Applying Behavioral Research to Asset-Building Initiatives

LESSONS FROM A YEAR OF EXPERIMENTATION

By Mindy Hernandez

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ABOUT THE AUTHOR

Mindy Hernandez's work bridges research and practice by bringing behavioral research to the asset-building field. Before her selection as a CFED Innovator-in-Residence in 2009, Mindy worked with ideas42, a research and design laboratory for applied behavioral sciences at Harvard University. Previously, Mindy worked as the Research Director of the Education and Society Program at the Aspen Institute. Mindy also worked with the Education Division at the Carnegie Corporation of New York. Prior to joining Carnegie, Mindy worked on Capitol Hill in the office of U.S. Congressman Barney Frank (D-MA). Mindy holds a Master's degree in Public Affairs from Princeton University. Mindy is currently offering applied behavioral consulting through her organization, One Decision, www.1decision.wordpress.com.

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I. Overview, Background and Goals

All of us, including those living in or near poverty, exhibit "bounded rationality." That is, we don't always make the best decisions: we save too little, we spend too much, and we put off until tomorrow (and tomorrow and tomorrow) what we need to do today. And then we are surprised by the sad, yawning divide between our best intentions and our actions.

People's peculiar behavior can be especially troublesome – and consequential – for programs and policies aimed at improving the lives of those living in poverty. These programs all wrestle with the same crucial challenge: how to help people make better decisions and follow through on good intentions (e.g., to sign their child up for Head Start, complete a job training course, or save for a rainy day) when decision making is varied and not at all "rational."

My year as a CFED Innovator-in-Residence was founded on the premise that asset-building programs might greatly increase their impact by leveraging the expanding and illuminating literature in behavioral science on how and why people make the surprising decisions they do.

THE CFED INNOVATION YEAR

Applying behavioral insight to design new programs and rigorously modify existing ones should be standard practice. However, there are few channels that allow the worlds of research and practice to communicate, and therefore practitioners and researchers often fail to learn from one another. The Innovation Year was an attempt to build a bridge between the two and thereby enhance the learning and practices of each.

Working with CFED, three organizations were selected to participate as Innovation Projects. Two of the organizations were part of CFED's Self-Employment Tax Initiative (SETI) program. Together, the organizations' leadership and I walked through the programs' goals and processes to target critical leverage points, propose behaviorally informed design changes, and evaluate each intervention as rigorously as possible given the time, capacity and data available.

This paper describes these projects and their findings in detail. Taken as a whole, these projects shed new light on multiple, behaviorally-informed strategies to increase:

1) Enrollment in and take-up of asset-building products and services; and
2) Participation and follow through in use of asset-building programs and activities.

More generally, the lessons learned during the Innovation Year provide a useful blueprint for practitioners and researchers interested in applying behavioral science to a vast array of programs and challenges.

SELECTION CRITERIA

High-capacity program partners are critical to the success of any behavioral intervention. This was the first and most important lesson I learned in attempting to apply behavioral research to the field. Even brilliant intervention designs will fail without a high-capacity organization with a capable staff to implement them. Therefore, potential partners were screened carefully to ensure that participating programs would have the capacity to implement interventions and evaluations with fidelity and rigor.

Organizations were selected to be Innovation Projects based on the following criteria:

- *Client pool:* The program should have a large enough client pool to allow for a meaningful level of data analysis.

WHAT IS BEHAVIORAL ECONOMICS?

Behavioral economics is the study of how people make choices – not in a simplified economic model, but in the textured and rich reality of daily life – and draws on insights from both psychology and economics.

People tend to discount future benefits – savings, environmental health – for present moment rewards.

Standard theorizing from traditional economic models assumes that people are highly rational and pursue their goals consistently, without mistakes or need for help. Applying a behavioral economics lens provides us with a fresh perspective.

Bounded rationality is a foundational notion of behavioral economics. Bounded rationality proposes that we are not the perfectly rational men and women presented in the standard economic model, but neither are we arbitrary beings whose choices and preferences are completely unpredictable. Rather, our rationality is bounded by a tendency toward mental shortcuts and biases. Expanding research has documented that we exhibit the same biases and make the same suboptimal choices over and over.

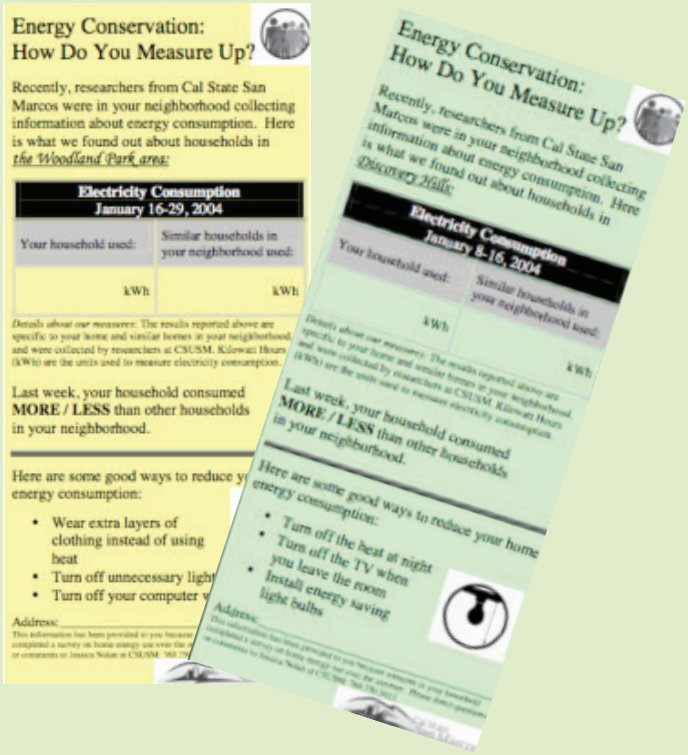
For example, it is often assumed that if people are motivated to act and believe that action to be important, then the ideal behavior will inevitably follow. However, research tells us that adjusting small nuances in our situation can have a surprising impact on our ability to close the gap between our intentions and actions.

For example, in a classic study, Princeton seminary students were told to prepare and give a lecture on the Good Samaritan. On their way across campus to give the lecture, students passed a man slumped against a wall coughing and moaning, clearly in need of assistance. Half the students were told they were late to give the lecture while the other half were told they had plenty of time. These seminary students believed in and were motivated to help others. They had just prepared a sermon on helping others so they were informed of the importance of being a Good Samaritan. However, motivation and information were not enough to overcome the power of the situation. Subjects who believed they were in a hurry were far less likely to stop and provide assistance than other subjects (Darley & Batson, 1973).

This study underscores a fundamental insight of behavioral science and social psychology: we often overestimate the power of personal attributes and underestimate the impact of small, situational factors. We all face decision-making environments that can be very complicated. "Channel factors" (Lewin, 1952) are seemingly minor situational details within those choice environments that can have a profound impact on behavior by providing small but critically placed psychological bridges from intention to action.

In a well-known study by Leventhal, Singer and Jones (1965), college seniors were given persuasive messages about the value of an inoculation against tetanus. While the messages were effective at changing the students' beliefs and attitudes, few actually took the step of

getting a tetanus shot. Other students received the same messages but were also given a map of the campus with the infirmary circled and urged to think about a particular time and route they would take to the infirmary. This small adjustment led to a significant increase in the percentage of students who actually got their inoculation.


Energy Conservation:
How Do You Measure Up?

Recently, researchers from Cal State San Marcos were in your neighborhood collecting information about energy consumption. Here is what we found out about households in *the Woodland Park area:*

Electricity Consumption January 16-29, 2004	
Your household used:	Similar households in your neighborhood used:
kWh	kWh

Details about our measures: The results reported above are specific to your home and similar homes in your neighborhood, and were collected by researchers at CSUSM. Kilowatt Hours (kWh) are the units used to measure electricity consumption.

Last week, your household consumed **MORE / LESS** than other households in your neighborhood.

Here are some good ways to reduce y energy consumption:

- Wear extra layers of clothing instead of using heat
- Turn off unnecessary light
- Turn off your computer w

Address: _____

Energy Conservation:
How Do You Measure Up?

Recently, researchers from Cal State San Marcos were in your neighborhood collecting information about energy consumption. Here is what we found out about households in *Discovery Hills:*

Electricity Consumption January 8-16, 2004	
Your household used:	Similar households in your neighborhood used:
kWh	kWh

Details about our measures: The results reported above are specific to your home and similar homes in your neighborhood, and were collected by researchers at CSUSM. Kilowatt Hours (kWh) are the units used to measure electricity consumption.

Last week, your household consumed **MORE / LESS** than other households in your neighborhood.

Here are some good ways to reduce your home energy consumption:

- Turn off the heat at night
- Turn off the TV when you leave the room
- Install energy saving light bulbs

Address: _____

In some ways, our "irrationality" is quite predictable. This predictability is important because it means we may be able to forecast our mistakes, and as policymakers or program designers we can design around them or even try to leverage these biases. For example:

- Using defaults to increase saving: Often the choice we make is not the optimal one but the choice that requires the least amount of effort – the one on the path of least resistance. In a 2001 study only 36% of women joined a 401(k) plan when they had to sign up for it (opt-in), but participation rose to 86% when the savings option was the default (Madrian and Shea, 2001).
- Using channel factors to increase banking: Pressures exerted by seemingly minor situational factors can create restraining forces that are hard to overcome, or can promote inducing forces that can be harnessed to great effect. When low-fee bank accounts were offered to low-income individuals in a workshop, over 90% expressed their intention to open the account, but actual take-up was much lower (less than 50%). In an experiment, bank representatives were on-site to initiate the enrollment process. This change to the situation significantly increased the number of people opening and keeping bank accounts. In addition, there was a decrease in check cashing and borrowing funds from family members (Bertrand, Mullainathan and Shafir, 2005).
- Using social norms to conserve energy: Our desire to meet societal expectations is strong but often lies beneath our consciousness. While people rarely report changing their behavior to conform to that of others, research has found that giving people information about how their behavior compares to others can be extremely motivating. Studies show that simply changing the presentation of energy bills to show people their usage rates relative to their neighbors can decrease energy use by 2% (Shultz, et al. 2007). This may not sound like much, but if implemented nationally, this small costless change would result in a $300 million annual savings and substantial environmental benefits.

- *Data capacity:* The program should have the technical systems and staff support to collect, keep and share reliable data on variables of interest.
- *Staff capacity:* The program should have the personnel capacity and time to monitor, implement and conduct quality control on the intervention.
- *Leadership buy-in and commitment:* Senior leadership must believe in the importance of the intervention and convey that message throughout the organization.

The selected projects include:

- *Increasing preparedness at tax time for self-employed clients:* Campaign for Working Families (CWF), Philadelphia, PA, and Foundation Communities (FC), Austin, TX
- *Increasing enrollment in tax-time financial management classes for entrepreneurs:* Campaign for Working Families (CWF), Philadelphia, PA, and Foundation Communities (FC), Austin, TX
- *Increasing the use of direct deposit and savings accounts:* Bank On DC and the DC Summer Youth Employment Program, Washington, DC

EMERGING LESSONS

The pilots conducted during the Innovation Year yielded rich and instructional lessons described below. There is not yet enough evidence to determine if these ideas are universally replicable to the asset-building field, but these are potentially powerful strategies worthy of further exploration and testing.

- Well-designed reminders help: Small, well-placed reminders like letters written in the person's own hand seem to help people follow through on their intentions to enroll in a class or prepare for their tax appointments.
- Implementation planning can make a difference: Detailing the steps needed to implement our goals can help people follow through on intentions to prepare for their tax day.
- Simplification is key: Simplifying forms and processes may help people open bank accounts and start saving.

A NOTE ON SCALE

The Innovation Projects explored only a handful of challenges faced by a few organizations. But the underlying lesson – that small, overlooked factors like form complexity can act as a barrier that keeps people from acting on their best intentions – is widely and critically applicable to our most important social programs. For instance, enrollment in public benefit programs and even post-secondary education may suffer from the unintended psychological tax these programs impose on potential beneficiaries. So while the examples and projects described here are modest in scale, the implications for program and practice are far-reaching.

II. Process: Context, Behavioral Mapping & Intervention Design

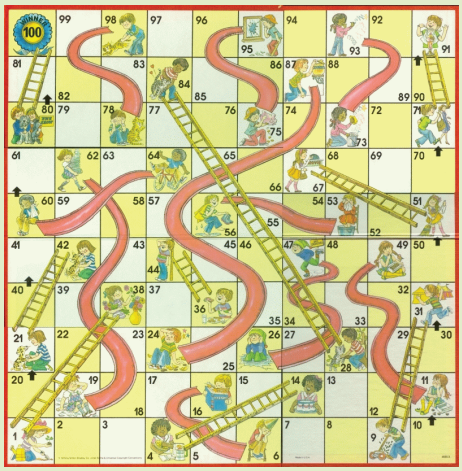
Applying behavioral research to asset-building programs is a powerful and promising idea. However, realizing this promise requires careful planning and design. Using the following key steps with each project helped us to focus on the right intervention point and design an intervention that was practical to implement and evaluate.

1. Understand the context. Social psychology considers the power of the situation a strong determinant in our behavior. Therefore, a critical first step is to understand the context and details of the program – from the profile of the average client to how the waiting room might be perceived by clients to the on-the-ground experiences of front-line staff and administrators. This deep qualitative assessment allows us to sketch out the choice environments clients face and is the first step in targeting the most promising intervention points.

2. Identify the key program goals. It is important to determine both the final impact goals – e.g., to help people achieve a level of stability by using and maintaining a savings account – as well as "outcome measures," like opening a bank account. While both are important, it is critical to understand the difference.

MAPPING TENSION SYSTEMS

Kurt Lewin's theory on tension systems is the behavioral inspiration for this exercise. As mentioned earlier, we all face choice environments that can be layered and complex. Lewin described these rich environments as "tension systems" with forces that pull us toward and away from certain behaviors. We can visualize these tensions systems as the colorful board game, Chutes and Ladders.



The ladders are "channel factors," which are small tweaks in our context that open a channel that makes an idealized behavior easier to act on. These are forces propelling us toward a desired behavior. The chutes are forces propelling us away from those behaviors. These forces may be very subtle: a picture, a comment, or even the proximity of an object can make a difference. Anyone who has ever pushed a breadbasket or bowl of chips away by two or three inches understands what it means to try to change a tension system.

Programs and policies often unintentionally create restraining forces with complex forms and time-consuming processes. Working with the Innovation Projects, I tried to understand the context in order to understand where hidden chutes and ladders might be so we could remove the chutes and add ladders.

An example from an actual project: a financial literacy program made bank account sign-up part of the mandatory curricula in their classes. They were delighted to find that 100% of their clients opened a bank account. That may seem like success if we forget that the ultimate goal is to help people maintain their accounts and actually save money in them. While 100% of clients opened accounts, almost every account closed within a few months because their owners failed to actually put any savings into the account. It is critical to target the program's final impact goal and differentiate it from intermediary outcome measures.

3. Map the program's process from entry point to impact and target the highest return intervention point(s). We work to tease out the sequence of events connecting the first entry point for clients (e.g., advertising the availability of financial classes) with the programs' activities and desired results (e.g., people opening savings accounts and maintaining savings). During this mapping exercise we want to understand every possible step: how do people find out about the program, service or product? How do they enroll or become involved? What behaviors are needed to ensure success at each point in the process? What have been the barriers? We work to unearth the implicit assumptions underlying each step in the process and discard ones that are faulty. For example, a program might assume that if people are interested in a new account, the length and complexity of the account's enrollment form will be irrelevant. Behavioral research tells us that this is not true: a complex form might just act as an outsized barrier, dissuading many people to enroll.

4. Design an intervention. With an understanding of the program's context, processes, goals and barriers, we target the gaps where people face unintended barriers (e.g., wanting to open a new savings account but finding the form too long and therefore putting it off). We try to build behavioral bridges over programmatic gaps by offering "psychological subsidies" (like automatic enrollment, well-timed program offerings and reminders) and repeal any unintended "psychological taxes" (such as complex, intimidating enrollment procedures or overwhelming options). The intervention may be adding, changing or taking away from current process. Ideally, the intervention has broad applicability for other social programs.

The intervention should be well-matched to the organization's capacity and current processes. A very complex intervention that requires substantial staff time would be inappropriate for a small, understaffed organization. Interventions often work best when they can simply be layered on top of current processes.

For example, if a bank account enrollment form is currently being used, redesigning this form requires very little new work and imposes no new process for staff. Staff will face their own choice environments, and it is critical to design interventions that take into account potential hassles and channel factors from their perspective.

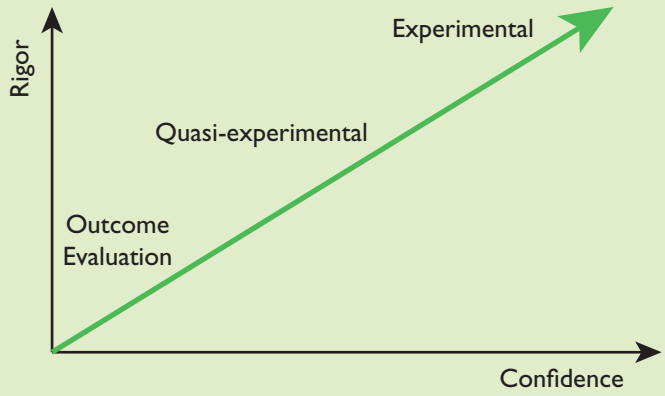
5. Design appropriate evaluation. Finally, we design an evaluation that will allow us to understand the impact of our intervention. Although time and resources are often scarce, designing and implementing an evaluation are critical to understanding what aspects of the interventions worked (or not). There are various ways of learning and collecting data; some far more rigorous, time-consuming and data-intensive than others. The CFED Innovation Projects used a range of data collection methods depending on the staff and data capacity of each site.

METHODOLOGY AND RIGOR

When reviewing the results of the studies here or in any paper, it is important to read with a critical eye and ask how much confidence you can have in the study's findings. How sure can you be that any effect is due to the intervention and not something else? If another program were to try this intervention would they produce similar results?

To best understand an intervention's impact we need to understand the counterfactual – what would have happened in the absence of the intervention. To do this, we must find an appropriate comparison group. For example, if we implement an intervention aimed at increasing the take-up of savings bonds at the Main Street VITA site in 2010, we might compare take-up of bonds at this site in 2010 to the take-up rate in 2009 or to the average take-up rate at the VITA site across the street. These are valid forms of comparison and provide us with a useful reference point for understanding the impact of our intervention.

This type of methodology is broadly referred to as "quasi-experimental" design. The limitation of this kind of comparison is that the two groups will never be exactly alike, and therefore we cannot be completely confident that the difference in behavior between the two groups is a result of our intervention and not the result of some other important difference. For example, the people who come to the Main Street VITA site in 2010 might be different than the people who came in 2009. Unemployment is higher in 2010, and it is possible



incomes and tax refunds are lower. People may simply have less money to put towards savings bonds in 2010 and that (and not our intervention) may explain why take-up is low.

In addition, there may be "unobservables," which are characteristics that are difficult or impossible to measure. For example, people who buy saving bonds may simply be more optimistic than others, and the Main Street site may have a cheerful ambiance that puts people in an optimistic mood while the site across the street might be seem dreary and overcrowded and put people in a pessimistic mood. It would be difficult or impossible to know and control for this.

This problem of dissimilar comparison groups is known as selection bias and is a limiting factor of most social science research. The only way to ensure against selection bias is through experimental design. Experimental design randomly assigns people within the same population to receive the treatment or not.

METHODOLOGY AND RIGOR (CONT.)

So within our example, roughly half the people at Main Street VITA site would be randomly assigned to the treatment group and the other half would not. Ideally, these two groups would later be compared on a variety of variables (such as age, race, income, gender) to ensure they are in fact as similar as possible.

Experimental design is considered the "gold standard" of evaluation and offers the highest degree of confidence that any difference found is a result of the treatment and not something else.

Evaluations that do not use a comparison group at all are generally considered "outcome evaluations" and look only at the outcome of an intervention or program for the target population. These evaluations can tell you about an outcome – perhaps 100 people bought savings bonds, but can tell you nothing about the impact of a particular intervention on that outcome.

If experimental design provides the highest degree of confidence in results, why aren't all studies created this way? Experimental design can be difficult to implement – it requires solid data, large population samples, and staff time and research experience. Often, however, groups with the capacity to implement an experimental design fail to do so because of the perception that it is too complex and expensive. In fact, with some ingenuity, many of the organizations I worked with were able to create successful experimental conditions.

When experimental design is not possible, we rely on quasi-experimental design or outcome evaluation, as I have done in some studies described in this paper. This discussion is meant to put these designs in context so the reader is able to view the studies' results with a full understanding of their strengths and potential limitations.

PERSPECTIVE

Do not put your faith in what statistics say until you have carefully considered what they do not say.

– William W. Watt

III. Projects & Findings

See Appendix 1: Innovation Year Projects for a synopsis of projects and findings

PROJECT 1. INCREASING BUSINESS CLASS ENROLLMENT IN AUSTIN, TX

This project was completed in partnership with Foundation Communities (FC) of Austin and ideas42, a center for applied behavioral economics at Harvard University.

Program background: Foundation Communities (FC) is a nonprofit organization located in Austin, TX that helps approximately 2,000 self-employed individuals prepare tax returns at their Community Tax Centers (CTC). In addition to tax preparation assistance, FC also offers two-hour financial management classes that focus on understanding the business tax code. These classes can be very useful for self-employed people who are working to grow their business and hoping to receive the entirety of the tax refund they have earned.

Project challenge and goal: FC does a great deal of outreach to advertise their business classes: posters and flyers are posted in all tax centers; tax center managers and staff point out the availability of classes; the classes are advertised on their website; and the local United Way also disseminates information on the classes. In addition, an outreach coordinator conducts general presentations to community, religious, financial and social service groups and mentions the classes in all presentations. FC also advertises on local TV, radio and in print media.

Despite these impressive efforts, take-up for their classes was extremely low. In 2009, 36 people attended the classes out of the thousands who came in for tax preparation.

PRACTITIONER'S PERSPECTIVE

Foundation Communities learned a great deal from our Innovation Project, and I'm so thankful we were able to participate. These behavioral ideas seem simple and straightforward, but implementing them well takes time and careful planning. A word of advice: be sure to allocate enough staff time (not just volunteer time) to the project and be sure you have the data systems in place to track your results.

– Linda Paulson, Tax Services Coordinator, Foundation Communities

Behavioral insight: Living close to the poverty line means living an unstable life. Mental attention is taxed by managing scarce resources and simply maintaining solvency, leaving little mental energy to invest and take advantage of new educational and economic opportunities like the financial classes offered by Foundation Communities.

However, there are moments in a low-income person's life when he or she receives a sudden windfall of cash and therefore, potentially, a brief mental reprieve. During these "reset" moments, a person's mental attention can be diverted from simply managing everyday life to investing in opportunities that may yield longer-term benefits (Gennetian, Mullainathan and Shafir, forthcoming).

FC was spending scarce resources advertising their classes at moments when their clients may not have been in a position to give their full attention. Motivating people to take a class when they are likely to feel overwhelmed by their daily life is a difficult sell. We hypothesized that direct outreach to clients after tax time, when some might feel a temporary cognitive reprieve due to have completed their taxes and learning their refund status, might be more effective.

Our analyses also examined the impact of direct outreach via letters and postcards. In addition to the general information given out by FC, what impact would a direct mailing – in the form of a letter – have? Would sending an additional postcard reminder have any additional impact?

INTERVENTION

In partnership with ideas42, we examined the "reset" moment hypothesis by measuring interest and enrollment in classes before and after clients knew of their refund status (that is, before or after a "reset" moment).

To do this, we sent letters to a random subset of clients in January – before they had their taxes prepared – notifying them of the financial management classes. In May, when clients would know their refund status, we sent the same letter to a different random subset of clients. This design allowed us to measure interest and enrollment in classes before and after clients knew their refund status.

In addition, we sent a subset of clients a postcard (below) in addition to the letter. This allowed us to measure the potential differential impact of a reminder.

FINDINGS

Experimental design

Total sample size=2,920 clients

This experiment is one of the first tests of the "reset" hypothesis in a tax setting, and the results were mixed. We did not find strong evidence of a tax-time reset moment, but our results do suggest that timing might matter – people may be more interested in a class after they receive a large refund – but more research is needed.

In our analyses we aimed to answer the following questions:

1. *Does a positive refund increase the likelihood that tax clients will express interest or enroll in financial management classes?*
   The results were not definitive: sometimes a positive refund increased interest and sometimes it did not. Specifically, we found that people who received a tax refund up to $500 were more likely to express interest[1] or attend classes. However, this effect does

not hold for those with refunds over $500. More research is needed to understand why refunds under $500 seem to make a difference in interest while refunds above $500 do not.

2. *In previous years, FC would advertise the classes in the community but had never sent direct mailings to clients. Did receiving a letter increase interest and enrollment in classes?*
   We found that those who received a letter with information about the class did seem to statistically significantly increase interest and enrollment.

3. *Does receiving a postcard in addition to a letter increase interest and enrollment in classes?*
   We found that receiving an additional postcard did not make a difference in interest or enrollment in class.

Discussion[2]: Traditional economics might tell us that the timing of an opportunity should not significantly impact take-up. Rather, as long as the cost-benefit calculation is positive, a person's interest in classes should be constant.

While this study does not provide definitive conclusions, it suggests that timing can make a difference, and that insight may be applicable to a variety of programs and policies. People may have attentional and motivational windows when messages are more likely to resonate and lead to new behaviors. A search on Google Analytics (a tool that allows users to find out what terms people are searching for and when) tells us that people are significantly more likely to search for dieting programs (i.e., Weight Watchers) around New Year's. We also find that people are more likely to search for "savings bonds" around the winter holidays and for jobs from Monday to Thursday (job searching tapers off on the weekends when search terms like "movies" and "restaurants" increase.)

Considering the optimal timing for a program rollout and enrollment may help practitioners and policymakers leverage these motivational and attentional windows in order to promote a variety of behaviors from saving to enrolling in educational or job opportunities.

In addition, we found that a letter did significantly increase interest or enrollment in classes, but an additional postcard had no additional effect to move people toward the class. Mailings can be expensive so understanding what type of mailings have the most traction for a particular population can help programs better manage small budgets.

PROJECT 2. INCREASING PREPARATION AT TAX TIME FOR SELF-EMPLOYED CLIENTS IN PHILADELPHIA, PA

A project with the Campaign for Working Families (CWF) of Philadelphia, PA

Program background: The Campaign for Working Families is a partnership that promotes increased resources for low-wage working families by providing free filing of the federal Earned Income Tax Credit (EITC) and connecting Philadelphia residents to other tax credits, work supports and asset-building resources. Like Foundation Communities of Austin, CWF offers special tax preparation services for self-employed individuals and is also a partner in CFED's Self Employment Tax Initiative. To encourage clients to come prepared for tax day, clients must complete a tax orientation before tax preparation with CWF.

Project challenge and goals: CWF staff noticed that despite the orientation, many clients came to their tax appointments with little or no preparation. Specifically, clients did not have business receipts or itemized lists of business expenses. For self-employed individuals, failure to prepare for the tax season can have significant and expensive repercussions. Every piece of business expense documentation is tax-deductible, and therefore the more self-employed people are able to document,

the more they are eligible to receive in tax deductions. CWF believed that the failure to prepare at tax time was costing their clients hundreds of dollars.

The goal of our project was to help self-employed clients receive the refunds they earned by increasing their preparation for tax day by having their paperwork and receipts in order.

Behavioral insight: Preparing for tax time is a hassle and the short-term stress may eclipse the longer-term reward of a potential refund. Rationally, if we believe something is important, we should simply follow through on our intended plans. In a strict cost-benefit analysis, the hours it may take to collect tax information is surely worth the possible cash reward. But in reality, it is easy to let the present costs of hassle and stress eclipse future rewards.

CWF hoped the information and persuasive messages conveyed during orientation would motivate people to overcome the perceived stress of tax preparation and actually gather and organize the necessary tax information. But this was not happening. We hypothesized that the hassle of preparation might pose a significant barrier, and that people needed reminders and a sense of accountability to follow through on their intentions to prepare.

To make the reminders as powerful as possible, we wanted to leverage the following behavioral insights:

- *Commitment and consistency:* Telling others that we intend to behave in a certain way helps us keep our word. We like to appear consistent to ourselves and others, so we find it important that our actions and beliefs align, or at least appear to align. In fact, some early behavioral theorists considered the desire to be consistent as a central motivating human behavior (Festinger, 1957; Heider, 1946; & Newcomb, 1953).

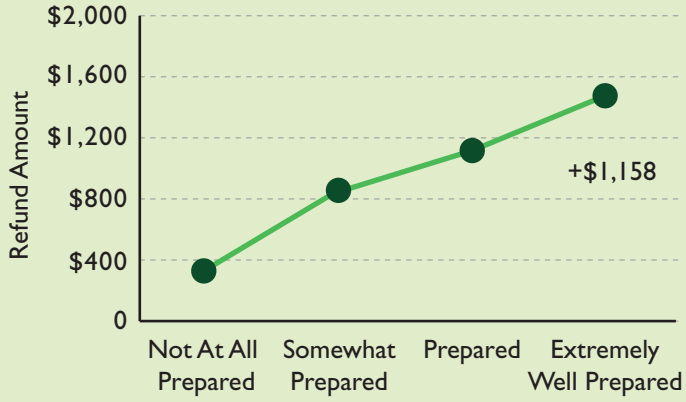
PREPAREDNESS

DOES PREPAREDNESS REALLY MATTER?

Those who work with self-employed clients believe that the more prepared clients are for tax day the higher their refunds will be. This is a reasonable assumption, but nobody had actually tested the assumption to see if it was true. We wanted to find out more.

In a study with Foundation Communities in Austin, TX, tax preparers rated clients' preparedness on a scale of 0 to 3 where 0 was not at all prepared and 3 was extremely prepared. We then analyzed the data to see if there was a correlation between refund amount and level of preparedness. We found a very clear (and statistically significant) correlation: the more prepared a client was, the higher her refund. And we found this to be true when all other variables available (business type, business income) were accounted for.

Average Refund Amount & Preparedness at FC 2010



> For example, in one study people were called and asked to predict what they would say if asked to spend a few hours volunteering for the American Cancer Society. Most people wanted to appear charitable, and many predicted they would agree to help. This small commitment device produced a 700% increase in volunteers when representatives from the American Cancer Society came to their door asking for volunteers a few days later (Sherman, 1980).

> Our desire to be consistent can be especially effective when faced with written evidence of a commitment in our own handwriting. As the well-known behavioral theorist Robert Cialdini explains, "There is something magical about writing things down."

- *Planning or "implementation intentions:"* There is evidence that implementation intentions can also help people follow through and accomplish a desired goal (Gollwitzer, 1999). An implementation intention spells out the when, where and how of what one will do to reach a goal. For example, asking people to create a "voting plan" (What time will you vote? How will you get to the voting station?) significantly increased voter turnout in comparison to simply asking if someone would vote and encouraging the person to do so (Nickerson & Rogers, 2010). Detailing the steps needed to implement our goals helps us follow through on our intentions.

INTERVENTION

Building on the behavioral findings described above, the CWF project sought to improve self-employed tax assistance clients' level of tax preparedness by asking then to formulate a tax preparation plan (implementation intentions), write it down for the CWF staff to see (commitment) and then sending the preparation steps back to the clients (consistency).

Every self-employed tax client at CWF must complete an orientation before the tax session. We varied the orientations between treatment and non-treatment sessions. Every other orientation was a treatment or a control session, which takes advantage of the fact that a client's selection of one class over the next is largely random.

At the close of the treatment pre-tax orientation, the group was asked to complete a form detailing their three next steps in preparing for their tax appointment. One of the steps had to be completion of a tax prep worksheet handed out by CWF.


Name: _____

My follow-up date is: _____

My tax preparation appointment date is: _____

My three next steps for being prepared for my appointment are:

1. _____
_____

2. _____
_____

3. _____
_____

This form would later be used as their appointment reminder. A few days after orientation, clients received this sheet in the mail with their appointment date, an extra tax prep worksheet, and a list of preparation next steps written in their own hand.

The control group went through the same orientation but did not go through the next steps exercise. They received a reminder letter in the mail with only their appointment time.

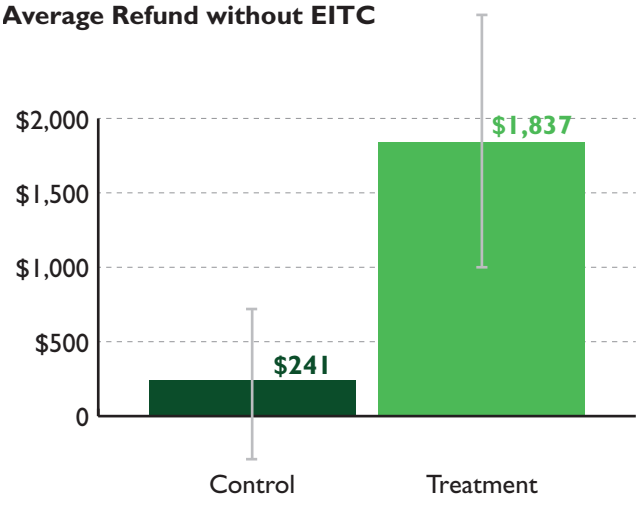
FINDINGS

Experimental design

Sample size=41 clients

The treatment seemed to significantly impact clients' tax refund amount. The treatment group had refunds that were significantly larger (in fact, seven times larger) than those in the control group: $1,837 for the treatment group compared to $241 in the control group. Note that because a taxpayer's EITC amount is correlated with final tax refund, our comparison is based on their tax refund without the EITC.

Average Refund without EITC



This is a large effect, and we wanted to be confident that it was not the result of different populations in the treatment and control groups. That is, was there something about the treatment group that made them more likely to receive higher refunds? In statistical analyses, we found the two groups to be randomly distributed and similar. Each group had similar EITC refunds, W-2 incomes and business incomes.

Discussion: These findings may be very powerful, with the potential to increase refunds – and therefore incomes – for thousands of self-employed people. More broadly, behaviorally-informed reminders may help people follow through on a variety of high-stress, high-hassle goals like creating a budget or completing complex forms like the Free Application for Federal Student Aid (FAFSA) form.

More research is needed before we can be confident that these results are replicable with a self-employed or even more general population. This is especially true given the study's relatively small sample size. Because the intervention had such an unusually large effect, this is an especially exciting area for further research.

PROJECT 3. INCREASING THE USE OF DIRECT DEPOSIT AND SAVINGS ACCOUNTS FOR YOUTH IN WASHINGTON, DC

A project in partnership with Bank on DC and Summer Youth Employment Program (SYEP), Washington, DC

Program background: Bank on DC launched in April 2010 with a mission of opening 10,000 bank accounts for the District's 37,000 unbanked households.

In the summer of 2010, Bank on DC wanted to create a "new norm" of being young and banked. By teaming up with the District's Summer Youth Employment Program (SYEP), Bank on DC brought financial education and the opportunity to open bank accounts to nearly 9,000 young DC residents.

SYEP offers a summer job to 14-21 year olds in the District. With over 21,000 young people at more than 1,300 worksites throughout the District, SYEP is the second largest youth employment program in the United States. For almost 40% of the youth, SYEP represents their first paycheck. Bank on DC viewed this as the perfect time to reach out to youth with opportunities to start banking relationships and receive financial education.

Project challenge and goals: In previous years, SYEP participants received their summer earnings on a prepaid card, which meant that youth were effectively defaulted into a prepaid card and out of a banking relationship. In 2009, 100% of youth were paid via pre-paid card.

In the old model, there was no systemic way for young people to put aside some of their paycheck into a savings account. Automatic savings was not possible, and therefore not one SYEP participant had automatic savings deducted from his or her paycheck in 2009.

Our intervention focused on two of Bank on DC's goals for SYEP: 1) to encourage SYEP participants to receive their pay via direct deposit into a bank account, and 2) to automatically divert some of that income into a savings account each pay period.

Behavioral Insight: Often the decision we make is not about the "optimal choice" but the one that requires the least amount of effort – the one on the path of least resistance. Defaults are the option you get if you do nothing at all, and they are extremely "sticky," meaning you are not likely to change the decision (or lack thereof) once it is done. Options can be overwhelming, and while we intend to research the pros and cons of different choices, we too often delay the strenuous task of researching different options and making a potentially regrettable choice. As we delay, the default takes effect. Defaults may also tend to be sticky because they seem to relay some message about social norms. People may assume that because it is the default choice, it is the choice we should want or that experts are suggesting we make.

By making a prepaid card the "default" in 2009, SYEP was unintentionally promoting prepaid cards and making it psychologically very difficult for participants to open a checking or savings account. We wanted to reverse this barrier so that opening a checking and savings account felt like the expected action and was almost as easy as doing nothing at all.

As discussed earlier in this paper, small, seemingly minor factors in a situation can make a big difference. A long line or an intimidating form can pose enough of a hassle to keep people from acting on their intentions. Our goal was to reduce every possible hassle in signing up for an account.

In addition, we know that too many choices can be overwhelming and prevent a person from making any decision at all. Our intervention was designed to simplify the savings decision by offering just three savings options.

Finally, we know that linking savings to a cash prize can be a very effective way of increasing savings for low-income people (Tufano 2008 & 2010). People with low and moderate incomes spend millions every year on the lottery; some estimates suggest that 80% of lottery revenue is generated by households making under $50,000. People enjoy playing for prizes – in part because they overestimate their chances of winning – so linking a cash prize to saving ("the more you save, the more likely you are to win") can be very effective. Bank on DC created its own prize-linked savings program: the two credit unions that partnered with Bank on DC offered students the chance to win a $1,000 prize.

INTERVENTION

The intervention was designed to: (1) eliminate the perception that pre-paid cards were the default payment option, (2) simplify the process of signing up for an account, and (3) present a lottery for saving.

Rather than simply assign everyone a prepaid card, every SYEP participant was sent an email offering direct deposit

and automatic transfers into a savings account. They were also told of the savings lottery. Once students clicked on the email they were directed to a series of screens designed to encourage them to open a checking and savings account in an easy, straightforward way.

Account sign-up was drastically simplified: the entire process took just a few clicks, and everything could be completed online without setting foot in a bank. We presented the savings option as part of the process and constrained choices by offering three possible savings amounts.

After choosing to direct deposit their earnings into a new account, SYEP participants saw the following prompt:

You have the opportunity to win $1,000 if you save some of your summer earnings. Therefore we encourage you to sign up to automatically put away money each week into your savings account!

The more you save, the more interest you will earn and the higher are your chances of winning $1,000!

1. *How much would you like to save every pay period?*
   Please note you will be able to easily access money

POLITICS, PATERNALISM AND CHOICE

In the original design for Bank on DC, I proposed an intervention in which the process for signing up for direct deposit was streamlined into the process of signing up for SYEP. In this ideal design, when students completed their employment forms, they would be prompted with: "How would you like to be paid?" Students would then be faced with the options of being paid into an existing account or opening a new account for payment. A prepaid card as a form of payment would be presented on the next screen, but only after students expressly rejected a bank account option. Though prepaid cards were available, the initial choices would seem constrained to either opening a new bank account or using an existing one. I believe this would have been a very powerful design.

The administrating agency in DC felt uncomfortable with this process. They did not want to steer choices for young people in a way they felt was overly aggressive. In addition, it was important to the DC government to be able to resolve any pay issues within 48 hours, and only prepaid cards would make that possible.
Public agencies are acutely aware of the public's perception of their activities and therefore can be more cautious and less willing to try interventions that may be perceived as "paternalistic."

But a crucial insight from behavioral science is that people are influenced by a variety of subtle and not-so-subtle factors, so it may be impossible to create a choice set that is completely neutral. By not encouraging bank accounts and simply defaulting everyone into prepaid cards, as they did in 2009, DC was steering choices in an extremely aggressive (and effective!) way: 100% of SYEP participants were paid via prepaid cards and nobody was taking advantage of direct deposit or automatic savings.

If influencing choices at some level is inevitable, why not design choice structures that encourage behaviors (like saving) that people consistently express in an interest in pursuing?

in your savings account at any time via an ATM or branch. In addition, you can choose to save more or less at any time by calling your financial institution [PICK ONE]

- ☐ $40 saved per 2 week pay period ($160 plus interest by the end of SYEP)
- ☐ $25 saved per 2 week pay period ($100 plus interest by the end of SYEP)
- ☐ $10 saved per 2 week pay period ($40 plus interest by the end of SYEP)
- ☐ A different amount: _____

FINDINGS

Outcome evaluation

Sample size=9,000 SYEP participants

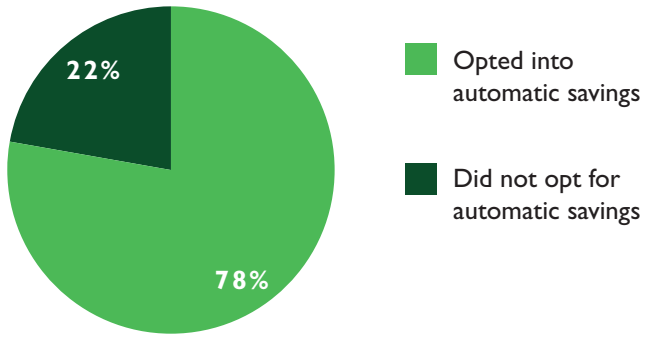
Before discussing the findings, it is important to note that because of the limitations of an outcome evaluation (see Methodology and Rigor, Pages 9-10), we cannot know what impact, if any at all, the simplified process or savings lottery had on the final results.

We found that of those who responded to the email (a skewed sample since these are the people most interested in banking), a majority signed up for direct deposit, and an overwhelming majority opted into an automatic savings account.

Specifically, 9,000 youths aged 18-21 were emailed the option to open up a bank account or activate direct deposit. Of those, 22% responded to the email by clicking on the link and viewing the SYEP website that presented the different payment and savings options. Over 1,300 youth signed up for direct deposit – 500 with an existing account, and almost 800 for new accounts. This was 15% of total participants, and 69% of those who responded to the email.

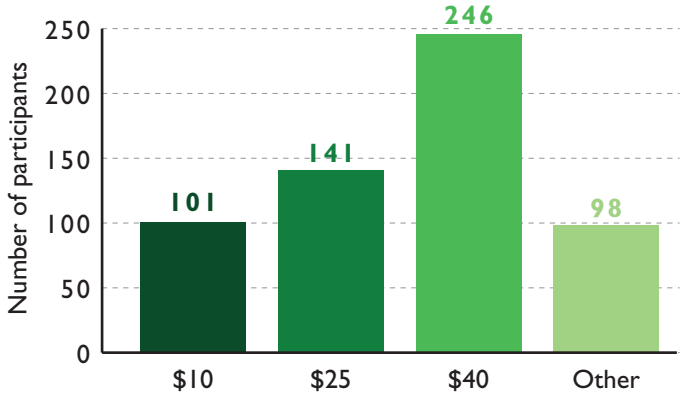
Of those who opened new accounts (chart below), 78% opted into the automatic savings allocation feature (only those who opened a new account could use the automatic savings feature).

Percent of SYEP Participants with New Bank Accounts Who Opted into Automatic Savings



In addition, we found that the most popular savings option was the highest saving option (chart below), which was also the first option presented.[3]

Amount Saved Per Pay Period



Discussion: In 2009, when direct deposit and automatic savings options were not offered at all, not one person opened a new account, used direct deposit or opted for automatic savings. In 2010, we saw a dramatic change in behavior: 800 young people opened new accounts, 1,300 people opted for direct deposit, and almost 600 people opted for automatic savings transfers. This intervention appears to have been a powerful example of the potential of behaviorally-informed program design to facilitate people's ability to implement their desired goals. When

the option to open accounts and save regularly was made easily accessible, a large number of young people took advantage of the opportunity.

Although we cannot know the impact of our intervention, making direct deposit and automatic savings easy to access is likely to be a powerful way to get people banked and increase savings, especially among young people who are less likely to have banking and savings habits. Further, it is possible a small cash reward, like the $1,000 savings prize, might be enough to encourage people to save who have never saved before. This is an extremely promising area for further study.

Bank On programs throughout the country might be able to learn from the primary lessons of Bank on DC: (1) eliminate counterproductive defaults; (2) simplify the sign-up process; and (3) offer prize-linked savings. Most importantly, implement and evaluate these changes in a rigorous way so other cities can learn what really works.

PRACTITIONER'S PERSPECTIVE

One of the biggest challenges to changing processes that have the potential to yield better outcomes for people at a grand scale is "the law of large numbers." Any error, security threat, or problem of any kind affecting just 1% of the population can impact thousands of people. For this reason, it's critical to have very strong trust-based partnerships with the financial institutions (or other vendors involved) who are committed to going above and beyond the call of duty to ensure smooth implementation and share the burden of addressing any problems.

– Fiona Greig,
Bank on DC Program Manager

IV. Lessons Learned

IMPACT LESSONS

Although more research is needed to fully determine the impact and generalizability of these interventions, these small-scale pilot studies provide some evidence that the following are promising interventions worthy of further exploration.

To increase enrollment and take-up of new asset-building products and services:

- Reminders and direct notifications can increase enrollment.
- Simplify complex forms and processes; make getting from intention to action as hassle-free as possible.
- Consider providing small cash prizes that can encourage people to save.
- Think about timing. After taxes, clients who have received a refund may have increased attention and capacity to express interest and enroll in new opportunities.

To increase the use of asset-building products and services:

- Use commitment devices and reminders, such as "implementation planning" where clients write down the "how, what and when" needed to meet a goal.
- Implementation plans should be shared and sent as a reminder of intentions.
- Make savings behavior "sticky" with a one-time enrollment in automatic savings transfers.

IMPLEMENTATION LESSONS

Learning which interventions might work is clearly critical. But just as important is understanding the best (and oftentimes subtle) ways to implement these interventions. The Innovation Year has taught us the following important lessons about implementation:

- Program staff are the single most important element to implementing a successful intervention. Staff should thoroughly understand and buy in to the project and should feel accountable for the project's success.
- Even simple interventions require significant program staff time, usually in the form of light project management and data gathering. Project staff should be compensated (and held accountable) for their time.
- Interventions should be designed with an eye toward scale. Designing an intervention that works for only one organization doesn't yield the broad-reaching lessons the field needs.
- Interventions work best when built on current processes and data systems. Interventions that rely on new or add-on staff activities have a lower likelihood of successful implementation.

BUILDING ON CURRENT PROCESSES

At a VITA site in Philadelphia, we wanted to learn more about how preparedness impacted the refund amount for low-income self-employed clients. Specifically, we were hoping to compare a client's refund amount to the client's level of preparedness. To explore this connection, we asked every preparer to document how prepared their client was from 0-3, with 0 being "not at all prepared" and 3 being "extremely prepared." Unlike the preparedness study we implemented with Foundation Communities (see side bar, page 14) where we worked the preparedness rating into data sheets the tax preparers were already using, we did not build these questions into a specific part of the tax process. Instead we asked preparers to rate each client at some point during the session.

Unsurprisingly, once the hectic tax season got underway and there were hundreds of small and large demands on preparers' time and attention, our request, which was outside of their normal process and not built into their data systems, quickly fell by the wayside. In fact, we were unable to collect a preparedness rating for even one client. So, although the huge increase we observed in the tax refunds of clients who received the preparedness intervention certainly suggests that those clients were more prepared, we are unable to observe that outcome directly.

It is challenging for preparers to remember to track information during a busy tax season, especially when it is outside the scope of their typical responsibilities. In the future, these questions should be built into the prompts of the current data collection system, which in this case is the system that processes a client's tax information. In this way preparers would be prompted to track levels of preparedness.

PRACTITIONER'S PERSPECTIVE

Being part of a behavioral project underscored the importance of looking at our program from our clients' perspective. Consider why they might not be taking advantage of certain services or opportunities. What is their experience of your program, from the way the waiting room looks and feels to the way a savings bond is presented?

– Megan Kiesel,
Director of Impact and Outreach,
Campaign for Working Families

V. Conclusion

The 2009-2010 Innovation Year was the next evolution of the "behavioral consulting" work originally supported by the Annie E. Casey Foundation from 2008-2010. Behavioral consulting responded to a significant and growing demand in the field for help applying insights from behavioral sciences to improve programs and practice. The consulting arrangement allowed many organizations to learn the basics of behavioral science and explore how those lessons might be applicable to their programs.

The CFED Innovation Year took this loose consulting arrangement and increased screening for programs that wanted to participate and added a level of accountability by instituting signed MOUs, work agreement language as part of CFED grant agreements, and the expectation that every program might be asked to present their activities during CFED's 2010 Assets Learning Conference. These additions were very effective, producing rich learning experiences as well as pointing the way toward exciting next steps.

APPLYING WHAT WE'VE LEARNED

For Policymakers and Funders

This year taught us that applying behavioral insights to the asset-building field is both exciting and promising, but doing this work well and at scale requires an infrastructure that can support and connect high-capacity programs to innovative researchers.

Ideally, there would be more systemic opportunities and financial support to test out innovative designs, as well as a way to connect high-capacity practitioners to innovative researchers. "Lab sites" designated for research would be a valuable and efficient way of testing ideas. A lab site would be a high-capacity organization interested in and capable of implementing several behaviorally-informed program interventions. The lab site would allow researchers to leverage working knowledge of one unique organization and their clients, staff, procedures and data to learn about the effects of multiple interventions.[4]

For Researchers and Practitioners

These are exciting preliminary findings, but we recognize that more research is needed before we can fully understand the impact of these interventions. The projects detailed here were tested in a specific context (VITA sites for example) but the ideas – simplifying sign-up or sending reminders – are broadly applicable. The only way to know if these findings can be replicated in new and different contexts is for more practitioners and researchers to join our efforts and attempt to replicate and learn.

We encourage others to test these ideas in a variety of contexts. The asset-building field can grow and improve immensely from testing ideas, documenting findings and discovering what works. While rigorous evaluation may seem time-consuming and even impossible for busy programs, most of the practitioner partners I worked with over the Innovation Year found a way to implement some level of randomization, so it certainly is possible.

For immediate next steps, practitioners interested in designing and implementing a behaviorally-informed intervention in their own programs might begin by:

- ✓ *Create your own tension map.* What are the key goals of your program? Placing yourself in your clients' shoes, find the chutes and potential ladders.
- ✓ *Learn more about behavioral research.* Read *Nudge* (Cass & Sunstein) and *Influence* (Cialdini) and stay current on research at the behavioral economics section of CFED's website, www.cfed.org/be. See Appendix 2 for a list of suggested reading.
- ✓ *Be realistic and prepare.* Do you have the staff, data collection capacity and time to dedicate to a project?
- ✓ *CFED can help.* Email research@cfed.org for help connecting with great researcher partners.

Finally, be curious, be bold, and be rigorous so others can learn from your good work.

Endnotes

1 Expressed interest was measured by those who called Foundation Communities to sign up for a class.

2 For a more detailed description of this study and its findings, contact Aaron Winn at ideas42, awinn@iq.harvard.edu.

3 It is interesting that the majority of participants opted for the first, and highest, savings option. This may be because this option seemed like the "suggested" option; or it may be because people were motivated by the savings prize where the more people saved the more likely they were to win,or perhaps because the total dollar amount saved seemed most appealing.

4 With the generous support of the Annie E. Casey Foundation, the Campaign for Working Families in Philadelphia, PA will be a lab site for the 2011 tax season, allowing researchers to implement three different interventions.

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Appendix I: Innovation Year Projects

Organization	Project Goal	Intervention	Initial Findings
Foundation Communities, Austin, TX: Self-Employment Tax Initiative *This study was done in partnership with ideas42*	Increase the number of people who register (or express interest in registering*) for additional financial management trainings	Letters and postcards about training opportunities were offered before and after tax filing to see if refund receipt would impact interest and enrollment in classes. In addition, reminder post cards were sent to a subgroup of tax filers.	Letters did seem to increase interest and enrollment in classes while an additional post card did not. People who received a tax refund up to $500 were in fact more likely to express interest* or attend classes when communicated with after the reset moment. Interestingly, this effect does not hold for those with refunds over $500. More research is needed to understand why refunds under $500 seem to make a difference in interest while refunds above $500 do not.
Campaign for Working Families, Philadelphia, PA: Self-Employment Tax Initiative (SETI)	Help self-employed clients receive the full refunds they have earned by increasing their preparation for tax day (paperwork and receipts in order).	At the close of the SETI pre-tax orientation, the treatment group was asked to complete a list detailing their 3 next steps in preparing for their tax appointment. One of the steps had to be completion of a tax prep worksheet. This letter doubled as their appointment reminder. A few days later clients received the letter in the mail with their appointment date, an extra tax prep worksheet, and a list of preparation next steps written in their own hand. The control group went through the same orientation (minus the next steps exercise) and received a letter in the mail with only their appointment time.	The planning exercise and reminder may have increased the level of preparedness and therefore increased the dollar amount of the returns. The treatment group had refunds that were significantly larger (in fact, seven times larger) than those in the control group: $1,837 for the treatment group compared to $241 in the control group. Note that because a taxpayer's EITC amount is correlated with final tax refund, our comparison is based on their tax refund without the EITC.

* Expressed interest was measured by those who called Foundation Communities to sign up for a class.

Organization	Project Goal	Intervention	Initial Findings
Bank on DC and Summer Youth Employment Program, Washington, DC	Increase number of Summer Youth employees who open a bank account and opt into an automatic savings account	Summer Youth program participants received an email offering bank accounts with a savings option. A $1,000 Savings Reward Drawing was offered where every dollar saved acted as a lottery ticket to win the $1,000 prize. Account sign up was drastically simplified (the entire process took just a few clicks) and everything could be done online without setting foot in a bank. We presented the savings option as part of the process and constrained choices by offering 3 possible savings amounts.	Of all the participants emailed, 15% opted into direct deposit and 78% of those opted into the automatic savings allocation (which is 7% of the total participants). Note that because of the limitations of an outcome evaluation, we cannot know the causal relationship between the simplified process or savings lottery and the final results.

Appendix 2: Suggested Reading

Books

Choices, Values and Frames by Daniel Kahneman and Amos Tversky.

Influence: Science and Practice by Robert Cialdini.

Influence: The Psychology of Persuasion by Robert Cialdini.

Judgment in Managerial Decision Making by Max Bazerman and Don Moore.

Nudge: Improving Decisions About Health, Wealth, and Happiness by Richard H. Thaler and Cass R. Sunstein.

Predictably Irrational: The Hidden Forces That Shape Our Decisions by Dan Ariely.

The Person and the Situation: Perspectives of Social Psychology by Lee Ross and Richard E. Nisbett.

Articles (For links to these articles and more, see behavioral economics on CFED's website, www.cfed.org/be)

Financial Behavior

A Behavioral Economics View of Poverty. Marianne Bertrand, Sendhil Mullainathan, and Eldar Shafir, 2004.

Getting to the Top of Mind: How Reminders Increase Saving. Dean Karlan, Margaret McConnell, Sendhil Mullainathan and Jonathan Zinman, April 2010.

Human Capital and the Lifetime Costs of Impatience. Brian Cadena and Benjamin Keys, August 2010.

Information Disclosure, Cognitive Biases and Payday Borrowing. Marianne Bertrand and Adair Morse, October 2009.

Mental Accounting Matters Richard H. Thaler, 1999.

Myopic risk-seeking: The impact of narrow decision bracketing on lottery play. Emily Haisley, Romel Mostafa and George Loewenstein, 2008.

Save More Tomorrow: Using Behavioral Economics to Increase Employee Saving. Richard H. Thaler and Shlomo Benartzi, 2004.

Tying Odysseus to the Mast: Evidence from a Commitment Savings product in the Philippines. Nava Ashraf, Dean Karlan and Wesley Yin, May 2006.

Yes We Can: Inclusive Saving at Tax Time. The D2D Fund, 2009.

Behaviorally Informed Communication

Behavioral Economics and Marketing in Aid of Decision Making among the Poor. Marianne Bertrand, Sendhil Mullainathan and Eldar Shafir, 2006.

The Role of Simplification and Information in College Decisions. Eric P. Bettinger, Bridget Terry Long, Philip Oreopoulos and Lisa Sanbonmatsu, 2009.

Identity and Perception

"Math is Hard!" The Effect of Gender Priming on Women's Attitudes. Jennifer Steele, and Nalini Ambady, 2005

The "Obama Effect": How a salient role model reduces race-based performance differences. David M. Marx, Sei Jin Ko, and Ray A. Friedman, January 2009.

Stereotype Susceptibility: Identity Salience and Shifts in Quantitative Performance. Margaret Shih, Todd L. Pittinsky and Nalini Ambady, January 1999.

Social Judgment

Do Defaults Save Lives? Eric J. Johnson and Daniel Goldstein, November 2003.

In Support of the Supporters? Do Social Forces Shape Decisions of the Impartial? Thomas J. Dohmen, April 2003.

Increasing response rates to postal questionnaires: systematic review. Phil Edwards, Ian Roberts, Mike Clarke, Carolyn DiGuiseppi, Sarah Pratap, Reinhard Wentz and Irene Kwan, May 2002.

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CFED (Corporation for Enterprise Development) expands economic opportunity by helping Americans start and grow businesses, go to college, own a home, and save for their children's and own economic futures. We identify promising ideas, test and refine them in communities to find out what works, craft policies and products to help good ideas reach scale, and develop partnerships to promote lasting change. We bring together community practice, public policy and private markets in new and effective ways to achieve greater economic impact.

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