

Helping People Take Control by Re-Framing First Contact

Context

Ealing Council is facing unprecedented cut in its government funding. Since 2010 the council has been forced to cut £87million of spending on local services. By 2019 a total of £183 million will have been cut from the money available to spend on services.

Rising homelessness

At a time of these reductions, other pressures have driven-up homelessness in the borough. In 2012, cuts to Local Housing Allowance rates reduced the amount of rent which would be covered by housing benefits. Ealing was the third most impacted council in the UK by these reductions. Furthermore, Local Housing Allowance - the maximum level of rent that can be covered by housing benefit - has fallen from 50th percentile to 30th percentile and is now frozen for four years so the gap between the amount of rent that can be covered by housing benefit and the level of market rents is widening.

In 2013, reforms were introduced which capped the amount of total welfare benefits, including Housing Benefit, which any one family could claim. For families with children the upper limit was set a £26,000. Any amount which took the total benefit received by the family above £26,000 per year was removed from the Housing Benefit. Ealing was the sixth most impacted borough in the UK, in terms of how many families had their Housing Benefit reduced.

These factors have contributed to a 42 per cent increase in footfall in the year to April 2015 compared to the figure three years ago.

Further reductions taking the welfare cap for London residents down to £23,000 per year are being planned, while the average rent for a three bedroomed private rented property in the Borough is over £400 per week.

Transforming services

Applying behavioural insights is one of a range of approaches Ealing Council are promoting in their efforts to better manage customer demand, customer flow and customer expectations.

Moreover, it should be emphasised that Ealing's approach to addressing homelessness is shaped by both by the need to act within strict legal parameters and by the fact that a proportion of customers lack some of the skills and resources to be able to be directed to a purely self-help approach.

Objective

Ealing Council's use of behavioural insights to design face-to-face interaction with Housing Officers sought to help families who are likely to become homeless (typically due to eviction or a breakdown of an existing household), to enable them take control of their situation and look for a new home for themselves (if they are able to).

It is important to note that these techniques were used before any customer reached the point of being owed statutory housing duties and care was taken not to deprive any customer of his legal rights.

The project was designed to help people to help themselves before they became statutorily homeless and ended up funnelled into Bed & Breakfast (B&B) and Temporary Accommodation (TA) while waiting for the Council to find them a home.

Evidence from Shelter, the housing and homelessness charity, suggests that homelessness and living in B&B and Temporary Accommodation undermines families' emotional and physical well-being (see "[Sick & Tired](#)").

Approach

Ealing Council housing staff worked with *With the Grain*¹ to co-design a new approach to supporting families which incorporates insights from the behavioural sciences to encourage families to drive their home seeking.

The 'Reframing First Contact' pilot consists of an advice session – essentially a conversation – which employs a number of materials:

- a script for officers to use
- a leaflet shown by Customer Services Advisors to callers, to help residents frame the conversation. This helps identify people who are eligible for the pilot
- a tablet computer with a front page of hyperlinks to the most useful sites/pages when searching for a home
- an action plan for residents to take away.

These tools and materials supported the following process steps:

- Resident arrives at Customer Services front door and is given a ticket for housing advice

¹ *With The Grain* is a tool which enables local government and public health staff to use insights from behavioural sciences. It was devised by former Design Council associate Warren Hatter. See <https://warrenhatter.wordpress.com/author/warrenhatter/>

- When called, the Housing Advisor makes eye contact and shows them the framing leaflet, to help establish whether they meet the criteria set out, i.e.:
 - they say they risk becoming homeless
 - they have dependent children
 - they indicate that they do – or might – need to find a new home
- Based on this, the Housing Advisor can swiftly assess someone’s eligibility, and calls a pilot officer and asks them to help the residents as part of “our new service”
- The officer collects the resident, and takes them to a room where they sit *alongside* the resident. When they can, they give the resident the best chair, to help them feel ‘in control’
- They then have a conversation based on the agreed script, with a tablet computer available – so they can search for homes and other information
- The officer doesn’t collect any personal data, except contact information. Collecting personal data tended to steer conversations away from residents’ capabilities, and also enforced an unequal power balance between the expert/ assessment officer and inexperienced resident.

What do you want to do?

I want to stay in my home

I want to get advice on dealing with my landlord

I want to find a new home

Other (fill in below) _____

I'm here for: My family Just me

Name: _____

Address: _____

Figure 1. What Do You Want To Do?

Behavioural Effects Applied

Throughout, the intention is to show that it is *normal* for people to look for their own home – one that they can afford – and then to make doing so as *easy* as possible. To achieve this, the pilot used around twenty techniques based on behavioural insights, including the ones listed below. The pilot also stopped the inadvertent use of effects that were having an adverse impact on behaviour.

- People are primed to **frame** the conversation. The *What Do You Want To Do?* framing leaflet (see Figure 1 below) tests that the resident is comfortable saying they are someone who needs to find a home, as distinct from being given one. (The business as usual – BAU – approach had been to assume that someone wants to be a ‘homeless applicant’ – and therefore a customer.)
- **Scarcity** effect – when the Customer Services Advisor calls the pilot officer, she says: “I know the new service is really busy, but it would be great if you could squeeze in Mr A right now”.
- When talking about looking for a home, the approach set the **default** as ‘looking for yourself’

The approach used also:

- increases **salience** by referring to a **time-limit**. A “salient” message is one that draws our attention because it is novel, simple and accessible, in this case: “This is about finding the home where you’ll be tucking up the kids at the end of next month”
- places an **emotional ‘reward’** in mind – settling down and being happy – and the officers talk about a ‘home’ (whereas the BAU approach is to refer to a ‘property’)
- makes **social proof** available – to demonstrate that others like have done this and are happy
- reduces **cognitive load** – avoiding jargon and unnecessary concepts (of which there were many in the BAU approach) avoids **endowment**, like “duty” and “entitlement” (which anchor the conversation unhelpfully in the BAU approach)
- avoids the **scarcity** effect when it’s unhelpful, like telling people how tough it is to get a council home. (In the BAU approach, this was seen as “managing people’s expectations”. However, findings from behaviour science (specifically Prospect Theory) predicts that this encourages risk-taking behaviour).
- uses a **commitment device** – an Action Plan – so that residents can note the websites, agents, etc. they will contact
- increases the **salience** of, and of plans and information by asking people to write them down themselves
- helps people **visualise** their plans – asking them to explain where and when they are going to search – so they’re more likely to do them
- uses **reciprocation** – “when you find somewhere, we will be able to help you with the deposit”

Outcomes

Behavioural insight is one among a range of approaches Ealing use, and quantifying how much of any success Ealing has had in helping customers to help themselves derives from employing behavioural insight *versus* how much results from offering good advice, support, sign-posting and practical help is difficult. The pilot did not have enough control over the front door of Customer Services to set up a randomised control trial. However, the pilot collected some evidence suggesting the potential benefits of the approach.

Ealing’s housing officers asked each resident at the end of the advice session if they planned to look for a home themselves (and whether they would look further afield if they cannot find somewhere local they can afford). Over a four month period from November 2014 to February 2015, the vast majority of residents who took part agreed to look for a home themselves (31 out of 34), including 21 who explicitly agreed to look for somewhere they could afford even if it wasn’t in the area they

were living. This indicates how the change in approach was helping to change the customers' mind-set, and helping the council to form a facilitating relationship.

Early indications are that fewer of the pilot group went on to become customers of the Housing team, because they took responsibility for resolving their situation before they became homeless.

After three months, only two of the original pilot group had requested a further service from the housing team. Although it is difficult to make a direct comparison between the outcomes for the pilot sample and those for customers who did not participate in the pilot, this is a low percentage and we see this as encouraging.

Ealing recognise that the circumstances driving homelessness reflect hard economic realities, and that these same families may have become homeless applicants outside the time-frame of the pilot. Nevertheless, the finding suggests that behavioural insights can be a helpful tool in changing the nature of the conversation with customers and in enabling those *who are able to* do so, to take control of their situation. By helping those who can help themselves, the approach can also help free-up officer time to help more vulnerable customers.

November 2014 to February 2015	Behavioural Pilot	Normal (BAU) method
Number of approaches about potential homelessness	34	1127
Number of homeless applications taken and accepted (leading to B&B/TA)	2	234
Acceptances as %age of approaches	6%*	21%

*NB small base

These results suggest that the behavioural approach has the potential to reduce demand for B&B & Temporary Accommodation from families designated as homeless. And, given the costs of accommodating a family of 1 adult and 3 children in London for a year are typically between £18,000 and £27,000 plus officer time, the benefits in terms of cost reduction could be substantial. For illustrative purposes, were those families to whom the behavioural pilot appears to have made a difference to continue to avoid becoming homeless over the following year, Ealing could save up-to £100,000.

The pilot also generated a number of insights:

1. **Co-production works** for behavioural techniques. Drawing from a wide range of behavioural effects, council officers worked alongside a behavioural practitioner to create a new approach. The council officers own the project.
2. Using **behavioural insights can increase demand for an 'upstream' service that supports independence and self-sufficiency**, and so reduce demand 'downstream' for services that are expensive to provide, and may not improve wellbeing (in fact it may increase dependency).
3. Local services can use **behavioural insights at an operational level**. It doesn't depend on developing or changing local policy. This work has been commissioned and sponsored by a Director and service heads.

Next Steps

Ealing Council are incorporating the principles into how they engage customers to promote self-help and a positive relationship. Ealing Council are also taking steps to make the system easier to navigate for those families who are not in a position to self-help.

Ealing Council are developing mixed responses, which combine the positive outputs from the behavioural approach with a practical self-help toolkit for customers to use.

Ealing Council have also set up a small project team to work with customers who are already in costly temporary accommodation and to work with them to help them to understand the possible benefits of their taking some responsibility, with support, for finding solutions which are better for their families and their future prospects. Ealing Council are incorporating the principles learnt from behavioural insights into the way they work with these customers.

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