



METRO-LEVEL **OPPORTUNITY INDEX**







THE KRESGE FOUNDATION

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Metro-Level Opportunity Index Overview

Dimensions	Indicators
 Economy	<ul style="list-style-type: none">• Jobs• Wages• Poverty• Young child poverty• Income inequality• Access to banking services• Affordable housing• Broadband internet subscription
 Education	<ul style="list-style-type: none">• Preschool enrollment• High school graduation• Postsecondary education
 Health	<ul style="list-style-type: none">• Low birth weight• Health insurance coverage• Deaths related to alcohol/drug use and suicide
 Community	<ul style="list-style-type: none">• Volunteering• Youth disconnection• Violent crime• Access to primary healthcare• Access to healthy food• Jail incarceration• Child and youth service• Homeownership• Population growth

Introduction

Opportunity Nation's annual Opportunity Index summarizes important economic, educational, health and civic indicators of opportunity for the nation, all states and nearly 2,100 counties. The Index, launched in 2011 and updated annually, provides insight into the nature of opportunity in the United States, which has multiple dimensions. In addition, the Index's detailed geographic lens highlights substantial variation in opportunity among states and counties, and can aid policymakers and local stakeholders as they work to widen opportunity in our nation and address inequities.

In 2017, Opportunity Nation and Child Trends piloted the Metro-Level Opportunity Index (Metro Index), a modified version of the Opportunity Index focused on the nation's metro areas.

The pilot Metro Index discussed in this report includes data for the United States and 13 metropolitan statistical areas (MSAs)—geographic areas defined by the Census Bureau and unified around a common urban core area. MSAs typically include multiple counties and, often, several distinct cities. They can also cross state boundaries, and some MSAs include parts of two, three or even four states.

The 13 MSAs featured in the 2017 Metro Index are:

- * Baltimore-Columbia-Towson, MD
- * Boston-Cambridge-Newton, MA-NH
- * Chicago-Naperville-Elgin, IL-IN-WI
- * Dallas-Fort Worth-Arlington, TX
- * Des Moines-West Des Moines, IA
- * Detroit-Warren-Dearborn, MI
- * Los Angeles-Long Beach-Anaheim, CA
- * Memphis, TN-MS-AR
- * New Orleans-Metairie, LA



- * New York-Newark-Jersey City, NY-NJ
- * Phoenix-Mesa-Scottsdale, AZ
- * Seattle-Tacoma-Bellevue, WA
- * Washington-Arlington-Alexandria, DC-VA-MD-WV

Together, these MSAs include over 76 million people—nearly one-quarter of the US population. They were selected to participate in this pilot because of their population size, Opportunity Grades¹ received by their component counties and the presence of organizations doing work that is relevant to the Opportunity Index.

This report has four major sections.

First, it offers a brief review of existing research on the similarities and differences between the dimensions of opportunity in urban and rural areas. Next, it describes the construction of the Metro Index and its component indicators. It then presents findings from the pilot analysis: these include comparisons on the Metro Index among the 13 MSAs and the nation as a whole, plus more in-depth profiles of each MSA.

Finally, it identifies some broader themes that emerged from this initial analysis of the Metro Index.

Opportunity: Urban vs. Rural

In the century between 1910 and 2010, the number of Americans living in rural areas remained remarkably constant (moving from 50 to 60 million people), while their share of the total population dropped markedly.² In 1910, just over half of Americans (54.4 percent) lived in rural areas, whereas today that number is roughly one in five (19.3 percent).³

Meanwhile, the number of Americans living in urban areas increased dramatically, from about 42 million to nearly 250 million.⁴ This phenomenon is not limited to the United States. Globally, more people are living in cities,⁵ cities themselves are growing in population⁶ and 80 percent of global GDP is generated from cities.⁷

These shifts have impacted the opportunities available to residents of both rural and urban areas. Many factors play a role in people's ability to improve their prospects or those of the next generation. Some are not alterable (such as genetics, gender or race), while other characteristics—where one lives, education and specific skills, healthcare, the social networks one can leverage and so on—are greatly affected by the resources one has, or can access.

In the United States, such modifiable factors look increasingly different in urban and rural settings. Specifically, those living in urban areas are less likely to be married, more likely to hold a college degree, less likely to have stayed in their birth state into adulthood, more likely to rent (rather than own) their home (but also more likely to live in a house with more value if they are owners), and more likely to have access to the internet.⁸

In terms of the four dimensions of the Opportunity Index (defined below), the data consistently show that counties in metropolitan areas have higher opportunity than counties in rural areas. In the 2017 Opportunity Index, the average metropolitan county received a C+ Opportunity Grade, while the average county in a rural area received a C.

While metropolitan and rural counties were similar overall in the Economy and Community dimensions, metropolitan counties outperformed rural counties by about 5.5 points in the Education and Health dimensions.

Many factors increase the likelihood that one's prospects, and those of one's children, will improve well into the future. Some Opportunity Index indicators that have strong associations with improved opportunity are more prevalent in urban areas. For example, a high-skills/high-wage labor force is increasingly more likely to reside in urban and metropolitan parts of the United States. In the 2017 Opportunity Index, household incomes were significantly higher in urban than in rural counties: about \$50,000 versus \$40,000,⁹ on average.

Similarly, those in urban areas may find it easier to access further education because of the proximity of greater numbers of higher-learning institutions and more opportunities to combine work and education. Recent Opportunity Index data indicate that, in urban counties, postsecondary education completion rates are significantly higher than in rural counties (33 versus 26 percent, on average). Having more years of education typically opens doors to improved job opportunities.

Third, the opportunity to network—to meet people who can offer a more experienced or different perspective than one's own, both in-person or via the internet—may increase the scope of one's opportunities or improve one's prospects for solving challenges. Data from the 2017 Opportunity Index show a seven percent difference (favoring urban counties) between urban and rural counties in rates of subscription to broadband internet.

Finally, there is a strong relationship between health and success in the labor force—for example, those who are healthier can work more, and those who work more are better able to invest in their health. Residents of urban areas are increasingly likely to enjoy better health and live longer than those in rural areas.¹⁰ The Opportunity Index data back this finding; in each of the three indicators in the Health dimension, urban counties significantly outperformed rural counties in the 2017 Index.

Of course, not all urban areas look the same across the country; even within a single urban area, variation in well-being and opportunity can be wide. For example, Bronx County, New York (part of the New York City metro area) received a D Opportunity Grade in the 2017 Opportunity Index. Meanwhile, Westchester County—part of the same metro area—received an A-.

Additionally, MSAs are not exclusively urban. They also include both suburban regions and (occasionally) more rural areas, but are close enough to an urban area to be tied to its economy, job opportunities, housing and transportation.

For example, the Washington-Arlington-Alexandria MSA includes residents of portions of Virginia, West Virginia and Maryland, some living two or more hours away from central Washington, DC by car. The primary challenges to opportunity in these different areas are likely to vary, even if aggregate opportunity trends are driven by the central urban core.

Structure of the Metro-Level Opportunity Index

Like the Opportunity Index, the Metro Index includes four dimensions: Economy, Education, Health and Community. The Metro Index largely adopts the indicators that comprise the Opportunity Index; however, there are a few differences. A description of indicators appearing in the 2017 Opportunity Index can be found in the Index's [Analysis Report](#) and [Technical Supplement](#) documents.

In the Economy dimension, the Metro Index adds a measure of child poverty to supplement the rate of overall poverty found in the Opportunity Index. The level of family income in a child's earliest years can have a dramatic impact on their economic success later in life. Early and persistent poverty is associated with lower earnings and fewer work hours in adulthood.¹¹

Additionally, the number of banking institutions per 100,000 residents is replaced with the percentage of households that are "unbanked" or "underbanked," using data available at the MSA level from the Federal Deposit Insurance Corporation (FDIC).¹² Opportunity to build assets and make important investments is important for family economic self-sufficiency. Savings and checking accounts, as well as loans (such as those for housing or higher education), are among the services typically provided by banking institutions.

Additionally, being unbanked also makes financial management costlier and more time-consuming, and provides less security for one's assets.¹³

In the Community dimension, we replaced the overall incarceration rate with the rate of jail incarceration. This indicator, which draws on county-level data, is a more focused measure that includes those in pretrial detention; pretrial detention is associated with a higher likelihood of being sentenced to jail or prison and with longer sentences, if imprisoned.¹⁴ The Community dimension also includes three indicators unique to the Metro Index: the number of child- and youth-serving organizations per 10,000 residents, the homeownership rate and recent population change.

The presence of organizations that provide services for children and youth can increase opportunity and well-being for young people.¹⁵ Among the organizations included in this indicator are adoption and foster care agencies, youth centers and teen outreach services. More broadly, recent research also found that community-based organizations are associated with significant decreases in crime.¹⁶

The addition of a homeownership indicator reflects an evidence base suggesting that a higher proportion of homeowners can increase both neighborhood residential stability and residents' investments in their community, and can boost participation in civic life.¹⁷ Homeownership may have positive effects on the well-being of children, including a higher likelihood of graduating from high school.¹⁸

According to American Community Survey data, rural areas have higher homeownership rates than urban areas,¹⁹ pointing to an area of opportunity that many metro areas may want to address.

Finally, we include recent population change as a measure related to both economic vitality and quality of life.²⁰ Where birth rates exceed death rates, this indicator may also point toward people's willingness to raise a family there.

The proportion of America's population living in metropolitan areas has grown dramatically in the past century; this indicator highlights the MSAs that have experienced the most growth, and those that have grown the least.

Of course, growth can also have negative impacts, especially if it receives inadequate planning and remains unbalanced by other concerns—such as equity and the quality of the natural environment.

Voter registration, an indicator in the Opportunity Index, is not included in the Metro Index due to a lack of correspondence between congressional districts and MSA boundaries.

The table on the following page shows the structure of the Metro Index. Indicators in *italics* represent additions to the Opportunity Index.

TABLE 1. 2017 Metro-Level Opportunity Index Indicators

DIMENSION	INDICATOR	DESCRIPTION
Economy	JOBS	Unemployment rate (percentage of the population ages 16 and older who are unemployed and seeking work)
	WAGES	Median household income (in 2010 dollars)
	POVERTY	Percentage of the population below the federal poverty level (the amount of pretax cash income considered adequate for an individual or family to meet basic needs)
	YOUNG CHILD POVERTY	Percentage of children under age 5 who are living in poverty
	INCOME INEQUALITY	80/20 ratio (ratio of household income at the 80th percentile to that at the 20th percentile)
	ACCESS TO BANKING SERVICES	<i>Percentage of households that are unbanked or underbanked</i>
	AFFORDABLE HOUSING	Percentage of households spending less than 30 percent of their income on housing-related costs
	BROADBAND INTERNET SUBSCRIPTION	Percentage of households with subscriptions to broadband internet service
Education	PRESCHOOL ENROLLMENT	Percentage of 3- and 4-year-olds attending preschool
	HIGH SCHOOL GRADUATION	On-time high school graduation rate (percentage of freshmen who graduate in four years)
	POSTSECONDARY EDUCATION	Percentage of adults ages 25 and older with an associate degree or higher
Health	LOW BIRTH WEIGHT	Percentage of infants born weighing less than 5.5 pounds
	HEALTH INSURANCE COVERAGE	Percentage of the population (under age 65) without health insurance coverage
	DEATHS RELATED TO ALCOHOL/DRUG USE AND SUICIDE	Deaths attributed to alcohol or drug poisoning, or suicide (age-adjusted rate per 100,000 population)
Community	VOLUNTEERING	Percentage of adults (ages 18 and older) who reported they volunteered during the previous year
	YOUTH DISCONNECTION	Percentage of youth (ages 16–24) not in school and not working
	VIOLENT CRIME	Incidents of violent crime reported to law enforcement agencies (per 100,000 population)
	ACCESS TO PRIMARY HEALTHCARE	Number of primary care physicians (per 100,000 population)
	JAIL INCARCERATION	Number of people incarcerated in jail (per 100,000 population ages 15–64)
	CHILD AND YOUTH SERVICES	Number of child- and youth-serving organizations per 10,000 population
	HOMEOWNERSHIP	Percentage of householders who own their own home
	POPULATION GROWTH	Percent change in population in the past year

The average of the four dimension scores is calculated as the overall score of Metro-Level Opportunity, from **0 to 100**.

The **13 metro areas** featured in the Index had higher levels of opportunity across all dimensions than the nation as a whole.

Nine MSAs performed higher than the nation overall in terms of overall opportunity, while **four** fell below the national score.

Methodology

The Metro Index draws on official statistics from a number of government sources, including the US Census Bureau, the US Bureau of Labor Statistics and the Centers for Disease Control and Prevention's National Vital Statistics System, as well as data compiled by reputable nonprofit organizations.

(See the [Technical Supplement](#) for complete information sources for each of the indicators.)

Like the Opportunity Index, the Metro Index is composed of indicator values that are averaged to yield a score from 0 to 100 in each of the four dimensions. The average of the four dimension scores (given equal weighting) is calculated as the overall score of Metro-Level Opportunity, also from 0 to 100. (See the [Technical Supplement](#) for full details on construction of the Index.)

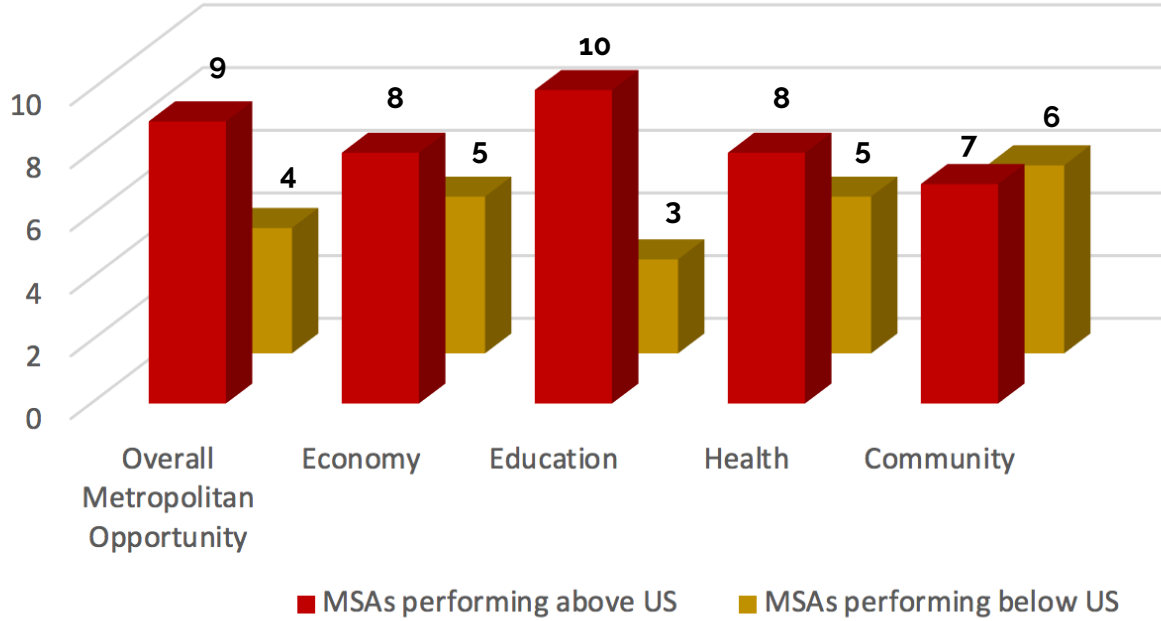
Findings

National Comparisons: Findings from the pilot Metro Index indicate that, overall, the 13 metro areas featured in the Index had higher levels of opportunity across all dimensions than the nation as a whole;²¹

Nine MSAs performed higher than the nation overall in terms of overall opportunity, while four fell below the national score.

In all four dimensions, MSAs were more likely than not to surpass the national average. The biggest gap was found in the Education dimension, where 10 of the 13 MSAs outperformed the United States as a whole. In the Economy and Health dimensions, eight MSAs had higher scores than the United States, and seven MSAs had higher scores in the Community dimension.

Metro Index: Comparisons with United States



The Boston area was the highest performing MSA in the Education dimension.

Scores on the Health dimension had the greatest range among the MSAs rated in the Metro Index.

Comparing MSAs on Total Opportunity Scores and by Dimension: The Boston-Cambridge-Newton metro area emerged as the MSA with the highest overall opportunity, with a Metropolitan Opportunity score of 62.5 - nearly 19 percent higher than the overall US score. Meanwhile, the Memphis metro area had the lowest overall opportunity of the 13 MSAs, with a score of 45.6, and scored lowest among the group on the Community dimension.

In the Economy dimension, the Washington-Arlington-Alexandria metro area led the MSAs with a score of 70.3, while the New Orleans-Metairie MSA had the lowest score.

The Boston area was the highest performing MSA in the Education dimension, and the Phoenix-Mesa-Scottsdale area was lowest: they had scores of 67.7 and 45.5, respectively. The Seattle-Tacoma-Bellevue metro area scored highest in the Health dimension, at 68.5, and New Orleans scored the lowest at 39.3.

Scores on the Health dimension had the greatest range among the MSAs rated in the Metro Index. Finally, the Des Moines-West Des Moines MSA was the highest performer in the Community dimension, with a score of 50.3. With a score of 36.9, the Memphis metro area had the lowest Community score.

TABLE 2. 2017 Metro-Level Opportunity Scores, MSA Rankings and Dimension Scores

Rank	MSA	Overall Metro-Level Opportunity Score	Economy	Education	Health	Community
	United States	52.7	56.4	54.4	55.5	44.6
1	Boston-Cambridge-Newton, MA-NH	62.6	65.1	67.7	67.7	49.8
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	61.7	70.4	63.8	64.6	48
3	Seattle-Tacoma-Bellevue, WA	60.7	68.4	57.6	68.5	48.3
4	Des Moines-West Des Moines, IA	60.6	64.4	59.9	67.6	50.5
5	Chicago-Naperville-Elgin, IL-IN-WI	56.3	59.2	60.1	60.8	45.2
6	New York-Newark-Jersey City, NY-NJ	56.2	54	59.9	62.6	48.4
7	Baltimore-Columbia-Towson, MD	56.1	63.4	60.9	54.1	45.9
8	Los Angeles-Long Beach-Anaheim, CA	54.2	53.9	55.4	66.6	40.7
9	Dallas-Fort Worth-Arlington, TX	52.9	58	58	52.6	43.1
10	Detroit-Warren-Dearborn, MI	51	54.5	53.3	52.7	43.4
11	Phoenix-Mesa-Scottsdale, AZ	50.7	57.8	45.5	57.8	41.6
12	New Orleans-Metairie, LA	45.6	46.5	54.9	39.3	41.7
13	Memphis, TN-MS-AR	43.6	48	46.1	41.8	38.3

Three MSAs (Dallas-Fort Worth, Los Angeles and New York) had indicators on which they were either best- or worst-ranked.

On 13 of the Metro Index's 23 indicators, most MSAs performed better than the nation as a whole.

On 10 indicators, however, more than **half** of the MSAs fared worse than the national figures.

Analyzing Specific Indicators in the Metropolitan Index

Seven MSAs were top performers on at least one indicator, while eight were ranked worst on at least one. The Des Moines metro area was top-ranked on seven indicators across the Economy, Education and Community dimensions.

In contrast, the Memphis metro area scored lowest on seven indicators across all four dimensions. Three MSAs (Dallas-Fort Worth, Los Angeles and New York) had indicators on which they were either best- or worst-ranked.

On 13 of the Metro Index's 23 indicators, most MSAs performed better than the nation as a whole. In particular, the jail incarceration rate was below the national average for all but two MSAs (Memphis and New Orleans). Young child poverty, broadband internet subscription and access to primary care also emerged as relatively strong indicators on which 10 metro areas outperformed the nation.

On 10 indicators, however, more than half of the MSAs fared worse than the national figures. Mostly clustered in the Community dimension, these indicators were as follows:

- * Income inequality
- * Access to banking services
- * Affordable housing
- * High school graduation
- * Volunteering
- * Violent crime
- * Access to healthy food
- * Child and youth services
- * Homeownership
- * Population growth

For all but three of the MSAs (Baltimore, Des Moines, and Detroit), homeownership rates were lower than for the nation as a whole.

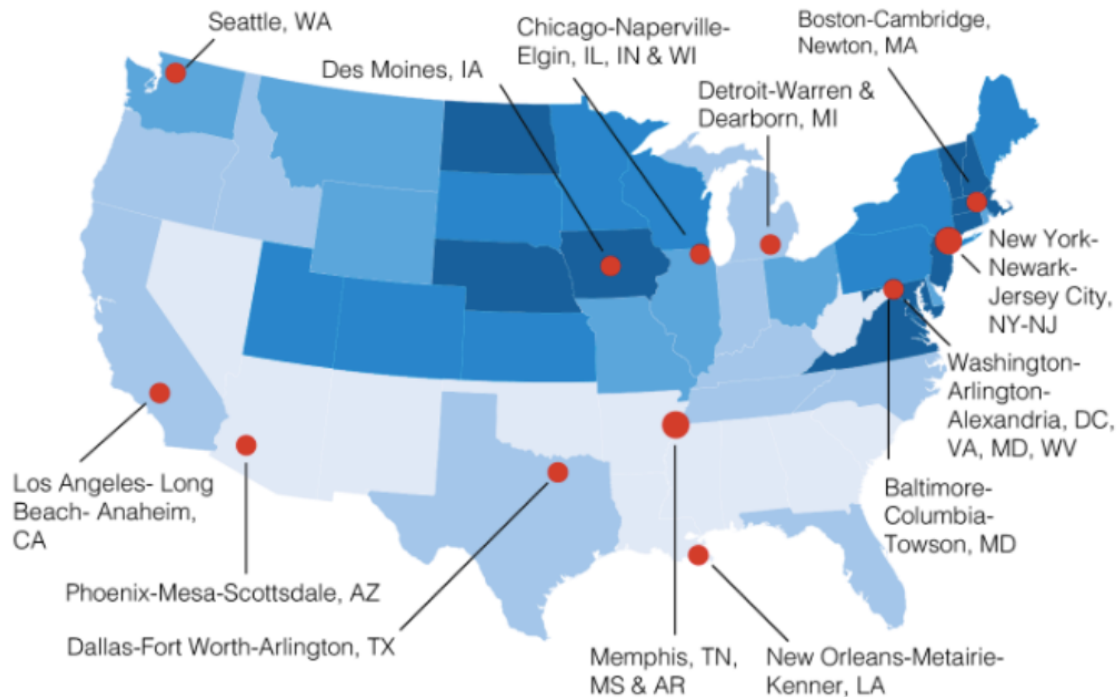
The table on the following pages provides more information on MSA performance for each individual indicator of the Metro Index.

TABLE 3. Top and Bottom MSAs by Metro-Level Opportunity Index Indicator

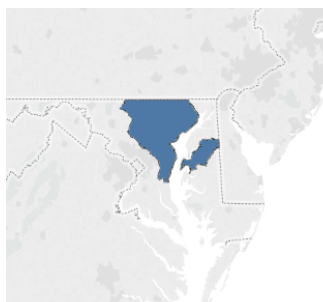
INDICATOR	TOP MSA	BOTTOM MSA	# of MSAs Outperforming US
METRO-LEVEL OPPORTUNITY INDEX	Boston-Cambridge-Newton, MA-NH	Memphis, TN-MS-AR	9
Economy	Washington-Arlington-Alexandria, DC-VA-MD-WV	New Orleans-Metairie, LA	8
Unemployment rate (percentage of the population ages 16 and older who are unemployed and seeking work)	Des Moines-West Des Moines, IA	New Orleans-Metairie, LA	9
Median household income (in 2010 dollars)	Washington-Arlington-Alexandria, DC-VA-MD-WV	New Orleans-Metairie, LA	9
Percentage of the population below the federal poverty level (the amount of pretax cash income considered adequate for an individual or family to meet basic needs)	Washington-Arlington-Alexandria, DC-VA-MD-WV	Memphis, TN-MS-A	8
Percentage of children under age 5 who are living in poverty	Washington-Arlington-Alexandria, DC-VA-MD-WV	New Orleans-Metairie, LA	10
80/20 ratio (ratio of household income at the 80th percentile to that at the 20th percentile)	Des Moines-West Des Moines, IA	New York-Newark-Jersey City, NY-NJ	6
Percentage of households that are unbanked or underbanked	Boston-Cambridge-Newton, MA-NH	Memphis, TN-MS-A	5
Percentage of households spending less than 30 percent of their income on housing-related costs	Des Moines-West Des Moines, IA	Los Angeles-Long Beach-Anaheim, CA	6
Percentage of households with subscriptions to broadband internet service	Seattle-Tacoma-Bellevue, WA	Memphis, TN-MS-AR	10
Education	Boston-Cambridge-Newton, MA-NH	Phoenix-Mesa-Scottsdale, AZ	10
Percentage of 3- and 4-year-olds attending preschool	New York-Newark-Jersey City, NY-NJ	Phoenix-Mesa-Scottsdale, AZ	8
On-time high school graduation rate (percentage of freshmen who graduate in four years)	Des Moines-West Des Moines, IA	Phoenix-Mesa-Scottsdale, AZ	6
Percentage of adults ages 25 and older with an associate degree or higher	Washington-Arlington-Alexandria, DC-VA-MD-WV	Memphis, TN-MS-AR	9

TABLE 4. Top and Bottom MSAs by Metro-Level Opportunity Index Indicator

INDICATOR	TOP MSA	BOTTOM MSA	# of MSAs Outperforming US
Health	Seattle-Tacoma-Bellevue, WA	New Orleans-Metairie, LA	8
Percentage of infants born weighing less than 5.5 pounds	Seattle-Tacoma-Bellevue, WA	Memphis, TN-MS-AR	7
Percentage of the population under age 65 without health insurance coverage	Boston-Cambridge-Newton, MA-NH	Dallas-Fort Worth-Arlington, TX	8
Deaths attributed to alcohol or drug poisoning, or suicide (age-adjusted rate per 100,000 population)	Los Angeles-Long Beach-Anaheim, CA	New Orleans-Metairie, LA	9
Community	Des Moines-West Des Moines, IA	Memphis, TN-MS-AR	7
Percentage of adults (ages 18 and older) who reported they volunteered during the previous year	Des Moines-West Des Moines, IA	New Orleans-Metairie, LA	5
Percentage of youth (ages 16–24) not in school and not working	Boston-Cambridge-Newton, MA-NH	New Orleans-Metairie, LA	9
Incidents of violent crime reported to law enforcement agencies (per 100,000 population)	Des Moines-West Des Moines, IA	Memphis, TN-MS-AR	6
Number of primary care physicians (per 100,000 population)	Boston-Cambridge-Newton, MA-NH	Dallas-Fort Worth-Arlington, TX	10
Number of grocery stores and produce vendors (per 10,000 population)	New York-Newark-Jersey City, NY-NJ	Phoenix-Mesa-Scottsdale, AZ	5
Number of people incarcerated in jail (per 100,000 population ages 15–64)	New York-Newark-Jersey City, NY-NJ	Memphis, TN-MS-AR	11
Number of child- and youth-serving organizations per 10,000 population	Boston-Cambridge-Newton, MA-NH	Detroit-Warren-Dearborn, MI	6
Percentage of householders who own their own home	Des Moines-West Des Moines, IA	Los Angeles-Long Beach-Anaheim, CA	3



The following section provides more information on each of the 13 MSAs included in the pilot Metro Index, as well as their performance on specific indicators.



BALTIMORE-COLUMBIA-TOWSON, MD

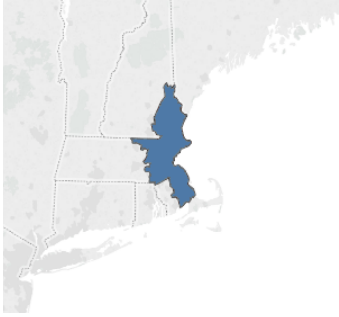
(Rank: 7)

The Baltimore MSA, ranked seventh-best of the 13 MSAs in terms of overall opportunity, includes seven counties north and east of the Washington, DC MSA. These counties surround Baltimore City and include one county on the eastern side of the Chesapeake Bay, as well as Annapolis, the state capital. One in eight residents speaks a language other than English at home, which is lower than the US average (one in five); one in 10 residents was born abroad, with the largest groups coming from Asia and Latin America.²² Three large federal agencies are based in this MSA: the National Security Agency, the Social Security Administration and the Centers for Medicare and Medicaid Services.

Of the four dimensions of opportunity, Education is the strong point for Baltimore. At 60.9, this score is higher than the national score (54.4) and ranks third-best among the 13 MSAs. In particular, 45.2 percent of the MSA's residents hold an associate degree or higher—about 16 percent higher than the national average. Similarly, the percentage of children under age five who are enrolled in preschool (55.1 percent) surpasses the national average (47.6 percent). Although the Baltimore MSA is near-average with respect to affordable housing, its homeownership rate, at nearly 66 percent, is the third-highest among the 13 MSAs.

Baltimore struggles in the Health dimension, with the fifth-lowest score (54.1, also below the national average of 55.5).

Although health insurance coverage is higher than in the nation as a whole, about 9 percent of babies in the Baltimore metro area had a low birth weight (compared with 8 percent nationally), and its rate of deaths related to alcohol/drugs or suicide is also higher than the US average. Additionally, its rate of violent crime is the second-highest among the 13 MSAs, at more than 600 reported incidents of violent crime per 100,000 residents.



BOSTON-CAMBRIDGE- NEWTON, MA-NH

(Rank: 1)

This MSA includes the most populous city in New England and the various population centers connected to it, including five counties in Massachusetts and two in New Hampshire. On the 2017 Metro Index, it has the highest overall opportunity of the 13 MSAs, with a score of 62.6. Boston's economy is driven by technology and higher education. There are seven high-level research and educational institutions in the greater Boston area—the highest number of any MSA in the country. Additionally, the Boston area contains many other smaller colleges and educational institutions.

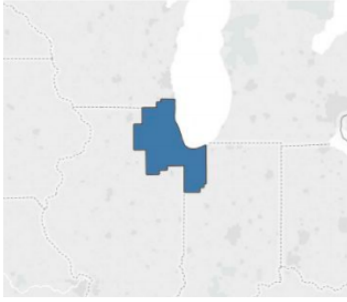
The area displays relatively high levels of linguistic and nativity diversity, with nearly one-quarter of residents speaking a language other than English at home (compared with 22 percent nationally), and nearly one in five residents born abroad (compared with 13.5 percent nationally).

On the Metro Index, the Boston metro area emerges as a leader in the Education dimension and on several individual indicators. At 67.7, its Education score is the highest of the 13 MSAs—more than 24 percent higher than the national Education score. While it is not the highest-performing MSA on any of the three Metro Index Education indicators, it was consistently the second- or third-ranked.

Additionally, the Boston area performs best of the 13 MSAs on five indicators in the other three dimensions: access to banking services, health insurance, youth disconnection, presence of child- or youth-serving organizations and access to primary healthcare.

While the Boston area has high overall opportunity, it has room for improvement in a few areas of the Metro Index. Specifically, it has the third-lowest performance in the affordable housing indicator; about 37 percent of residents spend more than 30 percent of their income on housing. Relative to the other 12 MSAs, it also has the fourth-highest level of income inequality.

In the Boston metro area, households at the 80th income percentile have incomes about 5.3 times those of households at the 20th income percentile.



CHICAGO-NAPERVILLE -ELGIN, IL-IN-WI

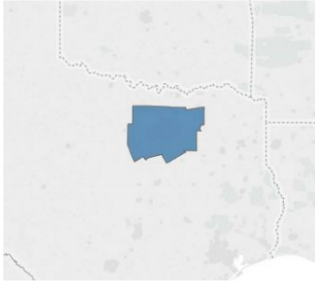
(Rank: 5)

The Chicago MSA, with the fifth-highest overall Metro-Level Opportunity score, is comprised of 14 different counties: eight in Illinois, two in southern Wisconsin and four in northern Indiana. It is the third-largest MSA in the United States, with a population of approximately 9.5 million people. Chicago is located in the Midwest, on the shore of Lake Michigan.

Nearly 30 percent of residents speak a language other than English at home and 18 percent were born abroad, with nearly half of those coming from Latin America. Fifty-seven Fortune 500 companies are based in the Chicago area, including Boeing, McDonald's, Motorola and United Airlines. The largest futures exchange in the world, the Chicago Mercantile Exchange, is also based there. Several large educational institutions are located in the area.

Opportunity in the Chicago metro area is toward the middle of the distribution for most Metro Index indicators. It is among the top three MSAs for just one indicator: third-highest on access to banking services. Similarly, it sits in the bottom tier for only one indicator, with the second-worst unemployment rate (4.2 percent, slightly higher than the national average). Overall, its best performance is in the Education dimension, with a score of 60.1—the fourth-highest among the 13 MSAs.

It has the sixth-highest score for Economy and ranks seventh on the Health and Community dimensions. Chicago has the lowest score in the population growth indicator, having experienced a slight decline in population from 2014 to 2015.



DALLAS-FORT WORTH-ARLINGTON, TX

(Rank: 9)

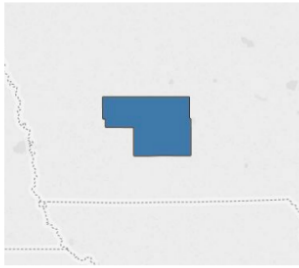
The Dallas-Fort Worth-Arlington MSA, which includes 13 Texas counties and 7.1 million people, is the fourth-largest MSA in the country, and the largest that is not on a coast. In area, this MSA is larger than the states of Rhode Island and Connecticut combined. Forty-three percent of its residents speak a language other than English at home, with Spanish being the most common. Nearly one in four residents were born abroad—80 percent of those coming from Latin America. The Dallas-Fort Worth metro area is home to a number of major corporations, such as ExxonMobil, Texas Instruments and AT&T.

The Dallas-Fort Worth metro area has the ninth-highest overall opportunity score and the fastest-growing population of the 13 MSAs (more than two percent growth from 2014 to 2015). It also performs well on high school graduation, with about 89 percent of students graduating from high school in four years (compared with less than 84 percent nationally).

This is the second-highest rate of on-time graduation among the 13 MSAs. About 68 percent of households spend less than 30 percent of their income on housing—slightly higher than the national average (67 percent)—making it the third-most-affordable among the 13 MSAs.

Health is the dimension on which the Dallas-Fort Worth area struggles most, with the third-lowest score. In particular, its uninsured rate is the highest of the 13 MSAs, at 16.3 percent—about 73 percent higher than the national average. It also has the lowest number of primary care physicians per 100,000 residents among the 13 MSAs, at 65.2.

Its scores on indicators capturing connection and access to other resources are also low; of the 13 MSAs, Dallas-Fort Worth has the second-highest rate of unbanked or underbanked households, the second-lowest number of grocery stores per 10,000 residents and the second-lowest number of child- and youth-serving organizations per 10,000 residents.



DES MOINES-WEST DES MOINES, IA

(Rank: 4)

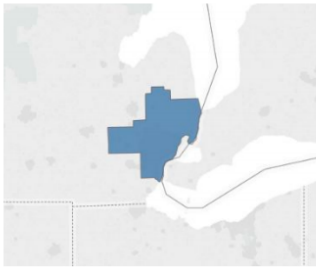
Des Moines-West Des Moines, situated in central Iowa, has the fourth-highest overall opportunity score. With a population of about 623,000 across five counties, it is the smallest MSA included on this list, but was one of the faster-growing metro areas in the Midwest in 2015 and 2016.

The Des Moines metro area is the least racially diverse among the 13 MSAs, with non-Hispanic whites making up 82 percent of the population (compared with 62 percent nationally). About 11 percent of residents speak a second language at home, and only 8 percent of residents were born abroad—higher than the Iowa average but lower than the national average. The major industries in Des Moines are insurance, health care and agribusiness.

The Des Moines metro area is strongest on the Community and Health dimensions (first- and third-highest scores, respectively), and is the highest-performing in several indicators. It has the lowest unemployment rate of the 13 MSAs, at 2.7 percent, as well as the least income inequality. It also performs well in indicators related to housing. Nearly three-quarters of households do not face a housing cost burden, and the MSA's homeownership rate is over 68 percent—both of which are the highest of the 13 MSAs.

Additionally, it has the highest rate of on-time high school graduation, the highest rate of volunteering and the lowest rate of violent crime. From 2014 to 2015, its population grew at the third-fastest rate of the 13 MSAs (about 1.7 percent). At 9.8 percent, the percentage of youth in Des Moines who are disconnected is the third-lowest of the 13 MSAs.

A few Metro Index indicators did present challenges for the Des Moines MSA. It had the third-lowest rate of preschool enrollment, at under 40 percent of children under age five, compared with a national rate of nearly 48 percent. Additionally, about 31 percent of Des Moines-area households are unbanked or underbanked, the fourth-highest rate among the 13 MSAs.



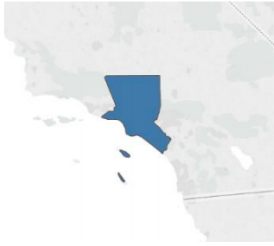
DETROIT-WARREN-DEARBORN, MI

(Rank: 10)

The Detroit-Warren-Dearborn MSA occupies the southeastern corner of Michigan, including six counties with a total population of about 4.3 million. On the Metro Index, this MSA has the fourth-lowest overall opportunity. Thirteen percent of Detroit-area residents speak a language other than English at home, while 10 percent were born abroad (most coming from Asia). Detroit's population is the least Hispanic of the 13 MSAs, at about 4 percent, compared with nearly 18 percent nationally. The economy in this MSA is dominated by the automobile industry. Detroit's population declined significantly in the wake of the Great Recession, dropping from nearly 5.5 million people in 2000 to 4.3 million in 2010.

The strong points of opportunity in the Detroit metro area are related to housing. Among the 13 MSAs, it has the second-most affordable housing, with 69 percent of households spending less than 30 percent of their income on housing. Similarly, it has the second-highest homeownership rate of the 13 MSAs, with about 68 percent of homes currently owner-occupied. Detroit compares favorably with the United States as a whole on both of these housing indicators. Nationally, about 67 percent of households spend less than 30 percent of their income on housing and 63 percent of housing is owner-occupied.

However, the Detroit metro area faces numerous challenges. It has the third-lowest Education dimension score, at 53.3—slightly under the national score of 54.4. In the Economy dimension, it has the second-highest young child poverty rate; in the Detroit area, nearly 20 percent of children under age five live in households with incomes under the federal poverty line. Additionally, it has the lowest number of child- or youth-serving organizations per 10,000 residents of the 13 MSAs (0.23), the second-highest rate of youth disconnection (14.2 percent), the second-lowest level of population growth (zero growth) and the third-highest rate of violent crime (about 556 incidents per 100,000 residents).



LOS ANGELES-LONG BEACH-ANAHEIM, CA

(Rank: 8)

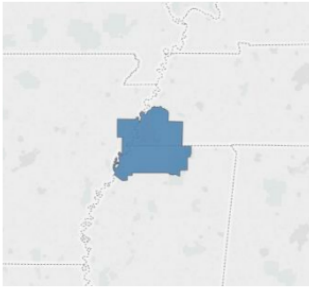
With a population of 13.3 million people, Los Angeles is the second-largest MSA in the country and one of the 20 largest metropolitan areas in the world. The Los Angeles metro area consists of just two counties: Los Angeles and Orange. It is the most diverse MSA of the 13 measured for this study. Hispanics and Asians comprise about 45 and 16 percent of the population, respectively, and non-Hispanic white residents make up less than 30 percent of residents.

More than half of the MSA's residents speak a language other than English at home, and one-third were born abroad. The economy of the metro area is noted for the entertainment industry—film, television, music and games—and the ports of Los Angeles and Long Beach manage large volumes of trade from Asia. It has the eighth-highest overall level of opportunity of the 13 MSAs.

The Los Angeles metro area performed best in the Health dimension, with the fourth-highest score of the 13 MSAs (66.6, about 20 percent higher than the national Health score). It has the lowest rate of deaths due to alcohol/drugs or suicide of the 13 MSAs (15.5 per 100,000 residents) and the second-lowest prevalence of low birth weight (less than 7 percent of babies).

The Los Angeles metro area faces numerous challenges, particularly in the Community dimension (where it has the second-lowest score) and in homeownership. For the latter, the area ranks the lowest of all 13 MSAs, with less than half of homes being owner-occupied.

It also has the third-lowest rate of volunteering, with about 19 percent of adults reporting volunteer activity in the past year. It has the third-lowest score in the overall Economy dimension, and is the metro area with the least-affordable housing (about 47 percent of households spend more than 30 percent of their income on housing) and the third-highest level of income inequality.



MEMPHIS, TN-MS-AR

(Rank: 13)

The Memphis MSA had the lowest level of overall opportunity in the 2017 Metro Index. It includes 10 counties in Tennessee, Mississippi and Arkansas, with a total population of approximately 1.3 million. Situated in the Mississippi Delta region, it is the MSA with the largest percentage of residents who are black, the second-lowest percentages of white and Hispanic residents and the lowest percentages of Asian and American Indian or Alaska Native residents. Women make up a larger share of the Memphis population than in any of the 12 other MSAs (52 percent).

FedEx is headquartered in Memphis and UPS uses the area's primary airport as a hub. It is also the fourth-largest inland port in the country. Several four- and two-year colleges are based in the MSA. Eight percent of residents speak a language other than English at home, and 5 percent of residents were born in another country.

The Memphis metro area has the lowest overall level of opportunity of the 13 MSAs, reflecting low performance across all four dimensions. Of the 13 MSAs, it has the lowest score on the Community dimension. In the Memphis area, 13.7 percent of youth ages 16 to 24—more than 23,000 in total—are not in school or not working.

The rates of violent crime (1,064 incidents per 100,000 residents) and jail incarceration (774 individuals per 100,000 residents ages 15 to 64) are the highest of the 13 MSAs, at about 2.9 and 2.2 times the national rates, respectively. On the Economy dimension of the Metro Index (where it has the second-lowest score), Memphis has the highest rate of poverty, the highest percentage of unbanked or underbanked residents and the lowest level of broadband internet subscription.

On the Education dimension (where it has the second-lowest score), Memphis has the lowest proportion of residents with an associate degree or higher, the second-lowest on-time high school graduation rate and the third-lowest level of preschool enrollment. On the Health dimension, Memphis again has the second-lowest score—this includes the highest level of low birth weight babies and the second-lowest rate of health insurance coverage.



NEW ORLEANS- METAIRIE, LA

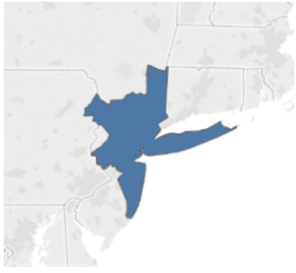
(Rank: 12)

The New Orleans metro area has a population of approximately 1.2 million people and consists of eight parishes (counties) in the southern section of Louisiana. The port of New Orleans is one of the busiest in the world, moving over 90 million tons of cargo per year. Tourism, technology and construction are other major drivers of the economy. Among the 13 MSAs, New Orleans has the second-highest percentage of residents who are black, at 34 percent. Eleven percent of residents speak a language other than English at home and 7.6 percent were born abroad. It has the second-lowest level of overall opportunity of the 13 MSAs, following Memphis.

Community is the dimension on which the New Orleans metro area performs strongest on the Metro Index. Although it has the fourth-lowest Community score overall, New Orleans has the second-highest number of grocery stores or produce vendors per 10,000 population, at 2.7—about 23 percent higher than the national rate. Additionally, it had the third-highest number of child- and youth-serving organizations of the 13 MSAs. It is possible that these per-capita rates increased due to the lingering effects of population loss following Hurricane Katrina in 2005; from the 2000 to 2010 Census, the principal city of New Orleans lost over 140,000 residents.²³

The New Orleans metro area also faces multiple challenges. It has the lowest scores of the 13 MSAs on the Economy and Health dimensions, and the fourth-lowest score on the Education dimension.

Its unemployment rate, median household income, young child poverty rate, rate of deaths due to alcohol/drugs or suicide, level of youth disconnection and volunteering rate are all the worst among the 13 MSAs, and compare unfavorably with national averages.



NEW YORK-NEWARK-JERSEY CITY, NY-NJ

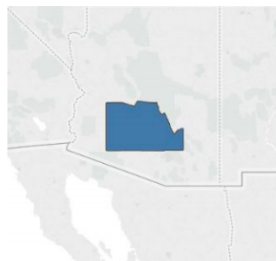
(Rank: 6)

The New York metro area includes 27 counties and has a population of approximately 20.1 million. It is the most-populous MSA in the country, home to more than 5 percent of all Americans. It has the sixth-highest level of overall opportunity of the 13 Metro Index MSAs. In New York, nearly four in 10 residents speak a language other than English at home (nearly twice the national average). Its economy is largely driven by the financial industry. Additionally, the metro area hosts numerous universities and colleges, including two Ivy League universities. New York City has the largest public school district in the country (the New York City Department of Education), serving over 1.2 million students annually. The Port of New York and New Jersey is the busiest on the East Coast.

In the New York metro area, opportunity is strongest in the Community dimension; at 48.4, this score is the third-highest of the 13 MSAs. With nearly six grocery stores or produce vendors per 10,000 residents, it has the greatest access to healthy food. Its rate of jail incarceration is also the lowest of the 13 MSAs. Additionally, it has the highest level of enrollment in preschool, at nearly 63 percent of three- and four-year-old children, compared with about 48 percent nationally.

The New York metro area has the highest level of income inequality among the Metro Index MSAs. Households with incomes at the 80th percentile have incomes nearly six times those of households at the 20th percentile.

The MSA also has low rates of affordable housing and homeownership, ranking second-to-last among the 13 MSAs on these indicators. Additionally, volunteering is second-lowest, at about 17 percent of adults—about 30 percent lower than the national rate.



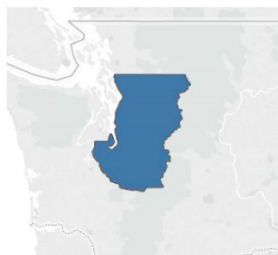
PHOENIX-MESA-SCOTTSDALE, AZ

(Rank: 11)

This MSA, located in the central part of Arizona, has a population of approximately 4.6 million and is one of the fastest-growing MSAs in the country; since 1990, its population has increased by almost 50 percent. Historically, the Arizona economy was driven by copper mining, cattle ranching, cotton and citrus farming, and an attractive climate. More recently, the area's economy has diversified to include healthcare, retail, real estate, manufacturing, financial services, construction and waste management sectors. Just over one-quarter of residents speak a language other than English at home, and nearly 15 percent were born abroad, with the great majority of those from Latin America. The metro area has the second-highest percentage (30 percent) of residents who are Hispanic among the 13 MSAs, and the highest percentage who are American Indian or Alaska Native (1.9 percent). Overall opportunity in the Phoenix area was third-lowest of the 13 MSAs.

The metro area has the second-highest rate of population growth of the 13 Metro Index MSAs—nearly 2 percent between 2014 and 2015. It also performs strongly on the low birth weight indicator, with the third-lowest rate among the 13 MSAs (7 percent, lower than the national average of 8 percent). It also has the fourth-lowest level of income inequality and the fourth-highest level of housing affordability, with about 70 percent of households spending less than 30 percent of their income on housing.

The Education dimension presents this MSA's greatest challenge; its score of 45.5 is about 16 percent lower than the national score and the lowest among the 13 MSAs. It has the lowest rates of both preschool enrollment (under 36 percent) and on-time high school graduation (78 percent) of the Metro Index MSAs, and the third-lowest level of postsecondary education. The Phoenix area also has the fewest number of grocery stores per 10,000 residents (1.2) and the second-lowest number of primary care physicians per 100,000 residents (66).



SEATTLE-TACOMA-BELLEVUE, WA

(Rank: 3)

The Seattle metro area has the third-highest overall opportunity of the 13 MSAs and is home to 3.7 million people—about half of the population of the state of Washington. There are several major employers in the area, including Boeing, the US military, the University of Washington, Microsoft and Amazon. Other major sectors in the Seattle area include agriculture, healthcare, the maritime industry and tourism. Within the continental United States, this area has the port closest to both Asia and Alaska.

Nearly one-quarter of residents speak a language other than English at home, and nearly one in five were born abroad, with the majority (52 percent) from Asia. Seattle had the highest proportion of male residents of the 13 MSAs, with both men and women making up 50 percent of the population.

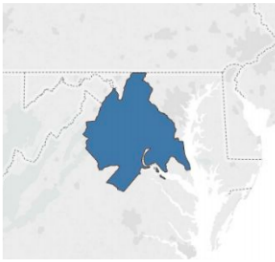
Seattle is the MSA with the highest score on the Health dimension. This performance is driven by the lowest rate of low birth weight (6.4 percent of births) and relatively strong levels of health insurance coverage (fourth-best).

Unsurprisingly, given the dominant presence of the tech industry, Seattle also has the highest level of broadband internet subscription of the 13 MSAs, at 87 percent of households—about 13 percent higher than the national average.

It performs second-best of the 13 MSAs on several other indicators across the Economy and Community dimensions, including the young child poverty rate, unbanked or underbanked households, the violent crime rate and the jail incarceration rate.

The Seattle metro area performs relatively worse on the Education dimension, with the eighth-highest score of the 13 MSAs. While rates of postsecondary education are relatively high, at 50 percent of adults, preschool enrollment is less positive: about 44 percent of three- and four-year-old children in the Seattle area were in preschool, lower than the national average of 48 percent.

Additionally, the on-time high school graduation rate, 83 percent, fell short of the national rate of 84 percent.



WASHINGTON- ARLINGTON-ALEXANDRIA, DC-VA-MD-WV

(Rank: 2)

The Washington, DC MSA is home to the federal government and includes parts of Virginia, Maryland and West Virginia. With a population of 6.1 million, this metro area is one of the most highly educated and wealthiest in the country. Technology (including biotech), defense contracting, federal government employment and tourism drive the economy of the region, and 15 Fortune 500 companies are headquartered in the area. The MSA has the second-highest level of overall opportunity among the Metro Index MSAs.

This metro area is the highest-performing among the 13 on the Economy dimension, and has the second-highest score on the Education dimension. Nearly 55 percent of adults have an associate degree or higher—42 percent higher than the nation as a whole. The median household income in the DC area is the highest of the 13 MSAs, and it has the lowest rates of both overall poverty and young child poverty. It is also the second best-performing MSA in the Metro Index on several other indicators: income inequality, broadband internet subscription, deaths due to alcohol/drugs or suicide and volunteering.

This MSA is not among the bottom three Metro Index MSAs on any dimension or indicator. Its weakest indicator relative to the other 12 MSAs is the presence of grocery stores or produce vendors. In the DC area, there are 1.9 per 10,000 population—the fifth-lowest among the Metro Index MSAs. It has the fifth-highest dimension scores for Health and Community, although it surpassed the national averages for both of these dimensions.

Conclusion

Analysis of the Metro-Level Opportunity Index data identified several patterns of results. The 2017 Opportunity Index found that opportunity in the United States depends, in part, on geography. The Metro Index data indicate that this pattern holds when focusing on urban and suburban areas. Three of the four metro areas situated in the Northeast and Mid-Atlantic regions of the country—Boston, Washington and New York—are in the top half of Metro Index MSAs in terms of overall opportunity, whereas none of the four metro areas in the South or Southwest have levels of overall opportunity that fall in the top half of the 13 MSAs.

While cities tend to be more diverse than the nation as a whole, the Metro Index indicates that, even across metro areas, opportunity is unequally distributed along racial and ethnic lines. For example, the four MSAs with the greatest proportions of black and Hispanic residents (Memphis, Los Angeles, Dallas-Fort Worth and New Orleans) had consistently low levels of opportunity (lowest, sixth-lowest, fifth-lowest and second-lowest, respectively). Meanwhile, the three MSAs with the greatest proportion of white or Asian residents (Des Moines, Boston and Seattle) had the fourth-highest, highest and third-highest levels of overall opportunity, respectively. These findings, which reflect similar patterns found in the 2017 Opportunity Index, underscore the urgency of ensuring that opportunity in the United States transcends race and ethnicity.

As previously stated, opportunity is generally higher in the 13 Metro Index MSAs than in the nation as a whole. In particular, MSAs tend to perform better on indicators related to employment and earnings—such as unemployment, income, poverty and educational attainment—and on measures of health. However, they also trail the nation in several areas. Housing, as measured by homeownership and affordability, is a challenge in most of these metro areas. Access to other resources—including banking services, organizations that serve children and youth and grocery stores—was also lower in the Metro Index MSAs.

Acknowledgements

The Metro-Level Opportunity Index was jointly created by Opportunity Nation and Child Trends. We thank the Opportunity Coalition for their valuable feedback on Metro Index structure. At Child Trends, Hannah Lantos and Sam Beckwith prepared this report; Jon Belford and Tyler McDaniel collected data for the indicators and conducted analyses; and David Murphey, Kristin Moore and Zakia Redd contributed to the development of the Metro Index and reviewed this report.

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For more information, visit www.opportunitynation.org and www.childtrends.org

About this Report



Opportunity Nation is a bipartisan, national campaign comprised of more than 350 cross-sector organizations working together to expand economic mobility and close the opportunity gap in America.

Opportunity Nation envisions the United States as a nation where everyone regardless of where they were born has equal access to opportunity, economic mobility, and success at all stages of life.

Opportunity Nation:

Measures access to opportunity via our Opportunity Index, which measures economic, educational, and civic factors that foster economic mobility at both the county and state levels;

Advances bipartisan legislation by promoting common-sense, bipartisan approaches to increase access to education, tackle the skills gap and expand opportunity for young adults;

Convenes cross-sector groups through our Coalition, National Opportunity Summits, the Opportunity Index briefings and other events across the country that lead to innovative collaborations and partnerships.

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The Kresge Foundation was founded in 1924 to promote human progress.

Today, Kresge fulfills that mission by building and strengthening pathways to opportunity for low-income people in America's cities, seeking to dismantle structural and systemic barriers to equality and justice.

Using a full array of grant, loan, and other investment tools, Kresge invests more than \$160 million annually to foster economic and social change, collaborations and partnerships.



Child Trends is the nation's leading nonprofit research organization focused exclusively on improving the lives and prospects of children, youth, and their families.

For 39 years, decision makers have relied on our rigorous research, unbiased analyses, and clear communications to improve public policies and interventions that serve children and families.

Endnotes

- 1 Opportunity Grades, ranging from F to A+, measure the overall level of opportunity in a county. For more information, see the [Technical Supplement](#).
- 2 The Census defines rural areas as any territory not included in an urban area. For more information, see United States Census Bureau (2015). 2010 Census Urban Area FAQs. Retrieved from <https://www.census.gov/geo/reference/ua/uafaq.html>
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- 9 In the 2017 Opportunity Index, median household incomes are represented in 2010 dollars.
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- 11 Duncan, G. J., Ziol-Guest, K. M., & Kalil, A. (2010). Early-childhood poverty and adult attainment, behavior, and health. *Child Development*, 81(1), 306-325.
- 12 A household is said to be "unbanked" if no member of the household has a checking or savings account; "underbanked" households do have at least one checking or savings account, but also used alternative financial services or products, such as a payday loan. For more information, see Federal Deposit Insurance Corporation (2015). 2015 FDIC National Survey of Unbanked and Underbanked Households. Retrieved from <https://www.fdic.gov/householdsurvey/2015/2015report.pdf>
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- 21 To make these comparisons, national statistics on each Metro Index indicator were used to develop scores for the United States as a whole, as if it were another MSA.
- 22 Statistics on language spoken at home and nativity come from the American Community Survey.



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