

Experimentation Using Behavioural Insights: Implementing the Channel Shifting Playbook

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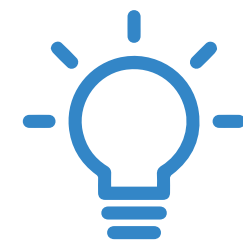


Our Lab: A Human-Centered Design Lab



People-Centered

- Starting from what people need
- Empathy and understanding of motivations and feelings
- Multi-disciplinary perspectives



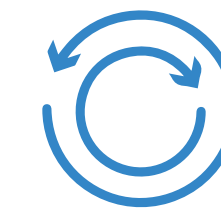
Highly Creative

- Looking at situations differently and coming up with new solutions that go beyond improvements
- Understanding at all aspects of a problem using collaboration, design thinking and behavioural insights



Hands-On

- Experimenting, testing, making ideas tangible, trying things out
- Trail and error, learn things as you go



Iterative

- Human-centered design does not follow a straight line, it is about understanding, creating, trying, learning and repeating the cycle

Building upon the Behavioral Insights (BI) Playbook for Channel Shifting, this presentation will identify key elements to operationalize BI trials in jurisdictions to Improve service delivery including channel shifting.

Experimenting using BI

Objective/Outline

Understanding **CONTEXT**

Service Delivery Channel **OPPORTUNITIES**

Conceptualizing a **TRIAL**

ESDC Innovation lab Operational Model: **LEARNINGS**

Proposal to start **EXPERIMENTING**



BEHAVIOURAL INSIGHTS PLAYBOOK FOR CHANNEL SHIFT



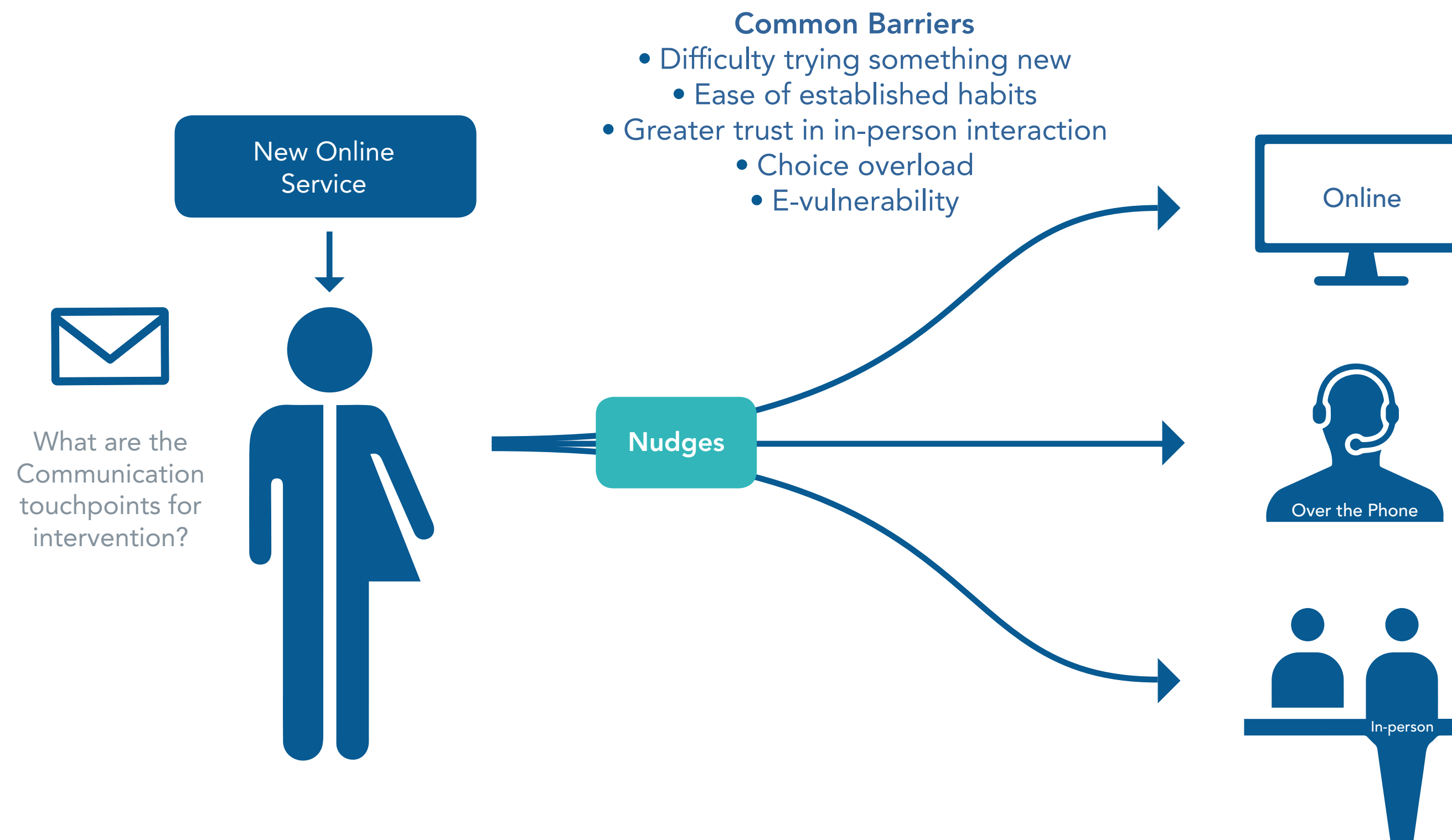
Context: Channel Shifting is a Priority

Endorsed by FPT DMs (May 2016)

- Playbook has been well received (Commissioned by the Channel Shifting Working Group on behalf of PSSDC)
- Significant interest among jurisdictions in using behavioral insights (BI) to encourage clients to move online and improve services in other areas

Service Delivery Channels: How to conceptualize BI opportunities?

- What is the quality of service through the new channel?
- Is it simple enough to use?
- What are the behavioural barriers preventing clients from shifting to the new medium?



What could a Behavioural Insights trial look like?

Example: A jurisdiction wants to increase the uptake of an online service.

A behavioural insights experiment can help compare and evaluate the impact of different versions of e-mail messages sent to citizens to help improve the uptake of this service.

- A sample of citizens will be defined and randomly divided into four groups. Each group will receive one of four different versions of the e-mail.
- Click through rates and uptake of the service will be tracked and analyzed for these four groups.
- Alternatively, a similar approach can be implemented with other outreach channels such as letters or text messages, in cases where e-mail addresses are not available.

Use the Six Step Approach outlined in Channel Shift Playbook (Annex 1)

Some client considerations from Behavioral Perspectives

- A glimpse from BI Playbook on Low-Income under development

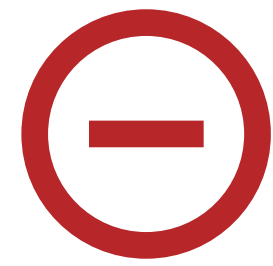
Cognitive and Behavioural Constraints Affecting Low-Income Individuals:

- **Cognitive Bandwidth:** Financial worries absorb mental capacity or 'bandwidth' needed for attention and problem-solving
- **Scarcity Narrows Focus:** Low-income individuals tend to be more risk-averse and are more likely to make decisions that benefit them sooner than later

When designing interventions for low-income individuals, it is critical to consider:

- **Individual choice** - Lower income is associated with reduced emphasis on individual choice and does not align with sociocultural norms that emphasize unique aspirations and competition.
- **Sense of Control and Self-Efficacy** - Low-income individuals face a number of tasks and unexpected challenges on a daily basis and may feel a diminished sense of control over their life outcomes. They face more difficulty to actively mobilize themselves out of financial insecurity.

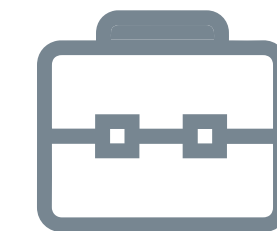
Possible Behavioural Interventions:



Credit

Minimizing Cost

disclosing information on annualized rates of interest, credit-card comparisons and peer usage statistics for high cost credit cards resulted in 11% less borrowing (Bertrand & Morse, 2011).



Work

Maximizing resources

New Brunswick's In Motion and Momentum pre-employability services which focus on empowerment, motivation and essential skills have been successful in helping income assistance recipients transition from unemployment. Since the launch of these programs, New Brunswick has reached a historical low for caseload size.

Nudges are very small interventions grounded in behavioural psychology

*Example of ESDC
Job Postings Trial Nudges
and Impact*

Lowest performing

Sign up to Job Match



New

Job Match

Sign up now!



Highest performing

New

Job Match

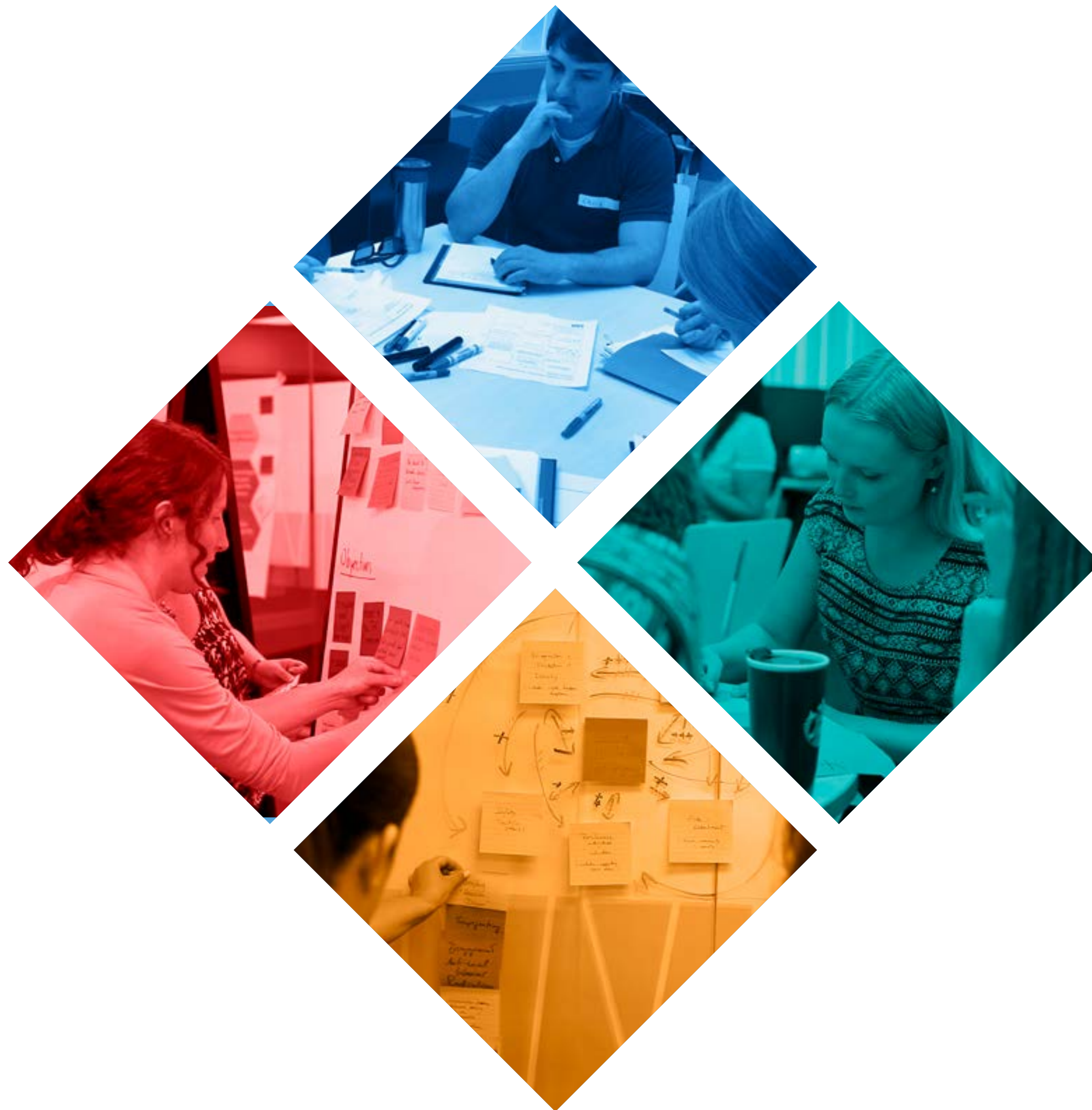
Cut down on your job search time by
allowing employers to find you!

Sign up now!

Increased click rate by **67%**

Increased click rate by
an additional **32%**

A 120% improvement



A mini exercise:

An example – Lets tackle a problem together

Structural Barriers vs Behavioral Barriers

Underlying assumptions
(why design/evidence matters)

*Write down an example where BI trial can be run
with the ultimate goal of improved service delivery
in your jurisdiction*

ESDC's Operational Model for promoting BI trials

Learning 1: True Partnership Model between Lab and Program Partners

Lab acts as the Center of Expertise: Advice/Scope; Design; Support Trial; Analysis Program is responsible for enabling the trial (IT, Legal, Approvals, data collection) and decision-making

Learning 2: It is not a one-trial partnership but a multi-trial relationship (context and time)

- Job Match Trial featured in the Channel Shift Playbook started in 2016 and we are currently on Trial #7 – building capacity and embedding experimental mindset in the organization is key to success
- Canada Learning Bond Trial is currently on its 3rd trial and planning the 4th and 5th
- What works in one context does now work in another – messenger matters, medium matters.
- Repeated testing is key.

ESDC's Operational Model Cont

Learning 3: Experimental conditions must be respected for it to be successful and add new knowledge

Trusting relationships are essential to maintain the integrity of the experiment and assimilation of evidence at every step of the operation (big cultural change)

Learning 4: Always start with simplification. Make it easy for people to do the behaviour that you want them to do.

Sending a letter or e-mail?

- ☐ Are you using simple language?
- ☐ Is the information you want people to read first at the top or along the left side of the page?
- ☐ Are important details highlighted in bold and/or color?
- ☐ Have you personalized your message?

Nudges are only subtle changes to mitigate behavioral biases.



A Proposed Approach Moving Forward

ESDC Innovation Lab

- can help scope ideas for BI trials to improve service delivery by any interested jurisdiction
- can advise and connect with other in the ecosystem (BC BIU, ON BIU, PCO Hub, CRA, Academics) or
- enter into a partnership if trial is within ESDC mandate
- share BI Playbook on Poverty

Support creation of a FPT BI community of practice with a focus on Service Delivery

ESDC Lab Criteria for

Running Behavioural Insights Trail

A project would be
considered a good fit if
it meets these criteria:

Defined outcome

Having a specific well-defined behavioural outcome

Population data

The ability to define and sample from target population

Measurement

The ability to track and assess the outcome of interest

Resourcing and commitment

ability to commit the resources required
to implement the trial design

Mindset

openness to experimentation and trying new
approaches to solving the problem

ESDC Innovation Lab Thank You!



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Annex 1: The Six Step Approach (Playbook)

- 1** DEFINE OUTCOME
The purpose of this step is to create a clear focus for your project by identifying the specific behaviour that you are trying to change or the specific choice that you are encouraging (or not encouraging) people to make.
- 2** DIAGNOSE BEHAVIOURAL BARRIERS
The purpose of this step is to understand your baseline performance and get an understanding of the common barriers that may be preventing your clients from achieving the intended outcome.
- 3** IDENTIFY INTERVENTIONS
The purpose of this step is to identify, as well as prioritize, the interventions (also called 'nudges') that will help to reduce or eliminate the barriers identified.
- 4** DESIGN INTERVENTION(S)
The purpose of this step is to design the prioritized interventions while ensuring that the designs are appropriately matched to the project's budget, capacity and time allocation.
- 5** TEST INTERVENTION(S)
The purpose of this step is to determine which testing approach is best suited for your project, considering several factors, and then testing your interventions.
- 6** ANALYZE RESULTS & SCALE UP
The purpose of this step is to analyze and interpret the data received from testing and based on results, decide the appropriate next steps to take.