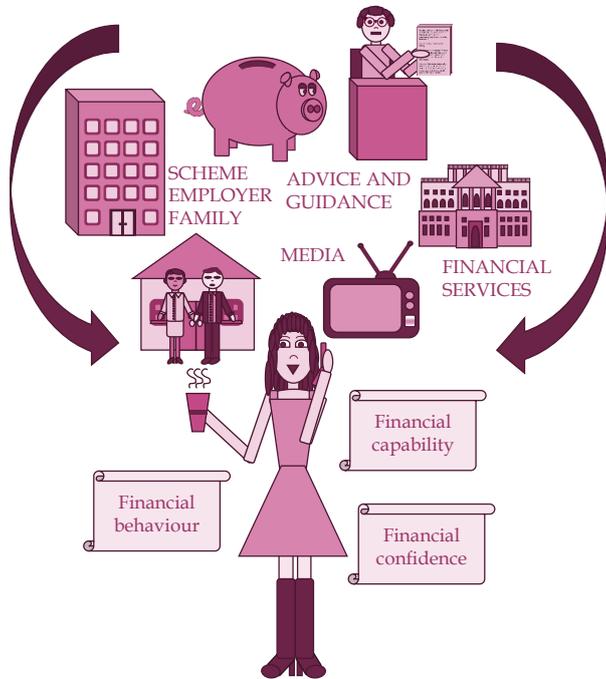


Behavioural interventions are most effective when....

...they take place during **teachable moments**, are relevant to goals and allow for simple, practical actions...

...needs, circumstances and goals are taken into account. Generally these require human contact through **face-to-face**, telephone, or web-chat...

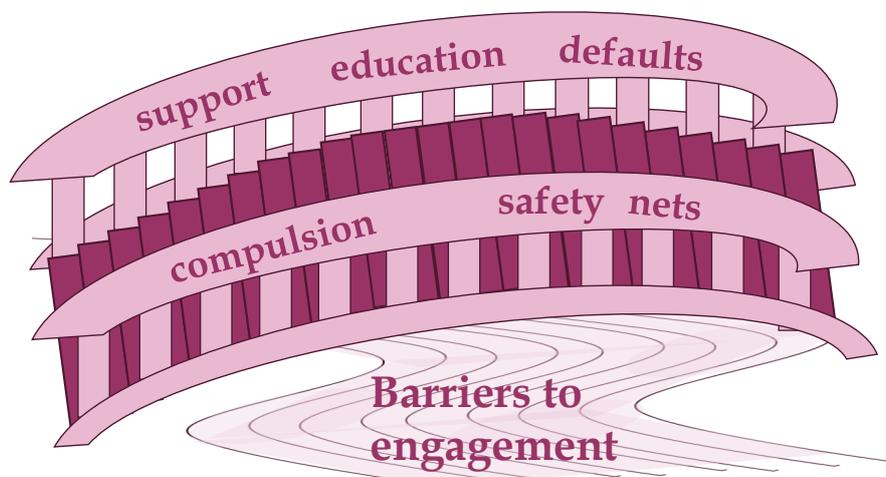


...and they take into account varying **financial capability**, personal circumstances, cultural attitudes, income levels, gender, and age.

Behavioural interventions are least effective when....

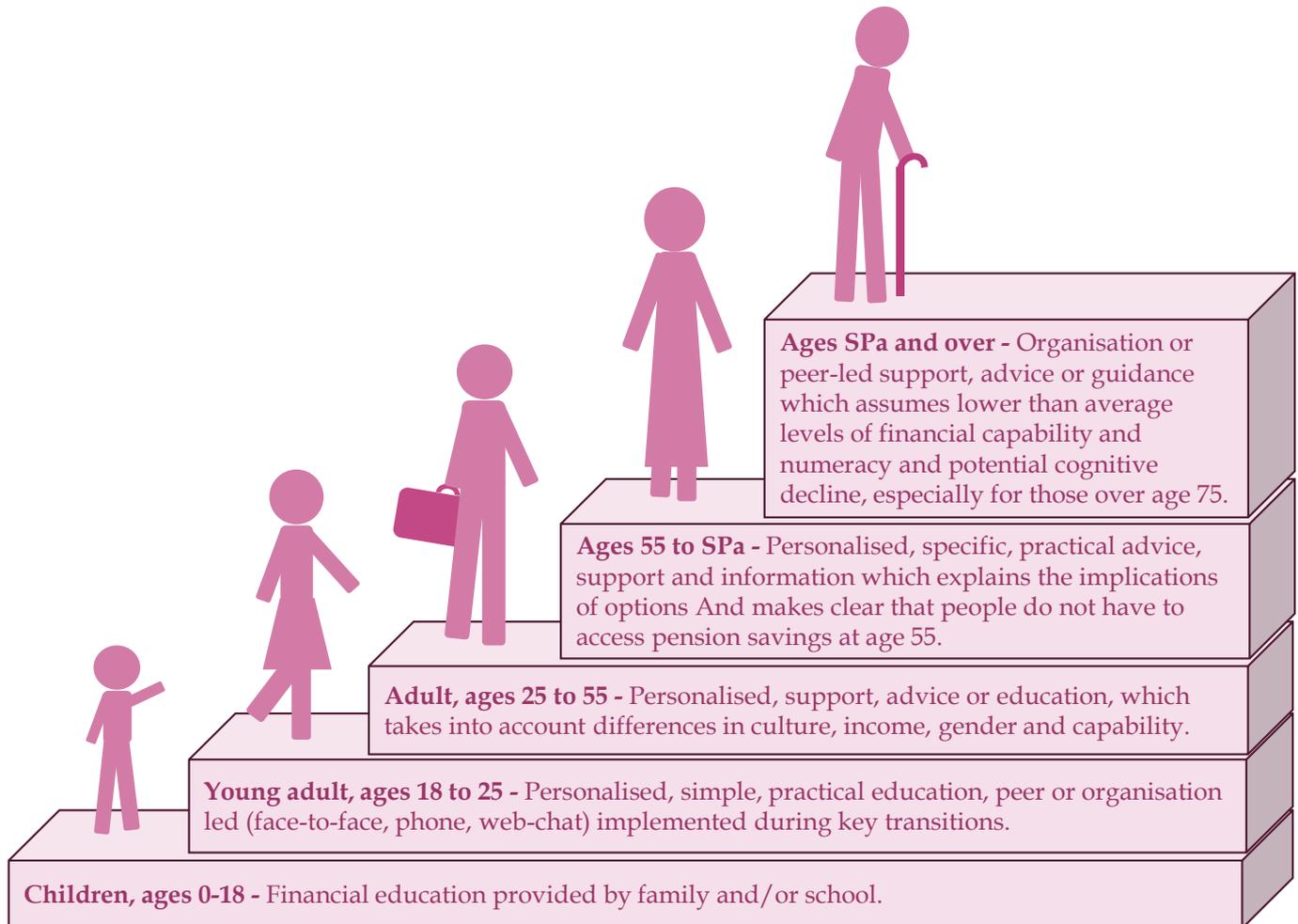
...directed at those in severe deprivation and/or struggling with immediate issues such as homelessness, domestic violence, or addiction ...

...aimed at those with low levels of financial capability unless accompanied by support to make decisions or measures to build up financial capability.



For many marginalised people, safety-nets such as means-tested and disability benefits, are the main sources of income during working life and retirement. Defaults and compulsion can stop those with low financial capability losing out in the short term and education can help raise capability over the long term.

Optimal interventions vary throughout the life course...



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