Behavioral Interventions to Advance Self-Sufficiency (BIAS) Project

Kimberly Clum, U.S. Department of Health and Human Services¹ Victoria Berk Kabak, U.S. Department of Health and Human Services²

The Behavioral Interventions to Advance Self-Sufficiency (BIAS) project, sponsored by the Office of Planning, Research, and Evaluation in the Department of Health and Human Services' Administration for Children and Families (ACF), was the first major opportunity to use a behavioral economics lens to look at programs that serve low-income and vulnerable families in the United States. Behavioral economics combines insights from psychology and economics to provide a more realistic portrait of human behavior than the "rational actor" model of traditional economics. Traditional economics assumes that individuals are calculated decision-makers who use all available information to make the best decision possible. Behavioral economics acknowledges that human decision-making can be imperfect and imprecise. People procrastinate, get overwhelmed by choices, miss details, have varying levels of self-control, and can be influenced by small changes in their environments.

ACF launched BIAS to explore how these insights about human behavior could be used to improve the effectiveness and efficiency of ACF programs and policies, and ultimately to improve the well-being of low-income and vulnerable children and families. The BIAS project worked with state and local human services programs to design and test behaviorally informed interventions to address program challenges. The project applied behavioral insights to the operations, implementation, and efficacy of these programs. The project investigated problems these programs faced using a systematic approach called "behavioral diagnosis and design" and developed quick, sustainable, inexpensive interventions focused on immediate outcomes. BIAS conducted 15 random assignment tests in seven states with nearly 100,000 sample members.

This presentation will provide an overview of behavioral economics and the BIAS project and will highlight findings from among the 15 tests. The sites at which these tests occurred included programs that offered subsidies for child care, provided child support enforcement services, and supported work. The interventions focused on parents' renewal of their child care subsidies and usage of high quality-rated providers; payment of child support and the initiation and completion of modifications of child support orders; and participants' engagement in services and benefits that encouraged employment. BIAS demonstrated the promise of applying insights from behavioral science to improve human services program outcomes. Although the impacts of the interventions were usually modest, they were consistently achieved, low-cost, and scalable.

The presentation will also present the SIMPLER framework, which describes seven of the behavioral principles that were most commonly applied across the tests in BIAS, with each letter standing for a different behavioral concept. While each intervention was highly tailored to the particular site's context, a retrospective look at the tests across BIAS program areas identified common bottlenecks that various human services settings may share and, as a result, commonalities across interventions, even though implementation varied at each site. SIMPLER was developed to summarize several key behavioral concepts that may be relevant in a range of situations.

¹Senior Social Science Analyst, Division of Economic Independence, Office of Planning, Research, and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services, Washington, D.C. 20201, (202) 205-4922, <u>Kimberly.clum@acf.hhs.gov</u>

²Social Science Research Analyst, Office of Planning, Research, and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services, Washington, D.C. 20201, (202) 401-5871, <u>Victoria.kabak@acf.hhs.gov</u>