Behavioural Insights and Public Policy Lessons from Around the World

ISBN 978-92-64-26907-1 (print) ISBN 978-92-64-27048-0 (PDF) © OECD 2017

# Corrigendum

#### **Page 287**

Start of intervention reads: February 2013
End of intervention reads: February 2013

### Page 288:

Second bullet reads:

"The use of salient messaging and social norms appeared effective in encouraging levy payments from Foreign Domestic Worker employers who did not pay their outstanding levies. "

• Third paragraph, second sentence reads:

"Following this trial, a separate department in the Ministry of Manpower sent out pink reminder letters to encourage a particularly disengaged group to respond to a mandatory household survey."

- Delete fourth paragraph
- Institution section should read:

"The Ministry of Manpower (MOM) is a ministry of the Government of Singapore which is responsible for developing a productive workforce and progressive workplaces, for Singaporeans to have better jobs and a secure retirement. The Ministry has been using behavioural insights as tool of evidence-based policy design, to design and implement policies and services that better meet user needs based on a deeper understanding of customers' behaviours and decision making environment. The practice of testing to discover what works in behavioural insights also helps the Ministry ensure efficient use of its resources.

The Ministry possesses a central unit called Behavioural Insights and Design Unit, through which behavioural insights are applied across the institution. The unit consists of officers from diverse disciplines including design, accounting, economics, business, sociology and psychology. The Ministry also partners with private consultancies and academic institutions to tap into different expertise in behavioural insights."

### Page 289:

- Start of intervention reads: August 2013
- End of intervention reads: February 2014
- Method reads: Observations; Interviews; Randomised Controlled Trial (sample of 777 job seekers)
- First paragraph under problem should read:

"The Singapore Workforce Development Agency was a statutory board of the Ministry of Manpower (MOM)."

• After the above sentence, insert footnote reading:

"In 2016, WDA was reconstituted into a new statutory board, Workforce Singapore, under the Ministry of Manpower."

- Delete second paragraph
- Third paragraph should read:

"Through observations of the employment facilitation process and interviews with career consultants and job seekers, the researchers found that there were four key barriers for job seekers in finding employment:"

Third bullet should read:

"Unrealistic job goals: Some job seekers were only willing to accept jobs that commanded the same or higher pay"

## Page 290:

First paragraph under intervention, first sentence should read:

"A two-arm trial was conducted at a career centre, where a sample of 777 job seekers was randomly allocated to career consultants in two different groups."

Third paragraph under intervention should read:

"Results were assessed by measuring and comparing the percentage of job seekers in each group who found jobs within three months of visiting the Workforce Development Agency's redesigned career centre."

## Page 291:

• Institution should read:

"The Ministry of Manpower (MOM) is a ministry of the Government of Singapore which is responsible for developing a productive workforce and progressive workplaces, for Singaporeans to have better jobs and

a secure retirement. The Ministry has been using behavioural insights as tool of evidence-based policy design, to design and implement policies and services that better meet user needs based on a deeper understanding of customers' behaviours and decision making environment. The practice of testing to discover what works in behavioural insights also helps the Ministry ensure efficient use of its resources.

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### Page 376:

- All "Canada Student Loans Programme" acronyms should read: "CSLP"
- Second paragraph under problem should read:

"A portion of the student loan borrower population in Canada experiences some difficulty managing the repayment of their student loans. The Repayment Assistance Plan (RAP) makes it easier for borrowers to manage their student loan debt by reducing their monthly payments for six months at a time. The CSLP wanted to find out if sending reminders to RAP recipients before their six-month assistance period ended would make them more likely to reapply and make their loan repayment on time. The pilot in question was part of a larger effort to reduce the rate at which student loan borrowers defaulted on their loans."

### Page 377:

All "Canada Student Loans Programme" acronyms should read: "CSLP"

### Page 378:

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### Page 379:

- Third bullet should read:
- "Pilot 3: Borrowers who had attended private career or public colleges and who had make a promise to customer service agents that they would either apply for repayment assistance or send evidence that they had returned to school, but had not taken action, were contacted, to test the effectiveness of making the action social"
  - Second paragraph under Results and Impact, first sentence should read:
    - Pilots 1, 2 and 4 issued positive results on the FPD, demonstrating that issuing **timely information** and a "**call to action"** are effective in helping student borrowers manage their loan repayments.
  - Third paragraph under Results and Impact should read:

The pilot participants were tracked throughout the following year to monitor any changes to other loan repayment behaviours, such as loan default, however results observed during this additional period were not significant.

# Page 380:

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