

Charlotte Opportunity Initiative

2020 REPORT



UNC Charlotte

“[The American Dream] is the idea that no matter where you start in life, you have a chance of climbing up the income ladder and becoming successful.”

RAJ CHETTY



A LETTER FROM RAJ CHETTY

We all want the same thing for our children – a shot at the American Dream.

It is the idea that no matter where you start in life, you have a chance of climbing up the income ladder and becoming successful. The American Dream is what draws immigrants like myself to this country. My parents grew up in low-income families in India. Moving to America transformed their lives and, through my personal experience, I have seen how the benefits of their move have cascaded through the generations in our family.

One of the surprising findings from this work was that **Charlotte had the lowest rate of upward mobility of the largest 50 metropolitan areas in the country.** We were inspired by Charlotte's response to those findings. Instead of being discouraged by or seeking to challenge the data, local leaders and community members used 50 out of 50 as a call to action, an impetus for convening difficult conversations and beginning the hard work necessary to build a community where opportunity exists for everyone.

Charlotte's response reinforced our belief that **data and research have the power to create real change.** We have been pleased to partner with Foundation For The Carolinas, Leading on Opportunity, and a range of local organizations and individuals on the Charlotte Opportunity Initiative to identify policy areas with the potential to increase upward mobility in Charlotte.

Through this work, we began digging deeper into the data in Charlotte itself to understand why Charlotte ranks low in terms of economic mobility for its kids despite having a vibrant, rapidly growing economy. One encouraging finding in the data is that the roots of economic opportunity lie at a very local level: **there are neighborhoods within Charlotte itself where kids from low-income families have good chances of rising up.** Although examples of promising programs and policies from across the country can be helpful, identifying success stories within Charlotte provides a more concrete path to replicating those successes more widely across the city.

Our research and collaborative work point to real solutions that can change children's lives for the better – from affordable housing in higher opportunity neighborhoods to better pathways from school to colleges that successfully propel students up the income ladder. Charlotte has already made significant strides in its commitment to increasing economic mobility and we hope the findings from this report will support the community's continued efforts to become a place where the American Dream is accessible to everyone.



Sincerely,

RAJ CHETTY

William A. Ackman Professor of Public Economics, Harvard University
Director, Opportunity Insights

When I first read about the “Land of Opportunity” study and Charlotte’s 50th out of 50 ranking, I knew it had the power to change the conversation in our community.

Not only was it damning research about mobility outcomes for children born in our community, but it struck at the very core of Charlotte’s persona—a place where meritocracy rules and everyone has a fair shot at the American Dream. Admittedly, the research simply affirmed what those living the experience already knew, but the rigor of Professor Chetty’s research and our low ranking in comparison to 49 other large cities made addressing the issue unavoidable.

I knew Foundation For The Carolinas, and preferably the larger Charlotte-Mecklenburg community, should respond thoughtfully, not simply react. Consequently, in 2014, we dug into the research and perspectives from Harvard and others, which ultimately led to the formation and work of the Opportunity Task Force. I remain in awe of how that diverse group spent over 18 months learning, debating, and challenging each other as they came to agreement on a call to action that culminated in the Leading on Opportunity report released to the community in March 2017. It has been humbling to see the response to the report and its recommendations from corporations, nonprofits, community leaders, the public sector and houses of faith. Sadly, the findings of the Task Force are as relevant today as they were in 2017 – if not more so.

So, we all know much more remains to be done.

To this end, **we were thrilled when Professor Chetty and his team from Harvard chose Charlotte as its inaugural city for its newly formed Opportunity Insights policy team** to begin the work of helping translate opportunity data and research into policy and systems change at the local level. Over the last two years, the Opportunity Insights team has made Charlotte its second home—making connections, learning from locals, and embedding themselves in much of the work we are doing here. They have been “all in” for Charlotte. It has been a true joy working with them.

Thanks to support from the Gambrell Foundation, the team was able to partner with UNC Charlotte’s Urban Institute and Institute for Social Capital to help build our local capacity for continued research, data collection and analysis that will support our opportunity work and progress long after Opportunity Insights completes its work in Charlotte.

I believe this work and our partnership with Opportunity Insights will help position Charlotte as the premier economic opportunity research hub in the country—a local community known for learning, testing and evaluating what’s working and what isn’t on the economic opportunity front, where cutting edge thinkers come to be part of our on-the-ground work, and where underlying issues such as race and social capital are deeply and genuinely understood and addressed. More data-driven research must not stall much needed actions to increase economic opportunity, but it can clearly help us make better decisions with far greater impact in the long run.

Many plans and initiatives have come and gone in Charlotte-Mecklenburg, but the Leading on Opportunity movement is one I believe will be sustained. If Charlotte cannot change its opportunity narrative with all the good work we are and will be doing, then likely no community can...and that is unacceptable. Change will take time—perhaps a generation—but I truly believe we are poised for great things in the months and years ahead.



Sincerely,



BRIAN COLLIER

Executive Vice President, Foundation For The Carolinas



INTRODUCTION

“WHERE IS THE LAND OF OPPORTUNITY?”

The study published in 2014 by Professors Raj Chetty, Nathaniel Hendren, Patrick Kline, and Emmanuel Saez revealed inequality in Charlotte in an unprecedented way, uncovering deep issues that were perhaps previously overlooked as the city grew and became what was traditionally considered an economic development success story. The research revealed that only 4.4 percent of the low-income children that grow up in the Queen City and the surrounding region will go on to become high-income adults—the lowest rate of the 50 largest metropolitan areas in the country.

Charlotte’s story, however, is not an outlier. American cities throughout the Southeast—such as Atlanta, Memphis, and Nashville—all have similarly low levels of opportunity, and rates of upward mobility have been decreasing consistently across the country for decades.

But Charlotte’s response was unique: The “Land of Opportunity” study provided data points that affirmed frustrations long felt throughout certain segments of Charlotte’s community. In 2016, Keith Lamont Scott—a Black man—was fatally shot by a Charlotte police officer, leading to civil unrest and protests reminiscent of ongoing national demonstrations in the wake of George Floyd’s death at the hands of police in Minneapolis earlier this year. These events—along with the 50 out of 50 ranking—shifted the public conversation in Charlotte. Leaders from across the community created the Leading on Opportunity Task Force and published the Opportunity Task Force Report, an effort to identify the barriers that low-income families face locally and chart an equitable path forward. Leading on Opportunity has helped spark a dialogue and create a willingness to talk about difficult issues like poverty, inequality, race and segregation — and acknowledge the type and magnitude of policy work and systemic change needed to create better outcomes for all.

While COVID-19 impacts communities across the country in unprecedented ways, a focus on long-term opportunity and economic mobility is more important now than ever. The pandemic has not only impacted the local economy but is creating even deeper issues of inequity, especially within the most vulnerable populations. Without both an extremely strong immediate response and significant long-term investments and political commitment, the data clearly demonstrates that these events will only exacerbate the bleak trends reflected in the original “Land of Opportunity” study. COVID-19 is a stark reminder that there are no easy solutions. Low rates of upward mobility, the deaths of Keith Lamont Scott and George Floyd, and the unprecedented impacts of the virus all highlight how much change is needed.

The community’s future is at stake. Decisions made today will determine the life chances of a generation of young Charlotte residents.

The study revealed inequality in Charlotte in an unprecedented way, uncovering deep issues that were perhaps previously overlooked as the city grew and became what was traditionally considered an economic development success story.



According to US Census Bureau estimates, almost 45,000 children are living in poverty in Mecklenburg County. If the status quo is maintained and current economic mobility rates persist, over 28,000 of those children will grow up to become low-income adults, making less than \$31,000 per year in household income.¹

CHARLOTTE OPPORTUNITY INSIGHTS PARTNERSHIP

Opportunity Insights—the research and policy institute founded by Professors Raj Chetty, John Friedman, and Nathan Hendren—partnered with Leading on Opportunity and Foundation For The Carolinas to better understand how the same big data that created the “Land of Opportunity” study could be further used to identify policy solutions that could reverse the trends in the data. With additional support from the Gambrell Foundation and in collaboration with the Brookings Institution and the Institute for Social Capital at the UNC Charlotte Urban Institute, the Partnership endeavored to:

- Use additional data and analysis to more clearly uncover the factors that drive opportunity and inequality in Charlotte;
- Identify research-based priority policy areas and policy pathways with the potential to significantly improve economic mobility rates;
- Acknowledge areas where additional research is needed and build out local data and analytical capacity; and
- Support local conversations and efforts to promote policy and systems change.



Policy Actions Areas

The research and analysis clearly demonstrates that a wide range of policies, programs and interventions will be needed to create better outcomes for individuals experiencing or growing up in poverty. And real change, especially progress across generations, will require decades of political and financial dedication and commitment. However, there are a few promising, research-informed policy action areas that can have tangible impact today and should be prioritized:

1. **Investing more in programs that directly support the education and health of low-income children;**
2. **Using housing policy to deconcentrate poverty and reduce segregation; and**
3. **Ensuring all high school graduates have access to colleges and universities that are likely to increase their earnings across their lifetime.**

Areas for Further Exploration

While helping us better understand the magnitude of these issues and possible policy solutions, the data also raise additional questions that need to be explored to fully understand how to create more equitable outcomes in the community. Data serves as a starting point, an important part of a continuing conversation that must be paired with local research, on-the-ground perspective and community knowledge.

The research points to four areas that should remain central to community conversations and be further explored to support economic opportunity efforts.

1. **Neighborhoods:** Neighborhoods have a significant impact on long-term outcomes. While pursuing strategies to deconcentrate poverty and reduce segregation, an emphasis should also be placed on supporting current place-conscious efforts in historically under-resourced communities, and better understanding how to improve opportunity at the neighborhood level in a sustainable and scalable fashion.
2. **Race:** Acknowledging and exploring how race impacts all policy areas must be central to conversations related to opportunity. Deep disparities exist across racial lines but almost all categories of Charlotteans are impacted by a local lack of opportunity. Exploring how historical and contemporary issues of both race and class influence local pathways to opportunity for everyone is essential.
3. **Social Capital:** The importance of social capital has become increasingly apparent. Exploring ways to build social connectedness and relationships across lines of race and class can serve as an effective means to increase pathways to economic opportunity.
4. **Data and Evaluation:** Continuing to build data analysis and research infrastructure will be required to evaluate the effectiveness of local programs and policies, better understand how low-income and vulnerable populations are faring, and hold local leaders accountable.

This report uses data from Opportunity Insights’ tools such as the [Opportunity Atlas](#) and the [Economic Tracker](#) — along with local data analyses — to identify Key Findings that drive opportunity and inequality in Charlotte.

Next the report discusses each Policy Action Area and Area for Further Exploration by: reviewing Opportunity Insights research and data analysis, identifying current initiatives already beginning to address these issues in Charlotte, and highlighting potential next steps and other promising policy examples from across the country.



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Key Findings



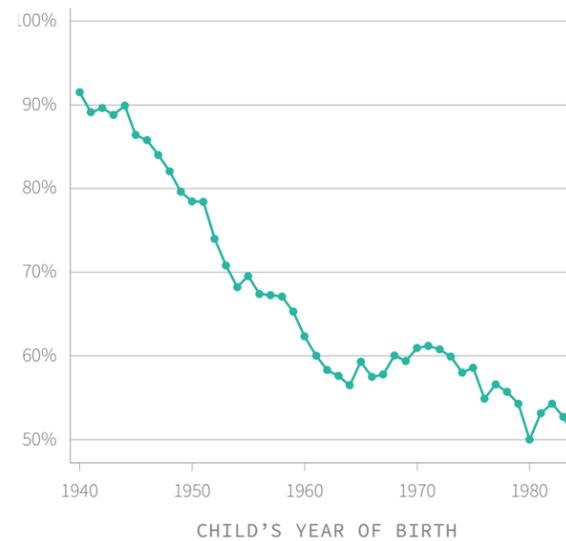
KEY FINDING 1

The American Dream is fading in North Carolina and, despite strong local job growth, Charlotte-Mecklenburg has some of the lowest rates of economic mobility in the country.

Since the 1940s, the chance that children from North Carolina will grow up to achieve a higher standard of living than their parents has fallen from over **90 percent** to **50 percent**.

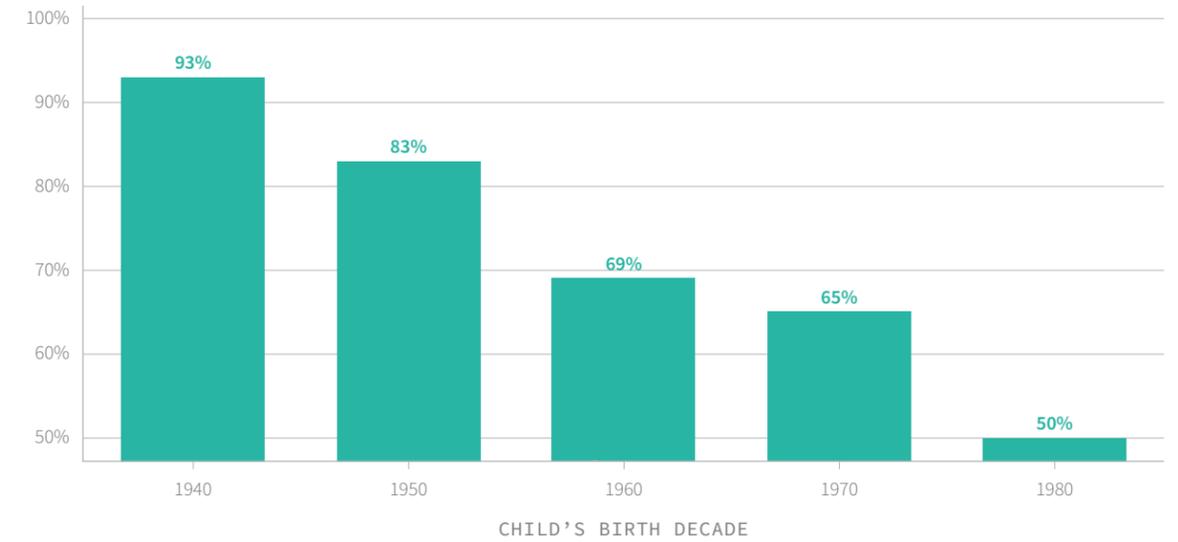
This is consistent with a pattern we see across the country. Most of this decline stems from increasing inequality. Income growth has been much faster at the top of the income distribution than for the poor and middle class. **If income inequality were as low as it was in 1940, 80 percent of children would earn more than their parents.**

The Fading American Dream
Percent of Children Earning More than Their Parents

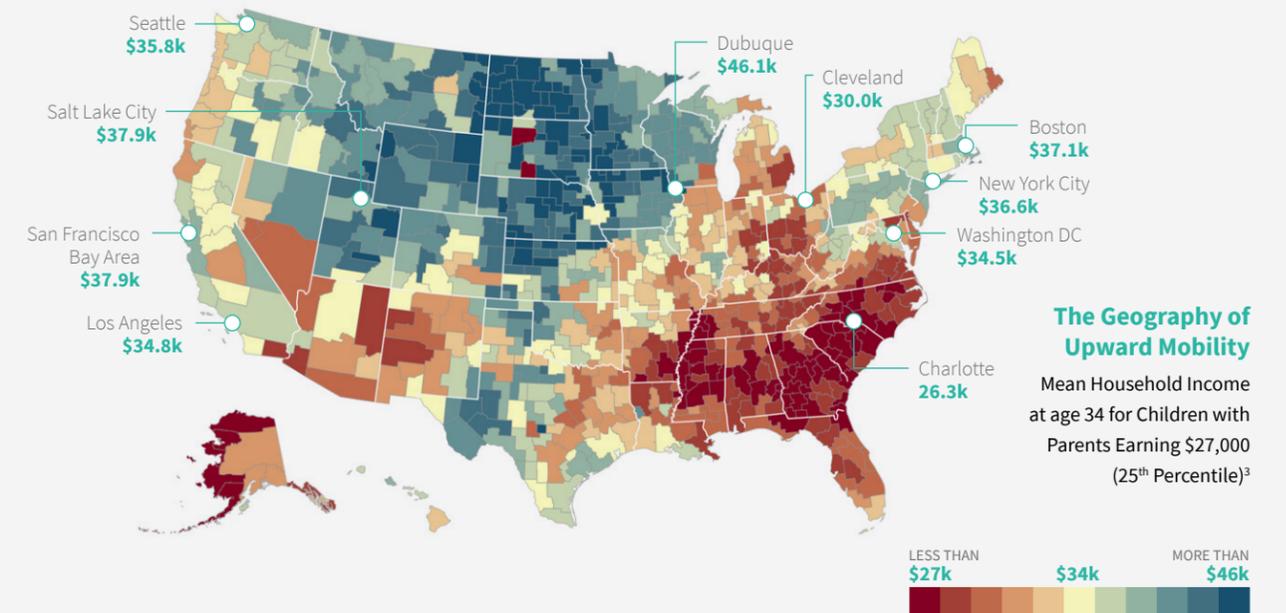


Absolute Mobility Rates in North Carolina

Percent of Children Earning More than Their Parents



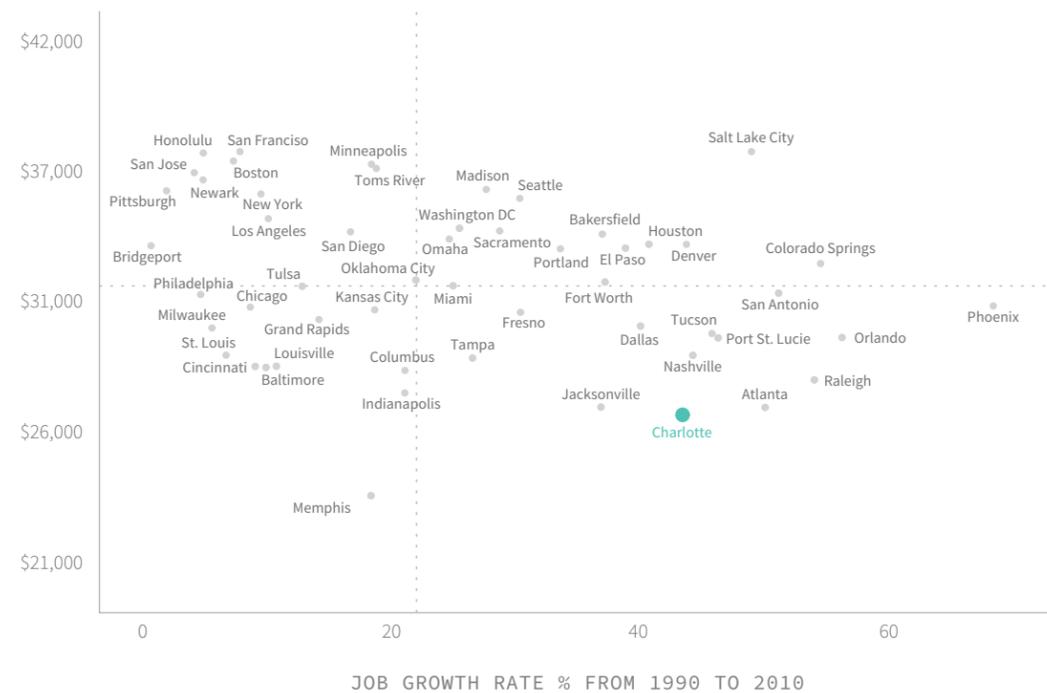
As highlighted in the 2014 “Land of Opportunity” study, **low-income children raised in Charlotte only have a 4.4 percent chance of growing up to become wealthy adults, the lowest rate of the largest 50 metropolitan areas in the country.**²



Charlotte's low economic mobility rate is similar to Southeastern regional neighbors like Atlanta, Raleigh and Jacksonville. Despite high rates of job growth over the past 30 years in these cities, children from low-income families from these communities have been unlikely to benefit from local economic prosperity. Many of the new, high paying jobs that have been created in places like Uptown Charlotte are being filled by adults who grew up elsewhere.

Upward Mobility vs. Job Growth in Large Metropolitan Areas

Average Income at Age 35 of Children who Grew Up in Low-Income Families



Children growing up in low-income families in upwardly mobile regions like New York City, Boston, Seattle, and San Jose have much greater chances of becoming high income adults, more than twice that of children in Charlotte.

Communities like these with higher rates of upward mobility generally have less residential segregation, less income inequality, better primary schools, higher levels of social capital, and greater family stability.

What do these mobility rates mean for individuals growing up in Charlotte? **Children raised in low-income families**—families that had household incomes around \$27,000—grow up to earn just **\$26,000 on average**.

This is much lower than their counterparts in Charlotte from higher-income families. Children from low-income families are also much more likely to be incarcerated or become teen mothers, and are much less likely to graduate from college.

Comparing Outcomes for Children in Charlotte

Children That Grow Up in Low-Income vs. High-Income Families

Children from Low-Income Families	Children from High-Income Families
HOUSEHOLD INCOME AS ADULTS	
\$26,281	\$48,749
TEEN BIRTH RATES (WOMEN)	
37%	11%
INCARCERATION (MEN)	
8%	1.1%
COLLEGE GRADUATION	
22%	48%

KEY FINDING 2

Low rates of opportunity impact almost all racial groups in Charlotte, but deep disparities exist between groups as well.

Poverty disproportionately impacts communities of color in Charlotte.



of **Black residents** in Charlotte are living in poverty



of **Hispanic residents** in Charlotte are living in poverty



of **white residents** in Charlotte are living in poverty

However, low rates of upward mobility across generations impact almost all categories of Charlotteans. For example, white men in Charlotte have very low relative rates of upward mobility. **Outcomes for white men from low-income families in Mecklenburg County are lower than outcomes for white men in 93 of the largest 100 counties in the country.**

Outcomes in Mecklenburg County

Compared to Most Populous 100 Counties in the Country

Average Household Income at Age 34 for Individuals from Low-Income Families

RACE	VALUE	RANK
All	\$25,760	96
White	\$34,256	86
Black	\$21,599	91
Hispanic	\$32,087	71
Asian	\$44,805	92
Native American	\$22,637	82

Average Individual Income at Age 34 for Men from Low-Income Families

RACE	VALUE	RANK
All	\$20,696	99
White	\$25,878	94
Black	\$18,103	88
Hispanic	\$26,736	68
Asian	\$31,875	93
Native American	\$14,780	93

Average Individual Income at Age 34 for Women from Low-Income Families

RACE	VALUE	RANK
All	\$21,562	65
White	\$21,562	70
Black	\$22,428	64
Hispanic	\$22,428	57
Asian	\$30,159	84
Native American	\$18,965	44



Along with generally low rates of upward mobility for many groups in Charlotte, deep disparities across racial groups also exist within the community. This is especially true between Black and white men.

\$19k

Average household income at age 34 of **Black men** who grow up in low-income families in Charlotte

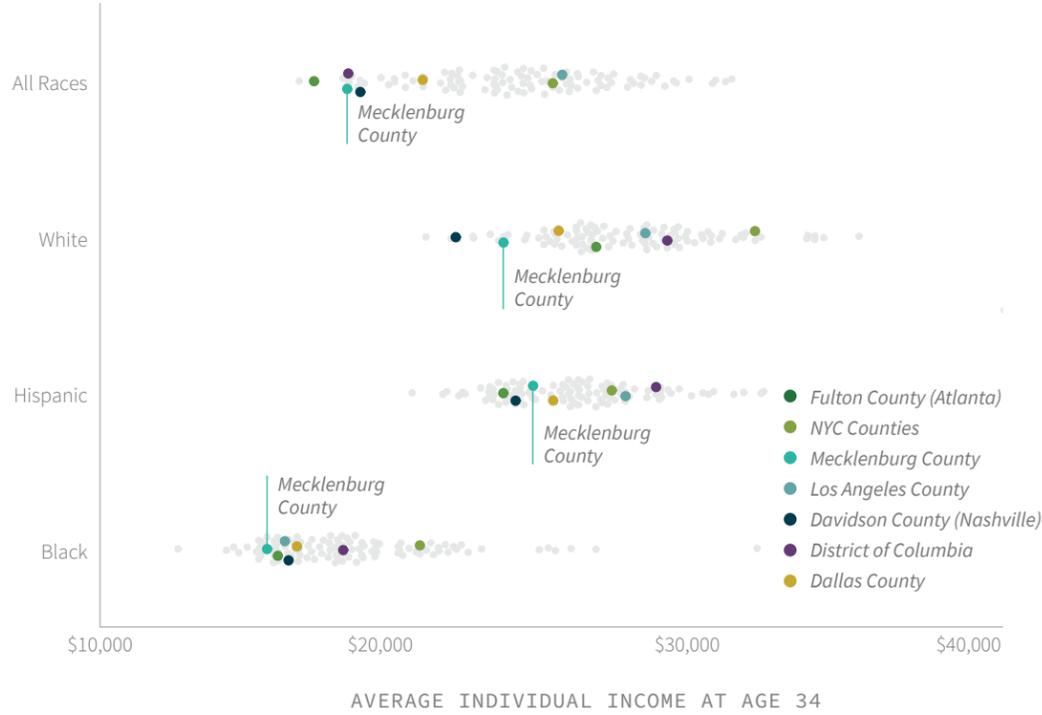
vs

\$32k

Average household income at age 34 of **white men** who grow up in low-income families in Charlotte

Comparing Outcomes for Men Growing Up in Low-Income Families by Race

Most Populous 100 Counties in the Country



KEY FINDING 3

Upward mobility varies dramatically within the Charlotte area and children's outcomes are strongly associated with the characteristics of local neighborhoods.

Although overall economic mobility rates in Charlotte–Mecklenburg are low, outcomes vary widely across the region.

Charlotte's history of racial and economic segregation drives disparate outcomes between the affluent "wedge" of southern Charlotte and the less wealthy "crescent" in the north, east, and west.

\$20k

Average household income in adulthood of low-income children who grow up in areas of the crescent like **Enderly Park**

vs

\$40k

Average household income in adulthood of low-income children who grow up in neighborhoods in the wedge like **Carmel**

Outcomes can also differ dramatically across neighborhoods just a few miles apart.

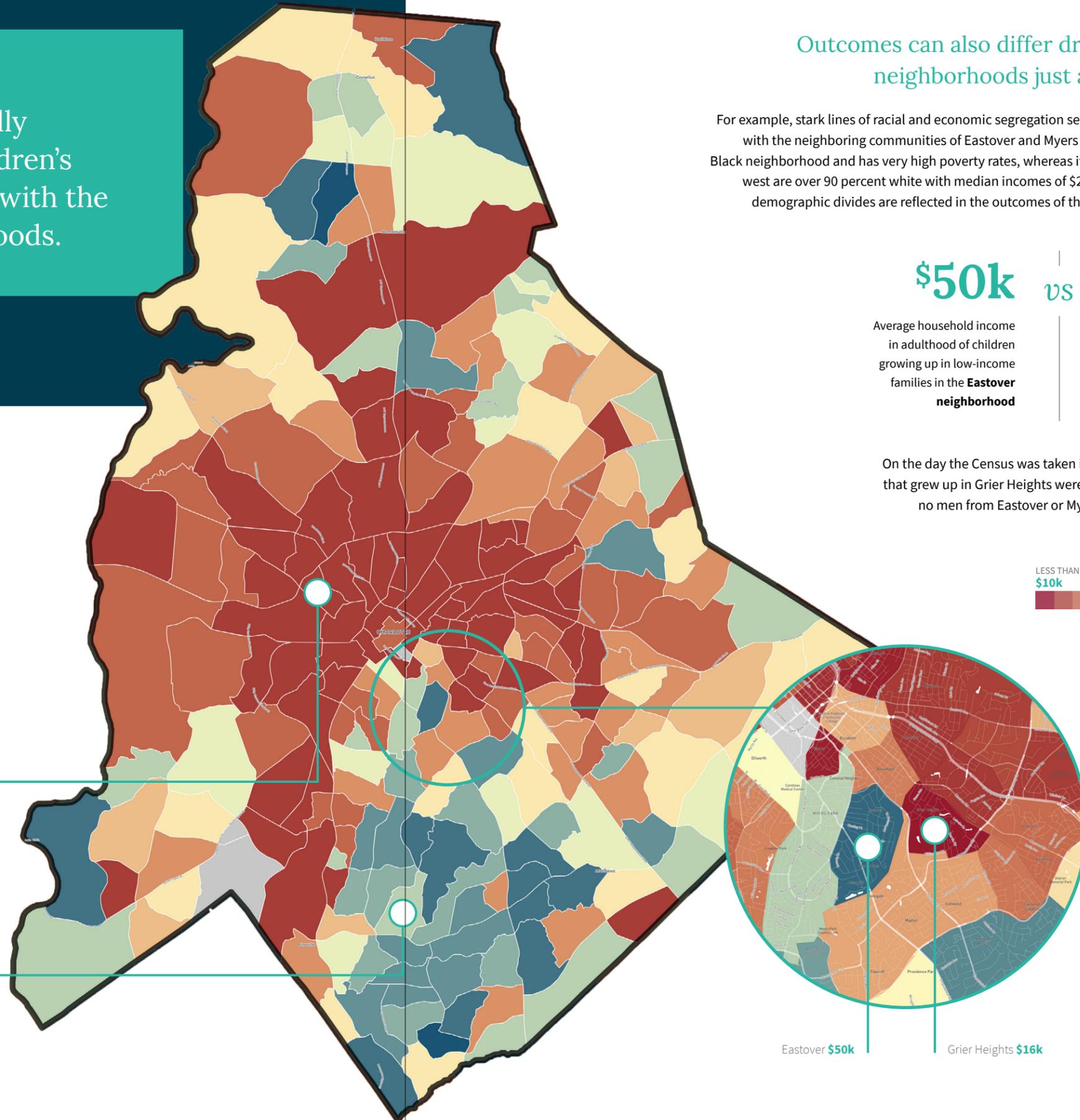
For example, stark lines of racial and economic segregation separate areas like Grier Heights with the neighboring communities of Eastover and Myers Park. Grier Heights is a largely Black neighborhood and has very high poverty rates, whereas its neighbors to the immediate west are over 90 percent white with median incomes of \$200,000 in certain areas. These demographic divides are reflected in the outcomes of the children who grow up there.

\$50k vs **\$16k**

Average household income in adulthood of children growing up in low-income families in the **Eastover neighborhood**

Average household income in adulthood of children growing up in low-income families in the **Grier Heights neighborhood**

On the day the Census was taken in 2010, 12 percent of the men that grew up in Grier Heights were incarcerated whereas almost no men from Eastover or Myers Park were in jail or prison.



Eastover **\$50k**

Grier Heights **\$16k**

Relatively high outcomes can also exist in more diverse, less affluent communities.

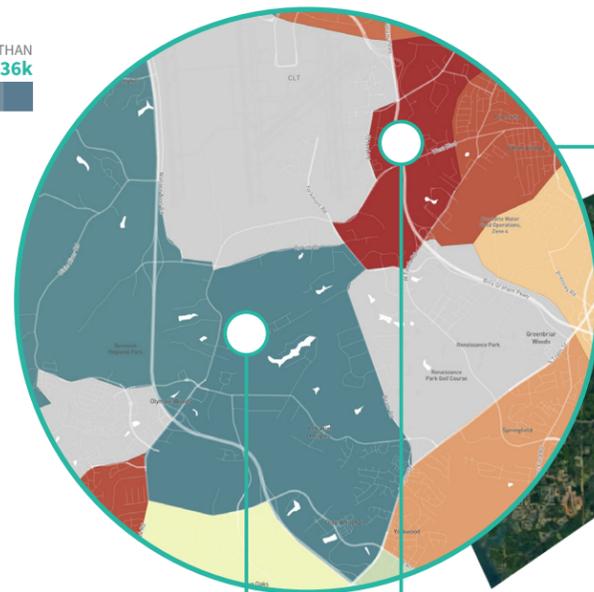
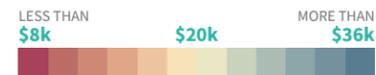
On the west side of Charlotte, the Olde Whitehall neighborhood has high rates of upward mobility, especially for Black men. Outcomes there are much higher than in the neighborhood where Boulevard Homes, public housing that has since been redeveloped, was located.

\$31k vs **\$15k**

Average household income in adulthood of Black men who grew up in low-income families in **Olde Whitehall**

Average household income in adulthood of Black men who grew up in low-income families in **Boulevard Homes**

Compared to Boulevard Homes, Olde Whitehall is more economically diverse and has lower poverty rates. Olde Whitehall also had a higher proportion of Black fathers in the community, a factor that we see associated with higher rates of upward mobility for young Black men specifically in Charlotte and throughout the country.



Olde Whitehall **\$31k**

Boulevard Homes **\$15k**

The same neighborhood can also impact different kinds of children in different ways.

AVERAGE HOUSEHOLD INCOME IN ADULTHOOD OF MEN WHO GROW UP IN LOW-INCOME FAMILIES
Country Club Heights, East Charlotte

\$34k vs **\$29k** vs **\$20k**

Average household income of **white men**

Average household income of **Hispanic men**

Average household income of **Black men**



Country Club Heights

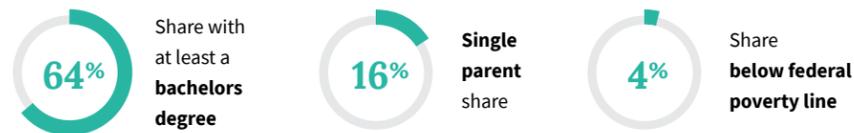
Google Maps 2020

In Charlotte, neighborhoods with higher mobility rates for low-income children share several common characteristics. They are communities with higher median incomes and lower poverty rates, places where low-income children are more likely to be exposed to more middle- and higher-income families. Neighborhoods with more employed adults and a higher proportion of college graduates also have higher rates of upward mobility. Higher performing schools, higher levels of social capital and greater family stability in a neighborhood are also associated with higher outcomes for the low-income children that grow up in that community.

Charlotte Neighborhood Characteristics (2018)

Higher-Opportunity Neighborhoods (Top 20th Percentile)

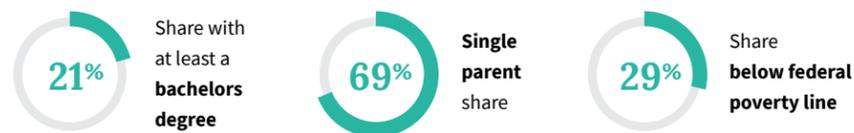
Median household income is **\$108,000.**



Charlotte Neighborhood Characteristics (2018)

Lower-Opportunity Neighborhoods (Bottom 20th Percentile)

Median household income is **\$37,000.**



Neighborhoods with more employed adults and a higher proportion of college graduates also have higher rates of upward mobility.

KEY FINDING 4

Some colleges and universities in the region contribute more to economic mobility than others.

Many colleges and universities are successfully able to help their students, regardless of if they come from low-income backgrounds, rise up the income ladder.

However, many of these schools have relatively few students from low-income families. A school that serves as a true engine of economic mobility for a community is a place that enrolls a significant number of low-income students and those students have a high likelihood of entering the job market and becoming economically successful.

ACCESS
x SUCCESS
MOBILITY

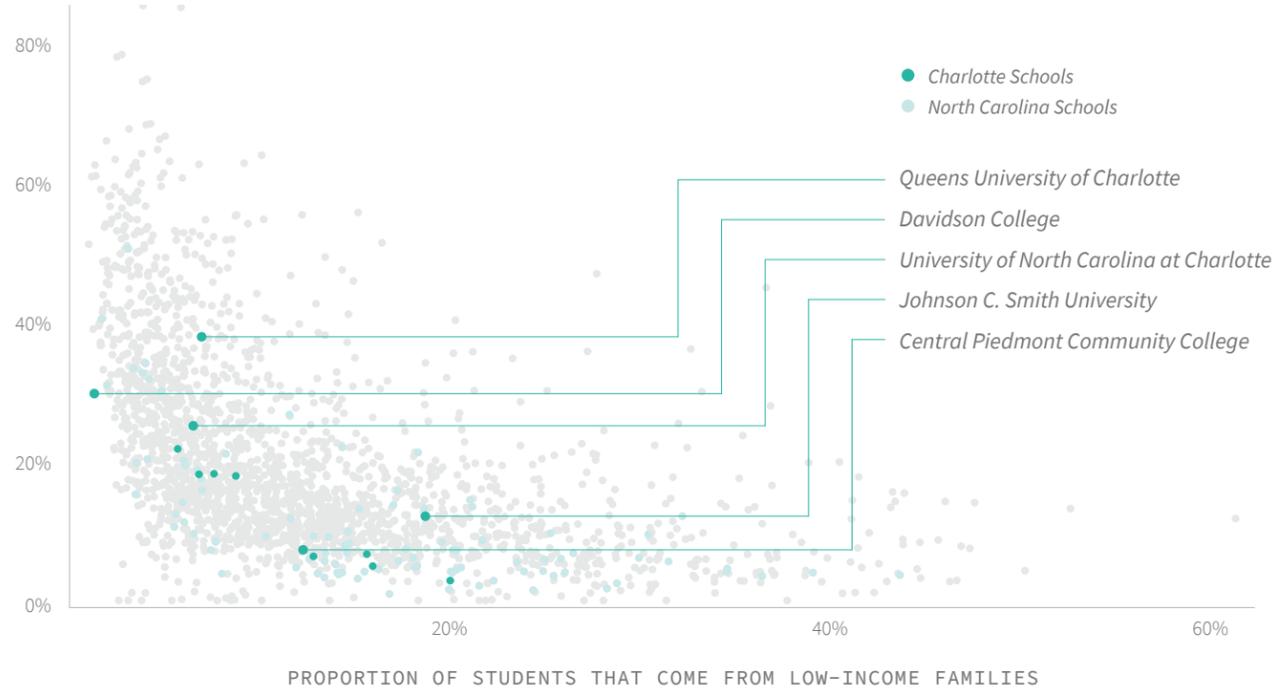
We can calculate an economic mobility rate for every college by multiplying two factors: access and success rates— the share of a school’s student body who come from low-income families and the chance that those low-income students will become high-income adults. Schools in the Charlotte region have a wide range of economic mobility rates.

Access, Success and Mobility Rates for Charlotte Areas Schools

COLLEGE	ACCESS <i>Proportion of students that come from low-income families</i>	SUCCESS <i>Proportion of low-income students that become high-income adults</i>	MOBILITY RATE
Queens University of Charlotte	7%	37.8%	2.6%
Johnson C. Smith University	18.7%	12%	2.2%
Pfeiffer University	8.8%	17.9%	1.6%
University of North Carolina at Charlotte	6.5%	25%	1.6%
Winthrop University	7.6%	18.2%	1.4%
Catawba College	5.8%	21.7%	1.3%
Wingate University	6.9%	18.1%	1.2%
Stanly Community College	15.6%	6.7%	1%
Central Piedmont Community College	12.3%	7.2%	0.9%
York Technical College	15.9%	4.9%	0.8%
Rowan-Cabarrus Community College	12.8%	6.3%	0.8%
King’s College	20%	2.8%	0.6%
Davidson College	1.4%	29.7%	0.4%
State Average	15.8%	11.5%	1.8%
National Average	12.5%	19.6%	2.5%

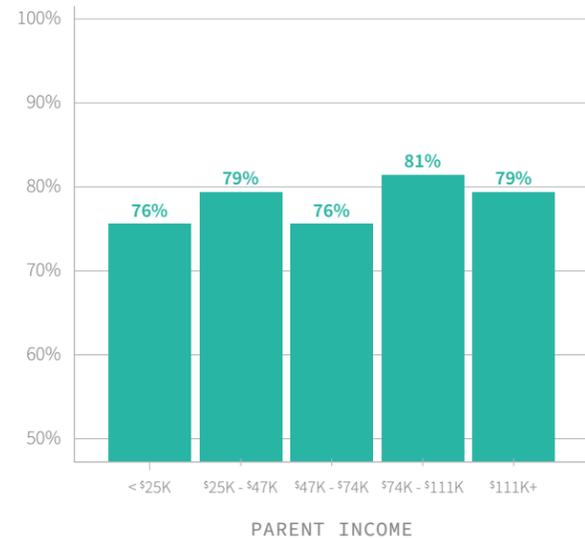
Access and Success Rates for Charlotte Area and North Carolina Schools

Proportion of low-income students that become high-income adults



Nearly 80 percent of students that attend UNC Charlotte reach the middle-class, regardless of how much money their parents made.

Share of Students Reaching the Third Quintile or Above of Individual Earnings for UNC Charlotte

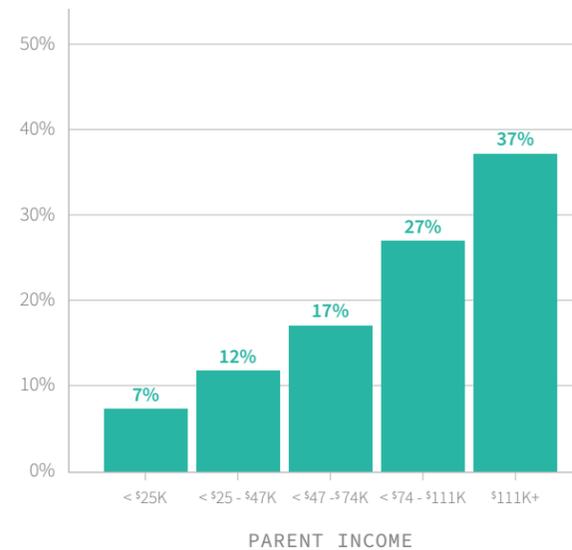


UNC Charlotte

A significant majority of UNC Charlotte's student population come from higher-income families.

A school that serves as a true engine of economic mobility for a community is a place that enrolls a significant number of low-income students.

Share of Students from Different Income Groups for UNC Charlotte

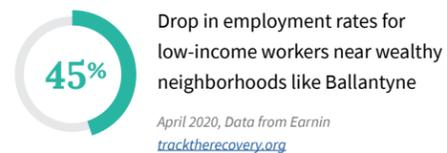


KEY FINDING 5

The COVID-19 crisis is likely exacerbating disparities in Charlotte.

Charlotte and North Carolina's economy has been hard hit by the pandemic.

Low-income workers were especially hard hit throughout Charlotte and Mecklenburg County, but especially those working in more affluent areas where consumer spending has dropped the most.

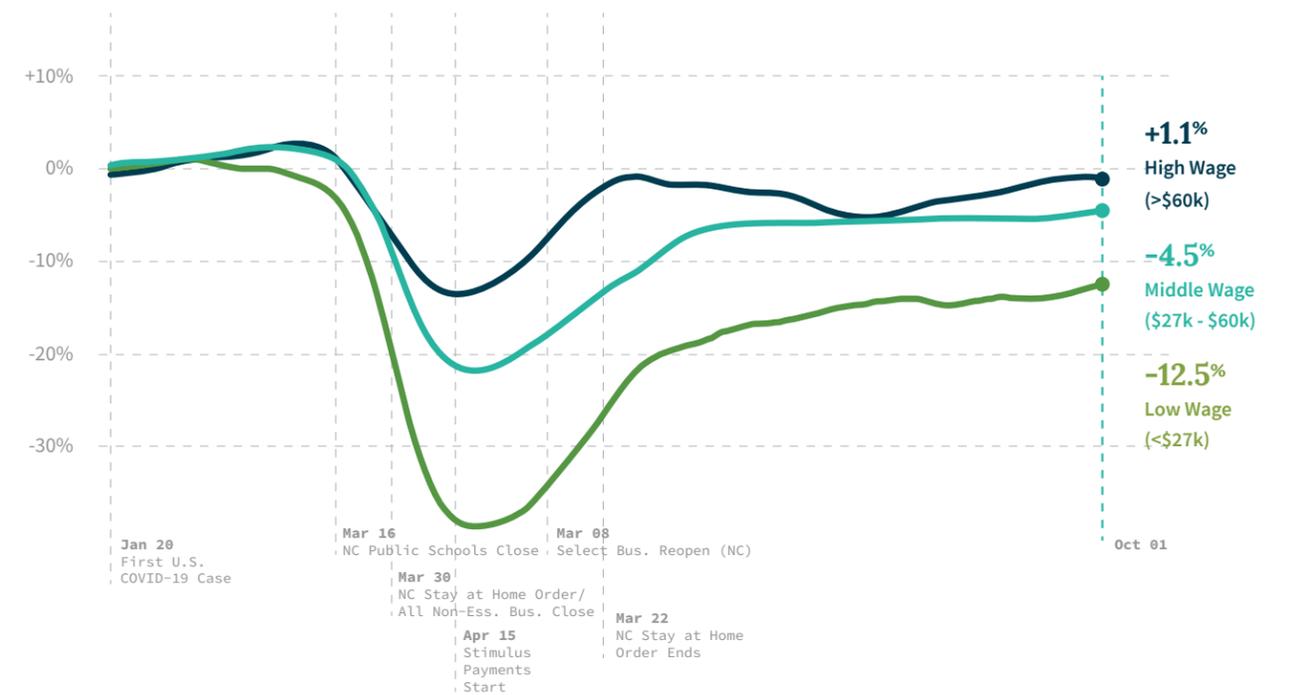


As inequality has increased, our economy has become increasingly interlinked; low-income workers are becoming more and more reliant on the consumption and spending patterns of the wealthy.

Municipal budgets and important programs and services will also likely face financial strain due to decreased tax revenue.

Percent Change in Employment

In **Charlotte**, as of September 24, 2020, employment rates among workers in the bottom wage quartile **decreased by 12.5%** compared to January 2020 (not seasonally adjusted).



United Way of Central Carolinas

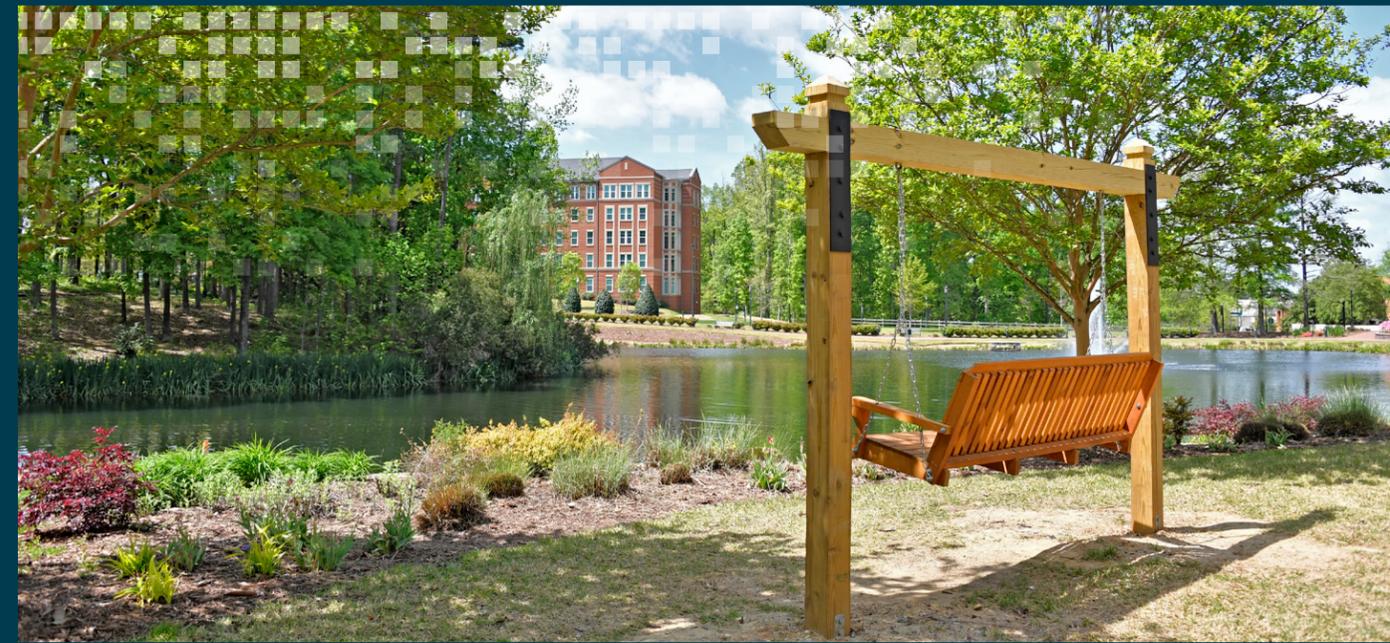
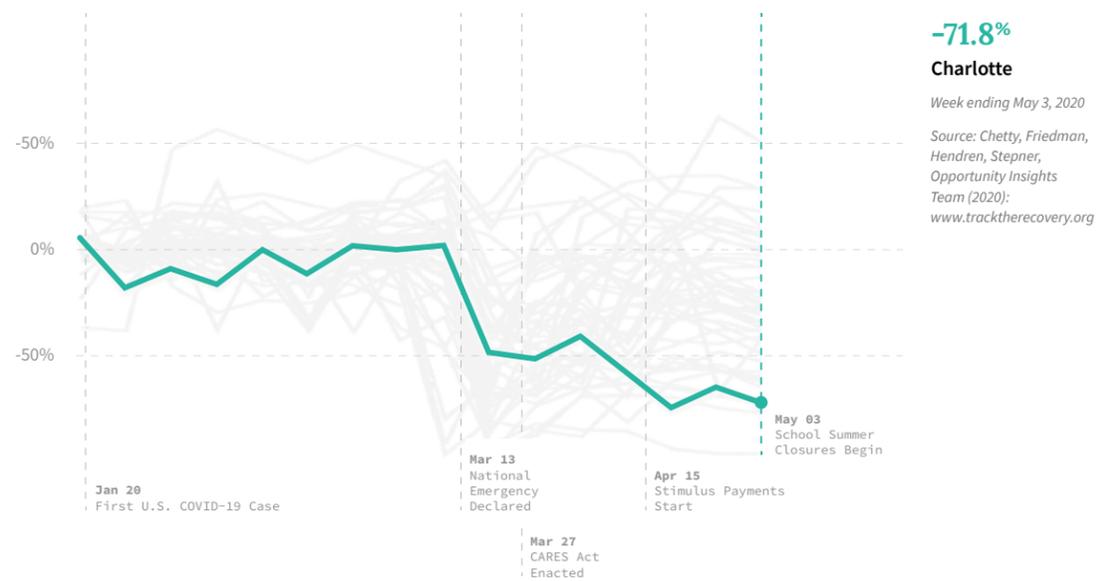
Achievement gaps for students may also be increasing.

By tracking data from the learning platform Zearn, we can see that when schools shut down in March, Charlotte saw lower levels of student engagement and academic progress in the spring than almost every other large metropolitan area in the country.

Low-income students have been especially hard hit. In North Carolina children in low-income and middle-income families were much less likely to participate and make progress in online coursework once schools shut down in the spring than their counterparts in higher-income communities.

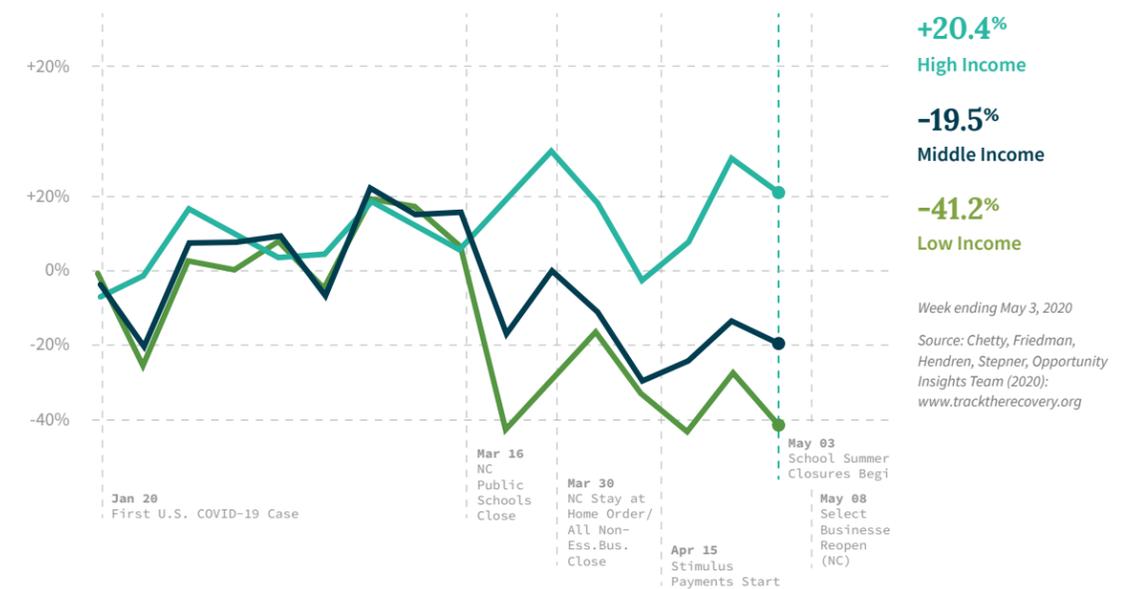
Percent Change Student Participation

In **Charlotte**, as of May 3, 2020, total student participation in online math coursework **decreased by 71.8%** compared to January 2020.



Percent Change Student Math Progress

In **North Carolina**, as of May 3, 2020, students from low-income ZIP codes **decreased progress in online math coursework by 41.2%** compared to January 2020.





Policy Action Areas

Given the landscape of economic mobility in Charlotte and the current research and evidence on effective policies, three Policy Action Areas have been identified. These Areas—**investing directly in the health and education of low-income children, deconcentrating poverty and decreasing segregation, and increasing access to higher education**—are strategies local leaders and stakeholders can begin to implement immediately and should be central to any comprehensive economic mobility strategy.

Invest in Low-Income Children

The outcome gaps we see between children raised in low and high-income households begin early and persist through adulthood.

Direct investments in the health and education of low-income children are some of the most effective means of improving economic mobility rates and decreasing inequity. Increasing access to high quality preschool, ensuring students have skilled teachers and sufficient educational supports, and providing adequate healthcare are proven strategies for increasing opportunity. Charlotte and Mecklenburg County have already made significant progress expanding early care and Pre-K access. Continuing to expand these and other evidence-based programs and initiatives that directly support low-income children must remain a priority and have the potential to create tangible impact.

OPPORTUNITY ANALYSIS

By analyzing the costs and benefits of over 130 government programs, Opportunity Insights research has shown that direct investments in the health and education of low-income children are some of the most effective means of increasing upward mobility. By the time students reach third grade, high-income students in Charlotte already have significantly higher test scores and literacy rates than their lower-income counterparts.⁴ Interventions that begin at an early age and continue throughout youth can create better long-term outcomes.

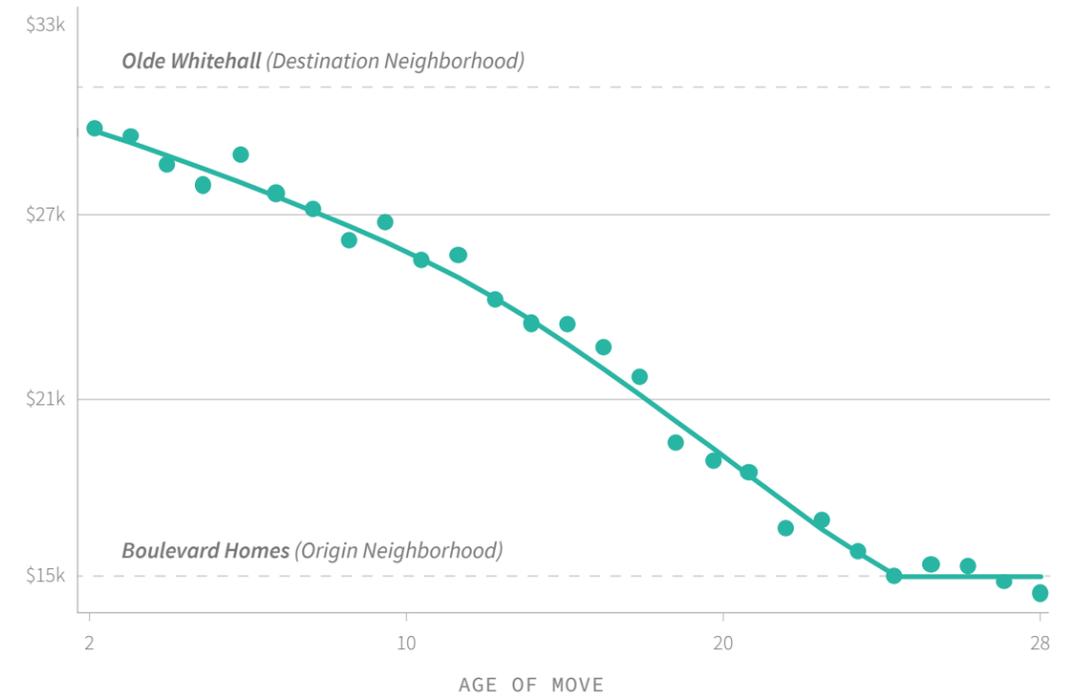
Children with higher kindergarten test scores are more likely to have attended college, have retirement savings and be homeowners by age 27.

\$16k+ Additional earnings for individuals over their lifetime that had a **good kindergarten teacher instead of a below average kindergarten teacher**⁵

\$50k+ Additional earnings for individuals over their lifetime who were taught in a single year in elementary school by **a great teacher instead of an average teacher**⁶

Income Gain from Moving to a Higher Opportunity Neighborhood

Average Income Based on the Child's Age of Move at Age 35



Each year that a child has access to high quality instruction and a healthier environment matters. Opportunity Insights research that analyzes the impact of families moving between different neighborhoods demonstrates that each year of exposure to a more supportive environment from birth through an individual's early twenties impacts long-term outcomes. Ensuring that low-income children have access to appropriate support, not only in their early years but throughout their entire childhood, is an evidence-based strategy with the potential to improve outcomes across the community.

Additionally, various researchers have found that several national and state-level Medicaid expansions that increased healthcare access for children led to improved high school graduation rates, increased college attendance, and higher long-term earnings for impacted children.

COMMUNITY EFFORTS

After the Leading on Opportunity Task Force and the Mecklenburg Board of County Commissioners identified access to early care and early childhood education as policy priorities, County Manager Dena Diorio created the Early Childhood Education Executive Committee (ECE) to explore strategies to expand early childhood education access. In 2017, the ECE released a plan that included clearing the childcare waitlist for children from birth to age 5, creating universal Pre-K for four-year-old children, and investing in talent development strategies to support high quality childcare and Pre-K programs.

Supported through increased funding from the 2019 budget, Mecklenburg County launched a public Pre-K program, MECK Pre-K, with the goal of providing universal Pre-K across the county.

Since 2017, almost 1,500 additional 4-year-olds received access to public Pre-K and now over 50 percent of the county's approximately 12,000 4-year-olds are enrolled in Pre-K.⁷ The County has a goal of reaching 80 percent enrollment by 2024.⁸

Other promising efforts in Charlotte are working to ensure that more low-income children receive access to additional programs and the supportive services they need. Based on a community needs analysis, Greenlight Charlotte brought **ParentChild+**, an evidence-based early literacy, parental engagement, and school readiness model, to Charlotte. Launched locally in 2019, ParentChild+ will provide home visit support to an initial 100 families with children ages two to four.

Started in 2015, **Read Charlotte** is a community-wide effort to increase third grade reading proficiency. Through evidence-based strategies such as encouraging home literacy routines and providing high quality, targeted tutoring, the organization is tasked with doubling the third-grade literacy rate over the next decade, from 39 to 80 percent.

In addition to their support of Read Charlotte, the **Belk Foundation** has prioritized ensuring low-income students and students of color have equitable access to high quality and highly effective teachers.

Unfortunately, researchers at Georgetown's Center for Children and Families found that the total number of uninsured children in North Carolina grew from 115,000 to 130,000 between 2016 and 2018.⁹ North Carolina is one of only 14 states that has not expanded Medicaid under the Affordable Care Act and only five other states have more uninsured children.¹⁰



LOOKING AHEAD

Mecklenburg County's Pre-K commitment is an important example of an evidence-based strategy that has the potential to increase opportunity for every low-income child in the county and improve economic mobility rates throughout the community. If the County continues to expand early education access and can reach its stated goal of increasing Pre-K enrollment to 80 percent, it would impact an additional 3,600 four-year-olds and their families every year.

According to work by researchers like Rucker Johnson and Kirabo Jackson, if these Pre-K programs in Charlotte have an impact comparable to previous Headstart expansions across the country, **the County reaching its 80 percent enrollment goal could represent \$65 million in increased lifetime earnings for every class of children.**¹¹ If all four-year-olds in the county were enrolled, that number could potentially reach up to \$100 million.¹²

Along with expanding access to high-quality Pre-K, Opportunity Insights research suggests that providing additional supportive and educational services to low-income youth throughout childhood can also increase long-term outcomes. Expanding evidence-based initiatives that are focused on decreasing outcome gaps in childhood and identifying specific needs within the community is essential. Additionally, prioritizing equitable access to effective teachers for low-income students should remain a priority.

Medicaid expansions and ensuring low-income families have access to insurance and healthcare have been found to not only improve health outcomes but also result in increased earnings and educational attainment for the children that benefit from those programs. Finding helpful ways to support state-level policy conversations that can lead to the expansion of large-scale programs like Medicaid and other services that improve low-income children's long-term outcomes should also be explored.

Especially in light of the COVID-19 crisis and the potential strain that municipal and state budgets may face in the months and years to come, investing in low-income children through a broad range of programs, policies, and initiatives must remain a priority. Ensuring that every low-income child has access to the services and resources they need will result in better outcomes for the entire community.

Deconcentrate Poverty and Decrease Segregation

While additional work is needed to better understand how to create opportunity in all neighborhoods, **deconcentrating poverty and ensuring low-income families have access to a wider range of communities** must be central to Charlotte’s immediate efforts to increase economic mobility.

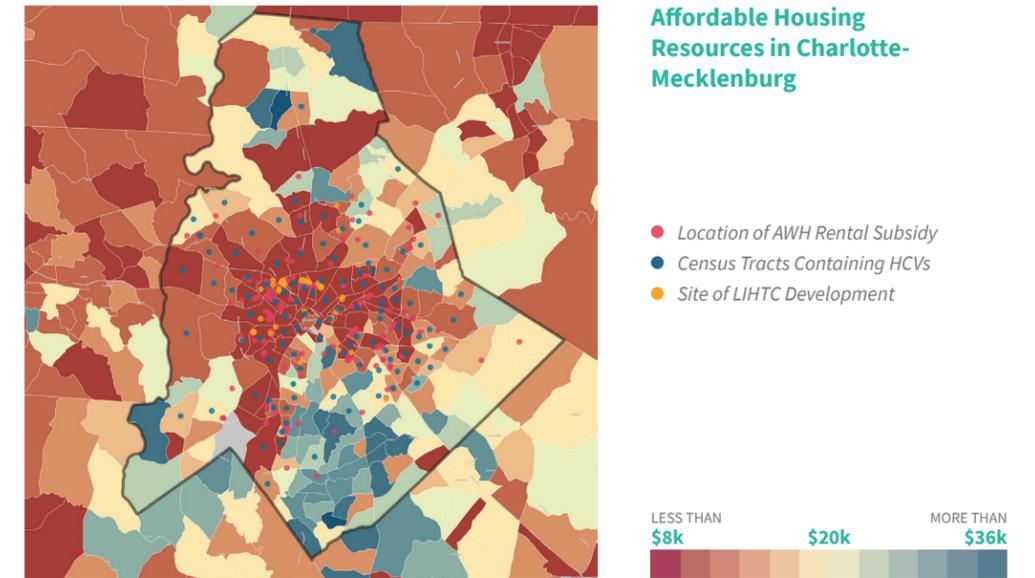
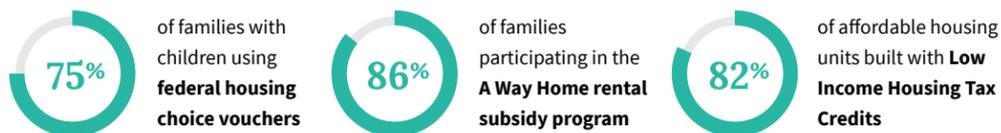
New investments and commitments to affordable housing in Charlotte provide an important opportunity to increase housing stability for the region’s most vulnerable residents. However, given the current demographic patterns in the city and county, well-intentioned housing policies and investments have the potential to perpetuate the patterns of segregation that drive low outcomes throughout the community. Fortunately, promising programs and policy strategies exist that could significantly reduce segregation in Charlotte and increase upward mobility for thousands of low-income children.

OPPORTUNITY ANALYSIS

Research from Opportunity Insights demonstrates that Charlotte can decrease segregation and improve economic mobility rates through programs and strategies that increase the geographic range of housing options available to low-income families.

Segregation is a key driver of lower outcomes because it influences where families, especially low-income families, have the opportunity to live. Nationally, the federal government spends \$45 billion on affordable housing annually.¹³ The majority of families that benefit from these investments, through programs like housing choice vouchers and the low-income housing tax credit, live in relatively high poverty, low-opportunity neighborhoods.¹⁴ This pattern is similar in Charlotte-Mecklenburg. Over two thirds of children below the poverty line in Mecklenburg County live in lower-opportunity areas – neighborhoods where low-income children on average grow up to earn less than \$30,000.

An even larger proportion of families that receive affordable housing support in Charlotte and Mecklenburg live in lower-opportunity areas.



Recent research by Opportunity Insights has built on a growing body of literature emphasizing the challenges low-income families face, especially those reliant on housing assistance, when trying to move to lower-poverty, higher-opportunity areas. Opportunity Insights partnered with the Seattle and King County Housing Authorities to pilot Creating Moves to Opportunity (CMTO), a program designed to reduce the obstacles low-income families encounter when using housing choice vouchers in high-opportunity neighborhoods. The randomized evaluation provided participating families with housing counselors and individualized support through the housing search process, involved direct engagement with landlords, and included flexible short-term financial assistance for costs associated with their moves. The families that received these services were almost four times more likely to move to higher-opportunity neighborhoods than families that received standard services from the housing authorities.¹⁵ These dramatic results demonstrate that although many families’ housing choices are significantly limited by barriers they face during the search process, well-targeted supports can help overcome these obstacles.

To ensure local affordable housing policies and programs support upward economic mobility rather than perpetuate historical legacies of redlining and segregation, careful attention must be paid to promoting geographic choice and access.

COMMUNITY EFFORTS

The Opportunity Task Force Report highlighted the impact of segregation as “foundational to everything else” and notes “[d]ata clearly emphasizes Charlotte-Mecklenburg’s profound segregation by both race and income, and how significant a barrier it is to opportunity. It is also a barrier we—as a community and part of larger American society—have little practice in confronting openly.” Like in many communities, Charlotte’s history of redlining and residential segregation has created a “concentration of low-income students of color in low-opportunity communities and concentrations of higher wealth white students in high-opportunity neighborhoods.”¹⁶

Since the Task Force Report was published, the Charlotte-Mecklenburg community has made significant commitments to affordable housing and has the potential to leverage new resources to make strides in reducing current levels of segregation.

- In 2018 the City of Charlotte passed a \$50 million bond referendum to invest in affordable housing, a 70 percent increase over previous housing bonds passed by the community.¹⁷
- In an effort to match the City’s investment, Foundation For The Carolinas (FFTC) has raised over \$50 million from private sector partners to create the **Charlotte Housing Opportunity Investment Fund**. The fund aims to lessen the growing affordability gap to develop housing and serves residents in a range of incomes. Additionally, commitments for land donations, grants and reduced lending for developers bring the total raised to more than \$250 million.¹⁸ Local Initiatives Support Corporation (LISC) was brought to Charlotte to administer the housing investment fund and provide other leadership around affordable housing issues.
- In 2014, FFTC and the City jointly created the \$20 million **A Way Home Endowment (AWH)**, which grew to \$26 million in 2019. This innovative housing initiative was designed to provide homeless and at-risk families with housing subsidies and supportive services. While AWH funds the housing subsidies, Mecklenburg County provides the majority of funding for case management support for families.¹⁹
- In its 2019 budget, Mecklenburg County committed \$22.5 million to affordable housing, \$11 million of which is allocated for its **MeckHome** rental subsidy program modeled after AWH.²⁰

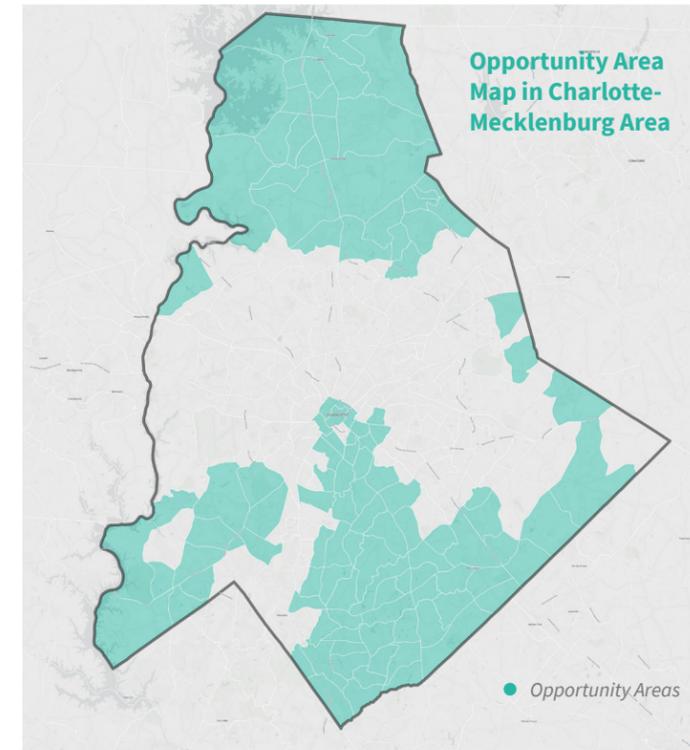


of families who have exited AWH support remain **stably housed, increased their income and faced no new evictions** since 2014

In light of the Opportunity Insights analysis and as a means to build on the progress made by local partners on the housing policy front, Opportunity Insights has partnered with Leading on Opportunity, FFTC and Inlivan (formerly known as the Charlotte Housing Authority) to assist the launch of promising pilot programs and support current initiatives that can help desegregate the community by increasing geographic access for low-income families. To date this includes three areas of work: the Inlivan Choice Mobility Program, the A Way Home Endowment, and the Opportunity Landlord Initiative.

Inlivan Choice Mobility Program

In 2018, inspired by previous Opportunity Insights research, Inlivan launched a three-year pilot **Choice Mobility Program**. This program provides “enhanced” housing choice vouchers that must be used in lower-poverty, high-opportunity neighborhoods. Beginning in 2019, Opportunity Insights has worked directly with Inlivan to create updated opportunity maps to identify additional areas of opportunity for Choice Mobility Program participants. The maps were created collaboratively between Opportunity Insights and Inlivan, using data from the Opportunity Atlas, statistical analyses from Opportunity Insights staff, local data sources related to crime rates and other current neighborhood indicators, along with direct input from Inlivan staff based on their on-the-ground experience. This map identifies additional areas of Charlotte and Mecklenburg County that are specifically beneficial for low-income children and are places where low-income families, especially those using vouchers, have typically had difficulty accessing.



As of summer 2020, almost 40 families have moved to high-opportunity neighborhoods using Inlivan’s enhanced vouchers. Opportunity Insights is supporting Inlivan’s efforts to incorporate learnings and processes from the Seattle Creating Moves to Opportunity (CMTO) pilot and expand and increase the Charlotte Choice Mobility Program’s impact. In Seattle, over half of the families that received CMTO services moved to higher opportunity areas. If lessons learned from this pilot could eventually be used to support all of the approximately 6,600 families that use vouchers in Charlotte-Mecklenburg and half ended up moving to designated high-opportunity areas, thousands of children would benefit substantially.

We estimate that children living in families using Inlivan housing choice vouchers that grow up in high-opportunity neighborhoods could potentially earn nearly \$450,000 in additional income over their lifetimes.²¹

A Way Home Endowment

AWH is intended to create sustainable pathways to housing and financial independence and places families in rental units in a broad range of geographies throughout the community. However, these families are generally unable to find housing options in high-opportunity areas, either during or after their two years in the program. To date only a small percentage of families have been placed in homes in high-opportunity neighborhoods. AWH is working directly with Opportunity Insights to take lessons from Seattle’s CMTO that can be adapted to the rental subsidy program to ensure more participating families are placed in higher-opportunity neighborhoods.

Opportunity Landlord Initiative

To support both Inlivan's Choice Mobility Program and the AWH Endowment, FFTC is spearheading a direct recruitment campaign of landlords and property owners in high-opportunity neighborhoods. Engaging directly with property owners in high-opportunity neighborhoods in the Seattle metropolitan area, a housing market significantly more expensive than Charlotte, helped CMTO housing counselors match hundreds of program participants with willing landlords. An analysis of the Charlotte housing market shows that although rents are higher in higher-opportunity areas, units with rates that fall within Inlivan's Choice Mobility Program and AWH guidelines are available in these neighborhoods. However, landlords in these areas are not always familiar with these programs or reticent to rent to individuals using rental subsidies.

LOOKING AHEAD

Effectively leveraging current initiatives like AWH and the Inlivan Choice Mobility Program to increase geographic access for low-income families are important first steps. But additional resources and policy change will be needed to ensure all low-income families have greater neighborhood choice. Nationally, only one in every four eligible families receive a housing choice voucher. Those numbers are worse in Mecklenburg County. 6,600 families receive housing choice vouchers in the county but an additional 53,000 families are eligible.²² Without a voucher or other forms of housing assistance, these families are severely rent-burdened wherever they live and especially unlikely to access higher-opportunity areas. To begin to deconcentrate poverty, desegregate Charlotte and provide more access for families with children, expansion of AWH and the Choice Mobility Program is needed along with the additional resources necessary to successfully support moves to higher opportunity neighborhoods. Local leaders should also take action on a range of policy issues that will create additional affordable housing opportunities in a broader range of geographic areas:

- **TARGETED DEVELOPMENT** Targeting the construction of affordable housing in high-opportunity areas is one important strategy to increase geographic access for low-income families. Ensuring that funds from the Charlotte Housing Opportunity Investment Fund and the City housing bond are used to revitalize neighborhoods that need support while also increasing the stock of affordable housing in high-opportunity neighborhoods should be explored. In 2019, Washington D.C. released an equitable housing plan with a goal of creating 12,000 new units of affordable housing by 2025. These affordable housing goals are highest in areas of the District that have historically underproduced affordable housing, generally higher-opportunity neighborhoods.²³ A study commissioned by the U.S. Department of Housing and Urban Development (HUD) suggests that changing state-level incentives that determine where affordable housing tax credits are allocated could increase development in lower-poverty, higher-opportunity areas.²⁴ Working with the North Carolina Housing Finance Agency to explore incentivizing the construction of affordable tax credit housing units in high-opportunity areas is another policy pathway that should be explored.
- **ZONING REFORM** Led by the Deputy City Manager and Chief Planner Taiwo Jaiyeoba, the City Planning Department is using the comprehensive master plan process to explore ways to encourage additional housing production throughout the community, especially in areas where construction was once limited by restrictive zoning. Currently, 84 percent of the city's land is zoned for single-family homes.²⁵ Zoning and land use regulatory reform may be an important step in creating more affordable units in higher-opportunity areas. In 2019 the City of Minneapolis eliminated single-family zoning. Similarly, Oregon lifted bans on multi-family housing throughout much of the state and requires larger cities in the state to study their future housing needs and develop housing production strategies.²⁶

- **REDUCING DISCRIMINATION** A coalition of organizations including Habitat for Humanity have been advocating for rules that prohibit landlords from discriminating against families that use housing choice vouchers. A similar "source of income discrimination" (SOID) law was passed in February 2020 in Atlanta. Several states and dozens of local communities have similar laws and the Poverty & Race Research Action Council estimates that nearly 50 percent of voucher holders across the country are now covered by these protections.²⁷ A study commissioned by HUD suggests that these laws make it easier for families to use their vouchers but only have a modest impact on helping families move to higher opportunity areas.²⁸ Although SOID laws may not substantially increase access to opportunity alone, they may be impactful as part of a larger suite of complementary policies and interventions.

A range of strategies must be deployed to ensure more equitable housing access. By increasing the stock of affordable housing in high-opportunity areas while investing in and expanding proven strategies like CMTO that provide direct support to families during the move process, Charlotte has the opportunity to significantly decrease segregation and increase upward mobility rates.



The Housing Partnership

Higher Education

Along with ensuring children receive access to healthy neighborhoods and needed support programs, increasing access to higher education can also serve as a method to increase opportunity.

Many selective colleges and universities level the playing field across income groups and help propel students from low-income families into the middle class and beyond. Unfortunately, most low-income students in Charlotte do not have access to these types of institutions. Increasing college access generally and specifically increasing the number of low-income students that attend selective colleges like the University of North Carolina at Charlotte (UNC Charlotte) are additional means of increasing economic mobility.

OPPORTUNITY ANALYSIS

Increasing Access to Selective Colleges

One means of improving economic mobility rates is increasing the number of low-income students that attend selective colleges or universities. Enrolling approximately 24,000 undergraduate students, many of whom come from the Charlotte-Mecklenburg area, UNC Charlotte serves as one of most important institutions in the region. Like many selective universities, it successfully serves as an economic opportunity equalizer.²⁹ Students at UNC Charlotte from low-income families have very similar outcomes to their higher-income counterparts. **Nearly 80 percent of UNC Charlotte students that come from low-income families reach the middle-class in early adulthood.**³⁰

However, like many selective universities, admission to UNC Charlotte skews towards higher-income families. Although 37 percent³¹ of students at UNC Charlotte are eligible for Pell grants, which is slightly above average for four-year institutions, the majority of students come from wealthier backgrounds.³²



To become a greater engine of economic mobility, UNC Charlotte would need to admit a higher proportion of low-income students.

Although more detailed analysis is needed to determine the best approach UNC Charlotte and other local schools should take to admit more lower-income students, examples of successful approaches and programs are informative. Opportunity Insights research has found that across the country low-

income students are less likely to attend selective colleges than their wealthier counterparts, even when they have the same SAT scores. Opportunity Insights research also shows that for many selective colleges like UNC Charlotte, adjusting admissions policies to ensure income-neutral admissions (i.e., students with comparable SAT and ACT scores would attend college at the same rate irrespective of parent income) would close one-third of the gap if attendance patterns were completely unrelated to parent income. The representation of students from middle-class families would also rise significantly.³³

Other research has shown that in certain contexts, targeted outreach to high-achieving lower-income students can serve as an effective means to encourage qualified students to apply who might not otherwise.³⁴ In Michigan, mandating that all high school juniors in the state take the ACT resulted in identifying hundreds of qualified low-income applicants for selective colleges that would have otherwise not have taken the test.³⁵ Other studies also suggest that having low-income students take tests like the SAT or ACT twice could result in further closing gaps in admissions to selective four-year institutions.³⁶

Higher education has a causal impact on students' lives. Using a range of policies or interventions to increase the number of low-income students that attend selective colleges like UNC Charlotte could increase social mobility substantially, even without addressing the disparities that exist before students apply to college.

Increasing Success Rates

Another means of increasing economic mobility rates is providing the supports necessary to improve the outcomes of students that attend particular schools.

Central Piedmont Community College (Central Piedmont) currently serves a much larger number of low-income students than any school in the region, but the success rate of those students is lower than more selective schools. To increase economic mobility, finding additional ways to support students at Central Piedmont and other colleges and provide pathways into stable careers will be necessary.

Examples from across the country demonstrate that this is possible. Similarly sized community colleges like the Tulsa Community College District, Perimeter College at Georgia State, and Lone Star College in Houston have relatively high success rates.

Since 2013, the Detroit Promise scholarship, administered by the Detroit Regional Chamber of Commerce, allows high school graduates from the city to attend local colleges for free. However, the graduation rates for students in the program were very low. The Detroit Promise Path was instituted to assist scholarship recipients at the five participating community colleges and includes comprehensive coaching and mentorship supports along with monthly financial incentives. The program also relies on a data management system to communicate with students and monitor student progress. An evaluation by MDRC shows promising results. Students that receive support through the Detroit Promise Path are more likely to persist through their second semester and accumulate more academic credit.³⁷

The Accelerated Study in Associate Program (ASAP) provides comprehensive supports to students at community colleges in the City University of New York (CUNY) system, including personalized advising and career counseling, tutoring, supplemental financial support to cover fees, transit costs, textbooks, and tuition expenses not covered by financial aid. Through a randomized evaluation led by MDRC, ASAP was found to double three-year graduation rates and similar positive outcomes have been seen in a replication study in community colleges in Ohio. ASAP now serves 25,000 students across nine CUNY colleges.³⁸

Similar support programs at selective colleges have also demonstrated that colleges can increase access for students that may need additional academic support while ensuring they succeed after graduation. Search for Education, Elevation and Knowledge (SEEK) at the four-year CUNY system colleges provides comprehensive supports to incoming low-income students who would otherwise be academically ineligible. Students in the SEEK program participate in a six-week pre-entry summer program, receive individual and small group tutoring, have access to opportunity counselors and receive supplemental financial assistance. An assessment of the program found that students that participated in SEEK fared very well and had long-term outcomes similar to their counterparts with higher SAT scores and from wealthier families.³⁹

Although more research and exploration is needed to better understand the best means of supporting students, high mobility rate schools and promising programs like the Detroit Promise Path and CUNY ASAP and SEEK demonstrate that creating higher success rates at schools like Central Piedmont and effectively supporting a broader range of students at schools like UNC Charlotte is possible.

COMMUNITY RESPONSE

There are several initiatives in Charlotte examining how to improve higher education pathways to upward mobility. Organizations like the **Carolina Youth Coalition** and **College Advising Corp** are focused on ensuring youth can access higher education and training opportunities. Central Piedmont has been specifically focused on increasing the success rates of their students. In 2019, **Year Up Charlotte** launched their successful professional coaching, skill development, and internship program on Central Piedmont's campus. Through support from the Gambrell Foundation, hundreds of low-income students at Central Piedmont will receive free laptops.⁴⁰ After identifying a large number of students whose academic progress was being delayed due to financial reasons, UNC Charlotte launched Gold Rush Grants. Since 2016, over 800 micro-grants have been given to students in need to help them reduce work hours and complete their degrees.

Collaboration across institutions has also been increasing and is evident in initiatives like **49erNext** at UNC Charlotte. Available at select community colleges like Central Piedmont, 49erNext provides specialized advising and financial aid coordination to students intending to transfer to UNC Charlotte.

To support these efforts, the **Good Jobs Project** has brought together key local stakeholders including Charlotte Mecklenburg Schools, Central Piedmont, UNC Charlotte, and CharlotteWorks. Launched in 2019, this initiative leverages data expertise from the the Institute for Social Capital at the UNC Charlotte Urban Institute and Opportunity Insights to identify ways to strengthen the pipeline between these institutions, assess which pathways provide the best long-term outcomes for students, and identify potential programs and targeted interventions to support student success. These detailed analyses will also directly support programs like 49erNext by identifying the most successful pathways between schools like UNC Charlotte and Central Piedmont.



Organizations like the Carolina Youth Coalition and College Advising Corp are focused on ensuring youth can access higher education and training opportunities.

LOOKING FORWARD

A comprehensive approach is needed to ensure the community in Charlotte is most effectively leveraging its higher education environment to promote economic mobility. To make this possible, the community must invest the resources necessary to ensure that all students from Charlotte have access to the schools that are most likely to improve their outcomes later in life.

To maximize outcomes, a collaborative approach across institutions could focus on both increasing the number of low-income students that attend selective colleges and universities like UNC Charlotte while also ensuring a greater proportion of high school graduates from Charlotte and Mecklenburg County attend college in general and receive any needed academic support.

A combination of approaches can work together in tandem to maximize the number of low-income students that are able to attend selective colleges like UNC Charlotte, including: increasing the applicant pool through tactics like increased SAT and ACT testing and targeted outreach, shifting to more equitable admissions policies, and creating explicit preferences for low-income applicants and investing in additional support programs. The details and balancing of these approaches must be tested and evaluated to ensure they are effective.

Many students from Charlotte may need additional support to prepare them for a college career and increase their likelihood of post-college success. The Leading on Opportunity Task Force Report noted that 70 percent of students attending Central Piedmont from Charlotte Mecklenburg Schools require remediation in math and/or reading before they can take college level courses.⁴¹ Evidence-based programs like CUNY ASAP are needed to ensure that students that attend schools like Central Piedmont receive the support they need to successfully complete their studies, transfer to four-year colleges when appropriate, and graduate into the job market and find stable careers.

The community will also need to ensure that financial constraints do not limit low-income students' ability to enroll in selective schools like UNC Charlotte or enroll in community colleges like Central Piedmont. Currently these institutions can only provide a fraction of the financial support their students need. Opportunity Insights research finds that a wide range of policies including the provision of Pell grants, specific state-funded grants, and promise scholarships are not only able to successfully create higher levels of college attendance and post-college success, they also represent sound public investments.

The higher tax revenue created by the increased incomes of students that benefit from these policies, along with lower reliance on public benefits, makes up a substantial portion of the initial costs. Decreasing financial barriers of access to higher education pays dividends for the entire community.⁴²

By dedicating the resources necessary and leveraging initiatives like the Good Jobs Project to serve as a foundation for local institutions to work collaboratively, Charlotte-Mecklenburg can create a higher education ecosystem tailored towards ensuring all local students attend the schools best suited to ensuring they achieve high levels of success.

Examples from across the nation show that both higher access and success rates are possible. Other selective state institutions, like schools in the CUNY and Cal-State systems, and schools like UT-Rio Grande admit high percentages of low-income students and have similar success rates to UNC Charlotte.

If UNC Charlotte had at least an equal share of students from all income backgrounds and those students continued to have similar rates of success, nearly 500 additional low-income students would attend UNC Charlotte each year, the vast majority of whom would attain middle-class incomes by early adulthood.⁴³

If the college attendance rate for children raised in low-income families in Charlotte were increased to match the college attendance rates of their high-income counterparts, **over 11,000 more children experiencing poverty today would attend some form of college.** If these students attended schools with a success rate like that of Central Piedmont Community College, an estimated 2,450 students would enter the middle-class who would not have otherwise.⁴⁴



Areas for Further Exploration

These following issue areas are closely associated with economic opportunity and more local research and inquiry is needed to identify clear policy strategies and pathways. Learning how to **sustainably support place-conscious initiatives, better understanding the impact of race on local policy, increasing social connectedness, and continuing to build out the community's data and evaluation infrastructure** should all remain central to opportunity initiatives in Charlotte.

Support Place-Conscious Initiatives

Neighborhoods have a direct impact on children, especially children growing up in low-income families.

Opportunity Insights research and data in the Opportunity Atlas shows that certain communities can serve as springboards to opportunity. Unfortunately, the majority of neighborhoods where low-income children grow up in Charlotte have very low rates of upward mobility. To increase opportunity, more work is needed to better understand what local neighborhood factors and conditions lead to better outcomes for children and which community development models and strategies can create opportunity in a sustainable, scalable manner. Learning from and supporting local communities and current community-led efforts should be central to this process. Local examples demonstrate that diverse neighborhoods in Charlotte can serve as springboards to upward mobility.

OPPORTUNITY ANALYSIS

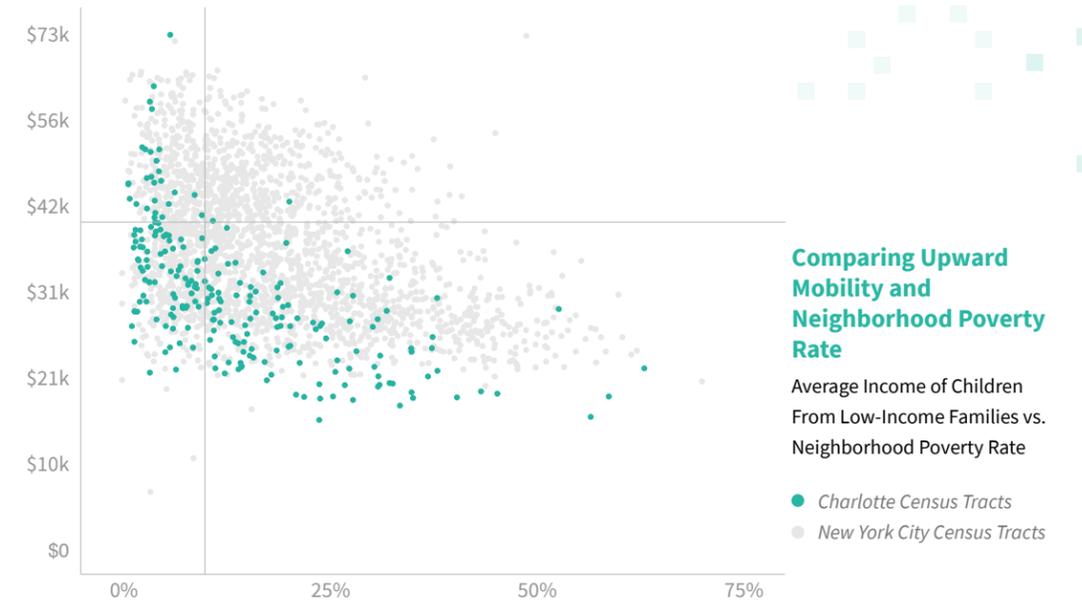
The data show that the long-term prospects for a child differ dramatically based on where they grow up, even between neighborhoods just a few miles apart. Beyond helping us understand the general factors associated with upward mobility, the stark differences at the very local level highlight the importance of geographically targeted approaches that support community members' efforts to identify and address the unique challenges their neighborhoods face.

Place-based initiatives in other cities have shown promising results in improving outcomes for their residents. Initiatives like the **Harlem Children's Zone** have transformed the lives of thousands of children in New York City by providing a pipeline of consistent, comprehensive educational and social supports and programming for children from birth through college graduation. **The Dudley Street Neighborhood Initiative** in Boston has used an innovative community land trust model to develop and maintain hundreds of units of affordable housing to complement and support their long-standing community engagement and neighborhood organizing efforts.

Despite these hopeful examples, much work is needed to better understand how successful community development models can be replicated sustainably. Scalability is especially relevant in Charlotte.

Charlotte-Mecklenburg has a high proportion of lower opportunity neighborhoods. In over half of Census tracts in Mecklenburg County, low-income children grow up to earn less than \$30,000. This is a higher proportion than 80 percent of the largest counties across the country.⁴⁵

This trend is driven by the fact that the vast majority of higher-opportunity neighborhoods in Charlotte-Mecklenburg are concentrated in a small number of affluent neighborhoods in the city's southern wedge or outlying areas of the county.



Although wealth and higher incomes in a community are generally associated with better prospects for local children, there are many relatively low-income neighborhoods and communities across the country that successfully serve as springboards to opportunity. Unfortunately, these types of neighborhoods are rare in Charlotte. For example, there are almost no Census tracts in Mecklenburg County that have a poverty rate higher than 10 percent where low-income children have average outcomes above \$40,000. Whereas, there are dozens of tracts like this in New York City and many communities across the country.

COMMUNITY EFFORTS

Based on insights from the Leading on Opportunity Task Force Report and subsequent community conversations, a number of neighborhood-based efforts have been launched or elevated in recent years. The following are some of the most notable:

- United Way of Central Carolinas shifted its impact strategy to focus on increasing economic mobility across the region. One of the core elements of that shift was a commitment to building stronger neighborhoods. In 2017, **United Way launched United Neighborhoods** with a \$2.4 million investment in ongoing neighborhood revitalization efforts in the Grier Heights and Renaissance West communities. In 2018, United Neighborhoods provided capacity building grants to communities at the early stages of comprehensive revitalization, including: Brookhill, Hidden Valley, Lakewood, Smithville, West Boulevard Corridor and Freedom Drive.⁴⁶
- The **Renaissance West Community Initiative** (RWCI) was originally created using federal funds to revitalize the Boulevard Homes public housing development as a mixed-income community. Using the **Purpose Built Communities** model, RWCI has created a cradle-to-career continuum of educational and supportive services including an early learning facility and a Pre-K to 8th grade school, along with additional wraparound services including workforce development programming and life navigators.⁴⁷

- **Crossroads Corporation** partners with residents and over 20 non-profits in the Grier Heights neighborhood to promote economic stability, healthy living and educational development through youth programs, community engagement, and home repair and homeownership programs.
- Historic West End, the fast changing area around Johnson C Smith University, is being supported by **the Knight Foundation** and **Center City Partners** through neighborhood engagement and planning efforts and the promotion of inclusive, resident-led development.
- **UCity Family Zone** is a place-based partnership between UNC Charlotte, University City Partners and neighborhood organizations in the diverse area surrounding UNC Charlotte, including neighborhoods such as Hidden Valley, Eastway, and University City. Their work, centered on the social determinants of health, is modeled after the Magnolia Community Initiative in California, which promotes and strengthens individual, family and neighborhood protective factors through increasing social connectedness, community mobilization and access to needed services.⁴⁸
- The City of Charlotte provides support to various neighborhoods through the **Neighborhood Matching Grants Program** to build local capacity and increase resident participation and voice in revitalization efforts.⁴⁹
- **The Neighborhood Funders Collaborative** is a collection of local funders, leaders, and community stakeholders that has come together to coordinate efforts, share best practices, and identify opportunities to support all place-conscious efforts in Charlotte more effectively.

LOOKING FORWARD

To increase opportunity for all, economic mobility cannot be limited to small geographic pockets of wealthy and affluent neighborhoods.

Continuing to invest in local community-based efforts should remain a priority. However, a special emphasis should be placed on increasing the capacity of current initiatives and helping local organizations track and evaluate the success of their programs and interventions. In order to identify promising practices and strategies that can be adapted and applied to a wide variety of contexts in Charlotte, more successful proofs of concept are needed. And although there are successful lessons to be learned from around the country, many questions remain about the best ways to support communities in Charlotte:

- What lessons can be learned from communities with high upward mobility rates and how can the local factors that drive better outcomes be recreated?
- How can economic growth and development promote diversity and reduce concentrated poverty while avoiding displacement?
- How can neighborhood organizations effectively partner with local schools to improve student outcomes?
- How can local organizations ensure their residents have access to needed programs, resources and services?
- What strategies successfully increase civic engagement, build social capital, and empower local leadership?
- What place-based models can be scaled effectively?



As part of the Charlotte Opportunity Insights Partnership, a neighborhood data steward program is launching at the Institute for Social Capital at the UNC Charlotte Urban Institute (ISC) that will provide support to bolster neighborhood data analysis practices. The program will connect data science students with community partners to help collect, organize, and use their data to better understand the impact of local programs and initiatives. Launching in partnership with Crossroads Corporation in Grier Heights, the initiative may eventually allow local partners to integrate their data with the ISC's community data system to enable tracking and evaluation of outcomes across organizations and systems.

To transform all neighborhoods in Charlotte into engines of economic mobility, we have to better understand what works and how to sustainably scale promising programs and practices effectively and efficiently. But quantitative data is only one piece of the puzzle. The ISC will also be working with community partners to conduct qualitative research through which community voices will be heard and amplified to better understand what's happening on the ground that may be contributing to lower or higher mobility rates. Pairing science and data with lived experience and expertise to collectively understand the challenges communities face is essential to charting new, sustainable pathways forward.

Despite the challenging geographic patterns that exist, local examples show that increasing opportunity at the neighborhood level is possible in Charlotte and could transform prospects throughout the region.

Strong outcomes do not only exist in extremely wealthy areas. Olde Whitehall in west Charlotte is a racially diverse community that has median incomes much lower than neighborhoods in the wedge. The neighborhood's 18 percent poverty rate is also higher than Charlotte's overall poverty rate. But despite this, the community has high rates of upward mobility.

If all neighborhoods in Mecklenburg County had upward mobility rates similar to the Olde Whitehall neighborhood, outcomes for both Black and white men in Mecklenburg would rank in the top 10 percent among the country's most populous counties.⁵⁰

Explore How Racial Bias Impacts Key Policy Areas

Although low rates of economic mobility impact a wide range of groups in Charlotte, disparities between races cannot be understated.

Outcome gaps are especially evident between Black and white men.



Race disparities even impact men growing up in higher-income families. Black men growing up in high income families in Charlotte have average household incomes almost \$20,000 less than their white counterparts. These differences in outcomes are not driven by family characteristics like parental marriage rates, wealth, and education levels, and they are not driven by differences in ability.

Racial bias and discrimination have impacts that start early in childhood and continue into the job market. Better understanding how race impacts various policy areas and ensuring potential solutions address the specific challenges faced by Black men and women and other underrepresented minorities is central to closing racial outcome gaps and improving economic opportunity.

OPPORTUNITY ANALYSIS

Supporting Low-Income Children of Color

Racial disparities begin in the earliest years and these differences are rooted in bias and differential treatment. Data from the U.S. Department of Education shows that Black children are three times more likely to be suspended from preschool than white children. A study by the Yale Child Study Center has identified implicit bias and differing perceptions of the same types of behavior by students of different races as a potential driver of disparate discipline between Black and white students.⁵¹ Researchers found that students in Charlotte middle schools with stricter discipline policies and higher levels of suspensions were more likely to be arrested and incarcerated as adults, and that the impacts were most severe for men and minorities.⁵²

When considering new programs and initiatives focused on supporting low-income children, specific focus should be placed on the unique challenges that the most impacted groups face. Programs like **Becoming A Man** in Chicago that use group sessions and cognitive behavioral therapy have been found to increase graduation rates and dramatically cut violent crime.⁵³ The **African American Male Achievement Program**, an educational initiative of **My Brother's Keeper** in Oakland, California, has

led to significant reductions in dropout rates for Black men in high school. The program, exclusively for Black male students and taught by Black, male teachers, focuses on socio-emotional training, Black history, culturally relevant pedagogy, and academic supports.⁵⁴ Last year in North Carolina, to reduce the potential for bias and to promote low-income and minority student access to rigorous coursework, legislation was passed to automatically enroll all high-scoring students in advanced math classes.⁵⁵

Similar automatic enrollment measures could be taken for talented and gifted programs. Finding other ways to better integrate schools and classrooms could also potentially ensure that Black and Hispanic students have more exposure to experienced teachers.⁵⁶

Housing and Neighborhoods

Various studies have demonstrated how racial discrimination historically shaped our communities and continues to impact the housing options of Black families.

Several recent studies have also shown that among families that receive housing choice vouchers, Black families are more likely to use them in neighborhoods with higher poverty rates and lower opportunity. A recent study found that among families using housing choice vouchers in Boston, Black families faced more barriers and discrimination in the marketplace than their white counterparts, especially when trying to move to high-opportunity areas.⁵⁷ Black and Hispanic families living in housing funded by low-income housing tax credits are more likely to live in lower-opportunity areas than their white counterparts with comparable incomes living in similarly funded housing.⁵⁸

Fortunately, interventions like Creating Moves to Opportunity (CMTO) in Seattle that focus on providing individualized support to families during the housing search process, appear to help families of all races move to higher opportunity areas. Only 10 percent of Black families in Seattle that received vouchers but did not receive additional housing search support moved to higher opportunity areas. Almost 50 percent of the Black families that received CMTO services moved to higher-opportunity areas.

But although children of all races benefit from living in higher-opportunity neighborhoods, racial outcome gaps actually increase in these places. For example, both Black and white men growing up in Davis Lake, one of the high-opportunity areas identified for Inlivan's Choice Mobility Program, have relatively good outcomes compared to other neighborhoods in the region. But the racial outcome gap within the neighborhood is very large. Black men from low-income families grow up to have above average outcomes and household incomes of \$28,000. But for their white counterparts, that number is a much higher \$44,000.

Even if Charlotte and Mecklenburg County become less segregated, racial outcome gaps will likely persist unless additional action is taken. Perhaps young Black men are not able to fully tap into the social networks of higher opportunity neighborhoods or they face additional forms of discrimination. A study of a school desegregation initiative in Northern California found that young Black men that were sent to majority white schools had better academic outcomes and higher levels of college enrollment, but were more often classified as special needs and arrested for non-violent offenses.⁵⁹ A North Carolina study found that even in relatively integrated schools, substantial in-classroom segregation persists between white students and their Black and Hispanic counterparts.⁶⁰ Opportunity Insights research demonstrates that young Black men have the best outcomes in neighborhoods with lower poverty rates that also have lower levels of racial bias and a higher share of black fathers present. Using this type of information and lessons from promising programs and initiatives from across the country can help us better understand how to build healthy communities that provide opportunity. Identifying ways to not just physically de-segregate our neighborhoods, but actually make them places where all children can thrive will be central to decreasing the racial outcome gap.

Higher Education

Through initiatives like Collegiate Leaders Increasing Mobility (CLIMB) and the Good Jobs Project, Opportunity Insights is working with schools like UNC Charlotte and Central Piedmont to link their institutional data to national data sets. This will allow us to better understand how specific subgroups at these institutions fare later in adulthood. How do incomes for white students compare to their Black and brown classmates? We see outcome gaps for children of different races from the same neighborhoods. Do similar gaps persist after students make it to and through college? Do particular majors correspond with different outcomes later in life? Do male and female students fare differently? In the months to come these types of analyses will hopefully give us a more nuanced picture of how local colleges and universities can be further leveraged to decrease racial outcome gaps and promote equitable outcomes.

Johnson C. Smith (JCSU), a historically Black university, is very successful at moving its students, who are predominantly Black, into the middle class. This is especially noteworthy because a significant proportion of JCSU students come from lower-income families. Over 12 percent of students at JCSU come from low-income families and successfully make it into the middle class, a higher rate than almost 90 percent of schools across the country. We see similar trends within HBCUs in North Carolina and in the rest of the United States. Better understanding the support that JCSU, historically Black colleges and universities, and other institutions that specifically and successfully focus on supporting members of the Black community may be informative.

LOOKING FORWARD

Race is a key driver of economic inequality in Charlotte. To increase economic mobility in the region, race disparities must be explored and examined in every sector of the community.

Local stakeholders must identify and acknowledge the areas of Charlotte life that have been historically shaped by race and racial discrimination and comprehensively identify how and where implicit and explicit bias continue to impact outcomes. These issues could be addressed by:

1. Creating structures, systems and policies that minimize the potential for racial bias to impact Black residents and other vulnerable groups; and
2. Investing in the human capital of Black and minority individuals and communities to empower them to overcome the systemic barriers that remain.

Promising solutions and interventions exist, but due to the ubiquitous nature of racial bias in our culture and communities, a comprehensive approach is needed. The Institute for Social Capital at the UNC Charlotte Urban Institute recently published a report on the Racial Wealth Gap in Charlotte-Mecklenburg.⁶¹ **My Brother's Keeper Charlotte Mecklenburg** is working with cohorts of young men of color in elementary and middle schools to better understand the unique challenges they face, identify specific solutions, and coordinate community response. Similar inquiries and efforts like these will be needed in a wide range of policy areas.

If Charlotte endeavors to increase economic mobility, racial equity must be at the forefront. Closing the outcome gap within Charlotte could drastically change rates of economic mobility.

If young Black men growing up in low-income families in Charlotte had similar outcomes to their white male counterparts, Charlotte would become the 2nd most economically mobile metropolitan area in the country for Black men.⁶²

In addition to decreasing outcome gaps across races, local leaders and stakeholders should explore how issues of race impact the general policy landscape in Charlotte. The Charlotte metropolitan area has one of the highest proportions of Black residents in the country and also has high levels of racial animus—two factors that are correlated with lower rates of economic mobility across the country.⁶³ Researchers have noted that throughout the United States support for welfare and social programs waned when Black people gained access to those programs. Similarly, states with the largest shares of Black residents on welfare have less generous and more restrictive policies.⁶⁴ As commentators noted when Charlotte's 50 out of 50 ranking was published, North Carolina eliminated its Earned Income Tax Credit in 2014, cut the length of unemployment benefits, made accessing food stamps more difficult, and has among the lowest Temporary Assistance for Needy Families benefits in the country. North Carolina's minimum wage is very low and per capita spending on education is much lower than in many other states.⁶⁵ As noted earlier in this report, North Carolina is also one of the few states that has not expanded Medicaid under the Affordable Care Act. Although more research is needed on how or if many of these policy issues specifically impact upward mobility, deeply interrogating how race and racial bias impact a policy landscape that negatively affects low-income Charlotteans of all races is crucial to any conversation related to increasing opportunity.

Identify Ways to Build Social Connectedness

The impact of social capital is undeniable in shaping children's outcomes.

Better understanding how to measure social capital and how to successfully build relationships across lines of race and class will be an important component of improving economic outcomes.

OPPORTUNITY ANALYSIS

Opportunity Insights research points to the potential importance of social connections and networks for improving economic mobility. In particular the research highlights the impact of neighborhoods with greater levels of social cohesion and local role models.

- Higher rates of upward mobility in neighborhoods are associated with various measures for social capital, including the presence of social organizations, voter participation, and lower crime rates.
- Low-income children have better outcomes in neighborhoods where there is more economic diversity and where there are higher proportions of college graduates and employed adults.
- Young Black men specifically have better outcomes in neighborhoods where there are more Black fathers present.
- Children who grow up in communities where there are more inventors have a higher likelihood of becoming inventors themselves. Young girls specifically are more likely to become inventors when more women in their communities are inventors.

These findings point to the importance of growing up near and being exposed to relatable adults that model pathways to opportunity. Given the levels of segregation in Charlotte neighborhoods, housing policy and programs like CMTO will be essential to create environments where individuals from diverse backgrounds are more likely to interact. But more research is needed to understand what specific types of relationships and levels of exposure tangibly impact long-term outcomes, and if those can be recreated or influenced through programming or public policies.

COMMUNITY EFFORTS

To improve understanding of the topic, the UNC Charlotte Urban Institute conducted a representative, community-wide social capital survey. The survey focuses on understanding how local residents engage with their communities and if they have supportive relationships that may boost access to opportunity. For example, the survey found that 42 percent of respondents said they had recently received a career or educational connection. Only 35 percent of respondents with a high school degree or less recently received educational or career advice, compared to 47 percent of respondents with at least some college education.

Organizations on the ground are also actively incorporating social capital into their programming:

- Communities in Schools (CIS) has several relationship-focused initiatives including a campaign to solicit “social capital pledges” from community members aimed at linking students in CIS programs with opportunities that will broaden their horizons.
- For Charlotte, a network of churches, brings people together through faith networking opportunities, volunteer activities and a sermon series on The Art of Neighboring.
- The Charlotte YMCA has programming, including Level Up and Y Achievers that build mentorship relationships and friendships for diverse youth and adults.

A group of local stakeholders, including Foundation For The Carolinas, YMCA, For Charlotte, and CIS, along with the Brookings Institution and Opportunity Insights, have convened a Social Capital Research Committee aimed at supporting these initiatives and identifying additional research-based programmatic and policy pathways. As a part of the Committee’s work, the Brookings Institution has launched How We Rise, focused on understanding how Charlotte residents learn about and gain access to opportunities that can improve their lives. The project relies on interviewing residents across Charlotte about their social networks and who they discuss important matters with, such as childcare, education, college and career readiness, jobs and housing. Using insights from this initiative and continued research on the topic, the Committee will identify ways to incorporate social capital-focused elements into current community-wide economic mobility initiatives.

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LOOKING FORWARD

Questions remain regarding the best way to build and leverage social capital effectively:

- What settings—like neighborhoods, schools, civic organizations, and churches and faith communities—can be leveraged to bring people together from different backgrounds?
- What types of interventions or programs can help people build relationships across lines of race and class?
- What kinds of programs, mentorship models, and levels of exposure create the types of connections that can drive access to opportunity and economic mobility?

As initiatives like the Social Capital Research Committee and How We Rise continue to explore questions like these, the next step will be supporting and piloting promising programs and policies. By ensuring these pilots are rigorously evaluated and their impacts tracked, we can begin to better understand how to build social capital in our communities in ways that can drive better outcomes for all.

Increasing social capital and exposure for low-income children may not only impact economic mobility rates but may also help unleash untapped potential within the community that can benefit everyone in Charlotte. For example, Opportunity Insights research on Lost Einsteins finds that women, minorities, and individuals from low-income families are less likely to be inventors because they are less exposed to inventors through their family and neighborhood networks, not because they lack the inherent ability.⁶⁶

If children from low-income families from Charlotte were to invent at the same rate as their counterparts from high-income families, the local innovation rate would go up by 15 times, developing almost 200 new locally-grown inventors over the course of a generation.⁶⁷

Hundreds more individuals from the area would be filing patents and bringing innovative ideas into the world, all while likely strengthening Charlotte's economy. To make this reality more likely, mentorship programs, internships, and other programs tailored to create exposure could be targeted to children in underrepresented groups who excel in math and science. The field of innovation provides one example of how leveraging social networks and building social connectedness in a focused manner may be able to both reduce disparities and inequity and help create a more vibrant, innovative local economy.



Increase data and evaluation infrastructure

A key goal of the Charlotte Opportunity Insights Partnership was to build local capacity to work with and analyze data related to upward mobility.

Big data highlighted the fact that Charlotte has low rates of upward mobility and moving forward data can serve as an important tool to hold local leaders accountable.

OPPORTUNITY ANALYSIS

Measuring intergenerational economic mobility allows us to understand the impact of places and programs on the people who grow up there. For example, measuring the average adulthood incomes of low-income children growing up in Charlotte allowed the community to see that these children were faring poorly despite high levels of job growth and other local indicators of economic prosperity. Examples like these are why disaggregating data by race, class and gender is important.

Moving forward for example, if the median income in Charlotte increases over the next 10 years, that could be due to local residents earning more and their standard of living increasing, but it may also reflect more wealthy families moving to the region. Similarly, at the neighborhood level, if the poverty rate declines in a community over the next few years, that could mean that local residents are earning more and rising out of poverty. But it could also mean that wealthier residents have arrived and original community members are being displaced. Continuing to track and understand how the most vulnerable families are being impacted by programming and policy decisions is vital.

But intergenerational economic mobility takes decades to measure. Charlotte's 50 out of 50 ranking is based on the outcomes of children growing up in the 1990s and 2000s. How can we know if we are making progress without waiting for children to grow up and reach adulthood?

Although there are not yet short-term indicators that are perfect substitutes for long-term outcomes there are many metrics that could be informative.

There is strong evidence that early-year test scores are informative of longer-run outcomes. But more non-traditional metrics like social emotional assessments have also been found to be very predictive of later outcomes.

Other metrics that align with the Policy Action Areas described in these report could include the proportion of low-income children being raised in Charlotte that:

- are enrolled in high quality Pre-K programs
- live in high-opportunity neighborhoods
- attend selective colleges like UNC Charlotte

The research and evidence suggests that if all of these metrics are moving in the right direction, there is a high likelihood that long-range outcomes are improving.

LOOKING FORWARD

To continue to build the local capacity needed to use data in service of creating increased opportunity, the Institute for Social Capital at UNC Charlotte's Urban Institute (ISC) has been a key partner. The ISC is home to the **ISC Community Database**, an integrated data system created to foster university research and to increase the community's capacity for data-informed decision-making. Through collaboration with nonprofit organizations, governmental agencies, and other organizations in the Charlotte region, ISC serves as a resource to benefit the university and the greater community. By linking data across agencies, the ISC Community Database allows researchers and community agencies to better describe, understand, and serve members of our most vulnerable populations.

As part of the Charlotte Opportunity Insights Partnership, and with the support of the Gambrell Foundation, ISC has begun to increase the capacity of its integrated data system by improving and streamlining data intake processes and protocols, and improving technical infrastructure that will allow for more data merging and increased data access to researchers and the community.

Additionally, along with the data stewards program supporting place-conscious initiatives and the Good Jobs Project, the UNC Charlotte Urban Institute is also spearheading the **Gambrell Faculty Fellows Program** which provides funding for UNC Charlotte researchers across disciplines to engage in projects related to the community and economic mobility. The purpose of the program is threefold:

1. to link the research expertise of faculty to stakeholders addressing the needs and pressing issues of the Charlotte region;
2. build faculty members' capacity to engage with the local community by developing and communicating research that matters to the region; and
3. increase the local community's access to and understanding of research and evidence that can inform local decision-making.

Building out local data analysis capacity, choosing clear goals and metrics, and supporting direct links between research and policymaking are important steps in charting a path forward based on equity and opportunity. Although data collection and reporting is not a substitute for thoughtful policymaking and the political will necessary to create change, data can serve as an effective tool to support more informed decision making, track real progress, and hold ourselves and our leaders accountable.

CONCLUSION

“In a real sense America is essentially a dream—a dream yet unfulfilled. It is the dream of a land where men of all races, colors and creeds will live together as brothers.”

On September 25, 1960, Dr. Martin Luther King, Jr. spoke these words to a crowd of 2,700 people at Charlotte’s Park Center. Invited by the North Carolina NAACP, Dr. King’s remarks on the nonviolent student protest movement, ending segregation and ensuring voting rights for Black Americans are now more relevant than ever.

“We must continue courageously to challenge the system of segregation. We must not rest until segregation is removed from every area of our nation’s life. Segregation, whether at a lunch counter, in a public park, in a school room, or in the Christian church, is a cancer in the body politic which must be removed before our moral and democratic health can be realized.”

Economic prosperity for everyone cannot exist in a community divided; communities of opportunity are places where a child’s prospects for the future are not defined by their color, class, or zip code.

Increasing economic mobility rates is a long-term project that will require Charlotte-Mecklenburg to raise the resources and political will necessary to reverse trends that have been decades –if not centuries –in the making. This will require a unified effort, but not an impossible one. While data and research sometimes seem best at reminding us of the daunting nature of the problems we face, they also point to immediate steps we can take to make a real difference:

- Important strides have been made to create more affordable housing in the region. Proven strategies exist to ensure low-income families and children have access to communities where they will prosper. Increasing economic mobility is dependent on continuing to support housing programs and policies that deconcentrate poverty and desegregate neighborhoods.
- Over a thousand additional 4-year-olds from Mecklenburg County have received access to Pre-K over the past few years. Meeting the basic needs of the most vulnerable families and children must remain a top priority. Expanding access to high-quality education and health care are not just moral imperatives, but also prudent investments that pay measurable dividends in the long run.



- Local institutions like UNC Charlotte and Central Piedmont Community College have begun piloting efforts specifically focused on supporting students from low-income backgrounds. Ensuring every student from Charlotte has access to higher education and effective job training and internship programs can turn the region into an engine of economic growth and opportunity.

“One of the most significant steps that the Negro can take at this hour is that short walk to the voting booth. I propose that the creative movement that has electrified our nation as a result of the courageous student sit-ins, wade-ins, and kneel-ins will now add the dimension of stand-ins at places of voter registration.”

Since 2014, Leading on Opportunity has raised Charlotte’s public awareness of issues that had gone unacknowledged for far too long; issues of inequality that are now front and center due to the current moment of national reckoning. But that energy and advocacy must be translated into action – action in our daily lives, action that empowers strong political leadership, and action that reshapes the systems that perpetuate inequality and generational disparities.

There is no singular solution to address the challenges Charlotte-Mecklenburg faces, but everyone can play their part. Immediately, direct action by members of the community can take several forms, such as:

- electing local leaders committed to programs and policies that support the region’s most vulnerable;
- participating in mentorship programs;
- attending zoning hearings to ensure affordable housing is available in all neighborhoods;
- creating partnerships between local businesses and community programs like Year Up to guarantee internships and job opportunities for young adults; and
- adjusting admissions policies at local colleges and universities to favor students from low-income families.

Many necessary initiatives will require advocacy and policymaking at the local, state and federal level, such as continued funding for universal Pre-K; state-level Medicaid expansion and resources for need-based college scholarships; and additional federal allocations of housing choice vouchers.

Continued investments in data and research will also be required in other policy areas, such as:

- supporting grassroots community organizations and ensuring new neighborhood investments benefit current residents;
- identifying strategies to decrease the impact of racial bias and discrimination;
- testing creative ways to build social connectedness across lines of class; and
- tracking community-wide metrics and evaluating the impact of policy decisions.

Improving outcomes across generations is a long-term project and becoming a community of opportunity must be a continuous endeavor. Continually pushing ourselves as individuals -- and the organizations we represent -- to contribute to building a local culture and systems that create more opportunity for all, will be essential to progress and inclusive advancement.

Data can help direct our decisions and ensure they are poised to have the impact we intend. Data can also help us hold ourselves and our leaders accountable along the journey.

We have the tools to measure the American Dream—
now is the time to turn it into a reality.



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Sincerely,

DAVID A. WILLIAMS
Director of Policy Outreach, Opportunity Insights

“Thank you to the countless individuals and organizations throughout Charlotte and Mecklenburg County who were generous with their time, data, perspective, and support.”

DAVID A WILLIAMS



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ENDNOTES

¹ According to the [State and County Estimates for 2018](#) of the Small Area Income and Poverty Estimates (SAIPE) Program of the U.S. Census Bureau, an estimated 44,260 children between the ages of 0 and 17 are experiencing poverty in Mecklenburg County. According to economic mobility rate estimates from the Opportunity Insights paper [“The Impacts of Neighborhoods on Intergenerational Mobility II: County-Level Estimates”](#), in the Charlotte commuting zone 34.7 percent of children born between 1980-1986 and raised in low-income families (where household income was approximately \$27,000) ended up at age 26 in the first quintile of earnings (earning less than \$10,000 in household income per year by age 34), 30 percent were in the second quintile (earning between \$10,000 and \$31,000), 19 percent were in the third quintile (earning between \$31,000 and \$56,000), 11 percent were in fourth quintile (earning between \$56,000 and \$95,000), and 5.4 percent were in the fifth quintile (earning more than \$95,000). If these mobility rates are applied to the 44,260 children in poverty today in Mecklenburg County, 64.7 percent or 28,636 of the children would not reach the third quintile, making less than \$31,000 in household income.

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enrollment to all estimated remaining 4 year old children, out of the estimated 12,000 children in the county, would increase enrollment by approximately 6746 children resulting in a total lifetime earnings gain of 101.19 million. Estimates of the impacts of the above-mentioned programs can be found in the Online Appendix of: Nathan Hendren and Ben Sprung Keyser, [“A Unified Welfare Analysis of Government Policies”](#), Quarterly Journal of Economics, Forthcoming, July 2019.

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¹⁴ Alicia Mazzara and Brian Knudsen, [“Where Families With Children Use Housing Vouchers”](#), Center for Budget and Policy Priorities, January 3, 2019. [<https://www.cbpp.org/research/housing/where-families-with-children-use-housing-vouchers>]

¹⁵ Peter Bergman, Raj Chetty, Stefanie DeLuca, Nathaniel Hendren, Lawrence Katz, Christopher Palmer, [“Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice”](#), NBER Working Paper No. 26164, August 2019. [https://opportunityinsights.org/wp-content/uploads/2019/08/cmto_paper.pdf]; more information about CMTO can be found at: www.opportunityinsights.org/paper/cmto

¹⁶ Charlotte-Mecklenburg Opportunity Task Force, [“The Charlotte-Mecklenburg Opportunity Task Force Report”](#), page 12, March 2017. [https://www.ftc.org/sites/default/files/2018-05/LeadingOnOpportunity_Report.pdf]

¹⁷ Gwendolyn Glenn & WFAE, [“Charlotte Voters Overwhelmingly Approve More Than \\$223 Million in Bonds”](#), WFAE, November 7, 2018. [<https://www.wfae.org/post/charlotte-voters-overwhelmingly-approve-more-223-million-bonds#stream/0>]

¹⁸ Bruce Henderson, [“Private Donations for affordable housing in Charlotte exceed goals”](#), Charlotte Observer, September 5, 2019. [<https://www.charlotteobserver.com/news/local/article234712922.html>]

¹⁹ Foundation for the Carolinas, [A Way Home](#), September, 1, 2020. [<https://www.ftc.org/AWayHome>]

²⁰ Lauren Lindstrom, [“Mecklenburg plans to spend millions for rental subsidies. But who will get them?”](#), The Charlotte Observer, June 7, 2019. [<https://www.charlotteobserver.com/news/politics-government/article231250838.html>]

²¹ Estimates are constructed following the methodology of [“Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice”](#). Higher opportunity neighborhoods are defined as those neighborhoods among the top 40 percent of neighborhoods in Mecklenburg County in terms of their predicted household income for low-income children who grow up there as reported in the data accompanying [“The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility”](#). Low-income children growing up in the top 40 percent of neighborhoods in Mecklenburg County have an average predicted household income of \$29,953 by age 34. Neighborhoods where Inlivan families currently live have an average predicted household income of \$23,678. If we assume a low-income child is raised their entire childhood in an average high opportunity neighborhood instead of an average Inlivan participant neighborhood, the estimated difference in annual earnings at age 34 would be \$6,276. This annual difference translates to an estimated \$448,492 in increased undiscounted lifetime earnings for each individual following the methodology described in [Creating Moves to Opportunity](#) to estimate the dollar impact of moving to opportunity.

²² Nathan Morabito, [“Charlotte needs more housing vouchers, but has history to overcome”](#), WNC Charlotte, September 30, 2019. [<https://www.wnc.com/article/money/markets/real-estate/affordable-housing-crisis/charlotte-needs-more-housing-vouchers/275-9b452fa3-c6b3-4945-aaa5-fb6819cc6390>]

²³ DC Office of Planning and the Department of Housing and Community Development, “[Housing Equity Report: Creating Goals for Areas of Our City](https://housing.dc.gov/sites/default/files/dc/sites/housingdc/page_content/attachments/Housing%20Equity%20Report%2010-15-19.pdf),” page 5, October 2019. [https://housing.dc.gov/sites/default/files/dc/sites/housingdc/page_content/attachments/Housing%20Equity%20Report%2010-15-19.pdf]

²⁴ Office of Policy Development and Research, “[Effect of QAP Incentives on the Location of LIHTC Properties](https://www.novoco.com/sites/default/files/atoms/files/pdr_qap_incentive_location_lihtc_properties_050615.pdf),” U.S. Department of Housing and Urban Development, April 7, 2015. [https://www.novoco.com/sites/default/files/atoms/files/pdr_qap_incentive_location_lihtc_properties_050615.pdf]

²⁵ Ely Portillo, “[Three Ways to Address Affordable Housing Beyond Subsidies](https://ui.uncc.edu/story/three-ways-address-affordable-housing-beyond-subsidies),” UNC Charlotte Urban Institute, March 12, 2020. [https://ui.uncc.edu/story/three-ways-address-affordable-housing-beyond-subsidies]

²⁶ Richard Kahlenburg, “[How Minneapolis Ended Single-Family Zoning](https://tcf.org/content/report/minneapolis-ended-single-family-zoning/?session=1),” The Century Foundation, October 24, 2018. [https://tcf.org/content/report/minneapolis-ended-single-family-zoning/?session=1]

²⁷ Poverty & Race Research Action Council, “[Expanding Choice: Practical Strategies for Building a Successful Housing Mobility Program](https://www.prrac.org/pdf/AppendixB.pdf),” Appendix B, August 2020. [https://www.prrac.org/pdf/AppendixB.pdf]

²⁸ Office of Policy Development and Research, “[The Impact of Source of Income Laws on Voucher Utilization and Locational Outcomes](https://www.huduser.gov/publications/pdf/freeman_impactlaws_assistedhousingrcr06.pdf),” U.S. Department of Housing and Urban Development, February 2011. [https://www.huduser.gov/publications/pdf/freeman_impactlaws_assistedhousingrcr06.pdf]

²⁹ Opportunity Insights is working to link IRS data to UNC Charlotte administrative data as part of the Collegiate Leaders Increasing Mobility (CLIMB) Research Initiative. The CLIMB Initiative is an ongoing effort to connect colleges’ administrative micro-data nationwide to IRS tax records to better understand the role colleges play in determining inter-generational mobility. By using this data we are able to measure the outcomes of students overtime by following their earnings through their tax filings years after graduation. Additional data is also being provided directly by the UNC Charlotte Office of Institutional Research.

³⁰ Middle class is defined as third quintile of earnings or above.

³¹ Integrated Postsecondary Education Data System (IPEDS), [University of North Carolina at Charlotte institution profile](https://nces.ed.gov/ipeds/datacenter/institutionprofile.aspx?unitId=199139&goToReportId=6), Institute of Education Sciences, September, 1, 2020. [https://nces.ed.gov/ipeds/datacenter/institutionprofile.aspx?unitId=199139&goToReportId=6]

³² IPEDS Trend Generator, “[What is the percent of undergraduate students awarded Pell grants?](https://nces.ed.gov/ipeds/TrendGenerator/app/build-table/8/35?rid=1&cid=57),” Institute of Education Sciences, September 1, 2020. [https://nces.ed.gov/ipeds/TrendGenerator/app/build-table/8/35?rid=1&cid=57]

³³ Raj Chetty, John Friedman, Emmanuel Saez, Nicholas Turner, Danny Yagan, “[Income Segregation and Intergenerational Mobility Across Colleges in the United States](https://opportunityinsights.org/wp-content/uploads/2020/02/coll_mrc_qje_paper.pdf),” Quarterly Journal of Economic, February 2020. [https://opportunityinsights.org/wp-content/uploads/2020/02/coll_mrc_qje_paper.pdf]; for more information on Opportunity Insights higher education research, see: <https://opportunityinsights.org/paper/undermatching/>

³⁴ Mandira Banerjee, “[HAIL promise effectively recruits low-income students to U-M](https://record.umich.edu/articles/hail-promise-effectively-recruits-low-income-students-u-m/),” The University Record, December 11, 2018. [https://record.umich.edu/articles/hail-promise-effectively-recruits-low-income-students-u-m/]

³⁵ Susan M. Dynarski, “[ACT/SAT for all: A cheap, effective way to narrow income gaps in college](https://www.brookings.edu/research/act-sat-for-all-a-cheap-effective-way-to-narrow-income-gaps-in-college/),” Brookings Institution, February 8, 2018. [https://www.brookings.edu/research/act-sat-for-all-a-cheap-effective-way-to-narrow-income-gaps-in-college/]

³⁶ Joshua Goodman, Oded Gurantz, Jonathan Smith, “[Take Two! SAT Retaking and College Enrollment Gaps](https://www.nber.org/papers/w24945),” The National Bureau of Economic Research, Working Paper No. 24945, April 2019. [https://www.nber.org/papers/w24945]

³⁷ MDRC, “[Detroit Promise Path Boosts Full-Time Enrollment, Persistence, and Credit Accumulation by Detroit Community College Students](https://www.mdrc.org/news/press-release/detroit-promise-path-boosts-full-time-enrollment-persistence-and-credit),” April 2019. [https://www.mdrc.org/news/press-release/detroit-promise-path-boosts-full-time-enrollment-persistence-and-credit]

³⁸ MDRC, “[Evaluation of Accelerated Study in Associate Programs \(ASAP\) for Developmental Education Students](https://www.mdrc.org/project/evaluation-accelerated-study-associate-programs-asap-developmental-education-students#overview),” September 1, 2020. [https://www.mdrc.org/project/evaluation-accelerated-study-associate-programs-asap-developmental-education-students#overview]

³⁹ Raj Chetty, John N. Friedman, David J. Deming, et al., “[Colleges and Upward Mobility: Early Evidence from CLIMB](https://opportunityinsights.org/wp-content/uploads/2017/10/CUNYs-SEEK-Program-Improves-Outcomes-for-Low-Income-Students.pdf),” Opportunity Insights, [https://opportunityinsights.org/wp-content/uploads/2017/10/CUNYs-SEEK-Program-Improves-Outcomes-for-Low-Income-Students.pdf]

⁴⁰ Central Piedmont Community College Foundation, “[Hundreds of Students to Receive Laptops Through Gambrell Foundation Grant](http://www.cpccfoundation.org/blog/hundreds-cpcc-students-receive-laptops-through-gambrell-foundation-grant),” December 4, 2018. [http://www.cpccfoundation.org/blog/hundreds-cpcc-students-receive-laptops-through-gambrell-foundation-grant]

⁴¹ Charlotte-Mecklenburg Opportunity Task Force, “[The Charlotte-Mecklenburg Opportunity Task Force Report](https://www.ftfc.org/sites/default/files/2018-05/LeadingOnOpportunity_Report.pdf),” page 26, March 2017. [https://www.ftfc.org/sites/default/files/2018-05/LeadingOnOpportunity_Report.pdf]

⁴² Nathaniel Hendren and Ben Sprung-Keyser, “[A Unified Analysis of Government Policies](https://opportunityinsights.org/wp-content/uploads/2019/07/Welfare-paper.pdf),” Quarterly Journal of Economics, Forthcoming, July 2019. [https://opportunityinsights.org/wp-content/uploads/2019/07/Welfare-paper.pdf]

⁴³ Children from low-income families (families whose household income was at the 25th percentile nationally) and high-income families (families whose household income was at the 75th percentile nationally) in Charlotte have respective college attendance rates of 56 percent and 82 percent as measured for children growing up in the Charlotte commuting zone who received and filled out 2000 Decennial Long Form Survey or the American Community Survey when they were at least 25 or older as reported in the data accompanying “[The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility](https://www.opportunityinsights.org/paper/the-opportunity-atlas-mapping-the-childhood-roots-of-social-mobility/).” Here college attendance is measured as having reported having received any amount of college experience. Given the estimated 44,260 children currently living in poverty in Charlotte according to the [State and County Estimates for 2018](https://www.opportunityinsights.org/paper/the-opportunity-atlas-mapping-the-childhood-roots-of-social-mobility/), an additional 11,203 of those children would attend college if they had a college attendance rate equal to that of their high income peers. If those 11,203 students attended schools similar to Central Piedmont Community College where according to economic mobility estimates reported in the data accompanying “[Mobility Report Cards: The Role of Colleges in Intergenerational Mobility](https://www.opportunityinsights.org/paper/the-opportunity-atlas-mapping-the-childhood-roots-of-social-mobility/)” 52% of students from low-income families go on to make it to the middle class (reaching at least the third quintile of income and earning above an individual income of \$19,000 by age 34 or above an aggregate household income of \$34,000 per year), then approximately 5825 of those students would be expected to go on to enter the middle class. Nationally only approximately 30 percent of students from low-income families are expected to reach the middle-class if they do not attend college based on economic mobility rates reported in the data accompanying “[Mobility Report Cards: The Role of Colleges in Intergenerational Mobility](https://www.opportunityinsights.org/paper/the-opportunity-atlas-mapping-the-childhood-roots-of-social-mobility/).” Therefore, 2,450 of the 5,825 students that would be expected to go on to the middle class after attending a school like Central Piedmont would not have been expected to reach that income level if they had not attended college.

⁴⁴ Assuming an entering class of 3652 ([the number of new freshmen in 2019](https://www.opportunityinsights.org/paper/the-opportunity-atlas-mapping-the-childhood-roots-of-social-mobility/)) if UNC Charlotte were to admit students in equal proportions of the national income distribution, 20 percent of the entering class rather than 6.5 percent according to the distribution student’s parent’s income at UNCC as reported in the data accompanying “[Mobility Report Cards: The Role of Colleges in Intergenerational Mobility](https://www.opportunityinsights.org/paper/the-opportunity-atlas-mapping-the-childhood-roots-of-social-mobility/).” Or, taking an entering class of 3652 students an estimated 730 admitted students rather than 237 students, would come from the first quintile of

the national income distribution. Additionally, if the mobility trends for the 1980-1982 birth cohorts hold where 52 percent of students from low-income families went on to make it to the middle class as reported in the data accompanying “[Mobility Report Cards: The Role of Colleges in Intergenerational Mobility](#)”, 556 of this expanded class of 730 low-income students would move from the first quintile to the top 3, earning above an individual income of \$19,000 by age 34 or above an aggregate household income of \$34,000 per year. This would represent an increase of 374 students that move between the 1st to and top 3 quintiles that attended UNCC.

⁴⁵ 52% of the Census tracts in Mecklenburg County are “low-opportunity” (neighborhoods where low-income children earn less than \$30,000 on average). This percentage is higher than 84 of the 100 most populous counties in the country.

⁴⁶ United Way of Central Carolinas, “[United Way Invests \\$24.5 Million in Community to Boost Economic Mobility, Build Stronger Neighborhoods, and Support Safety Net Agencies](#)”, June 7, 2018. [https://uwcentralcarolinas.org/news_post/united-way-invests-24-5-million-in-community-to-boost-economic-mobility-build-stronger-neighborhoods-and-support-safety-net-agencies/]

⁴⁷ Renaissance West Community Initiative, [Homepage](#), September 1, 2020. [<https://www.rwci.org/>]

⁴⁸ UCITY Family Zone, [Homepage](#), September 1, 2020 [<https://www.ucityfamilyzone.com/>]

⁴⁹ City of Charlotte, “[About the Neighborhood Matching Grants Program](#)”, September 1, 2020. [<https://charlottenc.gov/HNS/CE/NMG/Pages/About.aspx>]

⁵⁰ The average adult household incomes for Black and white men who grew in Mecklenburg County are \$18,000 & \$32,000 as reported in the data accompanying “[The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility](#)”, respectively, compared to \$31,000 & \$41,000 for the Black and white men that grew up in the Olde Whitehall neighborhood. Out of the 100 most populous counties in the country based on population estimates from the 2013-2017 American Community Survey, Mecklenburg County ranks 73/100 in this outcome for Black men and 87/100 for white men. If Mecklenburg County had outcomes equal to Olde Whitehall, it would move to a rank of 5/100 for Black men and 7/100 for white men.

The current 10 counties with the highest estimated mobility rate, as reported in the data accompanying “[The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility](#)”, for Black men are: Utah, UT; Norfolk, MA; Middlesex, MA; Jefferson, CO; Fairfax, VA; Montgomery, MD; Honolulu, HI; Worcester, MA; Bergen, NJ; Queens, NY.

The 10 counties with the highest estimated mobility rate, as reported in the data accompanying “[The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility](#)”, for white men are: Nassau, NY; Bergen, NJ; Queens, NY; Westchester, NY; Essex, NY; Utah, UT; Fairfax, VA; Norfolk, MA; Middlesex, NJ; Bronx, NY.

⁵¹ Bill Hathaway, “[Implicit bias may help explain high preschool expulsion rates for black children](#)”, Yale News, September 27, 2016. [<https://news.yale.edu/2016/09/27/implicit-bias-may-explain-high-preschool-expulsion-rates-black-children>]

⁵² Andrew Bacher-Hicks, Stephen B. Billings, David J. Deming, “[The School to Prison Pipeline: Long-run Impacts of School Suspension on Adult Crime](#)”, The National Bureau of Economic Research, Working Paper No. 26257, September 2019. [<https://www.nber.org/papers/w26257>]

⁵³ UChicago Urban Labs, “[Reducing Violence and Increasing Graduation](#)”, September 1, 2020. [<https://urbanlabs.uchicago.edu/projects/becoming-a-man/>]

⁵⁴ Thomas Dee, Emily Penner, “[My Brother's Keeper? The Impact of Targeted Educational Supports](#)”, The National Bureau of Economic Research, Working Paper No. 26386, October 2019. [<https://www.nber.org/papers/w26386>]

⁵⁵ BEST NC, “[Increasing Access to Advanced Math Coursework in North Carolina](#)”, September, 1, 2020. [<http://best-nc.org/advancedmath/>]

⁵⁶ Matt Barnum, “[Racially integrated high schools often conceal segregated classes, new study shows](#)”, Chalkbeat, March 4, 2020. [<https://www.chalkbeat.org/2020/3/4/21178766/racially-integrated-high-schools-often-conceal-segregated-classes-new-study-shows>]

⁵⁷ Alexandra M. Curley, Erin Michelle Graves, Gretchen Weismann, “[Barriers and opportunities in the housing voucher program: The importance of race in the housing search process](#)”, Federal Reserve Bank of Boston, August 2019. [<https://www.bostonfed.org/publications/community-development-issue-briefs/2019/barriers-opportunities-housing-voucher-program.aspx>]

⁵⁸ Will Fischer, “[Low-Income Housing Tax Credit Could Do More to Expand Opportunity for Poor Families](#)”, Center on Budget and Policy Priorities, August 28, 2018. [<https://www.cbpp.org/research/housing/low-income-housing-tax-credit-could-do-more-to-expand-opportunity-for-poor-families>]

⁵⁹ Peter Bergman, “[The Risks and Benefits of School Integration for Participating Students: Evidence from a Randomized Desegregation Program](#)”, Columbia University, Working Paper. [<http://www.columbia.edu/~psb2101/BergmanSchoolIntegration.pdf>]

⁶⁰ Charles Clotfelter, Helen Ladd, Calen R. Clifton, et al., “[School Segregation at the Classroom Level in a Southern 'New Destination' State](#)”, American Institutes for Research, Working Paper, February 2020. [<https://caldercenter.org/publications/school-segregation-classroom-level-southern-%E2%80%99new-destination%E2%80%99-state>]

⁶¹ Lori Thomas, Sydney Idzikowski, Angelique Gaines, Justin Lane, “[The Racial Wealth Gap - Charlotte-Mecklenburg](#)”, UNC Charlotte Urban Institute, November 2019. [<https://ui.uncc.edu/sites/ui.uncc.edu/files/media/articles/RWTry2.pdf>]

⁶² If outcomes between Black and white men in the Charlotte commuting zone area were equalized, Black and white men would both go on to average to earn \$25,000 per year in individual income at age 34 based on estimates reported in the data accompanying “[The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility](#)”. This would result in an increase in the predicted income for black men of \$6,000 per year from otherwise a predicted income of \$19,000 per year. Additionally, this would increase Charlotte’s rank in terms of upward mobility for black men among the top 50 most populous commuting zones, 2013-2017 American Community Survey, from 32nd to 2nd in the nation.

The 10 commuting zones, among the 50 most populous counties, with the highest average individual incomes for Black men, as reported in the data accompanying “[The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility](#)”, are: Brownsville, TX; Boston, MA; Manchester, NH; Salt Lake City, UT; New York, NY; Denver, CO; New Orleans, LA; San Jose, CA; Minneapolis, MN; Providence, RI

⁶³ Raj Chetty, Nathaniel Hendren, Maggie R Jones, Sonya R Porter, “[Race and Economic Opportunity in the United States: an Intergenerational Perspective](#)”, Quarterly Journal of Economics, Forthcoming, March 2018. [https://opportunityinsights.org/wp-content/uploads/2018/04/race_paper.pdf]

⁶⁴ Heather Hahn, Laudan Y. Aron, Cary Lou et al., “[Why Does Cash Welfare Depend on Where You Live?](#)”, Urban Institute, June 5, 2017. [https://www.urban.org/research/publication/why-does-cash-welfare-depend-where-you-live/view/full_report]

⁶⁵ Alana Semuels, “[Why It’s So Hard to Get Ahead in the South](https://www.theatlantic.com/business/archive/2017/04/south-mobility-charlotte/521763/)”, The Atlantic, April 4, 2017. [<https://www.theatlantic.com/business/archive/2017/04/south-mobility-charlotte/521763/>]

⁶⁶ Alex Bell, Raj Chetty, Xavier Jaravel et al., “[Who Becomes an Inventor in America? The Importance of Exposure to Innovation](http://www.equality-of-opportunity.org/assets/documents/inventors_summary.pdf)”, Executive Summary, November 2018. [http://www.equality-of-opportunity.org/assets/documents/inventors_summary.pdf]

⁶⁷ If the inventorship rate, defined as anyone who goes on to hold a patent in the data accompanying “[Who Becomes an Inventor in America? The Importance of Exposure to Innovation](http://www.equality-of-opportunity.org/assets/documents/inventors_summary.pdf)”, were equal between low and high income children in Charlotte then children from low income families, families where parent household income is at the 25th percentile of the national distribution, would invent at over 15 times the rate that they currently do moving from 0.2858 inventors per 1000 children to 4.5318 inventors per 1000 children. The inventorship gender gap is also large. Men become inventors in Charlotte at 3 times the rate of women (2.596 per 1000 vs 0.844 per 1000).

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