



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

Make sure application forms are not an added barrier to entry

Filling out an application is often the first step to participating in social services programs. However, some forms can be hard to complete. Forms may be lengthy, ask for unnecessary information, include intimidating language, or contain unclear instructions. Understanding these forms can be especially challenging if clients have low reading levels or speak English as a second language. These barriers may prevent people from completing applications even if they need and want services.

Looking at application forms from the client's point of view may reveal how forms could be redesigned to make them easier to fill out *and* increase the accuracy of the information.

Research has shown that simplifying forms and providing information can increase take-up of government programs.^[1] Making messages clearer and easier to understand and streamlining choices can reduce procrastination and make it easier for clients to complete complex paperwork.^[2] Clear instructions, few required fields, and visual prompts that draw the eye to key information are examples of techniques that can improve applications and make it less likely that these forms are barriers to service receipt.

BIAS is testing a behavioral intervention, described in the next section, which explores whether simplifying forms, sending reminders, and reducing hassles in other ways can increase applications for child support order modifications.

Accomplishments

Encouraging incarcerated parents to submit modification requests in Washington State

Washington State's child support agency wants parents to have "right-sized" orders that accurately reflect their ability to pay. But for incarcerated parents, the amount of child support owed each month does not automatically change, even though incarceration substantially reduces parents' ability to pay. Incarcerated parents who do not receive modifications to their child support orders are at risk of accumulating large child support debts while in prison or jail. These debts can pose a serious barrier to reentry into society and regular employment, which in turn affects parents' future ability to provide financial support to their children.^[3]

Spurred by the success of a BIAS intervention in [Texas](#), which used behavioral insights to increase modification requests from incarcerated parents,^[4] the Washington State Division of Child Support (DCS) sought to implement a similar intervention.

In Washington, parents must complete paperwork to initiate order modification requests. Data from September 2014 showed that only five percent of eligible incarcerated parents submitted a request that month. BIAS worked with DCS to understand the order modification process and potential behavioral bottlenecks.

Focus groups suggested that some incarcerated parents do not realize that DCS does not automatically modify orders for incarcerated parents. In addition, the modification process can be challenging. The modification application is more than 20 pages long, includes complicated legal language, and gives the impression that parents must provide detailed financial and personal information, which many incarcerated parents cannot readily access.

Based on these identified issues, BIAS designed a new, behaviorally

informed intervention intended to:

- **Increase parent awareness:** The intervention involved a series of communications to parents. DCS sent inmates **electronic messages** making them aware of the opportunity for a modification and letting them know that DCS was sending them the necessary materials to request a modification. DCS followed this with a **letter notifying the parents to check their account** so they would see the message.
- **Reduce hassles:** Instead of having to request a modification application, incarcerated parents **automatically received a modification request packet**. In addition to the standard forms, the packet included a **postage-paid, pre-addressed** envelope for returning the forms.
- **Simplify the message:** The modification request packet also included a one-page **tip sheet** tailored to incarcerated parents with simple suggestions for how to fill out the forms. Caseworkers identified areas of the application that are often incomplete. The tip sheet targeted these areas and used plain language to guide parents on how to answer questions they might not feel equipped to address.

Forms need to have:

1. A signature every place that asks for it.
2. A date next to every signature.
3. It's ok if you don't know the answer to every question. For example, you can write "I don't know" for anything you don't know the answer to.

Child's Present Address or Whereabouts *I DO NOT KNOW*

4. If you don't know the answer, just tell us why. For example you can write "I am incarcerated."

SUBMITTER PREFERRED TO USE FOR THE SIGNING *I am incarcerated.*

No person, because of race, color, national origin, creed, religion, sex, age, or disability, shall be discriminated against in employment, services, or any aspect of the program's activities. This form is available in alternative formats upon request.

- **Send reminders:** One week after mailing the application packet, DCS sent **follow-up messages** to parents reminding them to submit the forms.

ACT NOW! Submit your application to possibly lower your child support order

Hello,

We sent you a packet on _____ to help you apply to get your child support order possibly lowered. If you haven't sent it in yet there's still time. But remember that every month you don't take action, your child support debt may get bigger.

We've already received applications from other parents in prison and have reduced some orders.

I look forward to seeing your application.

Incarcerated parents who owed current support and fit DCS's criteria for modification eligibility were randomly assigned to either be sent the intervention materials, or to receive "business as usual," which does not involve any systematic outreach. The BIAS team is evaluating whether the behaviorally informed materials led to more participants submitting modification request packets and eventually receiving modifications. Results of the pilot will be published in 2016.

Washington State was recently awarded one of eight grants by the federal Office of Child Support Enforcement as part of the Behavioral Interventions for Child Support Services (BICS) project. In the BICS project, the state is exploring solutions to bottlenecks that emerge during order establishment. [Click here](#) to learn more about BICS.

News

- Check out the latest BIAS report on a set of interventions that aimed to increase participation in informational meetings about an EITC-like bonus: *The Power of Prompts: Using Behavioral Insights to Encourage People to Participate*, and a [blog post](#) about the report!
- The BIAS project was featured in the Forbes Insights report, *Digitizing Human Services: Field Notes and Forecasts from the Front Lines of Government's Technological Transformation*. Read the case study on the Indiana study starting on page 31!
- The BIAS team attended the inaugural [Behavioral Science & Policy Association](#) conference at the Harvard Club in the summer of 2015. The event brought together more than two hundred leading behavioral scientists, policymakers, executives, and media to discuss the application of behavioral insights to policymaking.

- In August, the [National Association of Welfare Research and Statistics \(NAWRS\) workshop](#) featured two presentations about BIAS studies.
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1. [\[1\]](#) Bettinger, Eric P., Bridget Terry Long, Philip Oreopoulos, and Lisa Sanbonmatsu. 2009. *The Role of Simplification and Information in College Decisions: Results from the H&R Block FAFSA Experiment*. NBER Working Paper No. 15361.
2. [\[2\]](#) Beshears, John, James J. Choi, David Laibson, and Brigitte C. Madrian. 2010. *Simplification and Saving*. NBER Working Paper No. 12659.
3. [\[3\]](#) Office of Child Support Enforcement. 2013. FY2012 Preliminary Report. Washington, DC: Office of Child Support

Enforcement, Administration for Children and Families, U.S. Department of Health and Human Services.

4. [\[4\]](#) Farrell, Mary, Caitlin Anzelone, Dan Cullinan, and Jessica Wille (2014). Taking the First Step: Using Behavioral Economics to Help Incarcerated Parents Apply for Child Support Order Modifications. OPRE Report 2014-37. Washington, DC: Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services.

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