North America Social Policy Research Initiative: Evaluations

The following is the list of projects funded by J-PAL North America’s Social Policy Research Initiative (SPRI) RFP (or by the General RFP, as it was formerly known).

Education
Operation Graduation: A Controlled Experiment Targeting Persistence and Graduation for Community College Students

Principal Investigator: Bruce Sacerdote
Co-Investigators: Melissa Kearney, Scott Carrell
Location: United States
Type of Project: Full Study (Spring 2018)
Community colleges offer great promise to help students build human capital. Yet three-fifths of current students report being ill informed about career opportunities, one-third want more academic advising, and fewer than half of community college students complete their associates or certificate program. This study will implement and evaluate an intervention aimed at increasing persistence and graduation at community colleges through a randomized evaluation at several community college campuses within the Community College System of New Hampshire (CCSNH). This project will help to distinguish among several distinct hypotheses as to why college coaching/ counseling can be effective for students. The three treatment arms include 1)
business as usual, 2) major, career and course planning sessions coupled with auto generated reminders, and 3) the same planning sessions coupled with intensive bi-weekly counseling from a professional based at the college. The results will help to identify the barriers to college completion and identify which elements of these interventions are the most effective.

**Improving Educational Achievement Through Better Sleep Habits**

Principal Investigator: Sally Sadoff  
Location: United States  
Type of Project: Full Study (Spring 2018)

The proposed study investigates how technology-assisted behavioral interventions can help individuals improve their sleep habits in order to improve educational outcomes. In prior work, we find that incentives for meeting sleep goals increase sleep and also find suggestive evidence that the incentives improve academic performance. Building on these findings, we will test the impact of the following interventions among 3,000 undergraduates: (1) Technology only and (2) Technology and Incentives. The Technology intervention aims to lower the costs of shifting and sustaining habits, including the costs of tracking sleep and remembering to go to bed on time. Through wearable technology (Fitbits) and a custom smartphone app, we will provide participants with reminders to go to bed and immediate feedback about sleep duration. The Technology and Incentives intervention aims to develop habits building on cue/reward models of habit formation. The Technology intervention will provide the cue to go to bed on time and sleep adequately; we will combine this with an associated reward (either Financial or Non-Financial)
provided immediately each morning for meeting sleep goals. We will measure the impact of the interventions on sleep habits and academic performance.

The Big Word Club Evaluation

Principal Investigator: Phil Oreopoulos
Co-Investigators: Ariel Kalil, Susan Mayer
Location: United States
Type of Project: Full Study (Fall 2017)

This project aims to evaluate the effectiveness of a classroom-based program intended to increase the vocabulary of preschool and primary school children. The program, called the Big Word Club (BWC), consists of videos, books and activities intended to help children learn one new word per day over a school year. The intent of the program is not only to teach specific new words, but also to increase children's interest in words and literacy in general and thereby improve school success. The evaluation will assess the program's success in achieving the narrow goal of increasing children's receptive vocabulary. Specifically, we will test whether at the end of the program, preschool children randomly assigned to a school that participates in the BWC score higher than children assigned to control classrooms on a receptive vocabulary assessment that includes words from the BWC as well as a set of age-appropriate words not included in the BWC.

Bridging the Digital Divide: A Randomized Controlled Trial of Providing Internet Access

Principal Investigator: Peter Bergman
Co-Investigators: Elizabeth Setren, Susha Roy
Location: United States
Type of Project: Pilot Study (Fall 2017)
A “digital divide” exists in access to technology and internet connectivity. Policymakers argue that this divide impedes lower-income and minority students’ ability to complete schoolwork and succeed academically. This narrative has inspired government and private entities to direct large investments toward bridging the digital divide in the hopes of reducing achievement disparities across socio-economic groups. However, there have been no large-scale experiments testing the idea that access to the internet improves student achievement. This study identifies the causal effect of bridging the digital divide on student achievement by randomizing the provision of 10,000 smart phones, tablets and hot spots, with 5-year data plans, to high school students who lack home internet access. This project is a part of a larger initiative, the Sprint 1Million Project, which is providing these devices and data plans to one million high school students across the country. This study will inform policies that aim to provide internet and digital devices to low-income students.

**CollegeBetter: Parimutuel Betting Markets as a Commitment Device and Monetary Incentive**

Principal Investigator: Scott Carrell
Co-investigator: Lester Lusher
Location: United States
Type of Project: Full (Fall 2016)

Despite being identified as a key contributor to student shortcomings, procrastination in education has received little attention from the behavioral economics and the economics of education literatures. This project examines the role of commitment and motivation by teaming up with a program
called CollegeBetter, which acts as a commitment device and monetary incentive to improve undergraduate academic performance. The zero-sum mechanism is based off a parimutuel betting market, where students join a pool by placing a monetary wager on themselves to achieve the pool’s “commitment challenge”. Students who successfully commit to the challenge 1) recover their wagers and 2) split losing wagers proportionally. A series of pilot experiments suggest that students randomly selected to participate experience contemporaneous boosts in performance relative to students who applied for a spot but were randomly excluded. The researchers will implement a series of field experiments through a large-scale expansion of the CollegeBetter program at a diverse, public university in California in order to draw causal inference on the effectiveness of the program and to track the general equilibrium impacts of the program on student outcomes.

**Every Child Counts! Preparing Preschool Children for Successful Learning of Mathematics**

Principal Investigator: Elizabeth Spelke  
Co-Investigator: Esther Duflo  
Location: United States  
Type of Project: Pilot Study (Fall 2014)

This pilot project aims to design and test, in the laboratory and in selected preschools, three sets of math games for preschool children living in poverty in the U.S. The games build on decades of basic research on the foundations of mathematical competence in human infants and young children and on an ongoing successful educational intervention with poor preschool children in India. All three sets of math games exercise numerical and geometrical
abilities that emerge in infancy, are used spontaneously by preschool children, and contribute to school children's learning of symbolic mathematics. One set, tested in India, exercises these abilities in engaging, non-symbolic formats, with the goal of enhancing everyday skills that are foundational for learning mathematics. A second set focuses on mathematical language and symbols that link children's spontaneous mathematical abilities to their future school mathematics curriculum. The third set combines these two formats. By developing and testing the three sets of games with children, this project prepares for a randomized impact evaluation that builds on the field research in India and tests interventions for enhancing disadvantaged U.S. children's readiness for learning mathematics.

Financial Aid Information and College Applications: The Role School Counselors Play

Principal Investigator: Phil Levine
Location: United States
Type of Project: Pilot (Fall 2016)

Many American high school students know only the sticker price of college and make application decisions without properly incorporating the availability of extensive financial aid, particularly at elite colleges and universities. School counselors often cannot overcome this barrier because they are overwhelmed with high caseloads and have difficulty explaining the complexity of financial aid to students. This project will conduct a randomized controlled trial to examine whether providing guidance counselors with simple tools can help. Counselors assigned to treatment group schools will receive promotional material regarding MyinTuition, a simplified financial aid calculator that was first used by
Wellesley College in 2013; it is expanding to more than a dozen highly selective colleges and universities beginning in the spring of 2017. It offers students individualized estimates of college costs factoring in financial aid upon providing six basic financial characteristics. MyinTuition takes the average user just three minutes to complete. It may help inform school counselors of the aid available to their students and provide an efficient way to communicate that information to them. The effectiveness of this approach can be determined by comparing application rates from treatment group secondary schools relative to control group schools at colleges and universities using MyinTuition.


Principal Investigator: Marianne Bertrand  
Location: United States  
Type of Project: Pilot (Fall 2016)

The purpose of this research is to study the effects of Urban Initiatives’ Work to Play program, an out-of-school-time program that primarily serves 3rd and 4th grade children. Our central research question is whether participation in this structured sports and nutrition program during middle childhood has a causal effect on children’s academic performance, health behaviors, and socio-emotional skills. We will evaluate Work to Play’s soccer program using a randomized control trial at five elementary schools, with plans for a larger evaluation the following year. Work to Play incorporates the appeal and teamwork of soccer with a character development curriculum, lessons on nutrition and health, and incentives for good behavior in school. Urban
Initiatives will recruit new 3rd and 4th grade participants into the program and study during the 2016-2017 school year. When rosters are oversubscribed, students will be randomly assigned to the program roster or a waitlist condition. Urban Initiatives will periodically collect student, teacher and parent/guardian surveys during the year to measure students’ health behaviors and socio-emotional development. Academic outcomes and survey responses for treatment and waitlist (control) students will then be compared, leveraging school district administrative data where possible.

**Increasing Degree Attainment of Low-Income Community College Students**

Principal Investigator: Marianne Bertrand  
Co-investigator: Kelly Hallberg  
Location: United States  
Type of Project: Full Study (Spring 2016)

Given that the nationwide three-year graduation rate for community college students is about 30 percent (National Center for Education Statistics), it is extremely important to understand what types of services have the biggest impact on outcomes like credit attainment, graduation rates, and employment. To meet this need, we propose an evaluation of One Million Degrees (OMD), a Chicago non-profit that provides professional, personal, financial, and academic supports to community college students in Chicago. The University of Chicago Urban Labs, in partnership with OMD, will work to generate gold-standard evidence through a randomized controlled trial about the overall impact of the OMD program on educational and labor market outcomes. The proposed study will provide crucial data to policymakers and school officials as they seek to most efficiently target
resources to increase graduation rates and support students.

Incentives and Coaching for Student Achievement

Principal Investigator: Leonardo Bursztyn
Co-Investigator: Gautam Rao
Location: United States
Type of Project: Pilot Study (Fall 2015)

Financial incentives for students have recently been tested as a possible solution to poor student achievement. Past research has shown modest effects on average, and suggestive evidence that incentives for inputs (that is, student effort) outperform incentives for output. It remains unclear whether this pattern of results is because incentives for outputs are ineffective at motivating students, or whether students simply do not know how to improve their outcomes. In partnership with an online test-prep company, we will conduct a randomized experiment to rigorously answer three questions: (1) Are incentives for student effort more (cost-) effective at increasing test scores than direct incentives for test scores themselves? (2) How do student test scores respond to a coaching service, which provides students with feedback and a personalized study plan? And, (3) Is the effect of incentives boosted by providing students with coaching?

Improving Academic Outcomes for Disadvantaged Youth: A Randomized Experiment in Chicago

Principal Investigator: Jens Ludwig
Co-Investigators: Philip Cook, Jonathan Guryan, Kenneth Dodge, Susan Mayer, George Farkas, Harold Pollack, Roland Fryer, Laurence Steinberg
Location: United States
Type of Project: Full Study (Winter 2014)
JPAL-NA affiliate Jens Ludwig (University of Chicago) is carrying out a large-scale RCT with the Chicago Public Schools and Match Education of Boston to test whether intensive, individuated instruction (two-on-one daily tutoring for an hour a day) can improve academic outcomes of disadvantaged youth. We hypothesize that one key reason few academic interventions work for such youth is they fail to address the problem of “mismatch” between regular classroom content and what youth who can be up to seven years behind grade level actually need. Match high-dosage tutoring uses frequent formative assessments to individualize instruction. A non-experimental study by our collaborator Roland Fryer (2011) and our small-scale pilot RCT in Chicago find gains in test scores of 0.5 to 0.7 standard deviations and 50% in expected graduation rates at a cost of $2,000 to $4,400 per youth. We will measure impacts from the first large-scale RCT of this promising intervention that we are currently carrying out in 12 CPS high schools with 2,560 male 9th and 10th graders, and to help measure impacts on candidate mediators. This work also helps build an administrative dataset that can support future RCTs in Chicago.

Leveraging Education Technology to Increase Community College Transfer Rates

Principal Investigator: Ben Castleman
Co-Investigator: Kelli Bird
Location: United States
Type of Project: Full Study (Fall 2017)

Community colleges enroll approximately 40 percent of all US undergraduates and they enroll a disproportionate share of low-income and first-generation college students in higher
education. For instance, low-income college students are three times more likely to attend a community college compared to high-income students. Many community college students intend to transfer, but few actually do so. Closing this gap between intention and successful transfer is a promising strategy for increasing bachelor’s degree attainment in the United States, and for reducing socioeconomic disparities in college completion that have widened over time. This study proposes to build on the foundation of related research by providing community college students in Virginia with (1) personalized information about their progress towards transfer and meeting GAAs at four-year institutions across the state, (2) personalized guidance about specific four-year institutions in the state where students appear to have a high probability of success upon transfer based on the transfer and degree attainment trajectories of similar students from prior cohorts, and (3) access to remote, one-on-one advisors who will use course mapping tools and other technology solutions to support students to plan and execute a personalized transfer preparation pathway.

Mindful Parenting: A Pilot Study Leveraging Neureoscience and Technology to Promote Well-being and Child Development at Home

Principal Investigator: Philip Oreopoulos
Co-Investigators: Ariel Kalil, Susan Mayer
Location: United States
Type of Project: Pilot Study (Fall 2014)

Recent evidence suggests that programs aimed at increasing “mindfulness” are successful at reducing the cognitive demands of stress and increasing focus and attention. This
A pilot study would be the first to apply this approach to improving parenting among disadvantaged families. In partnership with Chicago's Children's Home and Aid Society, it would explore the feasibility of developing a technology-based mindfulness training intervention (i.e., with apps and videos) combined with behavioral devices such as reminders and goal-setting with the goal of improving executive function, and in turn the quality and quantity of time parents interact with their children and other parent and child outcomes. The results of the pilot work will be used to inform the development of a JPAL Full Research Project Grant Proposal to conduct a large-scale RCT. The ultimate goal of this research is to develop a cost-effective scalable approach for fostering mindfulness in parents in order to foster children's cognitive and non-cognitive development.

My Student’s Team
Principal Investigator: Todd Rogers
Location: United States
Type of Project: Full Study (Winter 2018)

Strong relationships with non-parental adults are associated with greater student success. Despite this, many children receive little educational support from adults in their families' social networks – even from those with whom they have relationships. This randomized experiment evaluates a scalable intervention called “My Student's Team,” which entails proactively inviting and empowering parent-nominated adults who have pre-existing relationships with students (e.g., family members, neighbors, coaches) to support students’ educations. Students’ parents name an adult “supporter” whom they permit to receive school-related information about their children. Supporters of students
assigned to the intervention group are sent regular communications, such as class schedules, progress reports, attendance updates, behavior reports, invitations to school activities, notifications of upcoming tests, and conversational prompts. An implementation pilot was conducted during the 2015-2016 school year followed by a modestly-powered roll-out in 2016-2017. We now plan for a well-powered roll-out during the 2017-2018 school year, which is currently being implemented. We predict that this intervention will improve end-of-year course grades, grade point average, test scores, and attendance. This research will also enhance our understanding of how adults within students’ social networks can influence student success.

Stay the Course: An Innovative Approach to Increasing Community College Persistence and Graduation Rates

Principal Investigator: William Evans
Co-investigators: Melissa Kearney, James Sullivan
Location: United States
Type of Project: Full Study (Winter 2014)

This study will evaluate a community college intervention program that is currently being implemented with a randomized controlled trial (RCT) design on a campus in Fort Worth, Texas. The program is designed to address the “life barriers” – as distinct from specific academic barriers – that challenge many economically-disadvantaged students. The goal of the study is to determine whether an intervention of this type is effective at increasing community college persistence and graduation rates. The main elements of the program, called Stay the Course, are coaching/mentoring services and emergency financial assistance (EFA). The program is being run by a community service provider in
agreement with the college. Eligible students are assigned to one of two treatment arms or a comparison sample. In Treatment Arm 1, students receive coaching, mentoring, and EFA. In Treatment Arm 2, students receive EFA only. Enrolling two treatment arms enables a comparison of the effectiveness of emergency financial assistance to the bundle of services. Administrative records will be used to track student academic outcomes for two years post random assignment. The main outcomes of interest are total credit hours completed, re-enrollment rates, and degrees or certificates obtained. Demographic data obtained from student records will be used to investigate how treatment effects vary across student subgroups.

Testing External Validity for Online and Electronic Messaging Efforts to Improve College Achievement and Retention

Principal Investigator: Phil Oreopoulos
Location: Various
Type of Project: Pilot (Winter 2018)

Over the last four years, Professor Oreopoulos been researching how online exercises, text messages, emails, and electronic calendars can be used to improve college academic achievement. The platform design works remarkably well in getting students to engage and contemplate advice within their own contexts. Instructors impose a small participation grade at the start of a course for completing an online ‘warm-up exercise’. This leads to exposing virtually all students to randomized content designed to improve mindset, study habits and motivation. Despite hints of improved study time, mental health and very enthusiastic feedback about user experience, Oreopoulos’ studies have yet to estimate markedly improved course grades or retention from my
tested programs, including ones based on previous promising studies. Since these ed-tech experiments were conducted with high degrees of precision, fidelity, and internal validity, Oreopoulos proposes to better understand their external validity, to determine whether online exercises and electronic messaging hold promise or not. Oreopoulos proposes to make the platform easily available to and customizable by other researchers and colleges. In particular Oreopoulos aims to test these programs at U.S. 2-year community colleges and 4-year public colleges where the college dropout rate is much higher than the Canadian college previously examined.

Texting Students to Help Achieve Their Goals

Principal Investigator: Philip Oreopoulos
Location: Canada
Type of Project: Pilot Study (Winter 2015 and Winter 2017)

Many social scientists and policy makers express concern over low levels of college completion and poor overall academic performance. One explanation, drawing on recent insights from behavioral science, suggests that youth often overemphasize the present or rely too much on routine. This study explores ways to counter these tendencies using electronic messaging. Randomly selected students at a 4-year college are given an online goal-setting exercise to think about their future and what steps to take now to help them achieve their goals. Students are subsequently sent electronic messages containing advice, information, motivation, and reminders, with the aim of improving performance, experience, and completion. The results of will be used to develop cost-effective programs that can be scaled up and tested in multiple settings (including high
Beyond Bail: Using Behavioral Science to Improve Timely Court Appearance

Principal Investigator: Aurelie Ouss
Co-Investigator: Anuj Shah
Location: United States
Type of Project: Full Study (Winter 2017)

In 2014, nearly 40% of individuals issued a ticket for a violation in New York City did not show up to court, and were issued an arrest warrant as a result. Given this stiff penalty, it might seem that people would only miss court if they deliberately chose to do so. But a behavioral approach suggests other reasons why people might miss court: for example, they might have simply forgotten or engaged in “ostrich behavior.” If these behavioral bottlenecks, or others we have identified, account for some failures to appear (FTA), then it may be possible to reduce FTA without resorting to the usual strict penalties, and instead to use more humane, light-touch interventions. With our partners in New York City, our teams at the University of Chicago Crime Lab and ideas42 are testing whether various text message reminders can reduce FTA. We have designed several reminders, and we have been conducting a randomized controlled trial (RCT) to determine whether these messages can help, and which are most helpful. Over the course of approximately 24 months, up to 80,000 summons recipients will be randomized to one of eight treatment arms. We will use administrative court and police data to assess the efficacy of the messaging program in general and which message content in particular is most effective in reducing FTA.
Cost of Failure to Appear for Arraignment

Principal Investigator: Helen Ho
Location: United States
Type of Project: Pilot (Fall 2017)

In a jurisdiction where failure to appear (FTA) at an arraignment leads to a default judgment against the defendant, additional fines, suspension of drivers’ licenses, and a warrant, about one-third of defendants nevertheless FTA. In collaboration with a large municipal court system, this RCT evaluates multiple notification interventions to reduce FTA. We will randomize both the messages delivered as well as the mode of communication. Messages will emphasize the consequences of FTA, accommodations offered by the court, and the availability of a payment plan. These messages will be delivered either by postcard or by text message. We will further test whether these low-cost nudges are more cost-effective than a case manager having direct contact. The results of the study will help researchers and policymakers understand why FTA occurs and the most cost-effective methods for reducing it.

Improving Access to Cognitive Behavioral Therapy

Principal Investigator: Ben Castleman
Co-investigators: Jennifer Doleac
Location: United States
Type of Project: Pilot (Fall 2017)

Reducing violent crime, recidivism, and incarceration are top policy priorities for jurisdictions across the country. In this pilot project, we will assign jail inmates to play a video game designed to teach and provide opportunities to practice cognitive behavioral therapy (CBT) principles. Traditional CBT programs have been shown to be extremely cost-effective for
at-risk youth (including incarcerated youth), but given costs and implementation requirements can be difficult to scale to facilities with constrained budgets and to harder-to-reach populations. We aim to test whether the key principles of CBT can be effectively delivered via game-based technology that appeals to a broad range of individuals. The goal of this pilot is to prepare for a full-scale randomized evaluation of a CBT videogame's effectiveness in reducing recidivism, incarceration, and disciplinary problems while incarcerated, with a particular focus on effects on violent behavior. Before and during the 6-month pilot, we will work with jail staff to design and demonstrate the feasibility of such an intervention.

Energy and Environment

The Welfare Effects of Behavioral Energy Conservation Programs

Principal Investigator: Judd Kessler
Co-Investigator: Hunt Allcott
Location: United States
Type of Project: Pilot Study (Winter 2014)

The success of interventions aiming to encourage pro-social behavior is often measured by how the interventions affect behavior rather than how they affect welfare. We propose a natural field experiment to measure the welfare effects of one especially policy-relevant intervention, home energy conservation reports. Consumer surplus can be measured by sending consumers introductory reports and offering them the chance to continue the program at a randomly assigned price. The experimental design also allows us to estimate negative willingness-to-pay and address non-response bias.
This experiment would help make the important point that the welfare effects of non-price “nudge” interventions can be measured, and policy makers should strongly consider the welfare effects of such interventions, not just their effects on behavior.

Labor

Understanding the Potential of Summer Jobs Programs: A Pilot Replication and Expansion Experiment in Philadelphia

Principal Investigator: Sara Heller

Location: United States

Type of Project: Pilot Study (Fall 2015)

Sara Heller (University of Pennsylvania), in collaboration with the Philadelphia Youth Network, the Philadelphia Mayor’s Office, and the Philadelphia Department of Human Services, is conducting a pilot study of WorkReady, a summer jobs program for disadvantaged youth. Recent evidence from random-assignment studies shows that summer jobs programs in New York City and Chicago dramatically reduce violence involvement among participants, but have small, if any, effects on education and employment. The Philadelphia study is intended to 1) assess how generalizable the prior findings are by testing the crime, employment, and school effects of a different summer jobs program in a new setting, and 2) expand tests for program effects to socially-costly correlates of violence that may also be affected: mental health, substance abuse, teen pregnancy, and child maltreatment. In the summer 2015 pilot study, 201 applicants were randomly assigned to be offered the program or to a control group. This pilot is designed to collect the information on take-up rates, control crossover, the variance of outcomes, and the explanatory power of baseline
covariates that will be needed to plan a larger-scale randomized controlled trial in 2016.

**The Effect of Letters of Recommendation in the Youth Labor Market**

Principal Investigator: Judd Kessler  
Co-investigator: Sara Heller  
Location: New York City, United States  
Type of Study: Full Project (Fall 2017)

Summer Youth Employment Programs (SYEPs) are city-run programs which provide youth with paid work during the summer. These programs have been shown to improve important youth outcomes including criminality, incarceration, and mortality. However, researchers have failed to find positive effects on future employment — a puzzling result given existing evidence that early labor market experience improves employment trajectories — or college going. We propose testing whether providing participants in New York City’s existing SYEP with personalized “letters of recommendation” (i.e. letters than can be shown to potential future employers or teachers) affects those youths’ subsequent employment and education outcomes. Specific and concrete positive information that someone is a productive and responsible employee could help future employers overcome any initial assumptions they might otherwise make about a youth based on his or her background. Evidence suggests that providing teachers with positive information about youth can significantly improve school performance. If the letters help youth leverage their summer experiences into better outcomes, they could be a very low-cost way to maximize the benefits of existing SYEPs. In addition, evidence that letters of recommendation affect
employment and education outcomes would help elucidate why SYEPs have previously failed to improve these outcomes for youth.

One Summer Chicago Plus: Scaling and Unpacking a Successful Youth Summer Jobs Program

Principal Investigator: Marianne Bertrand
Co-investigators: Sara Heller
Location: United States
Type of Project: Full Study (Off-Cycle)

Marianne Bertrand (University of Chicago), in collaboration with the Chicago Department of Family & Support Services, is conducting a large-scale randomized controlled trial (RCT) of the summer jobs program One Summer Chicago Plus (OSC+). OSC+ offers part-time summer employment supported by an adult mentor to disadvantaged youth. The first RCT of the program, conducted by Sara Heller (University of Pennsylvania, Co-PI) in 2012, finds this program reduces violent-crime arrests by 43% over 16 months. A second RCT the following summer (Heller & Davis) replicates the violence reduction and identifies potentially important heterogeneous effects. We propose a third RCT that aims to answer why the program reduces violence. The proposed project will 1) experimentally vary one key candidate mechanism – the mentor – to separate the effect of the job from what the mentor teaches, and 2) collect detailed information on bringing the program – which is doubling in size to 2,000 youth – to scale. We will randomize youth to receive the full OSC+ program (job+mentor), the same program with no mentor, or no OSC+ services (control). Within geographic blocks, we will also randomize the allocation of treatment youth across the 19 different non-for-profit partners that will
be in charge of program implementation. We will measure outcomes using administrative arrest, schooling, and employment records; and we will survey youth, employers, and program staff.

Finance

**Evaluating the Lump Sum Tax Refund and Household Spending**

Principal Investigator: Marianne Bertrand
Location: United States
Type of Project: Pilot (Fall 2017)

The Earned Income Tax Credit (EITC) is the largest means-tested cash transfer program in the United States, and accounts for a significant share of income for those who receive it. As opposed to most other federal and state transfer programs, the credit is disbursed only once a year, resulting in uneven cash flow for recipients that may undermine their economic security. Interestingly however, past programs that have offered a distributed payment schedule have suffered from low take-up. The purpose of this research is to explore the determinants of demand for, and the effects of, a novel periodic EITC payment program. In cooperation with the Center for Economic Progress, researchers will first conduct pilot activities to learn more about demand for periodic payment and how best to implement it. We hypothesize that offering periodic payment outside of tax season (when the loss of a lump sum may loom large relative to year-long stability) and providing framing for this offer could increase demand for periodic payments. Based on findings from the pilot, the full-scale study will use a randomized controlled trial to test the effects of a periodic EITC payment on participant financial security,
purchasing power, and labor-force behavior.

**Nudges to Save, Nudges to Reduce Debt: A Randomized Trial of Tax-Time Behavioral Interventions**

Principal Investigator: Jonathan Zinman  
Co-Investigators: Jeremy Burke, Dean Karlan  
Location: United States  
Type of Project: Pilot Study (Fall 2014)

This project will conduct pilot activities for a randomized controlled trial investigating the impacts of behaviorally-informed “nudges” on savings or debt reduction behavior at tax time. We will partner with VITA sites operated by the Baltimore CASH Campaign. We will randomly select a subset of clients to receive postcards encouraging them to use their tax refund to save or pay down debt. In addition, we will test the timing of these messages to determine if sending messages well in advance of the individual’s tax preparation appointment can increase savings and debt reduction more than nudges provided closer to the appointment date. We will measure the impacts of these messages on (1) use of tax form 8888 to split a client’s refund, as well as survey data on the client’s intended use of the funds (for debt reduction or savings); and (2) savings and debt levels, measured through survey data and credit report pulls. Pilot activities will include streamlining intake forms to improve data collection and field testing data collection and randomization protocols. The results of this study will provide important insights into the power of low-cost messages to help low-income individuals overcome behavioral barriers to wealth accumulation.

**Tax Policy Insights from an Informational Intervention**

Principal Investigator: Day Manoli
Co-investigators: Peter Bergman, Jeff Denning
Location: United States
Type of Project: Full Study (Off-Cycle)

This project will study how tax-code complexity and information frictions impact college enrollment. The project will be based on a randomized control trial (RCT) conducted in collaboration with the Texas Higher Education Coordinating Board (THECB). Information on federal tax credits for college costs will be mailed to households with student children who are considering college attendance. The analysis will measure the impact of this tax-benefit information on college enrollment outcomes. The RCT will be implemented in the fall of 2013.

What's Driving Uninsurance
Principal Investigator: Raymond Kluender
Location: The United States
Type of Project: Pilot (Fall 2017)

Despite a universal insurance mandate, 30 million drivers in the United States do not carry the minimum automobile liability insurance required by law. Low income drivers are disproportionately likely to drive uninsured. Traditional auto insurance contracts charge a fixed monthly premium to cover unlimited driving, making them more attractive for higher mileage drivers (adverse selection) and encouraging excess driving on the margin (moral hazard). We introduce a Pay-When-You-Drive (PWYD) contract designed to increase take-up among low income drivers, which charges an incremental insurance premium per minute of driving. We randomize auto insurance contract offers to uninsured drivers in California (where 15% of drivers lack insurance), varying the
flexibility of the contract (traditional monthly versus per-minute premiums), the amount of the upfront payment required, and the price of per-minute premiums. The design will test the potential of PWYD contracts to increase insurance take-up among uninsured drivers, and explore whether take-up decisions are driven by liquidity constraints or expected risk exposure. Additional price variation will allow us to estimate the elasticity of take-up and insured driving with respect to price, and to test for the presence of adverse selection and moral hazard in auto insurance markets.

Other

Reducing Teen Births among Latinas: A Pilot RCT to Test the Effectiveness of Radio Messages

Principal Investigator: Donald P. Green
Co-investigator: Peter M. Aronow
Location: United States
Type of Project: Pilot Study (Winter 2014)

Despite the long-term decline in adolescent pregnancy rates, adolescent pregnancy remains an important policy issue in the United States. In 2011, teen births accounted for 8.4% of all births and 18.4% of all nonmarital births (Martin et al. 2013, 22). Santelli and Melnikas (2010, p.1) contend that “[t]een childbearing is associated with adverse health and social outcomes for teen mothers and their children.” Solomon-Fears (2013, p.4) points out that “Teenage mothers and fathers tend to have less education and are more likely to live in poverty than their peers who are not teen parents”; their children, too, are disadvantaged compared to children of older parents—they are more reliant on public benefits,
are comparatively overrepresented in the juvenile justice system, experience employment problems later in life, and are more likely to become teenage parents. Estimates of the resulting national cost of teen pregnancy are high—-at least $7 billion and as much as $10.9 billion annually (Pinkleton, et al. 2008, Hamilton and Ventura 2012).

The problems associated with teen pregnancy are particularly acute for Hispanics. In 2011, there were 46.6 births per 1,000 Hispanic 15 to 19 year old girls; the comparable rate among non-Hispanics was 26.5 births (Martin et al. 2013, pp.29-30). The purpose of this study is to examine whether rates of teen births can be reduced in a cost effective manner by a mass media campaign targeting Hispanics. Although efforts to reduce teen pregnancy have been evaluated by dozens of studies, including several randomized trials, to date no media based interventions have been evaluated using RCTs. Drawing on lessons from previous evaluations, we propose to develop and evaluate a messaging campaign aimed at listeners of Spanish-language radio.

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