
CENTERING THE MARGINS

A FRAMEWORK AND PRACTICES FOR PERSON-CENTERED FINANCIAL SECURITY POLICY



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Executive Summary

Since the first cases of the COVID-19 were reported in 2020, the US has entered an era of unprecedented unemployment, lost wages, and hardship. Federal policymakers mobilized to push money to displaced workers and their families through provisions in the CARES Act, including \$1,200 direct payments to most households, as well as a \$600 a week top-up of typical Unemployment Insurance (UI) payments. The results were clear: early evidence shows that the measures enacted by the CARES Act decreased poverty rates nationwide in April and May.¹

Despite these successes, there were clear failures leading to the delay or absence of critical resources, which fell most heavily on those who could least afford it. As of October, for example, around 12 million people, disproportionately Black and Latinx households, had yet to receive their Economic Impact Payments.² Further, the Century Foundation estimates that less than 60 percent of the 33 million UI claims made by the end of May had been paid, leaving millions of families experiencing or on the brink of financial hardship.³

The federal response to COVID-19 highlights the failure of existing programs to perform to meet human need as well as the lack of sustained political will necessary to avert this outcome. The inadequacy, inaccessibility, and unresponsiveness of the safety net was already well understood by the people for whom the economy already wasn't working. Failure hasn't been a case of programs now buckling under the weight of an anomalous crisis. They have been performing precisely as designed, but at scale—and with a level of visibility that has brought their failures into plain sight.

Rather than a failure of any one program in isolation, the performance of the public systems charged with meeting human need is an indictment of an approach that is at best disconnected from—and at worst indifferent to—the people our policies are impacting.

The lesson is clear: to change these outcomes, we have to flip the current top-down model of policy design, replacing it with a person-centered approach that originates with—and is accountable to—the people that policy is impacting.

The non-profit service organization Springboard to Opportunities in Jackson, Mississippi, is a pioneering model of what this approach could look like in practice. With a “radically resident driven” mission, Springboard launched the Magnolia Mother's Trust in 2018. This pilot program provided 20 Black women living in public housing \$1,000 per month with no strings attached for a year. An expanded demonstration project reaching 110 women began in March of 2020. Critically, the Magnolia Mother's Trust was co-designed by women living in these housing communities. The Magnolia Mother's Trust is meant to study not just the impact of regular cash infusions to families in need, but to display the power of community-driven program and policy design and to refute existing pejorative and racialized narratives around welfare policy.

This paper, a partnership between Springboard to Opportunities and the Aspen Institute Financial Security Program (FSP), seeks to operationalized Springboard’s “Radically resident-driven” approach to the design and evaluation of financial security policy.

Of course, the current top-down model of design practices is pervasive both within institutions that set policy, like government, as well as those that influence policy. As such, this person-centered framework and practices can provide a tool for philanthropic foundations, social service agencies, and other stakeholders that set priorities and shape systems that will affect people experiencing financial insecurity.

THIS PAPER:

1. Establishes a rationale for “centering the margins,” shifting power and influence to the people excluded by our current economic and political systems—and Black women in particular—within financial security policy;
2. Defines a framework for designing person-centered financial security policy as being *Holistic*, *Systemic*, and *Power-Building*, and;
3. Identifies a set of practices for applying a person-centered framework to the design and evaluation of financial security policy.



a. Key Insights for Person-Centered Policy Design

i. Making Design Holistic

1. *Originate design around the experiences and perspectives of participants.*
2. *Interpret data from the perspective of participants.*

ii. Making Design Systemic

1. *Direct agendas according to participant decision making.*
2. *Engage all stakeholders in the planning that will be involved in implementation.*

iii. Make Design Power-Building

1. *Create a supportive infrastructure that fosters ongoing engagement.*
2. *Invest in a design that allows participants to engage on their own terms.*

b. Key Insights for Person-Centered Policy Evaluation

i. Making Evaluation Holistic

1. *Establish metrics that offer a full assessment of the ways a policy is experienced.*
2. *Establish metrics that align with the goals of the participants.*

ii. Making Evaluation Systemic

1. *Evaluate impact of specific design features across key performance metrics.*
2. *Evaluate policies across administrative platforms based on their intended goal.*
3. *Develop an assessment tool for determining whether a policy is replicating or mitigating harms or privileges present in other systems.*
4. *Develop an assessment tool for determining whether a policy is exacerbating or mitigating historical harm or privilege.*

iii. Making Evaluation Power-Building

1. *Assess policies based on the ability of the people they impact to hold them accountable for their performance.*
2. *Create feedback loops within policies to make them responsive to participant experience.*

By examining ways to institutionalize the voice and influence of impacted communities at every step of policymaking—from identifying what is needed, to determining how it should work and evaluating its effectiveness—this framework aims to ensure that policy is accountable to those the policy is intended to serve. In doing so, this framework offers a positive alternative to policy design that honors and thrives on the insights and experiences of people underserved under the current approach and supports their capacity to drive the creation of policies that serve their needs.

Endnotes

- 1 DeParle, Jason. "Vast Federal Aid Has Capped Rise in Poverty, Studies Find." New York Times, June 21, 2020. <https://www.nytimes.com/2020/06/21/us/politics/coronavirus-poverty.html#click=https://t.co/THLxjC0FmX>.
- 2 Marr, Chuck, Kris Cox, Kathleen Bryant, Stacey Dean, Roxy Caines, and Arloc Sherman. "Aggressive State Outreach Can Help Reach the 12 Million Non-Filers Eligible for Stimulus Payments." Center on Budget and Policy Priorities, October 14, 2020. <https://www.cbpp.org/research/federal-tax/aggressive-state-outreach-can-help-reach-the-12-million-non-filers-eligible-for>.
- 3 Rosenberg, Eli. "Workers are Pushed to the Brink as They Continue to Wait for Delayed Unemployment Payments." The Washington Post, July 13, 2020.