



HOLDING ON TO HOME

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

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 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).

A copy of ‘Do behavioural science ‘nudge’ techniques enhance rent arrears communications? A rapid review’, written by Laura Kilby, can be downloaded [here >](#)

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