

http://raisingofamerica.org/speed-bumps-or-tracks

# **Speed Bumps or Off the Tracks?**

Parents face many different kinds of stressors which in turn may affect the act of parenting itself. "Speed Bumps or Off the Tracks" explores some of the "little things" parents lacking money have to live with day in and day out and which devour their time and thinking.

Sendhil Mullainathan, a behavioral economist and co-author of Scarcity: Why Having So Little Means So Much, argues that all humans have limited mental bandwidth, or psychic resources, and that juggling bills, fearing a supervisor's wrath, anxiety over debts, fear of the police and other crises leave less mental bandwidth available to identify and tend appropriately

You're on your way to pick
up your five-year-old
daughter from school when
the police pull you over for a
broken tail light.

Speed Bump?
or Off the
Tracks?
or click me

to the often subtle emotional needs of our young children.

In an article published in the <u>W.K. Kellogg Foundation's 2011 annual report</u>, Mullainathan and Saugato Datta observe, Good parenting requires psychic resources. Complex decisions must be made. Sacrifices must be made in the moment. This is hard for anyone, whatever their income: we all have limited reserves of self-control and attention and other psychic resources.

### Mullainathan and Datta continue:

Low-income parents, however, also face a tax on their psychic resources. Many things that are trifling and routine to the well-off give sleepless nights

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to those less fortunate....Shocks get magnified. For the well-off, a brokendown car is little more than a temporary annoyance. If need be, they can just take a cab. For those with less income, it necessitates real, meaningful tradeoffs and painful sacrifices. If taking a cab becomes unavoidable, it may mean having to spend less on groceries. It may mean cutting back on the time spent with a child on account of having to work extra hours to make up for the unexpected expenses. Equally, trying to avoid shelling out the cab fare may mean taking an extra couple of hours to get to work, with less time and energy left over for other things, not least supervising a child's school work and keeping tabs on his social life.

Well-off people have the luxury of freedom of mind. Their psychic resources are reserved for difficult and important things... But those with less income are not as fortunate. They have the same (limited) capacity for self-control and attention—but are forced to expend a large fraction of it dealing with the ups and downs of everyday life... This leaves less psychic resources for the important things in life. Part of the mind is constantly fretting about putting food on the table...

## That's why, Mullainathan and Datta argue:

A very good parenting program may not look like one at all. Deal with the economic instability that taxes psychic resources. For example, stabilize incomes, provide low-income credit alternatives to deal with the ups and downs of life, or ensure stable housing. These may not be parenting programs in the conventional sense of the term. But by freeing up psychic resources they allow people to be the parents they want to be.

In other words, as political scientist Glenn Loury observed, it's not about poor parents' personalities or even the material things they go without which affect parenting. Perhaps the most important thing money can buy is peace of mind. That's not to say that rich parents are not under stress and are always good parents. Far from it. Only that economic insecurity makes a hard job that much harder.

### TAKE-AWAY

The best parenting programs may have little to do with parenting at all.



## **Are Debtors Prisons Back?**

This New York Times article and this episode of comedian John Oliver's TV show illustrate a municipal practice which combines the entanglements of Kafka with the debtor prisons of Dickens. The result: even greater stressors placed disproportionately on the poor, especially poor people of color.

Here's how it works: Police go to great lengths to bust people for parking, traffic or other minor violations. When those ticketed are unable to pay the fines and fees right away, the town or county contracts with for-profit probation companies to collect the debt. The companies add "service fees" and penalties. The debt grows to hundreds, even thousands of dollars.

Paying it off grows more and more

Poor Land in Jail as Companies Add Huge Fees







burdensome and unmanageable. Soon arrest warrants are issued. It's a way for municipalities to generate revenues without raising taxes and companies to reap profits on the backs of the most vulnerable. Families are being ripped apart as a result.

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