

Economic Opportunity:

How should we expand opportunity in our community?

The title of Charles Dickens' novel A Tale of Two Cities is used by many to describe the dual realities of many of our cities: gleaming skyscrapers, construction cranes and high-tech jobs juxtaposed against distressed neighborhoods with high unemployment and poverty.

Take the case of Nashville. "Nashville is the leading economic success story of the new South, held up by most other mid-sized U.S. metro areas as an aspirational example of what successful economic development looks like," says the Brookings Institution in a 2017 report. "But that's only one side of the story," they go on. "Runaway growth in downtown and newly upscale neighborhoods like Germantown exists alongside stagnation in parts of adjacent neighborhoods like historically African-American North Nashville....Criminal records, underperforming schools, and multigenerational poverty all keep a significant share of residents from participating in the Music City's boom, and contribute to the fact that Davidson County, at the core of

the region, is one of the hardest places in the country for a poor person to ascend to the middle class.

A similar theme often plays out when one looks at urban versus rural areas.

"While all areas of the country lost employment during the downturn, job growth since then has been a tale of two Americas," says the McKinsey Global Institute in a 2019 report on the future of work in America. "Just 25 cities have accounted for more than two-thirds of job growth in the last decade," they report. "By contrast, trailing cities [former industrial towns with declining economies] have had virtually no job growth for a decade—and [rural] counties have 360,000 fewer jobs in 2017 than they did in 2007."

Danville, Virginia's story likely resonates with many other communities around the country. During its heyday, textile giant Dan River Inc. employed 12,000 workers and was a powerhouse in government and community decisions. The last of its plants was shuttered by 2007. "We lost about 10,000 people – mostly middle class – in a decade," a community team reported in 2017, leaving challenges such as a hard hit public school system, an abundance of 1950s housing stock, vacant buildings throughout our downtown, and poverty.

"Poor places are no longer catching up to rich ones, and people are no longer moving from poor places to rich ones. The traditional ways in which American society has ameliorated large gaps between places have broken down," says a 2019 paper by The Hamilton Project.

"It's not about a feeling about being left behind, they have been left behind," says entrepreneur and investor Steve Case, who has created a seed fund to invest in promising new companies outside the traditional venture capital strongholds of Silicon Valley, New York City and Boston. "We have to level the playing field so everybody, everywhere really does feel like they have a shot at the American dream. Right now, they don't."

Limited opportunities to move up the economic ladder

Other data suggest that, just as poor places are not catching up to rich ones, poor people are not catching up to rich people. "Block by block, the place you were born and raised, can determine how far you get ahead in life" reported National Public Radio in a story describing the work of Harvard economist Raj Chetty and his colleagues related to economic mobility. The group developed an online tool, the Opportunity Atlas, to map outcomes of children depending on where they grew up.

For example, poor children who grew up in Charlotte, North Carolina earned an average of only \$26,000 as adults, despite the city having one of the country's fastest growing economies.

The Brookings Institution summarized some of the key findings from Chetty's work in a 2018 blog post. Among them:

- Inequality is in essence "inherited," with a strong relationship between the incomes of parents and the incomes their children will have as adults.
- The chances of moving from a childhood in poverty to one of relative wealth as an adult is lower in the U.S. (7.5% chance) than in other countries such as Canada (13.5% chance).
- While a college education goes a long way in leveling the playing field in terms of future earnings, the chances of going to college soon after high school are

strongly related to family income.

Consider also that income inequality has soared. According to the Economic Policy Institute, the real annual wages of the top 1% of wage earners grew by 157% between 1979 and 2017, compared with 22% for the bottom 90%.

While some would say that inequality is a good thing, motivating people to work harder, MIT economist David Autor points to the concern "where economic dynamism gives way to dynasticism, and inequality becomes selfreinforcing: If you don't 'choose the right parents,' you're stuck in the bottom forever."

People are already talking about these issues

Inequality and opportunity are issues that community leaders, businesses and everyday citizens are realizing are ones we need to tackle in order for our states and communities to prosper in the future.

Why? For one, people of color, who are expected to represent a growing share of our future workforce, are disproportionately affected by rising inequality. Businesses are already saying they're having trouble finding qualified workers. Children stuck in a cycle of poverty will not be prepared with the education and skills needed to meet the needs of the future.

 Cities from Columbus, Ohio to Austin and San Antonio, Texas have hired chief diversity officers to focus on identifying and addressing barriers to opportunity and advancement for all.

- The National League of Cities worked with 12 cities from 2016-2018 as part of an Equitable Economic Development Fellowship program aimed at developing creative strategies to provide broad-based economic opportunity.
- Chambers of commerce in Raleigh, North Carolina and Omaha, Nebraska are among business groups that recognize this is not just a moral, but a business, issue, creating positions to focus on diversity, equity and inclusion.
- In 2018, the International Economic Development Council (IEDC), introduced a new Equity and Inclusion category as part of its Annual Excellence in Economic Development Awards to highlight the importance of these issues to community economic development.

What do you think we need to do to help ensure that everyone has a shot at the American dream? Put another way:

What should we do to expand economic opportunity in our community?

Following are several options to provide a framework for your deliberations. They are not the only options, but they are three that research suggests are on people's minds. The easy answer is: we need to do all of the options. But, time and money constraints mean that this is likely not realistic. What advice would you give elected officials and other policymakers facing tough choices about these issues?

Option 1: Focus on improving places

The old real estate cliché, "Location, location, location" is particularly fitting when it comes to talking about inequality.

"It's not just economic inequality we face, but the even more vexing problem of spatial inequality," says urban studies researcher and author Richard Florida. He points to Amazon's selection of the New York and Washington, D.C. metro areas as the locations for their new headquarters as an illustration of "the growing gap between a few superstar cities and the rest of the nation."

Even within these "superstar cities" are pockets of poverty that too often foretell negative outcomes for their residents. "The truly negative outcomes of poverty flow directly from its concentration in a small number of isolated city neighborhoods," say Shirley Franklin, former Mayor of Atlanta, and David Edwards, CEO of Purpose Built Communities. "Poverty, and its many negative outcomes, can only be solved on a neighborhood basis."

This option holds that more attention and resources are needed to putting places – be it rural communities or urban neighborhoods within otherwise prosperous cities – on an equal footing. This includes improving physical infrastructure such as roads and water, providing transit options, and addressing quality of life issues such as crime rates, school quality, affordable housing, and health care access.

Broadband internet service is also increasingly critical to success. Take the case of Reverb Media, which recently moved from Cleveland, Tennessee to Chattanooga. "As much as I love Chattanooga, Cleveland is losing jobs because of new companies that are moving to Chattanooga for just better infrastructure and mainly internet," the owner told Nextstar Broadcasting. "If we don't cross this digital divide Cleveland, Tennessee will plateau and cease to grow," said Cleveland's mayor.

Unfortunately, many of our communities lack the basics for longterm economic vitality. Consider that:

- The American Public Transportation Association estimates that 45 percent of Americans have no access to public transportation. This is particularly problematic for households in poverty, which are much less likely to have a car.
- A 2019 report by the national transportation research group TRIP points to transportation challenges particular to rural areas, including a lack of interstate highway access,

coupled with a reliance on transportation-dependent business sectors such as agriculture, manufacturing and tourism.

- More than one in four rural residents, compared with less than two percent of urban residents, lack access to advanced broadband services according to the Federal Communications Commission's 2019 Broadband Deployment Report.
- Nationwide, 113 rural hospitals in 30 states have closed since 2010, reports the Sheps Center at UNC. A 2019 report by Navigant estimates that 21% of those remaining are in financial risk of closing.
- A 2019 study by the Brookings Institution points to a lack of affordable housing as a key factor in shutting lesseducated workers out of booming communities that might offer their families the best opportunities for longterm success.
- The U.S. Department of Housing and Urban Development notes that neighborhoods with higher poverty rates tend to have higher rates of violent crime, as do those that are racially and ethnically segregated.



What could we do? The following provide some ideas:

Identify and build on your community's unique character.

Communities have found success by focusing on unique community assets – be it historical buildings, a river or other natural asset, or cultural assets such as music and art. Cape Girardeau, Missouri has found success by combining all of these elements. A 2015 Great American Main Street Award winner, Cape Girardeau boasts a thriving commercial district, a riverfront market, downtown housing, coworking space and business incubators. Key to success have been partnerships between Old Town Cape, a nonprofit organization that works towards revitalizing downtown Cape Girardeau, the City, the Arts Council of Southeast Missouri, and Southeast Missouri State University.

Develop community broadband

access. In Chattanooga, Tennessee, EPB, an agency of the City of Chattanooga, had the distinction of launching the nation's first citywide gigabit Internet service. A 2015 study concluded that the fiber optic network helped generate at least 2,800 new jobs and added \$865 million to the local economy from just 2011 to 2015. Cedar Falls, Iowa's Advantage Cedar Falls, and Springfield, Missouri's SpringNet, are among other municipal networks that have resulted in positive economic impacts.

Expand public transit options.

Florida's Pinellas Suncoast Transit Authority (PTSA) has partnered with Uber, Lyft and a local taxi company to connect riders to the bus system. The transit authority pays the first \$5 of a customer's fare to or from bus stops, with most trips costing the rider about \$1. PTSA is also partnering with Uber to provide lowincome residents with free rides in the evening hours when bus service is not available.

Provide incentives to repurpose underutilized property and/or abandoned buildings. Paducah, Kentucky launched its Artist Relocation Program in 2000, offering artists the chance to purchase decaying properties for as little as \$1 with the promise to fix them up. The program has attracted artists from around the world, and has helped transform what was once a community eyesore into a vibrant arts and tourism district. The addition of a campus of the Paducah School of Art and Design, a division of West Kentucky Community and Technical College, further strengthened the neighborhood.

Launch a community beautification program. The physical condition of a community sends a signal about community commitment and care. Beautification projects – from trash pickup to gardening – are often a great first step in engaging and energizing citizens around larger community improvement efforts. In Plano, Texas, Love Where You Live focuses on one neighborhood at a time, bringing residents, schools, non-profits, faith groups and others together not only for one-time clean-up and repair, but also for longer-term community-building efforts. A similar effort in Birmingham, Alabama, Love Your Block, has reported reductions in

overall crime in neighborhoods implementing the program.

Take a holistic approach to neighborhood revitalization. The Purpose Built Communities network illustrates the power of addressing neighborhood revitalization in a holistic way rather than addressing single issues, such as affordable housing, without attention to education and public safety. Modeled after the transformation of the East Lake neighborhood in Atlanta, the network now includes 18 neighborhoods - from the Kendall-Whittier neighborhood in Tulsa, Oklahoma to Renaissance Heights in Fort Worth, Texas.

Use place-based strategies to combat crime. Communities are increasingly moving away from merely reacting to crime to community-based policing and other approaches that build relationships and increase police presence in crime "hot spots." In Elgin and several other communities in Illinois, police actually become residents of target neighborhoods.

Promote links between rural and urban areas. The National League of Cities points to Sacramento, California as a region that is producing a win-win for both rural and urban areas by growing the specialty crops industry. Demand for locally-grown food and exports fuels agricultural growth, while distribution and processing activities provide jobs in the adjoining urban area.

Trade-Offs or Consequences to Consider:

We could focus on improving places.

But, this benefits some communities at the expense of others.

Examples of What Might Be Done	Trade-Offs or Consequences to Consider
Build and maintain physical infrastructure, including advanced telecommunications infrastructure.	Investment in infrastructure is extremely costly and is likely to require increased taxes.
Look toward unique community assets as a basis for economic activity.	Not every community is blessed with unique natural or historical assets. Spending money on the "Largest Ball of Yarn" museum, or a similar endeavor, may be a waste of our resources.
Use placed-based strategies to focus on crime in particular neighborhoods and other "hot spots."	The criminal justice system – from routine police stops to incarceration – already disproportionately impacts people of color. Would this be exacerbated by focusing on places that are racially and ethnically segregated?
Target public investment and provide incentives for development in rural communities "left behind."	It's not cost effective to try to prop up every rural crossroads. We'd be better off targeting areas with more potential for growth and job creation and encouraging people to move there.
Target public investment and provide incentives for development in distressed urban neighborhoods.	These investments may have the unintended consequence of increasing property values and rents and driving out long-term residents.

Option 2: Focus on creating good jobs



This option holds that we need to focus on creating good jobs with good wages. If there are enough jobs to go around, everything else will fall into place.

While landing a new manufacturing plant gets the splashy headlines, we can't rely solely on the hope of a big catch. For one, our economy is changing. Although manufacturing had something of a resurgence in 2018, adding the highest number of new workers in two decades, the share of workers employed in manufacturing remains below nine percent, compared with over 30 percent in 1950.

Automation is predicted to take an even bigger toll on manufacturing (and other jobs) in the future. A recent report from the Brookings Institution predicts that one-quarter of American jobs are at high risk of automation. Low-wage earners performing low-skill, repetitive tasks are expected to be hit particularly hard.

Promoting innovation and entrepreneurship and supporting the expansion of existing businesses in our communities clearly need to be part of the solution. According to a study by the Center for Budget and Policy Priorities, most jobs are "home grown." They found that 87 percent of private sector jobs created from 1995-2013 were from start-ups and businesses already located in a particular state. Only 13 came from businesses relocating from outside the state or opening a branch within the state.

Young, fast-growing companies built around innovations in technology or service - the so called "gazelles" are the ultimate prize. But not to be overlooked are businesses built around natural amenities and other unique community assets. Not only are they less likely to be outsourced, but promoting entrepreneurship among young people will provide them with options to stay in their home communities rather than having to leave to pursue careers elsewhere. And, attention to entrepreneurship among underrepresented groups, such as women and minorities, provides them with more options as well.

Andy Levine, Chairman of the economic development marketing firm DCI, told a group looking for ideas to strengthen micropolitan communities that he looks to existing companies as the "low hanging fruit" in terms of impacting the financial health of most communities. "It's so much easier to take a company that's already in your community and work with them and try to scale them up than to try to find someone from the outside," he emphasized.

While creating jobs is a start, creating "any old" job is not enough. With today's low unemployment rate, it's easy to think that anyone that wants to can get a job; problem solved. Yet the poverty rate has not changed much despite ten straight years of economic growth. Among the reasons why: many of the jobs being created offer low wages (think retail and home health aides), while higher wage jobs often require skills and education not held by those in poverty.

What is a "good" job? "A good job needs to meet people's basic needs and offer conditions for engagement and motivation," suggests the Good Jobs Institute, a non-profit that helps companies improve their performance and competitiveness while also improving the jobs and lives of their employees. They point to examples such as Costco and Trader Joe's to show that even companies in low-cost settings can create value for their employees at the same time as customers and investors.



What could we do? The following provide some ideas:

Spark innovation. Innovation is often the catalyst for business creation and growth. Many communities have jumped into the "maker movement," providing space and tools (such as 3-D printers, sewing machines and CNC mills) to encourage everyone from students to adults to tinker and create. There are now over 1,000 MIT-chartered "Fab Labs" in more than 78 countries, including more than 75 in the U.S. - from the Northwest Arkansas Fab Lab (sponsored by the Fayetteville Chamber of Commerce) to Fab Lab Tulsa (which is part of a larger revitalization effort in the Kendall-Whittier neighborhood). The public library in Fayetteville, New York was the first library in the U.S. to create a "maker space." Fort Wayne, Indiana, Bonners Ferry, Idaho, and Eugene, Oregon are among the libraries that have since followed suit.

Promote entrepreneurship. While entrepreneurship support programs can range from incubators to training programs to revolving loan funds, the Ewing Marion Kauffman Foundation recommends that communities focus on cultivating networks and support to link entrepreneurs. Idea Village offers training, mentoring, peer-to-peer networking and other support to entrepreneurs in New Orleans and St. Louis has built an entrepreneurial ecosystem, including gatherings such as StartLouis, Venture Café, and 1 Million Cups. St. Louis' Mosaic Project connects immigrant entrepreneurs to resources to help them launch local businesses. Others, such as Mortar in Cincinnati, Launch CHA in Chattanooga, and

Opportunity Hub in Atlanta also target underserved populations, in these cases, low-income entrepreneurs in urban neighborhoods.

Ensure that existing businesses and new ventures have access to

capital. A 2018 report by the U.S. Small Business Administration's Office of Advocacy shows that new small business loans are down 40 percent from pre-financial crisis levels. Coupled with this, new ventures in rural areas have always found funding harder to come by, with venture capitalists heavily concentrated on the coasts, and often focused on larger investments than those needed by rural start-ups. With its roots in small business lending, REI Oklahoma now has a 35 year history of promoting economic development and job creation in the state, with a focus on those with limited access to other resources. In Oregon, Elevate Capital is targeting venture capital investments to those who have traditionally had limited access, including minorities.

Establish government purchasing policies that give preference to local

businesses. Many communities have local purchasing preferences, recognizing that their spending – on schools, infrastructure and services – can provide a positive impact on the local economy. Examples include Atlanta's Local Bidder Preference Program, Montgomery County, Maryland's Local Small Business Reserve Program, and Columbia, South Carolina's Local Business Enterprise preference. In addition to setting goals for local hiring, New Orleans' BuildNOLA program helps build the capacity of disadvantaged businesses to participate in new contracting opportunities. Community Benefit Agreements, where governments require that developers provide job preferences and/or other benefits to the local community in exchange for development permits, are another option.

Launch buy local campaigns. The mission of Lowcountry Local First is to expand and strengthen local business ownership in the Charleston, South Carolina area. Among their initiatives are Buy Local and Eat Local campaigns, provision of co-working space, training and other assistance for local entrepreneurs, and an apprenticeship program and support for farmers.

Work with businesses to create

quality jobs. ICA Fund Good Jobs is a non-profit community development financial institution focused on creating jobs and economic opportunity in the inner cities of San Francisco and Oakland. In addition to providing debt and equity financing to "high potential" businesses, Fund Good Jobs provides advising and coaching to help promote quality jobs for area residents. Its Good Employer Matrix tool helps businesses assess and track their hiring practices, wage rates, career ladders and other factors that contribute to job quality. This data is used to help pair businesses with advisors that can help them link job quality and business performance goals.

Trade-Offs or Consequences to Consider:

We could focus on creating good jobs with good wages.

But, those in most need of jobs may not have the education or skills needed to fill these jobs.

Examples of What Might Be Done	Trade-Offs or Consequences to Consider
Provide more support and incentives for new business start-ups.	We should leave this to the marketplace rather than using public funds to try to pick winners and losers. As much as we want it, not every community can be the next Silicon Valley.
Encourage more lending to new and small businesses.	Such lending is risky. About half of small businesses fail during the first five years.
Give preference to local purchasing in government contracting.	It's often cheaper and more efficient to purchase goods and services from larger suppliers. Buying local is a nice idea, but it is likely to cost taxpayers more. In addition, if this idea spreads, vendors in our community will be less likely to get contracts in other communities.
Cut taxes and regulations to help businesses and stimulate new job creation	Unemployment is low. We already have enough jobs. It's wages that are the problem.

Option 3: Focus on opportunities for people

Unfortunately, many people who work hard and play by the rules still can't get ahead because they have little access to opportunities for success, be it because of their lack of family support, lack of connections or simply their address. Others, such as ex-offenders or those with a substance abuse disorder, may struggle to get a second chance. This option holds that we need to do more to ensure that everyone has opportunities for success.

"Instead of talent and toil determining how far we go in life, too often the zip code where we are born or live dictates our destiny," says Opportunity Nation, a coalition of more than 300 businesses, nonprofits, academic institutions and others committed to strengthening opportunities for upward mobility. An annual Opportunity Index, launched by the coalition in 2011, measures economic, educational, health and civic opportunity at state and county levels. Among the report's 2018 findings were that high incarceration rates were the indicator most associated with lower opportunity in states, while the percentage of the population with an associate's degree or higher was most closely linked to opportunity in counties.

According to a recent report from the Georgetown University Center on Education and the Workforce (CEW), the most academically talented disadvantaged youth don't do as well as the least-talented advantaged youth in terms of future economic success. Their research shows that a child from a well-off family who has *low* test scores in kindergarten has a 71% chance of being in the top half of the population economically at age 25. However, a child from a low-income family with *high* test scores has only a 31% chance of reaching that status.

The bar continues to rise in terms of skills and education needed for today's jobs. Job trends since the end of the Great Recession have put this into stark relief. Of the 11.6 million jobs created during the recovery, from 2010-2016, some 99 percent went to workers with at least some postsecondary education. A 2018 report by CEW that explored pathways to "good" jobs found that jobs with good wages declined by 1.8 million since 1991 for those with just a high school education, while growing by 3.5 million for those with "middle-skills" such as an associate's degree, certificate, or license, and by 18.2 million for those with at least a bachelor's degree.

Also consider the following:

 It's increasingly difficult for lowwage workers to make a good life without help. A 2015 study by the Center for Labor Research and Education at the University of California Berkeley found that close to half of all home health



care workers, child care providers and fast-food workers receive public assistance in order to make ends meet.

According to a 2017 report by the Population Association of America, more than 19 million people in the U.S. have a felony conviction. The Prison Policy Initiative estimates that the unemployment rate for those formerly incarcerated is more than five times that of the general public. In addition to the stigma of incarceration, barriers include job applications and occupational licensing standards that require criminal background checks.

For the third year in a row, community stakeholders responding to The Federal Reserve Bank of St. Louis' 2017 Community **Development Outlook Survey** identified "generational poverty" as the issue having the greatest negative impact on low and moderate income households and communities in the region. As a respondent from rural Arkansas observed, "Multiple factors contribute to the inability of individuals to break the cycle, including perceived lack of opportunity, poor education, lack of access to reliable transportation, [and] systemic drug use often resulting in incarceration and lack of child care."

What could we do? The following provide some ideas:

Expand access to affordable, quality childcare and early childhood education. The latest report from the National Institute for Early Education and Research (NIEER) shows just a third of the nation's four-year olds and only 5% of its three-year olds enrolled in public pre-K programs. In some states and communities, businesses have stepped up to provide support. **PNC Financial Services has** distributed more than \$160 million in grants through its Grow Up Great initiative since 2004, serving approximately 5 million children in 19 states and the District of Columbia. In addition, PNC employees, who are eligible for 40 hours of paid time off per year to volunteer with the program, have contributed more than 850,000 volunteer hours. Health conversion foundations, such as the Alleghany Foundation in Covington, Virginia, are another source of funding for early childhood programs in some communities.

Support at-risk youth. Oasis Center in Nashville, Tennessee provides a continuum of programs designed to support teens in making a healthy transition to adulthood. Programs range from youth engagement programs that are designed to empower young people to take action on community issues, to a program that provides students with support aimed at increasing college acceptance and retention rates, to crisis and residential services. Programs such as YouthBuild and Year Up, which focus on providing at-risk young adults with education, skills development and job experience, are also being implemented across the country.

Offer mentorship, apprenticeship and other work experience

programs. Since 2007, Southwire, a wire and cable manufacturing company in Carrollton, Georgia, has provided a cooperative education program aimed at motivating at-risk students to finish 12 years of school and position themselves for success in life. Based in a real factory created specifically for the program, 12 for Life combines classroom instruction, on-the-job training, training in work and life skills, and mentoring. A second facility was opened in Florence, Alabama in 2009 in partnership with Florence City Schools. The program has served as a model for others, including Georgia's Great Promise Partnership, a program that now operates in dozens of communities across Georgia.

Establish community-wide college scholarship programs. El Dorado and Arkadelphia, Arkansas are among several communities in the nation that have partnered with businesses and/or philanthropists to provide college scholarships to all students who graduate from local public high schools. The El Dorado Promise provides graduates of El Dorado High School with a scholarship in an amount equal to the annual resident tuition and fees at an Arkansas public university that can be used at any accredited twoor four-year, public or private educational institution in the U.S.

Provide wrap-around services and supports to help the "hard to employ" succeed in new jobs. Charlotte, North Carolina's Partnership for Inclusive

Partnership for Inclusive Employment and Career Excellence (Project P.I.E.C.E.), brings together the City of Charlotte, Goodwill Industries, and the Urban League in a program that focuses on increasing job opportunities for those with multiple barriers to employment, while also addressing identified labor shortages in areas such as construction. Skills training and certifications are followed by several months of wrap-around services, including financial literacy and career coaching.

Reduce barriers to employment for those formerly incarcerated. The National Employment Law Project reports that 35 states and more than 150 cities and counties have taken steps to help reduce barriers working against job candidates who have criminal backgrounds. Columbia and Kansas City, Missouri are among those that have banned questions about criminal records on initial job applications for all employers in their jurisdictions.

Re-skill or up-skill the current workforce. A significant share of our current workforce is already in today's workforce – and therefore won't be reached by programs aimed at better equipping students for future jobs. UpSkill America, an initiative of the Aspen Institute, promotes training and other practices to help existing workers move up the career ladder and into better-paying jobs. Other programs, such as Oklahoma's Reach Higher and Mississippi's Complete 2 Compete aim to help adults attain degrees they may have started working towards but never completed.

Trade-Offs or Consequences to Consider:

We could provide everyone in our community with opportunities for success.

But, this may undercut people's self-reliance.

Examples of What Might Be Done	Trade-Offs or Consequences to Consider
Enact employer mandates, such as minimum wage requirements.	Adding mandates such as these may make our community less competitive to new businesses – and make it difficult for existing ones to create new jobs, cause them to layoff existing workers or even drive them away altogether. Is it better to have fewer good quality jobs, or jobs for more of our citizens, but at lower pay?
Establish mentorship as well as business internship programs to ensure that all young people have access to positive role models and connections within and outside the business community.	One-on-one connections such as these require a lot of volunteers and manpower – individuals will have to devote their time. Liability issues associated with having students in the workplace are also a risk to businesses.
Focus on reducing teen pregnancy, providing parenting training, and a values curriculum in K-12 schools.	Families are left out in deciding on a curriculum.
Work with businesses and philanthropy to establish community-wide college scholarship programs.	Should we be subsidizing students from families that can afford to pay on their own?
Allocate more resources towards building a stronger safety net for all, which could include universal basic income, health care, child care, and free college tuition.	These programs would be extremely costly and would likely require increased taxes, less money for things like national defense and/or an increase in federal debt. Besides, with all these basics provided for free, some might lose the incentive to work.

Interested in using these materials to hold a forum? We'd like to know what your community is thinking! For questions, or to share results, please contact: Linda Hoke: lhokesgpb@gmail.com Ted Abernathy: ted@econleadership.com