An Immersive Program for Teaching Behavioral Design

ideas**42**

Putting behavioral science in the hands of practitioners

Financial capability non-profits offer a number of supportive services to their clients, from enabling savings and building credit to housing assistance. However, these organizations face a variety of challenges to designing effective products and services that are easy and intuitive for clients to fully utilize. Behavioral science and the emerging practice of behavioral design offer powerful tools to solve these problems. During the Behavioral Design Project for Promoting Financial Health, 11 organizations learned about behavioral science and then applied these insights to their supportive programs and services over 18 months. These financial innovators' new behavioral design knowledge and skills will supercharge their efforts to promote financial health among their clients long after our engagement together ends.

Creating an Avenue for Using Behavioral Science

Non-profits provide essential supportive services to millions of Americans. But the practitioners who make this impact possible may be frustrated by problems like low uptake of services or clients' failure to follow through on necessary steps. Fortunately, decades of academic research in behavioral economics and psychology can shed light on why these problems might happen—and pave the way to designing programs for the ways people really behave.

But simply reading about behavioral science or taking a one-time training isn't always enough to enable an organization to apply behavioral insights effectively. That approach can lead to a few organizational changes that address surface-level issues without ultimately resolving the source of the problem, or may lead to a replication of a behavioral concept that worked in one context but has no effect or even causes harm in another. There is also the challenge of prioritizing behavioral design while juggling multiple important initiatives. As such, toolkits and user guides are frequently downloaded with the best of intentions, only to be left cold on the desktop as more urgent work priorities take precedence.

We created The Behavioral Design Project for Promoting Financial Health, supported by JPMorgan Chase & Co., to equip financial capability organizations with the skills they need to use behavioral insights for social impact. The immersive, coaching-oriented program was designed to circumvent these common barriers and prepare organizations to tackle their clients' problems more effectively than ever before.

Highlights

▸ Non-profits often seek to change their clients' behavior—especially to help clients improve their financial or physical health.

▸ Behavioral science offers a compelling solution, but one-time trainings don't always give staff everything they need to act.

▸ Immersive behavioral design coaching can extend the impact of behavioral science on non-profits' operations and clients' lives.

A Program Geared for Long-Term Success

The Behavioral Design Project was an 18-month program during which 11 organizations learned and applied insights from behavioral science to their programs or services. Because we know that information alone isn't enough to spark action, this program included three in-person workshops, more than 15 hands-on activities, two webinars, ongoing written feedback, and more than 100 coaching calls.

The three workshops helped participants develop key skills and were followed by periods when they could put those skills into practice at their organizations. During the first event, participants learned an important foundation for their work: how to identify a problem, apply behavioral insights to it, and conduct rigorous on-the-ground research to confirm the problem was really affecting clients. They then had six months to define and learn about the problem they wanted to tackle, with extensive coaching from ideas42 along the way. At the next workshop, participants learned how to use their findings from on-the-ground research to design solutions, as well as how to lead brainstorming sessions and conduct rapid prototyping and user testing. This was followed by more independent work and coaching. Finally, during the closing event, ideas42 team members led discussions on next steps for participants to continue using behavioral design at their organizations. Because our objective was for participants to be able to leverage behavioral strategies even after the program ended, we invited a panel of champions of the behavioral approach to the final event to discuss lessons and tactics from their own work. Participants also had the opportunity to present their design solutions—and the challenges they encountered along the way—to foster a shared learning experience.

All of the events, coaching calls, and webinars taught skills participants could put to use immediately in their own work. Real-time, customized feedback from ideas42 enabled them to learn by doing. By creating a structure of feedback and support, The Behavioral Design Project sought to go beyond a traditional workshop approach to learning and, instead, fully immerse practitioners in behavioral design within their own contexts.

While each organization tackled a problem unique to their organization, their insights about what it means to use behavioral science in the real world have wider applications. That's why to expand the reach of this project we wrote two case studies (read our first case study here and our second case study here) and held a virtual panel discussion with four Behavioral Design Project alumni to share some of the takeaways participants gained with other practitioners.

Lessons for Today, and Tomorrow

The Behavioral Design Project impacted participating organizations in more ways than one. As expected, they applied their new skills to better understand their programs and design solutions to solve behavioral problems. Some changes participants made to their programs have already improved their clients' financial well-being. "The changes we've made will help us make our process more efficient," one participant explained, "and will lead to an enhancement in scale, volume, and impact."

But what is most promising is what we heard about the participants' long-term vision for using behavioral design. It became clear that the scope of impact of an immersive program like this is not limited to solving a single problem. Across the board, participants said they see problems ripe for behavioral design "everywhere" now. One participant explained, "this type of design process has to be integrated into our organization as a whole. It's not the kind of change that will happen overnight, but participating in the Behavioral Design Project means we've used this framework enough [to know how to integrate it]."

As is often part of our process, we have gathered feedback to create an even more impactful program. For example, participating organizations that repeated parts of the training found that it strengthened their understanding of the methodology and concepts. This suggests that future programs should include multiple opportunities to practice the behavioral design process, particularly as the problems participants tackle become more complex. In addition, implementing behavioral design requires getting buy-in at multiple levels, which can be challenging. Future initiatives could also expand the role of ideas42 coaches to support participants' conversations with colleagues and partners about behavioral design. We also found that many organizations could benefit from evaluation capacity building. Future iterations could incorporate support for organizations that want or need it, ranging from helping organizations improve their data collection practices to teaching participants key analytics skills.

Laying the Groundwork for Spreading Behavioral Science Farther

The Behavioral Design Project was as intensive as it was innovative. Rather than simply recommending common "nudges," we coached participants through the behavioral design process, immersing organizations in a critical examination of their context aimed at producing real solutions. This approach posed far more challenges to participants than traditional partnerships, but each challenge helped them learn and find success. One participant noted that, while other partnerships have led to faster results, those programs "fell far short of the exploration of our organization's context and behavioral design knowledge." He added, "the learnings I gained from the experience exceed the finished product."

The materials and lessons from this project can serve as foundations for making behavioral design a ubiquitous tool for improving programs, products, and policies. This means The Behavioral Design Project represents a powerful means to scale the use of behavioral science for social impact.