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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

How you say it matters!

The last issue focused on how personalization in written materials can help capture a person's attention. But getting a reader's interest is only half the battle. How can senders help ensure that a reader will absorb and act on the information being provided? Behavioral research has shown that how information is presented can greatly affect decision making.[1] For example, we're more likely to choose candidates whose names are listed first on voting ballots and less likely to make a decision when too much information is offered.[2]

One common approach to framing is posing an option as either a loss or a gain. For example, one study examined how framing incentives affected factory worker productivity.[3] Specifically, it examined differences in productivity between two groups of factory workers who were either offered bonuses as a reward for high productivity or had up-front bonuses taken away as a consequence of low productivity. The study found that both incentives increased productivity, but that the loss group's productivity exceeded that of the reward group, suggesting that people tended to care more about avoiding losses than acquiring gains. However, there is also evidence that messages about gains can be powerful tools in influencing behavior. A study of participants in a smoking cessation program who were sent video and text messages

with a positive frame had significantly higher levels of smoking abstinence than participants in a group that received more negative messages.[4]

When exploring framing techniques in new contexts it may be useful to test both loss and gain strategies to see what works best, as there is evidence that both can be successful depending on the setting.[5] The BIAS team is testing behavioral interventions, described in the next section, that explore whether employing loss or gain frames may increase attendance at a key appointment.

Accomplishments

Sending gain or loss notices to encourage participants to reengage with welfare-to-work in Los Angeles County

In 2009, California began giving exemptions from counties' welfare-to-work programs to TANF families with young children under 23 months old and families with two or more children under age 6. Starting in January 2013, however, the state ended this young-child exemption (replacing it with a once-per-lifetime exemption for a child under 23 months old) and instructed counties to inform previously eligible adults that their exemptions had ended. The **Los Angeles Department of Public Social Services (DPSS)** began holding reengagement appointments in October 2013 in order to help these parents in Los Angeles County develop and sign plans to meet their new work requirements.

In the first four months during which these appointments were scheduled, about half of all participants showed up for their appointments — even though by not showing up they risked being sanctioned for noncompliance and losing benefits. Given that attendance at the appointment is the first step to becoming reengaged with the welfare-to-work program, this rate was lower than desired.

The BIAS team examined the processes by which participants were notified of the reengagement appointment. DPSS sent participants a three-page letter 60 days before their appointments detailing all the

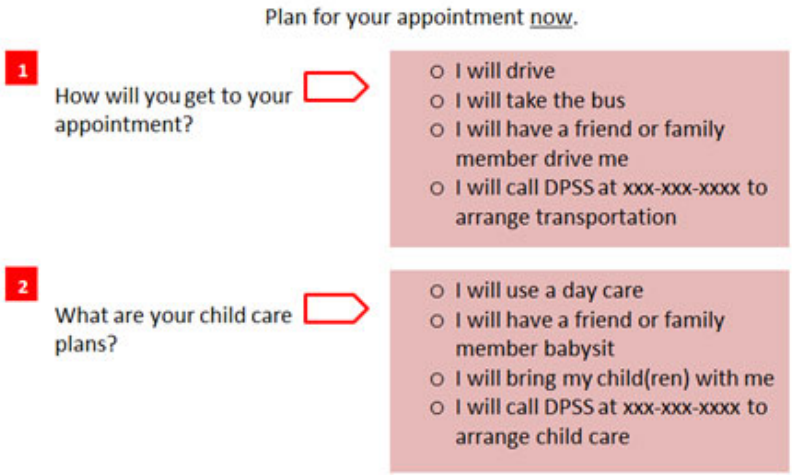
changes to the state policy — changes that may have been confusing to participants. DPSS then sent participants a one-page letter 30 days before their scheduled appointments that indicated the appointment time and date, along with a copy of the earlier letter and several different forms participants might or might not need depending on their personal circumstances. Participants also received phone calls from an automated system reminding them about their appointments 10 days beforehand, and from their reengagement workers 3 days before the appointment.

Though DPSS sent participants information about their appointments numerous times, the BIAS team's review found that the materials were complicated and did not highlight the benefits or consequences associated with reengagement that might encourage recipients to act. The BIAS team therefore worked with DPSS to create new materials that were sent in addition to the outreach already provided.
The following were the main goals of the new, behaviorally informed design:

- **Reframe the message:** DPSS sent participants one of two behaviorally informed notices that repackaged the information provided to them in the 60- and 30-day letters. One notice highlighted the losses participants might face by not attending, and the other highlighted the benefits they might receive by attending. In particular, the notices highlighted the potential for participants to lose or keep their cash benefits, with a tangible dollar amount listed (the highest possible sanction amount for one year).

- **Simplify the message:** The notices were limited to only the most important pieces of information. Placed prominently at

the top of the page were messages about the need to attend the appointment because of the end of the participant's exemption, and the date, time, and location of the appointment. The notice also provided check-boxes to encourage participants to plan how they would get to the meeting and how they would manage child care.



- **Personalize the message:** Each notice was addressed to an individual participant and included the name of the reengagement worker that participant was scheduled to meet. For example, each notice stated, "Your appointment with reengagement worker John Smith is scheduled for..." in an effort to make the meeting seem more personal. Each notice also had a Post-it adhered to it that included a personalized message (printed in a font that mimicked handwriting) that included the reengagement worker's name and phone number. The note reiterated the loss or gain frame.

Hi Sally,
See you at your appointment next week. We'll make a plan for work, and make sure you don't lose your cash benefits.
Call me if you have any questions.
See you then,
Jane Doe
xxx-xxx-xxxx

Participants with reengagement appointments between July and September 2014 were randomly assigned to either be sent the "loss" letter with a personalized Post-it, the "gain" letter with a personalized Post-it, or no additional outreach. The BIAS team will evaluate whether either of the behaviorally informed letters led to more participants attending their reengagement appointments, and whether fewer of these participants were sanctioned. Results of this pilot test will be published next year.

What's Next

In mid-2015 the BIAS team will release two reports: one detailing our efforts to increase child-support payments in Franklin County, Ohio, and the other on our work with the current MDRC demonstration project Paycheck Plus. Learn more about the early work on child-support payments through a prior issue of the *Behavioral Buzz* focused on Franklin County.

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[1]Kahneman, Daniel, and Amos Tversky. 1984. "Choices, Values, and Frames." *American Psychologist* 39, 4: 341-350.
[2]Miller, Joanne M., and Jon A. Krosnick. 1998. "The Impact of Candidate Name Order on Election Outcomes." *Public Opinion Quarterly* 62, 3: 291-330; Iyengar, Sheena S., and Mark R. Lepper. 2000. "When Choice Is Demotivating: Can One Desire Too Much of a Good Thing?" *Journal of Personality and Social Psychology* 79, 6: 995-1,006.
[3]Hossain, Tanjim, and John A. List. 2009. "The Behavioralist Visits the Factory: Increasing Productivity Using Simple Framing Manipulations." NBER Working Paper No. 15623. Cambridge, MA: National Bureau of Economic Research.

[4]Toll, Benjamin A., Stephanie S. O'Malley, Nicole A. Katulak, Ran Wu, Joel A. Dubin, Amy Latimer, Boris Meandzija, Tony P. George, Peter Jatlow, Judith L. Cooney, and Peter Salovey. 2007. "Comparing Gain- and Loss-Framed Messages for Smoking Cessation with Sustained-Release Bupropion: A Randomized Controlled Trial." *Psychology of Addictive Behaviors* 21, 4: 534-544.
[5]Rothman, Alexander J., Roger D. Bartels, Jhon Wlaschin, and Peter Salovey. 2006. "The Strategic Use of Gain- and Loss-Framed Messages to Promote Healthy Behavior: How Theory Can Inform Practice." *Journal of Communication*, 56, S1: S202–S220.

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