





Indianapolis Racial Equity Report Card Housing and Economy

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Presenters

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Racial Equity Report Card

- A data tool
- Community input started in 2023
- SAVI Talks in June 2024 to introduce the Racial Equity Report Card
- Launched in late July 2024
- Updates and future additions to come



Racial Equity Report Card Background





The Polis Center created the Racial Equity Report Card in SAVI to:

- Provide a common set of data to discuss disparities and gaps,
- Provide context,
- Identify areas for improvement, and
- Provide a way the community to hold ourselves accountable as we strive to be more equitable.

Racial Equity Report Card

https://www.savi.org/Indianapolis-racial-equity-reportcard/







Our Process

Equity research advisory committee

Government Alliance on Race and Equity (GARE)

Envisioning sessions

Initial design and indicator selection

Community input

SAVI Talks – draft report card input session

Survey on published draft

Input gathered a community events

Refinement





Contributors

SAVI Equity Advisory Committee

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Equity vs. Equality

- Equality refers to the idea of treating everyone the same, regardless of their individual circumstances or needs.
- 2. Equity focuses on leveling the playing field, recognizing that not all individuals start from the same place and may require various levels of support or resources to achieve the same outcome.
- 3. While equality emphasizes sameness and uniform treatment, **equity focuses on fairness** and providing individuals with what they need to succeed, considering their unique circumstances and challenges.

EQUALITY:

Everyone gets the same - regardless if it's needed or right for them.

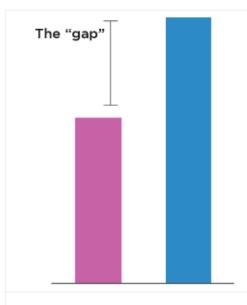


EQUITY:

Everyone gets what they need – understanding the barriers, circumstances, and conditions.



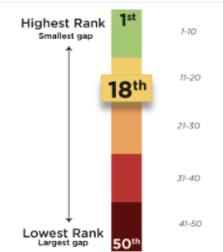
Disparities and Rankings



What is a disparity?

There are often significant gaps between demographic groups for indicators (such as income or education). When we talk about measuring "racial equity", we are measuring the severity of these gaps.

When these "gaps" are compared to each other within Indianapolis and against other cities, it can offer a useful understanding of disparity between racial groups.



What do city rankings mean?

For certain indicators, Indianapolis receives a city ranking among 50 comparison cities.

If the disparity (or "gap") between white residents and minority residents is smaller in Indianapolis than other cities, it will rank better (a rank of 1 is the city with the best equity); if there is more racial disparity in Indianapolis than peer cities, its rank will be closer to 50 (a rank of 50 is the city with the worst equity).



Indicator Card – How to read it

Each indicator has a chart displaying any disparity between racial groups in Indianapolis.



Life Expectancy

Average life expectancy can vary widely within a city based on many different factors, including where you live. For example, some neighborhoods in Marion County have residents with a life expectancy well above 80 years while others are well below 70. Several social factors impact life expectancy, including income, education, healthy food access, health insurance access, and housing. These along with other factors contribute to racial disparities in life expectancy.

Life Expectancy at Birth (Marion County)

Asian	83
Hispanic	80
	74
White Black	71

All groups are non-Hispanic or Latino, except for the Latino group.

Chart: Visualization by Polis Center - Source: National Center for Health Statistics 2021 - Get the data - Created with Datawrapper

Closing the Gap and Key Takeaways

- When looking at the whole city by race, Black residents have the lowest life expectancy by far, followed by white residents.
- Hispanic and Asian residents in Indianapolis have the highest average life expectancy, which follows national trends.
- If life expectancy were equal for Black and Asian residents, that would result in an average
 of 12 additional years of life for over 265,000 people.
- The racial gap in life expectancy is shrinking, however, that is driven by the downward trend of life expectancy for Hispanic residents. The gap between other race groups is about the same from 2018 to 2021.

Trend Over Time	•





How is Indy doing?

Ranking Indianapolis' Life Expectancy among 50 comparable cities

Race/Ethnic Group Ranking 1

49th White

24th Black

42nd Hispanic

42nd Asian

Racial Equity Ranking 1

21st

Note: Estimated ranking due to incomplete data

Life expectancy varies by race from 71 years to 84 years. However, the overall disparity between white and other races in Indianapolis is average compared to 50 other cities, ranking 21st. This ranking is driven, in part, by poor life expectancy for white residents in Indianapolis.

Positively Trending City

Raleigh, NC ↑ 9 ranks in the last 3 years

Top Cities 1

Providence, RI Lafayette, IN To determine the Race/Ethnic Group Ranking for a given indicator, we compared the value for the race across 50 cities and ranked them 1 to 50. A rank of 1 for Indianapolis means that race is doing better in Indianapolis than in other cities on that indicator. A rank of 50 for Indianapolis means that race is doing worse in Indianapolis than in all other cities on that indicator.

For each city, we calculated the gap between each non-white group and the white population using a ratio and then averaged those gaps. We ranked the result for each city 1 to 50. The city ranked 1 has the smallest average disparity between white and other races.

Data and Method

Comparison Cities

The following 50 cities were used in our rankings

We used data at the county level.

This means for each city, the primary county in which the city resides is used

This decision is also in response to community feedback, which emphasized the importance of data availability at a local scale.

Akron, Ohio	Grand Rapids, Michigan
Austin, Texas	Green Bay, Wisconsin
Boston, Massachusetts	Indianapolis, Indiana
Champaign, Illinois	Iowa City, Iowa
Charlotte, North Carolina	Jacksonville, Florida
Chicago, Illinois	Kalamazoo, Michigan
Cincinnati, Ohio	Kansas City, Missouri
Cleveland, Ohio	Lafayette, Indiana
Columbus, Ohio	Lansing, Michigan
Dayton, Ohio	Lexington, Kentucky
Denver, Colorado	Louisville, Kentucky
Des Moines, Iowa	Madison, Wisconsin
Detroit, Michigan	Milwaukee, Wisconsin
Erie, Pennsylvania	Minneapolis, Minnesota
Evansville, Indiana	Nashville, Tennessee
Flint, Michigan	Oklahoma City, Oklahoma

Omaha, Nebraska

Fort Wayne, Indiana



Peoria, Illinois

Pittsburgh, Pennsylvania

Providence, Rhode Island

Raleigh, North Carolina

Sacramento, California

Saint Paul, Minnesota

San Jose, California

San Francisco, California

Rockford, Illinois





Racial Ranking

We compared the disparity between white residents and minority residents in Indianapolis to the same disparity differences in other cities.

A rank of one for Indianapolis = The most equitable city.

A rank of fifty for Indianapolis = The least equitable city.

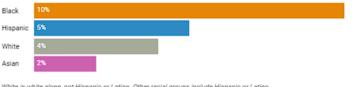
→ Driver of Median Household Income



Unemployment Rate

Unemployment can vary widely from year-to-year based on larger-scale economic conditions. However, there are long-standing racial gaps in unemployment rates, regardless of economic changes over time.

Unemployment Rate by Race (Marion County)

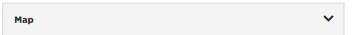


White is white alone, not Hispanic or Latino. Other racial groups include Hispanic or Latino Source: SAVI analysis of 2022 ACS 5-YR data • Get the data • Created with Datawrappe

og the Gap and Key Takeaways

- ers, and 2.5 times more like
- · If unemployment rates were equal acr
- · The unemployment rate dropped from 2018 to 2022 for all race and m residents. Though disparities persist, the equity gap is shrinking.

Trend Over Time



SAVI Reports Related to Unemployment Rate

- The Good Jobs Gap
- · Economy Profile

How is Indy doing?

Ranking Indianapolis' Unemployment Rate among 50 comparable

Race/Ethnic Group Ranking

26th White

28th Black

17th Hispanic

3rd Asian

Racial Equity Ranking



The gap in unemployment between white and other races is larger in Indianapolis than in 30 of the 50 comparison cities.

Positively Trending City

Louisville, KY ↑ 19 ranks

Top Cities 1





Individual Race/Ethnic Ranking

We compared the value for the race across 50 cities and ranked them one to fifty.

A rank of 1 for Indianapolis = that race is doing better in Indianapolis than in other cities on that indicator.

A rank of 50 for Indianapolis

= that race is doing worse in
Indianapolis than in all other cities on that
indicator.

→ Driver of Median Household Income





Unemployment Rate

Unemployment can vary widely from year-to-year based on larger-scale economic conditions. However, there are long-standing racial gaps in unemployment rates, regardless of economic changes over time.

Unemployment Rate by Race (Marion County)



memployment rate dropped from 2018 to 2022 for all race and minority groups except Hispanic residents. Though disparities persist, the equity gap is shrinking.

Trend Over Time

Map

SAVI Reports Related to Unemployment Rate

- The Good Jobs Gap
- Economy Profile

How is Indy doing?

Ranking Indianapolis' Unemployment Rate among 50 comparable cities

Race/Ethnic Group Ranking

26th White

28th Black

17th Hispanic

3rd Asian

Racial Equity Ranking



The gap in unemployment between white and other races is larger in Indianapolis than in 30 of the 50 comparison cities.

Positively Trending City

Louisville, KY ↑ 19 ranks

Top Cities 1





Why Add Top Cities to Each Card?

This lists the top five cities with the smallest disparity between white and other race groups.

→ Driver of Median Household Income

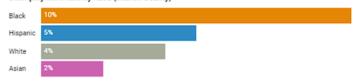
💥 SAVI



Unemployment Rate

Unemployment can vary widely from year-to-year based on larger-scale economic conditions. However, there are long-standing racial gaps in unemployment rates, regardless of economic changes over time.

Unemployment Rate by Race (Marion County)



White is white alone, not Hispanic or Latino. Other racial groups include Hispanic or Latino Source: SAVI analysis of 2022 ACS 5-YR data • Get the data • Created with Datawrapper

Closing the Gap and Key Takeaways

- Black workers in Indianapolis are five times more likely to be unemployed than Asian workers, and 2.5 times more likely to be unemployed than white workers.
- If unemployment rates were equal across all races, that would result in over 27,000 additional employed workers.
- The unemployment rate dropped from 2018 to 2022 for all race and minority groups except Hispanic residents. Though disparities persist, the equity gap is shrinking.



SAVI Reports Related to Unemployment Rate

- The Good Jobs Gap
- · Economy Profile

How is Indy doing?

Ranking Indianapolis' Unemployment Rate among 50 comparable cities

Race/Ethnic Group Ranking

26th White

28th Black

17th Hispanic

3rd Asian

Racial Equity Ranking



The gap in unemployment between white and other races is larger in Indianapolis than in 30 of the 50 comparison cities.

Positively Trending City 10

Louisville, KY ↑ 19 ranks

Top Cities 1





Economy Indicators

Median Household Income

Unemployment Rate

Poverty Rate

Labor Force Participation



<mark>Median Household</mark> Income







Median Household Income

The racial wealth gap is a complex issue that is influenced by many societal, governmental, and individual factors over time. These factors can play out over a person's life cycle and even across generations. In 2020, the <u>Brookings Institution found</u> that nationally, the average Black family's net worth was ten times less than the average white family's.

Median Household Income by Race (Marion County)

Asian	\$72,280
White	\$71,142
Hispanic	\$55,866
Black	\$41,970

Chart: Visualization by Polis Center • Source: ACS 2022 5-yr Estimate • Get the data • Created with Datawrapper

Closing the Gap and Key Takeaways

- In Marion County, Asian and white households each make 1.7 times (about \$30,000) more income than Black families per year in Indianapolis and 1.3 times (over \$15,000) more than Hispanic households.
- If Black households earned the same amount as white households, that would be an average of \$41,970 higher income for almost 140,000 households, resulting in \$5.9 billion in additional income across Indianapolis.
- Despite the upward trend for all race groups from 2018 to 2022, the increase has been slower for Black residents, and the income gap between races continues to increase.

Trend Over Time

SAVI Reports Related to Median Household Income

- <u>Equity in Economic Opportunity: How Race, Place, and Class Impact Economic Mobility in Indianapolis</u>
- The Lasting Impacts of Segregation and Redlining

Map

How is Indy doing?

Ranking Indianapolis' Median Household Income among 50 comparable cities

Race/Ethnic Group Ranking

37th White

22nd Black

28th Hispanic

38th Asian

Racial Equity Ranking

25th

The gap in income between white residents and non-white residents puts Indianapolis in the middle of the 50 comparison cities. Though Indianapolis white residents have a large advantage over most other races (making, for example, \$30,000 more than Black residents), their advantage is average amongst the 50 cities.

Positively Trending City

Lexington, KY ↑ 19 ranks

Top Cities 1

San Jose, CA Seattle, WA Sacramento, CA Springfield, MO Green Bay, WI

UnemploymentRate

→ Driver of Median Household Income





Unemployment Rate

Unemployment can vary widely from year-to-year based on larger-scale economic conditions. However, there are long-standing racial gaps in unemployment rates, regardless of economic changes over time.

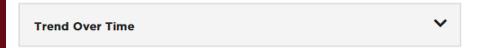
Unemployment Rate by Race (Marion County)

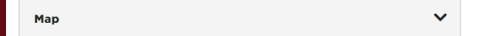


White is white alone, not Hispanic or Latino. Other racial groups include Hispanic or Latino
Source: SAVI analysis of 2022 ACS 5-YR data • Get the data • Created with Datawrapper

Closing the Gap and Key Takeaways

- Black workers in Indianapolis are five times more likely to be unemployed than Asian workers, and 2.5 times more likely to be unemployed than white workers.
- If unemployment rates were equal across all races, that would result in over 27,000 additional employed workers.
- The unemployment rate dropped from 2018 to 2022 for all race and minority groups except Hispanic residents. Though disparities persist, the equity gap is shrinking.





SAVI Reports Related to Unemployment Rate

- The Good Jobs Gap
- · Economy Profile

How is Indy doing?

Ranking Indianapolis' Unemployment Rate among 50 comparable cities

Race/Ethnic Group Ranking

26th White

28th Black

17th Hispanic

3rd Asian

Racial Equity Ranking



The gap in unemployment between white and other races is larger in Indianapolis than in 30 of the 50 comparison cities.

Positively Trending City 1

Louisville, KY ↑ 19 ranks

Top Cities 1

Poverty Rate

Poverty Rate

Poverty rate is the measure of individuals whose income is below the minimum level of income deemed necessary to meet basic needs such as food, shelter, clothing, and other essential expenses. In Indianapolis, a family of four living in poverty is surviving on an income below \$27,750. Despite seeing decades of progress in addressing overall poverty rates nationwide, large racial gaps persist in Indianapolis.

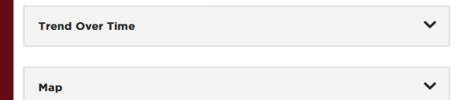
Poverty Rate by Race (Marion County)



White is white alone, not Hispanic or Latino. Other racial groupings include Hispanic or Latino. Source: SAVI analysis of 2022 ACS 5-YR data * Get the data * Created with Datawrapper

Closing the Gap and Key Takeaways

- The poverty rate for Black residents in Indianapolis is more than double (2.3 times higher) on average than the rate for white residents, and the rate for Asian residents is 1.5 times higher on average than white residents. The gap between the rate for Hispanic and white residents is narrowing, dropping from 3 to 1.9 times the rate.
- If poverty rates were the same for Black and Hispanic individuals as white individuals, that would result in over 40,000 fewer people in poverty.
- Overall, the poverty gap between races is narrowing. This is partly driven by the large decline in the poverty rate for the Hispanic population.



SAVI Reports Related to Poverty Rate

- Neighborhood Change 1970-2016
- · The Changing Landscape of Poverty
- · Poverty and Income Profile

How is Indy doing?

Ranking Indianapolis' Poverty Rate among 50 comparable cities

Race/Ethnic Group Ranking



34th White

12th Black

22nd Hispanic

36th Asian

Racial Equity Ranking 1

13 th Good

Indianapolis is doing better than 37 other cities on racial disparity in poverty. Even though disparities exist, the gap between white and non-white groups is smaller in Indy than in most cities.

Positively Trending City 1

Madison, WI ↑ 13 ranks

Top Cities 1

San Jose, CA Springfield, MO Iowa City, IA Lansing, MI Lafayette, IN

Labor Force Participation

→ Driver of Median Household Income





Labor Force Participation

Labor force participation is the percentage of people actively working or looking for work, divided by the working-age population. The combination of the labor force participation rate and median household income tells an interesting story, as many groups have the same participation rate, yet there are household income gaps. This is because getting a job is not enough on its own to create equity. Equity in access to quality jobs and wages are an important part of the solution.

Labor Force Participation by Race (Marion County)



White is white alone, not Hispanic or Latino. Other racial groupings include Hispanic or Latino.

Source: SAVI analysis of 2022 ACS 5-YR data • Get the data • Created with Datawrapper

Closing the Gap and Key Takeaways

- The labor force participation is nearly the same for all race groups. Given the data are based on five-year estimates, the differences are negligible.
- These equal participation rates suggest major gaps in wages, given the large income disparities by race.

Map 🗸

SAVI Reports Related to Labor Force Participation

- The Good Jobs Gap
- Economy Profile

How is Indy doing?

Ranking Indianapolis' Labor Force Participation among 50 comparable cities

Race/Ethnic Group Ranking

35th White

35th Black

42nd Hispanic

39th Asian

Racial Equity Ranking



All race groups participate in the labor force at about the same rate, and this is typical when compared to other cities. Indianapolis ranks in the middle of the pack when comparing gaps by race in 50 cities.

Positively Trending City 1

Kansas City, MO ↑8 ranks

Top Cities 1

Washington, D.C. San Francisco, CA St. Louis, MO Boston, MA Nashville, TN

Housing Indicators

Homeown ershsip Rate

Home Loan Denial Rate

Housing
Cost
Burden

Eviction Filing Rate



Homeownership Rate



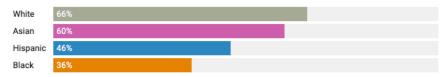




Homeownership Rate

Homeownership <u>builds</u> wealth and economic stability, providing <u>long-term</u> social and financial benefits for <u>many families</u>, <u>increased civic engagement</u>, and even improved mental health. Home ownership is not accessible for all in Indianapolis due to lack of affordability, access to loans, and other factors, and <u>racial</u> <u>disparities</u> persist.

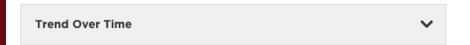
Percent of Households that Own their Home (Marion County)

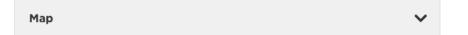


White is white alone, not Hispanic or Latino. Other racial groupings include Hispanic or Latino. Source: SAVI analysis of 2022 ACS 5-YR data • Get the data • Created with Datawrapper

Closing the Gap and Key Takeaways

- Sixty-six percent of white households own their home, which is nearly double the ownership rate of Black households and significantly higher than the Hispanic rate of 46 percent.
- If homeownership rates were equal between white, Hispanic, and Black households, that would result in
 over 37,000 more Black and Hispanic homeowner households.
- Since the average U.S. homeowner has \$118,000 in home equity (Census), that could be an additional \$4.4 billion in combined wealth for those households over time if the equity gap were closed.
- Between 2018 and 2022, home ownership rates increased for Hispanic and Asian residents but remained about the same for other race groups. The overall racial equity gap is about the same





SAVI Reports Related to Homeownership Rate

- The State of Tenants in Central Indiana
- · Basic Needs Profile

How is Indy doing?

Ranking Indianapolis' Home Ownership Rate among 50 comparable cities

Race/Ethnic Group Ranking 1



19th Black

26th Hispanic

13th Asian

Racial Equity Ranking 1



White residents have a clear advantage over minority groups in Indianapolis when it comes to home ownership. This advantage is comparable to the advantage white residents have in peer cities, with Indianapolis ranking in the middle of the 50 cities based on the size of the gap.

Positively Trending City 1

Providence, RI † 13 ranks

Top Cities **①**

San Francisco, CA San Jose, CA Denver, CO Sacramento, CA Wichita, KS

Home Loan Denial Rate

→ Driver of Homeownership Rate





Home Loan Denial Rate

For most people, if you can't get a loan, then you can't buy a home. Despite large efforts in eliminating discrimination from housing practices in the U.S., recent SAVI research has shown that residents of color are still more likely to have their home loan applications denied, even when controlling for other important variables.

Home Loan Denial Rates (Marion County)



White is white alone, not Hispanic or Latino. Black is Black alone, including Hispanic or Latino. Hispanic is Hispanic or Latino origin of any race.

Source: SAVI analysis of Federal Financial Institutions Examination Council Data, 2022 • Get the data • Created with Datawrapper

Closing the Gap and Key Takeaways

- · Black residents in Marion County are denied a home loan at nearly double the rate of white residents.
- If Black and Hispanic residents had the same home loan approval rate as white and Asian borrowers, this would result in over 980 more approved loans for borrowers each year.
- From 2018 to 2022, home loan denial rates fluctuated at about the same rate for all groups. The racial
 gaps remain unchanged.

Trend Over Time



SAVI Reports Related to Home Loan Denial Rate

Modern Redlining in Indianapolis?

How is Indy doing?

Ranking Indianapolis' Home Loan Denial Rate among 50 comparable cities

Race/Ethnic Group Ranking

33rd White

23rd Black

24th Hispanic

20th Asian

Racial Equity Ranking

17th

The disparity in home loan denials between white and minority groups is smaller in Indianapolis than it is in 33 of the 50 comparison cities.

Positively Trending City 1

Dayton, OH † 7 ranks

Top Cities **①**

Lafayette, IN

San Jose, CA

Sacramento, CA

Jacksonville, FL Springfield, MO

Housing Cost Burden

→ Driver of Homeownership Rate

Housing Cost Burden

A person is considered "housing cost-burdened" if they spend more than 30% of their income on housing. This rate varies by renter and owner with 51% of renters being housing-cost burdened compared to 19% of owners. It also varies by race as noted below. Addressing these disparities requires policies and practices that include increasing affordable housing inventory, promoting fair housing prices, improving access to financial resources and homeownership opportunities, and addressing income inequalities.

Share of Total People in Cost-Burdened Households (Marion County)

Black	35%	
Hispanic	33%	
Asian	28%	
White	27%	

White is white alone, not Hispanic or Latino. Other racial groupings include Hispanic or Latino. Source: ACS 2022 5-YR PUMS . Get the data . Created with Datawrapper

Closing the Gap and Key Takeaways

- · Studies have shown that minority households, particularly Black and Hispanic families, are more likely to experience higher housing cost burden compared to white families.
- . In Indianapolis, the percent of Black and Hispanic families who are housing cost-burdened is around 1.2 times higher compared to white and Asian families.
- · If the housing-cost burden rate was equal for Hispanic, Black, and white households, then 10,500 fewer people would be housing cost-burdened.
- . From 2018 to 2022, the housing cost burden lessened for most groups, but the racial gap has widened slightly.

Trend Over Time

SAVI Reports Related to Housing Cost Burden

· A Deep Dive into Affordable Rental Housing





How is Indy doing?

Ranking Indianapolis' Housing Cost Burden among 50 comparable

Race/Ethnic Group Ranking

41st White

36th Black

42nd Hispanic

29th Asian

Racial Equity Ranking 1

The disparity between white and minority groups for housing cost burden is smaller in Indianapolis than in 33 of the 50 comparison cities.

Positively Trending City 1

St. Louis, MO 1 21 ranks

Top Cities 1

Lexington, KY Sacramento, CA Iowa City, IA Lafayette, IN Springfield, MO

Eviction Filing Rate

→ Other Housing Indicator

Eviction Filing Rate

The <u>effects of eviction</u> can be significant and long-lasting, resulting in the personal loss of possessions, one's neighborhood, and children's schools, while increasing childhood trauma, negative health outcomes, and stress. Even an eviction filing that does not result in an eviction can <u>hurt a tenant's prospects</u> for finding a new apartment.

Annual eviction rate by majority race in neighborhood (Marion County)

 Black
 15%

 Hispanic
 14%

 White
 13%

Source: Eviction Lab, 2024 · Get the data · Created with Datawrapper

Closing the Gap and Key Takeaways

- Despite the eviction rates being similar for Black, Hispanic, and white residents in Indianapolis, many black renters (1 in 4 nationally) live in areas in which the black eviction rate is more than double the white eviction rate.
- If eviction rates for Black and Hispanic households were equal to those in white households, the result
 would be nearly 1,563 fewer evictions in Indianapolis.

SAVI Reports Related to Eviction Filling Rate

- · Empowering Indiana Communities with Evictions & Foreclosure Data
- Indiana Evictions and Foreclosure Dashboard
- Follow the Money: Indianapolis Evictions in 2022





How is Indy doing?

Ranking Indianapolis' Eviction Filing Rate among 50 comparable cities

Race/Ethnic Group Ranking 1

50th White

50th Black

50th Hispanic



^{*}Data on Asian eviction rate is not available.

Racial Equity Ranking



Note: Estimated ranking due to incomplete data

Renters in Indianapolis are evicted at a similar rate across white, Black, and Hispanic renters. It ranks 9th among 13 comparison cities, meaning the gap between races is slightly larger than in Indianapolis than the other comparison cities.

Positively Trending City 1

Indianapolis, IN † 7 ranks

Top Cities 1

Minneapolis, MN Pittsburgh, PA

Q&A

Discussion

- What conclusions can you make about your life & community regarding housing?
- What conclusions can you make about your life & community regarding the economy?
- When considering both focus areas, how do these indicators help you understand your community differently or better?
- What is really going on in your community?









Thank you!

