



It Just Takes a *Nudge*

LEARN HOW TO USE BEHAVIORAL
INTERVENTIONS TO GET THE CHILD SUPPORT
OUTCOMES YOU WANT

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Agenda

- What are Behavioral Economics and Nudges?
- Practical Examples
- Create your own!
- What about the Data?

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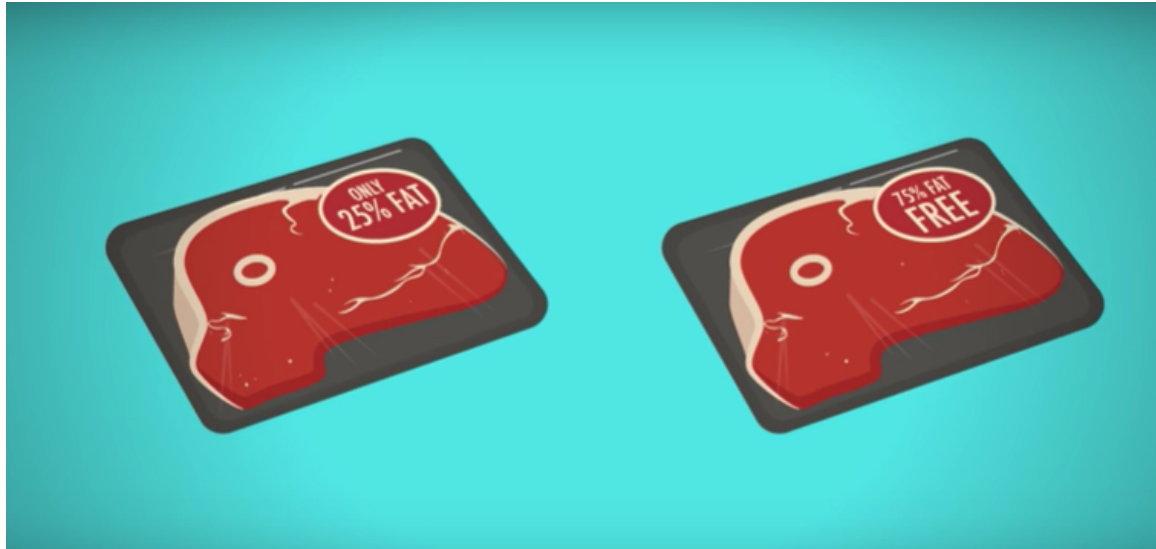
**TRYING TO UNDERSTAND
SOMEONE'S BEHAVIOR
IS LIKE TRYING TO SMELL
THE COLOR 9.**



Behavioral Economics

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

Framing- It Matters!



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"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

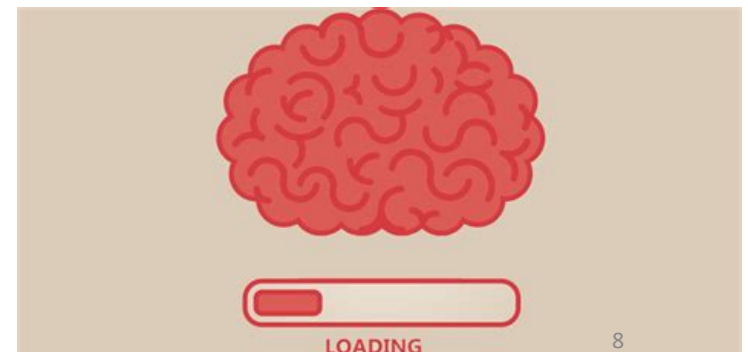
POLL QUESTION

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.

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
- Encouraging engagement with the office to talk through the process
- Pre-populated forms

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!



Psychology of Scarcity

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

[Hidden Brain: Episode 65- Tunnel Vision](#)



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

PROBLEM?

WHAT PROBLEM....

Ostrich Effect

- When people avoid what they think will be bad news

[Hidden Brain: You 2.0- The Ostrich Effect](#)



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Ways to Address Negative Behaviors

Ostrich Effect

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

Examples:

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

Negative Identity Priming

- When communication conveys the agency views the customer negatively



ME: LOSE WEIGHT



**INNER ME: DRINK A CUP OF
RANCH**

Ways to Address Negative Behaviors

Negative Identity Priming

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

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

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Ways to Address Negative Behavior

Prospective Memory

- Create reminders
- Experiment with the timing of reminders to keep them close to the time when the customer should complete the action
- Use deadlines

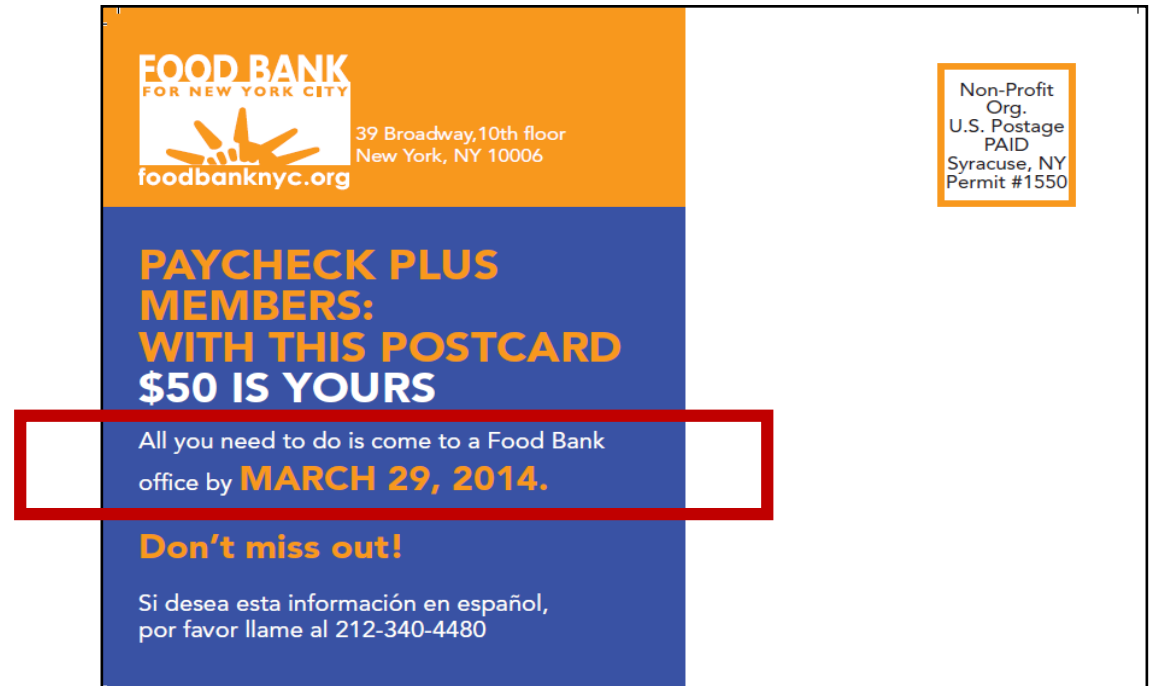
Examples:

- 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)

Implementation Prompts- Action Plan

Time Plan Condition	
[Company Name] IS HOLDING A FREE FLU SHOT CLINIC.	
 Many people find it helpful to make a plan for getting their shot. You can write yours here:	
	at
(day of the week)	(month) (day) (time)
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

Deadlines!



Status Quo Bias

- For better or worse, people tend to go along with the status quo or an implied “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 urgent
- Emphasize what's in it for them- *right now*

Example:

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

Looking For Where
I Asked For Your
Opinion



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”

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.

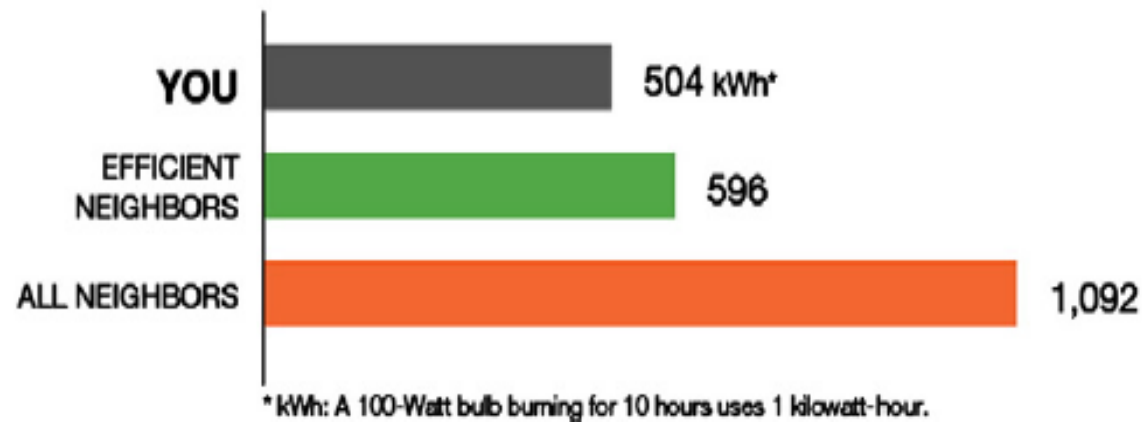
In a few weeks we will send you everything you need to complete and submit an application.

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.

Last Month Neighborhood Comparison

Last month you used **15% LESS** electricity than your efficient neighbors.



YOUR EFFICIENCY STANDING:



Fig. 1. Home energy reports: social comparison module.

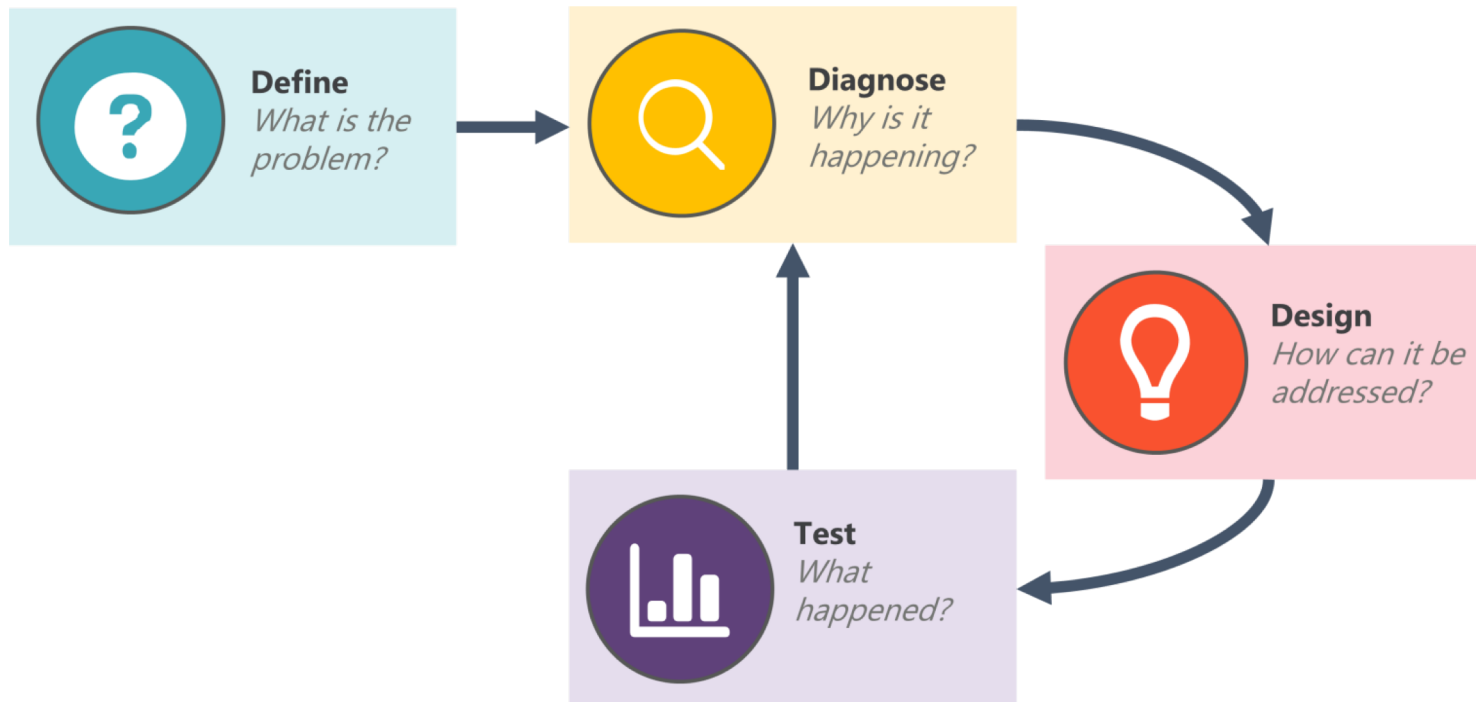
(Allcott, 2011)

How to get people
to use the stairs



Create Your Own!

- Using a visual aid, create an intervention that you would use to address participation in the Review and Adjustment process.



What about the Data???

- Take it away, Matt!

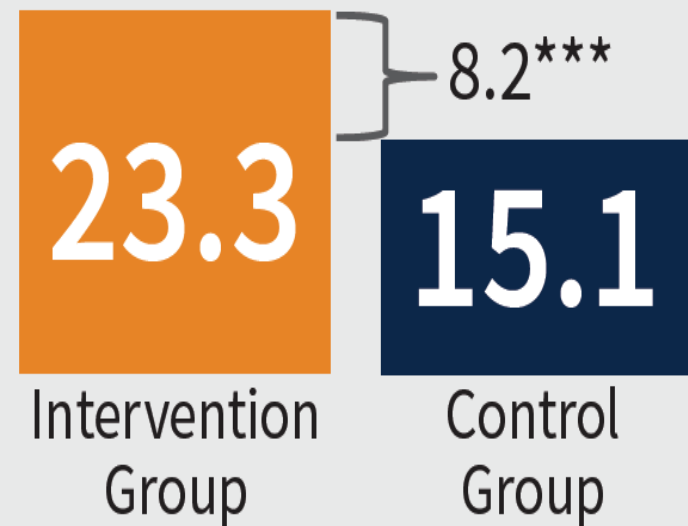
Georgia: How did Georgia increase voluntary acceptance of service by 8 percentage points?

SOURCE: MDRC calculations based on data from the Georgia Division of Child Support Services.

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

Results from a Randomized Controlled Trial

Percentage of Noncustodial Parents with Service Completed in the Office



Washington:

Client Engagement

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.**

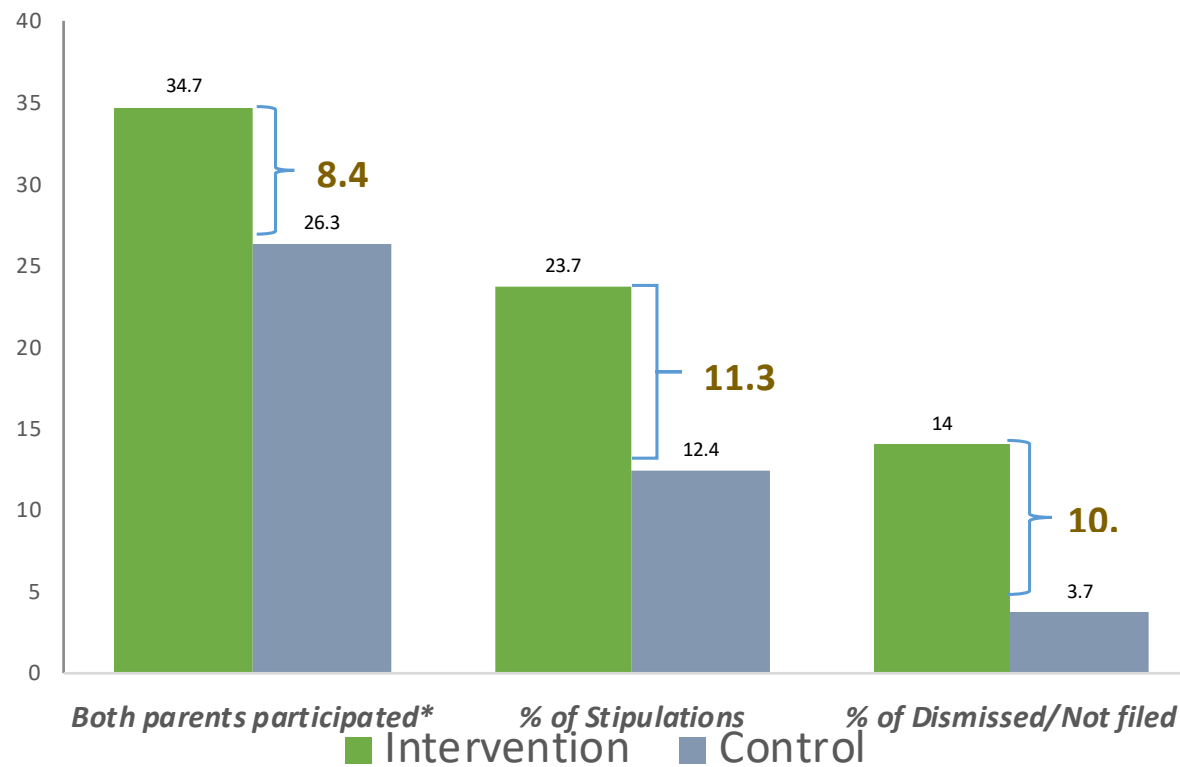


Your Case # 12345

1-800-442-KIDS



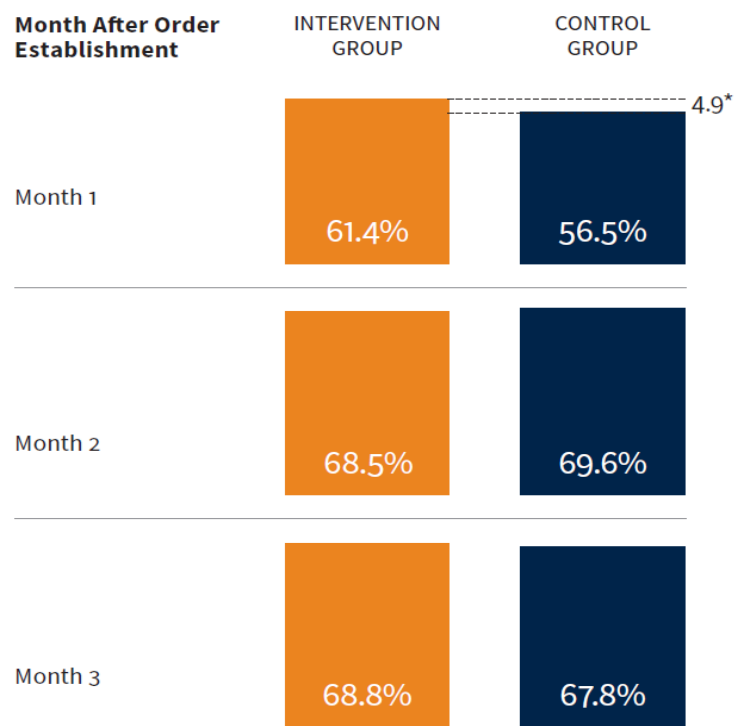
Vermont: Resolution Meetings



Texas:

Initial Payments

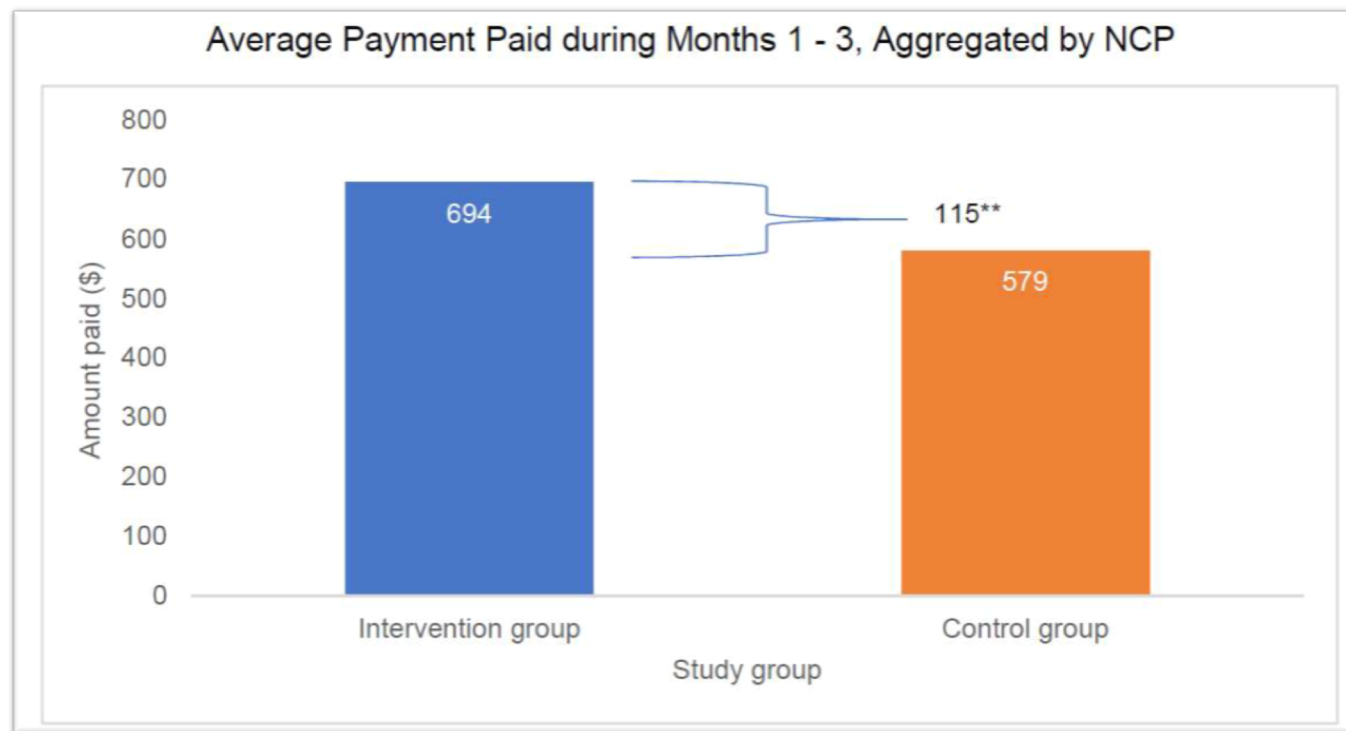
Figure 3. Percentages of Parents Who Made Payments on Study Orders in Each Month After Order Establishment



SOURCE: MDRC calculations based on administrative data from the Texas Office of the Attorney General.

NOTES: Results in this figure are regression-adjusted, controlling for pre-random assignment characteristics. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

Colorado: Initial Payments



Ohio: Modifications

Figure 6. Franklin County Test 2 Results

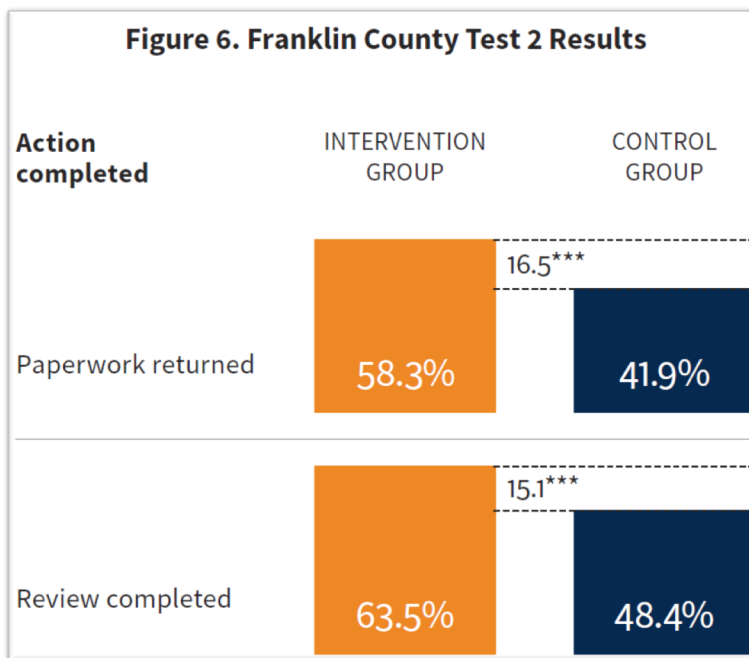
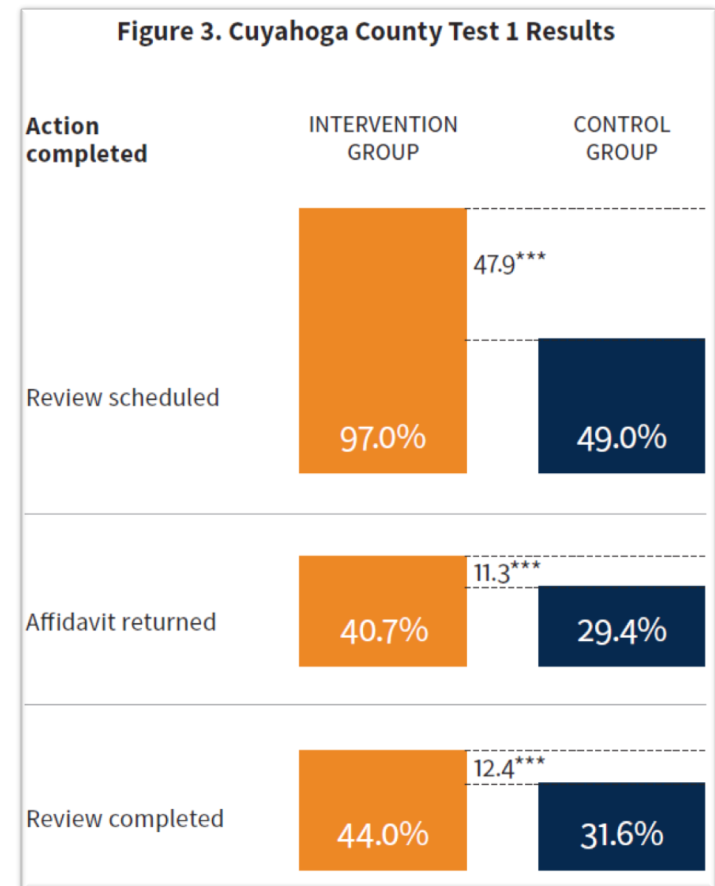


Figure 3. Cuyahoga County Test 1 Results



BICS Community:

- Additional pilots happening
- Integrating behavioral economics
- Peer sites



BICS Reports:

- [Georgia final brief is available now](#)
- Other site specific briefs out within the next year
- Final BICS report: ETA late 2019
- Find reports on the OCSE and MDRC websites



Questions???

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