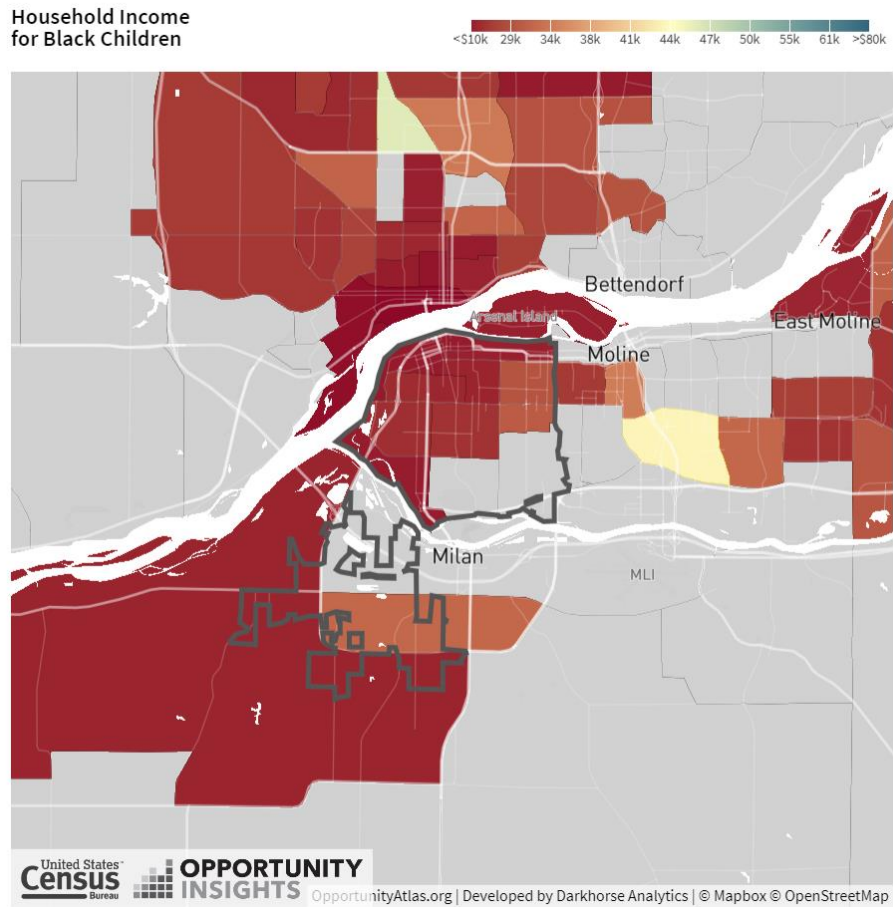
The figures below further show the effects of a child's race growing up in these neighborhoods on their eventual adult income. White children growing up on the south/east side of the city tend to have higher incomes in adulthood than their parents. But for Black/African American children, there is no neighborhood in the city where they experience positive long-term economic mobility.¹¹⁸

¹¹⁸ Note that due to the need to measure actual outcomes, the neighborhood conditions that impacted children growing up there who are now adults would be neighborhood conditions from 15 to 30 years ago. In the time since, some neighborhoods may have changed substantially and present a different environment for children currently growing up there.

While outcomes by race differ significantly across the city, children of any race fared worse than their parents growing up in Tract 236.



Household Income for Adults Today Based on the Census Tract Where They Grew Up as Children. Red areas indicate that adults who lived there as a child tended to have lower incomes as adults, while bluer areas indicate that children living there tended to have higher incomes as adults.



The data that confirms the findings of the Opportunity Insights team more broadly in communities across the country – that neighborhood, race and gender all play key roles in influencing the long-term economic mobility outcomes of an individual child. Consider the following findings from Raj Chetty et al.¹¹⁹:

- The incomes of Hispanic and Asian Americans are approaching those of white Americans over generations; those of Black Americans and American Indians are not.
- The black-white intergenerational income gap for children at the same parental income level is primarily accounted for by differences in men’s not women’s outcomes
- Differences in family characteristics – parental marriage rates, education, wealth – and differences in ability explain very little of the black-white intergenerational gap.
- In 99% of neighborhoods in the United States, black boys earn less in adulthood than white boys who grow up in families with comparable income.
- Both black and white boys grow up to have higher incomes from low-poverty areas, but black-white intergenerational gaps are larger in lower-poverty neighborhoods.
- Black/African American boys who move to good areas at a younger age have better outcomes later in life.

Taken together, the research that has been done on the geography of economic mobility outcomes and the data that exist to measure long-term outcomes in Rock Island point to the importance of considering both place and individual characteristics in creating an effective approach to improve economic mobility.

¹¹⁹ From: <https://opportunityinsights.org/race/>

Appendix IV: Opportunity 360 Community Dashboard: Rock Island, IL

OPPORTUNITY

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Opportunity360

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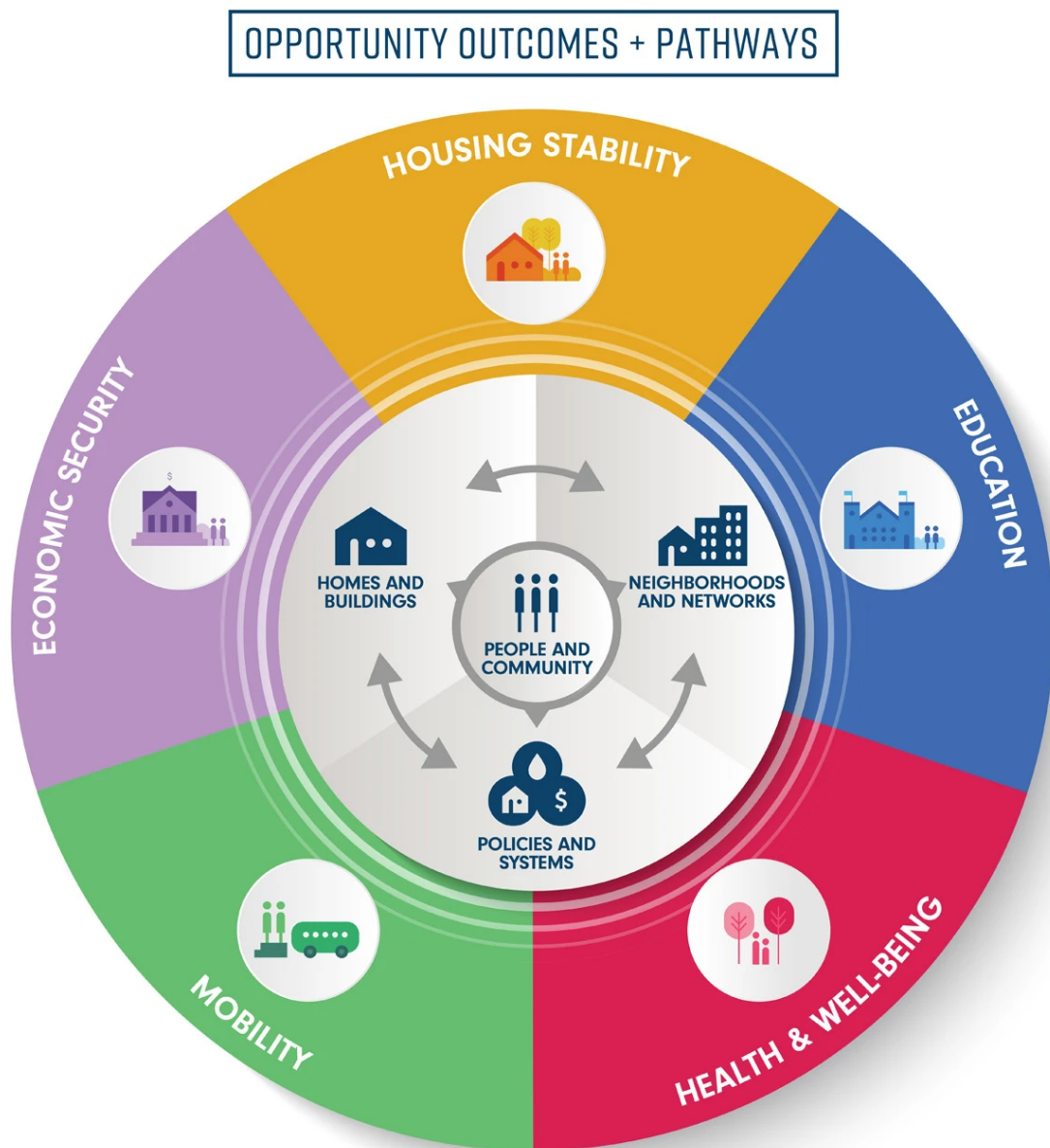
We may have similar goals in life, but not the same opportunities. **Where you live matters.** We believe that when opportunity is within reach, people's lives improve.

Opportunity360 is a comprehensive approach to help communities leverage their assets and understand their challenges through the use of cross-sector data, community engagement tools, case studies, and research. Visit our website at www.opportunity360.org to access all the tools and resources available.

What Is Opportunity?

Opportunity is the set of circumstances that make it possible for people to achieve their goals—no matter their starting point. Developed by Enterprise Community Partners, Opportunity360 offers a 360-degree view of any neighborhood in the country. At Enterprise, we believe that all people should be able to live in communities in which the available pathways lead to positive outcomes—housing stability, education, health and well-being, economic security and mobility. These are the five outcomes we strive to achieve every day for ourselves, our friends and families, and the broader communities in which we live.

The information provided by each Opportunity360 Community Dashboard can help us better understand how to ensure communities are inclusive, equitable and thriving.



Explore Opportunity in Your Community

Every community is a "community of opportunity" with different strengths and potential. Read more about opportunity in your community by selecting a section below.



Community Profile

Find basic facts and demographics about your selected community.

[Read More](#)



Opportunity is Here

Explore a 360-degree snapshot of opportunity measures in your community.

[Read More](#)



Housing Stability

Explore housing stability measures and other facts about housing and lending.

[Read More](#)



Education

Understand educational attainment and other measures of educational outcomes and school quality.

[Read More](#)



Health and Well-Being

Learn about the health and well-being of people in your community, as well as their access to health care and healthy food.

[Read More](#)



Economic Security

Explore measures of economic security and financial health, as well as indicators of employment and access to good jobs.

[Read More](#)



Mobility

Learn about how people in your community are able to access transportation to reach work and other services and amenities.

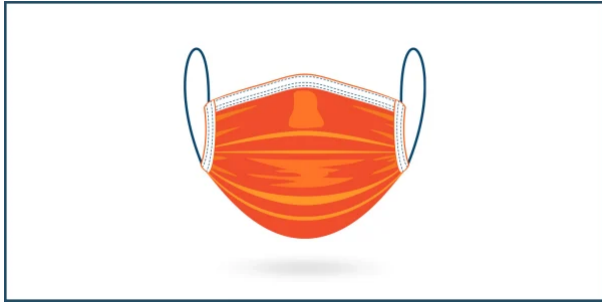
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Pathways to Opportunity

Understand how pathways to opportunity are shaped by the interactions between people, their homes, their neighborhoods, and the policies and systems around them.

[Read More](#)



***NEW* Covid-19 Impacts**

Covid-19 has impacted all facets of opportunity in every neighborhood across the United States. The Opportunity360 framework helps us understand the full spectrum of changes neighborhoods face today.

[Read More](#)



How to use this Dashboard

Mobile-friendly, ADA compliant and fully interactive, this Community Dashboard is designed to be used frequently and shared. Go here to make sure you get the full experience.

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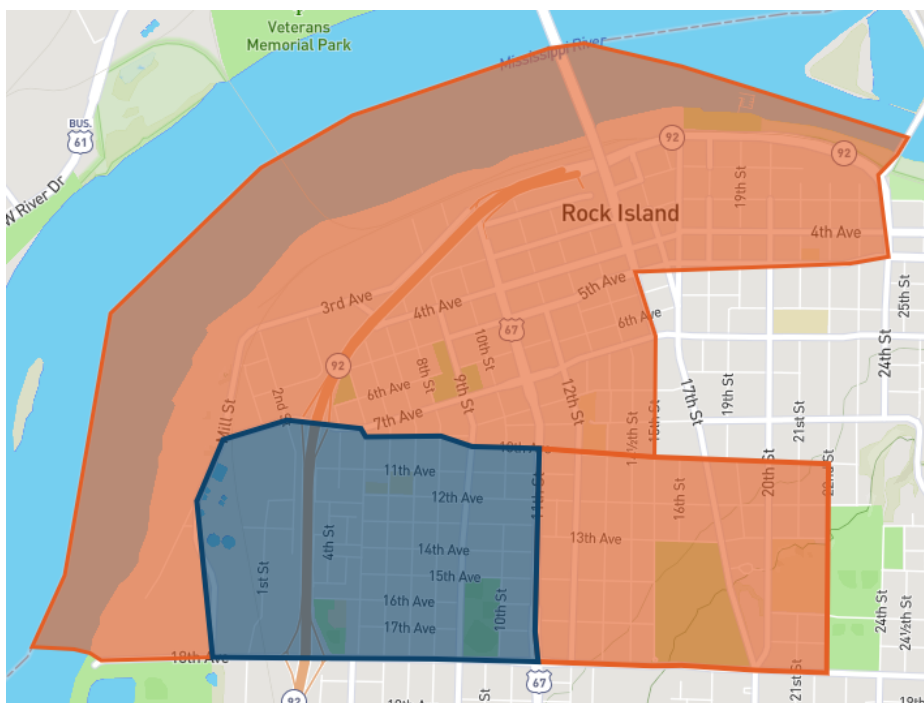


Community Profile

This Opportunity360 Community Dashboard was designed to provide insights into neighborhoods and how measures of *housing stability, education, health and well-being, economic security, and mobility* impact access to *opportunity*.

This community profile section provides critical context on the **where** and **who** of neighborhoods. The data below digs into local demographics, social factors, and eligibility for federal programs and designations.

Your Selected Census Tracts



© Mapbox © OpenStreetMap Improve this map

- Tract 17161023600
- Tract 17161022600
- Tract 17161023500

People

Population demographics are an important factor in understanding who lives in a place, as well as identifying groups with special needs or vulnerabilities. This section includes data on basic population facts, including how many people live in the selected area, information about family composition and children, racial demographics and immigration, veterans, mothers in the workplace, and generational age groups.

Total Population

1,913

People

Tract 17161023600

2,203

People

Tract 17161022600

2,274

People

Tract 17161023500

381,175

People

Davenport-Moline-Rock Island, IA-IL Area

Average Household Size

2.8

People

Tract 17161023600

1.9

People

Tract 17161022600

2.9

People

Tract 17161023500

2.4

People

Davenport-Moline-Rock Island, IA-IL Area

Families with Related Children

42.2%

of households

Tract 17161023600

28.9%

of households

Tract 17161022600

35%

of households

Tract 17161023500

27%

of households

Davenport-Moline-Rock Island, IA-IL Area

Veterans

2%

of adults

Tract 17161023600

5.1%

of adults

Tract 17161022600

6.5%

of adults

Tract 17161023500

8.8%

of adults

Davenport-Moline-Rock Island, IA-IL Area

Native Born Population

68.2%

of total population

Tract 17161023600

79.3%

of total population

Tract 17161022600

89.4%

of total population

Tract 17161023500

94.8%

of total population

Davenport-Moline-Rock Island, IA-IL Area

Foreign Born Population

31.8%

of total population

Tract 17161023600

20.7%

of total population

Tract 17161022600

10.6%

of total population

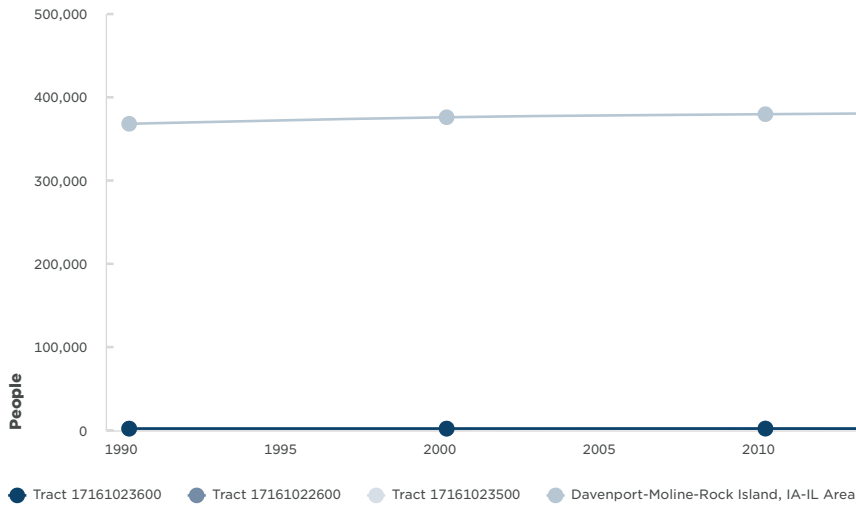
Tract 17161023500

5.2%

of total population

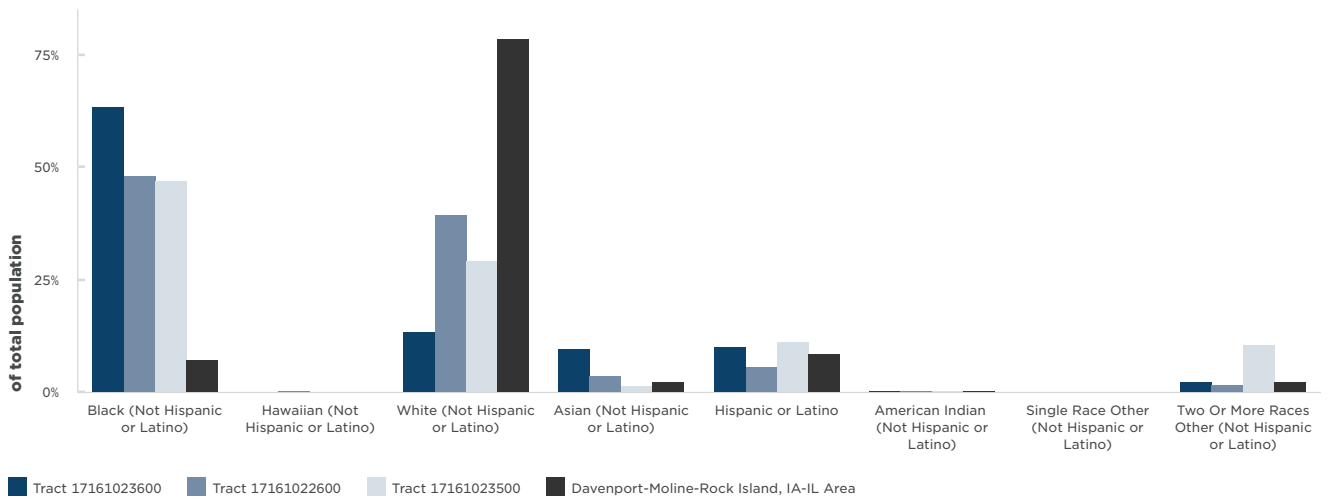
Davenport-Moline-Rock Island, IA-IL Area

Total Population Change Over Time



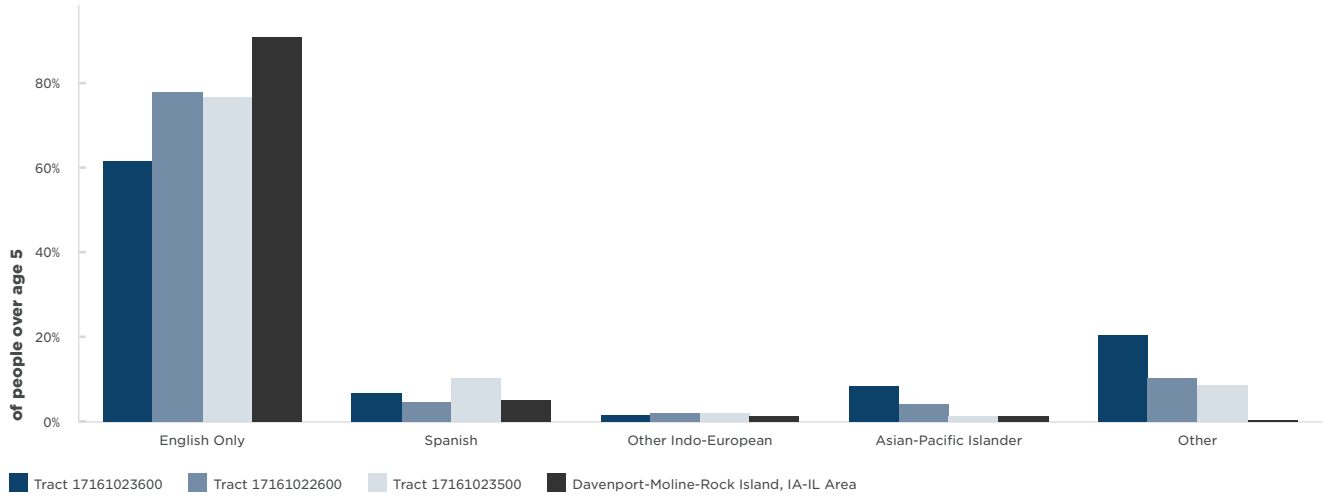
Sources: US Census 1990, 2000, 2010; Table: P001; US Census ACS 2015-2019 5-year Estimates; Table B01003. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

Population by Race/Ethnicity



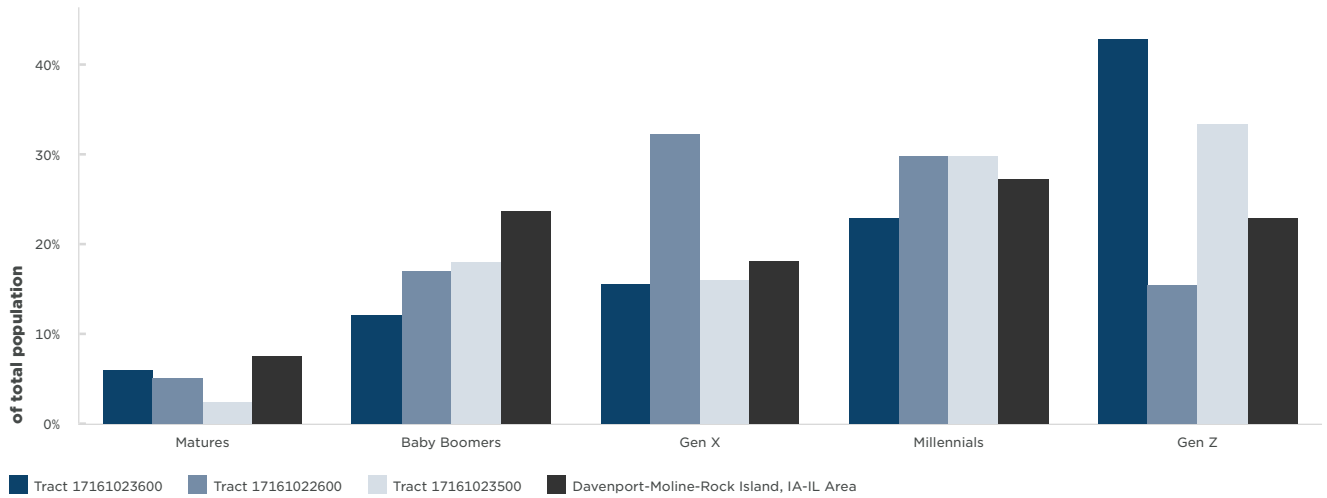
Sources: US Census ACS 2015-2019 5-year Estimates; Table: B03002. Race and ethnicity categories come from the ACS subject definitions. These categories may not fully reflect the identities and experiences of individuals. Race and ethnicity are reported for the head of household, which may not reflect the identity of all household members.

Language Spoken at Home



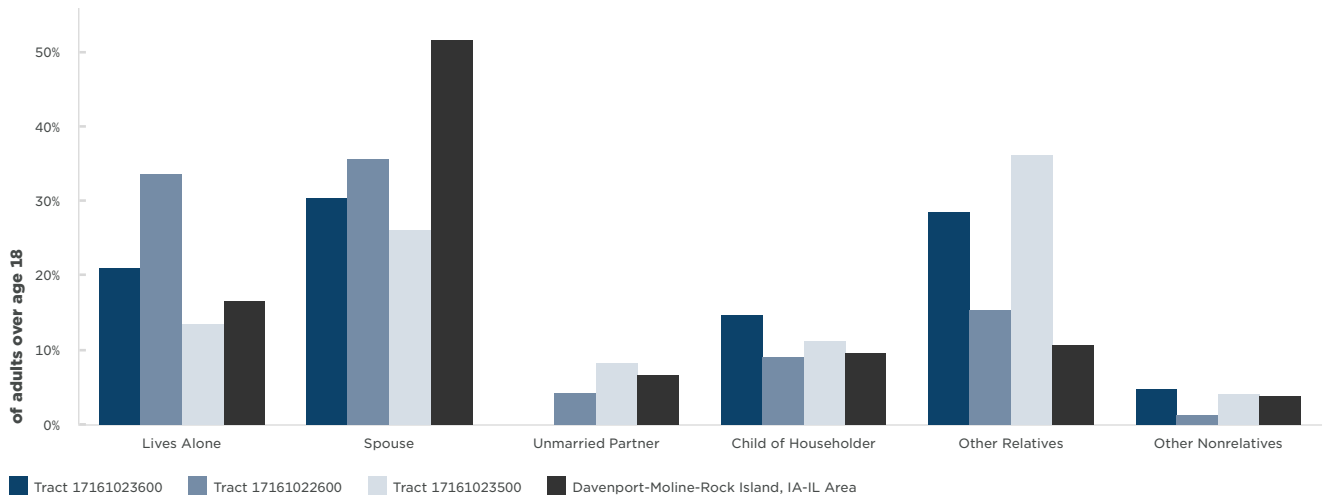
Sources: US Census ACS 2015-2019 5-year Estimates; Table: B16004

Generational Demographics



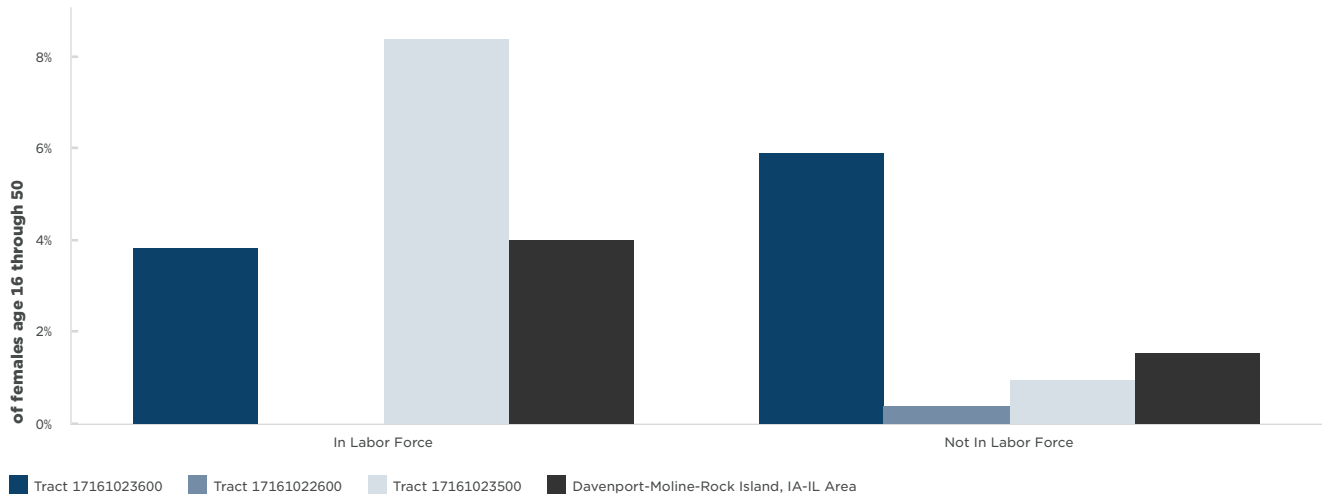
Sources: US Census ACS 2015-2019 5-year Estimates; Table: B01001. The five generations are defined as matures (age 70 and over), baby boomers (age 50 through 69), generation X (age 35 through 49), millennials (age 19 through 34), and generation z (age 18 and under).

Living Arrangements for Adults (Age 18 and Over)



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B09021

New Mothers by Workforce Status



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B13012. New Mothers defined as women over age 16 who have given birth in the last year.

Social Factors

A resilient community is a community that can bounce back from crisis and withstand change. It is supported by a complex fabric of community factors, social networks, and local conditions. Social safety net programs may offer critical supports that carry people through challenging times.

Communities that are more vulnerable to disasters, whether natural or human-made, have higher risk factors, including higher presence of vulnerable people and higher levels of [housing instability](#). Organizations like the Centers for Disease Control and Prevention assess a community's overall social vulnerability using a diverse set of variables, including data on socioeconomic status, household composition, disability, minority status and more.

This section includes two types of composite social vulnerability scores where higher scores represent greater vulnerability. Social Vulnerability Index (within State) represents the relative social vulnerability of a census tract within a given state, based on fifteen social factors. The Social Vulnerability to Environmental Hazards Index measures the social vulnerability to environmental hazards.

Social Vulnerability Index (Within State)

1

out of 1

Tract 17161023600

1

out of 1

Tract 17161022600

1

out of 1

Tract 17161023500

No data

out of 1

Davenport-Moline-Rock Island, IA-IL Area

Social Vulnerability to Environmental Hazards

2.4

Standard deviations from average tract

Tract 17161023600

6.7

Standard deviations from average tract

Tract 17161022600

0.4

Standard deviations from average tract

Tract 17161023500

1.2

Standard deviations from average tract

Davenport-Moline-Rock Island, IA-IL Area

People Below the Poverty Level

43.2%

of total population

Tract 17161023600

30.5%

of total population

Tract 17161022600

28.2%

of total population

Tract 17161023500

12.2%

of total population

Davenport-Moline-Rock Island, IA-IL Area

People Living with a Disability

12.9%

of total population

Tract 17161023600

23.2%

of total population

Tract 17161022600

16.8%

of total population

Tract 17161023500

12.3%

of total population

Davenport-Moline-Rock Island, IA-IL Area

Sources: CDC ASTDR SVI; HVRI USC 2010; US Census ACS 2015-2019 5-year Estimates; Table: B17001, Table: B18101. Social Vulnerability Index (within State) are percentile rankings on a scale from 0 to 1, where values near 1 indicate high social vulnerability and values near zero indicate low social vulnerability. More information from the CDC at <https://svi.cdc.gov/>. High Social Vulnerability to Environmental Hazards scores (greater than 1.5) are areas with high social vulnerability to environmental hazards while low Social Vulnerability to Environmental Hazards scores (less than -1.5) are areas with low social vulnerability to environmental hazards. More information at <http://artsandsciences.sc.edu/geog/hvri/sovi%2%AF-0>

Eligibility for Federal Social Programs

Population Age 65 and Over with Medicare	of total population
Tract 17161023600	10.2%
Tract 17161022600	11.5%
Tract 17161023500	9%
Households Receiving Food Stamps/SNAP	of total households
Tract 17161023600	42.8%
Tract 17161022600	36.8%
Tract 17161023500	29.5%
Households with Public Assistance Income	of total households
Tract 17161023600	4.6%
Tract 17161022600	6%
Tract 17161023500	1.4%

Sources: US Census ACS 2015-2019 5-year Estimates; Table: C27006, Table: B22010, Table: B19057

Federal Program Designations

Census tracts qualify for certain federal programs based on demographic information or vulnerability factors. Investors or developers in the community may receive special incentives, such as tax breaks, by investing in qualifying census tracts.

This section includes some relevant federal program designations at the census tract level, including whether incentives exist for investing in Low Income Housing Tax Credit development (Qualified Census Tracts) or in a designated Opportunity Zone. Some designations indicate special need or vulnerability in that location, such as whether the tract is part of a federally declared disaster area, or whether it is recognized as a Racial/Ethnically Concentrated Area of Poverty (R/ECAP).

Opportunity Zone

1

Census tracts

Tract 17161023600

0

Census tracts

Tract 17161022600

1

Census tracts

Tract 17161023500

LIHTC Qualified Census Tract

1

Census Tracts

Tract 17161023600

1

Census Tracts

Tract 17161022600

1

Census Tracts

Tract 17161023500

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) Census Tract

1

Census Tracts

Tract 17161023600

0

Census Tracts

Tract 17161022600

0

Census Tracts

Tract 17161023500

Sources: IRS USDT Opportunity Zones 2018; HUD Low-Income Housing Tax Credit (LIHTC) Qualified Census Tracts (QCT) 2020; HUD Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) Census Tracts 2017. A value of "1" indicates that the census tract in question is a federal program designation area while a value of "0" indicates that the census tract is not.



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Covid-19 Impacts

Covid-19 has impacted all facets of opportunity in every neighborhood across the United States. The Opportunity360 framework helps us understand the full spectrum of changes neighborhoods face today and the assets they have to build upon. As circumstances continue to evolve, we will track available data on covid-19 impacts and key indicators of community recovery.

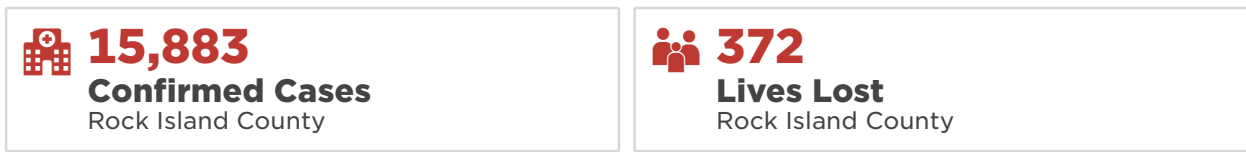
Communities of color and communities with high numbers of at-risk demographic groups have been hit especially hard. Visit the [Community Profile](#) section of this dashboard to view critical context on local demographics, social factors, and eligibility for federal programs that may point to areas of strength and resilience.



Impact on Health and Well-Being

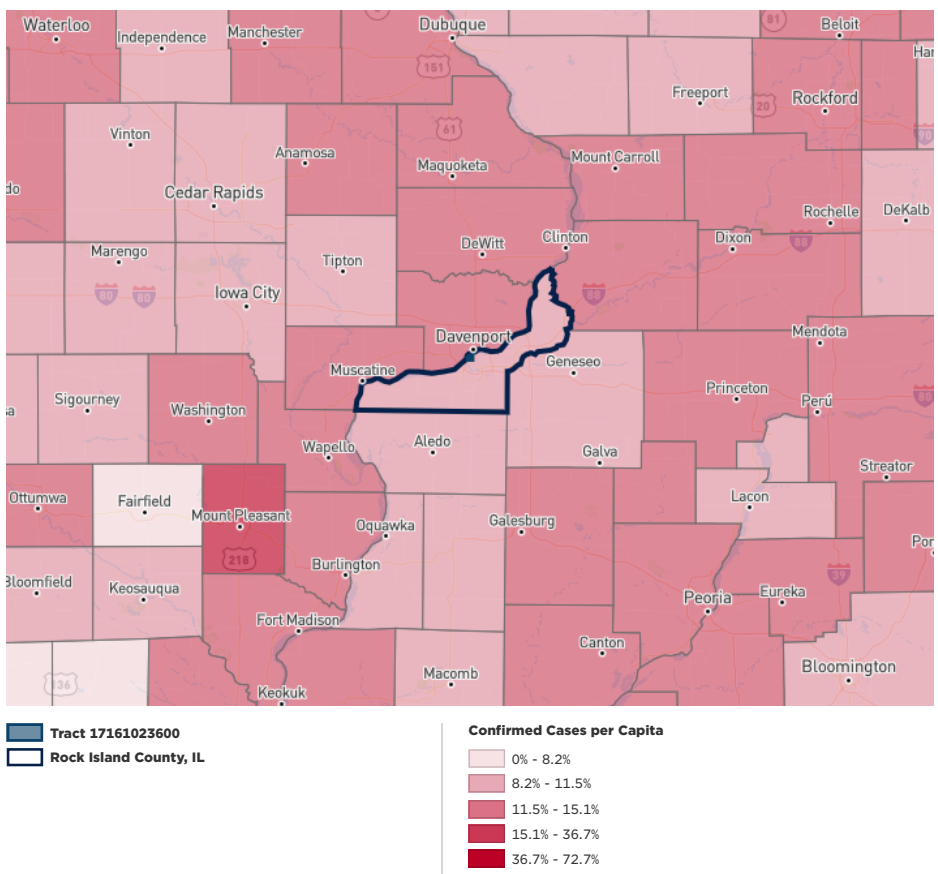
Covid-19 is a public health crisis that has exacerbated existing disparities along both racial and economic fault lines. The virus exhibits more severe symptoms among the elderly and those with pre-existing health conditions. Long standing racial discrimination and structural adverse conditions of many neighborhoods of color has resulted in disproportionately high case counts and lives lost among black and brown residents. This is yet another call to action to eliminate disparities and their underlying causes.

The data and map below show total covid-19 cases and lives lost for the state and county. Visit the main [Health & Well-Being](#) section to view additional neighborhood context, including access to care and potential vulnerabilities to covid-19.



Source: USAFacts <https://usafacts.org/visualizations/coronavirus-covid-19-spread-map/> Data updates daily.

Confirmed Cases of covid-19 per Capita



© Mapbox © OpenStreetMap Improve this map

Source: USAFacts <https://usafacts.org/visualizations/coronavirus-covid-19-spread-map/> Data updates daily.

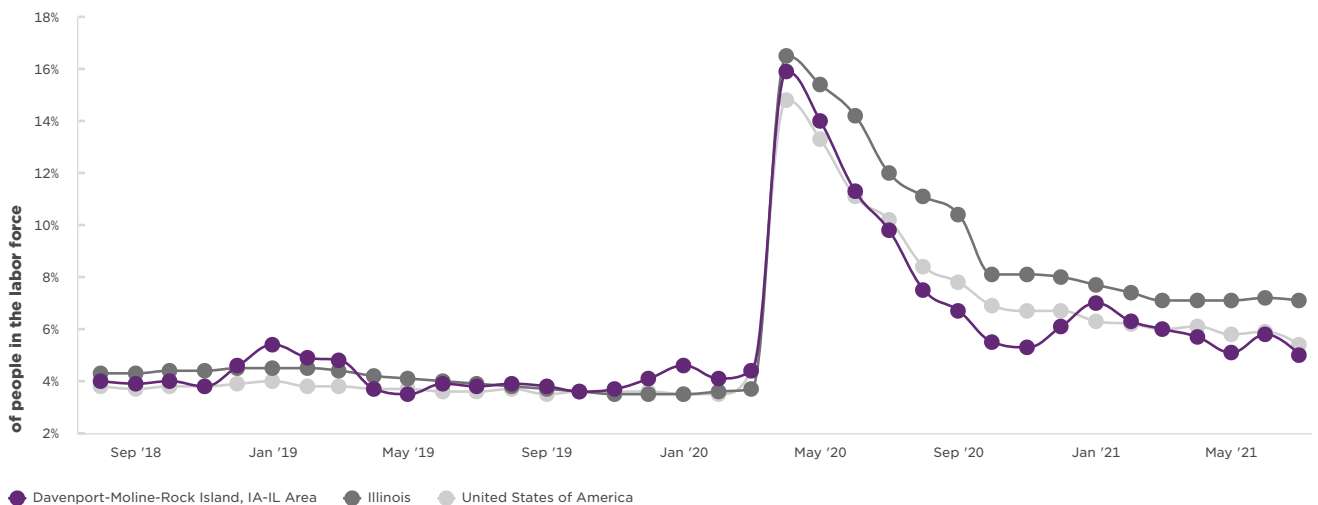


Impact on Economic Security

The country has experienced its highest level of unemployment since 1948, thanks to economic fallout from the pandemic. However, local impacts have varied significantly based on preexisting levels of economic security and local job markets. Some neighborhoods have been hit especially hard due to high numbers of residents employed in severely affected occupations, such as food preparation or personal care.

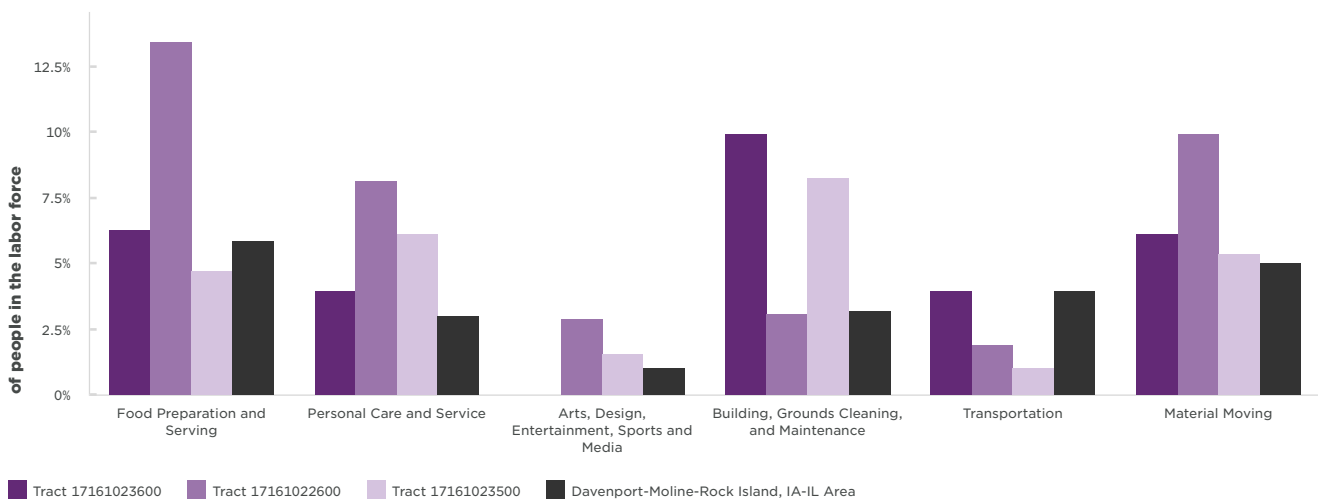
In the charts below, month to month unemployment rates, plus data on local residents' engagement in highly impacted job sectors, can be used to understand how deeply people in this neighborhood may be affected by the economic downturn. Visit the main [Economic Security](#) section for additional data on earnings, the financial resources available to residents, and the area's level of economic inequality.

Monthly Unemployment Rate



Sources: Bureau of Labor Statistics (BLS) Local Area Unemployment Statistics (LAUS) Most Recent 36 Months. Updates Monthly.

Pre-covid Share of Local Labor Force in Most Impacted Occupations



Sources: US Census ACS 2015-2019 5-year Estimates; Table: C24010. The pre covid-19 most impacted jobs are from the Bureau of Labor Statistics (BLS) Current Population Survey, Table A30. The most impacted jobs based upon the national unemployment rates for May 2020.



Impact on Housing Stability

With millions of households either directly affected by the virus or by the ripple effects of job losses and business closures, housing stability has emerged as a critical issue nation wide. Keeping people in their homes has become a central focus of many policy discussions, as many early rent relief programs and eviction prevention efforts taper off. The Census Bureau's [Household Pulse Survey](#)² tracks the latest data for households experiencing housing insecurity, and [has shown](#)² that the impact of covid-related housing insecurity is falling most heavily on renters, low-income households, people of color, and families with children.

The data below shows the rates of housing cost-burden for homeowners and renters. High rates of pre-covid housing cost-burden show the level of pre-existing vulnerability, especially for renters. Visit this dashboard's main [Housing Stability](#) section to view neighborhood data on pre-existing housing conditions, home costs, and disparities in ownership and mortgage originations by race/ethnicity.

Cost-burdened Homeowners

19.6%

of total homeowners

Tract 17161023600

31.9%

of total homeowners

Tract 17161022600

15.6%

of total homeowners

Tract 17161023500

16%

of total homeowners

Davenport-Moline-Rock Island, IA-IL Area

Cost-burdened Renters

52.1%

of total renters

Tract 17161023600

44%

of total renters

Tract 17161022600

31%

of total renters

Tract 17161023500

41.3%

of total renters

Davenport-Moline-Rock Island, IA-IL Area

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25091, Table: B25070. Cost-burden is defined as households that spend more than 30% of their income on housing related costs.



Impact on Education

One of the most visible effects of covid-19 has been widespread school closures, forcing educational institutions to quickly develop online learning systems. The success of these transitions has depended on a number of factors, often including: the affluence of the community, the student population's access to stable housing, and both the faculty's and students' ability to connect to the internet. The most economically vulnerable populations have had to face and may continue to face the greatest hurdles in accessing quality education during the pandemic.

The charts below present data on access to computer devices and the internet in this neighborhood, which can highlight potential areas of action to support students and families. Visit the main [Education](#) section of this dashboard for more data on local school performance, attendance, and levels of educational attainment.



No Computer Device

23.1%

of total households

Tract 17161023600

22.7%

of total households

Tract 17161022600

4.9%

of total households

Tract 17161023500

12.6%

of total households

Davenport-Moline-Rock Island, IA-IL Area



No Internet Access

25%

of total households

Tract 17161023600

23.5%

of total households

Tract 17161022600

4.9%

of total households

Tract 17161023500

16%

of total households

Davenport-Moline-Rock Island, IA-IL Area

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B28003, Table: B28011.



Impact on Mobility

Fear of covid-19 exposure has had a deep impact on the use and availability of public transportation options. Mass transit, such as buses or subways with closed environments, pose a serious health risk to passengers and have significantly curtailed service. Yet with options limited, public transit may be the only way for some to access vital services or for essential workers to commute to work.

The data below shows the pre-covid levels of public transit usage in this community, and the degree to which local residents depend on public transit services to access essential jobs and services. Visit the main [Mobility](#) section of this dashboard to view more local data on transit usage, commute times, and accessibility.



Public Transit Use

7.8%

of commuters age 16 and over

Tract 17161023600

8.5%

of commuters age 16 and over

Tract 17161022600

2.8%

of commuters age 16 and over

Tract 17161023500

0.9%

of commuters age 16 and over

Davenport-Moline-Rock Island, IA-IL Area

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B08301.

Additional Resources About Covid-19



Resources and Updates from Enterprise Community Partners

We are supporting our partners and communities during covid-19. The latest resources to help you weather this crisis and build a more resilient future.

[Read More](#)



Resources for Housing Operators to Maintain Business Continuity

As we all navigate the covid-19 pandemic – and the uncertainty and changes it brings – we know you need clear and practical guidance and valuable resources for business continuity.

[Read More](#)

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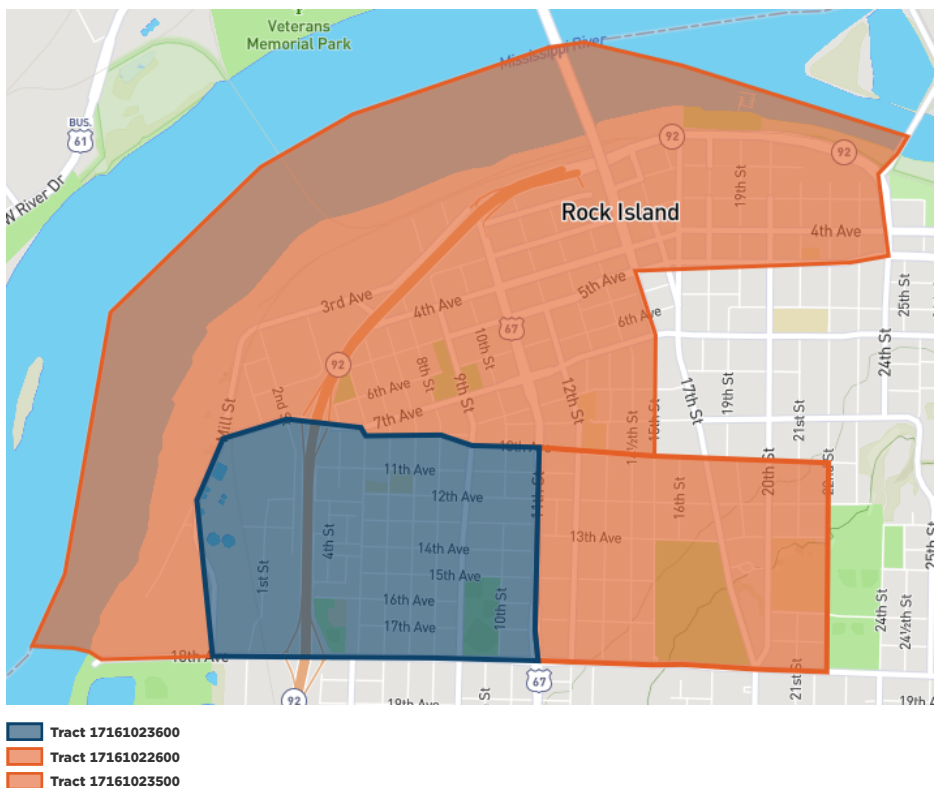
Opportunity is Here

When people have access to the essential foundations of opportunity, including affordable housing, jobs, good schools and transit, then everyone has a chance to succeed - no matter where they're starting from.

The section below presents five different opportunity outcome scores for your selected area. Each score represents a percentile rank from 0 to 100. The greater the score, the higher the existing outcomes measures.

No matter the starting point, however, opportunity is already here. Let's expand it together.

Your Selected Census Tracts





Housing Stability

Opportunity is when you can afford the cost of your home and live there safely for as long as you choose.

We believe all people need decent quality, healthy homes and enough income left after rent to afford life's necessities. The Housing Stability Outcome index score shown below is based on six measures assessing the ability of residents to afford their homes and live in safe, uncrowded conditions.

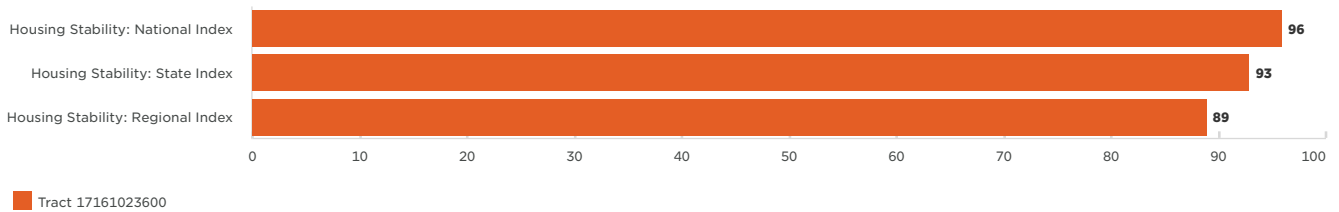
96

out of 100

Housing Stability: National Index

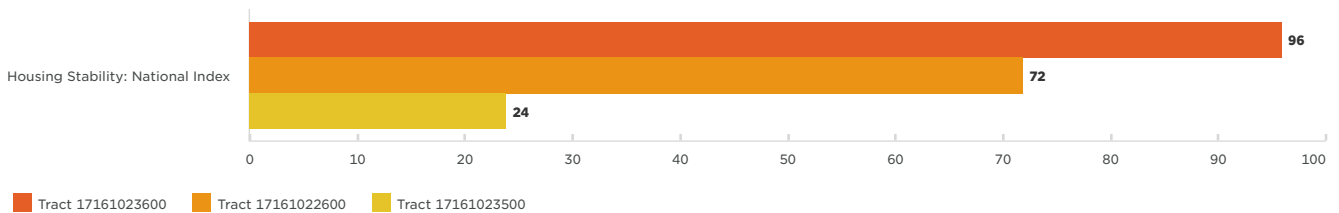
Tract 17161023600

Housing Stability in Context



Sources: Enterprise Community Partners 2020. The national, regional, and state percentile scores above reflect how the selected tract compares to all other tracts in the corresponding geography - the country, region, and state. A score of 50 means the tract is in the 50th percentile for the corresponding geography. A score of 100 is the highest score possible on this measure, and a score of 0 is the lowest.

Housing Stability Census Tract Comparison



Sources: Enterprise Community Partners 2020. The national percentile reflects how the selected tract compares to all other tracts in the country. A score of 50 means the tract is in the 50th percentile for the nation. A score of 100 is the highest within the nation on this measure, and a score of 0 is the lowest. The number of census tracts represented here reflects the number chosen when creating this dashboard.

[Explore Measures of Housing Stability](#)



Education

Opportunity is when education unlocks your full potential.

We believe that people should have access to quality education from cradle through career. The Education Outcome index score shown below is based on three measures assessing the level of educational attainment achieved by residents.

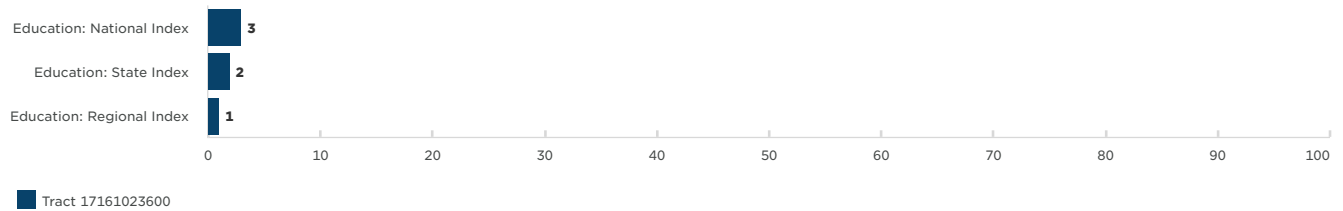
3

out of 100

Education: National Index

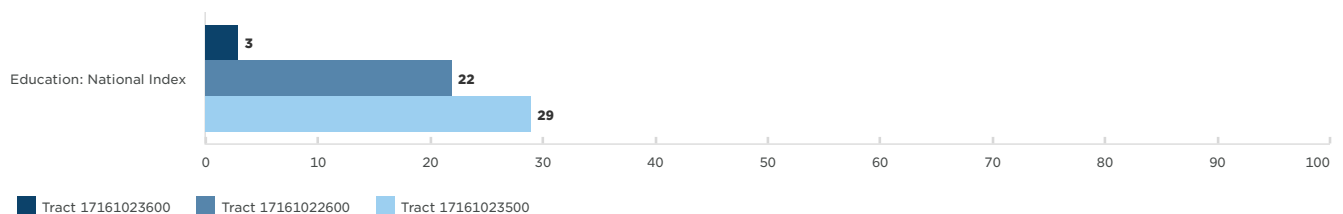
Tract 17161023600

Education in Context



Sources: Enterprise Community Partners 2020. The national, regional, and state percentile scores above reflect how the selected tract compares to all other tracts in the corresponding geography - the country, region, and state. A score of 50 means the tract is in the 50th percentile for the corresponding geography. A score of 100 is the highest score possible on this measure, and a score of 0 is the lowest.

Education Census Tract Comparison



Sources: Enterprise Community Partners 2020. The national percentile reflects how the selected tract compares to all other tracts in the country. A score of 50 means the tract is in the 50th percentile for the nation. A score of 100 is the highest within the nation on this measure, and a score of 0 is the lowest. The number of census tracts represented here reflects the number chosen when creating this dashboard.

[Explore Education Measures](#)



Health and Well-Being

Opportunity is when you feel healthy and well, and have access to care when you need it.

We believe that all people should live in a healthy environment with access to services and care that support their well-being. The Health and Well-Being Outcome index score is based on two measures assessing population health and local rates of uninsured population.

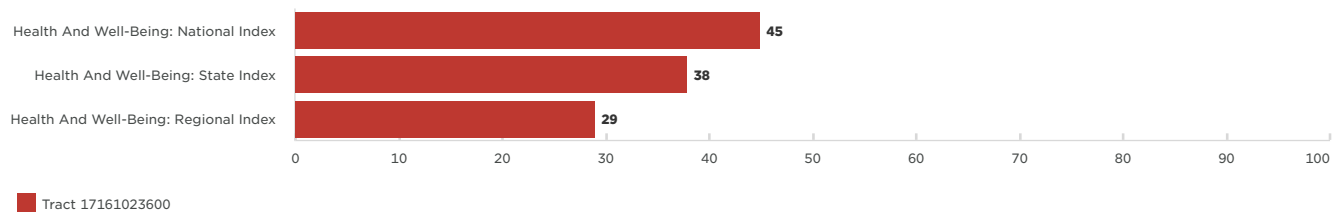
45

out of 100

Health And Well-Being: National Index

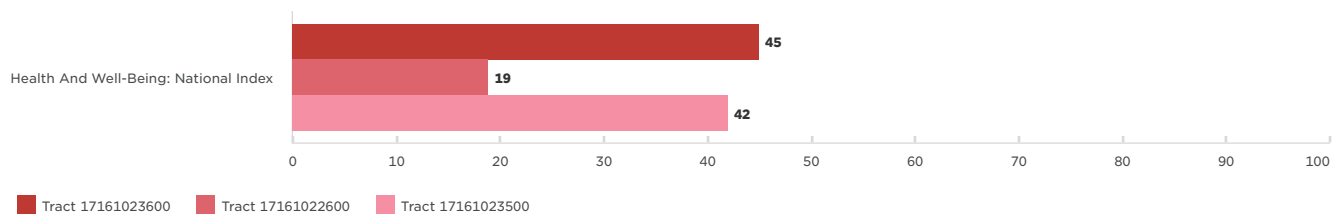
Tract 17161023600

Health and Well-Being in Context



Sources: Enterprise Community Partners 2020. The national, regional, and state percentile scores above reflect how the selected tract compares to all other tracts in the corresponding geography - the country, region, and state. A score of 50 means the tract is in the 50th percentile for the corresponding geography. A score of 100 is the highest score possible on this measure, and a score of 0 is the lowest.

Health and Well-Being Census Tract Comparison



Sources: Enterprise Community Partners 2020. The national percentile reflects how the selected tract compares to all other tracts in the country. A score of 50 means the tract is in the 50th percentile for the nation. A score of 100 is the highest within the nation on this measure, and a score of 0 is the lowest. The number of census tracts represented here reflects the number chosen when creating this dashboard.

[Explore Measures of Health and Well-Being](#)



Economic Security

Opportunity is when you can pay your bills and plan your future.

We believe that all people should have the income and resources to support themselves and their families. This Economic Security Outcome index score shown below is based on four measures assessing residents' employment, income and ability to afford a standard of living.

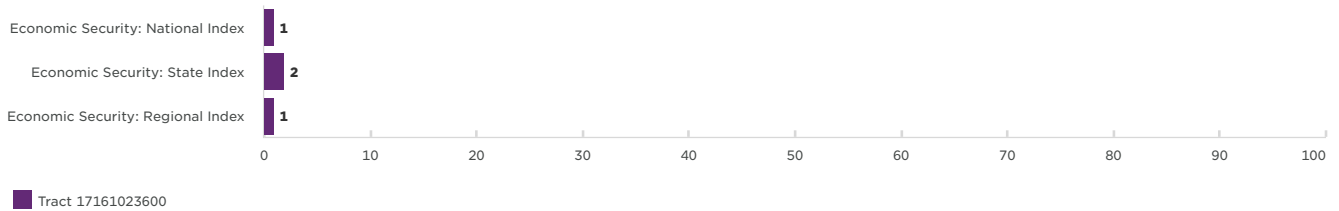
1

out of 100

Economic Security: National Index

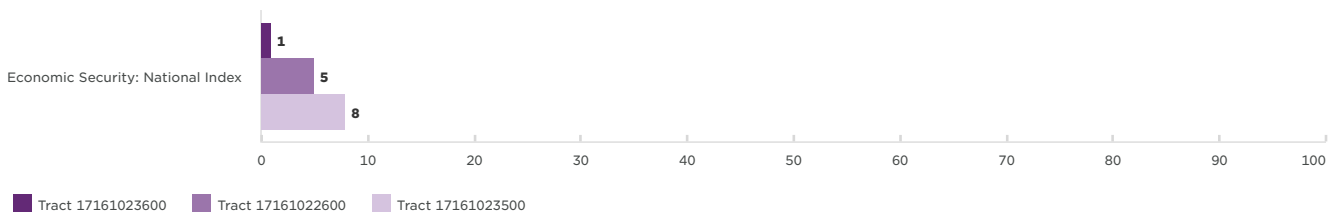
Tract 17161023600

Economic Security in Context



Sources: Enterprise Community Partners 2020. The national, regional, and state percentile scores above reflect how the selected tract compares to all other tracts in the corresponding geography - the country, region, and state. A score of 50 means the tract is in the 50th percentile for the corresponding geography. A score of 100 is the highest score possible on this measure, and a score of 0 is the lowest.

Economic Security Census Tract Comparison



Sources: Enterprise Community Partners 2020. The national percentile reflects how the selected tract compares to all other tracts in the country. A score of 50 means the tract is in the 50th percentile for the nation. A score of 100 is the highest within the nation on this measure, and a score of 0 is the lowest. The number of census tracts represented here reflects the number chosen when creating this dashboard.

[Explore Measures of Economic Security](#)



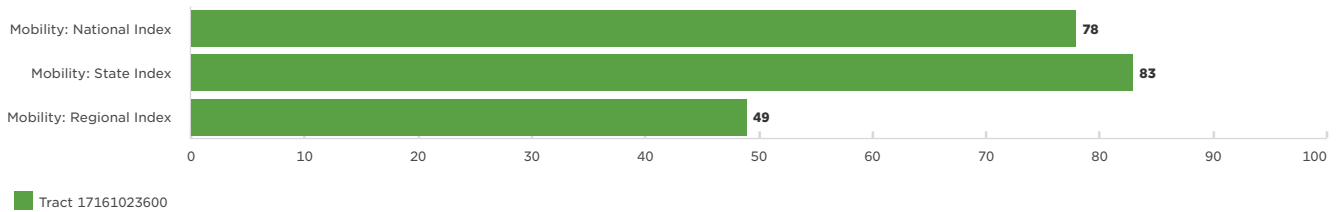
Mobility

Opportunity is when mobility options allow you to easily get to your job and reach basic services.

We believe that all people should have reasonable access to transportation that is affordable, reliable, proximate, and frequent. This Mobility Outcome index score shown below is based on five measures assessing residents' ability to access transportation to meet basic needs.

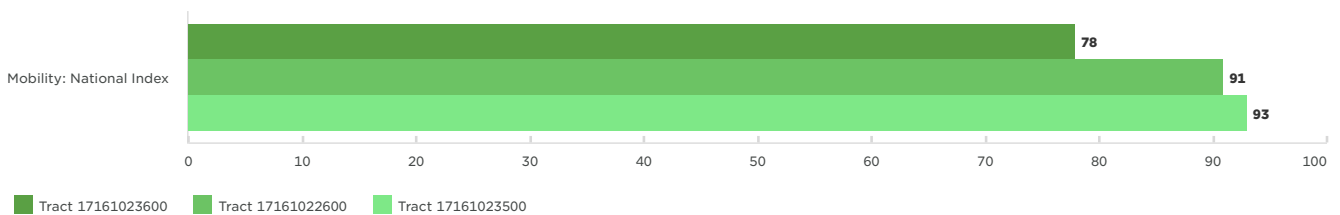


Mobility in Context



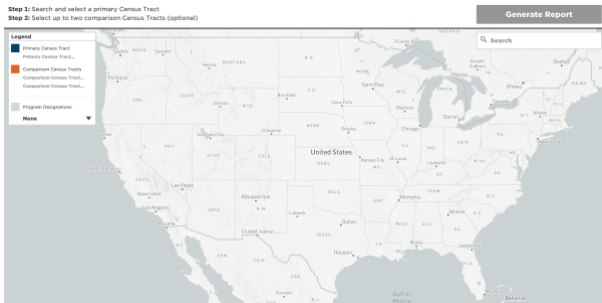
Sources: Enterprise Community Partners 2020. The national, regional, and state percentile scores above reflect how the selected tract compares to all other tracts in the corresponding geography - the country, region, and state. A score of 50 means the tract is in the 50th percentile for the corresponding geography. A score of 100 is the highest score possible on this measure, and a score of 0 is the lowest.

Mobility Census Tract Comparison



Sources: Enterprise Community Partners 2020. The national percentile reflects how the selected tract compares to all other tracts in the country. A score of 50 means the tract is in the 50th percentile for the nation. A score of 100 is the highest within the nation on this measure, and a score of 0 is the lowest. The number of census tracts represented here reflects the number chosen when creating this dashboard.

[Explore Measures of Mobility](#)



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Housing Stability

Opportunity is when you can afford the cost of your home and live there safely for as long as you choose.

We believe all people need decent quality, healthy homes and enough income left after rent to afford life's necessities. The Housing Stability Outcome index score shown below is based on six measures assessing the ability of residents to afford their homes and live in safe, uncrowded conditions.

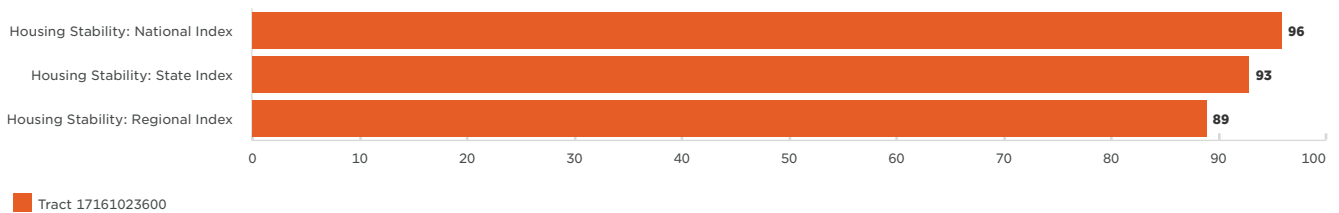
96

out of 100

Housing Stability: National Index

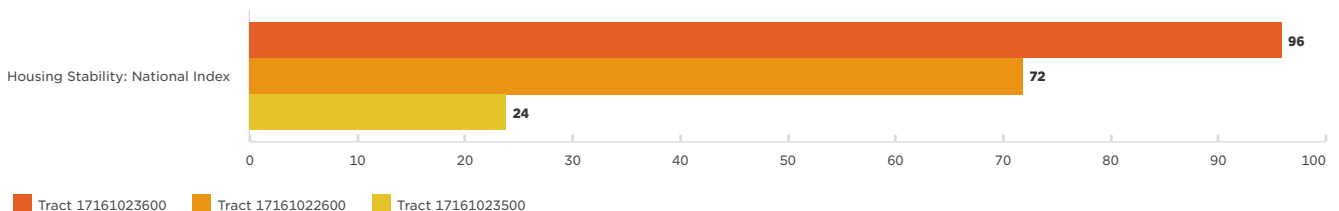
Tract 17161023600

Housing Stability in Context



Sources: Enterprise Community Partners 2020. The national, regional, and state percentile scores above reflect how the selected tract compares to all other tracts in the corresponding geography - the country, region, and state. A score of 50 means the tract is in the 50th percentile for the corresponding geography. A score of 100 is the highest score possible on this measure, and a score of 0 is the lowest.

Housing Stability Census Tract Comparison



Sources: Enterprise Community Partners 2020. The national percentile reflects how the selected tract compares to all other tracts in the country. A score of 50 means the tract is in the 50th percentile for the nation. A score of 100 is the highest within the nation on this measure, and a score of 0 is the lowest. The number of census tracts represented here reflects the number chosen when creating this dashboard.

How We Measure Housing Stability Outcomes

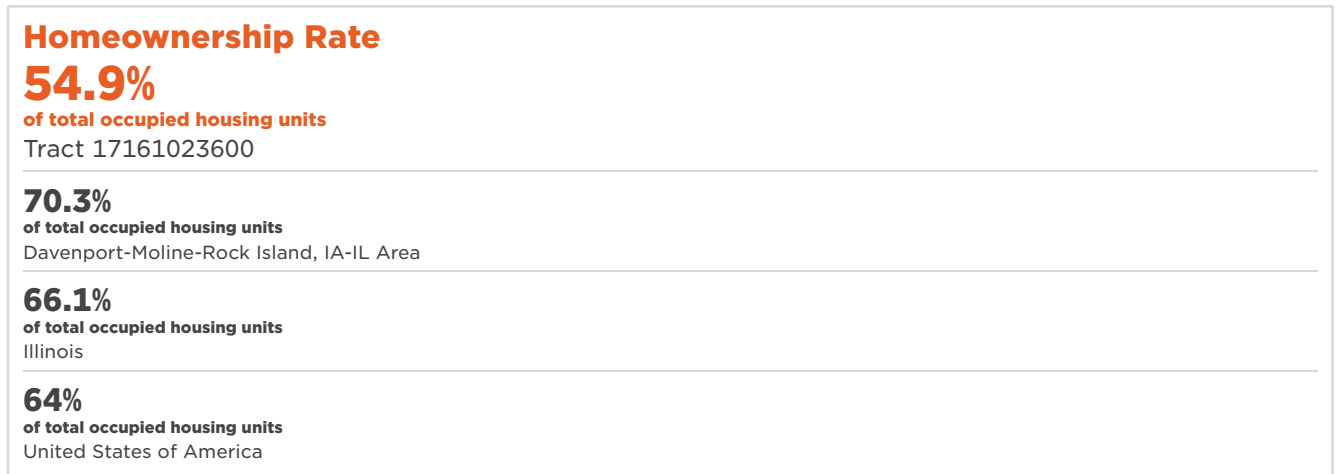
The Housing Stability Outcome index score is based on six measures of affordability and stability, explored in detail in the sections below:

- Homeownership Rate
- Percent of Renter Households Receiving Project-Based Housing Assistance
- Percent of Renter Households Receiving Housing Choice Vouchers
- Percent of All Low-Income Households that are Severely Cost-Burdened
- Percent of Occupied Units that are Crowded or Over-crowded
- Percent of Households that have Multiple Families or Unrelated Individuals

Homeownership Rate

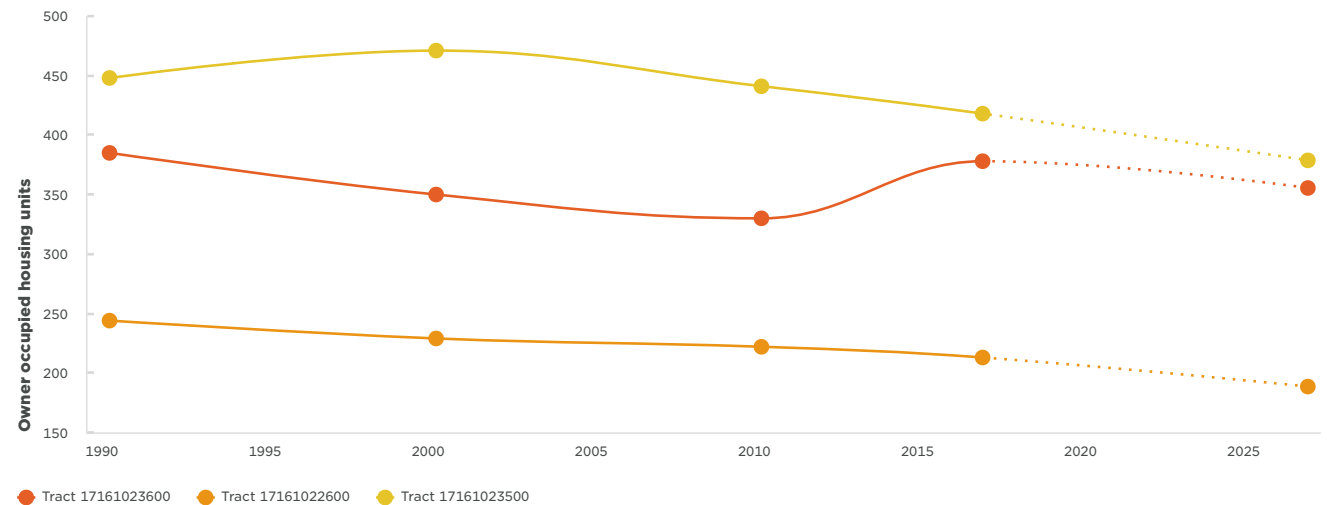
Homeownership rate is the estimated percent of homes that are owner-occupied. In many communities, homeownership is an important vehicle for wealth-building and financial security, while also providing a stable place for families to call home.

A high rate of homeownership has a positive effect on a census tract's overall Housing Stability Outcome index score.



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25003

Census Tract Comparison: Owner-Occupied Housing Units

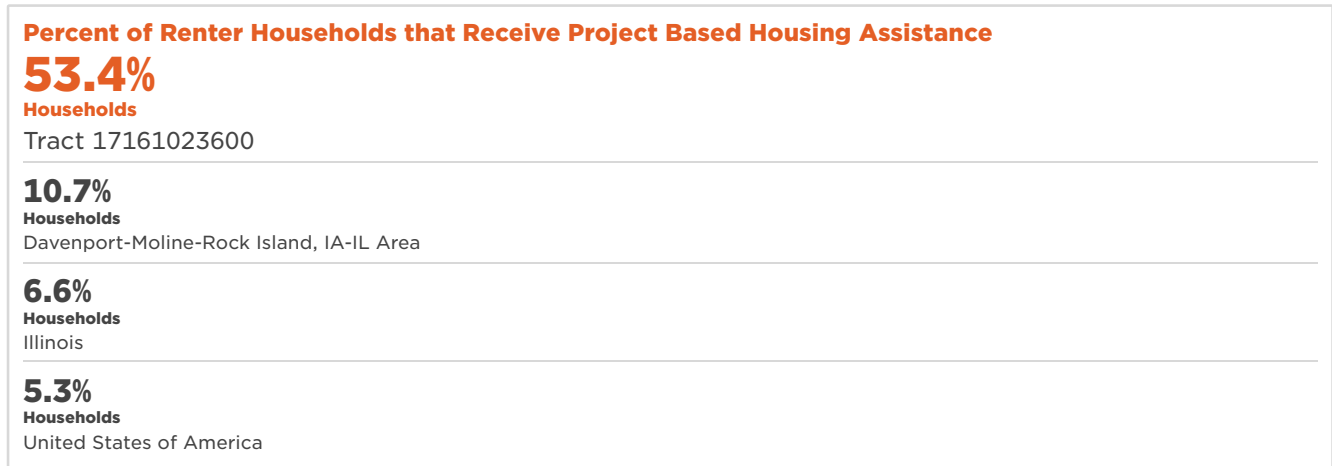


Sources: US Census 1990; Table: H003, 2000; Table: H004, 2010; Table: H014; US Census ACS 2015-2019 5-year Estimates; Table: B25003. The number of census tracts represented here reflects the number chosen when creating this dashboard. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

Percent of Renter Households Receiving Project-Based Housing Assistance

Project-based housing assistance, a form of Section 8 housing subsidy, is a critical source of stability for individuals and families who would otherwise have difficulty affording a market-rate home. These subsidies free up household income for other important necessities, like food and medicine, and may prevent unsafe and unstable housing conditions or homelessness.

A high rate of project-based assistance has a positive effect on a census tract's overall Housing Stability Outcome index score.



Sources: HUD Picture Subsidized Households 2019

Census Tract Comparison: Housing Assistance

Percent of Renter Households that Receive Project Based Housing Assistance	Households
Tract 17161023600	53.4%
Tract 17161022600	26.5%
Tract 17161023500	0.3%

Sources: HUD Picture Subsidized Households 2019

Percent of Renter Households Receiving Housing Choice Vouchers

Housing Choice vouchers are another critical source of stability for individuals and families who would otherwise have difficulty affording a market-rate home. These subsidies free up household income for other important necessities, like food and medicine, and may prevent unsafe and unstable housing conditions or homelessness.

A high rate of voucher holders has a positive effect on a census tract's overall Housing Stability Outcome index score.

Percent of Renter Households that Receive Housing Choice Vouchers	
4.8%	Households Tract 17161023600
4.7%	Households Davenport-Moline-Rock Island, IA-IL Area
6%	Households Illinois
5.3%	Households United States of America

Sources: HUD Picture Subsidized Households 2019

Census Tract Comparison: Housing Choice Vouchers

Percent of Renter Households that Receive Housing Choice Vouchers	Households
Tract 17161023600	4.8%
Tract 17161022600	7.6%
Tract 17161023500	6%

Sources: HUD Picture Subsidized Households 2019

Percent of All Low-Income Households that are Severely Cost-Burdened

This measure is the estimated share of households that are low-income (at or below 80% of the area median income) and severely cost-burdened (paying more than half of their income on monthly housing costs, including utilities). When families pay so much for housing, they often have barely enough left over to afford other necessities, such as food, medicine, or child care.

A high rate of severely cost-burdened, low-income households has a negative effect on a census tract's overall Housing Stability Outcome index score.

Percent of Low-Income Households Severely Cost Burdened	
24.2% Households	Tract 17161023600
10.3% Households	Davenport-Moline-Rock Island, IA-IL Area
13.6% Households	Illinois
13.4% Households	United States of America

Sources: HUD CHAS 2013-2017

Census Tract Comparison: Severely Cost Burdened

Percent of Low Income Households Severely Cost Burdened	People
Tract 17161023600	24.2%
Tract 17161022600	18.4%
Tract 17161023500	12%

Sources: HUD CHAS 2013-2017

Percent of Households that have Multiple Families or Unrelated Individuals

When unrelated individuals and families "double-up" in a home together, it can be a sign of high costs, economic hardship, or stress in the housing market.

A high rate of "doubled-up" households has a negative effect on a census tract's overall Housing Stability Outcome index score.

Percent of Nonrelatives per household

4.9%

Households

Tract 17161023600

9.4%

Households

Davenport-Moline-Rock Island, IA-IL Area

10.2%

Households

Illinois

11.2%

Households

United States of America

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B11015

Census Tract Comparison: Doubled-Up Households

Percent of Nonrelatives per household	Households
Tract 17161023600	4.9%
Tract 17161022600	4.7%
Tract 17161023500	16.2%

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B11015

Overcrowded Housing Rate

Overcrowding is defined as more than 1.5 persons living per every room in the home. Along with doubled-up households, overcrowding can be another sign of economic hardship and stress in the housing market, as well as unsafe and unhealthy living conditions.

A high rate of overcrowded households has a negative effect on a census tract's overall Housing Stability Outcome index score.

Overcrowded Housing Rate

7%

of total occupied housing units

Tract 17161023600

1.3%

of total occupied housing units

Davenport-Moline-Rock Island, IA-IL Area

2.5%

of total occupied housing units

Illinois

3.4%

of total occupied housing units

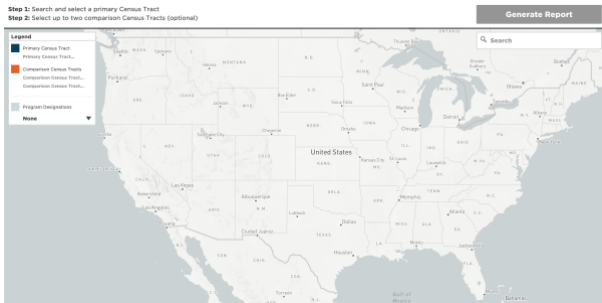
United States of America

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25014

Census Tract Comparison: Overcrowded Housing Rate

Overcrowded Housing Units	of total occupied housing units
Tract 17161023600	7%
Tract 17161022600	1.8%
Tract 17161023500	6.1%

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25014. The number of census tracts represented here reflects the number chosen when creating this dashboard.



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Other Contributing Factors

In the U.S., housing is not only a functional requirement of life, but it is also usually a household's single largest cost and a primary opportunity for wealth-building. As such, communities that provide affordable rental options alongside opportunities for households to own, maintain, and invest long-term in their homes, produce the ideal conditions for stable housing.

What does it look like when a community supports stable housing? It looks like **equitable distribution of homeownership, housing conditions that promote health, and homes that people can afford.**

Equitable Homeownership

Housing stability is made possible when equal opportunity in homeownership and lending is available for all.

Historically, homeownership has been a critical vehicle for wealth-building and financial security in the U.S. In fact, the largest housing subsidy in the country is the Home Mortgage Interest Deduction, which allows homeowners with mortgages to lower their taxes owed. However, racial discrimination in lending, home buying markets, and other factors, have shaped neighborhoods and limited opportunities, mainly for people of color.

The indicators in this section provide context around homeownership mortgage origination, and racial disparities in your selected area.

Owner Occupied Housing Units

54.9%

of total occupied housing units

Tract 17161023600

22.2%

of total occupied housing units

Tract 17161022600

53.4%

of total occupied housing units

Tract 17161023500

70.3%

of total occupied housing units

Davenport-Moline-Rock Island, IA-IL Area

Renter Occupied Housing Units

45.1%

of total occupied housing units

Tract 17161023600

77.8%

of total occupied housing units

Tract 17161022600

46.6%

of total occupied housing units

Tract 17161023500

29.7%

of total occupied housing units

Davenport-Moline-Rock Island, IA-IL Area

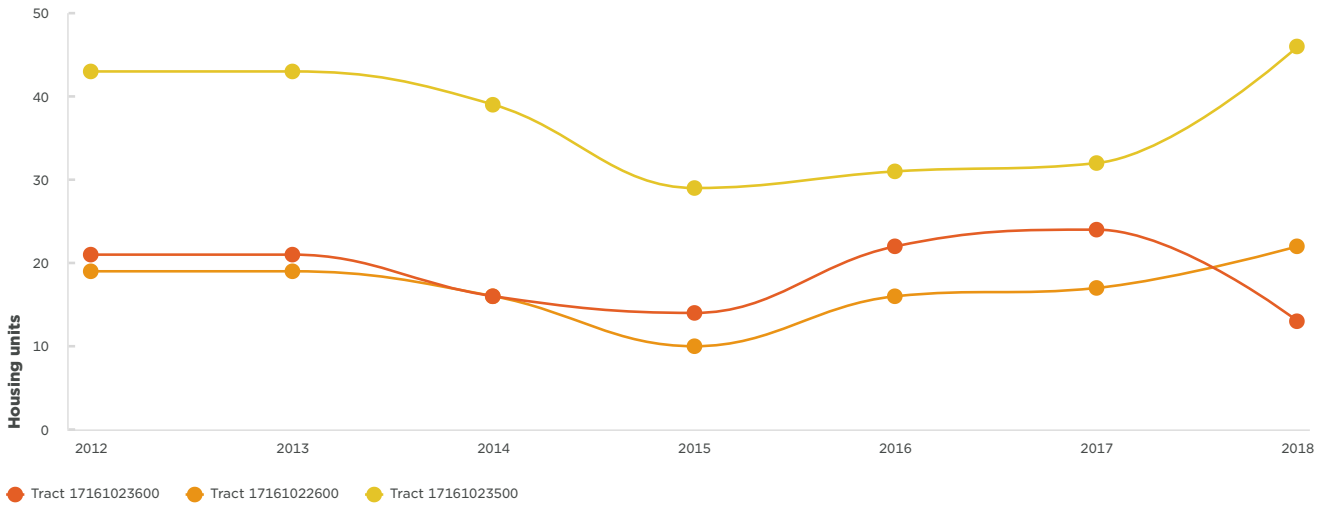
Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25003

Owner Occupied Housing Units by Race / Ethnicity of Homeowner

Owner Occupied with Asian Householder		of total housing units
Tract 17161023600		0.9%
Tract 17161022600		2.6%
Tract 17161023500		0.7%
Davenport-Moline-Rock Island, IA-IL Area		0.9%
Owner Occupied with Black Householder		of total housing units
Tract 17161023600		31%
Tract 17161022600		7.2%
Tract 17161023500		18.4%
Davenport-Moline-Rock Island, IA-IL Area		1.9%
Owner Occupied with Hawaiian/Pacific Islander Householder		of total housing units
Tract 17161023600		0%
Tract 17161022600		0%
Tract 17161023500		0%
Davenport-Moline-Rock Island, IA-IL Area		0%
Owner Occupied with Hispanic or Latino Householder		of total housing units
Tract 17161023600		9.1%
Tract 17161022600		0.5%
Tract 17161023500		2.5%
Davenport-Moline-Rock Island, IA-IL Area		3.2%
Owner Occupied with Other Race Householder		of total housing units
Tract 17161023600		4.4%
Tract 17161022600		0%
Tract 17161023500		0%
Davenport-Moline-Rock Island, IA-IL Area		0.7%
Owner Occupied with Two or More Race Householder		of total housing units
Tract 17161023600		0.4%
Tract 17161022600		0%
Tract 17161023500		3%
Davenport-Moline-Rock Island, IA-IL Area		0.6%
Owner Occupied with White Householder		of total housing units
Tract 17161023600		10.7%
Tract 17161022600		7.4%
Tract 17161023500		25.5%
Davenport-Moline-Rock Island, IA-IL Area		59.6%
Owner Occupied with White Householder (Not Hispanic or Latino)		of total housing units
Tract 17161023600		6.8%
Tract 17161022600		6.9%
Tract 17161023500		23%
Davenport-Moline-Rock Island, IA-IL Area		57.2%

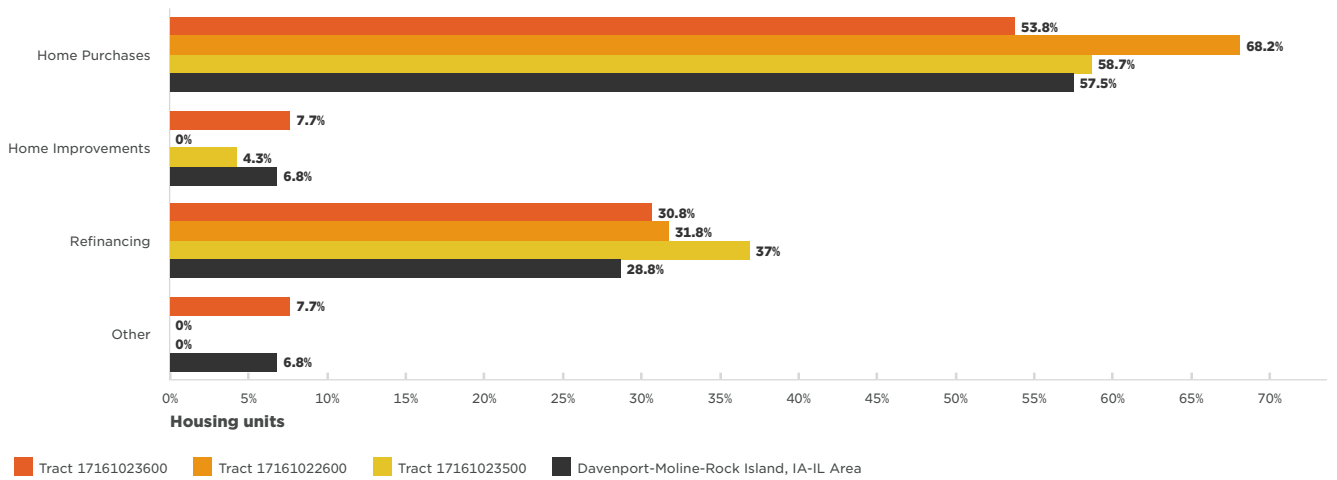
Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25003A, Table: B25003B, Table: B25003C, Table: B25003D, Table: B25003E, Table: B25003F, Table: B25003H, Table: B25003I

Mortgage Originations



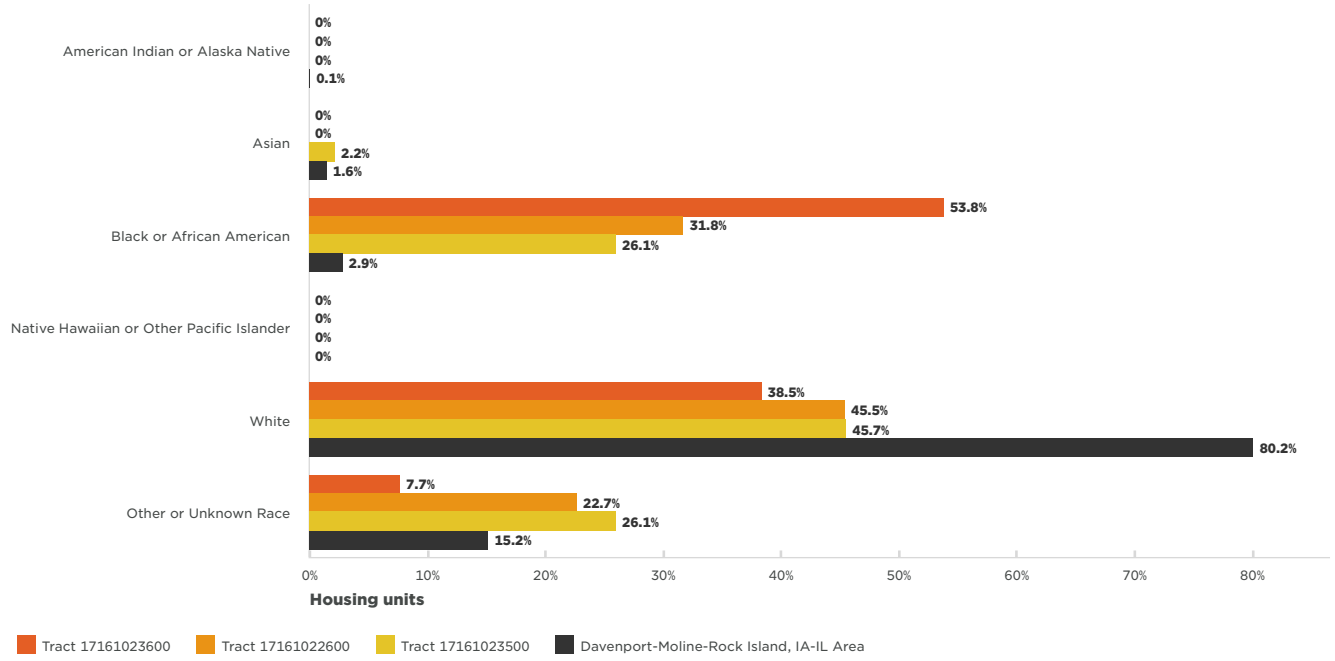
Sources: FFIEC HMDA 2012-2018

Mortgage Originations by Type



Sources: FFIEC HMDA 2018

Mortgage Originations by Race



Sources: FFIEC HMDA 2018. Race was determined by the mortgage provider; deriving from multiple fields including the applicant/borrower race fields, the mortgage provider's interpretation of the surname, and a visual observation of the applicant/borrower by the mortgage provider.

Mortgage Originations for Hispanic or Latino Homeowner

30.8%

Housing Units

Tract 17161023600

9.1%

Housing Units

Tract 17161022600

6.5%

Housing Units

Tract 17161023500

3.9%

Housing Units

Davenport-Moline-Rock Island, IA-IL Area

Sources: FFIEC HMDA 2018. Ethnicity was determined by the mortgage provider; deriving from multiple fields including the applicant/borrower ethnicity fields, the mortgage provider's interpretation of the surname, and a visual observation of the applicant/borrower by the mortgage provider.

Housing Conditions

Housing stability is dependent on the availability of safe and decent homes in the community.

Indicators in this section examine key characteristics of the local housing stock, including the type and size of buildings in the area, vacancy rate, the age of homes, risk for lead paint and other physical housing problems. One important indicator is the presence of complete plumbing and kitchen facilities. These measures are the only comprehensive, nationally collected data on housing quality, and are used by the U.S. Department of Housing and Urban Development (HUD) to identify communities with "worst-case housing needs."

Total Housing Units

810

Housing units

Tract 17161023600

1,243

Housing units

Tract 17161022600

871

Housing units

Tract 17161023500

169,977

Housing units

Davenport-Moline-Rock Island, IA-IL Area

Vacancy Rate

14.9%

of total housing units

Tract 17161023600

22.7%

of total housing units

Tract 17161022600

10.1%

of total housing units

Tract 17161023500

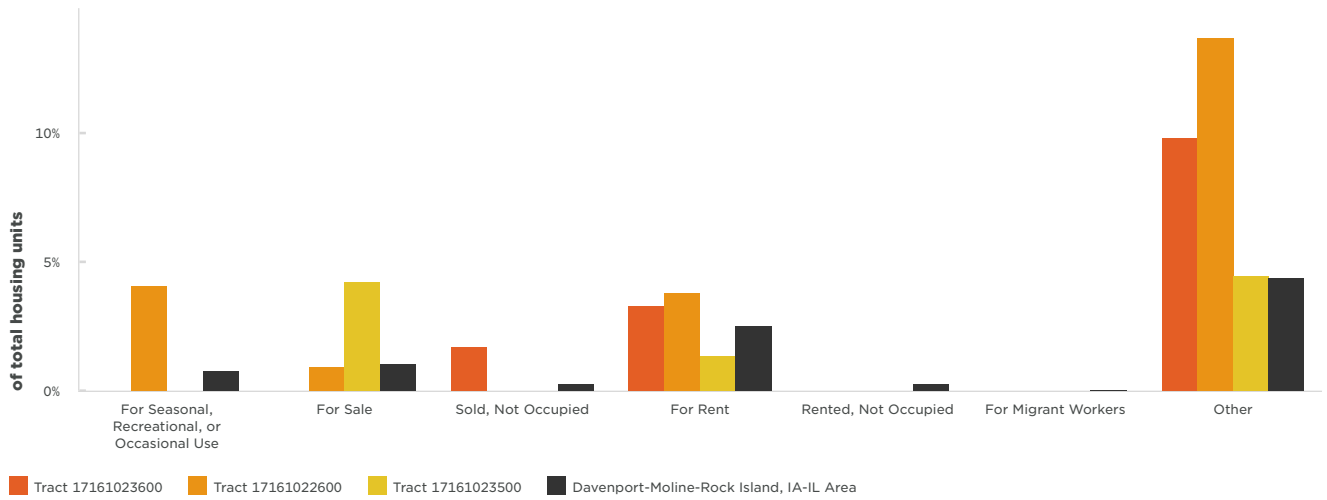
9.4%

of total housing units

Davenport-Moline-Rock Island, IA-IL Area

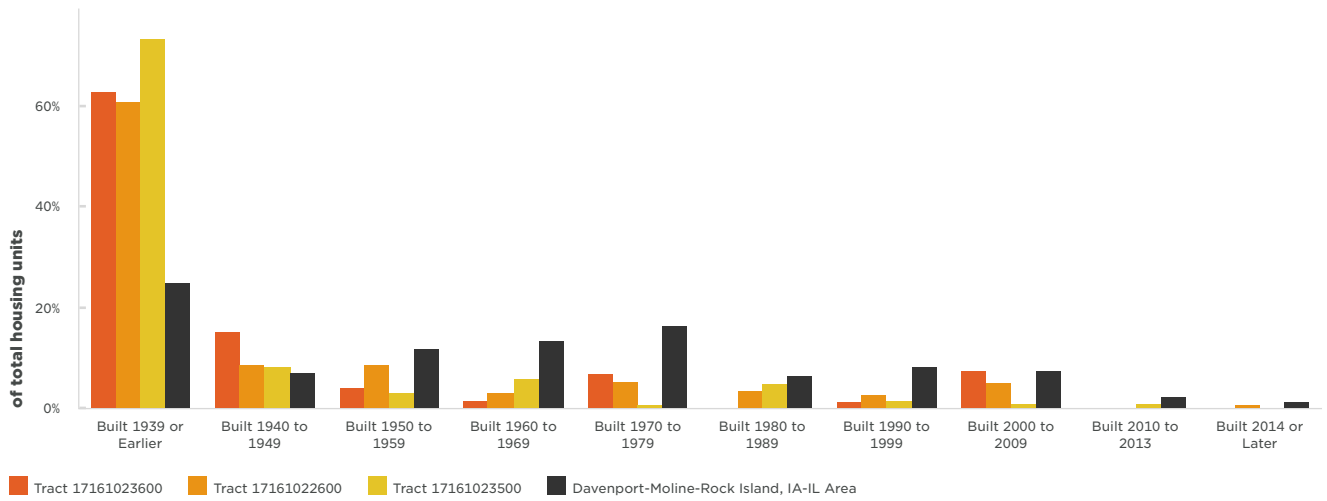
Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25004

Vacancy by Status



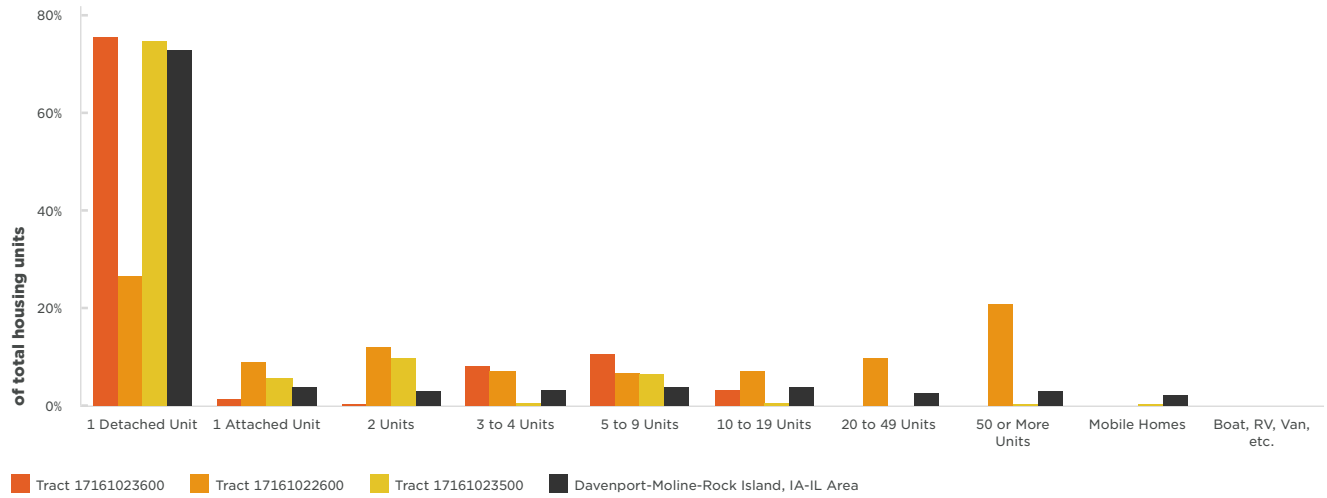
Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25004. "Other" vacancy status includes units that are vacant for reasons of foreclosure, personal/family reasons, held in legal proceedings, preparing to rent/sell, held for storage of household furniture, needs repairs, currently being repaired/renovated, specific use housing, extended absence, abandoned/possibly to be demolished/possibly condemned, and reason for vacant unknown.
 Source: <https://www.census.gov/housing/hvs/definitions.pdf>

Building Age



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25034

Number of Units by Structure Size



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25024. This dataset represents the count of housing units categorized by the number of units in the structure.

Housing Quality Measures

Housing Units Without Complete Plumbing	of total housing units
Tract 17161023600	11.6%
Tract 17161022600	9.9%
Tract 17161023500	2.9%
Davenport-Moline-Rock Island, IA-IL Area	2.7%

Housing Units Without Complete Kitchen Facilities	of total housing units
Tract 17161023600	1.7%
Tract 17161022600	14.6%
Tract 17161023500	1.4%
Davenport-Moline-Rock Island, IA-IL Area	3.1%

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25047, Table: B25051

Home Costs

Housing stability is only possible when homes are affordable to the people who live in them.

High median home values, while often a sign of wealth and affluence in a neighborhood, can also be exclusionary and indicate a need for more housing opportunities at different price points.

When rent or mortgage costs are high, relative to incomes, residents may be at risk for forms of instability like crowding, doubling up with other households, frequent moves, and ultimately homelessness. A common measure of affordability is the share of a household's income that is spent on gross monthly housing costs. Households that spend more than 30% of their income on housing are considered "cost-burdened," while those that spend more than half their income are considered "severely cost-burdened." This section includes data on home and rent cost, how home values are changing over time, and cost-burden rates.

Median Home Value

\$46,900

USD

Tract 17161023600

\$39,200

USD

Tract 17161022600

\$93,800

USD

Tract 17161023500

\$136,200

USD

Davenport-Moline-Rock Island, IA-IL Area

Median Home Rent

\$643

USD

Tract 17161023600

\$651

USD

Tract 17161022600

\$859

USD

Tract 17161023500

\$765

USD

Davenport-Moline-Rock Island, IA-IL Area

Housing Cost-Burdened Owners

19.6%

of total homeowners

Tract 17161023600

31.9%

of total homeowners

Tract 17161022600

15.6%

of total homeowners

Tract 17161023500

16%

of total homeowners

Davenport-Moline-Rock Island, IA-IL Area

Housing Cost-Burdened Renters

52.1%

of total renters

Tract 17161023600

44%

of total renters

Tract 17161022600

31%

of total renters

Tract 17161023500

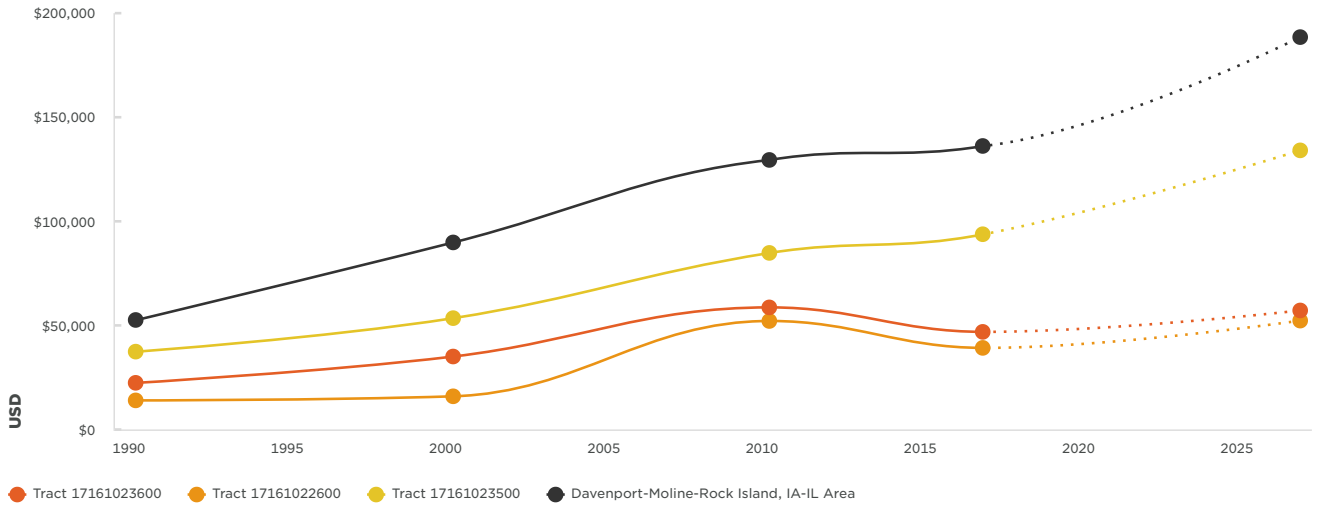
41.3%

of total renters

Davenport-Moline-Rock Island, IA-IL Area

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25077, Table: B25064, Table: B25091, Table: B25070

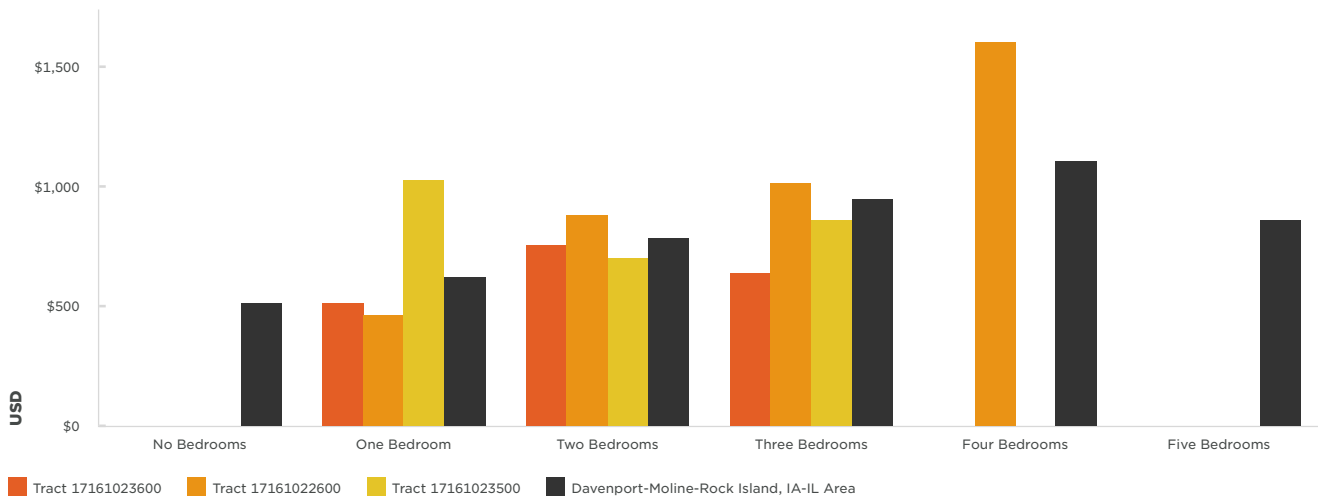
Median Home Value



Sources: US Census 1990, 2000, 2010; US Census ACS 5-year

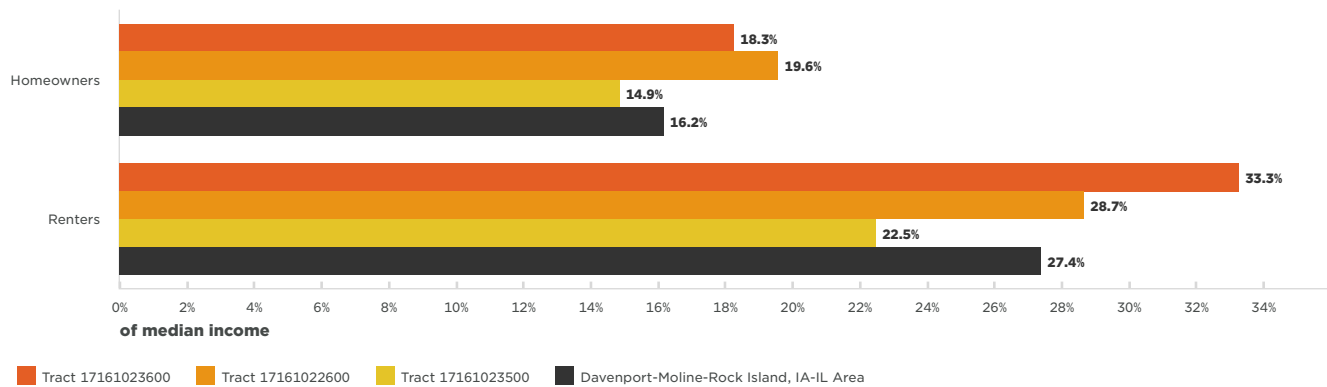
Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

Median Rent by Number of Bedrooms



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25031

Median Percentage of Income Spent on Housing



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25092, Table: B25071

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Education

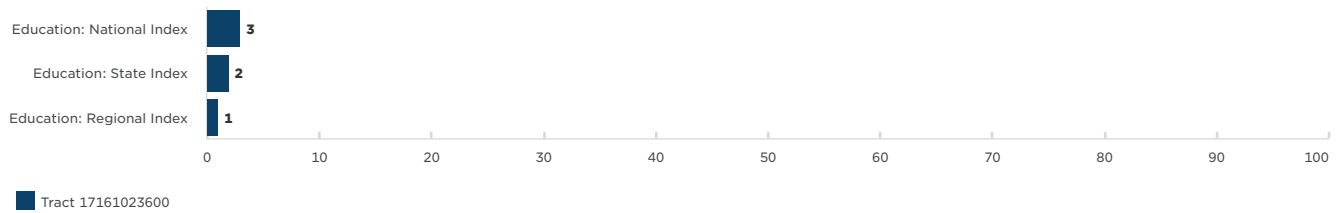
Opportunity is when education unlocks your full potential.

We believe that people should have access to quality education from cradle through career. The Education Outcome index score shown below is based on three measures assessing the level of education achieved by residents.

3
out of 100

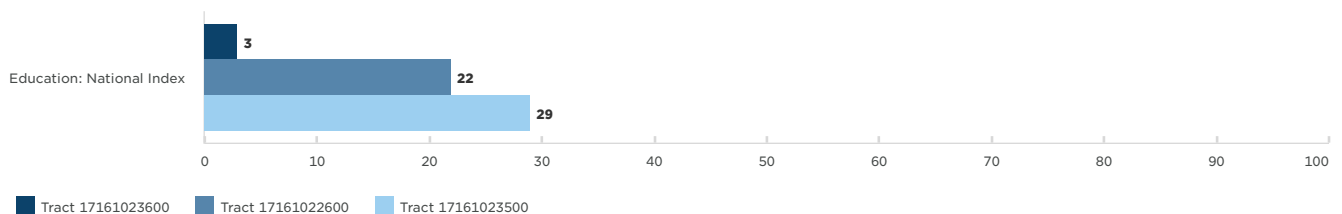
Education: National Index
Tract 17161023600

Education in Context



Sources: Enterprise Community Partners 2020. The national, regional, and state percentile scores above reflect how the selected tract compares to all other tracts in the corresponding geography - the country, region, and state. A score of 50 means the tract is in the 50th percentile for the corresponding geography. A score of 100 is the highest score possible on this measure, and a score of 0 is the lowest.

Education Census Tract Comparison



Sources: Enterprise Community Partners 2020. The national percentile reflects how the selected tract compares to all other tracts in the country. A score of 50 means the tract is in the 50th percentile for the nation. A score of 100 is the highest within the nation on this measure, and a score of 0 is the lowest. The number of census tracts represented here reflects the number chosen when creating this dashboard.

How We Measure Education

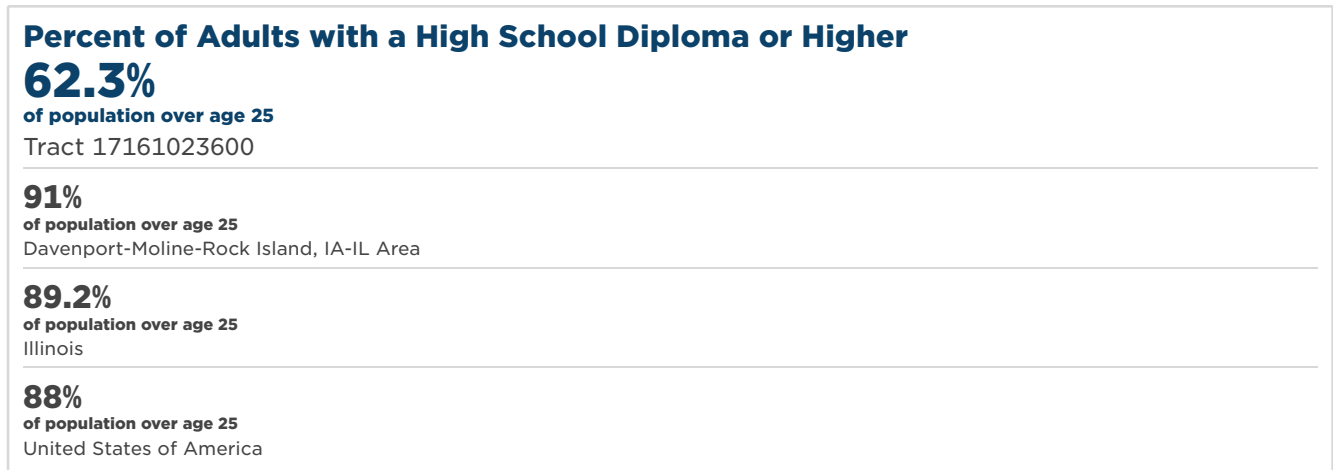
The Education Outcome index score is based on three measures assessing the level of education achieved by residents, explored in detail in the sections below:

- Percent of Adults with a High School Diploma or Higher
- Percent of Adults with Some College or Bachelor's Degree or Higher
- Percent of Adults with Master's Degree or Higher

Adults with a High School Diploma or Higher

This measure assesses the share of adult residents who have earned a high school degree or equivalent. A high school degree opens up job opportunities and leads to better pay and potential for career advancement.

A high rate of adults with a high school diploma has a positive effect on a census tract's overall Education Outcome index score.

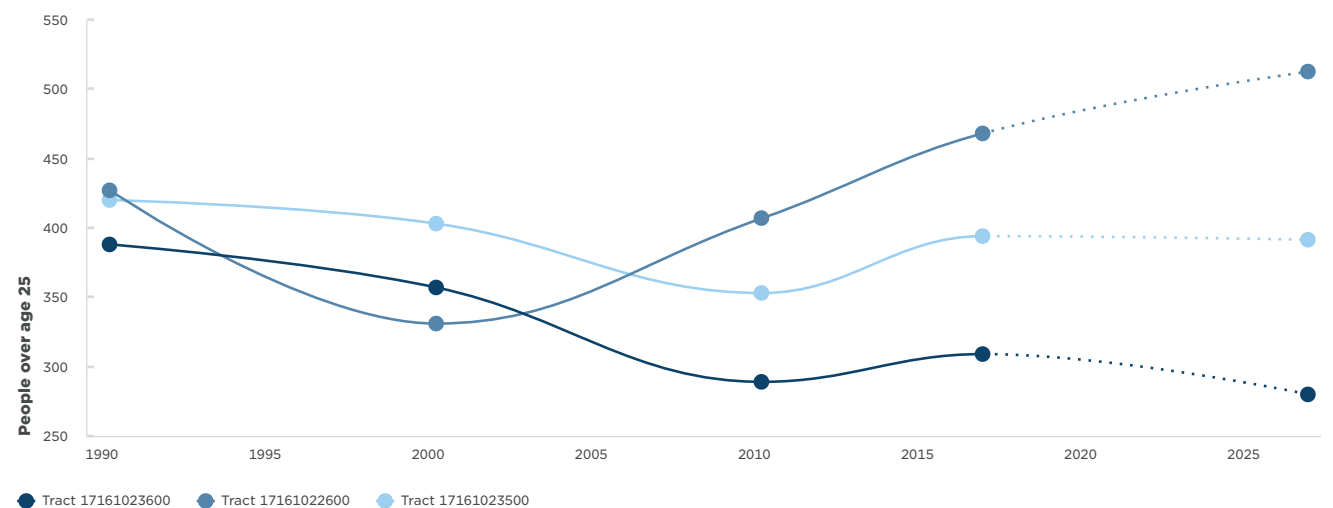


Sources: US Census ACS 2015-2019 5-year Estimates; Table: B15003

Census Tract Comparison: Percent of Adults with a High School Diploma or Higher		of population over age 25
Tract 17161023600		62.3%
Tract 17161022600		79.9%
Tract 17161023500		81.6%
Davenport-Moline-Rock Island, IA-IL Area		91%

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B15003

Census Tract Comparison: Adults with a High School Diploma or Higher



Sources: US Census 1990; Table P057, 2000; Table: P037, 2010; Table: B15; US Census ACS 2015-2019 5-year Estimates; Table: B15003. The number of census tracts represented here reflects the number chosen when creating this dashboard. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

Adults with Some College or Bachelor's Degree or Higher

This measure assesses the share of adult residents who have attended college and/or earned a degree. Increasingly a minimum requirement to access many jobs, such as those in the health care sector, a college degree can be one pathway toward economic mobility.

A high rate of adults with some college or bachelor's degree has a positive effect on a census tract's overall Education Outcome index score.

Percent of Adults with Some College or Bachelor's Degree or Higher

28.7%

of population over age 25

Tract 17161023600

60.5%

of population over age 25

Davenport-Moline-Rock Island, IA-IL Area

63.3%

of population over age 25

Illinois

61%

of population over age 25

United States of America

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B15003

Bachelor's Degree or Higher Attainment by Race / Ethnicity

American Indian with Bachelor's Degree	of population
Tract 17161023600	0%
Tract 17161022600	0%
Tract 17161023500	0%
Davenport-Moline-Rock Island, IA-IL Area	0%

Asian with Bachelor's Degree	of population
Tract 17161023600	0%
Tract 17161022600	0.2%
Tract 17161023500	0.9%
Davenport-Moline-Rock Island, IA-IL Area	0.7%

Black with Bachelor's Degree	of population
Tract 17161023600	2.4%
Tract 17161022600	4.2%
Tract 17161023500	1.1%
Davenport-Moline-Rock Island, IA-IL Area	0.6%

Hawaiian/Pacific Islander with Bachelor's Degree	of population
Tract 17161023600	0%
Tract 17161022600	0%
Tract 17161023500	0%
Davenport-Moline-Rock Island, IA-IL Area	0%

Hispanic or Latino with Bachelor's Degree	of population
Tract 17161023600	0%
Tract 17161022600	0.1%
Tract 17161023500	0.5%
Davenport-Moline-Rock Island, IA-IL Area	0.7%

Other Race with Bachelor's Degree	of population
Tract 17161023600	0%
Tract 17161022600	0.1%
Tract 17161023500	0%
Davenport-Moline-Rock Island, IA-IL Area	0.1%

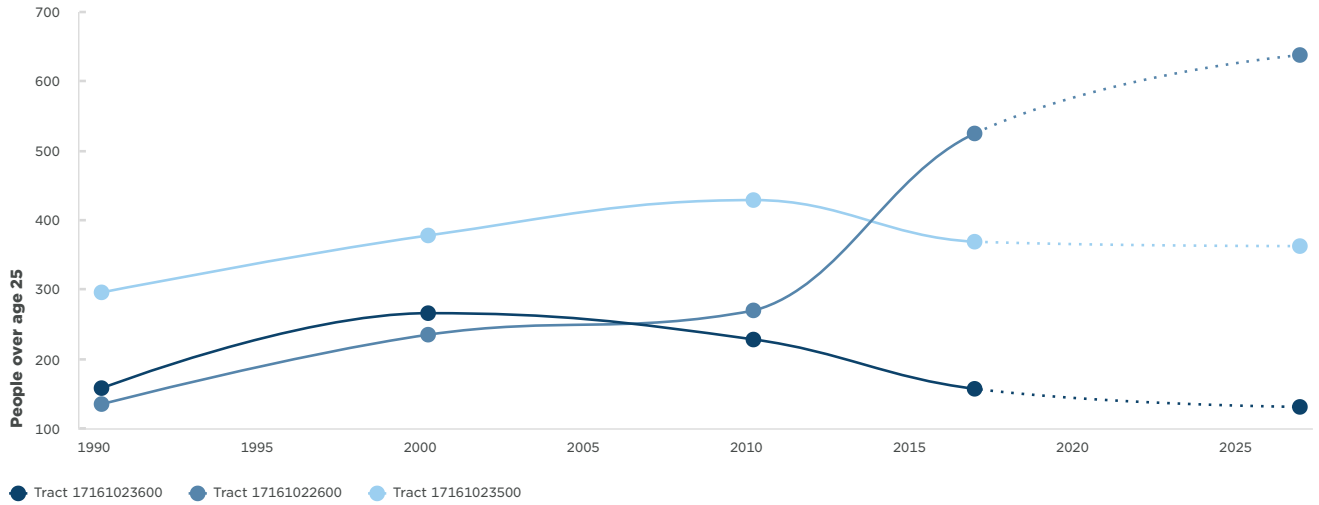
Two or More Race with Bachelor's Degree	of population
Tract 17161023600	0%
Tract 17161022600	0%
Tract 17161023500	0.7%
Davenport-Moline-Rock Island, IA-IL Area	0.2%

White with Bachelor's Degree	of population
Tract 17161023600	0.9%
Tract 17161022600	4.6%
Tract 17161023500	8.6%
Davenport-Moline-Rock Island, IA-IL Area	16.8%

White (Not Hispanic or Latino) with Bachelor's Degree	of population
Tract 17161023600	0.9%
Tract 17161022600	4.6%
Tract 17161023500	8.3%
Davenport-Moline-Rock Island, IA-IL Area	16.3%

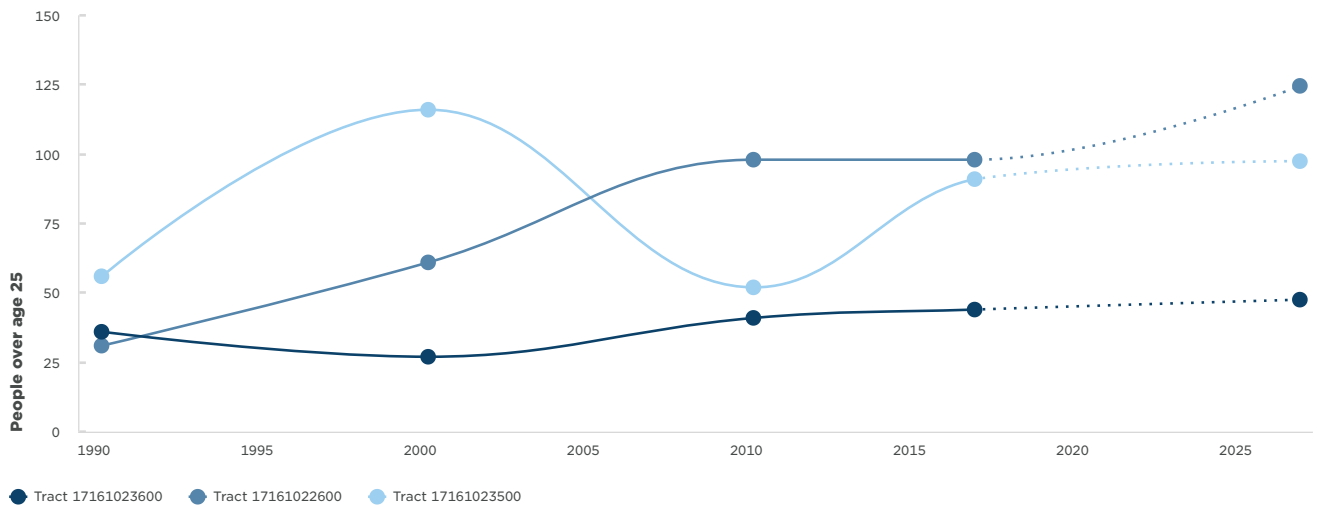
Sources: US Census ACS 2015-2019 5-year Estimates; Table: C15010A, Table: C15010B, Table: C15010C, Table: C15010D, Table: C15010E, Table: C15010F, Table: C15010G, Table: C15010H, Table: C15010I

Census Tract Comparison: Some College No Degree



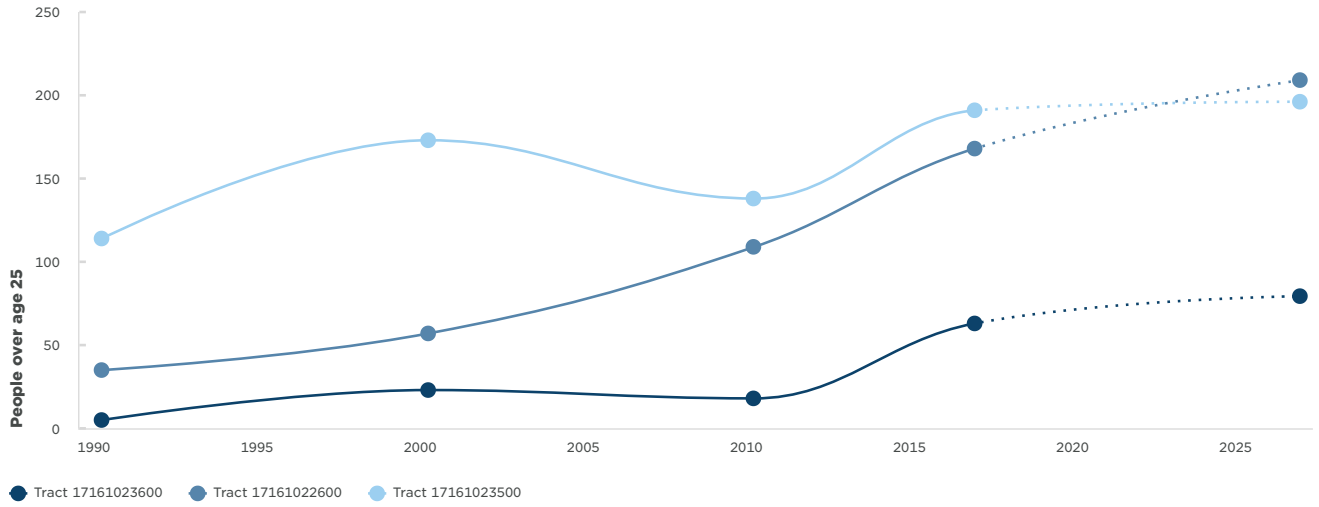
Sources: US Census 1990; Table P057, 2000; Table: P037, 2010; Table: B15; US Census ACS 2015-2019 5-year Estimates; Table: B15003. The number of census tracts represented here reflects the number chosen when creating this dashboard. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

Census Tract Comparison: Associates Degree



Sources: US Census 1990; Table P057, 2000; Table: P037, 2010; Table: B15; US Census ACS 2015-2019 5-year Estimates; Table: B15003. The number of census tracts represented here reflects the number chosen when creating this dashboard. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

Census Tract Comparison: Bachelor's Degree

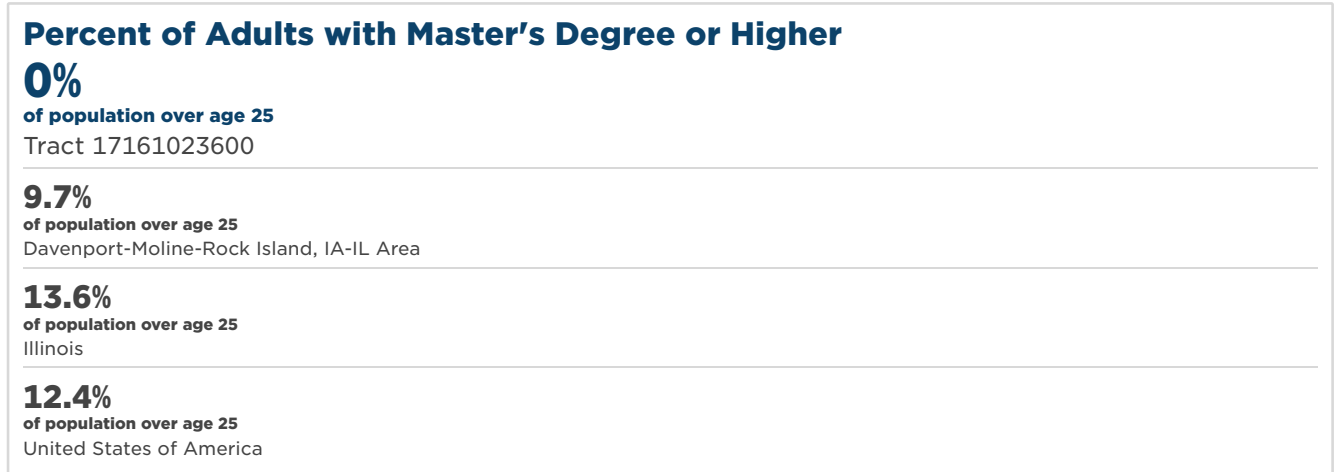


Sources: US Census 1990; Table P057, 2000; Table: P037, 2010; Table: B15; US Census ACS 2015-2019 5-year Estimates; Table: B15003. The number of census tracts represented here reflects the number chosen when creating this dashboard. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

Adults with Master's Degree or Higher

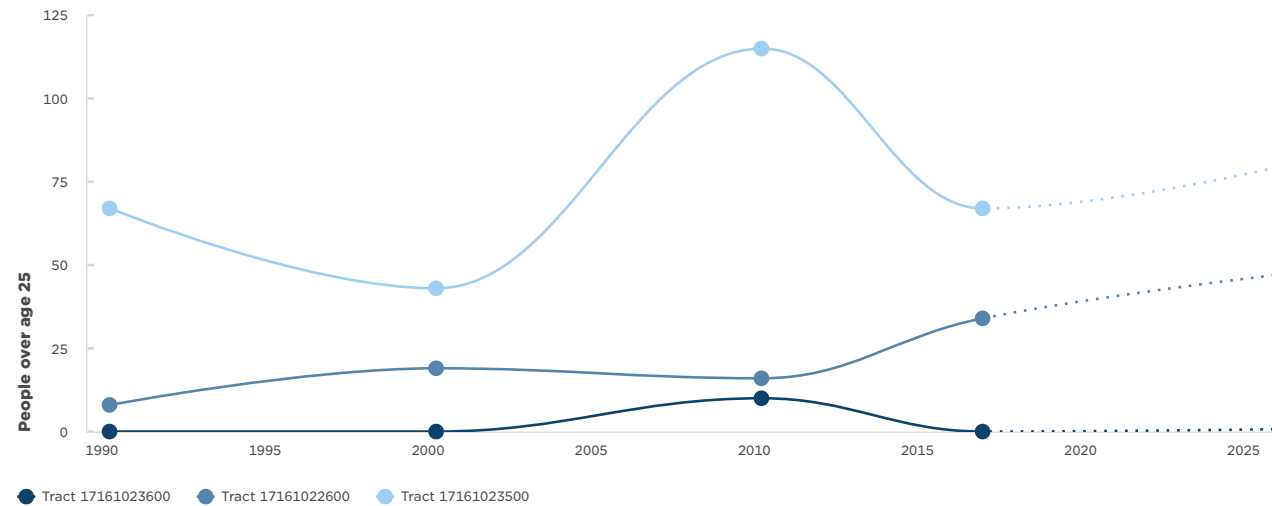
This measure assesses the share of adult residents who have earned a graduate degree. An advanced degree can significantly increase the earning potential of a person over his or her lifetime, opening the door to some of the most highly paid and specialized professions.

A high rate of adults with a Master's Degree or higher has a positive effect on a census tract's overall Education Outcome index score.

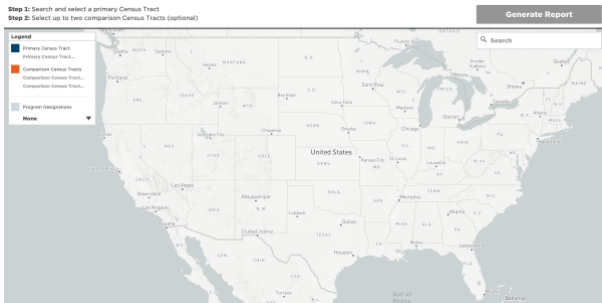


Sources: US Census ACS 2015-2019 5-year Estimates; Table: B15003

Census Tract Comparison: Adults with Master's Degree or Higher



Sources: US Census 1990; Table P057, 2000; Table: P037, 2010; Table: B15; US Census ACS 2015-2019 5-year Estimates; Table: B15003. The number of census tracts represented here reflects the number chosen when creating this dashboard. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.



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Other Contributing Factors

We live in a global economy driven by knowledge, expertise, and innovation. In such an economy, access to quality education is a critical predictor of an individual's [economic security](#) over their lifetime. Education is also connected with [lifetime health outcomes](#) and participation in civic activities that help shape the [pathways to opportunity](#).

What does it look like when a community supports educational opportunity? **Students are present and engaged in quality educational programs**, and the community has **schools and teachers with the training and resources that they need**.

Enrollment and Student Engagement

Educational opportunity is made possible when students have the ability to receive a quality education and are engaged and present during the school day.

Although national data on school quality at a census tract level is often lacking or inconsistent, we are able to track some information on enrollment, students in poverty, student absences, and youth who are disconnected from school or the workforce. Enrollment information helps us understand the school to career pipeline and future educational achievement, while school absences and poverty can indicate challenges faced by the student population. High rates of absenteeism are associated with declines in student performance and risk of drop-out. Disconnected youth are those who are neither in school nor working, and who may face barriers that limit access to resources and social support their community.

Population Enrolled In School

42.1%

of population age 3 and over

Tract 17161023600

26.4%

of population age 3 and over

Tract 17161022600

32%

of population age 3 and over

Tract 17161023500

24.7%

of population age 3 and over

Davenport-Moline-Rock Island, IA-IL Area

Population Below Poverty Level That Are Enrolled In School

51.1%

of population age 3 and over below poverty

Tract 17161023600

23.6%

of population age 3 and over below poverty

Tract 17161022600

54.5%

of population age 3 and over below poverty

Tract 17161023500

35.2%

of population age 3 and over below poverty

Davenport-Moline-Rock Island, IA-IL Area

Chronically Absent Students

No data

of total enrolled students

Tract 17161023600

No data

of total enrolled students

Tract 17161022600

No data

of total enrolled students

Tract 17161023500

14.8%

of total enrolled students

Davenport-Moline-Rock Island, IA-IL Area

Disconnected Youth

4.5%

of population age 16 to 19

Tract 17161023600

0%

of population age 16 to 19

Tract 17161022600

11.9%

of population age 16 to 19

Tract 17161023500

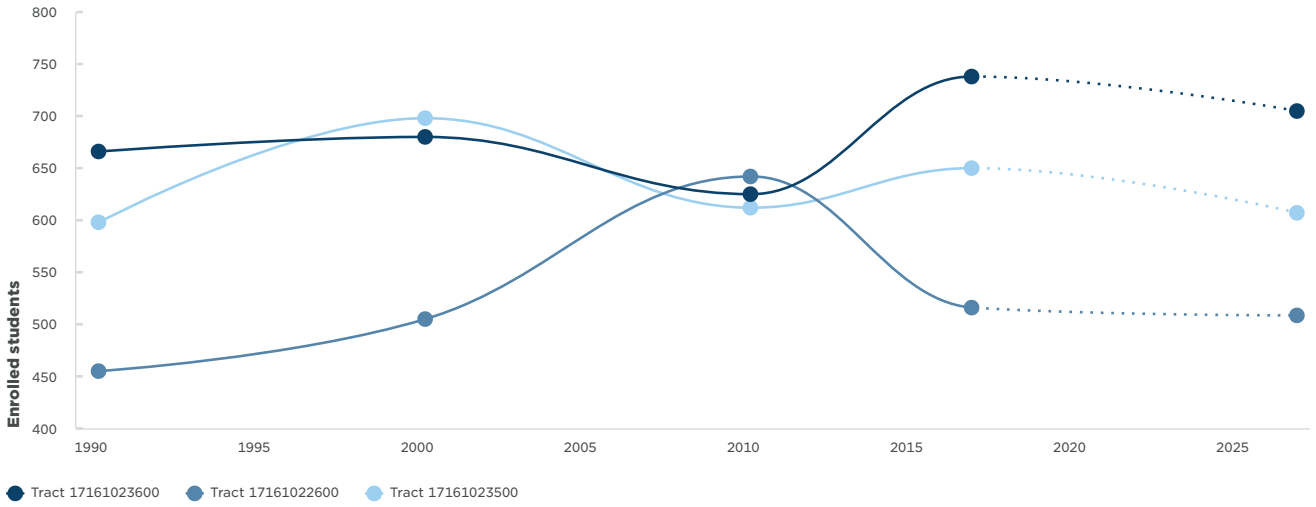
2.4%

of population age 16 to 19

Davenport-Moline-Rock Island, IA-IL Area

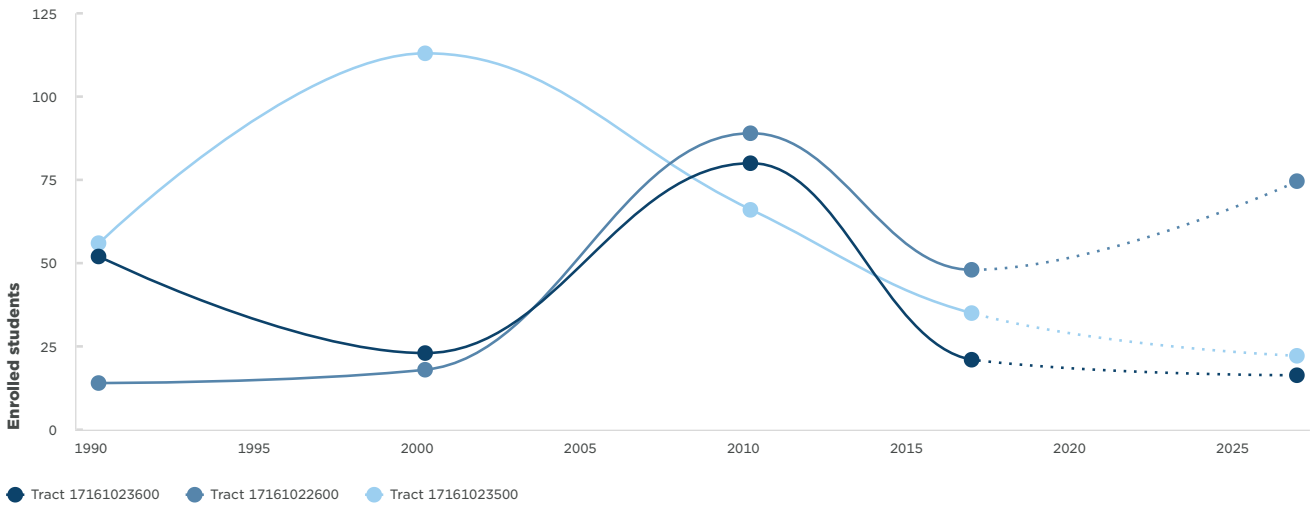
Sources: ED Civil Rights Data Collection (CRDC) 2017-2018; US Census ACS 2015-2019 5-year Estimates; Table: B14005. The CRDC program measures the count of chronically absent students, as reported by each school. The CRDC defines chronically absent students as "a student who is absent 15 or more school days during the school year." Disconnected youth are defined by the Census as youth aged 16 to 19 not currently enrolled in school or employed in either full time or part time work.

Public School Enrollment



Sources: US Census 1990; Table: P054, 2000; Table: P036, 2010; Table: B4; US Census ACS 2015-2019 5-year Estimates; Table: B14002. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

Private School Enrollment



Sources: US Census 1990; Table: P054, 2000; Table: P036, 2010; Table: B4; US Census ACS 2015-2019 5-year Estimates; Table: B14002. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

Teacher Resources and Training

Teachers have a profound impact on a student's educational experiences and opportunities. Due to school funding structures and the challenges of meeting the needs of children in distressed or vulnerable communities, schools with students in the greatest need often struggle to attract experienced, certified teachers. Teacher attendance matters, too. Research finds that for every 10 teacher absences, student achievement is noticeably negatively impacted.

Indicators in this section examine the number and experience of teachers in the community, certification rates, and data on teacher absences.

Note that in the absence of census tract information, data is reported at the regional, state and national level only for these indicators.

Teachers in First Year of Teaching

4.2%

of total teachers (FTE)

Davenport-Moline-Rock Island, IA-IL Area

6.2%

of total teachers (FTE)

Illinois

6.2%

of total teachers (FTE)

United States of America

Teachers in Second Year of Teaching

4%

of total teachers (FTE)

Davenport-Moline-Rock Island, IA-IL Area

5%

of total teachers (FTE)

Illinois

5.5%

of total teachers (FTE)

United States of America

Teacher Certification Rate

99.9%

of total teachers (FTE)

Davenport-Moline-Rock Island, IA-IL Area

98.6%

of total teachers (FTE)

Illinois

96.9%

of total teachers (FTE)

United States of America

Teachers Absent More than 10 Days in the School Year

30%

of total teachers (FTE)

Davenport-Moline-Rock Island, IA-IL Area

27.9%

of total teachers (FTE)

Illinois

29.6%

of total teachers (FTE)

United States of America

Sources: ED Civil Rights Data Collection (CRDC) 2017-2018. Teachers in their first or second year of teachers are measured by the count of full-time equivalent (FTE) teachers by number of years teaching, as reported by each school to the CRDC. Teacher certification is a measure of certified and not certified full-time equivalent (FTE) teachers. A teacher is considered certified if he/she has met all of the state requirements and has a state issued certificate/licenses/endorsement. Full-time equivalent (FTE) is calculated as the number of total hours worked divided by the maximum number of compensatable hours in a full-time schedule as defined by law.

Adults with No High School Diploma

This measure assesses the share of adult residents who have not earned a high school degree or equivalent. A high school degree opens up job opportunities and leads to better pay and potential for career advancement.

Population without High School Diploma or Equivalent

37.7%

of population over age 25

Tract 17161023600

9%

of population over age 25

Davenport-Moline-Rock Island, IA-IL Area

10.8%

of population over age 25

Illinois

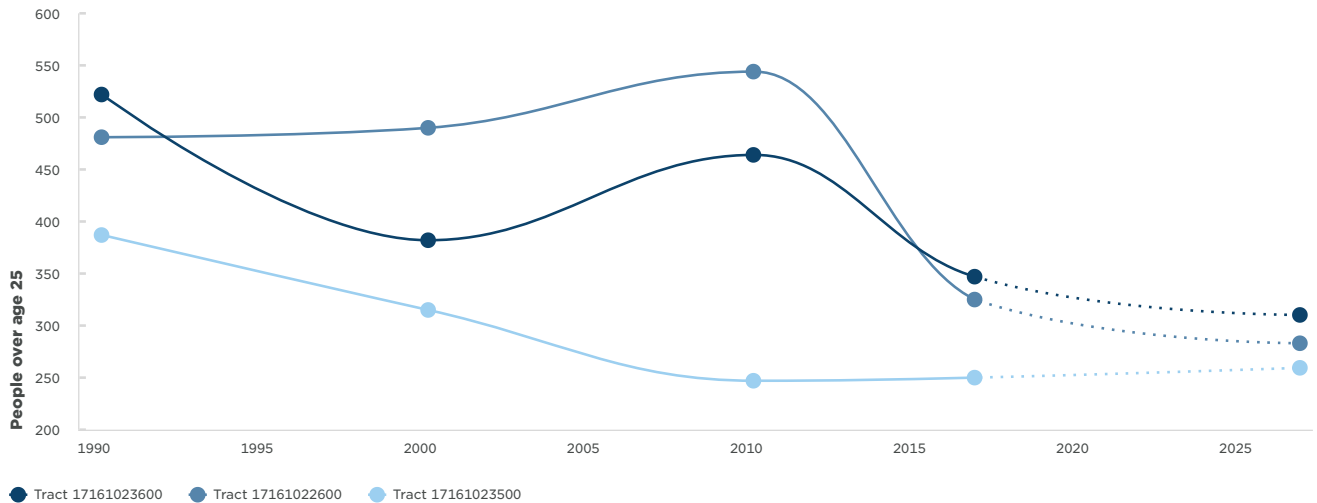
12%

of population over age 25

United States of America

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B15003

Census Tract Comparison: Adults with No High School Diploma



Sources: US Census 1990; Table P057, 2000; Table: P037, 2010; Table: B15; US Census ACS 2015-2019 5-year Estimates; Table: B15003. The number of census tracts represented here reflects the number chosen when creating this dashboard. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

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Health and Well-Being

Opportunity is when you feel healthy and well, and have access to care when you need it.

We believe that all people should live in a healthy environment with access to services and care that support their well-being. The Health and Well-Being Outcome index score is based on two measures assessing population health and local rates of uninsured population.

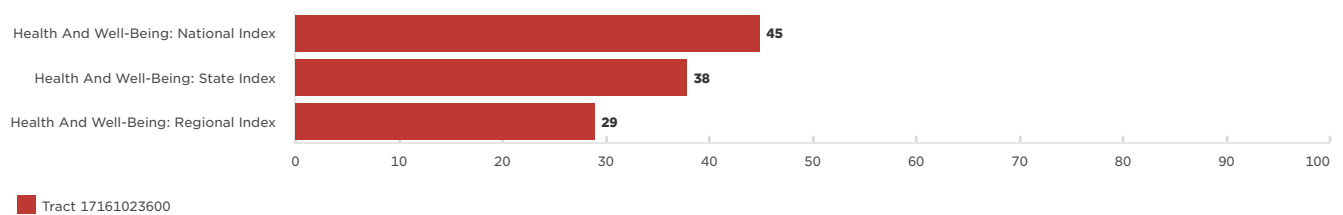
45

out of 100

Health And Well-Being: National Index

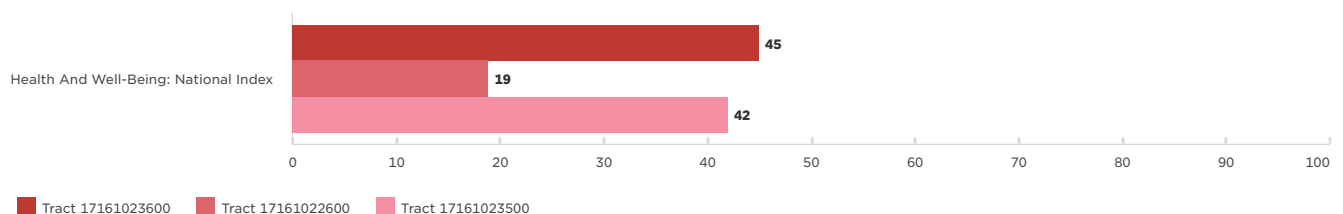
Tract 17161023600

Health and Well-Being in Context



Sources: Enterprise Community Partners 2020. The national, regional, and state percentile scores above reflect how the selected tract compares to all other tracts in the corresponding geography - the country, region, and state. A score of 50 means the tract is in the 50th percentile for the corresponding geography. A score of 100 is the highest score possible on this measure, and a score of 0 is the lowest.

Health and Well-Being Census Tract Comparison



Sources: Enterprise Community Partners 2020. The national percentile reflects how the selected tract compares to all other tracts in the country. A score of 50 means the tract is in the 50th percentile for the nation. A score of 100 is the highest within the nation on this measure, and a score of 0 is the lowest. The number of census tracts represented here reflects the number chosen when creating this dashboard.

How We Measure Health and Well-Being

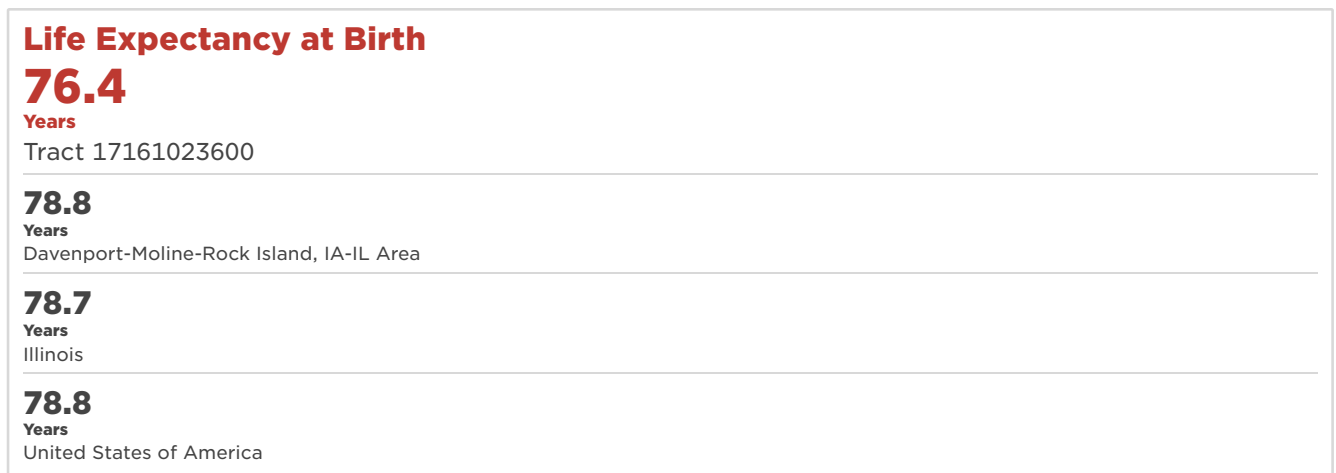
The Health and Well-Being index score is based on one measure assessing population health within a census tract and one proxy for residents' ability to access affordable care when they need it. Those measures are explored in detail in the sections below:

- Life Expectancy at Birth
- Uninsurance Rate

Life Expectancy at Birth

This measure, drawing on new small-area data from the Centers for Disease Control and Prevention (CDC), estimates the average number of years a person is expected to live. A common global standard of population health, life expectancy reflects multiple facets of health and is also linked to a wide variety of social, economic and environmental factors that affect our lifespan.

A high life expectancy has a positive effect on a census tract's overall Health and Well-Being Outcome index score.



Sources: CDC NCHS US Small-Area Life Expectancy Estimates Project (USALEEP) 2010-2015. To learn about the methodology used to produce these estimates, please read the U.S. small-area Life Expectancy Estimates Project: Methodology and Results Summary produced by Arias E, Escobedo LA, Kennedy J, Fu C, Cisewski J. National Center for Health Statistics. Vital Health Stat 2(181). 2018. https://www.cdc.gov/nchs/data/series/sr_02/sr02_181.pdf

Census Tract Comparison: Life Expectancy at Birth

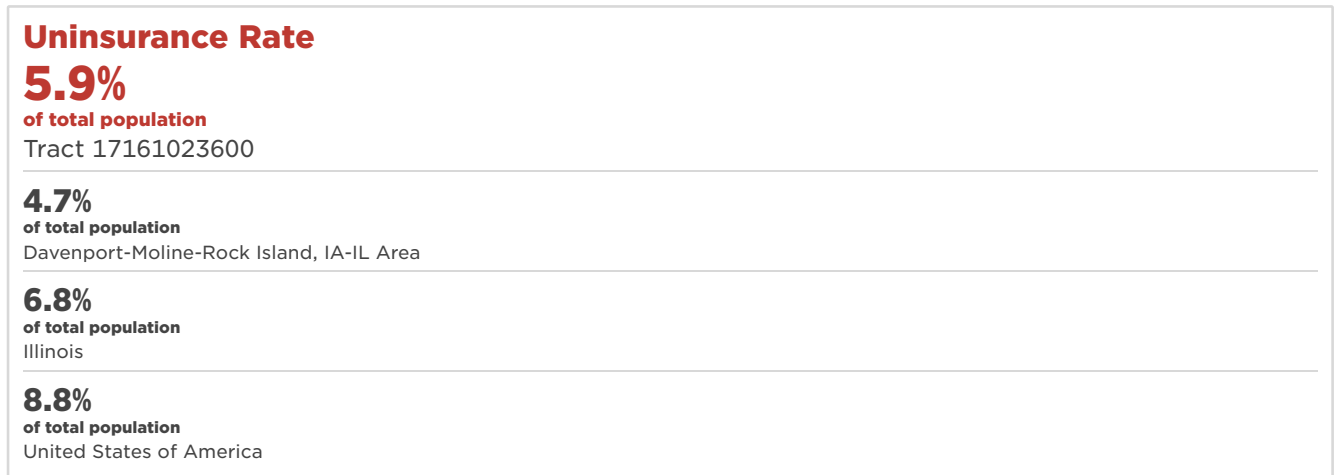
Life Expectancy at Birth	Years
Tract 17161023600	76.4
Tract 17161022600	72.1
Tract 17161023500	75.4

Sources: CDC NCHS US Small-Area Life Expectancy Estimates Project (USALEEP) 2010-2015. The number of census tracts represented here reflects the number chosen when creating this dashboard.

Uninsurance Rate

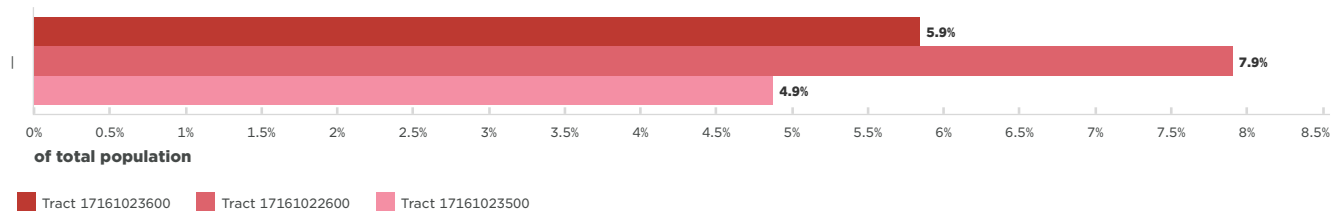
This measure is an estimate of the number of people in the community without health insurance, an important asset that helps individuals and families afford the cost of health care. This measure serves as a proxy for residents' ability to access and afford care. Without insurance, people may forgo routine check-ups, be unable to afford needed medicine or services, or be at higher risk for financial default and bankruptcy due to medical needs.

A high uninsurance rate has a negative effect on a census tract's overall Health and Well-Being Outcome index score.



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B27001. This dataset represents the count of civilian non institutionalized people who have health insurance coverage.

Census Tract Comparison: Uninsurance Rate



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B27001. The number of census tracts represented here reflects the number chosen when creating this dashboard.



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Other Contributing Factors

In communities across the U.S., the most pressing challenges to longer, healthier lives are related to preventable chronic diseases and premature deaths. Preventing these incidents isn't entirely about educating people to make the right choices. It's about creating places where it's possible.

What does it look like when a community supports healthy lives? It looks like a neighborhood that is healthy and safe and provides access to medical care when we need it and healthy foods that nourish us.

Healthy Environment

A healthy community contributes to the health of its residents. For example, polluted air is an environmental risk that can negatively affect a person's health and contributes to the prevalence of respiratory diseases, such as asthma and COPD. This section provides a measure of environmental risk, the Respiratory Hazard Environmental Justice Index, which is used by the U.S. Environmental Protection Agency to identify areas with vulnerable populations facing environmental hazards.

This section also includes data on public health issues like diabetes, obesity and asthma, as well as data on drug overdose rates. High prevalence of diabetes and obesity in a community could indicate poor access to affordable and convenient healthy food, safe exercise spaces, and opportunities to be active. Asthma is associated with poor indoor or outdoor air quality, and symptoms can be triggered by irritants such as air pollutants and airborne substances, like mold spores. Drug addiction is a serious public health crisis that is hitting vulnerable communities especially hard, with ripple effects touching issues of housing stability, economic security, and numerous other facets of opportunity.

*Source: CDC Wonder Detailed Mortality Tables, 2014-2017

Respiratory Hazard Environmental Justice Index

83.8

Index score

Tract 17161023600

98.7

Index score

Tract 17161022600

126.8

Index score

Tract 17161023500

-46.6

Index score

Davenport-Moline-Rock Island, IA-IL Area

Diagnosed Diabetes

17.8%

of total adults

Tract 17161023600

15.2%

of total adults

Tract 17161022600

13.6%

of total adults

Tract 17161023500

10.1%

of total adults

Davenport-Moline-Rock Island, IA-IL Area

Obesity Rate

45.4%

of total adults

Tract 17161023600

41.9%

of total adults

Tract 17161022600

42.6%

of total adults

Tract 17161023500

35.6%

of total adults

Davenport-Moline-Rock Island, IA-IL Area

Asthma Rate

13.1%

of total adults

Tract 17161023600

11.1%

of total adults

Tract 17161022600

11.6%

of total adults

Tract 17161023500

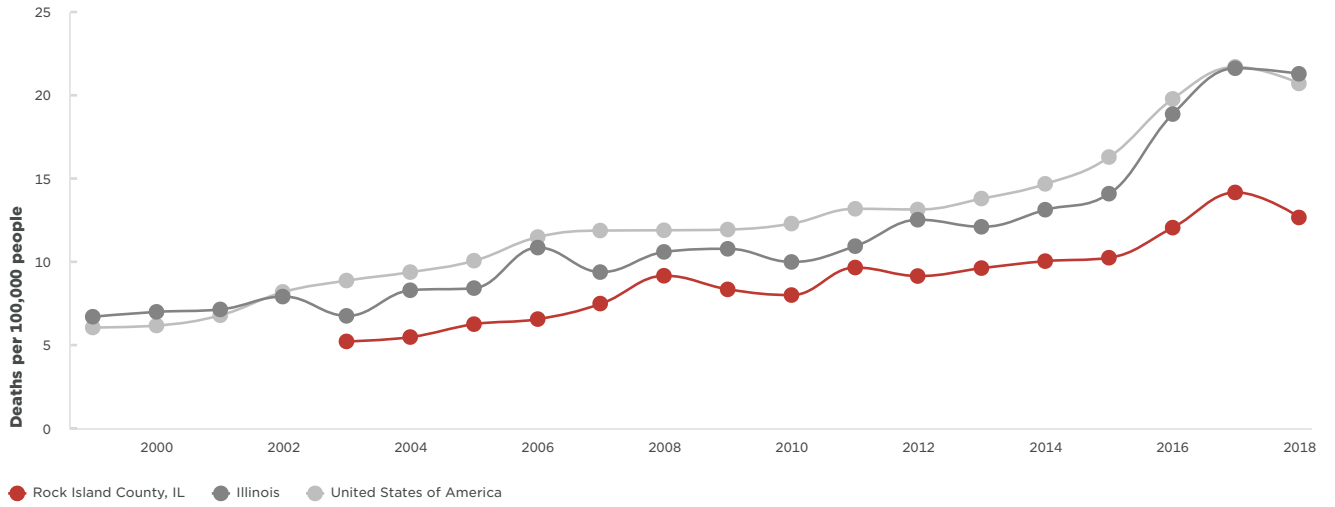
9.5%

of total adults

Davenport-Moline-Rock Island, IA-IL Area

Sources: EPA EJSCREEN 2020; CDC BRFSS PLACES 2018, formerly 500 Cities, (Published 2020). The environmental justice index is built by multiplying together 3 things: (1) the environmental indicator, (2) the demographic index for the block group - demographic index for the whole US, (3) the population count for the block group. The EJ Index is higher where larger numbers of mainly low-income and/or minority residents face higher environmental hazard risks. Diabetes and asthma data represent the estimated annual prevalence rate of adults who report having ever been told by a doctor, nurse, or other health professional that they have the condition (other than diabetes during pregnancy). The obesity rate data represents the estimated annual percent of adults who report having a body mass index (BMI) 30 or greater.

Age-Adjusted Drug Overdoes Death Rate



Sources: CDC 1999-2018. The age-adjusted drug overdose death rate represents the number of deaths per 100 thousand residents in the community that year where the cause of death was due to drug overdose. Additional information about the dataset can be found at the National Center for Health Statistics.

Access to Care

Managing one's health begins by having access to basic health services in the community, or within a reasonable travel distance. When there are shortages in the supply of health care providers, patients may delay receiving preventative care, experience greater costs, or endure longer waits to receive the care they need to stay healthy.

This section includes whether your selected area is a Primary Care/Mental Health Professional Shortage Area, as designated by the U.S. Health Resources and Services Administration. Primary care providers are foundational for preventative care, health screenings, and managing chronic conditions. Access to mental health providers is critical to treating mental illness and helping support residents' emotional, psychological, and social well-being.

We also report the percent of adults who have received a checkup in the past year, which is an important part of preventative care and maintaining health. A low rate may indicate barriers to accessing care in the community.

Health Professional Shortage Area (HPSA)

HPSA - Primary Care

1

Census Tracts

Tract 17161023600

1

Census Tracts

Tract 17161022600

1

Census Tracts

Tract 17161023500

HPSA - Primary Care Score

18

out of 25

Tract 17161023600

18

out of 25

Tract 17161022600

18

out of 25

Tract 17161023500

HPSA - Mental Health

0

Census Tracts

Tract 17161023600

0

Census Tracts

Tract 17161022600

0

Census Tracts

Tract 17161023500

HPSA - Mental Health Score

No data

out of 25

Tract 17161023600

No data

out of 25

Tract 17161022600

No data

out of 25

Tract 17161023500

HPSA - Dental Health

1

Census Tracts

Tract 17161023600

1

Census Tracts

Tract 17161022600

1

Census Tracts

Tract 17161023500

HPSA - Dental Health Score

17

out of 26

Tract 17161023600

17

out of 26

Tract 17161022600

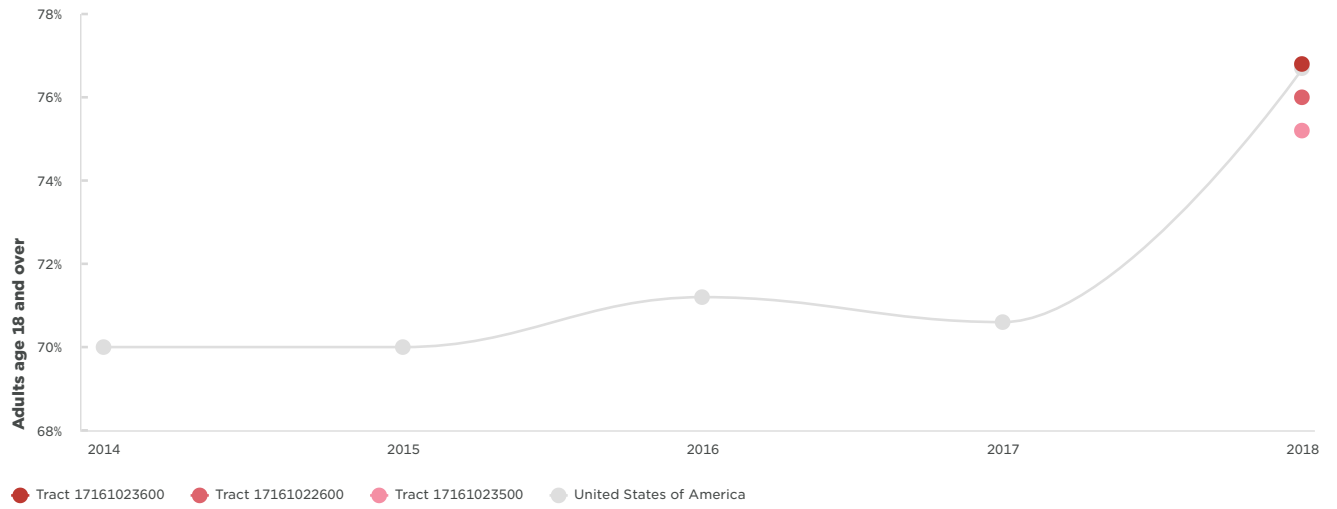
17

out of 26

Tract 17161023500

Sources: HRSA 2019. For the scores, high values indicate a larger shortage (higher need) than areas with lower scores. A value of "1" indicates that the census tract in question is a federal program designation area while a value of "0" indicates that the census tract is not.

Doctor Checkup in Past Year Among Adults



Sources: CDC BRFSS 500 Cities and PLACES 2014-2018. This indicator represents the estimated annual percent of adults (over 18 years old) who report having been to a doctor for a routine checkup (e.g., a general physical exam, not an exam for a specific injury, illness, condition) in the previous year. Missing data indicate that estimates are not available for the selected area.

Access to Healthy Foods

For healthy diets, distance makes a difference.

This section looks at the presence of grocery store locations and farmers markets in the community. Residents with no nearby grocery stores may be more likely to rely more on processed, shelf-stable food, and less likely to eat enough fresh fruits and vegetables. Farmers markets are also emerging as an important option for connecting local farmers and food producers to residents. A low number of nearby stores and markets, combined with poor health outcomes, indicates a strong unmet need for healthy food access in the community.

Note that in the absence of census tract information, data is reported at the county, state and national level only for these indicators.

Grocery Stores 27 Stores Rock Island County, IL	Grocery Store Rate 0.18 Stores per 1,000 people Rock Island County, IL
2,799 Stores Illinois	0.21 Stores per 1,000 people Illinois
65,975 Stores United States of America	0.25 Stores per 1,000 people United States of America
Farmers Markets 3 Markets Rock Island County, IL	Farmers Market Rate 0 Markets per 1,000 people Rock Island County, IL
326 Markets Illinois	0 Markets per 1,000 people Illinois
8,599 Markets United States of America	0.1 Markets per 1,000 people United States of America

Sources: USDA ERS Food Environment Atlas 2018. Grocery stores (NAICS code 445110) "include establishments generally known as supermarkets and smaller grocery stores primarily engaged in retailing a general line of food, such as canned and frozen foods, fresh fruits and vegetables, and fresh and prepared meats, fish, and poultry. Included in this industry are delicatessen-type establishments primarily engaged in retailing a general line of food." Farmers Market is defined as "a retail outlet in which two or more vendors sell agricultural products directly to customers through a common marketing channel. At least 51 percent of retail sales are direct to consumers."

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Economic Security

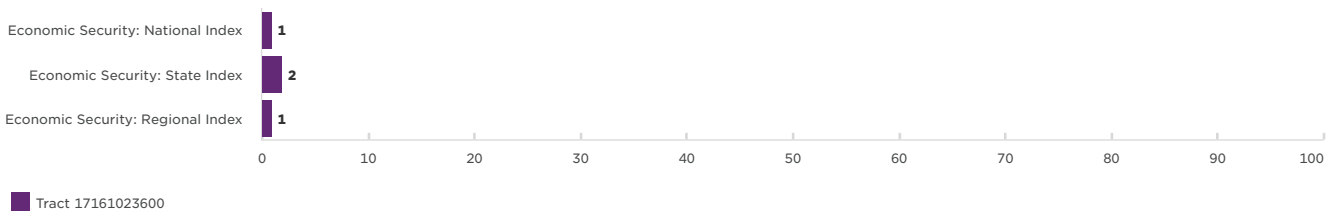
Opportunity is when you can pay your bills and plan your future.

We believe that all people should have the income and resources to support themselves and their families. This Economic Security Outcome index score shown below is based on four measures assessing residents' employment, income, and ability to afford a standard of living.

1
out of 100

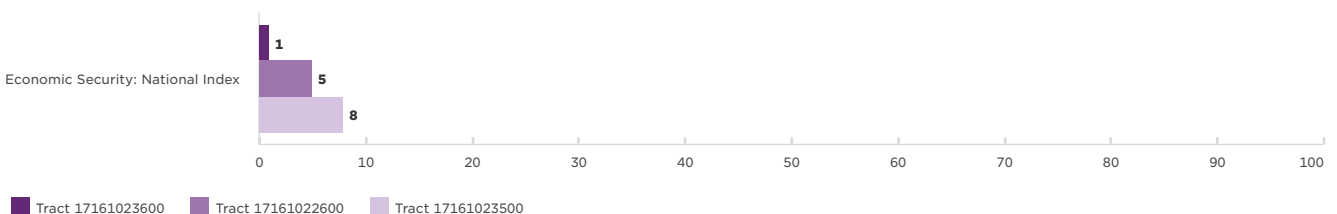
Economic Security: National Index
Tract 17161023600

Economic Security in Context



Sources: Enterprise Community Partners 2020. The national, regional, and state percentile scores above reflect how the selected tract compares to all other tracts in the corresponding geography - the country, region, and state. A score of 50 means the tract is in the 50th percentile for the corresponding geography. A score of 100 is the highest score possible on this measure, and a score of 0 is the lowest.

Economic Security Census Tract Comparison



Sources: Enterprise Community Partners 2020. The national percentile reflects how the selected tract compares to all other tracts in the country. A score of 50 means the tract is in the 50th percentile for the nation. A score of 100 is the highest within the nation on this measure, and a score of 0 is the lowest. The number of census tracts represented here reflects the number chosen when creating this dashboard.

How We Measure Economic Security

This Economic Security Outcome index score is based on four measures assessing residents' employment, income, and ability to afford a standard of living. Those measures are explored in detail in the sections below:

- Median Household Income
- HUD Labor Market Engagement Index Score
- Percent of People in Poverty
- Unemployment Rate

Median Household Income

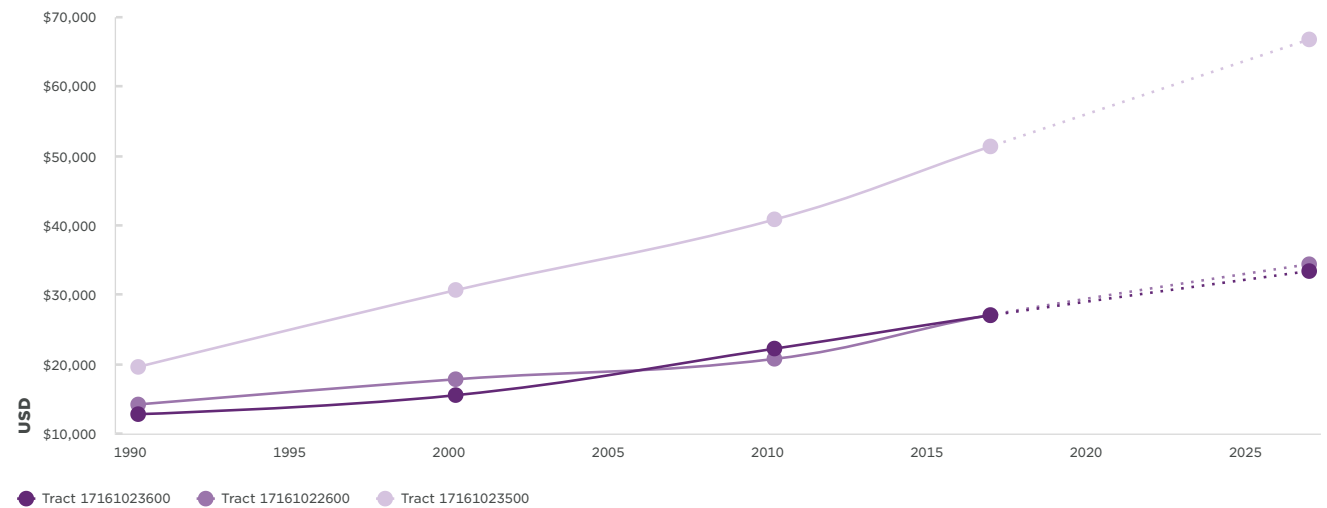
The measure estimates the median income of all households in the census tract over the course of a year, including job earnings, social security and other forms of income. Income is a key component of financial health, affecting our ability to afford basic necessities, as well as our ability to save and ensure against financial downturns.

A higher median household income has a positive effect on a census tract's overall Economic Security Outcome index score.

Median Household Income \$27,044 USD Tract 17161023600
\$58,531 USD Davenport-Moline-Rock Island, IA-IL Area
\$65,886 USD Illinois
\$62,843 USD United States of America

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B19013

Census Tract Comparison: Median Household Income

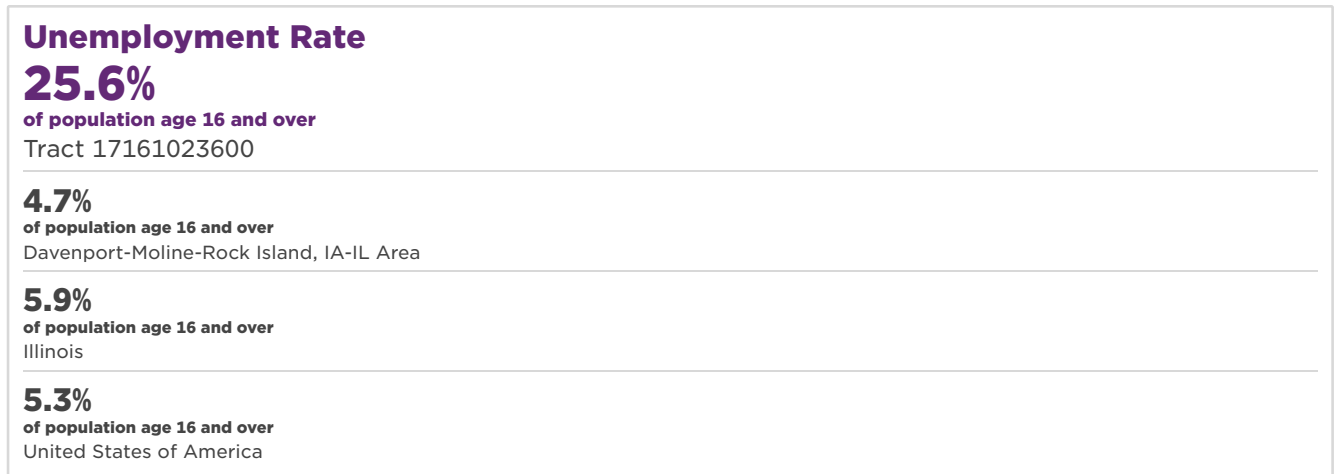


Sources: US Census 1990; Table: P08, 2000; Table: P053, 2010; Table B18; US Census ACS 2015-2019 5-year Estimates; Table: B19013. The number of census tracts represented here reflects the number chosen when creating this dashboard. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

Unemployment Rate

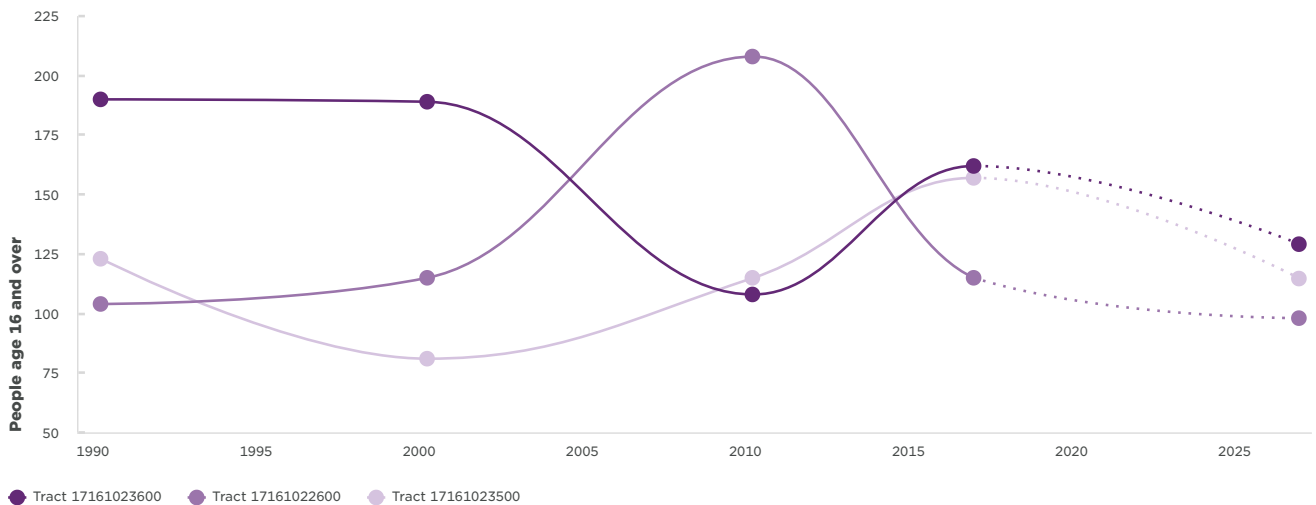
The unemployment rate is the estimated percent of civilians (non-military) residents, above the age of 16, who are participating in the labor force but unemployed. It's an important measure of the population's engagement with the labor market and the availability of jobs that fit the skills and abilities of local residents.

A higher unemployment rate has a negative effect on a census tract's overall Economic Security Outcome index score.



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B23025

Census Tract Comparison: Unemployed Population

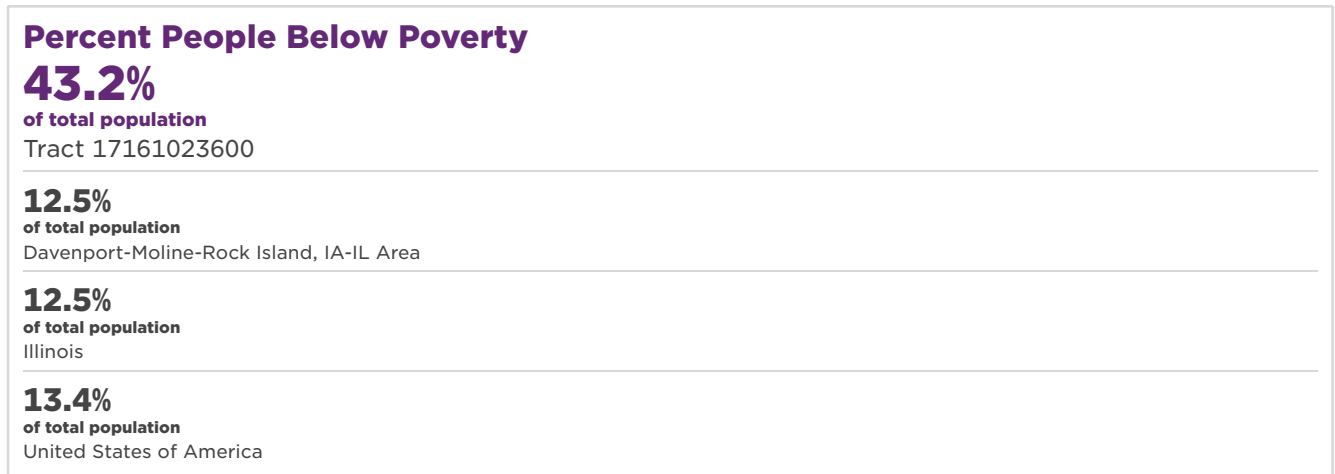


Sources: US Census 1990; Table: P07, 2000; Table: B043, 2010; Table: B23; US Census ACS 2015-2019 5-year Estimates; Table: B23025. The number of census tracts represented here reflects the number chosen when creating this dashboard. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

Percent of People in Poverty

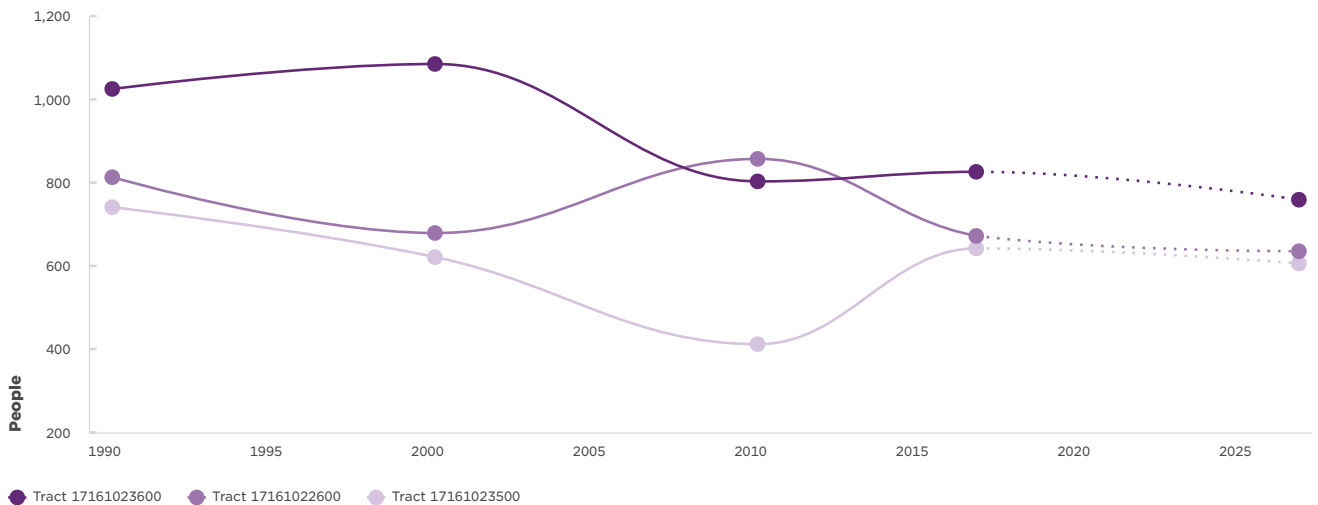
This measure is an estimate of people living below the national poverty level. It is a measure of material hardship and deprivation, and is often used to determine eligibility in social safety programs. Census tracts with over 40% of residents living below the poverty line are considered to be areas of *concentrated poverty*.

A high poverty rate has a negative effect on a census tract's overall Economic Security index score.



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B17021

Census Tract Comparison: People Below Poverty Level



Sources: US Census 1990; Table P117, 2000; Table P087, 2010; Table B17; US Census ACS 2015-2019 5-year Estimates; Table: B17021. The number of census tracts represented here reflects the number chosen when creating this dashboard. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

HUD Labor Market Engagement Index Score

This index captures local capacity and the intensity with which local residents are engaging with the labor market, using a mixture of employment, labor force participation, and education variables.

A high Labor Market Engagement Index Score rate has a positive effect on a census tract's overall Economic Security index score.

Labor Market Engagement Index

1

out of 100

Tract 17161023600

69

out of 100

Davenport-Moline-Rock Island, IA-IL Area

27

out of 100

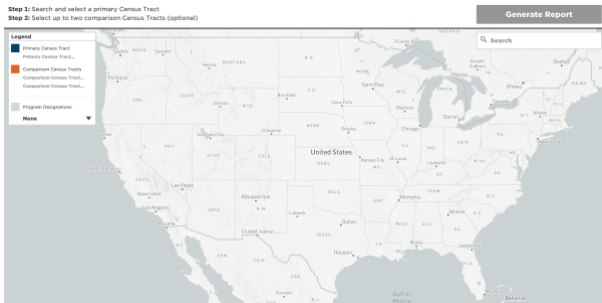
Illinois

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B23025, Table: B15003. The labor market engagement index summarizes the relative intensity of labor market engagement and human capital in a given geography. The index is dependent on the level of employment, labor force participation rate, and educational attainment. The index is percentile-ranked nationally and ranges from 1 to 100. The higher the score, the higher the labor force participation and human capital within a geography. Calculated using a formula provided by U.S. Department of Housing and Urban Development <http://portal.hud.gov/hudportal/HUD> and <http://hudgis-hud.opendata.arcgis.com/datasets/labor-market-engagement-index>

Census Tract Comparison: Labor Market Engagement Index

Labor Market Engagement Index	out of 100
Tract 17161023600	1
Tract 17161022600	7
Tract 17161023500	14

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B23025, Table: B15003. The number of census tracts represented here reflects the number chosen when creating this dashboard.



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Other Contributing Factors

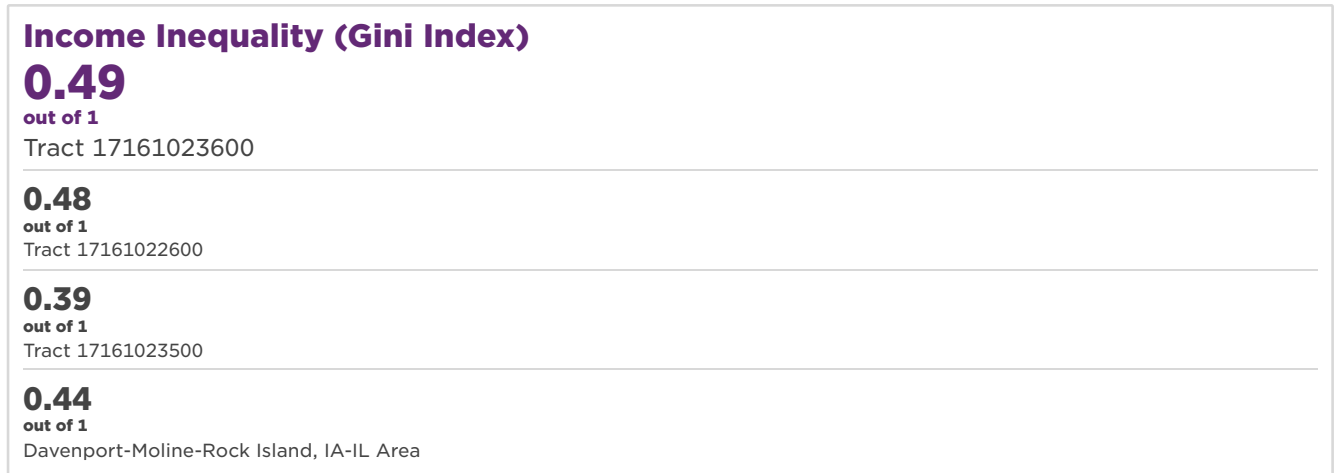
In communities across the U.S., the most pressing challenges to living economically secure lives are related to unequal access to opportunities and resources. Increasing economic security is about creating more equitable places where all people can access stable jobs, fair pay, and [affordable homes](#).

What does it look like when a community supports economically secure lives? It looks like **low economic inequality**, a **diverse range of employment opportunities**, and the **resources needed for new enterprises to develop**.

Economic Inequality

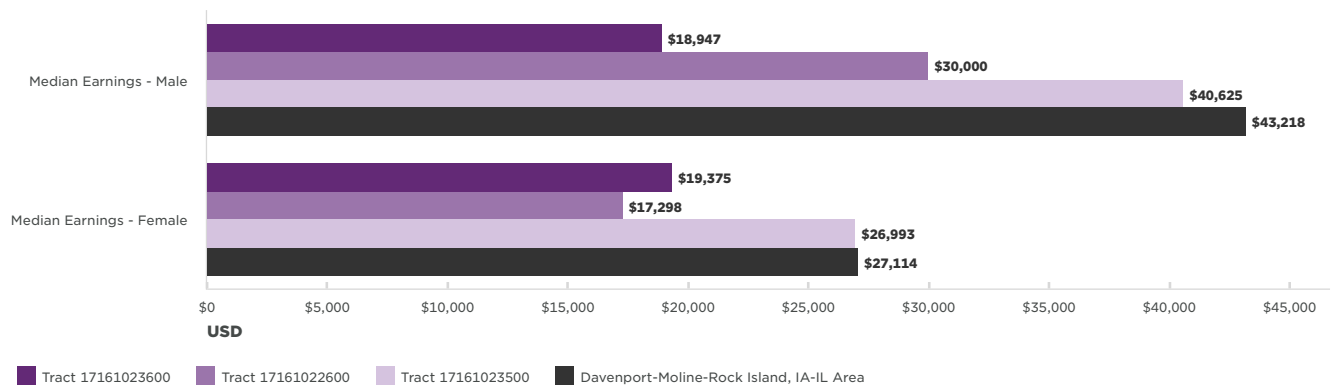
Economic stability is made possible when residents have equal opportunity for upward mobility in their community. Much of this opportunity is demonstrated by a household's income and its access to capital. Communities with gaps in income by sex and race face structural inequalities that will exacerbate disparity.

The indicators in this section provide context around income inequality including income gaps across sex and race in your selected area.



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B19083. The Gini index "is a statistical measure of income inequality ranging from 0 to 1. A measure of 1 indicates perfect inequality, i.e., one household having all the income and rest having none. A measure of 0 indicates perfect equality, i.e., all households having an equal share of income" (Source: https://www.census.gov/glossary/#term_GiniIndex).

Income Inequality: Median Earnings by Sex



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B20002. Earnings is defined as "wage or salary income, net income (gross receipts minus expenses) from nonfarm and farm self-employment, Armed Forces pay, commissions, tips, piece-rate payments, and cash bonuses. Earnings represent the amount of income received regularly before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc" (Source: https://www.census.gov/glossary/#term_Earnings).

Median Household Income by Householder Race

Median Income - White Householder (Not Hispanic or Latino)		USD
Tract 17161023600		\$27,308
Tract 17161022600		\$25,769
Tract 17161023500		\$53,229
Davenport-Moline-Rock Island, IA-IL Area		\$61,197
Median Income - Black Householder		USD
Tract 17161023600		\$26,351
Tract 17161022600		\$40,750
Tract 17161023500		\$43,333
Davenport-Moline-Rock Island, IA-IL Area		\$33,792
Median Income - Hispanic or Latino Householder		USD
Tract 17161023600		\$41,563
Tract 17161022600		\$27,143
Tract 17161023500		No data
Davenport-Moline-Rock Island, IA-IL Area		\$51,050
Median Income - Asian Householder		USD
Tract 17161023600		No data
Tract 17161022600		No data
Tract 17161023500		No data
Davenport-Moline-Rock Island, IA-IL Area		\$69,175
Median Income - American Indian Householder		USD
Tract 17161023600		No data
Tract 17161022600		No data
Tract 17161023500		No data
Davenport-Moline-Rock Island, IA-IL Area		\$24,907
Median Income - Hawaiian/Pacific Islander Householder		USD
Tract 17161023600		No data
Tract 17161022600		No data
Tract 17161023500		No data
Davenport-Moline-Rock Island, IA-IL Area		No data
Median Income - Two or More Race Householder		USD
Tract 17161023600		\$31,875
Tract 17161022600		No data
Tract 17161023500		No data
Davenport-Moline-Rock Island, IA-IL Area		\$42,474
Median Income - Other Race Householder		USD
Tract 17161023600		\$103,125
Tract 17161022600		No data
Tract 17161023500		No data
Davenport-Moline-Rock Island, IA-IL Area		\$43,941

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B19013A, Table: B19013B, Table: B19013C, Table: B19013D, Table: B19013E, Table: B19013F, Table: B19013G, Table: B19013H, Table: B19013I. Race and ethnicity categories come from the ACS subject definitions. These categories may not fully reflect the identities and experiences of individuals. Race and ethnicity are reported for the head of household, which may not reflect the identify of all household members.

Diverse Employment Opportunities

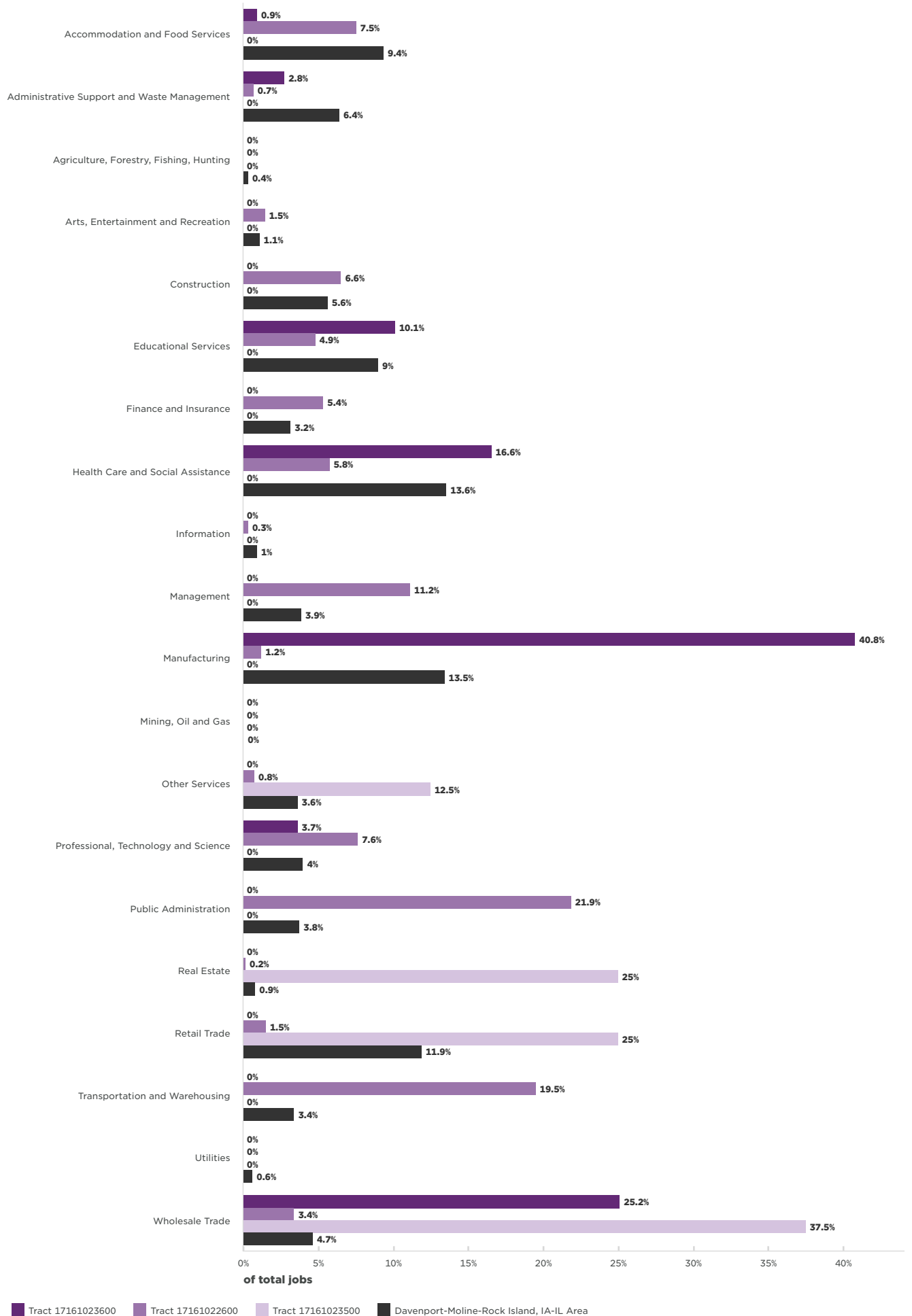
Diversifying local employment opportunities creates both a more equitable and resilient economy. First, when employment opportunities are diverse, residents are better able to connect their skills and experience to the right job, enhancing equity in opportunity. Second, a diversified economy is resilient because it does not overly rely on a single industry, but rather supports itself with a broad range of products, services, and expertise.

The indicators in this section provide context for measuring the diversity of employment opportunities in your selected area.

<p>Number of Jobs 326 Jobs Tract 17161023600</p> <hr/> <p>5,231 Jobs Tract 17161022600</p> <hr/> <p>16 Jobs Tract 17161023500</p> <hr/> <p>178,707 Jobs Davenport-Moline-Rock Island, IA-IL Area</p>	<p>Job Density 1.1 Jobs per acre Tract 17161023600</p> <hr/> <p>9.2 Jobs per acre Tract 17161022600</p> <hr/> <p>0.1 Jobs per acre Tract 17161023500</p> <hr/> <p>1.5 Jobs per acre Davenport-Moline-Rock Island, IA-IL Area</p>
<p>Employment Entropy Index 0.55 out of 1 Tract 17161023600</p> <hr/> <p>0.88 out of 1 Tract 17161022600</p> <hr/> <p>0.59 out of 1 Tract 17161023500</p> <hr/> <p>0.94 out of 1 Davenport-Moline-Rock Island, IA-IL Area</p>	<p>Labor Market Engagement Index 1 out of 100 Tract 17161023600</p> <hr/> <p>7 out of 100 Tract 17161022600</p> <hr/> <p>14 out of 100 Tract 17161023500</p> <hr/> <p>69 out of 100 Davenport-Moline-Rock Island, IA-IL Area</p>

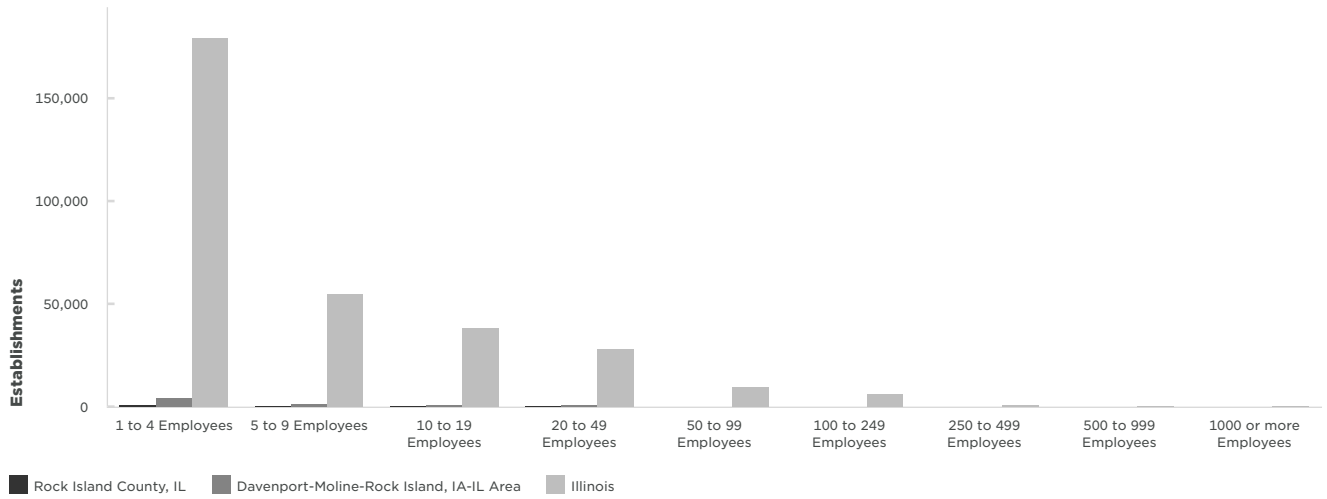
Sources: Longitudinal Employer-Household Dynamics (LEHD) Origin-Destination Employment Statistics (LODES) Version 7.5 2018; US HUD & DOT, Location Affordability Index (LAI) V3.0 2012-2016; US Census ACS 2015-2019 5-year Estimates; Table: B23025, Table: B15003. The employment entropy index is the degree of employment mix across industries within a given geography. The labor market engagement index summarizes the relative intensity of labor market engagement and human capital in a given geography. Both indices are percentile-ranked nationally. The employment entropy index is constructed from industry employment totals while the labor market engagement index is dependent on the level of employment, labor force participation rate, and educational attainment. Higher employment entropy index means greater degree of employment mix across industries within the geography while higher labor market engagement index means a higher labor force participation and economic value of a workforce.

Jobs by Sector



Sources: Longitudinal Employer-Household Dynamics (LEHD) Origin-Destination Employment Statistics (LODES) Version 7.5 2018

Size of Business Establishments



Sources: County Business Patterns (CBP) 2018. Establishment counts represent the number of locations with paid employees at any time during the year.
 (Source: <https://www.census.gov/programs-surveys/cbp/about/glossary.html>)

Support for Businesses

Secure economies thrive when a rich network of people, ideas, and capital work together to support entrepreneurship and business growth. If these networks aren't established or maintained, local businesses cannot succeed.

The indicators in this section offer a few ways to measure these networks through small business loans, secured patents, and quality broadband access.

Number of Businesses

14.3

Establishments

Tract 17161023600

242.4

Establishments

Tract 17161022600

8.9

Establishments

Tract 17161023500

8,823

Establishments

Davenport-Moline-Rock Island, IA-IL Area

Small Business Loans

0

Loans

Tract 17161023600

2

Loans

Tract 17161022600

0

Loans

Tract 17161023500

52

Loans

Davenport-Moline-Rock Island, IA-IL Area

Average Advertised Download Speed

145

Megabit per second

Tract 17161023600

121

Megabit per second

Tract 17161022600

147

Megabit per second

Tract 17161023500

109

Megabit per second

Davenport-Moline-Rock Island, IA-IL Area

Average Advertised Upload Speed

9

Megabit per second

Tract 17161023600

8

Megabit per second

Tract 17161022600

11

Megabit per second

Tract 17161023500

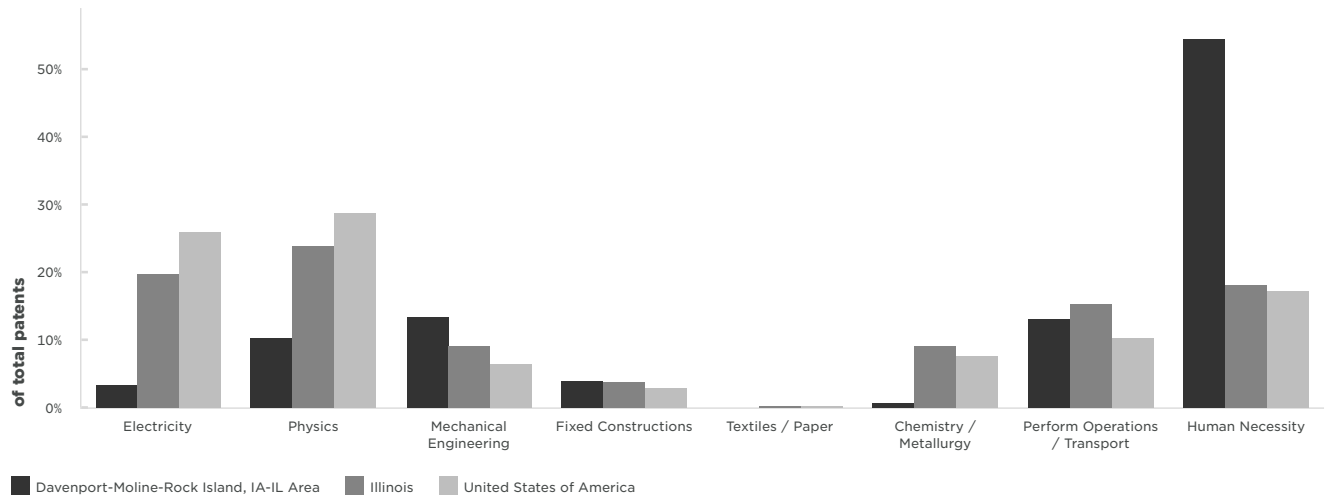
9

Megabit per second

Davenport-Moline-Rock Island, IA-IL Area

Sources: County Business Patterns (CBP) 2018; Small Business Administration (SBA) 2019; Federal Communications Commission (FCC) 2019. Business Establishments is defined as the number of locations with paid employees at any time during the year. The FCC broadband benchmark speeds are 25 megabits per second (Mbps) for downloads and 3 Mbps for uploads. (Source: <https://www.fcc.gov/reports-research/reports/broadband-progress-reports/2015-broadband-progress-report?kbid=111697>)

Patent Types



Sources: US Patent and Trademark Office (USPTO) PatentsView 2010-2019

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Mobility

Opportunity is when mobility options allow you to easily get to your job and reach basic services.

We believe that all people should have reasonable access to transportation options that are affordable, reliable, proximate, and frequent. The Mobility Outcome index score shown below is based on five measures assessing residents' ability to access transportation to meet basic needs.

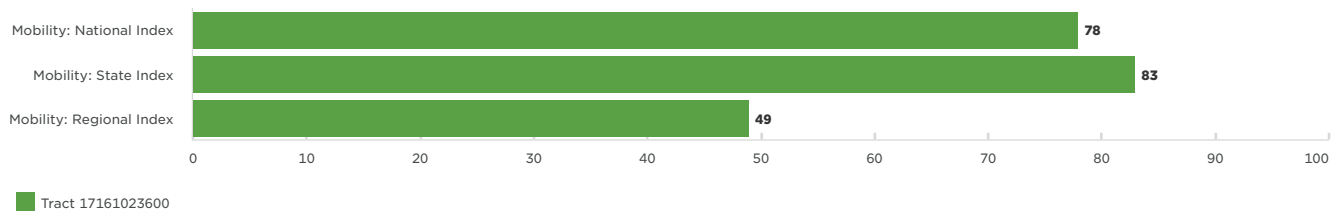
78

out of 100

Mobility: National Index

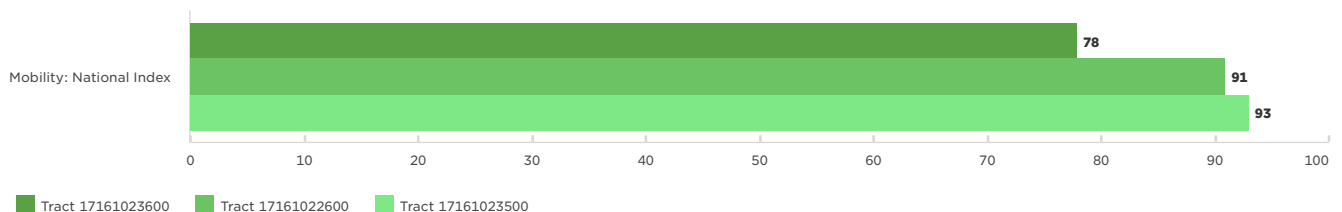
Tract 17161023600

Mobility in Context



Sources: Enterprise Community Partners 2020. The national, regional, and state percentile scores above reflect how the selected tract compares to all other tracts in the corresponding geography - the country, region, and state. A score of 50 means the tract is in the 50th percentile for the corresponding geography. A score of 100 is the highest score possible on this measure, and a score of 0 is the lowest.

Mobility Census Tract Comparison



Sources: Enterprise Community Partners 2020. The national percentile reflects how the selected tract compares to all other tracts in the country. A score of 50 means the tract is in the 50th percentile for the nation. A score of 100 is the highest within the nation on this measure, and a score of 0 is the lowest. The number of census tracts represented here reflects the number chosen when creating this dashboard.

How We Measure Mobility

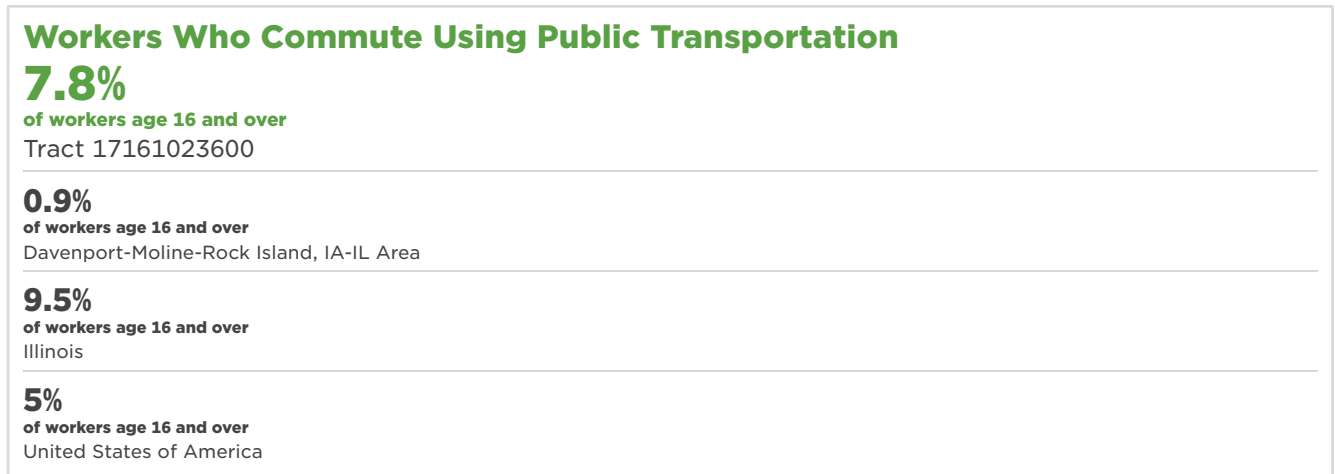
The Mobility Outcome index score is based on five measures assessing residents' ability to access transportation options to meet basic needs. Those measures are explored in detail in the sections below:

- Percent of Workers Who Commute Using Public Transportation
- Percent of Workers Who Commute by Walking
- Average Travel Time to Work
- Percent of Workers Who Commute Over an Hour
- Percent of Households for Which No Vehicles are Available

Percent of Workers Who Commute Using Public Transportation

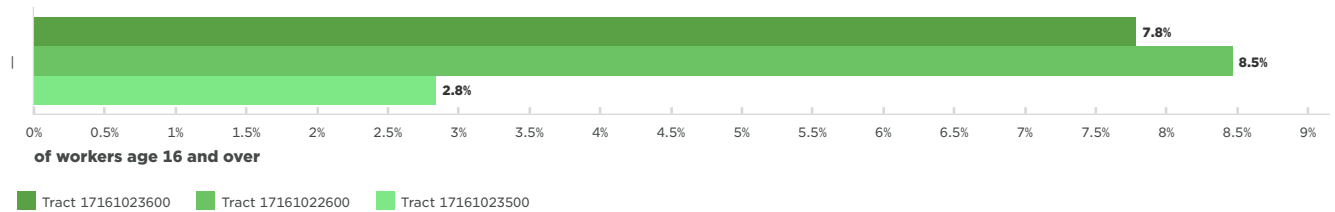
This measure is an estimate based on the number of people in the census tract who report using public transportation to commute to work. Public transportation is a critical resource to reach employment centers, especially for low- or moderate-income workers who may not have reliable access to a car, and for those who live in congested urban areas.

High public transit usage has a positive effect on a census tract's overall Mobility Outcome index score.



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B08301

Census Tract Comparison: Workers Who Commute Using Public Transportation

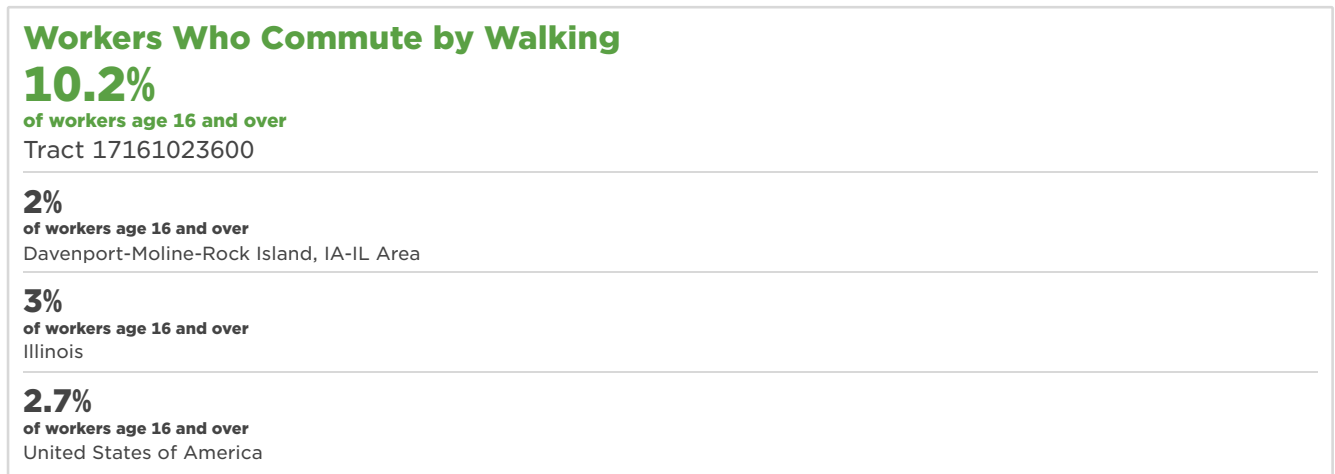


Sources: US Census ACS 2015-2019 5-year Estimates; Table: B08301. The number of census tracts represented here reflects the number chosen when creating this dashboard.

Percent of Workers Who Commute by Walking

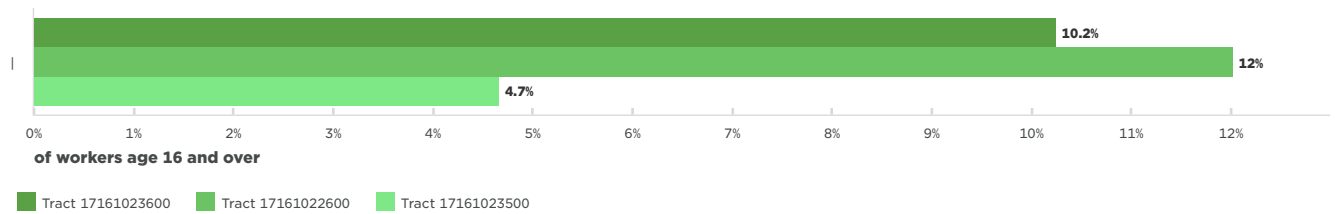
This measure is an estimate based on the number of people in the census tract who report walking to work. This serves as a measure of nearby, convenient local employment and neighborhood walkability and safety.

High rates of walking have a positive effect on a census tract's overall Mobility Outcome index score.



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B08301

Census Tract Comparison: Workers Who Commute by Walking



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B08301. The number of census tracts represented here reflects the number chosen when creating this dashboard.

Average Travel Time to Work

This measure is the average (mean) time spent by workers in the census tract in commuting to work. It indicates the accessibility and proximity of jobs to local residents.

High average commute times has a negative effect on a census tract's overall Mobility Outcome index score.

Average Travel Time To Work 21 Minutes Tract 17161023600
20 Minutes Davenport-Moline-Rock Island, IA-IL Area
29 Minutes Illinois
27 Minutes United States of America

Sources: US Census ACS 2015-2019 5-year Estimates; Table: S0802, Table: B08013, Table: B08303

Census Tract Comparison: Average Travel Time To Work

Average Travel Time To Work	Minutes
Tract 17161023600	21
Tract 17161022600	17
Tract 17161023500	18

Sources: US Census ACS 2015-2019 5-year Estimates; Table: S0802, Table: B08013, Table: B08303. The number of census tracts represented here reflects the number chosen when creating this dashboard.

Percent of Workers Who Commute Over an Hour

This measure is the share of workers in the census tract who spend over an hour commuting to work. Extremely long commute times can indicate an environment where jobs are not accessible, which can mean less time to spend with family and higher rates of stress.

A higher percentage of workers commuting over an hour has a negative effect on a census tract's overall Mobility Outcome index score.

Commute Time to Work an Hour or More

5.4%

of total commuters to work

Tract 17161023600

3.2%

of total commuters to work

Davenport-Moline-Rock Island, IA-IL Area

11.8%

of total commuters to work

Illinois

9.3%

of total commuters to work

United States of America

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B08303

Commute Time to Work an Hour or More	of total commuters to work
Tract 17161023600	5.4%
Tract 17161022600	2.8%
Tract 17161023500	1.2%

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B08303. The number of census tracts represented here reflects the number chosen when creating this dashboard.

Percent of Households for Which No Vehicles are Available

This is a measure of the share of households in the census tract who do not have access to a personal car or other vehicle to get to work. Especially in places with low density and low levels of public transit, like rural communities, car ownership is critical to accessing jobs, services and health care. For urban areas with abundant and affordable public transportation, households without available vehicles may not represent an unmet need.

A higher percentage of households without access to a vehicle has a negative effect on a census tract's overall Mobility Outcome index score.

Households for Which No Vehicles are Available

27.6%

of total households

Tract 17161023600

7.2%

of total households

Davenport-Moline-Rock Island, IA-IL Area

10.9%

of total households

Illinois

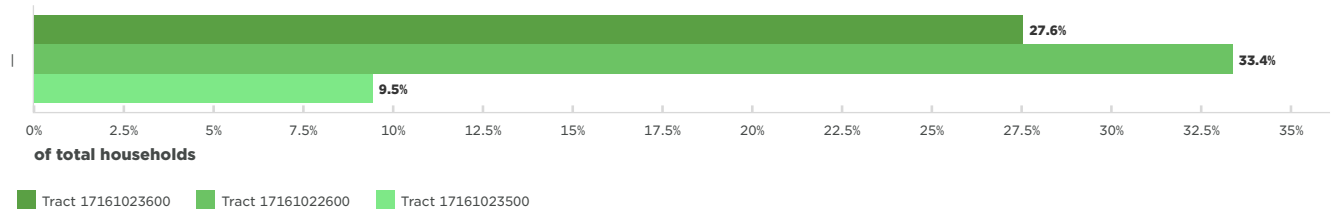
8.6%

of total households

United States of America

Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25044

Census Tract Comparison: Households with No Vehicles Available



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B25044. The number of census tracts represented here reflects the number chosen when creating this dashboard.



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Other Contributing Factors

In communities across the U.S., access to affordable and reliable transit is essential to reach jobs and other critical destinations within a region. Unreliable transportation can put people's careers at risk, while long commute times can significantly affect their quality of life. Increasing mobility is about creating safe, connected places.

What does it look like when a community supports mobility? It looks like a place with **affordable, diverse means of transit** and **safe streets**. For metropolitan areas in particular, it also means **compact and walkable neighborhoods**.

Diverse Means of Transit

Our means of transit are integral to everyday life. How we commute to work and what employment is reasonably accessible through those means of transit are all contributing factors to accessing opportunity. Comprehensive planning and financial support can create transit options that are sensitive to local context and advance social and environmental equity. Lastly, diverse transit options help reduce transit costs for residents, leaving more in the bank for other life essentials.

The indicators in this section assess the types of transit options for this area, the total jobs accessible by transit, and the overall cost of transit.

Drive Alone Commute

53.5%

of workers age 16 and over

Tract 17161023600

63.2%

of workers age 16 and over

Tract 17161022600

72.7%

of workers age 16 and over

Tract 17161023500

85.6%

of workers age 16 and over

Davenport-Moline-Rock Island, IA-IL Area

Public Transit Commute

7.8%

of workers age 16 and over

Tract 17161023600

8.5%

of workers age 16 and over

Tract 17161022600

2.8%

of workers age 16 and over

Tract 17161023500

0.9%

of workers age 16 and over

Davenport-Moline-Rock Island, IA-IL Area

No Vehicles Available

27.6%

of total occupied housing units

Tract 17161023600

33.4%

of total occupied housing units

Tract 17161022600

9.5%

of total occupied housing units

Tract 17161023500

7.2%

of total occupied housing units

Davenport-Moline-Rock Island, IA-IL Area

Average Jobs Accessible in a Half Hour Public Transit Commute

9,770

Jobs

Tract 17161023600

12,583

Jobs

Tract 17161022600

11,836

Jobs

Tract 17161023500

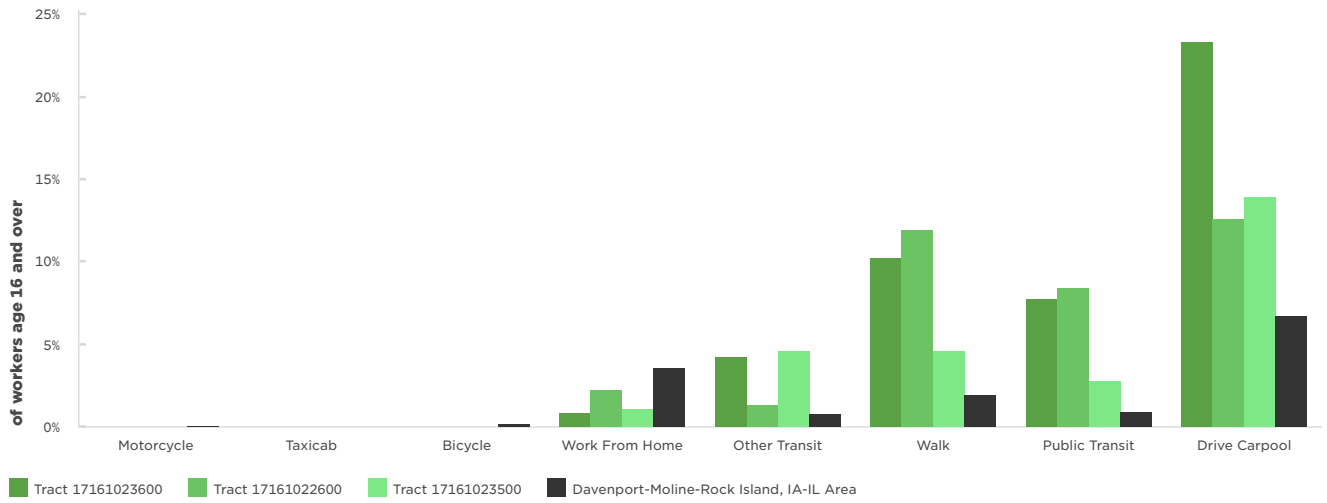
3,372

Jobs

Davenport-Moline-Rock Island, IA-IL Area

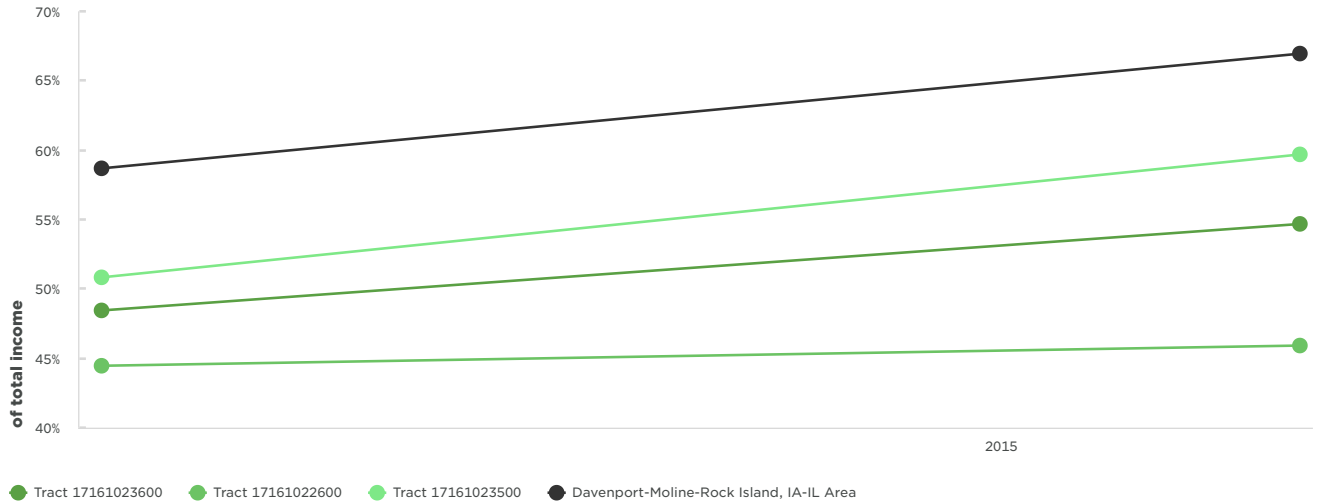
Sources: US Census ACS 2015-2019 5-year Estimates; Table: B08301, Table: B25044; University of Minnesota Access Across America Transit 2019.

Commute Means of Transportation (Other Than Driving Alone)



Sources: US Census ACS 2015-2019 5-year Estimates; Table: B08301. This data visual excludes the category "Drive Alone" in order to highlight the rates of alternative means of transportation. As a result, the aggregate sum of each category represented here does not total 100.

Income Spent on Transportation For Low Income Individuals



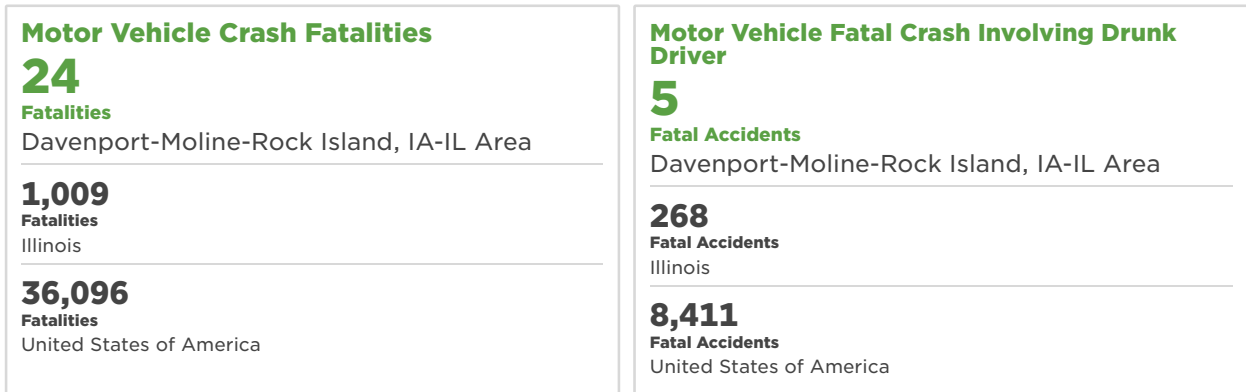
Sources: US HUD & DOT, Location Affordability Index (LAI) V2.0 2008-2012 (Published 2014) and V3.0 2012-2016 (Published 2019). A low income individual is defined as 1 person household with 1 commuter whose income is equal to the National Poverty Line, established by the U.S. Department of Health and Human Services. We use this categorization as a standardized litmus test for understanding the most vulnerable in a community.

Safe Streets

Streets are the fundamental arteries of every community, and connect us all to each other and to the outside world. When designed well, streets are safe places accessible to every type of user. Pedestrians, cyclists, children, seniors, the disabled, transit riders, and even motorists all have a path for safely traveling to their destination.

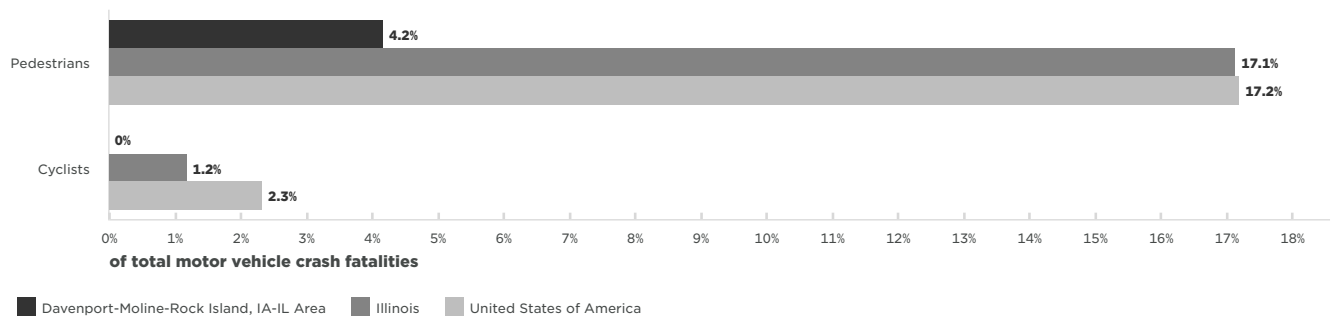
The indicators in this section provide basic statistics on accidents and fatalities on your selected area's streets.

Note that in the absence of census tract information, data is reported at the regional, state and national level only for these indicators.



Sources: National Highway Traffic Safety Administration (NHTSA) Fatality Analysis Reporting System (FARS) 2019

Pedestrians and Cyclists as a Share of Motor Vehicle Crash Fatalities



Sources: National Highway Traffic Safety Administration (NHTSA) Fatality Analysis Reporting System (FARS) 2019

Walkable Neighborhoods

A walkable neighborhood means that every resident, regardless of their access to a car or public transit, can fulfill their daily lives' needs within a reasonable walk. Beyond the functionality of accessing your daily needs within walking-distance, a walkable neighborhood creates other positive externalities like the fiscal sustainability of public infrastructure investments, improved public health and increased social cohesion.

The indicators below help score and compare walkability in this area.

Walkability Proximity to Transit Ranking	Walkability Intersection Density Ranking
1 out of 20 Tract 17161023600	19 out of 20 Tract 17161023600
1 out of 20 Tract 17161022600	17 out of 20 Tract 17161022600
1 out of 20 Tract 17161023500	18 out of 20 Tract 17161023500
1 out of 20 Davenport-Moline-Rock Island, IA-IL Area	10 out of 20 Davenport-Moline-Rock Island, IA-IL Area

Sources: EPA National Walkability Index 2010-2012. The Proximity to Transit Ranking reflects how easy it is for someone to walk to a transit stop. High values (near 20) mean it is easy to walk to a transit stop. Areas with lower values are areas that require a long walk to a transit stop. Areas without transit data available were given a score of 1. The Walkability Intersection Density Rankings are on a 1-20 scale. Areas with high intersection density (values near 20) correlate with more walking trips. Areas with low intersection density (values near 1), indicate fewer walking trips.

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Pathways to Opportunity

Opportunity is the set of circumstances that make it possible for people to achieve their goals—no matter their starting point.

Those circumstances can be influenced by any number of factors, including our homes, the neighborhoods in which we live and work, the social networks that we have, and the policies and systems that govern us. These *pathways to opportunity* lay a foundation for our ability to succeed.

Each intersecting factor plays a critical role in shaping all five outcomes, [Housing Stability](#), [Education](#), [Health and Well-Being](#), [Economic Security](#), and [Mobility](#), in your community.





People Matter

Access to opportunity depends in part on a variety of individual circumstances, including our health, our family and our workplace. Opportunities may also be shaped by our personal characteristics, some of which may be determined at birth, while others are developed through our physical, mental and emotional capacity. As circumstances change throughout our lives, our pathways to opportunity also change.



Homes and Buildings Matter

A stable, safe, and affordable home can be a pathway to opportunity, setting a foundation for stability and economic security. On the other hand, a high-cost or unsafe home can be a barrier to opportunity, particularly if it jeopardizes the health of its residents.



Neighborhoods and Networks Matter

The neighborhoods we live in, and the people we interact with, contain numerous pathways that may shape our opportunity outcomes. These include the schools where we send our children, the health services available when we're sick, the community group that connects us to a job opening, the green space where we walk, and many more.



Policies and Systems Matter

The policies and social systems that act at every level – local, state and federal – can influence our resources, opportunities and decisions. These range from the impact of the social safety net on our ability to feed our families, national health care decisions that determine whether we can see a doctor, or insurance markets that affect our ability to rebuild after a natural disaster.



Build a new Dashboard

Need another dashboard? Select new geographies and build another Opportunity360 Community Dashboard here.

[Read More](#)

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OPPORTUNITY

COMMUNITY DASHBOARD 360[®]

POWERED BY ENTERPRISE COMMUNITY PARTNERS

How to use this Dashboard

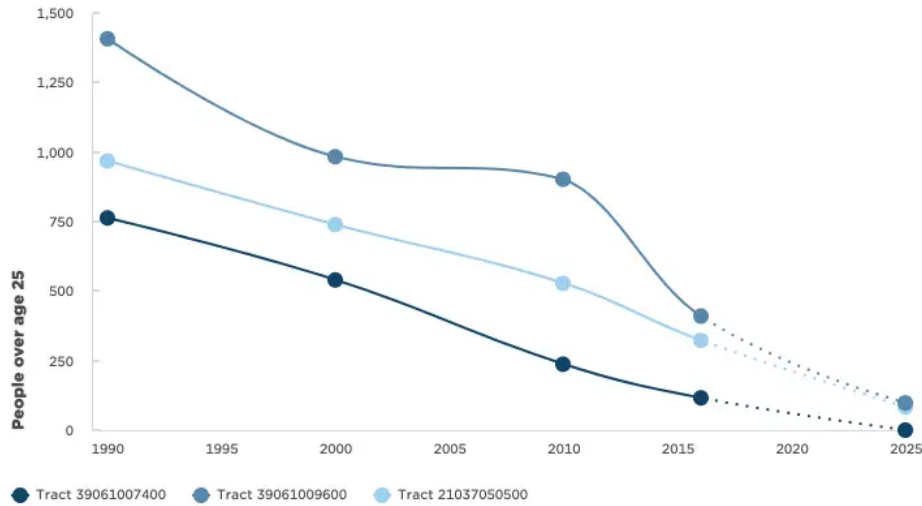
This dashboard is designed to be interactive and accessible. Below are resources for better understanding the functionality of the dashboard and the methodology used by Enterprise Community Partners to compute the outcome index scores, as well as other relevant resources. Search below to get the full experience, including information on:

- [Exporting Data](#)
- [Filtering Visuals](#)
- [Printing Dashboard Pages](#)
- [Hyperlinking Content](#)
- [Footnotes](#)
- [Finding Margin of Error](#)
- [Enterprise Index Methodology](#)
- [Data Dictionary](#)
- [Opportunity360 Website](#)

Exporting Data

Data can be exported as a CSV (spreadsheet), SVG or PNG (photos), or even GeoJSON (for GIS applications). To see what file types are available for export, **click on the bar graph icon** in the top right of a visualization. Click your desired file type and the file will begin downloading.

Census Tract Comparison: Adults with No High School Diploma

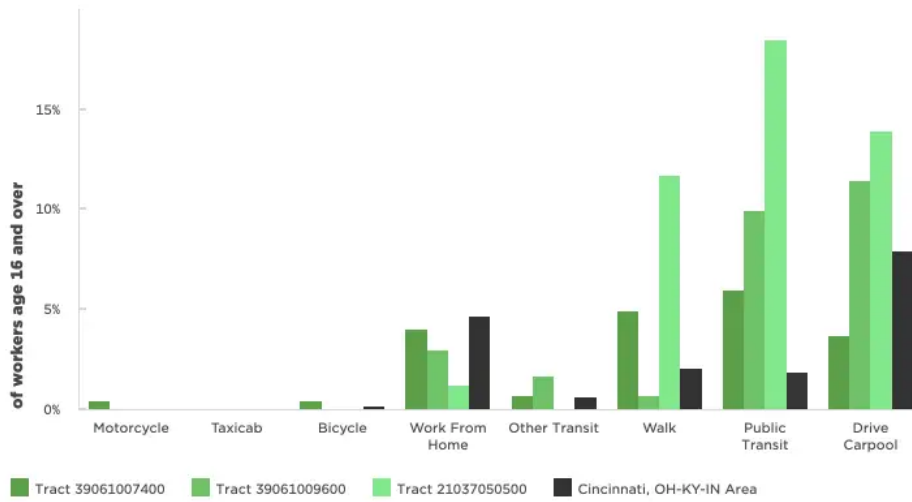


Sources: US Census 1990; Table P057, 2000; Table: P037, 2010; Table: B15; US Census ACS 2014-2018 5-year Estimates; Table: B15003. The number of census tracts represented here reflects the number chosen when creating this dashboard. Projections are calculated using a modified linear regression over the years: 1990, 2000, 2010, and the most recent 5-year ACS estimate and should be interpreted with caution.

Filtering Visuals

Hovering over a label on a visualization will immediately highlight the topic for focus. Sometimes it's helpful to view a few pieces in a more direct way. **Click directly on the label** to turn the filter on and off. You can then export the filtered visualization at its current view.

Commute Means of Transportation (Other Than Driving Alone)



Sources: US Census ACS 2014-2018 5-year Estimates; Table: B08301. This data visual excludes the category "Drive Alone" in order to highlight the rates of alternative means of transportation. As a result, the aggregate sum of each category represented here does not total 100.

Printing Dashboard Pages

Individual pages on this dashboard can be printed. To print, **scroll down** to the bottom of your selected page to load all content. Next, **right click** with your mouse to pull up your context menu and **click "Print."** Alternatively, you can **select "File"** at the top of your browser and click "Print" after you have scrolled down to load all content. Both methods will pull up your computer's printer options where you can print the individual page.

OPPORTUNITY

COMMUNITY DASHBOARD 360[®]

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Welcome

Community Profile

| **Opportunity Is Here**

• Housing Stability ▼

• Education ▼

• Health and Well-Being ▼

• Economic Security ▼

• Mobility ▼

Pathways to Opportunity

How To Use This Report

Opportunity is Here

When people have access to the essential foundations of opportunity, including affordable housing, jobs, good schools and transit, then everyone has a chance to succeed – no matter where they're starting from.

The section below presents five different opportunity outcome scores for your selected area. Each score represents a percentile rank from 0 to 100. The greater the score, the higher the existing outcomes measures.

No matter the starting point, however, opportunity is already here. Let's expand it

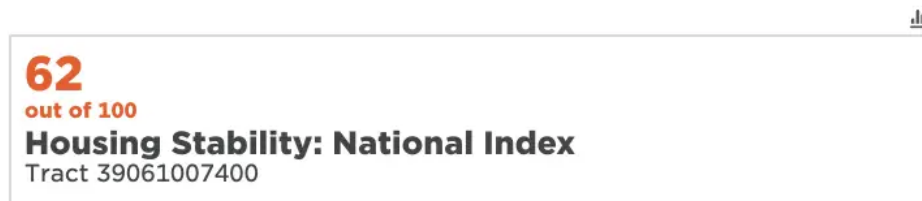
Hyperlinking Content

To link directly to a specific section on a page, hover over a heading or visualization. Two chain links should appear. Clicking on those links will move that heading or visualization to the top of the page, and you can then copy the link in the search bar to use as a **direct link to that section of a page**. You can also right click and select "copy link address." You can bookmark the link, and email or share it on social media.

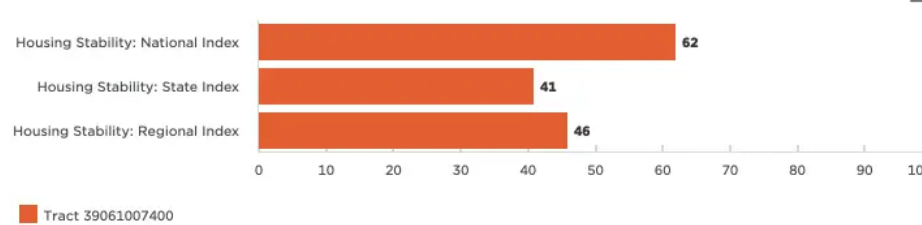
Housing Stability

Opportunity is when you can afford the cost of your home and live there safely for as long as you choose.

We believe all people need decent quality, healthy homes and enough income left after rent to afford life's necessities. The Housing Stability Outcome index score shown below is based on six measures assessing the ability of residents to afford their homes and live in safe, uncrowded conditions.




Housing Stability in Context



Sources: Enterprise Community Partners 2020. The national, regional, and state percentile scores above reflect how the selected tract compares to all other tracts in the corresponding geography - the country, region, and state. A score of 50 means the tract is in the 50th percentile for the corresponding geography. A score of 100 is the highest score possible on this measure, and a score of 0 is the lowest.

Footnotes

To learn more about an indicator, use the footnotes located at the bottom of all visualizations. Information will include the **indicator's source** and some additional definition or context about the indicator.



Income Inequality (Gini Index) 0.48 out of 1 Tract 39061007400
0.44 out of 1 Tract 39061009600
0.67 out of 1 Tract 21037050500
0.47 out of 1 Cincinnati, OH-KY-IN Area

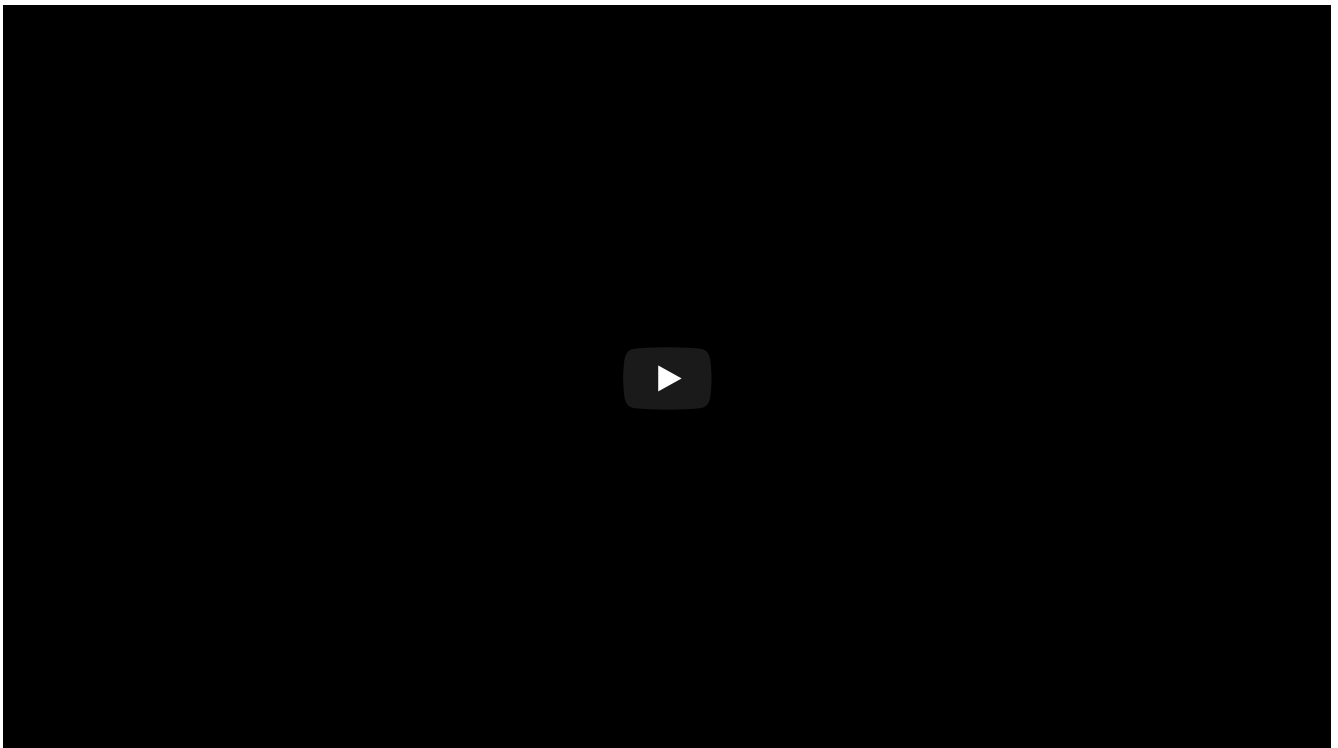
Sources: US Census ACS 2014-2018 5-year Estimates; Table: B19083. The Gini index "is a statistical measure of income inequality ranging from 0 to 1. A measure of 1 indicates perfect inequality, i.e., one household having all the income and rest having none. A measure of 0 indicates perfect equality, i.e., all households having an equal share of income" (Source: https://www.census.gov/glossary/#term_GiniIndex).

Finding Margin of Error

Many estimates in this dashboard come from the U.S. Census Bureau American Community Survey (ACS). These estimates are derived from survey data and therefore are subject to sampling error. The margin of error (MOE), published by the Census, measures the potential difference between the estimated and the actual real-world value.

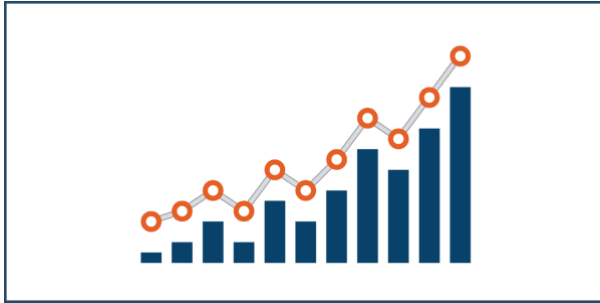
Details on the MOE for the ACS estimates in this dashboard are available through the U.S. Census website. Please use the following directions, also found in the video below:

1. Copy the ACS 5-year estimate table number located in the footnote of the visualization found on this dashboard.
2. Go to data.census.gov[↗] and paste the table number in the search bar. Select the corresponding search result.
3. At the top of the page, underneath the table number and name, select the product titled "ACS 5-Year Estimates Detailed Tables" for the most recent calendar year available.
4. Immediately below that row, click on the "Geographies" tab. Select "Tract" in the selection.
5. Next, select your state, county, and your desired tract numbers (the same as the last 4 digits shown in your dashboard. Note that if the tract number has "00" at the end, remove them from your search).
6. Select "CLOSE" at the bottom right of the page. The margin of error will now be shown for your selection.



Additional Resources

Underneath this dashboard lies a robust set of data and methodologies that power it. Use this section to better understand Opportunity360 and the Community Dashboard.



Enterprise Index Methodology

This document describes the process of collecting, transforming, and aggregating data into opportunity outcome scores.

[Read More](#)



Data Dictionary

Opportunity360 blends data hosted by mySidewalk alongside public data aggregated and processed by Enterprise Community Partners.

[Read More](#)



Opportunity360 Website

Head to the Opportunity360 website for additional publications, webinars, spatial tools, and other further reading.

[Read More](#)

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