

*MEASURING ECONOMIC MOBILITY AND OPPORTUNITY:
LESSONS FROM THE TEXAS REGIONAL OPPORTUNITY INDEX
AND THE MISSISSIPPI ECONOMIC POLICY CENTER
WEBINAR*

Hosted by



With Support from Ford Foundation

June 21, 2012

Measuring Economic Mobility and Opportunity: Lessons from the Texas Regional Opportunity Index and the Mississippi Economic Policy Center

FEATURED SPEAKERS

Don Baylor,
Senior Policy Analyst,
Center for Public
Policy Priorities



Ed Sivak,
Director,
Mississippi Economic
Policy Center



MODERATOR

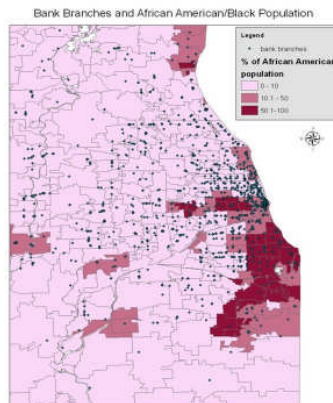
Melissa Wells
Policy Assistant,
Joint Center for
Political and Economic
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Howard University Center on Race and Wealth (CRW)



*Working to enrich
the dialogue and
research to support
asset building and
wealth
accumulation while
addressing issues
related to racial
wealth disparities*



Joint Center for Political & Economic Studies *Asset Building Policy Initiative*



Supports policy education of Ford Foundation grantees about best practices and strategies for asset building, using a variety of media and venues

Texas Regional Opportunity Index

Don Baylor

*Senior Policy
Analyst,
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Public Policy
Priorities
and
Director of
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Basic Economic Security Tables for Mississippi

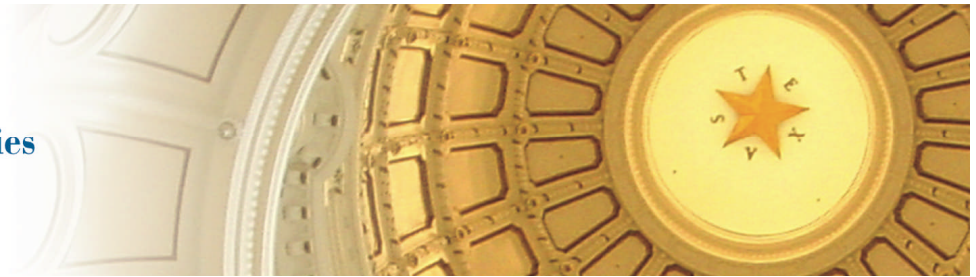
Ed Sivak

*Director,
Mississippi
Economic Policy
Center*





Center for Public Policy Priorities



The Texas Regional Opportunity Index:

A New Data Platform for State & Local Action

Howard University Center on Race & Wealth/Joint Center
on Political & Economic Studies Webinar

June 21, 2012

Don Baylor, Jr.
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OpportunityTexas



Brief Introduction to Texas

254 counties and 25 MSAs

Population

- 25.7 million Total population (27% Under 18)
- Between 2000-10:
 - Population increased by 20.6% (2x national rate)
 - Child Population increased by 1M (Half of U.S. net child pop. growth)
- Racial/Ethnic Profile:
 - 45% White, non-Hispanic,
 - 38% Hispanic,
 - 12% African-American

Labor Force and Unemployment:

- 7.8% average unemployment for 2011
- Between the first quarter of 2007 and the third quarter of 2011 private sector employment grew by 4.5%
- Majority-minority labor force

Income Inequality:

- Over 62% of public school students are economically disadvantaged
- 2 of 3 (68%) of tax filers are low-income (IRS)
- In 2011, 2.57 million Texas filers received \$6.5 billion in federal EITC

No State Income Tax



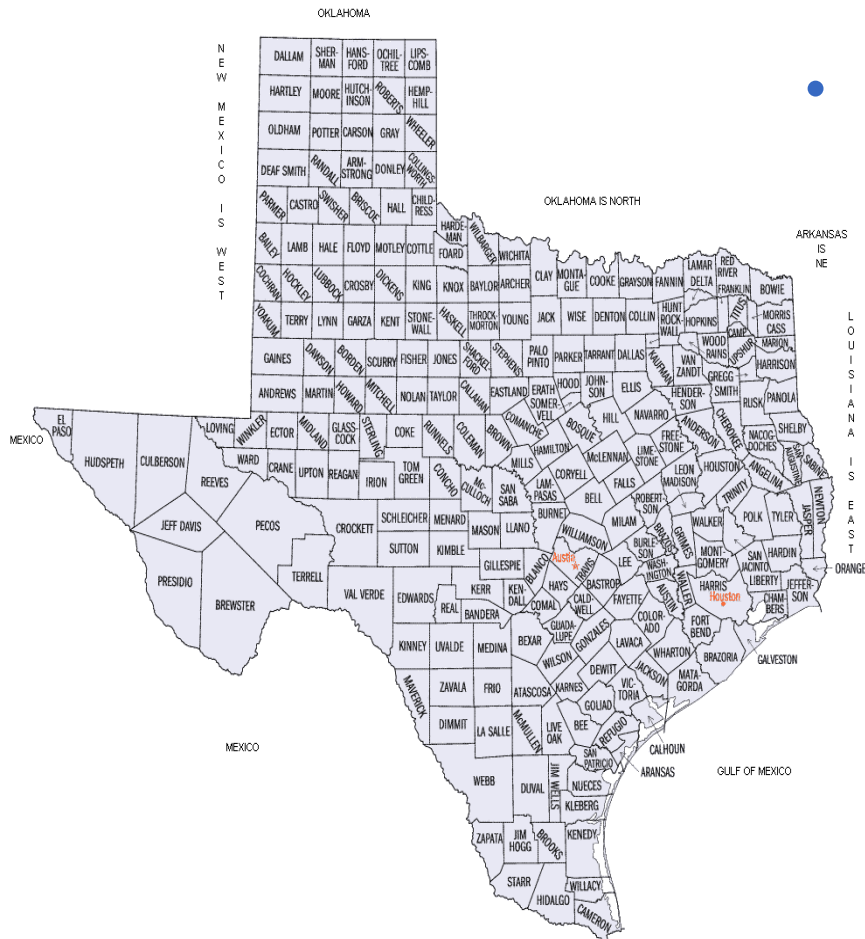
for Working Families
State-IDA Program Support
Lifting Assets Limits in Public Ben
Protections from Predatory Sh
State Microenterprise Support
Job Quality Standards
Foreclosure Prevention an
First-Time Homebuyer I
Access to Health Insur
Access to Quality K-1
Financial Education
College Savings to

Assets & Opportunity Scorecard:

Financial Insecurity and Policies to Rebuild Prosperity in America

www.assetsandopportunity.org

How Texas Measures Up on Key Opportunity Indicators

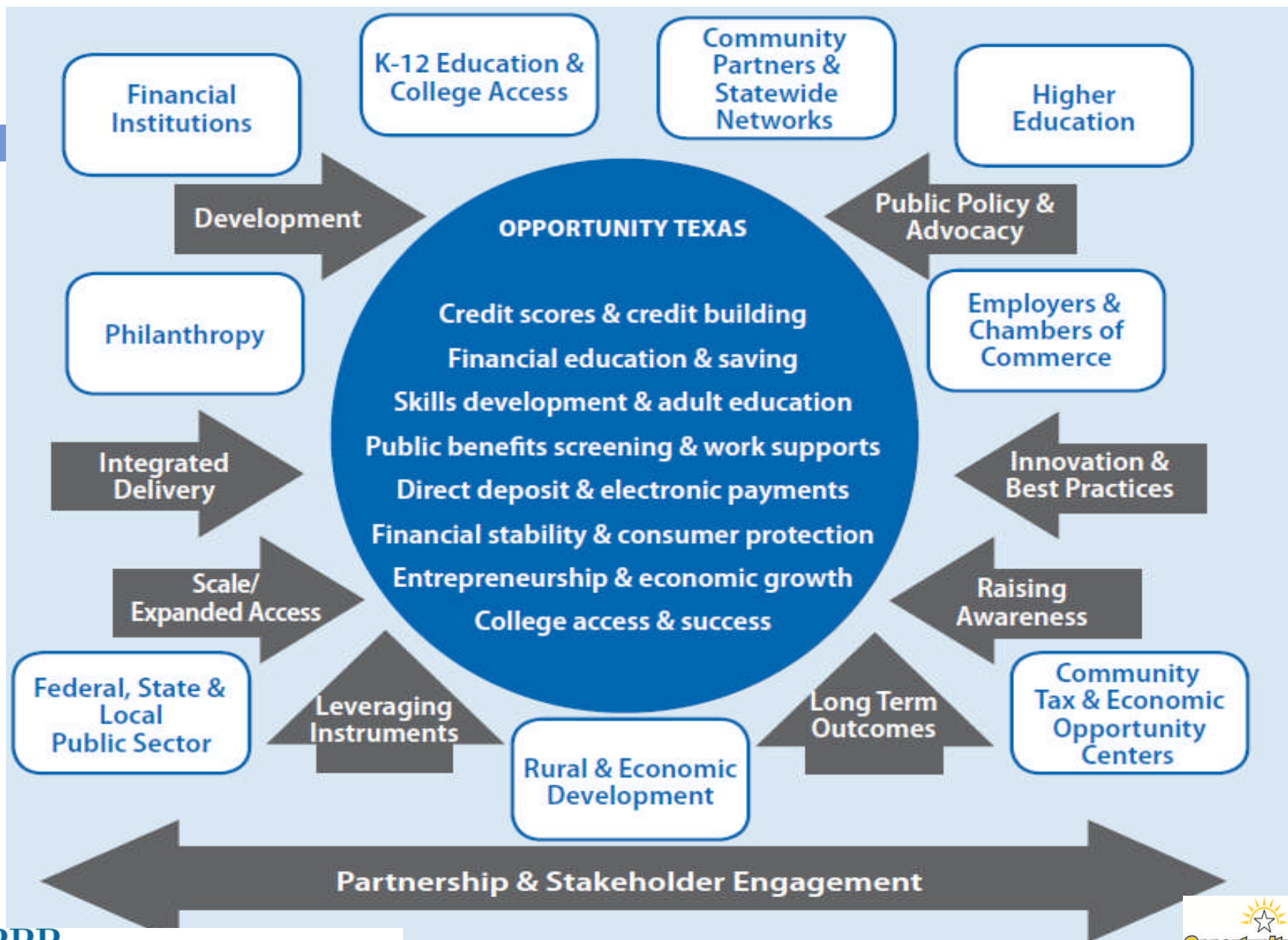


- CFED Rankings
 - 51st in Uninsured Rate
 - 47th in Unbanked Households; 9th in Foreclosure Rate
 - 4th in Home Affordability; 42nd in Homeownership Rate
 - 49th in Share of Consumers that are Subprime
 - 41st in Low-Wage Jobs
 - 51st in High School degree attainment
 - 40th in Two-Year Degree Attainment



Opportunity TexasTM

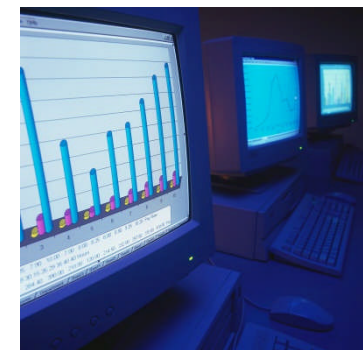
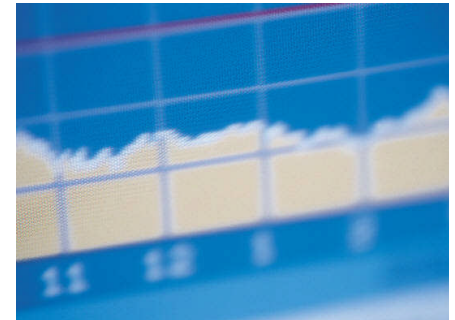
LEARN. EARN. SAVE.



Why Develop a New Local Data Source?

13

- **Providing** better and timely data to local stakeholders to measure community impact
- **Driving** conversations toward manageable, measureable, and actionable outcomes
- **Informing** public policy debate on statewide strategies to improve and measure performance indicators
- **Crossing** traditional policy silos and agency boundaries to address barriers to individual and community development
- **Generating** comparable local and regional snapshots to assess opportunity structures

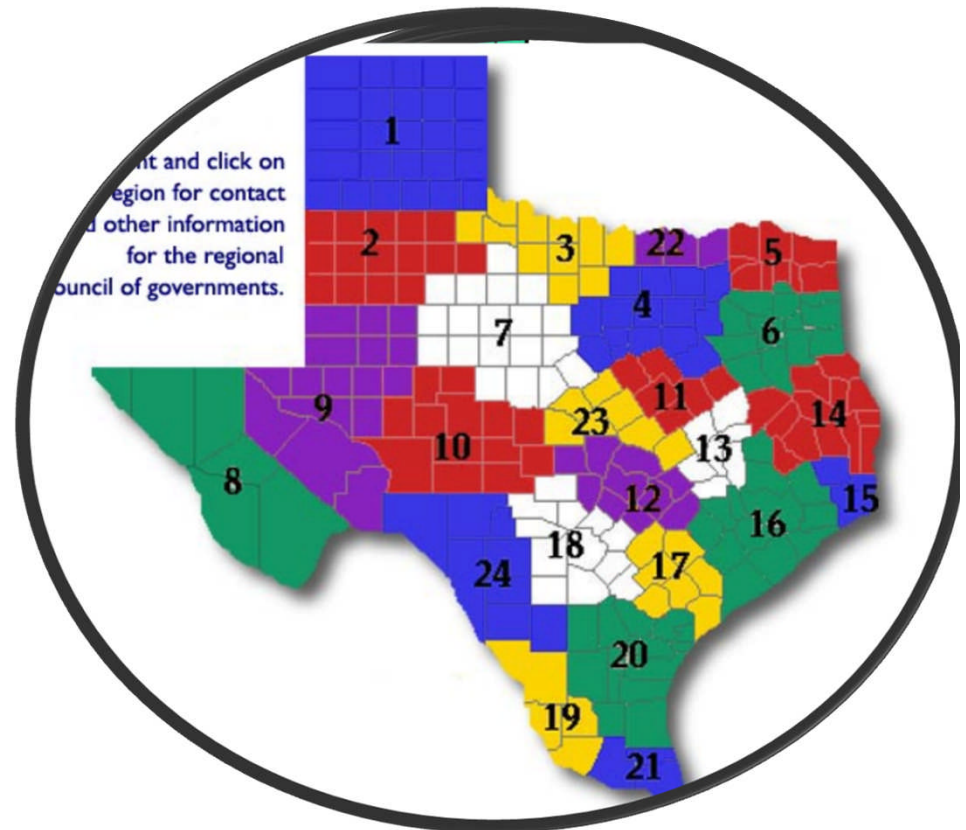


Texas Regional Opportunity Index (TROI)

14

Identifies, develops, and compares economic mobility indicators across regions in Texas:

- ★ Counties (254)
- ★ State Agency Jurisdictions
 - ★ Education Service Centers (TEA)
 - ★ Higher Education (THECB)
 - ★ Economic Regions (Comptroller)
 - ★ COG Regions
 - ★ WDA Regions (TWC)
 - ★ HHS Regions (HHSC)
- ★ Population/MSA Tiers (4)



Data Sources

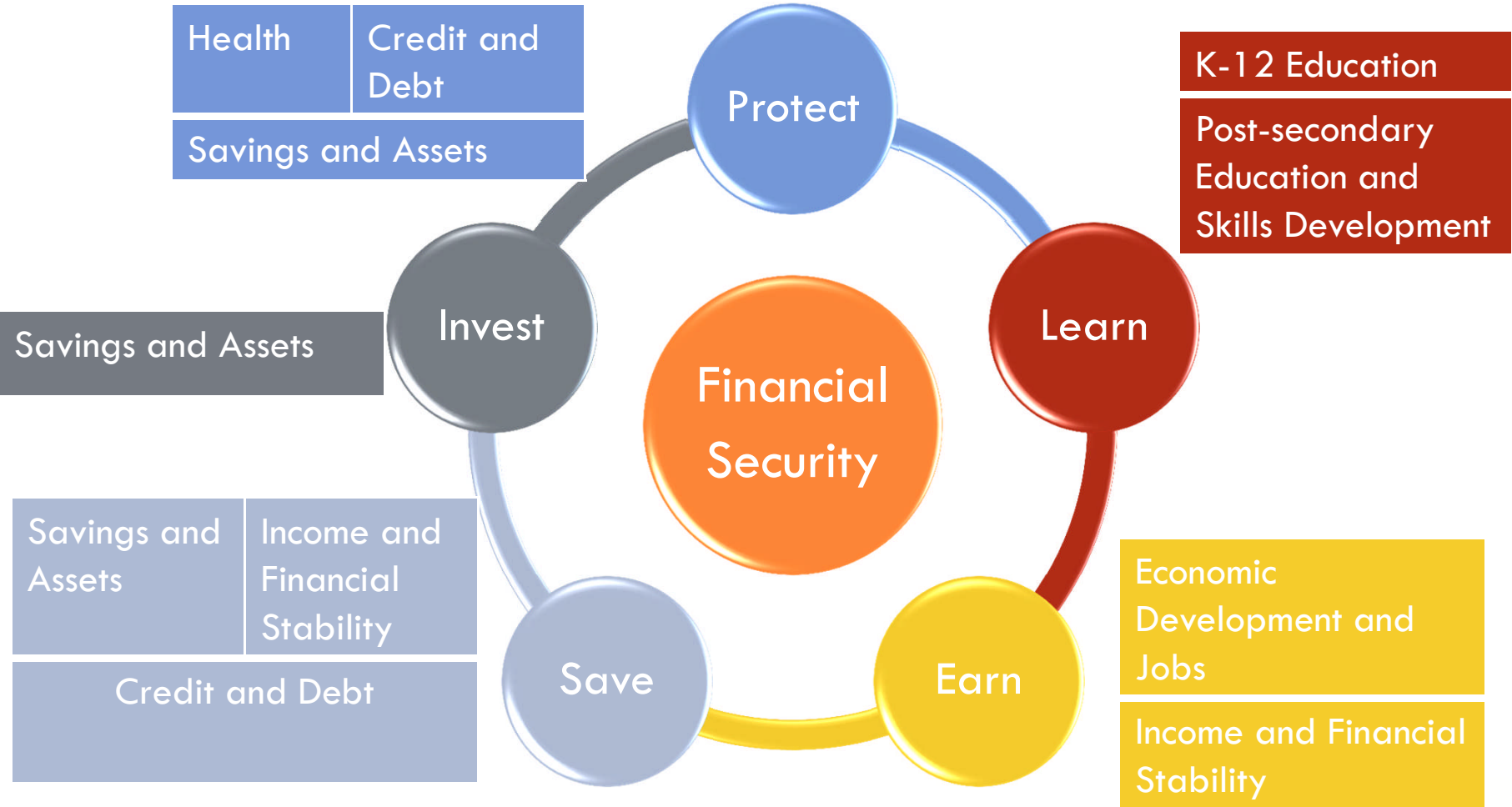
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Incorporates:

- ★ Census Data
- ★ Federal & State Agency Data
 - ★ 7 federal agencies
 - ★ 9 Texas agencies
- ★ Proprietary Data
 - ★ Contributions from 5 non-profit sources
- ★ CPPP Analysis

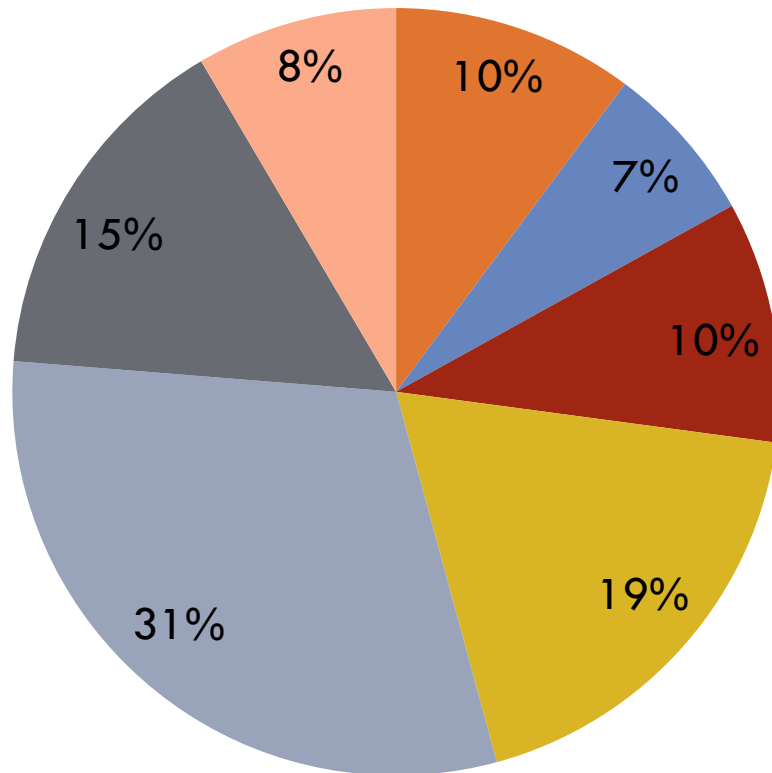


Building Financial Security



TROI by Opportunity Cluster

17



- Credit & Debt
- Economic Development & Jobs
- Health
- Income & Financial Stability
- K-12 Education
- Postsecondary Education & Skills Development
- Savings & Assets

* 59 Total Indicators

Sample Indicators

18

Clusters	Examples of Available Indicators
Credit and Debt	Average Credit Score, Credit Card Debt
Economic Development and Jobs	Business Establishment Rate, Labor Force Participation Rate, Long-Term Unemployment
Health	CHIP Renewal Rate, Primary Care Providers, Uninsured Rates for Children and Adults
Income and Financial Stability	Child Care Affordability, Local Cost of Living, Underbanked Households Rate
K-12 Education	TAKS Passing Rates, AP and Dual Credit Rates, Public Pre-K Enrollment, ED Student Dropout Rates
Post-secondary Education & Skills Development	Degree Completion Rates, FAFSA Completion Rates, Enrollment Rates
Savings and Assets	Foreclosure Rate, Prepaid College Savings Rate, Financial Institution Density

K-12 Sample Indicator Definitions

Indicator	Numerator	Denominator	Data Source (Date)	Definition
3rd Grade TAKS Math Pass Rate	Number of 3rd Graders Passing the Math TAKS	Total Number of 3rd Graders Completing Math TAKS	Texas Education Agency (2010-11)	Share of 3rd grade students passing the Texas Assessment of Knowledge and Skills (TAKS) Math Exam
AP/Dual Credit Rate	Number of High School Students Taking AP or Dual Credit	Total Number of High School Students (Cumulative Enrollment)	Texas Education Agency (2010-11)	Share of 9th-12th graders taking at least one advanced/dual enrollment course
Economically Disadvantaged K-12 Retention Rate	Number of ED Students Held Back in Any Grade	Total Number of ED Students	Texas Education Agency (2010-11)	Share of K-12 economically disadvantaged students who repeated a grade
SAT/ACT Success Rate	Number of 12th Graders Meeting or Exceeding ACT/SAT Criterion	Total Number of 12th Graders Examined by ACT/SAT	Texas Education Agency (2010-11)	Share of examinees scoring at or above the criterion score (SAT 1110, ACT Composite 24)
Secondary School Drop Out Rate	Number of High School Students Reported as "Dropouts"	Total Number of High School Students (4yr cohort)	Texas Education Agency (2010-11)	Share of students in the class of 2010 who dropped out of school, students who started 9th grade in 2006-2007
TAKS Math Pass Rate for Economically Disadvantaged Students (All grades)	Total Number of ED Students Passing Math TAKS	Total Number of ED Students Completing Math TAKS	Texas Education Agency (2010-11)	Share of economically disadvantaged students passing the Texas Assessment of Knowledge and Skills (TAKS) Math exam across all grades

Income and Financial Stability Sample Indicator Definitions

20

Indicator	Numerator	Denominator	Data Source (Date)	Definition
Child Care Affordability	Average Weekly Child Care Rate	Average Weekly Wage	Texas Workforce Commission (2010)	Ratio of Child Care Market Rates to Local Income
Food Bank Distribution Rate	Pounds (lbs.) of food distributed by food bank (12-month period)	Total Number of Food Insecure Residents, 2009	Texas Food Bank Network (2009-2010)	Pounds of Food Distributed by Local Food Bank per Food Insecure Resident
Local Cost of Living	Housing and Utilities for a Family of 3, Annualized in 2011-2012 Dollars	Median Family Income	IRS/U.S. Housing & Urban Development (2011-12)	Share of Median Family Income Spent on Housing & Utilities (Family of 3)
Underbanked-Households Rate	Number of Underbanked Households	Total Number of Households	CFED/U.S. Treasury (2009)	Share of Households Underbanked (uses alternative financial services)
VITA Preparation Rate	Total Returns Prepared by a Volunteer Organization (VITA/TCE/Military VITA)	Total Number of Low Income Returns	IRS (Tax Year 2010)	Share of Low Income Returns Prepared by All IRS-VITA Agencies
WIC Participation Rate	Number of Participants in the Women, Infants, & Children Program (WIC) Participants	Number of Individuals WIC Eligible	CPPP Analysis of Texas Dept. of State Health Svcs/Bureau of Nutrition Svcs; Texas State Data Center (2010)	Share of Income-eligibles Participating in WIC

The TROI In Action:

Examples from the Midland Opportunity
Assessment
May 2012



Midland Project Overview

22



- CPPP worked with United Way of Midland to conduct a local opportunity assessment using TROI data
- Data provided on over 60 primary indicators of financial, health, and educational outcomes
- Midland ranked on performance relative to multiple comparison groups
- Recommendations based upon qualitative & quantitative findings

TROI: Where Midland County Leads

23

Indicator	Cluster	Midland County	Texas
Business Establishment Rate	Economic Development & Jobs	34.0	20.9
Labor Force Participation Rate	Economic Development & Jobs	77.6%	66.4%
Unbanked/Underbanked Rate	Income & Financial Stability	9.9%/11.1%	11.6%/24.1%
Food Bank Distribution Rate	Income & Financial Stability	31.8	24.7
Postsecondary (2yr) Enrollment Rate for Recent High School Grads	Postsecondary Education & Skills Development	8.9%	13.4%

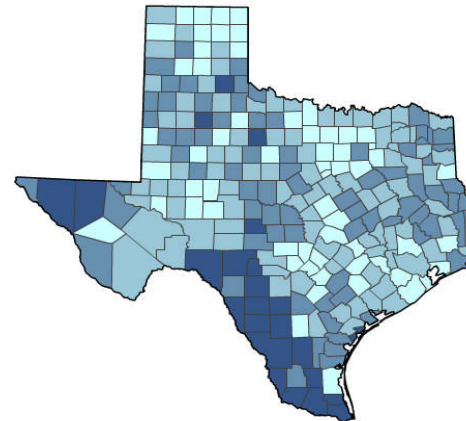
TROI: Where Midland County Lags

24

Indicator	Cluster	Midland County	Texas
Microbusiness Rate	Economic Development & Jobs	6.3	18.6
Access to Primary Care Providers (per 10,000)	Health	7.3	9.2
CHIP Renewal Rate	Health	47.6%	63.6%
Income Inequality	Income & Financial Stability	0.485	.450
SAT/ACT Participation Rate	K-12 Education	43.4%	62.6%
TAKS Math Pass Rate (ED)	K-12 Education	69.0%	76.3%
FAFSA Completion Rate	Postsecondary Education & Training	9.2%	18.9%

TROI: Next Steps

- Validate and confirm final indicators
- Identify appropriate data management tool
- Transition to live platform with GIS capability (Coming Fall 2012)
- More local engagement



The logo features the text "BETTER TEXAS™" centered within a white circular outline. The background is a solid blue rectangle. The word "BETTER" is in a bold, sans-serif font, while "TEXAS" is in a regular weight sans-serif font with a trademark symbol (TM) to its upper right.

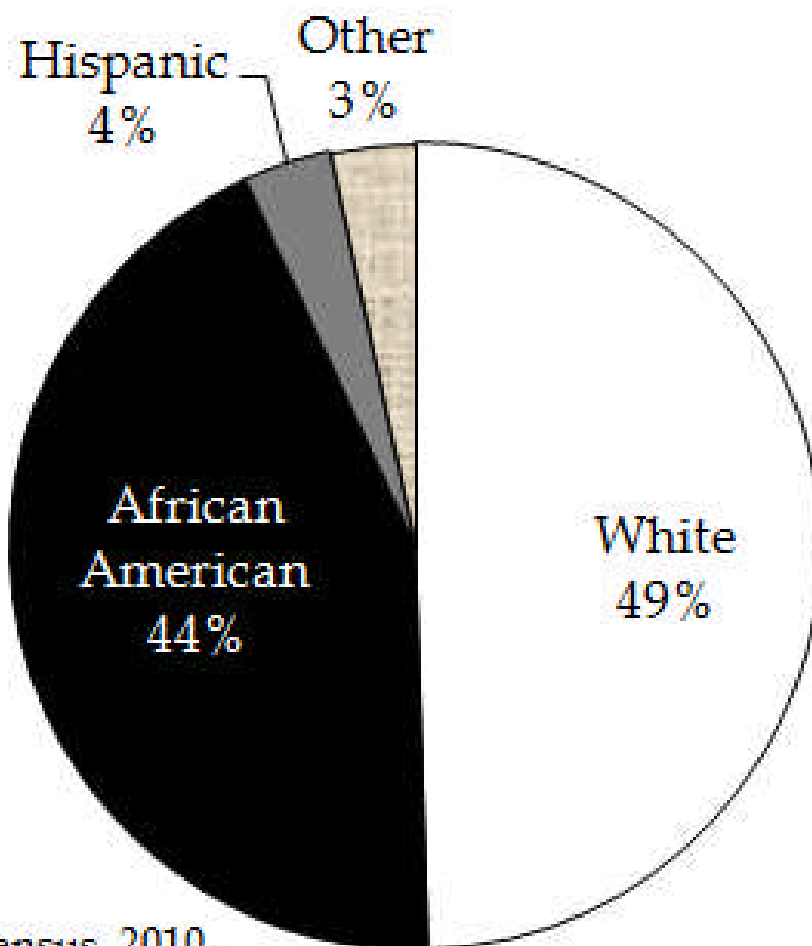
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***The Mississippi Basic Economic Security Tables:
From Analysis to Advocacy***

Howard University Center on Race & Wealth /
Joint Center for Political & Economic Studies Webinar
June 21, 2012

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Mississippi Economic Policy Center

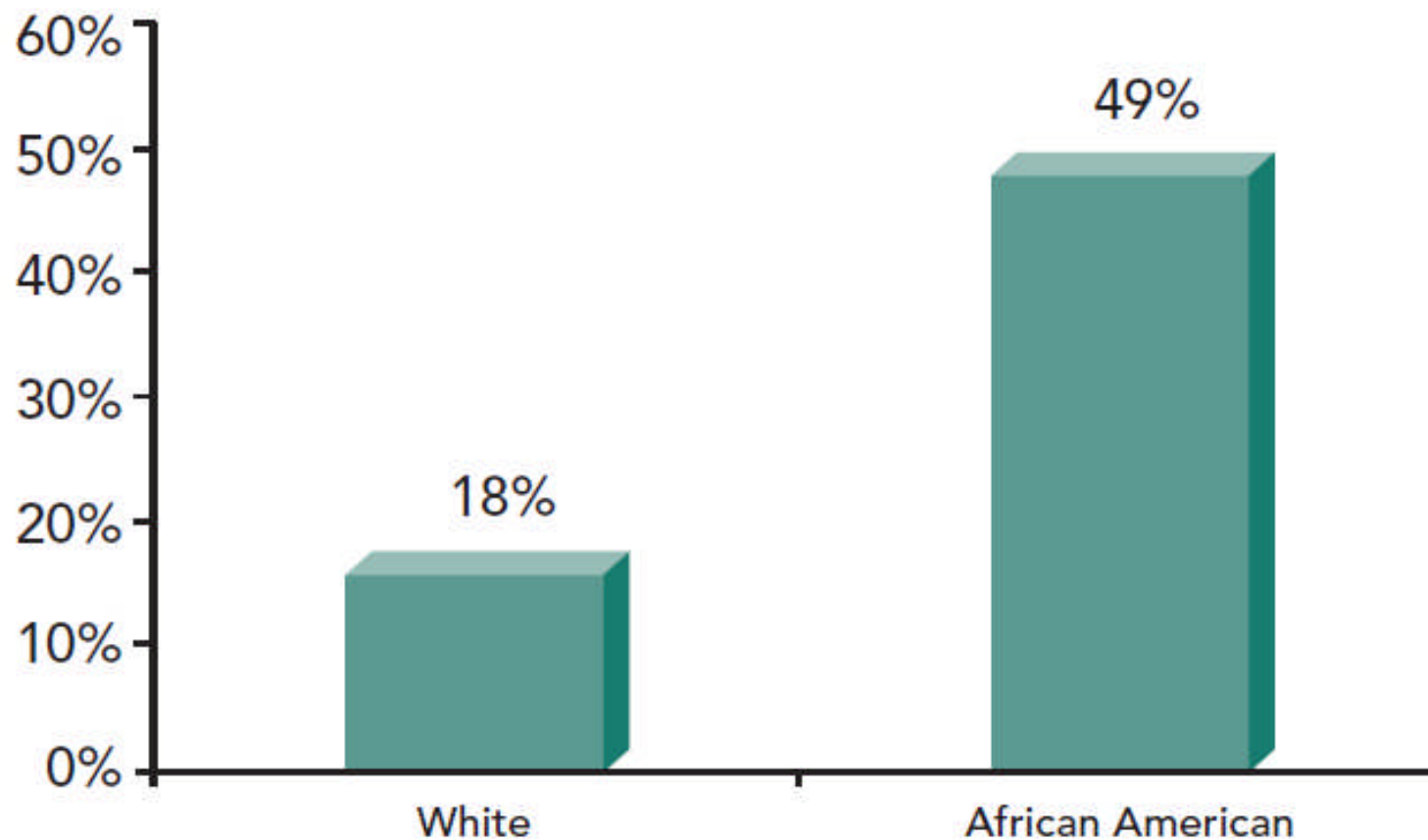
MISSISSIPPI POPULATION UNDER 18 BY RACE AND ETHNICITY 2010



Source: U.S. Census, 2010.

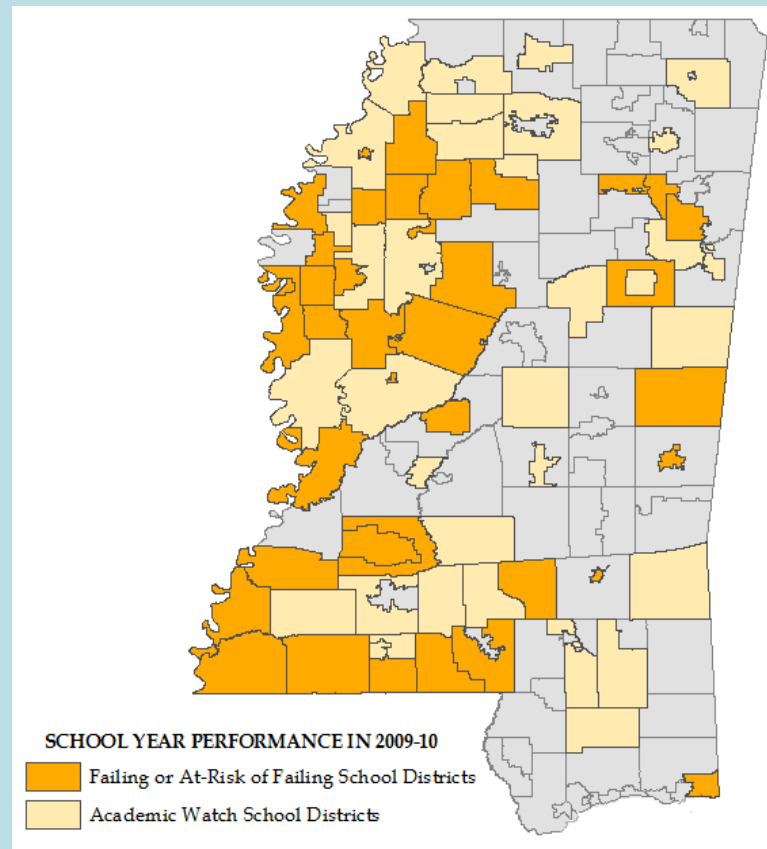
MISSISSIPPI CHILDREN IN POVERTY

By Race 2010

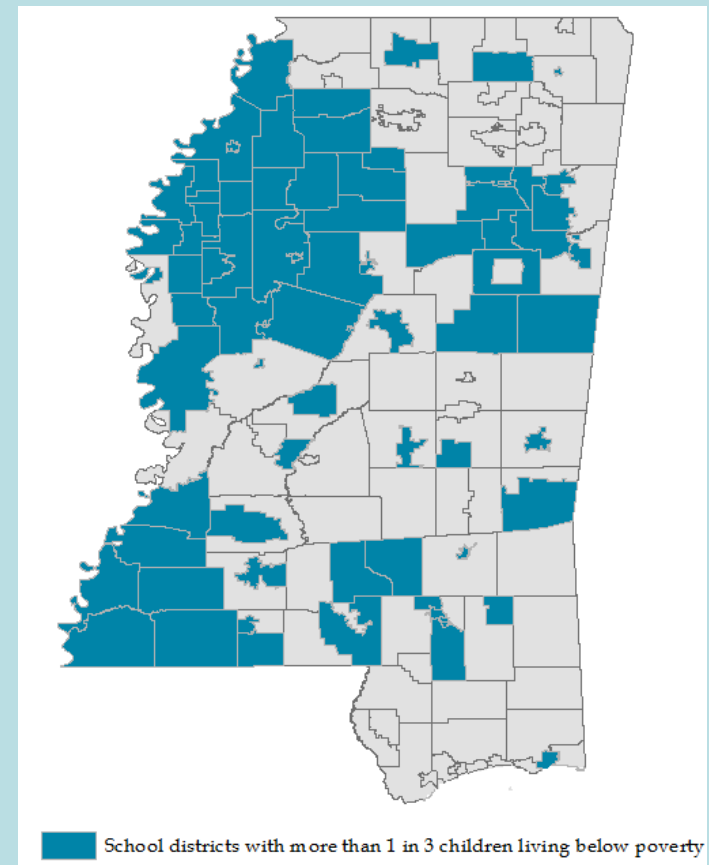


Source: National KIDS COUNT Program analysis of U.S. Census.

Districts Failing or Under Academic Watch



Districts with 1 in 3 Children in Poverty





Basic Economic Security Calculator

[RSS](#)
[Share](#)
[f](#)
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[g+](#)
[t](#)

County Hancock ▼
 Family Type 1 Adult ▼
 Number of Children 0 ▼

Select monthly savings for your family type

- Include Monthly Emergency & Retirement Savings
- Include Monthly Homeownership Savings
- Include Monthly Savings for Child's Post-Secondary Education

[Calculate My Basic Economic Security Wage](#)

COUNTIES

Adams County
 Alcorn County
 Amite County
 Attala County
 Benton County
 Bolivar County
 Calhoun County
 Carroll County
 Chickasaw County
 Choctaw County
 Claiborne County
 Clarke County
 Clay County
 Coahoma County
 Copiah County
 Covington County
 Desoto County
 Forrest County
 Franklin County
 George County
 Greene County
 Grenada County
 Hancock County
 Harrison County
 Hinds County
 Holmes County
 Humphreys County
 Issaquena County
 Itawamba County
 Jackson County

County Harrison ▾
 Family Type 1 Adult ▾
 Number of Children 0 ▾

Select monthly savings for your family type

Include Monthly Emergency & Retirement Savings
 Include Monthly Homeownership Savings
 Include Monthly Savings for Child's Post-Secondary Education

[Calculate My Basic Economic Security Wage](#)

Economic Security Tables Index	
Expense Type	Monthly Cost
Housing	\$614.00
Utilities	\$161.00
Food	\$249.00
Transportation	\$583.00
Child Care	\$0.00
Personal & Household Items	\$276.00
Healthcare	\$143.00
Emergency Savings	\$83.00
Retirement Savings	\$84.00
Taxes	\$410.00
Tax Credits	\$0.00
Basic Economic Security Wage	
Monthly	\$2,603.00
Annually	\$31,236.00
Hourly	\$14.79
Additional Savings Selections	
Savings Type	Monthly Amount
Homeownership Savings	\$82.00

EXAMPLE: 2 Adults, 1 Preschooler and a Schoolchild

ECONOMIC SECURITY TABLE

Economic Security Tables Index	
Expense Type	Monthly Cost
Housing	\$553.00
Utilities	\$210.00
Food	\$666.00
Transportation	\$1,198.00
Child Care	\$611.00
Personal & Household Items	\$385.00
Healthcare	\$497.00
Emergency Savings	\$153.00
Retirement Savings	\$78.00
Taxes	\$699.00
Tax Credits	-\$267.00
Basic Economic Security Wage	
Monthly	\$2,391.00
Annually	\$57,384.00
Hourly	\$13.59
Additional Savings Selections	
Savings Type	Monthly Amount
Child's Post-Secondary Savings	\$47.00

THE WAGE TOOL

Select the Job Category:

Select the Job:

Job Title:	Electricians
Entry Hourly Wage:	\$15.48
Entry Annual Wage:	\$32,190
Experienced Hourly Wage:	\$22.25
Experienced Annual Wage:	\$46,280
Basic Economic Security Wage:	Yes. This job will likely pay a Basic Economic Security Wage.
Education:	Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree.
Job Training:	Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers. A recognized apprenticeship program may be associated with these occupations.

THE WAGE TOOL: Comparing Different Wages with Economic Security Needs

Child Care Worker

Select the Job Category:

Select the Job:

Job Title:	Child Care Workers
Entry Hourly Wage:	\$7.85
Entry Annual Wage:	\$16,320
Experienced Hourly Wage:	\$9.32
Experienced Annual Wage:	\$19,380
Basic Economic Security Wage:	No. This job will not pay a Basic Economic Security Wage for this family type. For this family type to reach self sufficiency with an adult working in this occupation, the person will need to have another source of income.
Education:	These occupations usually require a high school diploma.
Job Training:	Employees in these occupations need anywhere from a few months to one year of working with experienced employees. A recognized apprenticeship program may be associated with these occupations.

Elementary School Teacher

Select the Job Category:

Select the Job:

Job Title:	Elementary School Teachers, Except Special Education
Entry Hourly Wage:	N/A
Entry Annual Wage:	\$35,310
Experienced Hourly Wage:	N/A
Experienced Annual Wage:	\$47,840
Basic Economic Security Wage:	Yes. This job will likely pay a Basic Economic Security Wage.
Education:	Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree.
Job Training:	Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers. A recognized apprenticeship program may be associated with these occupations.

USING THE TOOL WITH STUDENTS AND GROUPS

NAME: _____ COUNTY: _____

CALCULATING BASIC ECONOMIC SECURITY

How much does one adult need to cover basic necessities and save for longer-term economic security?

STEP 1. For each expense below, estimate how much 1 adult living in your county would need for 1 month.

BASIC ECONOMIC SECURITY TABLE		
Expense Type	Monthly Estimate	
Housing (Rent)		
Utilities		
Food		
Transportation		
Child Care		
Personal & Household Items		
Healthcare		
Emergency Savings		
Retirement Savings		
Taxes		
Tax Credits		

STEP 2. Which expense do you have as the largest?

Which expense do you have as the smallest?

STEP 3. Based on the expenses you listed above what is your estimate of the total amount 1 adult needs for basic expenses and savings for 1 month? What about 1 year? Fill in the boxes below.

BASIC ECONOMIC SECURITY TOTALS		
Expense Type	Total Estimate	
Monthly		
Annually		

STEP 4. What expenses are missing you think should be included? What savings are missing you think should be included?



**MISSISSIPPI COUNCIL
ON ECONOMIC EDUCATION
AT MILLSAPS COLLEGE**

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"Giving our children the tools they need to succeed!"

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Programs

The MCEE offers multiple programs to Mississippi educators and their students. The Master Teacher in Economics Program, Mississippi Stock Market Game, Economics Challenge, Economics America, EconomicsInternational and the Capstone Exemplary Lessons are just a few of the MCEE's offerings. For additional information concerning these and other programs, please email mscee@millsaps.edu or phone us at the MCEE offices.

NEW! Self-Sufficiency Standard

The Self Sufficiency Standards calculates how much a family needs to earn to live in their county without any government or private assistance. The Standard is unique in that it varies based on the county of residence, the type of family (1 parent or 2 parents) and the number and ages of children. [Click here](#) to find out what it takes to be self-sufficient in your county and then come back to the MCEE website for lessons to use in teaching this info! (Courtesy of Mississippi Economic Policy Center, an ECD initiative)

How does this fit in your classroom? Two Mississippi teachers have created lessons just for you! Click the links below to see the handouts.

Lesson 1 and Materials

[Lesson Plan](#)
[Pretest](#)
[Wants vs. Needs worksheet](#)
[Career Choice Activity](#)
[Student Worksheet](#)
[Article: the Value of a Degree](#)

Lesson 2 and Materials

[Lesson Plan](#)
[Pre/Post test](#)
[Pre/Post test answer key](#)
[Self Sufficiency notetaking guide](#)
[Self Sufficient Rubric](#)
[PowerPoint presentation](#)

Comparing Two Family Types in Hinds County

1 ADULT

Expense Type	Monthly Cost
Housing	\$477.00
Utilities	\$181.00
Food	\$230.00
Transportation	\$593.00
Child Care	\$0.00
Personal & Household Items	\$239.00
Healthcare	\$143.00
Emergency Savings	\$74.00
Retirement Savings	\$68.00
Taxes	\$325.00
Tax Credits	\$0.00
Basic Economic Security Wage	
Monthly	\$2,330.00
Annually	\$27,960.00
Hourly	\$13.24

1 ADULT & 1 INFANT

Expense Type	Monthly Cost
Housing	\$553.00
Utilities	\$210.00
Food	\$331.00
Transportation	\$643.00
Child Care	\$429.00
Personal & Household Items	\$295.00
Healthcare	\$312.00
Emergency Savings	\$113.00
Retirement Savings	\$68.00
Taxes	\$512.00
Tax Credits	-\$152.00
Basic Economic Security Wage	
Monthly	\$3,314.00
Annually	\$39,768.00
Hourly	\$18.83



USING BASIC ECONOMIC SECURITY TABLES

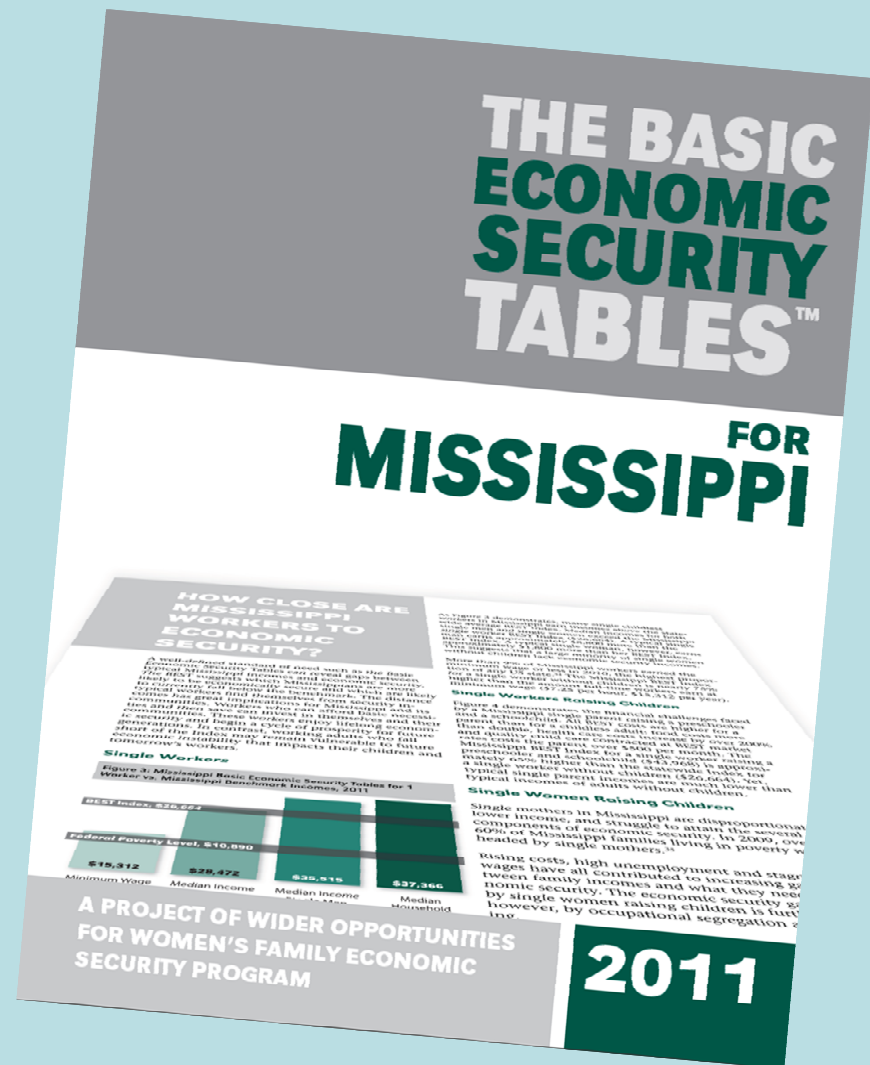
- **Facilitate career and education planning with counselors**
 - Counselors, College Students and High School Students
 - Continuing Education Units (CEU) for Mississippi Guidance Counselors
 - Dropout Prevention Workshops – Lincoln County
 - Master Economics Teacher Training
- **Guide worker decisions on training**
 - Mississippi Community College Partnership - Career Tech Counselor Training
- **Show the value of public supports and training supports**
 - Advocacy group capacity building, Coalitions and Direct Service Providers
 - Community Profiles
 - Racial Equity Training – William Winter Institute for Racial Reconciliation
- **Set program goals and measure outcomes**
 - Funder Collaboratives, Non-Profits and State Agencies
- **Provide lessons on budgeting, basic needs and savings**
 - High Schoolers and Adults

Resources:

Basic Economic Security Calculator:
<http://mepconline.com/self-sufficiency-standard/your-standard.php>

MEPC's website: <http://mepconline.org>

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