



Cleveland, Ohio:

the Central neighborhood

■ OVERVIEW

In its heyday, Cleveland was a major industrial center with more than 900,000 residents. Today, plagued by a steady loss of manufacturing jobs and a subsequent outflow of its central city population, Cleveland is an example of both Rust Belt decline and suburbanization. The city's economic situation has been deteriorating since the 1950s and was probably most dramatized by the

city's high-profile bankruptcy in 1978—the first time a city had defaulted on its debt since the Great Depression.

While the loss of jobs and people has been a challenge, the city of Cleveland has had some success in diversifying its economy. A number of high-quality institutions—universities, medical centers, corporations, and foundations—have worked collaboratively toward and contributed significantly to revitalizing the city. As former mayor Michael R. White said, “This is a town of partnerships.”¹

In Cleveland's Central neighborhood, the subject of this case study, many community development organizations have tried to turn the neighborhood around. In fact, Central is unique in this report in terms of its high

number of community development organizations.² The following case study discusses the history and current condition of this neighborhood along with the challenges facing its residents.

■ BACKGROUND

For well over a century, Cleveland's Central neighborhood has been a first stop for working-class people new to the area. Aptly named, Central, one of 36 neighborhoods in Cleveland, is located very close to downtown. The first settlers included German immigrants who farmed the land in the mid-1800s. As Cleveland evolved into a major industrial center, the area attracted Austro-Hungarian,

TABLE 1

Comparison Statistics

		Central	Cleveland MSA
Poverty Rate	Poverty rate 1970 ^a	43.9	8.9
	Poverty rate 2000 ^b	65.1	10.8
Income	Median household income ^c	\$8,657	\$42,776
Demographics	Population 2000 ^d	12,208	2,148,143
	% Population change, 1970 - 2000 ^e	-54.8	-7.4
	Racial/ethnic composition, 2000 ^f		
	% White	5.3	74.6
	% Hispanic/Latino	1.3	3.4
	% Black/African-American	91.9	19.1
	% Residents under age 18 ^g	40.9	25.4
	% Single-parent households ^h	69.7	9.5
	% Foreign born, 2000 ⁱ	1.3	5.3
	% Population in same house as five years ago ^j	45.5	60.2
Education	% Adults without a high school diploma, 2000 ^k	45.2	17.0
	% Adults with a college degree, 2000 ^l	4.2	23.9
	% Students proficient in reading, 2005 ^m	50.7	78.3
	% Students proficient in math, 2005 ⁿ	34.2	70.5
Labor Market	Unemployment rate, 2000 ^o	28.6	5.3
	% Adults in the labor force ^p	50.0	64.3
Housing	Homeownership rate, 2000 ^q	8.2	68.1
	% Renters with a housing cost burden ^r	41.1	39.2
	% Rental units that are HUD subsidized ^r	40.0	14.5
	Median value for owner-occupied units ^s	\$76,346	\$120,844
	Median year structure built ^t	1952	1964
Access to Credit	% Credit files that are thin, 2004 ^u	49.4	19.5
	% Credit files with high credit scores ^v	20.1	61.6
	% Mortgage originations that are high cost, 2005 ^w	24.7	28.2
	Mortgage denial rate, 2005 ^x	43.3	23.7

Italian, Polish, Jewish, and Russian immigrants, many of whom found work at nearby steel mills and foundries. Cleveland, and Central in particular, was also a primary destination for many African Americans who migrated North in the early part of the 20th century. Central became the most populous neighborhood in Cleveland, numbering 62,367 residents in 1930.³

Today, the population is less than one-fifth of that, hovering around 12,000. (See Table 1) The population is primarily young, black, and poor, and families are dominated by single mothers.⁴ Central's poverty rate in 2000 was a striking 65.1 percent—the highest among all of the

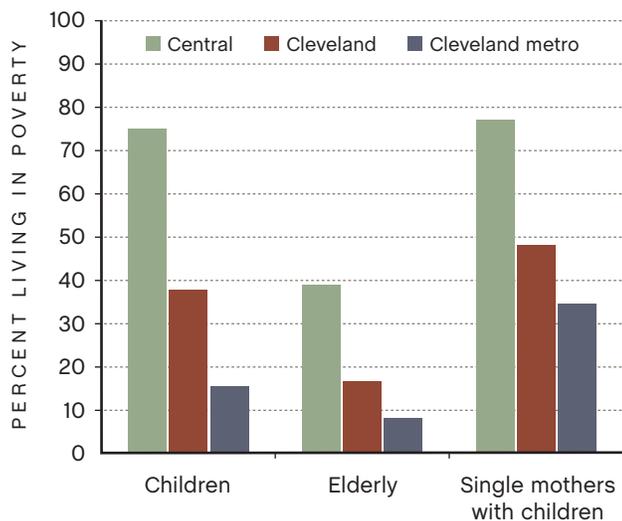
communities profiled in this report. Central's oldest and youngest residents are much poorer than their counterparts in surrounding Cleveland and the metro area. (See Figure 1)

The high levels of poverty in Central are the result of a complicated mix of factors, but historical housing policies have clearly played an important role in shaping the geographic distribution of poverty. Like other immigrant neighborhoods at the turn of the 20th century, Central had substandard housing and poor living conditions.⁵ In the 1930s, these overcrowded tenement-housing conditions led Cleveland City Councilman Ernest

Bohn to establish public housing as a replacement for unsafe, tumbledown structures.⁶ In 1933, the state of Ohio chartered Cuyahoga Metropolitan Housing Authority (CMHA) as the first public housing authority in the nation. The CMHA located more than half of the county's public housing units within the Central neighborhood.⁷ Slum clearance in the 1950s and 1960s resulted in further physical changes to the neighborhood, as did freeway construction and the razing of older housing and commercial structures to make room for Cuyahoga Community College and other institutions.⁸

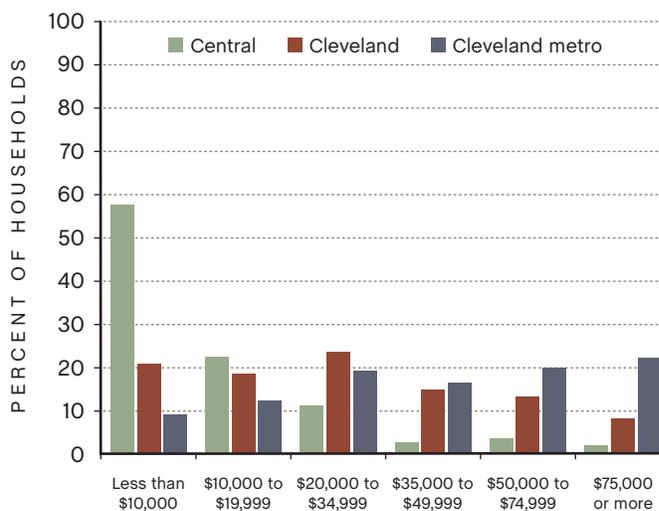
The legacy of these policies continues to this day.⁹ As of February 2007, Central is still home to the largest concentration of public housing in Cuyahoga County; in 2000, 40 percent of Central's rental housing units were publicly subsidized. This concentration of subsidized housing goes a long way toward explaining why Central has such a high percentage of low-income households. In 2000, 80 percent of households in Central had incomes of less than \$20,000, compared with just 20 percent in the Cleveland metro area. Indeed, the majority of Central's households—60 percent—had incomes of less than \$10,000. And there is very little economic integration. Only 6 percent of the households in Central are considered middle class—defined as those earning between \$35,000 and \$75,000—compared with 38 percent in the metro area. (See Figure 2)

FIGURE 1
Poverty rates, 2000



SOURCE: U.S. Census Bureau, Census 2000

FIGURE 2
Income distribution, 2000



SOURCE: U.S. Census Bureau, Census 2000

■ ISSUES TO CONSIDER

Central faces a complex and intertwined set of challenges related to these high levels of poverty. These challenges range from low levels of educational achievement and employment to a lack of affordable housing, high rates of crime and drug activity, poor health, and limited access to financial services. Interviews with residents and stakeholders, alongside an analysis of publicly available data, point to the link between educational achievement and job readiness as critically important to understanding the high levels of poverty in the neighborhood.

Education

Educational attainment in Central is very low.¹⁰ Only one in two adults in Central has graduated from high school, and levels of academic achievement are substandard at all but one of the neighborhood's schools. Central stakeholders and residents alike voiced grave concerns about the issue of education, citing its insufficient quality in the community as well as the critical role it plays in helping people move out of poverty. In particular, interviewees expressed their frustration with a system that seems to be failing at multiple levels. "How does a kid keep moving from grade to grade and no one has noticed that he can't read or write or do math?" asked Larry Wonzo, recreation center director and Central resident. "Someone has been lacking in their job, whether it's the parents, the teachers, or...the kids."

The Cleveland Metropolitan School District faces many challenges in educating the city's schoolchildren—challenges that are magnified in the high-poverty Central community.¹¹ District-wide, 100 percent of students are considered economically disadvantaged.¹² Children in Cleveland's public schools also experience high rates of mobility, with mobility among students in Central schools higher than in the district.¹³ Data from a 2004 study show that mobile students scored, on average, 51.2 points lower than their less-mobile counterparts.¹⁴ These high rates of student mobility—coupled with having to address the needs of socioeconomically disadvantaged children—have affected schools' ability to focus on the curriculum.¹⁵ Schools are also overwhelmed by the varied roles they must play in the community. "Schools are being asked to deal with things they shouldn't have to," noted Councilwoman Phyllis Cleveland.¹⁶ "It's a restaurant, it's a social service agency, it's a disciplinarian...teachers are busy simply trying to keep order. They can't focus on their basic job of educating and teaching children."

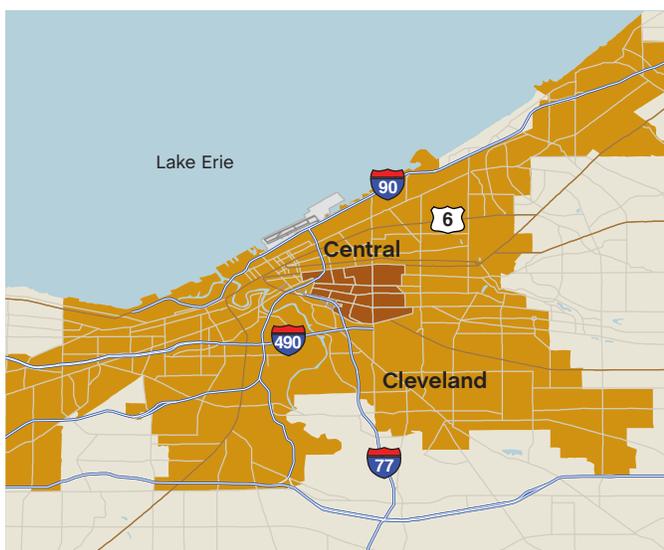
These challenges likely result in low academic achievement. As a district, Cleveland Metropolitan fails to meet federal average yearly progress (AYP) standards.¹⁷ The Cleveland Metropolitan School District was put on "academic watch" after the 2005–2006 testing cycle for its index score of 71 out of 120, well short of the goal of at least 100.¹⁸ Central's schools mirror the district's overall poor performance. Of the four elementary schools in Central, none met AYP minimums in math or reading. Under state standards, three of the elementary schools are in "academic emergency," with the fourth

on academic watch.¹⁹ Central's two high schools—East Technical High School, currently in "academic emergency," and Jane Addams Business High School, designated "effective"—show markedly different results from each other, presumably because Jane Addams enrolls students from across the district who must meet admission criteria and maintain academic and attendance standards.²⁰

The lack of access to a high-quality public education means that many of Central's children lack basic skills. "Kids aren't trying and parents aren't reinforcing that education is important, that you need to learn...to compete in this flat world," noted Councilwoman Cleveland. The end result is children who "don't read and write very well," she added. "They don't have basic computational skills. These are just the basics that you need to function in society." Even those with a high school diploma are seen as having insufficient skills to be successful in the labor market. Robin Smalley, director of placement services at Vocational Guidance Services (VGS), a local nonprofit that provides job training, said that many Central adults with high school diplomas test at third-grade levels in math and reading. As a result, they require remedial training before they can obtain even entry-level employment.²¹

Other indicators point to additional educational challenges facing Central's youth. For instance, children in single-parent families or whose mothers have less than a high school education are far more likely to lack readiness for kindergarten.²² In the early 1990s, over half of Central's birth mothers had not finished high school. By the early 2000s, this figure had improved slightly to 46 percent.²³

Efforts are under way to reform Cleveland's public schools and to help schools and children meet academic achievement levels. In 2006, the new CEO of the Cleveland Metropolitan School District, Dr. Eugene Sanders, introduced a proposal for the next five years that includes uniforms, single-gender schools, an academy geared toward at-risk males, and summer school for low-performing students in the district. While not specific to Central, the community stands to gain from the proposal's success. In addition, Cuyahoga Community College has partnered with the CMSD and East Technical High School on several initiatives aimed at encouraging post-secondary education.²⁴ In 2004, more than 900 of the district's 2,300 graduates (41 percent) continued on to post-secondary education.²⁵ Nearly half of those who continued their education attended the community college.



Employment and Job Readiness

Low levels of educational attainment seem to explain part of another issue in Central: a disconnect between employment opportunities and the job readiness of many of Central's working-age residents. In 2000, just half of the Central population age 16 and older was in the labor force, compared with two-thirds of the population in the Cleveland metro area. Unemployment in Central was nearly 29 percent, almost six times the rate of the Cleveland metro area (5.3 percent). Disability rates in the community are also high.²⁶

Northeastern Ohio has suffered from the well-documented move away from manufacturing toward a more service-oriented economy. Manufacturing jobs in Cuyahoga County dropped from 265,000 in 1970 to about 132,000 in 2000.²⁷ At the same time, service-sector jobs increased from 167,000 jobs to 338,000 jobs. A notable by-product of this change is a greater share of jobs that pay considerably less: In 2000, a manufacturing job in Cuyahoga County paid an average annual wage of \$65,000, while a service-sector job paid approximately \$38,000.²⁸

Manufacturing is not the only industry to experience job losses in the region. Cuyahoga County saw job losses in every major industry sector between 2000 and 2005, except for education and health services, where there was an increase of 11 percent, or nearly 13,000 jobs.²⁹ In Central, Zip Business Pattern data show that between 2000 and 2004, there was a loss of 5,885 jobs and 147 establishments, among them retail, manufacturing, finance, and insurance establishments.³⁰

Still, jobs are available. The Midtown Corridor, which overlaps the north end of the Central neighborhood, is home to nearly 250 companies. At the south end, the Maingate district houses many industrial and manufacturing businesses, including the largest center of wholesale food distributors in Ohio. The county's two largest employers—the Cleveland Clinic and University Hospitals—employ almost 45,000 and are located less than two miles from the neighborhood.³¹ In fact, demand for workers in the healthcare industry within the Cleveland metro area is projected to increase by more than 23,000 jobs between 2004 and 2014.³² The Center for Health Affairs notes that the need for healthcare workers in the Cleveland area continues to outpace supply.³³

The challenge, however, is that many of Central's residents lack the necessary skills for these job opportunities. Many nonprofits and service agencies have been

working to bridge this gap. VGS, located in the Central community, is a 116-year-old nonprofit that provides job-readiness training, transitional employment, and job placement for both disabled and economically disadvantaged individuals.³⁴ According to Smalley, individuals in impoverished communities don't lack the desire to work; instead, they lack some of the basic job-readiness skills—such as appropriate communication skills in the interview process, punctuality, and proper attire—necessary for successful employment.³⁵

Smalley added that many Central residents entering job training programs have never held a steady job, resulting in some anxiety over getting and maintaining a job. She likened the process of acclimating to the culture of work to being dropped into China: "I don't know how to speak the language; I don't know anything about the culture. I don't know where to go to try and get a job and communicate that I'm capable of doing something." Transportation and child care are additional barriers, according to both Smalley and a study that examined welfare reform and access to job opportunities in the Cleveland area.³⁶

Other organizations and agencies have also launched programs aimed at helping Central residents find jobs.³⁷ The city of Cleveland and Cuyahoga County operate Employment Connections, which provides workforce development services to job seekers and employers.³⁸ In addition, Cuyahoga Community College designs programs for individuals to continue building job skills and aim for long-term careers.³⁹ These programs are important to help residents move into jobs that pay a living wage. "Even if you graduate from high school now, most of the jobs that are available are not going to get you above poverty," noted the Friendly Inn's Gerri Burns, who has worked in the Central community for 29 years. "So until we get people into training beyond high school—real, meaningful training programs that will lead to guaranteed employment that pays over \$12 an hour—they're going to be poor."⁴⁰

Affordable Housing

In addition to quality education and job readiness, affordable housing is a pressing need in Central. Nearly everyone living in Central (92 percent) rents, compared with 32 percent in the Cleveland metropolitan area. More than 41 percent of the renters in Central have a housing cost burden, and 24 percent have an extreme housing cost burden.⁴¹ Vacancy rates in Central's public and



Through HOPE IV, some of Central's most deteriorated public housing high-rises were demolished and rebuilt into residences that resemble townhomes.

subsidized housing are very low. In the county, applicants on the waiting list for public housing numbered nearly 8,800 as of February 2007.⁴² The issue of affordable housing appears to be more related to residents' low levels of income than to the rental costs. The City of Cleveland's Consolidated Plan for 2005–2010 states that "housing costs in Cleveland are lower than in most other major cities." However, the report continues, there are "thousands of households in Cleveland whose incomes are insufficient to pay the basic cost of decent housing."⁴³ According to Central's councilwoman, even with the amount of public and subsidized housing in the area, she gets calls "all the time" from constituents looking for affordable housing.

Coupled with this high demand for affordable housing is the problem of vacant and abandoned properties. Nearly one in five (18.7 percent) of the neighborhood's housing units were vacant in 2000, with the vacancy rate in some census tracts within Central hitting 30 percent. Instead of providing much-needed housing options for residents, these vacant properties are instead attracting criminal activity such as drugs and prostitution, noted Central's councilwoman. "No one wants to live next door to these properties," she commented, "and eventually people, when they can, they get away." Vacant homes affect more than the property values of remaining properties, she continued: "People see that [vacancy] as a sign that

their neighborhood is going down." Vacant properties also provide a powerful disincentive to real estate developers, since vacant properties signify weak market demand.

However, Central is starting to see an increase in private residential development, spurred in part by policies designed to remedy the unintended consequences of concentrated subsidized housing. Through the HOPE VI program, some of the oldest and most deteriorated public housing complexes in the neighborhood were demolished and rebuilt, transforming the high-rise brick buildings into residences that resemble townhomes.⁴⁴ In addition, Cleveland was one of six cities nationwide that received federal funding from the Homeownership Zone Initiative (HOZ). This \$18.6 million grant is contributing to the construction of 465 market-rate single-family homes—the largest market-rate construction project in the city since the 1940s.⁴⁵ This joint effort among Burten, Bell, Carr Development, Inc., HUD, the city of Cleveland, and the Cuyahoga Metropolitan Housing Authority (CMHA) is effectively leveraging public and private dollars for new investment in housing in Central.

The new housing is also fostering some optimism among Central's residents and stakeholders. Local funder India Pierce Lee observed, "You drive through there and it's like a new city being reborn quietly."⁴⁶ It is also bringing a more diverse mix of income levels into the community, as well as helping retain some of Central's residents who would otherwise leave the community. "When they started building the houses, that helped," stated Gerri Burns. "A number of people who lived in public housing actually bought houses in the community and stayed."

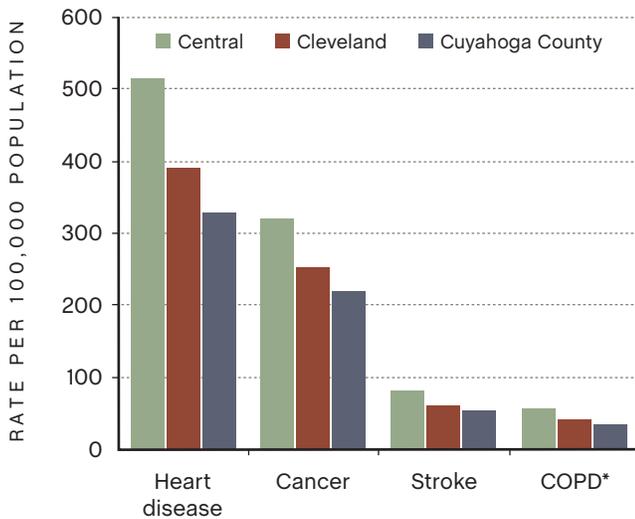
Crime and Health

Maintaining this momentum of private investment will require overcoming the obstacles of crime and drug activity. Central has one of the highest rates of violent crime in the city of Cleveland, though it has decreased since 1990.⁴⁷ Youth living in the Central community are twice as likely as their counterparts in the city of Cleveland and three times as likely as Cuyahoga County youth to be involved in the juvenile justice system.⁴⁸

When asked how crime has changed over time, recreation center director Larry Wonzon, who grew up in Central, remarked that crime has always been higher in this neighborhood, but the accessibility to guns has made the crimes more violent. "It used to be fistfights," he said,

FIGURE 3

Causes of death, 2003



SOURCE: Social Indicators 2003: Community Health (Center for Community Solutions)

*Chronic obstructive pulmonary disease

“and then came crack cocaine and people started picking up guns.”⁴⁹ Another resident added, “Nowadays kids can get weapons anywhere...it’s like one phone call away.”

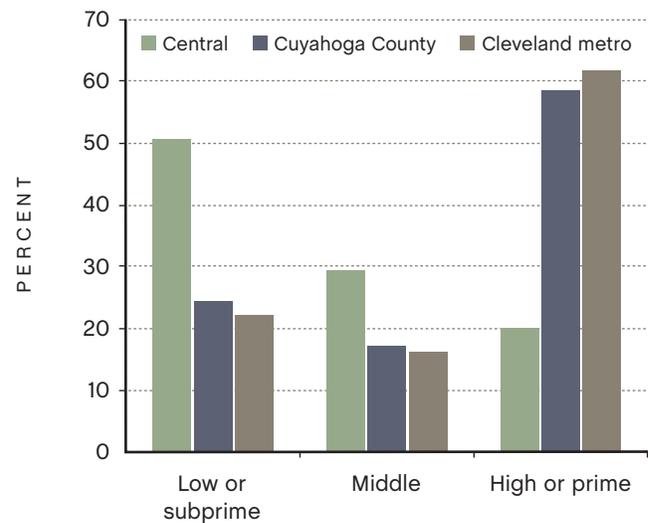
Drug activity is also an issue. In 2005 the drug arrest rate in Central was twice the rate in Cleveland as a whole.⁵⁰ A major turning point in this community came with the rise of crack cocaine use. Councilwoman Cleveland, who like Wonzon grew up in Central, noted, “When crack cocaine hit our community it had an effect like nothing else. Unlike other drugs like heroin, it took the mothers out of the homes, [leaving] their children unattended for hours or days.” Babies themselves are often born addicted; their mothers are unable to adequately nurture them; and, in the words of the Councilwoman, as “young adults and teenagers [they] struggle with challenges—intellectually, behaviorally, and emotionally.”

Councilwoman Cleveland indicated it is a challenge for her to develop programs or initiatives for youth because of the influence of gangs in the area. “You’ve got to deal with each group where they are, first of all, because you can’t mix them no matter how well intended you are,” she said. “I don’t feel like I’m making enough headway in [developing programs], but it’s really important.”⁵¹ Funding these programs is an issue as well. “One of the really hard things is to find the money to do things.”

Health issues represent still another challenge for Central residents, who report poorer overall health and

FIGURE 4

Credit ratings of files with credit scores, 2004



SOURCE: Federal Reserve Board of Governors

less access to health insurance than county residents as a whole. Four out of every 10 Central adults rated their health as poor or fair, compared with two out of every 10 county adults.⁵² Central residents also have higher rates of death from common diseases than residents of Cleveland and Cuyahoga County.⁵³ (See Figure 3) Health insurance coverage is also limited. In 2001, the percentage of adults who were uninsured in the Central community was over 25 percent, compared with less than 10 percent in Cuyahoga County.⁵⁴ Uninsured adults were far more likely to use the hospital’s emergency department for routine care and less likely to have visited a doctor in the past year.⁵⁵

Financial Services

Access to credit also remains difficult for many living in Central. Almost 50 percent of the credit files in Central had too little credit history, or were too thin, to receive a credit score. Of those with credit scores, a majority of Central residents have low or subprime scores, as shown in the chart. (See Figure 4) In 2005, the denial rate for mortgages in Central was 43 percent, almost double the rate for the Cleveland MSA (23.7 percent). Yet for borrowers who qualified for a mortgage, the Home Mortgage Disclosure Act (HMDA) data provide some indication that lenders are extending loans to Central homeowners: Three-fourths of the loan applications in Central were

made by those with low to moderate incomes, and more than half (52 percent) of those loans were approved.⁵⁶ In addition, borrowers purchasing a home in Central in 2005 were slightly less likely than Cleveland borrowers to receive a high-priced loan.⁵⁷

Residents have local access to financial services primarily through a KeyBank branch that opened in 2005 and a U.S. Bank branch that has served the neighborhood for 25 years.⁵⁸ Breaking from traditional banking practices, KeyBank developed a checking account with no maintenance fees or minimum balance requirements, catering to clients who are on Chex Systems or who frequently use check-cashing facilities.⁵⁹ Representatives of U.S. Bank acknowledged the difficulty of providing products and services in a neighborhood with such low incomes.⁶⁰ The lack of financial knowledge among residents also contributes to this challenge.⁶¹ While payday and check-cashing establishments do not number among Central businesses, several corner convenience stores provide check-cashing services.

■ CONCLUSION

As this case study demonstrates, Central faces many challenges. Even though it has a community development infrastructure with engaged nonprofits, local government, and banks, there has been relatively little progress in tackling the challenges associated with poverty in Central over the past 30 years. Central has seen many programs and initiatives implemented to address issues related to poverty both in Central and in the broader community. Most no longer exist; some have recently begun.⁶² As one Central resident stated, “I’ve been in this community, actually living on this property, for 29 years now. I haven’t seen a program that’s still in existence or been consistent in this community because they start a lot of programs.”

Yet the neighborhood seems to be gaining some traction recently with new housing construction (both affordable and market-rate); retail revitalization, including Arbor Park Place, which includes the first grocery store in the community in more than 40 years; and promising reforms in job training and education. There is also optimism in the Central community, both for new initiatives under way and for the abundant job, educational, and cultural opportunities available nearby. Several interviewees feel quite positive about Central’s future. One young male college student who grew up and still lives

in Central said, “The neighborhood has definitely gotten better over the years. The crime rate has definitely [gone] down. The drug rate has definitely [gone] down. And it seems that a lot of kids are going to school more now than at previous times.” In the end, however, those trying to improve the economic conditions in Central will have to contend with the fact that this neighborhood’s economic fate is intertwined with the wider regional economy that continues to struggle.⁶³

This case study was prepared by Lisa Nelson, senior policy analyst, Federal Reserve Bank of Cleveland.

Endnotes

- 1 Bruce Adams and John Parr, *Boundary Crossers: Case Studies of How Ten of America’s Metropolitan Regions Work* (College Park, MD: The James MacGregor Burns Academy of Leadership Press, 1997).
- 2 Chief among these institutions are St. Vincent Charity Hospital, a safety-net provider that has been in the community for 140 years; Vocational Guidance Services (VGS), a vocational training and job placement services organization; Friendly Inn, a social services agency active in the area for more than 100 years; two youth-oriented recreation centers; Burten, Bell, Carr Development Inc., a major driver of local retail and residential development; Cuyahoga Community College; and several long-standing places of worship, including St. John AME (African Methodist Episcopal) Church, the first African American church in the city of Cleveland (*The Encyclopedia of Cleveland History*, May 22, 2007).
- 3 See the Welcome to Central section of the Living in Cleveland Center’s website, and Howard Whipple Green, “Census Tract Street Index for Cleveland Metropolitan District and Cuyahoga County,” Fourth Edition, 1944.
- 4 According to the 2000 census, 40 percent of Central’s residents are younger than 18; 94 percent are African American; and 65 percent are impoverished. Among families with children under the age of 18, fully 88 percent are headed by single mothers. Married-couple households comprise only 7 percent of the households in Central, compared with almost 29 percent in Cleveland and nearly 50 percent in the metro area.
- 5 In 1904 the Chamber of Commerce issued a report highlighting Central’s poor living conditions. Available at <http://www.nhlink.net/neighborhoodtour/central/ntour.htm>.
- 6 Information on CMHA history available at <http://cmha.net/information/cmhahistory.aspx>.
- 7 Christopher G. Wye, “The New Deal and the Negro Community: Toward a Broader Conceptualization,” *Journal of American History* 59(3) (1972): 621–39.
- 8 Available at <http://www.nhlink.net/neighborhoodtour/central/ntour.htm>.
- 9 Wye, “The New Deal and the Negro Community.”
- 10 Just 54 percent of those age 25 and older in Central have a high school diploma, compared with 69 percent in the city of Cleveland

- and 83 percent in the Cleveland metro area. A mere 4 percent of this age group in Central has a bachelor's degree, compared with 11 percent in the city and nearly 24 percent in the Cleveland metro area.
- 11 The district changed its name from Cleveland Municipal School District to Cleveland Metropolitan School District in April 2007.
 - 12 Ohio Department of Education, 2005–2006 School Year Report Card. Available at <http://www.ode.state.oh.us/reportcardfiles/2005-2006/DIST/043786.pdf>. The 2006–2007 report cards released in August 2007 show the Cleveland Metropolitan School District has moved up to the “Continuous Improvement” designation.
 - 13 Mobility refers to students who change schools at least once during an academic year. Mobility data were taken from the Ohio Department of Education’s iLRC Power Users Report available at http://ilrc.ode.state.oh.us/Power_Users.asp (accessed March 2007). The mobility rate for the district for 2005–2006 school year was 18 percent. With the exception of Jane Addams students, who had a mobility rate of 9 percent, mobility among students in Central schools was higher than in the district, ranging from 23 percent to nearly 30 percent.
 - 14 Sandra Clark, “Mobile Students Score Lower on State Test,” *Catalyst Cleveland*, March/April 2001, 4–5.
 - 15 Research has shown that high levels of residential mobility can have a negative impact on children’s academic achievement and can disrupt teaching in the classroom. Doris R. Entwisle, Karl L. Alexander, and Linda Steffel Olson, *Children, Schools, and Inequality* (Boulder: Westview, 1997).
 - 16 Phyllis Cleveland, Councilwoman for Ward 5, which includes the Central neighborhood. Personal interview in Cleveland, February 1, 2007.
 - 17 Standards are set by the federal government through the No Child Left Behind Act. Specific percentages of students in 10 student groups are required to meet proficiency goals in reading and mathematics. If any goal is missed, the school does not meet AYP.
 - 18 Ohio Department of Education, 2005–2006 School Year Report Card. Available at <http://www.ode.state.oh.us/reportcard>.
 - 19 “Academic emergency” indicates that the school met eight or fewer of the 14 state indicators, scored less than 70 on the Performance index, and failed AYP requirements.
 - 20 Ohio Department of Education, 2005–2006 School Year Report Card. Available at <http://www.ode.state.oh.us/reportcard>. According to data provided by the Cleveland Metropolitan School District, approximately 50 (or 9.8 percent) of the 509 students enrolled in Jane Addams during the 2006–2007 school year lived in the Central neighborhood. The 2006–2007 report card shows that the designation for Jane Addams fell from Effective to Continuous Improvement.
 - 21 Robin Smalley, Division Director, Placement Services, Vocational Guidance Services. Personal interview in Cleveland, February 2, 2007.
 - 22 Sharon Vandivere, et al., “Indicators of Early School Success and Child Well-Being,” *CrossCurrents*, 3, October 2004.
 - 23 NEO CANDO system, Center on Urban Poverty and Community Development, MSASS, Case Western Reserve University. Available at <http://neocando.case.edu/cando/index.jsp> (accessed April 10, 2007).
 - 24 TRI-C has several initiatives to engage students in post-secondary education, including High Tech Academy, which is geared to developing both academic and technical skills of select CMSD high school students. Students take college-level courses while still in high school. Tech Prep is a program that assists high school students in gaining skills and training for future careers in technology. The Education Talent Search is a program that encourages high school students to continue in school, to graduate, and to continue on to vocational programs.
 - 25 Information provided by Dr. Jennifer A. Spielvogel, Vice President, Planning and Institutional Effectiveness, Cuyahoga Community College.
 - 26 According to the 2000 census, over one-third (34.1 percent) of working-age males in Central had a disability, compared with 26 percent in Cleveland and 17 percent in the metro area. Women and elderly residents of Central also experience higher rates of disability than their counterparts in Cleveland and the metro area.
 - 27 Source: Regional Economic Information System, Bureau of Economic Analysis, U.S. Department of Commerce, Table CA25. Available at <http://www.bea.gov/bea/regional/reis> (accessed April 19, 2007).
 - 28 Data extracted from the Regional Economic Information System, Bureau of Economic Analysis (BEA), U.S. Department of Commerce, Tables CA25 and CA05 Available at <http://www.bea.gov/bea/regional/reis> (accessed April 19, 2007). It should be noted the figures reported include both full- and part-time employment. According to BEA, the service sector includes industries primarily engaged in providing a wide variety of services for individuals, business and government establishments, and other organizations. Hotels and other lodging places; establishments providing personal, business, repair, and amusement services; health, legal, engineering, and other professional services; educational institutions; membership organizations, and other miscellaneous services, are included.
 - 29 “Workforce Analysis, Employment Connection.” Available at <http://lmi.state.oh.us/wia/archive/2007/EmploymentConnection.pdf> (accessed April 2007).
 - 30 Three zip codes (44103, 44104, and 44115) cover all of the Central neighborhood and parts of adjoining neighborhoods. Zip Business Pattern data available from the U.S. Census Bureau.
 - 31 Crain’s Cleveland Business, “Largest Employers in Cuyahoga County,” 28(10), March 12–18, 2007, 22.
 - 32 Cleveland-Elyria-Mentor MSA Job Outlook to 2014 prepared by the Ohio Department of Job and Family Services, Bureau of Labor Market Information, Office of Workforce Development. Available at <http://lmi.state.oh.us/proj/projections/MSA/Cleveland.pdf> (accessed April 2007).
 - 33 The Center for Health Affairs, “Healthcare: The Heartbeat of Northeast Ohio,” *Policy Snapshot*, April 2007. Available at <http://www.chanet.org/NR/rdonlyres/864931C8-7CAF-4E0E-A9F4-86A7739A7FCC/357/HealthcareHeartbeatofNortheastOhio.pdf> (accessed August 2007).
 - 34 VGS offers training in retail, child care, computer skills, and custodial and building maintenance.
 - 35 Robin Smalley, Division Director, Placement Services, Vocational Guidance Services. Personal interview in Cleveland, February 2, 2007.
 - 36 A study examining welfare reform and access to job opportunities estimated that a majority (80.4 percent) of the entry-level job openings between 1995 and 2005 in the Cleveland metro area lay outside the city of Cleveland and nearly half were outside Cuyahoga County. Public transportation users would be at a disadvantage in reaching these jobs compared to those with automobiles.

- For example, this study found that those commuting by automobile had access to nearly six times as many jobs as public transit commuters. Only 35 percent of Central residents own a car, according to the 2000 census. See Neil Bania, Claudia Coulton, and Laura Leete, "Welfare Reform and Access to Job Opportunities in Cleveland Metropolitan Area," in *Multi-City Access to Opportunity Study*, Michael Rich, ed. (Atlanta: Emory University, 2000).
- 37 The Job Match Empowerment Zone (EZ) program operated for 10 years, until funding ended in January 2006. Funding for the Youth Opportunity Program was also eliminated after 10 years of assisting youth in the EZ to complete high school, develop job skills, and obtain and maintain employment.
- 38 Information on this resource can be found at <http://www.workforce.cuyahogacounty.us/en-US/employment-connection.aspx>.
- 39 TRI-C's Breaking Through: Health Care Career Pathway Program, for example, allows individuals with just sixth- and seventh-grade reading and math levels to enter the healthcare field through a state tested nursing assistant (STNA) prep course. Students gain basic skills and knowledge before taking the next steps to become a certified STNA. The Pathway program is designed to encourage individuals to successively build on their skills and education, enabling them to move from STNAs up to higher-paying positions in the healthcare industry.
- 40 Gerri Burns, Executive Director, Friendly Inn, located in the Central neighborhood. Personal interview in Cleveland, January 23, 2007.
- 41 Housing cost burden is defined as a household paying more than 30 percent of its income for housing. Extreme housing cost burden is a household paying more than 50 percent of its income for housing.
- 42 Data provided by Scott Pollock, Director of Planning and Development, Cuyahoga Metropolitan Housing Authority (CMHA).
- 43 The Consolidated Plan, 2005–2010. Housing and Community Development Needs Assessment & Five Year Strategic Plan for the City of Cleveland, Ohio, Approved by HUD – June 10, 2005.
- 44 In partnership with CMHA, Burten, Bell, Carr encouraged the construction of single-family public housing units dispersed throughout the neighborhood and encouraged amenities atypical of public housing, such as designated parking spaces outside units and the inclusion of private patios.
- 45 Cleveland was awarded the HOZ grant in 1997 and construction of the new homes began in 2000. This mixed-income development will be contained entirely within the Central neighborhood.
- 46 India Pierce Lee, Program Officer, The Cleveland Foundation. Personal interview in Cleveland, March 9, 2007.
- 47 NEO CANDO system, Center on Urban Poverty and Community Development, MSASS, Case Western Reserve University, available at <http://neocando.case.edu/cando/index.jsp> (accessed April 16, 2007). See methodology and caveats regarding crime data contained in NEO CANDO available at <http://neocando.case.edu/cando/pdf/ClevelandPoliceDataIndicators.pdf>. The violent crime rate dropped from 5,773 per 100,000 population in 1990 to 2,681 per 100,000 in 2005.
- 48 The rate of juvenile delinquency in Central was 158 per 1,000 youth compared with 91 per 1,000 youth in Cleveland and 65 per 1,000 youth in Cuyahoga County. Juvenile delinquency data were extracted from the NEO CANDO system, Center on Urban Poverty and Community Development, MSASS, Case Western Reserve University, available at <http://neocando.case.edu/cando/index.jsp> (accessed April 16, 2007).
- 49 Larry Wonzo, Director, Lonnie Burten Recreation Center, located in the Central neighborhood. Personal interview in Cleveland, February 9, 2007.
- 50 NEO CANDO system, Center on Urban Poverty and Community Development, MSASS, Case Western Reserve University, available at <http://neocando.case.edu/cando/index.jsp> (accessed April 16, 2007). There were 2,871 drug arrests per 100,000 in Central compared with 1,369 per 100,000 in Cleveland.
- 51 Phyllis Cleveland, Councilwoman, Ward 5. Personal interview in Cleveland, February 1, 2007.
- 52 The Center for Community Solutions engaged the Gallup Organization to survey a sample of Cuyahoga County adults, ages 18 to 64, regarding a range of issues related to health and health care. Three neighborhoods were over-sampled, including Central. The survey is called the Cuyahoga Family Health Survey.
- 53 The death rate data referenced here came from a report entitled "Social Indicators 2003: Community Health prepared by the Center for Community Solutions and the United Way." All rates are age-adjusted unless otherwise noted.
- 54 Center for Community Solutions' analysis of the Cuyahoga Family Health Survey data.
- 55 Ibid.
- 56 Low- to moderate-income borrowers are those with incomes less than or equal to 80 percent of the Cleveland MSA's median income. High-income applicants are those with incomes greater than 80 percent of the metro area's median.
- 57 Analysis of the 2005 Home Mortgage Disclosure Act (HMDA) showed that of the 56 home purchase originations in Central, only nine applicants (16 percent) received a high-priced loan compared with 55 percent for Cleveland applicants. High-cost loans were more likely for refinance loans in Central—52 percent, or 11 applicants, received a high-priced loan. In Cleveland, 44 percent of refinancing loans were high priced.
- 58 In addition, there are five credit unions located within Central, three of which are affiliated with churches.
- 59 Woody Allen, Urban Initiative Officer, Key Bank. Personal interview in Cleveland, March 16, 2007. Chex Systems, Inc. provides deposit account verification services to its financial institution members to aid them in identifying account applicants who may have a history of account mishandling (for example, people whose accounts were overdrawn and then closed by their bank). For more information regarding Chex Systems see <https://www.consumerdebit.com/consumerinfo/us/en/chexsystems/faqs.htm>.
- 60 Patricia Ramsey, vice president, community development, U.S. Bank, and Carolyn Gamble, branch manager, U.S. Bank. Personal interviews in Cleveland, April 25, 2007.
- 61 Both KeyBank and U.S. Bank offer financial literacy programs to Central residents and work with residents to raise their awareness of the earned income tax credit (EITC).
- 62 Building Healthy Communities (BHC) is focused on addressing the needs of the residents in the Central community. Started in 2003, this resident-driven initiative focuses on three issues of concern to residents: cancer prevention and early detection; access to health care and transportation; and parental involvement with children. The Sisters of Charity Foundation of Cleveland recently introduced

a vision and plan of action that will place special emphasis on addressing the root causes and effects of poverty in the Central neighborhood. In 2005, Cleveland State University was awarded a \$1.3 million grant from the National Institutes of Health to fight obesity in the Central community and use findings to assist other poor communities; see <http://www.csuohio.edu/today/051129.html>.

- ⁶³ Cleveland ranked as the lowest income city over 250,000 residents, according to the most recent census figures. The median household earns \$26,535 per year. Source: Census Bureau's American Community Survey.

