

# BICS

THE BEHAVIORAL  
INTERVENTIONS  
FOR CHILD SUPPORT  
SERVICES PROJECT

## MEETINGS AND REMINDERS Testing Approaches to Increase Child Support Payments in Colorado

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The Behavioral Interventions for Child Support Services (BICS) project aims to improve federally funded child support services by increasing program efficiency, developing interventions informed by behavioral science, and building a culture of rapid-cycle evaluation. MDRC led technical assistance for the BICS team, partnering with MEF Associates and the Center for Policy Research. The BICS project is funded and managed by the federal Office of Child Support Enforcement in the U.S. Department of Health and Human Services. The grantees are California, Colorado, the District of Columbia, Georgia, Ohio, Texas, Vermont, and Washington. The evaluation contract is overseen by the State of Washington's Division of Child Support in the Department of Social and Health Services.

cabs  at mdrc

### OVERVIEW

State child support programs secure financial support for children whose parents live apart. Establishing paternity, enforcing child support orders, and collecting and distributing payments are core child support functions. Most child support payments come from income withholding paid through employers, a process that can take a few months to begin after a new order is established. Parents are legally responsible for making payments once orders are established, including during the months before income withholding starts.<sup>1</sup> If a parent fails to make payments before income withholding starts, he or she can accumulate several months of child support debt. In addition, the family goes without support during that time.

Colorado data show that many parents, even those who are employed, do not pay new orders on time. Though the child support agency issues income withholding orders to employers, the process to establish automatic deductions from working parents' paychecks takes time. Parents must make payments manually to the child support program until the automatic deductions are set up. Historically, only about half of parents in Colorado who were required to make manual payments before income withholding started did so in the first three months after order establishment. In Colorado each year, these missed payments — across thousands of families — add up to millions of dollars in unpaid child support. In addition to families going without support, the missed payments result in noncustodial parents accruing significant debt.

The Colorado Division of Child Support Services and the BICS team (see sidebar) developed an intervention intended to

**1** Throughout this brief the term “parent” is used to describe someone who has been named as the noncustodial parent in a child support order. Noncustodial parents are also sometimes called obligors; they are the parties who have been ordered to pay child support. In this brief, a parent who receives child support is specifically described as a “custodial parent.”

increase payment amounts and the number of parents who made payments during the first months after orders were established. The intervention aimed to reach parents without income withholding orders and parents whose income withholding orders were still processing. For parents without income withholding orders, the intervention was predicted to help them develop a habit of making regular payments on their own.<sup>2</sup>

The intervention was implemented in four counties: first in Denver and Garfield Counties, then six months later in Arapahoe and El Paso Counties.<sup>3</sup> In each county, parents with new orders were randomly assigned to either a control group or an intervention group.

Parents in the control group received business-as-usual services. Intervention group parents attended a short meeting with a caseworker in which they went over specially designed materials related to making child support payments.<sup>4</sup> These materials emphasized the consequences of not paying and helped the parent make a concrete payment plan. For three months following the meeting, parents received monthly payment reminders using the method they preferred (text message, phone, or email), and caseworkers monitored their cases, calling nonpayers after they missed their payments. The intervention was implemented in two settings: in Administrative Process Action (APA) conferences (described below) and after court hearings that resulted in order establishment.

Overall, the findings show that the intervention succeeded in increasing payments by an average of \$115 (19.9 percent) over the first three months after order establishment. This increase was the result of positive effects among the subgroups of parents whose orders were established in APA conferences and parents with income withholding orders. Among parents whose orders were set in court (roughly 24 percent of the full sample), the intervention led to an unanticipated reduction in payments, though that reduction was not statistically significant (so it may have occurred by chance rather than as a result of the intervention).

The following sections provide more detail on the existing process, the intervention design, results from the study, implementation findings, and lessons and next steps.

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- 2 Parents with employers are required to pay their child support through income withholding orders. Parents are not required to pay through income withholding orders if they are self-employed or incarcerated — they are required to pay through other means.
  - 3 Some parents in two other rural counties — Pitkin and Rio Blanco — are served by the child support office in Garfield County, and those parents were also included in the study.
  - 4 Colorado refers to the people who conduct the meeting as “technicians,” but “caseworker” has been used throughout this brief since it is a more commonly used term.

## THE EXISTING PROCESS

More than 6,000 new child support orders are established in Colorado each year.<sup>5</sup> They can be established by caseworkers at APA conferences or by judges in court. To establish an order through an APA conference, a caseworker summons both parents into the office, where he or she reviews the noncustodial parent's financial documents and uses state guidelines to draft an order.<sup>6</sup> If the noncustodial parent agrees to the proposed order amount, the caseworker files the finalized order with the court. If the noncustodial parent does not agree, the caseworker sets up a temporary order and schedules the case for court.

Other types of orders bypass the APA conference and go directly to court. These orders include some cases where paternity is at issue, a parent under 18 years old, an incarcerated parent, an out-of-state custodial parent, or caretaker relatives.<sup>7</sup> Thus, orders that are handled in court are more likely to be complex or adversarial.

An analysis of baseline administrative data showed that once an order was set, the first payment was due 30 to 45 days later. While most child support payments received in Colorado are paid through income withholding orders, it takes an average of 74 days to begin an income withholding order.<sup>8</sup> This delay leaves a gap of one or more months during which parents must submit payments manually. Parents without income withholding orders must continue to make manual payments indefinitely, or until their employment circumstances change.

Before the intervention, counties conducted services in various ways:

- In Arapahoe County, all parents received a letter after order establishment providing a copy of the order and additional payment details. Parents who fell behind on payments found out on their monthly child support statements or on the online payment portal, if they had access to it. Caseworkers also sent enforcement action notices by mail, text message, and email.
- Caseworkers in El Paso County mailed welcome letters to all parents when they established child support orders. The letters contained payment and agency in-

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<sup>5</sup> See Office of Child Support Enforcement, *FY 2017 Preliminary Data Report* (Washington, DC: Office of Child Support Enforcement, Administration for Children and Families, U.S. Department of Health and Human Services, 2018).

<sup>6</sup> Only the noncustodial parent is required to attend the APA conference. The noncustodial parent must bring documents that provide proof of income, that record existing expenses either parent pays for a child (which count as credits), and that verify where the child spends time.

<sup>7</sup> When a caretaker or relative is the guardian of a child, each biological parent has the legal duty to pay child support or foster care fees.

<sup>8</sup> This time estimate is based on all orders established in Colorado between April 2014 and April 2015.

formation. Caseworkers called parents or mailed letters to parents 30 days after they missed payments.

- Caseworkers in Garfield County mailed copies of child support orders to parents after those orders were established. To remind parents of missed payments, caseworkers mailed letters or called parents 30 days after the due date.
- In Denver County, caseworkers provided all parents with a letter welcoming them to the child support office that included additional payment and order information. Caseworkers called and mailed letters to parents who fell behind on payments one month after a missed payment.

At the time the BICS intervention was developed, parents without income withholding had eight options for making payments; two of the options allowed them to set up their own automatic recurring debits and the remaining six they had to handle manually. Some of these methods charged fees, and each took a different amount of time for a payment to be posted. Caseworkers shared in interviews with the BICS team that there was no systematic approach to helping parents understand or navigate these options. When parents asked about making payments, caseworkers reported that they typically told parents to bring cash to the office or mail in checks.

At the start of the study, a small proportion of payments were received through automatic billing (called “Automatic Recurring Withdrawal”) in Denver and Garfield counties. It is difficult to know whether this option was infrequently used because parents did not know about it, did not have bank accounts, did not have sufficient funds, or were deterred by the hassle of enrollment, or for some other reason.

## INTERVENTION DESIGN

The Colorado Division of Child Support Services had the initial goal of getting more parents to make payments on time; the BICS team used a process called “behavioral diagnosis and design” to develop an intervention to achieve that goal. The BICS team conducted interviews with caseworkers, managers, and participants; observed program activities; and mapped out the steps involved in the order establishment and the payment processes. Once the BICS team had collected participation data at each step, the team identified “behavioral bottlenecks.” Behavioral bottlenecks are points where parents may exhibit psychological and behavioral tendencies that impede a desired or intended behavior — in this case, making payments on time. The intervention focused on addressing the following bottlenecks:

- Parents receive a lot of information during APA conferences and in court, and they may be too “cognitively overloaded” (a process in which a heavy burden on mental resources impairs individual decision making) and emotionally

overwhelmed to absorb the information about payment options and the consequences of missed payments.

- Parents receive a letter from the county child support office during the order establishment process that highlights custodial parents' entitlement to child support payments. This framing may lead to "tunneling" (focused negative feelings about the custodial parent) and may discourage payment.
- Parents may not know the payment options or may be overwhelmed by the number of options, resulting in "choice overload," a process in which people have a difficult time making decisions when faced with many options.
- Parents may receive limited information from caseworkers about income withholding orders, and may not understand that they must make manual payments until payments are withheld by their employers, which can take a few months after order establishment.
- Parents face "hassle factors," seemingly small barriers associated with certain payment methods, such as those that require enrollment. These factors can have an outsized effect on parents completing a task and can increase the likelihood that they end up using payment methods that do not match their preferences, or that they do not pay at all.
- Parents may intend to make payments but procrastinate or forget.

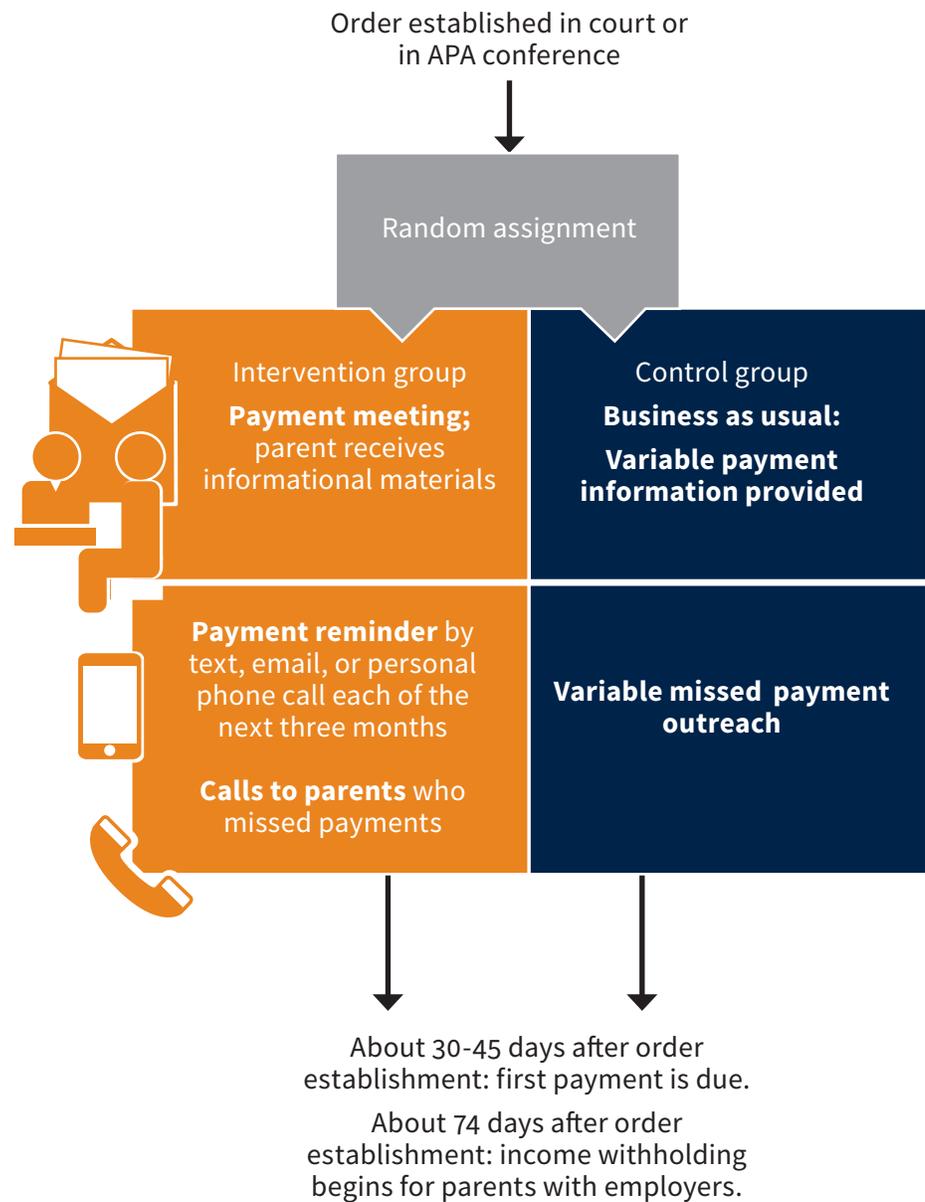
To address these bottlenecks, the BICS team worked with state and local child support personnel to develop an intervention with the goal of increasing the number of parents who made payments and the amount they paid during the first three months after order establishment. The intervention had several main components intended to accomplish this goal: a payment meeting with new materials, personalized reminders, and follow-up monitoring. Figure 1 shows the process from order establishment to income withholding for parents in the study.

### **1. Payment Meeting**

The first component of the intervention was a one-on-one meeting between a child support caseworker and a parent. The meeting was designed to be implemented immediately after an APA conference or court hearing, either by the caseworker who conducted the conference or by a caseworker specifically hired for the BICS intervention.

For orders established in court, the intervention was designed to be delivered in court after judges issued child support orders. In Denver, for example, one judge set aside space in the courthouse for the caseworker to meet with parents. Parents

**Figure 1. Colorado Intervention Process Overview**



eligible for the study were scheduled on a particular day of the week, and the judge directed them to meet with caseworkers before leaving.

During the payment meeting (in either setting), the caseworker helped the parent develop and commit to a payment plan for the initial months after order establishment. The caseworker used language informed by behavioral science that emphasized the parent's role as a source of support for the child, as well as graphics-heavy

materials and an online decision tool. The BICS team designed the materials and decision tool to standardize the information communicated and further clarify it, as many parents reported in interviews during the behavioral diagnosis and design stage that they did not fully understand the order establishment and payment processes. The visual materials were available in Spanish, but the online tool was only available in English and had to be translated in real time by the caseworker.<sup>9</sup>

Principles of behavioral science, identified below in brackets, informed every step of the payment meeting:

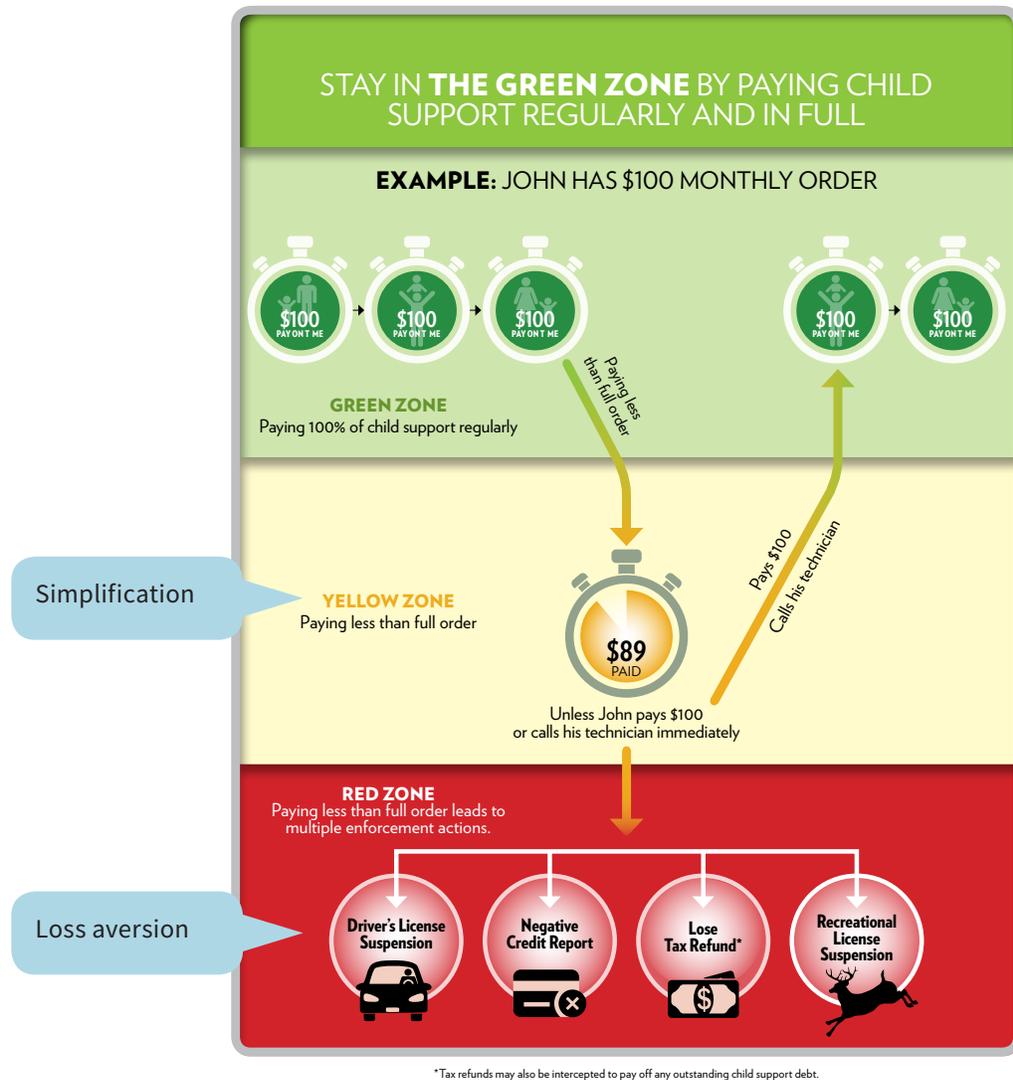
- **Talk the parent through the “Stay in the Green Zone” infographic.** Caseworkers began the meeting by explaining the importance of paying child support obligations on time and the consequences of not paying. They used an infographic to go through the scenario of a parent with a \$100-per-month child support order (see Figure 2). Caseworkers focused this discussion on helping parents, whereas previously they had focused on enforcing orders. [*simplification, loss aversion*]<sup>10</sup>
- **Guide the parent through the online decision tool.** The BICS team created a website that walked parents through a simple survey to select a payment method. For example, the response to a question such as “Do you have a bank account?” would lead to different options. The online decision tool supplemented the information parents might have received about different payment options, which varied by county and could have included outreach letters or discussions during the business-as-usual APA meeting. The tool made recommendations based on current payment-method habits, which parents might be more likely to accept. Recommendations were presented in an order that put the free methods and those that required the fewest actions first. If a parent rejected the suggested method, the caseworker presented other, more complex or fee-based methods. [*simplification*]
- **Assist the parent in completing the wallet card to take home.** Caseworkers helped parents fill out a small card that reinforced the payment schedule and encouraged them to develop payment plans (see Figure 3). The wallet card contained a phone number for a caseworker whom parents could call with questions. The parent would check a box next to the payment method chosen, mark down the day(s) of the month he or she would make payments to ensure

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<sup>9</sup> Each county had a fluent Spanish-speaking caseworker to work with clients who preferred to communicate in Spanish. When a parent submitted an application, the intake team determined whether that parent’s preferred language was Spanish. There are no data on what percentage of parents preferred to communicate in Spanish.

<sup>10</sup> “Loss aversion” refers to the concept that people are more motivated by potential losses than by potential gains of a similar size.

Figure 2. Intervention Materials: “Stay in the Green Zone” Infographic



they were on time (taking processing time into account), and write down his or her payment amount and account number. [*personalization, implementation prompts,<sup>11</sup> simplification*]

## 2. Personalized Reminders

During the payment meeting, caseworkers asked parents to select a payment reminder method: text message, email, or phone call. In the three months following order establishment, caseworkers sent parents personalized reminders on

<sup>11</sup> “Implementation prompts” are tools to help people make plans to follow through on their intentions.

Figure 3. Intervention Materials: Wallet Card

Personalization

Implementation prompts

**MY PAYMENT INFO**

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 payments please call us at XXX-XXX-XXXX. For more information, please visit our website <https://childsupport.state.co.us>. We are here to help you.

I will make my first payment on \_\_\_\_\_

Make sure your full payment is processed by the 27th of each month.

S	M	T	W	Th	F	S
				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

Circle the date(s) you plan to make payments.

**ONLINE BANKING**

▼

Cost: **FREE**

Connect to the Colorado Family Support Registry through your online bank account. You will need to enter your FSR number and the FSR address:

*Family Support Registry  
P.O. Box 2171  
Denver, CO 80201-2171*

1 day to be processed.

**AUTOPAY ( RAW )**

▼

Cost: **FREE**

Enroll here:  
<http://tinyurl.com/jpnfjhw>

Enrollment takes 5 days.  
1 day to be processed.

(front)

Simplification

**PAY BY PHONE**

▼

Cost: **FREE**

Enroll here:  
<http://tinyurl.com/gvyum3e>.  
Receive your PIN in 5 days.

Call 1-800-374-6558, enter your PIN, and choose payment amount.

1 day to be processed.

**CHECK OR MONEY ORDER**

▼

Cost: **49¢** stamp plus a money order fee of **75¢ – \$1.25** if applicable.

Purchase money order at Walmart, 7-Eleven, or the post office.

Write your FSR number and name, and mail to:

*Family Support Registry  
P.O. Box 2171  
Denver, CO 80201-2171*

2-3 days to be processed from the day letter is received.

**CASH**

▼

**PayNearMe** (Cost: **\$1.99**)  
Enroll online and bring your barcode.  
Find payment locations at <http://tinyurl.com/zs39bjt>  
3-4 days to be processed.

**MoneyGram** (Cost: **\$4.99**)  
Find payment locations at <http://tinyurl.com/oa5afwu>  
Bring FSR number and "receive code" 14651.  
3-4 days to be processed.

I will pay at > \_\_\_\_\_

**CREDIT OR DEBIT CARD**

▼

**Value Payment Systems**  
Cost: **2.95%** of payment (e.g. \$5.90 for \$200 order) or **\$4.95**, whichever is greater.  
Make payments at <http://tinyurl.com/jnbnze9>  
3-4 days to be processed.

**MoneyGram**  
Cost: **\$7.99** for payments under **\$300**. Fee varies with order amount.  
Make payments at <http://tinyurl.com/zsulymt>  
3-4 days to be processed.

(back)

the payment dates those parents had selected on their wallet cards. All reminders included a notification that a parent's payment was due that day, an indication of the parent's desired payment method as indicated on the wallet card, the parent's account number, and the phone number of the caseworker should the parent have further questions. The email reminder also included instructions on how a parent could enroll in the chosen payment method.

### 3. Follow-Up Monitoring

Caseworkers monitored parents in the intervention group for three months after order establishment. This monitoring focused on whether the parents were making their payments. Some counties had one caseworker handling all follow-up and some had multiple caseworkers doing it, each handling follow-up for his or her own cases. Caseworkers called parents who missed payments a month after those payments were due, and encouraged them to pay. They discussed how parents were implementing their payment plans and their barriers to making payments, and made referrals as needed. Though caseworkers did not use language specifically informed by behavioral science during these phone calls, the main purpose of the calls aligned with behavioral science concepts: to review each parent's payment plan in a supportive, problem-solving spirit.

## RESULTS

To measure the effects of the intervention, the BICS team compared the outcomes of intervention group members with the outcomes of control group members. The examined outcomes focused both on the "study order" — those child support orders whose establishment triggered the parents' inclusion in the study — as well all other active child support orders parents in the study were responsible for paying during the study period ("nonstudy orders").<sup>12</sup> Most of the outcome measures cover the three months after order establishment.<sup>13</sup> Details on the data and methods used to study this intervention are provided in Box 1.

**The intervention increased the amount parents paid during the first three months.** Figure 4 shows that over the first three months after order establishment the intervention group paid a total of \$694 on average, while the control group paid a total of \$579, a \$115 (19.9 percent) overall increase.<sup>14</sup> In each of the first three

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<sup>12</sup> Data from study orders and nonstudy orders were aggregated to calculate all outcome measures with the exception of days until first payment.

<sup>13</sup> An order's random assignment date was used to start measuring the three months for calculating outcomes because the order establishment dates recorded were not reliable. Additionally, because the analysis included orders established before the study, the random assignment date for the study orders was used to measure outcomes for these nonstudy orders too.

<sup>14</sup> Payments were summed across all orders belonging to a parent. When the BICS team examined the effects on study orders only, there were no statistically significant effects on the total amount paid over the first three months.

### Box 1. Data and Methods

The sample for this study consisted of 697 parents with new orders established in Arapahoe, Denver, El Paso, and Garfield Counties. Approximately half (342) of the parents were randomly assigned to the intervention group and half (355) were assigned to the control group, with parents' new orders automatically assigned to the same group. (Parents sometimes have more than one child support order.) The 697 parents in the study were responsible for paying 1,150 child support orders during the three months after the "study order" was established. Denver and Garfield Counties started the intervention in August 2016 while El Paso and Arapahoe started in April and May 2017, respectively. All four counties finished recruiting sample members around January 2018.

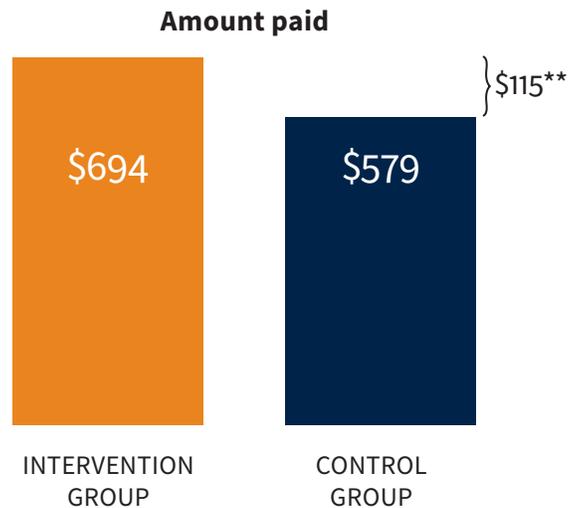
To estimate the effects of the intervention, the BICS team analyzed child support administrative records (see below) from the three months following the month of order establishment for all sample members. The analysis compares the average (mean) outcomes of intervention group members with those of the control group. Because parents were randomly assigned, parents and their orders were similar, on average, across the intervention and control groups. As a result, all statistically significant differences between the two groups' outcomes can be attributed to the intervention.\*

The following data sources were used in the analyses presented in this brief:

- Child support administrative records.** The Colorado Division of Child Support Services provided data on child support orders and payments. For each child support order associated with a parent in the sample, the BICS team collected dates of payment, order amounts, payment amounts, child support debt amounts, and dates of order establishment or modification.
- Study tracking data.** Caseworkers logged details about their contact with parents in two separate management information systems. Examples of data in these systems include meeting dates and lengths, selected payment methods, and follow-up calls (attempted and completed).
- Staff time study.** During July and August 2017, caseworkers and managers kept track of the time they spent on the BICS intervention. In Arapahoe and Denver Counties they did so for two weeks, while in Garfield County they did so for four weeks. The BICS team used this information to help estimate the cost of the intervention.
- Cost information.** Combined with data from the time study, data from the Colorado Division of Child Support Services on salary, material, and overhead costs were used to estimate the overall cost of implementing the intervention.
- Site visits.** The BICS team conducted site visits to Arapahoe, Denver, and Garfield Counties in 2015, 2016, and 2017. In April 2015 and October 2016, caseworkers and parents were interviewed and observed to provide insight into how caseworkers communicated payment methods in business-as-usual settings. During these site visits, the BICS team interviewed more than 30 parents and more than 50 child support caseworkers and managers, and the findings from these interviews were used to design the intervention. To understand the implementation of the intervention, the BICS team returned in August and September 2017. During these visits, all caseworkers and managers who implemented or directly oversaw the intervention in these counties participated in focus groups. Also during this time, the BICS team observed the intervention at APA conferences and interviewed those parents.

\*Some orders went through random assignment but were not good candidates for the intervention — for example, cases in which the parent lived out of state. The BICS team has tried to identify these cases and exclude them from the analysis; however, it was sometimes difficult to identify them. There is a small difference of 3 percentage points between the intervention and control groups in the proportion of parents who had a type of order that went through random assignment but was not included in the analysis; this difference is statistically significant. The BICS team estimated effects with all these cases included, and the results for the primary outcomes are very similar to those shown in this brief.

**Figure 4. Average Total Amount Paid During Months 1 - 3**



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

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.

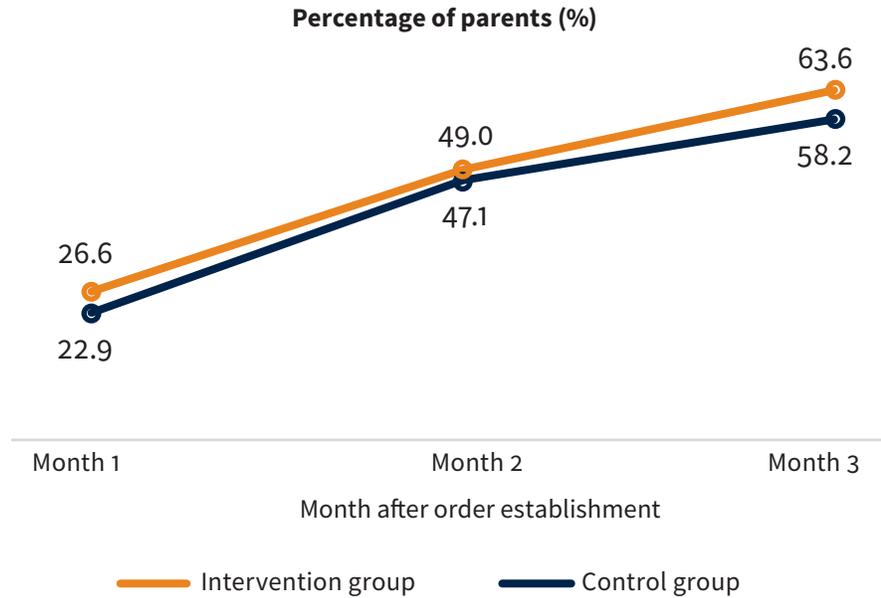
This analysis aggregates information from all of a parent's active child support orders.

months, the intervention group paid more than the control group on average, though only the difference in the second month (\$60, a 30.9 percent increase) was statistically significant, meaning it was unlikely to have occurred by chance. There may only have been a statistically significant effect in the second month because in some cases payments were not due in the first month, and because many income withholding orders had gone into effect by the third month.<sup>15</sup> These results suggest that the intervention was successful at increasing payment amounts in that critical month after orders commenced but before income withholding orders went into effect.

**The intervention did not increase the percentage of parents who made any payment during the first three months.** Figure 5 shows that the intervention did

<sup>15</sup> As mentioned above, for example, an analysis of baseline administrative data showed that among pre-BICS cases, the first payment was due 30 to 45 days after an order was set. Among BICS study orders that were established in APA conferences, the first payment was usually due about 45 days after orders were established. (This finding was calculated using the median number of days between order establishment and first payment for study orders in the intervention group.)

**Figure 5. Percentages of Parents Who Made Payments on Any Orders in Each Month After Order Establishment**



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

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.

$$\text{Percentage of parents who made payments on any orders} = \frac{\text{Number of parents who have ever paid on any orders}}{\text{Number of parents who have orders}^\dagger}$$

<sup>†</sup>This number includes parents who had orders with no amounts due for that month.

This analysis aggregates information from all of a parent’s active child support orders.

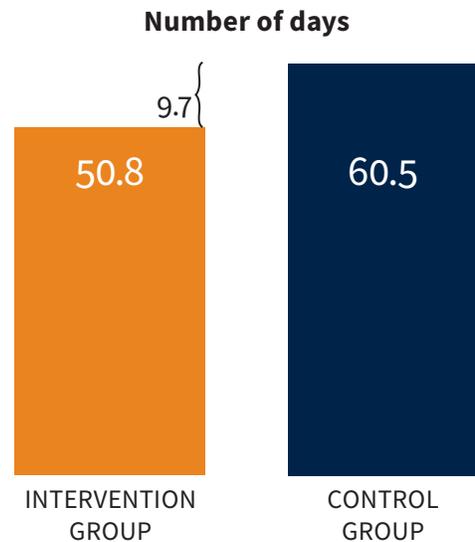
not substantially increase the percentage of parents who made payments during each of the first three months after order establishment. The intervention also did not affect the percentage of parents who made any payment at any time during the first three months.<sup>16</sup> Findings from the subgroup analysis show that the lack of effects on payment rates among the full sample is due to positive effects for one

**16** Payments were summed across all orders belonging to a parent. When the BICS team examined the effects on study orders only, there were no statistically significant effects on the percentage of parents who ever made a payment in any of first three months.

subgroup being offset by negative effects for another subgroup (discussed further below).

**Parents in the intervention group made their first payments more quickly.** Figure 6 shows the average number of days between order establishment and first payment among parents who made any payments during the first three months. This nonexperimental analysis suggests the intervention reduced that time by 9.7 days, or 16.0 percent. The analysis is nonexperimental because it is estimated only among those parents who made payments. Any differences shown may be due to factors other than the intervention, since parents who made payments may differ in unidentified ways from parents who did not make payments. That said, the fact that the intervention did not affect payment rates does suggest that this difference may be due to the intervention.<sup>17</sup> Still, the finding should be interpreted with caution.

**Figure 6. Average Days Until First Payment**



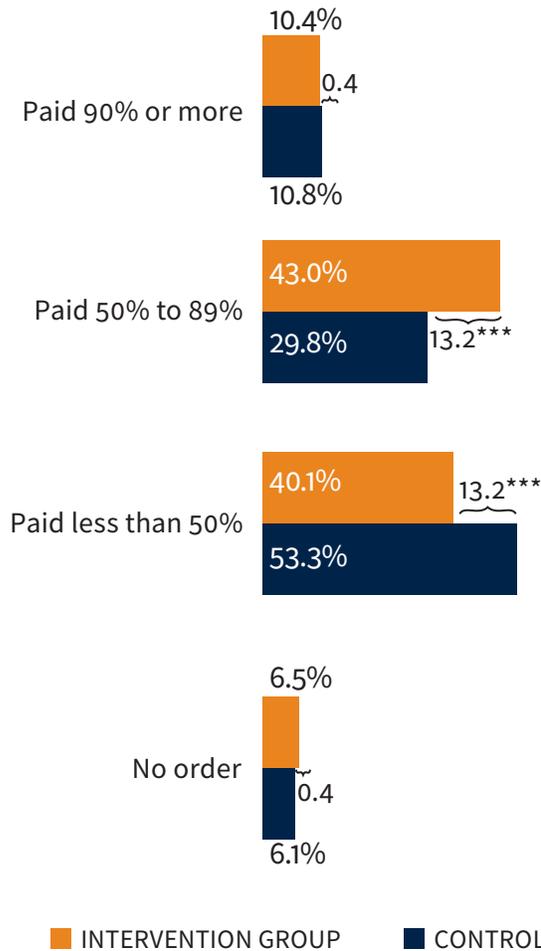
SOURCE: MDRC calculations are based on data from the Colorado Division of Child Support Services.

NOTES: Results in this figure are regression-adjusted, controlling for pre-random assignment characteristics. This analysis only includes parents who made payments, so the finding is nonexperimental and was not tested for statistical significance.

**The intervention increased the percentage of their order amounts that parents paid during the first three months.** Figure 7 examines effects on the distribution of payments. The intervention appears to have led to an increase in the percentage of parents who paid 50 percent to 89 percent of the support they owed in the first three months. It also seems to have decreased the percentage of parents who paid less than half of the support they owed.

<sup>17</sup> For example, if the intervention reduced payment rates, those in the intervention group who still made payments might be a more motivated group, relative to payers in the control group, and would have paid more quickly anyway. The fact that the intervention did not affect the percentage of payers in each group suggests that these differences in the types of people making payments may be less important and may not explain the observed difference in time to first payment.

**Figure 7. Distribution of Percentages Paid of Total Monthly Amounts Due, Months 1 - 3**



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

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.

The BICS team also examined the effects of the intervention among only those parents whose orders had amounts due. (About 7 percent of parents had orders with no amount due.) The intervention had somewhat larger effects on the average amount paid when the analysis was restricted to parents with amounts due.

**Effects on child support debt were mixed.** The BICS team examined child support debt balances during the first six months after order establishment and found no statistically significant difference in average debt between the intervention and control groups.<sup>18</sup> The team also analyzed whether the intervention affected the percentages of parents who fell into different parts of the distribution of debt amounts. That analysis suggests that the intervention encouraged some parents to pay down part of their debt: The intervention led to parents in the intervention group maintaining relatively low debt levels, compared with parents in the control group.<sup>19</sup>

**The intervention may have influenced parents' chosen payment methods.** Caseworkers recorded the payment methods selected by about 80 percent of the intervention group parents. The data available show that the three most popular choices were Automatic Recurring Withdrawal, cash, and mailing a check or money order. Although equivalent data were not collected for the control group, data collected before the intervention showed that only 2 percent of parents in Denver County and 4 percent of parents in Garfield County used Automatic Recurring Withdrawal, while 54 percent of parents in Denver County and 58 percent of parents in Garfield County paid with cash or by check.

**Effects differed for parents whose orders were established in APA conferences and those whose orders were established in court.** About three-quarters of the parents in this study received the intervention during or immediately after APA conferences. The remaining parents received the intervention after their court hearings.

In each participating county, the following percentages of orders were established in court:

- Garfield, 39 percent (26 of 66 orders)
- Arapahoe, 35 percent (104 of 294 orders)
- Denver, 12 percent (33 of 267 orders)
- El Paso, 9 percent (6 of 70 orders)

It is possible that parents who had their orders established during the less formal APA conferences might have been more willing to adhere to the intervention's payment recommendations, while parents who did not agree to the order amounts set

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<sup>18</sup> The debt analysis was exploratory. A time frame of six months instead of three months was used to allow the effects of the intervention more time to translate into effects on parents' debts.

<sup>19</sup> A higher percentage of intervention group parents had debt balances in the bottom 25 percent of the distribution of study participants than did control group parents. The difference of 9 percentage points is statistically significant at the 5 percent level.

in the APA conferences moved on to court. These parents may have continued to disagree with their orders and may have been less likely to pay.

As shown in the top panel of Figure 8, the intervention increased the amount of child support paid in the first three months after order establishment by \$197 (36.8 percent) among parents who went through the APA conference. It decreased the amount paid by \$145 (20.4 percent) among parents who established their orders in court, though that effect is not statistically significant. The difference in effects between the two subgroups is statistically significant, meaning it was unlikely to have occurred by chance, and that the intervention had a more positive effect on orders established in APA conferences than orders established in court.

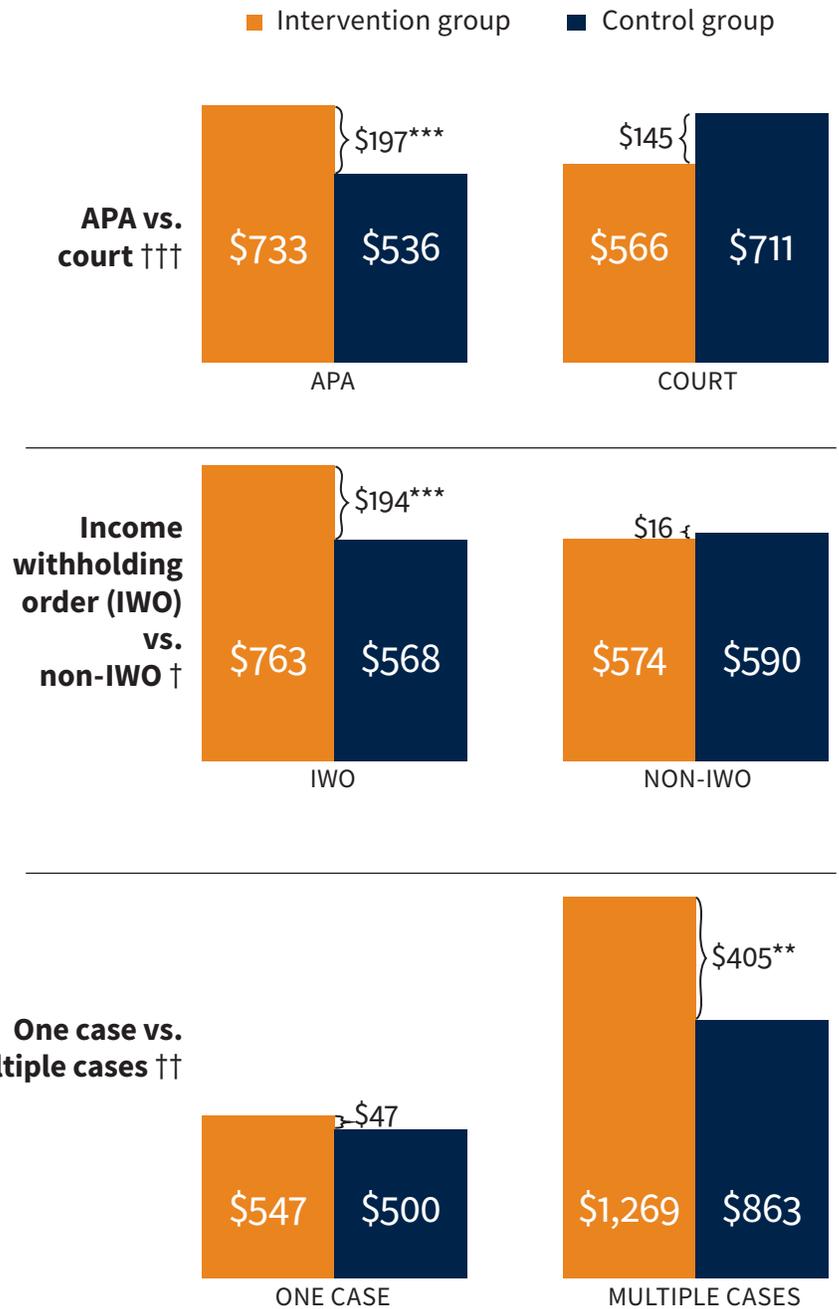
The intervention was not implemented as designed for parents who had orders established in court, which may have influenced the effect of the intervention. Personal interactions with caseworkers at the court house were replaced with phone calls. See the Implementation section below for more details.

The intervention also had different effects for the two subgroups on the percentage of parents who made any payments during the first three months. Among parents who had their orders established in APA conferences, the intervention led to an increase of 10.7 percentage points (16.9 percent) in parents who made any payments. The intervention produced a decrease of 16.7 percentage points (23.6 percent) among those who had their orders established in court. Both effects are statistically significant, as is the difference between the effects.

**The intervention increased the amount paid among parents with income withholding orders.** As Figure 8 shows, the intervention led to an increase of \$194 (34.2 percent) paid in the first three months after order establishment among parents with income withholding orders (whose child support orders may have been established in APA conferences or in court). There was no statistically significant effect on payments made by parents without income withholding orders, and the difference in effects between the two subgroups is statistically significant. These findings suggest that the components of the intervention drawn from behavioral science worked as intended. If a parent is employed and has resources, then that parent's nonpayment is probably a result of behavioral bottlenecks. Parents without income withholding orders may be facing other obstacles to payment, such as unemployment, self-employment, incarceration, or the inability to make payments automatically, making it more difficult to change their behavior through behavioral science strategies.

**The intervention increased payments among parents with multiple active orders.** The BICS team examined the intervention's effects among parents with only one child support order — the study orders that caused them to be randomly assigned — and among those with multiple orders. The BICS team hypothesized

Figure 8. Total Amount Paid (\$), Months 1 - 3



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

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.

Statistical significance levels for differences in effects between subgroups are indicated as: ††† = 1 percent; †† = 5 percent; † = 10 percent.

Sums and differences may appear to be inconsistent due to rounding.

that parents new to child support would benefit more from the intervention than parents with multiple orders, who theoretically already knew how to make payments and the consequences of missing them. However, as Figure 8 shows, the intervention had an effect of \$405 (46.9 percent) on payments among parents with multiple child support orders, and it had no statistically significant effect on payments among parents with only one. The difference in effects is statistically significant. This result is the opposite of what was expected. It may be the case that parents already familiar with child support were more receptive to the intervention's recommendations, were better able to understand them, and felt like they were approached in a more helpful and less adversarial way than they had been in the past.

## IMPLEMENTATION

This section details the implementation of the intervention and staff perspectives on implementation, and provides an estimate of the cost of the intervention.

### **There were variations in how the intervention was delivered at each of the four county offices.**

- In Arapahoe County, multiple caseworkers conducted the payment meetings — which were incorporated into the APA conferences — and one caseworker sent follow-up messages (text, phone, and email monthly payment reminders) to all parents and made phone calls to parents who missed payments.
- In El Paso County, multiple caseworkers conducted the payment meetings at the end of the APA conferences. All follow-up was conducted by a single caseworker. This caseworker did not send out payment reminders as the intervention was designed, and only made contact with parents if they missed payments. This contact took place primarily by phone, but also through text messages and emails.
- The Denver office assigned one dedicated BICS caseworker to handle all payment meetings and follow-up. Follow-up began with a phone call one week after order establishment to offer payment information and over-the-phone assistance, which was not a part of the original intervention design of reaching out to parents depending on their chosen method right before their first payments. The caseworker also gave monthly payment reminders by email and phone to parents who missed payments.
- Garfield County used multiple caseworkers to conduct the payment meetings at the end of the APA conferences. Two caseworkers conducted the follow-up monthly payment reminders by phone or email, and made phone calls to parents who missed payments. One caseworker delivered follow-up to his own

caseload, while the other caseworker delivered follow-up to the rest of the intervention group.

Caseworkers made sure to put the name and number of a contact in the office on the meeting materials so that they could maintain their connections with parents. Most parents elected to receive text-message reminders following the meeting. The caseworkers in Arapahoe and El Paso Counties sent out the text messages, while state child support office workers sent out the text messages for Denver and Garfield Counties. There were no issues reported with this process.

**Because a low percentage of parents showed up for their scheduled court hearings to establish their orders, it was inefficient to have staff members waiting in court to conduct the intervention.** After a few months, the Denver office stopped sending its dedicated caseworker to the courthouse on the designated day, choosing instead to review the court docket at the end of the day and call eligible parents who had established an order that day in court. Logistical issues eventually led all four counties to deliver the intervention over the phone to parents who had their orders established in court. Case notes show that only 62 percent of parents in this subgroup received the intervention at all; the rest could not be reached by phone.

While these implementation issues may explain why the intervention had a *smaller* effect among parents whose orders were established in court, it is unclear why it would have a *negative* effect. These results illustrate the importance of the context of the intervention, and further research on orders established in court may clarify why these disparities occurred.

**Caseworkers generally responded positively to the intervention.** In interviews with the BICS team, caseworkers said the intervention helped them build a positive rapport with parents while delivering a useful service. Some meetings were more difficult than others, particularly when parents were dissatisfied with the amounts of their child support orders. Caseworkers indicated that the infographic, online decision tool, and wallet card were effective.

In-person payment meetings took 15 minutes on average; delivering the meeting over the phone took longer because caseworkers had to describe the infographic and wallet card. After a few months, caseworkers began mailing the materials to parents ahead of the phone meetings.

Caseworkers had to receive special training to discuss payment options since these discussions were not a regular part of their job. The BICS team developed training modules in consultation with administrators at the state child support office. Caseworkers discussed payment methods regularly among themselves to ensure they were providing customers with accurate and useful information.

Caseworkers worked to remind parents about missed payments on time and strike the appropriate tone. Caseworkers responsible for calling customers who had missed payments found it difficult to track the timing of these calls since they did not receive automated reminders. This part of the intervention should be improved if it were to become standard practice. Caseworkers emphasized the importance of maintaining a friendly, customer-service-oriented tone on these calls, distinct from the “enforcement” tone typically used with parents who missed payments.

**An analysis of three of the four BICS county offices found that the intervention cost about \$219 per parent served.<sup>20</sup>** This total includes the cost of printing and organizing intervention materials such as the wallet card and infographic (to be mailed to parents who had their orders established in court in the latter half of the intervention), conducting payment meetings, tracking payments, and following up with payment reminders. Most of the cost came from staff time: implementing the payment meeting, following up with parents, and tracking order activities. The costs for printing, materials, and mailing were minimal, no more than \$0.26 per parent. Overhead costs were negligible because the intervention meetings took place over the phone or in offices or courtrooms that would otherwise have been empty.

## LESSONS AND NEXT STEPS

Colorado’s BICS intervention sought to increase the amount paid by parents and the percentage of parents who made payments in the first three months after their orders were established. The intervention engaged parents before they fell behind on payments, to increase the likelihood they would make payments on new child support orders from the start. For parents without income withholding orders, the intervention also aimed to instill a habit of making payments that would set them up for success in the long run.

The results show that the intervention increased average payment amounts during the first three months. It did not affect the percentage of parents who made any payments, though this lack of an effect among the full sample is due to offsetting effects found for the subgroups who had their orders established in APA conferences and in court. Future research could focus on how to improve payment rates for child support orders established through the court system.

Overall, these findings show that factors outside of parents’ ability to pay may be reducing the amount of child support that agencies collect. Using behavioral science can allow agencies to help parents overcome some of those factors. In this case, implementing a short meeting, sending automated reminders, and calling

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<sup>20</sup> El Paso County was not included in the time study or cost analysis because it began implementing the intervention a few weeks before these studies took place, and caseworkers were still learning the process.

parents who miss payments after orders are established administratively could allow agencies to increase payments. If the intervention were applied to all orders established through APA conferences across Colorado, the BICS team estimates that it could provide an additional \$373,405 in support annually to over 3,247 children.<sup>21</sup>

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**21** There were 3,247 orders established in APA conferences in 2017. Orders could have more than one child, but data on which orders applied to multiple children were not available. The number of children whose parents established orders in APA conferences is based on administrative data from the Colorado Division of Child Support Services.

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