



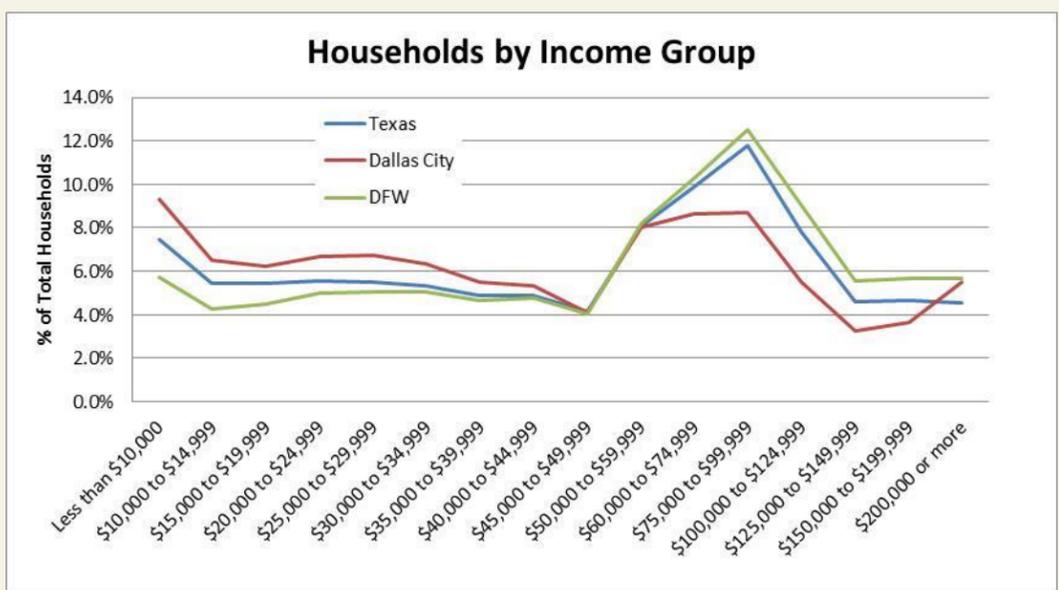
Dallas' Missing Middle

Dallas Needs to Bring Middle Class Homeowners to the City

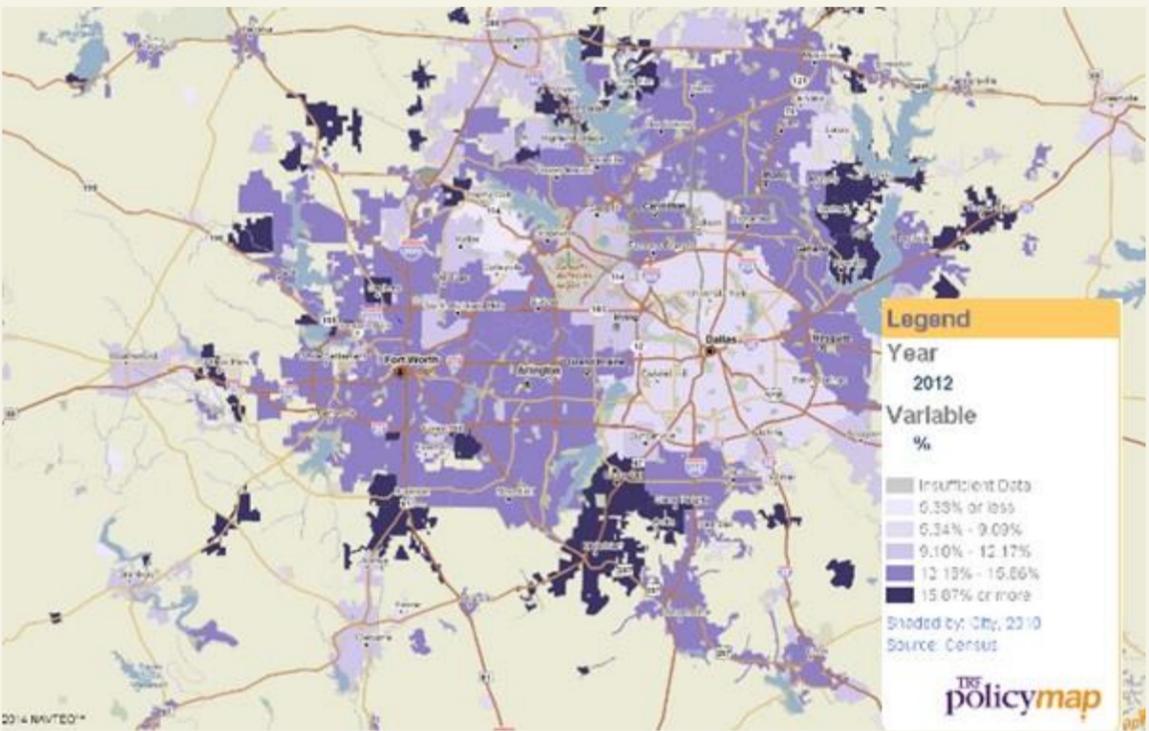
One of the problems facing Dallas as a city is its missing middle class. In many ways, our city is one of rich and poor, with a relatively small middle. This problem is reflected in the city's [low rate of homeownership](#), its [extreme income segregation](#), and the challenges facing DISD, among other problems.

Is the middle really missing?

The percentage of households by income group in the U.S. Census' American Community Survey (ACS) 2008-2012 clearly shows the gap in middle and upper middle income households residing in the city.

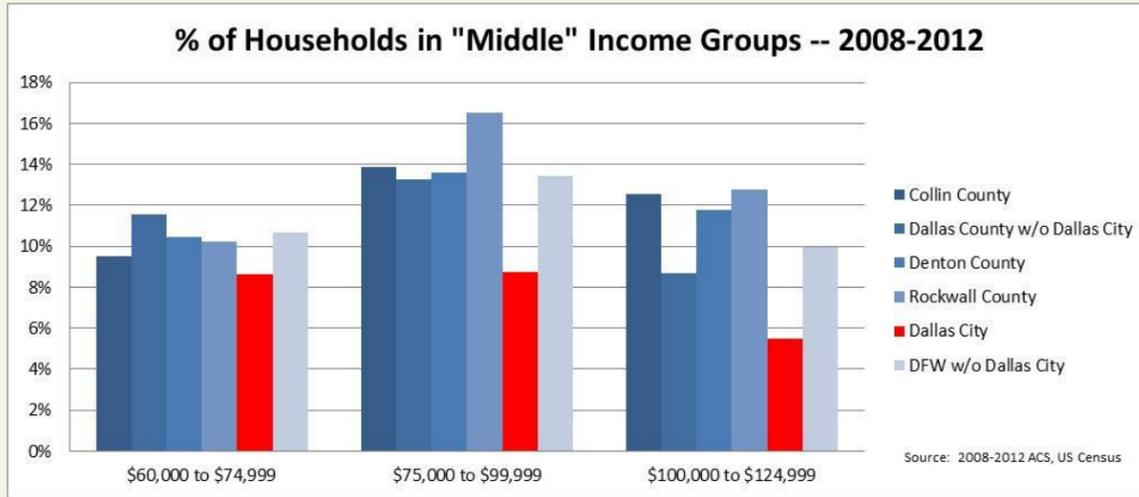


Households with Incomes Between \$75,000 and \$99,999



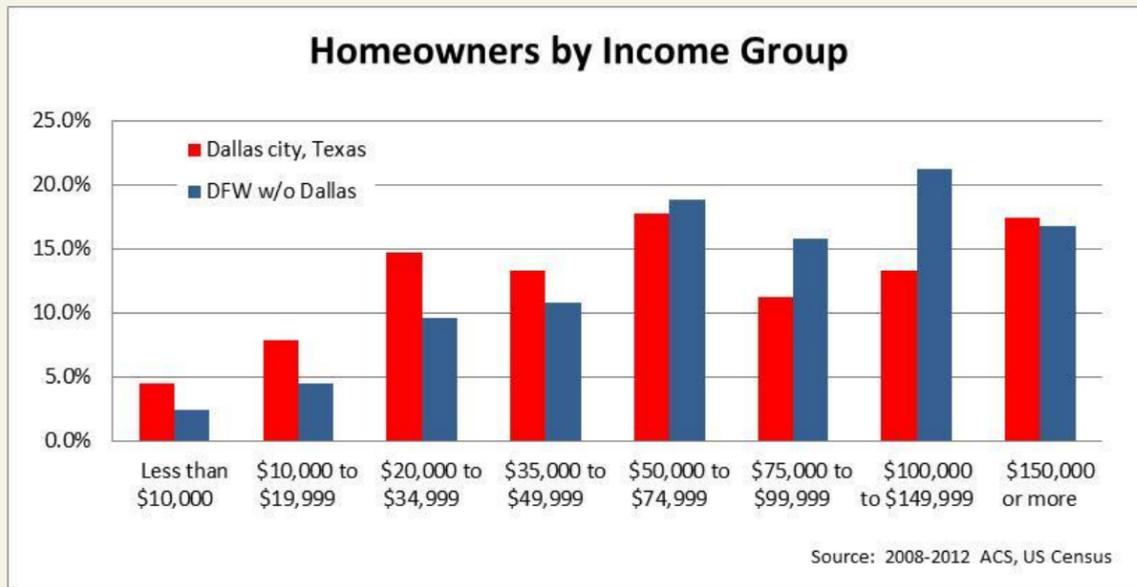
Given that consumer spending rises with income, this is an economic issue if nothing else.

Using 2014 U.S. Department of Housing and Urban Development (HUD) income limits for a family of four, median family income in Dallas is \$67,900. Dallas has a smaller proportion of households with incomes between \$60,000 and \$124,999 than its North Texas neighbors.



Homeowners by Income Group

Looking at homeowners in Dallas -- those families that have chosen to invest their housing dollars in the community -- much the same thing is apparent.



The City of Dallas should not concede the market for middle-class homeowners to the surrounding communities. Households looking for an urban lifestyle, along with shorter commutes and unique neighborhoods, need options for purchasing in Dallas. As an example, there has been a flurry of excited announcements of new market rate rental units in West Dallas, building on the success of Trinity Groves, but there has been little talk of new middle income homeownership units as part of that success. Mixed income and mixed use developments across the city that include homeownership units would be a great first step to attracting the missing middle. Innovative programs to advance homeownership in Dallas, through incentives for both construction of new homeownership homes and the purchase of those homes, are needed. Improved policies for land redevelopment and permitting, along with better access to financing for home buyers may help restore Dallas' missing middle.

Sincerely,