



# Policies to Increase Economic Mobility

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Harvard University

Yrjo Jahnsson Lectures | June 2026

# How Can We Increase Upward Mobility?

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- Theory and evidence from first lecture imply that cash transfers and loans for education are insufficient to increase upward mobility
- Need to increase **social and human capital** directly



# Three Policy Approaches to Increasing Upward Mobility

1. **Reduce segregation**: help low-income families move to higher-income areas
  - Price subsidies or by reducing homophily costs for parents



# Three Policy Approaches to Increasing Upward Mobility

1. Reduce segregation: help low-income families move to higher-income areas
2. **Place-based investment**: invest in low-opportunity areas to improve outcomes
  - Concentrated investment in specific areas can be optimal because it can tip equilibrium from segregated to integrated



# Three Policy Approaches to Increasing Upward Mobility

1. Reduce segregation: help low-income families move to higher-income areas
2. Place-based investment: invest in low-opportunity areas to improve outcomes
3. Direct Investments in education and workforce training of adults
  - Could help both current and subsequent generations via social capital



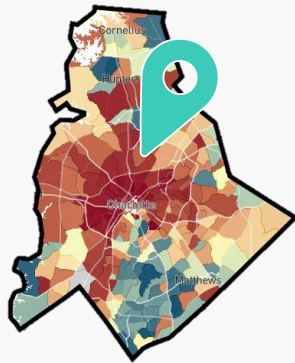
# Three Policy Approaches to Increasing Upward Mobility

## Reducing Segregation



Help Low-Income Families Move to High-Opportunity Areas

## Place-Based Investments



Increase Upward Mobility in Low-Opportunity Areas

## Education & Workforce Training



Amplify Impacts of Colleges and Training Programs on Mobility



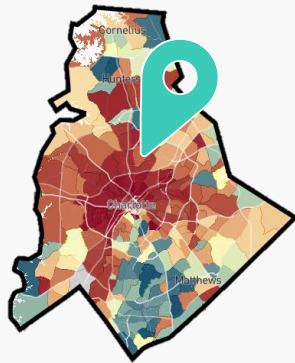
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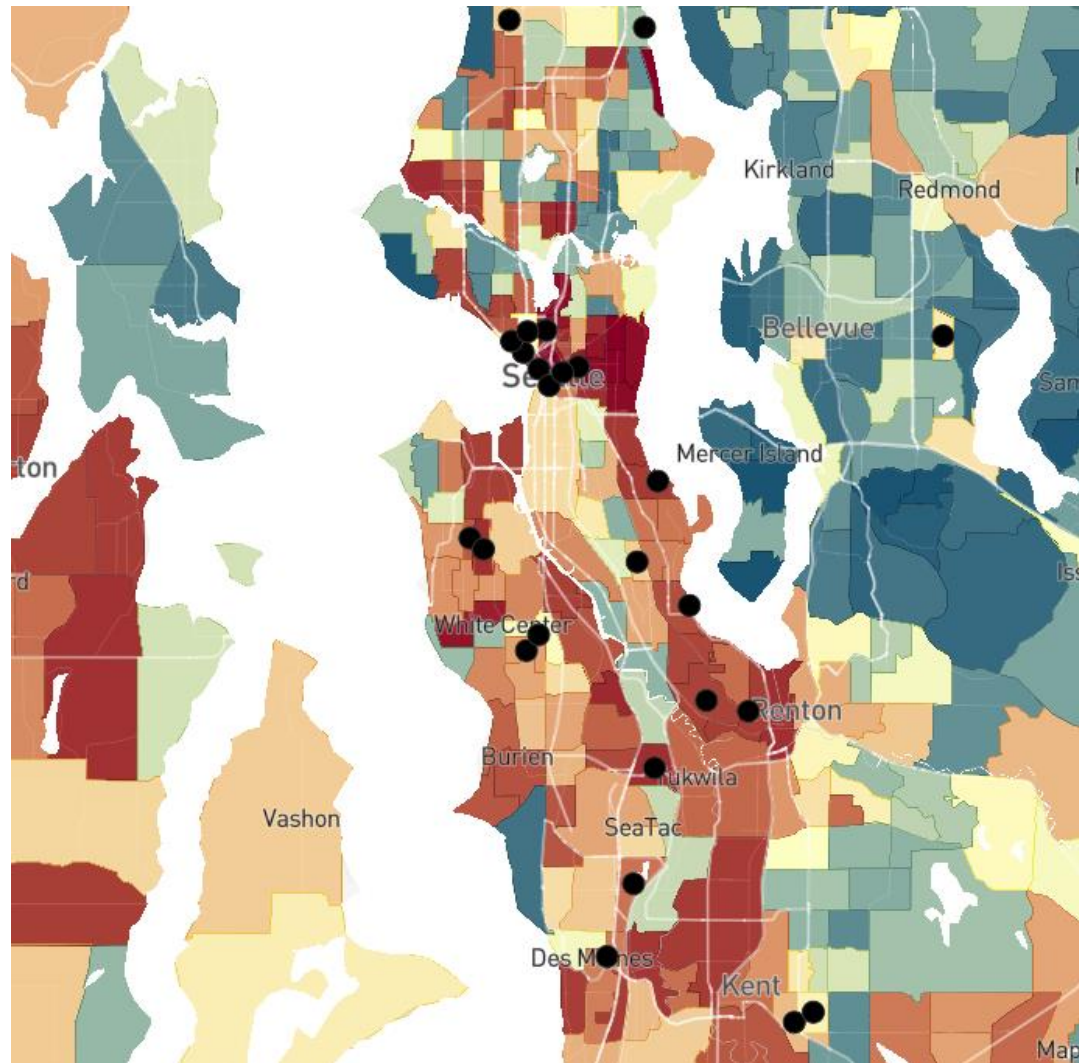
## Education & Workforce Training



Amplify Impacts of Colleges and Training Programs on Mobility



# Where Housing Voucher Holders Live in Seattle



● 25 most common tracts where voucher holders lived in 2015-19

<\$36k    \$57k    >\$84k



Blue = More Upward Mobility  
Red = Less Upward Mobility



# Creating Moves to Opportunity Experiment

Seattle and King County, WA

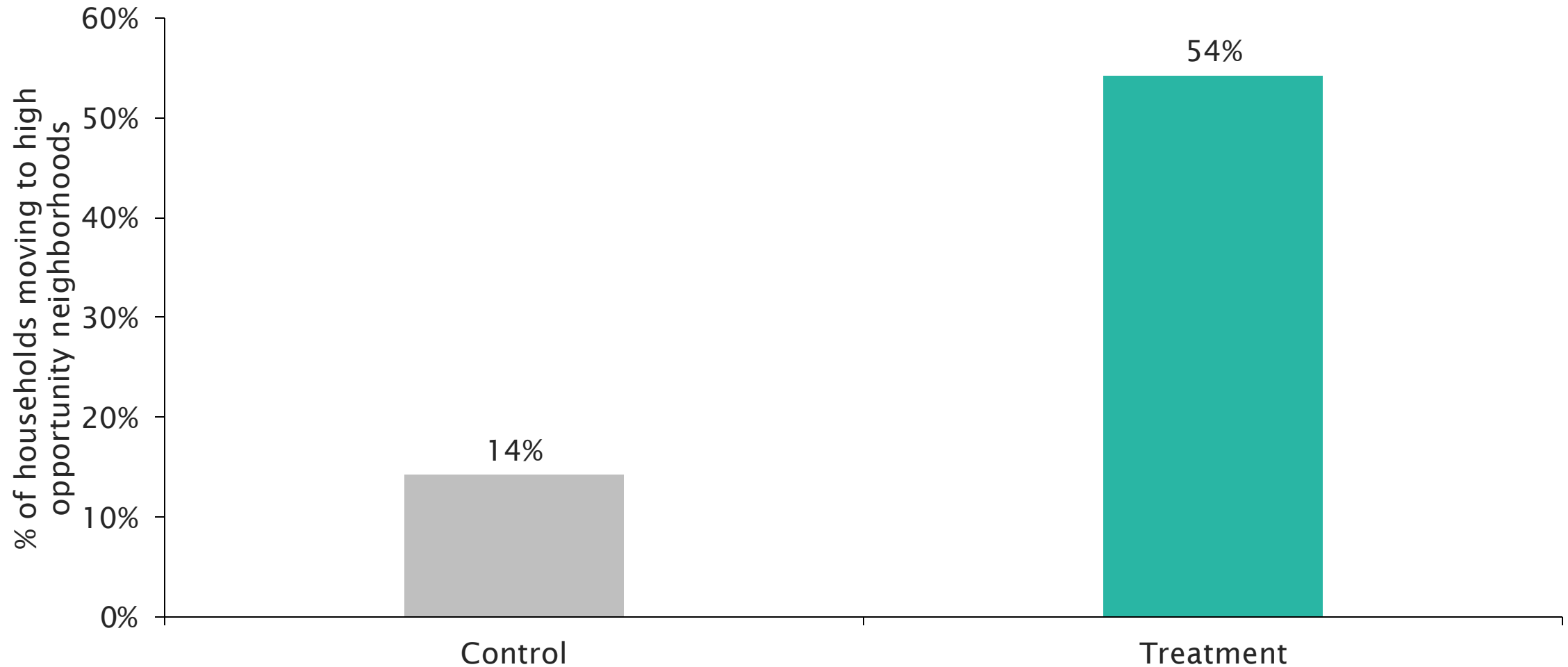
**Randomized trial** to test strategies to reduce barriers that voucher recipients face in moving to high-opportunity areas:

- Customized **counseling**
- Connections to **landlords**
- Short-term financial **assistance**



# Fraction of Families Who Leased Units in High-Opportunity Areas

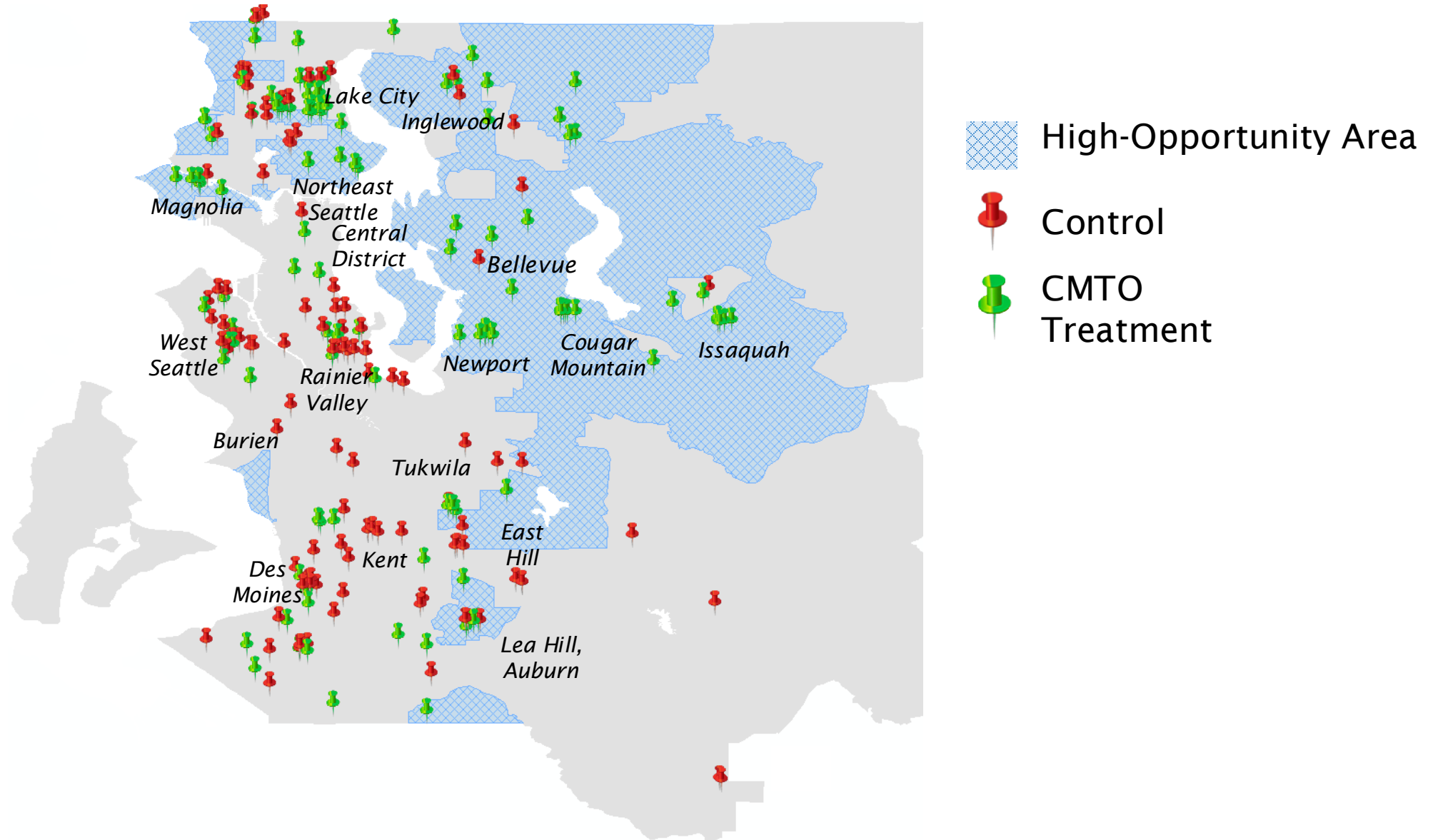
Phase I Results



Source: Bergman, Chetty, DeLuca, Hendren, Katz, Palmer (AER 2023)



# Destination Locations of Treated vs. Control Families



# Qualitative Evidence on Mechanisms

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## Emotional/Psychological Support

*“It was this whole flood of relief. It was this whole flood of, “I don’t know how I’m going to do this” and “I don’t know what I’m going to do” and “This isn’t working,” and yeah...I think it was just the supportive nature of having lots of conversations with Megan.” –Jackie*

## Brokering with Landlords

*“When you find a place, I will come with you and we will help you to fill out the application. I will talk with the landlord, I will help you to do a lot of stuff, that maybe sometimes will be complicated.” –Leah*

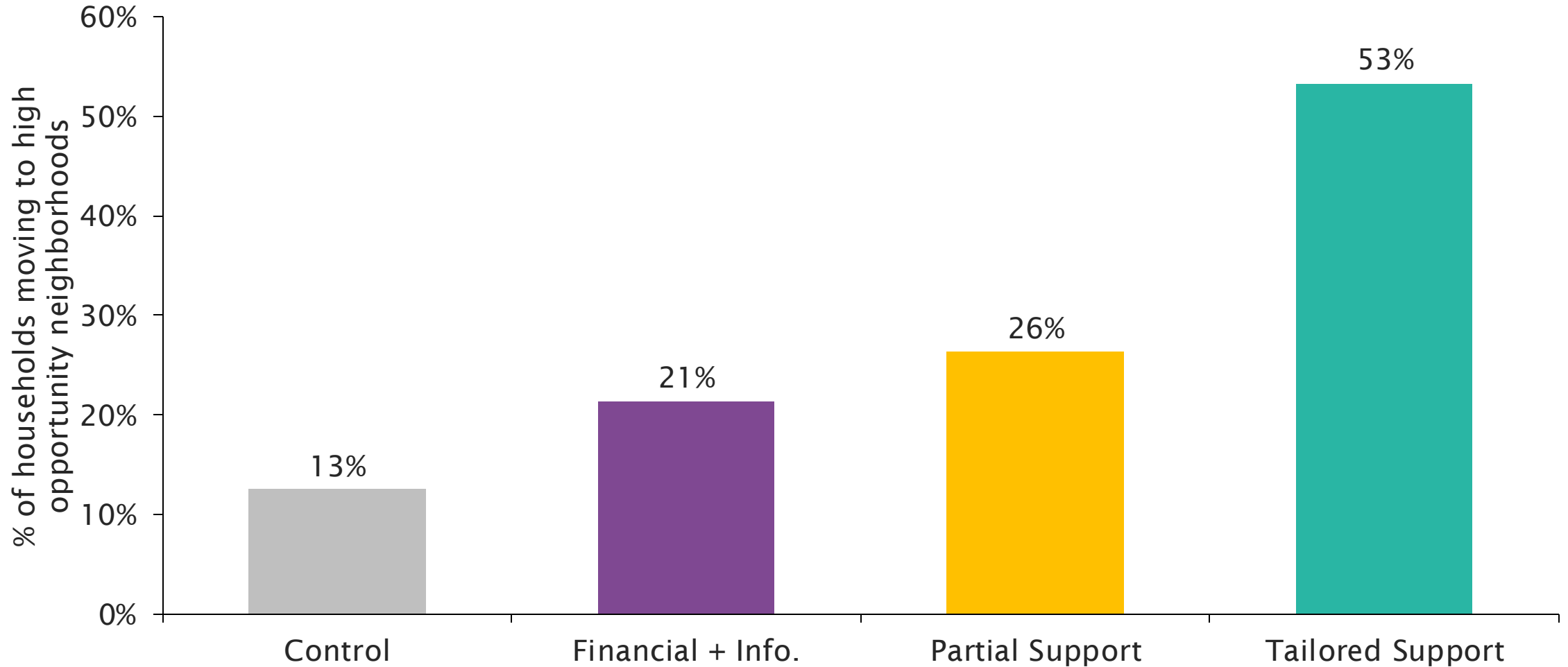
## Short-Term Financial Assistance

*“I’m not going to be able to pay here and then there [in the new apartment] ... They were able to get me more money, so that they would pay more of my first portion of my rent. Because they understood the situation that I was in.” –Jennifer*



# Fraction of Families Who Leased Units in High-Opportunity Areas

Phase II Results

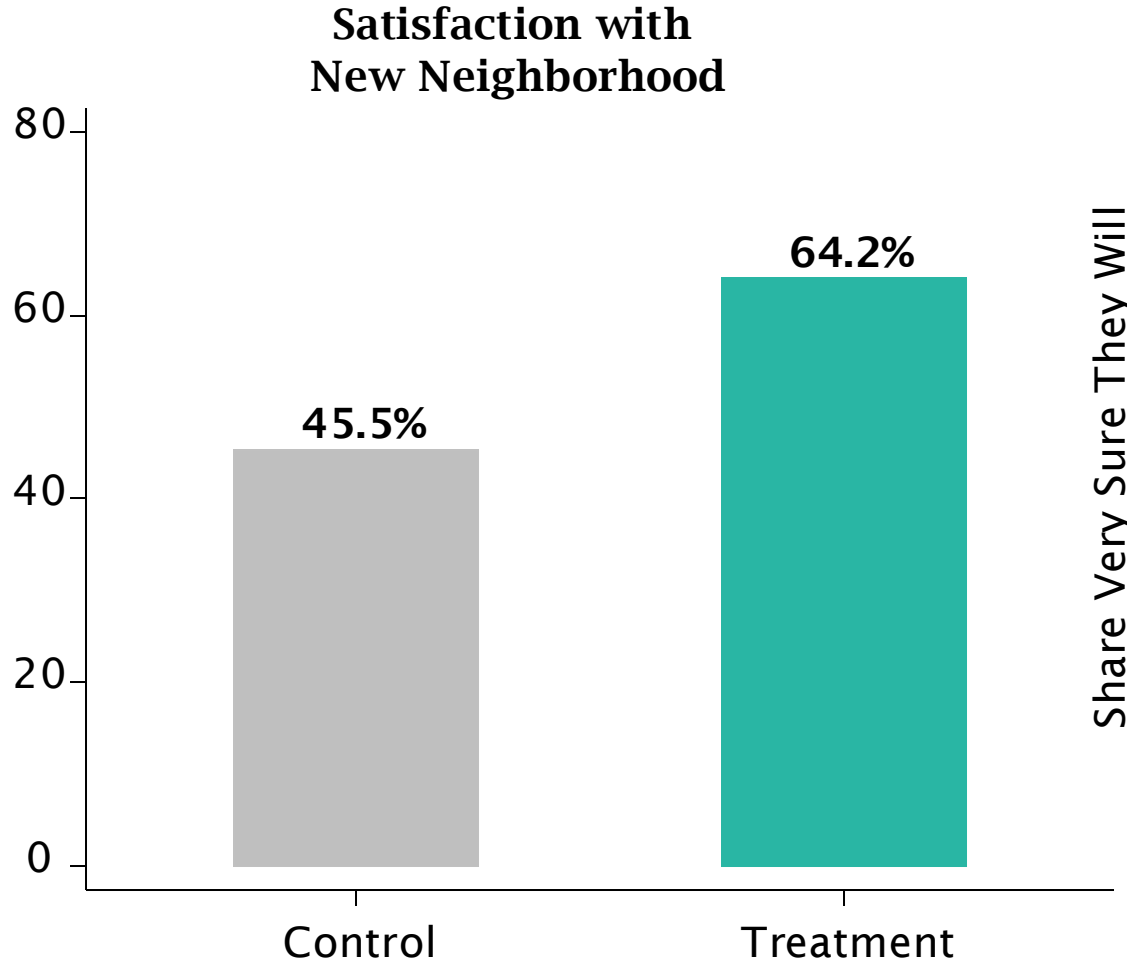


Source: Bergman, Chetty, DeLuca, Hendren, Katz, Palmer (AER 2023)

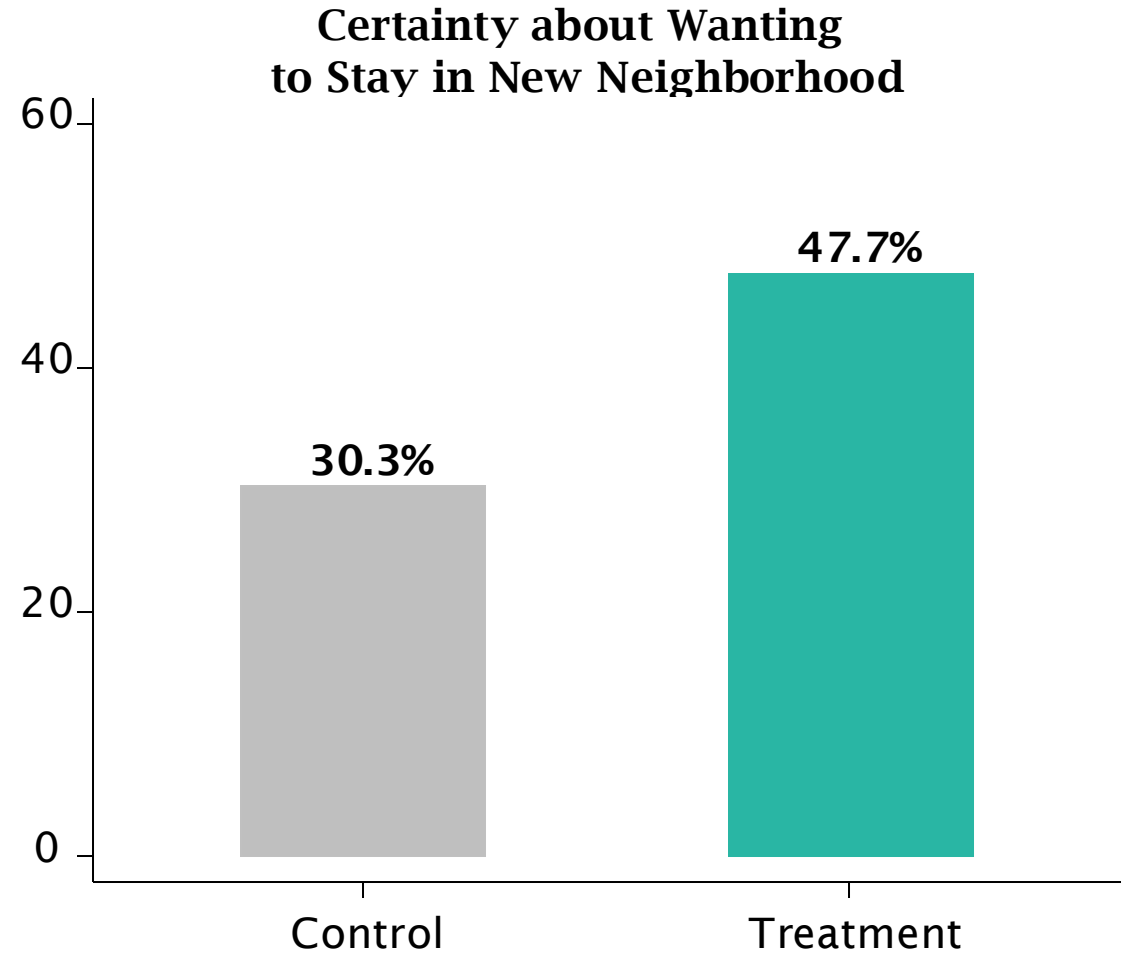


# Satisfaction with New Neighborhoods

Based on Surveys Six Months Post-Move



Difference: **18.7 pp**  
SE: (10.1)

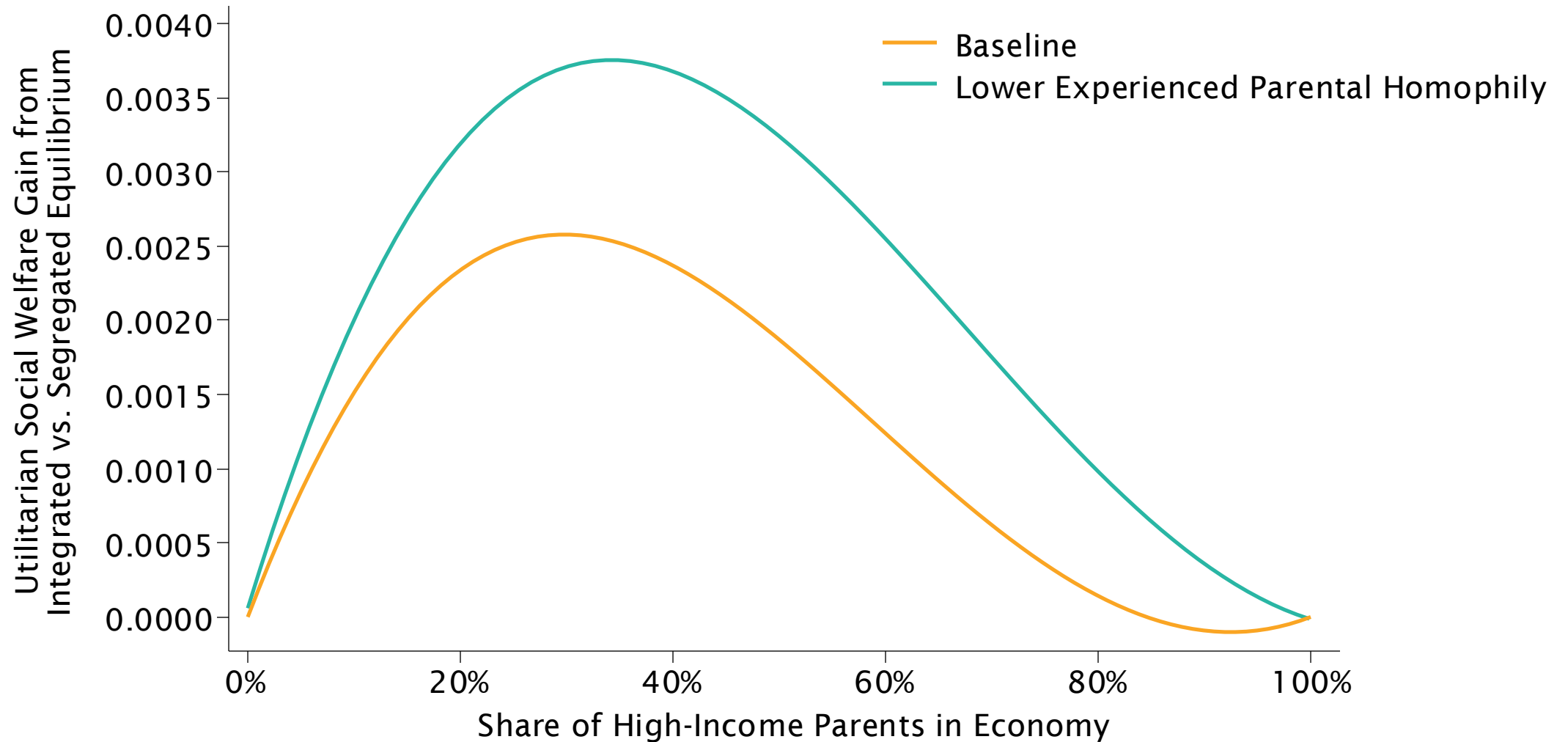


Difference: **17.4 pp**  
SE: (9.8)



# Welfare Gains from Integrated vs. Segregated Equilibrium

Effect of Lower Experienced Homophily



# From Research to Policy

## Impacts on Federal Affordable Housing Policies

### 2018 Housing Choice Voucher Mobility Demonstration Act

115TH CONGRESS  
2D SESSION

**H. R. 5793**

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IN THE SENATE OF THE UNITED STATES

JULY 11, 2018

Received; read twice and referred to the Committee on Banking, Housing, and Urban Affairs

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**AN ACT**

To authorize the Secretary of Housing and Urban Development to carry out a housing choice voucher mobility demonstration to encourage families receiving such voucher assistance to move to lower-poverty areas and expand access to opportunity areas.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

Social support increased moves to high-opportunity areas by **6x**

### 2023 Family Stability and Opportunity Vouchers Act

118TH CONGRESS  
1ST SESSION

**S. 1257**

To authorize a new type of housing choice voucher to help achieve the goals of ending homelessness among families with children, increasing housing opportunities, and improving life outcomes of poor children.

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IN THE SENATE OF THE UNITED STATES

APRIL 25, 2023

Mr. VAN HOLLEN (for himself and Mr. YOUNG) introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

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**A BILL**

To authorize a new type of housing choice voucher to help achieve the goals of ending homelessness among families with children, increasing housing opportunities, and improving life outcomes of poor children.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*  
3 **SECTION 1. SHORT TITLE.**  
4 This Act may be cited as the "Family Stability and  
5 Opportunity Vouchers Act of 2023".



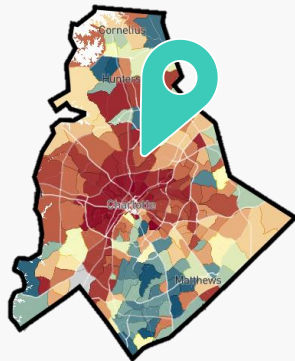
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## Reducing Segregation



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## Education & Workforce Training



Amplify Impacts of Colleges and Training Programs on Mobility



# HOPE VI Neighborhood Revitalization Program

Housing Opportunities for People Everywhere: \$16.7 bn spent to Revitalize 261 Public Housing Sites (1993-2010)



Before Revitalization  
Mill Creek Homes, Philadelphia



After Revitalization  
Lucien Blackwell Homes, Philadelphia



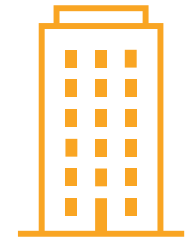
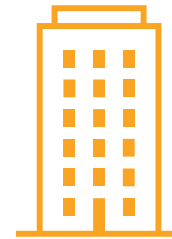
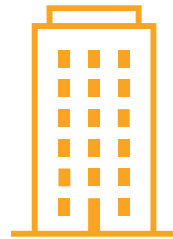
# Research Design: Matched Control Difference-in-Differences

**Similar Before HOPE VI Grant**  
Control and treatment projects were similar prior to HOPE VI (e.g., in income, racial composition, etc.)

**But Different After the Grant**  
Control projects were unchanged; HOPE VI projects were demolished and re-built into mixed-income communities.

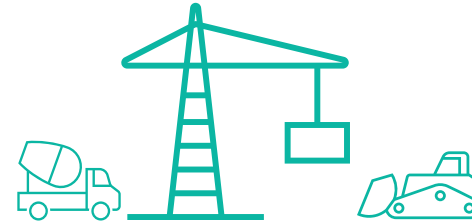
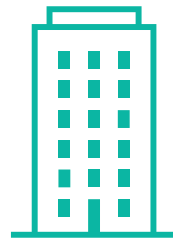
## Control

Public housing projects that did not receive a HOPE VI award



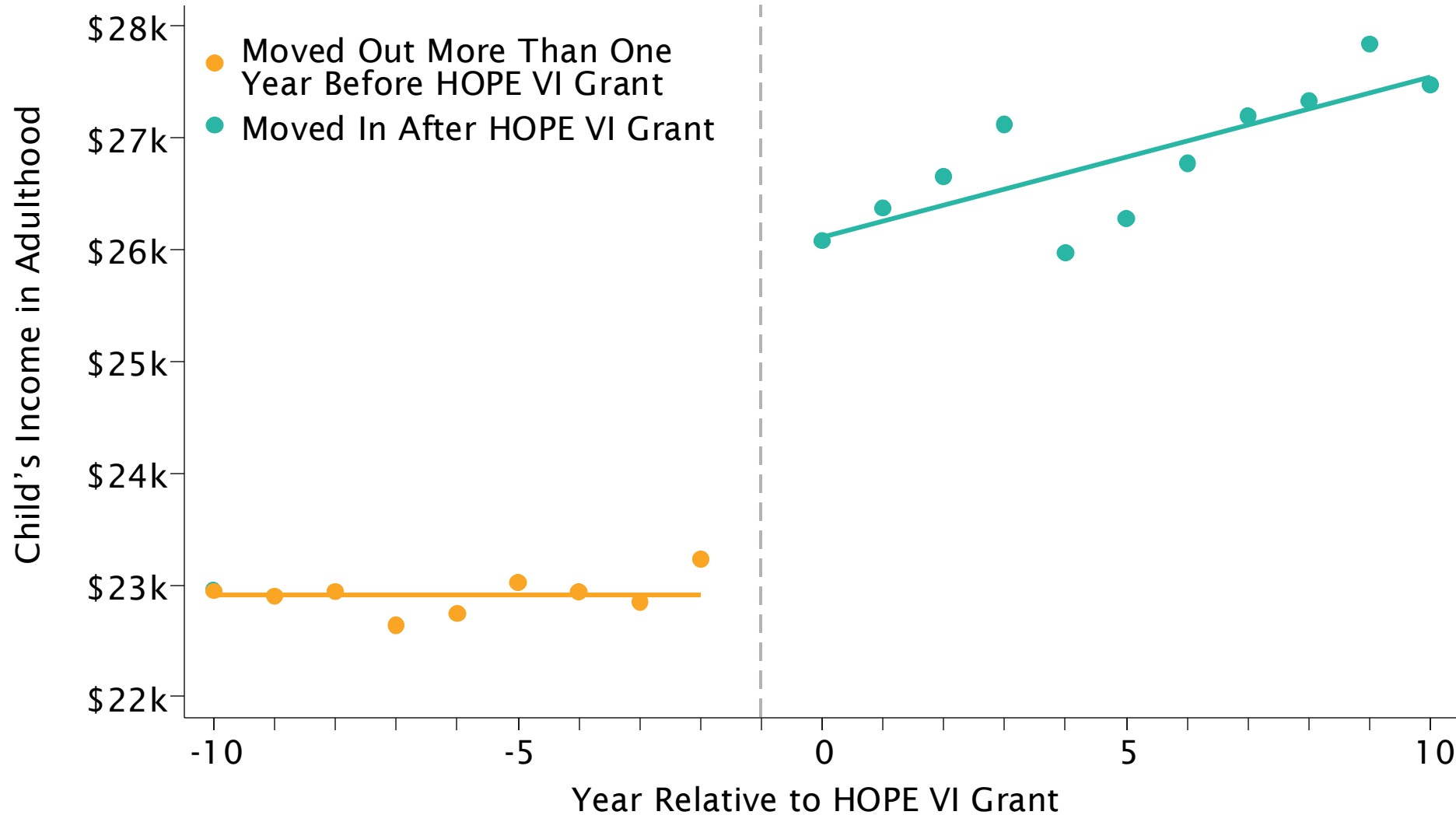
## Treatment

Public housing projects awarded HOPE VI revitalization grants



# Impact of Revitalization on Children's Incomes in Adulthood

Children Living in Public Housing Before vs. After Award



# Benefits vs. Costs of HOPE VI Program

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## One-Time Cost

**\$170K**

upfront cost to taxpayers of revitalization per unit

## Tax Revenue

**- \$93K**

increase in income tax revenue over a 30-year horizon

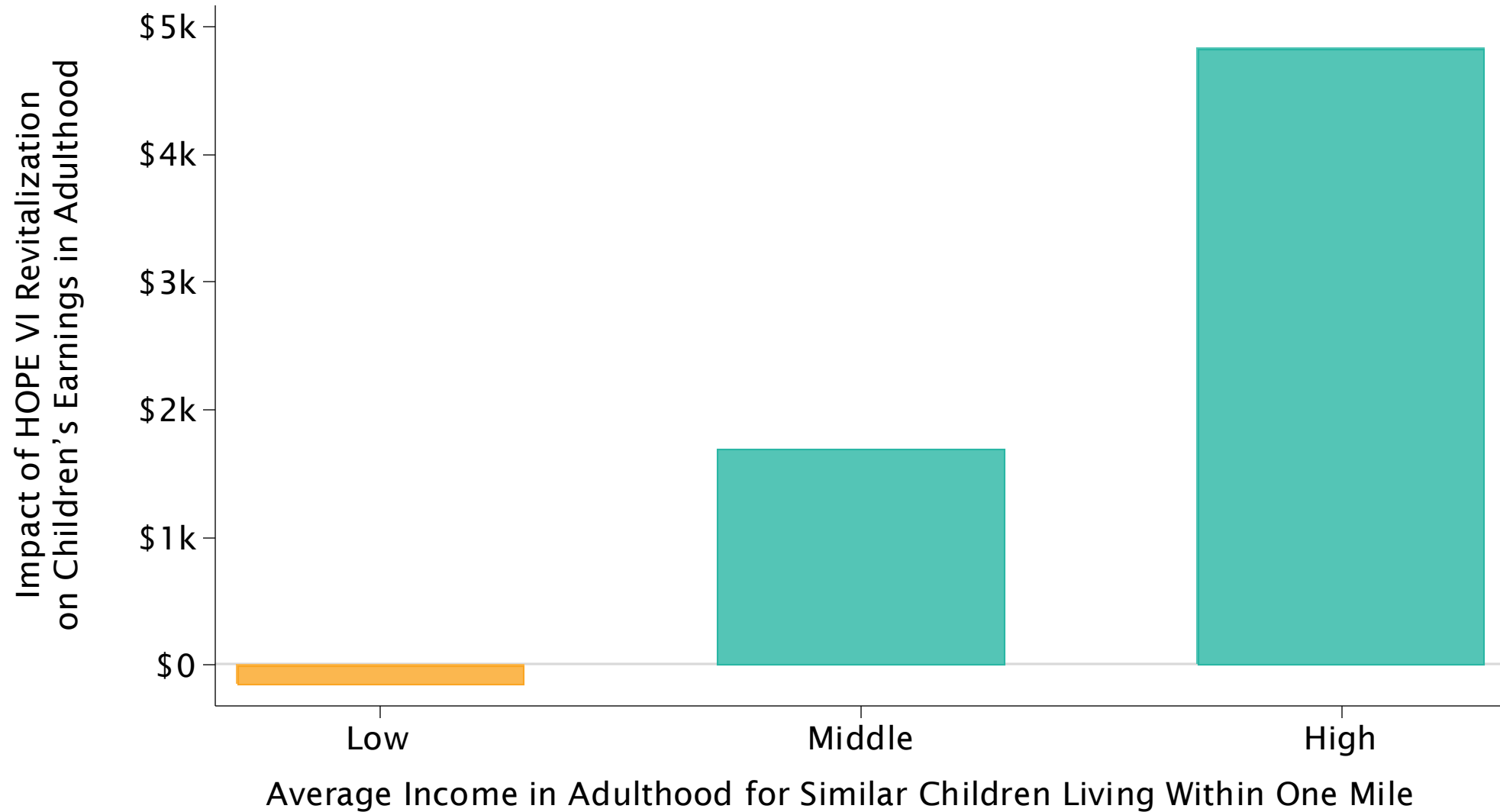
## Annual Benefit

**\$25K**

gain in children's lifetime earnings **per year** growing up in a revitalized public housing unit



# Impacts of Revitalization by Affluence of Surrounding Community



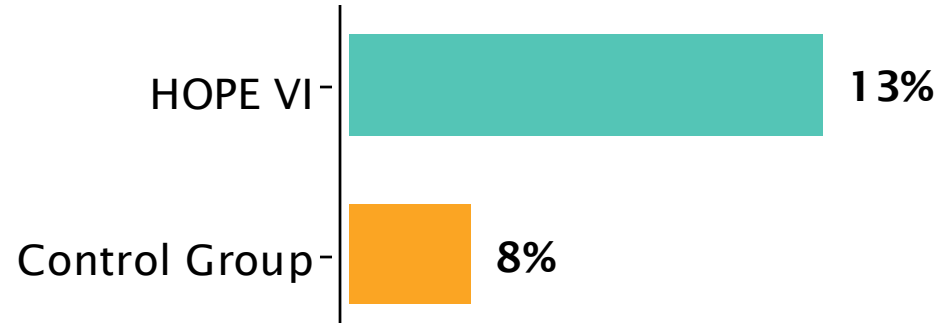
Source: Chetty, Diamond, Foster, Katz, Porter, Staiger, Tach (2026)



# Impact of Revitalization on Social Interaction

Cohabitation with Nearby Peers

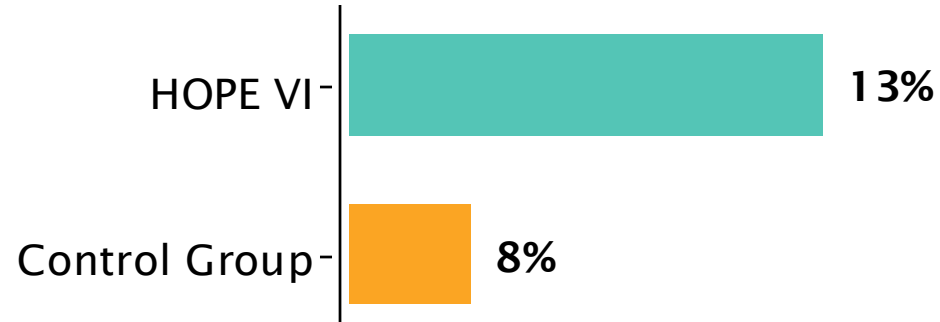
**Living with Neighbors Outside  
Public Housing Ten Years Later**  
(Census Data)



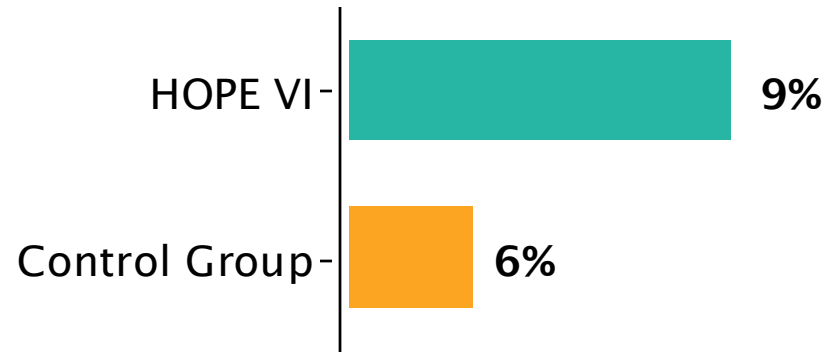
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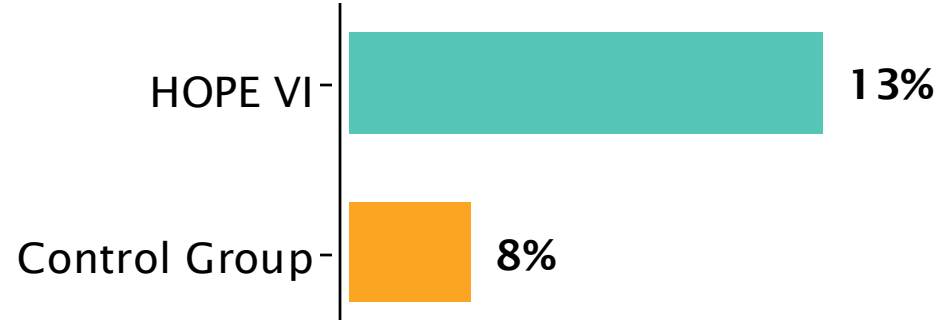
**Percent of Time Spent in  
Surrounding Neighborhood**  
(Cell Phone Data)



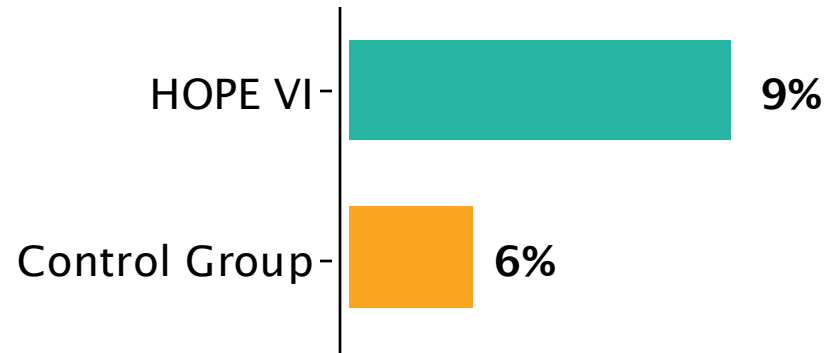
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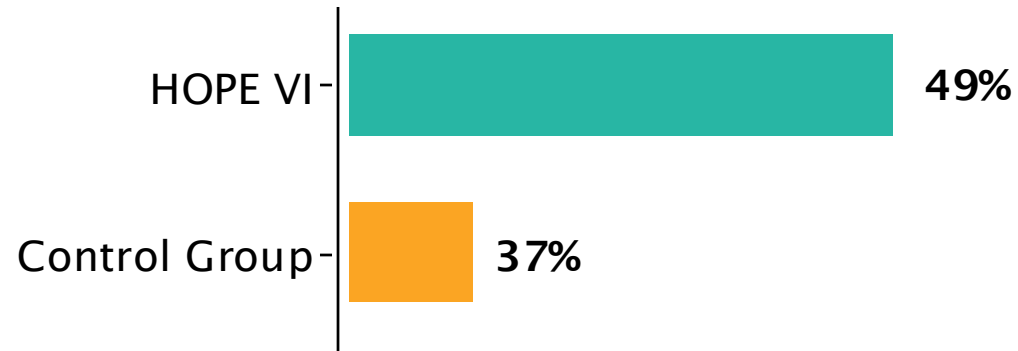
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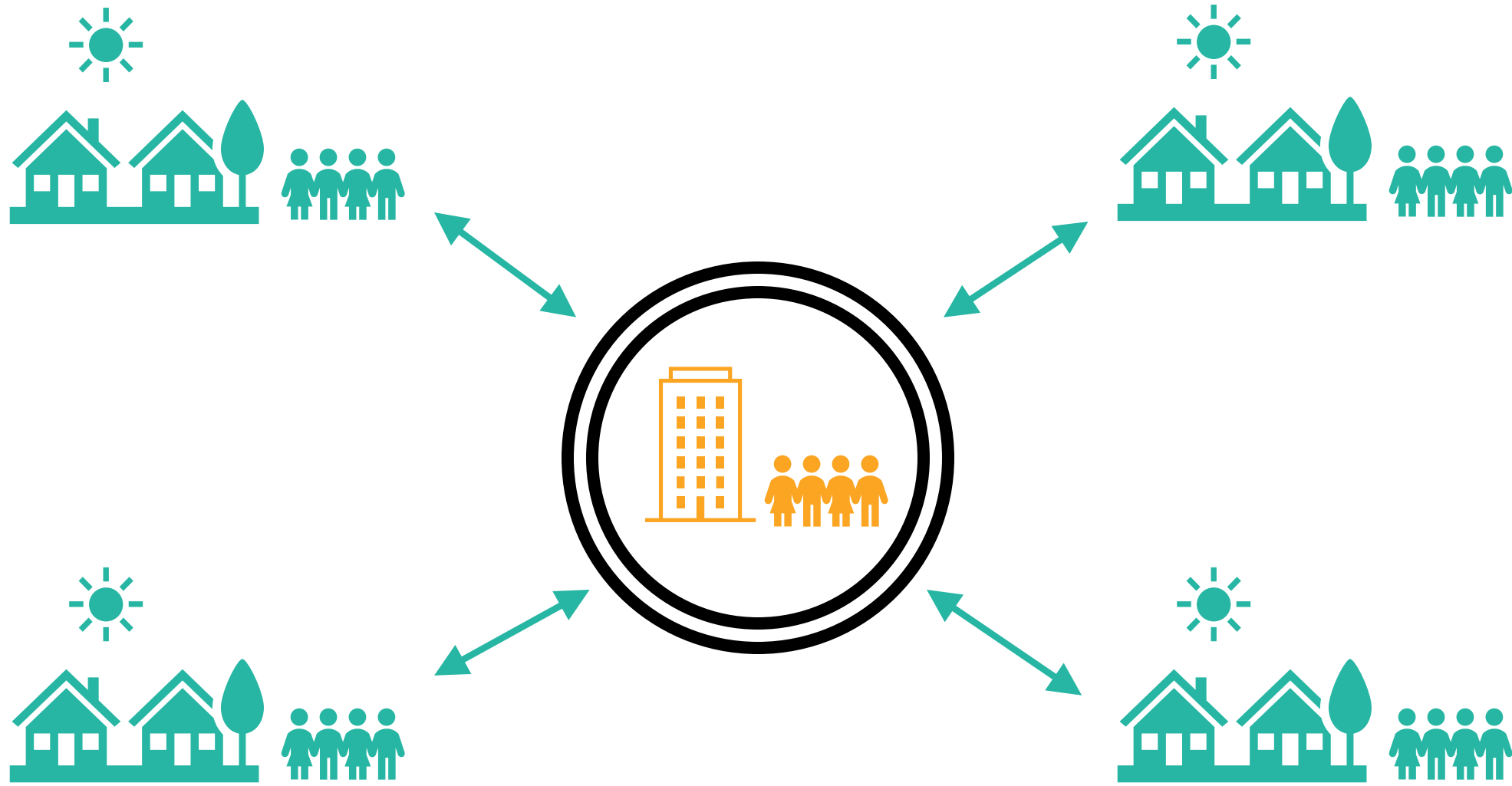
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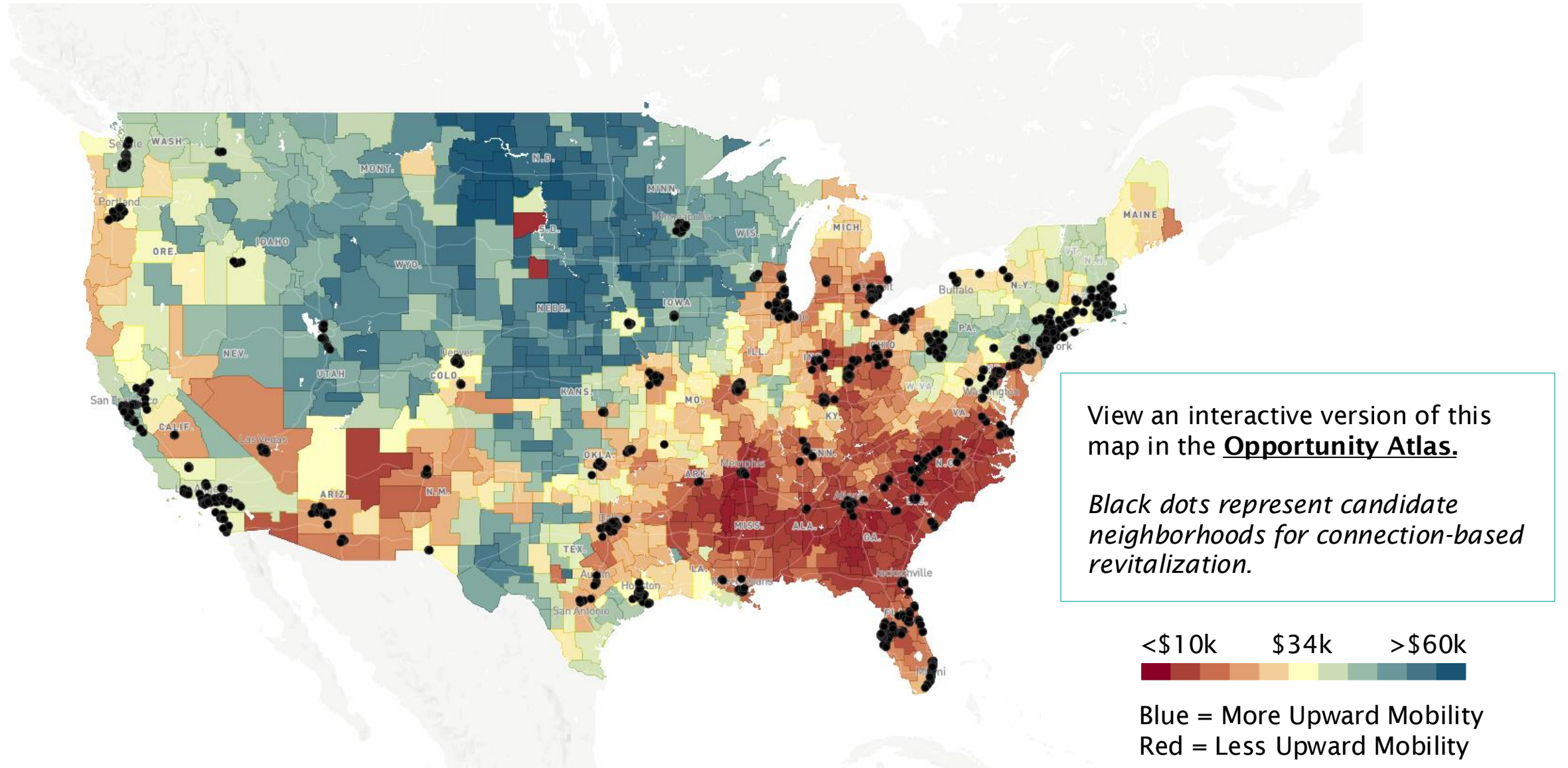
**Share of High-Income  
Friends Among Public  
Housing Residents**  
(Facebook Data)



# From Islands of Disadvantage to Socially Integrated Communities

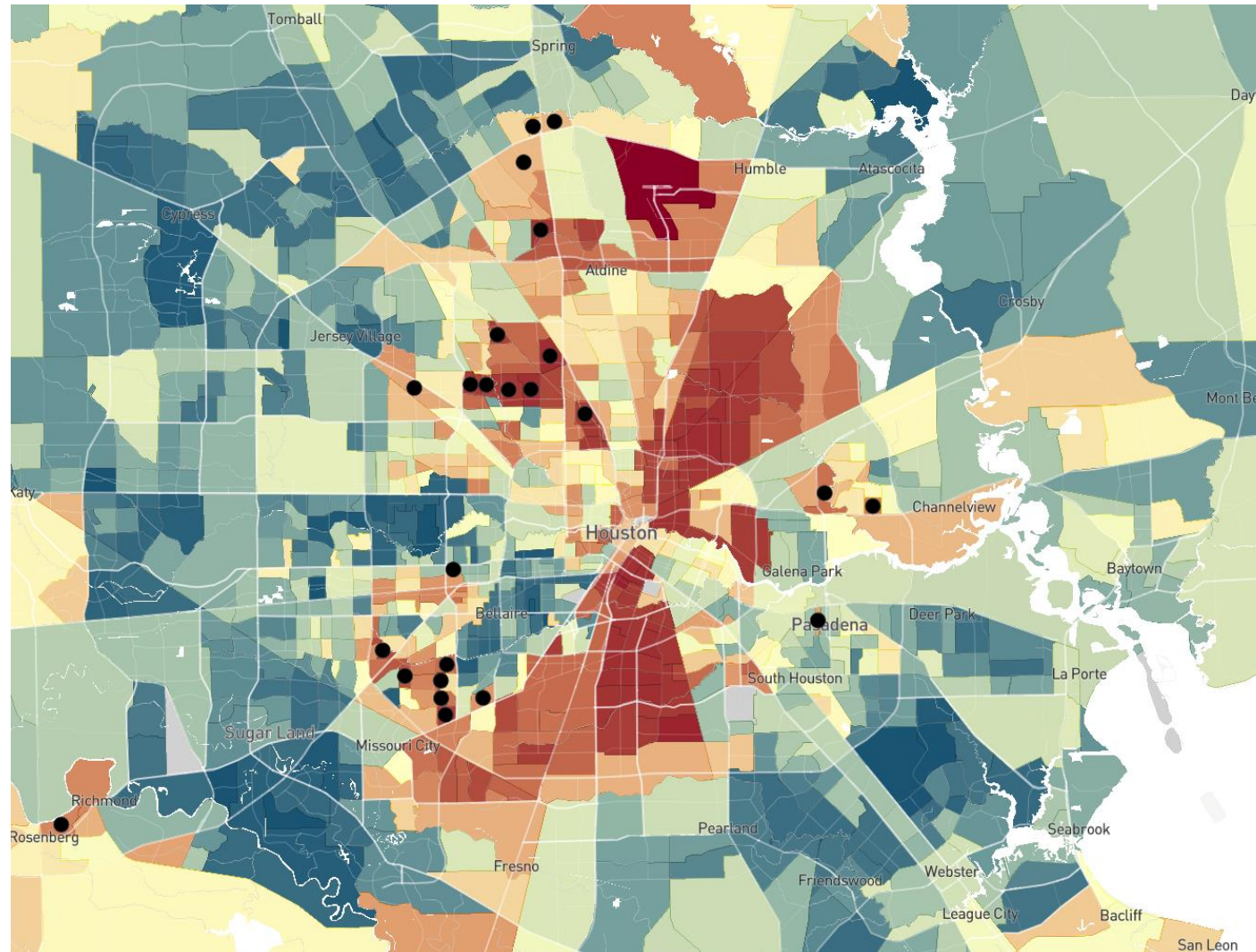


# Candidate Neighborhoods for Connection-Based Revitalization



# Candidate Tracts for Connection-Based Revitalization in Houston

Average Household Income at Age 35 for Children Whose Parents Earned \$27k



<\$15k      \$34k      >\$60k

Blue = More Upward Mobility  
Red = Less Upward Mobility

Source: Chetty, Diamond, Foster, Katz, Porter, Staiger, Tach (2026)



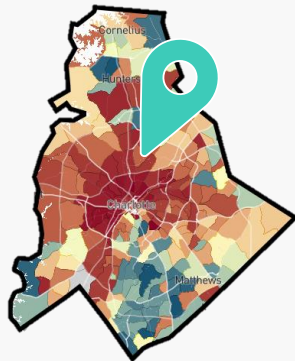
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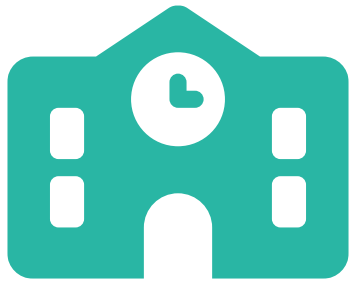


Amplify Impacts of Colleges and Training Programs on Mobility



# A Big Data Approach to Studying the Long-Term Impacts of Teachers

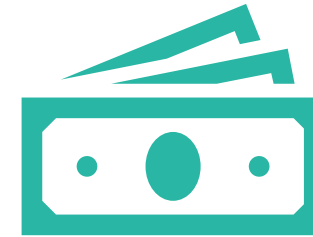
## NYC School District Records



*2.5 million children,  
18 million test scores*



## Income Tax Returns



*Earnings, College  
Attendance, Teen Birth*



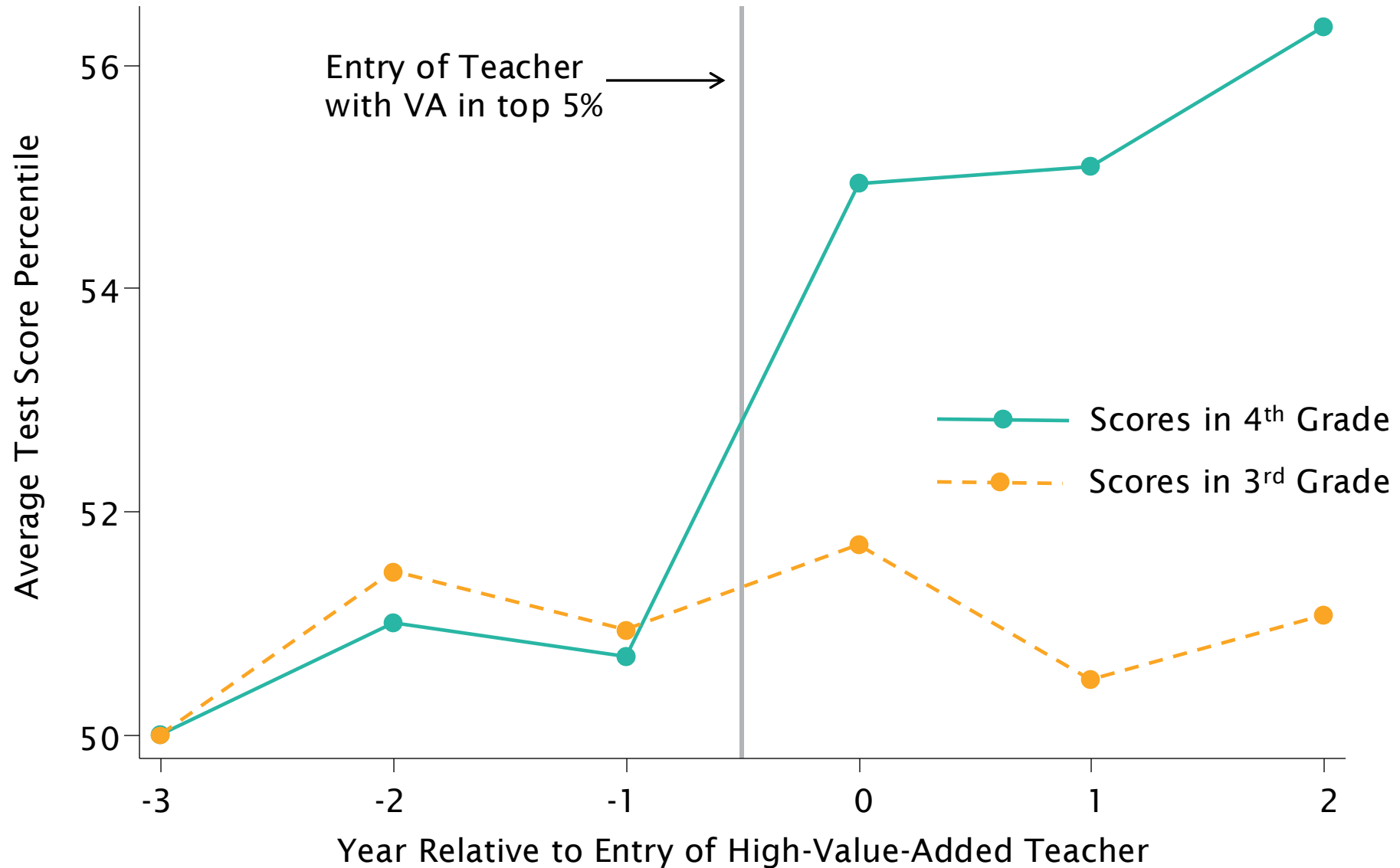
# Measuring Teacher Quality Using Test Score Gains

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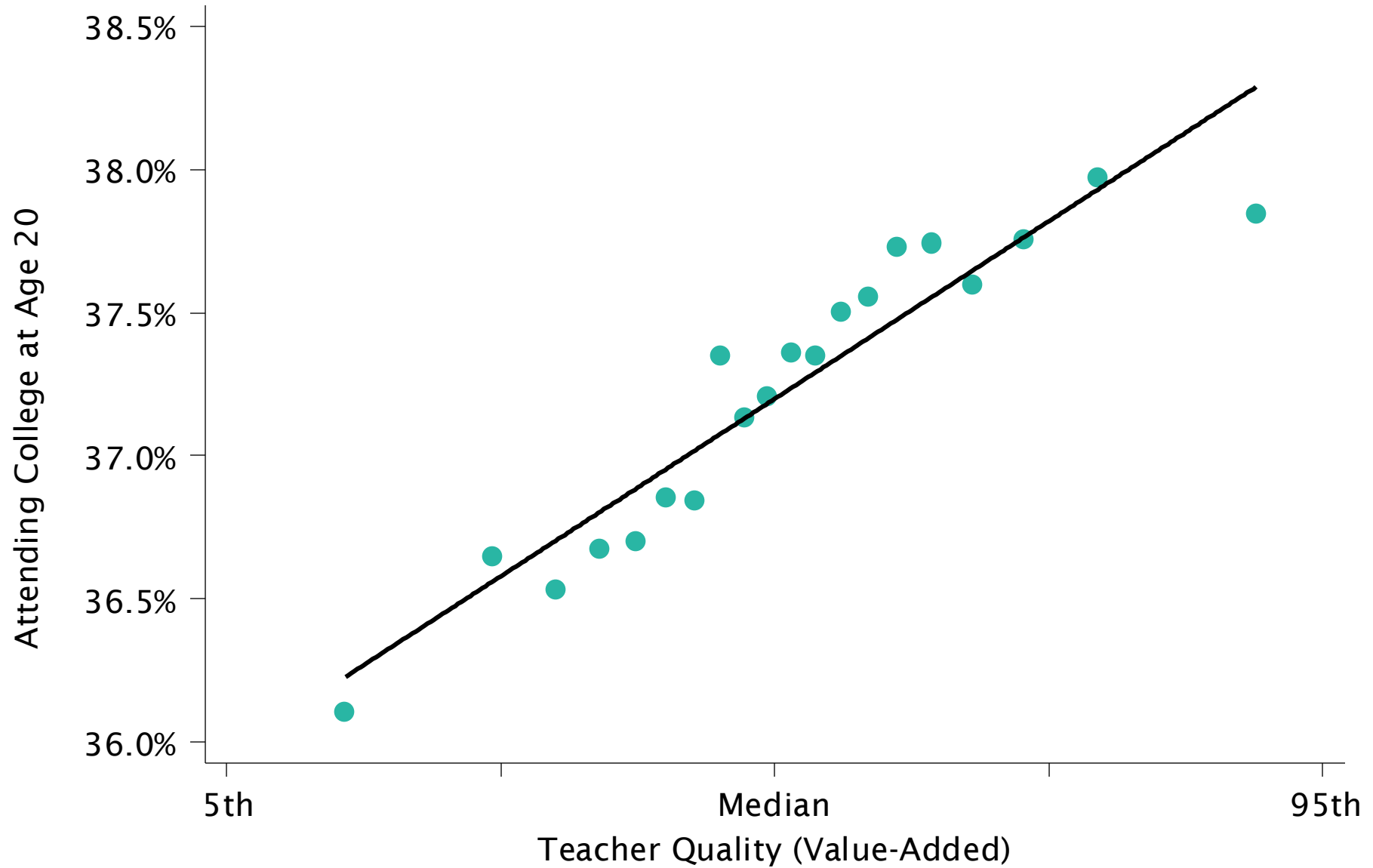
- One measure of teacher quality: **teacher value-added**
- How much does a teacher raise her/his students' test scores on average?



# Quasi-Experiment: Entry of High Value-Added Teacher



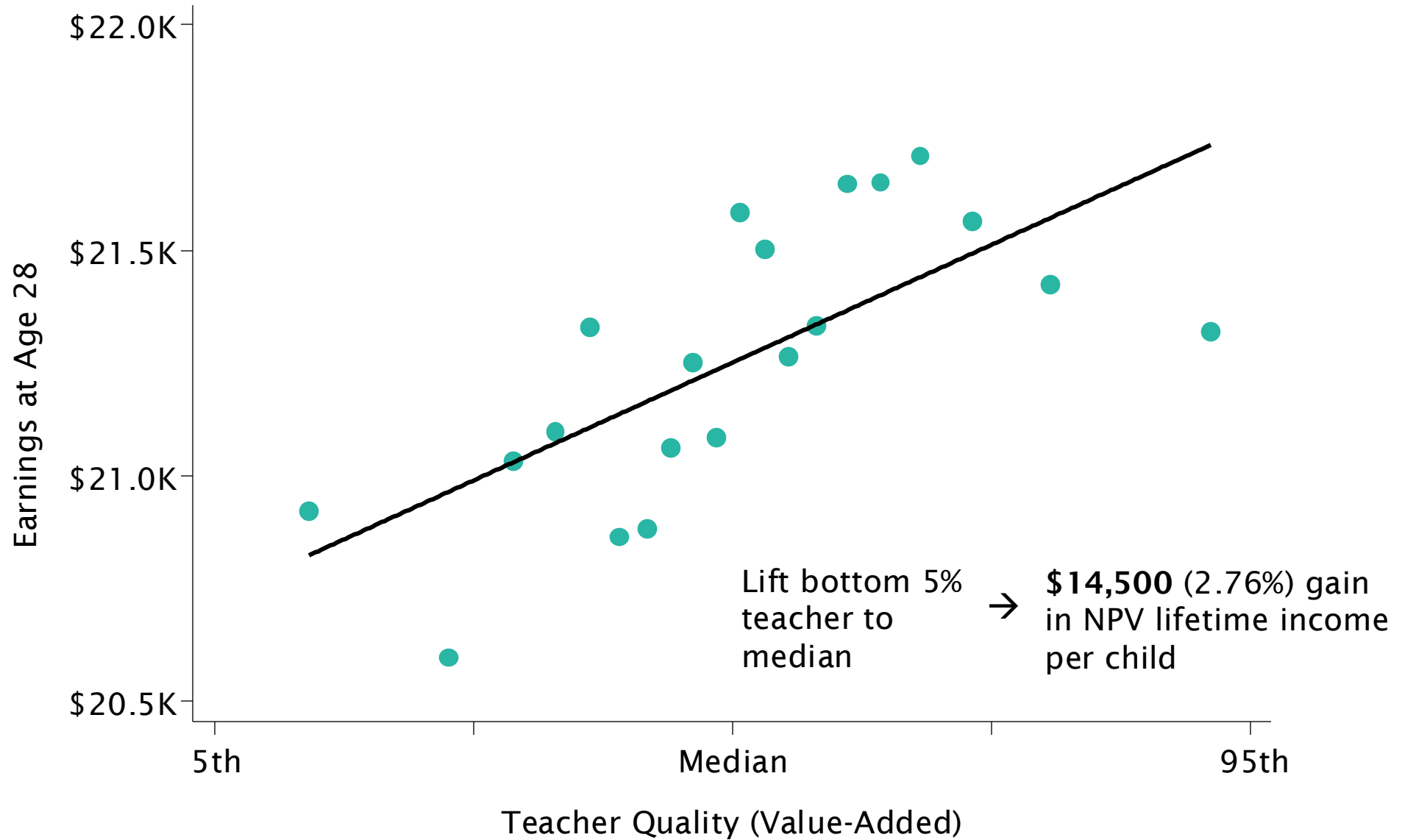
# Effect of Teacher Quality on College Attendance Rates



Source: Chetty, Friedman, Rockoff (AER 2014b)

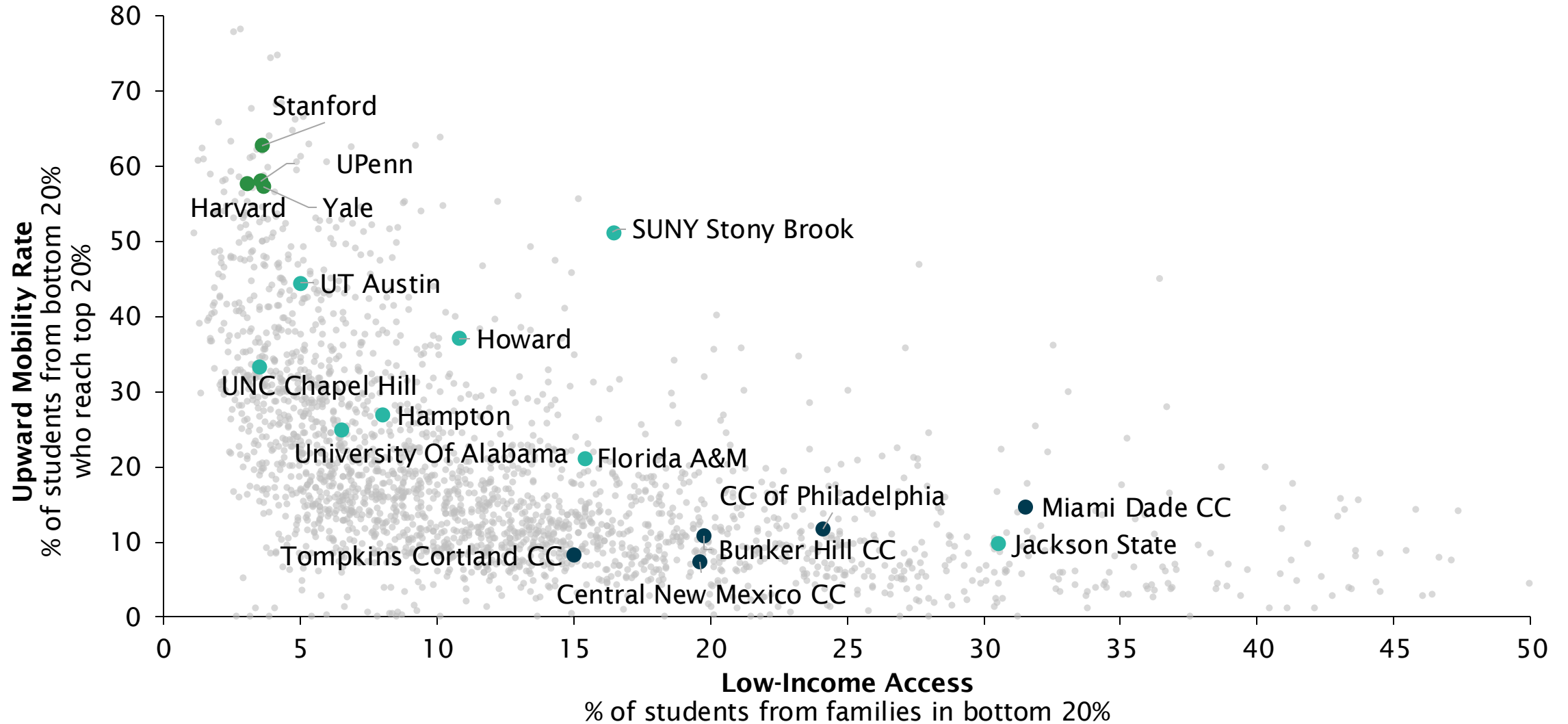


# Effect of Teacher Quality on Earnings



# The Contribution of Colleges to Economic Mobility

Upward Mobility vs. Low-Income Access

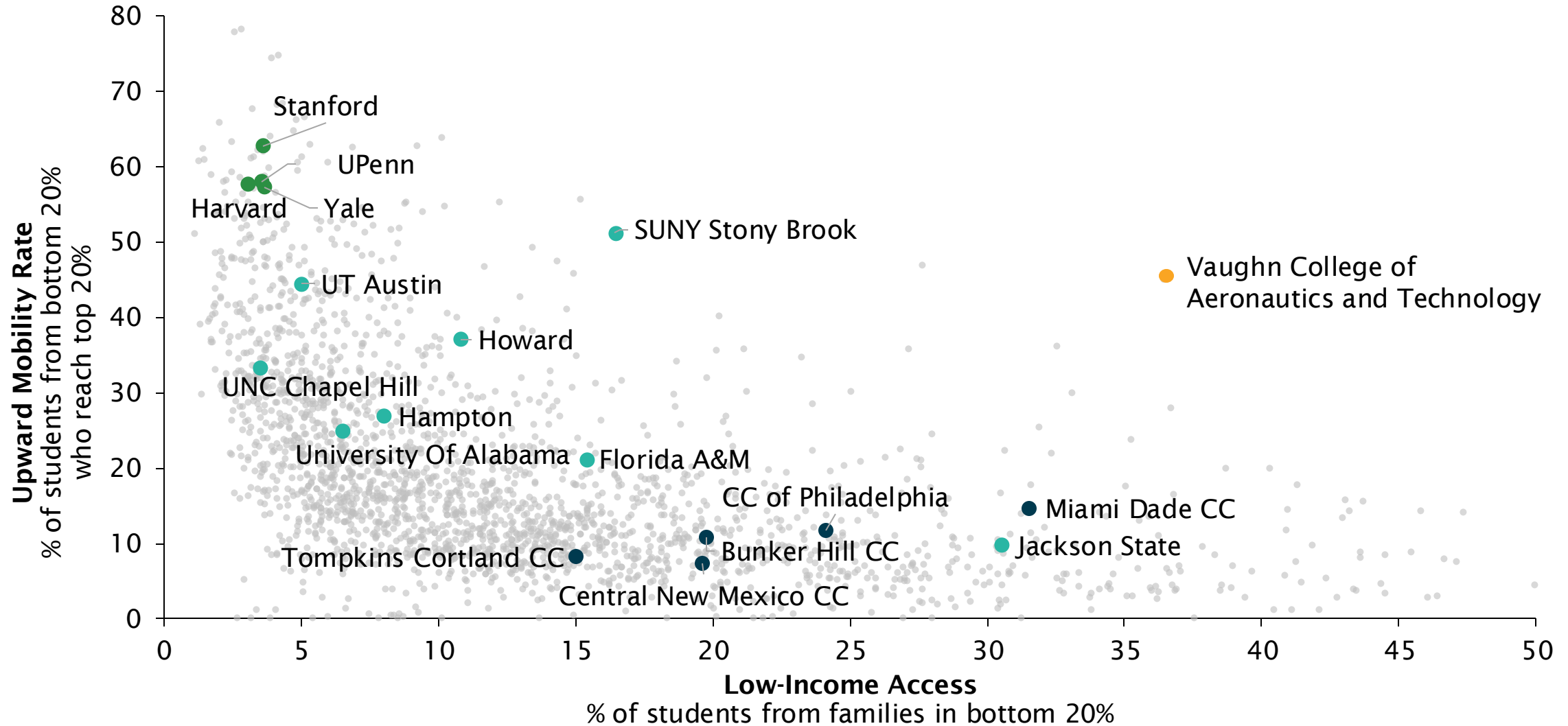


Source: Chetty, Friedman, Saez, Turner, Yagan (QJE 2020)



# The Contribution of Colleges to Economic Mobility

Upward Mobility vs. Low-Income Access



Source: Chetty, Friedman, Saez, Turner, Yagan (QJE 2020)



# Learn new skills to launch your career.

Year Up's job training program is tuition free, and offers access to today's best companies and a proven path to career success.

[FIND TRAINING](#)

## Our approach

### Three steps to a new job

#### 1 Learn



The Learning & Development phase of our program provides you with skills based training from expert

#### 2 Intern



Put the skills you learned into practice! We'll match you to a hands-on internship at a top

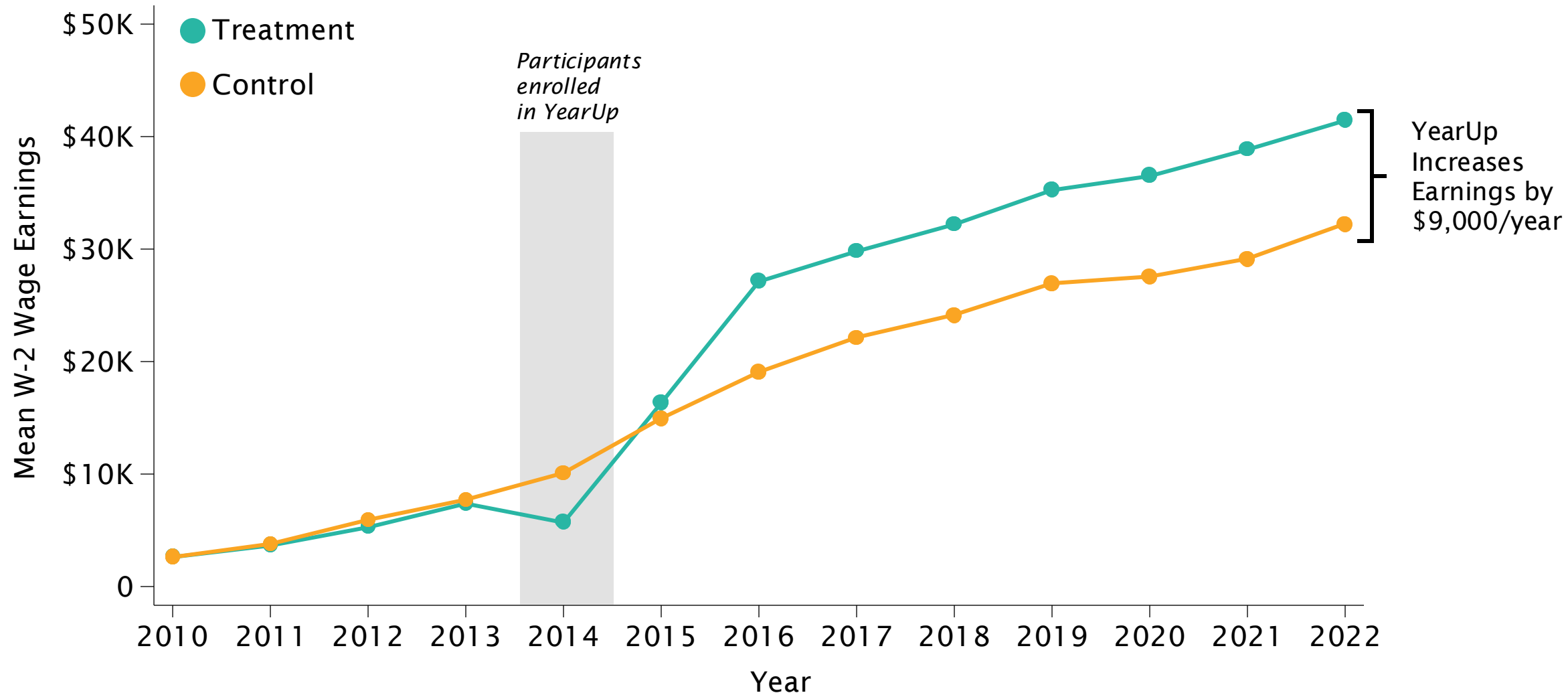
#### 3 Land a job



80% of alumni are employed and/or enrolled in college within 4 months of graduation. Our support staff will

# Impact of Year Up on Earnings

Evidence from PACE Randomized Trial in 2014



Source: Chetty, Fogel, Katz, Noray, Porter, Reisinger (2026)





# Can We Evaluate Programs Using Observational Methods?

Lalonde (AER 1986)

## Evaluating the Econometric Evaluations of Training Programs with Experimental Data

By ROBERT J. LALONDE\*

*This paper compares the effect on trainee earnings of an employment program that was run as a field experiment where participants were randomly assigned to treatment and control groups with the estimates that would have been produced by an econometrician. This comparison shows that many of the econometric procedures do not replicate the experimentally determined results, and it suggests that researchers should be aware of the potential for specification errors in other nonexperimental evaluations.*

Econometricians intend their empirical studies to reproduce the results of experiments that use random assignment without incurring their costs. One way, then, to evaluate econometric methods is to compare them against experimentally determined results.

This paper undertakes such a comparison and suggests the means by which econometric analyses of employment and training programs may be evaluated. The paper compares the results from a field experiment, where individuals were randomly assigned to participate in a training program, against the array of estimates that an econometrician without experimental data might have produced. It examines the results likely to be reported by an econometrician using nonexperimental data and the most modern techniques, and following the recent prescriptions of Edward Leamer (1983) and David Hendry (1980), tests the extent to which the results are sensitive to alternative economet-

ric specifications.<sup>1</sup> The goal is to appraise the likely ability of several econometric methods to accurately assess the economic benefits of employment and training programs.<sup>2</sup>

Section I describes the field experiment and presents simple estimates of the program effect using the experimental data. Sections II and III describe how econometricians evaluate employment and training programs, and compares the nonexperimental estimates using these methods to the experimental results presented in Section I. Section II presents one-step econometric estimates of the program's impact, while more complex two-step econometric estimates are presented in Section III. The re-

<sup>1</sup>These papers depict a more general crisis of confidence in empirical research. Leamer (1983) argues that any solution to this crisis must divert applied econometricians from "the traditional task of identifying unique inferences implied by a specific model to the

*Non-experimental econometric procedures do not replicate the experimentally determined results*



# Revisiting Observational Estimators in Big Data

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- Prior work on observational estimators used small datasets
  - Lalonde (1986) sought to match job training participants to similar individuals in Current Population Survey (N = 16,000)
  - Difficult to find close matches on key dimensions (e.g., exact age, wage history) in small surveys
- Today, we have access to much larger administrative datasets
  - Do matching methods work better in big data?



# Revisiting Observational Estimators in Big Data

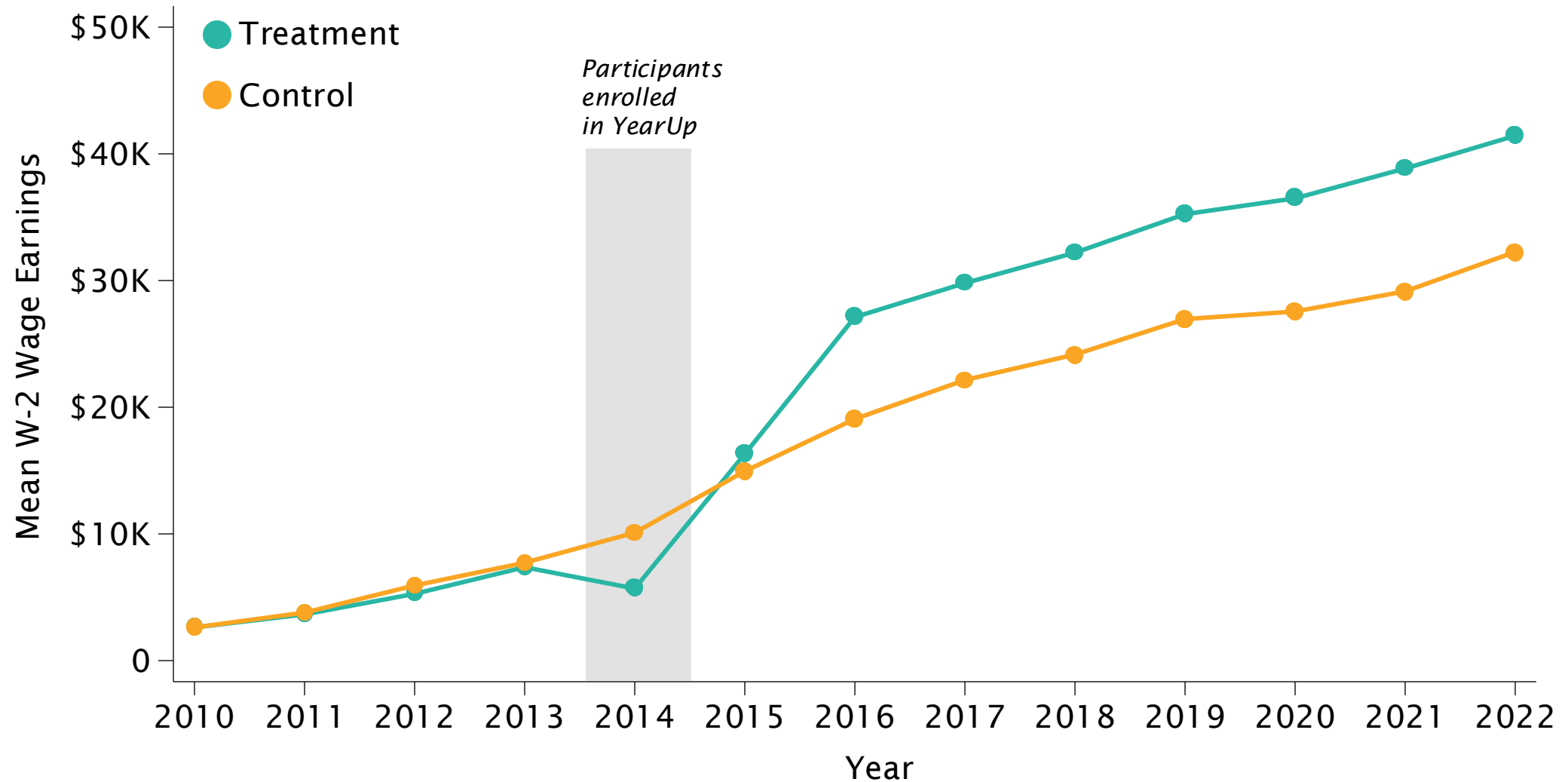
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- Start from pool of **170 million** working-age adults in the U.S.
- For each individual in treatment group, find all individuals who have the **same characteristics** along five dimensions:
  - Age, sex, race, state, and earnings ventiles in the 3 years before program participation
- Compute mean earnings for this matched control group of “twins”
  - Other techniques (e.g., propensity score models using machine learning) yield similar results



# Impact of Year Up on Earnings

Evidence from PACE Randomized Trial in 2014

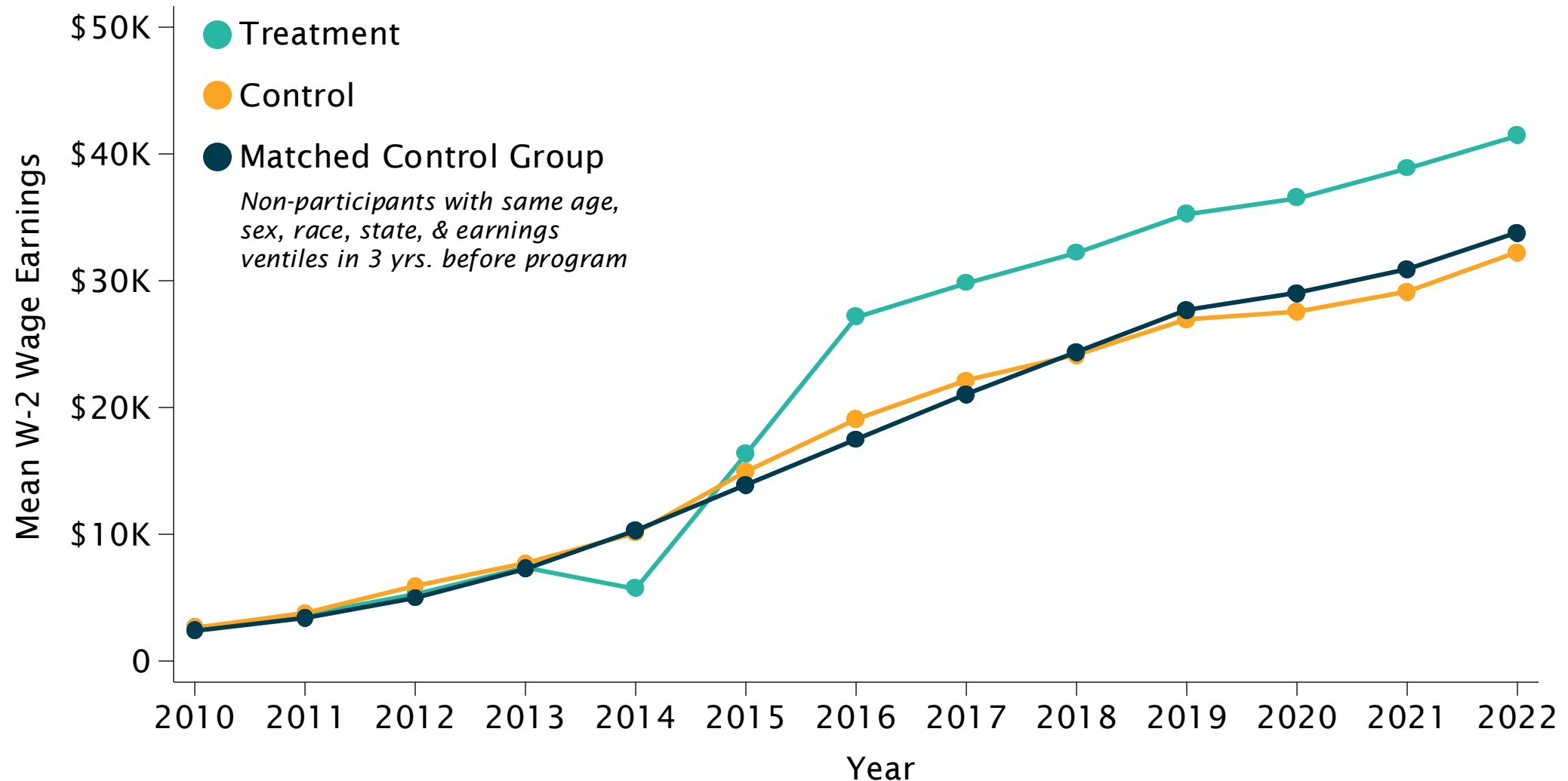


Source: Chetty, Fogel, Katz, Noray, Porter, Reisinger (2026)



# Impact of Year Up on Earnings

Evidence from PACE Randomized Trial in 2014 vs. Observational Matching Estimate

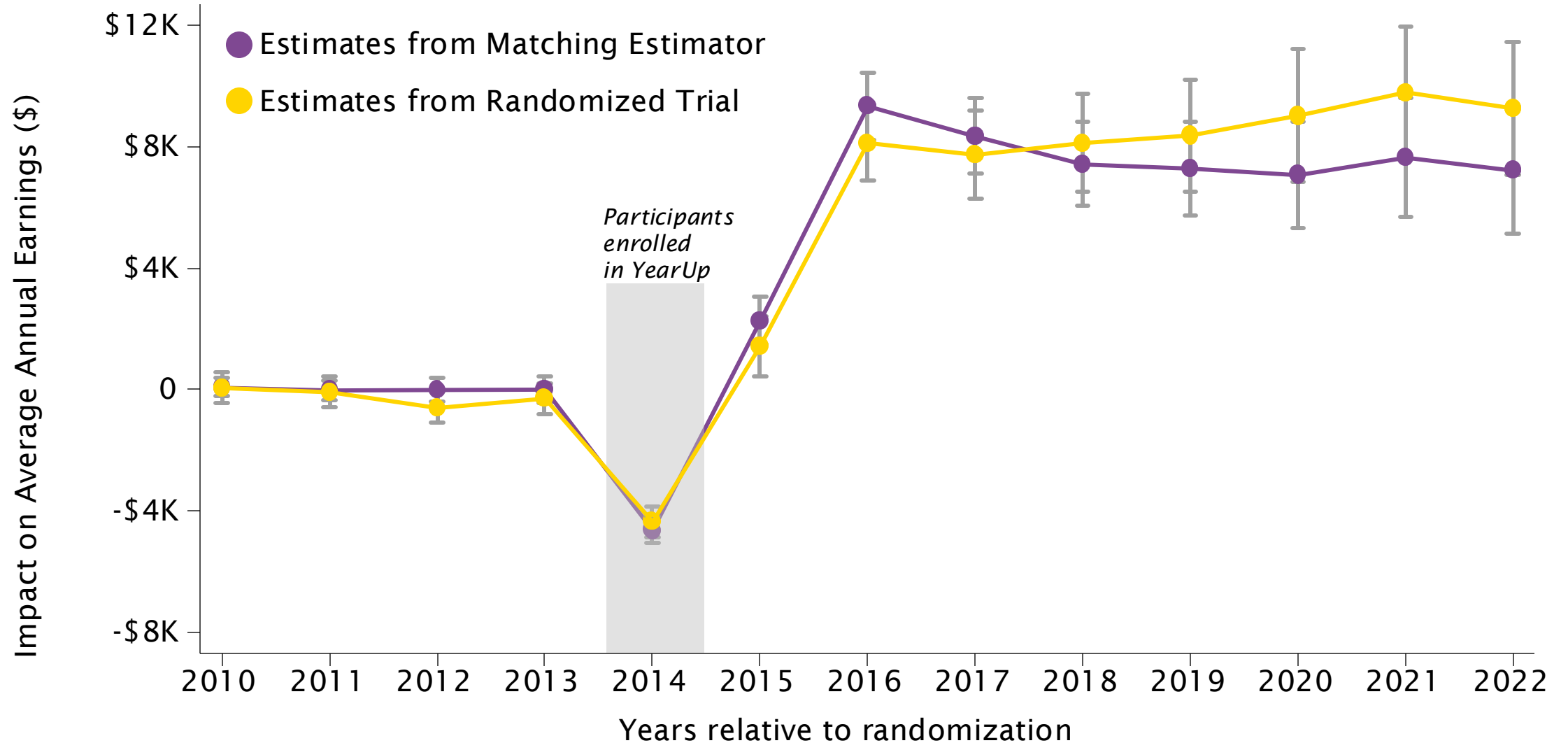


Source: Chetty, Fogel, Katz, Noray, Porter, Reisinger (2026)



# Impact of Year Up on Earnings

Matching vs. Randomized Trial Estimates

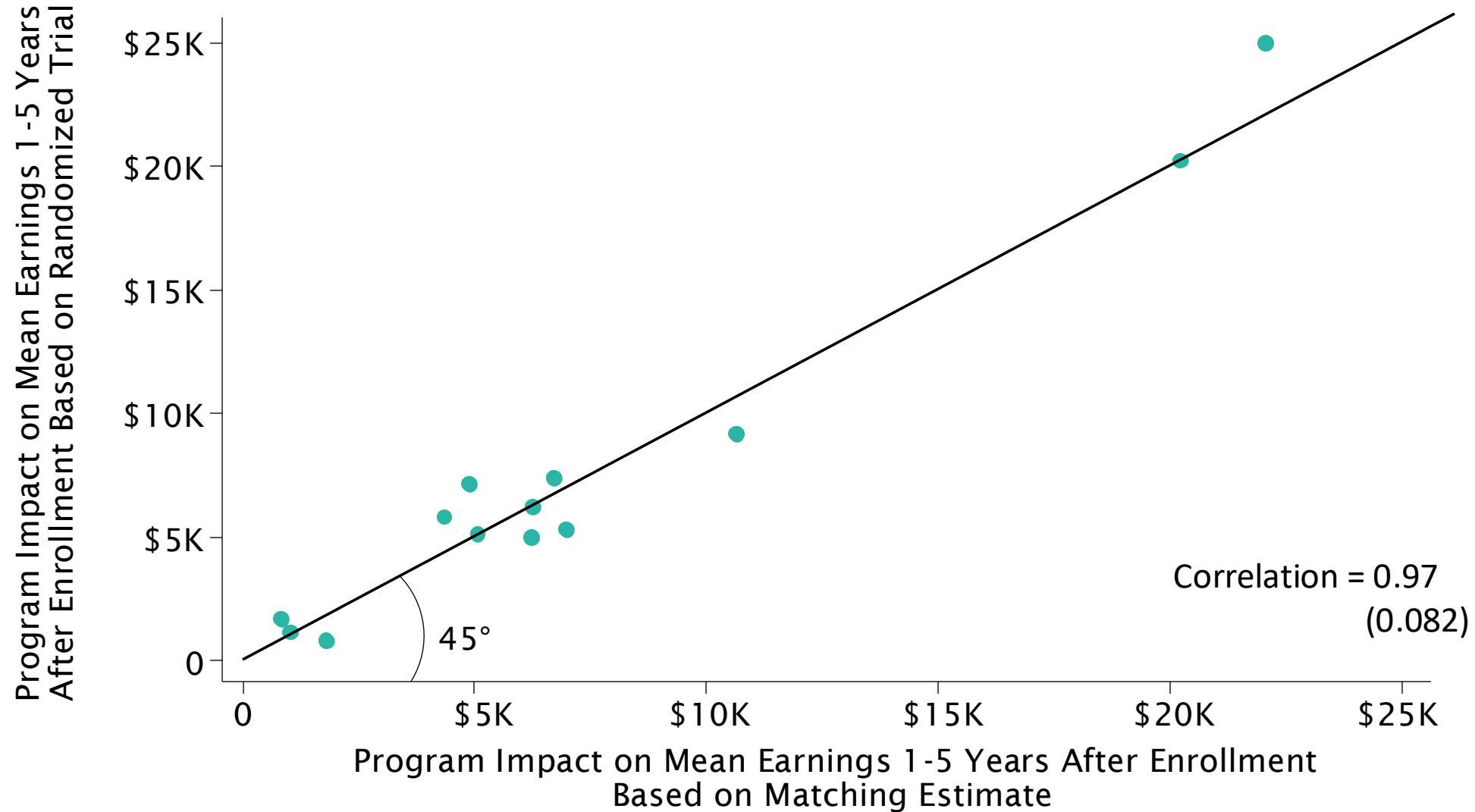


Source: Chetty, Fogel, Katz, Noray, Porter, Reisinger (2026)



# Effects of Workforce Training Programs on Earnings

Matching vs. Randomized Trial Estimates for Programs Implemented in 13 Cities



# Why Does Matching Work Better than in Prior Work?

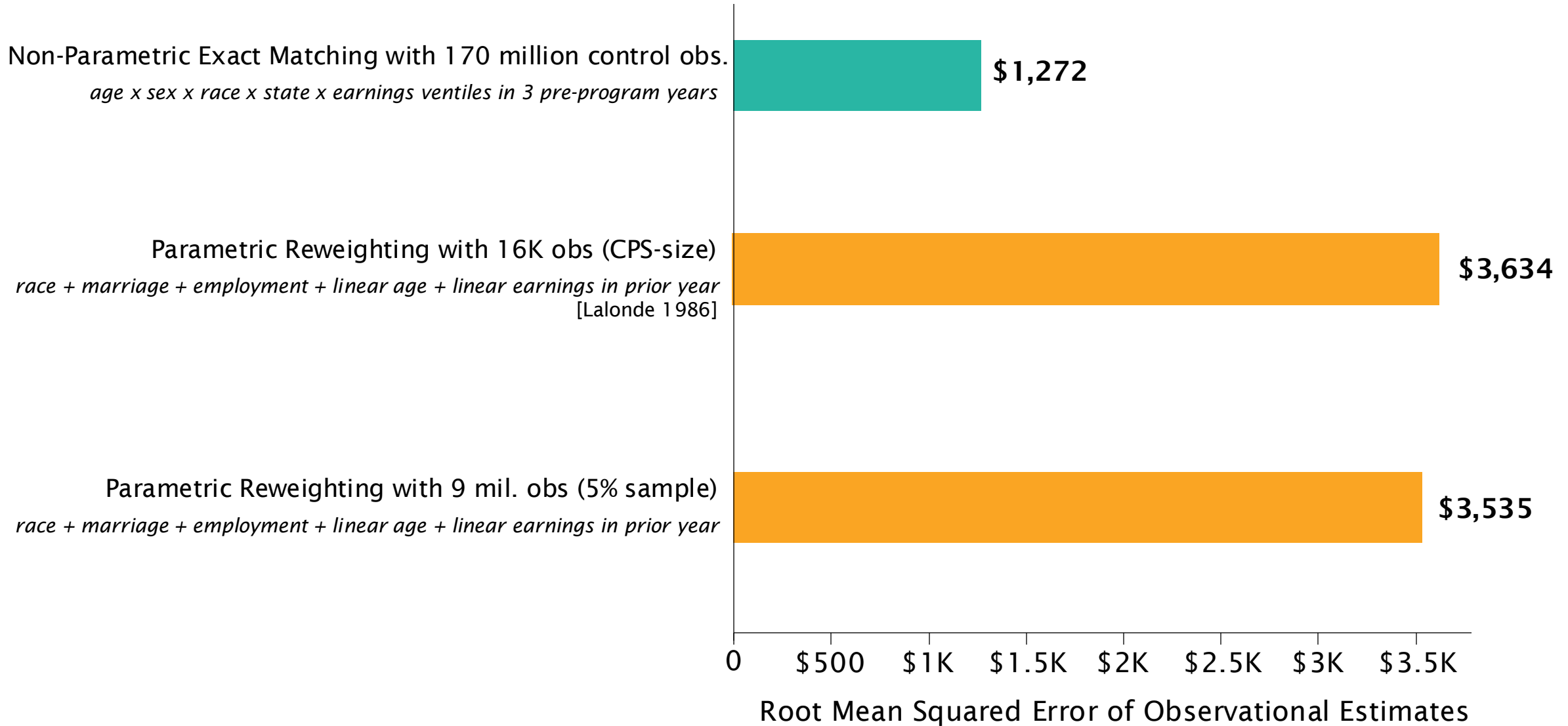
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- Two key differences relative to prior work: sample size and model complexity
  - Lalonde (1986) and most subsequent work estimates parametric linear regression or propensity score models
  - Exact matching infeasible in small datasets
- Does sample size or complexity of matching model matter?



# Comparison to Lalonde (1986) Results

Mean-Squared Error Using Non-Parametric Exact Matching vs. Traditional Parametric Models



Source: Chetty, Fogel, Katz, Noray, Porter, Reisinger (2026)



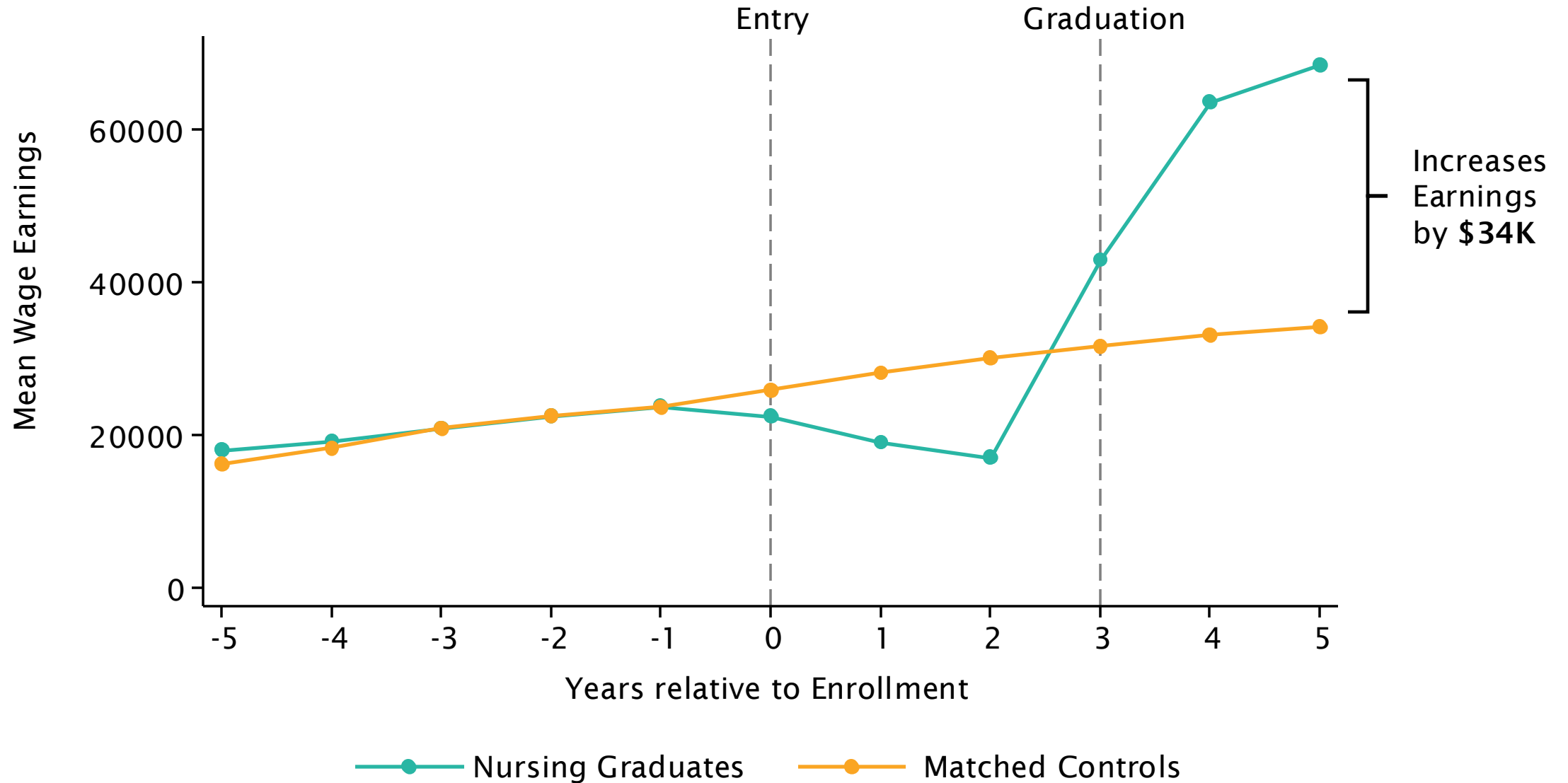
# Applications of Matching Method

- Two benefits of big data matching approach:
  1. Can identify treatment effects of many programs in near-real-time



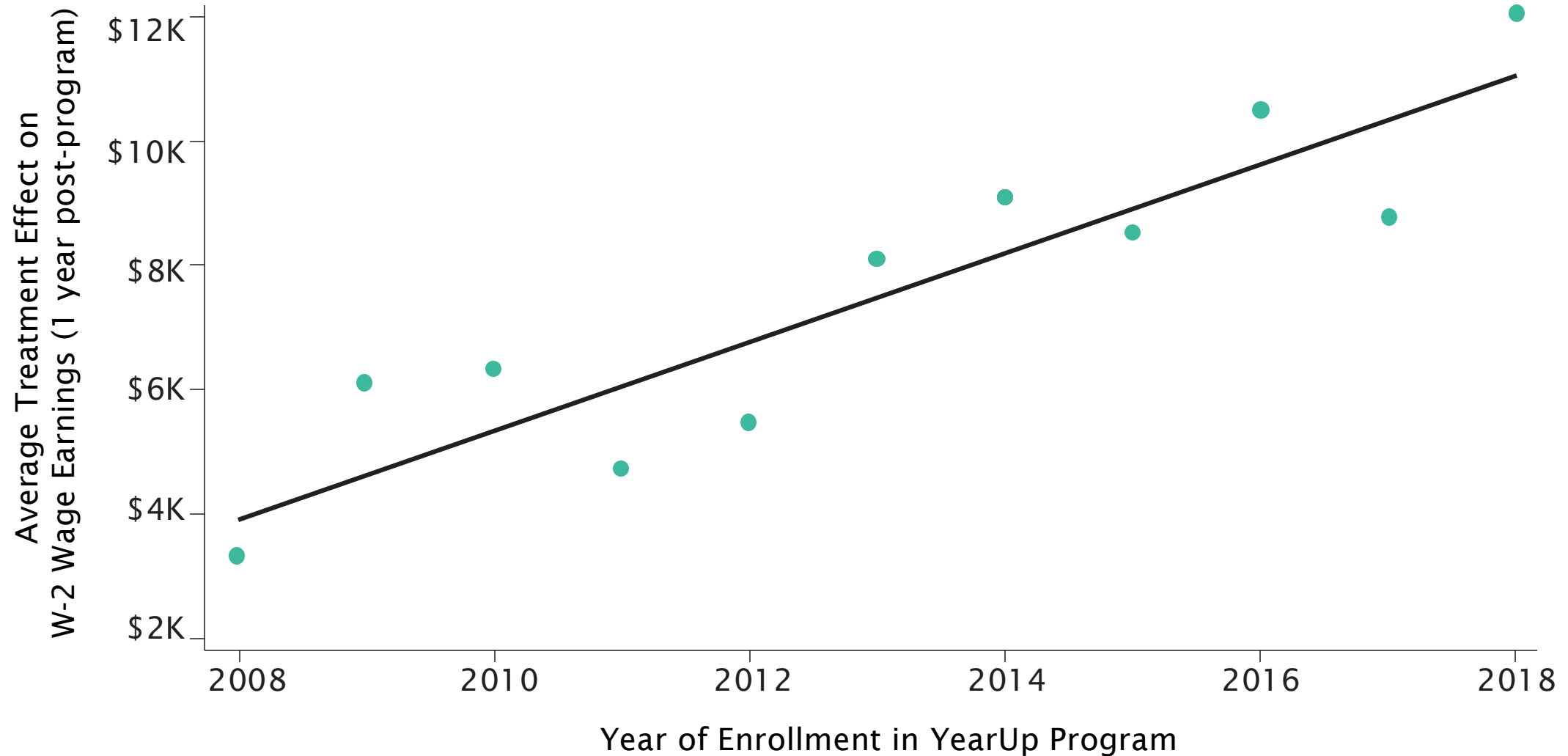
# Impact of Dallas College Nursing Associate Degree on Earnings

Matching-Based Estimates



# Impacts of Year Up on Earnings, by Year of Enrollment

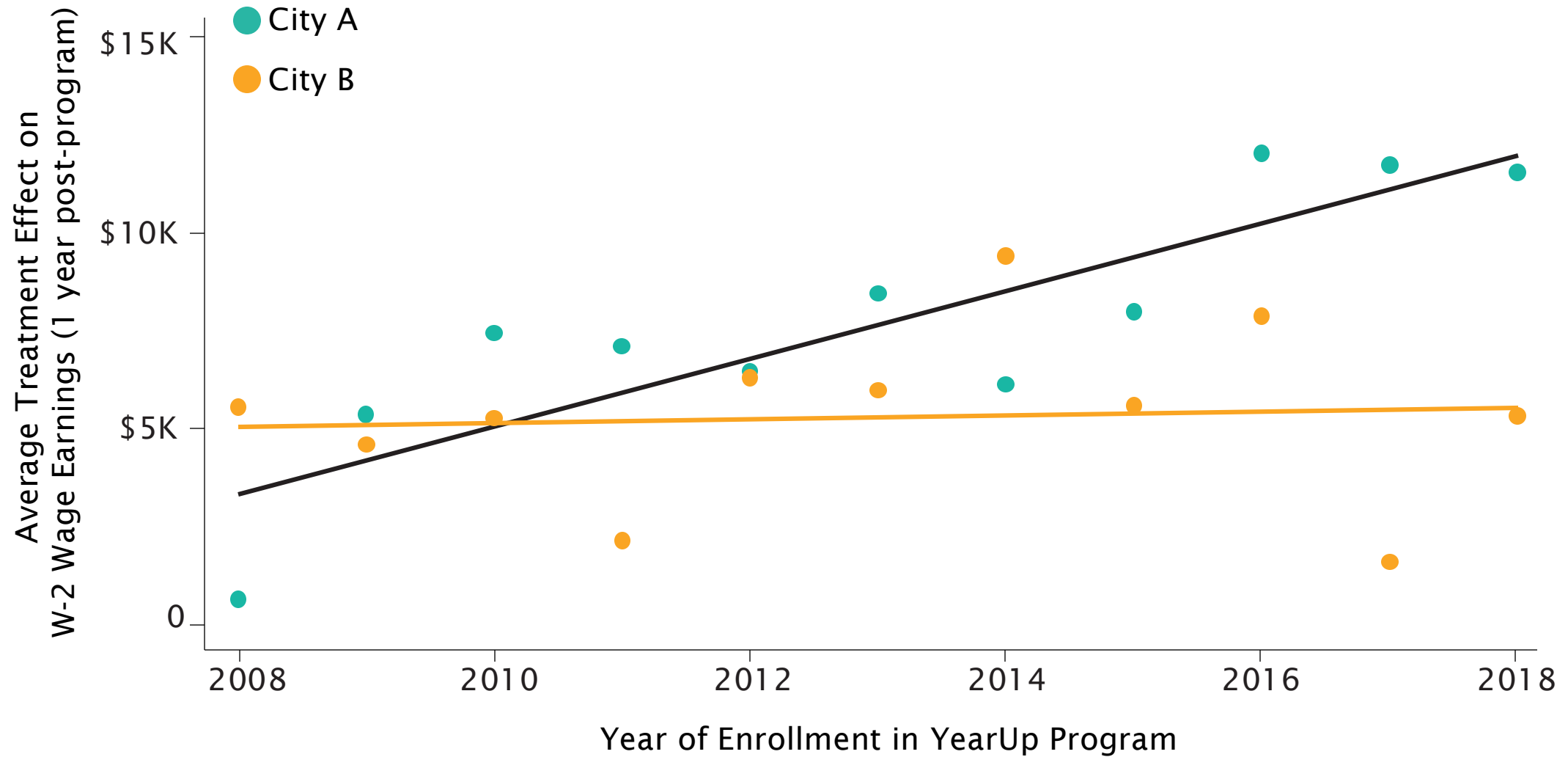
Mean Impacts, Averaging Across All Sites



Source: Chetty, Fogel, Katz, Noray, Porter, Reisinger (2026)



# Impacts of Year Up on Earnings, by Site and Year of Enrollment



# Applications of Matching

- Two benefits of big data matching approach:
  1. Identify treatment effects in near-real-time of many programs
    - Substantial heterogeneity → use experiments to **validate** observational models rather than to identify “the” effect of a program



# Applications of Matching

- Two benefits of big data matching approach:
  1. Identify treatment effects in near-real-time of many programs
  2. Uncover mechanisms using this larger set of treatment effects
    - Illustrate by correlating YearUp treatment effects with rate of placement into full-time jobs **in target sector** at end of program



# Impacts of Year Up on Earnings vs. Placement Rates in Target Jobs

By Site and Year



# Learn new skills to launch your career.

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[FIND TRAINING](#)

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Put the skills you learned into practice! We'll match you to a hands-on internship at a top

#### 3 Land a job



80% of alumni are employed and/or enrolled in college within 4 months of graduation. Our support staff will

# City-Level Initiatives to Increase Economic Mobility

## Charlotte



### PARTNERSHIP IN ACTION

**\$160M corporate investment in local workforce development**



**Mayor's initiative raises \$250M to boost opportunity in Charlotte**



**A local data tool developed to monitor opportunity indicators for >100 area nonprofits**

## Philadelphia



**\$20M public-private matching investment for workforce development**



**William Penn Foundation announces RFP for \$20M workforce development investment**



**City-wide multi-sector engagement to inform cradle-to-career vision in Philadelphia**



# Expanding Programs that Increase Economic Mobility

# How Can We Expand Programs that Increase Economic Mobility?

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- Traditional approach to scaling up effective programs: government spending or philanthropy
  - Valuable but has limited scale because of reliance on altruism
  - Ex: YearUp trains only 4,500 people per year in the U.S. despite its impact



# How Can We Expand Programs that Increase Economic Mobility?

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- Private markets are very effective at scaling physical investment
- Can we similarly harness **private capital** to expand programs that invest in human capital?
- Need to address two challenges:
  1. **Information**: need reliable information on impacts for markets to function
    - Use big data matching methods to provide such information



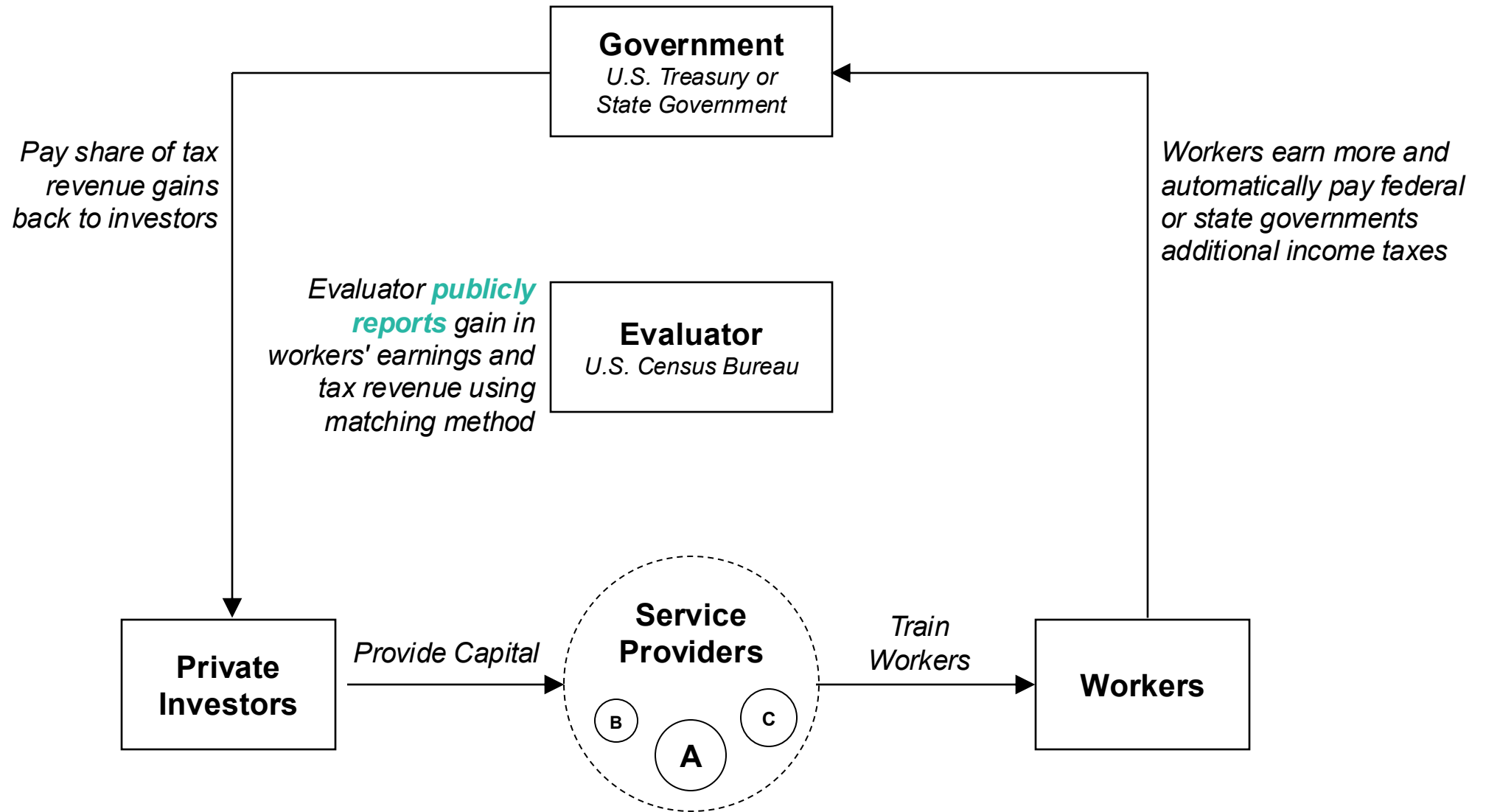
# How Can We Expand Programs that Increase Economic Mobility?

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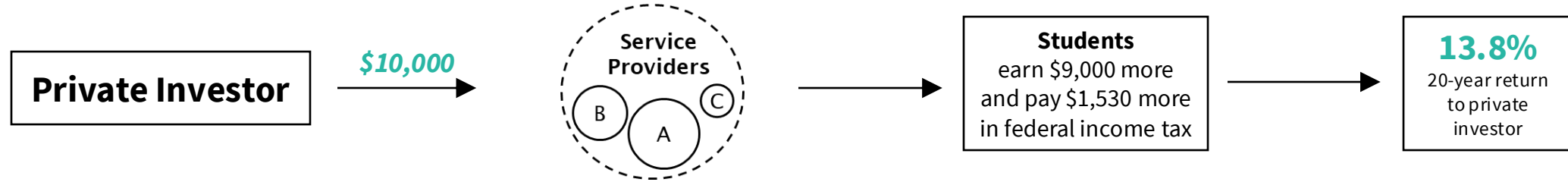
- Private markets are very effective at scaling physical investment
- Can we similarly harness **private capital** to expand programs that invest in human capital?
- Need to address two challenges:
  1. **Information**: need reliable information on impacts for markets to function
  2. **Externalities**: private investors have no way to recoup returns from investing in promoting economic mobility for others
    - Governments hold an equity stake in everyone's earnings → use **incremental tax revenues** to reward investors



# Creating a Private Capital Market for Economic Mobility



# Workforce Training Using Federal Income Tax Flows to Repay Investors



## Key Parameters

- Program cost per participant = **\$10,000**
- 17% effective federal income tax rate
- 20 years of tax revenue payout
- Gain in real annual earnings per participant = **\$9,000**
- Gain in annual federal tax revenue = **\$1,530\***
- 2.5% inflation rate



# Comparison to Alternative Financing Models

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- Why not finance through government debt and have government invest in most effective programs?
  - Political economy and incentive constraints → government not incentivized to maximize earnings impacts as investors are
  - In long run, if investments are riskless, could provide investors a rate of return equal to government bond rate
- Why not provide loans/grants directly to individuals and have them choose best programs?
  - Individuals constrained by social capital and lack of information
  - Investors well connected and motivated to collect relevant information

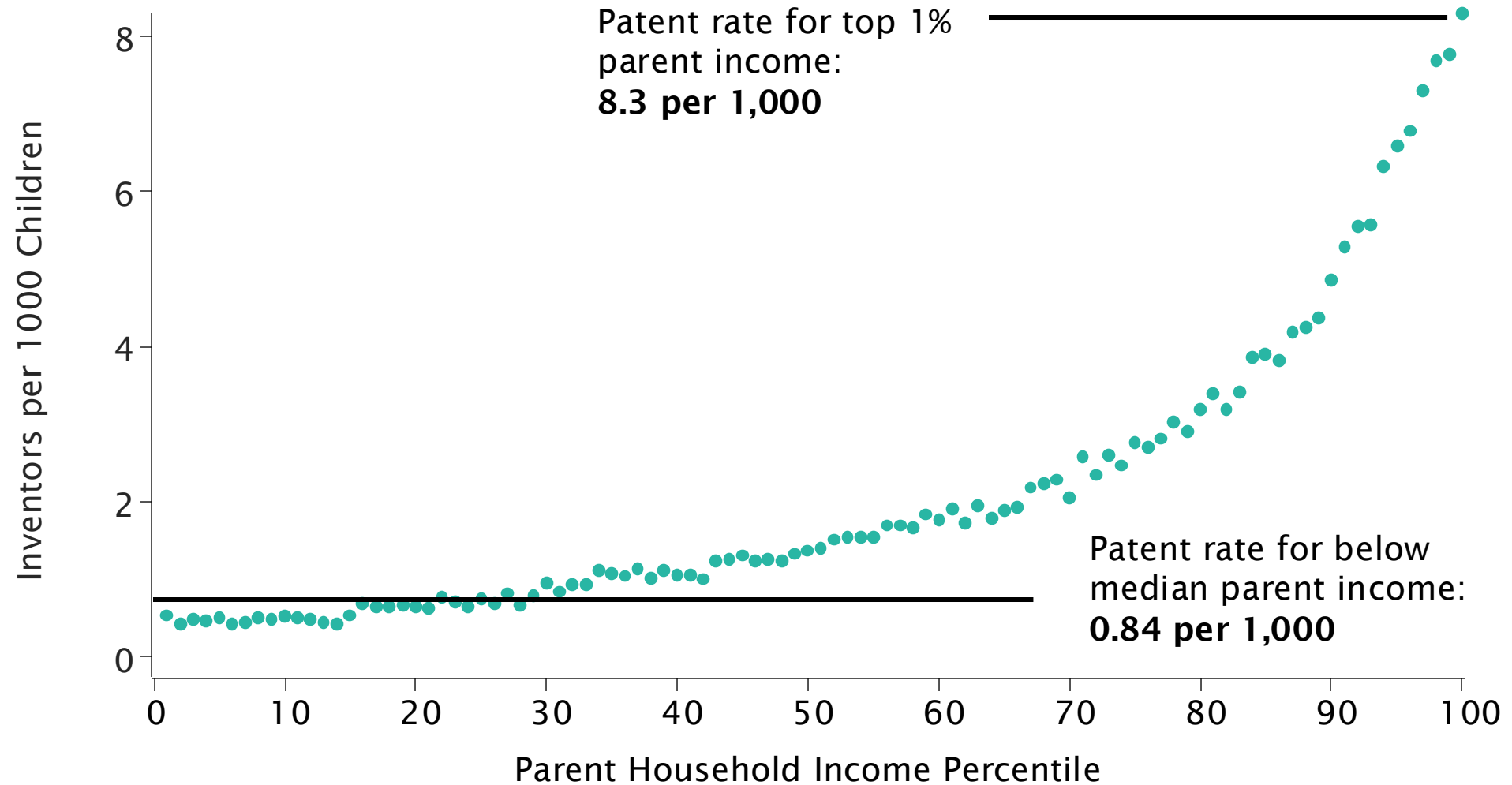


# Piloting Opportunity Capital Investments

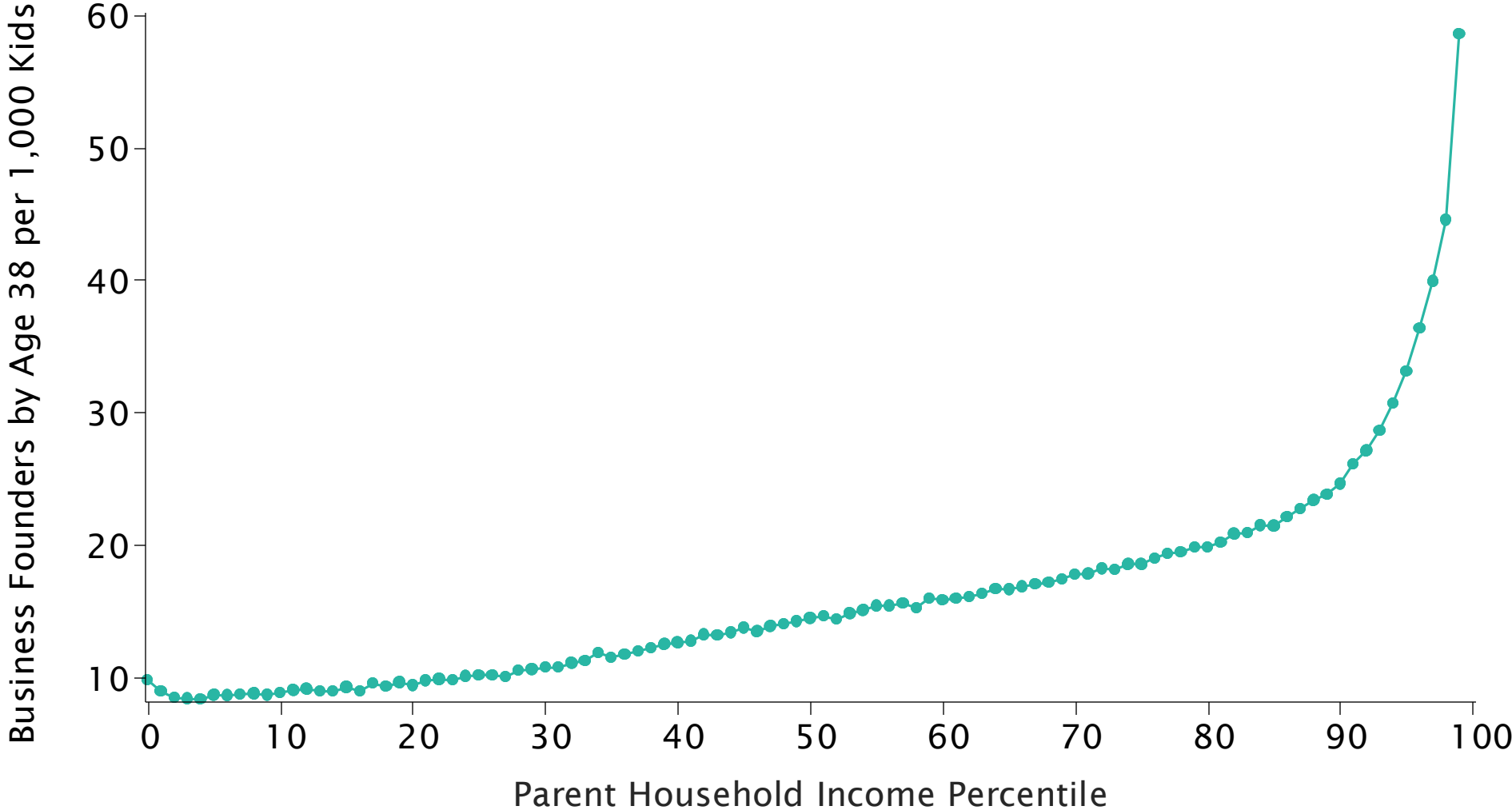
- Currently piloting this financial model:
  1. Federal government pilots using federal income tax base
  2. State-level pilots using state income and sales tax bases
    - Bill passed in March 2026 in Utah state legislature



# Patent Rates vs. Parent Income



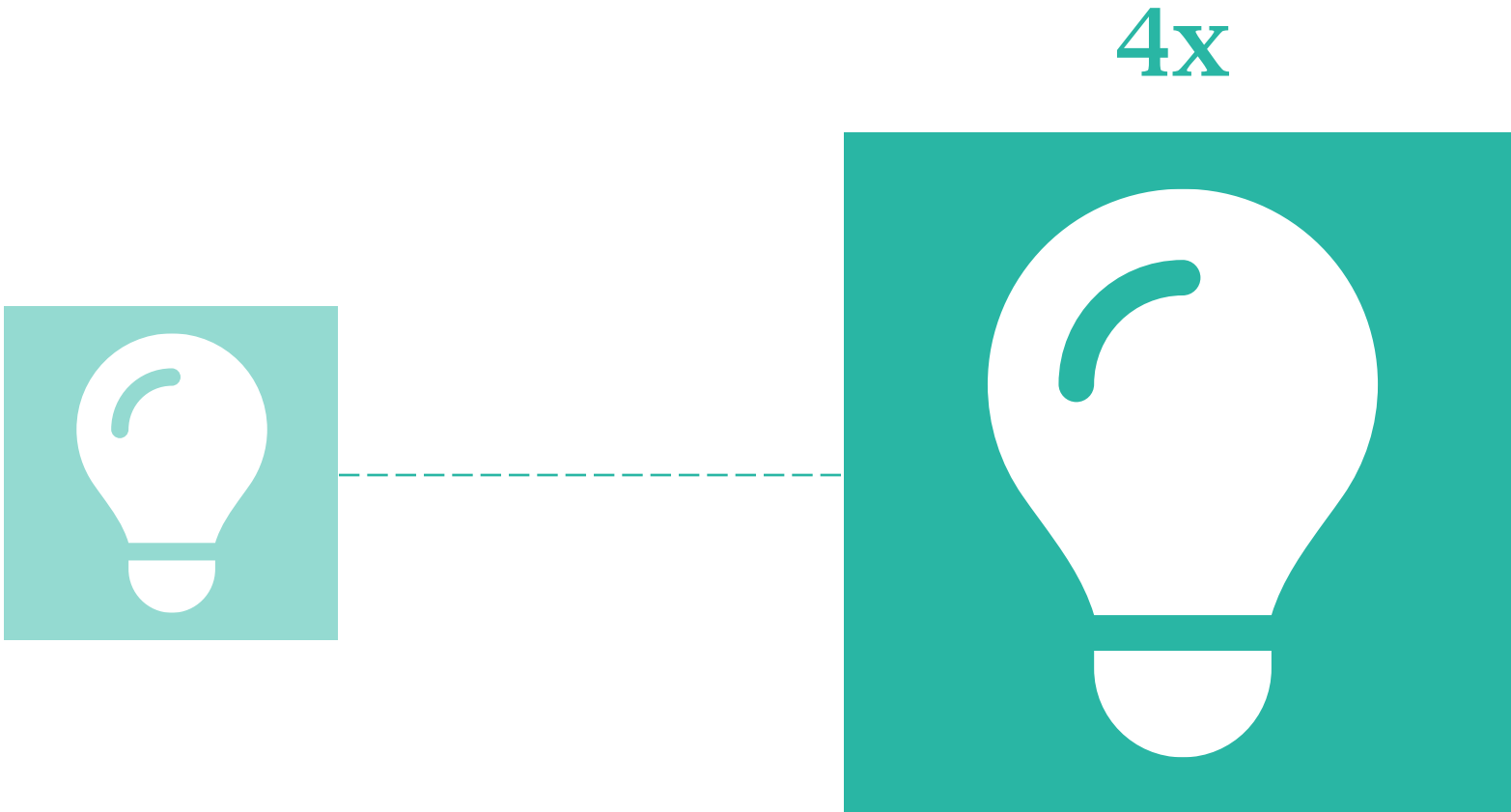
# Entrepreneurship Rates by Parental Income



Source: Chetty, Dossi, Smith, van Reenen, Zidar, Zwick (2026)



# Lost Einsteins: Economic Mobility as a Growth Policy

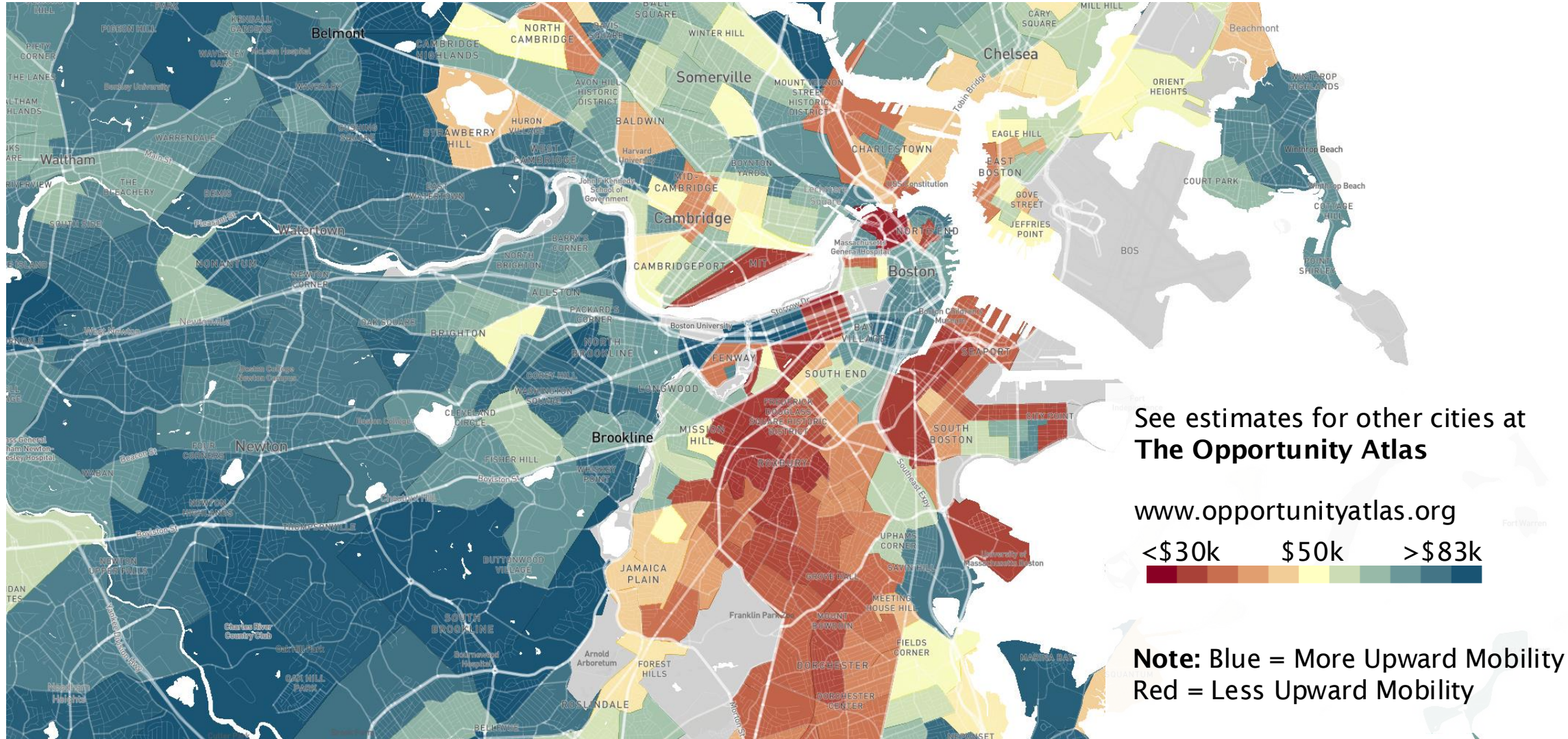


If women, minorities, and children from low-income families invent at the same rate as high-income white men, America would have **four times** as many inventors



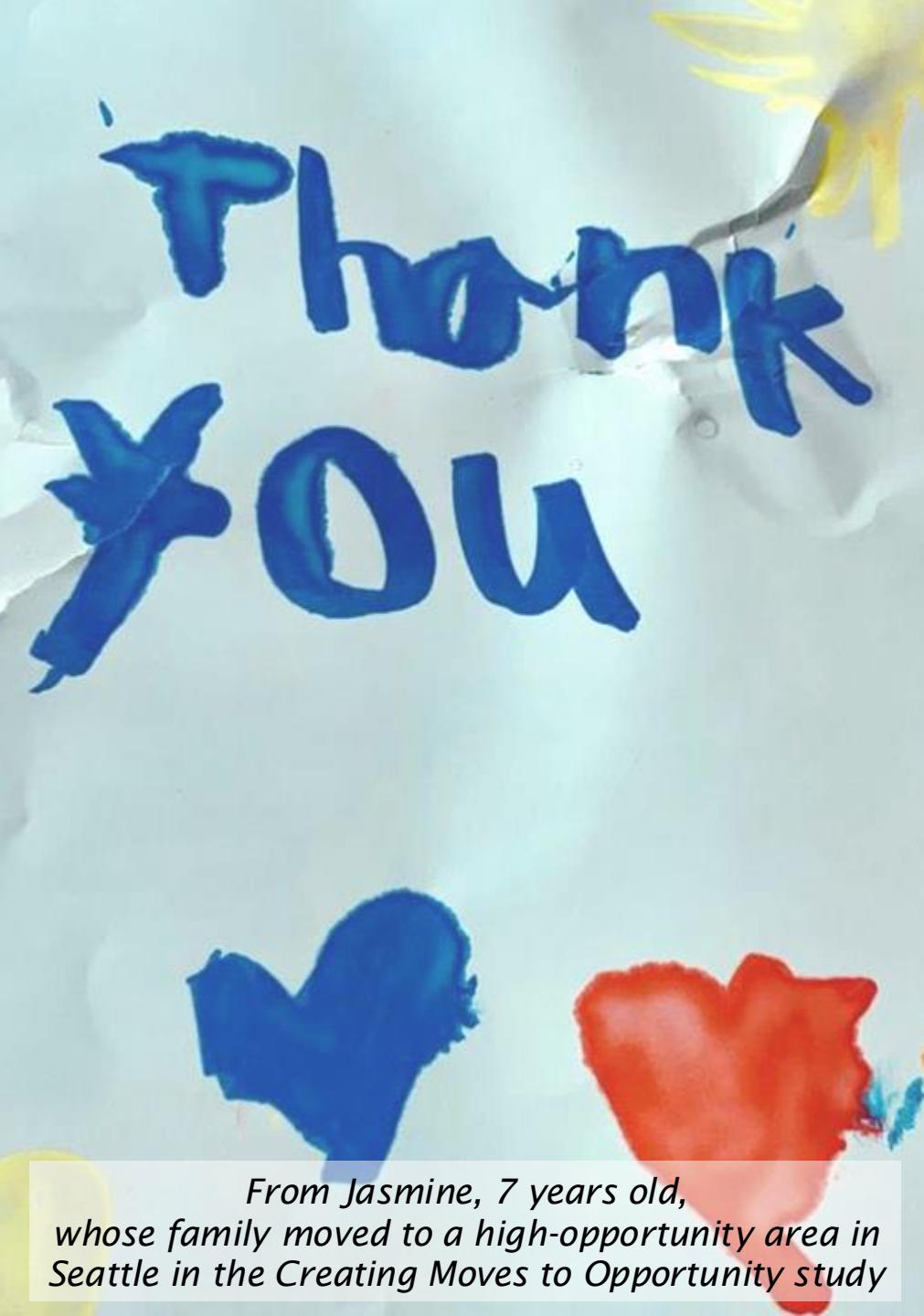
# The Geography of Upward Mobility in Boston

Average Income at Age 35 for Children whose Parents Earned \$41K (25th percentile)



Source: Chetty, Friedman, Hendren, Jones, Porter (AER 2026)





*From Jasmine, 7 years old,  
whose family moved to a high-opportunity area in  
Seattle in the Creating Moves to Opportunity study*



## Explore your community's data

[Opportunity Atlas](#)

[Social Capital Atlas](#)

[Mobility Report Cards](#)

[Economic Tracker](#)



## Questions?

Email us at [info@opportunityinsights.org](mailto:info@opportunityinsights.org)

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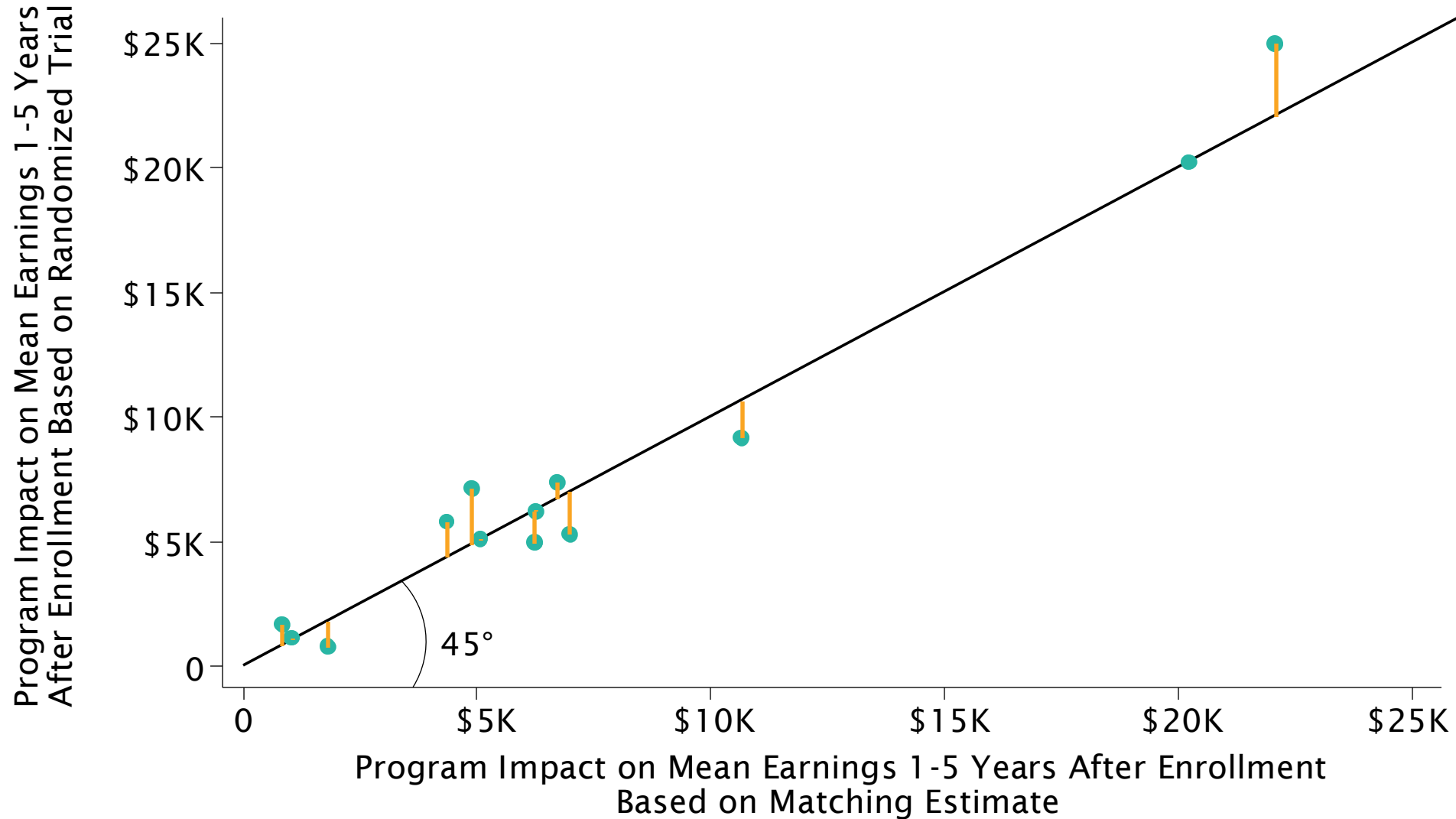
Visual Design by Emily Leff

# Supplementary Slides



# Effects of Workforce Training Programs on Earnings

Matching vs. Randomized Trial Estimates for Programs Implemented in 13 Cities

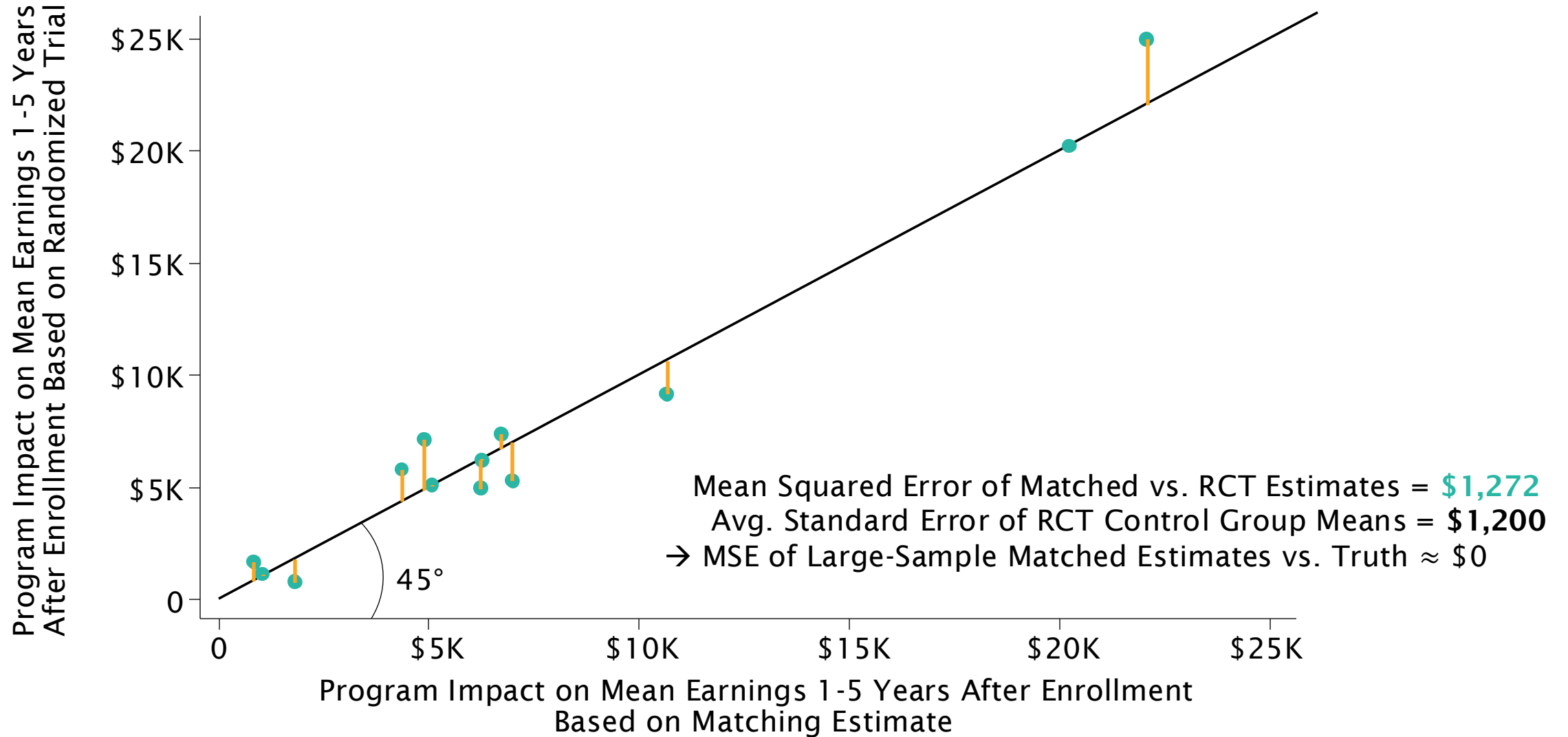


Source: Chetty, Fogel, Katz, Noray, Porter, Reisinger (2026)



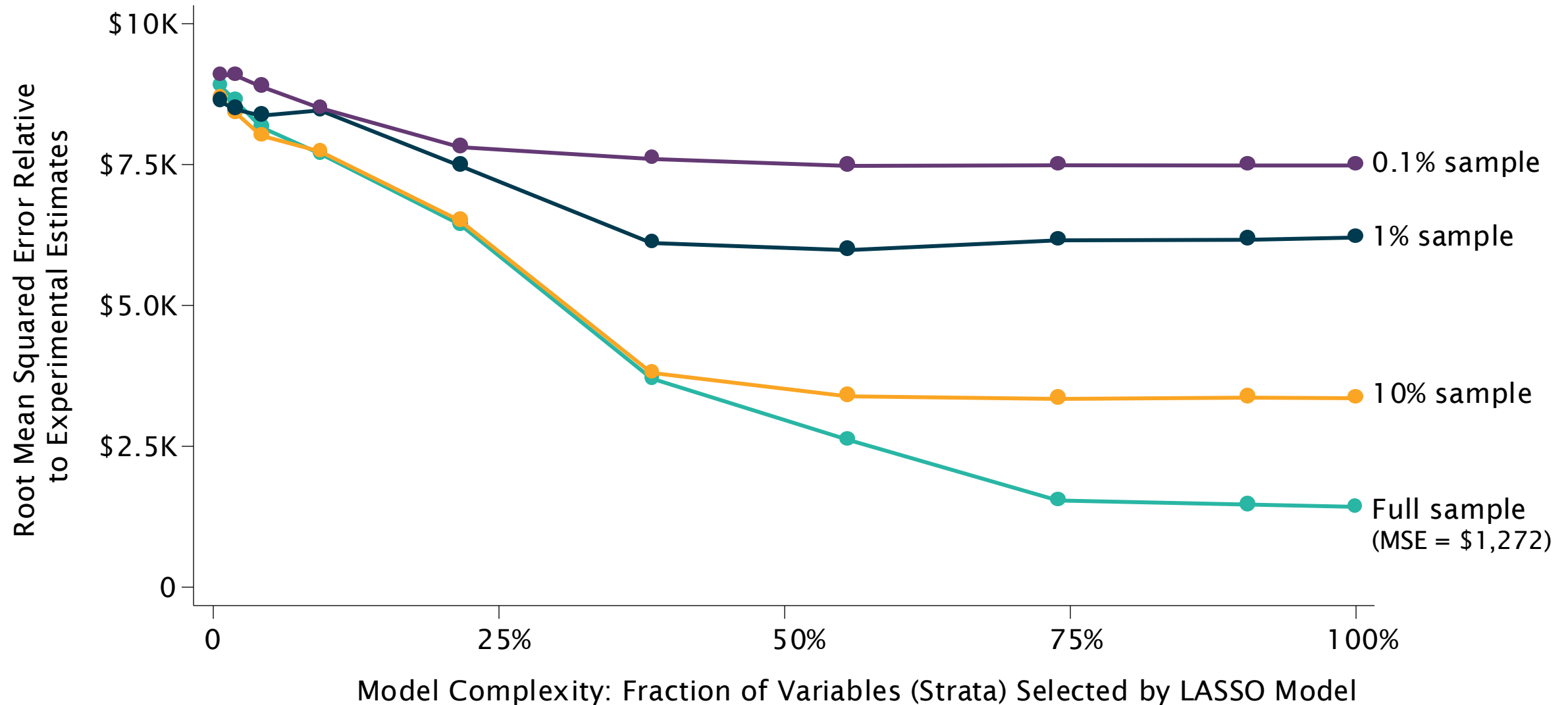
# Effects of Workforce Training Programs on Earnings

Matching vs. Randomized Trial Estimates for Programs Implemented in 13 Cities



# Why Does Big Data Improve Matching?

Effects of Sample Size vs. Model Complexity



Source: Chetty, Fogel, Katz, Noray, Porter, Reisinger (2026)



# Initiatives to Increase Cross-Class Interaction

Real-world applications of social capital data to improve outcomes

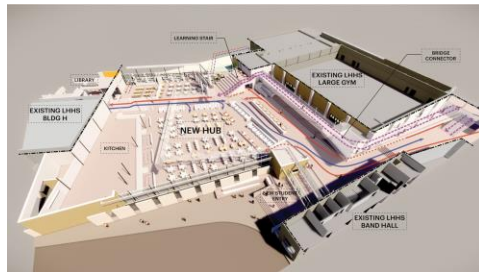


## Lake Highlands High School

### Architectural design in schools

📍 Dallas, TX

A school that had separate cafeterias for free/reduced lunch students redesigned the campus to create communal spaces that promote social connection.



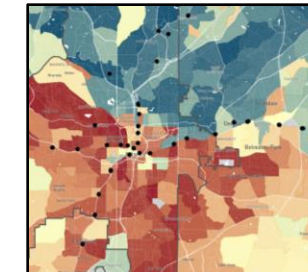
**HKS** *Thinking Outside the Checkbox: How HKS Teamed Up with a Dallas School to Connect Divided Campus*



### Building connection through transit and sports

📍 Atlanta, GA

Station Soccer teamed up with MARTA to build soccer fields and youth sport programs at public transit stations to build connection across the city.



*Connecting Communities: Adding Soccer Fields to Atlanta's MARTA Stations*



# Initiatives to Increase Cross-Class Interaction

Real-world applications of social capital data to improve outcomes



## Peers over pedagogy – Palo Alto High School course sets out to tackle opportunity gaps

📍 *Palo Alto, CA*

Informed by OI’s social capital research, an AP seminar and research peer-mentorship program builds new relationships between juniors and seniors from different socioeconomic backgrounds.



## Student Success Center Matches First-Gen, Low-Income Students with Mentors from Different Backgrounds

📍 *St. Louis, MO*

“A key foundation for [the Taylor Center] is Raj Chetty’s work on friendships and social mobility—the idea that communities from different socioeconomic backgrounds are actually transformed when they have cross-socioeconomic mentorship, relationships and friendships.”

- **Anna Gonzalez**, Vice Chancellor, Student affairs



# Initiatives to Increase Cross-Class Interaction

Real-world applications of social capital data to improve outcomes

2017

## THE DAILY CALIFORNIAN

### A Structure of Division: Berkeley High School attempts to tackle segregation on campus

To attempt to address this divisive climate, Berkeley High's Design Team has proposed the creation of a ninth grade that places incoming students into intentionally diverse communities. Under a universal ninth grade, students would begin their time at Berkeley High in one of various houses, rather than in one of the five learning communities.



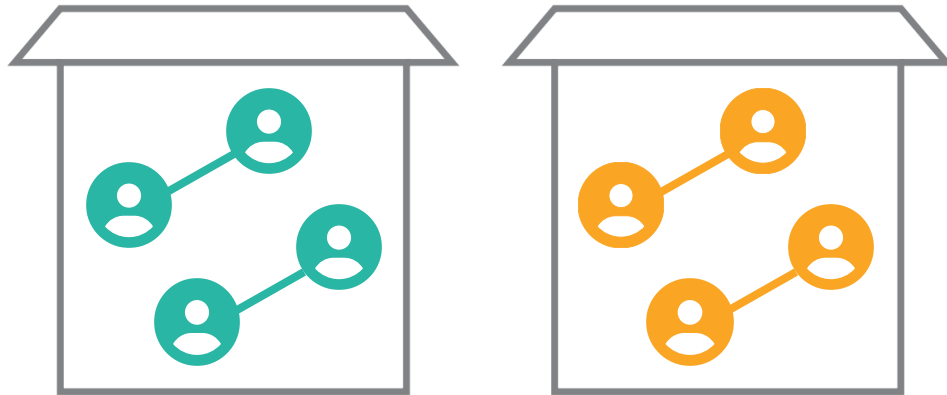
*Berkeley High School*



# Determinants of Economic Connectedness

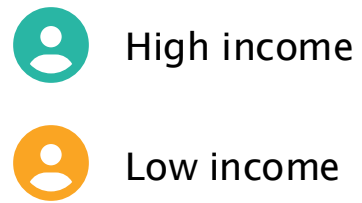
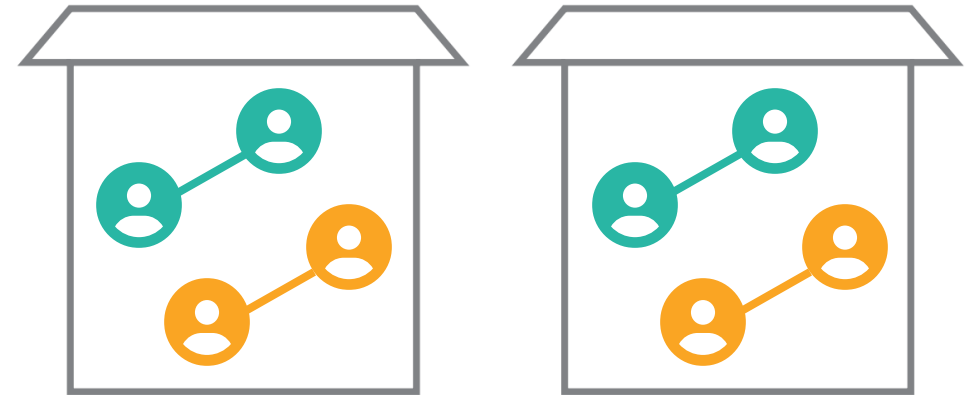
## Exposure

Segregation by income

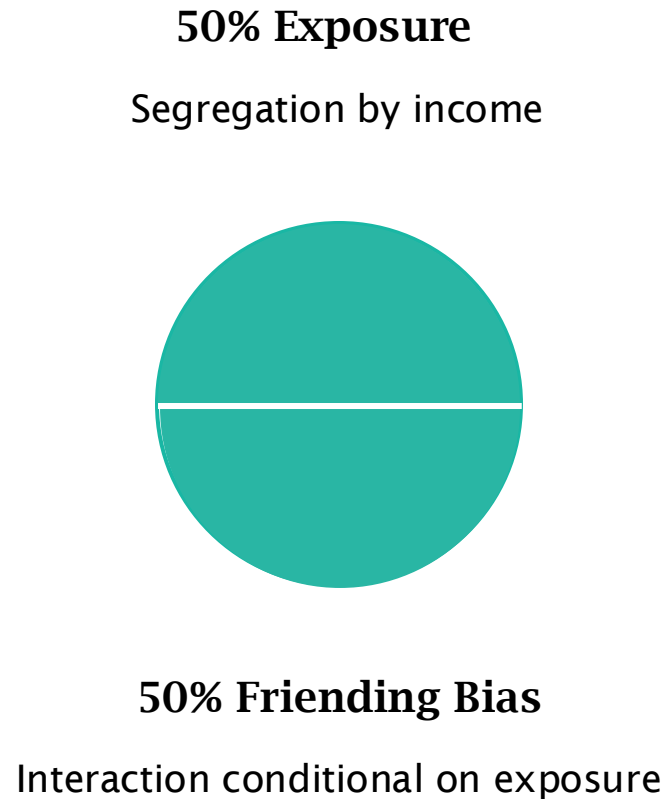


## Friending Bias

Interaction conditional on exposure



# Determinants of Economic Connectedness



2021

*Every time I walked across Eutaw Street, I witnessed the exchange of realities. As I grew older, I've come to learn that this was how Baltimore works.*

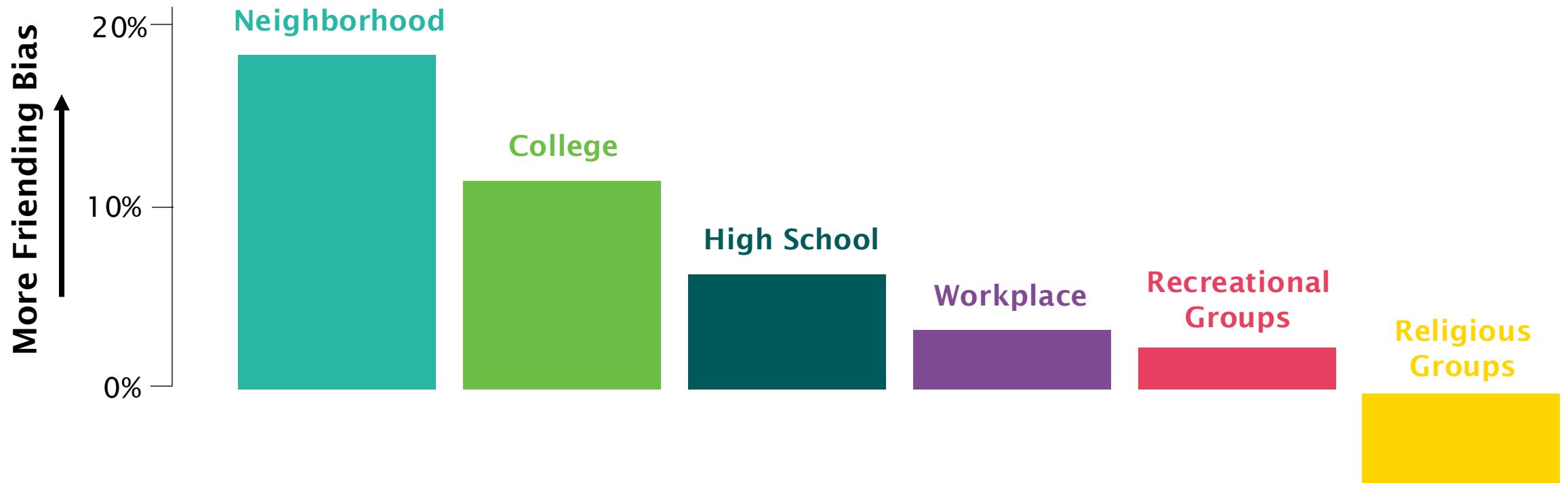
*Millionaires could live on one side of a street, and the projects could be on the other side.*

*Those two worlds would never cross, never make friends, never acknowledge each other. Everybody was OK with it, especially the rich.*

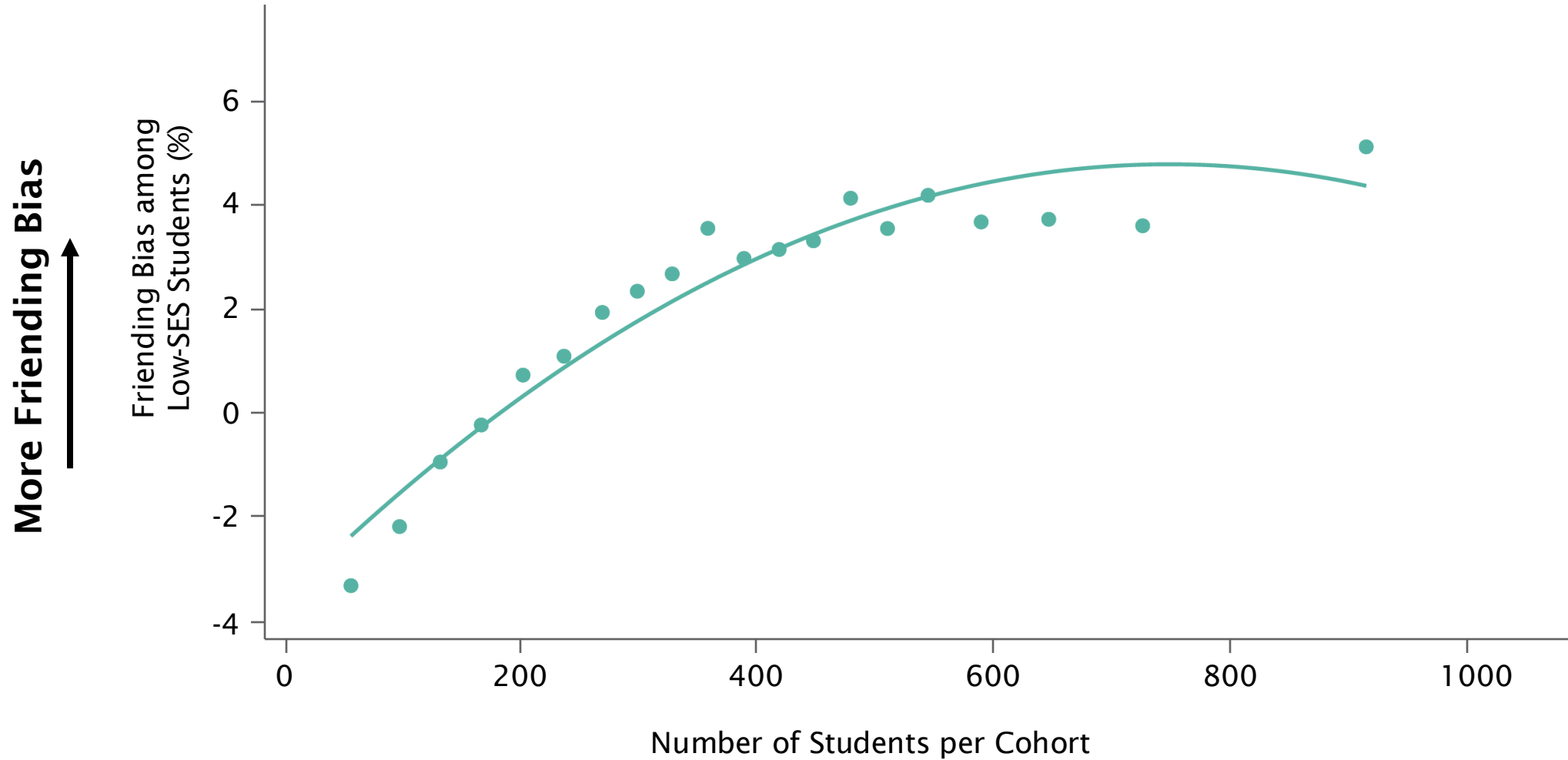
- Carmelo Anthony



# Friending Bias Among Low-SES People, By Setting



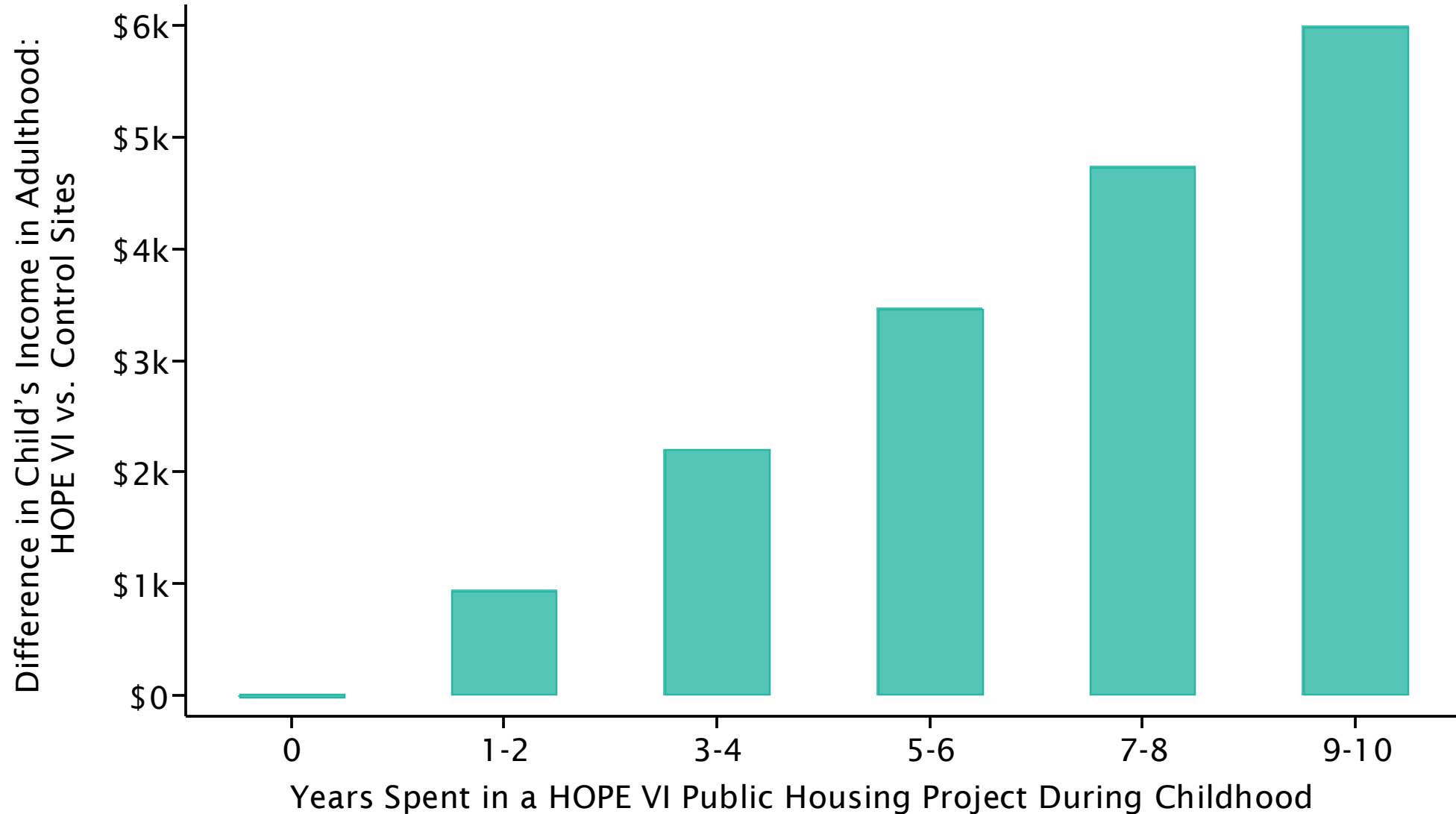
# Friending Bias in High Schools vs. School Size



Source: Chetty, Jackson, Kuchler, Stroebel et al. (Nature 2022a,b)



# Effect of Spending an Additional Year in a Revitalized vs. Control Project

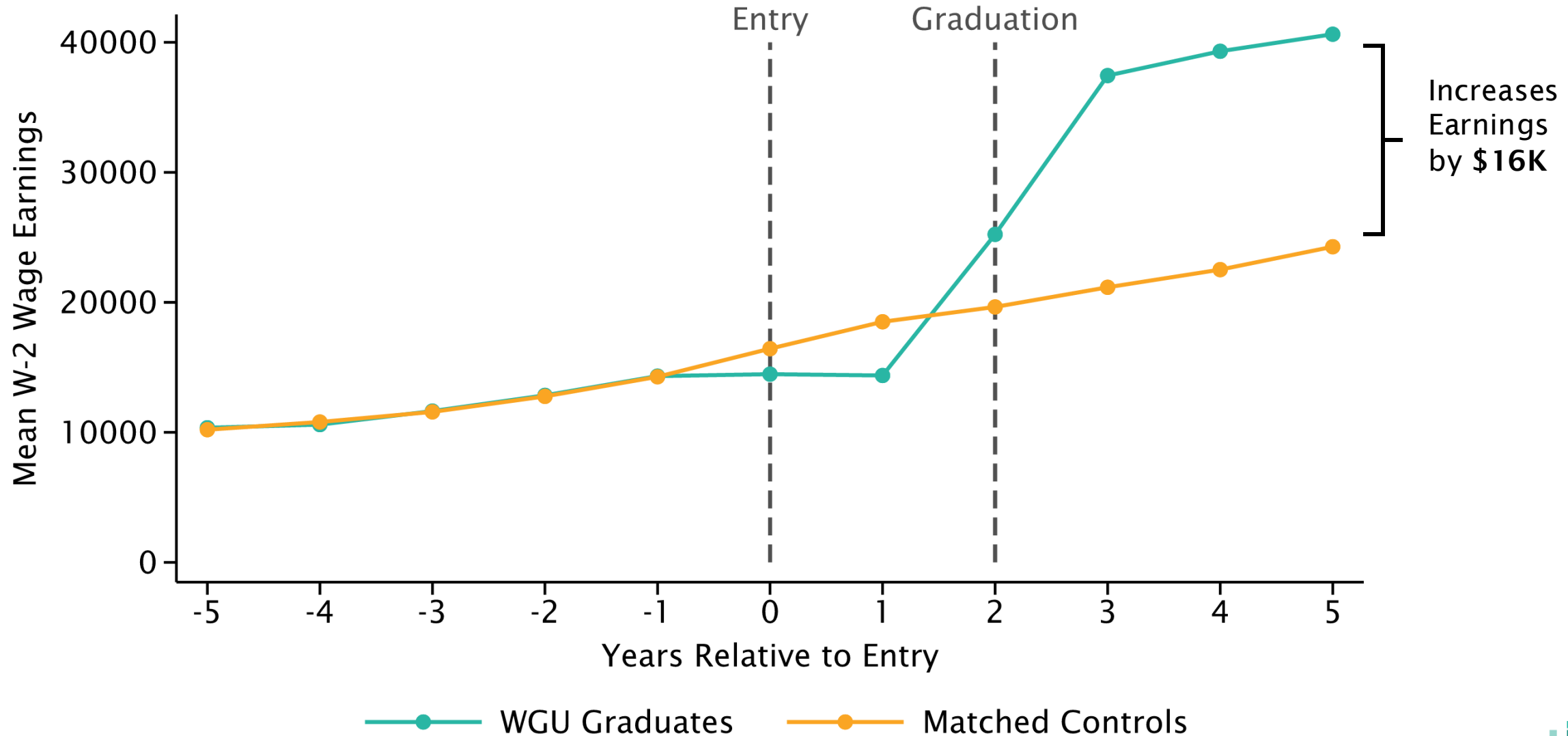


Source: Chetty, Diamond, Foster, Katz, Porter, Staiger, Tach (2026)

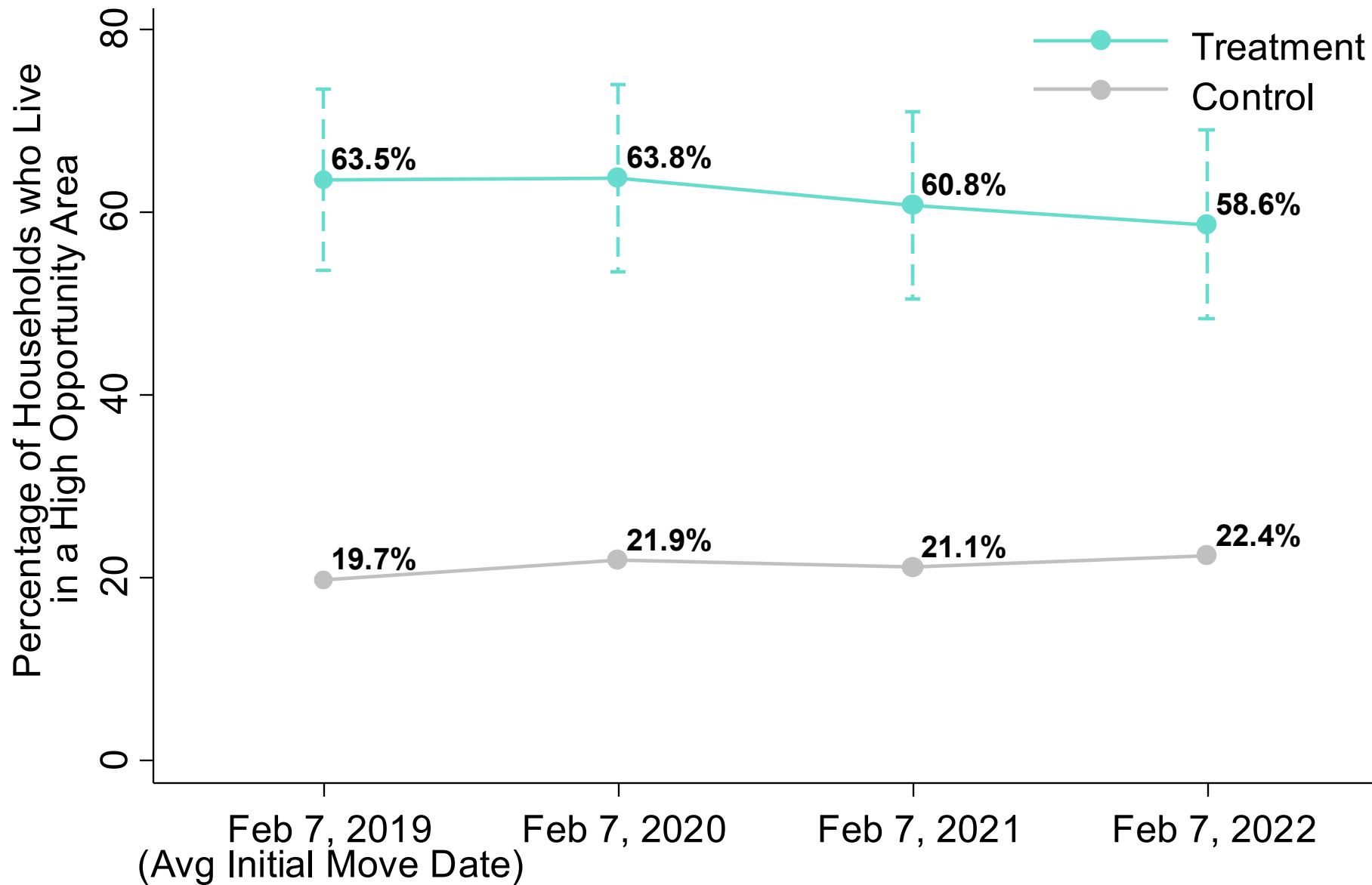


# Impact of Western Governor's Univ. Bachelor of Education on Earnings

Digital Twins Matching-Based Estimates



# Persistence of CMTO Treatment Effects, Conditional on Leasing Up Using Voucher



Change in Treatment Effect from Initial Move to Feb 7, 2022: **-7.6 pp**  
SE: (7.3)

# Patent Rates vs. 3rd Grade Math Test Scores

