

MAKING WORK COUNT:

STRATEGIES FOR PROMOTING ECONOMIC MOBILITY

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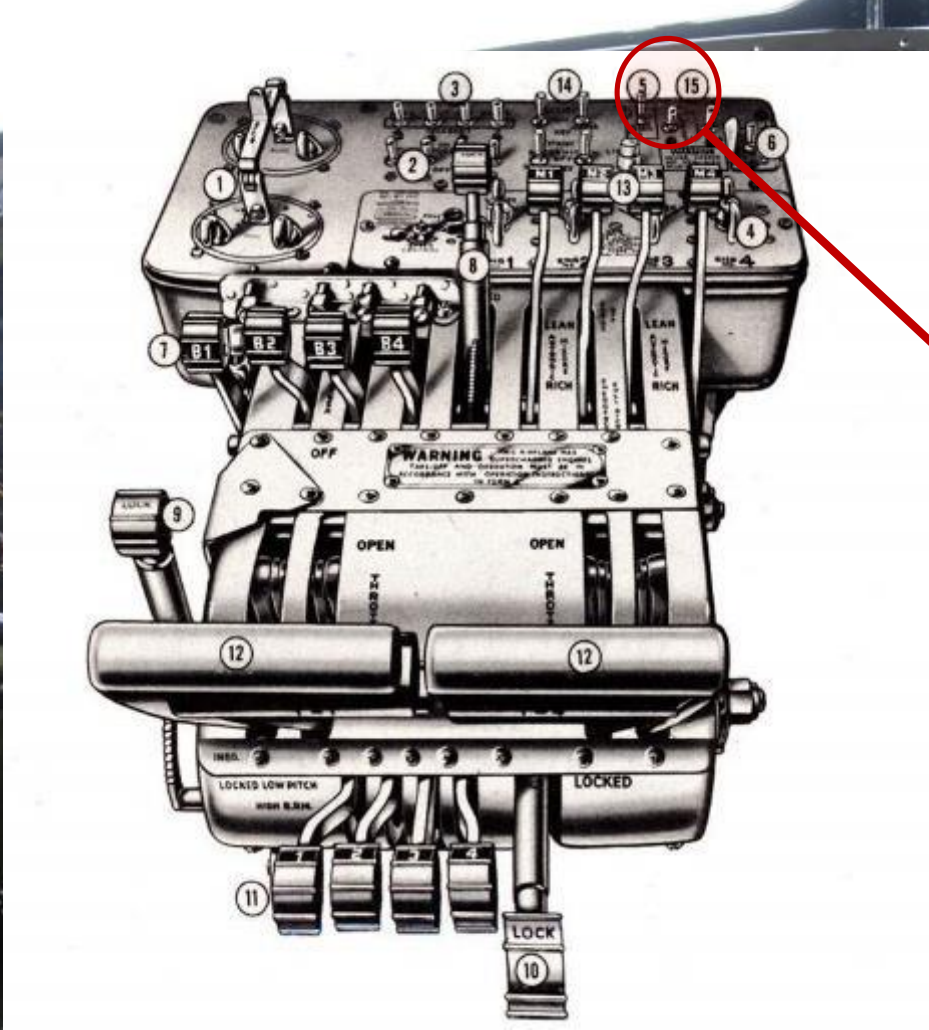
A STORY...





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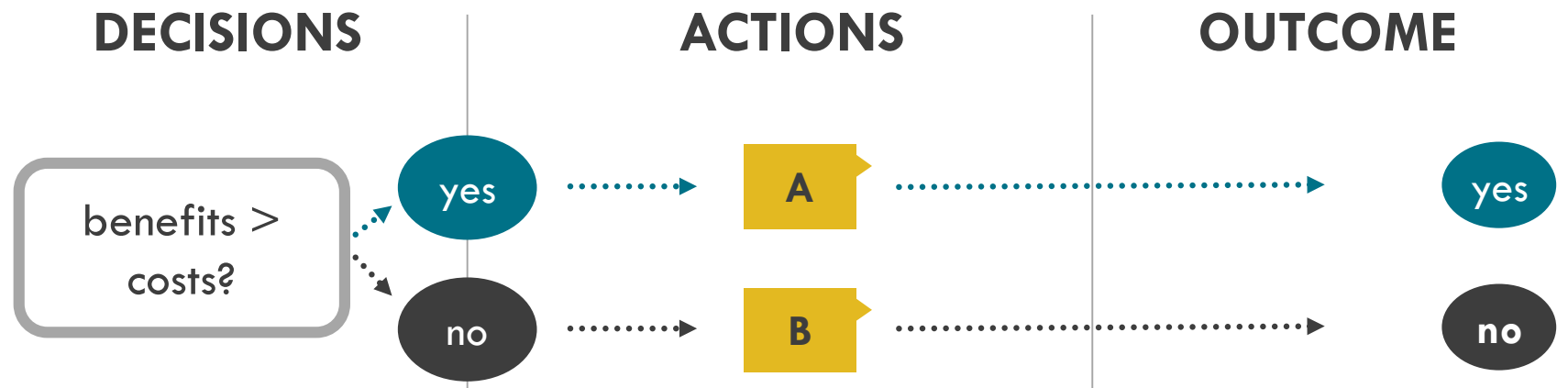


A detailed view of a vintage aircraft cockpit. The instrument panel is filled with various gauges, including airspeed indicators, altimeters, and fuel gauges. The control yoke is prominent on the left, and the throttle levers are in the center. The overall scene is dimly lit, with a semi-transparent text overlay.

**FIX THE CONTEXT
NOT THE PERSON**

CONTEXT MATTERS

THE STANDARD MODEL



we decide “yes” if $\text{benefits} > \text{costs}$
action naturally follows from decision

ACTUAL BEHAVIORAL MODEL

DECISIONS

Yes

No

I don't
know

ACTIONS

How difficult is it?

Am I in the mood?

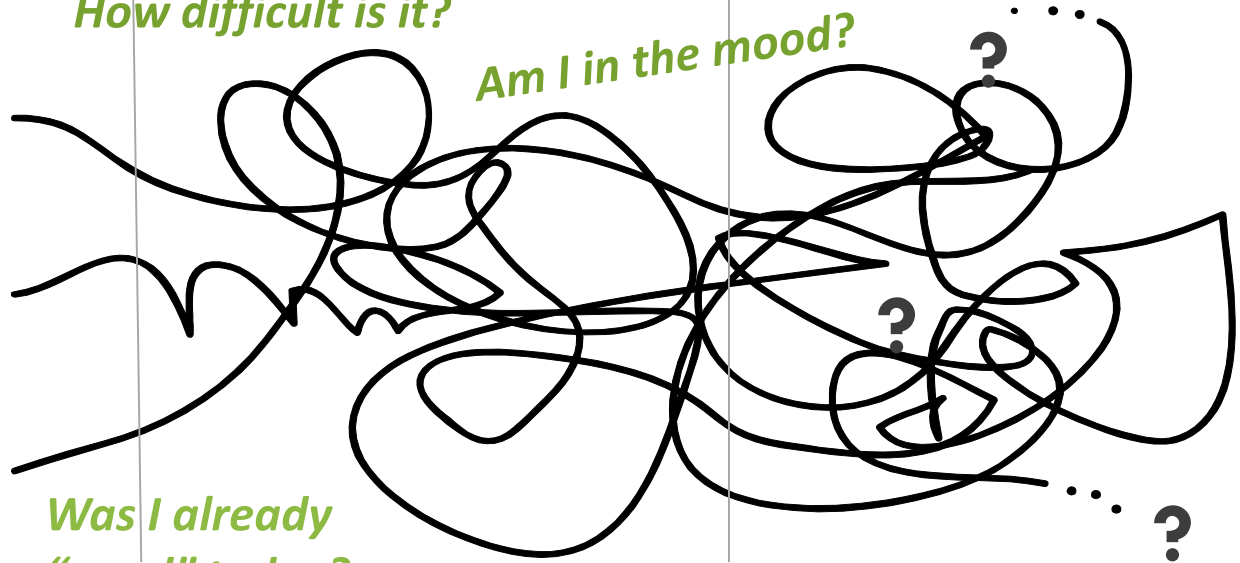
*Was I already
"good" today?*

Will it take long?

OUTCOME

What's everyone else doing?

Can I just do it tomorrow?



BEHAVIORAL ECONOMICS AND POVERTY



Erynn Brook @ErynnBrook · May 15



Everyone I've ever talked to who has been poor and is not anymore has the same story of the moment they realized they weren't poor anymore: grocery shopping.



658



6.7K



30K



Erynn Brook @ErynnBrook · May 15



Either at the checkout or in the aisles. I had this moment. I remember it clearly. Mine came when I was loading my groceries onto the cashier belt and I realized I didn't do the math.



29



214



3.2K



Erynn Brook @ErynnBrook · May 15



When I was poor grocery shopping was complex math, holding numbers in my head, constantly remembering pre and post tax prices for the things in my basket, combined with survival math like "if I go to bed before the hunger hits then half a bagel is enough for dinner."



48



352



4.1K



POVERTY INTERRUPTED: DESIGNING FOR SCARCITY

ideas⁴²

Poverty Interrupted

Applying Behavioral Science to
the Context of Chronic Scarcity



3 design principles
and

15 recommendations
for reducing the bandwidth
tax and addressing the
context of poverty

THE DESIGN PRINCIPLES



Cut the costs

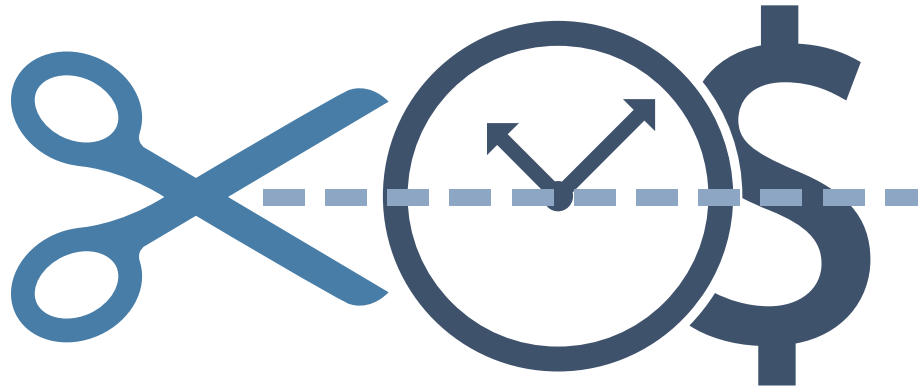


Create slack



Reframe and empower

DESIGN PRINCIPLE 1: CUT THE COSTS



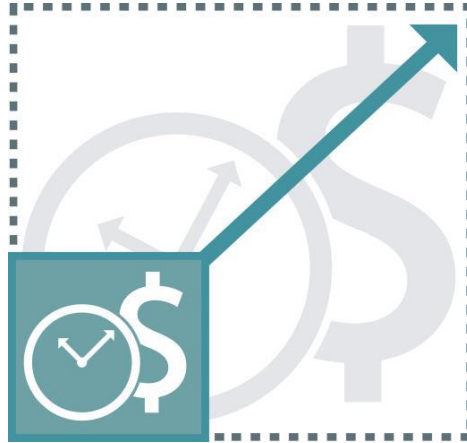
Well-meaning programs increase these costs unintentionally

CREATING SYNERGIES



Among families Tacoma Housing Authority worked with, 100% of college aged student received the scholarship because the **sign-up was integrated** into the standard housing application.

DESIGN PRINCIPLE 2: CREATE SLACK



Poverty is unforgiving, leaving no room for error or risk.

Even minor unanticipated “shocks” can be catastrophic for families.

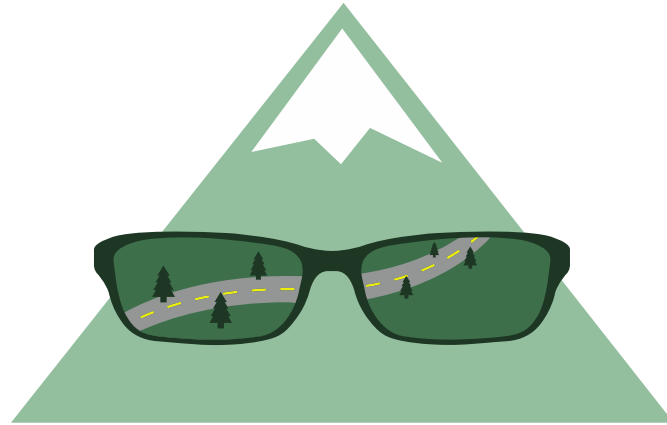
Building resilience to these shocks to support families.

BUILDING BACKSTOPS



offers “stackable” trainings, each of which leads to a workplace credential, so **participants get credit even if they can’t complete the whole program.**

DESIGN PRINCIPLE 3: REFRAME & EMPOWER



Living in poverty carries a powerful social stigma.

Many systems and programs unintentionally reinforce this stigma rather than affirm autonomy and dignity.

BUILDING PLAUSIBLE PATHS TO SUCCESS



invites successful participants back
to work with younger students and **hires from within the community**

POLICY IMPLICATION: WORK REQUIREMENTS

CAN YOU KEEP YOUR MEDICAID IN ARKANSAS?

Each requirement leads through the maze to a challenge. Call it the AR Works Arkansas maze. Can you make it all the way through the maze to report your work? Put out every one you find on the way. If you are a workday you are asked to report your hours and have to go back to the start. Otherwise, if you are not compliant by the 15th of the month, you are deemed non-compliant.



You logged your hours last month and think that puts you in compliance for future months as well. You are deemed non-compliant this month.



The AR Works website is malfunctioning when you try to log in to report your hours. You forget to log back in before the 15th of the following month and are deemed non-compliant.



You ran into sick last week and you had to take a day to take home with you. You report your 80 hours needed to fulfil the work requirement. Find a worker repeatedly on your desk and compliance for the month. GO BACK FIVE SPACES.

Your wife to work has a family emergency & you're stuck at home for a week. You will be non-compliant this month.



You have had an exemption the past 3 months, and when you try to log into AR Works to report your hours this month, you start remember your password and have to reset it. GO BACK TO CHALLENGE 2.

You logged your hours last month and think that puts you in compliance for future months as well. You are deemed non-compliant this month.



You are one of the 15% of Arkansas with no internet access at home. You have a job, but your boss does not have an internet and you have to report your hours every month. You are not compliant. GO BACK TO CHALLENGE 2. You are not compliant this month.

FINISH

Phew! You've successfully reported your work-related activities to satisfy the AR Medicaid work requirements. Don't forget to do the same next month (and the one after that, and the one after that), and it's not a bad idea to maintain other records of your employment in case the state asks for verification at some point.

You go to the bank of your county.

You don't have a computer with internet access, so you try to access AR Works on your cell phone browser, but receive an error message that you are not compatible with the MO SPACES.

You luckily have a computer with internet access and log on to AR Works to create your account after you put your kids to bed. My kid and the website crashes every evening at 8pm. GO BACK TWO SPACES.



CHALLENGE 3: Complying with work requirements

Good news! You have a job that satisfies the 80 hours/month work requirement & consistent internet access to report your hours.

You live in an area without cell reception and miss a call from Arkansas Department of Human Services (DHS)'s call center notifying you that you're required to report work. GO BACK TWO SPACES.

You see something about Medicaid work requirements on the news. You don't know if you are eligible or how to find out. You don't hear anything and assume you're exempt.

CHALLENGE 1: Hearing about the work requirements

START

You receive a call to your land line from the AR DHS call center and when you must report work requirements using AR Works.

You don't hear anything about the work requirements, don't report them and are deemed non-compliant.

Arkansas Dept of Human Services mails you a letter saying you are required to report work for your Medicaid, but it goes to your old address and you don't receive it.

You receive a letter from DHS telling you that you are required to report your work activities to maintain Medicaid.

Your brother mentions he is required to report his work to keep his Medicaid. You call AR DHS and find out you are also subject to the work requirements.

You are one of the 25% of Arkansans without internet access at home. You try to go to the library to set up an email account but it is not open when you are off work. GO BACK ONE SPACE.

Luckily, you already have an email address.

CHALLENGE 2: Creating an AR Works account

You need to sign up for an email address to create your AR Works account.

You don't hear anything about the work requirements, don't report them and are deemed non-compliant.

Your brother mentions he is required to report his work to keep his Medicaid. You call AR DHS and find out you are also subject to the work requirements.

WORK REQUIREMENTS...

***INCREASE
COSTS***

***ELIMINATE
SLACK***

***MALIGN
AND
DISEMPOWER***

FALSE *moral narratives around poverty in the United States*



The poor are individually and solely responsible for their circumstances



Those living in poverty lack the agency to manage their lives



Exceptional rags-to-riches stories show that people can move out of poverty with hard work

RECOMMENDATIONS *for increasing labor market participation*



Expand effective employment and training programs that meet clients where they are



Subsidize (or provide) child- and elder care



Increase take-home pay



ideas **42**