

BEHAVIORAL BUZZ

Brought to you by
Behavioral Interventions to
Advance Self-Sufficiency (BIAS)

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Welcome!

This is an email blast about behavioral economics and the Behavioral Interventions to Advance Self-Sufficiency (BIAS) project, which is funded by the Administration for Children and Families' Office of Planning, Research and Evaluation. The goal of BIAS is to adapt and apply tools from behavioral science to improve the well-being of low-income children, adults, and families.

Behavioral Insight

Moving from intention to action

We don't always do what we intend to do. For instance, people sign up for gym memberships vowing to lose weight, only to give up after a few sessions. Patients schedule check-ups months in advance, only to forget to attend when the appointment rolls around. Well-intentioned savings plans fall to the wayside when new or more pressing expenses arise. How can programs use what clients *intend* to do to help them *actually* do it?

Implementation prompts — tools that aim to help users plan their desired actions better — can help people execute their plans.^[1] For example, an experiment aimed at increasing flu vaccination rates found that people who were prompted to write down the date and time they planned to receive a vaccination later showed up at a higher rate than those who were not encouraged to make a plan.^[2] The specificity of the prompt can also matter. Voters in California who answered a

handful of questions (for example, when they would vote, how they would get to the voting station, and where they would be coming from) were more likely to cast a ballot than voters who were only asked whether they intended to vote.^[3]

In an effort to encourage people to attend an informational meeting about a financial incentive program, the BIAS team tested a combination of behavioral approaches, including implementation prompts. The design of this experiment is described below.

Accomplishments

Helping Paycheck Plus participants plan to participate in an informational meeting

The [Paycheck Plus Demonstration](#) is evaluating whether offering single New Yorkers a larger earned income tax credit (EITC)-like earnings supplement improves economic well-being and encourages employment. Eligible participants can receive up to \$2,000 a year for three years if they work and earn wages within an income cap. Enrollment into the program took place in late 2013 and early 2014, more than a year before participants could receive the first bonus (in spring 2015). Paycheck Plus program operators worried that participants might not understand the conditions for earning the bonus, or might forget about it during the long period between enrollment and the first payment. So they invited participants to a meeting to review the requirements for earning the bonus, encourage them to work, and answer questions. The meeting was optional, but the program offered participants a \$50 incentive to attend. Program operators partnered with the BIAS team to test whether communication strategies that incorporated principles from behavioral science could increase the number of people who attended the meeting. Eligible Paycheck Plus participants were randomly assigned to receive either “standard” postcards that mimicked the program’s typical outreach strategy, or “behavioral” postcards created by the BIAS team that used behavioral concepts to target possible barriers to attendance. The goal of the behavioral design was to help participants bridge the gap between intention and action. The behavioral postcards emphasized an implementation prompt to help participants navigate *how*, *where*, and *when* they would attend meetings and earn the \$50 incentive.

SIGN UP FOR PAYCHECK PLUS – DONE!
Follow these 3 easy steps to get your \$50 gift card and much more...

1 Choose a location and time to visit by March 29
Check off one location:

Community Kitchen & Pantry of West Harlem
252 W. 116th St., New York, 10026

MON	TUES	WED	THU	FRI	SAT
closed	9-3	9-3	9-3	closed	9-3

Northern Manhattan Improvement Corp.
76 Wadsworth Ave., New York, 10033

MON	TUES	WED	THU	FRI	SAT
closed	12-7	12-7	12-7	closed	9-5

Write down when you will go: Date Time AM/PM

2 Stop by and have a short conversation with Food Bank staff to learn how you can earn a \$2000 bonus next year

3 Get your \$50 gift card!

For other locations or questions call 646-981-6111

How: The behavioral postcard homed in on the “3 easy steps” participants needed to take to successfully complete a meeting and receive information about the Paycheck Plus program, as well as the \$50 incentive. Providing simple, concrete steps was intended to help participants take action. Furthermore, placing a check mark next to the first step — signing up for the Paycheck Plus program, which all recipients had already done — was designed to create a sense of accomplishment, thereby increasing participants’ motivation to complete the remaining steps.

Where: Informational meetings were held in seven locations, but the behavioral postcard only included the two locations closest to a participant’s home zip code. Too many options can hinder decision making.^[4] The BIAS team expected that offering only two locations would make it easier for participants to select a location and determine how to get there.

When: Instead of simply listing the days and times the meeting locations were open, the behavioral postcard displayed this information in calendar form to help participants better envision the week. This format likely made the information easier to digest and more visually compelling.

Results on how the different marketing strategies affected meeting attendance will be reported in late 2015.

Other Behavioral News

- Building on the momentum of the BIAS project, the federal Office of Child Support Enforcement recently awarded seven states and the District of Columbia cooperative agreements under the Behavioral Interventions for Child Support Services

(BICS) project. BICS will allow the states to explore how behavioral science can increase the effectiveness and operations of child support programs, and build a culture of evaluation and critical inquiry in the child support community. MDRC is the lead technical assistance and evaluation provider, in collaboration with MEF Associates and the Center for Policy Research.

- Recently, Vermont’s Agency for Children and Families (within the Agency for Human Services) introduced default enrollment into its earnings supplement program called *Reach Ahead*. The change was prompted, in part, by behavioral mapping the Agency for Children and Families did with the BIAS team between July 2013 and July 2014. The *Reach Ahead* program provides 12 months of food-assistance benefits and subsidized child care for Temporary Assistance for Needy Families (TANF) clients who are working and transitioning off of cash assistance. Automatically enrolling eligible clients into the program — with the option to opt out — is expected to greatly increase participation in this underused program.

[1] Rogers, Todd, Katherine L. Milkman, Leslie K. John, and Michael I. Norton, “Making the Best Laid Plans Better: How Plan-Making Increases Follow-Through,” working paper, Cambridge, MA: Harvard University.

[2] Milkman, Katherine L., John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian, “Using Implementation Intentions Prompts to Enhance Influenza Vaccination Rates,” *Proceedings of the National Academy of Sciences* 108, 26 (2011): 10,415-10,420.

[3] Nickerson, David W., and Todd Rogers, “Do You Have a Voting Plan? Implementation Intentions, Voter Turnout, and Organic Plan Making,” *Psychological Science*, 21, 2 (2010): 194-199.

[4] For example, see Iyengar, Sheena S., and Mark R. Lepper, “When Choice Is Demotivating: Can One Desire Too Much of a Good Thing?” *Journal of Personality and Social Psychology* 79, 6 (2000): 995-1,006.

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