

Real Money: To change behavior, hit 'em in pocketbook

By Rob Rikoon | For The New Mexican

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Being neither a Democrat nor Republican, a libertarian or a conservative, I consider myself a utilitarian. Being a financial person, my belief is that economics trumps politics and that money drives decisions for all of us as individuals. This is not to say that money is the only or even the most important factor but, when it comes to things of this world, people make decisions with their pocketbooks first and foremost on their minds.

We can apply this concept to some seemingly intractable problems that exist in society, such as drunken driving in New Mexico or even human trafficking. My proposition is that if we can find some simple, direct and effective financial levers to utilize, it is possible to change attitudes that contribute to the problem. People's behaviors will change and the world can and will be a better place through the proper application of money consequences for "anti-social" actions.

Money could impact people's driving decisions if we make it a fiscal disaster for persons to be caught driving under the influence of alcohol or drugs. While organizations such as Mothers Against Drunk Driving have been effective lobbyists for stiffer legal penalties in some states, these measures have had a fairly limited impact on habitual drunk drivers who continue to get their hands on vehicles that lack physical safeguards such as Breathalyzers.

If drivers register a level of alcohol above an acceptable level, not only should they be penalized by losing driving privileges but they should also be at risk to lose the vehicles. People can and do drive without licenses. If someone who lends a drunk driver their car is at financial risk of losing their property, you can bet they will keep a much closer watch on their keys.

By establishing a set of intractable procedures under which serious and or habitual offenders automatically, on the spot, lose the use of their vehicles, the incidence of DWIs will go down dramatically. Presently, in Santa Fe County, police are authorized to seize vehicles, impound and then sell them after two previous convictions and a third arrest. This is far too lenient a policy to be an effective deterrent. Illegal and dangerous activity that is a direct and ever-present threat to innocent people's lives calls for stronger action. Persons who might be tempted to fall into the same behavior need to know that they will lose their vehicles and other property immediately upon the first conviction.

If a drunken driver is not at risk of losing his own vehicle because he has borrowed one from a friend or family member, the law could levy the economic burden of wage garnishment in much the same way that delinquent child support payments are handled. Liens could be filed against offender's real estate property if the value of his vehicles or wages is insufficient to reimburse the victims of their offense. Another potential economic consequence to breaking the law against DWI would be to

charge even first-time offenders with an ongoing obligation to fund future anti-drunken driving enforcement services.

The same concept of implementing economic penalties to affect social behavior could be applied in places where women and children are pressed into bondage and the slave trade is a persistent and ingrained societal ill. In India, which is embroiled in a national soul searching of traditional tolerance towards abuse of young women, many of whom are sold into slavery to middle and upper-class households, applying acute financial penalties would change the public's generally complacent attitudes regarding these heinous activities.

For example, families that commission, harbor or accept involuntary service from women could be turned in to the police through information provided by neighbors or other informants, who would receive substantial financial remuneration for taking the initiative to report abusive situations. Proceeds from the seizure and sale of family residences that are physically housing these abducted persons would provide restitution, not that money alone would suffice, and also fund the efforts to achieve the government's stated goal of putting an end to this ill.

Graft often stands in the way of implementing these kinds of changes, and as we locals well know, this problem is not limited to the third world. Once the public is aware of the monetary rewards associated with participating in uncovering and prosecuting people who participate in the slave trades, that should overcome the corruption barrier to implementation. The public sale of offending family properties could provide funding for further enforcement. Once word gets out that informants are well-paid, the social stigma and complacency that allows these kinds of practices to go on would be rapidly undermined by monetary consequences.

If people can agree that some behaviors are unacceptable, it is not complicated to formulate financial methods by which people who create these situations are punished and the names of the offending families are publicly revealed. Any solution should fund continuing efforts to further effect desired changes. If we want to end drunk driving and human trafficking, let's make the monetary damages immediate, substantial and inescapable.

These policy suggestions may be unacceptable to people who argue that everyone makes mistakes and why punish someone drastically for what is perhaps only a temporary lapse in good sense. The point is that money talks and people listen when their personal property is at stake. When we can collectively decide, through our elected representatives, on what kind of destructive actions are unacceptable, we will gain the upper hand on those motivated by their private selfish desires. Having them bear the cost to boot strap the change is key.

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