



Three Ways Behavioral Science Could Improve Your Child Support Services

Emerging evidence from the behavioral sciences field shows that subtle and seemingly minor factors can influence our behavior and choices, whether we're considering a minor purchase or making a major decision. For example, one study found that presenting the interest rates of payday loans in dollar amounts rather than as an Annual Percentage Rate (APR) led to lower borrowing rates.¹ In another study, a program called Save More Tomorrow led to a substantial increase in average retirement savings rates by automatically increasing the contribution amount every year rather than requiring people to change it manually.²

Behavioral insights can be used to reexamine many areas of social life, including human services programs, which can be complicated both for customers and staff. In child support programs, parents are often asked to take complicated actions with incomplete information in a context where emotions can run high. These factors are not likely to promote clear or prompt decision making. Behavioral science provides a new way of thinking about old questions, such as the following: Why don't parents show up for order establishment hearings, or come with paperwork that would help calculate an accurate order? Why don't non-custodial parents (NCPs) who have fallen on hard times contact the child support office to get an order modification for which they may be entitled, or to access referral services? Why do so many customers respond to a driver's license suspension notice in the last few days before it takes effect? Equipped with knowledge from this field, program administrators can test new ways of designing components of programs to increase parents' understanding of their options, motivate action, and help staff improve their casework.

The [Office of Child Support Enforcement \(OCSE\)](#) and the [Office of Planning, Research and Evaluation \(OPRE\)](#) in the federal Administration for Children and Families have been at the forefront of testing and applying insights from behavioral science to social programs, with [MDRC](#) leading the technical assistance and evaluation work.

Under the [Behavioral Interventions for Child Support Services \(BICS\)](#) project, sponsored by OCSE, MDRC's team is working with child support agencies in California,

¹ Bertrand, Marianne and Adair Morse. "Information Disclosure, Cognitive Biases, and Payday Borrowing." 2011. The Journal of Finance. Volume 66, Issue 6.

² Thaler, Richard and Shlomo Benartzi "Save More Tomorrow: Using Behavioral Economics to Increase Employee Saving." 2004. Journal of Political Economy. Vol. 112, no. 1, pt. 2.

Colorado, the District of Columbia, Georgia, Ohio, Texas, Vermont, and Washington to apply insights from behavioral science to positively engage customers and improve program performance. These interventions are still being designed in close collaboration with state grantees and OCSE, but they aim to increase parental engagement in order establishment, create more evidence-based orders, facilitate the order modification process, and improve payment compliance.

Behavioral insights have been shown to be effective in child support programs in an earlier project that was sponsored by OPRE called [Behavioral Interventions to Advance Self-Sufficiency \(BIAS\)](#). That project tested interventions to increase payments among a group of NCPs in Ohio and to increase order modification requests among incarcerated NCPs in Texas and Washington State.

In the next section, we discuss some findings from the BIAS tests along with three behavioral strategies that will be applied in BICS. These strategies can inform your efforts, whether big or small, to bring a behavioral lens to the programs you run.

1. Beware of the Ostrich Effect

The ostrich effect is when people avoid information they do not want to know, even when that information might have significant implications for their lives. For example, if you get something in the mail that you think is a bill and put off opening it or throw it away sealed to avoid confronting what is inside, that is the ostrich effect.

In the child support context, the ostrich effect is a major challenge. Indeed, NCPs may begin avoiding the child support office even before they have an order! It is not entirely surprising that NCPs would avoid communications from the child support office since these letters and forms tend to have an intimidating, enforcement-oriented tone and are often full of complicated information. For many NCPs, the first contact with the child support office is a summons package delivered by a process server. The summons is written in legalistic language, contains numerous documents the parent must bring to the establishment hearing, and may include lengthy warnings about the consequences of missing this meeting. It can be difficult for parents to process all of the information, understand what's most important, and know what to do in response. In many states, the only mailings parents receive after the service package are related to missed payments and pending enforcement actions.

One of the ways to reduce the ostrich effect is to create more friendly and neutral opportunities for communication with customers. In BICS, some sites are including a creatively designed cover letter as the first page of the summons package. It attempts to engage the recipient and neutralize fear by providing useful information about how they can participate in the order establishment process.

In our earlier BIAS project, we used pre-communication to encourage incarcerated NCPs in Texas to apply for order modifications. We sent a simple postcard to inmates describing the opportunity to apply for an order modification before the longer application arrived in the mail. The postcard stood out because it was printed on blue card stock and was not enclosed in an envelope.³ This, along with the other behaviorally informed components of the intervention, led to an 11 percentage point increase in complete applications for order modifications!⁴

2. Simplify Messages and Procedures

Research has shown that people who are dealing with the stress of poverty find it more difficult to complete complex tasks.⁵ A challenge known as cognitive overload can occur when mental resources are taxed by complexity, stress, or other factors, making it more difficult for people to pay attention and process information. While program staff may think that there is never a downside to providing an abundance of information, this can backfire, making customers less likely to understand or follow through on instructions.

Child support customers who may be eligible for order modifications due to illness, job loss, a change in the custody arrangement, or a similar upheaval are very likely to be in a condition where it is difficult for them to navigate a complex process. Unfortunately, requesting an order modification can be challenging, requiring the parent to respond to multiple requests for information and fill out a daunting financial affidavit form.

Furthermore, staff often tell parents that the results of the request are completely unpredictable, which can reduce the requesting parent's motivation to follow through. In BICS, two states are considering order modification interventions. They will use such techniques as creating a graphical roadmap of the modification process and shorter checklists and incorporating staff support to help parents complete the process. One state may even switch the responsibility for completing the paperwork from customers to staff.

³ Practitioners should be cautious about what they send in postcard form. If the information could be considered sensitive or embarrassing, the recipient may react negatively and begin contact on the wrong foot. For an example, see DeGood, Jade. "Dad Says Child Support Postcard is 'Invasion of Privacy'" *Kwch.com*. KWCH 12, Eyewitness News, 13 Aug. 2015. Web. 17 Dec. 2015.

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

⁵ See Mani, Anandi, Sendhil Mullainathan, Eldar Shafir, and Jiaying Zhao. 2013. "Poverty Impedes Cognitive Function." *Science* 341, 6149: 976–980; Shah, Anuj K., Sendhil Mullainathan, and Eldar Shafir. 2012. "Some Consequences of Having Too Little." *Science* 338, 6107: 682–685.

The Texas BIAS intervention simplified the order modification process by creating a checklist to explain the key fields in the application and steps in the process, and by pre-populating the application form. The extra investment increases the likelihood that orders are set based on current circumstances and ability to pay, and may also reduce the amount of time it takes for customers to return their forms.

3. Provide Reminders

After initial messages are simplified, it can also be helpful to provide reminders to ensure that customers follow through on their intentions. Reminders are helpful not only because they bring your message back to mind, but also because they help emphasize the key information that will help a customer move forward. Several of the child support offices participating in BICS will test new reminders. Because it is so important that orders are based on the parent's actual income, many of these reminders will focus on getting the parent to attend pretrial settlement or court hearings with the right documentation. We use short, action-oriented language in our reminders, time them to key events, and incorporate subtle references to a concept known as loss aversion to capture the recipient's attention. It has been found that people respond more strongly to the threat of loss than the promise of gain, so we focus our messages on avoiding the negative outcomes (a default order, default paternity, etc.) that come from inaction.

One of the BIAS child support studies was all about reminders—in that case, it was reminders to pay child support for NCPs who did not receive monthly invoices or have income withholding orders. That intervention showed that a variety of tested reminders led to a modest increase in the percentage of parents making a payment during the study period (on average, 3 percentage points).⁶ The low cost of reminders can make them an appealing strategy for program administrators who are trying to increase engagement with child support processes.

4. Stay Informed about Behavioral Interventions in Child Support

As noted earlier, MDRC and our partners are working hard to conduct rigorous evaluations of behavioral interventions in child support services to determine what strategies are most reliable, sustainable, and scalable.

Whether you are a caseworker, an administrator, or a parent, we encourage you to see how behavioral science might be able to help your efforts and to tell us about your experience. Meanwhile, look for research and evaluation of behavioral interventions in the child support field like ours. To stay up to date on BICS and our other behavioral

⁶Baird, Peter, Leigh Reardon, Dan Cullinan, Drew McDermott, and Patrick Landers. 2015. *Reminders to Pay: Using Behavioral Economics to Increase Child Support Payments*. OPRE Report 2015-20. Washington, DC: Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services.

work, follow us at www.mdrc.org, or on Twitter [@Mdrc_News](https://twitter.com/Mdrc_News), and sign up for our Behavioral Newsletter [here](#).

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