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Testing understanding of the Personal Housing Action Plan cover letter: Results from an online trial

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1. Executive Summary

Recent years have seen a rise in the number of people seeking social and affordable housing from their local authority.¹ Local authorities have a statutory duty to help house those with the highest housing needs (deemed 'in priority need'), and prioritise this cohort when allocating social and affordable housing. However, this leaves a significant group of people who require help to secure a property in the private rental market.

In an effort to apply new and innovative approaches to housing, five District Councils in Kent, with funding from the Local Government Association (LGA), commissioned the Behavioural Insights Team (BIT) to apply behavioural insights to Kent's housing allocation service.² In anticipation of the significant changes that local authorities would face when the Homelessness Reduction Act came effect on April 3rd, 2018, BIT redesigned the cover letter that will be provided with each Personal Housing Action Plan (PHAP) in Kent. On the online Predictiv platform, BIT then tested the two versions of the cover letter to assess whether the behaviourally informed version improved understanding and resulted in more accurate expectations of social housing.

We found that people who saw the behaviourally informed letter were 43 percentage points more likely to understand the letter's two key messages. They were also 12 percentage points more likely to understand that most people can find a place more quickly on the private market compared to waiting for a social home. And finally, as expected wait times increased people were more likely to say that applicants should seek private housing. Based on these results, the Districts should adopt an amended version of the behaviourally informed PHAP cover letter (a version of which is suggested in Annex D). BIT also suggests that the Districts quickly inform prospective applicants roughly how long they will have to wait given their level of need.

"Having the Behavioural Insights team take a fresh look at how we work with our customers and the messages we are currently giving to them about their housing options was really useful. For me, the project helped reinforce the importance of managing expectations of the people who come to us for help, whilst not putting off the people who are most in need. There are no easy solutions to managing demand for homelessness services, but I have learnt that behavioural insights can help support homelessness prevention work and contribute to improving the way we communicate with our customers on a daily basis.

It was also really useful to have the ongoing support of the LGA throughout the project, to help identify the intervention that would be most effective and also to keep in mind how the learning from this piece of work could be replicated by other local authorities.”

Jane Lang, Housing Services Manager, Tunbridge Wells Borough Council

2. Introduction

House prices in the UK have increased more than wages in the past decades.³ At the root of this is the increase in demand for property, which is mainly the result of a reduction in the number of houses being built combined with an increase in the number of British households.⁴ As a result of higher housing costs compared to wages, fewer people have been able to buy their own home and demand for rentals has increased. This has led to a rise in rental prices, which in turn has resulted in more people seeking social and affordable housing from their local authority (LA).

LAs have a statutory duty to help house those with the highest housing needs (deemed 'in priority need'), and to prioritise this cohort for social and affordable housing. However, this leaves a significant group of people who seek housing support from the council requiring placement in the private market. Individuals seeking social or affordable housing often have to wait for a long time, during which they may be living in unsuitable accommodation. This leads to high demand for LAs' housing services.

In an effort to apply new and innovative approaches to housing, five District Councils in Kent, with funding from the Local Government Association (LGA), commissioned the Behavioural Insights Team (BIT) to apply behavioural insights to housing services in the District Councils. The aim was to help people seeking social housing to understand the shortage of this type of housing, and to encourage those who could find privately rented accommodation to do so. Increasing the number of people finding private accommodation would ease pressure on the housing teams so that they could more effectively target resource towards those with the highest need.

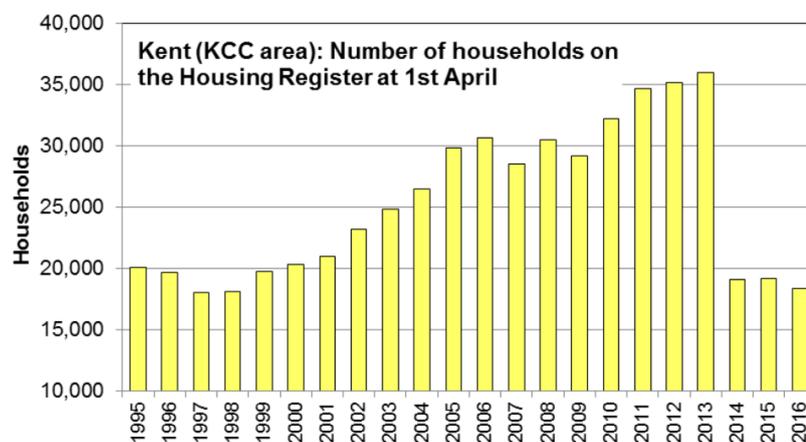
The Districts involved in the trial were Tunbridge Wells Borough Council, Tonbridge and Malling Borough Council, Maidstone Borough Council, Sevenoaks District Council, and Swale Borough Council.

2.1 Housing in Kent

The total social housing stock across Kent consists of about 31,000 homes owned by councils and 56,500 Housing Association properties (which are let at affordable levels – defined as 80% of market value).^{5 6} Only some of these properties become available for new allocations in a single year. For example, between 31 July 2016 and 1 August 2017, only 398 out of 948 households on the Housing Register (the waiting list for social and affordable housing) in Tunbridge Wells were able to be housed in social housing.⁷ This represents only a very small group of the 116,100 people living in Tunbridge Wells.⁸

The demand for social housing in Kent has increased significantly since 2000. The number of people on the Housing Register awaiting social housing increased steadily throughout between 2000 and 2013, when central government recommended that LAs limit their eligibility requirements to those who had resided in their locality for at least two years (see Figure 1).⁹ This significantly reduced the number of people on the Housing Register, although not necessarily demand for services. And despite this eligibility constraint, there were still 18,392 people awaiting social housing allocation across Kent in 2016.¹⁰ Given the difference between the number of houses available and the number of people on the Housing Register, people routinely wait for a social rented property for over a year.

Figure 1: Number of households waiting on the Housing Register over time¹¹



2.2 Personal Housing Action Plans

Under the Homelessness Reduction Act, which came into force in April 2018, the eligibility requirements for social housing applications have been expanded.¹² For example, LAs will now have to help people facing homelessness within 56 days (while this used to be 28 days). In addition to having to support a larger number of people, local housing teams will also have to spend more time on each household (as the new legislation requires them to make a Personal Housing Action Plan (PHAP) for each applicant).^{13 14} These PHAPs lay out what actions the housing team, as well as the applicant, have taken and will need to take.

The aim of the plan is to ensure that applicants have done all they can to avert homelessness, either by finding ways they can stay in their current home or by finding a new place to live. The PHAP will be introduced by a letter given to all individuals who engage their LA about social or affordable housing. This cover letter is the first thing many people will see after contacting their LA about social housing and is therefore an important interaction with residents.

The increased pressure on Housing Options Teams which has come with the Homelessness Reduction Act means that LAs need to innovate to keep up with demand from their populations. Currently, the expectations applicants hold about whether and how they can get a social house are often incorrect, which leads to applications by people who will have to wait for social housing for a long time and may never get it.

The Districts, who were under significant pressure and did not have resources to develop their own PHAPs from scratch, were considering implementing a PHAP and cover letter written and provided by a housing consultant. We designed a trial to test whether a simplified version of this letter could increase people's understanding of the letter's core messages, and whether it would impact their expectations of social and affordable housing. This report describes the results of that trial.

2.3 Reducing Demand on the Housing Options Teams

The goal of this project, eventually, is to reduce pressure on housing options teams and to support the need-based allocation of limited social housing stock. While the PHAP cover letter is a small part of a complex system, we believe improving the PHAP cover letter can reduce demand on local housing teams in two ways:

1. We present information differently to assess whether people in different conditions may be more or less likely to pursue private housing in favour of social housing, as well as how well people understand the benefits private housing offers over social housing. Encouraging more prospective social housing applicants, particularly those who are of lower need and who would be more likely to sustain private housing, can directly reduce pressure on the housing options teams.
2. The PHAP is designed to encourage people facing homelessness to take all the actions they can to prevent them from becoming homeless. This would reduce pressure on housing options teams, but it relies on people actioning their PHAP. We tested how we could improve the understanding of people who read the PHAP cover letter that its purpose is to encourage people to complete their PHAP.

3. The Intervention

The Kent District Councils had planned on using a PHAP and cover letter developed by a housing consultant and provided to LAs through the housing services provider Locata.¹

The PHAP and cover letter provided by Locata provides LAs with a valuable tool to meet the requirements of the Homelessness Reduction Act. However, because these documents represent new features in the housing landscape there has been little evidence to determine the best way to present the information. BIT and the Kent Districts decided to test making behaviourally informed changes to the cover letter as this sets expectations and frames the rest of the PHAP. We were interested in testing whether we could increase comprehension and whether this understanding would change people's expectations about social housing.

BIT wrote a new version of the cover letter. It contained the same core information as the Locata template in that they both directed the recipient to follow the PHAP and aimed to give the recipient better information about the likelihood of being offered social or affordable housing. The full text of both letters can be found as Annex B and Annex C.

Before developing the new Letter, BIT worked to develop several recommendations for how the letter might be most effectively rooted in the behavioural science literature. In the development of the new letter, BIT focused on the following recommendations:

- 1. Simplify the messaging in the PHAP and focus on the most important points.**

Government communications are often written to be comprehensive, but at times this comes at the expense of user-friendliness. Simplifying messages to help people quickly identify the key point, or the action to take, can have surprisingly powerful effects on behaviour.¹⁵ Housing policy, with its myriad regulations, rules, and entitlements, is incredibly complex. The PHAP serves, in part, to inform households about what their rights and responsibilities are, and about what they should expect in relation to finding a home.

Ensuring that communications to prospective social renters are structured such that they can easily identify the most relevant information and the steps they should take will help avoid errors and inefficiencies. This includes using language that is

¹ The document can be downloaded at: <http://locatahousingservices.org.uk/wp-content/uploads/2016/12/3-Locata-Personal-Housing-Plans-Toolkit.docx>

accessible to all, and tailoring information to individuals where possible (to avoid them having to determine which bits apply to them). It also means that all else being equal, shorter ways of saying something are generally better than longer ones.

- 2. Provide accurate information to counter incorrect preconceptions of pros and cons of social vs. private housing. This could also reduce the ambiguity of private renting, thereby making it more attractive.**

The search for a home can lead potential private renters to feel uncertain – particularly if they have not rented privately before. There is no guarantee that a person will be accepted for any particular property, which means that there is ambiguity until the person moves into their new place. Private renters may face further ambiguity as their tenancies have traditionally been less secure than social tenancies. However, people have a strong tendency to avoid ambiguity where possible, and to pursue options perceived as more reliable or safe.^{16 17}

As a result of this uncertainty in the private market, social housing can be perceived as a safer and more certain option. Finding a social rented property can come with a potentially long wait, but if you are signed up to the Housing Register you have a chance, in theory at least, of getting social housing.

To overcome ambiguity aversion, LAs should support people as they try to enter the private rental market by offering advice, providing easy access to rental platforms, and by providing information to make it feel less ambiguous (e.g. “Most people view at least 5 properties before finding the right one, so don’t give up”). The language in the PHAP should aim to establish private rentals as a more certain option and should make it clear that the wait for social housing can bring a lot of ambiguity.

- 3. Include concrete information, such as wait times for social housing applicants, to take advantage of present bias.**

One of the big differences between private and social housing is speed and flexibility of the market. The wait for social housing is often long, particularly for those whose housing needs are less pressing. Private housing, however, can be secured in a matter of days. This distinction is important, because a consistent finding from behavioural science is that people tend to be present biased – to overweight present benefits and costs compared to those in the future.^{18 19 20} While there is a financial incentive to try to find social housing (which is cheaper), this benefit will not materialise until much later (and only if they actually secure the social housing). This would suggest that if people knew how long they would have to wait for social housing, they may opt for housing in the private rental sector instead.

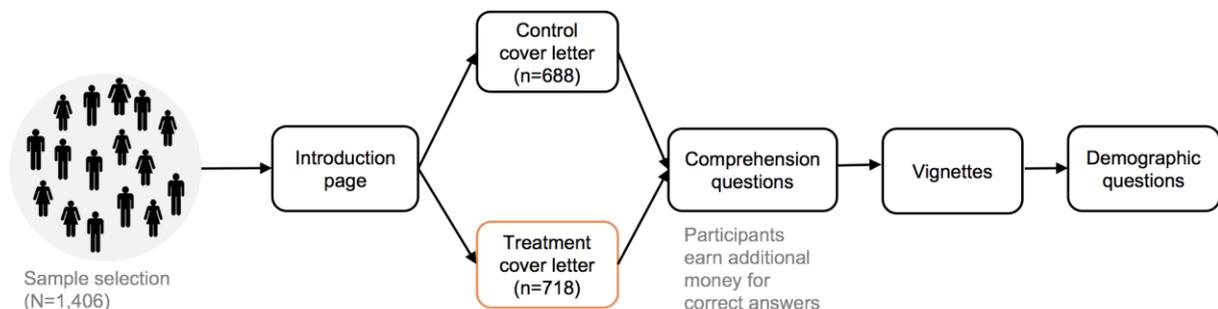
The three recommendations above were all addressed by the new letter. The original letter was significantly longer than the new letter, and included more information about the details of why the council was unable to quickly offer social housing, and about the rules and regulations that governed access to social housing. The new letter, on the other hand, was shorter, specifically listed the purpose of the letter and the PHAP, provided concrete information about how many months applicants were likely to have to wait, and highlighted the benefits of private housing compared to social housing.

4. The Trial

4.1 Description of the Trial

To test how the different versions of the letter impacted comprehension and expectations of social housing, BIT conducted an online randomised controlled trial. The new letter formed our 'Treatment Letter' with the old one becoming our 'Control Letter'. The trial ran between 3 March and 16 March 2018 on BIT's experimental platform Predictiv (see Annex A for more information), and used a sample of 1,406 adults. More descriptive information about our participants can be found in Annex G. In order to ensure that the participants would be reasonably similar to the people likely to receive the PHAP cover letter, the trial only included people living in South-East England who reported a household income of less than £30,000 per year. Figure 2 shows the trial design.

Figure 2: Trial design



We randomly allocated participants to see one of two versions of the PHAP cover letter.

1. Control Letter (802 words, see page 23), or;
2. Treatment Letter (261 words, see page 26).

After viewing the letter, all participants answered two comprehension questions about the material they had just read. These questions were incentivised, meaning that participants were paid more if they answered them correctly. The aim of these questions was to test whether people understood the two key purposes of the letter: that most people who apply for social housing have to wait a long time before they are offered a social home, and that the recipient of the letter should focus on following the steps in the PHAP.

The respondents were then shown three non-incentivised vignettes² - short hypothetical descriptions of people who are considering applying for social housing - and were asked how long they thought it would take the person to be offered a social home, and whether they thought it was worth the person's time applying, given their circumstances. The purpose of these questions was to examine whether people had an accurate understanding of how long people in different situations might have to wait before being offered a social home, and to check whether this understanding varied depending on what version of the letter they had read. We also examined whether there was a relationship between how long participants thought the hypothetical person would have to wait for housing, and whether they thought it was worth that person's time to apply for social housing (i.e. we considered it possible that, since there is no financial cost to applying for social housing, the participants might say that is always worth applying for social housing, regardless of how long a person would have to wait before being offered a social home).

² The vignettes were designed by BIT's project team in collaboration with the Districts' Housing Officers.

5. Results

5.1 Time spent reading the letter

Because this trial was conducted online, we could see how long participants spent on each of the parts of the trial. Table 1 shows that the average time spent completing the survey was 6 minutes and 39 seconds.³ The bulk of this time (2m 52s) was spent on the vignettes.

The average time spent reading the PHAP cover letter was 1 minute 36 seconds, but this varied considerably depending on whether people saw the Control Letter (2m 18s) or Treatment Letter (56s).

Table 1: Average time spent on each survey stage

Survey stage	Median time spent
Introduction page	34s
PHAP cover letter page <i>(Control vs Treatment Letter)</i>	1m 36s <i>(2m 18s vs 56s)</i>
Comprehension questions	57s
Vignettes	2m 52s
Demographic + feedback questions	39s
Total	6m 39s

5.2 Comprehension

One of the key questions this trial sought to address was whether structuring the information provided when people receive their PHAP differently would influence their level of understanding of what the letter was about. We were also interested in seeing whether we could help inform people about the benefits of private housing compared to social housing. The shorter time spent reading the Treatment Letter is a positive result in itself – as long as it isn't accompanied by reduced comprehension.

³ All figures in Table 1 omit participants whose time spent on the whole survey was at or above the 99th percentile (i.e. people who spent more than 37.2 minutes on the survey), as these were considered outliers.

Table 2: Proportion of participants answering each incentivised comprehension question correctly, after seeing the Control Letter (column 3) or Treatment Letter (column 4). Correct answers are bolded.

Q	Text	% choosing each option (Control)	% choosing each option (Treatment)
1	The two main goals of the letter are to tell the recipient... <i>(choose 2 of 4)</i>		
	(i) ... that most people have to wait a long time for social housing.	38.5%	77.0%
	(ii) ... to follow the steps in their Personal Housing Action Plan.	80.1%	85.9%
	(iii) ... what it means to have a 'priority need'.	62.8%	20.3%
	(iv) ... that they have been assessed as ineligible for social housing.	18.6%	16.7%
2	Based on what you read in the letter, which of the statements below is true? <i>(choose 1 of 3)</i>		
	(i) People can usually get a larger place by renting on the private market compared to renting a social home.	4.7%	5.1%
	(ii) Most people can find a place more quickly by renting in the private market compared to renting a social home.	43.8%	56.3%
	(iii) The Personal Housing Action Plan primarily serves to help people find a social home.	51.6%	38.6%

Table 2 shows the results of the two incentivised comprehension questions. We find that, compared to people who saw the Control Letter, people who saw the Treatment Letter did better on both questions. For question 1, treatment participants were 39 percentage points more likely to correctly identify “*most people have to wait a long time for social housing*”, and 5.8 points more likely to identify “*to follow the steps in their Personal Housing Action Plan*”, as the two main

purposes of the letter.⁴ Conversely, most participants who read the Control Letter (63%) incorrectly thought that a main purpose of the letter was to inform the reader “*what it means to have a ‘priority need’*”. On question 2, treatment participants were also 12.5 percentage points more likely than Control participants to correctly choose the answer “*most people can find a place more quickly by renting in the private market compared to renting a social home*”.⁵

A noteworthy and potentially problematic finding is that in both conditions, almost 1 in 5 people thought the letter served to inform them that they were ineligible for social housing. This perception should be addressed in future messaging, as it could potentially deter people who should apply for social housing from doing so. The individuals who chose the answer “*...that they are ineligible for social housing*” were a bit younger than average, and had lower incomes, education levels, and numeracy scores.

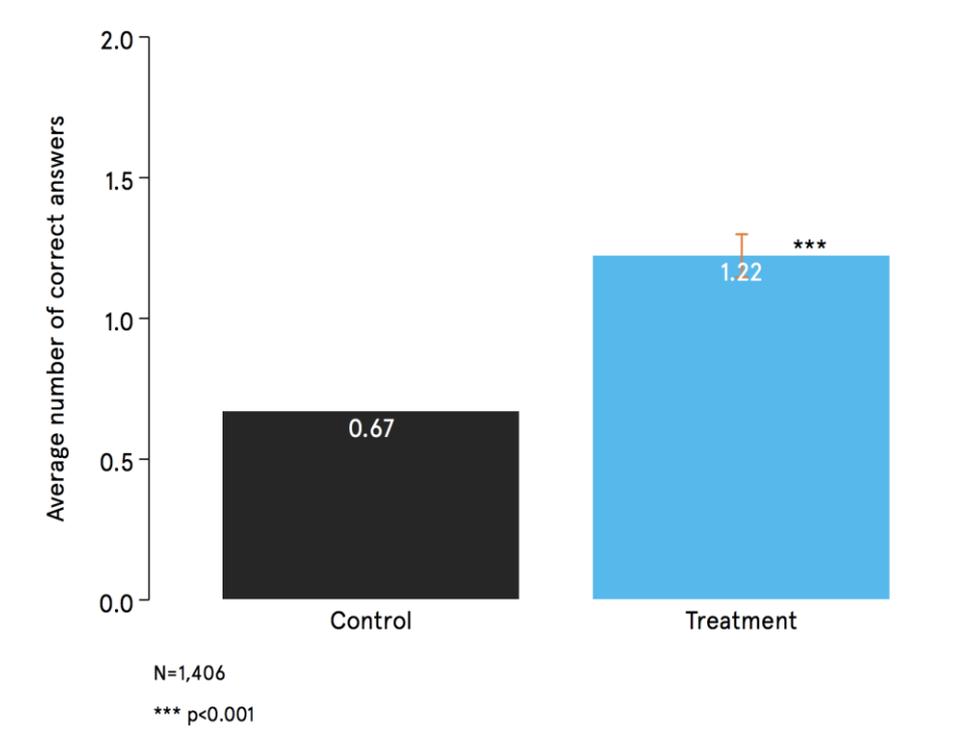
To calculate total comprehension scores, we awarded 1 point if a person chose *both* correct answer options to question 1, and an additional point if they chose the correct answer to question 2. This means that, across the two incentivised questions, the lowest possible score was 0 (none correct) and the highest possible score was 2 (both correct). An average total score of 0.5 would be expected if participants were guessing at random.⁶

⁴ Differences were statistically significant at $p < 0.01$ and $p < 0.05$ respectively.

⁵ Difference significant at $p < 0.01$.

⁶ For question 1, there is an 16.7% chance a person would randomly choose the two correct answers in the list of four. For question 2, there is a 33% chance a person would randomly choose the one correct answer in the list of three. Combining these probabilities produces a predicted total score of 0.497 across the two questions if a person was randomly guessing.

Figure 3: Average number of correct answers on the incentivised comprehension questions



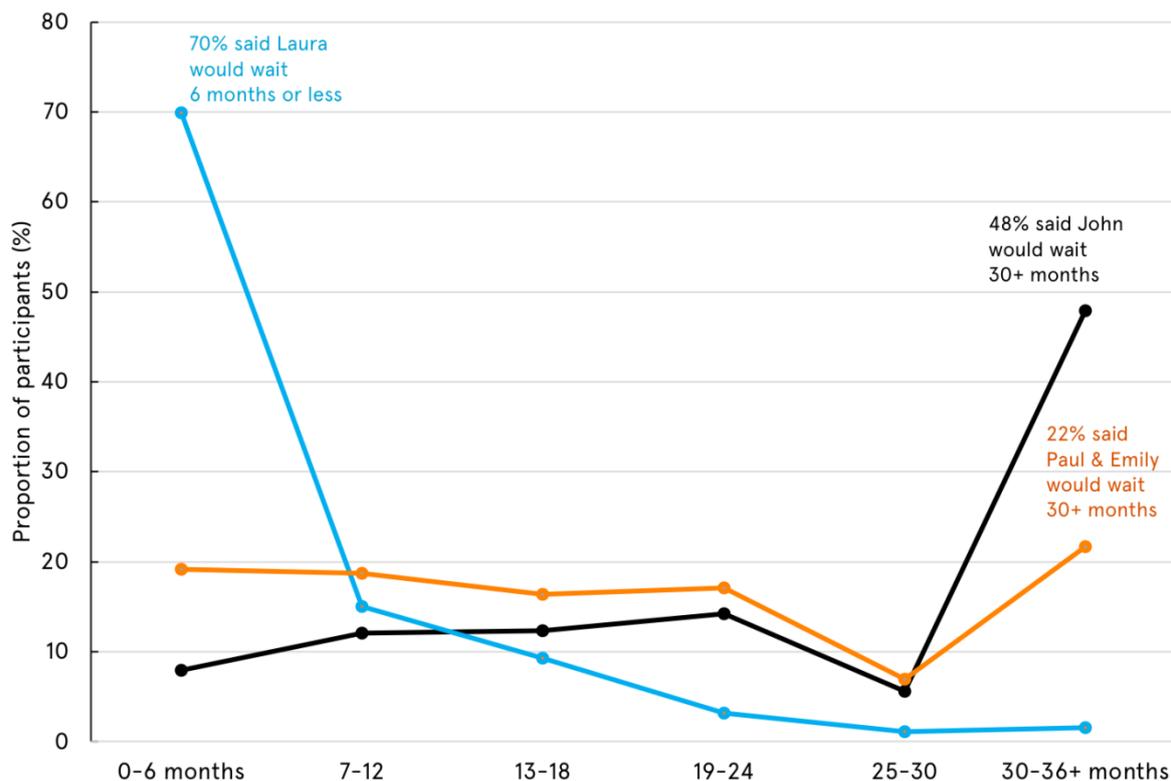
In the trial, the average comprehension score was 1.0 (Standard Deviation = 0.8). Stated differently, 33% of participants got a score of 0, 39% got a score of 1, and 28% got a score of 2. Figure 3 shows that people who saw the Treatment Letter had a total comprehension score 0.5 points higher (on average) than people who saw the Control Letter. To put this in context, this 0.5 point difference is larger in magnitude than both the total comprehension score difference between participants with a postgraduate university degree and those with no formal education (0.3 point difference), and the total score difference between people who had lived in social housing before versus those who had not (0.1 point difference).

5.3 Vignettes testing expectations

As mentioned above, one of the main challenges that housing teams face is that many people's expectations of social housing (i.e. whether they could be offered it, or how long they might have to wait) are incorrect. For this reason, we developed a test to see whether the different letters would lead people to have different expectations of whether certain (hypothetical) individuals should apply for social housing and how long they might have to wait. The individuals were fictitious to ensure that they were standardised (as opposed to asking all participants whether they themselves should apply, and how long they would expect themselves to have to wait).

After the comprehension questions, participants were shown three vignettes describing the housing situation of three different hypothetical residents. Before each vignette, participants were instructed to respond based on what they had read in the letter.⁷ The vignettes, which can be found in Annex F, described scenarios of low, medium, or high housing needs. Participants were not told which vignette corresponded to higher or lower need, and had to base this on the description in the vignette. After reading the vignettes, participants were then asked “If [person name] turned out to be eligible for social housing, how long do you think it would take [him/her] to be offered a social home?” Participants could answer on a sliding scale of “0 months” to “36 months or more”. The distribution of participant responses is shown in Figure 4 below.

Figure 4: Distribution of participant estimates of the number of months it would take the people in each vignette to be offered a social home



⁷ Before being shown the vignettes, the participants were told “People who want to live in social housing have to apply to get on a waiting list. There are many factors that determine how quickly a person is offered social housing, or whether they are even eligible for social housing. Generally, people are more likely to be offered social housing if they have low incomes, are homeless, live in overcrowded or unsanitary accommodation, or have a medical condition. You will be shown three examples of people who want to apply for social housing. Please read the details of their situation, and then say how long you think the person would need to wait before being offered social housing.”

Table 3: Average participant estimates of the number of months it would take before the people in each vignette would be offered a social home

	Vignette subject	Relative need ⁸	Months (Control)	Months (Treatment)
1	John	Low	25.2	25.7
2	Paul and Emily	Medium	18.4	19.1
3	Laura	High	5.8	6.9

Table 3 shows the number of months participants estimated it would take before the people in the vignettes would be offered a social home. Due to differences in local housing allocation policies and differences in local housing supplies, it was not possible to determine how long exactly each hypothetical resident would have to wait across the five Districts. However, in each of the Districts the relative need of ‘low’, ‘medium’, or ‘high’ was accurate.

We found that, for the ‘low’ and ‘medium’ need cases, people’s estimates of how many months it would take were very similar regardless of whether they had seen the Control Letter or Treatment Letter.⁹The exception was the ‘high’ need case: here, people in the Control group estimated that ‘Laura’ would need to wait 5.8 months on average, whereas people in the treatment group estimated she would need to wait 6.9 months – almost 20% longer than in the Control group.¹⁰ Interestingly, compared to people who had never lived in social housing, people who had lived in social housing before reported slightly higher estimates for all three vignettes (2.7 months more for the low-need vignette, 1.5 months more for the medium-need vignette, and 0.9 months more for the high-need vignette).¹¹

Finally, after viewing the vignettes participants were asked “[Person name] does not know for sure whether they are eligible for social housing. Assuming it takes an afternoon to do the forms, do you think they should apply for social housing?”. The purpose of this question was to gauge whether there was a relationship between the perceived length of time people thought it would take before being offered a social home and whether they thought it was worth applying.

⁸ Relative need was assessed following consultation with experts in the Kent housing councils.

⁹ The small differences across the control and treatment groups for the ‘John’ and ‘Paul and Emily’ vignettes were not statistically significant.

¹⁰ Difference statistically significant at $p < 0.01$.

¹¹ All three differences were statistically significant at $p < 0.05$.

Table 4: Proportion of participants saying the person in each vignette should apply for social housing

Vignette subject	Relative need	% saying should apply (Control)	% saying should apply (Treatment)
John	Low	39.1%	46.7%
Paul and Emily	Medium	55.1%	59.6%
Laura	High	93.9%	95.1%

Table 2 shows that the higher the relative need, the more likely participants were to say that the person should apply for social housing: among all participants, 43% recommended that the person in the low-need vignette should apply, compared to 57% for the medium-need vignette and 95% for the high-need vignette. Interestingly, participants who saw the Treatment Letter were more likely to say the people in the vignettes should apply, although this difference was only statistically significant for the 'John' vignette ($p < 0.01$). This result suggests that, although the Treatment Letter improved people's understanding that most people have to wait a long time for social housing, the stronger wording and tone in the Control Letter made them less likely to think it was worth applying for social housing (at least for the 'low' need case).

Figure 5: Participants' estimated number of months the person in each vignette would have to wait before getting a social home, and whether they thought the person should apply for a social home

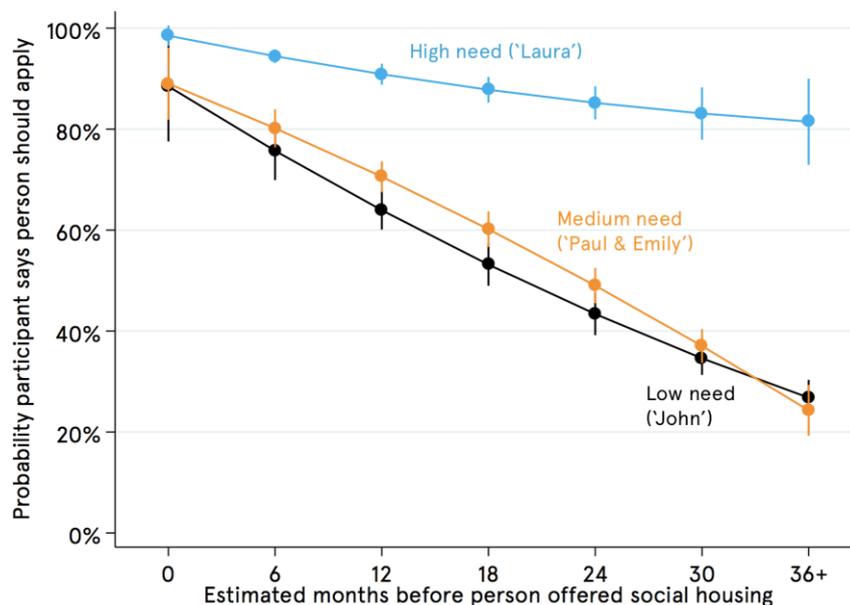


Table 2 shows that

the higher the relative need, the more likely participants were to say that the person should apply for social housing: among all participants, 43% recommended that the person in the low-need vignette should apply, compared to 57% for the medium-need vignette and 95% for the high-need vignette. Interestingly, participants who saw the Treatment Letter were more likely to say the people in the vignettes should apply, although this difference was only statistically significant for the 'John' vignette ($p < 0.01$). This result suggests that, although the Treatment Letter improved people's understanding that most people have to wait a long time for social housing, the stronger wording and tone in the Control Letter made them less likely to think it was worth applying for social housing (at least for the 'low' need case).

Figure 5 shows that, for the low- and medium-need cases ('John' and 'Paul and Emily' respectively), there is a clear relationship: the longer participants thought it would take longer the hypothetical person to be offered a social home, the less likely they were to say that it was worth applying. Interestingly however, the exception to this trend was in the case of the high need case ('Laura'), where the overwhelming majority of people thought she should apply regardless of how long they thought she would have to wait. This suggests that long wait times may not deter the highest-need applicants from applying for social housing, and that providing information about the likely long waiting times to people of low and medium need may make them more likely to search for a home in the private market.

6. Discussion

This report describes the results of an online trial which involved 1,406 people from across South-East England with an income of less than £30,000 per year. The trial tested whether a simplified version of a letter to prospective social housing applicants improved comprehension of the letter's key messages. The content of this letter introduced the Personal Housing Action Plan, which people in England and Wales who contact local authority housing teams will begin receiving in April 2018.

There are five main findings:

Comprehension

1. People who saw the Treatment (simplified) Letter were 43 percentage points more likely to understand the letter's two key messages.

We found that 66% of people who saw the Treatment Letter correctly identified that the two main purposes of the letter were to tell the recipient that "*most people have to wait a long time for social housing*" and "*to follow the steps in their Personal Housing Action Plan*", compared to only 23% of people who saw the Control Letter. This improved comprehension is coupled with participants spending much less time reading the Treatment Letter than the Control Letter.

2. People who saw the Treatment Letter were 12 percentage points more likely to understand that most people can find a place more quickly on the private market compared to waiting for a social home.

Conversely, people who saw the Control Letter compared to the Treatment Letter were 13 points more likely (52% vs 39%) to incorrectly say that "*The Personal Housing Action Plan primarily serves to help people find a social home.*" This is concerning given that one purpose of the Action Plan is to help people understand that, given the low supply of social housing, they can resolve their housing difficulties more quickly by working out a way to stay in their current home or by finding a new home on the private market. The Control Letter may therefore be failing to achieve its intended goal.

Perceptions about social housing

3. Participants knew how to identify relative housing need of different hypothetical applicants.

Participants ranked the severity of housing difficulties faced by three hypothetical people in the same order as experts in the Kent Housing Options Teams. In other words, both participants and experts classified the vignettes in the same order of 'low', 'medium', and 'high' need.

4. Information highlighting how long specific applicants will likely have to wait for social housing may encourage individuals with lower needs to more actively consider the private market while not deterring higher-need applicants.

For 'low' and 'medium' need cases, the longer people expected it would take to be offered a social home, the less they thought it is worth the time to apply. However, for 'high' need cases, people almost always thought it was worth applying regardless of how long the person would have to wait (regardless of whether they saw the Control or Treatment Letter).

5. People who read the Control Letter were less likely to say the 'low' need case participants should apply for social housing given long waits, even though the Treatment Letter improved people's understanding that most people have to wait a long time to receive social housing.

This counterintuitive effect may have occurred because the Control Letter contained stronger language emphasising how difficult it is to get social housing which deterred applicants. For example, the Control Letter told people that *"it is important to tell you the facts about just how difficult it is to find somewhere to live for anyone who may have to rely on benefits to pay all or some of their rent"*, *"we are only able to help a small number of the families and individuals who become homeless with a social housing home"*, and *"we understand how hard it is to hear these facts."* In contrast, the Treatment Letter used drier, less emotive language, such as *"Do not assume that your housing need can be met by applying for social housing"* and *"you are unlikely to be offered social housing quickly."* The final version of the letter should reflect the difficulty of acquiring social housing (particularly for low need individuals) both through the cited numbers (as in the Treatment Letter) and through tone of the letter (as in the Control Letter).

6.1 Recommendations

We have two recommendations based on these findings.

Firstly, we recommend that the Five District Councils in Kent consider adopting most of the content of the Treatment Letter although we suggest changing the tone slightly. We suggest adding wording highlighting the long wait times (and possible ineligibility) of low need individuals to the letter. This could be done by retaining some of the stronger language used in the Control Letter (for a suggested version, see Annex D). Ideally the impact of this new language would be tested before being rolled out.

Secondly, when people are preparing to apply for social housing, the Kent housing teams should quickly inform them roughly how long they will have to wait given their

level of need. After being told this information, people of low- and medium-need may be more likely to understand that they will be able to resolve their housing difficulty more quickly by finding a way to stay in the current home, or by finding a new home on the private market, rather than by continuing to apply for social housing.

7. Annex A: Predictiv

Predictiv is an online end-to-end research platform developed by the Behavioural Insights Team (BIT). It is capable of running a range of short, online behavioural tests, which have been designed and validated by BIT. These include comprehension tests of the style described in this report.

The platform runs tests with a large pool of participants, drawn from a group of over 200,000 adults across the UK and respondents can be targeted on age, gender, location, income and other demographic characteristics. Each online test is a randomised controlled trial, where large numbers of participants are recruited and randomly assigned to see different versions of a treatment before taking the same behavioural test.

Because Predictiv runs in an online environment, it is faster, easier, and often cheaper than other statistically valid research methods. This means that it can quickly run sequential trials, and can test a range of interventions in order to identify those most likely to be effective in the real world. The online environment can also be useful as it can mimic lower levels of engagement that participants may have with a service or content in the real world. In addition, Predictiv can tie consequences to people's decisions by using additional monetary incentives, which can help elicit more reliable responses.

8. Annex B: Control version of the PHAP cover letter

This is your Personal Housing Plan explaining the things that you and the Council need to do to help you from becoming homeless

Dear *[Name of applicant]*

We recently saw you or spoke to you because you have a housing problem and wanted our help because you are at risk of losing your accommodation. We have carried out an assessment to see how we can best help you. We want to do all we can to help you to solve your housing problem and I am pleased to provide you with your Personal Housing Plan (PHP).

This plan sets out the actions the Council have taken, and will consider taking, to help you. Importantly the Plan also lists the actions we think you should take to try and resolve your housing problem. The plan has been put together following our assessment of your housing needs and circumstances and taking into account any support needs identified.

We think it is important to tell you the facts about just how difficult it is to find somewhere to live in the *[Name of Council]* district for anyone who may have to rely on benefits to pay all or some of their rent. We therefore need to work together to try and help you keep your accommodation or, if that is not possible, to help you find somewhere affordable for you to live.

I know how much you and many other families and individuals facing homelessness would like to receive an offer of a Social Housing home. This is always the best solution and would allow you to settle and plan your future from the security of long-term social housing.

However, we are only able to help a small number of the families and individuals who become homeless with a social housing home because so few become empty. A small number of households, mainly families, are able to receive an offer of a social housing home after spending some time in temporary accommodation. However, we are predicting that the number of these successful families will drop considerably due to the number of new families presenting, and the numbers already waiting for a home, compared to the number of homes that become available.

If you were to become homeless and are assessed as being in something called priority need we would have a duty to make sure that you have somewhere to stay but not a duty to offer you a social housing home. The people in priority need are families with children and pregnant women. Priority need is also given to some single people we assess as being vulnerable using a legal test we have to apply. It is also important to let you know that even where an applicant is assessed as being in

priority need the Council does not have a duty to find everyone accommodation where we think their homelessness has resulted from something they deliberately did. We won't know whether we owe you any accommodation duty until we have been able to fully assess your case. Where a duty is accepted many households will have that duty ended through an offer of a private rented home. This may be outside of our district depending on what an applicant can afford and what we can find.

We understand how hard it is to hear these facts. We want therefore to help you keep the accommodation you live in now if that is possible. If this isn't possible we want to help you try and find somewhere to rent and we will let you know where you are likely to be able to afford to rent and the help that can be given to search for something.

Please now take time to carefully read your Personal Housing Plan that has been put together following our interview with you. Please start as soon as possible to carry out the actions listed in the plan for you to take as this will give you the best chance of not losing your current home or finding something else to live. Remember to record what you have done in the spaces where it asks you to do so.

That way you will have a record for yourself to show the Council or any other agencies. The actions that the Council have taken and will consider taking are listed at the start of your plan.

Where what you would like as a solution cannot be met we will have told you this and why.

If you are not clear on what to do next please read your plan again. If you are still not unclear you should email us on [email address] and we will be happy to explain anything that you do not understand.

I hope you find your plan helpful.

Yours sincerely

[Name]

Housing Options Officer

9. Annex C: Treatment version of the PHAP cover letter

Your Personal Housing Action Plan

Dear *[Name of applicant]*

We are sending you this Personal Housing Action Plan to help with your housing need. It tells you what you need to do, and how the council will help you.

The plan is geared towards helping you:

1. Stay in your current home (if you can), or
2. Find a new place to rent in the private market.

These are realistic ways to meet your housing need. We can help you by providing advice, speaking to your landlord, or by helping you find a new place on websites such as www.rightmove.co.uk and www.zoopla.co.uk. Finding a new place to rent means you can quickly move into a new home, and you can choose the area you want to live in.

Do not assume that your housing need can be met by applying for social housing. Even if you meet the qualification criteria to join the housing register, you are unlikely to be offered social housing quickly. Last year, those people who did get an offer of social housing had to wait at least 14 months before they were offered a home and some as long as 4 years.

The best way to quickly solve your housing issue is to follow the actions in your **Personal Housing Action Plan**. You will need to show that you have completed these actions to be eligible for support from the council.

You can contact *[email address]* if there is anything in the plan you don't understand.

Yours sincerely

[Name]

Housing Options Officer

10. Annex D: Suggested version for rollout

Your Personal Housing Action Plan

Dear *[Name of applicant]*

We are sending you this Personal Housing Action Plan to help with your housing need. It tells you what you need to do, and how the council will help you.

The plan is geared towards helping you:

1. Stay in your current home (if you can), or
2. Find a new place to rent in the private market.

These are realistic ways to meet your housing need. We can help you by providing advice, speaking to your landlord, or by helping you find a new place on websites such as www.rightmove.co.uk and www.zoopla.co.uk. Finding a new place to rent means you can quickly move into a new home, and you can choose the area you want to live in.

People with lower housing needs may not be eligible for social housing at all, so do not assume that your housing need can be met by applying for social housing. Only a small proportion of people can be offered social housing, and this is reserved for those with the highest need. Even if you meet the qualification criteria to join the housing register, you are unlikely to be offered social housing quickly. Last year, those people who did get an offer of social housing had to wait at least 14 months before they were offered a home and some as long as 4 years.

The best way to quickly solve your housing issue is to follow the actions in your Personal Housing Action Plan. You will need to show that you have completed these actions to be eligible for support from the council.

You can contact *[email address]* if there is anything in the plan you don't understand.

Yours sincerely

[Name]

Housing Options Officer

11. Annex E: Comprehension Questions

On the next 2 screens you'll be asked questions about the material you read. You will earn 15p for each question you answer correctly.

Next

*

The two main goals of the letter are to tell the recipient...

Please select 2 answers

- ... that they have been assessed as ineligible for social housing.
- ... to follow the steps in their Personal Housing Action Plan.
- ... that most people have to wait a long time for social housing.
- ... what it means to have a 'priority need'.

Next

*

Based on what you read in the letter, which of the statements below is true?

- Most people can find a place more quickly by renting in the private market compared to renting a social home.
- People can usually get a larger place by renting in the private market compared to renting a social home.
- The Personal Housing Action Plan primarily serves to help people find a social home.

Next

12. Annex F: Vignettes

After the comprehension questions (see Annex E), participants were shown the following text before seeing the vignettes (Table 5) and answering questions about these:

People who want to live in social housing have to apply to get on a waiting list. There are many factors that determine how quickly a person is offered social housing, or whether they are even eligible for social housing. Generally, people are more likely to be offered social housing if they have low incomes, are homeless, live in overcrowded or unsanitary accommodation, or have a medical condition.

On the next three pages, you will be shown three examples of people who want to apply for social housing. Please read the details of their situation, and then say how long you think the person would need to wait before being offered social housing.

Next

Table 5: Full text of the vignettes used in the trial

	Vignette text	Objective need
1	<p>John is a 36 year old single man with no dependents. He is in good health, and earns £23,000 a year in Kent. He currently pays £700 rent per month for his 1-bed flat.</p> <p>John has fallen behind with his rent payments, and his landlord wants to evict him. One of John's friends pays £440 rent per month for a 1-bed social house. John would like to live in a social house, so he can save more money each month. He decides to go to his local council and apply for social housing.</p>	Low
2	<p>Paul and Emily are a married couple in their late 30s. They have three children aged 12, 8, and 4. Paul and Emily both work, and earn £33,000 combined per year.</p> <p>Paul and Emily currently rent a 4-bed home for £1,100 per month. After a recent inspection, they were told that there is so much mould on the walls that they cannot safely continue living there. They now have to move into a new place within a short time.</p> <p>They look on the private market, but they cannot afford any of the 4-bed homes in their area. The only way they can continue living in their current area is if they could get social housing, which costs £800 per month. Alternatively, they can pay £1,100 to live in private housing 10 miles away from their current home.</p>	Medium

	Paul and Emily would like to stay in their current area. So, they decide to apply for social housing.	
3	<p>Laura is a 32 year old woman. She has a 4-year old daughter and is 7 months pregnant. Her 4-year old has serious, ongoing health problems, which means Laura has to stay at home full-time to take care of her.</p> <p>Laura's partner was the main earner in the household, but he left her a few months ago. Laura gets £400 housing benefit per month, but this is not enough to cover the £510 rent. Laura has received an eviction notice saying that she needs to leave her flat within 2 months. She decides to go to the council and ask to be put on the list for social housing.</p>	High

For each of the vignettes, participants were asked to complete the following questions:¹²

*
If John turned out to be eligible for social housing, how long do you think it would take him to be offered a council home?

*
John does not know for sure whether he is eligible for social housing. Assuming it takes him an afternoon to do the forms, do you think he should apply for social housing?

- Yes
- No

¹² This was the example of 'John', for each of the other vignettes the only difference was the name(s) used.

13. Annex G: Descriptive Statistics

Table 6 shows the characteristics of the experimental sample.

Table 6: Characteristics of the experimental sample (N=1,406)

Variable	% of sample																																				
Gender	100%																																				
<i>Male</i>	30.2%																																				
<i>Female</i>	69.8%			Age	100%	18-24	19.1%	25-54	58.7%	55+	22.2%			Income	100%	<i>Less than £10,000</i>	28.6%	<i>£10,000-£19,999</i>	46.0%	<i>£20,000-£29,999</i>	25.4%			Ethnicity	100%	<i>White</i>	92.0%	<i>Non-white</i>	8.0%			Ever lived in social housing?	100%	<i>No</i>	60.2%	<i>Yes</i>	39.9%
Age	100%																																				
18-24	19.1%																																				
25-54	58.7%																																				
55+	22.2%			Income	100%	<i>Less than £10,000</i>	28.6%	<i>£10,000-£19,999</i>	46.0%	<i>£20,000-£29,999</i>	25.4%			Ethnicity	100%	<i>White</i>	92.0%	<i>Non-white</i>	8.0%			Ever lived in social housing?	100%	<i>No</i>	60.2%	<i>Yes</i>	39.9%										
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<i>Yes</i>	39.9%																																				

14. Endnotes

- ¹ See data at: <https://data.gov.uk/dataset/england-hssa-housing-strategy-statistical-appendix>
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