

# Minnesota Child Support Division Grant Evaluation Report

Grantee: Minnesota Department of Human Services Child Support Division

Date of Report: November 1, 2023

Intervention 3: Text Messaging

Duration: January 1, 2021 – March 31, 2022

Number: 90FD0213-01-11

Key Staff:

- Shaneen Moore, Deputy Assistant Commissioner, Project Sponsor, [shaneen.moore@state.mn.us](mailto:shaneen.moore@state.mn.us)
- Bruce Erickson, Policy and Communications Coordinator, Project Lead, [bruce.t.erickson@state.mn.us](mailto:bruce.t.erickson@state.mn.us)

## Background

Findings from the Pew Research Center indicate 97% of American adults own a cell phone, and 85% own a smart phone.<sup>1</sup> Over 175,000 parents – slightly over half of our total parent population – have a cell phone number in Minnesota’s child support case management system (PRISM). Based on data from states that use texting services in their child support programs, at least two saw increases in monthly collections on cases with missed payments after implementing a text message program.<sup>2,3</sup>

Minnesota’s Child Support Division (CSD) and county child support agencies have trouble communicating with noncustodial parents about their case and believe they could benefit from additional communication strategies for payment reminders and driver license suspensions. According to PRISM data from a 90-day period in 2018, nearly 18,000 noncustodial parents made about 39,000 payments by means other than income withholding. These parents paid 66% of current support on average and have \$125 million in non-public assistance arrears. Data from 2003 to 2018 show over 13,000 parents with an open case had their driver’s licenses suspended because they had fallen behind in their child support and hadn’t responded to suspension notices.

Custodial parents may also benefit from more communications from Minnesota’s child support program. Many custodial parents do not access their child support funds as often as they could. Minnesota requires custodial parents to sign up for direct deposit or a stored value card, called a U.S. Bank ReliaCard, to receive their support. Some custodial parents don’t claim or use the funds on their ReliaCards. If parents don’t make a balance-altering transaction within three years, the funds become “abandoned” and U.S. Bank must transfer them to the Minnesota Department of Commerce as unclaimed property. In 2018, abandoned funds was \$311,000 for nearly 500 custodial parents.

The Digital Marketing grant program, sponsored by the Office of Child Support Services (OCSS) within the U.S. Department of Health and Human Services’ Administration for Children and Families, was a 24-month demonstration project with the goal of researching how digital marketing may help the child support program more effectively reach and serve families. In September 2018, OCSS awarded funds to 14 child support agencies to test digital marketing approaches and partnerships to reach parents who could benefit from child support services and create or improve two-way digital communication and engagement with parents. CSD was one of the grant recipients.

---

<sup>1</sup> Pew Research (2021). Mobile fact sheet. <https://www.pewresearch.org/internet/fact-sheet/mobile/>

<sup>2</sup> Baird, P., Cullinan, D., Landers, P., & Reardon, L. (2016). Nudges for Child Support: Applying Behavioral Insights to Increase Collections. OPRE Report, 1.

<sup>3</sup> Plotnick, R., Glosser, A., Moore, M. K., & Obara, E. (2015). Increasing child support collections from the hard-to-collect: Experimental evidence from Washington State. *Social Service Review*, 89(3), 427-454.

## Intervention

CSD wanted to explore the question, does text messaging improve communications between parents and child support staff? CSD contracted with Contact Wireless to provide 250 text message accounts for child support staff in 12 pilot counties (Koochiching, Becker, Crow Wing, Pine, Wright, Hennepin, Ramsey, Scott, Dakota, Olmsted, Mower, Cottonwood and Jackson) and one account for CSD so staff could send program information by text to parents with an open case. CSD excluded parents in these situations from the text message pilot:

- Alleged fathers
- Cases in the intake process
- Cases without an order established
- Cases where good cause was granted or pending
- Closed cases
- Custodial parents on responding interstate cases
- Noncustodial parents on initiating interstate cases
- Incarcerated parents
- Parents with no contact information
- Non-IV-D cases
- Parents without a case in a pilot county
- Tribal shared interest cases

The goals for this intervention were to:

- Increase the percentage of current, monthly child support paid and the number of payments made towards arrears by parents who don't pay or who pay by means other than income withholding.
- Increase the number of parents registered on Minnesota Child Support Online (MCSO), Minnesota's online portal for parents to get case information 24 hours a day, seven days a week.
- Decrease unclaimed money labeled "abandoned funds" on U.S. Bank ReliaCards for custodial parents.
- Decrease the number of driver's licenses suspended.

During the planning period, CSD worked with program and legal staff to determine policies for the text message pilot. One major finding of this process was a legal interpretation on the need for texting permissions from parents. The Minnesota Department of Human Services Office of General Counsel determined that CSD must get parents' permission to text before sending any messages. This decision was unique among most other digital marketing grantees and other state child support programs who use text messaging to communicate with parents. CSD solicited permissions from parents using multiple channels like email, phone calls, and in-person communication based on the exclusion criteria listed below. In addition to the permissions policy, CSD staff created a written policy for county child support workers on approved content areas and documentation requirements for text messaging.

Minnesota Information Technology Services (MNIT) and CSD subject matter experts developed a process for sending bulk or one-way text messages and recording these activities on PRISM. CSD data analysts obtained data from PRISM to generate the bulk text message lists. The automated process created a case activity account detail note for each case that received a bulk text message. Staff used this automated process for bulk

text messages only. County child support workers manually documented individual, two-way text message exchanges with parents, like phone call interactions. In addition, CSD and MNIT staff created an automated process for permissions tracking in PRISM. First, parents completed an online form granting permission to text. Then, staff uploaded data from the form to PRISM, which updated the texting permissions indicator on the parents' record in the system.

The original timeline for this intervention included a planning period from September 2018 to March 2019. However, a required legislative approval process and COVID-19 disruptions delayed the project start date. The planning period ran from September 2018 through November 2020, and the three texting campaigns ran from January 2021 to March 2021, June 2021 to August 2021, and November 2021 to February 2022. CSD sent bulk text messages to parents in the pilot counties about payment reminders, MCSO, and stored-value card information. Pilot counties sent text messages about driver's license suspensions and other general case management information.

CSD measured a variety of outcomes for parents in this pilot. For payment reminders, staff analyzed and compared the percent of current monthly child support paid and the number of payments made toward past due support. For MCSO, staff tracked the number of parents who registered for the online portal. For the U.S. Bank ReliaCard, staff looked for parents who made balance-altering transactions. For driver's license suspensions, staff tracked parent responses and license reinstatements. For all the topics, staff compared the results of pilot county parents who received text messages with those who did not receive messages.

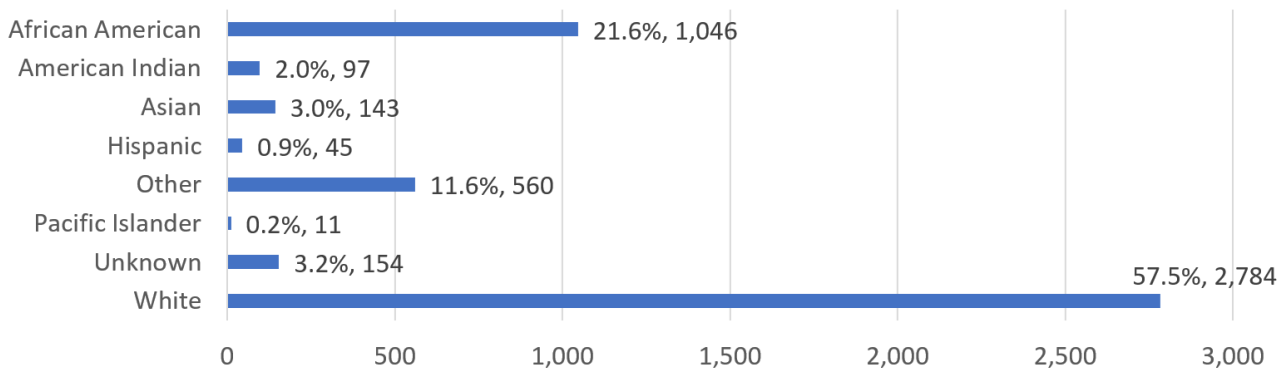
## Results

Analysis on permissions, payment reminders, MCSO registration, U.S. Bank ReliaCard transactions, and driver's license suspensions text messages are below. The division also gathered feedback from participating parents and county workers summarized at the end of this section.

### Permissions

Based on the department's general counsel opinion, CSD needed to solicit texting permissions from pilot county parents by sending e-mails, distributing fliers in county child support offices, and relying on word of mouth from county workers. CSD sent four mass e-mails in December 2020, May 2021, July 2021, and October 2021, to 42,000-44,000 parents eligible to participate in the pilot. Parents could opt in any time during the pilot and of those eligible, nearly 5,000 (11%) gave CSD permission to text them in the end. Based on data gathered during the pilot, custodial parents made up 81% of opted-in participants and 19% were noncustodial parents. The majority (65%) of opted-in cases also had arrears. Racial and ethnic demographics of opt-ins are included in Figure 1 below.

**Figure 1 - Race of Participants**

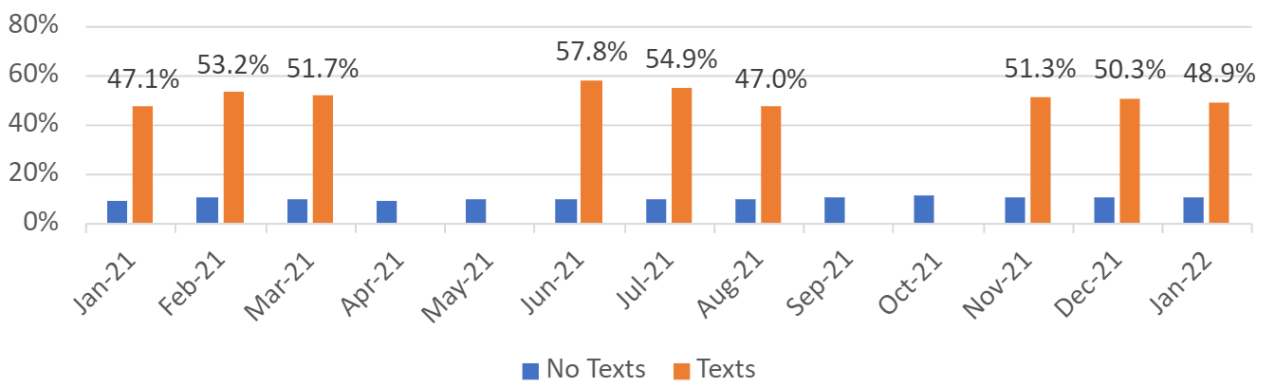


## Payment Reminders

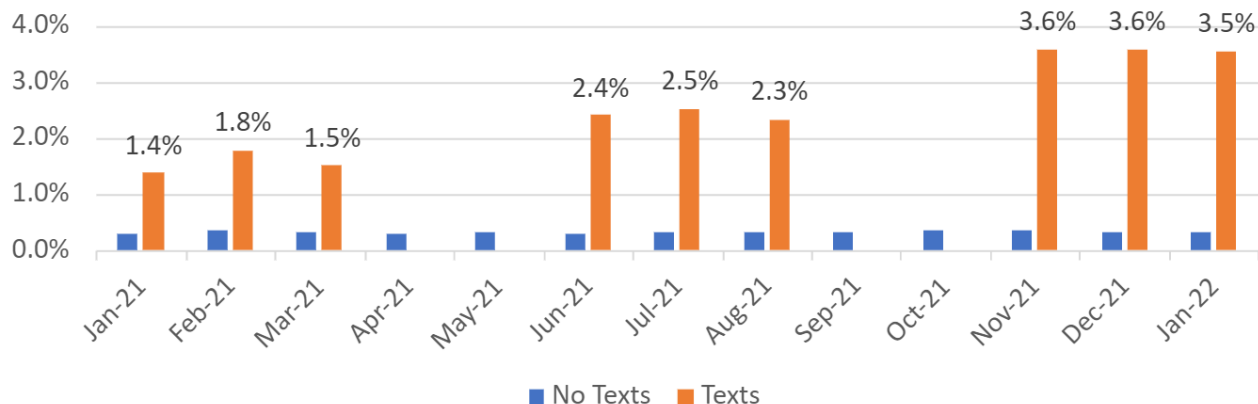
CSD sent payment reminder text messages during the first week of each month to 100-300 parents who do not pay or who do not pay through income withholding. Division staff sent the message reminding parents to pay their child support by the end of the month.

Staff wanted to see if payment reminder text messages changed the percent of current monthly child support parents paid and the number of payments they made toward their arrears. The results seem to indicate the text messages had a positive effect on parents who received them compared to parents who didn't receive them. For example, in June 2021 parents who received payment reminder texts paid 57.8% of the monthly child support they owed compared to 9.5% for parents who didn't receive texts and in November 2021, 3.6% of parents who received texts made a payment towards their arrears compared to .34% of parents who didn't (see Figures 2 and 3).

**Figure 2 - Percent of Current Support Paid in Pilot Counties**



**Figure 3 - Percent of Cases with a Payment Towards Arrears in Pilot Counties**



However, staff believe self-selection bias may be an important factor in the difference as well. Non-custodial parents who signed up for text messages are probably more inclined to be engaged with the child support program and motivated to pay versus parents who didn't give permission to receive texts. From these data, staff couldn't tell if the texts had a different effect on those who had paid no support versus those who paid but not through income withholding, meaning they paid using cash, checks, or some other means. If CSD can use texting, deeper analysis between these two groups may give better understanding of the effect of texting on payments.

**Example text message:** "MN Child Support: Hello [Name], Your child support is due before the end of the month. Please allow seven days for processing. Learn more about Payment Options here: <https://mn.gov/dhs/child-support-pay>. Text STOP to end messages."

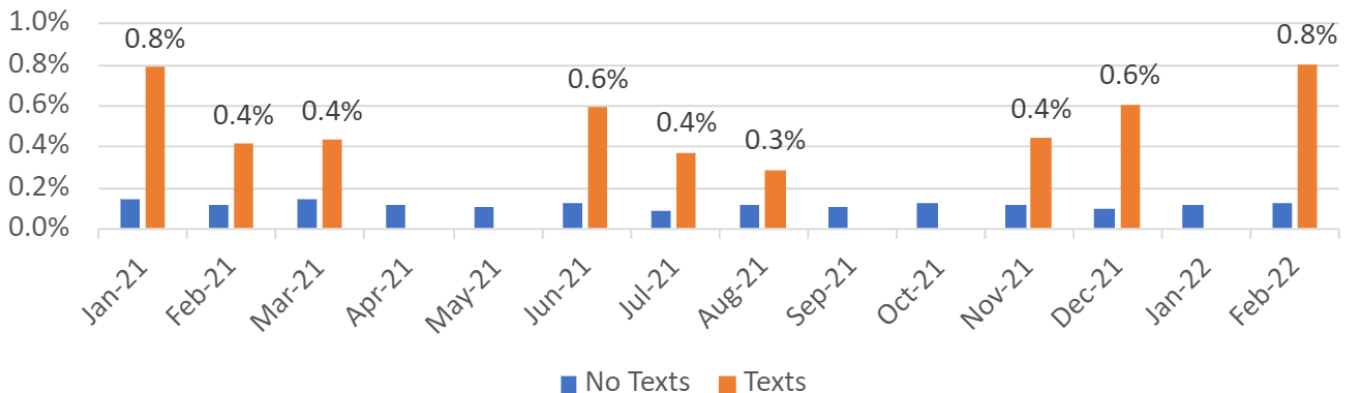
Between 90-day campaigns, division staff changed the message slightly and the day of the week they sent messages, but the results don't show these changes had a significant effect.

## Minnesota Child Support Online Registrations

CSD sent promotional text messages during the second week of each month to 235-670 parents who were not registered with MCSO, a secure online portal where parents can log-in and get case information any time. Division staff sent the messages encouraging recipients to register for MCSO and provided a link with registration information. CSD did not continue to send text messages after parents registered.

Division staff wanted to know if text messages promoting MCSO would prompt parents to sign up to access their case information through the online portal. The results seem to indicate a positive effect in prompting parents who received messages to register for MCSO compared to those who didn't. For example, in January 2021 .8% of parents who received texts registered compared to .14% (see Figure 4).

**Figure 4 – Monthly Percent of Cases Registered on MCSO within Pilot Counties**



However, the overall effect wasn't as significant as staff would have liked and either didn't change or declined during two of the three 90-day campaigns. One reason for this is the rigorous and time-consuming registration process. Parents may have started but not finished the entire process. CSD staff streamlined the registration process after the texting intervention. Because of this improvement, it might be beneficial to send texts about registering for MCSO once it becomes available.

**Example text message:** "MN Child Support: Hello [Name], You can view your case and payment information on Minnesota Child Support Online (MCSO). Register today! [www.childsupport.dhs.state.mn.us](http://www.childsupport.dhs.state.mn.us) Text STOP to opt out."

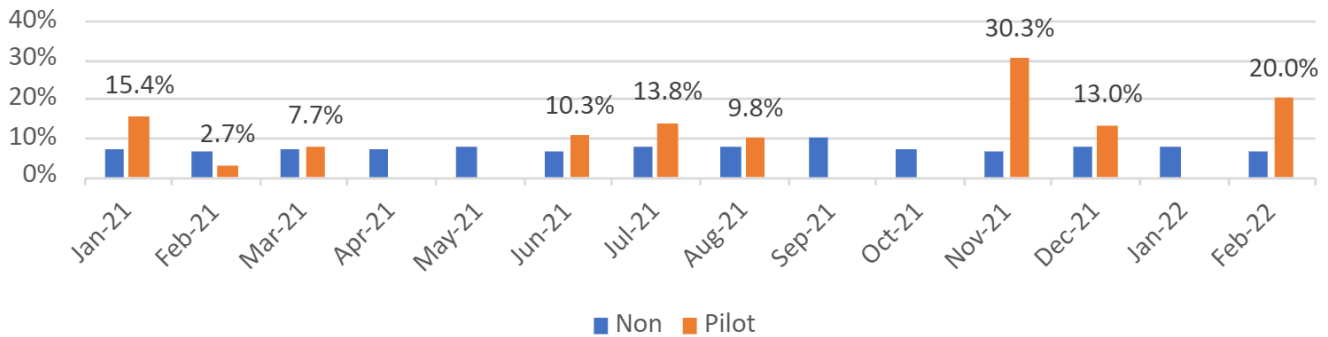
Between 90-day campaigns, division staff changed the message slightly and the day of the week they sent it, but the results don't show these changes had a significant effect.

### U.S. Bank ReliaCard Information

CSD staff sent text messages during the third week of each month to 29-57 custodial parents telling them about unused funds on their stored value card and encouraging them to sign up for payment notification alerts from U.S. Bank. The alerts provide a text message each time money is added from a child support payment to the U.S. Bank ReliaCard. CSD assumes if participants did sign up for alerts, the text messages were not as effective at encouraging them to use the funds on their card because they may be redundant.

Staff wanted to see if text messages reminding parents of balances on their U.S. Bank ReliaCard would prompt them to make balance-altering transactions. Again, the results seem to show a positive relationship between receiving messages and transactions. For example, 30.3% of parents who received texts made a balance-altering transaction compared to 6.46% of parents who didn't receive messages (see Figure 5).

**Figure 5 – Percent of Custodial Parents Who Used U.S. Bank ReliaCard After Inactivity**



There didn't seem to be a pattern in the data and the most significant uptick in transactions may have more to do with the time of the year, such as the holiday season. It could be that the timing of when staff send messages is an important factor to consider.

**Example text message:** "MN Child Support: Hello [Name], You have a balance on your U.S. Bank ReliaCard and you can sign up for U.S. Bank ReliaCard payment notifications. Go to the U.S. Bank ReliaCard website for information: <https://www.usbankreliacard.com>. Text STOP to opt-out"

Between 90-day campaigns, division staff changed the message slightly and the day of the week they sent it, but the results don't show these changes had a significant effect.

## Driver's License Suspensions

During the pilot, county child support workers sent text messages during the last week of each month to a range of 16 to 51 noncustodial parents about their suspended driver's license, encouraging them to contact the agency for information about how to get it back.

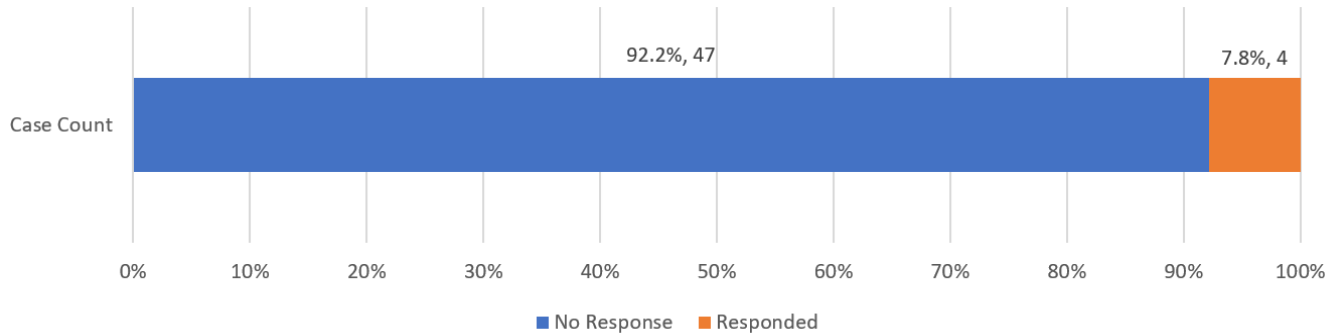
Division staff wanted to measure how many noncustodial parents responded to the messages and the rate of license reinstatements for parents who received messages compared to those who didn't. The response rate to the messages was lower than staff had hoped (7.8%) (see Figure 6) but the parents who received messages had a higher reinstatement rate compared to those who didn't get messages, 49.2% and 39.3%, respectively (see Figure 7).

It's somewhat surprising the response rate wasn't higher given the fact parents had to sign up to receive messages which could show a willingness to engage with the child support program. That same apparent willingness makes the higher rate of reinstatement for parents who received messages more understandable. CSD will strongly consider using texting as a tool to reach this audience segment when it becomes available because it seems like an effective way to connect with noncustodial parents and help them get their licenses reinstated.

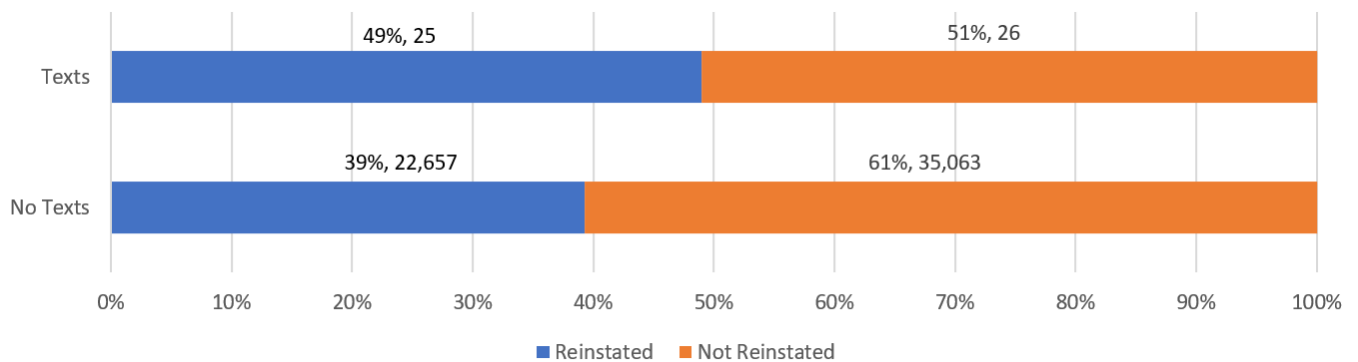


**Example text message:** “<County> Child Support: Your license is suspended because of past due child support. Call us at [PHONE] to learn how to reinstate it. Text STOP to end messages.”

**Figure 6 – Non-custodial Parents Who Responded to Text Messages**



**Figure 7 – Reinstatement of Driver’s Licenses with Suspensions**



## Participant Feedback

When the pilot ended, CSD staff texted a survey link to the nearly 5,000 participating parents to get their feedback about their experience. The division received 592 responses (nearly 12%) to the six statements listed below:

**“Thinking about your experience with the child support texting pilot, please rate your level of agreement or disagreement with the following statements...”**

**Statement 1: “Overall my texting experience with child support has been positive.”**

Response	Number (n=579)	Percent
Strongly Agree	161	28
Agree	161	28
Neutral	180	31
Disagree	25	4
Strongly Disagree	52	9

That 56% “Agreed” or “Strongly Agreed” with this statement and only 13% “Disagreed” or “Strongly Disagreed” is positive. The reason so many people responded with “Neutral” may be because they may not have received many messages if there weren’t a lot of activities going on with their case. CSD staff think this reinforces the idea that our participants want the program to communicate with them using the tools they use most often.

**Statement 2: “Texting was an effective way to communicate with my county child support worker.”**

Response	Number (n=580)	Percent
Strongly Agree	163	28
Agree	121	21
Neutral	192	33
Disagree	36	6
Strongly Disagree	68	12

It was good to see almost 50% agreed with this statement which may show texting is a preferable communication tool for participants since they think it was effective.

**Statement 3: “Texting was an effective way for me to receive information about my case.”**

Response	Number (n=580)	Percent
Strongly Agree	180	31
Agree	139	24
Neutral	168	29
Disagree	31	5
Strongly Disagree	62	11

Responses to the third statement build on responses from the second statement and may show an endorsement or stronger interest in one-way texting for the program to share updates about participants’ cases.

**Statement 4: “I prefer texting over phone calls and email as a way to communicate with my county child support worker.”**

Response	Number (n=582)	Percent
Strongly Agree	247	42
Agree	153	26
Neutral	137	24
Disagree	22	4
Strongly Disagree	23	4

This statement received the second highest number of responses for in the “Strongly Agree” category which confirms participants’ preference for texting over other communication vehicles. It makes sense given how pervasive texting is used as a communications tool in our society.

**Statement 5: “I would like the child support program to text more information to me than it did during the pilot.”**

Response	Number (n=583)	Percent
Strongly Agree	239	41
Agree	184	32
Neutral	130	22
Disagree	22	4
Strongly Disagree	8	1

The responses to statement five reflect the narrow focus of the texting intervention due to the measurement and evaluative nature of the work. Staff will likely text more program-related information when CSD and the counties implement texting more broadly.

**Statement 6: “I would like the child support program to communicate with me by text in the future.”**

Response	Number (n=584)	Percent
Strongly Agree	281	48
Agree	194	33
Neutral	81	14
Disagree	17	3
Strongly Disagree	11	2

The survey results show strong support for using texting to communicate with parents. Eighty-one percent agreed or strongly agreed they would like the child support program to communicate with them by text in the future.

The division is exploring ways to implement texting permanently. Meanwhile, counties can text parents after they get permission if their agencies have a texting platform available to them.

### County Worker Experience

CSD also collected feedback from county workers on their experience with the text message pilot program by distributing a survey on the two-way texting software called TxtPage Pro. Seventy workers responded from 10 pilot counties. The response rate was 28% and works from two of the twelve counties did not respond. Survey responses show that half of workers (51%) logged into the software less than once a week, and 49% logged in once a week or more. Most workers (91%) send text messages less than once a week. Almost all (99%) workers texted fewer than five people each week. When asked about their usage of the text message software, many

workers and supervisors reported a lack of participants to text. The lack of participants is likely due to the state's opt-in requirement.

Although usage was low, most workers reported positive remarks about the text message software. Eighty-four percent said they were somewhat or very comfortable with the TxtPage Pro software. Forty-three percent said they would like to continue texting participants after the pilot ends, while 31% were unsure and 26% said they would not like to continue texting after the pilot.

Workers reported texting about a variety of topics with participants, including:

- Address or case information verification
- County or agency events
- Court information (including pending court actions)
- Enforcement actions
- Order establishment
- Order modification
- Payment options
- Payment reminders (in addition to the bulk text messages)
- Setting up income withholding

Lastly, CSD collected anecdotal information from county lead workers. These workers reported positive reactions, such as “those who use it really like it” and “we find it useful with rural participants, because cell phone service is less reliable. Text messages come through better than calls in the remote areas.” Another worker told a story about a noncustodial parent who texted about his new job so they could set up income withholding more quickly to avoid falling behind on his support. Others remarked, “we don't use it too much with CPs, because they don't need to contact as much,” and “a lot of workers still prefer e-mail, because you can send an attachment through e-mail. You can't send an attachment through text message.”

The most reported reason for disengagement with the text message pilot was a lack of people to text. Since Minnesota must gather written permissions to text, there are fewer people to text overall. In addition, the state does not accept verbal permission to text, and the written permission process can take a few days to update in PRISM. Although Minnesota has a small number of participants to text, counties remain optimistic. One lead worker said, “it's possible that more people will adopt the new technology as we do this longer, as we get more people to sign-up for texting.”

## Lessons Learned and Next Steps

CSD built a text message pilot program and implemented several text messaging activities during the project period. Pilot county feedback was critical during this time. The pilot counties met with CSD once a month to gather more feedback. Collaboration with MNIT partners was also critical to the project's success. CSD continued to meet with MNIT partners for the duration of the pilot.

Noteworthy outcomes for the texting activities are noted above. The increase in MCSO registrations helps parents take an active role in their case and receive up-to-date case information. The increase in payments for parents who received payment reminders shows promise if the program can implement texting permanently. U.S. Bank ReliaCard promotional messages yielded increased activity, especially at specific times of the year. Minnesota had an 11% opt-in rate for eligible participants. The division will consider additional ways to get parents to opt-in for texting when they implement a permanent texting solution. As the parent survey revealed, 81% want the program to use texting to communicate with them so Minnesota's program needs to "meet parents where they're at" with a tool most use every day.