



## Center for Social Development

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# Reflections From the Front Lines: Ideas and Evidence to Policy

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Let me begin by thanking Dean McKay, Michael Sherraden, Lissa Johnson, and all the members of the planning committee for organizing this excellent conference as well as for the invitation to offer a few reflections.

I've had the good fortune of working with Michael, Lissa, and many at the Brown School for over two decades now and am thrilled that our partnership opportunities have multiplied since I moved to St. Louis 7 years ago.

My relationship with Michael began in 1990 when, as an entry-level staffer on the U.S. House Select Committee on Hunger, I was charged by Chairman Tony Hall with finding new ideas to *end* hunger and poverty, not just alleviate them. My recently completed divinity school degree had taught me much about spiritual poverty, but little about material poverty, so I wasn't quite sure where to start. I was inspired by Friedrich Nietzsche's doctrine of eternal recurrence, but the only thing recurring at that moment was the blinking cursor on my blank screen.

Miraculously, two policy briefs—one written by the Progressive Policy Institute, the other by CFED—landed on my desk, both highlighting a recent *Social Service Review* article in which Michael Sherraden (1990) argued that assets, hitherto neglected in U.S. poverty programs and policies, were essential to ending hunger and poverty. Fascinated, I called Michael and invited

him to Washington to meet the chairman and me, but Michael, apparently early in his career and lacking assets himself, said he couldn't afford the trip and was waiting for someone else to foot the bill. I don't know who eventually paid for his trip, but one day he showed up in Washington.

Michael's seminal idea saved my job and, little did I know, would shape my professional life as well. I then spent the better part of the next 20 years trying to make asset building for the poor a reality in Washington, and it is from this "frontline" experience that I am pleased to share a few insights today.<sup>1</sup>

For the sake of time, and at a great risk of overgeneralization, I've condensed those two decades into three observations that, in my experience, matter in moving an idea and evidence into policy. In many ways, this is a story of policy innovation as well, since we literally were taking an idea formulated in the academy—though commendably grounded in the reality of the lives of the welfare moms Michael was working with—and trying to give it life in DC.

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Perhaps the best way to convey my three observations is to tell some stories. The lessons from those stories can be summed as (1) timing and framing matter; (2) evidence matters, however ... ; and (3) policy entrepreneurs and policy intermediaries matter.

<sup>a</sup> The views expressed here are my own views. This Perspective presents remarks delivered on September 15, 2016, during [Social Innovation for America's Renewal](#), a policy conference of the Grand Challenges for Social Work initiative. The conference was organized by the Center for Social Development at Washington University in collaboration with the American Academy of Social Work & Social Welfare.

## 1. Timing and Framing Matter

Ideas have merit in and of themselves, but their reception depends on their relevance to a time and place. I recall reading that the three recipients of the 2011 Nobel Prize in Chemistry were initially ridiculed by their peers because their ideas seemed so outrageous when first proposed.

Our field is no different. Many of you may be surprised to learn that it was primarily liberal scholars, advocates, and policymakers who were largely hostile to Michael's ideas because they claimed to know what the poor needed and were capable of—certainly *not* accumulating savings and wealth. Meanwhile, Republicans, conservatives, and “third way” Democrats, who were eager to “end welfare as we knew it,” were among the first to embrace the ideas. Stated simply, policymakers either believed families couldn't save because they were poor, so why bother, or believed families were poor because they never had the opportunity to save, so let's get started.

To illustrate, the late-1990s campaign on Capitol Hill to create a federally funded Individual Development Account (IDA) demonstration was passionately led by Senator Dan Coats, a conservative Indiana Republican. Other advocates for multibillion-dollar inclusive asset policies included Senators Jim DeMint, Joe Lieberman, Rick Santorum, Bill Bradley, and Jeff Sessions, as well as President George H.W. Bush, Secretary Jack Kemp, and others.

Interestingly, that same Senator Coats today no longer supports the government-funded IDAs he once championed because the dominant idea among many Republicans is no longer ending welfare, but ending government. Today, Republicans have largely but not completely retreated from progressive, multibillion-dollar asset-building proposals while Democrats, eager to respond to growing inequality, have now largely embraced them.

Note that, throughout all those years, the idea has not changed at all. But the timing and framing (or context) have. A seasoned lobbyist once told me that the three most important things in politics are timing, timing, and timing. As the welfare reform and inequality examples illustrate, the good ideas that will move in the future will be ripe for a political moment and framed as a problem that Congress is *already*

eager to solve. So, while we cannot all be Wayne Gretzky and know where the puck will be, this is the art at the intersection of ideas, evidence, and policy: anticipating a political moment and having your idea, framing, and evidence ready to go.

## 2. Evidence Matters, However ...

Speaking of evidence, this brings me to my second observation: Evidence matters, however...

Let me begin by conveying the rapid evolution of IDA policy in Congress. Thanks largely to the leadership of Michael and Bob Friedman of CFED—a true policy entrepreneur who embraced asset development enthusiastically and largely built the field from scratch—funds were raised from the Ford Foundation and several other national foundations to test IDAs in 13 sites nationwide through the American Dream Demonstration, or ADD. When Senator Coats and others heard about ADD, the response was not “great idea, let's see if it works, and then we'll consider a larger, federal demonstration.” No, it was “this idea is too good to limit to a small, privately funded demonstration, so I'm going to introduce legislation.” A few years later, in 1998, the \$25 million per year Assets for Independence Act was signed into law by President Clinton. Evidence played virtually no role, largely because there wasn't any.<sup>2</sup>

Then, in 1999, I was invited to brief Senators Lieberman and Santorum about the idea, and their response was not “great idea, let's see how these two demonstration projects turn out.” Instead, it was “this idea is too good to limit to any demonstration project, so we're going to introduce a \$10 billion dollar tax credit to make IDAs reach millions nationwide.” The Savings for Working Families Act, less than year later, came within an inch of becoming law but died when the larger bill it was attached to fell apart.<sup>3</sup>

Again, though we now had a little, evidence played no role in achieving this near policy victory. Similarly, a few years later, the bipartisan, bicameral, multibillion-dollar ASPIRE Act,<sup>4</sup> which would automatically create Child Development Accounts (CDAs) at birth for all children, was introduced in the House and Senate—the very year a privately funded CDA demonstration project was launched, meaning evidence played no role in generating this bill's introduction. Members just loved the idea.

The Clinton administration also appeared eager to expand asset building. In early January 1999, Michael relayed preliminary, nonexperimental evidence to the White House that low-income families in ADD could in fact save—the key policy doubt at the time—and that they were saving about \$30 a month. The result: a nearly \$400 billion dollar retirement-focused IDA called Universal Savings Accounts, which President Clinton announced in the 1999 State of the Union address.<sup>5</sup> OK, the evidence mattered, but the magnitude of the proposal was hardly commensurate with the evidence! In fact, the morning after the State of the Union, the White House called and said, “OK, Ray, we’ve teed this thing up for you, now you tell us how it will work.” They had no idea. I’m not sure we did either.

Clearly, enthusiasm for the idea overwhelmed any evidence, leading to the policies getting way ahead of the practice. (As an aside, I think it’s completely reversed now; the practice is way ahead of the policy). But evidence did, nonetheless, play a very constructive role: While it had little to do with getting IDA and CDA policies introduced or passed, it had a lot to do with getting those policies *right*. As opportunities arose to revise IDA and CDA legislation and laws in Congress and state legislatures, evidence from IDAs, CDAs, and other experiments were crucial.

But this story yields another interesting observation about evidence: how different administrations and policymakers have viewed it. I would describe the Clinton administration, as just illustrated, as “eager for evidence in support of ideas we love”; the George W. Bush administration as “ideology trumps evidence”; and the Obama administration as “evidence, evidence, and more evidence, please.” In my meetings at the Bush White House, it was always about the *idea* of building wealth and how that reduces dependency on government, fosters financial freedom, and leads to an ownership society.<sup>6</sup>

A few years later, my meetings at the Obama White House, reliably with Harvard, Chicago, and Princeton economics professors, made me grateful for my grueling degree from the Kennedy School. To them, ideology (or, for that matter, asset building) mattered little, but ideas backed by rigorous research mattered a lot. In fact, as many of you know, a team of data-obsessed behavioral economists was brought into the

Obama White House to nudge us all to better health, wealth, and happiness.

In the end, though, saving and asset-building policies were going nowhere in the early years of the Obama administration precisely *because* the evidence suggested that low- and moderate-income Americans *can* save; the imperative then, following the Great Recession, was to get precisely those families to *spend*. Moreover, families and policymakers were spooked by asset building for the poor given that the Great Recession had eviscerated \$16 trillion of family wealth, including the wealth of the very people the field had aimed to serve.

But that very crisis also birthed the most significant, unanticipated asset-building institution yet created: the Consumer Financial Protection Bureau, or CFPB. The field is now highly engaged with the CFPB on a range of asset-building strategies, including those promoting financial capability, tax-time savings, and CDAs, and evidence is central to those efforts.

In summary, then, policy can move (or not move!) *because* of the evidence, *indifferent* to the evidence, and (in some instances) *despite* the evidence. I think our job as researchers, academics, policy experts, advocates, and others is to conduct rigorous, forward-looking experiments rooted in the realities of people’s lives—to generate the best possible evidence. It is a commitment, I’m sure, that runs deep in this room today. That evidence will then, ideally, spur policy development or, at least—and, critically—get a policy right over the longer term.

### 3. Policy Entrepreneurs and Policy Intermediaries Matter

The impact of evidence on policy, then, cannot be understood apart from the political and economic moment in which that evidence is presented. It’s hard to know when, or how, an idea will have impact, or when you have an opportunity to “go to scale.” But many other things matter in moving an idea forward, in generating policy impact.

Many of these are quite familiar to you: calls, letters, media strategies, hearings, one-pagers, grass-roots and grass-tops organizing, coalition building, etc. However, the ones that

may be less familiar but, in my view, actually essential to policy success are the roles of policy entrepreneurs (such as Bob Friedman) and policy intermediaries (such as New America, Brookings Institution, American Enterprise Institute, Heritage Foundation, Corporation for Enterprise Development, Cato Institute, the DC-based trade associations, and many others). Perhaps needless to say, the foundations and donors that support their work are essential as well, with the best of donors serving as thought partners.

These policy shops have their ear to the ground for opportunities; play an essential “translation” role between research, evidence, and policy; can write and place timely, high-impact op-eds; and are often skilled at reaching—if not being an essential part of—the surprisingly small policy communities in DC that have a disproportionate effect on the policymaking process. They excel at organizing money and people around promising ideas.

In fact, my own story illustrates an open secret: Many members of Congress and their staff *rely* on think tanks and intermediaries to do the thinking and bill writing they don’t have the time or expertise to do. Congress needs them. But, having worked in think tanks as well, let me let you in on a less open secret: The think tanks often need *you*; they need ideas—they need academics, researchers, and analysts who’ve thought long and hard about key issues. They need you and the ideas this Grand Challenges conference are meant to generate.

I understand that Washington University is deepening its already historical ties with the Brookings Institution. Whether, as outlined in the policy briefs, you aim to build financial capability, ensure healthy development for all youth, close the health gap, or reduce extreme economic inequality, Brookings and other policy intermediaries, and the policy entrepreneurs that drive them, can be critical to your success.

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Let me close by looking back even further than the last two decades. In 2009, I had the pleasure of publishing a book, *The Next Progressive Era*, which I coauthored with my former New America colleague, Phil Longman. Our view was that the conditions leading up to the remarkable accomplishments of the Progressive Era—that 30-year period beginning with the depression of the early 1890s—were remarkably similar to our own today.

So, Phil and I wondered: If we are in fact now seeing a once-in-a-century convergence of political, economic, technological, demographic, and social forces, could large-scale reform be on our horizon? Could we achieve what they achieved, and what could we learn from them? Does history rhyme, as Mark Twain apparently once said?

It just so happens that I’ll be selling my book at lunch today if you’d like to know the answer!

I wish we had time to explore this, but what was clear was that research, experimentation, and evidence were central to the development and adoption of Progressive Era ideas—and these ideas led to many enduring reforms that exceeded the ambitions of their most visionary progenitors.

I doubt that the leaders of the Wisconsin Idea, including Charles van Hise and Robert La Follette, though they aimed to have their experiments inspire other states, could have imagined the scope of their impact on the Progressive Era, New Deal, and beyond. Nor could Jane Addams and Ellen Gates Starr, following their 1888 tour of settlement houses in London, have imagined that the Hull House they would establish in Chicago a year later would launch the social work profession in the United States, or that Addams would go on to win the Nobel Prize.

It’s hard to know, of course, whether the research, reforms, and ideas under discussion today will have the impact of earlier leaders and reformers. But I commend you all for articulating some of the nation’s key Grand Challenges and the education, research, and advocacy agendas that go along with them. As I mentioned earlier, the real art of policy impact lies in anticipating a political moment and having your idea, framing, and evidence ready to go. I believe that such a moment is upon us and, thanks to the Grand Challenges conference and similar efforts, you are well prepared to make a difference.

Thank you.

## End Notes

1. My remarks were informed by Michael Sherraden’s 2000 paper, *From Research to Policy: Lessons from Individual Development Accounts*, later published in the *Journal of Consumer Affairs*, as well as by a 2012 paper I published for the Center for Social Development: *From*

*Asset Building to Balance Sheets: A Reflection on the First and Next 20 Years of Federal Assets Policy* (Boshara, 2012). Both papers are available at <http://www.csd.wustl.edu>.

2. Although this isn't evidence, one of the three IDA programs in existence at the time was offering eight-to-one matches, which is unheard of now but nonetheless remains in law today. This is one example of the practice being way ahead of the policy. For the Assets for Independence Act of 1998, see Pub. L. No. 105-285, 112 Stat. 2759-2772 (codified at 42 U.S.C. § 402 (2014)).
3. Savings for Working Families Act, S. 895, 106th Cong. (1999).
4. ASPIRE (America Saving for Personal Investment, Retirement, and Education) Act of 2004, S. 2751, 108th Cong. (2004).
5. Address Before a Joint Session of the Congress on the State of the Union, 1 Pub. Papers 62, 63 (January 19, 1999).
6. We welcomed the ownership society idea and framework but worked hard to make sure it was ownership for those who owned little or nothing. Still, our embrace of that framing caused great consternation among our fragile allies on the left—consternation that we were somehow pawns in the political right's effort to privatize Social Security and other core elements of the 20th century welfare state.

## References

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