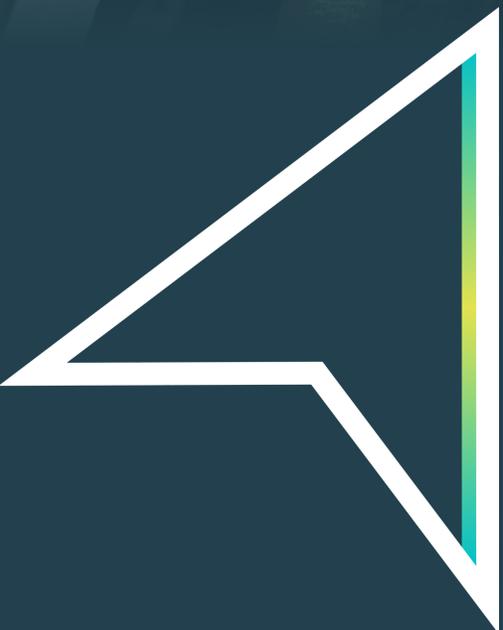


THOUGHT LEADERSHIP



Generational Mobility:

How Junior Achievement Supports
the Levers of Economic Mobility



Junior
Achievement™

INTRODUCTION

For generations, economic mobility (the idea that each generation can achieve greater financial stability and opportunity than the last) has defined the American promise. Today, that promise is under measurable strain. A child's ZIP code, family income, and access to opportunity remain powerful predictors of future outcomes. Talent is universal; opportunity is not.

Economic mobility is not random. It is shaped by a set of interconnected conditions: education quality, exposure to career pathways, financial capability, social capital, and access to real-world experiences that build confidence and agency. When these levers are activated early and reinforced over time, they influence not only individual outcomes, but generational trajectories. JA operates at the intersection of education and economic opportunity, strengthening these mobility levers simultaneously.



THE MOBILITY CHALLENGE FACING TODAY'S STUDENTS

Economic mobility in the United States has declined by approximately 45 percent over recent decades, according to the Brookings Institution. This decline reflects structural shifts in the economy, including globalization, automation, and the rapid expansion of information technologies that have reshaped labor markets. These transformations have increased demand for advanced skills while narrowing pathways to stable, middle-income careers.



At the same time, access to opportunity has become increasingly uneven. Educational quality, enrichment experiences, and professional networks remain concentrated in higher-income communities, leaving many students without exposure to the pathways that lead to economic advancement. The pace of change continues to accelerate.

THE MOBILITY CHALLENGE FACING TODAY'S STUDENTS

The [World Economic Forum estimates](#) that nearly 40 percent of core job skills will change within five years as automation, artificial intelligence, and globalization reshape the nature of work. Students entering today's classrooms will navigate multiple career transitions over their lifetimes.

Technical proficiency matters, but adaptability, financial capability, entrepreneurial thinking, collaboration, and problem-solving are equally essential. Without intentional preparation, students lacking guidance, mentorship, and exposure to emerging industries face compounding disadvantages. In this environment, access to networks and information is as critical as access to education itself.



EDUCATION ALIGNED TO REAL-WORLD OPPORTUNITY

Evidence consistently demonstrates that education has the greatest impact on long-term economic mobility when it is aligned with real-world opportunity. [According to the Camber Collective](#), four life experiences are especially influential in shaping lifetime earnings: completing secondary education, graduating with a degree in a high-paying field, receiving mentorship during adolescence, and securing a first full-time job with opportunities for advancement.

LIFE EXPERIENCES THAT INCREASE LIFETIME INCOME

An average of

39%

Pursuing/completing secondary education

An average of

36%

Graduating with a degree in a high-paying field of Study

An average of

19%

Receiving mentorship during adolescence

An average of

24%

Securing a first full-time job with opportunities for advancement

According to the [Camber Collective](#)

These experiences function not as isolated milestones but as interconnected steps along a mobility pathway, each reinforcing the next and strengthening long-term financial stability. [Research from the Brookings Institution and the U.S. Census Bureau](#) further confirms the importance of social capital — access to networks, mentors, and professional relationships — in determining long-term economic outcomes.

EDUCATION ALIGNED TO REAL-WORLD OPPORTUNITY

Students with meaningful exposure to mentors and career-connected networks are significantly more likely to pursue postsecondary education, enter higher-paying fields, secure advancement opportunities, and build intergenerational wealth. Social capital accelerates mobility because it provides guidance, advocacy, encouragement, and access to information that curriculum alone cannot replicate.

Traditional education systems, however, are often structured around academic benchmarks rather than workforce realities. Many students graduate with strong grades yet limited understanding of career pathways, financial systems, or professional expectations. Junior Achievement addresses this disconnect by embedding career-connected learning directly into educational experiences, ensuring that classroom knowledge is reinforced through real-world application.

JA equips students to explore careers aligned with labor-market demand, develop durable and transferable skills, understand personal finance and wealth-building fundamentals, practice decision-making in simulated environments, and build confidence through experiential learning. These experiences connect academic concepts to tangible outcomes, helping students understand not only how to succeed in school, but where that success can lead.

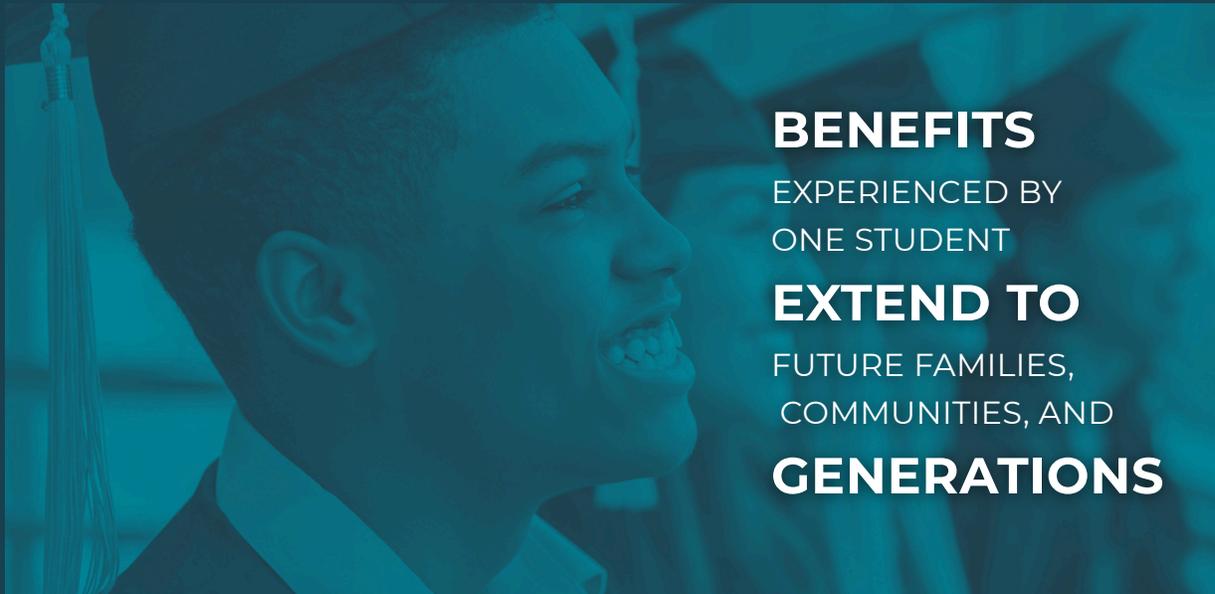
A defining feature of JA's model is its integration of volunteers from business and industry into classroom learning. These professionals serve as mentors, role models, and connectors to broader networks, providing students direct access to real careers and professional pathways. Through career simulations, mentorship engagement, and immersive learning environments, students gain practical insight into workplace expectations, develop confidence navigating professional settings, and expand their awareness of opportunities beyond their immediate surroundings. By effectively bringing the workplace into the classroom, Junior Achievement expands access to the relationships and information that drive mobility.



FROM INDIVIDUAL OUTCOMES TO GENERATIONAL IMPACT

What distinguishes Junior Achievement is not a single program or short-term outcome. It is a comprehensive, multi-lever strategy designed to influence mobility conditions over time. Evidence shows that upward mobility is strongest when education, career exposure, financial capability, mentorship, and real-world skill development operate together rather than in isolation.

JA intentionally strengthens these factors simultaneously, creating reinforcing conditions that shape life trajectories for decades. The impact extends beyond individual students. When young people gain the skills, networks, and agency required for economic success, the benefits ripple outward to families, communities, and regional economies. Alumni outcomes demonstrate measurable progress on widely recognized indicators of mobility and financial stability. Our [recent JA Alumni report](#) says that seventy-five percent of JA alumni are current homeowners — a key marker of wealth-building and long-term security. Among millennial alumni, 80 percent report homeownership compared to 63 percent of Gen Z alumni, reflecting generational progression as individuals age into financial milestones.



These outcomes represent more than personal achievement. They illustrate how early access to opportunity translates into sustained economic participation and stability. By strengthening multiple drivers of mobility simultaneously, Junior Achievement does not simply improve short-term academic or career outcomes; it creates conditions for intergenerational advancement, where the success can extend to families, communities, and future generations.

REBUILDING THE PROMISE OF MOBILITY

Economic mobility is not guaranteed. It must be intentionally built through investments that expand access, strengthen capability, and open pathways to opportunity. As nearly 59 percent of the global workforce is projected to require reskilling by 2030 according to The World Economic Forum (with millions at risk of being left behind without sufficient support) early preparation has never been more critical.

Rebuilding the promise of generational mobility will require coordinated action across education, business, and community leadership. Junior Achievement is not only preparing students for what's next. It is helping shape a future in which adaptability, financial capability, and access to opportunity are not privileges reserved for some, but pathways available to **all**. Expanding opportunity is not only an educational priority — it is an economic imperative.





**Junior
Achievement™**

Discover how Junior Achievement is preparing students
for the opportunities of tomorrow.

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WWW.JA.ORG