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Supplement to:

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ONLINE SUPPLEMENT
Changing Opportunity: Rising Local Wealth Inequality and Growing Class Gaps in Income Mobility

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Table S1: Descriptive statistics

	mean	sd	min	max
Δ Mobility (p1)	-0.03	0.05	-0.26	0.07
Δ Mobility (p25)	-0.02	0.03	-0.14	0.05
Δ Mobility (p50)	-0.00	0.03	-0.09	0.08
Δ Mobility (p75)	0.02	0.03	-0.05	0.21
Δ Mobility (p100)	0.05	0.04	-0.04	0.32
Δ Wealth inequality (Gini)	0.03	0.03	-0.04	0.09
Δ Income inequality (Gini)	0.01	0.02	-0.10	0.15
Δ Median wealth (log)	0.13	0.19	-0.47	1.03
Δ Single parenthood	0.12	0.03	0.01	0.23
Δ College educated	0.06	0.03	-0.03	0.18
Δ Employment	-0.01	0.04	-0.24	0.12
Δ Mean income (in thousands)	2.13	5.64	-28.31	21.46
Δ Share Black	0.01	0.02	-0.08	0.12
Δ Share foreign-born	-0.64	0.18	-0.91	0.15
Δ Mean age	4.19	1.45	0.18	9.89
Δ N households (log)	0.20	0.19	-0.48	0.95
Observations		721		

Note: Mobility refers to the income ranks that children growing up to parents at the 1st, 25th, 50th, 75th, or 100th percentile achieve at age 27 (1978 vs 1992 cohorts). All covariates reflect changes between 1990 and 2010. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*).

Table S2: Full model results (p1)

	Model 1	Model 2	Model 3	Model 4
Wealth inequality (Gini index)	-0.22***	-0.25***	-0.29***	-0.27***
	(0.00)	(0.00)	(0.00)	(0.00)
Single parent (share)		-0.03	-0.05	-0.05
		(0.60)	(0.45)	(0.44)
College educated (share)		0.07	0.06	0.10
		(0.35)	(0.41)	(0.22)
Employed (share)		-0.37***	-0.28***	-0.29***
		(0.00)	(0.00)	(0.00)
Black (share)		0.09	0.07	0.07
		(0.20)	(0.36)	(0.36)
Foreign-born (share)		-0.02**	-0.03***	-0.03**
		(0.00)	(0.00)	(0.00)
Age (mean)		-0.00***	-0.00***	-0.00***
		(0.00)	(0.00)	(0.00)
N households (log)		0.02**	0.03***	0.03***
		(0.00)	(0.00)	(0.00)
Median wealth (log)			0.00	0.00
			(0.80)	(0.69)
Household income (mean)			-0.00**	-0.00***
			(0.00)	(0.00)
Income inequality (Gini index)				-0.14
				(0.23)
Constant	-0.01***	-0.02**	-0.02+	-0.02+
	(0.00)	(0.01)	(0.05)	(0.05)
Observations	655	655	655	655

Two-sided t-test, p-values in parentheses
* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Note: First-difference models estimated by OLS. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Table S3: Full model results (p25)

	Model 1	Model 2	Model 3	Model 4
Wealth inequality (Gini index)	-0.19***	-0.18***	-0.21***	-0.18***
	(0.00)	(0.00)	(0.00)	(0.00)
Single parent (share)		-0.01	-0.01	-0.01
		(0.90)	(0.77)	(0.77)
College educated (share)		-0.05	-0.05	-0.00
		(0.37)	(0.31)	(0.96)
Employed (share)		-0.19***	-0.14***	-0.15***
		(0.00)	(0.00)	(0.00)
Black (share)		-0.06	-0.07+	-0.08+
		(0.20)	(0.10)	(0.10)
Foreign-born (share)		-0.02**	-0.02***	-0.02**
		(0.00)	(0.00)	(0.00)
Age (mean)		-0.00**	-0.00***	-0.00***
		(0.00)	(0.00)	(0.00)
N households (log)		0.01*	0.02**	0.02**
		(0.03)	(0.00)	(0.00)
Median wealth (log)			-0.00	-0.00
			(0.77)	(0.94)
Household income (mean)			-0.00**	-0.00**
			(0.01)	(0.00)
Income inequality (Gini index)				-0.17*
				(0.01)
Constant	-0.01***	-0.01	-0.01	-0.01
	(0.00)	(0.19)	(0.37)	(0.34)
Observations	654	654	654	654

Two-sided t-test, p-values in parentheses
* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Note: First-difference models estimated by OLS. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Table S4: Full model results (p50)

	Model 1	Model 2	Model 3	Model 4
Wealth inequality (Gini index)	-0.13***	-0.09**	-0.10**	-0.10**
	(0.00)	(0.01)	(0.00)	(0.01)
Single parent (share)		-0.01	-0.01	-0.01
		(0.82)	(0.74)	(0.74)
College educated (share)		-0.10*	-0.11*	-0.09+
		(0.01)	(0.01)	(0.05)
Employed (share)		-0.06**	-0.03	-0.03
		(0.01)	(0.31)	(0.26)
Black (share)		-0.15***	-0.16***	-0.16***
		(0.00)	(0.00)	(0.00)
Foreign-born (share)		-0.03***	-0.03***	-0.03***
		(0.00)	(0.00)	(0.00)
Age (mean)		-0.00**	-0.00***	-0.00***
		(0.00)	(0.00)	(0.00)
N households (log)		0.00	0.01	0.01
		(0.39)	(0.17)	(0.20)
Median wealth (log)			0.00	0.00
			(0.78)	(0.71)
Household income (mean)			-0.00*	-0.00*
			(0.02)	(0.01)
Income inequality (Gini index)				-0.06
				(0.30)
Constant	0.00	-0.01	-0.00	-0.00
	(0.12)	(0.33)	(0.54)	(0.53)
Observations	653	653	653	653

Two-sided t-test, p-values in parentheses
* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Note: First-difference models estimated by OLS. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Table S5: Full model results (p75)

	Model 1	Model 2	Model 3	Model 4
Wealth inequality (Gini index)	0.01	0.04	0.03	0.02
	(0.79)	(0.20)	(0.40)	(0.51)
Single parent (share)		0.01	0.01	0.01
		(0.75)	(0.85)	(0.85)
College educated (share)		-0.01	-0.01	-0.02
		(0.88)	(0.80)	(0.64)
Employed (share)		0.08**	0.11***	0.11***
		(0.00)	(0.00)	(0.00)
Black (share)		-0.16***	-0.16***	-0.17***
		(0.00)	(0.00)	(0.00)
Foreign-born (share)		-0.05***	-0.05***	-0.05***
		(0.00)	(0.00)	(0.00)
Age (mean)		-0.00***	-0.00***	-0.00***
		(0.00)	(0.00)	(0.00)
N households (log)		-0.01**	-0.01*	-0.01*
		(0.00)	(0.01)	(0.02)
Median wealth (log)			0.00	0.00
			(0.78)	(0.82)
Household income (mean)			-0.00+	-0.00
			(0.07)	(0.12)
Income inequality (Gini index)				0.04
				(0.51)
Constant	0.02***	-0.00	-0.00	-0.00
	(0.00)	(0.49)	(0.70)	(0.70)
Observations	654	654	654	654

Two-sided t-test, p-values in parentheses
* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Note: First-difference models estimated by OLS. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

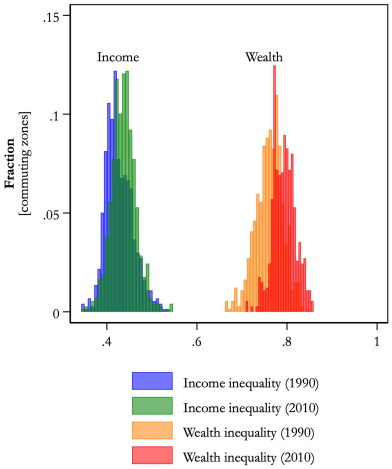
Table S6: Full model results (p100)

	Model 1	Model 2	Model 3	Model 4
Wealth inequality (Gini index)	0.01	0.07+	0.06	0.04
	(0.91)	(0.10)	(0.20)	(0.37)
Single parent (share)		0.03	0.02	0.02
		(0.59)	(0.67)	(0.67)
College educated (share)		-0.06	-0.06	-0.09
		(0.30)	(0.27)	(0.13)
Employed (share)		0.15***	0.18***	0.19***
		(0.00)	(0.00)	(0.00)
Black (share)		-0.18**	-0.19**	-0.19**
		(0.00)	(0.00)	(0.00)
Foreign-born (share)		-0.06***	-0.06***	-0.06***
		(0.00)	(0.00)	(0.00)
Age (mean)		-0.00**	-0.00**	-0.00***
		(0.00)	(0.00)	(0.00)
N households (log)		-0.02***	-0.02***	-0.02***
		(0.00)	(0.00)	(0.00)
Median wealth (log)			0.00	0.00
			(0.75)	(0.83)
Household income (mean)			-0.00	-0.00
			(0.16)	(0.28)
Income inequality (Gini index)				0.10
				(0.20)
Constant	0.05***	0.03**	0.03***	0.03***
	(0.00)	(0.00)	(0.00)	(0.00)
Observations	654	654	654	654

Two-sided t-test, p-values in parentheses
* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

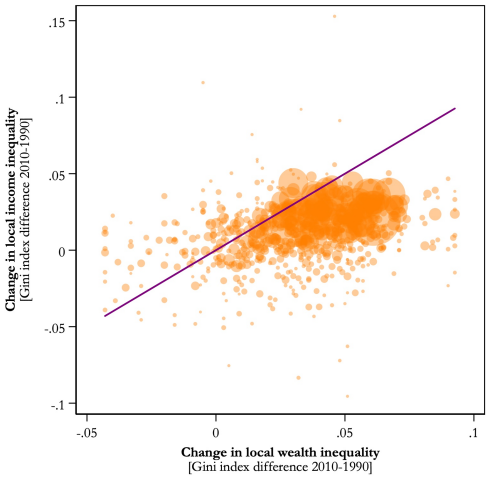
Note: First-difference models estimated by OLS. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Figure S1: Distributions of local inequality in income vs wealth measured with the Gini index (1990 and 2010)



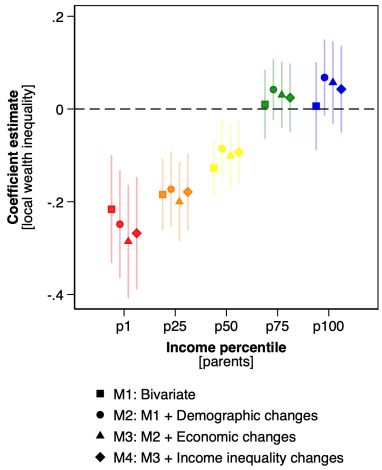
Note: Inequality is measured as the commuting zone level Gini index. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*).

Figure S2: Change in local inequality in income vs wealth (difference between 2010 and 1990)



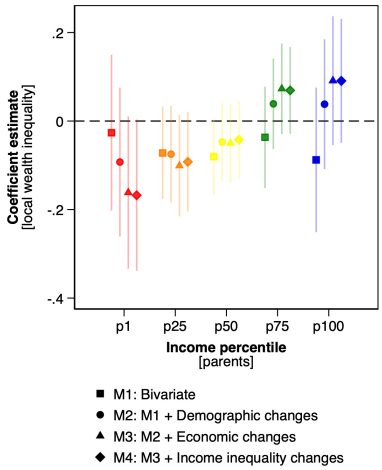
Note: Inequality is measured as the commuting zone level Gini index. The solid, purple line indicates equal changes in income and wealth inequality. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*).

Figure S3: Rising local wealth inequality is associated with decreasing upward income mobility (no top and bottom coding)



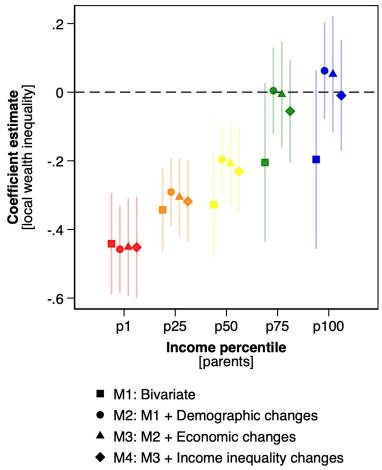
Note: Whiskers indicate 95% confidence intervals. Each marker gives the estimated coefficient of changes in local wealth inequality between 1990 and 2010 on changes in the income ranks that children growing up to parents at the 1^{st}, 25^{th}, 50^{th}, 75^{th}, or 100^{th} percentile achieve at age 27 (1978 vs 1992 cohorts). Model 1 gives the bivariate association. Model 2 includes a set of demographic characteristics: population share of: single parents, college graduates, foreign born residents, and employed adults, as well as the share of Black residents, average age (log), and total number of households (log). Model 3 adds to that a set of economic covariates: average household income and median wealth (log). Model 4 finally adds income inequality (Gini index). All covariates are measured as their change between 1990 and 2010. Wealth inequality is measured as the commuting zone level Gini index. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Figure S4: Rising local wealth inequality is associated with decreasing upward income mobility (no reliability weights)



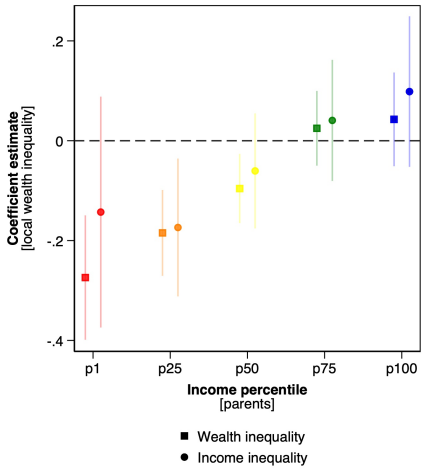
Note: Whiskers indicate 95% confidence intervals. Each marker gives the estimated coefficient of changes in local wealth inequality between 1990 and 2010 on changes in the income ranks that children growing up to parents at the 1^{st}, 25^{th}, 50^{th}, 75^{th}, or 100^{th} percentile achieve at age 27 (1978 vs 1992 cohorts). Model 1 gives the bivariate association. Model 2 includes a set of demographic characteristics: population share of: single parents, college graduates, foreign born residents, and employed adults, as well as the share of Black residents, average age (log), and total number of households (log). Model 3 adds to that a set of economic covariates: average household income and median wealth (log). Model 4 finally adds income inequality (Gini index). All covariates are measured as their change between 1990 and 2010. Wealth inequality is measured as the commuting zone level Gini index. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Figure S5: Rising local wealth inequality is associated with decreasing upward income mobility (population weights)



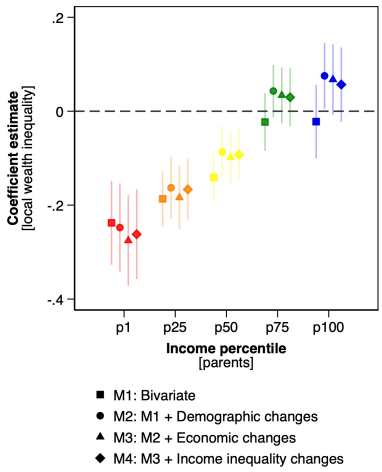
Note: Whiskers indicate 95% confidence intervals. Each marker gives the estimated coefficient of changes in local wealth inequality between 1990 and 2010 on changes in the income ranks that children growing up to parents at the 1^{st}, 25^{th}, 50^{th}, 75^{th}, or 100^{th} percentile achieve at age 27 (1978 vs 1992 cohorts). Model 1 gives the bivariate association. Model 2 includes a set of demographic characteristics: population share of: single parents, college graduates, foreign born residents, and employed adults, as well as the share of Black residents, average age (log), and total number of households (log). Model 3 adds to that a set of economic covariates: average household income and median wealth (log). Model 4 finally adds income inequality (Gini index). All covariates are measured as their change between 1990 and 2010. Wealth inequality is measured as the commuting zone level Gini index. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Figure S6: Rising local wealth inequality is associated with decreasing upward income mobility (independently from local income inequality)



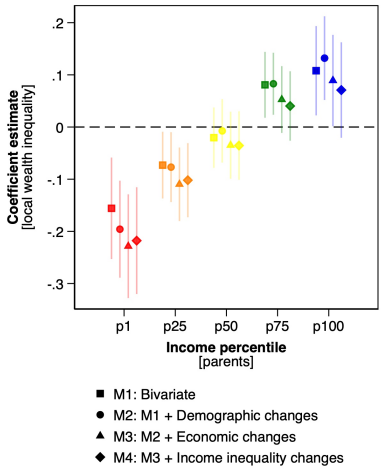
Note: Whiskers indicate 95% confidence intervals. Each marker gives the estimated coefficient of changes in local economic inequality between 1990 and 2010 on changes in the income ranks that children growing up to parents at the 1^{st}, 25^{th}, 50^{th}, 75^{th}, or 100^{th} percentile achieve at age 27 (1978 vs 1992 cohorts). Models include the full set of commuting zone characteristics: average household income and median wealth (log), population share of: single parents, college graduates, foreign born residents, and employed adults, as well as the share of Black residents, average age (log), and total number of households (log). All covariates are measured as their change between 1990 and 2010. Commuting zones are weighted by the reliability estimates provided by Opportunity Insights (*24*). Wealth and income inequality are measured as the commuting zone level Gini index. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Figure S7: Rising local wealth inequality is associated with decreasing upward income mobility (top 10 percent wealth share)



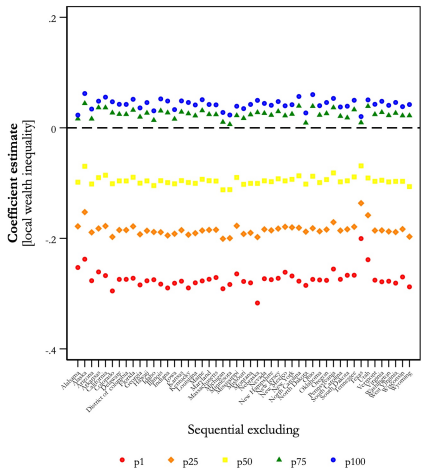
Note: Whiskers indicate 95% confidence intervals. Each marker gives the estimated coefficient of changes in local wealth inequality between 1990 and 2010 on changes in the income ranks that children growing up to parents at the 1^{st}, 25^{th}, 50^{th}, 75^{th}, or 100^{th} percentile achieve at age 27 (1978 vs 1992 cohorts). Model 1 gives the bivariate association. Model 2 includes a set of demographic characteristics: population share of: single parents, college graduates, foreign born residents, and employed adults, as well as the share of Black residents, average age (log), and total number of households (log). Model 3 adds to that a set of economic covariates: average household income and median wealth (log). Model 4 finally adds income inequality (Gini index). All covariates are measured as their change between 1990 and 2010. Wealth inequality is measured as the commuting zone level wealth share of the top ten percent. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Figure S8: Rising local wealth inequality is associated with decreasing upward income mobility (individual income)



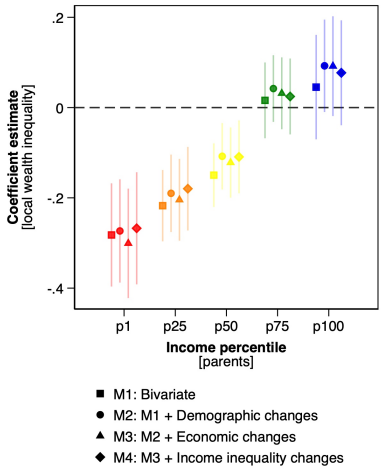
Note: Whiskers indicate 95% confidence intervals. Each marker gives the estimated coefficient of changes in local wealth inequality between 1990 and 2010 on changes in the individual income ranks that children growing up to parents at the 1^{st}, 25^{th}, 50^{th}, 75^{th}, or 100^{th} percentile achieve at age 27 (1978 vs 1992 cohorts). Model 1 gives the bivariate association. Model 2 includes a set of demographic characteristics: population share of: single parents, college graduates, foreign born residents, and employed adults, as well as the share of Black residents, average age (log), and total number of households (log). Model 3 adds to that a set of economic covariates: average household income and median wealth (log). Model 4 finally adds income inequality (Gini index). All covariates are measured as their change between 1990 and 2010. Wealth inequality is measured as the commuting zone level Gini index. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Figure S9: Rising local wealth inequality is associated with decreasing upward income mobility (dropping one state at a time)



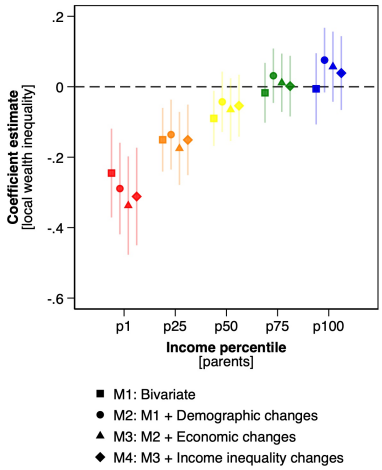
Note: Whiskers indicate 95% confidence intervals. Each marker gives the estimated coefficient of changes in local wealth inequality between 1990 and 2010 on changes in the income ranks that children growing up to parents at the 1^{st}, 25^{th}, 50^{th}, 75^{th}, or 100^{th} percentile achieve at age 27 (1978 vs 1992 cohorts). All models include the full set of covariates, measured as their change between 1990 and 2010. Commuting zones are weighted by the reliability estimates provided by Opportunity Insights (*24*). Wealth inequality is measured as the commuting zone level Gini index. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Figure S10: Rising local wealth inequality is associated with decreasing upward income mobility (females)



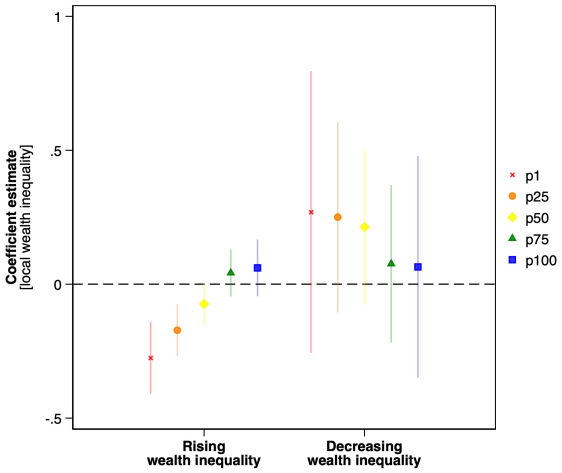
Note: Whiskers indicate 95% confidence intervals. Each marker gives the estimated coefficient of changes in local wealth inequality between 1990 and 2010 on changes in the income ranks that children growing up to parents at the 1^{st}, 25^{th}, 50^{th}, 75^{th}, or 100^{th} percentile achieve at age 27 (1978 vs 1992 cohorts). Model 1 gives the bivariate association. Model 2 includes a set of demographic characteristics: population share of: single parents, college graduates, foreign born residents, and employed adults, as well as the share of Black residents, average age (log), and total number of households (log). Model 3 adds to that a set of economic covariates: average household income and median wealth (log). Model 4 finally adds income inequality (Gini index). All covariates are measured as their change between 1990 and 2010. Wealth inequality is measured as the commuting zone level Gini index. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Figure S11: Rising local wealth inequality is associated with decreasing upward income mobility (males)



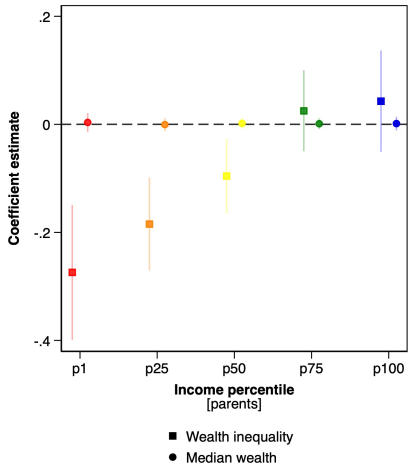
Note: Whiskers indicate 95% confidence intervals. Each marker gives the estimated coefficient of changes in local wealth inequality between 1990 and 2010 on changes in the income ranks that children growing up to parents at the 1^{st}, 25^{th}, 50^{th}, 75^{th}, or 100^{th} percentile achieve at age 27 (1978 vs 1992 cohorts). Model 1 gives the bivariate association. Model 2 includes a set of demographic characteristics: population share of: single parents, college graduates, foreign born residents, and employed adults, as well as the share of Black residents, average age (log), and total number of households (log). Model 3 adds to that a set of economic covariates: average household income and median wealth (log). Model 4 finally adds income inequality (Gini index). All covariates are measured as their change between 1990 and 2010. Wealth inequality is measured as the commuting zone level Gini index. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Figure S12: Asymmetric effects in local wealth inequality



Note: Whiskers indicate 95% confidence intervals. Each marker gives the estimated coefficient of changes in local wealth inequality between 1990 and 2010 on changes in the income ranks that children growing up to parents at the 1^{st}, 25^{th}, 50^{th}, 75^{th}, or 100^{th} percentile achieve at age 27 (1978 vs 1992 cohorts). All models include the full set of covariates, measured as their change between 1990 and 2010. Wealth inequality is measured as the commuting zone level Gini index. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.

Figure S13: Rising local wealth inequality is associated with decreasing upward income mobility, median wealth level is not



Note: Whiskers indicate 95% confidence intervals. Each marker gives the estimated coefficient of changes in the local measure (wealth inequality vs median wealth level) between 1990 and 2010 on changes in the income ranks that children growing up to parents at the 1^{st}, 25^{th}, 50^{th}, 75^{th}, or 100^{th} percentile achieve at age 27 (1978 vs 1992 cohorts). Models include the full set of commuting zone characteristics: average household income (log), income inequality (Gini index), population share of: single parents, college graduates, foreign born residents, and employed adults, as well as the share of Black residents, average age (log), and total number of households (log). All covariates are measured as their change between 1990 and 2010. Commuting zones are weighted by the reliability estimates provided by Opportunity Insights (*24*). Wealth inequality is measured as the commuting zone level Gini index. Data are from the GEOWEALTH-US project (*14*) and Opportunity Insights (*24*). Author's calculation.