



PUBLIC OPINION  
STRATEGIES

MEMORANDUM

TO: IANNA KACHORIS  
PEW ECONOMIC MOBILITY PROJECT TEAM

FROM: GLEN BOLGER

RE: KEY FINDINGS FROM THE PEW CHARITABLE TRUSTS' ECONOMIC  
MOBILITY PROJECT FOCUS GROUPS

DATE: FEBRUARY 13, 2009

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**Overview**

This memo is based on ten focus groups conducted between January 6-15, 2009. The groups were conducted among the following:

**Baltimore: January 6, 2009**

White Middle Class Female Parents Age 35-49  
White Middle Class Male Parents Age 35-49

**Atlanta: January 7, 2009**

African Americans Age 35-49 with Children  
College Educated African Americans Under 35

**Chicago: January 12, 2009**

Non-College Whites Age 50+  
College Educated Whites Age 50+

**Phoenix: January 13, 2009**

Non-College Whites Age 18-34  
College Educated Whites Age 18-34

**San Diego: January 15, 2009**

Hispanic Females Age 30-49  
Hispanic Males Age 30-49

## **Key Findings**

### **1. *There are a wide variety of perceptions about the American Dream.***

Asked what word or short phrase comes to mind when thinking of the phrase “the American Dream,” participants responded with a wide range of responses. Among the comments were:

#### **Owning a Home**

- “Owning a home and having 2.5 kids” – Baltimore Female Parent Age 35-49
- “Happy family, living in a nice home with a white picket fence” – Baltimore Female Parent Age 35-49
- “Home ownership” – Baltimore Male Parent Age 35-49
- “Perfect home with a white picket fence” – Atlanta African American Male Parent Age 35-49
- “Six-figure job, house, picket white fence, 2.5 kids” – Atlanta College Educated African American Female Under 35
- “Home ownership, self-employment, freedom” – Atlanta College Educated African American Female Under 35
- “A home, garden, and a car” – Chicago Non-College Female Age 50+
- “Job, home, happiness, freedom” – Chicago College Educated Female 50+
- “Own your home, job, financial independence” – Chicago College Educated Male 50+
- “Owning a home, having a family” – Phoenix Non-College Female 18-34
- “Home ownership and health” – Phoenix Non-College Female 18-34
- “Family, home, stable income” – Phoenix College Educated Female 18-34
- “Having a house with a picket fence, with two to three children” – Phoenix College Educated Male 18-34
- “Owning your home” – San Diego Hispanic Male Age 30-49
- “Owning a home, having a great job” – San Diego Hispanic Male Age 30-49
- “Homeowner, financial and health security, opportunities” – San Diego Hispanic Male Age 30-49

#### **Freedom and Opportunity**

- “Freedom and independence” – Baltimore Female Parent Age 35-49
- “Freedom to pursue anything you want” – Baltimore Male Parent Age 35-49
- “Freedom and capitalism” – Atlanta African American Male Parent Age 35-49
- “Positive direction going into the future” – Baltimore Male Parent Age 35-49
- “Freedom of being able to speak” – Atlanta African American Male Parent Age 35-49
- “Life, liberty, and the pursuit of happiness” – Atlanta College Educated African
- “Fulfilling ambition that you have” – Chicago College Educated Female 50+
- “Opportunity to be anything you want to be” – San Diego Hispanic Female Age 30-49
- “The ability to pursue own’s ambitions” – Phoenix Non-College Male 18-34

### **Money and Success**

- “Money, health” – Baltimore Male Parent Age 35-49
- “To be a proprietor” – Atlanta African American Male Parent Age 35-49
- American Male Under 35
- “Money in the bank” – Chicago Non-College Female Age 50+
- “Retirement” – Chicago Non-College Male Age 50+
- “Being Successful” – Chicago Non-College Female Age 50+
- “Peace and prosperity” – Chicago College Educated Male 50+
- “Becoming something from nothing” – Phoenix College Educated Female 18-34
- “Being successful in life” – San Diego Hispanic Female Age 30-49
- “Being able to take care of myself” – San Diego Hispanic Male Age 30-49
- “Money, power, respect, honesty, responsibility, travel” – San Diego Hispanic Male Age 30-49

### **Family**

- “Happy, healthy, stable family” – Phoenix Non-College Female 18-34
- “To have food and kids to be involved and have fun” – San Diego Hispanic Female Age 30-49
- “Having a family, opportunity for growth” – San Diego Hispanic Female Age 30-49

## **2. *Economic Mobility is harder for participants to define.***

People did have a difficult time defining “economic mobility” on their own and defined it in a wide variety of manners. The most repeated responses include having investments, such as a 401(k), stocks, personal savings, and simply being savvy in handling money, getting an education – defined as higher education, technical education, and on the job training – to advance oneself, having a job with a good salary and chance for advancement, and also having the ability to enjoy increased spending on vacations, nicer cars, a second home, and personal hobbies, among other activities.

Some negatives that came up in the discussion that could inhibit economic mobility include job related stress, long work hours, and there simply not being enough jobs available for everyone. Also, participants noted the inherent risks in investments that can often scare many away from putting their money into more high risk investments.

However, once the specific definition was shared with them, they had a much better sense of the key factors. Those factors are similar to what they define for the American Dream – get an education, work hard, save, start a business, network, use their ingenuity. People in a number of groups cite examples like Steve Jobs and Bill Gates – starting businesses in their garages – starting from nowhere and going somewhere far greater.

While participants found education as one of the more important conduits towards economic mobility, they also largely focused on personality traits and ambition as the primary determinants of economic mobility. There was little emphasis put on social or institutional barriers (such as race or ageism) that exist to limit economic mobility in America. It was only when prompted for the obstacles that the participants themselves faced in reaching the American Dream or economic mobility did participants mention race, age, or other similar institutional barriers as obstacles in their way towards upward economic mobility.

3. ***There is an interesting perception of the current recession. Participants are VERY concerned about the short-term impact, but also are confident that it will pass. They believe people can get ahead even in the current economy.***

People said they were nervous about their economic situation. However, they also believe that there is an upside to it – it will cause people to save more money, not be as materially-oriented, and take on less debt.

They also unequivocally believe that it is still possible for people to improve their economic standing in this economy. There is some concern that the middle class is really getting hammered. So, there is a view that individuals can do okay, while broader segments of society have a difficult time.

4. ***The question of “better off/worse off” is not simply economic to these participants. Instead, they also define it as a quality of life measure.***

Obviously, the economic component is an important factor of whether people are better off or worse off. However, they also perceive that better off means having a good quality of life – a happy family, good health, a rewarding job, the ability to take vacations, and pursue avocations. Better off means being able to fall asleep at night without worrying about how to pay the bills in the morning – the bills can be paid, and maybe some money can be put into investments or “toys.”

Worse off is driven by economic concerns – but those economic problems also lead to an absence of quality of life. Stress multiplies when people are worse off. It’s also seen as having poor health, and being forced to choose between two bad options.

5. ***Participants cite a wide range of factors in driving economic mobility. And, they can readily tell us what opportunities they took, as well as what challenges they faced.***

Asked what people in America use to get ahead, participants cite a range of factors, including:

**Education**

- “Being open to career changes” – Baltimore Female Parent Age 35-49
- “Second job” – Chicago College Educated Male 50+
- “Take advantage of opportunity” – Chicago College Educated Male 50+
- “Education” – Baltimore Female Parent Age 35-49
- “Education” – Baltimore Male Parent Age 35-49
- “Education” – Baltimore Male Parent Age 35-49
- “Learn a trade” – Atlanta African American Female Parent Age 35-49
- “Go back to school” – Atlanta College Educated African American Female Under 35
- “Education” – Chicago Non-College Male Age 50+
- “Getting an education” – Phoenix Non-College Female 18-34
- “Further their education” – Phoenix College Educated Male 18-34
- “Education” – San Diego Hispanic Female Age 30-49
- “Higher education” – San Diego Hispanic Male Age 30-49

**Entrepreneurialism and Innovation**

- “Entrepreneurial spirit” – Baltimore Female Parent Age 35-49
- “Innovation, inventing, coming up with new ideas” – Baltimore Male Parent Age 35-49
- “Ingenuity, new ideas” – Chicago Non-College Female Age 50+
- “Entrepreneurialship” – Phoenix College Educated Female 18-34

**Hard Work**

- “Hard work” – Baltimore Male Parent Age 35-49
- “Hard work” – Phoenix Non-College Male 18-34

**Networking and Connections**

- “Connections” – Baltimore Male Parent Age 35-49
- “Knowing the right people” – Phoenix College Educated Female 18-34
- “It’s who you know and your experience” – San Diego Hispanic Male Age 30-49

**Wise Investments and Not Overspending**

- “Not keeping up with the Joneses” – Baltimore Female Parent Age 35-49
- “Families coming together, like extended family members” – Baltimore Female Parent Age 35-49
- “Put your money to what’s necessary and not unnecessary stuff” – Atlanta African American Male Parent Age 35-49

- “Being debt-free” – Atlanta African American Male Parent Age 35-49
- “Discipline” – Atlanta African American Female Parent Age 35-49
- “Managing your money, budgeting” – Atlanta College Educated African American Male Under 35
- “Always have to have something on the side” – Atlanta College Educated African American Female Under 35
- “Always live just below your means” – Atlanta College Educated African American Female Under 35
- “Careful investment of your money” – Chicago Non-College Male Age 50+
- “Wise investments” – Chicago College Educated Male 50+
- “Living within their means” – Chicago College Educated Female 50+
- “Invest” – Phoenix Non-College Female 18-34
- “Watch how you spend” – San Diego Hispanic Female Age 30-49
- “Stop charging” – San Diego Hispanic Female Age 30-49
- “Don’t overspend” – San Diego Hispanic Female Age 30-49

### **Life Choices**

- “Set goals for themselves” – Phoenix Non-College Male 18-34
- “Having a drive to do something” – Phoenix Non-College Male 18-34
- “A positive outlook” – Phoenix College Educated Male 18-34
- “Make the right decisions and do the right thing” – San Diego Hispanic Male Age 30-49

People know what opportunities they took in advancing their own economic well-being – as well as what challenges they face. Many cite education (and taking out student loans if needed), as well as moving for a new and better job, starting their own business, training at their jobs, changing careers, waiting to start a family, investing wisely, and avoiding debt as ways in which they were able to advance their economic well-being. Obstacles that they were forced to overcome include race, gender, age discrimination, layoffs, not having a proper education, and having children too early (making it more difficult to pursue an education).

After the first night of focus groups, we added an exercise where they sorted a series of ten words or phrases in terms of the importance of those words/phrases to economic mobility. Participants were asked to rank the top three, and the two least important.

Across the eight groups, the top factors were savings and investments, education level reached, work ethic, networking/connections, and health. However, all factors received at least seven mentions in the top three. The least important factors were more easily defined – parental income, home ownership, and a two parent household. Savings and investments was not seen as least important by anyone, work ethic was perceived as least important by only one participant, and education level reached was believed to be least important to two participants (see table on following page).

**Sort Exercise – Overall Results**

	1 <sup>st</sup> Choice	2 <sup>nd</sup> Choice	3 <sup>rd</sup> Choice	<b>Total Top Three</b>	9 <sup>th</sup> Choice	10 <sup>th</sup> Choice	<b>Total Bottom Two</b>
Savings and Investment	9	14	24	<b>47</b>	2	0	<b>2</b>
Education	19	14	6	<b>39</b>	5	2	<b>7</b>
Work Ethic	14	13	5	<b>32</b>	1	1	<b>2</b>
Networking/Connections	4	9	8	<b>21</b>	6	7	<b>13</b>
Health	9	4	7	<b>20</b>	2	3	<b>5</b>
Parental Involvement	7	4	5	<b>16</b>	8	4	<b>12</b>
School System	2	4	6	<b>12</b>	9	4	<b>13</b>
Two Parent Household	4	2	3	<b>9</b>	13	18	<b>31</b>
Home Ownership	0	5	3	<b>8</b>	15	18	<b>33</b>
Parental Income	4	1	2	<b>7</b>	10	18	<b>28</b>

6. ***Not every factor impacting economic mobility has to be present to move up the ladder. However, one constant is perceived to be drive/determination/work ethic. The other constant is education.***

The factor of drive/determination/work ethic is not always seen as the top determinant of success in moving up the ladder. However, it is perceived to be the difference in many cases where people had similar opportunities. One person noted his son is far more successful than the children he went to school with – because his son had determination and went for it.

Luck is perceived as playing a role. The perception, however, is that people make their own luck – it comes to those who cause it to happen. Luck comes to those who are motivated.

Many of the participants who said they are better off than their parents say that – unlike their parents – they went to college. They went and got a better education, which allowed them to get a better job.

7. ***Plenty of people do not aspire to be rich, famous, or wildly successful. However, they do want to be happy, which includes a nice quality of life.***

Many of the people in the groups were frank in saying that they did not need to reach the top rung of the economic ladder. They are content to be in the middle, provided the middle is generally prosperous. They go back to their definition of the American Dream – not to be rich, but to have a good life where they work hard, earn a fair wage, can go on trips, and pursue their personal interests.

In many ways, the rich are seen as having their own set of problems. Significant wealth is seen as both corrupting and harmful to the drive and work ethic of the next generation.

8. ***Participants have a mixed view of today compared to the past. On one hand, they believe that technology and other advancements have made life better for them than their parents/grandparents. On the other hand, however, they envy the more simple, more worry-free lives of their parents/grandparents.***

Generally, participants say that they are better off financially than their parents were. They also generally say their parents were better off than their grandparents. Those who say they are not better off than their parents tend to say that either they choose NOT to be better off – picking a less stressful career, or placing less emphasis on money – or that they are just starting out in adult life and it's difficult to compare themselves to their parents.

Current high levels of stress – mostly about daily living – are seen as the biggest advantage that the parents of the participants had over today. Stress is perceived to have increased exponentially over time. (It is likely that their parents had financial worries – but didn't really show it to their children.) Today, these generations say they have a lot more expenses (multiple cars, high speed internet, bigger mortgage) than their parents.

These feelings of more stress now and the belief that it was a simpler time for past generations came most notably from participants who were either parents, young, African American college graduates (who were mostly first generation college graduates just starting out on their own), or Hispanic.

Besides the increase in stress, another generational difference noted is that people no longer have jobs with one company for forty years before retiring with a pension and a gold watch. Instead, there is a recognition that you have to keep moving from company to company to move up the economic ladder – which also means you have to take care of your own retirement money.

However, many do feel as though they are financially better off than their parents. They have more choices, more luxuries, bigger houses, and smaller families. The younger participants were most likely to note that it is now more acceptable for women to have careers – which helps with a family’s economic mobility. In fact, many noted that there is no choice but to have both parents working.

9. ***Participants have a generally optimistic view of the future. On one hand, they anticipate that new technology will further improve the quality of life for their children. On the other hand, they think life will only continue to speed up and become more stressful. They also worry that kids today are lazy and expect everything to be handed to them.***

People do believe things will be better in the future. Not necessarily easier, but people will have more choices, more options, and better technology. There is a perception that the Internet has changed everything – the world has gotten smaller, and people are no longer tied down to doing business just locally. Participants believe this has opened up a wider range of possibilities for those who want to take them. Technology will continue to provide more options and a better future.

They also perceive a mind-set shift. They say that with smaller families, there is more emphasis on going to college, as well as saving for college (rather than just student loans) and help their children get ahead. There is an expectation that you go to college – not that it is exotic and unusual. They also say the country is going more green, which will help the country and the economy.

However, they also recognize that there are challenges looming in the future. College degrees are seen as the equivalent of a high school degree a generation ago, so now the pressure is on to get a postgraduate degree. Those who are college educated are more apt to say that a simple undergraduate degree is no longer enough, as they have discovered a workforce that is occupied by more and more postgraduate degree earners every day, thus producing more difficult competition on the job market.

They also worry that stress levels will simply continue to rise as the world gets faster and faster. There is a “keep up with the Joneses” mentality that creates the expectations that you have to have everything (both materialistic and life experiences).

However, the biggest concern people have about the future is the perceived attitude of children today. They are seen as lazy and spoiled, being handed things by parents who had to go work for whatever they got. This sentiment was shared across a number of groups, but was most prevalent in the two groups of age 50+ participants and the young African American college graduates.

10. ***There is a belief that economic mobility happens on a relatively regular basis in this country – as long as people are driven to improve their standing. There is NOT a perception that economic mobility is a difficult goal to achieve in this country.***

Asked to guess what percent of people move up from the very bottom 20% of the income ladder to at least one rung higher, participants gave a wide range of responses. A surprising number did guess 50% or more – but all were surprised to learn the actual figure is 58%.

Of the ten groups, the African American parents age 35-49 were closest in their estimations to the 58% figure – the majority of their responses showed that they perceived the percent of people who move up from the bottom rung to be in the fifty to seventy-five percent range. The two groups that were farthest away from identifying the correct figure were the Hispanic men age 30-49 and middle-class male parents age 35-49, who largely perceived upward mobility to be in the single digits.

Participants do find that 58% figure encouraging. This suggests that there is not a lot of sentiment that economic mobility is a problem in this country. That perception was further enforced by the fact that 61% fall out of the top 20% in the next generation. That number was surprising to many, because they believe it is easier to stay on top than to rise from the bottom. On this figure, middle class female parents age 35-49 came the closest to identifying the exact figure, while Hispanic women age 30-49 and college educated African Americans age 18-34 perceived the figure to be far lower than it actually is.

Asked why those who do are able to move up from the bottom, drive and determination are seen as the overwhelming reasons. People are driven to get an education, to be better than their parents.

Asked why those who drop from the top level do so, people tend to ascribe to a lack of focus and motivation.

11. ***Participants recognize that not everyone has an equal chance of getting ahead in America; however, few participants link one's parents income to one's future financial success.***

People have a concern that not everyone has an equal chance at moving up the income ladder in America, but do say that there are opportunities for everyone that will allow them to improve. Here, participants again (especially in the groups of African Americans and Hispanics), identify racism and sexism as barriers some people face to getting ahead.

Participants identify that those who are not as well off live in neighborhoods that make it hard to move up the ladder, and also believe that many on the bottom do not have access to the type of education that will allow them to succeed.

However, when asked whether or not a child's chances of achieving financial success is determined by the income of his or her parents, few believed there is a definite link between the two. A handful of respondents stated that, while the children of the rich have an easier path to the opportunities that lead to success, participants perceive that all children have at least some path that can lead them to success.

Participants put far more importance on a parent's role in the child's development as a determinant in their child's future financial success than parents' income.

12. ***There is a much greater preference toward an emphasis on equality of opportunity instead of a focus on reducing inequality***

By a margin of 77 to 15, participants say that it is more important to focus on ensuring there is equal opportunity to reach the highest levels of income and wealth in America over simply seeking to reduce inequality in America.

Those who prefer an emphasis on equality of opportunity to get ahead reason that everybody deserves an equal opportunity to be the best they can be, and that increasing equality of opportunity will do more than reducing inequality as a whole. They perceive that leveling the playing field in this manner will do more to help those who truly have the potential to be successful get ahead, and note that this is a far more fair way to award those who are willing to work hard in life to get ahead – regardless of their background. A majority in all of the groups cited equal opportunity as more important, and both groups of participants over age 50 were unanimous in this belief.

Asked for reasons why they prefer a focus on reducing inequality in America, participants say that having an equal opportunity for all is nearly, if not completely impossible, and reducing inequality will do more to increase opportunity for all than through other avenues. African American parents age 35-49, college educated whites age 18-34, and Hispanic men age 30-49 each had the greatest number of participants say reducing inequality is more important.