



# Applying behavioural insights to policy

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Owain Service

The Behavioural Insights Team



In partnership with



Cabinet Office



**“Our government will find intelligent ways to encourage, support and enable people to make better choices for themselves.”**





...With a little help  
from our friends!





030006:0000011:001\_001

030006:0000011:001      999

**Debt Management & Banking**  
Mr R Harding  
HMRC London South  
2nd Floor, South Quay  
200, South Quay  
London SE16 2PL

YVONNE STANYER  
ROOM 201  
KELSALL HOUSE  
STAFFORD COURT  
STAFFORD PARK  
TELFORD  
TF3 3BD

Dear Sir/Madam

Please pay £9999999999.99

Our records show that your Self Assessment tax payment is overdue.

**Nine out of ten people pay their tax on time.**

It is easy to pay. Please call the phone number above to pay by debit card, credit card, or Direct Debit.

You can also pay using internet and telephone banking. For more information on when and how to pay, go to [www.hmrc.gov.uk/payinghmrc](http://www.hmrc.gov.uk/payinghmrc)

If you don't believe that this payment is overdue, please contact us on the number above.

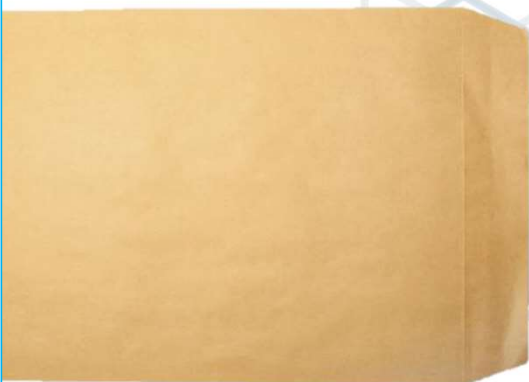
If you have already paid, thank you. If not, please act now.

Yours faithfully

Officer of Revenue and Customs

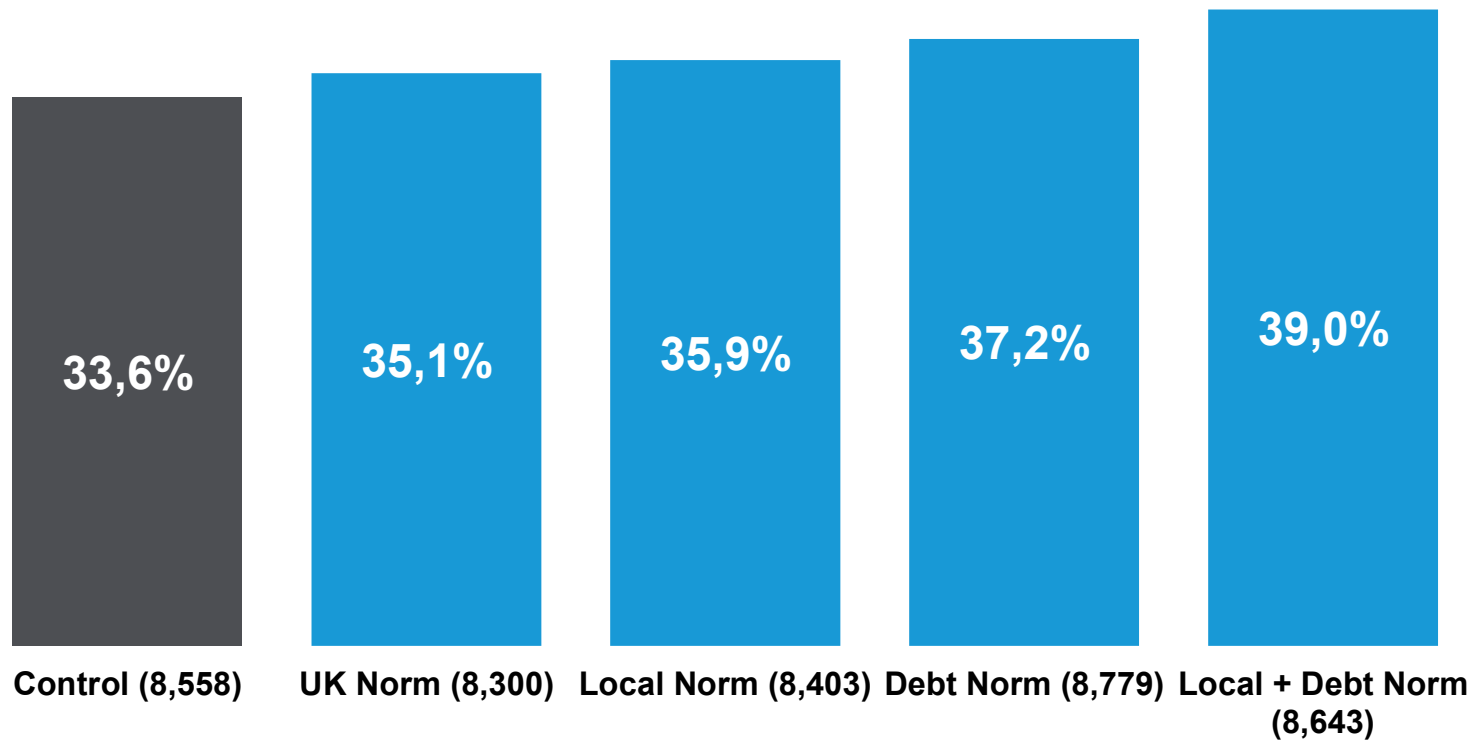
IDMS09P      HMRC 10/10

**Nine out of ten people pay their tax on time.**





## Social norms to increase tax payment rates within 23 days (1 month)

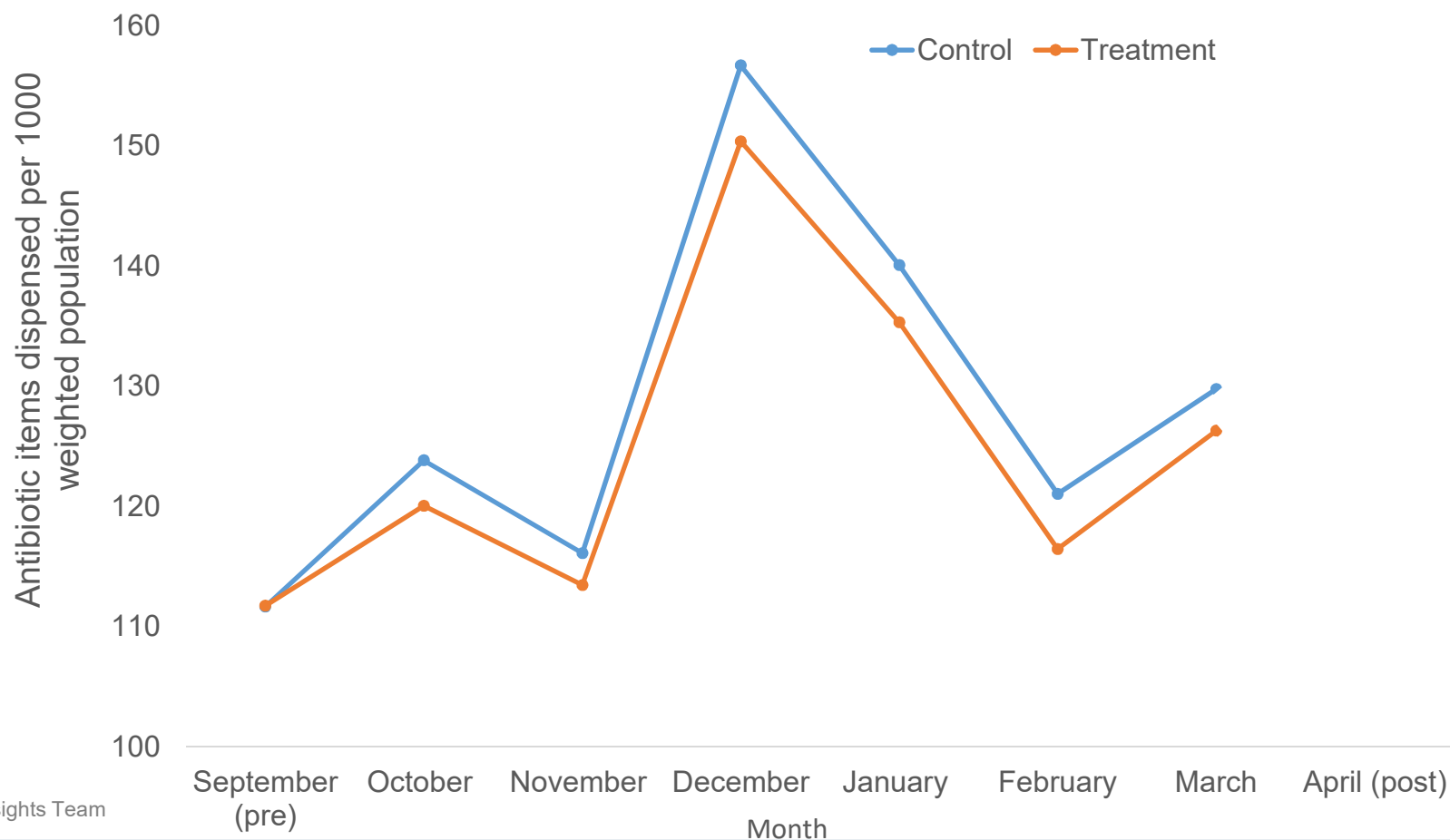




# Changing doctor's behaviour



# Effect of Chief Medical Officer letter on antibiotic prescribing, 2014-2015



n=1,581

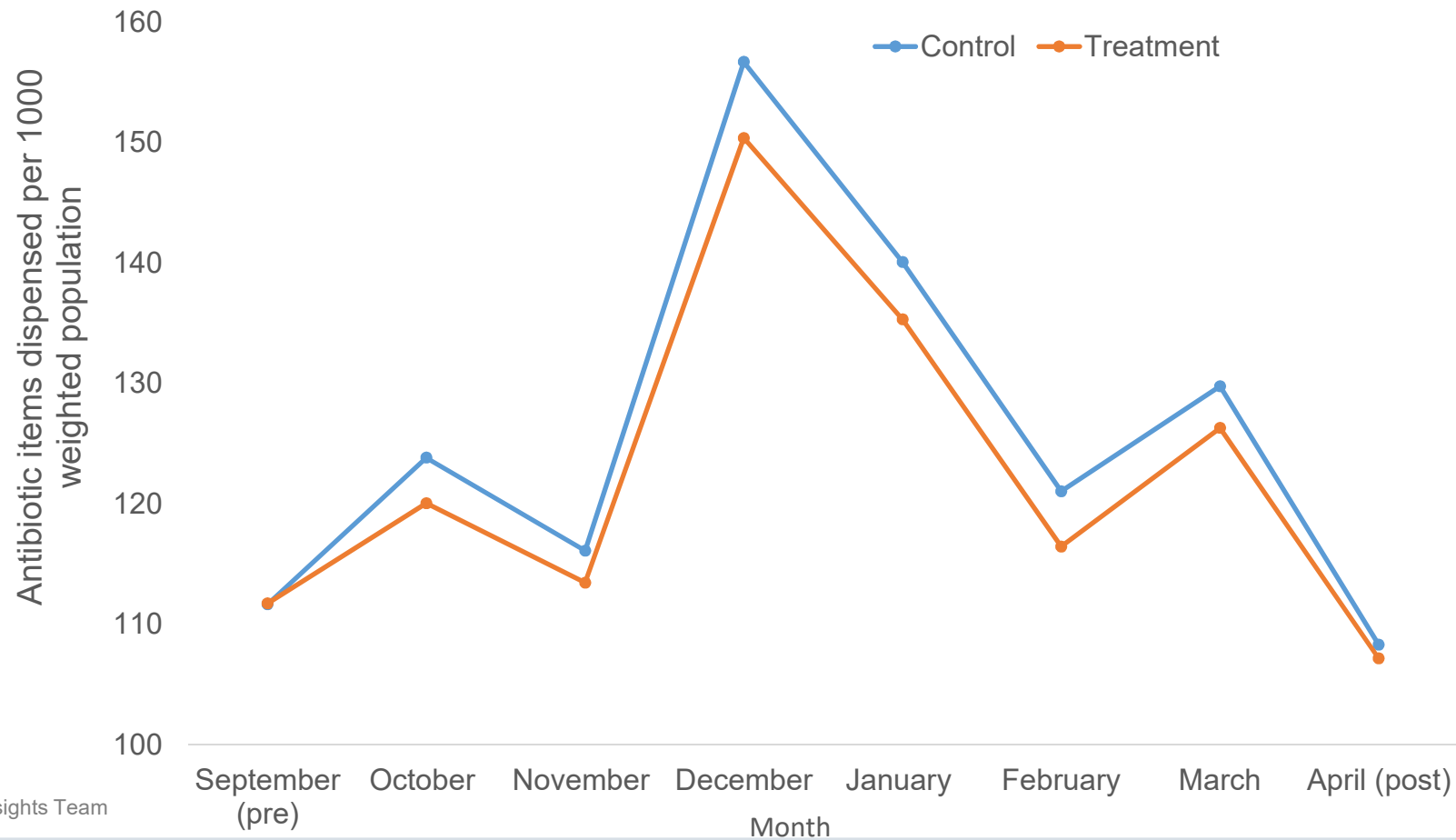
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Public Health  
England

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# The effect disappeared when the control group received a letter



n=1,581

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Public Health  
England

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# THE LANCET

All Content ▼ Search [Advanced Search](#)

## Feature



**Reducing antibiotic prescribing**  
A randomized trial assesses whether a low-cost communication intervention reduces antibiotic prescribing in England.

Progress indicator: 10 small squares, the 4th one is filled. Navigation arrows: < >

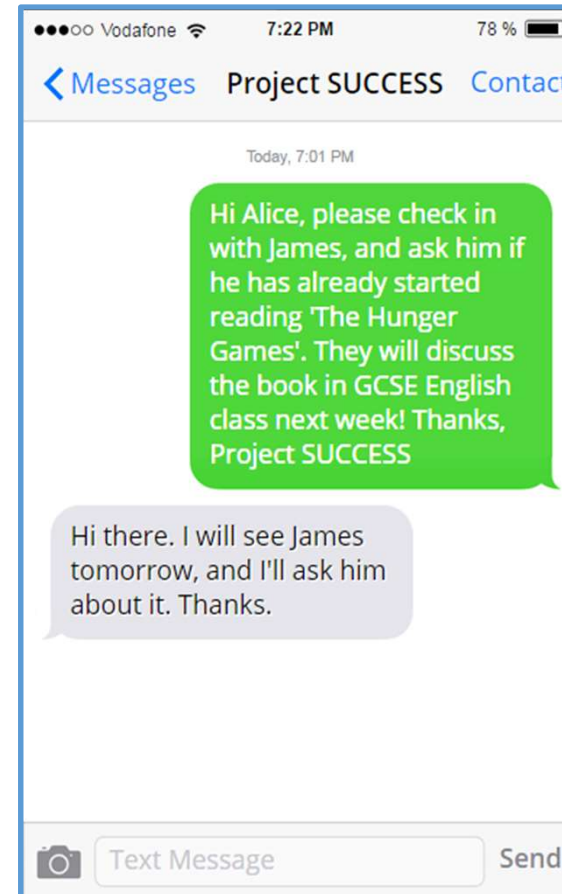
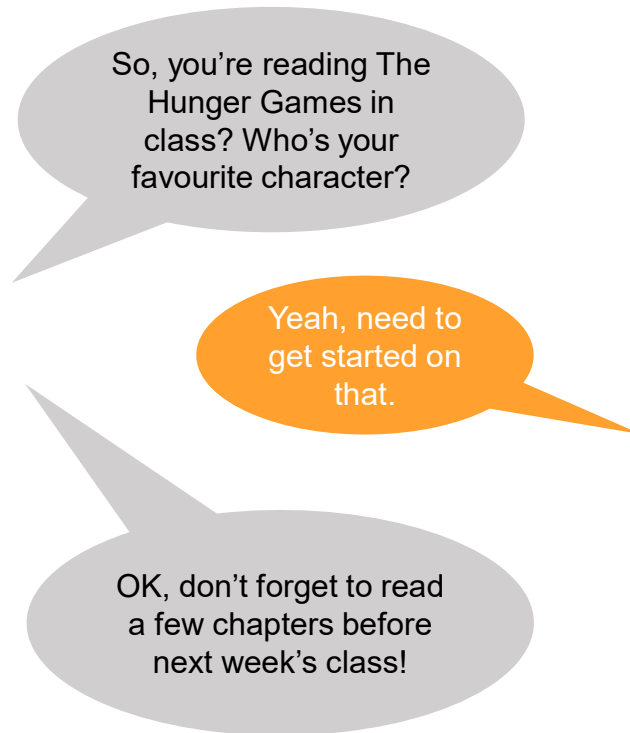
Hallsworth et al. (2016) Provision of social norm feedback to high prescribers of antibiotics in general practice: a pragmatic national randomised controlled trial



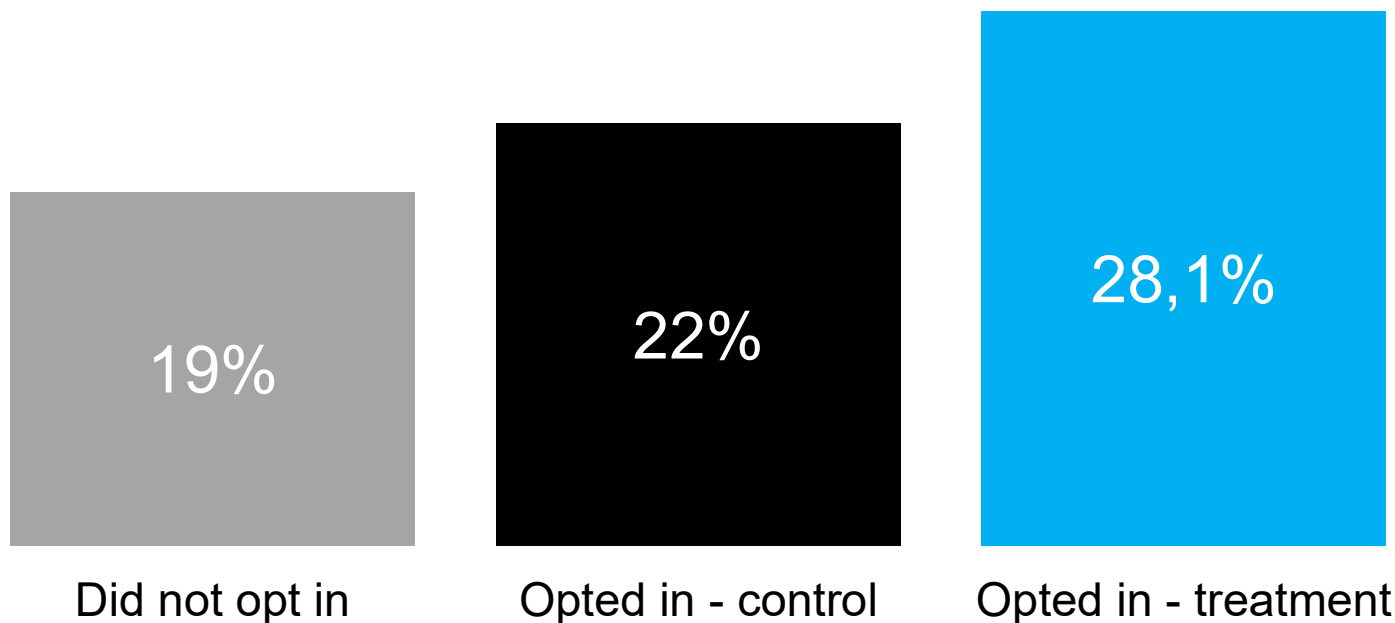
# Improving outcomes using social support



# Study supporter scheme



## GCSE pass rates increased by nearly 30%



Did not opt in

Opted in - control

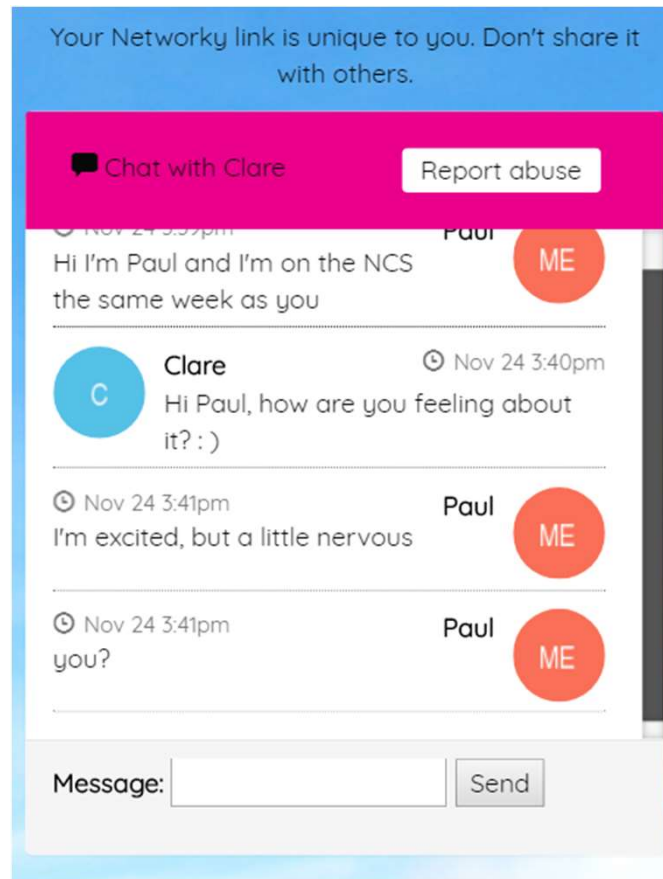
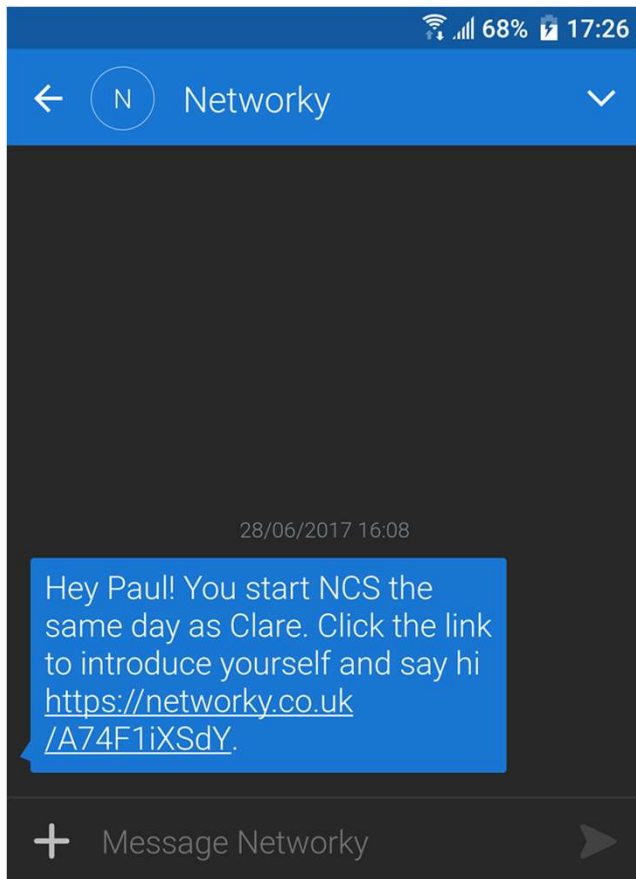
Opted in - treatment



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# Buddying people up before a programme starts



“You’ll each get a £10 Amazon voucher after you both turn up!”

# Which variant worked best?

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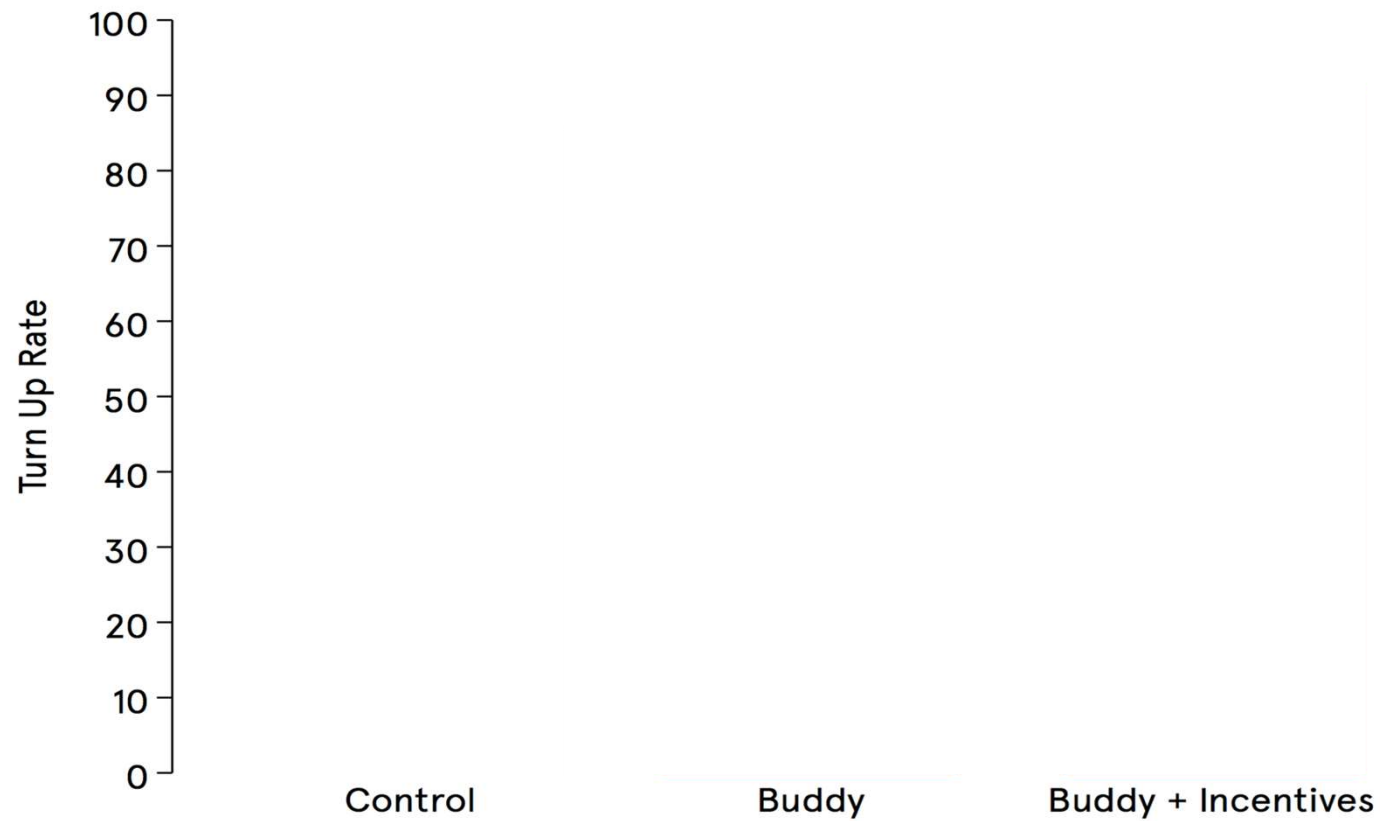


1. Control

2. Buddy scheme

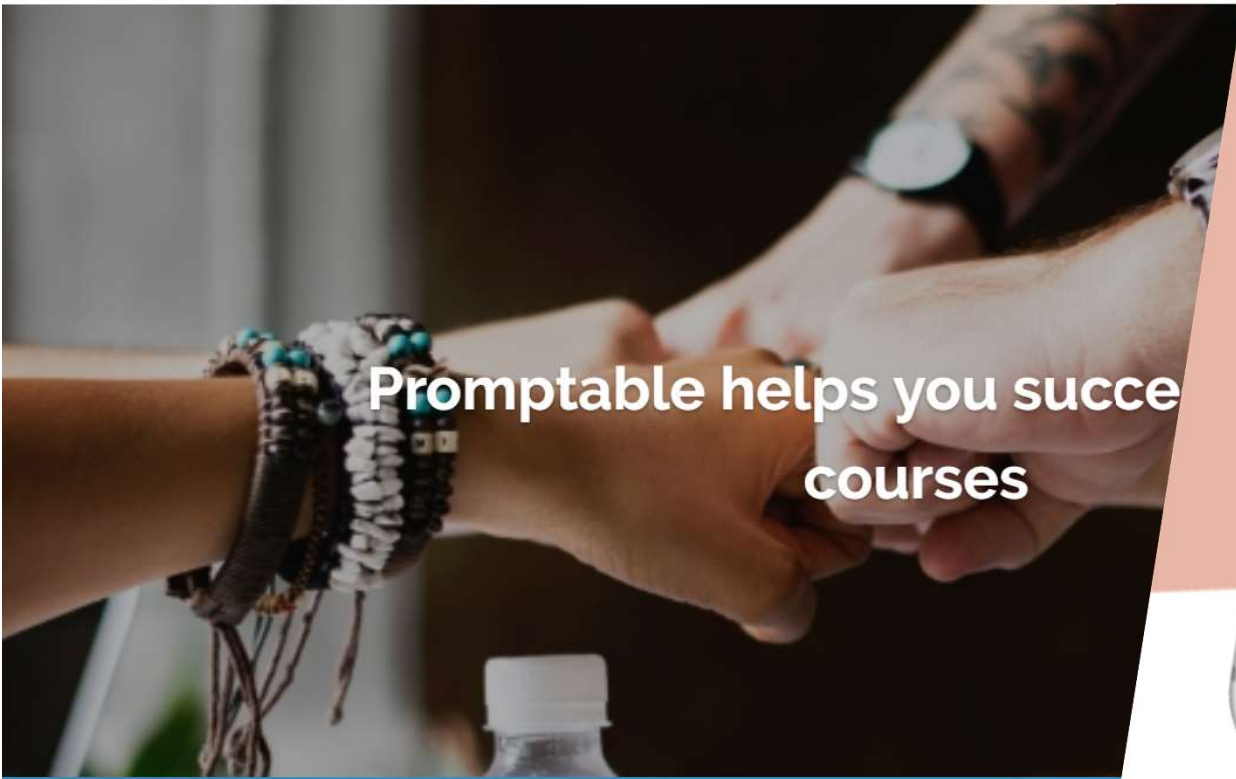
3. Buddy scheme + incentive

# Which variant worked best?

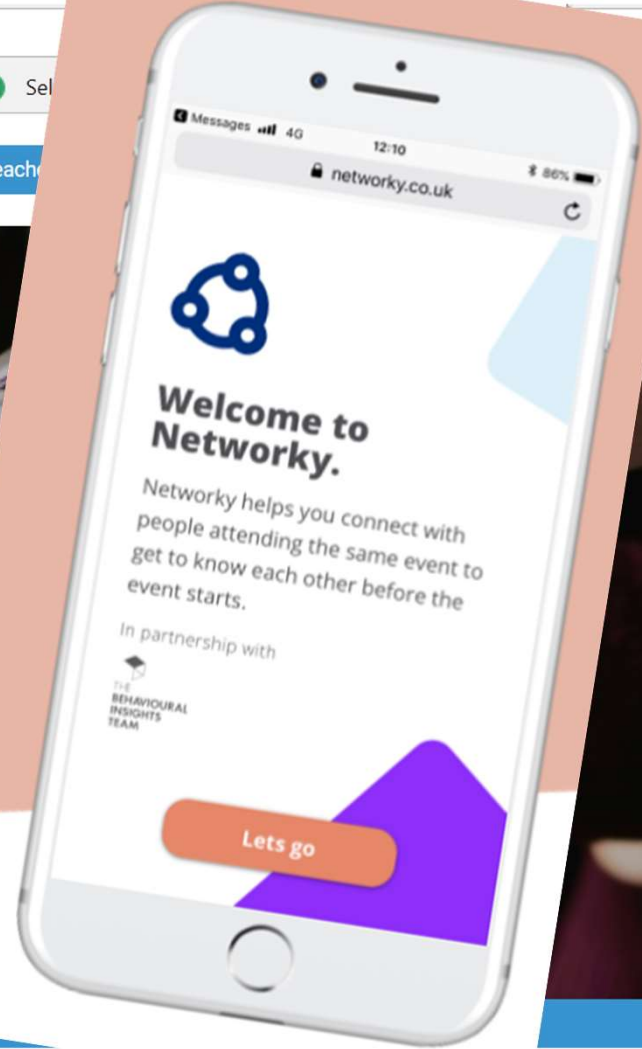


Total N=24,197, Primary Analysis

\*\*\* p<0.001, \*\* p<0.01, \* p<0.05, + p<0.1



Promptable helps you succeed in your courses





# From trials to policy

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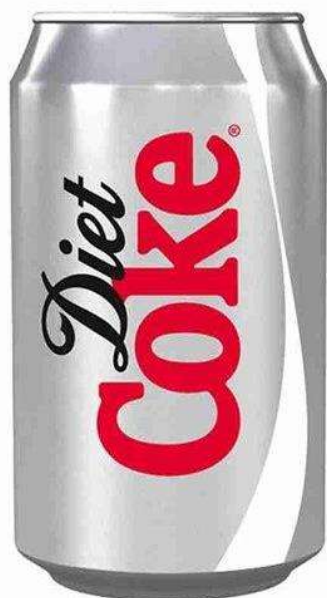
  
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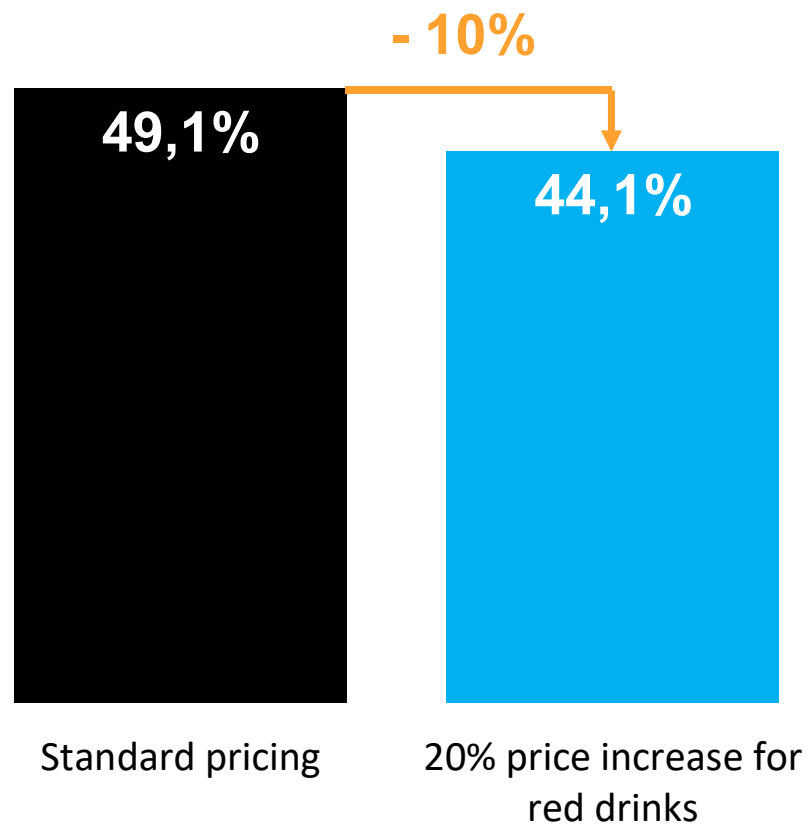
Cabinet Office

## Encouraging healthy swaps: Price changes

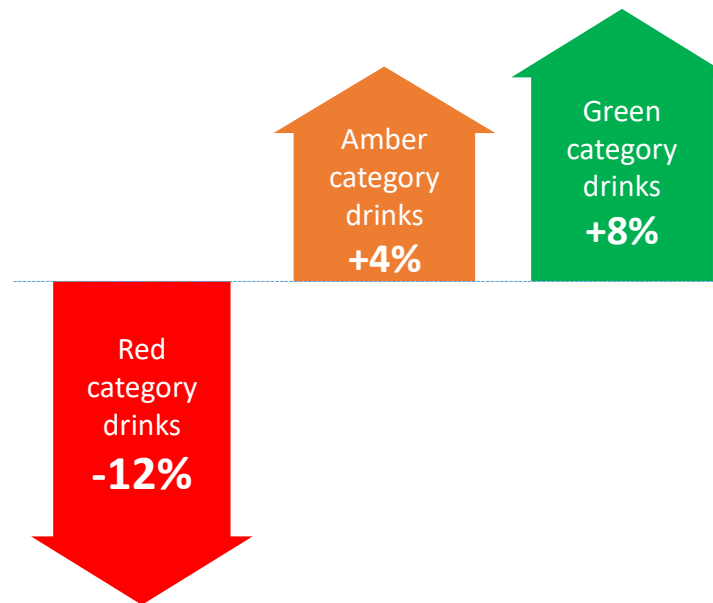


**+ 20%**

Proportion of vending machine drink sales that are high sugar

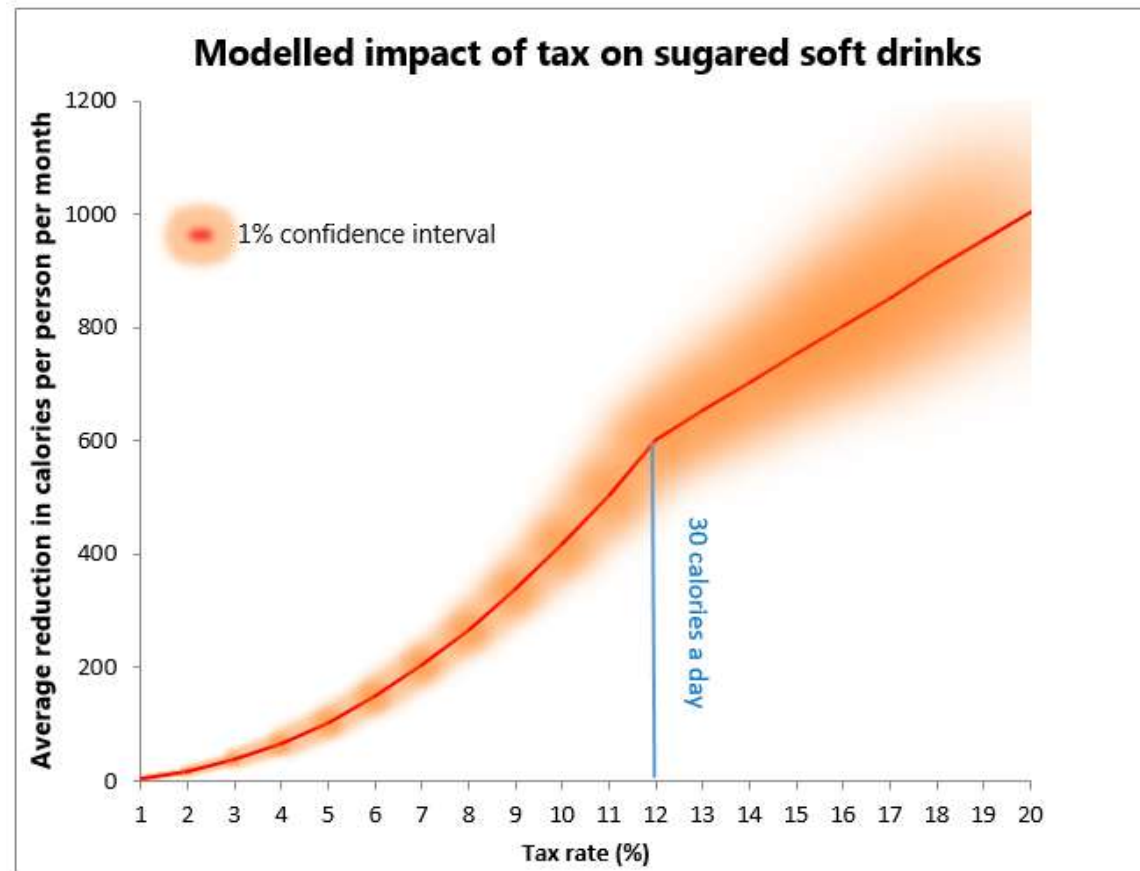


# Encouraging healthy swaps: Product position



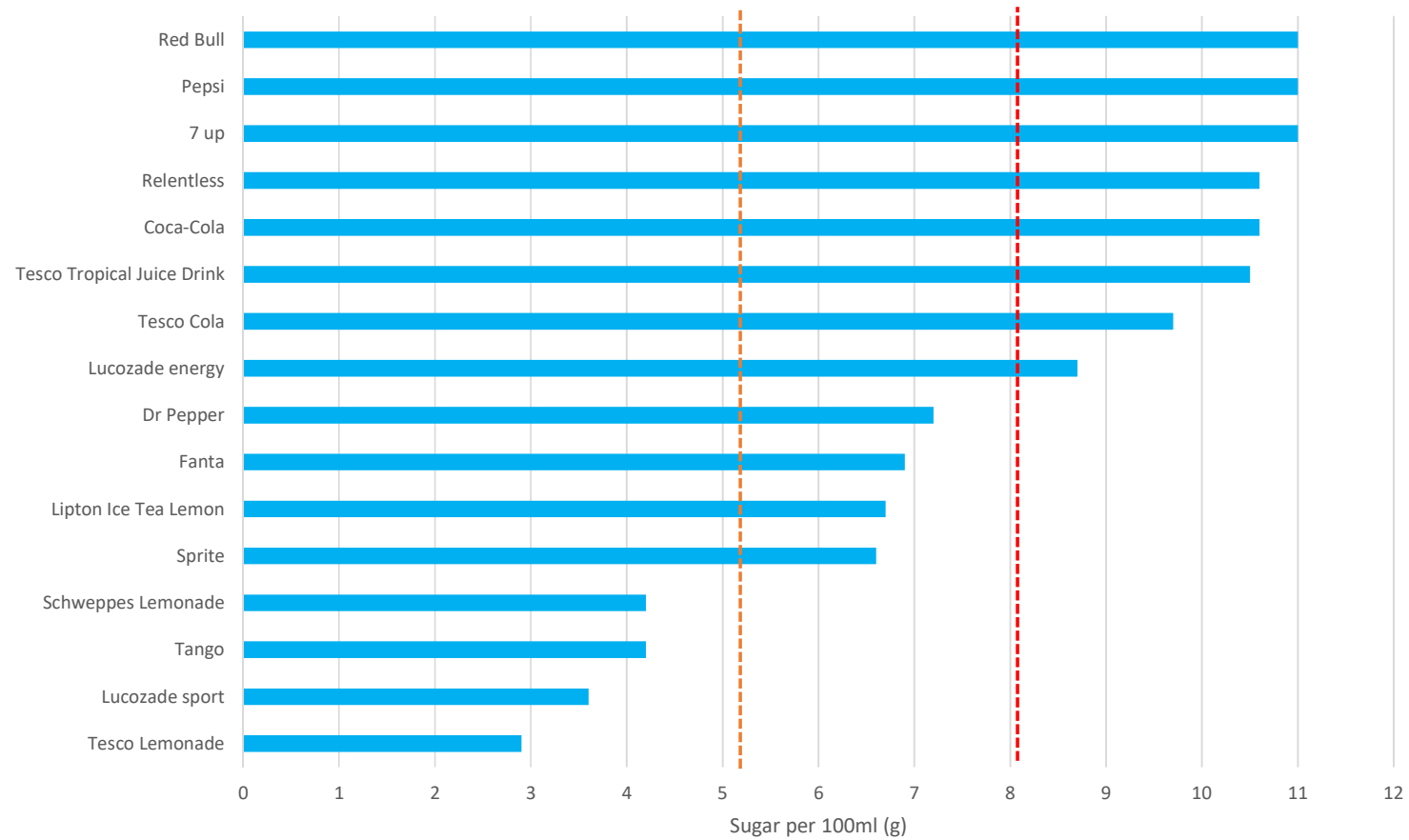


# Consumer price elasticity for soft drinks



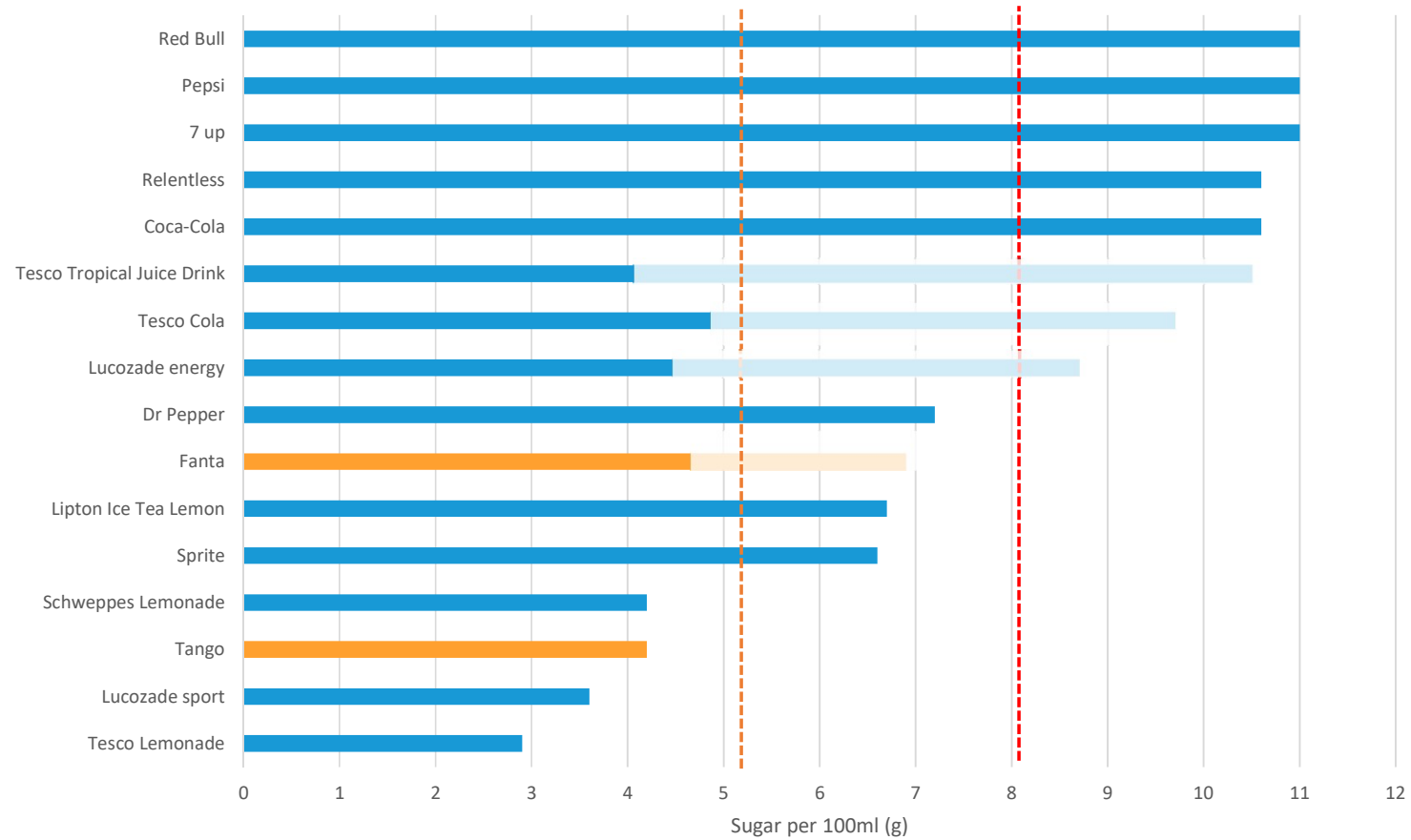


# Sugar tax – a ‘double nudge’





# Sugar tax – a ‘double nudge’





# A big success, built on a lot of work

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## TEN OPTIONS FOR REDUCING OBESITY

March 2014

- ..... 3
- ..... 12
- ices..... 12
- ..... 12
- overconsumption ..... 16
- ..... 19
- ods..... 20
- ugh taxation..... 21
- us regular drinks..... 29
- izes..... 32
- products through..... 32
- to change business..... 36
- ..... 39
- ing..... 39
- aised feedback on their..... 41
- id to promote unhealthy..... 43
- ..... 46
- od environment..... 47
- ..... 49
- ..... 51
- ..... 51
- to lower ambient..... 53
- ings..... 56
- ..... 57
- ..... 59

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It might be challenging to introduce a fully-fledged tax on sugar or fat immediately in the UK. This paper therefore suggests ways we might start along this path. We argue that there is a particularly strong case for taking action to reduce the consumption of added-sugar soft drinks. Initial actions might include working with

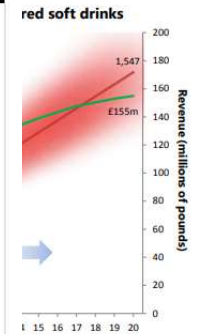
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	Assessment		
	Impact	Feasibility	Acceptability
ing, in	HIGH/MED	MED	MED
and the			
Jy.			
tax.	HIGH	LOW/MED	LOW
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them	MED	HIGH	HIGH
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ces (e.g.	LOW/MED	MED/HIGH	MED/HIGH
allow			

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to ensure that prices reflect the true cost (including the health costs) of sugared soft drinks. Soft drinks (see graph below). Options, and there is a strong case for action. Prices will react. However, we are not alone.



Assessed, we believe there is a strong case for action on tax upon sugar (i.e. not just on soft drinks) at the impact of EU policy from 2017.

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ago.<sup>27</sup> At the same time, globally reduced food prices. This has fallen dramatically; we have become relatively more dependent on the importation of sugar has

so been a large increase in the consumption of soft drinks in the last thirty years. Experiments have shown that when prices for sugary drinks are increased, consumption falls.<sup>32</sup>



of consumption, and in the US the amount of food they serve has increased in size since the 1950s.<sup>34</sup> In fact, eating five sugary drinks a day (as opposed to one) is associated with a 30% increase in weight gain in America since the

at we are exposed to a wider range of choices and the consumption of

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# New approaches



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Share of market activity

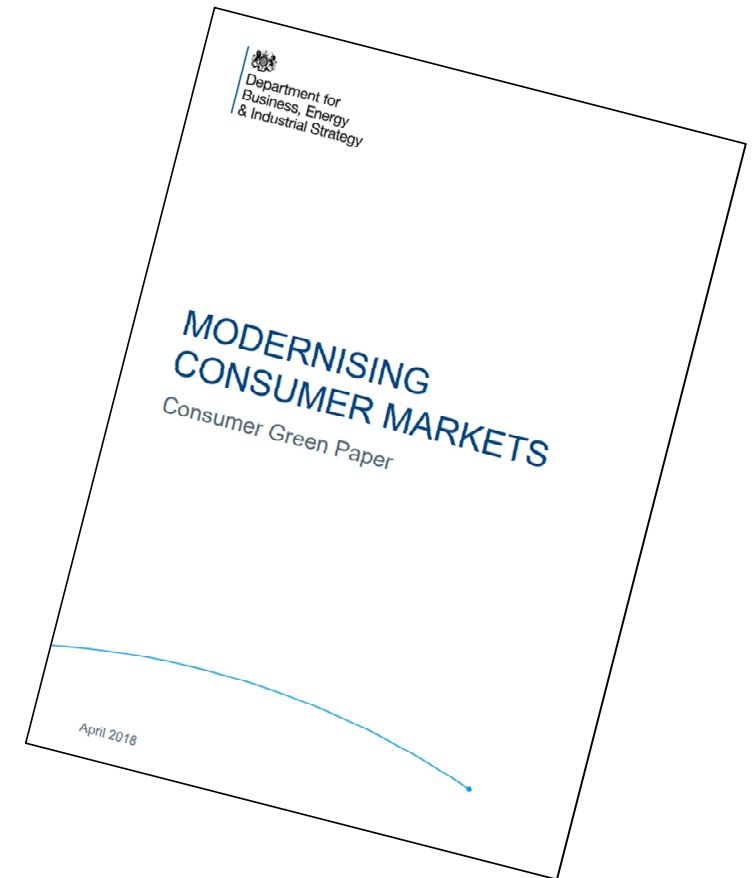
Changes in the activity of the  
active and passive market is

Distribution of the securities market key players



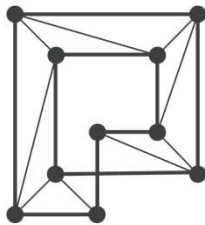


“We know that consumers rarely read terms and conditions when they enter into a contract.”



# Running online experiments, where field trials are difficult

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P R E D I C T I V



## LARGE PANEL

Access to **200k UK panel participants** (& growing) that are broadly representative of the UK population.



## BEHAVIOURAL TESTS

Tests that rely on the same principles as field RCTs. We also tie consequences to people's choices to elicit reliable responses.

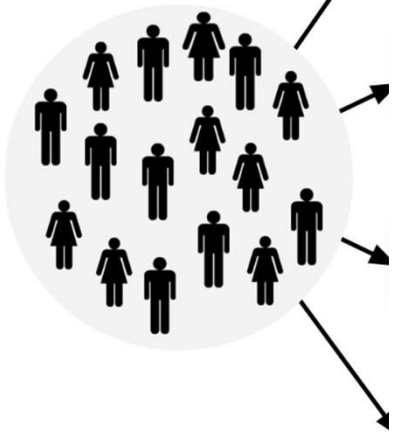


## SPEED

By developing test templates, experiments can be set up and run within weeks.



Sample of  
Predictiv panel  
~N = 1,800



# Control – single click



## CHECKOUT

### YOUR ITEMS



GREY T-SHIRT  
LARGE

QUANTITY	1
PRICE	£6.00
SUBTOTAL	£6.00
DELIVERY CHARGE	£2.99
TOTAL TO PAY	£8.99

### SHIPPING ADDRESS

10 SHIP LANE  
APPLEBURY  
LANCASTER  
LA1 1EG

### BILLING ADDRESS

10 SHIP LANE  
APPLEBURY  
LANCASTER  
LA1 1EG

### PLEASE CHOOSE A PAYMENT METHOD

#### PAY BY CARD

NAME ON CARD

ALEX SMITH

CARD NUMBER

1234 5678 910

EXPIRY DATE

01



2019



CVV

456



I agree with M Clothing's [terms and conditions](#)

#### DIGITAL WALLET

# Scroll



## CHECKOUT

### YOUR ITEMS



QUANTITY	1
PRICE	£6.00
SUBTOTAL	£6.00
DELIVERY CHARGE	£2.99
TOTAL TO PAY	£8.99

### SHIPPING ADDRESS

10 SHIP LANE  
APPLEBURY  
LANCASTER  
LA1 1EG

### BILLING ADDRESS

10 SHIP LANE  
APPLEBURY  
LANCASTER  
LA1 1EG

### PLEASE CHOOSE A PAYMENT METHOD

#### PAY BY CARD

NAME ON CARD	<input type="text" value="ALEX SMITH"/>
CARD NUMBER	<input type="text" value="1234 5678 910"/>
EXPIRY DATE	<input type="text" value="01"/> <input type="text" value="2019"/>
CVV	<input type="text" value="456"/>

#### M Clothing Terms and Conditions

##### Getting in touch with us

If you have any questions about these terms, please get in touch. We will try to respond within 24 hours. All our emails are conducted in English.

##### Your rights

Nothing in these terms impact your statutory rights. Your rights under this returns policy are in addition to your cancellation rights under the Consumer Contracts (Information, Cancellation and

I agree with M Clothing's terms and conditions

#### DIGITAL WALLET

# Icons summary



## CHECKOUT

YOUR ITEMS

PLEASE CHOOSE A PAYMENT METHOD



Items can be returned in store or via post.

90 DAYS



You must return purchases within 90 days of delivery for a refund.



Return postage not included.



Items bought via a digital wallet cannot be refunded back to your digital wallet account in store. Instead, you will be issued store credit or offered an exchange.

# Q&A Summary



## CHECKOUT

YOUR ITEMS

PLEASE CHOOSE A PAYMENT METHOD

⊙ PAY BY CARD



**How can I return items?** You can return an item by sending it back by post or by bringing it into a store.



**How long do I have to return the item?** 90 days from delivery.



**Do I have to pay the return postage?** Yes.



**Anything else?** Items bought via a digital wallet cannot be refunded back to your digital wallet account in store. Instead, you will be issued store credit or offered an exchange.

- **1. Based on the information you have read, how much time do you have to return the item and get a refund? We start counting from the day that you received the item.**

- 0-20 days
- 21-30 days
- 31-60 days
- 61-100
- At any point
- Don't know

- **2. How can you return the item?**

- By post only
- In store only
- By post or in store
- Don't know

- **3. Will you have to pay for the postage to return the item?**

- Yes
- No
- Don't know

- **4. If you pay using a digital wallet and return the item in store, what will happen?**

- You will be offered a full refund, exchange or credit note
- You will be offered an exchange or credit note
- You will be offered a credit note only
- Don't know

- **5. When can you return a piece of clothing?**

- If you have not worn it or washed it
- After you have worn it, as long as you wash it
- If you keep the receipt and delivery note
- Don't know

- **6. What happens to your refund if an item is lost in the post on its way back to M Clothing?**

- You will not get any refund.
- M Clothing will still refund you.
- M Clothing will send a note to the postal service asking them to refund you.
- Don't know

- **7. How long will a refund take to reach you?**

- 0-10 days
- 11-20 days
- 21-30 days
- 31-40 days
- Over 40 days
- Don't know

- **8. If you place an order but the item is out of stock, what will happen?**

- M Clothing will send you a similar item
- M Clothing will automatically refund you
- M Clothing will give you a £10 gift card
- Don't know



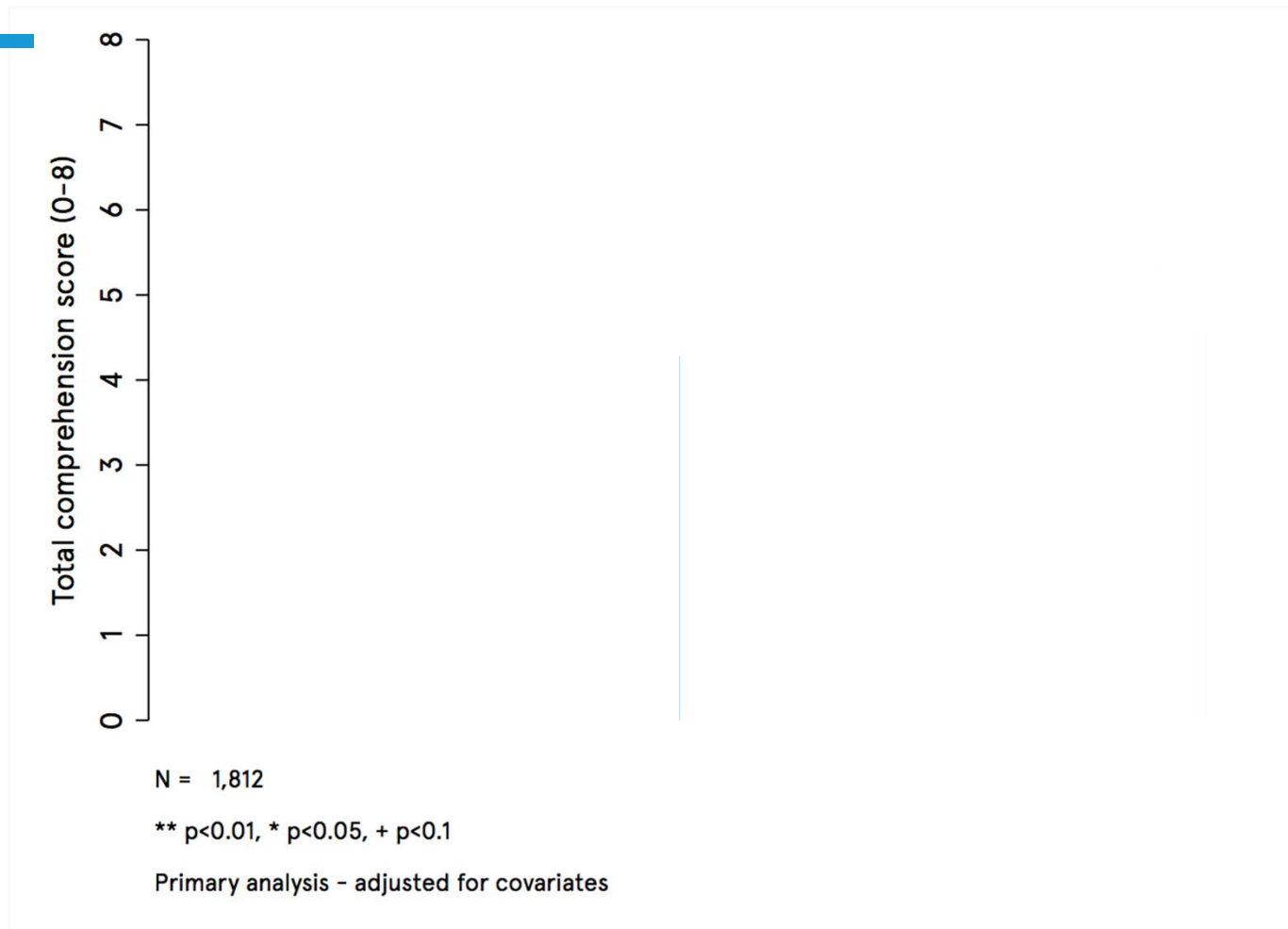
# Which variant worked best?

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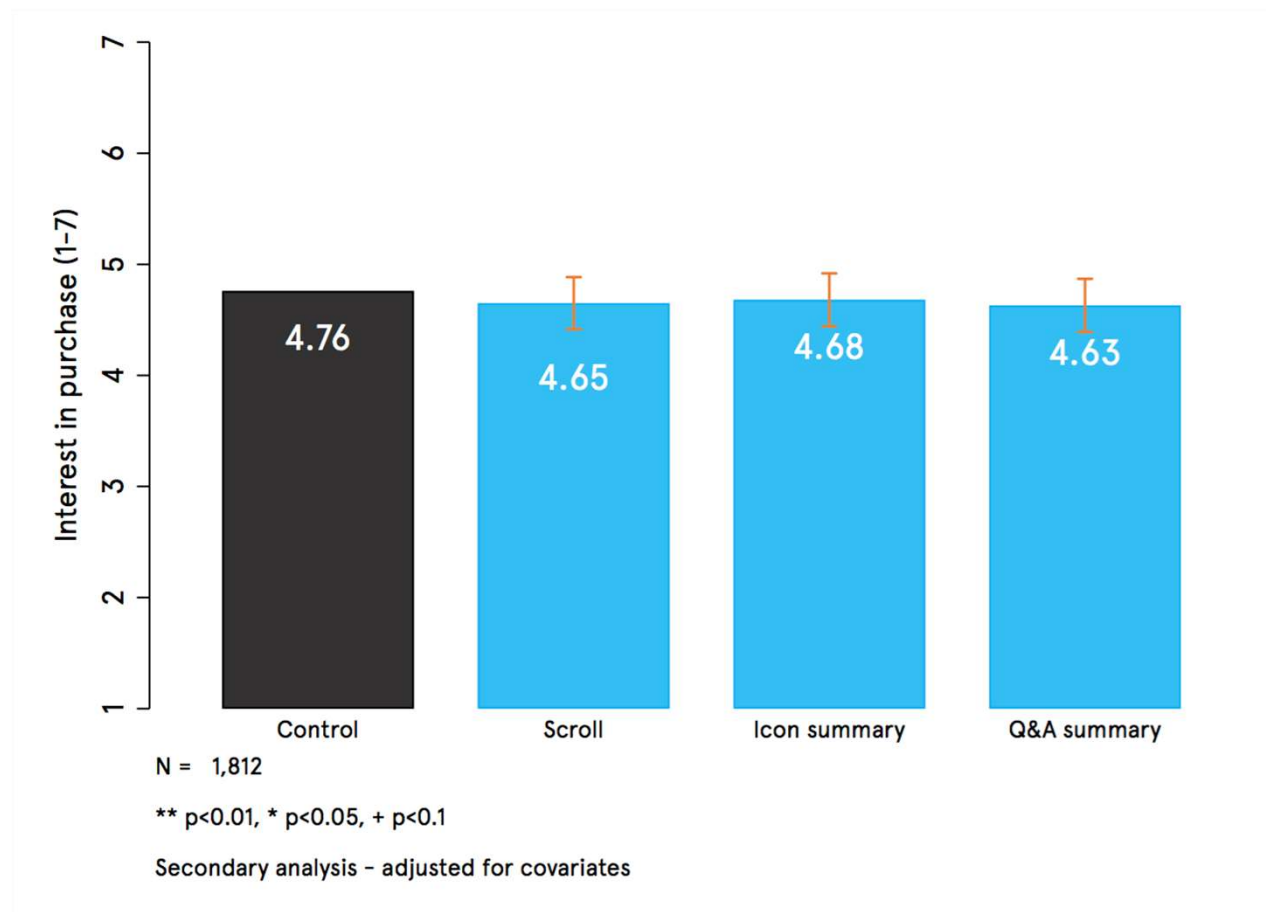


1. Control
2. Scroll
3. Icons Summary
4. Q&A Summary

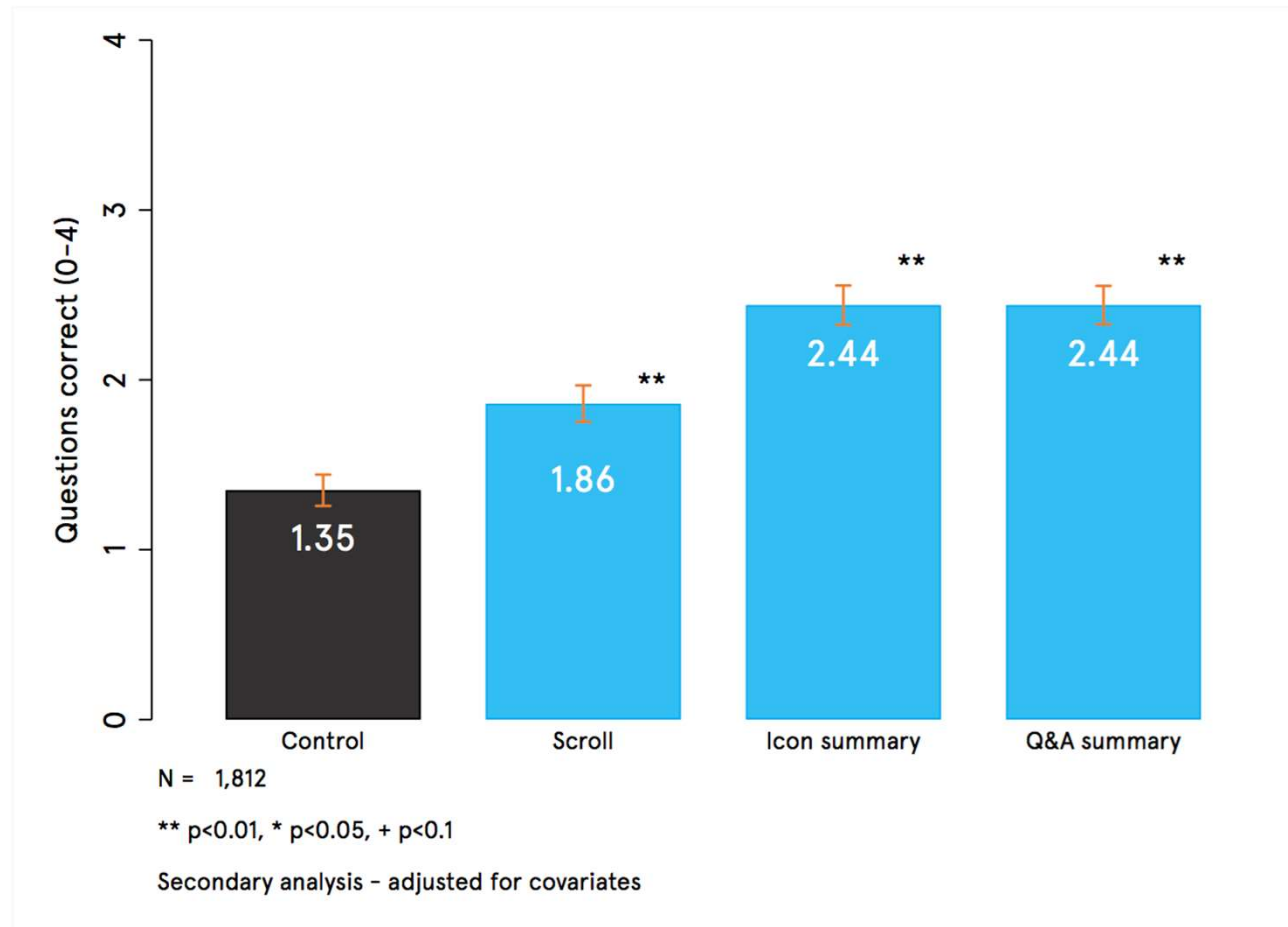
# Which variant worked best?



# Expressed interest in using the site



# What about





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