

How to increase take-up

of programs and services using behavioural insights

Addressing the barriers to participation in programs and services can increase their potential impact and return-on-investment.

Take-up of government programs and services is often lower than expected, even for cash programs where benefits would appear obvious.¹ Behavioural insights can help by addressing some of the main barriers to participation: lack of awareness; the gap between intentions and actions; underestimating the benefits; and the many demands on people's time and attention which limit their ability to engage.

Change the default

Many of our decisions are made through inaction. Therefore, defaulting people into beneficial programs or services – with the choice to opt out – can significantly improve take-up.² There are a few ways to do this depending on the context and ethical considerations:

Automatic enrolment can be very successful, especially for one-time decisions, but it should be used carefully and only when the program or service is beneficial and publicly supported. In the US, school district leaders predicted that defaulting parents into an educational service and informing them via SMS that they could opt-out would increase take-up by 26 percentage points. In fact, it increased take-up from <1% to 95%.³

Softer defaults: When it's not feasible to default people directly into a program or service, it may still help to default them into a phone call or appointment to discuss their choice. The Singapore Government more than doubled attendance at a retirement planning service by informing eligible citizens that an appointment had been reserved for them in a specific month, during which they could then select a specific time ('We have reserved a place for you at the CPF Retirement Planning Service in [month]. Call [number] to confirm your appointment with us').⁴

Active choice: If a default isn't appropriate, including both 'yes' and 'no' checkboxes when offering a program or service can lead to higher take-up. Active choice is effective because it prompts people to consider the costs of remaining with the status quo and encourages action to avoid regret. Taking this further, highlighting the costs of the non-preferred choice – called an enhanced active choice – can bring about even better results. A US lab study asked participants about getting a flu shot in three different ways and found take-up increased from 42% to 62% with an active choice, and to 75% with an enhanced active choice.⁵

Figure 1. Three choice descriptions tested in a US study about getting a flu shot

		Take-up
Opt-in	<input type="checkbox"/> Place a check in the box if you will get a flu shot this Fall	42%
Active Choice	Place a check in one box: <input type="checkbox"/> I will get a flu shot this Fall <input type="checkbox"/> I will not get a flu shot this Fall	62%
Enhanced Active Choice	<input type="checkbox"/> I will get a flu shot this Fall to reduce my risk of getting the flu and I want to save \$50 <input type="checkbox"/> I will not get a flu shot this Fall even if it means I may increase my risk of getting the flu and I don't want to save \$50	75%



Reduce hassle

Reducing the number of small hassles involved in engaging with a program or service can have a disproportionately large impact on take-up.

Cut steps: Remove every unnecessary click, page, and piece of information required to participate. The Dutch Government increased the number of companies that downloaded an individual feedback report on their energy consumption from 14% to 46% by shortening the email invitation and providing a direct link to the secure website rather than to a homepage where users had to find the login screen via a menu.⁶

Pre-fill information: During an application, try to reuse information that customers have previously provided. In the US, low income high school seniors were more likely to complete two years of college, going from 28% to 36%, when their family's tax agent pre-filled their application for student aid with tax return data, compared to just providing advice about the aid program.⁷

Easy instructions: Once you're confident that your sign-up process is as streamlined as possible, make it clear to people what they need to do and how they need to do it. In the UK, providing parents with a checklist of items needed to complete the online application form for childcare subsidy increased the application rate by 13% compared to the standard offer letter.⁸

Personalise the invitation

People are more likely to respond to opportunities that they perceive are tailored to their needs or not available to others.⁹

Unique offer: Tell recipients why they have been invited to participate in your program or service. In the UK, an email telling businesses they had been chosen to receive information about the government's Growth Vouchers scheme, increased website visits from 1.6% to 2.4%.¹⁰

Highlight customer benefits: Understand what your customers value in order to offer benefits, rather than just generic features of your program or service. A US study found that applications for cash assistance for low income workers increased from 17% to 31% when the letter to eligible taxpayers highlighted the amount they could expect to claim ('You may be eligible for a refund of up to \$5,751').¹¹

Support follow-through

People often want to take up programs or services but procrastinate or forget. Bridging the intention-behaviour gap can increase participation.

Encourage planning: Ask customers to think about when, where and how they will perform the necessary steps to participate. At a large US company, 6.2% of employees who were sent a reminder letter to schedule a bowel screening appointment obtained a colonoscopy. This rose to 7.2% among employees who were also given a yellow sticky note with blank lines to write down the doctor, clinic, and date of their appointment.¹²

Reminders: Repeated contact through various channels can be useful to increase attendance after people have enrolled in your program or service. New York City residents enrolled in a cash assistance program were four to six percentage points more likely to attend an optional meeting when they were sent an invitation by postcard and text message compared to just the postcard.¹³

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