

Striving & Thriving

Racial Mobility Gaps and Patterns

PART OF THE STRIVING AND THRIVING REPORT SERIES



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ABOUT THE STRIVING AND THRIVING REPORT SERIES

1

Striving and Thriving

Racial Mobility Gaps and Patterns

The first report in the series examines current intergenerational mobility patterns and racial disparities in the United States across three dimensions: income, education, and health. Additionally, it investigates potential conflicts between “striving” (upward mobility in education and income) and “thriving” (improvements in mental and physical health) across generation.

2

Mobility Milestones

Key Life Course Milestones Shaping Racial Mobility Gaps

The second report in the series presents findings from an extensive review of the research literature identifying 24 key life course milestones that help or hinder upward intergenerational mobility in education, income and health. These milestones help to explain racial gaps in intergenerational mobilities.

3

Changing Trajectories

Effective Interventions for Addressing Mobility Gaps for Youth of Color

The third report in the series describes interventions that are effective in improving key mobility milestones for youth of color. It summarizes the characteristics of 61 rigorously-evaluated programs affecting education, juvenile justice, and employment milestones.

Read more at www.fwdchange.org/strivingandthriving

EXECUTIVE SUMMARY

This report examines current intergenerational mobility patterns and racial disparities in the United States across three dimensions: income, education, and health. Additionally, it investigates potential conflicts between “striving” (upward mobility in education and income) and “thriving” (improvements in mental and physical health) across generations. The research cited in this report reveals a consistent empirical finding across all three mobility dimensions: Black and American Indian populations experience significantly lower rates of upward intergenerational mobility and higher rates of downward intergenerational mobility compared to their White counterparts.



Income Mobility Gaps

Starting at the bottom:

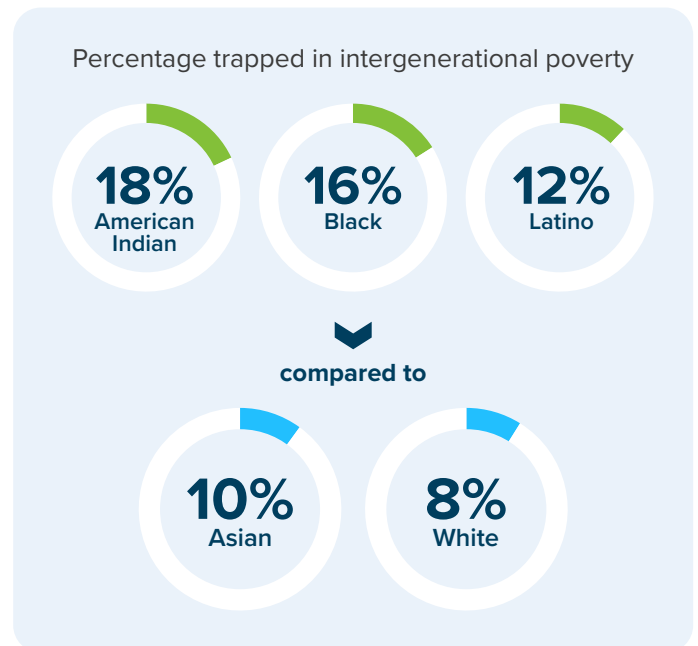
Looking at the most recent cohort reported in this review (born 1978-83), we see that Black and American Indian children are, on average, raised on opposite sides of the income distribution as White and Asian children. Latino children fall in the middle. Roughly two-thirds of Black children (64%) and most American Indian children (57%) are raised in the bottom two quintiles of income distribution, compared to about a quarter of Whites and Asians. In contrast, most Whites (53%) and Asians (59%) are raised in the top two quintiles of the income distribution, compared to just 19% of Blacks and 22% of American Indians. Latinos fall in the middle of these extremes with 45% raised in the bottom two quintiles compared to 33% raised in the top two.



Trapped at the bottom:

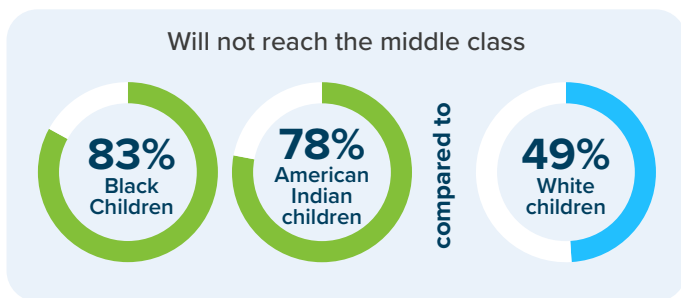
The Black-White gap in intergenerational poverty has closed substantially over time, although these gains have primarily accrued to Black females. Both American Indian males and females have much higher likelihoods of intergenerational

poverty than Whites. Historically, Blacks have had a roughly 20 percentage-point greater likelihood of experiencing intergenerational poverty compared to Whites. In the cohort born between 1978 and 1983, that gap has fallen to 8 percentage points (16% vs. 8%). The gap is 10 percentage points for American Indians (18% vs. 8%) and 4 percentage points for Latinos (12% vs. 8%). While the likelihood of being trapped at the bottom of the income distribution has lessened for Blacks over time, it appears that Black females have been the primary beneficiaries of these gains, with probabilities that are now similar to White females. American Indian males have the same rates of intergenerational poverty as Black males (49%), and American Indian females have the third highest probability (42%) across race/gender groupings.



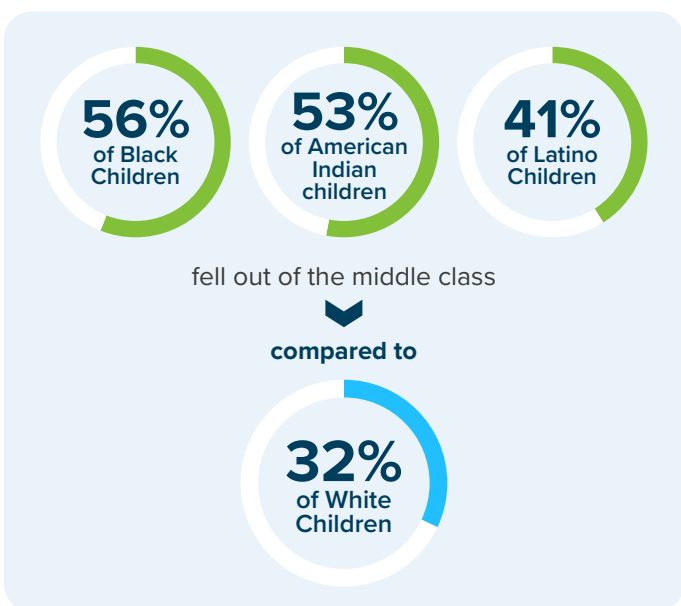
Rising to the middle class:

If recent patterns continue, the vast majority of Black and American Indian children (83% and 78%) will not reach the middle class, compared to roughly half of Whites (49%). There are no differences based on gender for these groups. When it comes to reaching the middle class (surpassing median household income) or rising above it, the prospects for both Black males and females are equally low, with large racial gaps. The same is true for American Indians. Data for the cohort born 1978-1983 shows a 34-percentage point Black-White gap and a 29-percentage point American Indian-White gap. Only 17% and 22% of Blacks and American Indians respectively surpassed median household income compared to 51% of Whites.



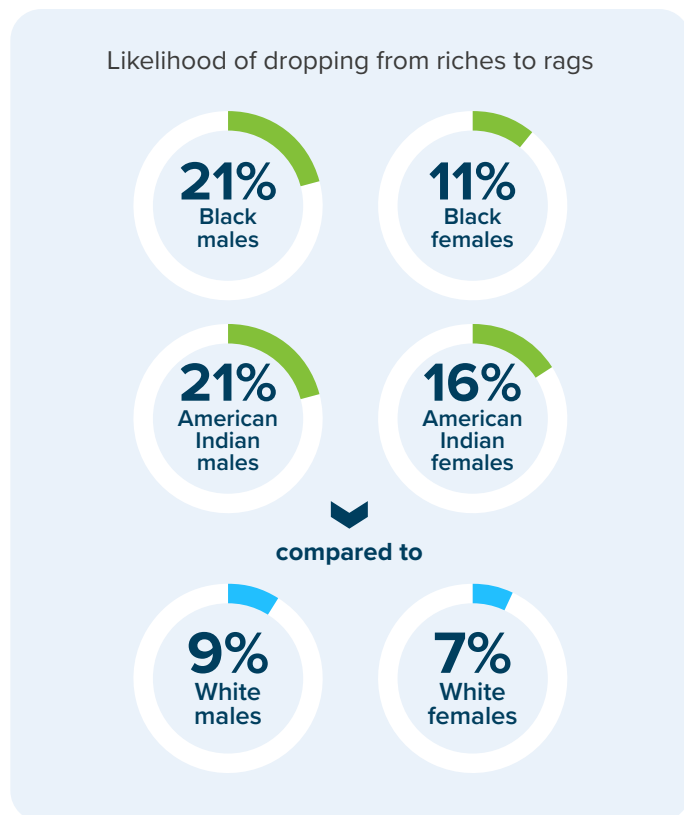
Falling out of the middle class:

For decades, most Blacks raised in the middle class have fallen out of it in adulthood. Those trends persist today. When looking at the most recent cohort (born 1978-83), 56% of Black children, 53% of American Indian children, and 41% of Latino children fell out of the middle class compared to 32% of White children.



Plummeting from Riches to Rags:

For decades Blacks have been about twice as likely as Whites to plummet from the top quintile of the income distribution to the bottom. For the most recent cohort, rates are almost double for Black males (21%) compared to Black females (11%) and are high for both American Indian males (21%) and females (16%). Rates for Whites are 9% for males and 7% for females.



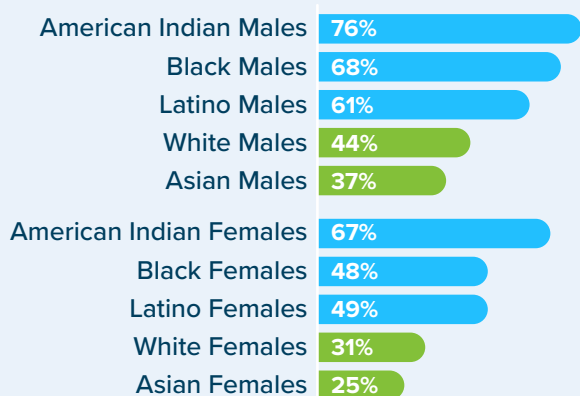
Education Mobility Gaps

Large gender gaps in upward and downward educational mobility prevail across groups with startlingly high rates of downward mobility. There are large gender gaps in educational mobility for Blacks, and extraordinarily poor educational mobility prospects for American Indian females. Large gender gaps characterize the likelihood that Black, Latino, or American Indians whose parents graduate from college will also graduate from college themselves. Looking at the cohort born 1978-1983, fully three-quarters of American Indian males (76%), nearly 70% of Black males, and 61% of Latino males who are the children of college graduates

failed to graduate from college. This compares to 44% and 37% of White and Asian males, respectively. Roughly half (49%) of Black and Latino females experienced this type of downward educational mobility, compared to 31% for White females and 25% for Asian females. Startlingly, 67% of American Indian females will experience downward education mobility. Regarding upward educational mobility, which refers to graduating from college when one's parents have not, Black (18%) and Latino (19%) females are on par with White males (18%), while Black (10%) and Latino (12%) males, and American Indian males (7%) and females (10%) have much poorer prospects.

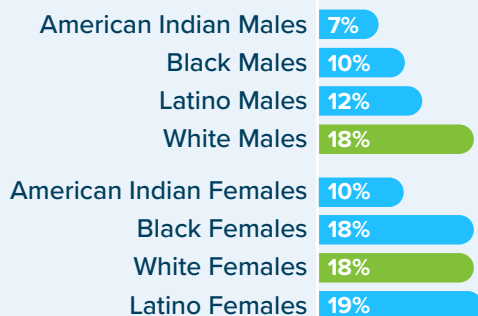
Downward Educational Mobility

Children of college graduates who did not complete college.



Upward Educational Mobility

Graduating from college when one's parents did not



Health Mobility Gaps

When it comes to health, Blacks and Latinos experience substantially lower upward mobility and higher downward mobility than Whites. Using data from the Panel Study of Income Dynamics (PSID) and a health ranking methodology, researchers have found that Whites with parents at the 25th health percentile are expected to reach the 47th percentile in health distribution as adults, compared to Blacks who are expected to reach just the 37th percentile. At the 75th health percentile of the parent health distribution, Blacks can expect a health percentile rank that is 15 percentiles lower than Whites in adulthood. A similar study using data from the National Longitudinal Study of Adolescent to Adult Health (Add Health) finds that Black and Latino children born to parents in relatively good health in adulthood (at the 75th percentile) are more likely to fall to the 50th percentile of the health distribution relative to non-Hispanic White children.



Limitations and Contradictions of Striving and Thriving

Research literatures referred to as “diminished health returns” and “skin deep resilience” suggest that, for people of color and those raised in low-income families, upward education and income mobility may generate either no benefits or a deterioration in health. In other words, rather than helping to close racial gaps in health mobility, striving may in fact undermine thriving. Understanding whether this relationship is causal and analyzing its underlying mechanisms are critical next steps to ensuring that closing racial mobility gaps in striving and thriving are compatible goals.

INTRODUCTION

For generations, America has been heralded as a land of opportunity—a place where people from all walks of life can forge a better future for their children.

At the heart of this American Dream lies the concept of intergenerational mobility: the idea that each generation can surpass the attainments of their parents. But, as this report will show, Blacks, American Indians and Latinos are much less likely to enjoy upward intergenerational mobility and much more likely to experience downward mobility. The net results are yawning racial disparities in life outcomes that, without intervention, will persist for generations to come. This report summarizes extensive research documenting these mobility patterns and considers how they have changed over time.

Traditionally, the concept of upward mobility has been focused on children’s occupational and income attainments compared to their parents. However, more recent understanding of mobility has expanded to include other critical dimensions of well-being, such as educational attainment and physical and mental health.¹ Structural economic shifts that favor skilled labor have made postsecondary credentials or college degrees a near requirement for substantial and sustained upward economic mobility. Furthermore, excellent health in young adulthood is not only a potential outcome of educational and income mobility but also shapes the trajectory of income mobility in middle age due to its influence on employment, hours worked, and healthcare costs.²

Consistent with calls for a more expansive view of intergenerational mobility, this report will examine intergenerational mobility in terms of income, education and health. All three of these dimensions together can be thought of as “striving,” and “thriving.” “Striving” characterizes income and educational mobility, while “thriving” denotes mobility in physical and mental health. Taken together, these three dimensions provide a more robust representation of changes in life opportunity than any one dimension alone.

The report not only explores patterns and gaps in striving and thriving but also examines evidence that raises questions about the compatibility of these long-term outcomes. Specifically, it investigates whether youth of color face a health penalty for achieving upward mobility in education or income.



¹ Mazumder B. (2018). Intergenerational mobility in the United States: What we have learned from the PSID. *Annals of the American Academy of Political and Social Science*. 680(1), 213-234.

² Prinz, D., Chernew, M., Cutler D., & Frakt, A. (2018) Health and economic activity over the lifecycle: Literature review (NBER Working Paper 24865). National Bureau of Economic Research. <https://www.nber.org/papers/w24865>

MEASURING INTERGENERATIONAL MOBILITY

There are three commonly used concepts of intergenerational mobility. They are absolute mobility, relative mobility, and the intergenerational elasticity of income (IGE) between parents and their children.

Absolute mobility measures indicate whether children are doing better or worse relative to their parents for a given outcome. For income, absolute income mobility is typically defined as an increase in inflation-adjusted income for children relative to their parents when measured at the same age for both generations. Recent research suggests that, in the United States, young adults today are worse off on this measure than previous generations. For instance, about 90% of children born in 1940 earned more than their parents. For children born in the 1980s, that share was only 50%. According to this data, at least half of adult Americans today are falling behind the past generation. Absolute educational mobility is typically defined as obtaining an additional year or more of education than one's parents. Steady improvement in absolute education mobility has been evident for more than a century. Absolute health mobility is a bit trickier to define, as there is no commonly agreed-upon unit of health measurement that can be used to compare generations of children to their parents. However, researchers have recently developed measures useful for producing these comparisons, discussed in the section of this report titled "Health Mobility Patterns and Gaps."

Relative mobility measures indicate whether children are doing better or worse than their parents in terms of their position or rank within the entire distribution of a given outcome. It has been conceptualized, for example, as moving up or down the steps of the income ladder across generations. With respect to income, relative mobility is typically measured as the income percentile a child attains in his or her generation relative to the income percentile their parents attained in their generation. Despite being perceived as the land of opportunity, the U.S. has significantly lower levels of relative mobility compared to other high-income countries. Upward mobility from the bottom of the income distribution is particularly low. Unlike absolute income mobility, which has gotten worse, relative income mobility has changed little in decades. Relative education mobility generally corresponds to where an additional year of schooling ranks a child in the overall distribution of educational attainment for their generation, and whether that rank is higher than the rank of that child's parents in their own generation. However, the importance of education to long-term employment and earnings prospects has risen significantly over the past five decades due to increasing demand for college-educated workers. Thus, while the child of a high school dropout might attain a high school diploma, the income prospects associated with that level of educational mobility have worsened significantly when compared to those of a child who obtains a college degree. Thus obtaining an additional year of education today may be less meaningful than obtaining a higher credential than one's parents (e.g. getting a college degree compared to just having a high school diploma) for defining educational mobility. As with absolute health mobility, measuring relative health mobility requires a standard unit of health measurement, further described in the "Health Mobility Gaps and Patterns" section below.

Intergenerational Elasticity (IGE) measures how much parents' outcomes translate into opportunity for their children. When applied to income, it measures the share of the variance in children's incomes that is explained by their parents' incomes. With this measure, the U.S. again compares unfavorably with other developed countries. The United States has high levels of income persistence with intergenerational elasticity (IGE) of income falling between .50 and .60 in recent decades. This means that roughly 50-60% of the difference in income attainments of children can be explained by the incomes of their parents. Like relative mobility, this level of intergenerational persistence does not appear to have changed much in the past several decades. Correlational measures like IGE have been similarly applied to education and health mobility.

These three measures of intergenerational mobility tell us different things about how opportunity is structured within a society. For the purposes of this review, we are interested in gaps in mobility across racial groups, which makes absolute mobility and IGE less useful measures. Absolute mobility measures only tell us whether a child does better in absolute terms than their parents. Thus, a child that earns just a few inflation-adjusted dollars more than their parents has experienced "upward mobility." However, for those in poverty this improvement makes little difference. Moreover, absolute mobility measures tell us nothing about whether gaps in outcome levels between children in the next generation are being closed relative to their parents. IGE tells us how much advantage or disadvantage is passed down from parents to children, but it does not tell us whether children are moving up or down the distribution relative to their parents. It also does not tell us whether those who start out in the bottom of the distribution experience more or less mobility than those who start higher up.

Due to the limitations of absolute mobility and IGE measures, the studies included in this review will rely on relative mobility measures. For income we will look at transition matrices which tend to be fairly intuitive. These matrices break up the income distribution in the parents' and children's generations into quantiles (usually 20 percentile segments) and measures the movement of a child across these quantile groupings—transition rates—relative to their parents' position. For education mobility, we will look specifically at upward and downward movement with respect to attaining at least "some college" or a college degree. For health mobility, we will review studies that use a continuous measure of self-rated health to compare the relative positions of parents and their children across generations.

RACIAL MOBILITY GAPS

This section of the report defines the meaning of “striving” and “thriving” before surveying national longitudinal studies that document racial gaps in income, education, and health mobility for individuals born between 1950 and 1983.

Toward a Focus on Multidimensional Mobility: “Striving and Thriving”

Mobility studies have historically centered on single domains, with income or occupational mobility being the predominant concerns in exploring intergenerational patterns of opportunity and inequality. However, mobility should be operationalized and studied as a multidimensional concept encompassing dimensions of opportunity and wellbeing like education, health, consumption, and wealth.³ In this report, we examine three key dimensions of mobility that together form the concept of “striving and thriving” and reflect a more balanced approach to understanding gaps in opportunity and wellbeing. They are:



Income mobility: achievement of upward movement in the U.S. national income distribution for an individual when they are in their 30s compared to their parent’s position at the same age.



Education mobility: achievement of upward educational attainment involving the completion of a college degree, or higher.



Health mobility: achievement of an improved ranking in adult self-rated health between age 30-40 over one’s parents at the same ages.

The Meaning of Striving and Thriving

The concept of striving and thriving refers to simultaneously experiencing upward intergenerational mobility in education, income and health. In the case of those raised in families located in higher income, education and health strata on any dimension, striving and thriving refers to maintaining those positions across generations. In other words, not experiencing downward mobility.

Income Mobility Patterns and Gaps

Over the past couple of decades, the studies that have helped us understand mobility gaps and their correlates have primarily relied on America’s longest running multigenerational longitudinal surveys: the Panel Study of Income Dynamics (PSID), launched in 1968, and the 1979 cohort of the National Longitudinal Surveys of Youth (NLSY).

Recently, new data sources like administrative tax data from the Internal Revenue Service (IRS) linked with Census data, and the Survey of Income and Program Participation (SIPP), have supplemented these long-standing surveys.⁴

This report will draw upon the findings from the four studies outlined in Table 1 to identify racial income mobility gaps. These studies employ three crucial longitudinal data sets: the Panel Study of Income Dynamics (PSID), the 1979 National Longitudinal Survey of Youth (NLSY79), and IRS data linked to the U.S. Census. Collectively, these longitudinal surveys encompass cohorts born between 1950 and 1983.

3 Mazumder, B. (2018). Intergenerational mobility in the United States: What we have learned from the PSID. *The Annals of the American Academy of Political and Social Science*, 680(1), 213-234; Easley, J. A., & Baker, R. S. (2023). Intergenerational mobility and racial inequality: The case for a more holistic approach. *Sociology Compass*, 17(10), e13128; Fletcher, J., & Jajtner, K. M. (2023). Multidimensional intergenerational mobility. *Social Science & Medicine*, 328, 115966.

4 Chetty, R., Hendren, N., Jones, M., & Porter, S. (2020). Race and economic opportunity in the United States: An intergenerational perspective. *The Quarterly Journal of Economics* 135, 711-783; Mazumder, B. (2014). Black-White differences in intergenerational economic mobility in the United States. *Economic Perspectives* 38,1, <https://ssrn.com/abstract=2434178>

A Note on Race and Intergenerational Mobility Surveys

One significant drawback of current longitudinal surveys assessing racial mobility gaps is the insufficient representation of American Indians and Latinos. Since the inception of these surveys in the 1960s and 1970s, the Latino population has grown and changed considerably, making the small sample sizes initially collected no longer generalizable to today's Latino demographics. Consequently, most studies analyzed below, which are based on these survey samples, primarily offer comparisons between Whites and Blacks.

However, a major dataset combining IRS data with Census data provides us with an opportunity to bridge this gap. By tracking the cohort of children born in the U.S. between 1978 and 1983, this dataset presents an adequately generalizable sample, enabling us to identify present-day mobility gaps for these previously underrepresented groups.

Table 1. Intergenerational Income Mobility Studies Included in this Report

Authors	Survey	Cohort Birth Years	Sample Size	Child Age
Isaacs, 2007 ⁵	PSID	1950-1968	2,367	39.4 (avg)
Mazumder, 2008 ⁶	NLSY79	1958-1965	6,535	32-44
Acs et al, 2016 ⁷	PSID	1963-1968	N/A	30s
Chetty et al, 2020 ⁸	IRS/Census	1978-1983	21.3 mil	31-37

Starting at the Bottom

Black and American Indian children start on opposite sides of the income ladder than their White and Asian counterparts.

Before exploring mobility trends and disparities, it's crucial to understand where on the income ladder different racial groups start their mobility journeys. This context allows for a deeper appreciation of the significance of mobility movements and gaps. For example, groups that start at the bottom of the income distribution and move up ten percentiles are in markedly different life situations than those who start at the top of the income distribution and move the same distance. However, both appear to have experienced the same level of upward mobility.

Figure 1 illustrates that roughly two-thirds (64%) of Black children and nearly 60% of American Indian children grow up in the lowest 40% of the income distribution, as opposed to about a quarter of Whites and Asians.

5 Isaacs, J. B. (2007). *Economic Mobility of Black and White Families*. Brookings Institution. <https://www.brookings.edu/research/economic-mobility-of-black-and-white-families/>

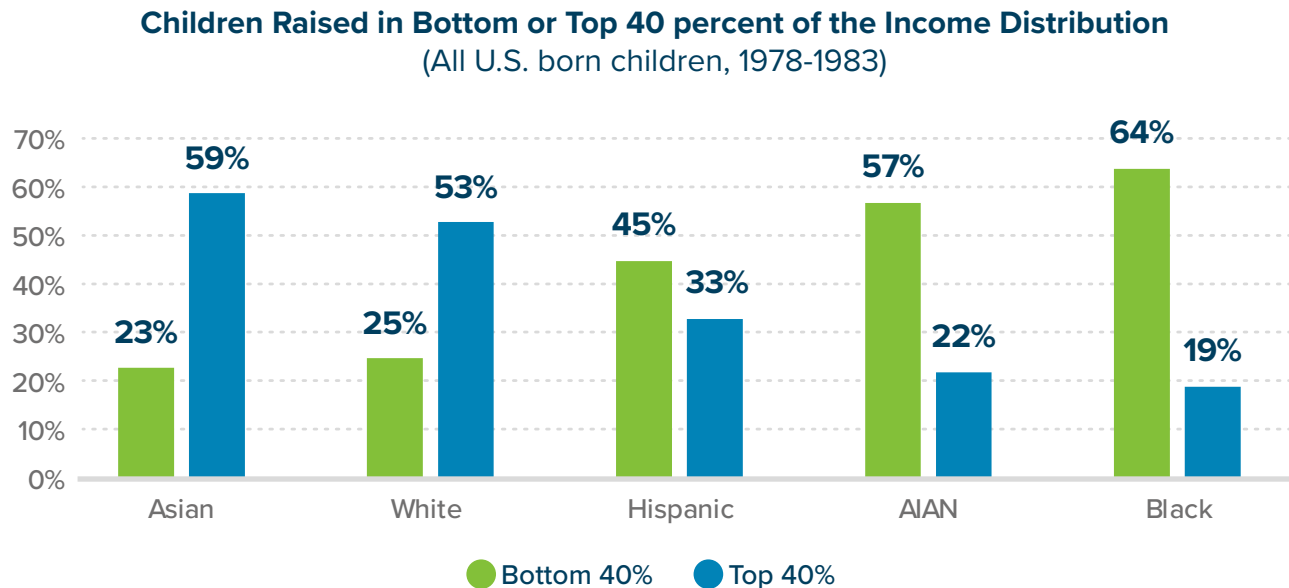
6 Mazumder, B. (2008) *Upward Intergenerational Economic Mobility in the United States*. The Economic Mobility Project, Pew Charitable Trusts. https://www.pewtrusts.org/~media/legacy/uploadedfiles/pes_assets/2012/EMPreportsUpward20Intergen20Mobility2008530pdf.pdf

7 Acs, G., Elliott, D., and Kalish, E. (2016). *What Would Substantially Increased Mobility from Poverty Look Like?* Urban Institute. <https://www.urban.org/sites/default/files/publication/82811/2000871-What-Would-Substantially-Increased-Mobility-from-Poverty-Look-Like.pdf>

8 Chetty, R., Hendren, N., Jones, M., & Porter, S. (2020). Race and economic opportunity in the United States: An intergenerational perspective. *The Quarterly Journal of Economics* 135, 711-783.

Latinos occupy a middle ground at around 45%. Meanwhile, most Whites (53%) and Asians (59%) grow up in the top 40% of the income distribution, starkly contrasting with 19% of Blacks and 22% of American Indians.

Figure 1. Children raised in the bottom or top 40% of the income distribution: 1978-83 cohort



SOURCE: Author's calculations using data from Opportunity Insights, "Table 3: Intergenerational Income Transition Matrices by Race and Gender, Children with Mothers Born in the U.S."

Trapped at the Bottom

The intergenerational poverty gap between Blacks and Whites has narrowed over time, although improvements predominantly favor Black women. Both American Indian males and females are considerably more likely to experience intergenerational poverty compared to Whites.

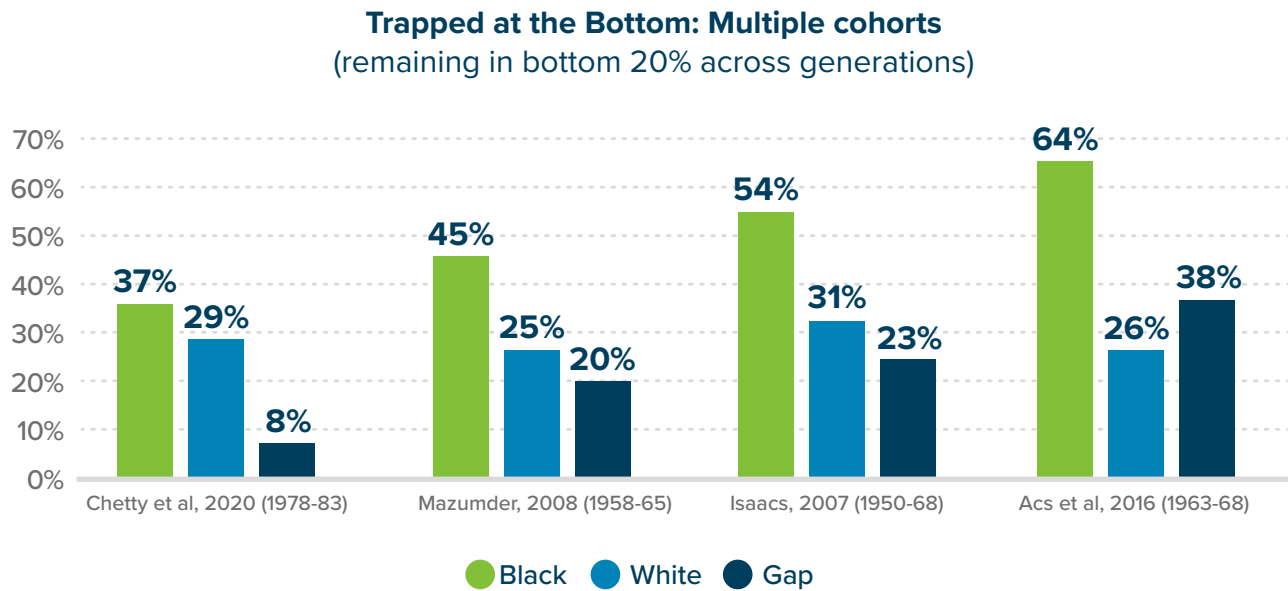
Income in the bottom twenty percent of the income ladder ranges from poor to extremely poor. The persistence of poverty across two or more generations has historically been concentrated among Blacks and American Indians, though longitudinal data tracking this phenomenon primarily exists for Blacks. Hertz (2005) explains that, "the apparent intergenerational persistence of poverty in the United States is largely due to the significantly higher rate of persistence among poor African Americans as opposed to poor white households. Any evidence of a higher rate of persistence at the bottom of the income distribution than at the top is mainly driven by the experience of black families."⁹ Winship et al (2021), moreover, finds that 21% of Black Americans today are experiencing third-generation poverty.¹⁰

Figure 2 summarizes the findings from four studies showing the probability of intergenerational poverty persistence for Blacks and Whites across multiple cohorts born as early as 1950. Historically, the persistence gap between Blacks and Whites has been 20 percentage points or more, except for the most recent cohort born between 1978 and 1983 (Chetty et al. 2020). For this cohort, the persistence gap has shrunk to just 8 percentage points.

⁹ Hertz, T. (2005). Rags, riches and race: The intergenerational economic mobility of Black and White families in the United States. In S. Bowles, H. Gintis, & M. O. Groves (Eds.), *Unequal Changes: Family Background and Economic Success* (pp 165-191). Princeton University Press.

¹⁰ Winship, S., Pulliam, C., Shiro, A. G., Reeves, R. V., & Deambrosi, S. (2021). *Long shadows: The Black-white gap in multigenerational poverty*.

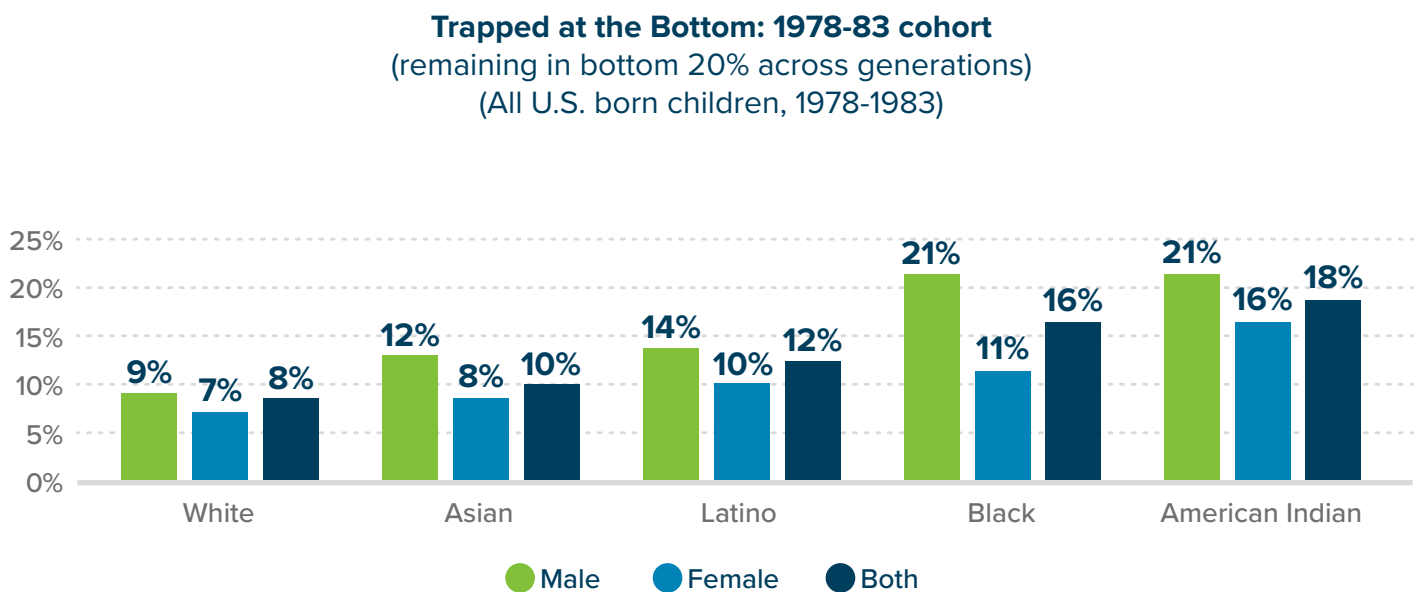
Figure 2. Percentage of children that remain trapped in intergenerational poverty: multiple cohorts



SOURCE: Author's calculations using data from Opportunity Insights, "Table 3: Intergenerational Income Transition Matrices by Race and Gender, Children with Mothers Born in the U.S."

A significant portion of progress in closing the Black-White poverty persistence gap can be attributed to the success of Black females. When we disaggregate persistence gaps by both race and gender in Figure 3, we see that around half of Black males persisted in poverty across generations in contrast to just 27% of Black females. Black females have the same likelihood of remaining trapped in poverty as White females and a lower likelihood than White males (31%). Furthermore, half of American Indian males and 42% of American Indian females remain in poverty across generations. American Indian females have, by far, the highest risk among females of remaining entrenched in persistent poverty.

Figure 3. Percentage of children that remain trapped in intergenerational poverty: 1978-1983 cohort



SOURCE: Author's calculations using data from Opportunity Insights, "Table 3: Intergenerational Income Transition Matrices by Race and Gender, Children with Mothers Born in the U.S."

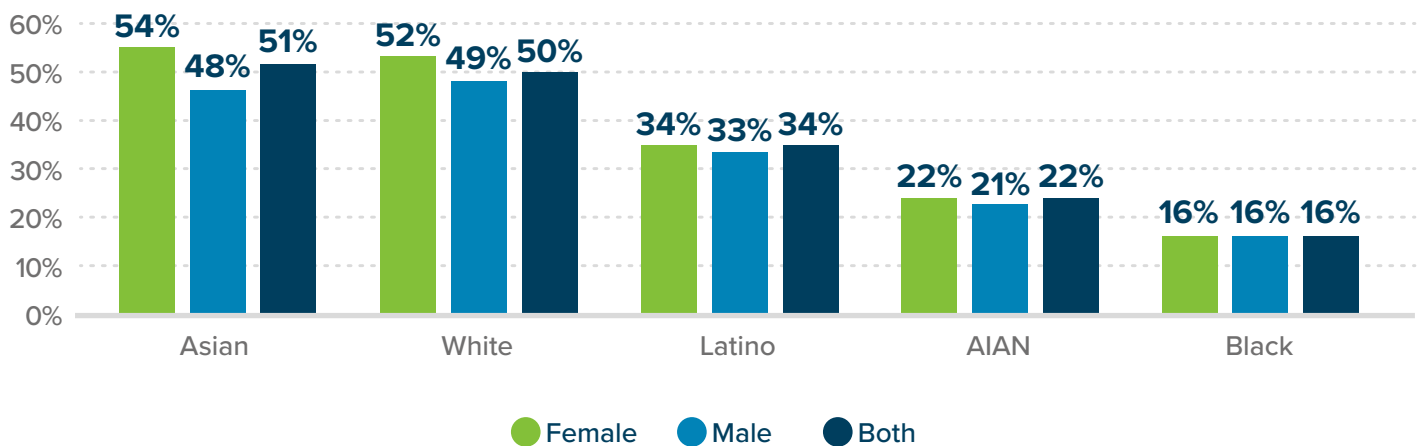
Rising to the Middle

Reaching the middle class is a prized milestone of the American Dream and one that is highly salient in the U.S. both politically and culturally. However, if current trends persist, the vast majority of Black and American Indian children are unlikely to reach middle-class status in sharp contrast to Whites and Asians.

Figure 4 depicts the percentage of children born 1978-83 by race, whose income surpassed the household median in 2015 (when they were in their mid-30s).¹¹ While 1 in 2 White and Asian children reached the middle class in their 30s, that figure for Blacks is nearly 1 in 6 and for American Indians it is nearly 1 in 5. These figures vary little by gender except for Asians.

Figure 4. Percentage of children reaching U.S. median household income in their 30s by race and gender: 1978-83 cohort

Reaching the Middle Class in Young Adulthood (mid-30s) (All U.S. born children, 1978-1983)



SOURCE: Author's calculations using data from Opportunity Insights, "Table 3: Intergenerational Income Transition Matrices by Race and Gender, Children with Mothers Born in the U.S."

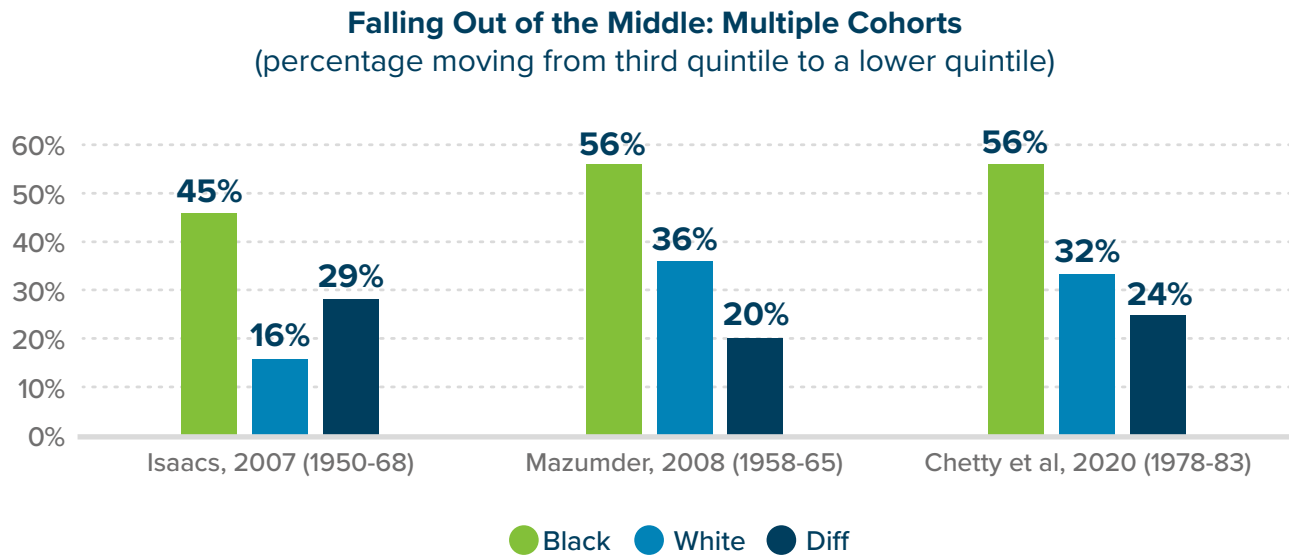
Falling from the Middle

For decades, most Blacks raised in the middle class (the third quintile) have fallen out of it in adulthood. Those trends persist for the most recent cohort born 1978-83. For Black children raised in the middle of the income distribution (Q3), 56% fell to a lower income stratum compared to 32% for White children.

As depicted in Figure 5, across different cohorts, nearly half or more of Blacks raised in the middle-income quintile (Q3) end up in a lower quintile as adults. This pattern persists for the most recent cohort (1978-83), as demonstrated in Figure 6. For this cohort, 56% of Blacks and 53% of American Indians fell out of the middle class in adulthood, compared to a third of Whites (32%). Notably, Black males (59%) show the highest rate of downward mobility from the middle class.

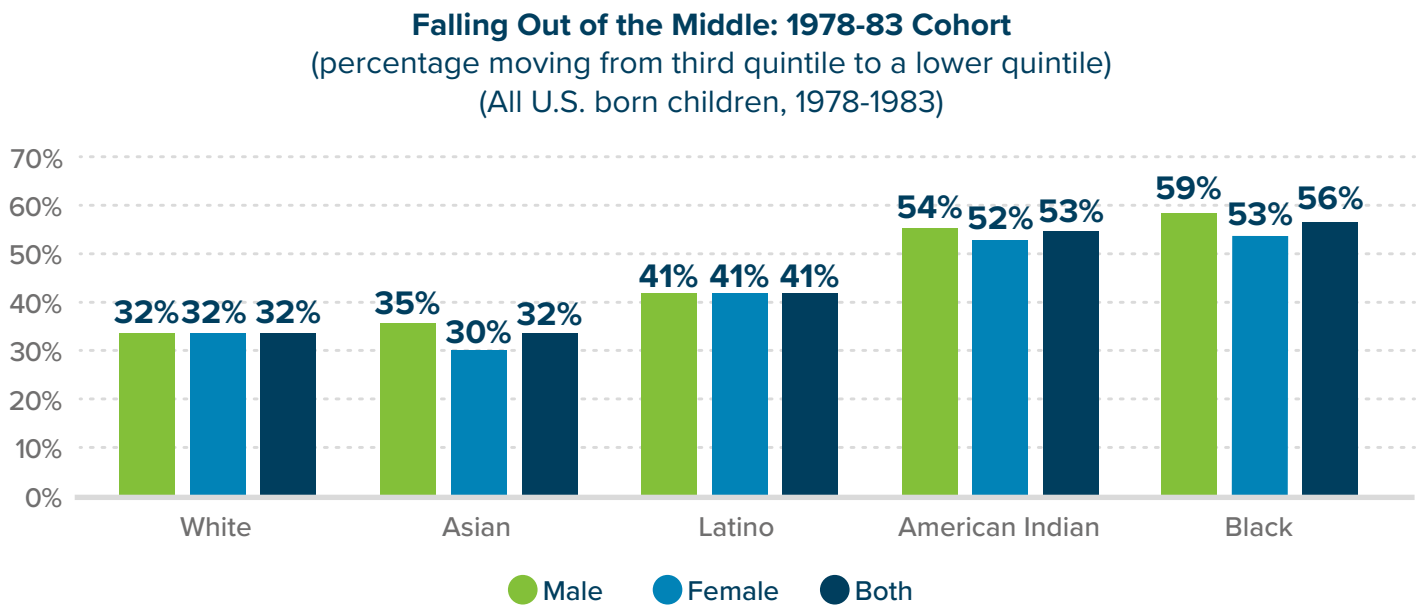
¹¹ For the cohort born 1978-83 studied by Chetty et al (2020), the 60th percentile of household income distribution for that group, when measured in 2015, is roughly equivalent to the U.S. median household income for that same year. In 2015, according to data used by Chetty et al (2020), the household income for the cohort at the 60th percentile was \$55,200. This was based on data in "Table 5: Crosswalk Between Income Percentiles and Dollars" retrieved November 15, 2020 from https://opportunityinsights.org/data/?geographic_level=0&topic=0&paper_id=992#resource-listing. The median household income for 2015 was \$55,775, according to the U.S. Census Bureau. See Posey, K. G. (2016). *Household Income 2015: American Community Survey Briefs*. U.S. Census Bureau. <https://www.census.gov/content/dam/Census/library/publications/2016/acs/acsbr15-02.pdf>

Figure 5. Percentage of children raised in the middle class who fall out of it in young adulthood: multiple cohorts



SOURCE: Author's calculations using data from Opportunity Insights, "Table 3: Intergenerational Income Transition Matrices by Race and Gender, Children with Mothers Born in the U.S."

Figure 6. Percentage of children raised in the middle class who fall out of it in young adulthood: 1978-83 Cohort



SOURCE: Author's calculations using data from Opportunity Insights, "Table 3: Intergenerational Income Transition Matrices by Race and Gender, Children with Mothers Born in the U.S."

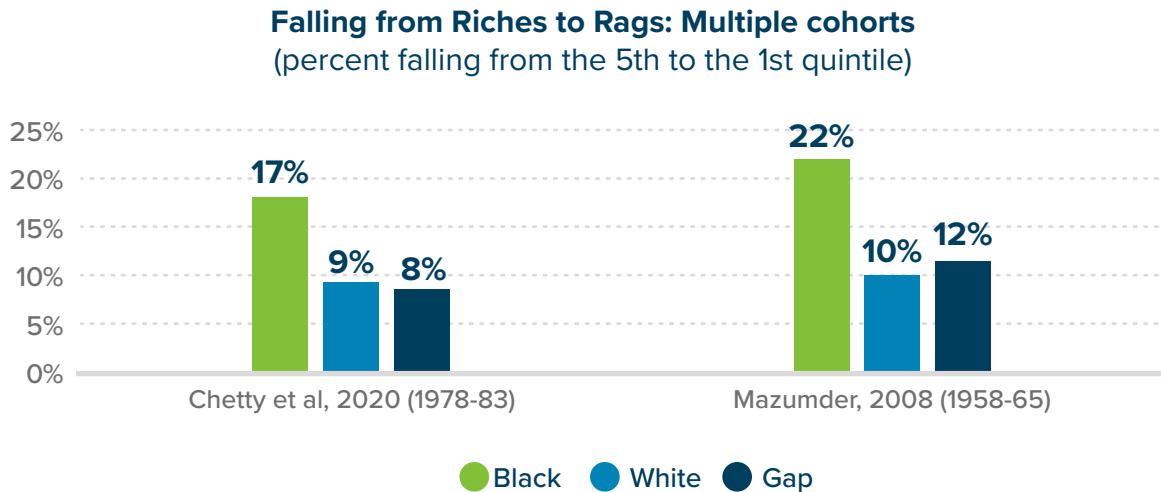
Falling from Riches to Rags

For many years, Blacks have been approximately twice as likely as Whites to plummet from the top income quintile to the bottom, moving in effect from riches to rags.¹² For those born in the late 1970s and early 1980s, plummet rates for Black males are nearly double those of Black females and Whites and Asians. Plummeting from riches to rags for American Indians are very high irrespective of gender.

¹² Hertz, T. (2005). Rags, riches and race: The intergenerational economic mobility of Black and White families in the United States. In S. Bowles, H. Gintis, & M. O. Groves (Eds.), *Unequal Changes: Family Background and Economic Success* (pp 165-191). Princeton University Press.

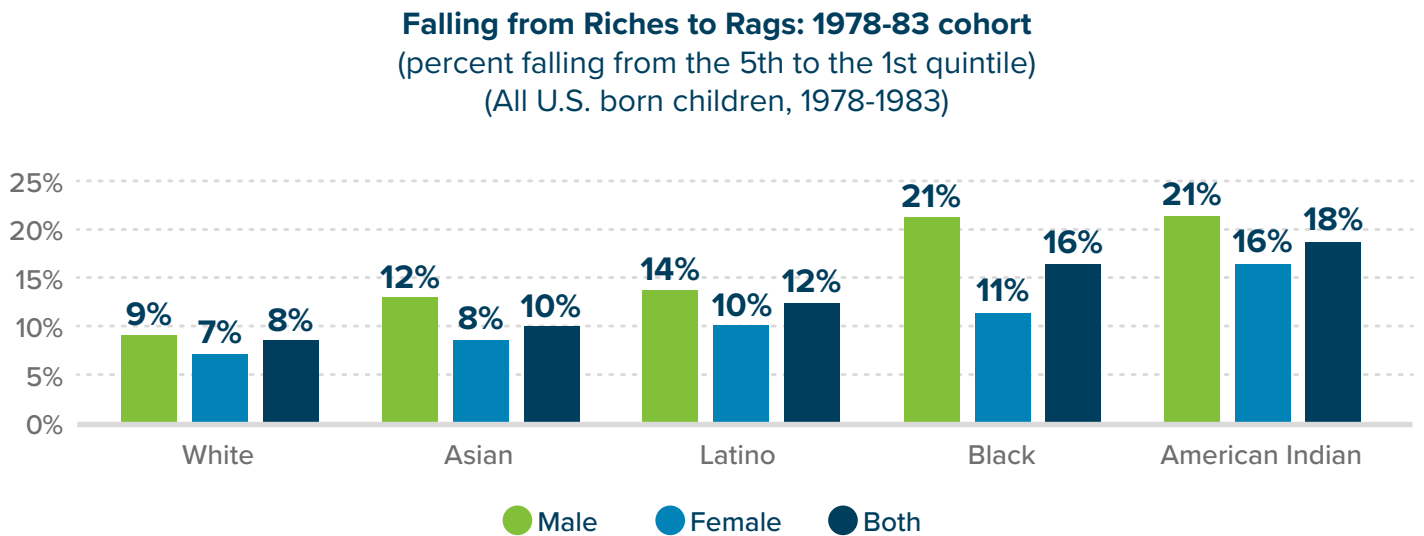
Figure 7 shows that the risk of falling from the highest income quintile in childhood (Q5) to the lowest one in adulthood (Q1) is about twice as high for Blacks as it is for Whites. When disaggregated by gender in Figure 8, the risk displays significant variation. Rates are notably high for Black (22%) and American Indian (21%) males, who are twice as likely as White males (10%) to experience a drastic income drop from a rich childhood to a poor adulthood. The plummet rates for Black females (12%) align more closely with those of White males, while the rates for American Indian females (17%) are closer to those of their male counterparts and more than double the rate for White females. Collectively, these findings underscore the economic instability faced by these groups, despite their more affluent upbringing.

Figure 7. Percentage of children falling from riches to rags: multiple cohorts



SOURCE: Author's calculations using data from Opportunity Insights, "Table 3: Intergenerational Income Transition Matrices by Race and Gender, Children with Mothers Born in the U.S."

Figure 8. Percentage of children falling from riches to rags: 1978-83 cohort



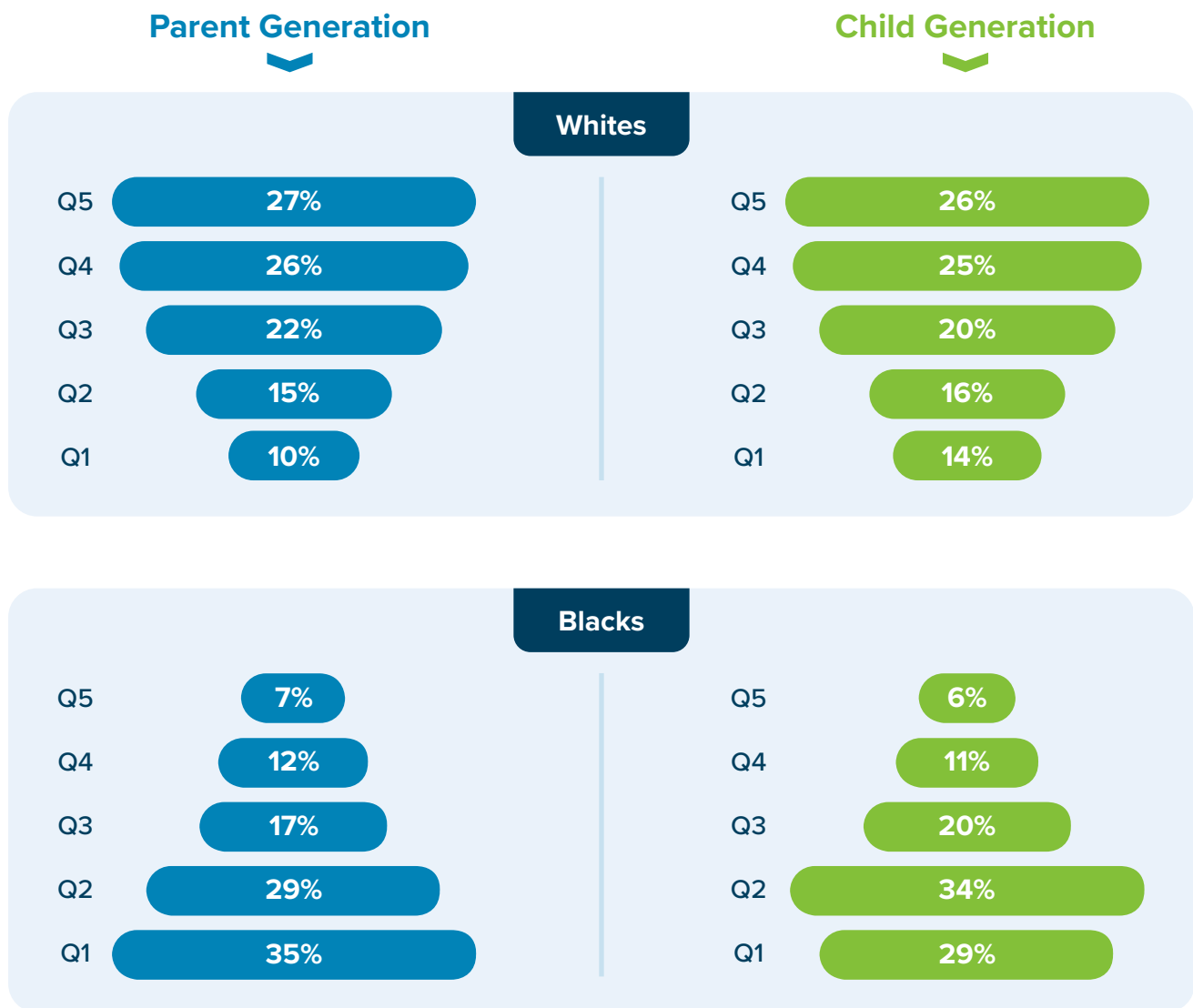
SOURCE: Author's calculations using data from Opportunity Insights, "Table 3: Intergenerational Income Transition Matrices by Race and Gender, Children with Mothers Born in the U.S."

CHANGE IN OVERALL INCOME DISTRIBUTION

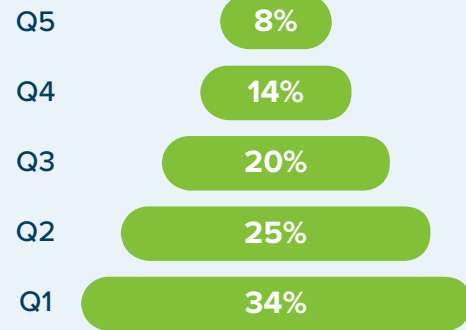
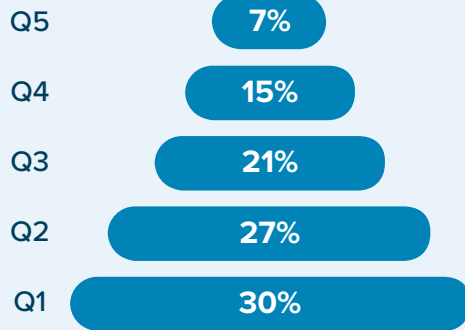
In previous pages, we explored how different racial groups have experienced upward or downward mobility from various starting points in the income distribution (e.g., the bottom, middle, or top). In this section, we focus on the net impact of these movements on changes in the overall income distribution across generations. Figure 9 presents the income distribution across five quintiles for members of the 1978-83 birth cohort and their parents, broken down by racial group.

Figure 9 reveals several significant income distribution patterns across racial and ethnic groups. Notably, the income distribution for Blacks and American Indians presents a near inversion of that observed for Whites. While Blacks and American Indians are heavily represented in the lower income strata (Q1 and Q2), Whites are predominantly concentrated in the upper strata (Q4 and Q5).

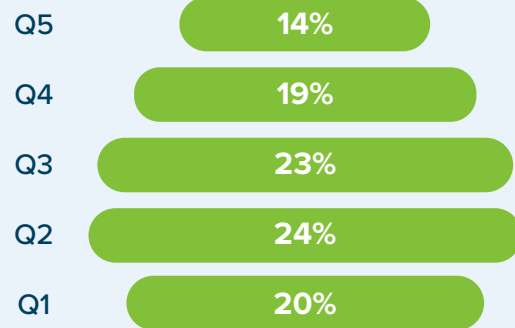
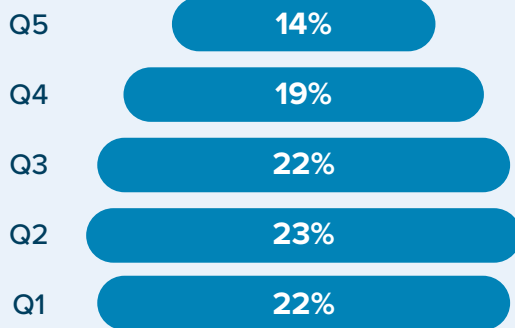
Figure 9. Household Income Distribution for Parent and Child Generations: 1978-83 Cohort



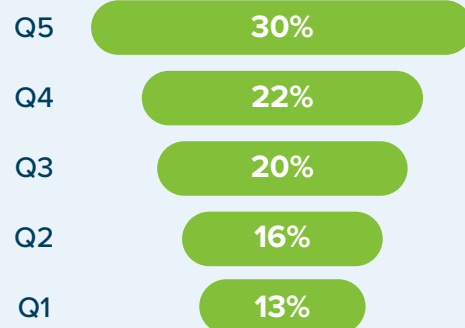
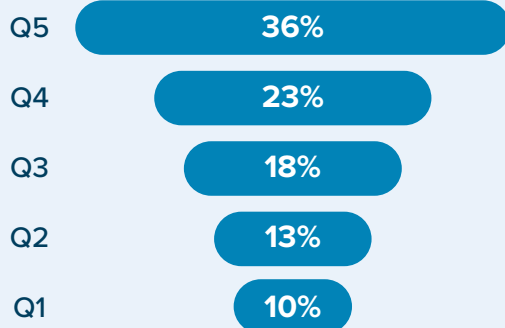
American Indians



Latinos



Asians



SOURCE: Opportunity Insights, "Table 3: Intergenerational Income Transition Matrices by Race and Gender, Children with Mothers Born in the U.S."

Examining changes across generations reveals three significant patterns:

Black individuals saw some improvement at the lower end of the income distribution, with children in the 1978-83 cohort moving from poverty (Q1) to low-income status (Q2). As previously noted, this shift was largely driven by gains for Black females, while Black males saw little improvement.

For American Indians, prospects generally worsened across generations, with a shift toward the bottom of the income distribution.

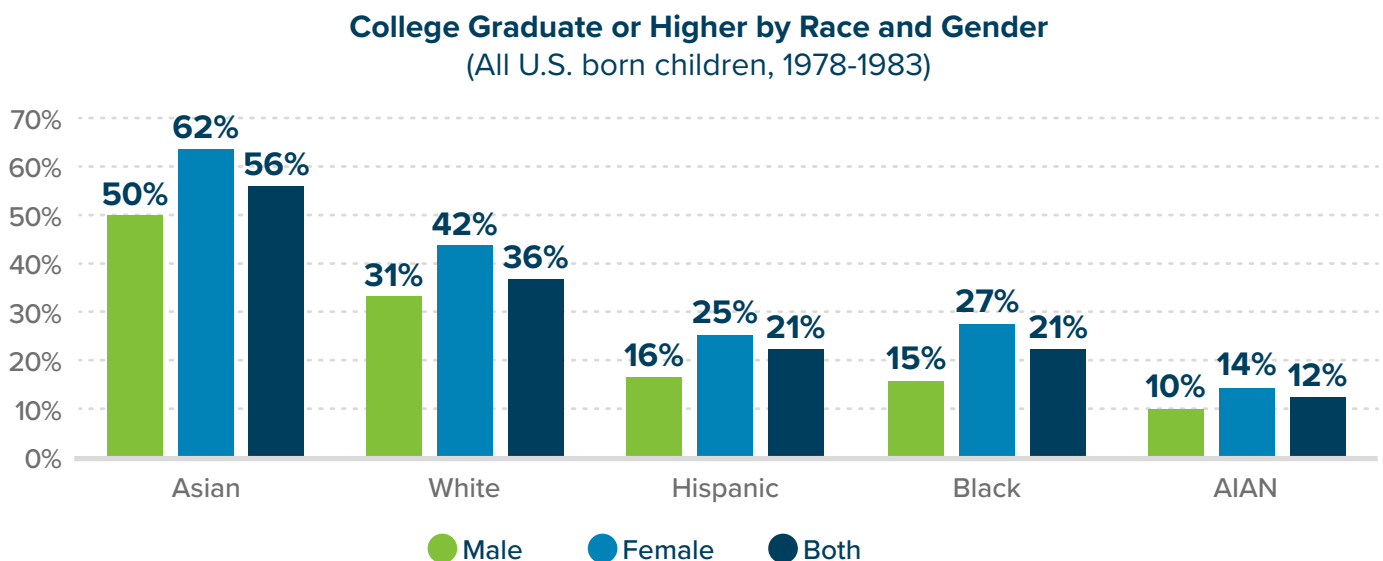
Latinos, in contrast, exhibit a relatively balanced distribution across income levels, unlike other groups, although with a smaller proportion at the very top (Q5). The income distribution for Latinos remained relatively stable across generations.

Education Mobility Patterns and Gaps

Research has shown that throughout the 20th century, Blacks have made significant strides in closing the racial gap in educational attainment by achieving high rates of educational mobility. Ferrare (2016) notes that for a significant part of this period, Black females even surpassed White females in educational mobility rates, and Black males maintained rates comparable to their White counterparts. However, most of this progress has taken place at the high school level, with Black high school graduation rates rising from 31% to 84% across the century.¹³ College completion rates, in contrast, rose to just 19% from 4% over the course of the 20th century.

Figure 10 shows college graduation rates by race and gender for populations born in the late 1970s and early 1980s. White males are twice as likely as Black and Latino males to graduate from college (31% compared to 15% and 16% respectively), and White females are about 1.5 times as likely as Black and Latino females to be college graduates (42% compared to 27% and 25% respectively). Remarkably, the college graduation rates of Black and Latino females are approaching parity with White males. However, American Indian males and females have the lowest rates of college graduation of any group (10% and 14% respectively). Given that college completion is now a crucial educational benchmark for stable employment and earnings growth, these disparities pose a significant challenge to closing income mobility gaps.

Figure 10. Percentage of 1978-83 cohort that graduated from college by race and gender



SOURCE: Author's calculations using data from Opportunity Insights, "Table 7: Intergenerational Transition Matrices of Educational Attainment by Race and Gender"

¹³ Ferrare, J.J. (2016). Intergenerational education mobility trends by race and gender in the United States. *AERA Open*, 2(4), 1-17; Long, D.A., Kelly, S., & Gamoran, A. (2012). Whither the virtuous cycle? Past and future trends in black-white inequality in educational attainment. *Social Science Research*, 41(1), 16-32.



Consistent with the findings above, data in Figure 11 indicate that rates of upward educational mobility are quite low among American Indian males and females (7% and 10%), Black males (10%), and Latino males (12%). Black and Latino females have comparable upward mobility rates (18% and 19% respectively) to White males (18%), though this rate is significantly lower than the rates for White females (26%), Asian males (28%), and Asian females (35%).

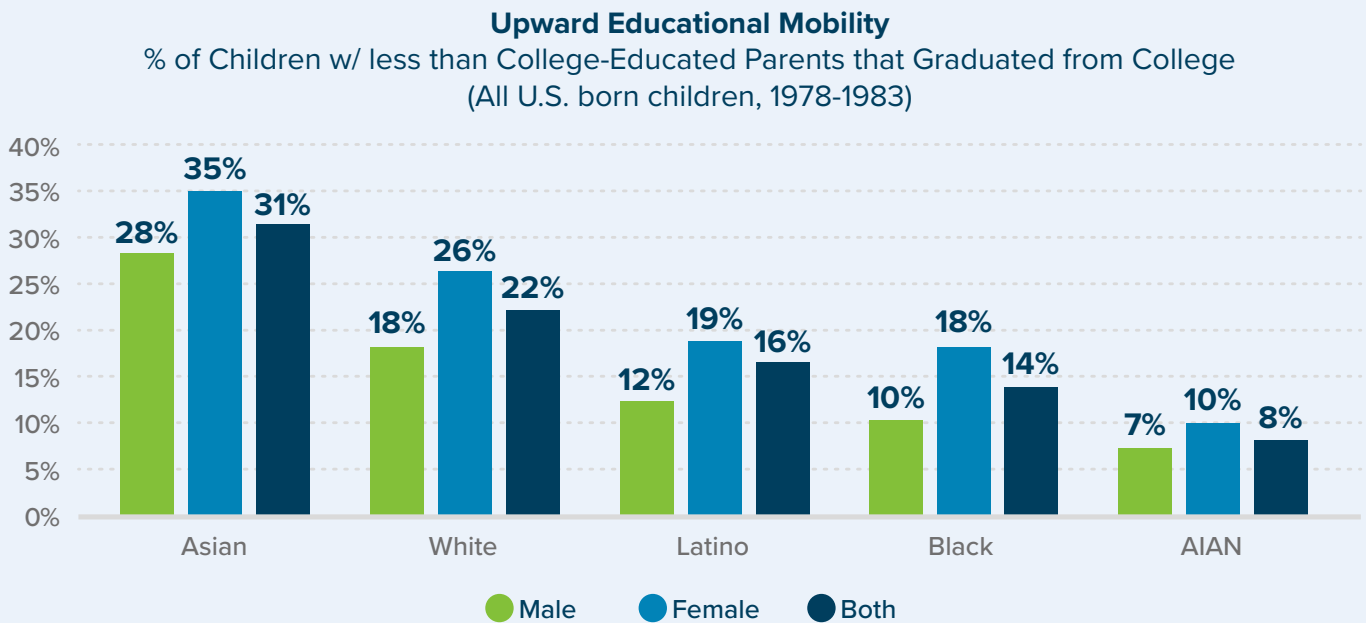
Blacks demonstrate the largest proportional gender gap (44%) in upward educational mobility with Black females accounting for approximately two-thirds of Black college graduates today.¹⁴ Studies investigating this growing gender divide have found that Black males with more educated parents are puzzlingly less likely to graduate from high school, enroll in college, or complete a bachelor's degree than their sisters.¹⁵ Moreover, Black males with higher levels of education are less successful in passing on educational advantages to their children, particularly their sons.¹⁶

14 Chetty, R., Hendren, N., Jones, M. R., & Porter, S. R. (2020). Race and economic opportunity in the United States: An intergenerational perspective. *The Quarterly Journal of Economics*, 135(2), 711-783.

15 McDaniel, A., DiPrete, T.A., Buchmann, C., & Shwed, U. (2011). The black gender gap in educational attainment: Historical trends and racial comparisons. *Demography*, 48(3), 889-914.

16 Bumpus, J.P., Umeh, Z., & Harris, A.L. (2020). Social class and educational attainment: Do Blacks benefit less from increases in parents' social class status? *Sociology of Race and Ethnicity*, 6(2), 223-241.

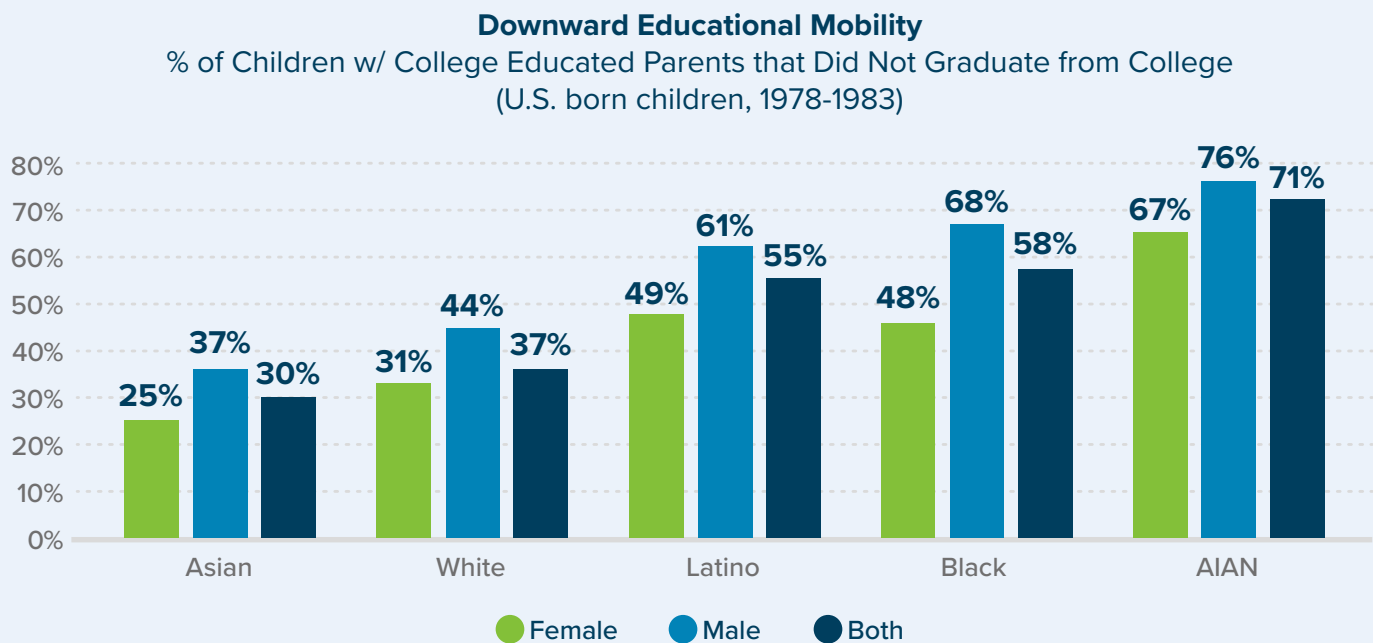
Figure 11. Percentage of children of non-college-educated parents that graduated from college: 1978-83 cohort



SOURCE: Author's calculations using data from Opportunity Insights, "Table 7: Intergenerational Transition Matrices of Educational Attainment by Race and Gender"

Downward educational mobility, characterized by the percentage of children who do not graduate from college despite having a parent with a college degree, is notably high (Figure 12). A substantial 76% of American Indian males, nearly 70% of Black males, and 61% of Latino males experience downward educational mobility. Gender gaps in downward educational mobility consistently favor females, with Black individuals showing the most significant gaps, both proportionally and in absolute terms. However, Figure 12 also strikingly highlights the limited educational mobility prospects for American Indian females. Their rate of downward mobility (67%) surpasses all groups aside from American Indian males and Black males.

Figure 12. Percentage of children of college-educated parents that failed to graduate college: 1978-83 cohort



SOURCE: Author's calculations using data from Opportunity Insights, "Table 7: Intergenerational Transition Matrices of Educational Attainment by Race and Gender"

Health Mobility Patterns and Gaps

The income and education patterns of low upward mobility and high downward mobility for Black individuals also appear in relation to health. However, research on health mobility patterns and racial disparities is relatively new, with few studies in the literature. A seminal study by Halliday et al. (2021) investigates health mobility using the Panel Study of Income Dynamics (PSID).¹⁷ They discover that Black individuals experience both lower upward mobility and higher downward mobility in self-rated health compared to their White counterparts, although the gaps aren't as wide as they are for income. Whites with parents at the 25th health percentile are expected to reach the 47th percentile in the health distribution as adults, while Black individuals are predicted to reach only the 37th percentile. This 10-percentile gap widens further in the higher strata of the health distribution. For instance, with parents at the 75th health percentile, Black individuals can anticipate a health percentile rank that is 15 percentiles lower than Whites in adulthood.

A similar study using data from the National Longitudinal Study of Adolescent to Adult Health (Add Health) includes a sufficiently large sample of Latinos to enable comparisons with Black and White individuals. This study reveals that children from parents with poor health (at the 25th percentile of the parent health distribution) have comparably low chances of upward health mobility across racial groups. However, Black and Latino children born to parents in relatively good health (at the 75th percentile) are more likely to fall to the 50th percentile of the health distribution in adulthood compared to non-Hispanic White children.

¹⁷ Halliday, T., Mazumder, B., & Wong, A. (2021). Intergenerational Mobility in Self-Reported Health Status in the US. *Journal of public economics*, 193, 104307. <https://doi.org/10.1016/j.jpubeco.2020.104307>. The authors utilize responses to a question in the PSID, introduced in 1984, where respondents rated their overall health as either "excellent, very good, good, fair, or poor." Employing a method outlined by Johnson and Schoeni (2011), they transform categorical responses to this question into a continuous measure used to create rank mobility measures for males and females aged 30 or older. To test the robustness of their findings, they also construct an "alternative health index" based on 21 objective health measures, finding similar results. Also see Johnson, R. C., & Schoeni, R. F. (2011). The Influence of Early-Life Events on Human Capital, Health Status, and Labor Market Outcomes Over the Life Course. *The B.E. journal of economic analysis & policy*, 11(3), 2521. <https://doi.org/10.2202/1935-1682.2521>

Across the dimensions of income, education and health described in this section, a broadly similar mobility pattern holds: Blacks, American Indians, and to a lesser extent Latinos are less likely to move up the mobility ladder and more likely to move down. The next section of this report looks specifically at individuals of color that experience upward education and income mobility. It investigates whether the health outcomes for this population improve along with their educational and income attainments. The existing evidence, however, paints a sobering picture.



THE LIMITATIONS AND CONTRADICTIONS OF “STRIVING” AND “THRIVING”

The preceding section of this paper summarized research on income, education, and health mobility, revealing large and persistent mobility gaps based upon race. This section, however, tackles a different question: **Can education, income, and health mobility be achieved at the same time?** In other words, for those youth of color who experience upward education and income mobility, do they also see upward health mobility. While there’s extensive evidence suggesting that income mobility is often conditional on higher education, the linkage between income or education and health proves a much more complicated story.

Two growing research literatures, called “diminished health returns” and “skin deep resilience,” suggest that striving (education and income mobility) may provide little to no assistance in promoting thriving (health mobility) or that individuals of color may in fact incur a physical health penalty when they strive.¹⁸

Diminished Health Returns

The literature exploring diminished health returns among minorities investigates whether improvements in health associated with education or income mobility are similar across racial and ethnic groups. These studies consistently reveal that racial minorities, particularly Blacks, achieve smaller health improvements than Whites when they attain similar levels of education or income. For instance, Esposito (2019) utilized data from the National Longitudinal Study of Adolescent to Adult Health (Add Health) to find that the health benefits of college completion among Blacks during young adulthood were half those of Whites. This discrepancy persisted even when controlling for income.¹⁹ Also using Add Health data, Hargrove et al (2022) found that higher levels of educational attainment were not associated with lower levels of cardiometabolic health for Blacks even though they were for Whites.²⁰

Focusing on the risk of diabetes, Whitaker et al. (2014) observed a link between higher educational attainment and lower diabetes risk among White and Latino men aged 18 and older, using a national sample of 300,000 participants. However, this correlation did not hold true for Black men.²¹

Racial disparities in health benefits also manifest in maternal birth outcomes including infant mortality, low birthweight birth, preterm birth, and preeclampsia. Green and Hamilton (2019) analyzed 17.5 million births from 1998 to 2002, revealing that Black women with college degrees experienced higher infant mortality rates than White women who hadn’t completed high school (8.5 vs 6.8 per 1,000 births, respectively).²² In 2006, Colen and her team utilized the National Longitudinal Survey of 1979 (NLSY79) to examine the impact of increased income on the likelihood of having a low birthweight child. They discovered that for White women, each unit increase in the natural logarithm of adult family income led to a 48% drop in the probability of having a low birthweight baby. However, this correlation did not reach statistical significance for Black women.²³ Braveman et al. (2015) highlight that the widest racial disparities in preterm birth rates occur among mothers with the highest family incomes, even after controlling for a wide range of variables.²⁴ In a study

18 Chen, E., Brody, G. H., & Miller, G. E. (2022). What are the health consequences of upward mobility?. *Annual review of psychology*, 73(1), 599-628.

19 Esposito, M. H. (2019). Inequality in Process: Income and Heterogeneous Educational Health Gradients Among Blacks and Whites in the USA. *Race and Social Problems*, 11(4), 269-281.

20 Cardiometabolic risk was measured using the following seven biomarkers: waist circumference, triglycerides, high-density lipoprotein (HDL) cholesterol, low-density lipoprotein (LDL) cholesterol, glycosylated hemoglobin, blood pressure, and C-reactive protein (CRP). See Hargrove, T. W., Gaydosh, L., & Dennis, A. C. (2022). Contextualizing educational disparities in health: Variations by Race/Ethnicity, Nativity, and County-Level characteristics. *Demography*, 59(1), 267-292.

21 Whitaker, S. M., Bowie, J. V., McCleary, R., Gaskin, D. J., LaVeist, T. A., & Thorpe Jr, R. J. (2014). The association between educational attainment and diabetes among men in the United States. *American journal of men’s health*, 8(4), 349-356.

22 Green, T., & Hamilton, T. (2019). Maternal educational attainment and infant mortality in the United States: Does the gradient vary by race/ethnicity and nativity? *Demographic Research*, 41, 713-752.

23 Colen, C. G., Geronimus, A. T., Bound, J., & James, S. A. (2006). Maternal upward socioeconomic mobility and black-white disparities in infant birthweight. *American journal of public health*, 96(11), 2032–2039.

24 Braveman, P. A., Heck, K., Egerter, S., Marchi, K. S., Dominguez, T. P., Cubbin, C., Fingar, K., Pearson, J. A., & Curtis, M. (2015). The role of socioeconomic factors in Black-White disparities in preterm birth. *American journal of public health*, 105(4), 694–702

involving approximately 25,000 mothers and their infants, Dunlop et al. (2021) found that while earning a college degree diminished the risk of preterm birth for White mothers, it had no effect on mothers from other racial groups.²⁵ Finally, Ross et al. (2019) evaluated a population sample of 718,000 singleton births and found that socioeconomic status was associated with a reduced risk for preeclampsia for White mothers, yet it showed no such relationship for Black mothers.²⁶

Skin-Deep Resilience

Expanding on the examination of the health benefits of education or income mobility, a growing body of research known as “skin deep resilience” disturbingly suggests that people of color and those from low-income backgrounds may trade their health for their educational and economic success. In other words, in their striving for upward mobility, they might become poisoned by their attainments.²⁷

Numerous studies show that for Black and Latino youth, college graduation could be negatively associated with their health. For instance, using data from the National Longitudinal Study of Adolescent Health (Add Health), Sims and Coley (2019) found that while completing college predicted a decrease in allostatic load (a measure of physiological stress) for White and Asian graduates of .11 and .35 standard deviations (SD) respectively, it predicted *increased* allostatic load scores for Black (.16 SD) and Mexican Americans (.17 SD).²⁸ Similarly, Gaydos et al. (2017) studied Black and Latino adolescents from disadvantaged backgrounds and found that those who graduated from college experienced improved mental health, but worse physical health. They were more likely to suffer from an increase in metabolic

syndrome - a collection of health conditions including abdominal obesity, high blood pressure, high blood sugar, high serum triglycerides, and low serum HDL. This effect was not observed in White adolescents.²⁹

Tarrence (2022) analyzed a large dataset drawn from the U.S. General Social Survey linked to mortality records to determine the association between educational mobility and mortality. The study revealed that Black individuals attaining a higher educational degree than their parents faced a 9.2% higher risk of mortality, compared to Black individuals who matched their parents' level of education. This mortality risk associated with upward educational mobility was not observed among White individuals.³⁰

Examining upward income mobility, Miller et al. (2020) utilized both Add Health data and data from the Midlife in the United States Study (MIDUS). They discovered that although upwardly mobile youth reported substantially less psychological distress than their economically disadvantaged peers, their levels of metabolic syndrome remained similar to those who did not experience upward mobility.³¹

These findings, from both the diminished health returns and the skin-deep resilience bodies of literature, suggest that while improved health is generally likely to follow from income and educational mobility for Whites, the outlook is less optimistic for young people of color or those from low-income backgrounds. Understanding whether this relationship is causal, and fully analyzing its underlying mechanisms are critical next steps to ensuring that closing racial gaps in striving *and* thriving are compatible goals.

25 Dunlop, A. L., Essalmi, A. G., Alvalos, L., Breton, C., Camargo, C. A., Cowell, W. J., Dabelea, D., Dager, S. R., Duarte, C., Elliott, A., Fichorova, R., Gern, J., Hedderston, M. M., Thepaksorn, E. H., Huddleston, K., Karagas, M. R., Kleinman, K., Leve, L., Li, X., Li, Y., ... program collaborators for Environmental Influences on Child Health Outcomes (2021). Racial and geographic variation in effects of maternal education and neighborhood-level measures of socioeconomic status on gestational age at birth: Findings from the ECHO cohorts. *PLoS one*, 16(1), e0245064. <https://doi.org/10.1371/journal.pone.0245064>

26 Ross, K.M., Dunkel Schetter, C., McLemore, M.R., Chambers, B.D., Paynter, R.A., Baer, R., Feuer, S.K., Flowers, E., Karasek, D., Pantell, M., Prather, A.A., Ryckman, K., & Jelliffe-Pawlowski, L. (2019). Socioeconomic status, preeclampsia risk and gestational length in Black and White women. *Journal of Racial and Ethnic Health Disparities*, 6(6), 1182-1191.

27 Chen, E., Brody, G. H., & Miller, G. E. (2023) What are the Health Consequences of Upward Mobility? *Annual Review of Psychology*.

28 Sims, J., & Coley, R. L. (2019). Variations in links between educational success and health: Implications for enduring health disparities. *Cultural Diversity & Ethnic Minority Psychology*, 25(1), 32–43.

29 Gaydos, L., Schorpp, K. M., Chen, E., Miller, G. E., & Harris, K. M. (2018). College completion predicts lower depression but higher metabolic syndrome among disadvantaged minorities in young adulthood. *Proceedings of the National Academy of Sciences of the United States of America*, 115(1), 109–114.

30 Tarrence, J. (2022). Is educational mobility harmful for health?. *Social Science Research*, 107, 102741.

31 Miller, G. E., Chen, E., Yu, T., & Brody, G. H. (2020). Youth who achieve upward socioeconomic mobility display lower psychological distress but higher metabolic syndrome rates as adults: Prospective evidence from Add Health and MIDUS. *Journal of the American Heart Association*, 9(9), e015698. <https://doi.org/10.1161/JAHA.119.015698>

CONCLUSION

In the course of this research review, several concerning facts emerged regarding how striving and thriving vary across racial groups in America. Blacks, American Indians, and, to a lesser extent, Latinos face starkly lower rates of upward intergenerational mobility and higher rates of downward mobility. Historical data shows that **a significant portion of the Black population has remained entrenched at the lower end of the income distribution over several generations**, with recent studies revealing that 21% of Blacks today have persisted in poverty across at least three generations.³² And if current trends continue, those Blacks, American Indians and Latinos that reach the middle class will see the majority of their children fall out of it when they reach young adulthood.

Intergenerational mobility patterns in education mirror those of income mobility, with college graduation serving as a critical dividing line. Among those born between 1978 and 1983, only 21% of Blacks, 21% of Latinos, and 12% of American Indians graduated college. Should current trends persist, **the majority of Black, American Indian and Latino children from families with college-educated parents, particularly males, will not graduate from college themselves**: 68% of Black sons, 48% of Black daughters, 76% of American Indian sons, 67% of American Indian daughters, 61% of Latino sons, and 49% of Latino daughters.

Mobility trends in health are similarly dismaying, with Blacks, Latinos, and American Indians facing limited upward mobility and high levels of downward mobility—patterns that are reversed for Whites. In fact, evidence suggests that Blacks and Latinos (and likely American Indians) from low-income families and high-poverty neighborhoods may face a trade-off, **experiencing worse health outcomes as they attain higher education or income levels**.

This last point illustrates what is perhaps the most alarming evidence highlighted in this report: striving (improving income and education mobility) may be incompatible with thriving (improving health) for Blacks, Latinos, and American Indians. If so, then we must rethink the connections between these dimensions of mobility and our strategies for improving them.

³² Winship, S., Pulliam, C., Shiro, A. G., Reeves, R. V., & Deambrosi, S. (2021). *Long shadows: The Black-white gap in multigenerational poverty*.



ABOUT FORWARD CHANGE

Forward Change is a mission-driven social change strategy organization that is dedicated to advancing racial, gender, and economic justice. We strive to improve life outcomes and opportunities for children, young adults, and families in low-income, disadvantaged communities by guiding our social change partners through the development and implementation of holistic strategies. Our approach is informed by extensive research and substantive knowledge, and leverages a unique socio-ecological framework to comprehensively address major social and economic equity challenges. By helping foundations, governments, and community organizations adopt strategies that combine the best research with on-the-ground leadership, we aim to create lasting, positive change in communities.

Striving & Thriving

Racial Mobility Gaps
and Patterns

