In 2015, the Ohio Housing Finance Agency incorporated an Opportunity Index, created by the Kirwan Institute, into its criteria for allocating Low Income Housing Tax Credits (LIHTC).

The Opportunity Index is based on tract-level indicators across three categories:

- Environmental Hazards
- Education
- Job Access and Mobility

High-opportunity is found primarily in outer suburbs, as well as a few neighborhoods in the downtown areas of Cleveland and Akron.

### Mobility Index

**Chetty et al., 2014**

- **Residential Segregation**
  - Fraction of commutes < 15 mins
  - Correlation with mobility: 0.605

- **Income Inequality**
  - Gini Coefficient
  - Correlation with mobility: -0.578

- **Early Education**
  - Income-adjusted Test Score Percentile
  - Correlation with mobility: 0.588

- **Social Capital**
  - Total Crime Index (AGS)
  - Correlation with mobility: -0.380

- **Family Structure**
  - Fraction of HHs with children headed by single mothers
  - Correlation with mobility: -0.764

Mobility is higher in Akron than in Cleveland, but it generally increases with longer distances from either downtown.

### Opportunity vs. Mobility

In the whole region, 55% of high-opportunity tracts rank **high or very high** in mobility, but within Akron and Cleveland that figure drops to 3%.

**High Opportunity Tracts by Mobility Level**

- LIHTC households are diverse in composition: nationally, 44% have senior members and 36% have children under 18.

#### Recommendations

- **Increase suburban production of affordable housing**
- **Customize opportunity: lead families with children towards high-mobility tracts**
- **Place-based investment to raise mobility in inner city areas**

A move to suburbs does not necessarily mean a loss in job accessibility: many tracts in suburban Cleveland have access to more jobs than those in downtown Akron.