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Applying Behavioral Science to Child Support: Building a Body of Evidence

The federal government created the child support program in the 1970s to secure financial and medical support for children whose parents live separately. Today, the program collects $32 billion per year in child support payments and serves more than 16 million children and families.

Still, about 35 percent of child support obligations go unpaid each month. Parents who do not pay often lack the ability to do so, due to unemployment, disability, incarceration, or other (sometimes multiple) barriers. These parents leave a significant amount of child support unpaid, and collecting that support would help scores of families and children.

Most child support debt is held by people with very little or no reported income. Knowing this, many child support agencies offer services to help parents find a job or lower their payments, but not all parents are aware of these services or enroll or apply for them. When their presence is required, some parents don't show up at court or the child support office or bring the right paperwork when they do.

What stops child support agencies from reaching the parents who need them most? And when they do reach them, why aren't more parents following through to get help?

One explanation lies in the patterns of human behavior. Cognitive biases — like the ones that make us repeatedly underestimate how long a project will take or fear flying more than driving — can lead people to misinterpret information and make poor decisions. These biases are no less likely to show up in a human services setting than anywhere else.

For instance, when human service agencies provide a slew of information, options, and obligations to their customers — often in the form of dense legal packets — their customers may not be able to make sense of it all. This is especially true if the customer has a low level of education or is under stress. Breaking down that information into simpler parts can go a long way toward improving a customer's understanding of the agency's processes and services, which may lead the customer to take full advantage of them, according to research in behavioral science.

To explore further the potential of behavioral science to improve social programs, the federal government's Administration for Children and Families (ACF) has launched some of the broadest and most rigorous applied behavioral science projects yet: Behavioral Interventions to Advance Self-Sufficiency (BIAS), Behavioral Interventions for Child Support Services (BICS), and BIAS Next Generation. The Center for Applied Behavioral Science, a unit of the social policy research firm MDRC, is leading evaluation and technical assistance for all these projects, which are funded by the Office of Planning, Research, and Evaluation and the Office of Child Support Enforcement, both

at ACF within the U.S. Department of Health and Human Services. What follows is a discussion of some of the findings from the research so far.

LESSONS LEARNED: FINDINGS FROM BIAS

The BIAS project has been testing solutions to behavioral bottlenecks in child support and other social programs for several years. BIAS tested behaviorally-informed interventions to address two types of child support problems. One set of interventions aimed to increase requests for order modifications from noncustodial parents who were incarcerated. The other aimed to increase child support payments.

BEHAVIORALLY-INFORMED COMMUNICATIONS INCREASED ORDER MODIFICATION REQUESTS. Two state agencies tested ways to increase requests for order modifications from incarcerated noncustodial parents. Parents often cannot afford their child support payments while serving their sentences. In Texas, less than a third of incarcerated parents applied for order modifications before the BIAS intervention. To bring that number up, the BIAS team sent three mailings. The first was a postcard with a simplified message about the upcoming opportunity to apply for a child support order modification. The second was a simplified outreach letter with a prepopulated application. The third was a reminder postcard. This approach led to an 11 percentage point increase in submitted applications.

In Washington State, there was no existing systematic outreach to incarcerated parents. The BIAS team used a strategy that was similar to the approach used in Texas. The team used electronic communication for all who had access to email, simplified the application and instructions, and sent reminders. Results from this evaluation are forthcoming, but early indications are promising.

THE NUMBER OF CHILD SUPPORT PAYMENTS INCREASED WITH REMINDERS. A series of tests in Ohio's Franklin and Cuyahoga Counties aimed to help parents make regular child support payments each month. The tests targeted parents who did not have payments automatically deducted from their paychecks. In both counties, sending reminder notices to those who were not previously receiving any kind of reminder increased the number of parents who made at least one child support payment by about 3 percentage points.

The Franklin County test showed that using robo-call reminders also made payments more likely. The Cuyahoga County test achieved the same result by sending text messages.

However, for parents who were already being sent a reminder, the new notice did not make payments more likely. Overall, the results suggested that the presence of a reminder mattered, but the form of the reminder did not.

Moreover, none of the reminders increased overall collection amounts, which indicates that some parents may not have had the resources to increase the amount of money they paid. They may have needed additional forms of support, such as employment referrals or order modifications.

THE NEXT CHAPTER: DESIGNING INTERVENTIONS FOR BICS

Building on early lessons from BIAS, MDRC's team is designing tests in collaboration with child support agencies and the federal Office of Child Support Enforcement in seven states and the District of Columbia. The interventions aim to get parents more engaged when child support orders are established, create orders based on evidence of the parent's ability to pay, improve the order modification process, and avoid missed payments.

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The teams will attempt to do this by:

- **Redesigning communications and creating new procedures.** Several states are using behavioral science to increase the number of parents who respond to their outreach. To improve the experience of parents who respond, they are training staff to communicate better with parents and calculate orders based on evidence.

  In Vermont and Georgia, for example, parents will be encouraged to attend a meeting located in the child support offices, which for many parents is preferable to the courts. Child support staff members in those meetings will be trained in procedural justice, which aims to make the process more transparent and fair. The ultimate goal is to make the child support agencies seem more approachable and to lead to better outcomes.

- **Providing more personal assistance at critical points.** To make it easier for parents to complete critical tasks, some agencies will change the way they provide information to and assist parents. In Texas and Colorado, agencies will help noncustodial parents make implementation plans for paying child support. In Ohio, both parents will be provided with more support and prompts to help them complete the order modification process.

Whatever the approach, every intervention will be independently evaluated and tested in comparison to status quo conditions.

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