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CENTERING THE MARGINS

A Framework for Equitable and Inclusive
Social Policy

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About Family-Centered Social Policy

The Family-Centered Social Policy Initiative is a cross-programmatic effort to create a more equitable, inclusive, and cohesive system of social policies by placing the families most underserved by our existing approach at the center of the policy discourse and policy design.

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Contents

Introduction	2
The Role of Social Policy	4
The Dynamics of Exclusion	5
Separate and Unequal	11
A New Direction	15
Moving Forward	21
Notes	22

INTRODUCTION

Social policy is the expression of our government's commitment to upholding the promise of equality of opportunity to every member of our society. The key test of the integrity of this commitment is the freedom of individuals who are subject to legacies of exclusion and oppression to be full participants in our society and economy.

Unfortunately, there is troubling evidence that our social policies are failing. Over 1.5 million U.S. households live on less than \$2 per day.¹ Income and wealth have concentrated at levels unseen since the Gilded Age. Indeed, the Equality of Opportunity Project led by economists Raj Chetty, Nathaniel Hendren, and Emmanuel Saez has documented how intergenerational mobility in America has declined sharply.² Of most concern is the continued relevance of factors like race in predicting where someone will fall among these trends.

New America's Family-Centered Social Policy initiative has investigated why this holds true despite the extensive number of programs and amount of resources devoted to achieving different results. Over the past two years, we have audited policies from financial security and education, to child care and workforce development, and we have consulted with stakeholders, including policymakers at the federal and municipal levels, community-based service organizations, and families on the receiving end of these interventions.

This work has led us to an unsettling conclusion: Social policy does not disrupt patterns of economic and social division; instead it replicates them. We have a separate and unequal set of social policies that exacerbate inequality instead of providing a countervailing force against the factors that cause it.

For example, families that are already advantaged by higher levels of education, labor security, and accumulated wealth are often the ones who also receive automatic benefits from their employers, such as paid parental leave and health insurance, and through tax, subsidies for purposes from homeownership to child care expenses. In contrast, families exposed to higher levels of volatility and risk without those advantages must navigate a complicated, unreliable patchwork of programs that offer inadequate assistance to surmount the more substantial barriers they face.

Rather than these disparate outcomes being seen as the predictable result of disparate policy choices, they are often portrayed as the product of poor personal choices and individual failures, affirming the false narrative that justified the policies in the first place. This stigmatizes not only the programs but also their participants.

In our view, the only way to disrupt this cycle and redeem the equality of opportunity ideal is to replace our current separate and unequal system

with one that embeds the ideals of inclusion and equity directly into our policies—and into the processes that design them.

This new model applies the principles and methodology of human-centered design to social policy. That means originating policy design around the needs and wants of the families the policy is intended to serve and democratizing the process to include direct participation by the families. By centering policies around what will best serve the families who have been placed at the margins by the current policy approach, giving these families a meaningful voice in the design process, and evaluating the effectiveness of interventions according to their outcomes, this model marks a radical shift in the power dynamics of how policy is made and who it works for.

This paper offers a blueprint for putting this innovative proposal into practice.

First, we assert the essential role of social policy in creating a shared infrastructure of opportunity which enables the freedom to pursue a diversity of individual life paths. This view of social policy as the mechanism that allows every member of our society to develop their capabilities and express them in purposeful and meaningful ways has

direct implications for how this infrastructure is constructed.

Second, we critique current policy. By evaluating the performance of the existing system against the human-centered vision, we diagnose the specific pathologies that are inherent to our current separate and unequal approach.

Third, we advance a new framework. We identify specific features that are necessary to build a shared infrastructure of opportunity and establish principles for policy design consistent with this vision. Importantly, we seek to revolutionize the policymaking process by recasting the role of “recipients” as “co-designers.” Introducing families as direct participants ensures that public policy is truly representing the interests of the public.

Finally, we map the road ahead.

Our new framework, which offers a positive alternative that honors and thrives on diversity, pushes back against assumptions and practices within social policy that amplify—rather than ameliorate—economic, social, and political disparities. Putting this new model into practice will bring us closer to seeing the same progress that is deeply needed in society as a whole.

Principles for Designing Policy Structure

- Universality
- Portability
- Visibility
- Efficiency and Simplicity
- Progressivity
- Public Control and Accountability

Principles for Policy Design Process

- Human-Centric
- Iterative
- Responsive

THE ROLE OF SOCIAL POLICY

There are many ways that social policy shapes the experiences we have, from where children go to school and the quality of the education they receive, to time that we take to care for ourselves or others, such as tending to an illness or welcoming the arrival of a child. Social policy can also ensure that basic needs like food are met when there is a gap in employment or wages alone are not sufficient.

But the purpose of social policy most deeply connected to our identity as Americans is to ensure equality of opportunity—the ability for individuals and families to build lives of value around their own talents and aspirations. While success isn’t guaranteed, the chance to build a prosperous life—however an individual defines it, by virtue of their own effort and ability—is the animating idea behind the American Dream.

For decades, writers and political leaders typically expressed this idea in terms of self-determination and individualism—the image of Horatio Alger pulling himself up by his bootstraps, or Benjamin Franklin being early to bed and early to rise. It’s a point of pride that our national prosperity is the inheritance of immigrants in search of a fresh start; entrepreneurs in pursuit of a new business venture; and the Sooners, Forty-Niners, and other pioneers risking the known for the promise of what could be.

This view of equal opportunity, in the end, is fundamentally about *freedom*—the freedom “to do and become things we otherwise could not.”³ But freedom isn’t just an idea; it’s an action that is either enabled or constrained by the conditions around it. These conditions are determined by public policy: Government action assures equal access and fair play within markets and institutions, mitigates hardship when failures occur, and provides direct access to goods and services too essential to wellbeing to rest in private hands.

Freedom isn’t just an idea; it’s an action that is either enabled or constrained by the conditions around it.

The purpose of social policies, then, must be understood in terms of *enabling access* to those goods, services, and opportunities whose presence in turn enables that freedom—and whose absence narrows it. By protecting individuals and families from insecurity or economic risks and assuring access to a plurality of pathways for them to pursue—or “opportunity pluralism”—social policy can be conceived as an infrastructure of opportunity that makes it possible for all members of our society

to develop their capabilities and express them in purposeful and meaningful ways.⁴

There are two important benefits of shifting our understanding of the goals of social policy in this way: First, we are better able to diagnose a range of social problems experienced by individuals and families as exclusions from the opportunity

infrastructure. And, second, it directs our attention toward structural reforms that broadly enhance accessibility and performance rather than toward remediation at the individual level. In short, this view understands problems to be broken policies, not broken people.

THE DYNAMICS OF EXCLUSION

Unfortunately, the core elements of the current infrastructure are failing. The economic and technological changes ushered in during the twenty-first century have fundamentally altered the nature of work, the relationship between workers and their employers, and the ability of workers to benefit from their labor. Public schools are resegregating and driving a divergence of educational opportunities based on race and class. Today, over 1.5 million households live on less than \$2 per day, and income and wealth have concentrated at levels unseen since the Gilded Age.⁵ Indeed, the Equality of Opportunity Project led by economists Raj Chetty, Nathaniel Hendren, and Emmanuel Saez has documented how intergenerational mobility in America has declined sharply.^{6,7} Collectively, these trends reflect shockingly disparate experiences of life in America today.

A traditional reading of these outcomes would suggest that the failure of social policy is insufficiently protecting families from the vagaries caused by the structural changes in our economy. And this is certainly true, but it's also incomplete, because it omits consideration of the other half of social policy that benefits the families who fare well amidst these changes.

The question, then, is why is social policy working well for some families and not others?

The answer is concerning: Rather than providing a common infrastructure that supports the resilience and advancement of all families, social policy is bifurcated into separate and unequal systems based on normative considerations of who is “deserving” and “undeserving” of support and under what

circumstances. These categories are often determined by factors that signal merit or virtue, such as full-time employment, a nuclear family structure, or possessing wealth.

Social policy is bifurcated into separate and unequal systems based on normative considerations of who is “deserving” and “undeserving” of support and under what circumstances.

“Deserving” families, those already advantaged by security in the labor market and buffered by higher levels of education and wealth, are extended attractive and often automatic benefits from their employers and the government. Paid parental leave, health insurance, and automatic, matched retirement savings exist alongside tax subsidies for homeownership and child care expenses as often unexamined privileges of the “deserving” class. In contrast, “undeserving” families, typically those exposed to higher levels of volatility and risk, carry on without those advantages and must also navigate a complicated, unreliable patchwork of programs that offer inadequate assistance to surmount the more substantial barriers they face.

Joseph Fishkin has coined the term “bottlenecks” to describe structures like these “through which one must pass in order to successfully pursue a wide range of valued goals.”⁸ Bottlenecks can take a variety of forms, most quintessentially by restricting access to educational or career opportunities to only those with a particular degree or prior experience—prerequisites that not everyone can access, and which therefore function to choke off longer-term opportunities.⁹

Importantly, access to the “credentials” that social policy uses to assign “deserving” and “undeserving” status has been shaped by long histories of racial and gender discrimination and fails to

reflect the diversity of forms taken by modern American families. So, by conditioning benefits on this criteria, the social policies that have been constructed to advance equality of opportunity are, in fact, replicating patterns of bias and exclusion within the economy and society.

We examine this dynamic through the relationships between social policy and *full-time employment*, *family structure*, and *wealth*.

Full-time Employment

Examples of bottlenecks within the labor market are manifest, but two that best demonstrate the dynamics of cascading exclusion are the “decrediting” experiences of unemployed and being incarcerated.

In today’s economy, being unemployed now often makes you unemployable. One-quarter of the 7.4 million people who are currently jobless qualify as “long-term unemployed,” meaning they have been out of work for longer than six months. As applicants continue to outnumber job openings, employers can be selective. In startling research, Rand Ghayad, a labor economist at Northeastern University, found that prospective employers consistently threw out resumes of applicants with a recent stint of unemployment in favor of applicants with consistent work histories—even applicants with less education or no relevant work experience. It should be unsurprising, then, that the Brookings Institution estimates that in any given month, only 11 percent of the long-term unemployed will have attained steady, full-time employment a year later.¹⁰

And being consigned to the “long-term unemployed” category is more likely to result from bad timing than lack of talent. The single greatest factor determining whether someone will bear the mark of “long-term unemployed” is what the unemployment rate was when he lost his job.¹¹

Workers may invest years in their education and acquiring the skills that make them successful at

their jobs—only to be rejected because of factors beyond their control. Not only can this create a scarring effect that can permanently diminish their earning potential and desire to participate in the workforce, it also results in a tremendous waste of human capital.

While discrimination against the long-term unemployed is permissible under the law, for individuals with a criminal conviction, it's often mandatory. A groundbreaking report by the National Association of Criminal Defense Lawyers recently documented over 45,000 legal barriers faced by those with a criminal record—in employment, housing, student financial aid, access to a business license or a driver's license, and even the right to vote. According to the National Employment Law Project, at least 65 million Americans, more than one in four adults, have criminal records, which subject them to these mandatory “collateral consequences” (such as being unable to get a driver's license or to qualify for student financial assistance) on top of their formal sentence.^{12,13} Though targeted restrictions in the interest of public safety are needed, many others—such as New York state's prohibition against employment as a bingo caller—are simply arbitrary and punitive. These policies keep relegating citizens to the outskirts of their families and communities, as well as of the economy and democracy.

While “unemployed” and “formerly incarcerated” are just a few examples of bottlenecks that narrow the possibility of available life-paths, they illustrate the tendency of labels specific to one type of experience to be proxies for deeply embedded structural biases around race, gender, and class. Racial bias in the labor market, for example, is well documented. Landmark research in 2003 found that job applicants with white-sounding names received 50 percent more callbacks than applicants with black-sounding names.¹⁴ According to the authors, “While one may have expected that improved credentials may alleviate employers' fear that African-American applicants are deficient in some unobservable skills, this is not the case in our data,” the authors write. “Discrimination therefore appears

to bite twice, making it harder not only for African-Americans to find a job but also to improve their employability.”

Similarly, the massive impact of the collateral consequences of incarceration disproportionately affects communities of color because people of color have a much higher chance of interacting with the carceral state than their white counterparts. As Michelle Alexander documents in her book, *The New Jim Crow*, every step in our criminal justice system is heavily racialized, from the very act of defining “criminal” behavior to determining arrests, convictions, and sentencing.¹⁵ The Sentencing Project estimates that the likelihood of a black man experiencing imprisonment is one in three, significantly higher than the one in six chance for a white man.¹⁶

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And, in the era of big data, the past doesn't stay there. Instead, past missteps and misfortunes will linger in permanent and public view. With the click of a button, information from employment histories and civil and criminal records to credit reports and foreclosures can be summoned and used to deny access to employment, housing, or the public assistance needed just to put food on the table. This data—often full of inaccuracies—will leave scars on millions of people, in many cases inflicted by automated processes that another human being barely touches.

The workers excluded from full participation in the labor market by long-term unemployment and incarceration are part of a large share of workers in today's economy exist outside of the conventional labor, wage, and social insurance protections

The Hidden Costs of Part-Time Work

In the words of Tianna Gaines-Turner, a mother of three in Philadelphia: “I work part-time for a child care provider at a recreation center making about \$10 an hour and my husband works behind the deli counter at a grocery store making \$8 an hour. We haven’t been able to find full-time jobs. With the part-time jobs, our incomes go up and down. Not only do we have incomes that are inadequate, but they are also unstable and unpredictable. When programs like SNAP (food stamps) rely on stable income reports, it makes it harder to keep this nutrition support steady. So we may lose food stamps one month because we make too much, and then a few months later, when our companies choose to reduce our hours at their own convenience, we make less money and we need to turn to food stamps again to feed our kids healthy meals. But, then we might get an opportunity to work a few more hours, and then we lose the food stamps again—all in the space of six months, and never with the right timing.”²¹

accompanying full-time work: whether it is workers depending on freelancing and contingent labor to make ends meet, or the explosion of the low-wage precarious workforce in industries like fast food, restaurant workers, apparel, and the like.

These workers by and large do not have pensions, unemployment insurance, or even pathways towards better jobs.

These benefits, though deeply rooted in our social contract, have been premised on the notion of full-time employment. But as economist and Department of Labor official David Weil has documented, the “fissuring” of the workplace has obviated the old twentieth-century social contract. Through outsourcing and franchising, many industries have shuttled their workers outside of the lead corporation, and are no longer responsible for providing these benefits.^{17,18,19}

This same pattern is reflected by the rise of the on-demand or “gig” economy, where companies similarly leverage new technologies like online platforms to match consumers and service providers, without the cost or hassle of employing those providers directly. This is a great deal for the companies, and at times for consumers, but leaves the workers and service providers themselves in a highly insecure position, lacking access to basic social contract benefits.²⁰

Conditioning resources on full participation in a system from which so many Americans have been disqualified creates an inequitable distribution of benefits. Not only are “non-traditional” workers unable to access the many benefits administered through employer-based platforms (such as 401(k)s and unemployment insurance), their stability is further undermined by low and volatile incomes, leaving them underserved by social policies that are contingent on work. Families where an adult has fluid or tenuous attachment to work risks “churning” in and out of eligibility for public assistance, such as TANF (cash-welfare), SNAP (food assistance), and work support programs, such as childcare assistance. This has a destabilizing impact within a household and creates unnecessary tension between the long-term benefits earned through employment and the imperative of meeting immediate needs.

Though “family” exists within an array of caring relationships and beyond those defined by genetic or legal ties, social policy is frequently conditioned on the nuclear family.

This is counter to the purpose of these policies, which should be to provide a smoothing effect in their income; the support services, like child care, that facilitate work; or the training and credentialing to enable greater workforce attachment and professional advancement.

Collectively, our nation’s current approach to social policy leaves the workers with the greatest risk within the labor market with the least protections, ultimately stratifying the advantages and disadvantages endemic within the labor market.

Family Structure

America’s diversity is one of our national hallmarks, and that diversity extends beyond race, country of origin, who we love, and gender. It also includes how we create family. Today, there is no single family arrangement that encompasses the majority of children. Single-parent homes are increasingly common, as are arrangements in which children live with grandparents or with unmarried, cohabiting parents. Family diversity is the new normal.²²

Though “family” exists within an array of caring relationships and beyond those defined by genetic or legal ties, social policy is frequently conditioned on notions of the nuclear family. For example, while same-sex couples who are legally married can file and jointly claim Earned Income Tax Credit (EITC) benefits, unmarried couples who are in a registered domestic partnership or in a civil union may not file together.²³ Further, depending on the state a couple lives in, and whether the state has a targeted religious exemption law, such as Mississippi, they may face additional barriers to achieving legal marriage status or being able to obtain second-parent adoption and gaining parental rights.²⁴

Multigenerational families, the number of which has grown significantly in the United States in the last 30 years, also face difficulties if the family caregiver lacks a formal legal relationship with the family members for whom they provide care.²⁵ For example, if a grandparent does not have a legal relationship with the grandchild, this may affect the family’s eligibility for tax credits or employer-provided parental benefits such as subsidized child care.²⁶ The Family and Medical Leave Act (FMLA), which entitles employees to take time off to care for a new baby or a sick family member, is another example of a policy that falls short for both LGBT and multigenerational families. Although FMLA provides important protections to covered workers and their loved ones, unmarried same-sex couples and people needing to care for a grandparent, grandchild, or sibling are not covered under the federal law.²⁷

Wealth

Wealth is an essential resource that can be used to buffer against hardship in the event of a loss of income or unexpected expense. It also can seed investments that increase financial stability over time, like obtaining a college education or having secure retirement. Rather than simply a product of individuals demonstrating the value of thrift, the ability of families to build wealth in the United States has been significantly shaped by government action. Unfortunately, this history documents a clear pattern of systemic exclusion.

For example, farmworkers and domestic workers, predominantly African-Americans, were intentionally excluded from Social Security coverage for the sake of political expediency. Similarly, other wealth-building initiatives helped give rise to a prosperous white middle-class, such

as the Homestead Act and GI Bill, were structured along this precedent.²⁸ Restrictive residential ordinances and “redlining” continued to restrict access to the credit necessary to purchase a home and maintained segregation that depressed home values in majority-black neighborhoods.

Though wealth-building policies today are less overtly racialized, they are administered primarily through the tax code and overwhelmingly privilege wealth held by the already-wealthy rather than creating on-ramps for wealth creation. As a result of this legacy of racial discrimination and failure to atone for the consequences in current approaches, the average net worth of white households is 13 times that of black households, a racial wealth gap at its highest point in since the 1980s.²⁹

The Inheritance of Exclusion

The greatest indictment, however, of our current system of social policies is that by failing to disrupt the disadvantages that constrain workers with lower levels of earnings, education, or wealth, it actively enables the transmission of those disadvantages to the next generation. Not only that, it further exacerbates these differences through associating the availability and quality of supports for a child’s development and education by the economic status of their parents.

Our country’s education system is currently stuck with the legacy of the outdated notion that significant learning does not begin until first grade. Children are not usually guaranteed access to education until age five, even though we know that they are learning from birth, and programs

that empower parents to provide language-rich opportunities for their young children are few and far between. In fact, science tells us that 80 percent of brain growth happens between the ages of zero and three, making it a critical period for physical, social, and language development in which children are especially impacted by their surroundings.³⁰ Yet, high-quality early education is prohibitively expensive, exceeding the cost of college tuition and usually comprising a substantial portion of families’ income, which makes access limited only to those who can afford it and have the time and knowledge to navigate a complex system.³¹ As a result, achievement gaps between children from low-income families and their more advantaged peers are present long before they can access public education.

Head Start is a federal program that has attempted to alleviate this by providing comprehensive early education services to low-income families with children under age five. Yet access to Head Start is limited in many parts of the country; providers have long waiting lists because the program has never been funded enough to serve all eligible children. Early Head Start, which is targeted at pregnant mothers, infants, and toddlers, only reached four percent of eligible families in 2013.³² Head Start is also administratively burdensome, which discourages some providers from participating. Additionally, the quality of Head Start varies significantly among providers. Because most parents must work to provide for their families, thousands of families that do not qualify for Head Start are left relying on more affordable childcare options, which are often lower-quality and sometimes unsafe.

The greatest indictment of our current system is that by failing to disrupt the disadvantages that constrain workers, it enables the transmission of those disadvantages to the next generation.

As children become “students” and go through public schooling, their opportunities to learn continue to be defined by their parents’ socioeconomic status, job security, and where they live. Schools in areas with high numbers of low-income households are also typically schools with less per-pupil public funding and with disproportionate numbers of less-experienced teachers.³³ The arrival of the internet and online courses may carry the promise of helping more students and shift how education is delivered. More class assignments, for instance, are “flipped” to provide video-based lectures at home (purportedly to allow for hands-on work at school). Yet, that promise cannot be realized when communities lack public Wi-Fi hotspots or when high-speed internet access at home is financially out of reach. Mobile-only access via cell phones provides an inadequate substitute.

Further down the education pipeline, higher education policy is modeled around “traditional students,” those between the ages of 18 and 24, who live on campus and study full time. In fact, this describes only 15 percent of undergraduates. Almost 40 percent are over the age of 25, more than half work while studying with a third working full-time, and a quarter have children of their own. Forty percent of all undergraduates are enrolled in community colleges, and the majority study part-time.³⁴ This puts “non-traditional” students at a clear disadvantage. In 2008, fewer than 20 percent of students who started community college completed their degree programs in six years, and only three of every 100 part time students over the age of 24 went on to complete a four-year degree.³⁵

SEPARATE AND UNEQUAL

The previous section demonstrates some of the mechanisms that sort families into the “deserving” and “undeserving” tiers of social policy. While frequently intended to support the same policy goals, such as child care or higher education, they are delivered through different mechanisms, supply different levels of access, and provide different levels of resources, all contributing to

vastly different experiences. In short, our bifurcated system of social policy is separate and unequal.

Social Policy for the “Deserving”

In addition to benefits like health insurance and paid leave administered through employers, the

tax code provides the primary infrastructure for delivering a range of social policy supports, including those for child care, homeownership, savings and investment, higher education, and entrepreneurship. Problematically, these benefits are typically only available to the roughly 30 percent of all American households that itemize their taxes because their incomes are sufficiently high to claim them.³⁶ For a sense of scale, this reserves almost half a trillion dollars in federal spending annually for the highest income, highest wealth households in wealth-building activities alone.³⁷

Benefits administered through the tax code platform offer a series of advantages to families in the top-tier:

- **Political protection:** Tax provisions typically enjoy greater political protections and funding stability due to the “submerged” nature of tax expenditures.³⁸
- **Ease of Access and Use:** The tax form consolidates access to benefits from college expenses to savings and distributes these benefits in the form of a refund, which provides anonymity and flexibility of use to the recipient. Households demonstrate eligibility annually at tax-filing. Paying taxes is also a compulsory act that effectively opts-in participation.
- **Reliability of Benefits:** Tax benefits function similarly to entitlements: if a household meets the criteria for eligibility, it receives the benefit. Similarly, since the tax code is not subjected to annual review through an appropriations process, households are able to reasonably predict the level of benefit they will receive year over year.
- **Positive Identity:** Benefits administered through the tax code reinforce the identity of the beneficiary as a taxpayer. Not only does this association confer political benefits previously

mentioned, it makes the receipt of benefits a point of pride, especially among low-income tax filers accessing benefits, such as the Earned Income Tax Credit.

Social Policy for the “Undeserving”

Who a policy is designed to serve has a material consequence on how the policy is designed. Where policies for the “deserving” are easy and generous, policies for the “undeserving” are punitive and exploitative.

The experience of second-tier social policy offers a sharp contrast to that of the top:

- **Political Vulnerability:** Many of the policies in the second-tier are totally or partially funded through discretionary sources and require annual congressional approval. Their visibility and the constituency they serve makes these programs vulnerable to cuts.
- **Complexity of Access and Use:** Second-tier programs are notoriously onerous to receive due to extensive application requirements. Applicants could be asked to document income and assets, submit to drug testing, demonstrate continued eligibility, and commit time and resources to go through a different process at different agencies depending on the number of programs being applied for. The administration of these programs frequently publicly identifies recipients during the redemption of benefits. TANF and SNAP, for instance, are distributed through Electronic Benefit Cards (EBT) which can make the simple act of purchasing groceries an experience that subjects them to judgement.
- **Unreliability of Benefits:** The eligibility criteria vary dramatically from program to program, and could require individuals to recertify their eligibility on a pre-determined basis (such as

every six months) or at any point when there is a change in income, household size, or other criteria that could change their eligibility status. If they fail to do so, they could face sanctions requiring them to pay back benefits and/or barring them from further accessing the program. Additionally, the block grant structure of some programs, like TANF, prevents them from responding to increased need since the funding level is fixed. The caseload for TANF remained virtually unchanged during the Great Recession, for example. Even at times when there isn't additional demand, static funding requires that states reduce their caseload, benefit size, or other programming as the value of that funding erodes due to inflation.

- **Negative Identity:** From characterizations of public assistance as being a “hammock” to the persistent myth of the “Welfare Queen,” public and policy discourse has boundless reserves of stigma to be placed on these

programs and their participants. The grounding of this negative association is frequently racialized. For example, the predominant media image of a welfare recipient at the inception of the program was a white mother, a choice calculated to shore up support for the initiative. This image has since shifted to become a black mother, coinciding with efforts to restrict eligibility and funding. Throughout this narrative arc white mothers have, in fact, remained the dominant demographic receiving welfare assistance.

The combination of these factors leads families in the bottom tier not only to be underserved by these programs, but vulnerable to exploitation by them. Indeed, a growing body of research on anti-poverty policy highlights the distressing ways in which the combination of privatization and welfare policy design lead to the exploitation of the very people the policies are meant to serve, as private actors extract government funding to provide services

A Tale of Two Tiers: Child Care

Predictably, different approaches produce different outcomes. Child care is a clear necessity for parents to maintain employment and supported by both the tax and transfer system. In 2015, 90 percent of eligible families in the top income quintile received the Child and Dependent Care Tax Credit, worth, on average, \$550.³⁹ Meanwhile, only around a quarter of eligible families in the bottom income quintile received the credit at an average of about \$150.

In contrast, only one in six children from low-income families eligible for assistance under the Child Care and Development Block Grant receive it.⁴⁰ This limited coverage reflects a toxic mix of inadequate funding and a punitive application process so time consuming that it can cost parents income from lost hours or even put them at risk of losing their jobs.⁴¹ A system of child care supports is broken when it disproportionately benefits families most secure in the labor market and most easily able to afford care while requiring so much from families most in need of this assistance, often for little in return.

Unfortunately, our approach to child care isn't an outlier, it is emblematic of the pathologies pervasive throughout our social policy that occur when the same goals are supported through a fragmented patchwork of different regulatory frameworks, levels of resources, and mechanisms for delivering those resources.

to poor families, while short-changing or over-charging the individuals receiving those services.^{42,43}

The administration of TANF and SNAP benefits, for example, is contracted out to financial services firms by states. Though there are a range of products available to deliver these benefits, the predominant method is via Electronic Benefit Cards (EBT). These products typically offer limited functionality and minimal consumer protections.⁴⁴ They also come at a cost. In 2011, CalWorks (California's version of TANF) participants paid over \$19 million in ATM fees to access and manage their benefits. While this is expensive for the recipient, it's lucrative for the vendor: J.P. Morgan Chase, which currently controls contracts for delivering SNAP benefits in 21 states, Guam, and the Virgin Islands, made more than half a billion dollars between 2004 and 2012 from SNAP contracts alone.⁴⁵

Public spending can also indirectly support exploitative secondary markets that form as intermediaries between government benefits and intended recipients. This is the case of receiving the Earned Income Tax Credit (EITC).⁴⁶ The EITC is the largest anti-poverty program for working Americans, delivering \$65 billion to 27 million households in the 2013 tax season.⁴⁷ Rules intended to reduce fraud and increase compliance have resulted in an incredibly complicated process for determining eligibility and benefit size (the IRS workbook that presents information about EITC eligibility and benefit determinations exceeds 60 pages), and since the incomes of households receiving the EITC can vary considerably from year to year, moving them in and out of the eligibility range, tax filers must

recalculate their earnings annually along with other eligibility criteria.

Predictably, the complexity of this process leads many EITC recipients to enlist the services of paid preparers. In 2013, 60 percent of EITC households (15 million) paid for tax preparation at a cost of approximately \$990 million in fees, not including the costs of additional services and products sold by paid preparers, such as pre-paid cards and Refund Anticipation Checks.⁴⁸ These costs effectively function as a de facto access fee, similar to a fee that a bank may charge to withdraw funds at an ATM, which diverts public resources from families who have earned them, towards subsidizing a private market.

Rather than equally committing to every member of our society that our government will assure the infrastructure necessary for them to build their capabilities and pursue their talents and ambitions, our social policy is calcifying existing bottlenecks, creating others, and, most detrimentally, assigning who can get through. Families already at a disadvantage are presented with inferior options to assist them in surmounting the more substantial barriers they face, requiring an outsized investment of time, effort, and talent to achieve the same result. This collusion of biases within markets, institutions, and social policy creates de facto defaults for children based on a trajectory set by a family's socioeconomic status. This is antithetical to our values of equality of opportunity, the promise of America, and an indictment of our current social policy design.

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A NEW DIRECTION

There is a better way.

Our separate and unequal system is not inevitable; it was created from design choices based on assumptions about who the policy is for and how the design should serve them. These assumptions are too often based on reductive identities, like “unemployed” or “non-traditional family” that allow policy to sort individuals and families into categories of those deserving or undeserving of support.

Designing around assumptions is enabled by an insular process that prioritizes the interest of those designing the policy over those impacted by the policy. This can not only lead to pathologies previously documented, but lead to civic disengagement and reduce accountability for how the policy is performing.

Examining these forms of exclusion pervasive in our policies and process of how they are made leads us to a solution with two steps: first, we must reconstitute social policy around a shared infrastructure of opportunity that is centered around the needs and wants of the families who are marginalized under our current approach, and, second, we must democratize the policy design process to include the direct participation of families themselves.

The principles and methodology of this new direction are modeled on human-centered design. The promise of applying this approach to social policy is that by “designing policy for the margins,” it defaults to equitable and inclusive solutions, rather than codifying existing advantage and disadvantage by race, gender, economic position, or family structure.

Infrastructure of Opportunity

Practically, this approach suggests that we reevaluate our social policies in two steps: Identify the core elements of this infrastructure and determine how best to enable access.⁴⁹

First, we must identify which elements of the social infrastructure are most critical. We can think of these as public goods in which our policies must invest. These public goods are not physical infrastructure like roads or bridges; they are a kind of “social infrastructure of opportunity,” that make possible a wider array of stable, secure life pathways. In particular, goods that meet each of these three criteria are particular candidates for some form of public provision: goods where (1) access enables and unlocks a variety of life opportunities and plans; (2) where more limited access might create bottlenecks narrowing opportunity and freedom; (3) where private

Framework for a Family-Centered Approach to Social Policy

Ron Mace needed an easier way to get to class. After contracting polio when he was 9, he was confined to a wheelchair for the rest of his life. Still, it was better than being committed to an institution, as his doctors had recommended to his parents. It was 1950, and the world just wasn't designed for a person with his limitations. In fact, the dean of the School of Architecture at North Carolina State University, where Ron was pursuing a degree, suggested that he shouldn't even bother; it would just be too hard for someone with his disability to complete the program. Of course, to get through the program, first he'd need to get up the stairs.

In the end, his friends would carry him and his wheelchair around to classes. Years later, when he came back to conduct trainings for architects on the topic of integrating accessibility features into their building designs, he'd bring his own ramp. By the time he founded the Center for Accessible Housing in 1989, later the Center for Universal Design, the buildings at North Carolina State University, as well as at every other university and public building across the country, were designed to accommodate people with physical capabilities and needs like Ron's, thanks in part, to legislation from the state to the federal level, which he helped inform.

By accommodating a range of users through a single design, the Universal Design (UD) process mainstreams benefits for everyone, not just those needing additional consideration. Just ask someone who's used a curb cut in a sidewalk to push a stroller, passed time on a commute listening to an audiobook, or been able to make out indiscernible dialogue in a television show thanks to closed captioning.

While originating as a way to make environments and products accessible and usable to people with physical disabilities, UD has been embraced in a variety of new contexts. Educators using UD in the classroom, for example, apply assistive technologies that respond to the diverse ways that students learn and, in turn, seeing children display an aptitude and enthusiasm for learning that may not have been realized with more traditional methods.

Internationally, the UD approach is finding expanded relevance in countries looking for solutions to meet the challenge of rapid demographic change. Design for All, UD's European equivalent, embeds these principles within the design of information and communications technology in products and services offered throughout the banking, transportation, and healthcare sectors, among others. The architects of this movement advocate employing UD as an inclusive, equitable, and adaptable model. By obviating costly and potentially stigmatizing modifications or alternatives to benefit users with different capabilities, the UD model creates higher economic and social returns than a more narrowly informed approach. In short, designing for diversity creates better designs.

Universal Design is one of several models of what is more broadly referred to as human-centered design, which puts the needs, wants, and capabilities of the people being served at the center of the design process. It is time we apply this approach to social policy.

provision places users in positions of subordination, domination, or exploitation.

Conventionally public goods and infrastructure are understood in economic terms, but the importance of any kind of “infrastructure” is much deeper. As Brett Frischmann argues, the value of infrastructure derives from the downstream activity that it enables, such as innovation and the mainstreaming of benefits. Consequently, it should be thought to comprise the “resources [that] enable, frame, and support a wide range of activities in our lives.”⁵⁰

This suggests a positive case for investing in widely-needed social infrastructure or public goods. But there are important negative reasons, too: If we fail to provide such social public goods or social infrastructure in a way that is accessible to all, we magnify the kinds of disparities and inequalities of opportunity and well-being rife in today’s economy in ways characteristic of our current social policy regime.

This approach to public provision of social infrastructure—those goods and services needed to ensure equality of opportunity and economic freedom—can inform our approach to a number of policy debates. The exact policies will have to be designed in light of the context of each particular area, but a number of possible applications and common policy principles emerge from the above discussion.

This list of necessities for equal opportunity might include:

- Universal and portable benefits for all workers, including Social Security, health insurance, paid leave, and unemployment insurance;⁵¹

- Equal access to child support services, such as pre-K, child care, or universal child credits;⁵²
- Fair and equal access to financial services;⁵³
- Fair and equal access to housing;⁵⁴
- Income supports such as universal basic income or expanded wage insurance.^{55, 56}

Second, we must consider how to provide these goods in a more inclusive and equitable way.

This might involve direct public provision, or some combination of public oversight and private provision.

This could be achieved through three parallel strategies: First, some services could be publicly provided by the government directly. Second, some state chartered providers might be created as “public options” competing with other private providers.⁵⁷ The public option offers a “plain vanilla” version of the service that creates price and service pressures against which other market actors have to compete. Third, these services might be provided by imposing public obligations on private firms.

The debate over how to provide universal health care similarly tracks the three strategies listed above. One option was to provide health care directly as a public service through a version of Medicare expanded to all. A second strategy was to create a public option providing a plain vanilla insurance plan competing with private providers. The third option—what the bulk of the final Affordable Care Act ended up focusing on—is to regulate heavily private providers to require basic minimum standards and ensure accessibility.

Universal access to care frees individuals from the dominance of health insurance providers who impose unfair terms by limiting access to a vital necessity.

Health care reform exemplifies the criteria of selecting a public good and the strategies for implementing it. Access to health care has massive downstream effects by expanding individual well-being and thus enabling a wider array of opportunities and life pathways as individuals become freer to change jobs, start businesses, or pursue new opportunities without the risk of losing healthcare. Universal access to care removes a bottleneck narrowing these life choices. It also frees individuals from the exploitation and dominance of health insurance providers who can impose unfair terms by virtue of controlling and limiting access to a vital necessity.

And, when we think about how to provide these necessities, we should consider several key design principles to ensure that access is truly inclusive and equitable—principles that contrast with many of the conventional approaches to social policy.

Principles for Designing Policy Structures

- **Universality:** These goods should be available to the broadest population possible through a single policy design. In addition to promoting inclusivity, this feature also promotes greater transparency around who is benefiting from a given intervention and at what expense.
- **Portability:** Access to these goods should be tied to individuals and not be contingent on work status.
- **Visibility:** People should know what is available to them and how to access it.
- **Efficiency and simplicity:** These goods should be easy to sign up for, with minimal barriers to uptake. Goods should be delivered automatically where appropriate.
- **Progressivity:** These goods should be structured to disproportionately benefit the families who would otherwise have the greatest challenge acquiring them. Progressive benefits

ensure that the allocation of resources through this infrastructure does not contribute to growing inequality. Targeted Universalism is one model that follows this principle.⁵⁸

- **Public control and accountability:** Whether through direct public provision, the use of a public option, or regulatory oversight, these goods must ensure they are fair, accessible, and not exploitative or unduly restrictive.

This approach to conceptualizing equality and public goods does not offer a blueprint for which policies to implement, but it does offer a reorientation of social policy around the economic security and opportunities that would enable more individuals and families to pursue a wider range of life-paths. In doing so, it also provides a model of social policy that is more receptive to adaptation through a human-centered design process than would be possible under the current system, which is marked by exclusion and advantage.

Democratizing Policy Design

In the current model, policies are designed around assumptions which result from a process that prioritizes the interest of those designing the policy over those impacted by the policy. Often times, this is due to path dependency, limited information or engagement with inclusive stakeholders, entrenched bureaucracies with hindered institutional capacity, or a matter of the people creating policy being disconnected from the families and communities they are intended to serve.

To enact meaningful and durable policy change, we need to improve the infrastructure that is producing policy. Our society, economy, and democracy prosper from the dynamism that arises from diversity among its members. We believe the direct participation of families who represent this diversity in the policymaking process will catalyze the systemic change necessary to ensure that their interests are represented in policy itself.

The direct engagement of the individuals in the design process is a distinguishing feature in how social policy is typically made. In contrast to the typical top-down models of decision-making, participatory policymaking gives ordinary people the opportunity to meaningfully participate in and influence policies, which directly affect their lives. This allows community members to bring crucial perspectives to governance bodies and decision-making tables and is an important step in strengthening and deepening American democracy.

Though there are multiple models of human-centered approaches that should be explored for their potential to be adopted for social policy design, we could expect a process that originates with the families encountering the greatest structural inequalities to build empathy and develop a deeper understanding of their lives, prototyping and testing interventions that would be appropriate and effective in a given context, and providing structures for ongoing engagement to evaluate whether policies are responsive to changing conditions and needs. Under this model, if the policy isn't working for these families, then it isn't working.

Principles for Policy Design Process

- **Human-centric:** Grounded in the needs, wants, and capabilities of the people being served and prioritizing participation among those most marginalized by the current social policy system.
- **Iterative:** Open to changing methods to increase performance for those policy is serving.
- **Responsive:** The experiences of the people served by the policy are used to monitor and evaluate the policy's performance and maintain accountability when refinement is necessary.

Participatory policymaking can and should take place both at the initial stage of policy development and, equally important, in the implementation and

monitoring phases. At the initial stage, this process allows for the effective targeting of a community's needs, whereas during the later stages, it provides citizens with regular feedback and indications of progress or lack thereof in the achievement of intended results.

There are many examples of models of participatory policymaking already in place within different policy contexts and at different levels of government. One especially compelling model is participatory budgeting, which originated in Porto Alegre, Brazil.⁵⁹ It first came to the United States in 2009, when one Chicago alderman put \$1 million dollars of his discretionary funds back into the community. Now, cities across the country—including over half of the New York City Council—are putting a portion of their local discretionary funds back into the hands of the people. It's a process which supposes that community members, those who inhabit and live in places, are the ones who have the best local knowledge of where to fund projects. Community members identify local spending priorities, work directly with public officials to develop viable budget options, and turn these proposals back over to the hands of the community to vote. Importantly, voting across the country includes young people under 18 years old.

Participatory budgeting is just one example of a host of governance innovations occurring at the local level, processes which demand more interaction between constituents and bureaucratic leaders. In Oregon, "Kitchen Table" enables residents from across the state to contribute ideas, resources, and feedback to inform public policy.⁶⁰ Another practice in Oregon is the Citizens Initiative Review, where a representative sampling of citizens convene for a multi-day deliberation on state ballot measures.⁶¹ The result is a voting guide written for the people, by the people.

With the assumption that parents want what is best for their children, but often lack the necessary skills and knowledge to be effective advocates, the Connecticut Commission on Children created the Parent Leadership Training Institute (PLTI) in

1992. PLTI, which now exists in 17 states and just recently, Queensland, Australia, holds the belief that when the tools of democracy are understood, parents will actively enter civic life. Over the course of 20 weeks, parents take classes on a wide range of topics—from how to reach and engage local, state and elected leaders to how to measure outcomes—all with the goal of developing key leadership and civic engagement skills needed to be strong leaders in their communities. Incorporated throughout the PLTI model is the belief in the agency and intelligence of parents, and parents choose their own advocacy project to work on within a community context. Running parallel to the Parent Leadership Training Institute is the Children’s Leadership Training Institute, which uses an adapted curriculum to teach the same concepts to the children of PLTI participants so the whole family can engage in civic change.

The responsibility for delivering on the American ideal of equality of opportunity rests significantly on the integrity of our social policies.

Findings from 2014-2015 national pre and post survey data show that across states and classes, PLTI is effective at attracting parents who represent diverse races, educational backgrounds and income levels. The findings also indicate that by the end of PLTI, parent leaders had gained a better understanding of how state and local governments work, perceived a greater sense of civic empowerment in acting on community issues and problems and reported greater participation in civic actions.⁶²

At the international level, participatory approaches are increasingly informing development efforts. Among the most well-known mechanisms is the “participatory poverty assessment” (PPA), generally defined as “an instrument for including poor people’s views in the analysis of poverty and the formulation of strategies to reduce it through public policy.”⁶³ While PPAs take many forms, they often

involve partnering with people from low-income communities to undertake interviews and focus groups to better understand experiences of poverty and key concerns for the design of new strategies. Working with key stakeholders to identify the thematic focus of the PPA and creating long-term engagement with participants have been identified as important elements for ensuring the assessment’s success.

For example, in Vietnam, four different NGOs undertook PPAs in 1999, which collectively sought input from over 1,000 households.⁶⁴ To ensure the PPAs would have impact, the NGOs worked collaboratively with a Poverty Working Group consisting of representatives from six government agencies. The NGOs also timed their assessments to coincide with the collection and analysis of national household survey data, which provided a quantitative complement to the interview and focus group findings. The result was a joint report issued by both the NGOs and the government Poverty Working Group, which provided a basis for drafting a comprehensive government plan for poverty reduction.

Regardless of the specific model, it shouldn’t be incumbent on the individuals to organize themselves. Government officials or policymakers should provide proactive opportunities for communities to assert their own priorities. And, the process must be inclusive and enable meaningful engagement. This means designing the participatory process to reduce obstacles to participation, especially for marginalized communities. In practice, this may entail ensuring the availability of a translation for non-English speaking participants or having skilled facilitators present at assemblies to encourage silent voices to speak. Evaluating different methods of direct family engagement and what might be more appropriate and effective in different policymaking contexts will be an important aspect of our future work.

MOVING FORWARD

Our Family Centered Social Policy team has articulated a vision for social policy reconstituted around the needs, wants, and capabilities of families. Next, we intend to test, evaluate, and refine the theory and practice of a human-centered approach to the design of social policy as the mechanism for achieving this vision.

This deepening investigation into the design process will inform our recommendations for ways to embed family participation in the different stages of policy design, with particular attention to mechanisms for elevating feedback and holding policymaking bodies accountable to responding to that feedback; identifying the right hooks for ongoing and meaningful participation, including incentives and funding streams and different levels of government for support; and, establishing metrics for determining the efficacy of approaches.

Importantly, these metrics should move beyond traditional assessments based on numbers of families served and dollars spent. These outcomes fail to reflect broader indicators of impact, such as the marginalization that can occur through stigmatizing programs. They also fail to look at social policies supporting the same goal in aggregate, and therefore, provide a limited accounting for the distributional consequences of spending through different mechanisms. Instead, metrics should account for multiple dimensions:

economic, social, and political inclusiveness (such as the capacity of individuals to engage in a participatory process itself).

Finally, social policy doesn't exist in a vacuum; its impact is shaped by other influences within a family's life. Financial markets, labor markets, civic institutions, the legal system, and the physical environment are a few of the factors that create the context that social policy is intended to be responsive to and determine the efficacy of those responses. These interactions need to be more fully probed so that progress in one area isn't blunted by barriers that exist in another and reform efforts can be better coordinated.

The responsibility for delivering on the American ideal of equality of opportunity rests significantly on the integrity of our social policies. By putting the families marginalized under our current approach at the center of policy design, we can affirm that this is a commitment made to all, not just some, of the members of our society.

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