



The *Prosperity Now Scorecard* equips advocates, policymakers, practitioners and others with data on how residents in states, counties and cities are faring when it comes to their financial health and whether opportunities to prosper are equitable. These data jump-start a conversation about solutions and policies to put all households on stronger financial footing.

Financial Assets & Income

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Asset Poverty Rate	26% ± 10%	20% ± 10%	19% ± 10%
Households with Zero Net Worth	15% ± 10%	12% ± 10%	13% ± 10%
Income Inequality <small>top income quintile : bottom income quintile</small>	5.4x ± 0.1	4.9x ± 0.1	5x ± 0
Income Poverty Rate	19.5% ± 0.5%	14.2% ± 0.3%	12.8% ± 0.1%
Liquid Asset Poverty Rate	36% ± 10%	34% ± 10%	27% ± 10%
Median Household Income	\$56,019 ± \$612	\$66,963 ± \$513	\$69,717 ± \$134
Unbanked	7% ± 10%	6% ± 10%	5% ± 10%
Underbanked	20% ± 10%	18% ± 10%	14% ± 10%

Businesses & Jobs

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Unemployment Rate	6.5% ± 0.2%	6.2% ± 0.2%	6.3% ± 0.1%

Homeownership & Housing

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Affordability of Homes <small>median housing value : median household income</small>	3.6x ± 0	3.5x ± 0	4x ± 0
Homeownership Rate	42.5% ± 0.4%	62.6% ± 0.3%	65.4% ± 0.1%

Health Care

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Uninsured Rate	23.8% ± 0.4%	18.0% ± 0.2%	8.6% ± 0.1%

Education

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Early Childhood Education Enrollment	43.8% ± 2.0%	37.2% ± 1.4%	40.2% ± 0.4%
Four-Year College Degree	34.7% ± 0.4%	33.1% ± 0.2%	35.0% ± 0.1%
High School Graduation Rate	79.5% ± 0.3%	85.4% ± 0.2%	89.4% ± 0.1%

See the final pages of this report for notes on the data.

HOUSTON, TX

OUTCOMES BY RACE & ETHNICITY

Racial economic inequality limits a household's ability to achieve prosperity, and it is important to explore the impact that race and ethnicity have on outcomes. See the table below for the available data by race and ethnicity on key Scorecard outcomes in your community. The acknowledgement of disparities between populations and their origins make our data clearer and our policy and programmatic solutions stronger.

Financial Assets & Income

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Asset Poverty Rate	15% ± 10%	47% ± 10%	-	15% ± 10%	-	37% ± 10%	-	36% ± 10%
Households with Zero Net Worth	11% ± 10%	34% ± 10%	-	8% ± 10%	-	27% ± 10%	-	17% ± 10%
Income Poverty Rate	15.9% ± 0.6%	24.7% ± 1.0%	21.9% ± 5.5%	13.6% ± 1.2%	26.6% ± 15.7%	25.4% ± 1.6%	20.8% ± 1.8%	23.6% ± 0.8%
Liquid Asset Poverty Rate	18% ± 10%	51% ± 10%	-	24% ± 10%	-	41% ± 10%	-	58% ± 10%
Median Household Income	\$71,685 ± \$1,101	\$40,794 ± \$866	\$51,187 ± \$9,606	\$76,991 ± \$2,877	\$45,913 ± \$26,681	\$41,602 ± \$1,167	\$52,451 ± \$2,283	\$47,673 ± \$869
Unbanked	2% ± 10%	13% ± 10%	-	2% ± 10%	-	5% ± 10%	-	16% ± 10%
Underbanked	12% ± 10%	34% ± 10%	-	17% ± 10%	-	22% ± 10%	-	36% ± 10%

Businesses & Jobs

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Unemployment Rate	4.7% ± 0.3%	11.7% ± 0.8%	9.3% ± 3.7%	3.5% ± 0.5%	2.6% ± 3.0%	5.4% ± 0.6%	7.5% ± 0.9%	5.9% ± 0.3%

Homeownership & Housing

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Affordability of Homes median housing value:median household income	2.8x ± 0	4.9x ± 0.1	3.9x ± 0.7	2.6x ± 0.1	4.4x ± 2.5	4.8x ± 0.1	3.8x ± 0.2	4.2x ± 0
Homeownership Rate	51.2% ± 0.4%	29.2% ± 0.7%	38.2% ± 4.8%	45.7% ± 1.3%	22.1% ± 14.5%	32.2% ± 1.3%	41.9% ± 2.2%	39.3% ± 0.8%

Health Care

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Uninsured Rate	20.9% ± 0.5%	18.4% ± 0.6%	36.1% ± 5.8%	12.1% ± 1.1%	17.3% ± 8.1%	44.0% ± 1.2%	30.9% ± 1.6%	37.2% ± 0.7%

Education

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Four-Year College Degree	42.7% ± 0.6%	25.0% ± 0.8%	24.3% ± 4.4%	62.3% ± 1.7%	24.9% ± 15.0%	11.0% ± 0.9%	25.0% ± 1.6%	15.5% ± 0.5%
High School Graduation Rate	82.2% ± 0.5%	89.1% ± 0.6%	71.3% ± 4.8%	87.1% ± 1.2%	68.2% ± 15.6%	52.4% ± 1.3%	70.1% ± 1.7%	59.6% ± 0.7%

See the final pages of this report for notes on the data.

HOUSTON



POPULATION
2,293,288



HOUSEHOLDS
878,906

HOUSEHOLD INCOME QUINTILES

Lowest Quintile	\$0 to \$23,124 ± \$522
2nd Quintile	\$23,125 to \$43,849 ± \$529
3rd Quintile	\$43,850 to \$70,899 ± \$953
4th Quintile	\$70,900 to \$124,065 ± \$1,309
Highest Quintile	Over \$124,065 ± \$1,309

MEDIAN HOUSEHOLD INCOME

\$56,019 ± ± \$612

White		\$71,685 ± \$1,101
Black		\$40,794 ± \$866
Native		\$51,187 ± \$9,606
Asian		\$76,991 ± \$2,877
NH/PI		\$45,913 ± \$26,681
Multiracial		\$52,451 ± \$2,283
Other		\$41,602 ± \$1,167
Hispanic/Latinx		\$47,673 ± \$869

RACE AND ETHNICITY (% OF POPULATION)

White		46.8% ± 0.4%
Black		22.6% ± 0.4%
Native		0.5% ± 0.1%
Asian		6.8% ± 0.2%
NH/PI		0.1% ± 0.1%
Multiracial		10.8% ± 0.4%
Other		12.5% ± 0.4%
Hispanic/Latinx		44.5% ± 0.5%

AGE (% OF THE POPULATION)

Under 18		24.6% ± 0.2%
18 to 24		9.7% ± 0.2%
25 to 44		32.3% ± 0.3%
45 to 64		22.4% ± 0.2%
65 and Over		11.1% ± 0.2%

GENDER (% OF THE POPULATION)

Female		50.2% ± 0.3%
Male		49.8% ± 0.3%

PEOPLE WITH A DISABILITY

990.0% ± 20.0%

PROSPERITY NOW COMMUNITY

Prosperity Now is committed to continuing our support of and partnerships with our movement of committed advocates and practitioners seeking to create a clear path to financial stability, wealth and prosperity. The Prosperity Now Community expands our reach, creates strong connections between those in our community and mobilizes advocates to create lasting social change.

The Prosperity Now Community facilitates learning, creates connections and inspires action to create and improve programs and policies that foster opportunity, especially for those who have not had it before. Our unwavering commitment to creating prosperity includes efforts on a wide range of issues, such as consumer protections, equity in the tax code, increasing affordable housing and removing barriers to saving and building wealth.

To Join the Community, visit prosperitynow.org/get-involved

ABOUT PROSPERITY NOW

PROSPERITY NOW

Prosperity Now (formerly CFED) believes that everyone deserves a chance to prosper. Since 1979, we have helped make it possible for millions of people, especially people of color and those of limited incomes, to achieve financial security, stability and, ultimately, prosperity. We offer a unique combination of scalable practical solutions, in-depth research and proven policy solutions, all aimed at building wealth for those who need it most.

Notes on the Data

Missing Data

- Data that is unavailable for certain populations is either represented by a '-' or an 'n/a'.

Margins of Error

- Margins of error are included where available. See the Methodology section for more detail.

Limitations of Scorecard Data by Race & Ethnicity

- Where possible, the Scorecard disaggregates measures for racial and ethnic groups within communities, but as our sources are primarily national surveys, there are limitations to the data we publish. For each population, we use the data for people identifying only as that racial or ethnic group and have a minimum threshold for the number of observations available to produce an estimate. The result is significant amount of missing data for populations of color, particularly outside of states and the largest local areas. In addition, we use aggregate definitions of populations (e.g., "Asian," "Latino") which group people with ancestry from a variety of countries and varying backgrounds, concealing diversity and economic disparity within groups.
- The Scorecard data offer a starting place for understanding financial health in your community, but you may want to dig deeper. More detailed data may exist in state or local data sources not included in the Scorecard, or you may want to collection information directly from community members.

Outcome Measure: Affordability of Homes

- White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.
- Race and ethnicity categories for families and households are defined by the race and ethnicity of the primary householder. For example, families counted in the Black column have a primary householder who is Black or African American alone and of any ethnicity. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.

Outcome Measure: Asset Poverty Rate

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian alone and non-Hispanic/Latinx; Other=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each household will only fall into one of these categories.
- These measures are estimates with no real margins of error. Placeholders have been added as a reminder that caution should be used when making comparisons between areas or subgroups.

Outcome Measure: Early Childhood Education Enrollment

- White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.
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Outcome Measure: Four-Year College Degree

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Outcome Measure: High School Graduation Rate

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Outcome Measure: Homeownership Rate

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Outcome Measure: Households with Zero Net Worth

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Outcome Measure: Income Inequality

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Outcome Measure: Income Poverty Rate

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Outcome Measure: Liquid Asset Poverty Rate

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Outcome Measure: Median Household Income

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Outcome Measure: Unbanked

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Outcome Measure: Underbanked

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Outcome Measure: Unemployment Rate

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Outcome Measure: Uninsured Rate

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