



HOLDING ON TO HOME

Do behavioural science ‘nudge’ techniques enhance rent arrears communications? A rapid review

Laura Kilby

October 2023



Key Learning

A rapid review of literature that reports on the use of ‘nudge’ style techniques in printed communications in relation to personal debt and/or rent arrears reveals that:

- There is a lack of empirical evidence that applying ‘nudge’ style techniques in the design of rent arrears/ debt communications can significantly alter tenants’ rent payment behaviours.
- Whilst not statistically significant, some research reports positive trends, which suggest that applying ‘nudge’ style techniques in the design of rent arrears/ debt communications offers marginal potential benefits.
- Some research reports a ‘backfire effect’ whereby applying ‘nudge’ techniques to debt related communications causes the opposite of the intended behavioural outcomes.
- There is some evidence that applying ‘nudge’ style techniques in the design of rent arrears/ debt communications can have a positive impact on increasing telephone contact.
- To date there is no research examining what happens during landlord-tenant telephone interactions in relation to rent arrears. The next phase of our research directly addresses this through detailed analysis of telephone interactions between landlords and tenants where the focus of the calls are rent arrears and tenancy sustainment.
- There is a need for research to examine interpersonal interactions between landlords and tenants to develop insight about how social housing landlords can encourage desired behaviours during spoken interactions and thereby support tenancy sustainment. We are addressing this through numerous strands of our research (e.g., in-depth tenant interviews, survey research, analysis of telephone interactions).

1. Introduction

National stakeholders who were interviewed as part of the scoping phase of the ‘Holding on to Home’ study reported that the nature and form of landlord/ tenant communications impacts on rent arrears levels by influencing tenants’ rent payment behaviour (Bimpson, Hickman & Reeve, 2022). Specifically, stakeholders told us that landlord’s written communication could affect payment rates. However, it is not always clear how or why this was the case.

Social housing landlords are increasingly seeking novel ways to design their communications with tenants and there is growing interest in employing behavioural science ‘nudge’ style techniques in a bid to maximise tenant engagement and to influence tenant behaviours in relation to rent arrears management and payment.

A behavioural ‘nudge’ is defined as “any aspect of the choice architecture that alters people’s behaviour in a predictable way without forbidding any options or significantly changing their economic incentives.” (Thaler & Sunstein, 2008; 6). Research indicates that ‘nudges’ can encourage decisions that are in the interests of the common good and/or personal welfare, whilst maintaining individual freedom of choice (Holzmeister *et al.*, 2022).

The application of behavioural insights techniques to print-based communications to deliver ‘nudge’ style interventions has been trialled across a range of domains including health (e.g., Borg *et al.*, 2018; Huf *et al.*, 2022; Gold *et al.*, 2021), environmental (e.g., Kristal & Whillans, 2020), and political engagement behaviours (e.g., Kölle *et al.*, 2019; Sweeney *et al.*, 2021). Whilst numerous studies report on the successful outcomes of such interventions, research findings also point to variability and complexity relative to any given domain (see Noar *et al.*, 2007, for meta-analyses of print-based communications in the field of health). This emphasises the context dependent nature of communications and the importance of domain-specific research to arrive at appropriately nuanced insight about ‘what works’ in a given context.

The turn to ‘nudge’ style techniques to deliver behavioural interventions is relatively new in the field of housing, but, as outlined above, our research indicates that it is gaining traction amongst social housing landlords. It is therefore timely to review the evidence base and assess what is known about the impact of these initiatives within the field.

This report presents findings from a rapid review undertaken to address this gap in knowledge and provide domain-specific knowledge about the outcomes of applying ‘nudge’ style techniques to rent arrears related communications. This rapid review sits within our broader exploration of how landlord/ tenant communications impact on tenancy sustainment. Generating detailed insight about landlord-tenant communications is one of the overarching project objectives.

Full details of our research, including our most recent briefing article (Hickman *et al.*, 2023), can be accessed via our webpages: <https://holdingontohome.org>.

2. Our Approach

To date, there are limited studies that have applied behavioural science ‘nudge’ style techniques to inform the design of print-based communications in the domain of rent arrears. Given the scarcity of such research, we elected to be as inclusive as possible. We used an open search strategy, spanning peer reviewed research outputs and grey literature. The sole inclusion criteria were that research should specifically report intervention studies/ practical attempts to apply ‘nudge’ style techniques to rent arrears communications. Some relevant grey literature sourced from the public domain contained incomplete detail. In such cases we sought direct contact to request additional information but we received limited response. Nevertheless, where such literature concerns rent arrears, we included it in our review. The search was undertaken in March 2023. There were no specific exclusion criteria.

The review aims to:

- (i) provide a concise but detailed account of how ‘nudge’ techniques were used in prior studies and to what effect.
- (ii) arrive at accumulated knowledge that informs the social housing sector about what is currently known about applying ‘nudge’ style techniques to the design of rent related communications to influence tenant behaviour.

3. Review

A major recent Randomised Control Trial (RCT)¹ by Holzmeister *et al.* (2022) reports on two studies that apply ‘nudge’ style interventions to customer payment reminder letters. Across the two studies, a total of 76,000 customers of a European debt collection agency were randomly selected for inclusion in the trial. We note at the outset that this study was not solely dealing with nudge interventions to rent arrears. The nature of the debt managed by the agency also included credit card debts and small consumption loans. However, given the scale of this RCT and the relative dearth of similar scale research addressed to rent arrears we consider the research to be meaningful for the purposes of our review.

Study 1 concerns envelope design. The trial varied the visual design of approximately 35,000 envelopes across five conditions in a bid to increase attention and thereby seek to induce customer repayment and/or response. The control group received a blank green envelope. In the treatment conditions the green envelope was augmented using one of the following nudges: stamped wording emphasising the importance of the letter; a word cloud emphasising the importance of the letter; a motif of human eyes watching; a colourful illustration of birds. The letter contained within the envelope was a simplified version of the original debt collection letter, developed in consultation between the researchers and the agency. The simplified letter did not contain any behavioural nudges. All letters were sent to customers across three consecutive days during November 2019.

The study does not find evidence for systematic effects, either in response rates, repayment rates, or repayment amounts for any of the intervention conditions compared to the control condition - using a

¹ An RCT is a quantitative study or experiment performed under controlled conditions with random allocation of interventions to comparison groups. RCTs are deemed a highly rigorous method of determining whether a cause-effect relation exists between an intervention and an outcome. Note, though, that RCTs are also subject to criticism. For discussion see Deaton & Cartwright (2018).

blank envelope without visual nudges. Moreover, whilst this study does report higher response and repayment rates in all conditions compared to a reference sample who were not contacted during the data collection, the authors state that “for most of the nudges the average extra repayment barely covers the costs for mailing the letter” (p. 548). Put simply, the visual nudges in the envelope designs were found to be ineffective in increasing both repayments and repayment plan arrangements.

Study 2 concerns the application of social norm nudges within the content of the letters. Social norm nudges are designed to communicate to the target that their behaviour is at odds with the norm-compliant majority, and thereby encourage behaviour change to accord with the majority norms. The trial involved sending letters to 41,000 randomly selected customers of the debt collection agency. The trial included a baseline condition which used the original debt collection agency letter, a control group who received the simplified version previously used in study 1, and seven intervention conditions. Intervention conditions used combinations of descriptive social norm nudges, and (non-) deterrent information nudges, which were either framed in an emotive or a non-emotive way. All letters were sent across three consecutive days during February 2020.

Compared to the control condition, study two also reports that none of the intervention conditions had a significant effect, either in terms of response rates, or repayment behaviour. Furthermore, the baseline condition, in which debtors received the original (non-simplified) payment reminder, induced the highest response rate. Referred to as the ‘backfiring effect’, this is an especially notable feature of these findings. The authors point out that this finding is in keeping with earlier research by Coffman *et al.* (2015). Coffman *et al.* (2015) develop a framework which predicts that when baseline take-up rate for the desired behaviour is low, direct and indirect information nudges are more likely to backfire.

Holzmeister *et al.* (2022) also report that, whilst statistical analyses did not identify specific subgroups amongst their sample for whom nudging interventions were effective, they did identify systematic trends in debtor-level characteristics. **For Study 1, the authors report that customers who had previously made repayments are significantly more likely to respond to the letters than customers who had not made previous payments.** They also report that the odds of making contact “*monotonically increases*” (p. 198) for customers in higher income brackets compared to those in the lowest income brackets. **Regarding age and gender, they report “suggestive evidence that female debtors, on average, are more likely to respond to the letter compared to male debtors, whereas we do not find a statistically significant association between debtors’ age and the likelihood of a response”.** **The findings from Study 2 similarly indicate that debtors who have made prior payment are significantly more likely to make contact than those who have not made earlier payments, and that female debtors are more likely to make contact than male debtors.** However, in contrast to Study 1, study two identifies “*a significantly negative association between debtors’ age and response rates*” (p. 548). Put simply, as age increases, response rates decrease. Study 2’s findings also differ with regards to income brackets with authors reporting that compared to the lowest income class, only income classes 4 and 5 are associated with higher response rates. Lastly, in Study 1, the authors find no systematic evidence between size of the debt and responding to the letter, whereas in Study 2 contact is found to significantly increase with higher debt levels. The complexities of these findings lead the authors to suggest that more targeted interventions might be required to meet the various needs of heterogeneous groups and encourage them to engage in debt management behaviours.

Reflecting on their findings alongside studies where simplification and visual nudges *are* shown to lead to desired behavioural changes, Holzmeister *et al.* (2022) suggest that balancing simplicity and visual attention cues against conveying the seriousness of the matter, might be especially crucial in the context of

debt repayment. Furthermore, the potential for backfiring highlights that: *“The implementation of low-cost nudges is not necessarily innocuous, neither from a personal nor from a welfare perspective”* (p. 549).

The authors suggest that their findings challenge widely held assumptions that choice should always be presented in a way that makes decisions as easy as possible (e.g., Halpern, 2015; John & Blume, 2018). They state that the non-simplified letter historically used by the agency, and which had the highest response during the trials was *“riddled with legal terminology”* (p. 549). The authors conjecture that using a non-simplified letter may increase a belief amongst recipients that it must be taken seriously, hence lead to customer action in a way the simplified letters did not.

The authors outline three possible explanations for their somewhat unexpected findings:

Domain specific group characteristics: The effect of nudges vary across different groups (see Costa & Kahn, 2013). Systematic characteristics of the groups targeted in the context of debt recovery could be a possible explanation why interventions that have been shown to be effective in other domains are ineffective or even detrimental in the context of debt repayments.

Domain specific context: In keeping with arguments by John *et al.* (2019), it is possible that nudge interventions may be more effective when applied to behaviours that are more concerned with civic engagement and/or voluntaristic compared to more mandatory activities. Relatedly, it is also possible that the use of nudges in mandatory contexts, such as debt management, were perceived as overly paternalistic and/or interfering with personal autonomy (see Dewies *et al.*, 2021).

Insufficient identification for social norm influence: Holzmeister (2022) conjecture that the social norm information used in their study was potentially too general to incentivise conformity. They point to prior research which proposes that nudges often fail when the target group lack sufficient identification with the group associated with the norm information (see Dimant *et al.*, 2020; Bicchieri & Dimant, 2019). Beyond this, a consideration of context is also potentially relevant. John and Blume (2018) point out that a common feature of domains where social norms nudges have been found to be effective (e.g., energy, voting, littering, recycling) is that compliance with the norm is non-controversial and/or has obvious public benefit. As Holzmeister *et al.* (2022) indicate, much less is known about applying descriptive social norm nudges in the context of private debt. They suggest it is possible that *“compliance with the norm of having no outstanding consumer debt may not be considered uncontroversial. Moreover, the negative externalities of unpaid consumer debt, for example for creditors, might be overlooked”* (p. 549).

Given the scale and rigour of this research, the findings of Holzmeister *et al.* (2022) offer valuable insight. Moreover, their reporting of a ‘backfire effect’, whereby the highest response rate was amongst those who received the original payment reminder further suggests a need to balance the need for simplicity against seriousness of the communication. However, as indicated at the outset, we also note caution in that this research concerned the recovery of varied personal debt, including rent arrears, under the management of a debt collection agency. Thus, a differing interpersonal relationship as compared to the relationship between social housing landlords and their tenants might be a factor.

In other research, Blume and John (2019) report on an RCT commissioned by the London Borough of Brent to test behavioural interventions designed to encourage tenants to promptly settle rent arrears. The trial focussed on communications between the landlord and tenants, specifically it sought to re-design the standard letter sent to all tenants once arrears went above £15. The intervention design was informed by

the researchers' prior experience of running behavioural insights trials associated with revenue collection and drawn from eye tracking studies (these studies offer insight regarding what draws and holds attention by analysing gaze direction and duration). The trial ran for 14 weeks between November 2018 and February 2019. It comprised a control group and one treatment group. During the study circa 1,200 letters were sent to tenants in each group. **The authors report a statistically significant positive effect on tenants making contact to discuss arrears, with calls increased by 27.6% in the treatment group. However, they found no impact on arrears payment.**

Blume and John (2019) also report differences associated with debtor level characteristics. Firstly, they report statistically significant age-related differences within the treatment group with younger tenants (age 31-40) more likely to pay arrears than older tenants (age 70+). In addition, Blume & John (2019) report some interesting trends amongst different demographic groups who received the intervention. **Namely, account holders who were men, and those defined by the researchers as 'BAME', were more likely to pay arrears.** Notably, some of these findings regarding the age and gender characteristics of debtors contradict those of Holzmeister *et al.* (2022). **Blume and John (2019) also report that households with the highest levels of rent arrears were more likely to make contact upon receipt of the intervention letter.** This finding does concur with Holzmeister *et al.* (2022) Study 2.

In drawing conclusions, Blume and John (2019) point out that whilst the primary aim of the study, namely to reduce rent arrears, was not achieved, the trial did succeed in significantly increasing tenants making contact in response to the arrears letter. The authors deem that the positive impact on encouraging tenants to contact the landlord is sufficient to justify adoption of the revised letter. In keeping with Holzmeister *et al.* (2022), they also argue that differences, and trends toward difference including those associated with age, gender and ethnicity, warrants a more tailored and segmented approach to the study of behavioural science communications interventions.

Lastly, Blume and John (2019) emphasise that contact is a vital first step in debt management. It reduces the administrative burden and financial cost to landlords of further attempts to contact tenants, and it offers crucial opportunities for signposting and providing tenants with advice and guidance to help them manage their financial circumstances. **They point to the potential for examining tenants' calls to the landlords in response to receiving arrears letters, referring to such calls as a "touch point" [that] offers a further opportunity to apply behavioural insights that could encourage tenants to take action to reduce their rent arrears in future"** (p.12).

In other work, Fitzhugh *et al.* (2018) provided a report on research conducted by the Behavioural Insights Team working with Metropolitan Housing to reduce rent arrears. Following an initial exploratory phase, the research comprised three RCT studies designed to increase rent payment and to reduce rent arrears. (Trial 1: increasing sign up to direct debit; Trial 2: reducing customers entering arrears; Trial 3: helping customers out of arrears.) **During the exploratory phase, the researchers identified that tenants who had previous arrears had the greatest risk of falling into future arrears.** Trial 3 focussed on using behavioural science interventions to re-design letters sent to tenants in arrears. In contrast to the research reported by Blume and John (2019), which solely trialled an intervention to the first arrears letter sent out, Fitzhugh *et al.* (2018) included a redesign across the suite of arrears correspondence (letters 1-5). Tenants in the control group received standard letters whilst those in the treatment group received revised letters that adhered with the following behavioural insights:

- simplification
- clear call to action
- reciprocity

- personalisation.

The treatment group also received SMS messages. At the start of the trial, equal numbers of tenants (circa 1,100) were entered to the control group and the treatment group and thus all tenants in both groups received the first arrears reminder letter. As the trial continued numbers in both groups reduced accordingly with the number of tenants that moved out of arrears.

The authors did not find any statistically significant difference between the control and the treatment group for time spent in arrears, or the number of arrears that were cleared. They did however find a statistically significant difference in customer contact, with those in the treatment group making increased contact with the landlord. They also report that, the impact of the intervention reflected a positive direction across all outcomes. Fitzhugh *et al.* (2018) conclude that the revised letters “*may have had a small positive impact on the overall arrears process*” (p. 33), although they emphasise that the lack of statistical significance and modest size of the differences, limits any claims which might be drawn about this benefit. On the basis that the revised letters work “*at least as well as, and on some measures better*” (p. 33) than the standard letter, the authors recommend the revised letters become the standard. They also suggest further studies to make continued progress in the development of arrears communications. Similar to the recommendations made in other studies previously discussed, these authors also point to a need for more research to better understand how to engage different customer groups.

Other studies that apply behavioural insights to tackle rent arrears are briefly outlined on the UK Local Government Association website. These include work undertaken by Johnson *et al.* (2017) which describes research with ten UK social housing providers that trialled behavioural insights ‘nudge’ interventions to improve income collection and reduce arrears. Information available online describes a four-stage programme of research with the final stage involving nine RCTs designed to rigorously test the interventions. Whilst the online information is limited, the findings claim some notable success. They state the following:

(i) “By telling customers that most people in their area paid their rent on time we achieved a 9 percent increase in payments”; (ii) “By sending an invoice instead of an arrears letter, we achieved a 12 percent increase in payments”; (iii) “By sending a ‘Thank You’ text message we increased the number of customers sticking to their repayment arrangements by 19 percent; (iv) “By simplifying the design of a letter, we increased customer engagement by 24 percent”; (v) “By using handwritten envelopes, we secured a 46 percent increase in revenue”. However, they also report that: “In one trial, we found that making no attempt to collect debt until the third week of arrears had no impact on payment rates or values. For one provider this resulted in an estimated saving of £250,000 per year.”

Another online case study describes research with Wigan Council (Using behavioural insights to increase contact with tenants in rent arrears in Wigan, 2021). Again, this study aimed to use behavioural insights to encourage tenants in arrears to make contact. The team sent a one-page letter informed by the following behavioural science insights: (i) use of an empathetic tone; (ii) emphasising support; (iii) including a clear call-to-action. The letter was targeted at tenants who were struggling to pay rent and had not recently been in touch with the Collections team. The main outcome measure was tenant-initiated contact. Researchers also analysed average rent arrears before and after the letter was sent. According to information available on the website, findings are as follows:

“19% of tenants initiated contact in the six weeks after the letter was sent (*compared to less than 1% before the letter was sent*); “3% of tenants were offered support by Rent Officers in the six weeks after the letter was sent (*compared to less than 1% before the letter was sent*); “average rent arrears was £914.39 at the end of the observation period prior to the letter being sent and was £943.96 35 days after the letter was sent, which is an increase of £29.57”.

As the authors note, 2 of the 3 outcome measures are encouraging. With regard to the 3rd outcome measure which reflects an increase in arrears, there is limited discussion. However, authors suggest a need to further consider typical annual arrears patterns associated with the time of year when the trial was undertaken.

4. Concluding Remarks

The evidence base for engaging behavioural science interventions in the design of printed communications that seek to ‘nudge’ behaviours around how people manage personal debt and/or rent arrears is variable. Some studies report a ‘backfire effect’ whereby applying ‘nudge’ techniques to debt related communications causes the opposite of the intended behavioural outcomes. **Close review of the most relevant published studies strongly suggests that there is little, if any, robust effect on arrears payment behaviours.** We will explore more about why this might be the case during our in-depth tenant interviews.

However, when it comes to increasing customer contact, the picture is somewhat more promising, with both Blume and John (2019) and Fitzhugh *et al.* (2018) reporting RCT studies that found statistically significant increases in customer contact after receiving ‘nudge’ style letters regarding rent arrears. **With this in mind, we therefore suggest that it is crucial to explore what happens during landlord-tenant spoken interactions.** We are not aware of any prior published research of this kind. The next stage of our research exploring landlord/ tenant communications will address this gap in knowledge to provide insight about how call handlers can help tenants to engage in desired behaviours including arrears management and thereby support tenancy sustainment.

Additional robust studies, including RCTs, are needed to further explore if suitably developed ‘nudge’ style interventions might offer some viable benefits for supporting tenants to manage rent arrears. Such research might also look to provide a more nuanced exploration of differences in intervention outcomes linked to differing socio-demographic groups.

Anecdotally, we note that some social housing landlords across the country are using ‘nudge’ style social norm messaging, communicating to tenants that *‘most people pay their rent on time’*. Given the rich literature highlighting the stigma associated with being in debt (e.g., Moorhouse, 2022; Sweet, 2018), we question this approach. Aligned with the research findings highlighted in this review we suggest that a more propitious route might lie in engaging social norm messaging designed to reduce stigma and simultaneously encourage tenant contact (e.g., *“Lots of tenants experience difficulty paying at some point during their tenancy. We are here to help. When experiencing payment difficulties, the majority of our tenants arrange to talk with us and together we find a solution”*). Again, robust analysis of differing social norm messages (i.e., increased payment behaviour vs increased contact behaviour) would help generate meaningful evidence about ‘what works’.

For social housing landlords who are currently using ‘nudge’ style interventions, or who are considering this approach our advice is to incorporate a plan to evaluate the impact of those interventions.

Moreover, we recommend that when it comes to rent management/ tenancy sustainment interventions, at least equal attention should be given to studying and enhancing landlords' spoken/ interpersonal interactions with tenants. It is in the interpersonal sphere where landlords have perhaps the greatest opportunity to support tenants, offer guidance and provide supportive routes to maximise tenancy sustainment.

References

- Bicchieri, C., Dimant, E. (2019). Nudging with care: the risks and benefits of social information. *Public Choice*. <https://doi.org/10.1007/s11127-019-00684-6>
- Bimpson, E., Hickman, P., & Reeve, K. (2022). *Perspectives on tenancy sustainment: insights from national stakeholder interviews*. [Emerging-insights-FV5.pdf \(holdingontohome.org\)](#)
- Blume, T. & John, P. (2019). *Applying Behavioural Insights to Rent Arrears. A trial to encourage council tenants to reduce their rent arrears*. [Social Engine Rent arrears trial report final.pdf \(local.gov.uk\)](#)
- Borg, K., Sutton, K., Beasley, M., Tull, F., Faulkner, N., Halliday, J., Knott, C., & Bragge, P. (2018). Communication-based interventions for increasing influenza vaccination rates among Aboriginal children: A randomised controlled trial. *Vaccine*, 36(45), 6790–6795. <https://doi.org/10.1016/j.vaccine.2018.09.02>
- Costa, D.L., Kahn, M.E. (2013). Energy conservation nudges and environmentalist ideology: evidence from a randomized residential electricity field experiment. *J. Eur. Econ. Assoc.* 11 (3), 680–702. <https://doi.org/10.1111/jeea.12011>.
- Deaton, A., Cartwright, N. (2018). Understanding and misunderstanding randomized controlled trials. *Soc Sci Med.* 210, 2-21. doi: 10.1016/j.socscimed.2017.12.005.
- Dewies, M., Schop-Etman, A., Rohde, K.I.M., Denktas, S. (2021). Nudging is ineffective when attitudes are unsupportive: an example from a natural field experiment. *Basic Appl. Soc. Psych.* 43 (4), 213–225. doi:10.1080/01973533.2021.1917412.
- Dimant, E., van Kleef, G.A., Shalvi, S. (2020). Requiem for a nudge: framing effects in nudging honesty. *J. Econ. Behav. Organ.* 172, 247–266. <https://doi.org/10.1016/j.jebo.2020.02.015>
- Fitzhugh, E., Park, T., Nolan, D., Gibbons, D. (2018). *Reducing Rent Arrears at Metropolitan Thames Valley Housing London: Behavioural Insights Team*. [BIT-Applying-behavioural-insights-to-reduce-rent-arrears-final-report.pdf](#)
- Gold, N., Durlak, C., Sanders, J.G. *et al.* (2019). Applying behavioural science to increase uptake of the NHS Health Check: a randomised controlled trial of gain- and loss-framed messaging in the national patient information leaflet. *BMC Public Health* 19, 1519. <https://doi.org/10.1186/s12889-019-7754-5>
- Hickman, P., Reeve, K., Bimpson, E., Lamb, M., Manzi, T., and Speake, B. (2023). *Engaging with tenants to sustain their tenancies: insights from interviews with case study stakeholders*. Sheffield: Sheffield Hallam University. [EIB 2 FV.docx \(holdingontohome.org\)](#)
- Holzmeister, F., Huber, J., Kirchler, M., & Schwaiger, R. (2022). Nudging Debtors to Pay their Debt: Two Randomized Control Trials. *Journal of Economic Behaviour and Organization*, 198, 535-551.

- Huf, S. W., Woldmann, L., Crespo, R. F., Grailey, K., Hassanpourfard, B., Chisambi, M., Black, K., Nguyen, J., Klaber, B., & Darzi, A. (2022). Implementing behavioural science informed letter interventions to increase COVID-19 vaccination uptake in uncontactable London residents: a difference-in-difference study in London, UK. *Lancet* (London, England), 400 Suppl 1, S41. [https://doi.org/10.1016/S0140-6736\(22\)02251-6](https://doi.org/10.1016/S0140-6736(22)02251-6)
- John, P., Blume, T., (2018). How best to nudge taxpayers? The impact of message simplification and descriptive social norms on payment rates in a central London local authority. *Journal of Behavioral Public Administration*. 1 (1), 1–11. <https://doi.org/10.30636/jbpa.11.10>
- John, P., Sanders, M., & Wang, J. (2019). A panacea for improving citizen behaviors? Introduction to the symposium on the use of social norms in public administration. *Journal of Behavioral Public Administration*, 2(2). <https://doi.org/10.30636/jbpa.22.119>
- Johnson, S. & O'Halloran, A. (2017). *Nudging your Way to Reduced Rent Arrears*. Capita: London. <https://www.local.gov.uk/case-studies/nudging-down-rent-arrears-using-behavioural-insights>
- Kölle, F., Lane, T., Nosenzo, D., & Starmer, C.F. (2019). Promoting voter registration: the effects of low-cost interventions on behaviour and norms. *Behavioural Public Policy*, 4, 26 - 49.
- Kristal, A. S., & Whillans, A. V. (2020). What we can learn from five naturalistic field experiments that failed to shift commuter behaviour. *Nature human behaviour*, 4(2), 169–176. <https://doi.org/10.1038/s41562-019-0795-z>
- Moorhouse, M. Goode, M., Cotte, J., and Widney, J. (2022). Helping Those That Hide: Anticipated Stigmatization Drives Concealment and a Destructive Cycle of Debt. *Journal of Marketing Research*, Online First December 6th 2022: <https://journals.sagepub.com/doi/epub/10.1177/00222437221146521>
- Thaler, R.H., Sunstein, C.R. (2008). *Nudge: Improving Decisions About Health, Wealth, and Happiness*. Penguin, London.
- Using behavioural insights to increase contact with tenants in rent arrears in Wigan*. (2021, December 7). Local Government Association. <https://www.local.gov.uk/case-studies/using-behavioural-insights-increase-contact-tenants-rent-arrears-wigan>
- Sweet. E. (2022). “Like you failed at life”: Debt, health and neoliberal subjectivity. *Social Science & Medicine*, Volume 212, September 2018, 86-93.

About the author

Laura Kilby is a Professor of Discursive Psychology at the University of the West of Scotland. She is expert in the use of qualitative research methods to examine verbal and written communications.

Acknowledgments

The author would like to thank colleagues Professor Paul Hickman, Dr Kesia Reeve and Dr Martin Lamb for their helpful comments on earlier drafts of this review. They would also like to thank Catherine Dennison at the Nuffield Foundation, and members of our Advisory Group, for their thoughtful and considered feedback on an earlier draft of the review. The Group comprises: Dr Francesca Albanese (Crisis); Michael Erhardt (Disability Rights UK); Lee Bloomfield (BME National and Manningham Housing Association); Andy



Brittan (Department for Work and Pensions); Professor Katherine Brown (University of Hertfordshire); Leslie Channon (TAROE Trust); Professor Ken Gibb (UK Collaborative Centre for Housing Evidence and the University of Glasgow); James Bryson (Placeshapers); Gavin Smart (The Chartered Institute of Housing); and, Thomas Weekes (Trussell Trust). Thanks also to Dr Elaine Clarke and Dr Martin Lamb for proof reading and to Peter Fearnley for formatting and design.

We are very grateful to the Nuffield Foundation for funding this research. The Nuffield Foundation is an independent charitable trust with a mission to advance social well-being. It funds research that informs social policy, primarily in Education, Welfare, and Justice. The Nuffield Foundation is the founder and co-funder of the Nuffield Council on Bioethics, the Ada Lovelace Institute, and the Nuffield Family Justice Observatory. The Foundation has funded this project, but the views expressed are those of the authors and not necessarily the Foundation. Visit: www.nuffieldfoundation.org
