Behavioral Interventions to Advance Self-Sufficiency

What are behavioral insights?
- Focus on the way staff and clients actually make decisions and behave, rather than relying on traditional economic assumptions of “rational” behavior.
- Apply insights and tools from decades of behavioral science research to influence real-world decisions and actions.

The BIAS project explored behavioral interventions to tackle problems in three primary domains – child support, child care, and work support – across agencies in a dozen states.

15 randomized trials in 7 states, with nearly 100,000 participants

Exploratory research and pilots in 5 states

Behavioral Techniques Employed in BIAS
BIAS utilized a variety of behavioral principles across the project sites to improve how programs interact and communicate with their clients around desired outcomes. These strategies can be illustrated by the SIMPLER framework.

SOCIAL INFLUENCE  | Persuade by referencing peers
IMPLEMENTATION PROMPTS  | Establish steps to a desired action
MAKE DEADLINES  | Make deadlines prominent
PERSONALIZATION  | Use name, not generic greeting
LOSS AVERSION  | Emphasize losses, not just gains
BASE  | Reduce steps in a process
EMINDERS  | Use phone calls, texts, postcards

Other parents have had courts lower their child support by $200 to $500 per month

By not attending your appointment, you may:
LOSE up to $2,508 a year in cash benefits.

Your child support payment is due in 3 days. Pay on time to avoid penalties.
### BIAS Snapshot of Findings

In 11 of the 15 randomized controlled trials, behavioral “nudges” like reminders or simplified, personalized letters had a statistically significant impact on at least one primary outcome (shown below).

<table>
<thead>
<tr>
<th>Each test used a customized behavioral intervention for a desired outcome.</th>
<th>While effects were usually modest...</th>
<th>... they are meaningful due to their scalability...</th>
<th>... and low cost.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STATE</strong></td>
<td><strong>OUTCOME (%)</strong></td>
<td><strong>SAMPLE SIZE</strong></td>
<td><strong>ADDED INTERVENTION COST</strong></td>
</tr>
<tr>
<td></td>
<td>BIAS Group – Status Quo = Impact*</td>
<td>= 1,000 people</td>
<td>per person/month†</td>
</tr>
<tr>
<td><strong>CHILD SUPPORT</strong></td>
<td></td>
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<tr>
<td>Increase order modification requests by incarcerated noncustodial parents</td>
<td></td>
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<tr>
<td>Texas</td>
<td>38.7 – 27.7 11.0***</td>
<td></td>
<td>$1.73</td>
</tr>
<tr>
<td>Washington</td>
<td>41.3 – 9.4 31.9***</td>
<td></td>
<td>$10.46</td>
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<tr>
<td>Increase payment rates on existing child support orders</td>
<td></td>
<td></td>
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<tr>
<td>Ohio</td>
<td>51.5 – 48.5 2.9***</td>
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<td>$2.52</td>
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<tr>
<td>Ohio</td>
<td>40.7 – 38.2 2.4***</td>
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<td>$3.25</td>
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<tr>
<td>Ohio</td>
<td>50.5 – 47.3 3.2**</td>
<td></td>
<td>$3.25</td>
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<tr>
<td><strong>CHILD CARE</strong></td>
<td></td>
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<tr>
<td>Increase take-up of high quality-rated providers</td>
<td></td>
<td></td>
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<tr>
<td>Indiana</td>
<td>14.7 – 12.6 2.1*</td>
<td></td>
<td>$1.40</td>
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<tr>
<td>Increase attendance at 1st scheduled renewal appointment</td>
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<tr>
<td>Indiana</td>
<td>52.6 – 50.0 2.6*</td>
<td></td>
<td>$1.93</td>
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<tr>
<td>Indiana</td>
<td>54.7 – 44.1 10.6***</td>
<td></td>
<td>$2.79</td>
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<tr>
<td>Increase on-time subsidy renewals</td>
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<tr>
<td>Oklahoma</td>
<td>36.7 – 34.4 2.4*</td>
<td></td>
<td>$1.10</td>
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<tr>
<td><strong>WORK SUPPORT</strong></td>
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<td>Increase meeting attendance for tax credit program</td>
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<tr>
<td>New York</td>
<td>28.5 – 16.5 12.0***</td>
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<td>$1.75</td>
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<tr>
<td>Increase engagement in temporary assistance for needy families</td>
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<tr>
<td>California</td>
<td>29.2 – 25.6 3.6*</td>
<td></td>
<td>$1.79</td>
</tr>
</tbody>
</table>

Statistical significance levels are indicated as follows: *** = 1 percent; ** = 5 percent; * = 10 percent. † Costs are estimates.

### WHAT’S NEXT?

The BIAS project was funded by the federal Office of Planning, Research and Evaluation (OPRE) of the Administration for Children and Families (ACF) in the U.S. Department of Health and Human Services, and led by MDRC.

**BIAS – Next Generation**

OPRE is continuing its partnership with MDRC to expand the use of behavioral science to a wider range of programs, go beyond “nudges,” include more implementation research, and develop tools for program administrators.

**Center for Applied Behavioral Sciences (CABS)**

This new initiative combines MDRC’s expertise in social programs with insights from behavioral science. CABS develops innovative, low-cost interventions and tests their impact through experimentation, and provides technical assistance to programs incorporating behavioral insights.

For more information, contact bias.info@mdrc.org

Use #povertynudge to tweet about the project
DEFINE.
Low-income parents who are working or attending school can apply for a Child Care and Development Fund (CCDF) subsidy to offset some of their child care costs. To assist parents in selecting a provider, Indiana created a voluntary Quality Rating and Improvement System called Paths to QUALITY (PTQ). PTQ ranks providers on a four-point scale based on their achievement of standards related to health and safety, staff qualifications, parental engagement, and curriculum development. However, not all child care providers that are eligible to receive CCDF subsidies participate in PTQ. About one-third of CCDF parents in Indiana do not choose PTQ providers. The BIAS study aimed to increase the percentage of CCDF parents who selected a PTQ provider at the time of enrollment, and to increase selection of the highest-rated providers within this group.

DIAGNOSE & DESIGN.
The team examined the process of choosing a child care provider among parents who were placed on a waiting list for the CCDF subsidy. The team identified several bottlenecks: (1) parents may not be aware of, or understand, the quality-ratings program; (2) they may not begin their search for a child care provider while still on the waiting list, when they likely have more time to consider options; and (3) when parents are called off the waiting list, they have limited time to choose a provider.

The BIAS team, assisted by the Indiana Association for Child Care Resource and Referral (IACCRR), replaced a letter and brochure that the state routinely sent to parents on the CCDF waiting list with a new, behaviorally informed mailing. The new mailing included individualized referrals to child care providers near the parent’s home, shown on a map, along with graphics displaying the levels of quality and the benefits of choosing a PTQ provider. Some parents also received a proactive phone call from an IACCRR agent to explain the PTQ program and provide additional referrals.

TEST & FINDINGS.
Participants were randomly assigned to one of three groups: (1) a program group that was sent the new mailing and received a proactive phone call (n = 2,415); (2) a program group that was sent the new mailing only (n = 3,580); or (3) a control group that was sent the agency’s existing marketing materials (n = 6,657). The interventions did not increase the overall percentage of CCDF families who chose any quality-rated provider. However, the new packet combined with a phone call increased the percentage of families who chose a highly rated provider (Level 3 or 4) by 2.1 percentage points, from 12.6 percent to 14.7 percent (a statistically significant difference). There was also evidence that this intervention was more effective when parents received the referrals and phone call closer to the time when they signed up for the CCDF waiting list rather than closer to the time when they actually received their subsidies, which could be months later.

CONCLUSION.
The findings from this study of child care provider choice offer some support for the conclusion that parents who are making complex child care decisions with limited time may benefit from personal assistance delivered at a time when they are open to considering new child care arrangements. In this case, that time seems to be when parents sign up for a subsidy rather than closer to the time when they receive the subsidy.

NOTE: Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.
**Define.**
Indiana requires parents to periodically document their continued eligibility for child care subsidies. The goal of the BIAS intervention, designed in collaboration with the Indiana Office of Early Childhood and Out of School Learning, was to reduce the number of appointments needed to complete the subsidy redetermination process and increase the number of parents renewing on time.

**Diagnose & Design.**
Collecting the right documentation to complete redetermination can be difficult, and proof of employment can be especially hard to establish because of state verification requirements. In addition, the state did not send a reminder to parents about their upcoming renewal appointment, so they may have forgotten to attend.

The BIAS team launched two rounds of evaluation. The first round assessed an intervention focused on simplifying the renewal letter and checklist that the state normally sent to parents, along with mailing a reminder about their upcoming appointment date. A second intervention, which was informed by data from the first round of evaluation, focused on providing parents with more detailed information and forms explaining how to show that they were meeting their work requirement, in addition to providing a more personalized reminder.

**Test & Findings.**
Participants were randomly assigned either to the program group, which received new, behaviorally informed, simplified materials and a reminder (n = 2,666, Round 1; n = 2,365, Round 2), or to the control group, which received the state’s standard materials (n = 2,666, Round 1; n = 2,367, Round 2).

In Round 1, parents who received simplified renewal instructions were 2.6 percentage points more likely to attend their first scheduled renewal appointment (52.6 percent vs. 50.0 percent), and 3.2 percentage points more likely to complete the process in one appointment (62.5 percent versus 59.3 percent). The intervention did not produce a statistically significant change in the number of parents renewing by the deadline. In Round 2, the redesigned intervention materials increased the percentage of parents who attended their first scheduled appointment by 10.6 percentage points (from 44.1 percent to 54.7 percent). It did not change the likelihood that parents completed redetermination in one appointment, but it did increase the percentage of parents who renewed on time by 2.7 percentage points (from 76.4 percent to 79.1 percent).

**Conclusion.**
Behavioral interventions can increase the number of eligible parents who renew their child care subsidies on time or meet other renewal milestones. The study findings may also point to a tension between getting parents to complete the process in one appointment, and reaching parents who may need more help gathering the complete documentation and renewing on time. In Round 2, behavioral messaging increased the percentage of parents who attended at least one appointment, but not the percentage who completed the process in one appointment, as happened in Round 1.

**Families Attending 1st Scheduled Renewal Appointment (%)**

<table>
<thead>
<tr>
<th>Round 1</th>
<th>Control Group</th>
<th>Program Group</th>
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</thead>
<tbody>
<tr>
<td>Round 2</td>
<td>50.0</td>
<td>52.6</td>
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<td></td>
<td>50.0</td>
<td>52.6</td>
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<td>50.0</td>
<td>52.6</td>
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<td></td>
<td>50.0</td>
<td>52.6</td>
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</table>

**Note:** Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

**For More Details, See the Full Report:**
Cutting Through Complexity: Using Behavioral Science to Improve Indiana’s Child Care Subsidy Program

The Behavioral Interventions to Advance Self-Sufficiency (BIAS) project was the first major opportunity to use a behavioral economics lens to examine programs that serve poor and vulnerable families in the United States.
Oklahoma requires that families receiving child care subsidies document their continued eligibility periodically. Only about one-third of child care subsidy cases that are eligible for renewal each year in Oklahoma are renewed by the state’s deadline. This intervention was designed in partnership with the Oklahoma Department of Human Services to increase the number of clients who renew their child care subsidies on time.

The BIAS team identified four potential factors that could hinder on-time renewal rates: (1) the renewal process and deadline are unclear to clients; (2) clients face challenges submitting the required documentation; (3) the renewal deadline is not reinforced; and (4) the renewal process does not communicate a sense of urgency.

The team designed three interventions to improve outcomes: (1) a “provider intervention,” which gave child care providers more information about their clients’ renewal deadlines and prompted them to send reminders about and help clients with renewal; (2) a “client intervention,” which used early and clear communication to clarify the renewal process and continual reminders to parents; and (3) a “combined intervention,” which included both the client and provider interventions.

Clients were randomly assigned to one of four groups: (1) a provider-only group that did not receive the client intervention but whose providers received the provider intervention (n = 2,261); (2) a client-only group that received the client intervention but whose providers did not receive the provider intervention (n = 2,393); (3) a combined intervention group that received the client intervention and whose providers received the provider intervention (n = 2,283); or (4) a control group that was not exposed to any intervention on either the client or provider side (n = 2,411).

The provider intervention increased the client renewal rate before the renewal deadline to 36.7 percent, a statistically significant increase of 2.4 percentage points over the control group’s 34.4 percent, at an estimated cost of $1.10 per provider per month. The client intervention, which cost about $1.00 per client, did not appear to improve on-time renewal, but it may have helped clients renew by the end of a 30-day grace period following the renewal deadline. Clients receiving the intervention showed a statistically significant 2.4 percentage point increase in renewals by the end of this grace period. Combining the client and provider interventions did not appear to be more effective than either intervention alone.

This study demonstrates that child care agencies can use behavioral insights to improve renewal process outcomes. The findings also suggest that behavioral strategies designed for staff and other service providers who work directly with clients sometimes produce greater impacts than focusing interventions directly on program participants. In this case, child care providers regularly interact with families at times when the benefits of the child care subsidy are likely to be most salient, making them a potentially powerful channel for improving child care subsidy system outcomes.

### Families Renewing Child Care Subsidies on Time (%)

<table>
<thead>
<tr>
<th></th>
<th>Control Group</th>
<th>Client-only Group</th>
<th>Provider-only Group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>34.4</td>
<td>35.1</td>
<td>36.7 (*')</td>
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NOTE: Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

### FOR MORE DETAILS, SEE THE FULL REPORT:

Engaging Providers and Clients: Using Behavioral Economics to Increase On-Time Child Care Subsidy Renewals
**DEFINE.**
When parents who owe child support are incarcerated, they have limited ability to make payments, which can lead to the accumulation of significant child support debt. In Texas, these parents can apply for a modification to their child support order, which may reduce the amount they owe. The Texas Office of the Attorney General (OAG) Child Support Division had previously mailed information about this option to parents, but less than a third of them applied for a modification. The goal of the BIAS intervention was to increase the number of incarcerated parents owing child support who applied for a modification.

**DIAGNOSE & DESIGN.**
In order to successfully apply for a modification, parents need to open and understand the letter from the OAG, fill out an application and get it notarized by the law librarian, and submit the application. Participation can drop off at every step of the way. The BIAS team focused on several key bottlenecks early in the process: parents may avoid materials from the agency, believing they contain negative information; may be overwhelmed by the complexity of the information; or may intend to respond but forget.

In order to address the identified bottlenecks, the team designed several changes to Texas’s outreach. First, the OAG mailed a postcard to parents to increase their awareness about modifications, before they received the full packet of information. Second, the existing packet of information was drastically simplified and pre-populated with information the OAG had on file. Third, the OAG sent another postcard a few weeks after the packet was sent to remind those who had not yet responded.

**TEST & FINDINGS.**
Participants were randomly assigned to either the program group, which was sent the packet of behaviorally informed materials (n = 941), or to the control group, which was sent the standard OAG materials (n = 963).

The redesigned outreach increased the application completion rate to 38.7 percent, a statistically significant 11 percentage point increase over the control group’s completion rate of 27.7 percent. The added behavioral components cost less than $2 per program group member.

**CONCLUSION.**
The redesigned materials produced a statistically significant increase in the number of completed applications at relatively low cost. Program administrators hope that this is an important first step in a causal chain hypothesized to increase the likelihood that, on release, formerly incarcerated parents will resume supporting their children financially. A later BIAS study in Washington was conducted to partially replicate and build upon these findings.

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### SUBMITTED COMPLETE APPLICATIONS (%)

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<thead>
<tr>
<th></th>
<th>Control Group</th>
<th>Program Group</th>
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<tbody>
<tr>
<td></td>
<td>27.7</td>
<td>38.7</td>
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<tr>
<td><strong>NOTE:</strong></td>
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<tr>
<td>Statistical significance levels are indicated as: ** = 1 percent; * = 5 percent; * = 10 percent.</td>
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When parents who owe child support are incarcerated, they have limited ability to make payments, which can lead to significant accumulation of child support debt. In Washington, these parents can apply for a modification to their child support order, which may reduce the amount they owe. However, the state does not have a systematic, agency-wide policy to inform incarcerated parents that they may be eligible for a modification. In collaboration with the Washington State Division of Child Support (DCS), this intervention aimed to increase the number of incarcerated parents owing child support who applied for and received modifications to their child support orders.

In order to successfully receive a modification, parents need to request the paperwork from DCS, fill out the application correctly, and submit the application to DCS. The BIAS team identified a few potential factors preventing a successful application: (1) parents may not know that a modification is possible; (2) parents may not understand the costs of inaction and thus consider the request for a modification a low priority; and (3) they may struggle to complete and submit the required paperwork, given the complexity of the forms and up-front costs in money and effort.

The team designed a sequence of behaviorally informed materials that provided incarcerated parents with a series of supports at different points in time to make them aware that they may be eligible for an order modification and to move them from intention to action. The materials included notifications and reminders through electronic messages, all the paperwork and a postage-paid return envelope needed to request a modification, and a tip sheet providing clear and succinct guidance on how to fill out the modification request.

Participants were randomly assigned to either the program group, which was sent the sequence of behaviorally informed materials (n = 411), or the control group, which continued receiving the status quo level of sporadic outreach (n = 416).

The intervention increased the percentage of parents requesting a modification from 9.4 percent to 41.3 percent, a statistically significant 31.9 percentage points. The intervention also resulted in a statistically significant 16 percentage point increase, from 2.3 percent to 18.3 percent, in the number of incarcerated parents actually receiving a modification to their child support orders within a three-month observation period. The estimated cost of sending the BIAS materials to the program group was $10.46 per program group member.

The statistically significant impact on requests for modifications echoes the results of a prior BIAS child support study in Texas, which also found impacts on requests for modifications. Furthermore, it builds on those results by demonstrating that behaviorally informed messaging can also increase the percentage of parents who actually receive modifications to their child support orders.

NOTE: Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

CONCLUSION.

The Behavioral Interventions to Advance Self-Sufficiency (BIAS) project was the first major opportunity to use a behavioral economics lens to examine programs that serve poor and vulnerable families in the United States.
DEFINE.
For some parents who owe child support, a portion of their employment income is withheld automatically to cover part or all of those payments. But among parents whose income is not withheld, some do not make regular payments. The BIAS team, in collaboration with the Franklin County Child Support Enforcement Agency (Columbus, OH), evaluated interventions that aimed to increase the percentage of parents who made a payment on their own (among those whose income was not withheld), and to increase the dollar amount of total collections per parent.

DIAGNOSE & DESIGN.
The BIAS team identified several major bottlenecks that were potentially limiting payments: (1) parents may not be sent a reminder to pay; (2) if they are, they may not open or understand the reminder; (3) they may decide not to pay; and (4) they may decide to pay but fail to budget effectively, forget to pay, or encounter other obstacles.

The team developed a variety of payment reminders that incorporated behavioral principles, including mailed notices and robocalls.

TEST & FINDINGS.
The team conducted two random assignment evaluations, of four months each. First, parents not already being sent reminders were split into five program groups, each given different combinations of reminders (total n = 13,095), and a control group that received no reminder (n = 2,620). The second evaluation targeted parents who were already being mailed monthly payment reminders. A new, behaviorally informed notice was sent to parents in a program group (n = 1,480), and the state’s existing notice was sent to parents in a control group (n = 9,261).

The reminders in the first evaluation, on average, increased the number of parents who made at least one payment to 51.5 percent, a statistically significant increase of 2.9 percentage points over the 48.5 percent rate of the control group. However, there was no significant increase in total collections per person, suggesting that these additional payments were small. There were also no significant differences in the effectiveness of the various reminders that were evaluated. In the second evaluation, the redesigned payment reminder notice did not significantly increase the number of parents paying or the dollar amount of payments, compared with the existing state reminder notice. All of the reminders were low cost.

CONCLUSION.
Low-cost reminders produced a statistically significant increase in the percentage of parents making a child support payment. However, the additional payment amounts were not statistically significant, perhaps because some parents have a limited ability to pay and as a result would need more intensive interventions. Each reminder produced a similarly sized impact, suggesting that the form of the reminder in this case had little or no effect. A later BIAS study in Cuyahoga County, OH, was conducted to partially replicate and build upon these findings.

TEST 1: PARENTS MAKING A CHILD SUPPORT PAYMENT (%)

<table>
<thead>
<tr>
<th></th>
<th>Control Group</th>
<th>Program Group</th>
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<tbody>
<tr>
<td>50.0</td>
<td>48.5</td>
<td>51.5</td>
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<tr>
<td>40.0</td>
<td>2.9 (***</td>
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<td>30.0</td>
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</table>

NOTE: Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.
**DEFINITION.**

For some parents who owe child support, a portion of their employment income is withheld automatically to cover part or all of those payments. But when income is not withheld, some parents do not make regular payments. The BIAS team, in partnership with the Cuyahoga County Office of Child Support Services (Cleveland, OH), evaluated four interventions designed to increase the percentage of parents who made a payment (among those whose income was not withheld), and to increase the dollar amount of total collections per parent.

**DIAGNOSE & DESIGN.**

The BIAS team confirmed that the diagnosis from the BIAS study in Franklin County also applied in Cuyahoga County. The major bottlenecks were: (1) parents may not be sent a reminder to pay; (2) if they are, they may not open or understand it; (3) they may decide not to pay; or (4) they may decide to pay but fail to budget well, forget to pay, or encounter other obstacles.

The team developed a variety of notices and text messages that incorporated behavioral insights.

**TEST & FINDINGS.**

The team conducted four random assignment evaluations, each lasting four or five months. First, parents without a cell phone number on file were either mailed a payment reminder notice (program group; n = 5,224) or continued to receive no reminder (control group; n = 5,180). Second, parents with cell phone numbers on file were sent text message reminders (program group; n = 3,156) or were mailed reminders (program group; n = 1,562), or received no reminder (control group; n = 1,604). The third evaluation targeted parents who were already being mailed monthly reminder notices. Parents were sent a new, behaviorally informed notice (program group; n = 4,668) or the state’s existing notice (control group; n = 4,649). In the fourth evaluation, parents with newly established child support orders were sent a behaviorally informed welcome letter and payment reminders (program group; n = 536) or the county’s existing materials (control group; n = 542).

In the first evaluation, reminders increased the number of parents who made a payment to 40.7 percent, a statistically significant increase of 2.4 percentage points over the control group’s 38.2 percent. In the second evaluation, text messages increased the number of parents who made a payment to 49.8 percent, a statistically significant increase of 2.5 percentage points over the control group’s 47.3 percent, and were just as effective as the more costly reminders. But there was no significant increase in total collections per parent for either evaluation, and the interventions in the third and fourth evaluations had no significant impacts. All the interventions were low cost.

**CONCLUSION.**

Low-cost reminders produced statistically significant increases in the percentage of parents making a child support payment, but the extra payment amounts were not statistically significant. There were no significant differences in impacts from using different reminders, although the optimal method may be text messages since they are the lowest cost. The findings reinforce those from the BIAS evaluation in Franklin County. While low-cost behavioral interventions such as reminders can improve some child support outcomes, more intensive interventions may be necessary to increase overall collections, perhaps because some parents have a limited ability to pay.
DEFINE.
Some Temporary Assistance for Needy Families (TANF) recipients with young children in Los Angeles had previously been exempt from participating in the county’s welfare-to-work program but lost this exemption in 2013 when state policy changed. The Los Angeles County Department of Public Social Services began scheduling appointments with formerly exempt parents to reengage them in the program. The county made at least four attempts via mail and phone to contact participants and inform them of the new requirements before the appointment, but many participants were still not attending the scheduled mandatory appointment. The goal of the BIAS intervention was to increase the number of TANF recipients who reengaged in the county’s welfare-to-work program.

DIAGNOSE & DESIGN.
The team identified a number of barriers in the reengagement process: (1) reengagement notices may be complex and hard to understand; (2); recipients were used to receiving benefits without program participation requirements; (3) recipients may plan to attend a reengagement meeting and then forget or have trouble showing up for the meeting; (4) recipients may prioritize other needs; or (5) recipients may be concerned about succeeding in a program emphasizing work.

The team designed two different notices: one highlighted the losses participants might experience by not attending the reengagement appointment and the other highlighted the benefits they might receive by attending. Both notices also identically incorporated other behavioral techniques, including simplification, personalization, and implementation prompting. A sticky note with a personalized message to the participant was also attached to the notices.

TEST & FINDINGS.
Participants were randomly assigned to one of three groups: (1) a control group that received only the county’s standard outreach (n = 814); (2) a program group that received the notice emphasizing the benefits of attending, plus the standard outreach (n = 814); or (3) a program group that received the notice emphasizing potential losses, plus the standard outreach (n = 814).

The evaluation found that sending an additional behavioral message increased the percentage of program group members who engaged in the program within 30 days of their scheduled appointment to 29.2 percent, a statistically significant increase of 3.6 percentage points over the control outreach (n = 814); or (3) a program group that received the notice emphasizing potential losses, plus the standard outreach (n = 814).

CONCLUSION.
This intervention was added to a fairly intensive campaign to increase engagement among the target population. Given that this was one additional piece of mail on top of at least four other attempts to reach participants and convey the importance of participating, it is notable that it helped participants to engage earlier than they would have otherwise. Further research with larger samples in different contexts is needed to explore whether “loss messaging” is consistently more effective than “gain messaging” in encouraging participants to engage in activities.

FOR MORE DETAILS, SEE THE FULL REPORT: Framing the Message: Using Behavioral Economics to Engage TANF Recipients
Define.
The Paycheck Plus Demonstration is evaluating whether offering single New Yorkers an earnings supplement on top of the existing earned income tax credit improves their economic well-being and encourages employment. Demonstration participants were given an invitation and an offer of $50 to attend an optional informational meeting about Paycheck Plus. The BIAS interventions aimed to increase the number of participants who attended.

Diagnose & Design.
The BIAS team identified three potential bottlenecks affecting attendance: (1) participants may mistrust or not understand materials explaining the meeting; (2) they may understand but decide not to attend; or (3) they may decide to attend, but forget or have trouble getting to the meeting because of “hassle factors.”

The team designed messaging for meeting invitations and reminders that incorporated behavioral concepts including implementation prompting, loss aversion, prominent deadlines, simplification, and the endowed progress effect (when people feel they have made progress toward their goals, they are more committed to achieving those goals). After the first round of meetings, the team designed a version of the informational meeting that could be delivered over the phone.

Test & Findings.
The team evaluated these interventions in two rounds. In Round 1, participants were randomly assigned to four groups: a control group that only received postcards with standard (not behavioral) messaging (n = 756); a program group that received postcards and text messages with standard messaging (n = 745); a program group that only received postcards with behavioral messaging (n = 740); and a program group that received postcards and text messages with behavioral messaging (n = 737). Round 2 included participants who did not attend a meeting during Round 1. All participants in Round 2 received behaviorally informed communications, but they were randomly assigned either to be invited to attend the meeting in person (n = 1,169) or to attend the meeting by phone (n = 1,162). This round assessed whether changing the format of the meeting increased participation.

In the first evaluation, the combination of behavioral postcards and text messaging produced the biggest impact and increased meeting attendance by 12 percentage points, a statistically significant change from 16.5 percent to 28.5 percent, compared with the lightest-touch approach of sending standard postcards alone (the control group). Both behavioral messaging compared with standard messaging, and adding text messages compared with postcards alone, produced statistically significant increases. In Round 2, participants in the phone group responded to the marketing materials more quickly than those in the in-person group, but in the end there was no statistically significant difference in response rates between the groups.

Conclusion.
Behaviorally informed messaging produced a statistically significant increase in the percentage of participants who attended meetings in Round 1 and was most effective when a postcard was combined with text messaging. This finding reinforces the value of considering both the content and the delivery mode of outreach. The failure to find statistically significant impacts at the end of Round 2 when the meeting was offered by phone demonstrates the essential role of evaluation to determine the best ways of engaging various populations.