The Geography of Opportunity
Building Communities of Opportunity in Massachusetts

Funded by Massachusetts Legal Services Programs

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Building Communities of Opportunity in Massachusetts

Executive Summary

The following report assesses the “State of Opportunity” in Massachusetts. An “opportunity mapping” analysis was commissioned and funded by the Massachusetts Legal Services Programs. Representatives of the Massachusetts Law Reform Institute and the Legal Aid programs in Massachusetts worked with The Kirwan Institute for the Study of Race & Ethnicity at The Ohio State University to conduct the analysis. Opportunity mapping analyzes the distribution of opportunity in metropolitan areas utilizing state-of-the-art Geographic Information Systems (GIS) and extensive data sets. The Kirwan Institute has become a national leader in conducting opportunity mapping to support social and racial justice initiatives.

The goal of the Massachusetts opportunity mapping initiative was to understand how low-income groups and racial and ethnic populations were situated in the Commonwealth’s geography of opportunity. The initiative provides not only a tool to support advocacy and policy reform but also an

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1 For more information regarding the Massachusetts Law Reform Institute, please visit: www.mlri.org.
2 For more information regarding the methodology of the Massachusetts opportunity mapping initiative and indicators used for the analysis, please see Appendix B.
3 For more information about the Kirwan Institute for the Study of Race & Ethnicity at The Ohio State University, please visit: www.kirwaninstitute.org. For more information regarding the Institute’s opportunity mapping initiatives, please visit: http://www.kirwaninstitute.org/research/gismapping/
analytical lens to view the challenges and potential remedies for legal aid clients in the State of Massachusetts.

A high quality education, a healthy and safe environment, sustainable employment, political empowerment and outlets for wealth-building are the essential opportunities needed to succeed, thrive and excel in our 21st-century society. Decades of social science research support the finding that neighborhood conditions play a substantial role in the life outcomes of inhabitants. Although individual characteristics play a role in determining who excels in our society, neighborhood conditions are critical in promoting or impeding people, even the most motivated individuals. The cumulative impact of having access to these levers of opportunity can be profound. Although personal motivation and individual determination can help people transcend the impediments in depressed communities, these strivers are the exception and not the norm. By assuring access to these critical opportunity structures we dramatically increase the likelihood that people can meet their full development potential, benefiting both the individual and society as a whole.

Unfortunately, access to these critical building blocks of opportunity is not equal or even possible for many people. This isolation from opportunity is even more pronounced for people living in low income communities, especially communities of color. Many low income communities are deprived of the essential elements needed to promote advancement and success in our society. The stakes are tremendous and have substantial impact on our society: will a child growing up in public housing in a distressed inner-city neighborhood end up in college, or victimized by crime or incarcerated? To remain economically vibrant, competitive and healthy, the Commonwealth must nurture and develop its most important asset, namely its people and human capital. The Commonwealth cannot achieve this goal unless it confronts these barriers to opportunity, which impede the success and development of so many of its residents.

Opportunity Mapping:

The opportunity mapping analysis demonstrated that:

1. Racialized isolation from neighborhoods of opportunity is very evident in Massachusetts. The degree of racial isolation in low opportunity areas in the Commonwealth is one of the highest rates of “opportunity segregation” found in an opportunity mapping analysis conducted by the Kirwan Institute. Substantial racial segregation can be found in the Commonwealth’s low opportunity communities for African-Americans and Latinos.

   - More than 90% of African-American and Latino households in 2000 were isolated in the lowest opportunity neighborhoods in the Commonwealth. The extent of isolation for African-American and Latino households was one of the highest rates of isolation recorded in any of our previous opportunity mapping analyses.

   - Some segregation was found for Asian households as well, with over 55% of Asian households found in low-opportunity communities.

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4 See Appendix C for a review of literature supporting the importance of neighborhood factors in predicting and impacting development and life outcomes.

5 All population figures cited in this section are derived from the U.S. Census Bureau’s 2000 Census of Population and Housing. For all maps and analyses conducted as part of this initiative, please visit: http://www.kirwaninstitute.org/research/research-projects/massachusetts-neighborhood-opportunity-mapping-initiative/
In contrast, only 31% of White, Non-Latino households were found in the low-opportunity communities.

2. Racial isolation into low-opportunity neighborhoods is far more pronounced than class based segregation into these low-opportunity communities. The finding suggests that while both race and class play a role in who has access to high-opportunity communities, race may play a stronger role than class in heightening isolation into low-opportunity neighborhoods in Massachusetts.

- Low-income Whites were not as concentrated in low-opportunity communities as other races. Only 42% of low-income White households were living in low-opportunity communities, while approximately 33% of low-income White households were living in high-opportunity communities. This concentration into low-opportunity neighborhoods was significantly more pronounced for low-income Asian, African-American and Latino households. More than 95% of low-income Latinos, 93% of low-income African Americans and 71% of low-income Asians were found in the State’s low-opportunity neighborhoods.

- This opportunity segregation was also found for high-income African-American and Latino households. Approximately 90% of high-income African-American and Latino households were isolated in low-opportunity neighborhoods, compared to just 20% of high-income White households. This shows empirically that higher incomes simply do not translate into increased neighborhood opportunities for people of color, highlighting the importance of both desegregating high-opportunity White areas, and bringing investment into distressed, racially-isolated communities.

3. Non-native born African and Latino residents were found to be disproportionately concentrated in low-opportunity neighborhoods in 2000.

- Non-native residents from Africa and Latin America were far more likely to be concentrated in the State’s low-opportunity neighborhoods than immigrants from Europe or Asia. Only 42% of European-born and 46% of Asian-born residents were found in the State’s low-opportunity neighborhoods. In contrast, over 70% of non-native born African and Latin American households were concentrated in the State’s low-opportunity neighborhoods.6

**Analysis of Federally Subsidized Housing:**

Due to the critical importance of affordable housing in providing access to opportunity, the Massachusetts opportunity mapping initiative also analyzed the current supply of subsidized housing in the State in relation to the condition of communities in which subsidized housing was found. Housing is more than just shelter – rather, it is a strategic intervention point into opportunity and advancement for marginalized populations. The results suggest that:

- Massachusetts’s federally subsidized housing supply is isolated from many high opportunity neighborhoods. The Commonwealth’s low-opportunity neighborhoods (which represent 2/5 of the total census tracts in the State) contained over three-fourths of the number of subsidized housing units in the HUD 2000 Picture of Subsidized

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6 Non-native residents are defined as residents who self identified as “foreign born” in the 2000 Census.
Housing data set. Nearly 70% of the subsidized housing sites or projects in the State were found in the low-opportunity communities. While only 15,000 units of subsidized housing were located in the high opportunity communities, nearly 100,000 units were located in the low-opportunity communities.

Recommendations:
Massachusetts should adopt strategies to open up access to the “levers” of opportunity for marginalized individuals, families and communities. One model of remediying opportunity isolation is the “Communities of Opportunity” model, a fair-housing and community development framework that attempts to remedy these disparities while growing opportunity for all people in the region. The model emphasizes investments in people, places, and linkages. Massachusetts can build human capital through improved wealth-building, educational achievement, and social and political empowerment. Massachusetts should:

- support neighborhood development and reinvestment initiatives that attract jobs with living wages and advancement opportunities;
- demand high-quality local services for all neighborhoods, including high-performing local public schools;
- encourage better links among people and places, fostering mobility through high-quality public transportation services and region-wide housing mobility programs;
- and manage sprawling growth, in order to reduce the drain of jobs and resources from existing communities.

For more information about the HUD 2000 Picture of Subsidized Housing dataset, please visit the following website: http://www.huduser.org/picture2000/
Building Communities of Opportunity in Massachusetts

1. Introduction

A high-quality education, a healthy and safe environment, sustainable employment, political empowerment, and outlets for wealth-building are the essential opportunities needed to succeed and excel in our 21st-century society. By assuring access to these critical opportunity structures, we dramatically increase the likelihood that people can meet their full development potential, benefiting both the individual and society as a whole. Unfortunately, access to these critical building blocks of opportunity is not equal or even possible for many people. This isolation from opportunity is even more pronounced for people living in low-income communities, especially communities of color. Many low-income communities are deprived of the essential elements needed to promote advancement and success in our society.

Under-funded schools, high-poverty classrooms, and inadequate educational facilities can undermine educational success in these communities, while their economic opportunities are limited or unsustainable. Unsafe environments, declining housing stock, vacant buildings and crime impede the well-being of residents while inflicting long-term detrimental effects on children. Today, poor educational opportunities, economic distress, poor health, and crime are not confined only to inner cities but can be found in rural areas and even in some suburban communities in every state. The profound impact that a lack of opportunities has on people’s life-outcomes fuels the persistent regional, social, and racial inequities of communities across our nation.

The following report assesses the “State of Opportunity” in Massachusetts. An “opportunity mapping” analysis was commissioned and funded by the Massachusetts Law Reform Institute. This representative of the Legal Aid community for the Commonwealth of Massachusetts worked with The Kirwan Institute for the Study of Race & Ethnicity at The Ohio State University to conduct the analysis. Under the leadership of John A. Powell, the Kirwan Institute has become a national leader in conducting opportunity mapping to support social and racial justice initiatives. The goal of the opportunity mapping initiative is to understand how low-income groups and racial and ethnic populations are situated in Massachusetts’s geography of opportunity. The initiative not only provides a tool to support advocacy and policy reform, but also provides an analytical lens with which to view the challenges and potential remedies for legal aid clients in the State of Massachusetts.

Section 2 of the report briefly reviews how neighborhoods influence the lives of residents in distressed communities and explores the relationship between

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residential segregation and opportunity isolation. **Section 3** includes the results of a community opportunity mapping assessment for the State of Massachusetts, analyzing educational, economic, social, and other conditions for neighborhoods across the State of Massachusetts. **Section 3** also explores the question of access to opportunity in the State, understanding how households are distributed by class and race in the State’s high and low-opportunity neighborhoods. The report also reviews how affordable housing is distributed throughout the Commonwealth’s various neighborhoods. **Sections 4 and 5** of the report address the critical question of how to remedy opportunity isolation and connect marginalized residents to critical opportunity structures. The report concludes by exploring the systematic responses needed to bring opportunities to distressed communities and affirmatively link residents to opportunity. By adopting an opportunity-oriented model of social and racial justice, we can make the transformative interventions needed to counter the systemic institutional and structural barriers facing marginalized communities and residents.
2. Opportunity Matters: Space, Place and Life Outcomes

Opportunity is broadly defined as a situation or condition which is conducive to meeting a goal or objective, placing an individual in a position to be more likely to succeed or excel.⁹ In the context of regional development or community development, neighborhoods are the primary environments in which we access key opportunity structures. Neighborhoods often determine access to critical opportunities needed to excel in our society, such as high-performing schools, sustainable employment, stable housing, safe neighborhoods, and health care.

As the old real estate adage informs us, “location, location, location” matters, in terms of access to opportunities. Where you live determines the quality of schools your children will attend, or the likelihood of you being exposed to public health risks or crime. The nature of the community in which you live influences your access to jobs and employment networks, dictates the quality of public services you receive, and impacts the likelihood of having access to critical resources like health care facilities or educational support services (such as libraries with computers). Your neighborhood also plays a strong role in determining social networks and peers. The peer-effect plays a powerful role in shaping the social norms and influencing the behavior of both adults and children.

Decades of social science research support the finding that neighborhood conditions play a substantial role in the life outcomes of inhabitants.¹⁰ Although individual characteristics play a role in determining who excels in our society, neighborhood conditions are critical in promoting or impeding people, even the most motivated individuals. For many low-income communities, particularly communities of color, neighborhood conditions limit access to opportunity and advancement. Residents concentrated in highly impoverished communities lack access to steady employment, essential services, and good schools, and often live in unsafe environments. In these neighborhoods, under-resourced schools struggle to meet the myriad needs of children in poverty; parents shop at grocery stores with overpriced and low-quality food; and people motivated to work lack connection to meaningful, sustainable employment. This geographic isolation from opportunity creates artificial barriers to improvement for these residents and significantly diminishes their quality of life. The impact of this opportunity isolation is profound for both the individual and the entire community.

Racially isolated and economically poor neighborhoods restrict employment options for young people, contribute to poor health, expose children to extremely high rates of crime and violence, and house some of the least-performing schools. A vast amount of research literature documents the ways in which social opportunities, and the advantages they confer, cluster and accumulate spatially. Neighborhoods powerfully shape residents’ access to social, political, and economic opportunities and

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⁹ Adapted from Dictionary.com Unabridged (v 1.1) and the Random House Unabridged Dictionary, © Random House, Inc. 2006.
¹⁰ See Appendix C for a review of literature supporting the importance of neighborhoods in predicting life outcomes.
resources. A number of studies have linked segregation to an increased likelihood of perpetrating and being victimized by violence and crime.\textsuperscript{11} The level of stress experienced in high-poverty, isolated neighborhoods contributes substantially to this risk. When people face a high level of stress, child abuse, neglect, and family breakups are more likely.\textsuperscript{12} In addition, voluminous literature has examined the “spatial mismatch” between predominantly African-American, older urban neighborhoods, and the employment opportunities in the suburbs and exurbs.\textsuperscript{13} New research also emphasizes the importance of access to a diverse social network and workforce intermediaries in order to overcome the social dimension of the spatial mismatch.\textsuperscript{14}

Researchers have found that the poverty rate of a school influences educational outcomes far more than the poverty rate of an individual; and that impoverished students do better if they live in middle-class neighborhoods and/or attend more affluent schools.\textsuperscript{15} Studies also show that students who receive their education in integrated environments fare better than their segregated peers. In the United States, each successively higher level of education is associated with higher earning power, and data over the last 25 years show that this gap is only widening.\textsuperscript{16} Furthermore, higher levels of educational attainment are associated with greater labor force participation rates and a lower probability of unemployment.

Additionally, there is a strong positive relationship between the education level and the health status of an individual: the lower the level of educational attainment, the higher the mortality rate and prevalence of specific diseases such as cancer and heart disease.\textsuperscript{17} Residents of poor, segregated neighborhoods experience poorer health outcomes because of increased exposure to the toxic substances that are disproportionately sited in their communities, and because of greater barriers to sustaining healthy behaviors, such as limited access to adequate grocery stores.\textsuperscript{18}

Perhaps most important for regional economic development is that there are fewer jobs in the “new economy” for students without a college education. Because the public education system reflects the economic and racial segregation of neighborhoods, segregated localities offer significantly different levels of educational opportunity. Students in under-performing schools are experiencing lower returns


\textsuperscript{13} For example, in Atlanta, GA in 2000, only 11 percent of metro-area jobs were located within three miles of the central business district (CBD), versus the 63 percent located more than 10 miles away from the CBD (and therefore outside the jurisdiction of the central city). In Detroit and Philadelphia, 78 percent and 60 percent of jobs, respectively, were more than 10 miles away. Glaeser, E.L., Kahn, M., & Chu, C. \textit{Job Sprawl: Employment Location in U.S. Metropolitan Areas.} 2001. The Brookings Institution. \url{http://www.brook.edu/es/urban/publications/glaeserjobsprawl.pdf}


for their education, as the wages of low-education jobs are rapidly falling, while wages of high-education jobs are rising.

The cumulative impact of having access to these levers of opportunity can be profound. Although personal motivation and individual determination can help people transcend the impediments in depressed communities, these strivers are the exception and not the norm. Further, unjust exclusions can depress life chances, regardless of individual promise – or even negatively interfere with that promise. The American Association for the Advancement of Science meeting, held in Boston in February of this year, included reports from neuroscientists indicating that children growing up in very poor families with low social status experience unhealthy levels of stress hormones, which impair their neural development.19

The isolation inflicted on marginalized communities is not only an individual tragedy, but represents a tremendous loss to the entire Commonwealth. The stakes are tremendous and have substantial impact on our society: will a child growing up in public housing in a distressed neighborhood end up in college, or victimized by crime or incarcerated? Will they contribute to the future economic vitality of Massachusetts, or will their contributions be lost due to these cumulative barriers to opportunity?

Disparities in educational attainment disadvantage the Commonwealth’s competitiveness in the new global skill-based economy, where educated labor is one of the primary indicators of an economically healthy state. Today’s highly competitive global economy is fueled by human capital, technological advances, and innovation. States are not only competing among themselves, but now must compete globally. To effectively compete in the global marketplace, no state can afford to lose its most precious resource, the ingenuity and innovation spurred by its people. The inequality, exclusion, and barriers to opportunity found in this report indicate that Massachusetts is under-utilizing its human capital. Massachusetts cannot afford to lose its most precious resource if it hopes to continue to participate in today’s competitive global marketplace, and be a sustainable and economically prosperous state in the future.

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19 Cookson, Clive. “Poverty mars formation of infant brains.” Financial Times.com 2/16/2008. (The biggest negative effects were found on language and memory.)
3. Community Opportunity Analysis in Massachusetts

Inequality has a geographic footprint. Maps can visually track the history and presence of discriminatory and exclusionary policies that spatially segregate people. Good schools, doctors, jobs and the like are often unequally geographically distributed across a region, clustered in areas of “high” opportunity neighborhoods. To address the need for equitable opportunity and improved living conditions for all residents, we need to assess the geographic differences in resources and opportunities across a region to make informed, affirmative interventions into failures and gaps in providing access to critical opportunities. In order to direct investment into under-resourced and struggling areas, and in order to proactively connect people to jobs, stable housing, and good schools for their children, we can quantitatively model opportunities throughout our regions. To map opportunity in the region, we use variables that are indicative of high and low-opportunity. High-opportunity indicators include the availability of sustainable employment, high-performing schools, a safe environment, and safe neighborhoods. These multiple indicators of opportunity are assessed at the same geographic scale, thus enabling the production of a comprehensive opportunity map for the region.

This rigorous exercise allows communities to measure opportunity comprehensively and comparatively; to communicate who has access to opportunity-rich areas and who does not; and to understand what needs to be remedied in opportunity-poor communities. Opportunity mapping harnesses sophisticated mapping software and detailed data sets, enabling people to identify proactively where policy interventions are needed to remedy conditions of inequality. The Kirwan Institute for the Study of Race and Ethnicity has completed opportunity mapping in a dozen metropolitan areas across the U.S., often at the request of community groups and advocacy organizations interested in community development and fair housing. For more information regarding previous opportunity mapping initiatives, please refer to Appendix B.

a. Mapping Communities of Opportunity: Indicators and Methods

The following presents the results of an opportunity mapping analysis for the State of Massachusetts. The analysis utilized nineteen indicators of opportunity, assessed separately in three different opportunity areas. The comprehensive opportunity map represents the combined score based on these three opportunity areas (educational opportunity, economic opportunity and neighborhood/housing quality). The analysis was conducted using Census Tracts as geographic representations of neighborhoods. For a more detailed assessment of the indicators, data sources and methodology, please refer to Appendixes A and B.

Figure 1 presents the indicators utilized in the analysis. The indicators were selected based on research illustrating the relevance of the indicator in depicting opportunity within a neighborhood and combined input from both the project steering committee and The Kirwan Institute. The selection of indicators was based on input regarding issues or concerns in the State, as well as research literature validating the connection between indicators and opportunity.

For each indicator, data was gathered for the State of Massachusetts at the smallest geographic scale and analyzed at the census tract level. Special Geographic Information Systems analytical methods were used to re-aggregate non-census based data (e.g., school district performance or jobs data recorded by zip code) to the census tract level. Indicators were analyzed in each sector area (e.g., education, economic health), and the comprehensive opportunity map represents the composite of all sector area maps. No indicators were weighted, but future analysis could weight specific indicators based on local input and community priorities.
A central requirement of indicator selection is a clear connection between the indicator and opportunity. What is opportunity? For this analysis, opportunity is defined as environmental conditions or resources that are conducive to healthier, vibrant communities and are more likely to be conducive to helping residents in a community succeed. Indicators could either be impediments to opportunity (which are analyzed as negative neighborhood factors, e.g., high neighborhood poverty) or conduits to opportunity (which are analyzed as positive factors, e.g., an abundance of jobs).

b. Massachusetts Opportunity Analysis: Maps and Results

Map 1 is the statewide opportunity map for the entire State of Massachusetts. The darkest brown areas on the map represent the highest opportunity communities while the light colored areas on the map represent the lowest opportunity communities. Maps focusing on the sub-areas of the State (Greater Boston, Northeast MA, Central MA, West MA and Southeast MA) are included as Maps 1A to 1E. Maps of the sub-areas of the analysis (economic opportunity, neighborhood and housing health and educational opportunity) are also provided on the website for this project and can be accessed at www.kirwaninstitute.org. Based on the mapping analysis, the following are general trends found in the State’s “geography of opportunity.”

- Greater Boston: The highest opportunity neighborhoods in the Boston area are clustered in the suburbs surrounding Suffolk County. Much of central Boston consists of low opportunity neighborhoods, particularly South Boston. In contrast, most of Middlesex County consists of high opportunity areas. It should be noted that although most of the City of Boston was identified as low opportunity, pockets of high opportunity do exist in the city, but the scores for educational outcomes for the Boston public schools (and some other neighborhood factors) pulled down the overall scores for these communities. Additionally, it should be noted that non-residential areas (such as the business district) were generally not high opportunity based on the comprehensive analysis, although these areas performed well in the economic opportunity analysis. Future analysis will look at schools independently within the Boston area to refine the analysis.

- Northeast MA: In Northeast MA, a fairly consistent geography of low and high opportunity areas is evident. Older, more urban areas such as Lowell and Lynn had the largest concentrations of very low-opportunity census tracts (neighborhoods) in the northeast. Outside of these areas most of the other neighborhoods were high-opportunity areas.

- Central MA: In the Central MA area, a very fragmented geography of high and low-opportunity communities is evident. High-opportunity neighborhoods extend out from the greater Boston area to the edges of Worcester; Worcester contains the largest concentration of very low-
opportunity neighborhoods in Central MA. Portions of Central MA west of Worcester are also generally lower-opportunity areas based on the analysis.

- Western MA: Few very high-opportunity neighborhoods are found in Western MA. The largest concentration of high-opportunity areas in Western MA are found on the periphery of the Springfield area. The core of the City of Springfield contains the largest concentration of very low-opportunity neighborhoods in Western MA.

- Southeast MA: Southeastern MA also exhibits a very fragmented geography of opportunity, although many neighborhoods were found to be high-opportunity census tracts. Fall River, Brockton and New Bedford were the primary areas with low-opportunity tracts in the southeast. Much of Plymouth County consisted of high-opportunity census tracts.

c. Access to Opportunity: Race, Ethnicity, Class and Opportunity

Understanding the geography of opportunity in the state also helps understand who has access to opportunity-rich communities. Unfortunately, racial isolation in low-opportunity communities and neighborhoods of concentrated poverty is a pattern found throughout the United States. Structural discrimination, segregation, and housing inequity concentrate low-income people of color into the most opportunity-deprived communities in the nation. Neighborhood-based racial segregation often equates to economic segregation for many families of color and this isolation includes living in opportunity-deprived communities. In 2000, nearly 3 out of 4 residents in concentrated poverty neighborhoods were African American or Latino. In the nation’s largest metropolitan areas, nearly 1 out of 10 African-Americans lived in a concentrated poverty neighborhood, compared to only 1 out of 100 Whites.

The segregation and racially-isolated pockets of concentrated poverty are very apparent in Massachusetts. In the 2000 Census, rates of residential segregation were high for both African-American and Latino populations in several Massachusetts metropolitan areas. The dissimilarity index (a statistical measure for analyzing segregation between populations) indicates the portion of the population that is spatially segregated away from other racial populations. In the Boston metropolitan area, an African-American/White dissimilarity rate of 66 indicates that approximately two-thirds of African-Americans were isolated from Whites in the region. Similar rates of African-American segregation were reported in the Springfield (64) and Brockton (64) metropolitan areas. Latinos are also highly segregated in the region, with the Lawrence metropolitan area having the highest Latino/White dissimilarity rate (75.4) in the nation. Springfield, MA has the ninth highest rate of Latino/White dissimilarity in the nation (62.7).

The residential segregation experienced by many families of color in the Commonwealth also results in isolation into higher poverty neighborhoods. As seen in Maps 2A and 2B, the concentration of impoverished African-Americans is evident in the Boston area. Impoverished Whites are more evenly distributed throughout the Boston area, in contrast to poor African-Americans who are more likely to be clustered in the high-poverty neighborhoods (census tracts). As indicated below in Figure 2, the neighborhood poverty rates for the average African-American person is more than double the rates

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22 Based on dissimilarity indices data extracted from the Diversity Data website at the Harvard School of Public Health. Available on-line at: http://diversitydata.sph.harvard.edu/index.jsp
The challenges of living in a neighborhood of concentrated poverty are illustrated by a recent 2008 report by the U.S. Federal Reserve Bank of Boston and the Brookings Institution explored the challenges in high-poverty neighborhoods in Springfield, MA. The Old Hill, Six Corners and South End neighborhoods in Springfield, MA had a poverty rate of 43% in 2000. The neighborhood was nearly 80% non-White; more than 40% of the residents lacked a high school diploma; and more than one-third of the rental units were HUD subsidized housing. The report identifies the myriad challenges facing the community.

“These challenges include limited access to living-wage jobs; a lack of education and skills; a weak housing market that limits investment in the community and asset-building opportunities

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for residents; and low morale among residents combined with a generally negative perception of
the neighborhood by outsiders.\textsuperscript{25}

The conditions facing these neighborhoods in Springfield are not unique or isolated to one area of the
Commonwealth. Most of the low-opportunity communities (and their residents) in Massachusetts are
dealing with the same challenges and impediments to opportunity on a daily basis. The case studies
presented by the U.S. Federal Reserve present a clear picture of the impacts of a systemic challenge
facing many of the communities of color in Massachusetts.

d. Race and Access to Opportunity

Poverty statistics alone cannot capture the dynamics of opportunity-rich or opportunity-deprived
communities. A number of critical opportunity structures define neighborhoods: school conditions,
employment conditions, and housing conditions are also important opportunity structures. The
Massachusetts opportunity map presents a more robust assessment of neighborhood conditions in the
state and presents a more accurate view of spatial opportunity isolation. The Massachusetts opportunity
map was utilized to assess the location of households of color and households by income group within
low, moderate, and high-opportunity areas. The analysis was conducted using Census 2000 data.\textsuperscript{26}

The State’s low-opportunity communities are characterized by substantial racial segregation. As seen in
Maps 3A to 3E, non-White households are highly concentrated in low-opportunity areas of the State.
More than 90% of African-American and Latino households in 2000 were isolated in the lowest
opportunity neighborhoods in the State. The extent of isolation for African-American and Latino
households was one of the highest rates of isolation recorded in any of our previous opportunity
mapping analyses, including Detroit.\textsuperscript{27} Some segregation was found for Asian households as well, with
nearly 56% of Asian households found in low-opportunity communities. In contrast, only 31% of White
non-Latino households were found in the low-opportunity communities. Most White non-Latino
households were located in the State’s high-opportunity neighborhoods (46%). Less than 4% of African-
American and less than 2% of Latino households were found in the State’s high-opportunity
neighborhoods (Table 1; Figure 3).

\textsuperscript{25} Page 137. Community Affairs Offices of the U.S. Federal Reserve System and the Metropolitan Policy Program at the
Brookings Institution. “The Enduring Challenge of Concentrated Poverty in America: Case Studies from Communities Across the
U.S.” Released in 2008. “Springfield, MA Case Study.” For more information on this report, please visit the U.S. Federal Reserve
website at: http://www.frbsf.org/cpreport/

\textsuperscript{26} Unfortunately, at this time we do not have more updated neighborhood-level census data covering socio-economic
conditions in Massachusetts.

\textsuperscript{27} For a review of various opportunity mapping projects from multiple areas, please review the following report. Jason Reece
Kirwan Institute for the Study of Race & Ethnicity, The Ohio State University. Columbus, OH. July 2008. Available on-line at:
Proportion of total households by race in 2000, and by neighborhood opportunity analysis ranking

<table>
<thead>
<tr>
<th>Neighborhood type</th>
<th>White (Non Latino)</th>
<th>African American</th>
<th>Latino</th>
<th>Asian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low and Very Low Opp.</td>
<td>30.7%</td>
<td>92.2%</td>
<td>93.7%</td>
<td>55.8%</td>
</tr>
<tr>
<td>Moderate Opportunity</td>
<td>23.4%</td>
<td>4.3%</td>
<td>4.1%</td>
<td>14.4%</td>
</tr>
<tr>
<td>High and Very High Opp.</td>
<td>45.8%</td>
<td>3.5%</td>
<td>2.2%</td>
<td>29.8%</td>
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</tbody>
</table>

Table 1: Proportion of total households by race, by neighborhood opportunity analysis ranking

Table 1: This table presents the analysis of the distribution of racial populations (households by race) within the neighborhood opportunity categories.

e. Race, Class and Access to Opportunity

Racial isolation into low-opportunity neighborhoods is far more pronounced than class-based segregation into these low-opportunity communities. The finding suggests that while both race and class play a role in who has access to high-opportunity communities, race may play a stronger role than class in heightening isolation into low-opportunity neighborhoods in Massachusetts. More low-income White households (42%) were found in low-opportunity communities than were high-income White households (33%), but this concentration was significantly more pronounced for low-income Asian, African-American, and Latino households. More than 95% of low-income Latinos, 93% of low-income African Americans and 71% of low-income Asians were found in the State’s low-opportunity neighborhoods. This opportunity segregation was also found for high-income African-American and Latino households. Approximately 90% of high-income African-American and Latino households were isolated in low-opportunity neighborhoods, compared to just 22% of high-income White households.
This shows empirically that higher incomes simply do not translate into increased neighborhood opportunities for people of color, highlighting the importance of both desegregating high-opportunity White areas, and bringing investment into distressed and racially-isolated communities.

Table 2: This table presents an analysis of both race and class within the neighborhood opportunity categories.28

<table>
<thead>
<tr>
<th>Neighborhood type</th>
<th>White (Non-Latino)</th>
<th>African American</th>
<th>Latino</th>
<th>Asian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low and Very Low Opp.</td>
<td>42.6%</td>
<td>93.0%</td>
<td>95.5%</td>
<td>71.0%</td>
</tr>
<tr>
<td>Moderate Opportunity</td>
<td>24.0%</td>
<td>4.0%</td>
<td>3.0%</td>
<td>10.3%</td>
</tr>
<tr>
<td>High and Very High Opp.</td>
<td>33.5%</td>
<td>3.0%</td>
<td>1.5%</td>
<td>18.7%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Neighborhood type</th>
<th>White (Non-Latino)</th>
<th>African American</th>
<th>Latino</th>
<th>Asian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low and Very Low Opp.</td>
<td>33.8%</td>
<td>92.3%</td>
<td>92.0%</td>
<td>61.2%</td>
</tr>
<tr>
<td>Moderate Opportunity</td>
<td>25.2%</td>
<td>4.3%</td>
<td>5.0%</td>
<td>17.4%</td>
</tr>
<tr>
<td>High and Very High Opp.</td>
<td>41.0%</td>
<td>3.4%</td>
<td>3.0%</td>
<td>21.4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Neighborhood type</th>
<th>White (Non-Latino)</th>
<th>African American</th>
<th>Latino</th>
<th>Asian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low and Very Low Opp.</td>
<td>21.5%</td>
<td>90.1%</td>
<td>89.6%</td>
<td>38.8%</td>
</tr>
<tr>
<td>Moderate Opportunity</td>
<td>22.0%</td>
<td>5.0%</td>
<td>6.8%</td>
<td>16.0%</td>
</tr>
<tr>
<td>High and Very High Opp.</td>
<td>56.5%</td>
<td>4.9%</td>
<td>3.5%</td>
<td>45.3%</td>
</tr>
</tbody>
</table>

Table 3: This table presents an analysis of the location of total foreign born residents by neighborhood type in 2000.

Table 3: Proportion of total non-native born households by continent of origin, by neighborhood opportunity analysis ranking

<table>
<thead>
<tr>
<th>Neighborhood type</th>
<th>Europe</th>
<th>Asia</th>
<th>Africa</th>
<th>Latin America</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low and Very Low Opp.</td>
<td>42.2%</td>
<td>46.4%</td>
<td>71.1%</td>
<td>72.2%</td>
</tr>
<tr>
<td>Moderate Opportunity</td>
<td>20.7%</td>
<td>16.1%</td>
<td>10.6%</td>
<td>13.6%</td>
</tr>
<tr>
<td>High and Very High Opp.</td>
<td>37.2%</td>
<td>37.6%</td>
<td>18.3%</td>
<td>14.1%</td>
</tr>
</tbody>
</table>

Note: some column totals in the following tables may not sum exactly to 100.0 due to rounding.
g. Subsidized Housing and Communities of Opportunity

Housing is a critical bridge or pathway to opportunity for many people. Housing determines a household’s access to various opportunity structures, such as good schools, safe parks, and quality healthcare. Therefore, the location of housing can impact people’s life chances. By examining the relationships among housing and the other opportunity indicators, different resources can be targeted, amounting to institutional and structural change. Housing is more than just shelter — rather, it is a strategic intervention point into opportunity and advancement for marginalized populations. Due to the critical importance of affordable housing in providing access to opportunity, the Massachusetts opportunity mapping initiative analyzed the current supply of subsidized housing in the State in relation to the condition of communities in which subsidized housing was found. The results suggest that the State’s subsidized housing supply is isolated from many high-opportunity communities.

For the analysis, the distribution of HUD’s 2000 Picture of Subsidized Housing database of federally funded subsidized housing was analyzed within the neighborhood opportunity areas. The results are included in Table 4 and Figure 4 below, and can be seen in Maps 4 and 4A to 4E.

The State’s low-opportunity neighborhoods (which represent 2/5 of the total census tracts in the State) contained over three-fourths of the number of subsidized housing units in the HUD dataset. Nearly 70% of the subsidized housing sites or projects in the State were found in the low-opportunity communities. While only 17,000 units of subsidized housing were located in the state’s high-opportunity communities, nearly 100,000 units were located in the state’s low-opportunity communities. The clear concentration of subsidized housing in lower-opportunity neighborhoods in the State is contributing to the segregation of low-income racial and ethnic populations in Massachusetts.

h. Residential Foreclosure and Opportunity

The recent rise in home foreclosure is taking a toll on many communities throughout the country, but particularly on low-opportunity communities. Due in large part to poor lending practices, mortgage defaults and foreclosures have led to a variety of negative impacts, including lost equity for homeowners, a reversal of gain in minority homeownership rates, a decline in property values,

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29 The U.S. Department of Housing and Urban Development’s 2000 picture of subsidized housing can be found on-line at: http://www.huduser.org/picture2000/. The point based data used for the analysis does not contain records on voucher based Section VIII units, but does contain site based Section VIII units. Subsidized housing not funded by the federal government (such as state sponsored subsidized housing) is not included in the analysis.
increased vacancy (and as a result, crime), inflated property taxes, negative impacts on municipal budgets (which affects city services), and a harmful outlook for future neighborhood revitalization efforts.

As Table 5 illustrates, there is a concentration of high-cost HMDA loans, residential foreclosure, and vacancy in low opportunity neighborhoods. Over half of the total amount of high-cost loans between 2004 and 2006 took place in the low-opportunity communities of Massachusetts, the result of which has been a ripple effect of foreclosures and vacancies of similarly disproportionate rates among the areas of low-opportunity. This concentration can be seen visually in Maps 5 and 5A to 5E.

In response to these effects, efforts must be made to ensure that those living in low-opportunity communities have access to fair and sustainable credit. Due to the complex nature of the financial crisis that exists in many areas, great care must be taken in order to ensure that communities of low-opportunity will have a chance to rebound and become healthy places in which all people will be able to live, work, and raise a family.

Figure 5: Proportion of total number of federally subsidized housing project sites and total proportion of units found within the three opportunity categories for neighborhoods. Adapted from analysis of the 2000 HUD Picture of Subsidized Housing.
Table 4: Distribution of subsidized housing, From HUD's 2000 Picture of Subsidized Housing by neighborhood opportunity analysis ranking

<table>
<thead>
<tr>
<th>Neighborhood type</th>
<th># Projects</th>
<th># Units</th>
<th>% Projects</th>
<th>% Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low and Very Low Opp.</td>
<td>932</td>
<td>98,846</td>
<td>69.5%</td>
<td>75.7%</td>
</tr>
<tr>
<td>Moderate Opportunity</td>
<td>193</td>
<td>16,106</td>
<td>14.4%</td>
<td>12.3%</td>
</tr>
<tr>
<td>High and Very High Opp.</td>
<td>216</td>
<td>15,671</td>
<td>16.1%</td>
<td>12.0%</td>
</tr>
</tbody>
</table>

Table 4: This table presents an analysis of subsidized housing locations from the HUD 2000 Picture of Subsidized housing within the neighborhood opportunity categories.

<table>
<thead>
<tr>
<th>Neighborhood type</th>
<th>Estimated Foreclosures</th>
<th>90 Day Vacant Residences</th>
<th>2004-2006 High Cost HMDA Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low and Very Low Opportunity</td>
<td>27,841</td>
<td>23,792</td>
<td>73,157</td>
</tr>
<tr>
<td>Moderate Opportunity</td>
<td>11,122</td>
<td>9,807</td>
<td>29,936</td>
</tr>
<tr>
<td>High and Very High Opportunity</td>
<td>14,831</td>
<td>12,757</td>
<td>40,925</td>
</tr>
<tr>
<td>Grand Total</td>
<td>53,794</td>
<td>46,356</td>
<td>144,018</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Opportunity Index</th>
<th>Estimated Foreclosures</th>
<th>90 Day Vacant Residences</th>
<th>2004-2006 High Cost HMDA Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low and Very Low Opportunity</td>
<td>51.8%</td>
<td>51.3%</td>
<td>50.8%</td>
</tr>
<tr>
<td>Moderate Opportunity</td>
<td>20.7%</td>
<td>21.2%</td>
<td>20.8%</td>
</tr>
<tr>
<td>High and Very High Opportunity</td>
<td>27.6%</td>
<td>27.5%</td>
<td>28.4%</td>
</tr>
</tbody>
</table>

Table 5: Estimated number of foreclosures, 90 day vacant residences and 2004 to 2006 high cost loans by opportunity area. (Estimates from the US Department of Housing and Urban Development)

Table 5: This table presents an analysis of estimated foreclosures, vacant properties and high cost loans in the neighborhood opportunity categories.
Map 1: Comprehensive Opportunity Map
STATE OF MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators.

Source: US Census 2000; County Business Pattern; ESRI; EPA; Massachusetts Department of Education; MA State Police Date: July 17, 2008
Map 1A: Comprehensive Opportunity Map

GREATER BOSTON

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators.

Source: US Census 2000; County Business Pattern; ESRI; EPA; Massachusetts Department of Education; MA State Police Date: July 17, 2008

Map: Greater Boston Comprehensive Opportunity Map

Legend:
- Major Cities
- Freeway System
- Opportunity Index
  - Very Low Opportunity
  - Low Opportunity
  - Moderate Opportunity
  - High Opportunity
  - Very High Opportunity
  - No Data

Source: US Census 2000; County Business Pattern; ESRI; EPA; Massachusetts Department of Education; MA State Police Date: July 17, 2008
Map 1B: Comprehensive Opportunity Map
NORTHEASTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators.

Source: US Census 2000; EPA; MA State Police; HUD  Date: July 17 2008
This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators.

Source: US Census 2000; EPA; MA State Police  Date: July 17, 2008
Map 1D: Comprehensive Opportunity Map
WESTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators

Source: US Census 2000; EPA; MA State Police; HUD  Date: July 17, 2008
Map 1E: Comprehensive Opportunity Map
SOUTHEASTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators.

Source: US Census 2000; EPA; MA State Police  Date: July 17, 2008

Legend:
- Major Cities
- Freeway System
- Southeast Massachusetts

Opportunity Index

Comprehensive Opportunity
- Very Low Opportunity
- Low Opportunity
- Moderate Opportunity
- High Opportunity
- Very High Opportunity
- No Data

Counties
State Boundaries
Map 2A: Poverty Map, Boston Metro Area, MA
Africans Americans in poverty and high poverty census tracts

Source: U.S. Census Bureau 2000
Date: March 3, 2008
Map 3: Comprehensive Opportunity Map with non-White population overlay

STATE OF MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity in Massachusetts based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with non-White population.

Source: US Census 2000; EPA; MA State Police; HUD  Date: July 17, 2008
This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators overlaid with non-White population.

Source: US Census 2000; County Business Pattern; ESRI; EPA; Massachusetts Department of Education; MA State Police Date: July 17, 2008
Map 3B: Comprehensive Opportunity Map with non-White population overlay

NORTHEASTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators overlaid with non-White population.

Source: US Census 2000; County Business Pattern; EPA; MA State Police; HUD  Date: June 25, 2008
Map 3C: Comprehensive Opportunity Map with non-White population overlay

CENTRAL MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators overlaid with non-White population.

Source: US Census 2000; County Business Pattern; EPA; MA State Police; HUD Date: July 17, 2008
Map 3D: Comprehensive Opportunity Map with non-White population overlay

WESTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators overlaid with non-White population.

Source: US Census 2000; EPA; MA State Police; HUD  Date: July 17, 2008
Map 3E: Comprehensive Opportunity Map with non-White population overlay

SOUTHEASTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators overlaid with non-White population.

Source: US Census 2000; EPA; MA State Police  Date: July 17, 2008
Map 4: Comprehensive Opportunity Map with Subsidized Housing overlay

STATE OF MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity in Massachusetts based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with subsidized housing locations.

Source: US Census 2000; EPA; MA State Police; HUD  Date: July 17, 2008
Map 4A: Comprehensive Opportunity Map with Subsidized Housing overlay
GREATER BOSTON

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators overlaid with subsidized housing locations.

Source: US Census 2000; County Business Pattern; ESRI; EPA; Massachusetts Department of Education; MA State Police Date: July 17, 2008
Map 4B: Comprehensive Opportunity Map with Subsidized Housing overlay
NORTHEASTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with subsidized housing locations.

Source: US Census 2000; County Business Pattern; EPA; MA State Police; HUD  Date: July 17, 2008
Map 4C: Comprehensive Opportunity Map with Subsidized Housing overlay
CENTRAL MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with subsidized housing locations.

Source: US Census 2000; County Business Pattern; EPA; MA State Police; HUD  Date: July 17, 2008
Map 4D: Comprehensive Opportunity Map with Subsidized Housing overlay
WESTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with subsidized housing locations.

Source: US Census 2000; County Business Pattern; EPA; MA State Police; HUD  Date: July 17, 2008
Map 4E: Comprehensive Opportunity Map with Subsidized Housing overlay
SOUTHEASTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with subsidized housing locations.

Source: US Census 2000; County Business Pattern; EPA; MA State Police; HUD  Date: July 17, 2008
Map 5: Comprehensive Opportunity Map with Foreclosure overlay

STATE OF MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with the number of foreclosures.

Source: US Census 2000; County Business Pattern; ESRI; EPA; Massachusetts Department of Education; MA State Police; HUD Date: January 7, 2009
This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with the number of foreclosures.

**Source:** US Census 2000; County Business Pattern; ESRI; EPA; Massachusetts Department of Education; MA State Police; HUD  **Date:** January 7, 2009
Map 5B: Comprehensive Opportunity Map with Foreclosure overlay
NORTHEASTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with the number of foreclosures.

Source: US Census 2000; County Business Pattern; ESRI; EPA; Massachusetts Department of Education; MA State Police; HUD Date: January 7, 2009
Map 5C: Comprehensive Opportunity Map with Foreclosure overlay
CENTRAL MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with the number of foreclosures.

Source: US Census 2000; County Business Pattern; ESRI; EPA; Massachusetts Department of Education; MA State Police; HUD
Date: January 7, 2009
Map 5D: Comprehensive Opportunity Map with Foreclosure overlay
WESTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with the number of foreclosures.

Source: US Census 2000; County Business Pattern; ESRI; EPA; Massachusetts Department of Education; MA State Police; HUD Date: January 7, 2009
Map 5E: Comprehensive Opportunity Map with Foreclosure overlay
SOUTHEASTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with the number of foreclosures.

Source: US Census 2000; County Business Pattern; ESRI; EPA; Massachusetts Department of Education; MA State Police; HUD Date: January 7, 2009

We must adopt strategies to open up access to the “levers” of opportunity for marginalized individuals, families and communities. The Communities of Opportunity model has two goals: to bring opportunities to opportunity-deprived areas; and to connect people to existing opportunities throughout the metropolitan region. The model emphasizes investments in people, places and linkages. The approach is based on a strong foundation of research and fair housing experience. We need to build human capital through improved wealth-building, educational achievement, and social and political empowerment. We must invest in places by supporting neighborhood development initiatives, attracting jobs with living wages and advancement opportunities, and demanding high-quality local services for all neighborhoods, such as local public schools that perform. We must also encourage better links among people and places, fostering mobility through high-quality public transportation services and region-wide housing mobility programs. In addition, the model advocates for managing sprawling growth, in order to reduce the drain of jobs and resources from existing communities. The Communities of Opportunity model advocates for a fair investment in all of a region’s people and neighborhoods -- to improve the life outcomes of all citizens, and to improve the health of the entire region.

![Diagram](image)

**Figure 6: Activities supporting a community of opportunity model for social justice**

This change can be achieved in two ways: initiating opportunities in areas where there are few, and providing people more access to those areas that are already opportunity-rich. The quality of a neighborhood has significant implications for the life chances of its residents, which in turn affect regional performance and health. Low-opportunity neighborhoods do not allow for development of human capital, a factor that is becoming increasingly important in today’s global, service-sector economy. Thus, the decreased capital for a particular community affects regional competitiveness at the
national and global levels, resulting in a socially and economically inefficient society. However, the extent to which a region can develop successful pathways to opportunity will result in increased social and economic health.

### Opportunity Community Advocacy:

The Kirwan Institute’s opportunity communities program focuses on four primary activities to affirmatively connect people to opportunity: opportunity mapping, opportunity based fair housing, neighborhood revitalization and regional equity.

<table>
<thead>
<tr>
<th>Opportunity Mapping</th>
<th>Opportunity Based Fair Housing</th>
<th>Neighborhood Revitalization</th>
<th>Equitable Regional Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>The first step in applying the Communities of Opportunity framework is a critical one and it is to use opportunity mapping to better understand and represent the dynamics of opportunity within a region. Mapping the geographic distribution of opportunity helps evaluate where these opportunity mismatches exist in a community.</td>
<td>Housing advocacy focuses on providing fair access to communities of opportunity through affordable housing development and fair housing policy. Sustainable affordable housing opportunities must be deliberately connected to high opportunity communities and be linked to support services.</td>
<td>Strategic investments are critical to support the resurgence of distressed low opportunity communities. Initiatives should promote a model of neighborhood revitalization, with the goal of improving neighborhoods, while ensuring the communities remain neighborhoods of choice that are accessible to all residents.</td>
<td>Equitable regionalism calls for proactive policy making that gives all people access to neighborhood resources, connections to opportunity rich areas throughout the region, and a voice in the future of their communities. Equitable regionalism affirms the need for every community to have voice in the resource development and future of the region.</td>
</tr>
</tbody>
</table>

Supporting people is achieved through investments in human capital whereby everyone has the opportunity to reach their creative potential. This can be generated through wealth creation, educational attainment, sustained employment, and political empowerment. Examples include affordable homeownership programs, leadership and job training, community organizing, and assisted housing where needed.

Improving places is achieved through support of community development initiatives and growth management practices that empower and sustain neighborhoods. This can be generated through neighborhood redevelopment, support of neighborhood anchors, increased employment opportunities to jobs providing living wages, and equal provision of local services, including high-performing schools. Examples include brownfield and vacant property development, minority and small business development, improving school conditions, and housing and infrastructure investments. Anti-gentrification strategies such as rent control are also necessary.

Supporting linkages is achieved through providing the connections between people and places. This concept revolves around the mobility and degree of access for people to high-opportunity areas. Examples through which this can be achieved include fair share and inclusionary (or opportunity-based) housing, public transportation, and school integration. Without these linkages, support of people and places is less effective.

By adopting an opportunity-oriented model of development and empowerment, we can address the systemic and structural barriers that cumulatively work to deny opportunity and advancement to marginalized people and communities. The model is focused on empowering communities by reorienting the levers and pathways of opportunity; in essence, reorienting the structures that produce disadvantage and making them work for marginalized populations. By allowing a creative space for
individuals and communities to achieve their potential, we can produce a healthier and more robust democratic society.

For more information about the community of opportunity model of social justice, please review our report “Communities of Opportunity: A Framework for a More Equitable and Sustainable Future for All” at www.kirwaninstitute.org
5. Intervention Strategies for Building Opportunity Communities

How can the critical work of the Legal Aid advocacy community help connect marginalized populations to opportunity and the community of opportunity model? How can the legal aid community strategically act to counter the overwhelming isolation of racial and ethnic groups into low-opportunity communities? The following are specific strategies to remedy conditions faced in marginalized communities.

a. Strategies for community activists, policy-makers, and researchers

i. Adopt an opportunity based approach to community development

Housing mobility alone will not address the challenges facing marginalized populations. Deliberate efforts must also be made to direct resources and cultivate opportunities in distressed neighborhoods or communities. A balance between in-place strategies (neighborhood and community revitalization) and mobility-based strategies (opportunity -based housing) is needed to make a transformative impact. Neighborhood and community revitalization is an important but challenging goal. Revitalization is a complex, dynamic and long-term challenge. Successfully intervening to bring positive and transformative change to distressed areas requires a long-term commitment, extensive collaboration, in-depth community engagement, a multi-faceted approach and the ability to leverage initiatives with public policy and private dollars.

Based on the community development literature and on original research conducted by the Kirwan Institute, the following strategies have been identified as the best practices to guide, spur and support neighborhood and community revitalization.

- Define success before intervening. A shared vision of a successful neighborhood or community is needed to convene and effectively engage the various stakeholders. The goal should be focused on promoting sustainable community revitalization, not gentrification, which would displace existing residents. Neighborhoods should be communities of choice and opportunity, accessible to a wide spectrum of residents, and contain the critical opportunities to be livable, healthy and safe. The exact measures for this broad goal will vary by community and should be guided by local residents and stakeholders.

- Make equity, “fairness” and inclusion explicit goals. Equity, fairness and inclusion must be explicit goals for neighborhood and community revitalization. Without explicitly planning for and maintaining a focus on inclusion in revitalization activities, existing residents could be excluded from the benefits. Revitalization must seek to produce mixed income communities and infuse neighborhoods with a variety of housing options. Efforts should also reinforce existing social networks and organizations in the community, while attempting to connect marginalized and impoverished residents to opportunities.

- Adopt a long-term approach. Neighborhood distress did not occur quickly in marginalized communities, but represents decades of disinvestment, segregation and decline. Therefore, successful community revitalization will require a long-term approach and strategy. Interventions must give initiatives time to mature. (Grant cycles and planning should recognize this need.)

- Adopt a multi-faceted approach. A number of impediments and challenges converge to systematically disadvantage urban neighborhoods or neglected rural communities. Efforts to
mitigate these challenges must be multi-faceted to address this reality, targeting critical intervention points. For example, targeted revitalization may require intervention and simultaneous support for education, housing and economic development initiatives. The need to think in a long-term and comprehensive manner was summarized by Jonathan Fanton, President of the MacArthur Foundation, at a recent Local Initiatives Support Corporation (LISC) National Leadership Conference.

...sustainable neighborhood improvement requires long-term, simultaneous investment in all the issues -- schools, housing, health, jobs, economic development, safety, community cohesion, and more -- that must improve together in a reinforcing virtuous circle. Practically speaking, this may mean applying a comprehensive lens and working first on the few interventions with the greatest potential to stimulate further change.30

- **Engage critical stakeholders.** Universities, urban hospitals and major employers have tremendous resources, influence and linkages to nearby communities. The investment of these partners (and the ability to leverage their considerable assets) can significantly increase the likelihood of successful revitalization effort.

- **Focus on “turning point” neighborhoods or communities.** Many communities have resources and attributes which give them great potential for revitalization, where strategically placed investments can effectively spur revitalization. Initiatives to promote revitalization must first target communities who are “on the brink” of revitalizing.31

- **Bring small success to scale:** Revitalization strategies should seek out small-scale, successful initiatives and bring these initiatives to scale. Many small-scale interventions have proven locally effective, but are not producing significant results because of their limited scale or scope. An assessment of which potential small-scale models are working within the Foundation’s service area would be useful. Revitalization will require seeking out these potential model initiatives that have the best potential to be brought to scale.

- **Address specific macro-level issues.** Supporting initiatives to address systemic problems in marginalized communities can also aid both targeted “turning point” communities and communities who are least likely to redevelop. For example, addressing macro-level issues, such as discriminatory public investment policies, will produce benefits for many communities.

- **Support establishment of anchor institutions.** Successful revitalization initiatives often involve anchor developments in the community. Highly visible and targeted investments can spur nearby private investment and provide a positive physical sign of reinvestment to encourage the private sector. Revitalization efforts must seek out these potential highly visible, targeted investments for distressed communities.

- **Make catalytic investments.** It is necessary to align actions with public policy, public agencies, non-profits investment and private capital. Community revitalization requires significant capital investment -- public sector or non-profit funds alone will not be sufficient to spur revitalization. Activities must seek out projects and investments that have the potential to attract private

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31 For more information on turning point strategic investments, please reference the “Neighborhoods in Bloom” policy example provided through the Local Initiatives Support Corporation online at: [http://www.lisc.org/content/publications/detail/902](http://www.lisc.org/content/publications/detail/902)
investment, be coordinated with large-scale public investments and policy or encourage nearby private investment. The best strategy to promote catalytic investments is to geographically target investments.

ii. Adopt an opportunity-based approach to housing advocacy

Opportunity-based housing affirmatively and deliberately connects affordable housing to communities of opportunity. Ideally, housing policy should deliberately connect affordable or assisted housing to regional opportunities, such as high-performing schools, meaningful employment, viable transportation, quality childcare, preventative health care, and other institutions that facilitate civic and political activity.1

Principles to guide an opportunity-based housing model include:

- Preserve the supply of existing affordable housing and expand the supply of decent housing for low to moderate-income families in opportunity-rich neighborhoods across the metropolitan area.
- Ensure that all residents can buy or rent homes in the neighborhoods of their choice that are racially and economically integrated, and that feature a rich set of social, economic, and educational opportunities.
- Provide subsidies to make housing more affordable to low and moderate-income families in mixed-income, racially integrated neighborhoods.
- Increase wealth opportunities through homeownership for all families in neighborhoods where homes’ values are rising, rather than falling.
- Plan for the development of affordable housing on a regional scale that intentionally connects housing to quality schools, plentiful employment opportunities, and an accessible transportation infrastructure.
- Promote balanced metropolitan growth that affirms the health of the region as a whole and connects all communities to opportunity.

iii. Supporting both in-place and mobility-based strategies to affirmatively provide pathways to opportunity

Opportunity-based housing mobility or the ability to allow people to move out of distressed areas and into high-opportunity areas is a critical component of the opportunity community model. Abundant research and policy experience indicate, if executed well, programs that connect people to neighborhoods of opportunity can create transformative change in the lives of marginalized people. But, it must not be the only strategy to address opportunity isolation. Mobility strategies alone are not sufficient to remedy the isolation found in distressed neighborhoods and must be linked to in-place strategies to grow opportunities in distressed neighborhoods.

iv. Adopting a multi-disciplinary, collaborative systems approach to advocacy which opens pathways to opportunity

The isolation found in the Commonwealth’s low-opportunity areas represents a systemic challenge. Residents in these communities face barriers across domains (education, employment, safety, family stability) and across their lifespan, from childhood to adulthood. These barriers to opportunity are cumulative and constantly interact, building layers of disparate outcomes throughout the lifespan of
people living in marginalized areas. Social justice advocates must understand and respect the complexity of these arrangements and interactions. Advocates must also design solutions and remedies to seek to strategically disrupt this web of isolation and exclusion. These activities must identify critical intervention points for action and consider multi-disciplinary solutions based on collaborative action.

v. Address not only personal racism and institutional racism, but also structural racism and structural racialization

It is not simply that racism need not be intentional; racism need not be individualist. Institutional and cultural patterns can perpetuate racial inequity without relying on racist actors. Institutional racism shifts our focus from the motives of individual people to practices and procedures within an institution. Structural racism shifts our attention from the single, intra-institutional setting to inter-institutional arrangements and interactions. To call attention to the processes at work in structural racism, we have started to use the term “structural racialization.” Structural racialization refers to the ways in which the joint operation of institutions – such as housing markets, tax policy, and public schools – produce racialized outcomes across space. Historically, marginalized people of color have been spatially isolated from economic, political, educational and technological power over the course of history via reservations, Jim Crow, ghettos, barrios, and the culture of incarceration.

It is important to recognize that institutional interactions often produce harms that go beyond what they intend. From a structural perspective, causation is understood as cumulative and mutual interactions between institutions. Efforts to identify causation at a decision point within a specific domain understate the cumulative impact of discrimination.

Spatial isolation compounds the difficulties faced by poor families of color. Professor Rebecca Blank built on Myrdal’s concept of “cumulative causation” in her book *It Takes A Nation: A New Agenda for Fighting Poverty*. Her research showed that in the U.S., while Whites are poor in greater numbers, people of color are more likely to be in prolonged poverty and to suffer the cumulative effects: poor health, lack of labor market experience, inadequate education, etc. Exclusion or marginalization across multiple domains over time is a more sophisticated understanding of causation. Rather than *a* causing *b*, “cumulative causation” means that the sum of the parts is more than, and different from, the parts themselves.

Advocates need to be prepared to make multi-institutional arguments and demonstrate the complex layers of institutional behavior as courts reach liability decisions and consider possible remedies.

b. Strategies for Legal Aid Advocates

i. Target clients isolated in opportunity poor communities

In today’s world of limited resources, legal aid organizations, like many other organizations in the advocacy community, must use their limited resources to have the greatest impact on their client populations. One strategy to achieve this goal would be to both review the existing client base for legal services organizations and inform future outreach to communities utilizing the opportunity mapping to target specific populations. The populations living in low-opportunity communities represent some of the most marginalized residents of the Commonwealth and are in the greatest need of assistance and support. Are these communities receiving enough legal aid services?
Race is another critical area for assessment and evaluation. The analysis presented in this report finds profound racial isolation for many of the State’s non-White residents, especially for Latino and African-American residents. This racial isolation exists not only for poor African-American and Latino households, but for moderate and high-income residents of color. Are the large racial populations represented in the opportunity-poor areas adequately served by the current activities of the legal aid community?

ii. Engage in a dialogue around race, but frame the discussion

Because a discussion of “race” not properly understood or framed can be a means of dividing people, we must talk about race and our racial histories and meanings in a different way. Research has shown that a litany of racial disparities, instead of uniting people and moving them to action, often can disrupt efforts to move a community forward because a listing of disparities activates certain mental “frames” in many people. Research has shown that people minimize the disparities, or blame individuals (or their “cultures”), or point to exceptions. This is because they often view racism only through an individualist frame. This frame defines racism as intentional, malicious acts by individuals towards other individuals. In contrast, an understanding of “structural racialization” shows that racialized outcomes can occur even in the absence of personally racist actors.

To frame a productive conversation around “race” we suggest the following:

**DON’T:**

- Don’t present disparities only, and then leave them there. (Contextualize them. Explain how they occurred and why they are harmful to everyone in the community.)
- Don’t frame action as robbing Peter to pay Paul. (Grow the entire pie; don’t fight over tiny pieces.)
- Don’t separate people in need from “everybody else.” (Everyone, at some point in time, needs help from other people.)
- Don’t glide over real fears, shared suffering, or the fact that people are often internally conflicted.
- Don’t dismiss the importance of individual efforts.

**DO:**

- Make sure everyone can see themselves in the story (it’s about “all of us,” not just “those people”).
- Underscore shared, deep values (opportunity, connectedness, good health, a sustainable and productive future).
- Acknowledge that individualism is important – but that the healthiest individual is nurtured by a community invested in everyone’s success.
- Propose policies that are universal and targeted. By this we mean, post a universal goal -- i.e., “everyone graduates from high school” -- but recognize that individuals and schools will need different types of resources to achieve this.
6. Summary and Conclusion

Based on the opportunity mapping analysis of the State of Massachusetts, we see a strong relationship between racial segregation and access to opportunity. This is evident in the disproportionately high numbers of Asians, African Americans, and Latinos who live in low-opportunity communities throughout the State. This isolation from opportunity is multi-dimensional and results in a denial of some of the critical opportunities structures for success in our society; these include access to high quality education, a healthy and safe environment, sustainable employment, political empowerment, and outlets for wealth-building. To truly have a just and sustainable society and economy, every individual deserves the opportunities afforded by these factors.

The path to a solution for this challenge will involve cooperation, collaboration and a deliberate attempt to reform institutions and structures which deny access to opportunity. This will require a commitment to a long-term, multi-faceted approach and critical strategic interventions to open pathways to opportunity for marginalized communities. The key strategies to success will include support of high-quality public services and capital for all neighborhoods, investment in mobility options through affordable housing, community reinvestment which attracts jobs that pay well and provide opportunity for advancement, and preventing development that drains jobs and resources from existing communities.

Although these issues will not be solved over night, because they are interrelated they must be addressed strategically in order to achieve success. If access to opportunity is provided to all communities in Massachusetts, the entire State stands to benefit, and this emphasis on investment in people, places, and linkages will result in a higher quality of life for all.
Appendix A: Notes and Support Information for Opportunity Indicators

The following notes and source information pertain to the indicators utilized in the opportunity index.

**EDUCATION QUALITY AND OPPORTUNITY**

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>SOURCE</th>
<th>WEBSITE</th>
<th>DATA (YEAR)</th>
<th>GEOGRAPHIC LEVEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Expenditures</td>
<td>Expenditure per pupil</td>
<td>Massachusetts Department of Elementary and Secondary Education</td>
<td><a href="http://www.doe.mass.edu/">http://www.doe.mass.edu/</a></td>
<td>2006-2007 by school district</td>
</tr>
<tr>
<td>Student poverty rate</td>
<td>Percentage of students economically disadvantaged</td>
<td>Massachusetts Department of Elementary and Secondary Education</td>
<td><a href="http://www.doe.mass.edu/">http://www.doe.mass.edu/</a></td>
<td>2006-2007 by school district</td>
</tr>
<tr>
<td>Test scores (Math) for neighborhood schools</td>
<td>Test scores for neighborhood schools</td>
<td>Massachusetts Department of Elementary and Secondary Education</td>
<td><a href="http://www.doe.mass.edu/">http://www.doe.mass.edu/</a></td>
<td>2007 by school district</td>
</tr>
<tr>
<td>Test scores (Reading) for neighborhood schools</td>
<td>Test scores for neighborhood schools</td>
<td>Massachusetts Department of Elementary and Secondary Education</td>
<td><a href="http://www.doe.mass.edu/">http://www.doe.mass.edu/</a></td>
<td>2007 by school district</td>
</tr>
<tr>
<td>Dropout rate</td>
<td>Percentage of dropouts</td>
<td>Massachusetts Department of Elementary and Secondary Education</td>
<td><a href="http://www.doe.mass.edu/">http://www.doe.mass.edu/</a></td>
<td>2006-2007 by school district</td>
</tr>
<tr>
<td>Graduation rate</td>
<td>Percentage of students graduating</td>
<td>Massachusetts Department of Elementary and Secondary Education</td>
<td><a href="http://www.doe.mass.edu/">http://www.doe.mass.edu/</a></td>
<td>2007 by school district</td>
</tr>
<tr>
<td>Teacher qualifications for neighborhood schools (or certified teachers)</td>
<td>Percentage of Highly Qualified Teachers (HQT)</td>
<td>Massachusetts Department of Elementary and Secondary Education</td>
<td><a href="http://www.doe.mass.edu/">http://www.doe.mass.edu/</a></td>
<td>2006-2007 by school district</td>
</tr>
</tbody>
</table>

**ECONOMIC HEALTH AND TRANSPORTATION**

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>SOURCE</th>
<th>WEBSITE</th>
<th>DATA (YEAR)</th>
<th>GEOGRAPHIC LEVEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proximity to employment (job opportunities within 5 miles)</td>
<td>Number of jobs within 5 miles of census tract centroids</td>
<td>County Business Pattern</td>
<td><a href="http://censtats.census.gov/cbpainc/cbpainc.shtml">http://censtats.census.gov/cbpainc/cbpainc.shtml</a></td>
<td>2005 by zip code</td>
</tr>
<tr>
<td>Economic Climate (change in number of jobs from 2000 to 2005 within 5 miles)</td>
<td>Percentage change of jobs</td>
<td>County Business Pattern</td>
<td><a href="http://censtats.census.gov/cbpainc/cbpainc.shtml">http://censtats.census.gov/cbpainc/cbpainc.shtml</a></td>
<td>2000, 2005 by zip codes</td>
</tr>
<tr>
<td>Mean Commute Time</td>
<td>Average time to commute for the residents of census tracts</td>
<td>Census 2000, SF3</td>
<td><a href="http://www.census.gov/">http://www.census.gov/</a></td>
<td>2000 by census tracts</td>
</tr>
</tbody>
</table>
### NEIGHBORHOOD STABILITY AND HEALTH

<table>
<thead>
<tr>
<th>Description</th>
<th>Source Description</th>
<th>Source</th>
<th>Year</th>
<th>Geographic Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neighborhood Poverty</td>
<td>Percentage of people below poverty for whom the poverty level has been determined by censustracts</td>
<td>Census 2000 SF3 <a href="http://www.census.gov/">http://www.census.gov/</a></td>
<td>2000</td>
<td>by census tract</td>
</tr>
<tr>
<td>Home Ownership rate</td>
<td>Percentage of owner occupied homes in the given housing stock</td>
<td>Census 2000 SF3 <a href="http://www.census.gov/">http://www.census.gov/</a></td>
<td>2000</td>
<td>by census tract</td>
</tr>
<tr>
<td>Proximity to toxic waste release sites</td>
<td>Census tracts are ranked based on their distance from these facilities and the amount of toxic waste released</td>
<td>Environmental Protection Agency <a href="http://www.epa.gov">www.epa.gov</a></td>
<td>2006</td>
<td>by facility</td>
</tr>
<tr>
<td>Superfund sites</td>
<td>Census tracts are ranked based on their distance from these facilities and the amount of toxic waste released</td>
<td>Environmental Protection Agency <a href="http://www.epa.gov">www.epa.gov</a></td>
<td>2008</td>
<td>by facility</td>
</tr>
</tbody>
</table>

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The Geography of Opportunity: Building Communities of Opportunity In Massachusetts

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www.kirwaninstitute.org
Appendix B: Summary of Methods and Notes

The following presents the methodology and indicators for the Massachusetts opportunity analysis. The analysis utilized nineteen indicators of opportunity, assessed separately in three different opportunity areas. The comprehensive opportunity map represents the combined score based on these three opportunity areas (educational opportunity, economic opportunity and neighborhood/housing quality). The analysis was conducted using Census Tracts as geographic representations of neighborhoods. Data for education was disaggregated from the school district level to census tracts for the analysis.

To map opportunity in the region, we use variables that are indicative of high and low opportunity. High-opportunity indicators include the availability of sustainable employment, high-performing schools, a safe environment, and safe neighborhoods. A central requirement of indicator selection is a clear connection between the indicator and opportunity. What is opportunity? For this analysis, opportunity is defined as environmental conditions or resources that are conducive to healthier, vibrant communities and are more likely to be conducive to helping residents in a community succeed. Indicators could either be impediments to opportunity (which are analyzed as negative neighborhood factors, e.g., high neighborhood poverty) or conduits to opportunity (which are analyzed as positive factors, e.g., an abundance of jobs).

These multiple indicators of opportunity are assessed at the same geographic scale, thus enabling the production of a comprehensive opportunity map for the region.

The following table presents the indicators utilized in the analysis.

<table>
<thead>
<tr>
<th>Educational Opportunity</th>
<th>Economic Opportunity</th>
<th>Neighborhood/Housing Quality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Expenditures</td>
<td>Unemployment Rates</td>
<td>Home Values</td>
</tr>
<tr>
<td>Student Poverty Rate</td>
<td>Population on Public Assistance</td>
<td>Neighborhood Vacancy Rate</td>
</tr>
<tr>
<td>Students Passing Math Tests</td>
<td>Proximity to Employment</td>
<td>Crime Index or Crime Rate</td>
</tr>
<tr>
<td>Students Passing Reading Tests</td>
<td>Economic Climate (Job Trends)</td>
<td>Neighborhood Poverty Rate</td>
</tr>
<tr>
<td>Dropout Rate</td>
<td>Mean Commute Time</td>
<td>Home Ownership Rate</td>
</tr>
<tr>
<td>Graduation Rate</td>
<td></td>
<td>Proximity to Toxic Waste Release Sites</td>
</tr>
<tr>
<td>Number of Certified teachers</td>
<td></td>
<td>Proximity to Superfund Sites</td>
</tr>
</tbody>
</table>

Indicators utilized in the MA opportunity mapping analysis

Calculating the Opportunity Index:

The various opportunity indicators were analyzed relative to the other census tracts within the region by standardizing through the use of “z scores.” A z score is a statistical measure that quantifies the distance (measured in standard deviations) a data point is from the mean of a data set. The use of z scores allows data for a census tract to be measured based on their relative distance from the data average for the entire region. The final “opportunity index” for each census tract is based on the average of all z scores for all indicators by category. The corresponding level of opportunity (very low, low, moderate, high, very high) is determined by sorting all census tracts into quintiles based on their opportunity index scores. Thus, the census tracts identified as “very high” opportunity represent the top 20% of scores among census tracts. Conversely, census tracts identified as “very low” opportunity represent the lowest scoring 20% of census tracts.

Z scores are helpful in the interpretation of raw score performance, since they take into account both the mean of the distribution and the amount of variability (or the standard deviation). The z score indicates how far the raw score is from the mean, either above it or below in standard deviation units. A
positive z score is always above the median (upper 50%). A negative z score is always below the median (lower 50%) and a z score of zero is always exactly on the median or equal to 50% of the cases. Thus, when trying to understand the overall comparative performance of different groups with respect to a certain variable, we can assess how a certain group (of individuals, tracts, etc.) is performing with respect to the median performance for the certain variable. No weighting was applied to the various indicators; all indicators were treated as equal in importance.
Appendix C: The Impact of Neighborhood Conditions – Additional Literature and Resources

For general information, see:


For examples of education impacts, see:


For examples of economic and employment impacts, see:

For examples of health, environmental justice and transportation impacts, see:

