



PART 2

Americans' Perspectives on Economic Mobility

JULY 2024

About Mobility Experiences

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Economic mobility, an often-cited measure for economic progress, has been stunted in the United States for decades according to absolute measures.

In the 1940s, ninety percent of all children would grow up to be better off financially than their parents. By the 1980s, less than 50 percent could say the same.¹

Declining economic mobility is a reflection of the mounting barriers that impede individuals from advancing their income and wealth. The outsized impact of these barriers on particular segments of the population – especially on particular class, geographic, and racial groups – fuels inequities that accentuate the economic disparities we see today. Within the context of these systemic barriers, specific life experiences will determine who gains or loses the power to advance economically. These life experiences span from birth through adulthood, with a wide range of magnitude of impact.

The *2024 Mobility Experiences* research emerges from research that included a meta-analysis of over 230 peer-reviewed studies exploring the impact of programs and life experiences on incomes, a survey of over 4,000 people across the United States, and in-depth interviews to gather detailed insights from Americans earning low and middle incomes.

The research is divided into three reports that shed new light on:

1. *Key Mobility Experiences* that contribute to advancing economic mobility within one's lifetime, measured by lifetime income, and the *degree of impact* of each life experience;
2. The perceptions of Americans as to the importance of each of these Mobility Experiences, including comparison of general societal beliefs, lived experiences, and quantitative findings;
3. The flow of investment of public and philanthropic dollars into these Mobility Experiences and the common features of programs that have succeeded in enabling greater economic mobility.

By providing a holistic and nuanced understanding of the experiences that impact economic mobility, and the degree to which these experiences are understood and resourced, this report serves as a tool for:

- Alignment of funders, government and civic leaders, policymakers, service providers, and community groups around a broad, evidence-based, economic mobility agenda;
- Greater, and more effective, mobilization of investment toward these life experiences;
- Narrative change efforts targeting prevailing misperceptions of economic mobility's drivers.

Acknowledgments

This report was made possible with financial support from the Bill & Melinda Gates Foundation.

Thank you to the individuals who participated in this research for their valuable personal insights and experiences with economic mobility. We also thank the researchers, funders, and implementers across the country whose work and research on economic mobility have contributed to this report.

The findings and conclusions contained within are those of the authors and do not necessarily reflect the positions or policies of the Bill & Melinda Gates Foundation or other participating organizations.

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The insights in this report are derived from inputs of over 4,000 people in the US and over 230 researchers who led the studies referenced herein. These inputs were aggregated, analyzed, and expanded upon with particularly sustained input from Camber Collective and the Bill & Melinda Gates Foundation. Further input on the structure and focus of the report was provided by a consultative panel of organizations from the economic mobility field.

KEY CONTRIBUTORS INCLUDE:

- Bill & Melinda Gates Foundation
- McKinsey & Company
- Ballmer Group
- Blue Meridian Partners
- The James Irvine Foundation
- Urban Institute
- The Institute on Race, Power and Political Economy at The New School
- Brookings
- Frontline Solutions

Executive Summary

Despite a decades-long decline in economic mobility in the United States, many Americans, according to our national survey, still believe that upward mobility is common—that people and households constrained by low incomes are eventually able to earn a high income.

The associated narratives based on the “American Dream,” in which anyone can achieve upward mobility on their own merit and hard work, obscure the structural barriers imposed upon vast swathes of the population. These inequities preclude individuals from economic advancement, with outsized impact on economically underserved and BIPOC communities.

This report expands upon findings presented in the first report of this series, [Life Experiences that Power Lifetime Income](#), where we introduced 28 life experiences—or Mobility Experiences—with strong evidence of impact on lifetime income. As the second installment in the three-part series, this report aims to:

1. **Elevate the perspectives of Americans who are experiencing, or have formerly experienced, poverty, and**
2. **Identify opportunities to better meet the needs and preferences of the people who stand to benefit most.**

We surveyed over 4,000 people in the United States to share their perspectives on the state of economic mobility in the country and the Mobility Experiences they perceive to be most influential for economic mobility. By capturing the perspectives of Americans on economic opportunity and the learnings from their lived experiences, this report elucidates which Mobility Experiences are most valued by the American public and how closely their perceptions align with available data and traditional academic studies. With this knowledge, policymakers, funders, program implementers, and the public can all start shifting the narrative around economic mobility and set priorities to mobilize capital for relevant and impactful programs and policies that are highly valued by the public.



Key Findings Include:

PUBLIC PERCEPTION OF ECONOMIC MOBILITY IN THE UNITED STATES

- Most Americans believe that upward mobility is a common experience in the United States, yet they are not optimistic about their *own* economic outlook.
- Many Americans believe their prospects for economic mobility are impacted by their backgrounds and personal attributes. For example, one out of every three Black Americans believe their race negatively affects their mobility and one out of every four women believe their gender negatively affects their mobility.

PUBLIC PERCEPTION OF THE 28 MOBILITY EXPERIENCES

- Most Mobility Experiences with strong quantitative evidence of impact on lifetime income are also perceived as highly important by the public, particularly in the education domain. In a handful of cases, the public perceived a Mobility Experience to be more important than quantitative evidence would suggest. One example is access to adequate nutrition and a balanced diet during childhood.
- Public interest in receiving support to navigate a certain Mobility Experience is not always directly related to its perceived importance. For example, although 90 percent of respondents view completing high school or attaining an equivalent credential as important to mobility, only 61 percent report an interest in receiving support to graduate from high school.

DIFFERENCES IN PERCEPTIONS OF MOBILITY EXPERIENCES BY POPULATION SEGMENT

- For many Mobility Experiences, the perceived importance hinges upon whether someone has personally experienced them. For example, people who have had interactions with the criminal justice system or owned a business are 20 to 30 percentage points more likely to report the importance of those experiences on their own economic mobility.
- The perceived importance of several Mobility Experiences is also influenced by whether or not the individual has experienced poverty themselves. For instance:
 - People who recently moved into poverty are far more likely to report that major disruptors, such as managing chronic health conditions or being evicted, were important contributors to their downward economic trajectories.

- Those who earn incomes above 200% of the federal poverty line are more likely to report the importance of postsecondary education, employment benefits, and financial inclusion on their economic outcomes—experiences that may be more inaccessible to Americans earning lower wages.
- Across races and ethnicities, perceived importance of Mobility Experiences is largely consistent, but there are key differences for select experiences. Black and Hispanic Americans, for instance, are more likely to report the influence of trauma and frequent school disciplinary actions on their economic outcomes.

Where public perception diverges from insights found in quantitative studies, we hypothesize that Americans may value life experiences beyond just immediate increases to income, but also for increasing power, autonomy, and a sense of community connection. These are important components of moving out of poverty that are frequently understudied in economic mobility research.

There is substantial opportunity to learn more about the ways that the 28 Mobility Experiences can influence drivers of economic mobility beyond lifetime income.



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1 Integrating lived experience expertise into economic mobility research

There is growing commitment within the United States to integrate lived experience as a key feature of research design, data collection, and interpretative analysis.

This stems from a recognition that traditional research approaches have often perpetuated bias and relegated the direct experiences and perceptions of communities most affected to an afterthought. Knowledge that emerges from research conducted in partnership with individuals who have personal experience with the topics under study often brings nuance and insights that are missing from traditional research and data syntheses. In the economic mobility field, learning from the expertise of Americans who have navigated Mobility Experiences not only lends new insights into the values held by these individuals, but can also help inform future research, policy, and practice to ensure relevance and greater impact for the communities that stand to benefit the most.²



“At its core, the American Dream is just living your best life. And one of the ways that we can promote that is through being inclusive of lived experiences in the making of [policies, legislation, and procedures.]”

— Ivory, age 33, PA
(Lived Experiences Research 2024)

This report synthesizes the most salient insights generated by our lived experience research, in which over 4,000 people in the United States shared their perspectives on the state of economic mobility in the country and the Mobility Experiences they perceive to be most influential for economic mobility, both for themselves and more broadly.ⁱ A key objective is to elevate the perspectives of Americans who are experiencing, or have formerly experienced, poverty. This lived experience research was conducted in tandem with a meta-analysis of academic research to identify and quantify the impact of Mobility

Experiences on lifetime income (Exhibit 1.1). This report explores how survey respondents' perspectives compare to the meta-analysis findings and how certain socioeconomic and demographic characteristics can influence one's perspective on Mobility Experiences.ⁱⁱ

The economic mobility field stands to benefit from fully centering the lived experiences of individuals and communities when conducting research, as well as designing and implementing programs and policies.

Mobility Experiences that shape economic outcomes

The first report covering the Mobility Experiences, [*Life Experiences that Power Lifetime Income*](#), introduced 28 life experiences found to have strong evidence of impact on economic mobility, as measured by lifetime income. These experiences occur across the life course and are influenced by structural factors that impact individuals' ability to access and navigate these experiences. A summary of these 28 life experiences is outlined in Exhibit 1.1.

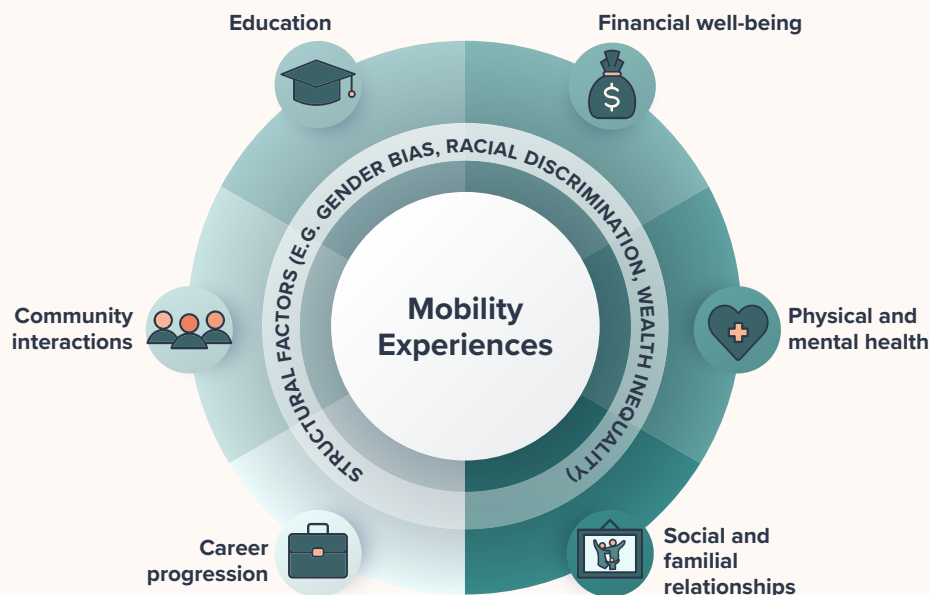


i Economic mobility refers to the ability of an individual, family, or societal group to change their economic standing, often measured by changes in income or wealth, as well as their power and autonomy, and being valued in one's community. Mobility can be upward or downward and can be intergenerational – earning more or less than one's parents – or intragenerational – changing one's economic standing during one's lifetime.

ii Mobility Experiences are defined as life events that, according to quantitative evidence, can demonstrably affect an individual's economic situation over time.

Exhibit 1.1 Life experiences that exert outsized impact on economic mobility

Mobility Experiences occur across life stages and are influenced by an array of structural factors



CAREER PROGRESSION

- Avoiding involuntary unemployment
- Obtaining a first full-time job that offers opportunity for advancement
- Receiving job or skills training



FINANCIAL WELL-BEING

- Accessing non-wage employment-based benefits (including healthcare, retirement)
- Accessing public benefits and programs
- Experiencing financial inclusion (including financial education & access)
- Having manageable student debt
- Owning a business



COMMUNITY INTERACTIONS

- Accessing stable, affordable housing
- Avoiding interactions with the criminal justice system
- Living in a high mobility neighborhood
- Having reliable and affordable access to physical and digital infrastructure (incl. transit & internet)



PHYSICAL AND MENTAL HEALTH

- Accessing care for mental and physical health conditions
- Accessing pre- and post-natal care
- Being born within a healthy birth weight
- Having access to adequate nutrition and a balanced diet in childhood
- Having low exposure to traumatic experiences (including ACEs)



EDUCATION

- Accessing extracurriculars during adolescence (including sports, clubs, work)
- Accessing pre-K and other early childhood development opportunities
- Avoiding repeated school disciplinary actions
- Completing high school education
- Graduating with a degree in a high-paying field of study
- Pursuing/completing postsecondary education



SOCIAL AND FAMILIAL RELATIONSHIPS

- Having strong social and professional networks
- Living with a working adult partner (including cohabitation, marriage)
- Not having to provide unpaid care for adult family members
- Not having to provide unpaid care for children
- Receiving mentorship during adolescence

Note: Please refer to report one of the Mobility Experiences series, [Life Experiences that Power Lifetime Income](#), for complete details on the quantitative impact of these life experiences on income.

Approach



LIVED EXPERIENCE SURVEY AND INTERVIEWS

The results of a survey of 4,055 people in the United States were synthesized in January 2024. The survey was supplemented with 18 in-depth interviews with Americans earning low to middle-income wages to deepen and contextualize the survey findings.

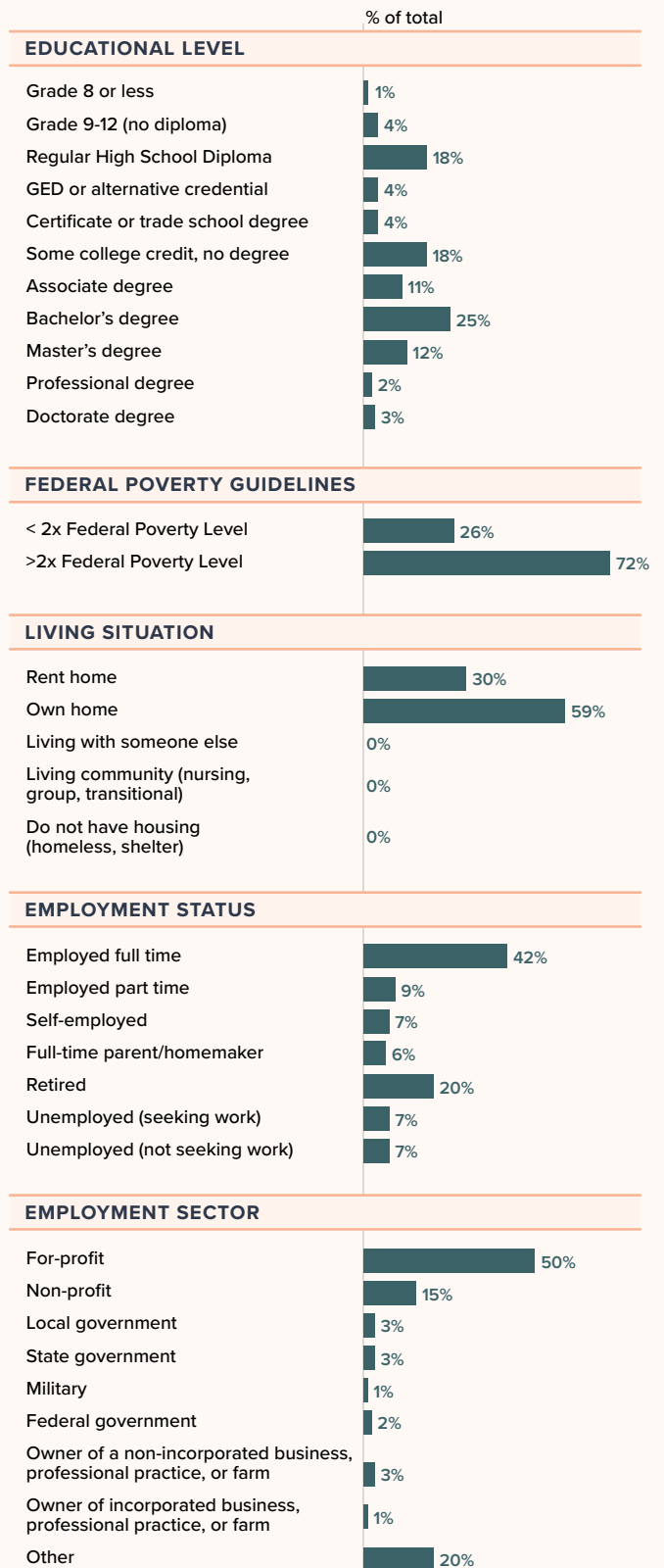
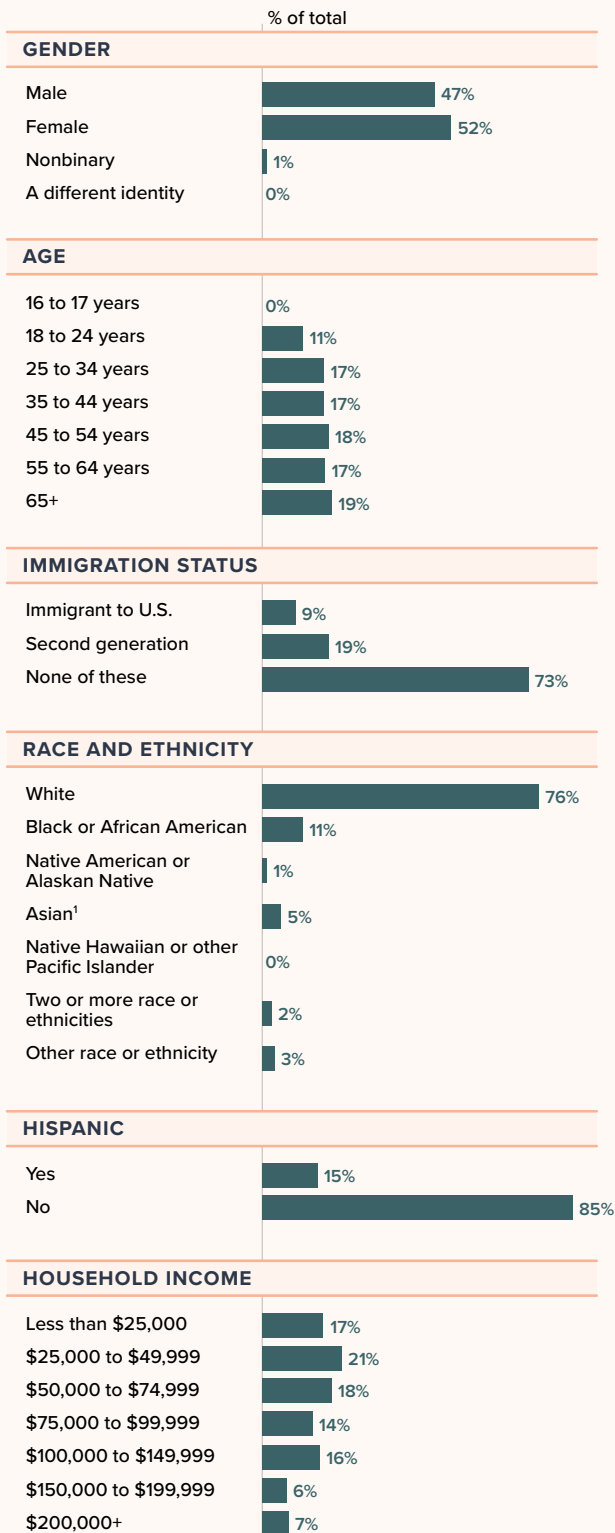
The lived experience survey sought to understand respondents' socioeconomic and demographic characteristics as well as their perspective on three key questions:

1. What are Americans' perspectives on economic mobility, including their *own* chances for upward mobility?
2. Which Mobility Experiences do Americans perceive as most important for economic mobility?
3. How do Americans' perspectives on the Mobility Experiences vary by different segments of the population?

The Mobility Experiences survey was fielded to a representative sample of the United States population plus an oversample of approximately 1,000 respondents whose household incomes were less than 200 percent of the federal poverty level. Post hoc weights were added to the population characteristics on gender, race/ethnicity, and income. Exhibit 1.2 presents an overview of the respondents. Figures may not sum to 100 percent due to rounding and nonresponse.

Note: At points in this report, we reference life experiences that were not explicitly introduced among the 28 Mobility Experiences in the first report. This is because we surveyed Americans on a wider range of experiences than those produced in our meta-analysis, including sub-experiences, to provide additional nuance about the ways in which life experiences drive upward or downward mobility. For example, the survey asked respondents about being evicted or becoming homeless in addition to accessing affordable, safe housing.

Exhibit 1.2 Overview of lived experience survey respondents



Note: Figures may not sum to 100 percent due to rounding and nonresponse.

2 Public perception of economic mobility in the United States

Based on our survey results, most Americans believe that upward economic mobility is a common experience in the United States, yet they are not optimistic about their own economic outlook.

Sixty-seven percent of Americans believe that most people born into households with low-income earners can secure middle or high incomes in adulthood. Despite this optimism about others, less than half of Americans believe their *own* economic situation will improve over the next five years (Exhibit 2.1). Economic data validates this bleak outlook. Of people positioned within the lowest income bracket in 2010, over half remained there ten years later and only three percent rose to the highest income bracket (Exhibit 2.2). These findings suggest that the narrative of the “American Dream,” in which everyone has equal access to opportunity and the potential for upward mobility, remains pervasive despite individual lived experiences indicating otherwise.



“ My neighborhood had been forgotten. The only people who knew about my neighborhood were the welfare system, the Child Protective Services, and the police department.”

— Jesse, age 40, CA
(Lived Experiences Research 2024)

Exhibit 2.1 Most Americans believe upward economic mobility is common but are not optimistic about their own economic outlook

Note: **HHI** = Household Income. **FPL** = Federal Poverty Line.

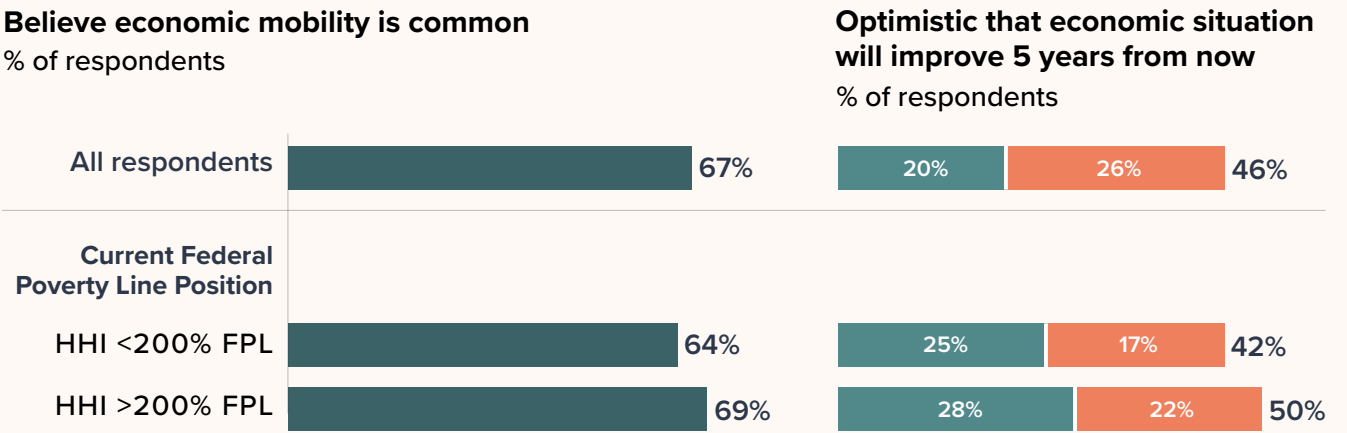
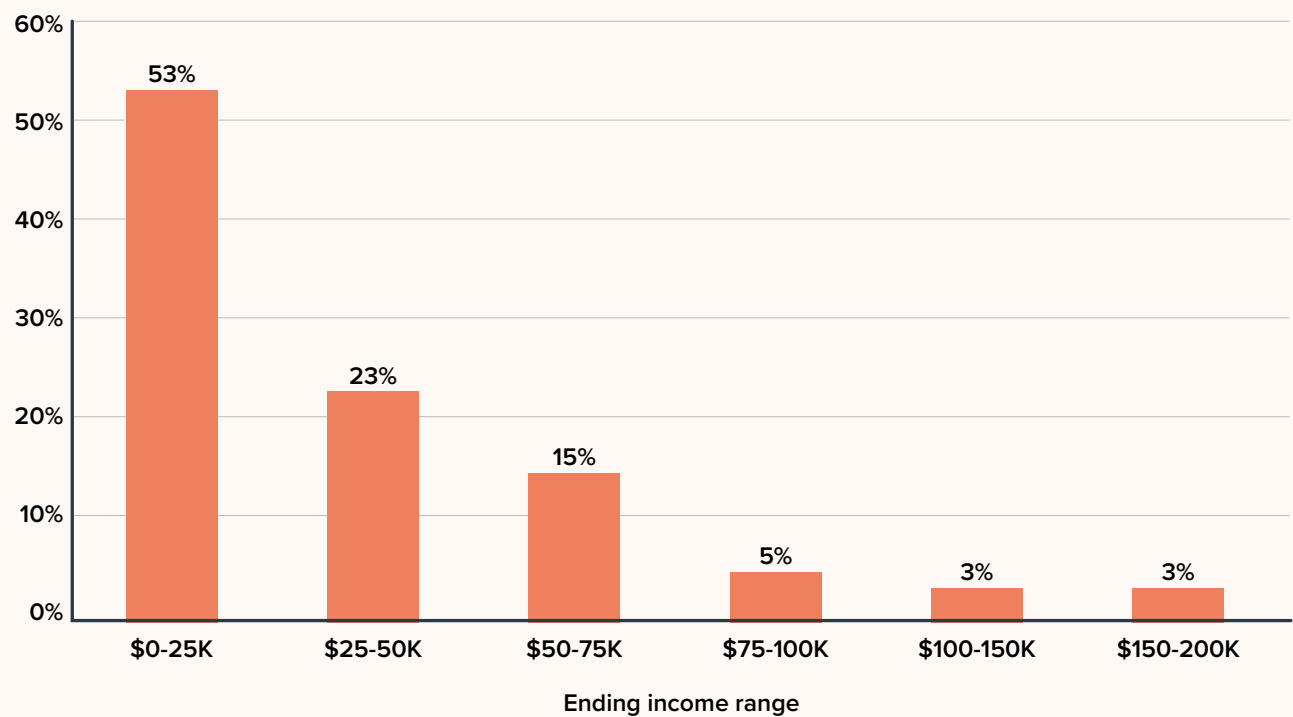


Exhibit 2.2 Over half of survey respondents in the lowest income brackets remain there 10 years later

Percentage of respondents in each income range in 2020, whose income was \$0-25K in 2010 (%)



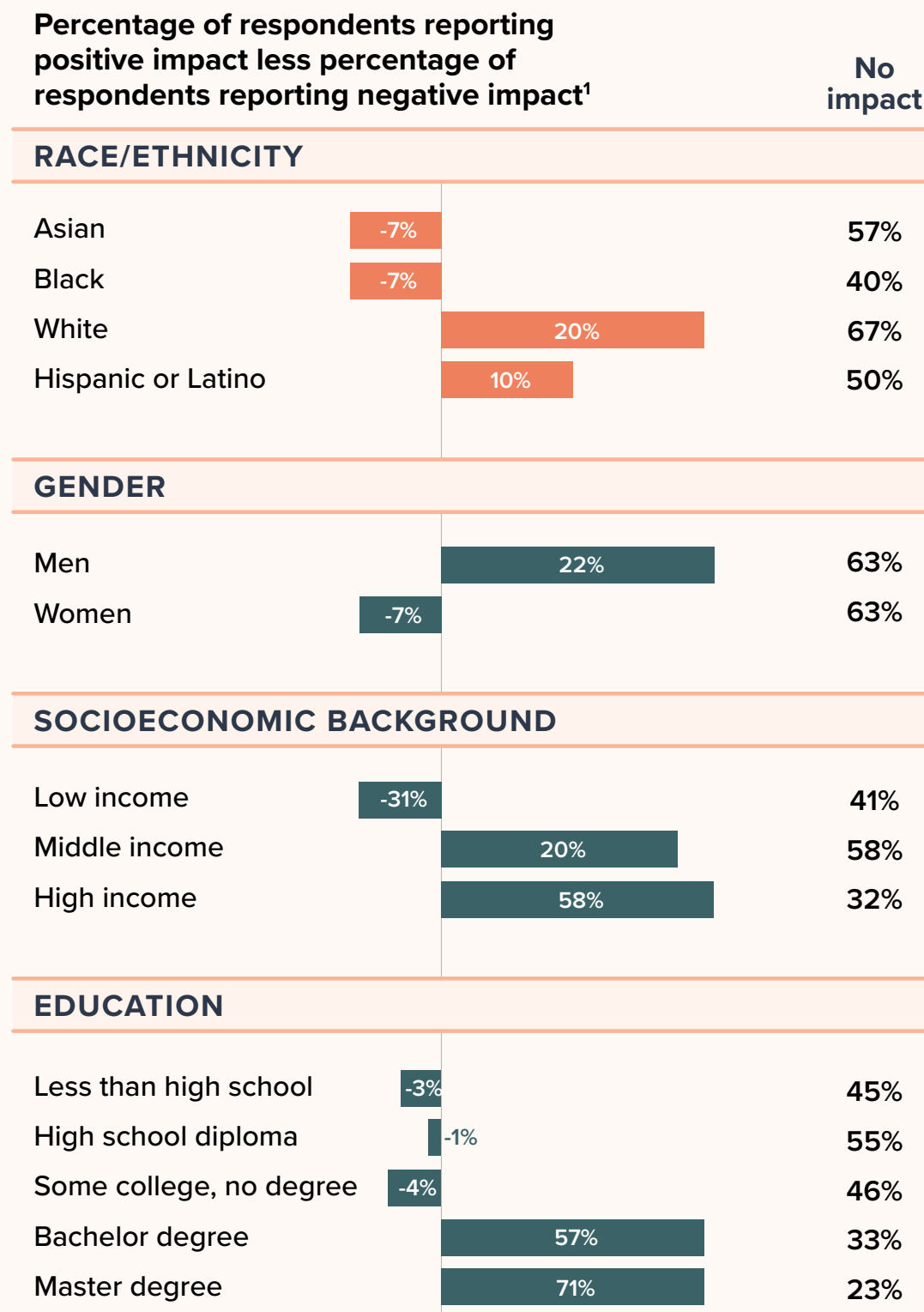


Perceptions of one's own economic outlook are meaningfully influenced by socioeconomic and demographic characteristics

Unsurprisingly, individuals who come from a low-income socioeconomic background are far more likely to report that their background negatively influences their economic position, while those with a high-income background are far more likely to report a positive impact. Furthermore, one out of every three Black Americans believe their race has a negative impact on their economic mobility. Economic data corroborates this lived experience—the median wealth of the average Black family accounted for less than 15 percent of the median wealth of an average white family in 2019. These racial disparities exist even across higher-income families, as the median

net worth of Black families in the top 10 percent by income is only 20 percent that of equivalent white families.³ Lastly, one out of every four women report that their gender negatively impacts their economic situation, while men are substantially more likely to report positive impact. This also aligns with economic data. Over the course of lifetime earnings, women will earn approximately 82 cents on the dollar compared to men. This decreases to 70 cents for Black women compared to white men, which demonstrates the imperative of considering intersectional demographic characteristics.⁴

Exhibit 2.3 Many Americans feel aspects of their identity influence their economic position



1. Percentage of respondents selecting “significant positive impact” or “some positive impact” minus percentage of respondents selecting “significant negative impact” or “some negative impact.”

3 Public perception of the 28 Mobility Experiences

Most Mobility Experiences with strong quantitative evidence of impact on lifetime income are also perceived as highly important by the public, particularly in the education domain.

These include completing a high school education or equivalent credential, which 90 percent of survey respondents believe is “important” or “very important” to economic mobility. Our meta-analysis reaffirms this, as graduating from high school results in an average increase of 15 percent to lifetime income.⁵ Experiences including completing a postsecondary degree and graduating with a degree in a high-paying field of study also have high perceived importance among survey respondents (79 and 74 percent, respectively) and substantial quantitative evidence of impact (39 and 36 percent increases to lifetime income, respectively). Investment in and interventions to promote these experiences would likely be met (and have historically been met) with broad public support.



“ I graduated high school. I went to the University of North Carolina at Chapel Hills for college, and there was a foundation that reached out about a marketing job. I thought ‘what a great experience...’ so I did it.”

— Enrique, age 34, NC
(Lived Experiences Research 2024)

In a handful of cases, public perception of the importance of a mobility experience diverges from current quantitative evidence of impact.

These experiences include receiving non-wage employment-based benefits (including healthcare and retirement), having access to adequate nutrition and a balanced diet during childhood, and accessing stable and affordable housing. While quantitative evidence suggests that these experiences have important—but modest—impacts on lifetime income, Americans who have experienced them report that they have strongly influenced their own mobility, ranking them in their top ten of Mobility Experiences. This dynamic illustrates an important difference between quantitative studies and lived experiences on economic mobility. Quantitative evidence tends to favor experiences that directly impact wages, income, or wealth-building, such as obtaining a first full-time job that offers an opportunity for advancement. On the other hand, the American public tends to view favorably experiences that support their economic mobility more holistically, placing high value on experiences that enable stability and overall well-being.⁶

Although respondents may perceive an experience to be important for economic mobility, they do not necessarily express a correlated interest in receiving support for that experience (Exhibit 3).

For most experiences, when respondents were asked whether they would like support for that Mobility Experience (in the past or future), fewer respondents expressed interest in support than believed the experience was important overall (“support” was described as “a program or service to help you navigate the life



EXPANDING RESEARCH ON QUALITATIVE INDICATORS OF ECONOMIC MOBILITY COULD ADDRESS DISPARITIES BETWEEN QUANTITATIVE RESEARCH AND PUBLIC PERCEPTION

The disparity between what quantitative evidence suggests is important for mobility and perspectives from lived experiences reveals a likely disconnect between the indicators of economic mobility that are most often studied by researchers and the indicators that people value. Survey respondents may place a greater emphasis on the role of experiences in increasing attributes like power and autonomy to support their economic mobility, rather than drawing connections between life experiences and changes in income. The [US Partnership on Mobility from Poverty](#) developed a three-part definition of economic mobility comprised of economic success, power and autonomy, and being valued in community.⁷ This definition has now been mainstreamed through the work of organizations like the Urban Institute and their Mobility Metrics project, which identifies predictors of mobility across those three pillars. While much research focuses on financial indicators of economic success like lifetime income, there is significant opportunity to learn more about the roles that increasing power and autonomy and being valued in community can play in driving economic mobility.

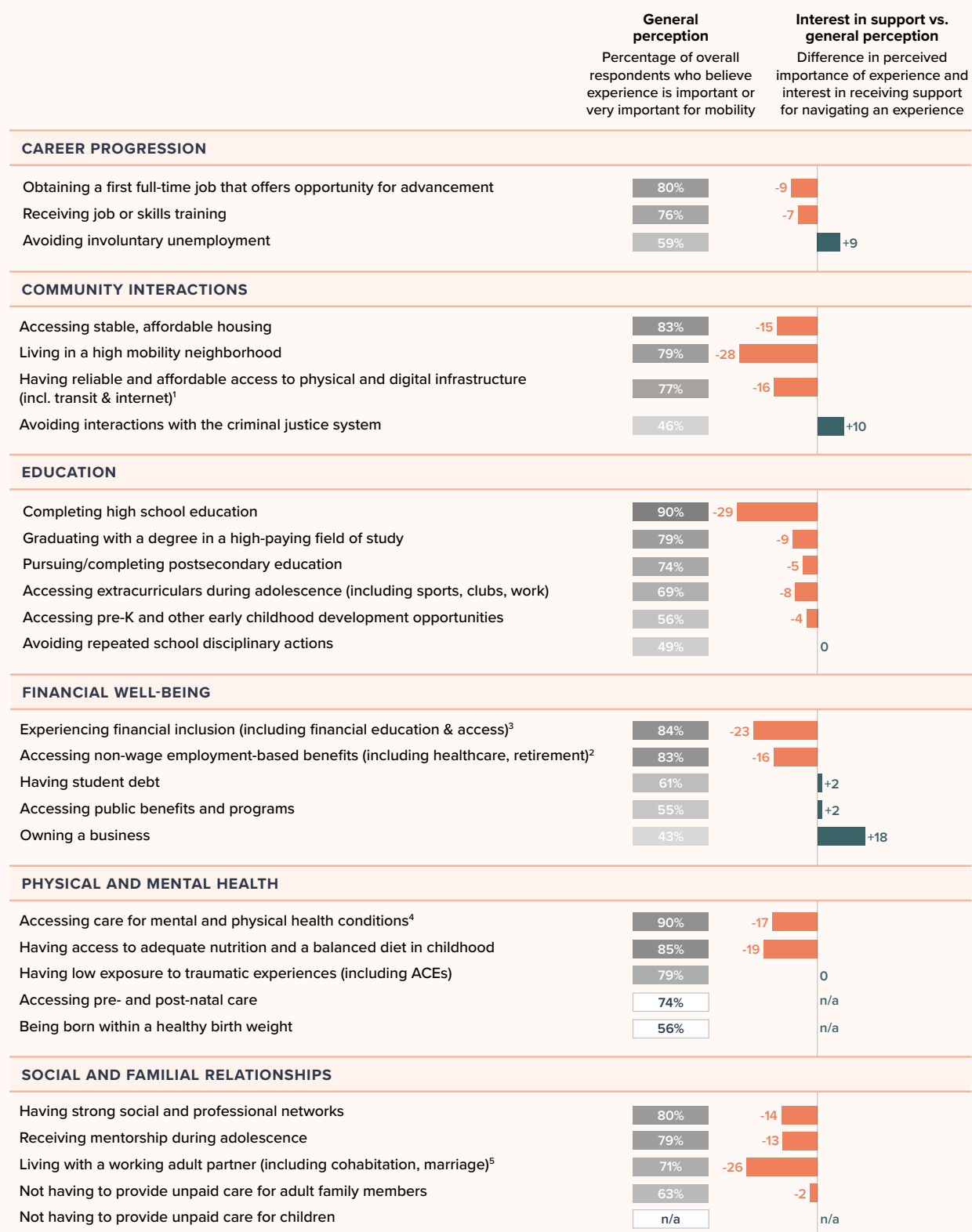
experience in a way that is beneficial to you.”). For example, while 90 percent of respondents believe that completing high school or attaining an equivalent credential is important to mobility, only 61 percent report an interest in receiving support to graduate from high school or receive a GED. Furthermore, while 84 percent of respondents view financial inclusion as important for economic mobility, just 61 percent report interest in receiving support such as financial education or access to financial products and services. There are likely a variety of reasons for these discrepancies. Some people may already have adequate access to resources, support, or interventions within these domains. Others may have more urgent needs that make education support or access to financial products and services lesser priorities.

Conversely, for select Mobility Experiences, more survey respondents report wanting support in navigating the experience than believe the experience to be important for economic mobility. This further affirms both the need to

develop programs informed by lived experience expertise and the need to define economic mobility opportunity not solely in terms of income terms. (Exhibit 3). These experiences include owning a business, navigating student debt, experiencing involuntary unemployment, and accessing public benefits and services. The interest in support for these experiences may be higher than their perceived importance among survey respondents due to difficulty accessing related programs and/or because the larger population does not recognize the relationship between these experiences and economic mobility. This latter point is evidenced by the fact that the perceived importance of these particular experiences is much higher among individuals who personally had the experience versus the general public.



Exhibit 3 Lived experience: Difference in perceived importance and interest in support for navigating mobility experiences



1. Survey question phrased as "Having reliable, convenient access to private/public transportation"

2. Survey question phrased as "Accessing healthcare benefit from an employer"

3. Survey question phrased as "Having access to bank accounts (e.g. checking)"

4. Survey question phrased as "Having consistent access to medical care for physical health"

5. Survey question phrased as "Experiencing major family experiences as an adult"

4 Differences in perceptions on Mobility Experiences across population segments

For many Mobility Experiences, the perceived importance hinges upon whether someone has personally experienced them.

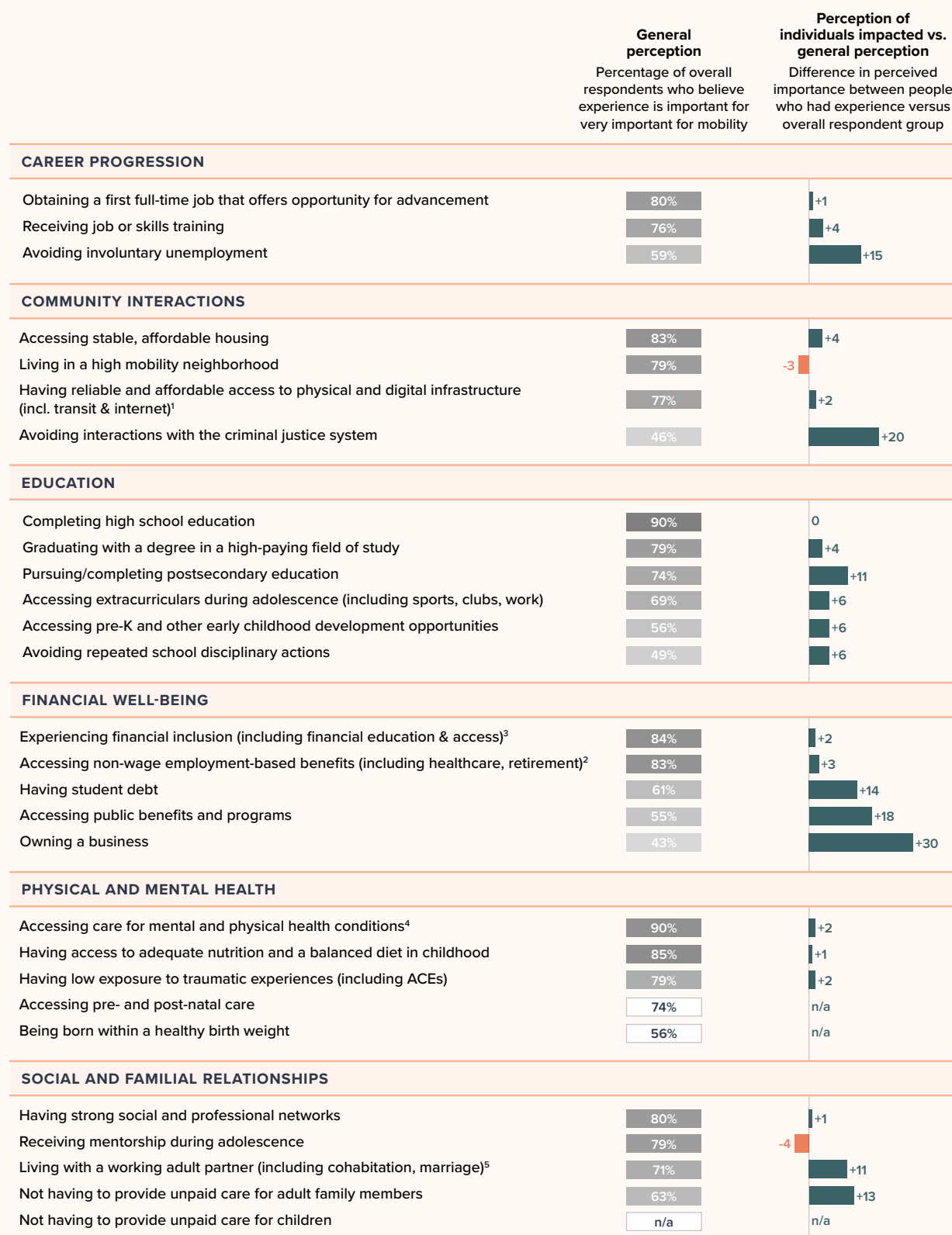
These experiences span a wide range of topical domains. For example, respondents who have owned a business are 30 percentage points more likely to say that it was important to their mobility. There is a similar 20-percentage-point gap between respondents who report having interactions with the criminal justice system, and an 18-percentage-point gap for receiving public benefits such as SNAP and housing vouchers (Exhibit 4.1). These differences between the overall perception of Americans and the perception of individuals who personally have had an experience highlight opportunities for investments that shift public narratives about what works to drive lifetime income. Such interventions could seek to increase awareness of high-impact experiences, such as owning a business, and to reduce stigma around experiences that provide a critical launchpad for upward mobility, such as accessing public benefits and programs.



“Owning a business has been pivotal... I get to create something magical out in the community with my friends and family and make a positive impact. And all of that lets me make money.”

— Sarah, age 43, AZ
(Lived Experiences Research 2024)

Exhibit 4.1 Lived experience: Difference in perceived importance of experiences between the general population and people who had the experience



1. Survey question phrased as "Having reliable, convenient access to private/public transportation"

2. Survey question phrased as "Accessing healthcare benefit from an employer"

3. Survey question phrased as "Having access to bank accounts (e.g. checking)"

4. Survey question phrased as "Having consistent access to medical care for physical health"

5. Survey question phrased as "Experiencing major family experiences as an adult"

While educational attainment is widely perceived as influential for economic mobility, only those with a bachelor's degree or above overwhelmingly report that their education level has had a positive impact. Economic data may explain why—those with a bachelor's degree earn about \$32,000 more in annual income compared to those with a high school diploma alone.⁸ Those with some college but no degree, a high school diploma, or less are all more likely to report negative impact on their economic mobility. Interestingly, survey respondents with some college education but no degree are actually more likely to report that their education level has a negative impact than those with only a high school diploma. This may be due to the burdensome impacts of unmanageable student debt on an individual's economic position, while not reaping the career benefits of a postsecondary degree. In fact, students with student debt above \$10,000 are 20 percent less likely to graduate.⁹ Narratives around

the importance of a college education may also be driving some students to attend college when alternative pathways may be a better fit.¹⁰

Critical differences exist in perceptions of Mobility Experiences between those who moved out from poverty (under 200 percent of the federal poverty level) compared to those who have recently moved into poverty (Exhibit 4.2).

Those who experienced upward mobility out of poverty highlight access to a stable home environment; affordable, safe housing; and a supportive social network as vital to their upward mobility. On the other hand, those who experienced downward mobility point to major disruptors, such as experiencing major family transitions, managing chronic health conditions, and being evicted or becoming homeless, as important factors in their economic mobility. Notably, being evicted or becoming homeless is ranked 6th in importance for people who moved into poverty but 40th among all respondents. See Exhibit A.1 in the Appendix for the rankings of the top ten experiences according to those who moved into and out of poverty and by household income.

For those who fell into poverty, a wide array of experiences contributed to their economic situation, from housing to health care to social support. Many Americans are faced with these vulnerabilities and are often just one life experience away from falling into poverty — indeed, a majority will experience poverty at some point in their lives.¹¹ Despite these differences, across both groups, graduating from high school is perceived as the most important Mobility



Exhibit 4.2 Perception of which mobility experiences are important is variable for individuals who moved above vs below 200% of the federal poverty line

Top 10 mobility experiences that respondents rated as important or very important (among those who had the experience)

	All respondents unweighted n=4,001	Moving out of poverty (above 200% FPL) ¹ unweighted n=482	Moving into poverty (below 200% FPL) ² unweighted n=223
Graduating from high school	1	1	1
Having enough money saved to cover at least one month of bills	2	6	9
Growing up and living in a stable, safe home/family environment	3	3	
Having access to affordable rent or a home in a safe neighborhood	4	2	
Receiving health insurance benefits through an employer	5		5
Having reliable access to nutritious food throughout life	6	5	
Having access to bank accounts (e.g., checking)	7	9	
Having consistent access to medical care for physical health	8	10	
Graduating from middle school	9	4	2
Accessing retirement benefits from an employer	10		7
Selecting a field of study understanding financial implications			3
Receiving consistent care & guidance as a child		8	
Experiencing major family transitions as an adult			4
Developing a supportive network of family, friends, or colleagues		7	
Completing a job or career training program			8
Managing a chronic health condition			10
Being evicted from a home or becoming homeless			6

Rank of 'importance' of life experience of respondent group

1. Respondents who live above 200% FPL in 2020 but were below 200% FPL in 2015, based on their reported income
2. Respondents who live below 200% FPL in 2020 but were above 200% FPL in 2015, based on their reported income

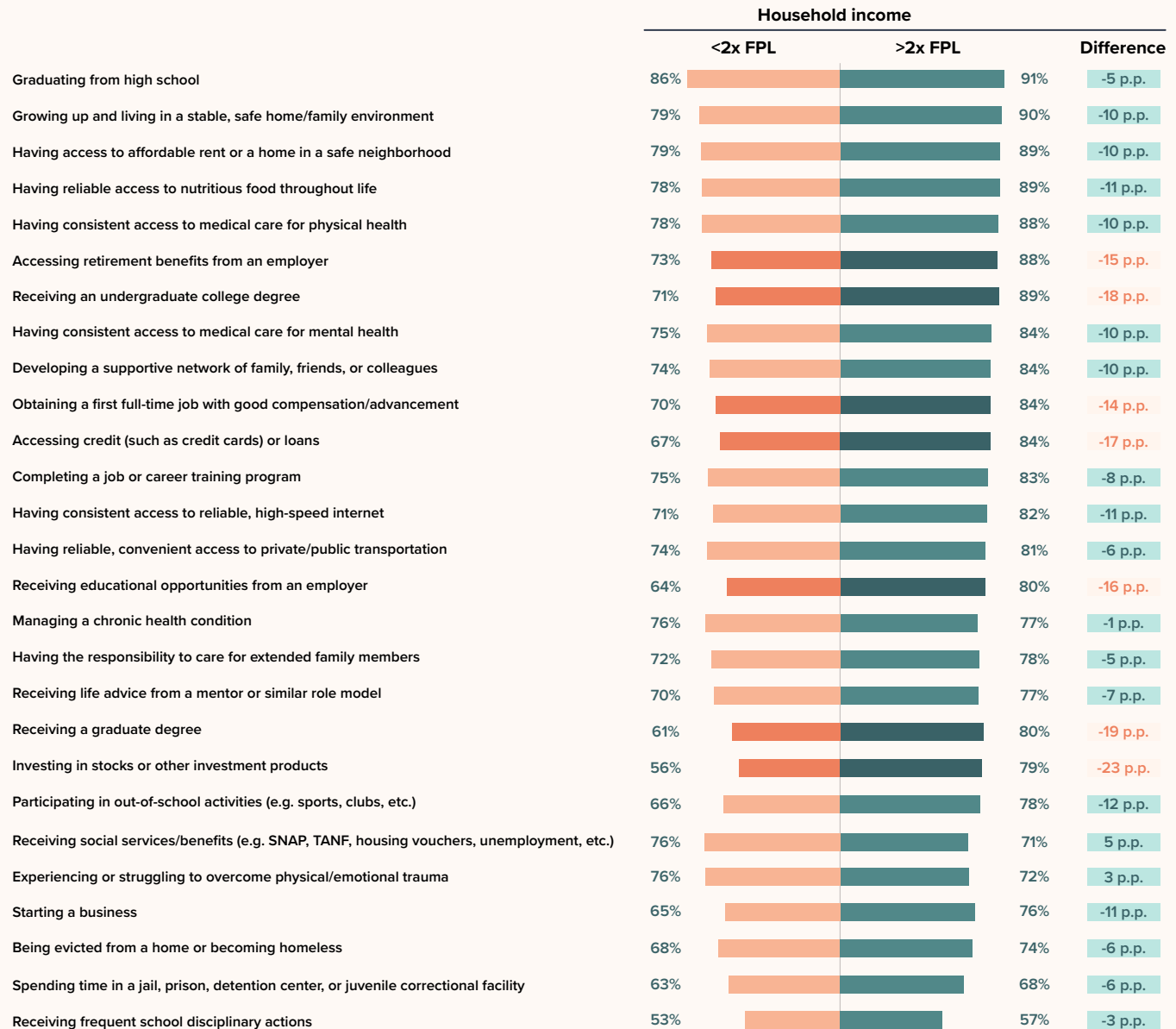
Experience, which speaks to the high value that most Americans place on secondary education.

Similarly, large gaps exist in perceived importance of certain Mobility Experiences based on household income. Compared to those under 200 percent of the federal poverty level, people above 200 percent of the federal poverty level are far more likely to report the importance of postsecondary education, employment benefits, and financial inclusion as influential for economic mobility (Exhibit 4.3). We hypothesize that respondents who earn lower incomes are

less likely to report the importance of these life experiences not because they do not find them important, but because they do not have access to the same opportunities as respondents who earn higher incomes. For example, employer support such as tuition reimbursement or time off for additional education is more commonly accessible to individuals who earn higher wages.

Exhibit 4.3 Those who earn a higher income are more likely to indicate influence of several mobility experiences including postsecondary education, employment benefits, and banking and investment products on their economic situation

Influence on personal economic situation (% of respondents rating experience as important or very important among those who had the experience)



Across races and ethnicities, while overall perceptions of Mobility Experiences are similar, there are notable differences for select experiences (Exhibit 4.4).

Asian Americans are 17 percentage points less likely to say that experiencing eviction or homelessness affected their long-term economic outcomes compared to other groups. On the other hand, Black Americans are 7 percentage points *more* likely to report that trauma affected their economic situation. Black and Hispanic Americans are also between 6 and 7 percentage points *more* likely to report the influence of frequent school disciplinary actions on their economic situations. While these are not direct measurements on lifetime income, they speak to both public narratives and structural barriers that emerge from racism and historical marginalization in this country. The differences in the reported importance of these Mobility Experiences may be emerging from differential exposures—duration and intensity—to certain experiences across races and ethnicities. For example, underfunding in schools with majority Black or Hispanic

American students may lead to higher exposure to school disciplinary actions. See Exhibit A.2 in the Appendix for the rankings of the top ten experiences by race/ethnicity and gender.



Exhibit 4.4 Overall perception of mobility experiences is similar across races/ethnicities with noticeable differences for select mobility experiences

Perceived importance of life experiences to personal economic situation (% of respondents rating experience as important or very important)

	All respondents	Asian	Black	White	Hispanic
Experiencing or struggling to overcome physical or emotional trauma in life	73%	65%	80%	72%	71%
Being evicted from a home or being homeless	72%	55%	75%	72%	74%
Receiving frequent suspensions or other disciplinary actions while in school	55%	60%	63%	54%	61%
Accessing retirement benefits from an employer	85%	89%	80%	86%	78%
Receiving consistent care and guidance as a child from a parent or caregiver	83%	73%	81%	84%	84%

5 Conclusion

As economic mobility wanes for large swaths of the US population, and attention to the problem intensifies among actors in the public, private, and nonprofit spheres,¹² a common fact base is needed that builds on existing research, grounds stakeholders in a common understanding of the problem, and offers a path forward.

As one interviewee explains, *“Economic mobility is not just about wages, but also what situation you were born into. Do you live in a crime-ridden area? Do you live in the projects? What resources do you have access to?”* Understanding the complexities and interdependencies of what contributes to economic mobility is crucial to supporting the field’s ability to create solutions that make a meaningful difference in the mobility journeys of individuals experiencing poverty. This report highlights the value of centering lived experience expertise in research efforts, as these learnings often offer new and deeper insights into the ways in which economic mobility plays out in people’s lives and what Americans value most. More research is needed to understand how Mobility Experiences interact to support not only economic success, but also power, autonomy and community connection, which each contribute to economic mobility in unique ways.



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Three Part Series

This report is the second in a series of three reports covering the impact of Mobility Experiences, public perception of economic mobility, and the state of the economic mobility field. The [first report](#) shared 28 life experiences that contribute to economic mobility and their relative impacts on lifetime income. The third

report will highlight programs and interventions that have been shown to make a difference, and shed light on the state of economic mobility funding and outstanding whitespace where further research and innovation may be particularly helpful.

Mobility Experiences Research

The *Mobility Experiences* research drives forward efforts to 1) raise awareness of how life experiences contribute to economic outcomes and 2) mobilize coordinated capital toward the key life experiences that drive economic mobility through effective programs and policies. We seek to strengthen the evidence base around economic mobility policy and practice, as well as the need for multi-issue, cross-sectoral approaches. Finally, we also hope to challenge harmful narratives about poverty by identifying what works to advance economic mobility across diverse groups of people and humanizing economic outcomes in order to demonstrate the pernicious nature of structural factors that bar people from achieving upward mobility.



Appendix

Below are the rankings of the top ten experiences in terms of their importance to economic mobility according to difference socioeconomic and demographic groups.

Exhibit A.1 Perceptions of which mobility experiences are important is variable across socioeconomic groups

Top 10 mobility experiences that respondents rated as important or very important (among those who had the experience)

	All respondents unweighted n=4,001	Moving out of poverty (above 200% FPL) ¹ unweighted n=482	Moving into poverty (below 200% FPL) ² unweighted n=223	Household income	
				<2x of federal poverty level unweighted n=1,859	>2x of federal poverty level unweighted n=2,114
Graduating from high school	1	1	1	1	1
Having enough money saved to cover at least one month of bills	2	6	9	8	2
Growing up and living in a stable, safe home/family environment	3	3		3	3
Having access to affordable rent or a home in a safe neighborhood	4	2		4	4
Receiving health insurance benefits through an employer	5		5		5
Having reliable access to nutritious food throughout life	6	5		5	6
Having access to bank accounts (e.g., checking)	7	9		9	7
Having consistent access to medical care for physical health	8	10		6	8
Graduating from middle school	9	4	2	2	
Accessing retirement benefits from an employer	10		7		10
Selecting a field of study understanding financial implications			3	10	
Receiving consistent care & guidance as a child		8		7	
Experiencing major family transitions as an adult			4		
Developing a supportive network of family, friends, or colleagues		7			
Completing a job or career training program			8		
Managing a chronic health condition			10		
Being evicted from a home or becoming homeless			6		
Receiving an undergraduate college degree					9

Rank of 'importance' of life experience of respondent group

1. Respondents who live above 200% FPL in 2020 but were below 200% FPL in 2015, based on their reported income

2. Respondents who live below 200% FPL in 2020 but were above 200% FPL in 2015, based on their reported income

Exhibit A.2 Perceptions of which mobility experiences are important is variable across demographic characteristics

Top 10 mobility experiences that respondents rated as important or very important (among those who had the experience)

	All respondents unweighted n=4,001	Asian unweighted n=125	Black unweighted n=493	White unweighted n= 3,094	Hispanic unweighted n=558	Female unweighted n=2,392	Male unweighted n=1,637
Graduating from high school	1	1	1	1	1	1	1
Having enough money saved to cover at least one month of bills	2	6	9	2	6	5	3
Growing up and living in a stable, safe home/ family environment	3	3	10	3		2	2
Having access to affordable rent or a home in a safe neighborhood	4	9	3	4	3	3	4
Receiving health insurance benefits through an employer	5		4	5		6	6
Having reliable access to nutritious food throughout life	6	2		6	8	8	5
Having access to bank accounts (e.g., checking)	7	10		7	9		7
Having consistent access to medical care for physical health	8	7	5	8		4	9
Graduating from middle school	9		2		2	7	
Accessing retirement benefits from an employer	10	4		9		9	
Selecting a field of study understanding financial implications			6		5		
Receiving consistent care & guidance as a child					7		
Accessing paid time off from an employer						10	
Being evicted from a home or becoming homeless					4		
Receiving an undergraduate college degree		5		10			8
Having reliable, convenient access to private or public transportation			7				
Having consistent access to reliable, high-speed internet		8					
Selecting a career path understanding financial implications			8		10		10

Rank of 'importance' of life experience of respondent group

Technical Appendix

Public perception of importance of Mobility Experiences

To identify a universe of experiences that impact economic mobility, our study drew upon academic research and the lived experiences of people across the United States. In doing so, we created a compendium of 230+ academic studies that measure the impact of different life events on outcomes including earnings, health, and educational attainment, as well as surveyed 4,000+ and interviewed 18 Americans. Through parsing of academic research, survey, and interview results, we aligned on a list of 28 Mobility Experiences with significant impact on intragenerational mobility. This list was then refined with input from key stakeholders in the economic mobility field, including philanthropists, academics, and on-the-ground practitioners.

Once an initial universe of Mobility Experiences was identified, we sought to understand the relative impact of each Mobility Experience on lifetime income. Lifetime income refers to the total earnings of an individual throughout their time in the labor force, estimated at roughly 40 years.^{i,13} We chose to measure lifetime income as it enables approximation of the impact of a Mobility Experience over the course of decades, making it a helpful metric for assessing the relative effects of different life experiences on economic mobility.

LIVED EXPERIENCE SURVEY AND INTERVIEWS

In addition to examining academic evidence, we commissioned a survey of 4,055 Americans, with an oversampling of individuals who earn low incomes, as well as conducted 18 interviews with low and middle-income Americans throughout the United States. For the lived experience survey, respondents were asked a variety of questions to better understand demographic characteristics (e.g., state of residence, age, race/ethnicity, household income), as well as a series of questions to understand their views of Mobility Experiences. Key survey questions included:

• Personal Perception

Below is a list of life events you may have experienced as a child or as an adult. For each one, please rate how important each event is to your current economic situation (answer choices included: unimportant, somewhat important, important, very important, and n/a – I did not have this experience). An event may be important to your economic situation if it affected or influenced how well you are doing financially—whether that impact was positive (it helped you do better financially) or negative (it led you to do worse financially). An event may be unimportant if it had no impact or did not affect/influence how you are doing financially.

i The authors of this report acknowledge that individuals may spend more or less time in the labor force depending on level of educational attainment and personal factors. 40 years was chosen as a proxy for length of time spent in the labor force due to alignment with age brackets used by common data collection systems including the US Census Bureau and OECD, which commonly measure the adult population as individuals between ages 25 and 64 (adult).

• General Perception

Now we'd like you think about the country as whole as opposed to your personal situation. Below is a list of life experiences. Indicate how important you think each experience is to the economic or financial position of most people in the United States (answer choices included: unimportant, somewhat important, important, very important).

• Interest in Receiving Support

The following statements ask whether you would have wanted help or support with various life experiences in the past or in the future. For each one, indicate to what extent you agree with the statement (answer choices included: strongly disagree, somewhat disagree, neither agree nor disagree, somewhat agree, strongly agree, not applicable to me, I had enough help). Note: Help or support may be a program or service to help you navigate the life experience in a way that is beneficial to you.

Endnotes

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SUGGESTED CITATION

Camber Collective. July 2024. *Americans' Perspectives on Economic Mobility*. Mobility Experiences: A Research Series on Pathways to Economic Mobility.

Cover Image: William Fortunato via Pexels

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