



BRIEF

ISSUE BRIEF

Promoting Opportunity Demonstration: Effectiveness of Reminder Messages for Recruitment

August 10, 2020

Heinrich Hock
Michael Levere
David Wittenburg

Submitted to:

Social Security Administration
Office of Research, Demonstration, and Employment Support
4-P-8-D Annex
6401 Security Boulevard
Baltimore, MD 21235
Project Officer: John Travis Jones
Contract Number: SS00-17-60008

Submitted by:

Mathematica Policy Research
1100 1st Street, NE, 12th Floor
Washington, DC 20002-4221
Telephone: (202) 484-9220
Facsimile: (202) 863-1763
Project Director: David Wittenburg
Reference Number: 50390



This page has been left blank for double-sided copying.

EXECUTIVE SUMMARY

Effectiveness of reminder messages for POD recruitment

-
- Background**
- The Social Security Administration (SSA) is carrying out the Promoting Opportunity Demonstration (POD) to evaluate a benefit offset rule for Social Security Disability Insurance (SSDI) beneficiaries. This offset rule reduces benefits by \$1 for every \$2 earned above the Trial Work Period level, defined as \$880 in 2019. It replaces current rules, which are more complex and may result in a sharper loss of all benefits (a “cash cliff”) for beneficiaries who engage in substantial work activity for a sustained amount of time.
 - SSDI beneficiaries in eight states who met certain eligibility requirements could volunteer for POD by responding to a mailing and submitting enrollment materials. The evaluation team encouraged beneficiaries to enroll by sending reminder postcards, among other methods.
 - With SSA’s guidance, the evaluation team began sending an additional round of postcards as a final reminder to further encourage enrollment in POD.
-
- Purpose**
- SSA and the evaluation team used the roll-out of this final reminder postcard as an opportunity to learn more about the effectiveness of reminder messages when conducting outreach to recruit beneficiaries.
 - This brief summarizes findings from an experiment to assess messaging strategies for final reminder postcards sent to 146,548 beneficiaries. The experiment tested whether two components of the postcard affected enrollment. One component was **structure**: either a fold-over postcard with more details about POD or an open postcard with more generic language about an SSA study. The other component was **framing**: either an urgent framing that used “act now” language without a deadline or a deadline framing that used “time left” language and stated an explicit cutoff date for enrollment.
 - This brief also describes exploratory findings from a nonexperimental assessment of the final reminder postcards’ overall effectiveness. The evaluation team measured whether the enrollment rate was higher for those sent the postcard relative to a benchmark calculated for a comparison group of beneficiaries who were not sent the postcard.
-
- Findings**
- The structure of the postcard affected enrollment rates; fold-over postcards increased enrollment compared to the open postcards. The framing of the postcard did not affect final enrollment rates, but it might have affected the timing of enrollment.
 - Exploratory results suggest that, overall, the final reminder postcard effort increased the share of beneficiaries who enrolled in POD.
 - These findings highlight the importance of testing messaging strategies and the potential value of repeated contacts when conducting program outreach.
-

This page has been left blank for double-sided copying.

A. Overview

Policymakers who are interested in developing employment programs can sometimes face important obstacles in recruiting program participants. One such obstacle is that potential participants might need to make complicated decisions about whether enrollment is in their best interests (Currie 2006). For example, they need to consider whether the benefits of participating outweigh factors like the time and monetary costs of applying, the effort of understanding complex program rules, and any social stigma associated with participation. Other factors, such as procrastination and confusion, might further limit people's capacity to "sensibly compare the expected costs and benefits" of participation (Bhargava and Manoli 2015). Previous research has shown that using behavioral insights to identify and address these challenges can lead to more effective outreach materials, resulting in higher rates of program take-up (Wright et al. 2017, Richburg-Hayes et al. 2017). For similar reasons, repeated reminders with strategic messaging can also improve take-up of social programs.

This brief presents evidence about the effectiveness of reminder messages used to recruit enrollees in the Promoting Opportunity Demonstration (POD), an employment-focused demonstration for people receiving Social Security Disability Insurance (SSDI). At the direction of Congress, the Social Security Administration (SSA) is carrying out POD, which simplifies the rules for how monthly earnings are related to SSDI benefits. The new POD rules do not help everyone, however, and they could leave some beneficiaries worse off than under current SSDI rules. SSA and the evaluation team at Mathematica developed informational materials included in mailings to beneficiaries that conveyed the benefits and risks of participating in POD. To enroll in POD, beneficiaries had to provide written informed consent.¹ After some initial challenges with enrollment rates, SSA and the evaluation team worked together to identify whether enhancements to the recruitment approach might boost enrollment. The enhancements to recruitment drew on the behavioral insights literature to increase potential interest by incorporating information about deadlines, highlighting urgency, and increasing the frequency of contact.

The reminder messages considered in this brief were part of a broader outreach strategy that SSA and the evaluation team developed so they could attract enough volunteers to reliably assess POD's effectiveness. Direct outreach to beneficiaries who might be interested in participating in POD included a primary mailing that contained information about POD and enrollment materials. The evaluation team sent reminder postcards around two weeks after each primary mailing. The outreach strategy also included indirect efforts that sought to raise awareness about POD and give beneficiaries opportunities to learn about the demonstration. To sign up for POD, beneficiaries had to return all enrollment materials, including written informed consent of their intent to participate in the demonstration.

SSA asked the evaluation team to add a final reminder postcard and test how it affected enrollment rates. This brief summarizes findings from two specific tests of outreach to beneficiaries:

¹ The legislative authority for the demonstration required beneficiaries to provide written informed consent before enrolling in the demonstration.

- **Effects of postcard structure and message framing (experiment).** The primary test included a randomized experiment to evaluate two components of the postcard’s messaging. The first component was **structure and language**, using either a fold-over postcard containing specific information about POD or an open postcard containing more generic language. In describing the findings, we refer to the fold-over postcard structure and open postcard structure to capture all the differences in design and language between these versions of the postcard.² The second component was the postcard’s **framing**, using either an urgent framing with “act now” language and no stated deadline for enrollment or a deadline framing with “time left” language and an explicit enrollment cutoff date.
- **Overall effect of the postcard (nonexperimental test).** An exploratory test used a nonexperimental benchmark to assess whether the final reminder postcard increased enrollment. The evaluation team developed this benchmark based on a comparison group that was not sent the postcard.

This brief summarizes findings from the experiment and the nonexperimental test. Findings from the experiment indicate that the fold-over postcard structure increased the enrollment rate compared to the open postcard structure. In addition, although the framing of the postcard did not affect the final enrollment rate, it might have affected the timing of enrollment. Findings from the nonexperimental assessment suggest that the final reminder postcard effort as a whole increased the share of beneficiaries who enrolled in POD. In the rest of the brief, we summarize how the final reminder postcards sought to enhance POD recruitment efforts, the methodology for the experiment, and findings and lessons learned from the experiment.

B. POD recruitment efforts

POD simplifies SSDI work-incentive rules and may allow beneficiaries to keep more of their cash benefits while working. However, some beneficiaries do not stand to gain from the new POD rules and others might retain more of their cash benefits under current SSDI rules. SSA and the evaluation team developed an outreach strategy to help beneficiaries understand whether they might fare better under POD and to encourage interested beneficiaries to enroll. After some initial refinements (Hock et al. 2019), the core recruitment outreach strategy included a primary mailing and an initial reminder postcard. SSA and the evaluation team then sought to enhance these efforts to further encourage enrollment by adding a final reminder postcard.

² In addition to the design of the postcard (fold-over versus open) and the language (specific versus general), several other aspects of the two types of postcard structure differed. For example, the fold-over postcard structure indicated that it was the beneficiary’s choice to enroll, while the open postcard structure indicated that a beneficiary only needed to respond if they wanted to sign up for the study. Additionally, the fold-over postcard structure had a POD logo while the open postcard structure had the SSA logo. Hence, differences in enrollment between the fold-over and open postcard structures reflect all of these differences.

Overview of POD

As part of the Bipartisan Budget Act of 2015 (Public Law 114-74, Section 823), Congress directed SSA to carry out POD to test a new benefit offset formula for SSDI beneficiaries. Existing SSDI work-incentive rules are complex and change depending on a beneficiary's earnings patterns over time (Box 1). For example, beneficiaries continue to receive all SSDI benefits after initially returning to work, but may eventually lose their cash benefits completely after engaging in substantial work activity for a sustained amount of time (a phenomenon commonly called the "cash cliff"). As Box 1 shows, POD attempts to simplify work-incentive rules and eliminates the cash cliff by reducing benefits gradually as earnings increase.

Box 1. Overview of current rules and new POD rules

- **Current rules:** Current rules for SSDI beneficiaries who work are complex and have provisions that result in a complete loss of SSDI benefits. These rules do not result in any reductions in benefits during a nine-month Trial Work Period (TWP) when beneficiaries initially return to work and earn above a certain monthly threshold (\$880 in 2019), or during months in which they earn less than that threshold. After the TWP ends, beneficiaries whose earnings exceed the Substantial Gainful Activity (SGA) level (in 2019, \$1,220 for non-blind beneficiaries and \$1,970 for blind beneficiaries) enter a three month grace period during which they continue to receive a full benefit check irrespective of their earnings. Subsequent SGA-level earnings after the grace period results in the suspension or termination of cash benefits.
- **New POD rules:** POD simplifies SSDI work rules and replaces the cash cliff with a benefit offset "ramp." POD eliminates the TWP and grace period, and cash benefits are adjusted using a uniform offset rule as earnings increase. The new benefit offset always reduces benefits by \$1 for each \$2 earned above the greater of the TWP earnings threshold and the beneficiary's Impairment-Related Work Expenses (though these Impairment-Related Work Expenses are only counted up to the SGA level).

The POD evaluation is a randomized controlled trial that will measure the effects of the new rules and associated POD services on key outcomes such as employment, earnings, benefits, and income. SSA contracted with Mathematica Policy Research to lead recruitment and evaluation activities and with Abt Associates to lead the implementation of POD. Abt is implementing POD in eight states over a five-year period (January 2017–December 2021).

Ongoing recruitment efforts

The evaluation team sent a mailing containing the primary study information and enrollment materials to a solicitation pool of beneficiaries who were eligible for POD. SSA identified this pool of beneficiaries as those who, at the time of recruitment, were living in a site where POD was being tested, were at least age 20 and under age 62 for the duration of the project, were entitled to SSDI based on their own past earnings (and not entitled to SSDI as a dependent), were either receiving SSDI benefits or had their benefits suspended due to work, and were not participating in any other SSA demonstration project, among other criteria.

The materials in the primary mailing included a letter, supplemental information describing the current and POD work rules, and enrollment materials consisting of a consent form and a short survey. The evaluation team sent primary mailings to beneficiaries from January to October 2018, with enrollment closing at the start of 2019. For much of this period, primary mailings went out on a weekly basis. Beneficiaries could volunteer for POD by returning a signed consent form and completed survey. A separate report from the POD evaluation (Hock et al. 2020) includes more details about the recruitment and enrollment process.

The primary mailing was part of a broader direct outreach strategy that included multiple contacts with potential enrollees both before and after the primary mailing. About two weeks before the primary mailing, the evaluation team sent a preliminary notification postcard intended to improve awareness of POD among interested beneficiaries. About two weeks after the primary mailing, the evaluation team sent a reminder postcard encouraging beneficiaries to consider enrolling in the study. Results from a pilot test conducted during the first two months of POD recruitment indicated that this reminder postcard increased enrollment in POD in a cost-efficient manner. Hock et al. (2019) estimate that the postcard increased enrollment by almost a full percentage point, resulting in an enrollment rate that was 1.5 times as large as the rate achieved if only sending a primary mailing.

Complementing the direct outreach strategy was a coordinated set of indirect outreach efforts that sought to further improve beneficiaries' awareness and understanding of POD. The indirect outreach included a toll-free telephone line and website, which provided options for beneficiaries to find answers to questions about POD and learn more about the demonstration. SSA and the evaluation team also provided information and engaged with community organizations that serve SSDI beneficiaries and could help these beneficiaries make enrollment decisions.

Final reminder postcard experiment

SSA and the evaluation team sought to further increase enrollment in POD through additional outreach. They focused on postcards based on the relative success and cost-effectiveness of postcards relative to other forms of outreach (such as phone calls) from earlier findings (Hock et al. 2019). This simple strategy of contacting beneficiaries multiple times is common in survey designs to boost enrollment rates (e.g., see Dillman [1991] for a comprehensive review).

The evaluation team sent final reminder postcards to beneficiaries who had been included in primary mailings from July to September 2018. The team used criteria to identify recipients who might subsequently enroll and to make sure that the postcard did not conflict with other outreach strategies (Box 2). For example, at the same time they sent the postcard, the evaluation team sent a letter that highlighted the benefits of POD for people who regularly had high earnings. This letter was targeted to beneficiaries who had recently earned above the TWP threshold (described in Box 1), as their enrollment rates to that point had been more than twice as high as other beneficiaries. Hence, the final reminder postcard was reserved for beneficiaries without such an earnings history. The team sent the postcards in late October and early November 2018—that is, 5 to 14 weeks after the primary mailing.

Box 2. Criteria for inclusion in final reminder postcards

The evaluation team selected beneficiaries for the final reminder postcard if they met the following criteria.

- **They had no history of TWP-level earnings and did not require special notification options.** The evaluation team sent beneficiaries with a history of TWP-level earnings a separate letter to highlight the features of POD.
- **They had a valid address.** The evaluation team excluded beneficiaries whose primary mailings were returned as undeliverable.
- **They had not yet responded to outreach.** The team excluded beneficiaries who responded to outreach by the date postcards were printed for a given primary mailing.

In consultation with SSA, the evaluation team developed final reminder postcards to assess whether specific messaging strategies could improve the effectiveness of outreach. They designed four different postcard versions by varying two components of the messaging:

- 1. Structure and language (fold-over versus open card).** The fold-over postcard structure contained information specifically about POD. Beneficiaries had to take an active step to open this type of postcard, which displayed the POD logo, noted that POD might allow beneficiaries to keep SSDI benefits while working, and pointed them to the toll-free line and website for more information. In contrast, the open postcard structure contained less-specific information and displayed the SSA logo. Beneficiaries could immediately read this type of postcard, which described “an important SSA study” but did not mention POD directly, because doing so could reveal private information about their receipt of SSDI benefits.
- 2. Framing (urgent versus deadline).** The urgent framing included “act now” language indicating that time was running out to sign up for POD. This framing stated that beneficiaries should act immediately to enroll but did not specify a cutoff date for enrollment. The deadline framing stated the deadline for POD enrollment and used “time left” language indicating that there was still a chance to sign up.

Exhibit 1 shows mock-ups for each of the four postcard versions.

The evaluation team used findings from the behavioral insights literature to inform the design of the final reminder postcards. The way that information is conveyed can affect behavior (Bertrand and Morse 2011). More specifically, making information more salient, as in the fold-over version of the postcard, can increase the effectiveness of messaging (Richburg-Hayes et al. 2017). Folded designs also have the potential to help distinguish outreach mailings from advertisements (Dillman 1991). In addition, both highlighting urgency and including deadlines have been shown to increase program participation (Richburg-Hayes et al. 2017, Wright et al. 2017, Amin et al. 2017, Darling et al. 2017). However, no studies that we know of have compared the relative effectiveness of these approaches. More broadly, a common theme in past research is that providing targeted information to potential program participants can improve take-up. For example, distribution of Social Security statements, which inform people about their current eligibility for SSDI and their likely benefit amount, substantially increased applications to the SSDI program (Armour 2018). Even in situations where only a subset of potential participants stand to gain from a program and others could be worse off, targeted information and assistance can increase participation (Bettinger et al. 2012, Duflo and Saez 2003).

Exhibit 1. Four versions of final reminder postcards**(A) Fold-over structure, urgent framing**

Promoting Opportunity Demonstration



Time is running out to sign up for the Promoting Opportunity Demonstration (POD). POD may offer the chance to keep more Social Security Disability cash benefits while working.

We recently mailed you a package with more information and enrollment forms. **Act now and enroll today!**

To sign up, please fill out and return the enrollment forms we sent you. If you need another copy, please call 1-888-771-9188.

It is your choice to enroll. To find out if POD is right for you, check out the details at www.PODSSA.org.

(B) Open card structure, urgent framing

The U.S. Social Security Administration (SSA) is working with Mathematica Policy Research on an important study. We recently mailed you a package with more information and enrollment forms.

Time is running out to sign up for this study. **Act now and enroll today!**

To sign up, please fill out and return the enrollment forms we sent you. If you need another copy, please call 1-888-771-9188.

You only need to respond if you want to sign up for this study.

(C) Fold-over structure, deadline framing

Promoting Opportunity Demonstration



There is still time to sign up for the Promoting Opportunity Demonstration (POD). POD may offer the chance to keep more Social Security Disability cash benefits while working.

We recently mailed you a package with more information and enrollment forms. **Enrollment ends December 31, 2018.**

To sign up, please fill out and return the enrollment forms we sent you. If you need another copy, please call 1-888-771-9188.

It is your choice to sign up for POD. To find out if POD is right for you, check out the details at www.PODSSA.org.

(D) Open card structure, deadline framing

The U.S. Social Security Administration (SSA) is working with Mathematica Policy Research on an important study. We recently mailed you a package with more information and enrollment forms.

There is still time to sign up for this study! **Enrollment ends December 31, 2018.**

To sign up, please fill out and return the enrollment forms we sent you. If you need another copy, please call 1-888-771-9188.

You only need to respond if you want to sign up for this study.

C. Methodology

To assess the efficacy of the final reminder postcards, the evaluation team used variation in the postcard design and in the total number of postcards. As discussed below, this approach uses both experimental and non-experimental methods to generate impact estimates.

Experimentally testing the relative effectiveness of postcard messaging features

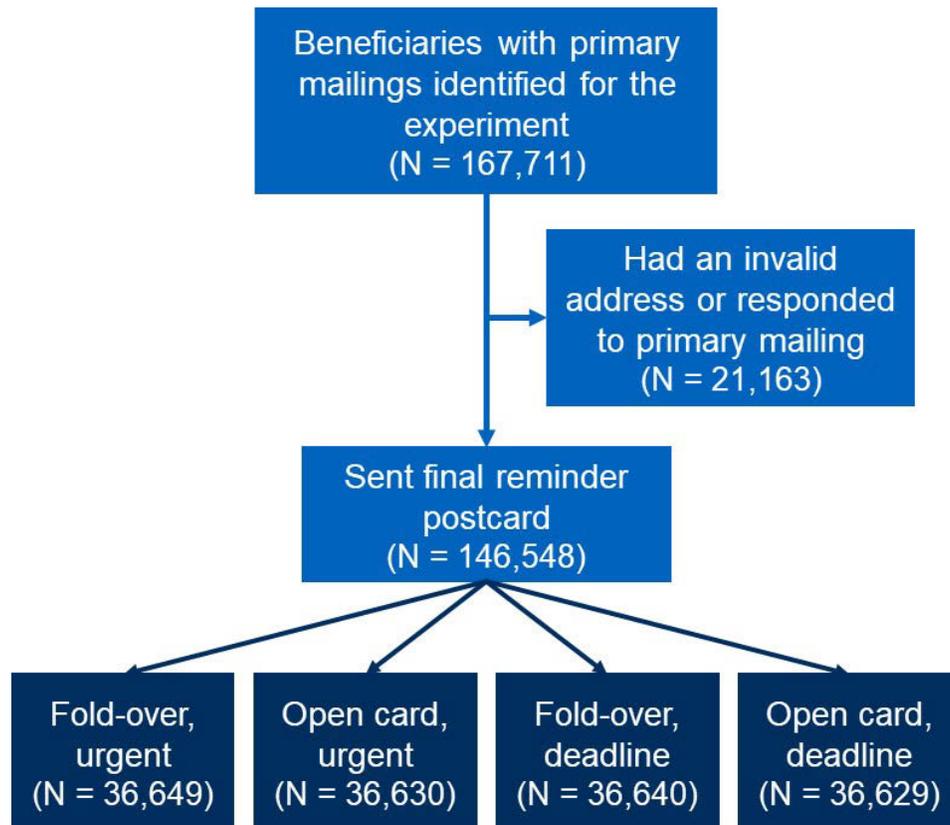
The evaluation team randomly assigned beneficiaries from the July–September primary mailings who met the criteria described earlier to one of the four postcard versions (Exhibit 2). The team stratified beneficiaries into groups by the month of the primary mailing and site. The team assigned 25 percent of the beneficiaries to each of the four postcard versions. The postcard analysis sample consisted of 146,548 beneficiaries who met the criteria for being sent a final reminder postcard (described previously).³ Beneficiaries in each of the four groups had comparable initial characteristics such as age, gender, SSDI duration, and primary diagnosis; the evaluation team found no measurable differences in these characteristics (results available upon request).

To rigorously measure the impact of each component of the postcard’s messaging, the evaluation team made comparisons that leveraged the random assignment design. For example, the team measured the relative effectiveness of postcard structure based on the difference in enrollment rates between beneficiaries assigned to fold-over postcards and those assigned to open postcards. Similarly, to measure the relative effectiveness of the message framing, the team compared enrollment rates between groups of beneficiaries assigned to urgent framing versus those assigned to deadline framing. To assess synergies between postcard components, the evaluation team measured whether enrollment rates were distinctly higher for groups assigned to specific combinations of postcard structure and framing. The main tests focused on enrollment rates at the end of the recruitment period, but the evaluation team also conducted secondary tests on enrollment at earlier dates to assess whether the relative effectiveness of the postcard components changed over time.

These comparisons measured the relative effectiveness of key postcard features based on an intent-to-treat evaluation principle. The evaluation team used statistical models that compared average enrollment rates across random assignment groups for the postcard analysis sample described above. The statistical models accounted for random assignment occurring separately by the month of primary mailing and state (using fixed effects) and potential heteroscedasticity (using robust standard errors). One set of models included indicators for each random assignment group to test for differences across specific versions of the postcards. The evaluation team also used a second set of models that included binary indicators for the messaging components, which allowed them to test the relative effectiveness of structure and framing.

³ The analysis sample excluded a small set of people (195 beneficiaries) who enrolled between when the evaluation team identified the experimental sample and the final reminder postcard mailing.

Exhibit 2. Randomly assigning beneficiaries for the final reminder postcard experiment



Note: Primary mailings were selected for the experiment if the beneficiaries had no history of TWP-level earnings and did not require special notification options. Beneficiaries who had an invalid address or who responded to the primary mailing as of the date the postcards were printed were excluded from the sample.

Assessing the likely overall effect of the final reminder postcard

The evaluation team used a nonexperimental approach to explore the effects of the final reminder postcard effort as a whole. The team established a benchmark for enrollment rates based on a comparison group of similar beneficiaries who were sent a primary mailing before the experiment and therefore were not sent a final reminder postcard. To measure the impacts of this postcard, the evaluation team compared enrollment rates between those who were sent a final reminder postcard (the “postcard group”) and the comparison group.

This comparison group included beneficiaries who were not sent the postcard but otherwise met similar criteria as those outlined for the postcard group in Box 2. The evaluation team developed a process to match the comparison group to each weekly batch of primary mailings in the postcard group. They implemented this process with slight variations across weekly batches to account for differences in the length of time between each primary mailing and the final reminder postcards. The process accounted for these differences in timing by selecting matches for the comparison group depending on whether and when they responded to the primary

mailing.⁴ Therefore, beneficiaries could contribute to the comparison group benchmark for none, some, or all of the primary mailings in the postcard group.

The evaluation team calculated the likely impacts of the final reminder postcard by using a regression model to assess whether the enrollment rate was higher in the postcard group than in the comparison group. The nonexperimental analysis sample included (1) the 146,548 beneficiaries in the experimental analysis sample, and (2) an additional 34,993 beneficiaries in the comparison group developed from earlier primary mailings. Beneficiaries in the postcard and comparison groups differed slightly in key demographic and disability program characteristics such as SSDI duration.⁵ The regression model controlled for these small observable differences in demographic and program characteristics (using regression adjustment), as well as differences in how the two groups were distributed across states (using weights). The model also accounted for how the evaluation team initially divided beneficiaries across primary mailings (using fixed effects). Finally, the model accounted for the fact that beneficiaries in the comparison group could contribute to the benchmark for multiple batches of primary mailings for the postcard group (using cluster robust standard errors). To test the extent to which the final reminder postcard increased enrollment rates overall, the model included an indicator for assignment to the postcard group. The model cannot account for general factors, such as seasonal patterns, that might have affected enrollment rates and differed between the comparison group and the postcard group. Hence, relative to the results of the experiment, these exploratory results should be interpreted more cautiously.

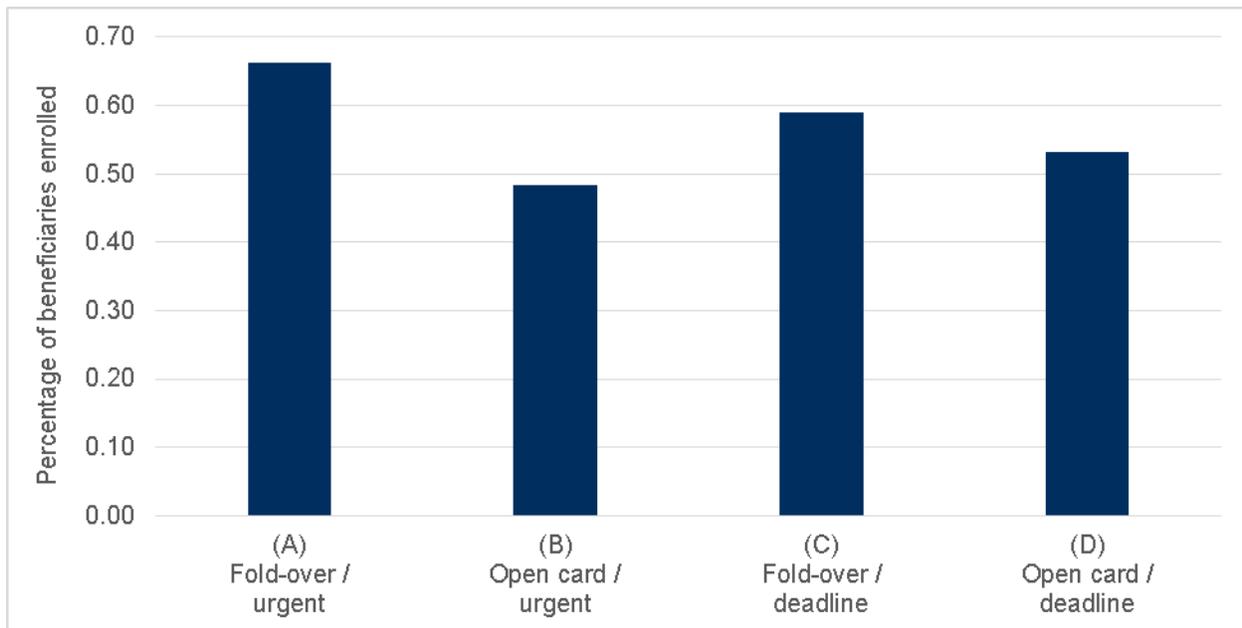
D. Findings

Postcard design affected enrollment rates

Among those sent a final reminder postcard, the percentage of people who enrolled in POD differed significantly across the four versions (Exhibit 3). Enrollment rates were highest for beneficiaries who were sent the fold-over postcard structure with an urgent framing and lowest for those sent the open postcard structure with an urgent framing. On average, nearly 0.6 percent of people sent a final reminder postcard enrolled. Enrollment rates for POD documented elsewhere (for example, Hock et al. 2020) were higher because the current analysis excludes people with a history of TWP earnings (who were more likely to enroll) and is limited to beneficiaries who had not yet responded to POD outreach.

⁴ The share of beneficiaries meeting the criteria for the postcard grew smaller as time elapsed after each batch of primary mailings, as beneficiaries responded and the evaluation team learned about invalid addresses. Hence, differences in the number of days between primary mailings and final reminder postcards meant that the evaluation team sent postcards to a different share of beneficiaries in each primary mailing. The analysis accounted for this by, for each primary mailing to the postcard group, only matching individuals in the comparison group who had not yet responded and still had a valid address when a comparable number of days had elapsed.

⁵ The evaluation team examined differences between the groups in age, gender, primary diagnosis, concurrent receipt of Supplemental Security Income, the duration of SSDI receipt, and having a representative payee (results available upon request). Although some differences were statistically significant, given the large sample size, they were small to moderate in magnitude relative to variable means; no difference between groups was larger than 20 percent (relative to the variable means), and most relative differences were smaller than 10 percent. The evaluation team controlled for these characteristics in the regression model.

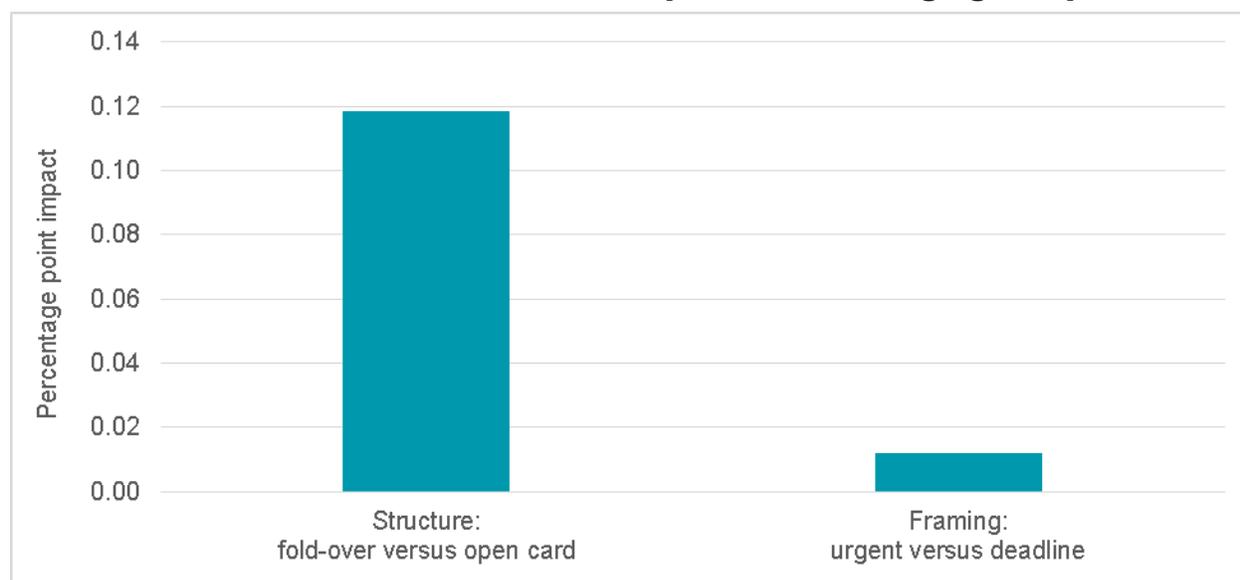
Exhibit 3. Enrollment rates across versions of the final reminder postcard

Notes: The figure shows estimated enrollment rates among beneficiaries who were sent each of the four versions of the final reminder postcard. A joint test showed that differences in these rates across all four versions were statistically significant ($p < 0.01$). Additional tests showed statistically significant differences between the fold-over/urgent version and the other three versions combined ($p < 0.01$) as well as between the open card/urgent version and the other three versions combined ($p < 0.01$).

The fold-over postcard structure increased enrollment by more than the open card structure

Combining information across postcard versions with similar features, the evaluation team found that fold-over postcards increased enrollment rates compared to open postcards (Exhibit 4). Those who were sent a fold-over postcard with more specific information about POD had an enrollment rate estimated to be slightly more than 0.1 percentage points higher than the rate for those sent an open postcard with more generic language. This difference represents a nearly one-quarter increase relative to the enrollment rate of 0.5 percent for the open postcard.

No synergies were evident between the postcard's structure and the framing of the message (results not shown). The evaluation team found that the fold-over postcard structure was equally effective when paired with either the urgent framing or the deadline framing.

Exhibit 4. Relative effectiveness of each postcard messaging component

Note: The figure shows the estimated impact on the enrollment rate for each component of the final reminder postcard design: structure (fold-over versus open card) and framing (urgent versus deadline). The estimated impact of structure was statistically significant ($p < 0.01$), but the estimated impact of framing was not significant ($p > 0.10$).

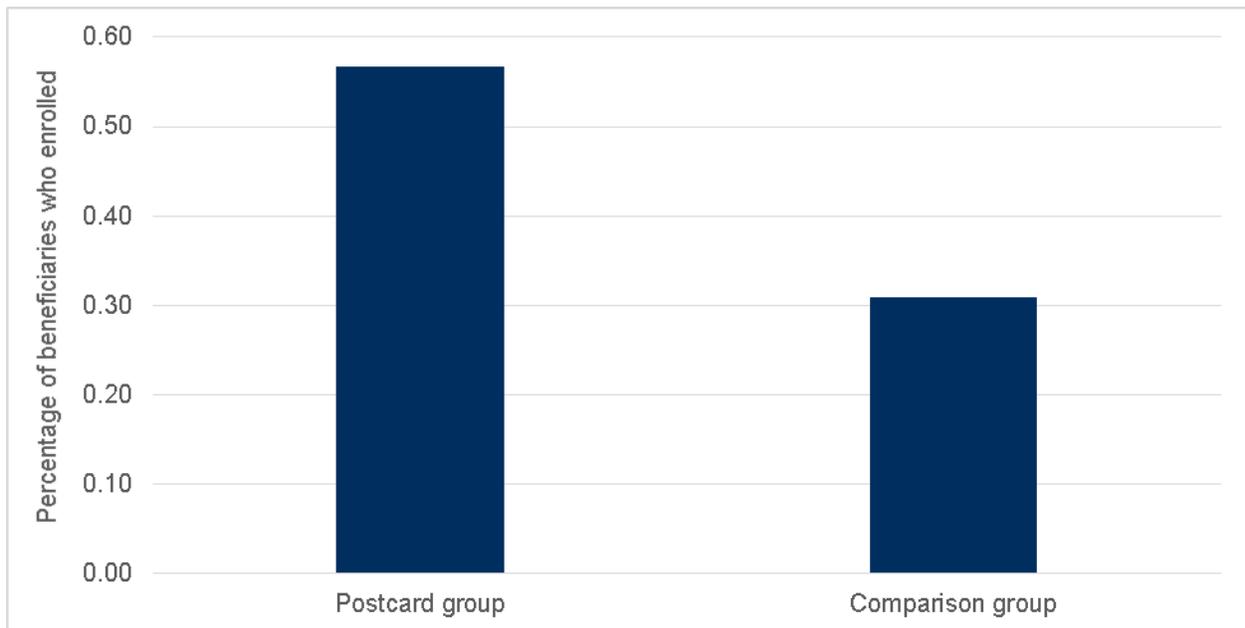
The urgent framing and deadline framing were similarly effective at the end of the enrollment period, but the urgent framing might have been more effective early on

Estimated final enrollment rates were similar for those sent a postcard with an urgent framing and those sent a postcard with a deadline framing (Exhibit 4). By the close of enrollment, just under 0.6 percent of beneficiaries who were sent each type of framing had enrolled in POD, and the difference in enrollment rates was statistically insignificant. However, results from secondary analyses examining effects at different points in time indicate that the urgent framing might have led people to respond faster, though this effect faded closer to the deadline.⁶ This suggests that the urgent framing might have become less salient over time, that the deadline framing might have become more salient as the deadline approached, or both.

Final reminder postcards likely increased enrollment (nonexperimental findings)

Exploratory results suggest that the postcard group was more likely to enroll than the comparison group that was not sent the postcard (Exhibit 5). The evaluation team estimated that slightly less than 0.6 percent of people in the postcard group and about 0.3 percent of those in the comparison group enrolled in POD. Hence, the final reminder postcard might have almost doubled the enrollment rate among people who were sent this card. Even so, as noted before, these results should be interpreted with more caution than the findings from the experiment.

⁶ For example, as of the first week in December, enrollment rates were almost 0.1 percentage points higher with the urgent framing than with the deadline framing. However, from that point on, the gap between enrollment rates for the two framings closed. In contrast, the secondary analysis suggested that the effectiveness of the fold-over postcard structure relative to the open postcard structure grew consistently over time.

Exhibit 5. Enrollment rates for the postcard and comparison groups

Notes: The figure shows estimated enrollment rates for beneficiaries in the postcard group and beneficiaries in the comparison group. The difference in rates between the two groups was statistically significant ($p < 0.01$).

E. Discussion

Findings from the final reminder postcard experiment contributed to a better understanding of how to improve program outreach to increase enrollment for POD. By testing the effectiveness of each component of the postcard design, the evaluation team determined that a fold-over postcard structure was particularly effective. The framing of messaging, independent of the postcard's structure, did not affect final enrollment rates for POD, though the urgent framing appeared to be initially more effective than the deadline framing.

Several features of the fold-over postcard, especially the postcard's structure and language, could have influenced behavior. First, the recipient had to open the postcard to read it. Second, the fold-over postcard contained more specific information about POD. Additionally, the fold-over postcard displayed the POD logo instead of the SSA logo and used slightly different language indicating the voluntary nature of the study. Taken as a whole, these differences might have made the fold-over postcard appear more personalized and engaging, thereby leading more to respond.

Nonexperimental results on the overall effectiveness of the final reminder postcard also complement earlier findings from Hock et al. (2019) indicating that sending the first set of reminder postcards increased enrollment rates. Together, these results suggest a general pattern of more contact with beneficiaries increasing enrollment, although the incremental gains from additional efforts might be diminishing; the increase from the final reminder postcard was likely lower than from the first reminder postcard.

More generally, these findings highlight how ongoing refinements to outreach strategies can strengthen efforts to recruit beneficiaries for employment-related initiatives. The results in this

brief and in Hock et al. (2019) indicate that it is possible to increase the efficiency of recruitment over a short period of a few months. Using lessons from the behavioral insights literature, SSA and the evaluation team selected and refined tailored outreach strategies for beneficiaries who needed to make complex decisions about whether to enroll in a demonstration that might not be advantageous for everyone. These issues are potentially germane to a broader need for efficient outreach that encourages beneficiaries to take part in SSA programs or to adhere to SSDI work-incentive rules. For example, SSA mails periodic notices to beneficiaries that they are eligible to use employment support services through the Ticket to Work program, or to encourage timely earnings reporting in announcements of cost-of-living adjustments at the end of the year. In these contexts, it may be valuable to assess whether different messaging strategies enhance the effectiveness of the outreach materials for beneficiaries.

References

- Amin, Samia, Greg Chojnacki, Aravind Moorthy, Irma Perez-Johnson, Matt Darling, and Jaclyn Lefkowitz. "Using Behavioral Insights to Increase Retirement Savings: Trial Design and Findings." Washington, DC: Mathematica Policy Research, 2017.
- Armour, Philip. "The Role of Information in Disability Insurance Application: An Analysis of the Social Security Statement Phase-In." *American Economic Journal: Economic Policy*, vol. 10, no. 3, 2018, pp. 1–41.
- Bertrand, Marianne, and Adair Morse. "Information Disclosure, Cognitive Biases, and Payday Borrowing." *The Journal of Finance*, vol. 66, no. 6, 2011, pp. 1865–1893.
- Bettinger, Eric, Bridget Terry Long, Philp Oreopoulos, and Lisa Sanbonmatsu. "The Role of Application Assistance and Information in College Decisions: Results from the H&R Block FAFSA Experiment." *The Quarterly Journal of Economics*, vol. 127, no. 3, 2012, pp. 1205–1242.
- Bhargava, Saurabh, and Dayanand Manoli. "Psychological Frictions and the Incomplete Take-Up of Social Benefits: Evidence from an IRS Field Experiment." *American Economic Review*, vol. 105, no. 11, 2015, pp. 1–42.
- Currie, Janet. 2006. "The Take-Up of Social Benefits." In *Public Policy and the Income Distribution*, edited by Alan J. Auerbach, David Card, and John M. Quigley, 80–148. New York: Russell Sage Foundation, pp. 80–148.
- Darling, Matthew, Christopher O’Leary, Irma Perez-Johnson, Jaclyn Lefkowitz, Ken Kline, Ben Damerow, Randall Eberts, Samia Amin, and Greg Chojnacki. "Using Behavioral Insights to Improve Take-Up of a Reemployment Program: Trial Design and Findings." Washington, DC: Mathematica Policy Research, 2017.
- Dillman, Don. "The Design and Administration of Mail Surveys." *Annual Review of Sociology*, vol. 17, 1991, pp. 225–249.

- Duflo, Esther, and Emmanuel Saez. “The Role of Information and Social Interactions in Retirement Plan Decisions: Evidence from a Randomized Experiment.” *The Quarterly Journal of Economics*, vol. 118, no. 3, 2003, pp. 815–842.
- Hock, Heinrich, Michael Levere, Kenneth Fortson, and David Wittenburg. “Lessons from Pilot Tests of Recruitment for the Promoting Opportunity Demonstration.” Washington, DC: Mathematica, 2019.
- Hock, Heinrich, David Wittenburg, Michael Levere, Noelle Denny-Brown, and Heather Gordon. “Promoting Opportunity Demonstration: Recruitment and Random Assignment Analysis Report.” Draft report submitted to the Social Security Administration. Washington, DC: Mathematica, 2020.
- Richburg-Hayes, Lashawn, Caitlin Anzelone, Nadine Dechausay, and Patrick Landers. “Nudging Change in Human Services: Final Report of the Behavioral Interventions to Advance Self-Sufficiency (BIAS) Project.” OPRE Report 2017-23. Washington, DC: Office of Planning, Research, and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services, 2017.
- Wright, Bill, Ginny Garcia-Alexander, Margarette Weller, and Katherine Baicker. “Low-Cost Behavioral Nudges Increase Medicaid Take-Up Among Eligible Residents of Oregon.” *Health Affairs*, vol. 36, no. 5, 2017, pp. 838–845.

mathematica.org

**Improving public well-being by conducting high quality,
objective research and data collection**

PRINCETON, NJ ■ ANN ARBOR, MI ■ CAMBRIDGE, MA ■ CHICAGO, IL ■ OAKLAND, CA ■
SEATTLE, WA ■ TUCSON, AZ ■ WASHINGTON, DC ■ WOODLAWN, MD