NLC NATIONAL LEAGUE OF CITIES

CITIES STRONG TOGETHER

Economic Mobility and You

ECONOMIC OPPORTUNITY & FINANCIAL EMPOWERMENT TEAM (EOFE)

NATIONAL LEAGUE OF CITIES

OUR MISSION

To relentlessly advocate for, and protect the interests of, cities, towns, and villages by influencing federal policy, strengthening local leadership, and driving innovative solutions.

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Economic Mobility is often described as how a person's economic well-being **changes** over their lifetime. As a person's income increases, they are considered **upwardly mobile**.

Economic Opportunity and Financial Empowerment Framework

Data, Metrics & Community Engagement

Economic Stability

Basic needs are met. Such as three healthy meals, housing, access to health insurance, and access to job opportunities.

- City anti-hunger efforts, connection to public benefits and refundable tax credits, job readiness and job search programs.

- **Buffalo, NY**
- **Costa Mesa, CA**

Economic Security

Stable, full- time, living wage employment; housing costs below 30% of income; access to safe, affordable financial services; access to non-predatory loans; and savings to cover basic needs.

- Workforce development strategies to advance employment, Bank On, financial counseling, coaching and education, credit building, debt reduction, and reforming municipal fines and fees.

- **Minneapolis, MN**
- **Sacramento, CA**

Wealth Building

Opportunities to advance career through education and training, business development and entrepreneurship, long term savings, homeownership, savings for children's postsecondary education.

- Children's savings accounts (CSAs), reparations, homeownership programs and incentives, financial counseling and coaching.

- **Boston, MA**
- **San Francisco, CA**

Municipal Economic Mobility in Action

Burlington, VT *(pop. 44,743)* launched a Personal Care Aid (PCA) Certification training course for Arabic-speaking residents using AI-powered live translation.

$22
Average hourly wage

5
Graduating students

2
Continuing education

Municipal Economic Mobility in Action

Young Harris, GA *(pop. 1,098)* will promote and host financial literacy courses amongst two key populations: Young Harris College students and the residents of Enota Village, a local income-restricted apartment complex.

80
Students and residents

$200
incentives

4
Key courses

Municipal Economic Mobility in Action

Durango, CO (pop. 19,071) launched a Bilingual Business Navigator to refer local entrepreneurs to a network of crucial business services. The City also provided seed funding and mentorship for a select number of businesses to support their maintenance and growth.

3
Local businesses served

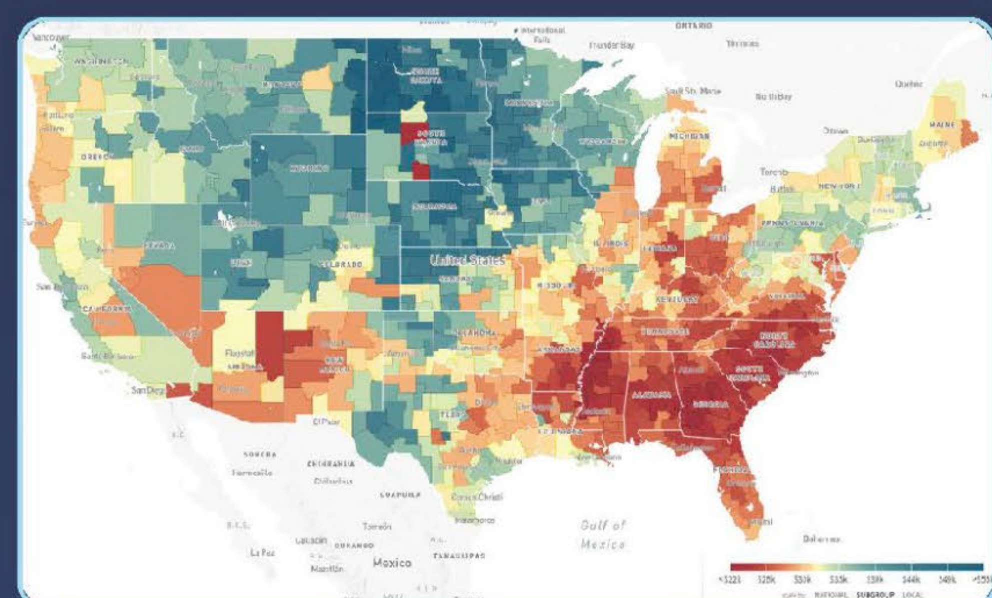
23
Entrepreneur service organizations

28
Entrepreneurs served

Explore Opportunity, Define Priorities, Find Solutions

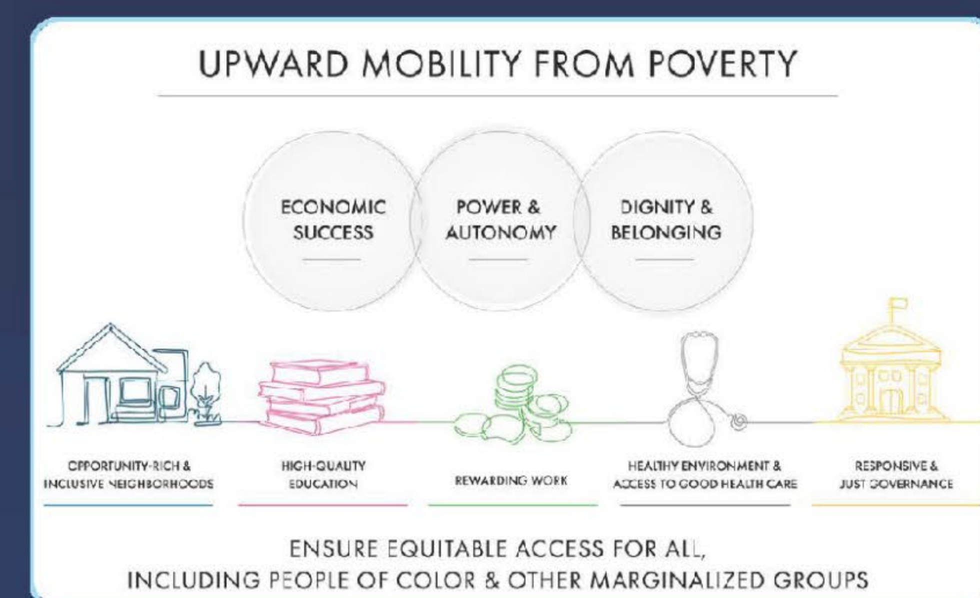
Three resources, one goal: Helping local leaders improve upward mobility for their residents. Used together, the Opportunity Atlas, the Upward Mobility Framework, and the Economic Mobility Catalog can address barriers and advance equity in municipalities across the country.

OPPORTUNITY ATLAS



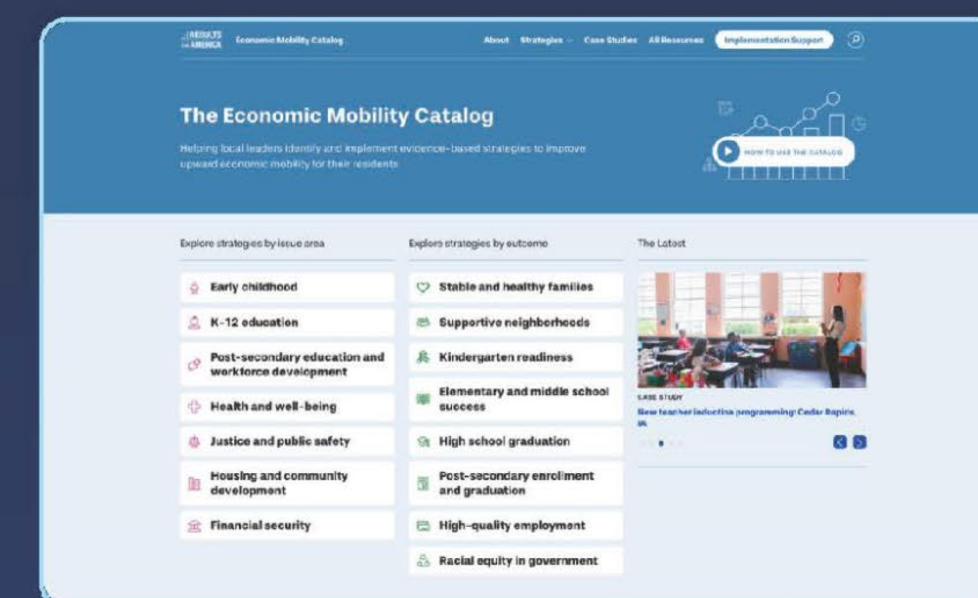
Use Opportunity Insights' Opportunity Atlas to explore the national landscape of economic mobility by Census tract, and to see outcomes by parental income, race, and gender.

UPWARD MOBILITY FRAMEWORK



Use the Urban Institute's Upward Mobility Framework to assess and make progress on the conditions that affect upward mobility and racial equity in communities.

ECONOMIC MOBILITY CATALOG

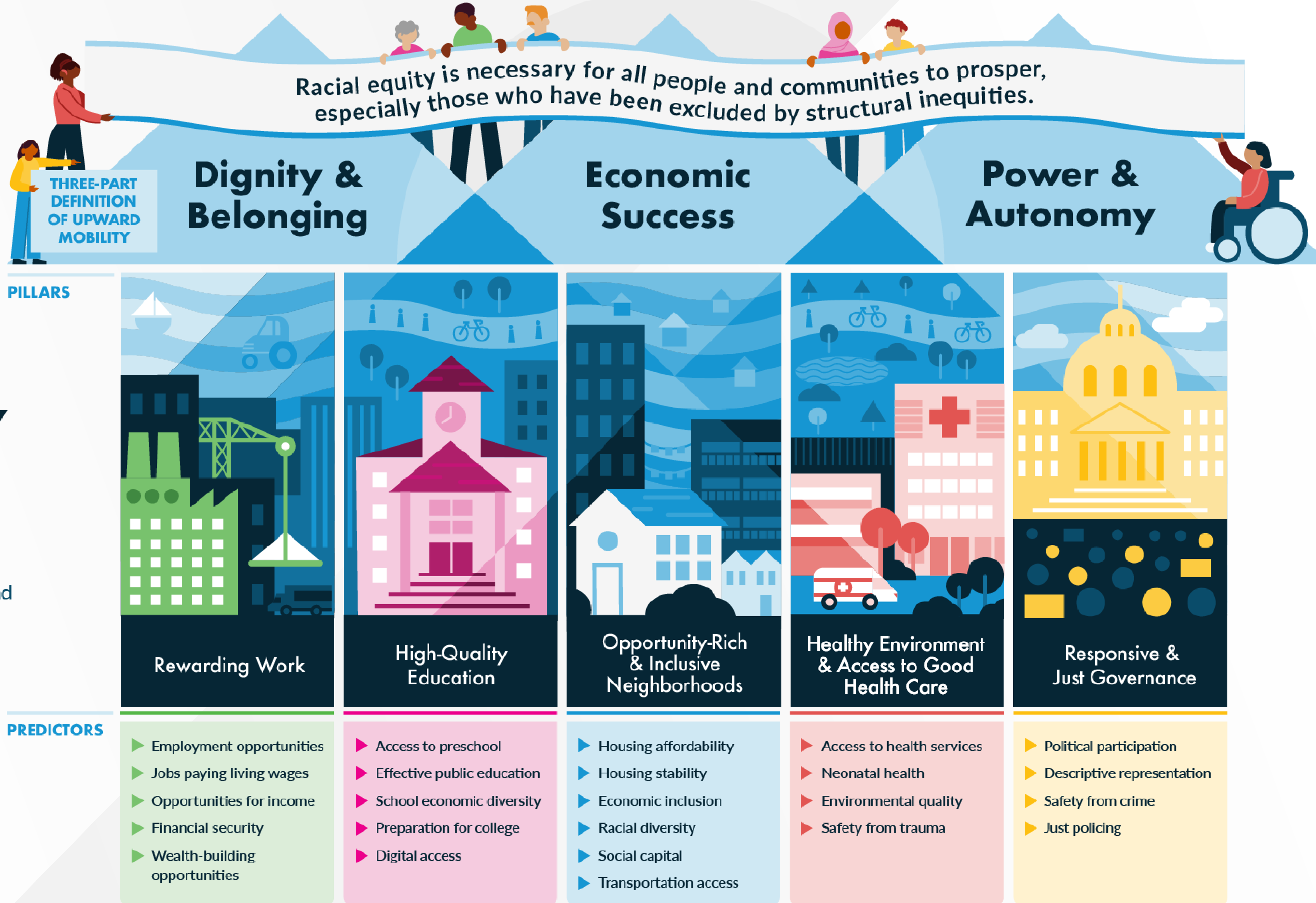


Use Results for America's Economic Mobility Catalog to identify and implement hundreds of evidence-based approaches to advancing upward mobility.

OPPORTUNITY INSIGHTS | URBAN INSTITUTE | RESULTS FOR AMERICA

UPWARD MOBILITY FRAMEWORK

The Urban Institute's evidence-based foundation for community efforts to expand prosperity and narrow racial inequities.



Essential Pillars of Support

Rewarding Work

Rewarding work pays a living wage, provides dignified work conditions, and offers economic security.

High-Quality Education

High-quality education—from preschool through postsecondary—provides a crucial avenue to economic and social mobility.

Opportunity-Rich and Inclusive Neighborhoods

Opportunity-rich and inclusive neighborhoods play a central role in supporting families' stability and well-being, their access to social and economic opportunities, and children's chances to thrive and succeed.

Healthy Environment and Access to Good Health Care

Healthy environment and access to good health care help people of all ages to surmount life's challenges, excel in school and at work, ensure their families' well-being, and fully participate in their communities.

Responsive and Just Governance

Responsive and just governance engages residents in decisionmaking and serves the needs of all community members with restraint and fairness.

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Predictors

Rewarding Work

- Employment opportunities
- Jobs paying living wages
- Opportunities for income
- Financial security
- Wealth-building opportunities

High-Quality Education

- Access to preschool
- Effective public education
- School economic diversity
- Preparation for college
- Digital access

Opportunity-Rich and Inclusive Neighborhoods

- Housing affordability
- Housing stability
- Economic inclusion
- Racial diversity
- Social capital
- Transportation access

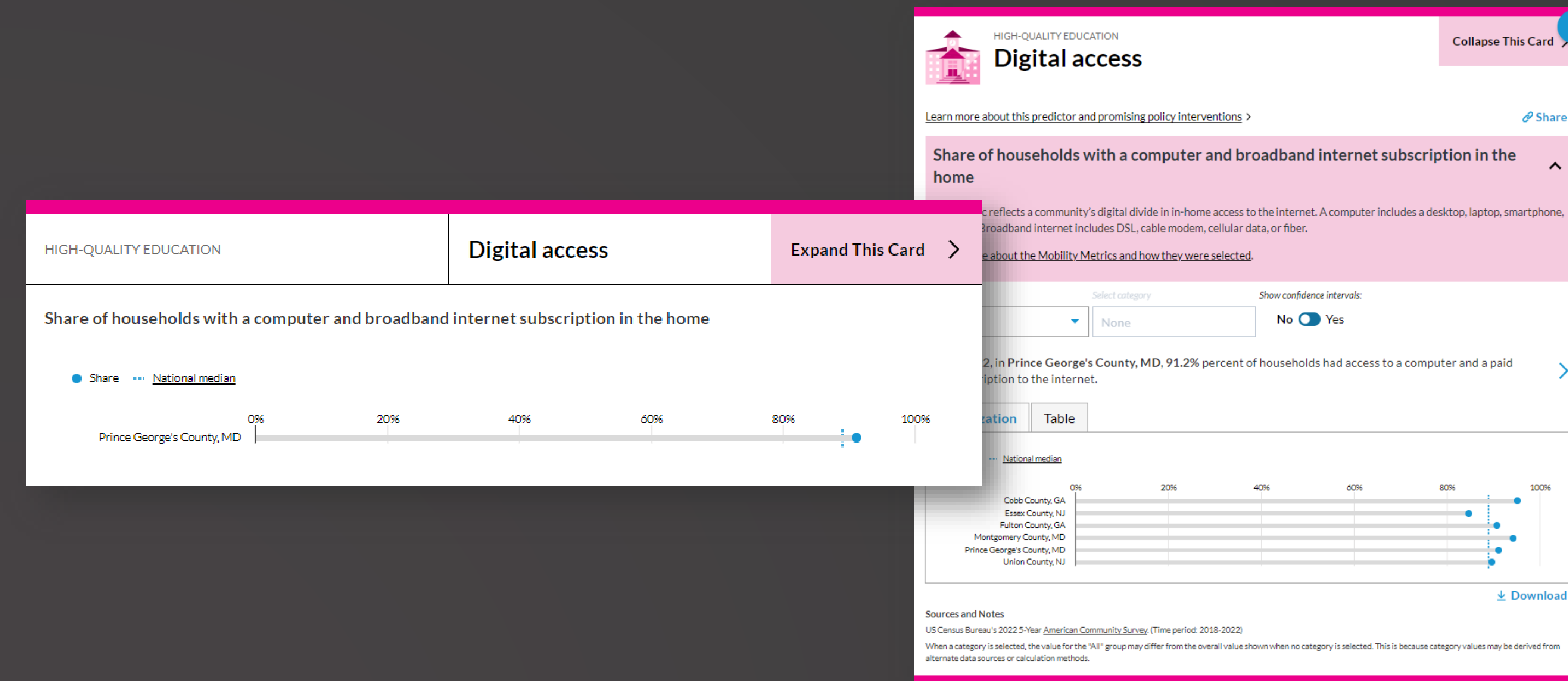
Healthy Environment and Access to Good Health Care

- Access to health services
- Neonatal health
- Environmental quality
- Safety from trauma

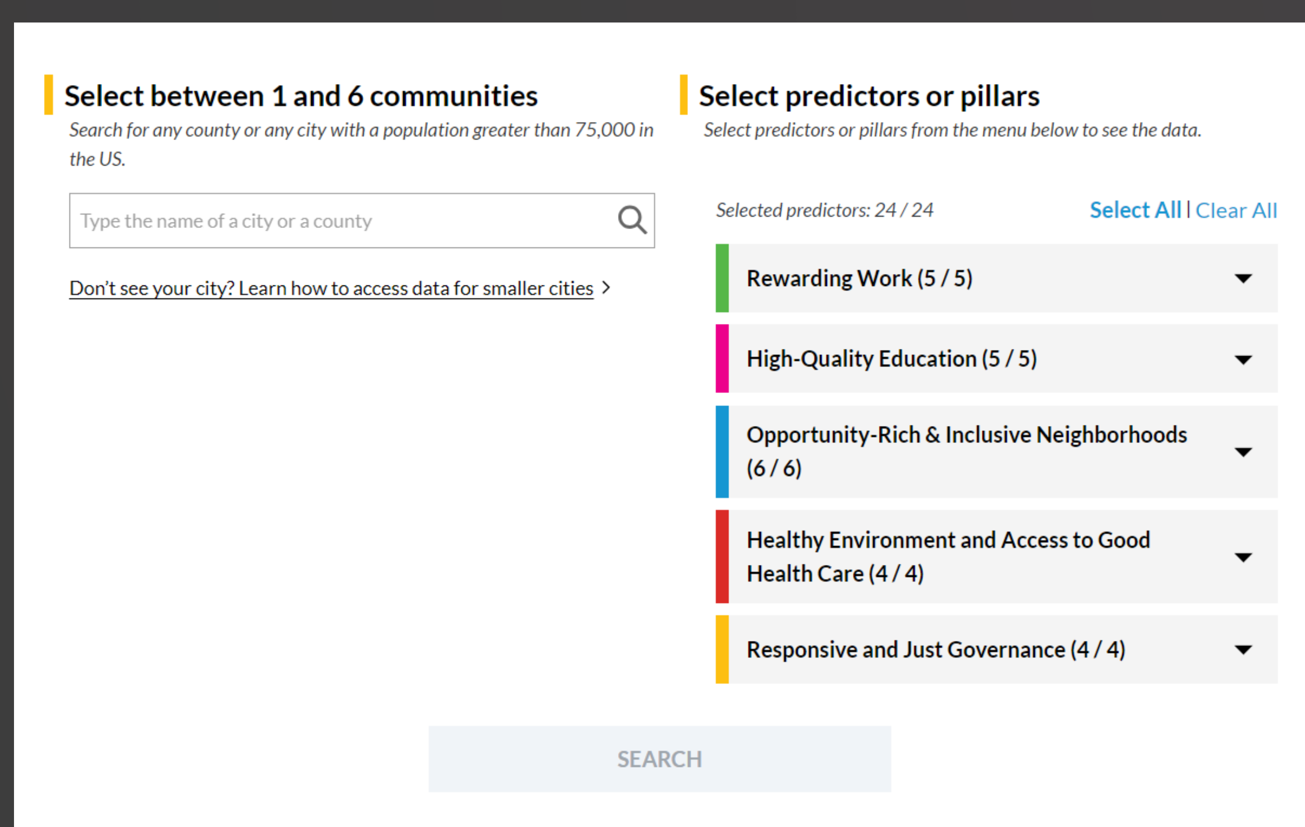
Responsive and Just Governance

- Political participation
- Descriptive representation
- Safety from crime
- Just policing

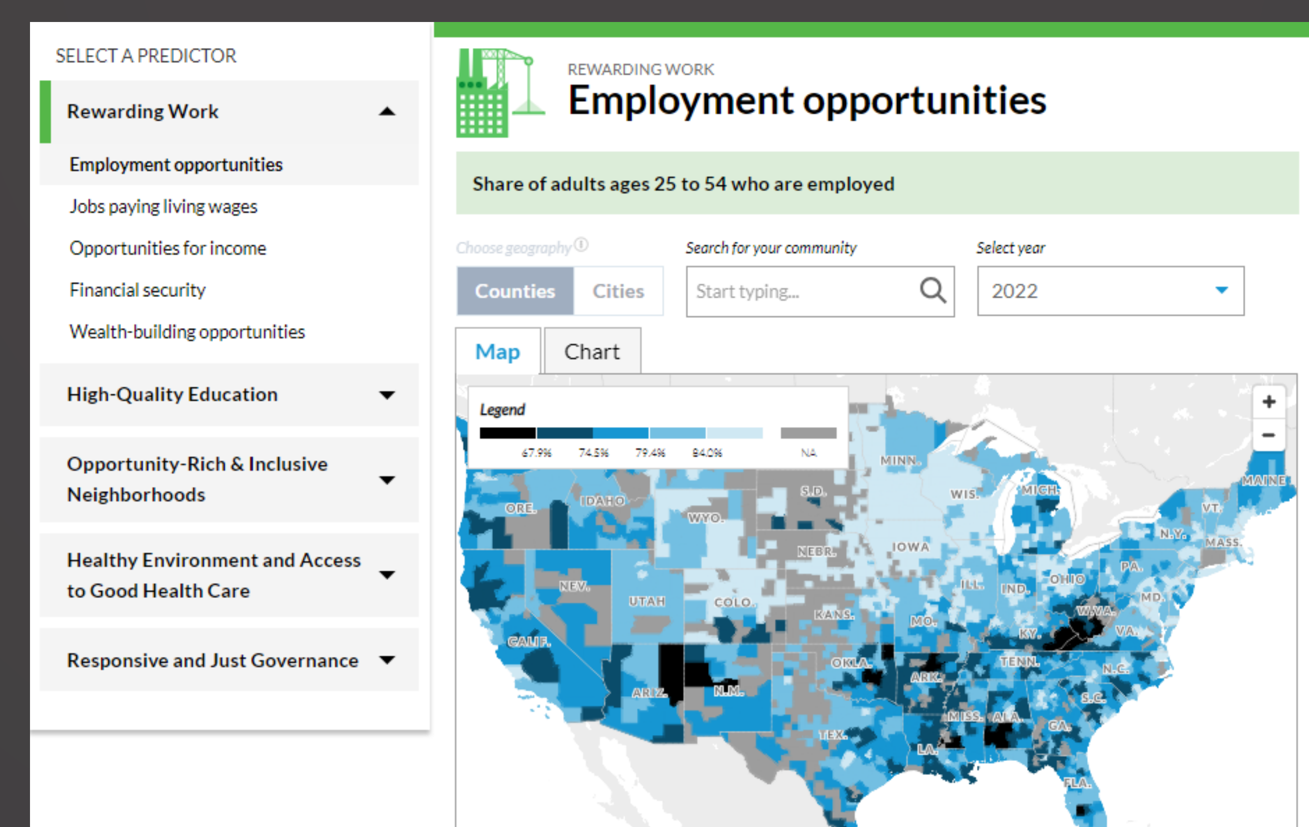
The Upward Mobility Data Dashboard



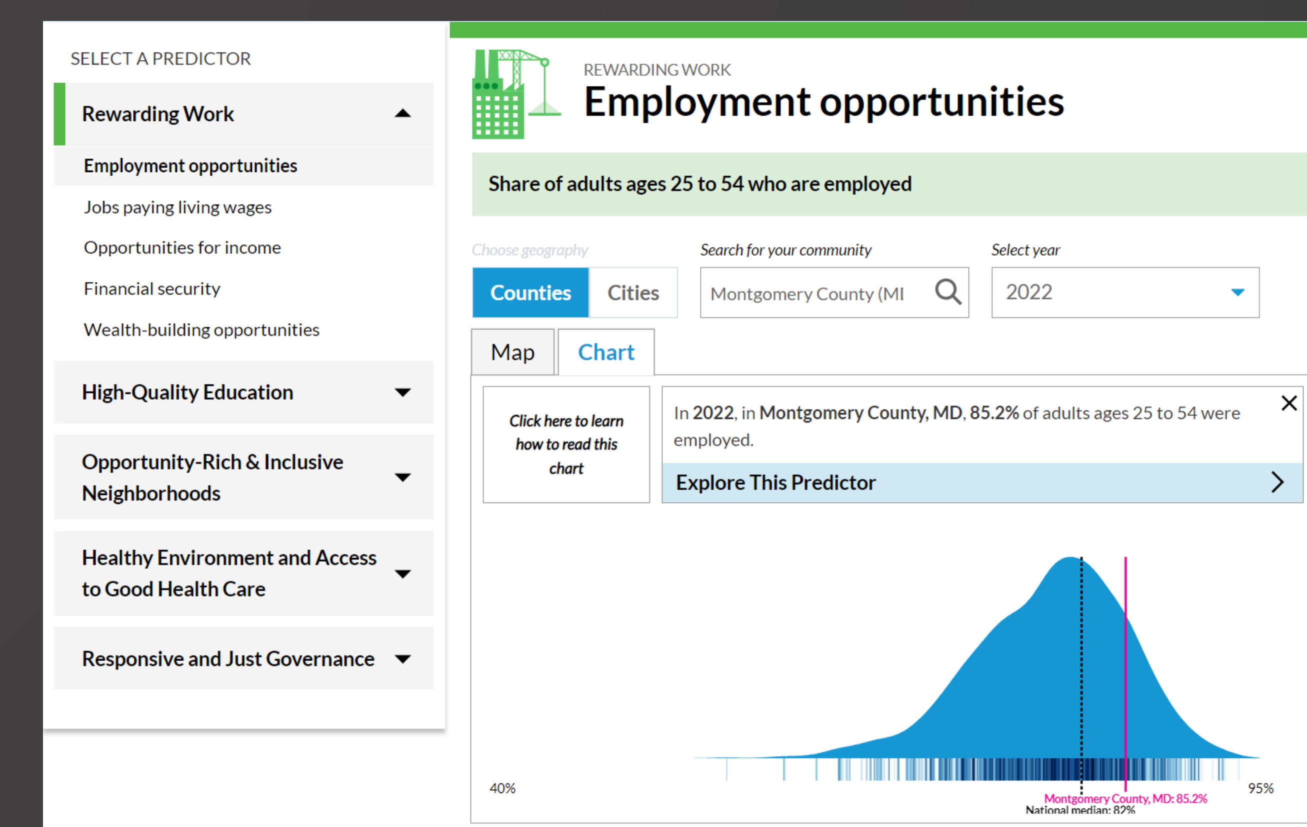
Search for specific communities



Investigate regional trends



Explore national distributions



Upward Mobility Initiative

How can you use the dashboard and Mobility Metrics?

Understand

Contextualize

Prioritize

Monitor

How can you use the dashboard and Mobility Metrics?

Understand

Contextualize

Prioritize

Monitor

To what extent do people in my community... have debt in collections?

REWARDING WORK

Financial security

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Learn more about this predictor and promising policy interventions

Share

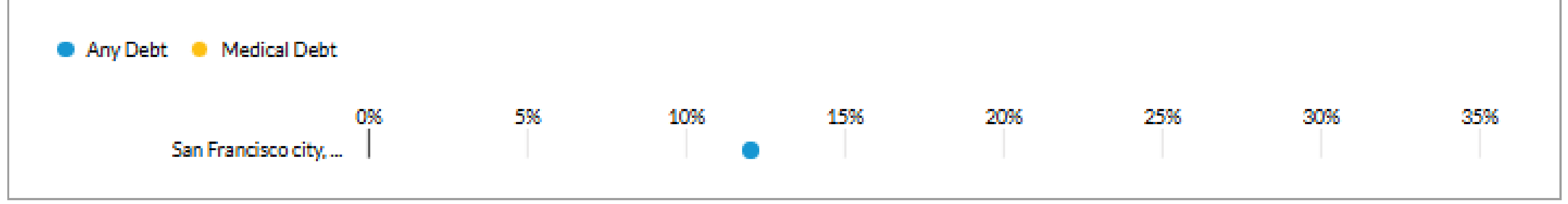
Share of adults with debt in collections

Select year: 2021

Select category: None

- In **2021**, in **San Francisco city, CA**, **12.1%** of adults had any debt in collections.
- Data for *Medical Debt* in **2021** in **San Francisco city, CA** are not available.

Visualization | Table



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Sources and Notes

For counties: 2021 credit bureau data from Urban Institute's Debt in America feature. (Time period: 2021)

For cities: 2021 credit bureau data from Urban Institute Financial Health and Wealth Dashboard. (Time period: 2021)

This measure is calculated slightly differently for counties and cities. For counties, it reflects residents with credit bureau records who have debt in collections. For cities, it captures residents with credit bureau records who have debt in collections, as well as residents with delinquent debt (debt that is more than 60 days past due) or derogatory debt (debt that is more than 180 days past due). Data for counties are available for 2018, 2022, and 2023, and data for cities are available for 2021 only.

Starting in 2022, the three nationwide credit-reporting companies made significant changes to medical debt reporting. These changes reduced the share of people with medical debt in collections reported on their credit records but not necessarily the overall share of people with medical debt in collections. As a result, data for the "Any Debt" variable from 2022 and later may not be comparable with data from before 2022. "Medical Debt" is only available for 2023 and is included in "Any Debt."

Do some groups of people in my community **encounter greater barriers** to achieving upward mobility?

REWARDING WORK

Employment opportunities

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Learn more about this predictor and promising policy interventions ›

Share

Share of adults ages 25 to 54 who are employed

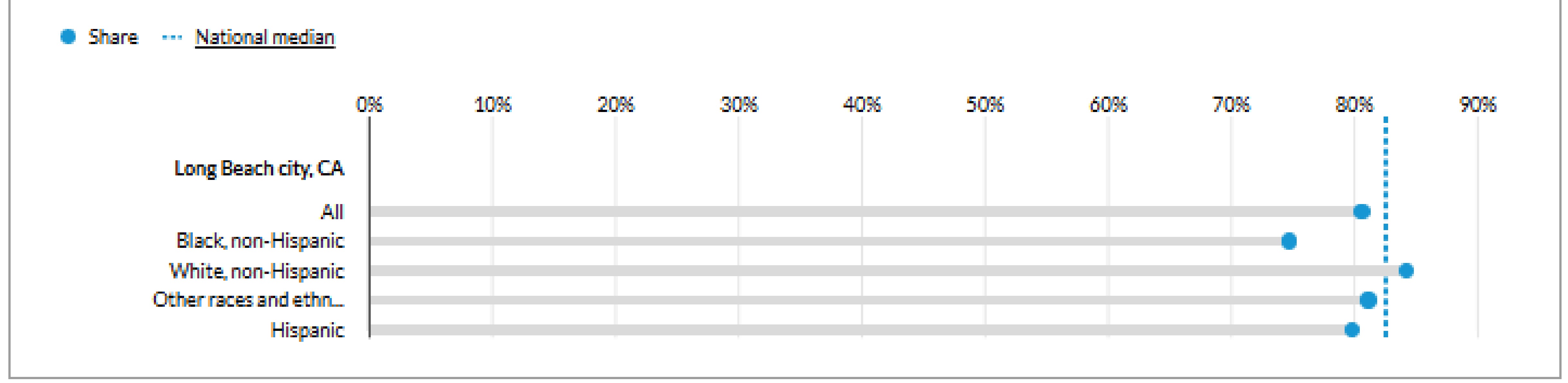
Select year: 2023

Select category: Race/ethnicity

Show confidence intervals: No / Yes

In 2023, in **Long Beach city, CA**, **83.5%** of adults ages 25 to 54 were employed.

Visualization | Table



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Sources and Notes

US Census Bureau's 2023 5-year American Community Survey Public Use Microdata Sample (via IPUMS); Missouri Census Data Center Geocorr 2022: Geographic Correspondence Engine. (Time period: 2019-2023)

People are classified as employed if they do any work for pay (at least one hour in the past week) at a job or business, outside of time they might temporarily spend on leave (e.g., vacation or maternity leave). Work includes work for someone else for wages, salary, and tips or other payments; work in one's own business, professional practice, or farm; any part-time work; and active duty in the Armed Forces. Activities that do not count as work include housework or yardwork at home, unpaid volunteer work, school work done as a student, and work done as a resident of an institutional facility (e.g., a nursing or correctional facility).

Disaggregated data are not available for 2015, 2017, 2019, 2020, and 2022.

How can you use the dashboard and Mobility Metrics?

Understand

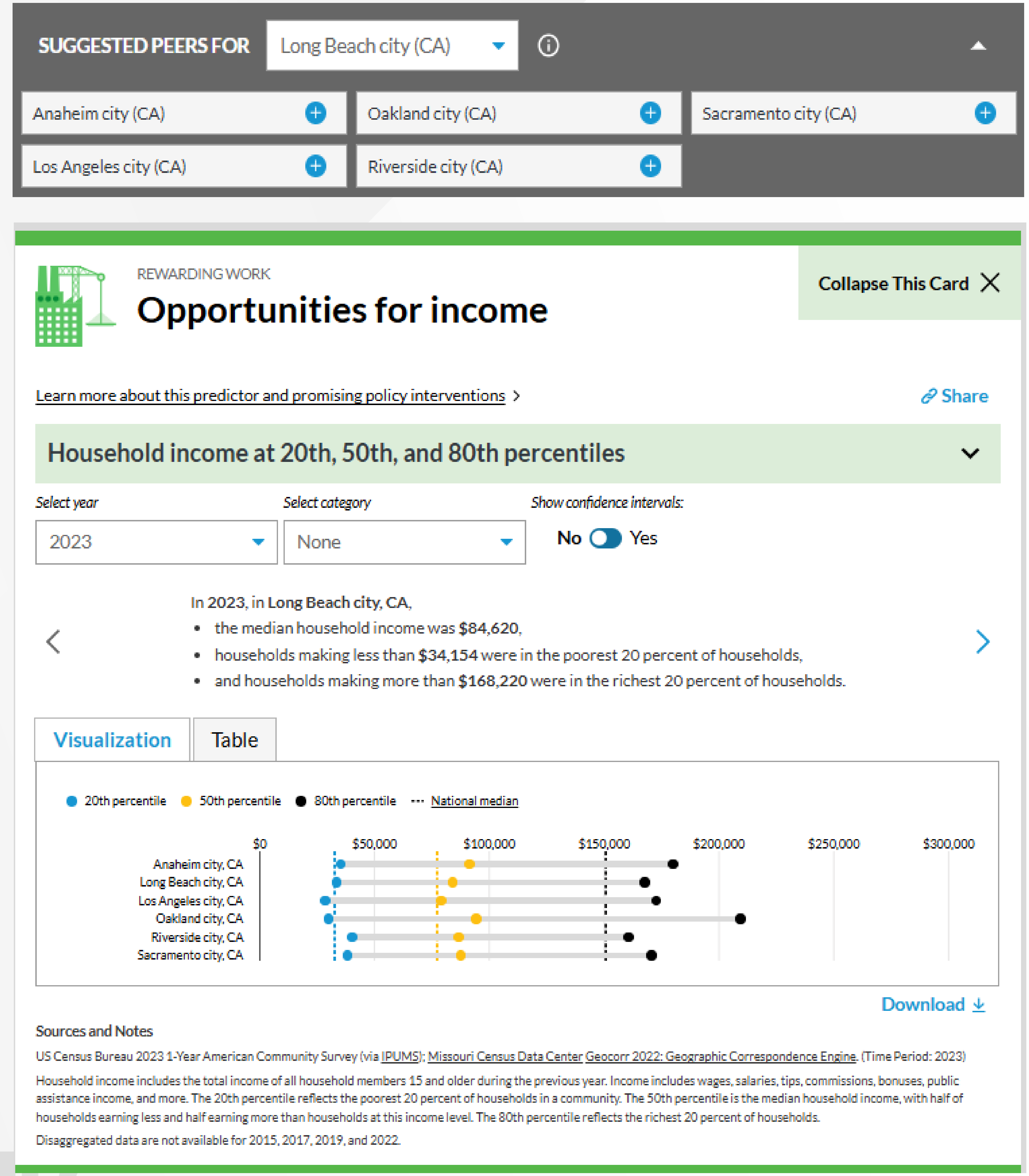
Contextualize

Prioritize

Monitor

Contextualize conditions in your community

How does my community's experience **compare to other similar communities?**



Contextualize conditions in your community

How does my community's experience compare to communities across the country?

How can you use the dashboard and Mobility Metrics?

Understand	Contextualize	**Prioritize**	Monitor

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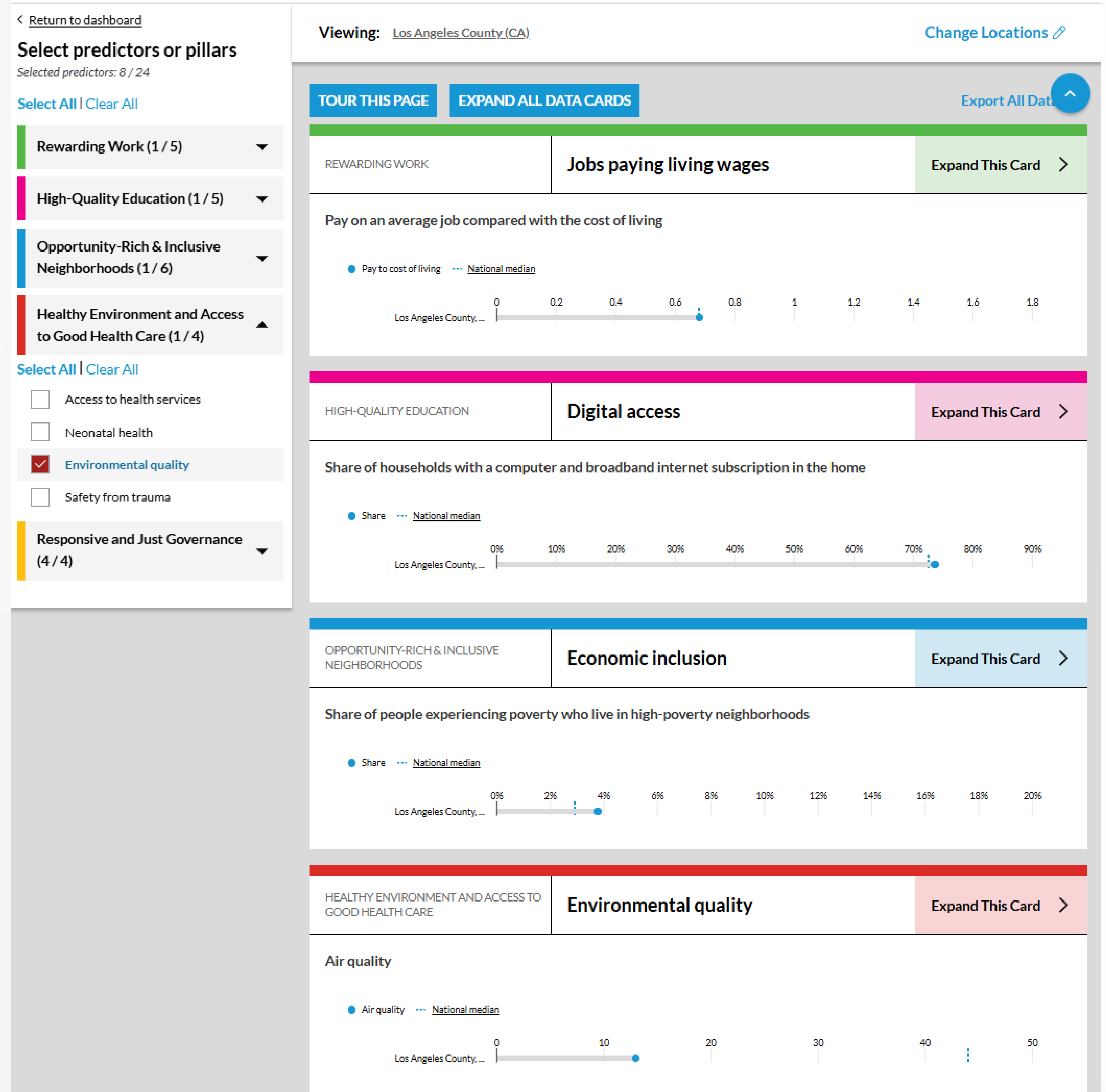
Prioritize areas requiring attention

Where is my community **doing well?** Where could we be **doing better?**



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How can you use the dashboard and Mobility Metrics?

Understand

Contextualize

Prioritize

Monitor

Have my community's efforts to boost upward mobility resulted in meaningful progress over time?

REWARDING WORK

Wealth-building opportunities

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Learn more about this predictor and promising policy interventions ›

Share

Ratio of the share of total home values owned by a racial or ethnic group to the share of households of the same group

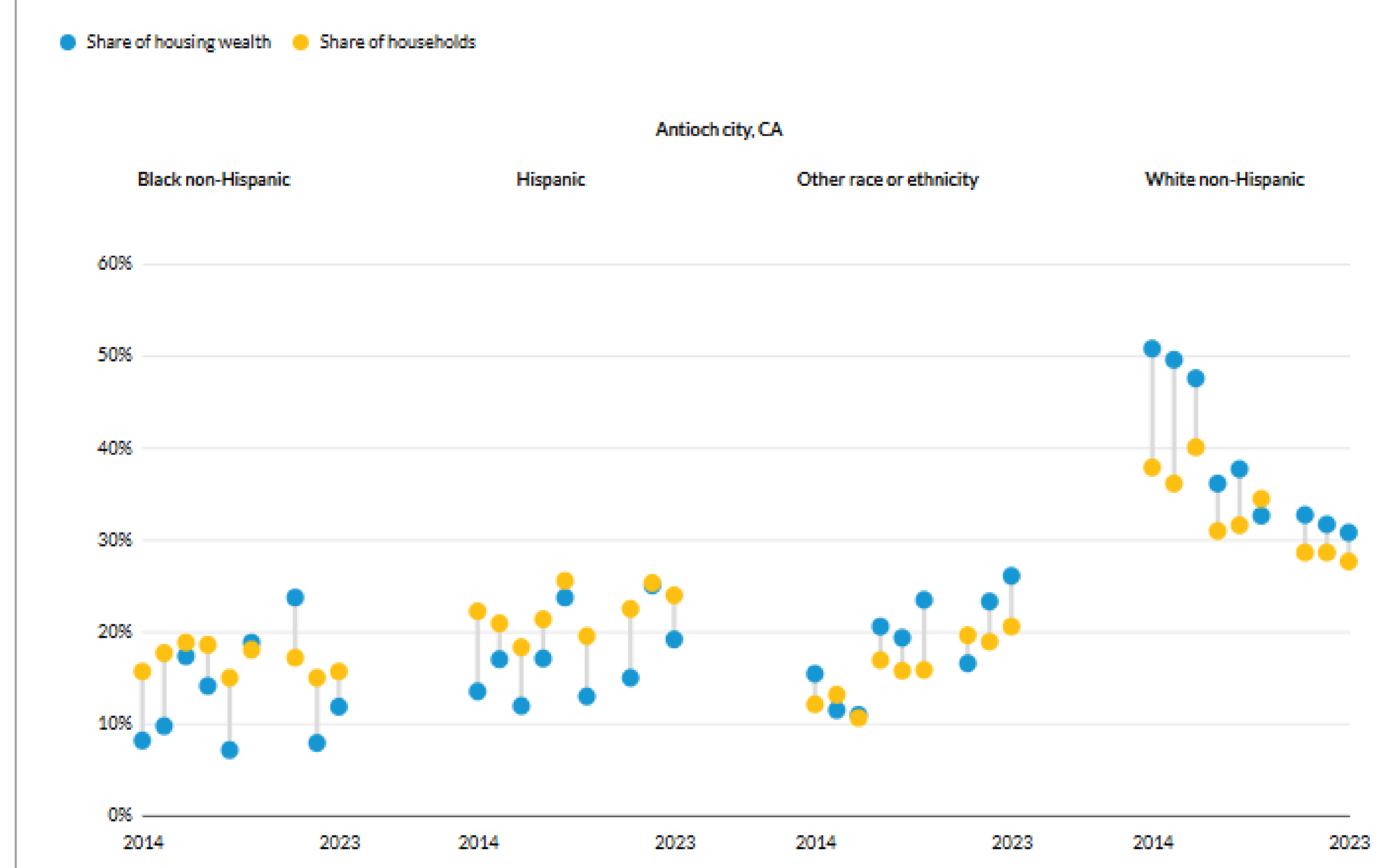
Select year All Available Years

Select category None

In 2023, in **Antioch city, CA**,

- Black non-Hispanic households made up 17.8% of households but held 13.4% of the local housing wealth,
- Hispanic households made up 27.3% of households but held 21.8% of the local housing wealth,
- households of other races and ethnicities made up 23.4% of households but held 29.7% of the local housing wealth, and
- white non-Hispanic households made up 31.5% of households but held 35.1% of the local housing wealth.

Visualization | Table



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Sources and Notes

US Census Bureau 1-Year American Community Survey, Public Use Microdata Sample (via IPUMS); Missouri Census Data Center Geocorr 2022: Geographic Correspondence Engine.

Home values are estimated by how much the respondent believes the property (home and land) would sell for if it were on the market. The blue dot for a given racial group reflects their share of primary-residence home values in a community. The yellow dot reflects the number of households headed by a member of that racial group as a share of the community's total number of households. If the value of the blue dot is smaller than that of the yellow dot, then that racial or ethnic group's home values are smaller in proportion to their share of the population. The greater the gap between these percentages, the more inequality in home values.

The confidence interval for this metric is not available because the underlying data lack the variation needed to calculate it. We are unable to provide a national median for this metric.

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Upward Mobility Framework

https://bit.ly/3WPK2w6

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Economic Mobility Catalog

https://bit.ly/3AfycTd

Opportunity Atlas

https://bit.ly/3WPK2w6

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Small Group Activity: Commonalities

What is **one area of economic mobility** that all members in your group are tackling in your municipalities?

What is **one barrier** that is preventing all members in your group from reaching your municipality's goal of all residents thriving?

What is **one type of partnership or stakeholder** that all members in your group are engaged with to reach your goals?

What is **one program** unique to your municipality that you are implementing or interested in exploring to improve residents' economic mobility?

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Exit Ticket Evaluation

What are some of the **takeaways** you have from this session?

What are the areas you want to **explore** for future programs/policies/procedures?

What types of **outcomes** do you want to prioritize?

Join the Economic Mobility Peer Network (EMPN)

The EMPN is designed to connect city leaders with experts and each other to facilitate **ongoing peer networking** to help cities **meet economic mobility goals** grounded in equity. The Network meets on the **first Wednesday of each month** featuring live discussions or presentations of relevant topics.

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CITY SUMMIT

SALT LAKE

PRECONFERENCE SESSIONS AND EXECUTIVE EDUCATION **NOVEMBER 19**

NOVEMBER

20–22

2025

bitly

citysummit.nlc.org

Wrap Up
& Next Steps

Get Involved

Join the EMPN and become a member of NLC if you aren't already!

Stay in Touch with EOFE

The EOFE team is here to answer any questions you have. Reach out at eofe@nlc.org!

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