

BICS

THE BEHAVIORAL
INTERVENTIONS
FOR CHILD SUPPORT
SERVICES PROJECT

START SMART Using Behavioral Strategies to Increase Initial Child Support Payments in Texas

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The Behavioral Interventions for Child Support Services (BICS) project aims to improve federally funded child support services by increasing program efficiency, developing interventions informed by behavioral science, and building a culture of rapid-cycle evaluation. MDRC led technical assistance for the BICS team, partnering with MEF Associates and the Center for Policy Research. The BICS project is funded and managed by the federal Office of Child Support Enforcement in the U.S. Department of Health and Human Services. The grantees are California, Colorado, the District of Columbia, Georgia, Ohio, Texas, Vermont, and Washington. The evaluation contract is overseen by the State of Washington's Division of Child Support in the Department of Social and Health Services.

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OVERVIEW

State child support programs secure financial support for children whose parents live apart. Establishing paternity, establishing and enforcing child support orders, and collecting and distributing payments are core child support program functions. Most child support payments come from income withholding paid through employers,¹ a process that can take a few months to begin after a new order is established. Noncustodial parents are legally responsible for making payments once orders are established, and those payments must be made by parents during the months before income withholding starts.²

If a parent fails to make payments before income withholding starts, the family will go without support during that time and the parent can accumulate several months of child support debt. In states that apply interest charges to child support debt, this initial debt can grow exponentially. On an individual basis, mistakenly assuming that child support is coming out of their paychecks immediately can lead parents to miss making these first few payments, resulting in thousands of dollars in debt accruing. In Texas, the first few months of missed payments across thousands of families can add up to millions of dollars in child support lost each year.

- ¹ Office of Child Support Enforcement, *Annual Report to Congress FY 2016* (Washington, DC: Office of Child Support Enforcement, Administration for Children and Families, U.S. Department of Health and Human Services, 2018).
- ² Throughout this brief the term “parent” is used to describe someone who has been named as the noncustodial parent in a child support case. Noncustodial parents are also sometimes called obligors; they are the parties who have been ordered to pay child support. In this brief, a parent who receives child support is specifically described as a “custodial parent.” When the brief refers to “parents” in the intervention, these are only noncustodial parents, but when it refers to “both parents,” custodial and noncustodial parents are included.

The Texas Office of the Attorney General (OAG) and the BICS team (see sidebar) developed an intervention designed to increase the percentage of employed parents who made payments during the first months after an order was established. The intervention, called Start Smart, was designed to inform parents about the likely delay in income withholding and to help them plan to make payments during that time. Start Smart used strategies from behavioral science to clarify the process and encourage parents to make required payments. Start Smart was implemented in four regions of Texas: Amarillo, Dallas, El Paso, and Paris/Tyler.

In each of the four locations, Start Smart payment specialists randomly assigned eligible parents into one of two groups, the intervention group or the control group, immediately after their orders were established. Members of the intervention group stayed for a short one-on-one meeting with a payment specialist, who provided parents with specially designed informational materials about child support payments. One week after the meeting, the payment specialist made a follow-up call to each intervention group member to remind him or her to make payments. Parents in the control group received business-as-usual procedures, which did not include meeting with the payment specialist or receiving a follow-up call (see Figure 1).

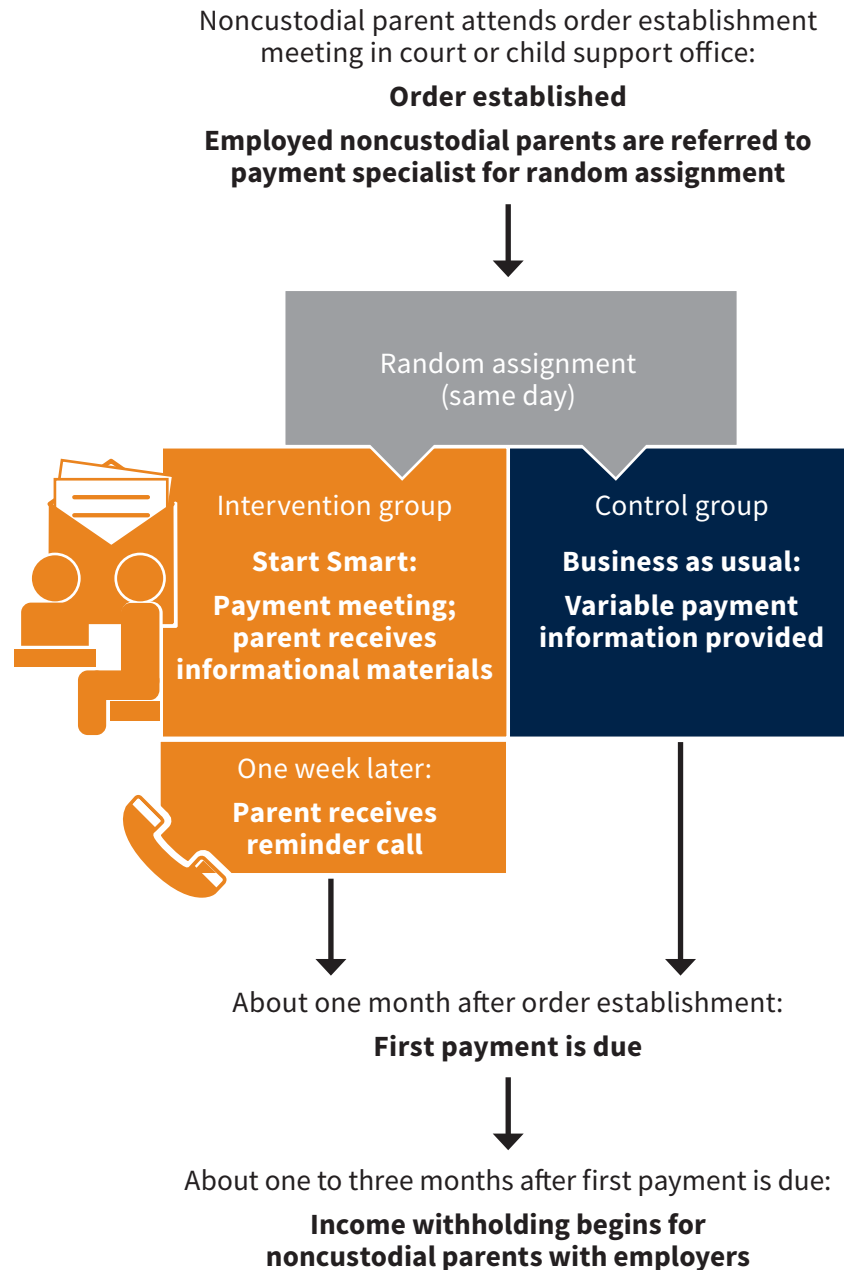
To determine whether there was any impact from Start Smart, the BICS team analyzed data on payments during the first three months after order establishment. By the fourth month, the expectation was that income withholding would be in place. Box 1 provides more information about the data collected and the methods used for the analysis.

Start Smart increased the percentage of parents who made payments in the first month after an order was established by 4.9 percentage points, from 56.5 percent to 61.4 percent. This difference is statistically significant at the 10 percent level (which suggests that it is due to the Start Smart intervention rather than random chance), and represents a 9 percent increase in payments made during the first month. Start Smart did not produce statistically significant differences in payments made in the second or third month.

The following sections provide additional information on the existing process, the intervention's design, the results of the intervention, findings on implementation, and lessons from the research for the child support community.

THE EXISTING PROCESS

Order establishment is the point at which a new child support order is officially set, and it is when a parent learns what he or she is legally required to pay. In Texas, child support orders are established during a meeting that takes place either in a child support office or in a courtroom. At this meeting, a child support officer or attorney walks parents through the steps to set a child support order. If both parents

Figure 1. Start Smart Process Overview

agree on an order, it is sent to a judge for signature. If they do not agree, the parents appear in front of a judge for a hearing to establish the order.

In Texas, order establishment meetings generally result in parents receiving copies of their new orders with very little specific information on making the required payments. Before Start Smart, some local child support offices in Texas had

developed their own payment information sheets and gave those to parents after orders were established. Of the Start Smart study sites, Amarillo was the only region consistently using locally developed payment information materials before the study. The state provides local child support offices with some payment-information materials, including a postcard listing payment options, but these materials were not handed out consistently as part of the business-as-usual procedures at the Start Smart study sites.

Once a child support order is established, if the parent has an employer, the child support program sends an income withholding notice to the employer.³ The employer takes the required payment out of the parent's earnings and submits that payment to the OAG to meet the parent's child support obligation. Income withholding can take up to three months to be executed.

In the initial months before the income withholding process is in place, parents must make payments manually. Parents can make payments by check or money order; with cash or a debit card at a retail store (through MoneyGram or Fidelity XPressPay); online with a debit or credit card; or by phone with a debit or credit card. Some of these payment methods require the parent to pay a fee.

Parents who fail to make child support payments on time accrue debt, and Texas applies interest to that debt at a rate of 6 percent per year. Parents who expect payments to be deducted from their income may not learn about the accrued debt resulting from the delay in implementing income withholding until years after the order was established. At that point, a parent could owe significant interest in addition to the initial missed payments, making the debt difficult to pay off.

INTERVENTION DESIGN

After the OAG identified its goal — increasing the percentage of employed parents who make payments in the initial months after order establishment — the BICS team and the OAG used a process called “behavioral diagnosis and design” to develop the Start Smart intervention. The OAG and the BICS team conducted interviews with staff members and participants, observed program activities, and analyzed data in order to map out the steps involved in order establishment and identify “behavioral bottlenecks.” Behavioral bottlenecks are points when parents and staff members may face psychological and behavioral tendencies that get in the way of a desired or intended behavior, in this case, parents making payments.

³ Income withholding notices are not typically sent out for self-employed parents. These parents must pay their child support orders directly.

This intervention focused on addressing the following bottlenecks:

- Child support workers face time constraints during the order establishment meeting and make a priority of completing legal documents; as a result, parents may not learn specifics about their responsibilities and how to make initial payments.
- Parents receive a lot of information during order establishment meetings, which can be overwhelming, and they may not understand what they are told.
- Parents may face “hassle factors” when making payments — that is, the methods for making payments may seem inconvenient.
- Parents may intend to make payments but procrastinate or forget.

To address these bottlenecks, the BICS team developed an intervention with two components: (1) a payment meeting immediately after the order establishment meeting at which a parent received payment-focused materials informed by behavioral science, and (2) a follow-up call from the payment specialist one week later. Figure 1 shows the process from order establishment to income withholding for parents in the study.

1. Payment Meeting

The first component of the Start Smart intervention was a one-on-one meeting between the payment specialist and the parent. This meeting happened as the next step following order establishment. During the meeting, the payment specialist shared new payment information materials, helped the parent select a method for making payments, and encouraged the parent to develop and commit to a plan for making payments in the initial months.

Materials used in the meeting (detailed below) were created by the BICS team and the OAG using behavioral science principles. The payment specialist gave parents some of the materials to take home, specifically the welcome letter, wallet card, payment-option table, and one page of details on the chosen payment method. Other materials were used to guide the conversation during the meeting. In the descriptions that follow, the primary concepts from behavioral science used in each resource are listed in brackets. Resources are presented here in the same order in which they were presented during the meeting.

- **WELCOME LETTER:** a letter that welcomed the parent to the child support program, provided an overview of the child support process, and gave instructions on how to log into Texas’s online child support system [*simplification*]

- **DECISION TREE:** a chart to determine a parent’s preferred method of payment, using questions such as, “How do you prefer to pay your bills?” and “Have checks?” [*simplification*]
- **DEBT ACCRUAL GRAPHIC:** a visual representation of the potential debt that could be accumulated by missing initial payments (shown in Figure 2) [*loss aversion,⁴ simplification*]
- **WALLET CARD:** a card that included a short summary of the ways to make payments and associated fees, space for the parent to add basic case information, and information about other resources (the state Access and Visitation hotline and the Texas Workforce Commission, for example) [*implementation prompts,⁵ reminders, simplification*]
- **PAYMENT OPTION TABLE:** a chart for the parent to fill out in the meeting, with spaces for the obligation start date, monthly amount due, and payment schedule, and space to check a box to commit to the payment method chosen (shown in Figure 2) [*implementation prompts, public/private commitment,⁶ simplification*]
- **ONE PAGE OF DETAILS ON THE CHOSEN PAYMENT OPTION:** simple instructions on how to make a payment, space to write case information needed to make a payment (case number, cause number, and amount due per pay period), and the phone number for the payment specialist [*simplification*]

2. Follow-Up Call

One week after the payment meeting, the payment specialist called parents in the intervention group to ask them whether they had made payments and remind those that had not of the importance of doing so. During the call, the payment specialist reminded the parents what was covered in the payment meeting, reviewed the log-in process for the online child support system, and answered their questions. If a parent could not be reached, the payment specialist left a voicemail message and tried calling back one more time, within three days.

The control group received business-as-usual services following order establishment, and those business-as-usual services varied among locations and among child support staff members. Most control group members received copies of their new child support orders, which included the amounts of their monthly obligations.

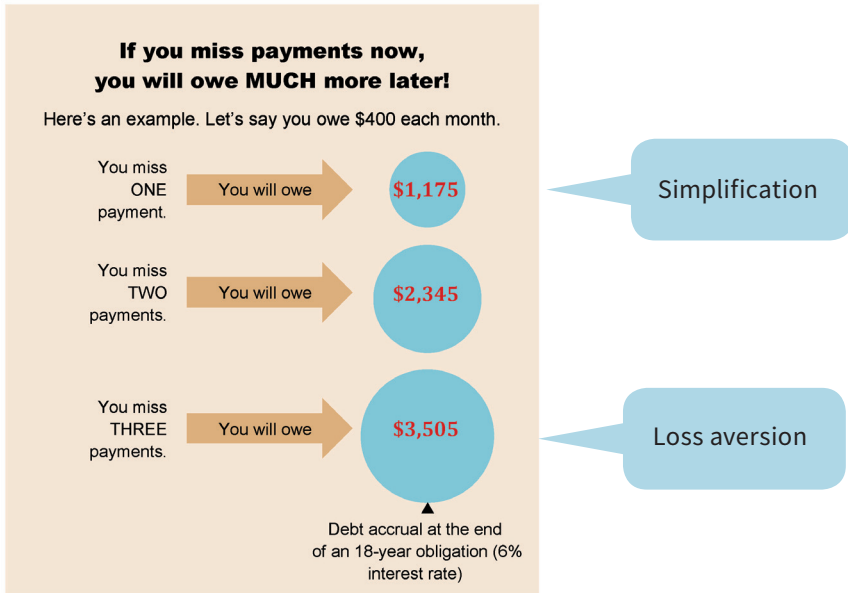
4 “Loss aversion” refers to the concept that people are more motivated by potential losses than by gains.

5 “Implementation prompts” are prompts to make a plan or take action.

6 “Public/private commitment” requires that participants pledge to carry out specified behavior or take actions that are necessary to achieve a specific goal. Well-designed pledges are specific and can be put into action right away, to minimize the overburdening of mental resources needed to achieve goals that require complex behaviors.

Figure 2. Intervention Materials

DEBT ACCRUAL GRAPHIC



PAYMENT OPTION TABLE

To be completed by the parent

NAME: _____ OBLIGATION BEGIN DATE: _____

MONTHLY AMOUNT DUE: _____

I will pay \$ _____ (circle one) weekly / every 2 weeks / twice a month / monthly

Public/private commitment

I will pay using:						
1. Check a box	2. Fill in a method for your choice	# of days to post	Can pay online	Can pay by phone	Can pay by mail	Can pay in person
<input type="checkbox"/> Bank account	<input type="radio"/> Smart e-Pay	5	✓ No fee			
	<input type="radio"/> Check	3-5			✓ No fee	
<input type="checkbox"/> Cash	<input type="radio"/> MoneyGram	2-3				✓ Fee \$1.99
	<input type="radio"/> Fidelity XPressPay	2-3				✓ Fee \$2
	<input type="radio"/> Money order	3-5			✓ Fee \$1.25 to \$1.65	
<input type="checkbox"/> Credit or Debit card	<input type="radio"/> Smart e-Pay	5-6	✓ Fee 2.55%	✓ Fee 2.55%		

Simplification

Implementation prompts

In Amarillo, the control group members also received written materials with information on how to make payments because that was the business-as-usual condition there. In all four locations, control group members may have received additional explanation of payment options, depending on the caseworker. For example, some caseworkers described one or more of the payment options, gave parents preaddressed envelopes for sending in payments, or answered parents' questions about the ways to make payments. Time spent explaining payment information varied but was generally limited for the control group.

Box 1. Data and Methods

The sample for the Start Smart intervention consisted of 1,167 noncustodial parents who were employed (which could mean they were self-employed) when their new child support orders were established in Amarillo, Dallas, El Paso, and Paris/Tyler from March 2016 through July 2017. Approximately half (582) were assigned to the intervention group and half (585) were assigned to the control group. Intervention group members were offered the Start Smart intervention immediately after random assignment (see Figure 1).

To estimate impacts resulting from the Start Smart intervention, the BICS team analyzed child support administrative records (see below) from the three months following the month of random assignment for all sample members. For example, for parents who had new orders established in April 2016, the BICS team analyzed child support data from May, June, and July 2016. The impact analysis compares the average (mean) outcomes of intervention members with the average outcomes of control group members. Because the two groups were randomly assigned and did not differ from each other in a meaningful way, any statistically significant differences in the two groups' outcomes can be attributed to the intervention.

The following data sources were used in the analyses presented in this brief.

- **CHILD SUPPORT ADMINISTRATIVE RECORDS.** The BICS team obtained data on child support orders and child support payments from the Texas OAG to estimate the impact of the Start Smart intervention. The data included the payments made, the dates the payments were recorded in the system, the order amounts, and the dates the orders were established or modified. These data were collected for each child support case associated with a noncustodial parent in the sample. The data did not allow the BICS team to determine whether payments were

(continued)

Box 1 (continued)

made directly by the noncustodial parent or by an employer through income withholding.

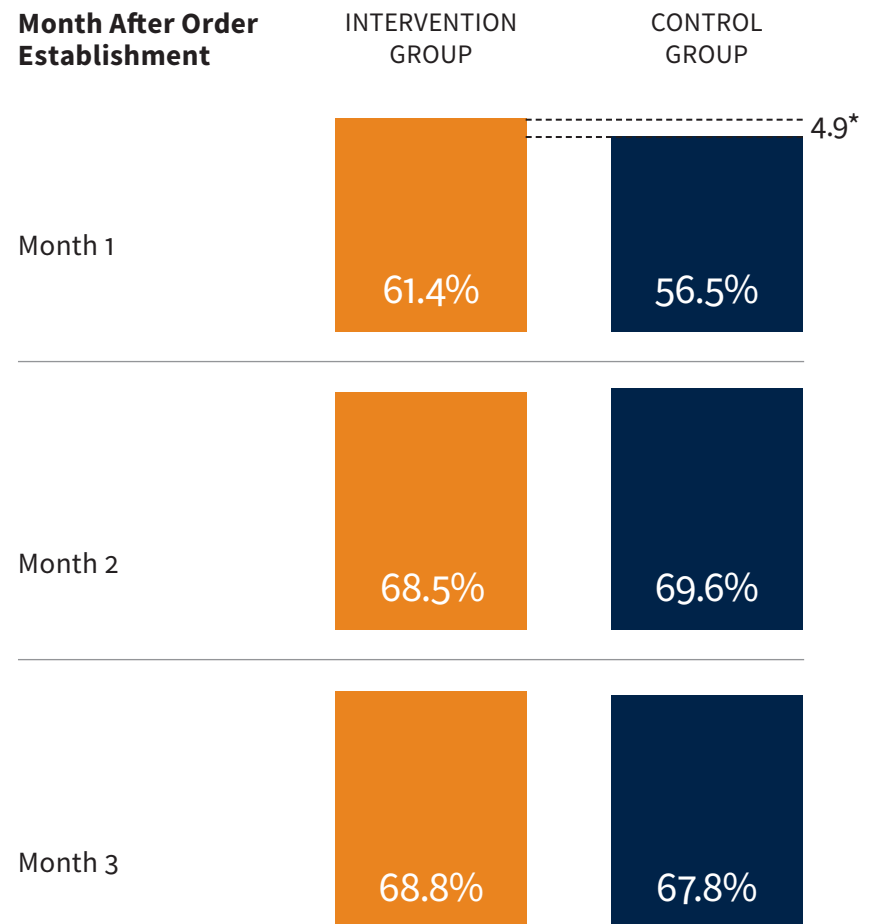
- **STUDY TRACKING DATA.** The OAG created an online database that payment specialists used to track their contacts with noncustodial parents assigned to the intervention group, including the dates of their meetings, the lengths of their meetings, the payment methods specified, and follow-up calls attempted and completed. These data provided information on how the intervention was implemented.
- **STAFF TIME STUDY.** Payment specialists tracked how they spent their time during two separate one-week periods between November 2016 and June 2017. These data shed light on how the intervention was implemented and were used to estimate its cost.
- **COST INFORMATION.** Financial information provided by the OAG was used to estimate the cost of the Start Smart intervention.
- **SITE VISITS.** The BICS team conducted two to three visits to each of the four locations between 2015 and 2017 to understand how payment information was provided to noncustodial parents in the business-as-usual condition, and to monitor and document how the intervention was implemented. During each of the visits, the team met with child support staff members involved in the order establishment process, observed payment meetings and general operations, and interviewed noncustodial parents whose orders were established in the court or child support office. Over the course of the visits, the BICS team interviewed more than 30 parents and met with close to 75 staff members.

RESULTS

To estimate the impact of the Start Smart intervention, the BICS team compared outcomes of intervention members with outcomes of control group members, focusing on the child support order established on the day of random assignment, the “study order.” Details on the data and methods used to study this intervention are provided in Box 1.

The Start Smart intervention increased the percentage of parents who made payments in the first month after order establishment. Figure 3 shows the percentages of parents who made child support payments in each of the three months following

Figure 3. Percentages of Parents Who Made Payments on Study Orders in Each Month After Order Establishment



SOURCE: MDRC calculations based on administrative data from the Texas Office of the Attorney General.

NOTES: Results in this figure are regression-adjusted, controlling for pre-random assignment characteristics. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

the establishment of the study order. As Figure 3 shows, 61.4 percent of the Start Smart intervention group made a payment in the first month, compared with 56.5 percent of the control group. The 4.9 percentage point increase is statistically significant at the 10 percent level. The differences in payment rates in the second and third months are not statistically significant, perhaps because income withholding orders went into effect.

Figure 4 shows how the intervention and control groups compare with respect to the percentages of their study orders paid in the first month after establishment. A larger percentage of control group members paid 0 percent of their orders than intervention group members, and the difference of 5.6 percentage points is statistically significant. On the other side of the continuum, a higher percentage of intervention group members than control group members paid more than 100 percent of the amount owed, and the difference of 4.1 percentage points is statistically significant. The differences in the other categories are not statistically significant.⁷

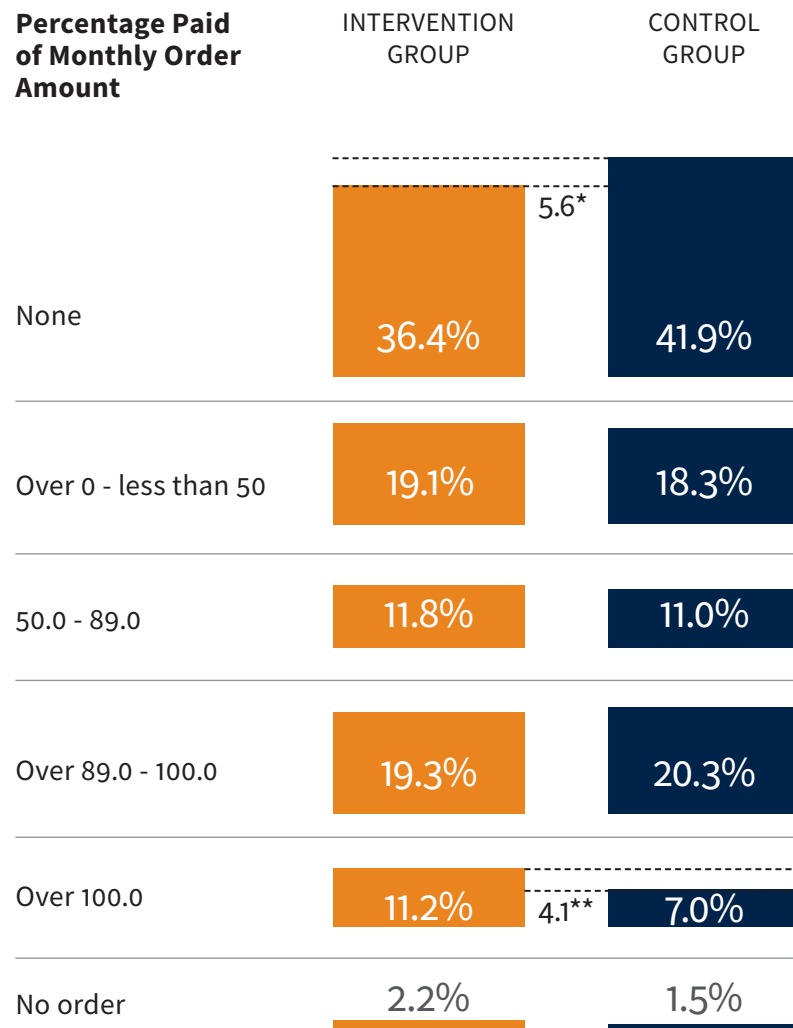
About three-quarters of the parents in this study had only one active order in the system when they were randomly assigned; that one active order was the order established that same day. The remaining parents had more than one order, meaning that they had some previous experience with the child support system. The BICS team hypothesized that parents who were new to the child support system would benefit more from Start Smart than parents with multiple orders, who were theoretically more knowledgeable about how to make payments and the consequences of missing payments. A subgroup analysis was conducted in order to determine whether or not this hypothesis was correct.

As shown in Figure 5, Start Smart produced an impact of 6.5 percentage points in the first month among parents with only one active order and no impact among parents with multiple orders. It is important to note that the difference in impacts between the two subgroups is not statistically significant, perhaps because of smaller sample sizes. In the absence of statistical significance, it is not possible to say definitively that this intervention is more effective among parents who are new to the child support system. However, these subgroup results suggest it is possible that the impact on parents with only one order could be driving the impact results for the overall sample.

The BICS team also conducted analyses that examined the regions participating in the Start Smart study. Among only the study participants in the Dallas region, there is a statistically significant impact of 9.1 percentage points on payment rates in the first month, meaning that the difference between the intervention and control groups in Dallas can be attributed to Start Smart. In the El Paso region there is a 7.2 percentage point difference in the payment rates of the intervention and control groups in the first month, but this difference is not statistically significant and could be due to chance. The two smaller regions were combined for this analysis, and there was no difference found between the intervention and control group members in that subgroup.

⁷ As Figure 4 shows, about 2 percent of the sample members had no study orders, it appears because these cases were dismissed before the orders were finalized. Study enrollment took place immediately after new child support orders were negotiated, with the expectation that the orders would be finalized. The OAG may have obtained new information that resulted in the dismissals (for example, results from paternity tests).

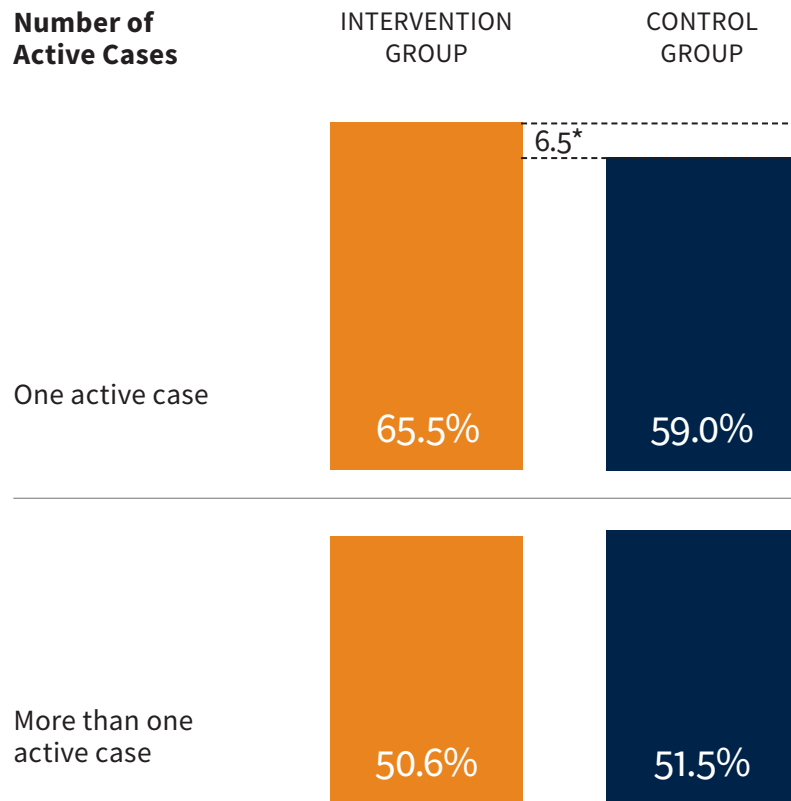
Figure 4. Breakdown of Parents by Percentage of Study Order Amount Paid in Month 1



SOURCE: MDRC calculations based on administrative data from the Texas Office of the Attorney General.

NOTES: Results in this figure are regression-adjusted, controlling for pre-random assignment characteristics. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

Figure 5. Paid Child Support on Study Order in Month 1, by Number of Active Cases



SOURCE: MDRC calculations based on administrative data from the Texas Office of the Attorney General.

NOTES: Results in this figure are regression-adjusted, controlling for pre-random assignment characteristics. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

To determine whether Start Smart worked better in one region than another, the regional subgroups were compared with each other. The difference in impacts among the three subgroups is not statistically significant, perhaps because of smaller sample sizes, so it is not possible to say definitively that the intervention was more effective in any one region. The results in the Dallas region could be driving the results for the overall sample.

IMPLEMENTATION

Start Smart was largely implemented as planned. Payment specialists in each region adapted the meeting slightly to fit their region’s population and processes.

Most notably, the setting where the payment meeting took place varied among regions and within regions. In Dallas, the intervention was implemented in two courthouses, and in El Paso, it was implemented in one courthouse. These courthouses were crowded and very busy. In Amarillo, the intervention was implemented in one child support office and six courthouses, while in Paris/Tyler it was implemented in one child support office and seven courthouses. These courthouses were smaller than the ones in Dallas and El Paso. In some of the Start Smart locations, staff members were able to secure a separate room for the payment meetings, while others held payment meetings in a shared space.

Most intervention group members participated in the payment meeting. The payment meetings lasted 10 minutes, on average. About 10 percent of the parents in the intervention group left before the payment meetings were completed. Reported reasons for parents not completing the meeting included: the parent refused to stay, the parent planned to appeal the order, or a mistake was made in eligibility determination.

According to data from the Start Smart staff tracking tool, parents in the intervention group said they planned to use a variety of payment methods.⁸ Of the seven options parents had to make payments, five charged a fee on top of the payment (money order, MoneyGram, Fidelity XpressPay, credit/debit card by phone, and credit/debit card online) and two did not (paying by check or online through a bank account). Almost one-third of the parents who received the intervention planned to use a payment method without a fee and two-thirds planned to use a payment method with a fee. According to interviews with staff members and parents, many parents valued the convenience of the methods that charged fees.

According to staff members and parents, most parents reacted positively to the payment meetings and appreciated the services provided by the payment specialists. One parent told a BICS team member after the meeting: “It was confusing at first, but then it seemed simple.” He said that he planned to follow the steps and did not anticipate any problems.

One challenge in the intervention was that the payment specialists had difficulty reaching parents for follow-up calls. The payment specialists attempted to call intervention group members about one week after the payment meeting. They reached only about a third of parents on the first attempt and about half within two attempts. Very few parents reported that they had made payments at the time of the follow-up call, perhaps because the follow-up call often came two to three weeks before the first payment was due.

⁸ Data on the methods of payment parents used were not readily available in Texas’s administrative data system.

The Start Smart intervention cost about \$214 per parent in the intervention group. This amount was calculated by adding the labor cost of the four payment specialists hired to conduct the intervention, the cost of materials, and staff travel costs, then dividing that total by the number of parents assigned to the Start Smart intervention. Most of the costs were for the additional staff time and travel to court; the materials cost just \$0.95 per parent.

The cost of the intervention as tested in this study is much higher than the cost of the intervention would be if it were widely adopted by child support offices in Texas and integrated into standard practice. The cost calculated above includes time when payment specialists were waiting for parents who had just established their orders to be referred to them. If instead the intervention were integrated into the standard practice of child support workers already at court or conducting office establishment meetings, this extra waiting time could be eliminated, as could the extra travel time, drastically reducing the costs per parent. The estimated cost of the payment materials plus the staff time to conduct the 10-minute payment meeting and make follow-up calls would be about \$12.26 per parent.

LESSONS AND NEXT STEPS

Start Smart aimed to increase the percentage of employed parents who made payments in the first three months after their orders were established. Overall, it successfully produced an impact on the percentage of parents who made payments in the first month after the order began, increasing it by 4.9 percentage points, or 9 percent. This overall impact may largely reflect an even larger impact among the subgroup with no previous child support orders.

These findings indicate that the Start Smart intervention shows promise, particularly given the consequences to parents and the state if parents delay or fail to make child support payments. If a parent misses just one or two months of payments, his or her family does not receive support in those months and the parent can accrue a sizable debt. Also, while many of the intervention group members make payments through income withholding orders with their employers, these parents may change jobs or become self-employed in the future. If so, they can use the information they learned in the payment meeting to avoid missed payments.

Observations from this study indicate that Start Smart could be implemented within existing child support services at a relatively low cost per parent. If additional research is conducted, it would be worthwhile to explore further whether the intervention has different impacts among parents with only one order than it does among those with multiple orders. Other research in this area could test other ways to provide guidance to parents concerning their payment obligations and to ease the process for making payments.

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