

A PRACTICAL GUIDE ON HOW TO SET UP A BEHAVIOURAL INSIGHTS TRIAL IN LOCAL GOVERNMENT



Ogilvy

March 13, 2019



Affect
Our actions are
shaped by emotional
associations

Commitment
We seek to be
consistent with our
public promises

OGILVY
ON
ADVERTISING
IN THE DIGITAL AGE

THE
SUSAN
MILITARY
PREP
COUNCIL

Ogilvy Consulting
Behavioural Science Practice

IF YOU'RE
PROBLEM COULD
BE SOLVED
RATIONALLY.
YOU PROBABLY
WOULD HAVE
SOLVED IT
ALREADY.

Founder, Rory Sutherland



Who we've created Unseen Opportunities for



Our brief

Reduce Fairer Charging debt for Worcestershire County Council

With opportunities

To roll-out our insights
across the country with
the LGA.

March 13, 2019

Ogilvy

 worcestershire
county council

1. Feasibility & Process

Time, resource and cost

What audience are you testing with, what are they currently doing?

- Audience types, can you screen for them?
- Real world or controlled setting?
- Are there constraints? ethical concerns?
- Are you optimising or designing for the first time?
- How will you reach your audience?

Type of trial?
Sample sizes needed for significance, and how long the trial needs to run for...

- Trial design:
- Within group: Same people see different things
- Between group: Different people see different things.
- Power analysis – estimate what you think the effect might be – use online calculators

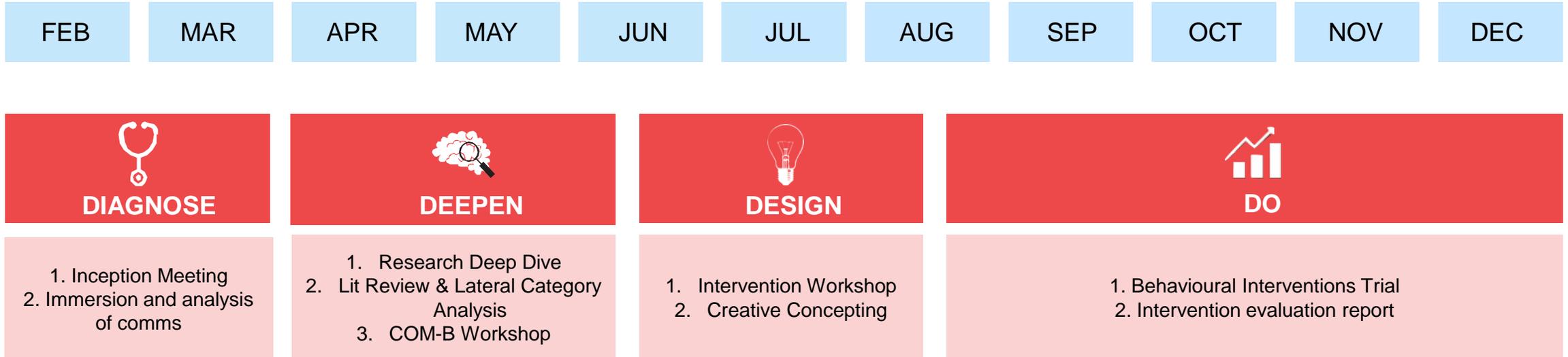
Who will conduct the trial?

- Who will record the behavior and for how long?
- How? Qualitative & quantitative
- Resource required?

Who will analyse?

- Categorical or numerical?
- Resource internally? Outsource?
- Regression analysis for contextual factors within the data

Our Process...



1. Diagnose

1a Understanding the Landscape

Review of Behavioural Insights

We conducted a review of the existing psychological literature surrounding debt and financial decision making, as well as drawing on the insights gained from previous projects working closely with the Money Advice Trust.

Analysis of existing WCC data

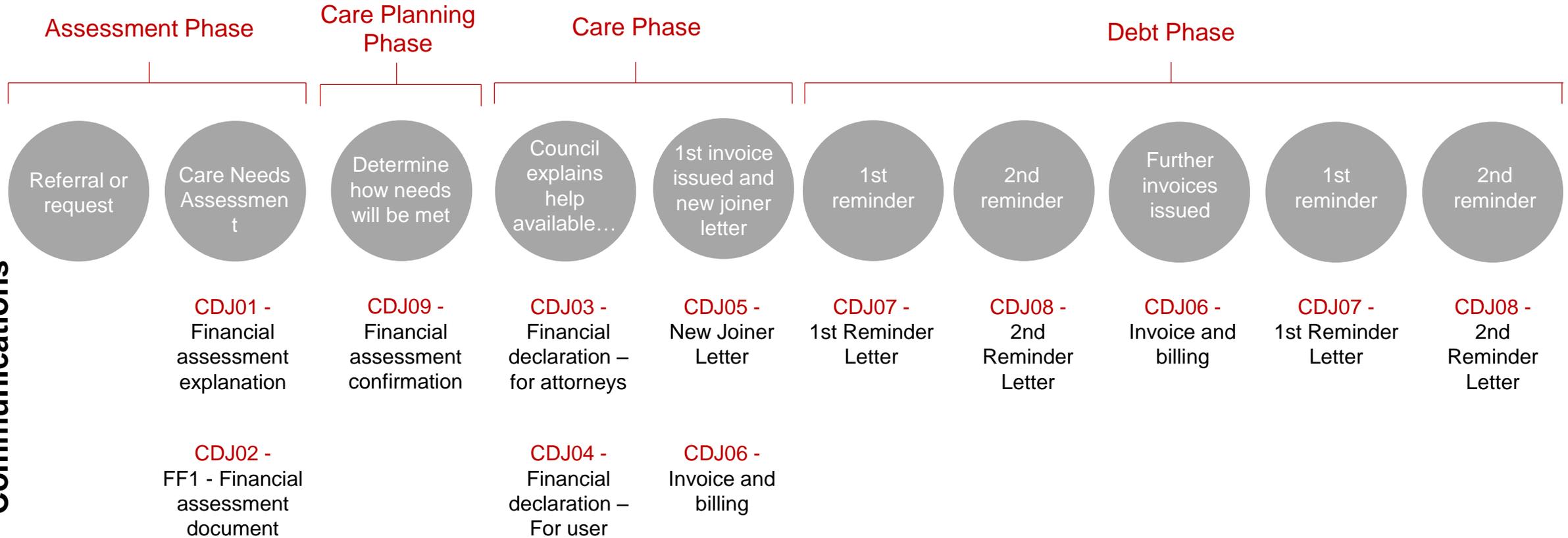
Immersion into the existing WCC data to understand the scope of the behavioural challenge and to understand the three audience types.

Mapping out the client journey

Plotting out the client touch points in order to map out both the client payment journey and the Council invoice process. This included a review of the current WCC communications and following the route to payment through the eyes of the client, to understand the initial psychological drivers and barriers to payment.

1b Defining the WCC Customer Journey

Communications



1c Audience types

We identified three types of audiences involved in the debtor journey



2. Deepen

Current communications

worcestershire county council

Dear Sir/Madam,

We do not appear to have received payment on your account... If you have a query about the charge, or are experiencing technical difficulties please contact us on the number above as soon as possible so we can help you.

If you have paid within the last 7 working days, please accept my apologies for any inconvenience.

Account Receivable Team

000 Street British House
1st Floor
20V
20V

Original Balance 442.90
Outstanding Bal 442.90

Due Date 23/12/2017
19/01/2018
475.90

WAYS TO PAY

SACS/Online Banking
Sort Code: 20-88-27
Account Number: 53583147

This is the most reliable, simple and secure way to make a payment. Please reference the invoice number from your Remittance Advice. If you are paying more than one invoice, quote your customer number as your reference.

Automated Telephone Payments
Call 0300 455 2205. You will need your invoice number and debit or credit card details to hand. Your privacy and security is our prime concern and our payments system encrypts vital personal information. Calls will be charged at the local call rate. If you have a calling plan which includes free local calls, most 0300 calls are also free and if you have a mobile contract, they are also included as part of any free minutes.

Instant Payment Facility
Pay your invoice online at any time using your debit or credit card. We accept Delta, JCB, Maestro, MasterCard, Visa, Switch, Visa Electron & Visa. To make a payment online go to www.worcestershire.gov.uk and click on PAY. Go to the secure invoice numbers site link and Select Debit Invoice. When making online payments you can add multiple invoice numbers by entering " add to list ". Your privacy and security online is our prime concern and our payments system encrypts your personal information. See www.worcestershire.gov.uk/onlinepayments for more information.

By Post
Cheques or Postal Orders should be made payable to "Worcestershire County Council" and crossed "A/C Payee" with your invoice number and customer number written clearly on the reverse. Put your payment and the Remittance Advice in your envelope and post to: Worcestershire County Council, Pavilion ES, County Hall, Spetchley Road, Worcester WR5 2NP. Please do not send cash through the post. Receipts will only be issued if requested.

HOW TO CONTACT US

Please have your Account number and Invoice reference ready

By Phone
01905 768 553
We are open:
Monday to Friday 9:30am - 5:00pm

By Letter
Worcestershire County Council,
County Hall,
Spetchley Road,
Worcester WR5 2NP

INVOICE

Chief Financial Officer
Worcestershire County Council
County Hall
Spetchley Road
Worcester

VAT Reg No: GB 705 8721 42
IN00063858
18/02/2018
18/03/2018

Invoice Reference:
Customer Account Number:
Invoice Date / Tax Point Date:
Payment Due Date:
Your Reference:

Please note if payment is not received by the payment due date shown above, we reserve the right to charge interest and administration costs.

Any queries regarding the invoiced service contact:
Payments and Client Charging
Phone: 01905 768936
Email: pacc@worcestershire.gov.uk

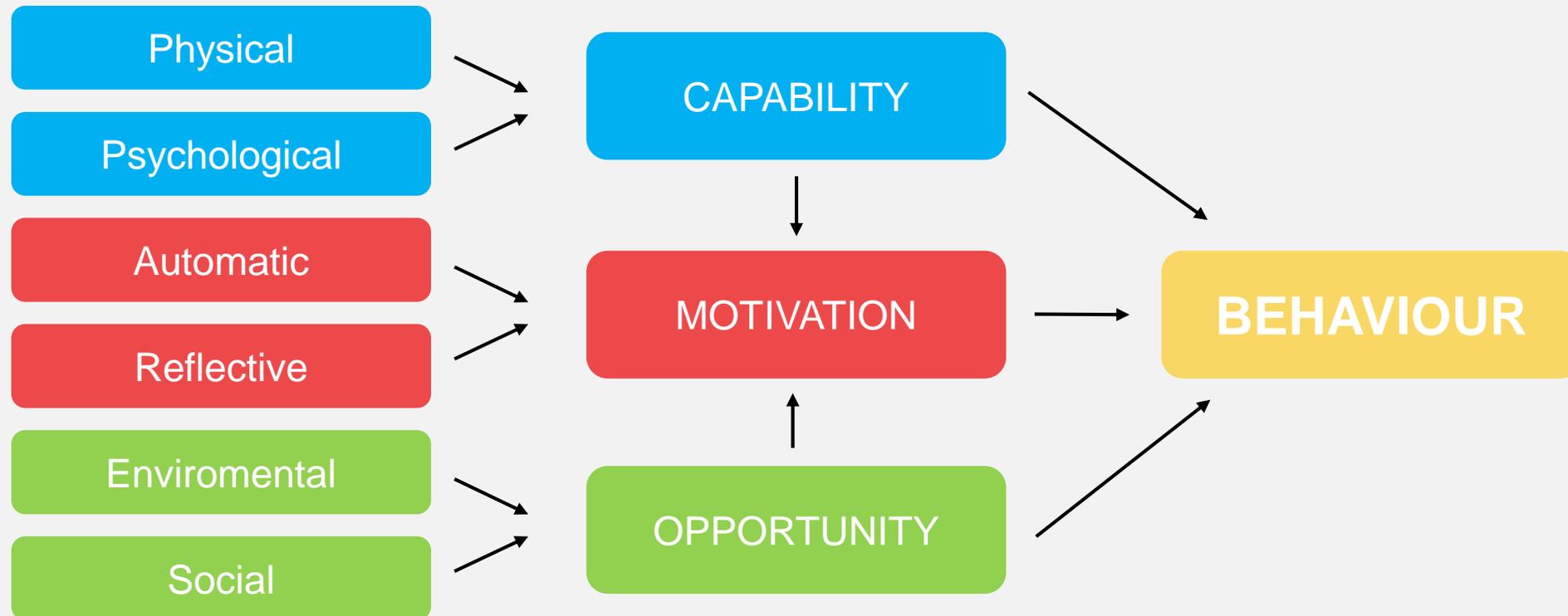
Quantity	Price	Net Amount £	VAT
1.0	238.24	238.24	0
SUB TOTAL		238.24	
VAT TOTAL		0.00	
INVOICE TOTAL		238.24	

Account Number: 53583147
Amount Due: £ 238.24
DATE ACCEPTABLE

bank giro credit

Understanding the barriers and drivers for each audience

The COM-B model aims to unpick and understand the different drivers and barriers which influence a particular behaviour. The model rests on the understanding that people need sufficient levels of three interacting components - **capability** (C), **opportunity** (O) and **motivation** (M) - in order to perform a **behaviour** (B). Each of these components can then be further split down into two sub-components.



Invoice & reminder letter

Capability

Psychological + Physical

Motivation

Automatic + Reflective

Opportunity

Social + Environmental

Open



I don't know what it is
Hard to read



Ostrich Effect
Learned helplessness



Accept



Signposting – not a clear ask
Not sure what I'm suppose to do



Uncertain on how to proceed
Shouldn't have to pay



Not the norm to pay
No consequences

Act



Action not clear
Journey is complicated – don't have time



Opportunity cost
Can spend money elsewhere



No urgency
Journey is broken

3. Design

Workshop Ideation

1

Day

2

Frameworks

12



326

Ideas!

Attendees
Social
workers, debt
team, council
workers, care
managers

MINDSPACE



MINDSPACE is behaviour change framework that boils down the last century of behavioural research into 9 principles of human behaviour.

MINDSPACE:



Messenger: We are heavily influenced by who communicates information.



Incentives: Our responses to incentives are shaped by predictable mental shortcuts such as strongly avoiding losses.



Norms: We are strongly influenced by what others do.



Defaults: We go with the flow of a pre-set of options.



Saliency: Our attention is drawn to what is novel and seems relevant to us.



Priming: Our actions are often influenced by subconscious cues.



Affect: Our emotions can powerfully shape our actions.



Commitments: We seek to be consistent with our public promises and reciprocate acts.



Ego: We act in ways that make us feel better about ourselves.

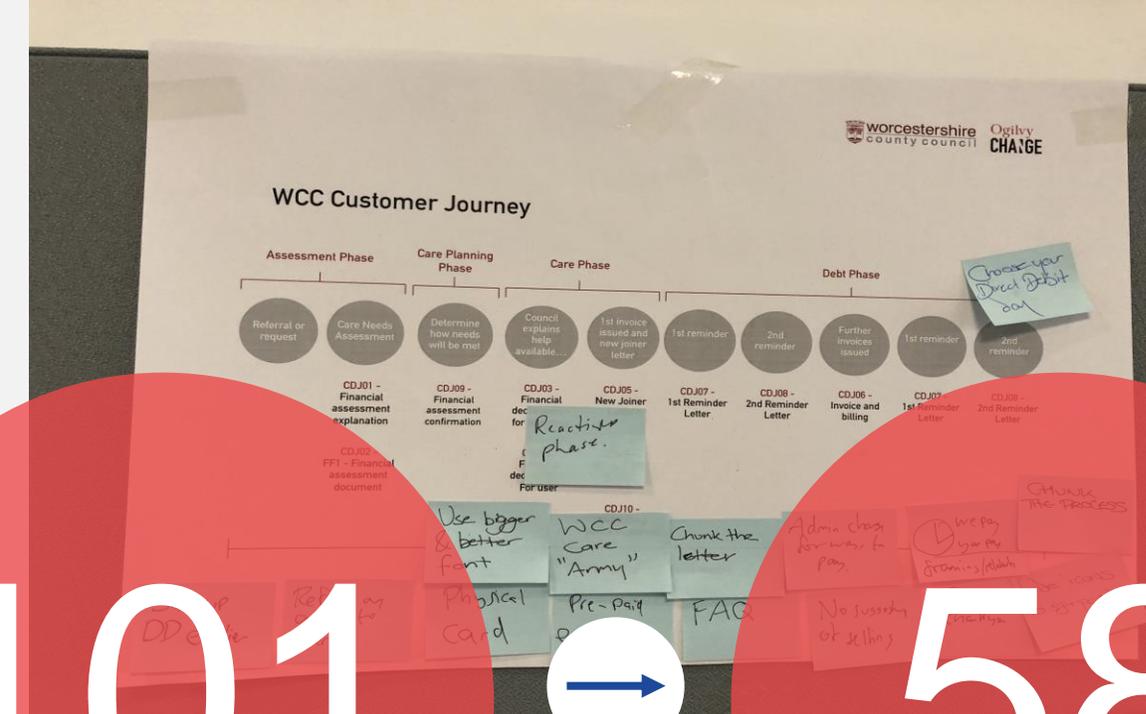
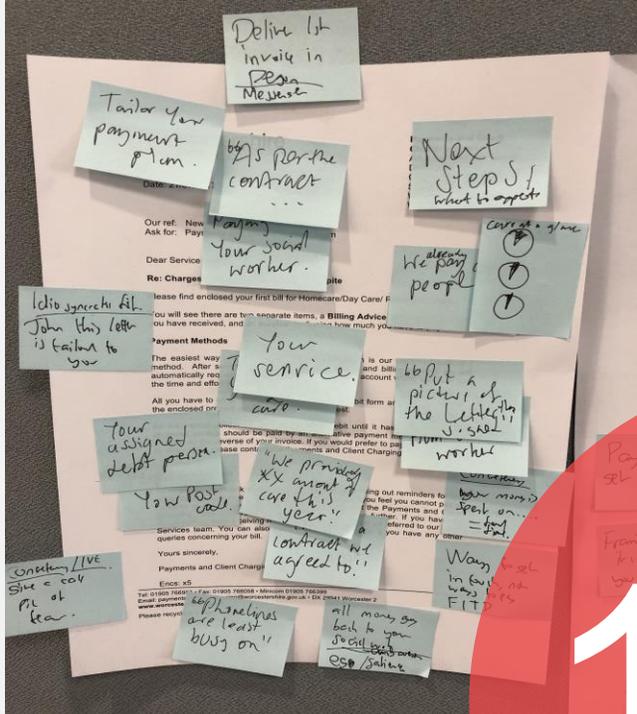
Back at the ranch...

326
Ideas!



101
Ideas!

Rating Criteria:
Feasibility,
impact,
on brand,
Can we test
it? Will it
replicate?



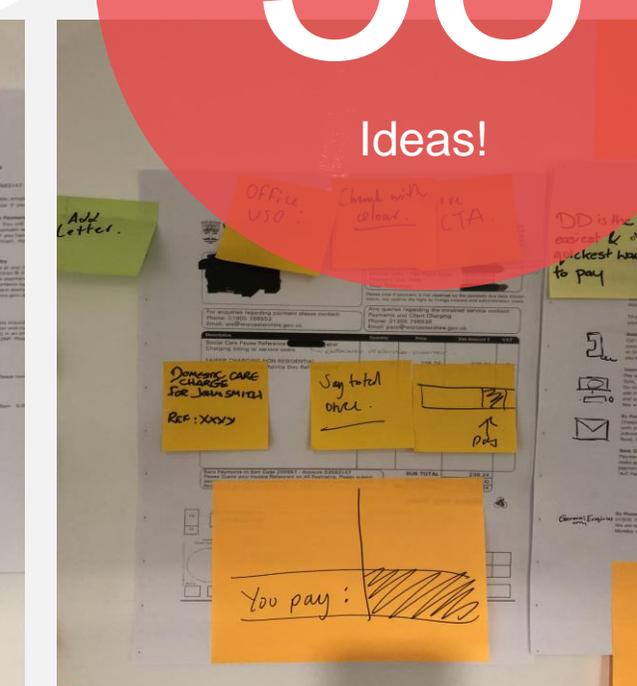
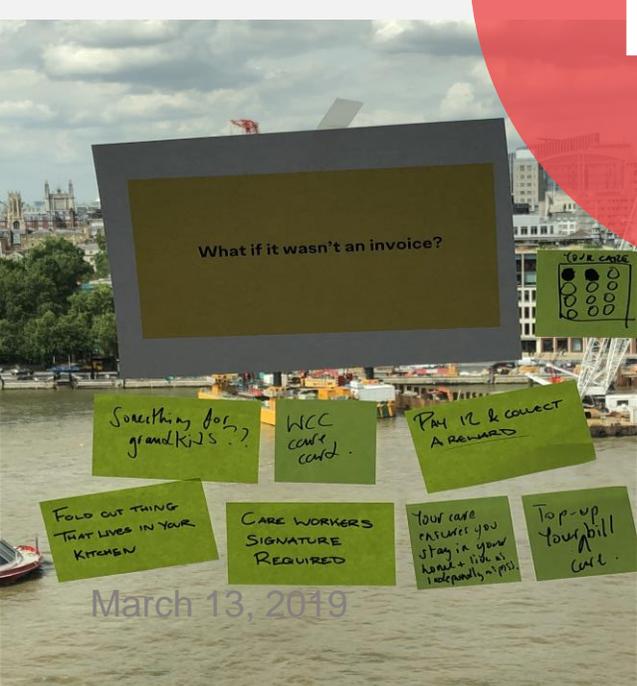
101



58

Ideas!

Ideas!



Increase
the ease to
process
the
informatio
n

Highlight the important information

1

Don't forget...

2

Choose your payment method overleaf or call us on our
dedicated helpline 01905 766 553.

1

2

3

Your invoice at a glance...

Have this information to hand when
contacting us or making a payment:

 **01905 766 553** Press
option 4.

Customer Number: **DU20G211**

Payment Due Date: **02.08.18**

You owe: **£238.24**

TOTAL CHARGE TO YOU	238.24	You pay
------------------------	---------------	---------



Behavioural Principles

- 1 Salience** – Using colour and fonts to highlight which information is the most important to the client.
- 2 Chunking** - Breaking down information into small and digestible steps to reduce the perceived effort of payment.
- 3 Cognitive Ease** – Grouping all of the important information into one highlighted area to limit searching and confusion.

Increase the ease to process the information

Defaulting direct debit sign-ups

HOW WILL YOU PAY FOR YOUR CARE SERVICE?



Easiest and safest way to pay **2**



I want to make easy and safe monthly payments

Direct Debit

Please note, this method of payment is only suitable if you are making regular monthly payments. You can pay automatically through Direct Debit. We will ask your bank to make the payment and will notify you in advance of the amount to be requested each month. To set up Direct Debit please call the Payments and Client Charging Team on 01905 766936, or go to www.worcestershire.gov.uk/xxx to download the Direct Debit form.

3

1 Time: Less than 5 minutes.
Difficulty: ●●●●●



I want to pay manually online every month

BACS/Online Banking

Sort Code: 20-98-87 | Account Number: 53583147
This is a reliable, simple and secure way to make a payment. Please reference the invoice number. If you are paying more than one invoice, quote you customer number as your reference.

Internet Payment Facility

Pay your invoice online at any time using your debit or credit card. We accept Delta, JCB, Maestro, MasterCard, Solo, Switch, Visa Electron & Visa. To make a payment online go to www.worcestershire.gov.uk and click on PAY. Go to the secure online payments site link and Select Debtor Invoices. When making online payments you can add multiple invoice numbers by selecting "add to list". Your privacy and security online is our prime concern and our payments system encrypts your personal information. See www.worcestershire.gov.uk/areOnlinePaymentsSafe for more information.

1 Time: 15 minutes.
Difficulty: ●●●●●



I want to pay by cheque, debit or credit card every month

Automated Telephone Payments

Call 0300 456 2206. You will need you invoice number and debit or credit card details to hand. Your privacy and security is our prime concern and our payments system encrypts your personal information. Calls will be charged at the local call rate. If you have a calling plan which includes free local calls, then 0300 calls are also free and if you have a mobile contract, they are also included as part of any free minutes.

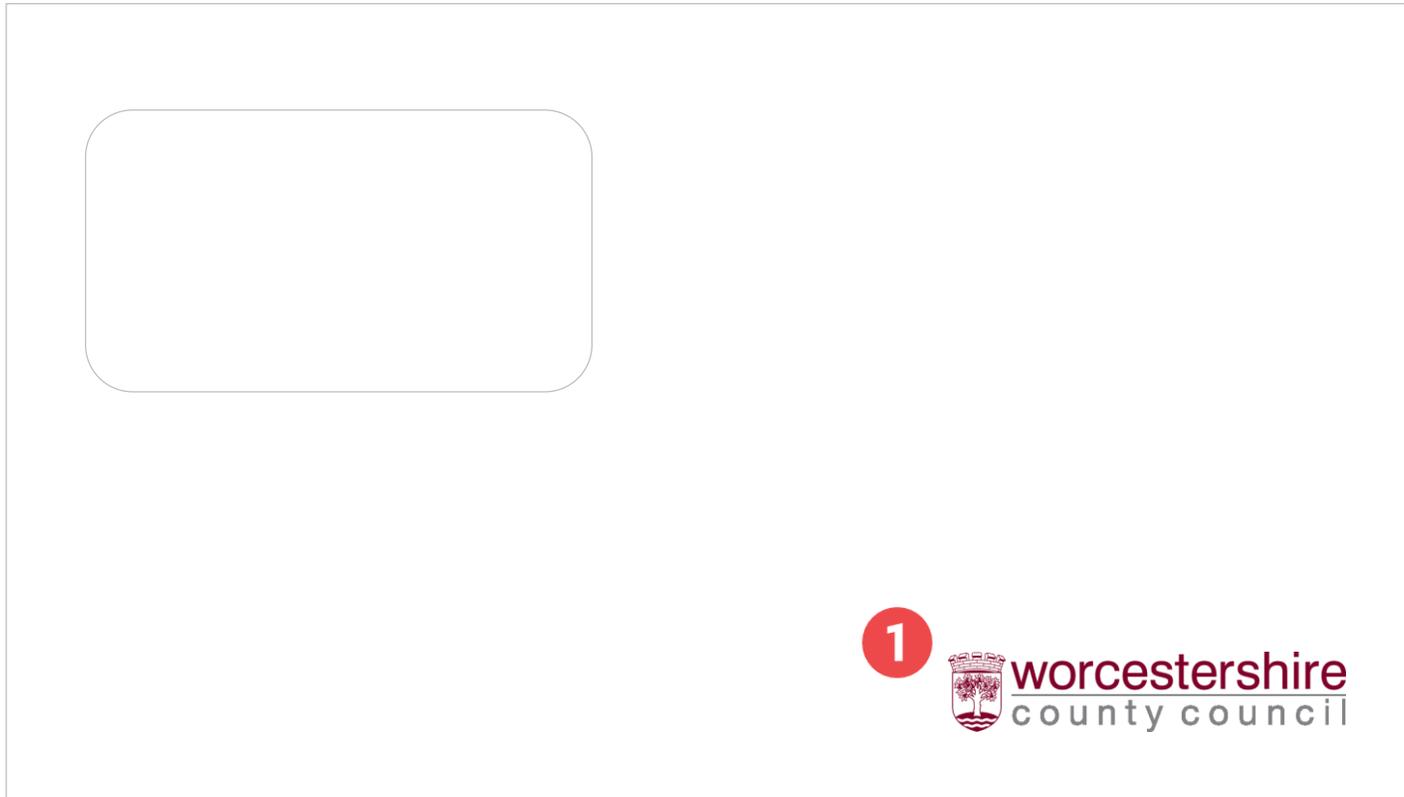
1 Time: 15 minutes.
Difficulty: ●●●●●

Behavioural Principles

- 1 Cognitive Ease** – Using colour and visual cues to create “difficulty rating” and increase the perception that direct debit is the least difficult way to pay. Furthermore, highlighting the effort that is required to complete each task in terms of the time taken decreases the perceived “ease” and therefore reinforces this nudge towards Direct Debit.
- 2 Default** – Highlighting that Direct Debit as the “easiest and safest way to pay” compared to other methods of payment.
- 3 Salience** – Using colour, boxes and arrows to indicate that information within “Direct Debit” should be given time to consider above other methods of payment.
- 4 Sense of control** – When we feel a sense of control our perceived risk of a situation decreases.

Increase
the ease to
process
the
informatio
n

Making the envelope more salient



Behavioural Principles

- 1 Messenger** – Using Worcestershire County Council as the Messenger of the information to indicate that the information within is relevant..

Increase the ease to process the information

Helping people address their finances

Behavioural Principles

The screenshot shows a webpage with an orange header containing the question "What if I can't pay this month's invoice?". Below the header, there is a paragraph of text: "We want you to continue receiving the best possible care in your home. So if you are having trouble making payments, don't panic. You can now organise your payment plan over the phone with one of our advisors. We answer hundreds of calls from Worcestershire residents every month." To the right of this text is the Worcestershire County Council logo. Below the text, there are three numbered callouts: 1. A yellow box with the text "Simply call Ashley from our dedicated helpline team:" followed by three green checkmarks and the text "Speak to a human", "Organise a payment plan", and "10 minute consultation". 2. A calendar icon with the text "We are open: Monday to Friday 8:30am - 5:00pm" and "Lines are usually least busy between 2pm - 3pm". 3. A red button with a white telephone icon, the text "XXXX XXX XXX", and "Press Option 4".

1 **Chunking** – Breaking up the information on the page so that it is easily processed.

2 **Ambiguity Aversion** – Highlighting what the client can expect from calling the dedicated helpline team to remove any potential barriers to calling.

3 **Social Norms** – “we answer hundreds of calls from Worcestershire residents every month” -

Indicating to the client that, if they are experiencing financial difficulty there are many others who may also have money issues, in order to reassure the client and normalise their financial difficulty. This also infers the norm of getting in contact with the council if people are experiencing money troubles.

Furthermore, indicating when lines are “least busy” reinforces the norm of calling the helpline.

Increase the perceived value of the service

Invoice

Behavioural Principles

- 1 Concreteness** – using an image of a penny to visually reinforce the mental processing that their money will go back into care.
- 2 Endowment Effect**– Highlighting that the council is “providing your care” to increase the client’s feeling of ownership and control over the care.
- 3 Labour Illusion** – Highlighting the effort that the care workers go to, to deliver “thousands of hours” of care on behalf of others.

WC1 123

YOUR CARE SERVICE INVOICE

Don't forget...

1  **Every penny you pay goes back into providing your care. Each day care workers pay thousands of visits and deliver thousands of hours of care arranged by Worcestershire County Council for Worcestershire residents who need it most.**

2 **3**

Email: payadultsocialcare@worcestershire.gov.uk
 Invoice Reference: xxxxx
 Customer Account Number: xxxxx
 Invoice Date/Tax Point Date: xxxxx
 Payment Due Date: xxxxx
 Your Reference: xxxxx

Please note if payment is not received by the payment due date shown above we reserve the right to charge interest and administration costs

Description	Quantity	Price	Net amount £	VAT
Social Care Payee Reference 200239831: Fairer Charging billing to service users	1.0	238.24	238.24	0
FAIRER CHARGING NON RESIDENTIAL As detailed on Invoicing Advice Doc Ref 3982262				

Increase
the
perceived
value of
the service

Reminder 1

REMINDER TO PAY

Account status: Awaiting contribution

Dear XXX,

Our records show that the amount £XXX for your contribution for your care service is outstanding.

Every penny you pay goes back into providing your care. Each month, care workers pay thousands of visits and deliver thousands of hours of care arranged by Worcestershire County Council for Worcestershire residents who need it most.

Your reminder at a glance
Have this information to hand when contacting us or making a payment:

Customer Account Number: XXX
Invoice Reference: XXX
Payment Due Date: XXX
You owe: XXX

1 *Your payment checklist:*

We have arranged care ✓ We delivered your care ✓ **We have sent invoice** ✓ You have paid care ✓ Your money back into care ✓

Behavioural Principles

- 1 Goal Gradient** - Showing the behaviours that the client has “already achieved” along the care journey, and indicating the desired behaviours for them to achieve to complete the journey. Using colour and visual cues to indicate progress towards the goal.

Increase the perceived value of the service

Invoice front


VAT Reg No: GB 705 6721 42

Jean Smith
 123 Letsbe Avenue
 Worcestershire
 WC1 123

Important Information...
 For enquiries please contact:
 XXXXX XXXX XXX Press Option 4
 Email: payadulsocialcare@worcestershire.gov.uk
 Invoice Reference: XXXX
 Customer Account Number: XXXX
 Invoice Date/Tax Point Date: XXXX
 Payment Due Date: XXXX
 Your Reference: XXXX

YOUR CARE SERVICE INVOICE

Don't forget...
 Every penny you pay goes back into providing your care. Each day care workers pay thousands of visits and deliver thousands of hours of care arranged by Worcestershire County Council for Worcestershire residents who need it most.

Please note if payment is not received by the payment due date shown above we reserve the right to charge interest and administration costs

Description	Quantity	Price	Net amount £	VAT
Social Care Payee Reference 200239831: Fairer Charging billing to service users	1.0	238.24	238.24	0
FAIRER CHARGING NON RESIDENTIAL As detailed on Invoicing Advice Doc Ref 3982262				
SUB TOTAL			238.24	
VAT TOTAL			0	
INVOICE TOTAL			238.24	

Bacs Payments to Sort Code **209887** - Account **53583147**. Please Quote your Invoice Reference on All Payments. Please submit payment promptly in accordance with our payment methods overview. Remittance Advices should be sent to email address

bank giro credit 

Reference (Invoice Reference): XXXX Credit Account Number: XXXX Amount Due (including VAT credits at 0% discount): £ XXX

Customer Account Number: XXXX

Barclays Bank PLC
 Worcester Branch
 Worcestershire C.C.

Sort Code Number: 20-98-87

VAT Code Explanation:

Code	Description
0000	Standard rate of VAT (20%)
0005	Reduced rate of VAT (5%)
0009	Zero rate of VAT (0%)
0010	Exempt from VAT
0011	Exempt from VAT (0%)
0012	Exempt from VAT (0%)
0013	Exempt from VAT (0%)
0014	Exempt from VAT (0%)
0015	Exempt from VAT (0%)
0016	Exempt from VAT (0%)
0017	Exempt from VAT (0%)
0018	Exempt from VAT (0%)
0019	Exempt from VAT (0%)
0020	Exempt from VAT (0%)

Invoice back



HOW WILL YOU PAY FOR YOUR CARE SERVICE? Easiest and safest way to pay

 *I want to make easy and safe monthly payments* Time: Less than 5 minutes. Difficulty: ●●●●●

Direct Debit
 Please note, this method of payment is only suitable if you are making regular monthly payments. You can pay automatically through Direct Debit. We will ask your bank to make the payment and will notify you in advance of the amount to be requested each month. To set up Direct Debit please call the Payments and Client Charging Team on 01905 766936, or go to www.worcestershire.gov.uk/xxx to download the Direct Debit form.

 *I want to pay manually online every month* Time: 15 minutes. Difficulty: ●●●●●

BACS/Online Banking
 Sort Code: 20-98-87 | Account Number: 53583147
 This is a reliable, simple and secure way to make a payment. Please reference the invoice number. If you are paying more than one invoice, quote your customer number as your reference.

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 *I want to pay by cheque, debit or credit card every month* Time: 15 minutes. Difficulty: ●●●●●

Automated Telephone Payments
 Call 0300 456 2206. You will need you invoice number and debit or credit card details to hand. Your privacy and security is our prime concern and our payments system encrypts your personal information. Calls will be charged at the local call rate. If you have a calling plan which includes free local calls, then 0300 calls are also free and if you have a mobile contract, they are also included as part of any free minutes.

By Post
 Cheques or Postal Orders should be made payable to 'Worcestershire County Council' and crossed 'A/C Payee' with your invoice number and customer number written clearly on the reverse. Put your payment and the Remittance Advice (on your invoice) in an envelope and post to: Worcestershire County Council, Pavilion E3, County Hall, Spetchley Road, Worcester WR5 2NP. Please do not send cash through the post. Receipts will only be issued if requested.

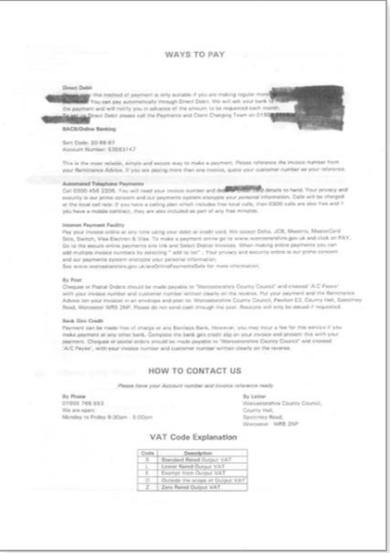
 *I want to visit the bank every month* Time: 30 minutes+ Difficulty: ●●●●●

Bank Giro Credit
 Payment can be made free of charge at any Barclays Bank. However, you may incur a fee for this service if you make payments at any other bank. Complete the bank giro credit slip on your invoice and present this with your payment. Cheques or postal orders should be made payable to 'Worcestershire County Council' and crossed 'A/C Payee', with your invoice number and customer number written clearly on the reverse.

If you need to contact us... Please have your account number and invoice reference ready

By phone: 01905 676 497 We are open: Monday to Friday 8:30am-5:00pm
 By Letter: Worcestershire County Council County Hall, Spetchley Road, Worcester WR5 2NP





→

Images of final documents used in the trial

Increase the perceived value of the service

Reminder 1 & 2



Payments and Client Charging Team
Adult Services and Health Directorate
County Hall, **Spetchley Road**, Worcester WR5 2NP

Date: xxx
Email: payad@socialcare@worcestershire.gov.uk

Jean Smith
123 Letsbe Avenue
Worcestershire
WC1 123

REMINDER TO PAY

Account status: **Awaiting contribution**

Dear **XXX**,

Our records show that the amount **£XXXX** for your contribution for your care service is outstanding.

Every penny you pay goes back into providing your care. Each month, care workers pay thousands of visits and deliver thousands of hours of care arranged by Worcestershire County Council for Worcestershire residents who need it most.

Your reminder at a glance
Have this information to hand when contacting us or making a payment:
☎ **XXXXXX XXX XXX** **Free Helpline**
Customer Account Number: **xxx**
Invoice Reference: **xxx**
Payment Due Date: **xxx**
You owe: **xxx**

Your payment checklist:

We have arranged care ✓ We delivered your care ✓ **We have sent invoice** (highlighted in red) You have paid care ✓ Your money back into care ✓

To pay this bill, choose your payment method overleaf or call us on our **dedicated helpline 053233 XXX 333**.

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,
Ashley
Ashley from your Payments and Client Charging Team

Your payment breakdown:

Details for currency GBP Great Britain Pounds

Tran date	Reference	Lead	Original Balance	Outstanding Balance	Due Date
xxx	xxx	xxx	xxx	xxx	xxx
xxx	xxx	xxx	xxx	xxx	xxx
					Total: xxx

Turn over to pay

Payments and Client Charging Team
Adult Services and Health Directorate
County Hall, **Spetchley Road**, Worcester WR5 2NP

Date: xxx
Email: payad@socialcare@worcestershire.gov.uk

Jean Smith
123 Letsbe Avenue
Worcestershire
WC1 123

URGENT REMINDER

Account status: **Investigation pending**

Dear **xxx**

Our records show that the amount of **XXXX** for your contribution for your care service is still outstanding and you have yet to contact us.

To avoid further charges, please pay this amount in the next 14 days.

Every penny you pay goes back into providing your care. Each month, care workers pay thousands of visits and deliver thousands of hours of care arranged by Worcestershire County Council for Worcestershire residents who need it most.

Your reminder at a glance
Have this information to hand when contacting us or making a payment:
☎ **XXXXXX XXX XXX** **Free Helpline**
Customer Account Number: **xxx**
Invoice Reference: **xxx**
Payment Due Date: **xxx**
You owe: **xxx**

Your payment checklist:

We have arranged care ✓ We delivered your care ✓ **You paid for care** (highlighted in red) **Payment outstanding** (highlighted in red) Care continues ✓

To pay this bill, choose your payment method overleaf or call us on our **dedicated helpline 053233 XXX 333**.

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,
Ashley
Ashley from your Payments and Client Charging Team

Your payment breakdown:

Details for currency GBP Great Britain Pounds

Tran date	Reference	Lead	Original Balance	Outstanding Balance	Due Date
xxx	xxx	xxx	xxx	xxx	xxx
xxx	xxx	xxx	xxx	xxx	xxx

Turn over to pay

Images of final documents used in the

Increase the perceived consequences

Invoice

YOUR CARE SERVICE INVOICE

Invoice Reference: XXXX
 Customer Account Number: XXXX
 Invoice Date/Tax Point Date: XXXX
 Payment Due Date: XXXX
 Your Reference: XXXX

Continuing your care...

- 1 We have paid your care providers to ensure access to your care continues without change. As per our agreement, your contribution to pay this month is: XXX
- 2

Please note if payment is not received by the payment due date shown above we reserve the right to charge interest and administration costs

Description	Quantity	Price	Net amount £	VAT
Social Care Payee Reference 200239631: Fairer Charging billing to service users	1.0	238.24	238.24	0
FAIRER CHARGING NON RESIDENTIAL As detailed on Invoicing Advice Doc Ref 3982262				

Behavioural Principles

- 1 **Reciprocity** – Communicating the actions of the council that go towards continuing the client’s care for them, by paying the care workers.
- 2 **Commitments** – Referring to the care bill as “an agreement” to increase the feeling of commitment and the obligation to pay.

Increase the perceived consequences

Reminder 1

REMINDER TO PAY

1 Account status: **Unresolved**

Dear xxx,

Our records show that the amount xxx for your contribution for your care service is outstanding.

2

PLEASE PAY IN THE NEXT 14 DAYS TO ENSURE YOUR CARE CONTINUES WITHOUT CHANGE.

Failure to do so may also result in legal action being taken in order to secure payment. If legal action should become necessary you will be liable for the costs involved.

Choose your payment method overleaf or call us on our **dedicated helpline xxx xxx xxx.**

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,

Ashley from your Payments and Client Charging Team

Your reminder at a glance

Have this information to hand when contacting us or making a payment:

☎ XXXXX XXX XXX **Press Option 4**

Customer Account Number: xxx
 Invoice Reference: xxx
 Payment Due Date: xxx
 You owe: xxx

3 What will happen next?

1	Care Invoice sent
2	Failure to pay invoice
3	Failure to contact
You are here:	
4	Reminder received
5	Investigation: Legal action and costs incurred

4

Behavioural Principles

- 1 **Operational Transparency** – Communicating that the client’s account has a ‘status’ which changes depending on their actions infers that the council are paying attention to this case.
- 2 **Commitments** – Framing the payment as a “ your contribution for your care” enforces that there are at least two parties working towards the same goal and that the client is needed to fulfil this.
- 3 **Goal Gradient** – Using a “negative” goal gradient to show the user where they are currently in the non-payment journey to indicate desired behaviours and potential consequences.
- 4 **Salience** – Change of colours and visual cues to shades of red to grab attention but also subconsciously indicate a level of importance and consequence.

Increase the perceived consequences

Reminder 2

URGENT REMINDER

Account status: **Investigation Pending**

Dear xxx,

Our records show that the amount xxx for your contribution for your care service is outstanding.

1 IF THIS LETTER IS IGNORED: INVESTIGATION WILL COMMENCE IN 14 DAYS. **3**

Failure to do so may also result in legal action being taken in order to secure payment. If legal action should become necessary you will be liable for the costs involved.

To pay this bill, choose your payment method overleaf or call us on our **dedicated helpline** xxxxx xxx xxx.

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,

Ashley from your Payments and Client Charging Team

Have this information to hand when contacting us or making a payment:

xxxxx xxx xxx Press Optional

Customer Account Number: xxx
 Invoice Reference: xxx
 Payment Due Date: xxx
 You owe: xxx

What will happen next?

- Care invoice sent
- Failure to pay invoice
- Failure to contact
- Reminder received
- You are here:** Investigation commences in 14 days

9th 9th 10th 11th 12th 13th

Behavioural Principles

- 1 Framing** – Framing the inaction as an “investigation” brings association of a consequence for not paying.
- 2 Commitments** – Framing the payment as a “ your contribution for your care” enforces that there are at least two parties working towards the same goal and that the client is needed to fulfil this.
- 3 Salience** – Highlighting the length of time the client has to pay the bill before the investigation occurs creates a deadline. This is aided by a visual cue detailing the specific day.

Increase the perceived consequence

Invoice front

Important Information...
For enquiries please contact:
XXXXXX XXXX XXX
Email: payadutsocialcare@worcestershire.gov.uk
Invoice Reference: XXXX
Customer Account Number: XXXX
Invoice Date/Tax Point Date: XXXX
Payment Due Date: XXXX
Your Reference: XXXX

YOUR CARE SERVICE INVOICE

Continuing your care...
We have paid your care providers to ensure access to your care continues without change. As per our agreement, your contribution to pay this month is: XXX

Description	Quantity	Price	Net amount £	VAT
Social Care Payee Reference 200239631 Fairer Charging billing to service users	1.0	238.24	238.24	0
FAIRER CHARGING NON RESIDENTIAL As detailed on Invoicing Advice Doc Ref 3982262				
SUB TOTAL			238.24	
VAT TOTAL			0	
INVOICE TOTAL			238.24	

bank giro credit

Customer Account Number: XXXX
Barclays Bank PLC
Worcester Branch
Worcestershire, C.C.

Invoice back

HOW WILL YOU PAY FOR YOUR CARE SERVICE? *Easiest and safest way to pay*

Direct Debit
I want to make easy and safe monthly payments
Time: Less than 5 minutes.
Difficulty: ★☆☆☆☆

BACS/Online Banking
I want to pay manually online every month
Time: 15 minutes.
Difficulty: ★★☆☆☆

Internet Payment Facility
I want to pay by cheque, debit or credit card every month
Time: 15 minutes.
Difficulty: ★★★☆☆

Automated Telephone Payments
I want to visit the bank every month
Time: 30 minutes.
Difficulty: ★★★★★



Images of final documents used in the trial

Increase the perceived consequences

Diagnose > Deepen > Design > Do

Reminder 1

Reminder 2



worcestershire county council

Payments and Client Charging Team
Adult Services and Health Directorate
County Hall, **Spelsby** Road, Worcester WR5 2NP

Date: xxx
Email: payment@worcestershire.gov.uk

Jean Smith
123 Letsbe Avenue
Worcestershire
WC1 123

REMINDER TO PAY
Account status: **Unresolved**

Dear xxx,

Our records show that the amount **xxx** for your contribution for your care service is outstanding.

PLEASE PAY IN THE NEXT 14 DAYS TO ENSURE YOUR CARE CONTINUES WITHOUT CHANGE.

Failure to do so may also result in legal action being taken in order to secure payment. If legal action should become necessary you will be liable for the costs involved.

Choose your payment method overleaf or call us on our **dedicated helpline xxx xxx xxx**.

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,
Ashley
Ashley from your Payments and Client Charging Team

Your reminder at a glance
Have this information to hand when contacting us or making a payment:
xxxxx xxx xxx **HELP TOPENAL**
Customer Account Number: xxx
Invoice Reference: xxx
Payment Due Date: xxx
You owe: xxx

What will happen next?

- Care invoice sent
- Failure to pay invoice
- Failure to contact
- Reminder received**
- Investigation: Legal action and costs incurred

Your payment breakdown:

Details for currency GBP Great Britain Pounds

Tran date	Reference	Lgnfl	Original Balance	Outstanding Balance	Due Date
xxx	xxx	xxx	xxx	xxx	xxx
xxx	xxx	xxx	xxx	xxx	xxx
					Total: xxx

Turn over to pay

worcestershire county council

Payments and Client Charging Team
Adult Services and Health Directorate
County Hall, **Spelsby** Road, Worcester WR5 2NP

Date: xxx
Email: payment@worcestershire.gov.uk

Jean Smith
123 Letsbe Avenue
Worcestershire
WC1 123

URGENT REMINDER
Account status: **Investigation Pending**

Dear xxx,

Our records show that the amount **xxx** for your contribution for your care service is outstanding.

IF THIS LETTER IS IGNORED: INVESTIGATION WILL COMMENCE IN 14 DAYS.

Failure to do so may also result in legal action being taken in order to secure payment. If legal action should become necessary you will be liable for the costs involved.

To pay this bill, choose your payment method overleaf or call us on our **dedicated helpline xxx xxx xxx**.

If you have paid in the last 7 days, please accept my apology and ignore this letter.

Yours faithfully,
Ashley
Ashley from your Payments and Client Charging Team

Your reminder at a glance
Have this information to hand when contacting us or making a payment:
xxxxx xxx xxx **HELP TOPENAL**
Customer Account Number: xxx
Invoice Reference: xxx
Payment Due Date: xxx
You owe: xxx

What will happen next?

- Care invoice sent
- Failure to pay invoice
- Failure to contact
- Reminder received
- Investigation commences in 14 days**
- Legal action and costs incurred

Your payment breakdown:

Details for currency GBP Great Britain Pounds

Tran date	Reference	Lgnfl	Original Balance	Outstanding Balance	Due Date
xxx	xxx	xxx	xxx	xxx	xxx
xxx	xxx	xxx	xxx	xxx	xxx
					Total: xxx

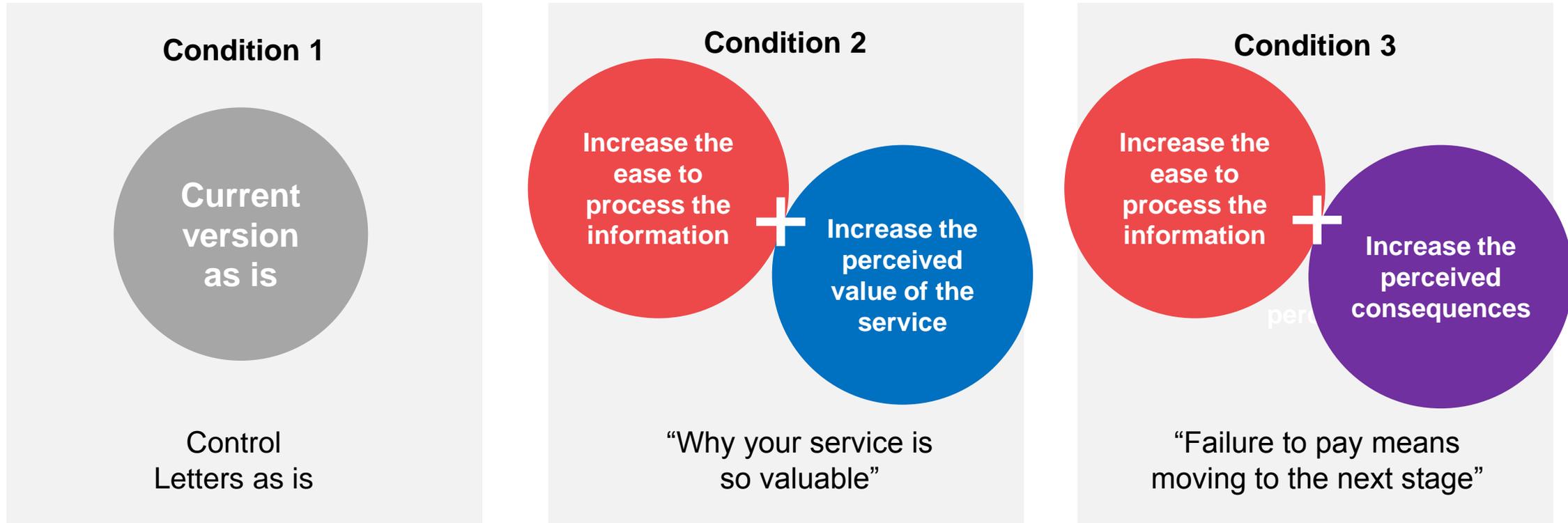
Turn over to pay

Images of final documents used in the trial

4. Do

4b Our experimental design - conditions

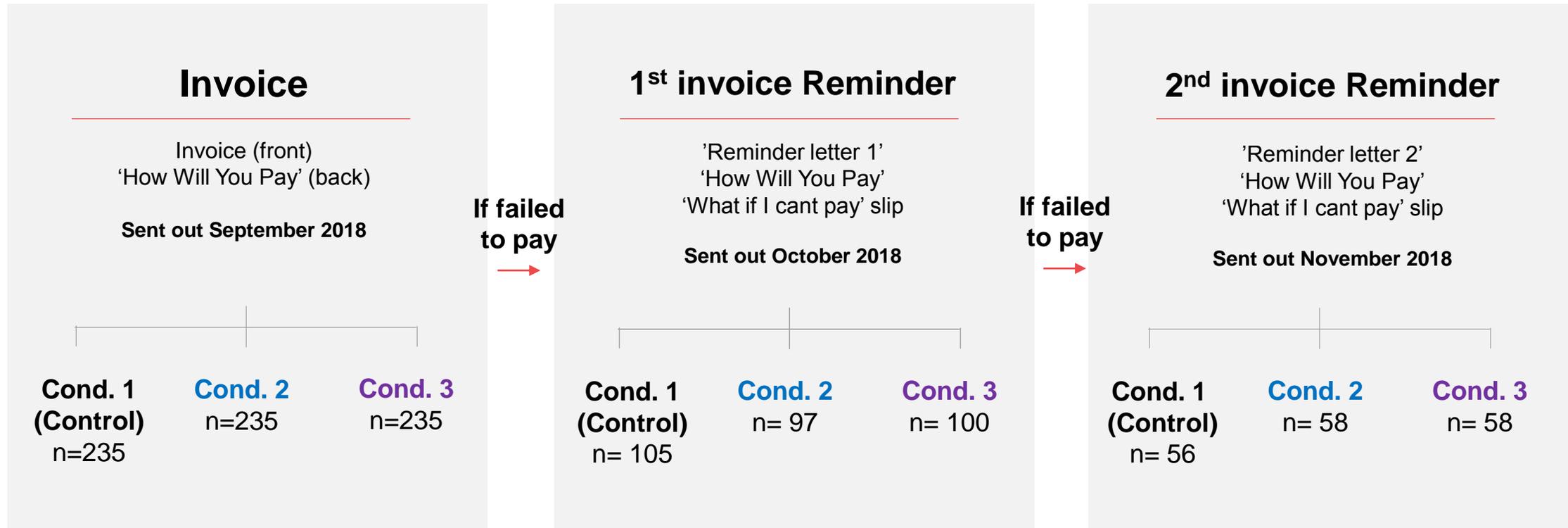
We randomly assigned domiciliary care receivers across 3 conditions, testing our two experimental conditions against the control.



4b Trial 1 - intervention phases

Our three conditions were sent out across the Invoice, Reminder 1 and Reminder 2 intervention phases

Note: Reminders 1 & 2 sent to only those who didn't pay their September invoice



Trial ended:
December 2018

4b Experimental design - analysis

Between each treatment group we looked at 8 key measures of success:

Our primary measures of success:

1. How many people paid their invoice
2. How many people signed up to direct debit

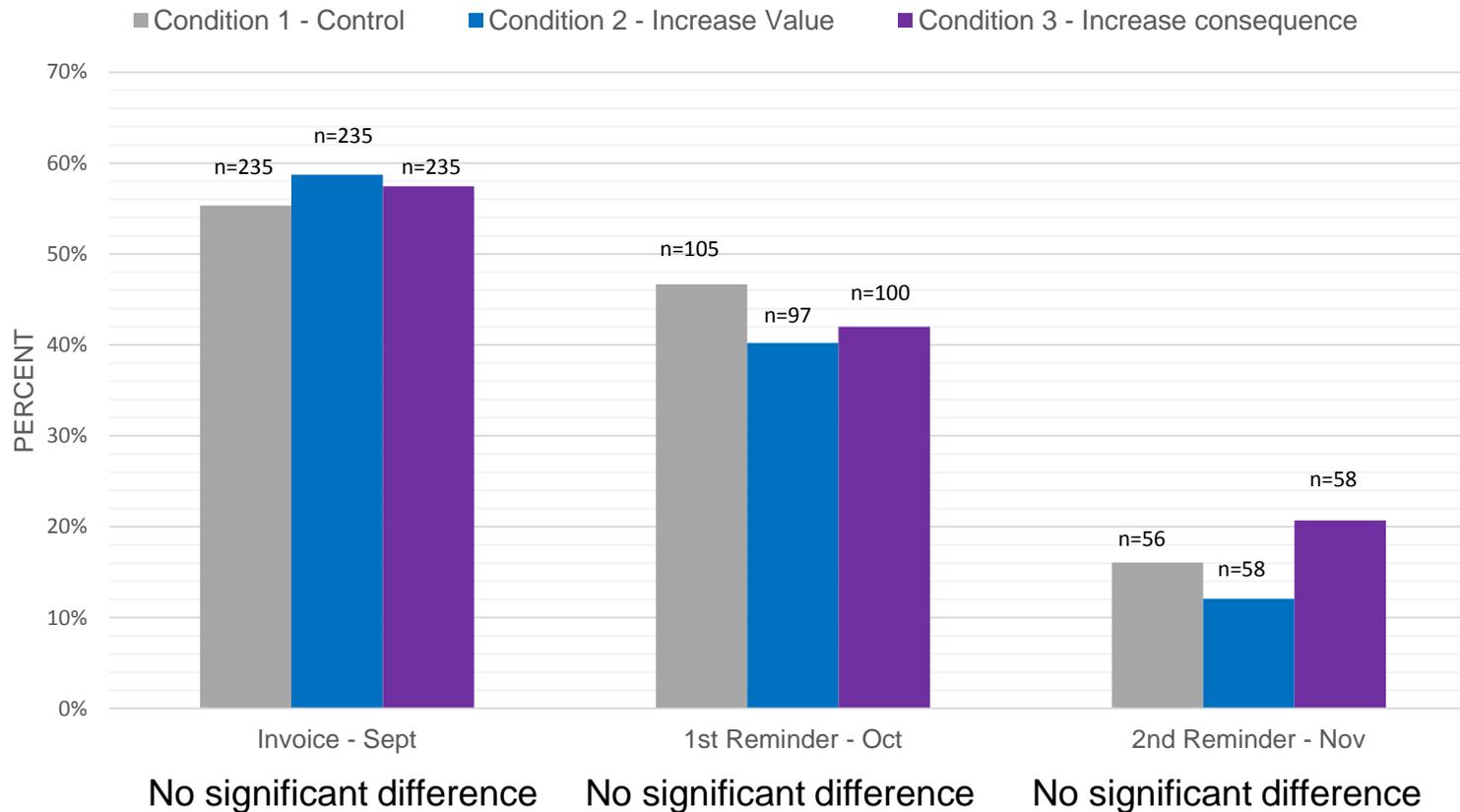
Our secondary measures of success:

3. How people paid
4. How many people rang the helpline
5. How quickly people paid
6. Is there a relationship between how long they have received their care, and if they paid?
7. Is there a relationship between how much people pay, and how soon?
8. Is there a relationship between people's value of care, and if they paid?

4.1 Results

How many people paid their invoice?

Percentage of payers by treatment and phase



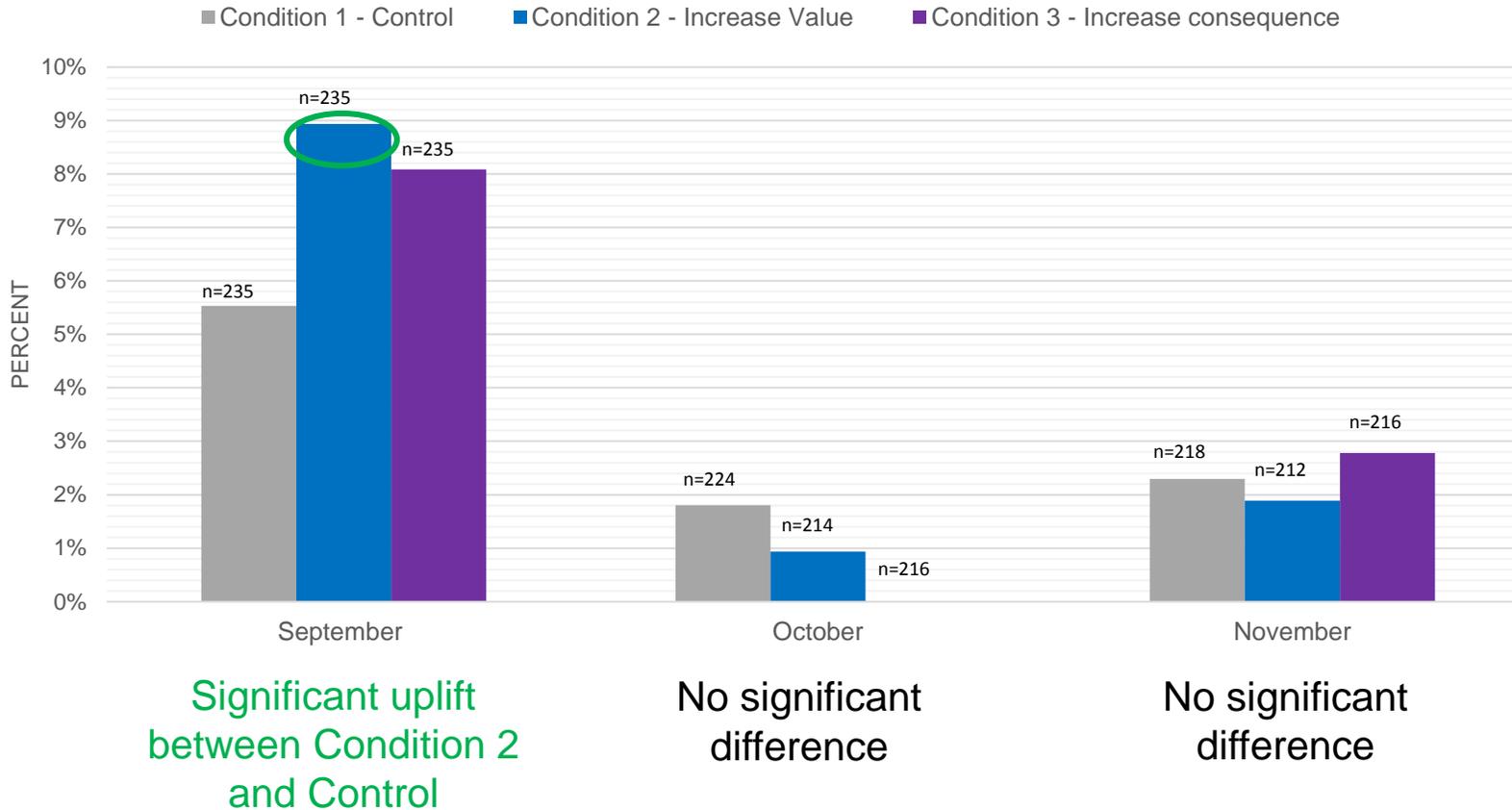
n denotes the total number of individuals in each group

Findings:

The increase value and increase consequence conditions **did not significantly differ** from the control in each phase.

How many people signed up to Direct Debit?

Percentage of DD signups

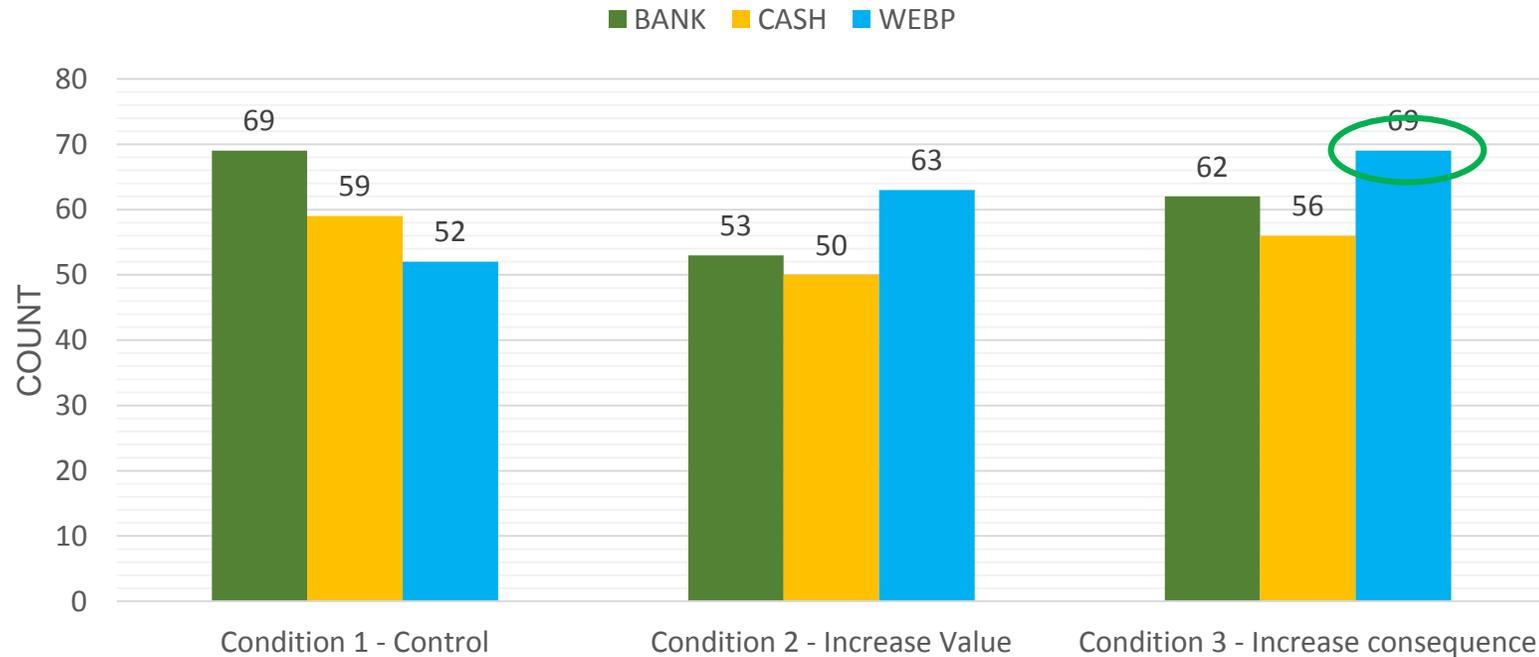


n denotes the number of individuals in each group

Findings:

We found a **61% increase** between Condition 2 and the control (at 90% confidence) in the invoice phase.

How did people pay?



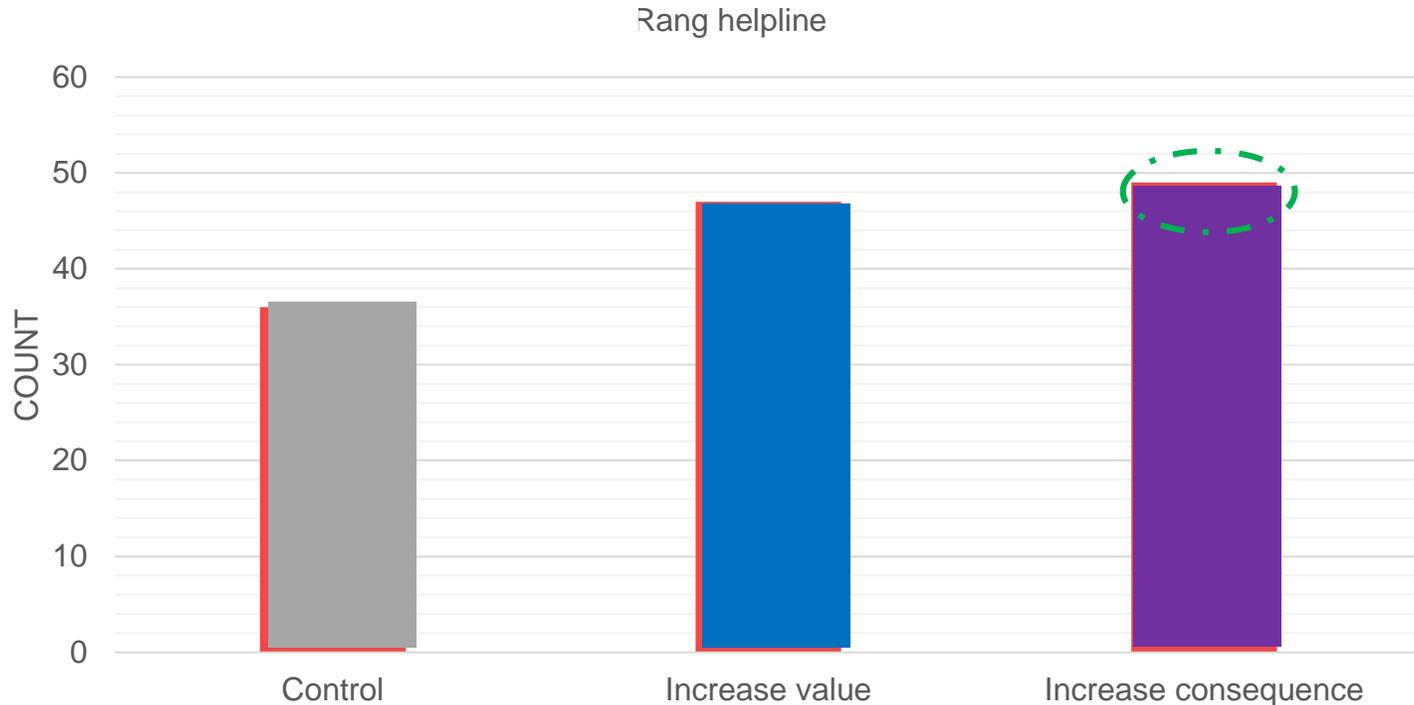
Findings :

We found a **33% increase** for people paying by **WEBP (payments via WCC website and the automated telephone line)** for condition 3 against the control (at 90% confidence).

Payment Type	p-value: 80% confidence	WEBP comparisons	p-value
BANK	non-significant (>0.20)	Control to Condition 2	significant (<0.20; 80% conf.)
CASH	non-significant (>0.20)	Control to Condition 3	significant (<0.10; 90% conf.)
WEBP	significant (<0.20)		

→

How many people rang the helpline?



Significant uplift between Condition 3 and Control

Control vs Increase Value

Non-significant ($p > 0.20$)

Control Vs Increase Consequence

significant ($p < 0.20$)

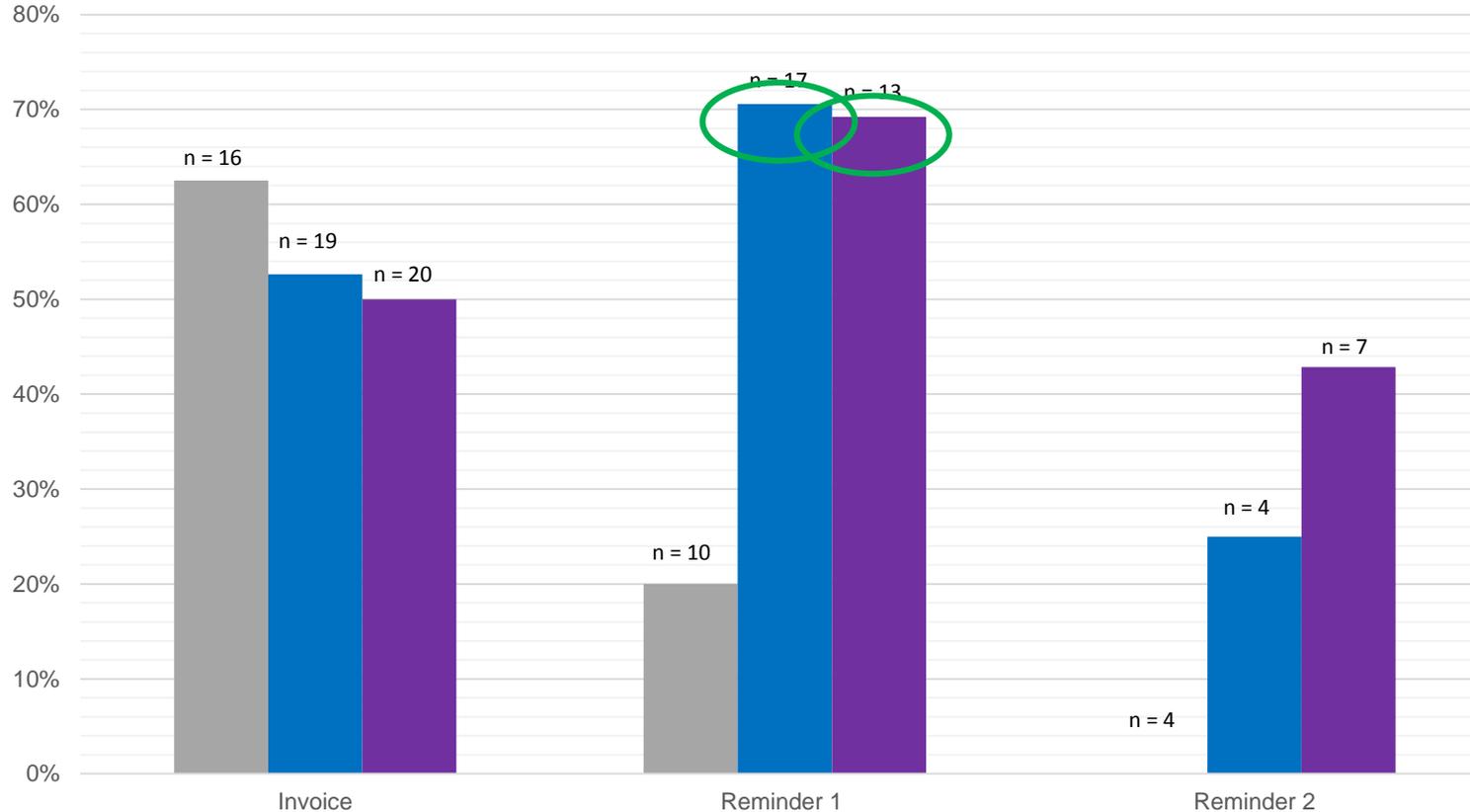
Findings :

We found a **36% increase** for people calling the helpline for condition 3 against the control. Significant at 80% confidence.

How many people rang the helpline, and then paid?

Percentage of payers by cohort

■ Condition 1 - Control ■ Condition 2 - Increase value ■ Condition 3 - Increase consequence



Significant uplift with
Conditions 2 and 3 vs
Control

Reminder 1
Control Vs Condition 2 (p < 0.05)
Control Vs Condition 3 (p < 0.05)

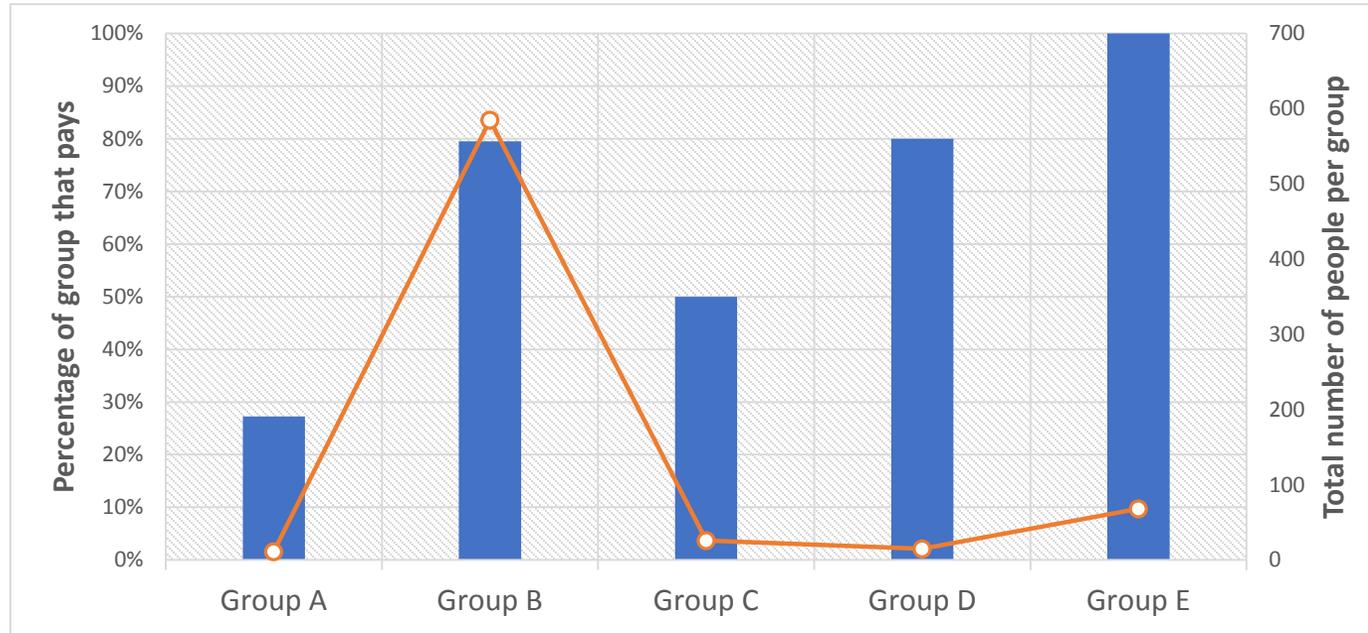
Can't test because sample
sizes too small

Findings :

We found that for those individuals who received Reminders 1 & 2, those in conditions 2 & 3 who rang the helpline then went on to pay at a higher proportion than those in the control.

Note: because of small samples sizes, further testing is needed to make robust conclusion and recommendations.

Is there a relationship between how long users have been receiving care, and if they paid?



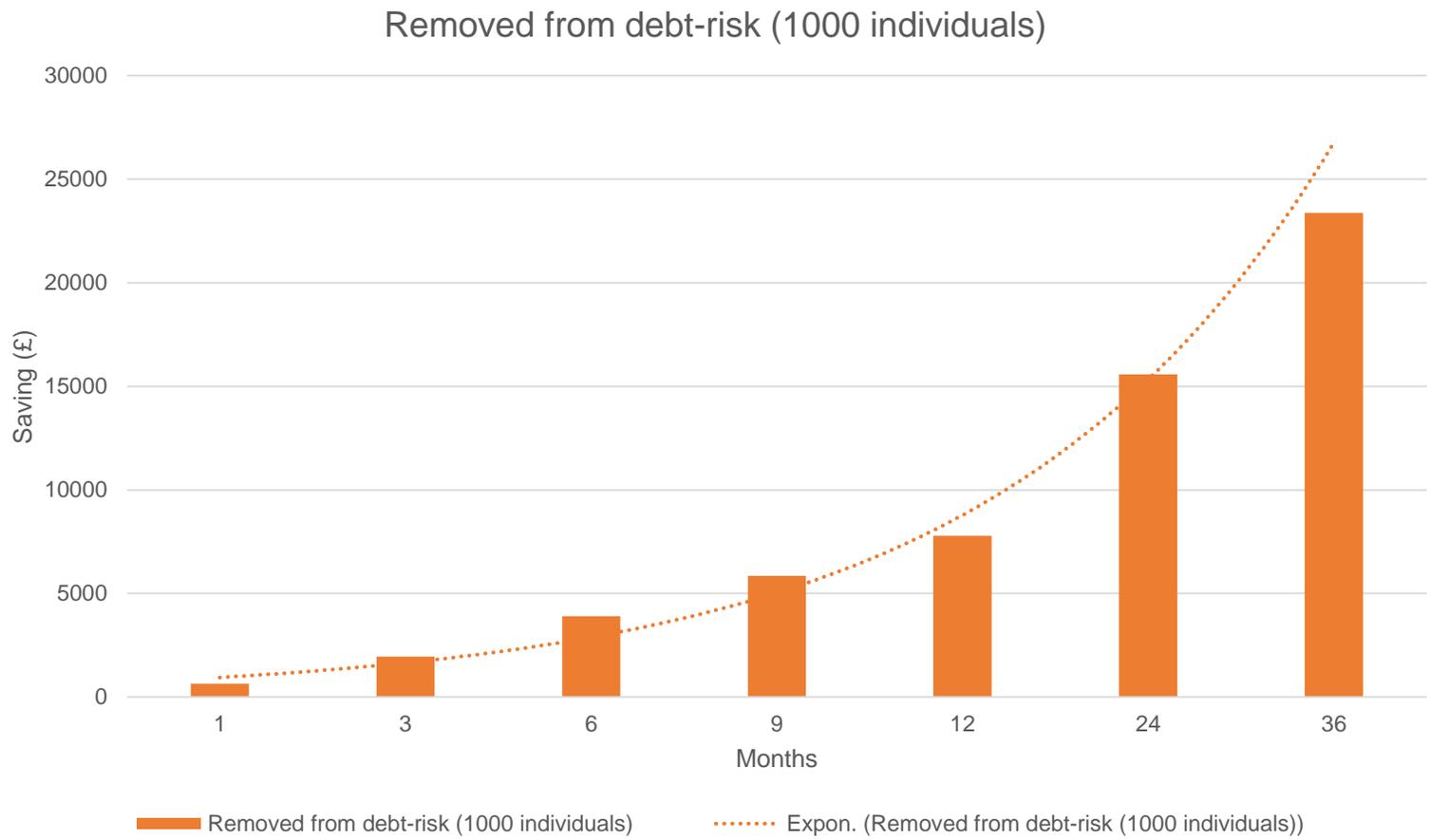
Findings:

We found **complex relationships between debt value and how long they've been a service user.**

For example, we found that people who had been receiving care for the least amount of time were the most likely to pay. Conversely, people who had been on book for longer periods of time and owed more than an average amount were the least likely to pay.

Name	Invoice value (£)	Time on Book (days)
Group A	>= 41.11 & < 45.79	>= 162
Group B	< 41.11	>= 162 & < 1518
Group C	< 41.11	>= 162
Group D	>= 45.79	>= 162
Group E		< 162

Reducing the amount of 'at risk' debt for the WCC domiciliary care service.



If we were to roll out our direct debit intervention over the next 3 years, we could potentially see approximately **£24,000*** taken 'out of risk of debt' for the domiciliary care service within WCC, per 1000 service users. A higher amount could be guaranteed when this intervention is rolled out across other WCC services.

*Total non direct-debit cohorts with domicilliary care: 1000. Average invoice value per customer calculated at £305. Forecast calculated at 3.4% mean difference between people signing up to direct debit in condition 2 payments against the control. Calculated at 50% of cohort expected to pay at invoice stage, 17% at the 1st reminder stage, and 3% at the 2nd reminder stage. Average length of time of 15.7 months on book before service is cancelled.

Recommendations:

Nudging people to direct debit

Nudging people to direct debit earlier in the process

Scale up the testing to apply condition 3 versus the control within the full domiciliary care cohort.

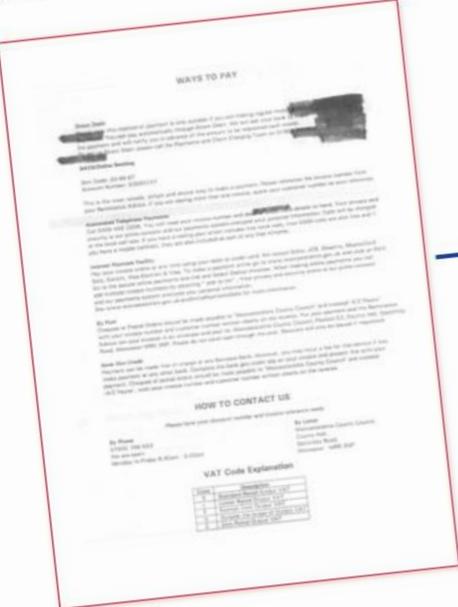
Further research to find out the 'why'?

5a Implementing the successful findings from this trial

Recommendation 1:
Nudging people to direct debit

How?
Update the current 'Ways to pay' letter with the new 'How Will You Pay' design.

Applied to:
Invoice (back)
Billing document (back)
Include with Reminder 1 and Reminder 2 letters.



Invoice (back)
Billing document (back)

Recommendations

HOW WILL YOU PAY FOR YOUR CARE SERVICE?

- I want to avoid early and late weekly payments
- I want to pay manually online every week
- I want to pay by cheque, debit or credit card every week
- I want to visit the bank every week

Ogilvy worcestershire county council



Ogilvy worcestershire county council

5. And finally...

Mike's 4 things to remember...

Is your trial
feasible?

Bring in all
areas of the
organisation

Be creative

Test as much
as possible
(and be
counter-
intuitive)

**Thank you.
Any questions?**

Ogilvy