

Behavioral Interventions for Child Support: Simple Changes to Promote Parental Engagement

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Principles of Behavioral Economics

- Choice/Cognitive Overload
- Psychology of Scarcity
- Ostrich Effect
- Negative Identity Priming
- Procrastination
- Prospective Memory
- Status Quo Bias
- Present Bias
- Social Norms & Social Proof
- Procedural Justice

Choice/Cognitive Overload

- When there are too many choices, people can become overwhelmed and chose poorly or make no choice at all
- When conditions overburden a person's cognitive resources, their mental processes and decision making quality, satisfaction, etc., may decline



Ways to Address Negative Behaviors

Choice/Cognitive Overload

- Simplify!
- Break down complex information into steps
- Use plain language
- Communicate only what's needed

Examples:

- Use prompts to help customer make a payment plan
- Marketing the opportunity to do an order modification to recently unemployed NCPs
- Encouraging engagement with the office to talk through the process
- Pre-populated forms

Psychology of Scarcity

- Resource scarcity (e.g., money, time) creates its own mindset, changing how people look at problems and make decisions

Ways to address Negative Behaviors

Psychology of Scarcity

- Invite parents to participate in programs at the start of the month or after tax refunds, when they are under less financial strain
- Ease access to programs and services
- Eliminate program restrictions, requirements

Examples:

- Text and email message reminders
- Cutting down language in establishment letters to only what's necessary to get the process started
- Calling recently unemployed NCP's to invite them to do order modification

Ostrich Effect

- When people avoid what they think will be bad news

Ways to Address Negative Behaviors

Ostrich Effect

- Frame messages in more friendly terms
- Emphasize where the agency can offer help

Examples:

- “Protect your rights”
- Personalizing messages
- Avoiding language that could be perceived as threatening

Negative Identity Priming

- When communication conveys the agency views the customer negatively (e.g., “deadbeat”)

Ways to address Negative Behaviors

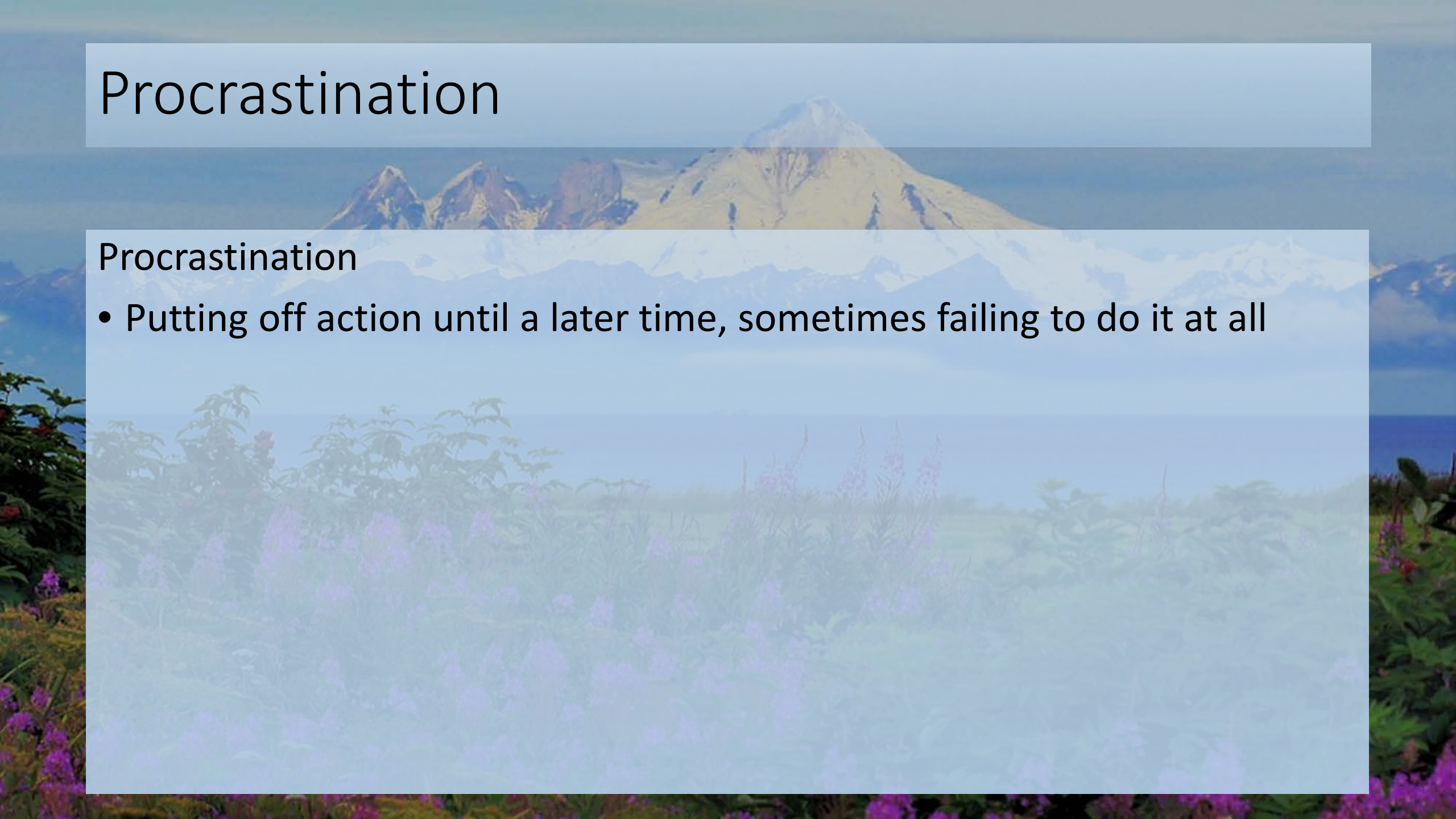
Negative Identity Priming

- Stress that the process is designed to help both parents
- Appeal to the person's sense of justice and opportunity to have their say
- Affirmation exercises

Examples:

- “Interested in finding work? We can help.”

Procrastination



Procrastination

- Putting off action until a later time, sometimes failing to do it at all

Ways to Address Negative Behaviors

Procrastination

- Set a deadline by which parents have to respond to your communication, even if they will not necessarily suffer negative consequences for missing it
- Create a sense of scarcity

Examples:

- “Your child support order is due in 3 days. Make sure you pay on time to avoid penalties.”

Prospective Memory

- Remembering to perform a planned action or intention at the appropriate time

Ways to Address Negative Behavior

Prospective Memory

- Create reminders, and experiment with the timing of reminders to keep them close to the time when the customer should complete the action
- Remove memory task
- Use deadlines

Examples:

- Help customers make a payment plan
- Changing processes so that key steps can be completed at the most reliable touchpoint
- Providing tangible objects to cue action (e.g., wallet card, magnet)

Status Quo Bias

- For better or worse, people tend to go along with the status quo or an implicit “recommendation”

Ways to Address Negative Behavior

Status Quo Bias

- Change the status quo to something that is more likely to be in the best interest of the customer.

Examples:

- When scheduling appointments, give the parents an opportunity to reschedule
- Converting an “opt in” to an “opt out”, or vice versa, to guide a decision

Present Bias

Weighing present concerns more than future ones. We make plans to do unpleasant tasks “tomorrow”- and make the same choice when “tomorrow” becomes “today”

Ways to Address Negative Behavior

Present Bias

- Reframe message, making it more salient
- Emphasize what's in it for them- *right now*

Example:

- “Come into the office to avoid a \$45 service fee”

Social Norms & Social Proof

- People often take their behavioral cues from social norms- the perceived behavior of others
- Social proof is descriptive, accurate information about how peers behave in a similar situation

Way to Address Negative Behavior

Social Norms & Social Proof

- Change what norm is observed in the situation
- Provide information on how a good decision has positively impacted peers

Examples:

- Testimonials from parents engaging with the program
- “Parents have saved hundreds of dollars by applying for an order modification”

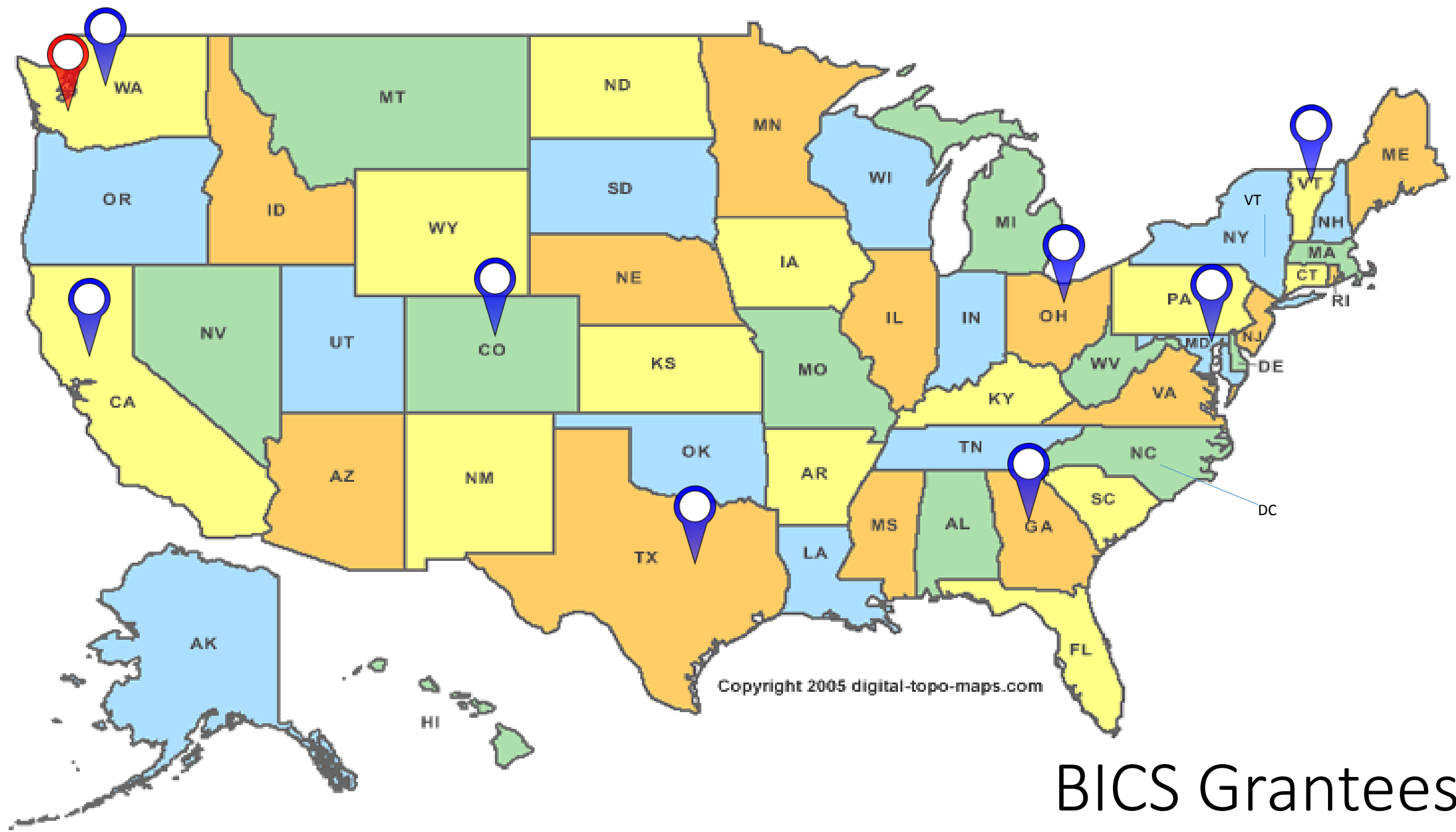


Why BICS?

- Child support is familiar with process improvement initiatives like business process reengineering.
- *Add* behavioral science and psychology to the mix.
- **AND** *add* randomized control trials, the “gold standard in evaluation.”

BICS Goals

- Use **behavioral insights** to develop interventions that may improve the child support system
- Use **rigorous evaluation methods** (RCT's) to evaluate short-term impacts
- Encourage **rapid cycle tests** that may lead to further improvements in child support system
- Develop **learning community** and network among 8 BICS grantees
- Enable state child support agencies and staff to obtain skills to use the **BICS process and conduct rigorous tests of future interventions**
- Support state child support agencies in **scaling up or replicating** successful behaviorally driven interventions
- Provide the **broader child support community** with information from BICS



BICS Grantees

BICS Timeline

- TAE Team leads define and diagnosis phase through summer 2015
- First interventions determined with final research design in the fall/winter 2015
- Initial tests launch in winter of 2015
- Pilots evaluated and refined based on initial evaluation findings, and then again piloted.
- FY18/FY19 focus on making state-wide or large-scale improvements based on findings.



Share findings from the rigorous evaluations.

- State-specific reports incorporating impact, implementation and benefit-cost analysis.
- Cross-site report incorporating trends and general findings from all 8 states.
- Reports may be published as soon as 2016.

Snapshot of BICS Phase 1

- Letter/print communications
 - California
 - Georgia
 - Ohio
- Texting/Phone Outreach
 - Washington
 - District of Columbia
- In-person Meetings
 - Vermont
 - Texas
 - Colorado

Why Print Communications?



Used in a variety of child support contexts to notify, explain, and remind parents of critical information



Inexpensive with high potential for replicability state-wide



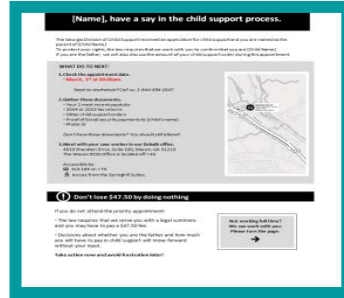
Many follow similar, yet potentially suboptimal formats



Will likely remain a prime mechanism to communicate

Georgia Intervention at a Glance

Letter



Magnet

Remember your priority appointment!

All you need to bring is:

- Your 2 most recent paystubs
- 2014 or 2015 tax returns
- Other child support orders
- Social security payments
- Photo ID

Don't have these documents? You should still attend!

Need to reschedule? Call us at 1-844-694-2347 | 4619 Sheraton Drive, Suite 100, Macon, GA 31210.

Your appointment is on

or

AUGUST 2016						
DATE	MON	TUE	WED	THURS	FRI	SAT
1						
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31						

Notify parent of appointment



[Name], have a say in the child support process.

The Georgia Division of Child Support received an application for child support and you are named as the parent of [Child Name]

To protect your rights, the law requires that we work with you to confirm that you are [Child Name]

If you are the father, we will also discuss the amount of your child support order during this appointment.

WHAT DO TO NEXT:

1. Check the appointment date.

• **March, 3rd at 09:00am.**

Need to reschedule? Call us: 1-844-694-2347.

2. Gather these documents.

- Your 2 most recent paystubs
- 2014 or 2015 tax returns
- Other child support orders
- Proof of Social security payments to [child's name]
- Photo ID

Don't have these documents? You should still attend!

3. Meet with your case worker in our Dekalb office.

4619 Sheraton Drive, Suite 100, Macon, GA 31210
The Macon DCSS Office is located off I-20.

Accessible by:

Exit 169 on I-75

Across from the Springhill Suites.



! Don't lose \$47.50 by doing nothing

If you do not attend the priority appointment:

- The law requires that we serve you with a legal summons and you may have to pay a \$47.50 fee.
- Decisions about whether you are the father and how much you will have to pay in child support will move forward without your input.

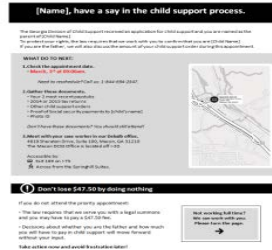
Take action now and avoid frustration later!

Not working full time?
We can work with you.
Please turn the page.



Georgia Intervention at a Glance

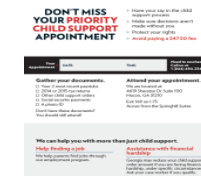
Letter



Magnet



Reminder Notice



Provide salient
plan-making
prompt

Remember your priority appointment!

- All you need to bring is:
- Your 2 most recent paystubs
 - 2014 or 2015 tax returns
 - Other child support orders
 - Social security payments
 - Photo ID

*Don't have these documents?
You should still attend!*

Need to reschedule? Call us at 1-844-694-2347 | 4619 Sheraton Drive, Suite #100, Macon, GA 31210.

Your appointment is on _____ at _____

AUGUST 2016

SUN	MON	TUE	WED	THURS	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Georgia Intervention at a Glance

DON'T MISS YOUR **PRIORITY** CHILD SUPPORT APPOINTMENT

- Have your say in the child support process
- Make sure decisions aren't made without you
- Protect your rights
- **Avoid paying a \$47.50 fee**

Your Appointment ➤

DATE:

TIME:

Need to reschedule?
Call us at
1 (844) 694-2347

Gather your documents.

- ☐ Your 2 most recent paystubs
- ☐ 2014 or 2015 tax returns
- ☐ Other child support orders
- ☐ Social security payments
- ☐ A photo ID

Don't have these documents?
 You should still attend!

Attend your appointment.

We are located at:
 4619 Sheraton Dr Suite 100
 Macon, GA 31210
 Exit 169 on I-75
 Across from the Springhill Suites

We can help you with more than just child support.

Help finding a job

We help parents find jobs through our employment program.

Assistance with financial hardship

Georgia may reduce your child support order amount if you are facing financial hardship, under specific circumstances. Ask your case worker if you qualify.

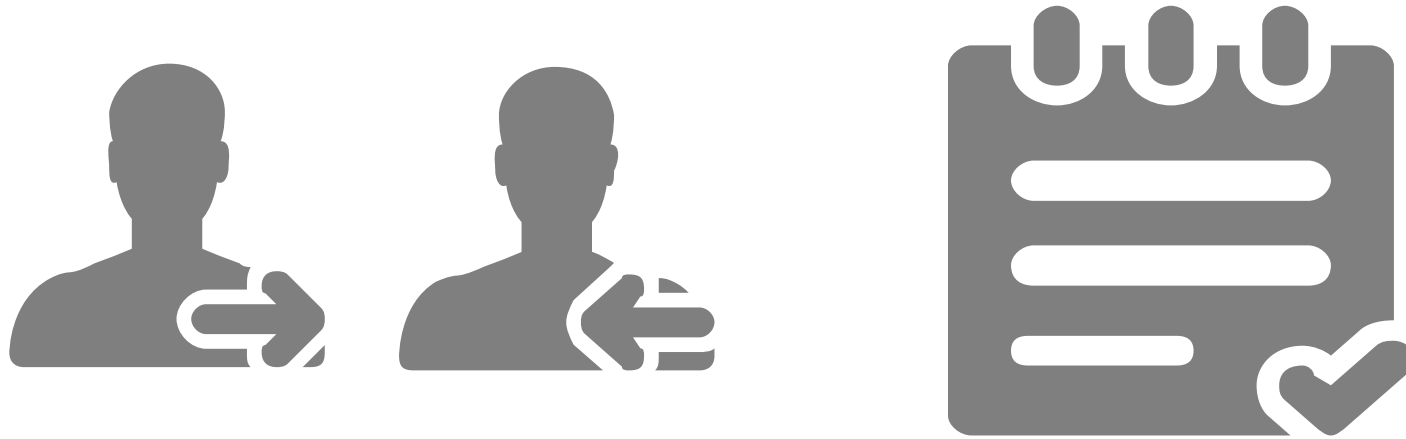
Reminder Notice



Provide reminder

Georgia Intervention at a Glance

+ Staff trained on new meeting with script



- Developing a behavioral science-informed meeting
- Instituting guidelines for staff members

Texting/Phone Outreach

- Change first contact with child support system - friendly and helpful rather than adversarial
- Improve perception of the child support system
- Obtain information to avoid negative outcomes (e.g. reduce sanctions against CP) and increase chances of successful outcomes (e.g. higher NCP payment rates)
- Improve communication while continuing to meet federally-mandated timeframes!

Washington

Phone Call



BICS Call Checklist

- ☐ Clarify DCS's Role (emphasize need to be **fair** and make sure you have your voice heard)
- ☐ Understanding NCP circumstance (bring **all** *circumstances into account* when determining support amount)
- ☐ Importance of signing for documents (signing for documents is **important**)
- ☐ Relationship/ongoing dialogue: You can reach me at any time if you have any questions.

March 29, 2016

READ THIS FIRST.

Hello David:

I want to work with you to make sure your child support amount is correct and fair. **Act Now!**

I am sending you these documents because you have been named parent of [CHILD1, CHILD2, CHILD3] on a child support case.

- Your proposed child support amount is **\$XXX/month**
- This amount is based on your monthly income of **\$X,XXX**.

Take the next 3 steps:



1.

Look at your proposed child support amount: **\$XXX/month**.

*This is the amount you will be required to pay each month if you do not respond. **Does this look correct?**



2.

Review pages 2-3 to make sure the information we used is correct.

*This includes income, health care, daycare, and some other expenses.



3.

Call your DCS case worker. **1-800-442-KIDS**

*Help me take your life circumstances into account and talk about the next steps in the process. You can also dispute your proposed order amount.

It's easy to reach me directly. **Have your case number ready!**

Your DCS caseworker is: **K. Smith**

1-800-442-KIDS



If you do nothing

- By signing for this notice, a legal process has started.
- The process will move forward even if you don't call, but it's in your best interest to call me as soon as possible.
- This order will go into effect 20 days from the date you signed for this package. **Call me today to have your voice heard.**

Your Case # 12345

1-800-442-KIDS



Cover Letter on Summons



Key Tips

➤ Start, set up
~~child parent~~ → Parent
~~active Law Judge~~ → Judge
assistance, referral

Useful phrasing throughout:

The way this process works...

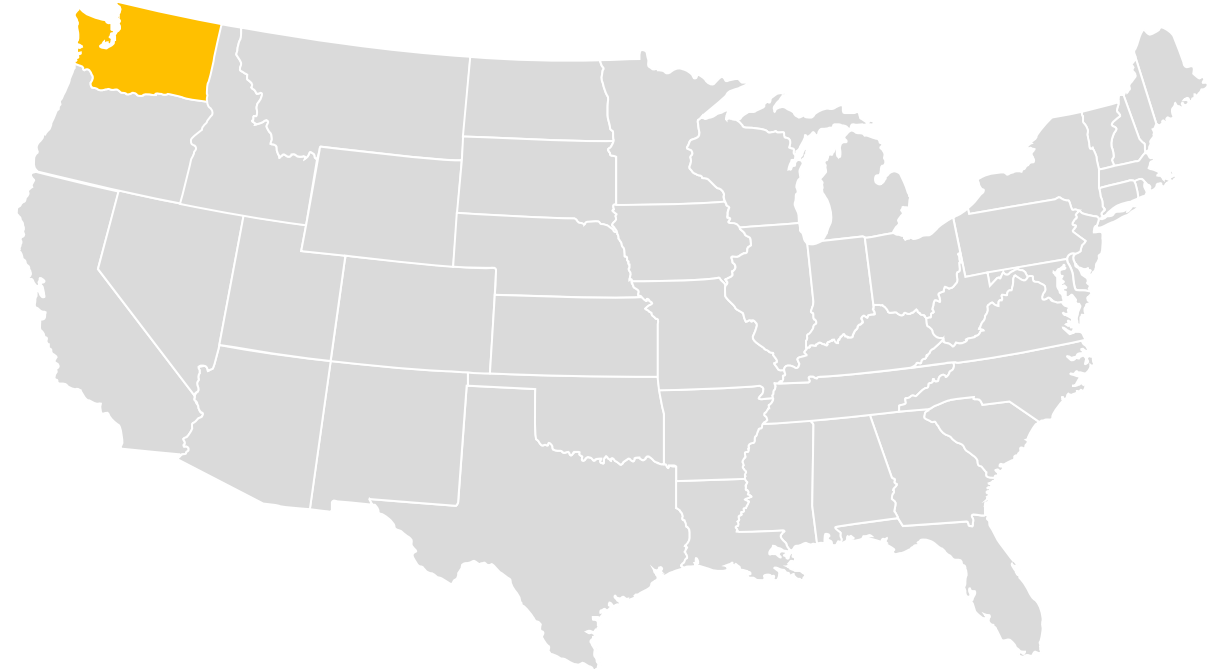
The reason this is important is that...

At this stage... After that, you will... As we move forward...

Again, as I mentioned (rephrase, summarize)...

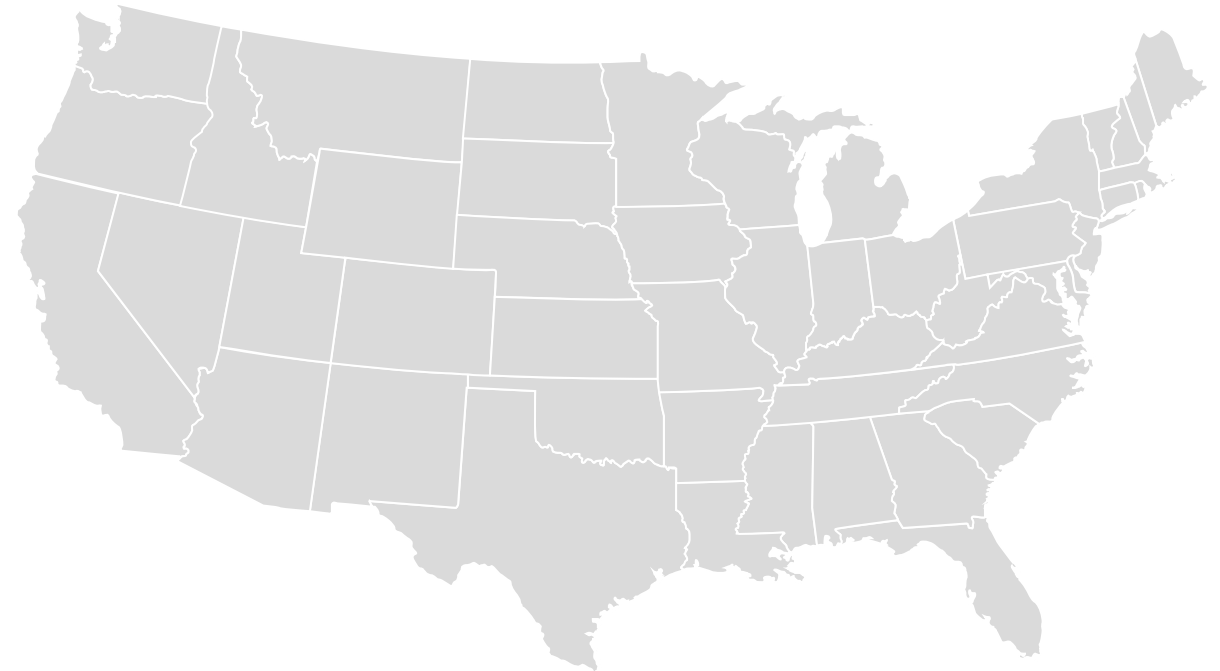
Lessons: Washington State

- Conversations **more positive** than expected
- Of all NCPs in intervention group that had conversations, **86% of parents received full information** (full script), and **14% received partial information** (abbreviated/cut-off script).
- 3rd call attempt **may not be necessary**
- Would be useful to have a **proximal outcome for staff motivation** (esp. screeners)



Common Goals for In-Person Interventions

- Improve **perception** of the child support system
- Obtain **information** to avoid negative outcomes, such as arrears and sanctions
- Improve **communication** with parents, particularly noncustodial parents that rarely meet with child support staff



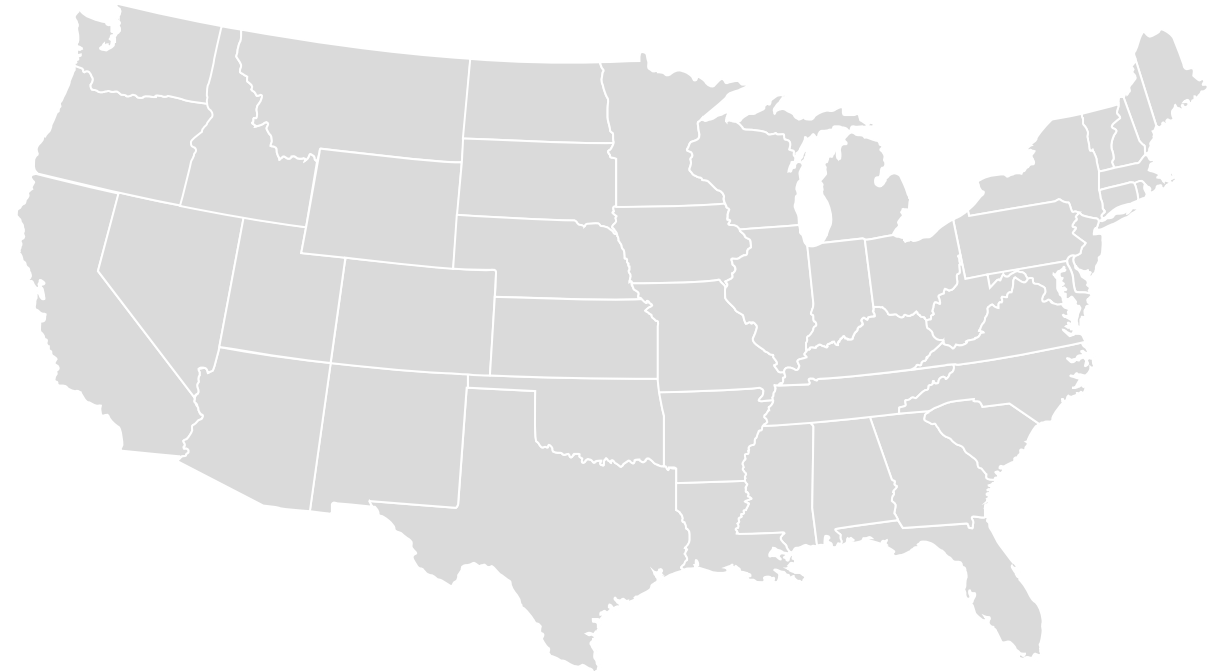
State-Specific Goals

Texas and Colorado

Increase early payments from parents before withholding starts

Vermont Goals

Increase stipulations and agreements between parents



Interventions at a Glance: Colorado

Infographic



MY PAYMENT IN

Name of your child(ren)

FSR #

Monthly Payment Due

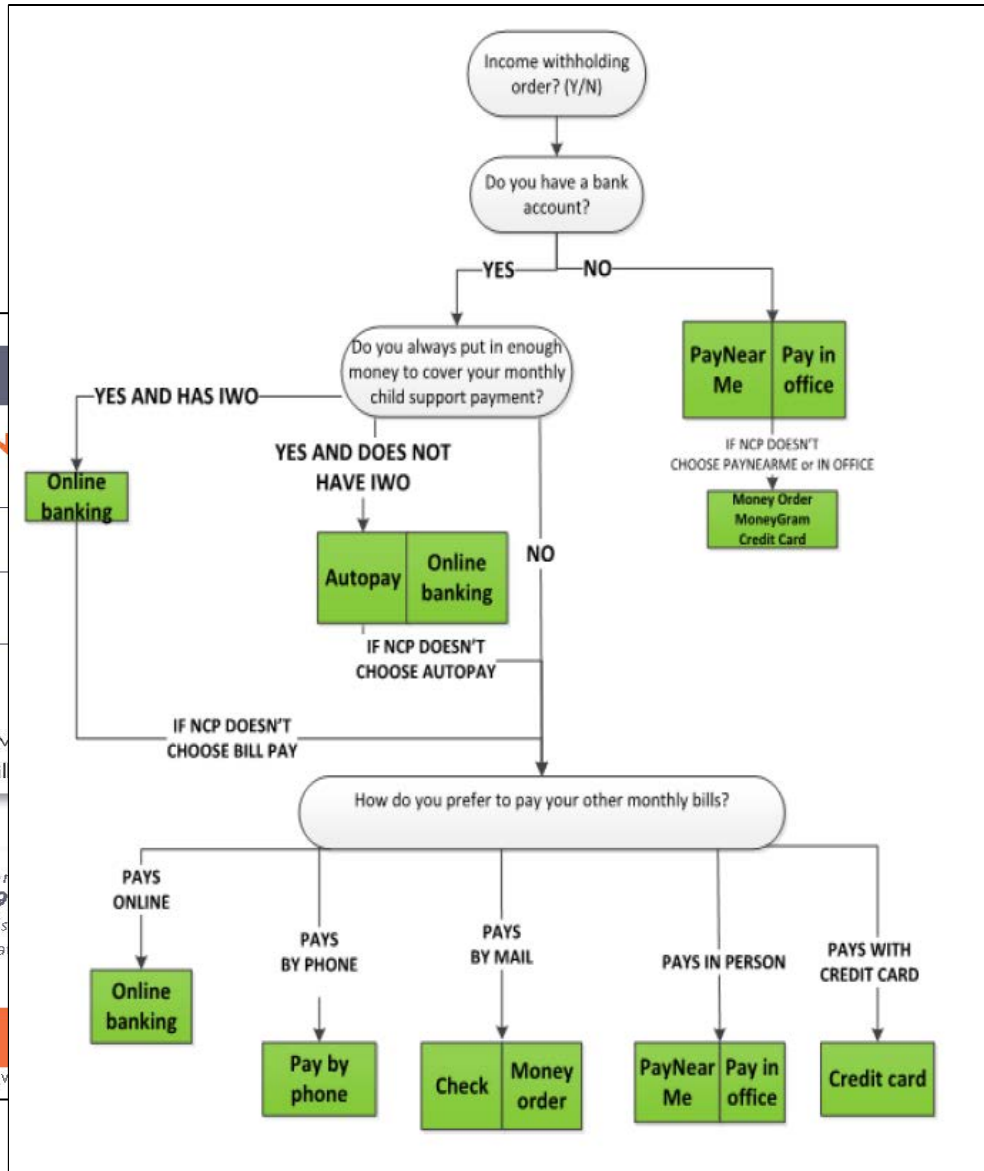
I WILL PAY:

☐ Weekly ☐ Biweekly ☐ Monthly

Each time I make a payment I will pay \$

If you cannot make your payment please call us at **720-944-2929**. For more information, please visit our website <https://childsupport.state.co.us>. We are here to help you.

BICS wallet card_DENVER_Court_v



Wallet Card



AUTOPAY ("RAW")

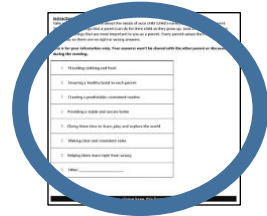
Cost: **FREE**

Enroll here:
<http://tinyurl.com/jpnfjhw>
Enrollment takes 5 days.
1 day to be processed.

6/26/16 12:15 AM

Interventions at a Glance: Vermont

Mindset Priming Tasks



Notification of Meeting Letter



Department for Children and Families
Office of Child Support
280 State Drive
Waterbury, VT 05671-1060

[phone] 1-800-786-3214
[website] www.dcf.vermont.gov/ocs

Important Meeting on **Monday, September 26, 2016!**

Hello BOB

My name is Jane Doe from the Vermont Office of Child Support (OCS). I am here to help parents and caretakers like you with the child support process. We received a request to review the current financial support for James of \$400.00 per month.

I have scheduled a **resolution meeting** with you and MARY to discuss the current support agreement in an **informal non-court setting**. This meeting could take up to two (2) hours.

Call us if you have concerns about meeting with the other parent in this setting or you feel this action is not in the best interest of you or your child.

Here is what we will do at the meeting:

- Learn how support for your child is calculated and review each parent's current ability to provide support.
- Ask ANY questions you have.
- Come up with an appropriate agreement for financial support that works for everyone.

All YOU need to do is:

1. Mark Your Calendar	2. Collect this Information	3. Come to Our Office
The resolution meeting is on: 09/26/2016 <i>Call us at the number below if you cannot meet at this time!</i>	1. Government Issued ID 2. 4 most recent pay stubs 3. Tax returns for the past two years 4. Court orders about the child(ren) 5. Any changes to your health insurance information <i>Use the envelope you received from us to put your documents in.</i>	On the date of the resolution meeting bring your documents to: 219 North Main Street, Suite 401, Barre, VT 05641 <i>See the enclosed map for directions!</i>

Need to request a one-on-one meeting, ask questions, or reschedule? **CONTACT ME.**

Phone: (802) 479-4204
E-mail: staff@email.com

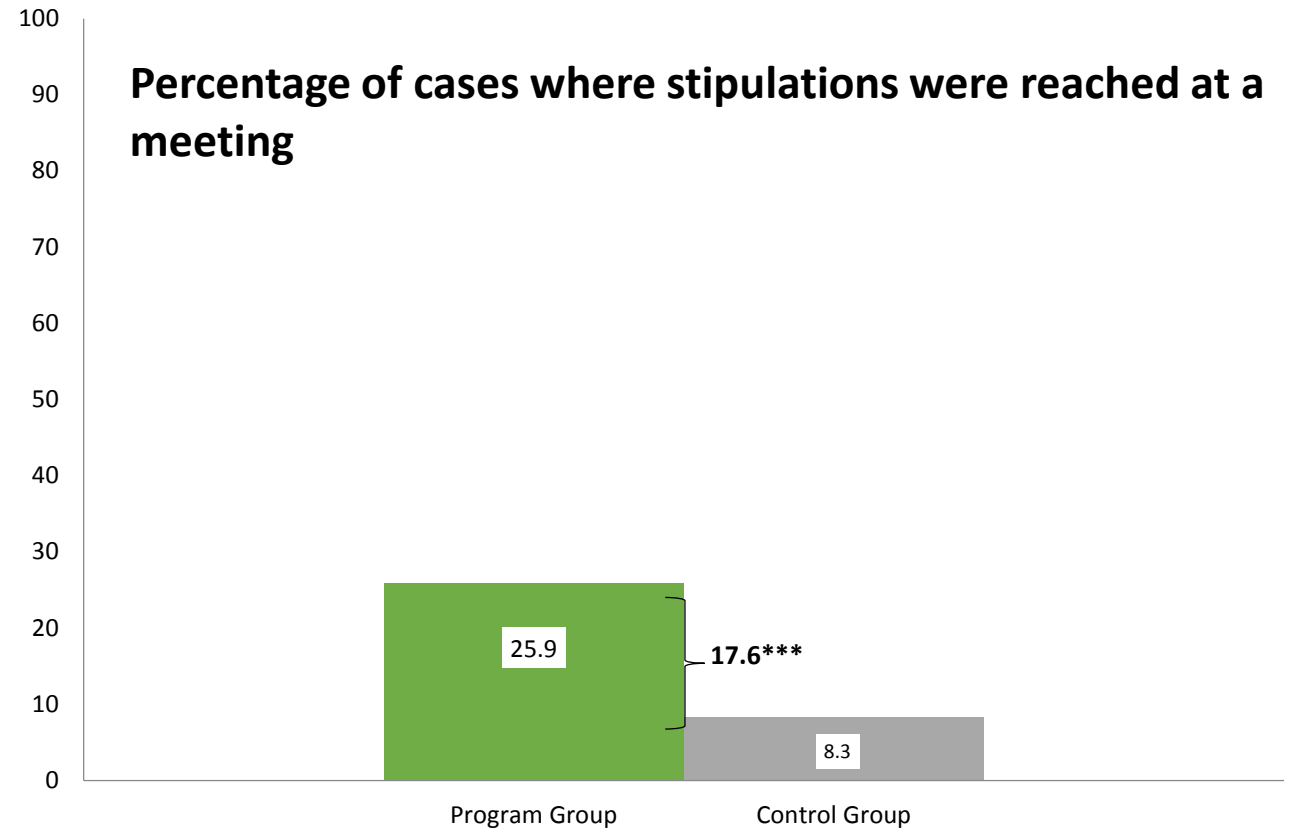
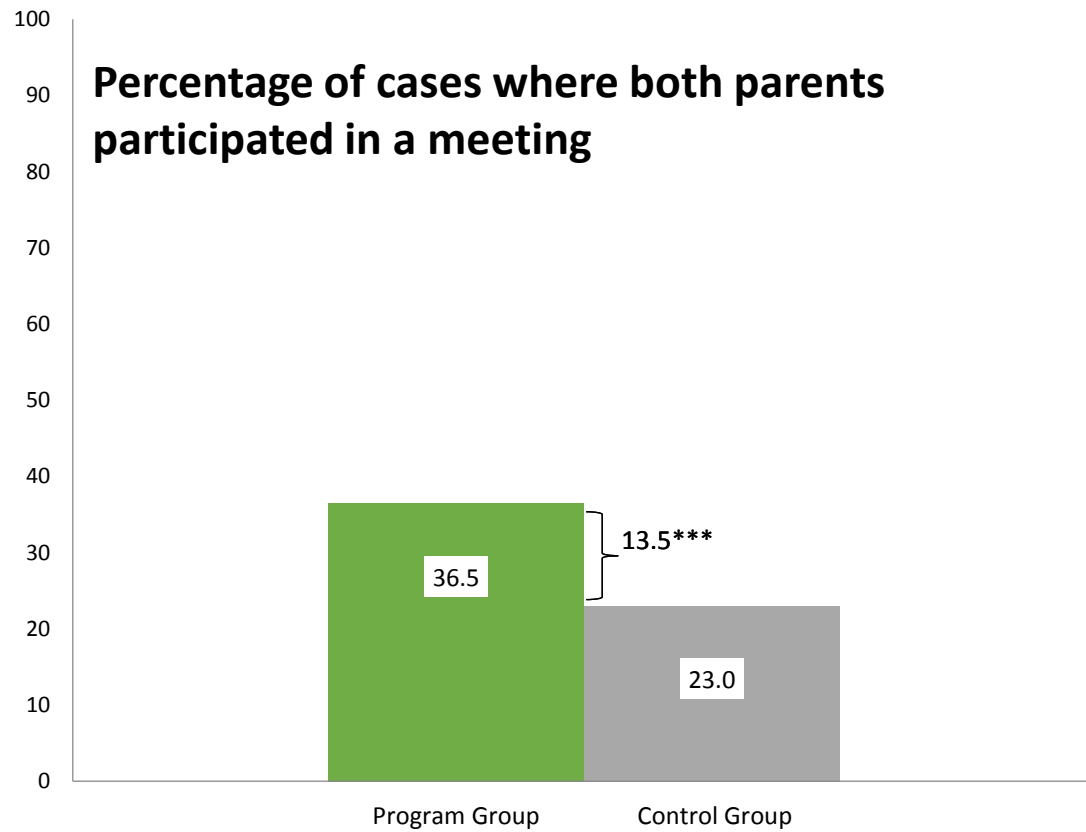
We want you to be part of this process. Don't miss this chance!

IMPORTANT: This letter has also been sent to MARY SMITH. If you have any concerns about sharing information with the other parent please call us.

Cross-site lessons and next steps

- Parents **enjoy in-person meetings and less formal settings** and all states have customer success stories.
- The opportunity to **engage with and meet** noncustodial parents is unique and has positive effects.
- Because administrative settings are less formal, it is **difficult to get parents to show up for meetings** compared to a more formal or court setting.
- Some staff are struggling to embrace more **customer friendly and procedural justice procedures**. And some staff find additional work burdensome with small perceived rewards.
- Despite having more transportation and other resources, it can be **harder to get parents in urban settings to show up for meetings** and less of a sense of community in urban settings.
- **Key Point:** a lot of positives are coming out of meetings with parents, including **resolving cases and building relationships** in ways the research isn't designed to measure.

Vermont Early Impacts





California's Intervention- Phase I

- Improve outcomes by increasing parental involvement in the child support process
- Status prior to intervention-
 - 46.9% of new orders - Default (no participation by the NCP)
 - Historically, default orders have a lower compliance rate

Default Order Compliance Rate	Stipulation Compliance Rate
25-29%	65-70%



California's Intervention- Phase I

- Added Explainer Sheet to be included with S&C packet
- Restructured S&C packet by re-ordering the Answer form behind the Explainer Sheet and S&C
- Provided “Behaviorally Charged” scripts to caseworker “Coaches” to ensure consistent messaging after service

Hello, «NCP_First». Have your say in setting up your Child Support order.

You have received these documents because you have been named as the parent of «Kids» on a child support case. At the San Joaquin Child Support Office, we want to work with you to explain your options so you can protect your rights.

What do you do now?

File an “Answer” form to this case to get an order that’s based on your actual situation. It will only take 10 minutes. Here’s what to do next:



1

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



2

Mail or bring the form to
San Joaquin County DCSS
826 N. California St.,
Stockton, CA 95202.



3

Contact us today to discuss the options for your next step in this case.

**We can file the “Answer” for you!
*Call for other options:
1-866-901-3212*

Make sure your voice is 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.



How do I fill out the “Answer” form FL-610?

Box at the top of the page	In the box that starts with “ATTORNEY OR PARTY WITHOUT ATTORNEY,” print your name, address, and telephone number if it’s not already there. If you have a lawyer, give this form to your lawyer to fill in.
Question 1	You will need to write in the names of each child . You can find these names on form FL-600 in this package (look at the top right corner for FL-600). Check “Yes” next to each child if you are that child’s parent. If you are not the parent or aren’t sure, check “No” next to the child – this will tell the child support office (in question #2) that you want a genetic paternity test.
Question 2	You don’t need to write anything here. If you checked “No” next to any child’s name, this will automatically tell the child support office that you want a genetic paternity test.
Question 3	Look at FL-630 for the support amount you are expected to pay. Then: • Check box (a) if you agree to pay this amount. • Check box (b) if you do not agree this amount.
Question 4	If you disagree with anything (such as order amount or paternity), check the box and explain why you disagree.
Question 5	Write in your address, phone numbers, and email address. This is very important. We will need this to call you to follow-up and help you avoid unexpected legal consequences.
Signature and Mailing	Write the date, print your name, and sign (you are the “Declarant”). Double-check that everything is correct! Remember to mail or bring the Answer form to San Joaquin County DCSS, 826 N. California St., Stockton, CA 95202 - we will file the answer with the court for you, or you can file the answer directly with the court. Make sure you respond when we call or email you.

Questions you might have

How did DCSS calculate this amount?

The child support agency collected information about your wages to calculate how much both parents should pay. If they didn’t have any information, they assigned you an amount based on minimum wage at full-time. If you want to make changes, you should **file an “Answer” form (FL-610) within the next 30 days** and talk with the child support caseworker when they call you.

Am I being sued?

When a child support order is filed, it is a legal process. That is why the child support agency calls it a lawsuit. It does not mean that you broke the law.

What if I’m not the parent?

If you respond indicating you are not the parent, we can schedule paternity testing. The test is quick, painless (a simple mouth swab), and can usually be scheduled at a convenient time for you. Genetic testing is free to you.

What happens if my child support order goes into effect but I don’t pay?

If you do not pay, you’ll face penalties such as having your driver’s license taken away, your passport denied, wage garnishment, liens, credit bureau reporting, and ultimately contempt of court.

Contact DCSS today to have your voice heard before your order is established!



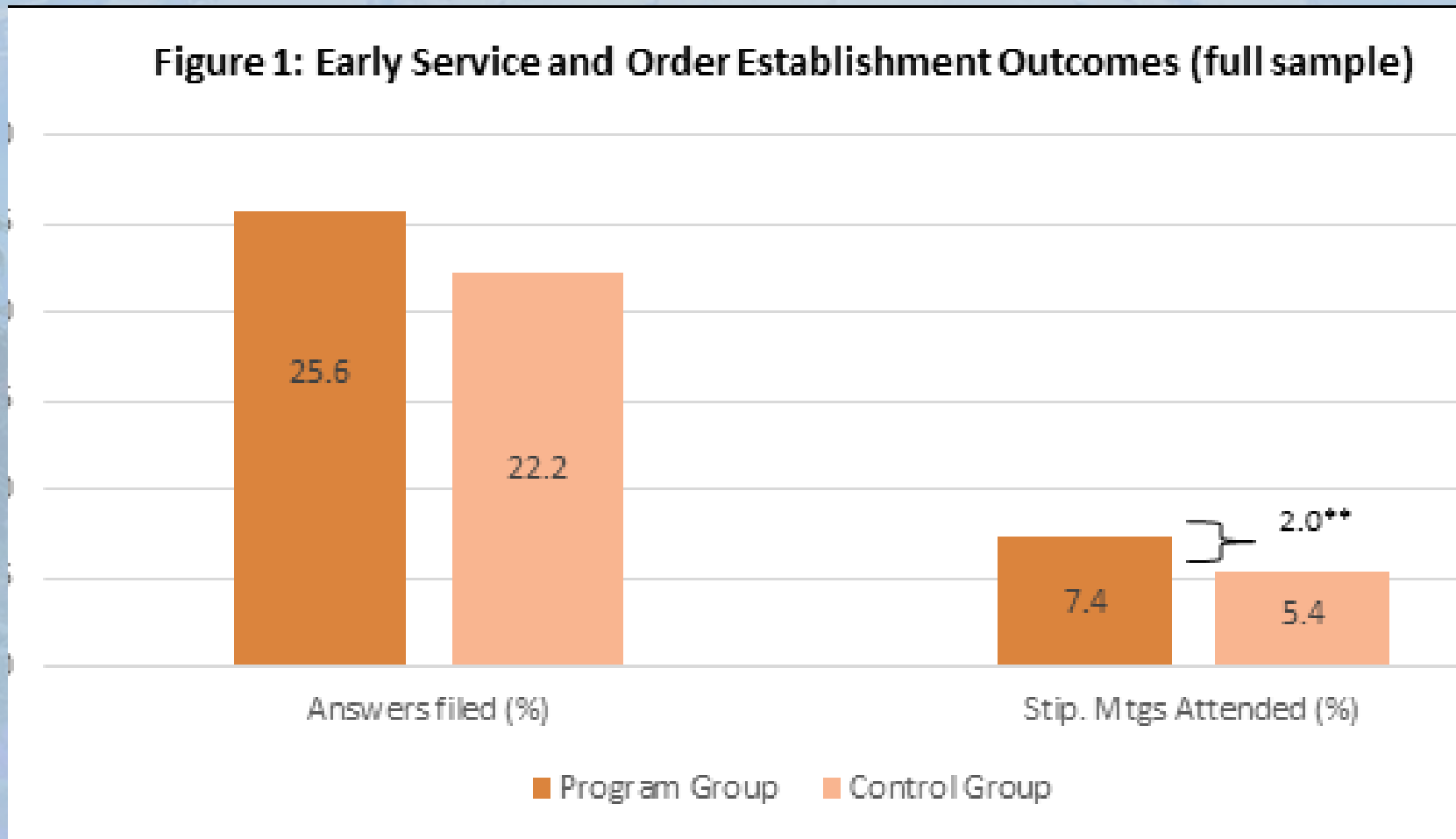
Phase I- Preliminary Results

- 3,881 NCPs enrolled (Apr.-Dec 2016)
- 3.4% increase in answer rate for treatment group
- 2% improvement in attendance for stipulation hearings
- Many cases still need to complete establishment process, demonstrate payment history, etc.
- Analysis of data has started and may take through Sept 2018 to complete

California's Intervention- Phase I

- Preliminary Findings

Figure 1: Early Service and Order Establishment Outcomes (full sample)



California's Intervention- Phase 2

San Joaquin County

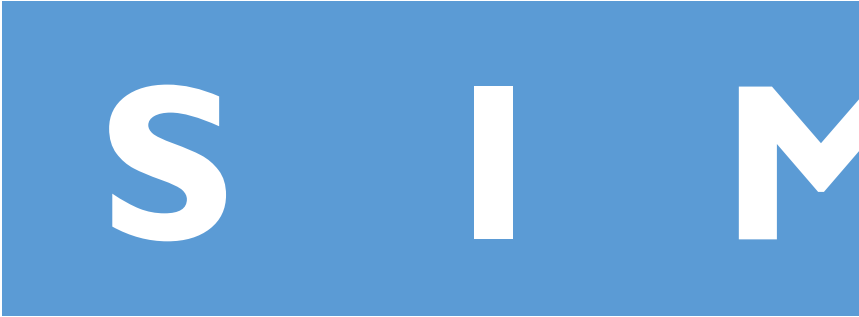
- Explore Impact of Explainer Sheet
 - Continue restructure of the S&C packet by re-ordering the Answer form behind the Explainer Sheet and S&C

California's Intervention- Phase 2

Sacramento County

- New Intervention
 - Early Intervention- Cases with new support order
 - Post Hearing Interview in Court
 - Behaviorally Informed Mailer
 - Wallet Card
 - Behaviorally Informed Follow Up (Phone, email, text)
 - Measure Collections on Current Support

Tools you can use!

A blue rectangular box containing the letters 'S', 'I', and 'M' in white, bold, sans-serif font, representing the words 'Social Influence'.

S

I

M

You Could Lower Your Child Support Payments!

We will send you important information 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.

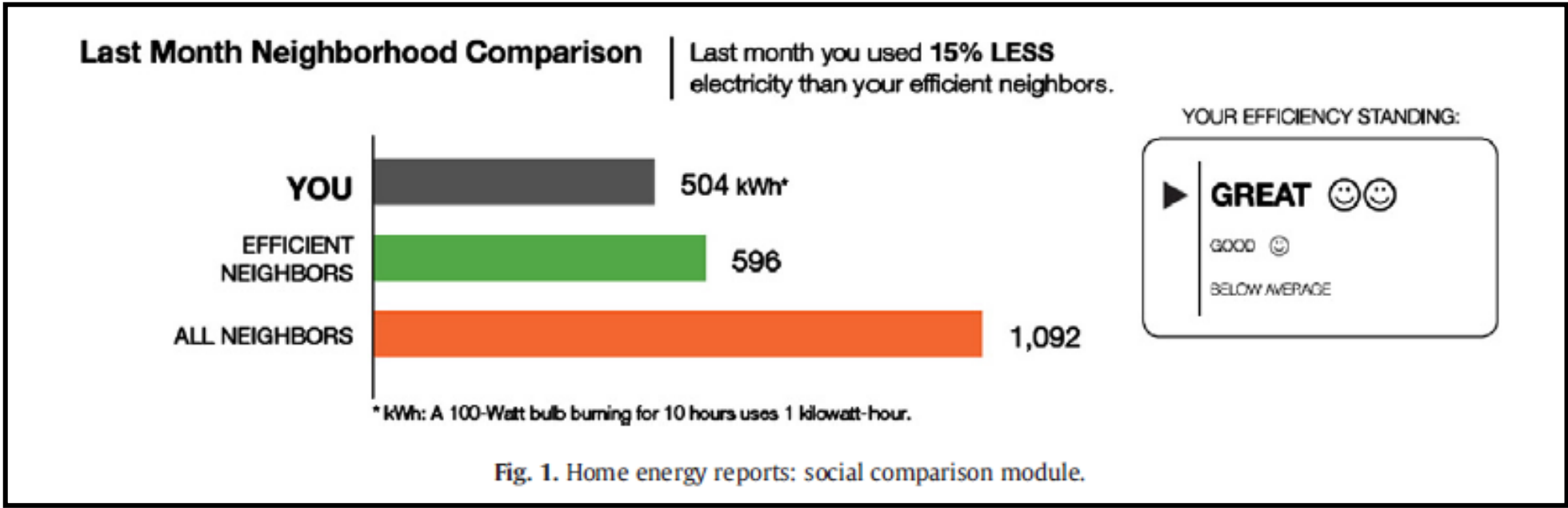
In a few weeks we will send you everything you need to complete and submit an application.

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.

Social Influence

Persuasion by society, peers, or a person of influence can affect people's decisions and actions. People tend to follow what they think other people are doing.



(Allcott, 2011)

Social Influence

Persuasion by society, peers, or a person of influence can affect people’s decisions and actions. People tend to follow what they think other people are doing.

S I



SIGN UP FOR PAYCHECK PLUS – DONE!

Follow these 3 easy steps to get your \$50 gift card and much more...



☐ Choose a location and time to visit by March 29

Check off one location:

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

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

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

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

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



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



☐ Get your \$50 gift card!

For other locations or questions call 646-981-6111

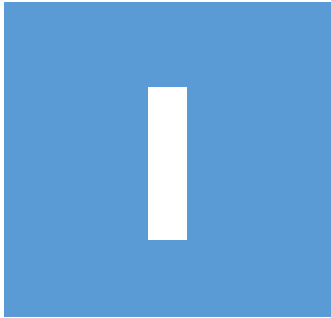
Implementation Prompts

Encouraging people to plan the steps they will take to complete a task can move people from intention to action.

POLL QUESTION

Your friend tells you she plans to vote in an upcoming election. What is one question you can ask her that will increase the likelihood she will vote?

- A) Who will you vote for?
- B) What can we do to get more people to vote?
- C) Where is your polling station?



Implementation Prompts

Encouraging people to plan the steps they will take to complete a task can move people from intention to action.

Flu shots will be available on site at the [location of relevant free flu shot clinic] at the following times:

Monday, October 26th	7:00 am – 3:30 pm
Wednesday, October 28th	7:00 am – 3:30 pm
Friday, October 30th	7:00 am – 3:30 pm
Tuesday, November 3rd	7:00 am – 3:30 pm
Thursday, November 5th	7:00 am – 3:30 pm

POLL QUESTION

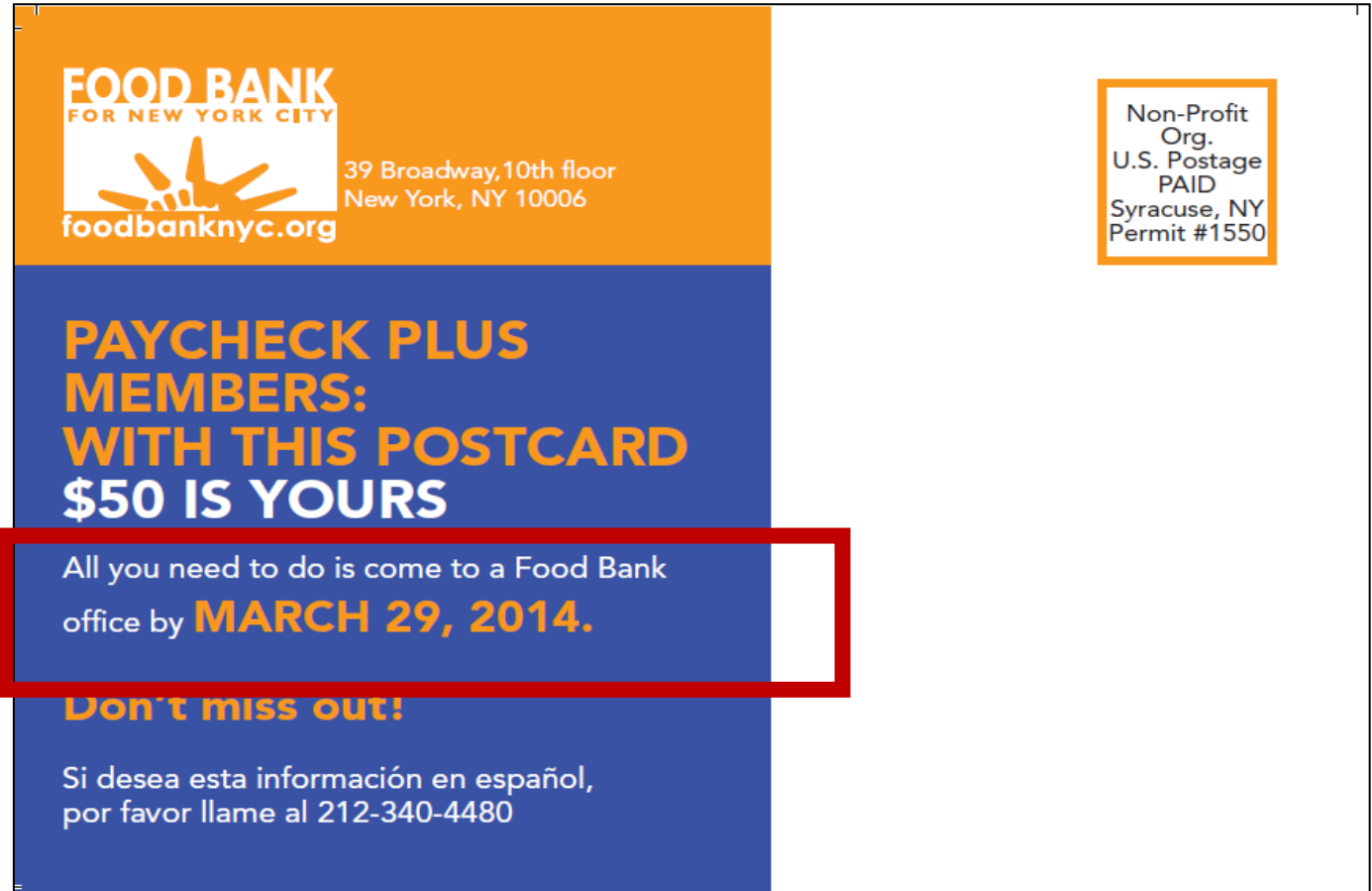
Can deadlines be effective if there is no penalty or consequence for missing the deadline?

A) Yes

B) No

Make Deadlines

Framing a future action as important and urgent by setting a due date discourages the tendency to prioritize today's needs over tomorrow's needs.



Make Deadlines

Framing a future action as important and urgent by setting a due date discourages the tendency to prioritize today's needs over tomorrow's needs.

**Your CCDF
appointment is on:**

November 6, 2014 at 10am

Unless you rescheduled recently

*Pay Discreet Child Family Place
3801 N. Temple Ave.*

Remember to bring:

☐ **Proof of Address**

*The postmarked envelope this
postcard came in will work.*

☐ **Proof of ID**

For example: a driver's license

☐ **Provider Information Page**

Filled out by your provider

☐ **Proof of Work or School**

*Tip: bring more pay stubs than you
think you need!*

☐ **Proof of Other Income**

For example: UI, SSI, TANF letter

☐ **Your swipe card**

Questions?

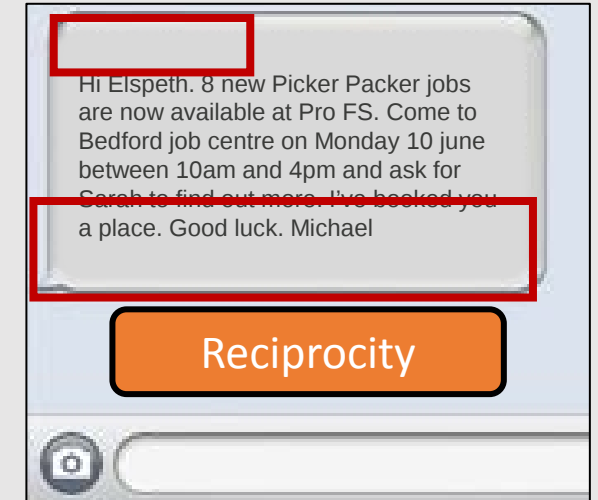
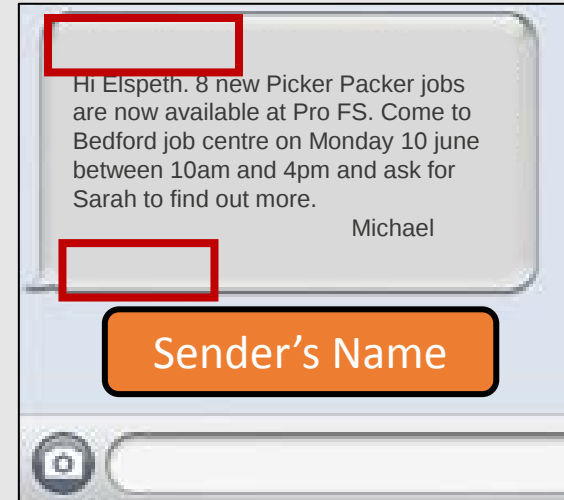
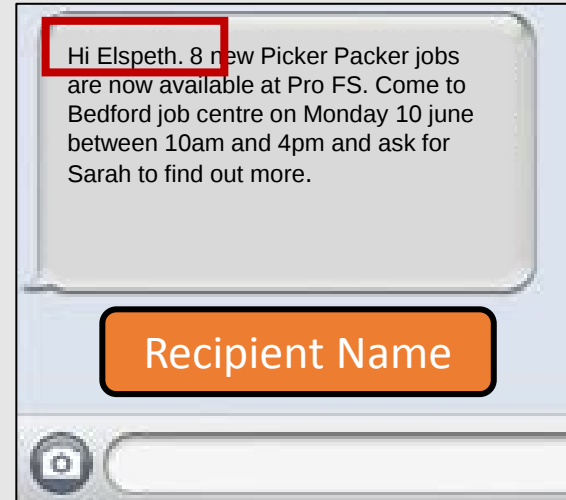
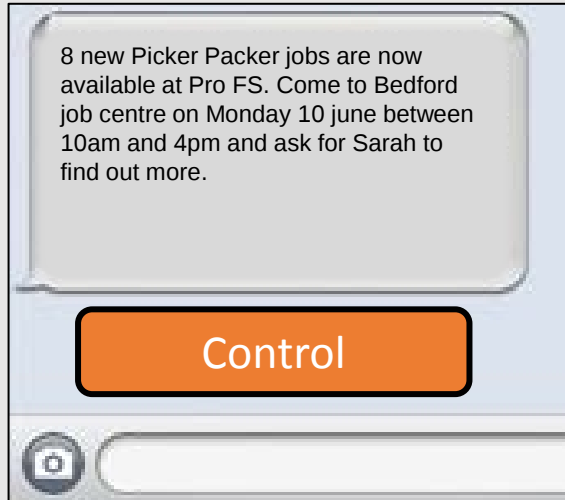
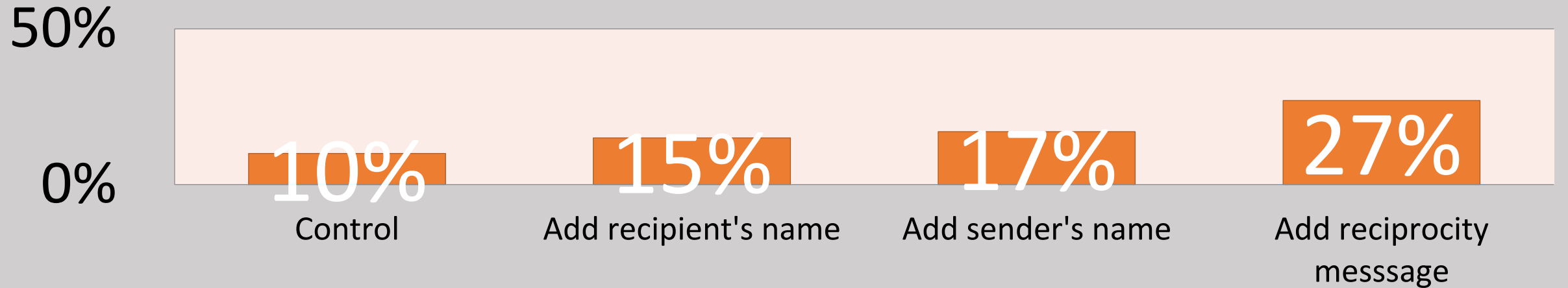
Call 1-866-287-2420 x204 - remember to
leave a name and number - or email
CCDFscheduling@childrensbureau.org

S M P L E R

Personalization

Efforts to personalize information or give customers personal assistance through a difficult task can improve outcomes.

Attendance Rates



POLL QUESTION

Which of the following would be more likely to motivate you to bring a reusable bag when grocery shopping?

- A) You will get charged 5 cents for a plastic bag.
- B) You will get a 5-cent credit if you bring your own bag.

Loss Aversion

Humans tend to prefer avoiding losses to achieving equal-sized gains, relative to a reference point. Framing the same policy or opportunity as a loss can drive behavior more strongly than framing it as a gain

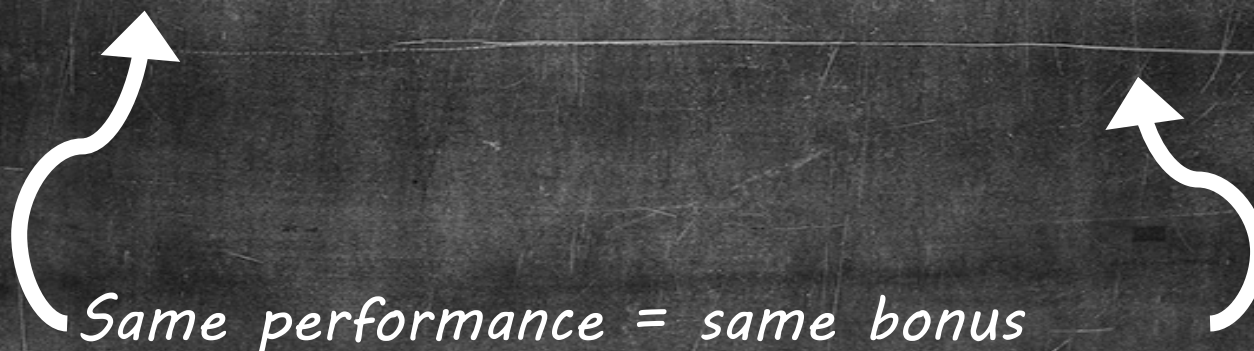
"Gain" Condition

- *End of year bonus linked to student performance*

"Loss" Condition

- *Lump sum payment at beginning of year*
- *Must return some or all if students did not meet performance targets*

Same performance = same bonus



Child Support Payments Can Be Lowered!



Other parents have had their child support lowered by hundreds of dollars

Don't let child support debt weigh you down!

All you have to do is fill out the forms and mail them back to DCS to have your case reviewed.

Forms need to have:

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

Child's Present Address or Whereabouts

I DO NOT KNOW

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

REASON I AM NOT USING FOR THE ADDRESS

I am incarcerated.

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

P L E R

Ease

Reduce complexity through, for example, defaults, simplification, removing hassles, and color-coding.

POLL QUESTION

You are trying to refer a customer to a form on your website. Do you:

- A) Give the customer the URL to your website's homepage and provide instructions on how to navigate to the form (for example, www.mdrc.org)
- B) Give them a longer URL that takes them directly to the form (for example, www.mdrc.org/forms/TA.pdf)



Ease

Reduce complexity through, for example, defaults, simplification, removing hassles, and color-coding.

POLL QUESTION

How often does your agency send customers reminders when they have an important appointment or deadline?

- A) Consistently
- B) Sometimes
- C) Never

13	14	15 	16 	17	18	19
20	21	22	23	24	25 	26 
27	28	29	30 	Payment Made?		

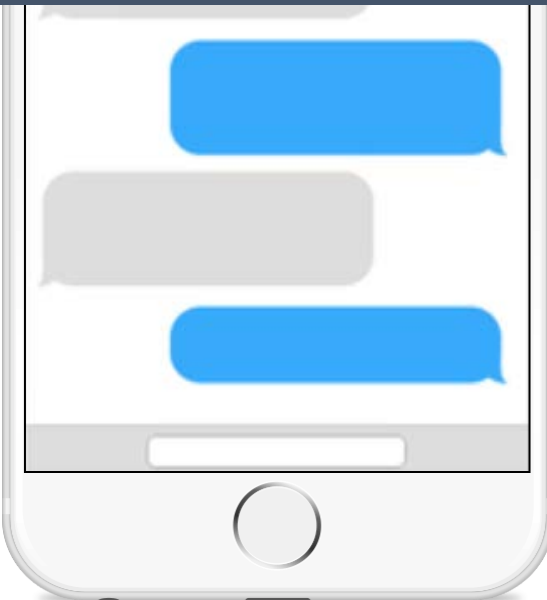
Reminders

Reminders reduce mental effort by providing a cue that the task still needs to be completed.

POLL QUESTION

If your answer to the previous poll question was 'Sometimes' or 'Never': Why doesn't your agency send reminders consistently?

- A) We cannot afford the cost of sending more reminders.
- B) We do not think sending (more) reminders will improve response.
- C) We do not have the technological capacity.
- D) We do not have enough staff to create and send them.
- E) Other
- F) N/A



Reminders

Reminders reduce mental effort by providing a cue that the task still needs to be completed.

S

Social Influence

I

Implementation Prompts

M

Make Deadlines

P

Personalization

L

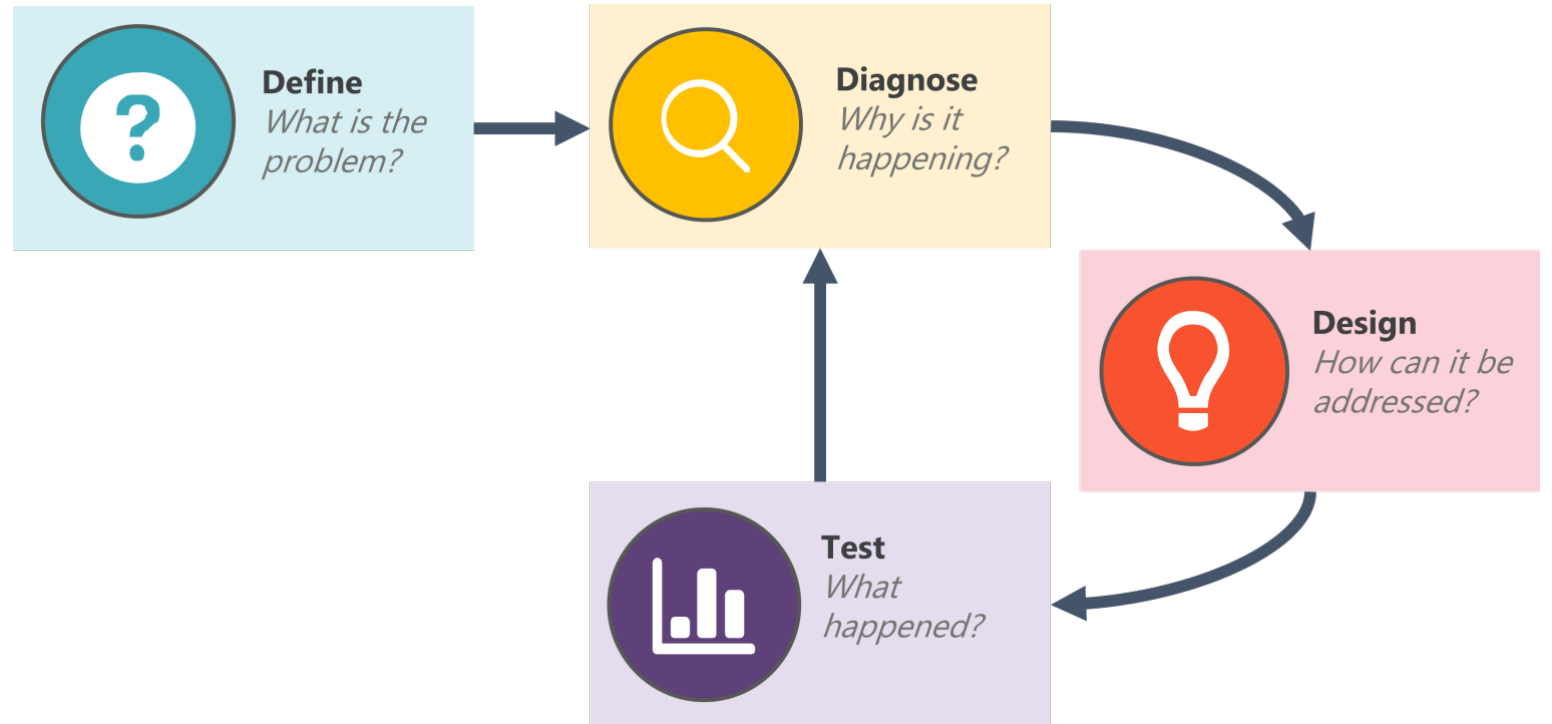
Loss Aversion

E

Ease

R

Reminders



Questions???

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