

The Time Tax

Not long ago, a New York City data analyst who had been laid off shortly after the pandemic hit told me she had filed for unemployment-insurance payments and then spent the next six months calling, emailing, and using social media to try to figure out why the state's Labor Department would not send her the money she was owed. A mother in Philadelphia living below the poverty line told me about her struggle to maintain government aid. Disabled herself she had not gotten all of her stimulus checks and, because she does not regularly file taxes or use a computer, needed help from a legal-aid group to make sure she would get the newly expanded payments.

Many Americans have stories like these. In my decade-plus of social-policy reporting, I have mostly understood these stories as facts of life. Government programs exist. People have to navigate those programs. That is how it goes. But at some point, I started thinking about these kinds of administrative burdens as the "time tax"—a levy of paperwork, aggravation, and mental effort imposed on citizens in exchange for benefits that putatively exist to help them. This time tax is a public-policy cancer, mediating every American's relationship with the government and wasting countless precious hours of people's time.

The issue is not that modern life comes with paperwork hassles. The issue is that American benefit programs are, as a whole, difficult and sometimes impossible for everyday citizens to use. Our public policy is crafted from red tape, entangling millions of people who are struggling to find a job, failing to feed their kids, sliding into poverty, or managing a disabling health condition.

The United States government has not just given up on making benefits easy to understand and easy to receive. It has in many cases purposefully made the system difficult, shifting the burden of public administration onto individuals and discouraging millions of Americans from seeking aid. The government rations public services through perplexing, unfair bureaucratic friction. And when people do not get help designed for them, well, that is their own fault.

The time tax is worse for individuals who are struggling than for the rich; larger for Black families than for white families; harder on the sick than on the healthy. It is a regressive filter undercutting every progressive policy we have. Little attention is being paid to making things work, rather than making them exist. And very little attention is being paid to making things work for the neediest—people short on time, money, and mental bandwidth.

The time tax is everywhere. It needs to be measured. It needs to be managed. And it needs to end.

Annie Lowrey, *The Atlantic*, julio de 2021 (adapt.)