



The People Lab

Increasing Take-Up of the Social Safety Net

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Berkeley Public Policy
The Goldman School

About the People Lab

The People Lab aims to transform the public sector by producing cutting-edge research on the people in government and the communities they serve.

We collaborate with governments and other stakeholders to:

- Strengthen the government workforce.
- Improve public service delivery.
- Foster engagement communities.



The challenge

- Means-tested programs have long-term economic and health benefits (Bailey et al., 2020; CBPP, 2016; Currie, 2004).
- 20-50% of low-income households do not utilize programs for which they are eligible (see, e.g., FNS, 2020; Giannarelli, 2019).



Administrative Burdens:

(Heinrich, 2016; Moynihan, Herd, & Harvey, 2015; Herd & Moynihan, 2019; Currie, 2004)

- Information (e.g., learning about program)
- Logistical (e.g., complicated application)
- Psychological (e.g., stigma)

What works in increasing take-up?

Evidence is mixed.

- Providing information probably works (Bhargava and Manoli, 2015; De la Rosa et al., 2021)
- Offering assistance alongside information probably works (Bettinger et al., 2012; Finkelstein and Notowidigdo, 2019)

But also...

- Bird et al. (2019) → no evidence that nudges increase FAFSA completion across trials (n=800,000)
- Linos et al. (2020) → no evidence that nudges increase take-up of the EITC across trials in CA (n=1 million)



But why?

- ✓ Differences in samples / contexts / barriers
- ✓ When we stop measuring may matter.
- ✓ Interactions between psych. burdens & information may matter.



When do we stop measuring?

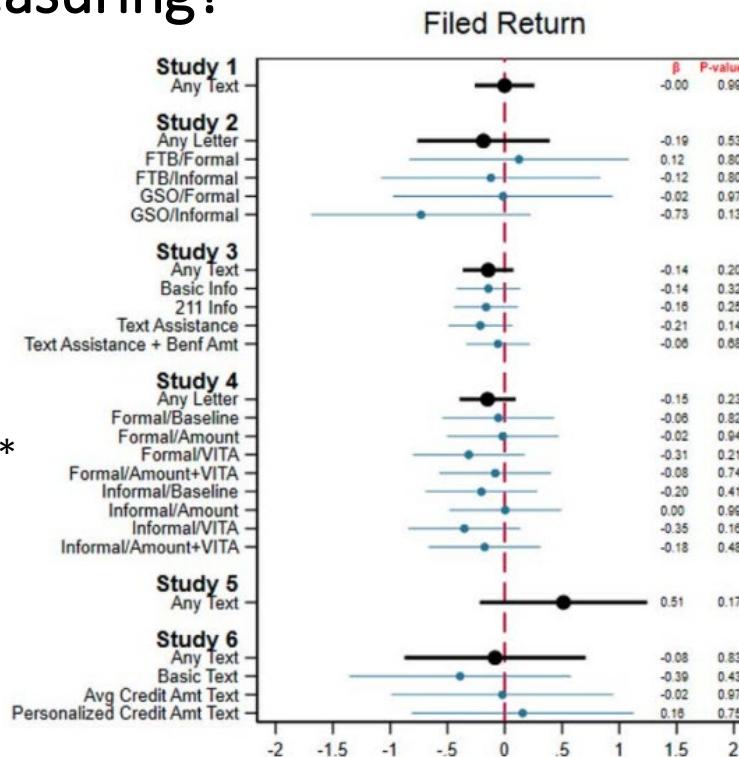
EITC trial

- Main finding: Nothing works
- Intermediary findings:
Increased engagement!

Financial aid trial

- Main findings: Nothing works*
- Intermediary findings:
Increased engagement!

Saccardo et al (2021) see this pattern overall.



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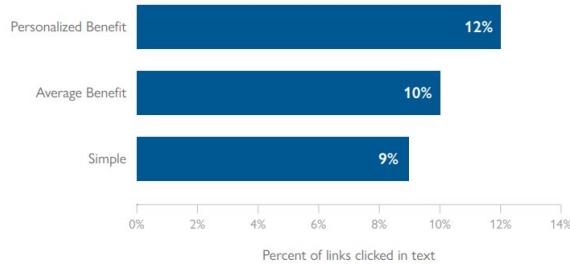
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FIGURE 5. Web Traffic, TY 2018 FTB Letters Experiment



FIGURE 4. Web Traffic, TY 2018 CalFresh text messages



Note: For each treatment arm, bars represent the percent of individuals who clicked on the link embedded in the text message they received.



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Financial aid trial

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Saccardo et al (2021) see this pattern overall.

	Year 1	
	Account creation	Fall payout
Control group mean	0.618	0.604
Simplified	0.055 (0.008)	0.006 (0.007)
Simplified+Belonging	0.068 (0.008)	0.004 (0.007)
Social Norm		
Net Price		
N	134,138	134,138
p, all TEs = 0	0.000	0.70



Pause for war story: why do you love click-throughs?

FTB Letters experiments	URL	Unique page views
T1	/Credit	41
T2	/Earn	68
T3	/Refund	144
T4	/EITC	6
T5	/CalEITC	59
T6	/EarnIt	103
T7	/GetIt	47
T8	/CashBack	112



But why?

- ✓ Differences in samples / contexts / barriers
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It's what you say *and* how you say it

- Wave 1: Behavioral RCTs in government:
 - Information vs “status quo” – does it work? Probably
- Wave 2: What “nudge” can we add to the information?
 - E.g. social norms; plan making; psychological ownership; etc.
- Wave 2.5: What about other design choices and government specific psychological barriers?
 - How we talk about the programs themselves
 - How we format the information



Temporary & emergency rental assistance programs

Fearing Money Left on the Table, Officials Push Rental Assistance Program

Community groups and politicians say people are struggling to apply for rental assistance online and face other barriers to applying. Since the start of the program, the Housing Commission has grappled with the possibility that some of the funding could be left unspent.

The amount of emergency rental assistance reaching landlords and tenants ticked up slightly from July to August, but local and federal governments continue to struggle to get aid to households facing eviction during the coronavirus pandemic.

Last month, roughly \$2.3 billion was spent on rent, utilities and missed payments, and some 420,000 households were reached, according to figures released Friday by the Treasury Department. For comparison, \$1.7 billion was spent in July, reaching 340,000 households.

Still, only about \$7.7 billion in rental aid has been distributed since January. All told, Congress appropriated \$46.5 billion for emergency rental aid between two aid packages. Of the \$25 billion appropriated in December, roughly \$7.5 billion has gone out the door. A March relief package provided the other \$21.5 billion. About \$222 million of that bucket had been spent as of August, according to Treasury.

D.C., Md. & Va.

With evictions set to begin next month, hundreds of millions in Washington-area rental aid remains unspent

Analysis by The Post finds that officials at federal, state and local agencies have struggled to get funds to renters, mirroring problems nationwide

Use It or Lose It: Tenant Aid Effort Nears a Federal Cutoff

Emergency pandemic funding to help renters must be distributed by Dec. 30. But getting the money to those who need it is no small task.



Denver Dept. of Housing Stability



Brothers Redevelopment, Inc.
Housing • Home Modification & Repair • Housing Counseling



ARE YOU STRUGGLING TO PAY YOUR RENT?

¿Tiene dificultades con el pago de la renta?

You're not alone.

The City and County of Denver has many programs to support residents in need.

Usted no está solo.

La ciudad y el condado de Denver tienen muchos programas para ayudar a los residentes que necesitan asistencia.

Assistance subject to eligibility and availability of funding. Translation interpretation services in other languages can be made available. La asistencia está sujeta a elegibilidad y disponibilidad de fondos. Se pueden ofrecer servicios de traducción e interpretación en otros idiomas.

Did yo

Denver's Tenants' Right-to-Uncost (TRUA) program helps low-income residents. El Programa de Derechos del Arrendatario de Denver (TRUA) brinda ayuda a los residentes de bajos ingresos.



Even if you're not eligible, you may still qualify for help if you're facing a housing emergency. Even if you're not eligible, you may still qualify for help if you're facing a housing emergency.

If you're eligible, apply online or via mail or email. Si estás elegible, aplica en línea o por correo electrónico.

HOW DO I APPLY? ¿CÓMO ME INSCRIBO?

It's easy to check your eligibility and request an application!

¡Es fácil verificar su elegibilidad y pedir una aplicación!

Choose one:

Elija uno:



Call **720-697-6300** and a TRUA staff member will determine if you're eligible and send you an application.

Llame al 720-697-6300 y un miembro de TRUA determinará si usted es elegible y le enviará una aplicación.

OR



Go online to bit.ly/DenverRent1 to check if you're eligible and request an application directly.

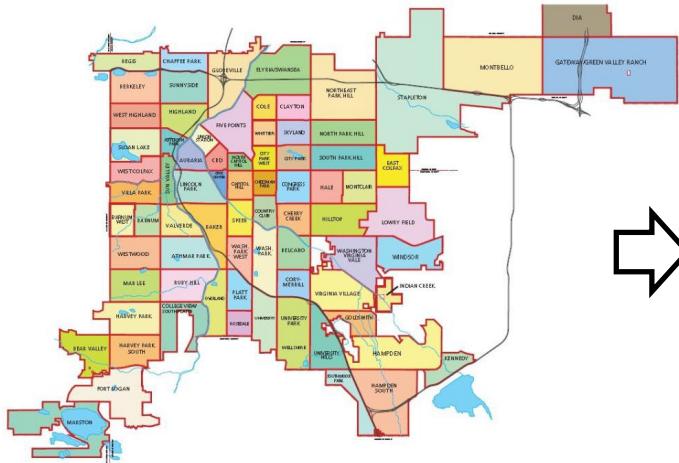
Ingresé a bit.ly/DenverRent1 en línea para verificar si es elegible y solicite una aplicación directamente.

We can help many eligible households in need. Apply today!

Podemos ayudar a muchos hogares elegibles que lo necesitan. ¡Aplique hoy!



War Story 1: How we do find people to inform them?



78 neighborhoods
144 census tracts



56 at-risk
neighborhoods

62,529 renters



War story 2: Why are your postcards so ugly?



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The People Lab

Did yo

Denver's TRUA program
rent and utility assistance
residents. El Programa de Alquiler y
brinda ayuda para el alquiler y se
elegibles de



Even if you're
it's not too late
un desalojo
demasiado t

If you're eligi
via mail or e
aplicación p

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Back to the RCT...

Info Only - FRONT

ARE YOU STRUGGLING TO PAY YOUR RENT?

You're not alone.

Denver has many programs to support residents in need.

Did you know?

- Denver's Rental Assistance program provides temporary help to cover rent and utility payments for eligible residents.
- Even if you're facing eviction or behind on rent, it's not too late to apply.

Info Only - BACK

How do I apply?

It's easy to check your eligibility and request an application! Choose one:

(A) Call 555-555-5555 and a staff member will determine if you're eligible and send you an application.

(B) Go online to [application link] to check if you're eligible and request an application directly.

We can help many eligible households in need. Apply today!



Info + Stigma - FRONT

ARE YOU STRUGGLING TO PAY YOUR RENT?

You're not alone and it's not your fault.

Because of COVID-19, many Denver residents need a little extra help right now.

Did you know?

- Denver's Rental Assistance program provides temporary help to cover rent and utility payments for eligible residents.
- Even if you're facing eviction or behind on rent, it's not too late to apply.

Info + Stigma - BACK

How do I apply?

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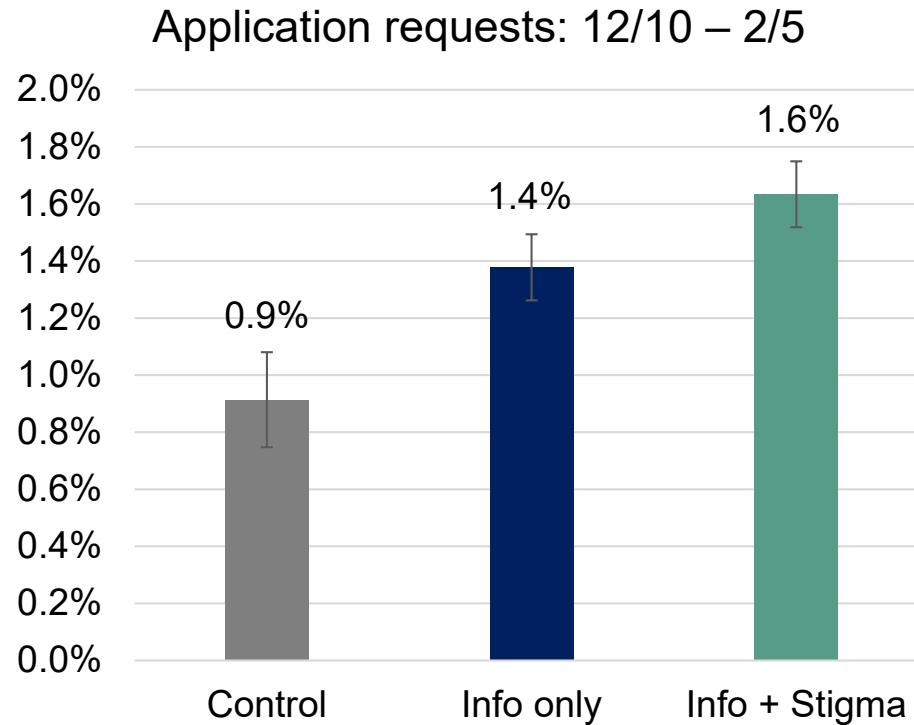
We're here to help every eligible household get the assistance they deserve. Apply today!

How do we measure impact?

- Main Model
 - Census-tract level covariates: poverty-rate, % non-White, % rent-burdened, median gross rent (from Eviction Lab and Urban Institute)
- Compare four outcomes across groups
 - Requests for applications
 - Submitted applications
 - Assistance received**
 - Evictions**



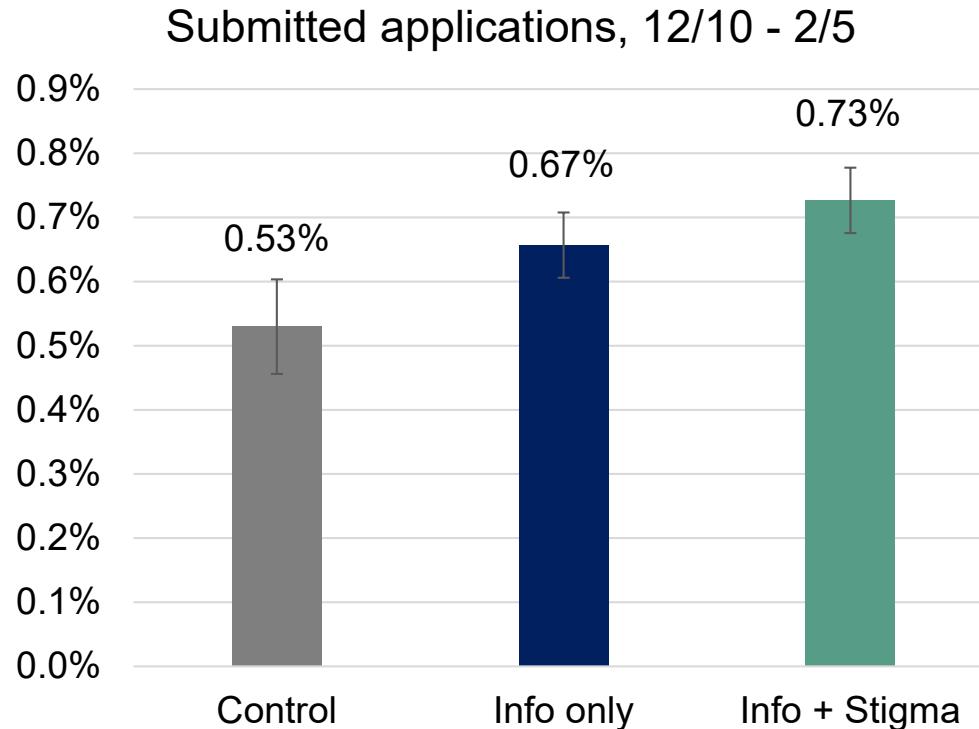
Study 2: Denver Dept. of Housing Stability



77%
increase



Study 2: Denver Dept. of Housing Stability

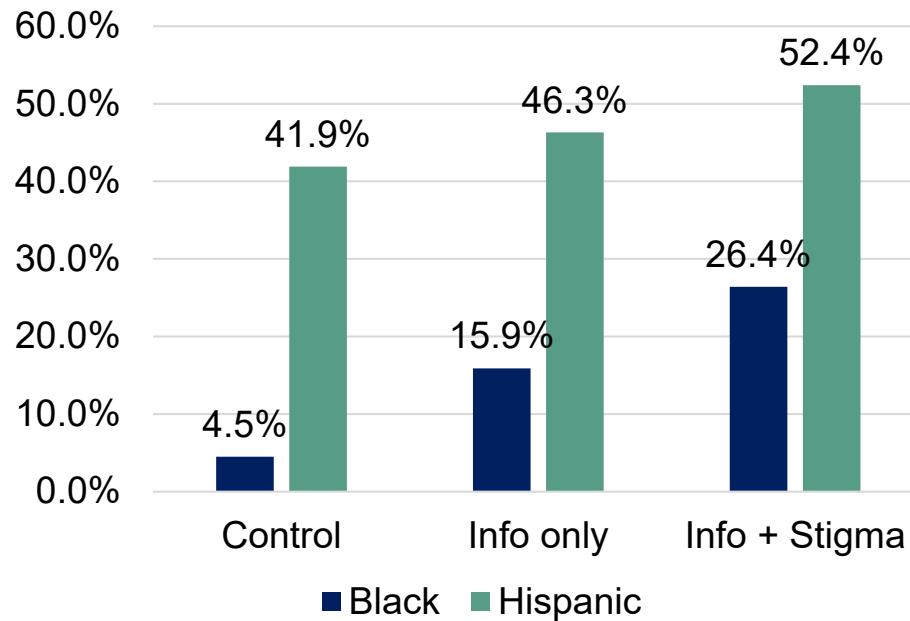


**38%
increase**



Study 2: Denver Dept. of Housing Stability

Completed applications, by
race/ethnicity, 12/10 – 2/5
(N=135 Black; N=195 Hispanic)



~6x
increase
suggestive



What about format?



B_UB Insert_AP2018_color.indd 1

4/25/2018 10:19:43 AM

Dear Resident,

The City of Mesa is trying to make sure all citizens get the chance to vote so we're sending out this courtesy reminder. The whole State will be voting in 2018 to choose our candidates for Arizona Governor, US Senators, US Representatives, and our local elected officials.

THE ELIGIBILITY REQUIREMENTS FOR REGISTERING ARE:

1. You are a citizen of the United States
2. You have been an Arizona resident for at least 29 days prior to the election you wish to vote in (the Primary is on August 28, 2018 and the General is on November 6, 2018)
3. You are 18 years or older on or before the date of the election you wish to vote in
4. You have not been convicted of a felony or treason, unless your civil rights have been restored

TO REGISTER, GO TO:

<https://recorder.maricopa.gov/elections/registrationform.aspx>

Or call: 602-506-1511, or for the hearing impaired call 602-506-2348, and request your registration form.

Sincerely,
The City of Mesa



B_UB Insert_AP2018_bw.indd 1

4/25/2018 10:16:32 AM



What about format?



When the difference between life and death can be measured in seconds, don't waste a single moment worrying if you can afford to call an ambulance. With an EMSACare membership you can dial 911 without hesitation.

With the charge for a single emergency ambulance ride now over \$1,300, it's easy to see EMSACare is the smart choice for you and your family.

**SIGN UP
SEPT 1-30**

THE CITY OF OKC
(405) 297-2833
okc.gov/EMSACare

As a City of Oklahoma City resident, you qualify to become a member. The majority of Oklahoma City residents already participate. The membership fee is \$3.65 per month and it is easily added to your monthly City water bill. Your membership will cover out-of-pocket expenses for emergency ambulance rides given by EMSA to all permanent members of your household, whether you are related or not— even if they don't have medical insurance.

Your medical insurance, Medicare, or Medicaid will usually not fully cover an ambulance ride. Your EMSACare membership will fully cover emergency ambulance transport as long as it takes place in the EMSA service area, which includes most of the Oklahoma City metro. EMSA will contact you for your insurance information after an emergency ambulance transport.

September 1-30 is your chance to become an EMSACare member, with coverage starting October 1. The charge can easily be added to your monthly City water bill. Call the City of Oklahoma City at 297-2833 to sign up. For more information, log on to okc.gov/EMSACare.



MESSAGE FROM THE CITY MANAGER

Re: Sign up now for EMSACare
Enrollment Deadline September 30
(405) 297-2833
okc.gov/EMSACare

Dear Fellow Resident,

To ensure that Oklahoma City residents receive the highest quality ambulance service at the best price, the City of Oklahoma City and the Emergency Medical Services Authority (EMSA) have worked together to create the EMSACare subscription program for families like yours. EMSA is Oklahoma's largest provider of pre-hospital emergency care, providing ambulance service to more than 1.1 million residents in central and northeast Oklahoma.

As a City of Oklahoma City resident, you qualify to become a member. The majority of Oklahoma City residents already participate. The membership fee is \$3.65 per month and is easily added to your monthly City water bill. Your membership will cover out-of-pocket expenses for emergency ambulance rides given by EMSA to all permanent members of your household, whether you are related or not—even if they don't have medical insurance.

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September 1-30 is your chance to become an EMSACare member, with coverage starting October 1. If you have any questions, please feel free to go online to get more information at okc.gov/EMSACare or call us at (405) 297-2833.

Thank you,

A handwritten signature in blue ink, appearing to read "James D. Couch".

James D. Couch
City Manager



What about format?



CITY OF ALBUQUERQUE

Mayor Richard J. Berry

Lindsay Moore
2 METROTECH CENTER 9TH FLOOR
BROOKLYN, NY 11201

We want to work with you!

Dear Lindsay Moore,

In 2017, the City of Albuquerque will be doing more business with local, minority-owned, and women-owned businesses. If your business falls into one of these categories, don't miss your chance to be connected with government buyers. **Take this opportunity and self-certify now:**

To self-certify as a local, minority-owned, or women-owned business, visit: bit.do/abqbusiness

Business Code:

The process is quick and easy—it should only take 2 minutes. If you have any questions, please feel free to contact us by calling our 311 Citizen Contact Center.

We're looking forward to working with you! Good luck in the New Year.

Thank you,

Mayor Richard J. Berry
City of Albuquerque

¹ **Local Business:** Maintains a principal office and place of business within the Greater Albuquerque Metropolitan Area (City of Albuquerque or Bernalillo County) and ownership resides 51% here.

Doing Business Locally: Does not maintain its principal place of office in Albuquerque but maintains a storefront in the Greater Albuquerque Area and employs one or more Albuquerque residents.

MBE: A minority or women-owned enterprise means the business is at least 51% owned and controlled by one or more ethnic minorities or women or, in the case of a publicly-owned business, at least 51% of the stock is owned by one or more ethnic minorities or women.



CITY OF ALBUQUERQUE

Mayor Richard J. Berry

Keerthi Reddy
2 MetroTech Center
BROOKLYN, NY 11201
Business Code: XX99

Dear Business Owner,

In an effort to purchase more goods and services from local businesses, the City of Albuquerque ("City") is collecting information on certain business demographics. Specifically, the City would like to know whether your business qualifies as a local business (self-certification using criteria below) and, if not local, whether you have a storefront and employ residents of the greater Albuquerque area. The City will also be requesting information on women and minority business ownership. In order to self certify as one of these businesses, please visit bit.do/abqcself and enter your business code: XX99. At this site, you will be asked to self certify whether your business meets one of the following designations.

1. Local Business – Maintains its principal office and place of business within the Greater Albuquerque Metropolitan Area (City of Albuquerque or Bernalillo County) and ownership resides 51% here.

2. Doing Business Locally - Does not maintain its principal office here, but maintains a storefront in the Greater Albuquerque Area and employs one or more Albuquerque residents.

3. MBE - Minority Business Enterprise Owned (at least 51% owned and controlled by one or more minorities or women or, in the case of a publicly-owned business, at least 51% of the stock of which is owned by one or more minorities or women). Minority is defined to include Hispanic Americans, Black Americans, Native Americans, Asian-Pacific Americans, Asian-Indian Americans, Female, or belonging to groups found to be economically and socially disadvantaged by the U.S. Small Business Administration.

If you have any questions, please feel free to go online to get more information at www.cabg.gov/buys or by calling our 311 Contact Center.

Thank You,

Mayor Richard J. Berry
City of Albuquerque



What about format?

- In all cases → more formal language wins.
- In all cases → government practitioners and academics predict that the informal communication will win.
- In all cases → MTurkers believe the formal letters are more likely to come from the government.
- Consider trust as a psychological barrier to outreach.
 - How does it interact with information received?
 - How is it different from messenger effects?



What's on the horizon

- Child Tax Credit: behavioral messaging PLUS good targeting
- Reducing stigma on **supply** (not just demand) of government assistance.
- Taking stock of what is and isn't possible with light touch interventions?



Thank you!

@ElizabethLinos

peoplelab.berkeley.edu



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