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People don’t understand government.

People don’t understand people.

People don’t understand people in poverty.

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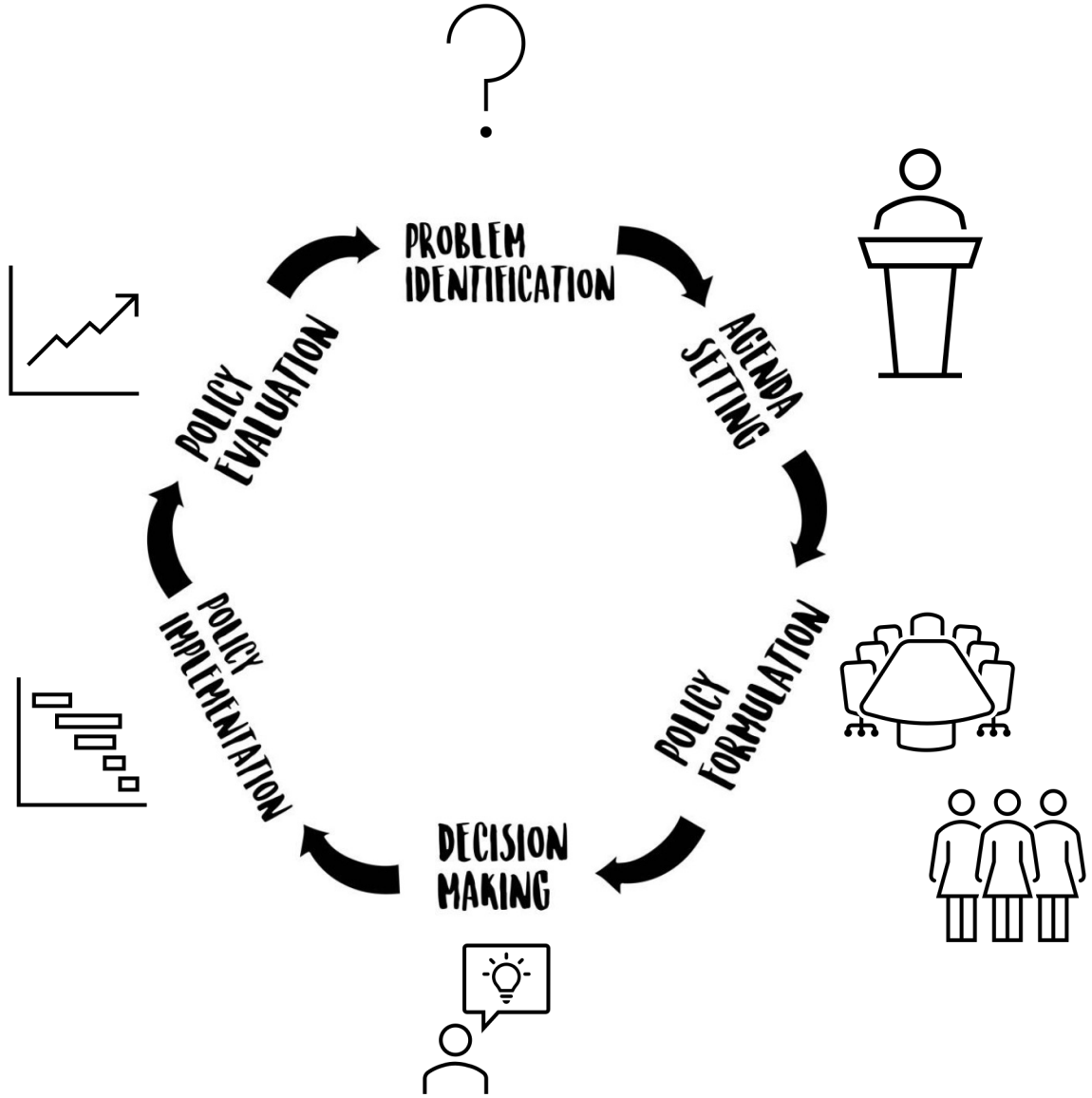
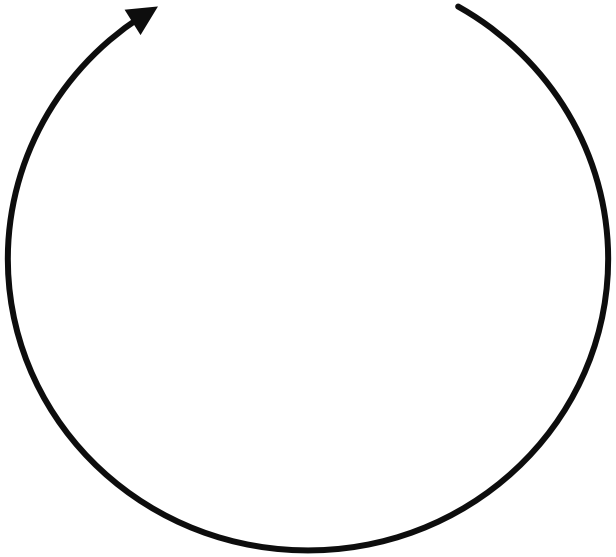
The Theory of Government Policy and Strategy

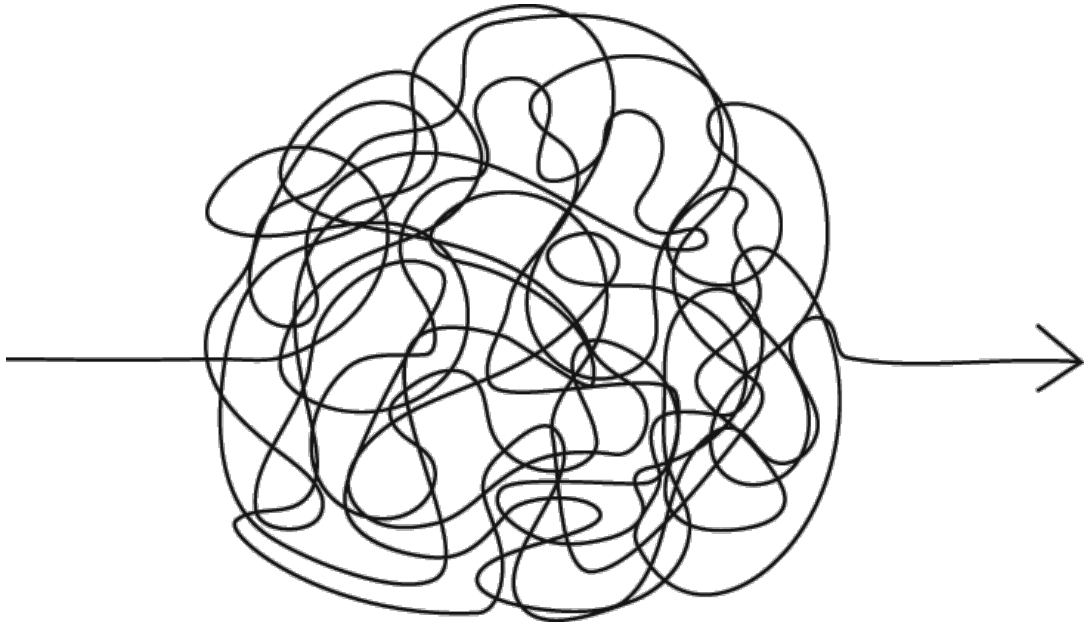


Howlett, Ramesh & Perl (2009)

Perception



Reality



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“Plans are useless,
but planning is indispensable.”

–Dwight D. Eisenhower

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“People aren’t stupid; the world is hard.”

–Richard Thaler

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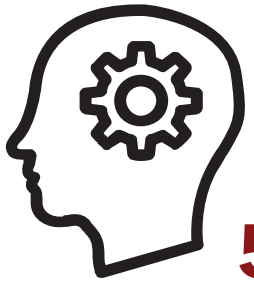
System 1 vs. System 2

System 1

95%

- Fast
- Automatic
- Intuitive
- Impulsive
- Unconscious

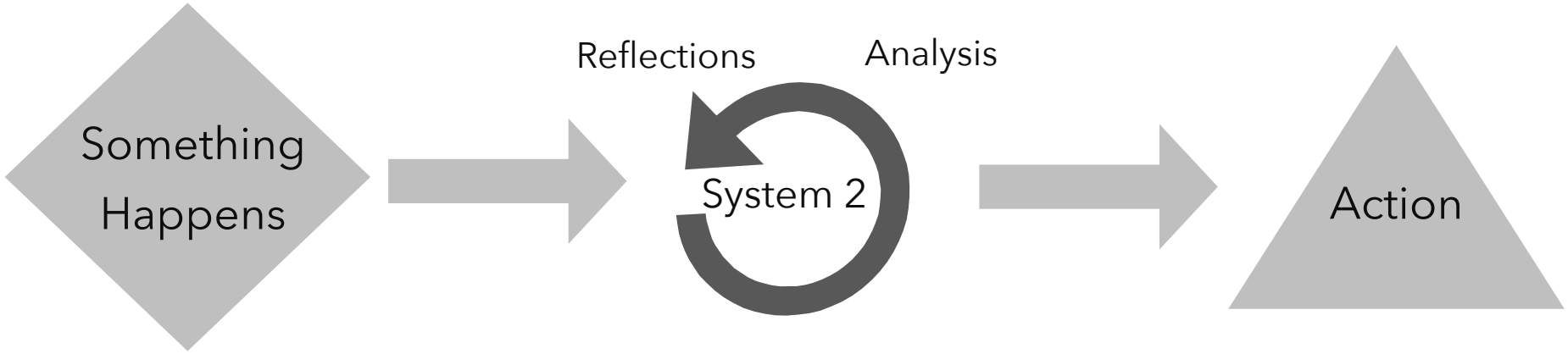
System 2



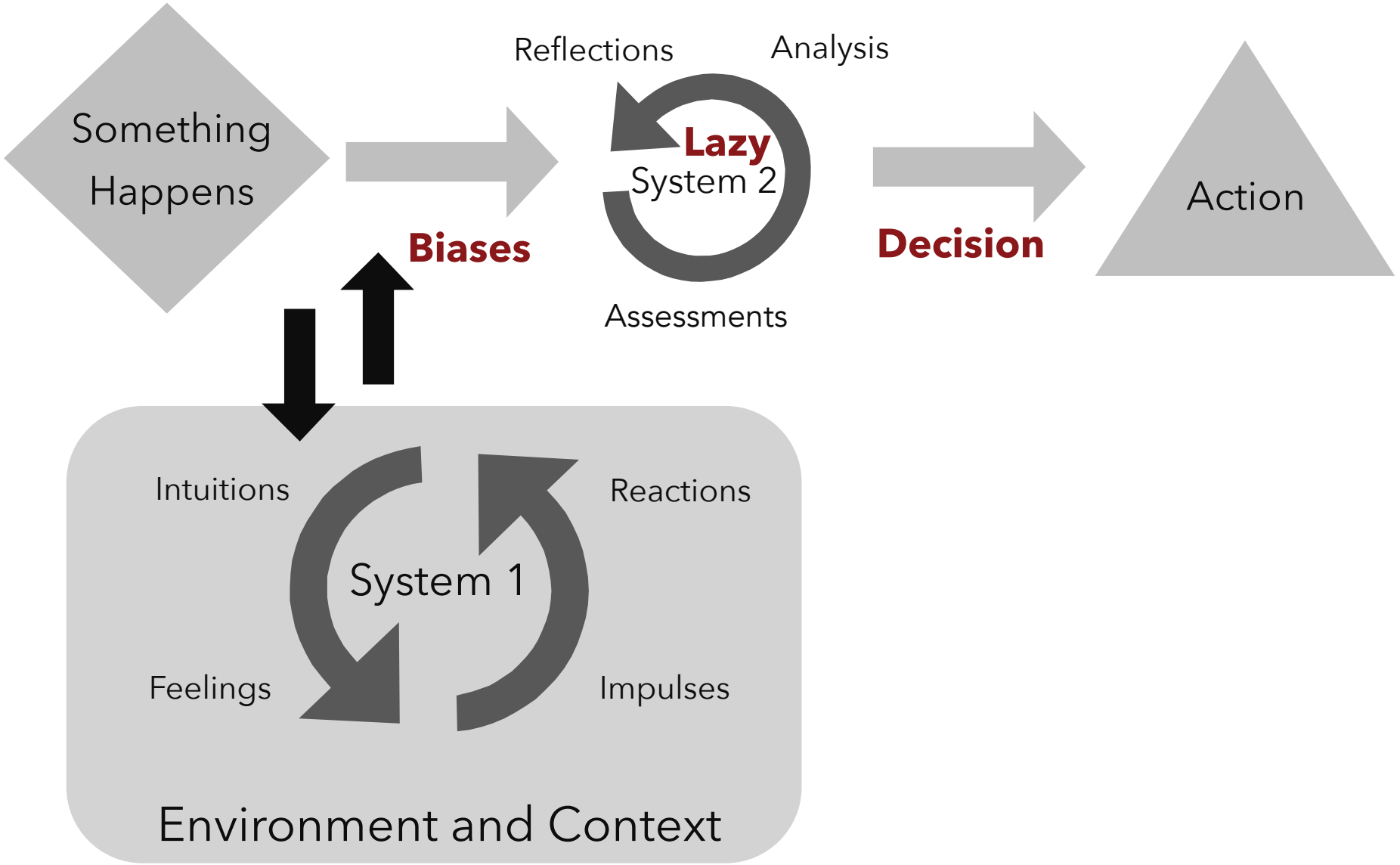
5%

- Slow
- Deliberate
- Analytic
- Cautious
- Self-aware

Humans and Decision Making



Humans and Decision Making



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MACKAYS
SCOTTISH THREE BERRY
AUX TROIS BAIES ECOSSAISES
BLUEBERRY AND BLACKCURRANT
MYRTILLE ET CASSIS
SCOTTISH BLACKCURRANT
CASSIS ECOSSAIS
ORANGE & CRANBERRY MARMALADE
ORANGE WITH WHISKY
ORANGE AU WHISKY
250ml
340ge
EDOKO
MACKAYS THREE BERRY JAM
5.99
MACKAYS BL B BLKCURRANT JAM
5.99
MACKAYS ORANGE MARM W/CHAM
5.99
MACKAYS THK CUT ORANGE MARM
5.99
5.49
RASPBERRY & RHUBARB PRESERVE
STRAWBERRY PRESERVE WITH CHAMPAGNE
SCOTTISH STRAWBERRY
FRAISE ECOSSAISE
SCOTTISH RASPBERRY
FRAMBOISE ECOSSAISE
RHUBARB & GINGER PRESERVE
BLUEBERRY PRESERVE
APRICOT PRESERVE
REDCURRANT JELLY
235ge

We design for System 2, but people rely on System 1

Information alone does not change behaviour.

Context and environment matter more than we think.

WORKING WHILE RECEIVING INCOME ASSISTANCE

for people with regular employment

SCENARIO 1: MAGGIE

- She is single
- She is renting her home
- She has no dependents
- Her basic IA cheque is $585 a month

Maggie works 20 hours per week and earns $10.50 per hour

Her wages are $840 per month

Her entire IA cheque is $585 per month

Under the OLD POLICY

Maggie's IA cheque would have been reduced by...

$0 to $150	0%	$0
Over $150	70%	$483
The amount deducted was		$483

This means her monthly income was

$840 + ($585 - $483) = $942

Wages *IA Cheque* *Reduction*

Under the NEW POLICY

Maggie's IA cheque will be reduced by...

$0 to $250	0%	$0
Over $250 to $500	25%	$62.50
Over $500 to $750	50%	$125
Over $750	75%	$67.50
The amount deducted is		$255

This means her monthly income is $840 + ($585 - $255) = $1,170

Wages *IA Cheque* *Reduction*

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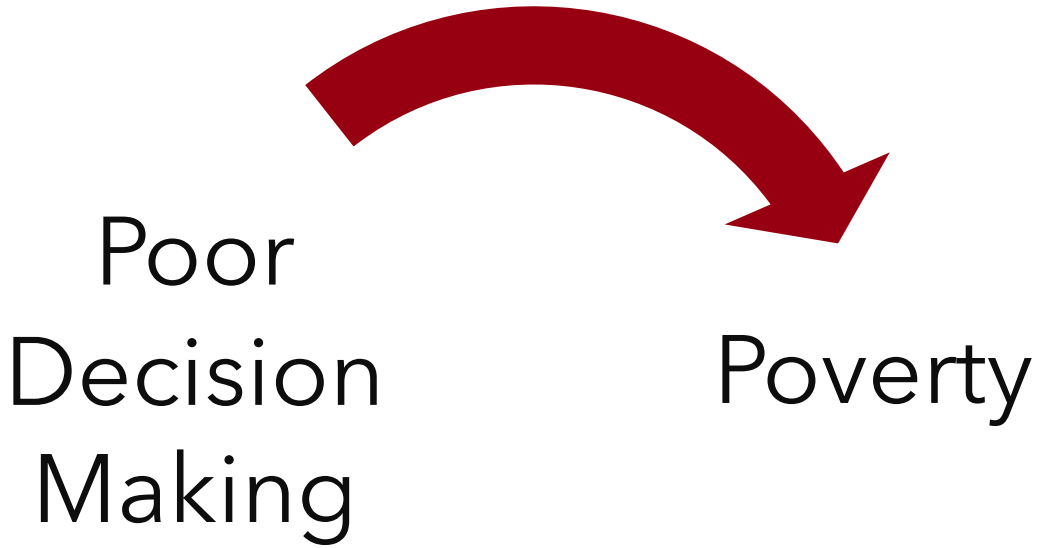
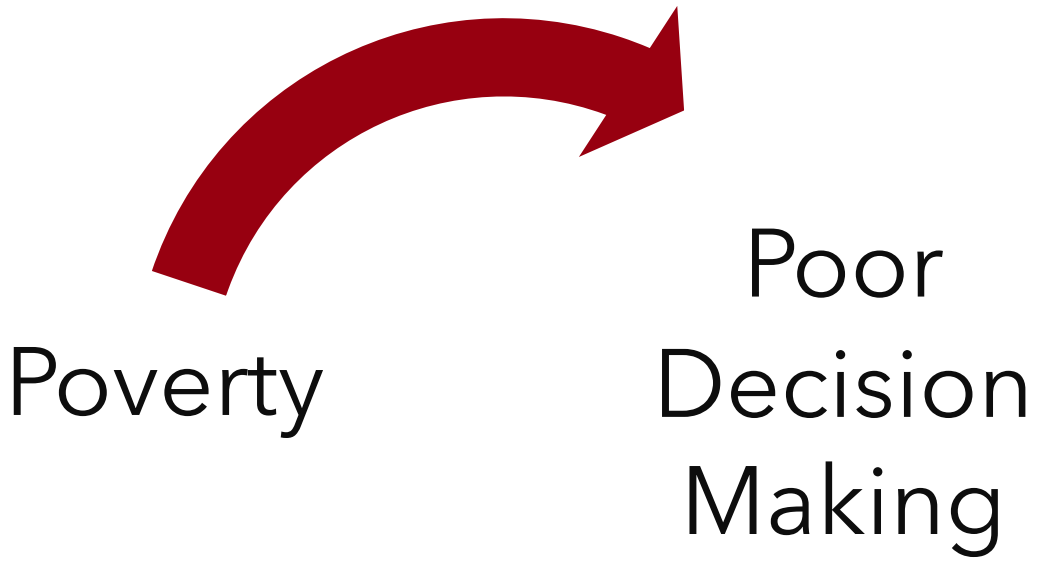
Poverty and Decision-Making



Poverty and Decision-Making



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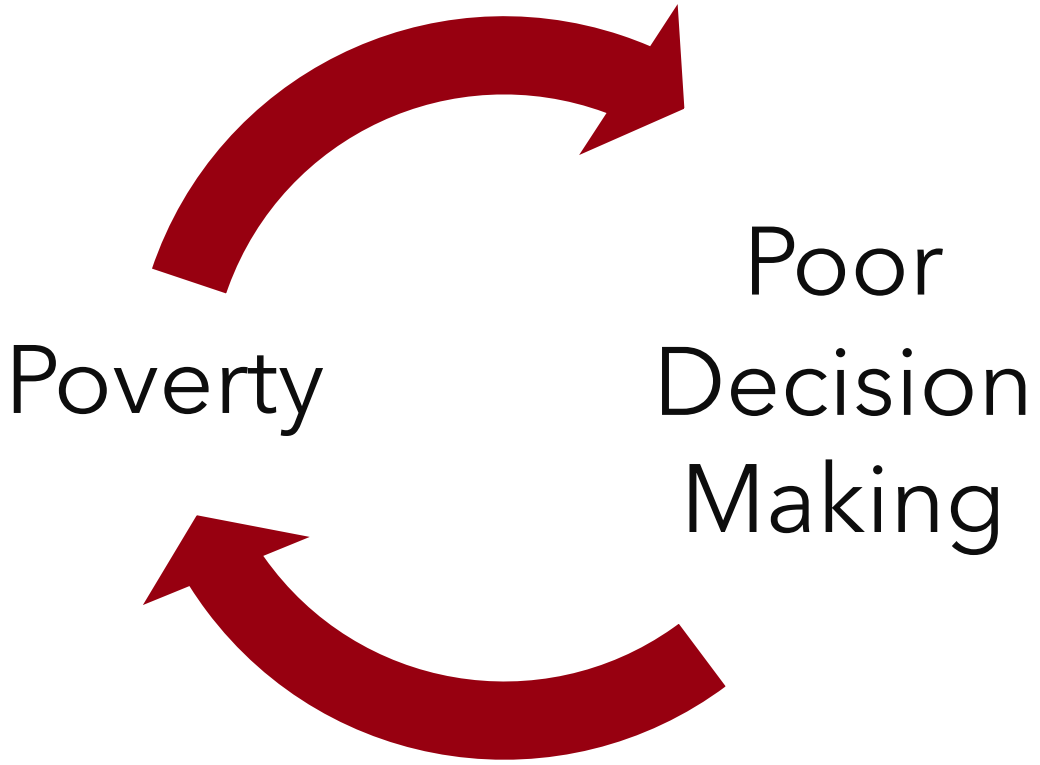
Poverty and Decision-Making



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So what?

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No more big ideas. Just do a thing.

DAVIS PIER

No more big ideas. Just do a thing.

Be innovators.

DAVIS PIER

WORKING WHILE RECEIVING INCOME ASSISTANCE

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Wages *IA Cheque* *Reduction*

Employment Income Estimator: regular employment

How much money will you take home starting October 1?

The estimated take-home amount will change when you move the 2 sliders. If you can't use this estimator, contact your Caseworker or Care Coordinator for help.

Income Assistance cheque amount (without wages)

Move the slider to the number closest to your Income Assistance cheque amount (not counting any reductions from wages.)

$525

Monthly wages from working

Move the slider to the number closest to what you earn from working after taxes and deductions.

$1150

Estimated take-home amount

This is an estimate of how much money you'll take home each month. It includes your wages from work and your Income Assistance cheque (after we calculate the reduction.)

$1187.5

Based on your income assistance cheque amount and your monthly wages, your estimated cheque reduction will be $487.50. Your old income assistance cheque reduction would have been around $525.00.

No more big ideas. Just do a thing.

Be innovators.

Design for humans.

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“There is only one way to eat an elephant: one bite at a time.”

–Desmond Tutu

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