



## **Direct Mail Messaging Strategies for Improving Debt Collection Hearing Court Appearance Rates**

### **I. Introduction**

This memorandum examines effective mailing strategies for motivating individuals faced with debt collection hearings to “turn out,” or appear in person, at their given court date. Due to a lack of randomized control trials (RCTs) involving this intervention in existing literature, we include in our analysis results from analogous papers in the fields of social science, behavioral science, medicine, and psychology, among others. These studies examined the effects of various mailing strategies in inducing participants to engage in an activity (particularly an activity those involved likely approached with reluctance) at a later discrete point in time. The results from these papers—which each include RCTs that investigate various envelope characteristics, letter characteristics, and execution strategies for mailing campaigns—can be applied when seeking to determine how to create the most effective mailings that motivate individuals to appear at court.

#### **I.a. The Problem**

Currently, defaults—in which plaintiffs obtain judgments against defendants because defendants fail to appear to contest the case—are estimated at rates over 90% for debt collection suits in some court systems.<sup>1</sup> These low turnout rates demonstrate a larger access to justice problem; if *pro se* defendants are plausibly less likely to appear than defendants with legal representation, then those on the lower end of the socioeconomic spectrum “are in fact disproportionately suffering adverse consequences from [...] the formal administration of justice.”<sup>2</sup> High default rates also create an avenue for less accurate decisions administered by courts because plaintiffs’ cases go uncontested regardless of validity. Research suggests that more vulnerable households are less likely to respond in legal proceedings.<sup>3</sup>

#### **I.b. Caveats**

In this memorandum, we analyze hard copy “snail” mailings as an intervention for improving appearance rates. Ordinarily only a defendant’s name and address (the latter of which may not be current) are available from court records. Because courts do not record a defendant’s phone number, email address, Twitter handle, or other identifier facilitating some electronic form of communication, entities interested in contacting defendants are not always able to use personal calls, text messages, emails, social media, or other electronic means as an intervention to induce appearance at court without undertaking additional

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<sup>1</sup> Jon Leibowitz et al., U.S. Federal Trade Comm’n, *Repairing a Broken System: Protecting Consumers in Debt Collection Litigation and Arbitration* (2010) 7, available at <http://www.ftc.gov/os/2010/07/debtcollectionreport.pdf>.

<sup>2</sup> James D. Greiner and Andrea J. Matthews, *The Problem of Default, Part I* 6.

<sup>3</sup> Rebecca L. Sandefur, *The Importance of Doing Nothing: Everyday Problems and Responses of Inaction*, TRANSFORMING LIVES: LAW AND SOCIAL PROCESS, Pascoe Pleasence, Alexy Buck, Nigel Balmer, eds., 2007, 123-25.

and potentially costly research. Accordingly, all of the studies we have analyzed in this memo exclusively involve physical mailing interventions.

This memorandum attempts to capture the current state of the research on effective mailing intervention strategies. We acknowledge that there is still more information to learn, so this memorandum requires further updating as science and society evolve. For instance, with respect to changing societal context, physical mail plays a different role in people's daily lives today than it did at the time some of the studies analyzed below were conducted. Because business is now largely conducted online or through emails, physical mail may be associated more often with unsolicited junk mail, leading people to be less inclined to pay attention to physical mailings and potentially requiring different mailing strategies or other methods.

Lastly, the studies analyzed below interrogate interventions involving mailings with varying cost considerations. Because mailing costs change rapidly and vary by location, we have not included cost/benefit analyses in this memorandum. Instead, we have attempted, where possible, to include information regarding the statistical significance or magnitude of the effects for the interventions deemed effective.

### **I.c. Summary of Recommendations**

This memorandum determined that, from existing literature, the following interventions on physical mailings are more likely to induce recipient action in attending their court date:

- Using regular stamps instead of business reply stamps<sup>4</sup>
- Sharpening and shortening letter's written content<sup>5</sup>
- Using bold headings and directive language<sup>6</sup>
- Integrating an understanding of people's sense of responsibility, norm compliance, and emotional shame<sup>7</sup> in appeals
- Including cartoons<sup>8</sup>
- Including action-planning tear-offs for date, time, and location of future appointment<sup>9</sup>
- Mailing close to a major date in the court process<sup>10</sup>
- Mailing subsequent follow-up reminders<sup>11</sup>

This memorandum also determines that current research shows that the following interventions have little if any significant impact on court turnout, although these issue warrants further study:

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<sup>4</sup> Section II. Envelope Characteristics, Subsection II.b. Postage Type.

<sup>5</sup> Section III. Letter Characteristics, Subsection III.a. Length. Note that there is some complication in the literature, as described in this subsection.

<sup>6</sup> Section III. Letter Characteristics, Subsection III.b. Language/Wording.

<sup>7</sup> Section III. Letter Characteristics, Subsection III.c. Message Appeal.

<sup>8</sup> Section III. Letter Characteristics, Subsection III.d. Illustrations.

<sup>9</sup> Section III. Letter Characteristics, Subsection III.e. Action-Planning Tear-off.

<sup>10</sup> Section IV. Mailing Execution Strategies, Subsection IV.a. Timing of Mailing.

<sup>11</sup> Section IV. Mailing Execution Strategies, Subsection IV.b. Additional Mailings.

- Changing the sending institution from court to legal services provider or other personalized sender<sup>12</sup>
- Adding stamps to business envelopes addressed to the court and to the plaintiff’s attorney within the mailing<sup>13</sup>
- Sending a pre-mailing alert postcard<sup>14</sup>

Lastly, for the following interventions, current research provides no evidence from RCTs, but non-randomized studies indicate that they may be ideas for further investigation:

- Personalizing mailing envelope design or mimicking other official designs<sup>15</sup>
- Including a return address from an individual rather than an organization<sup>16</sup>

This memorandum proceeds in three additional Sections. Section II discusses envelope design, recognizing that for a mailing to be effective, it must be read, and to be read, it must be opened, with opening rates likely dependent on envelope design features. Section III analyzes letter characteristics, encompassing the letter’s physical makeup, content, and layout aspects. Section IV focuses on execution strategies, particularly the timing and number of mailings.

## **II. Envelope Characteristics**

This Section on envelope characteristics proceeds in four additional Subsections. Subsection II.a. analyzes envelope design, recognizing that envelopes that are personalized and mimic official mailings are more likely to be opened. Subsection II.b. focuses on postage type, concluding that regular stamps are most effective. Subsection II.c. discusses return address, suggesting that the inclusion of an individual sender’s return address on the envelope instead of an organization’s may increase opening rates. Subsection II.d. focuses on varying the sender/ mailing institution and suggests that doing so does not significantly affect opening rates. Subsection II.e. discusses the insignificant effect of including stamps on envelopes that are enclosed within the mailing and addressed to the court and the plaintiff’s attorney.

### **II.a. Envelope Design**

We could find no RCTs addressing the effectiveness of envelope format and design. Existing studies address two such elements that may provide ideas for field actors in this area: personalization of the envelope and design of envelope to mimic other forms of mail that recipients are likely to open. Overall, these studies suggest two, possibly mutually exclusive, strategies: (i) personalizing the envelope, such as with messages on the outside using the recipient’s first name, and with handwritten addresses instead of

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<sup>12</sup> Section II. Envelope Characteristics, Subsection II.d. Varying Sender/Mailing Institution. Note that there is some complication in the literature, as described in this subsection.

<sup>13</sup> Section II. Envelope Characteristics, Subsection II.e. Stamping Enclosed Envelopes.

<sup>14</sup> Section IV. Mailing Execution Strategies, Subsection IV.b. Additional Mailings.

<sup>15</sup> Section II. Envelope Characteristics, Subsection II.a. Envelope Design.

<sup>16</sup> Section II. Envelope Characteristics, Subsection II.c. Return Address.

printing or typing, and (ii) mimicking some other form of mailing that the recipient is likely to open, such as a bill or a personalized envelope.

Regarding personalization, one study is suggestive. A 2016 RCT examining the effects of sending a letter encouraging recipients to pay overdue sewage bills found that adding a handwritten note on the outside of the envelope stating, “[Recipient first name], you really need this,” increased the likelihood that the customer made a payment by 34.2 percentage points.<sup>17</sup> Researchers declined to indicate statistical significance.<sup>18</sup> The principle of personalization here may be transferable, *i.e.*, people may be prone to pay more attention to hand-written messages or messages using their names in a non-standard matter on (and inside of) envelopes.<sup>19</sup>

Regarding the mimicking of other envelope designs, non-RCT studies have suggested that either designing envelopes to look like bills or look “official,” or alternatively hand writing the recipient’s addresses on the outside, may induce higher rates of opening.<sup>20</sup> We caution that this may contradict the recommendation from **Subsection II.c. Return Address** that suggests that envelopes containing the return address of an individual instead of an organization, which is where bills are usually sent from, are more effective.

## II.b. Postage Type

Survey literature that describes the results of RCTs determining the effect of using regular or metered postage has indicated that the use of regular stamps induces higher questionnaire response rates.<sup>21</sup> These studies may be transferable to the debt collection context. We caution here that the following studies are decades-old, and the social context of mailings may have changed since then. Because junk mail may now constitute a large portion of physical snail mail, people may be even less inclined to pay attention to physical mailings.

A 1970 RCT involved sending questionnaires to Spokane, Washington residents to ascertain public attitudes toward the legal system.<sup>22</sup> It found that using commemorative stamps was significantly more effective ( $p < 0.5$ ) in garnering responses than business-reply stamps.<sup>23</sup> The researchers suggested that questionnaire recipients may perceive business-reply envelopes “as symbolic of ‘junk mail.’”<sup>24</sup>

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<sup>17</sup> Martin Sweeny and Owen Phillips, “How can a letter increase sewer bill payments?” Behavioural Insights Team blog, May 3, 2016, <http://www.behaviouralinsights.co.uk/north-america/how-can-a-letter-increase-sewer-bill-payments/>.

<sup>18</sup> *Id.*

<sup>19</sup> *Id.*

<sup>20</sup> E. Lincoln James and Hairong Li, *Why do consumers open direct mail? Contrasting perspectives*, 7 *Journal of Direct Marketing* 34, 37 (1993).

<sup>21</sup> To note, the setup of these survey/questionnaire studies differed from that of debt collection intervention mailings, as the former did not seek to move people to show up to an event at a later discrete point in time. Nevertheless, we include survey literature findings for their relevance in examining the effect of postage on mailings that induce some form of participant action.

<sup>22</sup> David J. Martin, Jon P. McConnell, *Mail Questionnaire Response Induction: The Effect of Four Variables on the Response of a Random Sample to a Difficult Questionnaire*, *Social Science Quarterly* 409, 413 (1970).

<sup>23</sup> *Id.* at 412.

<sup>24</sup> *Id.*

Another RCT conducted in 1978, which sent half of a random sample of recipients business reply return envelopes and the other half stamped reply envelopes, concluded that though the difference in return rate of stamped versus business-reply envelopes had been shrinking at the time of the study, stamped envelopes were still significantly more effective in garnering research survey responses; differential in response rates between the stamped and business-reply envelopes were “well below” 0.05 and thus statistically significant.<sup>25</sup>

A 1990 study reviewed literature pointing toward the effectiveness of using regular stamps, and then sought to determine the effects of printed versus paper stamps on a wider variety of outcomes, including response rate but also response time and cost.<sup>26</sup> This RCT compared the effects of using “no stamp, business-reply stamp, metered stamp, small regular stamp, and large commemorative stamp” and found that “paper stamps, especially large commemorative stamps” increased response rate and reduced response time.<sup>27</sup> Response rates were at 43.3% for large commemorative stamps (95% CI 38.4-48.1), compared with 37.3% for a metered stamp (95% CI 32.5-42.0) and 33.0% for a business-reply stamp (95% CI 28.4-37.6).<sup>28</sup>

These survey studies could be applied to mailing strategies for individuals faced with debt collection hearings because the latter similarly seeks to have mailing recipients take notice of the mailing and consequently perform some action (attending court, as opposed to responding to a questionnaire). Furthermore, the 1990 study’s findings on paper stamps reducing response time can be applied to court reminder mailings because the nature of court dates calls for recipient urgency in opening the mailing and performing the requested action.

### **II.c. Return Address**

We could find no RCTs addressing the effectiveness of including a return address on the envelope (as opposed to omitting it). One non-RCT study from 2000 found that including the return address of an individual sender rather than an organization on an envelope increased opening rates.<sup>29</sup> We caution that this may contradict the recommendation from **Subsection II.a. Envelope Design** that suggests that mailings that look like bills, which are usually sent from organizations rather than individuals, are more effective. We also caution that there may be some tension with the conclusion drawn in **Subsection II.d. Sender/Mailing Institution**, which claimed that varying the sending institution of an envelope had no significant effects.

### **II.d. Sender/Mailing Institution**

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<sup>25</sup> James R. Harris and Hugh Guffey, *Questionnaire Returns: Stamps Versus Business Reply Envelopes Revisited*, *Journal of Marketing Research* 290, 292 (1978).

<sup>26</sup> Bernard C. K. Choi, Anita W. P. Pak and James T. Purdham, *Effects of Mailing Strategies on Response Rate, Response Time, and Cost in a Questionnaire Study Among Nurses*, *Epidemiology* 72, 72 (1990).

<sup>27</sup> *Id.* at 73.

<sup>28</sup> *Id.* at 74.

<sup>29</sup> Clinton Amos and Audhesh Paswan, *Getting Past the Trash Bin: Attribution about Envelope Message, Envelope Characteristics, and Intention to Open Direct Mail*, 15 *J. of Marketing Communications* 247, 256-257 (2009).

Medical literature that studied varying the institution from which a mailing was sent found no significant difference in response rates.<sup>30</sup> This result could suggest that varying the sending institution from the court to a legal services provider—or even another more familiar source—may have little to no effect on turnout rates. Again, we caution here that because this study took place in 1994, and the social context and public perceptions of physical mailings may have changed since then.

A 1994 RCT, which tested the effects of sending a recommendation to schedule a mammogram from the woman’s primary care physician as opposed to the Breast Cancer Screening Program medical director, found that sending the mailing from the woman’s physician “did not increase the likelihood that she would get a mammogram within 1 year.”<sup>31</sup> In other words, sending the mailing from an ostensibly more trusted and familiar source made no difference in moving the recipient to action.<sup>32</sup> (The study found that “in contrast, sending a subsequent reminder postcard nearly doubled the odds of participation,” indicating that repeated follow-up matters significantly more than personalizing the sending institution—see **Subsection IV.b. Additional Mailings.**)<sup>33</sup> We caution that there is some tension between the conclusion of this study and that of a non-RCT study from **Subsection II.c. Return Address**, which found that envelopes addressed from individuals were distinctly more likely to be opened than those addressed from organizations.

### **II.e. Stamping Enclosed Envelopes**

One RCT investigating mailing strategies to induce people to attend their debt collection hearings found that including stamps on two envelopes enclosed in the mailing and addressed to the court and to the plaintiff’s attorney had no significant effect on answer and appearance rates. While the inclusion of stamps on enclosed envelopes within the main mailing was not tested as a treatment individually, it was part of an intervention that proved no more effective than an intervention without these stamps.

A 2015 RCT tested the effectiveness of three different mailing interventions in inducing recipients to answer to their complaints and attend their first court date.<sup>34</sup> The Control group received no mailing; the “Limited” group received a manila envelope whose contents included a letter with cartoon illustrations, three answer forms, two business envelopes to the court and to the plaintiff’s attorney, a courthouse map, a reminder post-it note, and handwritten information where possible; and the “Maximal” group first received an initial postcard with a cartoon and then the same manila envelope as the “Limited” group

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<sup>30</sup> To note, there were no directly analogous studies relating to court turnout that varied the sender from legal services provider to court, etc. Instead, the following study comes from a medical context recommending recipients who are due for mammograms to schedule one at a screening center; again, the mailing does not request that the recipient to show up at an undesirable event at some later discrete point in time, but does ask the recipient to move from inaction to action in scheduling a future appointment.

<sup>31</sup> Stephen H. Taplin, Carolyn Anderman, Lou Grothaus, Susan Curry, and Daniel Montano, *Using Physician Correspondence and Postcard Reminders to Promote Mammography Use*, 84 *American Journal of Public Health*, 571, 572 (1994).

<sup>32</sup> *Id.*

<sup>33</sup> *Id.*

<sup>34</sup> Greiner, Matthews, *supra* note 2, at 26.

except with added stamps on the two business envelopes.<sup>35</sup> Though both those receiving Limited and Maximal interventions answered ( $p < 0.025$ ) and appeared ( $p < 0.02$ ) at significantly higher rates than the Control group, there was no significant difference between the Limited and Maximal groups.<sup>36</sup> Answer rates for the Limited and Maximal groups were “almost identical,” and there was no “discernible difference” between appearance rates, suggesting that adding stamps on enclosed envelopes addressed to the court and the plaintiff’s attorney made no significant difference.<sup>37</sup> (Similarly, this study suggested that sending a pre-mailing alert postcard had no significant effect—see **Subsection IVb. Additional Reminders.**)<sup>38</sup>

### III. Letter Characteristics

This Section on letter characteristics proceeds in five additional Subsections. Subsection III.a. focuses on the letter length, recognizing that sharpened and shortened content may be more effective. Subsection III.b. analyzes the letter’s wording, concluding that bold headings and directive language best capture a reader’s attention. Subsection III.c. discusses the message of the letter, encompassing appeals to self-responsibility, social norms, and emotions. Subsection III.d. focuses on the inclusion of illustrations, proposing the effectiveness of cartoons. Subsection III.e. discusses the potential effectiveness of including an action-planning tear-off on the letter.

#### III.a. Length

Existing literature is not in uniform agreement about whether letter length has a significant effect on turnout or response rates. On the one hand, healthcare literature that tested the effectiveness of shortening the length of the letter found that, combined with other changes, concise intervention letters moved people to turn out at higher rates.<sup>39</sup> On the other hand, a marketing study found no significant difference in response rates between an otherwise similar one-page or two-page mailing.<sup>40</sup> Thus, the evidence tenuously suggests that shortened letters specifically due to condensed, sharpened language are an effective strategy for mailing interventions, but no definitive conclusion is available.

A 2016 RCT from England, which compared the effects of sending out the standard national invitation versus an enhanced intervention letter to remind people to attend their National Health Service Health Checks, found that patients receiving the enhanced intervention letter were 26% more likely to attend an

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<sup>35</sup> *Id.* at 26.

<sup>36</sup> *Id.* at 28.

<sup>37</sup> *Id.* at 27, 28.

<sup>38</sup> *Id.*

<sup>39</sup> While the following study was not a direct analog involving court turnout interventions, it was very similar in setup because it reminded recipients to attend an event they perhaps felt reluctant toward (health check-up) at a later scheduled time and location. It is worthwhile to caution here that the study included shortening the length of the letter as just one of four changes made in their intervention letters, so higher attendance rates cannot be attributed to a change in the length variable alone.

<sup>40</sup> John D. Beard et al., *The Long versus the Short Letter: A Large Sample Study of a Direct-Mail Campaign*, 4 J. of Direct Marketing 13, 17 (1990).

NHS HC appointment ( $p < 0.01$ ).<sup>41</sup> These intervention letters consisted of four changes: shortening of the letter to “two, one sentence paragraphs plus a headline”; employing more concrete behavioral instructions; using the word “due” in lieu of “invited”; and including a tear-off for patients to record their appointment time.<sup>42</sup> Thus, shortening letter length by condensing its message was a part of a successful intervention. (The same study suggests that using sharp, directive language as well as including a tear-off for patients increased attendance rates—see **Subsection III.b. Language/Wording** and **Subsection III.e. Action-Planning Tear-Off**, respectively.)<sup>43</sup>

A 2004 RCT conducted in Sweden examined the effects of inviting women to attend a cervical cancer screening through various mailing treatments, including a modified invitation (comprising an extra information brochure attached to the standard invitation), a “reminder letter to nonattenders after the first intervention versus no reminder letter,” and a reminder phone call with the same purpose.<sup>44</sup> The modified invitation with the extra brochure did not significantly increase attendance, suggesting that including more information does not signify a more effective mailing.<sup>45</sup> (For contrast, the same study showed that the extra reminder letter significantly increased attendance—see **Subsection IV.b. Additional Mailings**.)<sup>46</sup>

However, a 1990 RCT found that differences in response rates (0.053%) to a marketing direct mail campaign involving a one- and two-page letter were statistically insignificant ( $p = 0.097$ ).<sup>47</sup> The two letters, however, employed similar word lengths, sentence lengths, and readability levels, so the results of this RCT may not contradict the assertion that concise letters (suggesting shorter word and sentence lengths and simpler readability) are more effective.<sup>48</sup>

### **III.b. Language/Wording**

Healthcare literature suggests that letters with bold headings and sharper, more directive language are more effective in increasing turnout rates for health checks. These findings suggest that using similar bold headings and directive language in court appearance interventions could be an effective strategy in increasing attendance rates.

The 2016 RCT from England, which compared the effects of sending out the standard national invitation versus an enhanced intervention letter to remind people to attend their National Health Service Health Checks, found that patients receiving the enhanced intervention letter were 26% more likely to attend an

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<sup>41</sup> Anna Sallis, Amanda Bunten, Annabelle Bonus, Andrew James, Tim Chadborn, Daniel Berry, *The effectiveness of an enhanced invitation letter on uptake of National Health Service Health Checks in primary care: a pragmatic quasi-randomised controlled trial*, 17 *BMC Family Practice* 1, 6 (2016).

<sup>42</sup> *Id.*

<sup>43</sup> *Id.*

<sup>44</sup> Sonja Eaker, Hans-Olov Adami, Fredrik Granath, Erik Wilander, and Pär Sparén, *A Large Population-Based Randomized Controlled Trial to Increase Attendance at Screening for Cervical Cancer*, 13, *Cancer Epidemiology Biomarkers & Prevention* 346, 346 (March 2004).

<sup>45</sup> *Id.*

<sup>46</sup> *Id.*

<sup>47</sup> Beard et al., *supra* note 40, at 17.

<sup>48</sup> *Id.* at 16.

NHS HC appointment ( $p < 0.01$ ).<sup>49</sup> These effective intervention letters consisted of four changes: shortening of the letter to “two, one sentence paragraphs plus a headline”; employing more concrete behavioral instructions; using the word “due” in lieu of “invited”; and including a tear-off for patients to record their appointment time.<sup>50</sup> In this study, researchers used the words “you are due” instead of “you are invited” in order to increase the “personal salience” of the message.<sup>51</sup> Using this more directive language, albeit combined with the other changes, led to increased turnout rates for health checks.<sup>52</sup> (The same study suggested the condensing and shortening the letter as well as including a tear-off for patients led to increased attendance rates—see **Subsection III.a. Length** and **III.e. Action-Planning Tear-Off**, respectively.)<sup>53</sup>

Another 2016 RCT conducted in the United Kingdom, which examined the effect of “enhanced reminders” for bowel cancer screening, found that mailings featuring a bolded heading—“A Reminder to You”—followed by a short paragraph reiterating the screening offer in “simple language” resulted in a minor but statistically significant increase in appointment attendance ( $p = 0.001$ ).<sup>54</sup> Program participation among the lowest socioeconomic quintile increased by 11%, suggesting that bold, directed headings and simple language are most effective in inducing recipient action.<sup>55</sup>

### **III.c. Message Appeal**

The following Subsection discussing effective letter message appeals is divided into three categories of strategies: an appeal to self-responsibility, social norm appeal, and emotional appeal. We note that this is a psychologically-based classification scheme, and there are other ways to classify message appeal not discussed here.

#### **III.c.i. Appeal to Self-Responsibility**

One suggestive study in voter turnout literature indicates that people are responsive when they sense there is a record of their past behavior and are called to action presumably by their own sense of responsibility. This finding suggests that mailing interventions that disclose recipients’ past court appearance record could be effective in inducing them to attend their next court date.

A 2010 RCT, which randomly sent registered voters no mail, mail encouraging them to vote, and mail encouraging them to vote along with a disclosure of their own turnout from some previous election, found

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<sup>49</sup> Sallis, Buntin, et al., supra note 41, at 6.

<sup>50</sup> *Id.*

<sup>51</sup> *Id.*

<sup>52</sup> *Id.*

<sup>53</sup> *Id.*

<sup>54</sup> Rosalind Raine, Sue M. Moss, Christian von Wagner, Wendy Atkin, Ines Kralj Hans, Rosemary Howe, Francesca Solmi, Stephen Morris, Nicholas Counsell, Allan Hackshaw, Stephen Halloran, Graham Handley, Richard F. Logan, Sandra Rainbow, Steve Smith, Julia Snowball, Helen Seaman, Mary Thomas, Samuel G. Smith, Lesley M. McGregor, Gemma Vart, Jane Wardle, and Stephen W. Duffy, *A national cluster-randomised controlled trial to examine the effect of enhanced reminders on the socioeconomic gradient in uptake in bowel cancer screening*, 115 *British Journal of Cancer* 1479, 1479 (2016).

<sup>55</sup> *Id.* at 1482.

that the last treatment group “had strong effects on voter turnout” resulting in a 23% increase in the total number of votes cast (researchers declined to indicate statistical significance of this number).<sup>56</sup> Moreover, voter turnout was most increased when the mailing disclosed that the recipient had opted to abstain in that previous election; showing voters a previous abstention was 2.3 percentage-points more effective than showing previous participation (two-tailed  $p \cong 0.01$ ).<sup>57</sup> These results suggested that “that voters are sensitive to whether their compliance with the norm of voting is being monitored.”<sup>58</sup> (The conclusion that appealing to an individual’s sense of shame is more effective than pride was also drawn from this study—see **Subsection III.c.iii. Emotional Appeal**.)<sup>59</sup>

### III.c.ii. Social Norm Appeal

The widely-publicized Opower behavioral intervention (2008-2013) involved testing the effects of releasing home energy reports comparing one household’s energy consumption to that of “100 neighbors with similar square footage and the same heating type.”<sup>60</sup> Thus, the identity group in comparison here included not simply those in physical proximity, but also those in analogous living situations. The study found that these reports “reduced household energy consumption,” by 1.4-3.3% percent on average per utility, and that “[initially], energy savings were driven by an immediate response to the mailing, but eventually households made long-term changes in energy consumption habits.”<sup>61</sup> ( $\tau^1 = 0.185$  for the first four energy reports).<sup>62</sup>

A 2008 RCT conducted a massive direct mail experiment during a Michigan primary election that “randomly varied the forcefulness with which the norm of voting was asserted.”<sup>63</sup> The RCT found a positive correlation between social pressure amount and voter turnout, with the highest pressure treatment—the “Neighbors” mailing—proving most effective with an 8.1 percentage point treatment effect ( $p < 0.0001$ ).<sup>64</sup> The “Neighbors” treatment<sup>65</sup> disclosed a household’s past voting turnout along with the

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<sup>56</sup> Alan S. Gerber, Donald P. Green and Christopher W. Larimer, *An Experiment Testing the Relative Effectiveness of Encouraging Voter Participation by Inducing Feelings of Pride or Shame*, 32 *Political Behavior*, 409, 416 (2010).

<sup>57</sup> *Id.* at 415.

<sup>58</sup> *Id.* at 409.

<sup>59</sup> *Id.* at 416. Note, however, that researchers called the shame vs. pride conclusion their “preferred interpretation” of the experiment.

<sup>60</sup> Hunt Alcott and Todd Rogers, *Opower: Evaluating the Impact of Home Energy Reports on Energy Conservation in the United States*, Abdul Latif Jameel Poverty Action Lab, accessed at <https://www.povertyactionlab.org/evaluation/opower-evaluating-impact-home-energy-reports-energy-conservation-united-states>.

<sup>61</sup> *Id.*

<sup>62</sup> Hunt Alcott and Todd Rogers, *The Short-Run and Long-Run Effects of Behavioral Interventions: Experimental Evidence from Energy Conservation*, 104 *American Economic Review* 3003, 3019 (2014).

<sup>63</sup> Alan S. Gerber, Donald P. Green, and Christopher W. Larimer, *Social Pressure and Voter Turnout: Evidence from a Large-scale Field Experiment*, 102 *American Political Science Review*, 33, 37 (2008).

<sup>64</sup> *Id.* at 39.

<sup>65</sup> The meta-analysis of Green, McGrath et al. *supra* note 60 describes the other lower degrees of social pressure conditions as: “The control condition received no mail; the ‘Civic Duty’ treatment asserted the norm of voting; the ‘Hawthorne’ treatment not only asserted the norm of upholding one’s civic duty but informed recipients that their turnout in the upcoming election was being studied by researchers; the ‘Self’ treatment asserted the norm of voting, presented voters with official records indicating whether they and their housemates turned out in the past two elections. Green, McGrath et al. *supra* note 60, at 36.

turnout of several neighbors, suggesting that threatening to publicize one’s voting behavior to neighboring peers provided the greatest incentive to turn out.<sup>66</sup>

However, a 2017 RCT, which sought to expand upon the “Neighbors” mailing experiment, evaluated the effectiveness of the “Neighbors” treatment in high versus low salience elections.<sup>67</sup> Deeming the 2008 Michigan primary above as “low salience,” this RCT found that the treatment effect of the “Neighbors” mailer fell by fifteen standard deviations in a high salience recall election, suggesting that neighboring social comparisons diminish in importance as an event itself grows in significance.<sup>68</sup> Though there is no direct analogue between the salience of an election and the salience of a debt collection hearing—with the magnitude of the complaint amount being perhaps the closest comparison—this study does serve to provide a caution about the definite effectiveness of a “Neighbors”-like mailing.

A 2014 voter turnout RCT conducted in Texas and Wisconsin sent get-out-the-vote mailings and tested for three factors: social pressure, consistency between descriptive- and injunctive-voting norm consistency, and mailing timing.<sup>69</sup> Previous research from 2009 had argued that norm inconsistency was prevalent in get-out-the-vote-mailings and induced vote abstention.<sup>70</sup> The results of the 2014 RCT suggested that the effectiveness of social pressures varied widely based on context and that norm-consistent messages increased turnout.<sup>71</sup> (The same study also found that short-term immediacy in mailing timing was effective—see **Subsection IV.a. Timing of Mailing.**)<sup>72</sup>

### **III.c.iii. Emotional Appeal**

Two suggestive studies from voter turnout literature showed that, on average, mailings appealing to a recipients’ sense of shame (if they were not to vote) induced higher turnout rates than appealing to recipients’ sense of pride (if they were to vote). This finding might be applied to debt collection hearing interventions, suggesting that mailings that emphasize the public consequences of not attending court are more effective than those that emphasize the public benefits of attending.

A 2010 RCT, which randomly sent registered voters no mail, mail encouraging them to vote, and mail encouraging them to vote and disclosing their own turnout from some previous election, found that the last treatment group “had strong effects on voter turnout” resulting in a 23% increase in the total number

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<sup>66</sup> *Id.*

<sup>67</sup> Todd Rogers, Donald P. Green, John Ternovski, and Caroline Ferreros Young, 46 *Social pressure and voting: A field experiment conducted in a high-salience election. Electoral Studies* 87, 87 (2017).

<sup>68</sup> *Id.*

<sup>69</sup> Gregg R. Murray and Richard E. Matland, *Mobilization Effects Using Mail: Social Pressure, Descriptive Norms, and Timing*, 67 *Political Research Quarterly* 304, 304 (2014).

<sup>70</sup> Gerber and Rogers define a descriptive norm roughly as “what people actually do” and an injunctive norm as “what people ought to do.” They argue that a norm consistent message—*i.e.* “Everyone is voting and you should too”—is most effective in garnering voter turnout. Murray, Matland, *supra* note 71, at 304-19 claim that current get-out-the-vote mailings are rife with inconsistency, encouraging people to vote while lamenting how low voting rates actually are. Alan S. Gerber and Todd Rogers, *Descriptive Social Norms and Motivation to Vote: Everybody’s Voting and so Should You*, 71 *The Journal of Politics* (2009).

<sup>71</sup> Murray, Matland, *supra* note 72, at 304-19.

<sup>72</sup> *Id.*

of votes cast (researchers declined to indicate statistical significance of this number).<sup>73</sup> Moreover, voter turnout was most increased when the mailing disclosed that the recipient had opted to abstain in that previous election; showing voters a previous abstention was 2.3 percentage-points more effective than showing previous participation (two-tailed  $p \cong 0.01$ ).<sup>74</sup> These results suggested that voters were more responsive to feelings of shame than pride.<sup>75</sup> (This study also suggested the effectiveness of appealing to an individual's sense of self-responsibility by giving the impression that behavior is being monitored—see **Subsection III.c.i. Appeal to Self-Responsibility.**)<sup>76</sup>

A 2010 voter turnout RCT, which sought to add more nuance to previous studies establishing that people are responsive to the social norm of voting, tested differences between employing a “pride treatment” and a “shame treatment.”<sup>77</sup> In the pride treatment, voters were randomly notified by mail that the names of all verified voters would be published in the local newspaper; in the shame treatment, voters elsewhere were notified that the names of all verified nonvoters would be published.<sup>78</sup> Results indicated that “the shame treatment is significantly more effective than the pride treatment ( $p < .05$ , one-tailed test),”<sup>79</sup> but that the effect was recipient-dependent since “pride motivates compliance with voting norms only amongst high-propensity voters, while shame mobilizes both high- and low-propensity voters.”<sup>80</sup>

### III.d. Illustrations

Though there is a lack of literature on RCTs that specifically test for the effectiveness of including imagery in mailing interventions, there is one suggestive RCT involving court appearance mailings in which including cartoons was part of an effective intervention.<sup>81</sup> In addition, non-RCT adult education literature has shown that the inclusion of cartoons generally increases comprehension.<sup>82</sup> Applying these conclusions to court hearing mailings suggests the effectiveness of adding cartoons in these mailings.

A 2015 RCT tested the effectiveness of three different mailing interventions in inducing recipients to answer to their complaints and attend their first court date.<sup>83</sup> While the inclusion of cartoons was not tested as a treatment individually, cartoons were part of both successful interventions.<sup>84</sup> The Control group received no mailing; the “Limited” group received a manila envelope whose contents included a letter with cartoon illustrations, three answer forms, two business envelopes to the Court and to the

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<sup>73</sup> Gerber, Green, et. al. *supra* note 56 at 416, 409-422.

<sup>74</sup> *Id.* at 415.

<sup>75</sup> *Id.* at 416.

<sup>76</sup> *Id.* Note, however, that researchers called the shame vs. pride conclusion their “preferred interpretation” of the experiment.

<sup>77</sup> Costas Panagopoulos, *Affect, Social Pressure and Prosocial Motivation: Field Experimental Evidence of the Mobilizing Effects of Pride, Shame and Publicizing Voting Behavior*, 32 *Political Behavior* 369, 369 (2010).

<sup>78</sup> *Id.*

<sup>79</sup> *Id.* at 386.

<sup>80</sup> *Id.* at 375.

<sup>81</sup> Greiner, Matthews, *supra* note 2, at 26.

<sup>82</sup> J.M.H. Moll, *Doctor-patient communication in rheumatology: studies of visual and verbal perception using educational booklets and other graphic material*, 45 *Annals of Rheumatic Diseases* 198, 207 (1986).

<sup>83</sup> Greiner, Matthews, *supra* note 2, at 26.

<sup>84</sup> *Id.* at 28.

Plaintiff’s attorney, a courthouse map, a reminder post-it note, and handwritten information where possible; and the “Maximal” group first received an initial postcard with a cartoon and then the same manila envelope as the “Limited” group except with added stamps on the two business envelopes.<sup>85</sup> Researchers found that both those receiving Limited and Maximal interventions answered ( $p < 0.025$ ) and appeared ( $p < 0.02$ ) at significantly higher rates than the Control group, but there was no significant difference between the Limited and Maximal groups.<sup>86</sup>

Adult education literature has shown that including illustrations with text, especially in stressful situations, has a “warming” effect and increases comprehension.<sup>87</sup> Specifically, cartoon drawings are most effective in optimizing comprehension, followed by stick figures and photographs respectively.<sup>88</sup> Moll guessed that cartoon drawings were so helpful because they boiled down text to its essential elements and left out unnecessary detail.<sup>89</sup>

### **III.e. Action-Planning Tear-Off**

We could find no RCTs in which the extra feature of an action-planning tear-off was tested for as a treatment individually, and thus, its pure effect is unknown. However, there is one suggestive RCT in which an appointment logistics tear-off was part of an effective intervention, implying that attempting a similar intervention for court date mailings may be worthwhile.

A 2016 RCT from England, which compared the effects of sending out the standard national invitation versus an enhanced intervention letter to remind people to attend their National Health Service Health Checks, found that patients receiving the enhanced intervention letter were 26% more likely to attend an NHS HC appointment ( $p < 0.01$ ).<sup>90</sup> These effective intervention letters consisted of four changes: shortening of the letter to “two, one sentence paragraphs plus a headline”; employing more concrete behavioral instructions; using the word “due” in lieu of “invited”; and including a tear-off for patients to record their appointment time.<sup>91</sup> The tear-off, which was sticky, allowed recipients to record the date, time, and place of their health check; researchers “intended to address the intention-behaviour gap” by providing this tear-off.<sup>92</sup> (The same study suggested that shortening the letter as well as using more sharp, directive language increased attendance rates—see **Subsection III.a. Length** and **III.b. Language/Wording**, respectively.)<sup>93</sup>

## **IV. Mailing Execution Strategies**

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<sup>85</sup> *Id.* at 26.

<sup>86</sup> *Id.* at 28.

<sup>87</sup> Moll, *supra* note 85, at 207.

<sup>88</sup> *Id.*

<sup>89</sup> Greiner, Matthews, *supra* note 2, at 13.

<sup>90</sup> Sallis, Bunten, et al., *supra* note 41, at 6.

<sup>91</sup> *Id.*

<sup>92</sup> *Id.*

<sup>93</sup> *Id.*

This Section on mailing execution strategies proceeds in two additional Subsections. Subsection IV.a. discusses the timing of the mailing, suggesting that mailing close to an important date increases effectiveness. Subsection IV.b. analyzes the practice of sending additional mailings, concluding that while pre-mailing alerts appear to have an insignificant effect, post-mailing reminders are significantly effective.

#### **IV.a. Timing of Mailing**

Voting literature shows that the choice of intervention timing—specifically, mailing close to an election—increases voter turnout rates, suggesting that short-term immediacy in mailing is generally effective. However, we caution that there is no true analogous strategy for debt collection hearing interventions. It is unclear whether “immediacy” would imply that the mailing be sent close to the initiation of the lawsuit or close to a court date.

A 2014 voter turnout RCT conducted in Texas and Wisconsin sent get-out-the-vote mailings and tested for three factors: social pressure, consistency between descriptive- and injunctive-voting norm consistency, and mailing timing.<sup>94</sup> Researchers found that those who received a mailing the weekend before the election were more likely to vote than those receiving a mailing earlier, suggesting that short-term immediacy in mailing timing was effective.<sup>95</sup> (The same study also found that effectiveness of social pressures varied widely based on context and that norm-consistent increased turnout—see **Subsection III.c.ii. Social Norm Appeal.**)<sup>96</sup>

#### **IV.b. Additional Mailings**

An RCT investigating mailing interventions to induce individuals to attend their debt collection hearings found that sending an alert postcard before the main mailing made no significant difference in answer and appearance rates. However, medical literature has suggested that sending out some form of follow-up reminder after the main mailing significantly increased participation rates for various medical tests. When applied to individuals faced with debt collection hearings, the following studies indicate that, when possible, sending another reminder to attend court could increase attendance rates.

A 2015 RCT tested the effectiveness of three different mailing interventions in inducing recipients to answer to their complaints and attend their first court date.<sup>97</sup> The Control group received no mailing; the “Limited” group received a manila envelope whose contents included a letter with cartoon illustrations, three answer forms, two business envelopes to the court and to the plaintiff’s attorney, a courthouse map, a reminder post-it note, and handwritten information where possible; and the “Maximal” group first received an initial postcard with a cartoon and then the same manila envelope as the “Limited” group except with added stamps on the two business envelopes.<sup>98</sup> Though both those receiving Limited and Maximal interventions answered ( $p < 0.025$ ) and appeared ( $p < 0.02$ ) at significantly higher rates than the

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<sup>94</sup> Murray, Matland, *supra* note 72, at 304-19.

<sup>95</sup> *Id.*

<sup>96</sup> *Id.*

<sup>97</sup> Greiner, Matthews, *supra* note 2, at 26.

<sup>98</sup> *Id.* at 26.

Control group, there was no significant difference between the Limited and Maximal groups.<sup>99</sup> Answer rates for the Limited and Maximal groups were “almost identical,” and there was no “discernible difference” between appearance rates, suggesting that sending an initial alert postcard with a cartoon made no significant difference.<sup>100</sup> (Similarly, this study suggested that adding stamps to enclosed business envelopes had no significant effect—see **Subsection II.e. Stamping Enclosed Envelopes.**)<sup>101</sup>

A 1994 RCT, which tested the effect of sending a reminder postcard two months after an initial recommendation to schedule a mammogram, found that “in contrast [with variations of the sending institution], sending a subsequent reminder postcard nearly doubled the odds of participation,” indicating that repeated follow-up matters significantly when inducing recipients to schedule a mammogram or complete some other later discrete action.<sup>102</sup> (The same study found that personalizing the sending institution to come from a woman’s primary care physician had little to no effect—see **Subsection II.d. Sender/Mailing Institution.**)<sup>103</sup>

A 2004 RCT conducted in Sweden examined the effects of inviting women to attend a cervical cancer screening through various mailing treatments, including a modified invitation (comprising an extra information brochure attached to the standard invitation), a “reminder letter to nonattenders after the first intervention versus no reminder letter,” and a reminder phone call with the same purpose.<sup>104</sup> The reminder letter contained the same information as the standard invitation but had the word “REMINDER” in the heading.<sup>105</sup> The study found that follow-up reminders by letter increased the proportion of women attending screenings by 9.2% (95% CI 7.9-10.5).<sup>106</sup> (For contrast, the modified invitation did not significantly increase attendance, suggesting that more information is not more effective—see **Subsection III.a. Length.**)<sup>107</sup>

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<sup>99</sup> *Id.* at 28.

<sup>100</sup> *Id.* at 27, 28.

<sup>101</sup> *Id.*

<sup>102</sup> Taplin, Anderman, et al., *supra* note 31, at 573.

<sup>103</sup> *Id.*

<sup>104</sup> Eaker, Adami, et. al., *supra* note 44, at 346.

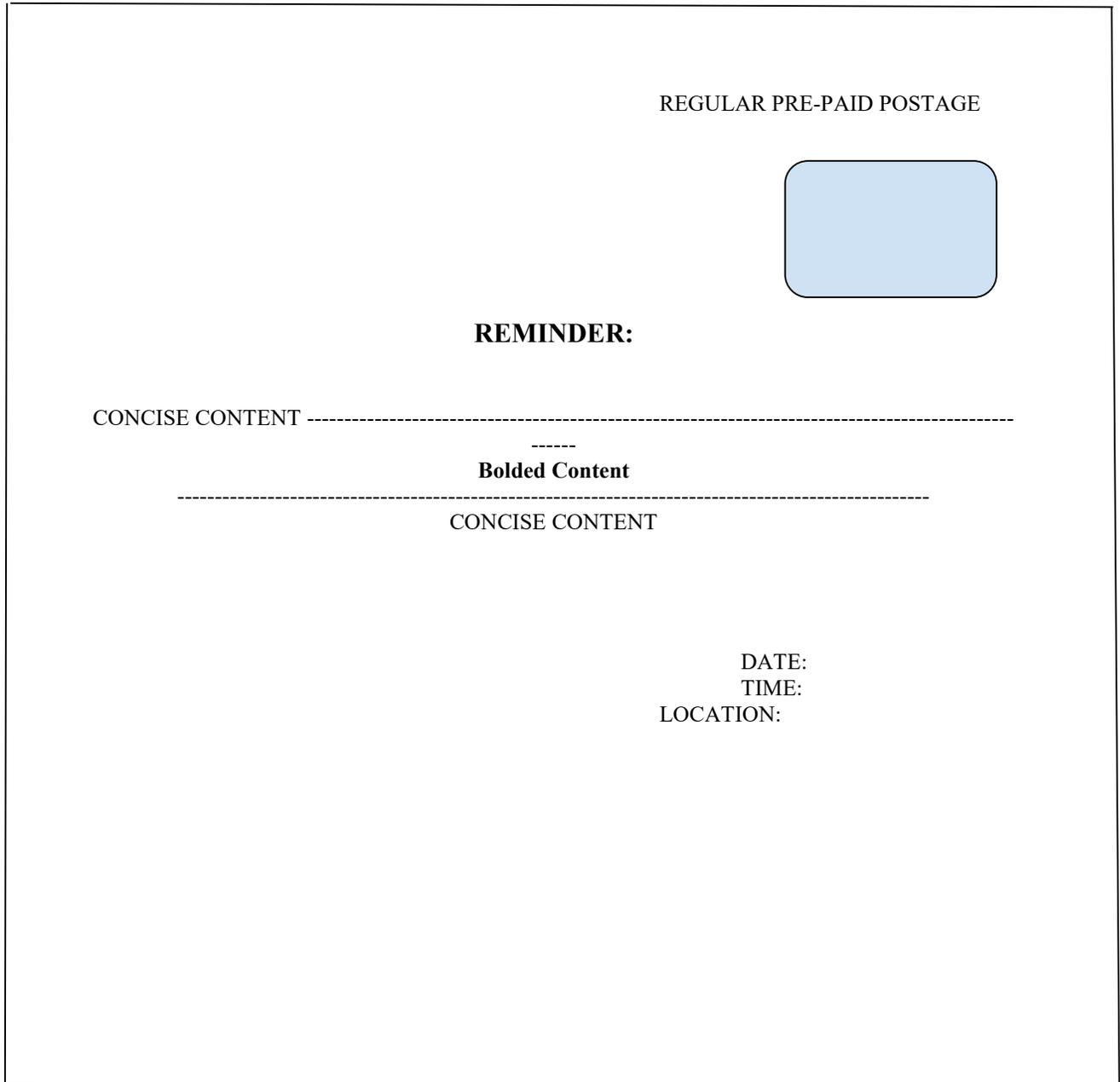
<sup>105</sup> *Id.*

<sup>106</sup> *Id.* at 352.

<sup>107</sup> *Id.*

***APPENDIX A: Sample Effective Treatment Letter, Based on Conclusion***

The sample treatment letter below incorporates features associated mailings receiving higher response rates. This includes bolded terminology, regular pre-paid postage, concise content, and the emphasized use of the date, time, and location of an appointment.



***APPENDIX B***

**B.1** → Rosalind Raine et al., *A national cluster-randomised controlled trial to examine the effect of enhanced reminders on the socioeconomic gradient in uptake in bowel cancer screening*, 115 British Journal of Cancer 1479-1486 (2016).

A 2016 RCT that measured response rates to mailings advertising bowel cancer screening produced statistically significant results. Mailings featuring a bolded heading—“A Reminder to You”—followed by a short paragraph reiterating the screening offer in “simple language” resulted in a minor but statistically significant increase in appointment attendance ( $p = 0.001$ ) when compared to the control mailing which failed to feature a personalized reminder and bolded wording.

### Mailing 1 - “Enhanced Reminder”



NHS No: 123 456 7890

10 July 2013

Mr A B Example  
1 The Avenue  
Oldtown  
ZY9 9XW

**Bowel Cancer Screening Programme**

Midlands and North West Bowel Cancer Screening Programme Hub  
Rugby Hospital  
Rugby  
The Midlands  
RG3 2TH

**Freephone Helpline: 0800 707 60 60**  
Email: [bowel.screening@uhcw.nhs.uk](mailto:bowel.screening@uhcw.nhs.uk)

Open: Mon to Fri 9:00am to 5:00pm  
Sat 9:00am to 12:00pm  
Sun 10:30am to 12:30pm

S10# 1108/13/205

Dear Mr A B Example

**A REMINDER TO YOU**

You were recently sent a test kit from the NHS Bowel Cancer Screening Programme. This is a simple test you can carry out at home, which checks for signs of abnormalities (such as polyps or cancers) in the bowel. The test is designed to detect tiny traces of blood (not visible to the naked eye) in bowel motions.

If blood is found, then a further examination called a colonoscopy is recommended. This examination looks at the inside of the bowel. Only around 2 in every 100 people completing the home test kit are advised to have a colonoscopy.

We do not appear to have received your completed test kit. If you returned your kit **more than 7 days ago** but have not received a result, please call the **Freephone** number at the top of this letter. (If you returned your kit within the last 7 days please ignore this letter).

If you have any queries or concerns about using the kit, would like a replacement kit, or do not wish to take part in the screening programme, please contact us on the **Freephone** number.

If we do not hear from you within 13 weeks, you will be discharged from this screening round. You will be invited to participate in screening again in 2 years time, unless you have reached your 75th birthday by then. People aged 75 or over are not automatically invited for screening, but can request a test kit by calling the **Freephone** number above.

**Doing the test kit is important because the risk of bowel cancer increases as you get older. If bowel cancer is found early, treatment is more successful. It's never too late to do the test. Call Freephone 0800 707 60 60 if you need to speak to a helpline assistant.**

Yours sincerely

CR225 Local Signatory

### Mailing 2- Non-Enhanced Reminder



NHS No: 123 456 7890

10 July 2013

Mrs A B Example  
1 The Avenue  
Oldtown  
ZY9 9XW

**Bowel Cancer Screening Programme**

Midlands and North West Bowel Cancer Screening Programme Hub  
Rugby Hospital  
Rugby  
The Midlands  
RG3 2TH

**Freephone Helpline: 0800 707 60 60**  
Email: [bowel.screening@uhcw.nhs.uk](mailto:bowel.screening@uhcw.nhs.uk)

Open: Mon to Fri 9:00am to 5:00pm  
Sat 9:00am to 12:00pm  
Sun 10:30am to 12:30pm

S10# 1108/13/206

Dear Mrs A B Example

You were recently sent a test kit from the NHS Bowel Cancer Screening Programme. This is a simple test you can carry out at home, which checks for signs of abnormalities (such as polyps or cancers) in the bowel. The test is designed to detect tiny traces of blood (not visible to the naked eye) in bowel motions.

If blood is found, then a further examination called a colonoscopy is recommended. This examination looks at the inside of the bowel. Only around 2 in every 100 people completing the home test kit are advised to have a colonoscopy.

We do not appear to have received your completed test kit. If you returned your kit **more than 7 days ago** but have not received a result, please call the **Freephone** number at the top of this letter. (If you returned your kit within the last 7 days please ignore this letter).

If you have any queries or concerns about using the kit, would like a replacement kit, or do not wish to take part in the screening programme, please contact us on the **Freephone** number.

If we do not hear from you within 13 weeks, you will be discharged from this screening round. You will be invited to participate in screening again in 2 years time, unless you have reached your 75th birthday by then. People aged 75 or over are not automatically invited for screening, but can request a test kit by calling the **Freephone** number above.

Yours sincerely

CR225 Local Signatory

**B.2** → Alan S. Gerber, Donald P. Green, and Christopher W. Larimer, *Social Pressure and Voter Turnout: Evidence from a Large-scale Field Experiment*, 102 *American Political Science Review*, 33-48 (2008).

The four interventions below urged registered voters in the run-up to a Michigan primary election to vote with “varying degrees of forcefulness.” The RCT found a positive correlation between degree of social pressure and voter turnout rates, with the highest pressure treatment—the “Neighbors” mailing—proving most effective with an 8.1 percentage point treatment effect ( $p < 0.0001$ ). The “Neighbors” treatment

disclosed a household's past voting turnout along with the turnout of several neighbors, suggesting that threatening to publicize one's voting behavior to neighboring peers provided the greatest incentive to turn out.

### Civic Duty Mailing (Low pressure pressure)

### Hawthorne Mailing (Moderate pressure)

**APPENDIX A: MAILINGS**

Civic Duty mailing

Hawthorne mailing

30426-2 ||| ||| ||| XXX

For more information: (517) 351-1975  
email: etov@grebner.com  
Practical Political Consulting  
P. O. Box 6249  
East Lansing, MI 48826

PRSRT STD  
U.S. Postage  
**PAID**  
Lansing, MI  
Permit # 444

30424-1 ||| ||| |||

For more information: (517) 351-1975  
email: etov@grebner.com  
Practical Political Consulting  
P. O. Box 6249  
East Lansing, MI 48826

PRSRT STD  
U.S. Postage  
**PAID**  
Lansing, MI  
Permit # 444

ECRLOT \*\*C002  
THE JONES FAMILY  
9999 WILLIAMS RD  
FLINT MI 48507

ECRLOT \*\*C001  
THE SMITH FAMILY  
9999 PARK LANE  
FLINT MI 48507

Dear Registered Voter:

DO YOUR CIVIC DUTY AND VOTE!

Why do so many people fail to vote? We've been talking about this problem for years, but it only seems to get worse.

The whole point of democracy is that citizens are active participants in government; that we have a voice in government. Your voice starts with your vote. On August 8, remember your rights and responsibilities as a citizen. Remember to vote.

DO YOUR CIVIC DUTY — VOTE!

Dear Registered Voter:

YOU ARE BEING STUDIED!

Why do so many people fail to vote? We've been talking about this problem for years, but it only seems to get worse.

This year, we're trying to figure out why people do or do not vote. We'll be studying voter turnout in the August 8 primary election.

Our analysis will be based on public records, so you will not be contacted again or disturbed in any way. Anything we learn about your voting or not voting will remain confidential and will not be disclosed to anyone else.

DO YOUR CIVIC DUTY — VOTE!

### Self Mailing (Moderate-High pressure)

### Neighbors Mailing (Maximum pressure)

Self mailing

3 0 4 2 2 - 4 ||| ||| ||| |||

For more information: (517) 351-1975  
email: etov@grebner.com  
Practical Political Consulting  
P. O. Box 6249  
East Lansing, MI 48826

PRSRT STD  
U.S. Postage  
**PAID**  
Lansing, MI  
Permit # 444

ECRLOT \*\*C050  
THE WAYNE FAMILY  
9999 OAK ST  
FLINT MI 48507

Dear Registered Voter:

**WHO VOTES IS PUBLIC INFORMATION!**

Why do so many people fail to vote? We've been talking about the problem for years, but it only seems to get worse.

This year, we're taking a different approach. We are reminding people that who votes is a matter of public record.

The chart shows your name from the list of registered voters, showing past votes, as well as an empty box which we will fill in to show whether you vote in the August 8 primary election. We intend to mail you an updated chart when we have that information.

We will leave the box blank if you do not vote.

**DO YOUR CIVIC DUTY—VOTE!**

OAK ST	Aug 04	Nov 04	Aug 06
9999 ROBERT WAYNE	Voted		_____
9999 LAURA WAYNE	Voted	Voted	_____

Neighbors mailing

3 0 4 2 3 - 3 ||| ||| ||| |||

For more information: (517) 351-1975  
email: etov@grebner.com  
Practical Political Consulting  
P. O. Box 6249  
East Lansing, MI 48826

PRSRT STD  
U.S. Postage  
**PAID**  
Lansing, MI  
Permit # 444

ECRLOT \*\*C050  
THE JACKSON FAMILY  
9999 MAPLE DR  
FLINT MI 48507

Dear Registered Voter:

**WHAT IF YOUR NEIGHBORS KNEW WHETHER YOU VOTED?**

Why do so many people fail to vote? We've been talking about the problem for years, but it only seems to get worse. This year, we're taking a new approach. We're sending this mailing to you and your neighbors to publicize who does and does not vote.

The chart shows the names of some of your neighbors, showing which have voted in the past. After the August 8 election, we intend to mail an updated chart. You and your neighbors will all know who voted and who did not.

**DO YOUR CIVIC DUTY—VOTE!**

MAPLE DR	Aug 04	Nov 04	Aug 06
9995 JOSEPH JAMES SMITH	Voted	Voted	_____
9995 JENNIFER KAY SMITH		Voted	_____
9997 RICHARD B JACKSON		Voted	_____
9999 KATHY MARIE JACKSON		Voted	_____
9999 BRIAN JOSEPH JACKSON		Voted	_____
9991 JENNIFER KAY THOMPSON		Voted	_____
9991 BOB R THOMPSON		Voted	_____
9993 BILL S SMITH			_____
9989 WILLIAM LUKE CASPER		Voted	_____
9989 JENNIFER SUE CASPER		Voted	_____
9987 MARIA S JOHNSON	Voted	Voted	_____
9987 TOM JACK JOHNSON	Voted	Voted	_____
9987 RICHARD TOM JOHNSON		Voted	_____
9985 ROSEMARY S SUE		Voted	_____
9985 KATHRYN L SUE		Voted	_____
9985 HOWARD BEN SUE		Voted	_____
9983 NATHAN CHAD BERG		Voted	_____
9983 CARRIE ANN BERG		Voted	_____
9981 EARL JOEL SMITH		Voted	_____
9979 DEBORAH KAY WAYNE		Voted	_____
9979 JOEL R WAYNE		Voted	_____