

Taking Nudges to scale

Rory Gallagher



THE
BEHAVIOURAL
INSIGHTS
TEAM



We would like to acknowledge the Wurundjeri people of the Kulin nation as the traditional custodians of the land on which we are meeting today.

We pay our respects to them and their cultures; and to Elders both past and present.



Session outline

1. Introduction to nudging and scaling: 3 case studies

2. Group activity

- Alex Gyani – Head of Research, The Behavioural Insights Team

3. Panel discussion

- Amity Durham – Deputy Secretary, Victorian Department of Health and Human Services
- Robyn Mildon – Executive Director, The Centre for Evidence and Implementation



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“ We have a proud record of invention, but we lag behind in systematic uptake, even of our own inventions. ”

Lord Darzi, 2008





Annual spending on research and development in the NHS (2014-15)

Approximate annual spending to support scaling of innovations in the NHS (2013 to 2018)

Critical Success Factors: SCALE

Sponsorship	Do you have the right commissioning environment?	Who cares?
Cost-benefit	Do you have a compelling business case and funding source?	Is it worth it?
Accountability	Do you have clear levers and reporting structures?	Who's delivering it?
Logistics	Do you have existing delivery channels, or can you feasibly create them?	How will it work?
Evidence	Do you have a persuasive evidence base?	Does it work?

Three quick case studies from NSW



Enforcement Order



000003 000
[Redacted]

Issue Date: **28 Feb 2013**
Enforcement Order No.: **319166848**
Quote this number when discussing the matter with the State Debt Recovery Office.
Amount due: **\$462.00**
Date due: **28 Mar 2013**

Enquiries: 1300 656 805 TTY: 133 677
See over the page for full State Debt Recovery Office contact details.

Why have you been sent this enforcement order?

You have been sent this enforcement order because you have not paid a penalty notice or the subsequent penalty reminder notice by its due date. See below for details of what this enforcement order is about. **Please note: Do not ignore this enforcement order. Read the information in the enforcement order carefully concerning your options. If you do not pay or take up one of the options detailed over the page by the due date, it will cost you more.**

Details of the penalty or fine in this order:

Penalty notice no.: 7112051825
Description of the offence: PROCEED THROUGH RED TRAFFIC ARROW - CAMERA DETECTED - INDIVIDUAL
Location: Pittwater Road Dee Why
Vehicle registration: [Redacted]
Date of the offence: 27 October 2012
Time of the offence: 12:29
Direction of travel: South
Penalty amount enforced: \$397.00

The amount due on this enforcement order includes up to \$ 65 in additional costs. Additional penalties/fines in this order are listed on subsequent pages.

How to pay

Important: See over the page for more information.

Online: www.sdro.nsw.gov.au to pay by Mastercard or Visa.*

Phone: Call 1300 130 112 to pay by Mastercard or Visa.*



BPAY: Quote Biller Code 198788 and your Reference No. 319 1668 4866 to pay using your cheque or savings account. Access BPAY via your financial institution's website or phone banking service. For more information visit www.bpay.com.au



Post: Post a cheque or money order made payable to the State Debt Recovery Office, Locked Bag 2128 North Sydney NSW 2059. Please write the Enforcement Order Number on the reverse of the cheque or money order.



POSTbillpay: Take this to Australia Post and pay by cash, cheque or EFTPOS.



*455 2947 000000319166848 52

+00031916684800+ +001518+ <0000046200> <0000046200> +444+

ISSUED 1 APR 2013 10:00AM

Unpaid Fine



MR JOHN CITIZEN
18 SAMPLE STREET
MCMAHONS POINT NSW 2060

PAY NOW

Reference Number:	123456789
You owe:	\$999.00
You must pay by:	29 MAY 2012
Payment Reference Number:	123456789
To pay now, call:	1300 130 112
For more information, go to: www.sdro.nsw.gov.au	

Pay your fine now or lose your licence, possessions or money from your bank account.

You have not paid your fine set by the court or responded to previous notices to pay your fine. This has already cost you up to \$65 on top of your fine.

Pay now to avoid further actions, which we can now take without further notice, including:

- canceling or suspending your driver licence or your vehicle registration and you will incur additional costs of at least \$40
- authorising seizure of your goods or property
- deducting money from your bank account or wages
- charging any land or property partly owned by you.

Each of these measures will cost you at least an additional \$65.

This is your notice under Section 59 of the Fines Act that an enforcement order has been made for an unpaid fine.

Your payment options are below. You can view other ways to finalise this notice over the page.

Details of the fine which you have not paid:

Court of issue: WYONG LOCAL COURT Date of the offence: 02 November 2011
Date fine imposed: 16 April 2012 Amount of original penalty: \$555.00
Description of the offence: FAIL TO APPEAR Additional fines in this order are listed on subsequent pages.
Location: WYONG NSW 2259

How to pay



Online: Visit www.sdro.nsw.gov.au to pay by Mastercard or Visa.*



Phone: Call 1300 130 112 to pay by Mastercard or Visa.*
*A card payment fee of 0.4% applies. This fee is not subject to GST.



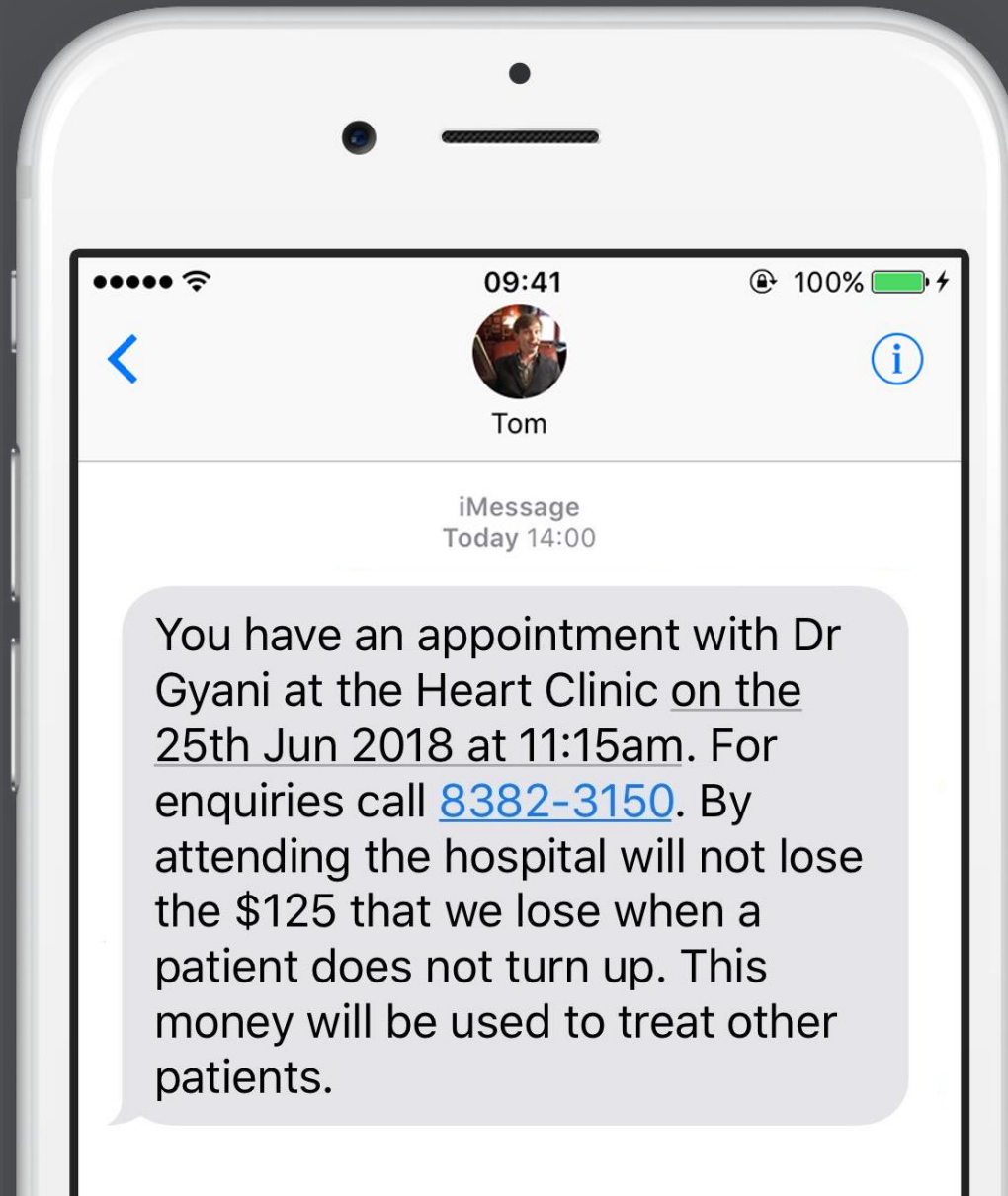
BPAY: Quote Biller Code 198788 and your Payment Reference Number 1234567890 to pay by cheque or savings account. Access BPAY via your financial institution's website or phone banking service. For more information visit www.bpay.com.au

See over the page for other payment options.



*984 7101224231 03022006

31032006+12345678900+0007500+2033+88



What's your plan? HAVE a YARN

An ADVO is a turning point.
Make a place for a better way of life.

IT'S ABOUT HAVING a YARN

Catch up with the *Aboriginal Client and Community Support Officer* at your Local Court to help you make a plan to avoid breaching your Apprehended Domestic Violence Order (ADVO).

THE PLAN COVERS:

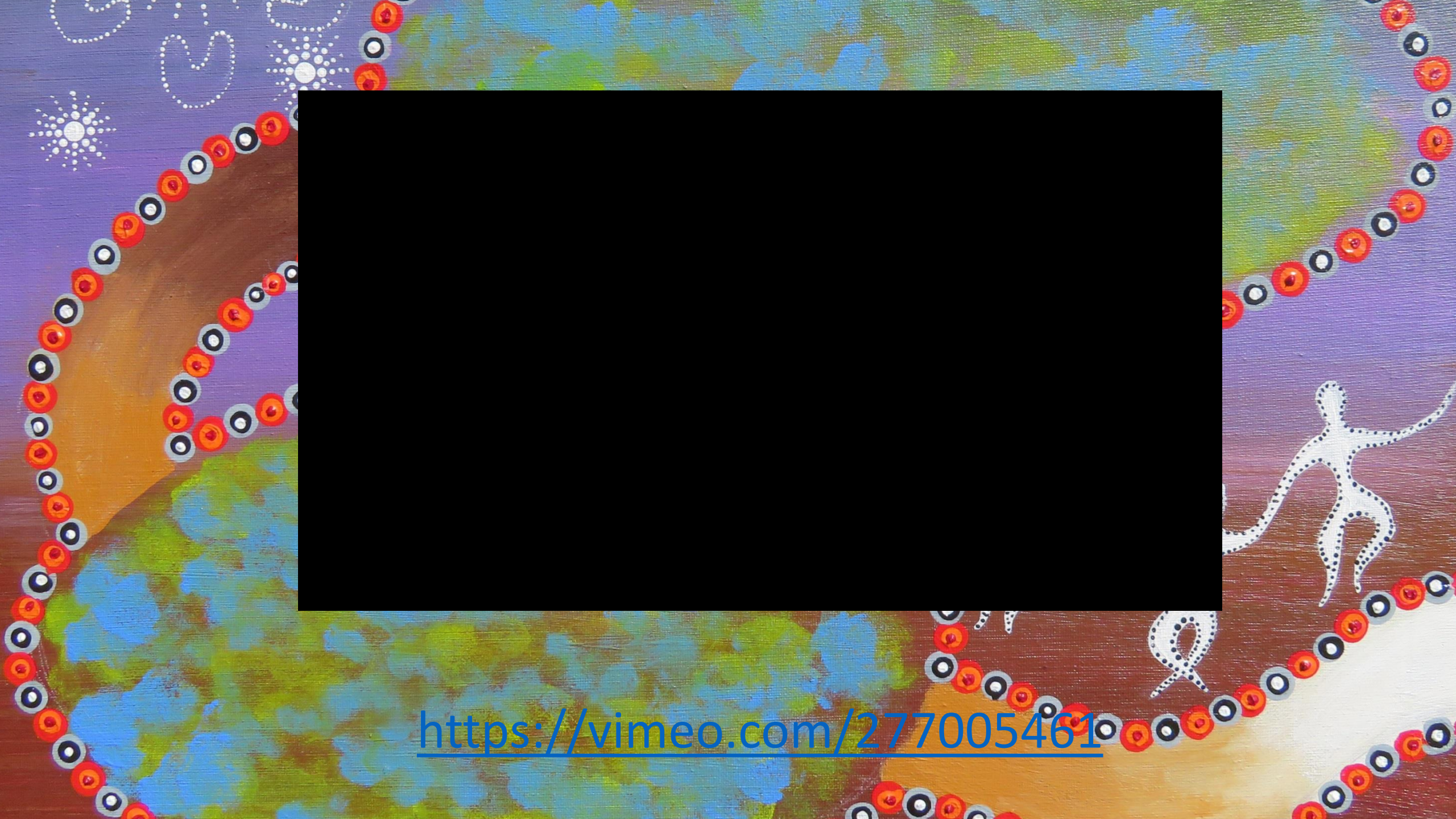
- understanding **your orders** so you know how the ADVO will affect you
- identifying your **motivation** for complying with your ADVO
- being prepared for **challenges** you might face along the way & having a plan to overcome them
- discussing the **next steps**, including the option to receive free SMS reminders to encourage you.

Other clients have said that the plan has helped them stay on track and improved relationships with their family.

Your *Aboriginal Client and Community Support Officer* is available to help you make your plan.

The **YARN** is **voluntary** - simply approach your *Aboriginal Client and Community Support Officer* after your ADVO hearing today.

NAME TO CONTACT | HOW TO GET IN TOUCH

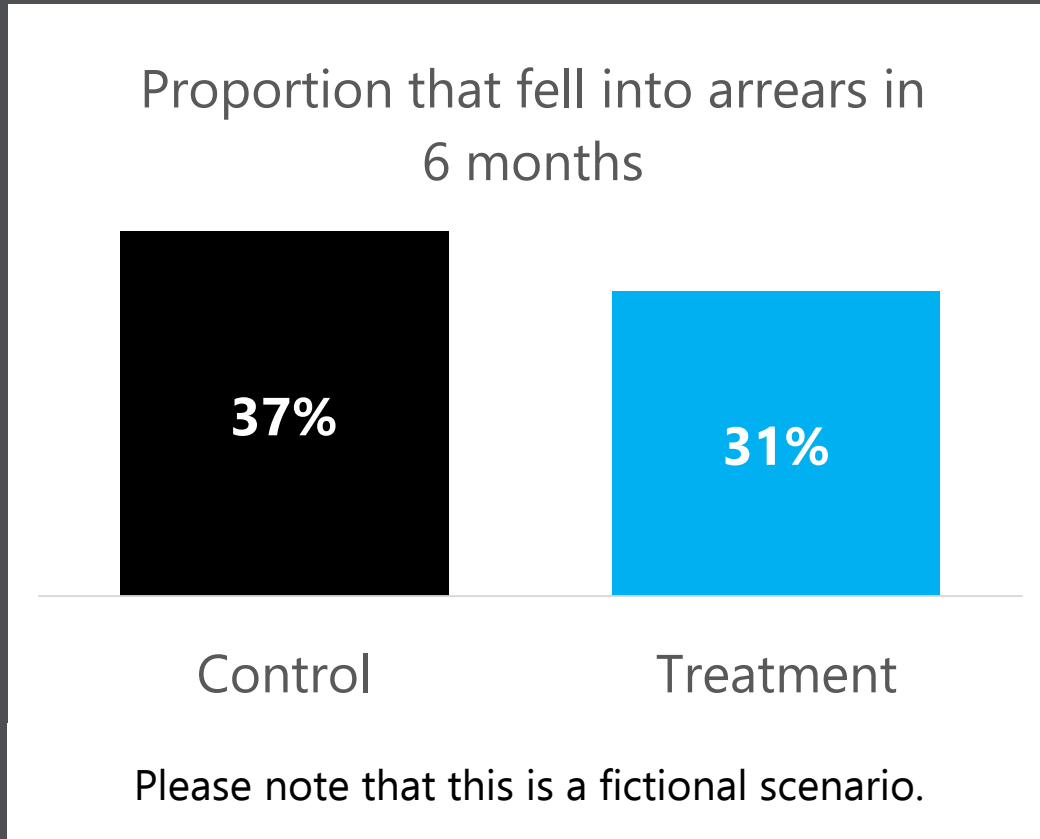


<https://vimeo.com/277005461>

Group exercise

Time to get to work

The Financial Planning Conversation



- The Nudge Collective recently completed a trial on helping social housing tenants on income support plan how they manage their budgets.
- The intervention was trialed in a small social housing estate in Brisbane in Jan 2018.
- The trial found that the FPC significantly decreased the likelihood that social housing tenants fell into rental arrears within 3 months.
- It was based on 'WOOP', developed by Gabriele Oettingen and Peter Gollwitzer.

FPC Answer Sheet

Tenant Name:	
Date:	
Tenancy Officer:	

1. Write down your wish - the financial habit you want to form:

--

2. Describe the best possible outcome you can imagine for this new financial habit:

--

3. What obstacles will you have to overcome to achieve your goal?

--

4. Plan your first steps using implementation intentions. You can have up to 3 goals, but you don't need to complete all of them.

Goal 1: If...
Then...

← **Wish**

← **Outcome**

← **Obstacle**

← **Plan**

Lessons from the first trial

Timing



The FPC took an average of 18 mins to deliver with a max time of 2 hrs and 43 mins.

Plan Content



Tenants often built plans that weren't related to leaving social housing, but these were still effective in stopping them from falling into arrears.

Signatures



The tenancy officers liked the personal touch of having the tenant sign the sheet, but wanted to keep a copy for themselves.

Your mission



Read the instructions and training plan to identify any changes you wish to make. Discuss this with the other person who has the same role as you.



Tell everyone in your team what your character is trying to achieve and collectively discuss what amendments you'd like to make to scale the intervention.



As a group, discuss any further barriers you might face in scaling the FPC, and how you might overcome these.

The six roles

- Minister's Policy Advisor
- Minister's Media Advisor
- Senior Treasury Official
- Frontline Manager
- The L&D Officer
- Academic



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Panel

Amity Durham
Robyn Mildon
Alex Gyani



Thank you!

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