



2024

Research Report

Collaborative on Economic Mobility

Office of Community Services
Administration for Children and Families

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Executive Summary

In 2023, the U.S. Department of Health and Human Services (HHS), Administration for Children and Families (ACF), Office of Community Services (OCS) launched the Collaborative on Economic Mobility (CEM), a cooperative agreement with the National Community Action Partnership (NCAP). CEM aims to highlight emerging and promising practices that enhance economic mobility for individuals, families, and communities facing poverty. Additionally, it seeks to bolster the capacity of Community Services Block Grant (CSBG)-eligible entities to implement, strengthen, and pilot innovative economic mobility practices, with equity as a key driver of success.

This report includes a landscape analysis, which was designed to increase understanding of the factors and conditions contributing to economic mobility for individuals, families, and communities facing poverty, including areas of inequity; emerging and promising practices for accelerating economic mobility; and the challenges, needs, and opportunities community action agencies (CAAs) experience promoting economic mobility in their communities. By leveraging the expertise of CAAs in response to the root causes of low upward economic mobility, this report aims to inform the development of impactful training and technical assistance to enhance the capacity of the CSBG network in promoting economic mobility and equity. The findings outlined in this report will be utilized by NCAP and OCS to design training and technical assistance approaches that bolster the capacity of the CSBG network to implement, strengthen, and pilot innovative economic mobility practices that center equity as a key driver of success. This comprehensive account will serve as the foundation for the CEM project.

While the U.S. has the largest economy in the world, its growth over time has not been evenly shared, resulting in income disparities, a growing wealth gap, and structural poverty.¹ Poverty consists of a complex web of economic, political, cultural, and social forces outside the immediate control of the individual. These forces originate from and are perpetuated by an unequitable distribution of economic and political power and a skewed allocation of resources and opportunities.² Several structural barriers including structural racism perpetuate a cycle of inequities that stagnate the progress or mobility of families.

OCS defines economic mobility as “how an individual’s financial well-being changes over time and [it] predicts the opportunity one has to transition from a lower economic level to a higher one.” This definition reflects the important concepts of economic mobility across generations and within one’s lifespan and reveals both the presence and impact of inequities and structural barriers on historically

marginalized communities. Traditionally, economic mobility has been measured primarily by income, but this report argues for a broader perspective that also incorporates social mobility which includes power, autonomy, equity, and belonging. The persistent impacts of barriers, including structural racism and entrenched dominant narratives, significantly affect economic and social outcomes, particularly for groups that have been historically marginalized.

To understand the complexities of economic mobility and inform this study, a thorough literature review was conducted, survey data from the CSBG network was collected and analyzed, in-depth stakeholder interviews were conducted, and historic and current structural and organizational policies and practices were examined. Community action agencies (CAAs), deeply embedded in communities and positioned on the frontline of community needs, and the CSBG network offer invaluable insights into local needs and obstacles. Through their experiences, the report identifies key barriers related to the economy and income and how those barriers permeate through other structures related to workforce development, high-quality education, community-asset building, and two-generational and whole family approaches. Addressing these challenges effectively necessitates equity-centered, place-based strategies, holistic methods, and robust collaboration.

This report offers several recommendations for the CSBG network to build on the existing strengths of CAAs and address these challenges at the local, state, and federal level to enhance opportunities for social and economic mobility for the individuals, families, and communities who are being served.

1. Expand Responsive, Flexible Funding Opportunities:

- Leveraging the flexibility of CSBG funding, reducing funding restrictions, and advocating for an increase of flexible funding can strengthen the CSBG network's opportunity to address complex barriers to economic mobility and tailor services to specific community needs.

2. Address Societal Inequities:

- Implementing equity-centered, strengths-based, and trauma-informed policies is essential to dismantle structural barriers, including racism and dominant narratives that perpetuate poverty.

3. Engage and Empower Communities:

- Building on the tripartite board structure and the development of the community needs assessment can enhance the CSBG network's ability to shift power dynamics by actively, authentically, and meaningfully involving community members, especially those with lived experience of poverty, in the design of programs and policies that foster innovative solutions for social and economic mobility.

4. Expand Early Childhood Education:

- Investing in high-quality early childhood programs is crucial for improving long-term outcomes such as academic achievement and employment opportunities.

5. Support Two-Generational and Whole Family Approaches:

- Promoting comprehensive services, including a family-centered coaching model, that addresses the diverse needs of families, with a focus on cultural humility and trauma-informed care, is essential.

6. Enhance Workforce Development:

- Developing accessible, demand-driven workforce initiatives that emphasize skills-based training, digital literacy, and strong employer engagement is vital.

7. Foster Community-Asset Building:

- Support community-asset building initiatives that promote economic mobility, including developing collaborative strategies that address structural barriers, build trust, and engage diverse community members. This includes investing in affordable housing, healthcare, parks, and wellness facilities.

8. Advocate for Policy and Structural Changes:

- Promoting fair labor practices, economic equity, and policy reforms is critical to dismantling structural barriers to economic mobility.

9. Provide Cross-Cutting Support Services:

- Offering comprehensive support services such as child care, transportation, housing assistance, dental, and mental health services enables successful participation in education and workforce programs.

10. Strengthen Social Capital:

- Promoting initiatives that build social capital and community cohesion creates networks of relationships and support that enhance economic mobility.

Introduction

In 2023, the U.S. Department of Health and Human Services (HHS), Administration for Children and Families (ACF), and Office of Community Services (OCS) launched the Collaborative on Economic Mobility (CEM), a cooperative agreement with the National Community Action Partnership (NCAP). CEM aims to highlight emerging and promising practices that enhance economic mobility for individuals, families, and communities facing poverty. Additionally, it seeks to bolster the capacity of CSBG-eligible entities to implement, strengthen, and pilot innovative economic mobility practices, with equity as a key driver of success.

This report will guide the CEM and ground it in research and practice as experienced by America's 1,000+ local community action agencies (CAAs)^{i 3} who connect individuals, families, and communities to opportunity in 99% of America's counties. This report outlines the results of a landscape analysis informed by CAAs, persons with low incomes (Shriver Fellows), key informants, and subject matter experts. The landscape analysis was designed to increase understanding of the factors and conditions contributing to economic mobility; emerging and promising practices that enhance economic mobility for individuals, families, and communities facing poverty; and the challenges, needs, and opportunities CAAs experience promoting economic mobility in their communities. The findings outlined in this report will be utilized by NCAP and OCS to design training and technical assistance approaches to bolster the capacity of the CSBG network to implement, strengthen, and pilot innovative economic mobility practices that center equity as a key driver of success.

Foundation of Community Action

Community Action has been actively fighting poverty for children and families with low incomes in local communities since 1964. The Economic Opportunity Act (EOA) of 1964 was the legislative cornerstone of President Johnson's War on Poverty along with other transformative legislation including the Civil Rights Act of 1964, the Voting Rights Act of 1965, the Fair Housing Act of 1968, Medicare and Medicaid, and economic development initiatives focused on rural and frontier communities across the country:

The United States can achieve its full economic and social potential as a nation only if every individual has the opportunity to contribute to the full extent of his capabilities and to participate in the workings of our society. It is, therefore, the policy of the United States to eliminate the

ⁱ The terms community action agency (CAA) and CSBG-Eligible Entity (CEE) may be used interchangeably throughout this report.

*paradox of poverty in the midst of plenty in this Nation by opening to everyone the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity.*⁴

The inclusion of Community Action in the EOA established the infrastructure needed to achieve the Act's vision, to tackle both economic and racial inequality across America.⁵

Community Action's engagement in maximum feasible participation was key, placing power (decisions and money) in the hands of persons with low incomes who mostly operated outside of the existing power structures. In many communities, especially in the South, funds were available for the first time for local people experiencing deep poverty^{ii 6} to design solutions to address their own needs and the needs of their neighbors.

Through the years the legislation for Community Action has changed, from the Economic Opportunity Act to the current legislation, the Community Services Block Grant (CSBG). CSBG shifted more responsibility to the states and remains an anti-poverty grant that supports activities that alleviate the causes and conditions of poverty. Over time, Community Action's strategies and solutions have evolved as the needs of individuals and communities have changed. However, Community Action remains guided by the purpose and goals of the CSBG Act, "... reduction of poverty, the revitalization of low-income communities, and the empowerment of low-income families and individuals..."⁷ and the following beliefs stemming from the Economic Opportunity Act of 1964, the original legislation that began Community Action:

- All people, every person, should be treated with dignity and respect and have access to opportunities to thrive. Community Action believes that structural race, gender, and other inequities can be addressed and that with hope, adequate resources, and opportunities, everyone can reach their fullest potential.
- Maximum feasible participation is at the heart of Community Action and is evidenced by governance, advocacy, planning, and implementation practices that center the experiences and knowledge of people with low incomes and creates space for them to activate their power to influence policies and priorities.⁸

ⁱⁱ Deep poverty is defined as 50% of the federal poverty guideline.

What is economic mobility?

While the notion of achieving “The American Dream”⁹ is a popular counter-narrative to poverty and its effects, its emphasis on individual ability, achievement, and responsibility is problematic. The American Dream narrative is influenced by and embedded in American policies, cultural norms, and economic assumptions; however, its assumptions do not incorporate structural barriers such as racism and economic policies that have favored the wealthy and disadvantaged the poor. Scholars are now shifting away from the traditional notion of “The American Dream” and towards a more nuanced concept of economic mobility that shifts responsibility solely from the individual to the interaction of attitudes, systems, and policies. For economic mobility to be achieved, it requires the equitable access to opportunities for all people through the transformation of policies, systems, and structures.¹⁰ This report will explore research from scholars and highlight multiple examples of programs, organizations, and funders who are embracing the concept of economic mobility as a new counter-narrative to poverty.

In the CEM Notice of Funding Availability (NOFO), OCS defined economic mobility as “how an individual’s financial well-being changes over time and predicts the opportunity one has to transition from a lower economic level to a higher one.”¹¹ Economic mobility is further articulated as intragenerational—changes in one’s economic status throughout their working lifespan—and intergenerational—a child’s economic upward movement in comparison to their parents across generations. Additionally, analysis of economic mobility reveals inequity, geographic variances (especially related to rural communities), and how structural barriers impact groups that have been historically marginalized. This definition reflects the important concepts of mobility across generations and the presence and impact of structural barriers.¹²

In addition to the OCS definition of economic mobility, other definitions incorporate a social component of mobility. This report will draw on these definitions as well in an effort to fully capture the concept of social and economic mobility. In 2017, with funding from the Bill & Melinda Gates Foundation, the Urban Institute hosted the US Partnership on Mobility from Poverty, and after a year of gathering insights from across the country, they developed a definition of mobility from poverty. The definition utilizes a three-part framework to define mobility: economic success; power and autonomy; and being valued in community. The three dimensions are mutually reinforcing and are used to define meaningful and sustainable mobility for all not only through increased income and assets, but also through increased control of decision making and increased feelings of dignity and belonging within one’s

community. This framework also includes five pillars of support and predictors of mobility metrics to measure mobility for families and communities, such as: Neighborhoods, Education, Work, Healthcare, and Governance.¹³

The Kresge Foundation reflects aspects of both the OCS and Gates Foundation/Urban Institute definitions and defines mobility through a frame of social and economic mobility. They specifically define social mobility as “the movement of individuals, families, and households between social strata” and economic mobility as “the ability of an individual, family, or some other group to improve their economic status.”¹⁴ In these definitions, social mobility relates to being valued in the community and having equitable, sustained access to power and autonomy, and economic mobility. It is most often measured in income; however, it may also include assets and other resources.

The Community Action understanding of mobility connects to the social and economic frame which aligns with the language of the EOA and CSBG legislation. As referenced above, Community Action believes, that all people, every person, should be treated with dignity and respect and have access to opportunities to thrive within the concept of maximum feasible participation, which centers the experiences and knowledge of people with low incomes and creates space for them to activate their power to influence policies and priorities. These beliefs require the CSBG network to consider more than just income. Social factors, identified in the Gates and Urban Institute project and in Community Action's years of experience, such as belonging (e.g., dignity, respect, being valued) and power (e.g., engagement, self-determination, individual and collective choice) are given consideration at both an individual level and structural level.

The CSBG network's collective definition of mobility from poverty is evolving; however, it is informed by a position where all people belong and are able to progress and flourish from one generation to the next. By design and statute, the Network is diverse, and the individuals, families, and communities that are served are diverse. Each year, the CSBG network serves millions of infants, children, adults, and seniors in families with low incomes derived from wages, retirement, disability, and public benefits.¹⁵ CAAs meet each individual where they are, helping them access the opportunities they need so they can reach their fullest potential. A mobility definition that incorporates the social factors noted above, belonging and power, in addition to economic success (including intra/intergenerational success), is an important consideration as the collective definition of mobility evolves.

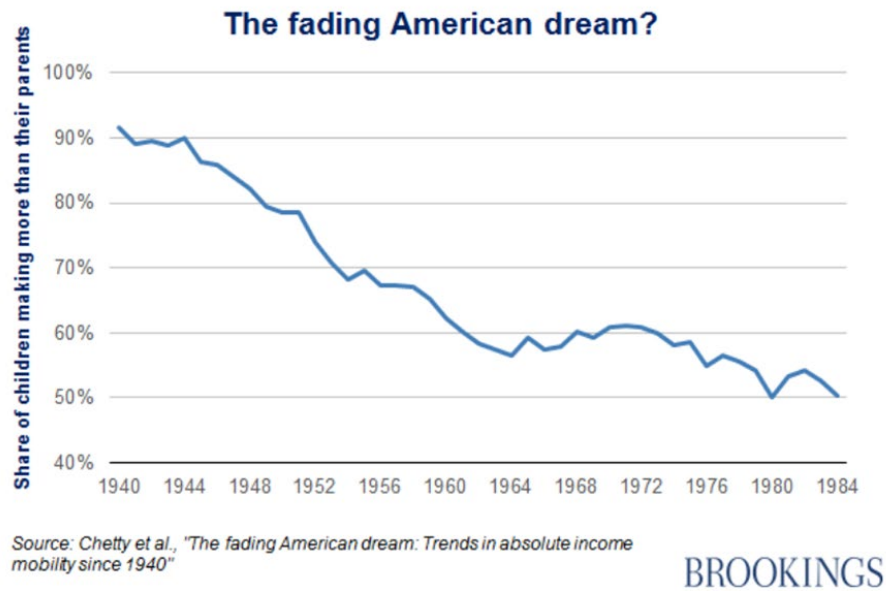
Problem Analysis

In order to understand the benefits of the emerging and promising practices for economic mobility, it is important to first lay the foundation and provide context for the need of new and innovative approaches. This problem analysis will identify the challenges and potential barriers to economic mobility for individuals and families who are experiencing poverty in the United States. Through research of historical and current inequities, as well as localized perspectives from the CSBG network, a fuller picture of social and economic mobility will emerge. In the United States, advancing economic mobility is a persistent and complex challenge deeply embedded and intertwined in the policies, practices, power dynamics, and beliefs of our economic, political, social, and cultural systems. According to John A. Powellⁱⁱⁱ, the Director of the Othering & Belonging Institute at the University of California, Berkeley, “Poverty is not just about a lack of money; it’s about a lack of power.”¹⁶ Similarly, the US Partnership on Mobility from Poverty defines upward mobility based on three core principles: economic success; power and autonomy; and being valued in the community. These three dimensions are mutually reinforcing and are used to define meaningful and sustainable mobility for all not only through increased income and assets, but also through increased control of decision making and increased feelings of dignity and belonging within one’s community.¹⁷ Void these components, economic and social status are stagnated.

As American society evolves, individuals and families are struggling to access upward mobility and more than ever struggling to simply make a living.¹⁸ There is a strong correlation in the United States between the income of parents and the income their children will have in adulthood. Over 90% of individuals born in 1940 surpassed their parent’s income at the same age. However, that percentage dropped to only 50% for individuals born in 1984 (**See Figure 1**).¹⁹ Several factors are holding poverty and low mobility in place. These factors include but are not limited to work, training, behavior, family structure, globalization, technological innovation, the bifurcation of the labor market, wages, and generations of structural racism. According to research, a disproportionate number of Americans are experiencing economic outcomes that are directly correlated to their context—structural factors out of their control.²⁰

ⁱⁱⁱ John A. Powell intentionally spells his name in lowercase.

Figure 1: Absolute Income Mobility



In an effort to enhance the understanding of social and economic mobility within the context of local community action agencies, the National Community Action Partnership (NCAP) employed a range of methodologies to produce a robust landscape analysis. In addition to research of the emerging and best practices, this analysis also included a survey of the CSBG network, Key Informant and Stakeholder interview, and listening sessions. To ensure the voices of the CSBG network were heard and that all efforts were centered in equity, NCAP in collaboration with the Office of Community Services (OCS), formed and convened the Collaborative on Economic Mobility’s Steering Committee which was comprised of National Partners, representatives of local community action agencies and state associations, subject matter experts with demonstrated experience in the field of economic mobility, and Shriver Fellows with lived poverty experience who have been actively engaged with their local community action agency. While the survey was limited in its ability to fully capture the nuanced perspectives of those within the CSBG network, the listening sessions, interviews, and discussions with the Steering Committee opened communication and provided a deeper understanding of the challenges, needs, and opportunities related to advancing social and economic mobility for the individuals and families served by community action agencies.

A network-wide survey was developed and deployed to provide the CSBG network with an opportunity to give feedback on the needs within their local communities. The CSBG network is comprised of over 1000 community action agencies, including both private (~75%) and public (~25%), in addition to state associations, state offices, and national partners. A total of 100 survey responses were received from the CSBG network. Survey responses were received across each of the 10 regions, with the majority of responses received from Executive Leaders (50%) and Program Managers (30%) in primarily private (49%) and public (32%) community action agencies (See Figures 2 and 3).

Figure 2: Survey Respondents Type of Organization (n=100)

Organization Type	Respondents (%)
Private Community Action Agency	49%
Public Community Action Agency	32%
State Association	9%
National Partner	5%
State Office	2%
Other ^{iv}	3%

Figure 3: Survey Respondents Organizational Role (n=98)

Organizational Role	Respondents (%)
Executive Leadership	50%

^{iv} Other organizations included a research and training organization, a former Commissioner, and a non-governmental organization.

Program Manager	30%
Front Line Staff	7%
Board Member	2%
Volunteer	1%
Customer	3%
Other ^v	7%

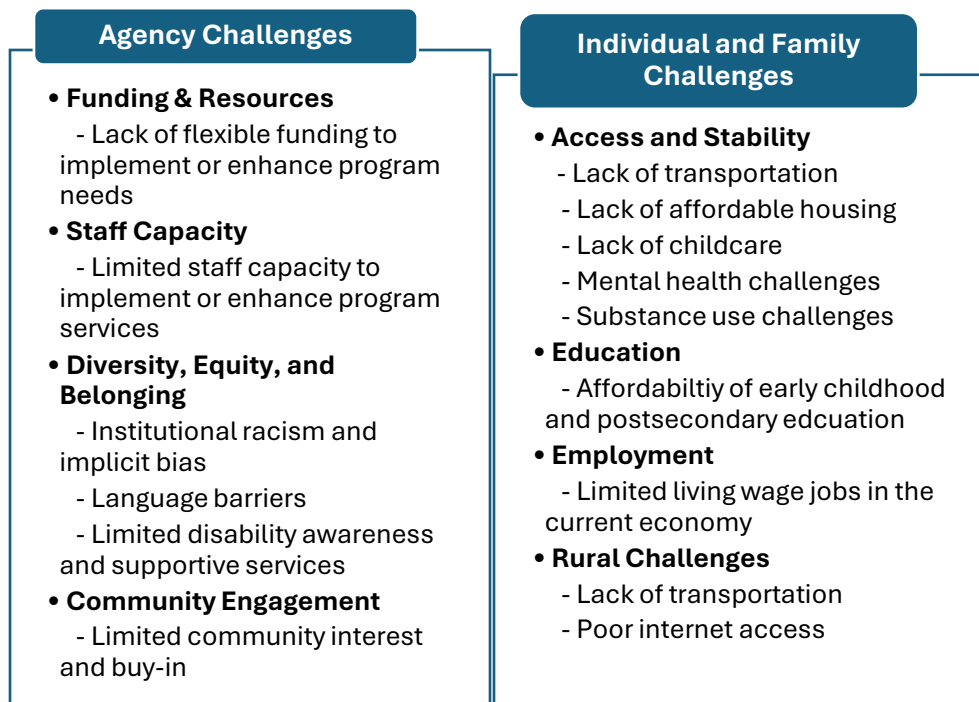
One of the goals of the Collaborative on Economic Mobility is to bolster the capacity of CSBG-eligible entities to implement, strengthen, and pilot innovative economic mobility practices. Therefore, the survey provided the CSBG network with an opportunity to respond to questions regarding the prioritization of training and technical assistance (TTA) needs within each of the focus areas. The focus areas were identified by OCS in the Notice of Funding for the establishment of the Collaborative on Economic Mobility and included Workforce Development, High-Quality Education, Community-Asset Building, and Two-Generational and Whole Family Approaches. In addition to TTA needs, the survey also provided participants with the opportunity to share any challenges or barriers for economic mobility within each of the identified focus areas, as well as any successful and innovative practices that currently exist for economic mobility within their communities.

The survey launched at NCAP’s Management and Leadership Training Conference in February 2024. An in-person listening session was held at the conference, with approximately 32 participants. Following the completion of the survey, NCAP hosted three additional regional listening sessions virtually for the CSBG network to reflect on findings from the survey and provide any verbal feedback to validate the accuracy of the results. The listening sessions also provided the opportunity for attendees to elaborate and provide any additional context to the needs, challenges, opportunities, within their respective service areas. A total of 79 participants attended the virtual listening sessions. Additionally, five one-on-one interviews were conducted with individuals who expressed interest in a deeper discussion of the survey results.

^v Other roles included: Administration, Fund Development, Former Staff Member, Assistant Director, Workforce Coordinator, Senior Housing Case Manager, and a Senior Success Coach Manager.

Key informants’ discussion of barriers fell into two categories: challenges that agencies face in implementing social and economic mobility efforts, and challenges that individuals and families in the communities served face in achieving social and economic mobility. (See Figure 4).

Figure 4: Challenges to Advancing Social and Economic Mobility



Where the survey was limited in its ability to fully capture the nuances and local perspectives of the challenges, needs, and opportunities, the listening sessions, interviews, and deeper discussions with the Steering Committee, subject matter experts, Peer Experts Corps, and Regional Performance and Innovation Consortia (RPICs) opened communication for a deeper understanding of the initial survey results. These conversations indicated the need for additional training and technical assistance related to addressing the benefits cliff, financial education and wealth generation tools, guaranteed income pilot programs, trauma-informed care, and organizational change management.

Key informants for this report overwhelmingly referred to structural barriers including racism, gender discrimination, other forms of discrimination, and the lingering generational effects of those actions as the most daunting barrier to economic mobility in the United States. Closely linked to that are the resultant systems and policies around credit, taxes, business development, and benefits that are barriers to wealth-building and are more likely to impact groups that have been economically and socially

marginalized. By going beyond income, assets, and material wealth, a larger and clearer picture of the root causes of inequity is unveiled. A starting point is to gain a deeper understanding of structural barriers including historical racism, dominant narratives, and other structural barriers and how they have seeded inequity, unequal access, and disparate outcomes throughout every dimension of society. The following section will take a closer look at specific structural barriers such as historical racism and dominant narratives and will examine the presence of various barriers in key areas such as economy and income, education, housing and community assets, transportation, and health care which all impact social and economic mobility in America.

Economy and Income

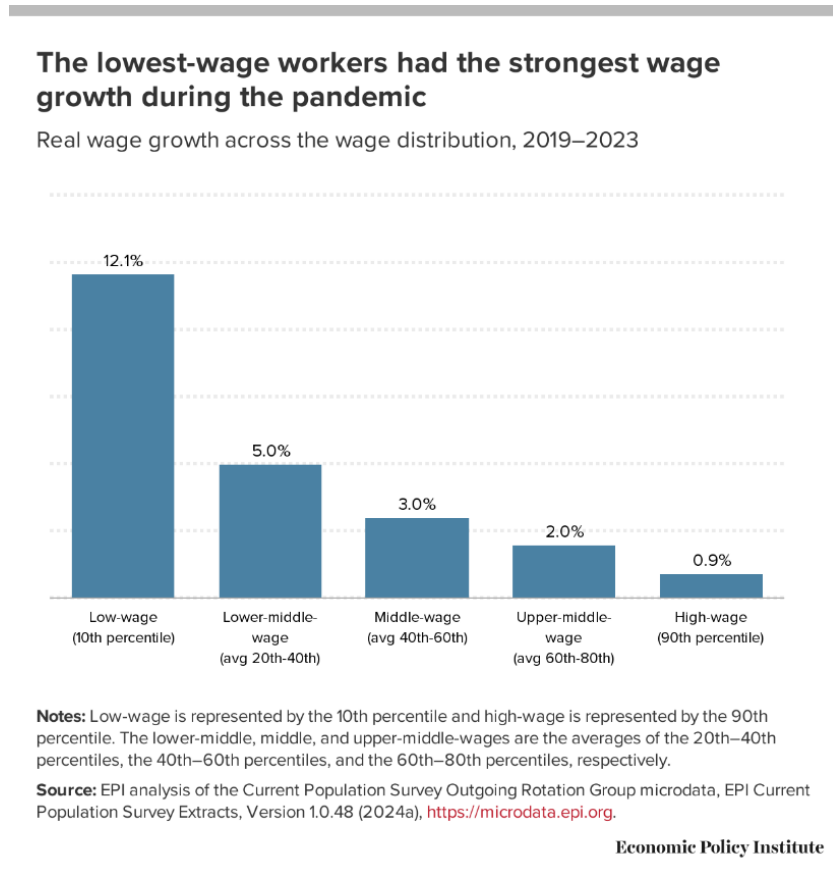
The U.S. economy is complex and constantly evolving. Its transformation over time is driven by policy, global economic trends, technological innovation, and critical national and global events. Key phases and impacts of the U.S. economy include agrarianism, industrialization, the Great Depression, the New Deal and the creation of social safety nets, globalization, and ongoing advancements in technology. While the U.S. has the largest economy in the world, its growth over time has not been evenly shared, resulting in income disparities, a growing wealth gap, and structural poverty.²¹ Although scholars debate these causes of gaps in earnings between workers, they point to three sets of factors in the U.S. labor market: 1) market forces (e.g. technological change and globalization) that have favored higher-skilled over lower-skilled workers; 2) structural problems in labor markets which increase the power of employers and lead to lower wages for workers; 3) weakening laws and institutions, leading to stagnant federal minimum wages and a smaller share of workers who are union members.²²

Income

From 1947 to 1975, the U.S. experienced expansive economic growth, impacting a broad range of different income groups.²³ Whereas post-1975, the financial progress disproportionately favored the wealthiest Americans widening the gap between Americans with low and high incomes.²⁴ From 2019 to 2023, low-wage earners experienced historic income growth.²⁵ The robust policy response to the COVID-19 pandemic contributed significantly to the historic income growth during this time. Broad and innovative policy approaches from the federal government included cash payments to individuals, expanded unemployment coverage, increasing the Child Tax Credit, expanding access to food and nutrition benefits, and establishing an eviction prevention program.²⁶ During this period, middle-wage women, Black and Hispanic workers, workers with lower levels of education attainment, young workers, and parents experienced faster wage growth than other groups.²⁷ Additionally, overall inflation grew

nearly 20%, approximately 4.5% annually. This included the post-pandemic recession period, where low-end wages grew significantly faster than price growth.²⁸ Still, low-wage workers experience inadequate wages, and despite the historic income growth, wealth gaps by race, ethnicity, and gender have continued to increase.²⁹ As a result, the gap between the wealthiest and poorest families continues to grow, perpetuating a cycle of poverty for all people.³⁰

Figure 5: Low Wage Growth

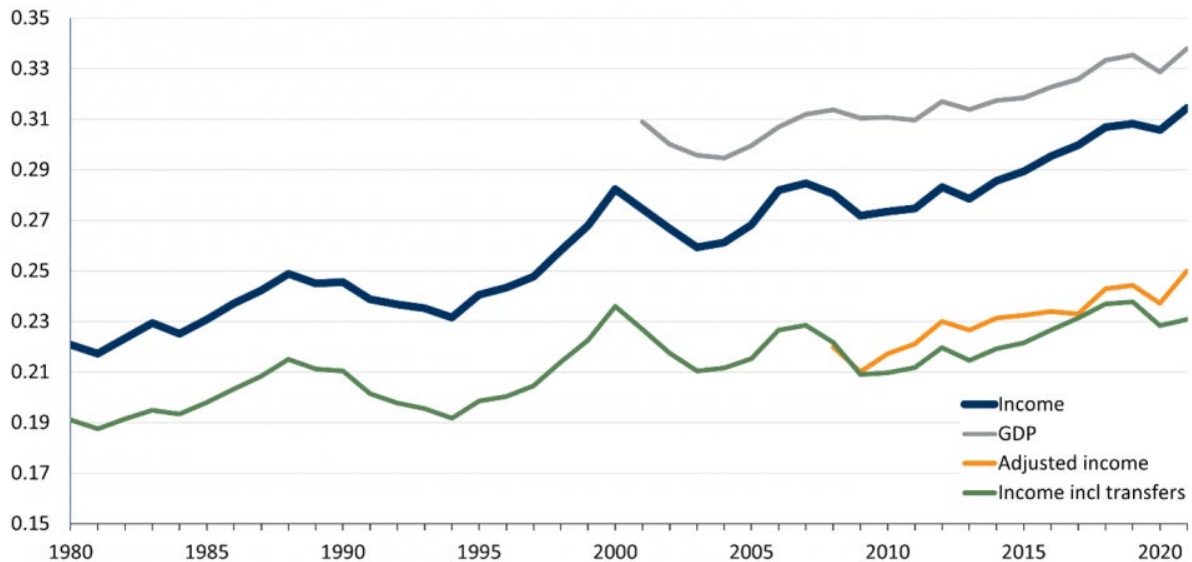


It is important to mention that geographic income inequality has widened since the early 1980s with a growing gap between richer and poorer places.³¹ Surprisingly, this gap has grown while many measures of overall income and wage inequality have narrowed due to strong wage growth.³² This widening of geographical income inequality implies that opportunities are contracting even across the country, concentrating economic and social barriers in certain places, for example, smaller towns, rural communities, or the southeastern region of the US.³³

Figure 6: Geographic Inequality³⁴

Geographic Inequality Reached New High in 2021

Variation of per capita income across U.S. metros and counties



Population-weighted standard deviation of log per capita income, across all CBSAs and non-CBSA counties, 1980–2021.

U.S. Department of Commerce Office of the Under Secretary for Economic Affairs (OUSEA) analysis of data from the U.S. Bureau of Economic Analysis

Rural Communities

Rural America's economic inequities trace back to the 19th century. While technological advancements boosted productivity and created new opportunities, they also led to job displacement in agriculture and uneven economic development. Geographical income inequality, racism, and classism against Black Americans and White non-landowners, and the lack of access to economic development opportunities further exacerbated these inequities.³⁵ Since the 1970s, the shift towards a knowledge-based economy has intensified the divide, as rural areas have struggled to adapt and compete with urban centers. This historical legacy of structural inequity hinders rural communities' economic progress and potential, as evidenced by 80% of counties with long-term persistent poverty in 2021 being in rural areas.³⁶ Industries that have traditionally been associated with rural communities, such as agriculture, manufacturing, and mining have experienced a decline in employment opportunities as a result of automative technologies and now account for less than 25% of rural employment. However, policymakers still tend to consider urban areas as the place of technological innovation and have not equitably invested in rural communities. The lack of investment for rural communities to participate in the knowledge-based economy has resulted in population loss, declining educational attainment, and worsening health

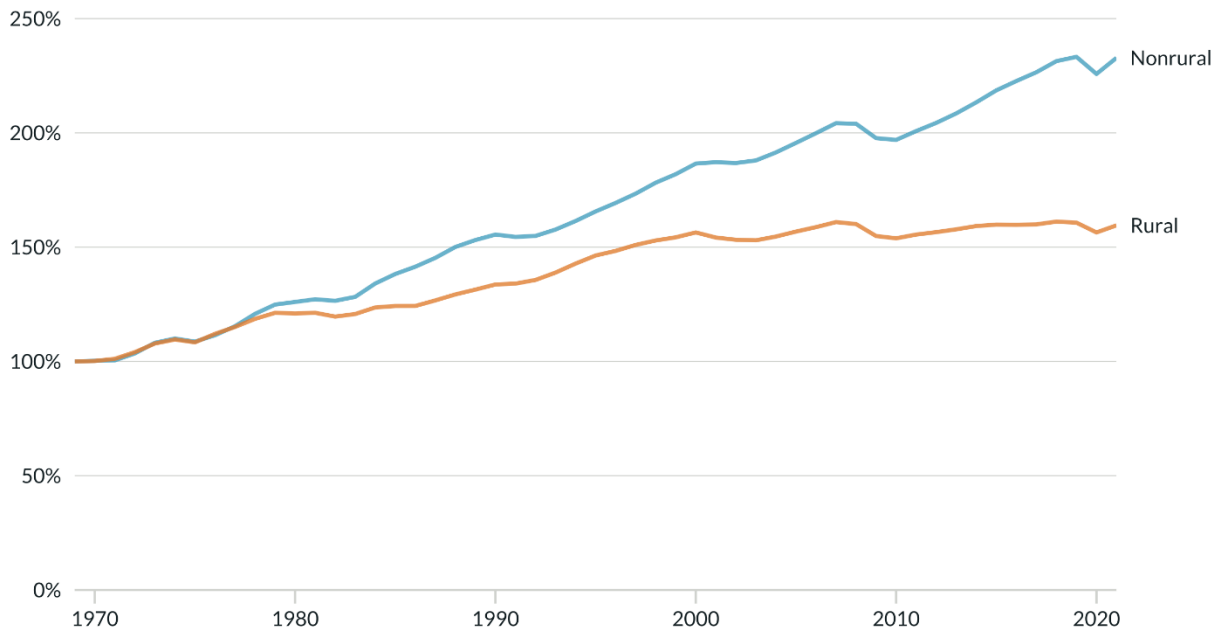
disparities. Investing in rural communities and creating pathways for rural communities to participate in the knowledge-based economy are essential for the health, well-being, and prosperity of rural community members.³⁷

Figure 7: Gap in Rural and Nonrural Employment

The gap in **rural** and **nonrural** employment has followed the rise of the knowledge economy since 1980



Employment relative to 1969 levels



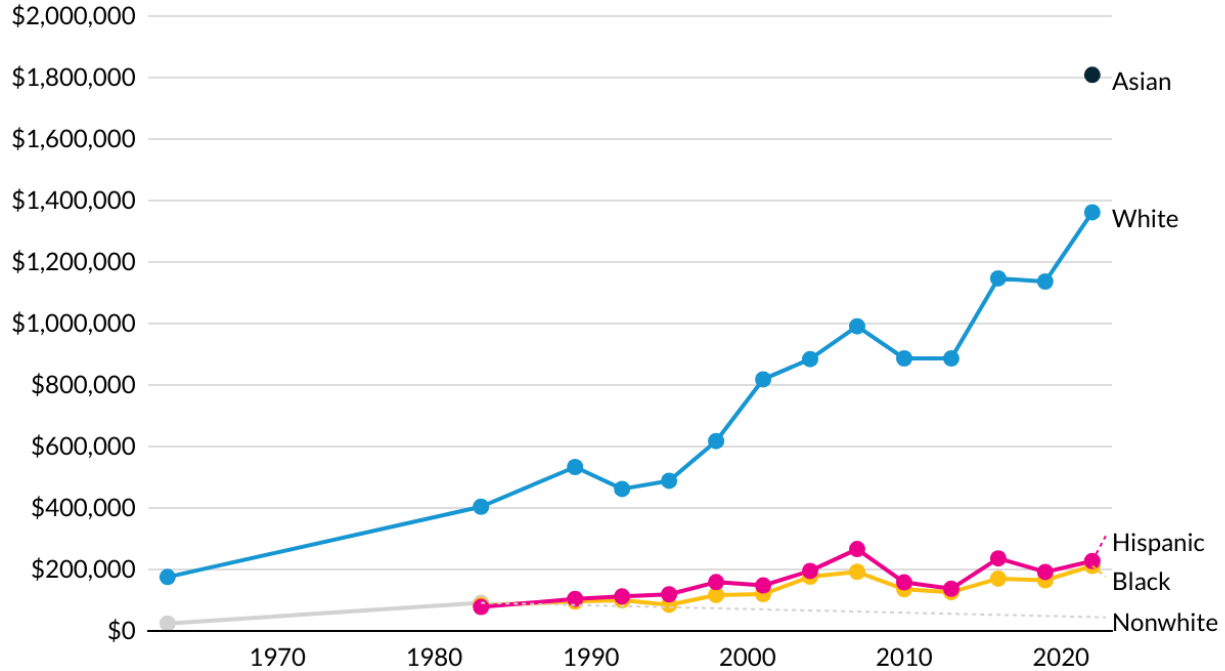
Source: Bureau of Economic Analysis, 1969-2021
 Notes: "Rural" refers to the "nonmetro" definition which includes all nonmetro counties

Racial Wealth Gap

According to John A. Powell, the US racial wealth gap “is rooted in the enslavement of Black Americans and structurally reinforced through policy and practices that persist today in the nation’s banking, taxation, housing, transportation, and education systems, to name but a few.”³⁸ Ultimately, the roots of the U.S. racial wealth gap stem from structural racism. In the long-term, post-U.S. slavery, there was progress in closing the wealth gap; however, a shift occurred post-1980, resulting in a persistent economic divide between White, Black, and other racial groups. Today, White Americans average six times the wealth of Black and Hispanic Families.³⁹

Figure 8: Average Family Wealth by Race and Ethnicity

Average Family Wealth, by Race and Ethnicity, 1963–2022



Source: Urban Institute calculations from the Survey of Financial Characteristics of Consumers 1962, the Survey of Changes in Family Finances 1963, and the Survey of Consumer Finances 1983–2022.

Notes: 2022 dollars. Until 1983, the surveys categorized all people of color as “nonwhite.” The Survey of Consumer Finances began disaggregating data for Black and Hispanic families starting in 1983 and for Asian families starting in 2022. We used inflation adjustment factors from *Changes in U.S. Family Finances from 2019 to 2022: Evidence from the Survey of Consumer Finances*. No comparable data are available between 1963 and 1983.

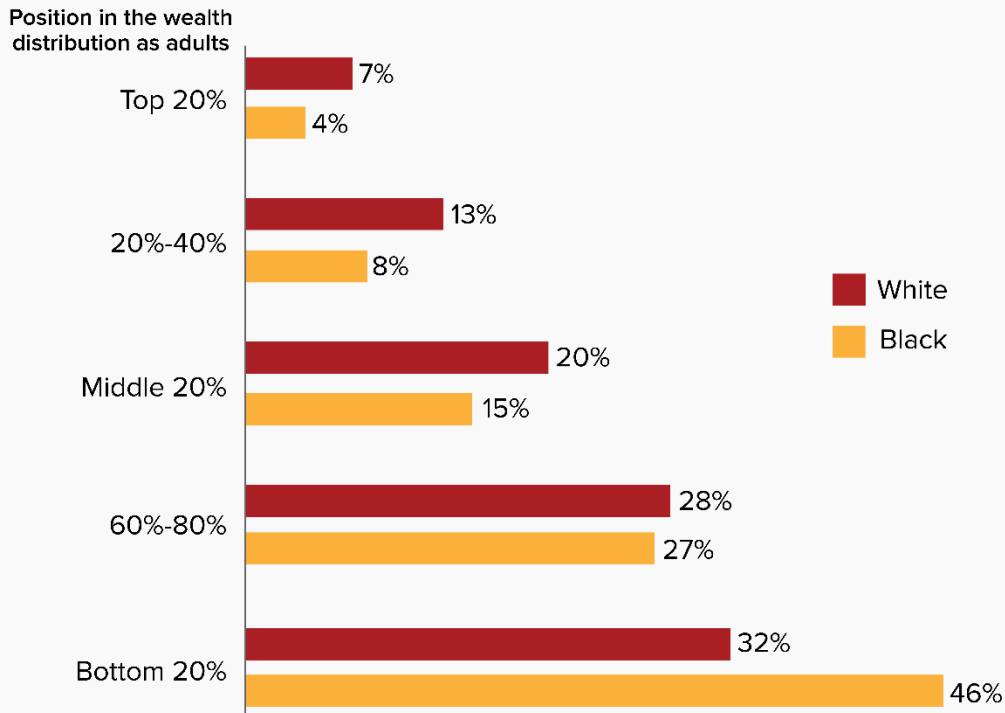
URBAN · INSTITUTE

According to the Urban Institute’s “Nine Charts about Wealth Inequality in America” report, “in 1983, the average wealth of White families was about \$320,000 higher than the average wealth of Black families and Hispanic families. By 2022, White families’ average wealth (\$1.4 million) was more than \$1 million higher than that of Black families (\$211,596) and Hispanic families (\$227,544).”⁴⁰

According to findings in the “Wealth of Two Nations: The US Racial Wealth Gap, 1860-2020,” the deepest gap persists between White and Black Americans. Additionally, if equal wealth-building opportunities had previously been afforded to Black and White Americans, the current wealth of a White American would be three times versus the six times the wealth of a Black American. “Black individuals who were raised in families that were in the lowest 20% of the wealth distribution are significantly more likely to stay at the bottom of the distribution than their White counterparts. Almost half of Black individuals remain in the bottom 20% of the wealth distribution when they become adults, compared with approximately a third of White individuals.” (See Figure 9)⁴¹

Figure 9: Wealth Distribution

Figure 1. Where do Black and White kids who grew up in the bottom 20% of the wealth distribution end up as adults?



Source: "Intergenerational Wealth Mobility and Racial Inequality" (Socius, 2019)

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Ultimately, the persistent racial wealth gap has deeply reinforced barriers to intragenerational and intergenerational economic mobility.^{42 43}

Historical and Structural Racism

At the root of inequity in the United States is historical and structural racism. In America, historical racism is explicit and intentional. It is manifested in individual racist beliefs, prejudice, actions, and institutions and openly dehumanizes, harms, and disadvantages people due to race and culture. Examples of historic racism include the colonization and annihilation of longstanding Indigenous civilizations; the trading, transatlantic trafficking, and enslavement of African people; the forced assimilation of Native American children by removing them from their families and enrolling them in boarding schools; and the forcible relocation and incarceration of Japanese Americans in concentration camps during World War II. This form of racism denied people access to their land, culture, wealth,

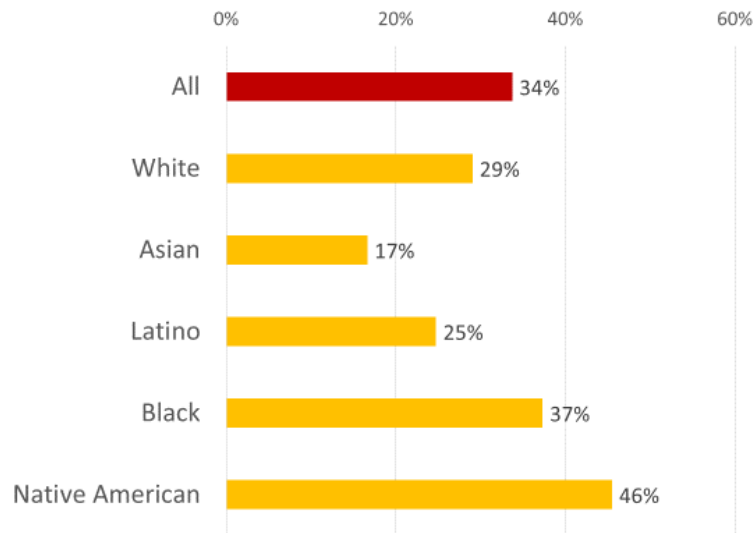
families, citizenship, and agency because of the color of their skin and their culture. As the Othering & Belonging Institute explains,

“Structural racism encompasses all the other forms of racism, systemic, institutional, and interpersonal. It can also help us understand how past discriminatory policies and unequal starting positions can have present day effects. For example, certain forms of historical housing discrimination, such as redlining or restrictive covenants, suppressed investments in communities of color and reduced home value appreciation, contributing to contemporary racial disparities in wealth and municipal tax spaces. This in turn reduces the quality of public services or infrastructure in some cities and neighborhoods relative to others.”⁴⁴

Structural racism is deeply entrenched in American society and does not rely on the ideals or actions of racist people in order to be upheld and perpetuated. It has fueled a system of oppression and inequity that has exacerbated the conditions that individuals and families must navigate. These conditions include but are not limited to maternal health, infant mortality, child developmental milestones, multiple instances of adverse childhood experiences resulting in chronic toxic stress, hyper involvement in the child welfare system, limited attainment of wealth-generating assets including land and homeownership, as well as disparities in education, skills training, employment opportunities, and so much more. Ultimately, all forms of racism have fueled inequities within American society, are directly correlated to poverty, and have put the overall health and well-being of individuals and families at risk, and those effects ripple throughout lifespans and generations. The combination of both historic and structural racism has devastating effects on the well-being of families of color, thrusting them into a cycle of trauma and oppression that perpetuates generational poverty, discrimination, and social isolation from one generation to the next. These effects not only impact groups that have been historically marginalized but all people and have lingering effects on the American economy and society.

Today, despite much progress, inequities continue to exist and persist through structures impacting education, housing, healthcare, community resources, child welfare, criminal justice, income, and employment. Economic insecurity is widespread, with more than 50% of all Americans, compared to 84% of all Black Americans, spending a year in poverty by the age of 65.⁴⁵ In terms of economic mobility, there are higher percentages of Black (37%) and Native American (46%) children compared to White children (29%) from families with low incomes who also experience low income in adulthood (**See Figure 10**).⁴⁶

Figure 10: The Intergenerational Persistence of Low-Income Status by Race and Ethnicity^{vi}



Families tend to move in and out of poverty over a lifetime, with almost 50% of those who experience poverty moving out of poverty within a year. However, more than 50% of those who previously left poverty will return to poverty within five years.⁴⁷ This instability creates increased stress that can impact the overall health and well-being of families due to psychological distress, high cognitive loads, drained mental resources, increased conflict and hostility, as well as less nurturing, responsive, and supportive parenting.⁴⁸ Key factors and drivers for advancing social and economic mobility include education, housing, and employment. However, the roots of racism and inequity still exist within these structures.

Dominant Narratives

Narratives possess the power to influence structures through policymaking and decision-making. As this report aims to highlight emerging and promising practices that enhance economic mobility for individuals, families, and communities experiencing poverty and build the capacity of CSBG-eligible entities to implement innovative economic mobility practices that are centered in equity, it is important to identify the narratives that are holding the current inequities in place. American historical narratives

^{vi} This figure is from the 2023 *Reducing Intergenerational Poverty* report by the National Academies of Science, Engineering, and Medicine. It depicts the intergenerational persistence of low-income status by racial and ethnic groups by showing the percentage of children with parents who are in the bottom income quintile and who remain in the bottom income quintile in adulthood. The data includes children who were born between 1978 and 1983. The child income is based on the adjusted gross income of the household between 2014-2015, and the parent income is based on the adjusted gross income of the household between 1994-2000.

or collective stories have a significant impact on the inequities of today. These stories are pervasive; occupy the collective psyche; and inform mental models, patterns and beliefs used to make sense of the world. They are found everywhere in culture not just in language but in cultural memory and are reinforced in images, symbols, myths, practices, art, mass media, textbooks, fiction and more. Dominant narratives reflect the values and interests of the dominant group. They uphold social and economic relations that privilege some and marginalize others. Within American culture, prevalent dominant narratives have centered individualism and meritocracy.⁴⁹ Dominant narratives obscure historical legacies which over time have perpetuated harmful power structures and serve as a conduit to activate, advance, and reinforce structural barriers and ongoing inequities. These narratives are deeply embedded in the economic, political, social, and cultural systems and influence how opinions are developed, information is processed, and decisions are made about laws, policies, resource allocation, and much more.⁵⁰

The social safety net itself has been deeply influenced by dominant narratives, racist stereotypes, and policies that have historically excluded Black, Indigenous, and People of Color (BIPOC). For example, in the early 1900s, Mothers' Pension programs were developed to support families who had lost the male head of household due to "death, abandonment, or poor health."⁵¹ The program recognized the importance of economic support to help families maintain stability during financial hardship. However, the program was designed on the dominant narrative of the deserving poor and often excluded unwed and Black mothers through eligibility restrictions or lack of awareness. Therefore, the program primarily benefited White children of widowed mothers, with only 3% of recipients in 1931 reported as being Black mothers. Additionally, unemployment and retirement insurance were historically designed to benefit White males, explicitly excluding sectors such as agricultural and domestic work, where 90% of Black women were primarily employed. After WWII there was a significant shift in the federal Aid to Families with Dependent Children (AFDC) program. White widows began leaving the program due to expanded Social Security benefits that included survivors of qualified workers. This led to an increase in the percentage of Black, divorced, and unmarried mothers receiving benefits. During the 1960s and 1970s, the media began reporting on waste, fraud, and abuse within public service programs, often accompanied by photos of Black families, which introduced the negative stereotype of Black single mothers as relying on and abusing public cash assistance programs. These depictions of "welfare queens" further fueled the welfare reform debates of the 1980s and 1990s and led to harmful narratives, myths, and biases that are still impacting policies and preventing social and economic mobility for BIPOC families today.⁵²

Policies established based on racist ideas and stereotypes have a built-in presumption of wrongdoing for families who are living in poverty. This has had harmful effects on all people experiencing poverty in America, regardless of their race, culture, or background. As a result, the policies have placed restrictions on family autonomy, such as what they can buy with their benefits, because it is assumed parents will make poor decisions if restrictions are not enforced. Mandatory drug testing and the exclusion of anyone with drug-related felony convictions from receiving benefits are created based on these same attitudes and beliefs. Other policies, such as school attendance policies and health-related policies, attempt to control or punish parents by penalizing them if their children are not immunized or regularly in school. Policies have even been enacted to discourage reproduction by denying benefit increases if families have another child while receiving cash assistance.⁵³ Additionally, there are time limits in place that restrict how long a family can qualify to receive benefits. In many Southern states, these behavioral eligibility restrictions were born out of the concept of a “suitable home”⁵⁴ and the intersectionality of racist and sexist ideas and policies. In the 1940s and 1950s, policies defined an unmarried mother as an “unsuitable” home and disproportionately targeted Black mothers. Other policies, such as “man-in-the-house”⁵⁵ laws, were designed to deny benefits for families if the mother lived with a man who was not the father of her children, even if the man could not financially provide or had no legal obligation to provide for the child. Once again, these laws were disproportionately enforced in areas with higher populations of Black residents.⁵⁶

A true but non-dominant narrative is that families who receive cash and food assistance still struggle to meet basic needs, especially taking into consideration inflation and increased housing costs over the years. In 1980, even the maximum Aid to Families with Dependent Children (AFDC) benefit amount was not sufficient to lift a family of three out of poverty in any state. These impacts are still experienced today and continue to impact families of color disproportionately. In 2021, the poverty rate of Black children in Mississippi was 43% compared to the overall child poverty rate of 28%. However, despite the staggering rates, the state had the lowest Temporary Assistance for Needy Families (TANF) benefit amount in the country.⁵⁷

A deep root of inequity is the lack of recognition that these dominant narratives are harmful. When these narratives are fueled, public opinion is shaped and consequently transformed into policy and social norms, perpetuating a sustained system of oppression for everyone. By countering dominant narratives in cross-cutting domains, there is an opportunity to interrupt structures of inequity and activate and sustain maximal economic mobility for all.

Education and Workforce Development

The education landscape in America is vastly inequitable in many instances because it is driven by one's economic status and where individuals and families live. Several studies show the strong relationship between social class (of which socioeconomic status is a frequent measure) and test scores, educational attainment, and college attendance and completion.⁵⁸ The roots of this problem run deep and are connected to access to key educational outcomes and milestones. This section of the report will explore numerous factors that impact early childhood, K-12, and post-secondary education. The opportunity gap for young children that exists as a result of inadequate access to high-quality education contributes to a widening achievement gap and impacts academic outcomes as well as future workforce development opportunities.⁵⁹ Key barriers to accessing high-quality education include limited and inequitable distribution of funding, resources, support, and services for BIPOC communities, rural communities, and people with disabilities.⁶⁰ A child living in a family with low income where parents struggle to secure healthy nutrition, safe housing, health and mental health resources, and other essential supports is more likely to be challenged academically and experience negative educational outcomes. Poverty's impact on child learning and education is experienced in a multitude of scenarios that make it more difficult for parents to purchase and secure positive, stable, stress-free living conditions and educational enrichment opportunities.

The array of responses from the CSBG network illuminate a striking landscape of challenges to high-quality education and its role in fostering economic mobility within communities. Respondents noted that vocational training programs are an important educational bridge to economic mobility but are both scarce and underfunded, impeding opportunities for career advancement and the attainment of living-wage jobs. Poverty erects formidable barriers to higher education, with respondents noting a significant lack of preparedness among the workforce and the need for vocational training programs that incorporate basic life skills, family development, and supportive services. The respondents also identified systems or community-level issues such as the lack of affordable housing and child care, which hinder the ability to remain stable while pursuing higher education or vocational training. Additionally, the “benefits cliff”—the loss of assistance upon securing slightly better-paying opportunities—also discourages many from seeking advancement, trapping them in a cycle of poverty.⁶¹

Over one in 10 children are living in neighborhoods of concentrated poverty, and children living in poverty are also more likely to attend under-resourced schools.⁶² Additionally, schools with high

concentrations of children from households with low incomes are more likely to have larger class sizes and lower quality facilities, which leads to higher teacher attrition rates.⁶³ Title I of the Elementary and Secondary Education Act (ESEA) of 1965 provides federal funding to schools if at least 40% of the school's students qualify as low income. However, research shows that states with higher shares of students with low incomes receive less funding per eligible student. Furthermore, most of the funding for local school districts comes through property taxes. As a result, funding levels can differ significantly based on property values and tax rates, with schools in wealthy communities receiving more revenue per student than schools in communities with lower incomes.^{64 65 66}

Early childhood education programs, such as Head Start and Early Head Start, can increase graduation rates by up to 20%.⁶⁷ However, budget restrictions limit the number of children who can be served, with Head Start and child-care subsidy programs often having wait lists for enrollment. Limited funding for early childhood education programs also impacts training, compensation, and career advancement opportunities to recruit and retain a high-quality early childhood education workforce.⁶⁸

Funding, both in terms of availability and alignment with funders' requirements, also poses a challenge for post-secondary educational attainment. Current funding often fails to support the long-term, comprehensive, high-intensity approaches needed for those facing multiple employment challenges. This challenge is even more acute for young parents. Programs authorized by the Workforce Innovation and Opportunity Act (WIOA), while designed to fund education and training, are often inaccessible due to extensive documentation requirements or ineligibility due to previously completed training.

There are also deep negative impacts that stream from racial bias and historical trauma, which are crosscurrents to educational attainment and success for many individuals and families. For example, according to the *Reducing Intergenerational Poverty* report published by the National Academies of Sciences, Engineering, and Medicine in 2023, the relationship between Native Peoples and the U.S. government's educational system "reflects a history of distrust stemming, in large part, from the physical and social abuses experienced during the boarding school era (late 1800s to mid-1900s) that constitute an intergenerational trauma passed down from one generation to the next."⁶⁹ Research shows that Native Americans experience lower preschool enrollment rates than White children, higher rates of school dropout, and lower rates of college graduation, and are more likely to be identified as having a learning disability. Additionally, Black and Native American children disproportionately experience harsh in-school discipline with overrepresentation in rates of suspension, expulsion, and

arrests at school.⁷⁰ Based on these statistics, researchers identify a negatively reinforcing causal loop, stating, “Racially stigmatized students experience a lack of belonging, delinquent labeling, and perceived unfair treatment, which increases their misbehavior.”⁷¹

Chronic underfunding of educational institutions from early childhood to K-12 systems contributes to low teacher salaries and signals a distressing trend that diminishes educational quality and retention of dedicated educators. This is compounded by funding thresholds that unjustly exclude families with low incomes from receiving support and limit the availability of afterschool and youth development activities. The CSBG network identified critical issues, such as the shortage of quality teachers in early childhood education programs, like Early Head Start and Head Start, that leave many children without access to crucial early learning experiences. The scarcity of experienced teachers has left a noticeable void in Pre-K education readiness, affecting children's preparedness for kindergarten. Furthermore, survey respondents also pointed to a "push through" attitude in secondary education that prioritizes graduation statistics over genuine learning and a lack of support for special needs students.

In addition to the shortage of teachers, survey respondents also pointed to a critical shortage of high-quality early childhood development centers since the COVID-19 pandemic, with both the availability and the affordability of child care presenting significant challenges for families. Barriers to economic mobility are often interconnected, and child care is an underlying resource families need to build economic stability and mobility. The affordability of child care is a significant barrier for families to obtain and maintain employment. Child care is one of the biggest expenses for families today, and the federal poverty guideline, which was established in the 1960s, did not take into consideration this crucial expense. For families with low incomes today, the cost of child care can account for one-third of the total household budget.⁷² The funding subsidies that exist for child care through TANF and the Childcare and Development Fund are also not sufficient to meet the current needs, reaching fewer than one in six eligible children.⁷³

The lack of access to affordable child care also impacts the workforce. Approximately one half of low-wage workers in the United States do not have access to paid leave from work, and more than 90% do not have access to paid family leave through their employer.⁷⁴ As a result, parents and caregivers, especially single mothers, are often forced to cut back on the number of hours they can work or leave the workforce entirely to ensure their children are cared for. Racial and gender inequities are glaring,

with Black and Hispanic women being more likely than White women to lose or leave their jobs after giving birth.⁷⁵

The COVID-19 pandemic highlighted how essential child care is to families' ability to work across the Nation as 63% of center-based child care and over a quarter of family child-care settings closed in the spring of 2020.⁷⁶ During COVID-19 lockdowns, there was a significant drop in mothers with children under age six participating in the workforce.⁷⁷ Although it is unclear if the decrease in workforce participation was caused by child-care closures or if child-care closures were a result of job loss, these findings demonstrate how interrelated and essential child care is to employment. Research suggests that United States employers experience significant productivity loss due to absenteeism and the economic burdens of working parents as a result of inadequate access to child care.⁷⁸ Parents of young children face many challenges including: the high cost of child care, the lack of slots available for infants, insufficient child care available during non-traditional hours, and the distance and transportation to high-quality child-care settings.⁷⁹ Accessibility of child care can also be acutely challenging for rural families and those who have children with special needs or disabilities. The productivity losses as a result of lack of child care are estimated to cost employers billions of dollars annually. Despite the documented impact on employers, child care is not considered part of workforce infrastructure.⁸⁰ In order to work, parents must have affordable and reliable child-care options for their infants, toddlers, and preschool-aged children.

Quality child care is a crucial factor in establishing multi-generational economic mobility. Nobel Laureate in Economics James J. Heckman's research demonstrates a 13% return on investment for comprehensive, high-quality early childhood education for children from birth to age five, which is significantly higher than the 7-10% return on investment previously established for preschool programs serving children from three to four years old.⁸¹ Quality child care has been shown to positively impact children's cognitive and social development. For example, at two and three years old, children enrolled in high-quality early childhood education demonstrated stronger proficiency in language, math, and social-emotional skills than children at the same age who were not enrolled in an early childhood education program.⁸² These benefits can also connect from one generation to the next, with quality early childhood education being associated with higher rates of high school graduation, lower involvement in the criminal justice system, better health and higher income earnings in adulthood.⁸³

Financial burdens loom large for families. Without adequate financial support, the high cost of postsecondary education, as well as previous educational debts, can pose prohibitive barriers to career

advancement, especially in fields where the wages do not align with the educational investment required. Workforce development centers and technical education opportunities are described as extremely limited, and the problem is further exacerbated by a lack of awareness of the career pathways available due to limited outreach and publicity of existing education and training opportunities. The current infrastructure is also seen as insufficient to serve the diverse needs of communities, particularly those with disabilities, those who are justice-involved, or those who require training at non-traditional hours. In rural regions, limited public transportation and the lack of internet access amplify these challenges and impede both the delivery of education and students' ability to engage with learning resources.

These multifaceted challenges identified by survey respondents all contribute to a precarious educational scaffold where students, particularly from Title I schools, struggle to perceive the value of postsecondary education. The survey data underscores a pervasive lack of support at various levels—within schools, at home, and between educational transitions. This situation is exacerbated by racial inequities and the disconnect between student needs and the existing educational structures. The picture that emerges is one of a fragmented educational system in need of flexible funding to support students at all levels of the educational system through whole family and holistic approaches.

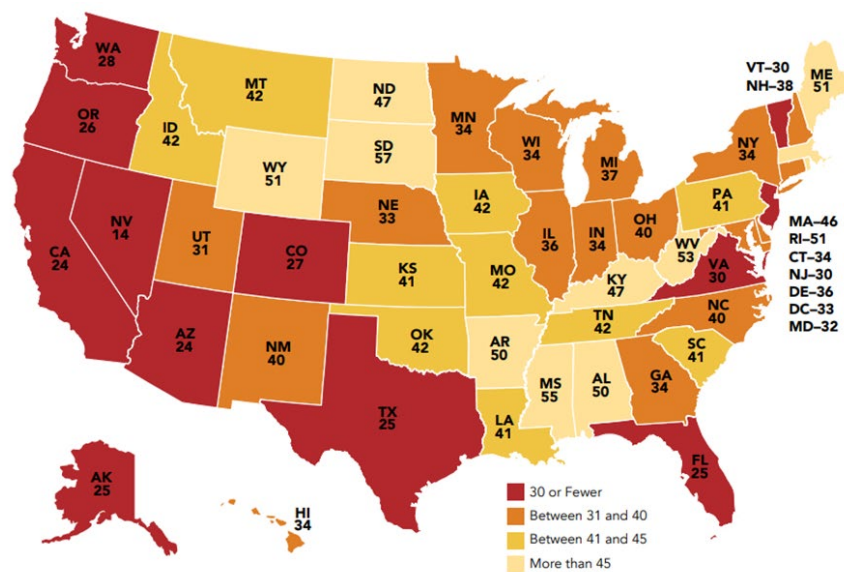
Housing and Community Assets

Housing is one of the most important access points to mobility in America as it drives one's connection to key community assets including education, transportation, health, safety, and green spaces to name a few. According to Richard Rothstein in the *Color of Law*, "Decades old housing policies have had a lasting impact on American society."⁸⁴ Urban segregation, accelerated by corporate housing communities, was further reinforced by New Deal policies like red lining, the GI Bill, Urban Renewal, and policies supporting predatory loans. A dominant narrative related to homeownership was that if African Americans purchased homes in or near White suburbs, home values would decline; however, the fact is that when African Americans purchased homes in White suburbs, the values of homes actually increased as they were willing to pay more due to limited housing stock.⁸⁵

Today, there are several factors driving the problem of access to housing and community assets across the country. According to the National Low Income Housing Coalition, there is a severe national shortage of affordable housing (**See Figure 11**), which primarily impacts families with extremely low

incomes^{vii} and disproportionately impacts Black, Indigenous, and People of Color. As of March 2024, there was a shortage of 7.3 million affordable homes available for renters with extremely low incomes. In addition to the shortage of homes available, renters with extremely low incomes are also more likely to be severely burdened by housing costs, with 87% spending more than 30% of their household income on housing costs and 74% spending more than 50% of their household income on housing costs.⁸⁶

Figure 11: Affordable and Available Rental Homes by State (Per 100 Extremely Low-Income Renter Households)



Note: Extremely low-income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. SOURCE: NLIHC TABULATIONS OF 2022 1-YEAR ACS PUMS DATA.

Additionally, National Low Income Housing Coalition’s 2024 *Out of Reach: The High Cost of Housing* report shows that there is no state, metropolitan area, or county in the United States where an individual working full-time earning the federal minimum wage, or the state or local minimum wage, can afford the cost of a two-bedroom rental home. Based on the fair market cost of rent, and even taking into consideration higher state and county-level minimum wages, the average minimum wage employee would need to work 113 hours per week, or the equivalent of 2.8 fulltime jobs to afford a two-bedroom rental home in the United States. Even a one-bedroom home would require 95 hours, or 2.4 full-time

^{vii} Households with extremely low income are defined by the National Low Income Housing Coalition as, “incomes at or below either the federal poverty guideline or 30% of the area median income (AMI) – whichever is greater.”

jobs, to be worked per week. Without housing assistance or increased income, this data indicates significant concerns with the ability for working individuals to maintain stable housing.⁸⁷

As of 2023, there were over 650,000 people experiencing homelessness on any given night in the United States and an additional 3.7 million experiencing doubled-up homelessness.⁸⁸ Doubled-up housing situations can lead to overcrowding and exposure to unsafe living conditions which increase stress, conflict, uncertainty, and lack of autonomy. The frequent moving and lack of safe, secure, and stable housing disrupts education and workforce development opportunities and negatively impacts the physical and mental health of both children and adults.⁸⁹

Of those experiencing homelessness and housing insecurity in the United States, LGBTQIA+^{viii} youth are significantly overrepresented. A series of reports from the *Voices of Youth Count* project by Chapin Hall at the University of Chicago indicated that LGBTQIA+ youth experienced homelessness at more than twice the rate of their non- LGBTQIA+ peers.⁹⁰ Significant racial disparities were also found, with youth who identify as both LGBTQIA+ and Black or multiracial experiencing the highest rates of homelessness at 16% compared to 8% for White LGBTQIA+ youth. The top contributing factors to the increased rates of homelessness among LGBTQIA+ youth included family rejection; physical, emotional, or sexual abuse, aging out of the foster care system, and financial or emotional neglect—all of which have a lasting impact on social and economic mobility. Once out of the home, LGBTQIA+ youth continue to experience traumatic events in shelters and while searching for housing support, including harassment, stigmatization, and abuse from peers or staff.⁹¹

Research shows that the neighborhood in which one grows up shapes the development of social capital and has significant effects on upward economic mobility. In fact, moving only a few miles away can increase one's average income by several thousand dollars per year and lead to lower rates of incarceration and teenage pregnancy.⁹² Neighborhoods with low incomes are more likely to be food deserts, or areas without access to healthy and affordable food. In the United States, approximately 13.5 million people have limited access to supermarkets or grocery stores, with BIPOC communities and people who identify as LGBTQIA+ being more likely to experience food insecurity. This can lead to health disparities such as increased rates of obesity, diabetes, and cardiovascular disease which can impact economic mobility.⁹³ The lack of mental health facilities in under-resourced neighborhoods is another factor that impacts economic mobility. In fact, over half of the United States population live in counties

^{viii} Lesbian, Gay, Bisexual, Transgender, Queer or Questioning, Intersex, Asexual, plus Two-Spirit, Non-Binary, Pansexual, Demisexual, Aromantic, Genderfluid, Agender, or anyone else who identifies as part of the community.

that are designated as Mental Health Professional Shortage Areas, and in 2021 only 33% of individuals who were diagnosed with a mental health condition received treatment.⁹⁴ These geographic disparities suggest that families can potentially move into areas of opportunity and therefore improve child outcomes. However, there are often barriers that prevent such moves, such as the availability and affordability of housing. Even in areas where housing may be more affordable, there are other discouraging factors that may prevent families from moving, such as a longer work commute or distance from one's supportive social support network. Additionally, families who are being forced to move under high pressure situations may be more limited in the options available and experience challenges with the cost of moving and the process of searching and applying for housing.⁹⁵

The feedback from survey respondents reveals a spectrum of challenges in community-asset building and promoting economic mobility across diverse locales in the United States. A pervasive lack of trust between residents and local government officials hinders the collective pursuit of common goals. Communities often face the uphill battle of reviving their neighborhoods, grappling with derelict structures, and the creating necessary handicapped-accessible environments. A scarcity of jobs, poor housing quality, and limited public transport further exacerbate the struggle for advancement.

The essence of community development is about forging trusting relationships—it's about people, not just services. Yet, CSBG network respondents stated that engagement is often thwarted by insufficient resources, funding, and staff capacity, which impedes the ability to drive meaningful change. Rural areas face unique challenges, with community organizations sometimes operating in silos, protectively guarding their resources rather than collaborating with other community organizations, which diminishes their collective impact.

Community asset building is a challenge in communities where leaders are divided by polarized views on poverty, its origins, and the structural factors that perpetuate it. In the survey, the CSBG network highlighted that misconceptions about these challenges often lead to competing priorities, a lack of community interest and buy-in, and NIMBYism (“Not-in-my-backyard”) mindsets that prevent the progress of community development and infrastructure initiatives. In these communities, narratives of the “worthy” poor and the stigmatization of those in poverty obstruct efforts to address the structural and historic inequities that disproportionately impact BIPOC families.

Additionally, through the CSBG network survey, the responses indicated that the persistence of racial segregation in housing remains a critical area in need of community change. In racially segregated communities, food deserts and the absence of mental health facilities are key infrastructure challenges, and the judicial system often becomes a substitute for mental health facilities in the absence of adequate care.

“Today, neighborhoods that historically experienced redlining are infrastructurally under-resourced and tend to have lower homeownership rates, lower home values, and higher rates of concentrated poverty. The racial segregation of residential neighborhoods continues today due to the lasting impacts of public divestment that have a direct correlation with access to transportation, high-quality education, healthcare, and engagement with the child welfare system.”

These responses call attention to the lack of culturally responsive efforts that reflect the values and needs of diverse community members. The lack of exposure to different cultures in racially segregated neighborhoods feeds implicit biases and discriminatory thoughts, attitudes, and behaviors. In communities that are largely dominated by White middle-class cultural values and systems, there are often negative attitudes towards community asset building efforts. The lack of interest and investment by those in positions of power can hinder the progress of community asset building initiatives, such as the development of affordable housing, mixed-use community development projects, and neighborhood revitalization efforts.

Additionally, survey respondents expressed there is often little or no trust between residents and local community leaders. The existing power dynamics and the lack of communication and networking opportunities between people of different cultural backgrounds including race, ethnicity, religion, age, disability, and economic classes can lead to feelings of disconnection and reluctance to engage in community development efforts. To foster a sense of belonging, communities will need to provide spaces where groups that have been historically marginalized have access and are welcomed, accepted, and included in change efforts. Today, neighborhoods that historically experienced redlining are infrastructurally under-resourced and tend to have lower homeownership rates, lower home values, and higher rates of concentrated poverty.⁹⁶ The racial segregation of residential neighborhoods continues today due to the lasting impacts of public divestment that have a direct correlation with access to transportation, high-quality education, healthcare, and engagement with the child welfare system.⁹⁷ For example, 8% of all children live in neighborhoods with concentrated poverty, compared to 21% of African American and American Indian children.⁹⁸ Neighborhoods with concentrated poverty are more likely to have under-resourced schools, limited employment opportunities for parents, and fewer safe

places to play.⁹⁹ Housing access remains a key lever to accelerating mobility. Understanding policies and financial practices that limit access in the modern day will inform solutions for ensuring safe and affordable housing for all.

Transportation

The American transportation system has significant connections to one's ability to access social and economic mobility. For example, in the late 1950's, the U.S. federal government authorized the construction of 41,000 miles of highway serving as the largest public works effort ever undertaken; however, several communities of color were uprooted by this process and have yet to recover.¹⁰⁰ This initiative displaced 475 families and one million people. Similar displacements have occurred as a result of airport constructions and urban renewal projects. In other communities, it is the lack of transportation infrastructure that has negatively impacted communities with low incomes. For example, limited access to transportation infrastructure reduces property values, the lack of bridges and railways limit access to jobs and other key supports, and poor road conditions damage cars and lead to added expenses for repairs.¹⁰¹

Limited public transportation options and the high cost of car ownership create barriers for individuals, families, and communities. In some places, local transportation infrastructure simply does not exist. This forces individuals to make difficult choices such as sacrificing essential needs like healthcare appointments or groceries to afford gas to get to work. Jobs with higher wages, high-quality education options, health care facilities, and vocational training opportunities are often located far from low-income housing and unreachable without reliable transportation. The hardships imposed by transportation barriers are particularly severe in rural areas. This disconnection creates a cycle of limited options and hurdles that prevent access to critical resources like education, employment, and healthcare, which are necessary for sustained economic mobility.^{102 103 104}

The culture of car dependency in the United States presents a costly challenge to individuals, families, and communities. For individuals, the average annual cost of owning a car is estimated to be between \$6,957 and \$11,039.¹⁰⁵ In a family of two working adults, this amount is likely to double, and in a family with children of driving age, the amount continues to increase. Communities are also impacted by the high expenses related to car dependency, including city budgets allocated to upgrading roads and installing traffic lights and signs, as well as business expenses for optimal parking space.¹⁰⁶ Small specialty businesses like butcher shops, bakeries, or pharmacies may also struggle to compete against

larger companies where drivers have access to larger vehicles and the convenience of getting everything under one roof without needing to drive around to multiple locations.¹⁰⁷

Car dependency also has social implications including social isolation and discrimination, as well as impacts on physical health.¹⁰⁸ In suburban or rural areas without access to public transportation, people are often isolated in their cars as they drive to and from work or school each day.¹⁰⁹ This allows for very little interaction with others outside of their family, neighborhood, workplace, or school. Those who may be unable to drive due to age, mental or physical disability, or inability to afford a vehicle face additional barriers where they are forced to rely on friends or family, ride-sharing apps like Uber or Lyft, walking, cycling, or public transit as alternative options, if they are available and accessible. During the height of the COVID-19 pandemic, people turned to online shopping, home delivery, and ride-sharing apps which lessened the need for transportation. However, 70% of the rides provided by ride-sharing apps like Uber and Lyft are concentrated in nine densely populated cities, which still leaves rural populations underserved.¹¹⁰ Accessing reliable transportation can feel like navigating a winding road for many people with low incomes. The path to economic mobility calls for intentional transportation solutions on the federal, state, and local levels.

Health

Health and economic mobility are inextricably linked. Research shows that life expectancy increases as income increases, with life expectancy rising 10 years for women and 15 years for men according to household income.¹¹¹ These health disparities were shown to be correlated with healthy behaviors and with the geographic area where an individual lives. At its core, good health empowers individuals to participate more fully in the workforce, in education, and in their communities. Regular check-ups and preventive care, facilitated by access to healthcare, play a crucial role. Early detection and management of chronic conditions like diabetes or heart disease prevent them from becoming debilitating and leading to lost wages due to missed workdays or reduced productivity. The Health Professional Shortage Area (HPSA) metric highlights how geographic disparities in primary care providers can exacerbate this issue. Areas designated as HPSAs face a shortage of these essential healthcare professionals, potentially creating barriers to preventive care. As of November 2023, approximately 102 million people lived in a primary care HPSA, 77 million people lived in a dental health HPSA, and 167 million people lived in a mental health HPSA.¹¹² This lack of access can lead to delayed diagnoses and untreated conditions, ultimately diminishing an individual's earning potential and hindering the ability to advance

economically.¹¹³ Hospitals and health systems play a crucial role in advancing health equity and working collaboratively to improve the health of communities.

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Dental health is an important part of overall health and well-being, which can impact quality of life both physically and socially. Poor dental health impacts physical well-being by increasing the risk of chronic diseases such as diabetes and heart disease.¹¹⁴ It also impacts social well-being by affecting one's ability to eat and speak, which can impact employability and performance at work. Individuals and families with low incomes, rural populations, and Black, Indigenous, and People of Color are disproportionately impacted by poor dental health outcomes.¹¹⁵ Adults with low incomes are twice as likely to have unmet health needs and suffer from tooth decay or gum disease. Without dental coverage, uninsured adults are three times more likely than insured adults to seek dental care from an emergency department. This is a costly expense that often only provides care to reduce the pain and does not address the underlying dental problems.¹¹⁶ Additionally, emergency dental care often results in tooth extractions which can have a negative impact on self-esteem and participation in the workforce. Research shows that employers are reluctant to hire people with dental disease due to the visual appearance of tooth loss and potential frequent absences due to dental health needs.¹¹⁷

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In May 2023, the Surgeon General, Dr. Vivek Murthy, released an advisory, calling attention to the public health crisis of loneliness, isolation, and lack of connection in the United States. The advisory highlighted the impact of social connection on individual health outcomes through cardiovascular disease, hypertension, diabetes, infectious diseases, cognitive function, depression and anxiety, and suicide and self-harm, as well as community outcomes such as population health, natural disaster preparedness and resilience, community safety, economic prosperity, and civic engagement and representation. According to the report, approximately 50% of adults in the United States experience loneliness, and this increases to 63% for those with an income less than \$50,000 per year. The highest rates of loneliness and social disconnection are among people with poor physical and mental health, disabilities, financial insecurities, those who live alone, and in both older and younger generations. Older adults, over age 65, experience the highest rates of social isolation. However, younger adults are twice as likely to report feeling lonely. The lack of social connection can increase the risk of premature death by up to 29%, the equivalent of smoking up to 15 cigarettes per day.¹¹⁸

The factors contributing to social connection include social infrastructure such as community parks and libraries, opportunities to participate in volunteer organizations and membership associations, as well as local policies related to public transportation and housing.¹¹⁹ The establishment of this infrastructure is often influenced by the local political environment, cultural norms and values, historic inequities, and discriminatory practices. Technology, including internet and social media use, have had a significant impact on social connection and mental health. The negative impacts include limited in-person engagement, more distraction and divided attention, reduced quality of social interactions, and lower self-esteem.¹²⁰ Although the use of technology is high across all age groups, there remains a digital divide with individuals with disabilities, those with lower incomes, and people from rural areas who are less likely to own a computer, smartphone, or tablet, or have access to broadband internet.¹²¹

The COVID-19 pandemic had a significant impact on mental health, with approximately 51% of women and 34% of men reporting that worry or stress related to the pandemic impacted their mental health.¹²² Symptoms of anxiety and depression increased particularly among women and young adults, and in households that experienced a job loss.¹²³ There were also significant increases in the number of drug overdose deaths, largely related to the ongoing opioid epidemic, as well as alcohol-induced deaths and deaths due to suicide.¹²⁴ The negative outcomes related to mental health and substance use disorders disproportionately affected youth and BIPOC communities.¹²⁵

The risk of drug use increases significantly during periods of transition including events such as divorce, the loss of a job, and moving or changing schools. The early use of drugs also increases a person's likelihood to become addicted.¹²⁶ In 2020, approximately 59% of people over the age of 12 reported to have used alcohol (50%), tobacco (19%), or an illicit drug (14%) within the past month. Among adults aged 18 and over, 21% reported to have had any mental illness, and approximately 6% reported to have had a serious mental illness.^{127ix} Nearly half of the 14.2 million adults with a serious mental illness in the United States reported to have recognized an unmet need for mental health services, and approximately 18% did not receive any services. The most common reason reported for not receiving mental health services was the cost of care. Other reasons included not knowing where to go for services, believing the problem could be handled without treatment, and feeling concerned about being committed to a psychiatric hospital or being required to take medication.¹²⁸ The Substance Abuse and Mental Health

^{ix} According to the Substance Abuse and Mental Health Services Administration, any mental illness is defined as having had “any mental, behavioral, or emotional disorder in the past year of sufficient duration to meet DSM-IV criteria (excluding developmental disorders and substance use disorders)” and serious mental illness is defined as “any mental, behavioral, or emotional disorder that substantially interfered with or limited one or more major life activities.”

Services Administration (SAMHSA) describes the relationship between substance use disorders and mental illnesses as bidirectional, meaning they each can contribute to the development of the other. Those experiencing both mental illness and substance use disorders tend to have more significant functional impairment, increased treatment costs, and poorer outcomes from treatment. These individuals are also at higher risk of homelessness, incarceration, and suicide.¹²⁹

One in five children in the United States are diagnosed with a mental disorder, the most common being attention deficit hyperactivity disorder (ADHD), a disorder which is often associated with poor educational outcomes including lower school attendance, lower test scores, and higher dropout rates.¹³⁰ Mental illness is also intergenerational, with children of parents with mental illness being twice as likely to also develop a mental illness in adulthood.¹³¹ Additionally, adverse childhood experiences (ACEs) are shown to be related to poor physical and mental health outcomes, as well as poor outcomes with education, employment, and economic mobility. Adverse childhood experiences disproportionately impact BIPOC children with approximately 61% of Black children and 51% of Latino children having experienced at least one adverse childhood experience, compared to 40% of White children.¹³²

Accessibility

According to American Community Service data from 2022, over one in ten working adults (age 16-64) reported having a disability, which was defined as having difficulty with hearing, vision, cognition, ambulation, self-care, or independent living.¹³³ Individuals who report having disabilities have lower incomes than working-age adults who do not have disabilities and are more likely to be enrolled in Medicaid.¹³⁴ Across measures of poverty, disability is associated with increased poverty,¹³⁵ and recent data shows that poverty, disability, race, and ethnicity are interrelated, with Black, Indigenous, and other People of Color who have disabilities are more likely to have lower incomes than White individuals with disabilities.¹³⁶ Protections for workers with disabilities and accommodations to the built environment introduced in the 1990 Americans with Disabilities Act have expanded access to places and opportunities for those with disabilities.¹³⁷ And in fact, accommodations made for accessibility increase opportunities for all as documented in the “curb cut effect.”¹³⁸ This effect originated in the 1970s when disability advocates in Berkeley, California made makeshift sloping curbs to increase accessibility for the disabled community. As disability advocates continued to push for basic accessibility, hundreds of thousands of curb cuts appeared throughout the country and were finally mandated with the passage of the Americans with Disabilities Act in 1990. What followed was the realization by community members that the curb cut not only benefitted those with wheelchairs but also parents with strollers, workers

with heavy carts, travelers with luggage, as well as runners and skateboarders. This effect demonstrates that when a community targets support where it is needed most for one group, such as people of color or people with disabilities, those supports can end up benefitting the whole community.¹³⁹ However, barriers remain for persons with disabilities to achieve economic mobility. For example, Supplemental Security Income (SSI) for adults with disabilities, or parents of a child(ren) with disabilities is available to support those who have disabilities that affect their ability to work or limit daily activity. Yet, individuals and families have limits on available resources including savings and vehicles. If these limits are exceeded, then benefits may be ended. These restrictions often leave families without opportunities to save for the future, manage times of emergency or crisis, or provide stability, all key factors to economic stability and opportunity for mobility.¹⁴⁰

Disabilities are costly, creating material hardships for individuals that can limit work opportunities and lead to poverty.¹⁴¹ Data regarding the social determinants of health also indicate that poverty can lead to the development of new or exacerbation of existing disabilities. For example, reduced access to quality health care or poor living conditions can worsen health issues such as asthma and lead to lasting disabilities.¹⁴² The intersectionality of disabilities with race and ethnicity is another indicator of the need for policies and solutions for economic mobility that cross sectors and involve community perspectives in developing solutions.

Climate Change

Climate change significantly impacts health, particularly in communities with low incomes, by exacerbating environmental hazards that contribute to health disparities. These communities are more likely to experience extreme heat, poor air quality, flooding due to inadequate housing, limited healthcare access, and fewer resources to manage and recover from climate events.¹⁴³ This is especially concerning for young children in Early Head Start and Head Start programs, who are at an increased risk of developing asthma due to exposure to environmental hazards.¹⁴⁴ Data from the Urban Institute shows that many Head Start children live in areas with high levels of air pollution and other environmental risks, which can trigger and worsen asthma symptoms.¹⁴⁵

Health, including dental health, mental health, accessibility, and climate change, are inextricably linked to social and economic mobility. These factors collectively shape an individual's ability to thrive, participate fully in society, and achieve their potential. Addressing these interconnected challenges requires a comprehensive and equitable approach that prioritizes prevention, access to care, and

community well-being. By investing in policies and programs that promote health equity, we can create a more just and prosperous society for all.

Overcoming Structural Barriers

To effectively address the root causes of inequity and the structural barriers that still exist and impact families today, it will require a transformation of rules, policies, practices, mindsets, and resource allocation across all economic, political, cultural, and social systems. As Matthew Desmond describes in the book *Poverty, By America*, poverty is more than a lack of income needed to secure a minimum threshold for adequate living. Defining poverty using only an income definition ignores its complexity and does little to help understand poverty as also social exclusion or deprivation. Poverty is instability, scarcity, suffering, blocked opportunities, exploitation, and loss of liberty. Poverty blocks individuals from experiencing belonging, agency, power, and optimal well-being, and realizing their full potential. The root causes of poverty are structural. According to Desmond, “Poverty isn’t a line. It’s a tight knot of social maladies.”¹⁴⁶

Poverty consists of a complex web of economic, political, cultural, and social forces outside the immediate control of the individual. These forces originate from and are perpetuated by an unequitable distribution of economic and political power and a skewed allocation of resources and opportunities.¹⁴⁷ Several factors, including the “hierarchy of human value” and dominant narratives are holding structural barriers in place.¹⁴⁸ According to Dr. Gail Christopher, “Changing structures might work for an election cycle or even a generation, but that change is only temporary if it sits on top of the same undergirding frame that some people have less value than others.”¹⁴⁹ For this reason, any effective and sustainable solution to address the barriers to economic mobility must not only address the conditions of poverty and oppression but also the deep-rooted causes of poverty.

Across the country, community action agencies are working to address structural barriers within their local community by engaging in solution making with multilevel stakeholders including individuals with lived poverty experience as well as local and state partners. For example, since 2020, NCAP has provided technical assistance and gathered evidence from a cohort consisting of CAAs from across the U.S. focused on “Transforming Leadership and Local Human Services Ecosystems.”^x These agencies have

^x The Transforming Leadership and Local Human Services Ecosystems Community of Practice is funded through the Kresge Foundation. Learnings from the cohort have helped informed the development of a toolkit, [Building Place-Based Opportunity Ecosystems to Advance Social and Economic Mobility](#), for community action agencies working towards systems change.

utilized tools and resources such as The Water of Systems Change, Collective Impact, and the Human Services Value Curve to build knowledge and capacity for systems transformation. These agencies are working to advance equity by amplifying and activating the voices of community members with lived poverty experience. The engagement of community members alongside local and state leaders has helped to shift power dynamics, increase understanding of the challenges, and create opportunities for innovative problem-solving strategies across local and state systems.¹⁵⁰

Although efforts to address structural barriers to social and economic mobility are complex and deeply rooted, the history of Community Action indicates that it is possible to accomplish significant change and create new pathways out of poverty. For 60 years, community action agencies have been on the frontlines, fighting poverty. Moving forward, creating more opportunities to advance social and economic mobility will require a new way of thinking and new approaches to effectively address the persistent barriers that have historically prevented the Community Action vision from becoming a reality.

Promising Practices for Accelerating Social and Economic Mobility

This section of the report will explore emerging practices that focus on building the knowledge of the CSBG network to support the implementation of services and strategies that are holistic and transformative and ultimately support families and communities in overcoming the multifaceted challenges of poverty. These innovative practices were identified through the survey of the CSBG network, as well as listening sessions, a review of literature, and interviews with key stakeholders. The trends identified will include both evidence-informed practices that have been backed by research and evaluation, as well as newly emerging and promising practices that are still being piloted for research and evaluation. The section includes opportunities within each of the key focus areas, including Workforce Development, High-Quality Education, Community-Asset Building, Two-Generational and Whole Family Approaches, Equity, and Innovative Programs and Organizations. Specific examples of community action agencies implementing these innovative approaches will be provided within each focus area. Community action agencies serve people and places from a wide range of different demographics, from early childhood to senior adults, in both rural and urban areas. The diversity of the

populations served uniquely positions community action agencies to speak to best practices and needed training and technical assistance necessary to advance social and economic mobility.

The Community Action understanding builds on this perspective as well as that of the US Partnership on Mobility and The Kresge Foundation. From the Community Action perspective, mobility is understood within the social and economic mobility frame and is aligned with the language of the EOA and CSBG legislation. Community Action believes that all people should be treated with dignity and respect and have access to opportunities to thrive, and believes in the concept of maximum feasible participation, which centers the experiences and knowledge of people with low incomes and creates space for them to activate their power to influence policies and priorities. These beliefs require the CSBG network to consider more than just income. Social factors, identified in the Gates and Urban Institute project and in Community Action's years of experience, such as belonging (e.g., dignity, respect, being valued) and power (e.g., engagement, self-determination, individual and collective choice) are given consideration at both an individual level and at a structural level.

The CSBG network's collective definition of social and economic mobility is evolving; however, it is informed by a position where all people belong and are able to progress and flourish from one generation to the next. CAAs meet each individual where they are, helping them to access the opportunities they need so they can reach their fullest potential. As the CSBG network clarifies its definition of mobility, it is important that families and individuals are able to inform this definition based on their experience and the hopes and dreams they hold for their own future and their communities.

Workforce Development Trends and Opportunities

This section will explore trends and opportunities in workforce development that can be used to advance social and economic mobility. This will include evidence-informed strategies and emerging or promising practices identified in research, as well as specific examples of local initiatives provided by the CSBG network through the survey and listening sessions. These services and strategies can be implemented within a local context to address structural barriers and support individuals in accessing high-quality employment opportunities. According to Jobs for the Future, the current workforce development trends for advancing social and economic mobility represent a dynamic and evolving landscape, shaped by changing economic trends, technological advancements, and shifting labor market dynamics. At the forefront of these developments is a growing recognition of the need for innovative

approaches to prepare individuals for the jobs of the future and foster social and economic mobility. In response to the rapid pace of technological innovation and automation, there is a growing emphasis on equipping individuals with transferable skills that are in high demand. This shift towards skills-based training reflects a departure from traditional education models focused solely on academic credentials, towards a more flexible and adaptive approach that emphasizes practical skills and competencies.¹⁵¹

One such trend is the emphasis in workforce development on **sector-based approaches that align training programs with the specific needs of key industries experiencing growth**. By partnering with employers and industry associations, workforce development organizations can design training programs that provide individuals with the skills and credentials needed to access in-demand jobs in sectors such as healthcare, advanced manufacturing, information technology, and renewable energy. Sector-based approaches not only ensure that training programs are responsive to the needs of employers but also increase the likelihood of employment and career advancement for participants.¹⁵²

Specialized training programs tailored to emerging industries and market demands provide an opportunity to strengthen workforce development initiatives. Initiatives such as Child Development Associate (CDA) training for child-care workers, green energy savings training, and micro-business training equip individuals with specialized skills and position them at the forefront of burgeoning sectors poised for growth. In Vermont, Capstone Community Action¹⁵³ and Champlain Valley Office of Economic Opportunity¹⁵⁴ offer innovative “Community Kitchen Academy” job training programs which prepare participants for a career in the food service industry while also helping fight hunger in the community.



Source: [Champlain Valley Office of Economic Opportunity](#)

Employer engagement and demand-driven strategies play a central role in shaping the skills and competencies required for success in the labor market, and the active involvement of employers in the design and implementation of workforce development programs is essential for ensuring their relevance and effectiveness. Employer engagement strategies include initiatives such as apprenticeship programs, work-based learning opportunities, and industry partnerships that provide individuals with hands-on

experience and direct pathways to employment. By forging strong partnerships with employers, workforce development organizations can better align training programs with industry needs, increase job placement rates, and promote economic mobility for participants.¹⁵⁵ Community action agencies can play a role in work-based learning initiatives such as trade apprenticeships and pre-apprenticeships by establishing or strengthening strategic partnerships with industry leaders and other workforce development organizations. The Builders Guild of Western Pennsylvania was identified as a local example of a strong partnership for building and construction trades. Collaborations like this not only underscore the importance of industry partnerships but also illuminate the pathway toward acquiring invaluable skills and experience within various trades, thereby laying the foundation for stable employment and upward mobility. Moreover, the promising practice of pre-apprenticeships signals a proactive approach to skill development, equipping individuals with the requisite knowledge and training to excel in their chosen fields. Wayne Metropolitan community action agency in Detroit, Michigan offers a “Growing Green Jobs” Training Program to connect individuals with a high-paying career in a high-need sector. The 10-week program promotes both economic growth and eco-sustainability by offering paid on-the-job training at \$16/hour for 34 hours per week in green jobs such as Weatherization Installation Technician, Water Conservation Auditor, and Weatherization Home Assessor.¹⁵⁶



Source: [Wayne Metropolitan Community Action Partnership](#)

By offering **hands-on experience and mentorship opportunities**, work-based training and mentorship programs bridge the gap between education and employment, providing individuals with the practical skills and industry knowledge needed to succeed in the workforce. Opportunities to center equity and belonging in Workforce Development initiatives include re-entry programs for justice-involved individuals, vocational rehabilitation programs for individuals with disabilities, and programs that promote gender equity in historically male-dominated industries. Re-entry initiatives such as the North Carolina Community Action Association’s NEW Reentry Council serving Nash, Edgecombe, and Wilson counties offers comprehensive services such as employment, housing, transportation, education and vocational training, substance use and mental health treatment, child-care services, and healthcare

services for individuals with previous involvement in the criminal legal system.¹⁵⁷ In a similar initiative, Total Community Action, Inc. partnered with the City of New Orleans in 2022 to strengthen efforts to eliminate racial and ethnic inequities in the local criminal legal system through a Safety and Justice Challenge initiative funded by the John D. and Catherine T. MacArthur Foundation.¹⁵⁸ Complementing these efforts are career development workshops and skill-building programs designed to equip individuals with the tools and resources needed to navigate the complexities of the job market successfully. Initiatives such as Getting Ahead workshops and Career Coaching programs provide practical guidance and mentorship, empowering individuals to chart their own course toward economic mobility. By instilling confidence and fostering a culture of lifelong learning, these programs serve as catalysts for personal and professional growth, opening doors to new opportunities and pathways to advancement.¹⁵⁹

Another trend in workforce development is the **integration of technology and digital literacy initiatives**. As the digital economy continues to expand, proficiency in digital tools and technologies has become increasingly essential for accessing employment opportunities and participating in the workforce. Initiatives aimed at enhancing digital literacy and providing training in emerging technologies such as artificial intelligence, data analytics, and cybersecurity are gaining traction as



Source: [Metropolitan Action Commission](#)

essential components of workforce development programs. The growth of online learning platforms and remote work opportunities has opened new avenues for individuals to acquire skills and access employment opportunities from anywhere, further underscoring the importance of digital literacy in today's economy.¹⁶⁰ In conversations with the Community Action Network, other high-need and high-wage sectors emerged including manufacturing, information technology, programming, and computer development. In Nashville, Tennessee, Metropolitan Action Commission's workforce development initiative, "Making a Change 4 Jobs," offers Computer Technology Industry Association (CompTIA A+) training for individuals interested in beginning a career in information technology and Child Development Associate training for individuals interested in a career in early childhood education. By anticipating future trends and aligning training programs with market demands, community action

agencies can foster a dynamic and resilient workforce capable of thriving in the face of technological disruption and economic transformation.¹⁶¹

There is also an emphasis on fostering **entrepreneurship and small business development** as a pathway to economic mobility. Entrepreneurship offers individuals the opportunity to create their own economic opportunities, build wealth, and contribute to local economic growth. Emerging practices in entrepreneurship development include the provision of training, mentorship, and access to capital for aspiring entrepreneurs, as well as initiatives aimed at promoting inclusive entrepreneurship among traditionally underrepresented groups and individuals from low-income backgrounds. By supporting entrepreneurship and small business development, communities can create a more diverse and resilient economy that offers opportunities for economic advancement to a broader segment of the population. Central to the success of workforce development initiatives are partnerships forged with educational institutions and small businesses. The symbiotic relationship between community action agencies and entities such as community colleges and tech schools underscores a shared commitment to nurturing talent and fostering economic growth. Through collaborative efforts, tailored training programs can be developed to address the unique needs of the community, thereby aligning skill acquisition with market demands and industry trends. Similarly, small business support programs serve as catalysts for entrepreneurship, empowering individuals to pursue their aspirations and contribute to the local economy.

Central Missouri Community Action is working to address gender inequities in the business industry through its “Women’s Business Center.” In partnership with the U.S. Small Business Administration, the program offers business coaching, tools and resources for entrepreneurship, and business funding. The program also hosts events such as the Women Who Own It Awards and Pitch Competitions.¹⁶²



**MISSOURI WOMEN'S
BUSINESS CENTER**
a program of Central Missouri Community Action



Source: [Central Missouri Community Action](#)

The trends and opportunities in workforce development for economic mobility reflect a shift towards more flexible, inclusive, and demand-driven approaches that prioritize skills-based training, digital literacy, entrepreneurship, holistic support services, sector-based training, and employer engagement. By embracing these emerging practices, communities can create more equitable and resilient pathways to economic mobility, ensuring that all individuals have

the opportunity to thrive in the rapidly evolving labor market. However, addressing structural barriers and inequities will require sustained investment, collaboration, and commitment from policymakers, employers, educators, and community stakeholders to create a more inclusive and prosperous future for all.

Within Community Action, the pursuit of workforce development and economic mobility is a multifaceted endeavor characterized by collaboration, innovation, and resilience. The analysis of results from the CSBG network survey concerning workforce development opportunities within Community Action highlighted an array of strategies and initiatives aimed at advancing economic mobility by overcoming barriers and supporting individuals in accessing employment and training opportunities. From trade apprenticeships to career development workshops, from support services to specialized training programs, the landscape is rich with opportunities for growth and empowerment. By harnessing the collective power of partnerships, leveraging funding opportunities, and centering equity and belonging, community action agencies can pave the way for a more prosperous and equitable future, where every individual has the opportunity to thrive and succeed.

High-Quality Education Trends and Opportunities

This section will focus on high-quality education trends and opportunities, including evidence-informed strategies and emerging practices identified in research, as well as examples from local community action agencies that were highlighted in the CSBG network survey and listening sessions. The analysis of results concerning opportunities for high-quality education and economic mobility within Community Action highlights a myriad of strategies and initiatives aimed at empowering individuals of all ages and demographics to attain educational excellence and socioeconomic advancement. At the forefront of these efforts lies the recognition of the transformative potential inherent in industry partnerships. By fostering collaborations with various stakeholders, including businesses, educational institutions, and community organizations, community action agencies can enhance awareness of educational and career opportunities among individuals spanning diverse age groups and genders. These approaches can be used to advance social and economic mobility by increasing access to early childhood education, providing transitional supports from high school to college or the workforce, and supporting the attainment of post-secondary degrees or vocational training. Strategic innovations in high-quality education are pivotal in shaping the future of workforce readiness and socioeconomic advancement. In response to the evolving needs of the global economy and the demands of the digital age, innovative

approaches to education are emerging to equip individuals with the knowledge, skills, and competencies needed to thrive in a rapidly changing landscape.¹⁶³

One such practice is the emphasis on **personalized learning and competency-based education**. Recognizing that traditional one-size-fits-all educational models may not adequately meet the diverse needs of learners, personalized learning approaches leverage technology, data analytics, and individualized instruction to tailor educational experiences to the unique strengths, interests, and learning styles of each student. By focusing on mastery of key competencies rather than seat time, competency-based education empowers students to progress at their own pace, filling knowledge gaps, and building essential skills for success in the workforce.¹⁶⁴

Investments in early childhood education and child-care infrastructure, as evidenced by the opening of new child-care centers, are essential to laying the foundation for educational excellence and economic success from an early age.¹⁶⁵ Additionally, innovative practices such as the implementation of children's savings accounts and promise scholarships, hold potential for expanding access to educational opportunities and promoting equitable outcomes by addressing affordability as a barrier to high-quality education. Research shows that every \$1 invested in high-quality child care equals \$9 in benefits to society, with direct investments in children from households with low incomes yielding the highest return.¹⁶⁶

There is also a renewed focus on **career and technical education (CTE)** as a pathway to economic mobility. CTE programs provide students with practical, hands-on training in a variety of fields, ranging from healthcare and information technology to advanced manufacturing and skilled trades. Emerging practices in CTE include industry-aligned curriculum, work-based learning experiences, and industry certifications that prepare students for high-demand, high-wage careers directly out of high school or post-secondary education. By connecting education and training directly to the needs of employers, CTE programs ensure that students are equipped with the skills and credentials needed to secure well-paying jobs and embark on rewarding career pathways.¹⁶⁷

Collaborations with educational institutions, such as strategic partnerships between local school districts, community colleges, and universities, facilitate the provision of advanced coursework and technical training opportunities to high school students, thereby broadening horizons and preparing the next generation for success in higher education and the workforce. Furthermore, the presence of a

robust community college system underscores a community’s commitment to providing accessible and quality education to individuals seeking to enhance their skills and credentials, thereby fostering upward socioeconomic mobility. Likewise, the array of programs administered by community-based organizations reflects a grassroots commitment to addressing local educational needs and promoting lifelong learning opportunities. Concurrently, existing workforce development initiatives, including training offerings for Head Start and Early Head Start, serve to bridge the gap between education and employment, equipping individuals with the skills and competencies demanded by the labor market. In February 2024, the Association of Community College Trustees (ACCT) and the National Head Start Association (NHSA) announced the launch of a new “Kids on Campus” initiative to bring more Head Start programs on to community college campuses. The five-year initiative will support student-parents by making child care more accessible.¹⁶⁸

Initiatives that support the transition from high school to college

or the workforce provide vital support to students navigating these transitions by equipping them with the necessary tools and resources to thrive in higher education and beyond.¹⁶⁹ Mississippi County Arkansas Economic Opportunity Commission (MCAEOC), the community action agency in Blytheville, Arkansas, has collaborated with the public school system and school board members to increase educational outcomes for middle and high school students. The agency hosts multiple events per year for students including an ACT Bootcamp to help increase ACT scores, a Career Day for 8th graders to explore future career opportunities, a scholarship day for high school seniors, and a Leadership Conference for high school students that focused on non-academic topics such as bullying, anti-violence and safety interventions, drug prevention, healthy relationships, mental health, banking, and money management.¹⁷⁰ Initiatives aimed at promoting dual enrollment and offering free associate degrees to graduating students also contribute to the accessibility of education and the removal of financial barriers to postsecondary attainment.¹⁷¹ In Tennessee, a SySTEM grant developed in partnership with the Tennessee Department of Education and funded through an Education Innovation and Research (EIR) grant from the U.S. Department of Education, is working to support the implementation of dual enrollment programs that work in coordination with



Source: [Mississippi County Arkansas Economic Opportunity Commission](https://www.mcaeoc.org/)

work-based learning programs to increase the attainment of STEM (Science, Technology, Engineering, and Math) skills for BIPOC students, female students, and students from households with low incomes.¹⁷² These types of dual enrollment programs are beneficial for economic mobility, considering STEM skills are expected to be among the most in-demand for good jobs through 2031.¹⁷³ The Building Assets, Reducing Risks (BARR) model was identified as an innovative strengths-based approach to educational excellence that enables schools to address both the academic and non-academic needs of students, including emotional, physical, and social needs. The model uses eight strategies to build relationships and improve outcomes for students, including: focusing on the whole student; providing professional development for teachers, counselors, and administrators; fostering a climate for learning; creating cohorts; holding regular cohort **and** community connection meetings; engaging the family in student learning; and engaging administrators.¹⁷⁴

Awareness of the importance of **social-emotional learning (SEL), executive skills, and holistic education** in promoting economic mobility is also growing. SEL initiatives focus on developing essential life skills such as communication, collaboration, resilience, and self-awareness, which are critical for success in both academic and professional settings. By integrating SEL into the curriculum and creating supportive learning environments that prioritize student well-being and emotional development, schools can better prepare students for the challenges and opportunities of the future workforce.¹⁷⁵

The integration of technology and digital literacy initiatives is also an emerging trend in high-quality education. The proliferation of online learning platforms, virtual reality simulations, and remote learning opportunities has opened new avenues for students to access educational resources and engage in experiential learning opportunities, regardless of geographical location or socioeconomic status.¹⁷⁶

The trends and opportunities in high-quality education for economic mobility reflect a shift towards more personalized, Science, Technology, Engineering, and Mathematics (STEM)-focused, career-oriented, and holistic approaches that prepare students for success in the knowledge-based economy. By embracing these practices, educational institutions can equip students with the knowledge, skills, and competencies needed to thrive in the workforce of the future, promote social mobility, and create a more equitable and inclusive society. However, addressing structural inequities and ensuring access to high-quality education for all will require intentionality and sustained investment, collaboration, and commitment from policymakers, educators, employers, and community stakeholders to ensure that

every student has the opportunity to reach their full potential and contribute to the prosperity of society.

The pursuit of high-quality education and economic mobility within Community Action is characterized by a multifaceted approach encompassing collaboration, innovation, and advocacy. By leveraging partnerships, investing in educational infrastructure, and advocating for policy reforms, communities can create pathways to success for individuals of all backgrounds, ensuring that every member has the opportunity to fulfill their potential and contribute to the collective prosperity of society. Through concerted efforts to address structural inequities and expand access to educational opportunities, communities can build a more inclusive and resilient future for generations to come.

Community-Asset Building Trends and Opportunities

This section will explore community-asset building trends and opportunities. Evidence-informed strategies and emerging practices identified in research will be highlighted, as well as examples of local initiatives identified in the CSBG network survey and listening sessions. These promising and innovative strategies for community-asset building represent a shift towards holistic and accessible approaches aimed at addressing the root causes of poverty and promoting long-term prosperity for all members of society. At the core of these practices is a recognition of the inherent strengths and resources within communities and a commitment to leveraging these assets to create pathways to economic opportunity and social mobility.¹⁷⁷

One such practice is the **adoption of asset-based community development (ABCD) strategies**, which focus on identifying and mobilizing the existing assets within a community, including social networks, cultural resources, and local institutions, to promote economic growth and resilience. By building on the strengths and capacities of community members, ABCD initiatives empower individuals to take ownership of their economic destinies and drive positive change in their communities.¹⁷⁸ Similarly, the practice of promoting accessible and equitable economic development strategies addresses structural inequities and promotes opportunities for all members of society to participate in and benefit from economic growth.¹⁷⁹ Initiatives such as community benefits agreements,¹⁸⁰ equitable development frameworks,¹⁸¹ and inclusive entrepreneurship programs¹⁸² aim to ensure that economic development efforts are accessible, transparent, and responsive to the needs and priorities of all residents, particularly those from under-resourced communities.

There is increasing recognition of the importance of **promoting social capital and community cohesion** as essential elements of economic mobility. Social capital refers to the networks of relationships, trust, and reciprocity within a community, which can provide individuals with access to resources, opportunities, and support networks. The three types of social capital include: economic connectedness across class lines, social cohesion within communities, and civic engagement in volunteer activities.¹⁸³ According to the research of Raj Chetty, neighborhoods play a significant role in the development of social capital for individuals with lower incomes, and investment in programs and organizations that aim to strengthen social capital and build social connections among community members can have profound impacts on upward mobility.¹⁸⁴ These initiatives foster a sense of belonging and collective responsibility for economic development and well-being. By nurturing social capital and fostering a culture of collaboration and mutual support, communities can create conditions for economic mobility to flourish. Initiatives focused on building social capital and supporting grassroots advocacy efforts demonstrate the power of community-driven solutions in effecting meaningful change and fostering resilience in the face of adversity. The EMBRace Program in Ann Arbor, Michigan was identified as an innovative approach to engage families in racial healing efforts, reducing stress, and promoting social well-being. In a similar equity initiative, several organizations have created funding pools to support small BIPOC groups to build capacity and support grassroots advocacy efforts.

The success of these initiatives hinges on the availability of funding and the presence of **collaborative partnerships that align resources and priorities toward shared goals**. Challenges related to limited resources and coordination gaps underscore the need for better alignment across agencies and stakeholders to maximize the impact of community-asset building efforts. Collaborative efforts between community action agencies and other community-based organizations have yielded promising results in addressing and preventing homelessness, highlighting the potential for coordinated approaches to tackling complex social issues. CAAs have partnered with new developers to create shared spaces for community services such as tax programs, senior programs, and credit workshops. For example, El Centro de la Raza, a community action agency based in Seattle, Washington developed a mixed-use affordable housing community with 112 affordable housing units, an early childhood education development center, retail and office space, a cultural center, a public plaza, and a business opportunity center.¹⁸⁵ Strategic community partnerships serve as catalysts for collective action and resource mobilization, enabling communities to respond effectively to pressing challenges.

Place-based approaches to community-asset building, which recognize the unique characteristics and assets of specific neighborhoods and communities and seek to tailor economic development strategies to their specific needs and priorities, is another promising practice. Place-based initiatives such as neighborhood revitalization efforts, community land trusts, and small business incubators aim to create vibrant, sustainable economies that provide opportunities for residents to thrive and prosper. By investing in local businesses, supporting community-led initiatives, and fostering a sense of belonging and pride, place-based approaches to community-asset building can help unlock the economic potential of under-resourced communities.

A critical component of community-asset building lies in the **revitalization of neighborhoods** and the creation of vibrant, inclusive spaces that promote economic growth and social well-being. Initiatives such as the Community Access Project (CAP) 1908 in Springfield, Illinois provide an innovative co-working space that expands opportunities and supports local minority-owned small businesses and start-ups. Other community development initiatives have included parks and wellness facilities, healthcare facilities, and transportation resources. At MAHUBE-OTWA Community Action Partnership, the agency created a community garden to cultivate relationships between staff, volunteers, and the local indigenous community. In addition to vegetables and sacred American Indian medicine plants, the garden also has a gazebo, children’s sandbox, picnic tables, benches, walking paths, and a pet friendly section that are all open to the public. Free WiFi and a recharging station are also available for anyone in the public visiting the garden.¹⁸⁶



Source: [MAHUBE-OTWA Community Action Partnership, Inc.](#)

A renewed focus on [community-asset building](#) exists as key drivers of economic mobility. Initiatives such as microfinance programs, community development financial institutions (CDFIs), and financial literacy training programs aim to provide individuals with the knowledge, resources, and support they need to build assets, manage their finances, and achieve economic security. By expanding access to affordable credit, capital, and financial services, these initiatives help individuals overcome barriers to economic mobility and create pathways to prosperity for themselves, their families, and their communities. Community action agencies have the opportunity to provide families with access to financial education, coaching, and resources to build savings, reduce debt, and improve their credit scores, positioning them for long-term financial success. By promoting access to affordable financial products and services such as affordable banking, credit unions, and savings accounts, these initiatives empower families to build wealth and achieve economic mobility over time.¹⁸⁷

The trends and opportunities in community-asset building for economic mobility reflect a shift towards holistic, place-based, and accessible approaches that recognize the inherent strengths and resources within communities and seek to leverage them to create pathways to prosperity for all. By investing in social capital, promoting financial capability and empowerment, and fostering accessible economic development strategies, communities can create the conditions for greater economic viability. Sustained investment, collaboration, and commitment from policymakers, community leaders, and stakeholders are also needed.

The pursuit of community-asset building and economic mobility within Community Action is a multifaceted endeavor that requires collaborative partnerships, innovative solutions, and sustained investment in local resources. By leveraging existing assets, fostering social capital, and promoting inclusive development strategies, communities can create improved community conditions which unlock more opportunities, uplift individuals, promote prosperity, and enhance the resilience of neighborhoods. However, addressing structural barriers and ensuring equitable access to resources remains paramount to realizing the full potential of Community Action in fostering economic mobility and social well-being for all members of society. Through concerted efforts and collective action, communities can build a more resilient and equitable future that empowers individuals and fosters thriving, vibrant communities.

Two-Generational and Whole Family Approach Trends and Opportunities

Emerging two-generation or whole family approach practices designed to promote economic mobility are revolutionizing the landscape of human services by recognizing the benefits of high-quality, comprehensive, and coordinated services and supports provided to children and their parents simultaneously. At the heart of these practices lies a commitment to breaking the cycle of intergenerational poverty by designing a flexible approach with a customized mix of services of sufficient intensity and duration to support the achievement of social and economic mobility outcomes for infants and children and their parents. Outcomes for infants and children most often relate to age-appropriate development ensuring that children have greater opportunities to thrive as adults. Adult outcomes relate to increasing human capital development capabilities that improve earnings and income and increase upward mobility, therefore shortening the number of years the children in the family are in poverty.¹⁸⁸

The current version of two-generation programs builds on a long history of pairing early childhood education with parent engagement, family support, and, in some cases, adult education and training. Influenced by new research on the scale and effects of poverty, as well as on the impacts of education, the Office of Economic Opportunity launched Head Start in the summers of 1965 and 1966. These early programs were launched by community action agencies, and in 2020, nearly half of CAAs (507) were Head Start grantees. In the late 1980s, the Foundation for Child Development coined the term two-generation to reflect programs that were emerging. The concept typically involved adding child care to education programs for parents and embedding self-sufficiency programs for parents into early childhood education programs, including adult basic education, GED attainment, and strategies for obtaining entry-level jobs. In the late 1980s and 1990s, evaluations of these earlier two-generation programs found a lack of intentionality, quality, and intensity of services may have contributed to few or no impacts on parental employment, parental earnings, and children's readiness for school.¹⁸⁹ In the early 2000s, several philanthropic partners started investing in the growth and development of two-generation approaches with an increased focus on high-quality, intensive interventions to achieve impacts for children and adults and promote upward mobility.

Today's two-generation models draw on multidisciplinary research and theories in developmental science and economics. Decades of research demonstrate that parents are the primary influence on

young children's development and that the parent-child relationship and home environment are the foundation of healthy development, which plays a significant role in children's cognitive, language, and socioemotional development. Increases in parent human capital are likely to lead to improved cognitive development in children and spur child well-being and school readiness. Additionally, as parents improve their education and secure higher wages, they will have more income to invest in their children. They are better positioned to meet their child's housing, nutrition, and health needs and secure additional educational enrichment experiences. Increased income may also reduce parental stress and contribute to overall improved family functioning. Cutting across science and theories informing two-generation approaches is the increasing understanding that the timing of child poverty matters and that poverty early in a child's life may be especially harmful and may carry well into adulthood.¹⁹⁰

Considering the many structural causes of low economic mobility, it is no surprise that the experience of those working with children and families take the approach that high-quality, intensive interventions with sufficient dosage, duration, and range of services are necessary to increase upward mobility for children and their parents.

High-quality early childhood education and development is identified as a critical component of the whole family approach. Research has shown that investments in early childhood education and interventions have a significant impact on children's long-term outcomes, including academic achievement, employment opportunities, and lifelong earnings. By providing high-quality early childhood education and support services to children from families with low incomes, the whole family approach seeks to break the cycle of poverty and promote intergenerational mobility by equipping children with the skills, knowledge, and resources they need to succeed in school and beyond. Although much of the science behind the two-generation approach focuses on children ages zero to five, older children are often in families served by two-generation providers.

Supports and services for parents that are of sufficient quality, intensity, and duration to help the adults increase their earning potential and achieve a family-supporting wage are essential to effective whole family approach initiatives. Research has demonstrated that the shorter the time span a child spends in poverty, the better the chances they will achieve positive adult outcomes. Income hardship can create both material challenges and stress that may have long-term impacts. Beyond increasing income, whole family approach efforts seek to address the broader needs of all family members in ways that can increase stability and family functioning. Light touch or short-duration services or support are

not likely to be sufficient to help parents increase their earnings potential. Whole family approach efforts need to be designed to support families for time periods sufficient for the family to achieve their goals.

Both whole family approach parent and child interventions capitalize on **mutual motivation**. Mutual motivation is the interaction between the child and parent. Research indicates that when children see their parents in school, they may be more motivated to do better.¹⁹¹ New parents are often motivated to do better for their children. Some research has indicated that attendance in two-generational programming improves parent attendance in training and child attendance in Head Start.¹⁹²

Co-designing with families is essential for creating whole family approaches that truly meet the needs of the family and lead to improved outcomes. By partnering with families to develop programs and services, organizations can ensure that solutions are culturally relevant, accessible, and effective. This collaborative process also fosters trust and empowers families to take an active role in their well-being. A strong focus on equity is crucial for ensuring that all families, regardless of their background, have equal opportunities to thrive. By addressing structural barriers and disparities, whole family approaches can create a more just and equitable society.

One key practice incorporated in many whole family approach efforts that is having a significant impact on agency practices is the **integration of services across multiple domains**, including education, workforce development, healthcare, child care, housing, and financial stability, to create a seamless continuum of support that meets the holistic needs of families. By adopting a whole family approach, service providers can identify and address the underlying barriers to economic mobility faced by families, such as lack of access to education, job training, affordable housing, healthcare, and child care, in a coordinated and integrated manner.

Many whole family approach efforts **utilize a coaching practice that incorporates a growth mindset**. Family-centered coaching is a set of strategies, tools, and resources to help coaches, and their organizations shift how they engage with and help families. Family-centered coaching is a coaching practice that starts with the belief that every family knows best what it needs. Techniques ranging from goal-setting and motivational interviewing to strength-based case management are used to help coaches work with the whole family. Family coaching practice puts families in the driver's seat, includes

the entire family, and seeks to help families call on their strengths to build capabilities that will carry them forward throughout their life span.

Many families facing economic insecurity and other challenges have experienced trauma or adverse childhood experiences that impact their ability to access and engage with services effectively. By **incorporating culturally competent, trauma-informed approaches** as part of the coaching practice, service providers build trust, reduce stigma, and create a safe and supportive environment where families can heal and thrive.

Another practice that is being utilized to build the organizational culture needed to implement a whole family approach involves **shifting organization focus beyond a regulatory grants management focus to one of outcomes and impact for all members of the family**. Many organizations are utilizing the Human Services Value Curve (HSVC) as a framework for making the shift. The HSVC is a strategic framework designed to guide health and human services organizations, systems, and communities toward achieving better, more equitable outcomes. By focusing on both outcome growth (increasing the value and reach of services) and capacity growth (improving efficiency and effectiveness), the HSVC measures and charts progress towards enhanced social and economic value.¹⁹³

Blending and braiding funds is a strategic approach that empowers nonprofits to maximize their impact. By combining resources from various sources, organizations can create more comprehensive and effective programs. This approach fosters collaboration, streamlines operations, and ultimately drives better outcomes.¹⁹⁴ By aligning diverse funding streams with shared goals, nonprofits can develop innovative solutions to complex challenges and measure their success through tangible results.¹⁹⁵

There is increased emphasis on **data-driven decision-making and performance measurement** in the whole family approach. By collecting and analyzing data on outcomes, service utilization, participant demographics, service provision, program effectiveness, and various other project data, policymakers and service providers can identify areas of need, track progress, and make informed decisions about resource allocation and programmatic improvements. By engaging families as partners in the evaluation process and soliciting their feedback and input, human service providers can ensure that services are responsive to families' needs and preferences, promoting greater accountability and transparency in the delivery of services.

The whole family approach represents a paradigm shift in the way human services are delivered and requires recognition of and attention to the complex ecosystem of conditions that impact families in their upward mobility journey. By recognizing the interconnectedness of family systems and addressing the diverse needs of all family members, the whole family approach offers a holistic and integrated framework for promoting economic mobility and well-being. However, realizing the full potential of these practices will require sustained investment, collaboration, and commitment from policymakers, service providers, and community stakeholders to create more equitable and inclusive systems of support that empower families to achieve their full potential. Through collective action and shared vision, communities can build a brighter future where all families have the opportunity to thrive.

The examination of results pertaining to opportunities in the two-generational and whole family approach reveals a landscape marked by both progress and challenges. While efforts are underway across various fronts to implement these approaches, resource limitations pose a significant barrier to their widespread adoption and effectiveness. Nonetheless, there is growing support for the approach, with many notable successes serving as beacons of inspiration and learning opportunities for communities. The importance of highlighting successes, fostering learning communities, and advocating for continued investment in these approaches cannot be overstated, as they represent a holistic and integrated approach to addressing the multifaceted needs of families and individuals.

Community action agency survey respondents noted several challenges experienced by families that impact program design and implementation of a whole family approach. The fundamental need for a family to achieve a basic level of stability is seen as a precursor to upward mobility. Community Action respondents indicated the lack of safe and affordable housing in many communities as a serious challenge for families, as well as the agency's efforts to help stabilize the family and pursue implementation of the whole family approach educational and work activities that advance upward mobility. In addition to housing challenges, respondents surfaced transportation challenges. In rural and small communities, where populations are scattered and transportation options are limited, these challenges are magnified. Other challenges faced by families included the lack of mental health services and the lack of fatherhood support initiatives.

Community action agencies have extensive experience providing comprehensive and coordinated services to parents, work and education interventions that increase adult earnings potential, and early childhood education to children ages zero to five. In every state, community action agencies of varying

types are deploying their 60 years of experience and shifting to an intentional whole-family approach. Community action agencies are uniquely positioned to implement whole family approaches due to the fact that by design, CAAs coordinate a rich mix of federal, state, local, and private funding to meet employment, education, housing, child care, transportation, health, and mental health needs for adults, children, and families. Additionally, community action agencies have strong collaborations with other key partners such as Work Force Development Boards, local school districts, community colleges, and mental health providers that are essential to designing and delivering whole family approaches that work for children and their parents or other caretakers.

Individual community action agencies and state-wide networks of agencies have been deeply involved in adopting a whole-family approach to their work with children and parents. The Community Action whole family approach field, along with local, state, and national partners have identified a range of enabling conditions, principles, and emerging trends.

A hallmark principle of the whole family approach is engaging families in the design and implementation of the approach. Agencies that succeed in this realm have unique opportunities to For example, many families have articulated benefit cliff challenges as they begin earning increased wages. Families facing this challenge are in the best position to raise awareness of these issues and advocate for change. Community recognition and problem-solving around issues related to housing stability, accessible transportation, affordable and accessible child care, and opportunities for living wage jobs are also necessary for a whole family approach to be successful in helping families achieve upward mobility. Without the recognition and attempt to address structural barriers in the community, even the most well-intentioned initiatives may fall short of making a meaningful impact on upward mobility and intergenerational poverty. Agencies that can harness this knowledge and support families as they activate their own power have new opportunities to pursue changes in public policy, refocus how public resources are allocated, and even change public mindsets about what individuals need and what is just.

o As organizations work to integrate their services internally and with partners, the delivery system improves for all people experiencing poverty. One of the key challenges identified was siloed programs and services, which impede the effectiveness of collective efforts aimed at promoting economic mobility and

family well-being. Strategic partnerships and collaborative initiatives through programs such as Head Start, Early Head Start, and Temporary Assistance for Needy Families (TANF) demonstrate the potential for coordination across organizations, both public and private, to identify needs, avoid duplication, and deliver comprehensive services to families. Service integration has the potential to make systems and processes more responsive, effective, and efficient. It can also deliver services and support in ways that empower rather than stigmatize, traumatize, and deprive people of dignity. These improvements can benefit populations beyond children and parents and extend to other customer segments, such as individuals. Metropolitan Action Commission, the community action agency serving Nashville, Tennessee, uses the HSVC to focus staff on agency-wide goals, maximize opportunities for customers, and integrate services in an effort to innovate new pathways for economic mobility.¹⁹⁶ Community action agencies like Central Missouri Community have been intentional about extending the duration of services to children beyond age five and their parents. Through their Bridge program, academic support is provided to children from kindergarten through third grade, and parents receive customized support.

Strategic and **promising partnerships with other systems focusing on upstream prevention efforts**, such as the healthcare system and child welfare, provide new possibilities for coordinated efforts, additional funding, and greater impact for children and parents.

During the landscape analysis, respondents noted a common thread involving a deficit-based thinking approach utilized by some human service providers that undermines family strengths and potential. **Agencies that implement a whole family approach and use a coaching practice are in a position to expand the approach and practice to their partners in the community.** Imagine the impact on families in a community if the community action agency, local Department of Social Services, and other key partners all adopted and used common coaching practices and coaching tools.

Some community action agency respondents expressed hesitance to shift to a whole family approach due to limited flexible funding opportunities needed to implement the approach, as well as limited resources and staff capacity. More **training and technical assistance are needed to help agencies understand the financial and programmatic methods for braiding a wide array of federal and state funding** in ways that support a whole family approach. There is also a need to educate state and federal funders on the benefits of the whole family and how funds can be blended and still maintain all state and federal compliance. **Agencies need new sources of flexible funding in order to meet the needs and**

demands of their communities. Respondents noted flexible funding to support coaching and a wide range of barrier removal for families as key whole family approach components.

A perpetual and complex challenge agencies shifting to a whole family approach face is a myriad of separate management information systems required by federal, state, and private funders. These separate systems often house information about children and parents in different systems, making it a challenge for staff working with the family to see a full picture of the whole family and to coordinate across multiple programs. **New technology solutions that aid staff in integrating data are needed.** In Virginia, the General Assembly appropriated funding for a Two-Generation and Whole Family Approach Pilot administered by the Department of Social Services (DSS) utilizing six community action agencies.¹⁹⁷ DSS and the agencies have worked together to track data on both parents and children, which has been used to assess progress and inform improvement efforts.¹⁹⁸

Internal training and capacity-building efforts within CAAs are essential for ensuring that staff are equipped with the knowledge and tools necessary to implement the two-generational and whole family approach effectively. The Head Start Parent, Family, Community Engagement Framework was identified as a comprehensive guide for incorporating family engagement principles into programmatic efforts. Leadership, middle management, and front-line staff need training and technical assistance to help them understand the science behind the whole family approach and the enabling conditions that impact successful adoption. Additional training and skill development are needed in a range of topics, including executive functioning, trauma-informed care, stages of change, motivational interviewing, racial equity, systems change, collective impact, program design (theory of change and logic model), measuring social and economic mobility for children and parents, piloting, and organizational change.

As awareness of and support for two-generational and whole families approaches continues to grow, it will be important to continue **highlighting successful initiatives as a model to be emulated and providing opportunities for peer-to-peer learning** to help foster understanding of the foundational concepts and building blocks for implementation. A solid understanding of the foundational concepts of implementing a whole family approach, including the importance of coaching and the time required to build trusted working relationships with both families and community partners, is essential.

While there are challenges inherent in implementing a whole family approach within Community Action, there are also significant opportunities for progress and innovation. By fostering collaboration,

leveraging resources, and investing in capacity-building efforts, communities can create more inclusive and equitable systems of support that empower families to achieve economic mobility and holistic well-being. Through collective action and commitment to shared goals, communities can harness the transformative potential of the whole family approach to build a brighter future for all.

Innovative Community Programs and Organizations

There is a growing recognition of the importance of holistic and preventative approaches that address the barriers faced by individuals seeking to increase social and economic mobility. As described in the Problem Analysis at the beginning of this report, there are many factors that simultaneously inhibit access to or diminish the positive effects of high-quality education, workforce development, and community-asset building. Thus, it is critical to consider innovative opportunities that are aimed at providing cross-cutting supportive services such as child care, transportation assistance, housing support, and mental health services, which are critical for individuals to successfully participate in education and workforce development programs and not only obtain employment but also sustain employment. This section will explore opportunities and highlight examples of community action agencies who are implementing innovative approaches to advance social and economic mobility within the areas of economic support, housing, transportation, health, and climate.

Efforts to address structural barriers to social and economic mobility, including racial inequities related to housing, health, transportation, living wage, accessibility, education, and employment are needed at both the individual and the community or systems level. These efforts will look different at each level. Addressing these barriers at the community or systems level will include innovative and promising practices such as targeted interventions, policy advocacy, and community partnerships aimed at creating more equitable and inclusive pathways to economic mobility. On the other hand, addressing these barriers at the individual or family level will include innovative and promising practices such as supportive services for individuals facing economic hardship, skill development for better employment opportunities, and social integration to foster resilience and empower individuals to reclaim agency over their economic futures.

Opportunities in Economic Support

Economic and concrete support such as TANF cash assistance programs, basic income programs, the Earned Income Tax Credit (EITC), and Child Tax Credit (CTC) help to reduce inequities and stabilize families experiencing economic hardship. Almost 70% of families with an income below 200% of the federal poverty guideline report to have experienced an economic hardship such as paying for housing, utilities, food, or healthcare within the past year. Additionally, 37% of adults do not have \$400 in the bank to help cover the cost of unexpected expenses such as car repairs, home repairs, or health emergencies.¹⁹⁹ For families who experience an increase in income, the benefit cliffs encountered result in the loss of critical benefits such as Medicaid, Supplemental Nutrition Assistance Program (SNAP), or Temporary Assistance for Needy Families (TANF). In one example of a single parent with two children, the annual income increased significantly from \$19,400 to \$40,600, yet the net resources remained the same at both income levels after benefits ended. This cliff effect is discouraging for families working to advance economically and often impacts the decisions families make regarding employment opportunities.²⁰⁰

The Urban Institute's "Balancing at the Edge of the Cliff" report highlights the need for flexibility in benefit programs that allow program participants more time to remain in the program and receive benefits.²⁰¹ For example, as one Shriver Fellow indicated, being able to save up resources when starting a new job to be able to cover unexpected expenses such as the need for new tires is important to maintain transportation for work and therefore maintain economic stability. The report also indicated that supporting families in navigating benefit programs when employment earnings increase and understanding **tax credits, such as the EITC and CTC**, is also beneficial. Policies that allow tax benefits to be paid throughout the year, as demonstrated with the 2021 Child Tax Credit Expansion, can also be a way to prevent the cliff effect.²⁰² The monthly CTC expansion reduced child poverty by almost 30% and was associated with lower rates of depression and anxiety in parents. Stimulus checks issued in response to the COVID-19 pandemic also made a significant impact among all American households, with adverse mental health symptoms dropping by 20%, food insufficiency dropping by 41%, and financial instability dropping by 43%. Following the stimulus payments, those who experienced the greatest decline in material hardship were households with low incomes and households with children.²⁰³

Across the country, community action agencies have been implementing pilot **guaranteed income programs** that provide families with direct economic support and the flexibility to decide for themselves how to spend the funds. The purpose of these programs is to allow families the opportunity to demonstrate autonomy to make decisions based on their needs. According to the Center for Guaranteed Income Research, the Stanford Basic Income Lab, and Mayors for a Guaranteed Income’s Guaranteed Income Pilots Dashboard, there are over 30 guaranteed income pilots across the United States, including those administered by community action agencies and other community based organizations, with approximately 8,495 total participants. The cash assistance for these pilot programs ranges from \$200 to \$1000 per month, and the duration of the programs ranges from 10 months to 3 years. Despite concerns from community leaders and policymakers regarding how families will use the funds,²⁰⁴ data shows that funds primarily went to retail sales and services (36%), food and groceries (32%), transportation (9%) and housing or utilities (9%).²⁰⁵ Some recent research has found minimal findings, and some agencies have adapted their approach to guaranteed basic income.²⁰⁶

Western Maine Community Action (WMCA) has taken a different approach in providing economic supports by implementing a “Community Kickstart” program where **community members donate funds to help cover specific needs** that arise such as uniforms for a new job, household items for someone moving into a new home, or car insurance to help maintain transportation. Families in need of assistance can apply once per year and receive a maximum amount of \$1,500.²⁰⁷

Community Action Agencies Pilot Guaranteed Income Programs

Olympic Community Action Programs (OlyCAP) in Port Angeles, Washington is [launching a second pilot in August 2024](#) to provide 25 families with \$500 per month for 12 months. The program is geared to families enrolled in the early childhood service programs. The payments are received on a refillable debit card, which allows for OlyCAP to track purchases broadly by category, but not by specific items.

The Fresno Economic Opportunities Commission (Fresno EOC) in Fresno, California [started a guaranteed income pilot in July 2024](#) providing \$500 per month to 150 local families. Evaluation will be conducted to measure the impact of the program health, happiness, financial stability, employment, parental involvement, and school readiness.

The Community Action of Southern New Mexico, in collaboration with other nonprofits and with funding from the federal American Rescue Plan Act (ARPA) [launched a guaranteed basic income program](#) providing \$500 monthly payments to 150 families over 18 months.

Opportunities in Housing

Affordable, quality housing solutions are essential to creating conditions in communities that support individuals and families of all types and incomes to thrive and reach their full potential. The current housing crisis demands that a mix of innovations be deployed along with efforts focused on increasing living wage jobs and increasing skills so families can afford the housing they need.

People Inc, a Virginia community action agency, has taken the lead on increasing the affordable housing in Virginia and Tennessee and currently owns and operates over 30 affordable housing properties. Their most recent project was funded with a mixture of public and private sources totaling \$7.2 million that supported construction of 22-unit three-bedroom, two-bathroom duplexes.²⁰⁸ (Note: CSBG funding has specified unallowed uses and agencies may submit waivers that adhere to criteria for approval.)

Mid-Willamette Valley Community Action (MWVCA) in Salem, Oregon renovated an inn, called the ARCHES Inn, and transformed it into a 90-day, low-barrier, emergency shelter that prioritizes wildfire survivors, chronically homeless, and medically fragile individuals. The Inn also houses a health and wellness center and other human services programs on site and is conveniently located near the veteran's services office. The facility currently houses 30 individuals, and upon completion will be able to house up to 125 individuals in 72 guest rooms. Those staying at the Inn receive wraparound services to support the transition into permanent housing. In addition to transitional housing, MWVCA also offers permanent supportive housing through a partnership with the local housing authority. The apartment complex, Sequoia Crossing, provides 54 one-bedroom units and 6 two-bedroom units. Enrollment is done through coordinated entry and additional services are provided for residents such as case management, health service navigation, mental health support, and peer support.²⁰⁹

Community Action Program for Central Arkansas (CAPCA), a community action agency in rural Arkansas, recently partnered with the city of Conway to open a 24-hour emergency shelter. As a trusted community partner for individuals experiencing homelessness, CAPCA will administer the operations of the shelter.²¹⁰ In a similar approach, the Community Action Partnership of Kern in Kern County, California operates M Street Navigation Center, a 24-hour facility that is owned by the County of Kern. The shelter provides beds, meals, laundry services, medical services, mental health services, and pet care for companion animals.²¹¹

There are multiple examples of innovative approaches to addressing housing barriers that are focused on families with children, particularly children in Head Start. In Connecticut, the Head Start on Housing program provided federal housing vouchers to families with young children participating in Head Start through a cross-agency collaborative approach.²¹² In Wisconsin, the Family Keys pilot program prioritized short-term housing support for children at risk of removal from the home due to housing insecurity. Support included hotel vouchers and transitional housing, security deposits and application fees, utility deposits, and other expenses related to finding and maintaining stable housing.²¹³ Enrichment Services Program, a community action agency in Columbus, Georgia is in the process of launching a new pilot program that will provide three transitional homes for Head Start and Early Head Start families. The program will provide families with stability for three years while they work to build escrow funds to buy their own homes.

Chief among structural barriers that hinder the journey toward economic mobility is accessibility and the lack of transportation, particularly within rural communities. Recognizing this challenge, community action agencies have implemented innovative solutions. In one example provided in the CSBG network survey, an agency partnered with an adult education program to acquire a recreational vehicle and take services "on the road" to address and overcome the barrier of transportation. This mobile approach not only circumvents transportation barriers but also ensures the accessibility of education and training opportunities for individuals residing in remote or underserved areas. By bringing the classroom to the community, barriers to access are dismantled, paving the way for a more equitable and inclusive workforce development landscape.

Kennebec Valley Community Action Program (KVCAP) leverages public and private funding to offer an innovative mix of transportation resources in two counties in Maine. Public and private funding along with community volunteers come together to meet a wide range of transportation needs. These initiatives all underscore the importance of leveraging local assets to foster economic development and community cohesion.²¹⁴

The concerted push for vehicle electrification by the Department of Energy (DOE) and Department of Transportation (DOT) presents a unique opportunity for community action agencies to significantly expand their transportation efforts under the provisions of the Inflation Reduction Act (IRA). By

leveraging these funds, CAAs can acquire electric public vehicles, mirroring initiatives like those undertaken by Maui Economic Opportunity. This strategic investment in clean transportation infrastructure has the potential to dramatically enhance social and economic mobility within communities, providing increased access to employment, education, healthcare, and essential services for those who have traditionally faced transportation barriers.

Opportunities in Health

Along with holistic approaches is the trend to move upstream toward more preventative interventions. The ever-evolving understanding of the importance of addressing the social determinants of health can be an impactful strategy for promoting economic mobility and well-being. Initiatives such as affordable housing, access to nutritious food, transportation assistance, and mental health services play a critical role in supporting families' overall health and economic stability. Integrating health and human services and addressing the social and economic factors that impact families' health outcomes aims to create healthier, more resilient communities where families can thrive.²¹⁵

Collaborations with strategic partners such as schools, community organizations, and government agencies can help to leverage resources, prevent duplication of efforts, and provide cross-cutting services that address the social determinants of health and meet the basic essential needs for social and economic mobility. For example, five community action agencies in rural areas have worked to address vaccine inequities and increase the acceptance and uptake of vaccinations among racial and ethnic groups by partnering with healthcare providers, faith-based organizations, local non-profits, schools, universities, and community residents to serve as trusted messengers, meeting people where they are and engaging in culturally relevant strategies.²¹⁶ Another example of a collaborative approach is a local community action agency in California, the Community Action Partnership of Sonoma County, serving as the fiscal sponsor of a coalition of multi-sector community partners working to prevent and heal adverse childhood experiences (ACES) and trauma caused by social determinants of health (SDOH).²¹⁷

Medicaid expansion has been associated with improved economic stability, improved mental health, and lower rates of eviction. In states with Medicaid expansion, evictions were reduced by nearly 20% over three years.²¹⁸ California Advancing and Innovating Medi-Cal (CalAIM) is an example of a statewide initiative that has leveraged Medicaid funding to address the social determinants of health.²¹⁹ Through this initiative, local community action agencies can enroll as Medi-Cal providers through a Fee-For-

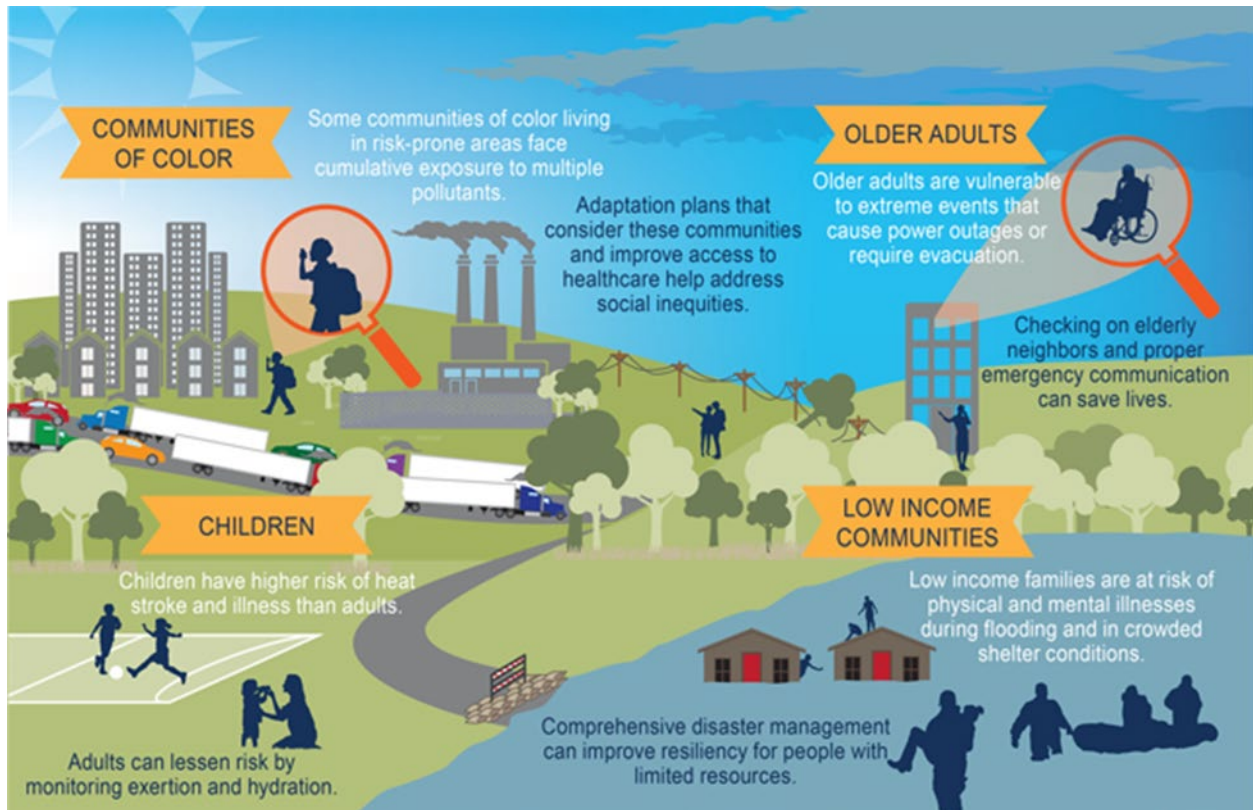
Service model to provide Community Health Worker (CHW) services. Community Health Workers provide preventative health services such as perinatal care, sexual and reproductive health care, environmental and climate-sensitive health care, and oral health care.²²⁰

Community action agencies also provide a variety of other non-medical essential supportive services such as housing, nutrition, and transportation that improve health outcomes for individuals and communities. In North Carolina, the Healthy Homes Initiative, administered through the North Carolina Community Action Association (NCCAA) to local community action agencies, leverages funding to provide home repair services that improve the overall health and safety of living environments, such as accessibility and fall prevention enhancements, carpet replacement, deep cleaning, pest control, moisture control, air filter changes, air purifiers, and battery changes for carbon monoxide and smoke detectors.²²¹

Opportunities in Climate

The U.S. Department of Health and Human Services (HHS) emphasizes the need for cross-sector collaborations and policies to address health inequities. By promoting environmental justice and integrating climate considerations into health frameworks, HHS aims to protect public health and ensure that under-resourced communities receive equitable support to mitigate the negative impacts of climate change.

Figure 12: Climate Change and Health Equity



Source: US DHHS, Climate Change and Health Equity²²²

Under-resourced communities and groups that are historically marginalized often disproportionately endure the impacts of climate change, positioning them to benefit from the transition to a sustainable economy. By directly experiencing the effects of a changing climate, these communities have a vested interest in the implementation of sustainable practices. Education on climate change and renewable energy can empower communities to participate in initiatives like solar energy adoption, which is now more accessible than ever due to funding and programmatic opportunities provided by the Inflation Reduction Act. Additionally, home electrification and weatherization programs, such as those offered through HUD's Healthy Homes initiative, can create jobs and improve energy efficiency, leading to long-term cost savings for families.

In 2022, West Central Wisconsin Community Action Partnership's (West CAP's) 1300 Residences project in River Falls, Wisconsin won the Charles L. Edison Tax Credit Excellence Award for Green and Healthy Housing from the Affordable Housing Tax Credit Coalition. The project provides 50 affordable homes to residents with low incomes, including senior citizens, people with disabilities, and veterans. Residents of the facility are able to heat, cool, and power their homes through 580 photoelectric panels and three

large SmartFlowers that transform the sunlight into clean and renewable electricity. In addition to the significant carbon dioxide emission reductions, the features of the facility save approximately \$60,000 per year in electricity costs. Along with the housing units, the facility also provides on-site educational and financial literacy classes, a community room, picnic area, playground, and library. By leveraging CSBG funding, the innovative project is able to provide safe and affordable housing, as well as address the social determinants of health, through the intersection of both environmental justice and economic justice.²²³

Equity-Centered Approaches

Centering equity and belonging also emerged as a significant opportunity for increasing economic mobility across promising practice areas. Despite the challenges of limited funding, resources, and staff capacity, there are individuals and organizations dedicated to combating the various levels of racism and promoting healing and social cohesion, signaling a grassroots movement that can promote access to high-quality education and workforce development opportunities as well as opportunities for community-asset building and social capital formation. Furthermore, there exist exemplary models of CAAs engaged in community development work, highlighting the potential for replication and scalability through enhanced technical assistance and resource allocation. Similarly, structural sexism is being addressed in actions such as programs intentionally adopting gender-neutral marketing approaches to bolster inclusivity and knowledge dissemination, ensuring that educational pathways remain accessible to all members of society. There is a growing emphasis on promoting diversity, equity, and belonging throughout education, ensuring that all students have access to high-quality educational opportunities regardless of their background or circumstances.

Addressing structural issues within the economy, including disparities in wages, benefits, and working conditions, is paramount to ensuring widespread economic mobility and prosperity. The power of collaboration cannot be overstated in the realm of Community Action. By leveraging partnerships with community colleges and workforce programs such as the Supplemental Nutrition Assistance Program Employment and Training (SNAP E&T), Vocational Rehabilitation, and American Job Centers, community action agencies can amplify their impact and extend their reach. Whether through resource sharing, funding opportunities, or collective advocacy, these partnerships enrich the fabric of the community, fostering a culture of collaboration and collective empowerment. Similarly, strategic alliances with local and state governmental agencies and school districts to facilitate the alignment of resources and

priorities help to ensure a cohesive and coordinated approach to advancing social and economic mobility. By advocating for program development and policy reforms that promote fair labor practices and economic equity, communities can dismantle barriers to socioeconomic advancement and create an environment conducive to inclusive growth.

In 2020, Action for a Better Community (ABC), a community action agency in Rochester, New York, was a leader in advocating for the Monroe County Department of Public Health and the City of Rochester to formally declare racism as a public health crisis.²²⁴ In 2021, the agency hosted a conference on “Racism as a Public Health Crisis – Attacking the Two Pandemics” to educate the community and bring awareness to the disparities, while also addressing potential solutions for how to help the community heal.²²⁵ The Community Action Partnership of Sonoma County is another example of an agency that helped lead community efforts towards racial healing. In June 2020, the agency started hosting a series of “Community Conversations on Race” through Facebook Live. Originally intended to be an eight-part series, it eventually became a regularly scheduled event with an average of 1,500 viewers per video. In the first two years, the agency hosted over 60 conversations, with over 200 panelists, and over 70,000 views.²²⁶

The National Community Action Partnership’s Equity and Economic Mobility Commission (EEMC) serves a vital role in advising NCAP’s Board of Directors on issues related to equity and advocating on behalf of the CSBG network. The EEMC has worked to define key terms in an effort to develop a shared understanding of equity and strengthen the CSBG network’s efforts to advance equity and economic mobility. Through the National Community Action Partnership’s Achieving Equitable Outcomes for Families Learning Community Groups, 42 individuals have been trained as Racial Healing Circle facilitators. These individuals have received intensive training to facilitate racial healing circles at local, state, and national levels. Racial Healing Circles have been proven to be a useful tool for engaging in difficult conversations about life experiences and perceived differences, and providing an opportunity for diverse groups of people to establish deep connections.²²⁷ Additionally, in 2024, 14 CAAs in 10 states across the country participated in a National Leading Equity Cohort to enhance understanding of diversity, equity, and belonging concepts and implement changes in human services delivery and organizational management.

Community action agencies have also recognized the need for language justice to center programs and services in equity. For example, at MAHUBE-OTWA Community Action Partnership in Detroit Lakes,

Minnesota, the agency recognized that while 25% of eligible people in the service area identified as Native American, only 7% of individuals served by the agency identified as Native American. The agency hired a Tribal liaison and worked to identify barriers that limit access to services by focusing on listening and learning more about the community. Rosetta Stone, Duolingo, and weekly language learning groups were made available for staff to learn and practice basic words and phrases in the Ojibwe language. Signs were also posted throughout the agency in the Ojibwe language to foster a culture of equity and belonging. Policy changes were made at the agency as well, such as allowing for traditional tobacco use on agency premises for spiritual or cultural purposes to honor indigenous traditions and ceremonies.

Similarly, the Community Action Board of Santa Cruz County (CAB) in Watsonville, California recognized a barrier in their community in 2020 with farmworkers in the community who speak Mixteco, one of the indigenous languages spoken in Southern Mexico, not having access to services. Indigenous language speakers in this community are not fluent in either English or Spanish and often encountered barriers including abuse of labor rights, medical rights, and tenants' rights, as well a lack of access to information regarding emergency preparedness, disaster relief, and other essential services. During the COVID-19 pandemic, the agency began working to build infrastructure and internal capacity within the organization to respond to the needs of the indigenous language speakers. They established partnerships with indigenous-led organizations and local interpreters, increased representation by hiring bilingual and trilingual staff, trained staff on linguistic diversity and cultural humility, elevated the needs of indigenous-language speakers in the community by distributing surveys and hosting focus groups, and advocated for changes at the local, state, and national level.²²⁸ In December 2022, heavy rains and historic flooding forced families in the community to be evacuated, and two months later while still recovering, the community again experienced disastrous flooding when a broken levee caused the Pajaro River to breach, pouring water into the community's roadways and fields. Because of their intentionality during the COVID-19 pandemic, CAB was prepared to respond, quickly activating interpreters to communicate accurate and time sensitive information, letting evacuated families know where to go and how to access resources to navigate and recover from the impact of the floods. In the months that followed, the agency supported over 900 indigenous language speaking individuals by connecting them to emergency resources at flood evacuation sites and provided over 341 families with direct financial assistance through the state's Storm Assistance for Immigrants program.²²⁹ As agencies like CAB and MAHUBE-OTWA exemplify, community action agencies play a vital role in bridging the gap for communities that have historically been marginalized from opportunities for social and economic

mobility. By centering equity in approaches to advance social and economic mobility, community action agencies can build trusted working relationships with the community, communicate timely and accurate information, mobilize the community, distribute resources, and coordinate with local, state, and federal partners.

Conclusion

Key Findings

The information in this report reveals several key findings that should guide future strategies of the CSBG network to enhance social and economic mobility and expand opportunities for families.

Flexible funding models are critical to effectively addressing the complex and interconnected barriers to economic mobility. The CSBG network consistently reports that the rigidity of various funding streams limits its ability to design and implement innovative, comprehensive, and responsive programs that are tailored to the unique needs of communities.

Successful strategies to increase economic mobility should address entrenched, discriminatory public policies and social systems. Biased policies, regardless of whether they are intentional, perpetuate poverty because they create an interconnected system of structural barriers that disproportionately affect groups that have been economically and socially marginalized and hinder their access to resources and opportunities. Strategies to increase economic mobility must go beyond acknowledging these issues; they must be actively designed to counteract them.

Expanding social and economic mobility requires looking beyond monetary constraints. Poverty is not just about insufficient income and assets—it is a multidimensional experiential state that includes social factors such as power dynamics, autonomy, and a sense of belonging, which are critical in shaping individuals' experiences and opportunities for economic mobility.

High-quality early childhood education is fundamental to advancing economic mobility. Access to these services leads to long-term positive outcomes, such as greater academic achievement, employment opportunities, and lifelong earnings. Children who receive a strong educational foundation in their early years are better prepared to succeed in school and beyond. Moreover, these educational programs foster cognitive and social skills essential for personal and professional development.

Investments in early childhood education are a proven, cost-effective strategy for increasing economic growth and breaking the cycle of poverty.

Two-generational and whole-family approaches address multiple barriers to economic mobility by providing comprehensive, coordinated services that meet the diverse needs of all family members.

These approaches emphasize the importance of cultural humility, trauma-informed care, and engaging families in the design and implementation of programs.

Workforce development challenges should be addressed through flexible funding models, accessible training programs, and comprehensive support services. Communities are facing significant workforce challenges, including a lack of living-wage job opportunities, inadequate vocational training programs, and barriers such as transportation, child care, and mental health issues.

Building community assets is essential for promoting economic mobility. Challenges to community development include a lack of trust between residents and local officials, limited resources, and polarized views on poverty. Successful community development efforts require inclusive, collaborative strategies that address structural barriers and engage diverse community members.

Holistic support services should be part of any strategy to expand economic mobility. Providing wraparound supportive services such as child care, transportation assistance, housing support, and mental health services are critical for individuals to successfully participate in education and workforce development programs, obtain employment, and sustain it. This holistic approach is essential for effective economic mobility.

Promoting social capital and community cohesion is vital for economic mobility. Social capital includes networks of relationships, trust, and reciprocity within a community, which provide individuals with access to resources, opportunities, and support networks. Initiatives that strengthen social capital can create conditions for economic mobility to flourish.

Inclusive and equitable economic development strategies are necessary to address structural inequities and promote opportunities for all community members. These strategies include community benefits agreements, equitable development frameworks, and inclusive entrepreneurship programs that ensure economic development efforts are responsive to the needs of all residents, particularly those from historically marginalized communities.

Recommendations for Future Action

The following recommendations are designed to provide the CSBG network with actionable strategies for enhancing economic mobility. Building on the comprehensive analysis of deep-seated societal inequities and the structural barriers identified in this report, these recommendations aim to create a more equitable and inclusive society by addressing the root causes of poverty and leveraging emerging and promising practices. The focus is on implementing holistic, coordinated approaches to education, workforce development, community-asset building, and comprehensive support services. Engaging communities, fostering partnerships, and advocating for policy changes are central to these efforts, ensuring that all individuals and families have the opportunity to achieve economic success, autonomy, and a sense of belonging.

Expand Flexible Funding: Access to flexible funding is the key to overcoming complex barriers to economic mobility. Prescriptive funding restricts innovation and community action agencies (CAAs) must be able to leverage flexible funding opportunities to adapt their resources to each community's unique struggles. To achieve this, policymakers and funders should prioritize the increase and expansion of flexible funding models that allow for diverse funding sources, comprehensive services, and innovative program design. Expanded access to funding with fewer restrictions empowers CAAs to create impactful programs tailored to their specific communities.

Address Societal Inequities: Policies and practices to advance social and economic mobility should be centered on equity, and strengths-based and trauma-informed approaches. Policies designed around these goals will more effectively address deep-seated societal inequities and structural barriers to opportunity, particularly those affecting marginalized groups. Economic mobility policies should intentionally dismantle structural racism and refute dominant narratives that perpetuate poverty.

Engage and Empower Communities: Involve community members, particularly those with lived poverty experience, at every level of the solution process including engagement in the Community Needs Assessment and building on the strength of the tripartite board structure. Robust engagement in problem identification, policy or program selection and design, and equitable implementation and review can shift power dynamics, increase understanding of challenges, and create innovative problem-solving strategies that more effectively address local needs.

Expand Early Childhood Education: Invest in high-quality early childhood education programs, including Head Start and Early Head Start, to improve long-term positive outcomes such as greater academic achievement, employment opportunities, and lifelong earnings. All children should have access to these programs, regardless of background or circumstances.

Support Two-Generational and Whole Family Approaches: Promote and implement two-generational and whole family approaches that address multiple barriers to economic mobility. Provide comprehensive, coordinated services through family-centered coaching that meet the diverse needs of all family members, emphasizing cultural humility, trauma-informed care, and family engagement.

Enhance Workforce Development: Develop and implement flexible, inclusive, and demand-driven workforce development initiatives. Prepare individuals for the jobs of the future and foster economic mobility by focusing programs and services on skills-based training, digital literacy, entrepreneurship, sector-based training, and strong employer engagement.

Foster Community-Asset Building: Support community-asset building initiatives that promote economic mobility. Develop inclusive, collaborative strategies that address structural barriers, build trust, and engage diverse community members. This includes investing in affordable housing, healthcare, parks, and wellness facilities.

Support Policy Advocacy and Structural Change: Advocate for policy changes that promote fair labor practices, economic equity, and the dismantling of structural barriers to economic mobility. This includes addressing disparities and providing equitable access to opportunities for under-resourced communities and groups that have been historically marginalized.

Provide Cross-Cutting Support Services: Offer wraparound supportive services such as child care, transportation assistance, housing support, and mental health services that enable individuals to successfully participate in education and workforce development programs. These services are critical for obtaining and sustaining employment.

Strengthen Social Capital: Promote initiatives that build social capital and community cohesion. This includes creating networks of relationships, trust, and reciprocity within communities to provide individuals with access to resources, opportunities, and support networks.

Appendix

Appendix A – Terms

Absolute Mobility – Refers to any economic changes (often increases or decreases in income) at the individual or household level, adjusted for inflation.²³⁰

Community Services Block Grant (CSBG) Network – The CSBG network includes OCS, states, territories, directly-funded tribes and tribal organizations, CSBG-eligible entities, state associations, and the CSBG national TTA providers that plan and implement anti-poverty programs and services on behalf of people with low incomes.

CSBG-Eligible Entities – Most agencies in the CSBG network are local CSBG-eligible entities, (otherwise known as community action agencies), created through the Economic Opportunity Act, a predecessor of the CSBG. Community representation and accountability are hallmarks of the CSBG network, where agencies are governed by a tripartite board, consisting of elected public officials, representatives of the low-income community, and appointed leaders from the private sector. Over 1,000 CAAs provide anti-poverty services and advocacy in 99% of American counties. Approximately 80% of these agencies are

501(c)3 non-profits, and 20% are public entities, part of a city or county government. CSBG-eligible entities typically run multiple programs in their mission to address the causes and effects of poverty.

Career and Technical Education (CTE) – Programming that links secondary and postsecondary education in a sequenced series of courses, aligns curriculum with industry-validated standards, and provides WBL experiences that enable students to apply skills. CTE programs cover pathways including automotive repair, construction, health sciences, engineering, entrepreneurship, computer science, sustainable agriculture, theater arts production, media, culinary arts, and many other fields. In recent years, CTE has expanded in high schools across the country.

Economic Mobility – The measure of how an individual or family’s economic well-being changes over time. The movement of an individual from a lower economic level to a higher economic level refers to upward mobility. The movement from a higher economic level to a lower economic level refers to downward mobility. Please see definitions for absolute mobility, relative mobility, intergenerational mobility, and intragenerational mobility.

Employment and Career Pathways – A model where education and training are provided in multiple, discrete, and stackable components for a specific sector, with a clear sequence of coursework and training credentials that are aligned with employer-validated work readiness standards and competencies.

Equity – The consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment, such as Black, Latino, Indigenous and Native American persons, Asian Americans and Pacific Islanders, and other persons of color; members of religious minorities; lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons; persons with disabilities; persons who live in rural areas; and persons otherwise affected by persistent poverty or inequality.

Intergenerational Mobility – The comparison of an adult child’s economic status to that of their parents, typically at or near the same age, i.e., across generations.

Intragenerational Mobility – The change in economic status over the course of an adult’s working life (ages 25–64), i.e., within a generation.

Promising Practice – One with at least preliminary evidence of effectiveness in small-scale interventions or for which there is potential for generating data that will be useful for making decisions about taking the intervention to scale and generalizing the results to diverse populations and settings.

Relative Mobility - Refers to how individuals or households move their position along an economic distribution.

Two-Generational and Whole Family Approaches – Combine parent and child interventions to interrupt the cycle of poverty for households with low incomes. Both approaches build family well-being by intentionally and simultaneously working with children and the adults in their lives together. The approaches recognize that families are unique and require tailored interventions.

Underserved Communities – Populations sharing a particular characteristic, as well as geographic communities, which have been systematically denied a full opportunity to participate in aspects of economic, social, and civil life.

Work-Based Learning (WBL) Model – A category of academic learning models embedded in the real world of work, which includes internships, practicum and clinical placements, capstone projects, applied research projects, and apprenticeships.

Workforce Development – The range of activities, policies, and programs used to create, sustain, and retain a viable workforce that can support current and future business and industry. This may include education and training, job matching, and employer engagement.

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