ASSESSING AND PROMOTING OPPORTUNITY IN LOW- AND MODERATE-INCOME COMMUNITIES:

Technical Appendix

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This report describes the qualitative and quantitative data collection and analysis methods used by the Center for Community Capital (CCC) in its report, *Assessing and Promoting Opportunity in Low- and Moderate-Income Communities: Findings from New Orleans and San Francisco*.

To complete our assessment of housing and opportunity in the St. Bernard Area of New Orleans and the Potrero Hill neighborhood in San Francisco, CCC adopted a mixed-methods approach. We wished to capture certain quantitative indicators of opportunity-related well-being in each community, and we also incorporated qualitative analysis of resident and stakeholder interviews to provide insights that the quantitative analysis could not capture.

**AREA OPPORTUNITY INDEX**

The Area Opportunity Index (AOI) was constructed to provide a quantitative, multi-dimensional, composite index of opportunity-related well-being for communities at different geographic levels. After careful research into existing comprehensive indicators and the current methods for measuring neighborhood well-being, we developed the Area Opportunity Index (AOI) to map and analyze dimensions of community well-being at the census tract level.

The AOI builds on recent work by the Social Science Research Council's Measure of America program; this uses the American Human Development Index, which includes health, education, and income.¹ The AOI is also informed by the World Bank's Human Development Index (HDI).² The AOI focuses on indicators linked to building basic human capabilities, and it aligns with the understanding of local opportunity advanced in CCC's main report: individual well-being relies in part on access to quality housing, healthcare, economic stability, education, and a rich, stable social and community context.

Drawing on the human capabilities approach initially articulated by philosopher Amartya Sen and expanded by Martha Nussbaum, the AOI focuses on quantifiable aspects of local economic and social well-being that promote the capacity for individuals to “lead freer and more worthwhile lives.”³ Individuals with robust and well-developed capabilities—such as good health, access to education, a stable roof over their head, and sufficient income—are better able to take advantage of opportunities and exert control over their future path.

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¹ See [http://www.measureofamerica.org/human-development/#human development index](http://www.measureofamerica.org/human-development/#human development index)
Although there are many ways to measure the various and multifaceted components that impact human capability and opportunity, the AOI focuses on five specific domains:

1. **Economic**: median household income.
2. **Education**: the number of adults ages 25 and older with some college or more.
3. **Housing**: the percentage of households spending 30% or more of their income on housing.
4. **Health**: the number of adults ages 18-64 with health insurance.
5. **Social**: rescaled index of concentration at the extremes (rICE), which jointly captures both the concentration of poverty and affluence within a neighborhood. Poor households are defined as households with less than $25,000 in annual income; affluent households are defined as those earning $100,000 or more annually.

### Area Opportunity Index Data

Data for the AOI are taken from the U.S. Census Bureau's American Community Survey (ACS) 5-year (2011-2015) estimates for each of the five domain indicators at the census tract, county, and state levels. These estimates are then combined into an overarching index that highlights the area’s relative performance in comparison to other areas. Each domain indicator serves as an important proxy for other aspects of household and community well-being. For example, health insurance coverage is an important predictor of a host of health outcomes.4

Indices such as the AOI or the HDI are composite, quantitative metrics with common benefits:

- They provide one metric that can be more easily understood than trying to understand numerous unique indicators simultaneously.
- They allow for an understanding of the relative importance of different factors on the overall score.
- They allow for quick identification of distressed areas and provide a sense of which policy levers may be most impactful for changing an area’s status.

In addition, the AOI can be used to track improvements in *absolute* conditions, such as whether there is an increasing share of individuals with health insurance in a

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specific area. The AOI can also be used to gauge relative conditions, such as whether an area's ranking is improving over time compared to other areas.

Construction of the Area Opportunity Index

The Area Opportunity Index (AOI) was calculated using a straightforward methodology that is replicated for each state, county, and tract in the analysis.

First, we calculated an index for each of the five dimensions of the composite index: income, education, housing, health, and social environment. For any given dimension, the basic equation for calculating its index is as follows:

$$Index_{di} = \frac{Value_{di} - Min\ Value_{d}}{Max\ Value_{d} - Min\ Value_{d}}$$

For a given dimension $d$ in geographic area $i$, the individual dimension index is calculated by taking the area's measure on the given indicator ($Value_{di}$) and subtracting the minimum value of that indicator ($Min\ Value_{d}$) observed across all other areas (tracts, counties, or states) within the geographic region of interest. This tells us how far away a given area is from the lowest-performing area in the region. This value is then divided by the difference between the maximum value of the indicator and the minimum value of the indicator observed across all areas in the region of interest ($Max\ Value_{d} - Min\ Value_{d}$). The denominator ($Max\ Value_{d} - Min\ Value_{d}$) tells us how far apart the highest- and lowest-performing areas are in the region of interest.

The resulting index takes on a value ranging between 0 and 1. The higher the score on the index, the closer the area is to the highest-performing area in the region. A value of 1 means that the area's value on the given measure is the same as the maximum value observed in the region. A value of 0 means that the area's value on the given measure is the same as the minimum value observed in the region. For each of the geographic area types evaluated, the maximum and minimum values are taken relative to comparable geographic areas. States are compared to other states, counties are compared to other counties within their state, and tracts are compared to other tracts within their counties.

Second, the final AOI is calculated by equal weighting of these 5 components:

$$AOI_i = \frac{(Economic\ Index_i + Educ\ Index_i + Housing\ Index_i + Health\ Index_i + Social\ Index_i)}{5}$$

Each of the five components of the index—income, education, housing, health, and social context—is described here.
Economic Index

The Economic Index is calculated by the following equation:

\[
\text{Economic Index}_i = \frac{\ln(y_i) - \ln(y_{\text{min}})}{\ln(y_{\text{max}}) - \ln(y_{\text{min}})}
\]

where \(y_i\) is the median household income for geographic unit \(i\) and \(y_{\text{min}}\) and \(y_{\text{max}}\) are, respectively, the minimum and maximum median household incomes for the geographic unit of analysis (states, counties, or census tracts). This index takes on a value ranging between 0 and 1 and shows how the area’s median income compares to other areas in the region of interest. A value of 0 means the area has the lowest median income in the region; a value of 1 means the area has the highest median income in the region. Because income values are highly skewed, a natural log transformation was used to calculate the economic index using a normal distribution of values.

Median household income data were obtained from the 5-year American Community Survey (ACS) table B19013 (Median Household Income in the Past 12 Months). Median household income includes the income of both the householder and all other individuals age 15 and older living in the household, regardless of their relationship to the householder. This includes all eight types of (pre-tax) income reported in the ACS:

1. Wage or salary income;
2. Self-employment income;
3. Interest, dividends, net rental income, royalty income, or income from estates and trusts;
4. Social Security income;
5. Supplemental Security Income (SSI);
6. Public assistance income (this includes cash assistance such as TANF, but not non-cash benefits such as SNAP);
7. Retirement, survivor, or disability income (this does not include Social Security income); and
8. All other income, including unemployment, worker’s compensation, alimony, and other payments.

This reflects the regular stream of monetary resources into a household, regardless of the income sources. Differences in median household income reflect community differences in other economic indicators such as labor force participation and access to—and eligibility for—quality employment opportunities.
**Education Index**

Education conditions were measured as the share of the population 25+ with any education and training beyond high school. This includes individuals who report some college, no degree, as well as individuals with an associate's degree or higher.

We chose 25+ for two reasons. First, this is, historically, the age at which most individuals have completed their education and training. Second, the ACS data from which this indicator is derived provide details on educational attainment by race and ethnicity only for individuals 25+. We focused on postsecondary education and training—not just high school diploma/GED—because researchers who focus on education and employment outcomes suggest that there will be increasing demand for workers with training beyond high school.5

The Educational Attainment Index is calculated by the following equation:

\[
\text{Educ} \text{Index}_i = \frac{p_{postsec_i} - p_{postsec_{min}}}{p_{postsec_{max}} - p_{postsec_{min}}}
\]

where \(p_{postsec_i}\) is the share of adults (25+) with any postsecondary educational attainment for geographic unit \(i\) and \(p_{postsec_{min}}\) and \(p_{postsec_{max}}\) are, respectively, the minimum and maximum adult proportion with any postsecondary attainment for the geographic unit of analysis (states, counties, or census tracts). This index takes on a value ranging between 0 and 1 and shows how the area's adult educational attainment compares to other areas in the region of interest. A value of 0 means the area has the lowest adult educational attainment in the region; a value of 1 means the area has the highest adult educational attainment in the region.

Attainment data were obtained from the 5-year American Community Survey table B15003 (Educational Attainment for the Population 25 Years and Over). Individuals with any postsecondary education include those who reported “Some College, Less than 1 Year”, “Some College, 1 or More Years, No Degree,” an Associate's degree, a Bachelor's degree, a Master's degree, a professional degree, or a doctorate degree.

**Housing Index**

Housing affordability was captured as the percentage of households that are *not* cost-burdened, meaning they are spending less than 30% of their monthly income on rent or mortgage payments.

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The Housing Affordability Index is calculated by the following equation:

\[ \text{Housing\_Index}_i = \frac{p_{\text{noburden}_i} - p_{\text{noburden}_{\text{min}}}}{p_{\text{noburden}_{\text{max}}} - p_{\text{noburden}_{\text{min}}}} \]

where \( p_{\text{noburden}_i} \) is the share of households spending less than 30% of monthly income on housing for geographic unit \( i \) and \( p_{\text{noburden}_{\text{min}}} \) and \( p_{\text{noburden}_{\text{max}}} \) are, respectively, the minimum and maximum proportion of households that are not cost-burdened for the geographic unit of analysis (states, counties, or census tracts). This index takes on a value ranging between 0 and 1 and shows how the area's housing affordability compares to other areas in the region of interest. A value of 0 means the area has the lowest share of households that can afford housing in the region; a value of 1 means the area has the highest share of households that can afford housing in the region.

Housing cost data were obtained from the 5-year American Community Survey tables B25070 (Gross Rent as a Percentage of Household Income in the Past 12 Months) and B25091 (Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months). For the index, owners and renters are combined to capture all households, regardless of home purchase status. For households that report no or negative income in the prior year, the Census Bureau does not compute a value for the share of income spent on housing. These households are coded as cost-burdened in this analysis, as having no or negative income likely creates significant housing affordability challenges.

**Health Index**

Health conditions were measured as the share of prime working-age (18-64) adults in a region with health insurance (either private or public health insurance).

The Health Index is calculated by the following equation:

\[ \text{Health\_Index}_i = \frac{p_{\text{hins}_i} - p_{\text{hins}_{\text{min}}}}{p_{\text{hins}_{\text{max}}} - p_{\text{hins}_{\text{min}}}} \]

where \( p_{\text{hins}_i} \) is the share of adults ages 18-64 with health insurance for geographic unit \( i \) and \( p_{\text{hins}_{\text{min}}} \) and \( p_{\text{hins}_{\text{max}}} \) are, respectively, the minimum and maximum proportion of adults (18-64) with health insurance for the geographic unit of analysis (states, counties, or census tracts). This index takes on a value ranging between 0 and 1 and shows how the area's working-age adult health insurance coverage compares to other areas in the region of interest. A value of 0 means the area has the lowest level of adult health insurance coverage in the region; a value of 1 means the area has the highest level of adult health insurance coverage in the region.
Health insurance data were obtained from the 5-year American Community Survey table B27001 (Health Insurance Coverage Status by Sex by Age).

**Social Context Index**

Social context is meant to capture local conditions, such as isolation and segregation, which may strongly influence future outcomes for area residents. This index is based on a reformulation of the Index of Concentration at the Extremes (ICE) initially introduced by Massey (2001) to jointly capture concentrated affluence and poverty.\(^6\)

Massey's measure is calculated by the following equation:

\[
ICE_i = \frac{A_i - P_i}{T_i}
\]

In this equation, \(A_i\) equals the number of households classified as affluent in neighborhood \(i\), \(P_i\) is the number of households classified as poor in neighborhood \(i\), and \(T_i\) is the total number of households in neighborhood \(i\).

Within any area, ICE can range from -1 (all households are poor) to +1 (all households are affluent). A value of zero indicates that there is either an equal number of affluent and poor households or that no households are affluent or poor. Massey notes that dividing by the total number of households in the neighborhoods is key, as "it is the proportional imbalance between affluence and poverty within a neighborhood that really matters. If the poor outnumber the affluent by three to one, but 95% of those in the community are middle class, then the social effects of the imbalance are likely to be quite small" (44).

Because we are interested in either the concentration of poverty or affluence,\(^7\) we rescale this index as follows:

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\(^7\) While communities with high concentrations of poverty may appear very dissimilar from communities with high concentrations of affluence, both extremes pose challenges for overall opportunity. In one extreme—concentrated poverty—the concern is the absence of or exclusion from opportunities for social mobility and economic well-being. In the other extreme—concentrated affluence—the concern is “opportunity hoarding.” Reeves and Howard (2013) use this phrase to describe the concentration of opportunity among certain groups of Americans and the means through which these groups—unwittingly or not—ensure their continued, exclusive access to certain resources and privileges. Neighborhoods in...
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\[ rICE_i = 1 - abs(ICE_i) \]

where \( rICE_i \) ranges from 0 to 1. A value of 0 indicates either complete concentration of poverty or affluence, while a value of 1 indicates equal balance. The closer an area is to 1, the less there is concentration at either extreme of the income distribution.

For this analysis, poor households were defined as households with incomes of less than $25,000 annually (the equivalent of the federal poverty line for a family of four in 2015), while affluent households were defined as households earning $100,000 or more annually (four times the federal poverty line for a family of four). Income data were obtained from the 5-year American Community Survey table B19001 (Household Income in the Past 12 Months (2015)).

Evaluations of alternate income cut-points to better capture regional variations in cost-of-living—such as using state or county values of the 80th percentile of the income distribution to define “affluent”—had little impact on the overall AOI score. Moreover, while this approach increased the amount of locally-specific information incorporated into the index, it also increased the difficulty of readily comparing areas and communities across the nation. As such, the index uses a nationally-applied standard of “poor” and “affluent.”

Treatment of Missing Variables

For tract-level evaluations, census tracts with no residents (total population of 0) in 2011-15 were excluded from the analysis. A small number of census tracts are missing certain indicators. For example, in some tracts, all residents occupy group quarters, which refers to group housing situations such as dormitories, prisons, and military barracks. Group quarters are not households under the Census Bureau definition; for these tracts, median household income and other household income variables for the ICE calculation are not available. In these few cases, these tracts were assigned the county level average for these pieces of the index (i.e. data were imputed) for the final AOI calculations.

Geographic Units of Analysis

The AOI is a nested index that can be used to examine how a place (a state, county, or census tract) ranks in the distribution of AOI scores for that geographic level: tracts are evaluated relative to other tracts in their counties, counties are evaluated which affluent individuals interact only with one another present a situation in which social networking can lead to the exclusive promotion of opportunity among these groups. See Reeves, Richard V. and Kimberly Howard. “The Glass Floor: Education, Downward Mobility, and Opportunity Hoarding.” Washington, DC: Brookings Institution’s Center on Children and Families, 2013.
relative to other counties in their state, and each state is evaluated relative to all other states in the United States. This nesting matters because neighborhoods are also influenced by the counties and states that surround them. A tract that performs well relative to its peer tracts within a high-performing county may be quite distinct in future opportunity from a tract that performs well within a relatively low-performing county.

In our main report, we describe how the census tracts that compose the St. Bernard Area and the Potrero Hill neighborhood compare to other census tracts in Orleans Parish and San Francisco County, respectively. Because zip codes are too large (and do not depict actual geography) and block groups are too small, census tracts are the best approximation of a neighborhood. Census tracts are statistical geographies defined by the U.S. Census Bureau and “generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people.” In contrast, zip codes represent delivery service areas defined by the U.S. Postal Service, and they can vary in population from less than 1,000 residents to more than 40,000 residents.

Limitations of the Area Opportunity Index

There are several limitations to note concerning construction and use of the Area Opportunity Index (AOI) for the housing and opportunity assessment of the St. Bernard Area and the Potrero Hill neighborhood.

The first and most important limitation is that the five domain indicators taken from American Community Survey (ACS) estimates that compose the AOI reflect opportunity-related well-being, but do not measure opportunity per se. Put differently, the AOI may reflect the cumulative result of realized and unrealized opportunities among a group of residents. For example, the St. Bernard Area has a median household income of $20,149, which is lower than 83% of other census tracts in Orleans Parish. The lower income in St. Bernard may be the result of a lack of opportunities (e.g. a lack of well-paying jobs or small business opportunities), but income does not directly measure opportunity.

Another key limitation concerns mobility. Only 5% of other census tracts in San Francisco County have higher median household incomes than Potrero Hill, which suggests that Potrero Hill is certainly a place with economic opportunities. Yet, as we note in the main report, current conditions in Potrero Hill reflect migration patterns. Potrero Hill used to be a working-class neighborhood, yet residents with much higher educational attainment and income have moved in, bringing with them current and past opportunities from other places (e.g. a current high paying job in Silicon Valley or excellent past educational attainment).

Thus, quantitative data are inherently limited in understanding the range of day-to-day experiences that make up opportunity within a neighborhood. This is precisely

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8 See https://www.census.gov/geo/reference/gtc/gtc_ct.html
why we incorporated into our analysis interviews with residents, housing advocates, community-program managers, faith leaders, educators, healthcare advocates, and policy makers—to help us explain the stories behind the numbers and add richness and nuance to the quantitative portrait of local opportunity established by the AOI.

RESIDENT AND STAKEHOLDER INTERVIEWS
The primary means for gathering information about opportunity at the local level was through 52 hour-long, one-on-one interviews, 30 conducted in New Orleans and 22 in San Francisco. Two groups of people were interviewed: residents of each housing site; and stakeholders in each city—i.e. those who are familiar with the redeveloping areas and whose work concerns one of the elements of opportunity that are central to the study (e.g. housing advocates, community-program managers, religious leaders, educators, healthcare advocates, policy makers, and philanthropic leaders).

Recruitment
Stakeholder interviewees were found in one of two ways. First, we undertook a process of chain sampling, which began with our speaking with a city-beat journalist in each location; these individuals directed us to people we might speak with about matters related to housing and lower-income people’s lives, and each of the subsequent interviewees then directed us to additional people we might speak with, etc. Second, background research into issues related to housing and opportunity (for example, reading San Francisco’s 2016 Proposition A Affordable Housing Bond pro and con arguments) helped us determine which groups were most active on issues related to lower-income people’s well-being, and we reached out to these groups to help round out our pool of stakeholder interviewees.

Resident interviewees were recruited through two methods. First, we posted flyers in each site to announce that interviews would be taking place and to encourage participation; flyers were written in English in the New Orleans site and in English, Spanish, and Cantonese in the San Francisco site. Second, recruitment happened in collaboration with the developer/management agencies at each site—BRIDGE Housing in San Francisco and Bayou District Foundation and Columbia Residential in New Orleans. These agencies helped us identify a pool of interviewees to reflect the demographics of each community based on age, gender, and race/ethnicity.

Interview Methods
While both stakeholder and resident interview guides consisted of open-ended questions, the questions we asked each group of people varied (see Attachments A and B). Stakeholders, who were interviewed either in person or by phone, were asked questions related to three broad areas of opportunity: what is already
working well in terms of access to opportunity, what the barriers to opportunity are, and how barriers to opportunity might be addressed so that opportunity is promoted.

Residents were only interviewed in person, and they were asked questions concerning their lives, their hopes and dreams, and their thoughts and feelings about the community in which they live. Because Columbia Parc and Potrero Terrace and Annex are in such different stages of development, resident interview scripts were tailored to be sensitive to and gather pertinent information on the experiences of each group of residents.

Interview Data Analysis

Interviews were digitally recorded and transcribed verbatim to allow for in-depth analysis. Interview scripts were printed and read twice; digital transcripts were then linked to atlas.ti, where they were reviewed and coded. The first six interviews were coded twice (first in Microsoft Excel and then in atlas.ti) to ensure consistency in coding. Interview themes were determined in three ways. First, we narrowed in on the themes related to the elements of our framework of opportunity (housing, health and healthcare, economic stability, education, and social and community context). Second, we looked for consistent themes arising from the major questions we asked about opportunity (what’s working well, barriers to opportunity, ways to address barriers). Third, we paid close attention to interview data, looking for consistent, unanticipated themes that are related to opportunity, but that we did not ask about specifically.

Interview data are woven throughout the analysis presented in the main report, with all interviewees referred to by a randomly assigned number. San Francisco interviewees are referred to by the prefix SFO and New Orleans interviewees have the prefix NOLA. Stakeholders have an “S” before their interview number, while residents have an “R.” Thus, the resident in San Francisco randomly assigned the number 7 is referred to as SFO_R7, while the stakeholder in New Orleans assigned the number 3 is NOLA_S3. Interview quotes are verbatim, though tics of speech like “I think” or “you know” or “um” or “uh” have been removed. Similarly, repeated words or phrases have been removed while maintaining the speakers’ meaning and intent. At times, longer passages have been removed to facilitate smoother conveyance of people’s thoughts, though we have been careful to maintain the integrity of their meaning; in these instances, ellipses have been inserted to signify the deletion.
Attachment A: Semi-Structured Interview Guide for Stakeholders

INTERVIEWEES AFFILIATION (e.g. developer, non-profit housing org., religious org.):

DATE OF INTERVIEW:

(Introductory Script):

Thanks so much for making time to speak with us today.

As we mentioned [in our email], the UNC Center for Community Capital and JPMorgan Chase & Co. are undertaking research on how residents, especially lower-income ones, in [San Francisco/New Orleans] think about opportunity and how they engage with local resources. We’re also interested in how certain barriers can stand between residents and the resources that exist around them. At this point, we think opportunity includes things like access to decent affordable housing, good healthcare, high quality schools, well-paying jobs, and chances to build diverse social networks. At this point, we consider anything that disrupts access to be a barrier to opportunity—for example, a lack of public transportation connecting people to jobs or education would be a barrier to opportunity.

Over the next few weeks, we’ll be having conversations with community leaders in [San Francisco/New Orleans] and with residents in [the Columbia Parc/Potrero Terrace and Annex] development. We’ll be talking to journalists, scholars, non-profit organizers, activists and advocates, members of the faith community, local government leaders, and more. We are aiming to have sixty-minute informal conversations.

We would like your permission to record our interview. We’ll be taking notes, but the recording ensures that we capture everything. Please know that you can ask us to turn off the recorder at any time and can also ask us not to record at all. If you give us permission to record, please know that the recording will be transcribed by a professional company and that all transcripts and recordings will remain in our possession. All interviewees will be granted anonymity; while we will use quotes in the reports we produce, we won’t reveal your identity. We’d like to include the organizational affiliations of our interviewees, though we will not name the individuals we interviewed: would this be all right with you? It would also help us report accurately if we were able to record our interviews: may we record this interview?

Do you have any questions before we begin? [START RECORDER]

WARM UP/INTRODUCTORY QUESTIONS

1. We’ll start with a few questions about your connection to [the region of interest].
   a. [EVERYONE]: How long have you lived in [New Orleans/San Francisco]?
b. [EVERYONE]: What does your office/organization do in [the city, the neighborhood]?

c. [EVERYONE]: Do you have any connection to [the Columbia Parc development/Potrero Terrace and Annex] in particular, and if so, what is it? (PROBES IF NEEDED)

d. [COMMUNITY ORGANIZATIONS]: Do you know of plans for investments or upcoming developments in this neighborhood? (PROBES IF NEEDED—ASK SPECIFIC QUESTIONS RELATED TO INFORMANT’S ORGANIZATION.)

OPPORTUNITY QUESTIONS

2. Great. Now we’ll move on to the topic of opportunity. Part of the reason for our work is to help JPMorgan Chase & Co. think about how to leverage their investments. That is, we want to help them think about how to break down some of the barriers between residents and existing resources in order to provide more opportunity in these places. So, let’s start by discussing what already exists in the neighborhood before moving on to needs and barriers.

a. [EVERYONE]: What is working well in terms of resources that already exist in the city/neighborhood?

b. [EVERYONE]: Who are the major players in these efforts?

c. [EVERYONE]: What are some of the most pressing needs you see in the [city, neighborhood]?

d. [EVERYONE]: What resources do you think might help address these needs? (PROBES IF NEEDED)

e. [EVERYONE]: If a list of ways to improve residents’ access to opportunity could only include three items, what would they be? Why? (PROBES IF NEEDED)

f. [EVERYONE]: Does that “wish list” change when you think about different groups in the area, for example, the elderly or children?

g. [COMMUNITY ORGANIZATIONS - COLUMBIA PARC ONLY]: Do you have a sense of how opportunities in the neighborhood have changed over time?

h. [COMMUNITY ORGANIZATIONS - COLUMBIA PARC ONLY]: Do you have a sense of how the Columbia Parc development has impacted these issues?
i. [COMMUNITY ORGANIZATIONS - POTRERO TERRACE AND ANNEX]: How do you think the development of Potrero Terrace might impact these issues in the future?

j. EVERYONE: Thank you. Is there anything else you'd like to add about opportunity before we move on to roadblocks?

BARRIERS TO OPPORTUNITY QUESTIONS (EVERYONE)

3. Now we'd like to move on to discuss barriers to opportunity. As we've mentioned, we know that people may encounter some roadblocks on the way to accessing opportunity. We want to identify what these roadblocks are. Now we'd like to get your ideas about what the barriers are in this area.

   a. First, let's begin by talking about resources that are available but are underutilized. Are there particular resources that you can think of that aren't being used in the [city/neighborhood]. (PROBES IF NEEDED. For example, are there quality schools that people can't or don't use or jobs that people can't or don't apply for?)

   b. What are some of the major roadblocks to people’s using these resources? What is holding people back?

   c. Of the barriers you’ve listed, which one most stands in the way of people’s accessing opportunity?

   d. What would help residents overcome these barriers?

   e. The previous question assumed that the resources people most need are present in the community, and of course this might not be true. Are there resources people need that are not available?

   f. What types of investments do you think would be most effective in promoting people’s access to and use of the resources they need?

   g. Thank you. Is there anything else you’d like to add about barriers to opportunity before we move on?

ADDRESSING BARRIERS (EVERYONE)

4. Lastly, we'd like to discuss how existing organizations are already addressing the roadblocks you mentioned.
a. First, what is already being done to improve the lives of lower-income people? (PROBES IF NEEDED)

b. Can you tell us about a particularly exciting practice or initiative that already exists that could be expanded? (PROBES IF NEEDED)

c. Great. Do you think there is a broader change that could help organizations work better together? (PROBES IF NEEDED)

d. Can you think of policy change that might support these efforts? (PROBES IF NEEDED)

e. Have you already mentioned all of the most important players in these efforts? Who else is involved? (PROBES IF NEEDED)

f. Is there someone we’ve talked about that you think could be a helpful resource for us? (IF SO, May we say that you suggested we contact him/her?)

5. Thanks so much for all of this information, it’s been a very helpful conversation. Is there anything else you would like to add before we conclude?

Thank you so much for taking the time to speak with us. If you have any questions about our research or if you have more ideas later, please contact any of us (either Mark, Allison, or Julia [hand out business cards in person; give out phone numbers over phone]).
Attachment B: Resident Interview Guides

(Introductory Script):

Thanks so much for making time to speak with me today.

The UNC Center for Community Capital (UNC CCC) is partnering with JPMorgan Chase & Co. (JPMC) to try to understand what the residents of Columbia Parc in New Orleans / Potrero Terrace and Annex in San Francisco want or need in order to live the lives they dream about. JPMC invests in New Orleans / San Francisco and is interested in hearing residents’ perspectives on what is needed to improve quality of life in the region. We, UNC CCC, are gathering this information for JPMC. We do not control their investment decisions, but are here to make sure that residents’ preferences and hopes are presented to JPMC.

We will be talking to 16-18 residents of Columbia Parc / Potrero Terrace and Annex, and we will be asking each person questions about their neighborhood, their home, their lives, and their hopes and dreams. We appreciate your taking the time to talk with us today; this interview will take about 45 minutes. We would like your permission to video-record and audio-record this interview. Please know that you can ask us to turn off the recorder at any time and can also ask us not to record at all.

If you give us permission to record, please know that the recordings will be used in several ways. First, your photograph and quotes from your interview might be included in a written report that UNC is preparing for JPMC. Second, photographs, quotes, and/or video footage from your interview might be included in a “Story Map,” which is an online, publicly-available, electronic report of the neighborhood that UNC is preparing for JPMC.

May we have your permission to video-record this interview?
May we have your permission to audio-record this interview?
Do you have any questions before we begin? [START RECORDER]

QUESTIONS – Columbia Parc (New Orleans)

1. Tell us about yourself (name, age, who you are and what you do).

2. How did you come to live here?

3. How would you describe Columbia Parc to someone who has never been here? What does it look like? Pretend you’re talking to someone on the phone and take her on a tour.

4. What does home mean to you?
5. What's missing in Columbia Parc? If I made you mayor for a day, what would you change?

6. Did you (or do your children) go to school here in Columbia Parc? Was that a good experience? In what way? What do you wish was different?

7. [WORKING AGE ADULTS, though ask teens, “Do you have a job?” and then proceed if the answer is yes.] Tell me about your job. What’s the type of work that you currently do? On a good day, what do you like about it? What might make it even better?

8. How do you relax after a long day?

9. Tell us about a regular Saturday (or a day off from school or work). Where are you, who are you with, and what are y’all doing? Describe to me what it looks like.

10. Imagine that you are having people over for Sunday dinner. Who’s at the table? What are you serving? As you’re prepping for dinner, where are you shopping for groceries? What would you do together after dinner?

11. Imagine that you (or someone in your home) wake up sick in the night. What do you do?

12. Let’s talk payday. You just got your check, now what do you do with it? Generally, how does that money get spent? (Or saved?)

13. Has your life been different than what you’d imagined? How?

14. Has living here in Columbia Parc made your life better? (How?) Hindered?

15. What are your hopes for what the future holds? For your children?

16. When you think about your future or your children’s future, what would you/they need to achieve that?

17. FOR ELDERs: How has New Orleans changed since you were young?

Thank you so much for taking the time to speak with us. If you have any questions about our research or if you have more ideas later, please contact Mark McDaniel at UNC CCC [hand out business card].

QUESTIONS – Potrero Terrace and Annex (San Francisco)

1. Tell us about yourself (name, age, who you are and what you do).
2. How long have you lived here?

3. How would you describe Potrero Terrace and Annex to someone who has never been here? What does it look like? Pretend you’re talking to someone on the phone and take her on a tour.

4. We know there are some big changes coming to Potrero Terrace and Annex. Can you tell us about that – what is going to happen here?

5. What would you like to see happen here? If I made you mayor for a day, what would you like your home or neighborhood to look like?

6. What does home mean to you?

7. Did you (or do your children) go to school here? Was that a good experience? In what way? If you were in charge, how would you improve schools in the area?

8. Is there enough for young people to do in the community? What “out of school time” opportunities would you like to see for youth?

9. Are you working outside of the home these days? Tell me about your job. On a good day, what do you like about it? What might make it even better?

10. In your opinion, what would expand economic opportunities in the community?

11. Imagine that you are having people over for Sunday dinner. Where are you shopping for groceries? Is it easy to get the foods you need within the neighborhood?

12. Does Potrero Terrace and Annex feel like a community to you? When do residents get together? Where do they do so?

13. Imagine that you (or someone in your home) wake up sick in the night. What do you do? How about if you’re not feeling well and it’s not an emergency—is there a medical practice you can get to when you want?

14. Let’s talk payday. You just got a check that you need to cash. Are there banks or ATMs in the community that you can use?

15. What are your hopes for what the future holds? For your children?

16. When you think about your future or your children’s future, what would you/they need to achieve that? What do you think might hinder you or your family from achieving a successful future?

17. FOR ELDERS: How has San Francisco changed since you were young?
Thank you so much for taking the time to speak with us. If you have any questions about our research or if you have more ideas later, please contact Mark McDaniel at UNC CCC [hand out business card].