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Networks, Capital, and Compliance

The Hidden Resources Work Requirements Assume

Two people receive identical work verification notices on the same Tuesday. Both are expansion adults earning approximately $22,000 annually, both working irregular hours, both facing the same 45-day deadline.

Sarah reads the notice over dinner with her partner, who spent three years in HR before their current retail management job. Her partner recognizes immediately what the form requires and knows Sarah's employer maintains a pay stub portal. They draft a quick plan: pull records at lunch tomorrow, upload that evening. By Thursday, Sarah has submitted her documentation.

Marcus reads the same notice alone in his efficiency apartment after a ten-hour landscaping shift. He's not sure what "verification of work hours" means, exactly. His employer pays cash weekly, writing hours on slips Marcus generally throws away. He doesn't know anyone who's dealt with Medicaid paperwork. He puts the notice on his kitchen counter, intending to figure it out this weekend. The weekend passes. The notice migrates to a stack of papers by the door. Forty-four days later, it's still there. Marcus loses his Medicaid coverage not because he refused to comply, not because he wasn't working, but because *he lacked the invisible resources that made compliance possible for Sarah.*

Same requirement. Same deadline. Same income level. Vastly different outcomes. The difference between them has nothing to do with work and everything to do with capital.

Capital Beyond Money

The French sociologist Pierre Bourdieu spent his career demonstrating that economic capital, the money and material resources people possess, represents only one form of the advantages that shape life outcomes. In his foundational 1986 essay "The Forms of Capital," Bourdieu identified three fundamental types: *economic capital* (financial resources and material assets), *cultural capital* (knowledge, skills, educational credentials, and familiarity with dominant cultural forms), and *social capital* (the networks of relationships and group memberships that provide access to resources and opportunities). Each form can, under certain conditions, be converted into the others, and each operates according to its own logic while contributing to the reproduction of social advantage across generations.

Bourdieu's framework emerged from his studies of French education and elite cultural reproduction, but its explanatory power extends far beyond those contexts. The insight that mattered most was deceptively simple: *the resources that enable success in institutional settings are not equally distributed, and income measurement captures only a fraction of the relevant inequality.* Two families with identical incomes may possess radically different amounts of cultural and social capital, leading to radically different outcomes when they encounter the same institutional demands.

Work requirement verification systems assess income to determine eligibility. Someone earning below 138 percent of the federal poverty level qualifies for Medicaid expansion coverage. But the systems assume that everyone meeting this threshold possesses equivalent capacity to navigate the verification process itself. They do not. The Sarah and Marcus of the opening vignette

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have the same income. They do not have the same capital. The verification system recognizes only the former while depending entirely on the latter.

This mismatch between what systems measure and what outcomes require lies at the heart of why work requirements produce such different results across populations that appear, on paper, to be similarly situated. Understanding this requires examining how each form of capital operates in the specific context of Medicaid work requirement compliance.

Social Capital and the Navigation Network

When the verification notice arrives, who can you call? This seemingly simple question determines outcomes more than perhaps any other factor in work requirement compliance.

Robert Putnam's influential analysis of declining civic engagement in America documented not just aggregate trends but distributional consequences. *Social capital is not equally distributed across the population.* Networks of reciprocal support, institutional connections, and access to people with relevant knowledge vary systematically by class, race, geography, and life circumstance. Some people can call a dozen friends before finding one who has navigated Medicaid paperwork. Others have no one to call at all.

Mario Small's ethnographic work on network inequality reveals how these differences emerge from everyday life circumstances rather than individual networking failures. Where you work, where you live, where your children go to school, whether you participate in organized activities: these contexts shape who you know and what resources your connections can provide. The person working irregular shifts with no consistent coworkers builds fewer ties than someone in stable employment with the same people every day. The person without children misses the parenting networks through which much practical knowledge circulates. *Network poverty is not chosen; it is structured by life circumstances that the network-poor did not create.*

For work requirement compliance, social capital operates through multiple mechanisms. *Informational support* provides knowledge about what verification requires, how systems work, and what pitfalls to avoid. Someone in your network has probably done this before; their experience becomes your guidance. *Reminder* **networks** provide prompts about deadlines that might otherwise be forgotten amid the chaos of daily survival. *Practical assistance* offers rides to appointments, childcare during office visits, help completing forms, access to technology for digital submission.

Sarah has a partner with HR experience who immediately understood what the verification notice required. That single relationship transformed an opaque bureaucratic demand into a manageable task with a clear solution. Marcus has no such relationship. He faces the same requirement without the interpretive resources that would make compliance achievable.

The research on program retention consistently finds that social isolation predicts administrative failure. People embedded in dense support networks maintain program participation at higher rates than isolated individuals facing identical requirements. *The network is the resource,* and its absence is a deficit that no amount of individual effort can fully compensate.

Cultural Capital and Administrative Literacy

Understanding bureaucratic language requires cultural resources that educational systems distribute unequally. The verification notice arrives in language that assumes familiarity with institutional communication styles. Terms like "verification," "documentation," and "compliance"

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carry specific bureaucratic meanings that may not match everyday usage. The capacity to decode these communications, to recognize what is actually being asked and what the consequences of various responses will be, constitutes a form of cultural capital that makes or breaks compliance outcomes.

Annette Lareau's influential research on class differences in childrearing documented how middle-class families engage in "concerted cultivation," deliberately developing children's institutional navigation skills through structured activities, advocacy with teachers and administrators, and explicit coaching in how to interact with authority figures. Working-class and poor families more often pursue "natural growth" approaches that develop different strengths but leave children less prepared for institutional encounters. *The capacity to navigate bureaucracies is taught, and the teaching happens unequally.*

These childhood differences compound into adult disparities. Someone whose parents modeled form completion, who learned to request documentation from employers, who developed comfort with institutional communication styles, brings cultural capital to work requirement compliance that someone without this background lacks. First-generation engagement with complex administrative systems proceeds differently than engagement by people whose whole lives have included regular exposure to institutional navigation.

The verification notice that seems straightforward to someone with institutional fluency appears incomprehensible to someone without it. What does "verification" actually require? What documentation is acceptable? What happens if the deadline passes? How do you fix errors? Where do you get help*? The cultural capital to answer these questions determines whether someone begins the compliance process with a manageable task or an overwhelming mystery.*

Economic Capital's Hidden Role

Work requirement systems determine eligibility based on income. Someone below the threshold qualifies; someone above does not. This binary assessment misses the economic resources that compliance itself requires.

The smartphone with data plan for digital submission. The transportation to county offices when digital systems fail. The flexibility in work schedule that permits appointments during business hours. The childcare during verification activities. The stable address where mail arrives reliably. The bank account that generates statements proving income. The employer willing to devote time to verification requests. Each represents economic capacity the income test does not measure but the verification process demands.

A person may be income-eligible for Medicaid while being resource-constrained for the compliance activities the system requires. The worker earning $20,000 annually qualifies for coverage but may lack the $50 for a rideshare to the benefits office, the data plan for online submission, the work flexibility for a mid-day appointment. *These costs do not appear in the eligibility calculation, but they determine eligibility outcomes.*

The phenomenon of "poverty penalties" describes how being poor often costs more than being financially stable. The person without a bank account pays fees to cash checks. The person without reliable transportation pays more per trip. The person without stable housing spends more time on logistics that stable housing handles automatically. Work requirement compliance adds another poverty penalty: *the time, money, and opportunity costs of proving eligibility that the eligibility criteria do not count.*

The Convertibility Problem

Bourdieu observed that different forms of capital can convert into one another, but the conversion rates are not equal for everyone. Money can purchase some forms of cultural capital (education, coaching, professional services) but cannot fully substitute for the embodied cultural capital that comes from lifelong socialization. Social capital can sometimes be leveraged into economic opportunity, but networks themselves require investment to build and maintain.

For work requirement compliance, the conversion problem manifests acutely. Economic capital alone cannot purchase the social capital of knowing someone who understands the system. Cultural capital alone cannot overcome the economic barriers to compliance activities. Social capital alone cannot provide the cultural fluency needed to decode institutional communications. *Each form of capital has limits that the others cannot fully compensate.*

More troubling, poverty tends to deplete all three forms of capital simultaneously. Economic hardship strains relationships, depleting social capital. Limited resources constrain access to educational and cultural development, depleting cultural capital. Limited cultural capital reduces earning potential, depleting economic capital. The forms of disadvantage reinforce one another in cycles that verification systems both assume away and actively worsen.

Limited cultural capital makes it harder to leverage whatever economic resources exist into effective bureaucratic navigation. *The capitals that poverty diminishes are precisely the capitals that navigating poverty's bureaucratic consequences requires.*

This creates a paradox that work requirement systems do not acknowledge. The conditions that lead someone to need Medicaid, low income, unstable employment, limited education, thin social networks, tend to be the same conditions that make verification difficult. The system conditions healthcare on demonstrating work activity. But work activity verification requires resources that the working poor disproportionately lack. *The requirement is not equally difficult across the eligible population; it is systematically more difficult for those with fewer capitals, regardless of income.*

Marcus works more hours than Sarah in our opening vignette. His landscaping job demands physical labor from dawn to evening, leaving him exhausted in ways that office work does not produce. He is neither lazy nor disengaged from the labor force. But his work does not generate pay stubs, does not involve an employer with HR systems, does not leave time and energy for bureaucratic navigation, and does not embed him in networks where someone might help him figure out what to do. *He possesses less capital despite more work.*

Navigation as Capital Substitution

Community organizations providing navigation assistance operate, in Bourdieusian terms, as capital substitution infrastructure. They supply the social capital that isolated individuals lack (someone to call), the cultural capital that institutional novices need (knowledge of how to complete forms), and the economic capital that the working poor cannot spare (free services, flexible hours, transportation assistance). Navigation is not simply helping individuals with paperwork; it is *temporarily providing the capital that unequal social structures have failed to distribute.*

This framing clarifies both importance and limits. On importance: if compliance depends on capital, and capital is unequally distributed, then equity requires either redistributing capital or

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substituting it. Navigation substitutes. It gives Marcus access to knowledge Sarah's partner possessed. It provides reminder networks Sarah's connections provided. Without navigation infrastructure, *work requirements function as a capital test disguised as a work test.*

On limits: capital substitution is expensive, and navigation cannot fully substitute for deeper advantages. A navigator can help Marcus complete verification this month. They cannot install networks that would remind him next month. They cannot provide childhood socialization that would make bureaucratic forms feel navigable. Navigation addresses symptoms of capital inequality. It does not address capital inequality itself.

The populations with greatest navigation needs are also those navigation infrastructure struggles to reach. Someone with social capital will hear about services through networks. Someone without may not know services exist. Someone with cultural capital recognizes navigation organizations as resources. Someone without may view them with institutional suspicion. *The capital deficits that make navigation necessary also make accessing navigation more difficult.*

What Systems Assume

Work requirement verification systems embed assumptions about the people they process. They assume mail is received and read. They assume bureaucratic language is understood. They assume employers provide documentation upon request. They assume digital access is universal. They assume time exists for compliance activities. They assume someone is available to help when problems arise.

Each assumption favors those with capital and disadvantages those without. The system does not ask whether someone has the resources to comply; it simply measures whether compliance occurred. The person who failed because they lacked capital and the person who failed because they refused to work look identical in the data. Administrative systems are blind to the difference.

What would it mean to design systems that account for capital poverty? Several approaches suggest themselves. Automatic data matching eliminates the cultural capital required to understand forms by removing forms entirely. Presumptive eligibility based on other program participation eliminates the social capital required to learn about and navigate new systems. Extended timelines and multiple reminder channels partially compensate for the networks that would otherwise provide reminders. Navigator programs attempt to substitute for capitals that individuals lack.

But these approaches remain partial. They can reduce capital requirements; they cannot eliminate them. Some form of engagement with administrative systems remains necessary in any means-tested program, and that engagement will favor those with capital over those without.

The Cruelest Form of Means-Testing

Work requirements represent a distinctive form of means-testing. Traditional means tests assess income and assets: do you have the financial resources to meet your needs without assistance? Work requirements add a different test: do you have the administrative resources to document your eligibility? *This second test falls on people who have already passed the first.* They are poor enough to qualify, but they must prove it through processes that assume resources poverty denies.

The cruelty is not intentional but structural. No one designed work requirements specifically to screen out people lacking social networks. No one intended verification processes to select for

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cultural capital. But these effects follow predictably from how the systems operate. ***The structure produces the outcomes regardless of anyone's intentions.***

Marcus will lose his healthcare coverage. The system will record that he failed to verify work hours. It will not record that he was working, that he lacked the social capital to find help, that he lacked the cultural capital to decode the notice, that he lacked the economic capital for transportation to the office where someone might have assisted him. His failure will look like his fault because the system recognizes only individual compliance, not the social conditions that make compliance possible.

Work requirements formally demand work. They informally demand social networks, cultural knowledge, and economic cushion. ***The latter demands determine who loses coverage more than the former.*** Understanding this requires looking beyond the formal requirements to the capital they assume but do not assess. It requires recognizing that equal requirements produce unequal outcomes when the resources for meeting requirements are unequally distributed.

The policy implications extend beyond navigation infrastructure. They require acknowledging that the premise of work requirements, that coverage should be conditioned on work, contains embedded assumptions about equal capacity that reality does not support.

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