

Highlighting the Consequences Helps Avoid the Consequences

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Helping New Yorkers maintain access to food assistance by encouraging timely eligibility reporting

New Yorkers facing economic upheaval or financial instability go through a lengthy process to apply and provide proof of eligibility for the Supplemental Nutrition Assistance Program (SNAP). Despite remaining eligible for SNAP, many New Yorkers could lose their benefits by failing to submit necessary forms, called Periodic Reports, on time. We created behaviorally informed communications aimed at prompting clients to submit their Periodic Reports on time.

Summary

In New York City, over 1.6 million residents access the Supplemental Nutrition Assistance Program (SNAP) for food assistance benefits, which help those with low incomes weather economic shocks and care for themselves and their families. Administered by the New York City Human Resources Administration (HRA), SNAP requires that recipients recertify their eligibility annually and complete “Periodic Reports” six months after recertifying or enrolling.

Each month there are about 15,000 SNAP clients due to submit the form, for which the head of household answers questions, provides proof of income and describes activities of all household members to demonstrate the household is eligible to continue receiving benefits. If the head of household doesn’t submit their Periodic Report on time, the household may lose access to valuable resources.

HRA sends clients a series of reminders prior to their deadline. Reminders can take the form of text messages and automated calls with instructions for submitting online, and contact information for support. However, many clients don’t submit Periodic Report forms. Failing to submit a form doesn’t necessarily indicate that people don’t want to continue receiving benefits. We know from behavioral science that framing, context, and subtle barriers can prevent people from following through on their intentions, and that managing the demands of life and family with limited resources exacerbates common behavioral tendencies.

In November 2018, the NYC Behavioral Design Team (BDT)—ideas42’s unit within the NYC Mayor’s Office—worked with HRA to identify behavioral barriers preventing SNAP clients from submitting their Periodic Reports and used those insights to design behaviorally informed communications aimed at helping SNAP clients submit on time and keep their food benefits. Results indicated that clients were more likely to engage with behaviorally informed emails and reminders that emphasized the consequences of not recertifying. These findings suggest that people likely intend to submit on time but without salient and clear messaging outlining that failing to act will cause them to lose their benefits, they may forget or not act.

Highlights

- ▶ Many New Yorkers lose their food assistance when they don’t submit required forms.
- ▶ Failing to submit a form doesn’t necessarily indicate that people don’t want to continue receiving benefits.
- ▶ Reminders with behaviorally informed elements like emphasizing the consequences of not submitting forms help more people keep their benefits.

Uncovering Behavioral Barriers

To better understand what prevents clients from submitting their Periodic Reports, we reviewed the research on various barriers HRA clients face when maintaining their benefits. We also went through the existing process of completing a Periodic Report ourselves, held in-depth one-on-one interviews with people who have applied and recertified for SNAP, and analyzed administrative data. Through this process, we uncovered two key behavioral bottlenecks that clients face when navigating Periodic Reports.

First, all people have **limited attention**—we can only focus on a few things at one time, and our mental energy gets drained throughout the day. Living on a low-income further saps attention because it requires making extra decisions, such as which bill to pay now if there's only money to pay one, or balancing care obligations with unpredictable work schedules. SNAP clients' limited attention is often consumed by these types of decisions in addition to the stress of working, paying rent and bills, and managing their families, among other responsibilities. Information about maintaining SNAP benefits can easily be missed among the constant flow of notices, forms, and requirements that clients may receive in their daily lives.

In addition, the process of submitting Periodic Reports takes time and can be full of hassles. **Hassle factors** that require overcoming a series of hurdles or sub-steps to complete a task provide many opportunities for us to get distracted or frustrated. We may defer the task for later and then forget to come back to it before a deadline has passed. In the case of Periodic Reports, it wasn't clear from HRA communications how long the application process would take. Such uncertainty could cause clients to avoid a task that they assumed may take hours, or to stop halfway through if they begin the process but it takes longer than expected. The multiple sections of the Periodic Report require about 25 minutes of effort and may require documents, like proof of shelter expenses, that clients are unlikely to have on hand in the moment, which means clients need to set aside time and prepare in advance. The hassles of this multi-step process could result in clients stopping mid-way through and putting off completing the form until later, which may result in a failure to go back to complete and submit at all.

Initial Emails Used Loss Framing and Tested Enhanced Active Choice

To address these barriers and help prompt SNAP clients to submit their Periodic Reports on time, the NYC BDT developed behaviorally designed emails and reminders to supplement existing HRA communications. Heads of households were randomly assigned to receive one of two versions of the email 30 days before their Periodic Report due date. Those that did not submit their Periodic Report with necessary supporting documents within 10 days of the first reminder were again randomized to receive one of two additional reminders. The BDT's new messages included the following design principles:

- ▶ **Frame failure to resubmit as a potential loss.** Typically, because of our human tendency toward what is known as **loss aversion**, losses loom larger than gains, so instead of encouraging the *gain* of continued benefits, we focused on the potential loss. Both emails—pictured below—framed the failure to resubmit as a potential loss, using “Don't lose your SNAP benefits” at the top of the email. This **loss framing** can help address limited attention by calling attention to the fact

that this important action will have long-term impacts on the well-being of the individual and their family.

- ▶ **Reduce ambiguity and hassles.** The new communications addressed limited attention, hassle factors, and procrastination by providing easy action steps, clear time estimates for completion, and a realistic and salient deadline. The emails prompted clients to complete the form online and provided a **time estimate** of 25 minutes for the task so clients would know how much time they needed to set aside. Such a clear time estimate allows people to schedule the task appropriately. Outlining what materials are needed in advance makes it possible to start prepared, instead of getting sidetracked looking for papers that can interrupt the whole process and cause people to give up. Outlining the steps required to complete the periodic report addresses what is known as ambiguity aversion, or avoiding a task simply because it’s unclear what is required. Providing a deadline helps inform when they should be taking action.
- ▶ **Make communications salient.** Clients receiving public benefits get notices and updates all the time that do not necessarily require their attention, making it easy to skim over emails from the SNAP office. To combat this issue, the new emails were **personalized** with recipients’ first and last names because people are more likely to respond to messaging that seems directly relevant to them. We also listed the **due date** in the first line of the email to inspire urgency and clarify that recipients should take immediate action. To make the process even easier, the email header included a link that led directly to the form so clients could **act immediately**, without having to scroll down the page.

Email A: Frame Failure to Resubmit as Potential Loss

The image shows a screenshot of an email with several callout boxes pointing to specific parts of the text:

- Top Left Callout:** Frames the failure to resubmit a potential loss to inspire action. Points to the blue header: "Don't Lose Your SNAP Benefits! Click [HERE](#) to submit your Periodic Report today."
- Bottom Left Callout:** Frames the failure to resubmit a potential loss to inspire action. Points to the opening line: "Dear [Title] [Last Name],"
- Right Callout 1:** Sets a realistic time expectation. Points to the text: "Complete the form online – instead of on paper – it takes **25 minutes or less**."
- Right Callout 2:** Prompts clients to complete the form online, with easy steps. Points to the numbered list of steps.

The email content includes:

Dear [Title] [Last Name],

Your Periodic Report is due [due date]. You must submit a Periodic Report six months after you enroll in SNAP or recertify your SNAP benefits. If you do not submit by the deadline, you will lose your SNAP benefits.

Complete the form online – instead of on paper – it takes **25 minutes or less**. Just follow the steps below:

1. Click www.nyc.gov/accesshra and log into your account
2. Click the green "Apply Now" button
3. Click "I would like to SUBMIT a PERIODIC REPORT"
4. Fill out your information and submit your form

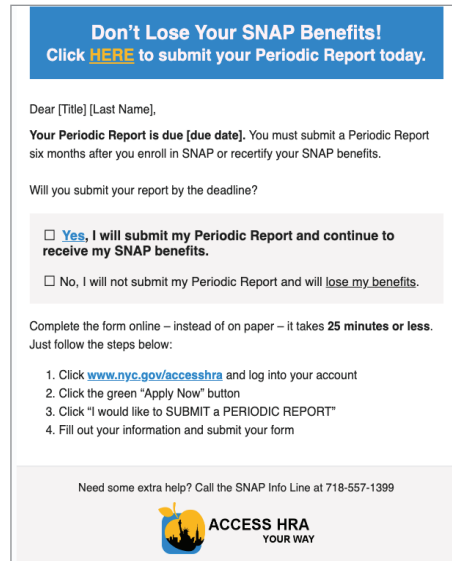
Need some extra help? Call the SNAP Info Line at 718-557-1399

ACCESS HRA
YOUR WAY

In addition to the above elements, Email B also used **enhanced active choice**, which prompted clients to choose in the moment: “Will you submit your report by the deadline?” with two choices included: “Yes, I will submit my Periodic Report and continue to receive my SNAP benefits,” or “No, I will not submit my Periodic Report and will lose my benefits.” This active choice messaging requires clients to pause and consider the consequences of the choice more mindfully. By bringing the consequences of the choice closer to the moment, clients were prompted to consider the consequences of not submitting the report.

Without being prompted to make a choice between two options, people can easily skim over the losses or gains associated with each choice.

Email B: Enhanced Active Choice



Uses enhanced active choice to make consequences of inaction more salient

Reminder Emails Tested Loss Frame Against Gain Frame

Clients from email groups A and B were randomly assigned to receive reminder A or B if they had not submitted their Periodic Report 10 days after the initial HRA notification email. The reminder emails (shown below) added “Last Chance” to the loss framing in the headline of the email to instill a sense of urgency. Reminder B did the same, but instead of using a loss frame, Reminder B used a gain frame: “Last Chance: Continue receiving your SNAP.” Little research has been done on whether loss or gain frames are more effective in regards to motivating the renewal of public benefits, so we saw this as an opportunity to determine which frame would prompt action more effectively in this specific context.

Reminder A

Last Chance: Don't Lose Your SNAP.
Click [HERE](#) to submit your Periodic Report today.

Frames the failure to resubmit as a potential loss to elicit aversion to losing an already acquired benefit

Dear [Title] [Last Name],

Your Periodic Report is due [day before due date]. You must submit a Periodic Report six months after you enroll in SNAP or recertify your SNAP benefits. You must submit by the deadline, you will lose your SNAP benefits.

Complete the form online – instead of on paper – it takes **25 minutes or less.**

Just follow the steps below:

1. Click www.nyc.gov/accesshra and log into your account
2. Click the green “Apply Now” button
3. Click “I would like to SUBMIT a PERIODIC REPORT”
4. Fill out your information and submit your form

Need some extra help? Call the SNAP Info Line at 718-557-1399



Reminder B

Last Chance: Continue Receiving Your SNAP.
Click [HERE](#) to submit your Periodic Report today.

Frames resubmitting as a potential gain to inspire action to continue receiving benefits

Dear [Title] [Last Name],

Your Periodic Report is due [day before due date]. You must submit a Periodic Report six months after you enroll in SNAP or recertify your SNAP benefits. You must submit by the deadline to continue receiving benefits.

Complete the form online – instead of on paper – it takes **25 minutes or less.**

Just follow the steps below:

1. Click www.nyc.gov/accesshra and log into your account
2. Click the green “Apply Now” button
3. Click “I would like to SUBMIT a PERIODIC REPORT”
4. Fill out your information and submit your form

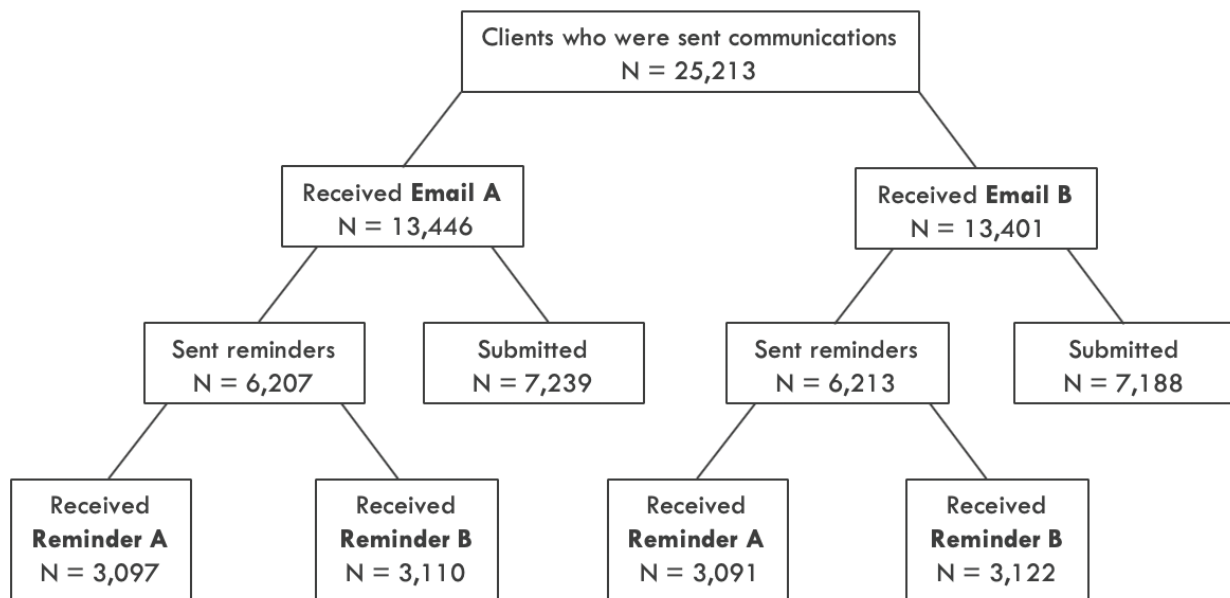
Need some extra help? Call the SNAP Info Line at 718-557-1399



Before sending out these communications, we user-tested our designs with clients in HRA Centers to make sure that the behavioral features we implemented resonated with clients.

Results

The communications above were sent to 25,213 households in total. Clients were randomly assigned to receive either Email A (pictured above) or Email B with enhanced active choice. If the client did not successfully submit their Periodic Report within 10 days of the first email, they were randomly assigned to receive Reminder A, with the loss frame, or Reminder B, with the gain frame (both pictured above). See the table below for how many clients received each type of communication.



In order to understand the effect of our new communications on submissions, we looked at whether or not a household submitted a Periodic Report, the amount of time before the deadline that the Periodic Report was submitted, whether the household submitted a report using the online system or in person, and click rates for each email. We wanted to measure the use of the online system specifically to see if the email communication affected any change in Periodic Report submissions as a result of clicking the link and completing online. Each communication design included link tracking, which allowed us to capture click rates, indicating how many clients used the email or reminder they received to navigate directly to ACCESS HRA, the HRA website where they could begin the submission process.

On average, households assigned to Email A and Email B were equally likely to submit the Periodic Report overall (86%), and equally likely to submit their reports online (62%), and did so with about the same amount of time before the due date (17 days before due date). Similarly, households assigned to Reminder

A and Reminder B, on average, were equally likely to submit their Periodic Reports (73%), and equally likely to submit the reports online (53%) and did so a similar number of days prior to the due date (14 days prior to the due date).

However, we saw differences in click rates between Emails A and B as well as Reminders A and B. Clients who received **enhanced active choice messaging (Email B) were 31% more likely to engage with the email**, and clients who were reminded by **gain frame (Reminder B) were 10% more likely to engage with the reminder**, as measured through click rates. This suggests that using enhanced active choice and framing food benefits as something *clients can continue to receive* are effective strategies for engaging clients to start the Periodic Report submission process. Research has shown that people are generally **loss averse**—we are more motivated by potential losses than gains. However, as mentioned previously, little research exists that explores gain versus loss framing in the realm of public benefits that must be applied for and maintained through recertifications. Thus, the finding that gain framing more effectively increases engagement with messaging than loss framing in this understudied context has major implications for the way agencies communicate with clients about benefits they are eligible for and need to recertify regularly for to maintain. This result may suggest that in the context of public benefits, clients are not as receptive to the framing of their benefits as something that could be taken away, but are rather motivated to maintain the benefits they have.

Takeaways

Click rate results demonstrate that including enhanced active choice and framing the Periodic Report as necessary for the continuation of benefits can prompt clients to start a submission. However, we do not see significant changes in submission outcomes as a result of our design once clients are directed to the submission platform. This indicates that clients are derailed again somewhere in the process for submission, despite being able to access the application easily through our email communications.

Over the seven-month period of our study, the Periodic Report submission process was updated to be more streamlined and easier to navigate as a result of system-wide changes by our partners at HRA. Because of this, we saw high submission rates in our study period; up to 86% of all Periodic Reports were submitted, likely due in part to fewer steps and hassles in the process after the system-wide change. It is not possible to disentangle how much the email communication contributed to these increased submission rates when the application process itself changed, but it is possible that both changes improved the ease of the process for clients. **These findings made the case for scaling the enhanced active choice and gain-frame behavioral components in email communications in order to increase engagement rates, while also making sure people will be directed to simple, streamlined processes for submission.**

By utilizing behavioral design, HRA can improve clients' ability to begin a process, but unless that process is simple and easy to navigate, people may not complete it. These findings warrant digging deeper into the specific systems changes that took place and looking for opportunities to replicate that kind of program change across ACCESS HRA and other City-run platforms to ensure that people have clear

access to effective anti-poverty programs. **However, as a first step, ACCESS HRA decided to scale our active choice and gain frame communications such that all SNAP clients who have an ACCESS HRA account now receive these behaviorally informed emails and reminders when their Periodic Report is due.**

New Yorkers go through an involved and lengthy process to prove their eligibility for SNAP in order to feed themselves and their families. Despite remaining eligible and needing the continuation of resources, many clients are bandwidth constrained, may not know that they must recertify, or miss important communications reminding them to recertify that get lost among the high numbers of emails and mail they receive daily. By developing behaviorally informed communications that encourage clients to keep something they already have, we can successfully make that first step of recertification easier to help New Yorkers continue getting the resources they need.