

# The Trouble with Texting

*Success in college requires more than completing forms*

## **The 160-Character Solution: How Text Messaging and Other Behavioral Strategies Can Improve Education**

by Benjamin L. Castleman

Johns Hopkins University Press, 2015,  
\$22.95; 160 pages.

*As reviewed by Jay P. Greene*

Behavioral economic solutions to public policy problems are all the rage, not just among academics but also among the intellectual jet set of policy wonks and foundation officials. Books like *Predictably Irrational* by Dan Ariely and *Nudge* by Richard Thaler and Cass Sunstein have become best sellers, offering popularized descriptions of results from research on decisionmaking. Now we can add University of Virginia assistant professor Benjamin Castleman's new book, *The 160-Character Solution*, to that list.

All of these books, including Castleman's, offer some useful insights from scholarly work about ways in which people can be systematically irrational in their decisions. Faced with too much information and too many options, some people can become paralyzed and fail to make any active decisions. Others navigate this complexity by adopting simplifying strategies that may steer them toward "bad" decisions. Faced with difficult and high-stress decisions, people sometimes pursue their short-term interests at the expense of longer-term benefits. And people sometimes lack sufficient information or motivation to make appropriate decisions.

All of these observations about the limits of rational decisionmaking are well supported, insofar as they go,



but where Castleman and others run into trouble is when they try to design solutions. The paradox in trying to fix the irrationality of others is the implicit assumption that the people designing the solutions are themselves largely free of systematic irrationality. Unfortunately, even very smart and well-meaning scholars usually lack the perfect foresight and complete information to design effective solutions for others.

Let's consider the 160-character solution, which is the title of Castleman's book and the topic of his most well-known study. Castleman and others observed that a large percentage of low-income students who manage to apply and get accepted to college during their senior year of high school nevertheless fail to show up and enroll in college in the fall. Researchers attribute this "summer melt" to students being intimidated by the FAFSA, the college financial-aid form. If students find completing that form to be too complicated or psychologically daunting, then they don't receive an offer of financial assistance and cannot enroll in school.

Castleman and his University of

Pittsburgh colleague Lindsay Page devised a potentially clever solution to the problem of summer melt. They would send short text messages to students reminding them to complete the FAFSA and directing them to sources of help if they needed it. To assess the effectiveness of this intervention, Castleman and Page determined by lottery which eligible students would receive these texts and which would not. They found that students who received the texts reminding them to complete the FAFSA were significantly more likely to follow through on their acceptance, complete the FAFSA, and enroll in college.

At first blush this would seem like a remarkably cost-effective policy intervention. If sending a few cheap and easy text messages could substantially reduce the summer melt problem among low-income students, we should make this and other light-touch interventions widespread practice. But closer examination suggests that FAFSA reminder text messages may not be so effective and may even expose students to significant harm.

Other researchers have had difficulty replicating Castleman and Page's results. For example, UCLA researchers Sarah Reber and Meredith Phillips evaluated a similar policy intervention "to address informational and social support barriers to college enrollment" that "was delivered 'virtually' via the internet, phone, email, text message, and social networking platforms." Despite a large sample of several thousand students in California, Reber and Phillips "do not find evidence of effects of the program on college enrollment outcomes." Peter Bergman at Teachers College, Jeff Denning at Brigham Young University,

and Dayanand Manoli at the University of Texas at Austin are conducting the evaluation of another FAFSA reminder intervention with a very large sample in Texas and are reportedly also failing to find effects. Castleman and Page's positive results may have just been a fluke or may have been effective only in particular circumstances.

In addition, even if sending text messages is successful at getting more low-income students to complete the FAFSA and enroll in college in the fall, it is unclear whether this ensures a positive outcome. Students who start college but then fail to finish may be hurt by forsaking employment and other training opportunities and taking on significant debt for a credential they never earn. The students who are accepted to college but then decide not to enroll may have just been deterred by an intimidating form, as Castleman suspects, or they may know things about themselves that made them rationally decide not to pursue a degree they are unlikely to complete. The 160-character solution may unwittingly push students into making decisions that are against their better judgment and end up harming them. Castleman has not reported retention and graduation rates from the texting intervention, so we do not know whether this behavioral nudge is helping or hurting students in the long term.

Castleman insists that the nudge policies he is advocating are designed only to help people realize their own goals, not impose preferences on them: "I don't recommend interventions that assume to tell people what is in their own best interest." But it is obvious that this cannot be true. In a variety of subtle and not-so-subtle ways, the kinds of behavioral decisionmaking interventions Castleman advocates influence and shape what people prefer. The text message reminder to complete the FAFSA suggests that students should enroll in college even if the students themselves think maybe they shouldn't. Interventions that induce

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people to save more toward college presuppose that saving is a better use of funds than spending the money on immediate needs, including educational ones. Policy analysts may be right that more low-income students accepted to college should follow through and enroll and that people should save more for college, but let's not pretend that these interventions do not impose our preferences onto others. There is a reason why these are called "nudges" instead of "leaving people alones."

In some instances, we might see this kind of imposition as reasonable. People facing a choice might as well be provided with information and encouraged not to default into inaction. For example, enticing people to get their flu shots or other vaccines that have long-term benefits relative to their short-term costs and minimal risks seems perfectly sensible.

But most educational decisions are more complicated and require a long string of decisions and actions before success is produced. For these reasons, educational prods are much more likely to be intrusive and much less likely to be effective. Success in college involves much more than just completing the FAFSA and following through on enrollment. Even if students jump the FAFSA hurdle, they then have to register for courses, complete assignments, fill out

more intimidating forms, and so forth. Success in college and later life involves a never-ending series of hurdles to jump. Getting students over the first one if they lack the motivation or ability to jump subsequent ones can set them up for an expensive failure. Behavioral nudges are much more likely to be effective for things like vaccines, which only require one action for success, and less likely to have meaningful benefits in most other areas of life, including education, that are not "one and done" type activities.

Success in education and most other realms of life requires perseverance and conscientiousness. The 160-character solution could more aptly be named "the no-character solution," because it does nothing to address the real deficits that many students have. Just getting students past the FAFSA challenge, if texting is actually effective in doing that, does not improve the skills students need to get past all of the rest. And if FAFSA is just a particularly pivotal and difficult hurdle, it might make more sense for us to simplify the FAFSA requirement than to nudge people over it.

Public bureaucracies have a tendency to create overly complicated and opaque procedures. Our energy would likely be better spent streamlining those procedures than creating behavioral nudges to guide people through the maze we've built for them. And to the extent that some paperwork and bureaucratic hassle is inevitable, we should be wary of pushing people through those hassles. It's unclear whether our pushing will really help: we may be pushing them in a way they don't want, and we may set them up for failure to get through subsequent hassles. Perhaps the most useful insight from Castleman's book is that it's a lot easier to understand the limitations of rational decisionmaking than to devise solutions.

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