



Creating Economic Mobility Experiences in Central Iowa

October 2025





Introduction

Economic mobility, a measure for economic progress, is declining in the United States. Among children born in the 1940s, 93 percent of those born in the 50th income percentile could expect to out-earn their parents. For children born in the 1980s, this figure declined to only 45 percent.

Declining economic mobility prevents individuals from reaching their full potential and deepens inequality across demographic lines. Improving economic mobility has the potential to catalyze collaboration and cross-sector efforts that can address the many complex facets of economic mobility (Camber Collective, 2024). With Central Iowa's goal to prioritize cost-effective investments that result in economic opportunity and prosperity, the Camber Collective's research provides a framework to help strengthen and inform regional priorities and activities.

DEFINITIONS

ECONOMIC MOBILITY

The change in economic status of an individual, household, or group over a defined period of time - typically reference to income or wealth.

UPWARD MOBILITY

An improvement in economic status.

DOWNWARD MOBILITY

A decline in economic status.

Camber Collective, 2022

What are Economic Mobility Experiences?

Mobility Experiences are life experiences that can significantly impact a person's lifetime income. By combining findings from over 230 research studies with the lived experiences of over 4,000 Americans, the Camber Collective found strong evidence for 28 such experiences. These occur across varied phases of life, from birth and childhood to adolescence and adulthood, and can be organized into six domains. While the Camber Collective evaluates their impact on economic success (i.e. lifetime income), many experiences also impact individuals' sense of power, autonomy, or connection and belonging to their communities (Camber Collective, 2024).

EXPERIENCES WITH STRONGEST EVIDENCE OF HIGH POTENTIAL FOR IMPACT ON LIFETIME INCOME

- 1 Pursuing or completing a postsecondary education**
- 2 Graduating with a degree in a high-paying field of study**
- 3 Obtaining a first full-time job that offers an opportunity for advancement**

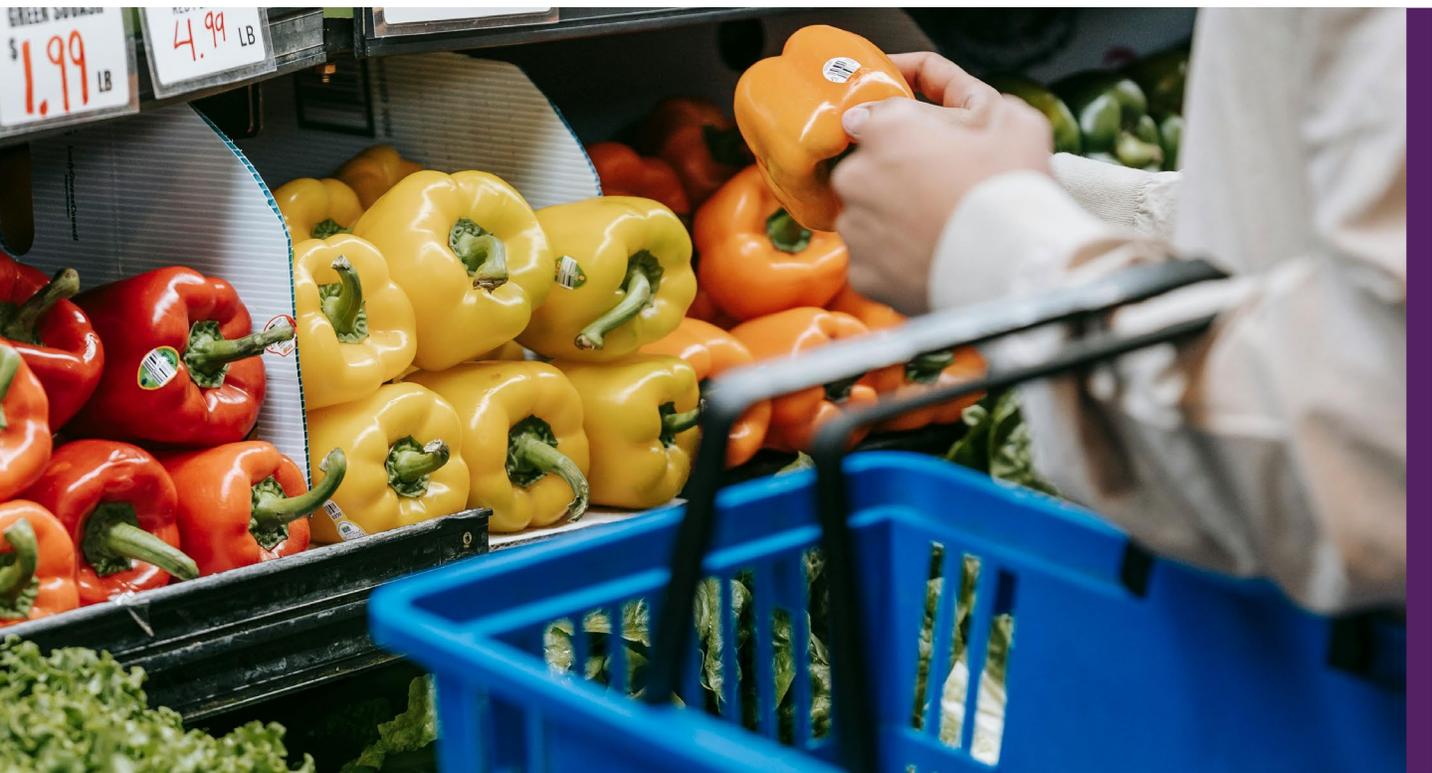


Learn more about the Camber Collective's Economic Mobility Experiences at mobilityexperiences.org.

ECONOMIC MOBILITY EXPERIENCES AND IOWA WORKPLANS

LIFE EXPERIENCES THAT EXERT OUTSIZED IMPACT ON ECONOMIC MOBILITY

MOBILITY EXPERIENCE	CENTRAL IOWA WORKPLANS
 <p>CAREER PROGRESSION</p> <ul style="list-style-type: none"> ✓ Avoiding involuntary unemployment ✓ Obtaining a first full-time job that offers opportunity for advancement ✓ Receiving job or skills training 	<ul style="list-style-type: none"> • Capital Crossroads Roadmap • We Are ECI Strategic Plan (2023 - 2026)
 <p>COMMUNITY INTERACTIONS</p> <ul style="list-style-type: none"> ✓ Accessing stable, affordable housing ✓ Avoiding interactions with the criminal justice system ✓ Living in a high mobility neighborhood ✓ Having reliable and affordable access to physical and digital infrastructure (including transit and internet) 	<ul style="list-style-type: none"> • Capital Crossroads Roadmap • In Good Health: Regional Community Health Needs Assessment • Reimagine DART
 <p>EDUCATION</p> <ul style="list-style-type: none"> ✓ Accessing extracurriculars during adolescence (including sports, clubs, work) ✓ Accessing pre-K and other early childhood development opportunities ✓ Avoiding repeated school disciplinary actions ✓ Completing high school education ✓ Graduating with a degree in a high-paying field of study ✓ Pursuing/completing postsecondary education 	<ul style="list-style-type: none"> • Capital Crossroads Roadmap • We Are ECI Strategic Plan (2023 - 2026) • Reimagine Education - Des Moines Public Schools
 <p>FINANCIAL WELL-BEING</p> <ul style="list-style-type: none"> ✓ Accessing non-wage employment-based benefits (including healthcare, retirement) ✓ Accessing public benefits and programs ✓ Experiencing financial inclusion (including financial education and access) ✓ Having manageable student loan debt ✓ Owning a business 	<ul style="list-style-type: none"> • Capital Crossroads Roadmap • In Good Health: Regional Community Health Needs Assessment
 <p>PHYSICAL AND MENTAL HEALTH</p> <ul style="list-style-type: none"> ✓ Accessing care for mental and physical health conditions ✓ Accessing pre- and post-natal care ✓ Being born within a healthy birth weight ✓ Having access to adequate nutrition and a balanced diet in childhood ✓ Having low exposure to traumatic experiences (including ACEs) 	<ul style="list-style-type: none"> • In Good Health: Regional Community Health Needs Assessment • The Central Iowa Food Security Plan (2024) • Reimagine DART
 <p>SOCIAL AND FAMILIAL RELATIONSHIPS</p> <ul style="list-style-type: none"> ✓ Having strong social and professional networks ✓ Living with a working adult partner (including cohabitation, marriage) ✓ Not having to provide unpaid care for adult family members ✓ Not having to provide unpaid care for children ✓ Receiving mentorship during adolescence 	<ul style="list-style-type: none"> • Capital Crossroads • Reimagine Education - Des Moines Public Schools



Central Iowa Reports & Workplan Alignments

CAPITAL CROSSROADS ROADMAP



Cornerstones:

- Economic Opportunity & Prosperity
- Thriving Neighborhoods
- Community & Cultural Connections
- Youth Investments

Capital Crossroads Workforce Development Ecosystem Map

IN GOOD HEALTH: REGIONAL COMMUNITY HEALTH NEEDS ASSESSMENT



Health priority areas:

- Housing
- Food Security
- Financial Security

ECONOMIC MOBILITY EXPERIENCES AND IOWA WORKPLANS

THE CENTRAL IOWA FOOD SECURITY PLAN (2024)



Goals:

- Offer a welcoming and dignified experience for neighbors in need of food and services through an accessible and connected network of providers in central Iowa.
- Develop, advocate, and implement policy solutions that are informed by data and voices of people with lived experience to improve the quality of life for neighbors facing food insecurity.
- Tell the story of food insecurity in central Iowa through an intentional, collaborative, and equitable data collection process to better inform service design and decision making.
- Grow stronger together by honoring our neighbors' lived experience and building a collaborative and connected community.

REIMAGINE EDUCATION - DES MOINES PUBLIC SCHOOLS



4 Anchors:

- Immersive Multi-Cultural Learning Experiences
- Access to Rigorous Academics
- World-Class Career and Technical Education (CTE)
- Wrap-Around Child Development Programs and Supports

REIMAGINE DART



Outcomes:

- Change in Job Access
- Proximity to Transit

CENTRAL IOWA LOCAL WORKFORCE AREA PLAN



Goals:

- Strengthen the connectedness of the workforce system across Central Iowa
- Strategic communication across the Central Iowa area.
- Target at-risk youth and young adults and job seekers with a disability and engage them in the workforce.

ECONOMIC MOBILITY EXPERIENCES AND IOWA WORKPLANS

WE ARE ECI STRATEGIC PLAN (2023 - 2026)



Goals:

- Promote a coordinated infrastructure to advance the early childhood system.
- Build public will for investing in young children and families
- Transform the early childhood workforce through formal education, improved personalization, increased skills and competence, and new approaches to implementing best practices
- Ensure that young children and families receive the services they need when they need them
- Improve the quality of early childhood services for young children and their families across early care and education, health, mental health, and nutrition; and family support services

NUESTRO IOWA



Focus Areas:

- Economics and workforce
- Housing and households
- Education
- Immigration
- Health and COVID-19 effects

ONE ECONOMY REPORT



Focus Areas:

- Employment
- Financial Inclusion
- Housing and Homeownership
- Education
- Health

PRESERVATION OF FEDERALLY-BACKED HOUSING IN CENTRAL IOWA



Strategies to support preservation:

- Consider the inventory of federally-backed housing in city-wide and local area plans to meet unmet need and take advantage of access to transit and services.
- Add other housing programs to the database and link the database with other information sources to build a fuller picture of housing affordability.
- Track expirations of affordability at individual properties and develop strategies to protect expiring units and rental assistance.
- Ongoing discussion of funding mechanisms to support preservation.

Pursuing or completing a postsecondary education

PURSUING OR COMPLETING A POSTSECONDARY EDUCATION

Attending college and completing a postsecondary education significantly boosts lifetime income. Those with a bachelor’s degree in any subject earn about \$32,000 more annually than those with just a high school diploma. These gains are not distributed evenly, first-generation college students are more than twice as likely to drop out of college than students whose parents have a bachelor’s degree, often due the challenge of successfully navigating the differences between their cultures of origin and the institution’s dominant culture when compared to their peers (Camber Collective, 2024).

INTENTION

Within Iowa’s high school graduating class of 2023, 71% of graduating students indicated that they had an intention of attending a postsecondary institution. Postsecondary intentions have gradually declined since the graduating class of 2012 where 81% of students had postsecondary plans.

ENROLLMENT

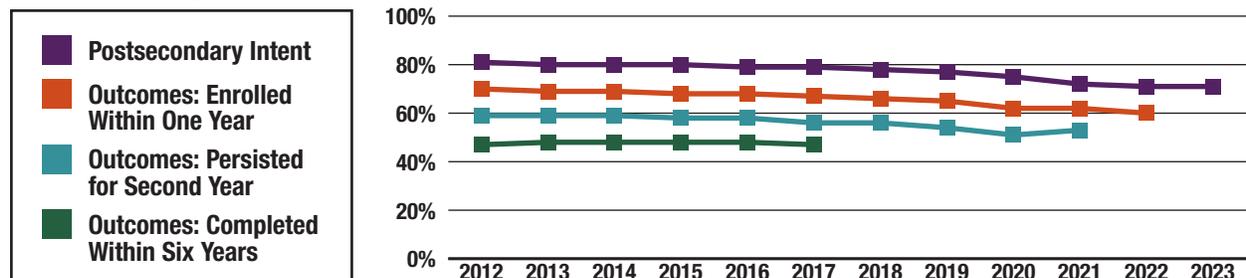
Sixty-percent of Iowa’s 2023 high school graduating class had enrolled in a college or university within one year of graduation, down from 70% in 2012. Two years post graduation showed less students enrolled in postsecondary institutions, with only 53% of the graduating class of 2021 enrolled.

COMPLETION

In 2017’s high school graduating class, 79% reported their intention to go to a college or university, and within six years after graduating only 47% had completed their postsecondary education.

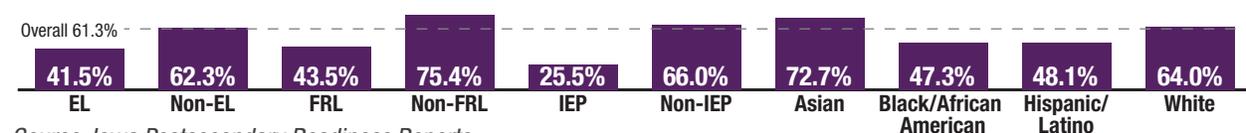
Source: Iowa Postsecondary Readiness Reports

Postsecondary Indicators by Graduating Class in Iowa



Source: Iowa Postsecondary Readiness Reports

Percent of Iowa Public HS Graduates Enrolled in College Within One Year of HS Graduation By Student Group, 2020-2022 HS Graduates



Source: Iowa Postsecondary Readiness Reports

ECONOMIC MOBILITY EXPERIENCES: CASE STUDIES IN IOWA

CASE STUDY

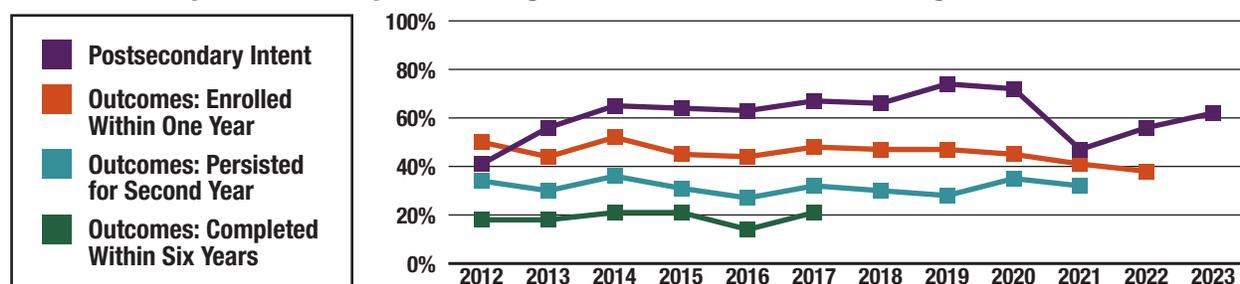


The By Degrees Foundation, an independent nonprofit founded in 1990, partners with whole schools to increase high school graduation and postsecondary readiness rates on Des Moines' northside. Their work begins in kindergarten and follows students through high school graduation, ensuring they're immersed in an expansive culture of postsecondary education, career exploration and future-focused planning throughout their K-12 experience.

SUCCESS OF THE APPROACH

In the spring of 2018, By Degrees Foundation's King Elementary cohort of students graduated from high school. Of the students who maintained contact with the program, 95% graduated from high school and 70% began postsecondary journeys in the fall of 2018. For students not in the program, these numbers were 80% and 50%, respectively.

Postsecondary Indicators by Graduating Class at Des Moines North High School



Source: Iowa Postsecondary Readiness Reports

North High School Post-COVID: Trending in the Right Direction

	2021-22	2022-23	2023-24	2024-25	Change in % 2021-24
Chronic Absenteeism*	62%	59%	54%	23%	-39%
Attendance Rate	73%	80%	85%	93%	+20%
% North students participating in By Degrees programming**	67%	72%	71%	92%	+25%
% 12th graders who participate in By Degrees FAFSA Nights	12%	18%	17%	17%	+5%
% 12th graders who complete FAFSA in fall of their senior year	44%	33%	34%	48%	+4%

Data from Iowa School Performance Profiles & By Degrees Internal Participation Records

* Chronic absenteeism is defined as the percentage of students who were absent for more than 10 percent of school days for any reason

** Examples of By Degrees programming include college visits, career experiences, internships, mentorships, career days, financial literacy workshops, one-on-one student meetings, grade level postsecondary pathway presentations, 529 savings account participation

BY DEGREES MODEL: A FUTURE-FOCUSED SCHOOL CULTURE



529 SAVINGS ACCOUNTS

Since the program began in 2015, By Degrees has invested more than \$425,000 in 700 Des Moines student 529 accounts, with an average account size of \$630.



POSTSECONDARY PATHWAY PLANNING

Examples: College visit days, financial literacy workshops, one-on-one student meetings, postsecondary pathway presentations.



CAREER EXPERIENCES

Examples: Annual career interest surveys, whole school career days, internships, mentorship programs, small-group career visits and experiences, in-class career partnerships with local businesses.



IN-SCHOOL SUPPORTS & PERSONNEL

Each partner school has dedicated program managers to support students, help schools meet identified needs/goals, and manage essential community partnerships.

COMMENTS FROM BY DEGREES STUDENTS:

"And overall, when I hear the name [By Degrees Foundation] I think about college preparation, success and overall, just preparing for the future."

"In middle school, I was very afraid of taking harder classes, because of like, I was like, oh, this stress is going to take such a toll on me... Yeah, and they just, they just pushed me to try to strive for more."

THE POWER OF 529 SAVINGS ACCOUNTS

By Degrees Foundation facilitates a unique asset-building program through which students at their partner schools can earn \$200+ annually into By Degrees-owned 529 college savings accounts by meeting various academic and personal milestones. Funds can be used upon high school graduation to pursue postsecondary education at any accredited postsecondary program, including technical and trade schools, 2-year and 4-year colleges and universities, and postgraduate degrees.

Before 2024, only students who started at Findley Elementary could enroll in the program. With support from the Mid-Iowa Health Foundation, By Degrees expanded access in 2024 to include all Harding Middle School students. In 2025, every student at North High School will also be eligible. Together, this means more than 2,300 northeast Des Moines students can open a 529 savings

account in their own name, fully funded and managed by the By Degrees Foundation.

This program gives students and families access to proven financial tools and strategies that set young people up for long-term success. Combined with By Degrees' K-12 postsecondary and career programming, these accounts strengthen engagement and provide wealth-building opportunities that ensure more students graduate ready for the future.

By Degrees Foundation's 529 Savings Account Program is the first asset-building program of its kind in Iowa, developed from research published by [Assets and Education Initiative](#) showing that just \$500 in a dedicated 529 account makes a student four times more likely to graduate from postsecondary education.

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

Choosing a field of study can have strong implications for future income; the earnings gap between some majors is as large as the earnings gap between college graduates and non-graduates. Evidence shows that students with education degrees earn only 3% to 25% more than those without college degrees, while STEM majors earn 80% to 140% more than their non-graduate peers. However, Black and Hispanic students are underrepresented in STEM majors (Camber Collective, 2024).

TOP 5 AWARDED DEGREES/ CERTIFICATE PROGRAMS IN IOWA*	# AWARDED*	EXAMPLE OCCUPATIONS**	ANNUAL MEDIAN WAGE**	PAY RANGE**
1 Health Professions and Related Programs	10,981	Dietitians & Nutritionists	\$68,880	\$55,600 - \$83,790
		Recreational Therapists	\$50,520	\$41,400 - \$81,880
2 Business, Management, Marketing, and Related Support Services	8,233	Accountants and Auditors	\$74,290	\$48,300 - \$121,940
		Market Research Analyst	\$67,300	\$39,090 - \$124,790
3 Liberal Arts and Sciences, General Studies and Humanities	4,884	Human Resource Specialist	\$64,920	\$43,740 - \$108,720
		Managers	\$127,680	\$62,040 - \$216,270
4 Education	3,590	High school teachers	\$58,910	\$39,820 - \$76,650
		Career and Technical Education Teachers	\$60,680	\$43,720 - \$79,580
		Adult Basic and Secondary Education and ESL Teachers	\$40,240	\$35,610 - \$69,640
5 Engineering	2,277	Cartographers and Photogrammetrics	\$77,630	\$62,440 - \$107,600
		Surveyors	\$76,720	\$62,980 - \$104,740

* Source: National Center for Education Statistics, 2022-2023

** Source: US Bureau of Labor Statistics and O*Net Online

CASE STUDY



Full Tuition at Simpson College

With a commitment to affordability, Simpson College offers three full-cost tuition scholarships to qualified Iowa students, expanding access to college degrees. Sixty-six percent of accepted Iowa students qualified for one of the All-In for Iowa programs. Of these students, the top five academic interest areas were management, elementary education, psychology, undecided, and accounting.

1

SIMPSON \$100K PROMISE

- Every new qualifying student from Iowa with a family adjusted gross income less than or equal to \$100,000 enrolling at Simpson for the first time in Fall 2026 will receive a full-tuition scholarship.

2

99 COUNTY FULL-TUITION PROGRAM

- Same requirements as \$100K Promise, except there are no family income limits
- Eligibility based on high school county.
- In the event of multiple applicants from the same county, a review committee will select a recipient based on financial need and academic performance.

3

DES MOINES, INDIANOLA, IOWA CITY & CEDAR RAPIDS FULL-TUITION SCHOLARSHIP

- Must have attended Des Moines, Indianola, Iowa City or Cedar Rapids public schools for at least senior year.
- Must own a cumulative 3.5 GPA or higher through the seventh semester of high school or college.
- Must be federal aid eligible as determined by the FSFSA.
- Must reside on-campus and participate in one of Simpson's dining plans.
- Must enroll as a new, first-time Simpson student (first-year or transfer).

CASE STUDY **Iowa Mental Health Professional Loan Repayment Program**

The Iowa Mental Health Professional Loan Repayment Program provides student loan repayment awards to non-prescribing mental health practitioners who serve federally designated mental health shortage areas in Iowa. The program offers up to \$40,000 in loan repayment benefits for up to five years of full-time service, or 8 years of part-time service.

In Fiscal year 2023, the first year of the program, 120 individuals applied, and 13 received a total obligated funding of \$520,000. In Fiscal Year 2024, 68 individuals applied and 13 received awards. Funds were paid directly to recipients' federal student loan servicers. As of December 2024, 100% of recipients completed their health care training program of study.

Eighty-nine of Iowa's 99 counties have at least part of a county or the entire county considered a mental health shortage area by Health Resources and Services Administration (HRSA) (Rural Health Info, 2025).

	FY 23 Award Designations	FY 24 Award Designations
Social Workers	9	7
Marriage/Family Therapists	0	0
Mental Health Counselors	4	6
TOTAL	13	13

Source: Mental Health Professional Loan Repayment Program, Iowa Department of Education, January 1, 2024 and Legislative Report State Financial Aid Fiscal Year 2024, Iowa Department of Education, December 2024.



Obtaining a first full-time job that offers an opportunity for advancement

Obtaining a high-paying first job impacts more than just short-term earnings; according to empirical evidence, it can affect an individual’s future income as well. One study finds that starting wages affect wage differentials in the long term, and about 60 percent of the differential is still present four years later. Other studies have determined that larger firms have more opportunities for advancement within the firm, as well as a wider professional network for those seeking to move to other jobs, further boosting lifetime income (Camber Collective, 2024).

Most Common Registered Apprenticeship Programs of Iowa Public HS Graduates: Class of 2024

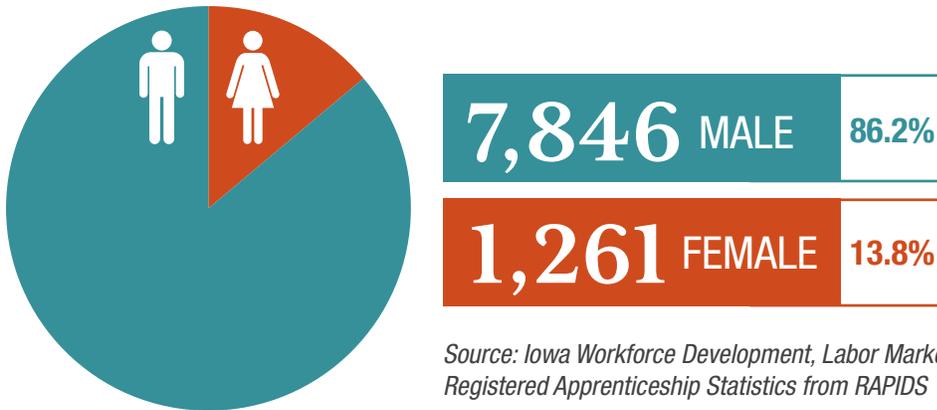
OCCUPATION	# HS GRADUATES	ANNUAL MEDIAN WAGE 2024	PAY RANGE 2024
Electrician	80	\$62,880	\$38,950 - \$86,890
Teacher Aide I	33	\$28,500	\$21,170 - \$36,260
Nurse Assistant	70	\$38,630	\$35,070 - \$48,100
Plumber	32	\$61,230	\$41,840 - \$92,690
Welding	60	\$52,100	\$42,280 - \$60,900
Air Conditioning Equipment Mechanic	25	\$59,490	\$37,790 - \$85,760
Carpenter	10	\$54,080	\$37,820 - \$74,400
Farm Equipment Mechanic II	14	\$58,220	\$40,240 - \$75,790
Bus Maintenance Technician	11	\$58,800	\$40,260 - \$81,990
Application Developer	11	\$109,850	\$70,650 - \$169,200

Source: State of Iowa Postsecondary Readiness Reports, Summary 2025 and O*Net Online

ECONOMIC MOBILITY EXPERIENCES: CASE STUDIES IN IOWA

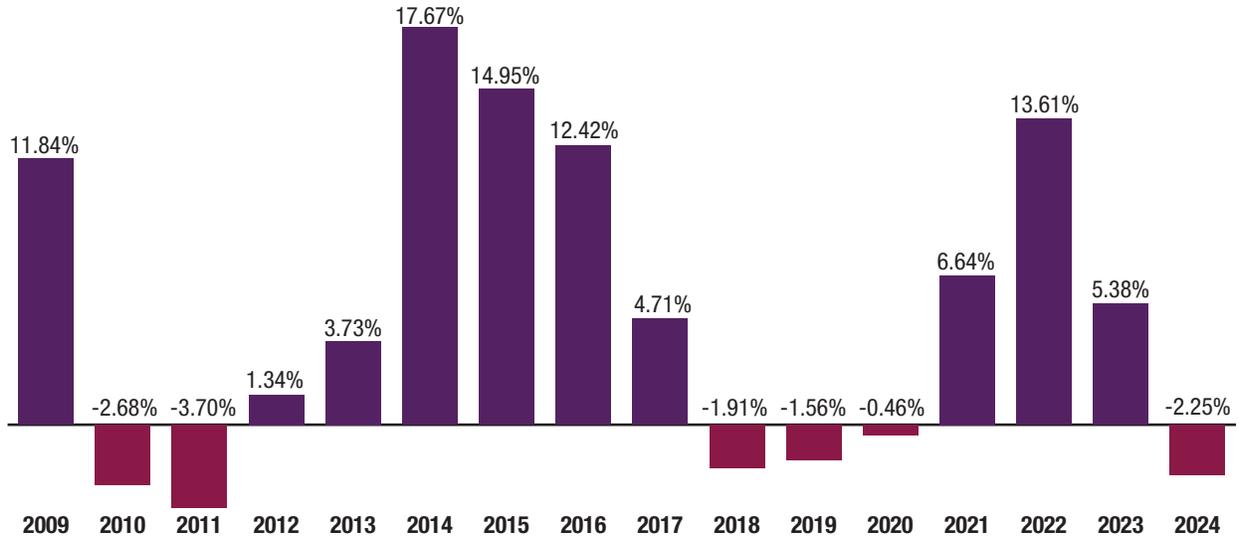
ACTIVE APPRENTICES IN IOWA OVERVIEW

Active Apprentices, 2025 Q1



Source: Iowa Workforce Development, Labor Market Information Division, Registered Apprenticeship Statistics from RAPIDS

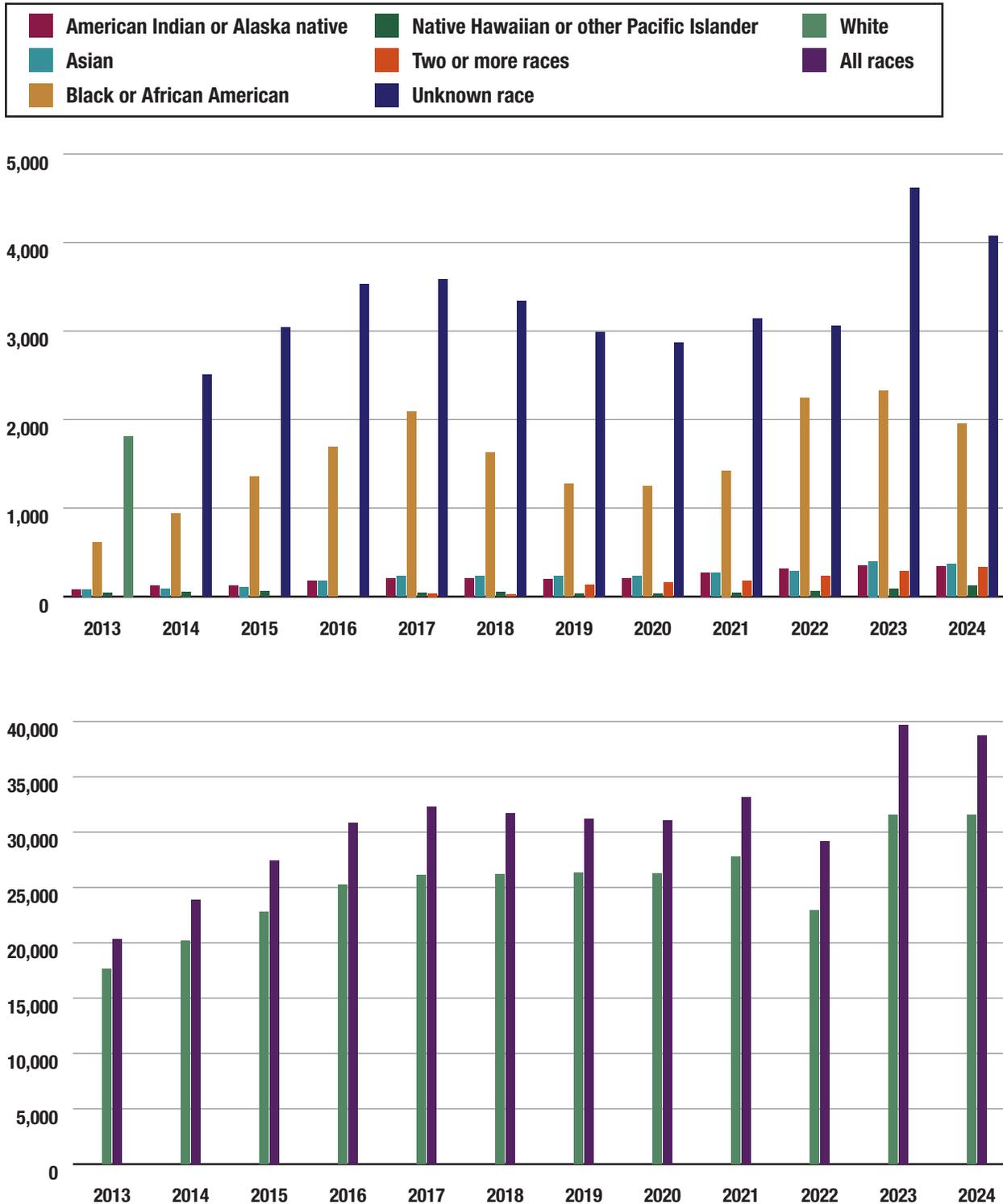
Percentage Change in Active Apprentices in Iowa vs Previous Year, 2009-2024



Source: Iowa Workforce Development, Labor Market Information Division, Registered Apprenticeship Statistics from RAPIDS

ECONOMIC MOBILITY EXPERIENCES: CASE STUDIES IN IOWA

Active Registered Apprentices by Race and Ethnicity, 2013 - 2024 by quarter



Source: Iowa Workforce Development, Labor Market Information Division, Registered Apprenticeship Statistics from RAPIDS

ECONOMIC MOBILITY EXPERIENCES: CASE STUDIES IN IOWA

FASTEST GROWING OCCUPATIONS IN CENTRAL IOWA

The top “hot jobs” Iowa Workforce Development (IWD) Region 11 (Boone, Dallas, Jasper, Madison, Marion, Polk, Story, and Warren Counties) have the largest annual total openings, an annual growth rate of 1.1% or above and a mean annual salary of \$50,255 or above.

Top jobs that can be obtained through an apprenticeship pathway:

- ✓ Software Developers
- ✓ Medical & Health Services Mgrs
- ✓ Construction Mgrs

Top Hot Jobs (IWD Region 11)

OCCUPATION	BASE ESTIMATED EMPLOYMENT	ANNUAL GROWTH RATE	MEDIAN WAGE
Software Developers, Applications	895	2.8%	\$95,031
Financial Mgrs	690	2.3%	\$129,912
General & Operations Mgrs	660	1.2%	\$110,038
Insurance Sales Agents	555	2.1%	\$75,712
Market Research Analysts & Auditors	535	2.5%	\$71,599
Accountants & Auditors	520	1.2%	\$74,622
Management Analysts	495	1.4%	\$85,412
Medical & Health Services Mgrs	370	2.1%	\$93,189
Computer & Information Systems Mgrs	255	1.6%	\$131,144
Construction Mgrs	190	1.5%	\$89,083
Administrative Services & Facilities Mgrs	165	1.5%	\$96,202

Source: Iowa Workforce Development Labor Market Information

CASE STUDY

Broadlawns TECH and TEACH Apprenticeship Programs

TECH (Training and Education for a Career in Healthcare) Program:

TECH is a program designed for high school students. TECH participants have one or more barriers to employment and/or are at risk of disengaging from high school.

TEACH (Training and Education for Adults seeking a Career in Healthcare) Program:

TEACH is a program tailored for adults that have faced significant barriers to entering the workforce.

The TECH and TEACH Apprenticeship Programs are part of a multifaceted approach to address the social determinants of health in the North Des Moines community. As the largest employer in North Des Moines, Broadlawns recognizes that enhancing community health goes beyond traditional medical care. These programs provide access to healthcare training and employment opportunities, transforming the lives of youth, adults, their families, and our community.

Participants in both programs will be introduced to the Broadlawns work culture and career paths while completing both basic and advanced Certified Nursing Assistant (CNA) training.

Both programs focus on the neighboring community where a majority of participants will be selected from the 50314 and 50316 zip codes, areas in Des Moines with the highest poverty and unemployment levels.

PROGRAM PRINCIPLES

EARN WHILE YOU LEARN

Apprentices gain valuable on-the-job experience, with many programs offering compensation, helping to make education more accessible.

INCREMENTAL SKILL DEVELOPMENT

Our apprentices acquire hands-on skills in real-time, complementing their classroom instruction for a well-rounded learning experience.

COLLABORATIVE LEARNING ENVIRONMENT

Apprentices thrive in a cohort setting, fostering engagement and knowledge sharing among peers.

ECONOMIC MOBILITY EXPERIENCES: CASE STUDIES IN IOWA

TECH Apprenticeship Program (CNA Summer Apprenticeship)

TECH Expansion Data Outcomes (2023- 2025)

Year	Participants	Graduates	Percentage
2023	32	26	81%
2024	37	33	89%
2025	40	37	92.5%
3-year total	109	96	88%

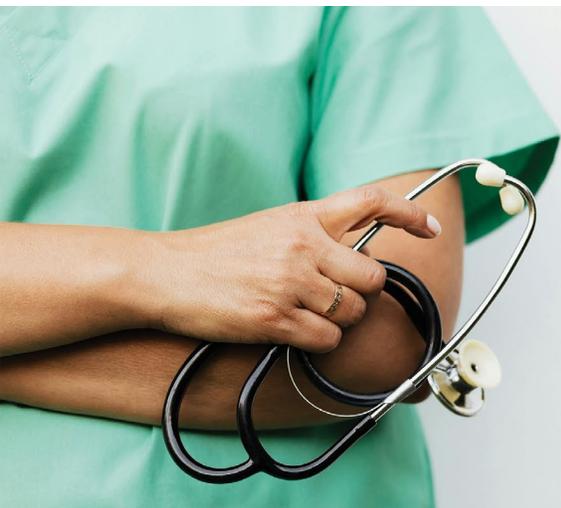
Career Paths:

- CMA
- Dental Assistant
- Surgery Tech
- Respiratory Therapist
- Registered Nurse

TEACH Apprenticeship Program (Healthcare Careers Pathway)

Program Highlights (2023-2025)

Year	Participants	Graduates	Employed	Percentage
2023	59	48	24	81%
2024	66	52	15+	79% <i>Additional hires pending</i>
2025	49	25	7	92% <i>10 currently enrolled (Fall)</i>
3-year total	174	125	46+	84%



PROGRAM IMPACT:

- ✓ **Consistently High Graduation Rates:** 79–92% across TEACH; 88% in TECH.
- ✓ **Workforce Development:** Dozens of apprentices transition directly into Iowa's healthcare system.
- ✓ **Educational Pathways:** Majority of TECH graduates intend to advance beyond CNA roles.
- ✓ **Scalable Model:** Demonstrated success supports expansion to meet statewide healthcare workforce needs.

Get Involved



Share your thoughts by taking the Basic Income Survey
bit.ly/ExploreBasicIncome



TAKE THE SURVEY



Learn more by visiting UpLift's website
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