

An Evaluation of the Kansas Child Support Savings Initiative

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Overview

The state of Kansas created the Child Support Savings Initiative (CSSI) in 2013 to help parents who owe child support pay off debt that is owed to the state while also saving for their children's future higher education.¹ The program aims to encourage parents to make qualifying deposits into tax-advantaged college savings plans — 529 accounts — administered by the state. In return, the parents receive matching reductions in their child support debts.

Kansas originally created CSSI only for parents who owed child support debts to the state. When Kansas decided it wanted to expand CSSI to debts owed the parents receiving child support, it needed to find an alternate source of funding to pay off those debts. It was able to do so in 2014 with funding from the W.K. Kellogg Foundation, and under that grant MDRC received a contract to provide technical assistance and conduct an evaluation in conjunction with the expansion.

MDRC applied insights from behavioral science to design and test solutions to address the savings program's primary challenge, which was that very few of the parents invited to participate ever responded or enrolled. Over several years, Kansas and MDRC conducted two randomized controlled trials to test different methods of outreach and engagement, and made significant changes to the program's design and operations. While implementation research suggests that some parents found CSSI appealing, the first round of testing saw largely trivial effects and the second round saw none.

These results confirm other research that it is difficult to encourage low- and moderate-income individuals to save money. Parents in child support debt probably face even greater economic challenges than many other low-income people, as they are struggling to make their current child support payments and pay down their child support debts while meeting all their other life obligations. Members of the target population for this study, parents who owed more than \$1,000 in child support debt, generally had no income or extremely low incomes.

Although it was challenging for this study to achieve effects, behavioral economics did play an important role for both Kansas and the research team. Both the state and research team have a clearer understanding of the challenges and opportunities related to addressing child support debt and encouraging savings for education. That said, the materials informed by behavioral science developed by the research team largely failed to get parents' attention, and even when they did, the program might not have been attractive enough and the program materials not able to overcome the gap between intention and taking action. The results of this study suggest that there are limitations in marketing child savings accounts to parents in child support debt and, perhaps, to low-income parents in general.

¹If a family is receiving Temporary Assistance for Needy Families, then child support payments are used to offset those benefits, and unpaid child support results in debt owed to the state.

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Preface

The Kansas Child Support Savings Initiative was designed to address two different, and difficult, challenges: reducing the child support debts of parents who are behind on their payments, and increasing educational savings for their children. The program's designers hypothesized that parents would increase the amount of owed child support they paid if the funds were designated for their children's college education. Despite the offer's appeal, the program had few takers. Behavioral economics research by MDRC and others has shown that small changes in the environment can make it easier for people to act in ways that support their goals. Therefore, MDRC applied insights from behavioral science to address the fact that very few of the parents invited to participate in the savings program ever responded or enrolled. With funding from the W.K. Kellogg Foundation, Kansas and MDRC conducted two randomized controlled trials to test different methods of outreach and engagement, and made changes to the program's design and operations. This report presents findings from these two rounds of testing.

Following a systematic approach called behavioral diagnosis and design, MDRC and Kansas devised several interventions to improve participation in the program, including re-designing outreach materials, seeding new accounts with money to get parents started, and using innovative outreach methods such as text messages. Through two rounds of testing, the impacts achieved by these interventions were very small. These results confirm previous research showing that it is generally difficult to encourage low- and moderate-income people to save. Parents in child support debt probably face even greater economic challenges than many other low-income people, as they are struggling to make their existing child support payments and pay down their child support debts while meeting all their other economic obligations.

While this study did not achieve meaningful results, the behavioral science work done in this project did provide insights into the challenges and opportunities related to addressing child support debt and encouraging savings for education. However, the study also demonstrated the limitations of behavioral science in addressing some of the problems faced by parents with significant child support debts, such as unemployment and low earnings. In the end, tying child support debt and college savings together in a single intervention was a difficult task.

Behavioral science provides a new way of thinking about the design of human services programs and a powerful set of tools to improve program outcomes. In addition to this work in Kansas, MDRC has completed significant behavioral science studies in many states. Even when there are no effects, these studies provide new information about how to advance child support and social service programs to better meet the needs of individuals and their families.

Gordon L. Berlin
President, MDRC

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This report would not have been possible without the support of many individuals and organizations. The Child Support Savings Initiative (CSSI) was created by the Kansas Treasurer's Office and the Kansas Department for Children and Families. Melissa Johnson and Trisha Thomas in Child Support Services were instrumental to the launch of the project.

At the Kansas Department for Children and Families, we would like to thank Amy Burgoon, Sarah Zale, Ashley Dexter, Deanne Dinkel, Raynora Charles, and Melanie Alderson. They have been essential partners in the development of the CSSI program and the design of its evaluation, and put the study into operation in Kansas. We would also like to acknowledge and thank the many district staff members who helped organize site visits and recruited parents to meet with us. We also thank Dilip Soman at the Rotman School of Management at the University of Toronto for his insightful and invaluable assistance in understanding behavioral science bottlenecks and crafting interventions to address them. The MDRC Center for Applied Behavioral Science, headed by Nadine Dechausay, also provided valuable insights on behavioral economics and interventions to address the barriers to participation the team identified.

At MDRC, Dan Bloom, Caitlin Anzelone, and Carolyn Schultz provided thoughtful comments on several drafts of this report. Joshua Malbin edited the report and Ann Kottner prepared it for publication.

Finally, we extend our deep appreciation to the parents who gave generously of their time to participate in interviews, allowing us to learn from their experiences.

The Authors

Executive Summary

The state of Kansas created the Child Support Savings Initiative (CSSI) in 2013 to help parents who owe child support pay off debts they owed to the state while also saving for their children's future higher education.¹ The program aims to encourage parents to make qualifying deposits into tax-advantaged college savings plans — 529 accounts — administered by the state. In return, the parents receive matching reductions in their child support debts. To enroll, a qualifying parent must pay in full the obligation he or she has incurred that month (the “current support”) and deposit \$25 to open a savings account. A parent can open an account for each child for whom he or she has a debt obligation. Then, as long as the parent pays the current support amount in full plus \$1 toward the debt, for every dollar deposited in an account, two dollars in child support debt owed to the state is forgiven.

Kansas originally created CSSI only for parents who owed child support debts to the state. A state can choose to forgive debt owed to it, and sometimes does if it believes the benefits of parents meeting certain conditions outweigh the costs of forgiving debt — as was the case with CSSI. However, more commonly, child support debt is owed not to the state, but to a custodial parent.² Only the custodial parent can forgive that debt. When Kansas decided it wanted to expand CSSI to debts owed to custodial parents, it needed to find an alternate source of funding to pay off those debts. It was able to do so in 2014 with funding from the W.K. Kellogg Foundation, and the foundation also granted MDRC a contract to provide technical assistance and conduct an evaluation in conjunction with the expansion. The program for those with debt owed to the other parent was similar to the program for those with debt owed to the state, except that every dollar deposited in an account was matched equally with a payment to the other parent, reducing the noncustodial parent's debt.

MDRC applied insights from behavioral science to design and test solutions to address the savings program's primary challenge, which was that very few of the parents invited to participate ever responded or enrolled. Over several years, Kansas and MDRC conducted two randomized controlled trials to test different methods of outreach and engagement, and made significant changes to the program's design and operations. This report presents findings from these two rounds of testing.

¹If a family is receiving Temporary Assistance for Needy Families, then child support payments are used to offset those benefits, and unpaid child support results in debt owed to the state.

²A custodial parent is one who has custody of a child, and a noncustodial parent is one who does not. This report employs the term “noncustodial parent” to describe a parent who owes child support and “custodial parent” to describe one who receives it, because those terms are widely used in that way by child support policymakers and researchers. However, not all parents without custody owe child support and those parents who do owe child support may have joint or sole custody of their children.

Diagnosis and Design Process

MDRC used a method called “behavioral diagnosis and design” to identify potential problems related to enrollment and engagement in CSSI and to develop low-cost changes intended to improve the process. The behavioral diagnosis and design process has several phases.

1. **Define:** The research team works with program administrators to define a problem of interest. In this case, the anticipated problem was low enrollment and engagement in the program. To assist in this effort, the research team and Kansas also ran a baseline pilot test.
2. **Diagnose:** The research team studies each step in a program’s process in order to identify possible drop-off points or “bottlenecks” where the program is not achieving its desired outcomes. The team adopts the perspective of the program’s participants and staff to identify possible behavioral reasons for the bottlenecks — those related to individuals’ decision-making processes and actions, as well as aspects of the environment that influence behavior.
3. **Design:** The research team uses theories about why bottlenecks are occurring and other insights from behavioral science to design an intervention that can address those hypothesized reasons and improve program outcomes.
4. **Test:** The research team evaluates the intervention using rigorous scientific methods.³
5. **Iterate:** Finally, the researchers and program administrators ideally use the research findings to develop further changes to the program and intervention design, so the behavioral diagnosis and design process can repeat. This iteration allows for possible multiple rounds of hypothesis development and testing, and aims to connect the problem, behavioral bottleneck, and design solution in a coherent way.⁴

³In most of its behavioral science studies, MDRC conducts tests using a random assignment design, where some portion of a given sample is provided the intervention and the rest continues with business as usual. Randomized controlled trials are considered the most rigorous and accurate way to detect and evaluate the effects of an intervention.

⁴For a more detailed discussion, see Chapter 2 of Lashawn Richburg-Hayes, Caitlin Anzelone, and Nadine Dechausay, *Nudging Change in Human Services: Final Report of the Behavioral Interventions to Advance Self-Sufficiency (BIAS) Project*, OPRE Report 2017-23 (Washington, DC: U.S. Department of Health and Human Services, Office for Planning, Research and Evaluation, 2017)..

Baseline Pilot Test

To implement MDRC’s behavioral diagnosis and design process — and because it expected low engagement in CSSI — the research team began its behavioral diagnosis by running a nonexperimental pilot test. That test was meant to provide an estimate of a likely baseline participation rate for basic outreach methods and to help the team identify possible bottlenecks associated with the program. In the pilot test Kansas sent a mailer and reminder letter containing information about CSSI to 1,000 parents with child support debt owed to the other parent in two of the state’s largest counties. The mailers were sent out in mid-November 2014 and the reminder letters were mailed in late December. The findings from this pilot test supported the research team’s belief that this type of unobtrusive outreach strategy would generate very low enrollment rates (less than 2 percent).

Barriers to Participation

MDRC conducted field research and interviews with noncustodial parents in Kansas to learn why they might not participate in CSSI. Generally, the research suggested that some parents who currently pay their child support obligations and some portion of their debts would welcome the opportunity to save for their children’s education at the same time. However, many parents with debts are likely to have trouble paying: many are unemployed or underemployed, face barriers to employment such as a lack of a high school education or a history of incarceration, and have no income or little income. To such parents this program was likely to be appealing, but beyond their means.⁵ The research team also found that the application and process of matching deposits created obstacles for many parents, that those who had trouble making child support payments were not likely to be responsive to this program, and that CSSI would probably be better suited to those who already had some ability to make their child support payments and pay down their debts. The team identified several impediments to participation, notably:

1. Parents may not receive or read the program outreach materials.
2. Parents may not understand the program outreach materials because they are so complex and text-heavy.
3. Parents may not be interested in the program, may be skeptical of the outreach materials, may not understand the benefits of CSSI, or may not have the mental resources necessary to make a commitment.

⁵Elaine Sorensen and Chava Zibman, *To What Extent Do Children Benefit from Child Support?* (Washington, DC: The Urban Institute, 2000); Elaine Sorensen, Liliana Sousa, and Simone G. Schaner, *Assessing Child Support Arrears in Nine Large States and the Nation* (Washington, DC: The Urban Institute, 2007).

4. If parents are interested in the program, several “hassle factors” may keep them from engaging. (Hassle factors are features or situational details that make a behavior harder to accomplish, in this case, for example, the need to mail or call to request an application.)
5. Parents may struggle with the application materials due to their complexity.
6. If parents do sign up for CSSI, they still could encounter both logistical and economic barriers to their continued participation in the program.

Tests and Findings

Based on findings from the pilot test, the research team developed a variety of interventions informed by behavioral science to increase engagement in CSSI; those interventions were tested in two rounds of randomized controlled trials. The primary outcomes measured in this evaluation were short-term, focused on whether interventions informed by behavioral science would increase responses to the offer to participate in CSSI (measured as a request by phone or mail for more information about the program), and whether those interventions would increase the number of parents who opened accounts. The initial test began in December 2015. A second test (of interventions developed in response to findings from the first) began a year later.

Round 1

The program-promotion materials for Round 1 of the study included flyers, a reminder letter, and tax-season-themed materials. The research team identified several areas where insights from behavioral science could be incorporated and tested. Outreach materials were redesigned to address several of the main bottlenecks identified in the diagnosis stage. The research team also sought to enhance the program by “seeding” accounts (paying the \$25 minimum deposits required to open them using funds provided by the W.K. Kellogg Foundation) and offering in-person information sessions. Finally, the new intervention materials included a reminder during tax season informing parents that if their tax refunds were going to be intercepted by the child support agency to repay their debts, that money could be redirected to CSSI accounts and they could receive matching funds.

The team developed a four-arm research test (three program groups and one control group). This test included three elements:

1. The redesigned outreach materials
2. Account seeding
3. An offer of an in-person information session

Eligible noncustodial parents were randomly assigned to one of four groups, who were sent different forms of the offer to participate in the CSSI program.

In the Round 1 test, the response rate of the group that received the new outreach materials was 0.6 percentage points higher than that of the group that received the state's original materials. This effect was statistically significant, but was fairly trivial and it did not result in an increased enrollment rate. The group that received the new outreach materials and account seeding saw the largest increase in response rates, at 0.9 percentage points, but, similarly, this small increase did not result in increased enrollment.

Round 2

The research team shared preliminary impact and implementation findings from Round 1 testing with Kansas and discussed ways the program could be revised to address the issues discovered in Round 1. MDRC suggested several changes to address the barriers to participation and other issues uncovered during that testing. Kansas agreed to the changes listed below. These changes were implemented in July 2016 and were made for the whole program, not only participants assigned to intervention groups in the second round of testing.

- **Revise the requirements to receive matching funds.** The revised requirements made it simpler to receive the match.
- **Increase the cap on matching payments per child to \$1,000.** It was hoped that a larger amount of money would be more appealing to parents and encourage more of them to participate.

MDRC also suggested developing and testing further improvements to the outreach materials. Kansas agreed to the following outreach strategy for Round 2:

- **Include an application with the outreach materials** in order to reduce hassle factors and reduce the steps required to open an account.
- **Seed all accounts with \$25** in order to reduce the hassles and economic burdens of opening an account.
- **Create a parent referral program.**
- **Use Kansas's texting services to reach parents.** In interviews, some parents suggested that texting might be a more effective way to reach people than the mail.
- **Produce a video explaining the requirements to receive matching funds.**

As in the first round, the primary outcomes measured in this round focused on whether these interventions informed by behavioral science would increase responses to the CSSI offer. None of the strategies tested in Round 2 resulted in a statistically significant impact on enrollment in CSSI. Nonexperimental, exploratory analyses were conducted comparing the outcomes of Round 1 and Round 2, and these analyses suggest that the program changes MDRC recommended between rounds may have led parents in both the program and the control groups to open savings accounts faster and to receive more matched payments in the form of deposits to those savings accounts.

Conclusion

MDRC and Kansas implemented two rounds of interventions informed by behavioral science to address potential bottlenecks related to enrollment in Kansas' CSSI. The impacts achieved through these tests were minimal and largely trivial. These results confirm previous research showing that it is generally difficult to encourage low- and moderate-income individuals to save money. Parents in child support debt probably face even greater economic challenges than many low-income people, as they are struggling to make their existing child support payments and pay down their child support debts while meeting all their other economic obligations. CSSI therefore faced significant barriers to enrollment, since it was a program aimed at those who had child support debts.

Although the interventions in this study did not achieve meaningful effects, behavioral economics did play an important role for both Kansas and the research team. The tools of behavioral economics clarified the challenges and opportunities related to addressing child support debt and encouraging savings for education. The study also demonstrated the limitations of behavioral science in addressing some of the larger problems faced by these populations, such as unemployment and low earnings. And while the study did not yield significant impacts on enrollment at any stage, it did result in several lessons for policymakers.

Encouraging savings for college. Given the economic and other challenges facing parents with child support debt, states may wish to explore programs that further reduce barriers to participation, including automatic enrollment with an option to opt out of the program, more aggressive account seeding, and automatic deposits. It might also help to offer educational savings opportunities in more trusted settings outside of child support agencies (schools, for example).

Savings for different goals. Child support agencies could explore developing debt-reduction and savings programs that may have more salient and immediate goals for parents. Saving for college is a distant and difficult task, even among parents with economic means. It is an interesting empirical question whether it might be more appealing to allow parents to save for items such as a car, a house, job training, or education.

Ways to increase earnings and reduce debt. Ultimately, lack of income is a primary cause of child support debt. Helping parents find jobs and increase their earnings may be the best way to address child support debt. MDRC and other organizations are undertaking extensive research to understand the challenges in helping parents who owe child support achieve long-term employment and economic independence. So far, results have been mixed, and more research should be devoted to this important issue. Additional areas of research should include employment support, nonmonetary ways to reduce child support debt (through parenting time or by attending employment programs, for example), and other ways to improve child support outcomes for parents and children using ideas from behavioral economics and procedural justice (the idea that how individuals perceive the fairness of an administrative or legal process and their treatment during it influences how they respond to it).

Looking Forward

Behavioral science provides a new way of thinking about the design of human services programs and a powerful set of tools to improve program outcomes. In addition to this work in Kansas, MDRC has completed significant behavioral science studies in numerous states through its Behavioral Interventions to Advance Self-Sufficiency project, Behavioral Interventions for Child Support Services project, and other studies. Even when there are no effects in the areas studied, these studies provide new information about how to advance child support and social service programs to better meet the needs of individuals and their families.

Chapter 1

Introduction and Background

Introduction

Many parents who owe child support fail to pay their obligations in full and accumulate debt, which has negative consequences for them, their children, and the state and local child support agencies responsible for ensuring that children receive support from both parents. Parents can have child support debts to a state (because the state wishes to recover the costs of providing public assistance for the child and the parent who has custody), or they can have debts to the other parent. A state can choose to forgive debt owed to it, and sometimes does if it believes the benefits of parents meeting certain conditions outweigh the costs of forgiving debt. For example, the state of Kansas created the Child Support Savings Initiative (CSSI) in 2013 to help parents who owe child support to the state pay off that debt while also saving for their children's future higher education. When parents make qualifying deposits in tax-advantaged college savings plans administered by the state, they receive matching reductions in their child support debts.

However, if debt is owed to a custodial parent (the parent who has custody of a child), then only that parent can forgive the debt. When Kansas decided it wanted to expand CSSI to debts owed to custodial parents, it needed to find an alternate source of funding to pay off those debts. It was able to do so with funding from the W.K. Kellogg Foundation, and under that grant MDRC received a contract to provide technical assistance and conduct an evaluation in conjunction with the expansion.

MDRC applied insights from behavioral science to design and test solutions to address the program's primary challenge, which was that very few of the parents invited to participate in the savings program ever responded or enrolled. Over several years, Kansas and MDRC conducted two rounds of randomized controlled trials that varied the program's outreach methods and made significant changes to the program's design and operations. In the first round of tests, outreach methods informed by behavioral science increased the number of people who responded compared with an existing program mailer, but the increase in responses was small in practical terms and no more parents ended up enrolling in the savings program.

In light of these findings, Kansas implemented a number of program changes to CSSI that were recommended by MDRC. In the second round of trials, the outreach methods informed by behavioral science that were tested did not increase the number of people who responded or the number who ultimately enrolled. However, the program changes introduced between Rounds 1 and 2 appeared to increase the pace at which people opened savings accounts

and the amount of money they accumulated in the accounts, which illustrates how insights from behavioral science might be more powerful when used to design a program than they are when they are only used to market it. The study demonstrates how policymakers, practitioners, and researchers can use rigorous approaches to problem solving and evaluation to try to strengthen programs and more effectively serve low-income and other marginalized communities.

The rest of Chapter 1 provides background on the design of CSSI, its operations, and relevant lessons from past research. Chapter 2 reviews MDRC's process for applying insights from behavioral science to programs, and describes the results of using that process in Kansas. Chapter 3 details the design, implementation, and findings of an initial program-outreach test. Chapter 4 discusses how CSSI was adjusted in light of the first round of testing and the design, implementation, and findings from a second round of tests. Chapter 5 shares exploratory, qualitative, and other findings after two rounds of testing, while Chapter 6 concludes by sharing lessons for policy, practice, and research in areas such as child support, behavioral science, and program innovation.

Background

Parents can provide many kinds of support to their children. When parents live in separate households, child support orders can help ensure that children receive financial and medical support from both parents. One parent, referred to as the noncustodial parent in this report, is legally obligated to make payments to the state or to the parent who has primary responsibility for raising their child (referred to as the custodial parent in this report). In the United States, the child support system was established to collect money from noncustodial parents either to reimburse state and federal governments for the financial and medical assistance they provide to custodial parents and their children, or to support custodial parents so they can remain off public assistance.¹ Nationally, 95 percent of payments are distributed to families, while 5 percent is retained to reimburse state and federal governments.² The federal government helps states, territories, and tribes develop, manage, and operate programs to collect child support and accomplish related tasks. In 2016, the U.S. child support system collected nearly \$33 billion on the behalf of nearly 16 million children, more than one in five of the nation's children.³

Kansas Child Support Services, hereafter referred to as Kansas, is responsible for managing the child support program in the state of Kansas. In 2016, Kansas distributed more than

¹Congressional Research Service (2017).

²Office of Child Support Enforcement (2017a).

³Office of Child Support Enforcement (2017b); ChildStats.gov (n.d.).

\$200 million on behalf of nearly 147,000 children.⁴ Since September 2013, most child support services in Kansas, including collections, have been conducted by private companies or other organizations under contract with the state.⁵

The Problem of Child Support Debt

One major problem for child support agencies across the country is that many noncustodial parents do not pay their obligations in full. In 2016, for example, parents across the country paid about two-thirds of the amount they owed for that year (known as “current support”).⁶ When current support is not paid on time, it becomes debt that parents are still obligated to pay. Debt can either be owed to the custodial parent or to the state. As of 2016, parents from over 11 million cases across the country owed more than \$116 billion in debt, including more than 108,000 cases and \$802 million in Kansas.⁷ In the past, noncustodial parents owed about equal amounts to the government and to custodial parents. In recent years, however, the number of families receiving Temporary Assistance for Needy Families (TANF) has declined, and therefore so have the number of noncustodial parents who owe money to reimburse the government for TANF expenditures. Today, most child support debt is owed to custodial parents.⁸

Unpaid child support has several negative consequences for custodial parents, their children, noncustodial parents, and child support agencies:

1. Unpaid child support lowers the economic well-being of custodial parents and their children, which is a critical concern when 29 percent of these families have incomes below the federal poverty line.⁹
2. Noncustodial parents can have money seized from bank accounts or tax refunds; their driver’s, recreational, or occupational license(s) can be suspended; and they can experience other sanctions, including jail time. In some states, although not in Kansas, child support debt accumulates interest and grows over time if parents continue not to pay it.¹⁰ Child support debt is reported on parents’ credit reports, which can affect their access to financial products. Poor credit history, suspended licenses, and incarceration can in turn affect parents’ current and future employment pro-

⁴Kansas Department for Children and Families (2017); Office of Child Support Enforcement (2017b).

⁵Gilmore (2016).

⁶Office of Child Support Enforcement (2017b).

⁷Office of Child Support Enforcement (2017b).

⁸Office of Child Support Enforcement (2014).

⁹Grall (2016).

¹⁰National Conference of State Legislatures (2013).

spects. Using a natural experiment, some researchers found that increased debt substantially reduced the earnings and child support payments of parents with relatively strong formal employment histories.¹¹

3. Unpaid child support is also a problem for state and local child support agencies. When child support is owed to the state, nonpayment means the state receives less reimbursement for the public assistance it provides to custodial parents and their children. In addition, the percentage of current support paid and the percentage of parents with debts who make payments on those debts are two of the main federal performance measures for state child support programs. As a result, past-due support can negatively affect the amount of funding a state receives from the federal government to help administer the state's child support program.

Why Parents Fall Behind in Child Support

The child support system has traditionally viewed payments as being a function of parents' willingness and ability to pay. There are a variety of reasons why parents may be unwilling to pay, including strained relationships with custodial parents, limited access to their children, or distrust of the child support system. If parents have the ability to pay but are unwilling to do so, income withholding and other enforcement actions are effective and appropriate ways to ensure payments. They remove parents' ability to choose not to pay child support and increase their incentives to pay.¹²

However, low-income parents can be and frequently are assigned obligations that represent very high percentages of their incomes (up to 65 percent in some circumstances).¹³ Multiple studies have found that parents' lack of income is associated with reduced child support payments.¹⁴ A 2007 study incorporating data from nine states found that 70 percent of debt was owed by parents with no reported income or reported incomes of \$10,000 or less.¹⁵ As a result, the researchers estimated that most of this debt would not be collected over the following 10 years.

¹¹Cancian, Heinrich, and Chung (2013).

¹²Office of Child Support Enforcement (2008b).

¹³Office of Child Support Enforcement (2017c); Meyer, Ha, and Hu (2008); Stirling and Aldrich (2008); Pearson, Davis, and Thoennes (2003).

¹⁴See Wu (2011) for a discussion.

¹⁵Sorensen, Sousa, and Schaner (2007).

Reducing Child Support Debt

Child support agencies have developed and implemented a number of strategies to help parents avoid accumulating debt.¹⁶ Still, many parents do continue to accumulate debt, so agencies have also experimented with programs that seek to help parents manage and reduce their debts.¹⁷ These compromise programs typically settle a portion or all of the child support debt a parent owes to the state in return for the parent meeting certain conditions, such as paying a lump sum, participating in an employment program, attending parenting classes, or making current-support payments on time for a number of consecutive months.

A number of these programs have been evaluated, but only one (the evaluation of the Families Forward program in Wisconsin) used a rigorous experimental design to identify effects.¹⁸ The other evaluations relied on nonexperimental or compromised experimental designs. The studies show that debt-compromise programs can help participating parents reduce their debts and make more consistent payments; they also show that it is extremely difficult to make contact with parents and get them to express interest in these programs. Even when parents enroll, they often struggle to engage consistently and complete the programs. Finally, research suggests that less disadvantaged parents may be more likely to enroll and benefit from these programs.

The Problem of Limited College Savings

When developing a program to help parents manage child support debt, Kansas decided to tie debt forgiveness to college savings for two reasons. First, Kansas thought that doing so would increase the likelihood that parents would provide financial support to their children. Second, many families, particularly low-income families, struggle to save for and afford their children's higher education. Correlational research suggests that children from low- and moderate-income families with some college savings are significantly more likely to enroll in and graduate from college than children from similar backgrounds with no savings in education accounts.¹⁹ Since the child support program serves millions of low- and moderate-income families, Kansas believed it might be a good platform for encouraging these families to begin saving for their children's higher education.

¹⁶Office of Child Support Enforcement (2013); Office of Child Support Enforcement (2008a).

¹⁷Office of Child Support Enforcement (2016); U.S. Department of Health and Human Services, Office of the Inspector General (2007); Pearson and Griswold (2001).

¹⁸Heinrich, Burkhardt, and Shager (2011); Lein, Savas, and Sundstrom (2015); Pearson, Thoennes, and Kaunelis (2012); Davis, Thoennes, and Pearson (2012); Ovwigho, Saunders, and Born (2005); Pukstas et al. (2004); Pearson and Davis (2002).

¹⁹Oreopoulos and Petronijevic (2013); Baum, Kurose, and Ma (2013); Elliott, Song, and Nam (2013).

Kansas is not the first state to try to combine child support and college savings. In 2012, Texas launched the Child Support for College Asset Building Initiative, which encouraged custodial parents who were going to receive lump-sum debt payments to participate in financial coaching sessions and open college savings accounts. Over 18 months, the initiative sent over 38,000 letters, emails, and postcards to parents and convinced 63 individuals to open 116 accounts — a very low participation rate.²⁰ In addition, the small number of individuals who agreed to participate saved relatively small sums.

Why Families Do Not Save for College

Higher education generates substantial financial returns, so why do so many families, particularly low-income families, report that they are not saving for their children's higher education?²¹ One simple explanation is that many families have such low incomes that it is difficult for them to meet their basic needs, let alone save. The majority of parents in a Sallie Mae survey, including more than two-thirds of low-income parents, reported that they were not saving because they did not have enough money to do so.²² When families are able to accumulate savings, those savings may be directed towards other important priorities, such as emergency expenses, housing, or retirement. In the Sallie Mae survey, a sizable minority of parents reported that they were making a priority of savings for purposes other than higher education.

Even if parents want to save for their children's education and can theoretically restructure their finances to do so, they may still not act on that desire. In the Sallie Mae survey, sizable minorities of parents reported that they were not saving because they had not gotten around to it or because they were not sure of their best options, responses that align with findings from an extensive body of research showing that people struggle to follow through on their intentions.²³

Increasing Higher Education Savings

There has also been considerable policy experimentation and research intended to help low-income and other families save for higher education. The most commonly used savings vehicles specifically designed for higher education purposes are 529 savings plans. These plans, typically administered by states, are named for the section of the federal tax code that sets their advantageous tax treatment, which confers the greatest potential benefits to higher-income, asset-wealthy families.²⁴ As of 2015, such plans were active in 49 states and the District of

²⁰Child and Family Research Partnership (2013).

²¹Oreopoulos and Petronijevic (2013); Baum, Kurose, and Ma (2013); Sallie Mae (2016).

²²Sallie Mae (2016).

²³Madrian (2014); Bertrand, Mullainathan, and Shafir (2004); Wittman and Scanlon (2015).

²⁴Crandall-Hollick (2015)

Columbia, with a total of 12.3 million open accounts and \$258.2 billion in assets.²⁵ Account participation is highly correlated with income. For example, 47 percent of the families with 529 plans in 2010 had annual incomes of over \$150,000, even though only 11 percent of families with children made more than \$150,000 that year.²⁶ State and local governments, nonprofit organizations, and other types of organizations have launched dozens of programs that open 529 accounts or similar types of children's savings accounts and seed them with initial deposits for large numbers of eligible families.²⁷ Early models required families to sign up to participate and contended with low participation as a result, so more recent programs often automatically enroll everyone who is identified as eligible (for example, families who have children in kindergarten).

The most rigorous evaluations of children's savings account programs that closely resemble the 529 savings plans used in Kansas or elsewhere are the Michigan Saving for Education, Entrepreneurship, and Downpayment (SEED) and SEED for Oklahoma Kids demonstration projects. Launched in 2004, the Michigan SEED program offered each family with a child attending a Head Start program access to a 529 savings account seeded with an initial deposit of up to \$1,000 and eligibility for one-to-one matching of additional deposits the family was encouraged to make.²⁸ Launched in 2007, the Oklahoma SEED program offered a random selection of Oklahoma families access to 529 savings accounts seeded with initial deposits of \$1,000, access to an additional type of account with an initial deposit of \$100, and varying levels of matching payments for deposits families made themselves.²⁹ Evaluations found that the programs had trouble recruiting families. Only a minority of families who agreed to open accounts subsequently made deposits of their own beyond what was originally seeded by the programs, and participation was associated with socioeconomic measures such as income.

Overview of the Child Support Savings Initiative (CSSI)

In an effort to address the problem of child support debt and simultaneously boost savings for higher education, Kansas Child Support Services created CSSI in 2013 in partnership with the State Treasurer. The program encourages parents with child support debts to open accounts with the state's 529 college savings plan, called Learning Quest.³⁰ The CSSI accounts are owned by the state with a child named as the beneficiary, which ensures the funds can only be used for the

²⁵Hannon, Moore, Schmeiser, and Stefanescu (2016).

²⁶U.S. Government Accountability Office (2012); Reeves and Joo (2017).

²⁷Butrica (2015); Hathaway (2016); Campaign for Every Kid's Future (2017).

²⁸Marks et al. (2009).

²⁹Marks, Engelhardt, Rhodes, and Wallace (2014).

³⁰Crandall-Hollick (2015).

child's higher education expenses.³¹ To enroll, a qualifying parent must pay his or her current support obligations in full and deposit \$25 to open a savings account. A parent can open an account for each child for whom he or she has a debt obligation. Then, as long as a parent pays the current support amount in full plus \$1 toward his or her debt, for every dollar deposited in an account, two dollars in child support debt owed to the state is forgiven. In the first two years, following extensive print and multimedia advertising directed at thousands of eligible parents, just over 120 applications were returned.

CSSI implicitly assumes that some noncustodial parents can pay their current support and debt but are not doing so, and that some parents who are already making debt payments would benefit from and should be rewarded with assistance saving for their children's higher education. For example, a noncustodial parent may dislike paying child support when he or she has no formal say in how the custodial parent spends money raising their child. By offering parents matching debt relief if they deposit money into savings accounts that only their children have access to, the program may give noncustodial parents an incentive to begin making payments to support their children, or to increase the payments they are already making. If parents are already making debt payments, this program allows them to save for their children's higher education simultaneously, which may in turn increase the likelihood that those children enroll in and graduate from college.

As described by the state's secretary of the Department for Children and Families, the program's unique design was meant to benefit everyone:

The program is a win-win-win. The noncustodial parent who owes child support will have arrears reduced, the parent who has custody of the child will have the money he/she is owed and the child will know that money is there available when it's time to start college or a technical program.³²

CSSI Expansion and Evaluation

In the original CSSI program, Kansas could match savings deposits with debt relief because the debt was owed only to the state and the state was willing to give up the money it could have received if parents opened educational savings accounts. Kansas was interested in expanding CSSI to address debts owed to custodial parents, but the state could not forgive these debts unilaterally, and forgiving them could make custodial parents worse off. In 2014, the W.K.

³¹Kansas Department for Children and Families (n.d.).

³²Kansas Department for Children and Families (2014).

Kellogg Foundation provided Kansas with grant money to expand the program to debts owed to custodial parents.³³

In this expansion, for every \$1 deposited in a child's savings account (up to \$500 per account), the state would use grant funds to make matching payments to the custodial parent so the noncustodial parent's debt would go down by \$1 (a 1:1 matching payment rather than the 2:1 match in debt reduction in place for debts owed to the state). In this expansion, matching payments were also capped at \$500, though parents could continue to make additional deposits into the accounts and use them to save even more for their children's future higher education expenses.

In order to receive the matching payments, parents still needed to pay their current support in full and at least \$1 toward their debts. This structure was meant to ensure that parents first met their monthly child support obligations before they could benefit from the foundation-funded match payments. See Box 1.1 for an example of how these payments were intended to work.

Box 1.1

A Hypothetical Example

Consider a hypothetical parent, Dan, who owes \$250 per month in current child support and \$100 per month toward his child support debt of \$5,000. With CSSI, if Dan makes his regular payment of \$250 per month and at least \$1 toward his debt each month, then he could also make a payment of \$100 per month to his child's college savings account. That \$100 deposit would be matched by foundation funds in the form of a payment to his child's other parent, meaning that each month, Dan's contribution to the CSSI account would add \$100 to his child's college savings account and reduce his debt by \$100.

In addition to supporting antipoverty strategies, the W.K. Kellogg Foundation is also interested in evaluating those approaches to identify whether they work, and if so, how. The foundation therefore selected MDRC to evaluate the CSSI program's expansion. Because previous debt-reduction and college-savings programs have typically struggled with enrollment and participation, MDRC anticipated that CSSI would be likely to struggle with both issues as well. If program enrollment were too low, it would not be possible to evaluate the expansion's effects rigorously. In the past, MDRC and others have successfully used insights from behavioral science to help social programs that are having trouble engaging people, so the research

³³The W.K. Kellogg Foundation and the Annie E. Casey Foundation also provided Kansas with funding to market the CSSI program to parents with debts owed to the state and to custodial parents.

team decided to apply this perspective to the CSSI program and focus on evaluating strategies for boosting enrollment before attempting an impact evaluation of the program expansion itself.³⁴

Behavioral science incorporates findings on how people think and act in the real world from psychology, economics, sociology, and other disciplines. Those findings sometimes contradict the neoclassical, or traditional, assumptions that policymakers and program designers have previously used — for example, that staff members and program participants will weigh costs and benefits and make “rational” decisions (defined in economics as using all available information to make the best decisions to maximize well-being). Research has shown that people procrastinate, get overwhelmed by choices, and miss important details, so planning exercises can be used to improve self-control, small changes in the environment can facilitate desired choices, and default rules can produce positive outcomes even for people who fail to act. In many areas of interest to public policy, insights from behavioral science can help produce more accurate predictions about people’s behavior and suggest ways to improve policy and practice. The following chapter discusses how MDRC applied these insights in Kansas in order to identify barriers to participating in CSSI and develop strategies for increasing enrollment.

³⁴Richburg-Hayes, Anzelone, and Dechausay (2017); Social and Behavioral Sciences Team (2016); and Behavioural Insights Team (2016).

Chapter 2

Diagnosis

The Behavioral Diagnosis Process

To analyze Kansas’s Child Support Savings Initiative (CSSI), MDRC used an approach known as behavioral diagnosis and design, a process that aims to apply insights from behavioral science systematically to help programs innovate and improve. In this multistage approach, researchers first work with program administrators to define a problem of interest. In this case, the anticipated problem was low enrollment and engagement in the program.

Second, the team studies each step in a program’s process in order to identify possible drop-off points, or “bottlenecks,” where the program is not achieving its desired outcomes. The team adopts the perspective of the program’s participants and staff members to identify possible behavioral reasons for the bottlenecks — those related to individuals’ decision-making processes and actions, as well as aspects of the environment that influence behavior.

Third, the team designs an intervention intended to address those hypothesized behavioral reasons and improve program outcomes. Fourth, the team rigorously evaluates the intervention, typically through a randomized controlled trial in which a sample of individuals receives the intervention while a comparison group receives the program’s status quo. Finally, the researchers and program administrators ideally use the research findings to develop further changes to the program and intervention design so the behavioral diagnosis and design process can be repeated.¹

Baseline Pilot Test

Because MDRC was expecting low enrollment in CSSI, the research team began its behavioral diagnosis by running a nonexperimental pilot test meant to provide an estimate of a likely baseline participation rate for basic outreach methods and to help the team identify possible bottlenecks associated with the program. In that pilot test Kansas sent a mailer and reminder letter containing information about CSSI to 1,000 parents with child support debt owed to the other parent in two of the state’s largest counties (see Figure 2.1 for the outreach materials Kansas developed). The mailers were sent out in mid-November 2014 and the reminder letters were mailed in late December. As of late March 2015, 44 parents had expressed

¹For a more detailed discussion, see Chapter 2 of Richburg-Hayes, Anzelone, and Dechausay (2017).

Figure 2.1

Example of Kansas Department for Children and Families Original Outreach Flyer

PERSON # 32579412

Yes, please send me an application on the Child Support Savings Initiative!

Questions? Call (555) 555-5555

You have a unique opportunity to save for your child's higher education at the same cost as paying off your past due child support.

We have a new opportunity that will help you pay down your past due child support while at the same time, helping your child have a bright future through higher education (such as vocational school or college).

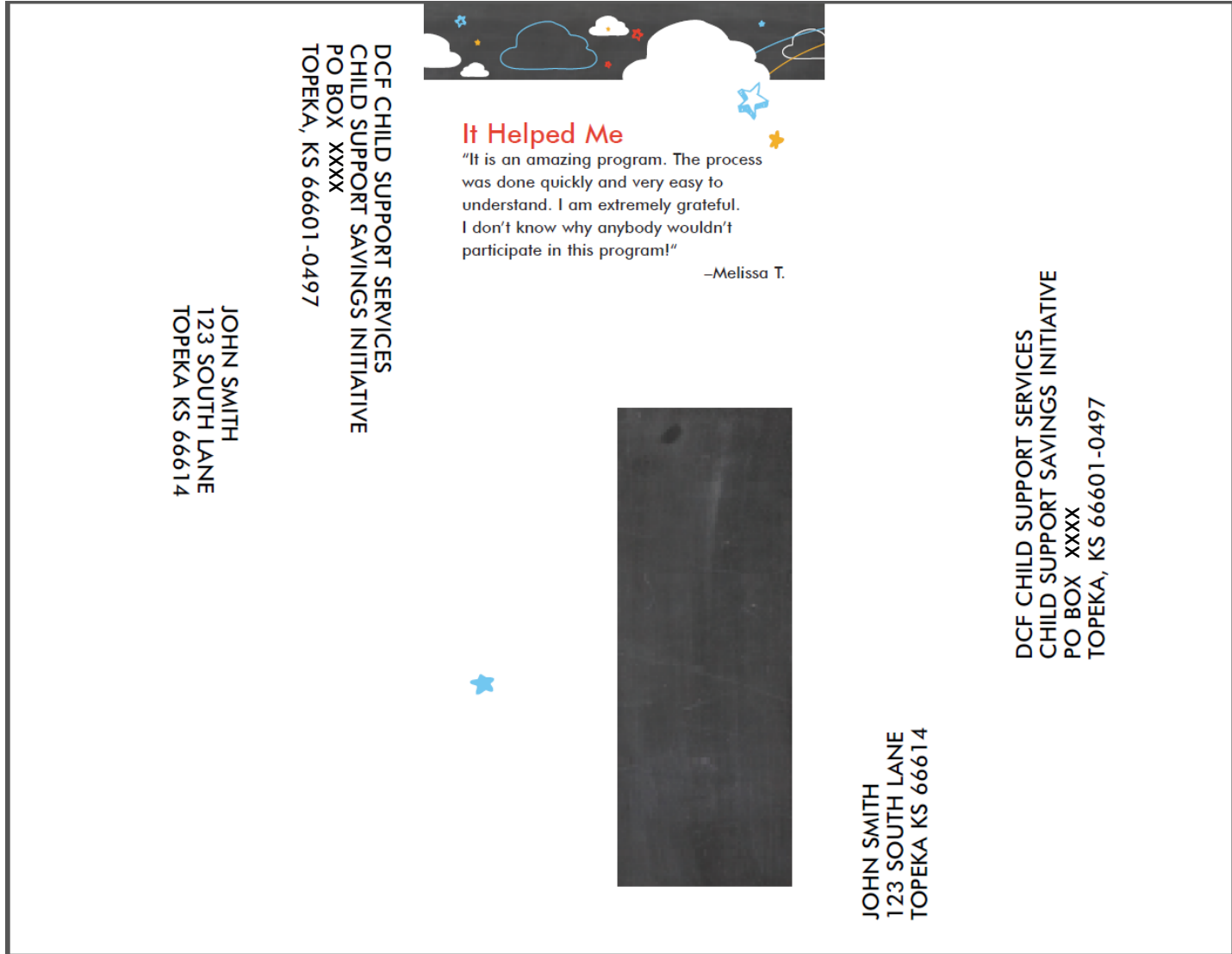
The Kansas Department for Children and Families is teaming up with the Kansas Treasurer's Office to offer the Child Support Savings Initiative (CSSI). Through this program, a Learning Quest 529 account can be opened for your child which will help pay for higher education costs. The funds in a 529 account can be used for tuition, room and board, or books toward this higher degree.

The process is simple, with just an opening deposit of \$25 you can start a savings account and the additional funds you deposit into your child's account will be matched (up to \$500 per child) to pay down back child support owed to your child's other parent. The matching funds will be routed through the Kansas Payment Center and distributed as a payment on your child support arrears.

In no time, you will have the burden of debt lifted and savings established for your child. Even a savings of less than \$500 makes your child nearly **5** times more likely to graduate!

Return the attached card to request an application or call **(555) 555-5555** and we'll help you through the process.

Figure 2.1 (continued)



SOURCE: Kansas Department for Children and Families.

interest in the program, 42 had been mailed applications, and 8 applications had been returned, supporting the research team's belief that this type of unobtrusive outreach strategy would generate very low enrollment rates (that is, 1 percent to 2 percent or less).

General Barriers to Participation

Field research and interviews with noncustodial parents in Kansas suggested that some parents who currently pay their child support obligations and some portion of their debts would welcome the opportunity to also save for their children's education. However, many parents with debts are likely to have trouble paying. As discussed in Chapter 1, many parents with child support debt are unemployed or underemployed, face barriers to employment such as a lack of a high school education or a history of incarceration, and have no income or little income. To such parents, this program was likely to be appealing, but beyond their means.²

Interviews with parents and Kansas staff members suggested that the program's rules for matching payments (which required parents to pay their full child support plus at least \$1 toward their debts) meant that most of the participating parents would probably be consistent payers who were looking to take advantage of the program's rewards. It seemed less likely that parents otherwise making inconsistent and partial payments would be motivated to begin making regular, full payments because of the program offer. In fact, Kansas indicated that if noncustodial parents had orders for income withholding and participated in the program, the state would lower the amount withheld from their paychecks to current support plus \$1 toward their debts. This change would allow parents to contribute the funds no longer being withheld from their paychecks to the CSSI accounts instead, generating matching payments that would reduce their debts.

In addition, noncustodial parents need to be consistently active to manage their child support cases successfully. Behavioral science research suggests that this level of cognitive effort is difficult for people.³ Parents may struggle to pay attention to CSSI and communications related to it given the other cognitive demands the child support program places on them. Some parents may be impoverished, which can produce characteristic behaviors with both positive and negative implications.⁴ When parents do try to participate in CSSI, they face many obstacles, which are discussed below.

²Sorensen and Zibman (2000); Sorensen, Sousa, and Schaner (2007).

³Kahneman (2011).

⁴Shafir and Mullainathan (2013).

The Account-Opening Process

This section describes the process for opening a higher education savings account as part of CSSI during the baseline pilot test and the behavioral bottlenecks that the research team identified in this process.

The process of enrollment in the program, broadly speaking, is as follows: First, Kansas mailed materials about the program to eligible noncustodial parents. Parents who were interested in the program then had to request information about it by phone or mail. After confirming the eligibility of those parents, Kansas sent them applications to the program. Parents who completed applications and sent them back to Kansas with opening deposits of \$25 were then rescreened by Kansas for eligibility and, if approved, enrolled in the program. Parents could then participate in the program by making deposits to their CSSI accounts and receiving matching funds directed toward their child support debts.

The research team identified important steps in this process that have potential bottlenecks in them — steps where participation may drop off. This section identifies those bottlenecks and the associated concepts from behavioral science that could cause parents to drop off. The hypothesized bottlenecks associated with the steps to open an account are summarized in Figure 2.2, along with the associated concepts from behavioral science. Throughout the report, terms from behavioral science are noted in italics the first time they are used.

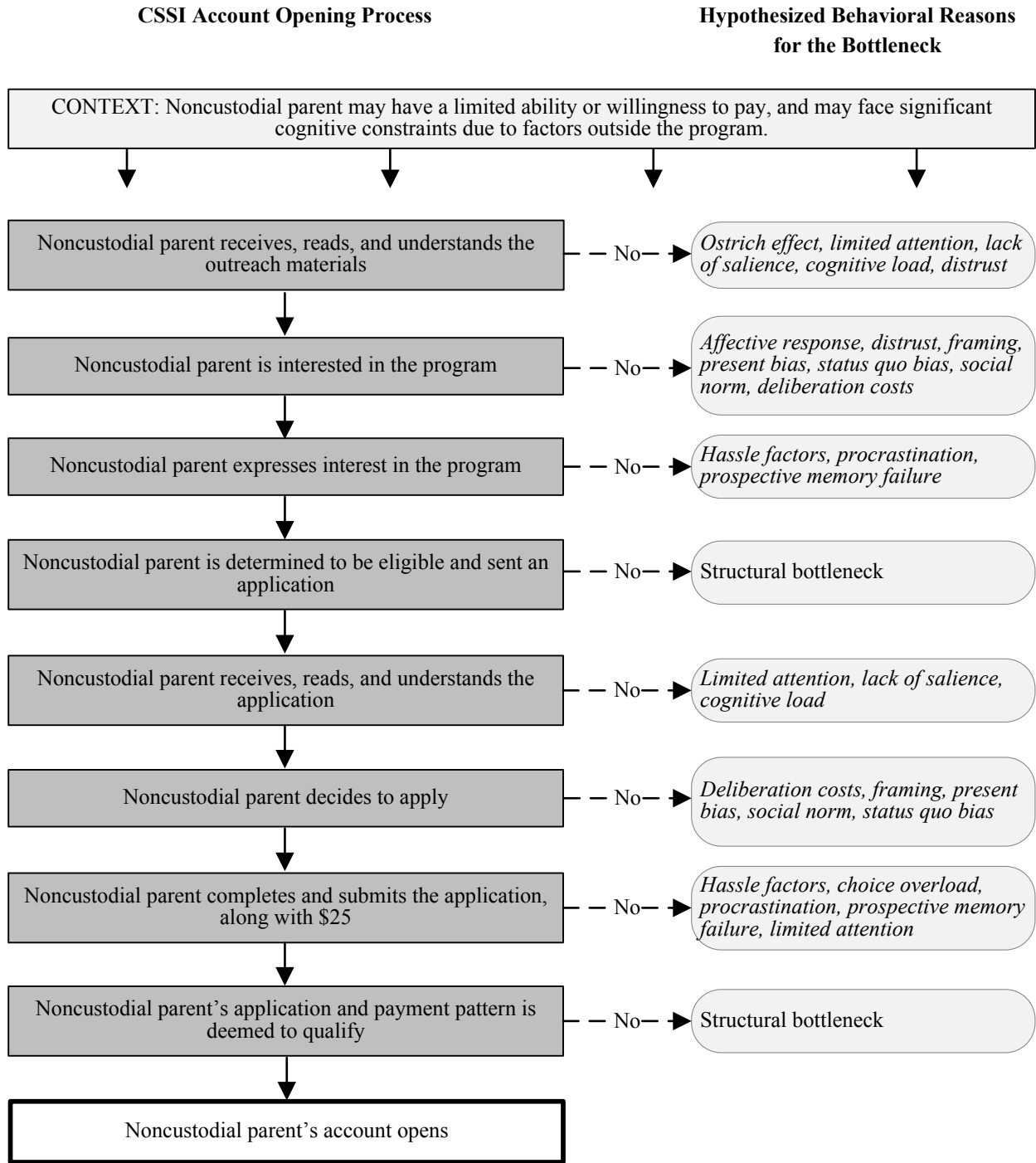
1. Noncustodial parent receives, reads, and understands the outreach materials.

The initial mailings that went out to potential participants were a promotional brochure and a reminder letter. Their purpose was to explain to potential participants what the program had to offer and to motivate them to apply. Ideally, the reader would understand that he or she could benefit from the program and would respond by requesting an application. The materials analyzed by the research team can be found in Figure 2.1.

Few parents interviewed by the research team remembered receiving any program outreach materials. This finding could be due to structural factors (for example, Kansas may have lacked accurate contact information for many parents) and to numerous behavioral factors. Parents may have exhibited the *ostrich effect* and ignored or disregarded the materials as soon as they realized they were from Kansas because of their negative feelings toward the child support agency. Because people have *limited attention* and have other matters to focus on, they may have cast aside the materials and not realized their potential value if they weren't clearly *salient*, or attention-grabbing relative to other potential stimuli.

The materials may also have failed to motivate parents because of weaknesses in their content. One such weakness is their text-heavy quality. Under the main heading in the brochure,

Figure 2.2
Stylized Map for Opening a 529 Account



SOURCE: MDRC behavioral diagnosis research with Kansas Child Support Services.

which describes a “unique opportunity to save for your child’s higher education at the same cost as paying off your past due child support,” there are five paragraphs of text. Similarly, in the reminder letter, there is a main heading followed by five paragraphs (the reminder letter can be found in Appendix A). The most salient monetary benefit of the program — the \$500 per child available in matching funds — is not discussed until the third paragraph. Many busy people, particularly ones facing economic stress or other forms of stress, may only skim a letter like this and may make a decision about whether or not it is relevant to them in a matter of seconds. Even if parents did spend more time with the letter, it may have contained too much information to process at once (placing a high burden on their *cognitive load*). Due to the difficulty many parents have affording their child support payments and the negative associations they have with child support, they may not have been easily convinced that something they had never heard of coming from the child support agency would be relevant or helpful to them, and they may have quickly discarded the material.

Adding to the density of the materials is a diagram in the brochure that depicts how the program works. Even for the research team, this diagram was difficult to follow. Rather than flowing from left to right or top to bottom, the diagram shows the movement of a parent’s deposit in two directions simultaneously. At a quick glance, it would probably not have been clear to many parents how the program worked, where their money went, and whether or not they had to come up with more money to get a benefit from participating.

2. Noncustodial parent is interested in the program.

After parents were introduced to the program, they still might not have been interested in it. In interviews, parents reported regularly opening mail from CSSI, but doing so with trepidation or skepticism (*affective response*). Several parents thought the mailer was some sort of mass marketing that wasn’t relevant to them, or felt that other postsecondary education options besides college should be emphasized more (ineffective *framing*). The emphasis on higher education savings may have been problematic because some parents were unable to afford to save for their children’s education and weighed present interests over future ones (*present bias*), or because they struggled to imagine a future in which they could afford to save more than they did at the moment (*status quo bias*). Compounding that problem is the fact that a fair number of parents did not understand the benefits of educational savings accounts. Some parents’ behavior may have been dependent on cues from the perceived behavior of others who were not participating in the program (*social norms*). And finally, participating requires time or mental resources required to make a decision (*deliberation costs*).

3. Noncustodial parent expresses interest in the program.

If parents were interested in the program, they had to express their interest by calling the program’s hotline or returning the tear-off portion of the mailer. These are *hassle factors* — features or situational details that make a behavior harder to accomplish.

Furthermore, although the brochure and reminder letter have a large amount of text, they do not effectively highlight a “call to action” (something that clearly encourages the reader to take the next step). Although one side of the flyer has a check-box reading, “Yes, please send me an application on the Child Support Savings Initiative,” it is likely that upon a quick scan, it would not have been clear to many readers where or to whom they would send this flyer with a checked box, or why. Without a solid understanding of the program and what it had to offer, it is unlikely that parents would have felt a desire for more information and been motivated to request an application.

4. Noncustodial parent is determined to be eligible and sent an application.

After parents expressed interest in the program, Kansas verified their eligibility and sent them an application packet for each qualifying child, as well as a handbook about Learning Quest’s services and accounts. The research team noted lags between requests for applications and their delivery to parents, and these delays may have added cognitive burdens and hassle factors for parents.

5. Noncustodial parent receives, reads, and understands the application.

Once Kansas sent application packets and Learning Quest handbooks to qualifying parents, parents had to receive, read, and understand these complex and long materials, including complicated investment options. The 17 investment options and their detailed explanations may also have caused *choice overload* — the inability to compare options meaningfully because too many choices have been provided.⁵ Other structural and behavioral bottlenecks related to the mailing system and parents’ dynamic lives may have repeated.

6. Noncustodial parent decides to apply.

Next, parents had to decide to participate in the program. Again, many previously discussed behavioral concepts may have come into play.

⁵ Research suggests that this phenomenon is more likely to occur in circumstances when the decision is difficult, the set of choices is complex, and the decision maker has uncertain preferences, which may be a particularly accurate characterization of the situation facing these parents. Kansas and Learning Quest partly addressed this fact by identifying a default investment option that was chosen when parents failed to select an option themselves, but the presentation of this default option may have been inadequate.

7. Noncustodial parent completes and submits the application, along with \$25.

If a parent decided to participate, he or she had to complete an application accurately, produce the appropriate check or money order payment (\$25 for each account), and mail the materials to Kansas. Again, some of the same behavioral bottlenecks (such as hassle factors and present bias) could have prevented the parent from completing and submitting the application. Without any reminders, some parents may have intended to complete this step in the future, but failed to do so (*prospective memory failure*). In addition, a parent could have gotten a check or money order and addressed it to Learning Quest (not Kansas), and mailed the application and first payment (to Kansas). Alternatively, parents may have accidentally sent the applications and money to Learning Quest, to whom they had to submit all subsequent payments *after* they opened an account through CSSI.

8. Noncustodial parent's application and payment pattern is deemed to qualify.

The final step in opening an account was for Kansas to receive parents' applications and initial payments and deem those materials to qualify for CSSI. The research team did not identify any behavioral bottlenecks associated with this step.

The Account-Contribution Process

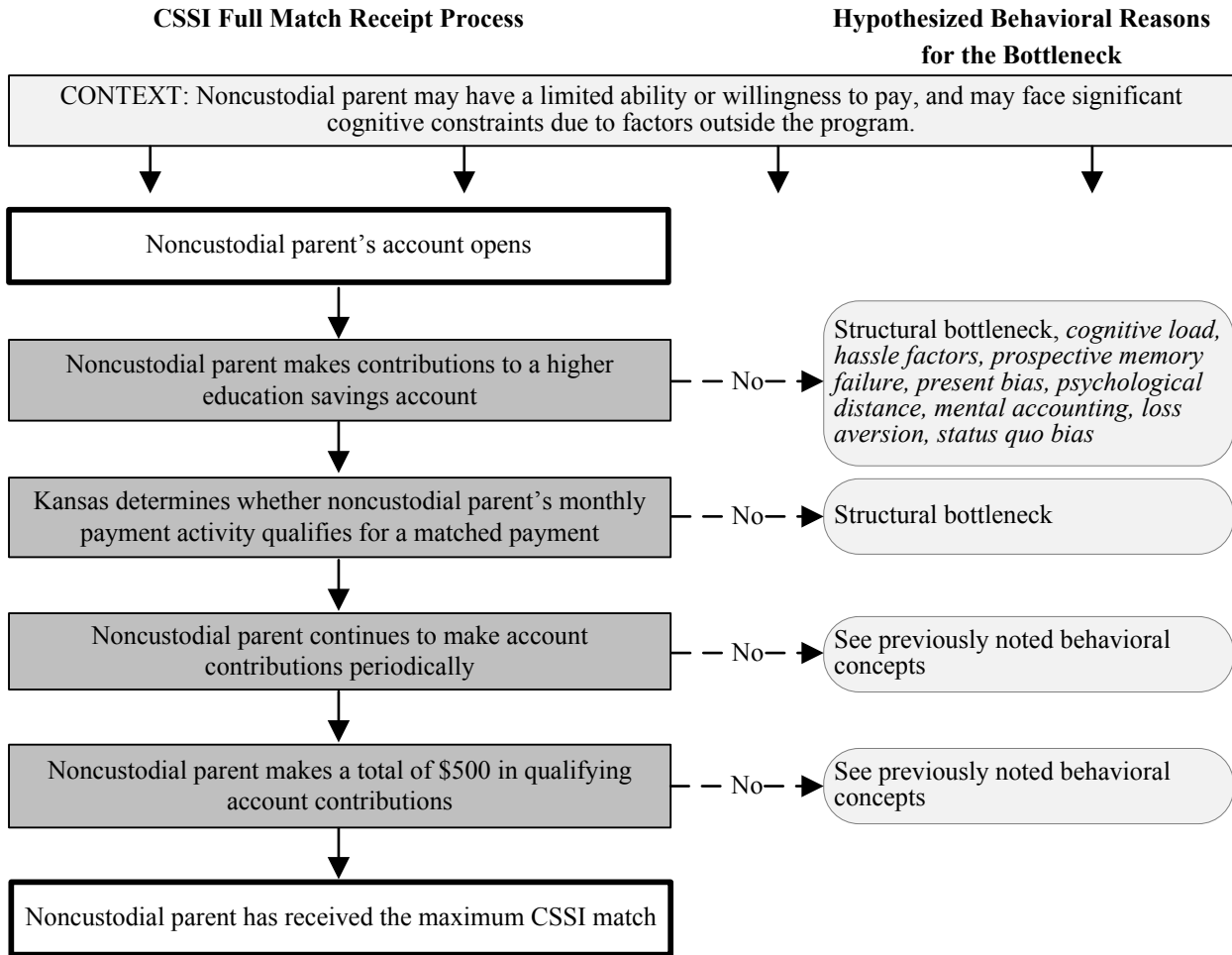
Once parents open an account, Kansas has an interest in ensuring families use those accounts to the fullest extent possible, including qualifying for as much match funding as possible. Kansas mails parents payment coupons for them to use in making future contributions by mail. However, the account payment and participation process contains many steps and potential bottlenecks. These hypothesized bottlenecks and the behavioral-science concepts associated with them are summarized in Figure 2.3.

1. Noncustodial parent makes contributions to a higher education savings account.

A noncustodial parent (or another person on the parent's behalf) had to make payments into a CSSI account by check or money order. The check or money order had to be made payable and sent directly to Learning Quest, not the more familiar Kansas Payment Center that collects parents' child support payments. The payment had to be sent with a CSSI payment coupon. In order to be eligible for the match, the contribution to the CSSI account had to be processed by Learning Quest before the end of the same month in which the parent had met all of his or her current child support obligations and contributed at least \$1 toward his or her debt.

The program's lack of easy, automatic payment options introduced a host of potential issues. In addition, present bias and *psychological distance* may have played a role because

Figure 2.3
Stylized Map for Receiving the Full CSSI Match



SOURCE: MDRC behavioral diagnosis research with Kansas Child Support Services.

parents had to confront the tangible, short-term costs of making account contributions. Parents used to making child support payments by electronic means or income withholding may have been hampered by *mental accounting*: they may have struggled to create a new mental classification for these account contributions because they were used to having their child support obligations met through withholding before they started making budget decisions. These are only some of the barriers to making qualifying contributions the research team identified.

2. Kansas determines whether noncustodial parent’s monthly payment activity qualifies for a matched payment.

Every month, Kansas reviewed each noncustodial parent’s payment activity and determined whether it qualified under the program rules. If the parent had made the appropriate payments toward current support and debt, then the state used foundation funds to make a payment to the custodial parent toward debt owed that matched the CSSI account contribution that month. These program rules represent a structural bottleneck.

3. Noncustodial parent continues to make account contributions periodically.

The behavioral-science concepts related to making payments previously mentioned continue to be concerns.

4. Noncustodial parent makes a total of \$500 in qualifying account contributions.

After the first \$500 in contributions, payments to the savings accounts were no longer matched with foundation funds. However, a parent may have had multiple children who qualified for CSSI accounts, so a single noncustodial parent could have qualified for thousands in match funding, depending on how many qualifying children he or she had. Parents and other interested parties were also welcome to continue making account contributions beyond \$500, though they would have received no match funding. The previously mentioned behavioral-science concepts related to making account payments continue to apply up to and beyond the point when a noncustodial parent maximizes his or her match funding.

Summary

The behavioral diagnosis of the pilot test suggested that parents may have found it challenging to take all the steps required to participate in CSSI. The research team first proposed a series of broad program changes, including automatic withholding from paychecks to fund the accounts, creating a “default” eligibility for the accounts that parents could opt out of, and other significant changes. However, Kansas did not feel it could easily enact these changes, so the team moved to testing outreach strategies informed by behavioral science that could encourage parents to take advantage of and enroll in the program. However, in light of the diagnosis, as well as other evidence on past efforts in this realm, the research team expected that even if the redesigned outreach methods increased enrollment somewhat, the enrollment rate would remain quite low.

The next section discusses how the research team incorporated insights from behavioral science to address some of the weaknesses in the existing outreach materials, the plan for

evaluating the effectiveness of the redesigned outreach materials, and the results of an evaluation of those changes.

Chapter 3

Round 1 of Testing

Based on findings from the pilot test and behavioral diagnosis, the research team developed a variety of interventions informed by behavioral science to increase engagement in the Child Support Savings Initiative (CSSI). These interventions were then tested in two rounds of randomized controlled trials.

Research Questions for Both Rounds of Testing

The primary outcomes measured in this evaluation were short-term, focused on whether interventions informed by behavioral science would increase responses to the offer to participate in CSSI (measured as a request by phone or mail for more information about the program), and whether those interventions would increase the number of parents who opened accounts.

In their simplest form, the research questions are:

- Can different outreach methods increase the number of parents who express interest in CSSI?
- Can different outreach methods increase the number of parents who open CSSI accounts?

In addition to addressing these main research questions, an exploratory analysis was conducted of the characteristics of parents who responded to the program offer, as well as savings activity among those who opened accounts. The results of the exploratory analysis are presented in Chapter 5.

The initial test began in December 2015. A second test, based on findings from an assessment of the first test, began a year later.

Intervention Design

The program-promotion materials for Round 1 of the study included flyers, a reminder letter, and tax-season-themed materials. The research team identified several areas where insights from behavioral science could be incorporated and tested.

Revisions to Original Program Outreach Materials

In consultation with Kansas, the research team made several updates to the original program materials to address the issues described in the previous chapter. The goal was to increase the likelihood that recipients of the materials would understand the message and feel motivated to participate in the program.

An annotated version of the modified flyer can be seen in Figure 3.1. The research team made the following changes to the promotional brochure:

- Added clear headings to organize information, such as “Why you should participate” and “One easy step to help your child: call (555)...” The headings are designed to make it clear what the letter is about even upon a quick reading, and make it possible to digest the large amount of information.
- Made the language more conversational and colloquial where possible. For example, “arrear” and “past due child support” are replaced with “child support debt.”
- Included language that incorporates the principles of scarcity, deadlines, and loss aversion. Research indicates that people are more motivated by losses than gains.¹ There were no references to resource or time scarcity in the original materials; the new materials emphasized that this was a “limited opportunity” and implored the reader not to “miss out.”
- Addressed the potential ostrich effect of people ignoring communication from the child support agency because they expect it to be bad news. The flyer included a heading saying “Not currently paying your back child support?” with the response: “Don’t worry — this program can help you too. This could be a new start.” Ideally, even those who felt they were behind would know that they were part of the target audience and could benefit from the program.
- Used the principle of salience — the degree to which information is perceived as novel and important. In the original letters, the amount of money available was simply part of the body text. The research team highlighted this information with the bolded line “Double Your Money, Pay Your Debt” listed among other reasons parents should participate.

¹Kahneman (2011).

Figure 3.1

Example of Modifications to Round 1 Flyer

INSIDE

PERSON # 32579412

Questions? Call (555) 555-5555

Yes, please send me an application on the Child Support Savings Initiative!

Do you want to reduce your child support debt and help your child get an education?
 The Kansas Department for Children and Families has a new program to help you pay down your child support debt while also helping your child afford their future education! Here's what you need to know about the Kansas Child Support Savings Initiative:

Already paying your back child support?
 You can pay down your child support AND save money for your child's future college or vocational training expenses without spending more money than you do now.

Not currently paying your back child support?
 Don't worry – this program can help you too. This could be a new start.

Why you should participate:

- **Double Your Money, Pay Your Debt.** For every qualifying \$1 you save in a special program account dedicated to your kid's future higher education, we will pay \$1 toward your child support debt (for the first \$500).*
- **Life-Changing Gift for Your Child.** Even savings of less than \$500 may make your child almost FIVE times more likely to graduate from college.
- **Limited Opportunity.** Available to a limited number of parents and kids for a limited time only. Don't miss out on the opportunity to lower your child support debt & give your child a valuable gift. Join other Kansas parents and open your account today.

It only take one easy step to help your child, call (555) 555-5555

*This opportunity was made possible by the W.K. Kellogg Foundation.

CSSSI
 Support to Succeed
 Est. 2013
 Child Support Savings Initiative

Include clear, distinct headings to organize information and make the flyer easy to skim for relevant information

Emphasize simple instructions for next steps that can be located easily

Stress that immediate action is critical due to time and resource constraints

Make the language informal and accessible to parents of all educational backgrounds — change “arrears” to “debt”

Explicitly address those parents who might lose interest due to a lack of recent payments

Communicate the importance and benefits of participation

Motivate parents by framing the opportunity as a loss (“missing out”) instead of a gain

Figure 3.1 (continued)

OUTSIDE

Take advantage of the power of social norms — emphasize that other parents are opening accounts to lower their child support debts

It Has Already Helped ★

Many parents have already used the CSSI program to pay down their child support arrears AND save money to help pay for higher education for their children. Some have saved \$500 and, in return, gotten \$500 paid off their arrears. Others are just getting started, saving \$100 and, as a result, getting \$100 paid off their arrears so far. We hope you join these parents.

HOW WE CAN HELP YOU

| | | |
|--|---|---|
| YOU | & | WE |
| \$25 MAKE INITIAL DEPOSIT | | \$25 MATCH YOUR FUNDS |
| + | | + |
| \$25 MAKE ADDITIONAL DEPOSIT(S) | & | \$25 MATCH YOUR FUNDS |
| = | | = |
| \$50 HAVE A HIGHER EDUCATION ACCOUNT FOR YOUR CHILD | & | 👤 👤 HAVE \$50 PAID TO CUSTODIAL PARENT |

WE LOWER YOUR CHILD SUPPORT DEBT BY \$1 FOR EVERY \$1 SAVED FOR YOUR CHILD'S EDUCATION

DCF CHILD SUPPORT SERVICES
CHILD SUPPORT SAVINGS INITIATIVE
PO BOX XXXX
TOPEKA, KS 66601-0497

JOHN SMITH
123 SOUTH LANE
TOPEKA KS 66614

DCF CHILD SUPPORT SERVICES
CHILD SUPPORT SAVINGS INITIATIVE
PO BOX XXXX
TOPEKA, KS 66601-0497

JOHN SMITH
123 SOUTH LANE
TOPEKA KS 66614

Use a graphic to explain the program — first, a colorful graphic draws attention to itself better than a block of text, and second, it is less likely that you will lose the reader in the middle of the paragraph

SOURCE: Kansas Department for Children and Families, originally designed by MDRC.

NOTE: This flyer was sent to Program Group 1. The other outreach materials and flyers that were sent to Program Groups 2 and 3 can be found in Appendix A.

- Employed social norms to encourage participation. Social norms are a powerfully convincing tool because of the natural human inclination to follow rules and customs within a group.² Inside, the flyer had the phrase “join other Kansas parents.” On the outside, a short paragraph described how the program had helped other parents, and used phrases such as “many parents have already used the CSSI program” and “we hope you join these parents.”
- Arranged a diagram that illustrated the basic components of the program more clearly than the diagram in the original materials. Specifically, the diagram explained how the initial deposit required to open an account would be matched, along with any additional deposits. The visual representation was meant to help parents understand the basic premise of the program and give them an incentive to call the number to learn more.
- Created easy-to-find instructions for next steps (“Please send me an application on the Child Support Savings Initiative!” and “Questions? Call (555) 555-5555”), increasing the likelihood that a parent would be able to identify the next steps to take and follow through in applying for the program.

The reminder letter was also revised and modified, using many of the same principles from behavioral science as the flyer. In the reminder letter, the research team:

- Simplified the language and appearance of the letter.
- Added headings to break up the information into more digestible chunks than one block of several paragraphs. One important headline was “Why you should participate,” designed to answer the skeptical reader’s question of “What’s in it for me?”
- Included the text about the “limited opportunity” in red, making it particularly attention-grabbing. Since, as mentioned earlier, research indicates that people are more motivated by losses than gains, this language aimed to be more motivating than what was in the original materials.

Finally, the new intervention materials included a reminder during tax season informing parents that if their tax refunds were going to be intercepted by the child support agency to repay their debts, that money could be redirected to CSSI accounts and they could receive matching funds. The reminder was brief, with about half of a page of text, and used bullet points to explain succinctly how intercepted tax refunds could double the value of a parent’s money

²Akerlof and Kranton (2010).

for child support and college savings. The reminder included an affidavit that needed to be completed to allow a tax refund to be redirected to a CSSI account, and employed the same general principles from behavioral science described above. The reminder was sent during tax season not only because there were unique benefits available to parents at that time, but also because research suggests that people may be more likely to take action during periods when they are already mentally primed to be receptive to calls to action.³ (The revised reminder letters and affidavit can be found in Appendix A.)

Other Enhancements

In addition to modifying the mailed materials, the research team sought to enhance the program by seeding accounts and offering in-person information sessions on the benefits of the program and the procedure for enrolling. Account seeding meant that the \$25 minimum deposit required to open accounts would be paid using funds provided by the W.K. Kellogg Foundation. This idea was proposed to address financial burdens that might stop parents from opening accounts, and to reduce some hassle factors.

The idea of offering in-person information sessions arose from conversations the research team had with several parents during the pilot test and behavioral diagnosis. Those parents had arrived to their interviews undecided about participating in the program, but after speaking with program staff members and the research team and having their questions answered, they were prepared to open CSSI accounts. The research team theorized that if parents could hear about the program directly from program staff members and get answers to their questions, it might help them make more informed decisions.

Both of these enhancements — seeding accounts and holding information sessions — would be relatively costly for the state to implement on a large scale. The research team therefore decided that they should be tested separately so that their relative effectiveness could be examined.

Research Design

The team developed a four-arm research test (with three program groups and one control group). This test included three elements:

1. The redesigned outreach materials
2. Account seeding

³Dai, Milkman, and Riis (2014).

3. An offer of an in-person information session

Eligible noncustodial parents were randomly assigned to one of four groups who were sent different forms of the offer to participate in the CSSI program. This research design is illustrated in Figure 3.2. The control group received the original program materials designed by Kansas. Parents in Program Group 1 received the redesigned outreach materials described above. Parents assigned to Program Group 2 also received the redesigned outreach materials, plus the offer of account seeding. Parents in Program Group 3 received the redesigned outreach materials, account seeding, and the offer of an in-person information session. (Outreach materials for Program Groups 2 and 3 can be found in Appendix A).

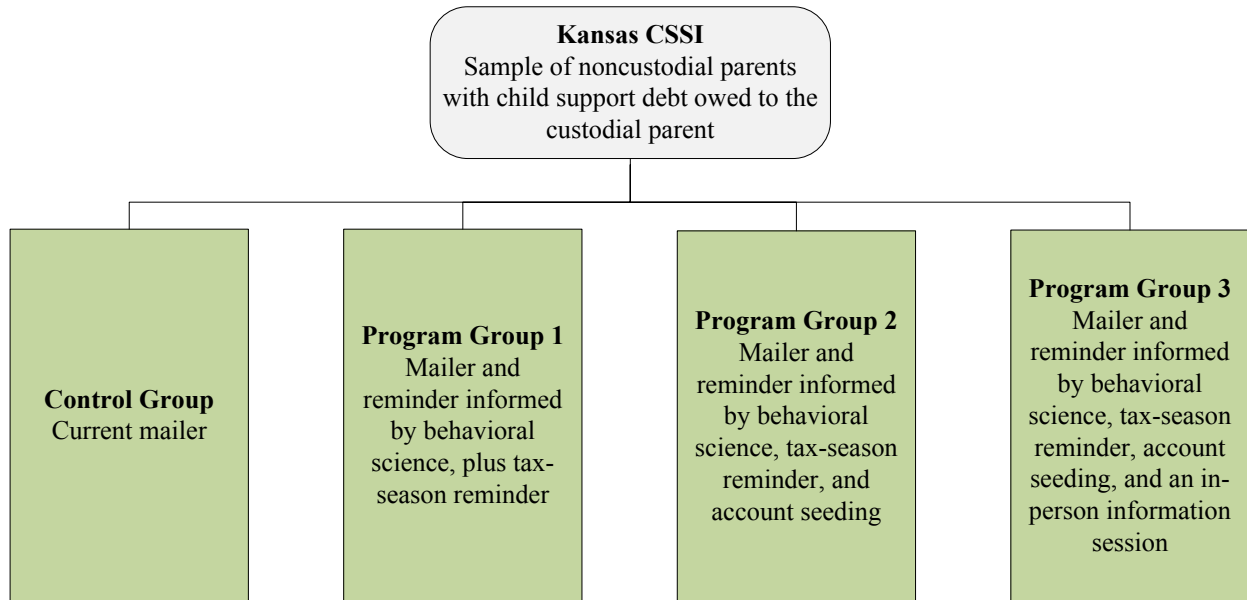
The study's random assignment design produced similar groups (without systematic differences before the start of the interventions), so the control group can serve as a valid comparison for the program groups. Any differences in outcomes after the study began can be attributed to the interventions with confidence. The basic strategy for estimating effects is therefore to compare the average outcomes of the program and control groups.

The four-group design makes it possible to estimate the effects of the three interventions informed by behavioral science: the redesigned mailings, the redesigned mailings combined with account seeding, and the redesigned mailings combined with account seeding and the offer of an in-person information session. The design makes it possible to assess the effect of each added component by comparing the program groups, and makes it possible to estimate the effect of the components in tandem by comparing each program group with the control group. For example, the first test compares the effectiveness of the original CSSI outreach materials with the new materials. The second group, which includes account seeding, can be compared with the first group to reveal the effect of seeding over and above the effect of the new outreach materials. Comparing the second group with the control group gives the combined effect of the modified flyer bundled with seeding. Similarly, the outcomes of the third group can be compared with the second group to determine the effect of adding the in-person sessions, and can be compared with the control group to determine the effect of all three components combined. (In this design, it is not possible to measure the effect of the addition of the in-person information session alone, without the account seeding.)

Characteristics of the Sample

For this test, the sample included noncustodial parents of children under 18 who owed child support debt to custodial parents of \$1,000 or more and who were living in Kansas as of August 2015. Parents with debts of less than \$1,000 were not targeted because it is fairly common for cases to incur some debts due to administrative issues, and for those debts to be

Figure 3.2
Round 1 Research Design



repaid within a few months. In addition, parents with child support debts payable to both the state and to the other parent were excluded from this study — the state directed such cases to the program for those with state-owed debt, as it offered a more generous match rate.

Table 3.1 presents characteristics of noncustodial parents in Kansas who owed child support debt to custodial parents for children under the age of 18. The first column includes all such noncustodial parents, and the second column includes only those parents who were eligible for the study — Kansas residents with debts of \$1,000 or more. (Fewer than half of the parents in the first column — 45 percent — met the eligibility criteria.)

The majority of eligible noncustodial parents are male, and over half are white. Their average age at the time of the study was 36. While nearly three-quarters were employed when they were identified as being eligible for the program, nearly a third had no record of earned income in the past year.⁴ Among those with earned income in the previous year, the average earnings were under \$15,000. Among eligible parents, nearly a third owed \$10,000 or more in

⁴Earnings amounts are based on income in the previous four quarters, which may not capture more recent employment and earnings.

Table 3.1
Characteristics of Noncustodial Parents
with Child Support Debt Owed to the Other Parent (Round 1)

| Characteristic | All Noncustodial Parents | Eligible Noncustodial Parents ^a |
|--|--------------------------------|--|
| Male (%) | 90.2 | 89.8 |
| Race/ethnicity (%) | | |
| Hispanic | 10.4 | 9.9 |
| White/non-Hispanic | 56.6 | 58.0 |
| Black/non-Hispanic | 19.7 | 19.9 |
| Other | 3.1 | 2.8 |
| Missing | 10.2 | 9.4 |
| Age (%) | | |
| 18-24 | 4.7 | 5.4 |
| 25-34 | 40.3 | 41.4 |
| 35-44 | 40.8 | 39.6 |
| 45-59 | 13.7 | 13.3 |
| 60 or older | 0.4 | 0.3 |
| Average age | 36.6 | 36.2 |
| Currently employed (%) | 79.3 | 74.3 |
| Earned income in the past year ^b (%) | | |
| \$0 | 26.3 | 31.7 |
| \$1 - \$10,000 | 27.2 | 31.4 |
| \$10,001 - \$20,000 | 19.6 | 18.4 |
| \$20,001 - \$30,000 | 13.7 | 10.8 |
| \$30,001 - \$40,000 | 6.9 | 4.4 |
| \$40,001 or more | 6.3 | 3.2 |
| Average earnings among those with earned income in the past year ^b (\$) | 18,217 | 14,633 |
| Ever incarcerated in jail or prison (%) | 16.6 | 23.9 |
| Number of children under age 18 (%) | | |
| 1 | 68.4 | 65.8 |
| 2 | 23.2 | 24.5 |
| 3 or more | 8.4 | 9.7 |
| Any high school-age children (%) | 33.1 | 31.8 |

(continued)

Table 3.1 (continued)

| Characteristic | All Noncustodial Parents | Eligible Noncustodial Parents ^a |
|--|--------------------------------|--|
| Child federal benefits (%) | | |
| TANF | 0.4 | 0.5 |
| SNAP | 28.8 | 28.4 |
| Eligible for Medicaid | 19.8 | 24.6 |
| SSI/SSDI | 3.1 | 3.0 |
| <u>Child support status</u> | | |
| Child support debt balance (%) | | |
| \$1 - \$999 | 28.5 | 0.0 |
| \$1,000 - \$2,500 | 16.2 | 19.3 |
| \$2,501 - \$5,000 | 14.4 | 22.3 |
| \$5,001 - \$7,500 | 10.0 | 15.8 |
| \$7,501 - \$10,000 | 7.1 | 11.0 |
| \$10,000 or more | 23.7 | 31.7 |
| Average debt balance (\$) | 7,573 | 9,757 |
| Child support payment activity ^c (%) | | |
| Paid in the past 3 months | 71.0 | 63.1 |
| Paid in the past year but not in the past 3 months | 16.1 | 19.5 |
| Never paid or has not paid in the past year | 13.0 | 17.5 |
| Income withholding in the past 3 months ^c (%) | 57.3 | 49.6 |
| Sample size | 28,920 | 12,964 |

SOURCE: MDRC calculations using data from the Kansas Department for Children and Families.

NOTES: TANF = Temporary Assistance for Needy Families. SNAP = Supplemental Nutrition Assistance Program. SSI/SSDI = Supplemental Security Income/Social Security Disability Insurance.

^aOnly residents of Kansas with debts of \$1,000 or more were eligible for the program.

^bEarnings amounts are based on income in the previous four quarters, which may not capture more recent employment and earnings.

^cThese measures were calculated among those without recently established orders. A recently established order is defined as a child support order established in the past 90 days. Under 4 percent of sample members had recently established orders.

child support debt; the median debt was around \$6,150 and the mean was around \$9,800. Nearly two-thirds of eligible parents had paid child support in the past three months (mostly through income withholding), 20 percent had paid in the past year but not in the last quarter, and 18 percent had not paid any child support in the past year. Fewer than a third of eligible parents had any high school-age children.

Very few noncustodial parents had children who were receiving Temporary Assistance for Needy Families (unsurprisingly, since noncustodial parents who owed debts to the state were not eligible for this version of CSSI), but 28 percent had children who received benefits from the Supplemental Nutrition Assistance Program (SNAP), and 25 percent had children who were eligible for Medicaid.⁵ Taken together, these characteristics suggest that the children of these noncustodial parents were generally in low-income families, but were not in families at the lowest end of the income distribution.

Compared with all noncustodial parents who owed child support debts to custodial parents, those eligible for the program were less likely to be employed when they were identified as eligible, and more likely to have been incarcerated. In addition, eligible noncustodial parents were less likely to have paid child support recently.

Impact Findings

As shown in the first line of Table 3.2, the outreach methods informed by behavioral science increased responses by 0.6 percentage points. Just under 2 percent of control group members made contact with CSSI to request more information or an application, compared with 2.5 percent of the program groups. Although this impact is statistically significant at the 5 percent level, the effect size of 0.05 shows this difference to be trivial.⁶

The second panel of Table 3.2 presents the results for each program group separately. The program group that received both the new outreach materials and account seeding saw the largest impact: 0.9 percentage points, another statistically significant but small impact. The group that also received an offer to attend an information session had the smallest impact (and one that was not statistically significant). These sessions were not held as no parents ever

⁵These programs have different eligibility rules, so only 7 percent of noncustodial parents had children who received SNAP and were eligible for Medicaid.

⁶When sample sizes are large, even small effects can be statistically significant. Therefore, effect sizes are also presented as an indicator of meaningful differences between the groups. The effect size is calculated by dividing the difference between the two groups for a given outcome by the observed variation for that outcome within the comparison group (the comparison group's standard deviation). The following characterization of the magnitude of effect size is generally accepted: 0.2 = small, 0.5 = medium, and 0.8 = large (Cohen, 1988).

Table 3.2
Round 1 Results

| Outcome | Program Group | Control Group | Difference (Impact) | Effect Size ^a |
|---|---------------|---------------|---------------------|--------------------------|
| <u>All program groups</u> | | | | |
| Ever requested more information (%) | 2.5 | 1.9 | 0.6 ** | 0.048 |
| Ever opened an account (%) | 0.6 | 0.6 | -0.1 | -0.008 |
| Sample size | 9,723 | 3,241 | | |
| <u>By program group</u> | | | | |
| Ever requested more information (%) | | | | |
| New letter and reminder | 2.5 | 1.9 | 0.6 | 0.044 |
| New letter and reminder + account seeding | 2.8 | 1.9 | 0.9 ** | 0.067 |
| New letter and reminder + account seeding + information session | 2.3 | 1.9 | 0.4 | 0.031 |
| Ever opened an account (%) | | | | |
| New letter and reminder | 0.5 | 0.6 | -0.2 | -0.019 |
| New letter and reminder + account seeding | 0.7 | 0.6 | 0.1 | 0.011 |
| New letter and reminder + account seeding + information session | 0.5 | 0.6 | -0.1 | -0.015 |
| Sample size | 3,241 | 3,241 | | |
| | per | | | |
| | program | | | |
| | group | | | |

SOURCE: MDRC calculations using CSSI tracking data from the Kansas Department for Children and Families.

NOTES: Results in this table are regression-adjusted, controlling for pre-random assignment characteristics.

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

^aThe effect size is calculated by dividing the impact of the program (the difference between the means for the program group and the control group) by the observed variation for that outcome within the control group (the standard deviation for the control group).

showed up. Not only was there no interest in attending the session, it is possible that the offer deterred sample members from seeking additional information about the program by other means.

The second panel of Table 3.2 also shows the results for account openings. As small as the impacts were on initial responses, the impacts on opening accounts were even smaller, and

none were statistically significant. Overall, of the nearly 13,000 parents who were sent program outreach, 78 opened accounts, ranging from 16 to 24 noncustodial parents in any given research group.

Implementation Findings

Given the low response rates in Round 1, the research team conducted a site visit in the spring of 2016 to meet with local staff members and to interview approximately 25 parents at child support offices in Wichita, Topeka, and Kansas City. The parents who were interviewed had varying levels of experience and familiarity with CSSI. The aims of this visit were to see how the program was implemented; to learn parents' feelings about the program, how well they understood it, what motivated them to apply (if they did), and what got in the way of applying; and to hear their ideas for how to improve the program and increase participation.

The Timing of Program Outreach

The research team learned that Kansas had little control over when program materials were prepared and delivered, due to difficulties coordinating with its printing and mailing providers. The initial outreach materials were mailed in December, during the holiday season, when many people were likely to be facing time and financial constraints. In addition, the tax-season materials may have been received too late for many parents to act on them.

Understanding and Acting on the Program

The research team also learned that despite the difficulties parents had in understanding the program, many parents who were interviewed appeared to understand the program within a few minutes of explanation, and most saw the value in participating. A few expressed interest in signing up during their interviews, and were referred to the program's staff to complete the process.

However, most parents did not act on their interest in the program, and many did not remember receiving program outreach materials. Even when parents did remember receiving materials and seemed to understand how CSSI worked, they did not turn their understanding into action, nor action into completion (submitting an application with money). It is also possible that some parents who claimed they remembered the program materials actually did not, but wanted to appear helpful to the research team.

Even a favorable view of CSSI did not necessarily translate into participation. One parent to whom the research team spoke might have been a model target of the program. He worked consistently, made regular child support payments online, and had a good relationship with child support staff members. When he got information about the program in the mail, he

threw it away. He was not sure why he did not act on it, but guessed that “laziness” and “busyness” had something to do with it.

Overall, the majority of parents whom the research team met only had a vague idea of what CSSI did, whether or not they were eligible to participate, and what they would have to do to apply. Sometimes, even if they understood what the program offered, they did not understand its mechanics. One parent who was participating in the program did not fully understand how to make payments and felt confused by the investment options. He wanted the investments to be customized based on the number of years his child had been in school, but was not sure how to do that.

Several parents liked that only their children, and not the other parent, would have access to the 529 funds. Parents who had contentious relationships with the custodial parents of their children liked that the program allowed them to know where the money was going. In other words, they did not trust custodial parents with their payments but were reassured that some of their money would be saved for their children’s education. Likewise, many found the idea of saving for their children’s education appealing even though some were concerned their children would never go on to college to use the accounts.

The State’s Implementation of the Program

One barrier to participation was that the state implemented the program in an unexpected way. As designed, the program was supposed to match contributions to CSSI accounts if parents paid the full amount of their current child support plus \$1 toward their debts. When designing the test, the state initially said that it would lower participating parents’ income withholding to the current support amount plus \$1 toward debt, allowing parents to contribute the funds no longer being collected by income withholding to the CSSI accounts instead, where they could generate matching payments toward their child support debts. (The program for debts owed to the state also operates in this manner.) This policy would have allowed noncustodial parents to continue paying the same total amount of money toward child support, without reducing the amount the other parent received and while saving money in a CSSI account.

After the outreach materials had been finalized, however, the state decided not to adjust income withholding. When noncustodial parents called to request information about the program, they were told that in order to qualify for the match, they would need to pay their current support and make debt payments in full, and also make contributions to the CSSI savings accounts in the same month. In other words, they would be required to make an additional outlay of cash to receive the match.

This issue of needing “new money” turned some parents off because the program promotional materials suggested otherwise. For example, one parent the research team spoke to

paid \$1,200 per month in child support. After reading the program flyer, he was interested and requested more information. As he learned more, however, he realized that in order to benefit from the program, he would need to contribute even more money. He concluded that the reality of the program was not reflected in the advertisements and stopped paying attention to it.

Parents' Relationship to the Child Support Agency

The research team also learned in interviews that one of the other significant things holding back parents from opening accounts was their high level of distrust of the child support agency. While parents generally accepted that it was important to support their children, they felt that the child support program was arbitrary and solely focused on their ability to pay money rather than taking a broader view of their roles as parents. Some described overall distrust of participating in anything the state does, particularly given the state budget situation at the time.

It was difficult for parents who felt mistreated and misunderstood by the child support system to be convinced that the child support agency was offering them concrete help. One parent, for example, said that he felt like Kansas Child Support treated him like a deadbeat dad, but that at the same time, he had had difficulty getting correct information from the agency about his cases and obligations. Another parent said “Child Support always wants something from me.”

Information sessions were offered to parents in Program Group 3 as a way to help them overcome doubts they might have had about the benefits of the program, but as mentioned above, sessions were never held as there was no interest. This fact suggests that any desire these parents may have had for more information was not outweighed by their wariness about responding to invitations to special meetings with the child support agency. Not only did they generally distrust the child support agency, but some parents stated that they had heard rumors about program offers from child support agencies that had turned out to be sting operations to arrest nonpaying parents.

Parents' Suggestions for Improvements

The research team asked parents for ideas about ways to increase awareness of the program, or to make it more appealing. The following were among the more common responses:

1. Parents suggested more direct outreach regarding CSSI that was simpler to understand and that better explained the program. Parents were open to receiving information in phone calls or text messages or as part of other communications from child support staff members. This approach could also help to allay a concern raised

by several parents; many were initially hesitant to respond to the program offer because they thought it might be a scam.

2. Many parents were confused about how to make deposits to a CSSI account, and suggested that the payment process could be made easier.
3. Several parents suggested increasing the matched amount, for example to \$1,000. At least one parent stated he would increase the amount he saved if the deposits were matched, and thought the larger amount would motivate more parents.
4. Some parents suggested offering additional incentives (such as a small deposit made to a CSSI account for referring an eligible person who enrolled in the program) or rewards for savings behavior (for example, a bonus for making a specified number of deposits into the savings plan).
5. Most parents agreed that it would be easier to make payments if they did not have to come up with more money than what they already sent in.

The research team shared these findings with Kansas, and then met with program staff members to discuss how the program could be revised. The following chapter describes the process by which the team worked with Kansas to design and evaluate a second round of program outreach materials informed by behavioral science.

Chapter 4

Reassessment and Round 2

Reassessing the Program

The research team shared preliminary impact and implementation findings with Kansas and discussed ways the program could be revised to address the issues discovered in the first round of analysis. MDRC suggested several changes to address the barriers to participation and other issues uncovered during the site visit. Kansas was concerned about low enrollment also and agreed to the following changes, implemented in July 2016:

- **Revise the requirements to receive matching funds.** Many parents referred to financial obstacles that prevented them from contributing additional money to the savings accounts. As implemented, parents had to pay their full current child support and debt payments owed for that month before they could deposit money into a Child Support Savings Initiative (CSSI) account and receive matching funds. Parents had difficulty meeting these requirements. The revised requirements made it possible for parents to receive the match without coming up with additional money, as the program was originally designed and advertised. As long as a parent paid the full amount of current child support, any amount over \$1 that was paid toward his or her debt would qualify for matching money deposited into a CSSI savings account.
- **Increase the cap on matching payments per child to \$1,000.** It was hoped that a larger amount of money would be more enticing to parents and encourage more of them to participate.

Reassessing the Outreach Strategy

MDRC also suggested developing and testing further improvements to the outreach materials. Kansas agreed to the following outreach strategy for Round 2:

- **Send an application with the outreach materials.** Sending the application with the revised outreach materials eliminated the need for parents to request one. It was hoped that eliminating that step would make parents less likely to lose interest in the program and more likely to follow through and enroll.
- **Seed all accounts with \$25.** Previously, only parents in two of the program groups had their accounts seeded. With this change, all parents could open

accounts with zero money down since they would no longer need to make the initial \$25 contribution.

- **Create a parent referral program.** People are more likely to make decisions that align with the views of their social group, and word-of-mouth promotion through peers is more trustworthy than promotional materials from a large organization. Hearing about the program from a peer would go a long way toward addressing the skepticism parents may have experienced when first learning about it. Parents would get \$25 deposited into their CSSI accounts for each eligible parent they referred who opened an account.
- **Use Kansas’s new texting abilities to reach parents.** In interviews, some parents suggested that texting might be a more efficient and effective way to reach out to people about this program.
- **Produce a short video explaining the requirements to receive matching funds.** The video could be posted to the Kansas child support agency’s website. It would provide an engaging way for parents to understand CSSI’s benefits. A link would be sent to parents in a text message.

Revisions to Materials in Round 2

As in Round 1, in Round 2 the research team made several changes to the communications materials that were informed by behavioral science. These changes included redesigning the main mailing, adding a wallet card to serve as a reminder and reinforce important points, creating a simplified application, designing an information sheet, and sending a reminder notice. All Round 2 outreach materials can be found in Appendix B.

Also as in Round 1, the materials were designed to be simple and concise to allow parents with a wide range of education levels to understand and digest the information. Headlines and bullet points were used to break up information into small, easily understandable chunks. The research team designed the letter so that even upon a quick reading, it would communicate the main benefits of the program. To the same end, several icons were used under a heading “How can I get an application for my \$1,000 match?” to highlight the calls to action. A link to the program website where an application could be downloaded was listed under a computer icon, a phone icon drew attention to the program’s hotline number, and an icon depicting an envelope was shown above text that indicated one could send back the flyer to request an application (for those without the application enclosed).

To make the flyer more appealing, the research team also tried to employ social norms by including a testimonial from a parent about how helpful a 529 account can be. While it was

not possible due to time constraints to locate a parent for the testimonial who was directly involved in CSSI, the research team opted to include simply a testimonial from *a* father — namely, a member of the research team — who had benefited from a 529 account. Under the heading “It helped me,” the testimonial shares that the parent is “so happy that the 529 college savings account made it possible for me to make [my son’s] dreams a reality.”

The research team made other changes in addition to the newly designed flyer and reminder letter. One of the more concrete changes was to include a simplified application and information sheet in the program mailing for some parents, so that those parents did not have to request an application, wait for it to arrive in the mail, and then send back the completed application. Parents who received the application with the mailing could read the promotional materials about the program and apply immediately.

The simplified application shortened the original Round 1 application from three to two pages. As is typical with most 529 programs, the application asked parents to choose an investment option. The research team learned during interviews with parents that many were confused by this section of the application. The simplified application made it clearer that there was a default investment option. Parents who were intimidated by investment choices could skip that step and they would be enrolled in the default option. An information sheet was also designed and attached to the shortened application. In Round 1, when a parent requested an application, he or she was sent the original 3-page application as part of a 12-page booklet of information about the program. The research team pared down that booklet to a two-page sheet. A preaddressed return envelope was also included to further reduce the hassle factors parents would face.

The Round 2 materials also included one additional form of outreach for some parents: a wallet card with essential messages about the program, meant to serve as a tangible reminder. The cards could be carried or easily stumbled upon in the future — something easy to put in a wallet or stick on the fridge.

Research Design

As in the first test, the primary outcomes measured in this test focused on whether these interventions informed by behavioral science would increase responses to the CSSI offer. Specifically, the second test sought to answer the following research questions:

- Can a higher-intensity outreach effort increase the number of parents who open CSSI accounts?
- Can simplifying the application process increase the number of parents who open CSSI accounts?

As before, the sample was made up of noncustodial parents living in Kansas with child support debts owed to custodial parents of \$1,000 or more as of August 2016. Parents with child support debts payable to both the state and the other parent were excluded from the study. Eligible parents in this round of testing were similar to those in the first round (see Appendix Table C.1).

To test the Round 2 outreach, the team divided eligible parents into two groups. Half of the eligible parents were to receive low-intensity outreach: only a flyer and reminder letter designed by the state. The other half were to receive higher-intensity outreach, which included the wallet card, text messages that included a link to the new video, and the redesigned flyer and reminder letter.

The research team also wished to test the effect of including the simplified application and information sheet. It was possible that including the application along with the other outreach materials could have been overwhelming for parents receiving the mailing. On the other hand, it was possible that providing it would make it easier to enroll by removing a step from the process. To find out, the research team again divided the parents into two groups (different than the previous groups). Half of the eligible parents received the simplified application, information sheet, and return envelope as part of the mailing. The other half received materials that directed parents to call the child support agency's office or mail in a form to request the application, or to find it on the agency's website, just like in Round 1.

The second round employed a 2-by-2 factorial design to test both of these dimensions of the intervention: reducing hassles by including a simplified application, and using a variety of outreach strategies and materials informed by behavioral science (see Figure 4.1). The study sample was split into four groups, with each group receiving a different combination of the factors being tested. The control group received the lower-intensity outreach and no application. Program Group 1 received higher-intensity outreach without an application included, and Program Group 2 received lower-intensity outreach with an application. Program Group 3 received both higher-intensity outreach and an application. Two groups received the standard program materials while the other two received higher-intensity outreach, and two groups received an application with their program materials while the other two were provided information about how to request one.

This 2-by-2 design makes it possible to test the effect of the high-intensity outreach effort, the effect of including an application, and the effect of the two factors together. That is, comparing the outcomes of the high-intensity outreach groups with outcomes of the low-intensity groups yields the effect of the enhanced outreach effort, and comparing the outcomes of the groups who received an application with the initial mailing with the outcomes of those

Figure 4.1

Round 2 Research Design

| | | Application included | |
|--|-----------------|----------------------|-----|
| | | No | Yes |
| Mailing designed by Kansas | Control Group | Program Group 2 | |
| Flyer and reminder letter informed by behavioral science, text messages, wallet card | Program Group 1 | Program Group 3 | |

who did not yields the effect of that simplification. Program Group 3, who received both the higher-intensity outreach and the simplified application, provides information on the interaction of these two factors.

For Round 2, the initial mailing went out in December 2016, followed by a reminder letter about a month later. Sample members in the high-intensity outreach groups received a series of text messages in the weeks after the initial mailing. As was the case in the first round, parents in all four research groups were sent a letter around tax time alerting them that their tax refunds could be intercepted to pay child support debt, and that those dollars could be redirected to CSSI accounts, qualifying them for matching funds.

Impact Findings

In this round of testing, the main outcome of interest is the number of parents who opened CSSI accounts. The top panel of Table 4.1 compares the percentages of each program group who opened accounts with the percentage who did in the control group. Seven months after the initial mailing, none of the interventions produced a statistically significant increase in account openings, although the group that received high-intensity outreach as well as an application had the largest increase.

Table 4.1
Round 2 Results

| Outcome by Program Group | Program Group | Control Group | Difference (Impact) | Effect Size ^a |
|---|-------------------------|---------------|---------------------|--------------------------|
| Enrolled in CSSI (%) | | | | |
| Kansas-designed flyer + application | 0.8 | 0.6 | 0.1 | 0.017 |
| Enhanced message/outreach, no application | 0.5 | 0.6 | -0.1 | -0.012 |
| Enhanced message/outreach + application | 0.8 | 0.6 | 0.2 | 0.025 |
| Sample size | 3,023 | 3,022 | | |
| | per program group | | | |

| Outcome by Intervention | Groups With Intervention | Groups Without Intervention | Difference (Impact) | Effect Size ^a |
|---------------------------|-------------------------------|-----------------------------|---------------------|--------------------------|
| Enrolled in CSSI (%) | | | | |
| Application included | 0.8 | 0.6 | 0.2 | 0.028 |
| Enhanced message/outreach | 0.7 | 0.7 | 0.0 | -0.002 |
| Sample size | approximately 6,046 per group | | | |

SOURCE: MDRC calculations using CSSI tracking data from the Kansas Department for Children and Families.

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

^aThe effect size is calculated by dividing the impact of the program (the difference between the means for the program group and the control group) by the observed variation for that outcome within the control group (the standard deviation for the control group).

The bottom panel of Table 4.1 summarizes the effects for the two interventions being tested. The first line shows the results for the groups who received applications with the program materials compared with those who did not receive applications. Of the approximately 6,000 individuals who were not provided applications with their program materials, 35 (0.6 percent) opened CSSI accounts, compared with 48 (0.8 percent) among those who did receive applications. This difference is not statistically significant. There was essentially no difference in account openings between the groups who received higher-intensity outreach and those who received lower-intensity outreach.

Implementation Findings

Implementation Challenges at the State Level

The outreach effort was originally planned to coincide with back-to-school season, but was delayed until the end of the year because of issues in coordinating multiple agencies and service units in Kansas. Not only did this delay result in a lost opportunity to tie the program to the start of the school year, but launching a program of this type during the holidays can be more difficult, because during those weeks people are likely to have many time and financial constraints.

There were also a number of production problems that resulted in improperly formatted flyers and improperly sized wallet cards that were not removed from perforated cardstock before they were mailed to sample members. In addition, the video did not match Kansas' originally more ambitious and engaging design, and contained some misstatements about the program. Due to resource constraints, the series of five text messages that were to be sent to the group slated to receive high-intensity outreach was cut back by the state to two messages. Also, the state could only send text messages to parents who provided valid cell phone numbers and who had not opted out of texting. Overall, the state was able to send text messages to just under 60 percent of parents in the high-intensity outreach group.

The Persistence of Previously Identified Challenges

Interviews with parents following the implementation of the Round 2 tests revealed many of the same themes discussed in Round 1. For example, many parents felt that their incomes were too low for them to afford participating in or benefiting from the program. As one parent put it, "It's just not affordable for me to be kicking in extra. If that wasn't looming over my head, I'd think, 'Oh yeah, sure, enroll me now.'" Instead, he read the first part of the materials, thought he could not afford it, and put it aside.

As in the first round of interviews, many parents spoke about their distrust of the child support system. One parent said explicitly that he disregarded the materials without any consideration simply because they came from the child support office. "I got the materials from the program; I set it aside," he said. Wrapped up with these feelings of distrust of the child support system were, for many parents, feelings of distrust of their children's custodial parents.

Throughout the interviews, it was also clear that among those parents who did not participate heavily or did not participate at all in the program, there was still very little understanding of how the program worked and what it was offering them. Parents did not remember receiving anything in the mail, or had only a vague recollection of receiving the mailings and clearly learned the most about the program when they were being recruited to interview with the

research team. One parent who did open an account but did not contribute heavily to it said that he got the materials in the mail, but “didn’t really understand it.” “I didn’t know where I would get my account numbers or whatever to open it up,” he said.

Chapter 5

Exploratory Analysis

While seeking to improve enrollment in the program, the research team and the W.K. Kellogg Foundation were also interested in answering some questions to supplement the main findings about program participation. These questions were about the characteristics and savings activity of parents who participated. In Round 1, 78 parents enrolled in the program. In Round 2, 83 parents enrolled. Because these are such small numbers, the exploratory analysis in this chapter can provide some insights, but should not be interpreted as anything other than descriptive.

The following questions are addressed in this analysis:

- What are the characteristics of parents who responded to the Child Support Savings Initiative (CSSI) offer?
- What are the characteristics of parents who opened CSSI accounts?
- What are the patterns of CSSI account activity?

The program's outreach effort appeared to attract some nontraditional populations into opening 529 college savings accounts. Tax-deferred child savings accounts are traditionally used by higher-income families to save for college. A nationwide survey conducted by Sallie Mae found that 55 percent of households that make more than \$100,000 annually and that are saving for college do so using 529 accounts, whereas among households making less than \$35,000 annually that are saving for college, 19 percent use 529 accounts.¹ The average parent eligible for CSSI was very different from the typical parent with a 529 account, and the program does appear to have attracted some of these parents.

Table 5.1 presents characteristics of parents who did not respond to the program, of parents who did respond, and of parents who responded and opened accounts. Although there were few differences among these groups, as shown in Table 5.1, parents who opened accounts in Round 1 were more likely to have children who were receiving benefits from the Supplemental Nutrition Assistance Program (SNAP — 37 percent of those who opened accounts compared with 28 percent of nonresponders). This difference might suggest that those who enrolled in the program were a little more disadvantaged than those who did not enroll. However, over 90 percent of parents who opened accounts had paid child support in the previous year, compared with 83 percent of nonresponders.

¹Sallie Mae (2016).

Table 5.1
Characteristics of Parents, by Response to CSSI

| Characteristic | Round 1 | | | Round 2 | |
|--|---------------------------------|--------------------------|--------------------------------|-------------------|--------------------------------|
| | Did not respond or enroll | Responded to outreach | Enrolled/ opened account | Did not enroll | Enrolled/ opened account |
| Male (%) | 89.8 | 89.5 | 89.7 | 89.8 | 84.3 |
| Race/ethnicity (%) | | | * | | |
| Hispanic | 9.9 | 10.8 | 10.3 | 10.2 | 14.5 |
| White/non-Hispanic | 58.1 | 51.1 | 44.9 | 57.7 | 61.4 |
| Black/non-Hispanic | 19.9 | 25.6 | 29.5 | 20.2 | 14.5 |
| Other | 2.7 | 2.6 | 3.8 | 11.9 | 9.6 |
| Missing | 9.4 | 9.8 | 11.5 | 0.0 | 0.0 |
| Age (%) | | | | | |
| 18-24 | 5.4 | 6.6 | 7.7 | 5.0 | 2.4 |
| 25-34 | 41.4 | 39.1 | 39.7 | 41.7 | 37.3 |
| 35-44 | 39.6 | 39.8 | 38.5 | 39.9 | 44.6 |
| 45-59 | 13.6 | 14.5 | 14.1 | 13.4 | 15.7 |
| Average age | 36.2 | 36.4 | 36.0 | 36.3 | 37.3 |
| Currently employed (%) | 74.3 | 75.7 | 73.1 | 71.6 | 77.1 |
| Earned income in the past year ^a (%) | | | | | |
| \$0 | 31.7 | 30.5 | 34.6 | 31.0 | 37.3 |
| \$1 - \$10,000 | 31.4 | 36.1 | 28.2 | 30.0 | 30.1 |
| \$10,001 - \$20,000 | 18.4 | 15.1 | 19.2 | 18.2 | 10.8 |
| \$20,001 - \$30,000 | 10.8 | 8.9 | 5.1 | 11.7 | 10.8 |
| \$30,001 - \$40,000 | 4.4 | 5.2 | 6.4 | 5.1 | 6.0 |
| \$40,001 or more | 3.2 | 4.3 | 6.4 | 4.0 | 4.8 |
| Average income among those with earned income in the past year ^a | 14,623 | 14,072 | 16,453 | 15,613 | 16,476 |
| Number of children under age 18 (%) | | | | | |
| 1 | 65.8 | 66.2 | 64.1 | 65.3 | 65.1 |
| 2 | 24.5 | 22.6 | 25.6 | 24.9 | 22.9 |
| 3 or more | 9.7 | 11.1 | 10.3 | 9.8 | 12.0 |
| Any high school-age children (%) | 31.8 | 28.5 | 29.5 | 31.6 | 30.1 |
| Ever incarcerated in jail or prison (%) | 23.9 | 26.6 | 25.6 | 24.7 | 33.7 * |

(continued)

Table 5.1 (continued)

| Characteristic | Round 1 | | | Round 2 | |
|--|---------------------------|-----------------------|-------------------------|----------------|-------------------------|
| | Did not respond or enroll | Responded to outreach | Enrolled/opened account | Did not enroll | Enrolled/opened account |
| Child federal benefits (%) | | | | | |
| TANF | 0.5 | 0.0 | 0.0 | 0.6 | 1.2 |
| SNAP | 28.3 | 32.8 | * 37.2 | 29.4 | 26.5 |
| Eligible for Medicaid | 24.6 | 24.6 | 23.1 | 27.0 | 15.7 ** |
| SSI/SSDI | 3.0 | 2.3 | 3.8 | 2.9 | 4.8 |
| <u>Child support status</u> | | | | | |
| Child support debt balance (%) | | | | | |
| \$1,000 - \$2,500 | 19.3 | 17.3 | 15.4 | 18.2 | 13.3 |
| \$2,501 - \$5,000 | 22.3 | 24.8 | 25.6 | 22.0 | 21.7 |
| \$5,001 - \$7,500 | 15.8 | 15.6 | 14.1 | 15.1 | 24.1 |
| \$7,501 - \$10,000 | 11.0 | 11.7 | 7.7 | 10.7 | 12.0 |
| \$10,000 or more | 31.7 | 30.6 | 37.2 | 34.1 | 28.9 |
| Average debt balance (\$) | 9,763 | 8,370 ** | 8,693 | 10,103 | 9,093 |
| Child support payment activity ^b (%) | | | | | |
| Paid in the past 3 months | 63.0 | 76.2 | 76.0 | 65.0 | 79.7 |
| Paid in the past year but not in the past 3 months | 19.5 | 14.1 | 14.7 | 18.5 | 8.9 |
| Never paid or has not paid in the past year | 17.5 | 9.7 | 9.3 | 16.4 | 11.4 |
| Income withholding in the past 3 months ^b (%) | 49.6 | 51.3 | 41.3 | 51.2 | 58.2 |
| Sample size | 12,886 | 307 | 78 | 12,008 | 83 |

SOURCE: MDRC calculations using data from the Kansas Department for Children and Families.

NOTES: TANF = Temporary Assistance for Needy Families. SNAP = Supplemental Nutrition Assistance Program. SSI/SSDI = Supplemental Security Income/Social Security Disability Insurance.

For categorical variables, chi-square tests were conducted to test the difference in distributions between the specified group who responded to outreach and the group who did not respond. For other variables, two-tailed t-tests were conducted to determine statistical significance. Statistical significance levels are indicated as: * = 10 percent; ** = 5 percent; and *** = 1 percent.

^aEarnings amounts are based on income in the previous four quarters, which may not capture more recent employment and earnings.

^bThese measures were calculated among those without recently established orders. A recently established order is defined as a child support order established in the past 90 days. Under 4 percent of sample members had recently established orders.

The Sallie Mae survey also found that white households are more likely to be saving for college using 529 accounts. However, in Round 1, parents who opened accounts were more likely to be black (30 percent of enrollees) than parents who did not respond (20 percent of nonresponders). Round 1 enrollees were less likely to identify as white (45 percent of enrollees) than nonresponders (56 percent). Fewer differences were observed between the groups in Round 2, possibly due to the changes in program rules or outreach strategy.

Although the changes to the structure of the program introduced between Round 1 and Round 2 were not subjected to testing, it does appear that they may have affected savings behavior. Specifically, program changes introduced between Rounds 1 and 2 appear to have affected the pace at which accounts were opened. Figure 5.1 presents the number of noncustodial parents who opened accounts per month in each round. Although the number of accounts opened was similar in both rounds, this number was achieved in about half the time in Round 2 compared with Round 1.

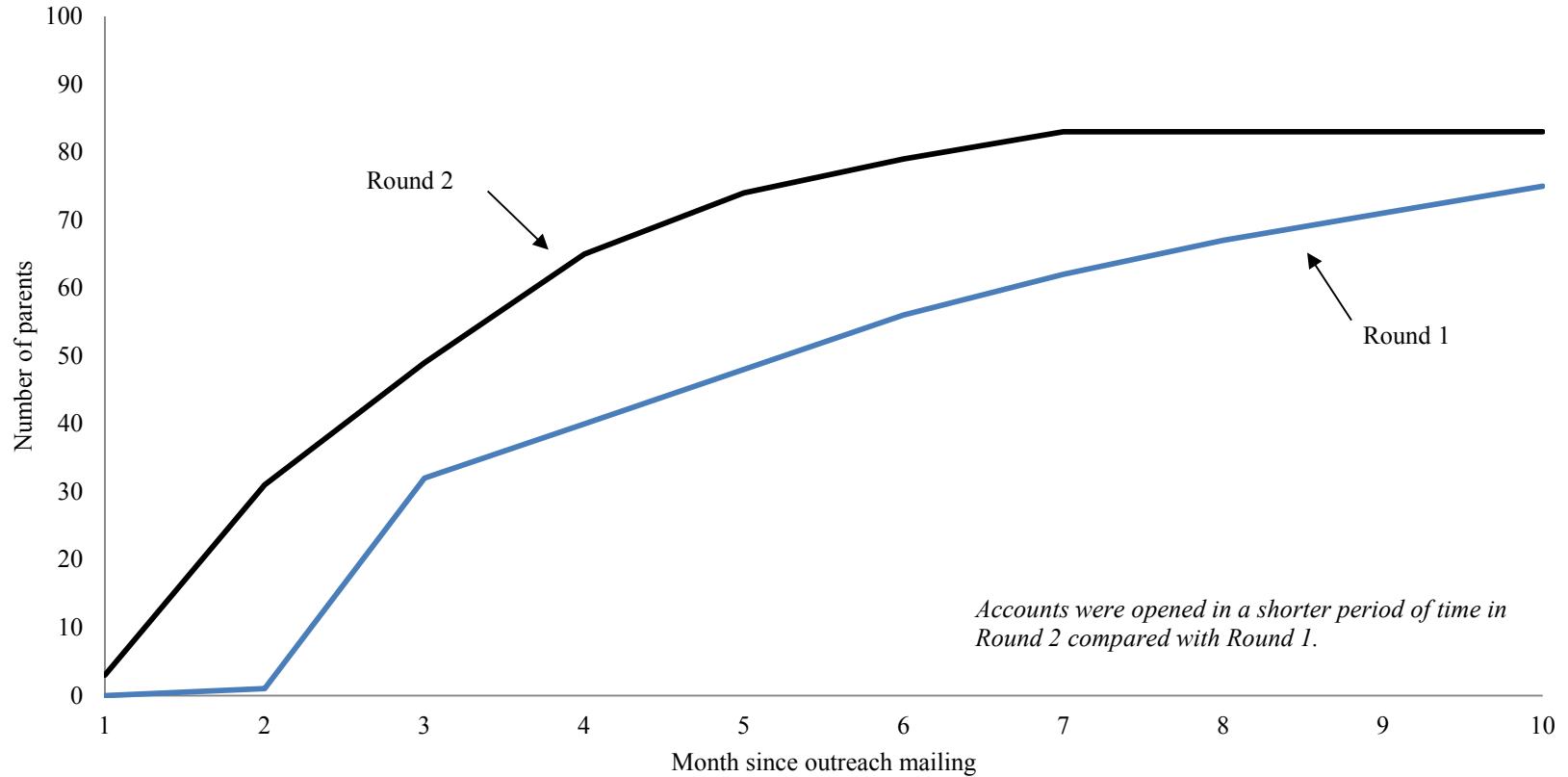
Figure 5.2 shows the number of open accounts, the number of accounts with deposits, and the number that received matching payments in each month before and after July 2016, when changes were made to the matching requirements. The matching rules in effect before July 2016 required parents to pay their current support and debt amounts owed that month in full, *and* make deposits in their CSSI accounts, all in the same month. During this period, deposits to CSSI accounts were made about a quarter of the time, and about three-quarters of these deposits qualified for matches. Under the more liberal matching requirements that began in July 2016, parents could receive matched payments in two ways: (1) as before, a qualifying deposit to a CSSI account was matched with a payment to the other parent (that lowered the noncustodial parent's debt), or (2) when current support was paid in full, any amount over \$1 paid toward child support debt was matched with a deposit to the CSSI account. After this change was implemented, parents made deposits directly to CSSI accounts just over 2 percent of the time, but matching payments (resulting from either deposits into CSSI accounts or payments toward debts) were received in around 40 percent of the eligible months.

Among the parents who enrolled in Round 2, the combination of faster account openings and more generous matching requirements resulted in higher account balances after seven months, with an average balance of \$501 in accounts opened during Round 2 compared with \$217 in accounts opened during Round 1 (not shown in the figure).² The structural changes made to the program improved participants' flow through the program, allowing Kansas to provide more matching funds to participants, but did not increase the number who enrolled in the program.

²The program ended seven months after the start of Round 2.

Figure 5.1

CSSI Enrollments Since the Start of Each Round of Testing



51

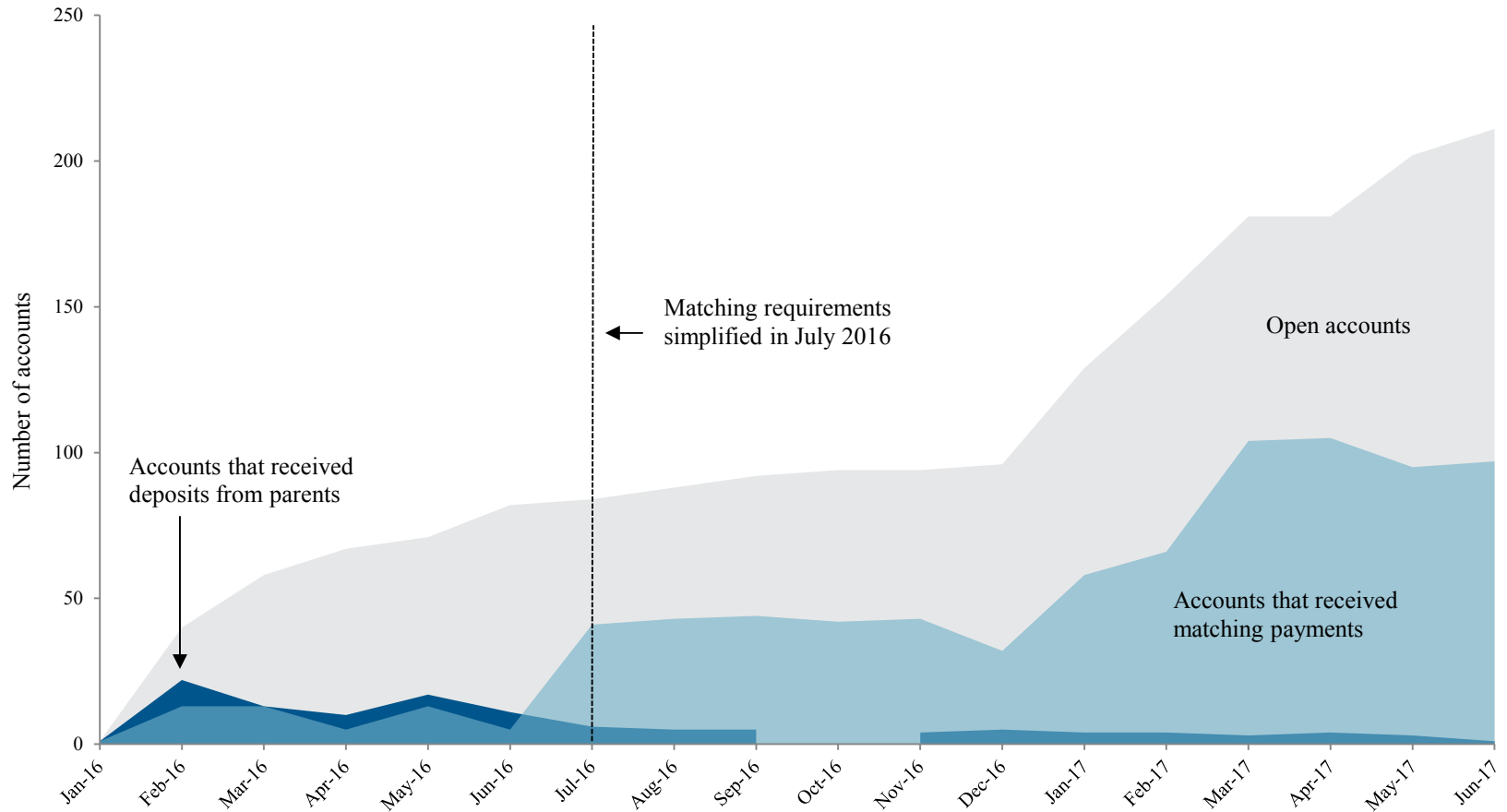
SOURCE: MDRC calculations using CSSI account-activity data maintained by the Kansas Department for Children and Families.

NOTES: The sample includes all parents who ever opened CSSI accounts. Parents with multiple accounts are counted in the month that they opened their first accounts.

Kansas stopped accepting CSSI applications after June 2017, allowing only seven months of enrollment for Round 2.

Figure 5.2

CSSI Account Activity Before and After Matching Requirements Changed in July 2016



52

SOURCE: MDRC calculations using CSSI account-activity data maintained by the Kansas Department for Children and Families.

NOTE: The unit of analysis is all CSSI accounts that were open in each month. Kansas stopped making matching payments after June 2017.

Chapter 6

Discussion

The Kansas Child Support Savings Initiative (CSSI) aimed to encourage parents in child support debt to pay down their debts while saving for their children's future. Kansas's child support agency hoped to increase parents' responsibility for and involvement in their children's lives and greater investment in their future. The agency relied on three central assumptions in designing CSSI:

1. A significant number of parents have resources to pay down their child support debts but are not currently doing so.
2. Parents will understand materials explaining why the program can help them and their children.
3. Parents will understand the benefits of an educational savings account generally, and will find it relevant to them and their children's lives.

All of these assumptions were problematic. Kansas already had a version of CSSI in place for debt owed to the state, and participation in this existing program was very low. The research team used techniques informed by behavioral science to address several observed bottlenecks and try to increase participation in the program, in two rounds of tests. While implementation research suggests that some parents found CSSI appealing, the first round of testing saw largely trivial effects and the second round saw no effects.

Main Outcomes

- In Round 1 of this test, the outreach methods informed by behavioral science increased responses to the program by 0.6 percentage points. Looking at the program groups separately, the group that received both the new outreach materials and account seeding saw the largest effect on responses, at 0.9 percentage points. Both of these effects are statistically significant, but the differences are quite small. There was no discernable effect on the number of accounts opened in Round 1.
- None of the Round 2 interventions produced a statistically significant increase in the numbers of accounts opened.
- In both tests, the differences were so small that the research team cannot suggest whether or how to replicate these approaches.

These results confirm other research showing that it is generally difficult to encourage low- and moderate-income individuals to save money. Parents in child support debt probably face even greater economic challenges than many low-income people, as they are struggling to make their current child support payments and pay their child support debts while meeting all their other life obligations. CSSI therefore faced significant barriers in enrollment, since it was a program aimed at those who have child support debt. In particular:

1. The target population for this study, parents who owed more than \$1,000 in child support debt, generally had no income or extremely low incomes. This finding conforms with a study showing that those with no income or annual incomes below \$10,000 owed the large majority of child support debt, and those with higher incomes had relatively little child support debt.¹
2. Other research shows that programs aimed at encouraging savings among low- and medium-income populations have seen relatively modest effects, with participation rates generally below 10 percent.²

Although it was challenging for this study to achieve effects, behavioral economics did play an important role for both Kansas and the research team. Both the state and research team have a clearer understanding of the challenges and opportunities related to addressing child support debt and encouraging savings for education. That said, the materials informed by behavioral science developed by the research team largely failed to get parents' attention, and even when they did, the program might not have been attractive enough and the program materials not able to overcome the gap between intention and taking action. The results of this study suggest that there are limitations in marketing child savings accounts to parents in child support debt and, perhaps, to low-income parents in general.

Lessons for Policymakers

Given the lack of effects in this study, policymakers might wish to pursue other methods to encourage savings and reduce child support debt. Noncustodial parents often have little trust in child support agencies, especially parents in child support debt, so they may have been especially likely to disregard marketing materials from the child support agency. Other challenges probably arose for parents who had little to no relationship with their children. However, child support agencies are in contact with millions of parents and may be uniquely situated to engage low-income parents. Listed below are some alternatives to CSSI to consider for future programs and studies in the realms of child support debt and encouraging savings for education:

¹Sorensen, Sousa, and Schaner (2007).

²Azurdia, Freedman, Hamilton, and Schultz (2013).

Encouraging Savings for College

Given the economic and other challenges facing parents with child support debt, increasing participation in 529 accounts among such parents (and among lower-income parents in general) may require different policies and practices that dramatically lower barriers to participation.

Allowing Parents to Opt Out Rather Than Asking Them to Opt In

Kansas was not able to implement policies that might have had a larger effect on enrollment, such as an opt-out intervention (whereby all eligible parents are automatically enrolled in the program unless they opt out). Providing parents seed money and 529 accounts in their children's names and then allowing them to opt out if they did not want to participate would probably have greatly increased the numbers of savings accounts opened. Numerous tests in behavioral science have demonstrated the effectiveness of having people opt out instead of opting into programs that would be beneficial to them, and that put no burden on their lives.³ However, merely opening accounts for parents might not be enough to encourage them to make sustained, continuing contributions to those accounts.

Enabling Automatic Deposits

To promote sustained contributions, policymakers could consider allowing parents to designate a small amount of money, even \$5 or \$10 a month, to be added to their child support payments and deposited in their children's education savings accounts. These regular deposits could develop into some significant contributions over time. Similarly, Kansas did not have the means to allow parents to set up automatic payments into CSSI accounts from their checking accounts, which could increase contributions.

Seeding Accounts with More Money

Providing larger amounts of seed money for accounts might also be an enticing incentive to participate. The state of Maine implemented the "500 for Baby" Harold Alfond Challenge, which initially provided \$500 in seed money to parents who opened 529 accounts for their children. However, the program required parents to complete a significant amount of paperwork, which greatly hindered enrollment. Even so, nearly 40 percent of parents participated in the program (which was extensively marketed), well above the participation rates in CSSI.⁴ Maine and the Harold Alfond Foundation have since revised the program, automatically opening accounts with \$500 in seed money for all babies born in Maine and allowing parents to

³Johnson and Goldstein (2003).

⁴Groening (2012).

opt out if they wish.⁵ However, low-income parents probably still struggle to contribute additional money to the accounts.

Offering Child Savings Accounts When Child Support Orders Are Established

CSSI was offered to parents who had already fallen behind on child support payments and had significant child support debt. Such parents are the least able to participate in savings programs in general, due to the economic stresses in their lives. However, if a child support agency attempted to establish child savings accounts when child support orders were first set, with a portion of each child support payment going to a 529 account for the child, it might engage a much larger number of parents, including those with a greater ability to pay. Offering matched or seeded educational savings accounts to both parents when orders are first established could create a connection between parents and the child support agency, could address the concern some noncustodial parents have about how custodial parents use the child support payments, and could increase parents' engagement in children's future.

Encouraging Educational Savings Accounts Outside of Child Support Agencies

In many interviews, parents expressed considerable distrust of the child support agency. Evidence suggests this distrust is common among noncustodial parents. Parents may generally be more amenable to information about child savings accounts if it comes from schools, community organizations, or other agencies more directly related to education and support.

Savings Programs with More Immediate Goals

Child support agencies could also explore developing debt-reduction and savings programs that may have more salient and immediate goals for parents. Saving for college is a distant and difficult task, even among those with economic means. It is an interesting empirical question whether it might be more appealing to allow parents to save for items such as a car, a house, job training, or other goals that could have a positive effect on their employment and economic stability.

Employment Programs for Parents

Ultimately, lack of income is a primary cause of child support debt. Helping parents find jobs and increase their earnings may be the best way to address child support debt. MDRC and other organizations are undertaking extensive research into how to help parents who owe child support achieve long-term employment and economic independence. So far, results have

⁵Harold Alfond College Challenge (2017).

been mixed, and more research should be devoted to this important issue.⁶ In partnership with the W.K. Kellogg Foundation and child support agencies in multiple states, MDRC’s new Families Forward Demonstration will test new strategies to improve the earnings capacity and financial knowledge of noncustodial parents who owe child support but are unable to fully meet their obligations due to low earnings. The central objective is to identify effective employment-focused approaches that can be integrated into child support programs across the country to improve the financial outcomes of noncustodial parents and increase their ability to support their children.⁷

Testing Nonmonetary Ways to Reduce Child Support Debt

Maryland, for example, is testing ways for parents to reduce child support debt by attending employment training, completing “Responsible Fatherhood” programs, or making regular child support payments for an entire year.⁸ Such strategies have seen limited research to date and studies could evaluate their effectiveness.

Procedural Justice

Procedural justice centers on the idea that how individuals perceive the fairness of an administrative or legal process and their treatment during it influences how they respond to it. In child support programs, parents’ reactions to the process can have important implications for the outcomes of their cases. Procedural-justice principles (or other means) could be used to reduce the punitive nature of child support programs and instead seek to actively engage parents in fair, balanced, and transparent procedures. The federal Office of Child Support Enforcement’s Procedural Justice-Informed Alternatives to Contempt demonstration is testing the efficacy of incorporating procedural-justice principles into child support practices as a cost-effective alternative to normal, punitive contempt procedures.⁹

⁶Bloom et al. (2014).

⁷MDRC (2017a).

⁸Maryland Department of Human Services (2017).

⁹MDRC (2017b).

Appendix A

Round 1 Intervention Materials

Control Group

Figure 2.1 Example of Kansas Department of Children and Families Original Outreach Flyer

Appendix Figure A.1 Round 1 Kansas Department for Children and Families Reminder Letter

Program Group 1

Figure 3.1 Example of Modifications to Round 1 Flyer

Appendix Figure A.2 Round 1 Program Group 1 Reminder Letter

Appendix Figure A.7 Round 1 Tax-Intercept Letter and Affidavit

Program Group 2

Appendix Figure A.3 Round 1 Program Group 2 Flyer

Appendix Figure A.4 Round 1 Program Group 2 Reminder Letter

Appendix Figure A.7 Round 1 Tax-Intercept Letter and Affidavit

Program Group 3

Appendix Figure A.5 Round 1 Program Group 3 Flyer

Appendix Figure A.6 Round 1 Program Group 3 Reminder Letter

Appendix Figure A.7 Round 1 Tax-Intercept Letter and Affidavit

Appendix Figure A.1

Round 1 Kansas Department for Children and Families Reminder Letter



Dear <Parent First Name>,

**Do you want to reduce your child support debt
while saving for your child's education? If yes, call us today!**

We recently sent you a unique offer about a program that will help you pay down your past due child support while at the same time, helping your child have a bright future through higher education (such as vocational school or college).

The Kansas Department for Children and Families is teaming up with the Kansas Treasurer's Office and W.K. Kellogg Foundation to offer the Child Support Savings Initiative (CSSI). Through this program, a Learning Quest 529 account can be opened for your child which will help pay for higher education costs. The funds in a 529 account can be used for tuition, room and board, or books.

The process is simple. With just an opening deposit of \$25, you can start a savings account and the additional funds you deposit into your child's account will be matched (up to \$500 per child) to pay down back child support owed to your child's other parent. The matching funds will be routed through the Kansas Payment Center and distributed as a payment on your child support arrears.

In no time, you will have the burden of debt lifted and savings established for your child. Even a savings of less than \$500 may make your child nearly 5 times more likely to graduate!

Call the Kansas Child Support Savings Initiative (555) 555-5555 and we'll help you get started. (If you've already contacted us, don't worry — your application may already be in the mail.)

Sincerely,

Kansas Child Support Services

Appendix Figure A.2

Round 1 Program Group 1 Reminder Letter



Dear <Parent First Name>,

Do you want to reduce your child support debt and help your child get an education?

We recently sent you information about a new program to help you pay down your child support debt, while also helping your child afford their future education! Here's what you need to know about this exciting opportunity, the Kansas Child Support Savings Initiative:

Already paying your back child support? You can pay down your child support AND save money for your child's future college or vocational training without spending more money than you do now.

Not currently paying your back child support? Don't worry – this program can help you start.

Why you should participate:

- **Double Your Money, Pay Your Debt.** For every qualifying \$1 you save in a special program account dedicated to your kid's future higher education, we will pay \$1 toward your child support debt (for the first \$500).*
- **Life-Changing Gift for Your Child.** Even savings of less than \$500 may make your child almost FIVE times more likely to graduate from college.
- **Limited Opportunity.** Available to a limited number of parents and kids for a limited time only. Don't miss out on the opportunity to lower your child support debt & give your child a valuable gift. Join other Kansas parents and open your account today.

It takes just ONE EASY STEP TO HELP YOUR CHILD. Call the program hotline today!

(555) 555-5555

Sincerely,

Kansas Child Support Services

**This opportunity was made possible by the W.K. Kellogg Foundation.*

Appendix Figure A.3

Round 1 Program Group 2 Flyer



PERSON # 32579412

Yes, please send me an application on the Child Support Savings Initiative!

Questions? Call (555) 555-5555



Do you want to reduce your child support debt and help your child get an education?

The Kansas Department for Children and Families has a new program to help you pay down your child support debt while also helping your child afford their future education! Here's what you need to know about the Kansas Child Support Savings Initiative:

Already paying your back child support?

You can pay down your child support AND save money for your child's future college or vocational training expenses without spending more money than you do now.

Not currently paying your back child support?

Don't worry – this program can help you too. This could be a new start.

Why you should participate:

- **Double Your Money, Pay Your Debt.** For every qualifying \$1 you save in a special program account dedicated to your kid's future higher education, we will pay \$1 toward your child support debt (for the first \$475).*
- **Life-Changing Gift for Your Child.** Even savings of less than \$500 may make your child almost FIVE times more likely to graduate from college.
- **Limited Opportunity.** Available to a limited number of parents and kids for a limited time only. Don't miss out on the opportunity to lower your child support debt & give your child a valuable gift. If you join other Kansas parents and open your account today, we will put \$25 in your account to help you get started FOR FREE.

It only take one easy step to help your child, call (555) 555-5555

**This opportunity was made possible by the W.K. Kellogg Foundation.*



(continued)

DCF CHILD SUPPORT SERVICES
CHILD SUPPORT SAVINGS INITIATIVE
PO BOX XXXX
TOPEKA, KS 66601-0497

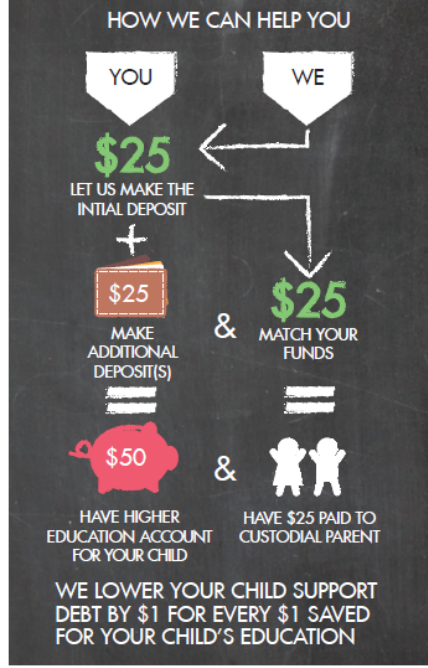
JOHN SMITH
123 SOUTH LANE
TOPEKA KS 66614

Appendix Figure A.3 (continued)



It Has Already Helped

Many parents have already used the CSSI program to pay down their child support arrears AND save money to help pay for higher education for their children. Some have saved \$500 and, in return, gotten \$500 paid off their arrears. Others are just getting started, saving \$100 and, as a result, getting \$100 paid off their arrears so far. We hope you join these parents.



JOHN SMITH
123 SOUTH LANE
TOPEKA KS 66614

DCF CHILD SUPPORT SERVICES
CHILD SUPPORT SAVINGS INITIATIVE
PO BOX XXXX
TOPEKA, KS 66601-0497

Appendix Figure A.4

Round 1 Program Group 2 Reminder Letter



Dear <Parent First Name>,

Do you want to reduce your child support debt and help your child get an education?

We recently sent you information about a new program to help you pay down your child support debt, while also helping your child afford their future education! Here's what you need to know about this exciting opportunity, the Kansas Child Support Savings Initiative:

Already paying your back child support? You can pay down your child support AND save money for your child's future college or vocational training without spending more money than you do now.

Not currently paying your back child support? Don't worry – this program can help you start.

Why you should participate:

- **Double Your Money, Pay Your Debt.** For every qualifying \$1 you save in a special program account dedicated to your kid's future higher education, we will pay \$1 toward your child support debt (for the first \$475).*
- **Life-Changing Gift for Your Child.** Even savings of less than \$500 may make your child almost FIVE times more likely to graduate from college.
- **Limited Opportunity.** Available to a limited number of parents and kids for a limited time only. Don't miss out on the opportunity to lower your child support debt & give your child a valuable gift. If you join other Kansas parents and open your account today, we will put \$25 in your account to get you started FOR FREE.

It takes just ONE EASY STEP TO HELP YOUR CHILD. Call the program hotline today!

(555) 555-5555

Sincerely,

Kansas Child Support Services

**This opportunity was made possible by the W.K. Kellogg Foundation.*

Appendix Figure A.5

Round 1 Program Group 3 Flyer



Do you want to reduce your child support debt and help your child get an education?

The Kansas Department for Children and Families has a new program to help you pay down your child support debt while also helping your child afford their future education! Here's what you need to know about the Kansas Child Support Savings Initiative:

Already paying your back child support?

You can pay down your child support AND save money for your child's future college or vocational training expenses without spending more money than you do now.

Not currently paying your back child support?

Don't worry – this program can help you too. This could be a new start.

Why you should participate:

- **Double Your Money, Pay Your Debt.** For every qualifying \$1 you save in a special program account dedicated to your kid's future higher education, we will pay \$1 toward your child support debt (for the first \$475).*
- **Life-Changing Gift for Your Child.** Even savings of less than \$500 may make your child almost FIVE times more likely to graduate from college.
- **Limited Opportunity.** Available to a limited number of parents and kids for a limited time only. Don't miss out on the opportunity to lower your child support debt & give your child a valuable gift. If you join other Kansas parents and open your account today, we will put \$25 in your account to help you get started FOR FREE.

It only take one easy step to help your child, call (555) 555-5555

P.S. We are holding workshops about the program - turn this mailer over to find out more!

**This opportunity was made possible by the W.K. Kellogg Foundation.*



(continued)

Appendix Figure A.5 (continued)

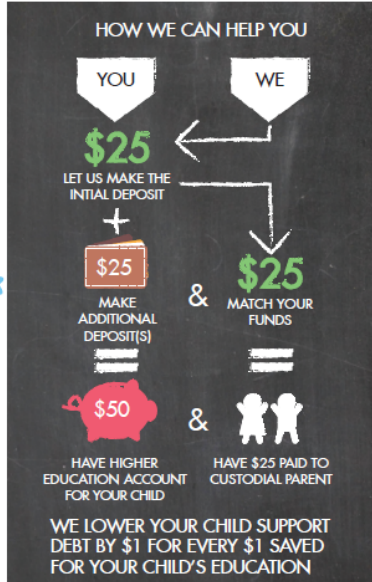


It Has Already Helped

Many parents have already used the CSSI program to pay down their child support arrears AND save money to help pay for higher education for their children. Some have saved \$500 and, in return, gotten \$500 paid off their arrears. Others are just getting started, saving \$100 and, as a result, getting \$100 paid off their arrears so far. We hope you join these parents.

| KS CSSI MONTHLY WORKSHOP SCHEDULE | |
|-----------------------------------|-------------|
| DAY OF THE MONTH | TIME |
| 2nd Tuesday | 8:30-9:30am |
| 4th Tuesday | 4:00-5:00pm |

Workshops start in October. They are held at every local child support office. To find the closest child support office, call (555) 555-5555 or go to: <http://www.dcf.ks.gov/services/CSS/Pages/Contractor-Information.aspx>



DCF CHILD SUPPORT SERVICES
CHILD SUPPORT SAVINGS INITIATIVE
PO BOX XXXX
TOPEKA, KS 66601-0497

JOHN SMITH
123 SOUTH LANE
TOPEKA KS 66614

DCF CHILD SUPPORT SERVICES
CHILD SUPPORT SAVINGS INITIATIVE
PO BOX XXXX
TOPEKA, KS 66601-0497

JOHN SMITH
123 SOUTH LANE
TOPEKA KS 66614

Appendix Figure A.6

Round 1 Program Group 3 Reminder Letter



Strong Families Make a Strong Kansas

Dear <Parent First Name>,

Do you want to reduce your child support debt and help your child get an education?

We recently sent you information about a new program to help you pay down your child support debt, while also helping your child afford their future education! Here's what you need to know about this exciting opportunity, the Kansas Child Support Savings Initiative:

Already paying your back child support? You can pay down your child support AND save money for your child's future college or vocational training without spending more money than you do now.

Not currently paying your back child support? Don't worry – this program can help you start.

Why you should participate:

- **Double Your Money, Pay Your Debt.** For every qualifying \$1 you save in a special program account dedicated to your kid's future higher education, we will pay \$1 toward your child support debt (for the first \$475).*
- **Life-Changing Gift for Your Child.** Even savings of less than \$500 may make your child almost FIVE times more likely to graduate from college.
- **Limited Opportunity.** Available to a limited number of parents and kids for a limited time only. Don't miss out on the opportunity to lower your child support debt & give your child a valuable gift. If you join other Kansas parents and open your account today, we will put \$25 in your account to get you started FOR FREE.

It takes just ONE EASY STEP TO HELP YOUR CHILD. Call the program hotline today!

(555) 555-5555

Sincerely,

Kansas Child Support Services

Come join us! We are holding workshops about this program in your area. They are held each month on the:
• 2nd Tuesday at 8:30am • 4th Tuesday at 4:00pm

To find your local Child Support Services office, go to <http://www.dcf.ks.gov/services/CSS/Pages/Contractor-Information.aspx> or call us

**This opportunity was made possible by the W.K. Kellogg Foundation.*

Appendix Figure A.7

Round 1 Tax-Intercept Letter and Affidavit

Child Support Services
P.O. Box xxxx
Topeka, KS 66601-0497



Phone 1-XXX-XXX-XXXX
CSS Customer Service: 1-XXX-XXX-XXXX
KPC Payment Information: 1-XXX-XXX-XXXX
www.dcf.ks.gov

Phyllis Gilmore, Secretary

Sam Brownback, Governor

«APNM»
«APADDR1»
«APADDR2»
«APADDR3»

«SYSCURRDT»

State of Kansas,)
County of _____) ss:

AFFIDAVIT

I, _____, ___-__-____, am a parent who owes past due child support in Court case number _____. I have filed a federal tax return for the year (s) _____.

I understand that Child Support Services may intercept any federal income tax refund that may be paid to me and will apply those funds first to the payment of any child support arrears owed to the State. I am participating in the Child Support Savings Initiative and have opened 529 savings accounts for the following children:

I hereby request that any federal tax refund that is intercepted for child support arrears be refunded to me and automatically made payable and forwarded by Child Support Services to the 529 savings accounts for the above children in equal amounts (up to \$500 per child).

By signing this affidavit, I understand the State of Kansas will stop the tax refund attached by Federal Debt Set Off from applying directly to my child support arrears owed to the State. I further understand those funds will be made payable to Learning Quest for deposit into 529 savings accounts for the children listed above.

Date: _____

(Non-custodial Parent signature)

Subscribed and attested before me on the ____ day of _____, _____.

Notary Public

My appointment expires: _____

(continued)

Appendix Figure A.7 (continued)



«APNM»

«SYSCURRDT»

«APADDR1»

«APADDR2»

«APADDR3»

Dear «APNM»,

This note is to remind you about the Child Support Savings Initiative (CSSI), and to tell you about a special opportunity related to tax season and available for only a short time.

- The CSSI program can help you save for your child's future education and pay down your child support debt at the same time. If you haven't already opened a CSSI account, see the enclosed flyer for more information about the program. Sign up today!
- If you are due an income tax refund, Child Support Services can take that money and use it to pay your child support debt. But, by participating in the Child Support Savings Initiative, you can use up to \$500 of that money for your child's education while ALSO paying off your debt. To get this particular benefit, you must be filing your taxes as a single filer and take these two simple steps:
 - 1) Sign up for the CSSI program
 - 2) Submit the attached affidavit (which must be notarized)

To maximize your benefits from the CSSI program, such as using money from a tax intercept, you must act quickly. Send these completed forms to:

CSSI
P.O. Box XXXX
Topeka, KS 66601-0497

And you have any questions at all or need assistance, please contact me (555) 555-5555 or at email@ks.dcf.gov

Sincerely,

Appendix B

Round 2 Intervention Materials

Control Group

Appendix Figure B.1 Round 2 Kansas Department for Children and Families/Control Flyer

Program Group 1

Appendix Figure B.4 Round 2 Program Groups 1 and 3 Flyer

Appendix Figure B.5 Round 2 Program Groups 1 and 3 Reminder Letter

Appendix Figure B.6 Round 2 Program Groups 1 and 3 Wallet Card

Appendix Figure B.7 Round 2 Program Groups 1 and 3 Text Messages

Program Group 2

Appendix Figure B.2 Round 2 Program Group 2 Flyer

Appendix Figure B.3 Round 2 Program Group 2 Reminder Letter

Appendix Figure B.8 Round 2 Program Groups 2 and 3 Simplified Application and Information Sheet

Program Group 3

Appendix Figure B.4 Round 2 Program Groups 1 and 3 Flyer

Appendix Figure B.5 Round 2 Program Groups 1 and 3 Reminder Letter

Appendix Figure B.6 Round 2 Program Groups 1 and 3 Wallet Card

Appendix Figure B.7 Round 2 Program Groups 1 and 3 Text Messages

Appendix Figure B.8 Round 2 Program Groups 2 and 3 Simplified Application and Information Sheet

Appendix Figure B.1

Round 2 Kansas Department for Children and Families/Control Flyer

PERSON # _____

Questions? Call (555) 555-5555

Yes, please send me an application on the Child Support Savings Initiative!



Save for your child's higher education while paying off your child support debt.

We have a new opportunity that will help you pay down your past due child support while at the same time, helping your child have a bright future through higher education (such as vocational school or college).

The Kansas Department for Children and Families is teaming up with the Kansas Treasurer's Office to offer the Child Support Savings Initiative (CSSI). Through this program, a Learning Quest 529 account can be opened for your child which will help pay for higher education costs. The funds in a 529 account can be used for tuition, room and board, or books toward this higher degree. For more information on the Learning Quest 529 Education Savings Program, visit the website, www.cssi.dcf.ks.gov.

The process is simple. When you return a completed application, we will cover the initial deposit of \$25 to open a savings account! There are two ways to earn matching payments (up to \$1000): 1) Funds deposited into your child's savings account will be matched as a payment toward your back support. 2) Any child support arrears payments over \$1 will be matched as a deposit into your child's savings account (if your arrears payment is \$50, \$49 will be matched).

In no time, you will have the burden of debt lifted and savings established for your child. Even a savings of less than \$500 makes your child nearly five times more likely to graduate!

Return the attached card to request an application or call (555) 555-5555 and we'll help you through the process.



(continued)

DCF CHILD SUPPORT SERVICES
CHILD SUPPORT SAVINGS INITIATIVE
PO BOX XXXX
TOPEKA, KS 66601-0497

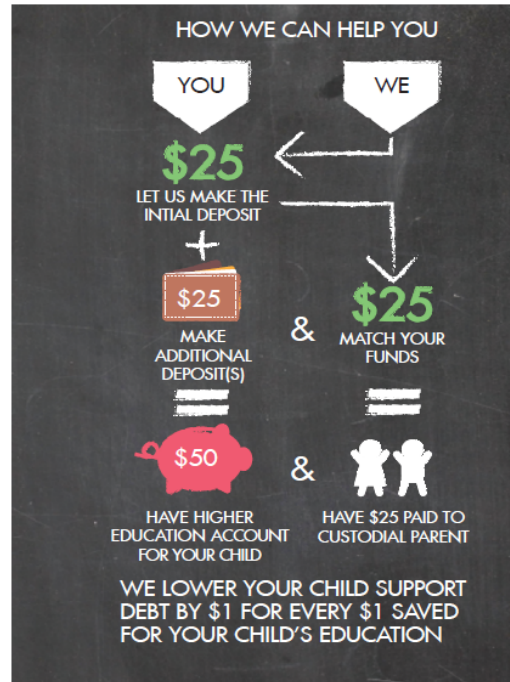
Appendix Figure B.1 (continued)



It Helped Me

"It is an amazing program. The process was done quickly and very easy to understand. I am extremely grateful. I don't know why anybody wouldn't participate in this program!"

-Melissa T.



DCF CHILD SUPPORT SERVICES
CHILD SUPPORT SAVINGS INITIATIVE
PO BOX XXXX
TOPEKA, KS 66601-0497

Appendix Figure B.2

Round 2 Program Group 2 Flyer

How can I get an application for my \$1,000 match?

 Download the application. www.cssi.dcf.ks.gov

 Call the program hotline. (555) 555-5555

 Send back this flyer tear-off—we will mail an application to this address.

PERSON # _____



Save for your child's higher education while paying off your child support debt.

Hello,

We have exciting news! The Kansas Department for Children and Families (DCF) with help from the W.K. Kellogg Foundation, recently improved the Child Support Savings Initiative. Now it's even easier to DOUBLE your money. This program helps you pay down debt owed to the other parent AND save for your child's college education or vocational training.

- **Open a free, college savings account for your child!** No deposit necessary. First, ask us to send you an easy-to-fill out application. Then, complete and send the application back to us.
- **Instantly earn bonus money!** When opening the account, we will deposit a \$25 2016-2017 School Year Bonus.
- **Pay your child support debt, get more bonus money!** Each month, pay your current support in full and as much as you can towards your debt. In return, we will match your debt payments dollar for dollar by depositing money into your child's savings account.
- **Act fast!** We can match up to \$1,000* per child until funds run out. Request an application immediately.
- **Talk to other parents!** Every time you refer another eligible parent who joins the program, we will add an additional \$25 to your child's account.

This program could help change your child's life—even savings of less than \$500 may make your child nearly FIVE times more likely to graduate from college.

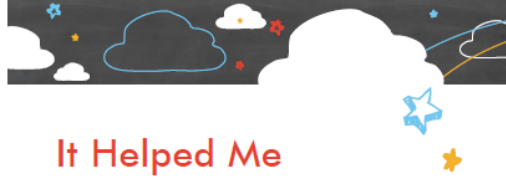
*Match made possible by the W.K. Kellogg Foundation, limited time only, while funds are available.



(continued)

Appendix Figure B.2 (continued)

DCF CHILD SUPPORT SERVICES
CHILD SUPPORT SAVINGS INITIATIVE
PO BOX XXXX
TOPEKA, KS 66601-0497



It Helped Me

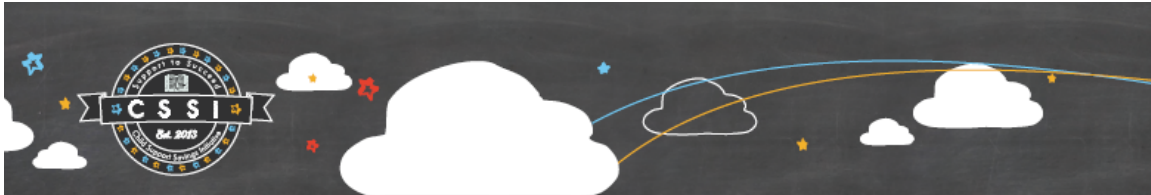
"I opened a college savings account for David when he was 4 years old. I made deposits every month. The account made it easy for me to save for his future education. Now, David is in college and is studying to be a teacher. I am so happy that the 529 college savings account made it possible for me to make his dreams a reality." -Peter



DCF CHILD SUPPORT SERVICES
CHILD SUPPORT SAVINGS INITIATIVE
PO BOX XXXX
TOPEKA, KS 66601-0497

Appendix Figure B.3

Round 2 Program Group 2 Reminder Letter



Hello,

Did you recently receive a flyer in the mail or other messages about the new and improved Child Support Savings Initiative? We want to remind you that you can still **DOUBLE** your money, paying down your child support debt and save for your child's college education or vocational training. You should request an application NOW!

Did you know that even savings of less than \$500 can make your child nearly **FIVE** times more likely to graduate college? A match of **\$1,000** can be yours when you request and complete an application!

In case you missed it, here's how you can participate and claim your \$1,000 match:

- **Open a free, college savings account for your child!** No deposit necessary. Ask us to send you an easy-to-fill out application. Then, complete and send the application back to us.
- **Instantly earn bonus money!** When opening the account, we will deposit a \$25 2016-2017 School Year Bonus.
- **Pay your child support debt, get more bonus money!** Each month, pay your current support in full and as much as you can towards your debt. In return, we will match your debt payments dollar for dollar by depositing money into your child's savings account.
- **Act fast!** We can match up to \$1,000* per child, until funds run out. Request an application immediately.
- **Talk to other parents!** Every time you refer another eligible parent who joins the program, we will add an additional \$25 to your child's account.

Sincerely,
Kansas Child Support Services

How can I claim my \$1,000 match?



Visit our website and download the application, read the FAQ, and watch an informational video.

www.cssi.dcf.ks.gov



Call us on our program hotline to request an application and ask any questions.

(555) 555-5555



*Match made possible by the W.K. Kellogg Foundation, limited time only, while funds are available.

Appendix Figure B.4

Round 2 Program Groups 1 and 3 Flyer



Questions? Need additional information?



Save for your child's higher education while paying off your child support debt.

Hello,

We have exciting news! The Kansas Department for Children and Families (DCF) with help from the W.K. Kellogg Foundation, recently improved the Child Support Savings Initiative. Now it's even easier to **DOUBLE** your money. This program helps you pay down debt owed to the other parent **AND** save for your child's college education or vocational training.

- **Open a free, college savings account for your child!** No deposit necessary. Simply complete and mail back the enclosed easy-to-fill-out application.
- **Instantly earn bonus money!** When opening the account, we will deposit a \$25 2016-2017 School Year Bonus.
- **Pay your child support debt, earn more money!** Each month, pay your current support in full and as much as you can towards your debt. In return, we will match your debt payments dollar-for-dollar by depositing money into your child's savings account.
- **Act fast!** We can match up to \$1,000* per child until, funds run out. Fill out the enclosed application immediately.
- **Talk to other parents!** Every time you refer an eligible parent who joins the program, we will add an additional \$25 to your child's account.

This program could help change your child's life – even savings of less than \$500 may make your child nearly **FIVE** times more likely to graduate from college.

*Match made possible by the W.K. Kellogg Foundation, limited time only, while funds are available.



Appendix Figure B.4 (continued)



Child Support Savings Initiative
PO Box XXXX
Topeka, KS 66601

Phone: XXX-XXX-XXXX
Fax: XXX-XXX-XXXX
Email: email@ks.dcf.gov



CHILD SUPPORT SERVICES

CHILD SUPPORT SAVINGS INITIATIVES

It Helped Me
"I opened a college savings account for David when he was four years old. I made deposits every month. The account made it easy for me to save for his future education. Now, David is in college and is studying to be a teacher. I am so happy that the 529 college savings account made it possible for me to make his dreams a reality." -Peter

Kansas
Department for Children and Families
Strong Families Make a Strong Kansas

Appendix Figure B.5

Round 2 Program Groups 1 and 3 Reminder Letter



Hello,

Did you recently receive a flyer in the mail or other messages about the new and improved Child Support Savings Initiative? We want to remind you that you can still **DOUBLE** your money, paying down your child support debt and save for your child's college education or vocational training. You should act **NOW!**

Did you know that even savings of less than **\$500** can make your child nearly **FIVE** times more likely to graduate college? A match of **\$1,000** can be yours when you complete an application!

In case you missed it, here's how you can participate and claim your **\$1,000** match:

- **Open a free, college savings account for your child!** No deposit necessary. Simply complete and mail back the easy-to-fill out application we previously sent you.
- **Instantly earn bonus money!** When opening the account, we will deposit a **\$25** 2016-2017 School Year Bonus.
- **Pay your child support debt, get more bonus money!** Each month, pay your current support in full and as much as you can towards your debt. In return, we will match your debt payments dollar for dollar by depositing money into your child's savings account.
- **Act fast!** We can match up to **\$1,000*** per child, until funds run out. Submit an application immediately.
- **Talk to other parents!** Every time you refer another eligible parent who joins the program, we will add an additional **\$25** to your child's account.

Sincerely,
Kansas Child Support Services

How can I claim my \$1,000 match?



Visit our website and download the application, read the FAQ, and watch an informational video.

www.cssi.dcf.ks.gov



Call us on our program hotline to request an application and ask any questions.

(555) 555-5555



*Match made possible by the W.K. Kellogg Foundation, limited time only, while funds are available.

Appendix Figure B.6

Round 2 Program Groups 1 and 3 Wallet Card



 **Pay down debt AND save for your child's education!**

The Kansas Child Support Savings Initiative matches every \$1 you pay to child support debt with \$1 in a higher education savings account for your child.

Program Hotline:
(555) 555-5555



Don't miss out – contact us today!

- When you apply and open an account for your child, we add \$25.
- We match every \$1 you pay to child support debt by depositing \$1 in your child's savings account.
- We add \$25 for every friend you refer who opens an account.
- You can get up to \$1,000 per child (while funds last).

This program is made possible by support from the W.K. Kellogg Foundation.

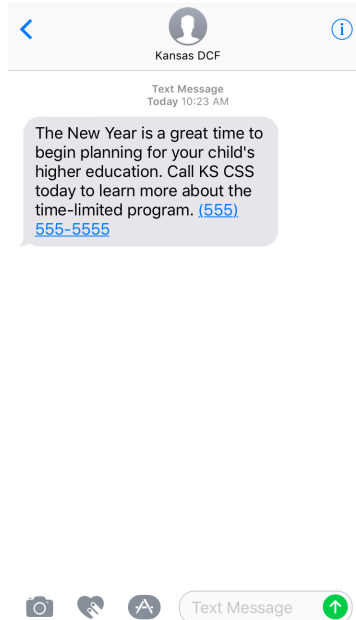
www.cssi.dcf.ks.gov

**Kansas**
Department for Children and Families
Strong Families. Make a Strong Kansas.

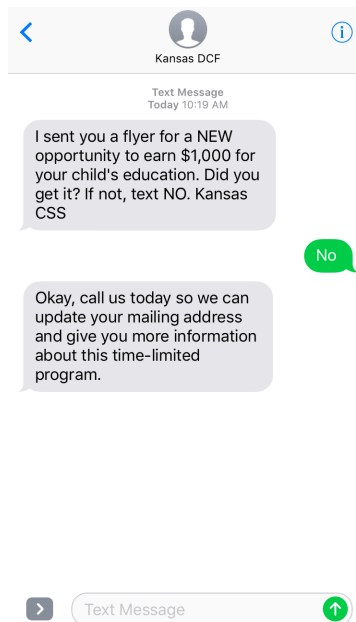
Appendix Figure B.7

Round 2 Program Group 1 and 3 Text Messages

Delivered December 2016

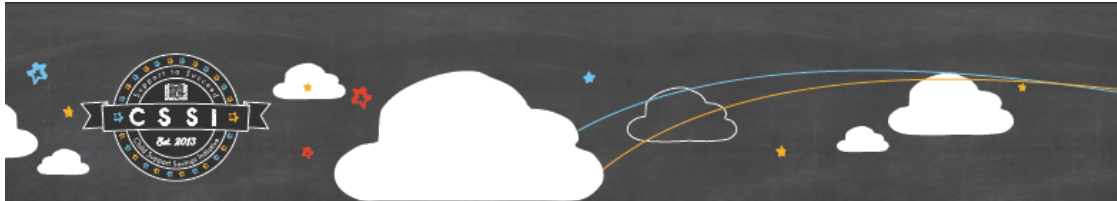


Delivered January 2017



Appendix Figure B.8

Round 2 Program Groups 2 and 3 Simplified Application and Information Sheet



Child Support Savings Initiative Program

Application

Print clearly, preferably in capital letters and black ink.

STEP 1 – About your child* (List the child who will be the beneficiary of the CSSI account.)

| | | |
|-----------------------------|----------------|-----------|
| First Name | Middle Initial | Last Name |
| Street Address | Apartment/Unit | |
| City | State | Zip |
| U.S. Social Security Number | Date of Birth | |
| Citizenship | | |

(*Child Support Services can provide the child's address and Social Security number if you do not know this information.)

STEP 2 – About you (List the parent with Child Support Arrears.)

| | | |
|-----------------------------|------------------------------|---------------|
| First Name | Middle Initial | Last Name |
| Street Address | Apartment/Unit | |
| City | State | Zip |
| U.S. Social Security Number | Child Support Case ID Number | |
| Phone Number (daytime) | Phone Number (evening) | Email Address |

Did you hear about the CSSI program from a friend?

Provide your friends name here _____ and we will reward your friend with a \$25 bonus in his/her child's account when you enroll.

Tell your friends about CSSI, and you could earn a bonus too!

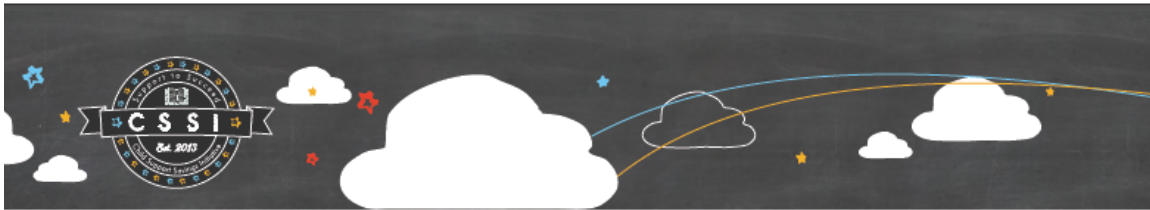
STEP 3 – Investment options

(For information about the investment options, see the Learning Quest Handbook, available at www.dcf.ks.gov/services/CSS/Pages/529.aspx, or by calling American Century Investments at XXX-XXX-XXXX)



(continued)

Appendix Figure B.8 (continued)



DEFAULT INVESTMENT OPTION: If you are comfortable with the **Age-Based Index Track**, you do not need to do anything, and can skip to STEP 4. (You can change the investment option twice per calendar year.)

Or, if you want to choose a different option now, make your selection from the list below.

Investment options, continued (OPTIONAL: Complete only if you do not want the default.)

If you would like to choose a different investment strategy, see the Learning Quest Handbook for more information, and list one of the options below: _____

Age-Based Tracks

Your contribution will be invested in the appropriate portfolio based on the age of the child. As the child gets older, the assets will move to a progressively more conservative portfolio.

- Conservative Track
- Moderate Track
- Aggressive Track

Static Portfolios

The static portfolios offer a fixed-allocation strategy, which means that the amount of stock, bond and money market funds in the portfolios is set and will not change. The assets will remain in the portfolio you select below until you choose a new investment option.

- Very Aggressive
- Very Conservative
- Balanced Index
- Aggressive
- Short-Term Plus
- Total Bond Market Index
- Moderate
- 100% Equity
- Money Market
- Conservative
- Total Growth Index

STEP 4 – Signature

By signing this application, the undersigned certifies that all information contained herein is accurate and I have read and understood the enclosed Child Support Savings Initiative Program description.

The undersigned further authorizes enrolling the beneficiary (child) in the Child Support Savings Initiative Program within the Learning Quest 529 Education Savings Program. I further authorize Child Support Services to obtain the beneficiary's Social Security number and address from my child support case and use that to enroll the child if I was unable to provide that information.

Non-custodial Parent's Signature

Date

STEP 5 – Mail completed application to the address below:

Child Support Services, CSSI Program
P.O. Box xxxx
Topeka, KS 66601-0497

(For overnight delivery or registered mail only: 555 Kansas Ave., 3rd Floor, Topeka, KS 66603)

Contact Information

For questions about Learning Quest, please call American Century Investments at XXX-XXX-XXXX

For questions about the CSSI program, please call Child Support Services at XXX-XXX-XXXX

For Official Use Only



Approved by DCF

DCF Representative Signature

(continued)

Appendix Figure B.8 (continued)



About the Child Support Savings Initiative Program

The W.K. Kellogg Foundation is helping the Kansas Department for Children and Families (DCF) and the Kansas Treasurer's Office provide a unique savings opportunity to non-custodial parents with past due child support owed to the custodial parent.

What's in it for you: With the Child Support Savings Initiative (CSSI) program, you can open a Learning Quest 529 Education Savings account for your child that can be used to pay qualified higher education expenses, such as tuition, room and board or books. The W.K. Kellogg Foundation has provided special matching funds to help you pay down past due child support and save for your child's education at the same time.

There are two ways to double your money (up to \$1,000 per child): Pay your current child support in full each month, and pay at least one dollar (\$1) towards your past due child support, then:

- Any additional amount you pay towards past due child support will be matched using W.K. Kellogg Foundation funds, and deposited by Child Support Services into your child's CSSI account.
- Or, any contributions to your child's CSSI account will be matched with a payment towards your past due child support. Contributions can be made by you as well as anyone else on your behalf.

What's in it for your child:

- Savings can be withdrawn by the beneficiary tax free for higher education expenses.
- When children have a savings account in their name, they are seven times more likely to attend college and not drop out. A child with designated savings for school, even at a lower amount (less than \$500), is nearly five times more likely to graduate from college than a child with no savings account.

Eligibility. Non-custodial parents with an open IV-D child support case with Kansas Child Support Services for a minor child with a past due amount owed to the custodial parent are eligible to open a

CSSI account. Each child (the designated beneficiary for the CSSI account) may be eligible for only one account under the CSSI program, but there is no limit to the number of children from that same household who can be eligible.

To apply. You must complete a CSSI Application for each child you wish to have an account. The account will be established for the beneficiary child named on your CSSI application and will default into the Age-Based Index Track unless you designate a different investment portfolio.

Prior to completing the CSSI Application, review the Learning Quest Handbook that provides more information about 529 Education Savings accounts, as well as the different investment options that are available. The Learning Quest Handbook is available at www.dcf.ks.gov/services/CSS/Pages/529.aspx, or you can request a copy by calling American Century Investments at 1-XXX-XXX-XXXX

Additional CSSI Application forms can be found at www.dcf.ks.gov/services/CSS/Pages/529.aspx, or can be requested by calling Child Support Services at 1-XXX-XXX-XXXX

Learning Quest 529 accounts. DCF will be the owner of the account, with the child being named as the beneficiary. Because matching funds are sent for contributions for a specific child, the beneficiary of the account cannot be changed. You will be established as an interested third party on the account so that you will receive quarterly statements from Learning Quest any time there is activity in the account for the previous quarter.

If the non-custodial parent already has a Learning Quest 529 Education Savings Program account for the child, any contributions made to that account will not be eligible for the match. Contributions must be made to the new account owned by DCF to receive the matching payment.

If the non-custodial parents dies, his/her rights will be transferred to the custodial parent if he/she survives, and then to the beneficiary or a guardian if the beneficiary is under 18 years of age. If the beneficiary passes away, his/her rights will pass to the beneficiary's heirs at law.

(continued)

Appendix Figure B.8 (continued)



How to make contributions to the CSSI account? Investment slips will be mailed to you when the account opens and must be submitted with payments. Contributions must be made by check or money order payable to Learning Quest and sent directly to Learning Quest at one of the addresses below.

Learning Quest
PO Box 29202
Shawnee Mission, KS 66201-9202

For Overnight Delivery or Registered Mail only:
Learning Quest
2534 Madison Ave., 3rd Floor
Kansas City, MO 64108-2335

For additional investment slips, please contact Child Support Services at 1-XXX-XXX-XXXX

Qualified withdrawals. To make a withdrawal from the account, the designated beneficiary will have to provide documentation with the withdrawal application that he/she incurred qualified higher education expenses at any college, university, community college or technical college that is accredited to receive federal financial aid. (See the Learning Quest Handbook for more information on "Qualified Higher Education Expenses" and "Eligible Educational Institutions.")

The beneficiary can either submit receipts for paid expenses or submit a bill from the eligible institution if requesting a check made payable to the institution. If the beneficiary is under the age of 18, the request for withdrawal will also need to be signed by a parent or guardian. Requests for withdrawals must be submitted in writing to Child Support Services, using the CSSI Program Withdrawal Form. The form can be found online at:

www.dcf.ks.gov/services/CSS/Pages/529.aspx, or by calling 1-XXX-XXX-XXXX Child Support Services will verify the account exists and forward the application and documentation to Learning Quest for distribution of the funds.

Nonqualified withdrawals. If the designated beneficiary does not make a qualified withdrawal by the age of 25, the beneficiary can request a distribution for non-educational purposes. However, any penalties and taxes due on the nonqualified withdrawal will be the responsibility of the beneficiary.

Investment option. You may change the investment option twice per calendar year. The CSSI Program Information Change Form can be found online at: www.dcf.ks.gov/services/CSS/Pages/529.aspx or call 1-XXX-XXX-XXXX. Child Support Services will provide the account number information on the form for you.

Information about the available investment options can be found in the Learning Quest Handbook. If you have additional questions about the investment options please contact American Century Investments at 1-XXX-XXX-XXXX.

Learning Quest account transactions. Because the DCF is the account owner, all changes and transactions, including name and address changes for the beneficiary, must be submitted to DCF. Child Support Services will review these requests to verify the accounts exist and forward on to Learning Quest for processing. Requests to update information must be submitted in writing to DCF with necessary documentation on the CSSI Program Information Change Form (available at www.dcf.ks.gov/services/CSS/Pages/529.aspx or by calling 1-XXX-XXX-XXXX).

Contact information. If you have questions about the program, call the CSSI program hotline at 1-XXX-XXX-XXXX. If you have questions about Learning Quest you may contact American Century Investments at 1-XXX-XXX-XXXX.



Appendix C

Characteristics of Noncustodial Parents with Child Support Debt Owed to the Other Parent in Round 2

Appendix Table C.1
Characteristics of Noncustodial Parents
with Child Support Debt Owed to the Other Parent (Round 2)

| Characteristic | All Noncustodial Parents | Eligible Noncustodial Parents ^a |
|--|--------------------------------|--|
| Male (%) | 90.1 | 89.8 |
| Race/ethnicity (%) | | |
| Hispanic | 10.5 | 10.2 |
| White/non-Hispanic | 55.8 | 57.8 |
| Black/non-Hispanic | 20.1 | 20.2 |
| Other | 13.7 | 11.9 |
| Age (%) | | |
| 18-24 | 4.3 | 5.0 |
| 25-34 | 39.8 | 41.7 |
| 35-44 | 41.4 | 40.0 |
| 45-59 | 13.9 | 13.0 |
| 60 or older | 0.5 | 0.4 |
| Average age | 36.7 | 36.3 |
| Currently employed (%) | 77.5 | 71.7 |
| Earned income in the past year ^b (%) | | |
| \$0 | 25.6 | 31.1 |
| \$1 - \$10,000 | 24.8 | 30.0 |
| \$10,001 - \$20,000 | 18.9 | 18.2 |
| \$20,001 - \$30,000 | 14.4 | 11.7 |
| \$30,001 - \$40,000 | 8.1 | 5.1 |
| \$40,001 or more | 8.2 | 4.0 |
| Average earnings among those with earned income in the past year ^b (\$) | 20,111 | 15,619 |
| Ever incarcerated in jail or prison (%) | 17.3 | 24.8 |
| Number of children under age 18 (%) | | |
| 1 | 68.2 | 65.3 |
| 2 | 23.2 | 24.9 |
| 3 or more | 8.6 | 9.9 |
| Any high school-age children (%) | 33.4 | 31.6 |

(continued)

Appendix Table C.1 (continued)

| Characteristic | All Noncustodial Parents | Eligible Noncustodial Parents ^a |
|--|--------------------------------|--|
| Child federal benefits (%) | | |
| TANF | 0.5 | 0.6 |
| SNAP | 29.5 | 29.4 |
| Eligible for Medicaid | 21.8 | 26.9 |
| SSI/SSDI | 3.0 | 2.9 |
| <u>Child support status</u> | | |
| Child support debt balance (%) | | |
| \$1 - \$999 | 28.8 | 0.0 |
| \$1,000 - \$2,500 | 14.9 | 18.2 |
| \$2,501 - \$5,000 | 14.0 | 22.0 |
| \$5,001 - \$7,500 | 9.6 | 15.1 |
| \$7,501 - \$10,000 | 7.1 | 10.7 |
| \$10,000 or more | 25.6 | 34.0 |
| Average debt balance (\$) | 8,074 | 10,096 |
| Child support payment activity ^c (%) | | |
| Paid in the past 3 months | 71.8 | 65.2 |
| Paid in the past year but not in the past 3 months | 15.3 | 18.5 |
| Never paid or has not paid in the past year | 12.9 | 16.4 |
| Income withholding in the past 3 months ^c (%) | 57.6 | 51.2 |
| Sample size | 28,328 | 12,091 |

SOURCE: MDRC calculations using data from the Kansas Department for Children and Families.

NOTES: TANF = Temporary Assistance for Needy Families. SNAP = Supplemental Nutrition Assistance Program. SSI/SSDI = Supplemental Security Income/Social Security Disability Insurance.

^aOnly residents of Kansas with debts of \$1,000 or more were eligible for the program.

^bEarnings amounts are based on income in the previous four quarters, which may not capture more recent employment and earnings.

^cThese measures were calculated among those without recently established orders. A recently established order is defined as a child support order established in the past 90 days. Under 4 percent of sample members had recently established orders.

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About MDRC

MDRC is a nonprofit, nonpartisan social and education policy research organization dedicated to learning what works to improve the well-being of low-income people. Through its research and the active communication of its findings, MDRC seeks to enhance the effectiveness of social and education policies and programs.

Founded in 1974 and located in New York; Oakland, California; Washington, DC; and Los Angeles, MDRC is best known for mounting rigorous, large-scale, real-world tests of new and existing policies and programs. Its projects are a mix of demonstrations (field tests of promising new program approaches) and evaluations of ongoing government and community initiatives. MDRC's staff members bring an unusual combination of research and organizational experience to their work, providing expertise on the latest in qualitative and quantitative methods and on program design, development, implementation, and management. MDRC seeks to learn not just whether a program is effective but also how and why the program's effects occur. In addition, it tries to place each project's findings in the broader context of related research — in order to build knowledge about what works across the social and education policy fields. MDRC's findings, lessons, and best practices are shared with a broad audience in the policy and practitioner community as well as with the general public and the media.

Over the years, MDRC has brought its unique approach to an ever-growing range of policy areas and target populations. Once known primarily for evaluations of state welfare-to-work programs, today MDRC is also studying public school reforms, employment programs for ex-prisoners, and programs to help low-income students succeed in college. MDRC's projects are organized into five areas:

- Promoting Family Well-Being and Children's Development
- Improving Public Education
- Raising Academic Achievement and Persistence in College
- Supporting Low-Wage Workers and Communities
- Overcoming Barriers to Employment

Working in almost every state, all of the nation's largest cities, and Canada and the United Kingdom, MDRC conducts its projects in partnership with national, state, and local governments, public school systems, community organizations, and numerous private philanthropies.