

# Decreasing opt out from text messages about benefits programs

A collaboration with the Department of Health and Human Services | 2024

## Project summary:

Minnesota's Department of Human Services (MN DHS) wanted to use text messages to send eligible child care providers information and reminders about their Child Care Stabilization Base Grant (CCSBG) program. MN DHS sought ways to increase the share of providers who received messages (i.e., who did not opt out of them) so they could keep providers informed of priority program updates. We worked with MN DHS to leverage the power of defaults in their text message outreach by enrolling providers into their texting program by default. How a default option is presented may influence the likelihood that an individual opts out of that choice. Transparent defaults draw attention to the fact that a default option has been selected and explain how the default might impact someone who agrees with it — making default options seem more trustworthy and compelling.

## Evaluation and intervention summary:

Likely eligible child care providers were randomized to one of two versions of an opt-out text message:

- **Standard message:** A text message that informed providers that MN DHS could share information about CCSBG over text and included a link to opt out of these messages, or;
- **Transparent message:** A text message that included the standard message and an additional explanation for why providers had been enrolled to receive MN DHS' text messages.

## What did we learn?

We saw no difference in opt-out rates between the standard and transparent message groups. However, only a third of the text messages that were sent were successfully delivered. A large volume of delivery failures and low opt-out rates in both groups limited our ability to detect small differences in opt-out rates between these groups. Among providers who had text messages successfully delivered, less than 3% opted out of the default option to receive future text messages.

The project page for this impact evaluation can be [accessed on our website](#).

## Insights incorporated:

In this document, we share more details on each of the interventions as well as capture the behavioral and social science insights incorporated with the hopes that agencies can continue learning from previous efforts.

# Insights from the Behavioral and Social Sciences

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Below we define the insights incorporated into the interventions designed for this impact evaluation.

**Defaults:** Setting an option so that it is initiated automatically and does not require additional steps to pursue.<sup>1</sup>

**Opt out:** Taking an action to select a choice other than the default.<sup>2</sup>

**Transparent defaults:** Drawing attention to the fact that a default option has been selected and explaining why a default option has been selected can make default options seem more trustworthy and compelling.<sup>3</sup>

**Trusted messenger:** Sending information from a familiar party can make it be perceived as more reliable.<sup>4</sup>

## Intervention: Standard text message

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### Insights applied to the standard text message:



#### **Opt out**

Setting the option for individuals to avoid participation in a communication, product, program, or service



#### **Trusted messenger**

Sending information from a familiar party can make it be perceived as more reliable



#### **Default**

Setting a default can increase participation rates

## Intervention: Standard text message

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MN DHS: Minnesota DHS now has the capability to share information and reminders about Minnesota's Child Care Stabilization Base Grant over the next 5 months via text. Text STOP to opt out. SMS terms and conditions: <https://mn.gov/dhs/general-public/policies/text-messaging/child-care-base-grant-text-consent/>

### Trusted messenger

Sending the text message from MN DHS; a familiar party

### Default

Automatically enrolled to receive text messages

### Opt out

Provided a choice not to receive future messages

## Intervention: Transparent text message

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### Insights applied to the transparent text message:



#### **Opt out**

Setting the option for individuals to avoid participation in a communication, product, program, or service



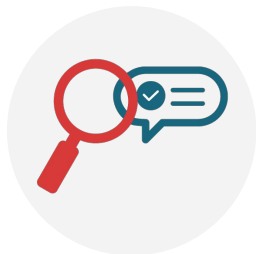
#### **Trusted messenger**

Sending information from a familiar party can make it be perceived as more reliable



#### **Default**

Setting a default can increase participation rates



#### **\*Transparent default**

Drawing attention to the fact that a default option has been selected and explaining why a default option has been selected can make default options seem more trustworthy and compelling

*\*Insight applied to transparent text message only*

## Intervention: Transparent text message

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MN DHS: Minnesota DHS now has the capability to share information and reminders about Minnesota's Child Care Stabilization Base Grant over the next 5 months via text. We have enrolled you to receive these notifications to make it easier to apply. Text STOP to opt out. SMS terms and conditions: <https://mn.gov/dhs/general-public/policies/text-messaging/child-care-base-grant-text-consent/>

### Trusted messenger

Sending the text message from MN DHS; a familiar party

### Default

Automatically enrolled to receive text messages

### Transparent default

Explaining why the default was chosen

### Opt out

Provided a choice not to receive messages

# Citations

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<sup>1</sup> Jachimowicz, J. M., Duncan, S., Weber, E. U., & Johnson, E. J. (2019). When and why defaults influence decisions: A meta-analysis of default effects. *Behavioural Public Policy*, 3(2), 159-186.

<sup>2</sup> Thaler, Richard H., and Cass R. Sunstein. 2008. *Nudge: Improving decisions about health, wealth, and happiness*. New Haven, CT: Yale Univ. Press.

<sup>3</sup> Paunov, Y., Wänke, M., & Vogel, T. (2019). Ethical defaults: which transparency components can increase the effectiveness of default nudges?. *Social Influence*, 14(3-4), 104-116.

<sup>4</sup> Castleman, Benjamin L., and Lindsay C. Page. 2015. Summer Nudging: Can Personalized Text Messages and Peer Mentor Outreach Increase College Going Among Low-income High School Graduates?." *Journal of Economic Behavior & Organization* 115 (July): 144-160. <https://doi.org/10.1016/j.jebo.2014.12.008>.