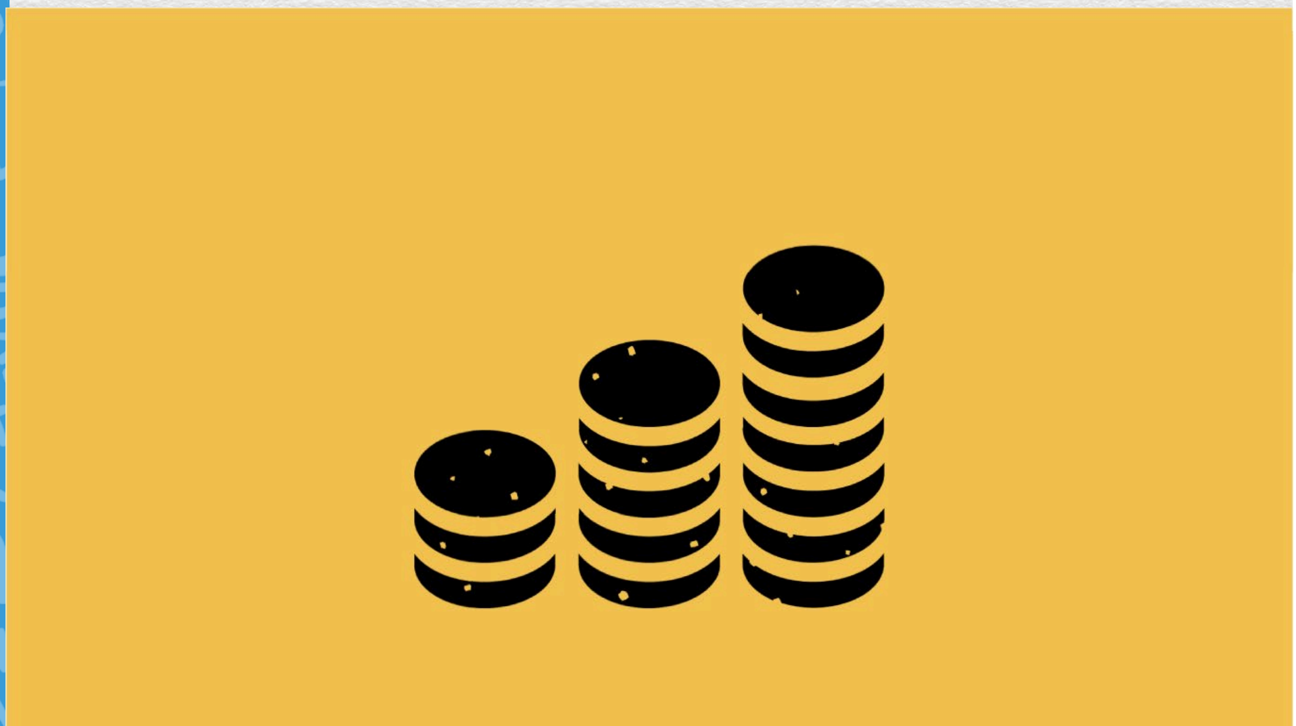
THE PITTSBURGH FOUNDATION

For a greater Pittsburgh.

Economic Mobility



Allegheny County has many of the assets necessary to become a national model for economic mobility: a diverse economy, world-class educational and research institutions, growing innovation industries, thousands of jobs that provide family-sustaining wages without requiring a four-year degree, and a housing market where homeownership remains attainable for many working households. The challenge ahead is not simply creating opportunities but ensuring that more residents can access it and convert economic participation into lasting economic progress. Particularly for low-income households, single women with children and low-wage workers, Allegheny County can help people develop skills that lead to quality employment; strengthen access to education and skill-based training; assist workers to increasing their earnings and build financial stability; show families how to convert income into savings and assets; and expand pathways to homeownership, entrepreneurship and wealth.

What's Going On

Fact 1

Of Allegheny County's 550,169 households, 36% fall below the ALICE threshold, meaning their income is insufficient to consistently cover basic expenses such as housing, food, transportation, childcare, health care, technology and taxes. This population extends well beyond households living below the federal poverty line. *(Source: The State of ALICE in PA)*

Fact 2

Allegheny County has significant pathways to family-sustaining employment. An estimated 144,850 jobs (approximately 20% of all jobs in Allegheny County) are opportunity occupations, meaning jobs that pay at least the region's median wage and typically do not require a bachelor's degree. (*Source: 2026 Q1 Opportunity Occupations*)

Fact 3

There is modest growth in low- and moderate-income borrowers accounting for home-purchase originations in 2023 (5.7% increase), but disparities in homeownership remain. Allegheny County homeownership rate is approximately 70.6%. The Black homeownership rate in the Pittsburgh metropolitan area was just 31.4% in 2019, compared with 73.0% for non-Hispanic White households. (*Sources: Federal Reserve Bank of St. Louis; PCRG Report)*

Why It Matters

- When individuals are connected to a family-sustaining wage, labor becomes a pathway to mobility. This includes access to higher-wage jobs, career advancement and benefits allows workers to move beyond meeting immediate expenses and begin generating household surplus.
- When families move from financial insecurity to stability, earnings become assets and the financial margin needed to save for critical emergencies, improve their credit profile and begin accumulating assets for long-term wealth building.
- When a family purchases a home, households accumulate equity over time. That equity can strengthen financial resilience, support intergenerational wealth, and, for some households, provide collateral or capital for entrepreneurship.
- Ultimately, when more residents achieve economic mobility, the entire Pittsburgh region benefits. Higher earnings and greater financial stability increase household purchasing power, strengthen the local tax base and enable more residents to participate in regional growth

TFP's Economic Mobility Grantmaking

The Pittsburgh Foundation is specifically interested in supporting promising and innovative strategies to address barriers to economic mobility, particularly experienced by single parents, people with justice-system involvement, and low-income households:

Post-secondary education access and completion: programs that enable students to earn college credit while in high school; provide admissions navigation, academic and financial counseling; re-engage students who have stopped attending school; and support non-traditional students in accessing and completing postsecondary education

- Spotlight: Pittsburgh Scholar House, providing single parents with comprehensive supportive services to connect to post-secondary education opportunities
- Other Organizations: Homewood Children's Village (community-based college readiness supports) and ARYSE (education supports for immigrant and refugee youth)

Technology training and career pathways: Organizations that provide entry-level and advanced technology training connected to career opportunities; develop training curricula in partnership with K–12 public schools and/or private industry; and provide career exploration, industry-recognized credentials, and advancement supports

- Spotlight: Pennsylvania Women Work, providing career advancement support for professional women in partnership with the Professional Women's Network.
- Other Organizations: Per Scholas (entry-level, accelerated technology training) and Trade Institute of Pittsburgh (masonry and carpentry training program)

Entrepreneurship and business ownership: Entrepreneurship-support organizations that expand access to capital and provide culturally responsive technical assistance to under-resourced entrepreneurs and sole proprietors

- Spotlight: Greenwood Plan, empowering black-owned businesses and entrepreneurs through a coworking and event space in downtown Pittsburgh, "Greenwood Smithfield"
- Other Organizations: Neighborhood Community Development Fund (micro loans to small owners) and Pittsburgh Hispanic Development corporation (entrepreneurship education)

Homeownership and wealth building: Programs that expand pathways to sustainable homeownership for first-time homebuyers through personalized financial education, pre- and post-purchase homebuyer education and housing counseling and down payment and closing cost assistance.

- Spotlight: Open Hand Ministries, promoting economic justice in Pittsburgh's East End via its Family Development Program offering financial wellness and homeownership.
- Other organizations: Hill District Federal Credit Union (mortgage lending program) and NeighborWorks Western Pennsylvania (housing counseling)