



Faces of Economic Mobility

Key Findings

Overall findings

Having college degrees significantly increased households' median income and wealth levels and boosted mobility prospects.

- White, college-educated couples, both with and without children, had the highest levels of income and wealth and experienced high rates of absolute and relative upward mobility.
- Black, single men and women without college degrees, both with and without children, had the lowest levels of income and wealth, and those who started at the bottom of the income ladder had the lowest levels of relative upward mobility.
- Black, college-educated, single mothers showed a clear benefit from their college degrees: 83 percent moved to a higher rung on the income ladder, compared with only 9 percent of their non-college-educated counterparts.

Family structure was an important driver of mobility: Married couples had higher levels of income and wealth than single individuals.

- At least half of white, single men and women, regardless of education, fell a rung on both the income and wealth ladders.
- White, non-college-educated, single mothers experienced the lowest levels of absolute mobility and were highly likely to fall a rung or be stuck at the bottom: 68 percent moved down the income ladder, and 66 percent moved down the wealth ladder.

All household types were included in the analysis to create the income and wealth distributions. There were too few households of certain types to show their mobility or where they fell on the distribution. Because the key findings are based on such estimates, there are none reported for these households. See the **methodology** for more details.

White, college-educated couples with children

- White, college-educated couples with children had the second-highest median income (\$70,177) of the family types studied, and the highest median wealth (\$289,451).
- More than 9 in 10 (91 percent) exceeded their parents' family incomes, and more than half (51 percent) either moved up a rung or stayed at the top of the income ladder.
- About 6 in 10 (60 percent) experienced upward wealth mobility and either moved up a rung or stayed at the top of the wealth ladder (58 percent).

White, college-educated couples without children

- White, college-educated couples without children had the highest median income (\$88,385) of the family types studied and the second-highest median wealth (\$279,229).
- Almost 9 in 10 (89 percent) exceeded their parents' family incomes, and nearly two-thirds (65 percent) either moved up a rung or stayed at the top of the income ladder. Compared with other households, this household type was the most likely to remain at the top—29 percent were born in the top and stayed there.
- More than half exceeded their parents' family wealth (62 percent) and either moved up a rung or stayed at the top of the wealth ladder (57 percent).

White, non-college-educated couples with children

- White, non-college-educated couples with children had a lower median income (\$46,734) than their peers without children (\$59,971) but a higher median income than their black counterparts (\$33,029). These households were well situated in terms of wealth, holding the third-highest median (\$126,649).
- Almost 9 in 10 (89 percent) exceeded their parents' family incomes, but a greater percentage moved down or stayed at the bottom (41 percent) of the income ladder than moved up or stayed at the top (38 percent).
- About half (52 percent) exceeded their parents' family wealth, with slightly more moving up or staying at the top of the wealth ladder (41 percent), compared with those who moved down a rung or stayed in the bottom (37 percent).

White, non-college-educated couples without children

- White, non-college-educated couples without children had the third-highest median income (\$59,971) of the household types studied. While their income levels were higher than their peers with children, their median wealth was slightly lower (\$116,428, compared with \$126,649).
- More than 9 in 10 (92 percent) exceeded their parents' family incomes, with more than half (54 percent) moving up or staying at the top of the income ladder.
- More than half (54 percent) exceeded their parents' family wealth, with slightly more moving up or staying at the top of the wealth ladder (44 percent) than falling down a rung or staying at the bottom (38 percent).

White, college-educated, single women without children

- White, college-educated, single women without children had a higher median income (\$55,944) and much higher median wealth (\$81,233) than their male counterparts (\$43,775 and \$36,646, respectively).
- While three-quarters (77 percent) exceeded their parents' family incomes, about 10 percentage points higher than college-educated men, more than half (53 percent) still moved down a rung or were stuck at the bottom of the income ladder.
- Just slightly more than one-quarter exceeded their parents' family wealth (28 percent), and a large majority (63 percent) fell a rung on the wealth ladder.

White, non-college-educated, single mothers

- White, non-college-educated single mothers had a higher median income (\$28,828) and higher wealth (\$26,641) than their black counterparts (\$15,712 and \$9,281, respectively).
- But they were the group least likely to exceed their parents' family incomes (55 percent) and wealth (16 percent).
- Only 9 percent moved up the income ladder, and 12 percent climbed the wealth ladder, the smallest percentages of upward relative mobility across all household types.

White, non-college-educated, single women without children

- White, non-college-educated, single women without children had a higher median income (\$33,402) than their black peers (\$19,988) but a lower median income than their white, male counterparts (\$40,723).
- They had higher median wealth (\$44,987) than their female peers with children (\$26,641).
- Nearly two-thirds (62 percent) moved down or remained stuck at the bottom of both the income and wealth ladders.

White, college-educated, single men without children

- White, college-educated, single men without children had a lower median income (\$43,775) than their female counterparts (\$55,944) and only a slightly higher median income than their non-college-educated male peers (\$40,723).
- Almost 7 in 10 (68 percent) exceeded their parents' incomes, about 10 percentage points lower than white college-educated women and no different than white men without college degrees. Still, more than half (57 percent) moved down the income ladder.
- 27 percent exceeded their parents' wealth, a lower rate of absolute wealth mobility than experienced by most other household types. About half (52 percent) also moved down the wealth ladder.

White, non-college-educated, single men without children

- White, non-college-educated, single men without children had a higher median income (\$40,723) than both their white female and black male counterparts (\$33,402 and \$26,244, respectively).
- Almost 7 in 10 (68 percent) exceeded their parents' incomes, and 58 percent either moved down or were stuck at the bottom of the income ladder.
- Less than one-third (27 percent) exceeded their parents' wealth, and 61 percent moved down or were stuck at the bottom of the wealth ladder.

Black, college-educated couples with children

- Black, college-educated couples with children had the highest median income (\$54,893) and wealth (\$55,606) levels of all black households, but those levels were far lower than their white counterparts'.
- Nearly all (99 percent) exceeded their parents' family income, and 62 percent moved up a rung on the income ladder.
- They were the most likely (84 percent) to exceed their parents' family wealth, and 55 percent moved up a rung on the wealth ladder.

Black, non-college-educated couples with children

- Black, non-college-educated couples with children had a lower median income (\$33,029) and lower wealth (\$40,353) than their counterparts without children (\$44,792 and \$44,462, respectively).
- More than 8 in 10 (82 percent) exceeded their parents' incomes, but slightly less than half (47 percent) were able to move up a rung on the income ladder. The same percent moved down a rung or were stuck at the bottom.
- They had the second-highest rate of absolute and the highest rate of relative wealth mobility among all household types. More than two-thirds (68 percent) exceeded their parents' wealth, and 60 percent moved up a rung relative to their parents.

Black, non-college-educated couples without children

- Black, non-college-educated couples without children had the second-highest median income (\$44,792) and wealth (\$44,462) of all black households.
- Virtually all (95 percent) exceeded their parents' family incomes, and a large majority moved up the income ladder (64 percent), a higher rate than both their black peers with children and their white counterparts.
- More than half (57 percent) exceeded their parents' family wealth, but 46 percent moved down a rung on the wealth ladder or remained stuck at the bottom.

Black, college-educated, single mothers¹

- Black, college-educated single mothers had a median income (\$32,514) comparable to that of black non-college-educated couples with children (\$33,029).
- These households were highly likely to start at the bottom and as such experienced the highest levels of upward income mobility, both absolute and relative. Fully 100 percent exceeded their parents' family income, and 83 percent moved up a rung on the income ladder.

Black, non-college-educated, single mothers

- Black, non-college-educated single mothers had the lowest median income (\$15,712) and the second-lowest median wealth (\$9,281) of all household types.
- 77 percent exceeded their parents' family incomes, but the gains were not enough to move them out of the bottom: 62 percent remained stuck there.
- Similarly, almost half (47 percent) exceeded their parents' wealth, but 68 percent either fell a rung or were stuck at the bottom of the wealth ladder.

Black, non-college-educated, single women without children

- Black, non-college-educated, single women without children had the second-lowest median income (\$19,988) and the lowest median wealth (\$9,093) of all household types.
- More than 7 in 10 (73 percent) exceeded their parents' family incomes, but a similar percentage (74 percent) either fell a rung or were stuck at the bottom of the income ladder.
- Just under one-third (32 percent) exceeded their parents' wealth, and only 19 percent, the lowest across all household types, moved up a rung on the wealth ladder.

Black, non-college-educated, single men without children

- Black, non-college-educated, single men without children had a far lower median income (\$26,244) and far lower wealth (\$10,350) than their white counterparts (\$40,723 and \$30,527, respectively).
- About three-quarters (76 percent) exceeded their parents' family income, and 28 percent moved up a rung on the income ladder relative to their parents. But most (64 percent) fell or remained stuck at the bottom.
- Less than half (45 percent) exceeded their parents' family wealth, and the majority (63 percent) fell or remained stuck at the bottom of the wealth ladder.

Endnotes

¹ Sample sizes prohibit analyses of family wealth for this group.

Project team

Susan K. Urahn, *executive vice president*

Travis Plunkett, *senior director*

Erin Currier

Diana Elliott

Sarah Sattelmeyer

Denise Wilson

External reviewers

This report benefited tremendously from the insights and expertise of an external reviewer, Megan Klein Hattori, assistant professor of sociology, University of Massachusetts, Boston. While she screened the data coding for accuracy, neither she nor her organization necessarily endorses its findings or conclusions.

Acknowledgments

We thank Dan Benderly, Stephanie Bosh, Jennifer V. Doctors, Ned Drummond, Bailey Farnsworth, Laura Fahey, Samantha Lasky, James Malewitz, Fred Schecker, and Gaye Williams for providing valuable feedback and production assistance on this report.

For further information, please visit:

economicmobility.org

Contact: Samantha Lasky

Email: slasky@pewtrusts.org

Project website: economicmobility.org

The Pew Charitable Trusts is driven by the power of knowledge to solve today's most challenging problems. Pew applies a rigorous, analytical approach to improve public policy, inform the public, and stimulate civic life.