

Inclusive Growth Score Mastercard Data Challenge 2025

Presented by Morgan State University's
Graves Analytical Group

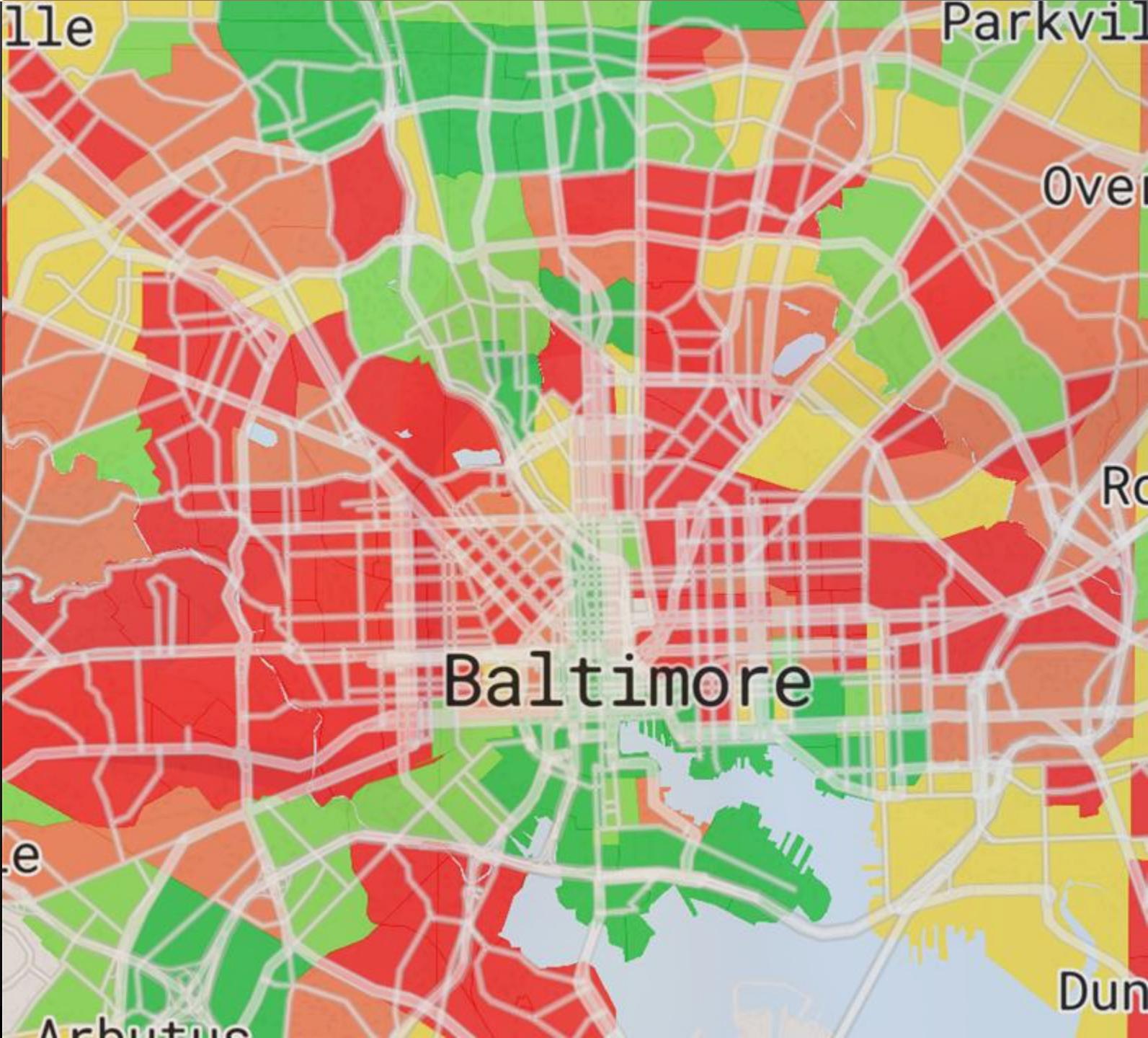
Methodology and Data Sources



- Data Sources:
Mastercard IGS • U.S. Census Bureau • DPSCS • Prison Policy Initiative •
Baltimore Open Data • HUD
- Analysis Focus:
Clustered neighborhoods by county, income, education, incarceration,
and inequality
- Tools & Methods:
Data is cleaned, mapped, and analyzed using Excel, AWS Athena, and
Juptyer Notebook
- Approach:
Place-based, equity-centered, and designed for policy impact

Baltimore's Inclusive Growth Gap

- Baltimore neighborhoods average an Inclusive Growth Score below 45, reflecting a systemic disinvestment.
- Around 20% of Baltimore residents live below the poverty line
- Unemployment rate of 5.6% and a median household income of \$58,349 (well below state average).
- 1 in 3 Baltimore residents has a criminal record.
- Key Insight: Recidivism in Baltimore is driven by financial exclusion, not lack of willingness to change.



The background image shows a panoramic view of the Baltimore city skyline during sunset or sunrise. The sky is filled with warm, orange, and yellow hues. In the foreground, there are several lower-level buildings, possibly residential or office spaces. Behind them, a dense cluster of skyscrapers rises, with one prominent building featuring a distinctive red and white striped pattern on its facade. The overall scene conveys a sense of urban density and architectural variety.

Place: Spatial Patterns of Exclusion in Baltimore

Local Context and Conditions

Penn North



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Park Heights



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- Elevated imprisonment rates, lack of opportunities (educational, career), unstable living conditions, poor lending environment
- Deemed *not* an opportunity zone

Local Context and Conditions

Silver Springs



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- Low imprisonment rates, high economic opportunity, higher community investment, higher employment, ideal lending environment
- Deemed an opportunity zone

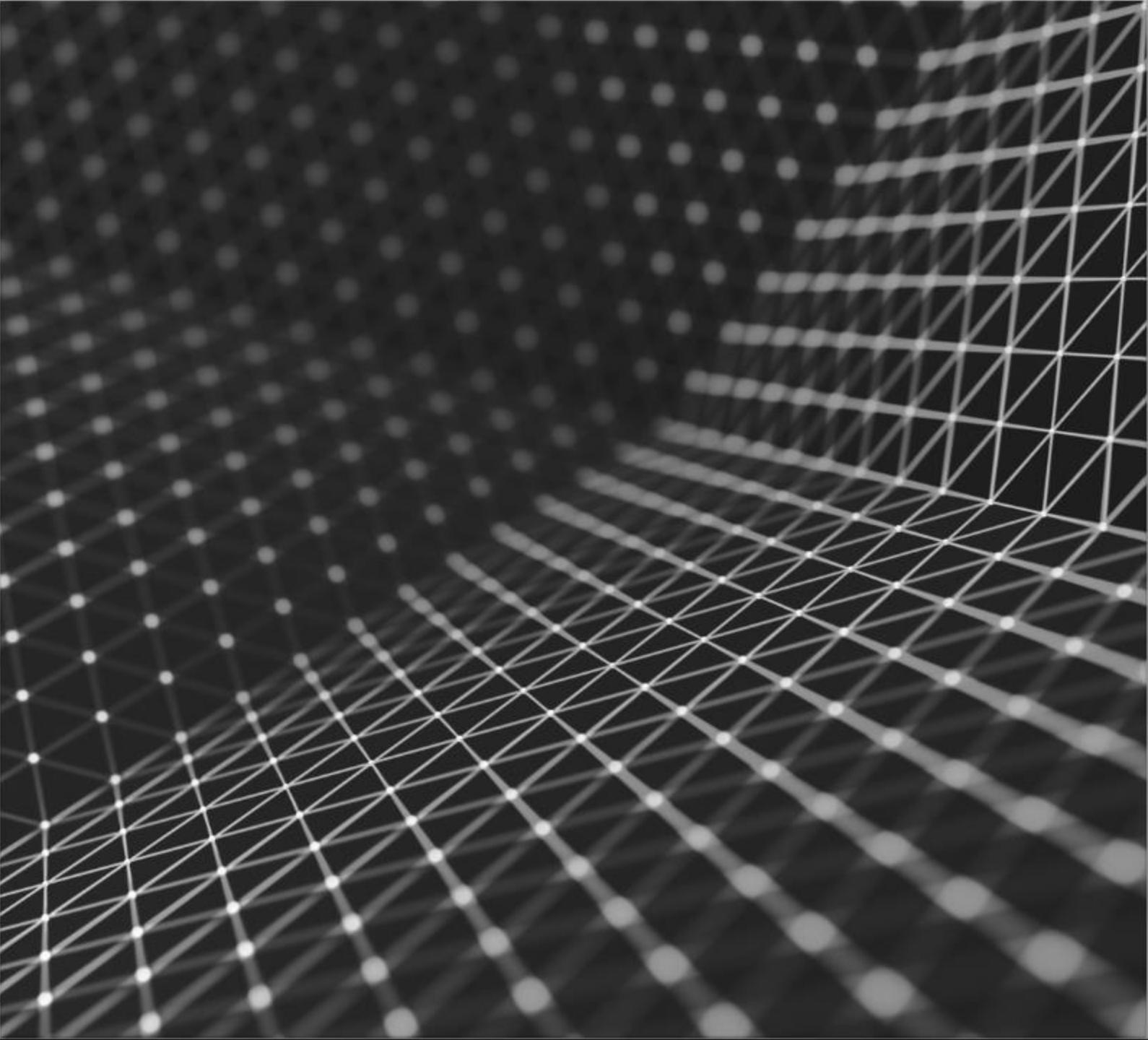
Bethesda



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Economy:

The Economic
Inefficiency of
Current Systems



Structural Inequality: Economic and Carceral Gaps

Baltimore City

- Average IGS: < 40
- Imprisonment rate: 1,628 / 100K
- Unemployment Rate: 5.6%
- High recidivism and concentration of low wage labor
- Chronic under-investment and housing instability

Montgomery County

- Average IGS: > 60
- Imprisonment Rate: 56 / 100K
- Unemployment Rate: 2.7%
- Lower recidivism and higher economic mobility
- Access to infrastructure, capital, and inclusive planning



Business Development Strategy

We're not rebuilding the old system, we're
redesigning the future.

OpenLine Reentry Community Program

Reentry isn't a dead end – it's an OpenLine

What It Offers?

- A reloadable Mastercard to help with essentials – groceries, hygiene, transit
- \$150 monthly rent to build real-world budgeting habits (subsidized housing)
- Credit-building + financial coaching for long-term success
- Job placement support for security, maintenance, and logistics roles
- Built-in housing + employment partnerships (family-led and community based)

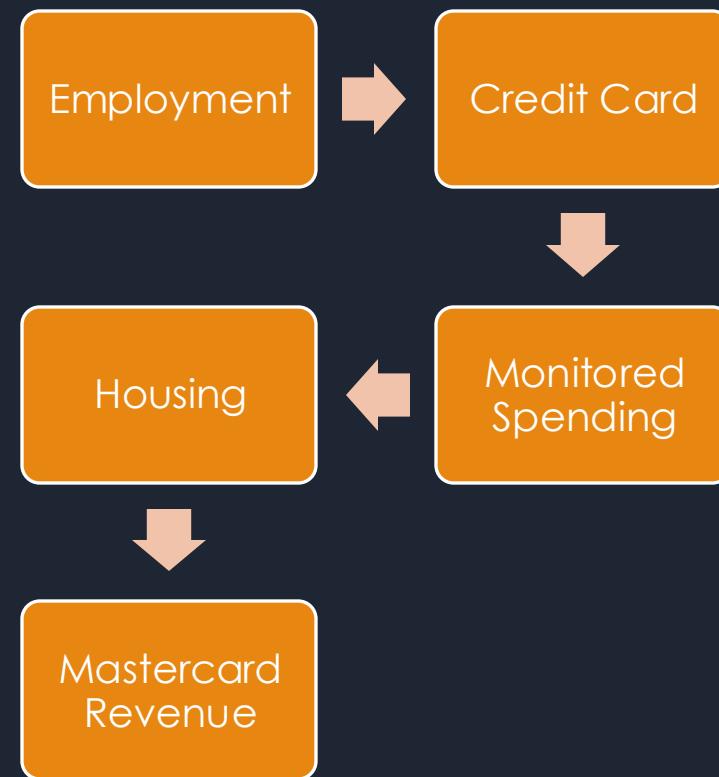
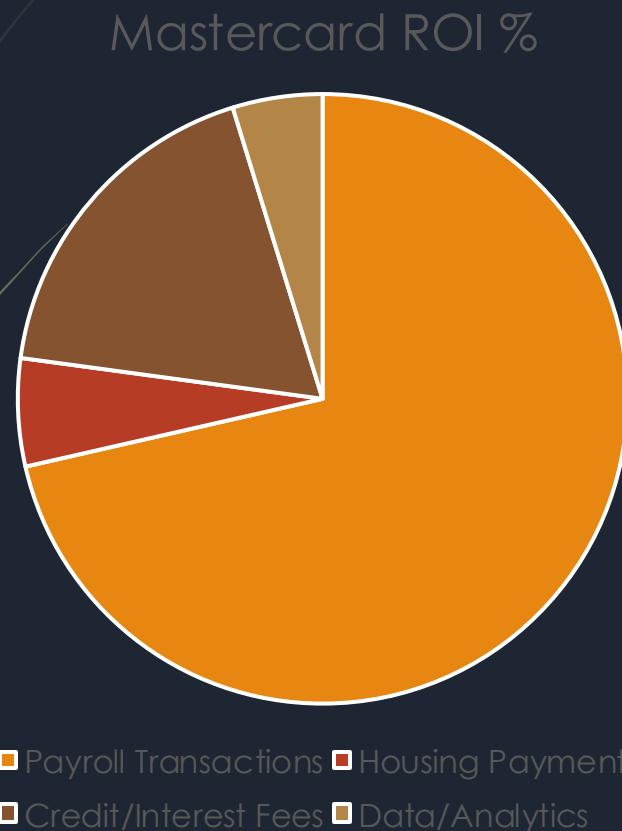
Who's Eligible?

- 18-45, nonviolent charges only (fraud and gang affiliation are excluded)
- On probation or supervised release
- Must complete reentry bootcamp: job prep, wellness, and compliance training

Why It Matters?

- Incarceration costs - \$59,640/year per inmate
- A 10% drop in recidivism = \$17M in savings
- New job market = new tax base, safer neighborhoods, and stronger community
- Mastercard can monitor spending insights while building credit equity for people

Mastercard ROI: Revenue + Growth Opportunity



Thank You!