

Reducing SNAP Churn in Massachusetts

ideas

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Helping more people keep their food benefits with behavioral design

Many people who lose their SNAP benefits return to the program within a few months—a pattern known as churn. We explored whether adding more reminders and reducing hassles in the recertification process would reduce churn and help more people keep their benefits.

Introduction

The Supplemental Nutrition Assistance Program, or SNAP, is an important source of income and food security to 40 million Americans.¹ Overall SNAP participation rates are relatively high, with around 83% of eligible households claiming benefits, but millions of eligible households around the U.S. do not participate.² Those who do not participate are not necessarily making a conscious decision to forgo benefits. For example, in Illinois, 28% of all new applications for benefits come from people who received SNAP benefits in the last 90 days.³ This is known as churn—the phenomenon of eligible individuals exiting the program and then regaining benefits within a short window of time. Applying as new clients (as opposed to recertifying) is more burdensome for these families and costlier for state agencies.

A behavioral perspective can potentially help us to understand and remedy the challenges associated with SNAP churn, leading to better outcomes for families and possibly reduced costs of program administration. In particular, behavioral policy research finds that small hassles associated with enrollment and participation are significant barriers to receiving benefits.⁴ Moreover, emerging research suggests these barriers may actually be most burdensome for the most vulnerable families.⁵

Looking deeper: SNAP churn in Massachusetts

In Massachusetts, about 775,000 people enrolled in SNAP in 2018. After an initial application, beneficiaries are assigned a **certification period**, the length of time they can receive SNAP before reapplying (usually

Highlights

- ▶ Small hassles associated with enrollment and participation in public programs are significant barriers to receiving benefits
- ▶ Reducing churn of SNAP benefits can relieve burdens for families and costs for state agencies.
- ▶ Redesigning reminder notices and resending a reporting form, helped more people recertify SNAP benefits, which in turn, reduces churn.

1 Supplemental Nutrition Assistance Program Participation and Costs (March 2019)

<https://fns-prod.azureedge.net/sites/default/files/pd/SNAPsummary.pdf>

2 K. Gray & K. Cunyngnam, "Trends in Supplemental Nutrition Assistance Program Participation Rates: Fiscal Year 2010 to Fiscal Year 2015," (USDA report, 2017).

3 U.S. Department of Agriculture, Understanding the Rates, Causes, and Costs of Churning in the Supplemental Nutrition Assistance Program (SNAP), 2014.

4 M. Bertrand, S. Mullainathan, & E. Shafir, "Behavioral Economics and Marketing in Aid of Decision Making Among the Poor," *Journal of Public Policy & Marketing* 25 (2006): 8–23.

5 A. Shah, S. Mullainathan, & E. Shafir, "Some Consequences of Having Too Little," *Science*, 338 (2012): 682–685.

12 months). Halfway through this certification (usually 6 months), beneficiaries must complete an **interim report** in order to maintain their eligibility.

ideas42 worked with the Massachusetts Department of Transitional Assistance (DTA) to test whether behavioral interventions could reduce SNAP churn. We focused our research on individuals who are enrolled in SNAP but miss either the recertification or interim reporting deadline per the required schedule in Massachusetts, which can lead them to lose benefits.

Figure 1: Interim Reporting and Recertification in Massachusetts, Pre-Intervention

	Interim Report	Full Recertification
When does it happen?	Halfway through the certification period	At the end of the certification period
What is required for most clients?	Complete and submit a form. Verification needed only for changes	Complete and submit a form, complete an interview, and send verification documents
What materials are sent?	Initial notice and form are sent roughly 45 days before the due date	Initial notice and form are sent roughly 45 days before the due date.
What reminders exist?	Mailed reminder and robocall roughly 19 days before the due date	No mailed reminder. Robocall roughly 19 days before the due date

Behavioral barriers and designs

We generated two main design concepts to address behavioral barriers to recertification that we identified. First, **we redesigned the reminder notice** that was mailed to clients before their case closed. Second, we saw an opportunity to change the materials that supplemented the reminders. In particular, we **added an additional copy of the reporting form** to the mailed reminder.

New and redesigned reminders

We added an additional reminder in the full recertification process and redesigned the reminder itself to be more behaviorally informed, as outlined in the table below.

The original process included these barriers ...	So we designed these changes
Clients receive a high volume of mail from Massachusetts DTA	Bright colors, large fonts, and icons to make the letter particularly salient.
Clients are experiencing chronic scarcity in terms of time and resources.	Reminder has few words and is focused just on action steps.
Clients are likely averse to losing benefits they already have.	Loss framing of “don’t lose your SNAP benefits” at the top of the mailer.

Adding an extra copy of the reporting form

Reviewing the materials that DTA was already sending to clients revealed the existing reminder mailer in the reporting process did not include a new copy of the form. This meant that once reminded of the due date, clients then had to locate a form that had arrived weeks earlier—a hassle that could deter them from

following through. We were able to test whether sending an additional copy of the form to clients closer to the due date impacted responses.

Measuring impact

Beginning in January of 2018, we ran separate randomized experiments for the changes to each of the two processes—interim reporting and full recertification. In the full recertification process, we tested our redesigned reminder against a standard reminder and a no-mailed-reminder treatment arm. In the interim reporting experiment, we tested the new behavioral reminder against the standard mailed reminder.

Full Recertification Experiment

For this test, we assigned people coming up on their full recertification to receive one of three experimental conditions:

Business As Usual	Standard Reminder	Behaviorally Informed
No mailed reminder.	Participants received a mailed reminder based on existing materials from the interim reporting process.	Participants received an ideas42-designed reminder based on behavioral principles.
<i>N</i> =9,133	<i>N</i> =9,150	<i>N</i> =9,001

All groups continued to receive a robocall reminder as per business as usual.

Interim Reporting Experiment

We used a two-by-two design, which allowed us to isolate the effect of an additional form and a behaviorally informed reminder separately and additively. Thus, there were four comparison groups in this study:

	No additional form	Additional form
Standard Reminder	Participants received business as usual: the standard reminder without an additional copy of the reporting form. <i>N</i> =15,800	Participants received the standard reminder, but with an additional copy of the reporting form. <i>N</i> =15,804
Behaviorally Informed Reminder	Participants received a behaviorally informed reminder, but not a new copy of the reporting form. <i>N</i> =15,884	Participants received both a behaviorally informed reminder and a new copy of the reporting form. <i>N</i> =15,765

Again, in this experiment we were also able to look at the impact of our behaviorally informed reminder on whether participants submitted their form by mail or mobile upload.

Results

Full Recertification

The control group rate for timely submission in this group was 63%. Our results show no impact of either the original or behaviorally informed reminder on submission.

We also examined the impact of different reminders on other recertification outcomes. Interestingly, the behaviorally informed reminder **increased mobile submission rates by 1.3 percentage points**, a statistically significant amount.⁶

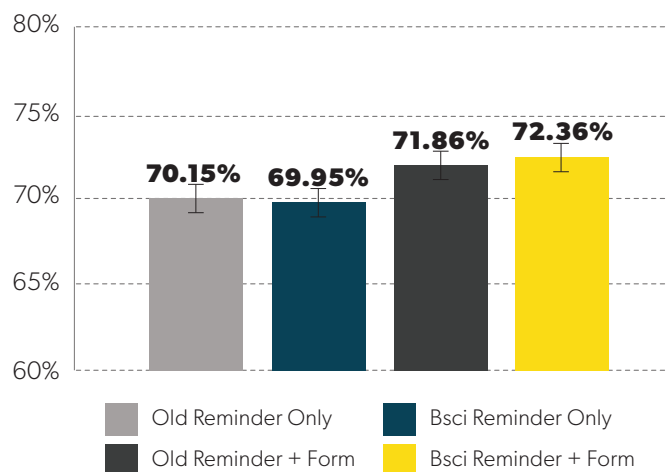
We interpret this overall pattern of results to indicate that the type of the reminder is not of first-order importance for submission rates. However, there is some evidence that the type and content of the reminder can impact whether forms are submitted via mobile device or by mail.

Interim Report

In the control group, 70% of people submitted their reports on time. We found no indication that the inclusion of a behaviorally informed reminder (compared to the standard control reminder) meaningfully impacted recertification rates. However, the inclusion of a new copy of the form **increased submission by 1.7 percentage points, which represents a 2.4% increase** compared to the control rate of 70.15%.⁷

We also measured the impact of treatment status on other outcomes. Receiving a new copy of the form reduced the average time to submission by 0.391 days⁸ and **decreased the probability of lateness by 1.3 percentage points**.⁹ The significant increase in submission appears to be driven by the inclusion of a new form, with the additive effect of a behaviorally informed reminder on top of the new form being statistically insignificant.

Interim SNAP form submission rates in Massachusetts



6 (p<0.01)

7 (p<0.01)

8 (p<0.01)

9 (p<0.01)

Implications

- ▶ **Reducing hassles makes a difference.** This work indicates that small hassles such as needing to locate a previously mailed copy of a form can negatively impact access to benefits programs such as SNAP. In particular, interventions that reduce the hassles of maintaining benefits—such as mailing out a second copy of a form—can have meaningful impacts on a client’s successful certification.
- ▶ **Reminders alone are not enough—but content matters.** There are a variety of reasons why the reminders may not have shown impact. In this project, we were not able to isolate the effect of any reminder due to the already-scheduled robocall. It is possible that there are clients who would be moved to recertify by a reminder, but that the robocall is already reaching this full group. It is also possible that a mailed reminder is not an ideal format in this context. Anecdotally, we know that clients already receive a lot of mail, and it is possible that this reminder did not attract enough attention to be noticeable.
- ▶ Regardless, evidence from this pilot also underscores that reminders alone are not enough to help clients recertify. While reminders have been found to increase persistence through the recertification process in SNAP, this project joins a growing body of literature in which reminders alone have not increased certification rates.¹⁰
- ▶ **Keep testing.** Finally, these experiments reinforce the importance of testing in government programs. Learning what does not work is an important part of innovation.

¹⁰ Anthony Barrows et al., “Behavioral Design Teams: A Model for Integrating Behavioral Design in City Government” (ideas42, April 2018).

Appendix: Intervention Materials

Standard reminder letter

DTA – DPC P.O. Box 4406
Taunton, MA 02780-0420

Massachusetts Department of Transitional Assistance

Agency ID: [REDACTED]

Date: 10/29/2015

Dear [REDACTED]

This is a warning notice that we are about to close your SNAP case. DTA recently sent you an Interim Report requesting that you review the information about your household that we have on file. We asked that you either report that there has been no change or report changes and provide verifications of those changes. As of 10/29/2015 we have not received a response from you. **If you do not return the Interim Report, your case will close.** If you have not received the Interim Report, please contact DTA right away at the number listed below. It is very important that we hear from you so that your benefits are not delayed or stopped.

IMPORTANT: Department mail is not forwarded by the post office. To get important notices about your case, you must tell us right away of a change in your **mailing address and phone number.**



If you have access to the Internet, you can view your case information online by signing up for My Account Page (MAP) at www.mass.gov/vg/selfservice. Access to MAP will allow you to find out the current status of your case and benefit level, view and print recent notices, and print your own verification of benefits.

If you have any questions about your case call the DTA Assistance Line at 1-877-382-2363.

We must not discriminate due to age, race, color, sex, disability, religion, national origin, sexual orientation, gender identity, or political beliefs. If you think that we have discriminated against you, contact the Office of Diversity at 617-348-8555 to find out how to file a complaint.


To ask about free legal services, call: **Legal Assistance Corp of Central Mass at 800-649-3718.**

Behavioral reminder letter

Agency ID: | | | | | | | |

Date: XX/XX/XXXX



Mary Smith

*****Reminder*****

**DO NOT LOSE YOUR
SNAP BENEFITS**

WARNING: We have not received your SNAP Interim Report.

Right now, your SNAP benefits are at risk of ending. Don't lose them.


ACT NOW

or you will
lose your


DECEMBER

benefits


Send Interim Report to:

 **Mail**
 DTA Document Processing Center
 P.O. Box 4406
 Taunton MA 02780-0420

OR

 **Fax**
 (617) 348-8474



 **Upload**
 DTA Connect

Questions about your case? Call the DTA Assistance Line at 1-877-382-2363.
 (If you have already sent your form, disregard this reminder).

6-month, interim recertification form (example page)

CURRENT HOUSEHOLD INFORMATION

Please review the information below. If the information is correct, check the *No Change* box. If you need to report a change, select the *Change* box and add the information in the appropriate section. Please pay close attention to what verifications are needed.

PEOPLE IN SNAP HOUSEHOLD

Household Member	Date of Birth	SSN			<input type="checkbox"/> No Change <input type="checkbox"/> Change
N/A	N/A	N/A			

Has anyone moved into or left your SNAP household?

Name	SSN	Date of Birth	Date Moved In	Date Left Home	Income
_____	_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	_____	\$ _____

SSN or proof of non-citizen legal status required for those applying for SNAP.

EARNED INCOME (GROSS)

Household Member	Company	Average Weekly Income	Average Monthly Income	<input type="checkbox"/> No Change <input type="checkbox"/> Change
██████████	██████████	██████	██████	

Have any household members started to work or had hours or wages changed? If so, you must provide proof of the last 4 weeks gross pay for each job.

You do not have to report an increase or decrease of less than \$100 per month in the total household gross earned income.

Household Member	Employer Name/Address	New Earnings Gross Amount	How Often Received
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____

UNEARNED INCOME

Household Member	Type of Income	Average Weekly Income	Average Monthly Income	<input type="checkbox"/> No Change <input type="checkbox"/> Change
██████████	██████████	██████	██████	

Have any household members started to receive income (or has the income changed) from any of the following sources: Social Security, SSI, Railroad Retirement, Child Support, Veterans Benefits, Unemployment Compensation, or any other source?

You do not have to report an increase or decrease of less than \$50 per month in the total household gross unearned income.

Household Member	Income Source	Income Amount	How Often Received
_____	_____	\$ _____	_____

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