



Everybody Needs a Little “Nudge”

How to use Behavioral
Science Concepts in the
Child Support Program

Speakers

Dr. Steven J. Golightly, Director

Los Angeles County Child Support Services
Department, California

Cassandra Holzhauer, Enforcement
Teams Manager,

Ventura County Child Support Services
Department, California





Los Angeles County

California caseload:
22%

Caseload:
260,000

Annual Collections:
\$486 million

Aided Caseload:
78%

Behavioral Science



A diagram illustrating the components of Behavioral Science. At the top is a large blue rounded rectangle labeled "Behavioral Science". Below it is a smaller blue rounded rectangle labeled "Collective Term". Underneath "Collective Term" are four rounded rectangles: "Psychology", "Sociology", "Politics", and "Economic". The "Economic" rectangle is green, while the others are blue. Two black line-art umbrellas are positioned on either side of the "Collective Term" box, with their handles pointing down towards the four boxes below. The background of the slide is a scenic view of a field of purple flowers in the foreground, a blue body of water in the middle ground, and snow-capped mountains under a blue sky in the background.

Collective Term

Psychology

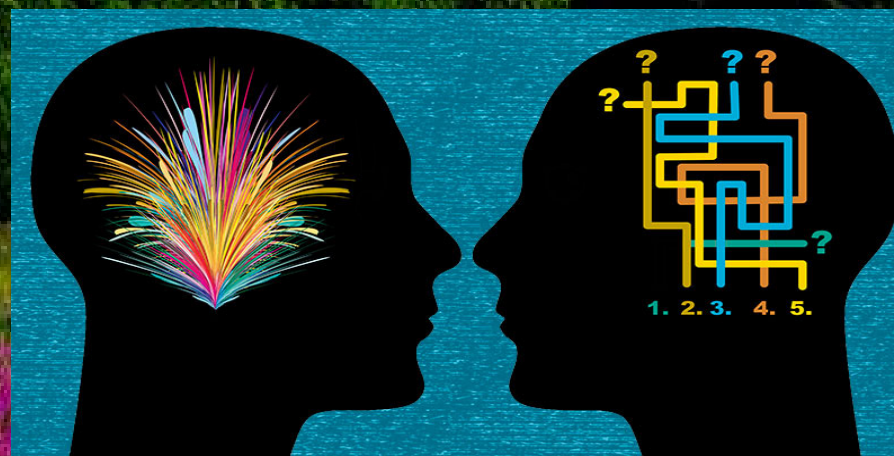
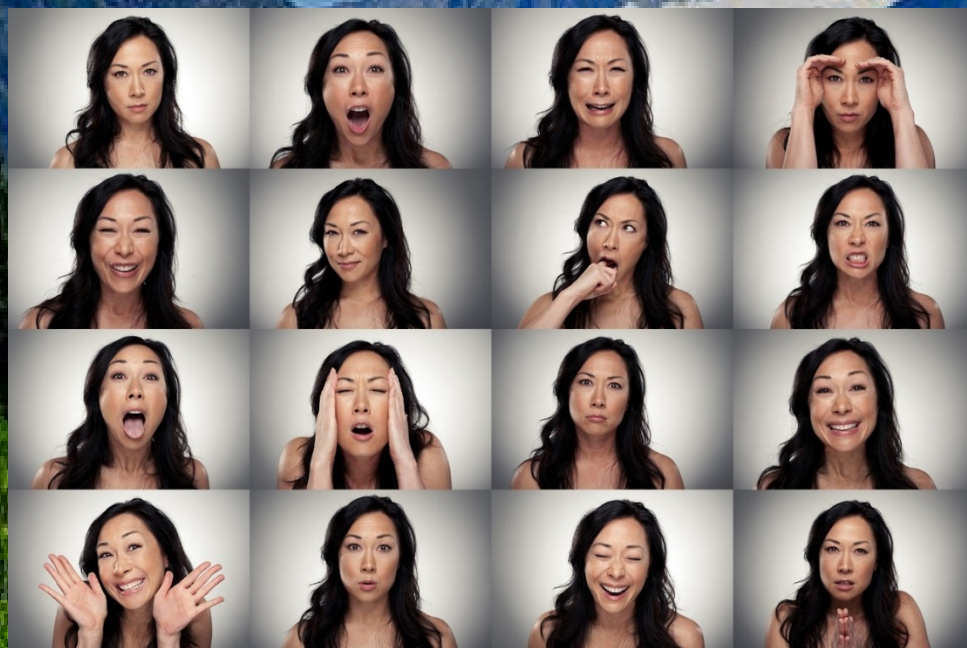
Sociology

Politics

Economic



Behavioral Economics Guiding Principles



Introduction to Nudging

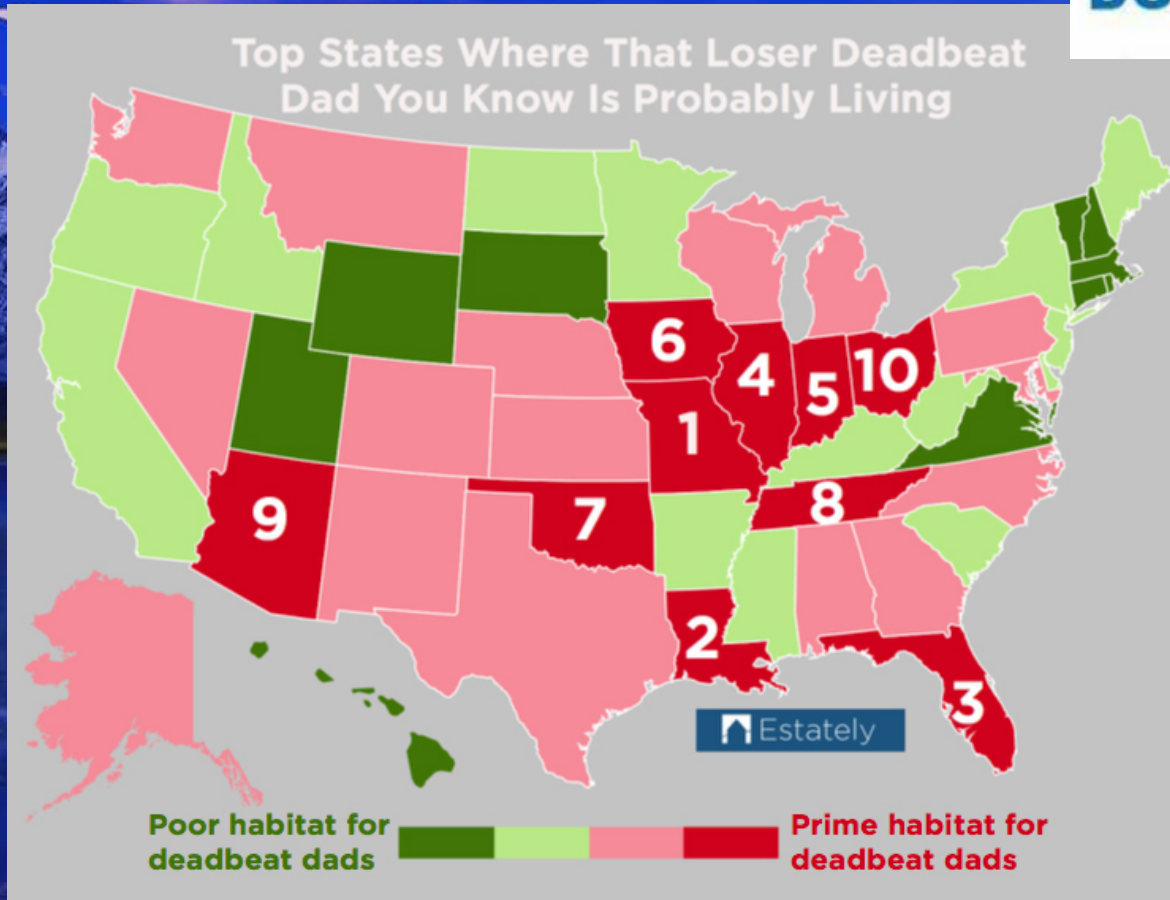


How does Nudging Work?



Challenge: Perception of the Program

“HE JUST WANTS 50/50 CUSTODY SO HE DOESN'T HAVE TO PAY CHILD SUPPORT”

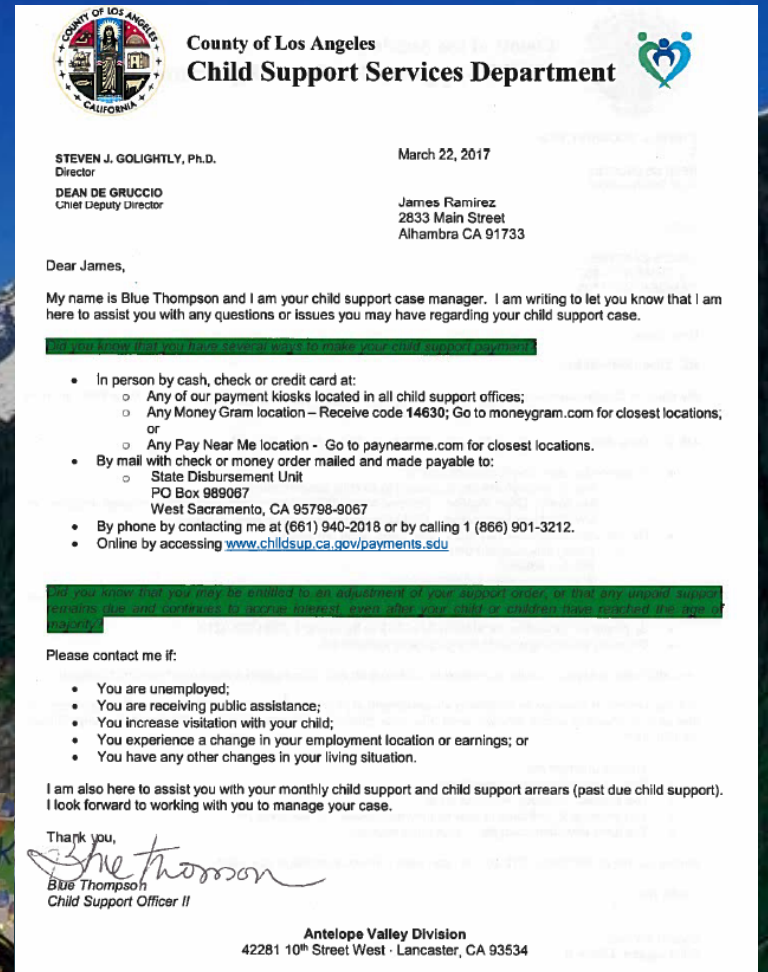


**IMAGINE IF THE COURT
MADE BABY MOTHERS**

**SHOW RECEIPTS FOR
WHAT THEY DO WITH CHILD SUPPORT**



Solution: Framing



Challenge: Navigating through the child support program

STATE OF CALIFORNIA - HEALTH AND HUMAN SERVICES AGENCY

NOTICE OF CHILD SUPPORT SERVICES PROGRAM

DCSS 0064 (02/01/10)

WHAT CHILD SUPPORT CAN DO FOR YOU:

All children have the right to be supported by both parents. Any person, including a noncustodial parent who receives public assistance, can apply for support services. Some of the services that child support can provide are:

- locating the parent(s) for child support enforcement purposes;
- establishing paternity (legal fatherhood);
- establishing a child and/or medical support (health insurance) order;
- enforcing a child and/or medical support order;
- changing an existing court order for child and/or medical support;
- enforcing a spousal support order with a child support order;
- collecting and distributing support payments.

CUSTODY AND VISITATION SERVICES ARE NOT PROVIDED.

THE LOCAL CHILD SUPPORT AGENCY PROVIDES SERVICES ON BEHALF OF THE COUNTY. THE AGENCY DOES NOT REPRESENT YOU AND IS NOT YOUR ATTORNEY. BECAUSE YOU / YOUR ATTORNEY / A CHILD SUPPORT AGENCY MAY PROVIDE ENFORCEMENT SERVICES TO YOU OR THE OTHER PARENT, THE INFORMATION YOU PROVIDE IS NOT PRIVILEGED OR KEPT CONFIDENTIAL UNDER THE ATTORNEY-CLIENT PRIVILEGE.

COOPERATION WITH CHILD SUPPORT

When you request services, you must cooperate with the local child support agency by providing documents needed to establish paternity and/or locate the other parent and to get support. Once you request services of the local child support agency, the local child support agency will take actions to take. All support payments must be made to the State Disbursement Unit. If you do not make payments, these payments must be turned over to the State Disbursement Unit.

When you apply for, or receive support services, you are responsible for promptly informing the local child support agency of any changes that could affect your child support case or the work of the local child support agency.

- child leaves your home;
- telephone number or address changes (including a move to another county, state, or country);
- stopping public assistance, such as California Work Opportunity and Responsibility to Training (CalWORKS);
- name change;
- initiation of divorce or other legal proceedings involving your child;
- information regarding the other party;
- direct receipt of any child, spousal or family support payment.

Pursuant to Title 45, Code of Federal Regulations, Section 303.3, for all cases referred to the local child support agency where an application for services has been received, the agency must attempt to locate the noncustodial parent and/or assets when necessary for the next appropriate action. When your case(s), the local child support agency will seek to obtain verification of Social Security numbers through a data matching process.

YOUR RIGHTS

You have the right to seek legal advice from a private attorney or legal services office. You must tell the local child support agency. For free information and/or legal services, you may contact the Superior Court's Office of the Family Law Facilitator. Free or reduced cost legal services are available through the local child support agency.

If you have a support order in the State of California, you may ask the local child support agency to determine if the amount of support should be changed based on statewide guidelines. If you do not meet guidelines for change, the local child support agency must give you information on how to get the forms to request the court to change the amount of support. The local child support agency must tell you the cost of every hearing for paternity or support. You have the right to read the court file, unless by confidentiality requirements.

STATE OF CALIFORNIA - HEALTH AND HUMAN SERVICES AGENCY

DECLARATION OF SUPPORT PAYMENT HISTORY

DCSS 0065 (02/01/09)

Person completing this form (name): _____ I am _____

Support Payment History for (check one): ☐ Child ☐ Spousal ☐ Family
☐ Unreimbursed medical expenses ☐ Medical ☐ Other (specify): _____

	YEAR _____		YEAR _____	
	AMOUNT ORDERED	AMOUNT PAID	AMOUNT ORDERED	AMOUNT PAID
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

	YEAR _____		YEAR _____	
	AMOUNT ORDERED	AMOUNT PAID	AMOUNT ORDERED	AMOUNT PAID
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. I am aware that this may be provided to the other parent for their verification and that it may be used for enforcement purposes.

Signature: _____ Date: _____ CSE Case No: _____

PARENT | GUARDIAN | NONCUSTODIAL PARENT

PUB 160: Child Support Handbook
English | Chinese | Hmong | Russian | Spanish

PUB 244: Establishing Paternity (Child's Father's Name)
English | Chinese | Hmong | Russian | Spanish

PUB 245: Your Guide to Child Support Services
English | Chinese | Hmong | Russian | Spanish

PUB 246: Opening a Child Support Case
English | Chinese | Hmong | Russian | Spanish

PUB 247: Information for the Noncustodial Parent
English | Chinese | Hmong | Russian | Spanish

PUB 248: Child Support Information for the Custodial Parent
English | Chinese | Hmong | Russian | Spanish

PUB 249: Establishing a Child Support Order
English | Chinese | Hmong | Russian | Spanish

PUB 250: Child Support Wage Assignment
English | Chinese | Hmong | Russian | Spanish

PUB 251: When Parents Live in Different States
English | Chinese | Hmong | Russian | Spanish

PUB 252: Changing Your Child Support Amount
English | Chinese | Hmong | Russian | Spanish

PUB 253: How to Resolve Problems with Your Child Support Order
English | Chinese | Hmong | Russian | Spanish

PUB 254: Poster - How to Resolve Problems with Your Child Support Order
English | Chinese | Hmong | Russian | Spanish

PUB 255: Welcome to Customer Connect
English | Spanish

PUB 256: Customer Connect - Access @ Your Library
English | Spanish

PUB 257: eCommunications Poster
English | Spanish

PUB 258: Child Support Payment Options
English | Chinese | Hmong | Russian | Spanish

Child Support Handbook



California Department of
Child Support Services
July 2012



Solution: Choice Architecture



Served with child support documents? You can:



STIPULATE
Come to an agreement with the other party and sign an agreement in our office



ANSWER
File a legal response, an Answer, to let the court decide the terms of the order



DEFAULT
Take no action and the documents you were served with become the official order.



Challenge: Compliance



Establishment

Enforcement



Arrears

Lack of
Participation

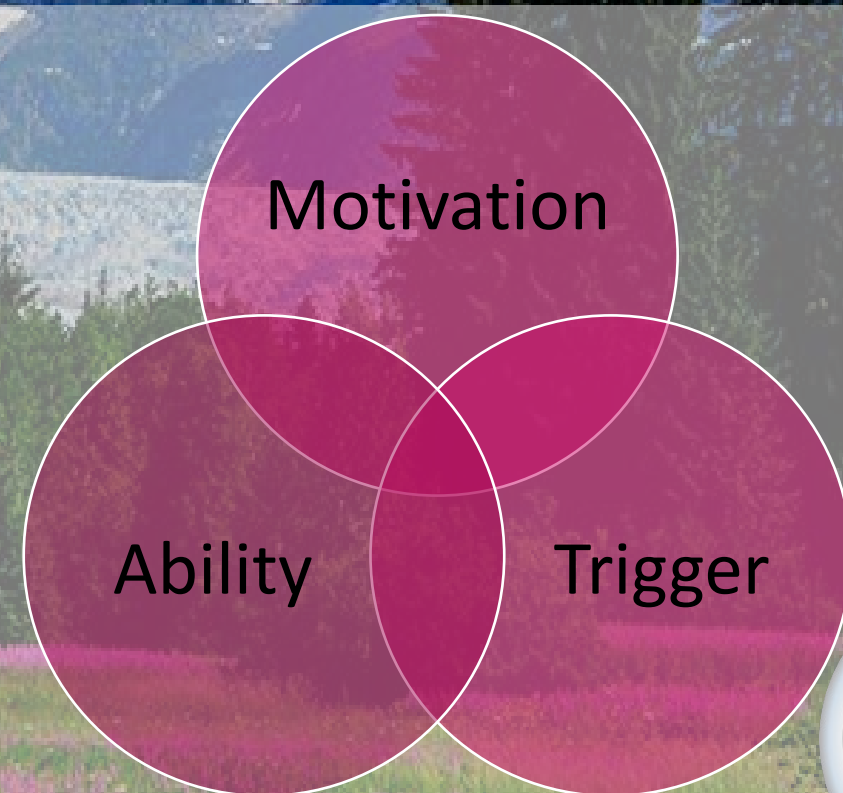
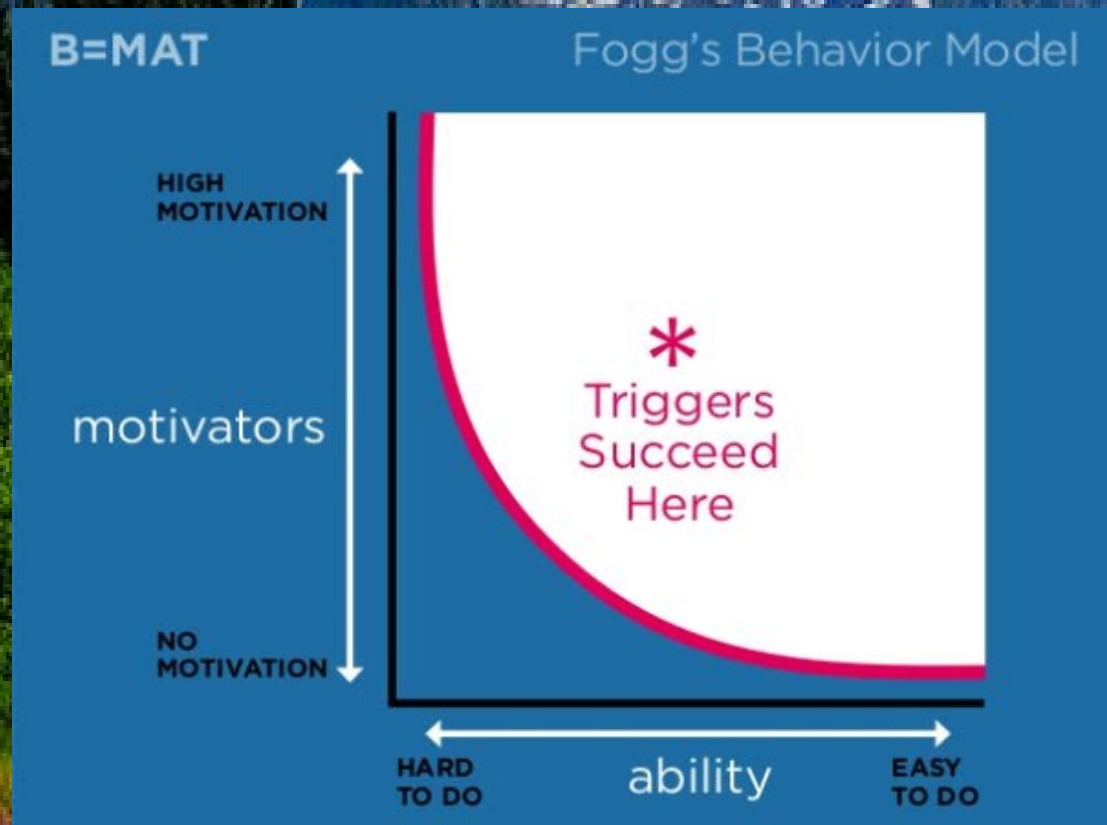
Defaults
Orders

Inconsistent
Payments

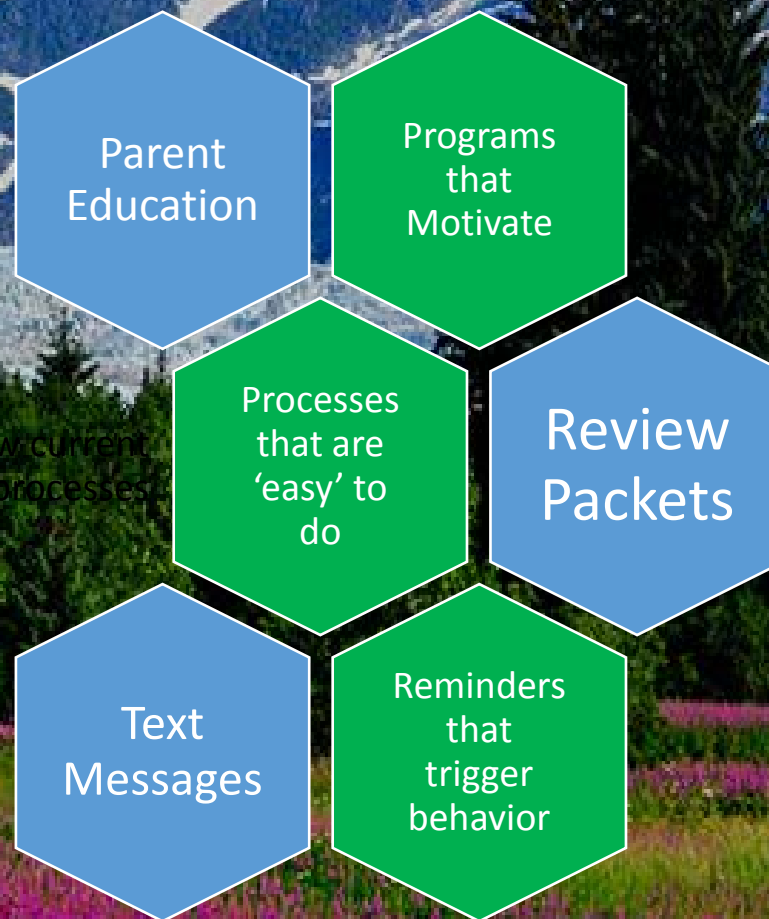
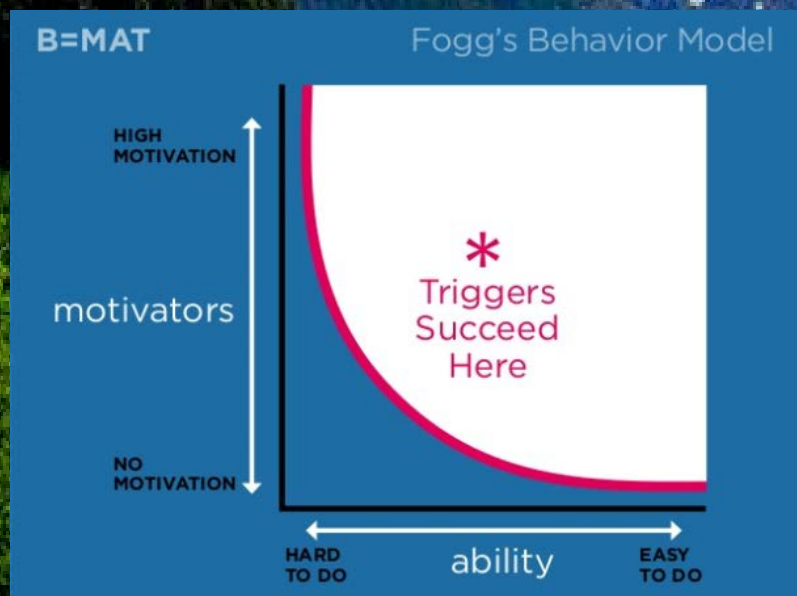
Or No
payments



Solution: Fogg's Model



Solution: Fogg's Model



Solution: Anchoring

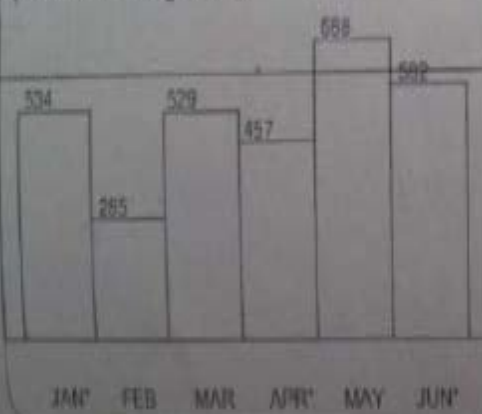
Annual Summary	Your Caseload	Departmental Average
Number of Cases	681	710
FPM #2	89.2%	87.9%
FPM #3	61.5%	63.4%
Arrears Distributions	\$343,589	\$458,725
IWO's sent	1,450	958
Modifications	78	65



Solution: Anchoring

Bar Graph for Past Consumption

Electricity(kWh)
(national average 614)



*Consumption based on estimated reading

— National average consumption for your house type

LA COUNTY CHILD SUPPORT PROGRAM

ANNUAL STATEMENT



VISIT US ON OUR
WEBSITE

CSSD.LACOUNTY.GOV



CALL OUR 24 HR, 7
DAYS A WEEK
AUTOMATED
RESPONSE SYSTEM

REPRESENTATIVES
AVAILABLE
MONDAY-FRIDAY
7:00 AM TO 5 PM

(866) 901-3212

HELLO MR. SMITH

We prepared the following annual statement to provide you with a record of your payment history for the previous 12 months.

We are here to serve you! Please let us know if there is any change in your contact information, employment, income, or marital status.

COURT ORDER INFORMATION

ORDER ESTABLISHED
October 15, 2014

CHILDREN

Hasana Smith
Makena Smith

TERMS

\$600 Monthly Child Support
Health Insurance Coverage
\$0 Monthly Arrearages

PAYMENT HISTORY - 2017

JAN	FEB	MAR	APR	MAY	JUNE
\$600	\$600	\$600	\$600	\$600	\$600
JULY	AUG	SEPT	OCT	NOV	DEC
\$600	\$600	\$600	\$600	\$600	\$600

Thank you for making all your child support payments this year!

LA COUNTY CHILD SUPPORT PROGRAM

ANNUAL STATEMENT



VISIT US ON OUR
WEBSITE

CSSD.LACOUNTY.GOV



CALL OUR 24 HR, 7
DAYS A WEEK
AUTOMATED
RESPONSE SYSTEM

REPRESENTATIVES
AVAILABLE
MONDAY-FRIDAY
7:00 AM TO 5 PM

(866) 901-3212

HELLO MR. WASHINGTON

We prepared the following annual statement to provide you with a record of your payment history for the previous 12 months.

We are here to serve you! Please let us know if there is any change in your contact information, employment, income, or marital status.

COURT ORDER INFORMATION

ORDER ESTABLISHED
January 18, 2015

CHILDREN

Hasana Smith
Makena Smith

TERMS

\$758 Monthly Child Support
Health Insurance Coverage
\$0 Monthly Arrearages

PAYMENT HISTORY - 2017

JAN	FEB	MAR	APR	MAY	JUN
NO PAYMENT	\$758	\$758	\$758	NO PAYMENT	NO PAYMENT
JULY	AUG	SEP	OCT	NOV	DEC
NO PAYMENT	NO PAYMENT				

Arrears Balance: \$6429.84
(monthly interest adds approx. \$45 to the balance)

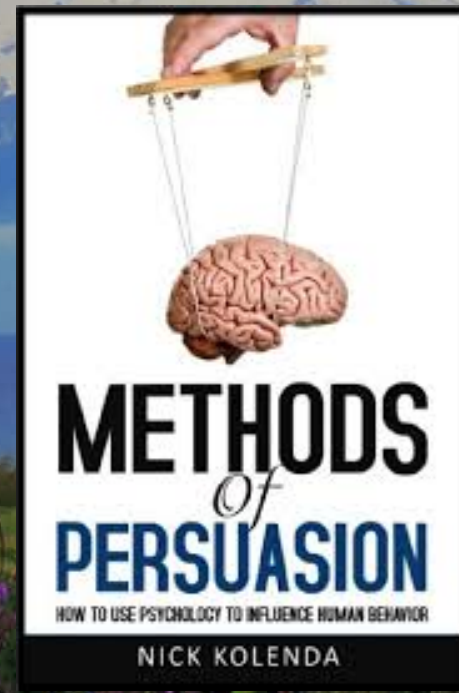
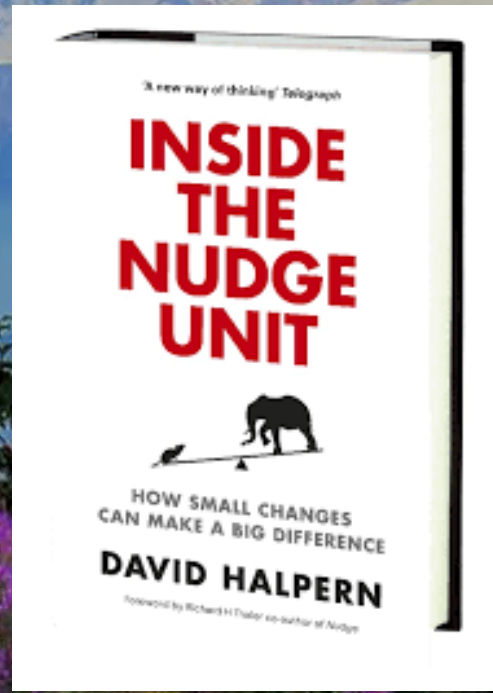
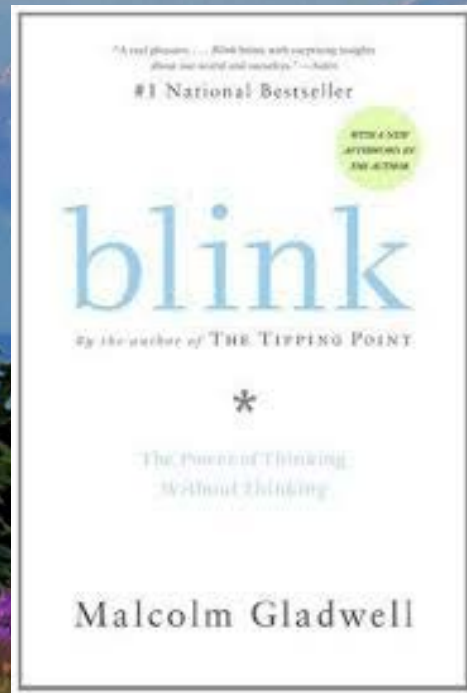
2017

WICSEC

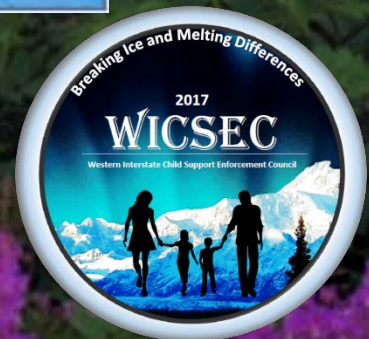
Wilderness Support Enforcement Council



LA County References



<https://www.youtube.com/watch?v=8stE7VdVTRA>





Everybody Needs a Little
“Nudge”.

Ventura County

Behavioral Economics and Child Support



- Knowing how customers may behave, can increase consistency of child support
- By design, nudges keep the customer informed every step of the way



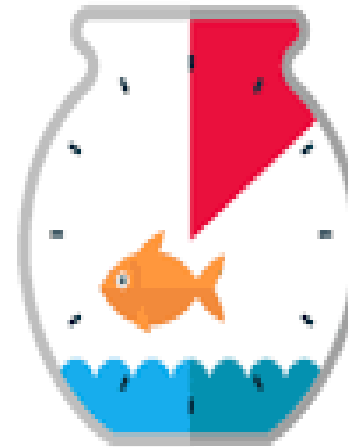
Limited Cognition

How much room is there in my brain to think about DCSS



Limited Attention

How long will I pay attention?



Goldfish = 9 Seconds

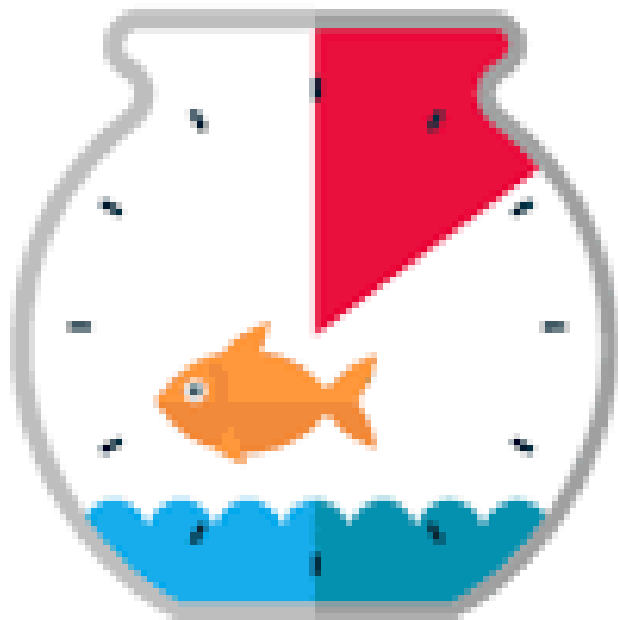


Human = 8 Seconds





Limited Attention



Goldfish = 9 Seconds



Human = 8 Seconds



CHILD CARE VERIFICATION

DCSS 0069 (02/10/09)

B. Summer/vacation care for school

Name of Provider/Day Care Center _____

Address _____

City _____

Name of a person(s) who pays you for child _____

Name of the child(ren) of this parent for whom _____

Child _____

Child _____

Child _____

I declare under penalty of perjury that this information is true and correct.

SIGNATURE _____

VISITATION VERIFICATION

DCSS 0053 (08/21/2016)

PART 2. SHARED CUSTODY/VISITATION

CHECK ONE: ☐ Shared

VISITATION HOURS:

Regular Visitation:

From (specify day of the week) _____

To (specify day of the week) _____

Vacation Visitation:

If Yes, please specify dates/times: _____

Summer Visitation:

If Yes, please specify dates/times: _____

Holiday Visitation:

If Yes, please specify dates/times: _____

Overnight Visitation:

If Yes, please specify dates/times: _____

Court-ordered custody/visitation arrangement: _____

Additional Information: _____

I declare to the best of my knowledge that this information may be provided without the requirement to provide documentation.

PRINT NAME _____

DECLARATION OF SUPPORT

DCSS 0569 (02/10/09)

INSURANCE

The reverse of this page asks you to complete a monthly due (ordered by the court) to determine the amount of support payments.

You must complete a separate medical support, unrequited **combine child support payments into one** payment.

In the Amount Ordered by your court order began. reflects the correct amount.

In the Amount Paid column one payment was made **dollar amounts next to month or months which sheets as necessary.**

Be aware that this declaration for review. If there is a present proof of payment.

Complete this Declaration the amounts of the past

DECLARATION OF SUPPORT

DCSS 0569 (02/10/09)

Person completing this form

Support Payment History

☐ Unreimbursed medical

	January
	February
	March
	April
	May
	June
	July
	August
	September
	October
	November
	December

	January
	February
	March
	April
	May
	June
	July
	August
	September
	October
	November
	December

I declare under penalty of perjury that I am aware that this may be provided without the requirement to provide documentation.

Signature: _____

RETURN ADDRESS SLIP

DCSS 0613 (12/28/06)

Mailing Instructions:

Please mail the bottom portion of this form when you return the enclosed document(s) back to us. Place this form on top of the document(s) that you are mailing back to the address at the bottom of this page.

If you are using the large envelope provided (9 inches by 6 inches), cut or fold the paper in half where the dotted line indicates "large envelope (9 inches by 6 inches)."

If you are using the regular size envelope provided (9 inches by 4 inches), cut the paper where the dotted line indicates "regular envelope (9 inches by 4 inches)."

Be sure that the return address is visible through the window of the envelope before sealing the envelope.

----- Cut or fold here along dotted line for large envelope (9 inches by 6 inches) -----

----- Cut here along dotted line for regular envelope (9 inches by 4 inches) -----

VENTURA COUNTY DEPT. OF CHILD SUPPORT SERVICES (VDCSS)
5171 VERDUGO WAY
CAMARILLO CA 93012-8603

employer.
and

rent

al child

nd Date

Behavioral Nudges



Nudges to improve court appearances

|FNAME|

You are scheduled to appear on
|COURTDATE| at 8:15 in Courtroom
34 of the Ventura County
Courthouse located at 800 S. Victoria
Ave in Ventura, California. Your
court date is for failure to make child
support payments.

Please call us at (805)437-8338 if you
would like to make payment
arrangements to continue this court
date. You may also send an email to:
DCSS.OEX-Coordinator@ventura.org.

Your court date will not be continued
unless you contact us.

When making a payment you may
need your Participant ID. Your
Participant ID is *|PARID|*

Thank you,
Ventura County Department of Child
Support

Open rate	37.5%	Click rate	10.0%
List average	31.2%	List average	2.5%
Industry average (Government)	24.0%	Industry average (Government)	3.1%
15 Opened	4 Clicked	4 Bounced	0 Unsubscribed
Successful deliveries	40 90.9%	Clicks per unique opens	26.7%
Total opens	74	Total clicks	7
Last opened	8/2/17 9:48AM	Last clicked	7/22/17 7:23PM
Forwarded	0	Abuse reports	0

Top links clicked

<http://www.casdu.com>

5

<https://play.google.com/store/apps/details?id=com.childsup.cachildsup&hl=en>

2



Nudges to improve consistent support



Estimado(a) *|FNAME|*,

Este es un aviso de vencimiento de su pago de manutención. Según la información que tenemos de su cuenta, el último pago se recibió el *|DATE2|*. Los pagos deben recibirse antes del último día hábil del mes.

Le ofrecemos varias opciones para que usted pueda hacer su pago. Para hacer su pago, usted necesitará su número de participante. Su número de participante es *|PARID|*.

Si usted tiene alguna pregunta de cómo hacer su pago o algún otro asunto con respecto a su caso, por favor comuníquese con nosotros al 866-901-3212, entre las horas de oficina de 8:00 am a 5:00 pm, de lunes a viernes. También puede usar la página web [Cliente Conectado](#) para enviarnos su mensaje a cualquier hora.

Gracias por darles apoyo económico a sus hijos.

Departamento de Manutención de Menores del Condado de Ventura

- Personalize the nudge
 - Name
 - Child's name
 - Which role do you want to speak to?
 - Father
 - Mother
- Give options:
 - Make a payment by this date



Nudges to Educate re: Service



<< Test First Name >>,

You were served with a Summons and Complaint on << Test Served >> to establish an order for child support. You have 30 days from the service date to respond to the complaint. Your participation is important, so that we can ensure that an order is established based on current visitation and earnings information. If we are seeking to establish paternity you may request genetic testing through this office at no cost to you. Please call an Early Intervention Coordinator directly at 805-437-8193 to discuss your case. Failure to respond could result in a default Judgement.

Thank you,

Ventura County Department of Child Support

- Keep it simple
 - You were served
 - Your participation is important
- Keep it educational
 - Free genetic testing
 - What if I don't respond?



Changing the way we communicate

Hello, <<NCP_First>>. Have your say in setting up your child support order.

You received these documents because you have been named as a parent of <<kids>> on a child support case. At the Ventura Child Support office, we want to work with you to explain your options so you can protect your rights.



Fill out the "Answer" form FL-610 included in this packet. See instructions on the back.



Mail, bring or email the form to:
Ventura County DCSS
5171 Verdugo Way
Camarillo, Ca 93012
DCSSEarlyIntervention@ventura.org



Contact us to discuss the options for your next steps on this case at 1-866-901-3212.

Make your voice heard. Act now!

! What happens if you do nothing?

- You may be legally named a parent and be required to pay.
- Your child support order will not go away.
- Your order may go into effect in as little as 30 days from the date you received this package if you do not respond. Submit your Answer form today to have your voice heard.

BICS Grant

1. Adding a cover sheet
2. Moving the "answer"



Hello, Misty. A child support order has been taken in Ventura County.

A child support order was taken in court on Tuesday, June 27th for Samantha, Tiffany and Stephanie. At the Ventura Child Support office, we want to work with you.



An order for \$450 was taken in court.



Child Support started 06-01-2017. Begin making your payments using the payment options on the back of this form.



Contact us to discuss your case if you have any questions at 1-866-901-3212.

Avoid automated enforcement actions by paying every month. Do not give any payments to the other parent. If you have, report them to us.



What happens next?

- If you have provided us with your employer make your monthly payment until you begin to see deductions on your paycheck for Child Support.
- If you are not employed, you are still responsible to pay \$450 every month. Payments should be made using one of the options below.

Ventura County Department of Child Support

A garnishment was sent to your Employer Vons. Garnishments need to be processed by your payroll department, so you may need to make payments on your own until you see child support deducted from your paycheck.

How to send child support payments to Samantha, Tiffany and Stephanie.

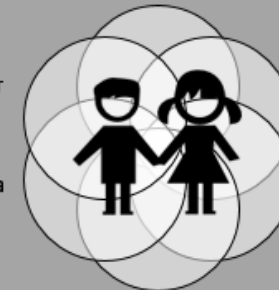
Online

www.childsup.ca.gov pay with a credit/debit card or bank account

PARID: 300000001902102

Make a payment using **PayNearMe** at 7/11, Ace Cash or Family Dollar

Call us to make a payment with a credit/debit card or bank account 1-866-901-3212



Mail your payment: SDU
PO Box 989067
West Sacramento,
CA 95798

Make a payment with **Moneygram**
Receive Code= 14630

Come in to our office to make a payment: 5171 Verdugo Way Camarillo, CA 93012

Ventura County Department of Child Support



Hello, Aron. Your child support order has changed.

Your child support order was modified in court on Tuesday, June 29th for Isabella and Arissa. At the Ventura Child Support office, we want to work with you.



Your order was modified to \$0 per month.



The order for \$0 started 06-01-2017.



Call or write to us if you have any questions.

Once you are released, avoid automated enforcement actions by paying every month.



What happens next?

- Your outstanding balance is \$4160.08. Once you are released, begin making payments towards this balance.

Ventura County Department of Child Support

How to send child support payments for Isabella and Arissa.

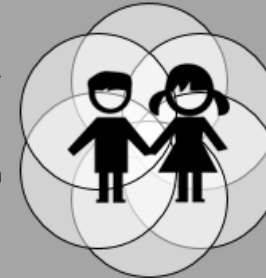
Online

www.childsup.ca.gov pay with a credit/debit card or bank account

PARID: 300000004275541

Make a payment using **PayNearMe** at 7/11, Ace Cash or Family Dollar

Call us to make a payment with a credit/debit card or bank account 1-866-901-3212



Mail your payment: SDU
PO Box 989067
West Sacramento,
CA 95798

Make a payment with **Moneygram**
Receive Code= 14630

Come in to our office to make a payment: 5171 Verdugo Way
Camarillo, CA 93012

Ventura County Department of Child Support



Hello, Jose. Your child support order has changed.

Your child support order was modified in court on Thursday, July 6th for Carson and Sierra. At the Ventura Child Support office, we want to work with you.



An order for \$1500 was taken in court. This is a change from your previous order of \$1050



This order for \$336 started 03-01-2017. Make your payments using the payment options on the back of this form.



Contact us to discuss your case if you have any questions at 1-866-901-3212.

Avoid automated enforcement actions by paying every month.

! What happens next?

- If you have provided us with your employer make your monthly payment until you begin to see deductions on your paycheck for Child Support for the new amount.
- If you are not employed, you are still responsible to pay \$1500 every month. Payments should be made using one of the options on the back of this form.

Ventura County Department of Child Support

A garnishment will be sent to your employer Morley Construction Company. Garnishments need to be processed by your payroll department, so you may need to make payments on your own until you see child support deducted from your paycheck.

How to send child support payments to Carson and Sierra.

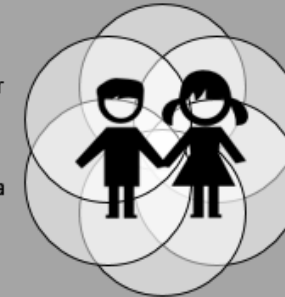
Online

www.childsup.ca.gov pay with a credit/debit card or bank account

PARID: 300000001920009

Make a payment using **PayNearMe** at 7/11, Ace Cash or Family Dollar

Call us to make a payment with a credit/debit card or bank account 1-866-901-3212



Mail your payment: SDU
PO Box 989067
West Sacramento,
CA 95798

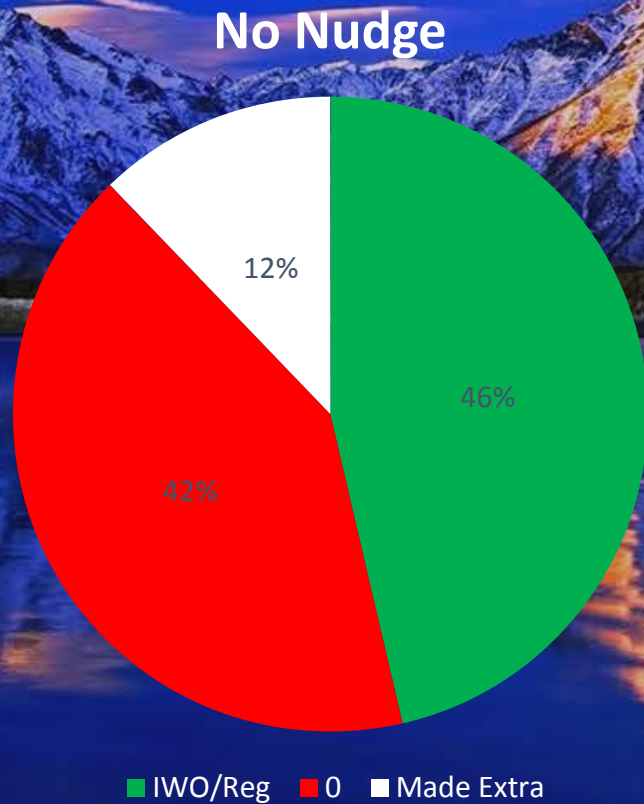
Make a payment with **Moneygram**
Receive Code= 14630

Come in to our office to make a payment: 5171 Verdugo Way Camarillo, CA 93012

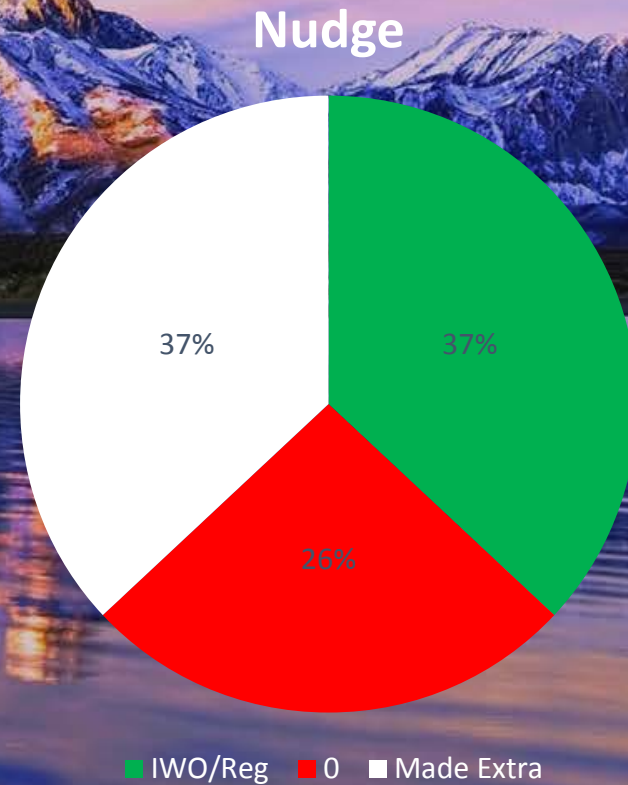
Ventura County Department of Child Support



Control Group - no nudge-



Nudge Group



Nudges For Staff



What do all of these things have in common?



They were all great ideas that started with one person saying "I think we should take another look at the way we do this!"
Maybe the second picture is a little bit of a stretch ☺

We are looking to expand opportunities for idea sharing beyond the idea board and team meetings and have added an agenda item to our Supervisor Meeting called "Ideas".

If you have an idea, please share it with your Supervisor or Manager, and remember to include how this can help us reach our Business Objectives.



Keep it SIMPLE

Sounds Good

Informative

Make Deadlines

Personalize the nudge

Length

Easy to read

