

# Encouraging Uptake of Benefits

with Psychological Ownership Messaging

Quantitative Research Report

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**CODE** *for*  
**AMERICA**

# Encouraging Uptake of Benefits with Psychological Ownership Messaging

Eligible people are more likely to take up government benefits that feel like they belong to them

## Background

Each year, low income people who are eligible for financial assistance forgo billions of dollars in government benefits. For example, approximately 20% of eligible people do not claim the Earned Income Tax Credit (EITC), leaving an estimated \$7.3 billion on the table *every year*. This difference between eligibility and uptake in government benefits is often referred to as the participation gap. Closing this participation gap would make significant amounts of money available to the people who need it most.

## Applying Behavioral Science to the Participant Gap

So why don't more people take up the benefits that they are eligible for? What explains the participation gap? At Code for America, we work to address deterrents to benefits uptake, including lack of awareness, logistical barriers, and stigma. In a recent partnership with behavioral scientists Wendy De La Rosa and Stephanie Tully from Stanford and Eesha Sharma from Dartmouth, we explored a wide range of "nudging" messages to encourage eligible people to participate.

Ultimately our group zeroed in on the hypothesis that some eligible people forgo benefits out of "assistance resistance," or an aversion to asking for help. If assistance resistance is a common deterrent, **we theorized that we should be able to promote uptake of benefits by using a psychological ownership framing, in which individuals are encouraged to conceptualize government benefits as their own money.** The idea is that a psychological ownership framing makes applying for government benefits seem more like a rightful "ask for what is mine" rather than an uncomfortable "request for help."

To test this idea, we ran a series of experiments. In two experiments, we invited 10,000 people likely eligible for the EITC to a free website ([GetYourRefund.org](https://www.getyourrefund.org)) to file their taxes and claim their tax credit. The participants were randomly drawn from users of another Code for America website ([GetCalFresh.org](https://www.getcalfresh.org)), through which low-income Californians apply for SNAP (food assistance) benefits.

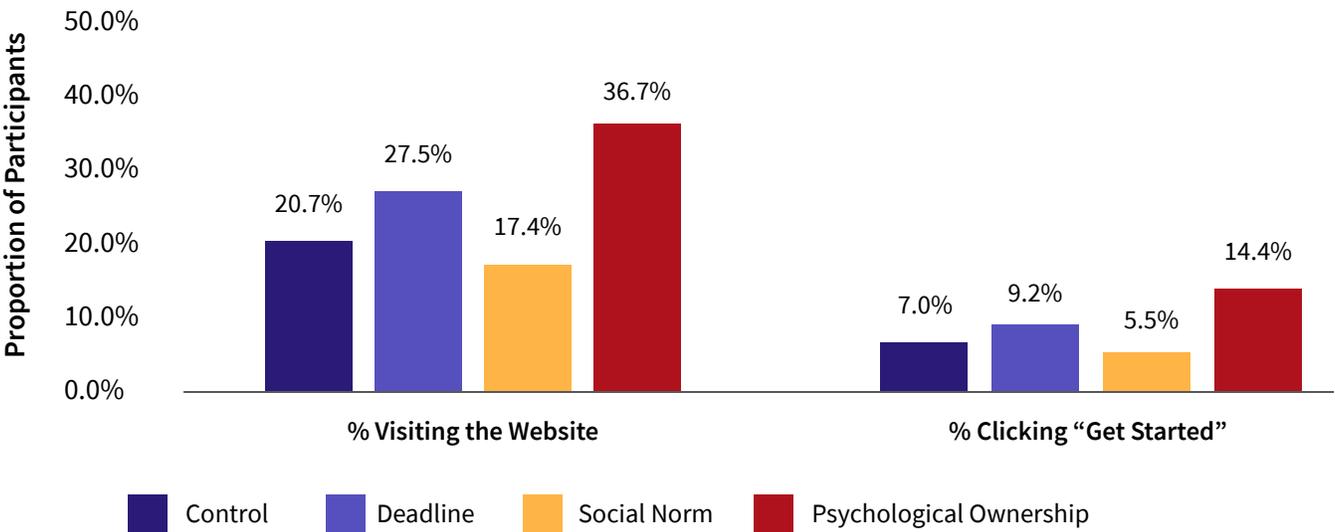
# Experiment 1

In the first experiment, we tested the psychological ownership message against a control message that emphasized convenience, which we had found to be the most effective of commonly used framing strategies. People who received the psychological ownership message were nearly twice as likely to click through to the website than those who received the control message.

	Convenience framing	Psychological ownership framing
Message	“Hi [Name], this is Gwen from GetCalFresh. We believe you may be eligible for a \$[amount] tax credit. It’s easy to file! If you haven’t filed your taxes yet, you can do it online for free. Visit [website]”	“Hi [Name], this is Gwen from GetCalFresh. We believe you have a \$[amount] tax credit that belongs to you. It’s easy to file to get your money! If you haven’t filed your taxes yet, you can do it online for free. Visit [website]”
Response rate	15.5%	29.9%

# Experiment 2

In the second experiment, we tested the same psychological ownership message against a convenience message (the control), a deadline message (emphasizing urgency), and a social norm message (emphasizing that filing taxes is common for people like you). As the graph below shows, participants who received the psychological ownership message were substantially more likely to visit the website and to start the filing process than those who received the control message, the deadline message, or the social norm message.



### Experiment 3

In a third experiment, we tested a psychological ownership message against a convenience message in a different context: We invited 10,000 GetCalFresh.org users with \$0 income to visit a free website in order to claim their EIP (Economic Impact Payment, a.k.a. “stimulus check”). People who received the psychological ownership message were significantly more likely to click through to the website than those who received the control message.

	Control	Psychological ownership framing
Message	<p>“Hi [Name], this is Gwen from GetCalFresh. If you have not received a stimulus check yet, you should know that you are eligible for a \$1200 stimulus check from the government. You don’t need to file your taxes to receive a check. To get a stimulus check, please visit [website]”</p>	<p>“Hi [Name], this is Gwen from GetCalFresh. If you have not received your stimulus check yet, you should know that you have a \$1200 stimulus check that belongs to you. You don’t need to file your taxes to receive your check. To get your stimulus check, please visit [website]”</p>
Response rate	14.0%	17.5%

**In these three experiments, we found that the psychological ownership framing of government benefits increased the pursuit of benefits by 20%-128%.** People who were cued to conceptualize benefits as belonging to them were significantly more likely to click through to the website and also significantly more likely to begin the filing process.

### Conclusion

Our work shows that, at least in the context of programs like the EITC and stimulus payments, psychological ownership framing promises to be a powerful tool for reducing the government benefits participation gap. We recommend that efforts to help connect people to benefits, particularly those like EITC and the Child Tax Credit (CTC), try using psychological ownership framing in their outreach efforts. This is a low-lift, inexpensive approach to reducing the participation gap, getting meaningful amounts of money into the pockets of the people who need it most.

**To read about these findings in depth, please see [our research article](#) in *Proceedings of the National Academy of Sciences of the United States of America*.**