Stars captain Jamie Benn back for his 18th season SPORTSDAY

The Dallas Morning News

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HAPPY FOURTH!

In pursuit of happiness

Angela Piazza/Staff Photographer

Milagro Tacos Cantina owner Jesus Carmona and waiter Angel Ramos served customers during lunchtime on June 26 in Dallas. Residents, immigrants and experts say opportunity remains in North Texas, but housing, childcare and other costs are reshaping the American Dream.

North Texans still chase the American Dream, but the path looks different

By Wilborn P. Nobles III
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AMERICA'S 250th

Nearly every table was full at Milagro Tacos Cantina on the last Friday afternoon in June.

Servers wove between families balancing plates of tacos and margaritas at the West Dallas establishment. When a group arrived, owner Jesus Carmona pushed two tables together to make room. Spanish and English drifted through the restaurant with painted hearts covering the walls as chatter and "Procura" by Dominican musician Chichi Peralta filled the air.

The crowd represented more than a busy lunch service.

Carmona, a 56-year-old restaurateur, was born in Mexico City and arrived in the United States in 1986 when he was 17. He started work as a busboy. Over decades, he waited tables, opened restaurants, and built a reputation as one of Dallas' best-known taco entrepreneurs. He still sees North Texas as a place where effort can pay off.

"It's the American Dream," Carmona said. "When you work hard, you have a goal, and you focus, things will come along."

His restaurant, whose name translates to "miracle," stands in a part of Dallas that has transformed

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FIFA WORLD CUP

The Pharaohs come to life in Arlington

Smiley N. Pool/Staff Photographer

Egypt's Hossam Abdelmaguid celebrated after scoring the winning penalty in a shootout against Australia in a World Cup Round of 32 soccer match on Friday in Arlington. Egypt will face defending champion Argentina in the Round of 16 on July 7 in Atlanta. For more FIFA World Cup coverage, turn to **5C**.

CENTRAL TEXAS FLOODS | ONE YEAR LATER

Rescuers reflect on Hill Country

Responders say they left parts of their hearts and souls behind last July

By Elissa Jorgensen
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An oblong gray rock sits in the foyer of the Fort Worth Fire Department's Station 2. Its only defining feature: words in thick black paint across the front. "Camp Mystic 7-4-25." A few rooms over, a sticker pasted across firefighter Shane Harmon's helmet reads, "Cile." A hand-drawn black heart hovers above the name.

Torn around the edges and slightly stained, the sticker has been on Harmon's helmet since 8-year-old Cecilia "Cile" Steward's parents gave it to him in August 2025. It was how she signed her letters to them from Camp Mystic. It's how Harmon remembers working in the flood waters, desperately trying to find Cile and her friends.

A torrent of rain caused the Guadalupe River to rise more than 26 feet in just 45 minutes last July, killing more than 130 people across several coun-

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ELECTIONS '26

Republican convention could cost $40 million

It's unclear how much will fall on taxpayers for police, fire and traffic control

By Everton Bailey Jr.
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The Republican Party's two-day rally and convention planned in Dallas this fall could cost as much as $40 million, but one big question remains: Who pays the bill?

Organizers say private donors will finance the event led by President Donald Trump. But it remains unclear whether Dallas taxpayers will be reimbursed for police, fire, traffic control and other public services needed to host the gathering at the city-owned American Airlines Center.

The potentially hefty price tag comes as Republicans are fundraising ahead of what is expected to be an expensive midterm election in November in Texas and elsewhere. The Senate race between Attorney General Ken Paxton and Democratic state Rep. James Talarico is already costly.

Dallas developer and prominent Republican donor Ray Washburne told *The Dallas Morning News* that he has not seen a final budget but expects

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Hot with some sun
H 98
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INSIDE

COMING SUNDAY

The Dallas that changed America

As the nation celebrates its 250th birthday, Dallas has left a lasting mark. On Sunday, see how the city shaped the way we live, work, worship and play.

METRO

July Fourth tradition

Lawyers from throughout Dallas County took part in annual reading of the Declaration of Independence on Thursday. **1B**

Who can reach the American Dream?

By Alison Saldanha and William Tong
Staff Writers

This Fourth of July, the United States turns 250, a milestone birthday for a nation built on the promise of equity and the pursuit of happiness, ideals that have long shaped the "American Dream."

Yet, achieving the dream still largely depends on family income, race or ethnicity and a child's neighborhood environment, according to research from Opportunity Insights, an economic mobility center at Harvard University.

The organization focuses its research on the economic barriers in "the fading American Dream," motivated by one striking statistic: Over 90% of children born in the 1940s earned more than their parents. Today, only half of those born in the '80s and '90s can do the same.

North Texas, despite its rapid growth, is no exception, according to the group's Opportunity Atlas, which shows statistics of economic mobility at a granular level across generations.

Based on a collaboration with researchers at the U.S. Census Bureau, the Atlas shows upward mobility varies regionally and from one neighborhood to the next, and is largely influenced by childhood environments.

North Texas children, the research shows, have better access to financial success if they grow up in areas with less poverty, which mirrors patterns of racial segregation in the region.

"The American Dream is one of self-determination, of financial and general independence," said Ajamu Loving, an associate professor of finance at University of North Texas at Dallas. "And in order to have self-determination, you need to have the resources."

Of course, there's so much more in terms of freedom of speech, freedom of religion and the freedom of movement, he said. "But in terms of what we're looking at with respect to economic growth in North Texas, that's most apropos."

Income

Across racial and ethnic groups, incomes have grown substantially in the Dallas-Fort Worth metro area from 2010 to 2024, according to a News analysis of recently released census data. The News is using a period of 15 years to measure changes over a generation.

While Hispanic median household incomes grew fastest, Hispanic residents still earned nearly $14,500 less than the metro's median household income of about $92,700. For Black families, the median wage gap stood even wider at more than $26,000.

White non-Hispanic median household incomes increased the slowest, generally a little more than 60%, yet as a group, white households earn over $14,500 more than the median income.

Loving characterized these gaps in growth and current income as a "catching up" in income.

"If you're already at the highest position, then you're likely to experience lower increases over time," Loving said. He added the trends "bode well" for North Texas.

"Positive increases among these traditionally marginalized groups and excess of what we see for the majority group is an indication that we're moving towards equality within the region."

Asians, comprising the smallest share of the North Texas population among large racial and ethnic groups, recorded the most gains in income and homeownership over a generation. Despite owning 9% of homes in D-FW in 2024, their financial growth places them in the same bracket as white residents for upward mobility.

Homeownership

Between 2010 and 2024, homeownership rates – a key driver of wealth and capital – decreased by more than two percentage points among Black residents in the D-FW.

This was especially pronounced in Collin County where Black homeownership dropped more than eight percentage points – higher than the state average decrease of four percentage points. Denton County to the west, meanwhile, saw a marginal percentage-point increase in Black homeowners.

White homeownership also recorded a marginal decline of less than a percentage point in the region, though a majority of homes in North Texas are white-owned. A third of homes are owned by Black and Hispanic residents combined.

During the 1930s and 40s, the government actively encouraged the creation of the middle class, said Mechele Dickerson, professor at the University of Texas School of Law, and author of The Middle Class New Deal.

"But all of the policies that were in place that helped lower and middle income families explicitly excluded people of color," she said.

The introduction of discriminatory housing policies such as redlining prevented people of color from owning homes and building generational wealth, and the effects linger today. Black and Hispanic homeownership rates improved somewhat in the early 2000s, but the 2008 financial crisis led to great losses, she said. The second blow came during the COVID pandemic.

While foreclosures remained low, so did interest rates initially, allowing those with wealth to either buy a second home or a bigger home.

"So we saw the gap expand again after COVID," Dickerson said. "Not because of government policies, but because the people that were able to get low interest rate mortgage products were high-income and disproportionately white."

The Opportunity Atlas for the North Texas region highlights the struggle for upward mobility in non-white majority neighborhoods in southern Dallas. "If you're growing up in South Dallas, these outcomes are much different — $20,000 or so on average in household income — than if you're growing up in parts of North Dallas," a member of the research team told The News.

Education

The lack of access to good housing ripples over generations, Dickerson said. If you couldn't afford to live in those nicer neighborhoods, your kids were going to lower performing schools, which meant they would be less prepared for college.

That is evident in the makeup of higher-educational attainment for different demographic groups. About a third of Black adults and about 20% of Hispanic residents hold degrees.

But these communities have made significant strides in educational attainment since 2010. While college graduation rates increased across demographic groups, Black residents recorded one of the greatest surges in the share of adults with bachelor's or master's degrees. Though Hispanic residents have the lowest share of adults with a college or higher education at 20% — that share has doubled over 15 years in D-FW.

Now, experts are wondering how AI will change the role of education in the American Dream.

Just as the internet was a game changer in the '90s, artificial intelligence is changing the landscape of employment now, Loving said. Current wealth will determine the opportunity to access these resources more effectively, too.

"So the people who are highly educated, who have the most financial resources, probably are going to have the time and ability to access these technologies more effectively than people who are really chasing to make a dollar right now," he said.

The American Dream has always been integrally linked with the U.S. middle class, Dickerson said. Lower and middle income families in this country want to be able to attain the stability and security of the middle class.

They want a permanent job with healthcare benefits where they don't have to worry about layoffs, she said.

She noted that college graduates, who are more likely to be employed in a 9-to-5 job with healthcare benefits, are disproportionately white (53%). In the D-FW, as of 2024, Black and Hispanic residents make up about a quarter of higher educated adults and account for lowest shares of adults with any kind of health insurance, at 17% and 25% respectively.

"If you don't have a full-time job, you're not as likely to have health insurance, and one of the primary drivers for bankruptcy is medical debt," she said. "So, health insurance is not just about "we want humans to be healthy", it puts us in a society where if you're lucky enough to have a job with good health insurance, you'll be OK. If you're not, you may have to file for bankruptcy to get rid of it."

Household income in and of itself is extremely predictive of the long-term health outcomes in communities, according to the Opportunity Insights research team. The organization's research showed a life expectancy gap of 10 to 15 years between the lowest income and highest income individuals in the U.S. In Dallas, as of 2025, the life expectancy gap between South Dallas vs. the Highland Park area is as much as 17 years — a condition that has been ongoing for many decades.

Even in the case of recent significant neighborhood changes, such as the arrival of a major employer in the area or the construction of Halperin Park over the I-35 to connect formerly separated Black neighborhoods, researchers say they would have to wait for years to measure its generational impact in a concrete way.

This reporting is part of the Future of North Texas, a community-funded journalism initiative supported by the Commit Partnership, Communities Foundation of Texas, The Dallas Foundation, the Dallas Mavericks, the Dallas Regional Chamber, Deedie Rose, Lisa and Charles Siegel, the McCune-Losinger Family Fund, The Meadows Foundation, the Perot Foundation, the United Way of Metropolitan Dallas and the University of Texas at Dallas. The News retains full editorial control of this coverage.

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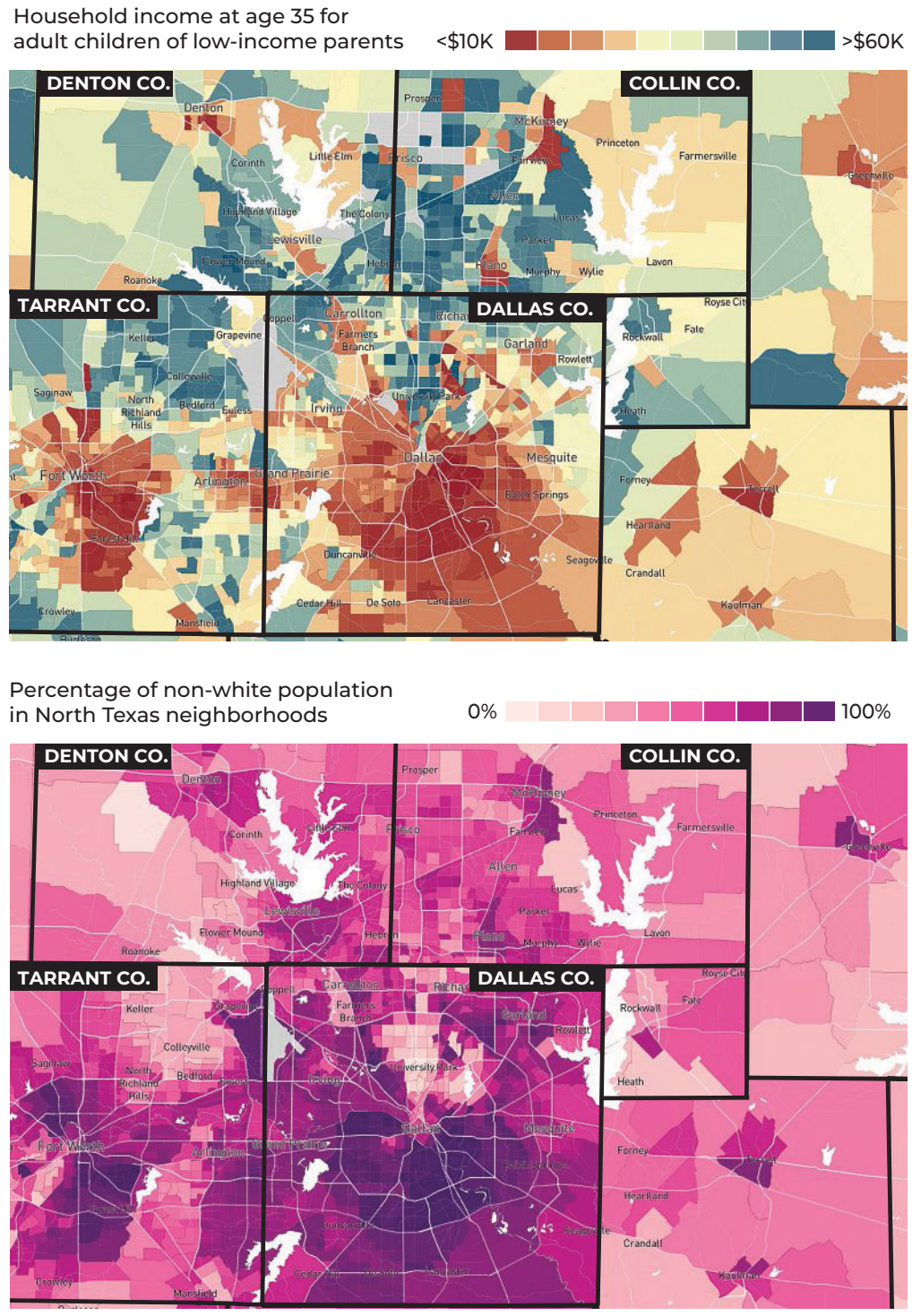
How income, race and geography influence upward mobility in North Texas

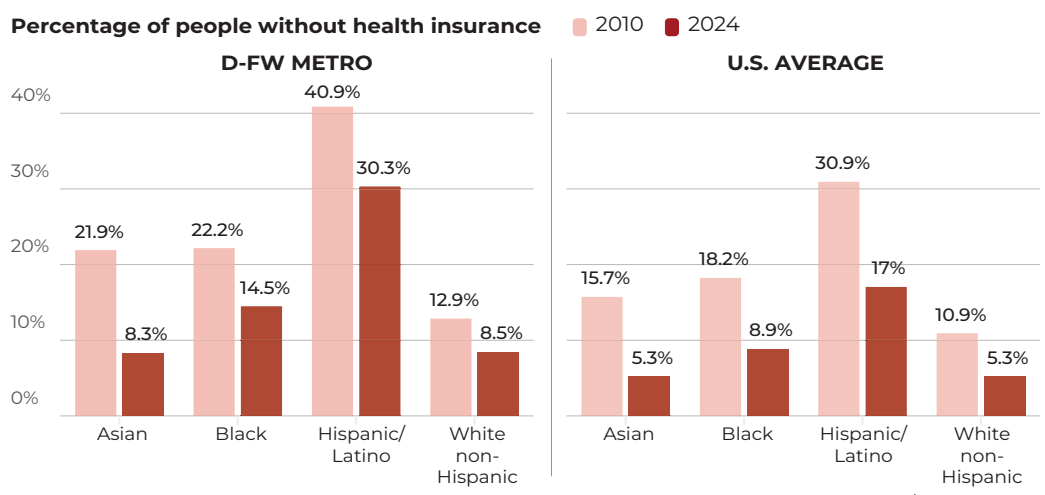
For adults who grew up in low-income households across North-Texas, access to opportunity was harder to come by in non-white majority neighborhoods.



SOURCES: U.S. Census Bureau; Opportunity Insights — Staff Graphic

Health insurance coverage

Despite increases in health insurance coverage, North Texans still have worse access to healthcare compared to the national average. While the share of Hispanic people living without health insurance in 2024 decreased, it was still more than double that of other major racial and ethnic groups in the region.



SOURCE: American Community Survey — William Tong, Alison Saldanha/Data Reporters

Childcare, other costs are reshaping the promise

Continued from Page 1A

dramatically during the past decade. New apartments and businesses have reshaped the neighborhood, known as Trinity Groves, drawing customers from across North Texas.

As the United States turns 250 years old, few states have attracted as many newcomers as Texas, where people arrive in search of greater opportunity.

It's not a new trend.

People have come to North Texas for generations. They've arrived from other countries, states and neighboring communities, drawn by the promise of jobs, homeownership and upward mobility. It's a bet that historically has paid off, though not for everyone. Different generations and communities have faced different barriers to the American Dream that Carmona is realizing.

Census data shows the region's population has grown nearly 30% since 2010, roughly three times the national rate, underscoring why questions about opportunity and affordability have become increasingly urgent.

Longtime residents, immigrants, newer arrivals and experts say the American Dream is evolving. Rising housing, childcare and healthcare costs are reshaping what economic stability looks like, even as people continue arriving in search of a better future.

A better shot

Donald Payton, a local genealogist, historian and civil rights activist, traces his family's North Texas roots back generations. His ancestors were among the first enslaved people brought to present-day Dallas in the mid-1840s.

Payton's own story begins in the mid-1950s, when his parents moved from Cleveland to Dallas and settled in Hamilton Park, one of the city's historic Black neighborhoods. At the time, teachers, pastors, postal workers and other professionals owned homes in the new enclave.

The neighborhood's schools, churches and civic organizations reinforced the idea that Black families could build wealth, establish roots and create opportunities for the next generation.

"Hamilton Park was the first Black suburbia built brand-new for Black folks in America," he said. "We had teachers that spoke 15 languages, chemists and all these kinds of people. It was a great neighborhood to grow up in."

Garland City Councilman Jimmy Tran's family arrived in North Texas as refugees after the Vietnam War. Tran's father, an officer in the South Vietnamese army, spent seven years in a re-education camp after the communist takeover. When Tran's family arrived in the United States in 1994, they settled in the Dallas area and began rebuilding their lives from scratch.

In those early years, daily life revolved around work, language barriers and unfamiliar systems of school and transportation, Tran said.

During his family's first months in the United States, Tran rode three buses each way to a minimum-wage assembly job in Fort Worth before he enrolled in high school and began the educational journey that eventually led him into software engineering and public service.

"America opened its arms to welcome refugees like my family," he said.

Garland's Vietnamese population has grown since Tran's family arrived. About 2,000 of its residents identified as Vietnamese in 1990. By 2020, nearly 14,700 residents identified as Vietnamese alone or in combination with another race.

Tran is the first Asian American elected to the Garland City Council, where he helps shape policies affecting families pursuing the same opportunities that brought his family to

See RESIDENTS Page 6A

Residents, experts say opportunity remains in region

Continued from Page 5A

North Texas.

Josh Skolnick, executive director of the Dallas College Foundation, arrived in North Texas from New York in 2021, drawn by family, growth and what he saw as a region invested in its future.

"Dallas was a place that was still growing, that was still thinking about the future," he said. "People were excited about the future of Dallas."

Timothy Bray, director of the Institute for Urban Policy Research at the University of Texas at Dallas, described North Texas' longstanding appeal as a product of jobs, innovation and a "frontier spirit" that has repeatedly drawn people to the region.

That belief remains one of North Texas' greatest strengths. But whether it delivers equally is a more difficult question.

American Dream

When Lisa Morris Amiel thinks back on her childhood in Mesquite during the 1960s, the chair of Historic Mesquite Inc.'s board of directors remembers an enchanting experience.

"It was magical," she said. "We all got on our bikes and met at this little tree in the road."

Parents throughout the neighborhood looked after one another's children, Amiel said, creating what felt like a village.

Post-World War II growth transformed Mesquite into a quintessential North Texas suburb, Amiel said. Families gathered around neighborhood schools, churches and civic organizations. Children spent afternoons outdoors. Parents believed their opportunities were growing alongside their communities.

Schools sat at the center of that world, she said. They offered extracurricular activities, arts programs, and pathways into college, trades and careers. Families believed hard work, combined with strong institutions, would help them get ahead.

Catherine Cuellar, CEO of Social Venture Partners Dallas, sees that reflected in Dallas' broader evolution as a land of opportunity.

She points to investments in transportation, education and civic infrastructure that help connect residents to jobs and opportunity. The growth of institutions such as the Dallas Arts District, major public schools and regional transportation networks reflected a broader belief that communities could improve themselves through long-term investment.

"I'm the woman and the leader I am in our community because of all of the opportunity that my excellent public education and the Dallas community has afforded to me and my family," Cuellar said.

For much of the post-World War II era, the pathway toward economic mobility in North Texas followed a relatively direct formula. Find stable work, buy a home, invest in education, and trust the next generation would move further ahead than the last.

However, the formula has become harder to follow.

American prosperity

North Texas has benefited from a reputation as a place where economic opportunity and affordability went hand in hand. Families could find jobs, buy homes and build wealth at a lower cost than in many coastal cities.

That affordability advantage has narrowed.

Living Wage Institute research found the family-sustaining cost of living in the Dallas-Fort Worth area increased 22% between 2021 and 2025, while median wages rose just 13%. The share of workers earning enough to support a family of four declined to 47% from 51% during the same period.

"The gap means families can afford less with their dollars today than just a few years ago," said Misael Galdámez, the Living Wage Institute's data manager. "Their paychecks have grown, but not nearly fast enough to keep up with the cost of living."

Housing has become one of the clearest examples.

Ted Wilson, president of Residential Strategies Inc., said Dallas-Fort Worth attracted families because the region offered lower housing costs than many coastal markets while still providing access to jobs and economic growth.

That affordability advantage, too, has narrowed, widening a gap that has become one of the defining economic pressures facing the region.

Median home prices in North Texas have climbed much faster than median incomes in recent years, according to an analysis by *The Dallas Morning News'* Future of North Texas initiative. Since 2011, housing affordability has declined substantially, and by 2025 about half of Dallas-area households still could not comfortably afford a median-priced home. As of April 2026, the median home price in Dallas-Fort Worth was about $390,000, according to the MetroTex Association of Realtors.

Wilson said the typical first-time home buyer is now significantly older than in previous generations. What was once commonly achieved around age 30 increasingly happens closer to age 40 as rising home prices and mortgage rates make ownership harder to reach.

Between 2015 and 2025, the share of Dallas-area homes priced below $400,000 fell by at least 35 percentage points, while the share priced above $1 million increased.

"The math simply doesn't work for a lot of younger families," Wilson said. "Incomes haven't kept pace with where home prices and mortgage rates have climbed to."

Galdámez's research found housing costs added roughly $6,605 to family budgets in Dallas-Fort Worth between 2021 and 2026.

Housing is not the only pressure.

Childcare costs have added another $3,411. Healthcare expenses increased by about $1,854 over the same period.

"Our data shows that nearly half of workers in the metro don't earn enough to cover basic needs for a family of four," Galdámez said. "The path to economic stability depends much more on what sector you work in and what your employer offers than it did six years ago."

Steven Pedigo, a professor at the LBJ School of Public Affairs at the University of Texas at Austin, believes North Texas has reached an inflection point.

"You've kind of created a party," Pedigo said. "Now the question for you is, who gets to come to the party?"

"The affordability advantage that Texas had is no longer there," Pedigo added.

Hamilton Park resident Taler Jefferson, 36, said those changes have twisted the 250-year-old American Dream into an "American nightmare" for people like her who continue struggling despite working hard.

"They're not paying us nowhere near what we should be making in order to live sustainably in North Texas," Jefferson said. "The economy is going up, but y'all are not compensating us on the back end for that."

Jefferson said her grandparents' generation benefited from opportunities that feel increasingly difficult to reach today.

"Absolutely not," she said when asked whether younger generations have the same opportunities previous generations enjoyed. "The dollar was able to stretch."

Opportunity remains

As the traditional path to economic mobility becomes more expensive, North Texans are adapting. Some are pursuing new credentials and workforce training. Others rely on community organizations, mentorship and second chances to reach the stability previous generations often achieved through a more straightforward path.

Opportunity remains abundant, said Tom Kim, for those willing to develop new skills and adapt to changing conditions.

"I definitely believe that the American Dream is achievable," said Kim, the University of Texas at Dallas' assistant dean of career management in the Naveen Jindal School of Business. "The definition of the American Dream has changed."

He sees students preparing for a labor market that demands adaptability as much as expertise. A degree alone is no longer enough, Kim said. Technical skills still matter, but so do internships, communication skills and the ability to move between industries as economic conditions change.

UTD assistant sociology professor Brenda Gambol, sees a similar shift.

The traditional formula of graduating high school, earning a four-year degree and securing a stable career still exists, she said, but it is no longer the only route into the middle class.

Community colleges, apprenticeships, workforce certifications and employer-linked training programs increasingly serve as alternate pathways to economic mobility and the middle class.

Armando Cantu, founder of the CARDBoard Project, said adaptation begins with something even more fundamental: Access.

Through his nonprofit, Cantu works with residents who struggle to apply for jobs, complete training programs or access services because they lack devices, internet access or digital skills.

"Opportunities should not be based on your ZIP code," Cantu said.

Cantu pointed to research showing 92% of jobs now require at least one digital skill. Yet many residents remain disconnected from the tools needed to compete in the modern economy.

A Dallas Morning News analysis shows broadband access remains uneven across the region, particularly among lower-income households, reinforcing Cantu's argument that digital access increasingly shapes economic opportunity.

Dallas resident Evelyn Salazar represents another form of adaptation and sees opportunity as a series of second chances.

The daughter of immigrant parents, Salazar said sacrifice has shaped her family's story for generations. She watched her parents leave Mexico in search of greater opportunity. Years later, after completing an earlier medical assistant program, she returned to workforce training determined to build a more stable future for her own family.

"To me, it means sacrifice," Salazar said when asked what the American Dream represents.

Elizabeth Henry reached a similar conclusion after recovering from a devastating car accident and eventually rebuilding her career through a workforce training program.

She cautioned against viewing economic mobility as a one-time achievement.

"The American Dream, whatever that may look like for you, is not just one and done," Henry said. "Dreams can change."

For her, it means "being financially free."

Karina Olivares, president of the Garland Chamber of Commerce, sees the dream through the lens of her own family's journey.

Born in El Salvador, she moved to Garland as a child in 1980 and often served as translator for her parents while navigating school and daily life. She became the first in her family to graduate from college and eventually worked her way from a part-time internship to leading the Garland Chamber.

"We're celebrating 250 years of America, and the dream is a better future," Olivares said. "What that better is, is individualized."

Olivares said achieving that future still requires sacrifice, education and persistence. She also believes North Texas still offers opportunities for people willing to pursue them.

Sofía Núñez, founder of Empower the Voice, hears similar aspirations from immigrant families across North Texas. Her family moved to North Texas from Honduras in 2011.

"Knowing that working hard will bring a benefit in the future," Núñez said, is central to how many immigrant families define the American Dream. Families hope to achieve economic stability, homeownership and better opportunities for their children, she said, but many struggle to navigate an unfamiliar education system and workforce.

Núñez said expanding opportunity means making sure families have trusted information and relationships that help them find those pathways. However, she also worries about widening inequality.

That concern echoes broader trends across North Texas. Rising housing costs, persistent food insecurity and growing financial pressures have made it harder for many families to achieve stability.

"My major concern is the growing gap between the haves and the have-nots," she said.

Education

Tran said the American Dream is still achievable using the message his parents repeated after arriving in the United States.

"Education, education, education," he said.

The answer is still more complicated for newer arrivals. Rising costs, Skolnick said, mean success is no longer as straightforward as it may have appeared a decade ago.

People still want stable work, Cantu said, and a home, the ability to support their families and confidence their children will have more opportunities than they did. They just need an updated map.

"They just need to be guided, let them know that there is hope," he said. "You can have that American Dream."

Still building

Back at Milagro, Carmona is still building his dream. Maybe another restaurant. Or a larger presence at the State Fair of Texas.

Even after decades in the restaurant business, national television appearances and recognition from Dallas food critics, Carmona insists he has more to do.

"I still haven't achieved everything I want to, but I will get there," he said.

Carmona said he wants to create more jobs and continue building opportunities for the employees he considers family. And for himself.

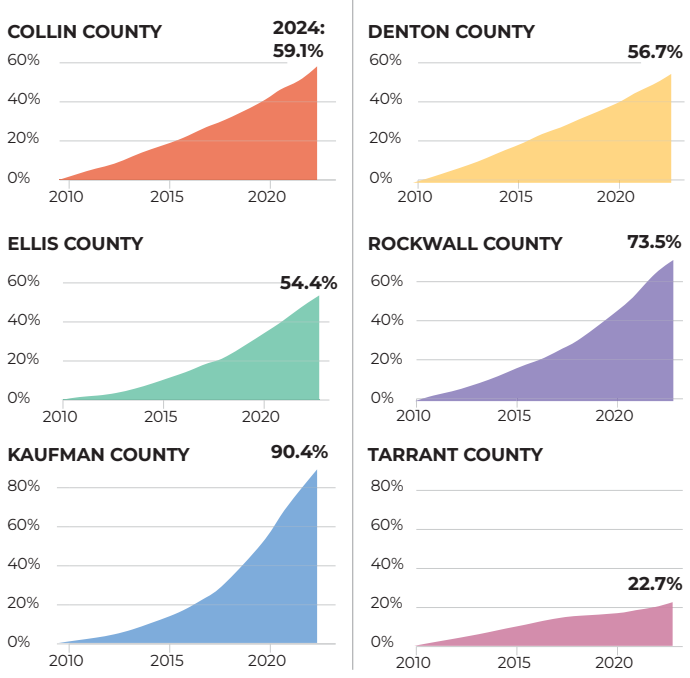
"Next year, I might get a house," he said.

This reporting is part of the Future of North Texas*, a community-funded journalism initiative supported by the Commit Partnership, Communities Foundation of Texas, The Dallas Foundation, the Dallas Mavericks, the Dallas Regional Chamber, Deedie Rose, Lisa and Charles Siegel, the McCune-Losinger Family Fund, The Meadows Foundation, the Perot Foundation, the United Way of Metropolitan Dallas and the University of Texas at Dallas. The News retains full editorial control of this coverage.*

North Texas population growth

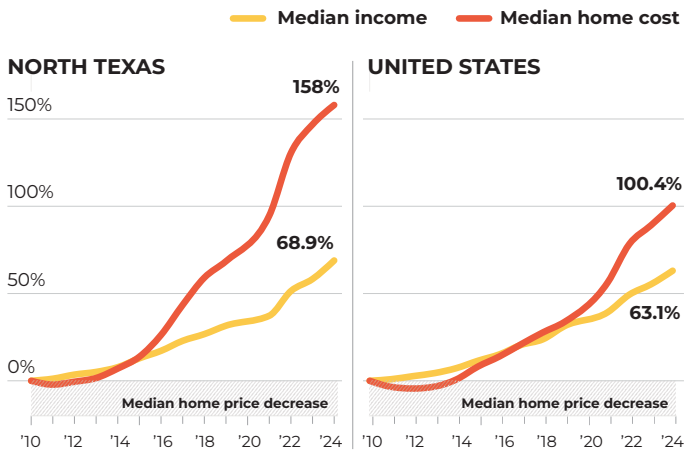
Dallas and Tarrant counties are the most populous in North Texas, but they have not grown as rapidly as others in the region since 2010.

% change in population since 2010



How affordable is living in North Texas?

While incomes in North Texas have grown steadily, they have failed to keep up with galloping housing costs, posing limitations on the region's future. The gap between wages and home prices has noticeably widened since 2021 compared to the national average.



SOURCE: U.S. Census Bureau

Staff Graphic

Courtesy of Karina Olivares

Karina Olivares, in the striped shirt, stands with her mother, Morena Carranza; her father, Ildefonso Carranza; and her sister Angie in 1980 in Garland.