

GET MONÉYSMART

Winner – World Behavioural Science ‘Nudge’ Awards 2015

Brief

ICE was commissioned to raise awareness of the savings and health benefits that can be achieved by making small, incremental changes to unhealthy lifestyle behaviours, specifically looking at reducing spending on smoking, alcohol, takeaways, shisha and fixed-odds betting terminals (FOBTs).

The programme supported collaboration between Rochdale Borough Council and local social housing providers - Contour Homes, Great Places, Regenda, Symphony Housing, Rochdale Boroughwide Housing, St Vincent and the Guinness Partnership. It was set against the introduction of Universal Credit.

The project had to integrate across housing, health and social care, and needed to meet the following outcomes:

Housing Associations’ need to:

- Support their tenants so they don’t fall into arrears
- Support them to pay their rent directly
- Reduce spending on non-essential things
- Fulfil their social responsibility to support the welfare of their tenants
- Protect income of the housing association to avoid risk
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As well as the Public Health team’s need to:

- Improve the health and wellbeing of the local population
- Reduce unhealthy behaviours.

The programme was set against the backdrop of the government’s latest welfare reforms and introduction of Universal Credit.



These are expected to have a significant impact on those residents identified as being most vulnerable and socio-economically disadvantaged across Rochdale, including:

- South Asian communities experiencing social deprivation (C2DE grades) aged between 26-35 years old
- Older residents of working age (aged between 50-68 years old) living in low-rise social housing estates with high unemployment
- Vulnerable young parents aged between 16-30 years old who are receiving welfare benefits
- Urban areas around town centres of Rochdale, Heywood and Middleton.

The campaign aimed to positively influence the lifestyle choices and spending decisions of target groups by engaging, educating and empowering them to make changes across multiple unhealthy behaviours (smoking, alcohol, takeaways, shisha and fixed-odds betting terminals) that would benefit them financially, as well as benefitting their wider health, wellbeing and happiness.

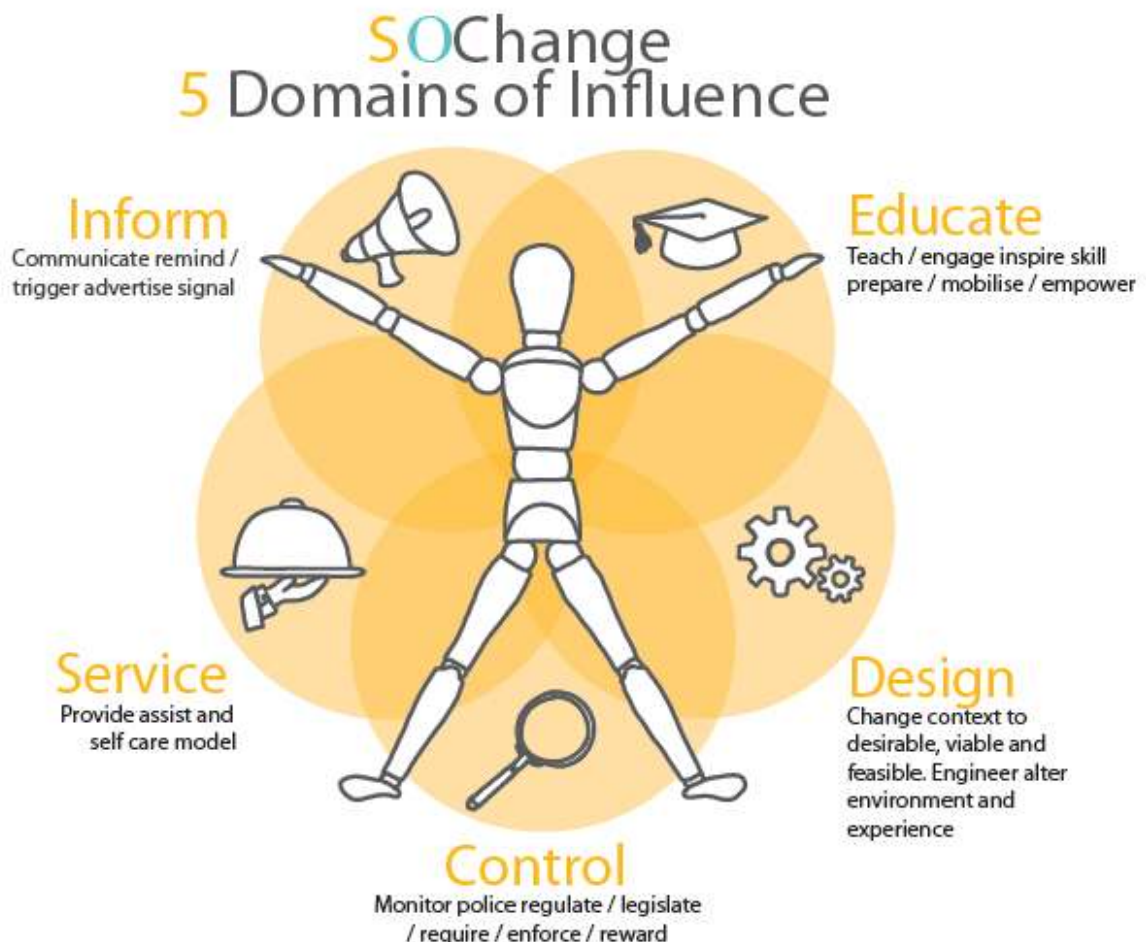
Our approach

Multiple unhealthy lifestyle behaviours were targeted simultaneously – known as ‘behavioural clustering’ – as it was shown that lower socio-economic and educational groups are five times more likely to engage in a number of unhealthy behaviours (the King’s Fund, 2012). For example, 40% of FOBT players are current cigarette smokers, and 75% are regular drinkers (NatCen, 2013). Therefore, the campaign took a more integrated and holistic approach to behaviour change – moving beyond a traditional siloed approach of tackling individual lifestyle risks one at a time – allowing us to encompass multiple unhealthy behaviours.

Our research specialists used a range of insight collection methods to help put ourselves ‘in the shoes’ of the target audience and to better understand why they engaged in these unhealthy behaviours and spending habits, including:

- Desktop research and literature reviews of existing insight into smoking, alcohol, takeaways, shisha and machine gambling behaviours
- Focus groups with regular cigarette smokers, increasing/higher risk drinkers, fast-food consumers, shisha smokers, and FOBT players
- One-to-one depth interview (face-to-face) with a recovering gambling addict
- Ethnographic observational research of FOBT players in betting shops across Rochdale town centre.

ICE used our SO change model to determine the best possible interventions to support these audiences.



We considered and tested a range of ideas with the target audience that would create nudges towards considering a change in lifestyle - looking at factors related to 'inform, educate, design and assistance' as critical components of both communications and face-to-face interventions. For example:

- We selected communications channels that were being accessed by each group and tested where and how they would be receptive to hearing our messages
- We recognised the contribution and importance of community organisations in delivering the message, acting as influencers who could encourage and support individuals face-to-face. They told us they needed consistent and practical tools to share the message convincingly. We also recognised that the council was already in contact with a high proportion of the audience, so we were able to supply staff with training and information that would support them to help citizens directly and add the campaign messages into everyday conversations
- In recognition that our insights told us that the audience would respond well to 'people like me', we looked at how case studies could be conveyed in an honest and impactful way. Videos were selected by both stakeholders and the target audiences as the best way to do this, particularly when shared via popular social media channels such as Facebook. We knew that we could reach more people using a viral tool than, for example, more traditional tools such as delivering a talk at a community event.

Social marketing specialists from ICE then created a multichannel social marketing campaign, 'GET MON£YSMART', designed to engage, educate and empower the target audience to make small, incremental changes to unhealthy lifestyle behaviours that would benefit their finances, health and wellbeing.

The campaign involved:

- A grass roots network of more than 200 'GET MON£YSMART' advocates (e.g. financial inclusion champions, community dieticians, neighbourhood officers, health trainers, family advocates and other frontline workers) delivered face-to-face interventions with local communities – 'on their terms, on their turf'. Advocates adopted motivational interviewing techniques and strengths-based conversations to elicit motivation within individuals to make healthy lifestyle changes
- Print materials (posters, packs, point-of-sale displays, etc.) were distributed to over 200 local delivery partners, including Rochdale District Citizens Advice Bureau, Shelter, Barnardo's, Rochdale Foodbank, Rochdale & District Mind, Manchester Credit Union, Pennine Acute Hospitals NHS Trust and many local housing associations, colleges, charities and community champions. The materials were then displayed and handed out to target groups across Rochdale to promote the campaign, signpost people to local support services and provide free, impartial money advice. 'GET MON£YSMART' packs also included easy-to-use budget planners to help increase people's behavioural control and self-efficacy to better manage their money
- Social media, including a Facebook page and targeted video ads of local residents (peers) sharing their own money saving tips and real life stories of making healthy lifestyle changes, helped to connect and resonate with the target audience on a deeper, more emotional level than print, as well as challenging perceived social norms and negative stereotypes (www.facebook.com/getmoneysmartrochdale).

Results

The campaign ran for a four month period from September to December 2014, targeting the build up to Christmas - when people are most susceptible to overspending and resorting to credit. The campaign was then extended into 2015 and through to the summer of 2016.

An on-street evaluation survey was conducted in mid-November 2014 – approximately two months after the campaign launched - to give sufficient time for the campaign to take effect and for the target audience to make lifestyle changes.

The campaign has been a great success for all involved and **received the top award at the inaugural World Behavioural Science (Nudge) Awards in 2015.**

When asked *‘Have you done anything to save money or change how you spend/manage your money as a result of the campaign?’*, **almost a quarter (22.9%) of survey respondents said that they had made actual changes to their behaviour, such as spending decisions, lifestyle choices and budgeting.**

This rose to over three quarters (78.6%) when the population was surveyed at the conclusion of the campaign in 2016.

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