

Texting Playbook:

# Basics of Texting Safety Net Clients

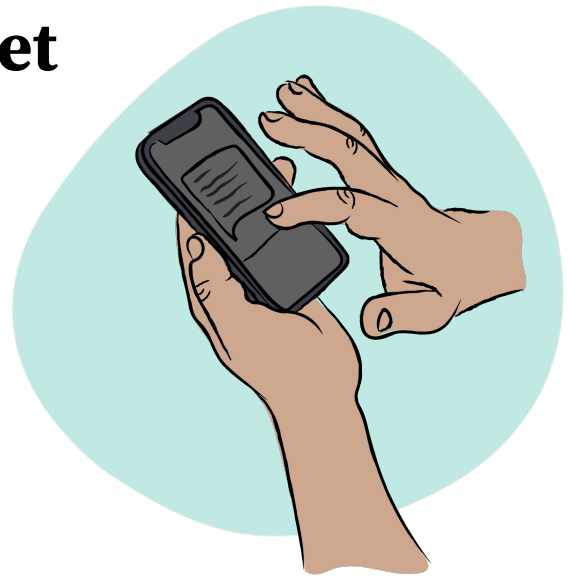
A Code for America Resource  
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**CODE** *for*  
**AMERICA**

# Texting in support of a human-centered safety net

A human-centered safety net is simple, accessible, and easy for people to use. When delivered effectively, a human-centered safety net can have a transformative impact on people's lives.

Texting is an integral tool to delivering public benefits in the digital age. Our experience has shown that applicants to and clients of safety net programs overwhelmingly prefer electronic communications over traditional mail, with most relying solely on their mobile phones.



Code for America has sent text messages to benefits applicants all over the nation to better understand the role texting can play in ensuring benefits are delivered to those in need. Texting is a cost-effective way to improve outcomes and ease communication burdens for both clients and caseworkers.

## About the Texting Playbook

We've created this guide to help state agencies understand the benefits and impact of using texting to communicate with residents. This playbook provides clear steps to get started with texting outreach.

### *Texting by the numbers*

- In Louisiana, we tested reminder texts to 108,000+ clients across Medicaid, Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), and Women, Infants, Children (WIC), which led to up to an **80% improvement rate in renewals.**
- GetCalFresh, our digital California food assistance application assister, helps increase SNAP application approval rates by reminding people of the steps required to complete the process, including the need to interview, submit documents, and fill out renewal reports. Applicants who received interview reminders from GetCalFresh were **55% more likely to complete their interviews!**

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## About the Code for America Safety Net Innovation Lab

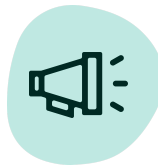
Code for America’s [Safety Net Innovation Lab](#) is a groundbreaking, multi-year initiative that seeks to transform America’s safety net by permanently removing barriers to enrollment and utilization of public benefits. Through 2028, the Innovation Lab will work with 15 states to reach 13 million people and unlock \$30 billion in benefits in the areas of food assistance, health care, and other basic needs. To achieve these goals, the Innovation Lab partners shoulder-to-shoulder with government agencies and community organizations to reimagine government service delivery and promote the uptake of practices that enable equitable, easy-to-use, human-centered systems built for the digital age.

# Getting Started: Texting applicants and clients

Code for America’s government agency partners often ask, “What kind of text messages should we be sending?” **To get started, we recommend sending two types of one-way texts, both of which can be thought of as “nudge” texts. These include:**



**Reminder texts**  
to applicants and clients



**Outreach texts**  
to ensure residents are aware of other  
benefits for which they are eligible

Nudge texts are personalized messages designed to improve outcomes. They can be an effective tool to encourage clients to take action. They often take the form of reminders, which are sent to a mobile phone to help the recipient remember something, usually an appointment or a next step. These can be used instead of, or in addition to, a phone call or traditional mail.

We do not believe that two-way texting—in which the state can send texts to clients *and* clients can respond—is necessary to get started. Two-way texting can be developed later.



# 1. Reminder texts to send



## A. Reminder to complete an application or take action

These messages can be prompts to remind people they need to take action to complete an application, such as submit outstanding documents. In some cases, it can even help them realize more needs to be done before their application is considered complete. We've seen that reminding individuals can lead to a 49% increase within 48 hours of submitting an application and a 9% increase overall in clients who submit verification documents, ultimately increasing approval rates for eligible applicants and the number of people who successfully enroll and maintain benefits.

### Example reminder message

**Hi Jane, this is a friendly reminder to submit your CalFresh documents. It's easy!  
Go to <https://www.getcalfresh.org/en/docs>. You may need to submit the following proof:**

- **Identification**
- **Job income from the last 30 days**

### Things to include

- A short message
- The individual's preferred name
- A clear call to action
- A link that directs the client to complete the call to action, i.e. submit documents or complete application
- A list of outstanding documents (if applicable)
- Clear directions for next steps

### Timing and frequency

- First text: Send the day after an application is submitted.
- Follow up texts: Send up to two more reminders (3-10 days after application submission) if verification documents have not been received.
- Send another similar reminder message following an interview if there are additional documents needed.



## B. Appointment reminders for upcoming interviews

Sending a text message reminder about an upcoming interview can increase the number of kept appointments and answered phone calls. In Louisiana, we saw improvements of up to 80% for WIC appointments and 12% for Louisiana’s TANF program, the Family Independence Temporary Assistance Program (FITAP), when we sent text message reminders about an upcoming interview to those who opted in. We have also found that you can increase the likelihood of clients’ attendance by reminding them of the location and timing of their interview. For example, applicants who received interview reminders from GetCalFresh were 55% more likely to complete their interview. These messages should also include information about what clients need to bring and how they can reschedule, if necessary.

### Example interview reminder message

**Your WIC certification appointment is 11/21 at 9:30 AM. The office is located at 1234 First Avenue, 2nd Floor. You’ll fill out paperwork, talk to a health educator, and get food vouchers. It should take under 2 hours. Bring your child (or proof of pregnancy), your Medicaid card (or other proof of income), and your ID. If you need to reschedule or have questions about what to bring, call 555-555-5555.**

Things to include	Timing and frequency
<ul style="list-style-type: none"><li>• The date, time, and location of the appointment</li><li>• A short description of what to expect at the appointment, including the length</li><li>• A list of things to bring to the appointment</li><li>• Contact information for questions</li><li>• A way to reschedule</li></ul>	<ul style="list-style-type: none"><li>• First text: Send a text one week in advance of their appointment.</li><li>• Follow up text: Send a reminder a day ahead of the appointment.</li></ul>



## C. Benefits renewal reminders

We've found that many people don't know that they need to renew their benefits. For example, when we surveyed CalFresh clients, more than two-thirds of clients who didn't successfully renew didn't know they had to—while **over half** of individuals who leave the program continue to be financially eligible. As a result, many individuals re-enroll, creating more work for both clients and caseworkers. Sending reminders when renewals are due can be a powerful intervention that ensures people don't lose benefits for administrative reasons. These reminders are also effective at reducing churn costs to both agencies and clients.

### Example renewal reminder message

**Hello Jane, from the GetCalFresh.org team: To avoid losing your monthly CalFresh benefits, you must complete an update (SAR7) as soon as you can. It's required even if you have no changes to report. It takes most people 5 minutes to complete. You can do it now at: <https://www.getcalfresh.org/u/roq1dv>**

Things to include	Timing and frequency
<ul style="list-style-type: none"><li>● Identify the sender</li><li>● A clear notification that alerts the client they are at risk of losing benefits</li><li>● A clear call to action about what needs to be completed to ensure renewal</li><li>● A description of what to expect (like length of time to complete)</li><li>● Any deadlines</li><li>● A link to where they can renew</li></ul>	<ul style="list-style-type: none"><li>● First text: Send the first reminder about a month in advance of a client's renewal deadline.</li><li>● Follow up text: Send up to two additional reminders before the deadline to people who have not yet completed their benefits renewal reporting.</li></ul>

## 2. Outreach texts to send



### A. Outreach to support cross-enrollment

Outreach messages notify people enrolled in one benefits program that assistance may be available to them via another. For example, in California, we sent an outreach message to GetCalFresh recipients to let them know that they may be eligible for tax credits, such as the Earned Income Tax Credit (EITC), if they filed their taxes.

Example reminder message	
<p><b>Hi John, this is Gwen from GetCalFresh. We believe you have a tax credit that belongs to you. It's easy to file to get your money! If you haven't filed your taxes yet, you can do it online for free. Visit <a href="https://www.getyourrefund.org">GetYourRefund.org</a></b></p>	
Things to include	Timing and frequency
<ul style="list-style-type: none"><li>• Identity of the sender</li><li>• A short message</li><li>• The individual's preferred name</li><li>• A clear call to action</li><li>• A link to that directs the client to complete the call to action, i.e. submit documents or complete application</li></ul>	<ul style="list-style-type: none"><li>• Send a maximum of two messages per month.</li></ul>

You can read more about our experiments with message content and the most effective ways to increase uptake [here](#).

## 3. Other texts to send

These are a few examples of the types of text messages that have the biggest impact on client and agency outcomes. As you develop your texting program, there are additional use cases that you may consider exploring—such as confirmation messages when applications or documents have been received, notification of benefits approval or discontinuance, and brief surveys to get feedback from participants.



# Text frequency



## More messages are better:

We know that some agencies are hesitant to send too many messages, but in our experience, we have found it is often better to err on the side of more messages than necessary. Many people receive messages at times when they aren't able to take action, so an additional reminder can often be helpful.

# Message length and language

## We recommend:

- Limiting messages to 320 characters or less to ensure deliverability and improve user experience.
- Using simple, clear, and concise language. Avoid jargon and aim for a sixth-grade reading level. We use the [Hemingway Editor App](#) to confirm the reading level of our messages.
- Developing text messages in multiple languages (ideally, all threshold languages). The messaging language should match the recipient's preferred language. You can collect the recipient's preferred language on the application form. We recommend confirming the translations are accurate by testing them with users.



## Message content

In our work with states, here's what we have found to be consistently effective across contexts:

- Use the person's first name in the message. We've seen a nearly 25% increase in response rates when we do.
- Identify the sender to help convey legitimacy and safety.
- Clearly communicate the action you would like the message recipients to take. For example, make it clear that you are asking them to submit an application, upload verification documents, attend an interview, submit a change report, etc.
- Include links and any other essential information that will make it easy for clients to take action:
  - Tip: Send a **customized list of documents** to clients. In our work on GetCalFresh, we found that this results in a 6% increase in document submissions within 24 hours of the client receiving the message.
- Use plain, direct, professional language. This works better than language that is overly casual or colloquial. Using emojis has not had an effect in our tests.

This text explains to clients why it's important to complete the form and combats the myth that they don't have to take action because nothing has changed.

1. Hi Jane,

3. This is a friendly reminder to fill out your SAR 7  
status report. Submit it by August 11 to make  
4. sure you get your benefits on time next month.  
It's required even if you have no changes to report.

Do it online at

5. <https://www.getcalfresh.org/u/roq1dv>

Best,

2. The GetCalFresh Team

6.

1. Using their first name builds credibility
2. Identifies where the message is coming from
3. Clearly communicates the action they need to take
4. Includes a sense of urgency to complete before next month
5. Includes shortened, direct links
6. 281 characters falls under the maximum limit of 320 characters

## Other tips

Different messages are effective at different points in the benefits journey and with different clients. Our experiments have shown that using the following phrases are at least *sometimes* effective. However, we do not recommend combining all these terms into a single message. Simple messaging is **more effective** than complex messaging, particularly for lower income clients, who often face increased stressors. Additionally, not all of the below recommendations work equally well across all contexts and benefits programs.

Tip	Example Language
Use an imperative voice and convey a sense of urgency.	“You must complete an update as soon as you can.”
Let people know what to expect.	“It takes most people 5 minutes to complete.”
Emphasize convenience.	“It’s easy!”
Leverage the principles of <b>loss aversion</b> and use the phrase “to avoid losing” benefits instead of “to keep getting” in renewal reminder messages.	“Avoid losing your benefits by..”
<p>Create a sense of <b>psychological ownership</b> by framing benefits as already belonging to clients. Using phrases like “belongs to you” and referring to it as “your money” creates a greater sense of ownership of these benefits, reducing people’s aversion to asking for help.</p> <p>For more information, read our report on <a href="#">Encouraging Uptake of Benefits with Psychological Ownership Messaging</a>.</p>	<p>“We believe you have a cash benefit that belongs to you. It’s easy to file to get your money!”</p>

Hello John, this is Gwen from GetCalFresh. We believe you have a cash benefit that belongs to you. It’s easy to file to get your money! If you haven’t filed your taxes yet, you can do it online for free. Visit [GetYourRefund.org](http://GetYourRefund.org).

An example of a short, simple outreach message that creates a sense of psychological ownership while using plain language.

Hi Jane,

This is a friendly reminder to fill out your SAR 7 status report. Submit it by August 11 to make sure you get your benefits on time next month. It's required even if you have no changes to report.

Do it online at  
<https://www.getcalfresh.org/u/roq1dv>

Best,  
The GetCalFresh Team

An example of a GetCalFresh message that includes loss aversion language and a deadline to convey a sense of urgency. This message falls under the recommended maximum length of 320 characters.

As your texting program is established, we recommend experimenting with different message variations to identify what is most effective for your benefits program, at different points across the benefits journey, and for the different populations of clients you are trying to reach. For more on how to evaluate the impact of your texting program, see Section 2 of [Using Text Message Outreach to Reduce SNAP Churn](#) from the Beeck Center for Social Impact & Innovation and Benefits Data Trust.

## Why invest in texting?

### Texting saves money and time

Texting can reduce [churn](#), which happens when eligible clients lapse and then reapply for benefits. Benefits are often discontinued because clients are not aware of reporting requirements, missed a chance to submit paperwork, or didn't complete renewal reports.

### The cost of churn

In 2014, the U.S. Department of Agriculture Food and Nutrition Service [estimated](#) each instance of SNAP churn costs states an average of \$80, which is three times the cost of a renewal. SNAP reapplications also take two to three times longer to process than recertifications. In Louisiana, we [estimated](#) text message reminders could reduce state costs associated with SNAP churn by more than \$2.5 million and save both clients and caseworkers hundreds of thousands of hours.

For other programs, the savings may be even more dramatic. For example, a 2015 [analysis](#) estimated that each instance of Medicaid churn could cost up to \$600.

## Texting can help solve churn

Texting can:

- Increase the number of clients who submit a report or renewal application.
- Reduce missed interviews and appointments.
- Remind clients to submit outstanding documentation.

## Texting is more cost effective than mailers and other approaches.

Texting clients is low-cost and effective, which means it can deliver a high return on investment (ROI).

We assessed over 20 texting platforms and found that while the costs can vary by volume, costs are typically less than \$0.05 per message. For example, [Twilio](#), a programmable communication tool that can be used for sending and automating text messages in mass quantities, offers outgoing SMS services starting at [\\$0.0079/message](#). AWS Pinpoint, another platform, costs \$0.00581/message.

When compared to sending mailers, texting is incredibly cost effective. Below is an anonymized example based on real-world costs from a state's SNAP agency that compares the costs of sending a traditional mailer vs. a text message to an entire caseload of approximately 650,000 households.

### ***Texting vs. Mailers:***

Message Type	Number of Households	Cost	Cost per contact
Traditional Mailer	650,000	\$500,000	\$0.77
Text Message	650,000	\$13,000	\$0.02
<b>Cost savings</b>		<b>\$487,000</b>	

For a caseload of this size, sending 38 text messages would cost less than sending a single mailer.

## Texts meet clients where they are

Many clients say they prefer text message and/or email communication over traditional channels like mailers and phone calls.

Texting is also particularly beneficial for clients with unstable housing situations—a population that makes up a large share of benefits clients. We've found that nearly [30%](#) of applicants on GetCalFresh report experiencing homelessness. On a national scale, [up to a third](#) of benefit clients changed addresses in the past year. Based on these observations, we believe texts can reach clients where mailers can't.



### Case study: Texting renewal reminders

In 2019, we partnered with the State of Louisiana to implement a text messaging pilot for their WIC, SNAP, TANF, and Medicaid programs. We sent text reminders and guidance to clients who had opted into receiving text reminders at key points throughout the benefits enrollment and renewal processes. In every instance, we saw improved outcomes related to approval and renewals of benefits, sometimes dramatically:

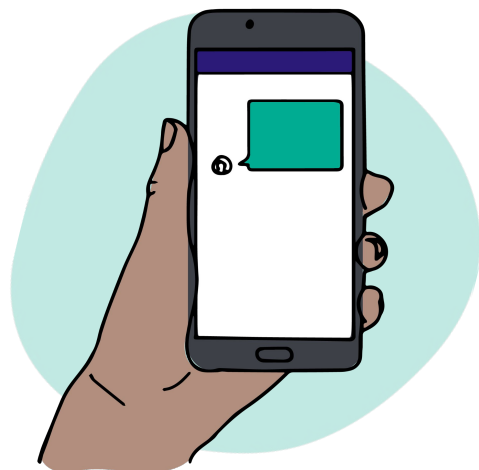
- WIC clients improved their kept appointment rate by 79%, with 52% of clients successfully renewing over the baseline of 29%.
- SNAP Simplified Reporting clients increased their case maintenance rate by 21%, with 81% of clients successfully renewing over the baseline of 67%.
- SNAP Redetermination clients increased their case renewal rate by 37%, with 70% of clients successfully renewing over the baseline of 51%.
- TANF clients increased their case renewals rate by 13%, with 71% of clients renewing over the baseline of 63%.
- Medicaid renewal clients increased their annual case approval rate by 67%, with 25% of clients successfully renewing over the baseline of 15%.
- Medicaid income check clients increased their verification response rate by 56%, with 25% of clients returning the document over the baseline of 16%.

Based on the success of this pilot, **Louisiana's Department of Children and Family Services has sent over 50 million messages** to their clients!

Want to learn more about the Louisiana text messaging pilot? Read our [blog post](#) and [full report](#).

# Consent and contact information

According to the Federal Communications Commission (FCC), states and federal agencies have the authority to send text messages related to benefits enrollment.



In a [2021 ruling on the Telephone Consumer Protection Act \(TCPA\)](#), the FCC clarified that state and federal agencies do not need express consent to contact benefits recipients by text message about enrollment-related information.

This allows state agencies to send texts to clients about benefits renewals, reporting changes, appointment reminders, and instructions to submit missing verification documents or to update their contact information.

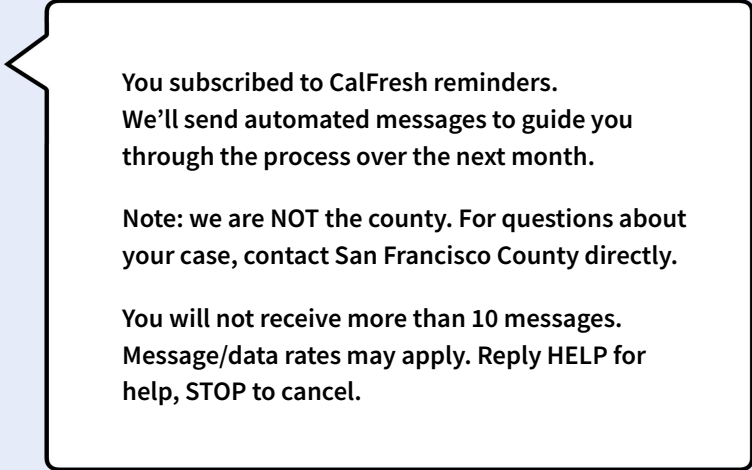
**State agencies may use cell phone numbers that have been collected during application and renewal processes to text benefits recipients.** Here are a few additional texting policy considerations:

- State agencies may use [message delivery services](#) to send messages **as long as the state decides who receives the messages and the timing and content of the messages.**
- Permission does not extend to separate entities such as state contractors, community-based organizations, or local governments (e.g., counties and municipalities). Only state agencies can initiate text messages to their clients without the clients' express consent.
- When state agencies send text messages to clients without the clients' express consent, the message must identify the state agency or the benefits program sending the message.
- Some message delivery services may impose stricter requirements for obtaining and documenting clients' consent than the law requires for states.

## Best practice: ask for consent to contact

Given the significantly positive impact that texting has on client outcomes, we recommend using text messaging to contact clients even if they haven't explicitly opted in to receiving texts. The FCC's TCPA ruling allows that.

That said, we recommend asking clients for consent to contact them via text in the first message or during the application or renewal process. Consent should be collected in a way that is *automatic but revocable*. That is, clients should need to take action to opt-out, instead of needing to take action to opt-in.



You subscribed to CalFresh reminders.  
We'll send automated messages to guide you through the process over the next month.

**Note: we are NOT the county. For questions about your case, contact San Francisco County directly.**

You will not receive more than 10 messages.  
Message/data rates may apply. Reply HELP for help, STOP to cancel.

*98.8% of clients elect to continue receiving messages after receiving this text.*

## Collecting consent via benefits applications

Benefits applications offer another opportunity to collect consent. We recommend:

- Asking for consent to send text messages when collecting contact information on application materials.
- Explaining that texts may be used to follow up about their case or provide additional resources (a [proven](#) strategy for increasing the likelihood of consent). This has two additional benefits:
  - Reduces the likelihood of issues with platforms that may have stricter terms of services than the law requires.
  - Expands your options for the text messages you can send to clients. For example, this can allow you to send texts gathering feedback from clients.
- Defaulting to opt-in language.

This approach significantly [increases](#) rates of opt-in while still making it easy for those clients who prefer to opt-out to do so. Only about 1% of benefits recipients who opt-in to receiving text messages later opt-out.



# Collecting consent in Minnesota's benefits applications

## How can we send you updates and reminders about your case in the future?

### What's your phone number?

A caseworker may use this number to contact you directly. If you don't add a phone number, service may be slower.

(415) 553-7865

### What's your email address?

info@codeforamerica.org

## How can we send you updates and reminders about your case in the future?

It's okay to text me

It's okay to email me

The Department of Human Services may send you text and/or email message to communicate with you about your application. The Department will only text and/or email if a box is checked above. You will be responsible for any message or data charges from your service provider associated with text messaging. You may opt out of and stop receiving text messages at any time by replying with "STOP" to a text message, or following the unsubscribe link on the email message.

Code for America partnered with the State of Minnesota to create a combined benefits application that collects consent for texting in a user-friendly, automatic way. This approach has significantly increased opt-in rates. *The number who remain opted-in to both channels **increased 90%** after implementing this design.*

Why this design works:

- The consent options are automatically checked when the applicant enters a phone number and/or email address.
- These sections turn green to call attention to this action.
- If clients prefer, they can simply uncheck the boxes to decline consent.
- Explanatory text informs clients that they can opt-out of text messages any time by replying with "STOP:"

## What happens if people text back?

In the future, you may consider the possibility of implementing a two-way texting system that allows clients to communicate directly with agency staff who can provide support and answer questions. However, for agencies establishing a texting program, we recommend an automatic reply message that redirects clients to call centers for case questions.

We're unable to confirm any details about your case over text message. Please call 1-888-342-6207 for questions about your case.

Here's an example automatic reply that we have found effective.

# How to communicate your texts are legitimate and not spam

Unfortunately, spam text messages have become much more common. Our government agency partners often ask us how they can ensure that their texts are perceived as legitimate and not a scam. Incorporating a few best practices can help distinguish your legitimate messages from the spam.

- **Personalize the message by including the message recipient's first name.** We have found this can increase response by nearly [25%](#).
- Identify the sender by including the name of the benefits agency. We have found greater success with our [tax benefits outreach](#) when messages come directly from the benefits agency rather than a third party or outside group.
- When relevant, reference information about the status of their case (e.g., that they recently submitted an application).
  - While providing confirmation messages for actions such as application submissions or document uploads may not have a clear impact on outcomes, it can help build trust and prove that the messages are legitimate.
- Use links that lead to official agency websites.
- Provide phone numbers for agency offices or call centers (either in the message itself or in an auto-response as discussed in the question above).
- Use a consistent phone number (ideally, a [short code](#)) for sending messages so that messages are received as part of an ongoing, recognizable thread.

Hi Jane - DSS here: We received your application. You will receive a call to complete your SNAP (food stamps) interview during business hours tomorrow.

Make sure to pick up ALL calls on these days. If this timing doesn't work for you, call 1-855-555-5555 to complete your interview.

## Language that avoids coming across as spam

- ✓ Personalizes the message with a first name
- ✓ Identifies the sender
- ✓ Provides a contact number for the agency

Hi Jane,

We sent your CalFresh application to San Francisco County! Your county will have 30 days to process your case. If approved, you will receive two mailers—one with your EBT card and another with your PIN number. Your county may call you or mail you a notice if they need more information. The call may come from a blocked/unlisted phone number.

Your confirmation number / “Source ID” is: 000123456.

- The GetCalFresh Team

### Language that avoids coming across as spam

- ✓ Personalizes the message with a first name
- ✓ Identifies the sender
- ✓ Provides a status update on their case including their confirmation number
- ✓ Uses plain language and includes a helpful description of what to expect next

## Partner with Code for America on your next text campaign

We understand that creating a texting campaign can be intimidating. This guide only begins to scratch the surface of how to implement and review the results. We’ve included some additional resources at the end of this handbook to help your organization get started with texting.

We invite governments across the country to [fill out our partnership form](#) to learn more about Code for America’s texting capabilities or how we can help you reimagine safety net services. We can also help state partners evaluate texting platforms or tools, plan integrations with other systems, evaluate and scale your texting program, and support a transition to two-way texting.

In addition to our partnerships with individual states, a huge part of [Code for America’s Safety Net Innovation Lab](#) supports a peer learning model—where states can connect, build technical skills, share common challenges and ideate solutions, and learn from each other. We’re excited to share more resources and lessons from this cross-state collaboration through our Safety Net Innovation Lab.

## Additional resources

### From Code for America:

- [Leveraging Text Messaging to Improve Communications in Safety Net Programs](#) with the Center for Budget and Policy Priorities
- [Integrated Benefits Initiative: Best Practices in Texting](#)
- [Demos from Louisiana's LA'MESSAGE text messaging pilot](#) across different stages of the benefits journey for WIC, SNAP & TANF, and Medicaid

### From other organizations:

- [States Can Use Text Messaging to Communicate Effectively With Medicaid and SNAP Enrollees](#) - The Center on Budget and Policy Priorities
- [Text to Connect: Using Text Message Outreach to Reduce SNAP Churn](#) - The Beeck Center for Social Impact + Innovation and Benefits Data Trust
- [Launching New Digital Tools for WIC Participants: A Guide for WIC Agencies](#) - The Center on Budget and Policy Priorities and Benefits Data Trust
- [Targeted Text Message Outreach Can Increase WIC Enrollment](#) - The Center on Budget and Policy Priorities, the National WIC Association, and Social Interest Solutions
- [Checklist for Plain Language](#) - plainlanguage.gov
- Content Guide: [Our Approach](#) and [Our Style](#) - 18F
- [Planning and Writing Text Messages and Emails](#) - gov.uk
- [Design Guide on Writing Text Messages and Emails](#) - gov.uk
- [How Rewriting Text Messages Can Help Services to Save Money](#) - gov.uk