

May 16, 2014

Texas Regional Opportunity Index (TROI) Indicator Guide

The Texas Regional Opportunity Index (TROI) is a data tool created by the Center for Public Policy Priorities (CPPP). TROI includes 67 indicators organized into eight “Opportunity Clusters”: credit and debt, economic development and jobs, family budgets, health, nutrition, savings and assets, K-12 education, and postsecondary education and skills development. Sources include state agencies, federal agencies, universities, and non-profit organizations. CPPP selected these indicators for their positive connections with economic mobility.

Data are available at the county level, as well as regions used by state agencies and regional governments. These regional jurisdictions include:

- Educational Service Centers (Texas Education Agency),
- Health and Human Services (Health & Human Services Commission),
- Councils of Government (Texas Department of Housing & Community Affairs)
- Workforce Development Areas (Texas Workforce Commission); and
- Higher Education Areas (Texas Higher Education Coordinating Board).

More information on indicator definitions and data sources follows. See also:

- **Appendix A: Changes to Texas Regional Opportunity Index between October 2013 and May 2014 (page 16)**
- **Appendix B: Assigning Community Colleges to Counties (page 19)**

1) CREDIT AND DEBT

1.1 Average Credit Score

Definition: The average credit score for each county

Period: June 2013

Source: Social IMPACT Research Center, Heartland Alliance

Numerator: Sum of credit scores for consumers in county

Denominator: Total consumers

1.2 Bankruptcy Rate per 1,000 residents

Definition: The number of personal bankruptcies declared per 1,000 population

Period: Calendar year 2013

Source: Administrative Office of the U.S. Courts, Census population estimates

- **URL:** <http://www.uscourts.gov/Statistics/BankruptcyStatistics/2013-bankruptcy-filings.aspx>
Numerator: Number of personal bankruptcy filings (Chapter 7, 11 and 13)
Denominator: 2013 population / 1,000

1.3 Average Credit Card Debt per Tradeline

Definition: Average credit card debt per tradeline

Period: June 2012

Source: Social IMPACT Research Center, Heartland Alliance

Numerator: Sum of bank card and retail card debt

Denominator: Total number of tradelines

Notes: Individuals can have multiple tradelines. Baylor and Knox Counties are comprised of one ZIP code, and the data are unseparable. Therefore, the county-level estimates are the same.

Baylor and Knox counties are located in the same region except for Council of Government (COG) regions. The West Central COG includes data for Knox/Baylor County, and the North Texas COG does not include data for Baylor/Knox County.

1.4 Excellent Credit Score Rate (Above 740)

Definition: Percentage of consumers with a credit score above 740

Period: June 2012

Source: Social IMPACT Research Center, Heartland Alliance

Numerator: Number of consumers with credit scores above 740

Denominator: Total consumers

1.5 Payday and Auto Title Lender Density per 10,000 residents

Definition: Payday and auto title lenders (Credit Access Businesses) per 10,000 people

Period: As of February 2014

Source: Office of Consumer Credit Commissioner, Census population estimates

Numerator: Active credit access businesses

Denominator: 2013 population / 10,000

1.6 Payday and Auto Title Loan Transactions per 10,000 residents

Definition: Payday and auto title loan transactions per 10,000 people

Period: Calendar year 2013

Source: Office of Consumer Credit Commissioner, Census population estimates

URL: <http://www.occ.state.tx.us/pages/publications/FinSvcsActivityRpts.html#CY2013>

Numerator: Number of payday and auto title transactions

Denominator: Population divided by 10,000

Notes: Currently, payday and auto title loan transactions are reported by Metropolitan Statistical Area (MSA). County-level estimates were derived by weighting the total number of transactions in the MSA by the percentage of payday and auto title lenders that were in the county. For example, if 75 percent of payday and auto title lenders in the Dallas MSA are found in Dallas County, we assume that 75 percent of transactions made in the Dallas MSA were made in Dallas County.

1.7 Average Student Loan Debt per Tradeline

Definition: Average student loan debt per tradeline

Period: June 2012

Source: This indicator was calculated by the Social IMPACT Research Center

Numerator: Student loan debt

Denominator: Total number of tradelines

Notes: Individuals can have multiple tradelines. Baylor and Knox Counties are comprised of one ZIP code, and the data are unseparable. Therefore, the county-level estimates are the same.

Baylor and Knox counties are located in the same region except for Council of Government (COG) regions. The West Central COG includes data for Knox/Baylor County, and the North Texas COG does not include data for Baylor/Knox County.

1.8 Subprime Credit Score Rate (Below 660)

Definition: Percent of the population with a credit score below 660

Period: June 2012

Source: Social IMPACT Research Center, Heartland Alliance

Numerator: Number of consumers with credit scores below 660.

Denominator: Total number of consumers

2) ECONOMIC DEVELOPMENT AND JOBS

2.1 Business Establishment Rate per 1,000 residents

Definition: Number of establishments with paid employees per 1,000 population

Period: Point in time, mid-March 2011

Source: U.S. Census County Business Patterns 2011

URL: <http://www.census.gov/econ/cbp/>

Numerator: The total number of establishments with paid employees.

Denominator: 2011 population divided by 1,000

2.2 Labor Force Participation Rate

Definition: The average annual share of civilian non-institutional adult working age population in the labor force

Period: 2008-2012

Source: American Community Survey, 2012 5-year estimates, Table DP03

Numerator: Civilian labor force

Denominator: Population 16 years and over

2.3 Unemployment Reciprocity Rate

Definition: Percent of unemployed individual receiving unemployment benefits

Period: Monthly average in calendary year 2013

Source: Texas Workforce Commission

Numerator: Number of claimants who received any unemployment benefits during the month

Denominator: Number of unemployed

2.4 Microbusiness Rate

Definition: Percent of establishments with paid-employees that are have 1-19 employees

Period: Point in time, mid-March 2011

Source: U.S. Census County Business Patterns 2010

URL: <http://www.census.gov/econ/cbp/>

Numerator: Number of establishments with 1-19 employees

Denominator: Number of establishments with paid employees

3) FAMILY BUDGETS

3.1 Child Care's Share of Family Budget

1. **Definition:** The median amount spent on child care in each Workforce Development Area as a percentage of the median income for each WDA
 - **Time Period:** Survey takes place during second half of year (June to December 2012)
2. **Source:** Child care cost data comes from the annual Texas Child Care Market Rate Survey from the Texas Workforce Commission. The Median income data comes from the Labor Market and Career Information Department of the Texas Workforce Commission.
 - <http://www.twc.state.tx.us/svcs/childcare/child-care-market-rate-survey.html>
 - <http://www.tracer2.com/>
3. **Numerator:** Median daily rate for full-time care for a preschool age child in a licensed child care center, multiplied by 5. Rates are available only for WDAs, and the WDA rate is applied to each county within the WDA.
4. **Denominator:** Median weekly income by county (for county-level indicator); median weekly income by WDA (for WDA-level indicator)
 - **URL:** <http://www.huduser.org/portal/datasets/il.htm> (Median Income)

3.2 Income Inequality Index

Definition: Gini index of income inequality (0 = absolute equality; 1 = absolute inequality)

Period: 2008-2012

Source: American Community Survey, 2012 5-year estimates, Table B19083

URL: <http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t>

Note: Gini index is weighted by number of households for regional indicators

3.4 Housing Cost Burdened Families

Definition: Percent of households that spend more than 30 percent of income on housing costs

Period: 2008-2012

Source: American Community Survey, 2012 5-year estimates, Table DP04

Numerator: Number of owned or rented housing units where housing costs exceed 30 percent of income

Denominator: Total number of occupied housing units

3.5 Unbanked Household Rate

Definition: Percent of households in which no household member currently has a checking or savings account

Period: 2009

Source: CFED analysis of FDIC survey data and US Census Bureau data

URL: <http://webtools.joinbankon.org/community/search>

Numerator: Number of unbanked households (no household member currently has a checking or savings account)

Denominator: Total number of households

3.6 Underbanked Household Rate

Definition: Percent of households that are underbanked

Period: 2009

Source: CFED analysis of FDIC survey data and US Census Bureau data

URL: <http://webtools.joinbankon.org/community/search>

Numerator: Number of underbanked households (household has a bank account, but continues to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops)

Denominator: Total number of households

3.7 VITA Preparation Rate

Definition: Share of low-income returns prepared by volunteer tax preparation agencies

➤ **Time Period:** Returns prepared for Tax Year 2012

Source: IRS Stakeholder Partnerships, Education and Communication (SPEC) data

Numerator: Number of tax returns prepared by a volunteer organization (VITA/TCE/Military VITA)

Denominator: Number of low-income returns, defined as less than \$50,000 adjusted gross income

4) HEALTH

4.1 CHIP Renewal Rate

Definition: Percent of CHIP eligible renewals that are successfully renewed

Period: July, August and September 2013

Source: Texas Health and Human Services Commission:

URL: <http://www.hhsc.state.tx.us/research/CHIP/ChipDataTables.asp>

Numerator: Number of CHIP renewals

Denominator: Sum of CHIP renewals and non-renewals

4.2 Children's Public Health Insurance Enrollment Rate

Definition: Percent of children ages 0-18 enrolled in Medicaid or CHIP

Period: August 2012

Source: Texas Health and Human Services Commission, Texas State Data Center

URL: <http://www.hhsc.state.tx.us/research/CHIP/ChipDataTables.asp>

Numerator: Total children under age 19 enrolled in CHIP or Medicaid

Denominator: Number of children ages 0-18 in 2012 (Texas State Data Center estimates)

4.3 Child Uninsured Rate

Definition: Percent of children ages 0-18 not covered by private or public health insurance

Period: 2012

Source: U.S. Census Bureau, Small Area Health Insurance Estimates (SAHIE)

URL: <http://www.census.gov/did/www/sahie/data/index.html>

Numerator: Uninsured children under age 19

Denominator: Total number of children ages 0-18 (SAHIE estimates)

4.4 Primary Care Provider Rate per 10,000 residents

Definition: The number of primary care providers per 10,000 population

Period: 2010

Source: HHS Health Resources and Services Administration Area Resource File 2012 dataset

➤ URL: <http://arf.hrsa.gov/>

Numerator: The number of primary care providers

Denominator: Total population divided by 10,000

4.5 Total Uninsured Rate

Definition: Percent of people under age 65 who are uninsured

Period: 2012

Source: U.S. Census Bureau, Small Area Health Insurance Estimates (SAHIE)

URL: <http://www.census.gov/did/www/sahie/data/index.html>

Numerator: Total number of uninsured under age 65

Denominator: Total number of people under age 65 (SAHIE estimates)

4.6 Working-Age Adult Uninsured Rate

Definition: Percent of people ages 18-64 who are uninsured

Period: 2012

Source: U.S. Census Bureau, Small Area Health Insurance Estimates (SAHIE)

URL: <http://www.census.gov/did/www/sahie/data/index.html>

Numerator: Total number of uninsured ages 18-64

Denominator: Total number of people ages 18-64 (SAHIE estimates)

4.7 Low-Income Working Age Adult Uninsured Rate

Definition: Percent of people ages 18-64 with income less than 138 percent of federal poverty level (FPL) who are uninsured

Period: 2012

Source: U.S. Census Bureau, Small Area Health Insurance Estimates (SAHIE)

URL: <http://www.census.gov/did/www/sahie/data/index.html>

Numerator: Total number of uninsured ages 18-64 with income less than 138% FPL

Denominator: Total number of people ages 18-64 with income less than 138% FPL (SAHIE estimates)

5) NUTRITION

5.1 Percent Food Desert

Definition: Percent of census tracts in county defined by the USDA as food deserts, according to the vehicle access definition

Period: 2010

Source: Economic Research Service, US Department of Agriculture

URL: <http://www.ers.usda.gov/data-products/food-access-research-atlas/download-the-data.aspx#.U2Ky5vldXuR>

Numerator: Low-income and low-access census tracts in a county. A low-income tract in which at least one of the following is true: at least 100 households are located more than ½ mile from the nearest supermarket and have no vehicle access; or at least 500 people or 33 percent of the population live more than 20 miles from the nearest supermarket, regardless of vehicle availability.
Denominator: Total number of 2010 Census tracts in each county

5.2 School Breakfast Participation Rate

Definition: Percent of eligible students participating in free or reduced school breakfast

Period: October 2013

Source: Texas Department of Agriculture

Numerator: Average daily participation of students participating in free/reduced school breakfast

Denominator: Average daily participation of students participating in free and reduced school lunch

5.3 Summer Lunch Participation Rate

Definition: The share of eligible students participating in summer meal programs

Period: 2013

Source: Texas Department of Agriculture

Numerator: Average daily participation in summer meal lunch program

Denominator: Average daily participation in free and reduced school lunch during previous school year

5.4 SNAP Participation Rate

Definition: Percent of eligible individuals participating in the Supplemental Nutrition Assistance Program

Period: 2010

Source: Texas Food Bank Network

Numerator: Population receiving SNAP

Denominator: Population income-eligible for SNAP

5.5 WIC Participation Rate

Definition: Percent of eligible individuals participating in the Women, Infants, & Children (WIC) program

Period: April 2011

Source: Department of State Health Services

Numerator: Number of WIC participants

Denominator: Number of WIC eligibles

6) SAVINGS AND ASSETS

6.1 Financial Institution Density per 10,000 residents

Definition: Bank and credit union branches per 10,000 population

Period: 2013

Source: Federal Deposit Insurance Corporation, National Credit Union Administration, Census Bureau

URL: FDIC - <http://www2.fdic.gov/sod/index.asp>

URL: NCUA - <http://www.ncua.gov/DataApps/QCallRptData/Pages/CallRptData.aspx>

Numerator. Number of bank and credit union offices in a county

Denominator: 2013 Census population estimates / 10,000

6.2 Foreclosure Rate

Definition: Percent of mortgages in foreclosure

Period: January 2007 – June 2008

Source: HUD Neighborhood Stabilization Program

➤ **URL:** http://www.huduser.org/portal/datasets/nsp/nsp_fc_o-t.html

Numerator. Number of foreclosures

Denominator: Number of mortgages

6.3 Total Prepaid College Savers per 1,000 eligible children

Definition: The total number of Texas Tuition Promise Fund participants per 1,000 population age 0-14

Period: As of 2011

Source: Texas Prepaid Higher Education Tuition Board/Oppenheimer Funds

Numerator. Number of active Texas Tuition Promise Fund Accounts for Texas residents

Denominator: Population ages 0-14 divided by 1,000

6.4 Higher-Priced Mortgage Rate

Definition: Percent of HMDA mortgages reported as “higher-priced.” Generally, higher-priced loans are defined as loans with annual percentage rates (APR) that exceed the average prime offer rate (APOR) for a comparable transaction by at least 1.5 percentage points for first-lien loans.

Period: 2012

Source: Consumer Financial Protection Bureau

URL: <http://www.consumerfinance.gov/hmda/explore#filters>

Numerator. Number of HMDA mortgages reported as “higher-priced”

Denominator: Number of HMDA mortgages for first-lien owner-occupied, 1-4 family homes

6.5 VITA Tax Time Savings Rate

Definition: Percent of returns e-filed at VITA sites that had a split refund

Period: Tax time, roughly January to April 2014.

Source: Internal Revenue Service

Numerator. Number of Form 8888 or split refunds

Denominator: Number of federal returns (e-file only)

7) K-12 EDUCATION

7.1 Percent of 3rd Grade Students Meeting Level II: Satisfactory Performance Standard on STAAR Math

Definition: Percent of third-graders meeting Level II: Satisfactory Performance standard on STAAR Math exam

Period: Administration year 2013

Source: Texas Education Agency

Numerator: Number of 3rd graders meeting Level II: Satisfactory Performance standard on STAAR Math exam

Denominator: Number of 3rd graders completing Math STAAR exam

7.2 Percent of 3rd Grade Students Meeting Level II: Satisfactory Performance Standard on STAAR Reading

Definition: Percent of third-graders meeting Level II: Satisfactory Performance standard on STAAR Reading exam

Period: Administration year 2013

Source: Texas Education Agency

Numerator: Number of 3rd graders meeting Level II: Satisfactory Performance standard on STAAR Reading exam

Denominator: Number of 3rd graders completing Reading STAAR exam

7.3 Percent of 8th Grade Students Meeting Level II: Satisfactory Performance Standard on STAAR Math

Definition: Percent of eight-graders meeting Level II: Satisfactory Performance standard on STAAR Math exam

Period: Administration year 2013

Source: Texas Education Agency

Numerator: Number of 8th graders meeting Level II: Satisfactory Performance standard on STAAR Math exam

Denominator: Number of 8th graders completing Math STAAR exam

7.4 Percent of 8th Grade Students Meeting Level II: Satisfactory Performance Standard on STAAR Reading

Definition: Percent of eight-graders meeting Level II: Satisfactory Performance standard on STAAR Reading exam

Period: Administration year 2013

Source: Texas Education Agency

Numerator: Number of 8th graders meeting Level II: Satisfactory Performance standard on STAAR Reading exam

Denominator: Number of 8th graders completing Reading STAAR exam

7.5 Percent of Students Meeting Level II: Satisfactory Performance Standard on Algebra I End-of-Course Exam

Definition: Percent of students meeting Level II: Satisfactory Performance standard on Algebra I End-of-Course exam

Period: Administration year 2013

Source: Texas Education Agency

Numerator: Number of students meeting Level II: Satisfactory Performance standard on Algebra I End-of-Course exam

Denominator: Number of students completing Algebra I End-of-Course exam

7.6 Percent of Students Meeting Level II: Satisfactory Performance Standard on English II End-of-Course Exam

Definition: Percent of students meeting Level II: Satisfactory Performance standard on English II End-of-Course exam

Period: Administration year 2013

Source: Texas Education Agency

Numerator: Number of students meeting Level II: Satisfactory Performance standard on Algebra I End-of-Course exam

Denominator: Number of students completing English II End-of-Course exam

7.7 7.6 Percent of Students Meeting Level II: Satisfactory Performance Standard on Writing End-of-Course Exam

Definition: Percent of students meeting Level II: Satisfactory Performance standard on Writing End-of-Course exam

Period: Administration year 2013

Source: Texas Education Agency

Numerator: Number of students meeting Level II: Satisfactory Performance standard on Writing End-of-Course exam

Denominator: Number of students completing Writing End-of-Course exam

7.7 Economically Disadvantaged Students Meeting Level II: Satisfactory Performance Standards on Math STAAR Exam, Grades 3-8

Definition: Percent of economically disadvantaged students in grades 3-8 who met Level II: Satisfactory Performance standards on Math STAAR exams

Period: Administration year 2013

Source: Texas Education Agency

Numerator: Number of students in grades 3-8 meeting Level II: Satisfactory Performance Standards on Math STAAR exams

Denominator: Number of economically disadvantaged students completing Math STAAR exams in grades 3-8

7.8 Economically Disadvantaged Students Meeting Level II: Satisfactory Performance Standards on Reading Exam, Grades 3-8

Definition: Percent of economically disadvantaged students in grades 3-8 who met Level II: Satisfactory Performance standards on Reading STAAR exams

Period: Administration year 2013

Source: Texas Education Agency

Numerator: Number of students in grades 3-8 meeting Level II: Satisfactory Performance Standards on Reading STAAR exams

Denominator: Number of economically disadvantaged students completing Reading STAAR exams in grades 3-8

7.9 Economically Disadvantaged Student High School Dropout Rate

Definition: Share of economically disadvantaged students who entered the 9th grade four years prior and dropped out

Period: Four-year cohort rate, 2009-2012

Source: Texas Education Agency

➤ **URL:** <http://www.tea.state.tx.us/acctres/completion/2012/level.html>

Numerator: Rate calculated by TEA, reported as the number of economically disadvantaged students classified as drop-outs four years after enrolling in 9th grade

Denominator: Rate calculated by TEA, reported as the number of economically disadvantaged (enrolled in free or reduced school lunch) students four-years prior, at 9th grade enrollment

7.13 High School Dropout Rate

Definition: Share of students classified as drop-outs within four years of entering high school.

Period: Four-year cohort, 2009-2012

Source: Texas Education Agency

➤ **URL:** <http://www.tea.state.tx.us/acctres/completion/2012/level.html>

Numerator: The number of high school students reported as drop-outs within four-years of entering ninth grade.

Denominator: The total number of entering ninth graders four years prior (calculated using numerator and rate)

7.14 Advanced Placement, International Baccalaureate, and Dual Credit Enrollment Rate

Definition: The share of 9th-12th graders enrolling in at least one advanced placement (AP), International Baccalaureate (IB), or dual enrollment course

Period: School year, 2012-13

Source: Texas Education Agency

Numerator: Number of high school students enrolling in at least one AP, IB, or dual credit course

Denominator: Cumulative enrollment grades 9-12

7.15 SAT/ACT Participation Rate

Definition: Percent of high school graduates taking either the ACT or SAT

Period: 2012

Source: Texas Education Agency

Numerator: Number of ACT or SAT examinees graduating in current year

Denominator: Number of current year high school graduates

7.16 SAT/ACT Success Rate

Definition: Percent of examinees scoring at or above the criterion score (SAT: 1110, ACT: Composite Score 24)

Period: 2012

Source: Texas Education Agency

Numerator: Number of examinees graduating in current year who met the criterion score

Denominator: Number of examinees graduating in current year

7.17 Pre-K Enrollment of 4 Year- Olds

Definition: Percent of four year-old children enrolled in public pre-kindergarten programs

Period: School-year, 2012-13

Source: Texas Education Agency, Texas State Data Center

Numerator: Number of four year-olds enrolled in public Pre-K

Denominator: Number of four year-olds (Texas State Data Center estimates)

8) POSTSECONDARY EDUCATION & SKILLS DEVELOPMENT

***See Appendix B for information on how we assign college institutional data to counties.**

8.1 Bachelor's Degree Attainment of Full-Time, Two-Year College Students

Definition: Percent of full-time students entering two-year public colleges who transfer to a four-year college and complete a B.A. or B.S. degree within six years

Period: Six-year cohort, 2007-13

Source: Texas Higher Education Coordinating Board

Numerator: Number of full-time students at public two-year colleges serving a portion or all of a county who attain a Bachelor's degree by 2013

Denominator: Number of full-time students at public two-year colleges enrolled in 2007

8.2 Public Two-Year College Graduation Rate (Full-Time Students)

Definition: Percent of full-time students entering public, two-year colleges who attain a degree or credential within six years

Period: Six-year cohort, 2007-13

Source: Texas Higher Education Coordinating Board

Numerator: Number of full-time students at public two-year colleges serving a portion or all of a county who attain a degree or credential by 2013

Denominator: Number of full-time students at public two-year colleges enrolled in 2007

8.3 Public Two-Year College Graduation Rate (Part-Time Students)

Definition: Percent of part-time students entering public, two-year colleges who attain a degree or credential within six years

Period: Six-year cohort, 2007-13

Source: Texas Higher Education Coordinating Board

Numerator: Number of part-time students at public two-year colleges serving a portion or all of a county who attain a degree or credential by 2013

Denominator: Number of part-time students at public two-year colleges enrolled in 2007

8.4 Developmental Education Students in Two-Year Colleges Not Graduating or Persisting

Definition: Percent of full-time students requiring developmental education upon enrollment in two-year public colleges who have not graduated or are not persisting in education after three years

Period: Six-year cohort, 2007-13

Source: Texas Higher Education Coordinating Board

Numerator: Number of full-time students requiring developmental education upon enrollment in two-year public colleges who have not graduated or are not persisting in education after three years

Denominator: Number of full-time students requiring developmental education upon enrollment in two-year public colleges

8.4 Texas Workforce Commission (TWC) Skills Development Program Employment Retention Rate

Definition: Share of participants in Texas Workforce Commission training and re-employment programs (Wagner Peyser-ES, TANF-Choices, SNAP E&T, TAA, Skills Development, Self-Sufficiency & WIA Adult/DW) who entered employment and were employed during the 2nd and 3rd quarter after exiting the program.

Period: Fiscal Year 2013 (September 2012–August 2013)

Source: Texas Workforce Commission

Numerator: Number of participants obtaining and keeping employment after exiting TWC training program

Denominator: Number of participants in TWC training programs

8.5 Federal Application for Federal Student Aid (FAFSA) Completion Rate

Definition: Share of high school seniors completing the FAFSA

Period: First six months of FAFSA Application Cycle, January–June 2013

Source: U.S. Department of Education, Texas Education Agency

URL: <http://studentaid.ed.gov/about/data-center/student/application-volume/fafsa-completion-high-school>

URL: <http://ritter.tea.state.tx.us/adhocrpt/adste.html>

Numerator: Number of public high school seniors completing the FAFSA by June 2013

Denominator: Total public high school seniors

8.6 Postsecondary Enrollment Rate of Economically Disadvantaged Students (Two-Year Colleges)

Definition: Share of previous year's high school graduates who enrolled in a Texas two-year post-secondary institution

Period: Postsecondary enrollment in Fall 2013

Source: Texas Higher Education Coordinating Board

Numerator: Number of high school graduates in Spring 2013 enrolled in a Texas two-year post-secondary institution in Fall 2013

Denominator: Total number of high school graduates in 2013

8.7 Postsecondary Enrollment Rate of Economically Disadvantaged Students (Four-Year Colleges)

Definition: Share of previous year's high school graduates who enrolled in a Texas four-year post-secondary institution
Period: Postsecondary enrollment in Fall 2013
Source: Texas Higher Education Coordinating Board
Numerator: Number of high school graduates in Spring 2012 enrolled in a Texas four-year post-secondary institution in Fall 2013
Denominator: Total number of high school graduates in 2013

8.9 Three-Year Student Loan Cohort Default Rate (Public, Two-Year Colleges)

Definition: Share of student loan borrowers who entered repayment and defaulted within three years
Period: Three-year cohort, 2010–12

Source: Department of Education

URL: <http://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>

Numerator: Borrowers who entered repayment in 2008 and defaulted within three year

Denominator: Borrowers who entered repayment in 2008

8.10 Eighth-graders who completed a higher education degree or credential within 11 years

Definition: Eighth-graders who completed a postsecondary degree or credential within 11 years (longitudinal data)

Period: 11-year cohort, 2001–12

Source: Texas Higher Education Coordinating Board, Texas Education Agency

URL: <http://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>

Numerator: Number of students beginning 8th grade in 2001 and completing a higher education degree or credential by 2012

Denominator: Number of 8th-graders in Texas public higher education in 2001

8.11 Eighth-graders who completed a higher education degree or credential within 11 years

Definition: Eighth-graders who completed a postsecondary degree or credential within 11 years (longitudinal data)

Period: 11-year cohort, 2001–12

Source: Texas Higher Education Coordinating Board, Texas Education Agency

URL: <http://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>

Numerator: Number of students beginning 8th grade in 2001 and completing a higher education degree or credential by 2012

Denominator: Number of 8th-graders in Texas public higher education in 2001

8.12 Economically disadvantaged 8th-graders who completed a higher education degree or credential within 11 years

Definition: Economically disadvantaged 8th-graders who completed a postsecondary degree or credential within 11 years (longitudinal data)

Period: 11-year cohort, 2001–12

Source: Texas Higher Education Coordinating Board, Texas Education Agency

URL: <http://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>

Numerator: Number of economically disadvantaged students beginning 8th grade in 2001 and completing a higher education degree or credential by 2012

Denominator: Number of economically disadvantaged 8th-graders in Texas public higher education in 2001

Please visit www.texasregionallopportunityindex.org to learn about data updates, new indicators, and upcoming activities.

Appendix A: Changes to Texas Regional Opportunity Index between October 2013 and May 2014

UPDATES AND CHANGES

Credit and Debt

Average credit score: No change.

Bankruptcy rate per 1,000 residents: Updated to 2013 data. Included non-business Chapter 11 bankruptcies (reorganizations), which were not included in previous version.

Average credit card debt per tradeline: Changed to average credit card debt per tradeline from average credit card debt as share of median family income.

Excellent credit score rate: No change.

Payday and auto title lender density per 10,000 residents: Updated to number of storefronts as of Feb 2014, per 10,000 residents according to 2013 Census population estimates.

Payday and auto title loan transactions per 10,000 residents: Updated to number of transactions in calendar year 2013. In previous version, this indicator was calculated per 100 residents.

Subprime credit score rate: No change.

Student loan debt per tradeline: Changed to average student loan debt per tradeline from average student loan debt as share of median family income.

Economic Development and Jobs

Business establishment rate: No change.

Labor force participation rate: No change.

Unemployment reciprocity rate: New indicator.

Microbusiness rate: No change.

Long-term unemployment rate: Removed indicator.

Family Budgets

Child care's share of family budget: Change to methodology. Previously, weekly median cost of child care was based on a daily market rate that represented a combination of rates. We now base the weekly median cost estimates on the rate for full-time care for a pre-school age child in a licensed child care center. Family income in a county was previously estimated from median income in the WDA. We changed this to use county-level estimates for county indicators, and WDA-level estimates for WDA indicators.

Income inequality index: Updated with 2012 data.

Housing's share of family budget: Removed indicator.

Housing cost-burdened families: Updated with 2012 data.

Unbanked households rate: No change.

Underbanked households rate: No change.

Low-income tax return VITA preparation rate: Updated with Tax Year 2012 data.

Health

CHIP renewal rate: Updated with data for July – Sept 2013

Public children's health insurance enrollment rate: Updated with 2012 data

Child uninsured rate: Updated with 2012 data

Primary care provider rate: No change.

Total uninsured rate: Updated with 2012 data

Working-age adult uninsured rate: Updated with 2012 data

Low-income, working-age adult uninsured rate: Updated with 2012 data. The definition changed to adults with income less than 138 percent of the federal poverty guidelines. Previously, data available was for less than 200 percent of the federal poverty guidelines.

Nutrition

Percent food desert: Data updated to 2010 Food Access Research Atlas, which offered more ways to define low access to food. We changed the definition to the share of census tracts in a county defined as low-income and low-access census tracts using a vehicle. Specifically, a low-income tract in which at least one of the following is true: at least 100 households are located more than ½ mile from the nearest supermarket and have no vehicle access; or at least 500 people or 33 percent of the population live more than 20 miles from the nearest supermarket, regardless of vehicle availability.

School breakfast participation rate: No change.

Summer lunch participation rate: No change.

SNAP participation rate: Updated with 2011 data.

WIC participation rate: No change.

Savings and Assets

Financial institution density: Updated with 2013 data.

New prepaid college savers: Removed indicator.

Total prepaid college savers: No change.

Higher-priced mortgage rate: Data source changed to Consumer Financial Protection Bureau. The CFPB definition of higher-priced loan are loan with annual percentage rates that exceed the average prime offer rate for a comparable transaction by at least 1.5 percentage points for first-lien loans.

VITA tax-time savings rate: Updated with 2014 data.

K-12 Education

Share of 3rd grade students meeting Level II: Satisfactory Performance on STAAR math exam: Updated with 2013 data. Previous data was for the Texas Assessment of Knowledge and Skills administered in 2011.

Share of 3rd grade students meeting Level II: Satisfactory Performance on STAAR reading exam: Updated with 2013 data. Previous data was for the Texas Assessment of Knowledge and Skills administered in 2011.

Share of 8th grade students meeting Level II: Satisfactory Performance on STAAR math exam: Updated with 2013 data. Previous data was for the Texas Assessment of Knowledge and Skills administered in 2011.

Share of 8th grade students meeting Level II: Satisfactory Performance on STAAR reading exam: Updated with 2013 data. Previous data was for the Texas Assessment of Knowledge and Skills administered in 2011.

Share of students meeting Level II: Satisfactory Performance on Algebra I end-of-course exam: Updated with 2013 data. Previous data was for the Texas Assessment of Knowledge and Skills 11th grade math exam administered in 2011.

Share of students meeting Level II: Satisfactory Performance on English II end-of-course exam: New indicator. Previous data was for the Texas Assessment of Knowledge and Skills 11th grade reading exam administered in 2011.

Share of students meeting Level II: Satisfactory Performance Writing end-of-course exam: New indicator.

Share of economically disadvantaged students in grades 3-8 meeting Level II: Satisfactory Performance on grade-level math exams: New indicator. Previous data was for the Texas Assessment of Knowledge and Skills across all grade levels.

Share of economically disadvantaged students in grades 3-8 meeting Level II: Satisfactory Performance on grade-level reading exams: New indicator. Previous data was for the Texas Assessment of Knowledge and Skills across all grade levels.

Ninth grade retention rate: Removed indicator

Economically disadvantaged K-12 retention rate: Removed indicator.

Economically disadvantaged high school dropout rate: Updated with 2012 data.

Economically disadvantaged high school graduation rate: Removed indicator

High school dropout rate: Updated with 2012 data.

High school graduation rate: Removed indicator.

Advanced Placement, International Baccalaureate and Dual Credit enrollment rate: Updated with 2012 data. Included IB students, who were not included in previous version.

SAT/ACT participation rate: Updated with 2012 data.

SAT/ACT success rate: Updated with 2012 data.

Two-year college graduation rate (full-time students): Updated with 2013 data.

Two-year college graduation rate (part-time students): Updated with 2013 data.

Postsecondary education and skills development

B.A. attainment of full-time, two-year college students within six years: Updated with 2013 data.

Two-year college graduation rate (full-time students): Updated for cohort ending in 2013.

Two-year college graduation rate (part-time students): Updated for cohort ending in 2013.

Percentage of developmental education students in two-year colleges not graduating or persisting three years later: Updated for cohort ending in 2013.

Public full-time, two-year college student persistence rate: Removed indicator.

TWC skills development program employment retention rate: Updated for fiscal year 2013.

Postsecondary enrollment rate of economically disadvantaged students to two-year colleges: Updated with 2013 enrollment data. In previous version, we reported enrollment rate for all students, not focusing specifically on economically disadvantaged students.

Postsecondary enrollment rate of economically disadvantaged students to four-year colleges: Updated with 2013 enrollment data. In previous version, we reported enrollment rate for all students, not focusing specifically on economically disadvantaged students.

Student loan cohort default rate: Updated with data for cohort ending 2013. Data was restricted to two-year colleges only. In the previous version, all colleges were included.

Percentage of eighth-graders who completed a higher education credential within 11 years: New indicator.

Percentage of economically disadvantaged eighth-graders who completed a higher education credential within 11 years: New indicator.

Appendix B: Assigning Community Colleges to Counties

A number of postsecondary indicators are available by two-year college institution. Because TROI is based on counties, counties were “assigned” the values of the community college whose taxing district they fell into, based on Texas Education Code 130.161, Subchapter J (<http://www.statutes.legis.state.tx.us/Docs/ED/htm/ED.130.htm#J>) Data for the Lamar Institute of Technology, Lamar State Colleges, and Southwest Collegiate Institute for the Deaf were not included because they have a statewide taxing authority. Counties in which multiple colleges had jurisdiction, raw data was combined to create a hybrid indicator.

Indicators to which this method applied:

- B.A. Attainment for Full-Time Two-Year College Students
- Two-Year College Graduation Rate (Full-Time Students)
- Two-Year College Graduation Rate (Part-Time Students)
- Percentage of Developmental Education Students Not Graduating or Persisting
- Student Loan Default Rate

Counties and Colleges

County	College(s)
Anderson	Trinity Valley
Andrews	Odessa
Angelina	Angelina
Aransas	Del Mar
Archer	Vernon
Armstrong	Clarendon
Atascosa	Alamo, Coastal Bend
Austin	Blinn, Wharton
Bailey	South Plains
Bandera	Alamo
Bastrop	Austin
Baylor	Vernon
Bee	Coastal Bend
Bell	Central Texas, Temple
Bexar	Alamo
Blanco	Austin
Borden	Western Texas
Bosque	Hill
Bowie	Texarkana
Brazoria	Alvin, Brazosport
Brazos	Blinn
Brewster	Odessa
Briscoe	Clarendon
Brooks	Coastal Bend
Brown	Ranger, Texas State Technical College – West Texas

Burleson	Blinn, Texas State Technical College - Harlingen
Burnet	Central Texas
Caldwell	Austin
Calhoun	Victoria
Callahan	Cisco
Cameron	Texas Southmost
Camp	Kilgore, Northeast Texas
Carson	Amarillo
Cass	Northeast Texas, Texarkana
Castro	Amarillo
Chambers	Galveston, Lee, San Jacinto
Cherokee	Angelina, Kilgore, Tyler
Childress	Clarendon
Clay	Vernon
Cochran	South Plains
Coke	Howard
Coleman	Cisco
Collin	Collin County
Collingsworth	Clarendon
Colorado	Wharton
Comal	Alamo
Comanche	Ranger
Concho	Howard
Cooke	North Central Texas
Coryell	Central Texas
Cottle	Vernon
Crane	Odessa
Crockett	Midland
Crosby	South Plains
Culberson	Odessa
Dallam	Borger
Dallas	Dallas
Dawson	Howard
Deaf Smith	Amarillo
Delta	Paris
Denton	Collin County, Dallas, North Central Texas
DeWitt	Victoria
Dickens	Western Texas
Dimmit	Southwest Texas
Donley	Clarendon
Duval	Coastal Bend
Eastland	Cisco, Ranger
Ector	Odessa
Edwards	Southwest Texas
El Paso	El Paso
Ellis	Texas State Technical College - West Texas, Navarro

Erath	Ranger
Falls	McLennan
Fannin	Grayson
Fayette	Tyler, Austin, Blinn
Fisher	Western Texas
Floyd	South Plains
Foard	Vernon
Fort Bend	Houston, Wharton
Franklin	Northeast Texas
Freestone	Navarro
Frio	Southwest Texas
Gaines	Odessa, South Plains
Galveston	College of the Mainland, Galveston
Garza	South Plains
Gillespie	Austin
Glasscock	Howard
Goliad	None
Gonzales	Austin, Victoria
Gray	Clarendon
Grayson	Grayson
Gregg	Kilgore
Grimes	Blinn
Guadalupe	Alamo, Austin
Hale	South Plains
Hall	Clarendon
Hamilton	Central Texas
Hansford	Borger
Hardeman	Vernon
Hardin	None
Harris	Alvin, Houston, Lee, Lone Star, San Jacinto
Harrison	Kilgore, Panola, Texas State Technical College - Marshall
Hartley	Borger
Haskell	Vernon
Hays	Austin
Hemphill	Borger
Henderson	Trinity Valley
Hidalgo	South Texas
Hill	Hill
Hockley	South Plains
Hood	Weatherford
Hopkins	Northeast Texas, Paris, Tyler
Houston	Angelina
Howard	Howard
Hudspeth	El Paso
Hunt	Paris, Trinity Valley
Hutchinson	Borger

Irion	Howard
Jack	Weatherford
Jackson	Victoria, Wharton
Jasper	Angelina
Jeff Davis	Odessa
Jefferson	Galveston
Jim Hogg	Laredo
Jim Wells	Coastal Bend
Johnson	Hill
Jones	Western Texas
Karnes	Coastal Bend
Kaufman	Trinity Valley
Kendall	Alamo
Kenedy	Del Mar
Kent	Western Texas
Kerr	Alamo
Kimble	Howard
King	Vernon
Kinney	Southwest Texas
Kleberg	Coastal Bend, Del Mar
Knox	Vernon
La Salle	Southwest Texas
Lamar	Paris
Lamb	South Plains
Lampasas	Central Texas
Lavaca	Tyler, Victoria
Lee	Austin, Blinn
Leon	Navarro
Liberty	Lee, Lone Star
Limestone	Navarro
Lipscomb	Borger
Live Oak	Coastal Bend
Llano	Central Texas
Loving	Odessa
Lubbock	South Plains
Lynn	South Plains
Madison	Blinn
Marion	Northeast Texas, Panola
Martin	Howard
Mason	Central Texas
Matagorda	Wharton
Maverick	Southwest Texas
McCulloch	Central Texas
McLennan	McLennan, Texas State Technical College - Waco
McMullen	Coastal Bend
Medina	Southwest Texas

Menard	Howard
Midland	Midland
Milam	Blinn, Temple
Mills	Central Texas
Mitchell	Western Texas
Montague	North Central Texas
Montgomery	Blinn, Lone Star
Moore	Amarillo
Morris	Northeast Texas
Motley	South Plains
Nacogdoches	Angelina
Navarro	Hill, Navarro
Newton	Angelina
Nolan	Texas State Technical College - West Texas, Western Texas
Nueces	Del Mar
Ochiltree	Borger
Oldham	Amarillo
Orange	None
Palo Pinto	Weatherford
Panola	Panola
Parker	Weatherford
Parmer	Amarillo
Pecos	Midland
Polk	Angelina
Potter	Amarillo
Presidio	Odessa
Rains	Trinity Valley
Randall	Amarillo
Reagan	Midland
Real	Southwest Texas
Red River	Paris, Texarkana
Reeves	Odessa
Refugio	Victoria
Roberts	Borger
Robertson	Blinn, McLennan
Rockwall	Collin County
Runnels	Western Texas
Rusk	Kilgore, Tyler
Sabine	Angelina
San Augustine	Angelina
San Jacinto	Angelina, Lone Star
San Patricio	Del Mar
San Saba	Central Texas
Schleicher	Howard
Scurry	Western Texas
Shackelford	None

Shelby	Panola
Sherman	Borger
Smith	Kilgore, Tyler
Somervell	Hill
Starr	South Texas
Stephens	Texas State Technical College West Texas
Sterling	Howard
Stonewall	Western Texas
Sutton	Howard
Swisher	Amarillo
Tarrant	Tarrant
Taylor	Cisco, Texas State Technical College – West Texas
Terrell	Midland
Terry	South Plains
Throckmorton	Vernon
Titus	Northeast Texas
Tom Green	Howard
Travis	Austin, Central Texas
Trinity	Angelina
Tyler	Angelina
Upshur	Kilgore, Northeast Texas
Upton	Odessa
Uvalde	Southwest Texas
Val Verde	Southwest Texas
Van Zandt	Trinity Valley, Tyler
Victoria	Victoria
Walker	Angelina, Blinn, Lone Star
Waller	Blinn, Houston
Ward	Odessa
Washington	Blinn
Webb	Laredo
Wharton	Wharton
Wheeler	Clarendon
Wichita	Vernon
Wilbarger	Vernon
Willacy	Texas Southmost
Williamson	Austin, Blinn, Central Texas, Temple
Wilson	Alamo
Winkler	Odessa
Wise	Weatherford
Wood	Northeast Texas, Tyler
Yoakum	South Plains
Young	North Central Texas, Ranger
Zapata	Laredo
Zavala	Southwest Texas

