

ASPIRE UNITED 2030 ANNUAL REPORT - 2025

Table of Contents

Executive Summary.....	3
ZIP Code Summary.....	4
Demographics Summary.....	4
Education.....	6
Education Index: Education Attainment Indicators.....	7
Root Cause Analysis: Impacts of Social Determinants of Health by Demographic Cluster.....	9
Income.....	10
Income Index: Income Attainment Indicators.....	11
Root Cause Analysis: Impacts of Social Determinants of Health by Demographic Cluster.....	13
Health.....	14
Health Index: Health Attainment Indicators.....	15
Root Cause Analysis: Impacts of Social Determinants of Health by Demographic Cluster.....	17
Attainment Indicators: Summarized Findings.....	17
UWMD Service Area High Priority ZIP Codes.....	18
Cross-Cutting Community Indicators.....	20
Cross-cutting Community Indicators: Summarized Findings.....	20
Equitable Communities Index.....	20
Equitable Communities Top Ten ZIP Codes: Vulnerability Clusters for Other Cross-Cutting Indicators.....	22
Household Essentials Index.....	24
Household Essentials Top Ten ZIP Codes: Vulnerability Clusters for Other Cross-Cutting Indicators.....	25
Empowered People Index.....	27
Empowered People Top Ten ZIP Codes: Vulnerability Clusters for Other Cross-Cutting Indicators.....	28

Executive Summary

This report constitutes the 2025 Aspire United 2030 annual update on both the key measures and indices influencing progress toward the Aspire United 2030 goals. Our inaugural report was released in 2021, highlighting the specific measures that correspond to each of the three Aspire United 2030 focus areas—education, income, and health. We also introduced a series of cross-cutting community indices focusing on social and economic factors that have the potential to impact all Aspire United 2030 goals. We shared insights via geographic ‘hot spot’ maps, summary tables, and indicator-level specifics.

The report comprises two main sections. The first section details progress toward the Aspire United 2030 education, income, and health goals. The second section addresses the cross-cutting community indicators potentially impacting progress across all goals. It is important to note that certain tables and maps are earmarked with a data icon. This notation indicates specific data that is now available to the United Way of Metropolitan Dallas (UWMD) via an Aspire United 2030 dynamic dashboard. As the ultimate goal is to ensure that data findings and analytical insights are actionable, the development of a dynamic dashboard is a foundational approach for achieving that goal.

Importantly, this report contains detailed information on the 127 ZIP Codes making up the four-county UWMD service area of Dallas, Collin, Rockwall, and Southern Denton counties.

Key Report Insights on Aspire United 2030 Goals:

- **Education**— Third-grade reading proficiency in the UWMD service area declined by 3.4%. Rockwall County saw the largest decrease at 6%, followed by a 4% decline in Dallas County. With current trends, projected progress toward the Aspire United 2030 education goal falls below 74%. To close the remaining 20% gap over the next five years, an annual increase of at least 3% will be needed.
- **Income**— Of the Aspire United 2030 target of 84% of North Texas young adults earning a living wage, 76% currently meet this threshold in the UWMD service area. A recent 2% increase indicates positive momentum. To close the 10% gap within the next five years, maintaining annual growth of 1.5% or more will be critical.
- **Health**— Health insurance coverage in the UWMD service area increased slightly by 0.12%. Collin County also saw a 0.12% increase, while Rockwall County experienced a 0.33% decline from the previous reporting year. Overall, 83% of residents are insured, which remains below the 96% target. Achieving the Aspire United 2030 health goal will require an annual increase of just over 2% during the next five years.

UWMD Service Area High Priority ZIP Codes:

- 15 of the 41 high priority ZIP Codes in the UWMD service area, all located in Dallas County, are classified as having very high vulnerability. Notably, 3 ZIP codes in Lancaster/South Dallas (75134, 75215, and 75217) show increased vulnerability compared to the previous reporting year.
- Two (2) Dallas County ZIP Codes (75224 and 75180) demonstrated improvement in vulnerability ratings across multiple community indicators, although both remain within the high priority category.

UWMD Service Area ZIP Code Summary

Aspire United 2030 aims to address the diverse needs of the UWMD service area, which includes Dallas, Collin, Southern Denton, and Rockwall counties. Based on the latest census data, this area encompasses 127 ZIP Codes and approximately 4.1 million residents. Both figures remain unchanged from the previous reporting year.

Table 1: Number of ZIP Codes in the UWMD Service Area

Year	Dallas County	Collin County	Southern Denton County	Rockwall County	Total ZIP Codes in UWMD Service Area
2020	84	29	10	4	127

Demographics Summary

The UWMD service area includes a combination of urban, suburban, and rural regions, representing a diverse mix of racial and ethnic backgrounds. We have utilized demographic clusters to better understand the impacts and challenges highlighted by both the cross-cutting indicators and the Aspire United 2030 specific attainment indicators, which influence progress toward the Aspire United 2030 goals. Notably, the cluster distributions and key demographic characteristics remain unchanged from last year.

Number and Percentage of ZIP Codes by Demographic Cluster

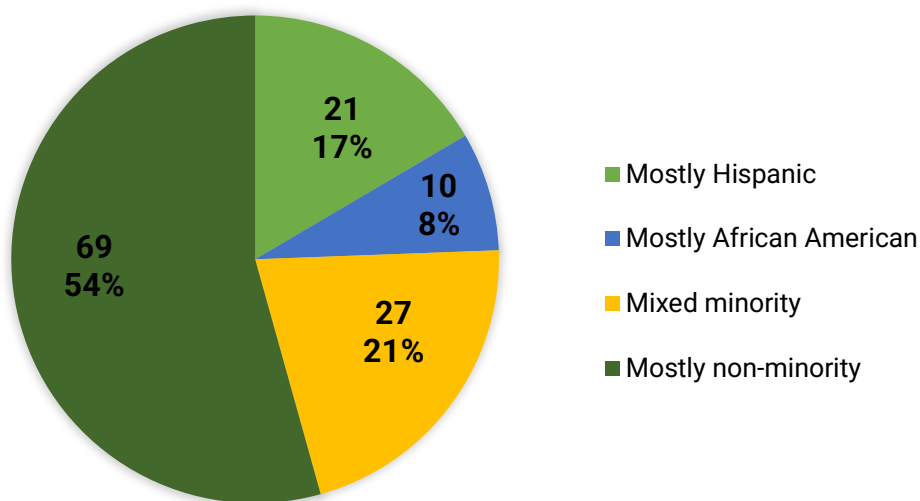


Figure 1: Number and Percentage of ZIP Codes by Demographic Cluster within the UWMD Service Area (n=127)

Table 2: Demographic Characteristics of ZIP Codes within the UWMD Service Area, by County

		Demographic Distribution of ZIP Codes by County				
		Dallas County #ZIP Codes (% ZIP Codes)	Collin County #ZIP Codes (% ZIP Codes)	Southern Denton County #ZIP Codes (% ZIP Codes)	Rockwall County #ZIP Codes (% ZIP Codes)	Total ZIP Codes in United Way Service Area #ZIP Codes (% ZIP Codes)
Demographic Clusters	Mostly Hispanic or Latino (>50%)	21	0	0	0	21 (17%)
	Mostly Black or African American (>50%)	10	0	0	0	10 (8%)
	Mixed minority (Combined >50% Hispanic/Latino and Black/African American)	25	1	2	0	28 (22%)
	Mostly non-minority (<50% Hispanic/Latino and Black/African American)	28	28	8	4	68 (54%)
	Total Zip Codes per County	84 (66%)	29 (23%)	10 (8%)	4 (3%)	127 (100%)

Table 3: Vulnerability Cluster Description and Codes for Neighborhoods defined by ZIP Codes

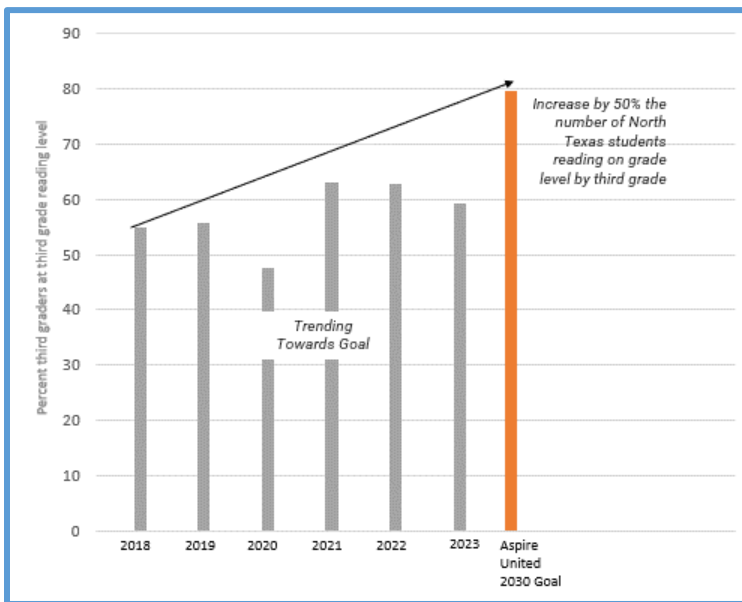
Vulnerability Cluster	Code	Description
Very High Plus	VH+	Top 10% of Neighborhoods; Represents the highest level of vulnerability requiring immediate attention to prevent severe impact.
Very High	VH	Top 20% of Neighborhood; Severe vulnerability with high risk; urgent action is advised to mitigate possible consequences.
High	H	Upper middle 20% of Neighborhood; Substantial vulnerability; timely intervention needed to minimize risk and potential impact.
Moderate	M	Middle 20% of Neighborhood; Medium risk vulnerability; recommended to address in regular maintenance cycles to prevent escalation.
Low	L	Lower Middle 20% of Neighborhood; Low-risk vulnerability; ongoing monitoring is sufficient, with resolution as resources allow.
Very Low	VL	Bottom 20% of Neighborhood; Very low risk; minimal impact expected, generally safe to address in future updates or as needed.

Education

UWMD has set an ambitious education goal: to increase by 50% the number of North Texas students reading at grade level by third grade and double the achievement rate for Black and Latinx students, aiming to close the racial achievement gap.



Key measure: Percent of third graders at third grade reading level*



Recent data from the Texas Education Agency indicates a slight decline in third grade reading proficiency across the UWMD service area, falling from 62.8% to 59.3%, which represents a 3.45% decrease this year. Rockwall County experienced an even larger decline of 6.1%, which may be connected to post-pandemic adjustments and population shifts. Although this decrease reflects a recent setback, overall performance suggests the region is remaining largely consistent with pre-pandemic reading levels.

**The exclusion of 2020 test results due to COVID-19 led to using 2019 data for 2020 enrollment evaluation*

Figure 2: Change Needed in Impact Measure to Achieve the Aspire United 2030 Education Goal

Table 4: Year over Year Change (2022-2023) in Impact Measure for Aspire United 2030 Education Goal

REGION	PREVIOUS YEAR 2022		CURRENT YEAR 2023		
	Number of third graders enrolled	Percent of Third graders at 3rd grade reading level	Number of third graders enrolled	Percent of Third graders at 3rd grade reading level	Year over Year % change
Dallas County	31,022	59.69	31,700	55.08	-4.61
Rockwall County	1,845	69.70	1,956	63.60	-6.10
Denton County	3,852	67.24	3,728	67.22	-0.02
Collin County	15,209	66.87	15,208	64.74	-2.13
North Texas UW service area	53,728	62.76	54,302	59.31	-3.45
Data Source: Texas Education Agency – STAAR Scores (3 rd Grade Reading, Meets Grade Level)					

Education Index: Education Attainment Indicators

- Learning preparedness (enablers): Preschool Programming and In-school Meals
- Educational performance: Chronic absenteeism and preschool enrollment

Geographic Hot Spots: ZIP Code Analysis of Areas with Very High Vulnerability for Education Indexes

Educational Performance Very High Vulnerability	Learning Preparedness Very High Vulnerability		6 Zip Codes are Very High for <u>Both</u> Attainment Indicators			
	Zip Code	County	Total Population	Demographics	Education Index Quintile 2025	Education Index Quintile 2024
	75227	Dallas	57087	28.3% Black, 62.1% Hispanic	Very High	Very High
	75241	Dallas	33598	62.3% Black, 29.9% Hispanic	Very High	Very High
	75207	Dallas	7850	33.3% Black, 26.4% Hispanic	Very High	Very High
	75172	Dallas	5873	30.6% Black, 47.1% Hispanic	Very High	Very High
	75226	Dallas	5010	26.6% Black, 24.4% Hispanic	Very High	Very High
	75247	Dallas	833	39.7% Black, 30.1% Hispanic	Very High	Very High

Figure 3: ZIP Codes with Very High Vulnerability for Education Indexes

None of the six ZIP Codes with very high vulnerability for both attainment indicators/indexes (VH/VH) for education are designated as UWMD high priority areas (refer to Tables 13 and 14). Notably, Dallas County had the highest number of VH/VH vulnerability ZIP Codes, highlighting the importance of addressing needs throughout the entire UWMD service area.

Comparison Maps: UWMD Service Area ZIP Codes with Very High Vulnerability in Education Index

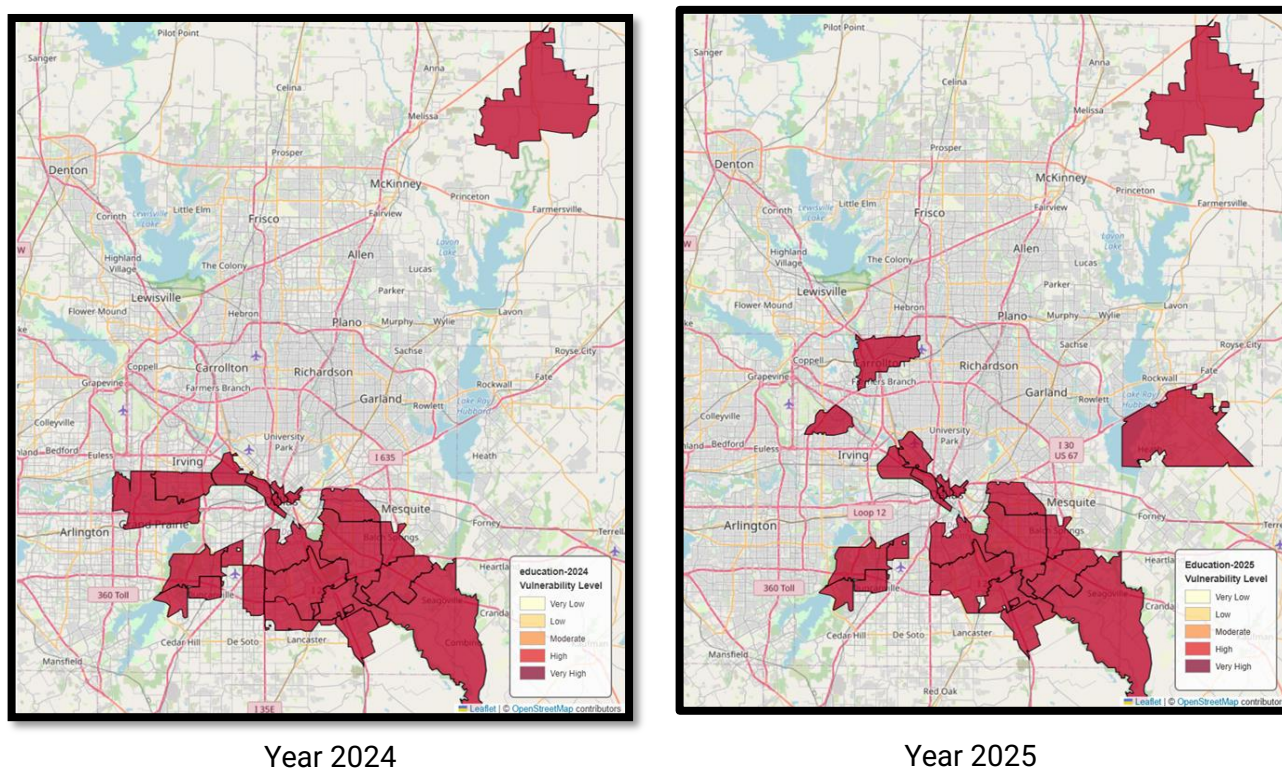


Figure 4: Maps Showing Year over Year Change in ZIP Codes with Very High Vulnerability in Education Indexes

NOTE: There has been a shift and change from the west side of Dallas County to Rockwall County and the Northwest side of Dallas County.

Demographic Characteristics: Race/Ethnicity Personas of the High Priority Geographic Hot Spots

Table 5: Race/Ethnicity Characteristics of High Priority Geographic Areas

Demographic Characteristics	Count of VH ZIP Codes (N=6)	Distribution of Very High/ Very High ZIP Codes	UWMD Service Area Demographic Percentages
Mostly Hispanic or Latino (>50%)	1	17%	17%
Mostly Black or African American (>50%)	1	17%	8%
Mixed minority (Combined >50% Hispanic/Latino and Black/African American)	4	66%	22%
Mostly non-minority (<50% Hispanic/Latino and Black/African American)	0	0%	54%

In ZIP Codes with very high vulnerability for both education attainment indicators, mixed minority populations were most prevalent in educational-support-needed neighborhoods, while non-minority communities were not-represented.

Root Cause Analysis: Impacts of Social Determinants of Health by Demographic Cluster

Table 6: SDOH Insights from Cross-Cutting Indices for Overlapping Very High Education Attainment ZIP Codes

Demographic Characteristics	# Count of VH ZIP Codes (N=6)	Cross-Cutting Community Indices: Very High Vulnerability Cluster within the Very High/Very High Education Attainment ZIP Codes			
		Equitable Communities (%VH)	Household Essentials (% VH)	Empowered People (% VH)	Access to Vital Services Gap (% VH)
Mostly Hispanic or Latino (>50%)	1	1 (100%)	1 (100%)	1 (100%)	0 (0%)
Mostly Black or African American (>50%)	1	1 (100%)	1 (100%)	1 (100%)	0 (0%)
Mixed minority (Combined >50% Hispanic/Latino and Black/African American)	4	3 (75%)	1 (25%)	1 (25%)	1 (25%)
Mostly non-minority (<50% Hispanic/Latino and Black/African American)	0	0	0	0	0

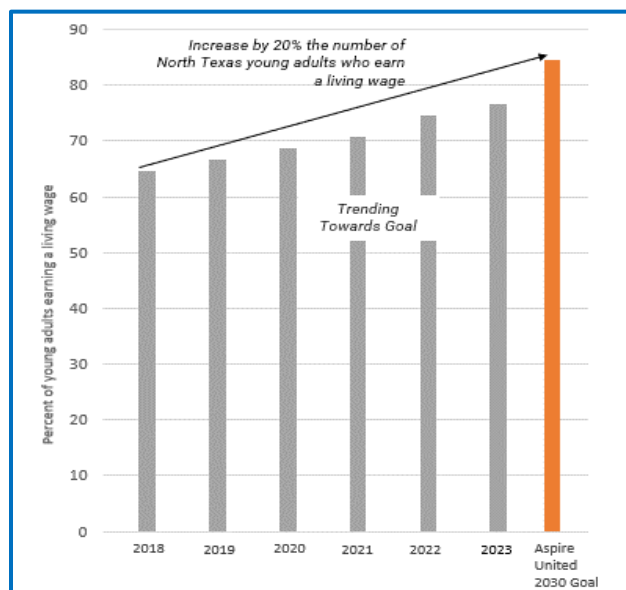
The table highlights socioeconomic challenges revealed by Cross-Cutting Community Indicators and faced by at-risk demographic clusters in meeting educational goals. Mixed minority populations struggle most with socioeconomic burdens, personal empowerment, and access to vital services like food and transportation resources.

Income

UWMD aims to increase by 20% the number of North Texas young adults earning a living wage, adding nearly \$800 million annually to the economy and significantly enhancing these young Texans' quality of life and future success potential.



Key Measure: Percent of young adults earning a living wage



Young adults in Dallas continue to earn below the desired benchmark, with only 76.5% making a living wage. Even so, progress is emerging. The UWMD service area saw a 2% increase in young adults earning a living wage, and Dallas County experienced a 2.5% rise. This upward movement is encouraging, as it aligns with the 1.5% annual growth rate needed to reach the Aspire United 2030 goal. Sustaining this momentum will require continued efforts to improve wages and expand employment opportunities for young adults.

Figure 5: Change Needed in Impact Measure to Achieve the Aspire United 2030 Income Goal

Table 7: Year over Year Change (2019-2023) in Impact Measure for Aspire United 2030 Income Goal

Region	Previous Year 2022		Current Year 2023		
	Total Householders Earning a living wage (25-44 years)	Percent Population Earning a living wage (\$50K or more)	Total Householders Earning a living wage (25-44 years)	Percent Population Earning a living wage (\$50K or more)	Year over Year % Change
Dallas County	271,669	69.03	285,839	71.55	2.52
Rockwall County	13,211	90.34	13,763	90.81	0.47
Denton County	53,822	79.56	56,067	81.54	2.98
Collin County	127,190	85.07	133,327	85.78	0.71
North Texas UW service area	465,892	74.51	488,996	76.54	2.03

Data Source: ACS 5-Year Estimates (US Census, B19037)

Income Index: Income Attainment Indicators

- Career preparedness: Career readiness (i.e., SAT/ACT scores)
- Job opportunities: Jobs with benefits and growth occupations

Geographic Hot Spots: ZIP Code Analysis of Areas with Very High Vulnerability for Income Index

Among the ten VH/VH ZIP Codes for both Income Indexes, three are designated UWMD high priority areas (see Tables 13 and 14). Notably, a majority are located in Dallas County, where persistent challenges remain.

Figure 6: ZIP Codes with Very High Vulnerability for Income Indexes

		GEOID	County	Total Population	Demographics	Income Index Quintile 2025	Income Index Quintile 2024
Job Opportunities Very High Vulnerability Career Preparedness Very High Vulnerability 10 ZIP Codes are Very High for <u>Both</u> Attainment Indicators		75056	Southern Denton	67978	10.1% Black, 18.0% Hispanic	Very High	Very High
		75062	Dallas	52756	14.4% Black, 48.5% Hispanic	Very High	Very High
		75032	Rockwall	37895	8.8% Black, 17.3% Hispanic	Very High	Very High
		75038	Dallas	33097	33.7% Black, 20.6% Hispanic	Very High	Very High
		75234	Dallas	32998	6.3% Black, 48.9% Hispanic	Very High	Very High
		75407	Collin	28931	17.6% Black, 29.6% Hispanic	High	High
		75180	Dallas	27006	33.8% Black, 51.1% Hispanic	Very High	High
		75159	Dallas	22993	16.6% Black, 46.3% Hispanic	Very High	High
		75201	Dallas	18078	16.9% Black, 14.5% Hispanic	Very High	Very High
		75202	Dallas	2744	9.0% Black, 22.2% Hispanic	Very High	Very High

Comparison Maps: UWMD Service Area ZIP Codes with Very High Vulnerability in Income Index

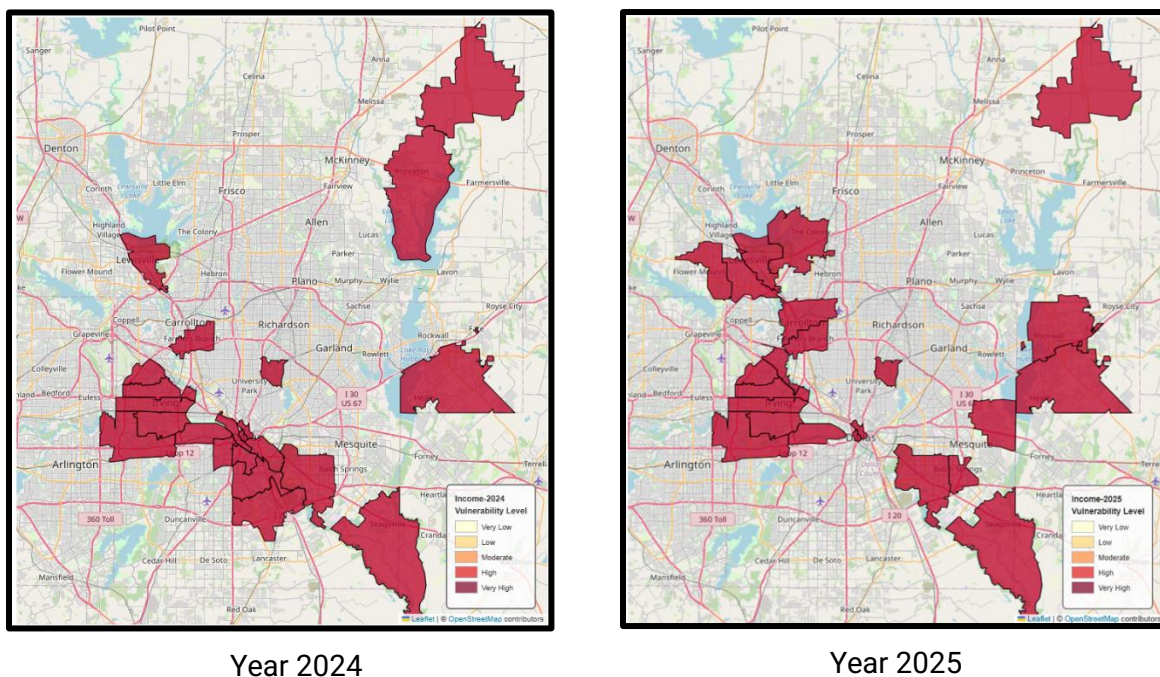


Figure 7: Maps Showing Year over Year Change with ZIP Codes with Very High Vulnerability in Income Index

Table 8: Race/Ethnicity Characteristics of High Priority Geographic Areas

Demographic Characteristics of the Very High/Very High ZIP Codes for Income Attainment Indicators

Demographic Characteristics	Count of VH ZIP Codes (N=10)	Distribution of Very High/Very High ZIP Codes	UWMD Service Area Demographic Percentages
Mostly Hispanic or Latino (>50%)	1	10%	17%
Mostly Black or African American (>50%)	0	0%	8%
Mixed minority (Combined >50% Hispanic/Latino and Black/African American)	4	40%	22%
Mostly non-minority (<50% Hispanic/Latino and Black/African American)	5	50%	54%

In ZIP Codes with very high-income vulnerability, Hispanic or Latino and other minority populations were most prevalent in high-income-need neighborhoods, while non-minority communities were under-represented. This highlights a shift in demographic patterns, with Hispanic or Latino populations and other minorities facing the greatest income challenges. A notable shift suggests fewer Black individuals in the most disadvantaged neighborhoods, possibly due to relocation or employment changes.

Root Cause Analysis: Impacts of Social Determinants of Health by Demographic Cluster

Table 9: SDOH Insights from Cross-Cutting Indices for Overlapping Very High Income Attainment ZIP Codes

**Cross-Cutting Community Indices:
Very High Vulnerability Cluster within the Very High/Very High-
Income Attainment ZIP Codes**

Demographic Characteristics	# Count of VH ZIP Codes (N=10)	Equitable Communities (% VH)	Household Essentials (% VH)	Empowered People (% VH)	Access to Vital Services Gap (% VH)
Mostly Hispanic or Latino (>50%)	1	0 (0%)	0 (0%)	1 (100%)	0 (0%)
Mostly Black or African American (>50%)	0	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Mixed minority (Combined >50% Hispanic/Latino and Black/African American)	4	0 (0%)	1 (25%)	1 (25%)	1 (25%)
Mostly non-minority (<50% Hispanic/Latino and Black/African American)	5	2 (40%)	0 (0%)	0 (0%)	1 (20%)

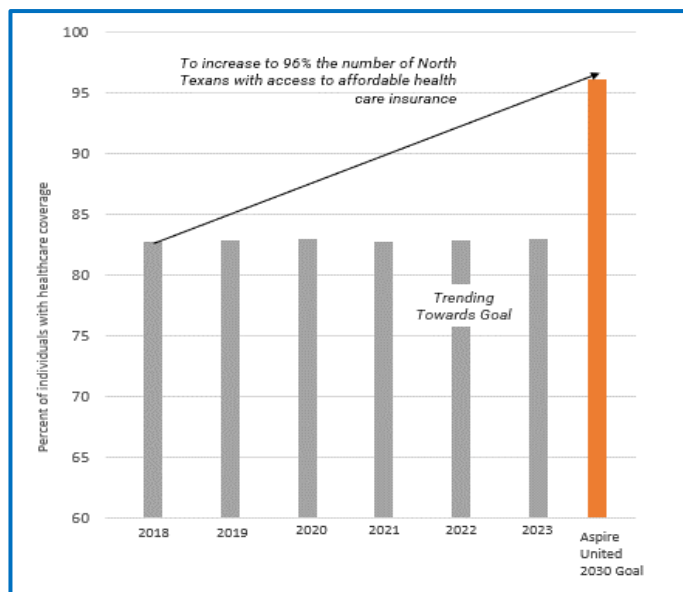
The table highlights socioeconomic challenges revealed by Cross-Cutting Community Indicators and faced by at-risk demographic groups in meeting income goals. Mixed minority populations face the greatest burdens, followed by African Americans, particularly in household essentials and empowered people.

Health

The UWMD bold goal is to increase affordable health insurance access to 96% of North Texans. Greater access can significantly improve health outcomes in areas like hypertension, diabetes, asthma, general health, birth weight, HIV/AIDS, and mental health.



Key Measure: Percentage of individuals with healthcare coverage



Health insurance coverage in the UWMD service area increased by 0.12%, with Collin County showing the highest gain at 0.14%, likely driven by ongoing economic and population growth. In contrast, Dallas County saw no year-over-year change. Overall coverage remains at 83%, still well below the 96% target, underscoring the need for continued efforts to expand access to affordable health insurance by more than 3% annually.

Figure 8: Change Needed in Impact Measure to Achieve the Aspire United 2030 Health Goal

Table 10: Year over Year Change (2019-2023) in Impact Measure for Aspire United 2030 Health Goal

Region	Previous Year 2022			Current Year 2023		
	Total Noninstitutionalized Population	Percentage of Individuals with Healthcare Coverage	Year-over-Year Percent Change	Total Noninstitutionalized Population	Percentage of Individuals with Healthcare Coverage	Year-over-Year Percent Change
Dallas County	2,585,512	78.4	-0.25	2,585,177	78.4	0
Rockwall County	109,869	91.28	0.1	116,238	90.95	-0.33
Denton County	437,170	89.22	0.38	443,758	89.30	0.08
Collin County	1,075,700	89.93	0.52	1,112,881	90.07	0.14
North Texas UW service area	4,208,251	82.81	0.11	4,258,054	82.93	0.12
Data Source: ACS 5-Year Estimates (US Census, DP03)						

Health Index: Health Attainment Indicators

- Good Health: Life expectancy and disease burden
- Insurance Affordability: Jobs with benefits and types of insurance

Geographic Hot Spots: ZIP Code Analysis of Areas with Very High Vulnerability for Health Index

Figure 9: ZIP Codes with Very High Vulnerability for Health Index

GEOID	County	Total Population	Demographics	Race Persona	Health Index 2025	Health Index Quintile 2025	Health Index Quintile 2024
75202	Dallas	2744	9.0% Black, 22.2% Hispanic	4	0.87013	Very High	Very High
75212	Dallas	28010	24.1% Black, 67.1% Hispanic	1	0.767564	Very High	Very High
75201	Dallas	18078	16.9% Black, 14.5% Hispanic	4	0.766699	Very High	Very High
75032	Rockwall	37895	8.8% Black, 17.3% Hispanic	4	0.762664	Very High	Very High
75050	Dallas	44402	18.7% Black, 57.1% Hispanic	1	0.759629	Very High	Very High
75215	Dallas	18840	59.2% Black, 25.2% Hispanic	2	0.739465	Very High	Very High
75241	Dallas	33598	62.3% Black, 29.9% Hispanic	2	0.735404	Very High	Very High
75424	Collin	3908	0.1% Black, 23.6% Hispanic	4	0.733817	Very High	Very High
75159	Dallas	22993	16.6% Black, 46.3% Hispanic	3	0.723099	Very High	Very High
75060	Dallas	47170	4.9% Black, 68.5% Hispanic	1	0.703576	Very High	Very High
75038	Dallas	33097	33.7% Black, 20.6% Hispanic	3	0.688408	Very High	Very High
75234	Dallas	32998	6.3% Black, 48.9% Hispanic	3	0.686501	Very High	Very High
75208	Dallas	29310	7.0% Black, 54.9% Hispanic	1	0.684506	Very High	Very High

Among the 13 VH/VH ZIP Codes, eight are designated UWMMD priority areas (see Tables 12 & 13). Notably, a majority are located in Dallas County, where persistent challenges remain.

Comparison Maps: UWMD Service Area ZIP Codes with Very High Vulnerability in Health Index

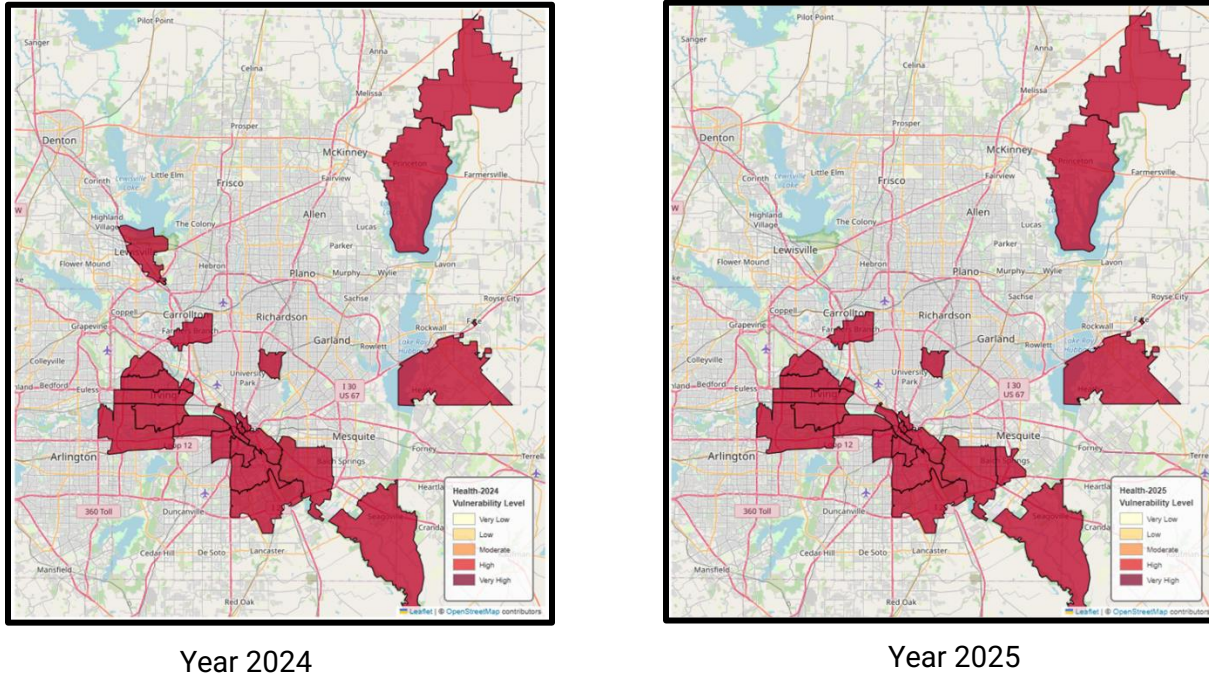


Figure 10: Maps Showing Year over Year Change with ZIP Codes with Very High Vulnerability in Health Index

Demographic Characteristics of the Very High/Very High ZIP Codes for Health Attainment Indicators

Table 11: Race/Ethnicity Characteristics of High Priority Geographic Areas

Demographic Characteristics	Count of VH ZIP Codes (N=13)	Distribution of Very High/Very High ZIP Codes	UWMD Service Area Demographic Percentages
Mostly Hispanic or Latino (>50%)	4	31%	17%
Mostly Black or African American (>50%)	2	15%	8%
Mixed minority (Combined >50% Hispanic/Latino and Black/African American)	3	23%	22%
Mostly non-minority (<50% Hispanic/Latino and Black/African American)	4	31%	54%

Hispanic or Latino individuals were notably more prevalent in the most challenging neighborhoods, making up a larger share of the population compared to other racial groups. African American and mixed minority communities were also more likely to reside in these high-risk areas.

Root Cause Analysis: Impacts of Social Determinants of Health by Demographic Cluster

Table 12: SDOH Insights from Cross-Cutting Indices for Overlapping Very High Health Attainment ZIP Codes

Cross-Cutting Community Indices:
Very High Vulnerability Cluster within the Very High/Very High
Health Attainment ZIP Codes

Demographic Characteristics	# Count of VH ZIP Codes (N=14)	Equitable Communities (% VH)	Household Essentials (% VH)	Empowered People (% VH)	Access to Vital Services Gap (% VH)
Mostly Hispanic or Latino (>50%)	4	1 (25%)	2 (50%)	1 (25%)	0 (0%)
Mostly Black or African American (>50%)	2	2 (100%)	2 (100%)	2 (100%)	0 (0%)
Mixed minority (Combined >50% Hispanic/Latino and Black/African American)	3	0 (0%)	1 (33%)	1 (33%)	1 (33%)
Mostly non-minority (<50% Hispanic/Latino and Black/African American)	4	2 (50%)	0 (0%)	1 (25%)	0 (0%)

The table highlights socioeconomic challenges revealed by Cross-Cutting Community Indicators and faced by at-risk demographic groups in meeting health goals. Mixed minority populations face the greatest burdens, followed by African Americans, particularly in household essentials and empowered people.

Attainment Indicators: Summarized Findings

UWMD Service Area Education, Income, and Health Domain Attainment Indicators

ZIP Code Vulnerability:

ZIP Codes 75032, 75159, 75201, and 75202 show high vulnerability in both health and income, all within Dallas County. These areas indicate concentrated inequities that require coordinated, cross-sector intervention. ZIP Code 75241 also shows high vulnerability in both education and income, signaling persistent structural barriers for families in this community.

Educational Disparities:

17% of ZIP Codes with Very High education attainment are located in predominantly African American and Hispanic communities, where broader community vulnerability tends to be lower. Conversely, 66% are in mixed-minority areas that continue to face higher levels of socioeconomic strain. These contrasting patterns highlight unequal access to supportive educational environments.

Income Disparities:

Income disparities remain evident, with 90% of ZIP Codes that have Very High income attainment located in non-minority neighborhoods. Within this group, non-minority communities represent 50% and mixed-minority communities with 40%. This distribution points to persistent inequities in wage growth and economic opportunity across demographic groups.

Health Disparities:

Health vulnerability is concentrated most heavily in non-minority (31%) and Hispanic-majority areas (31%). The remaining 38% of high-vulnerability ZIP Codes are split between Black and mixed-minority communities. These patterns reflect ongoing gaps in access to affordable, preventive, and culturally responsive health care.

UWMD Service Area High Priority ZIP Codes

For UWMD's assessment of priority ZIP Codes, a two-part method was employed to understand community indices and establish quintile cutoffs.

1) *What is the severity of vulnerability across UWMD high priority ZIP Codes?* The first step involved calculating a Community Indices percentage, averaging the four cross-cutting indices. For a ZIP Code to be considered 'very vulnerable,' its average score needs to be 25% or higher.

2) *Where are the greatest changes in severity comparing last year to this year?* The second step involved comparing changes in vulnerability from the previous year to the current one. This year-over-year analysis shows how needs change across communities.

Table 13: UWMD Service Area High Priority ZIP Codes Year over Year Change, ordered by High to Low

ZIP Code	County	High Priority Zip Code Across All Cross-Cutting Indicators		
		Previous Year 2024	Current Year 2025	% Change
75134	Dallas	50	100	-50
75215	Dallas	50	75	-25
75217	Dallas	50	75	-25
75159	Dallas	75	75	0
75210	Dallas	75	75	0
75216	Dallas	75	75	0
75051	Dallas	75	75	0
75203	Dallas	75	75	0
75212	Dallas	75	75	0
75211	Dallas	75	75	0
75232	Dallas	50	50	0
75201	Dallas	25	25	0
75050	Dallas	25	25	0
75224	Dallas	50	25	25
75180	Dallas	50	25	25

*The green highlights represent ZIP Codes that have improved over the past year

*The red highlights represent ZIP Codes that entered the Very high Vulnerability cluster this year.

Table 14: UWMD Service Area High Priority ZIP Codes Not Remaining in Very High Vulnerability Cluster

ZIP Code	County	High Priority Zip Code Across All Cross-Cutting Indicators		
		Previous Year 2024	Current Year 2025	% Change
75220	Dallas	0	0	0
75231	Dallas	0	0	0
75149	Dallas	0	0	0
75243	Dallas	0	0	0
75150	Dallas	0	0	0
75208	Dallas	0	0	0
75069	Collin	0	0	0
75040	Dallas	0	0	0
75043	Dallas	0	0	0
75071	Collin	0	0	0
75067	Southern Denton	0	0	0
75252	Collin	0	0	0
75056	Southern Denton	0	0	0
75104	Dallas	0	0	0
75038	Dallas	0	0	0
75115	Dallas	0	0	0
75032	Rockwall	0	0	0
75075	Collin	0	0	0
75206	Dallas	0	0	0
75007	Southern Denton	0	0	0
75023	Collin	0	0	0
75028	Southern Denton	0	0	0
75087	Rockwall	0	0	0
75061	Dallas	0	0	0
75041	Dallas	0	0	0
75057	Southern Denton	0	0	0

Progress in Reducing Vulnerability: Only 15 of the 41 UWMD high-priority ZIP Codes are still classified as highly vulnerable, an improvement from 18 in the previous report.

Dallas County Leads in Vulnerability: All ZIP Codes rated as "Very High" vulnerability are in Dallas County. UWMD's priority ZIP codes—75134, 75215, and 75217—continue to require focused attention.

Improvement in Key ZIP codes: ZIP Codes 75224 (Oak Cliff) and 75180 (Balch Springs) have shown improvement compared with last year's vulnerability ratings.

UWMD SERVICE AREA HIGH PRIORITY ZIP CODES

Cross-Cutting Community Indicators

Each of the cross-cutting community indexes and key findings are described below. While we know that there are specific attainment indicators that directly (and separately) impact education, income, and health (as noted above), there are also more general, cross-cutting community features that serve as critical factors that can influence, impede—or conversely, accelerate—progress across all three Aspire United 2030 focus areas.

Cross-cutting Community Indicators: Summarized Findings

- Within the UWMD service area, Dallas County contains all of the top ten ZIP codes with very high vulnerability across all community indices, underscoring a concentrated need for support within the county.
- In Collin, South Denton, and Rockwall counties, fewer than 10% of neighborhoods show high vulnerability. This highlights significant geographic disparities in community conditions across the UWMD service area.
- Different demographic clusters exhibit disproportionate vulnerability across the cross-cutting community indicators:
 - Predominantly Black ZIP Codes, which make up 8% of the region, are 7.5 times more likely to experience high vulnerability and account for 60% of all predominantly Black ZIP codes.
 - Predominantly Hispanic ZIP Codes, representing 17% of the service area, are 2.2 to 3.4 times more likely to face vulnerabilities, making up 38% to 57% of all Hispanic-majority ZIP codes. These communities face the greatest challenges in household essentials and personal empowerment.
 - Mixed-minority ZIP Codes account for 21% of the region and are 0.8 to 1.2 times more likely to experience challenges (18% to 25%), showing lower vulnerability than other minority clusters.

- Non-minority ZIP Codes make up 54% of the UWMD service area and show the lowest vulnerability, with indices only 0.05 to 0.1 times as high as those in minority-majority ZIP Codes, representing 3% to 6% of all non-minority ZIP codes.

Equitable Communities Index

The Equitable Communities (EC) Index represents economic and non-economic factors that underpin stable neighborhoods. Specifically, this index combines indicators outlined in the following table.

Table 15: Equitable Communities Indicators

Indicators Included in the Equitable Communities Index	
Green Space	Composite score with (1) the number of parks per 10 households or % of designated park area of a census tract, whichever is greater, (2) transit time to parks, and (3) population density of the area surrounding parks.
Neighborhood Safety	Applied Geographic Solution's CrimeRisk® Index is a nationally weighted average crime risk score estimated per census tract.
Affordable Housing Ratio	Average monthly housing costs (rent and mortgage) as a percentage of median household income in the past 12 months.
Employment Ratio	% of employed individuals out of the civilian labor force between the ages of 16 and 65.

100% of the Top 10 ZIP Codes with very high vulnerability are located within Dallas County.

UWMD's priority ZIP Codes 75135, 75210, 75211, 75215, 75203 and 75212 requiring heightened focus

ZIP Code 75210 is marked with very high vulnerability (VH+) ratings at least in two of the cross-cutting indices (EC, HE and EP)

EQUITABLE COMMUNITIES

Equitable Communities Top Ten ZIP Codes: Vulnerability Clusters for Other Cross-Cutting Indicators

Table 16: A Look at EC Top Ten VH Vulnerability ZIP Codes and Vulnerability Across the Other Cross-Cutting Indicators

ZIP Code	County	Total Population	Demographics	Equitable Communities Index Quintile	Household Essentials Index Quintile	Empowered People Index Quintile	Access Vital Services GAP Analysis Quintile
75235	Dallas	19067	15.1% Black, 48.3% Hispanic	VH+	VH+	H	M
75210	Dallas	7458	56.0% Black, 39.0% Hispanic	VH+	VH+	VH+	M
75211	Dallas	72389	8.9% Black, 79.0% Hispanic	VH+	VH	VH+	M
75236	Dallas	19522	39.1% Black, 44.8% Hispanic	VH+	H	VH	M
75207	Dallas	7850	33.3% Black, 26.4% Hispanic	VH+	H	L	M
75247	Dallas	833	39.7% Black, 30.1% Hispanic	VH+	H	L	M
75215	Dallas	18840	59.2% Black, 25.2% Hispanic	VH+	VH+	VH	M
75203	Dallas	15710	31.5% Black, 58.8% Hispanic	VH+	VH+	VH	M
75241	Dallas	33598	62.3% Black, 29.9% Hispanic	VH+	VH+	VH	H
75212	Dallas	28010	24.1% Black, 67.1% Hispanic	VH+	VH	VH	H

**Disclaimer: Grey cells are UWMD High Priority ZIP Codes*

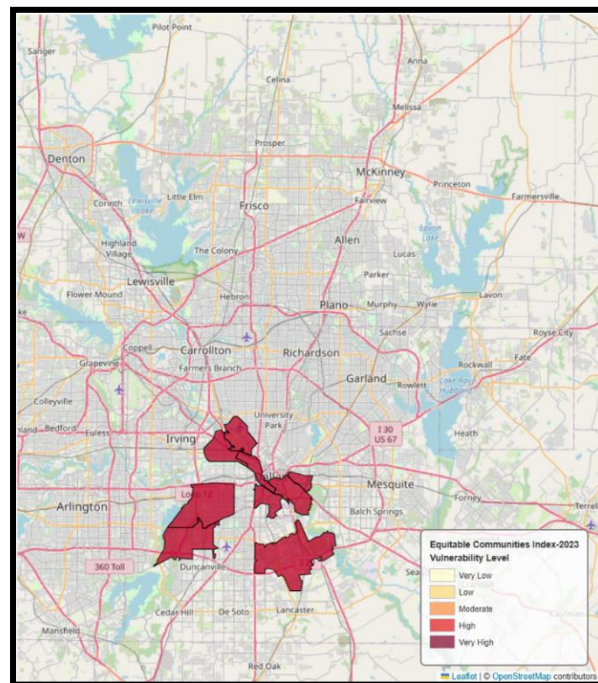


Figure 11: Detailed Map of the Top Ten Very High Vulnerability ZIP Codes for Equitable Communities Index

The table provides a detailed comparison of the top ten ZIP Codes based on the Equitable Communities Index, alongside the same classifications in the other three indices. Most of these ZIP Codes are notably classified as very high in both the Household Essentials and Empowered People indices.

This alignment across multiple indices indicates significant opportunities for targeted and impactful interventions. In particular, ZIP Codes 75210, 75235, 75212, 75211, 75215 and 75203 were distinguished by their very high vulnerability (VH+) rating across the three major community indices, while also being ranked within the top ten, suggesting a critical area for focused efforts.

Demographic Characteristics: Distribution of Race/Ethnicity Personas Within EC Vulnerability

Table 17: Distribution of Race/Ethnicity Within EC Very High Vulnerability Cluster

Demographic Clusters	Count of Very High ZIP Codes		VH Vulnerability Likelihood
	Actual Distribution	Expected Distribution	
Mostly Hispanic or Latino (>50%)	8.0 (38.1%)	3 (17%)	2.2
Mostly Black or African American (>50%)	6.0 (60.0%)	2 (8%)	7.5
Mixed minority (Combined >50% Hispanic/Latino and Black/African American)	7.0 (25.0%)	4 (21%)	1.19
Mostly non-minority (<50% Hispanic/Latino and Black/African American)	4.0 (5.9%)	14 (54%)	0.11
Chi-square test & statistical significance	p<0.001 is very significant between demographic clusters and Equitable Communities Index's very high vulnerability quintile		

The table reveals that minority communities, particularly Black/African American followed by Hispanic/Latino neighborhoods, are facing significantly higher levels of vulnerability than expected, with some areas showing vulnerability rates more than 7 times higher. In contrast, non-minority neighborhoods experience much lower vulnerability than anticipated.

This disparity highlights the urgent need for targeted efforts to address the higher vulnerability in minority communities, which are disproportionately impacted in areas like health, income, and education.

Household Essentials Index

The Household Essentials (HE) Index represents economic and non-economic factors that underpin stable households. Specifically, this index combines indicators outlined in the following table.

Table 18: Household Essentials Indicators

Indicators Included in the Household Essentials Index	
Household Income	Median household income in the past 12 months (\$)
Paycheck Predictability	% of population working full-time, year-round in the past 12 months for the population between the ages of 16 and 65.
Earning Potential (Household Structure)	% of households with zero wage earners
Food Insecurity	% of households receiving Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) in the past 12 months
Health Insurance Coverage	% uninsured population per census tract

100% of the Top 10 ZIP Codes with very high vulnerability are located within Dallas County.

UWMD's priority ZIP Codes 75210, 75216, 75215, 75203, 75217, 75224, and 75235 requiring heightened focus

ZIP Code 75210 is marked with very high vulnerability (VH+) rating across all three cross-cutting indices (EC, HE and EP)

HOUSEHOLD ESSENTIALS

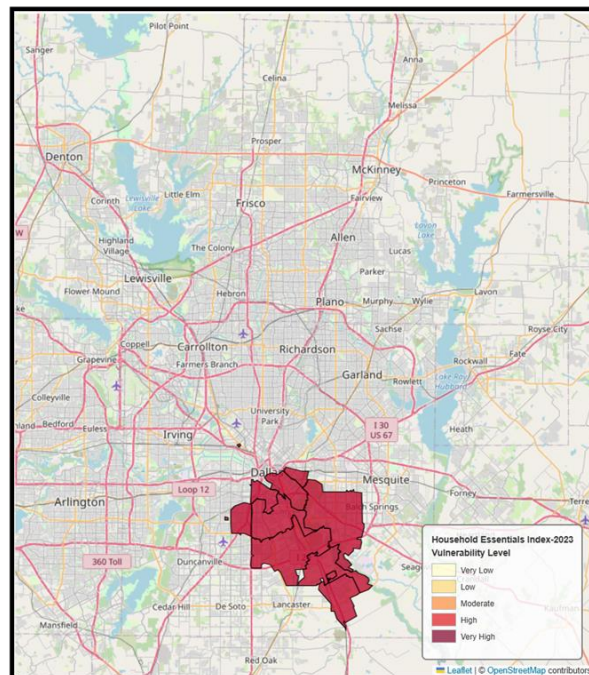
Household Essentials Top Ten ZIP Codes: Vulnerability Clusters for Other Cross-Cutting Indicators

Table 19: A Look at HE Top Ten VH Vulnerability ZIP Codes and Vulnerability Across the Other Cross-Cutting Indicators

ZIP Code	County	Total Population	Demographics	Household Essentials Index Quintile	Equitable Communities Index Quintile	Empowered People Index Quintile	Access Vital Services GAP Analysis Quintile
75210	Dallas	7458	56.0% Black, 39.0% Hispanic	VH+	VH+	VH+	M
75216	Dallas	54556	52.1% Black, 43.9% Hispanic	VH+	VH	VH+	M
75172	Dallas	5873	30.6% Black, 47.1% Hispanic	VH+	H	VH+	VH
75215	Dallas	18840	59.2% Black, 25.2% Hispanic	VH+	VH+	VH	M
75241	Dallas	33598	62.3% Black, 29.9% Hispanic	VH+	VH+	VH	H
75141	Dallas	4686	39.3% Black, 53.4% Hispanic	VH+	H	VH+	VH
75203	Dallas	15710	31.5% Black, 58.8% Hispanic	VH+	VH+	VH	M
75217	Dallas	84578	20.2% Black, 72.8% Hispanic	VH+	VH	VH	H
75224	Dallas	35452	28.9% Black, 58.8% Hispanic	VH+	H	H	M
75235	Dallas	19067	15.1% Black, 48.3% Hispanic	VH+	VH+	H	M

*Disclaimer: Grey cells are UWMD High Priority ZIP Codes

Figure 12: Detailed Map of the Top Ten Very High Vulnerability ZIP Codes for Household Essentials Index



In the Household Essentials Index, most ZIP Codes classified as very high were also ranked in the top ten for the Empowered People indices. These overlapping classifications indicate significant potential for targeted and impactful initiatives. The consistent alignment across multiple indices suggests that focused efforts in these areas could lead to considerable positive outcomes.

In particular, ZIP Codes 75210, 75215, and 75212, stood out for their very high vulnerability (VH+) classification in all three indices of Household Essentials, Empowered People, and Equitable Communities indices, highlighting them as critical areas for intervention.

Demographic Characteristics: Distribution of Race/Ethnicity Personas Within HE Vulnerability

Table 20: Distribution of Race/Ethnicity Within HE Very High Vulnerability Cluster

Demographic Clusters	Count of Very High ZIP Codes		VH Vulnerability Likelihood
	Actual Distribution	Expected Distribution	
Mostly Hispanic or Latino (>50%)	12 (57.1%)	3 (17%)	3.4
Mostly Black or African American (>50%)	6 (60.0%)	2 (8%)	7.5
Mixed minority (Combined >50% Hispanic/Latino and Black/African American)	5 (17.9%)	4 (21%)	0.85
Mostly non-minority (<50% Hispanic/Latino and Black/African American)	2 (2.9%)	14 (54%)	0.05
Chi-square test & statistical significance	p<0.001 is very significant between demographic clusters and Household Essentials Index's very high vulnerability quintile		

The table reveals that minority communities, particularly Hispanic/Latino and Black/African American neighborhoods, are experiencing significantly higher levels of vulnerability than expected, with some areas showing vulnerability rates more than seven times higher.

In contrast, Mixed minority and non-minority neighborhoods experience much lower vulnerability than anticipated. This disparity highlights the urgent need for targeted efforts to address the higher vulnerability in minority communities, which are disproportionately impacted in areas like health, income, and education.

Empowered People Index

The Empowered People Index represents economic and non-economic factors that underpin a person's ability to achieve their greatest potential. Specifically, this index combines indicators outlined in the following table.

Table 21: Empowered People Indicators

Indicators Included in the Empowered People Index	
Educational Attainment	% of population, ages 25 and over, with a high-school degree
Literacy	% of residents with low literacy
EPA National Walkability Index	Score based on routes to nearby amenities and pedestrian friendliness
Vehicle Access	% of households without a vehicle
Internet Access	% of households without an internet subscription

100% of the Top 10 ZIP Codes with very high vulnerability are located within Dallas County.

UWMD's priority ZIP Codes 75172, 75210, 75211, 75216 and 75051 requiring heightened focus

ZIP Code 75210 is showing with very high vulnerability (VH+) rating across all three cross-cutting indices (EC, HE and EP)

EMPOWERED PEOPLE

Empowered People Top Ten ZIP Codes: Vulnerability Clusters for Other Cross-Cutting Indicators

Table 22: A Look at EP Top Ten VH Vulnerability ZIP Codes and Vulnerability Across the Other Cross-Cutting Indicators

ZIP Code	County	Total Population	Demographics	Empowered People Index Quintile	Equitable Communities Index Quintile	Household Essentials Index Quintile	Access Vital Services GAP Analysis Quintile
75172	Dallas	5873	30.6% Black, 47.1% Hispanic	VH+	H	VH+	VH
75210	Dallas	7458	56.0% Black, 39.0% Hispanic	VH+	VH+	VH+	M
75211	Dallas	72389	8.9% Black, 79.0% Hispanic	VH+	VH+	VH	M
75216	Dallas	54556	52.1% Black, 43.9% Hispanic	VH+	VH	VH+	M
75051	Dallas	40263	13.4% Black, 68.6% Hispanic	VH+	VH	VH	H
75141	Dallas	4686	39.3% Black, 53.4% Hispanic	VH+	H	VH+	VH
75253	Dallas	23822	14.3% Black, 69.5% Hispanic	VH+	H	VH	VH
75223	Dallas	11875	12.3% Black, 66.4% Hispanic	VH+	VH	H	L
75159	Dallas	22993	16.6% Black, 46.3% Hispanic	VH+	H	VH	VH
75146	Dallas	25804	60.5% Black, 25.8% Hispanic	VH+	H	VH	VH

*Disclaimer: Grey cells are UWMD High Priority ZIP Codes

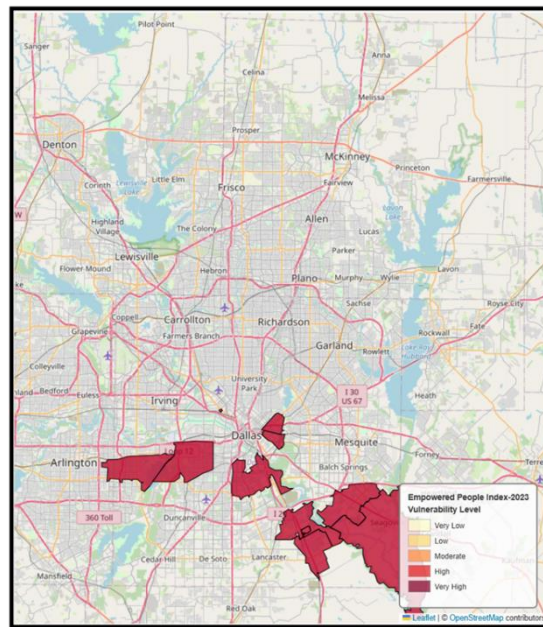


Figure 13: Detailed Map of the Top Ten Very High Vulnerability ZIP Codes for Empowered People Index

In the Empowered People Index, ZIP Codes ranked very high were also very high or high in both Household Essentials and Equitable Communities. This grouping indicates prime spots for focused community efforts building thriving families.

Their consistent high ranking across various indices suggests that dedicated work in these zones could bring meaningful improvements. Specifically, ZIP Code 75210 has very high vulnerability (VH+) rating across all three indices of Household Essentials, Empowered People, and Equitable Communities indices. While ZIP Codes 75216, 75141, 75172 and 75211 have very high vulnerability (VH+) rating in at least two of three indices cross cutting Communities indices, marking them as crucial areas for targeted support.

Demographic Characteristics: Distribution of Race/Ethnicity Personas Within EP Vulnerability

Table 23: Distribution of Race/Ethnicity Within EP Very High Vulnerability Cluster

Demographic Clusters	Count of Very High ZIP Codes		VH Vulnerability Likelihood
	Actual Distribution	Expected Distribution	
Mostly Hispanic or Latino (>50%)	11 (52.4%)	3 (17%)	3.1
Mostly Black or African American (>50%)	6 (60.0%)	2 (8%)	7.5
Mixed minority (Combined >50% Hispanic/Latino and Black/African American)	5 (17.9%)	4 (21%)	0.85
Mostly non-minority (<50% Hispanic/Latino and Black/African American)	2 (2.9%)	14 (54%)	0.05
Chi-square test & statistical significance	p<0.001 is very significant between demographic clusters and Empowered People Index's very high vulnerability quintile		

The table highlights significant disparities in vulnerability between different community groups. Minority neighborhoods, particularly those with high Hispanic/Latino and Black/African American populations, face substantially higher vulnerability levels than anticipated. Black neighborhoods show a markedly elevated likelihood of very high vulnerability, while Hispanic communities also experience a notable increase.

In contrast, the expected rates of very high vulnerability across these areas are much lower, underscoring the disproportionate impact on minority neighborhoods. This data emphasizes the urgent need for targeted interventions to address the elevated vulnerabilities in these communities, especially in critical areas such as health, education, and income.