

A Behavioural Economics Review of Aspirations and Perceived Economic Mobility in Southern Mexico

Kavya Mehta

Prabhavati Padamshi Soni International Junior College, Mumbai, Maharashtra, India

Abstract: Mexico's Conditional Cash Transfer (CCT) initiatives, including Progresa, Oportunidades, and Prospera, have been recognized for over two decades as a leading example of evidence-based poverty reduction programs worldwide. Independent assessments have consistently demonstrated positive outcomes in measurable areas, such as school attendance, dietary habits, and height-for-age measurements. Despite these gains, a persistent 'Southern Paradox' remains in states like Chiapas and Oaxaca, educational disparities are diminishing, while income disparities compared to the national average are still growing. Recent analysis from CEPAL (2025) confirms that this stagnation reflects a broader structural trap of inequality, low social mobility, and weak social cohesion that continues to perpetuate a crisis in the region.^[1] This paper contends that conventional evaluations have a significant limitation by overlooking "internal constraints," specifically the psychological agency and aspirations of those benefiting from the programs. Utilizing a behavioural economics framework, this study examines the theories of the "aspiration window" and "cognitive load" to investigate how the inflexible structure of conditionality might unintentionally perpetuate a behavioural poverty trap. Through a proposed analysis of the Mexican Family Life Survey (MxFLS), this research seeks to elucidate the disconnect between objective human capital increases and subjective perceptions of economic mobility.

Keywords: Aspirations, Behavioural Economics, Conditional Cash Transfers, Social Mobility, Southern Mexico

1. Introduction

The Genesis of a Global Model

The 1994 "Tequila Crisis" served as a harsh trigger for reforming Mexican social policy. Before this period, the government relied on universal subsidies that were often regressive and prone to political patronage.^[2] In 1997, the state initiated Progresa, a paradigm-shifting intervention that replaced broad subsidies with targeted cash transfers. These transfers were conditional; families obtained funds solely if they met requirements for health clinic visits, nutritional supplement consumption, and maintained at least 85% school attendance.^[3]

The program was based on the strategic assumption: that by investing in the human capital of the next generation, the cycle of intergenerational poverty could be broken once and for all. Over two decades, the program underwent structural evolutions, becoming Oportunidades in 2002 and Prospera in 2014, expanding its reach to more than 26 million beneficiaries. Despite the massive amount of data proving its efficacy in rural primary education and child health, the broader goal of economic convergence in Southern Mexico has not been achieved. This study poses a critical question: if children are healthier and more educated, why is the wage gap in Chiapas still growing? The answer may lie in what evaluations fail to measure: the internal drivers of effort and the psychological cost of receiving aid.

The study's significance lies in its departure from conventional evaluations by emphasizing psychological and aspirational constraints that hinder long-term economic advancement. By introducing behavioural frameworks, it offers a more holistic understanding of why economic outcomes remain stagnant despite improved human capital indicators.

2. Methodology: Bridging Theory and Data

This research draws on selected variables from the Mexican Family Life Survey (MxFLS), one of the very few longitudinal data sources across the globe that follows the same people over a period of 10 years (2002-2012). Unlike administrative CCT data (ENCEL), which focuses on program compliance, the MxFLS includes a multi-thematic "Expectations" module that enables the study of social status from the behavioural dimensions of social status.

The primary metric used to quantify aspirations is the **MacArthur Scale of Subjective Social Status (SSS)**, often referred to as the "Cantril Ladder."^[4] This tool presents the respondent with a 10-rung ladder, which depicts the richest and best-educated individuals in Mexico at the top, while the bottom depicts the most marginalized groups. Respondents rank their "Current Standing" and their "Expected Standing" in five years.

This study adopts a descriptive and theory-informed analytical approach. Rather than estimating causal effects through econometric modelling, the analysis examines distributions and comparative patterns in aspiration measures drawn from the Expectations module of the MxFLS. Behavioural economics frameworks are then used to interpret these observed patterns.

3. Results

Aspirations and Perceived Mobility in Southern Mexico

When I examined the MxFLS-3 findings, the most striking observation was not simply a lack of progress, but a persistent sense of stagnation. Analysis of the expected social position variable (ee05) reveals a strong clustering of responses around rungs three to five of the social ladder. This pattern

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may indicate a psychological ceiling that Prospera has struggled to shift. Despite prolonged exposure to social assistance, very few respondents in the southern sample expect to reach the highest rungs. This suggests that while cash transfers may support basic survival, they have not substantially expanded families' perceived scope of future mobility.^{[5][6]}

I found the conceptual link to community trust particularly telling. Qualitative case studies indicate that local perceptions of the program are often strained, with some focus groups reporting that 90% of respondents viewed the beneficiary selection process as "unfair."^[17] I interpret this as a potential hidden constraint on program outcomes: when assistance is perceived as arbitrary rather than merit-based, the perceived connection between effort and upward mobility may weaken, contributing to persistently low and defensive aspirations.

Finally, evidence from the 2019 rollback of Prospera highlights the fragility of observed human capital gains. Enrolment rates declined sharply following the termination of the program, even after the introduction of a replacement initiative. This pattern suggests that compliance with program conditions may have been driven primarily by short-term incentives rather than by a durable shift in internal motivation or future-oriented planning. Once the transfer was removed, immediate economic pressures appeared to reassert themselves.

4. Limitations

I acknowledge several important limitations in this analysis. Most critically, the findings reflect correlations rather than causal relationships. Because program participation in the MxFLS was not randomly assigned, selection bias remains a concern. It is possible that households with higher baseline aspirations were more likely to remain enrolled in the program long enough to be captured in the data.

Second, the social ladder variables (sw01 and sw02), while widely used, rely on self-reported assessments of status and expectations. These measures may be influenced by temporary emotional states or cultural norms that discourage expressing highly ambitious goals.

Third, this analysis is regionally focused. While the Chiapas and Oaxaca context provides an appropriate setting for studying long-term exposure to social assistance under conditions of persistent marginalization, the findings may not be generalizable to more economically dynamic regions such as central Mexico.

Finally, the data captures expectations at limited points in time. As a result, it is not possible to observe short-run fluctuations in aspirations or to determine whether psychological changes require a longer adjustment period than the survey window allows. Future research would benefit from more frequent measurements of subjective expectations to better trace how aspirations evolve over time.

5. Key Findings: The Southern Paradox and the Schooling-Wage Gap

The data reveals significant regional disparities in income and perceived mobility.^[7] While in Chiapas the schooling gap has

shrunk significantly over the last two decades, the per capita income is still at about 40 percent of the national median,^[8] showing a lack of "complementary inputs." Without a demand for the skills being produced, there can be no mobility, a situation deemed a "low productivity trap" by Harvard's Growth Lab.^[9]

Furthermore, longitudinal tracking shows that the poorest urban households are actually the ones who are most likely to drop out of the program. This is a behavioural anomaly; one would expect the neediest to be the most persistent. However, the study reveals that the "cost of compliance" - which includes the time and money spent on uniforms, transportation to clinics, and attending mandatory *pláticas* (educational talks) often exceeds the value of the transfer itself. In urban areas, where the cost of living is high, the marginal benefit of the cash transfer is insufficient to overcome these behavioural and financial barriers.

Evidence from the sudden rollback of the *Prospera* program in 2019 further confirms the fragility of these human capital gains. Following the program's cancellation, researchers documented an immediate and significant drop in high school enrolment rates, particularly among young men, **despite the implementation of a substitute program (Becas Benito Juárez)**. The data suggests that more than one in two rollout-attributable dropouts immediately joined the labour force upon leaving school, confirming that without the "nudge" of targeted transfers, economic necessity rapidly overrides the long-term goal of schooling.^[10]

6. Discussion: Behavioural Mechanisms in Poverty

To explain why CCTs might fail to boost mobility in the South, we must look at three core behavioural theories:

1) The Aspiration Window (Debraj Ray):

Ray's concept of the "aspiration window" suggests that individuals look at the achievements of others in their social circle to determine their own goals.^[11] If the gap between an individual's current state and the observed outcomes of their peers is too small, there is little incentive to invest; conversely, if the gap is too wide—an "aspiration gap" - it leads to frustration rather than motivation. This can be modelled by considering an individual's effort as a function of the distance between their current resources and their aspirations. When a CCT provides a modest financial transfer but fails to alter the distribution of success stories within the community, the aspiration window remains truncated, and the incentive to pursue higher-level education or risky entrepreneurial ventures remains low.

Aspirations are context-dependent and shaped by observed social norms; they are mirrors of the world we see every day. In behavioural economics, this is known as our "cognitive neighbourhood", the social circle that anchors our goals and dictates what we believe is actually possible. For a child in Chiapas or Oaxaca, a Conditional Cash Transfer (CCT) might provide a biological floor, but it rarely raises the psychological ceiling. While the state focuses on whether a child has grown an extra centimetre or completed a primary grade, it often overlooks the "internal wall" that limits how high that child ever dares to look. If every person in that

community is trapped in low-complexity, primary farming with no visible path out, education starts to look like a sunk cost rather than a ladder to mobility. This creates a "behavioural poverty trap" where the distance to the next level of success isn't just wide: it is invisible.

A unique and often ignored factor here is the "migration residual" effect. In Southern Mexico, the most aspirational and healthy individuals, those who would naturally serve as achievable role models frequently migrate to the U.S. or northern cities. This leaves behind a community where the remaining "successful others" are still only marginally better off than the poorest families. When the ambitious leave, their absence narrows the perceived opportunities within the community, leaving the next generation with a truncated view of the future.^[12] Ultimately, if a CCT beneficiary looks around and sees that even the "educated" are still struggling, the incentive to invest vanishes. Cash can certainly save a life in the short term, but only a connected social distribution - one where success feels "reachable" - can spark the long-term effort needed to break a poverty cycle.

2) Capacity to Aspire (Arjun Appadurai):

I find the idea that "dreams are a skill" to be one of the most striking insights in behavioural literature. Arjun Appadurai argues that aspirations are a "cultural capacity" that we have to practice, much like any other skill. He uses the metaphor of a map: aspirations are a **Navigational Capacity** made up of "nodes" (the goals we want to reach) and "pathways" (the realistic steps we take to get there). For a wealthy family, this map is dense and resilient because their social circle provides an "archive" of successful experiments to look at. They have seen, over and over again, how education leads to specific high-status jobs.^[13]

In Southern Mexico, however, this map is often "brittle". For families in Chiapas or Oaxaca, decades of external shocks like failing crops, illness, or systemic neglect, have severed the link between hard work and moving up. This leads to a state of "learned helplessness," where a cash transfer is seen as a survival lifeline rather than a tool for growth. I believe a major failure of programs like *Prospera* is that they provide the "node" (the cash) but don't build the "pathway" (the skill to navigate the future). By making the cash conditional on rigid rules, the state basically pre-defines the future for these families. Instead of learning to explore their own original paths, mothers are forced into a posture of "loyalty" or passive compliance just to avoid losing their benefit. This "cognitive tax" driven by a fear of loss consumes the mental bandwidth they need to practice the "arts of aspiration".

Furthermore, we have to look at the **Terms of Recognition**. Indigenous communities are often "recognized" by the state only as a category of poverty or "CCT recipients". This denies them a "voice" - the power to debate and contest their own marginalization. When an evaluation only asks if a child is taller but ignores if that child feels empowered to navigate the labour market, it fills a classroom but leaves the "internal wall" of poverty intact. To truly break the cycle, policy must move beyond biological floors and start raising the psychological ceiling.^[13]

3) The Aspiration Ratio and the sweet spot of Effort

In my review of the constant-elasticity model, I've realized that the incentive to invest is governed by the **Aspiration Ratio** ($r = a/y$), where a represents the goal and y represents current resources. Theoretically, there is a threshold (r^*) that acts as a psychological tipping point. When the gap between where a family is and where they want to be is moderate, the aspiration serves to "inspire," triggering high growth and effort. However, if the ratio becomes too high - if the ladder rungs are too far apart, the outcome is not just failure, but "aspiration frustration".

In Chiapas, where per capita income is barely 40% of the national median, the local "Aspiration Ratio" is naturally distorted. When a child in a rural village compares their life to the affluent lifestyles they see on TV, the resulting " r " is so high that they rationally choose to "invest low" because the reward feels unreachable. A small cash transfer might actually make this frustration worse if it raises awareness of what a family lacks without giving them enough capital to bridge the gap. This suggests that PROGRESA's evaluations have failed to measure the "internal wall" created when a transfer makes a family dream, but isn't enough to make those dreams realistic.^[14]

Gaps in Existing Literature: The Hidden Costs of Aid

One of the most frustrating aspects of the existing literature is the "evaluative short-termism." Most landmark evaluations of Progresita and Oportunidades were based on randomized designs that effectively lasted only about eighteen months before the control groups were brought into the program.^[15] By focusing on these initial snapshots, we have blinded ourselves to the cumulative, decades-long psychological effects of living under a state-mandated behaviour regime. Furthermore, there is a glaring silence regarding how the "coercive" nature of conditionalities erodes the true sense of agency among indigenous groups in the South. We are essentially judging a marathon by the outcomes of the first hundred meters.

Identifying the Evaluative Blind Spots: Cognitive Load and Social Stigma

Traditional evaluations have long ignored the "subjective dimensions" of aid, which I believe are just as important as the cash itself.

Beyond the financial constraints of poverty lies a more insidious barrier: the depletion of mental bandwidth. Behavioural economics describes this as a "scarcity mindset," where the constant pressure of satisfying basic needs creates a cognitive load that acts as an invisible tax on the brain. For a mother in Southern Mexico, managing the strict conditions of *Prospera*: the clinic visits, the schooling requirements, and the mandatory meetings isn't just a logistical challenge; it is a persistent drain on the executive functions needed for long-term planning. I find the concept of "tunnelling" particularly striking here. When a family is stuck in a survival tunnel, they narrow their focus entirely to the most urgent scarcity, such as tomorrow's meal or a child's sudden illness, which leads them to neglect information that isn't immediate. In this state, the long-term benefits of a human capital program are often obscured by a "present bias," making it rationally difficult to prioritize future mobility over immediate survival. This

suggests that the very conditionalities designed to "incentivize" behaviour might actually be impairing the decision-making capacity of the poorest households. By treating the mind as a limited resource, we can see that if the "cost of compliance" - the time, transportation, and mental stress of following rules is too high, the program effectively prices the most marginalized families out of their own future.^[16]

Furthermore, the "labeling effect" and social stigma of being a welfare recipient can significantly influence economic identity. In rural communities where P-O-P used household-level targeting, it became easy for neighbours to distinguish between beneficiaries and non-beneficiaries. Focus groups have revealed that a staggering 90% of respondents believed the selection process was "unfair," as they noticed that those who required assistance the most often did not obtain it, leading to resentment, envy, and a breakdown in community social capital.^[17] If being a "Prospera family" carries a social stigma of dependency, it may negatively impact a child's self-conception and their aspirations for high-status employment.

Comparative research from other contexts, such as the "labeled cash transfer" (LCT) model in Morocco, suggests that the same human capital gains can often be achieved without the "coercive" element of conditionality. LCTs provide a transfer that is "labeled" as an educational support program but is not strictly monitored. Evidence shows that LCTs can improve beliefs about the returns to education as effectively as CCTs, without the administrative cost or the potential for social tension.^[18] This comparative framework provides a robust analytical tool for the researcher to evaluate whether Mexico's rigid adherence to conditionality has reached a point of diminishing psychological returns.

7. Recommendations: Moving Toward Productive Inclusion

To shift the needle from mere biological survival toward genuine economic mobility, I believe we must address the behavioural blind spots that traditional evaluations have ignored. Based on my review of the Southern Mexican context, I propose three specific reforms:

- 1) **Strategic De-conditioning in High-Marginalization Areas** In states like Chiapas and Oaxaca, the "cognitive load" of poverty is at its most crushing. I suggest that for the most remote communities, moving toward a "Labeled Cash Transfer" (LCT) model would be more effective than rigid monitoring. By labeling a transfer for "educational support" without the punitive threat of being cut off for a single missed clinic visit, we can maintain the salience of education while removing the "bandwidth tax" on parents. This allows a family to exit the "survival tunnel" and use the cash as a tool for long-term planning rather than just a reward for compliance.^{[19][20]}
- 2) **Integrating Holistic "Cash Plus" Support** Cash is a biological floor, not a mobility launchpad. I believe programs should transition into a "Cash Plus" model that includes parenting support and aspirational workshops.^[21] The evidence is striking: when financial aid is paired with psychosocial training, the home environment becomes more nurturing, directly boosting a child's cognitive development. Furthermore, we must

prioritize financial inclusion. Data indicates that the probability of a child's social mobility triples, jumping from 4% to 13% when parents are integrated into the formal financial system.^[22] Recent research finds that beneficiaries incur higher costs in time and money when collecting transfers via digital deposits if infrastructure is lacking. Governments must lower ATM commissions and provide timely information to ensure digital transitions don't become an additional cognitive burden.

- 3) **Resolving the "Place-Specific" Productivity Trap** Education cannot create mobility if the local economy doesn't demand it. My analysis suggests that transfers must be matched with infrastructure projects that increase "economic complexity" in the South. Utilizing "Smart Specialization Strategies" (S3) can help regions concentrate resources on real regional strengths, resolving the coordination and leadership deficiencies currently hindering the private sector in Chiapas.^[23] Without creating reachable, sophisticated jobs in these regions, the schooling-wage gap will continue to widen, and families will rationally view education as a sunk cost. Policy efforts should aim to expand the local aspiration window by ensuring that the return on schooling is a visible reality, not just a theoretical promise.
- 4) **Escaping the "High Inequality Trap" via Job Formalization** Promoting labour formalization would have a redistributive impact and reduce poverty among employed persons; recent analysis suggests that in a scenario of full formalization, the regional Gini index could decrease by as much as 14%.^[1]
- 5) **Cultivating "Voice" and Social Capital** Empowerment requires more than a bank account; it requires a seat at the table. I recommend policies that actively strengthen "linking social capital"—the reciprocal ties between villagers and government officials that are currently undermined by mistrust. Supporting community-based networks, such as beekeeping cooperatives in Oaxaca, can build "bonding social capital" that fosters resilience and supports sustainable economic renewal. By prioritizing "voice" over passive "loyalty," we can change the terms of recognition for Mexico's most marginalized.

8. Conclusion

The twenty-year Mexican experiment with Progresa, Oportunidades, and Prospera has proven that while cash transfers can save lives and fill classrooms, they cannot, by themselves, create hope. Traditional evaluations have given us a distorted picture of success; they have focused on whether a child has grown an extra centimetre while ignoring the "internal wall" that prevents families from imagining a life beyond government aid.

To answer the question of what evaluations fail to measure, we must look at the **disconnect between biological floors and psychological ceilings**. Success in a human capital program is not just the absence of stunting or the presence of a diploma; it is the expansion of **navigational capacity** and the presence of a reachable **aspiration window**. To truly break the cycle of intergenerational poverty, social policy must expand not just the "height" of the child, but the

"horizon" of the family, treating the "capacity to aspire" as a critical development metric alongside health and education.

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