



# Reducing missed appointments using behavioural science

A guide to a new communication system

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Kirklees Citizens Advice & Law Centre	Manchester
Northumberland	Sefton
Staffordshire North & Stoke on Trent	Sunderland
Sutton	

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# Executive summary

**Clients failing to attend pre-booked debt advice appointments is a big issue. When clients do not attend appointments without informing the adviser ('no show'), the negative impacts are at least three-fold. First, a 'no shows' does not receive (or at least delays receiving) the debt advice which can dramatically improve their financial circumstances. Second, this causes frustration and limits the ability for debt advisers and the debt advice agency to plan. Finally, at a time when demand far outstrips supply and funding is under pressure, 'no-shows' are a drain on the sector's very limited resources. The implementation of a new communication system resulted in a significant reduction in the number of 'no shows' by 24%. This is without even considering the broader economic benefits which receiving timely debt advice brings.<sup>1</sup>**

There are many different reasons why someone might miss their appointment; some are very practical and potentially unavoidable, but many are due to psychological barriers to receiving debt advice, where worries around a difficult financial situation may increase the likelihood of postponing action.

With this in mind, the Money and Pensions Service (MaPS) implemented a new communication system (NCS) based on behavioural science and designed to reduce the number of no-shows across the sector. The intervention involved eight participant organisations and lasted for approximately five months.

The NCS consisted of sending up to three communications in advance of a debt advice appointment framed in accordance with the latest thinking in behavioural science. The content in each communication is linked to function as progressive steps: the first acknowledging the effort already invested by the client and prompting commitment to attend; the second prompting the client to collect relevant information; and the third prompting planning of getting to the appointment. These communications were designed to be concise but more frequent, elicit greater commitment, make the key message more salient and reduce the complexity of the tasks involved.

While these changes were subtle, the NCS resulted in almost a quarter (24%) fewer no-shows. There was also an increase in the number of clients proactively contacting debt advice providers to cancel their appointment as opposed to not attending without notice.

This same approach was also successful for other parts of the debt advice process. At one provider similar techniques were used to increase the number of clients returning information to their adviser in order to progress their case. By changing the cover letter of the information pack, and sending additional reminders in accordance with the NCS, the returns increased by 34%.

We encourage debt advice providers to use the learnings in this report, and the toolkit included, to review their current communications with clients. It is our hope that our findings will influence change across the sector by reducing no-shows and helping more people in debt.

<sup>1</sup> For information of the broader impacts of debt advice see the Money Advice Service. [The Economic Impact of Debt Advice](https://www.moneyadviceservice.org.uk/en/corporate/economicimpactdebtadvice) (2018) <https://www.moneyadviceservice.org.uk/en/corporate/economicimpactdebtadvice>



# Background

No-shows have a detrimental impact on people in debt by postponing or avoiding entirely their opportunity to receive advice. The occurrence of no-shows also has a significant impact on the use of resources both for individual debt advice providers and the broader sector. Appointment slots are wasted, and clients may return to debt advice at a later stage with a more serious situation.<sup>2</sup> Reducing the number of no-shows may also reduce the time a customer spends in the debt advice journey overall by ensuring they get the help they need as soon as possible.

There are many causes leading to a no-show. These can range from going to another debt advice provider, to an unexpected improvement in income or lack of time. Some causes are uncontrollable (such as sudden ill health or an emergency priority); whereas others can be influenced or avoided. For example, clients may forget or find facing their debt overwhelming, or even lack the finances to pay for travel. More targeted communication and a more empathic approach can help overcome some of these barriers.<sup>3</sup>

With the above barriers in mind, we scaled up the application of a communication strategy using behavioural nudges to reduce the number of no shows at clients first debt advice appointments.



***"There are hundreds of appointments I haven't made in the past! I've got that much going on with my lads over the past few years. Really hectic, constantly not knowing what I was supposed to be doing that day, constantly hunting around for appointment letters."***

Debt advice client



<sup>2</sup> For information on the causes behind client returning to debt advice at a later stage, their different characteristics and recommendations to reduce avoidable repeating please see the Money Advice Service. [An Unavoidable Challenge? Repeat Clients in the Debt Advice Sector](https://www.moneyadviceservice.org.uk/en/corporate/an-unavoidable-challenge-repeat-clients-in-the-debt-advice-sector) (2017).  
<https://www.moneyadviceservice.org.uk/en/corporate/an-unavoidable-challenge-repeat-clients-in-the-debt-advice-sector>

<sup>3</sup> Money Advice Service [How to use behavioural science to increase the uptake of debt advice](https://masassets.blob.core.windows.net/cms/files/000/000/810/original/MAS0032-MAS-BehaviouralChange_W.PDF) (2017).  
[https://masassets.blob.core.windows.net/cms/files/000/000/810/original/MAS0032-MAS-BehaviouralChange\\_W.PDF](https://masassets.blob.core.windows.net/cms/files/000/000/810/original/MAS0032-MAS-BehaviouralChange_W.PDF)

# What we did

Coming to see an adviser is not a transaction, but the beginning of a journey and requires a lot from the client.



*"Sometimes we forget how vulnerable clients are... We need to give [clients] confidence to attend"*

Debt adviser

Motivating clients to attend their appointment is key, due to the diverse challenges that may be hindering their ability or willingness to do so. It is not that they do not want to be helped of course, but there may be psychological reasons interfering (such as fear and shame). For clients attending their first advice session it is more than 'just an appointment' and therefore it is essential to make them feel welcomed and reassured.

MaPS, working in collaboration with Ogilvy Change, piloted a letter to engage with clients who had booked their first face-to-face debt advice appointment, which applied the following principles to reduce non-attendance:

- a) Elicit greater commitment from the client;
- b) Split the journey into shorter but more frequent communications;
- c) Simplify communications to make the main message more salient;

- d) Reduce the complexity of the tasks, including the documents the client must bring to their appointment;
- e) Tailor, but not replace, any existing appointment booking structure.

The pilot proved successful and enabled us to capture many insights and learnings<sup>4</sup>. With that foundation, we designed a broader communication strategy using the Behavioural Change Wheel<sup>5</sup> as a basis, prioritising the candidate target behaviours by considering four basic criteria:

- 1) the expected impact changing the behaviour will have;
- 2) the likelihood of achieving the behavioural change;
- 3) the potential positive or negative effects that the change will have in other related behaviours; and
- 4) how easy any change will be to measure.

We also carried out workshops with a wider set of participants to understand variances across delivery models and to tailor the original templates to their individual needs. The aim was to develop a more effective and comprehensive communication strategy to reduce the occurrence of no-shows. This would be scaled in a controlled, systematic and functional way, measuring the impact accurately and factoring variances across delivery models. We called this the New Communication Strategy (NCS).

## The New Communication Strategy

The NCS was designed to reduce information overload by breaking actions into small steps. Having too many actions to complete can be overwhelming and limit the amount of information that can be processed. Breaking actions into small steps assists with progression towards a goal (in this case, attending the debt advice appointment).

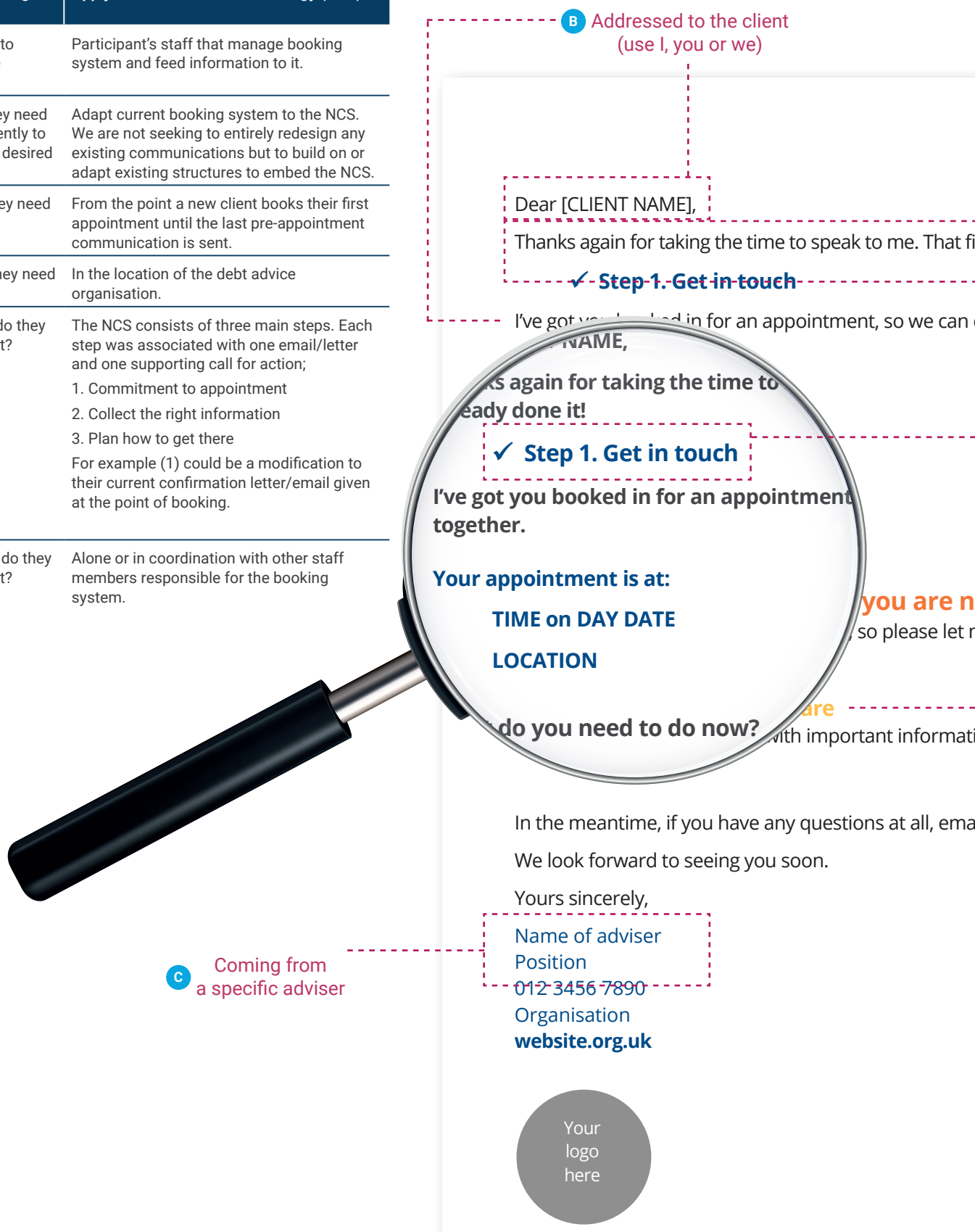
The communications use a number of behavioural science nudges. Our intention was to re-design current communication in collaboration with participants to reduce barriers and include facilitators to help people to attend their face-to-face appointment.<sup>6</sup>

<sup>4</sup> Details on the pilot undertaken by MaPS in collaboration with Ogilvy Change at the South West London Law Centres (SWLLC) can be found at the Money Advice Service [How to use behavioural science to increase the uptake of debt advice](#) (2017).

<sup>5</sup> To find out more visit, Michie et. al 2011. [The behaviour change wheel: A new method for characterising and designing behaviour change interventions](#)

<sup>6</sup> We are applying up to an extent eight of Top Ten Tips (Tips: 1,2,4,5,6,7,8 and 9) [How to use behavioural science to increase the uptake of debt advice](#) (2017).

Specify the target behaviour <sup>7</sup>	Apply new communication strategy (NCS)
Who needs to perform the behaviour?	Participant's staff that manage booking system and feed information to it.
What do they need to do differently to achieve the desired change?	Adapt current booking system to the NCS. We are not seeking to entirely redesign any existing communications but to build on or adapt existing structures to embed the NCS.
When do they need to do it?	From the point a new client books their first appointment until the last pre-appointment communication is sent.
Where do they need to do it?	In the location of the debt advice organisation.
How often do they need to do it?	<p>The NCS consists of three main steps. Each step was associated with one email/letter and one supporting call for action;</p> <ol style="list-style-type: none"> <li>1. Commitment to appointment</li> <li>2. Collect the right information</li> <li>3. Plan how to get there</li> </ol> <p>For example (1) could be a modification to their current confirmation letter/email given at the point of booking.</p>
With whom do they need to do it?	Alone or in coordination with other staff members responsible for the booking system.



## I Commitment effect

First step is often the hardest, and you've already done it!

Continue to work through your money issues together.

Goal gradient effect  
recognising in advance  
steps done

H

F Loss aversion

Not coming

Don't know if you can't come to your appointment by

Colours and bold  
words to prime

D

Information about your appointment – keep a look out for

Email me on [name.surname@organisation.org.uk](mailto:name.surname@organisation.org.uk)

E Exclude the word 'debt'!

## Behavioural science concepts applied in the NCS<sup>8</sup>

A	Information overload	breaking the process towards attending the appointment down into small steps and simple checklist of documents.
B	Personalised	communication addressed to the client (use I, you or we where possible).
C	Messenger	communication coming from the adviser or a staff member; not generically from the organisation.
D	Priming and salient	use colours and bold words.
E	Re-framing	exclude the word 'debt' in all initial communications since for many over-indebted people it has very negative associations.
F	Loss aversion	missing out the opportunity since the service is on high demand.
G	Progression	by ticking the box to each step towards the goal of attending.
H	Goal gradient	the first step already has a tick box so fewer steps to achieve goal.
I	Commitment effect	by acknowledging the commitment of the first step they already took by contacting the service.
J	Overcoming inertia	one of the main barriers (collecting information) is not introduced until communication 2.
K	Implementation prompt	by planning how to get there in communication 3.

A Avoiding information overload by breaking the process into steps

J Communication 2:  
collect information

K Communication 3:  
plan how  
to get there

Dear [CLIENT NAME],

Thanks again for taking the time to speak to me. That first step is often the hardest, and you've already done it!

✓ **Step 1. Get in touch**

I've got you booked in for an appointment, so we can continue to work through your money issues together.

Your appointment is at:

[TIME] on [DATE] [DATE]

[LOCATION]

with [ADVISER NAME]

What do you need to do now?

□ **Step 2. Let us know**  
Our service is in high demand. Email or call us on 012 3456 7890.

□ **Step 3. Start to prepare**  
If you email us this week we'll get you sorted.

In the meantime, if you have any questions, please email us on [your.name@organisation.org.uk](mailto:your.name@organisation.org.uk).

We look forward to seeing you soon.

Yours sincerely,

Name of adviser  
Position  
012 3456 7890  
Organisation  
[website.org.uk](http://website.org.uk)

Hi [CLIENT NAME],

How are you? Thanks for confirming that you're coming to your appointment on [DATE] [TIME] [LOCATION].

✓ **Step 1. Get in touch**

✓ **Step 2. Confirm you're coming**

What do you need to do now?

□ **Step 3. Start to prepare today**  
It's less than 2 weeks until your appointment. To make sure you get the most out of your appointment, you need to bring 3 types of documents.

What 3 documents do you need to bring now?

Bring these so we can get a full sense of your money issues and help you:

1. **Proof of income**  
Any one of: Wage slips | Benefits award letters | Contract of employment

2. **Bank statements**  
Covering the last 3 months.

★ **Tip!** If you don't have internet banking or a printer, go into your local bank for you.

3. **Letters from people you owe money to**  
The most recent letters and emails sent to you about your money issues.

If you contact us soon to see how you're getting on.

Speak soon.

Name of adviser  
Position  
012 3456 7890  
Organisation  
[website.org.uk](http://website.org.uk)

Hi [CLIENT NAME],

How are you? Your appointment is in less than [NUMBER] days so I just want to confirm you are coming and that you know where to go.

Your appointment is at:

[TIME] on [DATE] [DATE]

[LOCATION]

with [ADVISER]

How do you plan to get there?

Most of the people I work with plan their journey with Google maps. [Click HERE to plan your route.](http://www.google.co.uk/maps)

What you have already done

✓ **Step 1. Get in touch**

✓ **Step 2. Confirm you're coming**

✓ **Step 3. Start to prepare today**

What 3 documents do you need to bring?

1. **Proof of income**  
Any one of: Wage slips | Benefits award letters | Contract of employment

2. **Bank statements**  
Covering the last 3 months.

★ **Tip!** If you don't have internet banking or a printer, go into your local bank they will print a copy for you.

3. **Letters from people you owe money to**  
The most recent letters and emails sent to you about your money issues.

I'm looking forward to seeing you – a problem shared is a problem halved after all.

See you soon.

Name of adviser  
Position  
012 3456 7890  
Organisation  
[website.org.uk](http://website.org.uk)

Your name  
Your phone number



## Scope of the approach

The NCS was designed to target some of clients’ perceptions and attitudes affecting their likelihood of disengaging before receiving debt advice. These include not knowing if the service is suitable for them, feeling stigmatised or overwhelmed, and ‘tunnelling’ behaviour<sup>9</sup> which inhibits the cognitive power needed

to retain information or solve problems. As people become more worried about their situation, their brain power or “mental bandwidth”<sup>10</sup> is reduced. People are more likely to reduce their ability to plan, postpone relevant actions and focus on short term needs.

## Participants

A total of eight debt advice organisations participated in implementing the NCS intervention to reduce the number of no-shows at pre-booked face-to-face debt advice appointments. In addition, one debt advice participant organisation used a variation of the NCS to increase the number of clients returning their debt pack;<sup>11</sup> this valuation served to explore the potential of the NCS beyond its main use.

All of the participants used a booking system to provide face-to-face debt advice. There were variations across their delivery models, such as alternating days of pre-booked sessions with drop-in sessions, one channel delivery only versus a multichannel delivery, variances in the number of locations and the number of full-time debt advisers. The table below provides a brief description of the profiles of the participant involved.<sup>12</sup>

Participant organisations characteristics	Min	Max	Average
Number of locations debt advice is provided	2	12	4
Total number of full-time equivalent debt advisers	3.5	8	5
Number of debt advisers	4	16	8
Monthly average face-to-face new clients	75	170	110
Average waiting times in working days	5	24	12
Triage outcomes options			
Face-to-face debt advice appointment	All		
Advice on spot (via channel they engaged with)	2 participants		
Phone appointment	4 participants offer phone appointments, while 4 only offer it rarely		

The participants were distributed across five geographical regions in England

9 Tunnelling behaviour helps people to focus on immediate “crisis” problems rather than addressing the longer-term development of a problem.

10 Brainpower or mental bandwidth is made up of attention, cognition, and self-control Mullainathan, S., & Shafir, E. (2013). Scarcity: Why having too little means so much. New York, NY, US: Times Books/Henry Holt and Co.

11 ‘Debt pack’ refers to a set of forms a client may be asked to complete in advance of receiving advice. Typically, they can include an income and expenditure form, a creditor list, forms of authority and consent forms.

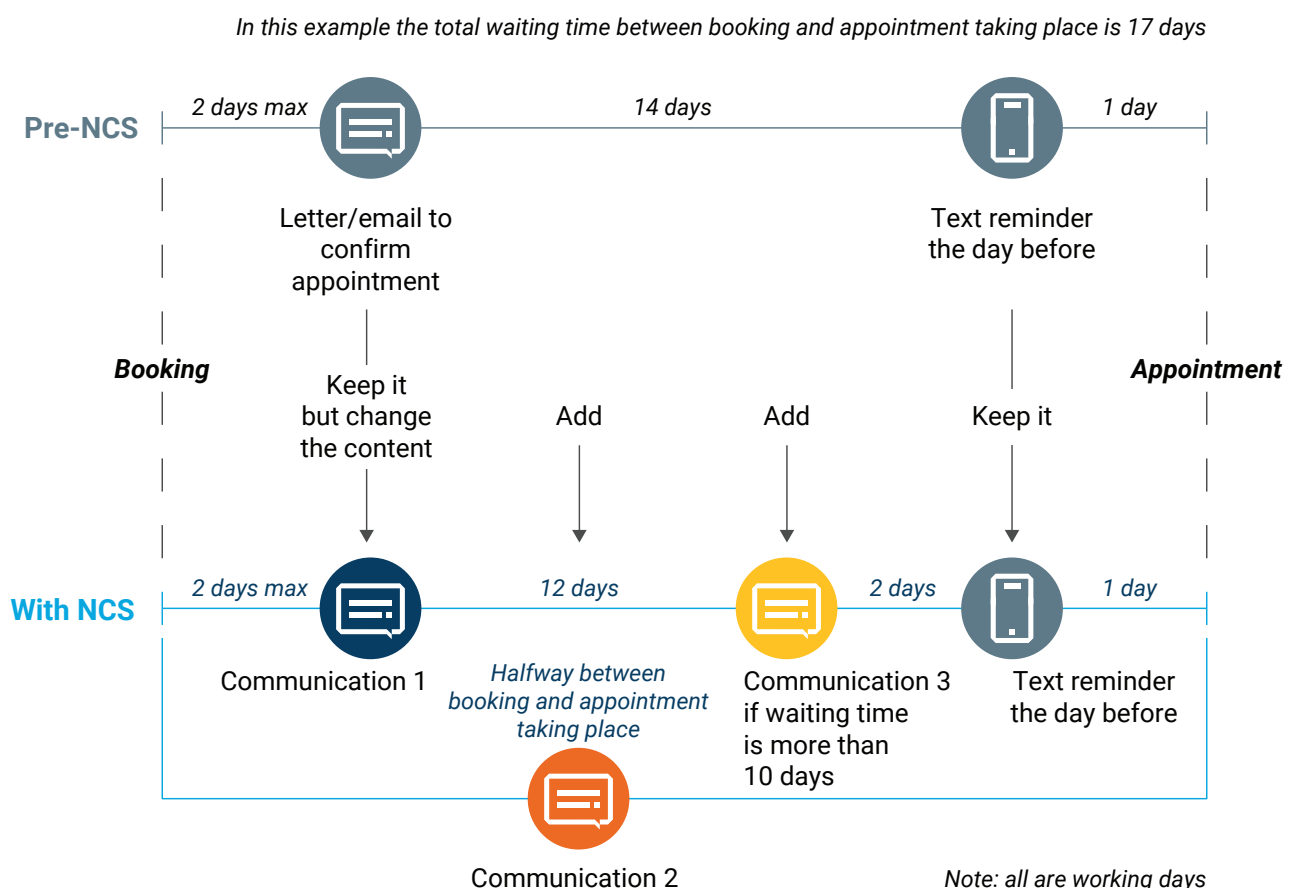
12 Further details of participant profile are available from MaPS upon request.



MaPS used a collaborative approach with participants to implement the NCS, starting the process by first understanding the existing systems and processes of each participant. We took into consideration variations between participants such as their booking system process, mechanisms in place to send communications to clients, and the channel used to send them. Together with the participants, we then worked out how the new communication strategy would fit with their existing processes. For example, the number of communications sent varied depending on the relevant time period and the channel by which the communication is sent.<sup>13</sup>

The general communication strategy used three steps. The first step had to be sent within two working days after appointment; the second halfway between booking being made and appointment taking place; the last one to three days before the appointment if sent via email, (otherwise it was recommended to send it a day earlier via post). However, if the waiting time was below eight days for email or 10 for post, it was acknowledged that sending three communications may be impractical or even overwhelming for the client and create a barrier. Therefore, it was recommended to treat step two as the final communication.

Below is an example of the process before and with the NCS. In this case, the participant was previously sending one communication to confirm the appointment and a text reminder the day before. The NCS was tailored to replicate the existing process for the first step, with just the content changing. The text reminder a day before was kept if the participant already had it in place.<sup>14</sup>



<sup>13</sup> We encouraged participants to increase the use of emails as the main channel of communication, since emails have a number of advantages compared to traditional post, for example cost-effectiveness, flexibility and easier automation. This was however not a set requirement and there were large variations across participants, for example the use of email ranged from 90% to 30% - excluding a participant that largely used SMS text.

<sup>14</sup> MaPS funded the overheads and material cost of sending the additional communications and the cost of collecting the information for the intervention impact evaluation.

# The results and the NCS impact on no-shows

Only six of the eight participants that implemented the NCS were used for the impact analysis. The two participants excluded provided data that made it impossible to isolate the impact of the intervention, for example combining data of both clients that received the NCS along with clients that did not received the NCS during the intervention period.

The six participants recorded a total of 2,860 clients booked for a face-to-face appointment during the duration of the project (between November 2018 to March 2019); of these, 1,135 pre-intervention and 1,725 during the intervention.

The monitoring kept track of four main outcomes for each new client booking their first appointment:

## New Clients appointments to Face to Face advice this week

<b>Attended appointment</b>	The client has attended their scheduled appointment.
<b>No-show</b>	The client had booked an appointment but then did not attend the appointment or contact the organisation to cancel the appointment beforehand.
<b>Cancellation (not reallocated)</b>	The client contacted to cancel their appointment but there was not sufficient time between receiving the cancellation and the time the appointment is due to take place to reallocate the appointment to another client.
<b>Cancellation (reallocated)</b>	The client contacted to cancel their appointment, but the appointment was not wasted as there was sufficient time to reallocate the appointment to another client.

## Overall impact

The pre- and during-NCS comparison resulted in a significant impact on the reduction of no-shows by almost one quarter (24%). At the same time, attendance overall increased, as did cancellations not able to reallocate and cancellations able to reallocate (though the latter only marginally)<sup>15</sup>.

Client booked for face-to-face appointment	Pre-NCS	NCS	Difference between Pre and during NCS <sup>16</sup>	Percentage change <sup>17</sup>	<b>Reduction of no-shows</b> <b>56%</b> Attended <b>33%</b> Cancelled (not reallocated) <b>11%</b> Cancelled (reallocated)
<b>Attended appointment</b>	60%	64%	3.6%	6%	
<b>No-show</b>	26%	19%	-6.4%	<b>-24%</b>	
<b>Cancellation (not reallocated)</b>	7%	9%	2.1%	31%	
<b>Cancellation (reallocated)</b>	7%	8%	0.7%	11%	

The reduction of no-shows did not directly translate to an equally significant increase of attendance, as the NCS also contributed to a notable increase in cancellations.<sup>18</sup> Cancellations are still a net positive result, as advisers do not need to wait for clients and can put their time to better use. Moreover, late cancellations can also be used to accommodate unexpected demand if proactively communicated – for example emergency cases or drop-ins.

<sup>15</sup> We calculated the difference in the incidence of no-shows in three different ways; 1) the difference in the average weekly percentage of no-show shows, 2) the difference in total percentage of no-shows and 3) the difference of the rolling moving average weekly percentage using the actual weekly waiting times. Each of the metrics had pros and cons but all of them provide similar results; a decrease of no-shows in the NCS period by 24%, 23% and 26% respectively.

<sup>16</sup> Using a fixed effects panel data model, we found that the difference between the incidence of no-shows between the pre and intervention period was statistically significant.

<sup>17</sup> The percentage change is the ratio in which the Pre-NCS measure changed during the NCS, for example in the case of no-shows it was 26% in the Pre-NCS and decreased to 19% in the NCS, which makes a difference of 6.4%, then the percentage change (6.4% divided by 26%) was a reduction of 24%.

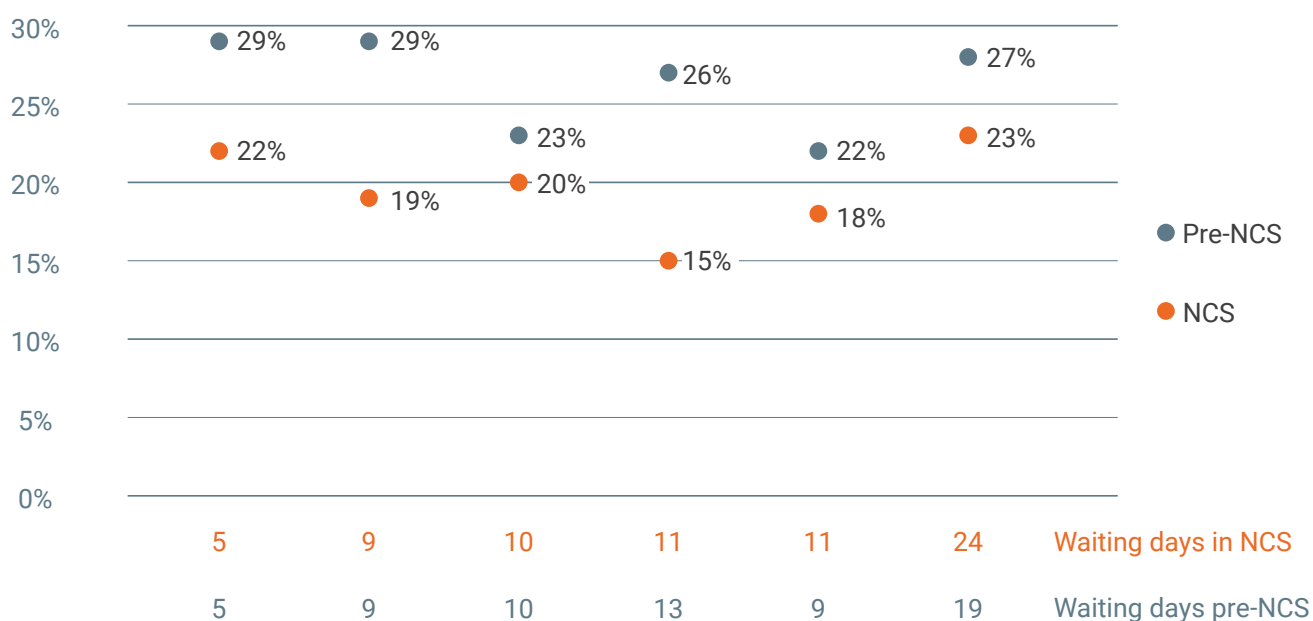
<sup>18</sup> The results show that more than half of the reduction on no-shows, (56%) attended their appointments, whereas a third (33%) cancelled close to their appointment and only a small portion (11%) cancelled in sufficient time for their appointment to be reallocated.

## Impact by participant organisation

The impact of the intervention varied quite markedly between participants, with no-shows decreasing between 13% and 43%. The difference in waiting times at each participant organisation did not alter the effect of the NCS.

As shown in the figure below, waiting times ranged from 5 to 24 working days. Even in the case of the participant with the largest waiting time, the NCS still led to a reduction of no-shows and interestingly, not the smallest reduction. This result suggests that the impact on no-shows with short waiting times can still be achieved through sending step one and two communications only.

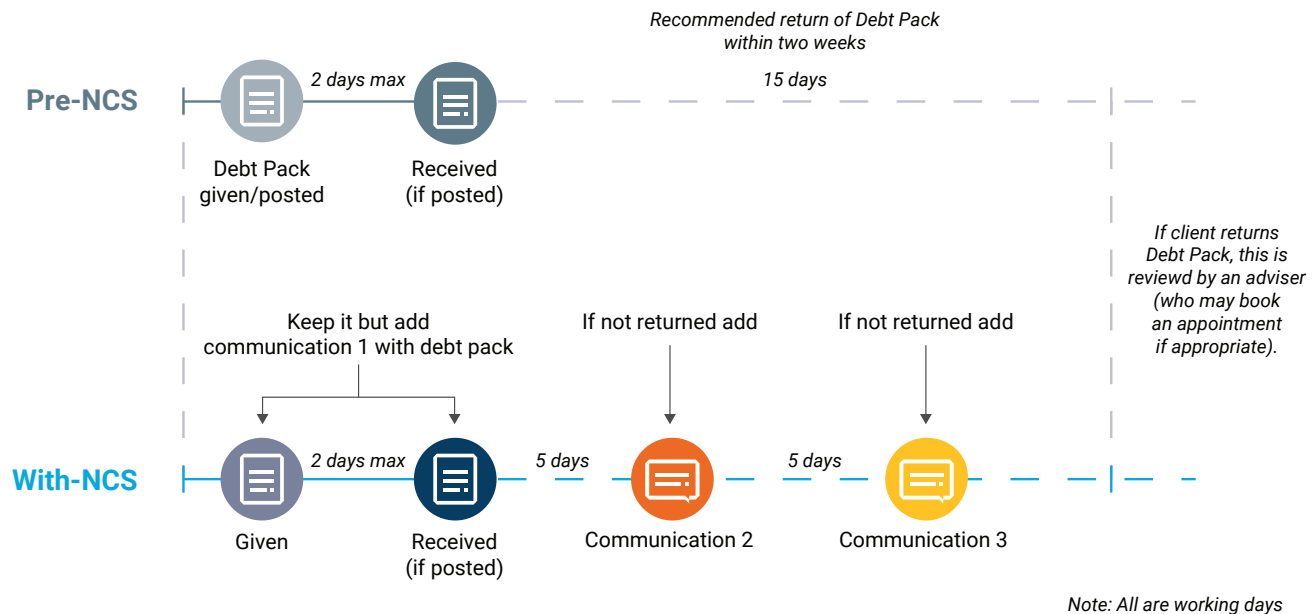
Percentage of no-shows for face-to-face appointments



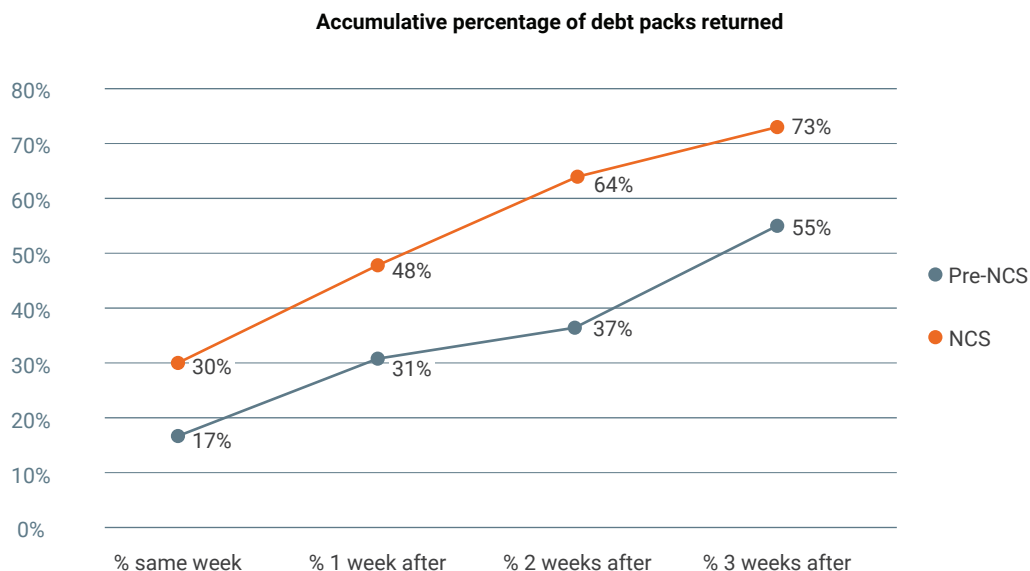
## Wider application of the NCS

As explained earlier in this report, one of the participants used the same strategy to tackle the number of clients returning their debt pack.<sup>19</sup> Once the debt pack is returned, the adviser will assess the case and contact the client to continue with their debt advice journey.

17 weeks of data were collected for the analysis, six pre- and 11 during the intervention. In total 352 clients participated from whom 238 received the NCS. The process is presented below.



The intervention had a significant impact, as shown in the figure below with the accumulated returns increasing by 34%. Not only did the rate of return increase, but also the speed of return. Debt packs returned the 'Same week' rose from 17% to 30%. This is a 13% difference, which means an increase of almost 80%, suggesting that the behavioural approach used in the communication had an impact straight away. This is an important finding since an increase in 'Same week' returns indicates it is not only the frequency of the reminders that caused the change in behaviour but also the behavioural nudges included in the cover letter. Moreover, the successful application of the NCS in this context shows that it can be used in other areas of the debt advice service.



<sup>19</sup> 'Debt pack' refers to a set of forms a client may be asked to complete in advance of receiving advice. Typically, they can include an income and expenditure form, a creditor list, forms of authority and consent forms.



# Attitudes on no-shows and perceived impact of NCS

Before and during the intervention MaPS surveyed staff from participant organisations to capture their expectations, perceptions and attitudes towards no-shows and the NCS. We then complemented this information with post-intervention visits. In this section we present the main findings.

When a no-show happens, debt advice resources are wasted in a number of ways: advisers have to prepare for the appointment, then they unnecessarily wait for the client and finally have to reschedule. This causes frustration amongst staff. That said, many advisers note the positive impact of no shows in the form of unexpected additional time to catch up with other work<sup>20</sup>.

Happy Angry Depressed Relaxed Sad  
Frustrated  
Calm Fearful Anxious



**Generally it is very upsetting as it creates pressure to have to make up for that slot. Occasionally I am happy about it if I am snowed under with work and need the catch-up time afforded by a no-show**

Debt adviser

In the staff survey circulated during the intervention, the staff perceived the following three elements of the NCS to be most valuable: personalisation, reducing information overload and breaking actions into steps.

In the post intervention visits we were able to enrich these findings through interviews with staff. Generally speaking the principles of the NCS were welcomed, with a commonly held view that with the necessary time and resources, the NCS should be standardised and used across the sector. Staff also commonly noted that the mode of communication does play a significant role in client engagement.



**The appointment letter [of the NCS] should definitely be a standard, unless the clients specifically asks not to have one.**

Debt adviser

The style of the communications welcomed conflicting reactions. For example, some found the tone unprofessional and patronising, but noted they would be happy to use the style if it was effective in keeping clients engaged. Others enjoyed the style as they felt that being friendly indicates the service is accessible and supportive. Some further noted the style helped

to differentiate the service from other organisations perceived to be less-friendly, such as creditors, by presenting themselves as an approachable, yet professional service, where it is clear that “someone is there to offer help”.



**Patronising letter in my view, but clients liked it. Clients were more able to contact us. Before clients would just ignore us (...) Before when we had no-shows, people would just not turn up. Now clients are calling us. (...) The important thing is that it is effective for clients.**

Debt adviser

## Maintenance of the intervention

Our post-intervention work found five out of eight advice participants had continued to apply the NCS; among these, two implemented the NCS into their business-as-usual operations almost in its entirety, whereas three kept some elements (for example, the style of the letters). Some participants claimed that with additional resources they would have continued to implement the NCS fully. In addition, a number of participants implemented elements of the NCS across other areas of debt advice, with one participant starting a collaboration to implement the NCS for appointments booked via a referral from their local authority. Of the three that discontinued the NCS, two did so mainly due to lack of resources to maintain it.

<sup>20</sup> Before and during the intervention MaPS surveyed staff participating directly or indirectly in the NCS to capture their expectations, perceptions and attitudes towards no-shows and the intervention. A total of 138 staff responses were completed between the two surveys

# Proposed model of communication service

The illustrations summarise how we propose that debt advice providers implement the NCS. The version features an updated workflow and the content of the communications. These were developed from the learnings and the recommendations captured from the impact evaluation and interviews with front-line staff and clients. Mainly, by:

- 1) updating the timelines by extending the gaps between communications; and
- 2) changing the content of the first reminder to address cases where clients were confused about whether they had to call to confirm their attendance.

## Some things to keep in mind

The decision trees presented are designed to provide flexibility by offering date ranges to accommodate your waiting times and current booking structure.

Use the top decision tree if your service is currently sending text reminders before the appointment.<sup>21</sup> Otherwise use the decision tree at the bottom. We recommend using a final text reminder in combination with the NCS.<sup>22</sup>

Dates are when clients receive the communication not when they are sent. This is important for letters where you will need to estimate when the post has to be sent. For example, if the communication has to be received in four days you might need to send the post one to three days in advance.



Communication one can be given there and then if the booking is face to face otherwise the client should receive it within 2 days.



Communication two is your wild card that allows to moderate the time gap between communications while keeping the client engaged.



Communication three will be best to arrive close to the text reminder or to the appointment (if there is not a text reminder). There should be enough time for the client to make arrangements or let you know if they can't attend with enough time for you to reallocate the appointment.



The text reminder performs best when it arrives two days before the appointment. This could allow time to allocate cancellations, but you will need to test if one day before works better for you.

The number of communications were not perceived overwhelming with the proposed times. The steps break the information into specific calls for action, keep the content brief and connected across steps, therefore makes the journey seems easier. The important factor to remember is to keep client feeling of progression towards the appointment while minimising clients' disengagement.

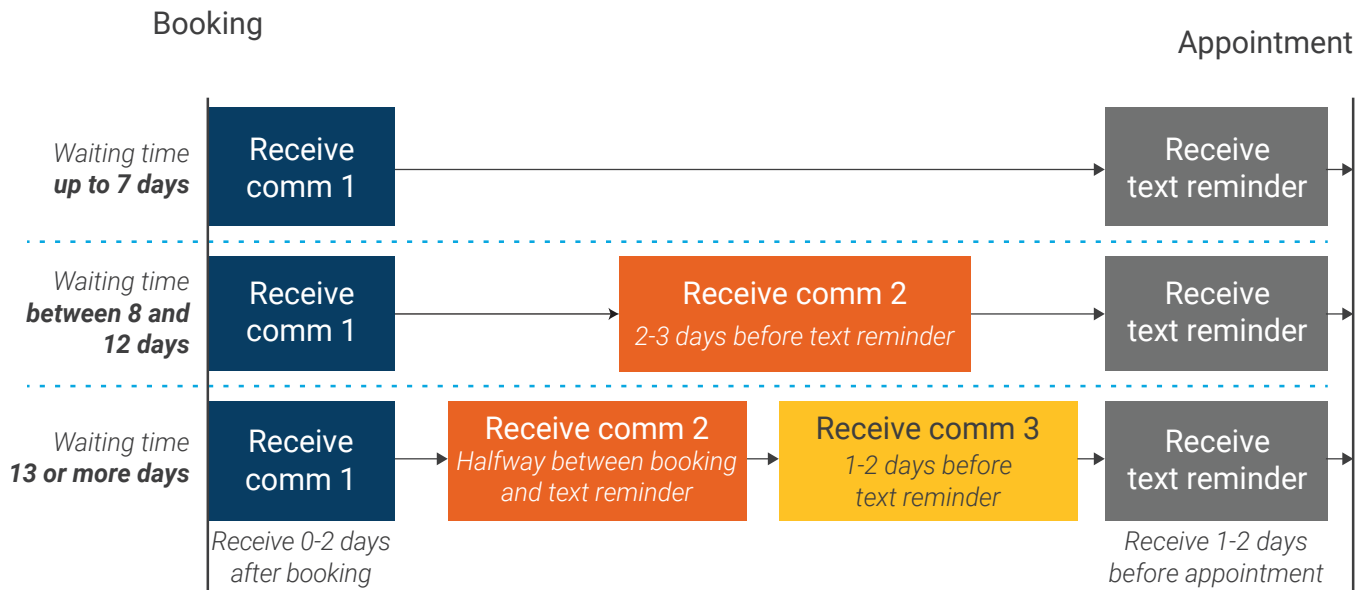
Templates of each communication are available at the end of the report and digital copies can also be downloaded from ([moneyadviceservice.org.uk/reducing-missed-appointments-using-behavioural-science](https://moneyadviceservice.org.uk/reducing-missed-appointments-using-behavioural-science)).

You might need to adjust the communications if you are sending only one or two. We include suggestions in the three communication steps section.

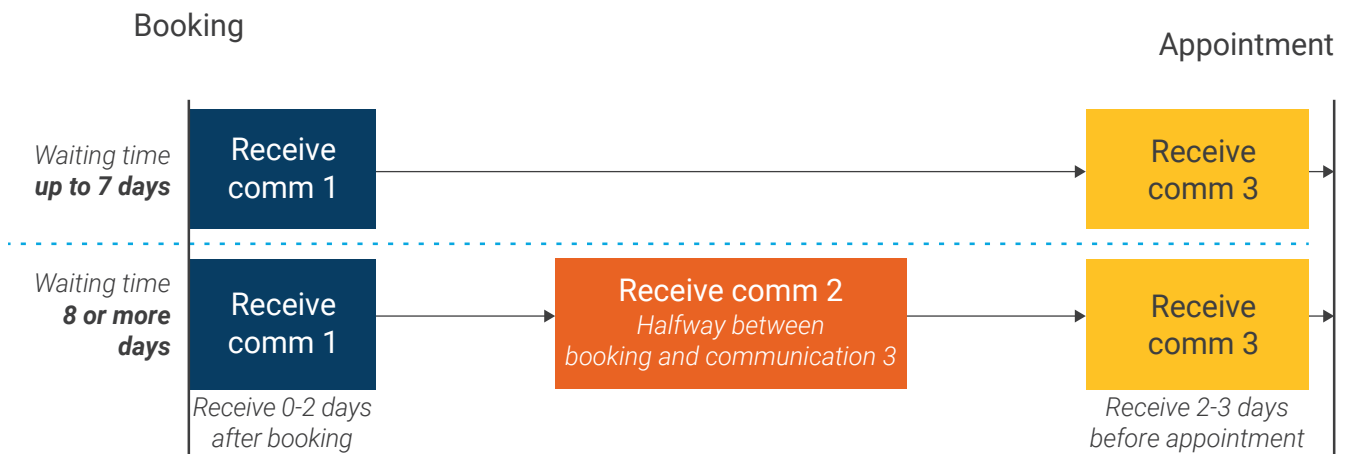
21 Some participants call clients as well or instead of sending a final text reminder which is effective but requires more resources.

22 If you currently do not have the opportunity to send text messages you might consider including them in the future.

### Decision tree with text reminder



### Decision tree without text reminder



If waiting times go further than 16 days, consider adding a step and

# What we learned and our recommendations to implement the NCS

This section outlines the insights gathered from a final round of visits, where we asked frontline staff to share their comments and reflections from their experience to operationalise the NCS. This section also includes the practical guidance identified by Revealing Reality (RR), an external partner that carried out an impartial implementation and process evaluation for MaPS.

## NCS implementation strategies

### Use a centralised and automated booking system if possible

The NCS is most effective when the system is centralised, automated and customisable. However, where implementing an automated system is not possible, a manual set up is still doable – as long as the volume of clients is manageable.

Such a system means clients' information is managed centrally; this ensures information is up to date and can accurately be used to remind clients of their upcoming appointments. Where a centralised system is not an option, ad-hoc strategies should be in place to create a seamless workflow that integrates and mirrors data that may come from multiple sources and in different formats.<sup>23</sup>

The NCS is most efficient when the communications are sent automatically. This may be perceived to be time-consuming and expensive to implement, however it is cost-effective in the long term.

### Let client choice dictate the communication channel used

Regardless of whether communications reached clients by email, post, or SMS, the NCS proved to be effective; the different channels for the delivery of the NCS did not present significant variations in terms of impact. Therefore, we recommend, that the client's preference be the key driver in determining which communication channels are utilised.

### Use any data gathering to support positive change

For around five months participants were collecting information to measure the impact of the NCS. Although this added an administrative burden, the action of monitoring gave rise to a number of positive and interesting effects.

First, it allowed participants to gather a detailed and realistic picture of the occurrence of no-shows, which raised more in-depth awareness about the problem. It also helped to debunk misconceptions to identify potential individual bias on ways staff believed clients preferred to be contacted. It also prompted actions that were not thought about before, such as deepening the communication with clients booking their first appointments.

Second, as data was discussed, and insights were gathered over time, it was also realised that more information could be collected for monitoring; for example, some participants wanted to investigate further the cause behind each individual no-show and cancellation, asking us if it was possible to extend the scope of the work.

Monitoring created a virtuous cycle which fostered eagerness to monitor more. It also served to embrace the NCS and integrate it to current business operations, as its effectiveness was made objectively evident.

23 For example, a calendar with tasks notes where all relevant staff have edit rights



## Recommendations to lead change

### Support for staff around new technology

When implementing new technology, there is value in highlighting the likely reduced future workload and the benefits of implementation. Specifically, we certainly encourage automation to manage the communication process but noted reluctance to do this in some of the participants involved in the intervention. One solution which worked was to identify tech-savvy individuals who would champion and lead the implementation of new tools and technologies, helping to build trust and confidence amongst others.

### Provide clarity on the what and the why

Lack of clarity as to how things are going to change makes it difficult for staff to identify inefficiencies, which is fundamental to smooth the implementation of new models of working. Unless the staff understand and appreciate what is being done, it is unlikely they will fully engage with the process. All staff should be aware of the changes including those who are not directly affected by it, as they may exert a push to facilitate the acceptance and implementation of changes. As part of this, it is particularly important that staff understand why they are being asked to change.



*You need to engage the team and have a conversation to work out how to accommodate the new process with their current way of working. You need to understand your staff and they need to understand what is being done*

Manager

**Frontline staff need to understand the goal and how the changes relate to that goal:**

Not everyone understood how the nudges were meant to work and were therefore more likely to not use them or amend them

Revealing Reality

### Provide adequate resources

Experimenting is essential to understanding how to integrate the new system with current business operations. Implementation of new processes does not happen overnight; every new addition introduces new problems, which must be identified and addressed throughout a process of trial and error. This requires adequate resources (people, time and money) in place as a pre-requisite to enable change initiatives.

Without having the wider infrastructure or resources, organisations may struggle to implement the intervention accurately.

Revealing Reality

### Tailor it

Adopting entirely new models of working is not always feasible without making compromises and adjustments to the old and the new together. We noted that benefits could still be realised by adjusting existing systems where an entire overhaul was not possible. Tailoring implies that staff are involved in the operationalisation of the intervention, which enables them to understand extensively how it is going to work in practice.

**Staff need to know the exact changes they need to make:**

It's important for staff implementing the initiative to know what to do similarly/differently from what they are currently doing and how their day-to-day role will change.

Revealing Reality

### Collaboration and praise

Providing praise and acknowledging success and efforts amongst staff contributes to the success of new service implementation.



*You need team work. We are very integrated in the way we work (...) we discussed together how we need to handle it. It took some time for people to understand how to make the process work, because everyone has their own ways of working (...) we built trust over time by double-checking and supporting each other.*

Debt adviser

### Hidden dynamics

Operational changes need to consider the hidden dynamics and target them first, otherwise the risk is to create more problems than solving them. For example, reducing no-shows where these are being used to catch up with workload, will result in overloading the system in the long-run. Efficient delivery models should not rely on no-shows to operate sustainably.

# The three communications

This section contains the three email communication templates and the email subject to be used in the NCS. These are designed to be used together. Depending on the waiting time, two communications may be more appropriate. Where this is the case then the second communication will require some changes to ensure the content make sense. For example, adding the implementation prompt that was unique to the third reminder. You can find a complete toolkit with additional templates for post and SMS at the website: [Moneyadviceservice.org.uk/reducing-missed-appointments-using-behavioural-science](https://Moneyadviceservice.org.uk/reducing-missed-appointments-using-behavioural-science)

The templates are designed to work jointly to build a sense of progress towards attending the appointment. Therefore, it is important to maintain consistency across all of them to help ensure clients focus only on the main call to action in each.

The table below presents the communication elements alongside our recommendations on which elements should remain fixed and where there is flexibility for them to be tailored. As a reference, the blue circles indicate where each element is used for the first time in the templates.

Communication element <sup>24</sup>	Fixed or Flexible
<b>A</b> Breaking actions into small steps	Fixed
<b>B</b> Personalisation	Fixed, should include first name and/or surname of the client and we recommend that an informal tone is used. Use "I", "you" and "we" where possible
<b>C</b> Authority and messenger –coming from the adviser or staff not by the organisation.	Flexible but we recommend that this comes from the relevant adviser, but it could come from another staff member or a specific team i.e. 'The Money Advice Team'
<b>D</b> Priming - colours and bold words	Fixed but for post communications there may be limitations preventing printing in colour
<b>E</b> Re-framing - exclude word debt	Fixed
<b>F</b> Loss aversion	Fixed
<b>G</b> Progression	Fixed
<b>H</b> Goal gradient– default ticking the first box in Step 1	Fixed
<b>I</b> Commitment effect - giving recognition to clients taking the first step	Flexible but preferred to remain
<b>J</b> One of the main barriers (collecting information) is not introduced until communication 2.	Fixed
<b>K</b> Implementation prompt – by planning how to get there in communication 3.	Fixed. It can be in communication 2 or 3 depending on waiting times
Frequency of reminders	Flexible. This is conditional on waiting times
Tone of voice	Flexible. This can be tailored based on organisational preferences but we recommend that an informal tone is used
Channel of communication	Flexible. First use the channel preferred by the client. If there is not preference, then we recommend to use emails. However, you will need to tailor to your own structure. SMS is also effective but has limitations

## To keep in mind

- Normalise the act of seeking advice and reinforce that they have done the right thing. However, be careful to avoid normalising missing appointments.
- Tailor the communications to adapt to the number being sent. However, do not overload a communication with too many actions or too much information. A key element of the communications is to break the information into small manageable steps.
- Scope to change colours in communications, for example using your brand colours. However, make sure these changes are done consistently across all communications and colours varies for each step.

## 1. Communication

**Email subject:** [ADVISER NAME] from [ADVICE PROVIDER] looks forward to seeing you on [DAY] [DATE], [TIME], [LOCATION]

---

**B** Dear [CLIENT NAME],

Thanks again for taking the time to speak to me. That first step is often the hardest, and you've already done it!

**I** ✓ **Step 1. Get in touch**

I've got you booked in for an appointment, so we can continue to work through your money issues together.

**H** Your appointment is at:

[TIME] on [DAY] [DATE]

[LOCATION]

with [ADVISER NAME]

### What do you need to do now?

**F** ☐ **Step 2. Let us know**

Our services are in high demand, so please let me know if you can't come to your appointment by email or calling [TELEPHONE].

**D** ☐ **Step 3. Start to prepare**

I'll email you in the following days with important information about your appointment – keep a look out for my email.

In the meantime, if you have any questions at all, email me on [EMAIL]

We look forward to seeing you soon.

Yours sincerely,

**C** [ADVISER NAME]  
[POSITION]  
[TELEPHONE]  
[ORGANISATION NAME]  
[WEBSITE]

[LOGO]

## 2. Communication

**Email subject:** Update! Information about your appointment with [ADVISER NAME] from [LOCATION]

---

Hi [CLIENT NAME],

How are you? Thanks that you're coming to your appointment on [DAY], [TIME], [LOCATION]

G

✓ **Step 1. Get in touch**

✓ **Step 2. Confirm you're coming**

**What do you need to do now?**

□ **Step 3. Start to prepare today**

It's less than [NUM] weeks until your appointment! To make sure you get the most out of your appointment you need to bring 2 types of documents.

J

**What 2 documents do you need to gather now?**

Bring these so we can get a full sense of your money issues and help you the best we can.

**1. Proof of income – bank statements or wage slips**

Covering the last 3 months.

★ **Tip!** If you don't have internet banking or a printer, go into your local bank- they will print a copy for you.

**2. Letters from people you owe money to**

The most recent letters and emails sent to you about your money issues.

I'll **contact you** soon to see how you're getting on.

Speak soon

[ADVISER NAME]

[POSITION]

[TELEPHONE]

[ORGANISATION NAME]

[WEBSITE]

[LOGO]

### To keep in mind

- **J** Listing only the necessary documents. We recommend a maximum of three, which correspond to the number usually asked by the participants.
- If this is your last communication, you will need to add information on how to get to your location.
- If this is your last message and you are not sending a text message before your meeting you will need to edit the last sentence in the communication.



### 3. Communication

**Email subject:** [NUMBER] days until your appointment at [LOCATION] - are you coming [CLIENT NAME]?

---

Hi [CLIENT NAME],

How are you? Your appointment is in less than [NUM] days so I just want to check you are coming and that you know where to go.

Your appointment is at:

**[TIME] on [DAY] [DATE]**

**[LOCATION]**

with **[ADVISER]**

K

How do you plan to get here?

Most of the people I work with plan their journey with Google maps. [Click HERE to plan yours now.](#)

#### What you have already done

✓ **Step 1. Get in touch**

✓ **Step 2. Confirm you're coming**

✓ **Step 3. Start to prepare today**

#### What 2 documents do you need to bring?

##### **1. Proof of income – bank statements or wage slips**

Covering the last 3 months.

★ **Tip!** If you don't have internet banking or a printer, go into your local bank- they will print a copy for you.

##### **2. Letters from people you owe money to**

The most recent letters and emails sent to you about your money issues.

I'm looking forward to seeing you - a problem shared is a problem halved after all.

See you soon,

[ADVISER NAME]

[POSITION]

[TELEPHONE]

[ORGANISATION NAME]

[WEBSITE]

#### To keep in mind

- **K** Add the hyperlink to the appointment location
- Remember that the list of documents here is the same as the previous communications.
- The phrase of “- a problem shared is a problem halved after all” you can decide whether to keep or amend it.

# Research methodology

Before the intervention MaPS visited all participants to run sessions on co-design the implementation and behavioural change seminars. MaPS kept regular communication with the staff responsible for completing the monitor form to track the outcomes. Two months after the intervention ended MaPS visited participants and conducted face to face interviews with staff. The objective of this post intervention visits was three-fold; first to assess the quality of the monitoring form data used to quantify the impact of the NCS, second to find out what they are doing now the intervention had ended, and finally to gather their views on whether rolling out the NCS would be beneficial and if so, how that could be done.

Research agency Revealing Reality (RR) was appointed to gain in-depth insights on the implementation of the NCS. The theory of change model for evaluating the intervention was developed working in collaboration with MaPS. RR's implementation evaluation involved place-based observation and face-to-face interviews with staff and 15 client telephone interviews.

Since participants have incorporated different processes to deal with the problem we applied a quasi-experiment approach with no randomisation.<sup>25</sup> To test the impact of the intervention we compared intervention data against pre-intervention data. Staff surveys were used to capture the expectation before the intervention and perception during the intervention.

25 The ideal method of evaluation would be through a random control trial (RCT) within a participant's clients. However, that might not always be feasible given the added complexity in its implementation at participant level or low number of clients of each testing group.

This report has been prepared by the Money and Pensions Service. The report presents a new service communication based on behavioural science to reduce missed attendance to debt advice sessions.

For more information about this resource please contact  
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Get in touch with MaPS to find out how you can test the  
impact of applying the NCS in your communications.

[innovatingtogether@maps.org.uk](mailto:innovatingtogether@maps.org.uk)

[MoneyAndPensionsService.org.uk](https://MoneyAndPensionsService.org.uk)



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