



# Scoping report.

LBN Behavioural Insights Project - Debt  
Using behavioural insights to help residents in debt

April 2021

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## Purpose of the scoping report

We were commissioned by the London Borough of Newham to design and test behavioural interventions that will help reduce levels of single and multiple debts in Newham residents. In addition to these primary outcomes, we were able to identify potential secondary outcomes of interest such as greater financial confidence, resilience and reduced demand for council services. During the delivery phase we will continue to explore the possibilities of tracking these secondary outcomes. We expect the behavioural intervention(s) to be rolled out in partnership with one or more of the council departments and support services, namely Council Tax, Housing and Our Newham Money. We aim to conduct one or two randomised controlled trials (RCTs) that will assess the impact of the interventions and help decide which interventions should be taken to scale. Finally, we aim to share our findings with the LGA, so that other local authorities can build on what we learn.

The purpose of this scoping report is to provide insights from the fieldwork conducted during the scoping phase and to discuss the feasibility of delivering an impactful and evidence-led research project with Newham Council. This report provides initial ideas for interventions while outlining trial design, sample size, statistical power analysis, and timelines. The purpose of these high-level ideas is to prompt discussion with Newham Council and partners. The contents of this scoping report do not represent the final plan for the project.

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## Scoping phase: aims

Our aims for the scoping phase were as follows:

- To scope opportunities for potential interventions and to assess the feasibility of developing, delivering and robustly evaluating each of these interventions.
- To engage with Newham Council staff and project stakeholders through meetings and semi-structured interviews to understand and define project goals and outcomes of interest.
- To identify any data sharing requirements or ethical approvals that may be needed.
- To provide high-level intervention ideas including trial design, sample size and statistical power calculations, for further discussion with Newham Council and stakeholders.

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## Scoping phase: fieldwork

The fieldwork activities carried out during the scoping phase were as follows:

### 1. Project inception meeting

An inception meeting was held to define project goals and outcomes of interest, confirm the key personnel and stakeholders to work with, establish project management protocols, and provide relevant context.

### 2. Literature review

We reviewed all the documents provided to us by Newham Council and stakeholders and conducted a literature review of academic journals and other relevant publications. This included compiling existing research on the following topics: debt repayment, encouraging financial services take-up, providing financial advice, and financial decision making (key insights from this review are summarised in page 7 of this report).

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## Scoping phase: fieldwork

### 3. Stakeholder engagement

We met with key stakeholders in Newham to gain a deeper understanding of the support services they provide, the local context, barriers and challenges faced by their customers, and important insights drawn from their experience. We conducted interviews with the following stakeholders:

<ul style="list-style-type: none"><li>• Council Tax and Benefits</li></ul>	<ul style="list-style-type: none"><li>• Troubled Families Programme, Early Help &amp; Children's Health</li></ul>
<ul style="list-style-type: none"><li>• Resident Services (Debt Recovery), Housing</li></ul>	<ul style="list-style-type: none"><li>• Access &amp; Discharge Service (Adults)</li></ul>
<ul style="list-style-type: none"><li>• Our Newham Money</li></ul>	<ul style="list-style-type: none"><li>• Commissioning Health &amp; Social Care</li></ul>
<ul style="list-style-type: none"><li>• Our Newham Work</li></ul>	<ul style="list-style-type: none"><li>• Revenues and Finance Transactional Services</li></ul>

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## Scoping phase: background and context

The London Borough of Newham had the highest levels of resident indebtedness in London before Covid-19. The situation has been made worse by the pandemic, making Newham one of the hardest hit London boroughs with high levels of people on furlough, self-employment support or benefit. High levels of problem debt, which affect the wellbeing of Newham residents, equates to approximately £183 million in social costs per year.

In this context, we propose using a behavioural insights approach to improving important outcomes related to debt levels among residents to have a positive impact for the Council as well as Newham residents. We outline some of these major outcomes of interest in later sections of this report, as well as some proposed intervention ideas on how to tackle them.

This project focuses on designing interventions around key theories from behavioural science that are low-cost and easy to implement. This project also focuses on evaluating the efficacy of those interventions by looking at their effects on intermediate outcomes and mechanisms. We aim to provide Newham Council with strong evidence-based recommendations.

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## Scoping phase: insights from the literature

In this section we summarise some of the key insights gathered during the literature review. We will expand on this literature review and incorporate the insights we gather while designing the interventions for this trial.

- Reminders can be effective in improving compliance. Reminders that are associated with a particular future expenditure and goals are more effective (Karlan et al, 2016). Social norms and public service messages have also been shown to increase payment compliance (Metcalf et al 2017). There have been multiple studies and resources which have been developed showing behavioural insights, biases and nudges can be effective at increasing debt payment (LGA and Behavioural Insights Team).
- Concentrated repayment strategies (vs. dispersed) tend to boost consumer's motivation to become debt free. The motivational effect is more pronounced when the repayments are concentrated into consumers' smallest accounts because consumers tend to infer overall progress in debt repayment from the greatest proportional balance reduction (proportion of starting balance repaid) within any one account (Kettle et al, 2019).
- People in resource scarcity/poverty are more prone to be susceptible to cognitive biases, e.g. loss aversion and present bias, because they shift more attention to specific issues, e.g. an immediate pressing expense, or other issues e.g. the consequences of a loan (Vlaev et al, 2015).
- Communications will be more effective when they are framed as an investment for the future rather than something 'that corrects the past' (Karlan et al, 2016)
- People are more likely to take advice from advisers that are similar in terms of gender, education, age, region and political affiliation (Gino et al, 2009). Behavioural Insights have also been shown to increase the take up of debt advice (Ogilvy and the Money Advice Service, 2017).
- Using simple language and avoiding financial jargon is important for communications - clients give higher ratings to financial advisers who use less technical language and investment jargon (Joiner & Levenson, 2006).

The table below presents a broad overview of the opportunities identified by council service:

Service	Sample Size (no. of residents in debt)	Opportunities identified	Barriers and challenges	Feasibility
Council Tax and Benefits	Approx. 21,324 residents per year	<p>Interventions to address early-stage debt, prevent debt escalation, increase payments against debt.</p> <p>Opportunities to increase engagement from residents</p>	<ul style="list-style-type: none"> <li>a) Increased number of residents in debts due to Covid-19</li> <li>b) Lack of engagement in certain resident groups</li> <li>c) Sustaining adherence to payment plans agreed upon with the Council</li> </ul>	<p>Good opportunity to provide interventions through targeted behavioural communications, We are exploring the feasibility of running a trial through the existing data collection and IT infrastructure. If this is not feasible, we will look to run the trial 'outside' the existing processes.</p>
Housing	Approx. 10,678 residents per year	<p>Redesigning communications that are slightly outdated</p> <p>Using a data-led predictive analytics approach to better target communications</p>	<ul style="list-style-type: none"> <li>a) Not a very straightforward rent collections process - lots of different types of council accommodation</li> <li>b) Relies heavily on face-to-face contact with housing officers</li> </ul>	<p>Good opportunity to provide interventions that involve redesigning communications. There is good potential in utilising existing predictive analytics systems to develop a more targeted, data driven approach.</p>

## Feasibility: Council services identified

Service	Sample Size (no. of residents in debt)	Opportunities identified	Barriers and challenges	Feasibility
Our Newham Money	<p>Approx, 2,000 customers per year</p> <p>During Covid-19: Approx. 4,500 customers during the year</p>	<p>Changing culture within the Council to promote a more holistic approach to debt collections</p>	<p>a) Helping residents with poor money management skills or loss of income due to the pandemic</p> <p>b) Creating a fair and inclusive economy for all residents and shifting perceptions internally within the Council</p>	<p>Good opportunity to conduct interventions that take into account a holistic approach to communications, and redesigning certain communications that come from Our Newham Money, Council Tax and Housing as the main messengers.</p>
Other support services	<p>Ranges from a few hundred residents (e.g. Troubled Families Programme) to a few thousand (e.g. Our Newham Work)</p>	<p>Potential for focusing on early intervention and signposting opportunities</p>	<p>a) Helping residents with a range of vulnerability indicators such as homelessness and rough sleeping, unemployment, mental health needs, domestic violence, substance abuse issues.</p>	<p>Low feasibility for conducting an RCT due to low sample sizes and low levels of integration between services.</p>

Channel	Target resident group	Behavioural science principles	Feasibility and Impact	Drawbacks / Challenges
Letters	All council residents with single or multiple debts	Messenger effects, salience and novelty, loss aversion, social norms	High feasibility, easy to implement, good opportunities for randomisation	Challenges associated with addressing practicalities of implementation
Text messages	All council residents with single or multiple debts	Messenger effect, reminders, salience	High feasibility, good opportunities for randomisation	Challenges associated with addressing practicalities of implementation
Council / Service website	Residents that are actively engaging with the Council or service	Social recognition devices, Information interventions	Low feasibility for RCT, potential for other types of interventions	Potential for cross-contamination, low standardisation
Council officers	Residents who receive most communications from council workers	Messenger effect	Potential feasibility for residents in housing debt	Potential for cross-contamination, low standardisation

Outcome of interest	How this will be measured	Key challenges
Amount paid-off from single and multiple debts	Administrative data collected by the Council	Pooling in data from between departments for cases of multiple debts, nature of data that will be refreshed on a weekly basis
Share of residents that pay-off their debts in full or partially	Administrative data collected by the Council	Pooling in data from between departments for cases of multiple debts, nature of data that will be refreshed on a weekly basis
Engagement with the Council	Whether residents make contact / call / show up to the office / reach out to Our Newham Money	Linking data from across Council services and departments
Successful signposting / engaging with Our Newham Money	Whether residents reach out to / get in touch with Our Newham Money	Linking data from across Council services and departments
Share of residents that are sticking to their agreed repayment plans	Administrative data collected by the Council	Linking data from across Council services and departments

We have identified a number of potential interventions in the table below. These are not definitive and we will continue to generate additional concepts and develop these concepts in the next phase of the project. We have expanded on a few of the opportunities in the following slides.

Intervention	Target group	Outcome measure(s)	RCT Feasibility
<p><b>Developing and testing different communications to prevent residents from falling into further debt</b></p>	<p>Residents with single / smaller debts</p>	<ul style="list-style-type: none"> <li>• Amount of debt repaid</li> <li>• Successful signposting</li> <li>• Adhering to current repayment plans</li> </ul>	<p>Yes – can randomise at individual level.</p>
<p><b>Propensity modelling intervention to utilise a targeted communications approach</b></p>	<p>Residents in single and multiple debts</p>	<ul style="list-style-type: none"> <li>• Amount of debt repaid</li> <li>• Engagement with the council or Our Newham Money</li> </ul>	<p>Yes – can randomise at individual or specific cohort level (this needs to be further identified)</p>
<p><b>Redesigning communications to encourage residents in debt to adhere to their current repayment plans</b></p>	<p>Residents in single and multiple debt</p>	<ul style="list-style-type: none"> <li>• Adherence to repayment plans</li> <li>• Engagement with Council or Our Newham Money</li> </ul>	<p>Yes - we can randomise at individual level</p>

We have identified a number of potential interventions in the table below. These are not definitive and we will continue to generate additional concepts and develop these concepts in the next phase of the project. We have expanded on a few of the opportunities in the following slides.

Intervention	Target group	Outcome measure(s)	RCT Feasibility
<p><b>Sending communication interventions to encourage engagement with the Council and Our Newham Money</b></p>	<p>Residents in debt that have not agreed a repayment plan or are not able to stick to them</p>	<ul style="list-style-type: none"> <li>• Engagement with the Council</li> <li>• Engagement with Our Newham Money</li> </ul>	<p>Uncertain - we will need to determine sample sizes for this specific cohort</p>
<p><b>Successful signposting to Our Newham Money early in the escalation process</b></p>	<p>Residents in single and multiple debts</p>	<ul style="list-style-type: none"> <li>• Engagement with Our Newham Money</li> <li>• Successful agreement of repayment plans with the Council</li> </ul>	<p>Yes – but we will need to determine the specific cohort to signpost, their sample sizes and capacity of Our Newham Money.</p>
<p><b>Designing and testing a communications approach that focuses on holistic outcomes and goal-setting behaviours</b></p>	<p>Can test with all resident in debt, with a special focus on those with longer-term multiple debts</p>	<ul style="list-style-type: none"> <li>• Adherence to repayment plans</li> <li>• Improved financial confidence and resilience</li> </ul>	<p>Uncertain - we need to explore this option further with the Council if there is interest</p>

## Concept 1. Developing communications to target residents entering into debt

Previous work has shown there is a crucial period when people fall into debt of between 21 and 30 days. After this period, if people don't clear their debt, their chances of spiraling into long term debt increases dramatically. Long term debt is a problem with serious repercussions for individuals and families, which also presents a challenge for councils to recover this debt.

We propose conducting an intervention using behaviourally designed communications which Newham will send out to residents as they enter into debt. We will develop tailored communications for the specific resident cohorts that we identify. This trial could involve creating new communications as well as adjusting statutory reminders (this is yet to be finalised).

The point at which we want to deliver the intervention communications is two to three weeks after the household has fallen into arrears, before the statutory council tax reminder is sent out (and the corresponding touchpoint within the housing escalation process).

At this stage, we will identify residents that are in single debt with either council tax or housing, or in debt with both services. Communications will be tailored based on the debt held by the household. The analysis will involve pooling data from all the different cohorts and measuring impact across a range of selected outcomes.

### **RCT Feasibility**

It is feasible to run an RCT across Council Tax and Housing for residents that are in single debts. We continue to work with LBN to determine feasibility of running a separate RCT with residents in multiple debts across these services.

We believe there are quick wins and opportunities in sharing insights on payment behaviours, identifying and sharing indicators across the three services (Council tax, Housing and Our Newham Money) and developing communications which apply nudge theory to engage and signpost individuals to appropriate services.

## Concept 1. Developing communications to target early-stage debt and signposting residents to support (cont.)

### Intervention(s)

We would work with Council Tax, Housing and Our Newham Money to develop a series of communications. This could include 1) a joint branded communication sent prior to the statutory reminder which leverages the messenger effect and behavioural biases and heuristics. 2) adjusting the statutory reminder again leveraging biases and heuristics, and 3) targeting the messages based on the current debt profile of the household.

### Resident cohorts

For this intervention we will only include residents that are not receiving any form of benefits (e.g., universal credit, housing benefits, CTR). We will also exclude those residents that the council has identified as vulnerable and in need of additional support. The main resident cohorts will be:

- Residents (non-benefits) in single council tax debt at Week 2 /Week 3
- Residents in single housing debt at Week 2/ Week 3
- Residents in multiple debts with housing and council tax (non-benefits) at Week 2/ Week 3

## Concept 1. Developing communications to target early-stage debt and signposting residents to support (cont.)

### Outcomes

The primary outcome of interest would be the **share of residents who avoid the reminder letter**, which a resident would achieve by either:

- Paying off the debt in full
- Entering a repayment agreement with the council (either through the service or Our Newham Money)

The secondary outcomes would be the following:

- a) Average amount of cleared debt by resident
- b) Share of residents that pay off their debt partially
- c) Share that engage with the council (either with the service or Our Newham Money)
- d) Share that take up any early-stage support or available self-help resources
- e) Share of residents who do not enter into multiple debts with the council

## Concept 2. Targeted approach using historical and demographic data to reduce debts

This intervention would consist of using a range of data on residents to build a targeted collections approach. With this targeted approach, we would take into account the timing of communications, the medium of communication, the framing of messages, and the type of incentives or nudges.

We would develop a series of targeted communications and strategies aimed at reducing the share of individuals in debt based on an analysis of historical (e.g., payment behaviour, response to communications) and demographic data (e.g., census data (2011), socio-economic characteristics). The analysis would, among other things, look at how demographic characteristics are associated with debt repayment, what type of debtor each individual is (e.g., persistent, recent due to Covid-19), and how individuals respond to different types of communications.

If feasible, we could replace this analysis or complement it with outputs from the predictive analytics tool already in use in Newham (Rent Sense).

This trial would take place as an RCT where individuals in debt would be randomised into receiving the targeted communications or the current collections approach. The communications would use principles from behavioural science, ensuring that the context of individuals is taken into account and that payments are made in the most cost effective manner.

### ***RCT Feasibility***

An RCT would be feasible as we can deliver the intervention and measure outcomes of interest – repayment of debt. The key factor is the availability of historical and demographic data.

Integration with and access to outputs from the predictive analytics platform *Rent Sense* will be discussed with the Newham project team.

## Concept 3. Redesigning communications across touchpoints to encourage adherence to payment plans

This intervention would involve reviewing all of the Council's existing communications and reminders that are sent out to residents in debt. We would then map these out and identify key communications that will create maximum impact for residents that are in single and multiple debts. We would then re-design these communications using principles of behavioural science such as omission bias, incentives, social recognition, frequency and timing, messenger effects and increasing salience.

The key outcome of interest would be ensuring that residents stick to making payments in accordance with existing payment plans. As a secondary outcome, we could include engaging with the Council or Our Newham Money to help reach an agreement on a payment plan that is suitable for them. This approach will be beneficial to the Council to address two major issues:

- a) Helping residents adhere to their current payment plans to ensure that they pay off old debt without accruing further debts.
- b) Encourage those residents that are currently in debt but without an appropriate repayment plan to engage with the Council and Our Newham Money so that they can receive support to be brought on track with managing payments.

We can include all residents in debt in this trial - those that have agreed payment plans but are having trouble sticking to it, and those that do not have payment plans in place.

### ***RCT Feasibility***

An RCT would be feasible as we can randomise the residents individually or on the basis of type of debt (depending on numbers). We will then work with Newham council and Our Newham Money to address the practicalities associated with using their systems to implement the different communication interventions. We will be able to measure outcomes based on administrative records held by the Council.

## Feasibility: Sample size calculations

This table shows estimates of the number of households that could be included in the trial if ran for 4 months as well as the baseline rate for the main outcome of interest. Data on number of households in arrears is from the 2019-2020 fiscal year and has been provided by the Council Tax and Housing collection departments.

For this project, entering the 1<sup>st</sup> stage of arrears is defined as:

- Not paying 1 week after due date for Council Tax (3 weeks after bill is issued)
- Receiving the first reminder for Housing

Entering the 2<sup>nd</sup> stage of arrears is defined as:

- Receiving the first reminder for Council Tax
- Receiving the second reminder for Housing

Thus, the outcome of interest is defined as avoiding the 2<sup>nd</sup> stage of arrears in both services.

Running the trial for 4 months means that the estimated size of the participant cohort would be 22,488 households.

The weighted average baseline rate for the outcome of interest is 27.5%.

	Council Tax	Housing Rent	Total
HHs in 1st stage - Year	56,800*	10,663	67,463
HHs in 2nd stage - Year	47,533	1,347	48,880
HHs in 1st stage - 4m	18,933	3,554	22,488
HHs in 2nd stage - 4m	15,844	449	16,293
<b>Baseline rate (% that avoid 2nd stage)</b>	<b>16.3%</b>	<b>87.3%</b>	<b>27.5%</b>

\* We estimate the number of households (HH) in the 1<sup>st</sup> stage for council tax with the baseline rate from April 2021.

## Feasibility: Sample size calculations (cont.)

This table uses the combined (Council Tax and Housing) cohort size estimated in the previous page and shows the required sample size per experimental group and the number of possible groups for a range of minimum detectable effect (MDE) sizes (this represents the smallest difference that we would be able to detect given the sample size).

The outcome of interest used is the **share that avoid the 2<sup>nd</sup> stage of arrears**, i.e., avoid receiving their next debt reminder by either paying their debt in full or reaching an agreement with the council.

To reach the sample size shown in the table we would have to run the trial for 4 months. The alpha (the probability of a false positive result) and the power (the probability of a true positive result), are set at 0.05 and 0.8, respectively (both are standards for RCTs).

With an MDE of a 3 percentage point increase in the share that avoid the 2<sup>nd</sup> arrears stage, we would require a minimum of 3,591 people per group for a maximum of 6 experimental groups.

We do not foresee a challenge to the feasibility of this trial even if the estimates we use for our baseline outcome and total sample size are not fully precise. In the case that these figures are different during the trial period than the estimates, we would adjust the number of experimental groups.

	Low MDE	Mid MDE	High MDE
Total sample size	22,488	22,488	22,488
Min sample per group	7,996	3,591	2,040
Number of groups	2	6	11
Alpha	0.05	0.05	0.05
Power	0.8	0.8	0.8
Baseline outcome	27.5%	27.5%	27.5%
MDE	2%	3%	4%

# Risk Assessment and mitigation strategy

In this section we present the potential risks assessed during the scoping phase, including a mitigation strategy for each identified risk:

Identified Risk	Likelihood (L)	Impact (I)	Risk Factor (Lx)	Mitigation Strategy
Engagement from Council and partners to have all the practicalities in place to be able to implement the intervention(s)	4	4	16	Regular meetings with the Council and key stakeholders to narrow down the main interventions of interest and moving towards effective implementation and practical arrangements.
Lack of communication within the project team (within TB and with LBN) and mismanagement	2	3	6	Regular internal meetings within TB, weekly meetings with LBN, effective project management and use of Project Mobilization, the Project Plan, the Gantt chart, Risk Management and Key Milestones.
Losing key staff or project partner	2	2	4	Substitution responsibilities will be allocated and preparations made as soon as emergencies occur.
Project time overruns	3	3	9	Ongoing project management to quickly update and address any issues of project drift to accommodate time risks.
Covid-19: Disrupting the ability to start the RCT on time and causing project delays.	5	2	10	TB will discuss with Newham about the best course of action in case of extension to the Covid-19 lockdown measures. We can develop interventions that can be implemented in compliance with social distancing measures.

# Risk Assessment and mitigation strategy

In this section we present the potential risks assessed during the scoping phase, including a mitigation strategy for each identified risk:

Identified Risk	Likelihood (L)	Impact (I)	Risk Factor (Lx)	Mitigation Strategy
Covid-19: Reductions in the capacity of council staff to dedicate resource to running the intervention.	4	3	12	TB will work with Newham to assess staff capacity and develop a range of interventions, ranging from “light touch” approaches requiring low staff management to more resource heavy interventions.
Covid-19: Changes to TB business operations (e.g. reduced face to face meetings, ability to travel)	5	2	10	We have our business continuity plan in place and staff are adequately prepared to work from home. We are conducting most of the usual internal and client meetings via telephone. Currently we do not see this as impacting the primary aims of the project
Covid-19: Lack of capacity of partner organisations / support services to help on this project.	4	3	12	We will mitigate this risk by exploring multiple sources of data and partnerships withing the council, support services and partners. Our interventions and trial design will be flexible and can be implemented across any organisational setting.
Delays with / Lack of access to data	3	4	12	Liaising with the Council, stakeholders and data owners to negotiate satisfactory data sharing terms.
Risks arising from ethical issues on research with disadvantaged groups.	2	3	6	We have trained staff who are experienced in handling ethical issues in research and will conduct research to apply to any relevant ethical review boards that may be necessary during the project.

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## Ethical Considerations

Collecting debt and communicating with residents, especially during COVID needs to balance the need to collect payment from those that can afford to pay whilst quickly providing support to vulnerable residents and those in need of support. The ethical collection of debt is central to this project. There is [legislation](#) which has been brought in this year and rules on communicating appropriately on arrears communications which the council will be legally required to adhere to.

We will also review up to date advice from leading third sector organisations on how best to provide this support. We will continue working with Newham Council to identify, review and mitigate the exact ethical considerations as each concept is developed. At this stage, we have identified the following general ethical considerations and outlined mitigation strategies for each of these.

## Ethical Considerations

Below, we outline the main ethical considerations identified at this stage:

	<b>Ethical consideration</b>	<b>Mitigation strategy</b>
1.	Producing additional burden and distress on residents that are already in debt	While designing the treatment communications, we will ensure that the language, design, and content of the communications do not cause distress and focuses on providing support. Additionally, we will exclude those residents that have been identified as vulnerable and are receiving some form of benefits.
2.	Ethical considerations around using different agencies as messengers	We will review all concepts in light of current guidance and best practice. We will then review the concepts with LBN and if any are deemed not suitable we will not proceed with those ideas.
3.	Data security of Newham residents	We will only receive anonymised data from LBN with all personal identifiers removed. Additionally, we have stringent data security protocols and are Cyber Essentials certified.

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## Contingency planning

We will continue working with Newham Council to ensure that we mitigate the risks of disruptions and delays. We are considering the following strategies to respond to the next steps of project planning:

- In the scoping report we have proposed several interventions that range from “light-touch” interventions to more involved data-driven and targeted approaches. We will have discussions with the Council to determine what is best suited in terms of project goals and staff capacity. We will look to minimise the burden on Council and stakeholder staff and develop a plan that will deliver the chosen interventions in the most streamlined way possible.
- We will have discussions with the Council and stakeholders to further refine the ideas presented in this report in a way that meets the scope and requirements of this project. The ideas presented in this report represent behavioural interventions that can be carried out across all cohorts of residents that are in debt. However, we will further explore the feasibility of targeting specific cohorts that are of interest to the Council.
- We will take into account the current regulations around Breathing Space and the Council’s return to collections policy while designing the interventions.

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## Results and next steps

We have the following key recommendations and main takeaways from the fieldwork carried out during the scoping phase:

- The Behaviouralist recommends that the project goes ahead to Phase II. We have identified multiple concepts where an RCT will be feasible and continue working with LBN to decide on the best option to proceed with.
- There are multiple feasible interventions which could be developed and trialled robustly across Newham Council.
- There are existing data collection protocols which would enable us to conduct a randomised controlled trial (data on single and multiple debts, repayment rates, amount of repayment, adherence to payment plans, signposting to Our Newham Money and a range of other outcome measures).
- Project stakeholders have indicated they are 'in principle' engaged in the project and have the capacity to assist with the interventions. Data sharing agreements and gaining permission(s) from the stakeholders around data sharing could also be achieved.
- Following the submission and acceptance of the scoping report, we propose to hold a workshop with key stakeholders including staff from the council tax and housing collections team and Our Newham Money to discuss the intervention ideas presented in this report and narrow them down to one or two main interventions.
- Once we have agreed on the interventions to pursue further, we will conduct another round of stakeholder meetings in Phase 2 of the project, with the key people identified to work with on this project.
- At this point it appears that Concept 1: Developing communications to address early stage debt, will be taken forward as one RCT. We continue to explore the other concepts with LBN.

Description	2021									
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	<b>Phase - II</b>									
<b>WP.6. Project Management</b>										
WP.6.1 Phase - II Start meeting										
WP.6.2. Ongoing project management										
<b>WP.7. Intervention design</b>										
WP.7.1. Co-creation meetings with council										
WP.7.2. Co-creation meetings with support services / partners										
WP.7.3. Finalise outcomes of interest										
WP.7.4. Finalise how outcomes will be measured										
WP.7.5. Intervention design for single arrears										
WP.7.6. Intervention design for multiple arrears										
WP.7.7. Assessment for secondary outcomes										
WP.7.8. Refine sample size calculations and power analysis										
WP.7.9. Design of research tools and intervention materials										
WP.7.10. Discussion of training sessions - content / format										
<b>WP.8. Evaluation phase</b>										
WP.8.1. Finalise number of treatment groups										
WP.8.2. Conduct randomisation										
WP.8.3. Experiment set-up										
WP.8.4. RCT in the field										
WP.8.5. Ongoing support and assistance with any issues that arise										
WP.8.6. Conduct training session - 1										





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## References

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