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INTERVENTIONS FOR THE PUBLIC SECTOR

Creating the 'Effort Index'

Nudging to Direct Debit payments

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A joint initiative with the Local Government Association (LGA) and Worcestershire County Council (WCC) to reduce fairer charging debt through optimising care service communications.

The Behavioural Challenge

Many people receiving social care services at home are required to contribute financially to their services, but many invoices go unpaid. WCC and LGA challenged us to explore how we approach WCC care users who fail to pay for their service. As well as payment, could we also nudge people to direct debit payments sooner, to avoid debt increasing over time?

Our Approach

Focusing on the Invoice, Reminder 1 and Reminder 2 letters care users received, we undertook a COM-B2 analysis of three key stages of payment, and defined **behavioural barriers** at each stage:

- 1. Opening the letter:** We found that some clients did not open their letters due to the high volume of letters received, or simply because they believed it could be bills or spam. This was exacerbated by not having any indication of who the letter was from.
- 2. Acceptance to pay:** The invoice received didn't outline the previous agreement to undergo care; therefore, some clients were not expecting an invoice. In addition, some service users did not agree that they had to pay for their care; or were confused about the state of their current care plan.
- 3. Making a payment:** For many, it wasn't immediately clear on the 'next steps' necessary to make a payment. The helpline number included on the invoice was no longer in use. Similarly, there was no perceived consequence for non-payment, as well as a lack of positive reinforcement for paying, while there was no 'preferred' way for the user to pay.