## Behavioural Insights and Public Policy

LESSONS FROM AROUND THE WORLD



## Table of contents

Acronyms and abbreviations	11
Executive summary	13
Chapter 1. Why bother? Context and approach	15
What are behavioural insights, economics and science?	16
What's happening with behavioural insights within and outside Organisations	
The reality: Collecting case studies on applying behavioural insights	
References	
Chapter 2. What's going on? Insights from the behavioural insight case studies	31
Institutions	32
Interventions	37
Results and impact	42
References	45
Chapter 3. Where to go next? Shaping a policy and research agenda	47
Where to apply behavioural insights?	48
Who applies behavioural insights?	
When to apply behavioural insights?	53
Setting standards for behavioural insights?	55
References	57
Chapter 4. Behavioural insights case studies: Consumer protection	59
Supermarket shopper dockets: keeping fuel competitive	60
Disrupting scams	
Clearer, simpler and more transparent bills	64
Personal loan choices	
Price transparency in residential electricity	70
Misrepresentation in advertising	
Package size reduction	
Information Sheets and Guides for Investors	
Drip pricing in e-commerce	
How much? Designing optimal price comparison websites in the payday lending market	86
Shop and save: Designing an annuity comparison tool	
Senior water discount enrolment	92
Chapter 5. Behavioural insights case studies: Education	95
After school project	96
Improving adult literacy	

Chapter 6. Behavioural insights case studies: Energy	105
Better consumption data for more efficient energy use	10 <del>6</del>
Consumer adoption of renewable energy	
Transparency in energy contracts	
Energy efficiency project	
An electricity market in transition.	
Smart meters	
Chapter 7. Behavioural insights case studies: Environment	121
Testing social norms and feedback provisions for water savings	122
From replacement to repair: changing default options to decrease electronic waste	126
Framing energy efficiency information to encourage uptake of energy	
efficient electric appliances	
Framing of fuel efficiency, emissions and running cost information	133
Consumer use of sustainability information to reduce food waste	137
Food waste and best-before / production dates	141
Framing durability and authenticity information to reduce food waste	144
Perception of cost savings related to the use of energy-efficient major appliances	147
Water abstraction reform	150
Chapter 8. Behavioural insights case studies: Financial products	153
Investing in hybrid securities	
Improving communication with directors of firms in liquidation	157
Improving transparency and information disclosure about financial products in Ghana	159
Complaints resolution in Ghana	162
Investor education initiatives.	165
Crowdfunding regulation	
Digital cash transfer for food aid in Kenya	
Taking up nano-loans responsibly in Kenya	
National survey on financial education	179
Financial education for school students	
Preventing over-indebtedness of borrowers	184
Message received? The impact of annual summaries, text alerts and mobile apps	
on consumer banking behaviour	
Does the framing of retirement income options matter?	
Switching savings accounts	
Insurance renewal: Are you paying too much?	
Selling insurance as an add-on	197
Understanding structured deposits	
Encouraging customers to claim redress	
Building a letter: Engaging customers about their interest-only mortgages	208
Please take your cash: Encouraging consumers to claim redress from incomplete	
cash machine (ATM) transactions	
Just for you: Using personalisation to attract attention	
Attention, search and switching: Evidence on mandated disclosure from the savings market	
Promoting retirement security	220

Chapter 9. Behavioural insights case studies: Health and safety	223
Reducing unintended blindness through colour-coded observation charts	224
Increasing organ donor registration.	
Using air miles to treat obesity	
"Carrot rewards"	233
Nudging smokers away from the doors at CPH Airports	236
Increasing vegetable sales	240
Smarter lunchrooms for healthier food choices	243
Healthstyle survey: Segmenting school children and adults	245
Treating tuberculosis effectively	247
Screening for diabetes during Ramadan	249
Promoting healthy lifestyles through a computer-based "HIV risk game"	252
Walk for Health: Healthy Lifestyles Pilot	
Public safety pilot	
Increasing the number of organ donors in the United Kingdom	
Using social norms to reduce the over-prescription of antibiotics	
Stating appointment costs in SMS reminders to reduce missed hospital appointments	
Increasing the uptake of condoms in rural Zambia	271
Chapter 10. Behavioural insights case studies: Labour market	275
Matching jobs and job-seekers	270
Matching jobs and job-seekers 2	
Reducing dependence on income support	
Acquiring data from postal firms	
Encouraging on-time payment of levies.	
Helping job seekers find employment	
Training SME mentors	
Reading newsletter emails	
Increasing uptake of government programmes	
Maximising survey responses	
Chapter 11. Behavioural insights case studies: Public service delivery	303
Renewing vehicle licences online	304
Incomplete company registration forms	307
Redesigned letters to improve response rates from businesses	311
General access point for government services	
Encouraging compliance: Improving submissions to the FCA by mutual societies	316
Help is here: Helping firms apply for authorisation	319
Increasing trust in government service	322
Chapter 12. Behavioural insights case studies: Tax	325
Increasing compliance with tax-free savings account limits	
Completing online registrations	329
Collecting overdue tax debt	332
Increasing compliance amongst SMEs	334
Tax collection interaction	336
Uptake of flu vaccination programmes	
Using social norms to encourage prompt tax repayment	

Chapter 13. Behavioural insights case studies: Telecommunications	345
Consumer protection in Colombia	346
Simplification of telephone and internet contracts	
Telephone number billing: Paying regulation fees on time	354
Price framing for consumers in the telecom sector	
Consumer switching in telecommunications markets	360
Automatically Renewable Contracts (ARCs)	364
Consumer information on broadband speeds and net neutrality	367
How best to present call price information to consumers	370
Chapter 14. Additional behavioural insights case studies	373
Reporting arrangements for government programmes	374
Reapplying for student loan repayment assistance	
Making student loan repayments on time	
A popup to secure up-to-date business data	381
A floor mark up for optimal utilisation of exit options	384
Nudging cigarette buds into ashtrays	
Encouraging on-time payment of levies	389
Increasing the rate of completions for Statistical Survey on Industry	391
Facilitating business starts ups	
Increasing charitable giving	
Affordable college loan repayment	398
Glossary	401