

UNLOCKING EQUITABLE WEALTH: SEVEN PATHWAYS TO ECONOMIC MOBILITY

Financial, physical, and mental health are inextricably linked, and the Asset Funders Network promotes the inclusion of philanthropic strategies across our seven key focus areas to address their connection. **Here are seven comprehensive approaches:**

EDUCATION

Post-Secondary Completion Without Debt

- Support Children's Savings Accounts
- Promote high school dual-enrollment/credit
- Facilitate work-based learning
- Address inequities in post-secondary education
- Advocate for low/no-debt tuition paired with scholarships and wraparound support

BUSINESS OWNERSHIP

Establish and Expand Individual and Employee-Owned Businesses

- Increase equitable capital access through banks, Community Development Financial Institutions (CDFIs), and other financing ecosystems
- Develop shared ownership business conversions and cooperatives
- Expand technical assistance and support for women and business owners of color
- Address local tax, legal, zoning, or other barriers to ownership expansion

EMPLOYMENT & INCOME

Quality Jobs, Talent Pipelines, and the Care Economy

- Normalize high-road employment benefits like retirement accounts and paid leave
- Advocate for livable wages and essential benefits, including universal care accounts for affordable childcare
- Promote employer-approved upskilling programs
- Implement guaranteed income initiatives
- Expand state EITC and childcare tax credits

FINANCIAL HEALTH

Systems and Strategies for Inclusive Financial Management

- Develop and expand access to equitable, anti-racist financial systems
- Incubate and scale responsive financial tools that build financial stability, including short and long term savings, reduce debt, and escape predatory debt
- Offer culturally-relevant financial coaching and outcome-focused counseling, both in person and online
- Protect consumers from financial scams, fines, and fees

HEALTH

Invest in Health as an Outcome

- Remove barriers to care by expanding access to health insurance and affordability
- Eliminate medical debt and reform processes to sell medical debt to collectors
- Increase access to green spaces and tree canopies
- Address food deserts, increasing access to affordable healthy foods
- Mitigate extreme climate change stressors and local disasters

ECONOMIC JUSTICE

Reimagine Systems Contributing to Racial and Gender Wealth Gaps

- Implement policy and structural interventions underpinned by targeted universalism
- Rebuild an inclusive and green economy
- Adopt baby bonds
- Utilize dual-generation strategies and expand access to wills and estate planning to provide for generational wealth transfer
- Provide reparations and reparative investments
- Promote digital equity
- Invest in citizenship as an asset

Additional resources to explore health wealth connections:

[Wealth and Health Equity: Investing in Structural Change](#)

[Advancing Health And Wealth Integration In The Earliest Years](#)

[Pioneering Health and Wealth Integration for Children](#)

[The Health and Wealth Connection: Opportunities for Investment Across the Course of Life](#)

[Why Care About Care](#)

[We're Still Hurting! From the ER to the Courtroom: How Medical Bills and Court Costs Trap People in Debt Cycles](#)

HOUSING

Expand and Preserve Homeownership Opportunities

- Expand purchase opportunities through innovative financing, equity-focused down payment and closing cost assistance
- Expand shared equity ownership strategies
- Protect homeownership through targeted rehabilitation and property tax assistance
- Reform policy and educational and legal services to help families manage and preserve inherited property
- Reform zoning to permit owner-occupied rentals and accessory dwelling units
- Reduce the cost of starter home building

About the Asset Funders Network

The Asset Funders Network engages philanthropy to advance equitable wealth building and economic mobility. Our network of grantmakers—private, public, corporate, and community foundations—invest in policies, programs, and financial products as tools for confronting inequities.

Learn more at assetfunders.org.

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