Switching to Safer Payments: Applying BI to Increase E-Payment Adoption Among Social Assistance Clients

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Objective
Can behaviourally-informed (BI) emails and letters encourage social assistance (SA) clients to switch from cheque payments to e-payments?

Background
Ontario SA clients receive their payments as either:

- Traditional cheques
- Direct bank deposit (DBD)
- Reloadable payment card (RPC)

Cheque payments can be delayed by mail disruptions, or involve in-person pick-ups and additional fees to cash. Although e-payments are more secure and convenient, over 35,000 SA clients (7%) were being paid by cheque in 2020.

Methods
- **A Randomized Control Trial** assigned 12,710 SA clients to a passive control group receiving no communications (7,159) or treatment group (5,551) receiving an email or letter which promoted (1) one e-payment option or (2) an active choice between both options. Some clients were also sent a reminder.
- Letters/emails were sent in April 2021, with reminders sent in May 2021; data was extracted for analysis in July 2021.

Results
- BI messages **nearly tripled** clients’ likelihood of switching from cheques, compared to the control (OR = 2.67, p < .001). The best-performing message encouraged an active choice between two e-payment options (OR = 3.60, p < .001).

Conclusion
- 558 more clients switched to e-payments over the trial period than could be expected through business-as-usual approaches, leading to:
  - Enhanced security
  - Reliable delivery without disruptions
  - Avoidance of costly cheque cashing fees
  - Fewer unnecessary interactions
- MCCSS and BIU are working to scale the best-performing trial messaging to over 13,000 SA clients still receiving cheques, making it easier for more people to switch to safer and convenient e-payment methods.

References