

# The Economist Who Would Fix the American Dream

No one has done more to dispel the myth of social mobility than Raj Chetty. But he has a plan to make equality of opportunity a reality.



Carlos Chavarría

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Raj Chetty got his biggest break before his life began. His mother, Anbu, grew up in Tamil Nadu, a tropical state at the southern tip of the Indian subcontinent. Anbu showed the greatest academic potential of her five siblings, but her future was constrained by custom. Although Anbu's father encouraged her scholarly inclinations, there were no colleges in the area, and sending his daughter away for an education would have been unseemly.

But as Anbu approached the end of high school, a minor miracle redirected her life. A local tycoon, himself the father of a bright daughter, decided to open a women's college, housed in his elegant residence. Anbu was admitted to the inaugural class of 30 young women, learning English in the spacious courtyard under a thatched roof and traveling in the early mornings by bus to a nearby college to run chemistry experiments or dissect frogs' hearts before the men arrived. Anbu excelled, and so began a rapid upward trajectory. She enrolled in medical school. "Why," her father was asked, "do you send her there?" Among their Chettiar caste, husbands commonly worked abroad for years at a time, sending back money, while wives were left to raise the children. What use would a medical degree be to a stay-at-home mother?

In 1962, Anbu married Veerappa Chetty, a brilliant man from Tamil Nadu whose mother and grandmother had sometimes eaten less food so there would be more for him. Anbu became a

doctor and supported her husband while he earned a doctorate in economics. By 1979, when Raj was born in New Delhi, his mother was a pediatrics professor and his father was an economics professor who had served as an adviser to Prime Minister Indira Gandhi.

When Chetty was 9, his family moved to the United States, and he began a climb nearly as dramatic as that of his parents. He was the valedictorian of his high-school class, then graduated in just three years from Harvard University, where he went on to earn a doctorate in economics and, at age 28, was among the youngest faculty members in the university's history to be offered tenure. In 2012, he was awarded the MacArthur genius grant. The following year, he was given the John Bates Clark Medal, awarded to the most promising economist under 40. (He was 33 at the time.) In 2015, Stanford University hired him away. Last summer, Harvard lured him back to launch his own research and policy institute, with funding from the Bill & Melinda Gates Foundation and the Chan Zuckerberg Initiative.

Chetty turns 40 this month, and is widely considered to be one of the most influential social scientists of his generation. "The question with Raj," says Harvard's Edward Glaeser, one of the country's leading urban economists, "is not *if* he will win a Nobel Prize, but *when*."

The work that has brought Chetty such fame is an echo of his family's history. He has pioneered an approach that uses newly available sources of government data to show how American families fare across generations, revealing striking patterns of upward mobility and stagnation. In one early study, he showed that children born in 1940 had a 90 percent chance of earning more than their parents, but for children born four decades later, that chance had fallen to 50 percent, a toss of a coin.

In 2013, Chetty released a colorful map of the United States, showing the surprising degree to which people's financial prospects depend on where they happen to grow up. In Salt Lake City, a person born to a family in the bottom fifth of household income had a 10.8 percent chance of reaching the top fifth. In Milwaukee, the odds were less than half that.



Chetty at age 9. He was later valedictorian of his high school, and he went on to earn an undergraduate degree and a doctorate in economics from Harvard University. At age 28, he was among the youngest faculty members in the university's history to be offered tenure. (Courtesy of Raj Chetty)

Since then, each of his studies has become a front-page media event ("Chetty bombs," one collaborator calls them) that combines awe—millions of data points, vivid infographics, a countrywide lens—with shock. This may not be the America you'd like to imagine, the statistics testify, but it's what we've allowed America to become. Dozens of the nation's elite colleges have more children of the 1 percent than from families in the bottom 60 percent of family income. A black boy born to a wealthy family is more than twice as likely to end up poor as a white boy from a wealthy family. Chetty has established Big Data as a moral force in the American debate.

Now he wants to do more than change our understanding of America—he wants to change America itself. His new Harvard-based institute, called Opportunity Insights, is explicitly aimed at applying his findings in cities around the country and demonstrating that social scientists, despite a discouraging track record, are able to *fix* the problems they articulate in journals. His staff includes an eight-person policy team, which is building partnerships with Charlotte, Seattle, Detroit, Minneapolis, and other cities.

For a man who has done so much to document the country's failings, Chetty is curiously optimistic. He has the confidence of a scientist: If a phenomenon like upward mobility can be

measured with enough precision, then it can be understood; if it can be understood, then it can be manipulated. “The big-picture goal,” Chetty told me, “is to revive the American dream.”

Last summer, I visited Opportunity Insights on its opening day. The offices are housed on the second floor of a brick building, above a café and across Massachusetts Avenue from Harvard’s columned Widener Library. Chetty arrived in econ-casual: a lilac dress shirt, no jacket, black slacks. He is tall and trim, with an untroubled air; he smiled as he greeted two of his longtime collaborators—the Brown University economist John Friedman and Harvard’s Nathaniel Hendren. They walked him around, showing off the finished space, done in a modern palette of white, wood, and aluminum with accent walls of yellow and sage.

Later, after Chetty and his colleagues had finished giving a day of seminars to their new staff, I caught up with him in his office, which was outfitted with a pristine whiteboard, an adjustable-height desk, and a Herman Miller chair that still had the tags attached. The first time I’d met him, at an economics conference, he had told me he was one of several cousins on his mother’s side who go by Raj, all named after their grandfather, Nadarajan, all with sharp minds and the same long legs and easy gait. Yet of Nadarajan’s children, only Chetty’s mother graduated from college, and he’s certain that this fact shaped his generation’s possibilities. He was able to come to the United States as a child and attend an elite private school, the University School of Milwaukee. New York Raj—the family appends a location to keep them straight—came to the U.S. later in life, at age 28, worked in drugstores, and then took a series of jobs with the City of New York. Singapore Raj found a job in a temple there that allows him to support his family back in India, but means they must live apart. Karaikudi Raj, named for the town where his mother grew up, committed suicide as a teenager.

I asked Boston Raj to consider what might have become of him if that wealthy Indian businessman had not decided, in the precise year his mother was finishing high school, to create a college for the talented women of southeastern Tamil Nadu. “I would likely not be here,” he said, thinking for a moment. “To put it another way: Who are all the people who are not here, who would have been here if they’d had the opportunities? That is a really good question.”

Charlotte is one of America’s great urban success stories. In the 1970s, it was a modest-size city left behind as the textile industry that had defined North Carolina moved overseas. But in the 1980s, the “Queen City” began to lift itself up. US Airways established a hub at the Charlotte Douglas International Airport, and the region became a major transportation and distribution center. Bank of America built its headquarters there, and today Charlotte is in a dead heat with San Francisco to be the nation’s second-largest banking center, after New York. New skyscrapers have sprouted downtown, and the city boundary has been expanding, replacing farmland with spacious homes and Whole Foods stores. In the past four decades, Charlotte’s population has nearly tripled.

Charlotte has also stood out in Chetty’s research, though not in a good way. In a 2014 analysis of the country’s 50 largest metropolitan areas, Charlotte ranked last in ability to lift up poor children. Only 4.4 percent of Charlotte’s kids moved from the bottom quintile of household income to the top. Kids born into low-income families earned just \$26,000 a year, on average, as adults—perched on the poverty line. “It was shocking,” says Brian Collier, an

executive vice president of the Foundation for the Carolinas, which is working with Opportunity Insights. “The Charlotte story is that we are a meritocracy, that if you come here and are smart and motivated, you will have every opportunity to achieve greatness.” The city’s true story, Chetty’s data showed, is of selective opportunity: All the data-scientist and business-development-analyst jobs in the thriving banking sector are a boon for out-of-towners and the progeny of the well-to-do, but to grow up poor in Charlotte is largely to remain poor.

To help cities like Charlotte, Chetty takes inspiration from medicine. For thousands of years, he explained, little progress was made in understanding disease, until technologies like the microscope gave scientists novel ways to understand biology, and thus the pathologies that make people ill. In October, Chetty’s institute released an interactive map of the United States called the Opportunity Atlas, revealing the terrain of opportunity down to the level of individual neighborhoods. This, he says, will be his microscope.

Drawing on anonymized government data over a three-decade span, the researchers linked children to the parents who claimed them as dependents. The atlas then followed poor kids from every census tract in the country, showing how much they went on to earn as adults. The colors on the atlas reveal a generation’s prospects: red for areas where kids fared the worst; shades of orange, yellow, and green for middling locales; and blue for spots like Salt Lake City’s Foothill neighborhood, where upward mobility is strongest. It can also track children born into higher income brackets, compare results by race and gender, and zoom out to show states, regions, or the country as a whole.

The Opportunity Atlas has a fractal quality. Some regions of the United States look better than high-mobility countries such as Denmark, while others look more like a developing country. The Great Plains unfurl as a sea of blue, and then the eye is caught by an island of red—a mark of the miseries inflicted on the Oglala Lakota by European settlers. These stark differences recapitulate themselves on smaller and smaller scales as you zoom in. It’s common to see opposite extremes of opportunity within easy walking distance of each other, even in two neighborhoods that long-term residents would consider quite similar.

To find a cure for what ails America, Chetty will need to understand all of this wild variation. Which factors foster opportunity, and which impede it? The next step will be to find local interventions that can address these factors—and to prove, with experimental trials, that the interventions work. The end goal is the social equivalent of precision medicine: a method for diagnosing the particular weaknesses of a place and prescribing a set of treatments. This could transform neighborhoods, and restore the American dream from the ground up.

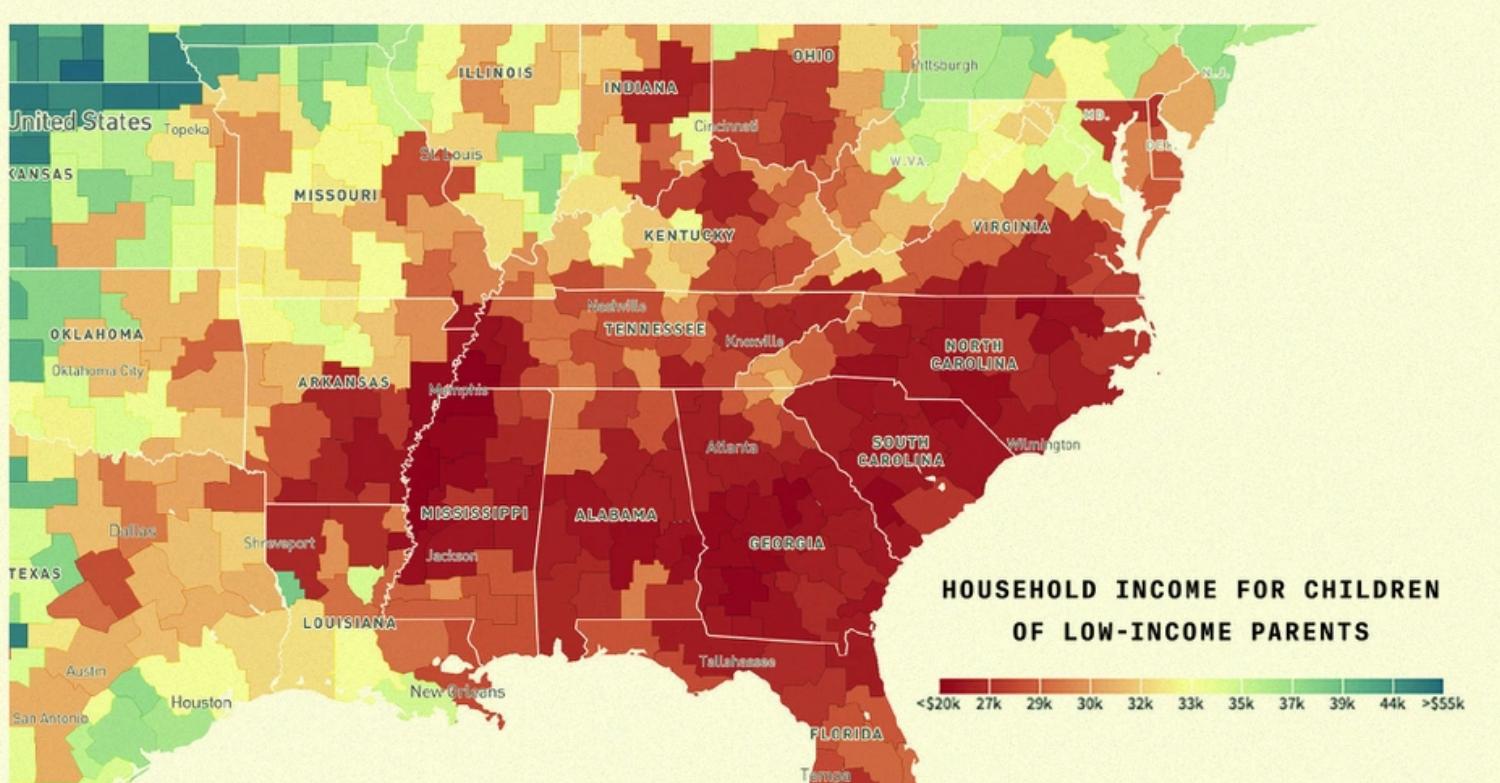
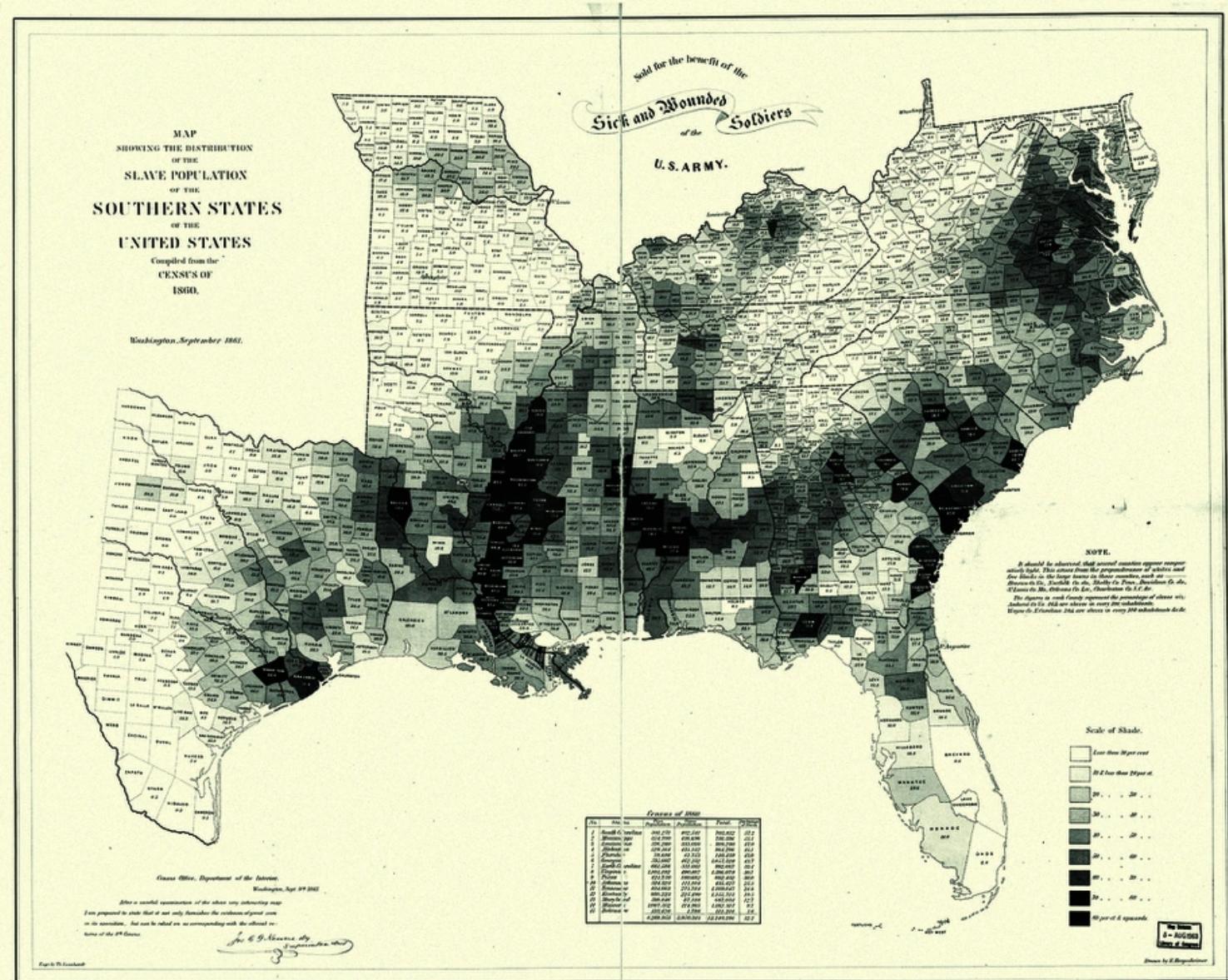
If all of this seems impossibly ambitious, Chetty’s counterargument is to point to how the blue is marbled in with the red. “We are not trying to do something that is unimaginable or has never happened,” he told me over lunch one day. “It happens just down the road.”

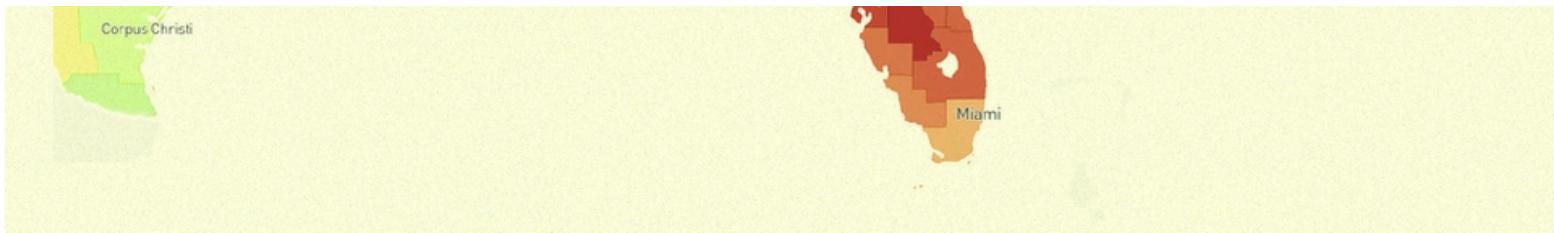
Yet in Charlotte, where Opportunity Insights hopes to build its proof of concept, the atlas reveals swaths of bleak uniformity. Looking at the city, you first see a large bluish wedge south of downtown, with Providence Road on one side and South Boulevard on the other, encompassing the mostly white, mostly affluent areas where children generally grow up to do

well. Surrounding the wedge is a broad expanse in hues of red that locals call “the crescent,” made up of predominantly black neighborhoods where the prospects for poor children are pretty miserable. Hunger and homelessness are common, and in some places only one in five high-school students scores “proficient” on standardized tests. In many parts of the crescent, the question isn’t *What’s holding kids back?* so much as *What isn’t holding them back?* It’s hard to know where to start.

The most significant challenge Chetty faces is the force of history. In the 1930s, redlining prevented black families from buying homes in Charlotte’s more desirable neighborhoods. In the 1940s, the city built Independence Boulevard, a four-lane highway that cut through the heart of its Brooklyn neighborhood, dividing and displacing a thriving working-class black community. The damage continued in the ’60s and ’70s with new interstates. It’s common to hear that something has gone wrong in parts of Charlotte, but the more honest reading is that Charlotte is working as it was designed to. American cities are the way they are, and remain the way they are, because of choices they have made and continue to make.

Does a professor from Harvard, even one as influential and well funded as Chetty, truly stand any chance of bending the American story line? On his national atlas, the most obvious feature is an ugly red gash that starts in Virginia, curls down through the Southeast’s coastal states—North Carolina, South Carolina, Georgia, and Alabama—then marches west toward the Mississippi River, where it turns northward before petering out in western Tennessee. When I saw this, I was reminded of another map: one President Abraham Lincoln consulted in 1861, demarcating the counties with the most slaves. The two maps are remarkably similar. Set the documents side by side, and it may be hard to believe that they are separated in time by more than a century and a half, or that one is a rough census of men and women kept in bondage at the time of the Civil War, and the other is a computer-generated glimpse of our children’s future.





Top: A map consulted by President Lincoln in 1861, demarcating the counties with the most slaves. (Library of Congress)

Bottom: A detail from Chetty's Opportunity Atlas, in which areas with poor upward mobility are shown in red. The similarities between the two documents suggest that it will be difficult for Chetty to change the landscape of opportunity. (Opportunity Insights / U.S. Census Bureau)

In 2003, after earning his doctorate, Chetty moved to UC Berkeley for his first job. He was, at the time, the only person in his immediate family—his parents and two older sisters, both biomedical researchers—who had not published a paper. Education was highly prized. He was taught that it would be sacrilege to ever step on a book. When he visits his parents at their home, north of Boston, his mother still makes him a favorite dish with *bhindi* (Hindi for “okra”), which, she told me, is supposed to be good for the brain.

Both of Chetty's parents descend from the Chettiar caste, a mercantile group historically involved in banking, and the kids were raised to carry on their cultural heritage. They learned Tamil in addition to Hindi. Chetty's sisters married men with Chettiar backgrounds. Chetty rejects the caste system, though he first met his wife, Sundari, after one of his sisters got to know her through the Chettiar community. (Sundari is a stem-cell biologist.)

Chetty had always been drawn to public economics—the study of government policy and how it might be improved. And, as it happened, he was embarking on his career as a revolution in the field was under way. In the past, economists had to rely heavily on surveys, but the advent of cheap, powerful computing allowed for a new kind of economics—one that drew on the extensive administrative data gathered by governments. Survey participants number in the hundreds or thousands; administrative data can yield records in the hundreds of millions.

In November 2007, Chetty came across an ad from the IRS seeking help organizing its electronic files into a format that would be easier to use for research. He immediately recognized that completing the job would make it possible for scholars to go far deeper into tax data. He and John Friedman began the process of registering to be federal contractors—which involved, among other things, certifying that their workplace met federal safety standards, and calling on Friedman's brother, who lived in Washington, D.C., to take a cab out to Maryland to hand-deliver their application materials, in triplicate.

Like many good ideas, the project seems obvious in retrospect, but the truth is that nobody could have known how useful the data would prove to be—and it worked only because Chetty and his colleagues have an almost superhuman degree of patience.

Nathaniel Hendren, who has known Chetty for seven years, told me he's never seen Chetty happier than one Friday evening in the summer of 2014, when they were sitting in some IRS cubicles at the John F. Kennedy Federal Building in downtown Boston. (The only way to access the government's data was inside a federal building, on secure servers, with the computers logging their requests.) That night, Chetty and Hendren were wrestling with

thousands of lines of code designed to pull together responses scattered across hundreds of millions of 1040s, W2s, and other forms (taxpayer names are kept separate to protect privacy), while ensuring that nothing in the code introduced errors or subtle biases. At some point, Hendren recalled, he heard Chetty yell “Sweet!” Hendren looked over and Chetty, smiling, explained that his flight out of Logan airport that night had just been delayed: more time to work.

Over the past two decades, economists have tried to structure their work, as much as possible, to resemble scientific experiments. This “credibility revolution” is an attempt to explicitly link causes to effects, and sweep aside the old criticism that correlation is not the same as causation. One of the advantages of the large tax database Chetty and his colleagues constructed is that it allows “quasi-experiments”—clever statistical methods that approach the power of a true experiment without requiring a researcher to, say, randomly assign children to live in different cities.

For example, Chetty and Hendren looked at children who changed cities. They found that the later a child moved to a higher-opportunity area, the less effect the move seemed to have on future earnings. But they also devised additional tests to ensure that the effect was causal, such as looking at siblings who moved at the same time: a quasi-experiment in which two children grew up in the same family, but were exposed to a new area for a shorter or longer period depending on their age at the time of the move. The result was a highly credible conclusion, based on millions of data points, that moving a child to a better neighborhood boosts his or her future income—and the younger the child, the greater the benefit.

There was, however, a significant problem: Their conclusion contradicted one of the most influential poverty experiments of recent decades. In the 1990s, the federal government launched Moving to Opportunity, a program designed to relocate families living in public housing to safer neighborhoods, where they had access to better jobs and schools. Thousands of families in five cities were randomly selected to receive housing vouchers and support services to help them move to lower-poverty areas. After a decade of study, researchers concluded that while these “mover” families experienced some physical and mental-health benefits, test scores among the kids didn’t rise, and there were no signs of financial benefit for adults or older children.

In 2014, Chetty, Hendren, and the Harvard economist Lawrence Katz asked the IRS and the Department of Housing and Urban Development, which had overseen the program, for permission to take another look at what had happened to the children. When the earlier follow-up had been done, the youngest kids, who had moved before they were teenagers, had not yet reached their earning years, and this turned out to make all the difference. This young group of movers, the economists found, had gone on to earn 31 percent more than those who hadn’t moved, and 4 percent more of them attended college. They calculated that for an 8-year-old child, the value of the extra future earnings over a lifetime was almost \$100,000, a substantial sum for a poor family. For a family with two children, the taxes paid on the extra income more than covered the costs of the program. “The big insight,” Kathryn Edin, a sociology professor at Princeton, told me, “is that it took a generation for the effects to manifest.”

Last July, I took a tour of Charlotte with David Williams, the 34-year-old policy director of Opportunity Insights and the man responsible for translating Chetty's research into action on the ground. Williams and members of his team crammed into the back of a white Ford Explorer with color printouts of various Charlotte neighborhoods as they appear on the atlas. Brian Collier, of the Foundation for the Carolinas, sat in the front seat, serving as a guide.

As the driver headed northeast, the high-rises of "Uptown" shifted abruptly to low-slung buildings and chain-link fences. Collier pointed out a men's shelter in the rapidly gentrifying neighborhood of Lockwood, where he'd recently seen a drug deal go down a block away from a house that had sold for half a million dollars.

We continued on to Brightwalk, a new mixed-income development with long rows of townhomes, before turning west for a loop around West Charlotte High School, a once-lauded model of successful integration. In the 1990s, though, support for busing waned, and in 1999, a judge declared that race could not be used as a factor in school assignment. Now the student population is virtually all minority and overwhelmingly poor, and the surrounding neighborhood is deep red on the atlas. The homes are neat, one-story single families, a tad rough around the edges but nothing like the burnt-out buildings in Detroit, where Williams previously worked on economic development for the mayor. "It reminds you how hard it is to tell where real opportunity is," Williams said. "You can't just see it."

Opportunity is not the same as affluence. Consider a kid who grows up in a household earning about \$27,000 annually, right at the 25th percentile nationally. In Beverly Woods, a relatively wealthy, mostly white enclave in South Charlotte with spacious, well-kept yards, he could expect his household income to be \$42,900 by age 35. Yet in Huntersville, an attractive northern suburb with nearly the same average household income as Beverly Woods, a similar kid could expect only \$24,800—a stark difference, invisible to a passing driver.

This dynamic also functions in poorer areas. For a child in Reid Park, an African American neighborhood on the west side of Charlotte, near the airport—a place that has struggled to recover from a crime epidemic in the 1980s—the expected household income at age 35 is a dismal \$17,800, on average. But in East Forest, a white, working-class neighborhood in southeast Charlotte, the expected future income jumps to \$32,600.

There are places like East Forest in cities around the country. Chetty and his team have taken to calling them "opportunity bargains": places with relatively affordable rents that punch above their weight with respect to opportunity. He doesn't yet know why some places are opportunity bargains, but he considers the discovery of these neighborhoods to be a breakthrough. John Friedman told me that if the government had been able to move families to opportunity-bargain neighborhoods in the original Moving to Opportunity experiment—places selected for higher opportunity, not lower poverty—the children's earnings improvements would have been more than twice as great.

Chetty's team has already begun to apply this concept in another of its partner cities, Seattle, working with two local housing authorities to navigate the thorny process of translating research into measurable social change. It's hard for poor families to manage an expansive housing search, which requires time, transportation, and decent credit. The group created a

program with “housing navigators,” who point participants toward areas with relatively high opportunity, help with credit-related issues, and even give neighborhood tours. Landlords need encouragement as well. They can be wary of tenants bearing vouchers, which mean government oversight and paperwork. The Seattle program has streamlined this process, and offers free damage insurance to sweeten the deal.

Tenants have just started moving, but the program is already successful: The majority of families who received assistance moved to high-opportunity areas, compared with one-fifth for the control group, which was not provided with the extra services. Chetty estimates that the program will increase each child’s lifetime earnings by \$88,000. In February, President Donald Trump signed into law a bill that provides \$28 million to try similar experimental programs in other locations. The bill enjoyed overwhelming bipartisan support, and this spring Chetty was invited to brief the Department of Housing and Urban Development. He told me he’s hopeful that the program can be expanded to the 2.2 million families that receive HUD housing vouchers every year. “Then you’d actually be doing something about poverty in the American city,” he said. “What I like about this is it’s not some pie-in-the-sky thing. We have something that works.”

Charlotte is among the cities interested in implementing the Seattle strategy, but officials also want to use the atlas to select better building sites for affordable housing. In the past, much of the city’s affordable housing was constructed in what Chetty’s data reveal to be high-poverty, low-opportunity areas. “Let’s not just think about building X units of new affordable housing,” Williams said. “Let’s really leverage housing policy as part of a larger economic-mobility agenda for the community.”

Opportunity bargains, however, are not an inexhaustible resource. The crucial question, says the Berkeley economist Enrico Moretti, is whether the opportunity in these places derives from “rival goods”—institutions, such as schools, with limited capacity—or “non-rival goods,” such as local culture, which are harder to deplete. When new people move in, what happens to opportunity? And even if an influx of families doesn’t disrupt the opportunity magic, people aren’t always eager to pick up and leave their homes. Moving breaks ties with family, friends, schools, churches, and other organizations. “The real conundrum is how to address the larger structural realities of inequality,” says the Harvard sociologist Robert Sampson, “and not just try to move people around.”

For all he’s learned about where opportunity resides in America, Chetty knows surprisingly little about what makes one place better than another. He and Hendren have gathered a range of social-science data sets and looked for correlations to the atlas. The high-opportunity places, they’ve found, tend to share five qualities: good schools, greater levels of social cohesion, many two-parent families, low levels of income inequality, and little residential segregation, by either class or race. The list is suggestive, but hard to interpret.

For example, the strongest correlation is the number of intact families. The explanation seems obvious: A second parent usually means higher family income as well as more stability, a broader social network, additional emotional support, and many other intangibles. Yet children’s upward mobility was strongly correlated with two-parent families only in the neighborhood, not necessarily in *their home*. There are so many things the data might be

trying to say. Maybe fathers in a neighborhood serve as mentors and role models? Or maybe there is no causal connection at all. Perhaps, for example, places with strong church communities help kids while also fostering strong marriages. The same kinds of questions flow from every correlation; each one may mean many things. What is cause, what is effect, and what are we missing? Chetty's microscope has revealed a new world, but not what animates it—or how to change it.

Chetty has found that opportunity does not correlate with many traditional economic measures, such as employment or wage growth. In the search for opportunity's cause, he is instead focusing on an idea borrowed from sociology: social capital. The term refers broadly to the set of connections that ease a person's way through the world, providing support and inspiration and opening doors.

Chetty believes that if upward mobility can be measured with enough precision, it can be understood. “The big-picture goal,” he told me, “is to revive the American dream.” (Carlos Chavarría)

Economics has long played the role of sociology's annoying older brother—conventionally accomplished and wholeheartedly confident, unaware of what he doesn't know, while still commanding everyone's attention. Chetty, though, is part of a younger generation of scholars who have embraced a style of quantitative social science that crosses old disciplinary lines. There are strong hints in his research that social capital and mobility are intimately connected; even a crude measure of social capital, such as the number of bowling alleys in a neighborhood, seems to track with opportunity. His data also suggest that who you know growing up can have lasting effects. A paper on patents he co-authored found that young women were more likely to become inventors if they'd moved as children to places where many female inventors lived. (The number of male inventors had little effect.) Even which fields inventors worked in was heavily influenced by what was being invented around them as children. Those who grew up in the Bay Area had some of the highest rates of patenting in computers and related fields, while those who spent their childhood in Minneapolis, home of many medical-device manufacturers, tended to invent drugs and medical devices.\* Chetty is currently working with data from Facebook and other social-media platforms to quantify the links between opportunity and our social networks.

Sociologists embrace many ways of understanding the world. They shadow people and move into communities, wondering what they might find out. They collect data and do quantitative analysis and read economics papers, but their work is also informed by psychology and cultural studies. "When you are released from the harsh demands of experiment, you are allowed to make new discoveries and think more freely about what is going on," says David Grusky, a Stanford sociology professor who collaborates with Chetty. I asked Princeton's Edin what she thought would end up being the one thing that best explains the peaks and valleys of American opportunity. She said her best guess is "some kind of social glue"—the ties that bind people, fostered by well-functioning institutions, whether they are mosques or neighborhood soccer leagues. The staff at Opportunity Insights has learned: When an economist gets lost, a sociologist can touch his elbow and say, *You know, I've been noticing some things.*

In Charlotte, Chetty still aspires to practice "precision medicine," but he told me his initial goal is more modest: to see whether he and his team can find anything that helps. Opportunity Insights is planning housing and higher-education initiatives, but social capital is at the center of its approach. It is working with a local organization called Leading on Opportunity, and looking at nonprofits that are already operating successfully, including Communities in Schools, a national group that provides comprehensive student support, as well as a job-training program called Year Up. Chetty is also using tax data to measure the long-term impacts of dozens of place-based interventions, such as enterprise zones, which use tax and other incentives to draw businesses into economically depressed areas. (He expects to see initial results from these analyses later this year.) Chetty may not have many answers yet, but he is convinced that this combination of data, collaboration, and fieldwork will make it possible to move from educated guesses to tailored prescriptions. "There are points when the pieces come together," Chetty told me. "My instinct is that in social science, this generation is when that is going to happen."

Chetty's pitch to the nation is that our problems have technocratic solutions, but at times I sense that he is avoiding an argument. Surely our neighborhoods can be improved, and those

improvements can help the next generation achieve better outcomes. But what of the larger forces driving the enormous disparities in American wealth? Poor people would be better off if their children had better prospects, but also if they had more money—if the fruits of our society were shared more broadly. “I can take money from you and give it to me, and maybe that is good and maybe it is not,” he said. “I feel like there are a lot of people working on redistribution, and it is hard to figure out the right answer there.” To focus on the question of who gets what is also, of course, politically incendiary.

Chetty believes there is more progress to be made through a moral framing that is less partisan. “There are so many kids out there who could be doing so many great things, both for themselves and for the world,” he said. Chetty’s challenge to the system is measured and empirical; it’s one that billionaires and corporations can happily endorse. But his stance is also a simple matter of personality: Chetty is no agitator. He told me, “I like to find solutions that please everyone in the room, and this definitely has that feel.”

In Charlotte, even the circumscribed version of social change that Chetty is attempting looks daunting. Last summer, before the Opportunity Insights team came to town, I drove around to the back of West Charlotte High School, to a hamlet of pale-yellow temporary-classroom buildings, each set on concrete blocks. One building has been given over to Eliminate the Digital Divide, known as E2D, a nonprofit that takes donations of old laptops, then refurbishes and distributes them for \$60 apiece to students who have no computer of their own. According to E2D, half of the county’s public-school students have been unable to complete a homework assignment because they don’t have access to a computer or the internet.

Inside the E2D building is a bright room ringed by a series of workstations where West Charlotte student-employees inspect laptops, set up hard drives, and test the final products. Whiteboards, photos, and posters with inspirational phrases like college bound! cover the walls. By the door, a pair of yellow couches serve as a waiting area. When the boys get their computers, they work hard to suppress a smile, whereas the girls are prone to let loose. Sometimes they jump up and down, and sometimes they cry.

I met Kalijah Jones, a young black woman in a pale-pink sleeveless blouse and matching skirt. She had started working at E2D during her senior year, in 2017. Not long into our conversation, she said, “I love my life!”—this despite the fact that she was living in a homeless shelter at the time.

For Jones, the biggest benefit brought by E2D was not the computer or the job, but the social capital the program provided. Last year, she said, E2D’s West Charlotte lab was recognized with a local technology award, and the founder invited Jones and some of her co-workers to join him for the awards ceremony at the Knight Theater, where the Charlotte Ballet performs. One of the other honorees was Road to Hire, a program that pays high-school graduates as it trains them for jobs in sales and tech. The head of Road to Hire was at the ceremony, and he gave Jones a business card, which led to a paid spot in the program’s training program.

But in the crimson sectors of Chetty’s atlas, the problem is both the absence of opportunity and the presence of its opposite: swift currents that can drag a person down. There are, in these places, a few narrow paths to success, and 99 ways to falter. Jones made it through

high school despite living in a shelter, and was accepted to Western Carolina University with financial aid. But she decided not to go, in part because she couldn't imagine leaving her struggling mother and sister behind to live on a campus three hours away. Last winter, the three of them left Charlotte, and the prospects that were beginning to open up for Jones there, and moved to New Jersey, where she grew up. When I last spoke with her, she'd found work at an Amazon warehouse.

One Friday evening, I was in Chetty's Stanford office when a ballerina arrived. Sanvi, Chetty's 3-year-old daughter, wore a pink tutu with matching hair ribbons and tights. She declined—vigorously—the white sweater offered to ward off the evening chill. Chetty and I had spent hours discussing his research, but when the nanny dropped Sanvi off, it marked the end of the day. Chetty gathered his things and whisked her up in his arms. "Hold me properly, Appa," Sanvi admonished. Outside, we got into Chetty's aging silver Acura and headed to an Indonesian restaurant for takeout. Sanvi bubbled with enthusiasm. "I want to be a fairy princess," she announced from the back seat. "Can I be a fairy princess?" Chetty glanced in the rearview mirror and assured Sanvi that when she grows up, she can be whatever she wants.

After stopping for the food, we pulled up to a light-brown ranch house, with beautiful plantings out front. Inside, the house was clearly Sanvi's. Taking a seat in the open kitchen, I was surrounded by a tapestry of exuberant finger paintings taped to the walls, interspersed with pages neatly torn from coloring books (penguins, parrots, bunnies, each splashed with color). A pair of persimmon trees were fruiting out back.

Chetty told me that his interest in poverty dates back to the horrifying want he observed on the streets of New Delhi. But only when he built the first version of his atlas did he see what he should do about it. "I realized," he said, "we could have the biggest impact on poverty by focusing on children."

Chetty thinks about revolution like an economist does: as a compounding accumulation of marginal changes. Bump the interest rate on your savings account by one notch, and 30 years later, your balance is much improved. Move a family to a better zip code, or foster the right conditions in that family's current neighborhood, and their children will do better; do that a thousand times, or ten thousand, and the American dream can be more possible, for more people, than it is today.

In the 1930s, the poet Langston Hughes published what remains one of the most honest descriptions of that dream:

A dream so strong, so brave, so true  
That even yet its mighty daring sings  
In every brick and stone, in every furrow turned  
That's made America the land it has become

The poem, though, is laced with a counterpoint of protest: "America was never America to me"—not to the "man who never got ahead"; "the poorest worker bartered through the years"; or "the Negro, servant to you all." Still, for all its outrage, the poem ends with a paradoxical

yearning: "O, let America be America again," Hughes wrote. "The land that never has been yet."

Hearing stories of the American dream as a boy in New Delhi, Chetty adopted the faith. When he became a scientist, he discerned the truth. What remains is contradiction: We must believe in the dream and we must accept that it is false—then, perhaps, we will be capable of building a land where it will yet be true.