

# Not the Great Equalizer: Which Neighborhoods Are Most Economically Vulnerable to the Coronavirus Crisis?

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## Summary

This report and its accompanying [interactive map](#) show the vulnerability of every U.S. neighborhood to the economic impact of the COVID-19 crisis. Using data from the American Community Survey, they show that:

- **High-Poverty Communities Are the Most Economically Vulnerable.** About 78 percent of high-poverty neighborhoods but only 15 percent of low-poverty neighborhoods are highly vulnerable to the economic effects of the crisis.
- **Economic Vulnerability Is Concentrated in Communities of Color.** Of the tenth of neighborhoods that are most vulnerable to the crisis' economic fallout, 87 percent are communities of color.
- **Even Among High-Poverty Communities, Communities of Color Are the Most Vulnerable.** Ninety percent of high-poverty neighborhoods whose residents are primarily people of color are highly vulnerable, compared to only 56 percent of high-poverty tracts that are at least 50 percent white.

To prevent highly vulnerable neighborhoods from falling further behind the rest of the nation, state and local policymakers and assistance providers should target economic assistance to those neighborhoods, redirect existing funding to those neighborhoods as permitted by law, and ensure that residents of highly vulnerable neighborhoods

know how to access the federal, state, and local government aid that is available to them. In the long term, policies that improve access to the internet, mobility, affordable housing, and affordable health coverage in those communities are needed to make highly vulnerable neighborhoods less vulnerable.

## Introduction

As the coronavirus continues to spread throughout the nation, there is growing concern that the virus' impacts will be felt unequally by geography, income, and race. Brookings Institution scholars have examined the economic vulnerability of metropolitan areas to the virus, showing that some are more at risk than others.<sup>2</sup> An initial analysis of vulnerability by occupation and earnings shows that the workers most at risk of contracting the virus on the job are low-wage workers in frontline service occupations.<sup>3</sup> Data from various cities and states have shown that people of color are more likely than whites to become ill and die from the virus.<sup>4</sup> A McKinsey assessment of the economic vulnerability of counties to the medical and economic impacts of the virus shows that blacks are disproportionately likely to live in highly vulnerable counties.<sup>5</sup> Analyses of virus cases at the neighborhood level are rare but one such analysis, for Boston, shows that cases are concentrated in neighborhoods whose residents are predominantly people of color.<sup>6</sup>

# Not the Great Equalizer: Which Neighborhoods Are Most Economically Vulnerable to the Coronavirus Crisis?



These analyses reveal general patterns of medical and economic vulnerability and suggest the types of communities where medical and economic assistance might best be targeted. However, they do not document the extent of economic vulnerability at the neighborhood level. Front-line policymakers and assistance providers—among them state and local government officials, community foundations, community development corporations and other community-based organizations, and housing assistance providers—need to know which neighborhoods are most in need of economic assistance. This report shows the types of neighborhoods that are most exposed to the economic impacts of the coronavirus. Its [accompanying map](#) shows the extent to which the residents of each of the nation’s more than 70,000 neighborhoods are likely to suffer economic hardship—loss of jobs and income, inability to get to work or obtain basic necessities such as food and medicine, inability to use the internet to work from home or obtain basic services and public benefits, inability to afford housing or health care costs—as a result of the coronavirus crisis. Policymakers and assistance providers can search the [map](#) to learn which neighborhoods in their cities and regions are at the greatest economic risk and focus their aid efforts on those neighborhoods.

Our paper and its [companion map](#) do not examine coronavirus cases or fatalities, which are changing day by day and are documented in real time by the news media.<sup>7</sup> Nor do they cover the pressing economic needs of small businesses, which are the subject of a separate ICIC policy brief<sup>8</sup> and op-ed.<sup>9</sup> Rather, they document neighborhood-level patterns and provide detailed, actionable information about the vulnerability of community residents to the economic fallout from the virus, which could last for months or even years after social distancing measures have ended.

## Methodology

To identify the neighborhoods most economically at risk as a result of the coronavirus, we used census tract data from the U.S. Census Bureau’s American Community Survey (ACS) 2014-2018 Five-Year Estimates (the most

recent data currently available). Census tracts are small, relatively permanent geographic areas defined by the Census Bureau. Following common practice, we refer to census tracts as “neighborhoods” because they are typically small in land area and population.

Using the Census data, we developed an economic vulnerability score for all neighborhoods in the U.S. We calculated this score from five components: (1) the percentage of employment in industries that are most threatened by the coronavirus crisis, (2) the percentage of households without access to a car, (3) the percentage of households without internet access (households without a computer and households that have a computer but no internet subscription), (4) the percentage of households that are housing-cost burdened (renter or homeowner households paying more than 30 percent of income in housing costs), and (5) the percentage of households without health insurance.

**Industries most threatened by the coronavirus crisis.** To identify the industries at high risk of experiencing a serious and prolonged downturn as a result of the coronavirus crisis, we adapted a list of industries utilized by researchers at the Brookings Institution. Adjusting for data availability in the ACS, we identified the following industries:



Mining, quarrying, and oil and gas extraction.



Retail trade.



Arts, entertainment, and recreation.



Accommodation and food services.



Transportation and Warehousing.<sup>10</sup>

# Not the Great Equalizer: Which Neighborhoods Are Most Economically Vulnerable to the Coronavirus Crisis?



Although businesses in many industries are currently closed, we believe that the industries identified above are at an especially high risk because shutdown policies generally hit these industries sooner. It could also take longer for these industries to recover. For example, there may be reduced demand for movies and concerts (part of arts, entertainment, and recreation), hotel rooms (accommodation and food services), and air and rail travel (transportation and warehousing) that could continue for a year or more, especially if restrictions on large gatherings of people are maintained even as most businesses reopen. Additionally, responses to the virus may cause long-lasting structural changes to some industries that could further hinder their recovery. Some meetings may be moved permanently online, causing a long-term decline in the demand for hotel rooms and air and rail travel. Takeout dining may permanently replace some dine-in restaurant meals, resulting in fewer jobs for servers and lower profit margins for restaurants. The COVID-19 crisis may accelerate the shift from bricks-and-mortar retail to online sales.

**Household vehicle access.** We included the percentage of households without access to a car as a measure of a household's ability to commute to work and purchase groceries and other essentials if public transportation service is either interrupted or less accessible because of health concerns. A household's reduced mobility may have direct financial effects if essential workers are unable to continue working and may have broader effects if households reduce their spending at the few businesses that remain open.

**Household internet access.** Access to the internet has played a central role in current responses aimed at reducing the spread of the coronavirus. Although many workplaces have moved to remote work, households without internet access would be unable to work remotely even if their jobs allowed for it. Additionally, public health information is most accessible over the internet and many schools are attempting to teach students online. Lack of access to the internet could increase the virus' economic

impact (both short- and long-term) by leading to loss of work, delayed dissemination of critical information, and interrupted education.

**Housing cost burden.** The response to the coronavirus and the subsequent shutdown of many businesses has led to a massive rise in unemployment across the country. Millions of Americans have lost their incomes and, therefore, their ability to pay for their housing costs. Although some steps are being taken to reduce evictions during the current crisis, most households will eventually be responsible for paying any delayed housing costs. For households that pay a large share of their income in housing costs, recovering from this crisis will be even more difficult.

**Health insurance coverage.** The final component of our index is the percentage of neighborhood residents who lack public or private health insurance coverage. We included this measure because the potential costs of hospitalization and treatment for the coronavirus may greatly exceed the capacity of financially vulnerable households that do not have health insurance. The community impact of this is likely to be magnified in areas where many individuals do not have health insurance.

Our measure of the percentage of individuals who do not have health insurance coverage likely understates the true current status. Many of the millions of people who recently lost their jobs may no longer be insured if they had health insurance through their jobs and are unable to afford COBRA or other alternative coverage.

**Classification of neighborhoods.** To create an economic vulnerability score, we combined the above measures, weighting them equally, and divided all U.S. neighborhoods into tenths based on the resulting combined measure.<sup>11</sup> Our vulnerability scores range from 1 (the least vulnerable 10 percent of neighborhoods) to 10 (the most vulnerable 10 percent). We refer to neighborhoods that received a score of 8, 9, or 10 as "highly vulnerable."

# Not the Great Equalizer: Which Neighborhoods Are Most Economically Vulnerable to the Coronavirus Crisis?



We also classify neighborhoods by their poverty rate, excluding undergraduate and graduate students. We define high-poverty neighborhoods as those with a non-student poverty rate of at least 20 percent and low-poverty neighborhoods as those with a non-student poverty rate less than 20 percent.

In addition, we describe each neighborhood as either “at least 50 percent white” (if 50 percent or more of the population identifies as “non-Hispanic White”) or “majority people of color” (if more than 50 percent of the population identifies as any race/ethnicity other than “non-Hispanic White”).

## Findings

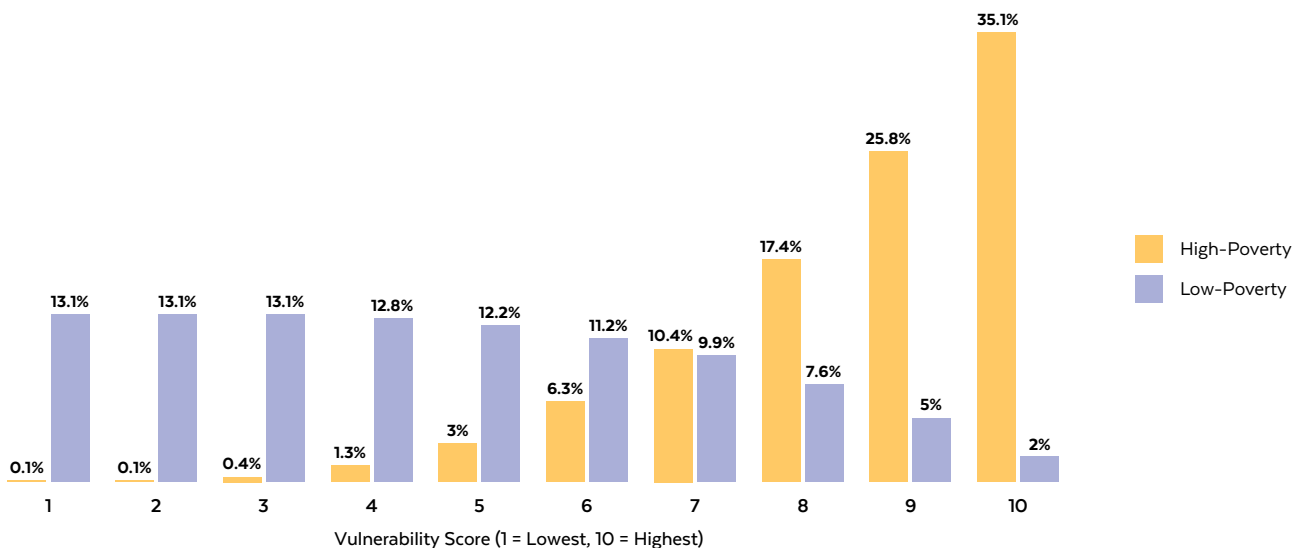
### 1. High-Poverty Communities Are the Most Economically Vulnerable

We estimate that 27 percent of the total U.S. population (about 88 million people) lives in neighborhoods that are highly vulnerable to the economic effects of the crisis. The majority of these highly vulnerable neighborhoods (about

63 percent) are high-poverty. Most of the residents of highly vulnerable neighborhoods live in high-poverty neighborhoods. Fifty-three million people (about 60 percent of the total population living in highly vulnerable neighborhoods) live in high-poverty neighborhoods, while 35 million (about 40 percent of the residents of highly vulnerable neighborhoods) live in low-poverty neighborhoods.

This finding underscores the stark inequality in vulnerability of high- and low-poverty neighborhoods. Figure 1 compares the vulnerability index scores of high- and low-poverty neighborhoods. The percentage of high-poverty neighborhoods in the high-vulnerability score categories is much higher than the corresponding percentage of low-poverty neighborhoods. Approximately 78 percent of high-poverty neighborhoods are highly vulnerable to the economic effects of the crisis, compared to 15 percent of low-poverty neighborhoods that are highly vulnerable. In contrast, fewer than 1 percent of high-poverty neighborhoods have vulnerability scores between 1 and 3 (the lowest vulnerability scores), compared to 39 percent of low-poverty neighborhoods.

**Figure 1. Percent of High- And Low-Poverty Neighborhoods in Each Vulnerability Category**



Source: ICIC analysis of 2014-2018 5-Year American Community Survey data.

# Not the Great Equalizer: Which Neighborhoods Are Most Economically Vulnerable to the Coronavirus Crisis?



## 2. Economic Vulnerability Is Concentrated in Communities of Color

Figure 2 shows vulnerability scores by the percentages of neighborhoods with each score that are at least 50 percent white and majority people of color. The figure shows that as the vulnerability score increases, so too does the percentage of neighborhoods that are majority people of color.

There is a large concentration of communities of color in the two highest scoring categories. About 68 percent of neighborhoods scoring a 9 and 87 percent of neighborhoods scoring a 10 are majority people of color. In contrast, nearly all neighborhoods scoring in the two lowest vulnerability categories are at least 50 percent white. About 94 percent of neighborhoods scoring a 1 and 92 percent of neighborhoods scoring a 2 are at least 50 percent white.

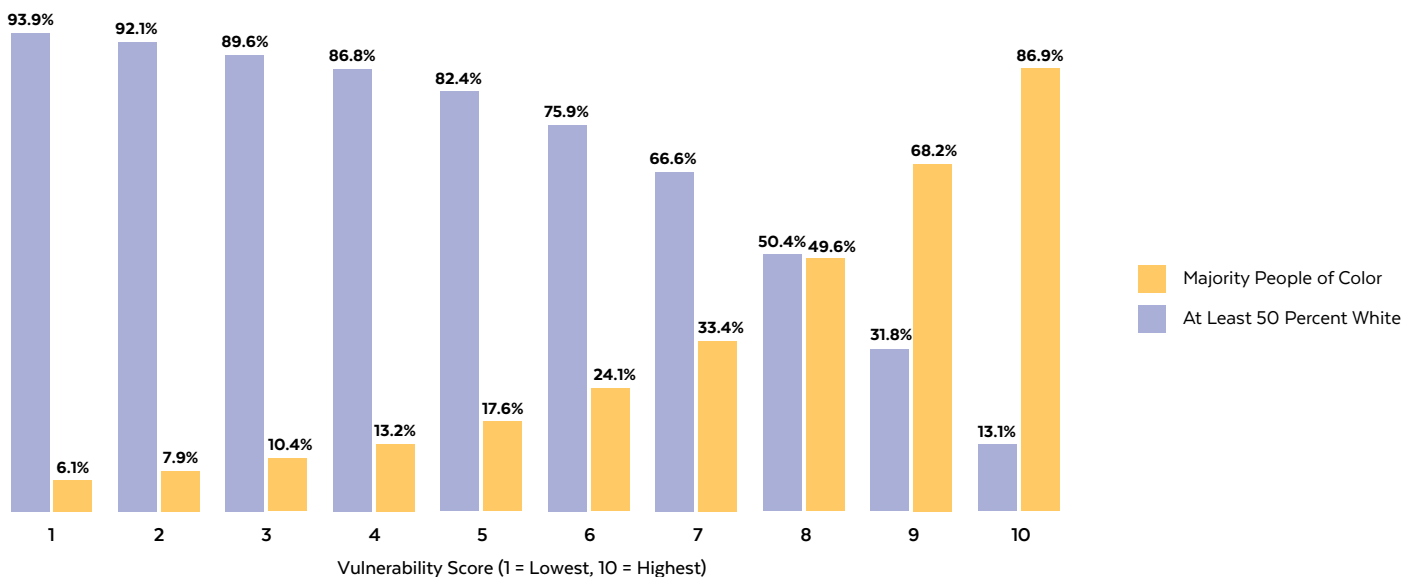
More than 57 million people live in neighborhoods that are in categories 9 and 10. Of those, 45 million people (about 80 percent) live in neighborhoods that are majority people of color.

## 3. Even Among High-Poverty Communities, Communities of Color Are the Most Vulnerable

Our findings on poverty and race are not just two different ways of telling the same story. High-poverty neighborhoods are not at the most economic risk just because many of their residents are people of color. Nor are neighborhoods of color the most likely to suffer economic hardship as a result of COVID-19 only because most of those neighborhoods are poor. Rather, both poverty and race matter for economic vulnerability.

Our analysis shows that 90 percent of high-poverty neighborhoods whose residents are primarily people of color are highly vulnerable, while only 56 percent of high-poverty tracts that are at least 50 percent white are highly vulnerable. Among low-poverty neighborhoods, 39 percent of those whose residents are primarily people of color are highly vulnerable, compared to only 8 percent of those that are at least 50 percent white.

**Figure 2. Percent of Neighborhoods in Each Vulnerability Category That Are At Least 50 Percent White or Majority People of Color**



Source: ICIC analysis of 2014–2018 5-Year American Community Survey data.



# Not the Great Equalizer: Which Neighborhoods Are Most Economically Vulnerable to the Coronavirus Crisis?



## A Closer Look at Three Regions with Large Numbers of Coronavirus Cases

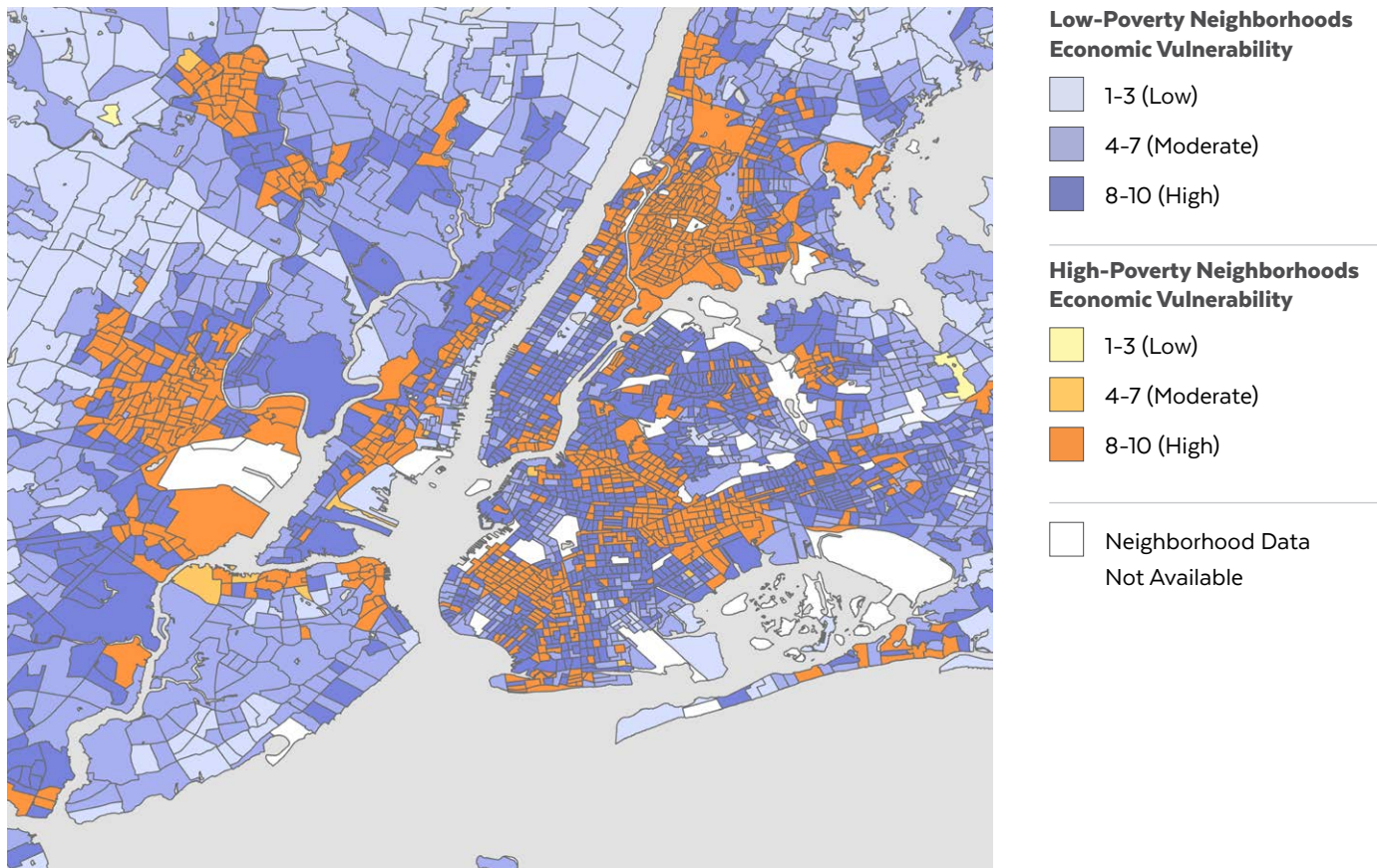
New York, New Orleans, and Boston are among the regions that have experienced especially large numbers of coronavirus cases. Patterns of neighborhood vulnerability by poverty and race in these three regions generally resemble the national patterns but there are also some patterns that are unique to one or more of the three.

**New York.** Map 1 shows economic vulnerability in the New York City area. As in the nation as a whole, most of the New York area's high-poverty communities of color are highly vulnerable to the crisis. For example, neighborhoods in Harlem, most of the Bronx, eastern parts of Brooklyn, and Newark and Paterson, New Jersey, are highly vulnerable.

New York City as a whole is especially at risk economically because of the coronavirus crisis. In New York City, 77 percent of all neighborhoods are highly vulnerable while nationally 30 percent of all neighborhoods are highly vulnerable.

Although most of the New York area's high-poverty areas are highly vulnerable, so are many low-poverty areas. Low-poverty neighborhoods in New York City including parts of the Upper East and West Sides of Manhattan, Midtown, Lower Manhattan, and much of Queens are highly vulnerable to the crisis. In New Jersey, low-poverty neighborhoods outside of Newark, Elizabeth, and Paterson and in much of Hudson County are also highly vulnerable.

**Map 1. Coronavirus Economic Vulnerability in New York City-Area Neighborhoods**



Source: ICIC analysis of 2014–2018 American Community Survey 5-Year Estimates.

# Not the Great Equalizer: Which Neighborhoods Are Most Economically Vulnerable to the Coronavirus Crisis?

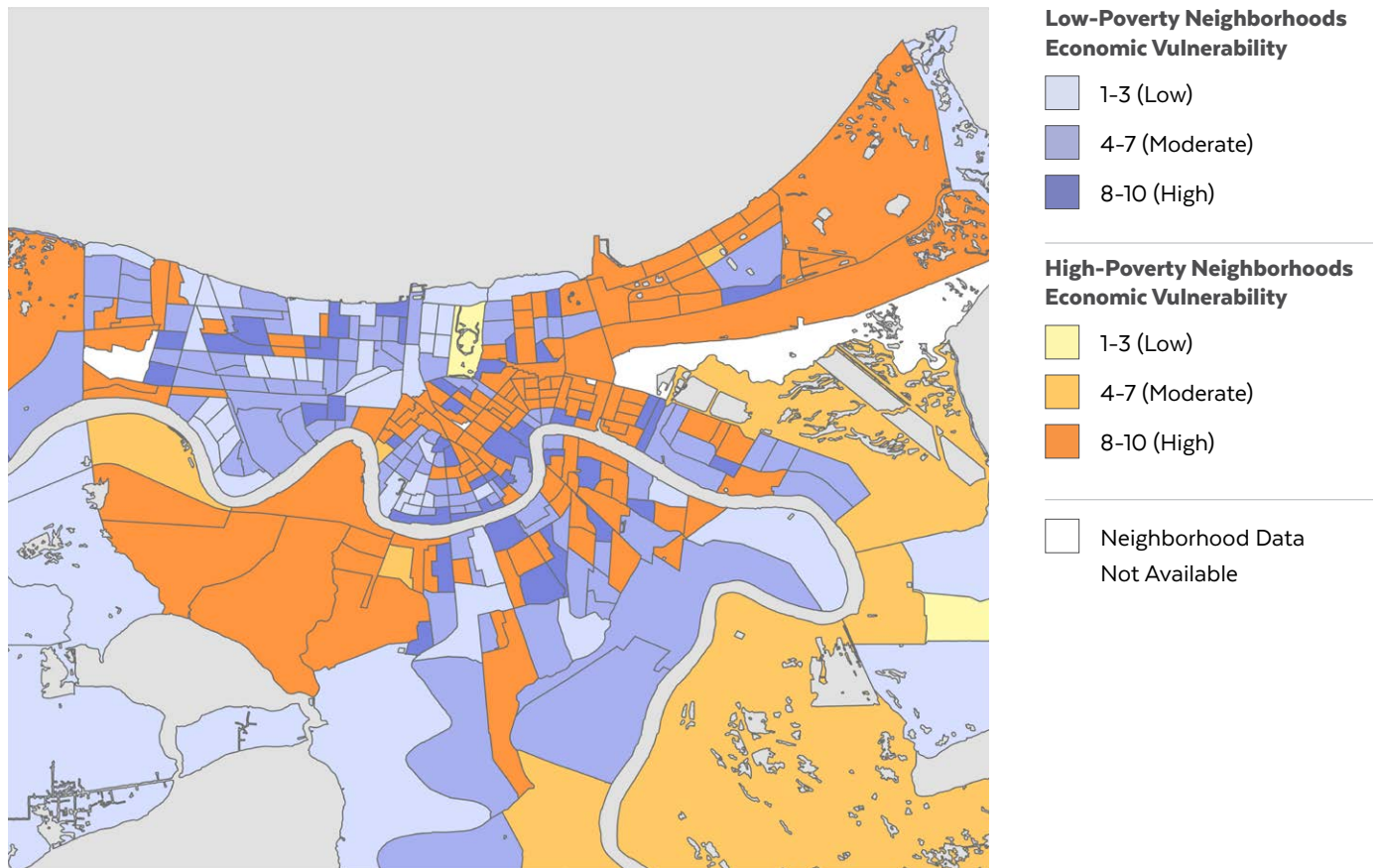


**New Orleans.** Map 2 shows economic vulnerability in the New Orleans area. Most high-poverty communities of color are at high economic risk because of the crisis. Neighborhoods in New Orleans East, the Lower Ninth Ward, Mid-City, Algiers, and the Seventh Ward are all highly vulnerable.

A large majority (67 percent) of neighborhoods in the city of New Orleans are highly vulnerable to the economic impacts of the coronavirus crisis. This is not surprising in view of the city's high poverty rate and the fact that most of its residents are people of color.

In New Orleans, many low-poverty, highly vulnerable neighborhoods border high-poverty, highly vulnerable neighborhoods. Examples include low-poverty neighborhoods in the French Quarter, Bywater, Central City, and Gentilly.

**Map 2. Coronavirus Economic Vulnerability in New Orleans-Area Neighborhoods**



Source: ICIC analysis of 2014–2018 American Community Survey 5-Year Estimates.



# Not the Great Equalizer: Which Neighborhoods Are Most Economically Vulnerable to the Coronavirus Crisis?



**Boston.** Map 3 shows economic vulnerability in Greater Boston. As in New York, New Orleans, and the nation as a whole, most of Boston's high-poverty communities of color are highly vulnerable to the crisis. Ninety-four percent of all majority people of color neighborhoods in Boston are highly vulnerable, including neighborhoods in Roxbury, Mattapan, Hyde Park, and parts of Dorchester. This finding is alarming, as preliminary data show that many of these places also have some of the highest rates of coronavirus cases in the city.<sup>12</sup>

Compared with New York and New Orleans, a smaller percentage of Boston neighborhoods are highly vulnerable to the economic fallout from the virus crisis. Just under half (49 percent) of neighborhoods in the city of Boston are

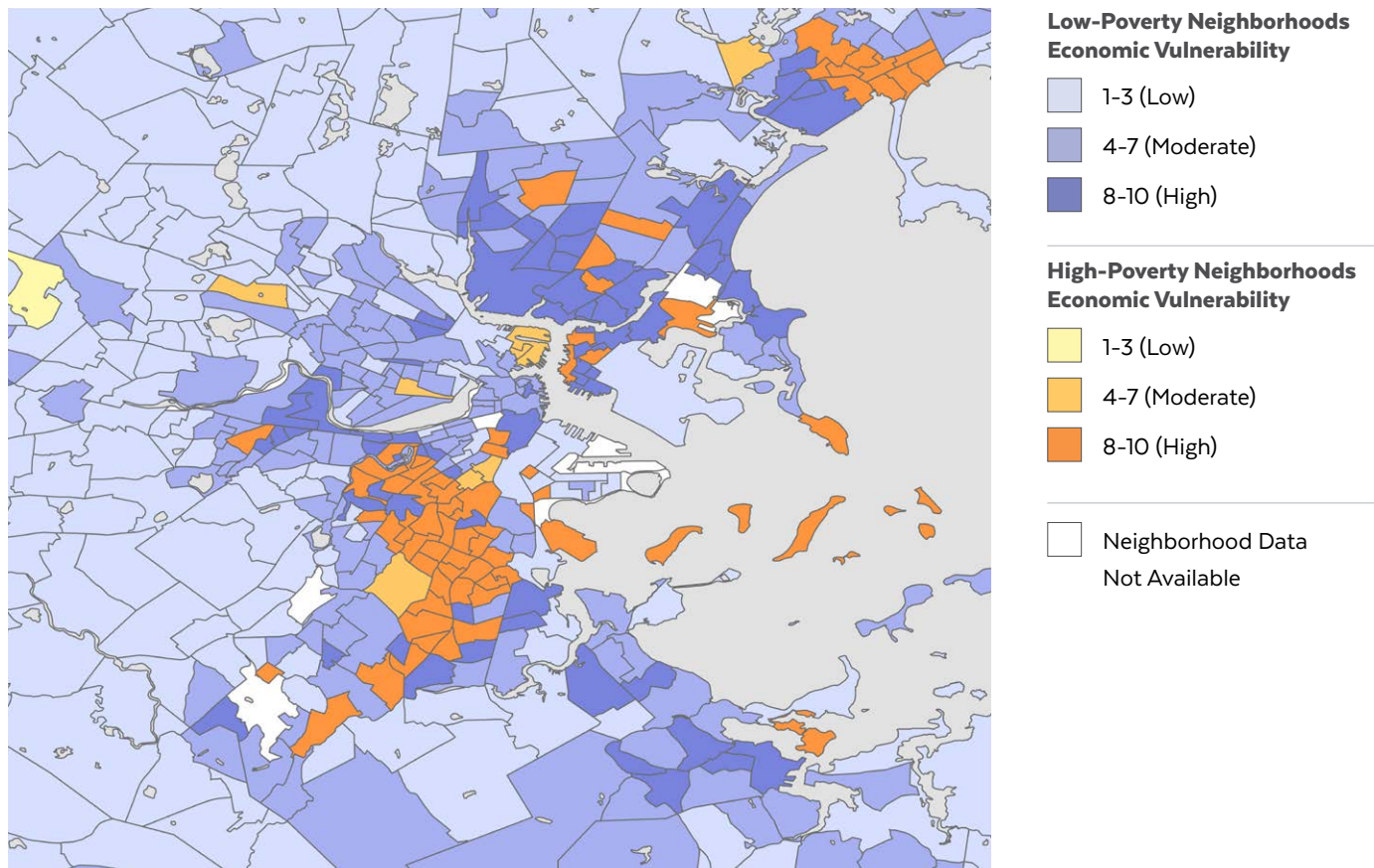
highly vulnerable. This percentage far exceeds the national figure of 30 percent.

Many of Greater Boston's low-poverty but highly vulnerable neighborhoods border high-poverty, highly vulnerable neighborhoods. Examples of such neighborhoods may be found in East Boston and places to the north of the city, including Chelsea, Revere, Everett, and Lynn.

## [Nationwide Interactive Neighborhood Map](#)

Detailed information about the economic vulnerability of all neighborhoods and the underlying neighborhood characteristics that contribute to vulnerability may be found on our searchable [interactive map](#). Click on any neighborhood to see that neighborhood's vulnerability score and characteristics.

**Map 3. Coronavirus Economic Vulnerability in Boston-Area Neighborhoods**



Source: ICIC analysis of 2014-2018 American Community Survey 5-Year Estimates.



# Not the Great Equalizer: Which Neighborhoods Are Most Economically Vulnerable to the Coronavirus Crisis?



## Conclusion

Contrary to well-meaning statements,<sup>13</sup> the coronavirus is not at all a “great equalizer.” Instead, it reveals deeply embedded socioeconomic inequalities and will exacerbate those inequalities if economic recovery efforts do not reach the most vulnerable neighborhoods.

The economic fallout from the coronavirus crisis is likely to place an added burden of suffering on already struggling communities. This burden could continue for many months, years, or even decades after the virus itself is defeated. By increasing already severe economic and racial inequalities, it could both prolong the nation’s recovery from the virus itself<sup>14</sup> and reduce its long-term economic growth rate.<sup>15</sup>

It does not have to be this way. By leveraging this report’s analysis and [map](#) to identify and target at-risk neighborhoods, policymakers and assistance providers can proactively aid and protect those who stand to suffer most. Strategies targeting the most at-risk neighborhoods, adopted swiftly, are needed to ensure the equitable flow of aid, resources, and information to the most vulnerable.

The CARES Act includes critical provisions for aiding the most vulnerable; the individual and family payments, expansion of unemployment benefits, and support for small businesses and the self-employed that are provided are much needed.<sup>16</sup> However, simply offering this relief via legislation is not enough. It is imperative that the most vulnerable both know these benefits exist and be able to access them quickly and easily. This means that, on the local level, governments and community organizations need to take immediate steps to ensure that information is provided equitably and communication is clear.

In addition, the CARES Act provides direct assistance to state and local governments, including funding for coronavirus emergency response and recovery efforts. Although this funding is limited, state and local leaders

should act now to ensure that the relief they receive is directed where it will have the greatest long-term impact: toward the most vulnerable neighborhoods and people. Systems for communication and distribution need to be put in place so that any future federal, state, and local government relief can be quickly and efficiently distributed to those with the greatest need. Such future relief should include federal assistance to local governments that is based, at least in part, on the vulnerability of their residents to the economic as well as to the health impacts of the virus. In the meantime, to the extent that local governments have existing funds for economic and community development initiatives, they should consider redirecting them immediately (to the extent allowed by law) to the neighborhoods that will be most affected by the coronavirus, as illustrated by our [interactive map](#).

Policies that target relief to the neighborhoods most economically vulnerable to the economic effects of the coronavirus will not, by themselves, make high-poverty neighborhoods and communities of color better off than they were before the crisis. They are critical, however, to prevent them from falling further behind the rest of the nation when the virus itself begins to abate. In the long term, policies that improve access to the internet, mobility, affordable housing, and affordable health coverage in those communities are needed to make highly vulnerable neighborhoods less vulnerable and more resilient to the economic fallout from the COVID-19 crisis and any similar public health crisis that may occur in the future.

# Not the Great Equalizer: Which Neighborhoods Are Most Economically Vulnerable to the Coronavirus Crisis?



## ENDNOTES

- 1 Howard Wial is Senior Vice President and Director of Research at the Initiative for a Competitive Inner City, where Peter Eberhardt, Christopher Scott, and Devon Yee are senior research analysts and Samantha Flanagan is a research analyst.
- 2 Mark Muro, Jacob Whiton, and Robert Maxim, "Covid-19 Is Hitting the Nation's Largest Metros the Hardest," *The Avenue* (Brookings Institution), April 2, 2020, <https://www.brookings.edu/blog/the-avenue/2020/04/01/why-it-will-be-difficult-to-restart-the-economy-after-covid-19/>; Mark Muro, Robert Maxim, and Jacob Whiton, "The Places a Covid-19 Recession Will Likely Hit Hardest," *The Avenue* (Brookings Institution), March 17, 2020, <https://www.brookings.edu/blog/the-avenue/2020/03/17/the-places-a-covid-19-recession-will-likely-hit-hardest/>.
- 3 Beatrice Jin and Andrew McGill, "Who is Most At Risk in the Coronavirus Crisis: 24 Million of the Lowest-Income Workers," *Politico*, March 21, 2020, [https://www.politico.com/interactives/2020/coronavirus-impact-on-low-income-jobs-by-occupation-chart/?utm\\_source=Economy+League+Newsletter&utm\\_campaign=d1e400f452-EMAIL\\_CAMPAIGN\\_2019\\_11\\_18\\_06\\_30\\_COPY\\_01&utm\\_medium=email&utm\\_term=0\\_fdeb7c0f15-d1e400f452-52811453](https://www.politico.com/interactives/2020/coronavirus-impact-on-low-income-jobs-by-occupation-chart/?utm_source=Economy+League+Newsletter&utm_campaign=d1e400f452-EMAIL_CAMPAIGN_2019_11_18_06_30_COPY_01&utm_medium=email&utm_term=0_fdeb7c0f15-d1e400f452-52811453).
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- 5 Earl Fitzhugh et al., "Covid-19: Investing in Black Lives and Livelihoods" (n.p.: McKinsey & Company, 2020), <https://www.mckinsey.com/-/media/mckinsey/industries/public%20sector/our%20insights/covid%2019%20investing%20in%20black%20lives%20and%20livelihoods/covid-19-investing-in-black-lives-and-livelihoods-report.ashx>.
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- 10 The Brookings research categorizes mining, transportation, employment services, travel arrangements, and leisure and hospitality as the industries most at risk. Muro, Maxim, and Whiton, "Places." Because the ACS does not separately identify all these industries, we included the ACS industry categories that most closely approximate them. As explained in the text, we also included retail trade.
- 11 We included all neighborhoods in the U.S. except for those with a Census population estimate of zero or those for which we could not calculate a non-student poverty rate. We calculated z-scores for each of the five components and then scored each tract based on the average of the five component scores. If a tract was missing a score for a given component, we averaged the z-scores for the remaining available components.
- 12 Chambers, "Data."
- 13 Andrew Cuomo, Twitter Post, March 31, 2020, 12:12 p.m., <https://twitter.com/NYGovCuomo/status/1245021319646904320>.
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- 15 For evidence on the impact of economic inequality on economic growth, see Federico Cingano, "Trends in Income Inequality and Its Impact on Economic Growth", OECD Social, Employment and Migration Working Papers, No. 163 (Paris: OECD Publishing, 2014), <https://doi.org/10.1787/5jxjrjncwvx6j-en>; Heather Boushey and Carter C. Price, "How Are Economic Growth and Inequality Connected? A Review of Recent Research" (Washington: Washington Center for Equitable Growth, 2014), <https://live-equitablegrowth.pantheonsite.io/wp-content/uploads/2014/10/100914-ineq-growth.pdf>.
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