

**Common Issue in Behavioral-Science Terms** → **POSSIBLE SOLUTION/EXAMPLE**

**Resources** 



**KNOW**

Knowledge and awareness about a program and the services or outcomes it can provide

<b>COGNITIVE OVERLOAD</b> When conditions overburden a person's cognitive resources, the person's mental processes and decision-making quality may be affected.	<b>Break down complex information into digestible and achievable steps.</b> To help reduce cognitive overload for people owing child support in California, MDRC created a one-page, simplified explainer sheet clarifying dense and confusing child support outreach materials. This change contributed to a 26.5 percentage point (or \$93) increase in the total amount paid in child support on the first order during the study.
<b>CHOICE OVERLOAD</b> When there are too many choices, people can become overwhelmed and make no choice at all.	<b>Limit the number of choices or group them together to simplify.</b> To encourage New York City residents eligible for a tax credit to attend an important informational meeting, MDRC revised outreach materials to show only the two nearest locations where they could attend, rather than a list of all possible locations. This change contributed to a 12 percentage point boost in meeting attendance.
<b>STATUS QUO BIAS</b> People tend to go along with the status quo or an implicit "recommendation," such as the first item on a list.	<b>Highlight the cost of doing nothing by invoking loss aversion.</b> To combat status quo bias in incarcerated noncustodial parents in Washington who needed to submit an application to have their child support modified, MDRC used loss aversion, emphasizing the long-term financial consequences of inaction. This framing contributed to a 31.9 percentage point increase in submitted applications.
<b>LIMITED ATTENTION</b> The brain can process a restricted amount of information at any given time. A person has a limited rate of information processing and can only pay attention to a certain amount.	<b>Simplify and include only vital information.</b> To make the most of the attention of Temporary Assistance for Needy Families recipients in Los Angeles who needed to attend an appointment, MDRC simplified language in the appointment notice and highlighted important information participants needed to know. These changes contributed to a 3.6 percentage point increase in program engagement within 30 days of the scheduled appointment.
<b>PSYCHOLOGY OF SCARCITY</b> Resource scarcity (for example, of money or time) creates its own mindset, changing how people look at problems and make decisions.	<b>Ease access to programs and services.</b> To accommodate the psychology of scarcity among incarcerated noncustodial parents in Washington who may have been eligible for child support modifications, the project mailed modification packets to noncustodial parents automatically, so they did not need to request packets. This change contributed to a 31.9 percentage point increase in submitted applications.

**Explainers and Case Managers**  
Engaging California Parents During Child Support Order Establishment

**The Power of Prompts**  
Using Behavioral Insights to Encourage People to Participate

**Behavioral Insights for Child Care**  
Lessons from the BIAS Project

**Framing the Message**  
Using Behavioral Economics to Engage TANF Recipients

**Simplify, Notify, Modify**  
Using Behavioral Insights to Increase Incarcerated Parents' Requests for Child Support Modifications



**FEEL**

Motivation to participate; perception that services are useful and worth one's time

<b>NEGATIVE IDENTITY PRIMING</b> All people have multiple social identities, and prompting them to focus on specific identities can affect their decisions. Sometimes a situation or prompt activates a person's negative self-view.	<b>Activate a person's positive self-image.</b> In Cuyahoga County, OH, materials that were sent to parents who owed child support framed these parents as debtors, priming a negative identity. Revised materials removed this framing and added the names of clients' children to activate their identity as parents. This change was part of a bundled intervention led to a 2.4 percentage point increase in parents making payments.
<b>SOCIAL NORMS AND SOCIAL PROOF</b> People often take their cues from social norms: the perceived behavior of others. Social proof is descriptive information about how peers behave in a similar situation.	<b>Emphasize how a desired behavior aligns with a positive norm (the behavior of the majority of similar people).</b> To encourage Ohio community college students to take summer courses, a project shared testimonials from peers who had taken summer classes and achieved success, highlighting that it is socially normative to enroll in summer courses. These testimonials contributed to a 5.5 percentage point increase in summer enrollment.
<b>THE OSTRICH EFFECT</b> People often avoid what they think will be bad news.	<b>Frame messages in more helpful and friendly terms.</b> To overcome the possible tendency of parents in Franklin County, OH, to simply ignore materials about child support, a project redesigned a payment reminder notice to include thanks to parents for making a payment and to emphasize that the child support agency was available to help. This change contributed to a small improvement in the number of parents who made a payment.
<b>LOSS AVERSION</b> People are more sensitive to decreases in their wealth and well-being than to equivalent gains.	<b>Frame effects in terms of losses instead of gains.</b> A notice to recipients of Temporary Assistance for Needy Families that emphasized the cash benefit the recipient would lose by not attending an appointment increased attendance significantly. A notice that described the gain the recipient would realize by attending did not have a significant impact.

**Nudges for Child Support**  
Applying Behavioral Insights to Increase Collections

**Making Summer Pay Off**  
Using Behavioral Science to Encourage Postsecondary Summer Enrollment

**Reminders to Pay**  
Using Behavioral Economics to Increase Child Support Payments

**Framing the Message**  
Using Behavioral Economics to Engage TANF Recipients



**DO**

Planning and follow-through on steps needed to participate in a program or make use of a service

<b>PRESENT BIAS</b> People weight present concerns more than future ones.	<b>Reframe messages to make them more salient.</b> In Texas, letters sent to noncustodial parents about applying for child support modifications were framed to activate loss aversion—highlighting the money they could lose by failing to act—thus capturing attention and overcoming the tendency to weight present concerns disproportionately. This framing contributed to an 11 percentage point increase in the application completion rate.
<b>PROSPECTIVE MEMORY FAILURE</b> People often forget to perform a planned action or intention at the appropriate time.	<b>Create reminders and experiment with the timing, keeping them close to the time when the client should complete an action.</b> To help incarcerated noncustodial parents in Texas (who are especially likely to experience prospective memory failure, given their surroundings) request a crucial appointment to apply for a modification, a project mailed them reminder postcards. They contributed to an 11 percentage point increase in the application completion rate.
<b>PROCRASTINATION</b> Often people put off action until a later time, sometimes not doing it at all.	<b>Set a deadline by which clients have to respond to your communication, even if they will not necessarily suffer consequences for missing it and the deadline is flexible.</b> In New York City, MDRC encouraged residents eligible for a tax credit to attend an informational meeting by sending them postcards containing an artificially early deadline, prompting immediate action. This deadline was part of an intervention that increased meeting attendance by 12 percentage points.
<b>HASSLE FACTORS</b> Small barriers such as filling out forms or waiting in lines can put people off. Reducing or relieving these trivial, often neglected costs can have an outsized effect.	<b>Make processes easy, simple, and automatic.</b> To encourage Ohio community college students to take summer courses, a project removed hassle factors to registration by adding direct links to registration pages in email communication, rather than requiring students to log in to a separate system themselves. This change contributed to a 5.5 percentage point increase in summer enrollment.

**Taking the First Step**  
Using Behavioral Economics to Help Incarcerated Parents Apply for Child Support Order Modifications

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