

How to use behavioural science to increase the uptake of debt advice

September 2017

Ogilvy
CHANGE



**Money &
Pensions
Service**

The Money and Pensions Service is an arm's-length body of Government, bringing together the Money Advice Service, Pension Wise and The Pensions Advisory Service, and providing money guidance, pensions guidance and debt advice (in England). Visit our websites today for guidance, tips and tools to help you make the most of your money and pensions.

moneyadviceservice.org.uk
pensionwise.gov.uk
pensionsadvisoryservice.org.uk

Contents

Part 1. Overview	3
Where does our guide come from?	4
Why behavioural science?	5
Forewords	6
Part 2. The '10 Top Tips'	10
'10 Top Tips' for using behavioural science in debt advice communications	11
Part 3. Application	22
Written communications	23
Verbal communications	27
Online communications	29
Part 4. Behavioural science in action	31
Signposting at the Royal Courts of Justice	32
Attending appointments in Croydon	36
References	40

Overview

Part 1

Where

does our guide come from?

This guide is a result of a novel and innovative pilot project that explored a critical challenge in the advice sector – engagement.

Over several months we worked with Ogilvy Change, a specialist behavioural interventions agency, to explore how we could use some of the insights from behavioural science to increase the number of people who access debt advice and the earlier findings give us great cause for optimism!

For this project we focused on communications. Alongside Ogilvy Change and several debt advice organisations in London, we reviewed the general communications journey to see where the biggest challenges and opportunities to engage with over-indebted people are.

Together we identified two particular areas to focus on:

- Signposting people to services
- Getting people to attend scheduled appointments.

The communications used in these two areas were the subject of controlled trials to apply and test the effectiveness of a behavioural science approach. The results of the trials informed the development of this guide and a series of '10 Top Tips', and are detailed towards the end of this guide, and provide an interesting and informative read.

The tips in this guide are not meant to be comprehensive. Instead they are designed to provide a starting point, provoking thought and discussion around how we can all communicate better with people that do or could use debt advice services. We will continue this work to understand how we can best use the insights from behavioural science before, during and after people access debt advice.

We would greatly welcome your thoughts on this guide, and would love to hear your experiences of applying the behavioural tips it contains.



Colin Kinloch – Innovation and Strategy Manager
Louise Chu – Debt Advice Commissioning Manager

Why

behavioural science?

We tend to think that when people decide to do something – buy a product, eat a cake, take out a payday loan - they weigh up all the pros and cons of each choice, making use of all available information, factor in their longer-term goals and then make a rational decision that's in their best interests.

But in a world where perfect trust and perfect information don't exist, our perceptions of price, value and trust – our perceptions of everything in-fact are massively impacted by our previous experiences and our immediate context.

Instead of responding logically to information or persuasive appeals, our decisions are governed by more unconscious and automatic processes. So if our services and our communications don't take account of this, they are unlikely to work as well as they could.

Just like our physical energy, we only have a finite supply of mental (cognitive) energy. Consequently our decision making processes have evolved to conserve our mental energy wherever possible. Thus, rather than rationally dissecting each and every aspect of a situation, we use mental 'shortcuts' and rules of thumb. It also means we are prone to systematic biases in our decision making.

By understanding these mental shortcuts, and designing our communications to work with them, we stand to maximise their psychological appeal and enhance their effectiveness, ultimately encouraging more over-indebted people to act on them.



Eleanor Heather – Behavioural Strategist
Sam Tatam – Behavioural Planning Director

Foreword

South West London Law Centres



South West London Law Centres is a community law centre and registered charity. We were established in 1974 to provide specialist legal advice and representation to people living across South West London who could not otherwise afford access to justice.

Our Challenge

One of the biggest challenges we face, and one I'm sure most free service providers face, is getting people to turn up to their appointments. We're really busy and missed appointments have a direct impact on other people by increasing their waiting time, as well as having financial implications for us.

We typically send emails to alert people to their appointment and follow up with a call the day before. But the financial information we need from people and the documents they have to bring can be complicated and potentially off-putting, especially for many clients who have low levels of literacy or mental health problems.

We want to help as many people as possible get out of debt. For this reason we wanted to focus our behaviour change project on getting more people to their appointments, and on their journey to a debt-free life.

How behavioural science helped

Traditional communications – posters, leaflets, emails, phone calls – are our main method of engaging over-indebted people. But because we are a relatively small organisation we have to produce everything ourselves, and because we're so busy this means we often just stick with what we've done before. This is why working with Ogilvy Change and the Money Advice Service has been really helpful, as well as interesting.

By applying a behavioural approach to how we communicate with our clients we have reduced the number of missed appointments. We also had a great response from the clients who engaged during the project – they have really appreciated the changes we made.

One client with severe mental health problems for example, managed to attend his appointment which was a very positive step for him. He wanted to engage with the service but had struggled previously. Another client who suffers from agoraphobia, and whom the team have tried to help come in for an appointment four times in the past, attended her appointment due to the constant contact and reassurance prior to it – both really positive results!

This project, through seeing how the words and language we use really can influence peoples' behaviour and how small conscious tweaks to a communication really can make a big difference, has made us rethink how we communicate with our clients.

We hadn't heard of behavioural science before but we're now seeing more and more opportunities to apply behavioural science techniques to increase the effectiveness of our everyday activities.

We're really proud of the work we've done and are excited to keep it going. We hope you find this guide useful.



Roni Marsh – Debt Team Leader
Mandy Groves – Project Officer

Foreword

Citizens Advice RCJ Advice



Citizens Advice Royal Courts of Justice Advice is a branch of Citizens Advice based within the Central London County Court. We were initially set-up to provide free legal advice to litigants in person appearing at the High Court. Having expanded in recent years, our services now include specialist debt advice which is also freely available to everyone.

Our Challenge

Our main challenge right now is getting people to engage with our debt advice service. We have a really good retention rate – once people are here they tend to stay involved, but we're often faced with unfilled slots for our drop-in service at the Court.

We do have posters, leaflets and some cards which we distribute within the Courts to advertise our service, but people are so busy and focused on their current problem that attracting their attention is difficult. Plus the Court is a listed building which means we're limited to where we can put them.

We also can't rely on the lawyers and legal representatives to signpost our services to their clients because they change every day, and are also incredibly busy.

We therefore wanted to focus our project on increasing the effectiveness of our signposting communications in order to encourage more people to seek help with their debt issues before they hit crisis point.

How behavioural science helped

We tend to rely on the communications designed and produced by Citizens Advice, which we do try and tailor to our context.

Now, through working with Ogilvy Change and understanding more about behavioural science and how the subtleties of a situation can substantially change peoples' perceptions, we're more confident in how we adapt the general Citizens Advice communications.

We've been prompted to think more broadly and have already seen a 30% reduction in no-shows in our legal appointments as a result of clients booking their own slots.

This project has also challenged us to think more creatively about how we engage and leverage 'messengers' within the building – how we can make it easy and attractive for them to signpost our services to the people they interact with. For us, this is just the start of our behavioural journey and we're looking forward to continuing this project.



Alison Lamb – Chief Executive

'10 Top Tips' Increasing the uptake of debt advice

Applying behavioural science
to debt advice communications
can help encourage more people
to access debt advice services.

'10 Top Tips' to increase the
effectiveness of your communications



1. Avoid the
word debt



6. Prompt
planning



2. Make
it personal



7. Remind
and trigger



3. Bust myths
and allay fears



8. Recognise, reward
and praise



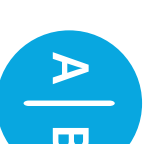
4. Make it easy



9. Make it social



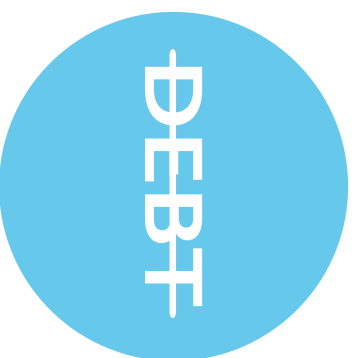
5. Build a sense
of commitment



10. Test

1. Avoid the word 'debt'

The words and language we use can powerfully influence how people think and act, often working at a deeper unconscious level, meaning people are not aware of the effect on their decisions (*Dijksterhuis & Bargh, 2001*).



Why does this matter?

The word 'debt' has, for many over-indebted people, very negative associations (Carm & Hayashi, 2015). There is a social value judgement associated with the act of getting into and being 'in debt'. Whilst a person may recognise they have debt, they might not see themselves as actually being 'in debt' because this doesn't fit with their self-identity or how they want others to perceive them (they are not the 'type' of person that gets into debt).

Mini tip:

- Try replacing 'debt' with 'money' or 'finances' e.g. 'debt issues' could become 'money concerns' or 'financial worries', and 'debt advisor' could become 'money advisor'.

2. Make it personal

We are inundated with more and more information and demands on our attention, and spend mere seconds considering whether to engage with a stimuli or not. To grab our attention, stimuli needs to be novel or of great personal relevance (*Dolan et al, 2012*).



Why does this matter?

People in serious debt will often ignore or filter out non-essential communications because of the excessive cognitive load being in debt places on them. This makes it even harder to attract and maintain their attention (Damingier et al, 2015).

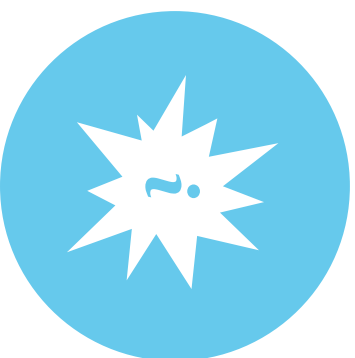
To counter this, make your communications as **personal as possible**. If you have their name, use it, and make sure you use personal language as much as possible, for example 'I', 'you' or 'we'. Consider what benefits of engaging might be the most motivating in your area, and emphasise these in your communications.

Mini tip:

- Highlight what you've done for them – gathering useful information, booking an appointment at their preferred time, or even give free teas and coffees while they are waiting in reception to create a personal bond and sense of reciprocity.
- Pop a hand written post-it in any letters you're sending, and handwrite their name and address on the envelope.

3. Bust myths and allay fears

We are heavily influenced by our emotions and will avoid confronting uncomfortable or uncertain situations as much as possible. Our choices are also driven by our prior beliefs, often selectively interpreting information to confirm an existing belief (Samson, 2017a).



Why does this matter?

There are emotional barriers as much as practical ones to accessing debt advice (The Institute of Welfare, 2013), such as the fear of having to disclose or share debt issues. At the same time misconceptions can influence peoples' perceptions and attitudes towards debt advice.

For example, the price of a service or good can be used as a signal of its quality (Chang, Chang & Su, 2015). Whilst in many situations 'free' is a strong motivator, in relation to debt advice, it can also imply a lower quality service. With over-indebted people more prone to using mental shortcuts, 'free' may evoke fears of long waits, inexperienced staff or a service staffed by volunteers, driving them to pay for services.

Mini tip:

- Follow statements like 'free' with 'expert', 'experienced', 'full-time', 'dedicated'.
- Consider including any awards or formal recognition you've achieved on your website and email signature. Acknowledge that you are Financial Conduct Authority (FCA) regulated or Money Advice Service funded to establish credibility.

4. Make it easy

Thinking, planning and acting all use up mental energy, of which we only have a finite supply. This is why we tend to opt for the easy option whenever possible and tend to make poorer choices after a long or complicated decision making process (Kahneman, 2011).



Why does this matter?

The constant anxiety of being in debt and the need to trade-off choices places an additional tax on peoples' mental energy, making over-indebted people more likely to succumb to temptation, make poorer choices and focus on the immediate rather than the longer-term implications of their situation (Gandy et al, 2016).

To attract and maintain attention, communications need to be **simple and easy** to understand.

This can include minimising the number of choices presented at any one time, reducing the number of steps required to engage or breaking down the process into smaller, easier tasks will make it easier for people to take up services.

Mini tip:

- Pre-fill forms with information you already have.
- Consider making an information hierarchy so you only include the main points or action you want people to do in each piece of communication.
- Make use of **bold** fonts, bullet points and boxes to call attention to key information, and include links to any specific webpages you want them to access (rather than just the website).

5. Build a sense of commitment

We are more likely to continue a course of action we feel we've committed to in some way. This is because we like to be consistent with our self-image, and the greater the cost of breaking a commitment, the less likely we are to do so (Dolan et al, 2012).



Why does this matter?

Being over indebted makes people more focused on the present moment. When a goal or intention is quite abstract like 'getting help for debt issues', this 'present-bias' (Thaler & Sunstein, 2008) makes people less likely to act on their good intentions when something more pressing comes up.

We can work to overcome this by building a sense of commitment, for example by having someone write down the specific reason that they want to get out of debt. It can even be as simple as getting them to verbally agree to get in touch. Personal (social) commitments like this can motivate action in order to avoid the guilt of letting someone down.

Mini tips:

- Tell people in advance who specifically their appointment is with.
- Have people sign their names on appointment cards to help commit them to turning up, or even have them complete them in full themselves.
- Remind people of actions they have already taken to make them feel like they're already on a journey e.g. '...the appointment you requested'.

6. Prompt planning

We all procrastinate, favouring pleasure now and delaying pain until later (Samson, 2017b). Our willpower wains when we're mentally fatigued, making us more likely to succumb to emotions and postpone uncomfortable or undefined tasks.



Why does this matter?

The additional mental tax caused by being in debt places over-indebted people at greater risk of delaying potentially painful, effortful or abstract tasks (Mulainathan & Shafir, 2013), such as seeking debt advice. The desire to avoid confronting their situation can often override their better judgement.

Implementation plans (where the specific actions required to achieve a goal are identified (Michie, Stralen & West 2011)) can help overcome procrastination by making a concrete connection between an outcome and the steps required to achieve it.

Prompt people to focus on the actions they need to take rather than the end goal, for example what time they will phone for advice or what mode of transport they will use to get to an appointment.

Mini tip:

- Prompt people to think about the steps between now and their next action - do they need to arrange childcare to attend an appointment? When will they do this?
- Encourage people to plan for the possibility of failure by specifying how they will overcome potential barriers like anxiety e.g. 'each time I think about cancelling I will look at a picture of my daughter to remind me of why I want to help myself'.

7. Remind and trigger

Forgetfulness is an annoying fact of life. We all have a limited capacity to commit tasks or goals to memory (Miller, 2015), and when it is an unfamiliar one, we are also less able to remember to do it when the opportunity arises.



Why does this matter?

Juggling many different things at once requires a significant amount of attention and mental energy making it more difficult to remember a previously planned goal or intention to engage in a new behaviour.

For over-indebted people, this effect can result in a failure to both seek advice and to follow through on any advice given, even if they intended to do so.

Timely, tailored reminders, such as a personalised text the day before an appointment, can prompt recall (Sunstein, 2014). Sending calendar invites containing appointment details also helps reduce the need for people to commit that information to memory and keeps the action front of mind.

Finally, images and pictures are more easily recalled than text alone – try including images of the documents people need to bring to their appointments in your communications.

Mini tip:

- Have people repeat back important tasks or information to focus their attention, increasing the chance they will commit it to memory.
- Association cues can prompt recall at the right time by making a concrete link between the desired behaviour and something novel encountered in the environment, for example ‘next time I use the scream emoji, I’ll phone the debt advice helpline...’

8. Recognise, reward and praise

We’re more likely to repeat a behaviour when we’ve experienced a positive outcome (Ayres, 2010) and when our efforts are recognised by people whose opinion we value.



Why does this matter?

There are huge anxieties surrounding accessing debt advice - the fear of social judgement or privacy risks, the uncertainty over what the impact on day-to-day life might be, and the worry about ‘doing it wrong’.

Compounding this, for many over-indebted people, their financial situation will have impacted their self-confidence and their belief in their own capabilities.

Providing positive feedback, recognising each small action people take and providing genuine praise will help build confidence and create a positive association with your service.

A ‘thank you’ and a smile can go a long way.

Mini tip:

- Acknowledge the anxieties and fears people have had to overcome to get in touch, and reassure them that they are doing the right thing.
- Recognise the effort that people have put in to gather documents, even if they don’t get everything you might need.
- Help build confidence by reminding people of each positive action they have taken themselves to get out of debt: from making that first call to turning up to an appointment.

9. Make it social

We are highly social creatures and tend to follow the behaviours of people 'like us'. When faced with unfamiliar situations we'll look to what others are doing as a signal of what the appropriate behaviour is and are more likely to engage in a behaviour if it goes with our socio-cultural norms (Dolan et al, 2012).



Why does this matter?

Although having debt is now relatively normal, talking about it is not. Many over-indebted people keep their difficulties a secret, fearing the stigma and judgement of others. When coupled with the uncertainty over what debt advice might entail, the lack of a positive norm can prevent individuals from seeking advice.

To overcome this, promote *just how many people have accessed your service*, making the act of seeking support appear more socially acceptable. Where possible, personalise the norm to increase its motivational power, for example by describing how many people within a specific area or postcode got in touch (Voyer, 2015).

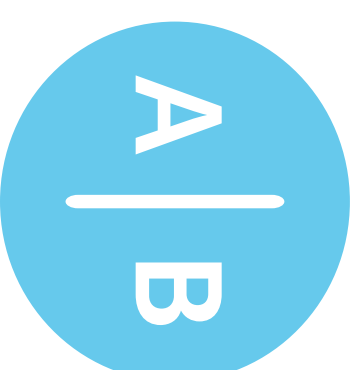
Testimonials are also powerful motivators as people connect emotionally with messengers they can identify with, increasing the impact and credibility of the message.

Mini tip:

- Appeal to peoples' desire to be part of a group by highlighting how many others 'like them' have already sought advice, and that they don't want to be *one of the few* who doesn't.
- BUT be careful with norms. They can backfire if used incorrectly. Promote the number of people **engaging in the good behaviour** you want to drive, rather than the numbers engaging in the undesired behaviours.

10. Test

One thing we know for certain about behaviour is that it's complicated. Although behavioural science has evidenced the myriad of psychological and behavioural factors that can influence behaviour - norms, emotions, ease - we can never predict with 100% confidence what the impact will be for any one individual.



Why does this matter?

The individuals who could benefit from debt advice vary significantly in preferences, backgrounds and circumstances. Therefore gaining a better understanding of *what works best for whom* by testing any changes made to your communications in as controlled a way as possible can make your debt advice communications more compelling, and cost-effective.

'Testing' might sound onerous but in the pilot studies that follow, you can see how easy it can be. In most situations you'll already be collecting 'effectiveness' data meaning you only need to start making some behavioural science tweaks to your communications.

Mini tip:

- Get in touch with the Money Advice Service to find out how you can test the impact of applying some of these top tips to your communications.
- Email us at: testingtogether@moneyadviceservice.org.uk

Emails



Personalisation

- Use 'your' or 'you' in the subject line of an email to attract attention e.g. 'your appointment is with..'
- Use the person's first name in the opening of the email and pepper it throughout the body text.



Commitment

- Request that people respond to your email in order to confirm their appointment.
- Or, better still, send a calendar invite that requires them to actively respond.



Ease

- Put important messages at the top of your email.
- Use boxes, bullet points and icons to draw attention to vital information.
- Use an email address that people can reply to. Not only does this feel more personal, it also reduces the effort required to respond.

Application Using the '10 Top Tips' in your communications

Case study – Reciprocity

I've booked you a place. Good luck: a field experiment applying behavioural science to improve attendance at high-impact recruitment events.

(Sanders & Kirkman, 2014)

Background Recruitment events can be a more effective and productive means of finding a job than other job seeking activities. Despite this, Bedford Jobcentre Plus found attendance rates amongst registered jobseekers were still low.

Aim To test the effectiveness of text messages in motivating more jobseekers to attend job recruitment events in order to help them get back into work quicker.

Identified Applications of Top Tips

A | B

Test

Jobseekers were randomised to receive one of three new versions of the standard text message to identify which was the most motivating compared to the existing version.

Personalisation

- The jobseeker's first name was added.
- Jobseekers were told that a place had been reserved for them.
- Jobseekers were wished good luck by the officer sending the message, evoking a sense of **reciprocity**.

Impact The simple addition of the jobseeker's name increased attendance by **4.3%**.

Using **reciprocity** - telling the jobseeker that they had been reserved a place - increased attendance rates by **16.3%**, compared to the existing text message.

Letters

Personalisation

- Handwrite names and addresses on envelopes.
- Write a note on the envelope to help your letter stand out and catch attention.
- Consider using a novel but subtle colour of envelope or a different weight or quality to make it distinct from bills and marketing.

Ease

- Use bold headers to signpost information and chunk up text.
- Keep copy to the bare minimum – only include the information people actually need at that time.

Planning

- Give examples of what people may need to think about before their appointment.
- Give people a timeline of when they need to do each action – we are all overly optimistic about how long it will take us to do anything!

Social Norms

- If there is a waiting list, explain that it is because your services are in high demand, to normalise the act of seeking advice and reinforce that they're doing the right thing.
- Communicate that the vast majority of people bring the right documents with them to their appointment.

Case study – Simplification

Framing the Message: Using Behavioural Economics to Engage Temporary Assistance for Needy Families Recipients. (Farrell et al, 2016)

Background A change in Los Angeles state policy meant some adults with young children were no longer exempt from participating in the welfare-to-work programme. Appointments were scheduled and communicated to newly eligible adults, but less than half attended.

Aim To test if sending a new behaviourally informed letter would reduce appointment non-attendance, and if so, which of two versions would be most effective: a loss framed or a gain framed message.

Identified Applications of Top Tips



Reminder

- The new letter was sent the week before the scheduled appointment, giving people time to notice it and prepare.



1-2-3

Ease

- The original letter was shortened and complicated jargon removed.
- Coloured boxes and bold text were used to call attention to the appointment details.
- A post-it note highlighting either what people stood to *gain* from attending (gain framing) or what they stood to *lose* from not attending (loss framing) was included.



Planning

- Implementation prompts encouraged the recipient to plan how they would travel to the appointment.

Impact The behaviourally informed materials significantly increased attendance rates by **3.6%** with the loss framed post-it note letter being most effective.

Calls



Reward

- Start and end each call on a positive note, acknowledging the effort people have gone to, or the barriers they've had to overcome.
- Tell them that you appreciate them getting in touch, or taking the time to speak to you.



1-2-3

Ease

- If you have a lot of information of questions to cover, tell people in advance how long it will take.
- Consider breaking down the information into manageable chunks e.g. 3 sections, to make it appear (and be) less effortful.
- Start with easy questions to make people feel good, and follow any arduous or tiring questions with lighter, easier ones.



Social Norms

- Tell them how other people feel after they've taken the first step (e.g. of getting in touch) to help make the outcomes of getting help more immediately tangible ('weight off their shoulders', 'problem shared is a problem halved').

Case study – Reframing

How We Conceptualize Our Attitudes Matters: The Effects of Valence Framing on the Resistance of Political Attitudes. (Bizer & Pett, 2005)

Background The unquestioned beliefs and attitudes people have learned from the 'lenses' through which they interpret and assess situations.

In many circumstances negative framing has been shown to have a stronger impact on attitudes than positive ones, with negative attitudes then exerting a stronger influence on behaviour.

Aim To test whether peoples' (political) attitudes were influenced more by a negatively framed message (opposing one political candidate) or positively framed message (supporting the alternative candidate).

Identified Applications of Top Tips



Test

- Participants were randomly assigned to either the negative (opposes) or positive (supports) framing in order to assess the impact the language framing had on their attitudes.



Build Commitment

- Participants were presented with two alternative candidate options and asked which they preferred. In a language manipulation, they were then asked either whether they i) *opposed* the other candidate or (ii) *supported* their preferred candidate.
- Participants were then presented with negative information about their preferred candidate. Their strength of preference and commitment to that candidate was measured again.

Impact

The negative framing created a greater sense of commitment to participants' initially preferred candidate, demonstrating how subtle language manipulations influence attitudes.

Landing page



Avoid 'Debt'

- Consider removing the word 'debt' from your website url as the act of typing it might create a negative association with your service.



Bust myths

- Consider creating a separate website for any information that might cause anxiety for over-indebted people, such as promoting volunteering opportunities with your service or requests for donations.



Ease

- Minimise the number of clicks required to access information – the effort required from each additional click will reduce the number of people continuing and clicking through.
- Bright colours, icons and boxes attract attention to key calls-to-action. High contrast between text and background colour makes statements easier to read, and bigger boxes attract more attention.
- 'Affordance cues', such as 3D click buttons (the digital equivalent of door handles), reduce the effort required to understand what to do, and can motivate action. Affordance cues refer to the design elements of an object or choice environment that provide a visual clue as to the function of that object.
- Allow people to schedule appointments or get in touch directly via your website. This will capitalise on peoples' motivation to take action there and then, and reduce any anxiety people might have around engaging with another person.

Case study – Ease

Designing optimal price comparison websites in the payday lending market.

(Nava, A. & Zaman, Q., 2016)

Background The way in which information is presented can influence how people interpret it - people are generally bad at understanding percentages and risks for example, which can disadvantage them in the financial market.

Aim To test how the presentation of information influenced consumers' ability to choose the cheapest loan on payday loan comparison websites, in order to inform the Financial Conduct Authority's advertising regulations.

Identified Applications of Top Tips

A | B

Test

- Consumers were randomly assigned to see three of six different price comparison webpages comparing payday loans, with six separate 'good practice' standards tested.



Personalisation

- Consumers could filter options by loan amount and loan term to personalise the offers they saw.

1-2-3

Ease

- All available offers were displayed on one page to minimise the number of clicks (and effort) required to assess them all.
- The 'total amount payable' (TAR) was displayed rather than the representative 'average percentage rate' (APR).

Impact

Increasing the effort required to assess the offers reduced the respondents' ability to make optimal choices. Splitting offers across a number of pages reduced those able to correctly identify the cheapest loan by 60% (compared to the control webpage) as did showing the APR instead of the TAR, which reduced correct loan choice from 63.5% to 13.5%.

Behavioural science in action

Insights from two pilot projects

Signposting

at the Royal Courts of Justice



Background Citizens Advice RCJ Advice (CARCJ) provide a free debt advice service within the Central London County Court.

Many of the people coming into the courts have wider debt and money concerns and would benefit from formal advice. Yet, people tend to be focused on dealing with the emergency at hand and may not be aware of the debt advice service, or of their need for it.

CARCJ typically rely on word-of-mouth and conventional communication channels such as posters to sign-post their debt services within the courts. But restrictions on where posters can be placed within the court buildings create an additional challenge to engaging people.

Aim Our aim therefore was to improve the effectiveness of the signposting activities to increase awareness of the debt advice service and drive more over-indebted people to engage.

Behavioural Insights

Before jumping to the solution, we needed to better understand what the main barriers to engagement were.

To unearth the less conscious, as well as conscious, factors influencing people we:

- **Assessed** CARCJ's existing communication assets from a behavioural design perspective.
 - **Interviewed** CARCJ staff, people attending the court, lawyers and non-legal representatives.
 - **Observed** the court environment and the interactions occurring within it.
 - **Reviewed** the behavioural science literature surrounding debt and financial decision making.
- From our research, several key insights emerged including the need for the existing communications to be:
- **Simplified.**
 - **Personally relevant** whilst still maintaining **privacy**.
 - **Salient** within the court environment.
 - **Friendly**, and make the act of seeking advice seem **easy** and **acceptable**.

We also noted that the influential power the **right messenger** who or what delivers the message) could have on driving engagement was being under utilised, in part due to the lack of continuity in legal and non-legal representatives.

Existing communications

Islington Citizens Advice Bureau

We can help you with:

- Benefits checks, applications and appeals
- Debt advice, including advice on credit cards, overdrafts and payday loans
- Bankruptcy
- Housing issues, including tenancy, eviction and homelessness
- Employment problems, such as:
 - Unfair dismissal
 - Discrimination
 - Redundancy
 - Employment rights
- Consumer problems, for example faulty goods, and complaints

222 Upper St, Islington N1 1XR
Tel: 020 3475 5080
Mon-Fri 10am-4pm, Sat 10am-1pm, Sun 11am-3pm

Bankruptcy Advice Service

We can give you advice on any area of personal insolvency such as:

- Bankruptcy, including:
 - Statutory Demand
 - Creditors Petition
 - Debt Relief Order
 - Debt Management Plan
 - Debt Relief Order (DRO)

Our specialist advisors are in our office at the Royal Courts of Justice, 111 Bow St, London WC2A 3BT, Monday to Friday 10am-12.30pm. This is a free, confidential service.

Islington CAB

PHONE ADVICE
Call 020 3475 5080
Monday-Friday 10am-1pm and 2pm-4.30pm

We will discuss what you could do and either:

- Provide you with information to help yourself.
- One of our advisers will continue to help you over the phone and email.
- Refer you to the most appropriate signpost advice agency.

COME AND SEE ISLINGTON CAB

If you have been or others you want us to see or would rather talk to someone in person you can:

Call 020 3475 6855
Monday-Friday 10am-1pm and 2pm-4.30pm

We will take your details and book you an assessment slot at our office at:

222 Upper Street, Islington N1 1XR

You will be given a date and a specific time to come and see us. You should bring any paperwork with you and we will assess how we can help you.

The Solution

A **Signpost Card** was created to make the act of signposting RCJCA's service be (and importantly *appear*) easier.



The Signpost Cards were the size of business cards to be discreet and encourage people to slip them in their wallet/purses, **prompting reflection** the next time they were in a 'money mindset'.

High quality, smooth card was used to **prime** positive first impressions of the service (haptic cues - tactile sensations can unconsciously influence peoples' perceptions of a good or service (see e.g. (Williams, L., & Ackerman, J., 2011)), and last longer.

We did not mention the 'D' word and the text was kept **simple** and **salient**. Icons attracted attention and made the information provided **cognitively easier** to process whilst words like 'trained money advisor' and 'effective' **addressed potential fears** around quality. The 'don't miss out' was designed to tap into **loss aversion**.

We chose the softer green and purple Citizens Advice branding to build **trust** and convey **security**; people had responded more favourably to the green palette in pre-tests. A final touch was the highlighter accent, designed to make the card feel more **personal** and create a sense of **commitment** and **reciprocity** towards the card-giver.

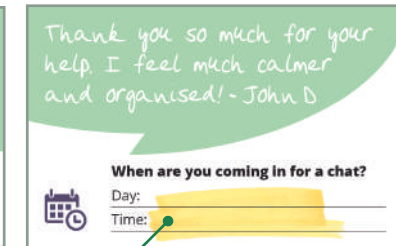
Two separate versions of the back were created. One included a **social norm**, and the other a **testimonial**. Both aimed to address the fears and anxiety around seeking debt advice, and the **social stigma** that still exists.

Both versions also included an **implementation prompt** in the form of the question "when are you coming in for a chat?", accompanied by a space to jot down a day and time. This question was designed to **overcome procrastination** by making the act of getting help more immediately tangible

Norming statement



Testimonial, in handwritten font



Loss aversion

Early Results

Over a four week testing period a total of 130 cards were given out, 80 directly to individuals. **Around 15%** of those individuals given a card took action straight away and sought debt advice whilst still in the court.

50 cards were also given to 'messengers' within the court, and as a result new and valuable relationships between CARCJ and other departments i.e. **messengers**) operating within the courts have been formed.

Attending appointments in Croydon

Background South West London Law Centres (SWLLC) provides a free debt advice service for people in South West London.

They are well established in their area attracting oftentimes more people than there are appointments available. However, SWLLC were experiencing high no-show rates for scheduled appointments. Although people were requesting appointments, they were then failing to turn up.

Emails, letters and phone calls were the primary means of communicating appointment details to clients, with no option of text message reminders.

Aim Our aim therefore was to improve the effectiveness of SWLLC's overall communication strategy to reduce the number of no-shows.

Behavioural Insights

To better understand the challenge, we immersed ourselves in the existing communication journey as experienced by a client. This involved:

- **Assessing** SWLLC's existing communication assets from a behavioural design perspective.
- **Interviewing** SWLLC advisors.
- **Developing** a communications map, plotting the communications sent and the specific behaviours an individual might be required to take in order to get to their appointment.

Existing communications



From our research, several key insights emerged including the need to:

- **Elicit** greater **commitment** from the client especially when scheduling appointments.
- **Chunk up** the journey into smaller and more frequent communications and actions.
- **Simplify** emails, and make the main message more **salient**
- **Reduce** the **complexity** surrounding the financial statement people need to complete as well as the documents they must bring to their appointment.

The Solution

A new communication strategy was developed, encompassing three emails with two supporting calls. New email templates and call scripts were produced to support SWLLC staff.

Behavioural Applications

To make the overall act of coming to the appointment seem **easier**, the journey was **chunked** into three main steps. Each step was associated with one email and one supporting call:

1. Confirm appointment
2. Collect the right information
3. Plan how to get there

The more frequent contact reduced the risk of people missing emails previously appointment details had only been sent a few days before appointments).

Chunked journey: smaller more frequent communications



The **first** email sought to gain **commitment** by acknowledging the time investment the recipient had already made (on a previous call) and explicitly requiring the client to reply **confirming** that they would attend.

Importantly this email also told the client when the next contact would be, **reducing uncertainty** and **prompting planning**.

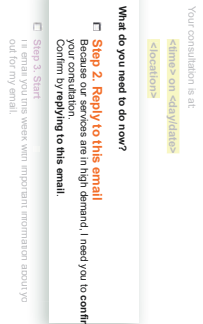
A subtle **norm** “our services are in high demand” appealed to the **fear of missing out** and served to make it feel more **socially acceptable** to come to the appointment.

The **second** email made it **easier** for clients to understand what they needed to bring and how to prepare by only detailing three types of documents (minimising the risk of **choice overload** and overcoming **inertia**) as well as giving tips on how to obtain the documents.

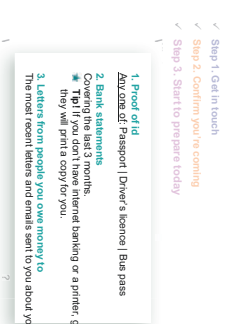
A complex and lengthy personal finance form was replaced with a link to a **trusted and simple** online form, which could be accessed when in their appointment.

The **third** email used an **implementation prompt** to encourage people to **plan** how they would get to the appointment, and repeated the appointment details.

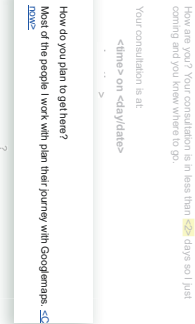
Email 1: Commitment e ect



Email 2: Simplified checklist



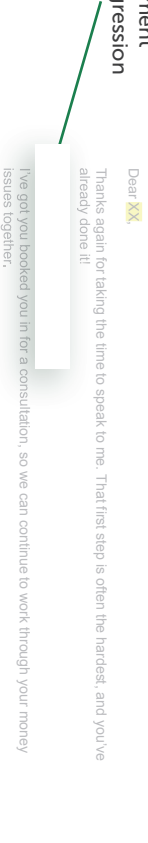
Email 3: Implementation prompt



All emails were **personalised** using both the client and advisor's name, and including personal language such as 'your'. **Bold font** and **colours** were used to attract attention to key information, with the amount of text kept to a minimum to reduce the mental effort required to process it.

A **sense of commitment and progression** was created by breaking the actions the client would need to take into the three steps. With each email, the preceding step (email) was marked with a tick affording a sense of accomplishment.

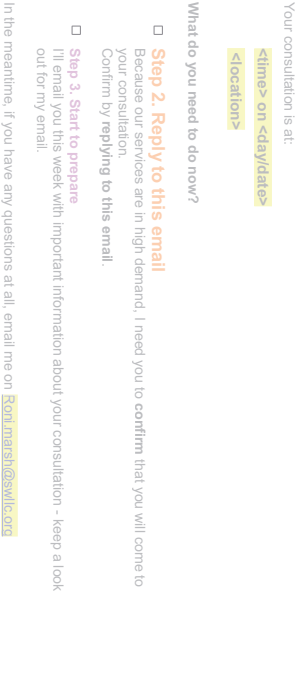
Commitment and progression



Early Results

Within the four week testing period, appointment attendance rates increased by over one third, from around 50% to 67%.

The streamlined communications and more frequent contacts have had a particularly positive impact on harder to reach clients – those with mental health challenges, low literacy levels and those who had already failed to attend multiple appointments previously.



Want to know more?

References

Worth a read

The four case studies referenced in the examples section are shown in **bold**.

A 'stop in your tracks' hack for forgetfulness. (2016, August 15). Retrieved from knowledge.wharton.upenn.edu/article/stop-tracks-hack-forgetfulness/.

Atkinson, A. & Stiglitz, J. (2015). *Lectures on public economics*. Princeton University Press.

Ayres, I. (2010). *Carrots and Sticks: Unlock the Power of Incentives to Get Things Done*. USA: Bantam Books, Random House Inc.

Bizer, G. Y., & Petty, R. E. (2005). *How we conceptualize our attitudes matters: The effects of valence framing on the resistance of political attitudes*. *Political Psychology*, 26(4), 553-568.

Carr, J., & Hayashi, K. (2015). *Money Advice Service – Barriers to seeking support*. Report prepared for YouGov, United Kingdom.

Chang, S., Chang, C., & Su, W. (2015). *Quality or sacrifice? The influence of decision task and product characteristics on the dual role of price*. *Psychological Reports*, 117(1), 72 – 88.

Daminger, A., Hayes, J., Barrows, A., & Wright, J. (2015). *Poverty Interrupted: Applying Behavioral Science to the Context of Chronic Scarcity*. Ideas 42.

Dijksterhuis, A., & Bargh, J. A. (2001). *The perception-behavior expressway: Automatic effects of social perception on social behavior*. *Advances in experimental social psychology*, 33, 1-40.

Dolan, P., Hallsworth, M., Halpern, D., King, D., Metcalfe, R., & Vlaev, I. (2012). *Influencing behaviour: The mindspace way*. *Journal of Economic Psychology*, 33(1), 264-277.

Farrell, M., Smith, J., Reardon, L., & Obara, E. (2016).

Framing the Message: Using Behavioural Economics to Engage TANF Recipients. OPRE Report 2016-02.

Gandy, K., King, K., Hurle, P., Bustin, C & Glazebrook, K. (2016).

Poverty and decision-making: how behavioural science can improve opportunity in the UK. The Behavioural Insights LTD.

Kahneman, D. (2011). *Thinking Fast and Slow.* London: Penguin Books Ltd.

Michie, S., van Stralen, M. M., & West, R. (2011). *The behaviour change wheel: a new method for characterising and designing behaviour change interventions.* Implementation science, 6(1), 42.

Milkman, K. L., Beshears, J., Choi, J. J., Laibson, D., & Madrian, B. C. (2012). *Following through on good intentions: The power of planning prompts* (No. w17995). National Bureau of Economic Research.

Milkman, K. L., Beshears, J., Choi, J. J., Laibson, D., & Madrian, B. C. (2011). *Using implementation intentions prompts to enhance influenza vaccination rates.* Proceedings of the National Academy of Sciences, 108(26), 10415-10420.

Miller, E., & Buschman, T. (2015). *Working Memory Capacity: Limits on the Bandwidth of Cognition.* Daedalus 144(1), 112–122. © 2015 American Academy of Arts & Sciences.

Mullainathan, S., & Shafir, E. (2013). *Scarcity: why having too little means so much.* New York NY: Time Books, Henry Holt & Company LLC.

Nava, A., & Zaman, Q. (2016). *Designing optimal price comparison websites in the payday lending market.* Cited in: Financial Conduct Authority. (2016) Full disclosure: a round-up of FCA experimental research into giving information (Occasional Paper 23)

Samson, A. (2017a). *Behavioural Economics: Expanding Boundaries.* In A. Samson (Ed.), *The Behavioural Economics Guide 2017* (pp. 4). Retrieved from behavioraleconomics.com

Samson A., (2017b). *(Myopic) Procrastination.* Retrieved from behavioraleconomics.com/mini-encyclopedia-of-be/myopic-procrastination

Sanders, M., & Kirkman, E. (2014). *I've booked you a place. Good luck: a field experiment applying behavioural science to improve attendance at high-impact recruitment events.* The Centre for Market and Public Organisation Working Paper Series, 14, 334.

Service, O, P., Hallsworth, M., Halpern, D., et al (2014). *EAST: Four simple ways to apply behavioural insights.* See: behavioralinsights.co.uk/wp-content/uploads/2015/07/BIT-Publication-EAST_FA_WEB.pdf

Sunstein, C. (2014). *Nudging: A Very Short Guide*, 37 J. Consumer Pol'y 583.

Thaler, R., & Sunstein, C. (2008). *Nudge: Improving decisions about health, wealth, and happiness.* Yale University Press.

The Institute of Welfare. (2013). *Emotion and Psychology of Debt.* Retrieved from instituteofwelfare.com/resources/Debt.pdf

Voyer, B. (2015). *'Nudging' behaviours in healthcare: insights from behavioural economics.* British Journal of Healthcare Management, 21 (3). pp. 130-135.

Williams, L., & Ackerman, J. (2011, December 15).

Please Touch the Merchandise. Harvard Business Review.

Retrieved from hbr.org/2011/12/please-touch-the-merchandise

World Bank. (2015). *World development report 2015: mind, society, and behavior.* Chicago.



Ogilvy Change
Sea Containers
18 Upper Ground
London
SE1 9RQ

Contact us
Eleanor.heather@ogilvy.com
Sam.tatam@ogilvy.com



**Money &
Pensions
Service**

Money and Pesnions Service
Holborn Centre
120 Holborn
London
EC1N 2TD

Contact us
debtadviceresearch@maps.org.uk