Changing behaviour to provide innovative debt advice services

One approach. Three case studies.

November 2020

Acknowledgments

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Citizens Advice Bedworth, Rugby & Nuneaton
Citizens Advice Derbyshire Districts
Citizens Advice Manchester
Citizens Advice Northumberland
Citizens Advice Portsmouth
Citizens Advice Sefton
Citizens Advice Staffordshire North & Stoke-on-Trent
Citizens Advice Sunderland
Citizens Advice Sutton
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Foreword

Nine million adults in the UK are over-indebted, either missing payments or feeling like keeping up with their bills is a heavy burden. Being over-indebted has a negative impact on an individual's mental health and overall wellbeing, and on society as a whole. The UK National Strategy for Financial Wellbeing, led by the Money and Pensions Service (MaPS), has set a national goal of two million more people accessing debt advice by 2030. This is not only about capacity, but delivering the most effective debt advice for clients to achieve the best possible outcomes.[1]

Debt advice services can be life-changing, but we know cases are ever-complex and capacity limited. People with debt have a wide range of interlinked issues, making the role of advisers more crucial than ever. Innovation in how debt advice services are delivered is fundamental moving forward.

Innovation is where the three initiatives (or interventions) in this report focus. Each one addresses an area identified by research as needing improvement, and covers a pressing matter. First, encouraging people to attend their initial debt advice appointment to make positive steps, rather than allowing debt to spiral. Secondly, finding service capacity in the system to deal with emergency debt cases for those without an appointment. And thirdly, reducing the risk of problem debt by encouraging debt advice clients to save for 'financial shocks', such as an unexpected bill, and future use. Having savings also helps to prevent repayment plans from being disrupted.

A prototype for each initiative was developed as part of a series of innovative service design interventions, based on behavioural change and behavioural science projects initiated by MaPS. The behavioural changes were selected for their potential to make a long-term positive difference. Collaboration throughout the project has been key, including a series of consultations with the debt advice sector. The work also draws on insights from existing MaPS research. Having devised the prototypes, they were put into practice, working closely with 12 debt advice service providers (participants) over nine to 12 months. Disruption to existing services was carefully considered on an individual basis and minimised. Every step was evaluated and the impact of the initiatives assessed, qualitatively and quantitively.

We hope you find this report useful. Its aim is to provide debt advice service providers across the UK with the knowledge needed to try out one or more of these initiatives for the benefit of their staff and clients. We welcome any learning you can share. This will be valuable to innovate further, so more people can deal with their debt problems as soon as possible.

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[1] MaPS, 'The UK Strategy for Financial Wellbeing 2020-2030'. See: https://moneyandpensionsservice.org.uk/uk-strategy-for-financial-wellbeing/

Contents

Reading this report

Sections 1–3 provide general background and highlight key findings from the research.

Section 4 explains the behavioural change approach used (based on the Behavioural Change Wheel method) to develop the debt advice service prototype for each initiative, and how the implementation and impact were evaluated.

Section 5 gives specific details for each case study, based on the shared approach. This covers implementing the service prototype and the resulting impact on clients and employees. At the end of each case study, you will find key learnings and MaPS recommendations for that initiative.

Section 6 shares learnings from MaPS and external agency, Revealing Reality, on implementing behavioural change projects, supporting debt advice providers in adopting these initiatives. The section includes next steps for MaPS.

At the back of this report, there is a set of technical appendices, providing supporting case study information. This includes practical steps, templates and guidance to help apply the initiatives in practice.

1. Executive summary

Aims and method

The project's aim was to understand if introducing behavioural changes when giving debt advice made a positive difference to client services, while supporting employees.

Behavioural change was chosen as the best way to address areas identified by MaPS research as needing improvement because of the potential long-term benefits. Behavioural changes have proven successful in other contexts, such as the health and transport sectors. Three initiatives were rigorously selected as being the most promising for interventions.

The objective was examined by developing behavioural change service prototypes for each initiative (summarised in the table, below). Each service prototype was selected using the Behavioural Change Wheel (BCW) method, which systematically identifies fruitful interventions for behaviour change. The prototypes were then tested with carefully recruited service providers (participants). The impact on clients and staff was rigorously evaluated, from a quantitative and qualitative perspective. A fundamental part of the project was also to assess the implementation process, informing the best ways to scale up the service prototypes across the debt advice service sector.

The three initiatives and their service prototype

Initiative (intervention)	Behavioural change service prototype
Reducing missed appointments (no-shows)	New Communications Systems (NCS) Prototype
Handling emergency appointments	Emergency Cases Prototype
Encouraging clients to save by making use of the 'savings category' (Standard Financial Statement, SFS, or equivalent)	Savings Prototype

Key findings

This research provides insights and best practice when implementing behavioural changes within debt advice service organisations. Seen together, the initiatives highlight the need for a pre-implementation phase to pilot the service prototype before rolling it out, engaging staff at all levels as early in the process as possible and for strong governance and clear communication throughout the intervention.

The research also offers specific findings for each initiative put into practice. The New Communication System (NCS) significantly reduced the number of missed debt advice appointments (no-shows) by almost a quarter (24%). It was also an effective approach when adapted for use in other parts of the debt advise service process, encouraging the return of client information to progress cases. Using administrative support was proven to be a critical resource in helping debt advisers to better manage unbooked emergency cases, a common challenge in the sector. The most effective ways to encourage clients to save using the Standard Financial Statement (SFS) or its equivalent form were identified. Building financial resilience against financial shocks and saving for a specific goal in a specific time resonated most with clients as messages.

The key findings are outlined in Section 3. For further details, please see the respective section of each case study in Section 5, as well as Section 6 for general learnings.

Implications

This report shows the value of using behavioural change to improve debt advice services in three key areas: reducing missed appointments (no-shows), handling emergency cases, and encouraging clients to save. MaPS will use this research to help operationalise the New Communication System Prototype as a standard practice to address no-shows, and further refine the Savings Prototype and Emergency Cases Prototype. Based on this report's learnings, MaPS will also explore new behavioural change initiatives for giving effective, high-quality debt advice and develop a learning model to improve the future undertaking of innovation projects.

MaPS hopes that other debt advice service providers in the UK will use this report to test the initiatives with their employees and clients. MaPS strongly believes both will benefit.

2. Objectives

The specific research objectives were as follows.

Case study 1: Reducing missed appointments (no-shows)

Service prototype: New Communication System (NCS)

Objective: To reduce missed, face-to-face, debt advice appointments that had been pre-booked (no-shows) by sending out a series of client communications ahead of the meeting. These communications were embedded with behavioural nudges to encourage attendance. The initiative covered the clients' first appointment with a service provider.

Case study 2: Handling emergency cases

Service prototype: Emergency Cases

Objective: To create spare capacity for face-to-face debt advice services following the unexpected arrival of clients with an emergency. To achieve this, the initiative encouraged administrative (admin) staff to free up debt advisers' time by taking on some of their colleagues' non-specialist tasks. This initiative required internal behavioural change within the participating organisations.

Case study 3: Encouraging debt advice clients to save by making use of the 'savings category' (SFS or equivalent)

Service prototype: Savings

Objective: To encourage a regular habit of saving at key moments in the debt advice process when either a client first completes a Standard Financial Statement (SFS) or equivalent income and expenses form, or reviews their finances with an adviser (often done yearly).[2] The statement has an option that allows debtors to keep a small amount of unassigned savings for future use. Behavioural science techniques, such as goal setting and mental counting, were used to increase the number of clients choosing this savings option.

[2] For more information, please see the official SFS website at: https://sfs.moneyadviceservice.org.uk/

3. Key findings

Implementing behaviour changes

Having a robust governance structure is fundamental to successful implementation
Good governance will make accountabilities and responsibilities clear to all within the organisation, and support with effective information sharing and decision making.

A 'pre-implementation' phase is recommended
This will increase understanding of the practical implications of the intervention and identify any unintended negative effects, so that these can be addressed before moving ahead.

Engaging staff early – at all levels – is critical for the highest engagement
Doing this will limit the risk of misunderstandings and enable participants to take ownership of the innovation processes.

Being clear on the reasons for change is important, as is collaboration
Making change should always feel like a collaborative process with employees. Progress should be recognised and championed within the organisation.

Change should come both from the top and frontline staff
A balance of providing guidance and allowing freedom enables staff to take ownership of the changes and work together. MaPS found that this balance often led to an increased understanding and level of support between staff involved in the intervention.

Case study 1: Reducing missed appointments (no-shows)

Service prototype: New Communication System (NCS)

There was a significant reduction in the number of missed appointments by almost a quarter (24%) with the NCS in place.

The same approach can also benefit other areas of debt advice. For example, the NCS increased the number of returned debt packs from clients by over a third (34%).

Supporting staff with new or adapted technology is key to success. Tailoring the NCS to best suit the organisation's capabilities is also fundamental.

Case study 2: Handling emergency cases

Service prototype: Emergency Cases

Administrative support has to be recognised and trusted as a critical resource in helping advisers give debt advice and it needs to be used effectively.

Ensuring that all employees understand the need for change, and increasing cooperation and coordination between staff, are key.

Opportunities to try out change and refine practices among colleagues over time are critical. The space to experiment, and an environment for staff to be creative and apply ideas, support the development of efficient ways of delivering an enhanced service.

Case study 3: Encouraging debt advice clients to save by making use of the ‘savings category’ (SFS or equivalent)

Service prototype: Savings

Creating a ‘safety net’ of savings to be resilient against financial shocks, such as unexpected bills, has the largest impact when motivating clients to save.

Framing saving with a specific goal to achieve in a specific time has a significant positive effect in the numbers of clients choosing the savings option on their Standard Financial Statement (SFS) or its equivalent.

Timing is important for achieving behavioural change among clients. Providing tailored nudges for people to save is effective when clients are in the debt advice service process, specifically when they are thinking about budgeting and setting up their debt payments.

4. Approach

Overview

Each service prototype for the three initiatives was selected using the Behavioural Change Wheel (BCW) method, which systematically identifies fruitful interventions for behaviour change. Two of the prototypes (No-shows and Savings) employ behavioural science techniques, including nudges, to work towards the identified target behaviours. The Emergency Cases Prototype encourages behavioural change among staff.

A range of debt advice service providers (participants) were carefully recruited and then engaged to discuss and agree collaboratively how best to implement the prototypes within their business operations, minimising service disruption. Implementation of the initiatives and their impact was thoroughly evaluated, with individual reports produced for each participant, sharing findings and recommendations.

Using the Behavioural Change Wheel

MaPS followed the Behavioural Change Wheel (BCW) method to select, design and evaluate the service prototypes.[3] The BCW was developed by academics at University College London by reviewing existing behavioural change frameworks to overcome their deficiencies and provide a new framework for characterising and designing behavioural change interventions.

The BCW provides a systematic tool to consider a full range of options and assist with their development and testing. It also helps to minimise risk by looking for unintended consequences. Finally, it provides a way to understand why an intervention may not be successful. In this way, even if an intervention does not deliver as expected, lessons can be captured.

MaPS has taken the BCW approach in other areas of its work in the past, such as in its report on models of peer support. This approach was used to update the Money Advice Trust's debt self-management guide.[4]

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[3] Michie, S., van Stralen, M., West, R. (2011). 'The Behaviour Change Wheel: A new method for characterising and designing behaviour change interventions'. Implementation Science.

[4] Please see: http://www.moneyadvicetrust.org/advice-agencies/Pages/resources-for-agencies.aspx

Fig. 4.1 Behavioural Change Wheel (BCW)

COM-B model

The COM-B model is at the heart of the BCW. The initials stand for Capability, Opportunity, Motivation and Behaviour. The model states that capability and opportunity are necessary to trigger the motivation required to achieve behavioural change. It is the interaction of this system that can reduce the risk of reversion to the initial behaviour once an intervention is implemented.

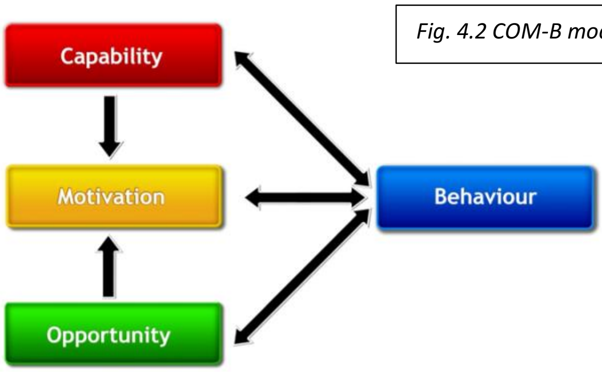

Fig. 4.2 COM-B model

Developing the initiatives

Service prototype identification

The same process was used for prototype identification for all three initiatives.[5] Initially, the problem was defined in behavioural terms. This meant answering the following three questions.

[5] This is simplified version of the methodology used to identify the service prototypes for each initiative. For further details, please see Michie, S., van Stralen, M., West, R. (2011). 'The Behaviour Change Wheel: A new method for characterising and designing behaviour change interventions'. Implementation Science.

- What behaviour is required to change?
- Where does the behaviour occur?
- Who is involved in performing the behaviour?

A list of candidate target behaviours was proposed based on previous research and evidence that could help with each of the case study's objectives. Using the BCW method, candidate target behaviours were prioritised, considering the following four basic criteria.

1. The expected impact that changing the behaviour would have on the outcome.
2. The likelihood of achieving the behavioural change.
3. The potential positive or negative effects that the change in behaviour would have to other related behaviours.
4. How easy it would be to measure any change.

Candidate target behaviours were then ranked as very promising (VP), promising (P), unpromising but worth considering (UP), and unpromising (U). The highest ranking candidate behavioural target for each initiative was carefully selected and explored in more detail to best support the specific objectives.

Recruitment process

Recruitment of participants began after the prototype identification process.

MaPS adopted a collaborative approach from the outset. The intention was to create an opportunity for participants to devise their own change implementation, starting from a given target behaviour, and facilitate this change within current structures, altering existing business operations as little as possible. Adopting new models of working is not always feasible without making compromises and adjustments to the old and the new altogether. However, MaPS did not want to approach the implementation of the target behaviour top-down by forcing a replacement of existing models of working.

MaPS broadly followed four steps, as follows.

1. Enrolment of participants that satisfied a specified criterion, following a 'call for interest', and screening by MaPS of submitted information from applicants.
2. Arrangement of an on-site seminar given by MaPS on behavioural change and applications.
3. Arrangement of an on-site workshop coordinated by MaPS to map existing operations to best deliver the initiative.
4. Discussion of, and agreement on, the prototype to implement and its evaluation procedure.

Further details on steps 2–4 are given in the next section.

To enrol participants, MaPS used its information on funded projects on the provision of debt advice, but the objective was more broadly to invite non-funded projects, both free and fee-charging, to participate. MaPS followed a combination of a bottom-up and top-down approach, reaching out to MaPS Lead Organisations (funders of debt advice, such as housing associations) while at the same time using common channels of communication to reach frontline debt advice providers.[6]

Preparation of the intervention: Case studies 1 and 2

The solutions implemented by participants resulted from a collaborative process with MaPS. Once participants confirmed their participation, MaPS arranged a round of visits to each individual location. During the visits, MaPS delivered a seminar on behavioural change and its applications with the objective of increasing engagement and understanding of the background principles of the project.

A workshop session was held to map current processes in use, better understand the debt advice delivery model, and determine how to best implement the initiative and target behaviour. In most of the visits, the seminar and workshop took place on the same day.

Conversations were then held to agree on the details of the implementation and data collection. These key activities were supported by visualisations prepared by MaPS to show existing delivery processes and highlight the changes introduced with the respective prototype.

Preparation of the intervention: Case study 3

A collaborative approach to minimise disruption to the participants' services was also used for case study 3. Please see Section 5.3 for specific details.

Implementation

Implementation of the prototype differed according to each intervention, as set out in the case studies (Section 5), with each sharing a collaborative approach between participant and MaPS. In some cases, there were variations in the way the prototypes were applied by the respective participants to best suit their working practices.

[6] MaPS invited interest at regional conferences, through newsletters and other communications, and by holding presentations with housing associations (such as Orbit) or related organisations (such as WeAreDigital). MaPS also used its network of internal colleagues to disseminate information on the initiatives.

Evaluating the initiatives

Evaluation method

This research involved the use of both quantitative and qualitative methods for data collection and analysis to evaluate the implementation and impact of each prototype (see fig. 4.3).

External agency, Revealing Reality, was appointed to carry out an independent process and implementation evaluation (qualitative). MaPS used this research on lessons learned to generalise how to scale up the implementation of the prototypes across the sector and make recommendations.

A quantitative evaluation sought to understand the impact of the prototypes on the target behaviour, encompassing both clients and staff. This was conducted internally by MaPS and, for Case study 3, alongside external agency BVA BDRC.

For all case studies, MaPS conducted a final round of visits with interviews.

Fig. 4.3 Evaluation methods for each case study

	Case study 1: **Reducing missed appointments (no shows)**	Case study 2: **Handling emergency cases**	Case study 3: **Encouraging clients to save**
Impartial process implementation evaluation by:	Revealing Reality (RR)	RR	RR
Impact evaluation by:	MaPS, including Excel monitoring forms provided to	MaPS, including Excel monitoring forms provided	BVA BDRC, with supporting quantitative analysis by
Staff surveys by:	MaPS, both before and during implementation	MaPS, both before and during implementation	Not applicable
evaluation by:			

Role of Revealing Reality

Following a competitive tendering process, external agency Revealing Reality (RR) was appointed to carry out an impartial process and implementation evaluation. This looked at how the prototypes were delivered to understand what worked well and what might need to be improved from a delivery and operational point of view.

The specific objectives were:

- to articulate theories of change for each of the three interventions, identifying key theorised mechanisms for impact and contextual factors that may affect outcomes;

- to understand the *fidelity* and *quality* of the implementation;
- to identify barriers and enablers to debt advice providers implementing the interventions, including any barriers or enablers inherent in the MaPS funding model; and
- to reflect on pre-intervention expectations and experiences of implementing the prototypes among debt advice providers, both during the application and afterwards.

RR carried out this evaluation employing qualitative methods, which comprised:

- observational visits during implementation; and
- in-depth face-to-face interviews with staff members during implementation.

Analysis

RR's research team proactively integrated findings from desk research, recruitment and early fieldwork into the analysis process. Several whole-team 'Project Download' sessions were carried out, where the research team discussed the data from each of the site visits (including data from interviews with staff members, and from observations at each of the sites) to pull out successes and challenges for each implementation. Common themes across providers were then identified.

The team also held collaborative sessions with MaPS to design the theories of change, to cooperatively examine findings and align on priorities for the deliverables.

Staff interviews

Specifically, RR conducted full days of ethnographic fieldwork for each participant. Visits lasted six to eight hours, dependent on the size of the organisation and participant availability. Follow-up visits and calls were also made.

During the visits, RR carried out interviews with staff at different levels, and who had different roles, to get a complete picture of their attitudes, understanding, expectations and experiences of the implementation. RR used flexible approaches to maximise the value of the visits. Where possible and relevant, RR also shadowed interactions with clients, either through observing appointments or sitting in on phone calls with clients. This helped the team see and experience any elements of the implementation that would impact client interaction. This research only happened with the consent of the client involved.

Client interviews

These were held for each initiative. Please see the specific case study (Section 5).

Quantitative impact evaluation by MaPS: Case studies 1 and 2

Quantitative data collection and analysis included the following:

- an Excel 'monitoring form' collecting weekly aggregated client volume metrics before and during the implementation; and
- an online staff survey (15 minutes maximum), completed before and during implementation.

Excel monitoring form

This captured weekly service information and specific client information, where relevant. Participants were asked to fill in the relevant values and send the form to MaPS on a weekly basis. The collection of information started six to seven weeks before the implementation of any change, which provided a basis for comparison to evaluate the impact of the change introduced. Participants with more than one location were asked to send individual forms with separate figures for each location. The additional time that this monitoring required was funded by MaPS.

Online staff survey

The online staff survey sought to capture the perceived effectiveness of the prototype implementations and of the problem being addressed. Two 'waves' were administered to staff members: one before and the other during the implementation, which was towards the end of the intervention. The majority of the questions between waves remained consistent, enabling MaPS to identify any change in perception caused by the prototype implementation. The survey was designed by MaPS, then digitalised and administered by an external supplier, UserZoom, using a proprietary platform. Data was sent by UserZoom to MaPS in a pseudo-anonymised format after the closure of the surveys to ensure respondents were anonymous. Analysis was conducted by isolating those staff members who responded to both waves only.

Quantitative impact evaluation: Case study 3

To measure the effectiveness of this intervention, which encouraged clients to save, a quantitative survey was carried out. This compared the change between a treatment group of clients who experienced the Savings Prototype and a control group of clients who did not. Both groups were in the same stage of the debt advice service process. The survey included questions on the intention and motivation to start saving. The analysis was complemented with additional anonymised client information provided by the participants.

The survey was conducted by agency BVA BDRC and complemented by MaPS. Please see the specific case study for details (Section 5.3).

Qualitative evaluation: All case studies

Qualitative data collection by MaPS consisted of a round of face-to-face interviews with the staff members involved from each participating organisation, which was conducted after the conclusion of the implementation. From these interviews, MaPS aimed to capture insights and lessons learned to understand how to make it easier to operationalise the core elements of the prototype across the sector. The visits also allowed MaPS to understand whether participants were still applying the intervention, either fully or partially.

Individual reports

At the end of the prototype implementation phase, each participating debt advice provider was given an individual report for the organisation’s own use. This was tailored specifically to present findings and recommendations to each participant.

Main report

This main report was produced for wider, general use.

5. Case studies

Putting the initiatives into practice

5. Case studies

5.1. Reducing missed appointments (no-shows)

Executive summary

No-shows are usually referred to as those pre-booked debt advice clients who do not attend their first face-to-face appointment. No-shows could have a detrimental impact on people in debt by postponing, or avoiding entirely, their opportunity to receive advice. The Money and Pensions Service (MaPS) implemented a new communication system (NCS) based on behavioural science to reduce the number of no-shows across the sector.

The intervention involved eight organisations and lasted for about five months. The intervention consisted of sending two to three reminders, depending on waiting times. Three reminders were sent with waiting times of over two weeks. Participants kept their current reminder systems, which mostly consisted of an additional text message (SMS) the day before the appointment.

The three reminders presented variations of content and functioned as progression steps as outlined below.

1. The first reminder asked for confirmation of attendance.
2. The second reminder prompted the client to collect the relevant information to be ready for their appointment.
3. The third reminder helped the client plan how to get to the appointment.

The communications were designed to be smaller in content than traditional approaches but more frequent, elicit greater commitment from the client, make the main message more salient and reduce the complexity of the tasks. The approach looked to use current appointment structures and systems with some adjustments to manage the increasing number of reminders.

There are different reasons why someone misses their appointment. This NCS targeted factors affecting disengagement by either breaking the barriers around perceptions and attitudes to receiving debt advice or addressing the habit of ‘tunnelling behaviour’. For the latter, as people become more worried about their situation, there is a reduction in their ability to plan relevant remedial actions and put these into effect.

Impact

The NCS reduced the number of no-shows by almost one quarter (24%). The figure varied among participants, ranging between 13% and 43%. At the same time, attendance overall increased, as did cancellations not able to reallocate and cancellations able to reallocate (marginally for the latter). Cancellations are still a net positive result, as advisers do not need to wait for clients and can put their time to better use. The system took into consideration variations across different service delivery models and, regardless of these, proved successful.

Further application of the same approach was also successful in increasing the responses from clients in returning their completed debt pack. By changing the cover letter of the pack, the returns on the same week increased from 17% to 30%. This is an important finding since it indicates that it is not only the frequency of sending reminders which causes the change in behaviour. More importantly, clients were taking actions faster to continue with their debt advice journey.

Post-intervention research found five out of eight participants had continued to apply the NCS. In addition, a number of participants implemented elements of the NCS across other areas of debt advice. Of the three participants who discontinued the NCS, two did so mainly due to lack of resources to maintain it.

Recommendations for implementation

1. **Build capabilities**
   Support staff to make use of new technology.
   Provide clarity on 'what' you are doing and 'why' this is important.

2. **Foster motivation**
   Work together as one and praise those trying to make a difference
   Make sure everyone appreciates the benefit
   Create a culture that is open to change

3. **Create opportunities**
   Provide adequate resources.
   Tailor the intervention.
   Be aware of hidden dynamics, including staff using no-shows as an unsustainable way to cope with workloads.
   Encourage small-scale, bottom-up innovation.
   Create more opportunities for collaboration and communication.

Practical recommendations

Use a centralised and automated booking system if possible.
Let client choice dictate the communication channel used.
Use data gathering to support positive change.

For details on these recommendations, please see the last section of this case study.

Background

MaPS defines a no-show as a client with a pre-booked appointment for debt advice, who then does not attend the appointment or contact the organisation to cancel the appointment beforehand. No-shows can have a detrimental impact on indebted people as they either postpone valuable help or mean no advice is received at all. The occurrence of no-shows has a two-fold impact on the use of resources. First, appointment slots are wasted and secondly, clients may return to debt advice with a more serious situation at a later stage. Importantly, an opportunity is lost to make a positive difference. For this reason, limiting the number of no-shows may also reduce the time a customer spends in the overall debt advice journey.

No-shows are perceived by staff as a multifaceted problem caused by a variety of reasons. Mainly, they are seen negatively: 66% in a staff survey by MaPS felt ‘frustrated’ when a client missed their first appointment. When a no-show happens, resources are wasted in several ways. Advisers have to prepare for the appointment, wait for the client (unless she/he cancelled promptly), and finally reschedule the appointment, causing frustration among staff. At the same time, no-shows are also perceived positively. A fair proportion claimed to feel ‘calm’ and ‘relaxed’, as an unexpected availability of time may function as a form of ‘breathing space’, allowing advisers to catch up with work.[7]

No-shows are recognised to be a complex phenomenon caused by a variety of factors, some of which are regarded as being circumstances outside of the control of service providers. Examples include bad weather, stopping clients from travelling, the client going to another debt advice service provider and an unexpected improvement in income.

Other factors, however, are controllable and can be influenced. Examples include clients forgetting their appointment or feeling scared or overwhelmed to face their debt problems, lacking finances to pay for transportation, finding it difficult to reach the organisation’s premises or putting other life matters above their money worries. Better communication and a more empathic approach can help overcome this second group of barriers.

“There are hundreds of appointments I haven’t made in the past! I’ve got that much going on with my lads over the past few years. Really hectic, constantly not knowing what I was supposed to be doing that day, constantly hunting around for appointment letters.”
Debt advice client

By taking advantage of behavioural approaches, no-shows can be reduced dramatically as shown in a pilot commissioned by the Money Advice Service (MAS, now part of MaPS) in 2017 conducted by Ogilvy Change with South West London Law Centres (SWLLC). This initiative piloted a letter to

[7] Before and during the intervention, MaPS surveyed staff participating in the NCS intervention to capture their expectations, perceptions and attitudes towards no-shows and the intervention. A total of 138 staff responses were completed between the two surveys.

engage clients who had booked their first face-to-face debt advice appointment. The new letter reduced the percentage of no-shows from 50% to 33% within the four-week trial period.[8]

Scope of the approach

The objective of the NCS (New Communication Strategy) Prototype was to reduce no-shows at pre-booked, face-to-face debt advice appointments by implementing a new communication strategy. As per the 2017 pilot (see Background, above), the intervention consisted of three main steps of communication between the provider and the client: confirm the appointment, collect the right information, and plan how to get there.

Using behavioural change techniques (see Section 4) and frequent reminders, MaPS designed the NCS targeting some of the factors that affect client disengagement. This was either by breaking barriers around perceptions and attitudes to receiving debt advice (such as not knowing if the service was suitable for them or feeling stigmatised or overwhelmed) and around tunnelling behaviour, which inhibits the cognitive power needed to retain information or solve problems. As people become more worried about their situation, their brain power or 'bandwidth' is reduced. In these cases, people are more likely to reduce their ability to plan, postponing relevant remedial actions and focusing on short-term needs, as the study by Mullainathan & Sharif 2013 shows.[9]

Coming to see an adviser is not a transaction, but the beginning of a journey and requires a lot from the client.

"Sometimes we forget how vulnerable clients are … We need to give [clients] confidence to attend."
Debt adviser

Motivating clients to attend their appointment is key, as there are diverse challenges that may be hindering their ability or willingness to do so. Clients want to be helped, but there may be psychological reasons interfering (such as fear and shame). For clients attending their first advice session, it is more than *'just an appointment'* and therefore it is essential to make them feel welcomed and reassured.

Evolving the 2017 pilot, MaPS designed a broader communication strategy using the Behavioural Change Wheel as a basis (see Section 4), prioritising the candidate target behaviour's basic criteria. The NCS was designed to reduce information overload by breaking actions into small steps. Having too many actions to complete can be overwhelming and limit the amount of information that can be

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[8] Details on the pilot undertaken by MAS (now MaPS), in collaboration with Ogilvy Change at the South West London Law Centres (SWLLC), can be found online at the Money Advice Service. See: 'How to use behavioural science to increase the uptake of debt advice.' (2017).
[9] Mullainathan, S., & Shafir, E. (2013). 'Scarcity: Why having too little means so much'. New York, NY, US: Times Books/Henry Holt and Co. Brainpower or mental bandwidth is made up of attention, cognition and self-control.

processed. Breaking actions into small steps assists with progression towards a goal (in this case, attending the debt advice appointment).

Prototype proposal and implementation

Service prototype identification

MaPS followed the process outlined in Section 4. The New Communication Strategy (NCS) was selected as the highest-ranking candidate target behaviour that could bring about the desired outcome to reducing no-shows at pre-booked, face-to-face debt advice appointments. This was then fully developed, as outlined in fig. 5.1.1

Fig. 5.1.1 Developing the NCS

Specify the target behaviour[10]	**Apply New Communication Strategy (NCS)**
Who needs to perform the behaviour?	Participant's staff that manage the booking system and feed information into it.
What do they need to do differently to achieve the desired change?	Adapt current booking system to the NCS. MaPS was not seeking to entirely redesign any existing communications, but to build on or adapt existing structures to embed the NCS.
When do they need to do it?	From the point a new client books their first appointment until the last pre-appointment communication is sent.
Where do they need to do it?	In the location of the debt advice organisation.
How often do they need to do it?	The NCS consists of three main steps, as below. Each step was associated with one email/letter and one supporting call for action. 1. Commitment to appointment. 2. Collect the right information. 3. Plan how to get there. For example, '1.' could be a modification to the provider's current confirmation letter/email given at the point of booking.
With whom do they need to do it?	Alone or in coordination with other staff members responsible for the booking system.

Application of the NCS consisted of re-designing current service providers' communication processes in collaboration with them to reduce barriers and include facilitators to help people to attend their face-to-face appointment.[11] The communications use a number of behavioural science nudges (see 'Implementation', later in this case study).

[10] The template used is from 'The Behaviour Change Wheel. A Guide To Designing Interventions'. Michie et. al (2014).
[11] MaPS applied, up to an extent, eight of ten 'top tips' (Tips: 1, 2, 4, 5, 6, 7, 8 and 9). See: 'How to use behavioural science to increase the uptake of debt advice'. Ogilvy Change and MAS (2017).

Recruitment process

MaPS followed a defined recruitment process (Section 4 refers) to enrol participants and implement the NCS.[12] This also included the collection of information on each participant's current delivery model and current booking process, and how to embed style and brand into the communications' templates provided.

MaPS received interest from 41 debt advice potential participants. Each participant was a single organisation, operating under the same management irrespective of the number of its offices and locations. The initial invitation included some criteria to allow interested participants to self-assess their suitability, such as providing pre-booked, face-to-face debt advice. The next step was to request additional information to assess the potential participant's viability, making it clear that implementation of the NCS would not have a negative impact on current service provision. For example, by increasing strain on an existing system. [13]

The main factors considered were:

- more than 100 unique first appointments for face-to-face debt advice per month;[14]
- +- 5% average incidence of no-shows. From MaPS funded projects, the average number of no-shows between October 2017 and June 2018 was 25%;
- providers with three or more advisers;
- no restriction in the number of location and outreach; and
- currently sending communications to clients in their booking process, without constrains on the channel: post, email or text message (SMS).

Participants

A total of eight debt advice providers (participants) were involved in implementing the NCS intervention to reduce the number of no-shows at pre-booked, face-to-face debt advice appointments. An additional participant was also included because this organisation used a variation of the NCS. Instead of looking to reduce no-shows, the approach was adopted to increase the number of clients returning their debt pack. This case is covered separately later in the report.

All participants operated a face-to-face booking system, although there were variations in their delivery model. These variations included: alternating days of booking sessions with drop-in sessions; delivery of solely face-to-face advice versus a multichannel delivery; one location delivery

[12] Not included in this list is the 'monitor form' used by participants to keep a record of bookings, attendance, cancellations and no-shows since this was not deemed necessary for the implementation, but for measuring the impact pre- and during the NCS. Interestingly, some of the participants gained insights of their services by using the monitor form, and two of them continued collecting and using the information after the intervention ended.

[13] During the enrolment process, some organisations strongly wanted to participate, but did not satisfy the criteria, so were unfortunately left out. Others that could participate had some changes (mainly staff leaving) that affected their capacity to engage with this activity. As a mutual agreement, MaPS decided not to proceed with these organisations.

[14] Some of the factors like this one were endogenous to budget constraints of having to finalise the fieldwork within the financial year. MaPS could have invited participants with lower volumes, but that would have required extending the fieldwork, which was not possible.

versus multiple-location delivery; the use of advice support staff and volunteers and the number of full-time debt advisers. Participants' profiles are shown in fig. 5.1.2.

Fig. 5.1.2 Profiles of NCS participants

	Min	Max	Average
Number of locations where debt advice is provided	2	12	4
Participant outreach opportunities, such as at job centres and other temporary bases	0	2	0.5
Total number of full-time equivalent (FTE) debt advisers	3.5	8	5
Number of advisers	4	16	8
Monthly average face-to-face (FTF) new clients	75	170	110
Triage outcomes options			
F2F appointment		All	
Advice on the spot (via the channel engaged with)		2 participants	
Phone appointment		4 yes and 4 very rarely	
The participants were distributed across five regions in England			

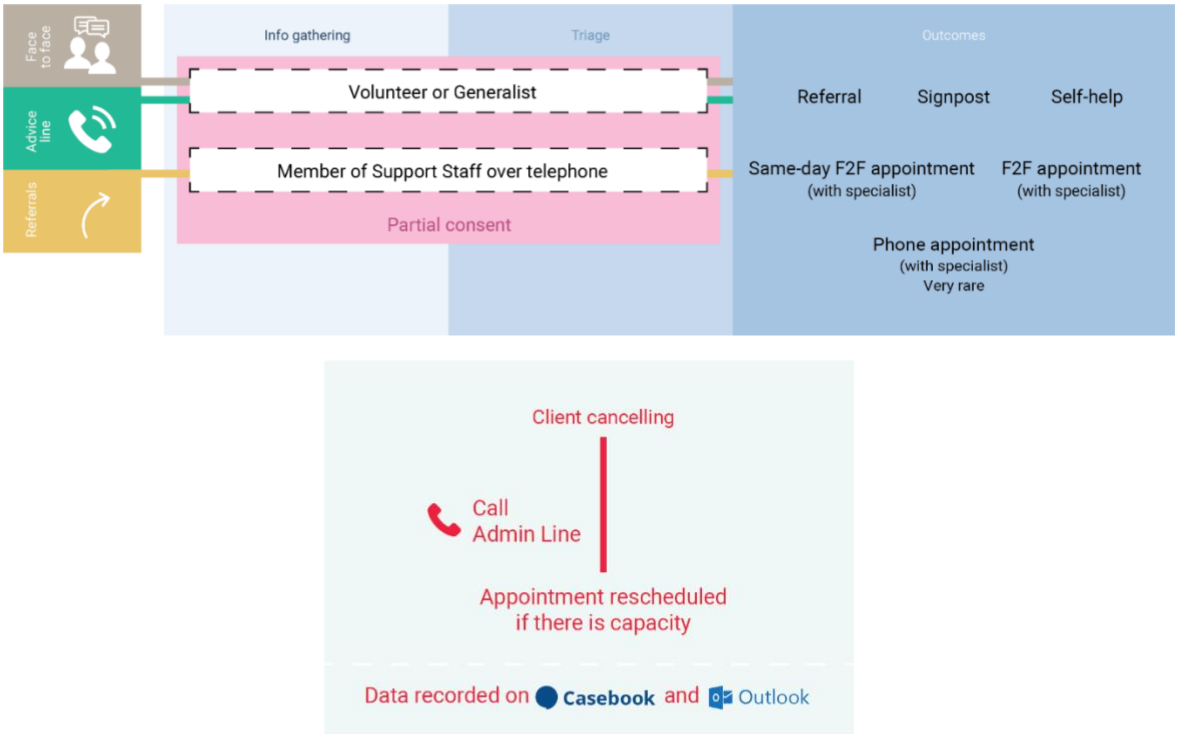
Preparation of the intervention

The collaborative process between participants and MaPS is set out in Section 4, with the following specifics for this intervention.

MaPS took into consideration variations between participants, such as their booking system process, mechanisms in place to send communications to clients and the channel used to send communications. Together with the participants, MaPS then worked out how the NCS would fit with their existing processes. For example, the number of communications sent varied depending on the relevant time period and the channel by which the communication was sent.

Following seminars and workshops, the booking process was mapped for each participant, as shown in fig. 5.1.3.

Fig. 5.1.3 Example of a booking process of a participant organisation



MaPS highlighted information such as the number of full-time or equivalent (FTE) debt-related staff, the client journey across the different channels from entry point to appointment being booked, and the service offered to cancel pre-booked appointments.

Participants were encouraged to increase the use of emails as the main channel, but this was not a definitive requirement. While most of the participants tried to increase the use of emails, in some cases they still favoured the use of post, as shown in fig. 5.1.4. [15]

Fig. 5.1.4 Channels allocated for reminders by participants

Email	Varies between 90% to 30%. Average: 50% with 2 participants of 8 over 50%
Post	Varies between 80% to 10%. Average: 50% with half of the participants over 50%
Text message (SMS)	90% use by 1 participant for all communications. All participants sent a text message as a booking reminder, typically a day before the appointment.

MaPS kept regular communication with the staff responsible for completing the monitoring form to track the outcomes. Two months after the intervention ended, MaPS visited participants and conducted face-to-face interviews with staff. The objectives of these post-intervention visits were threefold, in the following order.

[15] Emails have a number of advantages compared with traditional post. For example, cost-effectiveness, greater flexibility and easier automation.

1. To assess the quality of the monitoring form data used to quantify the impact of the NCS.
2. To find out what participants were doing since the intervention had ended.
3. To gather participant views on whether rolling out the NCS would be beneficial and, if so, how that could be done.

NCS strategy

As part of the implementation process, MaPS developed a before-and-after NCS implementation illustration for each participant. This helped participants to understand how their existing processes would need to change.

During the pre-intervention workshop, it was explained that participants could tailor some elements of the communication to introduce their communication style, brand and client knowledge. As presented in fig. 5.1.5, the elements were divided into 'Fix' (that is, needs to remain constant across all participants), 'Preferred' not to change and 'Tailored' to participant preferences.

Fig. 5.1.5 NCS communication elements

Communication element	
Frequency of reminders	Conditional on waiting times
Re-framing – exclude the word 'debt'	Fix
Default confirmed appointment in step 2	Fix
Priming – colours and bold words	Preferred to remain, but limited to participants with colour printer
Personalisation	Include name or surname of client, but allowed to change the informal tone
Lay out of the email/letter	Fix with the space for logos, address and legal information
information) is not introduced until step 2	
Implementation prompt – by planning how to get there in step 3	Conditional on waiting times
Tone of voice	Tailored to participant preferences
Channel of communication	Preferred by email, but tailored to participant preferences

It was accepted by all the participants that no additional changes were to be made to their booking process from the agreed implementation and throughout the duration of the intervention. Also, no other changes, independent of the intervention, such as piloting new ways to engage with clients, should be made. In this way, the data recorded by the participants provided a valid measurement of the results.[16]

[16] From MaPS conversations and the visits of the external supplier, there is no evidence that participants implemented any changes to their booking system that could have affected the results.

Implementation

The NCS used a number of behavioural science nudges (see fig. 5.1.6). These should be viewed as a whole (the approach followed does not allow individual nudges to be isolated to see the effect of each one). Our intention was to re-design current communications to reduce barriers and include facilitators to help people to attend their face-to-face appointment.[17]

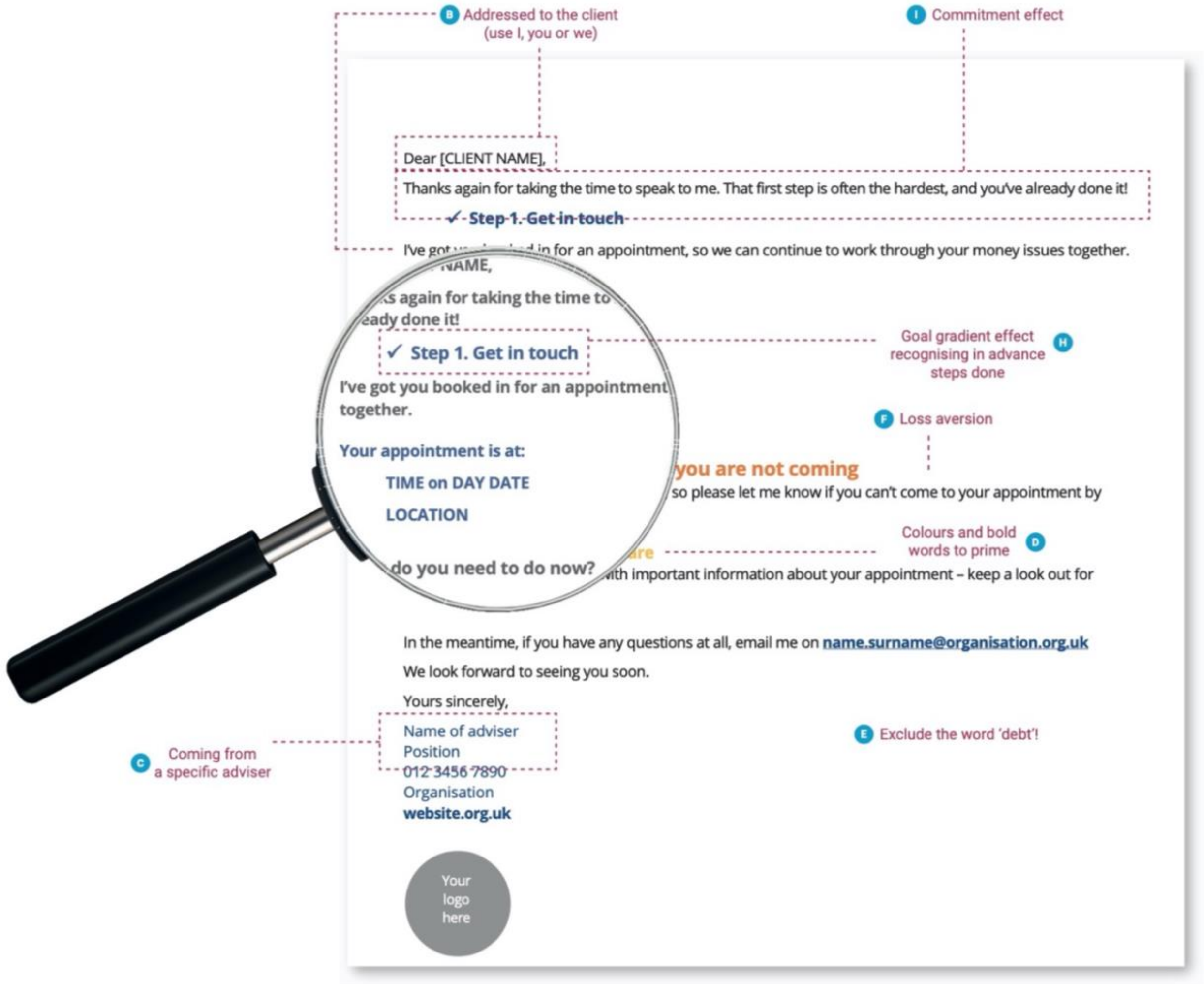
Fig. 5.1.6 Behavioural science nudges applied in the NCS

Information overload	Breaking the process towards attending the appointment down into small steps and a simple checklist of documents.
Personalised	Communication addressed to the client.
Messenger	Communication coming from the adviser or a staff member; not generically from the organisation.
Priming and salient	Use colours and bold words.
Re-framing	Exclude the word 'debt' in all initial communications since, for many over-indebted people, it has very negative associations.
Loss aversion	Missing out the opportunity since the service is at high demand.
Progression	By ticking the box at each step towards the goal of attending.
Goal gradient	The first step already has a tick box, so less steps to achieve the goal.
Commitment effect	By acknowledging the commitment to the first step clients already took by contacting the service provider.
One of the main barriers (collecting information) is not introduced until step 2.	
Implementation prompt	By planning how to get there in step 3.

[17] MaPS applied up to eight of its 'top ten tips' (tips: 1, 2, 4, 5, 6, 7, 8 and 9). See: https://masassets.blob.core.windows.net/cms/files/000/000/810/original/MAS0032-MAS-BehaviouralChange_W.PDF

Fig. 5.1.7 shows an example communication. Please also see Appendix 1 for full NCS email templates, which have been updated with learnings following prototype implementation.[18]

Fig. 5.1.7 NCS example communication



A general 'decision tree' was prepared to help participants decide when to send the different communications. This was provided in the form of an illustration (see Appendix 2).

The decision tree summarised the process as follows:

- on appointment booking, send the first communication between 0–2 days (latest), either by post or email using the template provided by MaPS;
- halfway between the booking and the appointment date, send the second communication; and
- only where the overall time between the booking and the appointment is greater than eight days (if the client is contacted by email) or 10 days (if by post), send the third communication (either 1–3 days before the appointment for email or 3–4 days for post).

[18] Digital copies of emails, letters and SMS templates can be downloaded online at: https://www.moneyadviceservice.org.uk/reducing-missed-appointments-using-behavioural-science. The original, anonymised communications are available on request.

The decision tree also reminded participants to maintain existing practices, such as including any additional material sent with their confirmation letters or calling clients before the appointment, in addition to the communications.

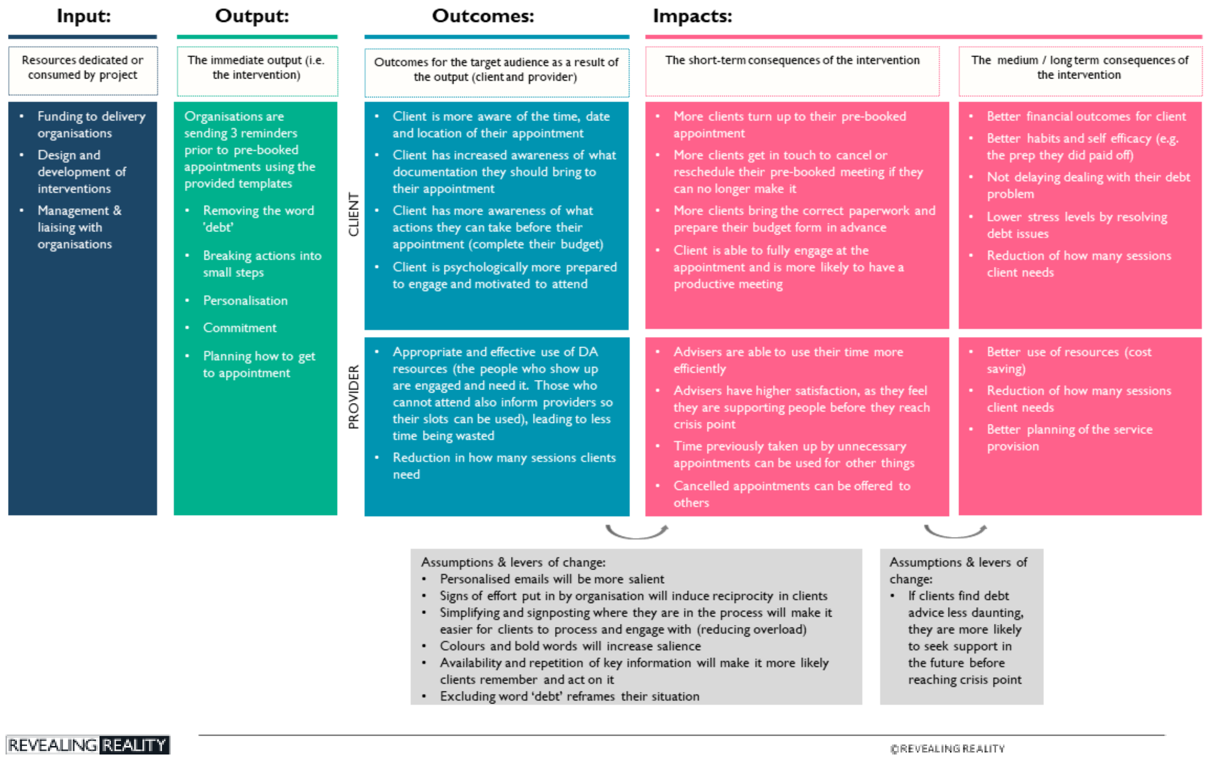
Evaluation method

As set out in Section 4, the evaluation sought to understand the impact of the change introduced on both clients and staff, with external agency Revealing Reality assessing how the NCS was implemented by each participant.

Process and implementation evaluation by Revealing Reality (RR)

RR looked at the mechanisms of impact and contextual factors taking a qualitative approach. The aim was to understand what worked well and what might need to be improved from a delivery and operational point of view. A Theory of Change was drafted (see fig. 5.1.8) as a starting point, using the information provided by MaPS and in collaboration with MaPS.

Fig. 5.1.8 Theory of Change for no-shows



Analysis

This was carried out as outlined in Section 4.

Staff interviews

Staff interviews were conducted by RR (Section 4 refers) to get a complete picture of employee attitudes, understanding, expectations and experiences of the trial implementation. In total. 43 staff interviews were conducted. Staff interviewed for each participant included the manager or team lead, debt adviser and administrative staff.

Client interviews

RR conducted telephone interviews with clients to understand their experiences with providers. This comprised 15 telephone interviews (20–40 minutes) with clients to explore their experiences of booking an appointment with the providers and any specific feedback on the interventions, complementing the data collected from providers' observations and staff interviews. RR spoke to clients who were booked in for an appointment during the implementation period and sought to explore whether the reminders had any impact on their motivation for attending the appointment. These 15 interviewees were clients of seven out of the nine participants who took part in the intervention (fig. 5.1.9 refers).

The following limitations to this strand of fieldwork should be noted:

- some of these clients were unable to remember the reminders or, if they did, it was sometimes unclear to the researchers whether they were referring to the specific templates used as part of the intervention;
- most of these clients were unable to comment on how the nudges impacted their attendance. As clients hadn't experienced a process where they *hadn't* received the reminders, many reported that they would just have attended anyway. It is therefore hard to isolate impacts of reminders;
- it was difficult to know whether clients were telling the truth about having cancelled appointments.

It should also be noted that clients who agreed to speak to RR may not be representative. They are likely to be more motivated and proactive people generally.

Fig. 5.1.9 Breakdown of clients interviewed

Participant									
Number	1		0		2		0		2
Gender	F		N.A.		1 M, 1 F		N.A.		1 M, 1 F
Age	50		N.A.		20-40		N.A.		35 – 45
Debt Range	£30,000 - £40,000		N.A.		£300 - £30,000		N.A.		£10,000 - £15,000
Attended appointment	1		N.A.		2		N.A.		0 (debt packs not returned)

Impact evaluation by MaPS

Quantitative and qualitative analysis was carried out as outlined in Section 4.[19]

Results

Impact

This section presents the impact of the NCS on no-shows. All participants used the same monitor form and definitions to keep track of bookings, attendances, no-shows and cancellations. Not all of them started the intervention on the same week. Some participants had some delays in January 2019.[20] For those that started late, they extended the intervention, meaning that participants provided data for at least 19 weeks.[21]

Only six of the eight participants who implemented the NCS were used for the impact analysis. The two participants excluded provided a mix of both clients who received the NCS and clients who did not received the NCS during the intervention period. This factor made it impossible to isolate the impact of the intervention.

The six participants recorded a total of 2,860 clients booked for a face-to-face appointment during the duration of the project (between November 2018 and March 2019). Of these, 1,135 were pre-intervention and 1,725 during the intervention (see fig. 5.1.10).

Fig. 5.1.10 Face-to-face bookings before and during the intervention

	Pre NCS	NCS
Average number of weeks[22]	8	11
Weekly average bookings of face to face (F2F) appointments	23	28
Average waiting times in days	11	13
Total clients booked for F2F appointments	1,135	1,725

[19] The Excel monitor form is available on request.

[20] Of the eight participants, two started on the second week of January 2019, four on the third week, and two on the fourth week.

[21] Of the six participants, one provided 20 weeks of data. All the others provided 19 weeks of data.

[22] Some weeks were excluded for the analysis due to holiday seasons and the implementation transition. The transition period includes time both pre- and during the NCS intervention. Weeks presented here are the actual weeks used for the analysis.

The monitoring form kept track of four different main outcomes[23] per each new client booking their first appointment (see fig. 5.1.11).

Fig. 5.1.11 New client appointments to face-to-face advice per week

Attended appointment	
No shows	The client had been pre-booked an appointment, but then did not attend the appointment or contact the organisation to cancel the appointment beforehand.
Cancellations (not reallocated)	The client has contacted to cancel their appointment, but there is not time between receiving the cancellation and the time the appointment is due to take place to allocate the appointment to another client.
Cancellations (reallocated)	The client has contacted to cancel their appointment. There is time between receiving the cancellation and the time the appointment is due to take place to allocate the appointment to another client and therefore the appointment has not been wasted due to the cancellation.

Overall impact

The pre and during NCS comparison resulted in a significant impact on the reduction of no-shows by almost one quarter (24%). At the same time, overall attendance increased, as did cancellations not being able to reallocate and cancellations able to reallocate (though for the latter only marginally).[24] Fig. 5.1.12 refers.

Fig. 5.1.12 Impact of the NCS

Client booked for face to face appointment	Pre NCS	NCS	Difference between Pre and during NCS[25]	Percentage change[26]
Attended appointment	60%	64%	3.6%	6%
No shows	26%	19%	-6.4%	-24%
Cancellations (not reallocated)	7%	9%	2.1%	31%
Cancellations (reallocated)	7%	8%	0.7%	11%

The results in fig. 5.1.12 show that a reduction of no-shows did not directly translate to an increase in attendance as a consequence of the NCS. More than half of these clients (56%) attended their appointments, whereas a third cancelled close to their appointment. Only a small portion (11%) cancelled with enough time so that their appointment could be reallocated.

[23] The monitoring form captured further details on outcomes, such as the reason for cancelling the appointment or what action the participant took with a potential new client following a cancellation or no-show. This data has not been included in the study because of its ad hoc nature (practices for recording additional supporting information varied between participants and within participating organisations).

[24] MaPS calculated the difference in the incidence of no-shows in three different ways: 1) the difference in the average weekly percentage of no-shows, 2) the difference in total percentage of no-shows, and 3) the difference of the rolling moving average weekly percentage, using the actual weekly waiting times. Each of the metrics had pros and cons, but all of them provide similar results: a decrease of no-shows in the NCS period by 24%, 23% and 26% respectively.

[25] Using a fixed effects panel data model, MaPS found that the difference between the incidence of no-shows between the pre-NCS and intervention period was statistically significant.

[26] The percentage change is the ratio in which the pre-NCS measures change during the NCS. For example, in the case of no-shows, it was 26% pre-NCS and decreased to 19% during the NCS. This makes a difference of 6.4%. The percentage change (6.4% divided by 26%) was a reduction of 24%.

One possible explanation for the increase of non-reallocated cancellations is that the final communication was sent too close to the appointment. In most cases, the last reminder was received two days before and the SMS (where active) the day before the appointment.
Late cancellations are still a positive result, as advisers do not need to wait for clients and can put their time at better use. Moreover, late cancellations can also be used to accommodate unexpected demand if proactively communicated – for example, emergency cases or drop-ins. [27]

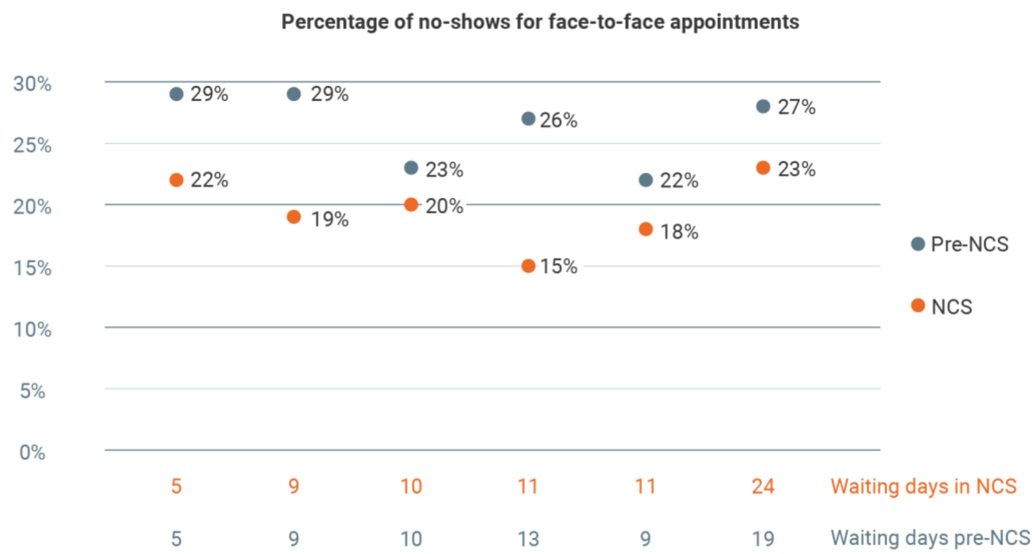
The overall impact provides a strong argument on the effectiveness of the intervention, but it does not show the full picture as each participant organisation had specific particularities. A more in-depth analysis, factoring in those differences, is provided in the following section.

Impact by participant

The decrease in percentage of no-shows for all six participants ranged from 13% to 43%.

Waiting times did not alter the effect of the NCS. As shown in fig. 5.1.13, waiting times ranged from five to 24 working days. Even in the case of the participant with the largest waiting time, the NCS had a reduction of no-shows and most interestingly, this was not the smallest reduction. It is worth noting in this case that the participant experienced an increase of six days in waiting times during the NCS, compared with before the intervention. The reason that the NCS was effective even across a wide range of waiting times was that the reminders were spread across the waiting period and, when the waiting period was short (less than 10 days), the number of reminders was consequently reduced.[28]

Fig. 5.1.13 Percentage of no-shows for face-to-face appointments



[27] For example, dealing with unexpected clients arriving to the service with an emergency case.
[28] In four of the six cases, the difference between the average of no-shows pre- and during the intervention suggest being significant, but the sample size is small (19 weeks per participant).

After controlling for a change in waiting times and the level of waiting times, the results showed evidence that the impact of the intervention was larger when the percentage of no-shows pre-NCS was higher.[29]

Interestingly, before the intervention, there was no correlation between waiting times and the incidence of no-shows. However, during the intervention, a mild positive correlation emerged. The results suggest that, by homogenising the way participants communicated to clients to attend their appointment using the NCS, this reduces the noise caused by the differences in their booking systems. Therefore, most of the numbers of incidence of no-shows remaining during the intervention were more related to waiting times – i.e. events occurring during the waiting times making people not attend or cancel the appointment.

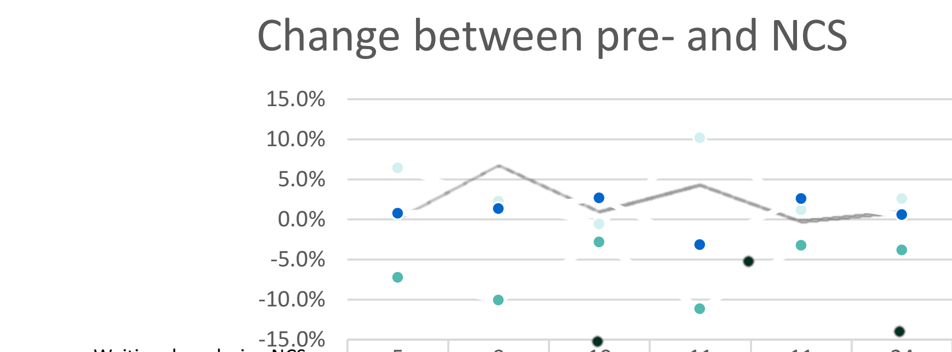
MaPS analysed other factors as well. This included looking at: the total number of clients booked; changes in the volumes of clients; centralised versus decentralised delivery systems and the number of locations. MaPS could not identify a relationship between any of these factors with the impact of the NCS.

Differences cannot be attributed only to the channel used, as the monitoring form data does not allow the separation of impact by communication channel. The three participants who have a large proportion of communications sent by post (over 65%) had a lower impact with an average reduction of no-shows of 22%. The two participants that sent mainly emails (over 80%), recorded a decrease in no-shows of 28%. While the participant that used predominately text messages (SMS), had a reduction of 25%. These differences could also be partially caused by other factors, such as using the clients' preferred channel of communication. Although which channel is more effective is an interesting question, there is not enough granular data to draw further conclusions.

Fig. 5.1.14 presents the relation between the decrease of no-shows during the NCS with the attendance and cancellations at participant level. Contrarily to the overall result, there was a mixed effect across the participant level. The first row of the table displays the average waiting days for the appointments during the intervention.

[29] The suggested correlation between the pre-NCS percentage of no-shows and the reduction of no-shows during the intervention is close to -0.65, but this uses only 12 observations.

Fig. 5.1.14 Changes pre-implementation and during the NCS



Waiting days during NCS	5	9	10	11	11	24
No-show	-7.3%	-10.2%	-2.9%	-11.2%	-3.3%	-3.9%
Attendance	6.4%	2.2%	-0.6%	10.1%	1.1%	2.5%
Cancellation no allocated	0.0%	6.7%	0.9%	4.2%	-0.3%	0.9%
Cancellation allocated	0.7%	1.3%	2.6%	-3.2%	2.5%	0.5%

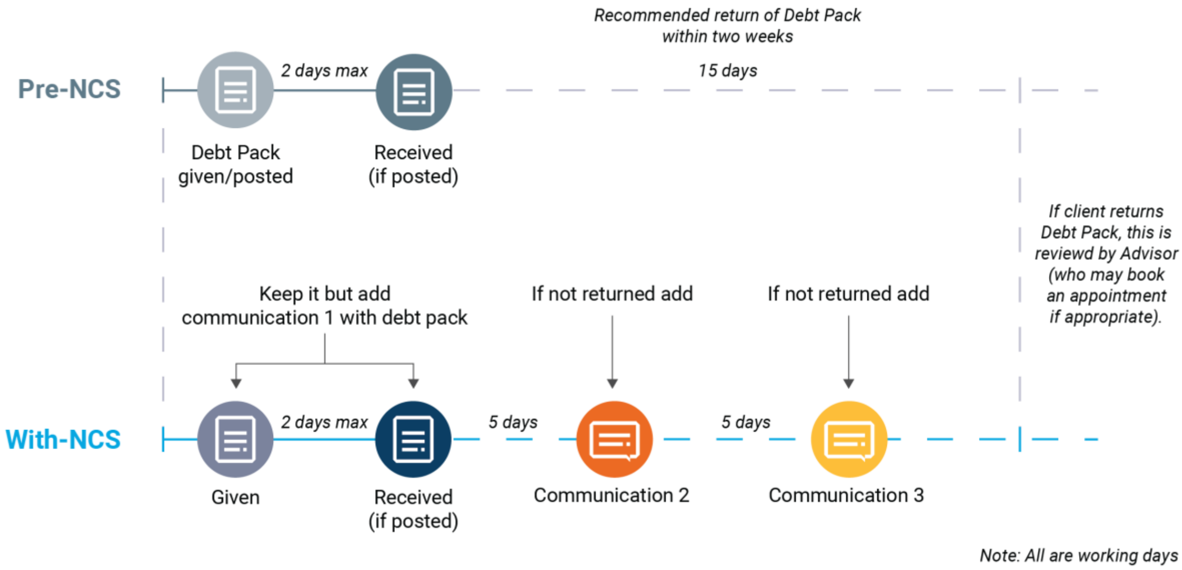
As mentioned, all participants had a reduction of no-shows, but this did not always translate into higher attendance. The cancellations not allocated at participant level were large, with two participants also having the largest reduction of incidences of no-shows. However, they showed a very different distribution across the four options. There was not a single factor that explained the differences in distribution. Some particularities on the delivery model could influence the difference in the pattern of change. For example, a more or less proactive reallocation of cancelled slots or the availability of drop-in sessions running simultaneously with the booking system.

Even though not all no-shows translate into attendance, increase in cancellations are also positive. Advisers who are no longer waiting around for clients can put time to better use.

Further application of the NCS

As explained early in this case study (see 'Participants'), one of the participants used the same strategy to increase the number of clients returning their debt pack. Once a debt pack is returned, the adviser will assess the case and contact the client to continue with their debt advice journey. 17 weeks of data were collected for the analysis: six pre- and 11 during the intervention. In total, 352 clients participated, from whom 238 received the NCS.

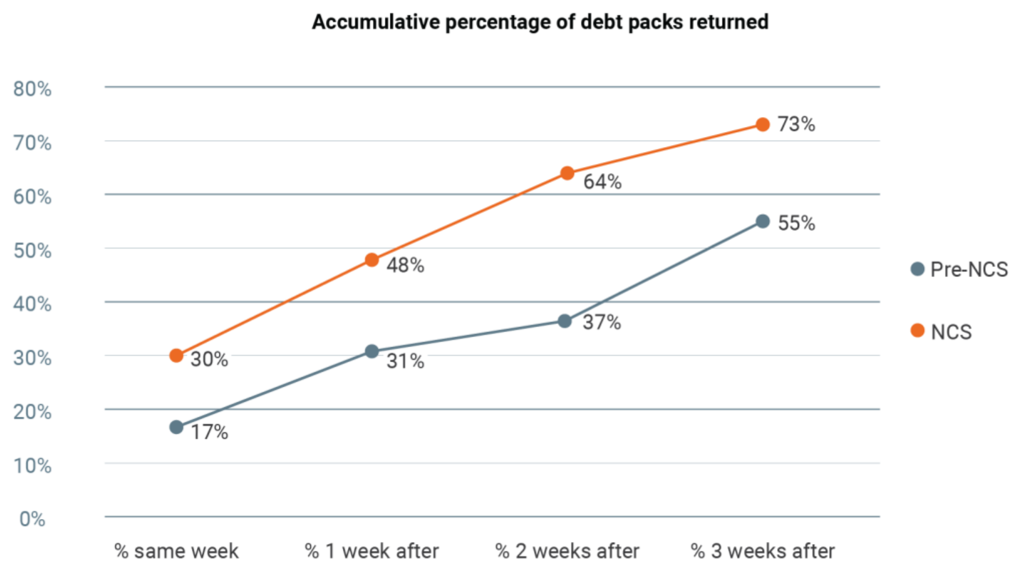
Fig. 5.1.15 Debt pack return flow chart



The intervention had a significant impact, as shown in fig. 5.1.16. Not only did the rate of return increase, but also the speed of return. An almost 80% higher 'same-week' return (from 17% to 30%) suggests that the behavioural approach used in the communication had an impact from the beginning.

This is an important finding as it indicates that it is not only the frequency of the reminders causing the change in behaviour. Over the following two weeks, the accumulative return rate using the NCS increased faster. It was in those two weeks that the additional reminders were sent. It was only after the third week that the NCS rate was lower. Overall, the NCS had a 33% increase in debt pack returns and, importantly, clients were taking actions faster to continue with their debt advice journey.

Fig. 5.1.16 Accumulative percentage of debt packs returned



This result shows that the NCS can be used in other contexts and areas of debt advice service. As discussed later, some of the participants have already taken the learning forward to other parts of their service.

Attitudes on no-shows before and during the NCS

Before and during the intervention, MaPS surveyed the staff from the participant organisations to capture their expectations, perceptions and attitudes towards no-shows and the NCS.

Prior to the implementation of this prototype, staff were asked to share their perception on the impact of no-shows. There were differences in the perception and attitudes. Some participants saw no-shows as not being a problem or something outside of their hands. Moreover, some staff perceived no-shows as not entirely negative. An unexpected window of time can, in fact, be fruitful for advisers to catch up with and balance their workload, at the expense of minor additional administrative work needed to reschedule appointments. Others had applied strategies to reduce their incidence. For example, two participants had piloted telephone call reminders before the appointment.

Advisers often saw no-shows as necessary to manage their workload

"If someone doesn't turn up, their slot is 'gone' but I can use that time for other tasks so it's not wasted."
Debt adviser

Many didn't know the scale of no-shows
"As no-shows were considered a part of everyday life, not everyone was tracking them or considered them to be a significant issue that needed to be addressed."
Revealing Reality

Fig. 5.1.17 Mixed emotions were felt by staff following no-shows

Information on staff attitudes was complemented with post-intervention visits. All staff directly or indirectly involved in the project were invited to participate in the survey. A total of 138 staff responses were completed between the two surveys, with 59 staff members taking part in both surveys. The results presented in fig. 5.1.17 to fig. 5.1.21 are based on the responses of this sub-group (59 staff members) to make the data between surveys comparable.[30]

When a no-show happens, debt advice resources are wasted in the following ways: advisers have to prepare for the appointment; time is lost due to unnecessarily waiting for the client; and finally, appointments have to be rescheduled, all of which causes frustration among staff. That said, many advisers note the positive impact of no shows in the form of unexpected additional time to catch up with other work.

"Generally, it is very upsetting as it creates pressure to have to make up for that slot. Occasionally I am happy about it if I am snowed under with work and need the catch-up time afforded by a no-show."
Debt adviser

Perceived impact of different elements of the NCS

In the survey circulated during the intervention, staff perceived the following to be the most valuable three elements of the NCS above the others: personalisation; reducing information overload and breaking actions into steps (see fig. 5.1.18).

Fig. 5.1.18 Elements of the reminders regarded as most valuable

Which elements of the reminders do you think are most valuable?[31]	net disagree	net agree
Personalisation	17%	58%
Reducing information overload	20%	48%
Breaking actions into small steps	13%	44%
Planning how to get there	25%	37%
Giving recognition for clients taking the first step	26%	37%
Colours and bold words	30%	32%
Frequency of reminders	41%	31%
Exclude word debt	41%	29%

More specifically, the style of reminders resulted in both positive and negative reactions. While some found the tone overwhelming, unprofessional and patronising, others found it friendly, approachable and accessible. Among those who disliked it, one individual stated the exclusion of the word 'debt' was ineffective. This was, however, in contrast with the body of evidence, also appreciated by the sector, suggesting that referring to debt advice as money advice helps to break barriers. Despite the dislike, some claimed to be happy to use the style as long as it was effective in keeping clients engaged. Those who enjoyed the style, claimed it gave the centre a sense of

[30] The results, including all the 138 respondents, did not have significant differences with the results presented in the report.
[31] The question used a five-point Likert Scale. A total of 59 staff members responded the survey. All staff directly or indirectly involved in the project were invited to participate.

accessibility and approachability, making clients feel comfortable and reassured. Some further noted that the style helped to differentiate the service from other organisations perceived to be less friendly, such as creditors, by presenting themselves as an approachable, yet professional service, where it is clear that *"someone is there to offer help".*

> ***"Patronising letter in my view, but clients liked it. Clients were more able to contact us. Before clients would just ignore us (…) Before when we had no-shows, people would just not turn up. Now clients are calling us. (…) The important thing is that it is effective for clients."***
> Debt adviser

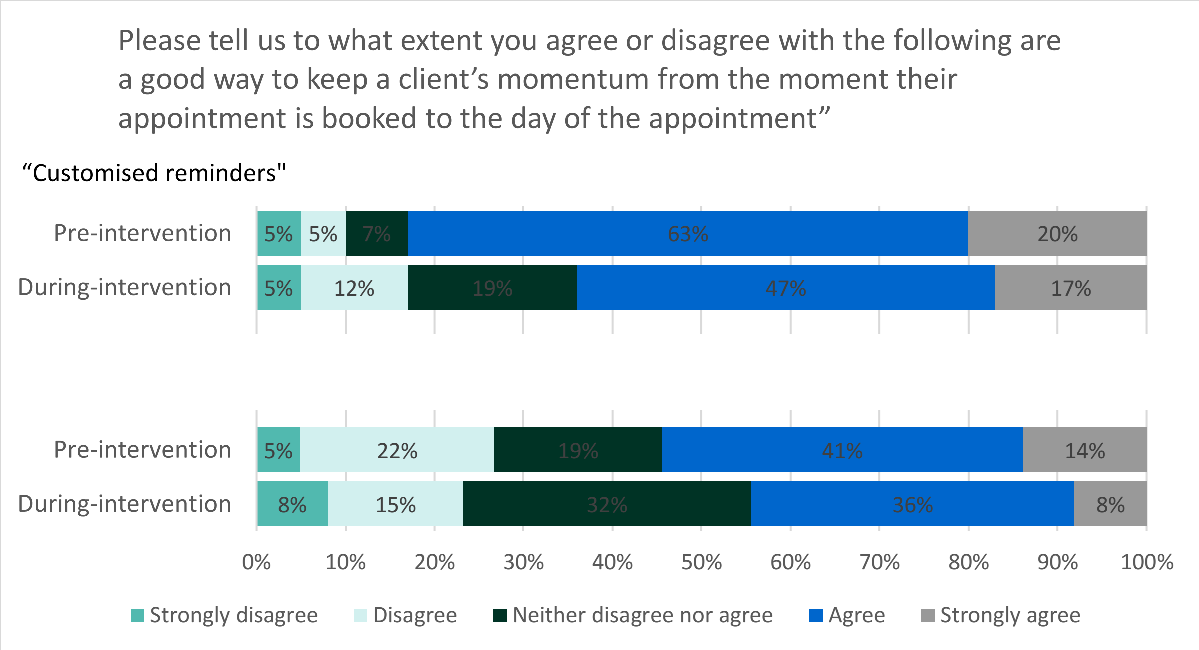
The frequency of reminders was also perceived differently among staff members. While some felt there were too many reminders, others claimed the rate was positive, as it helped to make clients more aware of their upcoming appointments. It was also observed that more reminders also meant more opportunities to get in touch, albeit to cancel, which in turn had a positive impact on the staff who felt more appreciated for their efforts. This increase in communication from clients further allowed staff to start gathering a better understanding of why clients would not attend. Staff also recognised the frequency of communications to be particularly advantageous with long waiting times.

In terms of breaking actions into small steps, staff also held conflicting opinions. In particular, one individual felt that reminding clients to bring the documentation was unnecessary. On the other hand, another adviser claimed to have found clients more prepared.

Expected impact on participating in the intervention

The pre and during intervention comparison of the value of customised and frequent reminders recorded an adjustment of perceptions. As illustrated in fig. 5.1.19, the 'agree' and 'strongly agree' ends of the spectrum reduced for both the two elements. One possible reason was that some staff attributed the existence of no-shows to uncontrollable events, and therefore, did not believe a different communication could have had any impact. Another reason was that the NCS was expected to solve the no-show by increasing attendance, whereas it also led to an increase in cancellations, which was considered a positive.

Fig. 5.1.19 Expectations and perceptions of sending NCS reminders



Perception of participating in the NCS approach

By taking part in the service prototype, participants had the chance to try out a new way to communicate with clients. To do so, they had to think about their operations and work with the challenge of altering their current models of working. This approach allowed the participants to develop a more open-minded attitude towards service innovation, as they perceived an increase in efficiency overall. When MaPS asked how the NCS affected the efficiency of the service overall, the response was positive across the staff. As shown in fig. 5.1.20, the majority of participants did not feel that the NCS compromised overall service efficiency, followed by a considerable amount (42%) of individuals noticing an improvement in their business-as-usual operations.

Fig. 5.1.20 Staff perception of the impact of the NCS on service efficiency

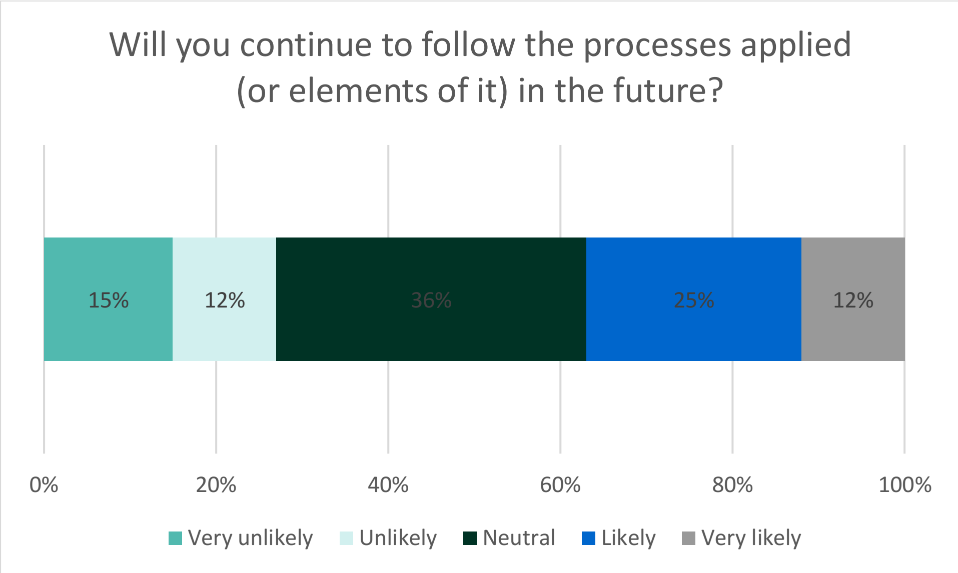
	Net Decreased	No change	Net Improved
Efficiency of service overall	8%		42%

Participants said that they had also begun to apply the learnings elsewhere in their operations, meaning not only that they saw the value in what they were doing, but also that they started looking at their services more critically.

Maintenance of the intervention

During the intervention, one third (36%) claimed they would continue to apply the NCS or elements of it. 37% said 'possibly' and 27% 'not likely'. (Fig. 5.1.21.)

Fig. 5.1.21 Staff views on maintaining the intervention



Interestingly, post-intervention research by MaPS found five out of eight participants had continued to apply the NCS. Among these, two implemented the NCS into their business-as-usual operations almost in its entirety, whereas three kept some elements of it (for example, the style of the letters). In addition, a number of participants implemented elements of the NCS across other areas of debt advice. Of the three participants who discontinued the NCS, two did so mainly due to lack of resources to maintain it.

The more in-depth investigation carried out after the intervention enriched this view with insightful observations. Generally speaking, the staff welcomed the NCS and it was claimed that "it should be standardised and used across the sector". The changes introduced allowed staff members to recognise that the mode of communication played a significant role in engaging clients and keeping them engaged throughout the process. One adviser claimed: "It taught us to be more open with clients and keep engagement".

"The appointment letter [of the NCS] should definitely be a standard, unless the clients specifically ask not to have one."
Debt adviser

Key findings

What was learned and MaPS recommendations

Proposed NCS for wider use

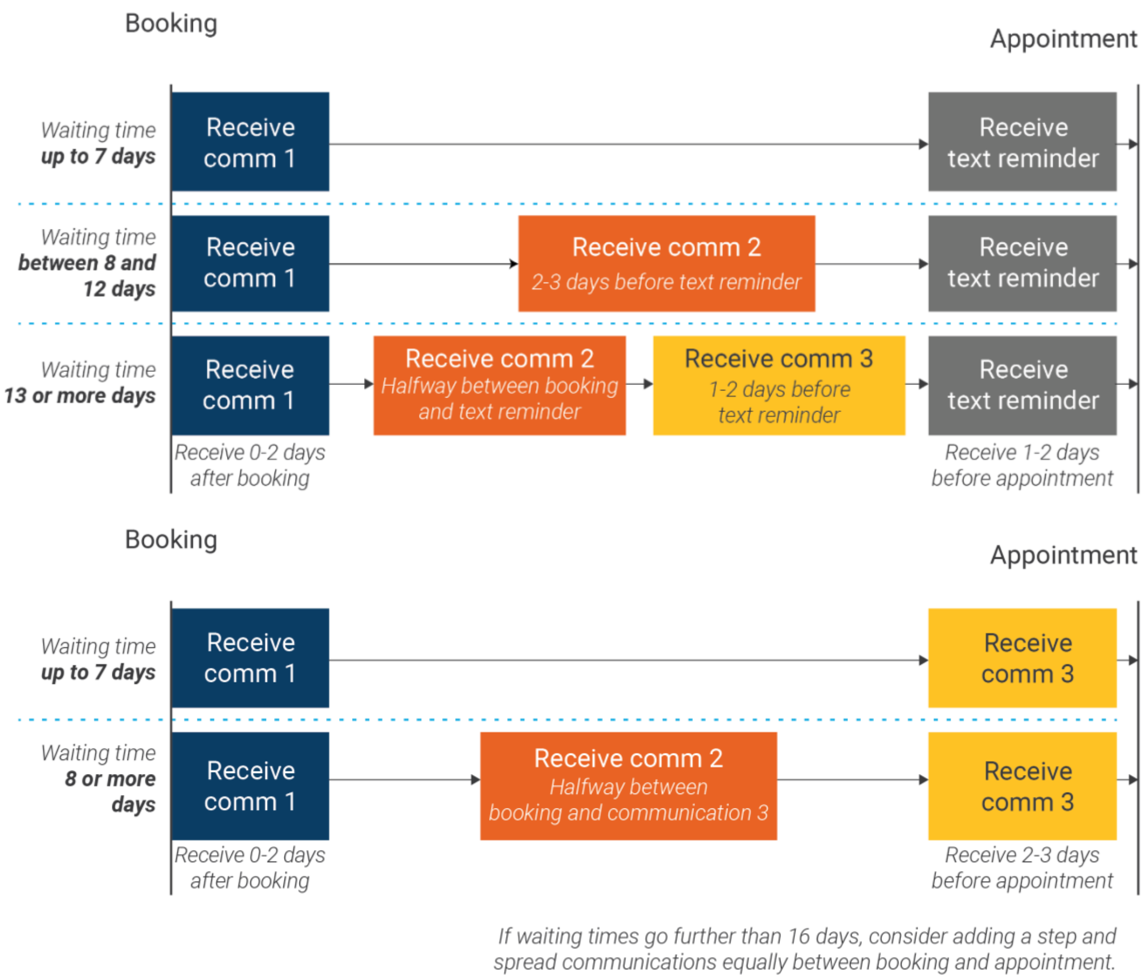
The illustrations in this section summarise how MaPS proposes that debt advice providers implement the NCS. This includes updated decision trees and communication content developed from the learnings and recommendations captured from the impact evaluation and interviews with frontline staff and clients. Refinements include:

- updating the timelines by extending the gaps between communications; and
- changing the content of the first reminder to address cases where clients were confused about whether they had to call to confirm their attendance.

Points to consider

The decision trees presented (see fig. 5.1.22) are designed to provide flexibility by offering date ranges to accommodate different waiting times and the current booking structure.

Fig. 5.1.22 NCS decision trees



Advisers should use the top decision tree if currently sending text reminders before the appointment.[32] Otherwise, they should use the decision tree at the bottom. MaPS recommends using a final text reminder in combination with the NCS.[33]

Dates are when clients receive the communication, not when they are sent. This is important for letters as time needs to be allowed after sending the post for it to reach the client. For example, if the communication has to be received in four days' time, post should be sent one to three days in advance.

The number of communications were not perceived to be overwhelming with the proposed times. The steps break the information into specific calls for action and keep the content brief and connected across steps, therefore making the debt advice journey seem easier. It is important to keep the momentum towards the appointment for the client, while minimising disengagement.

Templates of emails covering each step (see fig. 5.1.23) are available in Appendix 1. Digital copies of letters, SMS and emails can be downloaded online at: https://www.moneyadviceservice.org.uk/reducing-missed-appointments-using-behavioural-science Advisers might need to adjust their communications if sending only one or two messages. Templates of these cases are also available as a download using the given link.

Fig. 5.1.23 NCS steps

Step one can be given there and then if the booking is face to face, otherwise the client should receive it within two days.

Step two is a 'wild card' that allows advisers to moderate the time gap between communications, while keeping the client engaged.

Step three should reach clients to give them enough time to make arrangements or let the adviser know if they cannot attend so the appointment can be reallocated. If sending a text reminder, the step three communication should arrive just before this.

It may be best if the text reminder arrives two days before the appointment. This would allow time to allocate cancellations, but should be tested to see if one day before works better for the adviser.

Recommendations to implement the NCS

The NCS was designed using the BCW methodology (Section 4 refers), which at its core, explains behavioural change as a result of the influence of three components: capabilities; opportunities and motivation. More specifically, this model states that capability and opportunity are necessary to trigger the motivation required to achieve behavioural change. The interaction of these three components is key to reducing the risk of reversion of the initial targeted behaviour and increasing the success of the intervention implemented.[34]

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[32] Some debt advisers called their clients as well as, or instead of, sending a final text reminder, which is effective but requires greater resources.
[33] Where providers do not have the opportunity to send text messages, consider including them in the future.
[34] See: https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3096582/

Although the NCS is designed to drive behavioural change from a client's perspective, its implementation also requires a change among staff. For this reason, the next section highlights the learnings captured from frontline staff to ease the implementation of the NCS following a similar structure that takes into account how to facilitate the capability, opportunity and motivation of staff members.

Build capabilities

Capability is the capacity to engage in the activities related to the implementation of the NCS, without the necessary training on how to use a specific software to send the reminders. For example, staff will not be able to easily implement the NCS to current models of working. Building capabilities is achieved by providing efficient and comprehensive skills' development. To ease this process, MaPS identified two main potential barriers that should be addressed: increasing trust in technology and providing an understanding of the service change.

1. Support for staff around new technology

Adopting new technologies, or ways of working with current technologies, can be problematic. Individuals who are accustomed to traditional models may lack trust in changing the way they do things**.** Whether in the case of new software, or a new way of using current software, it is best to start from what you have and progressively move forward.

While implementing a new technology (for example, to automate the NCS) can reduce the workload and ease the implementation of the NCS, existing technologies that are already in place can be explored to achieve the same aim and find more effective ways of working.

One solution is to identify 'tech-savvy' individuals who can champion and lead the implementation of new tools and technologies, helping to build trust and confidence among others. Despite the presence of such an individual, it is important that staff are provided with the time and resources to see the new technology in action, building trust and acceptance of new models of working.

Building trust in a new technology, or a new way to work with existing technology is key. Time is needed so technology is accepted by all individuals, especially those who are less tech-savvy.

2. Provide clarity on the 'what' and 'why'

For a smooth implementation of a service change, individuals need to comprehend the 'what', 'why' and extent to which things are changing. This happens most effectively by adopting a pragmatic approach, through which individuals understand and see how things work in practice. Practical aspects should be linked to theoretical explanations most explicitly and individuals should be allowed to ask questions to resolve doubts.

For this intervention, MaPS provided theoretical background prior to the implementation of the NCS. However, this was insufficiently linked to practice. It was later discovered that some individuals found it difficult to identify what parts of the reminders could, and could not, be changed.

It is important to show how things work in practice sooner rather than later, making the links between theory and practice explicit. This includes clarifying from the start which elements can and cannot be changed. Providing support during this phase is fundamental. This could come in the form of training, or by creating opportunities for staff to ask questions and resolve doubts.

"You need to engage the team and have a conversation to work out how to accommodate the new process with their current way of working. You need to understand your staff and they need to understand what is being done."
Manager

Staff need to know the exact changes they need to make
"It is important for staff implementing the initiative to know what to do similarly or differently from what they are currently doing, and how their day-to-day role will change."
Revealing Reality

Create opportunities

The most fertile ground should be explored to allow the NCS to be implemented within the current service model. This is framed in terms of creating the right opportunities.

Opportunities include those factors external to the individuals that can make the implementation possible. For example, the existence of an email client to be able to send emails. MaPS and Revealing Reality's research identified five key considerations for creating the right opportunities.

1. Provide adequate resources

Experimenting is essential to understanding how to integrate the new communication system with current business operations. Implementation of new processes does not happen overnight. Every novelty introduces new problems, which must be identified and addressed throughout a process of trial and error. This requires adequate resources (people, time and money) to be put in place as a pre-requisite to enable change initiatives. Individuals must be given a chance to experiment, review and feedback. Creating space to reflect on current practices and devise novel strategies to integrate the old and the new is key.

Regardless of how strenuous and challenging, most processes will eventually get easier.

"Without having the wider infrastructure or resources, organisations may struggle to implement the intervention accurately."
Revealing Reality

2. Tailor it

Adopting new models of working is not always feasible without making compromises and adjustments to the old and the new altogether. Disrupting current service models with dramatic changes, however, is likely to be unwelcomed and unsustainable. The best approach is to work out collaboratively with staff members how the new service implementation can fit the existing model.

Organisations need to have the tools and systems in place to support the implementation
"Without having the wider infrastructure or resources, organisations may struggle to implement the intervention accurately."
Revealing Reality

Organisations need to know what they are going to do, over what timeframe and with what resources/budget
"Organisations need to be able to plan ahead and ensure the intervention they are implementing complements the implementation of the intervention in other locations and lends itself to being evaluated effectively."
Revealing Reality

3. Be aware of hidden dynamics

Debt advice providers operate under strain, pressure and in a constant increase of demand and deficiency of resources to meet that demand. For this reason, no-shows might not be perceived as entirely negative. An unexpected window of time can be useful for advisers to catch up with and balance their workload. Reducing the occurrence of no-shows in an organisation that is partially using no-shows to catch up with workload is unsustainable in the long-term. In this case, reducing no-shows not only clashes with the interest of the frontline staff, but it could overload the system. Operational changes need to consider the hidden dynamics and target them first. Otherwise, there is the risk of creating more problems than solving them. The goal should be to develop more efficient service delivery models that make better use of resources and do not demand overtime or no-shows to operate.

4. Encourage small-scale, bottom-up innovation

Frontline staff hold rich insights on how to improve things. However, service implementations often come from the top, causing disruption and frustration among staff. This is ever-more problematic when radical changes are introduced. Small incremental innovations are more achievable than implementing radical and disrupting changes to service delivery, especially when they are driven from the bottom-up. Rather than thinking big, small-scale, bottom-up innovations are encouraged, where staff are given opportunities to rethink their services and be in control of their changes.

A cultural shift is needed; one where staff are given the opportunity to innovate their services, which in turn would make the workflow more efficient. Management should oversee driving such a shift, so that frontline staff feel empowered and in control of using their knowledge to change services in ways that are most useful.

5. Create more opportunities for collaboration and communication

Research by MaPS and RR found a lack of clarity and understanding of the processes in which participants operated. Different individuals who are part of the same team may have completely different views and knowledge on how, for example, reminders are sent to clients on a daily basis.

This lack of clarity makes it difficult for organisations to identify disharmonies or inefficiencies, and thus introduce changes and innovations. Having clarity will improve the understanding of other staff members indirectly affected. This will help the 'buy-in' of the change, which could be significantly facilitated with data collection.

Participants who embraced a more open approach to collaboration and communication in their daily practices were able to identify faults and problems with the implementation of the NCS sooner. Admin staff and advisers collaborating and supporting one another in the implementation of the NCS found the experience positive and informative.

> **Staff at all levels need to know the interventions is happening**
> *"Without this knowledge, staff will not be able to carry it out or support other colleagues to carry it out."*
> **Revealing Reality**

Foster motivation

Motivation is defined as all those internal processes that energise and direct the implementation of the NCS. This includes habitual processes and emotional responses, as well as analytical decision-making. Once the skills and infrastructure is in place, to cement the required behaviour into daily processes there needs to be a motivational push to increase confidence in it.

> *"If organisations are motivated to tackle an issue, they are more likely to take the initiative to innovate their processes or approach. This may also lead to greater innovation throughout the debt advice sector."*
> **Revealing Reality**

1. Collaboration and praise

Providing praise and acknowledging success and efforts among staff contribute to the success of new service implementations. As an adviser explained: *"You need teamwork. We are very integrated in the way we work (…) we discussed together how we need to handle it. It took some time for people to understand how to make the process work, because everyone has their own ways of working (…) we built trust over time by double-checking and supporting each other".*

2. Appreciating the benefit

Appreciating the value of introducing a change helps to foster engagement and buy-in of staff, leading to more effective change implementations. Unless staff understand and appreciate what is being done, they won't fully engage with the process.

Frontline staff need to understand the overall goal of the intervention and how the changes relate to that goal
"Staff generally need to understand why they are doing something and what the benefit is (to themselves or others). If people understand the why behind something, they are more likely to be invested in that behaviour."
Revealing Reality

3. Be open to change: "do it"

No-shows is a known problem; however, only marginal actions are in place to tackle it because most individuals are reluctant to change established processes. By taking part in this intervention, participants had the chance to challenge their existing models of working and reflect more deeply about no-shows as a problem. This in turn, elicited novel perceptions and attitudes, realising that no-shows can indeed, at least partially, be influenced.

Other practical recommendations

1. Use a centralised and automated booking system if possible

The NCS is most effective when the system is centralised, automated and customisable. However, where implementing an automated system is not possible, a manual setup is still an option – as long as the volume of clients is manageable.

Managing client information centrally ensures that information is kept up-to-date and can accurately be used to remind clients of their upcoming appointments. Where a centralised system is not an option, ad-hoc strategies should be in place to create a seamless workflow that integrates and mirrors data that may come from multiple sources and in different formats.[35] Extra checks are also necessary to ensure that information circulates correctly across all the different systems. When multiple locations fall under a single administration, a centralised system is highly preferred.

Consider the long-term view

The NCS is most efficient when sent automatically. This may be perceived to be lengthy and expensive, however, it is very cost-effective in the long term. On the contrary, manual set-up may feel easier at first, but it still requires an investment in time to develop ad-hoc processes.

In addition, a manual process will continuously be labour-intensive and resource-draining, whereas an automated process, once set up, requires minimal maintenance. Automatisation, on the other hand, requires inputs and resources mainly during the initial set-up and has the benefit of reducing the risk of human errors.

Allow for customisation

Despite being centralised and automated, the system dealing with the NCS should also allow space for customisation. Customisation in this case means both in terms of the content and frequency of the reminders.

[35] For example, a calendar with tasks notes where all relevant staff have edit rights.

Allowing staff to feed in their wording is important, especially at the beginning when the system is being set up. In some cases, staff may need to tweak the content to personalise the reminders with specific customers. From an administrative perspective, having a responsible person in charge of overseeing the process is desirable.

In terms of frequency, the system should have pre-set rules, but allow an option for staff to alter the scheduling of reminders if necessary to meet the needs of particular clients.

2. Let client choice dictate the communication channel used

Regardless of whether reminders reached clients by email, post or by text message (SMS), the NCS proved to be effective. This finding leads to an interesting conclusion: clients should be given the choice to be contacted in their preferred way. Ad-hoc strategies can also be introduced to flag the communication, while maintaining client privacy. For example, one centre marked letters in a specific way by pen, while another called a specific number of times so the clients knew it was the organisation and not a creditor. When asking clients for consent to send communications to them, it is a good time to collect their preference method.

Every channel of communication has its benefits and disadvantages. We captured individuals' perceptions on the use of each channel. These are, however, mostly subjective and may not necessarily be true for all clients. The risk is, that staff may be embedding their own preferences and concerns when it comes to contacting clients, instead of relying on the evidence of what works, or may be refusing to challenge their current working methods in favour of client preferences.

3. Use data gathering to support positive change

Data collection helps to debunk misconceptions and influence change while the action of monitoring gave rise to several positive and interesting effects.

It is important to first consider what minimal information is necessary to measure the impact. Then, to think about the amount of workload required to gather that information. Finally, to integrate the process of data gathering, so that it becomes standard operating practice.

A simple version that allows organisations to record information to measure the impact of the NCS is recommended. In situations where extra resources are not available to cope with the additional workload that basic monitoring requires, MaPS encourages organisations to invest time to discuss the data that is already available as a way to raise awareness and understanding of a particular problem.

Data collection gave a detailed and realistic picture of the occurrence of no-shows, which raised a more in-depth awareness and consciousness about the problem and prompted actions that were not thought of before. One adviser stated: "Participating gave us the chance to explore more deeply and learn more about the issue of no-shows".

Consequently, the quality and accuracy of the monitoring increased – fuelled by the enthusiasm of that staff who, contrary to the beginning, appreciated the value and grew interested in performing the task. This was also triggered by exchanging feedback on how the information was being sourced and used to perform the monitoring.

Seeing the value of monitoring created a ‘virtuous circle’, increasing eagerness to monitor more. It also helped staff to embrace the NCS and integrate it into current business operations, as its effectiveness was made objectively evident.

5. Case studies

5.2. Handling emergency cases

Executive summary

The aim of the Emergency Cases Prototype was to create spare capacity at face-to-face services to better manage pre-booked daily operations when facing an unexpected arrival of clients with an emergency.

The initial thinking was to create additional capacity by having a debt adviser, or several advisers, available to deal with the unexpected demand, minimising the impact on business-as-usual activities. After the workshop co-design stage with the two main participants, it was decided that the best solution to create this spare capacity was by freeing up advisers from administrative tasks. These tasks were to be taken up by support (admin) staff instead.

An additional debt advice service provider – a third participant – was identified during the recruitment process. This organisation had already included elements of the prototype to tackle emergency cases and was therefore treated differently in the research. The provider served as a benchmark participant for learnings on client demand and on having an adviser available daily to support clients in emergency situations, as well as making use of admin staff.

Impact

For one provider, the prototype enabled advisers to decrease the amount of time spent outside working hours and deal more efficiently with emergency clients, despite the increase of emergencies. Staff worked very closely and collaboratively to solve how to handle emergency cases. This likely led a higher engagement in adopting the prototype and a smoother implementation.

The other provider took a few iterations to achieve a solution. The organisation had a small increase in time advisers spent working outside of business-as-usual activities and an increase of time spent on emergency clients. In addition, the provider registered a drastic increase in clients with more serious issues. Emergencies were not always properly recognised, meaning that more clients were taking up the time of specialist advisers even when they were in no real emergency.

This new approach led to an increase in quality of service, since more emergency clients were seen promptly by a specialist within working hours. One participant made the prototype a permanent feature of service operations. The other stated that the only reason why the implementation did not continue was solely due to a lack of funding to cover the additional administration to take on some of the advisers’ tasks.

Recommendations for implementation

Administrative support has to be recognised and trusted as a critical resource in helping advisers give debt advice and it needs to be used effectively.

- Flexibility is good but this needs to be tailored or applied in an ad-hoc way.
- Clear protocols need to be provided and implemented to more accurately identify emergency cases.
- Accurate monitoring is beneficial since it provides understanding of demand, leading to timely and effective decisions.
- Resources should be assigned in a more holistic and granular way, considering all necessary tasks and ensuring budgets are assigned to specific job roles to complete specific tasks.
- Provide opportunities for Staff need the right opportunities to develop their skills and take on new responsibilities.

What drives innovation?

- Ensuring that all employees understand the need for change.
- Increasing cooperation and coordination between staff.
- Ensuring that management listens to the views of staff and client feedback.
- Allowing space to experiment and not feel restrained from taking risks that may lead to the development of innovative and effective models of working.

For details on these recommendations, please see the last section of this case study.

Background

Emergency cases are the most common circumstances advisers encounter in their day-to-day work. MaPS collected strong evidence of the negative spill-over effect that unbooked emergency cases can have on the overall management of advice centres. Moreover, their frequency not only affects adviser productivity, but also their personal wellbeing.

Among the multiple consequences that unbooked emergency cases have on debt provision, research found that advisers deprioritise other tasks such as data recording, consent request and case filing. Advisers might end up working under stress when discussing complex situations with clients as they try to catch up with their growing client waiting list and daily administrative work, falling into a firefighting trap (fighting the immediate fire).

By freeing up debt advisers' time, the intervention seeks to increase capacity to help additional clients in emergency cases, create the opportunity for service innovation and enhance the quality of business-as-usual activities. This initiative supports one of five national goals – delivering 'Better debt advice' when clients need it – which forms a part of the UK Strategy for Financial Wellbeing led by MaPS.[36]

Scope of the approach

The aim of the Emergency Cases Prototype was to create spare capacity for face-to-face services to better manage daily operations in the presence of the unexpected arrival of clients with an emergency. There were no specific behavioural nudge techniques applied in this implementation, although behavioural change among staff was required using the Behavioural Change Wheel method and a collaborative approach with participants (Section 4 refers).

The concept consisted of arranging an empty slot (desk/office space and adviser) to deal with emergency cases that had not been pre-booked. This decision was based on previous interventions that led to better practices in the health sector, for example in improving operation room efficiency.[37] As part of this approach, the implementation required a behavioural change among staff. The main impact outcome was to free up debt advisers' time by allocating certain of their tasks to support staff.

The prototype was intended to benefit both clients and service providers. Fig. 5.2.1 summarises the hypothesised short and long-term impacts of the intervention for both the participating organisations and clients.

Fig. 5.2.1 Short- and long-term impacts of the intervention

	Organisations	Clients
Short term impacts	▪ More emergency cases being dealt with ▪ Reduction in cases being referred to other organisations ▪ Reduced adviser time spent on emergency cases outside planned operations/business as usual ▪ Improved adviser wellbeing	▪ Fewer clients are referred to other providers when it is more appropriated to deal with cases in house ▪ Better quality emergency appointments ▪ Scheduled appointments aren't disrupted/delayed
Long term impacts	▪ Improved general provider efficiency ▪ Improved adviser wellbeing	▪ Clients might be more engaged to follow up advice instead of firefighting

[36] See: https://maps.org.uk/uk-strategy-for-financial-wellbeing
[37] For applications in operating room services, see 'Quality Matters' (2005), 'Case Study: Flow Management at St. John's Regional Health Centre', Institute of Healthcare Improvement (2011); 'Improving Surgical Flow at St. John's Regional Health Centre: A Leap of Faith'; and California Healthcare Foundation (2007) 'Improving Patient Flow and Throughput in California Hospitals Operating Rooms Services'.

Prototype proposal and implementation

Service prototype identification

The identification of the Emergency Cases Prototype resulted from a careful process, as set out in Section 4.

Creating spare capacity by having one full-time equivalent (FTE) specialist adviser for emergencies was selected as the highest-ranking candidate target behaviours that could bring about the desired outcome of reducing the impact of unexpected emergency cases on an organisation's normal services. This initiative was then fully developed as outlined in fig. 5.2.2

Fig. 5.2.2 Developing the selected target behaviour

	Face to face provider to build up slack
Who needs to perform the behaviour?	Staff of the service provider
What do they need to do differently to achieve the desired change?	- Create the spare capacity of one full-time equivalent (FTE) and space for the provision. - Keep the spare capacity as a last minute/emergency only room/desk. - Do not take on workload assigned to colleagues (planning should be respected). - Do not commit workload to their emergency rota slot. - Do not promote the emergency capacity to non-emergency clients who should follow the normal route (ie booking an appointment first). - Filter emergency cases from non-emergencies.
When do they need to do it?	During the planning of staff workload. When customer arrives.
Where do they need to do it?	At the advice centre.
How often do they need to do it?	Potentially every day, but this depends on the centre's expected emergency rate.
With whom do they need to do it?	With the customer.

Although the target behaviour was selected, the actual practical implementation changed. Increased debt adviser capacity was achieved by transferring tasks to admin support staff. The final specification was adapted to existing debt advice delivery operations by participants during the implementation phase.

Recruitment process

MaPS followed a defined recruitment process (set out in Section 4) to enrol participants and implement the Emergency Cases Prototype.

Eight debt advice providers, who happened to be all part of the Citizen Advice network, responded to the call to participate. The initial invitation included some criteria to allow interested participants to self-assess their suitability, such as providing pre-booked, face-to-face debt advice. The next step was to request additional information to assess the viability of potential participants. MaPS looked at the performances and the details of the centres to ensure that implementation of the prototype would not have a negative impact on their current service provision.

The main factors considered were the following:

- providers with three or more advisers;
- offering face-to-face booking appointments;
- a minimum of three emergency cases per week; and
- currently referring emergency cases to third parties.

The criteria filtered out some of the candidates. Participants were asked to track the number of emergencies for a period of time to validate these figures and ensure they met the requirements.

Participants

Two debt advice providers were involved in implementing the Emergency Cases Prototype. These are referred to as Participant 1 (P1) and Participant 2 (P2). Both looked to accommodate emergency clients by increasing administrative support and encouraging advisers to pass on administrative tasks to admin staff when needed.

An additional third provider was identified during the recruitment process. This organisation had recently undergone a significant transformation of its service delivery model. The third participant did not actually implement any prototype contrarily to the first two but was nevertheless involved as it was found that it was already implementing elements of the prototype. The learnings with this participant are on having an adviser available each day to deal with clients in emergency situations and using staff support, as well as acting as a benchmark regarding client demand. For this reason, the provider is referred to as the benchmark participant.

> *"Having someone come to see the pressures that we work under first hand [is what I value the most of this experience]."*
> **Staff survey**

Fig. 5.2.2 provides an overview of the characteristics of the three participants. More details are provided in the following section.

Fig. 5.2.2 Participants' details

	P1	P2	Benchmark
Full time equivalent (FTE)	5.6 FTE 6 advisers	4 FTE 4 advisers 1 member of admin staff	5 FTE 5 advisers 1 volunteer
Locations	Main Outreach 2 offices	1 office 2 locations 2 outreaches	1 office Several outreaches with flexibility to open and close to cope with demand

How Participant 1 (P1) dealt with emergency cases

At the time of the mapping exercise, P1 noted that emergency clients could be identified from the following three different channels.

1. Main office: Either via the drop-in service with generalists or via the same-day and pre-booked appointments with specialists.
2. Outreach office: Either through the drop-in service with a generalist or via a pre-booked appointment with specialist.
3. Telephone line (local).

Once identified as an emergency, different courses of actions were followed at P1 depending on the channel and the capacity available. The main office had a debt adviser on hand each day to assist emergency clients dropping in. Emergency clients over the phone were also referred to this resource depending on location capacity and the ability of the client to travel. At the other delivery office, named the Outreach office, there was no such capacity. Advisers struggled to meet demand when emergency clients arrived.

In most circumstances, emergency clients were referred to the telephone service for advice, regardless of whether this was the most appropriate channel for them. Occasionally, emergency clients approaching the drop-in service at the Outreach office were assisted by the supervising adviser, creating additional work for that individual that would be considered outside of business-as-usual activities.

The procedure followed by P1 for dealing with emergency cases is presented in fig. 5.2.3.

Fig. 5.2.3 Process followed by P1 to deal with emergency cases

Figure 1: The process followed by Participant 1 to deal with emergency cases

How Participant 2 (P2) dealt with emergency cases

Appointment slots were always booked between nine and 14 days ahead and so debt advisers were unable to accommodate many emergencies unless there was a cancelled appointment on the day. Before the implementation, where it was identified that a client had an emergency query, their details were signposted onto a ‘bailiff hotline’ or passed to the money advice admin staff, who would call the client to discuss the matter further and provide brief information on how to deal with the emergency. Often, admin staff would have a prior discussion with a specialist debt adviser working in the office or on occasions, they asked the adviser to speak to the client directly – disrupting the debt adviser’s workload.

Advice to emergency clients was given from specialists during casework days only when there were no booked appointments, or when clients cancelled their appointments, either by phone or face to face. Existing clients with emergencies, on the other hand, were contacting the adviser who had assisted them previously to seek support. This often resulted in the adviser calling the client to provide them with advice over the telephone or asking the client to come in for a face-to-face appointment outside of business-as-usual activities.

The procedure followed by P2 to deal with emergency cases is presented in fig. 5.2.4.

Fig. 5.2.4 Process followed by P2 to deal with emergency cases

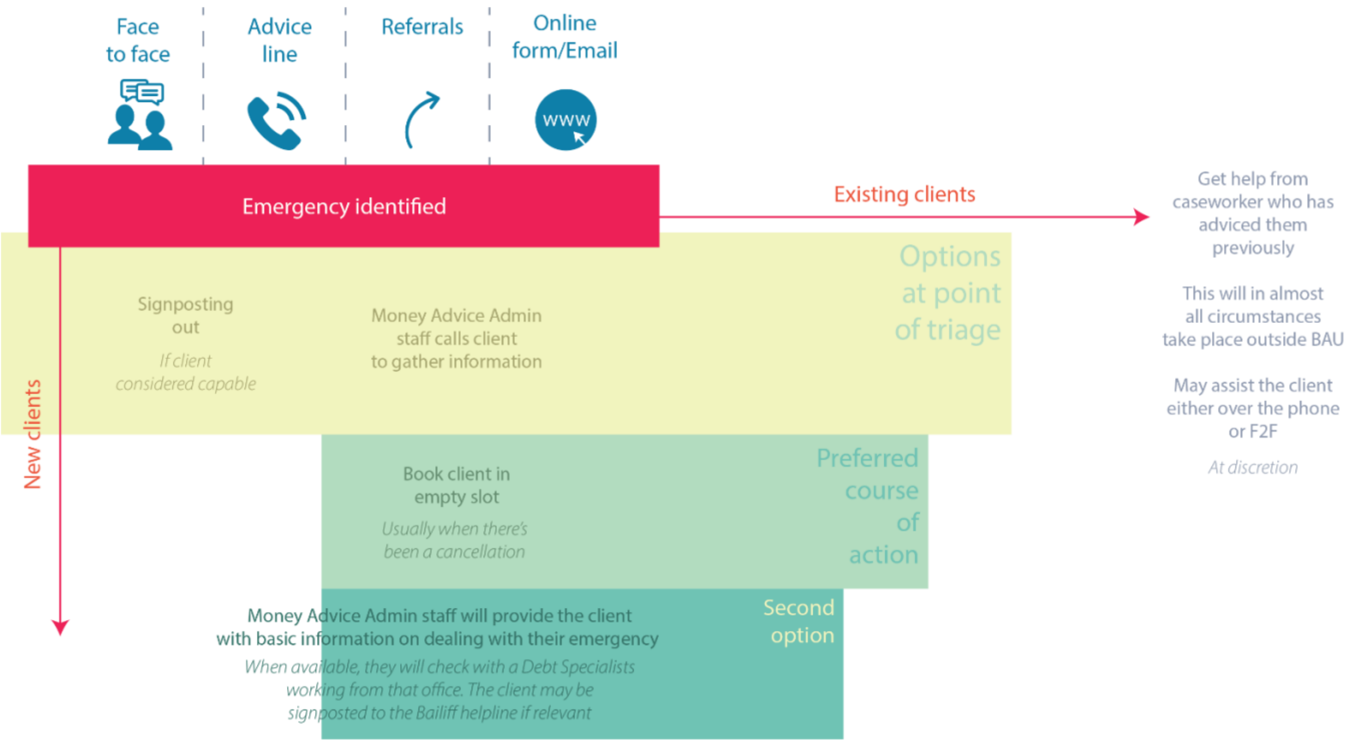


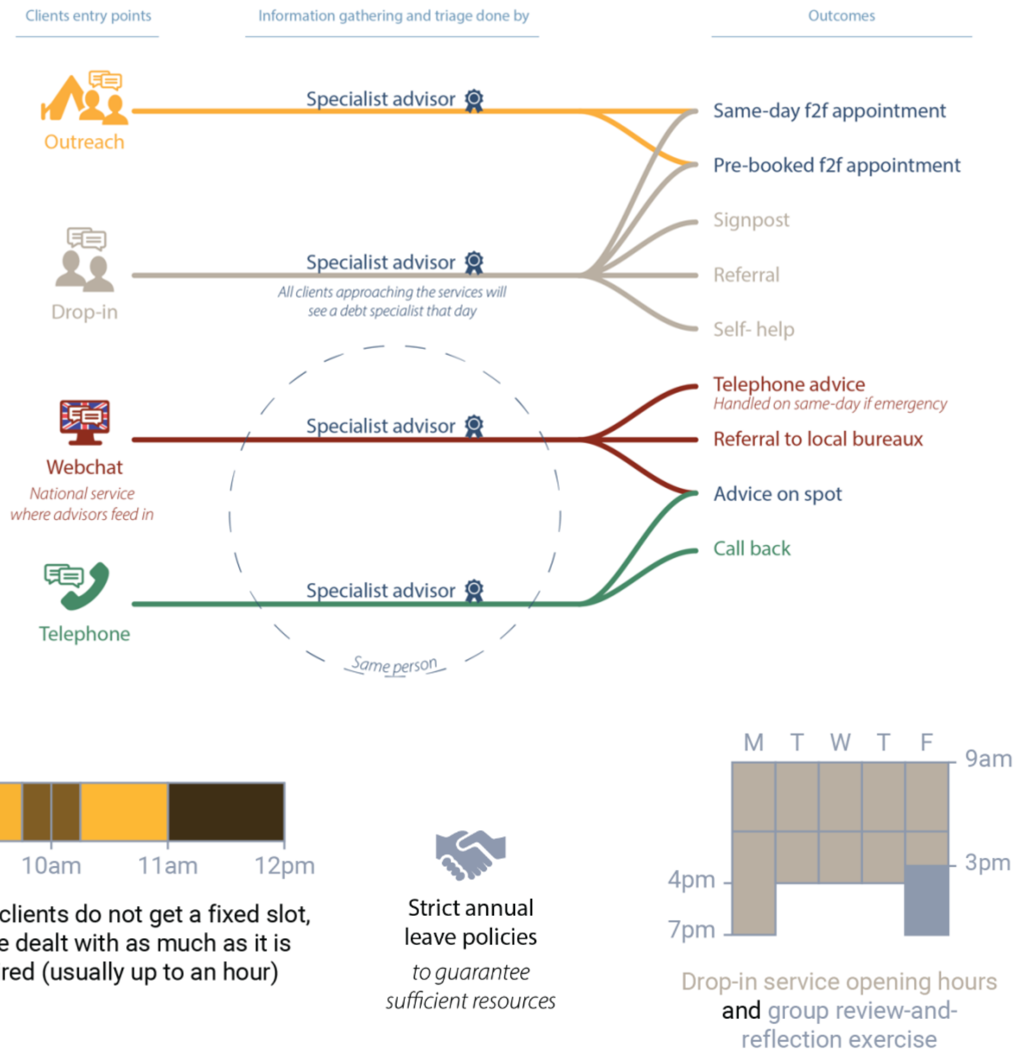
Figure 2: The process followed by Participant 2 to deal with emergency cases

Benchmark participant details

It was agreed that the benchmark participant would not apply any changes to their current process. The newly designed service was mapped during the workshop session by MaPS and is illustrated in fig. 5.2.5. The illustration captures the four entry points through which debt advice is provided to clients (outreach, drop-in, webchat and telephone) and visualises the debt advice process and the possible outcomes for each of these channels. The illustration also captures some of the key elements of the service, in particular the service delivery processes.

It should be noted that the benchmark participant had one debt adviser available each day to deal with clients in emergency situations requiring advice.

Fig. 5.2.5 Process followed by Benchmark participant



Preparation of the intervention

The collaborative process between participants and MaPS is explained in Section 4, with the following specifics for this intervention.

The information captured during the mapping process helped to understand the mechanisms of how the participants' services operated. This focused on looking at the entry points for emergency clients and the procedure followed to provide individuals with advice. Specific features of the service were also captured, including the number of FTE for debt advice and the number of locations. This exercise helped to analyse the results by looking at the context within which they were generated to understand what dynamics or processes may be nurturing positive or negative results.

The target behaviour was presented by MaPS together with several practical options based on theory and evidence from the health sector (identified during the application of the Behavioural Change Wheel, see Section 4). Possible implementations were discussed with each of the participants. The solution to create spare capacity by transferring feasible tasks from adviser to support staff was finally developed and agreed on collaboratively during this pre-implementation phase. The implementation of the service was left to participants alone.

With the benchmark participant, a similar process was followed, though this focused solely on mapping their current service provision.

Implementation

The prototype was applied differently by participants. This section describes the details of how each participant dealt with emergency cases during the intervention.

For both main participants, admin staff provided support to advisers by facilitating the adviser's job (for example, by getting client files ready before the appointments), as well as taking on some of the adviser's tasks (such as drafting letters). Fig. 5.2.6 provides some examples of the tasks carried out by admin staff during the implementation.

Fig. 5.2.6 Summary of additional tasks undertaken by admin staff during the implementation

- Getting files ready for advisers before client appointments.
- Helping clients to go through the documents, and fill the consent and income and expenditure forms.
- Assisting with photocopying and scanning of documents.
- Helping clients to complete a Credit Report Request form and checking credit reports.
- Drafting letters to creditors.
- Recording creditor responses and preparing a report for advisers to update clients.
- Uploading documents and updating the client's case record on the CMS.
- Contacting clients for agreed actions and updating the client file with any changes or developments.
- Booking follow-up appointments.
- Contacting creditors and clients for updates.

Implementation at P1

The intention was to generate additional administrative support for debt advisers to cover a variety of common tasks. This would free up the capacity of advisers to deal with emergency cases when needed. For the first two months, the additional administrative support for advisers in the Outreach office came from a staff member in the Main office. During this period, advisers were encouraged to try and accommodate more emergencies within their existing structure by using no-show appointments or the dedicated resource for drop-ins.

Seeing that this solution was not working as intended, the CEO introduced two changes. First, the additional administrative support was moved full-time to the Outreach office to encourage uptake by the debt advisers and benefit from the additional resource. Secondly, as there was a concern that debt advisers were struggling with the lack of structure, a small portion of pre-booked appointments that the debt specialists provided each week was kept free for any emergency clients who approached the service.

Seven hours of additional administrative time was funded by MaPS for the implementation, this would give capacity to assist five to eight emergency clients per week.

Implementation at P2

The implementation with this provider looked to accommodate emergency clients by increasing administrative support and encouraging advisers to pass on administrative tasks to admin staff when needed. The money advice admin staff member who usually worked part time increased their hours and took a list of administrative tasks from the advisers. The extra assistance to debt advisers included the tasks presented in fig. 5.2.6.

With an increase in administrative support, P2 anticipated a reduction in emergency cases being referred or signposted to other advice organisation because of the availability of caseworkers to deal with the emergency cases.

6.5 hours of additional administrative time was funded by MaPS for the implementation to provide capacity to assist approximately five additional emergency clients per week.

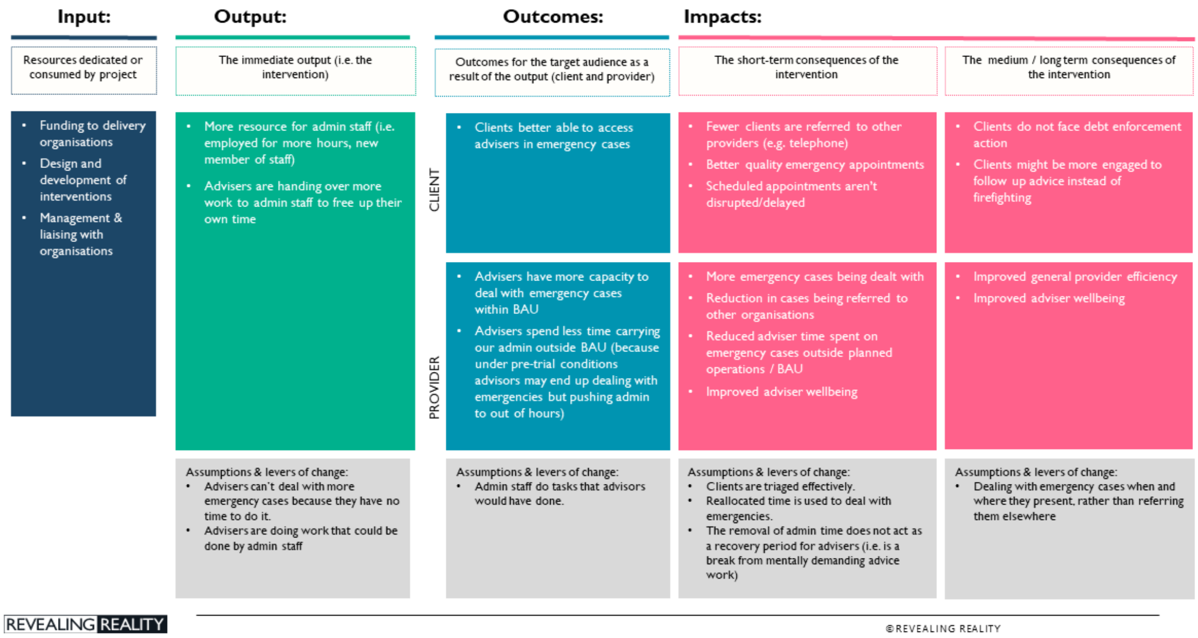
Evaluation method

As set out in Section 4, the evaluation sought to understand the impact of the change introduced on both clients and staff, with external agency Revealing Reality assessing how the Emergency Case Prototype was implemented by each participant.

Process and implementation evaluation by Revealing Reality (RR)

RR looked at the mechanisms of impact and contextual factors taking a qualitative approach. The aim was to understand what worked well and what might need to be improved from a delivery and operational point of view. Fig. 5.2.7 shows the Theory of Change drafted as a starting point in collaboration with MaPS.

Fig. 5.2.7 Theory of Change for Emergency Cases Prototype



Analysis

This was carried out as outlined in Section 4.

Staff interviews

Staff interviews were conducted by RR (Section 4 refers) to get a complete picture of their attitudes, understanding, expectations and experiences of the trial implementation. In total. 16 staff interviews were conducted. Staff interviewed for each participant included the manager or team lead, debt adviser and administrative staff.

Client interviews

As this intervention only concerned organisations and how they made use of resources, no clients were interviewed.

Impact evaluation by MaPS

Quantitative and qualitative analysis was carried out as outlined in Section 4.

Weekly quantitative information was collected on:

- emergencies in general, including the number of emergency approaches, cases assisted, when advice was given, average adviser time spent of emergencies and the knock-on effect of emergencies to business-as-usual activities; and
- specific emergency clients, including client debt advice needs, clients' capability, intervention outcomes, number of client interactions, and approximate adviser time spent on emergency cases.

The additional time that this monitoring required was funded by MaPS.[38]

Results

MaPS' impact evaluation of monitoring forms and online survey

This section presents the result from the in-house analysis carried out by MaPS using the Excel monitoring forms and online survey.

Overall, 114 emergency cases were recorded. Of these, 36 were before and 78 during the intervention. Fig. 5.2.8 summarises the volumes per each participant, showing differences before and during the implementation. The numbers between parenthesis are weekly averages.

Fig. 5.2.8 Overview of the emergency cases recorded by participants before and during the implementation of the Emergency Cases Prototype

Intervention overview	P1		P2	
	Before	During	Before	During
Weeks	9	13	7	12
Emergency client cases	6 (1)	17 (1.3)	30 (4.3)	61 (5.1)
In house	1/6 (0.2)	8/17 (0.5)	17/30 (0.6)	55/61 (0.9)
Assisted outside business as usual			(4.6)	(2)
Average adviser time spent working outside of business as usual due to emergency cases (over all time spent in the week)	9min	22min	3hrs 30min	2hrs 55min
Average time spent by the adviser on an emergency client	1hr	1hrs 45min	50min	55min
Total number of interactions with staff/volunteers (number of times)	1	2	3.8	4.8

Increase in emergency clients

The two participants saw an increase in the weekly average of emergency clients. The average time spent by advisers on an emergency client increased in both cases, one by 45 minutes and the other only marginally by 5 minutes.

Although a reduction in the overall average time advisers spent on emergency cases outside of business as usual was also expected for P1, this increased significantly from 9 minutes to 22 minutes. This is reflected in the average time spent by the adviser on an emergency client, which more than doubled during the implementation of the prototype with an additional 45 minutes. The reason for this may be due to emergency clients not getting through to a specialist adviser at the Outreach office (and being dealt with at triage) and this changing during the intervention. This may also

[38] The Excel monitor form is available on request.

account for the increase in the number of interactions from one to two, meaning that more resources were drawn into individual cases.

P2 results behave as intended by the intervention. These were: a reduction in the time advisers had to deal with emergency clients outside of business as usual (from 3 hours and 30 minutes to 2 hours and 55 minutes); an increase in the time spent with emergency clients per week (4.3 to 5.1); and a reduction in the number of emergency cases assisted outside of business as usual (from 4.6 to 2). The number of interactions with staff was high, but this is probably due to the collaborative approach of dealing with clients where admin staff were a big part of the process.

At first sight, this means that the prototype had a positive impact by allowing advisers to dedicate more time and provide specialist support to emergency cases. A more holistic look at the data collected is required to fully understand the picture.

Detailed information was collected to differentiate the channels where emergencies occurred and use of referrals. The number of cases is shown between parenthesis in fig. 5.2.9.

Fig. 5.2.9 Information on clients booked for face-to-face appointments before and during the implementation of the Emergency Cases Prototype

	P1		P2	
	Before	During	Before	During
In house F2F appointment (debt adviser)	17%	47%	25%	68%
In house F2F appointment (other)	0%	0%	7%	2%
In house telephone advice	0%	18%	4%	0%
Information to self help (with follow up appointment with debt adviser booked)	0%	0%	21%	11%
Information to self help	0%	0%	14%	10%
Referral to telephone advice provider	67%	24%	7%	0%
Other referral (another F2F provider, online, self help)	0%	6%	0%	8%
Other	17%	6%	21%	2%

The overall number of in-house, face-to-face appointments increased as the intervention was designed to achieve (from 17% to 47% for P1 and from 25% to 68% for P2). At the same time, the information to self-help decreased (both with and without follow-up appointments) and referral to telephone advice decreased, meaning that more clients were seen in-house instead.

At P2 in particular, the new capacity created a reduction in the number of emergency clients being referred to other providers and also a decrease in the information to self-help with a follow-up appointment with a debt adviser. These decreases were most likely

Information was collected also on the emergency clients that required immediate action, as per fig. 5.2.10.[39]

Fig. 5.2.10 Recorded advice needs for each of emergency client who required immediate attention

	P1		P2	
	Before	**During**	**Before**	**During**
Bailiff action	33%	18%	96%	84%
Eviction hearing or enforcement				
Committal hearing or enforcement	0%	0%	7%	10%
Other				
Average number of cases per client	1	1	1.3	1.2

Emergency clients with bailiff action decreased for both providers, whereas those with eviction hearing or enforcement increased (more significantly for P1). This increase came somewhat of a surprise because local authorities (and other creditors) tend to increase enforcement action to recover debts at the start of the calendar year (or end of the financial year). It is also when payments have been missed due to Christmas expenses and a time where finances are tight. However, these results might be due to the small number of cases.

The monitoring form also recorded information on the outcomes of emergency cases. The results between both providers differ as follows. Fig. 5.2.11 provides a summary of all the relevant data.

Fig. 5.2.11 Intervention outcome for each emergency case

	P1		P2 (Only in house)	
	Before	**During**	**Before**	**During**
A. Preparation for court	0%	25%	0%	26%
B. Negotiation with third parties	0%	0%	0%	19%
C. Preventing enforcement	0%	10%	100%	88%
D. Preventing bailiff action	0%	5%	100%	86%
E. Preventing homelessness	0%	10%	14%	12%
F. Reduced amount of debt	0%	0%	0%	2%
G: Information on dealing with enforcement given	17%	55%	100%	90%
Other	0%	0%	0%	5%
Number of outcomes	1	2	3.1	3.3

[39] Other clients' needs included in the monitoring form, but were not recorded were: Disconnection of utilities, Repossession of HP goods, and HMRC income tax debts recovery.

We found very different outcomes in each of the interventions. For P1, the pre-intervention outcomes were in most cases providing, 'information on dealing with enforcement', demonstrating the limited service provided to emergencies presenting at this office. While these clients might have better outcomes in the medium/long term, very little was being resolved for the client on the day.

Fig. 5.2.11 indicates that the number of outcomes per client doubled from 1 to 2, while fig. 5.2.8 shows that the additional time dedicated by the adviser to deal with these clients increased on average by 45 minutes. Both figures suggest that advisers were able to tackle different parts of the client's problem. However, looking in depth at the figures in fig. 5.2.11, the increase in outcomes was driven mainly by 'information on dealing with enforcement given' (55% of the outcomes). In contrast, P2 had an increase in 'preparation for court', 'negotiation with third parties' and 'preventing homelessness'. These are all outcomes that, in most circumstances, only a specialist adviser would be able to achieve for a client, suggesting that the shift to increase support by a specialist debt adviser has had a positive impact in terms of client outcomes. 'Information on dealing with enforcement' has reduced, which may suggest that there had been more capacity to give full advice, rather than information only (which is what admin staff were able to provide). Eviction hearing and committal hearing enforcement increased during the intervention. This may be due to the time of year (with councils and other creditors having increased pressure to recover in-year debts). There was no significant change in the number of outcomes per client, but these were reasonably high pre-intervention. However, the number and type of outcomes were over-reported pre-intervention. There were cases where enforcement cases were dealt with by simply handing out information. This was likely to be a delay or avoidance practice, rather than preventing enforcements.

A final data collection kept track of the capability of emergency clients (see fig. 5.2.12).

Fig. 5.2.12 Client capability recorded by participants before and during the implementation of the Emergency Cases Prototype

	P1		P2	
	Before	**During**	**Before**	**During**
Mental health	0%	23%	14%	16%
Physical Health	0%	18%	11%	21%
Literacy	0%	0%	0%	0%
Language Barrier	0%	0%	7%	5%
Other	0%	0%	4%	0%
None	100%	59%	64%	55%
Number of capabilities	0	1	1	1

As shown in fig. 5.2.12, P1 recorded no clients with capability issues during the data collection that preceded the implementation of the prototype. This is possibly due to only six emergency clients seen in that period. On the contrary, during the implementation the percentage of emergency clients with 'none' recorded under capability nearly halved. This change in the number of clients with mental and physical health may also have had an impact on the time spent during the advice sessions.

At P2, there was a small increase in client capability for physical health. Since capability remained fairly consistent, rather than changing at different times of the year, there is a suggestion that the main factor driving the increase in emergency cases was more clients needing advice on eviction hearing or enforcement. The percentages of emergency clients with 'none' recorded as a capability during the intervention are similar to the other participant.

Conclusions

P1 recorded two key measurements: a small increase in time advisers spent working outside of business-as-usual activities and an increase of time spent on emergency clients. P1, however, also recorded a reduction in self-help and telephone referrals, meaning that more clients were accommodated and seen by in-house advisers. In addition, P1 registered a drastic increase in more serious issues, such as a court hearing or enforcement, as well as clients with mental and physical health issues. To complete this picture, it is also worth noting that at P1 (as explained earlier under 'Implementation at P1'), the management changed the process implementation during the intervention after the first two months. The additional administrative support was not used by advisers in the Outreach office and it became functional only when it was moved there. The post-evaluation also found that emergencies were not always properly recognised, meaning that more clients were taking up the time of specialist advisers even when they were in no real emergency.

For P2, the prototype enabled advisers to decrease the amount of time spent outside working hours and deal more efficiently with emergency clients, despite the increase of emergencies. The post-implementation evaluation found that staff worked very closely and collaboratively to come up together with a solution on how to handle emergency cases. This likely caused a higher engagement of the prototype and a smoother implementation.

Benchmark participant

Since the service prototype was not implemented, the discussion focuses on the similarities and differences with this participant and P1 and P2, who implemented the prototype.

Although there are specific local factors influencing the demand of services and the needs of clients, we should expect some similar patterns to emerge between the two participants and the benchmark participant if the intervention was working as intended. As mentioned above, P1 had some issues on the demand were some cases erroneously classified as emergencies. For that reason, we were only able to compare the distribution of needs and outcome between P2 and the benchmark participant.

Firstly, there was an increase in the number of emergency cases in the intervention period for all participants. This was as expected due to seasonal fluctuations of demand where, in the early months of the new year, the demands increase.

There are also other specific local factors that affect the demand of debt advice services from clients with different capabilities. However, the percentages of emergency clients who recorded 'none' under capability during the intervention are similar to those seen by the participants applying the intervention (between 53% and 59% reported 'none' under capability).

We found very similar needs in bailiff action (84% versus 82%) and eviction hearing or enforcement (19% versus 12%) between participant P2 and the benchmark participant, with all other specific needs under 10%. There were also large similarities in outcomes where the percentage differences between 'preparation for court', 'negotiation with third parties' and 'preventing homeless' were 1%, 5% and 2% respectively. In relative terms, 'preventing enforcement' and 'preventing bailiff actions' were also very similar. Both have the highest incidence for each provider (88% and 86% for P2 respectively, and 76% and 73% for the benchmark participant).

As covered in the previous section, P2 shows to have been able to develop a suitable intervention to deal with emergency cases, while P1 struggled. It took P1 a few iterations to achieve a solution, which was not helped by the low demand of emergency cases. The comparison with the benchmark participant shows a similar pattern with P2 in the emergency clients' needs and outcomes, while also reducing the impact on business as usual.

Staff perception of the problem

Prior to the implementation of the prototype, when information was being collected from MaPS about participants, staff were asked to share their perception on the impact of emergency cases.

In terms of impact on the adviser's work schedule, some staff of the two participants realised that unplanned emergency cases *"potentially impact[ed] the caseworkers ability to keep on top of their current caseload"* because *"they need to prioritise the emergencies".* They explained that this influenced specific aspects of their workload, such as *"completing tasks, file reviews, submitting documents in a timely manner (…) adhering to time limits (…) [and] complete comprehensive case notes and case recording".*

One staff member claimed that emergency cases "*often require[d] a minimum of 2 hours [of] additional work (…) meaning they [advisers] stay behind their paid hours".* Interestingly, one staff member did not perceive emergency cases as a problem "*as we always accommodate emergencies one way or another*". The fact that clients were potentially unseen to prioritise emergencies was not perceived as a problem. However, the data provided by participants shows an impact on business-as-usual operations. More specifically, the average time spent working outside of business-as-usual activities due to emergency cases could be as much as 3.5 hours per week.

The impact of emergencies was seen to be related also to external factors. One individual, for example, claimed that "*sometimes one client can present with several emergencies and an interview* *becomes very long, i.e. telephone calls which last longer, are on hold for a long period before you can speak to anyone and not always resolving the matter*". This is the case when creditors have limited staff and "*so the waiting time (…) increases*".

Emergencies were also perceived as detrimental to reaching targets among advisers. One respondent claimed to feel *"vulnerable and (…) pressured all the time*". This, for example, was because clients were found to have signed *"controlled good agreements*", making the bailiffs *"very difficult to negotiate with – you end up going back to [the] original creditor who also sometimes refers you back to the bailiff"*.

Staff were then asked whether advisers were ever forced to take on additional work to accommodate emergency cases. Advisers were proactive and committed to assisting and advising clients. In the majority of cases, emergency clients were always prioritised and dealt with in house. Advisers stated, *"[we] will not turn down seeing a client so to say that they are forced to see a client is strong word to use"*. When clients present in an emergency, advisers "*tend to deal with the case from then until closed"*, although in some cases they are "*occasionally refer[red] to a partner agency when there is availability*". This could happen, although it is not considered to be the norm. More likely, some potential clients were not seen on the day.

The advisers' work was inevitably seen to be impacted by emergency clients. However, 'Support and Development meetings' were seen to be a resource to support advisers. Within these meetings, a case list is produced and a discussion with the adviser addresses case management and capacity.

Finally, it was underlined that due to the "*stricter quality and case recording criteria for debt and the prescribed MAS accreditation (training) (…) it is the paid advisers who do everything"*. This was seen as an issue when a shortage of staff occurs. (MAS stands for the Money Advice Service, now part of MaPS.)

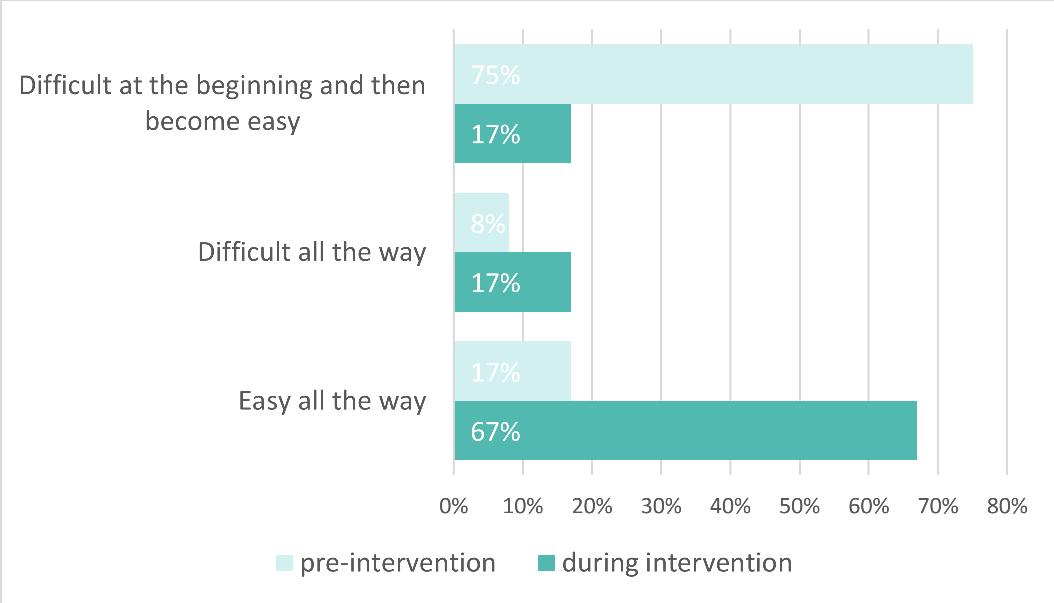
Staff survey

The staff survey was completed by 19 individual staff members from P1 and P2. There was a high engagement, with a rate of response of 92% for the first survey and 100% for the second survey. As there were staff who left or joined the participants between the two surveys, the results in this section are generated by looking solely at the respondents who completed both waves, which included 12 individuals.

Staff initially thought the implementation of the prototype was going to be 'difficult at the beginning and then become easy'. On the contrary, the same question asked during the implementation of the prototype registered an entirely different response. The majority of staff members thought that the implementation was '*easy all the way'* (fig. 5.2.15 refers).[40]

[40] A similar pattern is found when analysing the results of all respondents in wave 1 or wave 2.

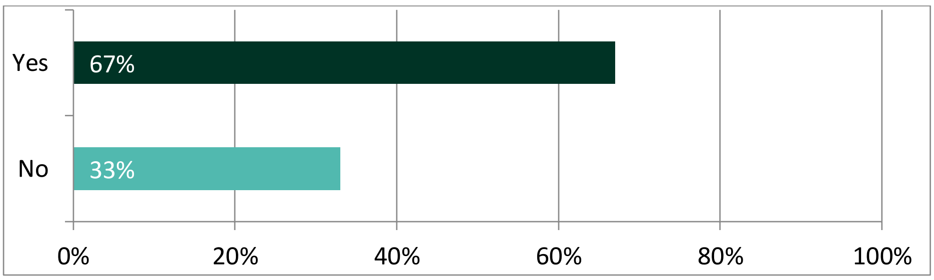
Fig. 5.2.15 Staff perception of implementing the service prototype (pre and during intervention survey)



This meant that, before the implementation, the expectation of the staff was higher than the perceptions during the implementation. This shift in perception was confirmed through the post-intervention round of interviews as the approach required staff to work internally to manage the changes required for implementation, initially causing some confusion. The value and the benefit of implementing the change were not understood. Over time, through cooperation and discussions, advisers and admin staff worked out the process, noticing a positive impact of the change on their self and on the quality of the service. Participant staff realised as soon as they started with the implementation that it was actually a lot simpler than they had expected.

In fact, staff in the second survey wave already started noticing the positive effects of the change. 67% of respondents claimed that, 'the overall quality of advice has increased from a client experience perspective due to prototype being implemented' (fig. 5.2.17). This trend was strengthened during the final round of visits after more time had passed and the positive effects were become ever more evident.[41]

Fig. 5.2.17 Staff perception of the overall quality of advice increased from a client experience perspective due to prototype being implemented



[41] A similar pattern is found considering the results of all 18 respondents in wave 2. More specifically, 78% claimed that 'the overall quality of advice has increased from a client experience perspective due to prototype being implemented'.

The post-intervention evaluation found that only one participant made the prototype a permanent feature of service operations. The other stated that the only reason why the implementation did not continue was solely due to a lack of funding to cover the additional administration to take on some of the advisers' tasks. This was a confirmation of the trend spotted from the survey in which, even before the implementation ended, more than half of respondents (59%) took a positive stance when asked, "Will you continue to follow the processes applied in the prototype (or elements of it) in the future?" 33% were undecided. Only a small amount (8%, which means one individual out of the 12 who completed the surveys) responded with "not likely".[42]

In fact, when asked to share some thoughts on the prototype, respondents claimed that "the whole trial has been a good exercise" to learn about "dealing with emergencies" and increase the "ability to advise clients with emergency cases".

Key findings

What was learned and MaPS recommendations

This section outlines the concluding remarks and reflections on the implementation of the Emergency Cases Prototype to provide recommendations on the lessons learned as an escalation strategy. It is heavily informed by MaPS' final round of visits, where staff members were asked to share their comments to capture insights on the practical aspects of the implementation of the prototype, helping to facilitate its wider introduction among other debt advice providers.

The value of administrative support

Once adjusted to the new model of work, staff not only valued the additional administrative support, but considered it vital to the delivery of advice. Advisers still retained important tasks that needed their monitoring, but could pass on many others, if necessary, to ensure they could dedicate the appropriate amount of time to emergency clients. Admin staff, on the other hand, were providing this support only when needed, meaning not too much of an additional workload – and therefore strain – was put on them.

This new approach led to an increase in quality of service, since more emergency clients were seen promptly by specialist within working hours. The staff acknowledged that quality of service was also driven by an effective use of resources to support debt advisers in the delivery of advice. Participants recognised that parts of the funding should be allocated to increasing administrative capacity, which in turn would enhance the debt advice delivery within this model of working. Advisers stated that the prototype enabled them to reduce stress on their daily workload. Finally, admin staff remarked that the intervention had increased their confidence in dealing with clients, although the limitations of their role was recognised, that is not to provide regulated and qualified advice.

> *"Providers appreciated the additional admin time the service prototype provided."*
> **Revealing Reality**

[42] All of the additional six respondents that participated in wave 2, but not in wave 1, were in favour of continuing with the implementation.

Flexibility is good, but needs to be tailored or applied in an ad-hoc way

At the benchmark participant's organisation, the new service development that followed the change of management generated a powerful transformative force that challenged traditional models of working. This was because staff were fully involved and took ownership of the changes since these embodied their personal experiences. As an outcome of this process, flexibility became an important feature, which permeated across different aspects of the new service. As a new process was implemented, the flexibility to adapt it across the participants encountered more barriers, which were overcome only when staff took ownership of the change processes (for example, deciding together which tasks to pass on).

For some individuals, flexibility is not easy to approach. Some individuals may be more confident with well-defined tasks and structures that leave no space for 'surprises' or present last-minute change.

The contrast between more flexible and inelastic approaches may also affect clients in a similar way. Some clients in fact may be happy with having the possibility to simply 'drop-in', whereas others may need that reassurance of a pre-booked appointment. For this reason, a combination of 'booking' and 'drop-in' services may be a more effective way to meet the needs of different clients.

In any case, sharing workloads across staff was seen to be most effective in dealing with unexpected emergencies that also occur regularly. Management should encourage a flexible environment at the core of business operations as much as possible by allowing staff to take ownership of changes. More rigid, top-down approaches can be effective when staff do not engage with change. It is important to have controls in place to capture possible negative effects of the change implemented and react accordingly, considering staff work preferences and client needs.

What drives innovation?

MaPS suggested a potential service change to deal with emergency cases, but the practical implementation was not regulated by MaPS. Participants needed to make the final decisions on what to do in practice and work out how to change existing processes to implement the change. Looking at how participants embraced and managed the innovation was also part of the learnings of the project.

1. Understanding

The fact that staff were not prescriptively told what to do caused some confusion at first, especially among some individuals who did not appreciate the uncertainty of the impact that the new model of working was bringing. Over time however, advisers learned to appreciate the change introduced after seeing the positive effects. By passing on some of their tasks to admin staff, they could promptly support clients in emergencies, without a consequent increase of strain on their workload. The implementation led to a greater willingness to take on tasks. This in turn further engaged them in the process changes.

Staff who understand the value of process change will increase their willingness to challenge existing models of working. Innovative service change should be tackled by being more or less prescriptive, depending on the individual's appreciation of uncertainty.

Organisations need to know what they are going to do, over what time frame and with what resources/budget
"Providers were not clear on the best way to structure the emergencies prototype to suit their processes/demand and struggled to put effective systems into practice."
Revealing Reality

Staff need to know the exact changes they need to make
"Staff were given vague instructions on how their duties would change during the intervention, and as a result struggled to implement the prototype."
Revealing Reality

"[during the implementation] clients can have emergency situations dealt with quickly and efficiently that is positive, preparing for implementation is however crucial to the objective being achieved and being successful."
Staff survey

2. Cooperation and coordination

Initially, advisers were not comfortable with passing on some of their tasks to administrative staff. They feared losing ownership of their clients' cases and that the quality of the work would suffer. Explaining to the admin staff how they wanted their tasks to get done was seen to be too time-consuming for advisers and, in addition, the value and the benefit of delegating their work were not understood.

This challenge was resolved through cooperation and coordination of advisers and admin staff. While discussing the details of the implementation internally, advisers and advice support workers discussed how to handle the handover of the work. Frequent conversations and feedback proved key.

Human touch and face-to-face interactions have a positive effect when introducing change. Advisers tended to have faith in the process once they could interact with admin staff. This allowed them to feel in control of the quality of the work delegated, which led to an increased use of resources as advisers could focus on making best use of their specialist knowledge. This process took time because advisers and admin staff worked autonomously. Both had to create opportunities themselves to reflect on the process change.

Persistent communication and two-way feedback are key to finding effective solutions and overcoming barriers. Management should take a proactive role in making sure that conversations take place among staff and facilitate them wherever necessary.

Staff need to see initiatives as a central part of their role
"Staff who did not see accommodating emergencies as a new core part of their role were more likely to see the prototype as a burden or irritant."
Revealing Reality

3. A management that listens and understands

Reflections captured during the post-intervention visit highlighted the importance of putting staff at the heart of change processes. This was not just because of the resulting benefits, but also because staff seemed to care about gaining this control. Staff members at the benchmark organisation previously had the opportunity to re-design their service. As a result, they implemented transparent processes and clear structures to escalate issues, suggestions, comments and ideas to management. The new business encouraged staff to be listened to, driving encouragement and continuous improvement. The value of capturing both staff and client feedback was recognised at all levels.

Management that listens to the views of staff and feedback of clients is vital to drive innovation and positive change in service design.

Organisations need to have the tools and systems in place to support the implementation
"Staff felt that they were unprepared for how long monitoring forms would take to fill out, impacting on the delivery of the prototype."
Revealing Reality

4. Acceptance of compromises

For one participant, advisers were asked to simultaneously meet their weekly targets and, at the same time, ring-fence appointments for emergency cases. This caused advisers additional strain and frustration as there were times where emergencies did not occur and therefore advisers could not achieve their targets. As a consequence, some advisers opposed the change implemented.

Staff should be allowed space to experiment and not feel restrained from taking risks that may lead to the development of innovative and effective models of working.

The effect of misidentification of emergencies

Some of the data is evidence that emergencies are not always recognised properly, leading to a misuse of specialist advice resources. This misidentification could be down to a lack of training or unclear instructions/guidelines being provided that would help emergencies to be more accurately identified.

The misidentification of an emergency could have a detrimental effect on the client's debt advice 'journey' as there is an increased risk of disengagement if the client does not believe that they are in a serious situation. However, it would be counter-productive to end the advice process at the point where the client is not deemed to be in a debt emergency.

A pivotal change should be to look at the identification of emergencies. Although the risk of mis-identifying emergencies will never be eliminated entirely, it can be limited by training and circulating clear documentation that define, help to identify and differentiate genuine and non-genuine emergencies.

> *"Providers didn't understand the level of emergencies, so didn't know how best to combat them."*
> **Revealing Reality**

Monitoring is useful and on the use of monitoring

The monitoring put in place to track the impact of the change was considered a useful process, since it enabled participants to gather a clear picture of their emergency cases.

The process of monitoring was also claimed by some to be time-consuming, although this was completed by the additional resource provided by MaPS.

Despite one participant stopping the monitoring after the end of the intervention period due to a lack of resources, the other two participants maintained the practice, which subsequently became a part of their business-as-usual operation.

Accurate monitoring is beneficial since it provides a realistic understanding of demand leading to timely and effective decisions. When the value of monitoring is understood and valued, staff are motivated to do it. As for every new activity, enough time should be allocated to allow staff members to test and see how the monitoring can be implemented to current administrative operations and provide feedback on the changes that may be required.

The need for better management of resources

The post-implementation visits highlighted that administrative support is often disregarded in favour of actual delivery of debt advice when assigning resources. Additional resources to support the actual delivery of debt advice are, however, essential to improve the overall quality and efficiency of the service.

Resources are often assigned to a general 'pot', with no clear relation between individuals and specific tasks. This approach often caused staff to be under-resourced while still being expected to complete specific tasks.

When applying a budget and assigning resources, a more holistic and granular view is necessary. Holistic, so that resources take into consideration all the tasks (more or less evident) that are necessary to provide an effective service. Granular, so that budgets are assigned to specific job roles to complete specific tasks.

An opportunity for growth

Admin staff claimed the new tasks and responsibilities allowed them to expand their knowledge and increased their confidence in dealing with clients, which was perceived to be a positive effect.

However, it is important that staff still recognise the limitations of their role to ensure that they are not providing regulated and qualified advice.

Assigning new tasks enables staff to develop skills and expand on their knowledge. It is also important to ensure that the boundaries for each role are not crossed, as this may cause issues.

> *"Dealing with more emergency appointments allowed advisers to build different skills."*
> **Revealing Reality**

5. Case studies

5.3. Encouraging debt advice clients to save by making use of the ‘savings category’ (SFS or equivalent)

Executive summary

Having savings is the most effective way of preventing people getting into problem debt, or further debt. It also helps reassure creditors that repayment plans will be met. The aim of the Savings Prototype was to encourage debt advice clients to save regularly, given a timely opportunity. All new clients entering a formal debt solution must have first completed a Standard Financial Statement (SFS) or equivalent income and expenses form.[43] This statement is also reviewed, often yearly, for existing clients.[44] The SFS extended the option that allows debtors to keep a small amount of unassigned savings for future use. This service initiative sought to encourage greater take up of this option at a time when clients were thinking about their money matters.

Behavioural science techniques, such as goal setting and mental counting (‘framing the savings account with a specific objective to achieve in a specific time’), were used to influence and encourage the client’s decision to take up the option of regular savings. The prototype’s implementation was tailored to the needs of two organisations who signed up to participate: Angel Advance and Christians Against Poverty (CAP). A collaborative approach was adopted to identify how to best fit the behavioural nudges within existing delivery models with minimum service disruption. MaPS initially aimed to apply ‘creating an automated opt-in to a regular savings account’ (as a default), but this was not possible. For CAP, the automated opt-in was already part of the service delivery. In the case of Angel Advance, there was no possibility to provide an automated opt-in option.

The measures for impact evaluation looked at the initial rate of clients opening a savings account and the subjective intention and motivation to start saving. It did not seek to measure habit formation (to do this would require the client to actively save after their debt plan had ended, so their saving decision was not influenced by being monitored). Since the prototype was created on sound research and empirical evidence, part of the evaluation focused on how the participants operationalised the prototype and effectively implemented it into current delivery models and different channels.

[43] MaPS annual survey on the supply of debt advice in the UK estimates that over 90% of clients who receive debt advice in 2019 received it from an organisation that uses the SFS.
[44] For more information, please see the official SFS website at https://sfs.moneyadviceservice.org.uk/

During the recruitment process, we found that many debt advice providers applied nudges or behavioural techniques, but ad-hoc and without defining them. As a result, these techniques were not used properly. The intervention attempted to correct this situation, enabling the impact to be measured. However, there was a key characteristic between both participants in this intervention that did not allow data to be aggregated. CAP applied the intervention to new clients, while Angel Advance applied it during client annual reviews. Although this meant some research limitations, it allowed MaPS to look at clients at different states of mind and financial situations.

Impact

For Angel Advance, resilience nudges around creating a safety net of savings and being able to cover unexpected bills were shown to be a key influence on savings uptake using the statement. For both participants, the mental accounting approach (saving up for a future goal with a deadline in mind) also had good impact.

Moreover, there are time factors to consider that influence a client's decision to save. This suggests that tailored messages would be more effective based on the clients' situation and where they are in the debt solution journey. Finally, it is important to encourage clients to save early in their journey since, once they have started, clients are more likely to continue saving. Encouraging client's to save, however, needs a balanced approach. It should not have a detrimental effect on the clients' ability to cope with their financial situation, especially during the early stages of their debt plan.

Additionally, the Savings Prototype and its positive framing messages have influenced advisers to discuss the benefits of saving with their clients.

Recommendations for implementation

- Reduce risks by spreading ownership of change control.
- Change implementation takes time and needs to be controlled.
- Implementing the same principle across different channels requires different strategies.
- Saving is saving – even small amounts count.
- The saving option might lead to a reconsideration of the solution.
- Balance bottom-up and top-down implementation.
- Empower clients who do not believe that they are entitled to save.
- Having a conversation makes it easier to encourage clients to save.

For details on these recommendations, please see the last section of this case study.

Background

The Savings Prototype consisted of a service change to increase a regular habit of saving among debt advice clients. More specifically, the prototype introduced behavioural nudges drawn from findings of behavioural science to influence and encourage the client's decision to take up the option of regular savings offered by the Standard Financial Statement (SFS) or equivalent financial statement.

The SFS is used during the debt advice process as guidance to negotiate a reasonable payments between debtor and creditors. It has the option to allow debtors to keep a small amount of unassigned savings for future use.[45] All debt advice clients are expected to complete a full, accurate budget to enable affordability assessments when considering repayments. The SFS was developed to improve the quality, consistency and availability of debt advice services across the UK by providing a single format to set out a person's income and outgoings, along with any debts they owe.

The development of the SFS provides a valuable opportunity to nudge debt advice clients into saving. The statement encourages a habit of regular savings to help people build financial resilience as they deal with their debts by defining a stand-alone savings category. Specifically, this is defined within the 'fixed costs' section (separate from the income and expenditure outlined in other categories) and enables a small allowance for regular savings. Clients are allowed a maximum of 10% of available income for savings, with a cap of £20 per month. By simplifying savings or making the decision automatic, clients can overcome the barriers generated by financial deprivation and facilitate the uptake of a saving habit. In turn, this improves their overall wellbeing by creating a long-term saving habit.

The habit of saving creates predictability by providing an anchor in uncertain times and a protective element against contingencies. It decreases the chance of disruption to agreed repayment plans by creating resilience and fosters positive financial behaviour by the better management of income and expenditure. The benefits of savings go beyond building financial resilience and can provide a sense of security, independence and empowerment in a situation of financial constraints. Nest found that saving is seen among the top priorities if people had more money.[46] [47]

The most recent 2018 Financial Capability (FinCap) survey by MAS, (now MaPS) found that 12% of UK adults have no savings at all and 22% of UK adults have less than £100 in savings. Looking specifically at over-indebted people, 23% have no savings at all and only 43% claim to save every or most months.[48] The figures are concerning as an unexpected bill or event may generate a great impact on an already precarious balance.

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[45] For more information, please see the official SFS website at: https://sfs.moneyadviceservice.org.uk/

[46] Nest Insight 2015: Taking the temperature of automatic enrolment. (2015). Retrieved from: https://www.nestpensions.org.uk/schemeweb/dam/nestlibrary/nest-insight-2015.pdf

[47] Nest is a public corporation accountable to UK Parliament through the Department for Work and Pensions to make sure that every employer has access to a workplace pension scheme. More information at: https://www.nestpensions.org.uk/schemeweb/nest/aboutnest.html

[48] Money Advice Service (2019). 'Financial Capability Survey, 2018'. UK Data Service. SN: 8454, http://doi.org/10.5255/UKDA-SN-8454-1

Indebted people require active interventions to help increase the above numbers and shift their attitude towards a saving habit. Research demonstrates that, as people are preoccupied with pressing budgetary and financial strains, their cognitive functions are impeded.[49] Habits are dependent on experiences, meaning the ability to save is different to willingness. As indebted people become more worried about their unstable situation, their ability to engage in relevant tasks and plan for long-term needs is reduced. [50] Behavioural science techniques have the potential to make a valuable contribution to help people make decisions in their own best interests. An increasing number of studies show that financial and savings behaviour relate to psychological factors.[51] Nudging interventions are considered more favourable than traditional interventions and valuable to promote beneficial behaviours among citizens.[52]

Scope of the approach

The prototype was selected using the Behavioural Change Wheel method (Section 4 refers). This followed a series of consultations with the debt advice sector and insights from existing MaPS research, to encourage regular savings that could create a long-term habit.

The prototype's implementation was tailored for two organisations who signed up to participate: Angel Advance and Christians Against Poverty (CAP). A collaborative approach was adopted to identify how to best fit the behavioural nudges within existing delivery models with minimum service disruption.

The prototype did not seek to measure habit formation. To do this would require the client to actively save after their debt plan had ended, so their saving decision was not influenced by being monitored. The measures for impact evaluation looked at the initial rate of clients opening a savings account and the subjective intention and motivation to start saving. Since the prototype was created on sound research and empirical evidence, part of the evaluation focused on how the participants operationalised the prototype and effectively implemented it into current delivery models and different channels.

The evaluation found that many debt advice providers applied nudges or behavioural techniques, but on an ad-hoc basis and without defining them. As a result, these techniques could not be utilised properly. Sharing a common language, and understanding what the technique is and what it does, helps to optimise it, roll it out and measure its impact.

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[49] Mani, Anandi & Mullainathan, Sendhil & Shafir, Eldar & Zhao, Jiaying. (2013). 'Poverty Impedes Cognitive Function'. Science (New York, N.Y.). 341. 976-80. 10.1126/science.1238041.

[50] Mullainathan, S., & Shafir, E. (2013). 'Scarcity: Why having too little means so much'. New York, NY, US: Times Books/Henry Holt and Co. Brainpower or mental bandwidth is made up of attention, cognition, and self-control.

[51] Behavioural economics and financial consumer protection. (2017). 'OECD Working Papers On Finance, Insurance And Private Pensions'. doi: 10.1787/0c8685b2-en

[52] Benartzi, S., Beshears, J., Milkman, K. L., Sunstein, C. R., Thaler, R. H., Shankar, M., … Galing, S. (2017). 'Should Governments Invest More in Nudging?'. Psychological science, *28*(8), 1041–1055. doi:10.1177/0956797617702501

Prototype proposal and implementation

Service prototype identification

The identification of the Savings Prototype resulted from a careful process, as set out in Section 4.

MaPS initially aimed to create an automated opt-in to a regular savings account (defaults), but in some cases (for Angel Advance), there was not an option to open a savings account when a debt plan was set up and CAP had that option in place already. Therefore, a revised initiative of nudge techniques was fully developed as outlined in fig. 5.3.1.

Fig. 5.3.1 Developing the selected target behaviour: Mental accounting

Specify the target behaviour	Create a regular savings account by framing savings based on a specific objective to achieve in a specific time
Who needs to perform the behaviour?	Staff managing the compilation of the SFS, and the SFS client, or the SFS's equivalent.
What do they need to do differently to achieve the desired change?	Staff need to actively frame savings when discussing the savings category on the SFS or its equivalent. The client must make a conscious decision about the savings goal and time to achieve the amount for the goal.
When do they need to do it?	When reviewing the savings category at set-up or during the annual review of the SFS or its equivalent.
Where do they need to do it?	At a debt advice providers' office, over the phone, online or by post.
How often do they need to do it?	When using the SFS or equivalent tool for goal framing, and potentially every time the goal needs to be re-framed. For example, when the savings goal is achieved, and another is needed.
With whom do they need to do it?	Potentially clients could take the decision on their own, with their household, or with their debt adviser (either face to face or over the phone).

Recruitment process

MaPS followed the recruitment process set out in Section 4 to enrol participants and implement the Savings Prototype. This included agreeing on how to include nudges in current savings discussions in the financial statement.

MaPS invited both free and fee-charging providers to participate. The specific criteria for participant eligibility were to:

- provide and administer Debt Management Plans (DMPs);[53] and
- use the SFS, or at least include the savings category, in your income and expenditure statement.

[53] A Debt Management Plan (DMP) is a formal agreement between a debtor and a creditor that allows the debtor to pay off non-priority debts at an affordable rate. DMPs are set up with a debt management company, and authorised by the Financial Conduct Authority (FCA), to take monthly payments and pass them onto creditors. For more information, see: https://www.moneyadviceservice.org.uk/en/articles/what-is-a-debt-management-plan
The Savings Prototype could be used with other debt solutions. However, when developing the approach (using the Behavioural Change Wheel), the decision was taken to focus on one solution to limit variances. The DMP was found to be the most appropriate debt solution for this study since there was a good balance between participants in terms of client numbers, client diversity and length of DMP term.

Participants

Two organisations participated in the prototype implementation:

- Angel Advance, a fee-charging debt management company; and
- CAP, a free debt advice provider.

The two participants differed significantly in terms of debt advice delivery models, on the nudges being implemented, and the time in the advice journey when these nudges were used. Fig. 5.3.2 summarises the main differences between the two providers. Specific details on the delivery models, particularly before the implementation of the nudges, are provided in the following sections.

Fig. 5.3.2 Summary of Savings Prototype participants

Participant	Angel Advance	CAP
Provide Debt Management Plan (DMP)	Fee-charging	Free
Main channel of delivery	Telephone and online	Face-to-face
Where nudges were applied	During DMP annual reviews	While setting up a DMP solution
Financial Statement used	SFS	Bespoke Financial Statement[54]

Angel Advance

Angel Advance is a fee-charging provider that operates primarily over the telephone and online. The company charges a fixed fee for managing client's DMP.

Based on a number of recordings provided by Angel Advance before the intervention, as well as from the information collected during field visits, MaPS found that Angel Advance was speaking on an ad-hoc basis to clients about saving and encouraging them to put aside 10% of their disposable income, with a cap of £20 a month following the SFS guidance. These conversations were often taking place while updating the DMP during the client's annual reviews, mainly by telephone with an adviser.[55] An option to save was also given in the 'self-service' online platform. A small portion of clients (between 5% and 10%) also completed this process on paper.

Savings were promoted for the most part as a contingency to create resilience for unexpected shocks, so that if anything went wrong, the client would have that money to fall back on. Aspirational savings (for example, for holidays, weddings, etc) were very rarely discussed. In addition, these conversations depended on the adviser's opinion of their client's circumstances and did not take place consistently, in an organised manner. In fact, some advisers had concerns that, by reducing the monthly repayment by deciding to save, the DMP's term and overall cost of servicing the plan would be increased, which was not in the client's best interest. Although some debt advisers may have unconsciously been applying nudges occasionally, no specific techniques or any other structured approach was in place. There was no common language to define and frame savings.

[54] CAP used a bespoke version of the Financial Statement, which included a savings category. Their Financial Statement was similar to the SFS. It differed in categories and labels, but all information on the SFS was included on CAP's tool.
[55] Angel Advance also reviews the SFS with their clients every time there is a change in their income or expenditure situation, not only at the annual review.

"We were talking about savings, but in a more practical way – saying 'you should save'. Now we are thinking about it in a more positive framing, around setting goals."
Manager, Angel Advance

CAP

CAP is a free national advice provider that offers support via three main contacts: debt coaches, specialist debt advisers, and a befriender.

Debt coaches

These provide practical and emotional face-to-face support throughout the first few stages of the debt advice process.[56] Debt coaches are explicitly told not to give advice and receive approximately a week and a half of training on the basics of running a debt centre, making referrals, conducting visits, learning how to deal with vulnerability etc.

Specialist debt advisers

These are caseworkers who provide the debt advice ('counselling') centrally over the telephone.

Befrienders

These are volunteers with no involvement in debt advice, but provide personal support if considered helpful (such as coping with social isolation). Befrienders go on home visits with the debt coach for safety purposes.

The roles and their differences are explained to clients in the first visit, in the following way: "The debt coach is there for the first few stages and practical support, advisers work at head office and are the experts and a befriender is here for support".

To a certain extent, debt coaches act as mediators when budgeting, helping the client to understand the need for budgeting and discussing advice (such as the need to cut down on expenditure). This relationship starts right at the beginning of the journey and runs over three visits. After the three visits from the debt coach, the relationship with the client is with Head office. Any follow-up would not usually include the debt coach, although coaches are kept updated on progress and may step in if appropriate.

CAP uses a bespoke financial statement, which is similar to the SFS. The fundamental difference in the savings category is that SFS has a maximum savings limit of £20 per month, while CAP applies a discretional limit.

Before the implementation, MaPS found that CAP already encouraged savings systematically while completing the income and expenditure forms. This was being done at the 'budget visit' with the

[56] Christians Against Poverty (2019). 'CAP Debt Centre Coach'. Retrieved from https://capuk.org/get-involved/your-church/partner-with-cap/cap-group-services/service-roles/cap-debt-centre-coach

support of a debt coach, four to six weeks after the initial visit. This approach, however, focused on those 'assigned savings' to account for expected expenditure and to build resilience. CAP differentiates between two types of savings: 'assigned savings' and 'general savings'. The former takes into consideration expected expenses, such as paying for vehicle MOTs and unexpected shocks, whereas 'General savings' are applied to the remaining disposable income (worked out after the 'assigned savings') and can include things such as holidays.

Most importantly, although debt coaches would encourage general savings and consequently had been applying nudges, no structured technique or approach was in place. For this reason, it was felt that the Savings Prototype would be useful.

CAP also offers clients the option of including their saving payments within their Debt Management Plan (DMP). These savings are available to clients at any time, with around 95% of clients opting in for this. The implementation looked at this automatic opt-in option embedded in the CAP process as well.

Preparation of the intervention

The collaborative process between participants and MaPS is explained in Section 4, with the following specifics for this intervention.

MaPS used a collaborative approach to implement the Savings Prototype following a combination of bottom-up and top-down approaches. Despite the target behaviour being pre-defined, including the text used for the nudges and guidelines for the application, conversations took place with participants to determine how to operationalise the prototype into existing delivery channels and business operations. The actual implementation and roll-out was left to participants, but agreed with MaPS to ensure it was appropriate and in line with the target behaviour.

Implementation

The implementation looked to apply the nudges to the participants' different delivery models and channels.

MaPS emphasised that participants should not change their business operations during the implementation period to isolate the effect of the implementation and reduce the noise of additional changes that may also impact behaviours. It was asked that, where possible, all other processes should remain constant.

Nudges applied

The prototype used a variety of nudges, drawn from behavioural science. Fig. 5.3.3 presents detailed information on the nudges implemented by the corresponding participant.

Fig. 5.3.3 Nudges applied for the Savings Prototype

Nudges tested	Application	Background	Participant
Mental accounting	Savings are framed with a specific objective to achieve in a specific time. For example, buying a trip to an amusement park with the children, or saving for a new kitchen appliance, in a year's time.	Mental accounting recognises that people think of value in relative terms and derive pleasure from the perceived quality of what savings can buy (be that goods and services or a sense of security). One consequence is that people squirrel money away, assigning it to 'pots' for later use.[57]	Angel Advance and CAP
Commitment device	Clients write their name on their savings objective form (see fig. 5.3.5) during the face-to-face debt advice meeting. Adding the name to the form works as a commitment device.	Commitment devices attempt to enforce people's voluntarily imposed restrictions until they have accomplished their goals (in this case, saving up a set amount).[58]	CAP
Visualising End Goal and Amount	Clients are shown how much monthly saving would total in the long term.	Visualising the amount and goal facilitate clients to see themselves achieving the goal, which increases motivation.[59]	Angel Advance
Savings as Resilience	Savings are presented as a way of building a safety net for unexpected bills or losses of income.	The motives for savings are ordered in priority, from daily/emergency to future/luxury reasons.[60] [61]	Angel Advance[62]
Nudge opportunity			
Automatic opt-in to a regular savings account	When a debt management plan is agreed, clients are automatically opted into a regular savings account as a default, unless they choose to opt-out. The monthly debt payment includes the savings amount, which goes into a separate savings account.	People generally resist change and want to maintain things as they are.	Not possible to evaluate for this study, but insights were gathered from CAP on this opportunity

[57] Thaler, R., & Shefrin, H. (1981). 'An Economic Theory of Self-Control'. Journal Of Political Economy, 89(2), 392-406. doi: 10.1086/260971
[58] Rogers, T., Milkman, K., & Volpp, K. (2014). 'Commitment Devices'. JAMA, *311*(20), 2065. doi: 10.1001/jama.2014.3485
[59] Koo and Fishbach (2012). 'The Small-Area Hypothesis: Effects of Progress Monitoring on Goal Adherence'. Journal of Consumer Research 39(3): 493-509 October 2012.
[60] Keynes, John Maynard, (1936). 'The general theory of employment, interest and money'. London, Macmillan.
[61] Xiao and Noring (1994). 'Perceived Saving Motives and Hierarchical Financial Needs'. Journal of Financial Counseling and Planning.
[62] CAP also applied this approach as part of its usual activities, but the way the resilience discussion was framed during the set-up of the debt solution made it difficult to isolate the impact of this nudge and assess its effectiveness.

Implementation at Angel Advance

Implementation at Angel Advance started from 28 January 2019. The data presented refers to this group as the 'full treatment' group. Before then, starting from 14 November 2018, telephone advisers at Angel Advance only partially implemented the nudges. This latter group is referred to as the 'ad hoc treatment' group. The 'ad hoc treatment' group was a result of the enthusiasm of Angel Advance to implement the nudges within the telephone channel after the first contacts were made, however it was only after specific guidelines were developed and agreed on between MaPS and Angel Advance that the nudges were applied consistently, systematically and following a structured and more rigorous approach. This section focuses on the guidelines developed and applied in the 'full treatment' group. For the online delivery and post-intervention phase, the full intervention was implemented from the beginning.

Telephone intervention

Advisers at Angel Advance do not use a set script. Advisers fear that, if they come across as robotic to clients, clients may not engage with future reviews. A guideline was thus developed in collaboration with MaPS to add to the telephone interactions to continue to keep them conversational, but at the same time implement the nudges. Angel Advance ensured advisers were hitting all the key points provided by MaPS by regularly checking on them as part of the quality assurance procedures. An additional set of questions was added as part of the current post-call questionnaire that advisers completed to capture which nudges were covered during the conversation.[63]

The verbal guidelines developed between Angel Advance and MaPS included:

- questioning which goal clients wanted to save for;
- a statement that creditors supported saving;
- suggesting an amount to save;
- a summary of how much that monthly saving would equate to over a year; and
- a statement about saving having the added benefit of enabling the client to pay for things they hadn't included in their budget without having to miss a debt management plan payment.

The final agreed guideline template in full is provided in Appendix 3, with specific nudges highlighted. In particular, it was agreed that the savings conversation would take place midway through the call, at the end of completing the income and expenditure form. Advisers then recapped the savings commitment at the end of the call, after the recommended debt solution had been made.

Online intervention

The nudges were added also in the annual review plan workflow for the online portal. The implementation in this case was intended to be as close as possible to the telephone channel approach. A guidance on nudges for online interventions is included in Appendix 3.

[63] The questionnaire is available on request.

The online workflow differed slightly depending on whether clients had been saving before or not. If so, the online portal asked if they had been successful. In case clients had not been able to save, they were asked to provide a reason why and whether they wanted to revisit their budget to allow them to save.

As a part of the annual plan review process, clients were encouraged to save by setting up a specific goal. A drop-down list provided a pre-defined set of categories (including saving for a new appliance, a rainy day fund, a holiday or day out) to make it clear clients could also use savings to cover unexpected expenses. Alternatively, users could input their own goal. Users were recommended to stay within the SFS recommended parameters. In case a larger sum was inserted, an automatic message would appear to notify that further conversations with creditors would follow to authorise the savings amount. Once users had set their goal, they were shown how much they would save over a year.

The online portal also provided users with a recommended saving amount based on the information input while completing the SFS review process. This step was particularly useful if affordability changed throughout the year between one review and the other. The platform also notified clients if they had no available income to be put aside for savings after covering the essential bills.

An email would then be sent to clients, confirming the savings amount and their chosen goal. If clients decided not to save, a warning message would appear to nudge them to change their option.

Finally, after the completion of the review process, a pie chart would provide a visual breakdown of the expenditures, including the savings.

Paper pack

The paper pack contained a set of forms to complete the annual income and outgoings review, mirroring the online process, but in paper form. The implementation looked to add the nudges into the 'savings section', as given in Appendix 3.

The savings prototype was not applied to Angel Advance new customers.

Implementation at CAP

Implementation at CAP started from 25 January 2019.

CAP management and MaPS developed a plan covering what the prototype would entail and what materials were going to be used.

The parties jointly concluded that the most beneficial thing that could be done was to introduce a 'savings objective' form which would only apply to the 'general' savings section (see below). This form would be used by debt coaches during a home visit with clients once they had discussed their income and expenditure. Since debt coaches are not qualified advisers, they could not explore client options for savings accounts.

The savings objective form (fig 5.3.4) was applied to the category of savings referred to by CAP as 'general'. 'General' refers to the remaining disposable income after 'assigned savings' (for expected expenses) are considered.

On the form, clients were asked if they wanted to set a savings goal and clients could choose up to three goals. Then, they were given the opportunity to write their name on the form, which would act as a commitment device.

Fig. 5.3.4 Savings objective form with nudges

Nudges

Mental accounting

Commitment device

This form and explanation of the change was sent out via email to debt coaches across the UK by the end of January 2019. CAP was asked to apply the nudges at the budget visit regardless of when the first contact or visit with the client had occurred.

Due to the conversational nature of the visit, it was acknowledged that debt coaches were unlikely to follow a word-for-word script. Neither of the nudges were designed to be implemented in that way since it was recognised that a conversational tone was more effective than a scripted one. MaPS provided guidelines for all the relevant nudges, and advisers were asked to cover the key points contained within this. This served to assist clients in identifying goals.

The guide that was developed between MaPS and CAP for debt coaches to implement the nudges is provided in Appendix 5. Although a resilience nudge was included in the debt coaches' conversation, this nudge was already part of their normal current discussion and therefore not considered as a new nudge introduced by the intervention.

Evaluation method

As outlined in Section 4, the evaluation sought to understand the impact of the change introduced by the Savings Prototype on both clients and staff, with external agency Revealing Reality (RR) assessing how the prototype was implemented by each participant. Additionally, a second external agency, BVA BDRC, was appointed to support with the research.

The implementation of the nudges aimed to generate a variety of short and long-term impacts for the benefit of both organisations and clients. However, due to the scope of the research, only short-terms impacts could be assessed.

For organisations in the short-term, the implementation looked to increase engagement with clients and increase the reception of DMP repayments. An anticipated consequence was that DMPs would be deemed less likely to fail since savings could be used to cover small income shocks or shortfalls towards DMP payments. A further anticipated consequence, related to higher success rate of DMPs, was a reduction in repeat cases to free up adviser capacity. Moreover, promoting the habit of savings incorporated elements of financial capability into the debt advice process.

In the short-term, the implementation aimed to get clients to agree to begin saving, plan to save and potentially start saving. More clients would open a saving account and consider saving in the future. In the long-term, the nudges looked to improve the financial wellbeing of clients and make them more resilient to income shocks. By creating a savings ‘pot’, clients could keep up their DMP payments and begin to consider their long-term financial future. This would create a future focus on life beyond debt by improving the client’s financial skills.

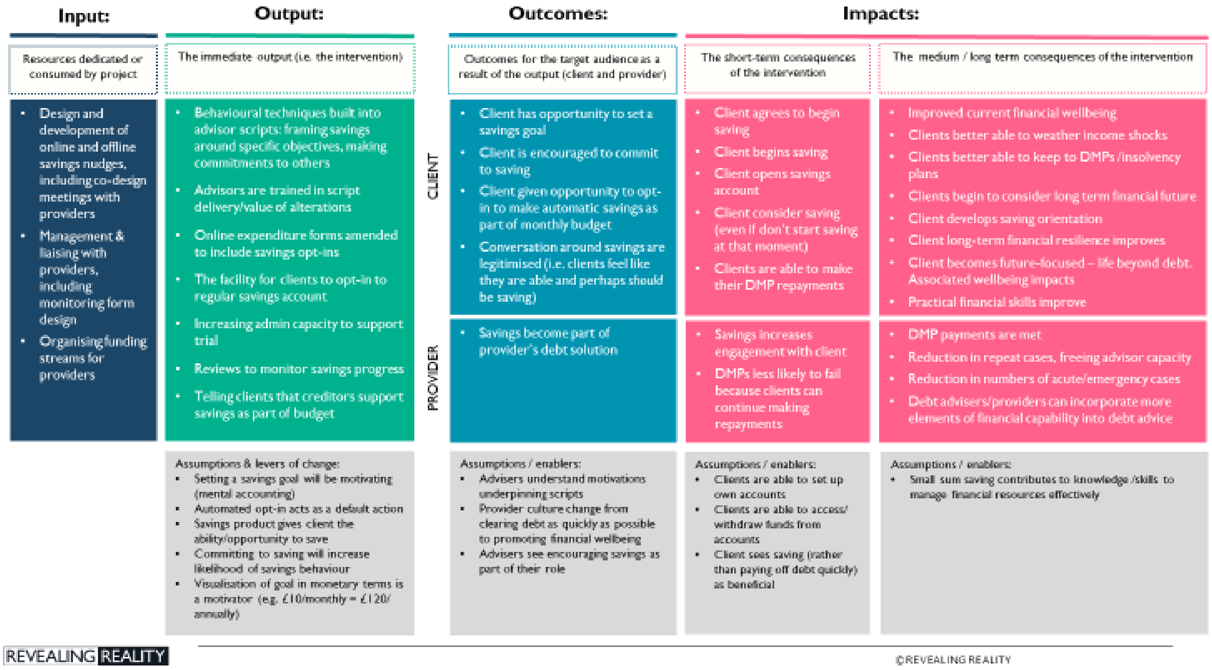
Overall, the evaluation looked to understand:

- the extent to which the interventions were effective in achieving their stated goals;
- the key factors for successful implementation of the interventions; and
- whether the interventions were operable for debt advice providers.

Process and implementation evaluation by Revealing Reality (RR)

As set out in Section 4, RR carried out a complementary process evaluation focusing on implementation, mechanisms of impact and contextual factors taking a qualitative approach. Fig. 5.3.5 shows the Theory of Change drafted as a starting point in collaboration with MaPS.

Fig. 5.3.5 Theory of Change for the Savings Prototype



Analysis

This was carried out as outlined in Section 4.

Staff interviews

RR carried out site visits and in-depth interviews. In particular, at Angel Advance, RR interviewed four managers and team leaders and four debt advisers. One manager, two advisers and five administrative staff were interviewed at CAP.

Interview guides looked to gather insight on how the prototype was implemented, what processes were in place, what resources were used and whether staff had understood the objectives of the intervention. The interviews also captured expectations, experiences and barriers encountered.

Site visits lasted between six and eight hours and included observations of client interactions with advisers at Angel Advance and with CAP debt coaches during the implementation of the prototype.

Client interviews

RR also interviewed a random sample of clients to understand their experiences with providers. These were selected among those who had previously agreed to be contacted for future research. Clients received an incentive to take part. The interview call did not focus solely on savings, but also included more general questions on their finances to reduce the likelihood of this responses regarding savings being biased.

Ten clients were interviewed. Eight of these from Angel Advance and two from CAP. Calls lasted between 20 and 40 minutes.
RR analysed the results, integrating findings from the fieldwork with desk research. Common themes were identified from the research team to identify successes and challenges with implementation.

MaPS was engaged in this process to help examine findings and align priorities. See Appendix 4 for Client reflections.

Impact evaluation by BVA BDRC

BVA BDRC looked to evaluate the impact of the intervention by measuring nudges' recall and the impact of each nudge on the savings discussion. The methodological approach followed by BVA BDRC consisted of dividing clients into two types: a 'treatment group' and a 'control group'. The total number of clients who took part in the initiative for analysis purposes was 5,329. This was divided into 3,204 clients for the treatment group and 2,125 clients for the control group.

- For Angel Advance, the 'treatment group' was further divided between 'full treatment' and 'ad-hoc treatment'.[64]
- For CAP, the 'treatment group' consisted of those clients who received the intervention during their last debt coach visit.
- For both participants, the 'control group' consisted of those clients who did not receive the intervention.

Clients from all groups were invited to participate in a 15-minute online survey (see fig. 5.3.6)[65] The survey was managed by BVA BDRC, with MaPS providing the content for the creation of the surveys and expertise in support for the whole process. With the intention to capture intentions and behaviour, the survey was sent in batches around four weeks after the client annual review.

Fig. 5.3.6 Client survey details

	Angel Advance	CAP
Batch 1	Clients who had their last annual review between 12 Oct 2018 and 15 March 2019.	Clients who were recommended and who subsequently chose the route of a debt management plan and had their debt coach visit before 16 February 2019. This batch was composed of mainly 'control group' clients but included a small number of 'treatment group' clients who had their visit between 24 January and 16 February 2019.
Batch 2		
Batch 3	Clients who had their last annual review between 15 April 2019 and 18 May 2019.	
Batch 4	Clients who had their last annual review between 20 May 2019 and 31 May 2019.	

Individual links were provided to Angel Advance and CAP to send to their clients, distinguishing the control and treatment groups. The surveys included a mechanism to gain consent for the in-depth

[64] The detailed description of each group is presented above under 'Participants'.
[65] Clients were also invited to take the survey by telephone if they preferred. None of the respondents took that option.

telephone interviews by RR and possibly later follow-up research work. Participants received an incentive to take part in the form of a voucher (one £10 Amazon voucher). The invites were sent by the respective participant. In the case of Angel Advance, the survey invite was produced under their own brand, with the research done in collaboration with the Money Advice Service (MAS), now part of MaPS. CAP sent its own invite, but as a MAS research project.

In particular, the survey was designed around the following six main sections.

1. Screening questions to make sure respondents were those responsible for managing their finances.
2. Financial attitudes and behaviours to collect respondents' views and information on money management, over-indebtedness and savings.
3. Relationship with organisation to assess the length of the relationship between respondents and providers.
4. Questions related to nudges to assess recall, usefulness and perceived encouragement.
5. Impact on advice and future intentions to further the respondent's perception on future financial situations.
6. Demographics.

Fig. 5.3.7 gives a summary of the clients who completed the survey.

Fig. 5.3.7 Interviews collected and response rates

	Interviews collected	Response rates
Angel Advance full treatment	372	**20%**
Angel Advance ad-hoc treatment	129	21%
Angel Advance control	390	**27%**
Angel Advance total	**891**	**23%**
CAP treatment	38	11%
CAP control	100	18%
CAP total	**138**	**15%**
TOTAL SAMPLE	**1,029**	**22%**

BVA BDRC analysed the data following a significance testing and regression approach, where possible. The aim was to identify key differences between different demographics and determine which nudges had the greatest impact on saving.

A summary of the main findings gathered by BVA BDRC is provided in the 'Results' section of this case study. More comprehensive analysis, including methodology, survey questionnaire and invites can be found in BVA BDRC evaluation report.[66]

Supporting impact evaluation by MaPS

MaPS followed up some of the leads identified by BVA BDRC using the survey database in combination with the client data provided by the participants. The results looked in more detail at the impact that the intervention had in clients saving money. They focused attention on which nudges were more likely to have an effect conditional to where clients were in their debt plan journey. This analysis will help shape a more efficient service design in the application of the nudges.

As well as impact analysis, MaPS also carried out a round of staff interviews to capture individual learnings on how the prototype could be implemented in practical and operational terms. The interviews were conducted after the conclusion of the survey, with the objective of understanding how to operationalise the core elements of the prototype across the sector. Interviews were only undertaken with staff at Angel Advance, since the main CAP staff involved with the implementation were no longer part of the organisation.

[66] BVA BDRC (2020). 'Savings and Innovation: A Service Prototype, Evaluation Report'. Available online at https://moneyandpensionsservice.org.uk/wp-content/uploads/2020/11/Savings-and-innovation-a-service-prototype-evaluation.pdf

Results

Findings from BVA BDRC

Angel Advance Saving Prototype intervention

What are the key influences on saving?

Angel Advance clients who have savings are also more likely to have received nudge resilience messages around creating a safety net of savings as well as savings to pay for unexpected bills. This shows that the key nudge messages around resilience have a positive impact.

What does saving mean for clients?

Those who have savings also are more likely to generally feeling better off, be prepared for rainy days and feel more like a saver than a spender.

Which treatment group has seen more positive influence?

The ad-hoc treatment group has been impacted more positively than the control group for some measures, and in part more successful than the full treatment group. For both treatment groups, as well as exposure to Angel Advance services, there are also many other factors which are at play beyond those measured in the research which includes demographic, attitudes and experiences. However, the full treatment group also shows a more positive outcome from the Angel Advance intervention compared to the control group.

What is the ad-hoc treatment story?

Current debts: Critically, clients in the 'ad-hoc treatment group' have the least time to run in their debt solution, which demonstrates a contribution to a more positive outlook and higher savings levels.

Positive attitudes to debt: This shorter debt solution life in turn correlates with positive attitudes around feeling like more of a saver than a spender, feeling they will be better off in a year and more confident in dealing with debtors.

Mental accounting: Along with the full treatment group, clients feel more favourable towards this nudge intervention of saving with a specific objective to achieve in a specific time. They also find it more useful and claim it has encouraged them to save to a greater extent than the control group.

Behaviourally: There are some differences. Clients are more likely to claim they pay back their credit card in full (whilst also spending on it), but there are potentially also poor ingrained behaviours, such as having a greater propensity for a borrowing lifestyle and drawn to 0% credit card offers.

What is the full treatment story?

Current debts: Clients in the ‘full treatment group’ do not stand out as having greater levels of debt and indeed feel their debt is more manageable. They are, however, more likely to have missed credit commitments than the control group respondents.

Savings: Clients have no statistically significant but higher levels of savings/planned savings compared to control group respondents, which is worth noting as both groups consist of respondents with a similar mean disposable income. The results correlate with more favourable resilience nudge messages where they have highest levels of savings for unexpected bills and losses of income. They also feel they will be better off in a year’s time.

Mental accounting: Along with the ad-hoc treatment group, clients feel more favourable towards this nudge-based concept of saving with a specific objective in a specific time period.

The future

Overall, the treatment groups show a more positive experience and outcome when receiving advice from Angel Advance regarding saving and their attitudes concerning the future.
Future nudge interventions should focus on the following techniques to encourage clients to save, feel more confident and in control:

- resilience messages around secure reasons for savings – these are key as they bring purpose to savings;
- the mental accounting approach – this appears to have good impact so should be continued; and
- telephone contact – this, rather than an online method of assessing affordability had a more positive impact on savings levels. This suggests human conversations are more effective than online content in encouraging their clients to save.

Christians Against Poverty Saving Prototype intervention

Analysis of the CAP client journey is limited, given that the group of CAP clients who have been exposed to the new nudge intervention has a small base size and therefore any differences are indicative only.

What is the treatment and control differences?

A key difference between treatment and control groups is the length of time that clients have been in contact with CAP. Control clients have had a relationship for much longer than treatment clients, therefore results are distorted by a longer relationship having an apparent positive impact on the clients and their savings behaviour and attitudes. As a result, understanding the impact of nudge techniques on the treatment group is limited.

Although analysis of attitudes to buying are not central to the impact of nudge interventions, it was found that the control group clients are more likely to shop around than treatment group clients exposed to the nudges. Attitudes to buying are less affected by the length of relationship with CAP.

What are the key findings?

Excluding any differences which might be accounted for by the length of the relationship, the key findings are as follows.

Over half felt encouraged by CAP to start or continue saving, and this applies to both treatment and control clients. It is observed that treatment clients have lower savings amounts with CAP (assigned and general) compared to control clients. This is likely because they have been in contact with CAP for a shorter period so have had less time to build savings amounts.

Mental accounting: Treatment clients were more likely to recall the mental accounting technique (ie saving with an objective and deadline in mind) than control clients. They were also more likely to find the technique 'very useful'.

Automatic opt-in: The majority of CAP clients recall and opted into a savings pot with CAP which does not differ between treatment and control customers (and would not be expected to since this was not a nudge intervention). Control clients were more likely to say that the savings pot encouraged them to save, but length of time dealing with CAP/saving also played into this. Therefore, there is no hindrance in making the savings pot an automatic opt-in.

Goal setting: The savings objective form (given to treatment clients only) is recalled to a higher extent than mental accounting, though it was not used as much as the CAP savings pot. Whilst usefulness and encouragement to save is rated highly, many cannot recall the objectives on the form.

Additional positive outcomes conditional to time

Analysis of the length of CAP relationship shows positive outcomes for those with relationships over six months compared with those under six months and are as follows:

- they are more cautious spending on credit;
- they are less likely to spend and worry about how to pay for things later;
- they feel more in control of their finances;
- they think that borrowing is a way of life to a lesser extent and would rather not spend on credit;
- they are less likely to accept money from lenders;
- they are less likely to have fallen behind payments;
- ultimately, they are more likely to have savings.

MaPS quantitative results

Alongside the survey invitation, both participants (Angel Advance and CAP) supplied anonymised client information on main demographic and financial variables. This data was used to verify if the survey response was representative of the full sample of clients. BVA BDRC confirmed that weighting was not required since there were no major differences in demographic characteristics.[67]

As noted earlier, survey response numbers from CAP clients were not large enough to allow a more exhaustive analysis of the intervention's impact. However, three factors enabled MaPS to use CAP data to compare changes in the client situation in a short period of time (instead of waiting for an annual review as for Angel Advance's clients). These factors were as follows.

1. CAP's debt advice delivery model:
   CAP worked very closely with its clients throughout their journey, offering a high likelihood of frequent revisions.
2. The profile of CAP's clients:
   CAP clients usually have complicated lives and so the routes out of debt can change considerably.
3. CAP's intervention was carried out at the beginning of the DMP journey:
   It is more common that clients need revisions, and make adjustment on their debt management plan, at the start of the process.

This situation differs for Angel Advance's clients. All of these clients had been in their DMP for more than a year, so they were most likely to contact Angel Advance for their annual review. For those clients who contacted their debt adviser earlier than this, it would not necessarily result in changing their financial situation/payments unless the contact was related to a change in circumstance. The client's SFS, which includes savings, would be updated.[68]

Three months after sending the initial data sample, CAP supplied an update on the main demographic and financial variables. This included the number of reviews since starting the DMP and if the DMP had been closed.[69]

Since MaPS' research analysed the effect on savings decisions for DMP clients, closed DMP cases and cases where the client's disposable income was lower than their total savings, were excluded from the sample.[70] In the latter case, it was difficult to assess the client's savings decision (the client most probably either had to close their DMP or needed to adjust their budget). Fig. 5.3.8 shows the frequency of the number of reviews for the control and treatment groups between two key periods of time. The table also includes the minimum and maximum number of months between the budget visit and when the data was sent to MaPS. In the case of the treatment group, the date of the

[67] The demographic variables are client gender, age, home tenure and employment status.
[68] For example, in Angel Advance's sample where clients have been in a DMP for more than a year, 11% of reviews were completed due to a change in circumstance (rather than it naturally falling due).
[69] A DMP can be closed because either the client changed their route out of debt, stopped working with CAP, or completed their DMP.
[70] The initial sample comprised 1,047 clients. One outlier with total savings over £1,300 was excluded, as this would have biased the analysis (the average savings in the sample was £110).

budget visit was when the intervention was applied. The control and treatment samples are designed so that the minimum number of months for the control group corresponds to the maximum number of months for the treatment group.[71]

Fig. 5.3.8 Frequency of reviews in a three-month period and months since the budget visit[72]

	Control group	Treatment group
No reviews	46%	50%
One review	30%	29%
Two or more reviews	24%	21%
Minimum and maximum number of months since the coach budget visit	6 min, 15 max	2 min, 6 max

The result indicated that more than half of the clients in the sample had a review within the three months. Interestingly, the occurrence of reviews was not conditional on time. In other words, the clients in the control group seemed to require similar number of reviews as the treatment sample regardless of whether they had a DMP for a longer period compared to the treatment group.

Having identified that clients in both groups had a change in circumstances that required a DMP review, MaPS examined if these reviews impacted on savings decisions. Fig. 5.3.9 shows that when the first sample was created (t1), only two clients of 656 decided not to make any savings (neither assigned nor general). In the updated sample (t2), the number increased to 16 clients out a total of 655 – a 2% rise.[73] The second and third panel in fig. 5.3.9 shows the number of clients with savings in both t1 and t2 for each of the savings pot choices (assigned or general savings), and whether the savings were made with CAP or outside of CAP. The final panel shows a decrease in the amount of savings between t1 and t2 for all saving pots.[74]

[71] See fig. 5.3.6 for client survey details.
[72] The frequency is not significantly different when considering only cases with less than 12 months since the budget visit.
[73] The difference between the total number of clients in t1 and t2 was because the analysis did not consider clients whose disposable income was less that their total savings for the corresponding time.
[74] The average change in savings amount considering only savings account with funds differs by less than £2 to those presented in fig 5.3.9. Then, the reduction in savings is not due to more clients deciding not to save.

Fig. 5.3.9 Clients' savings by each saving pot in t1 and t2 and average change in savings

Total Savings		Outside CAP			
	Time	t1		t2	
		No	Yes	No	Yes
CAP	No	2	1	16	30
	Yes	426	227	380	229
Assigned Savings		**Outside CAP**			
	Time	t1		t2	
		No	Yes	No	Yes
CAP	No	124	40	163	228
	Yes	347	145	298	129
General Savings		**Outside CAP**			
	Time	t1		t 2	
		No	Yes	No	Yes
CAP	No	4	0	26	24
	Yes	563	89	497	108

Total savings	-£18.05
Assigned savings	-£10.10
General savings	-£7.95

Although most clients continued to save between t1 and t2, fewer clients saved with CAP and more clients decided to save outside of CAP for both types of savings. Moreover, there were an additional 41 clients without any type of assigned savings (from 124 to 164), while the increase of clients with no general savings was 22. This gap was puzzling. Assigned savings were for expected expenses and should have been a priority compared to general savings. The reduction in the amount of savings can be explained in part by an adjustment in the client's expected expenses and disposable income. However, it cannot explain the larger increase in clients with no assigned savings. As mentioned, due to the small survey response, it is not possible to explore if the change in the savings decision was due to a change in attitudes, behaviours, or client relationship with CAP. The data provided by CAP allowed MaPS to analyse if the demographic and financial factors relevant to savings decision-making was different for each of the savings for t1 and t2.

To identify the main drivers in savings decision using the variables provided by CAP, MaPS followed a regression analysis for each of the four savings pots.[75] The first regression models presented in fig. 5.3.10 did not include time-lagged variables.

[75] A backwards stepwise regression technique was used to minimise collinearity effects. There were two differences with BVA BDRC's analysis. First, the use of a liner regression analysis instead of a logistic regression (ie instead of using a binary variable on the decision of savings or not saving, the model here used the actual savings amount). The second difference was that clients with missing information were excluded (17 in total), while BVA BDRC imputed missing observations. For more information on the backwards stepwise technique and imputed information, please see Section 2 and the annex of BVA BDRC (2020). 'Savings and Innovation: A Service Prototype, Evaluation Report'.

Fig. 5.3.10 Regression analysis

	Assigned savings t1	Assigned savings t2	General savings t1	General savings t2
General savings t1	0.2340*	0.1628*		
Assigned savings t1			0.0462*	0.0480*
Disposable income t1	0.0104		0.0082*	
Disposable income t2		0.0295*		0.0190*
Peak debt	0.0014*	0.0006*	0.0001	0.0000
Additional reviews between t1 and t2		-0.8384		-2.0233*
Age	0.1218	0.1938	0.2189*	0.3830*
Divorced	-6.2126	-4.7649	-3.9930	-6.7222*
Couple with kids	20.1503*	14.0006*	1.1392	4.9792
Lone parent	15.0333*	8.5058*	4.6136*	3.4624
Home owner	1.2244	-3.2573	7.0424*	6.4086*
Both employed t1	17.8859*		8.2768*	
One employed t1	2.9261		14.8793*	
Employed t1	13.9108*		-0.3393	
Both employed t2		23.2395*		8.7120*
One employed t2		13.9485		11.0889*
Employed t2		16.9407*		4.2756
Constant	-8.0344	-8.9763	37.4005*	20.7548*
Adjusted R2	0.2132	0.2000	0.1277	0.1796
Number of observations	641	640	641	640

*Denotes the coefficient is statistically significant at 99% level. The variables in bold are dummy variables which are binary variables indicating clients have the corresponding characteristic.

The resulting regression model contained expected factors that impacted the level of savings, such as disposable income, employment, home ownership and house composition. The coefficients presented interesting relations between the factors in the model and the level of each type of savings for t1 and t2. The results showed that clients who decided to have assigned savings were more likely to also have general savings irrespective of the disposable income and other control factors. As discussed before, it was expected that an adjustment on savings could be observed by the number of reviews between t1 and t2. In the early stages of the DMP, a review with CAP was triggered for clients who found it difficult to keep to the chosen budget. The regression results showed that additional reviews only reduced general savings because clients were more flexible in adjusting plans in the short term compared to assigned savings, which were linked to anticipated expenses.

For general savings, disposable income was statistically significant in both times (t1 and t2) as expected since they were a discretional client decision (fig. 5.3.10). However, the coefficient of the disposable income was not statistically significant on the decision of assigned savings on t1, but significant in t2 (fig. 5.3.10). This explains the average reduction on assigned savings presented in fig.

5.3.9. After some time, clients were able to adjust anticipated expenses, so their disposable income became a factor on their savings decision. but does not explain why fewer clients decided to make assigned savings.

There was an interesting result with age, which had positive significant coefficients for general savings in t1 and t2. The coefficient implied that older clients were more likely to save more for unanticipated expenses. This could be explained by a resilience motive, but without a large enough sample in the survey, MaPS was unable to look at this hypothesis further. Two further interesting results included:

- the coefficient for lone parents, which was positive and statistically significant for general savings only in t1; and
- the coefficient for divorce households, which was negative and statistically significant for general savings only in t2.

In both cases, it could be implied that there was an adjustment on the client's initial aspirations to save. The absence of a large survey sample did not enable further analysis of the causes.

The presented model did not include the treatment variable since it was not statistically significant during the stepwise process. There are three main reasons which could explain why the treatment coefficient was not significant. First, CAP applied different nudges in their normal process to incentivise clients to save, including the opt-in option. To separate the effect of the nudges in the intervention among CAP clients from the current nudges applied by CAP would require a larger sample. Secondly, there was uncertainty on the intervention being applied as intended. The results from BVA BDRC indicated that 66% of the treatment group clients in the survey remembered the savings objective form, while Revealing Reality research found issues on the intervention's implementation. At that point, the treatment group probably comprised clients who did not received the intervention. Therefore, the ability to minimise the noise caused by an incorrect implementation is needed to make an appropriate inference on the impact with the treatment group. Finally, the intervention may not have been successful. However, we found that in the case of Angel Advance's clients where the survey sample was large, the following was significant in the intention to save for the treatment group compared to the control group:

- savings messages around creating resilience against financial shocks; and
- framing savings with a specific goal.

Additionally, MaPS analysed if the decision to save in t1 predicted the decision to save in t2. The results are presented in fig. 5.3.11.

Fig. 5.3.11 Regression analysis with lagged saving variables

	Assigned savings t2	General savings t2
General savings t1	0.1474*	0.6127*
General savings t2	0.0139	
Assign savings t1	0.5710*	-0.0004
Assign savings t2		0.0050
Disposable income t2	0.0174*	0.0135*
Peak debt	-0.0001	0.0000
Additional reviews	-0.9251	-2.0691*
Age	0.1614	0.2602*
Divorced	-1.6980	-4.3731*
Couple with kids	3.1031	4.6253
Lone parent	-0.7036	0.5732
Home owner t2	-5.8762	2.5023
Both employed t2	12.7537*	4.2371
One employed t2	8.5759	2.0983
Employed t2	8.1692*	4.2255*
Constant	-13.1546*	-2.2674
Adjuster R2	0.517	0.4496
Number of observations	640	640

*Denotes the coefficient is statistically significant at 99% level. The variables in bold are dummy variables which are binary variables indicating clients have the corresponding characteristic

The main result was that the coefficients of savings in t2 were not significant, while most of the lagged saving coefficient were significant. The increase in the adjusted R2 indicated that the decision of savings in t1 was a good predictor for the savings in t2, for both assigned and general savings. Moreover, some of the demographic variables were no longer significant. This implied that the information to predict savings in t2 contained by those demographic variables were already included by the decision to save in t1. As fig. 5.3.11 shows, disposable income continued to be an important variable in the decision to save, as well as some of the employment status variables. All of these had a positive coefficient. In addition, being divorced and additional reviews had a negative impact on general savings, while increase in age had a positive impact.

The interaction between the type of savings in t1 and the decision to save in t2 showed an interesting, but different dynamic between each type of savings. In the case of assigned savings, both types of savings in t1 had a significant coefficient, whereas only general saving had a significant coefficient in t1. Since assigned savings were a priority compared to general savings, clients assessed how much they were saving in the two savings pots in t1 to decide how much to allocate in t2 for assigned savings. In the case of general savings in t2, the client's decision is independent of the past (t1) and current (t2) decision on assigned savings and was based on how much the client had allocated in that pot previously.

These results are important for the design of the protype initiative to encourage savings. They suggest that early motivation to save is desirable to have a larger impact on the savings intake. However, the intervention should always be implemented with a careful assessment of the client's individual situation, so it is not detrimental to their ability to cope with their financial situation. The intervention should also allow for short-term adjustments to the client's change of expectations or aspirations to save.

MaPS conclusions on the quantitative results

The results suggest that nudging to save is effective.

BVA BDRC analysis showed that applying the Savings Prototype had a positive effect on motivating clients to start or continue saving, notably the use of mental accounting and framing savings as a way to create financial resilience. Moreover, these behavioural nudges can be used in combination with an automatic saving opt-in as part of the SFS or its equivalent.

The long-term benefits of encouraging a savings habit among clients should not be underestimated as it creates a virtual circle. By saving, clients develop a feeling of security, and as the levels of savings increase, so does the perception of being better off in the future. This increase in feeling secure, and the positive impact of the resilience message, are aligned to current thinking and literature on hierarchy savings motives.[76] The theory is that people save first to meet their pressing, basic needs. Next, they save for precautionary needs (to cover emergencies and for greater safety) and finally, people put money away for social and luxury reasons.[77]

Both CAP and the SFS have specific savings pots to cover basic needs, including expected expenses. This explains why resilience messages used with the SFS savings category and with CAP's general savings option were the client's preferred reasons to save. Where the prototype adds value is by framing the savings message as a goal and by using mental accounting as a nudge. Both of these had the largest impact on clients feeling encouraged to either plan to save or continue saving. Additionally, we will see how the Savings Prototype and its positive framing messages have influenced advisers to discuss the benefits of saving with their clients.

Analysis of CAP's client data and the results from BVA BDRC's survey analysis indicate that motives to save are influenced by a client's position in their debt management plan (DMP) journey and the term's remaining length. Clients at the end of their DMP are anticipating an income increase since they do not have to continue paying their debt, whereas clients at the start of a DMP need to adjust

[76] See, for instance: Xiao J.J. and Noring F. E. (1994) Perceived Saving Motives and Hierarchical Financial Needs. Journal of Financial Counseling and Planning. January 1994. Canova, L., Rattazzi, A. M. M., and Webley, P. (2005). The hierarchical structure of saving motives. Journal of Economic Psychology, 26(1). Devaney S. A., Anong S. T. and Whirl S. E. (2007) Household Savings Motives. The Journal of Consumer Affairs 41(1) Summer 2007.
[77] This is a simplification of the number of hierarchies. Devany et.al (2007) identified six hierarchies besides 'no savings', while Canova et.al (2005) identified 15 hierarchies or goals. See previous footnote (79) for full references.

to a new budgetary situation. Throughout a DMP, clients will consider their overall financial situation and how well they are managing their ongoing payments.

As presented under 'Participants' (see the 'Prototype proposal and implementation' section, earlier in this case study), CAP had been applying some of the intervention's target behaviours to encourage clients to save as part of its business-as-usual activities. This included automatic opt-in for savings and framing savings with a specific goal, for example saving for a rainy day. The results on CAP's anonymised client data shows that the organisation has a high success rate in encouraging clients to save. However, after a few months, clients on average tended to reduce their initial levels of savings. CAP's debt advice delivery model provides involved, regular client support and addresses saving level changes through additional reviews. The changes in savings are a combination of two effects: adjustments made to the client's new budget and the client developing better financial behaviours, such as feeling more in control of their finances and more cautious about spending. The first effect can increase or decrease client savings, while the second has a positive correlation with savings. At the start of the DMP, the first effect seems to reduce savings on average and offset the second effect, which in general takes time to develop.

For Angel Advance clients, BVA BDRC also found a positive correlation between positive financial behaviours and clients who have less time remaining on their debt solution. In short, as clients progress in their debt payment plan, their perception of the financial outlook changes. Thinking on hierarchy savings motives, suggests that framing tailored savings messages to a client's circumstances could have an even higher impact.

The main objective for a client to sign up to a debt management plan is to become debt free, with the prospect of a new financial start and a 'clean sheet'. But this time of great financial and personal change is also an opportunity for the client to improve their financial wellbeing by developing positive financial attitudes and behaviours. However, encouraging clients to save should be done with consideration of an individual's financial and personal situation. While the survey results show that clients who take up a debt solution improve their financial situation and have positive financial behaviours and attitudes as a result, there will be clients who still struggle financially. Although most DMP clients improve their situation in the first months, the survey indicates that 12% of clients with more than a year remaining of their DMP, feel that keeping up with their bills and credit is a heavy burden. It is evident that 11% of clients had missed payments for credit commitments or domestic bills in three of the last six months.

Applying the Savings Prototype also delivers a more positive consumer experience. The impact of these positive experiences are dependent on the channel used to deliver the nudges. Nudges made through telephone conversation have a higher impact on clients compared to online nudges. From another initiative (the New Communications System Prototype to reduce no-shows – see section 5.1), it was clear that the channel of communication preferred by client was the best delivery channel for nudges. In the case of Angel Advance, where clients selected their annual review channel, the results also showed that the nudges were more effective by telephone than online. However, it should be noted that embedded online nudges are easier to ignore than spoken ones. The Savings Prototype was not applied at the start of the DMP, so online client users will have been familiar with digital form filling and may have been acting automatically. Further research is needed to understand if more salient online messages will have a higher impact, or if including the saving nudges from the start of the DMP will make a positive difference.

In summary, encouraging clients to save using nudges are effective and this should be built in from the first conversation about their SFS or equivalent financial statement. Debt advice providers also have the opportunity to reintroduce the concept of saving later in a client’s journey, when formalising the solution. Annual reviews, when clients have adjusted to a new financial situation, are also a good time to continue motivating clients to save, so they feel more confident and in control. Further research is needed to measure if tailoring messages to the client’s individual situation in their debt plan could result in a higher impact on savings take up or continuing to save.

Key findings

What was learned and MaPS recommendations

This section outlines the concluding remarks and reflections on the implementation of the Savings Prototype to provide recommendations on the lessons learned as an escalation strategy. It includes insights and learnings captured from participant experiences with implementing the prototype to help facilitate its introduction across other interested providers.

Some advisers were sceptical that clients would actually save
“Why talk about savings? We know they won’t actually save it ...”
Adviser, Angel Advance
From Revealing Reality

Reduce risks by spreading ownership of change control

The ownership of change implementation should rely on multiple individuals with the relevant responsibilities within the organisation. The project should be owned by the organisation and not by the individuals to mitigate the risk of losing control.

Implementing new models of working require management effort. Rolling out changes to sedimented practices requires constant nurturing. Frontline staff need to be continuously coordinated and supported to ensure a correct and systematic implementation. The holistic view of management is essential to ‘“keep all the pieces together’ and ensure cooperation and coordination flow at all levels of the organisation. Handover mechanisms should also be in place to ensure control is maintained continuously and there is always someone with a holistic view of the implementation.

Change implementation takes time and needs to be controlled

Even when frontline staff do not oppose a change implementation and receive detailed instructions that facilitate the alteration of current working practices, change requires time. Staff may be performing tasks on ‘autopilot’ and may forget about the change or implement it inorganically or imprecisely. For this reason, quality controls are fundamental.

Quality controls ensure that the implementation is realised systematically and correctly. The presence of quality checks enable staff to promptly identify and resolve issues, inconsistencies and misunderstandings, shortening the natural time required to normalise the establishment of a novel working practice. In the case of the implementation of the Savings Prototype, quality assurance checks found that the nudges were not initially applied consistently, which prompted the implementing of training, discussions and the circulation of reminders.

Implementing change requires consistent monitoring and adjustments until it is embedded into business-as-usual activities. A structured approach and proactive communication are needed to coordinate the implementation of change. Channels to communicate and check on the work of staff on the front line may be beneficial when implementing systematic changes to ways of working.

> *“Organisations need to know what they are going to do, over what timeframe and with what resources/budget. One organisation did not fully understand what they were meant to do [and by] when, which meant they implemented the service prototype too early.”*
> **Revealing Reality**

Implementing the same principle across different channels requires different strategies

Every change implementation, despite building upon a common core concept, such as the nudges to address the target behaviour of the Savings Prototype, requires radically different approaches to implementation depending on the channel of delivery. Each channel will present different challenges, requiring new strategies to resolve issues. It is important to dedicate time into thinking how changes are implemented in practice for each specific channel or circumstance.

Saving is saving – even small amounts count

A fair assessment of the client’s wellbeing, sustainability and ability to pay their debt should be carried out before encouraging savings and a good evaluation and conversation with clients are the best way to determine this. However, it is important to remark that savings are beneficial to clients for a variety of reasons regardless of the amount. Even small amounts are beneficial and should be encouraged. At the same time, it is important to acknowledge that some clients simply do not want to save.

Building a savings pattern, even with only a small sum, creates a positive mindset and is beneficial to improve a client’s financial resilience and wellbeing. Savings get clients in the right mindset about financial resilience to unexpected income shocks and favours the sustainability of debt repayment plans (since clients faced with unexpected expenses will have a pot to withdraw from to keep up with the repayments).

The saving option might lead to a reconsideration of the solution

Some advisers were sceptical about the prototype initially, since adding savings systematically may have led to a disadvantageous extension to the duration of a client’s DMP. In some borderline cases, looking into savings could signal that clients are better suited to a different debt solution, which can be the case even with a small amount of savings.

The implications of saving more than 10%

The SFS by design allows a maximum of 10% of the client's available income for savings, with a cap of £20 per month. Saving more than this seems to be possible and, not allowing it, could create further barriers. The negotiation must take place among the client, advisers and creditors and the creditors ultimately decide whether to allow the additional savings. This is more relevant after the DMP has been set up, especially where the DMP has a long duration. If a client's financial situation improves and more income becomes available at the DMP review, it is a positive sign that brings confidence to creditors for the repayment of the debt. In such cases, increasing savings, followed by increasing repayments, are more likely to be discussed. More research is needed to understand the benefits or negative effects of this approach.

Balancing bottom-up and top-down implementation

Implementations are usually met with some resistance, scepticism and require thorough consideration. Although the long-term financial resilience benefit was agreed on, some customers wanted to pay as much off their debts as possible. It was therefore felt that delaying payments was not truly beneficial to clients since encouraging clients to save would have resulted in a stretch of the debt repayment plan.

This was a concern particularly at Angel Advance as their service is paid for and advisers did not want to do anything which would potentially put their commercial interests before the interests of the clients.

To test the impact of reducing debt payments whilst increasing savings, a scenario calculator was put together by Angel Advance. The calculator demonstrated that, if clients saved consistently throughout the term and did not withdraw money from their savings, the total amount they would have saved towards the end of their original term, (ie the term before stating or increasing savings) would be enough to pay off their remaining debts. This would mean paying their debt early, or at least at the same time as originally scheduled. If clients saved and used the money, their term would increase, and consequently would increase the amount they would pay in fees.

Despite change being agreed upon and decided from 'the top', it is good practice to engage staff at all levels to identify and discuss any concern or doubt before rolling out changes. Mixing a top-down prescriptive change implementation with a bottom-up approach is beneficial to align an individual's understanding of, and appreciation for the change, leading to more enthusiastic staff willing to cooperate. In turn, this results in a more successful implementation. Wherever possible, decision-making should be driven by facts and evidence.

Frontline staff need to understand the overall goal of the implementation and how the changes relate to that goal
"Many did not seem to understand why promoting savings in aspirational terms was an advantage. They therefore lacked motivation and confidence in talking to clients about saving for a goal and often cut the conversation about savings short – not fully implementing the nudges."
Revealing Reality

Clients don't think they are entitled to save

Clients do not think they are entitled to save because they mainly focus on repaying their debts. A set level of saving in the SFS is encouraged and supported by creditors.

As mentioned by an adviser, "For creditors, a client that saves is a client who can repay". If a higher intake of savings is desired, conversations should be reframed so clients are told and reminded that they are entitled to save and that creditors encourage it.

Conversation makes it easier

Engaging clients in conversations may encourage them to save more effectively.

Talking with clients over the phone was perceived to be more effective to nudge clients to save as it enabled advisers to have conversations with clients. Whereas, it was easy to simply 'skip' the savings option when using an online channel. Communication was sought as the key to encouraging clients to save.

Perception of impact on clients

Talking about savings can improve relationships with clients.

Some staff claimed that the client's situation was working out better since the implementation of the nudges. Staff felt that clients seemed to think that saving for a goal was a good idea and had good reactions and supported it. The nudges kept the benefits of saving in the client's mind, which was seen as a positive outcome for clients.

Some advisers change their paradigm around the conversation of savings
"We were talking about savings, but in a more practical way – saying 'you should save'. Now we are thinking about it in a more positive framing, around setting goals."
Manager, Angel Advance
From Revealing Reality

6. Sharing final learnings

Widening the behavioural change initiatives

Putting the three initiatives into practice has been extremely valuable. MaPS has captured insights on how to transform evidence and knowledge into operations. It can share how these behavioural change solutions can be best embedded within existing working practices, improving the efficiency, quality and impact of debt advice services at large.

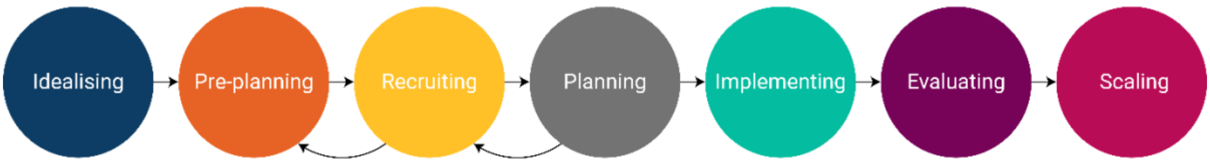
These learnings are complemented by the recommendations from the project's external agency, Revealing Reality (RR). As outlined in Section 4, RR conducted an impartial process evaluation, assessing each step as the interventions were implemented by debt advice service providers.

This section presents a summary of the final learnings and will help guide service providers wanting to introduce the initiatives into their organisations. It will also enhance understanding at MaPS for future innovation projects. A full description of the process for delivering behavioural change innovation projects is under development and will inform a 'learning model' due to be published later in 2020.

The process followed by MaPS

MaPS initially planned to follow a sequential, 'waterfall' project management approach.[78] This approach was subsequently adapted to be more flexible. Following new insights and fresh challenges, early steps informed each other and overlapped in places. Fig. 6.1 shows the overall process, highlighting which phases interacted with the previous one. Fig. 6.2 describes each phase. You will find key learnings in the next section.

Fig. 6.1 Research process followed by MaPS



[78] 'Waterfall' is an approach to project management that breaks down activities into linear sequential phases. The progress flows in one direction, where each phase constitutes the basis for the following one.

Fig. 6.2 Research phases explained

#	Step	Description
1	Idealising	This first step focused on screening problems (known to be debt advice service weaknesses from previous research) and identifying opportunities to tackle these using behavioural change interventions. Various teams at MaPS contributed to the process of identifying evidence from research and the successful use of behavioural change in the health and transport sectors and other contexts. Many possibilities were developed and evaluated using the Behavioural Change Wheel (BCW) method, although this stage was not limited to only using this tool. This phase led to three problems being identified, presented in the three target behaviours.
2	Pre-planning	This step identified feasible projects to undertake, based on the identified problems. Each was explored in detail using the BCW, providing a framework to design and implement the intervention.
3	Recruiting	Debt advice providers were contacted as potential participants for the three projects. This phase included exchanges of information between candidates and MaPS as data on providers was not readily available. MaPS then filtered participants to ensure the right fit with the projects. As part of this process, MaPS was able to further refine the intervention, notably around what data was available, what needed to be collected and at what level. MaPS also assessed which providers were best placed to capture the data required, refining the participant profile accordingly to help with recruitment.
4	Planning	This step included visits to the selected participants to deliver seminars and workshops and have meetings. Seminars offered a theoretical background on behavioural science and the BCW. Workshops identified existing delivery models and helped inform how best to implement the intervention in the organisation. With the Savings Prototype case study, meetings with management were held to agree on implementation processes. For the other case studies, wider staff members were also involved in this process. Email and telephone conversations followed to refine and finalise operations for the implementation.
5	Implementing	This step was the moment when interventions were formally implemented, and data collected to then evaluate the initiative's impact.
6	Evaluating	The impact of each intervention was assessed, qualitatively and quantitatively.
7	Scaling	A main report was published with follow-up actions to help scale up the interventions in the industry.

Ten key MaPS learnings

1. A flexible process is essential from day one

The overall learning is that introducing behavioural change initiatives requires iterative, flexible phases as opposed to linear 'waterfall' ones.

The project grew organically, being adapted according to new information and insights captured. Phases informed and refined previous ones. For the Reducing missed appointments (no-shows) case study (Section 5.1), the recruiting phase enabled MaPS to identify what data participants held and what needed to be collected to evaluate the service prototype implementation. By engaging participants in this process, it became clear what data could feasibly be collected and how. This led to the implementation being refined (see fig. 6.2, Pre-planning step). Also, as participants started to provide information on their no-show numbers, MaPS was able to refine sampling requirements and define a clearer profile for the recruitment process.

2. Co-creative workshops work

The Planning phase highlights the opportunity to run multiple workshops for each participant, aligning understanding and expectations to streamline implementation.

Co-creative activities were found to be most effective. For the No-shows case study, the mapping exercise during site visits enabled both MaPS and participants to quickly align understanding of their current delivery model and talk through any modifications required for implementation. But then lengthy email exchanges followed to refine and agree on the template for the New Communication System (NCS) Prototype. At this point, another collective, face-to-face discussion with relevant staff would have achieved the same result far more quickly.

Of course, debt advice providers are very busy, so running two co-creative workshops could strike the right balance between gathering the necessary information and enabling providers to get on with their pressing day job.

The behavioural change seminars were seen by participants as less useful. They could instead be offered in the form of a webinar for those participants interested in understanding the theoretical background. Any theoretical presentation should incorporate practical elements, so staff members can relate content to their everyday practice.

3. Introduce a pilot phase before implementation

Although concerns and potential issues were discussed at the planning phase, most of the challenges were only identified during implementation. Introducing a pilot phase is recommended, enabling organisations to adjust accordingly before running the intervention across operations.

4. Clear governance structures are needed

Staff often implemented the service prototypes inconsistently because of loose governance structures. In many cases, post-evaluation research found that information was not flowing properly between staff. There was no clear sense of who was responsible for what, or how certain decisions were made.

Clearer governance structures define accountabilities, responsibilities and enhance organisation, and provide a transparent, decision-making framework. They enable information to flow properly as everything needed for the intervention and everyone involved in delivering it, are brought together.

Structures should build in the opportunity to gather frequent feedback, helping to make sure that the right information has been received in the right way.

5. Involve external agencies early for evaluation

Procuring external agencies to undertake impartial evaluation and aligning understanding on projects takes time. From this project’s experience, MaPS recommends making external agencies part of the project’s development process.

6. Apply the Behavioural Change Wheel

This model (explained in Section 4) provided a useful starting point to develop interventions for behavioural change. Central to this was identifying a range of candidate target behaviours. These were then weighted to prioritise the 'very promising' solutions.

By defining the problem in behavioural terms, MaPS was able to identify effective nudges and design the intervention around these. Interventions could be tailored according to the needs of the different delivery models of participants, while maintaining the core elements required to realise the target behaviour.

7. Communicate at all levels

Communication is critical at all levels. Internally, from management to frontline staff and externally, between participants and MaPS.

MaPS initially engaged mostly with management, but it became apparent that information was not being shared more widely.

Future innovation work should look to engage staff at different levels directly, as opposed to relying on internal systems for sharing information. This information should also be tailored to the audiences as not all levels of staff will require the same amount of information. Detailed, granular information is essential for frontline staff to perform their daily tasks, whereas communications should be more general at a higher level. An overload of unnecessary information may cause confusion and slow down engagement.

8. Involve staff early and thoroughly

Making staff part of the project throughout the process promotes ownership of the changes required. This is critical both for engaging people and for a successful innovation.

Although MaPS ran a series of workshops with participants, some staff who did not participate found it challenging to implement the changes and fully understand what was being done and why. In contrast, those engaged in the process from the outset found effective strategies that fitted with their day-to-day practices. This point was highlighted for the initiative on Handling emergency cases (see Section 5.2).

Early, thorough involvement also gives frontline staff an opportunity to experiment. For all the case studies, this opportunity led to staff improving their own working practices.

9. Balance top-down and bottom-up approaches

Although MaPS provided guidance, the project also allowed participants to refine implementation. Participants could make final decisions because they would know best how to alter their existing workflows.

The approach caused confusion for some at first, especially among staff who did not fully recognise the value of implementing changes, and where staff preferred prescriptive instructions. Over time, this mix of a bottom-up and top-down approach of providing guidance, but allowing freedom, enabled staff members to take ownership of the changes and work together. The balance often led to an increased understanding and level of support between staff involved in the intervention.

Using systems to check changes have been made, and control the process, is useful with such an approach. They enable issues, inconsistencies, misunderstandings and barriers to be identified.

10. Be proactive in providing resources and capabilities

A variety of challenges were faced when implementing the service prototypes, as observed by the close fieldwork. While specific problems are given in the relevant sections of the case studies, a general trend was around the need to equip participants with the resources and knowledge needed to make the change. Specifically, support should be provided proactively and adjusted over time.

Although MaPS provided resources to cover additional implementation workloads as well as guidelines, the majority of challenges arose only at the end of the projects. This was when MaPS engaged participants for post-intervention research.

Future innovation projects should let participants test the implementation to identify any challenges that need solving. A pre-implementation or pilot phase is recommended before wider roll out.

Revealing Reality overall recommendations: Learnings for the future

Key implementation challenges and good practices found by RR were shared across the case studies corresponding sections. This section presents their recommendations to improve the set up and implementations of new behavioural change initiatives.

Designing and setting up a new initiative

- Establish a clear idea of the baseline to understand if/how the current process and outcomes can be improved.
- Be clear on the goal you are trying to achieve to ensure it can be communicated clearly to participants and insure that the intervention is designed to realise the goal.
- Have a system for measuring the outcome so you can assess progress and the intervention’s impact.
- Select the most appropriate target group or organisation to implement the initiative, ensuring participants are the ones whose outcomes would benefit most from the improvement.

Implementing a new initiative

For an intervention to be successfully implemented, the people involved need to have the ability to deliver it and be motivated to do it well.

Ability

In the first instance, staff need to have the ability to carry out the behaviour. It should be as easy to do as possible. Bear in mind the following points and comments.

Organisations need to know what they are going to do, over what timeframe and with what resources/budget
Organisations need to be able to plan ahead and ensure the intervention they are implementing complements the implementation of the intervention in other locations and lends itself to being evaluated effectively.

Organisations need to have the tools and systems in place to support the implementation
Without having the wider infrastructure or resources, organisations may struggle to implement the intervention accurately.

Staff need to know the exact changes they need to make
It is important for staff implementing the initiative to know what to do similarly/differently from what they are currently doing, and how their day-to-day role will change.

Motivation

For people to be effectively motivated, they need to be internally or externally driven to carry out a certain behaviour. Bear in mind the following points and comments.

Staff at all levels need to know the intervention is happening
Without knowing this, staff will not be able to carry it out or support other colleagues to carry it out.

Frontline staff need to understand the overall goal of the intervention and how the changes relate to that goal
Staff generally need to understand why they are doing something and what the benefit is (to themselves or others). If people understand the why behind something, they are more likely to be invested in that behaviour.

Staff need to see initiatives as a central part of their role
This may be through external motivation (they are monitored, evaluated and/or rewarded) and/or internal motivation (they feel it is their responsibility).

Motivation also has a secondary benefit. If organisations are motivated to tackle an issue, they are more likely to also innovate when it comes to their processes or approach. This may lead to greater innovation across the debt advice sector.

Next steps?

This research project has enabled MaPS and participants to implement three impactful behavioural changes for innovative debt advice services. Barriers and challenges have been identified and addressed, and learnings shared so that other debt advice service providers can adopt these approaches in their organisation.

The project shows that behavioural changes are effective and feasible to implement, using the method presented in this report.

MaPS has identified an opportunity for future work to look at:

- how to involve the sector and different stakeholders to create a workstream that operationalises the initiatives, moving from prototype to business-as-usual operations; and
- how to use the learnings and recommendations to implement new innovation projects in the sector.

Appendix 1:

Reducing missed appointments (no-shows)

The three communication steps

	Communication element[24]	Fixed or Flexible
A	Breaking actions into small steps	Fixed
B	Personalisation	Fixed, should include first name and/or surname of the client and we recommend that an informal tone is used. Use "I", "you" and "we" where possible
C	Authority and messenger –coming from the adviser or staff not by the organisation.	Flexible but we recommend that this comes from the relevant adviser, but it could come from another staff member or a specific team i.e. 'The Money Advice Team'
D	Priming - colours and bold words	Fixed but for post communications there may be limitations preventing printing in colour
E	Re-framing - exclude word debt	Fixed
F	Loss aversion	Fixed
G	Progression	Fixed
H	Goal gradient– default ticking the first box in Step 1	Fixed
I	Commitment effect - giving recognition to clients taking the first step	Flexible but preferred to remain
J	One of the main barriers (collecting information) is not introduced until communication 2.	Fixed
K	Implementation prompt – by planning how to get there in communication 3.	Fixed. It can be in communication 2 or 3 depending on waiting times
	Frequency of reminders	Flexible. This is conditional on waiting times
	Tone of voice	Flexible. This can be tailored based on organisational preferences but we recommend that an informal tone is used
	Channel of communication	Flexible. First use the channel preferred by the client. If there is not preference, then we recommend to use emails. However, you will need to tailor to your own structure. SMS is also effective but has limitations

This section contains the three email communication templates for the NCS.

These templates are designed to be used together. Depending on the waiting time, two communications may be more appropriate. Where this is the case, the second communication will require some changes to ensure the content makes sense. For example, adding the implementation prompt that was unique to the third reminder.

A complete toolkit with additional templates for post and SMS is available online at: https://www.moneyadviceservice.org.uk/reducing-missed-appointments-using-behavioural-science

The templates are designed to work jointly to build a sense of progress towards attending the appointment. Therefore, it is important to maintain consistency across all of them to help ensure clients focus only on the main call to action in each.

The table below presents the communication elements alongside our recommendations on which elements should remain fixed and where there is flexibility for them to be tailored. As a reference, the blue circles indicate where each element is used for the first time in the templates.

1. Communication

Email subject: [ADVISER NAME] from [ADVICE PROVIDER] looks forward to seeing you on [DAY] [DATE], [TIME], [LOCATION]

B Dear [CLIENT NAME],

Thanks again for taking the time to speak to me. That first step is often the hardest, and you've already done it!

I ✓ **Step 1. Get in touch**

I've got you booked in for an appointment, so we can continue to work through your money issues together.

H Your appointment is at:

[TIME] on [DAY] [DATE]

[LOCATION]

with **[ADVISER NAME]**

What do you need to do now?

F ☐ **Step 2. Let us know**

Our services are in high demand, so please let me know if you can't come to your appointment by email or calling **[TELEPHONE]**.

D ☐ **Step 3. Start to prepare**

I'll email you in the following days with important information about your appointment – keep a look out for my email.

In the meantime, if you have any questions at all, email me on **[EMAIL]**

We look forward to seeing you soon.

Yours sincerely,

C [ADVISER NAME]
[POSITION]
[TELEPHONE]
[ORGANISATION NAME]
[WEBSITE]

[LOGO]

2. Communication

Email subject: Update! Information about your appointment with [ADVISER NAME] from [LOCATION]

Hi [CLIENT NAME],

How are you? Thanks that you're coming to your appointment on **[DAY], [TIME], [LOCATION]**

G

✓ **Step 1. Get in touch**

✓ **Step 2. Confirm you're coming**

What do you need to do now?

☐ **Step 3. Start to prepare today**

It's less than [NUM] weeks until your appointment! To make sure you get the most out of your appointment you need to bring 2 types of documents.

J

What 2 documents do you need to gather now?

Bring these so we can get a full sense of your money issues and help you the best we can.

1. Proof of income – bank statements or wage slips
Covering the last 3 months.
★ **Tip!** If you don't have internet banking or a printer, go into your local bank- they will print a copy for you.

2. Letters from people you owe money to
The most recent letters and emails sent to you about your money issues.

I'll **contact you** soon to see how you're getting on.

Speak soon

[ADVISER NAME]
[POSITION]
[TELEPHONE]
[ORGANISATION NAME]
[WEBSITE]

[LOGO]

3. Communication

Email subject: [NUMBER] days until your appointment at [LOCATION] - are you coming [CLIENT NAME]?

Hi [CLIENT NAME],

How are you? Your appointment is in less than [NUM] days so I just want to check you are coming and that you know where to go.

Your appointment is at:

[TIME] on [DAY] [DATE]

[LOCATION]

with **[ADVISER]**

K How do you plan to get here?
Most of the people I work with plan their journey with Google maps. **Click HERE to plan yours now.**

What you have already done

- ✓ **Step 1. Get in touch**
- ✓ **Step 2. Confirm you're coming**
- ✓ **Step 3. Start to prepare today**

What 2 documents do you need to bring?

1. Proof of income – bank statements or wage slips
Covering the last 3 months.
★ **Tip!** If you don't have internet banking or a printer, go into your local bank- they will print a copy for you.

2. Letters from people you owe money to
The most recent letters and emails sent to you about your money issues.

I'm looking forward to seeing you - a problem shared is a problem halved after all.

See you soon,

[ADVISER NAME]
[POSITION]
[TELEPHONE]
[ORGANISATION NAME]
[WEBSITE]

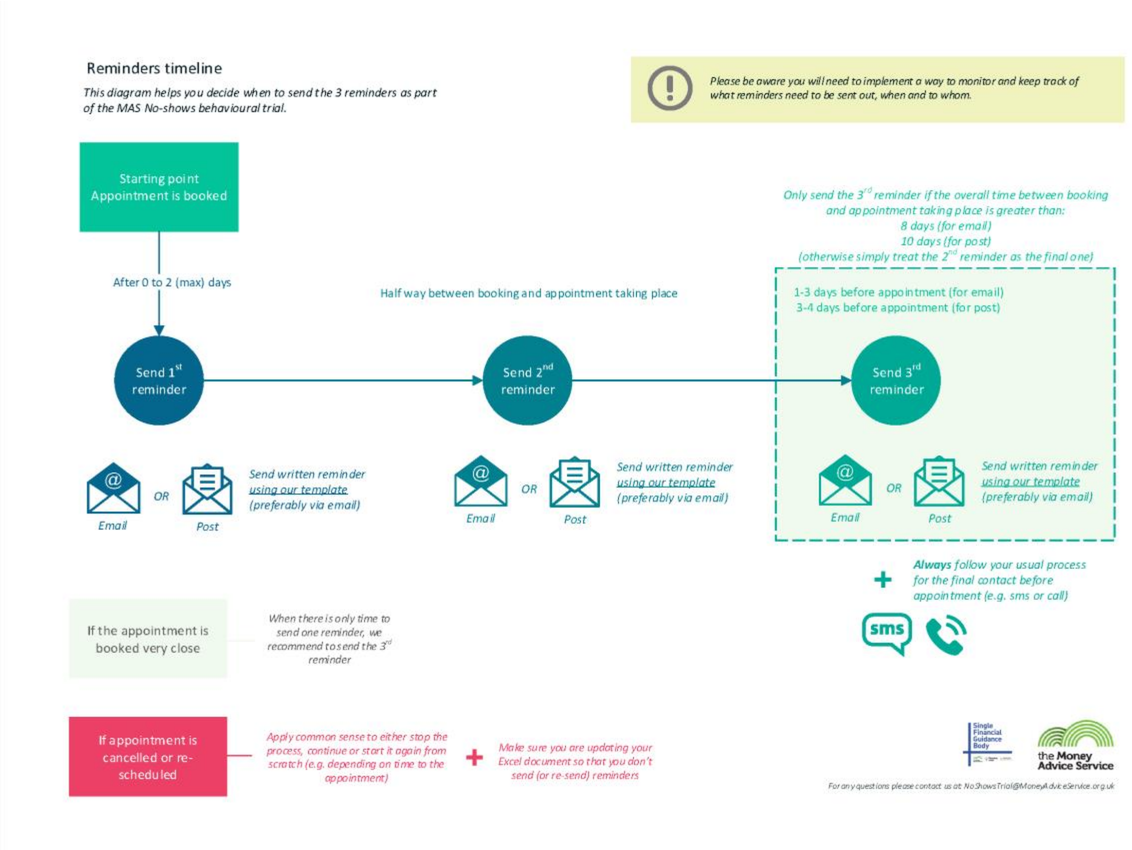
Appendix 2:

Reducing missed appointments (no-shows)

Decision tree

This section provides the initial decision tree used in the prototype initiative to help debt advice service providers decide when to send the different NCS communications.

The decision tree was updated with the information collected during the intervention. The updated version of these decision tree is presented in fig. 5.1.22 of the main report.



Appendix 3:

Encouraging debt advice clients to save by making use of the 'savings category' (SFS or equivalent)

Implementation templates for nudges

Supporting information on the implementation of the Savings Prototype at Advance Angel and CAP are covered separately in this appendix.

Implementation at Advance Angel

Guidance on nudges for telephone interventions

Nudges	Guidelines of full implementation
Mental accounting **Visualising End Goal and Amount** **Savings as resilience**	*"We've already discussed the occasional expenses that you need to consider like your [car repairs, service, MOT, school uniforms], and you'll need to make sure that you put this money aside each month, so you have enough to cover them when they come up.* ***You can also save a small amount each month towards a goal.*** *Creditors support this and there are guidelines on how much you should save.* ***Based on the information you've provided, you could save up to [10%/£20] each month which would give you a savings pot of £[annual total] by your next review. Is there something in particular that you want to start saving for? [targeted examples (amounts and goals) will be provided]*** *[wait for client response]* ***The added benefit of saving each month is that if something comes up that you haven't already budgeted for, you will have money available to cover the cost without having to miss payments or make cut-backs.*** *[wait for client response]* *If you want to start saving [for any quantity the client suggests up to 10%/£20] each month you'll save £[annual amount] each year towards [goal(s)].* *Do you already have a savings account?* *If yes Is your savings account with an organisation that you already owe money to?* *If yes It's best practice for you to set up a savings account, or move your savings to, a provider that you don't owe money to. Just to make sure that there's no risk of them taking your savings towards repaying your debt.* *If no go to (2)* *If no You could use a comparison site to find one that offers you the best deal. It's best practice to make sure that the one you choose isn't a provider that you owe money to, otherwise there's a risk that they could take your savings to pay towards the debt.* *2) If they receive qualifying benefits There is a government savings scheme which could really help you to boost your savings. Provided you pay into it every month, after two years they will top up your balance with 50p for every £1 that you've saved. So after one year you would have saved £[annual total], but after 2 years you'd have [annual total x 3]. Do you want to know more about it?* *Does that all sound OK for you?"*

Guidance on nudges for online interventions

Key steps

Follow the SFS guidelines
at **sfs.moneyadviceservice.org.uk**
The savings section comes at the end of the statement

New clients starting a debt solution	**Existing clients not saving at time of review**	**Existing clients saving at time of review**
Recommend a savings amount based on SFS guidelines	Ask clients why it wasn't possible. You can capture their reasons and use these insights to tailor personalise future savings nudges	Acknowledge the client's efforts and reinforce the value of regular saving.
If the client hasn't saved before or doesn't have a savings account, explain how to open one or point them to our website page: **moneyadviceservice.org.uk/en/categories/saving-and-investing**	Before introducing the nudges, emphasise the benefits of savings. We recommend this message is different from last time, otherwise clients are likely to skip the section. Don't let client skip the saving sections without considering the benefits of saving first. But don't make it compulsory to complete the nudging steps, below.	Ask clients if they want to start saving for a new goal or continue with the current one. You can capture how they find the experience of saving or meeting a goal, so you can tailor future personalised savings nudges.

Apply online savings nudges based on the conversational nudges given earlier (telephone and face-to-face), so they work with your systems and model.
Help clients to save for a specific goal by including a drop-down menu of options (such as for a car service, home maintenance, a holiday or a family day out).
Have an 'Other' option with a box to capture quick details on the alternative goal.

Saving	**Not saving**
Follow up the online visit with an email confirming the savings amount and goal. This could include a pie chart of the client's expenditure and their savings.	Add an alert before leaving the page that nudges the client to reconsider saving.

Saving above the SFS limit
Create an automated message to explain this is above the limit and that an adviser will be in touch to discuss the amount or to get in touch (giving a telephone number or email).

Guidance on paper pack nudges

The implementation looked to add the nudges into the ‘savings section’, as highlighted.

Nudges	Paper implementation
Mental accounting	We recommend that **you save a small amount each month towards a goal. This could be a family holiday, a day out, or an item which you wouldn’t normally be able to afford**. Most creditors support this and there are guidelines on how much you should save. The maximum recommended is 10% of your disposable income (as you’ve calculated in the box below) or £20, whichever is less. E.g.: If your disposable income was £162.50 – you could save up to £16.25: or, ▪ If your disposable income was £321.00 – you could save a maximum of £20.00
Savings as resilience	If you’d like to start saving, please let us know how much you’d like to save in the box below. **It’s best practice to put this money aside each month so it doesn’t get used up on other things**. The best way to do this is by setting up a standing order to a savings account. If you don’t already have a savings account and want to set one up, make sure that you don’t use a provider that you have a debt with.
Visualising End Goal and Amount	(see form below)

Disposable income (total income – total expenses)	
Savings (the lower of 10% of disposable income or £20)	
Please let us know what you’re saving for	
Your New Monthly Payment amount (disposable income – savings)	£

Implementation at CAP

Guidance on nudges for face-to-face interventions

Nudges	Guide for debt coaches
Mental accounting	*“We’ve already discussed the occasional expenses that you need to consider like your [car repairs, service, MOT, school uniforms], and [you’ll need to make sure that you put this money aside each month]/[this money will be saved in your Plan from the monthly amount you pay in] so you have enough to cover them when they come up.* ***You can also save a small amount each month towards a goal. Creditors support this and there are guidelines on how much you should save. Based on the information you’ve provided, you could save up to [10%/£20] each month***
Visualising End Goal and Amount	***which would give you a savings pot of £[annual total] in just 12 months****.* *Is there something in particular that you want to save for? [targeted examples (amounts and goals) will be provided]* *[wait for client response]*
Savings as resilience	***The added benefit of saving each month is that if something comes up that you haven’t already budgeted for, you will have money available to cover the cost without having to miss payments or make cut-backs****.* *Does that all sound OK for you?”*
commitment device	*[add goals on the form, wait for client to add name and tick box in your copy]* Ask the clients if all is fine in the copy and if they are happy to put their name. The copy is for the client to keep. If clients ask why they need to put their name the coach can say; *see it like your savings resolution or something like that…*

Appendix 4:

Encouraging debt advice clients to save by making use of the 'savings category' (SFS or equivalent)

Client reflections

Client reflections

Overall, the clients spoken to recognised that saving was a good thing.

"When I was with the NHS, if someone told me put a bit aside, I wouldn't be in the situation I am"

Martin

"It's very important to have savings. When I was ill…because of that, you don't know what's around the corner. If something happens to my car... I've got nothing to pull me out."

Cath

About half of the people spoken to remembered having a conversation with staff about savings. Most of these remembered savings being spoken to in terms of saving for an emergency, but a few mentioned saving for treats.

"They said you should save in case of unexpected bills. I thought it's very sensible."

Gary

"We were encouraged to take into account treats and special occasions. She said we need to do these things, which I agree with."

Cath

Most people had not agreed to save. This was for various reasons including: they wanted to pay off their debt so saving wasn't a priority. They felt they didn't deserve to save, they had nothing to spend savings on and treats were being covered by family members.

Ask people with no money to save money? I was a bit blindsided. Not got no money no money to save, have you?

Martin

"I think if you're in debt, if you can save money, surely that should go to the debt. Because I'm in debt, I don't deserve that"

Susan

"My DMP finishes on 19th Dec 2019. I can think about saving next year because I've paid everyone off, everyone's happy."

Susan

However, people appreciated being given permission to save.

"They always encourage us to save a bit if you can. I thought it's very understandable of them. It wasn't something I was expecting them to suggest, I was expecting them to request we put it towards to the debt. So I was quite pleased because it gives us a bit of wriggle room. We have a bit of spare money to buy a little bit or we have freedom to do repairs. It also saves us saying we can't pay the creditors this month."

Gary

"I felt fine talking to her about it. She made it seem ok."

Cath

Revealing Reality

Notes

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Glossary

Common terms used in this report are explained below.

Behavioural change: MaPS uses this term in two ways: to refer to theories that attempt to explain human behaviour and models that attempt to represent the dynamics of human behaviour. To change a selected behaviour, the key causes, process and factors controlling it are first isolated. An intervention (service prototypes in this report) is then designed to introduce the required change.

Behavioural change service prototype: An innovative way of managing and delivering debt advice services using behavioural change for long-term positive impact.

Behavioural science: The different disciplines exploring the cognitive process of human behaviour and interactions. Behavioural science techniques are used in case studies 1 and 3 of this report (see Sections 5.1 and 5.3).

Candidate target behaviours: MaPS used previous research and evidence to produce a list of proposed or 'candidate target behaviours' that would strengthen areas of debt advice service weakness. Each candidate target behaviour was rigorously assessed to identify the most promising (highest ranking) ones. These were then used as the basis to develop the service prototypes. Section 4 of this report explains the approach.

Clients: Members of the public who received debt advice services from the organisations taking part in this research.

Nudge: This is a behavioural science technique. A nudge is the means to alter an individual's behaviour in a predictive way. To qualify as a nudge, the technique has to be easy to implement and not an order (mandate).

Intervention: For this report, an intervention is an idea, initiative or strategy designed to produce behavioural change and improve debt advice services for clients/staff.

Process and implementation evaluation: Qualitative research and analysis to evaluate the implementation of each service prototype in detail to understand what worked well and what might need to be improved from a delivery and operational point of view. For this report, separate impact analysis (quantitative and qualitative) was also carried out.

Participant: The debt advice service organisation taking part in developing and testing one of the service prototypes in this report.