Day 1, 1:30pm–3:30pm — LKS Seminar Room 1-1
Panel 1: The role of individual differences in policy effectiveness

The effectiveness of behavioural policies depends heavily on individual differences. These papers explain the effectiveness of interventions and the public's response in terms of such variables, such as cognitive ability and motivations.

Replication or refutation? Investigating the efficacy of psychological inoculation in Singapore

Robert McPhedran*, Camelia Soh*, Denise Ong*, Michael Ratajczak[†]
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Online mis-, dis- and mal-information (henceforth 'misinformation') continues to cast an ominous shadow over the sociopolitical horizon. Over the past year alone, misinformation has been weaponised to muddy the information flow from wartime environments to polling booths. Without hyperbole, it is fair to say misinformation's ability to influence global affairs and disrupt governments' operations is now unprecedently strong. Psychological inoculation is one of the most promising interventions to counter misinformation; however, there are three deficits in evidence that prevent widespread use. First, much of the research into inoculation's efficacy has been conducted in WEIRD nations; second, there are questions about its scalability and ability to reach vulnerable subpopulations; third, experiments have largely relied on survey questions as outcomes rather than observable behaviours. This study aims to build on the extant literature by providing a robust test of a highly scalable psychological inoculation intervention in Singapore. Using an online randomised controlled trial and a simulated social media platform, we investigate the effects of inoculation content that may be embedded in a multimedia campaign to insulate the population against misinformation regarding the Central Provident Fund (CPF), the Lion City's saving and pension plan.

Unpacking policy-taker motivations and the responsiveness to policy instruments

Ishani Mukherjee*, Panchali Guha*
*Singapore Management University

There is growing acceptance that public behavioural responses to different policy instruments can be quite diverse as they stem from different motivations for compliance and participation. This relationship between motivations translating to a wide range of behavioural responses to policy warrants focusing beyond the traditional incentive-disincentive dichotomy, and towards understanding the complex ways in which people engage with policy. This paper tests multiple hypotheses on the relationship between policy-taker motivations and policy instrument calibrations in the context of dengue disease control. Using data from a large Singapore household survey with an embedded vignette experiment, we examine economic, social, and normative motivations for policy-takers and link these to their responses to increased calibrations of regulatory, financial, and organizational policy instruments.

Cognitive ability as a moderating factor on the impact of nudges on financial decisions

Pattrapa Vejpattarasiri
Bank of Thailand

Nudge is one of the policy tools that helps steer sound financial behaviour. Cognitive abilities also contribute positively to sound financial decision-making. This study explores whether the cognitive ability is a moderating factor of nudge effectiveness. Would nudges have the same marginal effects across people of low and high cognitive abilities? Which nudge policies make individuals with different cognitive abilities behave better regarding looking after their finances by saving more and delaying gratification? Two experimental studies (total N = 848) explore both directions of nudges - helpful and harmful. The findings reveal that individuals with lower cognitive ability, as measured by cognitive reflection test, tend to be more nudgeable in the direction that is assumed to be harmful to themselves (i.e., to save less and not to delay gratification), specifically in the norm-nudge intervention. The implication is that consumer protection policy focuses more on particular subgroups that are more sensitive to being nudged in a harmful direction.

Do financial incentives matter for sharing misinformation? Results from an online experiment in India

Anirudh Tagat
Monk Prayogshala

Reimagining the Internet involves reevaluating content creation, discovery, and sharing incentives, especially in contexts like India, where messaging apps like WhatsApp limit platform-based content amplification. A project in collaboration with a civic tech startup created a mock social media platform (Meshi) to investigate the impact of incentivizing good content sharing and discouraging misinformation sharing. 925 Indian participants received real money or gained/lost followers based on content accuracy. Financial incentives increased sharing of plausible posts, particularly among older, less-educated, and unemployed individuals in urban areas. For younger and more educated individuals, financial incentives promoted sharing accurate information, offering insights for future misinformation mitigation policies.

Day 1, 4:00pm–6:00pm   LKS Seminar Room 1-1
Panel 2: Concepts and theories in behavioural public policy

Understanding the wealth of behavioural public policy studies under a unified theory requires taking a step back to clearly define concepts as well as organise and integrate the available evidence. These papers are a result of such efforts.

The perils of voluntary compliance

Yuval Feldman
Bar-Ilan University

The merits of voluntary compliance and trust-based regulation are readily evident in their positive impact on the quality of compliance, the reduction in enforcement costs, and the fostering of interpersonal trust. Nevertheless, this paper posits that such an approach may inadvertently give rise to several adverse consequences. These include issues related to population heterogeneity, implications for distributive justice, and erosion of trust when not all individuals adhere to the regulations. Additionally, concerns arise regarding the potential for manipulative actions by governments in their efforts to induce compliance. The paper will culminate by offering recommendations for assessing the value of voluntary compliance in relation to its associated risks.

Few and far between: A scoping review of the scarce mechanistic evidence in empirical research on household energy consumption

Yavor Paunov
KTH Royal Institute of Technology

Applying behavioral insights to household energy conservation has proven to be a challenge. Various interventions deliver impressive results in one instance but disappoint or backfire in another. The reported effect sizes appear to be highly sensitive to background factors, which makes it difficult to transfer lab outcomes to the field. A potential solution is to draw on evidence about the mechanisms through which the respective interventions operate: such knowledge can determine whether relevant background factors are present in the targeted domain, so that the policy works there in the same way as envisioned. To summarize the available mechanistic evidence, we conducted a systematic scoping review in the domain of household energy conservation. We find that the majority of published articles do not consider mechanistic policy explanations at all, and that those who do, often provide them as ad hoc explanations. We also find that the effects of a single intervention type are explained by many different mechanisms (mechanistic heterogeneity), and that the same mechanisms are used to explain the effects of different intervention types (mechanistic overlap).

The just distribution of BPP benefits

Till Grüne-Yanoff
KTH Royal Institute of Technology

Behavioral public policies (BPPs) aim to improve the welfare of populations. This raises distributional worries: how are their benefits distributed, and is such a distribution just? At least three features of BPP complicate this question. First, BPP typically provide uniform treatments to heterogeneous populations, often yielding heterogeneous outcomes. Hence, some people benefit more from BPPs than others, and it isn't obvious that these differences are or even can be supported by some normative criterion (e.g. prior needs, desert). Second, BPP seek to honor individual preferences, and this is an important part of their normative justification. Consequently, some heterogeneity in outcomes from a specific intervention is intended. Yet laying distributional worries to rest would require showing that all heterogeneity stems from such normatively defensible differences in individuals, and such an argument to my knowledge has not been made. Third, BPPs operate by addressing individual mental properties (e.g. lack of information or skills, use of particular heuristics or being subject to specific biases). These properties are often heterogeneously distributed across a population. Consequently, the same intervention might not only yield heterogeneous outcomes, but also affect individuals differently, and this raises further issues of the just distribution of intervention side effects and treatments themselves. Answering these BPP-specific distributional worries, I argue, requires knowledge of BPP mechanism. Knowing through what causal pathways interventions affect behavior helps answering when heterogeneous outcomes are supported by (i) a normative criterion, (ii) normatively defensible individual differences, and also helps (iii) identifying normatively relevant difference in affects and in side effects.

Using wellbeing data in welfare analyses to make better policy decisions

Christian Krekel
London School of Economics

This chapter introduces the concept of wellbeing, in particular the WELLBY (defined as one point of life satisfaction for one individual for one year), and how it can be used to complement existing social cost-benefit analyses with behavioural science phenomena uniquely captured by wellbeing data (e.g. hedonic adaptation or relative comparisons), or even replace existing approaches (in form of wellbeing cost-effectiveness analyses). It will discuss the status quo of this approach in the UK (based on HM Treasury's Green Book) and elsewhere in the world, and give some practical examples from public policy applications in UK Government.

Day 2, 9:30am–11:00am   Conference Room
Panel 3A: Experimentation & context (Part 1)

While behavioural intervention rely on common universals of human behaviour, they must also be sensitive to the sociopolitical context and culture unique to each country. These papers examine country-specific applications of behavioural intervention.

How could taxes save the planet? Political framing effects on environmental taxation preferences

Aušrinė Diržinskaitė
Vilnius University

Environmental taxation is proposed by economists as the most effective solution to fight climate change. Yet implementation of such taxes is rather limited, mostly due to the lack of public support. Most explanations for low public support point to perception of fairness and trust. This paper aims to analyse how different framing of environmental taxation changes the voters' preferences for it. Set of experimental studies tests the effects of political cues and political reasoning in the judgment of taxation fairness. For the first time such study will be conducted in Lithuania, which has low political trust and environmental taxation.

Why don't we make better financial choices?—Two behavioural experiments measuring Malaysians' biases in financial behaviours

Alexander Clark*, David Lim*, Mark Lee[†], Sarina Ariffin[†]
*Behavioural Insights Team
[†]Perbedanan Insurans Deposit Malaysia

Many Malaysians lack the financial resilience to withstand income shocks; savings represented only 1.2% of household income in 2022, while approximately half or fewer than half of Malaysians have health or life insurance respectively. The Behavioural Insights Team (BIT) and Perbedanan Insurans Deposit Malaysia (PIDM) conducted two experiments to investigate the effect of behavioural biases on how Malaysians made financial decisions regarding savings and insurance. Savings behaviour and present bias were measured in the first experiment (N=1,424), while insurance behaviours and present bias were measured in the second experiment (N=1,025). Higher present bias was found to have an inverse relationship with emergency savings and insurance coverage. Choice environments were also tested in each experiment using hypothetical scenarios. In the savings scenario, participants were found to save more money compared to the control group (27% increase) if they were defaulted into saving money. In the insurance scenario, participants were less likely to choose any insurance at all (38% relative increase) when presented with an extensive menu of eight insurance options including deductibles and additional benefits, compared with a control group that only had to choose between three options from a simplified menu.

From bonding to bridging: Building social cohesion in the politically divided workplace in Hong Kong

Wen, Zhuoyi Vincent
The Education University of Hong Kong

Talents from mainland China have encountered significant political divisions in Hong Kong's workplaces during the political unrests in 2014 and 2019. These political divisions mirror existing cleavages along ethnic, linguistic, ideological and even consumeristic boundaries. To enhance social cohesion in the politically divided workplace, this study conducted an online survey experiment and reveals that professional collaboration lays a solid foundation for intergroup contact. This study also suggests, promotion of workplace diversity can help to blur the socio-political fault lines between mainland talents and Hong Kong professionals.

Day 2, 9:30am–11:00am   Conference Room
Panel 3A: Experimentation & context (Part 2)

While behavioural intervention rely on common universals of human behaviour, they must also be sensitive to the sociopolitical context and culture unique to each country. These papers examine country-specific applications of behavioural intervention.

The behavioural state confronts the challenge of deep decarbonisation: Germany and the UK compared

Andrew Jordan*[†], Lucas Geese*[†], John Kenny*[†], Irene Lorenzoni*[†], Chantal Sullivan-Thomsett[†]
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Climate change is a grand societal challenge par excellence urgently requiring a new phase of decarbonisation that is both deeper, more rapid and more sustained than anything that has occurred thus far. To achieve net zero emissions by mid-century decarbonization efforts will need to bear down upon politically areas sectors such as personal transport, diet, domestic energy consumption that have a significant personal behavioural component but have barely been touched by climate policy interventions in the past. Putting in place the detailed policies in these areas to deliver massive emission reductions at sufficient speed and scale will require unprecedented society-wide political commitment, uniting publics (including voters), politicians and other non-state actors.

Existing research suggests that levels of concern about climate change amongst politicians and publics are at historically high levels in many countries, especially heavily industrialised countries such as the UK and Germany. Yet the necessary policies are not being adopted and implemented at the scale and speed recommended by influential scientific bodies such as the IPCC. One influential account argues that this is because behavioural states are caught in a "governance trap" through which politicians and publics "seek to attribute primary responsibility to the other, and thus neither acts in a decisive way" (Pidgeon 2012, p. s89).

However, existing research is too sparse to illuminate the extent to which and explain why behavioural states are trapped in a cycle of responsibility evasion and/or displacement. In very general terms, more is known about the attitudes and beliefs of publics than politicians. Studies that examine both perspectives tend to focus on a single country and/or rely on a single source of data (typically surveys).

Drawing on a unique collection of new datasets (parliamentary behaviour data, public and politician surveys and 1:1 elite interviews with politicians) that cross compare politician and public views in relation to perceived responsibility for deep decarbonisation, this paper will shed new light on some of the more political enablers and barriers to deep decarbonisation. It will reveal that Germany and the UK are both large, highly industrialised countries with large carbon footprints. The publics in both countries are also comparatively supportive of climate action. Yet over time politicians in them have chosen to follow different paths embedded in both national and EU-level policy frameworks.

Day 2, 9:30am–11:00am   LKS Seminar Room 1-1
Panel 3B: Methodological recommendations for behavioural public policy research

This panel features useful methodologies for both the empirical and theoretical study of behavioural public policy, from experimental procedures in the early-stage of the research process to post-data-collection analytical techniques.

Applying mixed methods research to encourage help seeking among survivors of gender-based violence in Indonesia

Alexander Clark*, Caitlin Court*, Koh Heng Hwee*, Nihandini Santi[†], Yulia Sugandi[†], Jessie Janny Thenarianto*
Behavioural Insights Team
[†]*UNDP Indonesia*

One in three women in Indonesia have experienced violence in their lives. Although there are subsidised services available, survivors of gender-based violence (GBV) rarely access them. In this study, UNDP Indonesia and the Behavioural Insights Team conducted immersive research to understand the barriers and facilitators faced by GBV survivors in accessing services. Key barriers included social norms and beliefs about consequences. The key facilitator was support from GBV survivors' inner circles. Subsequently, a social media campaign was designed and trialled (N=1,014,021) to identify the message most effective at encouraging individuals to access support services. The advertisement which used the role-modelling behavioural principle led to the highest click-through rate compared to a control advertisement. These evaluation results suggest that mixed research methods behavioural research can be effectively deployed to address a complex development challenge such as GBV.

Seeds and soil: Combining experiments and new causal inference methods

Giuseppe A. Veltri
University of Trento

While a randomised control trial (RCT) remains the safest way to rinse out the contaminating effect of confounding and the least assumption-demanding method to identify causality, scholars face ethical and practical limitations when applying an RCT to social settings. Ethical and practical limitations of RCTs are two sources fueling the causal revolution that has resulted in several new approaches tailored to inferring causality from observational data, including causal machine learning. Moreover, the influence of these new approaches can be seen in the automation of estimating causal effects through experiments leads many to focus on policy optimization. What are the implications of this trend for behavioural public policy? How can experiments and new causal inference approaches be combined together? We will discuss some preliminary ideas and potential paths of integration.

Exploring the ethical dimensions of behavioral public policy: Bounded rationality, moral decision-making, and character development

Alejandro Hortal
Wake Forest University

This paper examines the complex relationship between Behavioral Public Policy (BPP), our bounded rationality in moral decision-making, and character. Using both theoretical and empirical analysis, this work investigates how bounded rationality may adversely impact moral decision making while exploring strategies based on BPP for reducing these possible negative effects. It also examines how nudge-based interventions within BPP may affect an individual's moral character, considering the possibility of unintended harm. In essence, this paper seeks to unravel the multifaceted impact of BPP interventions on moral behavior and character development, with a specific emphasis on virtues.

Perceptions of fairness and willingness to pay for national climate mitigation action: Evidence from 8 countries in the Americas

Marc Jeuland
Duke University; Sanford University

Support for climate mitigation action has been shown to be sensitive to the perceived fairness concerning the distribution of its costs. We implement an online contingent valuation method (CVM) survey with samples of respondents in 8 countries in the Americas, who are representative at the country level, along sex, age and socio-economic status dimensions. The survey includes a split-sample experiment whereby half of respondents are informed that the costs of reaching Net Zero emissions in their country by 2050 will be shared equally across all households in their country, while the other half are informed that these costs will be proportional to income. Using these data, we consider the sensitivity of WTP estimates to the proposed distribution of costs, and to respondents' perceptions of fairness in climate policy, using additional questions asked following the CVM experiment. Our work contributes to understanding of the importance of distributional and justice impacts in influencing support for climate policy.

Day 2, 2:30pm–4:30pm
Panel 4: Design of behavioural intervention

LKS Seminar Room 1-1

Effective policy interventions leverage the malleability of human choice to impact domains in which individuals remain autonomous. These papers examine the ability of precisely designed strategies to maximise desirable behaviour.

Behavioral science in life insurance application re-design

Katherine McLaughlin*, Aisling Bradfield*, Caitlyn Parsons*, Denis Charles*, Davy Moore*, Robyn Wallner*, Michelle Lerch*
SCOR

Life insurance companies use application forms to gather information to determine the risk classification of potential policyholders. Life insurance is currently transitioning to using digital and streamlined processes and placing more reliance on the application form responses. A well-designed application form can create a better customer experience and improve the accuracy and honesty of information disclosed. However, traditional application forms can be complicated, confusing, and difficult for applicants to navigate. Behavioral science concepts can be applied to re-design appropriately worded questions. The aim of this study is to test the impact of using behavioral science principles to re-design application questions by conducting a Randomized Control Trial (RCT). Specifically, an online experiment compares disclosures between participants facing different application question designs. This research offers general insights into the use of behavioral science in life insurance, as well as specifically which behavioral science techniques are (most) effective.

Combining incentives with narratives: Evidence from an online-field experiment to reduce plastic bag use

Gauri Chandra
University of Oxford

This study examines how the effectiveness of price-based (dis)incentives can be enhanced by combining them with framing nudges and values-driven narratives. With the aim of reducing demand for single-use plastic bags, I tested these behavioural interventions in a nationwide online randomised controlled trial in partnership with one of the largest supermarket chains in the United Kingdom. The trial was conducted over 15 days from September - October 2020, involving over 2.4 million orders. All online customers were presented with two packing options for their grocery delivery: without plastic bags (default), or with plastic bags for a flat charge of 40p (in line with the U.K. government policy). In addition to the charge for plastic bags, two treatments were introduced to discourage plastic bag-use: a (bagless) framing nudge, and a values-driven narrative. Analysis of a random subset (n=90,174) of home delivery orders found both treatments to be more effective than the control (Narrative treatment: $\beta = 0.034$, $p < 0.011$; Nudge treatment: $\beta = 0.01$, $p < 0.01$) in encouraging bagless packing selections. The narrative treatment had a significantly greater effect than the bagless nudge ($p < 0.01$). A bagless packing choice was also found to be associated with an increase in the vegan and vegetarian composition of subsequent orders by those customers, suggesting a potential positive spill over effect. This is the first study to demonstrate, via an online-field experiment, that combining narrative-based behavioural interventions with price (dis)incentives can enhance the effectiveness of the charge.

Do you want to be nudged?

Sanchayan Banerjee*, Mollie Gerver[†], Peter John*
Vrije Universiteit Amsterdam
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Nudges are often promoted as a way to respect individual autonomy, especially when the majority of citizens approve of them. When people willingly accept nudges, it aligns with their preferences, safeguarding their autonomy. However, even in cases where nudges are transparent and enjoy widespread support, they can still erode autonomy because a minority may resist these nudges, feeling manipulated despite their awareness of the situation. We suggest an alternative approach to preserve autonomy in nudges that doesn't rely solely on majority approval or transparency: individuals should be given the option to consent to being nudged. To evaluate the effectiveness of consent-based nudges, we sought the consent of 1518 UK citizens to be nudged. Subsequently, we nudged all participants, irrespective of their consent. Participants were automatically set to donate a specific amount to a charity of their choice, with the option to opt-out. We randomly varied the type of default setting. Our findings show that the default nudge remained effective, even among those who had consented not to be nudged, with minimal differences in donation amounts between the consenting and non-consenting groups. However, the consenting group displayed lower levels of resentment and regret compared to the non-consenting group. We discuss ethical ramifications for policymaking with nudges.

When do policy interventions work best in the dark? A model of the influence of transparency on behavior

Patrik Michaelsen*, Timothy J. Luke*
University of Gothenburg

Transparency is a major theme in normative discussions about good governance, and perhaps especially in relation to behavioral public policy. Theorists have argued that prominent nudge-style interventions rely on deception to successfully influence behavior, making these interventions either normatively objectionable or practically pointless. According to empirical studies, however, effectiveness can be compatible with high levels of transparency. This invites a specification of the effectiveness-question as: when should increased transparency influence behavior? To improve on a current lack of theoretical understanding, we develop a model connecting policy transparency to chooser preferences for the targeted behavior, means of influence, and policymaker perceptions.