

Behavioural Science in Action:

When Governments Nudge for Good

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 @ElizabethLinos

Imagine you are a trader....



Imagine you are an auditor....



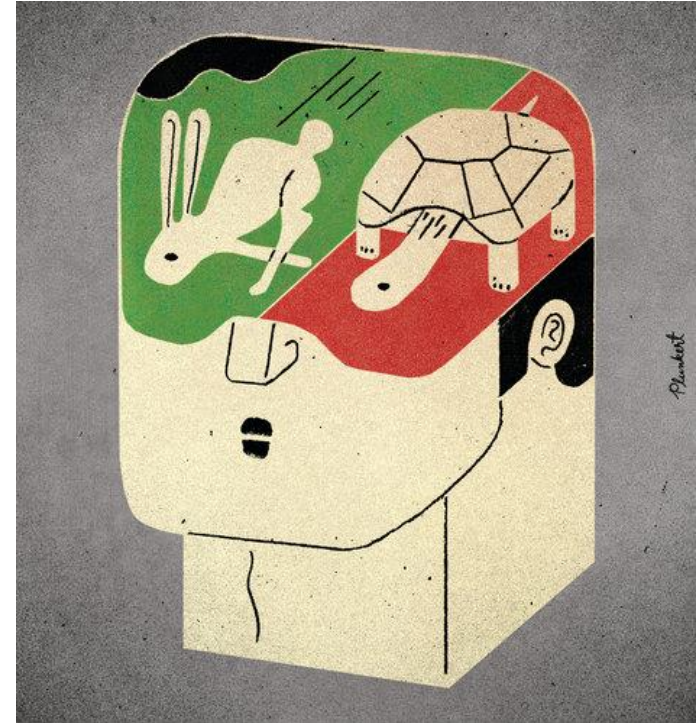




Behavioural scientists study how
people actually behave.

Core Principles of Behavioural Science

- ✓ People are rational.
- ✓ Thinking Fast and Slow is reasonable.
- ✓ People's decision-making is predictable and measurable.



We should design programs
and policies according to
how people actually behave.



Behavioural Insights and Public Policy

Institutions applying BI to public policy around the world



Institutions inside government

Institutions outside government

Multi-national organisations

EAST: Make it...

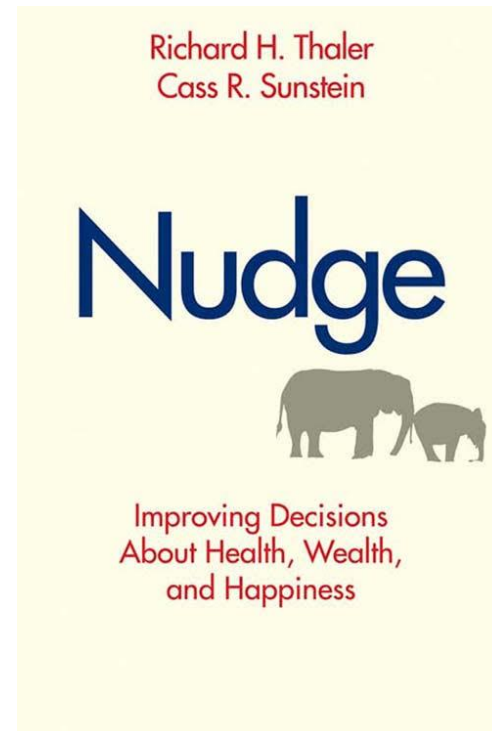
Easy

Attractive

Social

Timely

THE
BEHAVIOURAL
INSIGHTS TEAM ◆



Easy

- ✓ Even small hurdles will change who completes a task.
- ✓ What is easy for *you* may not be easy for the people you serve.



Easy in Action

The Challenge:

Many students who are eligible for financial aid do not go to college because of costs.

Easy in Action

Making the application process easier increased college attendance from **28% to 36%**.



H&R Block FAFSA Experiment
(Bettinger et al. 2009)

Easy in Action

The Challenge:

Not all eligible tax payers take advantage of the earned-income tax credit (EITC).

Easy in Action

Simplifying the mailing and checklist increased take-up from **14% to 23%**.

Important information about the Earned Income Credit

You may be eligible for a refund of up to \$ 5,751

Our records show that you may be eligible for the Earned Income Credit (EIC), but didn't claim it on your 2011 tax form. Depending on your earnings and eligibility, your benefit can be up to \$5,751.

Do not discard or overlook this notice because you may be entitled to some additional money.

Summary

The credit, which can be up to \$5,751, is for certain people who have worked and earned income. Please complete the worksheet on Page 3 to determine if you're eligible for the credit.

What you need to do

Complete the Earned Income Credit Worksheet on page 3.

If the worksheet confirms that you're eligible for the credit

- Sign and date the attached worksheet, and mail it to us in the enclosed envelope.

If the worksheet indicates that you're not eligible for the credit

- Please do not return the worksheet to us.

Next steps

If you're eligible for the credit, we'll send you a refund check in 6–8 weeks, as long as you don't owe tax or any other debts we're required to collect.

When you file your Form 1040 next year,

- Claim the credit if you are still eligible.
- Write "NO" on the EIC line if you don't want or don't qualify for the credit.
- You can also ask the IRS to figure the EIC credit for you. Write "EIC" on the EIC line, complete Schedule EIC, and attach it to your return. If you qualify for the credit, the IRS will calculate it for you.

If you're not eligible for the credit, we will notify you by mail.

(Bhargava and Manoli, 2015)

Attractive

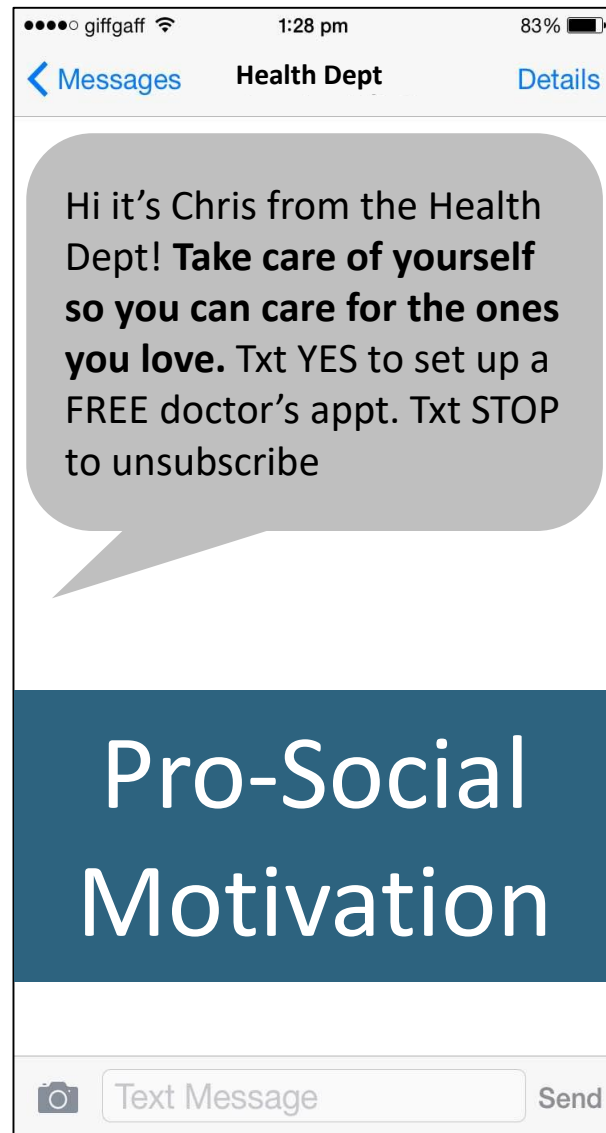
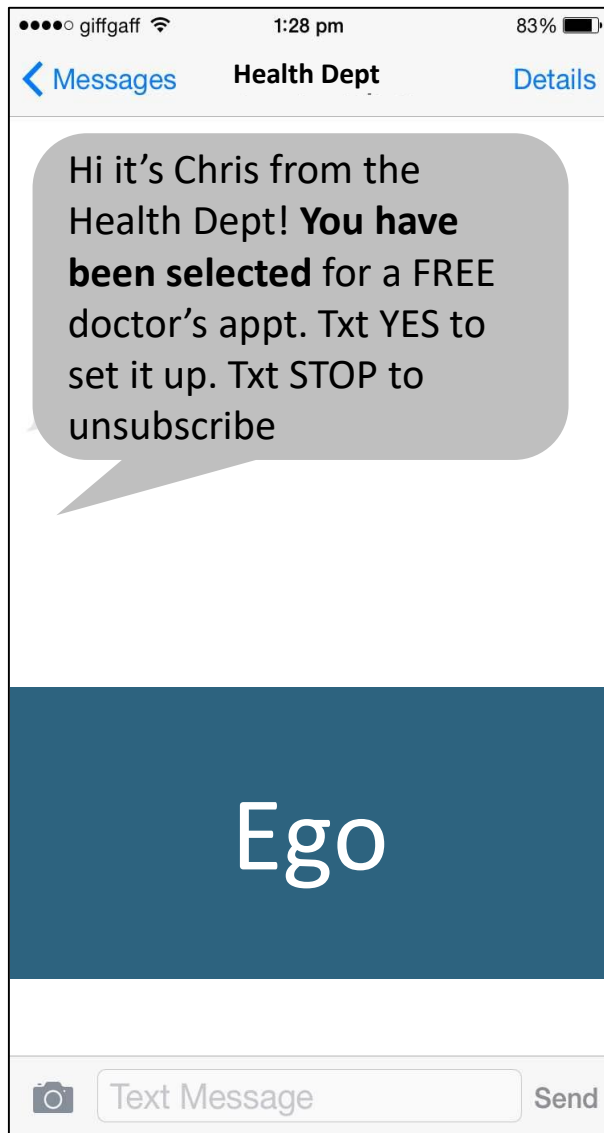
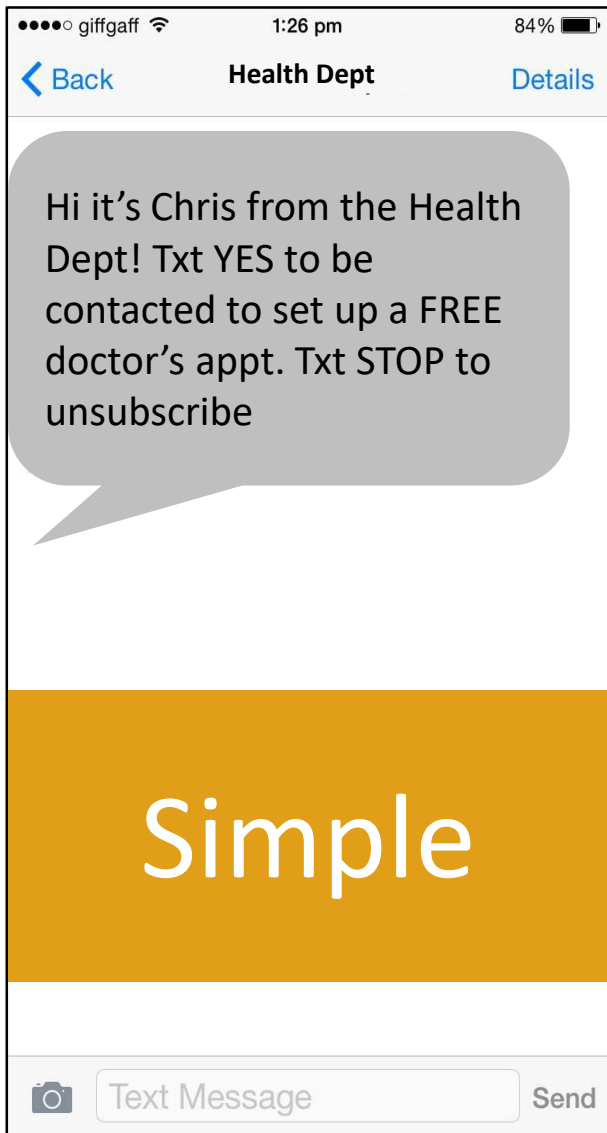
- ✓ Think about how to attract people's attention.
- ✓ Think about what motivates people to take action.



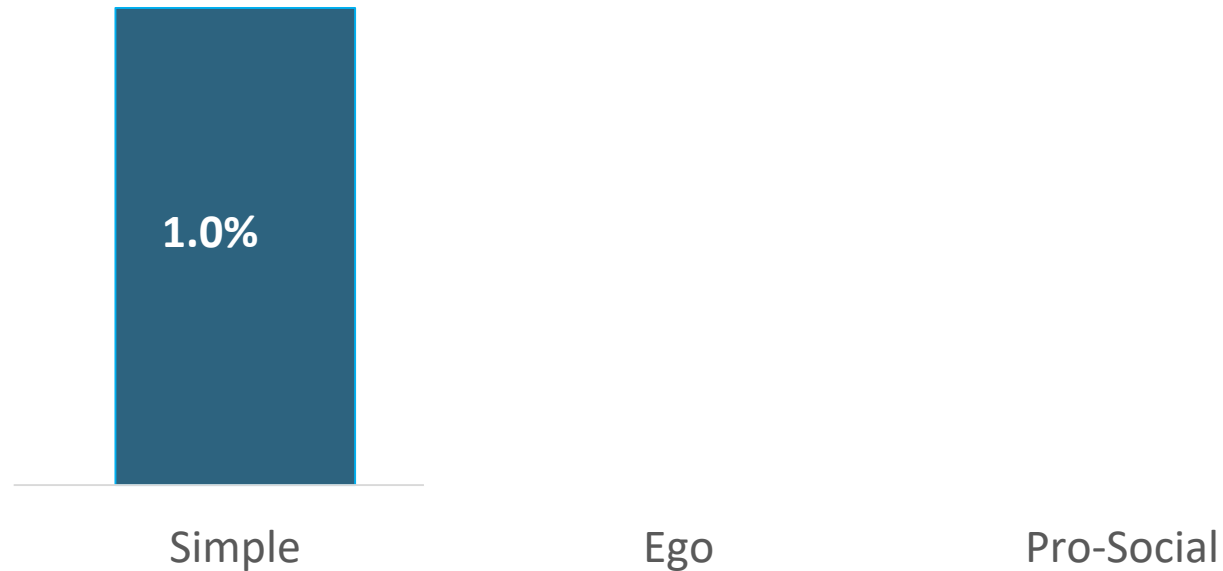
Attractive in Action

The Challenge:

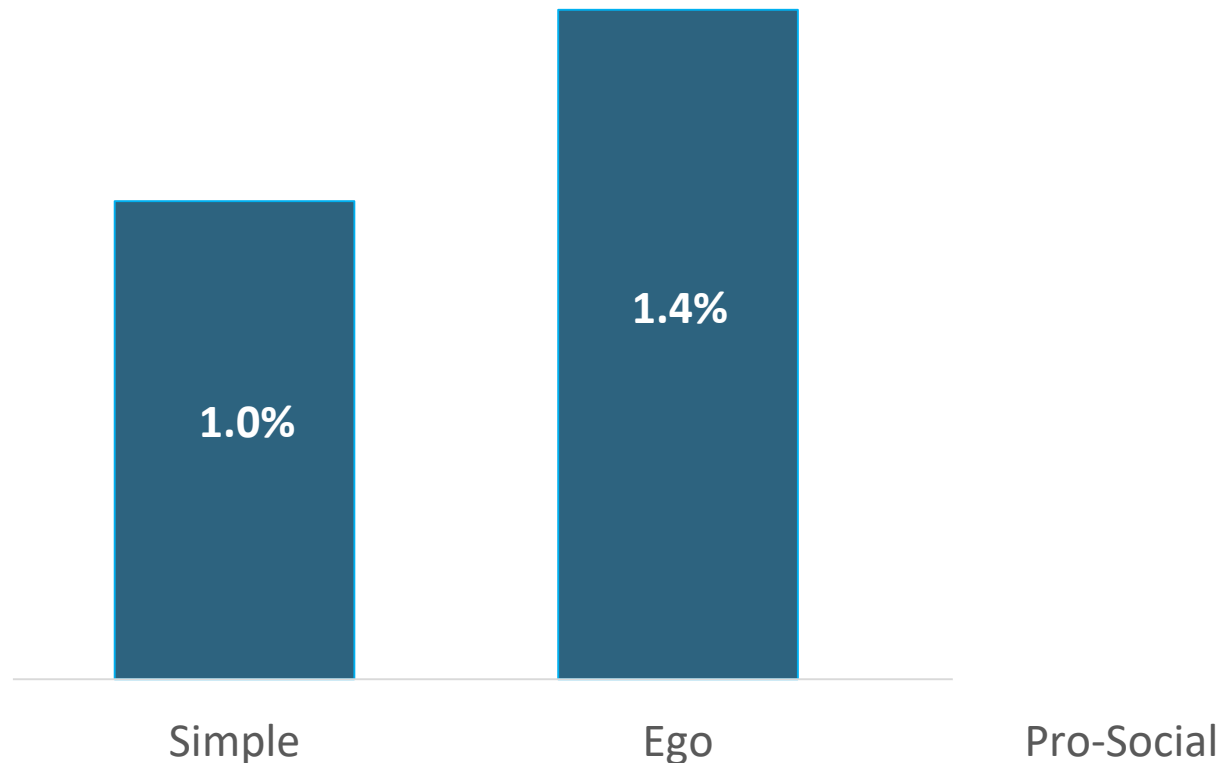
Low income adults don't go to the doctor as much as they should.



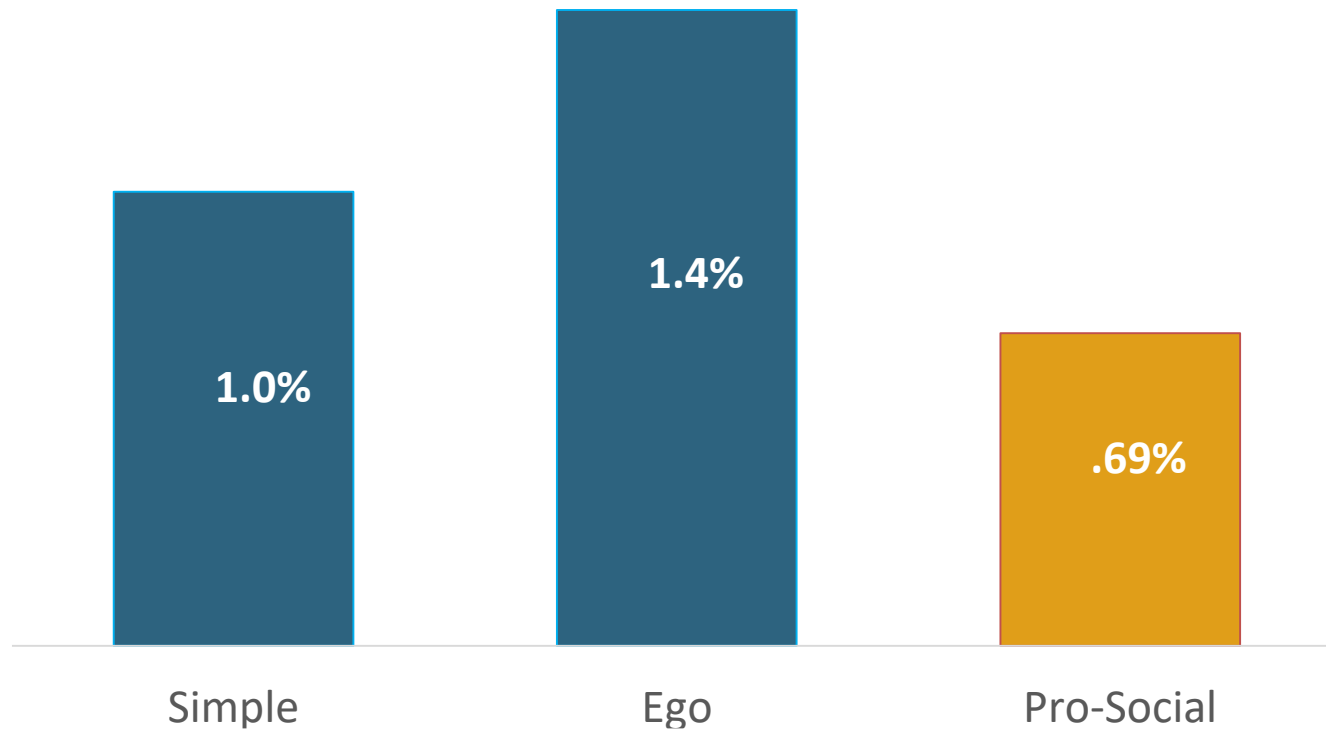
Positive responses in the first week



Ego message is 40% more effective than simple message



Pro-social message backfires



Attractive in Action

The Challenge:

Police forces often don't look like the communities they serve.

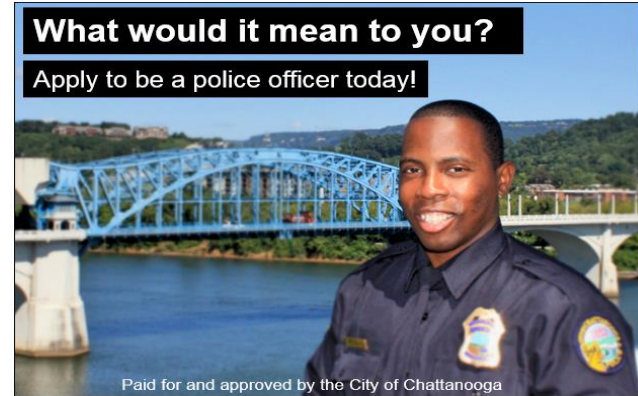
Attractive in Action

Are you ready to serve?
Apply to be a police officer today!



Paid for and approved by the City of Chattanooga

What would it mean to you?
Apply to be a police officer today!



Paid for and approved by the City of Chattanooga

Are you up for the challenge?
Apply to be a police officer today!



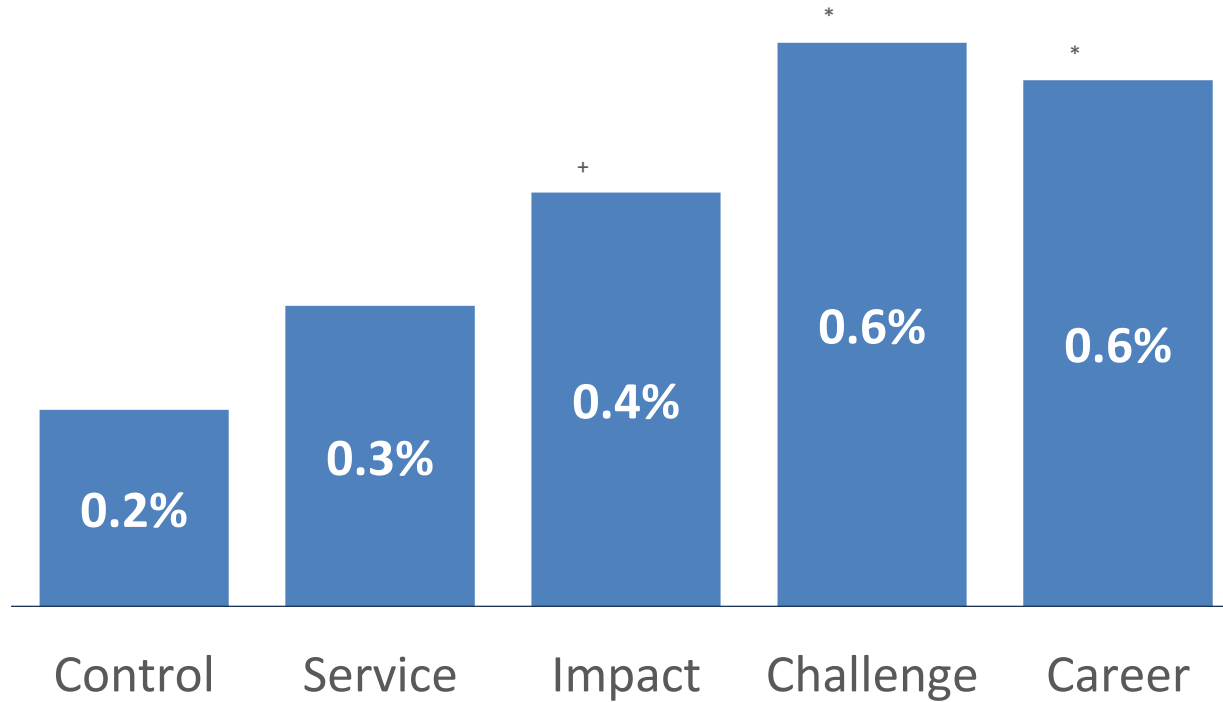
Paid for and approved by the City of Chattanooga

Looking for a long-term career?
Apply to be a police officer today!



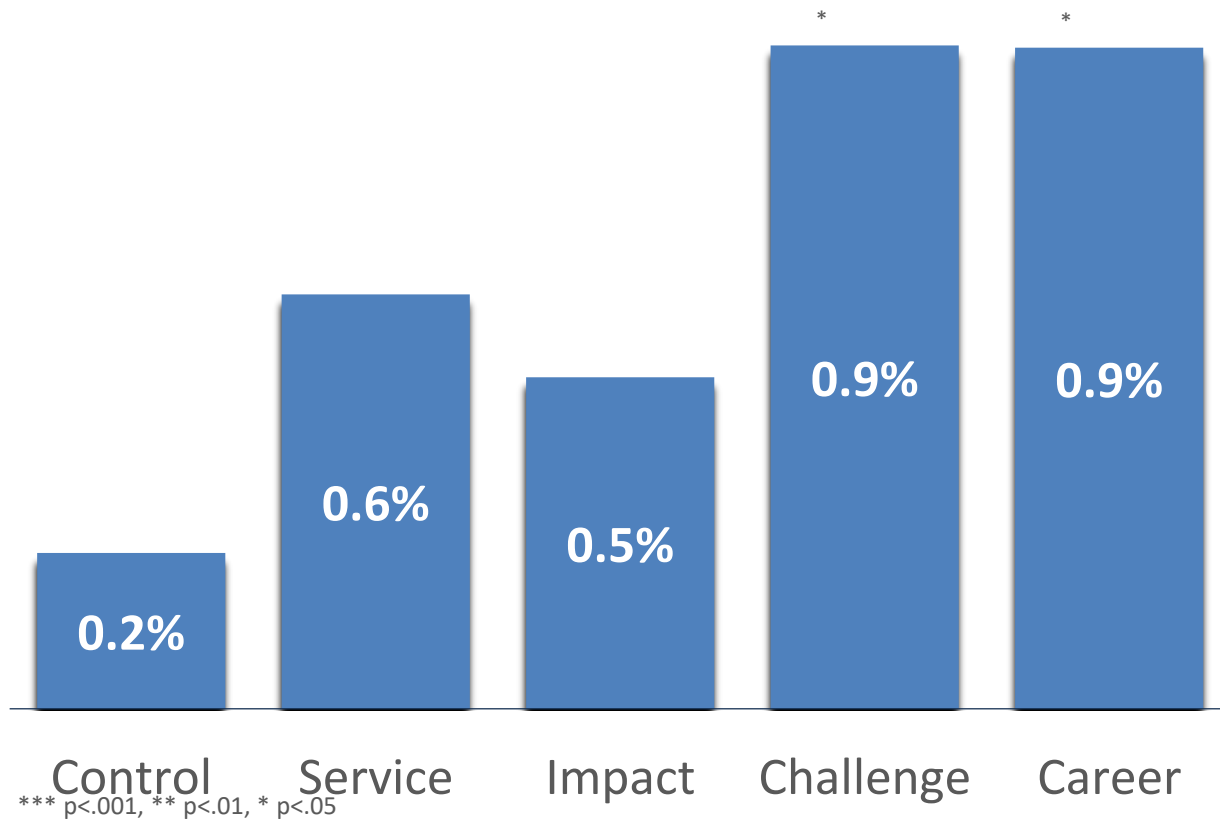
Paid for and approved by the City of Chattanooga

Challenge/Career postcards were 3x more effective



*** p<.001, ** p<.01, * p<.05

Challenge/Career postcards were 4x more effective for people of color



Social

- ✓ We take cues about what is “normal” from our peers.
- ✓ We respond to how others see us.



Social in Action

The Challenge: Doctors over-prescribe antibiotics to patients.



Department
of Health

From the Chief Medical Officer,
Professor Dame Sally C Davies FRS
FMedSci

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30th March 2015

NOTE TO PRACTICE MANAGERS: PLEASE FORWARD IMMEDIATELY TO GP ADDRESSED

Dear Mr Sample

Antibiotic usage in your practice

Antimicrobial resistance is a serious and growing threat to our health. Reducing unnecessary prescriptions in primary care may help prevent a public health catastrophe.

The great majority (80%) of practices in Birmingham & the Black Country prescribe fewer antibiotics per head than yours.*

Many practices are already taking action to reduce antibiotic prescriptions while safeguarding patients' health. Please join them by taking three simple actions:

1. Give patients advice on self-care instead – you can use the leaflet enclosed or search online for the "TARGET antibiotics toolkit".
2. Consider offering a back-up (delayed) prescription instead – this could be post-dated or collected by the patient a few days later if still necessary.
3. Talk to other prescribers in your practice to ensure they are also acting – data on prescribing is recorded at practice level.

I know that prescribers are aware of this problem and that prescribing is not a simple issue. But there are small changes we can all make that will have a big effect on everyone's health.

Please join us in reducing antibiotic use.

Yours,

**PROFESSOR DAME SALLY C DAVIES
CHIEF MEDICAL OFFICER**

* Your practice's prescribing data are available online. Data were taken from <http://www.hscic.gov.uk/gpprescribingdata> and adjusted to take into account patient load and demographics. The 80% figure excludes outliers judged to be created by measurement error and does not include out-of-hours services. For more information on the consequences of antimicrobial resistance, see the UK 5 Year Antimicrobial Resistance Strategy.

The great majority
(80%) of practices in
Birmingham prescribe
fewer antibiotics per
head than yours.

(Hallsworth et al. 2016)

Letters reduced antibiotic prescriptions by 0.8%.



Berkeley

UNIVERSITY OF CALIFORNIA, Berkeley, A., Sanders, M., Berry, D., Greaves, F., ... & Davies, S. C. (2016). Provision of social norm feedback to high prescribers of antibiotics in general practice: a pragmatic national randomised controlled trial. *The Lancet*.

Social in Action

The Challenge: Students who miss too many days of school fall behind.

Social in Action

Sending reminders to parents about their children's absences decreased absenteeism in **1.1 days**

(Rogers and Feller, 2016)

June Update

ABSENCES MATTER AND YOU CAN HELP

Dear Parent/Guardian of Todd Rogers,

Todd has missed more school than his classmates.*

Todd has been absent 6 days this school year.

There are just a few weeks of school left.

Excused and unexcused absences affect Todd's learning.

Thank you for continuing to help Todd attend school as much as possible.

Sincerely,
[Archon Fong]
[Superintendent/Dean]
[JFK School]

June Update

Todd has missed 150% more school than his classmates this school year**

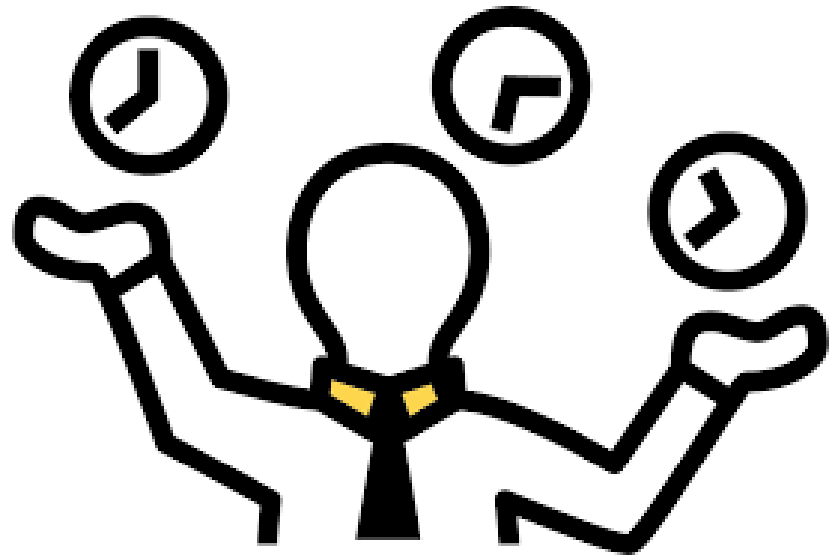
Category	Total missed days of school
Todd Rogers	6
Typical classmate	4

* Todd's absences are compared to the typical number of absences among his classmates in 12 at JFK School.

** This card is part of the XYZ Attendance Project, which aims to increase awareness about the importance of attendance. This is a follow-up to cards we sent earlier in the year. The number of absences listed above includes excused and unexcused absences as of May 1, 2015. Todd was absent 4 days from the beginning of the school year through December 31, 2014. He was absent 2 days from January 1, 2015 through May 1, 2015. If you have questions, or you do not want to receive future cards, please call [PHONE], email [EMAIL], or visit www.XYZattendanceproject.org. Please be sure to provide the following code: [UNIQUE CODE]. If you received this card in error or have already opted out of receiving these cards, please disregard this one. We apologize for the inconvenience.

Timely

- ✓ People are more ready to make a change at specific times.
- ✓ Adjust your nudge to match when people can take action.



Timely in Action

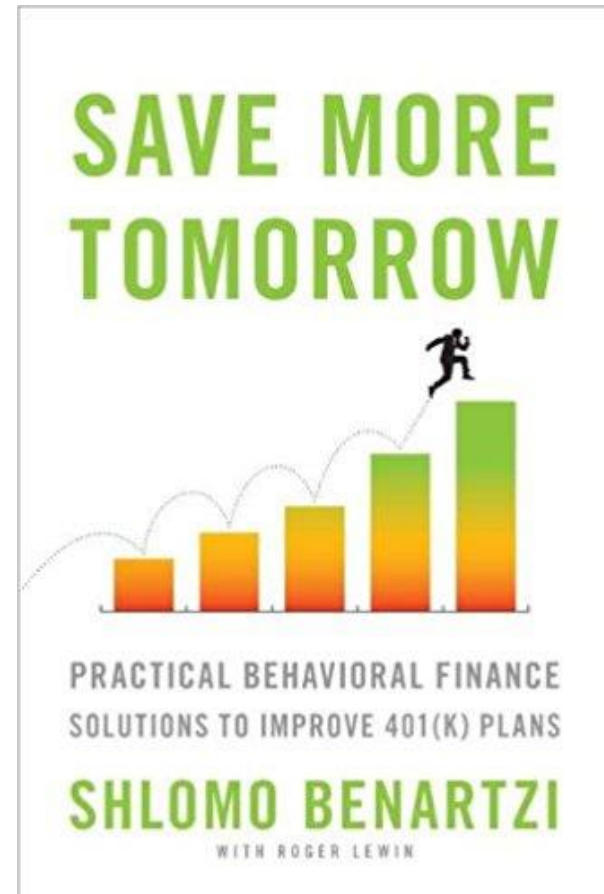
The Challenge:

People aren't adequately saving for retirement.

Timely in Action

The Save More Tomorrow (SMarT) program increased program participants' saving rates from **3.5 %** to **13.6 %**.

(Thaler and Benartzi, 2004)



Some Final Thoughts...

Your staff **already know** what changes to make. If they don't, your clients will.

Behavioral science can transform
public administration, not just
the public.

Experiments can be **cheap** and
you can run them.

Thank you!

Contact me
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