

Behavioural Insights Applied to Policy


Country Overviews 2016


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front page,  Seed Pods, *Some weird seed pods - dried out*, 2010. Source: brewbooks

page 15,  Dr David Demer, *A small tabular iceberg with an ice cave. Antarctic Peninsula*, 2010. Source: NOAA Photo Library

Abstract

Behavioural Insights Applied to Policy: Country Overviews 2016

This document provides for each EU and EFTA country a fact sheet containing examples of policy initiatives either explicitly or implicitly informed by behavioural insights as well as the institutional developments regarding the application of behavioural insights to policy. These country-specific overviews complement the "Behavioural Insights Applied to Policy – European Report 2016". They are meant to be updated on a regular basis by taking into account new behavioural policies and institutional developments.

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Behavioural Insights Applied To Policy

AT – AUSTRIA

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Austrian Federal Ministry for Transport, Innovation and Technology

Austrian Federal Ministry of Agriculture, Forestry, Environment and Water Management

Austrian Federal Ministry of Families and Youth

Austrian Federal Ministry of Finance

Austrian Federal Ministry of Health

Austrian Federal Ministry of Science, Research and Economy

Austrian Financial Market Authority

Austrian Tax & Customs Administration

Federal Chancellery of Austria

Research institutions

Department of Economics, Institute for Labour Economics (Vienna University of Economics and Business)

Institute for Civil Law, Foreign Private Law and Private International Law (University of Graz)

Institute of Banking and Finance (University of Graz)

Institute of Tax and Fiscal Law (University of Graz)

Research Centre Experimental Economics and Applied Game Theory (University of Innsbruck)

Vienna Center for Experimental Economics (VCEE, University of Vienna)

Other institutions (private and non-profit)

FehrAdvice & Partners AG

Level of implementation

National, regional, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives designed explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review
Surveys

Experiments (laboratory, online,
field, Randomised Controlled Trials
(RCTs))

3. What

Policy areas where behavioural insights are applied

Consumer Protection

Finance

Taxation

Education

Health

Transport

Examples of policies using behavioural insights

Consumer protection



Understanding decision-making in consumer contracts (*behaviourally-tested initiative*). Research project on “Contract Decisions of Consumers between Law and Psychology (CLP): a Behavioural, Psychological, and Neuroscientific Analysis of State Regulation of Consumer Decisions”. Launched in November 2014, this 4-year project is funded by the University of Graz, the Austrian Federal Ministry of Science, Research and Economy and the State of Styria. The project will include behavioural research designed to gain insights about real decision-making in the field of consumer contracts. For

instance, it will examine legal instruments, such as duties of disclosure of standard terms or other instruments currently used to lead individuals towards a consumer contract. The last stage of the project will focus on producing recommendations for EU and national policymakers, including specific proposals for alternative rules of consumer protection that would improve the quality of legislation¹.

Health



Increasing organ donations (*behaviourally-informed initiative*). The classic and much cited study "Do Defaults Save Lives?"² powerfully illustrates the influence of defaults on organ donation. The study used behavioural science to shed light on the mismatch between positive public attitudes to organ donation and scarce individual action when it comes to register as a donor. Austria has an opt-out system, where individuals are by default organ donors unless they object to this. Forms of official objection include a refusal document submitted to the Opting-out Registry, but also an oral refusal witnessed by relatives³. According to data from the International Registry on Organ Donation and Transplantation (IRODaT), Austria was in 2013 the eight country worldwide with the largest number of deceased organ donors⁴. [Survey].

Taxation



Making tax compliance easier (*behaviourally-informed initiative*). The Federal Ministry of Finance offers the electronic [FinanzOnline](#) service to its citizens, "a one-click link to the Austrian Tax Administration". This service allows, for example, citizens to file their tax return electronically using a prepopulated form and without the need for special software to be installed⁵. This is an example of a nudge, in which the tax return process is simplified and the effort needed to comply is reduced to encourage individuals to file their taxes electronically and comply with tax return. The Ministry's website indicates that "96% of users rate the Finance Ministry's application as 'very good'" and that the service "has received multiple international awards". In doing so, the Ministry uses social norms and framing for the promotion of FinanzOnline as a secure and quality service. The FinanzOnline service also includes a mobile phone signature app, which has seen a substantial increase in users from 106,754 in 2013 to 176,721 in 2014⁶. [Survey]



Promoting tax and customs compliance (*behaviourally-aligned initiative*). The Austrian Federal Ministry of Finance is carrying a pilot project on "Tax/Customs Education"⁷, which focuses on promoting tax and customs compliance through a series of educational activities and tools. For example, an [educational website](#) was designed specifically for young people and offers a range of e-learning tools. The implicit use of behavioural insights is visible in the framing of certain messages in this website: "one in every five people in insolvency is only 30 years old or younger". Furthermore, a portal proposes a series of informational and educational videos, including one on "[What happens with the Tax-Euro](#)", which aims at promoting transparency by showing how taxpayers' money is used and how it contributes to the common good of the society. Because these messages frame tax compliance as a form of reciprocity and fairness, they can be seen as an example of the implicit use of behavioural insights. In addition, the Austrian Tax & Customs Administration, in collaboration with the Austrian School Administration, provides "Tax & Customs-Gigs" at schools. This highly demanded activity involves classroom training by a tax/custom officer, who explains to these young people why taxes are charged, how they are used and their role in supporting citizens and society as a whole. The results of the evaluation process of this pilot project are expected by the end of 2016. [Survey].

Transport



Improving road safety (*behaviourally-aligned initiative*). The Austrian Federal Ministry for Transport, Innovation and Technology and the Austrian Road Safety Board launched an information campaign entitled “[Children see the world differently](#)”. The aim was to raise awareness about how vulnerable children are when it comes to dangerous situations on the road. The video focuses on how easily distracted children are, and uses emotional images (such as a child being hit by a car when crossing the street without looking) coupled with messages such as “Every year nearly 3000 children suffer a road accident”. The “[Don't drink and drive](#)” awareness raising video campaign is another example of the use of emotions to promote a behavioural change⁸.



Fostering sustainable transport (*behaviourally-aligned initiative*). The Austrian Federal Ministry for Transport, Innovation and Technology set a series of measures and goals towards promoting more “sustainable transport”. These include the improvement of services for cyclists (e.g., “Bike & Ride” in rail stations), with the end goal of promoting non-motorised transport. These types of measures are an example of the use of choice architecture tools, specifically changing the environment to encourage more cycling⁹.

4. Where

Institutional structure & capacity

In Austria, the Federal Ministry of Science, Research and Economy is leading discussions about the possibility of setting up a team working on BIs within the government. It is not yet clear whether the team will be centralised or set as an inter-ministerial group. Modelled on the UK Behavioural Insights Team (UK BIT), the “*Motivierender Staat*” (“Motivating State”) project started in 2015 in the context of a reform aimed at decreasing administrative burdens. It will entail several pilot projects by different Austrian ministries and counts on the support of four prominent behavioural economists.^{10,11} [Email Exchange]

For instance, the Federal Ministry of Families and Youth has expressed interest in the application of behavioural insights to policy¹². Some possible topics could include the issues of work-life balance, parental leave or childhood obesity. [Email Exchange]

Knowledge base

There are several academics with expertise in behavioural sciences in different Austrian universities and at least two research centres on experimental economics (see the “Who” section for a non-exhaustive list).

In an interview¹³ from October 2015, Prof. Dr. Erich Kirchler (University of Vienna) talked about behavioural research and its relevance for policy.

Networks and collaborations

There does not seem to be any kind of collaboration or network of entities using behavioural insights for policy, not even informal.

In some instances there have been collaborations between ministries and universities (e.g., Federal Ministry of Education, Federal Ministry of Finance). [Survey]

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹ Lurger, B., Athenstaedt, U., & Arendasy, M., "A Behavioral, Psychological, and Neuroscientific Analysis of State Regulation of Consumer Decisions," Contract Decisions of Consumers between Law and Psychology (CLP). Retrieved on 16 November 2015 from <http://consumer-law-and-psychology.uni-graz.at/en/information/about-the-project/>

² Johnson, E. J., & Goldstein, D. G. (2003). [Do defaults save lives?](#) *Science*, 302, 1338-1339.

³ Opting-out Registry, GÖG (n.d.), retrieved on 13 November 2015 from <http://www.goeg.at/en/Opting-out-Registry>

⁴ Donation Activity Charts, IRODaT (n.d.). Retrieved on 13 November 2015 from <http://www.irodat.org/?p=database#data>

⁵ FinanzOnline for Citizens, BMF (n.d.), retrieved on 16 November 2015 from <https://english.bmf.gv.at/e-government/finanzonline-citizens.html>

⁶ Austrian Federal Ministry of Finance (2015). The Austrian Tax and Customs Administration: Annual Report 2014. Vienna, Austria. See page 13.

⁷ Improving Compliance by Education in Austria, Manfred Elmecker (n.d.), retrieved on 16 November 2015 from <http://www.educacionfiscal.org/files/2015-01/IOTA%20Tax%20Education%20-%20Austria.pdf>

⁸ THE PEP Questionnaire 2014, retrieved on 16 November 2015, from http://www.unece.org/fileadmin/DAM/thepep/Questionnaire_2014/AUT_E_2014.pdf

⁹ Objectives and measures in promoting "sustainable transport", bmvit (n.d.), retrieved on 16 November 2015 from <http://www.bmvit.gv.at/en/verkehr/sustainable.html>

¹⁰ Weiser, V. U. (2015). "Nudging: Der Staatssekretär will stupsen," Die Presse, retrieved on 18 December 2015 from http://diepresse.com/home/politik/innenpolitik/4752747/Nudging_Der-Staatssekretaer-will-stupsen

¹¹ Ladner, I. (2015) "Behavioural sciences are a treasure trove for new insights," scilog, retrieved on 18 December from <https://scilog.fwf.ac.at/en/article/2896/behavioural-sciences-are-a-treasure-trove-for-new-insights>

¹² Menschen motivieren, nicht regulieren (Motivate people, not regulate), WirtschaftsBlatt (11 September 2015), retrieved on 18 November 2015 from <http://wirtschaftsblatt.at/home/nachrichten/newsletter/4818761/Menschen-motivieren-nicht-regulieren>

¹³ Schlagwort: Motivierender Staat (Keyword: Motivating State), retrieved on 18 November 2015 from <http://scilog.fwf.ac.at/tag/motivierender-staat>

Behavioural Insights Applied to Policy

BE – BELGIUM

Country Overview

Last updated: 20 May 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Belgian Federal Ministry of Finance

Flemish Government

Research institutions

Catholic University of Leuven (KUL)

Free University of Brussels (ULB)

Catholic University of Louvain (UCL)

Free University of Brussels (VUB)

Other institutions (private and non-profit)

N/A

Level of implementation

National, regional

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives designed explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Experiments (Randomised Controlled Trials)

Surveys

3. What

Policy areas where behavioural insights are applied

Consumer Protection

Online Security

Health

Taxation

Examples of policies using behavioural insights

Consumer protection



Combating over-indebtedness (*behaviourally-informed initiative*). In 2011, the Belgian Parliament passed a bill imposing credit institutions to include the slogan "Be careful! Borrowing money also costs money" next to any advertising for consumer credits¹⁴. The law applies for all advertising media (printed, radio, internet, etc.). This transposition of an EU directive takes into consideration consumer's present bias, namely the fact that people tend to disregard the long-term costs of credits, i.e., interests, and instead focus on the immediate reward, i.e., the easy possibility of buying new products. [Online search]

Health



Increasing organ donations (*behaviourally-aligned initiative*). Belgium has an opt-out or presumed consent system, where individuals are by default organ donors unless they object to this. The classic and much cited study "Do Defaults Save Lives?" powerfully illustrates the influence of defaults on organ

donations.¹⁵ The study used behavioural science to shed light on the mismatch between positive public attitudes toward organ donation and the low proportion of people who act on this attitude by registering as donors. The International Registry on Organ Donation and Transplantation (IRODaT) shows the impact of opt-out systems in increasing the number of deceased organ donors per million population.¹⁶ [Online search]

Online security



Raising awareness about phishing (*behaviourally-tested initiative*). In 2015, the Flemish regional government adopted an initiative aimed at testing its employees' potential vulnerability with respect to phishing emails. An email, which consisted of a mock booking confirmation from Thalys (including a stay in an expensive hotel), was sent to about 20,000 recipients. The email stated that the €20,000 booking would be charged to the recipients' credit card, unless the person would cancel the booking within 3 days by sending their credit card details to Thalys. Even though the initiative was not designed as a proper randomised controlled trial, it did track recipients' reactions to allow evaluation. Unfortunately, this phishing trial used the name of real company, resulting in Flemish officials calling Thalys to complain. Nevertheless, the initiative – which is far from being a simple awareness campaign – has interesting scope for developing. In fact, the European Commission took this initiative into consideration when designing an innovative fishing awareness campaign, where a fake company name was used instead¹⁷. [Online search]

Taxation



Increasing tax compliance (*behaviourally-tested initiative*). The Belgian Federal Ministry of Finance is currently testing, together with the University of Oxford, different ways of simplifying tax notices sent to citizens, with the end goal of increasing fast tax compliance¹⁸. The project also involves testing different nudges, such as including information about the social norm or penalties¹⁹. Prior to this initiative explicitly using behavioural insights, the Belgian Federal Ministry of Finance introduced pre-populated online income declarations as a mean of simplification. Finally, since 2012, the Ministry went a step further by proposing simplified declarations with an opt-out scheme²⁰: unless citizens do not agree with the Ministry's proposal of income declaration, the proposal is considered as accepted as such. This opt-out scheme is targeted to specific segments of the tax payers (2 million in 2016), mainly the retired and people with no or low income. The initiative is successful, as 96% of tax payers receiving this proposal did not opt out in 2015²¹. [Personal communication & online search]

4. Where

Institutional structure and capacity

There is no formal structure, team, or person in charge of, applying behavioural insights within the Belgian federal government. Belgian behavioural economists, however, have advocated the creation of a Belgian behavioural insights team²².

The Flemish government, in its 2014 policy statement, acknowledged the importance of behavioural insights for environment and energy policies²³.

Knowledge base

There are several institutions providing behavioural courses, for instance, the Université Libre de Bruxelles (ULB), the Vrije Universiteit Brussel (VUB), the Catholic University of Louvain (UCL), and the Catholic University of Leuven (KUL).

For example, the UCL, through its Louvain4Nutrition research program, studies how public authorities can better frame nutrition facts labels to enhance purchase intentions of healthy food products²⁴.

Networks and collaborations

In December 2014, the Social-Economic Council of Flanders (SERV) started a network between Flemish officials and academics in behavioural sciences²⁵.

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹⁴ Service Public Fédéral Économie (2011). Attention, emprunter de l'argent coûte aussi de l'argent. Retrieved on 20 May 2016 from <http://www.consumercredit.be/article-5,-%C2%A7-2.html>

¹⁵ Johnson, E. J., & Goldstein, D. G. (2003). Do defaults save lives? *Science*, 302, pp. 1338-1339.

¹⁶ IRODaT (2015). Donation Activity Charts. Retrieved on 13 November 2015 from <http://www.irodat.org/?p=database#data>

¹⁷ De Standaard (2015). Vlaamse overheid blundert met valse phishingmail. Retrieved on 20 May 2016 from http://www.standaard.be/cnt/dmf20150721_01785450

¹⁸ Vermeersch, W., & Benyaich, B. (2015). Creeër een federale en Vlaams Nudge Unit. Interview met Jan-Emmanuel De Neve (Gedragseconoom Oxford). Ghent: Samenleving and Politiek. Retrieved on 25 April 2016 from <http://www.sampol.be/index.php/samenleving-en-politiek/zoeken-in-sampol/191-2015/november-2015/1952-creer-eeen-federale-en-vlaams-nudge-unit#sthash.NgBHSkHl.dpuf>

¹⁹ De Neve, J.-E. (2016). Behavioral insights and tax compliance: Experimental evidence from Belgium. Retrieved on 25 April 2016 from <https://www.socialscienceregistry.org/trials/827>

²⁰ Service Public Fédéral Finances (2014). Rapport annuel 2014. Retrieved on 30 April 2016 from <http://www.jaarverslag.financien.belgium.be/fr/115-impots-sur-les-revenus-propositions-de-declaration-simplifiee-pds-lipp>

²¹ Mathieu, F. (2016). Voici les nouveautés de la déclaration d'impôts 2016. *Le Soir*. Retrieved on 30 April 2016 from <http://www.lesoir.be/1192793/article/economie/2016-04-26/voici-nouveautes-declaration-d-impots-2016-video>

²² Vermeersch, W., & Benyaich, B. (2015). Creeër een federale en Vlaams Nudge Unit. Interview met Jan-Emmanuel De Neve (Gedragseconoom Oxford). Ghent: Samenleving and Politiek. Retrieved on 25 April 2016 from <http://www.sampol.be/index.php/samenleving-en-politiek/zoeken-in-sampol/191-2015/november-2015/1952-creer-eeen-federale-en-vlaams-nudge-unit#sthash.NgBHSkHl.dpuf>

²³ Vlaams Parlement (2014). Beleidsnota Omgeving. Retrieved on 20 May 2016 from <http://docs.vlaamsparlement.be/docs/stukken/2014-2015/g142-1.pdf>

²⁴ Université Catholique de Louvain (2016). Louvain4Nutrition – Promoting Healthy Eating. Retrieved on 10 May 2016 from <https://www.uclouvain.be/465757.html>

²⁵ Vermeersch, W., & Benyaich, B. (2015). Creeër een federale en Vlaams Nudge Unit. Interview met Jan-Emmanuel De Neve (Gedragseconoom Oxford). Ghent: Samenleving and Politiek. Retrieved on 25 April 2016 from <http://www.sampol.be/index.php/samenleving-en-politiek/zoeken-in-sampol/191-2015/november-2015/1952-creeer-een-federale-en-vlaams-nudge-unit#sthash.NgBHSkHL.dpuf>

Behavioural Insights Applied to Policy

BU – BULGARIA

Country Overview

Last updated: 20 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Bulgarian Ministry of Finance

Bulgarian Ministry of Labour and Social Policy

Bulgarian National Consumer Association

Bulgarian National Customs Agency

Bulgarian National Revenue Agency

Research institutions

American University in Bulgaria

Angel Kanchev University of Ruse

D. A. Tsenov Academy of Economics

University of National and World Economy,
Department of Natural Resource Economics

Other institutions (private and non-profit)




N/A

Level of implementation

National

2. How

Level of use of behavioural insights

| | | |
|---|--|---|
|  | Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment. | X |
|  | Behaviourally-informed initiatives: initiatives based explicitly on previously existing behavioural evidence. | ✓ |
|  | Behaviourally-aligned initiatives: initiatives that, at least <i>a posteriori</i> , are implicitly aligned with behavioural evidence. | ✓ |

Methodologies used

Literature review

Surveys

3. What

Policy areas where behavioural insights are applied

Competition

Transport

Consumer Protection

Welfare

Examples of policies using behavioural insights

Competition



Curbing illegal cigarette trade (*behaviourally-aligned initiative*). The Bulgarian National Customs Agency (Minister of Finance), the Ministry of Interior and the Centre for the Study of Democracy conducted a joint national information campaign against illegal cigarette trade. The campaign emphasised that the purchase of illegal cigarettes supported various forms of organized crime (e.g. illegal arms, human trafficking, and drug distribution). Using messages such as "Will you help him selling more guns on the street?" the campaign tapped into behavioural insights such as the use of affect and framing.²⁶ [Survey]

Transport



Reducing driving offences (*behaviourally-aligned initiative*). In Bulgaria, drivers incur a specific point penalty for each traffic violation, down from a given endowment (usually ranging from 12 to 20 points). This system is aligned with behavioural insights suggesting that individuals have a natural aversion for loss.²⁷ [Online search]

Welfare



Raising enrollment in pension schemes (*behaviourally-informed initiative*). The Bulgarian Ministry of Labour and Social Policy is using defaults in pension schemes to tackle status-quo bias. The Bulgarian pension system includes mandated choice and defaults. Under an amendment to the law, in 2015 new entrants to the labour force will have a year to decide whether to have a part of their social security contribution invested in a privately run pension scheme or have all their contributions in the government-run pay-as-you-go (PAYG) system. The PAYG system is the irreversible default for those who fail to make a choice, while those who choose the second pillar can subsequently make another, irreversible, decision to opt fully into the first pillar.²⁸ [Online search]

4. Where

Institutional structure and capacity

In Bulgaria, there is no formal structure, team, or person in charge of, applying behavioural insights within the government, at any administrative level.

Knowledge base

University courses in behavioural sciences and related fields have been identified in the following universities:

- [Leadership Seminar: Behavioral Economics: Insights for Business and Policy, Executive MBA program, American University in Bulgaria](#)
- [University of National and World Economy, Department of Natural Resource Economics](#)
- [D. A. Tsenov Academy of Economics](#)
- [Angel Kanchev University of Ruse](#)

Networks and collaborations

- The Bulgarian University of National and World Economy, Department of Natural Resource Economics collaborated with the Bulgarian National Consumer Association on a research project (Dec 2009- Dec 2012) about changing patterns in sustainable consumption in Bulgaria. The project combined cognitive and behavioural methods with technical and social-science methods to study consumers, products and level of information.²⁹ [Survey]

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

²⁶ Bulgarian Customs (2014). Стартира национална информационна кампания срещу нелегалната търговия с цигари. Retrieved on 13 November 2015 from <http://customs.bg/bg/pubs/5890>

²⁷ I4M (n.d.). Driving License – Bulgaria. Retrieved on 13 November 2015 from <http://www.info4migrants.com/bulgaria/en/information/driving-license/>

²⁸ Investment and Pensions Europe (2014). Bulgaria set to follow Hungary, Poland in raid of second-pillar pensions. Retrieved on 13 November 2015 from <http://www.ipe.com/countries/cee/bulgaria-set-to-follow-hungary-poland-in-raid-of-second-pillar-pensions/10005956.fullarticle>

²⁹ University of National and World Economy (2012). Sustainable consumption in Bulgaria changing patterns. Retrieved on 13 November 2015 from <http://www.unwe.bg/en/pages/3303/-%D0%B4%D0%B8%D0%B4-02-4.html>

Behavioural Insights Applied to Policy

CH – SWISS CONFEDERATION

Country Overview

Last updated: 20 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Municipal Electric Utility Company of Rorschach

Municipal Electric Utility Company of St. Gallen

Municipal Electric Utility Company of Zurich

Research institutions

Center for Foundations of Economic Preferences (FEP), Zurich

Institute for empirical Research in Economics, Zurich

Laboratory for Decision Making U (LMDU), Lausanne

Web Experimental Psychology Lab (WebLab)

Other institutions (private and non-profit)

FehrAdvice

myblueplanet

Level of implementation

National, Regional

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Experiments (laboratory, randomised controlled trials)

3. What

Policy areas where behavioural insights are applied

Energy

Transport

Examples of policies using behavioural insights

Energy



Encouraging purchase of energy-saving appliances (*behaviourally-informed initiative*).

Behavioural research shows that disclosing lifetime energy operating cost information proves to be most effective in guiding consumers towards a more energy-efficient shopping behaviour, as it addresses present bias. In Switzerland, the platform TopTen.ch provides such kind of lifetime energy operating cost information for different product categories, such as washing machines. Major supermarket chains, such as Coop and Migros use the TopTen Label to inform consumers about the most energy efficient appliances in their stock. [Source: desk research^{30 31 32}]



Promoting green electricity (*behaviourally-informed initiative*). Several municipal electric utilities

companies from various cities in Switzerland (e.g. Zurich, St. Gallen, Rorschach) have changed the default electricity mix to a greener tariff. This was based on behavioural evidence showing that although most people support green electricity (and would also be willing to contribute financially to a greener development of the electricity mix), they often stay with the default electricity product offered by their provider. Rorschach for instance, changed the default electricity tariff - called BASISSTROM - to a 100%

renewable energy tariff (mainly electricity sourced from hydropower). People can change to a cheaper tariff containing electricity sourced from nuclear power (product called KERNSTROM), or can change to a more expensive tariff containing more green electricity from new renewable energy sources such as photovoltaic and wind power (product called ÖKOSTROM). Experience from St. Gallen and Zürich shows that most people stay with the default tariff which has been offered to them. Specifically, in Rorschach, the intervention led to an increase in the share of green electricity tariffs from 3.6% to 93.2%. [Survey]

Transport



Enhancing tax compliance (*behaviourally-aligned initiative*). A recent campaign (“Vom Gas-aufs Vedopedal”), in several cities in Switzerland, aimed at breaking existing mobility habits by temporarily providing free access to other means of transport. Local residents were encouraged to hand over their car keys for two weeks or one month in exchange for a free electric bike and free use of the local mobility car-sharing scheme. The campaign has been organized by several cities in Switzerland together with myblueplanet, the car sharing scheme Mobility, and local bicycle shops. Such kinds of real-life examples aim at attracting households to try out a car-ownership free lifestyle, by creating a positive attitude towards such a lifestyle and encouraging the use of other modes of transportation (e.g. cycling, car-sharing, etc.). People’s choices are mainly driven by habits of past experiences (cfr. the so-called “status quo bias”), but also by perceptions of availability, efficiency and convenience of other modes of transport. Thus, such kind of interventions aim to “break” the “rule of thumb” assessment when it comes to reflecting on the different transport alternatives to owning a car. [Source: questionnaire]

4. Where

Institutional structure and capacity

There is no formal structure, team, or person in charge of, applying behavioural insights within the government, at any administrative level.

Knowledge base

There is a wealth of behavioural courses offered by the research Institutes mentioned above.

Networks and collaborations

N/A

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

³⁰ Tipten (2015). Waschmaschinen. Retrieved on 18 December 2015 from <http://www.tipten.ch/deutsch/haushalt/waschmaschinen/6kg.html>

³¹ Coop (2015). Gütesiegel. Retrieved on 18 December 2015 from <http://www.coop.ch/pb/site/common2/node/81324010/Lde/index.html>

³² Migros (2015). Tipten. Retrieved on 18 December 2015 from <http://www.migros.ch/de/supermarkt/tipten.html>

Behavioural Insights Applied to Policy

CY – CYPRUS

Country Overview

Last updated: 20 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

N/A

Research institutions

Department of Social and Behavioural Sciences
(European University Cyprus)
Economics Research Centre (University of Cyprus)

Faculty of Economics and Management, Department
of Economics (University of Cyprus)
Networks Research Laboratory (NetRL, University of
Cyprus)

Other institutions (private and non-profit)




N/A

Level of implementation

Regional, local

2. How

Level of use of behavioural insights

| | | |
|---|--|---|
|  | Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment. | X |
|  | Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence. | ✓ |
|  | Behaviourally-aligned initiatives: initiatives that, at least <i>a posteriori</i> , are implicitly aligned with behavioural evidence. | ✓ |

Methodologies used

Literature review

Surveys

Experiments (laboratory, online)


3. What

Policy areas where behavioural insights are applied

Energy

Examples of policies using behavioural insights

Energy

-  **Raising awareness about energy saving** (*behaviourally-aligned initiative*). The Networks Research Laboratory (NetRL) at the University of Cyprus developed the Social Electricity Online Platform (SEOP), consisting of online, interactive learning modules, educational services and a social ICT platform. The goal is to help people become more aware of their energy consumption and of sustainability issues, to encourage them to talk to each other about resource consumption and to engage themselves in communities related to energy-saving practices. Eventually, the tool was developed to close the gap between intentions and actual behaviour. The platform also included an innovative educational application where users could track their energy consumption. This is an example of how the use of simplification (making it easier for citizens to track their energy consumption, using simple language) and of social influences can increase citizen engagement and improve communication in the context of awareness raising activities.³³ [Online search]

4. Where

Institutional structure and capacity

In Cyprus, there is no formal team responsible for the application of behavioural insights at the institutional level.

Knowledge base

Some papers published in the field have been identified:

- Paper: [Household recycling in Cyprus: attitudes, barriers and behaviour](#) (2013) examines the factors influencing recycling behaviour in Cyprus including socio-demographic variables, environmental attitudes and knowledge, and policy controllable institutional factors (e.g. barriers to recycling).
- Paper: [The Borrowing Behaviour of Households: Evidence from the Cyprus Family Expenditure Surveys](#) (2011) investigates how various factors affect households demand for borrowing.
- Paper: [The characteristics and the energy behaviour of the residential building stock of Cyprus in view of Directive 2002/91/EC](#) (2011) presents findings on the energy consumption of 500 residential buildings and other characteristics of the residential building stock of Cyprus.
- Paper: [Flexible work arrangements and intentions of unemployed women in Cyprus: a planned behaviour model](#) (2011) explores whether and how unemployed Cypriot women's subjective norms, attitudes, perceived behavioural control and job versus career aspirations influenced their intentions to adopt employee- and employer-driven flexible work arrangements. The data was gathered from 18 focus groups with 113 unemployed women and 150 mail questionnaires.
- Paper: [Weight and dieting behavior of college students in Cyprus](#) (2004) provides a report of weight and dieting behaviour of college students in Cyprus. A cross-sectional survey was administered to a convenience sample of 451 students to determine the prevalence of inappropriate dieting practices (such as use of diet pills, fasting, and induced vomiting). Body mass index and accuracy of self-perceived weight were also determined.
- Paper: [Buying and Wasting Sustainably. Determinants of Green Behaviour in Cyprus and Sweden](#) (2014) analysed self-reported data from the section "Attitudes of the European Citizens towards the Environment" (Special Eurobarometer 75.2 dataset), to understand the reasons behind the citizen's lack of pro-environmental behaviours. The sample included more than 500 observations from Cyprus, among other countries. Several suggestions for policy were made, such as changing the choice architecture (e.g. increasing the availability of recycling services), changing the legislative and institutional framework, improving the labels of environmentally friendly products, providing information on environmental impacts of specific behaviours and tailoring this information to different target groups.

University courses in behavioural sciences and related fields have been identified in the following universities:

- [University of Cyprus, Faculty of Economics and Management, Department of Economics](#)
- [University of Cyprus, Economics Research Centre](#)

- [European University Cyprus, Department of Social and Behavioural Sciences](#)

Networks and collaborations

N/A

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

³³ Networks Research Laboratory (2014). Social Electricity Online Platform (SEOP). Retrieved on 4 December 2015 from <http://www.seop-project.eu/>

Behavioural Insights Applied to Policy

CZ – CZECH REPUBLIC

Country Overview

Last updated: 20 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Czech Ministry of Finance

Research institutions

Charles University

LEE (Laboratory of Experimental Economics),
University of Prague

Other institutions (private and non-profit)




N/A

Level of implementation

National

2. How

Level of use of behavioural insights

| | | |
|---|--|---|
|  | Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment. | X |
|  | Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence. | ✓ |
|  | Behaviourally-aligned initiatives: initiatives that, at least <i>a posteriori</i> , are implicitly aligned with behavioural evidence. | ✓ |

Methodologies used

Literature review

Surveys


3. What

Policy areas where behavioural insights are applied

Health

Examples of policies using behavioural insights

Health

 **Increasing organ donations** (*behaviourally-aligned initiative*). The Czech Republic has an opt-out or presumed consent system, whereby individuals are by default organ donors unless they object to this. This initiative implicitly relies on people's tendency to stick to the default option and to fail to make active choices [Desk research³⁴]

4. Where

Institutional structure and capacity

In the Czech Republic, there is no formal structure, team, or person in charge of, applying behavioural insights within the government, at any administrative level.

Knowledge base

A recent Impact Assessment on Gambling, produced by the Czech Ministry of Finance, takes behavioural insights explicitly into consideration. However, it is not yet clear what type of policy initiatives will be taken, as some argue that reducing the negative social impacts of compulsive gambling may bring about a reduced tax base [Source: Survey].

University courses in behavioural sciences and related fields have been identified in the following universities:

- University of Economics, Prague;
- the Institute for Behavioural and Economic Studies (INBES).

Networks and collaborations

N/A

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

³⁴ Zúñiga-Fajuri, A. (2014). Increasing organ donation by presumed consent and allocation priority. *Bulletin of the World Health Organisation*, vol. 93, pp. 199–202

Behavioural Insights Applied to Policy

DE – GERMANY

Country Overview

Last updated: 3 June 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution!](#)

1. Who

Institutions that apply behavioural insights to policy

Public institutions

German Department of the Environment
Institute for Employment Research of the Federal Employment Agency (IAB)

Unit Policy Planning, Basic Issues and Special Tasks, German Federal Chancellery

Research institutions

AWI-Lab, Heidelberg
Business and Economic Research Laboratory (BaER-Lab), Paderborn
Chair of Applied Research in Economics, Konstanz
Cologne Laboratory of Economic Research
DICELab for Experimental Economics, Düsseldorf
Essen Laboratory for Experimental Economics (ELFE)
Experimental Economics at Clausthal University of Technology (ExECUTE), Clausthal-Zellerfeld
Experimental Lab of the Institute of Entrepreneurial Studies, Berlin
Experimental lab, Oldenburg
Experimental Laboratory of the University of Hamburg

Experimentallabor des Lehrstuhls, Kiel
Institut für Wirtschaftstheorie und Operations Research (WIOR), Karlsruhe
Jena Laboratory for Experimental Economics
Laboratorium für Experimentelle Wirtschaftsforschung (BonnEconLab), Bonn
Laboratory for Economic and Accounting Research (LEAR), Osnabrück
Laboratory for Experimental Economics (eLab), Erfurt
Leibniz Institute for the Social Sciences
Magdeburg Laboratory for experimental Economics (MaXLab), Magdeburg
Max Planck Institute for Human Development, Berlin

Mlab, Mannheim

Passau Experimental Laboratory (PAULA)

Munich Expe Lab for Economic and Social Sciences (MELESSA), Munich

Ruhr-University-Bochum Lab for Experimental Economics (RUBex)

New Lab for Economic Experiments, Berlin

Other institutions (private and non-profit)

ConPolicy

Harding Center for Risk Literacy

Level of implementation

National, regional

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Experiments (laboratory, online, field, Randomised Controlled Trials – RCTs)

Surveys

3. What

Policy areas where behavioural insights are applied

Consumer protection

Employment

Health

Examples of policies using behavioural insights

Consumer protection



Enhancing the simplicity of consumer contracts information provision (*behaviourally-aligned initiative*). For distant sales contracts concluded via mobile websites or apps for smartphones, German sellers are obliged to present contractual terms (e.g., existence of a right of withdrawal, contract duration and termination condition) in a simple, summarized manner. This initiative implicitly relies on evidence from behavioural sciences that consumers are prone to cognitive overload when presented with too complex and abundant contractual information, thereby being unable to treat it adequately if not summarized in an understandable way. [Source: Desk research³⁵]

Employment



Sharpening job search strategies (*behaviourally-tested initiative*). In Germany, a large scale field study tested the impact of a brochure that informed job seekers about job search strategies and the consequences of unemployment. The study was the result of a collaboration between the University of Bonn and the Institute for Employment Research of the Federal Employment Agency (IAB). Results showed that the brochure had a positive effect, but mostly for job seekers who displayed increased risk of long-term unemployment (4% increase in employment and earnings in the year following the intervention, relative to those in the control group). This suggests that targeted information provision can be a highly effective policy tool in the labour market, especially for the prospectively long-term unemployed. [Source: Desk research³⁶]

Health



Enhancing informed decisions for medical interventions (*behaviourally-tested initiative*). The Harding Center for Risk Literacy at the Max Planck Institute for Human Development in Berlin developed a range of fact boxes on different topics that are used by one of the main Health Insurances in Germany (AOK) as well as the Bertelsmann Foundation. Fact boxes are created based on insights from behavioural and cognitive sciences and are tested before publication. Fact boxes communicate the best available evidence about a specific medical intervention (like tests, operations, or vaccinations) in a simplified and easily understandable manner. The most important pros and cons are contrasted with each other in a table, thus allowing even people with no medical or statistical background to make competent decisions. [Source: Desk research³⁷]

4. Where

Institutional structure and capacity

Germany was the third European country to build behavioural and design capacity within the Government. In 2015, it incorporated a team of three behavioural scientists within the Unit Policy Planning, Basic Issues and

Special Tasks at the Federal Chancellery³⁸. Its objective is to improve policy impact by fostering citizen-mindedness, user-led design of processes and projects, and good access to helpful and clear information. An equally important objective is to test proposed solutions and to provide impact assessments at the very early stages of policy development. Projects focus on sustainability issues and on way to empower citizens.

Acting as a service unit for the Federal Ministries, it integrates insights and methods from behavioural and social sciences in developing and empirically testing processes and alternative policies. The small team is composed of staff with diverse expertise (including behavioural and empirical social sciences, RCT design, law, and design thinking) and collaborates with a wide network of experts from the Federal Ministries, academia and practitioners.

The privileged and fully-integrated position of this unit suggests that the team benefits from thorough political support. At the same time, German federalism, with its high degree of autonomy of each Federal State, might limit the team's coverage.

Although this unit is small and still in its starting phase, we expect that in the future resources may increase proportionally to its objectives, and that behavioural and empirical capacity in policy departments will be equally developed.

Knowledge base

A number of events aimed at promoting the application of behavioural insights to policy and the exchange between research and practitioners take place in Germany. Among these, particularly noteworthy seem the Berlin Behavioural Economics Workshops, a joint effort between various University Institutes (HU, TU Berlin, WZB and UCL, HU Berlin and DIW-Berlin) with the aim of fostering the exchange between active researchers in the areas of behavioural and experimental economics.

Networks and collaborations

Some evidence of existing collaborations is provided above, both in the description of behavioural policy initiatives, and section on "Institutional Structure and Capacity". Related to behavioural insights, we gathered evidence of a new consulting project commissioned by the German Department of the Environment.

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

³⁵ Baker & McKenzie (2013). New Consumer Protection Laws in Germany. Retrieved on 3 June 2016 from <http://www.bakermckenzie.com/files/Publication/e7c4eccf-0d99-41a6-bc2b->

[575e64954f23/Presentation/PublicationAttachment/fbc33c15-db3a-4f8b-967e-90cc8e1c9a29/ALGermanyConsumerProtectionJuly2013_EN.pdf](#)

³⁶ Altmann, S., Armin, F., Jäger, S., & Zimmermann, F. (2015). Learning about job search: A field experiment with job seekers in Germany.

³⁷ Harding Center for Risk Literacy (2016). Fact Boxes. Retrieved on 21 January 2016 from <https://www.harding-center.mpg.de/en/health-information/fact-boxes>

³⁸ Plickert, P., & Beck, H. (2014). Kanzlerin sucht Verhaltensforscher. Frankfurter Allgemeine. Retrieved on 3 June 2016 from <http://www.faz.net/aktuell/wirtschaft/wirtschaftspolitik/kanzlerin-angela-merkel-sucht-verhaltensforscher-13118345.html>

Behavioural Insights Applied to Policy

DK – DENMARK

Country Overview

Last updated: 3 June 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

| | |
|---|--|
| Copenhagen Airports | Danish Tax Authority |
| Danish Agency for Labour Market and Recruitment | Danish Veterinary and Food Administration |
| Danish Business Authority | Gender Equality (Denmark) |
| Danish Competition and Consumer Authority | Integration and Social Affairs (Denmark) |
| Danish Energy Agency | Municipality of Copenhagen |
| Danish Ministry of Children | SSI (Institute belonging to the Danish Ministry of Health) |
| Danish Ministry of Employment | Udbetaling Danmark |
| Danish Ministry of Taxation | |

Research institutions

| | |
|---|---|
| Cognition and Behaviour Lab (COBELab, Aarhus University) | Laboratory for Experimental Economics (LEE, University of Copenhagen) |
| Copenhagen Business School | Roskilde University, Denmark |
| Danish Cancer Society | University of Copenhagen |
| Internet Laboratory for Experimental Economics (iLEE, University of Copenhagen) | |

Other institutions (private and non-profit)

iNudgeyou

Danish Insurance Association

MindLab

Krukow

Level of implementation

National, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Experiments (laboratory, randomised controlled trials)

3. What

Policy areas where behavioural insights are applied

Consumer protection

Finance

Transport

Economics

Health

Employment

Taxation

Examples of policies using behavioural insights

Consumer protection



Increasing market transparency (*behaviourally-tested initiative*). The Danish Consumer and Competition Authority is conducting experiments in order to increase price sensitivity in markets with shrouded attributes and to promote alternative dispute resolution between consumers and businesses, for instance with the use of social rules and default changes. [Survey]



Preventing overdebteness (*behaviourally-aligned initiative*). The Danish Consumer and Competition Authority advocated in 2016 for a 48-hour cooling-off period for small consumer loans. During this time, consumers can reflect on their needs. It is only after 48 hours that consumers can actually accept the loan. This proposed intervention implicitly relies on behavioural evidence showing that consumers tend to focus on the immediate reward and neglect the long-term costs associated with loans [Desk research³⁹]



Increasing salience of key insurance information (*behaviourally-aligned initiative*). After gathering data showing that seeking information on insurance coverage is not a priority for most Danes, the SSI (i.e., the Danish Agency for Labour Market and Recruitment) and Udbetaling Danmark developed a scheme in collaboration with insurance companies, under which the Institute informs citizens about their rights and other relevant circumstances, prompting them to act in their best interests. [Survey]

Economics



Increasing compliance through administrative simplification (*behaviourally-tested initiative*). The Danish Business Authority conducted a series of experiments to develop behavioural initiatives to influence the behaviour of Danish businesses. The behavioural changes introduced as a result of these experiments affect different areas, ranging from changes to administrative forms and application processes to green business development, in an effort to provide Danish businesses with a better service. For instance, introducing human-centred design in letters requesting businesses to perform certain mandatory actions resulted in a 10% increase in compliance.⁴⁰ The Danish Business Authority also introduced a new decision-making process to promote businesses' interest in the quality of their registered data, in the form of a pop-up window that nudges businesses into easily checking whether their data was outdated. The Danish Business Authority used the result of the above mentioned experiments to change the timing and framing of information provided to businesses to achieve a change of behaviour among agents submitting annual reports. [Survey and desk research]

Finance



Encouraging retirement savings (*behaviourally-informed initiative*). In another recently published article, a group of authors studied the impact of retirement savings policies on wealth accumulation, using a dataset with 41 million observations for the population of Denmark.⁴¹ Subsidies for retirement accounts were compared with opt-out policies. The findings showed that price incentives were only marginally effective (at a rate of 1 to 100), whereas automatic employer contributions to retirement

accounts increased wealth accumulation substantially. Moreover, the authors identified two main groups of savers, the active savers and the passive ones. While the former (15% of the total population) – who tend to be wealthier and more financially sophisticated – responded to price incentives, the latter (85% of the total) did not. [Desk research]

Health



Encouraging healthy eating (*behaviourally-informed initiative*). The Danish Veterinary and Food Administration's Green Keyhole labelling scheme includes information on the caloric content of fast food in restaurants, shops and coffee machines.⁴² The green keyhole label tries to overcome attention deficiency and information overload biases with the use of a simplification technique, providing consumers with nutritional information at a glance, and it has become so popular (with 93% of Danes being aware of it in 2012) that suppliers have created new products or reformulated existing ones in order to label them with the keyhole label.⁴³ A similar simplification technique overcoming information overload has been followed by the Wholegrain Partnership with the introduction in 2009 of the Wholegrain logo. The Wholegrain Partnership is aimed at improving the availability of healthy foods in retail, workplaces, cafeterias and schools. The introduction of the wholegrain logo generated a significant increase in wholegrain consumption.⁴⁴ [Surveys and desk research]

Taxation



Increasing tax compliance with administrative simplification (*behaviourally-tested initiative*). The Danish Tax Authority endeavoured to avoid tax evasion among young citizens (often due to the perceived excessive complexity of administrative procedures) by creating a simplified platform for tax payment targeting youth, featuring a human-centred design based on behavioural research. These changes have increased the use of the tax guidelines by 7%; changes to tax forecasts done by the target group have increased by 20% compared to previous years. [Survey]

Transport



Increasing parking fines payment (*behaviourally-tested initiative*). The Municipality of Copenhagen run experiments to apply behavioural insights to the layout and contents of reminders of parking fine payments. [Survey]

4. Where

Institutional structure and capacity

There is no a specialised unit for the application of behavioural insights within the Danish government. However, some Danish Authorities have started to take behavioural insights into account on a structural basis, with some of them having formed or being in the process of forming their own behavioural insights team. For instance, the Danish Business Authority has created an *ad hoc* unit with the purpose of applying

behavioural insights to the development of different initiatives. At the same time, a training program has been created for officials to spot any policy areas susceptible to benefitting from behavioural insights.

Knowledge base

There are a number of engaged actors in Denmark, as the Section on “Institutions that apply behavioural insights to policy” shows. More recently, a Copenhagen Behavioural Economics Network was created to increase knowledge sharing, following the successful example of the London Behavioural Economics Network.

Networks and collaborations

We presented evidence of on-going collaborations between the National Administration and researchers, which sometimes generates excellent evidence, as in the case of the study on retirement savings account, based on large public datasets.

Besides this, the MindLab involves citizens and businesses in the creation of new policy solutions. MindLab is a cross-governmental innovation unit part of three ministries and one municipality (the Ministry of Business and Growth, the Ministry of Education, the Ministry of Employment and the Odense Municipality) and also collaborates with the Ministry for Economic Affairs and the Interior. Creativity, innovation and collaboration are used to address a broad range of policy areas such as entrepreneurship, digital self-service, education and employment.

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

³⁹ Global Competition Review (2016). Denmark: Competition and Consumer Authority. Retrieved on 3 June 2016 from <http://globalcompetitionreview.com/reviews/72/sections/246/chapters/2910/denmark-competition-consumer-authority/>

⁴⁰ I Nudge You (2015). Projects. Retrieved on 31 May 2015 from <http://inudgeyou.com/about/projects>.
Danish Business Authority (2013). Nudging Business Policy. Retrieved on 31 May 2015 from <http://w2l.dk/file/375481/nudging-business-policy.pdf>

⁴¹ Chetty, R., Friedman, J. N., Leth-Petersen, S., & Nielsen, T. H., & Olsen, T. (2012). Active vs. Passive Decisions and Crowd-Out in Retirement Savings Accounts: Evidence from Denmark. National Bureau of Economic Research.

⁴² Danish Veterinary and Food Administration (2015). The Keyhole symbol. Retrieved on 31 May 2015 from <http://www.noeglehullet.dk/services/English/forside.htm>

⁴³ Danish Cancer Society (2015). Implementing menu board labelling in Denmark; Experts' perspectives. Retrieved on 30 May 2015 from <http://www.cancer.dk/dyn/resources/File/file/7/4167/1428496385/implementing-menu-board-labelling-in-denmark-experts-perspectives.pdf>

⁴⁴ Danish Wholegrain Partnership (2015) Danes don't eat enough whole grain. Retrieved on 30 May 2015 from <http://www.fuldkorn.dk/english>

Behavioural Insights Applied to Policy

EE – ESTONIA

Country Overview

Last updated: 20 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Estonian Financial Supervision Authority (FSA)
Estonian Information Systems' Authority (RIA)

Estonian National Institute for Health Development
Estonian Tax and Customs Board, Ministry of Finance

Research institutions

Department of Personality and Social Psychology (DPSP, University of Tartu)

Doctoral School of Behavioural, Social and Health Sciences (University of Tartu)

Estonian Centre of Behavioural and Health Sciences (University of Tartu)

Faculty of Economics and Business Administration (University of Tartu)

Other institutions (private and non-profit)

Estonian Center for Applied Research (Centar)

Level of implementation

National, regional, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review
Surveys

Experiments (laboratory,
online, field)

3. What

Policy areas where behavioural insights are applied

Digital Issues
Education
Energy
Finance
Food

Health
Taxation

Examples of policies using behavioural insights

Energy



Improving information on energy consumption (*behaviourally-informed initiative*). In Estonia, consumers receive simplified information on their household energy consumption, have online access to their detailed metering results and can adjust their consumption accordingly. This initiative taps on

behavioural levers such as simplification, decrease of information overload and reduction of the effort needed to change behaviour. [Online Search⁴⁵]

Finance



Assessing financial education (*behaviourally-aligned initiative*). The Estonian Financial Supervision Authority applies behavioural insights in consumer protection, education and finance; and does consumer surveys every 3 years to understand the level of knowledge consumers have about financial services. The evaluation of changes in consumers' behaviour and knowledge are taken into account in the planning of activities for financial education. [Survey]

Food



Encouraging healthy diets (*behaviourally-aligned initiative*). In Estonia, the National Institute for Health Development provides nutritional information to citizens online and in a simplified format. For instance, a “salt calculator” allows individuals to easily compare the salt content of different products and to calculate the amount of salt contained in their daily menu. The programme is behaviourally inspired as it relies on behavioural levers such as simplification, salience, and personalisation. The tool is presented in a visual way so that individuals drag the different food items into a virtual plate and automatically get the calculation of what the corresponding salt intake would be. Each product is expressed as a percentage of the maximum daily recommended quantity. When the content of the virtual plate exceeds the maximum recommended quantity of salt, the percentage turns red and a warning message is displayed, along with tips on how to reduce the amount of salt in everyday menu. [Online search⁴⁶]

Health



Raising awareness on protection against HIV (*behaviourally-aligned initiative*). Social norms were used in a campaign to promote protection against HIV among the youth. The campaign featured a number of young people sharing how important it is for them to protect themselves against HIV. [Survey]

Taxation



Changing the perception of taxes (*behaviourally-informed initiative*). The Estonian Tax and Customs Board (Ministry of Finance) regularly launches campaigns to raise awareness and modify behaviours. Among them, there are general campaigns that seek to change the perception of taxes as burdens to the benefits these taxes give to public goods. Other more specific campaigns use salience and social norms to highlight what an individual taxpayer loses should he/she decide to accept, for instance, unregistered labour payment. [Survey]

4. Where

Institutional structure and capacity

In Estonia, behavioural insights are applied by the public sector across several ministries, but there is no formal structure, team, or person in charge of applying behavioural insights within the government, at any administrative level.

Knowledge base

- The [Estonian Center for Applied Research \(Centar\)](#) promotes the use of behavioural insights in the Estonian government and provides trainings to public sector employees.⁴⁷
- [Estonian Centre of Behavioural and Health Sciences, University of Tartu](#)
- [Doctoral School of Behavioural, Social and Health Sciences, University of Tartu](#)
- [Department of Personality and Social Psychology \(DPSP\), University of Tartu](#)

Networks and collaborations

The Estonian Information Systems' Authority (RIA) and the Government Digital Service (GDS) of the United Kingdom are partners in a strategy to make public services digital by default. [Online Search⁴⁸]

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

⁴⁵ Estonian ICT Export Cluster (2015). Utilities e-Estonia. Retrieved on 10 November 2015) from <https://e-estonia.com/the-story/digital-society/utilities/>

⁴⁶ the National Institute for Health Development (2015) Soolakalkulaator. Retrieved on 10 December 2015 from <http://www.toitumine.ee/kampaania/sool/>

⁴⁷ Survey Estonian Centre for Applied Research

⁴⁸ UK Government (n.d.). Memorandum of Understanding, between the Estonian Information Systems' Authority ("RIA") and the Government Digital Service ("GDS"). Retrieved on 19 November 2015 from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/128730/MoU_UK_Estonia_digital.pdf

Behavioural Insights Applied to Policy

EL – GREECE

Country Overview

Last updated: 20 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Hellenic Transplant Organization (EOM), Greece

Research institutions

Athens University of Economics and Business

University of Crete, Psychology Department,
Laboratory of Behavioural Neuroscience

University of Patras, Department of Business
Administration of Food and Agricultural Enterprises

Centre of Planning and Economic Research (KEPE)

Athens Laboratory of Research in Marketing
(A.L.A.R.M)

Foundation for Economic & Industrial Research
(IOBE)

Other institutions (private and non-profit)

N/A

Level of implementation

National

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Surveys

Experiments (laboratory, online)

3. What

Policy areas where behavioural insights are applied

Health

Examples of policies using behavioural insights

Health



Increasing organ donations (*behaviourally-informed initiative*). Greece has an opt-out or presumed consent system, whereby individuals are organ donors by default unless they object to it. Given the mismatch between public attitudes and public action regarding organ donation, defaults have a powerful effect on organ donation rates. [Online Search⁴⁹]

4. Where

Institutional structure and capacity

In Greece, there is no formal structure, team, or person in charge of applying behavioural insights within the government at any administrative level.

Experimental economic evidence has been generated in Greece in a study conducted by the Joint Research Centre (European Commission). The experiment showed that the introduction of a tax lottery increased initial

compliance in the laboratory substantially, though the effect of the lottery on total tax payments faded over time. It was therefore argued that both artificial scientific (based on economic laboratory experiments) and field-based empirical (based on data and experience of the Member States) evidence should be used together for designing optimal policies.⁵⁰ Greece considered implementing tax lotteries to fight tax evasion, but eventually did not go ahead.

Knowledge base

- Athens University of Economics and Business, [Athens Laboratory of Research in Marketing \(A.L.A.R.M\)](#) conducts surveys, experiments and advanced methods of data analysis to support research. A.L.A.R.M. also organizes lectures, workshops, seminars and conferences with Greek and foreign scholars.
- University of Crete, [Psychology Department, Laboratory of Behavioural Neuroscience](#)
- University of Patras, [Department of Business Administration of Food and Agricultural Enterprises](#)
- [Foundation for Economic & Industrial Research \(IOBE\)](#) conducts surveys to gather insights on entrepreneurs' beliefs and perceptions regarding the Greek business climate.
- The [Centre of Planning and Economic Research \(KEPE\)](#) created an *investors sentiment indicator* in collaboration with the University of Patras. The indicator estimates volatility and investors' uncertainty regarding the Greek stock market and, by extension, the Greek economy. The calculation of the sentiment indicator and the analysis of the results are compared with other countries and correlated with deposit flows, for instance.
- The paper [Herding behavior in REITs: Novel tests and the role of financial crisis](#) (2013) documents the existence of herding behaviour from comprehensive tests and explores new channels through which herding behaviour may be intensified.
- Following Vernon Smith and Daniel Kahneman's Nobel Prize in 2002, the article [In search of a dispassionate tribunal](#) (2002) discusses the far-reaching implications of experimental work to the decades-long debate on economic methodology and theorizing and its own beliefs and biases.

Networks and collaborations

N/A

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

⁴⁹ Symvoulakis E. K, Markaki, A., Galanakis, C., Klinis, S., Morgan, M., & Jones, R. (2013). Shifting towards an Opt-Out System in Greece: A General Practice Based Pilot Study. *International Journal of Medical Sciences*, 10(11), pp. 1547-1551.

⁵⁰ Fookien, J., Hemmelgarn, T. & Herrmann, B. (2015). Improving VAT compliance—random awards for tax compliance No. 51. Directorate General Taxation and Customs Union, European Commission. Retrieved on 4 December 2015 from http://ec.europa.eu/taxation_customs/resources/documents/taxation/gen_info/economic_analysis/tax_papers/taxation_paper_51.pdf

Behavioural Insights Applied to Policy

ES – SPAIN

Country Overview

Last updated: 20 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Government of Catalonia

Spanish Ministry of Agriculture, Food and Environment

Spanish Ministry of Finance and Public Administration

Spanish Ministry of Health, Social Services and Equality

Spanish National Transplant Organisation

Spanish Tax Administration Agency

Research institutions

Barcelona Graduate School of Economics (Barcelona GSE)

Behavioral Sciences Laboratory (BESLab, Pompeu Fabra University)

Bilbao Laboratory of Experimental Analysis (LABEAN, University of the Basque Country)

Department of Economic Theory and Economic History (Autonomous University of Barcelona)

Department of Psychology (University of A Coruña)

Egeo Laboratory (University of Granada)

Experimental and Behavioral Economics Network (EBEN)

Experimental Economics Lab (LEE, Jaume I University)

Faculty of Economics and Business (University of A Coruña)

Granada Lab of Behavioral Economics (GLOBE, University of Granada)

Institute for Economic Analysis (IAE, Spanish National Research Council),

Institute of Tourism and Sustainable Development Economics (University of Las Palmas de Gran Canaria)

Laboratory for Economics Experiments (Charles III University of Madrid)

Laboratory for Research in Experimental Economics (LINEEX, University of Valencia)

Laboratory for Theoretical and Experimental Economics (LaTeX, University of Alicante)

Other institutions (private and non-profit)

ENT Environmental Innovation
Knowledge Sharing Network

Open Evidence (Universitat Oberta de Catalunya)

Level of implementation

National, regional, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review
Surveys

Experiments (laboratory, online, field, Randomised Controlled Trials - RCTs)

3. What

Policy areas where behavioural insights are applied

Energy

Food

Taxation

Environment

Health

Transport

Examples of policies using behavioural insights

Environment



Promoting carbon offsetting schemes (*behaviourally-tested initiative*). In 2013, two researchers at the University of Las Palmas de Gran Canaria published a study testing the effect of defaults in the context of a policy for mitigating CO₂ emissions. The field experiment used Randomised Control Trials to examine the effect of defaults and framing on the willingness to pay an extra amount for a flight tickets to offset their CO₂ emissions. Participants to the study were people registering for a conference and they were randomly allocated to one of two groups: opt-in (“Please, tick in this box if you would like to include the additional amount of x € to your conference fee to contribute to carbon offsetting programs.”) or opt-out (“Please, tick in this box if you would like to deduct the additional amount of x € that has been included in your conference fee to contribute to carbon offsetting programs.”). Results showed that the proportion of individuals contributing to the CO₂ emissions offsetting scheme was higher if the question was framed as a rejection of a payment (i.e., 81% in the opt-out vs. 62% in the opt-in). That is, framing affected the degree of support for an environmental policy, with support being lower when individuals had to make an active choice to pay an extra fee for supporting the mitigation of CO₂ emissions⁵¹. [Survey].



Promoting waste sorting (*behaviourally-aligned initiative*). In 2013 the Department of Planning and Sustainability of the Government of Catalonia funded a project carried out by ENT Environment and Management, which aimed at promoting door-to-door separate waste collection and reducing waste. ENT also conducted a series of feasibility studies for the implementation of these collection schemes in a series of municipalities, in collaboration with the Catalan association of municipalities for door-to-door separate waste collection. When municipalities with door-to-door collection schemes provide higher collection frequencies for recyclables than for non-recyclables, they change the choice architecture and thereby nudge citizens toward separate garbage sorting⁵². [Survey].

Health



Increasing organ donations (*behaviourally-informed initiative*). The classic and much cited study⁵³ “Do Defaults Save Lives?” powerfully illustrates the influence of defaults on organ donations. The study used behavioural science to shed light on the mismatch between positive public attitudes toward organ donation and the actual low share of people registered as potential donors. This mismatch is likely due to people’s tendency to avoid the cognitive and emotion effort associated with signing a donor card. In line with this evidence, Spain has an opt-out system, whereby individuals are presumed to have given their consent. It is worth noting that Spain has a ‘soft’ opt-out system, such that organs cannot be transplanted without family consent. Additionally, Spain has transplant coordinators at each hospital to support the system of organ donations⁵⁴. According to data from the International Registry on Organ Donation and Transplantation (IRODaT), Spain was in 2013 the world leader for the number of deceased organ donors^{55,56}.

Public administration



Simplifying procedures for public administration (*behaviourally-aligned initiative*). In the context of its Transparency and Public Administration Reform, in October 2012 the Government of Spain asked the Public Reform Administration Commission (CORA) to “draft a report to improve the way in which the public authorities operate, harness all economies of scale, avoid overlaps and duplication, and establish simple and standardised procedures”. The CORA report (June 2013) proposed a series of measures to improve coordination, avoid overlaps and increase the quality and efficiency of services and procedures,

and since then some of the proposed measures have already been taken. According to an OECD report, "The [CORA] reform package is substantial, evidence-based and consistent with the ongoing process of modernisation. The number of policy issues included in the CORA reform (i.e. e-government, multi-level governance relations, better regulation, budget reforms) together with parallel initiatives adopted in the last two years in areas such as budget stability, transparency or democratic regeneration, talk about one of the most ambitious processes of governance reform in OECD countries"⁵⁷. All of these policies are implicitly in line with behavioural insights according to which individuals have a natural tendency to avoid cognitive overload which leads them to prefer simple procedures and accept them more easily.



Increasing transparency (*behaviourally-aligned initiative*). In 2013, the Spanish Senate approved a "Transparency, Access to Public Information and Good Governance Act" (Act 19/2013). This law implies that Spanish citizens can access all the information that the Spanish General State Administration Services must make public through the Transparency Portal⁵⁸. A "Transparency and Good Governance Council", an independent body responsible for ensuring compliance with the law, was also created. This type of initiative is implicitly aligned with behavioural evidence showing the importance of transparency for building trust.

Taxation



Simplifying tax returns (*behaviourally-informed initiative*). Since 2003, the Spanish Tax Administration Agency offers online pre-populated income tax forms which include all the individual sources of income that the government holds in its records⁵⁹. Where available data is insufficient, guidance for filling the income declaration is provided instead. This is an example of a nudge, in which the tax return is simplified and the effort needed to comply is reduced, with the aim of helping taxpayers to quickly comply with their fiscal duties. In 2013, more than 8 million Spaniards used this online simplified tax returns⁶⁰.

4. Where

Institutional structure and capacity

There is no governmental team of behavioural experts. Although behavioural insights have not been explicitly used for policy design in Spain, some public officials seem to be aware of the potential of behavioural insights for policymaking. [Email Exchange; Survey]

There are several academics with expertise in behavioural sciences in different Spanish universities and some of their research has focused on policy-related topics. Moreover, Spain has at least eight behavioural labs (mainly focusing on experimental and/or behavioural economics) spread across different universities (see the "Who" section for a non-exhaustive list).

The main difficulties in the application of behavioural insights to policy which were mentioned by Spanish respondents to the survey were the perceived cost of BIs, resistance from management and, to a lesser extent, time and capacity constraints.

Knowledge base

Several editions of the International Meeting series on Experimental and Behavioral Economics (IMEBE) have been organised by academics at Spanish universities. For example, the 2013 IMEBE took place in Madrid and was organised by Jordi Brandts (Autonomous University of Barcelona & Institute for Economic Analysis), Antonio Cabrales (Carlos III University of Madrid) Enrique Fatás (University of East Anglia) and Nikos Georgantzís (University of Granada & LEE-Jaume I University)⁶¹.

In October 2014, the Barcelona Graduate School of Economics (GSE) organised a roundtable⁶² on “Experimental Economics: What have we learned?” The roundtable focused on the past, present, and future of Experimental Economics and was organised in the context of the 12th Economics “Trobada”⁶³, an annual meeting of Barcelona GSE affiliated professors.

Spanish researchers regularly publish scientific papers that stress the importance of behaviour insights to policy. For instance, a scientific paper⁶⁴ published in 2014 by Prof. Juli Ponce Solé (University of Barcelona) explores how tools from social sciences can support administrative law in becoming more efficient. It further proposes that insights from behavioural sciences should be taken into account in the formulation of public policies. [Survey]. Another paper⁶⁵ from 2014 recommends the implementation of strategies for better regulation beyond those taken by the government. In order to design more effective legal measures, the author proposes the establishment of inter-disciplinary units capable of evaluating the impacts of policies, using not only economic criteria, but also insights from behavioural sciences. Finally, a 2011 paper highlights the areas in which Spanish psychologists and behavioural economists using lab experiments have been more influential⁶⁶.

Networks and collaborations

The Experimental & Behavioral Economics Network (EBEN) is a Spanish research network in the fields of experimental and behavioural economics⁶⁷. The network comprises 14 researchers based in 9 centres at different Spanish Universities. Research activities of the network are articulated around different nodes, and the level of cooperation among the nodes has developed in recent years, resulting in joint research projects.

The Barcelona Graduate School of Economics (GSE) was created as an institution for scientific collaboration (in teaching and research) between Pompeu Fabra University, the Autonomous University of Barcelona, the Institute for Economic Analysis (Spanish National Research Council), and the Centre for Research in International Economics.⁶⁸

Some labs have conducted behavioural research in collaboration with national or international organisations. For example, the Laboratory for Research in Experimental Economics (LINEEX, University of Valencia) has collaborated with the private sector in the fields of insurance, retailing and agro-food industry. Behavioural studies were conducted, for example, to gain insights on risk perception, investment and insurance decision-making, or valuation of product/service attributes. LINEEX has also participated in the design and development of behavioural experiments in the fields of e-commerce and cybersecurity⁶⁹. [Survey]

Finally, the Experimental Economics Lab (LEE, Jaume I University) provided research support to the “Optired” project (2008-2012), focused on the liberalization of the Spanish railway network. The project⁷⁰ was led by the *Seminario de Economía Cuantitativa* (University of Castilla la Mancha) and funded by the Ministry of Science and Innovation. LEE examined the effect of minimum service provision restrictions on consumer welfare and on railway companies (network usage and profit). LEE also provided research support to a

project on energy efficiency funded by the company BP and led by a Chair on Energy Saving and Efficiency from Jaume I University. LEE's behavioural study used a computer simulation to examine different methods for improving household energy efficiency as well as the individuals' energy saving behaviour.⁷¹ [Survey]

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

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⁵⁵ IRODaT (n.d.). Donation Activity Charts. Retrieved on 13 November 2015 from <http://www.irodat.org/?p=database#data>

⁵⁶ Shepherd, L., O'Carroll, R. E., & Ferguson, E. (2014). An international comparison of deceased and living organ donation/transplant rates in opt-in and opt-out systems: a panel study. *BMC medicine*, 12, 131.

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⁵⁹ Nudge.org (12 May 2008). Spain's version of the automatic tax return. Retrieved on 12 November 2015 from <http://nudges.org/2008/05/12/spains-version-of-the-automatic-tax-return/>

⁶⁰ Spanish State Inland Revenue Administration Agency (2015). Tax Agency: Annual Report 2014. See 4.2.2. Income Tax Campaign, Table 39 (Income Tax 2013). Retrieved on 10 December 2015 from http://www.agenciatributaria.es/AEAT.internet/en_gb/Inicio/La_Agencia_Tributaria/Memorias_y_estadisticas_tributarias/Memorias/Memorias_de_la_Agencia_Tributaria/Ayuda_Memoria_2014/ANEXO_CUADROS_Y_GRAFIcos/Cuadro_n_39_Renta_2013_Resultados_obtenidos/Cuadro_n_39_Renta_2013_Resultados_obtenidos.html

⁶¹ <http://grxworkshop.com/imebe-2013-madrid/>

⁶² https://www.youtube.com/watch?v=PaDGRX1Zn28&index=6&list=PLGoZY5LsN2z_nsqbPU-95DjJvT4cm17i3

⁶³ <http://www.barcelonagse.eu/news/12th-barcelona-gse-economics-trobada>

⁶⁴ Ponce Solé, J. (2014). Nudging, simplificación procedimental y buen gobierno regulatorio: El derecho administrativo del siglo XXI y sus relaciones con las ciencias sociales. Paper presented at the 9th Congress of the Spanish Association of Professors of Administrative Law Australian, Santiago de Compostela, 7-8 February 2014 (pp. 191-216).

⁶⁵ Martín, J. R. (2014). Las recientes medidas para la transparencia y la probidad del sistema político y administrativo español. Alcance y valoración. *Estudios de deusto*, 62, 285-310.

⁶⁶ Brañas-Garza, P. & Espinosa, M. P. (2011). Economía experimental y del comportamiento. *Papeles del Psicólogo*, 32, 185-193

⁶⁷ <http://www.uv.es/eben/events.htm>

⁶⁸ <http://www.barcelonagse.eu/about>

⁶⁹ Esposito, G. (2014). Consumer information in the digital online market – A behavioural approach.

⁷⁰ García-Gallego, A., Georgantzis, N. & Sabater, G. (2012). Service Provision on a Railway Network: A Laboratory Experiment. *NET Institute Working Paper* No. 12-14

⁷¹ García Martín, N. (in press). Proposal and Evaluation of Energy Management and Saving Treatments in the Residential Sector through the Development of Economic Experiments. In M. Santamouris et al (eds.), *Energy Performance of Buildings*.

Behavioural Insights Applied to Policy

FI – FINLAND

Country Overview

Last updated: 20 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Academy of Finland

City of Jyväskylä

Finnish Competition and Consumer Authority

Finnish Ministry of Environment

Finnish Ministry of Social Affairs and Health

Finnish Prime Minister's Office

The Finnish Innovation Fund (SITRA)

Research institutions

Aalto Choice Tank (Aalto University)

Decision Making Laboratory (University of Turku)

Hanken School of Economics

Kela

University of Eastern Finland

University of Helsinki

University of Tampere

University of Turku

Other institutions (private and non-profit)

Avanto Helsinki

Demos Helsinki

Täнк

Level of implementation

National, regional, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives being explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least a posteriori, can be found to be aligned to behavioural evidence.



Methodologies used

Literature review
Surveys

Experiments (laboratory, online,
field, randomised controlled trials)

3. What

Policy areas where behavioural insights are applied

Competition
Consumer Protection
Digital Issues
Education
Energy
Environment
Health
Sustainability
Transportation
Welfare

Examples of policies using behavioural insights

Environment



Promoting energy saving behaviour (*behaviourally-informed initiative*). In May 2015, Demos Helsinki and the energy-efficiency company Granlund organized "Finland's first Behaviour Change Hackathon." The hackathon brought together behavioural scientists, coders and energy experts to find simple, practical solutions to promote energy saving behaviour in office buildings. Because BIs offer efficient solutions for promoting sustainable behaviour while avoiding costly investments, they were considered as a valuable alternative to the implementation of smart solutions (such as sensors) in older buildings. The event resulted in a novel set of solutions, such as an "Easy Reminder," which tracks screen usage and provides information on how far the user would have driven by car with the same energy and how the usage compares to his/her colleagues, thus making use of framing and social norms.⁷² [Survey]

Health



Raising organ donations (*behaviourally-informed initiative*). Finland has an opt-out or presumed consent system, where individuals are by default organ donors unless they object to this. The classic and much cited study "Do Defaults Save Lives?" powerfully illustrates the influence of defaults on organ donation.⁷³ The study used behavioural science to shed light on the mismatch between positive public attitudes toward organ donation and the low proportion of people who act on this attitude by registering as donors. The International Registry on Organ Donation and Transplantation (IRODaT) shows the impact of opt-out systems in increasing the number of deceased organ donors per million population.⁷⁴ According to a recent article, opt-out systems are in place also in Austria, Belgium, Croatia, Czech Republic, France, Greece, Hungary, Luxembourg, Norway, Poland, Portugal, Slovenia, Spain, Sweden, and Wales.⁷⁵



Curbing smoking (*behaviourally-informed initiative*). In June 2014, the Finnish Ministry of Social Affairs and Health announced plans to implement standardised packaging of tobacco products. Plain packaging requires standard font, size, colour, shape, and opening mechanism across all brands, thus tapping into behavioural levers such as framing and affect, salience, and social norms.^{76,77} Beyond the effect of the current health warning images and text, plain packaging is believed to reduce the number of youngsters who begin smoking⁷⁸. Plain packaging could also prove effective in de-normalising tobacco products and tobacco use. Finland's plan to impose plain packaging for tobacco products is part of a larger action plan, the "Roadmap towards a Smoke-Free Finland," whose goal is to eliminate tobacco use in Finland by 2040. In line with this roadmap, the Finnish Ministry of Social Affairs and Health proposed several amendments⁷⁹ to the Tobacco Act, including smoking bans in open public spaces (e.g., play parks) and smoking restrictions in residential properties.

Transport



Increasing the use of public transport and reducing traffic congestion (*behaviourally-informed initiative*). In 2013, SITRA and the Finnish City of Jyväskylä launched the "Towards Resource Wisdom" project, which aimed at developing an operating model for regional resource efficiency. As part of this project, a series of pilots were conducted focusing on food waste reduction, transport and housing.⁸⁰ One

such pilot project is the "Bus Leap Project", which aimed at increasing the use of public transport and at reducing carbon emissions and fuel consumption. The project tapped into behavioural levers such as simplification through the development of a route guidance system to assist residents with basic logistic information. One of the considered measures is the introduction of staggered working hours which could elicit shortened periods of high traffic.⁸¹

Welfare



Implementing a universal basic income scheme (*behaviourally-tested initiative*). The project is part of the Finnish Government's analysis, assessment and research plan for 2015 and is being conducted by a Kela-led research consortium. "The aim is to reform existing social policy to better match with societal changes, abolish work disincentives and diminish bureaucracy."⁸² In early 2016, the project was still at an early stage, but given the relevance of the behavioural dimension – and the fact that the Finnish Government decided to incorporate behavioural sciences and design methods into policy design –, it is expected that behavioural approaches will be used. The preliminary study was launched on October 2015 and the launch of the universal basic income experiment is planned for 2017. Prior to this experiment, a review of existing information and experiences with universal basic income models in other countries and an analysis of experimental models and study designs will take place.⁸³

4. Where

Institutional structure and capacity

In Finland, the "Design for Government" project was implemented in 2015, with the aim of including experiments and behavioural approaches into Finnish policy design. The core of the project was to incorporate behavioural approaches into governmental steering practices and, in doing so, to make policies more user-orientated and efficient. The final report, based on international benchmarking and an inclusive co-creation process, was published in June 2015. The behavioural approach embraced by the Finnish Government includes both behavioural sciences and design methods, and takes an open and inclusive approach which entails a closer collaboration with citizens.^{84,85}

In December 2015, the Finnish Government adopted its annual plan for analysis, assessment and research in support of decision-making. The aim was to "create a basis for systematic and broad-based use of research data in decision-making, steering and operating procedures." To support the plan, studies will be commissioned through public procurement.⁸⁶ As part of the research agenda, there were in early 2016 two ongoing studies of direct relevance to the goal of implementing an experimental culture: a study focusing on the implementation of a universal basic income scheme and another one on the assessment of the need of introducing a funding instrument for short-term pilot experiments.⁸⁷ The first strategic-level experiments included in the Government Programme, have already started (e.g. municipal experiments), while others are in the process of being launched (e.g., language experiments). An evaluation of the pilot programme is due to take place in 2018.⁸⁸

Within the Government Policy Analysis Unit, there is also a person in charge of managing the "experimental culture" support at the Prime Minister's Office. Additionally, a training programme and mentoring for public servants focussed on applying behaviour-based methods is being considered. [Questionnaire]

Knowledge base

- [Design for Government: Human-centric governance through experiments](#).⁶⁹ The publication is part of the implementation of the 2014 Government plan for analysis, assessment and research. The "Design for Government" project was commissioned by the Prime Minister's Office (and ran by Demos Helsinki in partnership with Avanto Helsinki and Aalto University) with the goal of developing an operational model for the use of experiments and behavioural approaches in policy-making.
- [Introduction to an evidence-based, behavioural science approach to public policy in Finland](#). Seminar by organised by Tänk on June 2014.

Networks and collaborations

In the Finnish landscape of relevant actors, universities, research organisations and think tanks play a significant role in developing behavioural capability. For instance, the think tank Demos Helsinki led the "Design for Government" project (commissioned by the Prime Minister's Office) and the Kela-led research consortium, in charge of the experimental study on universal basic income, comprises several Finnish universities. Also, SITRA – The Finnish Innovation Fund – has an extensive history of collaboration with the public sector, notably municipalities providing funding and support for the design and completion of experiments and projects.

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

⁷² Annala, M. (2015). What happens when you put a coder, energy expert and behaviour scientist in the same room? Finland's first Behaviour Change Hackathon. *Demos Helsinki*, 2015. Retrieved on 10 December 2015 from: <http://www.demoshelsinki.fi/en/2015/05/05/what-happens-when-you-put-a-coder-energy-expert-and-behaviour-scientist-in-the-same-room-finlands-first-behaviour-change-hackathon>

⁷³ Johnson, E. J., & Goldstein, D. G. (2003). Do defaults save lives? *Science*, 302, pp. 1338-1339.

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- ⁸² Kangas, O. (2016). Experimental study on a universal basic income in Finland. Retrieved on 12 February 2016 from <http://www.slideshare.net/kelantutkimus/experimental-study-on-a-universal-basic-income-in-finland>
- ⁸³ Kangas, O. (2016). Experimental study on a universal basic income in Finland. Retrieved on 12 February 2016 from <http://www.slideshare.net/kelantutkimus/experimental-study-on-a-universal-basic-income-in-finland>
- ⁸⁴ Annala, M., Kaskinen, T., Lee, S., Leppänen, J., Mattila, K., Neuvonen, A., Nuutinen, J., Saarikoski, E., and Tarvainen, A. (2015). Design for Government: Human-centric governance through experiments. Retrieved on 15 December 2015 from <http://www.demoshelsinki.fi/wp-content/uploads/2015/09/DfG-Human-centric-governance.pdf>
- ⁸⁵ Finnish Prime Minister's Office (2015). Towards a piloting approach. Retrieved on 20 January 2016 from <http://kokeilevasuomi.fi/en/frontpage>
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Behavioural Insights Applied to Policy

HR – CROATIA

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Croatian Agency for Agriculture, Fisheries and Rural Development

Croatian Tax Administration

Minister of Health and Social Welfare of the Republic of Croatia

Research institutions

University of Zagreb

Other institutions (private and non-profit)




Zagreb School of Economics and Management

Level of implementation

National

2. How

Level of use of behavioural insights

| | | |
|---|--|---|
|  | Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment. | X |
|  | Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence. | ✓ |
|  | Behaviourally-aligned initiatives: initiatives that, at least <i>a posteriori</i> , are implicitly aligned with behavioural evidence. | ✓ |

Methodologies used

N/A

3. What

Policy areas where behavioural insights are applied


Health


Transportation

Taxation

Examples of policies using behavioural insights

Health

 **Raising organ donations** (*behaviourally-informed initiative*). Croatia has an opt-out or presumed consent system, where individuals are by default organ donors unless they object to this. The classic and much cited study⁹⁰ "Do Defaults Save Lives?" powerfully illustrates the influence of defaults on organ donation. The study used behavioural science to shed light on the mismatch between positive public attitudes toward organ donation and the low proportion of people who actually register as donors. The International Registry on Organ Donation and Transplantation (IRODaT) clearly shows the impact of opt-out systems in increasing the number of registered donors⁹¹. According to a recent article, opt-out systems are in place also in Austria, Belgium, Croatia, Czech Republic, Finland, France, Greece, Hungary, Norway, Poland, Portugal, Slovenia, Spain, Sweden, and Wales.⁹²

 **Promoting healthy eating among children** (*behaviourally-aligned initiative*). In the context of a project aimed at promoting healthy eating and preventing childhood obesity, the Croatian Agency for Agriculture, Fisheries and Rural Development implemented a scheme to nudge children to eat more fruit and

vegetables. Specifically, these products were offered for free at lunch in 884 primary schools (corresponding to 330,889 children) during the 2015-16 school year⁹³.

Taxation



Combatting tax evasion (*behaviourally-aligned initiative*). The Croatian Tax Administration (Ministry of Finance) launched in 2015 the prize competition "Can I have the receipt, please?". The initiative was introduced in the context of the measures taken to combat tax evasion. The competition aimed at encouraging foreigners to ask for receipts. Specifically, it offered foreigners the chance to win a paid summer vacation for two in 2016. To participate in the draw, foreigners had to mail 20 receipts for purchases made in Croatia to the Tax Administration. This lottery-like initiative is behaviourally inspired as it taps into individuals' over-weighting of small probabilities (in this case, the likelihood of winning the lottery). Moreover, in communicating the prize competition, the Croatian Tax Administration relied on behavioural levers, such as framing ("Every receipt you take is an assurance of a more organised society and a more secure future.") and social norms (i.e. "call us at our toll-free number and report the business who doesn't respect the rules, in contrast to a large majority of others").⁹⁴

Transport



Tackling reckless driving (*behaviourally-aligned initiative*). Croatia has a decremental penalty points system for driving offences. Decremental point systems tap into loss aversion as drivers start with a certain number of points and each traffic violation incurs a specific point penalty. Should the driver lose all points, the driving license is revoked. Decremental point systems are also in place in Bulgaria, France, Italy, Latvia, Lithuania, Luxembourg, Poland and Spain.⁹⁵

4. Where

Institutional structure & capacity

In Croatia, there is no formal structure, team, or person in charge of, applying BIs within the government, at any administrative level.

Knowledge base

N/A

Networks and collaborations

N/A

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

⁹⁰ Johnson, E. J., & Goldstein, D. G. (2003). [Do defaults save lives?](#) *Science*, 302, pp. 1338-1339.

⁹¹ IRODaT (2015). Donation Activity Charts. Retrieved on 15 November 2015 from <http://www.irodat.org/?p=database#data>

⁹² A. Zúñiga-fajuri (2014). Increasing organ donation by presumed consent and allocation priority. *Bull. World Health Organ.*, vol. 93, pp. 199–202.

⁹³ Croatia Week (2014). Free Fruit & Vegetables for Kids at Over 800 Schools Next Year. Retrieved on 10 December 2015 from <http://www.croatiaweek.com/free-fruit-vegetables-for-kids-at-over-800-schools-next-year/>

⁹⁴ Ministarstvo financija, Porezna uprava (2015). Can I have the receipt please? Retrieved on 15 December 2015 from <http://www.porezna-uprava.hr/en/Documents/LetakEng20150804.pdf>

⁹⁵ European Transport Safety Council (2011). Traffic Law Enforcement across the EU: Tackling the Three Main Killers on Europe's Roads. Retrieved on 18 November 2015 from http://archive.etsc.eu/documents/copy_of_Traffic_Law_Enforcement_in_the_EU.pdf

Behavioural Insights Applied to Policy

HU – HUNGARY

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Central Bank of Hungary

Hungarian Ministry for National Economy

Hungarian Ministry for Environment and Water

Hungarian Ministry of Health

Hungarian Ministry of Social Affairs and Labour

Hungarian National Institute for Health Development

Research institutions

Budapest University of Technology and Economics

Corvinus University of Budapest

Eotvos Lorand University

Other institutions (private and non-profit)

Expert Intuitions

Green Dependent Sustainable Solutions Association

Implicit Laboratory Association

Hungarian Food Bank Association

Level of implementation

National, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review
Surveys

Experiments (laboratory, online,
field)

3. What

Policy areas where behavioural insights are applied

Employment
Energy

Environment
Finance

Food
Health

Examples of policies using behavioural insights

Employment



Aiding job seekers (*behaviourally-tested initiative*). In 2003, the Institute of Education (University of London) used a randomized control trial to examine the effect of new methods for counselling and aid to unemployed citizen looking for a job in Hungary. In the study⁹⁶, which involved more than 2,000 job seekers, half of the participants continued to visit the employment office every 3 months and were asked no questions about their job search (control/business as usual condition), whereas the other half (treatment condition) was required to visit the Job Centre every 3 weeks, to agree on a "job search plan" and to regularly answer questions about their job search (search methods, contacts with employers, etc.). In the treatment condition, which involved a more intense follow-up of job seekers, 30% of women aged over 30 found a job (vs. 26% in the control group). There was, however, no effect among men and younger women. These changes in the administration of job seekers were implemented starting in 2005. There was also a change of the name of the unemployment insurance scheme to "Job Seekers' Benefit". This positive wording highlights the expected active searching behaviour of job seekers and is an example of the use of framing.

Energy



Informing consumers of products' energy consumption (*behaviourally-informed initiative*). In 2008, the Hungarian government commissioned a test of energy labelling. This approach was found to be effective for increasing consumer understanding and ability to make informed purchases. This type of policy is implicitly in line with evidence showing that simplification and an appropriate framing of information can help consumers make easier choices [Survey]



Decreasing carbon emissions (*behaviourally-aligned initiative*). [Carbonarium](#) is a non-profit association established with the aim of creating a community of members (individuals or organisations) interested in reducing their carbon dioxide emissions. Members enter their energy consumption (household appliances, car mileage) and, based on this data, Carbonarium calculates their emissions, which determine the amount of the membership fee they have to pay. This is an illustration of the use of loss aversion as a lever for decreasing carbon emissions. According to a report dating from 2009, Carbonarium had plans to extend the service by providing its members with the possibility to compare their energy consumption and emissions with the average. If implemented, this type of normative feedback would tap into people's tendency to follow social norm^{97,98}.

Environment



Reducing food waste (*behaviourally-aligned initiative*). The Hungarian Food Bank Association launched a programme aimed at reducing food wasting by households. The programme implicitly uses behavioural insights such the use of social norms ("Do you usually throw food away? 90% of respondents reply no, but in fact virtually every household produces food waste"). In order to support citizens in their effort to reduce food waste, the programme's website also provides a series of tools, such as a recipe database where one can receive tips to use leftover ingredients⁹⁹.



Increasing selective waste sorting (*behaviourally-aligned initiative*). The Hungarian Ministry for Environment and Water launched in 2015 an award-winning awareness raising campaign for the sorting and collection of selective waste (e.g., batteries). The campaign slogan was "Everybody do their best – Drop your own" (*Dobja be mindenki a magáét!*), which reflects the use of emotions, such as empathy, to promote behavioural change. Moreover, the campaign pointed out that collection points were located in easily accessible, large public spaces, such as shopping centres, thus indicating that waste separation were a low-effort behaviour. Available data suggests that the campaign was effective in increasing selective waste separation, since the percentage of people acknowledging not to return selective waste although they were aware of the opportunity to do so went down from 57% to 21%¹⁰⁰.

Finance



Helping citizens deal with debt repayment (*behaviourally-informed initiative*). Research was performed in the context of a debt-collection program of the banks in Hungary and involved improving its communication with costumers by using BIs. Detailed results are however not public. [Survey]

Health



Discouraging smoking (*behaviourally-informed initiative*). In 2013, a regulation by the Hungarian government (39/2013 (II.14.)) required the inclusion on tobacco packages of health warning images and messages (e.g., “This tobacco product can impair the health and cause dependence”), aiming thereby at triggering negative emotions deterring people from smoking. In addition, the regulation provided that tobacco could only be sold in specialised “tobacco stores”, which is an example of how the environment can be re-designed to influence choice. Furthermore, the Hungarian National Institute for Health Development launched the website “I quit cigarettes” (*Leteszem a Cigit*), which provides information and strategies to stop smoking, including pieces of advice that specifically target the 10 identified stages in the process of quitting¹⁰¹. Finally, Dr Gábor Zombor, Hungarian Minister of State for Health, indicated in June 2015 that the government was considering introducing plain packaging for tobacco products¹⁰². [Survey]

4. Where

Institutional structure and capacity

Even though there is no formal team of behavioural experts, a few policy initiatives have been (most likely implicitly) informed by behavioural evidence. A few respondents to the survey mentioned future plans to use BIs in areas such as road transport pricing, communication with consumers and companies, and education through gamification. The main difficulties in the application of behavioural insights include resistance from management, time, cost and capacity constraints

Knowledge base

Two universities that have capacity in behavioural insights were identified: Budapest University of Technology and Economics and Eotvos Lorand Universtiy. The latter is, for example, conducting a literature review on the use of nudging.

Prof. Botond Kőszeg (Central European University) received a grant from the European Research Council to conduct research in behavioural economics. His research interests focus on consumers' tendency of over-indebtedness through credit cards and their tendency to underestimate the cost of borrowing)^{103,104}.

Networks and collaborations

Although there is no behavioural insights team within the Hungarian government, there have been some instances of collaborations between the government and research labs, in the field of employment for example.

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

⁹⁶ Micklewright, J., & Nagy, G. (2010). The effect of monitoring unemployment insurance recipients on unemployment duration: Evidence from a field experiment. *Labour Economics*, 17, 180-187.

⁹⁷ Vadovics, E., (2009). Case Study 17: Carbonarium, Hungary. EC FP7 project Changing Behaviour

⁹⁸ Heiskanen, E., Johnson, M., Robinson, S., Vadovics, E., Saastamoinen, M. (2009). Low-carbon communities as a context for individual behavioural change. *Energy Policy*, 38.

⁹⁹ Esélyt Az Ételnek - Magyar Élelmiszerbank Egyesület. (n.d.). Retrieved October 22, 2015, from <http://eselytazetelnek.hu>

¹⁰⁰ "Drop your own". Retrieved 11 November 2015 from <http://www.unep.fr/scp/communications/ad/details.asp?id=6684121&cat=23>

¹⁰¹ Ön mennyire motivált a dohányzásról való leszokásra, keresse meg, hogy a leszokás létráján hol áll! Kattintson a megfelelő fokozatra! (n.d.), Retrieved on 11 November 2015 from <http://www.leteszemacigit.hu/mennyire-motivalt-dohanyzasrol-valo-leszokasra-keresse-meg-hogy-leszokas-letrajan-hol-all-kattintson>

¹⁰² "Government: Hungary plans uniform packaging for tobacco products" (25 June. 2015). Retrieved 11 November 2015 from <http://dailynewshungary.com/government-hungary-plans-uniform-packaging-for-tobacco-products/>

¹⁰³ Az emberek tízede fizetne, hogy másnak rosszabb legyen. (n.d.). Retrieved on 22 October 2015 from http://index.hu/gazdasag/2013/02/16/koszegi_botond/

¹⁰⁴ Heidhues, P., & Kőszegi, B. (2010). Exploiting naivete about self-control in the credit market. *The American Economic Review*, 2279-2303.

Behavioural Insights Applied to Policy

IE – IRELAND

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Central Bank of Ireland

Irish Commission for Energy Regulation

Irish Communications Regulator

Irish Competition and Consumer Protection Commission

Irish National Consumer Agency

Irish Tax and Customs

Research institutions

ESRI (Economic and Social Research Institute)

Other institutions (private and non-profit)

N/A

Level of implementation

National

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Experiments (laboratory, randomised controlled trials)

3. What

Policy areas where behavioural insights are applied

Taxation

Consumer Protection

Food

Customs

Health

Examples of policies using behavioural insights

Environment



Teaching the principles of sustainability to children (*behaviourally-aligned initiative*). Appetite for Action is a website that offers teachers a number of tools to help them teach to their pupils the basics of sustainability (e.g., waste sorting, composting). The tools include free resources such as lesson plans and fact sheets, activity ideas and films. One key initiative that implicitly uses behavioural insights is the possibility for schools to take part in school challenges to reduce CO₂ emissions. Indeed, schools may create an online team profile, measure their activities, develop a blog on the actions taken and compare themselves to similar schools. This exemplifies the use of gamification and social norms as behavioural insight to better involve pupils in learning about sustainability. [Source: desk research¹⁰⁵]

Health



Reducing tobacco consumption (*behaviourally-informed initiative*). Ireland is the first Country in Europe and the second in the world to have adopted legislation imposing plain packaging for tobacco products. The initial project was presented in November 2013 and, after a public consultation, the new law was adopted and promulgated on 10 March 2015. The new law requires that all tobacco products produced after 20 May 2016 must have a “normalised” package, i.e., a package where every brand representation, including typical colours and logos, are forbidden. The law foresees a “washing” period of a year, to allow for old packages to be sold or disposed of. Selling old packages will be a crime as of 20 May 2017. Plain packaging is a policy intervention tapping on behavioural levers such as framing (making packages less attractive), prominence (making brands less prominent on shelves), and social norms (reducing the social status dimension linked to packages and brands). [Source: desk research¹⁰⁶].

Taxation



Enhancing tax compliance (*behaviourally-tested initiative*). The Irish Office of the Revenue Commissioners (Irish Tax and Customs) has been running trials for a few years on the wording of tax bills. No official evidence could be collected on the effectiveness of such initiatives, explicitly testing the impact of framing on recipients’ comprehension and reaction in terms of tax compliance. [Survey]

Transport



Reducing the number of road deaths and injuries (*behaviourally-informed initiative*). In 2002, Ireland introduced through its “Road Traffic Act” a penalty points system for driving offences. The aim of penalty points was “to influence and improve drivers’ behaviour and address the unacceptable levels of death and serious injury on Irish roads”. Irish lawmakers were inspired by international evidence which demonstrated that the penalty points system is successful in reducing the number of road deaths in those countries, thanks to drivers’ natural aversion of losing their license. Contrarily to what happens in other European countries, the Irish system is one where drivers cumulate penalty points. 12 penalty points in 3 years are sufficient to face a 6-month disqualification from driving. [Source: desk research¹⁰⁷]

4. Where

Institutional structure & capacity

There is no central Irish network coordinating behavioural insights applied to policy. Even though the Irish government is involved in many initiatives using behavioural insights, there is no central coordination since each individual civil servant in different departments and agencies directly liaises with researchers from different sectors.

There is also a new organisation of economists (IGEES - Irish Government Economic and Evaluation Service) working within multiple government departments, that produced a paper on the possible role of behavioural economics in policy making. No concrete initiative has however been taken in this sense [Source: Survey and desk research¹⁰⁸]

Knowledge base

Each agency and civil servant has its own approach to behavioural insights. There is a high degree of fragmentation. Usually, behavioural approaches are taken into account to solve a very specific policy problem, but the main driver of BIs in Ireland is academia. [Source: Survey]

The Economics and Social Research Council (ESRI) has a PRICE Lab, financed by the Irish Central Bank, the Irish Competition and Consumer Protection Commission, the Irish Commission for Energy Regulation and the Irish Commission for Communications Regulation. The lab – which runs under the supervision of Dr. Pete Lunn, collects experimental evidence to inform policies designed to protect consumers. Behavioural Economics and behavioural psychology are both regularly taught in the main Irish Universities.

Networks and collaborations

N/A

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹⁰⁵ Global Action Plan and Sky. Global Action Plan (2011). About Appetite for Action. Retrieved on 3 June 2015 from <http://appetiteforaction.org.uk/about>

¹⁰⁶ Wakefield, M., Morley, C., Horan, JK. & Cummings, KM. (2002). The cigarette pack as image: new evidence from tobacco industry documents. *Tobacco Control*, 11: i73-i80

¹⁰⁷ Irish Public Service Information (2015). Penalty points for driving offences. Retrieved on 3 June 2015 from http://www.citizensinformation.ie/en/travel_and_recreation/motoring_1/driving_offences

¹⁰⁸ Central Expenditure Evaluation Unit (2014) Behavioural Economics. Retrieved on 3 June 2015 from <http://igees.gov.ie/wp-content/uploads/2013/10/Behavioural-Economics-1.pdf>

Behavioural Insights Applied to Policy

IS – ICELAND

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution!](#)

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Directorate of Health of Iceland

Research institutions

Faculty of Social Sciences (Bifröst University)
Human Behaviour Laboratory (University of Iceland)

Icelandic Center for Understanding Behaviour
(ICECUBE, University of Iceland)
Reykjavik University

Other institutions (private and non-profit)

Good Life Me

Lazy Town

Level of implementation

National

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Experiments (laboratory, online, field)

Surveys

3. What

Policy areas where behavioural insights are applied

Health

Examples of policies using behavioural insights

Health



Encouraging healthy eating behaviours (*behaviourally-aligned initiative*). The Icelandic Directorate of Health encourages healthy eating by labelling healthy food options with a "Green Keyhole." Products that are low in fat, salt and sugar can be labelled with the Keyhole, thereby increasing salience and making it easier for citizens to identify healthy food. The Icelandic Council of Ministers contributed to funding the scheme with campaign material and consumer studies. [Questionnaire]



Decreasing tobacco consumption (*behaviourally-aligned initiative*). Iceland was the first country in the world to implement a shop display ban on tobacco in 2001. Shops and stores that sell tobacco products must keep the products out of sight of customers, under the counter, or in special cabinets, thus changing the choice architecture and reducing the salience of tobacco products. Tobacco products can only be shown upon customer request. The idea behind the regulation is that people are less inclined to smoke if tobacco is out-of-sight. [Questionnaire and Online search¹⁰⁹]

4. Where

Institutional structure & capacity

In Iceland, there is no formal structure, team, or person in charge of, applying behavioural insights within the government, at any administrative level.

Knowledge base

- [University of Iceland, Human Behaviour Laboratory](#) is dedicated to theoretical and methodological developments concerning the spatial-temporal organization of human behaviour and interactions.
- [Icelandic Center for Understanding Behaviour \(ICECUBE\)](#) conducts research within the fields of marketing, behavioural economics and psychology.
- Paper: [Behavioral Economics: Merging Psychology and Economics for Lifestyle Interventions](#) (2013) provides an overview of several behavioural economics concepts of relevance to public health and health behaviour change.
- [University of Iceland](#) has programmes in social and behavioural science.
- [Reykjavik University](#) gives a course in social psychology
- Bifröst University, Faculty of Social Sciences, [B.A. degree in Philosophy, Politics and Economics](#)

Networks and collaborations

Lazy Town is a public-private initiative operating in Iceland since 1996. The initiative motivates children to exercise and eat healthier. Taking advantage of its popularity, it launched several health initiatives in partnership with the Icelandic government to encourage healthier eating and exercise. In one initiative with a large supermarket chain, fruits and vegetables were labelled as “Sports Candy” – the name Lazy Town uses for fruits and vegetables. The simple change in naming led to a 22% increase in sales of fruits and vegetables in this supermarket. Since 1996, child obesity rates have decreased among 9-year old children in Iceland. Following Lazy Town’s success, UK’s Behavioural Insights Team and the British Department of Health have established a partnership with Lazy Town and are considering developing similar initiatives in the United Kingdom.¹¹⁰

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹⁰⁹ Li, Lin, et al. "Impact of point-of-sale tobacco display bans: findings from the International Tobacco Control Four Country Survey." *Health education research* (2013): cyt058.
<http://her.oxfordjournals.org/content/early/2013/05/02/her.cyt058.full.pdf>

¹¹⁰ Team, Behavioural Insights Team (2010) Applying behavioural insight to health London: Cabinet Office.
http://www.thensmc.com/sites/default/files/403936_BehaviouralInsight_acc.pdf

Behavioural Insights Applied to Policy

IT – ITALY

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Agency for Digital Italy (AgID)

Autorità Garante della Concorrenza e del Mercato (AGCM)

City of Bergamo

Commissione Nazionale per le Società e la Borsa (CONSOB)

Italian Regulatory Authority for Electricity Gas and Water

Italian Digital Agency

Italian Ministry of Education

Italian Prime Minister's Office

Italian Supervisory Authority for the Investors

Lazio Region

Turin Municipal Electricity Company

Tuscany Region

Research institutions

Centro di Ricerca in Epistemologia Sperimentale e Applicata (CRESA), University San Raffaele

Behavioral and Experimental Economics Lab (BEELab), Florence

Bocconi Experimental Laboratory for the Social Sciences (BELSS), Milan

Bologna Laboratory for Experiments in Social Sciences (BLESS)

Computable and Experimental Economics Laboratory (CEEL), Trento

Centro d'Economia Sperimentale A Roma Est (CESARE)

Economia Sperimentale al Sud d'Europa (ESSE), Bari

Experimental Economics Lab (EELab), University of Milano Bicocca

Experimental Economics Laboratory (LabSi), Siena

InterUniversity Center For Experimental Economics (DEPFID), Siena

Laboratorio di Economia Sperimentale (ALEX), Alessandria

Laboratorio di Economia Sperimentale (LES),
Bologna

Laboratorio Napoli II

Laboratorio Salerno

Laboratorio di Economia Sperimentale e
Computazionale, Trento

University of Salento

Other institutions (private and non-profit)

Auchan s.p.a

Experientia

COOP

NextDoorHelp

Level of implementation

National, regional, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review
Surveys

Experiments (laboratory, online,
field)

3. What

Policy areas where behavioural insights are applied

Banking

Education

Financial Protection

Consumer Protection

Energy

Food

Digital Agenda and ICT
services

Environment

Health

Finance

Taxation

Examples of policies using behavioural insights

Banking



Using a lottery system to encourage card payments (*behaviourally-informed initiative*): The city of Bergamo (120,000 inhabitants, in Lombardy) has the ambition to become the first European cashless city. This is a joint project between CartaSi, other partners of the banking system (Visa, Mastercard and Pagobancomat) and of City of Bergamo. Consumers (and retailers) are encouraged to make transactions using cards, through a lottery system, replicating what other Countries experimented to combat VAT evasion. For consumers and retailers there are daily € 100 daily prizes, € 500 weekly prizes. Moreover, if a defined objective was attained by November 2015 (660,000 card payments), fast internet connection would be provided for all schools in Bergamo. This project is announced to end in June 2016 though it could be replicated in larger Italian cities. With 14.3%, the rate of card payments in Italy is far below other European Countries' (it's above 30% in France, Britain, Spain and Germany, and just short of 50% in Norway, Sweden and Finland). [Source: Desk research¹¹¹]

Consumer Protection



Improving performance in maths (*behaviourally-informed initiative*). Since the new Consumer Rights Directive came into force, in June 2014, the AGCM (l'Autorità Garante della Concorrenza e del Mercato, the Italian Competition Watchdog), has effectively enforced the article limiting the abuse of pre-checked boxes for ancillary online services. In one instance, the AGCM fined Ryanair and easyJet for total of more than €1m for mis-selling travel insurance on their websites. [Source: Desk research¹¹²]

Digital agenda and ICT services



Using defaults to simplify administrative procedures (*behaviourally-aligned initiative*): The whole "Agenda per la Semplificazione 2015-2017" (Agenda for simplification 2015-2017) is behaviourally inspired.¹¹³ The Agenda tries to tackle issues in five main sectors: digital citizenship, welfare, health, companies and construction industry. For example, for digital citizenship, single credentials are sufficient for every online public service and digitalization of Justice is already in place for certain procedures under certain Court Districts. The simplification of administrative procedures sometimes implies an automatic default pre-filling of fiscal and non-fiscal declarations, and is in line with the need to decrease information overload.¹¹⁴ [Source: Survey]



Increasing the use and confidence in public administration websites (*behaviourally-aligned initiative*): "Improving Usability of Public Administration Websites" is an initiative under AgID aimed at strengthening users' confidence towards public administration websites, thus improving usability. The same agency is coordinating a number of initiatives leveraging framing and salience to give better access to online information provided by the public administration. [Source: Desk research¹¹⁵]

Education



Improving performance in maths among school pupils (*behaviourally-tested initiative*). In 2015, the Italian Ministry of Education launched a trial for encouraging chess practicing in schools, first in primary schools, to be followed by similar actions in secondary schools. The available evidence shows that chess practice improves performance in maths by 17%, especially for medium-level pupils. The experiment was conducted in conjunction with the Italian Chess Federation and will also imply access to a specific online platform in a first stage. Personalised tutorship is foreseen in a second stage. This could be seen a behavioural initiative both because it implies a curriculum improvement (i.e., leading to better school performance with the same total hours of tuition), and because of the experimental character of the initiative. [Source: Desk research¹¹⁶].

Energy



Encouraging energy-saving behaviour (*behaviourally-tested initiative*): The national public administration is currently testing a nudge intervention in the saving-energy field by changing the frame of the monthly bill that consumers receive at the end of each month. University of San Raffaele was entrusted to run the Randomised Controlled Trials and interpret the results. Completion of the study was expected by 2015. [Source: Survey]



Encouraging energy-saving behaviour (*behaviourally-informed initiative*): The Turin Municipal Electricity Company is part of behavioural project aimed at encouraging consumers to save more energy. At a national level, and with a similar perspective, the Authority for Energy and Gas carried out studies with a behavioural component. From the information collected, however, it is still not clear what type of behavioural biases or solutions these initiatives are respectively tackling or leveraging. [Source: Survey]

Environment



Encouraging consumption of environmentally-friendly food products (*behaviourally-tested initiative*): During the Milan Expo, the Italian Coop Supermarket ran the “supermarket of the future”, testing the impact of real-time information displays of food information and carbon footprint on consumers’ attitude and purchase behaviour. During this time, the European Commission also carried out a series of trials in the supermarket. [Source: Interview]



Limiting food waste (*behaviourally-informed initiative*): Auchan applies a discount to food items near to expiration date. Price cuts up to 50% encourage clients to buy and consume such food items, therefore reducing food waste. This is not just a price intervention but rather entails a change of the choice architecture: the food items at stake (mostly dairy products, cold cuts and fresh pasta) are often located in a specific place and clients can recognize them by special stamps or posters. Furthermore, to reduce food waste, Auchan has a self-discount format: some food items are also sold without packaging, so that clients can buy only the amount of food they need. [Source: desk research¹¹⁷]

Financial protection



Using defaults to simplify administrative procedures (*behaviourally-informed initiative*):

CONSOB's Economic Research Department is currently involved in the Presentation of financial risk information research project, the so-called "Consumer Testing Project". This project is aimed at investigating the subjective understanding and perception of financial information and their impact on investment decisions. In particular, the consumer-testing approach will allow exploring: i) how different representation formats (or templates) affect investment decisions, ii) how different templates influence risk perception, iii) which template is preferred in terms of clarity, simplicity and utility. Results from consumer testing will allow to gather empirical evidence on investors' needs (for information) and identify the optimal combination of disclosure variants and representation approaches, and will provide useful insights for securities regulators engaged in the simplification of financial information disclosure of investment products. [Source: Survey]

Health



Increasing the rate of organ donors (*behaviourally-informed initiative*):

In Italy, presumed consent legislation for organ donation was approved in 1999, but before it was fully implemented, some regions (notably Tuscany) adopted the Spanish organisational model, and saw the rate of organ donors double to 26.9 donors per million population. [Source: desk research¹¹⁸]

Taxation



Speeding fines payments (*behaviourally-informed initiative*):

In August 2013, a new government decree came into force in Italy, offering a 30% discount for those paying a traffic fine within five days after receiving it. The intervention was expected to speed fine payments, reduce uncertainty and increase revenues for municipalities. Using behavioural insights, experts had however forewarned the government about the likely failure of the intervention. Initial findings indeed proved the intervention sub-optimal as it decreased revenues for municipalities, without decreasing the proportion of appeals. More than the initiative, the forewarning of the experts and the corresponding findings prove that citizens are not rational optimisers that properly discount losses and gains over time. [Source: Interview and desk research¹¹⁹].

Transport



Reducing the number of road deaths and injuries (*behaviourally-aligned initiative*):

Similarly to other European Countries, Italy also has a penalty point system for driving licences, whereby each driver starts with 20 points, and receives a bonus of 2 points for every 2 years of correct behaviour, up to a maximum of 30 points. Each traffic violation incurs a specific point penalty and, should the driver lose all points, the driving license is revoked. In Italy, the decremental point system - that implicitly taps on loss aversion - was introduced in 2003, when official statistics reported 265,402 road accidents, with 6,980 deaths and 378,492 injured. In 2011, the number of accidents decreased at an all-time low (205,638, -22,5%), with "only" 3,860 deaths (-44,7%) and 292,019 injured (-22,8%). A socio-demographic analysis also offers interesting insights, showing that younger drivers are more likely to lose points, as well as men with respect to women. [Source: Desk research¹²⁰]

4. Where

Institutional structure & capacity

There is no central level coordination for behavioural insights in Italy. Behavioural insights are taken in consideration in the Agenda for Simplification 2015-2017, but each Agency/Regional/Local authority has its own contacts and methodologies. Most of the public efforts rely on private consultants or Universities for the design part [synthesis from all our sources]. The three leading public bodies are: AgID – Agenzia per l'Italia Digitale (Italy's Digital Agency), AEEGI (Authority for Gas, Energy and Water) and CONSOB (Authority for Financial Markets). They appear as the only actors testing new policy initiatives through experiments or explicitly applying behavioural insights.

Knowledge base

Italian agencies usually liaise or rely on private consultancies or University to design certain policies [Source: Surveys]. Behavioural Insights are part of the “*Agenda per la Semplificazione 2015-2017*” (Agenda for Simplification 2015-2017), approved in December 2014 by the Government, which aims at promoting an effective dialogue between Public Administration on the one hand, citizens and businesses on the other. The Agenda also strives for simplification, aims at reducing red tape and defines measurable results by the citizens. The overall idea is to improve user satisfaction and reform of the public administration as a whole.

However, as the independent initiatives of CONSOB, AEEGI and AgID show, each actor is working independently and there is no clear central coordination aside from very general guidelines in the “*Agenda per la Semplificazione*”. [Source: Survey]. Although there is no *ad-hoc* unit¹²¹, various regulators are developing relevant knowledge and skills: AgID (Italy's Digital Agency), CONSOB (Regulatory Impact Analysis and general use of Behavioural Economics¹²²), the Economic Research Department (paper on behavioural finance insights¹²³) and also at regional level in the following two regions: Lazio and Emilia Romagna. [Surveys]

Networks and collaborations

There does not seem to exist any collaboration or network, not even informal, although there is interest to establish one. Private consultants and researchers seem to know each other very well, but there appears to be lack of awareness of the potential of such a methodology at institutional level. There is however an actual interest in sharing best practices with and from advanced countries as well as with the EU Commission. [Survey]

There is evidence of applications of behavioural techniques at local level, too. In particular, the Province of Trento is working together with University of Trento (Cognitive and Experimental Economics Laboratory) and the Bruno Kessler Foundation (Behavioural Economics and Nudging unit), though it is not clear what such collaboration . [Survey].

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹¹¹ <http://www.cashlesscity.it/> (only in Italian).

¹¹² <http://www.agcm.it/en/newsroom/press-releases/2105-ps7488-ps7245-air-transport-antitrust-fines-ryanair-and-easyjet-for-more-than-a-million-euro-due-to-misleading-practices-in-the-travel-insurance.html>

¹¹³ http://www.funzionepubblica.gov.it/media/1207829/agenda_semplificazione_2015-2017.pdf, Agenda per la Semplificazione (last access 01.06.2015, h.10.32)

¹¹⁴ <http://www.consiglionazionaleforense.it/site/home/area-avvocati/processo-civile-telematico.html>

¹¹⁵ <http://www.agid.gov.it/agenda-digitale/pubblica-amministrazione/usabilita> - Usability (only in Italian)
<http://www.agid.gov.it/agenda-digitale/pubblica-amministrazione/accessibilita> - Access (only in Italian)

¹¹⁶ See http://www.federscacchi.it/doc_vari/Scacchi_A_Scuola_In_Italia.pdf

¹¹⁷ <http://www.auchan.it/ipermercato/punto-vendita-news.php?pdv=15&id=173> only in Italian. Snapshot of the initiative is available on DG SANTE's website, Food Waste subsection (last access 29.05.2015, h.12.33).

¹¹⁸ Simini, B. (2000) Tuscany doubles organ donation rates by following spanish example. *Lancet*, 355; 9202: 476.

¹¹⁹ See the forewarning (<http://www.lavoce.info/archives/12729/la-multa-con-lo-sconto-un-comportamento-da-italiani/>) and an account of the impact of the intervention (<http://www.lavoce.info/archives/18587/multe-contenziosi-sconto-comuni-decreto-del-fare/>).

¹²⁰ See <http://www.linkiesta.it/it/article/2013/07/01/come-funziona-la-patente-a-punti-che-compie-10-anni/14790/>.

¹²¹ Such Unit has been endorsed by Academia under the name of "Italy Be-Have Unit", source *Il Sole24ore* 24 March 2014 p.41: http://www.albertoalemanno.eu/html/docs/Il_Sole24_Ore_Domenica_Motterlini.pdf

¹²² <http://www.consob.it/mainen/index.html?mode=gfx>

¹²³ CONSOB (2010). Policy Implications of behavioural finance. WP No. 66.
<http://www.consob.it/mainen/documenti/english/papers/index.html?symbblink=>

Behavioural Insights Applied to Policy

LT – LITHUANIA

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Competition Council of the Republic of Lithuania
Lithuanian Center for Excellence in Finance and Economic Research (CEFER)

State Consumer Rights Protection Authority of the Republic of Lithuania

State Tax Inspectorate under the Ministry of Finance of the Republic of Lithuania

Research institutions

International Business School (Vilnius University)

Lithuanian Energy Institute

Other institutions (private and non-profit)

N/A

Level of implementation

National, regional, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Surveys

3. What

Policy areas where behavioural insights are applied

Competition

Finance

Taxation

Consumer Protection

Health

Transportation

Examples of policies using behavioural insights

Consumer Protection



Protecting consumers against contract fees (*behaviourally-informed initiative*). In Lithuania, credit companies are requested to provide a minimum, rather than a maximum, value for annual percentage rates and contract fees (expressed as "from"). The State Consumer Rights Protection Authority of the Republic of Lithuania proposed changing the framing of the information disclosure by replacing the word "from" by "until." This could nudge companies toward communicating maximum fees and thus promote more informed choices by consumers. [Questionnaire]

Health



Increasing the number of registered organ donors (*behaviourally-aligned initiative*). An organ donation campaign in Lithuania tapped into BIs through messages such as "Donor card: a symbol that can give life to others" (affect, framing, and social signalling) or "Last year's Lithuanian organ donation and transplantation can be considered successful, given the increased number of donor card holders" (social

norms).¹²⁴ Unlike most European countries which use opt-out systems for organ donations, Lithuania has an informed consent system^{125,126}. The classic and much cited study "Do Defaults Save Lives?" shed light on the mismatch between positive public attitudes toward organ donations and the actual low proportion of registered donors. It also powerfully illustrated the effect of defaults (i.e. opt-out systems) on donation agreement rates¹²⁷.

Transport



Tackling reckless driving (*behaviourally-aligned initiative*). Lithuania has a decremental penalty points system for driving offences. Decremental point systems tap into loss aversion as drivers start with a certain number of points and each traffic violation incurs a specific point penalty. Should the driver lose all his/her points, the driving license is revoked. Decremental point systems are also in place in Bulgaria, Croatia, France, Italy, Latvia, Luxembourg, Poland and Spain.¹²⁸



Dealing with traffic jams (*behaviourally-aligned initiative*). To deal with frequent traffic jams at crossroads, a municipality in Lithuania painted crossroads in yellow, thus making them more salient. This aimed at grabbing drivers' attention and nudging them toward not entering the crossroad when this would result in an aggravated jam. The use of yellow painted crossroads did appear to have a positive effect in avoiding jams at these locations. This initiative is somewhat related with the painting of optical illusions in roads (e.g. painting of illusions of speed bumps) to nudge individuals to drive more safely¹²⁹. [Questionnaire]

4. Where

Institutional structure & capacity

There is no formal structure, team, or person in charge of, applying BIs within the government, at any administrative level.

Knowledge base

Some academia at Lithuanian universities carry out research on behavioural insights applied to policy. For instance, a 2014 study¹³⁰ examined corporate financial investment decisions of Lithuanian non-financial companies. Results suggested, for example, that these companies are generally not very active in the financial market and tend to be more risk averse, as they choose less profitable short-term investments).

Networks and collaborations

N/A

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹²⁴ Irenos Matijošaitienės fondas (2015). Donoro kortelė: simbolis, galintis dovanoti gyvenimą kitiems. Retrieved on 9 December 2015 from <http://imf.lt/lt/>

¹²⁵ According to the Republic of Lithuania's [Law on Donation and Transplantation of Human Tissues, Cells and Organs](#) (Last amended on 14 November 2013 – No XII-593), in cases where the deceased did not express his will with regard to organ donation, relatives may give consent.

¹²⁶ Zúñiga-fajuri, A. (2015). Increasing organ donation by presumed consent and allocation priority : Chile. *Bull. World Health Organ.*, vol. 93, pp. 199–202.

¹²⁷ Johnson, E. J., & Goldstein, D. G. (2003). Do defaults save lives? *Science*, 302, pp. 1338-1339.

¹²⁸ European Transport Safety Council (2011). Traffic Law Enforcement across the EU: Tackling the Three Main Killers on Europe's Roads. Retrieved on 9 December 2015 from http://archive.etsc.eu/documents/copy_of_Traffic_Law_Enforcement_in_the_EU.pdf

¹²⁹ iNudgeYou (2012). Nudging traffic safety by visual illusions., Retrieved on 9 December 2015 from <http://inudgeyou.com/archives/504>

¹³⁰ Jurevičienė, D., Bikas, E., Keliuotytė-Staniulėnienė, G., Novickytė, L., & Dubinskas, P. (2014). Assessment of Corporate Behavioural Finance. *Procedia-Social and Behavioral Sciences*, 140, 432–439.

Behavioural Insights Applied to Policy

LU – LUXEMBOURG

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Luxembourgish Ministry of Sustainable Development

Minister of Health and Social Security of the Grand Duchy Luxembourg

Research institutions

Luxembourg School of Finance (University of Luxembourg)

Institute of Cognitive Science and Assessment (COSA, University of Luxembourg)

Other institutions (private and non-profit)




N/A

Level of implementation

National

2. How

Level of use of behavioural insights

| | | |
|---|--|---|
|  | Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment. | X |
|  | Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence. | ✓ |
|  | Behaviourally-aligned initiatives: initiatives that, at least <i>a posteriori</i> , are implicitly aligned with behavioural evidence. | ✓ |

Methodologies used

N/A

3. What


Policy areas where behavioural insights are applied

Health

Transportation

Examples of policies using behavioural insights

Health

 **Encouraging organ donations** (*behaviourally-informed initiative*). Luxembourg has an opt-out or presumed consent system, where individuals are by default organ donors unless they object to this. The classic and much cited study¹³¹ "Do Defaults Save Lives?" powerfully illustrates the influence of defaults on organ donation. The study used behavioural science to shed light on the mismatch between positive public attitudes toward organ donation and the low proportion of people who actually register as donors. The International Registry on Organ Donation and Transplantation (IRODaT) clearly shows the impact of opt-out systems in increasing the number of registered donors¹³². According to a recent article, opt-out systems are in place also in Austria, Belgium, Croatia, Czech Republic, Finland, France, Greece, Hungary, Norway, Poland, Portugal, Slovenia, Spain, Sweden, and Wales.¹³³

Transport



Discouraging excessive speeding (*behaviourally-aligned initiative*). In Luxembourg, between February and April 2016, the Ministry of Sustainable Development and Infrastructure introduced 26 speed cameras to discourage speeding and promote road safety. This will be preceded by an awareness raising campaign (October – December 2015) aimed at informing citizens, while stressing the preventive role of the measure. The campaign uses behavioural levers such as framing (i.e. use of the slogan “Our goal: save lives” and of messages such as “for reinforcing your safety”) and salience (i.e. “48% of deadly car accidents are due to excessive speed”).¹³⁴



Tackling reckless driving (*behaviourally-aligned initiative*). Since November 2002, Luxembourg has a decremental penalty points system for driving offences. Between this date and December 2014, 178,856 drivers lost points, alcohol excess (48%) and speeding (24%) being the most frequent causes. The government has recently introduced changes in the law (e.g. heavier loss of points for some driving offences, such as alcohol excess) and these entered into force in June 2015.¹³⁵ Decremental point systems tap into loss aversion as drivers start with a certain number of points and each traffic violation incurs a specific point penalty. Should the driver lose all points, the driving license is revoked. Decremental point systems are also in place in Bulgaria, Croatia, France, Italy, Latvia, Lithuania, Poland and Spain.¹³⁶

4. Where

Institutional structure & capacity

In Luxembourg, there is no formal structure, team, or person in charge of, applying behavioural insights within the government, at any administrative level.

Knowledge base

N/A

Networks and collaborations

N/A

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹³¹ Johnson, E. J., & Goldstein, D. G. (2003). [Do defaults save lives?](#) *Science*, 302, pp. 1338-1339.

¹³² IRODaT (2015). Donation Activity Charts. Retrieved on 15 November 2015 from <http://www.irodat.org/?p=database#data>

¹³³ A. Zúñiga-fajuri (2014). Increasing organ donation by presumed consent and allocation priority. *Bull. World Health Organ.*, vol. 93, pp. 199–202.

¹³⁴ Ministère Luxembourgeois du Développement durable et des Infrastructures (2015). Mise en place d'un système de contrôle-sanction automatisés. Press release. Retrieved on 9 December 2015 from <http://www.developpement-durable-infrastructures.public.lu/fr/grands-dossiers/radars/etudes-plans/O3-conference-de-presse-mddi-16102015.pdf>

¹³⁵ Ministère Luxembourgeois du Développement durable et des Infrastructures (2015). Permis à points - Nouveau barème à partir du 1er juin 2015. Press release. Retrieved on 18 November 2015 from http://www.securite-routiere.lu/online/www/content/homepage/277/containerLeft/3415/1735/FRE/conf%C3%A9rence%20de%20presse%2012%20mai%202015_version%2010heures%20ppt.pdf

¹³⁶ European Transport Safety Council (2011). Traffic Law Enforcement across the EU: Tackling the Three Main Killers on Europe's Roads. Retrieved on 18 November 2015 from http://archive.etsc.eu/documents/copy_of_Traffic_Law_Enforcement_in_the_EU.pdf

Behavioural Insights Applied to Policy

LV – LATVIA

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Centre for Disease Prevention and Control of Latvia

Latvian Consumer Rights Protection Centre

Latvian Ministry for Finance

Latvian Ministry for Health

Latvian Ministry of Economics

Latvian Ministry of Transport

Research institutions

Department of Economic Systems Management Theory and Methods (University of Latvia)

Institute of Energy Systems and Environment (Riga Technical University)

Stockholm School of Economics in Riga

Other institutions (private and non-profit)

Center Dardedze

TRIVIUMS

Level of implementation

National

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Surveys

3. What

Policy areas where behavioural insights are applied

Competition

Finance

Consumer Protection

Health

Economics

Transport

Examples of policies using behavioural insights

Finance



Promoting the Euro (*behaviourally-aligned initiative*). When Latvia joined the Eurozone, the Latvian Ministry for Finance launched a campaign to promote the introduction and the acceptance of the Euro. The campaign included messages such as “the Eurozone is joining Latvia” and “the time has come for Latvia to embellish the Euro”. Moreover, through the use of images and brief sentences, the advertising framed the adoption of the Euro as part of a natural “evolutionary process” that is comparable to with the laws of nature. This campaign was implicitly aligned with behavioural evidence showing the importance of appropriate framing for effective persuasion¹³⁷.



Enhancing trust in Euro conversions (*behaviourally-aligned initiative*). The “Fair Euro Introducer” campaign was launched by the Latvian Ministry for Finance to encourage retailers to honestly convert the prices of their goods in Euros. The Ministry granted a label to retailers that adopted “fair

practices” when prices had to be converted in Euros. The label was aimed to reassure consumers that prices were “correctly converted at the official rate in a fair and transparent way”. The campaign also encouraged consumers to spread positive online word-of-mouth about the certified retailers. This can be seen as an implicit use of behavioural insight related to framing, salience, and social preferences (fairness and inequity aversion)¹³⁸.

Health



Combatting youth smoking (*behaviourally-aligned initiative*). In collaboration with the Latvian Ministry for Health, the Latvian Disease Prevention and Control Centre launched in 2014 an awareness raising campaign to combat youth smoking. The campaign, which was called “Free” (“Brīvs”), introduced green bracelets to be worn by the youth to proudly signal that they were non-smokers. The slogan “Join the green movement bracelet!” further invited non-smokers to also display the bracelet. The whole communication of the campaign systematically associated non-smoking with freedom. This type of campaign can be seen as an (implicit) use of behavioural insights using tools such as framing and social signalling. In addition, the campaign included actions in schools as well as a mobile app providing access to facts, advice and support as well as the chance to share experiences with others. The app included, for instance, a calculation of the daily, monthly and annual savings from quitting smoking and associated this amount with the equally-expensive attractive goods (e.g., laptop, travel). This type of approach also implicitly builds on behavioural insights, such as framing and salience to highlight the benefits associated with the behavioural change, and insights showing that individuals have a tendency for immediate gratification and bias towards the present¹³⁹.



Deterring smoking during pregnancy (*behaviourally-aligned initiative*). The Latvian Ministry for Health launched an information campaign aimed at preventing smoking during pregnancy. The campaign was part of the Mother and Child Health Improvement Plan 2012-2014. It used emotional images such as an image of a foetus smoking a cigarette, coupled with messages such as “If you smoke, your child smokes”¹⁴⁰.

4. Where

Institutional structure & capacity

There is no formal team of behavioural experts within the Latvian government. However, some public officials seem to be aware of the potential of behavioural insights for policymaking. For example, behavioural aspects are often taken into account during debates regarding taxation policy and compliance. In these instances, behavioural insights are based on expert opinions and/or existing international research (e.g. tobacco consumption), rather than on ad-hoc behavioural research carried out specifically in Latvia. [Questionnaire]

Some respondents to the survey mentioned future plans to more systematically use behavioural insights in policy areas such as consumer protection and enforcement, health promotion (e.g., disease prevention and control) and passenger transport.

Knowledge base

Some Latvian research structures seem to have experience in using behavioural insights for policy. These include, for instance, the University of Latvia (e.g., Department of Economic Systems Management Theory and Methods) and the Stockholm School of Economics in Riga.

Networks and collaborations

Although there is no team in the Latvian government devoted to using behavioural insights, there have been collaborations between the government and research companies (e.g., in the field of road transport).

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹³⁷ European Commission (2014). Communication campaign on the euro in Latvia. Retrieved on 20 October 2015 from http://ec.europa.eu/economy_finance/euro/countries/latvia_communication_en.htm

¹³⁸ European Commission (2014). Communication campaign on the euro in Latvia. Retrieved on 20 October 2015 from http://ec.europa.eu/economy_finance/euro/countries/latvia_communication_en.htm

¹³⁹ Draugiem (2014). Sveiks un vesels. Retrieved on 19 October 2015 from <http://www.draugiem.lv/sveiksunvesels/pages/45486>

Latvijas Republikas Veselības ministrija (2014). Kampana „Brīvs”. Retrieved on 19 October 2015 from <http://www.vm.gov.lv/lv/tava-veselibas/socialas-kampanas/kampana-brivs/>

¹⁴⁰ Latvijas Republikas Veselības ministrija (2013). Mamin!_sapipesim. Retrieved on 19 October 2015 from http://www.spkc.gov.lv/file_download/2172/Mamin_sapipesim_plakats.jpg

Behavioural Insights Applied to Policy

MT – MALTA

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Maltese Ministry for Sustainable Development
Environment and Climate Change

Maltese Ministry of Finance, Tax Compliance Unit

Research institutions

Department of Economics (University of Malta)

Faculty of Social Wellbeing (University of Malta)

Other institutions (private and non-profit)

Malta Association of Risk Management (MARM)

Level of implementation

National, regional, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.





Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Experiments (online, field)

Surveys

3. What

Policy areas where behavioural insights are applied

Environment

Taxation

Examples of policies using behavioural insights

Environment



Reducing waste (*behaviourally-tested initiative*). The Waste Management Plan for the Maltese Islands 2014 – 2020 (Maltese Ministry for Sustainable Development Environment and Climate Change) highlights the need to reduce waste through appropriate behavioural change. This plan also emphasizes the need for individuals to make more informed choices in order to alter their current behavioural patterns and reduce the amount of waste. An ongoing national information and awareness campaign will accompany the implementation of the plan. [Survey¹⁴¹]

Taxation



Increasing tax compliance (*behaviourally-informed initiative*). Malta was the first EU country to introduce in 1997 receipt-based tax lotteries to increase VAT tax compliance. Tax lotteries implicitly rely on insights from behavioural sciences suggesting that individuals overweight small probabilities in their decision-making (in this case, the probability of winning the lottery). [Online search¹⁴²]

4. Where

Institutional structure & capacity

In Malta, there is no formal structure, team, or person in charge of, applying behavioural insights within the Maltese government, at any administrative level. Nonetheless, there are signs that the government is willing to strengthen its human resources in the field of behavioural sciences. For instance, the Competition and Consumer Affairs Authority Act (May 2011) foresees the establishment of an Authority in charge of promoting, maintaining and encouraging competition, safeguarding the interests of consumers and enhancing their welfare. The Act explicitly gives preference to profiles with experience in behavioural economics for the composition of the Board of Governors, the position of Director-General and the advisers to the Prime Minister. [Online search¹⁴³]

Knowledge base

- The [Department of Economics, University of Malta](#) has expertise in behavioural economics.
- The [Faculty of Social Wellbeing, University of Malta](#) offers a course in social psychology, addressing topics such as intergroup behaviour, social influence, attitudes and attitude change and prosocial behaviour.
- The [Malta Association of Risk Management \(MARM\)](#) hosted a half day seminar in Behavioural Economics in the past (15 March 2013).
- Paper: [Investigating the determinants of recycling behaviour in Malta](#) (2011) empirical evidence on the contribution of behavioural insights to understand recycling behaviour with a sample of 400 Maltese residents. Data was collected via a survey and results showed that nine factors – personal recycling attitudes, norms and skills, satisfaction with the service provided, inconvenience, awareness of consequences, knowledge of issues, social recycling attitudes and norms, motivating factors, intentions to act and scheme preference – account for 68.5 per cent of the variability in the recycling behaviour of Maltese residents. In light of the findings, the adoption of a corporate communications programme emerged as a possible strategy to encourage mandatory EU recycling targets in Malta.

Networks and collaborations

N/A

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹⁴¹ Maltese Ministry for Sustainable Development Environment and Climate Change (2014). Waste Management Plan for the Maltese Islands, A Resource Management Approach 2014 – 2020. Retrieved on 5 January 2015 from

<http://environment.gov.mt/en/document%20repository/waste%20management%20plan%202014%20-%202020%20-%20final%20document.pdf>

¹⁴² Fookien, J., Hemmelgarn, T. and Herrmann, B. (2015). Improving VAT compliance—random awards for tax compliance No. 51. Directorate General Taxation and Customs Union, European Commission. Retrieved on 4 December 2015 from

http://ec.europa.eu/taxation_customs/resources/documents/taxation/gen_info/economic_analysis/tax_papers/taxation_paper_51.pdf

¹⁴³ Maltese Government (2011). Competition and Consumer Affairs Authority Act, Chapter 510. Retrieved on 5 January 2015 from <http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&itemid=11657&l=1>

Behavioural Insights Applied to Policy

NL – THE NETHERLANDS

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Dutch Council for the Environment and Infrastructure (Rli)

Dutch Council of Societal Development (RMO)

Dutch Ministry of Economic Affairs

Dutch Ministry of Infrastructure and the Environment

Netherlands Food and Consumer Product Safety Authority

Netherlands Scientific Council for Government Policy (WRR)

Dutch Ministry of the Interior and Kingdom Relations

Dutch Tax Administration

Netherlands Authority for Consumers and Markets

Netherlands Authority for the Financial Markets

Research institutions

Behavioural and Experimental Economics Laboratory (BEElab, Maastricht University)

Center for Research in Experimental Economics and Political Decision Making (CREED, University of Amsterdam)

CentERlab (Tilburg University)

Erasmus Behavioural Lab (EBL), Erasmus University Rotterdam

Experimental Laboratory for Sociology and Economics (ELSE, Utrecht University)

NSM Decision lab (Radboud University Nijmegen)

Tilburg Institute for Behavioural Economics Research (TIBER, Tilburg University)

Tinbergen Institute (Erasmus University Rotterdam, University of Amsterdam and VU University Amsterdam)

Wageningen UR (Food and Biobased Research)

Other institutions (private and non-profit)

2LCD Projects bv

Neurensics.

European Centre for the Experience & Transformation Economy

Tabula Rasa

Level of implementation

National, regional, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Surveys

Experiments (laboratory, online, field, Randomised Controlled Trials – RCTs)

3. What

Policy areas where behavioural insights are applied

Consumer Protection

Energy

Environment

Finance

Food

Health

Justice

Taxation

Transportation

Examples of policies using behavioural insights

Culture



Raising the number of customers at public libraries (*behaviourally-aligned initiative*). In a project led by ProBiblio, a train station library opened in the city of Haarlem in 2011. The project aimed at addressing the decrease in the number of customers in Dutch public libraries likely due to people's lack of time (as revealed by surveys). The train station library architecture was similar to that of a retail shop, for easy and quick service. By making the access to books and magazines easier, the project increased the number of library customers and the number of borrowed books¹⁴⁴. [Survey]

Finance



Reducing the complexity of financial products (*behaviourally-tested initiative*). In January 2013, the Netherlands introduced a ban of commissions for complex financial products (e.g., mortgages, life insurance and funeral insurance). In the Summer of 2014, the Netherlands Authority for the Financial Markets carried out an assessment (based on a random sample of 53 advisers and intermediaries, 9 providers and 4 service providers) to assess the compliance with the ban¹⁴⁵. There are also plans to evaluate the effects of the ban in 2017. According to research carried out by GfK, the ban resulted in savings of 15% for consumers, and financial advisers' average hourly rates fell by €15 (from €122 in 2012 to €107 in 2014). Moreover, the quality of the financial advice does not seem to have been affected by the ban. [Survey]

Miscellaneous



Improving perceived procedural fairness (*behaviourally-informed initiative*). In 2014, the Ministry of the Interior and Kingdom Relations launched the "Fair Tracks" project to encourage public officials to engage in pro-active personal contact with citizens when handling their complaints and objections. Using insights from behavioural sciences, the project led to the development of tools, training and guidelines for public officials to be able to enhance procedural justice during decision making, complaint and appeal procedures, as it is perceived by citizens. In cooperation with public officials and university researchers, the project supported different government organizations in re-designing their decision making and conflict-handling procedures in sixteen domains within national, regional and local governments. According to survey responses (no randomized design was used), "Fair Tracks" increased citizens' perception of fairness and trust in the government and decreased the likelihood of more formal (and costly) appeal procedures¹⁴⁶. [Survey]

Taxation



Incentivizing victims of scams to report (*behaviourally-tested initiative*). According to the Dutch Tax Administration, 6,000 people were 'scammed by a fraudulent accountant' in 2009. To be able to act on this issue, the Tax Authority needed to receive additional information from the victims. In a new approach, the Tax Administration used behavioural insights to modify the letters sent to the victims. Using the power of social norms, framing/source credibility, and reciprocity, different letters were tested, including sentences such as 'The Secretary of State has ordered to', 'Most people respond in time' and 'to make it

easier for you we have enclosed a stamped envelope'. This increased the rate of responses from 62 to 72 per cent. [Survey]

Transport



Reducing road congestion (*behaviourally-informed initiative*). The "Optimizing Use" program of the Dutch Ministry of Infrastructure and the Environment focuses on sustainable mobility and uses behavioural insights. In the 2014, Dutch national and regional governments as well as businesses collaborated to improve road, waterway and railway accessibility in order to reduce congestion in the busiest regions. The programme comprised behavioural measures, such as increasing the number of bicycle shelters at stations. A follow-up programme is scheduled for 2014-2017.¹⁴⁷ [Survey]

4. Where

Institutional structure & capacity

The Dutch Ministries have started to take behavioural insights into account on a structural basis and several Ministries have formed or are forming their own behavioural insights team. The behavioural insights team of the Dutch Ministry of Economic Affairs acts as a common secretariat, linking the teams of the different Ministries. Moreover, in 2014 it was announced that each ministry would perform one or more pilot studies to explore the benefits of applying behavioural insights in each respective policy area. Incorporation of behavioural insights into public policy is thus becoming increasingly common in the Netherlands¹⁴⁸. [Survey]

In addition, advisory reports about how behavioural insights can inform policymaking were written by several advisory bodies to the government, including the Dutch Council for the Environment and Infrastructure, the Dutch Council for Social Development and the Netherlands Scientific Council for Government Policy¹⁴⁹. [Survey]

Knowledge base

The Dutch Ministries are responsible for organising their own expertise in behavioural sciences and in-house behavioural teams and/or experts are increasingly common. A mixture of approaches is used, including lab experiments and field experiments using RCT. For instance, the Dutch Ministry of Economic Affairs has used the latter methodology in a few occasions. [Survey]

In 2009, the Netherlands Scientific Council for Government Policy published an advisory report¹⁵⁰ entitled 'The human decision-maker: On the psychology of choice and behaviour', which called for a greater use of behavioural knowledge in policy. The Dutch Council for the Environment and Infrastructure extended this work by developing a "Behaviour Analysis Framework" (and its condensed version, the "Behaviour Quick Scan"). According to this Council, this Framework makes it easier to systematically consider human behaviour when selecting policy instruments, as it helps policy-makers to conduct a thorough analysis of the relevant determinants of behaviour (e.g., individual's knowledge and skills, choice processes, context). In March 2014, this council published a report¹⁵¹ entitled 'Influencing behaviour – more effective environmental policy through insight into human behaviour'. This document included the most significant findings resulting from the application the Behaviour Analysis Framework to four environmental policy case studies¹⁵². [Survey]

Various regulators are also developing relevant knowledge and skills, and several courses specifically designed for policy-makers are available, from a 3-hours introductory course, to an intense 4-day training. For instance, the Netherlands Authority for Consumers and Markets has in-house behavioural expertise, provides training to its staff on the use of behavioural insights, and is developing guidelines for measuring the effects of behavioural interventions. In addition, they are developing a digital tool to support their employees in considering behavioural elements in their cases/projects and in thinking about how to design interventions. The Authority also organises workshops with invited experts, where internal case teams have the chance to learn how to apply behavioural insights to their specific cases. [Survey]

Networks and collaborations

At national level, a Behavioural Insights Network Netherlands – consisting of a core team of representatives of eleven different ministries and regulatory bodies – was established in 2014 to promote collaboration and knowledge sharing. Examples of activities include presentations about ongoing projects, discussions about topics of common interest, exchange of best practices for recruiting the service of external experts through tenders, and seminars and workshops with experts. Each government representative is responsible for transferring the information to its ministry or regulatory body. There is also evidence that collaboration between Dutch Ministries and behavioural scientists at national and international universities is taking place. [Survey]

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹⁴⁴ Infotoday (2013). Train Station Library Proves the Publicity Power of Remarkable Projects. Retrieved on 9 June 2015 from <http://www.infotoday.com/mls/jan13/van-Tol--Train-Station-Library-Proves-the-Publicity-Power-of-Remarkable-Projects.shtml>

¹⁴⁵ Regulation Tomorrow (2015). AFM publishes report on compliance with commission ban in the Netherlands. Retrieved on 10 November 2015 from <http://www.regulationtomorrow.com/the-netherlands/afm-publishes-report-on-compliance-with-commission-ban-in-the-netherlands/>

¹⁴⁶ Van den Bos, K., Van der Velden, L., & Lind, A. (2014). On the Role of Perceived Procedural Justice in Citizens' Reactions to Government Decisions and the Handling of Conflicts. *Utrecht Law Review*, 10, 1-26.
Lind, E. A. (2015). Perceived Fairness and Regulatory Policy. A behavioral science perspective on government – citizen interactions. Paris: OECD

¹⁴⁷ Beter Benutten (n.d.). Less congestion in 2014, shorter journey times in 2017. Retrieved on 9 June 2015 from <http://www.beterbenutten.nl/en>

¹⁴⁸ WRR (2015). Government reaction to WRR report 'Behavioural insights in policymaking'. Retrieved on 9 June 2015 from <http://www.wrr.nl/nc/en/actueel/agenda/agendabericht/article/kabinetsreactie-op-wrr-rapport-met-kennis-van-gedrag-beleid-maken/>

¹⁴⁹ ISS (2015). Council for Social Development think-tank presents its report on 'Resisting Temptation: Limits to the government's influence on behaviour'. Retrieved on 9 June 2015 from http://www.iss.nl/news_events/iss_news/detail/article/61233-irene-van-staveren-presents-council-for-social-development-report-to-minister-schippers/

Jonkers, P. & Tiemeijer, W. (2015). Policymaking Using Behavioural Expertise: Synopsis of WWR-Report 92. The Hague: The Netherlands Scientific Council for Government Policy. Retrieved on 9 June 2015 from http://www.wrr.nl/fileadmin/en/publicaties/PDF-samenvattingen/Policymaking_Using_Behavioural_Expertise.pdf

¹⁵⁰ Tiemeijer, W.L., Thomas, C.A. & Prast, H.M. (2009). De menselijke beslisser: Over de psychologie van keuze en gedrag. Amsterdam: Amsterdam University Press. Retrieved on 9 June 2015 from <http://www.wrr.nl/publicaties/publicatie/article/met-kennis-van-gedrag-beleid-maken/>

¹⁵¹ Council for the Environment and Infrastructure (2014). Influencing behaviour more effective environmental policy through insight into human behaviour. Retrieved on 9 June 2015 from <http://en.rli.nl/sites/default/files/rli2014-02influencingbehaviour.pdf>

¹⁵² RLI (2014). Influencing Behaviour. Retrieved on 9 June 2015 from <http://en.rli.nl/publications/2014/advice/influencing-behaviour>

Behavioural Insights Applied to Policy

NO – NORWAY

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Norwegian Ministry of Health and Care Services

Norwegian Ministry of Finance

Norwegian Ministry of Children, Equality and Social Inclusion

Norwegian Ministry of Local Government and Modernisation

Research institutions

Choice Lab (NHH Business School)

Norwegian National Institute for Consumer Research (SIFO)

Oslo Economics Laboratory (OEconlab)

Other institutions (private and non-profit)

GreeNudge

Level of implementation

National, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Experiments (field))

3. What

Policy areas where BIs are applied

Consumer Protection

Health

Transport

Finance

Taxation

Examples of policies using behavioural insights

Consumer protection



Reducing irresponsible gambling (*behaviourally-aligned initiative*). In July 2014, the European Commission (EC) issued a set of Recommendations on how Member States could help online gamblers reduce the risk of irresponsible gambling. The EC advocated helping gamblers to engage in self-commitment strategies, such as self-limiting the amount of time and/or money spent on a gambling session. The problem matter is the need to reconcile pre-gambling preferences with in-gambling action, associated with a sense of euphoria. Biases such as overconfidence, short-sightedness and inconsistent inter-temporal preferences are well documented and may cause irresponsible gambling. The Norwegian Parliament implicitly took on board such evidence by preventing the use Norwegian credit cards when gambling online, thereby aiming at limiting irresponsible gambling. [Source: Interviews].

Finance



Helping better choices for pension plans (*behaviourally-tested initiative*). There is some evidence of trials carried out on understanding consumers' ability to select the best pension plans. Although, such initiatives seem to in explicit trials, there is still scant information regarding their respective protocol and findings. [Source: Survey]

Health



Reducing tobacco consumption (*behaviourally-aligned initiative*). The Norwegian Ministry of Health and Care Services has proposed standardised plain packaging for all tobacco products (i.e. including snus), although it is still not clear when the measure will be adopted or when it should come into force. In the meantime, the Norwegian Government launched consultations in March 2015 on such a proposal. The new plain packaging should retain the mandatory health warnings and other information in accordance with current legislation. Besides health warning, plain packaging is believed to reduce the number of youngsters who begin smoking (as confirmed by series of articles published on Tobacco Control (April 2015), in order to protect them from the harmful effects of tobacco use. Plain packaging is expected to make tobacco products less appealing, by both limiting the advertising effect of the packaging and increasing the impact of the mandatory health warnings (as proved by a European Commission study on Tobacco Labelling, 2015). Last but not the least, plain packaging could prove effective in "denormalising" tobacco products and tobacco use. Plain packaging is a policy intervention tapping on behavioural levers such as framing (making packages less attractive), prominence (making brands less prominent on shelves), and social norms (reducing the social status dimension linked to packages and brands). [Source: Interview].



Increasing organ donations (*behaviourally-aligned initiative*). Norway has a system of presumed consent for organ donations, an opt-out system that generates high rate of organ donors thanks to people's tendency to accept the default option (i.e., the "default bias"). According to a 1973 law, "organs may be removed from a deceased person if he/she had made a written or oral instruction prior to death or, in the absence of such an instruction, if neither the deceased nor the nearest relative has expressed an objection thereto, and there are no grounds for assuming that the procedure would be contrary to the fundamental convictions of the deceased or the nearest relative".¹⁵³ [Source: desk research]



Reducing unhealthy diets (*behaviourally-aligned initiative*). For a given period of time, the grocery chain ICA removed sweets and snacks at the Cashier's area in supermarkets in order to test the impact of changing the choice architecture on consumers' purchase decisions. [Source: Survey]



Cutting food waste (*behaviourally-aligned initiative*). GreenNudge and Cicero recommended reducing plate size and providing social cues to reduce the amount of food waste in restaurants by roughly 20%, with an undiminished guest satisfaction and potentially increases in profits. [Sources: Survey and interviews]



Promoting vegetables (*behaviourally-tested initiative*). There is some evidence of trials carried out on eating habits (encouraging the use of more vegetables). Although, such initiatives seem to in explicit trials, there is still scant information regarding their respective protocol and findings. [Source: Survey]

Taxation



Encouraging the declaration of foreign incomes (*behaviourally-tested initiative*). In cooperation with the Norwegian School of Economics (NHH), the Norwegian Tax Administration (NTA) tested the effectiveness of different letters aimed at informing citizens about their obligation to declare incomes generated abroad. A letter was sent to about 18,000 Norwegians, half of whom were only informed about how to report income and wealth in their tax forms, while the other half was informed, in addition, that the NTA was aware that they had not properly reported income/wealth generated abroad. No data on the effectiveness of such more tailored communication is yet available [Source: Survey]

Transport



Reducing tobacco consumption (*behaviourally-aligned initiative*). Norway imposes stricter rules than elsewhere in Europe for road traffic and accompanies them by effective enforcement. In Norway, serious speeding offences may be sufficient to justify an unconditional prison sentence. Moreover, contrarily to other European Countries, Norway has a point system for driving licences – called *prikkelastning* – which is incremental rather than decremental. For example, a driver that cumulates 8 points in 3 years loses his or her driving license for 6 months. It is still not clear whether such system is more effective than decremental systems, which more directly tap into on citizens' loss aversion. [Source: desk research]

The municipality of Lillehammer decided to establish a committee to evaluate the potential of nudging as policy tool. However interesting this local initiative is, there is still shortage of information on the specific interventions carried out and on the effectiveness of the overall initiative. [Source and interview: Survey]

4. Where

Institutional structure & capacity

In Norway, all behavioural initiatives take place independently, with no centralised coordination, though some evidence of networking among stakeholders is observed.

Knowledge base

GreeNudge co-organised a conference with Cass Sunstein (April 2014) in Sweden to promote nudging in Nordic Countries. In Oct 2015, SIFO and the Ministry for Consumer Protection hosted a major national conference. Besides GreeNudge and institutional actors, in Norway there is also a Choice Lab at the NHH Business School (Bergen).

Networks and collaborations

In the next months, NudgeNorway could see the light, alongside the precursory similar initiative of NudgeFrance, as an attempt to join the resources of different actors, and concretise the efforts to inform policymaking from a behavioural perspective.

There is evidence of some cooperation between SIFO and some Norwegian Ministries, as well as between GreeNudge and some grocery stores.

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹⁵³ Price, D. (2000). Legal and Ethical Aspects of Organ Transplantation. Cambridge University Press (p. 56).

Behavioural Insights Applied to Policy

PL – POLAND

Country Overview

Last updated: 6 June 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Polish Ministry of Finance

Research institutions

Social Science Laboratory on-line, Warsaw University

Laboratory of Experimental Economics, Warsaw University

Other institutions (private and non-profit)

N/A

Level of implementation

National

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Experiments (laboratory, randomised controlled trials)

3. What

Policy areas where behavioural insights are applied

Health

Transport

Taxation

Examples of policies using behavioural insights

Health



Opt-out system on organ donation (*behaviourally-aligned initiative*). The classic and much cited study "Do Defaults Save Lives?" powerfully illustrates the influence of defaults on organ donations. The study used behavioural science to shed light on the mismatch between positive public attitudes toward organ donation and the low share of people registered as potential donors. This mismatch is likely due to people's tendency to avoid the cognitive and emotion effort associated with signing a donor card. In line with this evidence, Poland has an opt-out system, where individuals are presumed to have given their consent. [Source: Desk research¹⁵⁴]

Taxation



Receipt-based tax lottery to increase tax compliance (*behaviourally-tested initiative*). In 2015,

Poland put in place a tax lottery, a measure aimed at increasing tax compliance: sales receipts are converted into lottery tickets, thus leveraging individuals' over-weighting of small probabilities. [Source: Desk research¹⁵⁵]

Transport



Reducing the number of road deaths and injuries (*behaviourally-aligned initiative*). Poland has in place a decremental penalty points system for driving offences. In decremental point systems, drivers incur a specific point penalty for each traffic violation, down from a given endowment (usually ranging from 12 to 20 points) thus leveraging loss aversion. [Source: Desk research¹⁵⁶]

4. Where

Institutional structure and capacity

There is no formal structure, team, or person in charge of, applying behavioural insights within the government, at any administrative level.

Knowledge base

University courses in behavioural sciences and related fields have been identified in the following universities:

- Poznan University of Economics;
- University of Szczecin;
- Warsaw School of Economics.

Networks and collaborations

N/A

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹⁵⁴ Zúñiga-Fajuri, A. (2015). Increasing organ donation by presumed consent and allocation priority : Chile. *Bulletin of the World Health Organization*, vol. 93, pp. 199–202.

¹⁵⁵ Fookien, J., Hemmelgarn, T., & Herrmann, B. (2015). Taxation paper No 51: Improving VAT Compliance-random awards for tax compliance.

¹⁵⁶ European Transport Safety Council (2011). Traffic Law Enforcement across the EU: Tackling the Three Main Killers on Europe's Roads. Retrieved on 15 December 2015 from http://etsc.eu/wp-content/uploads/Traffic_Law_Enforcement_in_the_EU.pdf

Behavioural Insights Applied to Policy

PT – PORTUGAL

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Portuguese Directorate-General for Consumer Affairs, Ministry of Economy

Portuguese Energy Regulator (ERSE)

Portuguese Ministry of Finance

Portuguese Civil Institute for Self-Regulation of Commercial Communication (ICAP)

Portuguese Intervention Service of Addictive Behaviours and Dependencies (SICAD), Portuguese Ministry of Health)

Portuguese Ministry of Agriculture and Sea

Bank of Portugal

Portuguese National Road Safety Authority (ANSR)

Research institutions

Behavioural Economics and Organizations Laboratory (BEO Lab), Católica Porto School of Economics and Management

Faculty of Psychology, University of Lisbon

University Institute of Lisbon (ISCTE)

Laboratory of Experimental Research in Economics and Management (LERNE), Católica Lisbon School of Business & Economics

Lisbon School of Economics & Management (ISEG), University of Lisbon

Other institutions (private and non-profit)

Dariacordar Association

Portuguese Association for Consumer Protection (DECO)

Portuguese Centre for Study and Research on Social Dynamics and Health (CEIDSS)

Level of implementation

National, regional, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review
Surveys

Experiments (laboratory, online,
field)

3. What

Policy areas where behavioural insights are applied

Consumer Protection
Energy

Finance
Food

Health
Taxation

Examples of policies using behavioural insights

Consumer protection



Empowering consumers in supermarket purchases (*behaviourally-aligned initiative*). The Portuguese Association for Consumer Protection (DECO) created in 2015 an online comparison tool to help consumers save in supermarket purchases. The tool ranks supermarkets according to the price of a number of products. As a basis for setting up the tool, DECO collected over 54,000 prices for 83 products across 480 grocery stores representing approximately 80% of the national market for food retail and distribution. The behavioural approaches implicitly used include simplification (making it easier to compare price differences and reducing the effort needed to save in supermarket purchases) and personalisation of

advice (consumers can select their region and the type of product, such as fruits and vegetables, frozen food, fish, cleaning products, etc.). [Survey¹⁵⁷]



Educating consumers about certification marks (*behaviourally-aligned initiative*). In 2014, the Portuguese Directorate-General for Consumer Affairs created a guide¹⁵⁸ explaining the meaning of the most common certification marks in Portugal, in collaboration with the Civil Institute for Self-Regulation of Commercial Communication (ICAP). In early 2015, a recommendation was issued to consumers highlighting the most important aspects for their attention (e.g., information on the product, expiry date, easy access to complaint platforms). [Survey]

Energy



Reducing power consumption (*behaviourally-aligned initiative*). The Portuguese Energy Regulator (ERSE) released the Plan for the Promotion of Efficiency in Electricity Consumption (PPEC) in 2007. Besides tangible measures related to electric equipment, the Plan included intangible measures aimed at promoting the reduction of energy consumption among citizens. These intangible measures included information on good practices in efficient use of electricity and the promotion of consumers' behavioural changes. The eligible promoters to implement these measures included electricity suppliers, consumer associations, municipal associations; research centres and universities, among others.¹⁵⁹ [Survey]

Finance



Motivating the speedy payment of fines (*behaviourally-tested initiative*). The Lisbon School of Economics & Management (ISEG) and the Portuguese National Road Safety Authority (ANSR) collaborated in a research project applying behavioural to encourage the payment of road offences debts. The field experiment consisted on sending letters with different behaviourally-informed messages (based on social norms, simplification, salience of key information and reciprocity) to a sample of offenders that had failed to pay traffic tickets. Results showed that receiving a letter significantly increased payments in relation to a no letter condition. Notwithstanding, there were no significant differences between the different behaviourally-informed letters. [Survey]



Enhancing financial literacy (*behaviourally-informed initiative*). A Survey on Financial Literacy conducted by the Bank of Portugal in 2010 led to the launch of a National Plan for Financial Literacy in 2011. This Plan aimed at increasing the level of financial knowledge of the Portuguese population and at promoting the adoption of sustainable household finance. Entities that worked together on this plan included the Bank of Portugal, the Portuguese Ministry of Finance, the Portuguese Association of Banks with the support and active involvement of the Portuguese National Council of Financial Supervisors, the Portuguese Ministry of Education and the Portuguese Directorate-General for Consumer Affairs.¹⁶⁰ [Online search]

Food



Reducing food waste (*behaviourally-aligned initiative*). The Portuguese Ministry of Agriculture and Sea regularly awards a certification label to entities that have implemented actions against food waste. For instance, an honourable mention was given to the project "Zero Waste" (Dariacordar Association), which collects waste food and food that will soon pass the use-by date from participating restaurants, hotels and supermarkets. Collected food is then dispatched to distributing centres to cater for the needs of poorer families. The "Zero Waste" project uses behavioural levers such as framing (e.g. slogan "Portugal cannot give

itself to waste”), reciprocity and salience (participating entities receive a “Zero Waste” label to help citizens identify them). By the end of 2015, the project had distributed over 2,300,000 meals.¹⁶¹ [Online search]

Health



Increasing organ donation (*behaviourally-aligned initiative*). Portugal has an opt-out or presumed consent system, whereby individuals are organ donors by default unless they object to it. Given the mismatch between positive public attitudes toward organ donation and the low proportion of citizens registered as donors, defaults have a powerful effect on organ donation rates.¹⁶² [Online search]



Reducing passive smoking (*behaviourally-aligned initiative*). The Portuguese Director-General for Health conducted a communication campaign aimed at raising awareness about the consequences of tobacco smoke on non-smokers and on children. The “I smoke, you smoke” campaign included a number of TV ads, radio ads, and billboards, which used behavioural levers such as framing and affect. For instance, one of the short videos presented a close-up of a baby sleeping with a voice-over saying “80% of tobacco smoke is invisible. When someone smokes, everyone smokes,” followed by an image of smoke coming out of the baby’s mouth.¹⁶³ [Survey]



Reducing childhood obesity (*behaviourally-aligned initiative*). The Portuguese Centre for Study and Research on Social Dynamics and Health (CEIDSS) launched an initiative called “the MUN-SI programme” aiming at slowing down the increase of childhood overweight and obesity in Portugal. The programme is implemented in municipalities through a set of activities where communities are involved to adopt healthy lifestyles. Activities take place in family and school settings and promote healthy eating habits and physical activity. Initiatives on health education and health literacy are designed to change behaviours through fun activities. MUN-SI has the institutional support of the Portuguese Ministry of Health and the Portuguese Ministry of Education and Science.¹⁶⁴ [Survey]

Taxation



Increasing tax compliance (*behaviourally-informed initiative*). In 2015, the Portuguese Ministry of Finance put forward a set of measures (Personal Income Tax reform) to fight tax fraud and evasion, which were inspired by behavioural evidence. One of the initiatives was the introduction of incentives motivating consumers to request invoices in all businesses, including sectors where tax evasion is higher and more difficult to track (e.g. restaurants, car body shops, hairdressers). Sales receipts are converted into lottery tickets and top-range cars are offered every year as prizes to consumers who ask for invoices that include their personal tax number. Compliance is instilled from the consumers’ end in a country where gambling is popular. Tax lotteries build on insights from behavioural sciences, showing for example that individuals overweight small probabilities in their decision-making (in this case, the probability of winning the lottery).¹⁶⁵ [Survey]

4. Where

Institutional structure & capacity

In Portugal, behavioural initiatives take place independently, with no centralised coordination, though some evidence of networking among stakeholders is observed.

Knowledge base

- The [Behavioral Economics and Organizations Laboratory \(BEO Lab\), Católica Porto School of Economics and Management](#) teaches behavioural economics and does research in four main areas: i) fundamentals of Behavioural Economics; ii) behavioural Economics and Public Policy Applied; iii) behavioural and Organizational Political Economy and Business; iv) behavioural Economics and Experimental Philosophy.
- The [Laboratory of Experimental Research in Economics and Management \(LERNE\) of Católica Lisbon School of Business & Economics](#) carries out studies in consumer decision-making.
- The [Faculty of Psychology, University of Lisbon](#) has research partnerships with the most representative agencies of temporary employment in the country. Research results are disseminated in workshops, published in international journals and used in awareness raising platforms.
- The [University Institute of Lisbon \(ISCTE-IUL\)](#) carries research and teaches behavioural economics.
- Blog: [Preferências e Decisões \(Preferences and Decisions\)](#) about behavioral economics and its applications in economics, management and the study of human behavior.
- Article: [Apontamentos Sobre Economia Comportamental e Possíveis Implicações Políticas" \(Notes About Behavioral Economics and Policy Implications\)](#) (2015) discusses results from behavioural economics on risk preferences and reciprocity and social norms, and their implications for policy, recommending deepening the dialogue between economics and other social sciences, namely psychology.

Networks and collaborations

The Lisbon School of Economics & Management (ISEG) and the Portuguese National Road Safety Authority (ANSR) collaborated in a research project applying BIs to encourage the payment of debts linked with road offences.

The Portuguese Association of Temporary Employment Agencies supports and disseminates the research carried out by with the Faculty of Psychology, University of Lisbon, to motivate companies to adopt best practices with their workers. [Survey]

The Intervention Service of Addictive Behaviours and Dependencies (SICAD), part of the Portuguese Ministry of Health, developed several initiatives aimed at the reduction of addictive behaviours. The Action Plan to Reduce Addictive Behaviours and Dependencies 2013-2016 involves implementation of public policies and the cooperation of several ministries. Different types of interventions (e.g. prevention, deterrence, treatment, risk reduction and reintegration) are deployed in different contexts (e.g. work, school, community, recreational) according to the life cycle steps of individuals. The outcome of the interventions facilitates the design of more effective policies.¹⁶⁶

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

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- ¹⁵⁷ DECO (2015). Supermercados: qual o mais barato? Retrieved on 10 December 2015 from <http://www.deco.proteste.pt/alimentacao/supermercados/simule-e-poupe/supermercados-qual-o-mais-barato>
- ¹⁵⁸ Direção-Geral do Consumidor (2014). Os Selos Distintivos e o seu significado. Retrieved on 4 December 2015 from <http://www.consumidor.pt/?cr=9845>
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- ¹⁶⁵ Wise, P. (2014). Portugal tries its luck with tax lottery. Financial Times. Retrieved on 15 December 2015 from <http://www.ft.com/intl/cms/s/0/30834f5a-919f-11e3-8fb3-00144feab7de.html#axzz4OWvRq6Bp>
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Behavioural Insights Applied to Policy

RO – ROMANIA

Country Overview

Last updated: 3 June 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Municipality of Cluj-Napoca
Romanian Ministry of Finance

Romanian National Blood Transfusion Institute
Romanian National Tax Administration Agency

Research institutions

Faculty of Business Administration, University of Bucharest

Faculty of Psychology and Educational Sciences, University of Bucharest

Romanian Center for Cognitive and Neural Studies (Coneural)

Unit of Social and Behavioural Health, Cluj School of Public Health

Other institutions (private and non-profit)

Romanian Center for Behavioral Studies

Romanian National Association for Consumer Protection

Level of implementation

National, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Experiments (laboratory, online, field)

Surveys

3. What

Policy areas where behavioural insights are applied

Education

Health

Taxation

Examples of policies using behavioural insights

Education



Encouraging reading on public transportation (*behaviourally-aligned initiative*). In Cluj-Napoca, a free bus ride was given to anyone who would read a book during their journey. The initiative ran for a week and was part of a series of events to celebrate Cluj-Napoca winning the title of European Youth Capital 2015. The initiative used on behavioural levers such as herd behaviour (i.e., the tendency for individuals to mimic the actions of a group) and individual's tendency to search for immediate gratification.¹⁶⁷ [Online search¹⁶⁸]

Health



Increasing blood donations (*behaviourally-aligned initiative*). A music festival in Transylvania gave people free entrance if they donate blood. The festival organizers launched the "pay with blood" campaign in collaboration with the Romanian Blood Transfusion Institute to encourage more donors to come forward. Romania has one of the lowest figures for blood donation in Europe - less than 2% of the

population. Posters for the campaign showed a vampire hooked up to a blood bag. Taking inspiration from the myths of Count Dracula to tackle a real problem, the campaign used behavioural levers such as affect and on individuals' tendency to search for immediate gratification.¹⁶⁹ [Online search]

Taxation



Increasing tax compliance (*behaviourally-informed initiative*). In March 2015, Romania introduced tax based lotteries to increase VAT tax compliance. Sales receipts are converted into lottery tickets. This measure implicitly relies on insights from behavioural sciences suggesting that individuals overweight small probabilities in their decision-making, in this case the probability of winning the lottery. [Online search¹⁷⁰]

4. Where

Institutional structure and capacity

In Romania, there is no formal structure, team, or person in charge of systematically applying behavioural insights, at any administrative level.

Knowledge base

- The Romanian [Center for Behavioural Studies](#) was founded in 2014 and applies principles of behavioural economics to understand how individuals make decisions. The Center provides research and consulting services to the private and the public sectors. In 2015, the Center conducted a lab experiment¹⁷¹ to test the use of defaults (i.e., opt-in vs. opt-out) on organ donations. The results showed a higher organ donation rate in the opt-out group and were presented to the director of the Romanian Agency for Transplant.
- [The Faculty of Business Administration and the Faculty of Psychology and Educational Sciences \(University of Bucharest\)](#) offer a behavioural economics program at the master level.
- The [Unit of Social and Behavioural Health, Cluj School of Public Health](#), does research on social and community health in the Eastern and Central European region and beyond, by promoting the understanding of the interplay between social, psychological and behavioural factors that influence the health status of individuals and communities. The ultimate goal of the unit is to develop, implement, and evaluate evidence-based programs and policies designed to address health risk behaviours and improve health outcomes.
- The [5th edition of the workshop "Applied Behavioral Economics"](#) was hosted in June 2016 by The University of Bucharest, Faculty of Business and Administration.
- The Editor-in-Chief of the [International Journal of Applied Behavioral Economics \(IJABE\)](#) is a Romanian academic from the University of Bucharest.

- The paper [The Influence of Behavioral Factors on Insurance Decision – A Romanian Approach](#) (2013) advises Romanian insurance companies and regulators to take into account consumer behaviour issues and financial literacy in their respective activities.

Networks and collaborations

The Romanian National Association for Consumers' Protection represents consumers' interests by informing and educating them about their rights, giving advice, mediating complaints, making local studies and tests, campaigning in the areas of food, health, financial education and environment and others. The NGO publishes InfoCons, the single Romanian magazine hosting comparative tests of consumer products (e.g., food, financial services and electronics) and establishes collaborations with trade unions, academics, ministries, and international organizations.¹⁷² [Survey]

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹⁶⁷ Independent (2015). Romanian city offers free rides to people reading on the bus. Retrieved on 15 November 2015 from <http://www.independent.co.uk/news/world/europe/romanian-city-offers-free-rides-to-people-reading-on-the-bus-10463497.html>

¹⁶⁸ Independent (2015). Romanian city offers free rides to people reading on the bus. Retrieved on 15 November 2015 from <http://www.independent.co.uk/news/world/europe/romanian-city-offers-free-rides-to-people-reading-on-the-bus-10463497.html>

¹⁶⁹ AGERPRES (2015). Upcoming UNTOLD Festival goes outside the box with ticket-for-blood donation incentive campaign. Retrieved on 15 November 2015 from <http://www.agerpres.ro/english/2015/07/15/upcoming-untold-festival-goes-outside-the-box-with-ticket-for-blood-donation-incentive-campaign-13-33-34>

¹⁷⁰ Romanian Government (2015). Rules for organizing the receipt lottery. Retrieved on 15 November 2015 from <http://gov.ro/en/government/cabinet-meeting/there-have-been-established-the-rules-for-organizing-the-receipt-lottery>

¹⁷¹ Center for Behavioural Studies (2015). Organ donation. Retrieved on 15 November 2015 from <http://comportamentale.ro/organ-donation/>

¹⁷² InfoCons (2015). List of partners. Retrieved on 15 November 2015 from <http://www.infocons.ro/ro/parteneri-pg-MzktMS0yOQ.html>

Behavioural Insights Applied to Policy

SE – SWEDEN

Country Overview

Last updated: 6 June 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Municipality of Malmö

Swedish Agency for Economic and Regional Growth

Swedish Consumer Agency

Swedish Energy Agency

Swedish Energy Markets Inspectorate

Swedish Environment Protection Agency

Swedish Ministry of Enterprise

Swedish National Food Agency

Research institutions

Beier Institute of Ecological Economics

Experio Lab

Lund University

Other institutions (private and non-profit)

A Win Win World (Nudging Sweden)

Beteendelabbet

Copenhagen Economics

Swedish Media Cooperative and Sustainable Lifestyle Magazine Camino

Swedish Nudging Network

Level of implementation

National, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Experiments (laboratory, randomised controlled trials – RCTs)

3. What

Policy areas where behavioural insights are applied

Consumer protection

Environment

Health

Examples of policies using behavioural insights

Consumer protection



Reducing impulsive behaviour and blind reliance on advisors (*behaviourally-tested initiative*).

The Swedish Consumer Agency conducted an experimental study which aimed at testing whether consumers changed their behaviour when interacting with financial advisors. The study feeds the agency's work on how to empower consumers in the financial sector. The evidence collected suggests that best choices are made when the consumer has the time and knowledge to make his or her own decision, instead of relying on a financial advisor [Source: questionnaire].

Environment



Encouraging waste recycling (*behaviourally-tested initiative*). A recent study carried out in the city

of Gothenburg investigated the performance of waste sorting infrastructure in two buildings comprising 92 apartments. The study pointed to a mismatch between the available infrastructure – the

sorting containers – and users' needs and habits. Indeed, while the sorting containers differentiate between packaging and non-packaging waste, users tend to categorize waste by material. Although not meeting the requirements of a proper trial, the study aimed at taking the users' perspective into account with the goal of increasing waste recovery targets.

Health



Raising organ donation (*behaviourally-aligned initiative*). The classic and much cited study "Do

Defaults Save Lives?" powerfully illustrates the influence of defaults on organ donations. The study used behavioural science to shed light on the mismatch between positive public attitudes toward organ donation and the actual low share of people registered as potential donors. This mismatch is likely due to people's tendency to avoid the cognitive and emotion effort associated with signing a donor card. In line with this evidence, Sweden has an opt-out system, whereby individuals are presumed to have given their consent unless they actively refuse to do so.

4. Where

Institutional structure & capacity

There is no formal structure, team, or person in charge of, applying behavioural insights within the Swedish government, at any administrative level.

Knowledge base

The Swedish Agency started to take behavioural insights into account in a more structured way, hence including behavioural insights in order to boost policy options. The concept of nudging is well known among relevant actors, to the extent that the Swedish Environmental Agency published in 2014 a report¹⁷³ entitled "Nudging". The report shows how environmental issues can be mitigated through nudging.

Likewise, some municipalities have started to take behavioural insights into account, mainly through international projects such as GAIA and project run by Experio Lab¹⁷⁴.

A Swedish study¹⁷⁵ examined the factors promoting pro-environmental behaviours (e.g., purchase of eco-labelled products and waste separation). The study analysed self-reported data from the section "Attitudes of the European Citizens towards the Environment" of the Special Eurobarometer 75.2 dataset. The sample included 1507 observations, of which 1005 were from Sweden. The study provided several suggestions for policy measures, such as changing the choice architecture (e.g., raising the availability of recycling services), changing the legislative and institutional framework, providing information on environmental impacts of specific behaviours and adapting this to different target groups, and finally improving labelling of environmentally friendly products.

Networks and collaborations

Two networks currently exists at the Swedish national level, namely the Swedish Nudging Network and Nudge Sweden, both stemming from private initiatives. There is an interest in sharing best practices both from the public and private perspectives.

| |
|--|
| <p>Are you aware of any new or missing information? If so, please provide us here with your contribution!</p> |
|--|

¹⁷³ Mont, O., Lehner, M., and Heiskanen, E. (2014). Nudging, a tool for sustainable behaviour? *Swedish Environmental Protection Agency*, Report 6643.

¹⁷⁴ ExperioLab (2015). Projects, Portfolios. Retrieved on 30 May 2015 from <http://experiolab.com/portfolio/projects/>

¹⁷⁵ Foukaras, A. and Toma, L. (2014). Buying and Wasting Sustainably. Determinants of Green Behaviour in Cyprus and Sweden. *Procedia Econ. Financ.*, vol. 14, pp. 220–229.

Behavioural Insights Applied to Policy

SI – SLOVENIA

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Ministry of Finance, Financial Administration of the Republic of Slovenia

Institute of the Republic of Slovenia for the Transplantation of Organs and Tissues

Research institutions

Faculty of Economics, University of Ljubljana

Centre for Social Psychology, Faculty of Social Sciences, University of Ljubljana

Other institutions (private and non-profit)




N/A

Level of implementation

National, regional, local

2. How

Level of use of behavioural insights

| | | |
|---|--|---|
|  | Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment. | ✓ |
|  | Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence. | ✗ |
|  | Behaviourally-aligned initiatives: initiatives that, at least <i>a posteriori</i> , are implicitly aligned with behavioural evidence. | ✓ |

Methodologies used

| | |
|-------------------|--|
| Literature review | Experiments (field, randomised controlled trials – RCTs) |
| Surveys | |


3. What

Policy areas where behavioural insights are applied


| | |
|--------|----------|
| Health | Taxation |
|--------|----------|

Examples of policies using behavioural insights

Health

-  **Increasing organ donation** (*behaviourally-aligned initiative*). Slovenia has an opt-out or presumed consent system, whereby individuals are organ donors by default unless they object to it. Given the mismatch between positive public attitudes toward organ donation and the low proportion of citizens registered as donors, defaults have a powerful effect on organ donation rates. [Desk research¹⁷⁶]

Taxation

-  **Increasing tax compliance** (*behaviourally-tested initiative*). The Financial Administration of the Republic of Slovenia (Ministry of Finance) conducted a field experiment¹⁷⁷ in January 2014 in the municipal region of Kranj. Using a randomised controlled trial, 142 small accounting companies were assigned to either a control group or one of two treatment groups. In the "letter" group, firms received a letter by post reminding them of the importance of paying taxes and informing about the likelihood (10%) of becoming subject to an audit. In the "visit" group, the same letter was used but handed over in person to company representatives by tax officers from the financial administration. The main aim was to examine

how a letter containing moral appeals and salient audit probabilities affected tax compliance of small firms ("letter" group) and whether the interaction channel with the tax authority affected compliance ("visit" group). The effectiveness of the letters was examined by analysing official tax-reporting data provided by the Slovenian authorities. Results showed that both treatments improved compliance relative to the control condition, but that the increase was higher in the "visit" than in the "letter" group. The initiative was the result of a cooperation with researchers from the University of Lausanne and the Institute for the Study of Labor (Bonn). [Survey]

4. Where

Institutional structure & capacity

In Slovenia, there is no formal structure, team, or person in charge of, applying behavioural insights within the government, at any administrative level.

Knowledge base

The [University of Ljubljana](#) offers a 5 day course on "Beyond Rationality: Behavioural Economics and the Modern Economy" for delegates with experience working in the financial sector.

The [Faculty of Economics, University Ljubljana](#), offers a course in behavioural finance.

A 2015 Ljubljana Summer School focuses on "[Behavioural Economics: An International Perspective](#)".

The [Centre for Social Psychology, Faculty of Social Sciences University of Ljubljana](#), conducts fundamental theoretical and empirical studies on target populations with an impact on governmental and non-governmental organisations and policies, such as family, youth and health policies.

Networks and collaborations

N/A

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹⁷⁶ Eurotransplant (n/a). Legislation within the Eurotransplant region. Retrieved on 4 December 2015 from <https://www.eurotransplant.org/cms/index.php?page=legislation1>

¹⁷⁷ Doerrenberg, P., and Schmitz, J., (2015). Tax Compliance and Information Provision—A Field Experiment with Small Firms. ZEW—Centre for European Economic Research Discussion Paper 15-028 (2015). Retrieved on 4 December from <http://www.econstor.eu/bitstream/10419/110751/1/dp9013.pdf>

Behavioural Insights Applied to Policy

SK – SLOVAKIA

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information**?
If so, please [provide us here with your contribution](#)!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Ministry of Finance of the Slovak Republic

Ministry of Labour, Social Affairs and Family of the Slovak Republic

Research institutions

CETIP (Centre of Trans-disciplinary Studies of Institutions, Evolution and Policies)

Slovak Academy of Sciences, Institute of Experimental Psychology

Faculty of Economics, Matej Bel University

Other institutions (private and non-profit)




N/A

Level of implementation

National

2. How

Level of use of behavioural insights

| | | |
|---|--|---|
|  | Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment. | X |
|  | Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence. | ✓ |
|  | Behaviourally-aligned initiatives: initiatives that, at least <i>a posteriori</i> , are implicitly aligned with behavioural evidence. | ✓ |

Methodologies used

Literature review

Surveys

Experiments (laboratory, online)

3. What

Policy areas where behavioural insights are applied

Health

Taxation

Welfare

Examples of policies using behavioural insights

Health



Increasing organ donation (*behaviourally-aligned initiative*). According to the Health Ministry, Slovakia has 13.1 donors per 1 million inhabitants. This compares with 35.3 in Spain, 33.6 in Croatia and 33.1 in Belgium. This picture contrasts with Slovakia having an opt-out system for organ donation that considers every person a potential donor. In practice, however, the mourning family is informed about the doctors' intention to remove an organ from the body of a deceased patient and many relatives refuse donation. As a result, the Government has launched a campaign targeted for patients and aiming at making them aware of the collective benefits of organ donation. [Desk research¹⁷⁸]

Taxation



Increasing tax compliance (*behaviourally-informed initiative*). In 2013, Slovakia introduced tax-based lotteries to increase VAT tax compliance. Sales receipts are converted into lottery tickets. This measure implicitly relies on insights from behavioural sciences suggesting that individuals overweigh small probabilities in their decision-making... in this case, the probability of winning the lottery. [Desk research¹⁷⁹]

Welfare



Raising enrollment in pension schemes (*behaviourally-informed initiative*): The Ministry of Labour, Social Affairs and Family of the Slovak Republic uses the power of defaults in pension schemes. The Slovak pension system is based on three pillars: a mandatory pay-as-you-go scheme (first pillar), a mandatory contribution scheme (second pillar), and a voluntary supplementary scheme (third pillar). The privately funded pension pillar has been weakened in favour of public pensions. New entrants to the social security system are by default enrolled only in the first pillar, but may apply for membership in the second pillar up to age 35. [Desk research¹⁸⁰]

4. Where

Institutional structure & capacity

In Slovakia, there is no formal structure, team, or person in charge of applying behavioural insights within the government at any administrative level.

Knowledge base

The [Institute of Experimental Psychology, Slovak Academy of Sciences](#), conducts research in behavioural decision-making and on the influence of personality and cognitive variables on the process of decision making and self-regulation in naturalistic situations.

The [Centre of Trans-disciplinary Studies of Institutions, Evolution and Policies \(CETIP\)](#) is a collaborative research network dedicated to generating novel ideas in environmental research, education and policy making. CETIP's main mission is interdisciplinary research across natural and social sciences. It focused in particular on incorporating institutional, behavioural and ecological economics into the environmental governance and policy making. Based in Slovakia and associated with the Slovak Academy of Sciences, CETIP is a supra-regional network involving scholars from Slovakia, Czech Republic and Slovenia.

The [Faculty of Economics, Matej Bel University, Slovakia](#) created a "calculator of future savings" using behavioural levers such as framing and anchoring to explain the impact of savings strategies on the final pension pot. Moreover, the "Savings Manager" is a research project focused on streamlining and automating savings to avoid sub-optimal decisions. Further research is oriented on "decumulation" strategies. Another study - Annuity Selector - applies principles of behavioural economics to show where, how and why a sub-optimal choice is made. This study informed the law on old-age pension saving to improve the annuity selection process.

Networks and collaborations

N/A

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹⁷⁸ The Slovak Spectator (2015). Organ transplants decline in number. Retrieved on 3 December 2015 from <http://spectator.sme.sk/c/20060705/organ-transplants-decline-in-number.html>.

¹⁷⁹ Fooker, J., Hemmelgarn, T. & Herrmann, B. (2015). Improving VAT compliance—random awards for tax compliance No. 51. Directorate General Taxation and Customs Union, European Commission. Retrieved on 4 December 2015 from http://ec.europa.eu/taxation_customs/resources/documents/taxation/gen_info/economic_analysis/tax_papers/taxation_paper_51.pdf

¹⁸⁰ Vagac, L. (2013). Country Document – Pensions, health and long-term care – Slovakia. Retrieved on 4 December from <http://ec.europa.eu/social/BlobServlet?docId=12984&langId=en>

Behavioural Insights Applied to Policy

UK – UNITED KINGDOM

Country Overview

Last updated: 22 February 2016

This country overview complements the "[Behavioural Insights Applied to Policy – European Report 2016](#)".

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Avon and Somerset Constabulary

Hertfordshire County Council

HM Revenue and Customs (UK)

HM Treasury (UK)

London Health Commission

Medway Council

National Health Service England

National Health Service Wales

Newcastle City Council

Public Health England

Surrey County Council

Swindon Borough Council

The Somerset Challenge

The UK Pensions Regulator

UK Behavioural Insights Team (BIT) – semi-public

UK Cabinet Office

UK Department for Business, Innovation and Skills

UK Department for Communities and Local Government

UK Department for Education

UK Department for Environment, Food and Rural Affairs

UK Department for Social Development

UK Department for Transport

UK Department for Work and Pensions

UK Department of Energy & Climate Change

UK Department of Health

UK Financial Conduct Authority

UK Government Office for Science

UK Government Social Research Service

UK Health and Safety Executive

UK Home Office

UK Land and Property Services

UK Metropolitan Police Service

West Midlands Police

West Sussex County Council

Research institutions

Behaviour and Health Research Unit (University of Cambridge)

Behavioural Design Lab (Warwick Business School and the Design Council)

Behavioural Research Lab (London School of Economics and Political Science)

Behavioural Science Centre (University of Stirling)

Centre for Behaviour Change (University College London)

Centre for Behavioural and Experimental Social Science (University of East Anglia)

Centre for Competition Policy

Centre for Decision Research and Experimental Economics (University of Nottingham)

Centre for Economic Learning and Social Evolution (University College London)

Centre for Experimental Economics (University of York)

Centre for Market and Public Organisation (University of Bristol), Experimental

Economics Laboratory (University of London Royal Holloway)

Finance and Economics Experimental Laboratory at Exeter (University of Exeter)

Integrated Behavioural Science (University of Nottingham, Warwick University and University of East Anglia)

Lancaster Experimental Economics Laboratory (Lancaster University Management School)

HELIX Centre (Imperial College London and the Royal College of Art)

Institute for Fiscal Studies

Nuffield Centre for Experimental Social Sciences (Nuffield College University of Oxford)

Oxford eXperimental Laboratory (University of Oxford)

Social Sciences Experimental Lab (University of Southampton)

School of Social Sciences (The University of Manchester)

Tax Administration Research Centre

The Behavioural Research Centre for Adult Skills and Knowledge (ASK; BIT and Department for Business, Innovation and Skills)

Decision Research at Warwick (Warwick University)

The Scottish Experimental Economics Laboratory (University of Aberdeen)

University of Sussex (Department of Geography)

Warwick Policy Lab (Warwick University).

Other institutions (private and non-profit)

BrainJuicer

Capita

Chartered Institute of Personnel and Development

Decision Technology

Design Council

Frontier Economics

GfK

Ideas 42

Institute for Employment Studies (UK)

Ipsos Mori

London Economics

Mountainview

Nesta

Ogilv

Oxera

Prime Decision

Strategic Social Marketing

The Behavioural Architects

Which?

WRAP

Level of implementation

National, regional, local

2. How

Level of use of behavioural insights



Behaviourally-tested initiatives: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.



Behaviourally-informed initiatives: initiatives explicitly based on previously existing behavioural evidence.



Behaviourally-aligned initiatives: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.



Methodologies used

Literature review

Surveys

Experiments (laboratory, online,
field, Randomised Controlled Trials
- RCTs)

3. What

Policy areas where behavioural insights are applied

Agriculture

Competition

Consumer Protection

Digital Issues

Education

Employment

Welfare

Energy

Environment

Finance

Food

Health

Home Affairs (crime,
immigration, national security)

Social Action

Sustainability

Taxation

Transportation

Examples of policies using behavioural insights

Consumer protection



Reducing the status quo in savings account choice (*behaviourally-tested initiative*). The UK Financial Conduct Authority (FCA) in 2013 ran an RCT to test the effectiveness of different reminder letters in consumer's switching behaviour when it comes to their choice of savings accounts.¹⁸¹ Research was based on the observation that consumers who take out high introductory interest rates do not always switch when the rate decreases, for several reasons, including present bias and limited attention. Results

showed that sending consumers a reminder letter before interest rates decreased led to a 7.1 percentage point increase in switching, compared to when no reminder was sent. Findings helped inform potential remedies in the context of the FCA's Cash Savings Market Study.¹⁸²

Employment



Raising enrolment in pension schemes (*behaviourally-informed initiative*). The initiative by the UK Department for Work and Pensions (DPW) aimed at tackling the issue of longer life expectancies not being accompanied by saving enough for retirement (e.g. due to procrastination or projection bias).¹⁸³ To tackle this issue, employers were required to automatically enrol workers in a state pension scheme as of October 2012 (some exceptions apply).¹⁸⁴ Data demonstrated that one year later 90% of people that were automatically enrolled remained in the pension scheme (i.e. not 'opting-out').¹⁸⁵ This initiative was based on behavioural evidence which showed that changes in the choice architecture such as defaults (i.e. individuals are automatically enrolled into a pension scheme unless they make an active choice to the contrary) resulted in increased pension savings.¹⁸⁶

Health



Increasing the number of registered organ donors (*behaviourally-tested initiative*). The classic and much cited study "Do Defaults Save Lives?" powerfully illustrates the influence of defaults on organ donation.¹⁸⁷ The study used behavioural science to shed light on the mismatch between public attitudes to organ donation and public action regarding donor registration. Polls in the UK suggest strong public support for organ donation but only about 30% of the population is registered as a donor. Opt-out systems where individuals are organ donors by default can increase donations. However, implementing such a system requires political, ethical and social considerations. The UK government chose to preserve the opt-in system and tasked the Behavioural Insights Team (BIT) with finding a way to increase organ donations using other behavioural approaches. In partnership with UK National Health Service Blood and Transplant (NHSBT), the UK Government Digital Service, the UK Department for Health, and the UK Driving & Vehicle Licensing Agency, the BIT ran an RCT to test seven messages informed by insights from behavioural sciences. These included the use of social norms, reciprocity, or pictures of a group of people, among others. Results of the trial indicated that the reciprocity message ("If you needed an organ transplant, would you have one? If so please help others.") was the most effective. Specifically, it led to 1,203 more organ donor registrations than the standard control message (the equivalent to approximately 96,000 additional annual registrations over the period of a year). These insights are now being used by the NHSBT to inform their communication strategy.¹⁸⁸



Reducing errors in medical prescriptions (*behaviourally-tested initiative*). The Imperial Drug Chart Evaluation and Adoption Study (IDEAS) used behavioural insights to decrease prescription errors in hospitals charts.¹⁸⁹ The study adopted a user-centred design, which included an initial exploratory phase where completed UK National Health Service (NHS) prescription charts as well as data from focus groups and on-site observations were examined. This initial phase was followed by the re-design of prescription charts using behavioural insights (defaults, salience, priming, and commitment devices). Pilot testing involving junior doctors at the Imperial College Healthcare NHS Trust, showed that the re-designed IDEAS chart significantly reduced the number of prescription errors, including dosing errors and illegibility. As pointed out by the researchers, while standardising of prescription charts is important, it should be coupled with good design to prevent prescribing errors and ensure optimisation. The project was led by Dr Dominic

King, member of the Centre for Health Policy (Imperial College of London) and clinical lead of the HELIX (Healthcare Innovation Exchange) Centre, which uses behavioural design to improve healthcare products and services.

Multiple policy areas

Other examples of policies using behavioural insights and designed by the Behavioural Insight Team (BIT – see "Where") include:

- **Employment** – Using commitment devices to help jobseekers to get back in to employment (BIT, Department for Work and Pensions, and Jobcentre Plus; intervention piloted in a Jobcentre in Essex, now available in all Jobcentres)¹⁹⁰.
- **Competition** – Testing the effect of the “Growth Vouchers Programme” in supporting growth of small businesses¹⁹¹ (BIT and Department for Business, Innovation & Skills).
- **Health** – Testing the effectiveness of different text messages in reducing no-shows to hospital appointments (BIT and Department of Health)¹⁹²;
- **Consumers** – ‘Mydata’ programme aiming at empowering consumers to make more informed choices by helping them to access (financial, retail, utilities, telecom, etc.) data that businesses hold on them (BIT and Department for Business, Innovation & Skills)¹⁹³;
- **Taxation** – Using behaviourally-informed messages in tax payment reminder letters to enhance tax compliance (BIT and HM Revenue & Customs)^{194,195};
- **Energy** – Examining how introducing lifetime running costs on appliance labels affects the purchase of energy-efficient products (BIT, Department of Energy and Climate Change (DECC) and John Lewis)¹⁹⁶.

For more detailed information on all the UK Behavioural Insights Team's projects, visit the [Policy Publications](#) and [Academic Publications](#) sections of BIT's website.

4. Where

Institutional structure & capacity

In 2010, the UK established the Behavioural Insight Team (BIT), the first dedicated government team dedicated to behavioural sciences, aimed at delivering more cost-effective, user-centred and effective public services and to enable citizens to make ‘better choices for themselves’. The BIT, initially inside the Cabinet Office, is now a social-purpose company only partially owned by the government. It boasts a rapidly expanding team of more than 50, with diverse expertise (including economics, psychology, RCT design and government policy-making) and has also an Academic Advisory Panel. It is worth noting that, in line with its team's diverse expertise, BIT interventions rely on a variety of approaches and that, in addition to RCTs interventions, the BIT also provides other types of policy support and advice to the UK Government. Some examples of this include support to the reform of the pension system (Treasury) or to the regulatory framework for e-cigarettes (Department of Health).¹⁹⁷

The UK government have also strengthened the behavioural capacity within different government departments. Several departments now have staff with expertise in behavioural insights applied to policy or established their own dedicated behavioural team, including the UK Department of Health (Public Health England's (PHE) Behavioural Insights Team¹⁹⁸), HM Revenue and Customs (HMRC Behaviour Change Team¹⁹⁹), the UK Department for Work and Pensions, the UK National Health Service, the UK Department for Business, Innovation and Skills²⁰⁰. Additionally, the Cross-Government Behaviour Insights Group brings together representatives of a dozen government departments, services and regulatory bodies, working as a network where results and expertise can be shared. [Questionnaire]

Outside the government, organisations in the field of consumer protection such as the FCA, or the Consumers' Association *Which?*, have established dedicated behavioural insights teams. *Which?*, for example, uses behavioural insights as a tool for gaining a better understanding of consumers' real behaviour and, as a result, support them in making better choices (from energy switching to making day-to-day decisions about finances or long-term care.). [Questionnaire]

Knowledge base

Numerous reports, guides, and toolkits have been published by the BIT, government departments or academics, such as:

- [EAST: Four Simple Ways to Apply Behavioural Insights](#) published by the BIT in April 2014. Provides a framework for applying behavioural insights based on four principles: Easy, Attractive, Social and Timely (EAST).
- [Behavioural Economics Guide 2014](#) (Introduction to Behavioural Economics) and [Behavioural Economics Guide 2015](#) (Theory and Practice)²⁰¹
- [Influencing Behaviours - Moving Beyond the Individual - A User Guide to the ISM Tool](#) published in June 2015. Guide for influencing behaviours using the individual, social and material (ISM) approach.
- [Test, Learn, Adapt: Developing Public Policy with Randomised Controlled Trials](#) published by the BIT, in collaboration with Ben Goldacre and David Torgerson, in June 2012. Methodological report outlined 9 essential steps to setting-up any RCT.
- [MINDSPACE: Influencing behaviour through public policy](#) published by the Institute for Government and the Cabinet Office in March 2010. Early and influential guide to applying behavioural insights to policy.
- Upcoming guide on "Understanding the Behavioural Drivers of Organisational Decision Making". The review was commissioned to a consortium led by the Institute for Employment Studies by a cross-Government group led by the Department of Energy and Climate Change.²⁰²
- [Behavioural economics in competition and consumer policy](#), published by the Centre for Competition Policy in 2013.
- [Behavioural Insights Toolkit](#) published by the Department of Transport in November 2011.
- [What Does Behavioural Economics Mean for Competition Policy?](#) published by the Office of Fair Trading (now FCA) in 2010.

In addition, the BIT set up the BIT Policy School, an intensive 3-day programme where participants use behavioural insights to solve a real policy problem. Participants work in teams and compete against each other in order to find the best solution.²⁰³

Several UK universities offer postgraduate programmes in the behavioural sciences and related fields. A non-exhaustive list can be found in the [Behavioural Economics Guide 2015](#) (pages 69 to 75).

Networks and collaborations

BIT's work has been, to a large extent, carried out in collaboration with government departments (including collaborations with dedicated behavioural teams in the different departments, where these exist).

Work of BIT staff is supported by an Academic Advisory Panel, which includes Richard Thaler, Lord Gus O'Donnell and several senior academics from leading UK universities.²⁰⁴

The BIT supported two governments outside Europe to establish their own behavioural insights units: the [Behavioural Insights Unit \(BIU\)](#) of the Government of New South Wales and the [Behavioural Insights and Design Unit](#) within the Singapore Government. The BIT has also worked with the World Bank and the United Nations Development Programme.

In April 2015, the BIT announced a 3-year partnership with Bloomberg Philanthropies (US) in the context of its "What Works Cities" initiative, as well as its plan to establish a [North American office](#) in New York. This will be BIT's third office after London and Sydney. The BIT also has a partnership with the Behavioral Insights Group (BIG) at Harvard's Kennedy School of Government.

The UK has established a network of 7 independent "What Works Centres" and two affiliate members, whose goal is to support better public services by enabling policy decisions to be based on evidence. The network has also established a [Cross-Government Trial Advice Panel](#), "to help civil servants figure out whether the programme or intervention that they're launching really works, and on all aspects of experimental and quasi-experimental design". The "What Works Centres" areas of concern range from health and social care and educational achievement to crime reduction. For additional details, please see the first report from the What Works Network from November 2014: [What Works? Evidence for decision-makers](#).

The Network for Integrated Behavioural Science (NIBS), a partnership between the University of Nottingham, Warwick University and University of East Anglia, brings together a diverse group of researchers to develop and test models of human behaviour and behavioural change as well as examine their implications for public policy. See their website for more information, including a list of [publications](#).

Are you aware of **any new or missing information?**
If so, please [provide us here with your contribution!](#)

¹⁸¹ In the UK, the FCA has been at the forefront of using BIs to protect financial consumers and inform regulation. The FCA has conducted pioneering behavioural work and has published a number of behavioural [papers](#) (in particular, Occasional Papers 1, 2, 3, 7, 9, 10 and 12).

¹⁸² FCA (2015). [Stimulating interest: Reminding savers to act when rates decrease](#).

¹⁸³ Paul Johnson et al. (2010). [Making automatic enrolment work – a review for the Department for Work and Pensions](#). Department for Work and Pensions.

¹⁸⁴ Workplace pensions (Gov.uk), retrieved on November 11, from <https://www.gov.uk/workplace-pensions>.

¹⁸⁵ For more detailed information, please see the Department for Work and Pensions's Press Release (8 August 2013). [Workers say "We're in" to workplace pensions](#).

¹⁸⁶ Hardcastle, Rob (2012). [How can we incentivise pension saving? A behavioural perspective](#). Department for Work and Pensions Working Paper no 109. See also Shlomo Benartzi and Richard H. Thaler (March 2013). [Behavioral Economics and the Retirement Savings Crisis](#). *Science Magazine*, Vol 339.

¹⁸⁷ Johnson, E. J., & Goldstein, D. G. (2003). [Do defaults save lives?](#) *Science*, 302, 1338-1339.

¹⁸⁸ BIT (December, 2013). [Applying Behavioural Insights to Organ Donation: preliminary results from a randomised controlled trial](#).

¹⁸⁹ King, et al. (2014). ['Redesigning the 'choice architecture' of hospital prescription charts: a mixed methods study incorporating in situ simulation testing'](#). *BMJ Open*, 4.

¹⁹⁰ BIT (July, 2015). [The Behavioural Insights Team Update 2013-2015](#).

¹⁹¹ *Growth Vouchers programme: evaluation - early estimate of impact*, Department for Business, Innovation & Skills, UK Government. Retrieved on 9 November, 2015 from: <https://www.gov.uk/government/publications/growth-vouchers-programme-evaluation-early-estimate-of-impact>

¹⁹² BIT (July, 2015). [The Behavioural Insights Team Update 2013-2015](#).

¹⁹³ BIT (July, 2015). [The Behavioural Insights Team Update 2013-2015](#). Pages 18-20. See also UK Government, Department for Business, Innovation & Skills (April 2011). [Better choices: better deals - consumers powering growth](#).

¹⁹⁴ Hallsworth, M., List, J., Metcalfe, R., & Vlaev, I. (2014). The behavioralist as tax collector: Using natural field experiments to enhance tax compliance. *National Bureau of Economic Research, Working Paper No. 20007*.

¹⁹⁵ Regarding the effectiveness of behaviourally-aligned interventions in the area of taxation and long-term effects, see also Leicester, A., Levell, P., & Rasul, I. (2012). [Tax and benefit policy: insights from behavioural economics](#). *Institute for Fiscal studies, Commentary C125*.

¹⁹⁶ UK Government, Department of Energy and Climate Change (September 2014). [Evaluation of the DECC/John Lewis energy labelling trial](#).

¹⁹⁷ BIT (July, 2015). [The Behavioural Insights Team Update 2013-2015](#).

¹⁹⁸ Tim Chadborn (PHE), Dan Berry (Department Health). [Increasing uptake and improving outcomes through behavioural insights: initial results and methodologies](#). Share, Listen, Act NHS Health Check 2014 conference on 27 February 2014. See also *Public Health England's Behavioural Insights Team*, retrieved on November 11, from <http://www.esrc.ac.uk/files/funding/funding-opportunities/student-internship-scheme/public-health-england-behavioural-insights-team/>.

¹⁹⁹ Amelie Boje and Rohan Grove (HMRC). [Building our evidence base on effective interventions through trials](#). Presentation at the Public Economics UK (PEUK) 2014 Conference on 8 May 2014.

²⁰⁰ BIT (July, 2015). [The Behavioural Insights Team Update 2013-2015](#).

²⁰¹ Samson, A. (Ed.)(2014). *The Behavioral Economics Guide 2014* (with a foreword by George Loewenstein and Rory Sutherland) (1st ed.). and Samson, A. (Ed.)(2015). *The Behavioral Economics Guide 2015* (with an introduction by Dan Ariely). Retrieved from <http://www.behavioraleconomics.com>.

²⁰² *Understanding the Behavioural Drivers of Organisational Decision Making*, Institute for Employment Studies (n.d.), retrieved on November 2011 from <http://www.employment-studies.co.uk/project/understanding-behavioural-drivers-organisational-decision-making>.

²⁰³ BIT Policy School: How to Build Capabilities in Public Service, Drawing on Behavioural Insights, BIT (28 November 2014). Retrieved on November 11, 2015 from <http://www.behaviouralinsights.co.uk/uncategorized/bit-policy-school-how-to-build-capabilities-in-public-service-drawing-on-behavioural-insights/>.

²⁰⁴ *Who we are*, BIT, retrieved on November 11, 2015, from <http://www.behaviouralinsights.co.uk/about-us/>.