TAKING THE FIRST STEP
Using Behavioral Economics to Help Incarcerated Parents Apply for Child Support Order Modifications

BIAS BEHAVIORAL INTERVENTIONS TO ADVANCE SELF SUFFICIENCY

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MDRC is conducting the Behavioral Interventions to Advance Self-Sufficiency (BIAS) project under a contract with the Office of Planning, Research and Evaluation, Administration for Children and Families, in the U.S. Department of Health and Human Services (HHS), funded by HHS under a competitive award, Contract No. HHSP23320095644WC-23337002T. The project officer is Emily Schmitt.

The findings and conclusions in this report do not necessarily represent the official positions or policies of HHS.

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The Behavioral Interventions to Advance Self-Sufficiency (BIAS) project, sponsored by the Office of Planning, Research and Evaluation of the Administration for Children and Families (ACF) in the U.S. Department of Health and Human Services, is the first major opportunity to apply a behavioral economics lens to programs that serve poor and vulnerable families in the United States. Led by MDRC, the project applies behavioral insights to issues related to the operations, implementation, structure, and efficacy of selected social service programs and policies, with the goal of learning how tools from behavioral science can be used to deliver programs more effectively and, ultimately, to improve the well-being of low-income children, adults, and families.

This report presents findings from a behavioral intervention designed to increase the number of incarcerated noncustodial parents in Texas who apply for modifications to reduce the amount of their child support orders. Incarcerated noncustodial parents have a limited ability to pay their child support orders each month, due to their incarceration, which can lead to the accumulation of significant child support debt. The Texas Office of the Attorney General’s (OAG’s) Child Support Division operates a program that contacts incarcerated noncustodial parents via mail, informs them of the option to apply for order modifications, and provides instructions on how to begin the process. In the past, less than one-third of contacted parents responded to the outreach and applied for a modification — less than expected, given the benefits they gain from modifying their orders.

The BIAS project diagnosed bottlenecks in the application process, hypothesized behavioral reasons for the bottlenecks, and designed behaviorally informed changes to the mailing sent to incarcerated noncustodial parents. It revised the letter to make it more readable, printed it on blue paper so that it would stand out, pre-populated a section of the application, and sent a postcard before the letter was sent and another postcard following the letter to those who had not responded. While this was a low-cost effort (less than $2 per person), the revised outreach increased the application response rate to 39 percent, an 11 percentage point increase over the control group’s response rate of roughly 28 percent. Program administrators hope that this is an important first step in a causal chain hypothesized to reduce child support arrears owed, leading, in turn, to an increase in the likelihood that, on release, parents will support their children.

The intervention produced a highly statistically significant impact at relatively low cost and demonstrated the promise of applying behavioral economics principles to improve program implementation and outcomes.
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The Authors
The Behavioral Interventions to Advance Self-Sufficiency (BIAS) project, sponsored by the Office of Planning, Research and Evaluation of the Administration for Children and Families (ACF) in the U.S. Department of Health and Human Services, is the first major opportunity to apply a behavioral economics lens to programs that serve poor and vulnerable families in the United States. Led by MDRC, the project applies behavioral insights to issues related to the operations, implementation, and efficacy of selected social service programs and policies, with the goal of learning how tools from behavioral science can be used to deliver programs more effectively and, ultimately, to improve the well-being of low-income children, adults, and families.

This report presents findings from a behavioral intervention designed to increase the number of incarcerated noncustodial parents in Texas who apply for modifications to reduce the amount of their child support orders. Incarcerated noncustodial parents have a limited ability to pay their child support orders each month, due to their incarceration, which can lead to the accumulation of significant child support debt. The debt on release poses a serious barrier to reentry into society and regular employment, which, in turn, affects the parents’ ability to provide adequate financial support to their children.

The Texas Office of the Attorney General’s (OAG’s) Child Support Division operates a program that contacts incarcerated noncustodial parents via mail, informs them of the option to apply for order modifications, and provides instructions on how to begin the process. In the past, less than one-third of contacted parents responded to the outreach and applied for a modification — less than expected, given the benefits they gain from modifying their orders. This intervention was tested using a random assignment design in which a group of incarcerated noncustodial parents was divided between a control group that received standard materials informing them of the modification process and a program group that received a revised packet of behaviorally informed materials.

The BIAS Diagnosis and Design Process
The BIAS research team used a method called “behavioral diagnosis and design” to diagnose potential behavioral bottlenecks in the child support order modification process and to design a low-cost, behaviorally informed change intended to improve the process. As depicted in Figure ES.1, the process comprises four phases. Rather than being linear, as the figure suggests, in the ideal case, the actual process is iterative, allowing for multiple rounds of hypothesis testing.

In the first phase, the BIAS team defines the problem in a way that is precise enough to be testable. In the diagnosis phase, the team collects both qualitative and quantitative data to identify what is causing the problem. In the design phase, the BIAS team suggests theories about why bottlenecks are occurring, based on behavioral research, and uses behavioral insights to develop the intervention. Lastly, in the test phase, the team evaluates the behavioral intervention using rigorous scientific methods. The behavioral diagnosis and design process aims to connect the problem, the behavioral bottleneck, and

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1 ideas42 developed a methodology called “behavioral diagnosis and design” for applying insights from behavioral economics to improve programs and achieve impacts at scale. ideas42 was engaged in the early phases of the BIAS project and led the behavioral diagnosis and design process for Texas. The process presented in this document — also called “behavioral diagnosis and design” — is a version of that same process that has been adapted for the BIAS project.

2 Under the BIAS project, most behavioral interventions will be tested using a random assignment design, whereby some portion of a given sample will receive the intervention and the rest will continue with business as usual. Randomized controlled trials are considered the most rigorous form of evaluation and the most accurate way to detect the impact of an intervention.
the design solution together in a coherent way.\textsuperscript{3} The rest of this section describes how the BIAS research
team applied this process in Texas to the child support modification application process for incarcerated noncustodial parents.

**Definition**
In Texas, when noncustodial parents are incarcerated, their child support order remains in effect until they request a modification and the order is modified. The OAG identified increasing modifications for incarcerated parents as an important strategy for right-sizing child support orders. The Family Initiatives Section within the OAG’s Child Support Division operates a program that invites incarcerated noncustodial parents to request a child support order modification on the basis of the substantial change in their financial circumstances due to incarceration. The office mails incarcerated noncustodial parents a packet that informs them of the option to apply for a modification, and it provides instructions on how to begin the process.

**Diagnosis**
An analysis of OAG administrative records in April 2012 demonstrated that fewer than a third of eligible inmates who were sent a letter in May 2011 had completed the application. The BIAS team and the Texas OAG worked to identify potential behavioral bottlenecks in the process of requesting an order modification, to determine whether changes to the process could lead to significant increases in the

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### TABLE ES.1
**HYPOTHESIZED BOTTLENECKS AND BEHAVIORAL CONCEPTS**
**TEXAS OFFICE OF THE ATTORNEY GENERAL, CHILD SUPPORT DIVISION**

<table>
<thead>
<tr>
<th>BOTTLENECK</th>
<th>BEHAVIORAL REASONS FOR BOTTLENECK</th>
</tr>
</thead>
</table>
| 1. Noncustodial parent receives letter but does not open it, or parent opens letter but does not read it. | • Experiences negative **affective response**  
• Avoids letter due to **ostrich effect**  
| 2. Noncustodial parent reads letter but does not understand it.           | • Faces high **cognitive load**  
• Faces high **deliberation costs**  
| 3. Noncustodial parent decides not to act on letter.                      | • Associates with **identity** as an inmate rather than as a parent  
• Experiences high **deliberation costs** as result of complex process described in letter  
• Views benefits of taking action as **psychologically distant**  
| 4. Noncustodial parent decides to act but fails to fill out application and request appointment with law librarian. | • Exhibits **present bias** or procrastinates  
• Forgets due to **prospective memory** failure  
• Encounters procedural **hassle factors**  
| 5. Noncustodial parent makes appointment but does not show up.            | • Not in the same state of mind (**hot-cold empathy gap**)  
| 6. Noncustodial parent attends appointment but does not submit application. | • Experiences **hassle factors** associated with completing, notarizing, and sending application to OAG  

number of submitted completed applications. In the standard process, a parent who receives a letter from the OAG must complete the following steps to successfully submit an application: (1) complete the application; (2) request an appointment with the prison’s law librarian; (3) meet with the law librarian, who notarizes the application; and (4) mail the completed and notarized application to the OAG state office in a prepaid envelope provided with the letter.

As shown in Table ES.1, the team came up with six potential bottlenecks in this process and hypothesized behavioral reasons for the bottlenecks. Behavioral terms used in this table and elsewhere in the Executive Summary are in bold type; full definitions of these terms are presented in Table 1 of the full report.

### Design
The team developed components of a behaviorally informed intervention by linking hypothesized bottlenecks and behavioral concepts to proposed intervention components. In order to develop an intervention with the greatest chance of having an impact, the intervention employed many behavioral techniques to try to increase response rates. The BIAS team evaluated these strategies as one bundled intervention.

### Test
The pilot was launched in May 2013; materials were mailed from May through July; and data were collected through December 2013. The intervention targeted incarcerated noncustodial parents with open child support orders in four regions of the state, identifying 1,904 individuals for the study. The pilot was evaluated using a random assignment design, where roughly half of the incarcerated parents were randomly assigned to the control group (941) and the other half were assigned to the BIAS program group (963). Those in the control group received the standard materials that were sent to incarcerated noncustodial parents in the spring of 2013 (including a letter, instructions on how to apply, and an application), while the BIAS group received a revised packet, described below.

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4 These include child support offices in Region 1 (Abilene, Lubbock, and San Angelo), Region 3 (Corpus Christi and Laredo), Region 5 (Tyler and Paris), and Region 6 (Houston).
• **Teaser postcard.** One week before the letter and application were sent, noncustodial parents in the BIAS program group were mailed a postcard, with the intent of reducing the number of parents who disregard the letter and application that they would receive one week later. The postcard could influence the decision through the **mere-exposure effect** — increasing their awareness of the offer before receiving the letter.

• **Revised modification packet.** Some of the changes to the BIAS program group packet included printing the letter and application on blue paper so that it would stand out (addressing **limited cognition**); simplifying the language in the letter (reducing **cognitive load**); mentioning that other parents had their orders reduced (leveraging **social influence**); providing a list of “Four Easy Steps” for submitting a modification request (supporting **planning**); and prefilling the application with some of the required information (reducing **hassle factors**).

• **Reminder postcard.** Lastly, if noncustodial parents in the BIAS program group did not return an application to the OAG within one month, the OAG sent a follow-up postcard with a reminder to submit the application (countering **prospective memory** failure).

The additional cost to the state to send the additional mailings and pre-populate the application was low, about $1,630 (less than $2 per person) — though this reflects the fact that the state was already conducting outreach to this population. A state that was starting a new outreach effort would experience higher costs.

**Findings from the Pilot**

The main findings of the data analysis follow:

• The BIAS intervention was implemented as designed.

• The BIAS intervention increased the percentage of incarcerated noncustodial parents who sent in a completed modification application by 11 percentage points, from 28 percent to 39 percent. (See Table ES.2.)

• The BIAS intervention resulted in slightly higher impacts on applications sent from state jails than from state prisons; the intervention did not have an impact on applications sent from transfer facilities.

**Conclusion**

The Texas OAG implemented a package of behaviorally informed changes to the modification application process that were designed to address potential bottlenecks and increase the response rate for submitting applications. The pilot had a modest goal — to implement a low-cost and simple intervention that would increase the percentage of noncustodial parents who applied for a child support order modification — and it achieved this goal. The intervention produced a highly statistically significant impact at relatively low cost and demonstrated the promise of applying behavioral economics principles to improve program implementation and outcomes.

It is important to understand the limitations of this test. The behavioral intervention was designed to get the incarcerated noncustodial parents on the pathway that leads to a child support order modification. The first step to an order modification is to apply for one. However, this evaluation does not determine whether the longer-term outcome — increases in child support order modifications — was achieved. Nor will parents be followed postrelease to know whether they leave jail or prison with less child support debt, leading, in turn, to a greater likelihood of working and supporting their children. The long-term effects on modifications were beyond the scope of this study, given the early follow-up and what can be a lengthy judicial and incarceration process.
## TABLE ES.2
### APPLICATION OUTCOMES

TEXAS OFFICE OF THE ATTORNEY GENERAL, CHILD SUPPORT DIVISION

<table>
<thead>
<tr>
<th>OUTCOME</th>
<th>PROGRAM GROUP</th>
<th>CONTROL GROUP</th>
<th>DIFFERENCE</th>
<th>STANDARD ERROR</th>
<th>SUBGROUP DIFFERENCE*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application submitted* (%)</td>
<td>39.5</td>
<td>30.5</td>
<td>9.1***</td>
<td>2.1</td>
<td></td>
</tr>
<tr>
<td>Application complete - mailed to field office</td>
<td>38.7</td>
<td>27.7</td>
<td>11.0***</td>
<td>2.1</td>
<td></td>
</tr>
<tr>
<td>Application returned to NCP - not notarized</td>
<td>0.6</td>
<td>2.5</td>
<td>-1.9***</td>
<td>0.5</td>
<td></td>
</tr>
<tr>
<td>Application returned to NCP - incomplete</td>
<td>0.3</td>
<td>0.3</td>
<td>0.0</td>
<td>0.3</td>
<td></td>
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</tbody>
</table>

### Applications submitted, by subgroup

<table>
<thead>
<tr>
<th>Prison type</th>
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<th></th>
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<tbody>
<tr>
<td>Prison</td>
<td>41.6</td>
<td>29.6</td>
<td>12.0***</td>
<td>3.4††</td>
<td></td>
</tr>
<tr>
<td>Jail</td>
<td>37.7</td>
<td>23.3</td>
<td>14.3***</td>
<td>3.8††</td>
<td></td>
</tr>
<tr>
<td>Transfer and Other</td>
<td>38.8</td>
<td>38.7</td>
<td>0.1</td>
<td>4.0††</td>
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<table>
<thead>
<tr>
<th>Monthly child support order amount*</th>
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<th></th>
<th></th>
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<tbody>
<tr>
<td>Less than $246</td>
<td>35.2</td>
<td>28.6</td>
<td>6.5**</td>
<td>3.1</td>
<td></td>
</tr>
<tr>
<td>$246 or more</td>
<td>43.0</td>
<td>33.2</td>
<td>9.9***</td>
<td>3.1</td>
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</table>

<table>
<thead>
<tr>
<th>Arrears amount*</th>
<th></th>
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<tbody>
<tr>
<td>Less than $17,564</td>
<td>42.1</td>
<td>30.7</td>
<td>11.4***</td>
<td>3.1</td>
<td></td>
</tr>
<tr>
<td>$17,564 or more</td>
<td>36.9</td>
<td>30.3</td>
<td>6.6***</td>
<td>3.1</td>
<td></td>
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<table>
<thead>
<tr>
<th>Sentence length*</th>
<th></th>
<th></th>
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<tbody>
<tr>
<td>Less than 8 years</td>
<td>42.2</td>
<td>32.9</td>
<td>9.3***</td>
<td>3.6</td>
<td></td>
</tr>
<tr>
<td>8 years or longer</td>
<td>41.5</td>
<td>33.3</td>
<td>8.2**</td>
<td>3.5</td>
<td></td>
</tr>
</tbody>
</table>

| Sample size*                     | 941             | 963            |             |               |                     |

**SOURCE:** MDRC calculations using data from the Texas Office of the Attorney General, Child Support Division.

**NOTES:** Estimates were regression-adjusted using ordinary least squares, controlling for pre-random assignment characteristics of sample members. Statistical significance levels are indicated as follows: *** = 1 percent; ** = 5 percent; * = 10 percent.

NCP = noncustodial parent.

*Tests of differences in impact estimates across subgroups were conducted. Statistical significance levels are indicated as follows: ††† = 1 percent; †† = 5 percent; † = 10 percent.

*These outcomes reflect the final result for each application. If a sample member sent back an application that was complete but not notarized or was incompletely filled out, OAG would mail the application back to the inmate and explain what was needed to resubmit. If a sample member re-sent the application to OAG and it was complete and notarized, it is reflected in the “application complete” row.

Subgroup cutoffs were determined using median splits. Child support orders ranged from $10 to $1,500; arrears ranged from $0 to $167,832; and sentence length ranged from 1 year to 99 years.

Due to missing data values, program and control group sample sizes for prison type are 939 and 963, respectively, and for sentence length they are 790 and 791, respectively.

### Looking Forward

Behavioral economics provides a new way of thinking about human services program design and a potentially powerful set of tools for improving program outcomes. In addition to the work in Texas, the BIAS project is launching pilots with other partners, including the Oklahoma Department of Human Services, the Indiana Office of Early Childhood and Out of School Learning, the Franklin County (Ohio) Child Support Enforcement Agency, the New York City Center for Economic Opportunity, and the Los Angeles County (California) Department of Public Social Services. Results will be published as they become available, to further inform this burgeoning field.
The Behavioral Interventions to Advance Self-Sufficiency (BIAS) project, sponsored by the Office of Planning, Research and Evaluation of the Administration for Children and Families (ACF) in the U.S. Department of Health and Human Services, is the first major opportunity to apply a behavioral economics lens to programs that serve poor and vulnerable families in the United States. The project, led by MDRC, aims to apply behavioral insights to issues related to the operations, implementation, structure, and efficacy of selected social service programs and policies. The goal is to learn how tools from behavioral science can be used to deliver programs more effectively and, ultimately, to improve the well-being of low-income children, adults, and families.

This report presents findings from a behavioral intervention designed to increase the number of incarcerated noncustodial parents in Texas who apply for modifications to reduce the amount of their child support orders. It begins with a brief overview of how behavioral economics may be applied to human services programs. It describes how child support is administered in Texas and the challenge that the state has faced in increasing the number of incarcerated parents who complete an application to modify their child support order, despite clear benefits to them and potential benefits to their children after an incarcerated parent is released. The report then describes how the research team used a method called “behavioral diagnosis and design” to diagnose potential behavioral bottlenecks to the child support order modification process and to design a low-cost behaviorally informed change that might improve the process. The remainder of the report presents the results from the pilot that relied on a rigorous design in which nearly 2,000 incarcerated noncustodial parents were assigned at random either to a control group that received standard materials informing them of the modification process or to a program group that received a revised packet of behaviorally informed materials.

The Behavioral Interventions to Advance Self-Sufficiency (BIAS) Project

The BIAS project is partnering with administrators in human services programs — including child support, child care, domestic violence, and Temporary Assistance for Needy Families (TANF) — to identify cases where programs are not achieving their desired outcomes and to apply insights from behavioral economics to develop solutions. Behavioral economics applies psychological insights about decision-making and offers new tools to improve outcomes for program participants. For more information about behavioral economics, see Box 1.

The program administrators and BIAS team search for behavioral reasons — those related to human decision-making processes and action on the part of the clients or staff — and use qualitative and quantitative data sources to better understand the reasons for “bottlenecks,” or barriers, in decision-making. The goal is to design and test behaviorally informed interventions to alleviate the identified

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1 Gaining broad recognition in academic and policy communities, behavioral economics is a research subfield that started out by cataloging violations to the "rational actor model" in economic theory, which presumes that individuals use all available information and make the best decisions in order to maximize the benefit that they will receive (Thaler and Sunstein, 2008). It is part of the broader field of behavioral science that encompasses the wide variety of disciplines that contribute to understanding human decision-making and action without necessary reference to rational action theory or markets.
Behavioral economics, part of the broader field of behavioral science, is the application of psychological insights to economic models of decision-making.* Innovative research in this area has shown that human decision-making is often imperfect and imprecise. People — clients and program administrators alike — procrastinate, get overwhelmed by choices, and miss important details. As a result, both programs and participants may not always achieve the goals they set for themselves. Principles from behavioral economics can both shed light on decision-making and offer new tools to improve outcomes for program participants.

Research has shown that small changes in the environment can facilitate desired behaviors, that planning and commitment devices can be used to improve self-control, and that default rules can produce positive outcomes even for people who fail to act. Over the past decade, behavioral economics has gained popularity in the private and public sectors. For example, Google has implemented behavioral techniques to increase the amount of healthy food its employees consume. M&Ms are no longer contained in clear hanging dispensers; instead, the “junk food” is held in opaque bins that employees have to reach in to take their candy. The idea is that the effort of looking into the opaque bin and grabbing the candy takes more exertion than the previous setup.† In the public sector, the American Food Pyramid was redesigned with behavioral economics principles in mind. The new version presents a simpler picture and serves as a reminder to be aware of what foods people consume.‡ Lastly, the Behavioural Insights Team in the UK Cabinet Office applied behavioral economics to organ donor registrations. The team trialed different messages when people reached a high-traffic webpage to determine whether certain variations were more likely to increase how many people signed up. The most successful messages highlighted reciprocity and loss aversion.§

These examples are some of the recent applications of behavioral economics to human behavior. Behavioral tweaks — or “nudges,” as they are often called — are often meant to be limited in scope. As Daniel Kahneman, a prominent psychologist in the field, states, behavioral economics is “characterized by achieving medium-sized gains by nano-sized investments.”∥ These types of interventions are not always expected, or intended, to achieve enormous impacts or attain a system overhaul. Instead, they are meant to be responsive to behavioral tendencies and to foster change at relatively low cost and effort. For a more detailed overview of behavioral economics, see Behavioral Economics and Social Policy (Richburg-Hayes et al., 2014).

*bFor an overview of behavioral science, see Kahneman (2011).
†Kuang (2013).
‡Sunstein (2013).
§UK Cabinet Office Behavioural Insights Team (2013).
∥Singal (2013).

Behavioral economics provides an opportunity to look at programs and processes, such as child support, from a unique perspective. As in many human services programs, order modifications for incarcerated noncustodial parents are designed to benefit individuals who demonstrate their eligibility by actively following a series of steps, such as completing forms and attending appointments. Program designers often implicitly assume that individuals will carefully consider options, make decisions that maximize their well-being, and diligently follow through on their intentions. Behavioral economics helps to explain why these assumptions are not always correct. In reality, people have tendencies to procrastinate, become overwhelmed by an abundance of choices or procedures, and overlook critical details. As a result, individuals may not respond to services or policies that appear to be clearly in their interest.

Insights from behavioral economics suggest ways to improve program designs and outcomes through a deeper understanding of human decision-making and behavior. By understanding the bottlenecks that people face when making decisions, program designers can modify their processes to better support their clients. While behavioral economics principles have been used effectively to increase participation in 401(k) programs, to boost organ donation registration rates,2 and to address bottlenecks. The project is focused on relatively low-cost, easy-to-administer modifications to program design that are informed by behavioral economics, not on creating new programs or making major investments of funding.

*Taking the First Step, Copyright © 2014-2016. All rights reserved.
other public policy challenges, there has been relatively little exploration of the potential application of
this science to complex, large-scale human services programs. BIAS is the first foray into the field by the
Administration for Children and Families, and the Texas pilot is the first test launched under the project.
It is the hope that findings from the BIAS project will advance the field and its relevance to public policy
in the United States.

Child Support in Texas
Each state has a child support program that is responsible for establishing paternity; establishing,
enforcing, and modifying child and medical support orders so that children receive reliable financial
support from both of their parents; and collecting child support payments from the noncustodial parents
and distributing them to the custodial parents and the state. The Texas child support program is
housed in the Office of the Attorney General (OAG). The program is state administered, through 83 field
offices divided into nine regions.

Incarcerated noncustodial parents pose a special challenge to states, as they have a limited ability
to pay their child support orders, which can lead to the accumulation of significant child support debt.
One study projected that the average incarcerated noncustodial parent would leave prison with an
additional $20,000 in unpaid child support, which poses a serious barrier to reentry into society and regular
employment after release. Another recent study found evidence that higher debt burdens negatively affect
earnings in formal employment, where wages are withheld to pay child support obligations. In Fiscal Year
(FY) 2012, 72 percent of child support collections were from income withholding. Child support arrearages
can also affect a noncustodial parent’s ability to obtain housing or a car. These outcomes do not
support the ultimate goal of responsible parenting and providing adequate financial support to children.
Additionally, the inability of a state child support enforcement agency to collect on the monthly obligations
of incarcerated parents in a timely fashion affects its federal performance outcomes, which, in turn, affects
the funding that a state receives from the federal government to help support its child support program.

Establishing and Enforcing Child Support Orders
In Texas, child support orders are established in the court system. If parents agree on child support
and visitation issues, the child support office will recommend an order amount to the judicial officer. In
instances where the parents cannot agree, the case will be referred to the court for a hearing. The state
legislature established the following child support guidelines on setting child support orders, based on
the noncustodial parent’s net income (pay after taxes), though judges can deviate from the guidelines:

- One child — 20 percent of net income
- Two children — 25 percent of net income
- Three children — 30 percent of net income

3 Temporary Assistance for Needy Families (TANF) recipients are required to assign their child support rights to the state and
to cooperate with child support enforcement officials (unless there is good cause for not cooperating) or risk having their
TANF benefits sanctioned (reduced or terminated). For families receiving TANF cash assistance, a portion of the child support
payments made by the noncustodial parent goes to the state to reimburse it for the TANF benefits paid to the family in
Texas, families receive a disregard payment of up to $75 each month, that is, the first $75 of monthly child support received is
distributed to the family and is not counted as income when determining TANF benefits. See Texas Health and Human Services
4 Thoennes (2002).
5 Cancian, Heinrich, and Chung (2013).
7 Turetsky (2007); Office of Child Support Enforcement (2012a); Richer et al. (2003).
8 Turetsky (2007); Takayesu (2011).
9 The federal government provides incentive payments to states based on performance related to the establishment of paternity
and child support orders, collections of current and past-due support payments, and cost-effectiveness. The incentive payment
pool, which was $526 million in FY 2012, is divided among the states based on each state’s level of performance (or the rate of
improvement over the previous year) when compared with other states. For incentive payment pool amounts by fiscal year, see
Office of Child Support Enforcement (2013). Table F. Reductions in child support orders for individuals unable to pay improves
the state’s performance on the current support payments measure (total dollars collected divided by total amount owed) as it
reduces the total amount owed. It may also improve performance on the arrearage payments measure (cases in which there was
a payment on arrearages divided by cases in which past-due support is owed) if it results in fewer cases with arrearages.
• Four children — 35 percent of net income
• Five or more children — 40 percent of net income

Once an order is in effect, payments are sent to the state, which, in turn, forwards support owed to the custodial parents. For employed noncustodial parents, their employers must take the payments owed out of their wages; self-employed noncustodial parents are required to send their child support payments directly to the state. If payments are not made, the unpaid support accrues, and the state applies interest on the accrued arrears at a rate of 6 percent per year.¹¹

Order Modifications
When a noncustodial parent’s situation materially changes and the change affects his ability to pay child support, he can request that the court modify his child support order.¹² For example, if a noncustodial parent loses his job, that would be a basis for reviewing the order. In considering whether to modify the order, the court might require documentation that the parent has been looking for a job or participating in an employment training program.¹³

In Texas, any noncustodial parent who has experienced a substantial change in circumstance can contact the OAG and request a modification application. Once the noncustodial parent completes the application, it is sent to the appropriate field office for analysis. As part of the process, the field office will attempt to contact the custodial parent. If the custodial parent agrees to the request for the modification at a negotiation meeting, the field office will submit the agreed-upon order modification to the court. Otherwise, the field office will file a motion with the courts to modify, and the case proceeds to a court hearing, in which both parents can appear and present evidence.¹⁴

When noncustodial parents are incarcerated, their child support order remains in effect until they request a modification and the order is modified.¹⁵ If the incarcerated parents have no earned income or other financial resources,¹⁶ the modification may be reduced to zero, though the judge makes the final determination.¹⁷

Texas Attorney General’s Incarcerated Noncustodial Parent Initiative
Texas, like many states, has taken steps to “right-size” the orders of incarcerated noncustodial parents.¹⁸ The Family Initiatives Section within the Texas Attorney General’s Child Support Division operates a program that informs incarcerated noncustodial parents of their ability to request a child support order modification on the basis of the substantial change in their financial circumstances due to incarceration. The office contacts the incarcerated parents via mail, informs them of the option to apply for order modifications, and provides instructions on how to begin the process.

The initiative started in 2008 and was administered in nine offices. In 2012, the OAG decided to expand the initiative to about half the field offices across the state. During the initial expansion (before the BIAS test began), Family Initiatives took some steps to streamline the modification process, including creating an affidavit form for inmates to complete, which provides the legal information needed for the court to consider whether a modification will be granted. During this time, Family Initiatives staff also began discussions with the BIAS team to explore using behavioral economics principles to

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¹¹ For support orders established before January 2002, the interest rate could be as high as 12 percent.
¹² This report uses “he” as the pronoun to refer to an incarcerated noncustodial parent. While the majority of them are male, both male and female noncustodial parents are included in the statistics and initiatives discussed in this report.
¹⁴ If a noncustodial parent is incarcerated, a hearing by telephone can be arranged.
¹⁵ Custodial parents also have the ability to request a child support modification.
¹⁶ The State of Texas does not pay inmates for work performed in the state prisons.
¹⁷ Some judges hold the view that because imprisonment is the result of an intentional criminal act, incarceration and the loss of income are voluntary acts and should not be considered in modifying orders.
¹⁸ States that permit the reduction of support orders for incarcerated parents include Alabama, Alaska, Arizona, California, Colorado, Connecticut, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, and Wyoming. However, child support enforcement regulations and policies vary by state, and judges in some states will not hear cases of order modifications for incarcerated noncustodial parents, because incarceration is viewed as a type of voluntary unemployment. See Office of Child Support Enforcement (2012a, 2012b).
increase the number of incarcerated noncustodial parents who submit complete applications for order modifications in response to the OAG’s invitation. The BIAS test described in the next section builds on OAG’s initial effort to simplify the application.

The BIAS Pilot: Diagnosis and Design

The BIAS project uses a specific method to try to improve program outcomes through the application of behavioral principles. It is called “behavioral diagnosis and design.” After the OAG implemented the incarcerated noncustodial parent initiative for almost four years, the amount of applications submitted by incarcerated noncustodial parents was still less than desired by the state. In partnership with the OAG, the BIAS team analyzed each step in the modification process. Adopting the perspective of the program’s end user (in this case, incarcerated noncustodial parents), the team searched for barriers related to the decision-making process, and launched a behavioral intervention to address them.

As depicted in Figure 1, the behavioral diagnosis and design process comprises four phases. Rather than being linear, as the figure suggests, in the ideal case, the actual process is iterative, allowing for multiple rounds of hypothesis testing.

The first phase in the process is to define the problem in terms of the desired outcome, without presuming particular reasons for the cause. The BIAS team relies on data (both qualitative and quantitative) when defining the problem so as not to be influenced by a priori assumptions about how systems work or how the people within them function. In the diagnosis phase, the BIAS team collects both qualitative and quantitative data to identify what is causing the problem. The team uses the
data to guide hypotheses about the behavioral reasons for participant outcomes. In the design phase, the BIAS team uses theories about why bottlenecks are occurring, to help generate proposals for interventions based on behavioral research. It is important to have a clear theory of change because an intervention may be effective at addressing one behavioral issue but have no effect on another. For example, if the BIAS team hypothesized that noncustodial parents wanted to submit an application but were forgetting to do so, that may lead to a different intervention than if the team believed that noncustodial parents were not submitting modifications because they did not trust the OAG and did not want to submit an application. These are different theories of change that would lead to different interventions. Lastly, in the test phase, behavioral interventions are evaluated using rigorous scientific methods. The behavioral diagnosis and design process aims to connect the problem, the behavioral bottleneck, and the design solution together in a coherent way.

**Definition**

The Texas OAG identified increasing modification applications from incarcerated noncustodial parents as an important strategy for right-sizing child support orders. Submitting a request for an order modification is usually in the interest of the incarcerated noncustodial parent, as there are clear potential benefits of order modifications, particularly when monthly orders can be reduced to a zero payment. However, participation in the Texas OAG’s program has been low since it started, suggesting that there may be some behavioral bottleneck preventing these noncustodial parents from applying.

**Diagnosis**

Once the issue was identified, the next step was to identify potential bottlenecks in the process of requesting an order modification and gather data related to the problem. The BIAS team worked with the Texas OAG to determine program outcomes that a behavioral intervention could attempt to improve. The BIAS team analyzed OAG data from a May 2011 mailing to 868 incarcerated noncustodial parents, which indicated that the average incarcerated parent who received a letter owed over $18,000 in arrears and had a monthly order of about $240. The analysis of OAG records in April 2012 demonstrated that only 31 percent of eligible inmates who were sent a letter as part of the earlier initiative submitted the application to modify their support orders. It is important to note that data collected to diagnose the problem come from an earlier group of incarcerated noncustodial parents that is not the same group targeted during the test phase (described below). Nearly all who did complete the form did so within 100 days of the letter’s being sent. Within this sample, prisoners with above average support orders were more likely to complete the form. The analysis also found that over 7 percent of submitted applications had to be sent back because they had not been notarized. As of July 2012, 95 percent of these applications were not notarized and resubmitted.

Given the potential benefits of requesting a modification, the low response rate suggests that bottlenecks likely exist that are delaying or preventing the submission of completed applications. Once a noncustodial parent receives a letter from the OAG, he must complete the following steps to submit an application.

- Complete the application, which includes two forms: “Request to Modify or Lower the Child Support Order” and “Affidavit of Income and Assets.”
- Request an appointment with the prison’s law librarian.
- Meet with the law librarian. (The law librarian notarizes the affidavit during the appointment.)
- Mail the completed and notarized application to the OAG state office in a prepaid envelope provided with the letter.

The BIAS team and the Texas OAG worked to identify bottlenecks to determine whether changes in the application process could lead to significant increases in the number of submitted applications. Figure 2 shows the Texas behavioral map for requesting order modifications, and it identifies the step

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20 Under the BIAS project, most behavioral interventions will be tested using a random assignment design, whereby some portion of a given sample will receive the intervention and the rest will continue with business as usual. Randomized controlled trials are considered the most rigorous form of evaluation and the most accurate way to detect the impact of an intervention.

21 For a more detailed description of behavioral diagnosis and design, see Richburg-Hayes et al. (2014).
FIGURE 2
BEHAVIORAL MAP FOR REQUESTING MODIFICATION OF A CHILD SUPPORT ORDER
TEXAS OFFICE OF THE ATTORNEY GENERAL, CHILD SUPPORT DIVISION

STAFF PROCESS
OAG IDENTIFIES NCP AS ELIGIBLE FOR MODIFICATION AND SENDS APPLICATION PACKET, INCLUDING A COVER LETTER

NCP PROCESS
NCP receives packet
NCP opens packet
NCP reads packet
NCP understands next steps
NCP decides to act
NCP fills out application
NCP requests meeting with law librarian
NCP meets with law librarian
NCP mails application
NCP notarized and filled out application correctly (as determined by OAG)

HYPOTHEZIED BEHAVIORAL REASONS FOR THE BOTTLENECK
Problem with the mail system (structural bottleneck)*
Affective response, ostrich effect
Cognitive load, deliberation costs
Identity, deliberation costs, psychological distance
Present bias, hassle factors, prospective memory failure
Hot-cold empathy gap
Hassle factors

SOURCE: Figure based on MDRC and ideas42 initial fact-finding work with OAG staff.

NOTES: OAG = Office of the Attorney General; NCP = noncustodial parent.
*Structural bottlenecks are not associated with any behavioral concept but are included here for illustrative purposes.
at which each possible bottleneck might occur. Throughout the report, terms from behavioral science appear in bold type when they are first mentioned. These terms are explained in greater detail in Table 1.

Bottleneck 1: The noncustodial parent receives the letter but does not open it. Or he opens the letter but chooses not to read it. “OAG” is displayed in the return address of the envelope, which may elicit a negative affective response, whereby the decision to discard the letter is driven by a gut emotion toward the OAG. The agency name may also cause the noncustodial parent to avoid the letter because he expects it to contain unwanted or unpleasant information about his child support obligation, a reaction that is known as the ostrich effect.

Bottleneck 2: The noncustodial parent reads the letter but does not understand it. The letter is written at a level of 10.6 on the Flesch-Kincaid Grade Level scale, which could present a barrier to prisoners with low literacy. Feedback from law librarians revealed that many noncustodial parents found the letter confusing. If an individual does not have the reading level to comprehend the letter, or if English is not his first language, this is a bottleneck that may need to be addressed. Even when the noncustodial parent has an appropriate reading level, if the letter is written in a confusing manner and takes too much mental effort to understand, he may choose not to move forward with the process because the deliberation costs are too high. Additionally, the letter may cause emotional distress related to his role as a parent, draining his mental resources. Unclear language would only further increase the noncustodial parent’s cognitive load associated with completing an order modification.

### Table 1

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
<th>Example Text</th>
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</thead>
<tbody>
<tr>
<td>Affective response</td>
<td>Decision-making that is driven by a feeling or an emotion. Emotions can drive our choices much more than we expect, and “gut” decisions have far-reaching consequences. For example, “crimes of passion” may reflect a momentary affective response.</td>
<td>Slovic, Finucane, Peters, and MacGregor (2002)</td>
</tr>
<tr>
<td>Cognitive load</td>
<td>Overburdened mental resources that impair individual decision-making. People typically think that they will be able to pay attention to information and then understand and remember it as long as it is important. However, an individual’s mental resources — which are often taken for granted — are not unlimited and are more fallible than people often recognize. Challenges and emotional stress can drain these mental resources and actually make it difficult to make good decisions.</td>
<td>Paas and van Merriënboer (1994)</td>
</tr>
<tr>
<td>Deliberation costs</td>
<td>The costs — in time or in mental effort — of making a decision.</td>
<td>Pringle (2006)</td>
</tr>
<tr>
<td>Frame</td>
<td>The way in which information is presented. Every piece of information can be presented in different ways, and small changes in the wording of a message or a choice can drastically change the way it is perceived and the choices that people make with regard to it. Information is never evaluated in a neutral or impartial way, because every way of presenting information is a frame that leads people in one direction or another.</td>
<td>Kahneman (2011)</td>
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</tbody>
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22 Once the team has collected sufficient data, they map the program’s process from multiple points of view, including (importantly) the client’s perspective. Once the process map is complete, an investigation begins about which behaviors are hindering attainment of the desired outcome. Program staff or researchers generate a set of hypotheses about the psychological or behavioral reasons that particular drop-off points are happening. Once the process map has been updated with hypothesized psychological factors, the result is a behavioral map, as shown in Figure 2.

23 The Flesch-Kincaid Grade Level scale is designed to show the level of comprehension difficulty that a piece of English writing presents to readers.
<table>
<thead>
<tr>
<th>TERM</th>
<th>DEFINITION</th>
<th>EXAMPLE TEXT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hassle factor</td>
<td>A feature or situational detail that makes a behavior harder to accomplish. This could be, for example, a small barrier to completing a task, such as filling out a form or waiting in line. While these factors may seem trivial and are often neglected in program design, reducing or eliminating them can have an outsized impact on outcomes.</td>
<td>Bertrand, Mullainathan, and Shafir (2004)</td>
</tr>
<tr>
<td>Hot-cold empathy gap</td>
<td>The notion that people have difficulty predicting what they will want and how they will behave in affective states that are different from their current state. The idea is that human understanding is dependent on the current emotional state. For example, when one is happy, it is difficult to understand what it is like for one to be angry, and vice versa. See “Affective response.”</td>
<td>Loewenstein (2005)</td>
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<tr>
<td>Identity priming</td>
<td>This occurs when one identity (for example, being a female) influences a response to a stimulus. Decisions and actions differ depending on which identity is active, and identities can become active because of small changes in the environment. For example, priming someone’s identity as a good student could boost performance on an exam.</td>
<td>Benjamin, Choi, and Strickland (2010)</td>
</tr>
<tr>
<td>Limited cognition</td>
<td>A bounded capacity to process, understand, and recall information. Since people have a limited rate of information processing, they can pay attention to, comprehend, and remember only a restricted amount at any given time.</td>
<td>Datta and Mullainathan (2012)</td>
</tr>
<tr>
<td>Mere-exposure effect</td>
<td>A preference for the familiar.</td>
<td>Zajonc (2001)</td>
</tr>
<tr>
<td>Nudge</td>
<td>Quick, easy, and low-cost behaviorally informed changes in choice arrangements that gently push individuals in a certain direction, without taking away their freedom of choice.</td>
<td>Thaler and Sunstein (2008)</td>
</tr>
<tr>
<td>Ostrich effect</td>
<td>The tendency to avoid undesirable information, even when that information might have significant negative implications, including matters of life and death. For example, people have been known to avoid checking on their investments during periods of economic downturns.</td>
<td>Karlsson, Loewenstein, and Seppi (2009)</td>
</tr>
<tr>
<td>Plan-making</td>
<td>Committing to a specific plan for a goal that not only potentially facilitates accomplishing tasks but also reduces the burden on an individual’s mental resources. (See “Cognitive load.”)</td>
<td>Gollwitzer (1999)</td>
</tr>
<tr>
<td>Present bias</td>
<td>Giving more weight to present concerns than to future ones. People tend to make plans to do unpleasant tasks “tomorrow,” and they make the same choice when “tomorrow” becomes “today.”</td>
<td>Laibson (1997)</td>
</tr>
<tr>
<td>Prospective memory</td>
<td>Remembering to perform a planned action or intention at the appropriate time.</td>
<td>Brandimonte, Einstein, and McDaniel (1996)</td>
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<tr>
<td>Psychological distance</td>
<td>The “distance” (spatial, temporal, or probable) between an individual and some outcome or decision. When an event is psychologically distant, it is perceived in an abstract manner, and potentially important details are disregarded.</td>
<td>Trope and Liberman (2010)</td>
</tr>
<tr>
<td>Reminder</td>
<td>Prompting a specific piece of information to make it noticeable to an individual and increase the chances of acting on that information. Reminders often work when they are related to something the individual intends to do.</td>
<td>Karlan, McConnell, Mullainathan, and Zinman (2010)</td>
</tr>
<tr>
<td>Social influence</td>
<td>Directly or indirectly fostering a behavior through direct or indirect persuasion. For example, an influential peer or authority figure can often establish the guidelines for socially appropriate and inappropriate behavior.</td>
<td>Service et al. (2014)</td>
</tr>
</tbody>
</table>
**Bottleneck 3: The noncustodial parent may decide not to act on the letter.** The letter mentions several times that the recipient is incarcerated, highlighting the noncustodial parent’s identity as an inmate rather than a parent. This instance of identity priming increases the saliency of the individual’s identity as a prisoner and may reduce the motivation to act. The noncustodial parent may also assume that he will not receive a modification because the accompanying information about the steps of the process is complicated; the deliberation costs might be high, and he may not find it worth his time to investigate the process further.

While an incarcerated noncustodial parent may receive a downward modification while in prison, the benefit of that modification will likely not be experienced until after he is released. Events that occur far in the future are both temporally and psychologically distant, as a result, they tend to be perceived in abstract terms. This can make it difficult for inmates to invest effort now to apply for a modification.

**Bottleneck 4: The noncustodial parent may decide to act but fails to take the next step of filling out the application and requesting an appointment.** The noncustodial parent may read the letter and think that it is a good idea but may procrastinate or exhibit some degree of present bias, that is, the tendency to put more weight on short-term preferences rather than long-term benefits. Present bias may be even further intensified in prison, where there is a real need to stay attentive to the present circumstances (for example, negotiating the interaction between gangs and focusing on staying out of harm’s way). Requesting an appointment with the law librarian may also be an event that is out of the norm, so the noncustodial parent may forget about this task, which is known as prospective memory failure.

There are also hassle factors associated with scheduling an appointment with the law librarian and completing an application that requires detailed information. Other aspects associated with being incarcerated may add to the burden of completing the process — for example, the noncustodial parent might need to gather information required on the application from family members but must wait until he is able to talk with them.

**Bottleneck 5: The noncustodial parent makes an appointment to meet with the law librarian but fail to show up for the meeting.** Once the appointment time arrives, the inmate may not be in the same state of mind as when he made the appointment. There is a time lag of at least 24 hours between when he schedules the appointment and when he must follow through on it. This creates the potential for a hot-cold empathy gap; even though the noncustodial parent intended to complete the application when he scheduled the appointment, his mental state may be different when he must actually do the work of going to the appointment and filling out the form.

**Bottleneck 6: The noncustodial parent attends the appointment but does not successfully submit the application.** The noncustodial parent attends the appointment but may then realize that not all the information fields are complete. He will need to complete the application and come back at another time for the law librarian to notarize the form. The notarization process is an additional hassle factor.

**Design**

Once hypotheses about the nature of the bottlenecks were identified, the design phase began. The team considered which behavioral strategies might overcome these barriers. In this case, there are a number of potential drop-off points in the process of completing a modification of child support orders, and each

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24 Numerous experiments have been conducted showing the impacts of priming negative identities. See Shih, Pittinsky, and Ambady (1999) and Steele (1997).


26 The process for meeting with the law librarian differs for inmates depending on their security level and facility type, which, in part, depends on the level of offense. After inmates request an appointment with a law librarian, inmates with low security levels and those residing in a state jail can go to the law library at the appointed time, unescorted. Inmates with higher security levels are escorted by security guards, and those who have been segregated from the general population offenders are not able to go the law library. Instead, the law librarian will go to the inmate’s cell at the appointed time. Law librarians stated that inmates almost always make their appointments, even if they are not escorted to the library. Thus, from the viewpoint of the law librarians, the hypothesized bottleneck that the noncustodial parent may make an appointment to meet with the law librarian but fail to show up for the meeting was likely not a major factor.
## Table 2
HYPOTHESIZED RELATIONSHIPS OF BOTTLENECKS, BEHAVIORAL CONCEPTS, AND COMPONENTS OF THE INTERVENTION

TEXAS OFFICE OF THE ATTORNEY GENERAL, CHILD SUPPORT DIVISION

| HYPOTHESES BOTTLENECK AND POSSIBLE BEHAVIORAL CONCEPTS | PROPOSED INTERVENTION COMPONENT
<table>
<thead>
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<tbody>
<tr>
<td></td>
<td>Harness Mere-Exposure Effect</td>
</tr>
</tbody>
</table>

### 1. Receives the letter but fails to open it; or opens the letter but does not read it.
- Affective response
- Ostrich effect

### 2. Reads the letter but does not understand it.
- Cognitive load
- Deliberation costs

### 3. Decides not to act on the letter.
- Deliberation costs
- Identity
- Psychological distance

### 4. Decides to act but fails to fill out an application and request an appointment.
- Hassle factors
- Present bias
- Prospective memory failure

### 5. Makes an appointment but does not show up.
- Hot-cold empathy gap

### 6. Attends appointment but does not submit an application.
- Hassle factors

NOTES: Behavioral concepts cannot be definitively identified but, rather, are hypotheses derived from the behavioral diagnosis and design process that may explain behavioral bottlenecks.

*Following are examples of proposed intervention components in the Texas study:
Harness mere-exposure effect: Send a teaser postcard before application is mailed to the noncustodial parent.
Change identity-priming elements: Prime the parent identity, not the prisoner identity; do not mention custodial parent in correspondence.
Use social influence: Emphasize peers’ success in obtaining modifications.
Reframe: Activate loss aversion by highlighting loss of money by failing to apply for a modification; be concrete about the monetary benefit of receiving a modification.
Reduce cognitive load: Simplify the letter by reducing the reading level; include a checklist.
Remove hassle factors: Pre-populate the application with available information.
Use reminders: Send a follow-up postcard after the application is mailed to the noncustodial parent.
bottleneck had various (and sometimes dissimilar) behavioral concepts. In order to develop an intervention with the greatest chance of having an impact, the intervention employed many behavioral techniques to try to increase response rates. Table 2 outlines the connections between each psychological concept and the intervention strategy employed. The BIAS team evaluated these strategies as one bundled intervention in the pilot. Though it will not be possible to tease apart whether, for example, eliminating hassle factors or simplifying the reading level is having a greater impact, the intervention will inform the field on whether the bundle of behaviorally informed materials influences the rate of return of modification applications.

**Test**

The Texas OAG, in partnership with the BIAS team, launched a behaviorally informed pilot with the goal of increasing the number of returned completed child support modification applications. The pilot launched in May 2013; materials were mailed from May through July; and data were collected through December 2013. The intervention targeted incarcerated noncustodial parents with open child support orders. There were 1,904 noncustodial parents in the study, residing in 111 different facilities in Texas. The pilot was evaluated using a random assignment design, whereby roughly half of the incarcerated noncustodial parents were randomly assigned to the control group (941) and the other half were assigned to the BIAS program group (963). Those in the control group received the standard materials that were being sent to incarcerated noncustodial parents in the spring of 2013. The standard materials included:

- **Letter** explaining the modification process
- **Instructions** on how to apply
- **Application**, which must be completed and returned to the OAG, and consists of two parts:
  - Request to Modify or Lower Your Child Support
  - Affidavit of Income and Assets

The BIAS program group received much of the same information as the control group, but in a revised packet. Those in the program group were also sent two postcards, one before receiving the application and one following it, reminding them to apply. Figure 3 describes the key differences between materials for the program group and the control group.

---

**FIGURE 3**

OVERVIEW OF PROGRAM AND CONTROL GROUP MATERIALS

TEXAS OFFICE OF THE ATTORNEY GENERAL, CHILD SUPPORT DIVISION

<table>
<thead>
<tr>
<th>Postcard</th>
<th>CONTROL GROUP</th>
<th>PROGRAM GROUP</th>
<th>KEY DIFFERENCES IN PROGRAM MATERIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NA</td>
<td>Teaser postcard</td>
<td>• Nothing sent to control group</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Elicit mere-exposure effect</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Reduce deliberation costs</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Letter</th>
<th>Standard letter</th>
<th>Behaviorally informed letter</th>
<th>• Blue paper</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Simplified reading level</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Social influence</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• No reference to custodial parent</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Instructions</th>
<th>Steps describing how to complete the form</th>
<th>“4 Easy Steps” checklist</th>
<th>• Blue paper</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Graphics</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Support plan-making</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Implementation prompt</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Application</th>
<th>“Request to Modify or Lower Child Support Order” and “Affidavit of Income and Assets”</th>
<th>“Request to Modify or Lower Child Support Order” and “Affidavit of Income and Assets”</th>
<th>• Blue paper</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Simplified presentation</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Certain fields pre-populated</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Reminder to notarize</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Postcard</th>
<th>NA</th>
<th>Reminder postcard</th>
<th>• Nothing sent to control group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Nudge and reminder to apply</td>
</tr>
</tbody>
</table>
You Could Lower Your Child Support Payments!

We will send you important information soon on how you could lower your child support payments if your income has gone down due to incarceration.

For example, a parent with a monthly order of $300 could reduce the amount of child support owed by $3,600 in just one year.

In a few weeks we will send you everything you need to complete and submit an application.

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

Completing the application is easy. You can do it during a brief meeting with the law librarian.

NOTE: These postcards were printed on blue paper to make them stand out from other mail.

As discussed above regarding the design phase, this pilot was launched to increase the amount of applications submitted for a modification of child support orders. The following sections describe the materials that were tested with the BIAS program group, along with the rationale for each part of the test.

Teaser Postcard

One week before the letter and application were sent, noncustodial parents in the BIAS program group were mailed a postcard. The purpose of this teaser postcard was to reduce the number of noncustodial parents who might disregard the letter and application that they would receive one week later. The postcard could influence the decision through the mere-exposure effect — increasing their awareness of the offer before receiving the letter. The postcard may also reduce deliberation costs when the noncustodial parent receives the letter, since he has been briefly introduced to the modification process. Figure 4 shows the teaser postcard that was sent to the program group. Members of the control group did not receive a postcard.

Revised Modification Packet

As explained above, the standard packet that was mailed to noncustodial parents consists of several pages. The letter explains that the parent may be eligible for a modification of support orders, and the next page outlines instructions on how to apply. The subsequent pages are the application that the noncustodial parent must fill out and mail back to the OAG — the “Request to Modify or Lower Child Support” and the “Affidavit of Income and Assets.” Materials for both the program group and the control group followed this same basic format: a page for the letter, a page for instructions on how to apply, and the application. However, the BIAS program group’s packet contained the following changes.
• **Printing on blue paper.** Since all human beings have **limited cognition** (a bounded capacity to understand and recall information), BIAS materials, including the envelope, were printed on blue paper to stand out from other pieces of mail. This may have made the packet more noticeable in the reader’s mind. In contrast, materials for the control group were printed on yellow paper and mailed in white envelopes.

• **Simplified reading level.** As mentioned, the standard (control) letter used by the Texas OAG was written at a relatively high reading level: 10.6 on the Flesch-Kincaid Grade Level scale. The BIAS letter was simplified to a 7.6 grade level and presented the steps to applying for a modification in a clear, graphical format. This more readable letter may have helped incarcerated noncustodial parents understand how modification can help them and may have reduced the cognitive load associated with completing the application.

• **Use of social influence.** People tend to be influenced by peers when making decisions. Other inmates’ skepticism or indifference toward their child support order could lead to inaction by those who are part of the same network. Instead of trying to combat this group norm, the BIAS letter leveraged a different social influence by saying that “other parents” have had their child support orders reduced to as low as zero dollars. The control letter did not contain this language. This added language may increase the noncustodial parent’s confidence that a modification is within reach.

• **Removing reference to the custodial parent.** The control letter stated that the office will first reach out to the custodial parent upon receiving the noncustodial parent’s application. In contrast, the BIAS program group letter omitted this reference. If the noncustodial parent has a difficult relationship with the custodial parent, this reference could cause him to have a negative affective response, lessening the probability that he will act on the letter.

• **A checklist to support plan-making.** The BIAS program group packet included a checklist of the “Four Easy Steps” that noncustodial parents must take to modify the support order, which also included **reminders** to ensure that the law librarian notarized the affidavit. The checklist was designed to encourage **plan-making**, which has shown to increase the likelihood of completing an action. The standard control packet contained information on the steps to a modification, but the BIAS checklist was a more streamlined version that prompted the noncustodial parent to take the steps needed to complete the application.

• **Pre-populating information that the OAG has on file.** To be considered for a downward modification of their support order, noncustodial parents must complete an application with detailed information about their background, current circumstances, and child support order (for example, the order number and the exact amount). Applications are often submitted to the OAG with incomplete information. To help overcome the hassle factor of collecting information and filling out the form, child support staff pre-populated information that the OAG has access to on the Affidavit of Income and Assets, including the child support order number, monthly order amount, and number of children on the order — for those in the BIAS program group. The standard (control) application was blank.

• **Simplified instructions and presentation.** In the standard (control) packet, it may not be clear to the noncustodial parent what needs to be completed and what does not. For example, the letter in the original packet refers to the affidavit form as the “application,” but the affidavit form is not labeled as such. The BIAS program group received the two documents stapled as one packet, with a cover page clearly outlining the contents.

Figure 5 highlights the key differences between the letters that were sent to the control group and to the BIAS program group. Appendixes A and B provide the full set of packets that were mailed to each group.

---

OAG STANDARD (CONTROL GROUP) LETTER

FIGURE 5
HIGHLIGHTED DIFFERENCES BETWEEN PROGRAM AND CONTROL GROUP LETTERS
TEXAS OFFICE OF THE ATTORNEY GENERAL, CHILD SUPPORT DIVISION

Can your child support order be lowered?

Name of Incarcerated parent
TDCJ No.12345678 / OAG No. 00000000
Unit/Address
City/State/Zip Code

Dear Incarcerated Parent,

Your child support obligation (how much you are ordered to pay by the court) does not automatically stop or change when you become incarcerated. While you are in prison, your unpaid child support, along with interest continues to add up.

Due to the change in your circumstances (incarceration), you may be eligible for a modification of your child support payment. This means that the court may lower your monthly child support and/or medical support obligation.

If you are interested in having your child support possibly lowered, please completely fill out the attached application. Upon receipt of your application, our office will contact the other parent (custodial parent) on your child support case to notify them of this process and to ask them for information regarding the case. The court will make a final decision regarding a modification based on all available evidence.

Sincerely,

[OAG staff member's name]
Incarcerated Parents Program Specialist

Impersonal language
High reading level
Identity primed as a prisoner
Reference to custodial parent

(CONTINUED)
Apply For a Lower Child Support Payment in Four Easy Steps

John Doe
TDCJ No.12345678 / OAG No. 00000000
Pam Lychnier State Jail
Humble, TX 77396

Dear Mr. John Doe,

Did you know that you might be able to lower your monthly child support payment if your income has gone down due to incarceration? Even though your child support order didn’t change automatically when you became incarcerated, you can request that a court consider lowering your order. Other parents have already gotten their monthly orders reduced as low as zero! In your case, this could mean reducing the child support you owe by $3468 over one year.

**FOUR SIMPLE STEPS**

Here’s what you need to do to take advantage of this opportunity:

**STEP ONE:**
Request a Meeting with the Law Librarian
Make an appointment with the law librarian.

**STEP TWO:**
Review and Complete the Application
Complete the attached application. We’ve already started filling it in for you!

**STEP THREE:**
Get it Notarized
During your meeting have the law librarian notarize your application.

**STEP FOUR:**
Mail it Back
Mail the application back to us in the postage paid envelope provided in the packet.

As soon as we receive your application, our office will start the process of reviewing your case. Your child support debt grows every day you wait to modify your order – so act now!

Sincerely,
[OAG staff member’s name]
Incarcerated Parents Program Specialist
You Could Lower
Your Child Support Payments!

Your child support debt gets bigger every month you don’t take action!

A PARENT WITH AN ORDER OF $350 PER MONTH COULD REDUCE HIS OR HER CHILD SUPPORT DEBT BY $4,200 IN ONE YEAR. MANY OTHER PARENTS IN TDCJ HAVE ALREADY HAD THEIR CHILD SUPPORT REDUCED.

A few weeks ago, we sent you a letter letting you know that you might be eligible to have your child support payments lowered if your income has gone down due to incarceration. We haven't received your application, but you still have time to send it to us.

Make an appointment with the law librarian today, and complete the blue application we sent you. As soon as we receive your completed application, we'll start reviewing your case to see if your support can be lowered.

Act now! You could lower your child support payments!

NOTE: These postcards were printed on blue paper to make them stand out from other mail.

Reminder Postcard
Lastly, if noncustodial parents in the BIAS program group did not return an application to the OAG within one month, they were sent a follow-up postcard with a reminder to submit the application. This serves as a nudge for those who have been meaning to request a modification but have not yet done so, who forgot to do so, or who lost the original letter. In addition, it was framed to encourage those parents who have decided not to fill out an application to reconsider their decision. Figure 6 shows the reminder postcard that was sent to the BIAS program group. Members of the control group did not receive a reminder postcard.

Estimated Direct Costs of BIAS
One of the key tenets of the BIAS project is to implement small, behavioral changes to the environment at a relatively low cost. The cost implications are an important consideration for other states or agencies that look to replicate a BIAS-type intervention. Since research is considered a one-time expense as part of the BIAS project, the expenses reported below focus on the intervention costs (not research costs) that would be required to implement this initiative at a larger scale in Texas or in other states. The OAG has dedicated resources and staff to the incarcerated noncustodial parent initiative since 2008. Thus, the BIAS team considers costs associated with the BIAS test as those above and beyond what the OAG was already allocating for this initiative. For example, since the OAG already included a prepaid return envelope in the packet sent to all inmates, this would not be a cost associated with the revised BIAS
TABLE 3
DIRECT INTERVENTION COST PER PROGRAM GROUP MEMBER
(IN 2013 DOLLARS)

TEXAS OFFICE OF THE ATTORNEY GENERAL, CHILD SUPPORT DIVISION

<table>
<thead>
<tr>
<th>DIRECT COST OF INTERVENTION COMPONENTS ($)</th>
<th>PROGRAM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Postcards</td>
<td></td>
</tr>
<tr>
<td>Teaser postcard printing</td>
<td>131</td>
</tr>
<tr>
<td>Reminder postcard printing$</td>
<td>131</td>
</tr>
<tr>
<td>Paper</td>
<td>90</td>
</tr>
<tr>
<td>Stamps</td>
<td>279</td>
</tr>
<tr>
<td>Application packet$</td>
<td></td>
</tr>
<tr>
<td>Pre-populated affidavit</td>
<td>1,000</td>
</tr>
<tr>
<td>Total ($)</td>
<td>1,630</td>
</tr>
<tr>
<td>Sample size</td>
<td>941</td>
</tr>
<tr>
<td>Direct cost per group member ($)</td>
<td>1.73</td>
</tr>
</tbody>
</table>

**SOURCE:** Dollar amounts were provided by the Texas Office of the Attorney General, Child Support Division.

**NOTES:**

OAG = Office of the Attorney General.

The OAG has dedicated resources and staff to the incarcerated noncustodial parent initiative since 2008. Thus, the team considers costs associated with the BIAS pilot as only those above and beyond what the OAG was already allocating for this initiative.

Rounding may cause slight discrepancies in sums. All dollar values have been rounded to the nearest $1.

$Reminder postcards were sent only to those noncustodial parents who had not submitted an application by the time postcards were mailed. However, postcards were printed in advance of the study, which is why the cost is the same for both the teaser and the reminder postcard.

$The application packet had other costs; including stamps, colored paper, return envelopes, and return stamps. However, these cost are estimated to be equivalent for the program and control group packets, resulting in no net increase for the BIAS program group.

materials, even though the BIAS group also received a prepaid return envelope. Relevant costs are listed below and are also included in Table 3.

- Producing and mailing postcards: $630
- Pre-populating the affidavit: about $1,000
  It took about five days of staff time to pre-populate the affidavit. Compensating a staff member at $25 per hour for 40 hours would be a total of $1,000.28

The cost associated with the BIAS test was low — about $1,630 (less than $2 per person) — though this reflects the fact that Texas was already conducting outreach to this population. A state that was starting a new outreach effort would experience higher costs.

**Methodology**

The BIAS intervention targeted incarcerated noncustodial parents with child support orders who met the following criteria:

28 The cost of labor can vary, based on the state and organization. Furthermore, estimating staff time spent on pre-populating the form — and other programmatic tasks — was not closely tracked. The cost is meant only as an estimate and is not definitive.
• Had at least one child under the age of 18 on the child support case
• Had at least one year of incarceration left before parole

The research sample includes 1,904 noncustodial parents who were deemed eligible for the modification program and who had orders established in the following OAG child support regions:

• Region 1 — Western Texas (Abilene, Lubbock, and San Angelo)
• Region 3 — Southern Texas (Corpus Christi and Laredo field offices only)
• Region 5 — North Eastern Texas (Tyler and Paris)
• Region 6 — Harris County (Houston)

The child support cases in the selected regions generally reflect where the custodial parent lives and not where the noncustodial parent lives. Additionally, even if the noncustodial parent lives in one of these regions, he may not be assigned to a prison or facility in the area. As mentioned, the noncustodial parents in the sample resided in 111 different facilities in Texas.

Data Sources
The following data sources are used in the analyses presented in this report.

• Baseline data. Baseline data collected from the OAG and Texas Department of Criminal Justice (TDCJ) systems were compiled into a master spreadsheet by the OAG. These data include demographic information about the noncustodial parent’s gender, age, and race/ethnicity; information about the child support order and child support arrears; and TDCJ information pertaining to the offense, length of sentence, and prison facility.

• Outcome data. Application and modification outcomes were recorded in the master spreadsheet as applications were received and as modifications were processed by OAG personnel. Applications were examined and categorized as being complete, not notarized, or incomplete for some other reason. Modification outcomes were tracked by the OAG for all applications forwarded to the field office from June through December 2013.

• Site visit. In the summer of 2013, the research team met with a group of law librarians in Huntsville, Texas, to discuss the pilot and confirm the team’s understanding of the order modification process in Texas state prisons and jails. The research team also conducted visits to a state prison (the Wynne Unit, in Huntsville) and a state jail (the Lynchner Unit, in Humble).

Characteristics of the Research Sample
As shown in Table 4, the incarcerated noncustodial parents are overwhelmingly young minority males: over 95 percent male, 43 percent black, 35 percent Hispanic, 20 percent white, and 2 percent other. At baseline, or study entry, 80 percent were under age 40. Most have only one child support case (90 percent) and one child on that case (69 percent).

The monthly support order and arrears averages shown in Table 4 illustrate the magnitude of these child support orders on the incarcerated noncustodial parents. Total monthly orders usually consist of medical support as well as child support. Medical support is a form of child support that can be applied to health insurance (including Medicaid cost recovery in Texas) as well as to other medical expenses. Total arrears may consist of assigned and unassigned arrears. Assigned arrears are owed to the state for TANF paid to the custodial parent. Unassigned arrears are owed to the custodial parent. Average total monthly orders are $283, while average total arrears are over $21,000. The monthly order amounts indicate the potential financial savings for noncustodial parents who successfully get downward modifications. The arrears amount, while not necessarily lowered through the modification procedure, shows the level of unmet obligation already reached from failing behind on monthly payments.

Alcohol, drug, and weapon possession violations comprise the plurality of noncustodial parent offenses in the sample; 41 percent are imprisoned for that category of crimes. This is followed by crimes against property, such as theft, burglary, robbery, and arson (31 percent). About 15 percent are imprisoned for violent crimes.
## TABLE 4

### SELECTED CHARACTERISTICS OF SAMPLE MEMBERS AT BASELINE

**TEXAS OFFICE OF THE ATTORNEY GENERAL, CHILD SUPPORT DIVISION**

<table>
<thead>
<tr>
<th>CHARACTERISTIC</th>
<th>FULL SAMPLE</th>
<th>PROGRAM GROUP</th>
<th>CONTROL GROUP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender (%)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>95.7</td>
<td>96.2</td>
<td>95.3</td>
</tr>
<tr>
<td>Female</td>
<td>4.3</td>
<td>3.8</td>
<td>4.7</td>
</tr>
<tr>
<td><strong>Age (%)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-29 years old</td>
<td>25.9</td>
<td>25.4</td>
<td>26.4</td>
</tr>
<tr>
<td>30-39 years old</td>
<td>55.0</td>
<td>55.7</td>
<td>54.4</td>
</tr>
<tr>
<td>40-49 years old</td>
<td>16.3</td>
<td>16.4</td>
<td>16.3</td>
</tr>
<tr>
<td>50+ years old</td>
<td>2.7</td>
<td>2.6</td>
<td>2.9</td>
</tr>
<tr>
<td><strong>Age (years)</strong></td>
<td>33.9</td>
<td>33.9</td>
<td>33.8</td>
</tr>
<tr>
<td><strong>Race/ethnicity (%)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hispanic</td>
<td>35.2</td>
<td>35.3</td>
<td>35.2</td>
</tr>
<tr>
<td>Black</td>
<td>43.3</td>
<td>43.5</td>
<td>43.1</td>
</tr>
<tr>
<td>White</td>
<td>19.9</td>
<td>19.4</td>
<td>20.4</td>
</tr>
<tr>
<td>Asian</td>
<td>0.1</td>
<td>0.0</td>
<td>0.2</td>
</tr>
<tr>
<td>Other</td>
<td>1.5</td>
<td>1.8</td>
<td>1.1</td>
</tr>
<tr>
<td><strong>Number of child support cases per noncustodial parent (%)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 case</td>
<td>89.9</td>
<td>89.6</td>
<td>90.2</td>
</tr>
<tr>
<td>2 cases</td>
<td>8.7</td>
<td>9.0</td>
<td>8.3</td>
</tr>
<tr>
<td>3 or more cases</td>
<td>1.4</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td><strong>Number of children per child support case (%)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 child</td>
<td>69.3</td>
<td>69.4</td>
<td>69.2</td>
</tr>
<tr>
<td>2 children</td>
<td>21.8</td>
<td>21.4</td>
<td>22.1</td>
</tr>
<tr>
<td>3 or more children</td>
<td>8.9</td>
<td>9.2</td>
<td>8.7</td>
</tr>
<tr>
<td><strong>Number of children per noncustodial parent</strong></td>
<td>1.6</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td><strong>Current monthly combined obligation ($)</strong></td>
<td>283</td>
<td>289</td>
<td>278</td>
</tr>
<tr>
<td>Monthly child support obligation</td>
<td>244</td>
<td>249</td>
<td>239*</td>
</tr>
<tr>
<td>Monthly medical support obligation*</td>
<td>39</td>
<td>39</td>
<td>39</td>
</tr>
<tr>
<td><strong>Amount of last payment ($)</strong></td>
<td>402</td>
<td>441</td>
<td>364</td>
</tr>
<tr>
<td><strong>Total arrears ($)</strong></td>
<td>21,606</td>
<td>22,242</td>
<td>20,984</td>
</tr>
<tr>
<td>Total unassigned arrears</td>
<td>18,585</td>
<td>19,219</td>
<td>17,965*</td>
</tr>
<tr>
<td>Total assigned arrears</td>
<td>3,021</td>
<td>3,022</td>
<td>3,019</td>
</tr>
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</table>

*CONTINUED*
<table>
<thead>
<tr>
<th>CHARACTERISTIC</th>
<th>FULL SAMPLE</th>
<th>PROGRAM GROUP</th>
<th>CONTROL GROUP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total arrears (%)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $10,000</td>
<td>25.9</td>
<td>25.1</td>
<td>26.7</td>
</tr>
<tr>
<td>$10,000 to less than $20,000</td>
<td>31.5</td>
<td>30.9</td>
<td>32.1</td>
</tr>
<tr>
<td>$20,000 to less than $30,000</td>
<td>20.2</td>
<td>20.5</td>
<td>19.8</td>
</tr>
<tr>
<td>$30,000 to less than $40,000</td>
<td>10.7</td>
<td>10.7</td>
<td>10.6</td>
</tr>
<tr>
<td>$40,000 to less than $50,000</td>
<td>5.3</td>
<td>5.7</td>
<td>4.8</td>
</tr>
<tr>
<td>$50,000 to less than $60,000</td>
<td>2.9</td>
<td>3.4</td>
<td>2.4</td>
</tr>
<tr>
<td>$60,000 to less than $70,000</td>
<td>1.6</td>
<td>1.3</td>
<td>2.0</td>
</tr>
<tr>
<td>$70,000 or more</td>
<td>2.0</td>
<td>2.3</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Offense</strong> (%)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alcohol, drug, and weapons offenses</td>
<td>40.8</td>
<td>40.1</td>
<td>41.5</td>
</tr>
<tr>
<td>Theft/robbery/burglary, fraud, or arson/criminal mischief</td>
<td>30.7</td>
<td>30.8</td>
<td>30.6</td>
</tr>
<tr>
<td>Assaultive or criminal homicide offenses</td>
<td>14.8</td>
<td>16.0</td>
<td>13.6</td>
</tr>
<tr>
<td>Obstructing governmental operations</td>
<td>6.6</td>
<td>6.5</td>
<td>6.6</td>
</tr>
<tr>
<td>Other</td>
<td>3.5</td>
<td>3.2</td>
<td>3.8</td>
</tr>
<tr>
<td><strong>Type of prison facility (%)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State or private prison</td>
<td>41.0</td>
<td>41.3</td>
<td>40.7</td>
</tr>
<tr>
<td>State or private jail</td>
<td>29.9</td>
<td>29.9</td>
<td>29.9</td>
</tr>
<tr>
<td>Transfer facility</td>
<td>17.5</td>
<td>17.4</td>
<td>17.7</td>
</tr>
<tr>
<td>Other</td>
<td>11.4</td>
<td>11.2</td>
<td>11.7</td>
</tr>
<tr>
<td><strong>Sample size</strong></td>
<td>1,904</td>
<td>941</td>
<td>963</td>
</tr>
</tbody>
</table>

**SOURCE:** MDRC calculations using data from the Texas Office of the Attorney General, Child Support Division.

**NOTES:** To assess differences across research groups, two-tailed t-tests were conducted. Statistical significance levels are indicated as follows: *** = 1 percent; ** = 5 percent; * = 10 percent. “Statistical significance” refers to differences between the two research groups (not shown in the table) that are statistically different from zero. An omnibus F-test applied to evaluate the joint significance of the individual characteristics showed no systematic differences between the two research groups. Distributions may not sum to 100 percent because of rounding.

“A medical support order may require the noncustodial parent to acquire health insurance covering the child. Sometimes the order also covers the costs of giving birth.

“The term “arrears” refers to past due child support owed by the noncustodial parent. Unassigned arrears are owed to the custodial parent. Assigned arrears are owed to the state; a custodial parent who receives public assistance must use the state’s child support collection unit to get child support from the other parent. Federal law allows the state to seek reimbursement from funds the custodial parent receives from child support payments. As a result, payments, interest, and any back support are assigned to the state; the state collects these funds until the assistance the parent has received is paid back in full.

“Categories do not sum to 100 percent because offense data were not provided for a small number of sample members.

“The “other” category includes the following facilities: Developmental Disabilities Program (DDP), geriatric facility, Intermediate Sanction Facility (ISF), medical facility, pre-release facility, private intermediate sanction facility, private multi-use facility, Private Pre-Parole Transfer Facility (PPT), private work program, psychiatric facility, and Substance Abuse Felony Punishment Facility (SAFPF).
A breakdown of facility type is also included in Table 4. Inmates in prison facilities (41 percent of the sample) tend to have committed more serious crimes and have longer sentences than those in jails (30 percent) or transfer facilities (18 percent). The “other” category (11 percent) comprises a wide range of facilities, such as developmental disabilities, geriatric, medical, psychiatric, work program, and substance abuse facilities.

Random Assignment
In early May 2013, MDRC randomly assigned noncustodial parents to program and control groups at a 50:50 ratio, stratified by prison facility. Because each noncustodial parent has an equal chance of being placed into either group, the program and control group members should have similar characteristics at the outset of the study on observable and unobservable variables. This can be seen in the observable variables in Table 4, where all but a few of the many comparisons made show no statistically significant difference in means, even at the 10 percent level of significance. The few differences are well in line with what would be expected to occur by chance and do not indicate systematic bias in program group assignment or a bad draw.

One concern from this type of intervention is whether program group members might exchange materials with control group members, leading to “contamination.” The research team visited Lynchner State Jail, where they learned that the law librarian held group appointments where she could notarize documents for up to 12 inmates at one meeting. As a result, the inmates were able to discuss the different materials among themselves. However, Lynchner is unique in that it housed the most sample members in the study: 79. The number of sample members in any facility averaged just 17 (ranging from 1 to 79 sample members), compared with an average of about 1,372 offenders at each Texas facility. It is unlikely that contamination occurred in the other facilities due to the small number of sample members in the other prisons throughout the state, though it is possible.

Findings
The main findings of the data analysis follow.

• **The intervention was implemented as designed.**

The OAG sent the appropriate outreach materials to each research group, and the vast majority of the study sample presumably received the materials. Specifically, about 90 percent of the noncustodial parents likely received the materials, with a small but significant difference in application receipt favoring the BIAS program group. Table 5 summarizes the receipt of the intervention materials by research group and serves to illustrate the fidelity with which the pilot was implemented. All program group members were mailed a teaser postcard, and 11 percent of the postcards were returned as undeliverable and were not re-sent because the program group members had been recently paroled or the OAG could not find another address. Similarly, all program group members were mailed an application one week later, and 10 percent of these were returned as undeliverable and were not re-sent. All control group members were mailed the original applications, and 12 percent of them were returned as undeliverable and were not re-sent. This small difference between BIAS program and control group application receipt is statistically significant, and it may have been caused by the extra attention paid to the BIAS program group addresses in the postcard mailing phase (which did not occur for the control group).
### TABLE 5
RECEIPT OF INTERVENTION MATERIALS

texas office of the attorney general, child support division

<table>
<thead>
<tr>
<th>Mailing</th>
<th>Program Group</th>
<th>Control Group</th>
<th>Difference</th>
<th>Standard Error</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Teaser Postcard (%)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mailed</td>
<td>100.0</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Presumably delivered to facility</td>
<td>89.3</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Returned as undeliverable and could not be re-sent</td>
<td>10.7</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Application (%)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mailed</td>
<td>100.0</td>
<td>100.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Presumably delivered to facility</td>
<td>90.2</td>
<td>87.8</td>
<td>2.5*</td>
<td>1.3</td>
</tr>
<tr>
<td>Returned as undeliverable and could not be re-sent</td>
<td>9.8</td>
<td>12.3</td>
<td>-2.5*</td>
<td>1.3</td>
</tr>
<tr>
<td><strong>Reminder Postcard (%)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mailed</td>
<td>64.7</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Presumably delivered to facility</td>
<td>60.4</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Returned as undeliverable and could not be re-sent</td>
<td>4.4</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Not mailed</td>
<td>35.3</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Application already submitted</td>
<td>24.0</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Noncustodial parent no longer incarcerated</td>
<td>11.9</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>Sample Size</strong></td>
<td>941</td>
<td>963</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


Notes: Estimates were regression-adjusted using ordinary least squares, controlling for pre-random assignment characteristics of sample members.

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

Distributions may not sum to 100 percent due to rounding.

OAG = Office of the Attorney General.

*If a piece of mail was returned to OAG as undeliverable, OAG would make one more attempt to mail the piece of mail. Mail items that were re-sent are included in this category.

*Mail items that were returned because the noncustodial parent was no longer incarcerated are included in this category.

*Reminder postcards were sent only to incarcerated noncustodial parents who had not submitted an application approximately 6 weeks after the initial application was mailed. Approximately 1 percent of program group noncustodial parents had been paroled and submitted an application prior to the mailing of follow-up postcards.

Finally, the 65 percent of BIAS program group members who had not returned applications within one month were mailed a follow-up reminder postcard; postcards for 4 percent of the program group were returned as undeliverable and were not re-sent. These numbers indicate that the overwhelming majority, about 90 percent, of noncustodial parents received the intervention materials as intended and that any large differences in return rates of applications are not due to differences in receipt rates between research groups.

While 90 percent is a good benchmark, it is of note that 10 percent of the sample did not receive the materials. Prisoners move fairly often from one facility to another, as is evident in the fact that almost 18 percent of the sample resided in transfer facilities when random assignment was conducted. Also, the OAG did not send materials to individuals who were released from TDCJ facilities. While Texas data systems track these address changes, they are not always updated in real time. Prior to the BIAS pilot, the OAG sent only one piece of mail to incarcerated noncustodial parents. Since the BIAS pilot design called for multiple mailings to the program group, the OAG had to determine a schedule for checking addresses and mailing letters that was realistic. It would not make sense to launch an intervention under BIAS that could not be sustained by an agency long-term. Through conversations with the OAG,
### TABLE 6
APPLICATION OUTCOMES
TEXAS OFFICE OF THE ATTORNEY GENERAL, CHILD SUPPORT DIVISION

<table>
<thead>
<tr>
<th>OUTCOME</th>
<th>PROGRAM GROUP</th>
<th>CONTROL GROUP</th>
<th>DIFFERENCE</th>
<th>STANDARD ERROR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application submitteda (%)</td>
<td>39.5</td>
<td>30.5</td>
<td>9.1***</td>
<td>2.1</td>
</tr>
<tr>
<td>Application complete - mailed to field office</td>
<td>38.7</td>
<td>27.7</td>
<td>11.0***</td>
<td>2.1</td>
</tr>
<tr>
<td>Application returned to noncustodial parent - notarized</td>
<td>0.6</td>
<td>2.5</td>
<td>-1.9***</td>
<td>0.5</td>
</tr>
<tr>
<td>Application returned to noncustodial parent - incomplete</td>
<td>0.3</td>
<td>0.3</td>
<td>0.0</td>
<td>0.3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Among those who submitted applications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average days to OAG receipt of completed forms</td>
</tr>
<tr>
<td>Sample size</td>
</tr>
</tbody>
</table>

**SOURCE:** MDRC calculations using data from the Texas Office of the Attorney General, Child Support Division.

**NOTES:** Estimates were regression-adjusted using ordinary least squares, controlling for pre-random assignment characteristics of sample members.

- Statistical significance levels are indicated as follows: *** = 1 percent; ** = 5 percent; * = 10 percent.
- Distributions may not sum to 100 percent due to rounding.
- OAG = Office of the Attorney General.
- These outcomes reflect the final result for each application. If a sample member sent back an application that was complete but not notarized or was incompletely filled out, OAG would mail the application to the inmate and explain what was needed to resubmit. If a sample member re-sent the application to OAG and it was complete and notarized, it is reflected in the “application complete” row.

The team determined that, after two attempts at mailing an item, if it was returned again, it would be deemed undeliverable.

- **The BIAS intervention increased the percentage of incarcerated noncustodial parents who sent in a completed modification application by 11 percentage points.**

As Table 6 shows, the BIAS intervention resulted in a positive impact of 11 percentage points on completed applications. The BIAS program group average (39 percent) constitutes a 40 percent increase over the rate completed in absence of the program (28 percent among the control group). This impact on complete, notarized applications returned represents an effect size of 0.25, or a quarter of a standard deviation. As a result of the behavioral modifications to the application materials, the BIAS program group returned applications at a rate 9 percentage points higher than the control group. Moreover, the applications that were returned were notarized at a rate 2 percentage points higher for the BIAS program group, resulting in the higher rate of applications forwarded to the field office for the BIAS program group of 11 percentage points. These impacts are highly statistically significant at the 1 percent level and, therefore, are unlikely to be due to chance.

- **The BIAS intervention resulted in slightly higher impacts on applications sent from state jails than from state prisons; the intervention did not have an impact on applications sent from transfer facilities.**

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35 Effect size was calculated by dividing the impact (11 percentage points) by the standard deviation of the control group for complete, notarized applications returned, which was 44.74 percentage points.

36 It should be noted that although the BIAS program group likely received applications at a rate 2.5 percentage points higher than the control group, this does not account for 2.5 percentage points of the impact. Only about 40 percent of the BIAS program group returned applications, despite about 90 percent having received them. If that were the same rate of return for the 2.5 percent in question, it would account for about 1 percentage point of the impact.
### Table 7
APPLICATIONS SUBMITTED, BY SUBGROUP
TEXAS OFFICE OF THE ATTORNEY GENERAL, CHILD SUPPORT DIVISION

<table>
<thead>
<tr>
<th>Subgroup</th>
<th>Sample size</th>
<th>Program group</th>
<th>Control group</th>
<th>Difference</th>
<th>Standard error</th>
<th>Subgroup difference a</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Prison type</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prison</td>
<td>781</td>
<td>41.6</td>
<td>29.6</td>
<td>12.0***</td>
<td>3.4</td>
<td>††</td>
</tr>
<tr>
<td>Jail</td>
<td>569</td>
<td>37.7</td>
<td>23.3</td>
<td>14.3***</td>
<td>3.8</td>
<td>††</td>
</tr>
<tr>
<td>Transfer and Other</td>
<td>552</td>
<td>38.8</td>
<td>38.7</td>
<td>0.1</td>
<td>4.0</td>
<td>††</td>
</tr>
<tr>
<td><strong>Sample size</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Monthly child support order amount</strong> b</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $246</td>
<td>953</td>
<td>35.2</td>
<td>28.6</td>
<td>6.5**</td>
<td>3.1</td>
<td></td>
</tr>
<tr>
<td>$246 or more</td>
<td>951</td>
<td>43.0</td>
<td>33.2</td>
<td>9.9***</td>
<td>3.1</td>
<td></td>
</tr>
<tr>
<td><strong>Sample size</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Arrears amount</strong> b</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $17,564</td>
<td>952</td>
<td>42.1</td>
<td>30.7</td>
<td>11.4***</td>
<td>3.1</td>
<td></td>
</tr>
<tr>
<td>$17,564 or more</td>
<td>952</td>
<td>36.9</td>
<td>30.3</td>
<td>6.6**</td>
<td>3.1</td>
<td></td>
</tr>
<tr>
<td><strong>Sample size</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Sentence length</strong> b</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 8 years</td>
<td>811</td>
<td>42.2</td>
<td>32.9</td>
<td>9.3***</td>
<td>3.6</td>
<td></td>
</tr>
<tr>
<td>8 years or longer</td>
<td>770</td>
<td>41.5</td>
<td>33.3</td>
<td>8.2**</td>
<td>3.5</td>
<td></td>
</tr>
<tr>
<td><strong>Sample size</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Source:** MDRC calculations using data from the Texas Office of the Attorney General, Child Support Division.

**Notes:** Estimates were regression-adjusted using ordinary least squares, controlling for pre-random assignment characteristics of sample members. Sample sizes for prison type and sentence length are smaller because of missing values for those variables.

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

Tests of differences in impact estimates across subgroups were conducted. Statistical significance levels are indicated as follows: ††† = 1 percent; †† = 5 percent; † = 10 percent.

Subgroup cutoffs were determined using median splits. Child support orders ranged from $10 to $1,500; arrears ranged from $0 to $167,832; and sentence length ranged from 1 year to 99 years.

Table 7 shows the results of the subgroup analyses on the applications returned by noncustodial parents. The BIAS team hypothesized that differences in facility type may correspond to differences in treatment effectiveness, because those incarcerated in jail or other facilities likely have shorter sentences and are more connected with the outside world and their communities than those in prison. There is a slightly higher impact on applications sent from jails when compared with prisons, but no significant impact on applications sent from transfer and other facilities when compared with jails and prisons. This is an interesting finding, particularly because the lack of impact for the transfer and other facilities group is the result of higher control group averages. This may indicate less treatment contrast for that subgroup. For example, if those transfer and other facilities already offer more support for the modification process or provide easier access to law librarians than a jail or prison, there would be fewer obstacles and bottlenecks in submitting an application, and the modified mailings may not be as effective.

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37 The “other” category includes the following facilities: Developmental Disabilities Program (DDP), geriatric facility, Intermediate Sanction Facility (ISF), medical facility, pre-release facility, private intermediate sanction facility, private multi-use facility, Private Pre-Parole Transfer Facility (PPT), private work program, psychiatric facility, and Substance Abuse Felony Punishment Facility (SAFPF).
The other subgroups in Table 7 are split into groups at their median value for child support order amount, arrears amount, and sentence length. For each of these variables, it might be expected that those on the one side of the median have different motivations and reactions to modified materials than those on the other side. Those with high orders or arrears might feel more motivation to decrease their obligation if bottlenecks were alleviated, for example. Those with longer sentence lengths might think differently about those obligations as well. While differing slightly in the magnitude of impacts, none of these showed statistically significant differences in impacts of the revised materials between categories within the subgroup.

- **BIAS program group members returned their applications to the OAG more quickly than the control group.**

Defining “survival” as the time until an application is returned to the OAG, Figure 7 shows the survival plots of the two groups; a green line represents the BIAS program group, and an orange line represents the control group. As shown, the proportion of the BIAS program group yet to submit an application drops below the control group’s proportion after the first couple of weeks, indicating that applications were being sent back more quickly by the BIAS program group. This difference in survival curves between the two groups is a statistically significant difference as well. One can see that the survival lines diverge most quickly in the first two months, indicating that the differential rate of application is larger between groups in that time than it is in later months, when the lines are roughly parallel.

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38 Those with values 1 standard deviation above and below the mean were also compared. No statistically significant differences in impacts were found.

39 Statistical tests for differences in impacts between subgroups have less power than tests for differences in means between groups with equivalent sample sizes.

40 The log-rank test p-value is less than 0.0001.
Conclusion and Next Steps

Incarcerated noncustodial parents benefit when their child support order is reduced as a result of their incarceration, as they leave prison with less debt. Lower debt levels on release could potentially improve the chances that parents will resume payments once they are employed, which could benefit the child and custodial parent. While the OAG’s Child Support Division implemented an initiative to inform incarcerated noncustodial parents about the option to apply for a child support order modification, the response rate was lower than desired. Did the recipients react negatively to a letter from the OAG, perhaps due to a prior negative experience with the agency? Did they have problems understanding the letter and the steps required to apply for a modification or perceive the application process as being overly complicated? Or did they attempt to apply but could not complete the application?

The Texas OAG implemented a package of behaviorally informed changes to the application process that were designed to address potential bottlenecks and to increase the response rate for submitting applications. The bundled intervention — which included sending a more readable letter, pre-populating a section of the application, and sending two postcards — was a low-cost effort. Notwithstanding the low cost, the intervention increased the completed application response rate by 11 percentage points.

The pilot had a modest goal: to implement a low-cost and simple behaviorally informed intervention that would increase the percentage of incarcerated noncustodial parents who applied for a child support order modification. It achieved this goal.

Still, less than half the targeted noncustodial parents submitted applications. Part of the reason that more did not respond may reflect, in part, the transitory life of inmates. During the BIAS pilot, 12 percent were paroled and as a result did not receive at least some of the materials, and others moved to a different facility. Even if those who were transferred to another facility eventually received the materials, the outreach was delayed, and they may have been distracted by other factors that resulted from the move.

In addition, due to legal and facility restrictions, it was not possible to meet with inmates to discuss their experiences in regard to applying for a modification. As a result, there may have been other bottlenecks in the modification process that were not uncovered. As explained in the behavioral diagnosis and design process section, the intervention developed should be responsive to the points of view of the “end users” — in this case, incarcerated noncustodial parents. Ideally, this will be achieved in part through qualitative interviews and discussions with those end users.

Some law librarians believed that there are few additional improvements that could be made to the outreach process to increase modification requests. In this view, parents who are discouraged about their circumstances are unlikely to respond to any outreach, regardless of how the message is framed. However, other law librarians suggested improvements, such as targeting noncustodial parents at prison intake, when they are attending orientation, learning about their rights and responsibilities, and completing other paperwork. Implementing these types of procedures might prove effective at further increasing the amount of inmates who submit an application to modify child support orders.

Implications of the Findings for Policymakers and Administrators

Due to the sizable number of incarcerated noncustodial parents who are unable to pay their child support and the negative consequences that can arise from higher debt burdens, improving the modification process is an important policy consideration.41 Program administrators who recognize that their programs are not performing to expectation can apply a behavioral lens in examining possible explanations for the poor outcomes.

This pilot demonstrated the promise of applying behavioral economics principles to improve program implementation and outcomes. The behaviorally informed intervention produced a highly statistically significant impact at relatively low cost. Simple adjustments to how an agency explains the program to clients and how the clients proceed through the steps of the program can make a difference.

It is important also to understand the limitations of the test. In the Texas pilot, the behavioral intervention was designed to get the incarcerated noncustodial parents on the pathway that leads to

a child support order modification. The first step to an order modification is to apply for one. However, this evaluation does not determine whether the longer-term outcome — increases in child support order modifications — was achieved. Nor will parents be followed postrelease to know whether they leave jail or prison with less child support debt, leading, in turn, to a greater likelihood of working and supporting their children. The long-term effect on modifications was beyond the scope of this study, given the pilot’s follow-up period and what can be a lengthy judicial and incarceration process.

As the process continues, there might be other bottlenecks that get in the way of submitted applications leading to modifications. For example, the field office staff may have other responsibilities and priorities that supersede the processing of requests for order modification. The field office must contact the custodial parent, and being unable to locate the parent in time for a court hearing is grounds for dismissing the request. Finally, the judge may use discretion and choose not to modify the order. One could imagine applying a behavioral framework to documenting and diagnosing the process that occurs after an application is submitted to the field office. This might result in an additional intervention that focuses on staff and court processes.

Finally, although the intervention consisted of several changes — two postcards, a more readable letter, a prefilled application, and a revised checklist — it was not possible to assess the relative importance of each change. Given the limited sample size, using a bundled approach provided the best opportunity to generate an impact that could be detected. Other BIAS pilots that have sufficient sample sizes will be conducting more tests and decomposing each change made to the outreach or process.

**Looking Forward**

Behavioral economics provides a new way of thinking about the design of human services programs and a potentially powerful set of tools for improving program outcomes. In addition to the work in Texas, the BIAS project is conducting pilots with other partners, including the Oklahoma Department of Human Services, the Indiana Office of Early Childhood and Out of School Learning, the Franklin County (Ohio) Child Support Enforcement Agency, the New York City Center for Economic Opportunity, and the Los Angeles County (California) Department of Public Social Services. Results will be published as they become available, to further inform this burgeoning field.
NOTES: The following pages present the BIAS Program Group Application Packet in its entirety. Sections that were personalized are highlighted in gray.

For the letter, OAG personalized the salutation and the yearly amount by which a recipient could see a child support order reduced.

Additionally, OAG used mail merge to populate the following fields of the Affidavit for BIAS program group members:

Applicant Information
Name (last, first, middle)
TDJC No.
Facility Name
Mailing Address, City, State, Zip Code
TDCJ Received Date
TDCJ Parole Eligibility Date
TDCJ Release Date
Date of Birth

Child Support Case Information
OAG Case ID #
Child Support Amount
Number of Children
County, State
Apply For a Lower Child Support Payment in Four Easy Steps

John Doe
TDCJ No.12345678 / OAG No. 00000000
Pam Lychner State Jail
Humble, TX 77396

Dear Mr. John Doe,

Did you know that you might be able to lower your monthly child support payment if your income has gone down due to incarceration?

Even though your child support order didn’t change automatically when you became incarcerated, you can request that a court consider lowering your order. Other parents have already gotten their monthly orders reduced to as low as zero! In your case, this could mean reducing the child support you owe by $3468 over one year.

FOUR SIMPLE STEPS

Here’s what you need to do to take advantage of this opportunity:

- **STEP ONE:** Request a Meeting with the Law Librarian
  Make an appointment with the law librarian.

- **STEP TWO:** Review and Complete the Application
  Complete the attached application. We’ve already started filling it in for you!

- **STEP THREE:** Get it Notarized
  During your meeting have the law librarian notarize your application.

- **STEP FOUR:** Mail it Back
  Mail the application back to us in the postage paid envelope provided in the packet.

As soon as we receive your application, our office will start the process of reviewing your case. Your child support debt grows every day you wait to modify your order – so act now!

Sincerely,

[OAG staff member's name]
Incarcerated Parents Program Specialist


APPLY FOR A LOWER CHILD SUPPORT PAYMENT IN FOUR EASY STEPS

USE THIS CHECKLIST TO TRACK YOUR PROGRESS

As you complete each step, check off the box on the left.

STEP 1: Request a Meeting with the Law Librarian

To help keep track of your meeting, write down when you plan to meet with the law librarian:

- Date: ____________________________
- Time: ____________________________

STEP 2: Review and Complete the Application Included in this Packet

We have already started to fill in the form for you. You need to fill in any missing information. Do not leave any part of the forms blank. The application includes two forms.

*Form 1: Request to Modify or Lower Child Support*
- Check one of the two boxes in the shaded section
- Write your initials next to the statements below the shaded section
- Write your name and Social Security Number on the bottom section of the form
- Sign the form

*Form 2: Affidavit of Income and Assets*
- Review the information that has already been filled in.
- Correct any filled in information and fill in anything that is missing.

STEP 3: Meet with the Law Librarian and Get the Affidavit of Income and Assets Form Notarized

IMPORTANT! During your meeting make sure that the law librarian notarize your affidavit.

STEP 4: Mail Your Completed Forms to Us

Using the envelope included in this packet, mail your completed and notarized forms back to the Child Support Division of the Texas Office of the Attorney General.
APPLICATION TO LOWER OR MODIFY CHILD SUPPORT

This application contains two forms:

1. Request to Lower or Modify Child Support
2. Affidavit of Income and Assets

Make sure that both forms are completely filled out and the Affidavit of Income and Assets is notarized before mailing back to the Texas Office of the Attorney General in the envelope provided.
REQUEST TO MODIFY OR LOWER CHILD SUPPORT

Your monthly child support obligation (how much you are court ordered to pay) does not stop when you become incarcerated. You continue to owe child support whether you are able to pay or not.

If you want the court to consider lowering your child support, complete and mail these forms to the Office of the Attorney General Child Support Division. A postage-paid envelope is included for mailing.

Please initial the statement below if it is true for you.

□ I CANNOT PAY my child support order while I am incarcerated. I would like my child support order to be reviewed for a modification. I have completed the attached Affidavit of Income and Assets.

Please read the following choices carefully and choose the one that most closely describes your situation. Check only one box.

□ I have no contact with the other parent and/ or don’t believe that she/he will agree to lower the child support amount.

□ I have contact with the other parent and I believe she/he will agree to lower the current child support amount.

Please read carefully and write your initials on the line next to each statement to show that you read it.

□ I understand that completing and submitting these forms DOES NOT guarantee that my child support will be lowered: The submitted forms will be used to review my child support case for modification.

□ I understand that I cannot appear in court due to my incarceration, and that the notarized Affidavit of Income and Assets may be submitted into court evidence. **Please note that if your affidavit is not notarized, your application is incomplete and it will be returned to you.**

□ I understand that if my request for a modification is granted, my current child support obligation may be lowered.

□ I understand that I must contact the Attorney General’s Office Child Support Division within 3 days after my release from prison.

□ I declare under penalty of perjury under the laws of the State of Texas that the foregoing is true and correct.

Print Name: ___________________________ Social Security No.:____________

Signature: ___________________________ Date: ______________

If you are able to pay some or all of your monthly child support while you are incarcerated, be sure to get credit for those payments by sending them to:

State Disbursement Unit (TXCSDU)
P.O. Box 659791
San Antonio, Texas 78265-9791

***Please include your Attorney General case number on your payment***
AFFIDAVIT OF INCOME AND ASSETS

It is important that you fill in every box on this form. If you don’t know an answer, or an answer doesn’t apply to you, write "UNKNOWN" or "N/A." If you need additional space, write on the back.

Section 1: Information about Yourself

<table>
<thead>
<tr>
<th>Name (last, first, middle)</th>
<th>TDJC No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doe, John, Fake</td>
<td>12345678</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Facility Name</th>
<th>Mailing Address:</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pam Lychner State Jail</td>
<td>2350 Atascocita Road</td>
<td>Humble</td>
<td>TX</td>
<td>77396</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TDCJ Received Date:</th>
<th>TDCJ Parole Eligibility Date:</th>
<th>TDCJ Release Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/01/2011</td>
<td>01/01/2016</td>
<td>01/01/2019</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date of Birth:</th>
<th>Aliases:</th>
<th>Parole upon release:</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/01/1985</td>
<td></td>
<td>YES</td>
</tr>
</tbody>
</table>

Section 2: Contact Person Upon Release and Parole Officer

The contact person should be someone who will know how to forward mail to you when you are released.

<table>
<thead>
<tr>
<th>Name: (Last, First, Middle)</th>
<th>Relationship</th>
<th>Phone number</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Street Address</th>
<th>Apt.#</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Parole Officer Name (if known)</th>
<th>Parole Office (if known)</th>
<th>City (if known)</th>
</tr>
</thead>
</table>

Section 3: Information About Your Children:

List all biological or legally adopted children you have. If you don’t know certain information, put “unknown”.

<table>
<thead>
<tr>
<th>Child’s Name (Last, First, Middle)</th>
<th>Sex</th>
<th>Date or Year of Birth</th>
<th>Place of Birth</th>
<th>Other Parents Name</th>
</tr>
</thead>
</table>

Section 4: Please List All of Your Child Support Cases:

This includes court ordered active and pending child support cases you have, including cases in other states.

<table>
<thead>
<tr>
<th>OAG Case ID #</th>
<th>Child Support Amount</th>
<th>Number of Children</th>
<th>County, State</th>
</tr>
</thead>
<tbody>
<tr>
<td>00000000</td>
<td>$289.00 per month</td>
<td>1</td>
<td>Harris, TX</td>
</tr>
</tbody>
</table>

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>
### Section 5: Employment and Earnings Information

*List the past three jobs you held, as well as any other income you receive or used to receive.*

<table>
<thead>
<tr>
<th>Employer</th>
<th>Started</th>
<th>Left Job</th>
<th>Monthly Pay Prior to Incarceration</th>
<th>Current Income from this Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: Z Gas Station</td>
<td>1/2001</td>
<td>/2002</td>
<td>$1,000 a month</td>
<td>$0</td>
</tr>
</tbody>
</table>

**Self-Employment**

**Retirement Pay Received**

**Social Security Disability/Veterans Benefits Received**

**Other income:** ___________

*(Please state what other income source is)*

Total Monthly Income

### Section 6: Savings and Asset Information

*Provide information about your assets if none fill in with zero ($0).*

<table>
<thead>
<tr>
<th>Type of Asset and Name of Bank (When Applicable)</th>
<th>Value Prior to Incarceration (Amount)</th>
<th>Current Value (Amount)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: Savings Account – Capital Bank</td>
<td>$100.00</td>
<td>$0</td>
</tr>
</tbody>
</table>

Checking Account

Savings Account

Retirement or Pensions Funds

Property/Real Estate

Vehicles (car, boat, motorcycle)

**Other Assets:**

Total Value Of All Assets

**STOP! Please check to make sure that every box in this form is filled in correctly. Then, turn to the next page to sign and have the form notarized.**
All of the information and facts contained in this Affidavit of Income and Assets are true and correct.

Signature: ________________________________ Date: _______________

NOTARIZATION

The State of Texas

County of _______________________

Sworn to and subscribed before me on the___ day of ____________,_____ by __________________

Notary Public’s Signature: ________________________________
APPENDIX B

Standard OAG (Control) Modification Packet
Can your child support order be lowered?

Name of Incarcerated parent
TDCJ No.12345678 / OAG No. 00000000
Unit/Address
City/State/Zip Code

Dear Incarcerated Parent,

Your child support obligation (how much you are ordered to pay by the court) does not automatically stop or change when you become incarcerated. While you are in prison, your unpaid child support, along with interest continues to add up.

Due to the change in your circumstances (incarceration), you may be eligible for a modification of your child support payment. This means that the court may lower your monthly child support and/or medical support obligation.

If you are interested in having your child support possibly lowered, please completely fill out the attached application. Upon receipt of your application, our office will contact the other parent (custodial parent) on your child support case to notify them of this process and to ask them for information regarding the case. The court will make a final decision regarding a modification based on all available evidence.

Sincerely,

[OAG staff member's name]
Incarcerated Parents Program Specialist
bw
Appendix B
Standard OAG (Control) Modification Packet
Child Support Modification

STEPS

READ ALL PAGES

STEP 1: INFORMATION (Page 1)
- Must be done in law library.
- All pages must be filled out and signed.
- All pages must be filled out correctly.
- Use return envelope to mail to OAG (Office of the Attorney General).
- AFFIDAVIT MUST BE NOTARIZED

STEP 2: APPLY FOR MODIFICATION (Page 2)
- ★ CHECK ONLY ONE BOX ★
- ★ READ AND INITIAL ★ the five statements.
- ★ DO NOT FORGET to sign and date page 2.

STEP 3: AFFIDAVIT OF INCOME AND ASSETS (Page 3)
- FILL IN ALL BOXES.
- WRITE “UNKNOWN or N/A:” if it does not apply to you.
- IF IT IS ZERO, PLEASE MARK AS -0-

SECTION 1: INFORMATION ABOUT YOU – Provide as much information as possible.

SECTION 2: CONTACT PERSON UPON RELEASE & PAROLE OFFICER – Provide correct contact information for a person who will know how to forward mail to you after your release and parole officer if known.

SECTION 3: INFORMATION ABOUT YOUR CHILDREN – Provide information about all your children. The court will use this information when considering your request for modification.

SECTION 4: PLEASE LIST ALL CHILD SUPPORT ORDERS – List all court ordered child support that you are supposed to be paying. Remember to include court orders from other states too.

STEP 4: AFFIDAVIT OF INCOME AND ASSETS (Page 4)

SECTION 5: EMPLOYMENT AND EARNINGS INFORMATION – Provide as much information as possible.
- List your last three employers with the salary or monthly payments you received for each employer.
- Include self-employment payments, retirement payments, social security payments, and veterans’ benefits.
- Include any other income, such as rental payments paid to you or investment earnings.

SECTION 6: SAVINGS AND ASSET INFORMATION – Provide as much information as possible.
- List all checking, savings, or retirement accounts amount.
- List all, homes, apartments, or other property and value.
- List each vehicle you own and estimated value.
- List other belongings that you have: like stocks, investment accounts, etc.
Appendix B
Standard OAG (Control) Modification Packet

Request to Modify or Lower Your Child Support

Your child support obligation (how much you are court ordered to pay) does not stop when you become incarcerated. You continue to owe child support whether you are able to pay or not.

If you want the court to consider lowering the amount of your child support while you are incarcerated, read, complete and mail these forms to the Office of the Attorney General Child Support Division. Enclosed you will find a return envelope that you can use to mail these forms to our office.

Please read the following choices carefully. Check the box that matches you and check only one box.

☐ I CAN PAY my child support while I’m incarcerated; I will send payments to:
   State Disbursement Unit (TXCSDU)
   P.O. Box 659791
   San Antonio, Texas 78265-9791
   ***Please include your Attorney General case number on your payment***

☐ I CANNOT PAY my child support order while I’m incarcerated. I would like my child support order to be reviewed for a modification to reduce my current child support amount while I am incarcerated. I have no contact with the other parent. I have completed the attached Affidavit of Income/Asset.

☐ I CANNOT PAY my child support order while I am incarcerated. I have a good relationship with the Custodial Parent (CP) and the CP may agree to lower the current child support amount. I have completed the attached Affidavit of Income/Asset.

Please read carefully and initial next to each statement.

☐ I understand that completing and submitting these forms DOES NOT guarantee that my child support will be lowered: The submitted forms serve only as a request to review my child support case for modification.

☐ I understand that I cannot appear in court due to my incarceration, and that the notarized Affidavit of Income and Asset will be submitted into court evidence. **Please note that if your affidavit is not notarized, your application will be deemed incomplete and returned to you.**

☐ I understand that if my request for a modification is granted, my current child support obligation may be lowered.

☐ I understand that I must contact the Attorney General’s Office Child Support Division within 30 days after my release from prison.

☐ I declare under penalty of perjury under the laws of the State of Texas that the foregoing is true and correct.

Print Name: _______________________________ Social Security No.: ________________

Signature: _______________________________ Date: ________________
Appendix B
Standard OAG (Control) Modification Packet

Incarcerated Non-custodial Parent Affidavit of Income/Asset

*It is important that you complete every section of this form.*

### Section 1: Information about Yourself

<table>
<thead>
<tr>
<th>Name (last, first, middle)</th>
<th>TDJC No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facility Name</td>
<td>Mailing Address:</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>TDCJ Received Date:</td>
<td>TDCJ Parole Eligibility Date:</td>
</tr>
<tr>
<td>Date of Birth:</td>
<td>Aliases:</td>
</tr>
<tr>
<td>YES</td>
<td>NO, why?</td>
</tr>
</tbody>
</table>

### Section 2: Contact Person Upon Release and Parole Officer (when released)

<table>
<thead>
<tr>
<th>Name: (Last, First, Middle)</th>
<th>Relationship</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street Address</td>
<td>Apt.#</td>
<td>City</td>
</tr>
<tr>
<td>Parole Officer Name(if known)</td>
<td>Parole Office</td>
<td>City</td>
</tr>
</tbody>
</table>

### Section 3: Information About Your Children:

*(List all biological children or legally adopted you have. If you don’t know certain information put “unknown”)*

<table>
<thead>
<tr>
<th>Child’s Name (Last, First, Middle)</th>
<th>Sex</th>
<th>Date or Year of Birth</th>
<th>Place of Birth</th>
<th>Other Parents Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Section 4: Please List All of Your Child Support Cases:

*(This includes court ordered active and pending child support cases you have. If you need additional space write on the back)*

<table>
<thead>
<tr>
<th>OAG Case ID #</th>
<th>Child Support Amount</th>
<th>Number of Children</th>
<th>County, State</th>
</tr>
</thead>
<tbody>
<tr>
<td>0001234567</td>
<td>Example: $245.00 per month</td>
<td>2</td>
<td>Travis, TX</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Section 5: Employment and Earnings Information

Provide information about your job history and other income history do not leave anything blank.

<table>
<thead>
<tr>
<th>Employer</th>
<th>Started</th>
<th>Left Job</th>
<th>Pay Prior to Incarceration</th>
<th>Current Status of Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corner Z Gas Station</td>
<td>12 / 2001</td>
<td>5 / 2002</td>
<td>$1,000 a month</td>
<td>$0</td>
</tr>
</tbody>
</table>

Self Employment

Retirement Pay Received

Social Security Disability/Veterans Benefits Received

Other income:

Total Monthly Income

## Section 6: Savings and Asset Information

Provide information about your assets (property that has any value) if none fill in with zero ($0).

<table>
<thead>
<tr>
<th>Type of Asset</th>
<th>Value Prior to Incarceration (Amount)</th>
<th>Current Value (Amount)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: Savings Account – Capital Bank</td>
<td>$100.00</td>
<td>$0</td>
</tr>
<tr>
<td>Checking Account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement or Pensions Funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property/Real Estate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vehicles (car, boat, motorcycle)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Assets:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Value Of All Assets

All of the information and facts contained in this Affidavit of Income and Asset are true and correct to the best of my knowledge and belief.

Signature: ___________________________ Date: __________________

*The State of Texas*

County of ___________________________

Sworn to and subscribed before me on the ___ day of ____________,_____
by ___________________________

Notary Public's Signature: ___________________________


Texas Department of Criminal Justice. 2014. “Unit Directory, Key to Operator and Type of Facility.” Website: http://www.tdcj.state.tx.us/unit_directory/.


