

Why small details matter: Behavioural Insights and policy

19 April 2018 Lee McCauley

A brief introduction to the Behavioural Insights Team

- ◆ Take a realistic model of human behavioural and apply it to policy problems
- ◆ Began in government, but spun out as a social purpose company in 2014
- ◆ Developed an extensive global network
 - ◆ Sydney
 - ◆ New York
 - ◆ Singapore
 - ◆ Manchester
 - ◆ Wellington



**How can you
improve revenue
collection and
welfare at the
same time?**



The devil is often in the detail

Original letter



Office of State Revenue
State Debt Recovery

Enforcement Order

Issue Date: 28 Feb 2013
Enforcement Order No.: 319166848
Amount due: \$462.00
Date due: 28 Mar 2013

Why have you been sent this enforcement order?
You have been sent this enforcement order because you have not paid a penalty notice or the subsequent penalty reminder notice by its due date. See below for details of what this enforcement order is about. **Please note: Do not ignore this enforcement order. Read the information in the enforcement order carefully concerning your options. If you do not pay or take up one of the options detailed over the page by the due date, it will cost you more.**

Details of the penalty or fine in this order:
Penalty notice no. 7112051825
Description of the offence: PROCEED THROUGH RED TRAFFIC ARROW - CAMERA DETECTED - INDIVIDUAL
Location: Pittwater Road Dee Why
Vehicle registration: [REDACTED]
Date of the offence: 27 October 2012
Time of the offence: 12:29
Direction of travel: South
Penalty amount enforced: \$397.00

The amount due on this enforcement order includes up to \$ 65 in additional costs. Additional penalties/fines in this order are listed on subsequent pages.

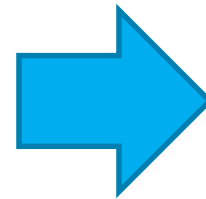
How to pay Important: See over the page for more information.

- Online: www.sdro.nsw.gov.au to pay by Mastercard or Visa.*
- Phone: Call 1300 130 112 to pay by Mastercard or Visa.*
* A card payment fee of 0.4% applies. This fee is not subject to GST.
- BPAY: Quote **Billir Code 198788** and your **Reference No. 319 1668 4866** to pay using your cheque or savings account. Access BPAY via your financial institution's website or phone banking service. For more information visit www.bpay.com.au
- Post: Post a cheque or money order made payable to the State Debt Recovery Office, Locked Bag 2128 North Sydney NSW 2059. Please write the Enforcement Order Number on the reverse of the cheque or money order.
- POSTbillpay: Take this to Australia Post and pay by cash, cheque or EFTPOS.

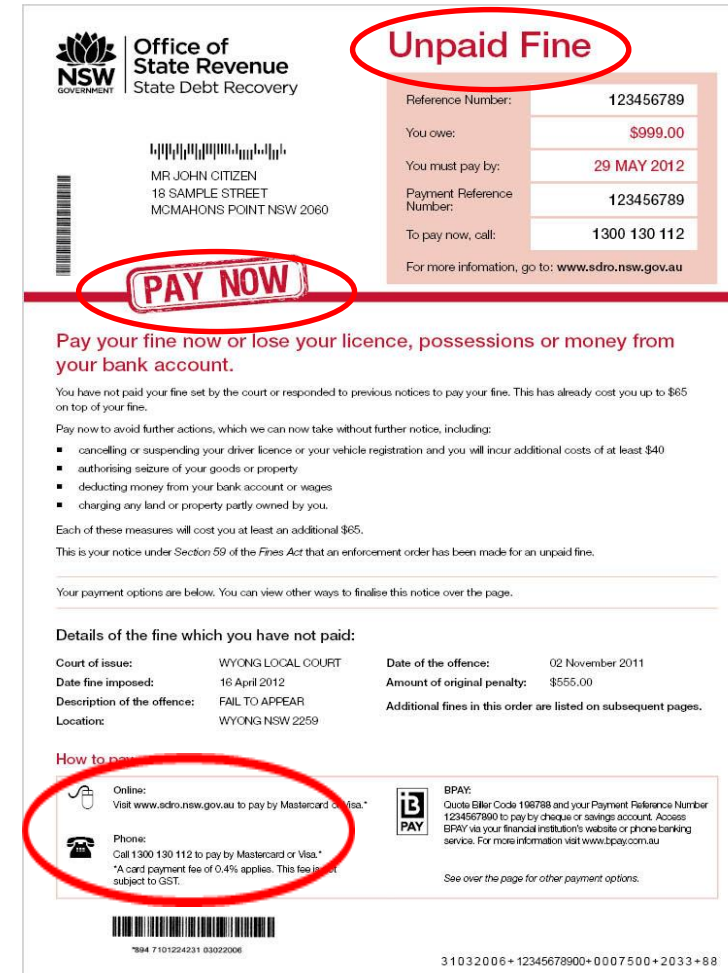
Payment Reference No.: 319 1668 4866
Amount due: \$462.00
Date due: 28 Mar 2013

*455 2947 0000000319166848 52

+00031916684800+ +001518+ <0000046200> <0000046200> +444+



Trial intervention



Office of State Revenue
State Debt Recovery

Unpaid Fine

Reference Number: 123456789
You owe: \$999.00
You must pay by: 29 MAY 2012
Payment Reference Number: 123456789
To pay now, call: 1300 130 112
For more information, go to: www.sdro.nsw.gov.au

PAY NOW

Pay your fine now or lose your licence, possessions or money from your bank account.

You have not paid your fine set by the court or responded to previous notices to pay your fine. This has already cost you up to \$65 on top of your fine.

Pay now to avoid further actions, which we can now take without further notice, including:

- cancelling or suspending your driver licence or your vehicle registration and you will incur additional costs of at least \$40
- authorising seizure of your goods or property
- deducting money from your bank account or wages
- charging any land or property partly owned by you.

Each of these measures will cost you at least an additional \$65.

This is your notice under Section 59 of the *Fines Act* that an enforcement order has been made for an unpaid fine.

Your payment options are below. You can view other ways to finalise this notice over the page.

Details of the fine which you have not paid:

Court of issue:	WYONG LOCAL COURT	Date of the offence:	02 November 2011
Date fine imposed:	16 April 2012	Amount of original penalty:	\$555.00
Description of the offence:	FAIL TO APPEAR	Additional fines in this order are listed on subsequent pages.	
Location:	WYONG NSW 2259		

How to pay

- Online: Visit www.sdro.nsw.gov.au to pay by Mastercard or Visa.*
- Phone: Call 1300 130 112 to pay by Mastercard or Visa.*
* A card payment fee of 0.4% applies. This fee is not subject to GST.
- BPAY: Quote **Billir Code 198788** and your **Payment Reference Number 1234567890** to pay by cheque or savings account. Access BPAY via your financial institution's website or phone banking service. For more information visit www.bpay.com.au

See over the page for other payment options.

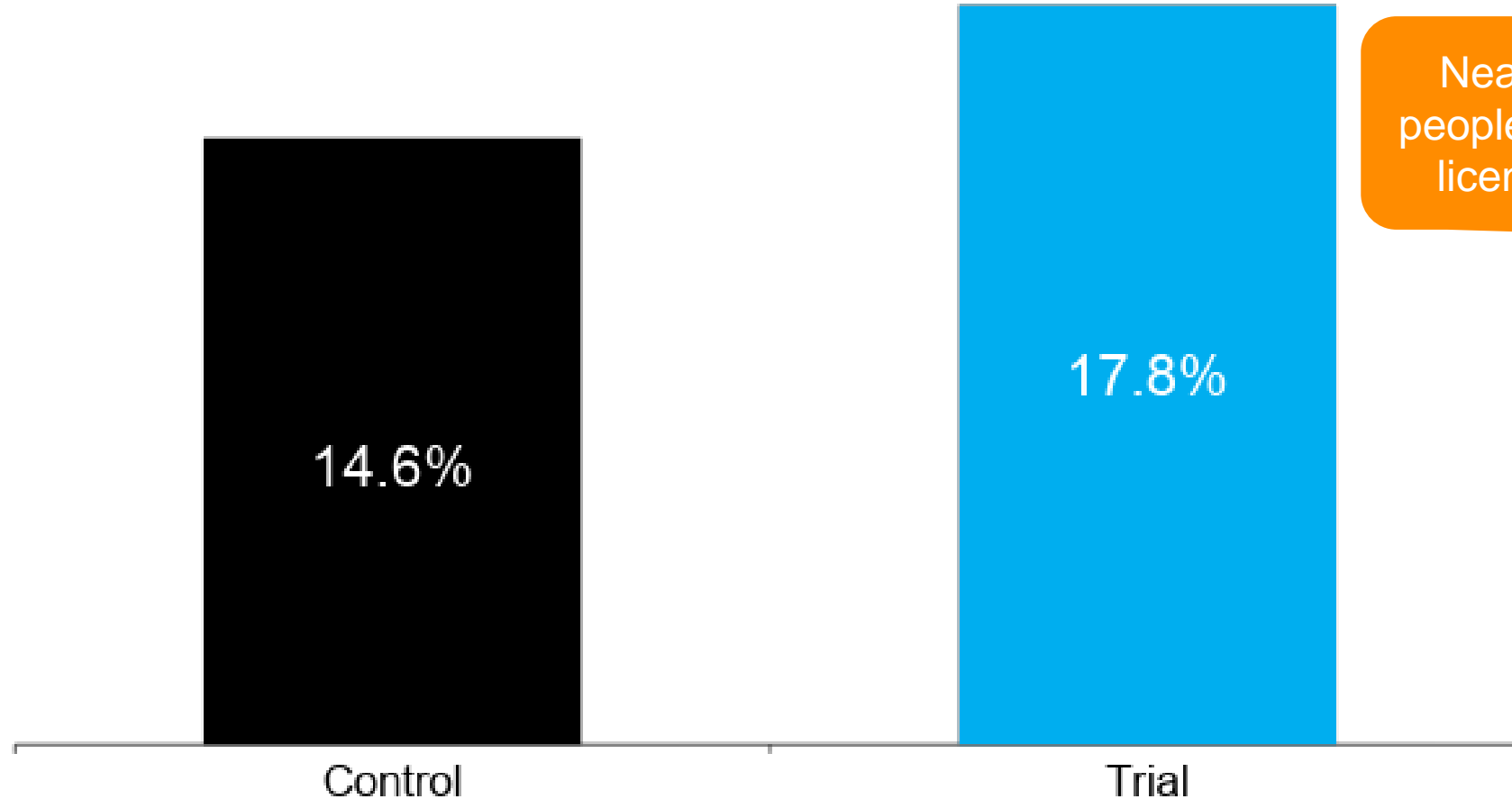
*455 2947 0000000319166848 52

31032006+12345678900+0007500+2033+88

That details matters



Penalty Notices Paid by Due date



Nearly 9,000 fewer people lost their driving licences as a result

**So why should
that matter for
policymakers?**



Three reasons why policymakers should care

- ◆ Details matter. Small print and frictions affect whether – and how effectively – your policy is implemented
- ◆ Do you need a ‘policy’ solution at all?
- ◆ It can open up more strategic questions about the nature and purpose of your work



**THE
BEHAVIOURAL
INSIGHTS TEAM.**

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