

# BEHAVIORAL SCIENCE AROUND THE WORLD

## Profiles of 10 Countries



COUNTRY PROFILES  
INTRODUCTION

# Contents

Acknowledgements	03
Foreword	05
Introduction	06
<b>Country Profiles</b>	
Australia	12
Canada	33
Denmark	50
France	61
Germany	71
Netherlands	78
Peru	101
Singapore	109
UK	126
USA	145

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[BACK](#)  
[TO INDEX](#)

# Foreword to Behavioral Science Around the World: Profiles of 10 Countries

The behavioral science team for the World Bank, the Mind, Behavior, and Development Unit (eMBeD), spends a lot of time thinking about how policymakers around the world apply behavioral science to intractable policy problems. While they focus mostly on developing countries, the lessons from their international counterparts are invaluable in learning how to approach an array of challenges, from increasing student learning, raising savings rates, promoting energy and resource conservation, increasing productivity, improving sanitation practices, strengthening institutions, reducing corruption, and institutionalizing behavioral science in governments.

Often, how these units were formed, and where they've been focusing their efforts, can be incredibly informative to students and practitioners of behavioral science looking to integrate this work into their own contexts. The eMBeD team has applied the lessons learned from other units on program uptake, tax compliance, building capacity among policymakers, and more. So, we're excited to launch this comprehensive summary of behavioral insights units worldwide. The document captures the high-level details of every established unit globally, including how they're structured, their objectives, main activities, and often staffing and budget, too.

As more and more policymakers become interested in establishing behavioral insights units, we hope this will provide some useful background on how others have made it work in a variety of country and government contexts, and the projects that have been particularly successful. And as eMBeD's scope expands – including partnerships with the new Turkish behavioral insights team, ongoing projects in every World Bank region, and establishing staff capacity in behavioral insights in global practices like my own – lessons from the field are particularly relevant and worth sharing. We look forward to watching this field grow in the coming years.

[BACK](#)  
[TO INDEX](#)

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**As of November 2018, there are at least 202 public entities all over the world applying behavioral insights to their policies (OECD, 2018)**

# Introduction

While public bodies have considered the beliefs and behaviors of citizens in the past, given that the first formal and systematic application of behavioral insights dates back 2010 – when the UK established the first such unit (the Behavioural Insights Team, or BIT) – this is an impressive figure.

Around the same time as BIT’s formation, several countries were exploring the use of behavioral insights in public policy, and publishing policy notes and reports advising the government on the value of behavioral science. It wasn’t long until other countries followed BIT’s lead and established their own units, including Australia, Canada, Denmark, France, Germany, Netherlands, Singapore, and the U.S. More recently, interest in applying behavioral science to public policy has expanded across the globe, with an increasing number of countries applying and testing behavioral insights. For example, the Ministry of Education in Peru established the innovation lab, MineduLab, in April 2016 to address education-related challenges such as teacher absenteeism, teacher motivation, improving student performance, increasing parents’ engagement, and reducing drop-out rates (MineduLab, 2016). Tamil Nadu, an Indian state with a population of 70 million, established a memorandum of understanding with the Abdul Latif Jameel Poverty Action Lab (J-PAL) to incorporate evidence-based research and behavioral insights into state-level programs and policies. This has become a common model, with countries such as Mexico, Indonesia, Kuwait, Kenya, Qatar, and the U.A.E. exploring behavioral science in public policy by partnering with groups like BIT, ideas 42, the World Bank, J-PAL, as well as other leading experts in the field.

With an increasing number of public bodies became interested in leveraging behavioral insights for improving policies and services, questions have emerged around how best to integrate this function into government operations, how projects should be selected, and what guidelines can aid public bodies in incorporating behavioral insights.

This report aims to capture both the spread and form of behavioral science in 10 countries, selected based on being innovators or early adopters in the field: Australia, Canada, Denmark, France, Germany, Netherlands, Peru, Singapore, the U.S., and the UK. We hope that the experiences of these ten countries – including information on

how public bodies within these countries are integrating behavioral insights, how they are working to apply behavioral insights, and how these behavioral functions have been structured and staffed – can serve as useful information for all those working to leverage behavioral science to improve society. Given the expansion of behavioral science within governments; the shifting behavioral insights landscape; and the limit to, and wide distribution of, public information; this report presents a representative snapshot of the state of behavioral science within the governments of the profiled countries. Omissions are regrettable and, unfortunately, inevitable.

### **Unit Development Approach: Organic (and People-Driven) Versus Structured**

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In preparing this report, and through our work with countries around the world, we have observed two types of approaches to the development of behavioral science in government: a structured approach, and an organic and people-driven approach. Sometimes, both approaches may coexist in the same country context. In the structured approach, a unit or team is formally established within a governmental entity and is recognized as part of its organizational structure. Examples include the Behavioral Insights Team in the Ministry of Infrastructure and Water Management in the Netherlands, the Behavioral Economics Team of the Australian Government (BETA), and the Behavioural Economics and Data Science unit of the Financial Conduct Authority in the UK. The organic and people-driven approach takes place when individuals within the government implement behaviorally informed intervention with or without the support of external partners. Examples include the Ministry of Health, Welfare, and Sport in the Netherlands, The Ministry of Social and Family Development in Singapore, and the Ministry of Industry, Business, and Financial Affairs in Denmark. Both approaches have proven successful for introducing and implementing behavioral science within government and public bodies, and governments and public bodies hoping to adopt behavioral insights can look towards either model.

### **Institutional Setup: To Centralize or Not to Centralize**

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As we have examined the institutionalization of behavioral science within public policy, we have found three main variations in institutional setup: centralized, decentralized, and networked. Germany is an example of the centralized approach. In 2015, Germany set up a team in the Office of the Federal Chancellor in the Policy Planning Unit to lead a ‘Government Effectiveness’ project. This team’s objective is to raise government effectiveness by promoting the use of the empirical methods of the social sciences, including behavioral insights. The unit works with German government departments to design and implement interventions. The UK evolved into a decentralized model following the success of the BIT, with departments across the UK government coordinating their own



behavioral insights functions and projects. In the Netherlands, the government adopted a networked model, where – following a conference for all ministers and heads of departments on the topic – it was decided that each ministry would form its own behavioral insights team, with the Ministry of Economic Affairs playing the role of common secretariat.

The approach each country uses tends to follow that country's political process and culture. For example, Germany's political culture and process is consensus driven. Hence, building legislative support is necessary before introducing new policy work and mandates. In both the US and UK, after two trial years to demonstrate impact, the US president and UK prime minister, respectively, mandated the establishment of a behavioral insights unit and asked agencies to consider applying behavioral insights where applicable. While the UK started with a centralized unit, they have moved towards a decentralized model, with units in different governmental departments. The US has also evolved towards a decentralized model, as now, several states and departments have their own units. Setups have generally been fluid, and in some countries, the model has evolved between the three variations. In general, most countries have moved towards a decentralized system, with some working through a centralized network. Within the 10 countries, at least 26 units and teams have been established at the department level, with other teams and units established at the state/regional/provincial level. Some countries continue to rely on networks (Netherlands, Denmark), while other countries have formed a team or unit within the central/federal government playing a coordinating role and establishing links to academic experts in the field.

## **Type of application**

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Another interesting area of divergence is how units are applying behavioral science, and to what purpose. While behavioral science has the potential to inform and influence all the stages of the public policy lifecycle, current application varies between government units. The Behavioral Insights Team in the Netherlands Ministry of Infrastructure and Water Management has integrated behavioral insights from the design phase of policy programs through to implementation, for instance with the Optimising Use program, which consisted of 350 measures to reduce delays during rush hour. The behavioral science team in the UK Department for Work and Pensions focuses mostly on examining the underlying assumptions within policy and process decisions. Other units have specialized in tweaking consumer touch-point communication, such as letters, websites, and emails. Some units emphasize an experimental approach, and conduct different types of experiments, including randomized control trials (RCTs),

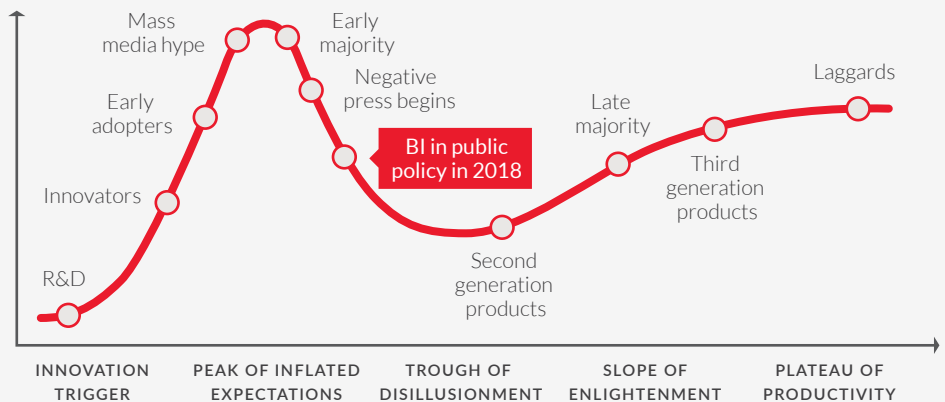
## Is it just a policy fad?

field experiments, and natural experiments. There are a variety of models for the public sector application of behavioral science, which highlights the value for public bodies interested in incorporating behavioral science of critically evaluating factors such as capacity, cost, and value-add to inform the approach(es) they choose to adopt.

Like other innovative policy initiatives, there is some debate on whether behavioral science is a fad or here to stay, especially given the bureaucratic nature and risk-averse culture within many public institutions. After all, infusing innovation in the public sector tends to be complex. So where does behavioral science stand in public policy? And what does its future look like?

One way to explore this question is to draw on the literature of how innovations mature. For example, the Gartner Hype Cycle argues that one can broadly identify five phases of maturity for emerging technologies: (i) Technology trigger; (ii) Peak of inflated expectations; (iii) Trough of disillusionment; (iv) Slope of enlightenment; and, (v) Plateau of productivity (see Figure 1).

**Figure 1: Placing behavioral insights in public policy within Gartner's 'Hype Cycle' of innovation adoption**



Source: Authors based on Fen and Raskino (2009), Buerkli (2016), and Gartner (2016).

We are not the first to think of think of behavioral insights in terms of the hype cycle: in 2016, Danny Buerkli from the Centre for Public Impact, mapped the locations of the 10 most recent government innovations on the hype cycle.<sup>1</sup> Buerkli suggests that behavioral science was entering a 'trough of disillusionment,' as expectations about the promise of behavioral insights in public policy have proven to be overly optimistic.

Today in 2018, we argue that at least the *innovators* and *early adopters* are maturing and moving towards standardizing their tools, approaches, and embedding behavioral science in standard procedures of public policy design and implementation, as we see in some of the units in the Netherlands and the UK.

At the same time, the spread of behavioral insights in public policy worldwide remains limited, especially in terms of depth. Maps showing the spread of behavioral insights across the globe do not convey that most of the new efforts remain either in an exploratory or pilot phase. Progression through the ‘early majority’ stage and to the ‘late majority’ stage will be dependent on standardization and generalizability of tools, approaches, and insights. Until there is more certainty over the benefits and return on investment of mainstreaming behavioral science into public sector, more risk averse or resource scarce institutions will be reluctant to join the crowd. Even in some countries or departments where behavioral insights are more established, it remains to be seen to what extent behavioral science will be integrated throughout the policy planning and implementation process, or if it will remain an ancillary function.

As we look at the most recent innovations, behavioral science benefits tremendously from previous innovations such as open data and e-government. We are also witnessing how behavioral science helps governments become more agile and lean by ‘doing.’ In some cases, policy labs have been the home for behavioral insights, where it can be leveraged in tandem with other innovations such as big data, artificial intelligence, machine learning, and virtual reality. We predict that behavioral science will continue to transform how governments design and implement policies as more countries integrate behavioral science throughout the policy lifecycle and leverage innovations in predictive behavioral analysis, machine learning, and artificial intelligence.

## Methodology

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To draft the following profiles, the authors first searched for and compiled publicly available information on behavioral science within government in the 10 countries profiled. This information was drawn from sources including, but not limited to: government documents, academic literature, grey literature, news articles, speeches, job postings, and social media. Following completion of the draft profiles, the authors distributed the profiles to contacts within each country, allowing departments to review, edit, and contribute to the content of the profiles. In countries with centralized behavioral teams or active networks, the authors asked these centralized teams or the network coordinators to assist with distribution of the draft profiles. In countries without a centralized team or a network, the authors distributed the profile as widely as possible, asking recipients to pass the draft on to other teams or individuals who might wish to edit or contribute. These responses were integrated into the draft profiles. The authors worked to maintain the content of these additions while editing them for consistency of formatting and tone. The profiles were copy edited, and then sent once more to all contributors for final review before publication.

## Notes and Disclaimers

- This report is not exhaustive. Given the expansion of behavioral science within government, the shifting behavioral insights landscape, and the limit and wide distribution of public information, this report presents a representative snapshot of the state of behavioral science within the governments of the profiled countries. Omissions are regrettable and – unfortunately – inevitable.
- Inclusion of outcome claims in this report does not indicate World Bank verification of these outcomes. This report contains details of outcomes as they have been documented elsewhere or provided to the authors. Sources of information on outcomes are cited where available. Where outcomes are stated in this report without citation, those outcomes have been provided to the bank directly from the department in question.
- ‘Year Established’ indicates the year in which the department or government body established their behavioral insights function or behavioral insights team, not the year in which a department or government body was itself created. While this generally refers to the year when dedicated behavioral insights staffing was established, in some cases, where indicated, the year that behavioral insights activities were initiated is included as well. For national or regional networks, the ‘Year Established’ refers to the year a national or regional network was created.
- The authors have included some collaborating firms and NGOs in this report, but they have not been included in a systematic way.
- Before the recent rise of behavioral insights, there were government efforts to consider behavior in policy. While this report does not systematically outline these efforts, there are a small number of illustrative examples that have been included.

## Notes

- 1 <https://www.centreforpublicimpact.org/10-government-innovations-and-their-place-in-the-hype-cycle/>

## COUNTRY PROFILES

Background & Overview	14
Central Government Behavioral Insights	15
National Department Behavioral Insights	17
Sub-National Behavioral Insights	25

# AUSTRALIA



COUNTRY PROFILES  
AUSTRALIA



## **Background & Overview**

**Australia has behavioral insights teams within government at the central, departmental, and regional levels.**

Using evidence from behavioral sciences in the public sphere has been explored at the Australian central government since at least 2007, with a roundtable held by the Productivity Commission<sup>1</sup> and two follow-up discussion papers from the Australian Public Service Commission.<sup>2</sup> Another report from the Office of Best Practice Regulation in 2012<sup>3</sup> advocated for the use of behavioral insights in the central government.<sup>4</sup> The New South Wales Behavioural Insights Unit was established in 2012 with the support of the UK Behavioural Insights Team. The Australian Securities and Investments Commission (ASIC) Behavioural Economics Unit was established in 2014, as was the in-house behavioral insights team of the Department of the Environment and Energy. In 2015, the Department of Health founded the Behavioural Economics and Research Team, and the Department of Jobs and Small Businesses founded a team as well. Australia's central government behavioral insights team, the Behavioral Economics Team of the Australian Government (BETA), was established in 2016, and co-develops projects with partner agencies and other government departments. The Victorian Behavioural Insights Unit was established in 2016 as well. The Australian Tax Office also founded a behavioral team in 2016, and in 2017, the Department of Social Services established a dedicated behavioral insights team. At the national level, the Australian Consumer and Competition Commission and the Department of Human Services also have their own behavioral insights teams.

# Central Government Behavioral Insights

**Behavioural Economics  
Team of the Australian  
Government (BETA)**  
Year Established: 2016

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## Objectives

BETA is the Australian Government's central unit for behavioral insights. BETA seeks to improve the well-being of Australians through the development of Australian Public Service capacity in behavioral insights, providing advice to government, working with partner agencies on interventions, and conducting trials.<sup>5</sup> BETA is housed at the Department of Prime Minister and Cabinet. Projects are funded and developed in collaboration with partner agencies and departments. The launch of BETA was announced on November 23, 2015 at a public policy conference in Canberra, which helped generate interest across the Australian federal government in BETA and in the use of behavioral insights.<sup>6</sup>

## Budget

BETA projects are funded from the Government's Modernisation Fund, designed to enhance public sector innovation, and contributions from partner agencies. Initial support has grown rapidly, and BETA was supported by 13 partner agencies in February 2016 when the team was launched.

## Staffing

Initially, BETA had a staff of three individuals, which grew to 27 by 2017, including as many as 15 staff seconded from partner agencies. Staff are seconded in order to leverage existing institutional knowledge and develop capacity within BETA and across departments of the Australian government. The result is a diverse team, including individuals with academic backgrounds in economics, psychology, law, sociology, and international development.<sup>7</sup>



## Activities

BETA discloses trials ahead of time and aims to make findings public once a trial is completed.<sup>8</sup> As of writing, BETA has launched 14 trials.<sup>9</sup>

Completed trials include:

- De-identifying job applications at the shortlisting stage in order to address unconscious bias did not appear to assist in promoting hiring diversity<sup>10</sup>
- Presenting key information in a simpler manner facilitated understanding of financial products and decision-making on these products for Australians over 45<sup>11</sup>
- Adding energy labels incentivized the purchase of energy-efficient appliances compared to having no labels, helping to close the ‘energy-efficiency gap.’ There was no difference between the existing labels and alternative energy labels designed to address cognitive overload, loss aversion, and present bias<sup>12</sup>
- Sending a confirmation SMS to parents after they updated their details with the Child Support Scheme reduced the number of parents who called a hotline<sup>13</sup>

In-progress trials include:

- Increasing workplace giving
- Reducing credit card debt through reminder emails incorporating framing and motivational messages
- Improving tax compliance using a reminder email<sup>14</sup>

# National Department Behavioral Insights

**Australian Securities  
and Investments  
Commission (ASIC)**  
Year Established: 2014

## Objectives

ASIC is Australia's corporate, markets, and financial services regulator.<sup>15</sup> ASIC has a central, standalone, Behavioural Research and Policy Unit (Behavioural Unit), established in 2014.<sup>16</sup> The Behavioural Unit is located in ASIC's Strategy Group.

## Staffing

The Behavioural Unit contains social research specialists and consumer policy experts and has built a team with diverse backgrounds (e.g. psychology, communications, economics, law). The team has training and experience across a wide range of qualitative and quantitative behavioral research techniques, including but not limited to randomized controlled trials (RCTs).

## Activities

The Behavioural Unit collaborates internationally with relevant bodies and counterparts. The Unit also leads the practical application of behaviorally informed regulation and insights across ASIC teams, including:

- Analyzing market problems from a behavioral perspective
- Understanding consumer and firm behavior
- Designing and conducting behavioral research (e.g. lab/field experiments, surveys, ethnography, shadow shops, depth interviews)
- Designing communications to make them as effective as possible (a range of both ASIC communications and firm remediation)

Example projects include:

- A multi-method approach to reviewing the sale of add-on insurance in car dealerships<sup>17</sup>
- An experiment exploring cognitive biases in investments into hybrid securities

- Iterative work examining compliance by directors of failed companies that led to major document redesign<sup>18</sup>

The Behavioural Unit has a dedicated intranet site, runs ongoing awareness-building activities within the organization<sup>19</sup> and strongly advocates the need to “regulate for real people”<sup>20</sup> In line with that goal, the Unit is exploring the possibility of new performance-based regulatory approaches that go beyond traditional disclosure practices and aim to put more focus on firm behavior and accountability.

## **Department of the Environment and Energy (DoEE)**

Year Established: 2014

### Objectives

DoEE designs and implements Australian Government policy and programs to protect and conserve the environment, water, and heritage of Australia; promote climate action; and provide adequate, reliable, and affordable energy. Behavioral insights are part of a policy tool kit that is applied to increase the effectiveness and efficiency of deliverables and improve outcomes.

### Staffing

DoEE has had an in-house behavioral insights team since 2014. This multi-disciplinary team works with internal and external stakeholders across government agencies, academia, and the private sector.

### Activities

DoEE’s in-house behavioral insights team builds behavioral insights capability across the department by providing training, support and advice. DoEE has trialed behavioral insights interventions to improve compliance of regulated entities and to better understand businesses motivations to be carbon neutral. DoEE has also partnered with external experts such as the Behavioural Economics Team of the Australian Government (BETA) and the UK Behavioural Insights Team to examine the effectiveness of behaviorally informed energy efficiency labels and to better understand consumer motivations to choose carbon-neutral products.

**Department of  
Health—Behavioural  
Economics and  
Research Team (BERT)**  
Year Established: 2015

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Objectives

BERT works within the compliance area of the Department of Health and are subject matter experts in behavioral theories and scientific research principles. BERT has been working on developing novel, cost-effective solutions to compliance and policy related issues since 2015. The team uses behavioral economics to gain a better understanding of how people behave and we seek to incorporate behavioral sciences into government interventions to improve health policy and program outcomes.

Activities

BERT, in collaboration with the Behavioural Economics Team of the Australian Government (BETA) implemented a behaviorally informed intervention to reduce prescriptions of antibiotics by high-prescribing general practitioners (GPs) when appropriate and safe to do so, in order to reduce the threat of antimicrobial resistance. The team applied behavioral insights to design letters sent by the Australian Government’s Chief Medical Officer (CMO) to high-prescribing GPs. The project used peer comparison by highlighting the differences between GPs’ prescribing rates and the rates of other GPs in their region. BERT estimates that 126,352 fewer scripts were filled over a six-month period as a result of the letters.

**Department of Jobs  
and Small Business  
(DJSB)**  
Year Established: 2015

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Objectives

DJSB is responsible for national policies and programs that foster safe, fair, and productive workplaces, thereby helping job seekers to find work and small business to grow. DJSB established a team in 2015 to build the Department’s capability in applying behavioral economics approaches. The DJSB team is part of the Department’s wider agenda of looking for innovative ways to test and implement policy.

The DJSB behavioral economics team links with policy to scope behavioral issues that underpin job search, small business growth, and workplace issues. The team undertakes user research, co-designs solutions with key stakeholders, and implements research trials. The Department tests proposed interventions through evaluation methods such as RCTs. At various times, DJSB has worked on projects in collaboration with the UK Behavioural Insights Team and the Behavioural Economics Team of the Australian Government (BETA) in the Department of the Prime Minister and Cabinet.

**Staffing** DJSB has an in-house behavioral insights team, which has existed since 2015.

**Budget** DJSB generally works within existing Departmental resources to deliver its behavioral economics projects.

**Activities** DJSB is currently progressing a number of trials. All trials are conducted in accordance with the Australian Government’s National Statement on Ethical Conduct in Human Research.

In 2016, the Department worked in partnership with the UK Behavioural Insights Team and jobactive (employment services portal) provider Mission Providence to co-design and implement a behavioral economics trial with the aim of increasing the take-up of Australian Government wage subsidies. Wage subsidies are payments made by the Australian Government to encourage businesses to employ eligible job seekers. A report on the results of this trial was published on the Department’s website in February 2018. According to DJSB, the trial led to an increase in the number of wage subsidy agreements signed. In addition, feedback received during the trial led to the fine-tuning of the final design and implementation of policy changes, announced in the 2016 Australian Government Budget and implemented nationally on 1 January 2017.

The DJSB behavioral economics team provides Department-wide advice, regularly promotes behavioral economics both within and outside the Department, and participates in an Australian Public Service (APS)-wide behavioral economics practitioners network.

## Australian Tax Office (ATO)

Year Established: 2016

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### Objectives

ATO uses best practices in behavioral insights principles to make it as easy as possible for citizens to meet their tax and superannuation obligations. The ATO has been applying behavioral insights for a number of years and set up a dedicated BI unit in 2016.

### Staffing

The ATO has a full-time behavioral insights unit, comprised of 8.5 full-time equivalent staff.

### Activities

Examples of the ATO's use of behavioral insights include:

- Making it easier for Australians to complete their tax return by pre-filling income, salary, dividend, and private health insurance details in the myTax platform
- Helping residents ensure their work-related expense claims are correct with real-time pop-up messages in myTax letting them know when their claims appear out of step with their peers
- Providing greater certainty to individuals using myTax about the progress of processing their return by sending personalized emails and text messages
- Help taxpayers to pay their debts on time: In 2016-17 the ATO sent 560,000 text message reminders resulting in A\$800 million collected on time, according to the ATO

The ATO BI Unit has worked to improve client experience through initiatives such as:

- A strategic framework created to embed behavioral insights principles and grow capability across the ATO. It is characterized by a distributed model built around a small central Behavioral Insights Unit of only 8.5 full-time equivalent staff, who support a network of over 150 practitioners across all 20 business lines in the ATO.
- An awareness-raising strategy including:
  - Regular meetings with domestic and international government agencies
  - A regular staff behavioral insights newsletter, The Nudge,

with over 2,000 subscribers

- The Behavioural Insights Compendium, which is a collection of over 40 selected completed ATO behavioral insights projects
- A dedicated behavioral insights SharePoint site, where staff can access a range of resources
- A quarterly internal BI Reference Group meeting for over 180 staff
- Holding a cross-agency behavioral insights showcase to help other agencies embed similar approaches, which was attended by 150 representatives from over 20 agencies
- A capability development strategy that is enabling staff across the ATO to apply behavioral insights. It comprises foundation-, intermediate-, and advanced-level activities. To grow capability across other government agencies, the Behavioral Insights Unit also delivered a “Train the Trainer” session to six agencies.
- An in-house behavioral insights consultancy service delivered through the multi-disciplinary Behavioral Insights Unit

## **Department of Social Services (DSS)**

Year Established: 2017

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### Objectives

DSS seeks to improve the lifetime well-being of people and families in Australia, with a particular focus on Australia’s most vulnerable individuals and communities. DSS promotes and applies behavioral insights within social policy and programs. DSS aims to use its behavioral insights capability as a communications, policy, and research tool to improve policy and program outcomes through a better understanding of human behavior.

DSS established a dedicated behavioral insights section in September 2017. DSS uses an internal client-focused approach to its behavioral insights practice. The behavioral insights team at DSS partners with BETA on social policy RCTs. The DSS behavioral insights team members are also active members in the Australian Government’s behavioral insights Practitioner Network. If you would like to find out more about behavioral insights activities at DSS, you can reach the team at [BI@dss.gov.au](mailto:BI@dss.gov.au).

**Staffing** DSS has a dedicated behavioral insights section.

**Activities** DSS has previously conducted several RCTs as part of its commitment to developing evidence-based social policy and programs. The DSS behavioral insights team frequently provides advice to a broad array of internal clients about how to apply behavioral insights to policy design, intervention formulation and program evaluation challenges.

## Australian Consumer and Competition Commission (ACCC)

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**Objectives** ACCC is Australia’s competition regulator and national consumer law champion. It promotes competition and fair trading and regulates national infrastructure. ACCC incorporates behavioral insights and consumer preferences into decision-making and into its compliance programs. Behavioral insights are applied on a case-by-case basis in the course of enforcement investigations.

**Staffing** Staff economists who are familiar with behavioral economics and behavioral biases apply behavioral insights informally where market failures are caused by consumer biases.

**Activities** Enforcement actions have been taken against businesses using behavioral biases to mislead consumers, drawing on work related to behavioral insights as support.

ACCC has taken enforcement actions on drip pricing against airline companies, accommodation providers, and entertainment service providers. In its investigations, ACCC considered behavioral studies into drip pricing practices. These studies found that consumers are often misled in relation to fees and surcharges applied through drip pricing, for instance where additional surcharges are revealed late in the booking process.

ACCC has also used behavioral insights to inform consumer education initiatives, for example by considering consumer behavioral biases when designing materials. ACCC’s scam disruption project included a ‘nudge’ experiment seeking to identify effective messaging to prompt scam victims to contact ACCC. Four different versions of letters



incorporating direct and indirect language were sent to determine which would be more effective. According to ACCC, results showed a slightly better response where direct language was used, although the variance was not significant enough to draw any firm conclusions; receiving the letter proved to be more important than the wording used.

## Department of Human Services

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### Objectives

The Department of Human Services has been applying behavioral economics since 2012.

### Staffing

As of August 2018, the Behavioural Economics team had fifteen members. Skills and experience within the team includes: psychology, data analytics, service delivery network, statistics, communication, customer research, and project management.

### Activities

The Behavioural Economics team applies behavioral insights and runs randomized controlled trials relating to:

- Motivating customers to use digital channels
- Channel choice
- Measuring customer experience
- Increasing compliance
- Debt recovery

The department also supports policy development and whole-of-government work. Services offered include end-to-end randomized controlled trials, quasi experiments, applying existing findings, and best practice and support via access to tools and guidance in the Centre of Excellence.

# Sub-National Behavioral Insights

## **New South Wales Behavioural Insight Unit (NSW BIU)**

Year Established: 2012

### Objectives

The NSW BIU was established in November 2012 through a partnership between the NSW Department of Premier and Cabinet (DPC) and the UK Behavioural Insights Team. By September 2015, the NSW BIU had four DPC officers and support from the UK Behavioural Insights Team. The unit runs randomized control trials in partnership with other NSW public sector agencies, provides advice, and supports NSW government agencies. In addition, the unit builds the behavioral insights capacity of the NSW public sector and contributes globally to behavioral insights evidence.<sup>21</sup>

### Staffing

As of August 2018, NSW BIU had 13 members in total: one director, two principals, seven project officers, and two data analysts. The team receives some support from two part-time advisors.<sup>22</sup>

### Activities<sup>24</sup>

NSW BIU aims to publish trials and information about major advisory work upon completion. The unit has completed trials in the following areas (results according to the NSW BIU):

### Justice

- Reducing court nonattendance by domestic violence through a personalized, timely reminder
- Improving Apprehended Domestic Violence Order (ADVO) compliance and reducing the impact of domestic violence in Aboriginal communities via a brief intervention with ADVO recipients, based on mental contrasting and implementation intentions

### Education

- Three trials to demonstrate the efficacy of behavioral insights in encouraging trainee teachers to undertake practical experience placements in rural and remote New South Wales

### Health

- Increasing cervical screening rates using improved salient reminder, gain frame, case study, and—most effectively—commitment device messaging
- Reducing missed outpatient hospital appointments using SMS messaging incorporating seven different behavioral tools: messages about avoiding loss to patient and avoiding loss to hospital were the most effective
- Addressing childhood obesity by adding a goal-setting and incentive component to an activity program
- Safely improving the rate of emergency department medical discharges through behavioral insight techniques to identify and spread existing good practices

### Finance, Services, and Innovation:

- Returning injured teachers and police officers to work safely and sooner using positively framed, goal oriented, case approaches
- Improving the on-time payment of fines and taxes and reducing the need for further fines and penalties (such as loss of drivers licenses)

### Other

- Reducing social housing rental arrears through a text message reminder was significantly effective versus not sending a reminder
- Improving participation in urban planning consultations amongst the community through behaviorally informed flyers
- Applying behavioral insights to improve take-up of existing flexible work policies, and nudging commuters into traveling outside of peak hours

Example advisory work include projects related to:

- Introduction of statewide legislative change to enable 'Plain English,' behaviorally informed ADVOs for domestic violence defendants
- Assessing whether mental contrasting and implementation intentions-based interviewing can assist ADVO recipients to comply with their ADVOs

## Victorian Behavioural Insights Unit

Year Established: 2016

- Fare compliance on Sydney Trains
- Reducing visitor risk in national parks
- Correspondence about unpaid ambulance fees and enforcement orders
- Improving nurses' compliance checks with mental health patients
- Encouraging visitors and tourists to Sydney to take up a 'cultural attractions' pass

### Objectives

The Victorian Behavioural Insights Unit was established in 2016. The Unit partners with departments and agencies across the Victorian government to use behavioral science to understand problems and find solutions for them.<sup>23</sup> The Unit's overarching objective is to embed the use of behavioral science methodologies into policy design across government. The Unit is housed within the Public Sector Reform Division of the Department of Premier and Cabinet (DPC) and is embedded in the Public Sector Innovation branch. The Department of Premier and Cabinet contributes to the Victorian Government's efforts to shape a stronger, fairer, better Victoria by pursuing excellence in whole of government outcomes in delivery and reform. The Unit has formed strategic partnerships with BehaviourWorks Australia and the UK Behavioural Insights Team.

### Staffing

As of August 2018, the Behavioural Insights Unit had eight members with a range of technical and policy expertise to deliver project and advisory work. The Unit is also supported by the Public Sector Innovation branch for communications, project management, and event coordination to assist with the delivery of its capability agenda.

### Budget

The Unit was initially funded via contributions from all Victorian government departments. The 2018–19 Victorian State Budget provided funding for an additional two years to June 2020.

## Activities

The Victorian Behavioural Insights Unit partners with departments and agencies to deliver projects and advisory support across the full policy development cycle. This support includes ethnographic research and data analysis to help policy owners to better understand the behavioral factors influencing current outcomes. Activities also include redesigning processes, communications, and systems; the design of tools such as surveys, decision support trees, and guidance material; and advising on the assessment and design of internal government processes to support decision making.

The Unit ensures all work is conducted having first considered the behavioral science literature and existing government evaluations or other evidence in the policy area. The Unit also aims to test behavioral interventions using qualitative or quantitative methodologies.

The Unit has co-developed with its strategic partners a package of formal training for Victorian public servants at all levels, and has delivered this training to over 600 participants in 18 months as part of its work to embed behavioral science more broadly across the Victorian public service. In addition, the Unit delivers informal training on request, and provides opportunities for co-location of departmental staff with whom the Unit is undertaking project work.

## Examples of work underway

- Child protection reporter support: working with the Department of Health and Human Services and the Department of Education and Training to ensure children in need of support can receive the most appropriate service at the right time
- Vocational education: collaborating with the Department of Education and Training as well as TAFEs (Technical And Further Education) to help students persist in their vocational studies
- Energy demand management: working with the Department of Environment, Land, Water and Planning to support vulnerable consumers to get the best energy deal from their retailer and to reduce energy consumption during peak demand periods
- Patient communication: collaborating with Safer Care Victoria and the Department of Health and Human Services to develop a consistent tool for communication with patients of specialist clinics to support the efficient use of scarce hospital resources
- Organ donation: trialing an intervention to increase the number of Victorians registered as organ donors with the Department of Health and Human Services, VicRoads, and DonateLife Victoria

- Emergency department diversion: designing an intervention with the Department of Health and Human Services to divert patients with nonurgent healthcare needs from the emergency department into more appropriate service providers
- Birth registrations: supporting the introduction of a new online system to register births in Victoria

### Examples of completed work

- Family violence information sharing: working with the DPC, Department of Health and Human Services, Department of Justice and Regulation, the Magistrates Court of Victoria, and Berry Street to enhance information sharing by frontline family violence workers
- Land tax payments: working **with the State Revenue Office to increase the proportion of Victorians paying land tax via preferred payment methods**
- Immunisation: supporting the Department of Health and Human Services to increase immunisation rates in Victoria
- Methadone permit compliance: working with the Department of Health and Human Services to improve doctors' compliance with methadone permit requirements
- Public transport interchanging: collaborating with Public Transport Victoria to assist passengers to navigate changing train lines
- Healthy homes—retrofitting energy efficiency: working with Sustainability Victoria to measure the impact of home energy efficiency upgrades on the health and well-being outcomes of low-income households
- Transition queries to the consumer affairs Victoria website: collaborating with Consumer Affairs Victoria to redirect simple phone line queries to the Consumer Affairs Victoria website

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Background & Overview	35
Federal Level Behavioral Insights	36
Provincial & Municipal Behavioral Insights	43

# CANADA



COUNTRY PROFILES  
CANADA



## Background & Overview

**Canada has teams applying behavioral science to policy at the federal, provincial, and local levels of government.**

Behavioral science and experimentation was first formalized and practiced by a dedicated government unit in Canada in 2013 with the creation of the Ontario Behavioral Insights Unit. Employment and Social Development Canada developed a behavioral team in 2014. In 2015, the Impact and Innovation Unit (IIU) was established at the Privy Council Office in the Government of Canada. The IIU supports the application of behavioral insights across departments at the federal level. Also in 2015, the Canada Revenue Agency launched the Accelerated Business Solutions Lab. The Province of British Columbia Behavioral Insights Group was established in 2016. In 2017 the Department of National Defence established the Personnel Research in Action team, which applies behavioral insights to Canadian Armed Forces recruits and members as part of its work. There are provincial behavioral insight efforts in Alberta as well as Newfoundland and Labrador, and at the sub-provincial level in the Regional Municipality of Durham and the Region of Peel, both in Southern Ontario, and in the City of Vancouver.<sup>1</sup> While these teams are independent from one another, the IIU plays a coordinating role and brings together provincial, territorial, and municipal governments working in the field of behavioral insights through the Behavioral Insights Network in order to facilitate communication, collaboration, and generate linkages.<sup>2</sup> The IIU also co-chairs the Behavioral Insights Community of Practice, which links practitioners and researchers in behavioral insights from across the Canadian government. In March 2018, Ontario's Behavioural Insights Unit, British Columbia's Behavioural Insights Group, the IIU, and the Behavioural Economics in Action at Rotman research group co-hosted the inaugural BI in Canada Conference at the University of Toronto, which brought together researchers and practitioners of behavioural insights from across Canada and the world to share experiences in the application of behavioural insights to public policy.

# Federal Level Behavioral Insights

**Impact and Innovation  
Unit (IIU) (formerly  
Innovation Hub)**  
Year Established: 2015

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## Objectives

The IIU is located within the Results and Delivery Secretariat within the Privy Council Office and explores how new policy and program tools can address public policy challenges. The IIU works with departments to design and implement solutions, measure results from program experimentation, and document best practices. This includes supporting departments to build results-driven approaches in financing, partnership models, impact measurement methodologies, and behavioral insights in priority areas for the government.<sup>3</sup> While the IIU was initially set up to promote the use of “innovative tools” in government, it has shifted its emphasis to implementing solutions with partners rather than simply promoting tools.<sup>4</sup>

## Staffing

As of August 2018, the IIU has 17 full-time employees, three of whom are dedicated to the behavioral insights function.<sup>5</sup> In addition, the IIU has launched a behavioral insights Fellowship Program in which six behavioral scientists have been hired by the IIU and deployed to departments to apply behavioral science and support experimentation. Due to the success of this program, a second recruitment for behavioral scientists is underway, and this model is being applied to other streams (eg. data science, impact measurement, and innovative finance). The IIU also recruits experts to serve as visiting scholars. They also have an academic affiliate program, which is a roster of experts that can be drawn on for advice and direction regarding specific projects.

## Budget

The unit has budget for staff time only. Any intervention costs are absorbed by the requesting department. Furthermore, most interventions have no or minimal costs since they are conducted using existing channels instead of creating new touchpoints.<sup>6</sup>

## Activities

The IIU manages about a dozen projects at any given time. Current projects include:<sup>7</sup>

- **Increasing recruitment of women into the Canadian Armed Forces:** building off an extensive research study, a social media trial applying behavioral insights to social media marketing was initiated, the results of which are informing current campaigns
- **Charitable giving in Canada:** In collaboration with the Rideau Hall Foundation, the IIU is applying behavioral science principles to fundraising initiatives and testing impact on donation behavior via randomized controlled trials<sup>8</sup>
- **Registered Education Savings Plan (RESP) enrollment and Canada Learning Bond uptake:** the IIU has a number of initiatives underway to increase enrollment of the federal education savings incentives with an emphasis on the Canadian Learning Bond<sup>9</sup>
- **Increasing uptake and timely completion of national surveys:** The IIU is working to increase participation in Statistics Canada surveys. The IIU worked first on the Farm Financial Survey using a reminder letter touch-point and are currently working on a trial focusing on the Canadian Community Health Survey

The IIU also engages with federal departments and agencies, conducts direct outreach within Canadian provinces and municipalities, and communicates with public servants and citizens across Canada.<sup>10</sup> The IIU brings together provincial, territorial, and municipal governments working in the field of behavioral insights through the Behavioral Insights Network (BIN) in order to facilitate communication, collaboration, and generate linkages.<sup>11</sup> The IIU also co-chairs the Behavioral Insights Community of Practice, which links practitioners and researchers in behavioral insights from across the Canadian government.

**Canada Revenue  
Agency (CRA)—  
Accelerated Business  
Solutions Lab (ABSL)**  
Year Established: 2015

## Objectives

ABSL was created as a dedicated space to improve business outcomes through testing new approaches, engaging in intelligent risk-taking, and catalyzing innovation throughout the CRA. ABSL is located within the Agency Change and Innovation Directorate, Strategy and Integration Branch, Canada Revenue Agency.

ABSL encompasses three teams: Taxpayer Behaviour, Advanced

Analytics, and Tax Gap and Strategic Research. The teams operate independently from each other, but frequently collaborate to produce work to ensure that senior executives make decisions based on sound research and empirical evidence.

ABSL's behavioral insights projects are generally run as experiments (typically randomized controlled trials) to ensure confidence in results if a successful behavioral intervention is scaled-up and implemented across the CRA. ABSL's experiments are all outwards facing and focus either on improving service or increasing compliance.

### Staffing

The ABSL has 17 full-time employees as of August 2018—two full-time equivalent (FTE) employees dedicated to the behavioral insights function (Taxpayer Behaviour team), and two full-time employees assisting with the behavioral insights function on a part-time basis (Advanced Analytics team). ABSL regularly holds speaker events for CRA officials where academics and experts discuss their research, experiments, or topics related to behavioral insights and tax administration.

### Budget

ABSL's budget is primarily staffing costs, with modest amounts set aside annually for resource acquisition and undertaking field experiments.

### Activities

ABSL has a leading role in between three and six behavioral projects at any given time and frequently provides advice to CRA program areas on their own projects on an ad hoc basis. Additionally, the ABSL helped to organize the Behavioural Economics for the Public Sector conference in 2016, which brought together experts and public sector professionals to share insights from behavioral economics and how to apply them to public policy, programs, services, and regulations.

Recent projects include (results according to ABSL):

- **Increasing benefit take-up among low-income paper filers:** ABSL conducted an experiment to examine the factors that influence take-up of the Working Income Tax Benefit among eligible paper filers by including a behaviorally informed insert in the paper tax forms book.
- **Encouraging online tax filing with environmental messaging:** ABSL conducted a randomized controlled trial to encourage paper filers to switch to online filing through the use of environmental text, images, and pledges (i.e., a promise to plant a tree on behalf of a filer if they filed online).

**Innovation Lab,  
Employment and Social  
Development Canada  
(ESDC)—Behavioural  
Insights Research and  
Design (B.I.R.D.)**  
Year Established: 2014

- **Raising awareness of free tax clinics for low-income individuals:**  
ABSL is testing the effectiveness of behavioral principles at ensuring individuals who wish to have their returns filed through the Community Volunteer Income Tax Program (a CRA-sponsored initiative that promotes free tax preparation clinics run by community organizations) follow through on their intentions.

The CRA regularly engages with other federal departments and agencies and conducts outreach internationally with other tax administrations. The CRA is involved in the Government of Canada’s Behavioural Insights Community of Practice, as well as the OECD Forum on Tax Administration’s Behavioural Insights Community of Interest. Additionally, ABSL is organizing a behavioral insights network within the CRA to promote knowledge-sharing and best practices across teams engaged in behavioral insights research and experimentation.

ABSL frequently presents to groups, both within the CRA and externally, to promote a better understanding of behavioral insights and to discuss ABSL’s research and experiments.

Objectives

B.I.R.D. is a part of the Innovation Lab within the Strategic and Service Policy Branch of ESDC. The Innovation Lab works with multidisciplinary teams within ESDC and with stakeholders to integrate experimentation and end-user experience in the development of services, programs, and policy within ESDC. The Lab has expertise in human-centered design, systems thinking, and behavioral insights. The Lab works with different program and service areas within ESDC to design and implement solutions, measure results from program experimentation, and document best practices.

Within the Lab, B.I.R.D. uses knowledge of behavioral science to experiment with low-cost interventions and assess their impact. B.I.R.D. is the center of expertise in ESDC on experimentation. The team has a number of behavioral insights projects that span ESDC’s client groups, including families with children, youth,



persons with disabilities, and job seekers. Insights resulting from this experimentation approach have been adopted as permanent parts of program and service delivery in the department.

**Staffing** As of August 2018, the B.I.R.D. has three full-time employees dedicated to the behavioral insights function and one university student working part time who provides support. B.I.R.D. collaborates with academics for peer review and expert advice, and also partners with other government behavioral insights groups including the province of Ontario’s Behavioural Insights Unit.

**Budget** B.I.R.D. has budget for staff time only. Any intervention costs are absorbed by the requesting department. Furthermore, most interventions have no or minimal costs since they are conducted using existing channels instead of creating new touchpoints.

**Activities** B.I.R.D. manages around 10 behavioral insights projects at any given time. To date, over 20 behavioral insights trials have been completed or are currently in progress in areas, including:

- **Families living on a low income:** The Innovation Lab has a number of initiatives underway to increase the take-up of federal education savings incentives, with an emphasis on the Canada Learning Bond (an incentive offered to families living on a low income). As part of this work, the Lab sought to understand perceptions of educational and financial decision making among low-income families for the purpose of broader program and policy improvement within the ESDC.
- **Job seekers:** The Government of Canada’s Job Bank website (<https://www.jobbank.gc.ca/>) offers a wide variety of services to its users, including the Job Match service. This tool allows employers and job seekers to be matched based on their respective needs and profiles. Six trials have been conducted to test whether behavioral insights experimentation could be leveraged to increase the take-up of the Job Match service.
- **Students:** There can be serious consequences for student loan borrowers who miss their monthly loan payments, and there are a number repayment assistance options that can help students repay their loans. Two trials tested the effectiveness of behavioral insights in encouraging the use of repayment assistant options to reduce delinquency among student loan borrowers.

- **Youth:** B.I.R.D. ran experimental trials in collaboration with the Youth and Employment Program to increase survey response rates for an online survey designed to collect participants’ experiences with the Canada Summer Jobs program.
- **Persons with disabilities:** In collaboration with the Canada Revenue Agency, B.I.R.D. conducted a correspondence trial that aimed to increase the use of Registered Disability Savings Plans, which offer savings incentives to persons with disabilities.
- **Seniors:** One trial explored the effectiveness of behavioral insights to incent those who are applying for the Canada Pensions Plan to do so using online channels instead of the standard paper forms.
- **Organizations:** A trial was conducted to test whether behavioral insights could increase response rates to the Employer’s Annual Hazardous Occurrence Report (EAHOR) and reduce costly follow-ups.

B.I.R.D. engages with various program and service areas within ESDC to build capacity in the areas of experimentation and to instill a culture of evidence-based decision making. B.I.R.D. also engages with other federal departments, as well as external partners and stakeholders. The team supports capacity building in the areas of experimentation across the Government of Canada by engaging in a number of initiatives, such as Experimentation Works (an initiative by the Treasury Board Secretariat) and the Behavioural Insights Community of Practice.

**Department of  
National Defence—  
Personnel Research  
in Action (PRiA)**  
Year Established: 2017

Objectives

PRiA operationalizes the employment of behavioral insights and nudges in support of personnel policy for the Department of National Defence (DND). The team is located within the office of the Director General Military Personnel Research, under the Chief of Military Personnel, DND. PRiA serves as a bridge between personnel research, practice, and policy for the Canadian Armed Forces (CAF), and is supported at very senior levels and embraces the principles of experimentation and iterative design.

The key functions of PRiA include: developing and maintaining expertise in behavioral economics, program assessment, science-policy integration, and iterative design methods; bringing together stakeholders from research, policy, and practice to design, implement,

assess, measure, and quantify the cost-benefit of interventions based on behavioral economics; and developing enabling networks/clusters with other government departments, academia, industry, and allied research organizations to facilitate the application of knowledge from the broader innovation system to CAF/DND issues.

### Staffing

PRiA is a matrixed organization, as of August 2018, composed of three permanent staff that lead interventions. Permanent staff are augmented by subject matter experts within the Director General Military Personnel Research and Analysis (the CAF's social science applied research organization) from domains related to particular interventions. There are two part-time causal employees with expertise in behavioral economics and research design to assist with interventions. PRiA also collaborates with experts from academia (e.g., University of Toronto, University of Regina) to leverage expertise and advise on various projects.

For each intervention, the core team is augmented by experts from within or outside DND, which include:

- **Researchers:** experts working in fields related to particular interventions; involved primarily during the design of the intervention
- **Policy owners:** those designing and maintaining policies; involved primarily during the design and implementation of the intervention
- **Practitioners:** including process owners and end-users/clients; involved during the design, implementation, and assessment of the interventions

### Budget

PRiA has a budget for staffing and research support. Intervention costs are minimal since they are conducted using existing channels.

### Activities

Although in its first year of operation, PRiA is managing several interventions, which include:

- Understanding where/why applicants for the CAF drop out of the application process, and nudge them to continue or rejoin the process
- Increasing interest among under-represented groups in the CAF
- Trialing interventions to alleviate test anxiety among CAF applicants
- Trialing messages to encourage DND members to complete a workplace well-being survey

# Provincial & Municipal Behavioral Insights

## **Ontario's Behavioral Insights Unit (BIU)**

Year Established:  
Activities began in  
2013. Unit formalized  
in 2015.

### Objectives

Ontario's Behavioural Insights Unit (BIU) collaborates with Government of Ontario and broader public sector partners to create more efficient processes to improve outcomes and deliver better services to Ontarians. Applying behavioral science, the BIU designs and tests low-to-no-cost solutions and generates evidence on what works—and what does not work—with the intention of scaling up successful trials.<sup>12</sup>

### Staffing

As of August 2018, the Ontario BIU has one manager, three behavioral scientists, and two senior policy advisors. The Ontario BIU also engages experts at the Behavioural Economics in Action at Rotman (BEAR) center.

### Budget

Staff costs only. All intervention expenses are covered by project partners' budgets.

### Activities

Select projects in progress include:

- Shifting to online Health Card renewal
- Increasing online vaccination reporting for students
- Increasing municipal fine payment
- Increasing child care center compliance
- Increasing organ donor registration

Completed pilots and projects (results according to the Ontario BIU) include:

- **Shifting license plate sticker renewal online:** The team tested three interventions and successfully switched 13,000 license plate sticker renewals to online services instead of in-person. In a second project, using behaviorally informed notices led to a 46 percent increase in online renewals and a 2.5 percent increase in renewing on time.
- **Increasing organ donor registration rates:** By simplifying the paper registration form and distribution, the BIU saved time per donor registration transaction, and increased organ and tissue donor registrations by 143 percent in the ServiceOntario pilot site.
- **Increasing timely collection of Employer Health Tax:** Providing employers with clear instructions on how, where, and when to file their overdue taxes resulted in a 40 percent increase in the number of tax returns filed within 10 days, when a new reminder letter was tested in 2014 and 2015.
- **Modifying bin labels to increase accurate recycling behavior:** The team tested different variations of public space waste and recycling bin labels. While all new labels increased accurate recycling rates, the highest performing label increased correct organics recycling by 82 percent, led to 55 percent more coffee cups being disposed appropriately, and increased accurate recycling of mixed containers by 32 percent relative to the control labels.
- **Promoting uptake of the photo health insurance card:** Improved notices led to significantly more conversions to new photo health insurance cards than old notices, which saved money on printing and mailing costs.
- **Increasing consumer protection against the underground roofing economy:** By applying behavioral insights to the Ministry of Labour’s online advertising campaign, aimed at making homeowners aware of the risks inherent in the underground economy, the BIU helped increase traffic to the Ministry of Labour’s website by 144 percent.

In addition to running behavioral science trials, the BIU offers advisory services to a wide range of public sector organizations in Ontario. Select advisory work includes: increasing the clarity and simplicity of client letters and forms with the Family Responsibility Office, Ministry of Community and Social Services; decreasing unnecessary antibiotic prescribing with Choosing Wisely Canada; increasing adoption of reloadable payment cards with the Ontario Disability Support Program (ODSP); increasing resilience against phishing attacks with the Cyber Security Division of the Treasury Board Secretariat; and creating an online immunization scheduling tool with the Ministry of Health and Long-Term Care and Cabinet Office.

The BIU also engages in education and outreach efforts, including introducing behavioral science to more than 6,000 members of the Ontario Public Service and broader public sector through more than 120 workshops and seminars, running a Nudge Challenge in 2017, and participating and presenting at conferences. The BIU also co-hosted Canada’s first national conference on behavioral insights (along with the Impact and Innovation Unit, Privy Council Office, Government of Canada, University of Toronto’s BEAR, the British Columbia Behavioural Insights Group, and the Behavioral Science and Policy Association). The BIU is developing a workbook to assist partners in thinking about challenges and solutions in terms of behaviors of interest.

**Province of British  
Columbia Behavioural  
Insights Group (BC BIG)**  
Year Established: 2016

Objectives

BC BIG is a central research unit in the Public Service Agency (central agency) of the Government of British Columbia dedicated to using insights and methods from behavioral science and service design to solve behavior-based policy challenges. BC BIG values experimentation to understand what works and what doesn’t work, and strives to use the highest level of evidence whenever possible to test solutions before scaling up. As a relatively new discipline in government, the unit plays an important role in promoting the application of behavioral insights tools and approaches across the public service.

Staffing

As of August 2018, the BC BIG has one strategic lead, one business lead, two behavioral scientists, two research advisors and one knowledge translator. BC BIG regularly hires co-op students and has previously hired a research fellow through the BC Government’s Mitacs Science Policy Fellowship Program. BC BIG values partnerships with academic institutions and has drawn on external experts to support projects and initiatives. For example, the group has a visiting scholar on staff for a short-term rotation and regularly partners with professors at the University of British Columbia and other research-intensive universities. BC BIG has a list of prequalified vendors that it can draw on for external behavioral science expertise and support.

### **Budget**

The unit has budget for staff and training/outreach activities. Intervention costs such as the development of trial products and travel for field research are generally absorbed by the client department. It should be noted that most interventions have little or no costs as they are typically conducted with existing touchpoints.

### **Activities**

The Behavioural Insights Group has three main areas of focus:

- Delivering Projects
- Building Behavioral Insights (BI) Literacy and Capacity
- Establishing Networks and Partnerships

### **Delivering Projects**

Now in its second year, BC BIG handles approximately 10–12 projects per year and has a growing project pipeline. There are a variety of projects completed or underway, including tax compliance, environmental sustainability, charitable giving, income assistance, hiring, education savings, opioid emergency, and others. Many projects involve improving communication, channel shifting, and increasing program uptake or regulatory compliance.

### **Building BI Literacy and Capacity**

BC BIG runs a three-day BI bootcamp where attendees use behavioral insights theory and tools to solve a real-world policy challenge for a client department. BC BIG also delivers customized training, workshops, and hackathons to public servants across government and to external partners and government organizations.

BC BIG is in the early stages of developing a credential program for BI practitioners in partnership with an academic institution.

### **Establishing Networks and Partnerships**

Partnerships and networks have been essential to accelerating the development of BC BIG's program and supporting the growth of the practice in Western Canada.

For example, BC BIG, the University of British Columbia and the City of Vancouver are collaborating through a federal research grant to host a symposium in Victoria to provide opportunities for public servants and academics to exchange knowledge and build connections.

BC BIG is also launching a BI Beyond Borders Community of Practice in fall 2018 to bring together scientists and practitioners in the public, private, nonprofit, and academic sectors in Western Canada to share best practices and lessons learned and to identify opportunities to collaborate and leverage expertise.

## Alberta Department of Energy—Alberta CoLab

### Objective

While there is not currently a specific BI unit or designated expertise in the Government of Alberta, Alberta CoLab has begun to explore the use of behavioral insights in a preliminary way. Alberta CoLab is an innovation space inside the Government of Alberta's Department of Energy. With primary capacity in systemic design and strategic foresight, CoLab focuses on energy transition, energy futures, and showing the possibilities of using new and emerging approaches to address public sector challenges. For CoLab, BI shows promise as a way to help policy makers to better understand the social aspects of energy transition in a landscape so often focused on technological change.

### Activities

To date, CoLab has explored the application of BI approaches in a preliminary way in two projects, both of which are ongoing: residential energy efficiency and sustainable mobility (the low-carbon movement of people and things). From a BI perspective, both projects explore how people perceive, understand, and adopt new behaviors and technologies that are more energy efficient (in the case of residential energy efficiency) or have lower carbon intensity (in the case of sustainable mobility). The process for these has included literature reviews, interviews, and workshops with a range of user groups.

Other provincial and municipal governments with behavioral insights work include:<sup>13</sup>

- Regional Municipality of Durham
- Government of Newfoundland and Labrador
- Region of Peel
- City of Vancouver



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All others who contributed

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## COUNTRY PROFILES

Background & Overview	52
National Department Behavioral Insights	53
Sub-National Behavioral Insights	56
Other Behavioral Insight Activities in Denmark	57

# DENMARK







## Background & Overview

**Behavioral insights projects in Denmark are networked and contracted out.**

A number of governmental departments at the ministerial, municipal, and organization level conduct behavioral insights work, most often with support from private companies or academia. Behavioral insights practitioners in Denmark are linked by the Danish Nudging Network, which was established at the end of 2010.<sup>1</sup> iNudgeyou, a Danish nudging consultancy that has assisted Danish government partners with implementing behavioral insights projects, was established in 2011.<sup>2</sup> Danish government ministries, municipalities, and cities began implementing behavioral insights work primarily between 2013 and 2016. National government bodies that have run behavioral insights projects or considered behavioral insights as part of their policy toolkit include the Danish Business Authority, the Danish Taxation Authorities, the Danish Environmental Protection Agency, the Ministry of Industry, Finance and Industrial Affairs, and the Ministry of Health. Municipalities that have run behavioral insights projects include Tønder, Odense, Aarhus, and Copenhagen.

# National Department Behavioral Insights

## Danish Business Authority (DBA)

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### Objectives

The DBA has used behavioral insights as a tool in its efforts to make it easy and appealing to run a business and interact with the DBA since at least 2013. While there have been concerns due to whether or not behavioral insights would cause problems or complicate the work of the DBA, most response within the Authority has been positive.<sup>3</sup>

### Staffing

Behavioral insights are run from a central project team that has overseen initiatives including behavioral insights work.<sup>4</sup>

### Activities

Examples of behavioral insight projects include using changes to communications to improve the number of annual small business reports submitted as well as the quality of those reports, and assessing the quality of business data through a popup on a digital portal.<sup>5</sup> The DBA has worked with the Danish Nudging Network and Roskilde University.<sup>6</sup> The DBA also has run a training program for employees in behavioral insights.<sup>7</sup>

## The Danish Taxation Authorities

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### Activities

The Danish Taxation Authorities has pre-filled individual tax reports and made this the pre-set choice since 2008. In 2015 the Tax Authorities worked with iNudgeyou to increase compliance for businesses filing taxes using an e-mail reminder with a loss-aversion component, which increased compliance by roughly 10 percent.<sup>8</sup> The Danish Taxation Authorities also created a tax payment platform geared toward younger citizens based on behavioral research, which increased adherence to tax guidelines by 7 percent, according to the Tax Authorities.<sup>9</sup>

## Ministry of Health

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### Activities

The Dutch Ministry of Health, along with the Region of Nordjylland and iNudgeyou, ran a trial in 2015 to improve hand washing in hospitals. A cartoon figure was used to remind participants to wash their hands, which increased awareness of the importance of hand washing for about half of interviewed staff, and improvements in hand washing were found in three out of four hospital sections that received the intervention.<sup>10</sup>

## Ministry of Environment and Food of Denmark

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### Activities

The Ministry of Environment and Food considers behavioral insights from among its policy options and is a member of the Danish Nudging Network.<sup>11</sup> **The Danish Environmental Protection Agency**, an agency of the Ministry of Environment and Food, has incorporated behavioral insights into its work and policy analysis since at least 2014, when it ran a behavioral insights study examining the effects of communication change on increased food recycling (the trials were not effective).<sup>12</sup> A 2016 survey of food waste in Denmark set 10 nudging principles that can help in the fight against food waste, including making the right choice available, telling consumers when they do the right thing, making the right choice more attractive, creating appropriate framing, and using social standards.<sup>13</sup> **The Danish Veterinary and Food Administration**, also an administration of the Ministry of Environment and Food, has used a keyhole label to help consumers quickly find healthy options in different food categories. A labeling campaign for whole grain products helped increase the average consumption of whole grains from 36 to 63 grams per day between 2004 and 2013.<sup>14</sup>

## Ministry of Industry, Business, and Financial Affairs

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### Objectives

The Danish Ministry of Industry, Business, and Financial Affairs has affirmed the need to consider policy solutions based on the behavioral sciences and the reality of how consumers act, for instance the need to help make it easy for digital consumers to make good choices.<sup>15</sup>

Activities

The ministry has also run trials based on behavioral insights. For instance, the Danish Commerce and Companies Agency (DCCA) ran an experiment that found that when price information on dentists was provided to 18-year-old consumers, 15 percent, instead 1 percent for a control group, selected dentists based on price, and more individuals utilized dental care.<sup>16</sup> The DCCA also incorporated nudging and behavioral economics into their analysis of the Danish mortgage market.<sup>17</sup>

## The Danish Agency for Labor and Recruitment

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Activities

The Danish Agency for Labor and Recruitment developed an initiative with Udbetaling Danmark and partner insurance companies to provide citizens information about their rights and circumstances related to insurance coverage, helping citizens to be more knowledgeable in their choices and actions.<sup>18</sup>



# Sub-National Behavioral Insights

There have also been considerations of behavioral science and behavioral insights as a policy tool at the municipal and local level in Denmark. Examples include an intervention at an individual hospital (where a team of nudgers were trained to implement behavioral insights), a campaign in the Tønder municipality to attract new citizens, a project in Odense municipality to increase young voter turnout, and a project in Aarhus municipality to increase timely bill payment for daycare services through communications improvement.<sup>19</sup> The Copenhagen municipality tested ashtray placement saliency to decrease cigarette bud waste and the Copenhagen airport to improve compliance with dedicated smoking zones, both with iNudgeyou.<sup>20</sup>



# Other Behavioral Insight Activities in Denmark

## Danish Nudging Network (DNN) Year Established: 2010

### Objectives

DNN was established December 2010 to serve as a network for public, private, and academic groups and individuals interested in the use and development of nudging. DNN was created through The Initiative for Science, Society and Policy (ISSP)—which also is one of the operating partners for the European Nudging Network (TEN)—and is now located at Roskilde University.<sup>21</sup>

### Activities

At present, there are about 120 member organizations in the DNN.<sup>22</sup> The DNN runs a Nudging & Behavior Design course,<sup>23</sup> holds events on different nudging-related topics, and runs nudging case and design competitions.<sup>24</sup>

## PostNord

### Activities

PostNord has used behavioral science and nudging in its operations,<sup>25</sup> and has used a neuromarketing study to better understand its consumers.<sup>26</sup>

## Private Firms

There are a number of private firms in Denmark that provide expertise, knowledge, and operational support for government partners interested in behavioral insights. For instance, **iNudgeyou** (founded in 2011<sup>27</sup>) has been involved with a large number of behavioral insights programs run by Danish ministries (including the Danish Business Authority, the Danish Competition and Consumer Authority, the Danish Environmental Protection Agency, the Danish Financial Supervisory, the Danish Tax Agency, and the Danish Agency for Labour and Recruitment).<sup>28</sup> **The Nudging Company** has also worked with Danish government ministries.<sup>29</sup>

**Thank you to those who  
offered assistance or feedback:**

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Background & Overview	63
Central Government Behavioral Insights	64
Other Behavioral Insights in France	66

# FRANCE



COUNTRY PROFILES  
FRANCE



## Background & Overview

**Behavioral insights in the French government are primarily run through a team set within the central government, although this team aims to work towards greater decentralization.**

Behavioral insights first gained notice in France in 2010 with the publication of two reports on behavioral approaches to policy.<sup>1</sup> In 2013, the Secretariat-General for Government Modernization (SGMAP), one of the Prime Minister's services, began running behavioral insights projects,<sup>2</sup> often with the support of outside groups. Alongside these efforts, a nongovernmental organization (NGO), NudgeFrance, was co-founded by the SGMAP in 2015 in partnership with the behavioral research and consulting firm BVA<sup>3</sup> to promote behavioral insights in France. NudgeFrance has run a number of behavioral insights challenges.<sup>4</sup> A decree in November 2017 split SGMAP, and its behavioral insights efforts now fall under the newly created French public transformation unit (DITP).<sup>5</sup> DITP is now under the authority of the Ministry of Economy and Finance. Since the creation of behavioral insights capacity within SGMAP, the team has run about 10 projects across a number of topics and with various ministries.<sup>6</sup> In other cases, ministries have teamed with academics in order to run and evaluate programs. French government research has also taken the behavioral sciences and choice architecture into account.<sup>7</sup>



# Central Government Behavioral Insights

**DITP (French public transformation unit)  
Behavioral Insights  
(formerly Secretariat-General for Government Modernization (SGMAP))**  
Year Established: 2013<sup>28</sup>

## Objectives

The SGMAP (set within the office of the Prime Minister), which has now become DITP<sup>8</sup> (under the authority of the Ministry of Economy and Finance), began running behavioral insights projects in 2013.<sup>9</sup> SGMAP first developed an interest in nudges due to behavioral insights papers published by France Stratégie,<sup>10</sup> the aim of which was to implement programs that would be transparent and improve a public service without negatively impacting the quality or the values of a public service.<sup>11</sup> SGMAP identified a number of areas where implementation of behavioral sciences could be effective, such as environment, health, and road safety, and worked with other departments, at both the national and local level,<sup>12</sup> to implement projects. Each project is collaboration with other government institutions.<sup>13</sup> Projects are developed taking into account ethical considerations.<sup>14</sup> Projects were initially centralized under SGMAP, but the aim of SGMAP (and now DITP) has shifted to the decentralization of behavioral insights work through other national and subnational administrative bodies.<sup>15</sup>

## Staffing

As of August 2018, the team has two full time members—one policy advisor and one behavioral scientist, and the team is in the process of adding new members.

## Activities

- **The first<sup>16</sup> behavioral insights project SGMAP ran was to promote online tax payment services through a series of nudges, some of which were tested on 2.5 million taxpayers using short message service (SMS) and email messages. This project contributed to a 10 percent increase of online tax declaration and was conducted with the Directorate-General of Public Finances (DGFIP).<sup>17</sup>**

SGMAP then worked with several central administrations on a variety of topics leading to behavioral recommendations that were not systematically evaluated:

- **With the Directorate for Road Safety: (DSCR)** reducing mobile phone use while driving
- **With the Directorate-General for the Provision of Care (DGOS) of the Ministry of Social Affairs and Health:** increasing hospital bill payment by reducing waiting time at counters, sending SMS reminders of forms of payment patients should bring, improving documentation, and testing an automatic payment system<sup>18</sup>
- **With the Directorate General for Competition Policy, Consumer Affairs and Fraud Control (DGCCRF):** understanding behavioral factors leading to consumer inertia in insurance operator switching
- **With the Directorate-General of Public Finances (DGFIP):** increasing sales tax payment by small- and medium-sized businesses
- **With the Directorate-General for Social Cohesion (DGCS):** using behavioral insight to promote gender equality
- SGMAP has also worked on projects with two local authorities:
  - **With the city of Paris:** encouraging more energy efficient practices in an effort to reduce energy bills. Following SGMAP's behavioral intervention recommendations, a PhD student was funded by the city of Paris in order to run evaluations of these interventions under the supervision of a behavioral scientist.
  - **With the city of Villeurbanne:** encouraging physical activity of the elderly. This project is currently being evaluated by local experts.

In an effort to continue promoting behaviorally informed policies, the DITP recently launched a call for projects inviting administrations to submit policy intervention topics. The selected projects will be piloted by the DITP behavioral insights team—which is soon to be reinforced by additional members—by means of a 1 million euro grant allowing consultancy by relevant researchers and experts.<sup>19</sup> This new set of projects to be launched by DITP are characterized by an emphasis on experimentation as a sine qua non selection criterion in order to reinforce the body of evidence-based policies.

# Other Behavioral Insights in France

**NudgeFrance was formed by individuals from SGMAP (now DITP), the BVA group, the European Commission, and academia, with the goal of promoting nudging in France.<sup>29</sup>**

NudgeFrance has presented at conferences,<sup>20</sup> and has run a number of nudge challenges for students. These include: a nudge challenge during Public Innovation Week 2015;<sup>21</sup> an ecologically minded Nudge Challenge for COP 21 in 2015, which received 92 submission videos from 7 countries;<sup>22</sup> an eco-responsible Nudge Challenge for Paris 2024 Olympics campaign as part of Public Innovation Week 2016, which involved 127 candidate teams from 20 participating schools;<sup>23</sup> and finally a 2017 Nudge Challenge Greenpeace involving 21 teams from more than 20 schools.<sup>24</sup> NudgeFrance also hosted a 2017 conference with global experts in the behavioral sciences and behavioral insights.<sup>25</sup>

In addition to offering consultancy to the SGMAP on some projects, the firm **BVA** has also worked for the Information Service of the Government (GIS) in order to increase participation rates in municipal elections. The team was able to improve participation rates through loss aversion, but not through social norms (providing the percentage of French who had voted in the last election).<sup>26</sup>

The **French National Center for Scientific Research (CNRS)** worked with the Consumption & Sustainable Lifestyles program (MOVIDA)<sup>27</sup> to assist with signaling, scale choices, and numbering on consumer environmental behavior and social labeling.

## **Thank you to those who offered assistance or feedback:**

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## COUNTRY PROFILES

Background & Overview	73
Central Government Behavioral Insights	74
National Department Behavioral Insights	76

# GERMANY





COUNTRY PROFILES  
**GERMANY**



## **Background & Overview**

**Germany has units applying behavioral science to policy within the central government as well as some national departments.**

In 2015, following the 2013 coalition treaty, which called for greater focus on citizen-centered policy design, Germany established a dedicated behavioral and social science team within the Federal Chancellery's Directorate General for Political Planning, Innovation and Digital Policy. The team serves as a service unit for the German Federal Ministries to integrate insights and methods from behavioral and social sciences in developing and empirically testing processes and alternative policies. The team has worked on a broad range of projects including healthcare, financial decision-making, consumer information, and public service.<sup>1</sup> Some German departments, for instance the Federal Ministry of Defense and the Institute for Employment Research of the Federal Employment Agency, have also evaluated behaviorally informed programs, or have collaborated with academics investigating behavioral insights.

# Central Government Behavioral Insights

**Citizen-Centered  
Government team**  
Year Established: 2015

## Objectives

Germany's 2013 coalition treaty called for improving policy delivery and effectiveness by developing policy proposals more effectively from the point of view of citizens, and with participation of citizens. Based on these goals, Germany set up a dedicated behavioral and social science team in 2015 called *wirksam regieren* - Citizen-Centered Government. The team is centrally located in the Federal Chancellery's Directorate General for Political Planning, Innovation and Digital Policy<sup>2</sup>. The unit was established in order to focus on user-centered policy planning, design, and implementation; integrate citizens into the policy-making process; and test alternative options for design and implementation.<sup>3</sup> It achieves these aims through an interdisciplinary and collaborative approach that incorporates expertise from different fields such as cognitive science, informational design, psychology, process design, organizational behavior, and user experience.<sup>4</sup> The unit has a strong focus on empirical social science methods, in particular randomized controlled trials and qualitative studies. Using behavioral insights to make policies more citizen-centric and empirically testing alternatives to allow for impact assessment are equally important to the team's projects. The team acts as a service unit for the German Federal Ministries and other agencies, and collaborates with experts and practitioners from these ministries and agencies, working with departments to design and test policy interventions.<sup>5</sup> The long-term goal of the *wirksam regieren* team is to increase the public sector's capacity to use behavioral and social science insights for evidence-based policy making.

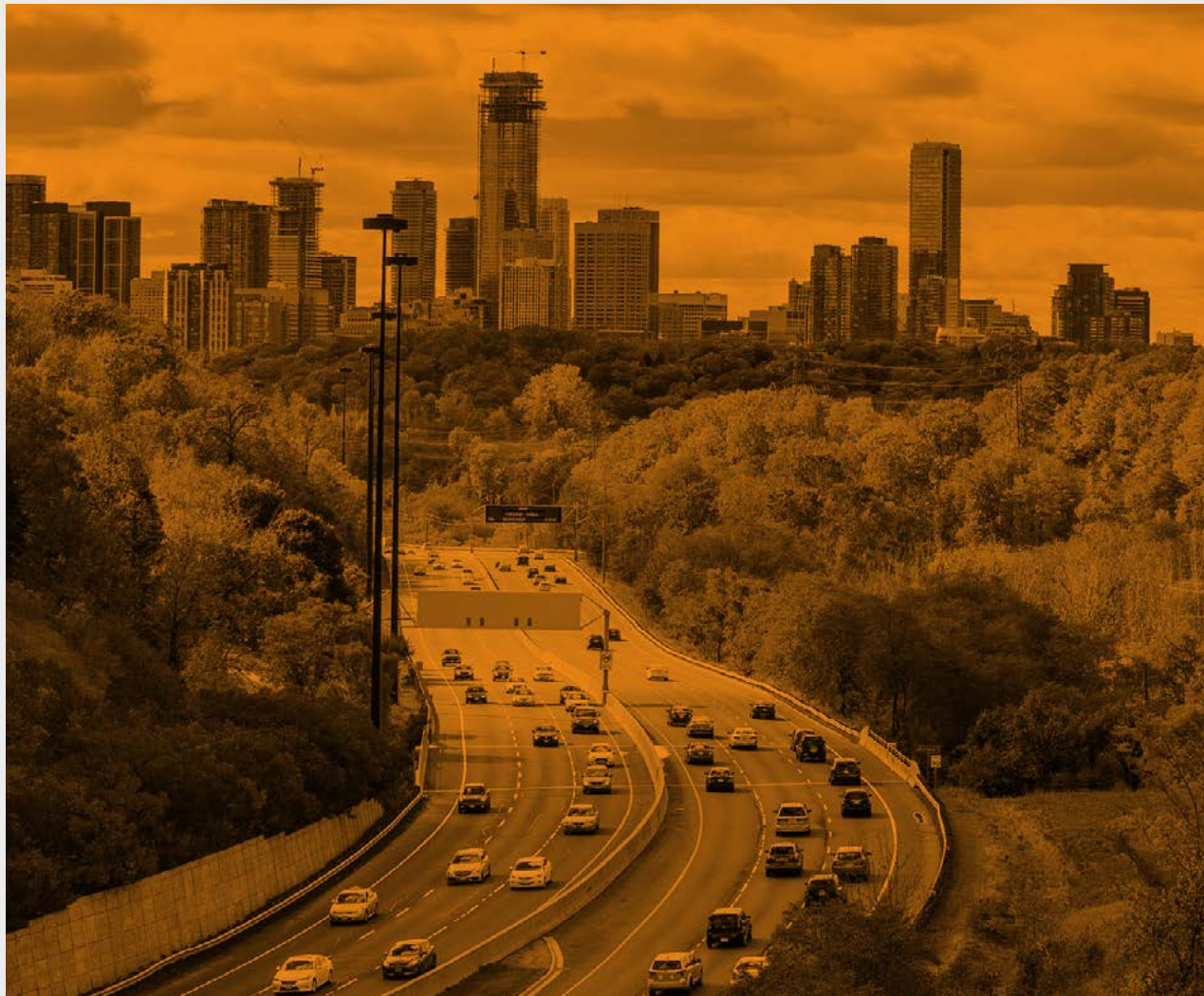
## Staffing

There are four scientists on the team, with backgrounds in fields including the behavioral and social sciences, psychology, economics, education, and law.

## Activities

The team has worked on projects in a broad range of topics, including: healthcare, financial decision-making, consumer information, and public service. All projects seek to create sustainable approaches that empower citizens.<sup>6</sup> Examples of projects include:

- Improving patient safety by empowering ICUs to identify sustainable ways to provide better hand hygiene<sup>7</sup>
- Spreading better information about measles and the measles vaccination to citizens in an effort to increase measles vaccinations<sup>8</sup>
- Improving informed investor decision-making in the gray capital market by improving the visibility and changing the wording of a warning label<sup>9</sup>
- Simplifying income tax forms<sup>10</sup>
- Testing whether lifespan labels on white goods create purchase transparency and thereby help consumers make more sustainable choices<sup>11</sup>
- Testing simple solutions to improve public service in the area of vehicle registration



# National Department Behavioral Insights

## The Federal Ministry of Defense (BMVg)

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### Activities

The German Armed Forces Medical Service utilized techniques such as displaying fruit at eyesight and placing less healthy food options in positions of lower prominence in order to investigate the effect on healthy eating choices at Kaufbeuren Airforce Base. According to the BMVg, the trial lead to significant increases in the selection of healthy eating options. Dissemination of reports of behavioral insights at the BMVg have been limited due to their potential sensitivity.<sup>12</sup>

## Institute for Employment Research of the Federal Employment Agency (IAB)

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### Activities

A team of academics conducted a study with the cooperation of the IAB and found that brochures sent to job seekers significantly increased employment and earnings for individuals at high risk of long-term unemployment in the year after the intervention by about 4 percent, but did not significantly increase employment and earnings among the overall sample.<sup>13</sup>

## Notes

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## COUNTRY PROFILES

Background & Overview	80
Central Government Behavioral Insights	82
National Department Behavioral Insights	83
Sub-National Behavioral Insights	90

# NETHERLANDS









## Background & Overview

**Behavioral science receives strong support at all levels of government in the Netherlands.**

Behavioral insights work is applied primarily at the ministerial level, and also at the regional and municipal levels, with a network helping to share knowledge across the ministries. There has been national-level encouragement for the integration of behavioral insights into policy making since November 2009, with the implementation of behavioral insights occurring at the ministry and department level. In 2009, The Netherlands Scientific Council for Government Policy (WRR<sup>1</sup>) hosted a lecture on “The government as a choice architect?”<sup>2</sup> and published “The Human Decider.”<sup>3</sup> The 2009 WRR lecture and report helped to build awareness and encourage ministries to develop behavioral insights capacity. The WRR has subsequently published other reports promoting the use of behavioral tools for policy, including reports in 2014,<sup>4</sup> 2016,<sup>5</sup> and 2017.<sup>6</sup> In 2014, two other advisory councils published reports advising the government to use behavioral insights as part of the policy-making process: the Council for the Environment and Infrastructure published “More effective policy through insight into human behavior” and the Social Development Council published “Resisting temptation: limits on influencing behavior by the government.”<sup>7</sup> These 2014 reports prompted the cabinet to express support for behavioral sciences and to agree that all ministries would experiment with the use of behavioral insights. The cabinet offered the following guidance:<sup>8</sup>

- Apply knowledge from behavioral science into the entire policy making process
- Pursue evidence based policy making through research and practical experience (policy evaluations and empirical testing in advance)
- Be transparent on the use of nudges

- Take into account the impact policy can have on the choice pressure that people experience
- Ensure a structural integration of insights from the behavioral sciences in policy

The Ministry of Defense, the Tax and Customs Agency, the Ministry of General Affairs, the Ministry of Social Affairs and Employment, the Ministry of Infrastructure and Water Management (formerly the Ministry of Infrastructure and the Environment), and the Ministry of Economic Affairs and Climate Policy (formerly the Ministry of Economic Affairs) were among the first to engage with behavioral insights from 2004 to 2014.<sup>9</sup> In 2014, the Behavioural Insights Network Netherlands (BIN NL) also emerged as a result of these national-level efforts.<sup>10</sup> The network has representatives from all ministries and aims to share knowledge about the application of behavioral insights to policy-making, implementation, supervision, and communication. More recently, the Information Council (Voorlichtingsraad), which formulates the joint communication policy of the central government for the Prime Minister and the ministries,<sup>11</sup> started a trial government-wide behavior lab for communication in 2017. As of 2018, the cabinet continues to advocate for the strengthening of behavioral insights at the departmental level and for BIN NL to continue working to bring departments together.<sup>12</sup> Behavioral insights have also been incorporated into the government Integral Assessment Framework for Policy and Regulations, published by the Ministry of Justice and Security, to guide policy makers on instruments and guidelines to formulate policies and regulations.

# Central Government Behavioral Insights

**(Interdepartmental Cooperation)  
Behavioural Insights Network Netherlands (BIN NL)**  
Year Established: 2014

BIN NL emerged in 2014 as a response to the cabinet and advisory council push for greater application of behavioral policies in all ministries, and for an interdepartmental network to support this process. BIN NL is coordinated by the Ministry of Economic Affairs and Climate Policy.<sup>13</sup> BIN NL is a collaboration between all ministries for the application of behavioral insights in policy implementation, supervision, and communication, with the objective of exchanging knowledge and experience.<sup>14</sup> Coordinators for behavioral insights of each department take part in the BIN NL, which supports interdepartmental cooperation and is developing an online platform for publication and document sharing.<sup>15</sup> BIN NL also hosted a Day of Behavior in 2017 and 2018,<sup>16</sup> runs a monthly lecture series, and has published the first edition of a periodic overview report: A Wealth of Behavioural Insights: 2017 Edition<sup>17</sup> in addition to “Seven Behavioral Insights Tools” (Zeven behavioural insights tools),<sup>18</sup> published in 2017, and Behavioral Techniques for Letters and Emails, published in 2018.<sup>19</sup>

**Information Council (Voorlichtingsraad) Behaviour Lab**  
Year Established: 2017

## Objectives

In 2017, a government-wide communication team was established to support the application of behavioral insights for communication issues on behalf of the Information Council, in charge of formulating and advising on the communication policy of the central government for the Prime Minister and the ministries.<sup>20</sup>

## Activities

Current activities include supporting the Ministry of Defense on a project related to food. In 2017, the team advised the Ministry of Justice and Security on a project related to security for New Year’s Eve.<sup>21</sup> The Information Council is examining how to best incorporate behavioral insights into its educational curriculum, policies, and the competencies of communications professionals.<sup>22</sup>

# National Department Behavioral Insights

**Information on departmental behavioral insights efforts is briefly outlined below, as are case studies representing the efforts of different central government departments.<sup>35</sup>**

Most of these case studies are drawn directly from the BIN NL document *A Wealth of Behavioural Insights: 2017 Edition*,<sup>23</sup> which contains more information on each of these studies as well as additional cases (located in the appendix). BIN NL delineates between cases where behavioral analysis has been applied, cases where behavioral analysis as well as application in a small-scale experiment or pilot have taken place, and cases where behavioral analysis and perhaps experimentation have resulted in widespread implementation. The application of behavioral insights at the ministry or agency level runs from the incorporation of behavioral considerations in analysis or policy making through to the widespread implementation of policies based on experimentation utilizing behavioral insights. Specific projects are listed below by unit.

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## **Ministry of Defense** Year Established: 2004

### Activities

Used posters with clear drawings and messages through the local radio station in order to increase the reporting of roadside bomb locations in Mali.

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## **Tax and Customs Administration (within the Ministry of Finance)** Year Established: 2009<sup>36</sup>

### Activities

The behavior change team at the Tax and Customs Administration has altered messaging and communication channels to significantly improve response time to requests for information from the Tax and Customs Administration to individuals.

## Ministry of General Affairs

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### Activities

The ministry of General Affairs began using a tool for developing a communication strategy for behavioral change in 2011.<sup>24</sup> The ministry of General Affairs teamed with the ministry of Health, Welfare and Sport to implement a project that led to a rise of roughly 50 percent in the spontaneous presentation of IDs at the supermarket checkout by young people when purchasing alcohol using behavioral insights and new communication materials.

## Ministry of Social Affairs and Employment

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### Activities

The ministry of Social Affairs and Employment published a brochure on behavioral insights for policy making in 2011.<sup>25</sup> Using a reminder letter applying behavioral principles, the ministry increased by 30 percent the chance that a survivor would notify the government of a change in living situation that can lead to the termination of benefits for survivors.

## Employee Insurance Agency (UWV) (within the Ministry of Social Affairs and Employment)

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### Activities

Used online messaging, reminders, and SMS messages to increase by 60 percent the likelihood that jobseekers completed an online questionnaire.

## Ministry of Infrastructure and Water Management (I&W) Year Established: 2012

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### Objectives

The Ministry of Infrastructure and Environment (currently called the Ministry of Infrastructure and Water Management) established a Behavioral Insights Team (BIT) at the end of 2012, which began operations at the beginning of 2013.

**Staffing** As of August 2018, the BIT team consists of three full-time staff. Depending on the projects and demand, they reach out to the experts in their network of academics and knowledge institutes to collaborate on different projects.

**Budget** Staff costs only.

**Activities** One policy initiative the BIT team has been supporting is the Optimising Use program of the I&W. Within the Optimising Use program, a package of 350 measures was developed incorporating behavioral analysis, which have reduced delays during rush hour by 19 percent since 2011, according to I&W. Projects where behavioral insights were used performed roughly two times as effectively as those where behavioral insights were not used. Other examples of policy issues the BIT team has been supporting include:

- Encouraging waste separation in high-rise buildings to help move closer towards a Circular Economy using a variety of interventions across multiple municipalities
- Improving the distribution of goods within cities through a reduction of the number of trips
- Encouraging citizens living in cities to develop greener, climate-proof, gardens through collaboration with experts and the garden sector
- Supporting the Circular Economy program (e.g. how to move consumers from disposing to reusing)

The ministry uses a tool called Doe-Mee (“join us”), designed to make the application of behavioral insights easier. Doe-Mee involves a four-step process of understanding, designing measures, experimenting, and implementing with monitoring and evaluation.

**Ministry of  
Economic Affairs and  
Climate Policy**  
Year Established: 2014

**Objectives** At the end of 2014, the former Ministry of Economic Affairs established the Economic Affairs Behavioural Insights Team. With the 2017 coalition agreement the former Ministry of Economic Affairs was split up into two new ministries: the Ministry of Economic Affairs and Climate Policy and the Ministry of Agriculture, Nature and Food Policy. The Behavioural Insights Team, although formally a part of

the Ministry of Economic Affairs and Climate Policy, also serves the ministry of Agriculture, Nature and Food Policy. The Economic Affairs Behavioural Insights Team’s objective is to help achieve effective policy outcomes and public services that are efficient and user friendly. The team makes use of insights from the behavioral sciences literature in order to realize these aims. The Behavioural Insights Team tests their ideas as much as possible using policy experiments (including randomized controlled trials [RCTs]) in order to be able to demonstrate effectiveness before advising on scaling up trials.

### Staffing

The Behavioural Insights Team consists of four people (three full-time employees) as of August 2018. In addition, the team contains one or two trainees or interns on staff that stay with the team for 6–12 months.

### Activities

The team engages in three types of activities: 1) projects, 2) advice, and 3) knowledge sharing and knowledge accumulation.

In projects, the team applies behavioral insights to find concrete solutions for policy challenges by means of the following four steps:

- Problem analysis and defining the outcome
- Understanding the behavior and context of the target group (literature search, data collection, field research)
- Designing interventions
- Test, learn, and adapt (policy experiment)

In one project with the Netherlands Enterprise Agency (RVO) (a part of the Ministry of Economic Affairs and Climate Policy), the ministry used behavioral insights to modify an e-mail, which more than tripled the proportion of high-energy consumption companies who downloaded a feedback report on their energy consumption.<sup>26</sup>

For other past projects see *A Wealth of Behavioural Insights: 2017 Edition*.<sup>27</sup>

The team also offers advice on the behavioral aspects of policy challenges. This can be done on an ad hoc basis (over a cup of coffee with policy advisors); in a more structured manner, with an intake followed by a problem analysis and behavioral analysis—for example using a behavioral insights tool; or proactively, for instance by writing an internal memo that highlights the behavioral aspects of one of the main policy challenges the ministry is facing.

The Behavioural Insights Team of the Ministry of Economic Affairs and Climate Policy coordinates the Behavioral Insights Network Netherlands (BIN NL). The team also coordinates an internal network within the Ministry of Economic Affairs and Climate Policy and the Ministry of Agriculture, Nature and Food Policy, where behavioral experts discuss projects, methodology, and literature. In addition, the team organizes internal lectures and seminars and is frequently asked to give lectures and presentations at universities and academic conferences. Finally, the team has also commissioned research to be conducted to further develop its own knowledge base.

**Authority for Consumers & Markets (ACM)**

Year Established: 2014

Objectives

The ACM has had a behavior network since January 2014.<sup>28</sup>

Activities

In one project, the ACM increased compliance with rules dealing with car pricing from 3 to 89 percent using targeted letters to car importers containing example advertisements and highlighting importers who complied with rules.

**Dutch Authority for the Financial Markets (AFM)**

Year Established:  
Activities began in 2014.  
Unit formalized in 2016

Objectives

AFM has a Consumer Behaviour Team, which since 2016 has been housed in their expertise center.<sup>29</sup> Objectives are to increase understanding of consumers’ financial decision making and to apply these insights to increase the effectiveness of the supervision of financial institutions. A large part of AFM Consumer Behaviour Team’s work involves conducting field experiments together with the financial sector and working together with academia.

Staffing

As of August 2018, the team consists of one manager and eleven behavioral scientists.



Activities

Projects in progress include:

- Studying the effect of different anchor types on consumer credit decisions in a field experiment together with a consumer credit provider
- Using scientific insights on behavioral elements of risk attitudes to develop guidelines for both the pension and the investment sectors for effective risk elicitation methods
- Studying alternative interventions to replace traditional warnings—which have proven to be ineffective in stimulating responsible borrowing behavior in a consumer credit context (building on earlier research<sup>30</sup>)

Completed projects include:

- Research on the biases and heuristics affecting the investment behavior of self-directed investors<sup>31</sup>
- A report on whether standardized financial products contribute to good consumer decisions regarding financial products<sup>32</sup>
- Field experiments with mortgage providers to study the effects of behavioral based interventions as well as financial incentives to activate customers with an interest-only mortgage to reduce their mortgage debt<sup>33</sup>
- Field experiment with mobile phone provider on the effect of prefilled income on stated income for obtaining credit<sup>34</sup>

**Ministry of Interior and Kingdom Relations**

Activities

Conducted studies on “misoccupancy” (tenants whose housing situation does not match their income, either above or below) in order to determine best interventions to counteract this behavior moving forward.

**DUO (income and expense agency of the Ministry of Education, Culture and Science)**

Activities

Decreased student loan amount by 72 percent among students by setting a lower default loan amount. Removing the maximum loan selection option decreased maximum borrowers from 52 to 23 percent of borrowers.

## Ministry of Justice and Security

### Activities

Behavioral analysis was used to determine that a standardized training program is important for the Central Agency for the Reception of Asylum Seekers staff when dealing with violent incidents in asylum reception centers.

## Ministry of Health, Welfare and Sport<sup>37</sup>

### Activities

- Using a lottery incorporating anticipated regret to significantly increase the chance that participants in company gyms met weekly exercise targets
- Analyzing why citizens do (not) choose new and/or different healthcare insurance and which barriers they experience in doing so
- Testing two interventions to stimulate citizens to make an active choice for their health insurance for the upcoming year

Research institutes affiliated to the ministry—specifically, the National Institute for Public Health and the Environment (RIVM) and The Netherlands Organisation for Health Research and Development (ZonMW)—and universities are increasingly carrying out behaviorally informed research and experiments. For example, a scientific framework has been developed for the application of nudging in public healthcare on behalf of ZonMW. The results of this framework have been used for the fifth Prevention Program (a large public health program). An overview of nudging in practice has also been produced on behalf of ZonMW, which lists experiments that have been conducted in the field of healthcare. Additionally, RIVM also has nudging on its strategic agenda: the institute is developing knowledge and expertise about the possibilities of nudging for encouraging a healthy lifestyle and good health. Furthermore, RIVM is also conducting behavioral experiments.

In the domain of healthcare, welfare, and sport, activities are also initiated by insurance companies, healthcare providers, and municipal councils. Municipal councils, for example, experiment with encouraging people to eat healthier, to drink more water, and to exercise more.

# Sub-National Behavioral Insights

**City of Amsterdam**  
Year Established:  
Activities began in 2014

## Objectives

The City of Amsterdam aims to apply behavioral insights in all policy and communication challenges where a target behavior can be identified. Behavioral consultants provide brief consults on both policy and communications, as well as target group analysis; behavioral strategy planning for campaigns and communication; and workshops, lectures, and training. The long-term goal of the consultants and staff applying behavioral insights within the municipality is to spread behavioral insights knowledge through the organization and improve colleagues' capacity to apply this knowledge in their own lines of work.

## Staffing

Behavioral insights consultants are found throughout the municipality.

## Budget

Budget comes from individual project owners who hire behavioral consultants.

## Activities

Behavioral consultants work with colleagues and partners to increase behavioral insights capacity, run behavioral insights projects, and lead workshops about utilizing behavioral insights.

## Public spaces

Current projects include:

- Transition light mopeds from cycling lanes to roadways
- Addressing littering problems in parks
- Addressing littering problems in public household waste bins
- Crowd management during city construction
- Addressing street harassment
- Increasing awareness of neighborhood residents for visitors to the Red Light District

## Social

- Bringing homeless people in contact with (and staying in contact with) the municipality
- Increasing healthy behavior in communities through health ambassadors
- Helping consumers to make healthier food choices at small food markets through community nudging that supports business owners to use behavioral insights in their shops
- Increasing the number of food and recreational businesses joining the Healthy Food Network Amsterdam to create a healthier food environment
- Creating a healthy food environment at schools
- Implementing behavioral insights to promote a healthier lifestyle for children, from conception through the beginning of adulthood
- Collaborating with universities and retailers to run studies about promoting healthier behavior among children (exercise, sleeping, eating, and drinking behavior); one example is a study in a supermarket using peer coaches that promoted healthier decisions among teens
- Encouraging tenants of social housing to move to social housing that better aligns with financial and physical needs
- Addressing staff shortages in education, care, childcare, and youth care

## Public spaces:

Completed projects include (results according to the City of Amsterdam):

- Investigating how to decrease cyclists disregarding traffic lights using RCT
- Targeting littering problems through experiments
- Decreasing cycling in a pedestrian area through an experiment
- Using light to influence visitors of the Red Light District and encouraging them to make less noise
- Decreasing unwanted activity in alleys (urinating, yelling, sexual activity) using a lighting experiment at Reguliersdwarstraat
- Promoting Amsterdam's low emissions zone among moped riders
- Using a protocol to help make the city a 'move friendly' city

- Social:**
- Running an RCT with a refund request letter & a follow-up experiment
  - Nudging children and parents to drink more water
  - Using nudging elements to promote healthy choices in sport and community dining areas
  - Encouraging children and parents to sign up for lifestyle and behavior interventions and encouraging pregnant women to sign up for a healthy pregnancy program
  - Using behavioral insight to encourage parents to only give breast milk and/or formula to babies under 6 months old

**Province of  
North-Holland's  
Behavioural Team**  
Year Established: 2016

**Objectives**

The province of North-Holland's (regional government) behavioral team collaborates with a behavioral psychologist to apply behavioral insights to road safety issues. The North-Holland behavioral team emphasizes the importance of taking the behavioral dimension into account while developing and executing transit policies. The goal of the team is for every policy officer to take action based on a behavioral analysis.

**Staffing**

All members of the team do behavioral work in addition to their normal work. Team members spend at least 2 hours per week working on behavioral insights. As of August 2018, the team has 1 overall manager and 1 project manager. The rest of the team consists of a communication advisor, a researcher, policy staff, implementation workers, and a behavioral expert.

**Budget**

Staff costs only. All intervention expenses are covered by project budgets.

Activities

- Giving presentations throughout the provincial organization to convey the importance of taking behavior into account while formulating policy.
- Giving presentations at events or conferences to share knowledge with other provinces and municipalities.
- **Improving safety at a dangerous crossroad:** The team are carrying out a baseline measurement at N248/Wadweg, Schagen, a dangerous crossroad, with the intention of running an intervention to influence the behavior of cyclists crossing the intersection. The team will monitor and evaluate the interventions to see which ones have the best results.

The team followed a course on behavior and transit to learn basic knowledge about behavioral influence.

**Nudge Network  
Utrecht (Nudge  
Network Utrecht)**  
Year Established: 2016

Objectives

At the end of 2016, the Nudge Network Utrecht was established by a small number of government workers within the municipality of Utrecht. The goal of the network is to increase the use of behavior insights within the organization through a network-oriented approach. The network focuses on what is already happening within the organization and in the city, and they reinforce this by advising, making connections (linking people and parties), and inspiring with good examples. In this way, few costs are incurred and behavioral expertise remains at the project level.

Staffing

Because the nudge network does not have a formal status at this time, no staff are officially assigned. Some ‘behavioral experts’ are employed by the municipality and are engaged in behavioral insights work within their own department, but those efforts are decentralized. A group of enthusiasts coordinate and keep the network up-to-date.

Budget

There is no apportioned budget at this time. All intervention expenses are covered by the budgets of existing projects.

Activities

The Nudge Network encourages the development of behavioral expertise by organizing master classes and exchanges, and by presenting knowledge about the subject in an appealing way (see for

example the handout at <http://bit.ly/gedragkennis>). Many projects involving behavioral interventions are being carried out within the municipality. Some examples—chosen for diversity—include:

- Encouraging alternating standing and sitting at work by setting the available adjustable workstations to the standing position by default
- Encouraging primary school students to eat smaller portions of sweets using platters that offer smaller portions in an attractive way
- Project ‘Wonderful Walking Beautiful Biking’ (Lekker lopen fijn fietsen), where fewer parents bring their child to school by car by encouraging quality time with the child
- Developing visual cards (‘Groeikaarten’) to encourage conversations between youth nurses and parents about the cognitive development of their children
- Developing concepts for station areas to elicit healthy behaviors in intuitive and enjoyable ways, for example through a ‘playful route’ with game elements
- The ‘youth ATM’ (‘jongerengeldautomaat’), where young people can easily calculate how much money they are entitled to and then obtain advice about options for financial support

**Behavioural Insights  
Group Rotterdam, The  
Netherlands (BIG’R)**  
Year Established: 2017

Objectives

BIG’R is a cooperative bringing together policy-makers from the local government of Rotterdam and behavioral scientists from the Erasmus University Rotterdam (EUR). The team aims to help citizens of Rotterdam live healthier, wealthier, and happier lives in an ethical and evidence-based manner. The team combines policy experience and scientific expertise to address issues grounded in human behavior that are brought to BIG’R by public officers from all policy domains of the local government (e.g. urban planning, welfare, public safety). BIG’R first deconstructs and diagnoses the behavior they want to change, which includes asking critical questions of all stakeholders to determine the driving forces behind observed behaviors. The team then designs behavioral interventions, scientifically evaluates their impact, implements the results in local policy making, and publishes the findings. The city of Rotterdam looks upon the use of behavioral insights as a solid tool in policy making instead of as a temporary fix.

**Staffing**

As of August 2018, BIG'R consists two directors (one from local government and one from EUR), seven behavioral scientists (two from local government and five from EUR), six representatives from local government who are the liaison between the group and the different policy domains, two process support staff employees, and a communication officer. The team is further supported by a number of (student) trainees. The scientists have been trained in a range of disciplines, including organizational and health psychology, educational science, cultural anthropology, and economics.

**Budget**

Staff costs only. Intervention expenses are covered by internal local government budgets.

**Activities**

Current projects:

Currently, the team has over 10 ongoing projects that vary in size, approach, and target group. The team is working on projects related to citizen behaviors such as fat disposal in the municipal sewage system, electric charging station hogging by car users, and misuse of kiss-and-ride parking spaces. In addition, the team is working on projects related to behaviors within the local government itself, such as extensive use of elevators, the parking of motorbikes in undesirable locations, and the purchasing of unsustainable products. BIG'R also embeds nudges within letters sent out by the government to encourage desired behaviors by citizens. In addition to scientific trials and experiments, BIG'R offers advisory services and workshops.

Another effort bringing together policy makers and behavioral scientists in Rotterdam is Healthy'R. This team helps citizens of Rotterdam to choose a healthier lifestyle. This aim is achieved by combining scientific knowledge about behavior and health with daily practice. Healthy'R investigates how changes in the social and physical environment can influence healthy behavior. The team works together with the health department, the local government, the EUR, and the education and the business communities.

**Completed projects (Results according to BIG'R):**

- **Improving bicycle parking at Nesselande Beach:** by drawing parking spaces and parking icons on the access routes, the number of correctly parked bicycles increased significantly.
- **Advising on the entrance of a public swimming pool:** the team provided advice aimed at preventing undesired behaviors in a large, newly constructed swimming pool in Rotterdam. Based on existing scientific literature, several design features were implemented in the



entrance, such as the use of a specific wall image and a transparent elevator. No behavioral problems have been reported since the establishment of the swimming pool in the beginning of 2018.

### Other Sub-National Behavioral Insights

During the last few years, regional governments (provinces) and local governments (municipalities) have begun showing interest in the application of behavioral insight. Other than the efforts outlined above, at the regional level, the provinces of South Holland and Drenthe are active, and at the local level, cities including The Hague, Enschede, Tilburg, Eindhoven, Deventer, Apeldoorn, and Dordrecht are also working on the application of behavioral insights. As with behavioral insights at the national level, there are distinctions between the amount of time different regional and local governments have been working on the application of behavioral insights, the presence or lack of a formal status within departments, capacity, and the level of expertise.



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[www.zonmw.nl/nl/onderzoekresultaten/preventie/nudging/](http://www.zonmw.nl/nl/onderzoekresultaten/preventie/nudging/) [www.strategischprogrammarivm.nl/Gezondheidseconomie/Nudging](http://www.strategischprogrammarivm.nl/Gezondheidseconomie/Nudging)  
[www.loketgezondleven.nl](http://www.loketgezondleven.nl)

# PERU



COUNTRY PROFILES  
**PERU**



## Background & Overview

The Ministry of Education of Peru (Minedu) established a cost-effective innovation laboratory (MineduLAB) in 2014, which leverages behavioral insights to improve education outcomes. MineduLAB began running projects in 2015, and was officially launched in 2016.



# National Department Behavioral Insights

## **MineduLAB**

Year Established: 2014

### Objectives

MineduLAB is located within the Monitoring and Evaluation Unit of the Office of Strategic Monitoring and Evaluation (OSEE) in the Peruvian Ministry of Education (Minedu).<sup>1</sup> The lab promotes, pilots, and evaluates policy-based interventions in order to serve Minedu's aims of improving learning throughout Peru and addressing the challenges facing education in Peru. MineduLAB seeks low-cost interventions with the potential for high impact and eventual scaling up, and works to evaluate effectiveness of these interventions.<sup>2</sup> MineduLAB's main value lies in promoting innovation and learning in the public sector, and MineduLAB aims to contribute to the establishment of similar schemes in the region and the world by disseminating this experience.

MineduLAB works closely with national and international academia through a Board of Researchers that provides general insight to MineduLAB's technical team, and teams of researchers that contribute to the design and evaluation of each innovation. The link with the academics ensures the quality of the evidence generated and keeps Minedu at the forefront of educational issues. Likewise, MineduLAB works in a coordinated manner with the appropriate policy units within the Ministry to implement each innovation. The collaboration with Minedu's policy units is key insofar as it ensures that the innovation is of interest to the Ministry and scalable as a public policy if effective.

MineduLAB was conceived between November 2013 and April 2014 through conversations between two existing organizations: the Abdul Latif Jameel Poverty Action Lab Latin America & Caribbean (J-PAL LAC), and Innovations for Poverty Action (IPA). The goal of these conversations was to create a permanent commission within Minedu that links academics with public policy makers to investigate questions of educational policy through evidence. Evaluation of feasibility was run through the end of 2014, including needs assessment, identification of areas of innovation, and the design of the first set of innovations. MineduLAB began implementing the

first round of innovations in 2015, which continued through January 2016. Implementation began<sup>3</sup> with additional technical assistance from the World Bank and financing from the Fortalecimiento de la Gestión de la Educación (FORGE) project through the government of Canada.<sup>4</sup> During this time period, the second round of innovations were identified and developed. MineduLAB was officially launched on April 19, 2016 in a public event where evidence from the first set of innovations was presented.<sup>5</sup> Since January 2016, MineduLAB has continued regular operations, disseminated evidence and best practices, institutionalized their work scheme, and launched their Third Innovation Window.

**Budget** Staff costs only. Because MineduLAB’s innovations are relatively cheap to implement and evaluate—administrative data is used to measure impacts—the associated costs are assumed by Minedu’s policy units without need for an additional budget. However, researchers apply for funding from external resources in order to finance complementary activities, such as data collection or monitoring.

**Staffing** As of August 2018, MineduLAB has a team of four,<sup>6</sup> with experience in the monitoring and evaluation of public policies as well as impact evaluation techniques. This team is composed of a coordinator and a group of specialists and analysts, based on staff availability and the quantity and complexity of the innovations under development. The team receives technical support from a Board of Researchers, composed of respected academics from the field of educational economics, and an invitee member, with practical experience in education and innovation.<sup>7</sup>

**Activities**<sup>11</sup> Current Projects:

- Scaling up the “Choosing a better future” intervention, focused on reducing school dropout rates and improving learning outcomes through informational videos on the importance of education, the returns of secondary of higher education, and options and access routes for higher education
- Planning the scale up of an intervention focusing on the development of growth mindset for 1<sup>st</sup> and 2<sup>nd</sup> year secondary school students through educational program in order to improve learning outcomes. For 50,000 students, a single 90 minute session on growth mindset, randomly assigned by school, improved test scores by an average of 0.2 standard deviations (equivalent of having a parent with 2–3 more years of education) for 20 cents US per child<sup>8</sup>

- Designing the innovations for MineduLAB’s Third Innovation Window. In 2017, MineduLAB has released a call for proposals for low-cost innovations that can be evaluated with experimental data and Minedu administrative data.<sup>9</sup> As a result of the call for proposals, four innovations have been prioritized, and they are currently in the design phase
- Designing a program to reduce school dropout for secondary school students and improve learning outcomes through the delivery of informational and motivational letters to students

Past Projects (results according to MineduLAB where not otherwise cited):

- Improve teacher and principal attendance through emails utilizing behaviorally informed messaging (either utilizing social norms or pro-social motivations) in order to improve student outcomes. Social norms emails significantly increased principal attendance (by 4 percent), and both social norms and pro-social emails did not impact teachers’ attendance<sup>10</sup>
- Improve the execution of a school maintenance program through SMS messaging. This intervention was completed and scaled up in 2017
- Deliver booklets to principal, teachers, and parents showing comparative information on school test scores in order to increase teacher and principal effort, school involvement, and as a result student learning outcomes
- Weekly SMS to teachers of public schools with informative and motivational messages to increase teacher motivation and satisfaction
- Delivering a virtual diploma of recognition to the winners of the School Bond in order to improve teaching performance and improve student outcomes
- Improve management indicators through the delivery of banners and letters with feedback to public educational institution about teacher attendance

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## Notes

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# SINGAPORE



COUNTRY PROFILES  
**SINGAPORE**



## Background & Overview

**The application of behavioral insights within the government of Singapore is decentralized across ministries and statutory boards and receives high-level government support.**

Singapore has been considering behavioral science in policy since the 1960s. Examples include the 1968 Keep Singapore Clean public cleanliness campaign,<sup>1</sup> which, in addition to extensive publicity efforts, utilized social pressure and competition methods; and the “Stop at Two” family planning campaign, which began in 1972.<sup>2</sup> In 2009, Singapore utilized behavioral insights to nationalize default organ donor enrollment.<sup>3</sup> In 2011, “Behavioural Economics and Policy Design: Examples from Singapore” was published by a member of the Singapore Civil Service College.<sup>4</sup> In 2011, a behavioral insights and design unit was established in the Ministry of the Environment and Water Resources,<sup>5</sup> followed by a unit in the Public Service Division of the Prime Minister’s Office in 2012. Starting in 2012, the UK Behavioural Insights Team (BIT) advised the Ministry of Manpower and Ministry of Transport on applying behavioral insights to their policy and programs.<sup>6</sup> In 2013, the Ministry of Manpower established a behavioral insights unit. The following year, the Ministry of Communications and Information began exploring social and behavioral insights as part of the Singapore Government’s move towards data-driven communications. By 2015, according to the then-head of the Singapore Public Service Peter Ong, Singapore had worked to incorporate behavioral insights in policy making across the government,<sup>7</sup> and in 2017, the Singapore Public Service committed to continuing the integration of behavioral science as a tool to improve Singapore.<sup>8</sup> Behavioral insights within the Singaporean government take place primarily at the agency level, with at least 15 government agencies now utilizing this approach.<sup>9</sup> The government has also partnered with academia (National University Singapore, Lee Kuan Yew School of Public Policy, and Singapore Management University) to integrate design thinking and behavioral science into public policy. In addition to UK BIT and academia, government agencies also work with various private sector consultants to augment their capacity in design thinking and behavioral science.<sup>10</sup>



# National Department Behavioral Insights

**Ministry of the  
Environment and Water  
Resources (MEWR)**  
Year Established: 2012<sup>38</sup>

## Objectives

The Ministry of the Environment and Water Resources (MEWR) works to provide Singaporeans with a quality living environment. Having achieved a clean and green environment and a system in place to maintain and safeguard it, the ultimate goal of the ministry is long-term environmental sustainability.<sup>11</sup> The Environmental Behavioural Sciences & Economic Research Unit (EBERU) in MEWR undertakes studies to support the development, implementation and evaluation of environmental policies in Singapore. The unit works with MEWR and its statutory boards—the National Environmental Agency (NEA) and the Public Utilities Board (PUB), Singapore’s National Water Agency—as well as other public and private organizations to further Singapore’s sustainability objectives.

## Staffing

As of August 2018, the EBERU has a team of eight full-time employees.<sup>12</sup>

## Activities

- **Encouraging employees to go car-lite:** MEWR and the Land Transport Authority (LTA) studied the effectiveness of usage-based parking schemes in encouraging employees to take public transport to work.<sup>13</sup>
- **The NEA launched the Buddy Clean Project,** which leveraged peer influence and feedback to increase students’ appreciation of cleaning staff and ownership over having a clean school.<sup>14</sup>
- **Promoting water conservation:** the PUB conducted a study that found that water usage from showering could be reduced using salient and real-time feedback along with targets on water usage.<sup>15</sup>

## Public Service Division (PSD)

Year Established: 2012

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### Objectives

The PSD serves the health, well-being, performance, motivation, and ethos of the Singapore Public Service. The PSD of the Prime Minister's Office houses an Innovation Lab in its Transformation Office within its Public Sector Transformation Group.<sup>16</sup> The Innovation Lab supports the implementation of behavioral insights in Singapore through a number of functions, including working with agencies through an innovation process that incorporates behavioral insights (among other tools), building behavioral insight capabilities in the Public Service, and designing and disseminating relevant tools such as the Innovation Process Guide. The Innovation Lab and PSD seek to understand the citizen's perspective and be stakeholder-centric in diagnosing and solving issues.

### Staffing

The Innovation Lab has six employees as of August 2018, two of whom are behavioral scientists.<sup>17</sup>

### Activities

The Lab has supported several projects, focusing on interagency projects that span different ministries and statutory boards.

Past projects include:

- Worked with 15 government agencies to redesign services from the point-of-view of citizens' needs. Known as Moments of Life—Families, this project produced a government app (expected to be further developed based on user feedback) that allows for easy registration of birth, automatically activates government subsidies and grants, allows users to monitor their children's health records, and helps users source child care arrangements

Ongoing projects include:

- Better understanding low-income residents and empowering these residents by improving policies and implementing programs that enhance quality of life
- Encouraging residents to engage in civic behaviors that improve the living environment in Singapore

## Ministry of Communications and Information (MCI) Year Established: 2012

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### Objectives

The Ministry of Communications and Information (MCI) established a Research Department in 2012. Social and behavioral insights became an area of focus for research, especially because behavioral insights complemented the other research capabilities the ministry developed in order to enhance policy formulation, implementation and communications. Today, the Social and Behavioural Insights Department is a key pillar of the Research and Data Division.<sup>18</sup> This unit partners with agencies across the Government of Singapore to help them better understand public sentiments and behavior in order to achieve policy and communications outcomes, and advises on insight-driven strategies.<sup>19</sup> The MCI adopts an empirical approach to the use of behavioral insights by understanding stakeholders' needs and motivations, developing solutions and interventions, and testing these solutions.

### Staffing

The Research and Data Division has a staff of 40 full-time employees, roughly seven of whom are involved in an array of social and behavioral insights work.

### Activities

MCI has partnered with various agencies to improve receptivity to, as well as understanding of, messages in a range of public communications materials. MCI has also run trials to test outdoor ground interventions that encourage cyclists to slow down when approaching high traffic areas with pedestrians,<sup>20</sup> enhance hospital bill payment, and improve staff contributions to the Community Chest (a major national donation platform).

## Ministry of Manpower (MOM)

Year Established: 2013

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### Objectives

The Ministry of Manpower (MOM) Behavioral Insights and Design Thinking Team was established in 2013. In 2017, the team merged with the Business Analytics Competency Center to form the Co-Lab, a multidisciplinary innovation team under its Corporate Planning and Management Department.<sup>21</sup> The team uses an iterative process of understanding stakeholders' needs, designing solutions, and testing.

### Staffing

As of November 2018, there are six full-time employees in the Behavioural Insights and Design Unit within the Co-Lab.

### Activities

- Improving the final reminder letters used to prompt employers to pay their outstanding levies by personalizing the letters with details of employers' outstanding payments, printing the letters on pink paper, and stating the percentage of employers that paid levies on time. According to MOM, these improvements led to a 3–5 percent increase in levy payments, which is equivalent to US\$1.1 million in prompt levy payments per year.
- Increasing the percentage of job seekers who found jobs from 32 percent to 49 percent, through the 'chunking' of tasks, the use of commitment devices, and environmental priming. This intervention could lead to roughly 4,500 more job seekers finding a job within three months of visiting job centers.<sup>22</sup>

## Land Transport Authority (LTA)— Economics Unit (EU)

Year Established: 2013

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### Objectives

The main goal of the Land Transport Authority (LTA) is to deliver a people-centered land transport system for Singapore. The LTA EU helps the LTA achieve this vision by applying behavioral science to understand problems and potential solutions from a people-centered perspective. The LTA supports testing to provide the evidence base that supports policy development.

**Staffing** As of August 2018, the LTA EU has one deputy director and four economists. The LTA EU also works with academics from local research institutions like the National University of Singapore, Singapore University of Social Sciences, and the Nanyang Technological University.

**Budget** Budget allocation to the LTA EU is on a project-by-project basis, depending on the research pipeline. In general, the EU aims to cost-share intervention expenses with project partners. Budgets are reviewed twice a year.

**Activities** The LTA regularly uses behavioral insights to inform policy design. For example:

- Using gamification techniques through the LTA’s Travel Smart Rewards program to shift commuters away from travelling at peak times in order to reduce crowding in the Singaporean train system<sup>23</sup>
- Following a series of randomized controlled trials (RCTs) designed by the LTA EU where several behavioral interventions were tested, using a combination of social norms and loss aversion to increase the on-time compliance rate for road tax renewal according to the LTA

The EU has also trialed the use of behavioral insights to encourage pro-social behavior across the public transport system. For instance:

- Exploring ways to increase tap-out rates on buses so that accurate crowding information can be used for better service planning: the LTA EU found that imposing monetary disincentives along with information on how tapping-out can help service planning was the most effective combination of the methods trialed for increasing tap-out rates. However, providing information alone led to more sustained behavior after the trial ended, suggesting that the extrinsic motivation provided by monetary factors might have crowded out the intrinsic motivation of providing information. Following this trial, the LTA rolled out the redesigned tap-out poster to all buses.<sup>24</sup>
- Redesigning train priority seats in colorful stand-out patterns to help increase awareness that those seats were intended for users who needed them more and promote gracious behavior.<sup>25</sup>
- The LTA has also been utilizing behavioral principles to designing policies since before the recent wave of interest in behavioral science. For example, the LTA’s Electronic Road Pricing (ERP) System (implemented in 1998<sup>26</sup>) increases the salience of road pricing by the real time deduction of charges from a card/reader system installed in the vehicle, along with audio cues.

## Ministry of Home Affairs (MHA)

Year Established: 2015

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The LTA EU regularly presents its work at international transport forums like the Transportation Research Board (TRB) Annual Meeting and the International Association of Travel Behavior Research.

### Objectives

The Ministry of Home Affairs Behavioural Insights Unit (BIU) works with Home Team departments in the MHA such as the Singapore Police Force, Singapore Civil Defence Force, Immigration & Checkpoints Authority, and the Singapore Prison Service to apply behavioral insights to support the MHA's policy and operational objectives.

### Staffing

As of August 2018, the Ministry of Home Affairs has a four-person Behavioural Insights Unit in its Research and Statistics Division.

### Activities

Examples of behavioral insights projects in the MHA include (results according to MHA):

- Encouraging public participation in an emergency preparedness program through the use of message frames (self-interest vs. communitarian frame) and follow-through prompts (providing information vs. pre-registration). Both message frames increased interest attending the preparedness program. The use of a message frame, paired with pre-registration was significantly effective in narrowing the intention-action gap and nudging residents to turn up for the program
- Encouraging early payment of traffic fines by redesigning and rewording speeding and red light violation letters, leading to fewer offenders going to court or being issued a warrant of arrest; redesigned letters significantly improved payment rates and significantly reduced appeals
- Improving capabilities of watch group volunteers by building their confidence through practical training and the use of tools like engagement scripts<sup>27</sup>

Helping ex-offenders stay at their jobs through the use of Mental Contrasting and Implementation Intentions (MCII) techniques in their conversations with job coaches

# Inland Revenue Authority of Singapore (IRAS)

Year Established: 2013

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## Objectives

The Inland Revenue Authority of Singapore (IRAS) collectively leverages data analytics, behavioural insights, and design to advance organisational objectives, maximise voluntary tax compliance and improve service delivery. In particular, the Behavioural Insights and Design Team in IRAS combines design thinking and behavioural insights to understand the needs of taxpayers and to design effective, taxpayer-centred solutions, and in doing so, aims to cultivate an insights-driven, taxpayer-centred mindset within the organisation. The team collaborates with the business units on projects, and guides business users in testing and improve the effectiveness of behavioural insights solutions through randomised controlled trials.

## Staffing

There are five members in IRAS' central Behavioural Insights & Design Team as of August 2018.

## Activities

Some examples of IRAS' use of behavioural insights in communications and programmes to improve tax compliance include (results according to IRAS):

- Using prompts in payment call scripts to encourage taxpayers to develop and commit to a plan to settle their outstanding tax increased the proportion of taxpayers who acted to settle their tax by 11.1 percentage points. This trial tapped on the insight that individuals make an effort to align their future behaviour with their commitments.
- Sending behaviourally-informed reminder letters highlighting the consequences of not filing taxes on time to newly incorporated companies, which tend to be less aware of tax matters. The new letters emphasising loss avoidance resulted in a 6.5 percentage point improvement in the proportion of newly incorporated companies filing on time compared to the original reminders.
- Framing a tax self-review reply letter as an honesty declaration doubled the proportion of taxpayers who disclosed omission or under-declaration of income compared with the original reply slip. The signature element was emphasized by bringing it forward to the beginning of the declaration. This aimed to remind taxpayers of their inherent desire to be honest.

## **Ministry of Health (MOH)**

Year Established: 2018

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- The team has also set up a Behavioural Insights and Design Community, bringing together over 70 staff, or roughly 4 percent of IRAS' total staff, from across divisions. This Community works to lead capability building and to proliferate the use of behavioural insights and design within IRAS. The team has also set up a Behavioural Insights and Design Community, bringing together over 70 staff, or roughly 4 percent of IRAS' total staff, from across divisions. This Community works to lead capability building and the proliferation of the use of behavioral insights and design within IRAS.

### Objectives

The Ministry of Health's vision is for all Singaporeans to live well and live long, with peace of mind. To achieve this goal, the MOH are embarking on shifts in their healthcare system through a "3 Beyonds" initiative: *Beyond Healthcare to Health, Beyond Hospital to Community, and Beyond Quality to Value*. The Behavioral Insights Unit in MOH was set up in January 2018 in order to leverage behavioral insights to more effectively achieve systems-level change, working towards the policy objectives of the MOH. This includes the areas of health promotion and patients' and clinicians' behaviors, among others.

### Staffing

As of August 2018, the team has two full-time staff working on behavioral insights projects and trials as well as building behavioral insights capabilities within the ministry.

### Activities

The MOH has applied behavioral insights as part of its efforts to improve regulatory compliance and enforcement efforts, organ donation rates, and patient billing.

Moving forward, MOH will be conducting trials to further improve citizen welfare relating to public health, such as:

- Addressing under-claiming for a severe disability insurance scheme
- Improving clinical and patients' decision-making on appropriate treatments and fees
- Working with the Health Sciences Authority to increase the number of youth donors for blood donation



## Health Promotion Board (HPB)

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### Objectives

The Health Promotion Board is a government organization dedicated to promoting healthy living.<sup>28</sup> The Ministry of Health is the parent ministry of HPB.

### Activities

HPB has run the National Steps Challenge, a population-level, “pedometer and app-based” intervention that aims to encourage Singaporeans to incorporate physical activity into their daily lives through a gamified approach informed by behavioral insights, with a goal of increasing the percentage of citizens who are physical active for at least 150 minutes each week from 60 percent to 66 percent. The program has engaged 1 in 3 Singapore households and 1 in 7 Singapore residents.<sup>29</sup> Of Challenge participants who began the program “insufficiently” active, 70 percent walked more after the challenge, and there has been a 6 percent increase in the percentage of Singaporeans who are physically active since the Challenge began, according to HPB. HPB has also used behavioral insights to improve its screening and anti-tobacco programs<sup>30</sup> and to encourage citizens to choose healthier dining options.<sup>31</sup>

## Ministry of Social and Family Development (MSF)

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### Objectives

The Ministry of Social and Family Development has stressed the importance of using behavioral insights to improve the effectiveness of social service delivery.<sup>32</sup>

### Activities

MSF is applying behavioral insights in several areas, including the provision of social assistance, rehabilitation, and protection. For example, the ministry is working with external consultants to develop behaviorally informed approaches for recruiting more foster parents, as well as reducing the number of curfew breaches committed by youth offenders on probation.

## Central Provident Fund (CPF)

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### Activities

The Central Provident Fund—a statutory board operating under the Ministry of Manpower—incorporates behavioral features, such as automatic enrollment, into its functions. Once a Singaporean earns \$50 a month or more, a CPF account is automatically opened if the individual is not already a member, and contributions are automatically credited.<sup>33</sup> The CPF also uses automatic enrollment features for individuals who are self-employed or not engaged in the formal labor market, as well as for certain health insurance, term life insurance, disability insurance,<sup>34</sup> and educational savings features.

## Urban Redevelopment Authority

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### Activities

The Urban Redevelopment Authority, under the Ministry of National Development, used new late reminder letters to increase by 4 percent the number of motorists who paid parking fines.<sup>35</sup>

## Ministry of Defence (MINDEF) & the Singapore Armed Forces (SAF)

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### Activities

The behavioral insights activity within MINDEF and SAF involves working with departments and providing them with behavioral-insights-informed recommendations.<sup>36</sup>

### Staffing

MINDEF & SAF have at least one full-time employee working on a behavioral insights portfolio within MINDEF & SAF.<sup>37</sup>

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## COUNTRY PROFILES

Background & Overview	128
National Department Behavioral Insights	130
Sub-National Behavioral Insights	139

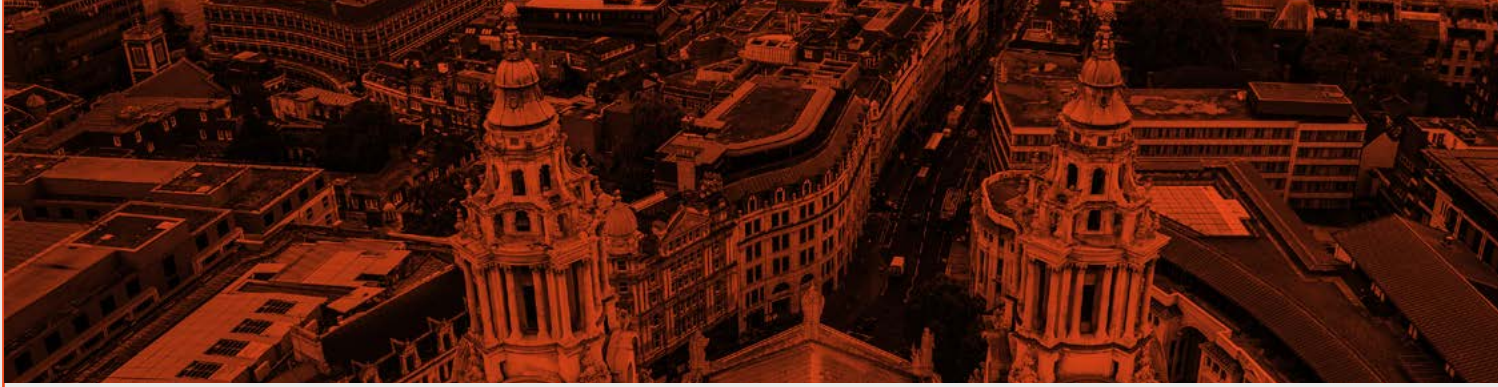
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# UNITED KINGDOM



COUNTRY PROFILES  
UNITED KINGDOM





## Background & Overview

**Behavioral insights within the government of the United Kingdom are primarily implemented at the national departmental level.**

Many national-level teams have been established within various departments. Behavioral insights are also applied at the sub-national level, for instance within local authorities. In 2010, the first behavioral insights unit was established on a two-year trial basis in the Cabinet Office. The U.K. Behavioural Insights Team (BIT) started with a small team of eight staff members and an annual budget of £0.5 million. Some departments and regulatory bodies in the United Kingdom, such as Ofcom (the communications regulator) and the Department for Environment, Food and Rural Affairs were already experimenting and utilizing behavioral insights in their work prior to the establishment of the BIT. In its first year of operation, BIT successfully demonstrated the benefits of applying behavioral insights in public health, consumer empowerment and growth, and energy efficiency. Some interventions, such as increasing organ donor registration, encouraging energy efficiency, and increasing tax compliance, became the most discussed and replicated.<sup>1</sup> These interventions became staples of the promise of behavioral science and were subsequently replicated in multiple countries.

According to the BIT 2011–2012 “Annual Update,”<sup>2</sup> by the end of the second year, the team had achieved savings of 22 times the cost of the team while meeting their other goals. They achieved results in areas such as fraud, error and debt, energy efficiency, encouraging people to work, growth of SMEs, and increased charitable donations.<sup>3</sup> These interventions were conducted in collaboration with the implementing agencies (ministries, authorities, and so forth), expanding their knowledge, skills, and capabilities.

Due to the success of the team, BIT has become a limited company, jointly owned by the U.K. government, Nesta (the innovation charity), and their employees. Meanwhile, government and regulatory agency behavioral science usage has spread; over 24 entities within the U.K. government and reporting to the U.K. government have either established their own dedicated behavioral science teams or have individuals tasked as behavioral insights specialists.<sup>4</sup> Departments and regulatory agencies with dedicated teams include: Public Health England; the Department for Environment, Food and Rural Affairs; the Food Standards Agency; the Financial Conduct Authority; Department for Work and Pensions; Department for Business, Energy and Industrial Strategy;<sup>5</sup> Office of Gas and Electricity Markets; and the Department for Education. Other agencies with significant behavioral insights operations include the Department for Transport, Ofcom (the communications regulator), and the Health and Safety Executive.

Additionally, as of 2018 the U.K. government has selected six vendors to provide behavioral insights support to all U.K. public sector bodies, including local authorities, charities, police services, and universities. It is expected that £16 million will be spent over the next four years on behavioral insights support.<sup>6</sup>

# National Department Behavioral Insights

**Department for  
Environment, Food, and  
Rural Affairs**  
Year Established:  
2006/2007

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## Objectives

The Department for Environment, Food, and Rural Affairs (Defra) has had a behavioral unit since the development of their “Framework for Pro-Environmental Behaviours,” released at the beginning of 2008.<sup>7</sup> This document laid out the principles of and underpinnings of behavioral change related to environmental behaviors, implications for policy, and areas for future research. This unit then became the Centre of Expertise on Influencing Behaviour, which released an updated framework, the “Framework for Sustainable Lifestyles” in 2011.<sup>8</sup>

## Activities

Defra behavioral projects include:

- Encouraging sustainable fishing
- Encouraging sustainable farming
- Using a variety of interventions to overcome behavioral barriers to consumer energy reduction through more efficient domestic lighting
- Reducing food waste<sup>9</sup>

## **Ofcom (The Communications Regulator)**

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## Objectives

Since at least 2008, Ofcom has used experiments in behavioral economics to supplement its regulatory abilities and traditional research (including consumer research).<sup>10</sup> Ofcom relies on its economists for its behavioral insights work.

## Activities

Between 2008 and 2010 Ofcom examined framing of price call information, market processes for communication services, and the effect of automatically renewable contracts on consumer decision making.<sup>11</sup>

## Department for Transport

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### Objectives

The Department for Transport’s (DfT) behavioral insights fall under the purview of the Social Research and Evaluation Division.<sup>12</sup> DfT’s in-house behavioral insights work dates back to 2011 with their publication of their “Transport Behavioural Insights Toolkit.”<sup>13</sup>

## Food Standards Agency

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### Objectives

The Food Standards Agency (FSA) conducts behavioral insights work primarily through its Social Science team within the Analytics unit—both in-house and through external commissioning. The Advisory Committee for Social Science offers advice and guidance on the FSA’s behavioral insights work.<sup>14</sup> The FSA has explicitly considered the application of behavioral economics to its work since at least 2012.<sup>15</sup>

### Activities

The FSA has conducted behavioral change work related to food hygiene information and small business food safety management, and is currently undergoing work to prioritize its behavioral science program of work for 2019.<sup>16</sup>

## Financial Conduct Authority (FCA)

Year Established: 2013

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### Objectives

The Financial Conduct Authority is an independent public financial regulatory body founded in 2013 to serve as the conduct regulator in the United Kingdom.<sup>17</sup> Behavioral insights have played a role at the organization since its founding, with its first Occasional Paper No. 1 in April 2013 dealing with: “Applying Behavioural Economics at the Financial Conduct Authority.”<sup>18</sup> Following the success of an initial trial in 2013, a Behavioural Economics and Data Science (BDU) unit<sup>19</sup> was established with experts in areas such as psychology, linguistic, economics, and data science.<sup>20</sup> The data science component of this unit now operates independently, and behavioral science functions are housed within the Behavioural Economics and Design Unit. The role of the FCA as a regulator requires them to work through firms in the market to conduct any field trials. While the BDU deals with areas beyond behavioral insights, they handle the behavioral insights efforts of the FCA and work to integrate behavioral science into the policy-

making process.<sup>21</sup> The team leverages behavioral science to better understand consumer behavior and address common, persistent and predictable errors made by consumers.

### Staffing

As of August 2018, the behavioral efforts of the FCA involve seven full-time employees, supplemented with research assistants on specific projects as required. Though the team does not have an academic advisory group, they work with academics on their publications.

### Activities

The results of the FCA's first field trial were released in April 2013 as the FCA's Occasional Paper No. 2 dealing with the messaging on letters to almost 200,000 consumers, encouraging them to claim redress. The most effective combination of treatments increased response rates by roughly 12 percent.<sup>22</sup>

Some examples of trials and investigations include:

- Reminding savers to act when interest rates decrease<sup>23</sup>
- Investigation of the online insurance sales environment<sup>24</sup>
- Investigation of the consumer valuation of structured deposits<sup>25</sup>
- An investigation of various factors affecting the U.K. mortgage market and consumer choices<sup>26</sup>
- Field experiments on overdraft alerts<sup>27</sup>
- A series of experiments looking at how to encourage consumers to pay down their credit card debt more quickly<sup>28</sup>
- A natural experiment on overdraft alerts using SMS<sup>29</sup>
- An online experiment looking at investment choices<sup>30</sup>

The FCA also supports and contributes to the Network for Integrated Behavioural Science (NIBS), a multi-year, multi-institution research program looking at behavioral science.

## Public Health England: Year Established: 2013<sup>51</sup>

### Objectives

Public Health England is an executive agency of the Department of Health and Social Care that works to protect and improve public health in the U.K.<sup>31</sup> PHE Behavioural Insights (PHEBI) was founded in 2013, at the same time that Public Health England was established, and worked with the Cabinet Office BIT for the first three years.<sup>32</sup>

### Staffing

As of 2018, PHEBI had a five-person team consisting of behavioral insights researchers (health psychologists and behavioral economists). PHEBI sometimes has public health specialty registrars and PhD students on placements.

### Activities

PHEBI does a variety of work, including: conducting literature reviews and behavioral analyses, advising on policy and programs, designing interventions, running trials, and delivering training.

Example projects include:

- Decreasing inappropriate antibiotic prescribing by sending doctors a feedback letter from the Chief Medical Officer<sup>33</sup>
- Doubling enrollment in child weight management services by behaviorally enhancing the National Child Weight Management Programme results letter<sup>34</sup>
- Encouraging healthier food purchasing by altering product availability and positioning in hospital vending machines<sup>35</sup>
- Conducting a literature review and behavioral analysis to understand behaviors related to urinary tract infections that are associated with catheter use, and advise on opportunities for intervention design and refinement in order to change those behaviors<sup>36</sup>

PHEBI also provides system leadership and develops sectoral strategy. For instance, it led the collaborative development of a behavioural and social sciences strategy for public health in partnership with the Association of Directors of Public Health, Faculty of Public Health, Behavioural Science and Public Health Network, the Local Government Association and many others.

- Using behavioural science to increase the uptake of NHS Health Checks<sup>37</sup>

## Health and Safety Executive

- Using behaviourally informed communications to increase the uptake of cervical screening<sup>38</sup>
- Using behaviourally informed communications to increase the uptake of flu vaccination<sup>39</sup>
- Embedding behavioural science in digital behaviour change interventions<sup>40</sup>
- Conducting a literature review and behavioural analysis of the factors that drive uptake and retention in the National Diabetes Prevention Programme<sup>41</sup>

### Objectives

The Health and Safety Executive (HSE) is responsible for regulating workplace health and safety in the United Kingdom,<sup>42</sup> and conducts behavioral insights out of its Economic and Social Analysis Unit. HSE has been examining the linkages between behavioral economics and workplace health and safety since at least 2009.<sup>43</sup>

### Activities

Behavioral insights work includes:

- Developing a behavioral evaluation strategy
- Developing a tool to apply behavioral insights to health and safety<sup>44</sup>

## Ofgem's (the Office of Gas and Electricity Markets) Behavioural Insight Unit (BIU) Year Established: 2016

### Objectives

Ofgem is an independent regulatory authority protecting consumers in the electricity and gas markets.<sup>45</sup> The Ofgem BIU's main objective is to help ensure that Ofgem takes better account of consumer and organizational behavior in its decision making. The initial focus of the team has been to encourage energy customers to engage with the market (as recommended by the Consumer & Markets Authority), and to make it as easy as possible for them to do so. While more consumers are switching to cheaper tariffs, many still overpay for their energy. Ofgem BIU have designed a program of research and randomized controlled trials aiming to prompt consumers to engage with the market. In the future, the Ofgem BIU intends to engage with other areas of Ofgem's work.

**Staffing** As of August 2018, the Ofgem BIU is made up of one manager and two behavioral insight advisors. It is part of a larger team that focuses on customer research and insight, and expertise is shared between the two teams. The team also offers placements to internal graduates and PhD students on placement.

**Budget** Staff cost only. All intervention and research expenses are covered by policy and research budgets aligned to teams within Ofgem.

**Activities** Ofgem BIU’s main activities are:

- Using behavioral insight models and toolkits to tackle policy problems
- Designing and conducting RCTs to test interventions and understand what works in changing behavior
- Using behavioral insight to find new ways of encouraging behavior change internally

Ofgem has found that improved communication can increase the rate at which consumers switch to cheaper suppliers.<sup>46</sup> Ofgem BIU’s first large-scale RCT, the “Cheaper Market Offers Letters” trial, found that a simple letter signposting better deals significantly increased customers’ likelihood to switch energy tariff, according to Ofgem; in this trial 3.4 percent switched in the best-performing letters trial arm, compared to 1 percent in the control. Ofgem BIU is now building on this result with a suite of further trials.

**Department for  
Education Behavioural  
Insights Unit (DfE BIU)**  
Year Established: 2017

**Objectives** DfE BIU offer the Department for Education four things:

- **Providing behavioral advice**—The DfE BIU helps policy teams to understand why people may behave in the way that they do and how behavioral insights interventions can encourage desired behavior(s).
- **Delivering behavioral insights projects**—The DfE BIU runs substantial, end-to-end projects on areas judged to be strategic priorities. This involves analytical work, intervention development and robust evaluation.
- **Supporting teams to commission high quality behavioral insights research**—The DfE BIU supports teams to be intelligent commissioners of behavioral insights research. For example, the team advises on research specifications and acts as a friend to successful behavioral insights bidders.



- **Building internal knowledge of and ability to apply behavioral insights**—The DfE BIU facilitates learning and development opportunities; these range from drop-ins at team meetings, through to full-day master class workshops, or bespoke sessions with individual teams.

Staffing

As of August 2018, the DfE BIU has one behavioral insights manager and one behavioral insights advisor. The unit is recruiting a second behavioral insights advisor in September 2018. The team also offers placements to PhD and Masters students.

Budget

Staff cost only. All intervention and research expenses are covered by policy and research budgets aligned to teams within DfE.

Activities

Projects and advice

The DfE BIU is contributing expertise to a number of current educational policies. As the advice and projects are ‘live’ or in the field, specific details cannot be provided. However, the broad areas include subject choice, decisions about higher education, and teacher recruitment and retention.

Intelligent commissioning

The DfE BIU, in partnership with DfE’s STEM and Digital Skill Unit, has recently published a specification for a research project with the objective to increase the uptake of STEM A-levels by females.

Building capacity

In the last year the DfE BIU have delivered learning and development opportunities to around 500 staff members, representing almost 10 percent of the DfE, according to DfE BIU.

**Department for Work and Pensions (DWP)**

Year Established: 2016

Objectives

The Department for Work and Pensions (DWP) have a multidisciplinary behavioral science team, established with the aim of building on the department’s successful implementation of automatic enrollment into workplace pensions. The focus is on examining and improving the assumptions about behavior that underlie policy and process decisions in the Department. The team fuses behavioral expertise from a number of social scientific perspectives with departmental knowledge, scientific rigor, and systems and

design thinking. The team do not conduct any RCTs or experiments themselves, but instead partner with their analytical colleagues (DWP has the largest and most well-developed analytical function in the U.K. government), and facilitate collaborative exploration and resolution of behavioral problems.

Staffing

The Department for Work and Pensions have a behavioral science team of 15–20 people as of August 2018.

Activities

Projects include:

- Exploring how to improve information provision for careers
- Improving benefit claims systems
- Using behavioral science to improve HR and finance processes within the department<sup>47</sup>

Natural England (NE) is the government’s advisor on the natural environment, and provides practical advice, grounded in science, on how best to safeguard England’s natural wealth for the benefit of everyone. Natural England works to ensure sustainable stewardship of the land and sea so that people and nature can thrive.<sup>48</sup>

Behavioral insights work is a relatively new area for Natural England, and is being led by the organization’s social science team in the Chief Scientist Directorate.

Activities

Natural England is conducting behavioral change work related to encouraging responsible recreation in the natural environment (terrestrial and marine) and land management practices.

**Business, Energy and Industrial Strategy (BEIS) Behavioral Insights Team (BIT)**

Objectives

The BEIS Behavioral Insights Team is a small unit within the Central Analysis team. The BEIS BIT provides in-house expertise, advice, and guidance to develop behavioral insights-informed policies within the department. BIT offers advice, and challenges BEIS to take the lead on design, implementation, evaluation, and reporting of behavioral trials, as well as quality assurance and procurement of behavioral insights projects. In addition, BIT promotes the visibility and use of behavioral

insights across BEIS through outreach and the BEIS behavioral insights network of experts.

### Activities

Previous trials include:<sup>49</sup>

- Linking perception of cost savings related to the use of energy-efficient major appliances and purchasing behavior
- Training small- and medium-sized enterprise (SME) mentors to harness the experience of established businesspeople and increasing the demand for mentoring amongst SMEs
- Increasing opening and click-through rates for campaign newsletter emails
- Increasing applications to the Growth Vouchers Programme

## Home Office

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### Objectives

The Home Office has a small team that applies behavioral science to the development and evaluation of processes and interventions focused on national security. In conjunction with its independent panel of experts—the Home Office Science Advisory Council—the department is currently exploring how to expand its application of behavioral science more broadly in order to tackle priorities across its crime and policing function, as well as its borders, immigration, and citizenship function.

# Sub-National Behavioral Insights

At the sub-national level, organizations such as Avon and Somerset Constabulary, Hertfordshire County Council, London Health Commission, Medway Council, Newcastle City Council, Surrey County Council, West Midlands Police, and West Sussex County Council are applying behavioral insights to policy.<sup>50</sup>



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## COUNTRY PROFILES

Background & Overview	147
Central Government Behavioral Insights	149
National Department Behavioral Insights	152
Sub-National Behavioral Insights	154

# UNITED STATES



COUNTRY PROFILES  
UNITED STATES



## Background & Overview

**The United States has teams applying behavioral science to government at the central government, national department, and sub-national levels.**

The mid to late 2000s and early 2010s saw increasing consideration of the behavioral sciences across the U.S. government, including the 2006 passing of the Pension Protection Act (which encourages opting out instead of opting in for state-subsidized private pension plans),<sup>1</sup> at the National Institute of Health,<sup>2</sup> at the U.S. Census Bureau,<sup>3</sup> and at the Social Security Administration.<sup>4</sup> From 2009 to 2012, the Office of Information and Regulatory Affairs (OIRA) oversaw behaviorally informed collaborations with other departments and behaviorally informed regulatory efforts.<sup>5</sup> In 2013, a new team was established in the White House to help build capacity in the federal government to experiment with behavioral insights, using randomized controlled trials (RCTs) when possible. In 2015, presidential Executive Order 13707, which also asked government agencies to leverage behavioral insights in designing their programs, formally codified the Social and Behavioral Sciences Team (SBST) under the National Science and Technology Council (NSTC) White House Office of Technology and Science.<sup>6</sup> Also in 2015, a group of scientists who had been working at the General Services Administration (GSA) were formalized as the Office of Evaluation Sciences (OES) within the GSA. The team at GSA constituted most of the original scientific unit behind the early SBST, and it has continued to assist agencies across the government in applying behavioral insights and evaluating program improvements (typically through RCTs). In 2016, a memorandum from the Executive Office of the President was released providing guidance on the implementation of using behavioral science. This memorandum encouraged existing authorities to apply behavioral insights themselves.<sup>7</sup> The SBST charter expired in January 2017. Also at the federal level, the U.S. Department of Agriculture,<sup>8</sup> the Consumer

Financial Protection Bureau,<sup>9</sup> the Department of Health and Human Services,<sup>10</sup> the U.S. Department of Labor, and the Internal Revenue Service have all engaged in formal behavioral insights work. There have been past or current behavioral insights projects conducted in states including Texas, New Mexico, Oregon, and Louisiana. Three cities and districts—New York, Philadelphia, and Washington, D.C.—have behavioral insights teams, and Boston and New Orleans have both run projects informed by behavioral insights.



# Central Government Behavioral Insights

## Office of Information and Regulatory Affairs (OIRA)

### Objectives

From 2009 to 2012, OIRA applied behavioral insights to the work of the office.

### Activities

Collaborations with other departments and regulatory efforts at OIRA during this time lead to a new nutritional guidance scheme (a shift from a food pyramid to a plate), a fuel cost comparison website, enhanced transparency,<sup>11</sup> form simplification, and greater push for automatic enrollment in savings plans.<sup>12</sup>

**National Science and Technology Council, Office of Science and Technology Policy, The White House—Social and Behavioral Science Team (SBST) & The General Services Administration—Office of Evaluation Sciences (OES)** Year Established:

SBST: 2013.

Formalized in 2015. SBST

Charter expired in 2017.

OES: Established

2015—Present

### Objectives

**SBST:**

The SBST was created to make government programs more effective and efficient by leveraging behavioral and social sciences. The team sought to achieve this by focusing on central policy challenges through communication change, administration improvements, and policy

design, in collaboration with 22 different departments and councils within the U.S. government.<sup>13</sup> The SBST was founded in 2013 and grew through 2015, when it was formalized as an official team through an executive order that encouraged all federal agencies to develop strategies for applying behavioral insights and evaluate the impact of these projects. The charter for the SBST expired in 2017.<sup>14</sup>

**OES:**

OES investigates what works and does not work in order to help U.S. government agencies use policies, evidence, and analysis to improve efficiency and generate savings. OES pairs directly with agencies to implement cost-effective solutions to improve agency outcomes.<sup>15</sup> The OES was founded within the General Services Administration in 2015—formalizing a group of scientists who had already been working within the GSA. The OES collaborated with SBST on a number of projects (OES staff comprised the majority of the scientific delivery unit of the SBST), and continues to run projects.<sup>16</sup>

**Staffing**

**SBST:**

The SBST had three in-house full-time employees, seven employees from other agencies (HUD, Education, Agriculture, and so forth), and two behavioral scientists from the nonprofit behavioral economics consulting firm ideas42<sup>17</sup> (externally funded). The team had approximately 10 visiting scholars, and contained members of different academic disciplines, including an agricultural economist, an industrial psychologist, and human-centered designers.<sup>18</sup>

**OES:**

As of August 2018, the OES has one director and one deputy director, with 23 fellows (one of whom serves as a science advisor and one who also works on research integrity), seven associate fellows, one program management specialist, and one research specialist.<sup>19</sup>

**Activities**

**SBST/OES (results according to SBST & OES):<sup>20</sup>**

- Improving participation and enrollment in the Thrift Savings Plan (TSP) for Service members through a series of trials. Emails increased service member re-enrollment rates by 22 percent. A cover sheet explaining the benefits of the TSP doubled enrollment. Interventions designed to be used at in-processing events and orientations increased enrollment by about 7–9 percent.

- Increasing college enrollment among students in urban school districts. Personalized text message reminders about key tasks increased enrollment by 2.1 percent among all students and 6 percent among low-income and first-generation students.
- Increasing the rate at which student loan borrowers took an initial step to rehabilitate student loans using reminder emails with four different social-science informed subject lines.
- Increasing military patient use of secure messaging through an intervention involving personal appeal, staff assistance with signup, and a checkout sheet with registration assistance. These interventions led to a five-fold increase in the growth rate to new registrations.
- Improving fee collection from government vendors through a signature box on an online data-entry form. The median self-reported sales amount was \$445 higher in the experimental condition, which led to roughly \$1.6 million in increased government receipts.
- Assisting in the development of a handbook for inmates due to be released from prison. The handbook had been distributed to more than 20,000 individuals due to be released from prison by September 2016.
- Supporting consumer adoption of renewable energy sources through behavioral tools.
- Improving by 2.9 percent voter participation in local U.S. Department of Agriculture elections using more effective communications.
- Increasing voluntary submission of demographic information while applying to U.S. government jobs through voluntary opt-out and simplified language; combining the two increased submission of demographic information by 11.3 percent over a control.



# National Department Behavioral Insights

## The Administration for Children & Families (ACF)

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### Activities

The ACF is based in the U.S. Department of Health and Human Services. The ACF's Office of Planning, Research & Evaluation ran a six-year program (with the research organization MDRC<sup>21</sup>), called Behavioral Interventions to Advance Self-Sufficiency (BIAS). This program applied behavioral insights to issues relating to the design and implementation of programs and policies to support poor and vulnerable families in the United States.<sup>22</sup> The first two years of the project were primarily knowledge review, needs assessment, and stakeholder engagement. After the first two years, the BIAS program ran 15 randomized controlled trials (RCTs) in seven states with nearly 100,000 participants. Eleven of 15 RCTs in the areas of child support, child care, and work support saw a statistically significant impact on at least one main outcome of interest. For example, child support modification requests by incarcerated noncustodial parents were increased using updated outreach materials, and attendance at Child Care and Development Fund renewal appointments was increased using default-scheduling techniques.<sup>23</sup>

## U.S. Department of Labor (DOL)

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### Activities

Between 2014 and 2017, DOL ran a program with Mathematica Policy Research and ideas42 that aimed to find problems that might be solved using behavioral science, develop solutions, and then test these solutions. Three trials were run: one which increased the share of DOL employees who save at least 5 percent of their salary by 7.5 percent by using targeted emails, one which reduced the number of employers referred to debt collection by 4.4 percent, and one which led to increased use of a reemployment program.<sup>24</sup>

The DOL also collects research on behavioral insights and labor in its evaluation and research clearinghouse.<sup>25</sup>

## U.S. Department of Agriculture (USDA)

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### Activities

The USDA has engaged in a variety of behavioral insights programs, including automatic enrolment in free school-lunch programs and vegetable rebranding in school cafeterias.<sup>26</sup>

## Consumer Financial Protection Bureau (CFPB)

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### Objectives

Behavioral economics and consumer behavior are a key focus of the CFPB, especially providing consumers with better information about financial products.<sup>27</sup> The Decision-Making and Behavioral Studies Section of the CFPB researches insights on consumer financial decision-making through surveys, experiments, and collaborations with financial services providers; advises on strategy for the Office of Research; and advises cross-agency teams on the design and evaluation of public-facing tools.<sup>28</sup>

### Staffing

The CFPB has a number of researchers on staff with behavioral expertise,<sup>29</sup> including the staff that comprise the Decision-Making and Behavioral Studies Section.<sup>30</sup>

### Activities

This Decision-Making and Behavioral Studies Section has examined topics including:<sup>31</sup>

- The effects of obesity on claiming benefits
- Why Americans claim benefits early
- Financial knowledge
- Retirement decision-making

## Internal Revenue Service (IRS)

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### Objectives

The IRS has a Behavioral Insights Team under its Research Directors Coordinating Council.<sup>32</sup>

### Activities

The IRS released a Behavioral Insights Toolkit in 2017, outlining methods for IRS employees and resources to incorporate behavioral insights into their work.

## Sub-National Behavioral Insights

Some state-level departments have been involved with research conducted through federal-level bodies, including Oregon, Utah,<sup>33</sup> Louisiana,<sup>34</sup> Texas, Washington, Ohio, Indiana, Oklahoma, New York, and California.<sup>35</sup>

The **New Mexico Department of Workforce Solutions** partnered with the consultancy Deloitte to use behavioral insights to improve compliance among unemployment benefit claimants. A new analytics system incorporating behavioral insights has generated annual savings for the state.<sup>36</sup>

A team from the **Oklahoma Health Care Authority's Medicaid** program (SoonerCare) partnered with the nonprofit behavioral economics consulting firm ideas42 and the Medicaid Leadership Institute to use nudges to improve statin use. According to ideas 42, a nudge treatment increased statins prescriptions for Medicaid enrollees diagnosed with Type II diabetes (a predictor of cardiac disease) by 78 percent over the control group.<sup>37</sup>

## Chicago Behavioral Design Team

Year Established: 2015

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### Objectives<sup>47</sup>

The Chicago Behavioral Design Team is a collaboration between nonprofit behavioral economics consulting firm ideas42 and the City of Chicago.

### Activities

Trials include (results according to ideas42):

- Implementing a ‘bag tax’ on disposable bags, which has reduced disposable bag use by over 40 percent
- Decreasing commuter congestion in a trial using text messages (including information or a fare rebate, for instance) in order to decrease transit ridership during peak hours from 5–6pm on the evenings of Cubs (baseball team) home games<sup>38</sup>

## Washington, D.C.— The Lab @ DC

Year Established: 2015

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### Objectives

The Lab @ DC is based within the Office of the City Administrator’s Office of Budget and Performance Management. The Lab uses scientific insights and methods to test and improve policy and inform public debate. The Lab @ DC includes former SBST/GSA staff and incorporates behavioral insights into its work.<sup>39</sup>

### Staffing

As of August 2018, The Lab @ DC has a 15-person team, including social scientists, data scientists, operations analysts, fellows, interns, and one director.<sup>40</sup>

### Activities

Projects include (results according to The Lab @ DC):

- Evaluating of the impact of police body cameras<sup>41</sup>
- Investigating of the effects of a nurse triage line to reduce emergency room overcrowding
- Improving forms
- Reducing litter

**New York City—  
New York Behavioral  
Design Team**  
Year Established: 2016

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- Increasing school attendance
- Reducing city rodent infestations
- Communicating improvements for the District<sup>42</sup>

Objectives<sup>48</sup>

The New York Behavioral Design Team is a collaboration between nonprofit behavioral economics consulting firm ideas42 and the NYC Mayor’s Office of Operations.

Budget

As of 2018, funding for the team has been extended.<sup>43</sup>

Activities

Work has included:

- Increasing participation with NYC’s flood insurance affordability study
- Increasing diversity at the NYC fire department through waiving filing fees
- Increasing flu vaccine uptake for city employees
- Increasing Federal Student Aid (FAFSA) filings at City University of New York campuses

**Philadelphia—  
Philadelphia Behavioral  
Science Initiative and  
GovLabPHL**  
Year Established: 2016

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Objectives

The Philadelphia Behavioral Science Initiative, which paired city departments with local researchers, started in 2016. In February 2017, the mayor’s office launched GovLabPHL a team focused on promoting evidence-based and data-driven policy making, which heavily incorporates behavioral insights.<sup>44</sup> GovLabPHL now manages the Philadelphia Behavioral Science Initiative.

## Activities

Activities include:<sup>45</sup>

- Increasing enrollment approvals in a Senior Citizen Water Bill Discount Program
- Improving tax collection
- Increasing bike share usership
- Contributing to litter reduction

**Boston** has also engaged in behavioral insights work through its Mayor’s Office of New Urban Mechanics (MONUM), the civic innovation office of the city, which used behavioral insights to help increase operational transparency.<sup>46</sup> **New Orleans** has run at least one project utilizing behavioral insights to increase enrollment in a city program.<sup>32</sup>

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## Notes

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