

A PREVIEW

DESIGNED TO THRIVE

A New Vision of Social Policy
for 21st Century Families

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About the Family-Centered Social Policy Initiative

The Family-Centered Social Policy initiative at New America is a cross-programmatic effort to construct and advance a new vision for social policy that allows all families to thrive in an era of growing risk, uncertainty, and inequality. Programs involved in this work include: Asset Building, the Better Life Lab, Education Policy, Open Markets, and the Open Technology Institute.

Find out more at <http://www.newamerica.org/family-centered-social-policy>

THE POLICY DESIGN CHALLENGE

The days are long for Gina Desir. When she's not administering medications and bathing the elderly and disabled patients at the hospital where she works in Philadelphia, she's raising her two sons and training to become a Licensed Practical Nurse through a program delivered by the District 1199C Training and Upgrading Fund. In addition to working full time, she's attending classes three nights a week and every other weekend.

Once she passes the licensing exam, this credential could allow her to more than double her salary, from \$12 an hour to more than \$25 an hour. This would take her family's income from just above the poverty line to a place where she has more confidence that she can provide all of the things that her two growing boys need. From there, she

plans to continue on to earn her bachelor's degree in nursing, which would extend these long days well into her 40's.

She knows that juggling the work and classes will be worth it, but it still comes with a cost. At seven and fourteen, Gina's sons are about as studious as you'd expect. She spends a lot of time worrying about their homework. Instead of being home to help them with their assignments herself, she often has to call a neighbor to check in on them instead. She hopes that sacrificing time with her children now will ultimately allow them to avoid the struggles that she has had to face. Her dream is that both of them go straight from high school into college and earn bachelor's degrees by the time they are 22-years-old, outpacing her by over 20 years.

Applying Design Thinking to Social Policy

Social policy for families is broken. Instead of tinkering around the edges or simply demanding more funding, New America's Family-Centered Social Policy initiative believes it is time to step back and re-design the way policy is made from its inception.

This paper previews a report following this summer proposing a new strategy that is rooted in the principles of Universal Design, an approach that takes into account the needs and capabilities of the broadest range of participants when designing policies and that improves policy performance over time through feedback loops that prioritize ideas and input from real families.



Like Gina, all parents want to give their children the best possible start in life; the ability to grow, learn, and chart their own path. And, to do that, all families need the same essential things: security, opportunity, and time to connect with each other and their communities. Yet, as Gina's story shows, there are substantial barriers preventing these universal needs from being universally met.

Over the past two years, the Family-Centered Social Policy initiative at New America has been working across policy programs, including Asset Building, Education, Open Markets, as well as with our Better Life Lab and Open Technology Institute, to construct and advance a new vision for social policy that allows all families to thrive in an era of growing risk, uncertainty, and inequality.

This effort has been driven by a recognition that even though the needs of families and the challenges they face are interrelated, policy is often designed in silos. Only by taking a holistic look at these policies, and accounting for the experiences of the families they are meant to serve, can we define a better approach.

As part of this process, we have conducted multiple site visits to communities across the country and heard numerous examples of families like Gina's

striving in the face of immense obstacles and taking victories where they could find them.

We have learned from the stories of parents and grandparents in Detroit whose children struggle as their families face depressed property values, limited public transportation, unaffordable or slow Internet access, school closures, and a mismatch between the skills of the last century and the new jobs coming available.

We have seen parents and caregivers struggle in Albuquerque, where child care workers earn poverty wages, working parents cannot afford care, and the government has set up administrative barriers to accessing and providing quality early learning opportunities.

We have also heard from non-profit organizations providing social services and job-training that can barely keep the doors open as state and city budget impasses further threaten their funding.

What became clear was the excessive amount of time and effort these families, and the organizations that were trying to support them, had to invest just to keep standing when the ground was constantly shifting beneath them.

SETTING DEFAULTS

As we articulated in *Strengthening Ties*, a paper the Family-Centered Social Policy Initiative published last year, parents need opportunities to develop their financial resources and build their credentials in order to provide their children opportunities to learn, grow, and eventually make their own

While there is an extensive policy infrastructure that should help the families falling short to close gaps, this infrastructure is in fact weakest and least accessible for the families who need it the most. 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.

climb up the economic ladder. Unfortunately, this virtuous cycle is disrupted for too many families because they are underserved by institutions that were not designed for them, even within those that are supposed to provide pathways for social and economic mobility, like our education system and workforce.

While there is an extensive policy infrastructure that should help the families falling short to close gaps, this infrastructure is in fact weakest and least accessible for the families who need it the most. In contrast, the families who are already positioned to access, navigate, and leverage institutions to their advantage receive the most support. 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.

These defaults are present from the start. Our country's education system is currently stuck with the legacy of the outdated notion that significant learning does not begin until kindergarten. 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 eighty 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. 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. 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 to pregnant mothers, infants, and toddlers, only reached four percent of eligible families in 2013. 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, often lower-quality, and sometimes unsafe childcare options.



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As children become “students” and go through public schooling, their opportunities to learn continue to be defined by their parents’ socio-economic status and job security. 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-prepared teachers. The arrival of the Internet and online courses may carry the promise of helping more students. And, more class assignments 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 WiFi hotspots, high-speed Internet access at home is financially out of reach, and mobile-only access via cell phones provides a poor 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. This puts students like Gina 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 out of every 100 part time students over the age of 24 went on to complete a four-year degree.

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Disparities that are perpetuated through the education system continue to manifest in the labor market. In an economy that is producing unstable employment with insufficient wages and benefits, social policy should provide the scaffolding that parents need to support their ability to provide nurturing and stable environments for their children. Instead, narrow assumptions about the

availability of work, what work provides, and what it takes to secure work are embedded in social policies conditioned on employment, tied to earnings, or delivered through employer-based platforms.

Families where an adult has fluid or tenuous attachment to work not only suffer from volatile incomes, but risk “churning” in and out of eligibility for public assistance and work support programs. This is counter to the purpose of these supports, which should be providing a smoothing effect in their income; providing the support services, like child care, that facilitate work; or the training and credentialing to enable greater workforce attachment and professional advancement.

But, even when a job is secure, benefits like paid family leave, retirement accounts, or health insurance are available only to a narrow segment of the workforce—typically those workers who already enjoy greater security within the labor market and financial stability due to higher incomes, assets, and education. This leaves the workers with the greatest risk within the labor market also those with the least protections. As a result, social policy further stratifies the advantages and disadvantages that are pernicious within the labor market itself.

A NEW DIRECTION

In America, it is taken as a given that effort and ability are the ultimate arbiters of success. Yet, as we have seen, too often default pathways are set by circumstances at birth and reinforced throughout an individual's lifetime, diminishing the actions they take on their own behalf.

But, defaults are not inevitable; they are created from design choices that are based on assumptions about who the design is for and how the design should serve them.

There is a better way.

By accommodating a range of users through a single design, the 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 an array of new contexts. Educators using UD in the

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Pioneered by Ron Mace, an architect who struggled to navigate the world from the wheelchair that polio confined him to as a child, Universal Design (UD) is a philosophy that calls for "the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design." It does this by prioritizing the needs of the user, broadly conceived, at every stage in the design process, including by making modifications based on user experiences.

classroom, for example, are applying techniques 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



Only one is usable by all people, regardless of circumstance.

equivalent, is embedding 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 UD as an inclusive, equitable, and adaptable model that creates higher economic and social returns than a more narrowly informed approach by obviating costly and potentially stigmatizing modifications or alternatives to benefit users with different capabilities. In short, designing for diversity creates a better design.

It is time we apply this approach to social policy.

We propose to reconstitute social policy in support of the universal need that all families share for security, opportunity, and time by applying the principles of UD. This would mean changing the way we approach child care, education, financial security, workforce development, technology access, and other determinants of family well-being to consider the broadest range of participants when designing policies, and factoring in characteristics that could create barriers to access and use, and directly engaging families in the design process.

Importantly, this does not just mean designing policies to be inclusive, it requires that the policies

be equitable. Currently, there is a stark bifurcation in the way that goals are delivered that perpetuates defaults. The tax code, for example, provides the primary infrastructure for delivering a range of social policy supports, including for child care, homeownership, savings and investment, higher education, and entrepreneurship. Problematically, these benefits are largely unavailable to the roughly

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half of all American households that do not itemize their taxes because their incomes are too low. This reserves almost half a trillion dollars in federal spending annually for the highest income, highest wealth households in wealth-building activities alone.

In contrast, many of these policy goals have counterparts targeting lower income households, such as child care subsidies, housing vouchers,



and Pell grants for higher education. However, these benefits frequently suffer from underfunding, reducing eligibility and benefit size, and are either partially or entirely funded through discretionary sources and require annual Congressional approval.

Key to successfully implementing the Universal Design approach is empowering families in the design and evaluation process.

This is in stark contrast to benefits administered through the tax code, which typically enjoy greater political protections and funding stability due to the “submerged” nature of tax expenditures. Although the policy goals are similar, the programs in which

they are embedded predict how successful they will be at achieving that goal.

Key to successfully implementing the UD approach is empowering families in the design and evaluation process. This increases the bargaining power of families impacted by these policies within the institutions they navigate and creates an essential feedback loop that ensures that policies are responsive to changing conditions and needs.

This summer, the Family-Centered Social Policy initiative will release a paper that articulates a bold, new vision for social policy that is grounded in a design-centered perspective, and we will identify concrete steps that policymakers at all levels of government can take to connect all families with the security, opportunity, and time they need to thrive.



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