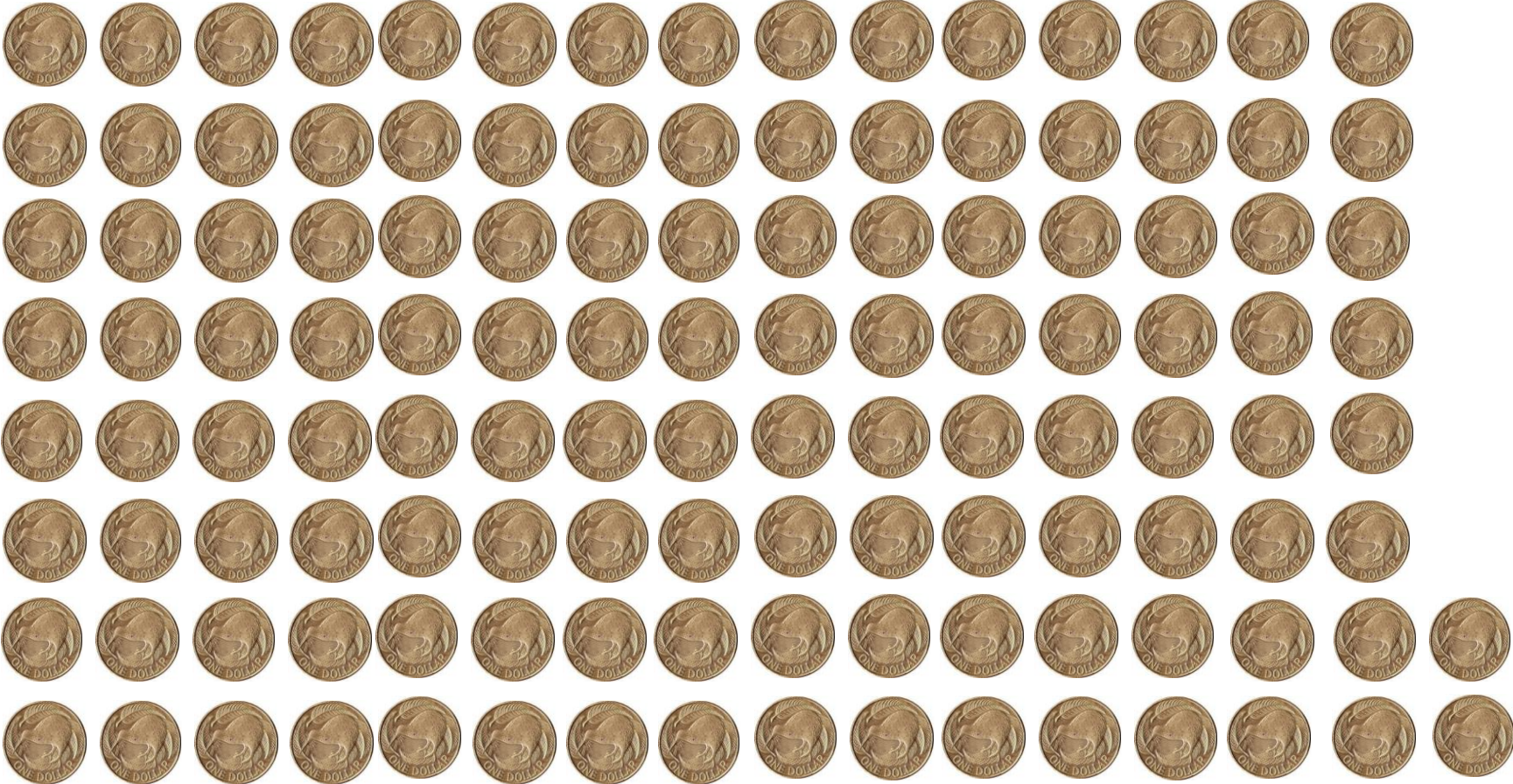


Using Behavioral Insights to Inform Operations

Helen Aki & Vee Snijders
– Ministry of Justice

How would you spend this?



Holy moly



We needed to change



What are behavioural insights?

- Let's play a game

- Bed
- Awake
- Tired
- Dream
- Wake
- Snooze
- Blanket
- Doze
- Snore
- Nap
- Peace
- Yawn
- Drowsy

Write down all you
remember

Did you remember?

- Snore
- Wake
- Blanket
- Nap
- Sleep

Sleep was not on the list

- Bed
- Awake
- Tired
- Dream
- Wake
- Snooze
- Blanket
- Doze
- Snore
- Nap
- Peace
- Yawn
- Drowsy



<date>

<first name> <last name>
<address field>
<address field>
<address field>

Dear <first name>

OUTSTANDING

According to our records

The time for paying your fine has expired.

We now intend to add a \$102 fee to your fine. If you do not pay your fine, the following things may happen:

- The court may suspend your driver license
- The court may clamp your car
- The court may stop you travelling overseas
- The court may take money from your income or bank account
- You may not be able to get a loan, credit card or hire purchase.

However, you can avoid this \$102 enforcement fee by paying your outstanding fine as soon as possible.

You can visit justice.govt.nz to pay your fines.

If you don't believe you have paid your fine, please call us as soon as possible.



Collections Registry Officer



<date>

<first name> <last name>
<address field>
<address field>
<address field>

So far we have treated this as a simple fine. We will treat it as an active choice.

Pay your outstanding fine

Dear <first name>

According to our records

Please pay within 10 days to avoid the outstanding fine. If you do not pay, the following things can happen:

- Suspend your driver license
- Stop you travelling overseas
- Take money from your income or bank account
- You may not be able to get a loan, credit card or hire purchase.

If you are not the person we are looking for, please call us as soon as possible to prevent the above actions being taken against you in error.

If you have trouble paying, please call us. Our staff are here to help.



Collections Registry Officer



<date>

<first name> <last name>
<address field>
<address field>
<address field>

Pay your outstanding fine

Dear <first name>

According to our records

Please pay within 10 days to avoid the outstanding fine. If you do not pay, the following things can happen:

- Suspend your driver license
- Stop you travelling overseas
- Take money from your income or bank account
- You may not be able to get a loan, credit card or hire purchase.

If you are not the person we are looking for, please call us as soon as possible to prevent the above actions being taken against you in error.

If you have trouble paying, please call us. Our staff are here to help.



Collections Registry Officer



<date>

<first name> <last name>
<address field>
<address field>
<address field>

Pay your outstanding fine now to prevent further actions

Dear <first name>

According to our records you have missed the deadline to pay your fine. If you do not pay, the following things can happen:

the outstanding amount. This would add a \$102 fee to your fine and the following things can happen:

- Suspend your driver license or clamp your car
- Stop you travelling overseas
- Take money from your income or bank account
- You may not be able to get a loan, credit card or hire purchase.

If you are not the person we are looking for, please call us as soon as possible to prevent the above actions being taken against you in error.

If you have trouble paying, please call us. Our staff are here to help.



Collections Registry Officer

Collections Contact Centre
DX 5X10089 | Wellington 6011
0800 609 669
www.justice.govt.nz

Ways to pay:

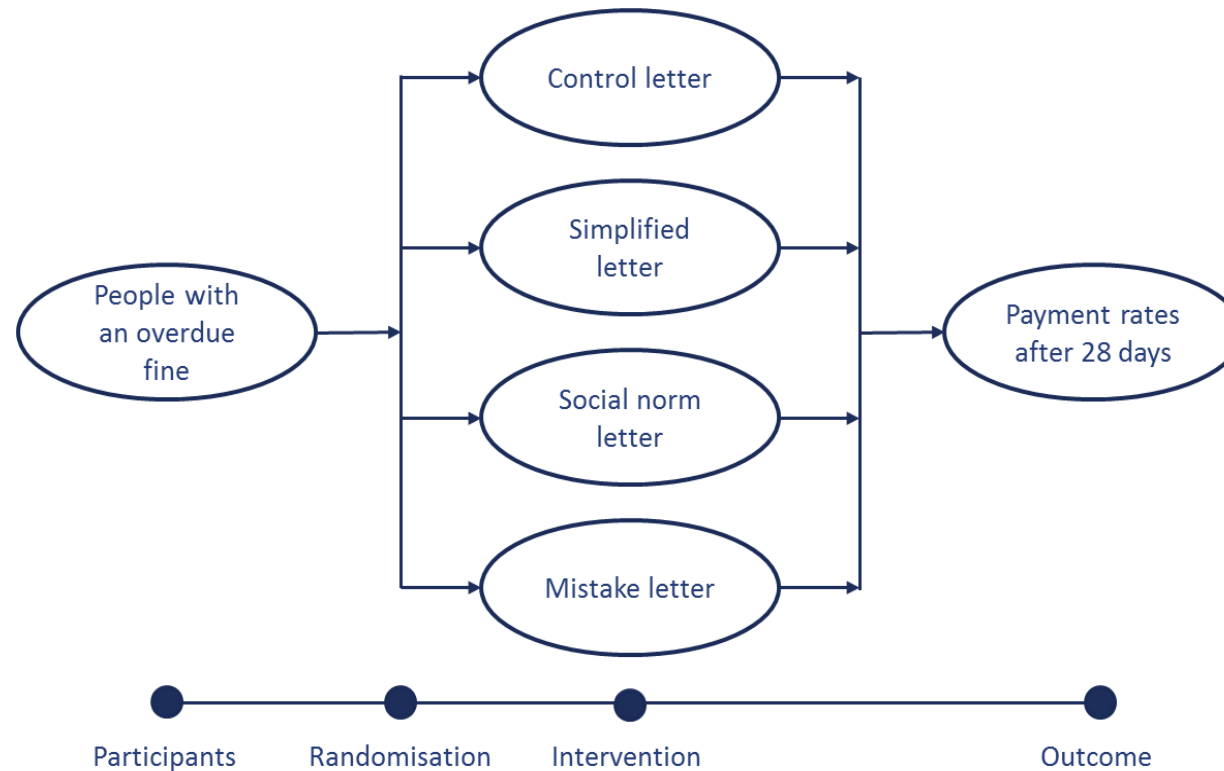
Call us: 0800 434 637 (0800 4 FINES)
Pay online: justice.govt.nz/fines

Payment details:

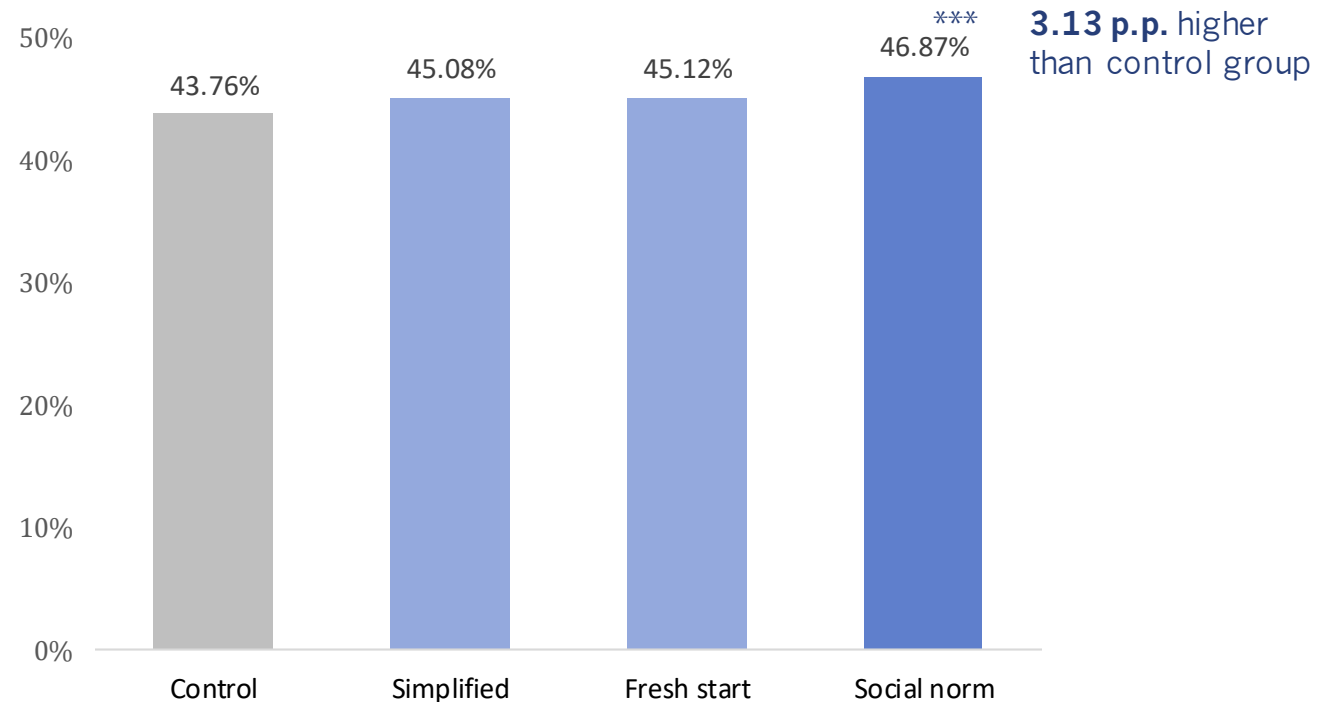
PPN xxxxxxxxxx
Amount due: \$<amount>

The vast majority of people pay their fines. You are in the small minority that still has to pay.

Trial design



The social norm letter had higher repayments



N=28,967
Paid any amount

Results

- Those who received the social norm letter were 3.13 p.p more likely to pay any amount
- Would be an additional \$300,000 paid in 28 days, and \$1.7million if those with arrangements pay in full



This is just the start...



Now is
the time
to try
something
New.