

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:

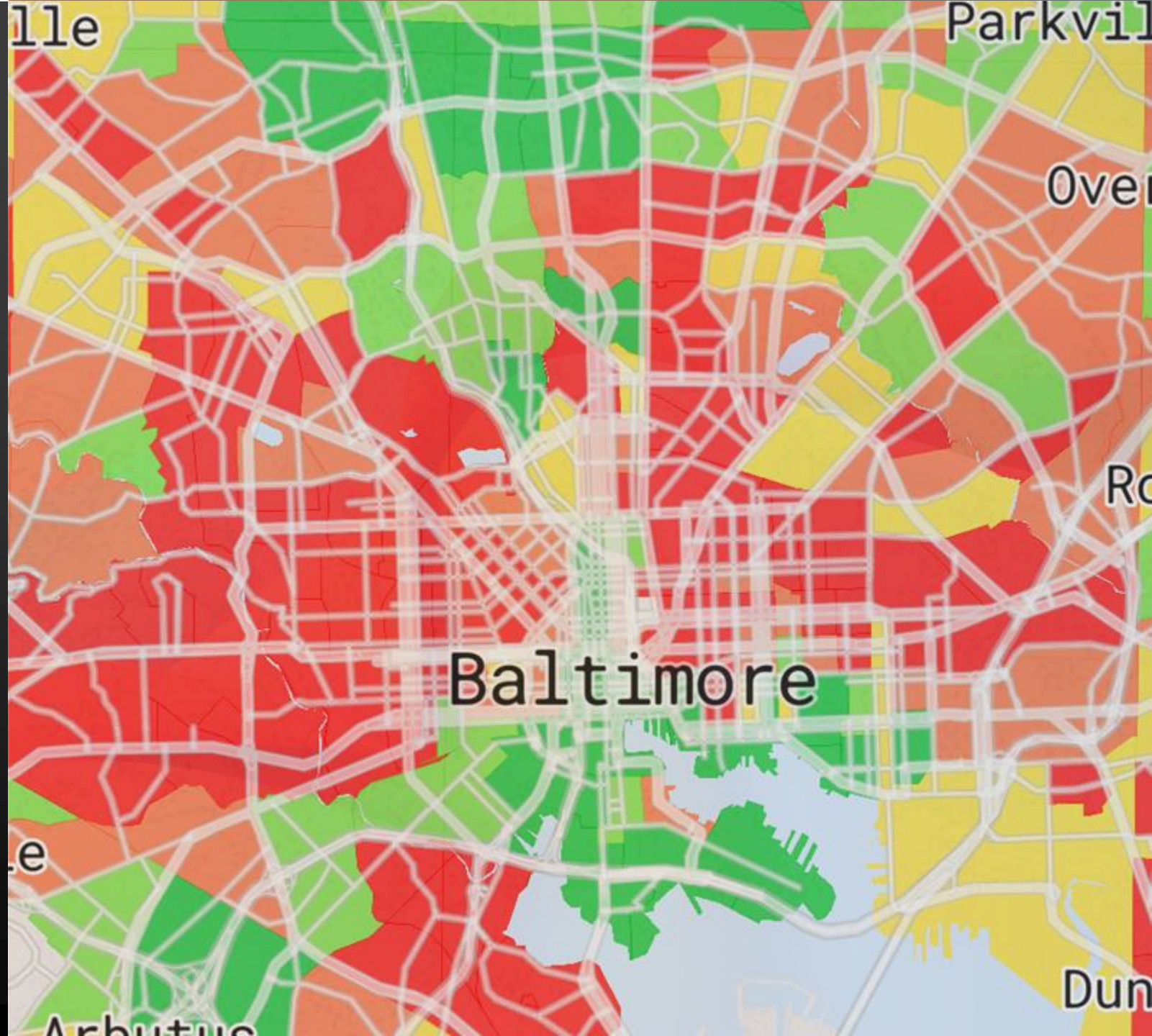
Data is cleaned, mapped, and analyzed using Excel, AWS Athena, and Jupyter Notebook

➤ 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.



An aerial photograph of the Baltimore skyline at dusk. The image shows a dense cluster of skyscrapers and urban buildings. The sky is a mix of orange, pink, and blue. A semi-transparent dark red rectangular box is positioned on the left side of the image, containing the text 'Place:'.

Place:

Spatial Patterns of Exclusion in Baltimore

Local Context and Conditions

Penn North



ThePhoto by PhotoAuthor is licensed under CCYYSA.

Park Heights



ThePhoto by PhotoAuthor is licensed under CCYYSA.

- 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



ThePhoto by PhotoAuthor is licensed under CCYISA.

Bethesda

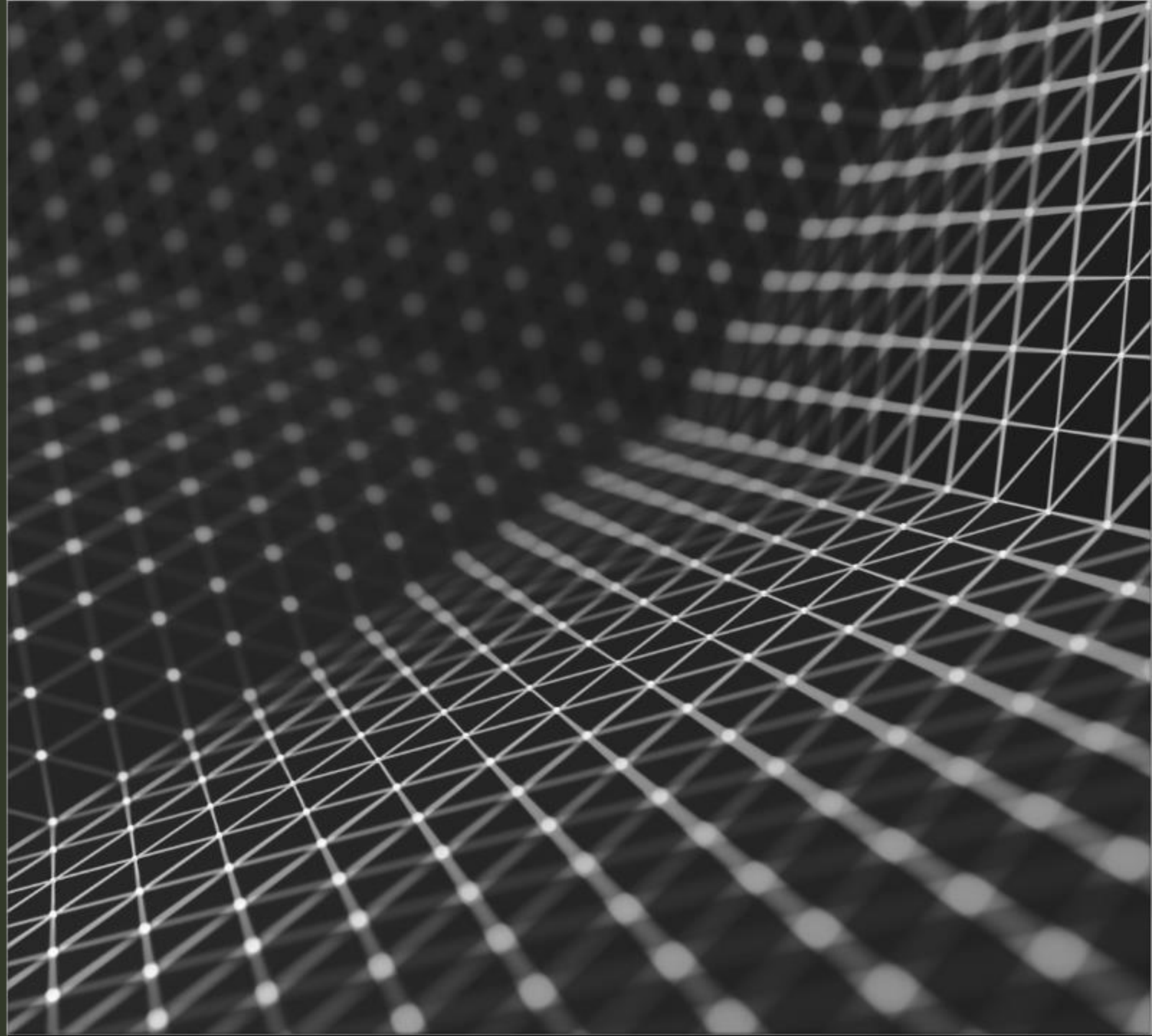


ThePhoto by PhotoAuthor is licensed under CCYISA.

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

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

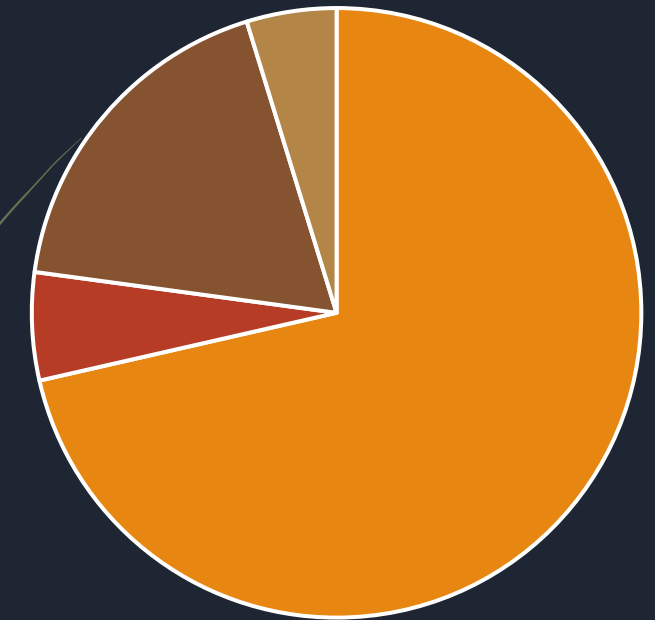
Why It Matters?

- 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

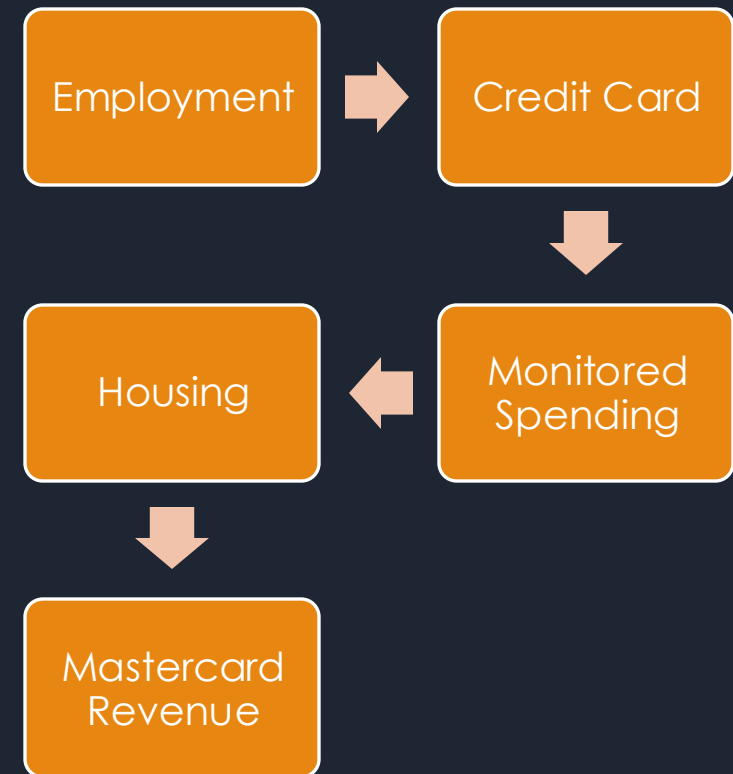


Mastercard ROI: Revenue + Growth Opportunity

Mastercard ROI %



■ Payroll Transactions ■ Housing Payments
■ Credit/Interest Fees ■ Data/Analytics





Thank You!