



# Why Housing Matters for Upward Mobility

## Evidence and Indicators for Practitioners and Policymakers

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Where a person lives has a significant effect on their ability to achieve holistic upward mobility from poverty. High-quality housing that is affordable, stable, supports asset building, and is in neighborhoods of opportunity can promote upward mobility; housing that lacks these qualities can inhibit upward mobility. Low-income households often live in housing that lacks one or more of these qualities. Although many factors can influence upward mobility, this brief focuses on evidence of the relationship between housing and upward mobility, offering examples of metrics that communities can use to understand baseline conditions and track progress. The evidence presented here points to the importance of housing for a wide set of social, health, and economic outcomes.

Communities, practitioners, and policymakers should understand how housing can be an essential tool in creating opportunity for individuals, families, and children, and they should understand which metrics they can use to measure progress toward creating housing and neighborhood conditions that boost upward mobility. They should also seek to better understand the interdependence of these various housing goals and outcomes and how these relationships do not always operate in one direction. This brief is designed to arm practitioners with information about how housing can promote or inhibit upward mobility in their communities.

## Defining Upward Mobility

Upward mobility is a broad term. The [US Partnership on Mobility from Poverty](#) was a group of cross-sector leaders convened to explore what it would take to dramatically increase mobility from poverty in the United States by “learning from both research and practice, as well as from perspectives of people who have experienced poverty” (Ellwood and Patel 2018, 2). A key outcome of the Partnership’s work was how they defined mobility: the group argued that mobility from poverty is not

solely a matter of money. Rather, they proposed a more nuanced, three-part definition of mobility that includes the importance of **power and autonomy** and **being valued in community** in addition to **economic success**. This more comprehensive definition reflects the Partnership’s view that “while economic success is an essential principle, it does not fully capture people’s experiences with poverty and mobility. As important as money are power and autonomy—a sense of control over one’s life and a chance to make choices and craft a future...[and] community—engaging with others and being seen as doing something of value for that community” (Ellwood and Patel 2018, 2–3).

The Partnership’s three-part definition of mobility reflects the many factors that can promote or inhibit mobility.

- **Economic success** involves income and income adequacy, employment and job quality, skills and human capital, and family demographic circumstances.
- **Power and autonomy** involve agency, coping with stress, a growth mindset, and physical and mental health.
- **Being valued in community** involves social connectedness, social capital, relational stress, social standing, and trauma (Acs et al. 2018).

**FIGURE 1**  
**Mobility from Poverty**



Source: US Partnership on Mobility from Poverty.

## The Effects of Structural Discrimination

A range of policy areas influence the components of mobility, from education and workforce development to health care, safety and justice, local governance, and others. And across all of these policy areas, a long history of racist policies and systems have created barriers that have made upward mobility from poverty particularly difficult to achieve for Black<sup>i</sup> people and other people of color. This is especially true of housing policy (Greene, Turner, and Gourevitch 2017). In the 20th century, cities, financial institutions, and the federal government explicitly segregated and starved investment from Black communities and other communities of color through policies such as redlining and restrictive covenants. The resulting lack of access to homeownership and other forms of capital has led to significant racial disparities in wealth today (Aaronson, Hartley, and Mazumder 2020; Shapiro, Meschede, and Osoro 2013). Decades of paired-testing research has shown how Black and Latino people faced and continue to face discriminatory treatment when renting or buying, with real estate agents refusing to meet with them or showing them fewer units than equally qualified white homeseekers (Turner et al. 2013).<sup>1</sup> Federal housing policies have perpetuated residential segregation and racism through infrastructure policies that excluded Black residents from accessing opportunities and sited affordable and public housing in lower-income, primarily Black communities (Sanchez, Stolz, and Ma 2003).<sup>2</sup> Today, exclusionary zoning policies, a lack of affordable housing options, and persistent segregation continue to work against Black families and other people of color seeking to boost their upward mobility.

In addition to racist housing policies and practices, systematic economic disinvestment in neighborhoods of color continues to perpetuate a lack of opportunities for upward mobility. There are also stark investment disparities in most cities that continue to face significant racial segregation. In Chicago, majority-Black and majority-Latino neighborhoods received significantly less investment (both private-market and overall investment) than majority-white neighborhoods (Theodos et al. 2019). These disparities in capital and investment can perpetuate social and economic inequality and inhibit the types of positive neighborhood conditions that can improve mobility. Communities of color are especially affected by the stacking effect of both segregation and disinvestment.<sup>3</sup> The legacy and ongoing effect of these policies and systems are just a few of the many ways that policies and practices have constrained the residential choices of Black families and other people of color and limited their access to mobility-boosting housing opportunities.

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<sup>i</sup> We have chosen to use the terms “Black” and “Latinx” throughout this report, even when they differ from terms used in source materials, because they may be more inclusive of the way members of these populations identify. But we also recognize that not every member of these populations identifies with these terms. Language is constantly evolving; our use of it will as well.

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## BOX 1

### Project Background and History

The US Partnership on Mobility from Poverty inspired new initiatives and partnerships to expand upward mobility, including the [Mobility Metrics Working Group](#), which was convened in 2019 to establish key metrics for local mobility efforts. Around the same time, [Enterprise Community Partners](#) launched a national economic mobility effort focused on the role of quality housing and neighborhoods in increasing upward mobility. Urban supported the effort as Enterprise’s research partner.

Over the past two years, Urban has worked with Enterprise to review evidence on housing and upward mobility. First, Urban conducted interviews and a literature review focused on how resident services in affordable housing can boost economic mobility in the publication *Economic Mobility Services for Affordable Housing Residents: Exploring Resident Services as a Vehicle for Economic Success* (Burnstein, Gallagher, and Oliver 2019). Urban researchers also provided technical support for Enterprise’s engagement with the [StriveTogether Network](#), including the publications “Advancing Mobility from Poverty: A Toolkit for Housing and Education Partnerships” (Enterprise Community Partners 2020) and “Aligning Housing and Education: Evidence of Promising Practices and Structural Challenges” (Gallagher et al. 2020). These research products benefited from Enterprise’s expertise and experience in the housing field. In turn, Urban’s research has informed Enterprise’s local and national economic mobility strategies.

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## Methods

This brief is the product of Urban’s research and collaborative partnership with Enterprise Community Partners. For this brief, we identified five housing goals, grounded in research and practice, known to affect upward mobility. Next, we identified two to three outcomes that contribute to the achievement of each housing goal. We then explored the evidence linking each outcome to future upward mobility for people in different phases of life, using the US Partnership’s three-part definition of mobility.<sup>4</sup>

For each outcome, we selected example metrics that communities could use to measure housing conditions within their city, neighborhood, or census tract depending on data availability. Although other data sources, including local data, might more precisely measure housing conditions in a given community, we strive to provide broadly accessible metrics available to a wide audience. Readers may consider using local quantitative and qualitative data sources to measure progress toward these goals in their communities. We identified metrics using US Department of Housing and Urban Development (HUD) data sources and the American Community Survey (ACS) in addition to assessing which of the metrics were commonly used in the literature and by practitioners. We highlight metrics that are easily and publicly accessible, though some metrics require local data sources with varying levels of availability.

TABLE 1

Housing Goals, Outcomes, and Metrics

Goal	Outcomes	Metrics
Housing quality	Safe and healthy housing	Number of units that are adequate, moderately inadequate, or severely inadequate
		Average blood-lead levels in states and counties among children under 6 years old
Housing affordability	Housing cost burden	Number and share of families spending more than 30 percent and more than 50 percent of their income on housing
	Crowding	Share of occupied units that are crowded or overcrowded Share of households that have several families or unrelated individuals
Housing stability	Multiyear stability	Number of moves Student turnover within a particular school district
	Evictions	Eviction rate
	Homelessness	Number of people experiencing homelessness on a single night Number of people seeking or receiving homeless services
Housing that builds wealth	Home equity, credit, and asset building	Disparity in the homeownership rate by race and ethnicity
Neighborhood context	High-opportunity neighborhoods	Mobility Metrics
		Kirwan Institute USR Opportunity Index
		Opportunity360
		PolicyLink Racial Equity Atlas

## Housing Goals That Matter for Upward Mobility

The five housing goals we discuss in this report—housing quality, housing affordability, housing stability, housing that builds assets and wealth, and neighborhood context—work in tandem to influence upward mobility. For each goal, we focus on the outcomes that advance the goal. We provide a definition and description of the incidence of the outcome, then we summarize research linking the housing outcome to upward mobility and identify metrics that can be used to measure the outcome, along with benefits and limitations of the metric and data source.

This set of goals, outcomes, and metrics is not conclusive or exhaustive; rather, it is intended to provide communities and practitioners with evidence-based guidance on what they might consider when trying to measure and monitor local housing conditions over time. These outcomes are also not mutually exclusive, and much of the evidence on housing outcomes does not isolate the effects of one housing condition from another. Although we discuss each outcome individually, as is commonly done

in the literature, we recognize and discuss how they interrelate and mutually reinforce one another later in this report.

## **Goal: Housing Quality**

Housing quality refers to the physical condition of a unit and its ability to protect and promote the physical health of its inhabitants.

### **SAFE AND HEALTHY HOUSING**

A safe and healthy housing unit is one that is free of conditions such as mold, lead-based paint, and pest infestations and that has properly functioning and adequate heating, plumbing, and electrical systems. As of 2017, nearly 1.35 million households live in homes that lack these characteristics.<sup>5</sup> Although less than 1 percent of households live in unsafe, unhealthy, and inadequate housing, low-income renters, American Indian and Alaska Native households, and Black households are disproportionately affected (Pindus et al. 2017; Jacobs 2011).<sup>6</sup>

### ***Evidence on Safe and Healthy Housing and Upward Mobility***

Substandard housing, including exposure to environmental toxins, has been linked to negative economic, health, and socioemotional outcomes. Children living in low-quality housing are more likely to have poor educational performance (Coulton et al. 2016; Cunningham and MacDonald 2012; Harker 2006). This poor educational performance at a young age can have long-term implications for academic achievement and economic success in adulthood. The health effects of substandard housing are also significant and can lead to higher rates of asthma, poor sleep quality, and heart and respiratory problems in children and adults (Collins 1986; Howell, Harris, and Popkin 2005; Williamson et al. 1997). Exposure to lead and solvents can cause negative toxicological effects, brain damage, and behavioral problems in both adults and children (Evans and Kantrowitz 2002).

In addition to negative health outcomes, poor environmental quality has been linked to various negative academic and behavioral outcomes (Evans and Kantrowitz 2002). Children are particularly vulnerable to the harms of environmental toxins. Lead exposure in children can lead to cognitive and developmental delays and other unhealthy behavioral outcomes that affect their future educational success (Educational Services for Children Affected by Lead Expert Panel 2015). Some evidence suggests that poor housing quality can affect psychological well-being (Krieger and Higgins 2002).

Housing quality can also affect household income and finances through inefficient energy use and consumption. A home that is poorly insulated and open to air leaks, for example, increases a household's energy and utility costs. Households with low incomes are more likely to live in poor-quality housing that is energy inefficient (Kontokosta, Reina, and Bonczak 2020). Housing conditions and energy consumption place an additional financial burden on families with low incomes, who often face the trade-off between energy costs and other essential expenditures, leading to sacrifices between adequate housing and other necessities such as food and health care (Hernández 2016).

Energy insecurity has also been linked to negative health and developmental outcomes for children (Cook et al. 2008).

### ***Common Metrics for Safe and Healthy Housing***

Communities can measure housing quality and exposure to environmental toxins through various metrics. One metric that can be used to measure housing quality is the **number of units that are adequate, moderately inadequate, or severely inadequate**. These data are found in the American Housing Survey<sup>7</sup> and include the type of situation or physical problem within these inadequate households, such as a lack of hot and cold running water, electricity, or flushing toilets. Some limitations with this metric include the lack of an ability to identify quality variations in “adequate housing,” which make up the vast majority of housing units. Further, this measure is only calculated for the national level, state level, and some metropolitan areas. Data are not provided at smaller geographic levels such as census tract. Communities interested in measuring blood-lead levels can use the **CDC’s Blood Lead Surveillance Data**<sup>8</sup> to view the **average blood-lead levels in states and counties among children under 6 years old**. Data are not available for every state through the CDC,<sup>9</sup> but more comprehensive state and local data may be available through your state’s lead-poisoning prevention program website.

### **Goal: Housing Affordability**

Housing affordability is the ability of a household to pay for adequate housing without a significant financial burden. We consider both financial cost burden and household crowding as outcomes that represent this goal.

#### **HOUSING COST BURDEN**

Housing cost burden is the share of pretax income spent on housing, and it can vary depending on the cost of the housing and household income. A moderate housing cost burden (or “cost burden”) is defined as paying more than 30 percent of pretax household income for housing, and a severe cost burden is defined as paying more than 50 percent.<sup>10</sup> In 2019, 46 percent of renters were cost burdened, and 24 percent were severely cost burdened. That same year, 21.2 percent of homeowners were cost burdened, and 9 percent were severely cost burdened (JCHS 2020). Racial disparities also exist in households’ exposure to housing cost burden, with renters of color much more likely than white renters to be cost burdened. In 2019, 54 percent of Black renters were cost burdened compared with 41.9 percent of white renters (JCHS 2020). Finally, those with extremely low incomes may face more difficulty finding a housing unit they can afford without spending more than 30 percent of their income. One-quarter of America’s almost 44 million renters have extremely low incomes (that is, income at or below the federal poverty level or 30 percent of the area median income), and only 36 affordable units exist for every 100 extremely low-income renter households.<sup>11</sup>

### ***Evidence on Housing Cost Burden and Upward Mobility***

Robust evidence shows that housing cost burdens limit future economic success, particularly for individuals with low incomes. High housing costs may limit households' savings accumulation, restricting their ability to save for unanticipated expenses and other wants and needs. In a 2018 study, researchers found that nearly two-thirds of rent-burdened households had less than \$400 cash in the bank, while nearly half of homeowners had more than \$7,000 in liquid accounts (Pew Charitable Trusts 2018). High rent burdens in the long run are correlated with a slower transition to homeownership, which ultimately limits a households' ability to build home equity (Pew Charitable Trusts 2018).

Cost-burdened households are more likely to live in substandard and low-quality housing or in overcrowded housing (Cohen, Wardrip, and Williams 2010), both of which are highly correlated with other adverse outcomes for children and adults. Housing cost burden may be associated with psychological distress, a component of mental health, which can inhibit households' power and autonomy. A study conducted in Australia found that moving into housing that costs more than 30 percent of pre-tax household income was associated with a small decline in mental health for individuals living in low-to-moderate income households (Bentley et al. 2011). A recent study of counties across the nation found that every 10 percent increase in a county's share of severely cost-burdened households is linked to 84,000 more people in the county being in fair or poor health (University of Wisconsin Population Health Institute 2019). Further, families that spend more than 30 percent of their incomes on housing costs spend less money on food and educational enrichment activities that support healthy child development (Newman and Holupka 2014).<sup>12</sup>

### ***Common Metrics for Housing Cost Burden***

A common and widely studied measure of cost burden is the **number and share of families spending more than 30 percent and more than 50 percent of their income on housing**. This metric is available in the ACS's Comprehensive Housing Affordability Strategy, which are special, publicly available tabulations of ACS data requested and used by HUD. These data are available by state, county, census tract, and block-group. The survey is administered monthly, and the data can be disaggregated by race and income. This information can also be used to extrapolate patterns by geography. To understand more general trends in housing affordability, one can reference the source of this data, the ACS one- or five-year survey data estimates.

### **CROWDING**

Household crowding is often defined by a threshold number of people to rooms, most commonly more than 1.0 persons per room (Blake, Kellerson, and Simic 2007). However, cultural and social differences in preferences for housing raise questions about the generalizability of an objective definition of crowding (Myers and Lee 1996). As of 2010, the share of renter-occupied housing units that were overcrowded, defined as having more than one occupant per room, was 6.5 percent. According to the American Community Survey, this share has declined slightly since 2010, though it has yet to return to pre-Great Recession levels.<sup>13</sup>

“Doubling up” can be another indication of household crowding and can be a sign of high costs or economic hardship; however, households may double up for a variety of reasons that aren’t easily understood by looking at the data. Children can be especially susceptible to doubling up and overcrowding. Between the 2014–15 academic year and the 2015–16 academic year, the number of children living doubled-up with another family or in a hotel or motel increased 3 percent, or by nearly 1,071,000 children.<sup>14</sup>

### ***Evidence on Crowding and Upward Mobility***

Overcrowding is associated with a number of negative outcomes for adults and children, including adverse mental, physical, and social outcomes for occupants and the erosion of future economic success. Children may be particularly vulnerable to the lack of privacy and space in a crowded home.<sup>15</sup> Using data from Los Angeles County, Solari and Mare (2012) find that independent of other socioeconomic factors, being raised in a crowded home negatively affects children’s well-being, namely their academic performance and behavioral and physical health. Crowding has also been linked to elevated mental health problems. If crowding leads to occupants dwelling in windowless rooms, occupants’ mental health may be negatively affected because insufficient daylight is reliably associated with increased depressive symptoms (Evans 2003). In a review of the literature, five cross-sectional studies found that residents living in a crowded home were more likely to report a mental health problem (Shannon et al. 2018). The evidence also suggests that living in a very crowded household (or, inversely, a very empty household) is associated with increased chances of depression (Regoeczi 2008). Household crowding is also associated with poor social relationships outside the home, adult psychological withdrawal, poor child care, and negative marital relations, which are all important components of mental health. Crowding also has a statistically significant relationship with physical violence in the home (Gove, Hughes, and Galle 1979). Each of these aforementioned relationships has strong links to diminished power and autonomy.

One French study found that the probability of being held back a grade in primary or junior high school increases significantly as the number of persons per room in the home increases, regardless of parents’ socioeconomic status (Goux and Maurin 2005). Research using the longitudinal Panel Study of Income Dynamics found that children living in a crowded household during their high school years are less likely to graduate on time and have lower levels of educational attainment at age 25 (Conley 2001; Lopoo and London 2016), although Solari and Mare (2012) find mixed results among younger children.

### ***Common Metrics for Crowding***

Household crowding can be measured in several ways, such as persons per room, persons per bedroom, and persons per square foot. One common threshold for overcrowding is the share of occupied units with greater than 1.0 persons per room (or greater than 1.5 persons per room for severe overcrowding). One metric is the **share of occupied units that are crowded or overcrowded**, which is calculated by the ACS. ACS uses a definition of overcrowding as being 1.0 to 1.5 persons per room. More than 1.5 persons living in every room of the home is considered severe overcrowding.

This metric is available down to the census block-group level and is available as part of ACS annual five-year rolling estimates and one-year estimates for different geographies. Another potential measure of household crowding that may better capture the phenomenon of “doubling up” is the **share of households that have multiple families or unrelated individuals**. This metric is also tracked by the ACS’s five-year rolling estimates down to the census tract or block-group levels.

## **Goal: Housing Stability**

Housing stability reflects a person’s ability to stay in their home as long as they would like to, without unplanned or unwanted disruptions or moves. Housing stability can be interrupted by foreclosures, evictions, or other involuntary moves. Homelessness represents a complete lack of housing stability. To better understand housing stability, we consider multiyear stability, evictions, and homelessness in turn.

### **MULTIYEAR STABILITY**

Moving can be costly, stressful, and disruptive. Although no standard definition of residential stability or an ideal length of tenure without moving has been established (because some moves could be wanted or for positive reasons), some researchers have defined instability as more than one move in a year (Masten et al. 1997). Residential instability is more common among low-income families than among higher-income families (Coulton, Theodos, and Turner 2009). Between 2018 and 2019, about 9 percent of US households moved; that rate was 14 percent for households in poverty.<sup>16</sup>

### ***Evidence on Multiyear Stability and Upward Mobility***

Research demonstrates that housing stability affects all three dimensions of upward mobility. Matthew Desmond wrote that residential stability is “the basis of psychological stability,” which allows people to invest in their social relationships, communities, health, and education (Desmond 2016). Frequent moves are associated with higher maternal distress and parenting stress, which can affect the stress and well-being of children (Deater-Deckard et al. 2012). For children, frequent moves and school changes can disrupt their education and ability to keep up academically and socially (Galvez et al. 2017).

Housing instability can also lead to financial instability by leading to job loss and potentially making it more difficult for individuals to find jobs and to be present, punctual, and successful at work (Desmond 2016). A 2016 HUD study showed that homeless families receiving long-term housing assistance to stabilize their housing saw a decrease in psychological distress to the head of household as well as a reduction in economic distress, food insecurity, and behavioral problems in their children in comparison to families experiencing homelessness who were not offered long-term housing assistance (Gubits et al. 2016).

Studies also link residential stability with health. When families receive rental assistance and other supportive services to stabilize housing, parents report less stress and improved physical and mental health (Cunningham, Gillespie, and Batko 2019). Finally, neighborhood stability in childhood is

associated with a significant increase in the likelihood that an individual will rate their physical and mental health highly in midlife (Bures 2003).

Instability also affects civic engagement. Households who are residentially unstable tend to participate less in their communities and have fewer ties to their neighbors or institutions, further diminishing political power and social capital (Theodos et al. 2018). One study corroborates this, finding that homeowners with low rates of residential mobility volunteer, vote, and otherwise engage with their local community at higher rates (DiPasquale and Glaeser 1998). Other studies have also found that people's length of residence in a community significantly influences their civic participation (Kang and Kwak 2003). Residential instability may have implications for and effects on neighborhood quality. High residential turnover can contribute to the erosion of valuable neighborhood social control and social capital, including disinvestment by individuals and institutions (Temkin and Rohe 1996).

### ***Common Metrics for Multiyear Stability***

Direct measures of multiyear stability for individuals are difficult to identify and construct. Therefore, researchers often use proxies to measure residential stability. One proxy for multiyear stability is an individual's **number of moves**, which is available biennially through the Panel Survey of Income Dynamics at the national, state, region, and urban-rural code geography. Another potential measure of residential stability is **student turnover within a particular school district**. The information is available down to the school-district level from local educational agencies or school districts, and rates can be compared across schools, districts, or school systems. However, people move for opportunities or out of necessity, so proper interpretation of this metric may be difficult. Additionally, these data may not be as readily or publicly accessible for certain school districts.

## **EVICCTIONS**

An eviction is a significant disruption of household stability that prompts an involuntary move and can even lead to homelessness. An eviction is a destabilizing event for households and can hinder upward mobility by affecting economic, social, and housing outcomes for evicted households. An eviction occurs when a landlord forcibly removes a renter from their property.<sup>17</sup> A landlord can evict tenants for nonpayment of rent, disturbances or destruction of property, or for no reason at all (also known as a "no fault" eviction). On average, 3.6 million eviction cases are filed each year in the United States resulting in approximately 1.5 million eviction judgements annually (Gromis and Desmond 2019). However, a recent study suggests that the estimates of eviction based on formal eviction court records are considerable underestimates because they do not include informal evictions (Desmond and Shollenberger 2015).

### ***Evidence on Evictions and Upward Mobility***

Evidence shows that an eviction affects residents' economic success and power as well as their autonomy. The relationship between evictions and economic strain goes both ways: an eviction can increase the likelihood of unemployment and reduce access to credit and durable consumption (Desmond 2016; Humphries et al. 2019). On the other hand, financial strain significantly increases for

tenants in the lead up to an eviction, and poor economic circumstances can lead to an eviction (Humphries et al. 2019). The evidence on how much an eviction affects the economic circumstances of households is mixed: some studies found that evictions have only a small effect on earnings and employment (Collinson and Reed 2018).

But significant evidence demonstrates the social and psychological effects of an eviction. Tenants who are facing evictions or who are under threat of eviction experience psychological distress, anxiety, and other poor physical outcomes, such as high blood pressure (Vasquez-Vera et al. 2017). Evictions worsen earning and employment outcomes and cause an increased risk of homelessness and other types of residential instability, leading to other negative housing outcomes (Collinson and Reed 2018). Taken in sum, these effects of an eviction can lead to diminished power and autonomy, economic success, and belonging in community if a household can no longer remain housed in place.

### ***Common Metrics on Evictions***

Communities interested in reducing evictions can measure the **eviction rate** in their community using data from the Eviction Lab. Data are updated annually through 2016 and are available at the state level (and for some counties). The eviction rate can be juxtaposed against other county-level data (where available), such as race, poverty rate, and rent burden. However, data on evictions are collected, defined, and identified differently across jurisdictions, which may lead to some variation and potential undercounting. Further, some regions or states do not report or provide individual-level eviction data. Some cities and local governments may collect or compile their own eviction data. Where relevant, these data may be more robust and locally contextualized. For example, New York City compiles its own eviction data from the majority of New York City Marshals. These data are available through [NYC OpenData](#).

## **HOMELESSNESS**

Homelessness can involve being unsheltered, living in shelters, or using other short-term housing.<sup>18</sup> Under the McKinney-Vento Homeless Assistance Act, the Department of Education defines homelessness for children and youth more broadly to include living in hotels, cars, or substandard housing or otherwise lacking a “fixed, regular, and adequate nighttime residence.”<sup>19</sup> On a single night in 2019, over half a million people experienced homelessness in the United States (US Department of Housing and Urban Development 2020). These estimates do not count other forms of homelessness, such as people who are couch surfing or facing other forms of housing instability. Homelessness affects individual adults, families, and children, and disproportionately affects Pacific Islanders, Native Americans, and Black and Latinx people.<sup>20</sup>

### ***Evidence on Homelessness and Upward Mobility***

The health and well-being effects of homelessness are significant. Children experiencing homelessness are more likely to experience illness, malnourishment, neglect, violence, and cognitive delays (Crowley 2003). Adults experiencing homelessness also experience higher rates of mortality (Baggett et al. 2013). Having a history of homelessness increases the likelihood of having poorer mental and physical

health outcomes in the future relative to someone who has never experienced homelessness, even when accounting for childhood adversity and other social assets (Oppenheimer, Nurius, and Green 2016). Pregnant women experiencing homelessness but using emergency shelters are more likely to experience pregnancy and birth complications, such as early labor or a hemorrhage, than are pregnant women in the same age category, in the same health care eligibility group, and with a similar risk score but who did not use emergency shelter (Clark et al. 2019). Homelessness is also linked to involvement in the child welfare system because homeless families are more likely to be involved in Child Protective Services investigations or other child maltreatment cases (Dworsky 2014).

Homelessness also affects academic achievement, employment, and other markers of economic success. Among young adults who experienced homelessness in high school, less than 50 percent earn a high school diploma or GED (Freeman and Hamilton 2008). Employment rates among families that experienced homelessness are lower than rates among families who are stably housed whose incomes are less than half the federal poverty level (Walton, Dastrup, and Khadduri 2018). Shelter use and movement to permanent housing can help people and families experiencing homelessness increase their income and employment (Metraux et al. 2018). People experiencing homelessness often experience a continued decline in employment, while being rehoused—a process through which people experiencing homelessness access stable housing—stops that decline in employment, increases earnings, and stabilizes households (Mayfield, Black, and Felver 2012). Even after shelter stays, however, employment can be unstable and incomes only increase modestly (Walton, Dastrup, and Khadduri 2018). This relationship can also work in the other direction, where economic hardship and a loss of employment or income can lead to homelessness (Bassuk et al. 1997).

Some evidence also suggests that families experiencing homelessness have less social capital and emotional support or exhaust their social networks (Rog, Holupka, and Patton 2007). Once housed, mothers who were previously homeless gained more social network connections (Toohey, Shinn, and Weitzman 2004).

### ***Common Metrics for Homelessness***

A common way that communities and organizations measure homelessness is **the number of people who are experiencing homelessness on a single night**. These data are available through HUD's Point in Time Count. This metric identifies the number of people experiencing homelessness within a particular geography and is collected annually. It includes the number of people experiencing sheltered and unsheltered homelessness (though not all communities conduct an unsheltered county every year). The limitations of this metric are that it is collected by individual Continuum of Care jurisdictions, so the methodologies and types of data and information collected may vary, and this may affect such counts' reliability and consistency. This metric also only accounts for homelessness at one moment in time. Another potential metric that can be used to measure homelessness is HUD's Homeless Management Information System data on **the number of people seeking or receiving homeless services** over a period.

## **Goal: Housing That Builds Assets and Wealth**

Homeownership can provide pathways to upward mobility, but both structural racism and market conditions can undermine homeownership as an asset-building vehicle for mobility. Housing builds assets and wealth when homeowners are able to afford to buy a home, successfully pay subsequent mortgage payments, and benefit from their home's equity and price appreciation. Although rental housing programs also exist to build assets, less longitudinal evidence supports whether and how they support asset building. Here, we focus solely on how home equity from homeownership can lead to all three dimensions of upward mobility.

### **HOME EQUITY, CREDIT, AND ASSET BUILDING**

Home equity is the difference between the value of your home and the amount you owe on your mortgage. Home equity is many homeowners' most significant asset (Neal 2013), and homeownership has been the primary way most families build wealth in America (Goodman and Mayer 2018). However, historically and at present, a large gap exists in homeownership between white people and other demographic groups, including Black, Latinx, and Native people, contributing to the racial wealth gap. A history of segregation and lending discrimination has reduced the financial benefits of homeownership for homeowners of color (Neal, Choi, and Walsh 2020). Further, Black people were hit particularly hard by the 2008 housing crisis and were disproportionately the victims of subprime loans, which were even extended to those who qualified for prime loans. This only further widened the homeownership gap. Today, Black homeownership is over 30 percentage points lower than white homeownership, a larger gap than when race-based discrimination against homebuyers was legal.<sup>21</sup> Researchers have found that Black homebuyers buy less expensive first homes using more debt, meaning they have a longer and harder path to building home equity.<sup>22</sup> Research also suggests that persistent racial segregation and housing discrimination continue to inhibit Black homebuyers' ability to build equity. In an analysis of home mortgage data, even after controlling for structural characteristics and neighborhood amenities, homes in Black neighborhoods are frequently undervalued (Perry, Rothwell, and Harshbarger 2018). And new evidence suggests that Black homeowners pay significantly higher property taxes (Howard and Avenancio-León 2020). Each of these findings contribute to the increased barriers Black homeowners face in asset and wealth accumulation through homeownership.

### ***Evidence on Access to Home Equity and Credit and Asset Building and Upward Mobility***

Homeowners are more prepared to cover unanticipated expenses and experience fewer material hardships than renters and are less likely to experience a decrease in income (Scally and Gonzalez 2018). Wealth from home equity has been shown to have a positive effect on the educational outcomes for the children of homeowners, specifically college attendance and college degree attainment. Several studies find that increases in home equity increase the likelihood that a child goes to college, with these estimates being even larger for households earning less than \$70,000 a year (Luengo-Prado and Cooper 2015; Lovenheim 2011). Some literature suggests that the children of homeowners have higher educational achievement and fewer behavioral problems, leading to higher future earnings than children of renters (Haurin, Parcel and Haurin 2000). However, other research

finds little evidence that homeownership has these beneficial effects on children’s cognitive achievement, behavior, and health; rather, these effects may be the product of certain populations being more likely to pursue homeownership (Holupka and Newman 2011).

But homeownership, for a variety of reasons, does not always build equity. For example, owners who default on their mortgages could lose whatever equity stake they had in their home if the home goes into foreclosure. They are also more likely to deplete their savings and damage their credit score (Herbert, McCue, and Sanchez-Moyano 2013). Households with negative equity are less likely to move as the proceeds from the home’s sale may not be enough to pay off the mortgage while providing a sufficient down payment on a new home (Andersson and Mayock 2012). Research finds that homeownership reduces residential mobility through high transaction costs (Lundborg and Skedinger 1999; Rohe and Stewart 1996). Reduced residential mobility can therefore inhibit a homeowner’s ability to take advantage of better labor market opportunities (Andersson and Mayock 2012), inhibiting economic success.

### ***Common Metrics for Access to Home Equity***

Indicators that reflect home equity are not easily accessible, but one potential proxy is the **disparity in the homeownership rate by race and ethnicity** available from the ACS. Homeownership rates are an imperfect proxy for home equity, but they can offer a nuanced understanding of the differences in housing tenure for different racial and ethnic groups in a particular tract. These data are released quarterly and annually and are available at the census-tract level. Data are also available by race and ethnicity at the regional and state level.

## **Goal: Neighborhood Context**

Housing is more than a unit, and its location and surrounding neighborhood can provide access to safety and resources such as education, transportation, and employment. The set of resources, opportunities, and characteristics of the neighborhood can all help either boost or inhibit upward mobility for residents. Neighborhoods with “high opportunity” to improve mobility have a range of characteristics and components beyond housing.

### **HIGH-OPPORTUNITY NEIGHBORHOODS**

The neighborhood that a person grows up in has significant effects on their upward social and economic mobility. Because of racist housing policies, many low-income families of color live in neighborhoods that have suffered from decades of disinvestment and exclusion that make opportunity difficult to access (Greene, Turner, and Rush 2020). In particular, segregation has significant negative effects on upward mobility for families (Greene, Turner, and Gourevitch 2017).

Although research has connected neighborhood conditions to mobility, researchers are still working to determine what characteristics matter most for a neighborhood to boost opportunity for all of its residents. Several efforts and approaches have been made to define what constitutes a “high-opportunity” neighborhood. Although these efforts have not found clear agreement, there are many

similarities in the types of conditions that are important to measure. In many cases, low-poverty neighborhoods have been thought of as proxies for opportunity. The Moving to Opportunity Demonstration showed how moving to a low-poverty neighborhood improved future economic success for children less than 13 years old and improved physical and mental health outcomes for families (Chetty, Hendren, and Katz 2016; Sanbonmatsu et al. 2012; Ludwig et al. 2013).

But other aspects of neighborhoods beyond poverty level can have profound effects on mobility. Chetty and Hendren (2017) find that neighborhood characteristics associated with increased upward mobility for residents include lower racial and economic segregation, lower income inequality, higher-quality schools, less violent crime, and more two-parent households (Chetty and Hendren 2017). Access to these types of high-opportunity neighborhoods increase children's likelihood to achieve greater incomes in adulthood compared with children who grow up in neighborhoods that lack these opportunities and characteristics.

Enterprise Community Partners' **Opportunity 360 Index** offers another set of indicators around housing stability, education, health and well-being, mobility, and economic security that identify whether communities have characteristics of high opportunity.<sup>23</sup> Their neighborhood-level dashboard provides census-tract-level data for indicators of opportunity such as homeownership rate, cost burden, educational attainment, life expectancy, unemployment rate, and commute times, among others. These measures translate into an index value that situates the neighborhood's conditions in comparison with neighborhoods in the rest of the country. This index value identifies and assesses how well a neighborhood supports opportunity, or upward mobility, across a range of dimensions beyond income and economic security.

The work of the **Mobility Metrics Working Group** has established a framework for measuring whether a community is boosting upward mobility in the short and medium term according to the US Partnership's three-part definition of mobility (Turner et al. 2020). This framework identifies drivers that influence upward mobility for individuals and families: strong and healthy families, supportive communities, and opportunities to learn and earn. Within these drivers are a set of predictors and neighborhood conditions across a range of policy areas that are linked to upward mobility. In this case, an "opportunity neighborhood," or a community seeking to boost the mobility of its residents, would have characteristics such as low levels of residential segregation, high voter turnout, quality schools, access to transportation, good air quality, and others.

Other efforts have identified sets of indicators that demonstrate and measure the progress communities are making on creating inclusive and equitable neighborhoods that promote mobility. PolicyLink and USC Equity Research Institute's **National Equity Atlas** identifies several sets of indicators that demonstrate the demographics, economic vitality, readiness, connectedness, and economic benefits of a community, and it tracks how communities are doing on many key measures of inclusive prosperity.<sup>24</sup> Indicators of equitable and high-opportunity communities include measures such as job and wage growth and income, educational attainment, air pollution, commute time, and housing cost burden. The National Equity Atlas identifies the greatest number of metrics in the sets we highlight here. From a set of these indicators, the Racial Equity Index summarizes how a

community is performing on racial equity by identifying racial gaps in outcomes and overall well-being for racial groups.

**TABLE 2**  
**Comparison of Neighborhood Opportunity Indices**

Domain	Index			
	Mobility Metrics	Kirwan Institute	Opportunity 360	Equity Atlas
<b>Health</b>	X	X	X	X
Life expectancy			X	X
Healthy birth <sup>a</sup>	X	X		
Other health metrics	X	X	X	
<b>Employment</b>	X	X	X	X
Unemployment	X	X	X	X
Labor force participation	X		X	X
Job growth, training and availability		X		X
Wages	X			X
Other employment metrics <sup>b</sup>	X			X
<b>Financial well-being</b>	X		X	X
Income	X		X	X
Poverty	X	X	X	X
Other income and financial well-being metrics <sup>c</sup>	X			X
<b>Education</b>	X	X	X	X
Educational attainment	X	X	X	X
School poverty	X	X		X
School performance	X	X		
Other education metrics <sup>d</sup>	X	X		X
<b>Housing</b>	X	X	X	X
Housing affordability	X	X	X	X
Homeownership			X	X
Crowding			X	
Homelessness	X			
<b>Transportation</b>	X	X	X	X
Commute time	X	X	X	X
Transportation access	X	X	X	X
<b>Neighborhoods</b>	X			X
Air quality	X			X
Concentrated poverty	X			X
Residential segregation	X			
<b>Safety</b>	X			
Exposure to crime	X			
Overly punitive policing	X			
Exposure to trauma	X			
<b>Local governance</b>	X			
Family structure	X			
<b>Belonging and social capital</b>	X			

<sup>a</sup> Includes birth weight and preterm birth.

<sup>b</sup> Includes ratio of pay to cost of living.

<sup>c</sup> Includes debt in collections and income growth.

<sup>d</sup> Includes enrollment in nursery school, the availability of gifted programs, and young people not working or in school.

The Kirwan Institute developed the **USR Opportunity Index** to identify neighborhoods and census tracts in Ohio cities with very low, low, moderate, high, and very high opportunity (Kenitzer et al. 2017). The total index value comprises 16 indicators within five overarching categories: transportation, education, employment, housing, and health. Census tracts with higher levels of opportunity have characteristics such as greater transit access, higher school performance, greater access to continuing education opportunities, higher rent and home values, healthier food access, and lower poverty rates than surrounding neighborhoods. A high-opportunity neighborhood is one that provides more access to characteristics that boost social mobility and well-being.

The lack of clarity or consensus around the ideal set of measures or characteristics that support upward mobility have led to these varied approaches. They all recognize that the conditions of a neighborhood are key to promoting opportunities for mobility through many dimensions, including housing, education, workforce, safety, and health. Among the indicators, health, employment, education, housing, and transportation are all recognized to be important contributing factors to upward mobility. However, some efforts differ in their recognition of other characteristics such as neighborhood safety, local governance, and family structure. This brief does not recommend any particular approach but recommends that more research be conducted to assess the predictive value of each.

## Housing Goals Are Interconnected

Researchers and practitioners have discussed the combination of housing goals as a “bundle” that households experience holistically. The “bundle” has been defined as the quality, stability, and affordability of the housing unit as well as the neighborhood and resources around it (Cunningham and MacDonald 2012; Newman 2008). Here too we understand the bundle to be the whole of these five housing goals and outcomes, which interact and connect in many ways that influence residents’ lives. Researchers are often challenged to identify and isolate the effects of one particular outcome or goal without taking into account how that outcome intersects with others, but a dearth of evidence exists on the interconnectedness of them all (HUD PD&R 2014).

Although most of the research outlined in this brief attempts to isolate the effects of a particular outcome on upward mobility from poverty, note that many of the outcomes reviewed in this paper are interdependent. Oftentimes, several interrelated outcomes may together affect an aspect of upward mobility, and the direction of the effect, positive or negative, may not be fully captured by one outcome alone. For example, housing stability may have a positive effect on economic success, while living in an unsafe or over-policed neighborhood has a negative effect. Therefore, the effect of living in an unsafe neighborhood for a long period of time may be ambiguous (Browning and Cagney 2003). Or a small house in a safer neighborhood may come at the expense of household crowding. Households may be willing or able to pay a premium for a large unit or neighborhood safety. Renters with high housing-cost burdens are less likely to be able to own a home, build home equity, and reap the benefits of accumulating wealth through homeownership. Obtaining affordable housing that is also high quality, stable, and in a safe neighborhood is difficult. Some outcomes work in the same direction.

For example, living in affordable housing where a household is not cost-burdened may promote multiyear stability (Taylor 2018). But residential stability, for example, can interact with other neighborhood characteristics. One study finds that neighborhood affluence and residential stability interact: when neighborhood wealth is low, residential stability is negatively associated with health. In other words, being stably housed in a low-resourced neighborhood for a long period of time can have a negative effect on health (Browning and Cagney 2003).

Many of the studies we cite acknowledge the challenging task of teasing out independent effects as well as the magnitude of those effects. Families face constrained choices when determining where to live, and many may face trade-offs when deciding which of the outcomes are most important to them. Future research should try to understand the relative and absolute benefits of different housing outcomes and neighborhood qualities on upward mobility. This way, households, practitioners, and policymakers can focus on the trade-offs that are likely to yield the greatest long-term mobility benefits.

## Recommendations for Practitioners and Policymakers

It is important for communities, practitioners, and policymakers to understand how housing can create or limit opportunity for individuals and families. In addition to the information we have presented about how housing can promote or inhibit upward mobility, we offer four recommendations for researchers and practitioners to more successfully implement mobility policies.

### 1. Think Deeply about Data

Data are the cornerstone of any community, policymaker, or practitioners' efforts to understand which factors contribute to and ultimately advance upward mobility. To evaluate the efficacy of a program, policy, or local effort over time, data should be collected, and disaggregated by race where possible, to understand impact and ensure no inequities are being perpetuated. Data are a tool to help facilitate and measure progress toward holistic economic mobility, but it is important to be aware of any data limitations. Where relevant, local data sources may provide more robust, nuanced, and contextual information than national data.

### 2. Look beyond Economic Success

In addition to monitoring how housing or resident programs affect economic success, practitioners should look for opportunities to understand how a program promotes or limits the power and autonomy and sense of being valued in community of the families they work with. In some cases, a program may improve a participant's economic outcomes but limit their choice, dignity, or connectedness. Programs that have successfully addressed all three dimensions of mobility frequently share characteristics such as providing financial relief, building human capital, tailoring services to the goals of participants and clients, building close relationships with program staff, and reducing stigma (Bogle et al. 2020).

### 3. Be Mindful of the Whole Housing Bundle

Programs may support one aspect or outcome of housing that advances upward mobility but have mixed or negative effects on others. As described, evidence shows how some of these outcomes move together or work in opposite directions. Practitioners should assess how their program model affects different housing outcomes and identify strategies or partnerships for offsetting potential negative effects. More research is needed to understand which aspects of housing work to most effectively advance mobility from poverty and how they might have a cascading effect on other housing goals and outcomes.

### 4. Consider a Range of Measures for Neighborhood Conditions

Although many programs may track participants' outcomes, it is important to also consider the broader range of neighborhood conditions that can support or inhibit mobility in a community. These facets of a neighborhood—availability of affordable housing, the presence of high-performing schools, access to transit, and many more—all help create opportunities for families that allow them to increase their economic success, power and autonomy, and sense of being valued in community. Although more research is needed on the causal mechanism between some of these indicators and future upward mobility, the number of dashboards, index efforts, and other databases that measure neighborhood opportunity provide contextual data on how housing efforts may interact with other opportunities for mobility.

## Notes

- <sup>1</sup> “Exposing Housing Discrimination,” Urban Institute, accessed December 4, 2020, <https://www.urban.org/features/exposing-housing-discrimination>.
- <sup>2</sup> Susan J. Popkin, “Public Housing and the Legacy of Segregation,” *Urban Wire* (blog), Urban Institute, August 18, 2013, <https://www.urban.org/urban-wire/public-housing-and-legacy-segregation>.
- <sup>3</sup> Nausheen Husain, Darcel Rockett, Christen A. Johnson, and Jemal R. Brinson, “Disinvestment in Black and Latino Chicago Neighborhoods Is Rooted in Policy. Here’s How These Communities Continue to Be Held Back,” *Chicago Tribune*, July 27, 2020, <https://www.chicagotribune.com/living/health/ct-life-inequity-data-policy-roots-chicago-20200726-r3c7qykvvbfm5bdjm4fpb6g5k4-story.html>.
- <sup>4</sup> This brief builds on *Advancing Mobility from Poverty: A Toolkit for Housing and Education Partnerships* (Enterprise Community Partners 2020), but Urban adapted some of the terminology. Instead of “housing outcomes and indicators,” we identify “housing goals and outcomes.” We have also renamed several outcomes to better align with the research.
- <sup>5</sup> Carlos Martín, “What Do “Stay-at-Home” Orders Mean for Families in Unsafe or Unrepaired Homes?” *Urban Wire* (blog), Urban Institute, April 8, 2020, <https://www.urban.org/urban-wire/what-do-stay-home-orders-mean-families-unsafe-or-unrepaired-homes>.
- <sup>6</sup> Carlos Martín, “What Do ‘Stay-at-Home’ Orders Mean for Families in Unsafe or Unrepaired Homes?” *Urban Wire* (blog), April 8, 2020, <https://www.urban.org/urban-wire/what-do-stay-home-orders-mean-families-unsafe-or-unrepaired-homes>.
- <sup>7</sup> See for example Eggers and Moumen (2013).

- <sup>8</sup> “Blood Lead Surveillance Data,” Centers for Disease Control and Prevention, last reviewed July 30, 2019, <https://www.cdc.gov/nceh/lead/data/surveillance-data.htm>.
- <sup>9</sup> “Childhood Lead Poisoning Prevention, Arkansas,” Centers for Disease Control and Prevention, last reviewed July 30, 2019, <https://www.cdc.gov/nceh/lead/data/state/ardata.htm>.
- <sup>10</sup> “Rental Burden: Rethinking Affordability Measures,” HUD User, accessed December 4, 2020, [https://www.huduser.gov/portal/pdredge/pdr\\_edge\\_featd\\_article\\_092214.html](https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_092214.html).
- <sup>11</sup> “The Gap: A Shortage of Affordable Rental Homes,” National Low Income Housing Coalition, accessed December 4, 2020, <https://reports.nlihc.org/gap/about>.
- <sup>12</sup> Susan J. Popkin and Lisa Dubay, “Can Housing Assistance Help Protect Children from Hunger?” *Urban Wire* (blog), Urban Institute, April 8, 2020, <https://www.urban.org/urban-wire/can-housing-assistance-help-protect-children-hunger>.
- <sup>13</sup> Claudia D. Solari, “America’s Housing Is Getting More Crowded. How Will That Affect Children?” *Urban Wire* (blog), Urban Institute, April 24, 2019, <https://www.urban.org/urban-wire/americas-housing-getting-more-crowded-how-will-affect-children>.
- <sup>14</sup> Claudia D. Solari, “America’s Housing Is Getting More Crowded. How Will That Affect Children?” *Urban Wire* (blog), Urban Institute, April 24, 2019, <https://www.urban.org/urban-wire/americas-housing-getting-more-crowded-how-will-affect-children>.
- <sup>15</sup> Claudia D. Solari, “America’s Housing Is Getting More Crowded. How Will That Affect Children?” *Urban Wire* (blog), Urban Institute, April 24, 2019, <https://www.urban.org/urban-wire/americas-housing-getting-more-crowded-how-will-affect-children>.
- <sup>16</sup> “Geographic Mobility: 2018 to 2019,” US Census Bureau, November 2019, <https://www.census.gov/data/tables/2019/demo/geographic-mobility/cps-2019.html>.
- <sup>17</sup> “What Is an Eviction | Why Eviction Matters,” Princeton University Eviction Lab, accessed December 17, 2020, <https://evictionlab.org/why-eviction-matters/#what-is-an-eviction>.
- <sup>18</sup> “Homeless Emergency Assistance and Rapid Transition to Housing: Defining ‘Homeless’,” 76 Fed. Reg. 75994 (December 5, 2011), <https://www.govinfo.gov/content/pkg/FR-2011-12-05/pdf/2011-30942.pdf>.
- <sup>19</sup> “The McKinney-Vento Definition of Homeless,” National Center for Homeless Education, accessed December 17, 2020, <https://nche.ed.gov/mckinney-vento-definition/>.
- <sup>20</sup> “State of Homelessness: 2020 Edition,” National Alliance to End Homelessness, accessed December 15, 2020, <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-2020/>.
- <sup>21</sup> “Reducing the Racial Homeownership Gap,” Urban Institute, accessed December 5, 2020, <https://www.urban.org/policy-centers/housing-finance-policy-center/projects/reducing-racial-homeownership-gap>.
- <sup>22</sup> Jung Hyun Choi, Alanna McCargo, and Laurie Goodman, “Three Differences between Black and White Homeownership That add to the Housing Wealth Gap,” *Urban Wire* (blog), February 28, 2019, <https://www.urban.org/urban-wire/three-differences-between-black-and-white-homeownership-add-housing-wealth-gap>.
- <sup>23</sup> “Measure,” Enterprise Community Partners Opportunity360, accessed December 17, 2020, <https://www.enterprisecommunity.org/opportunity360/measure>.
- <sup>24</sup> “Indicators,” National Equity Atlas, accessed December 17, 2020, <https://nationalequityatlas.org/indicators>.

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