

THE
BEHAVIOURAL
INSIGHTS TEAM ♦

IN PARTNERSHIP WITH |  Cabinet Office

ITAPA

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Behavioural Insights

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Questions I will try and cover

1. What are “behavioural insights”?
2. Who are the Behavioural Insights Team (BIT)?
3. Can this approach improve policy in Slovakia?

**Take a
moment to
write the
words down
that you can
remember**



Did you
remember
'sleep'?



*% of people
who falsely
remember*

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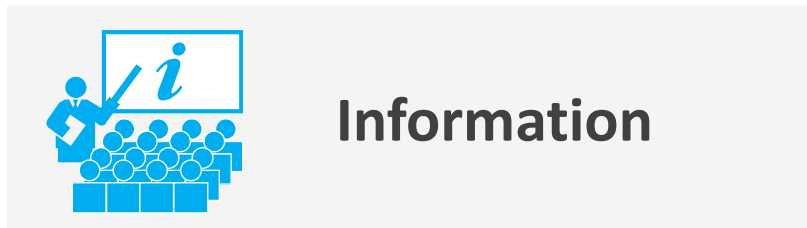
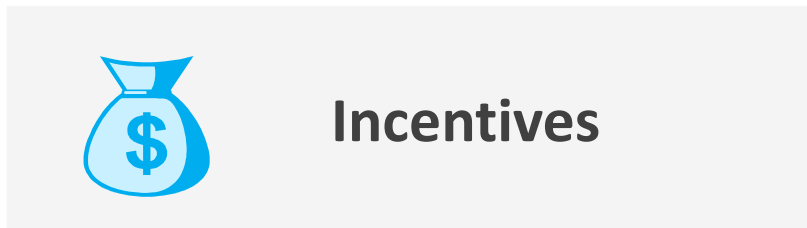
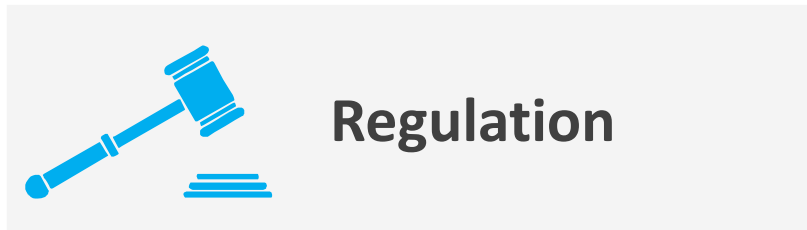
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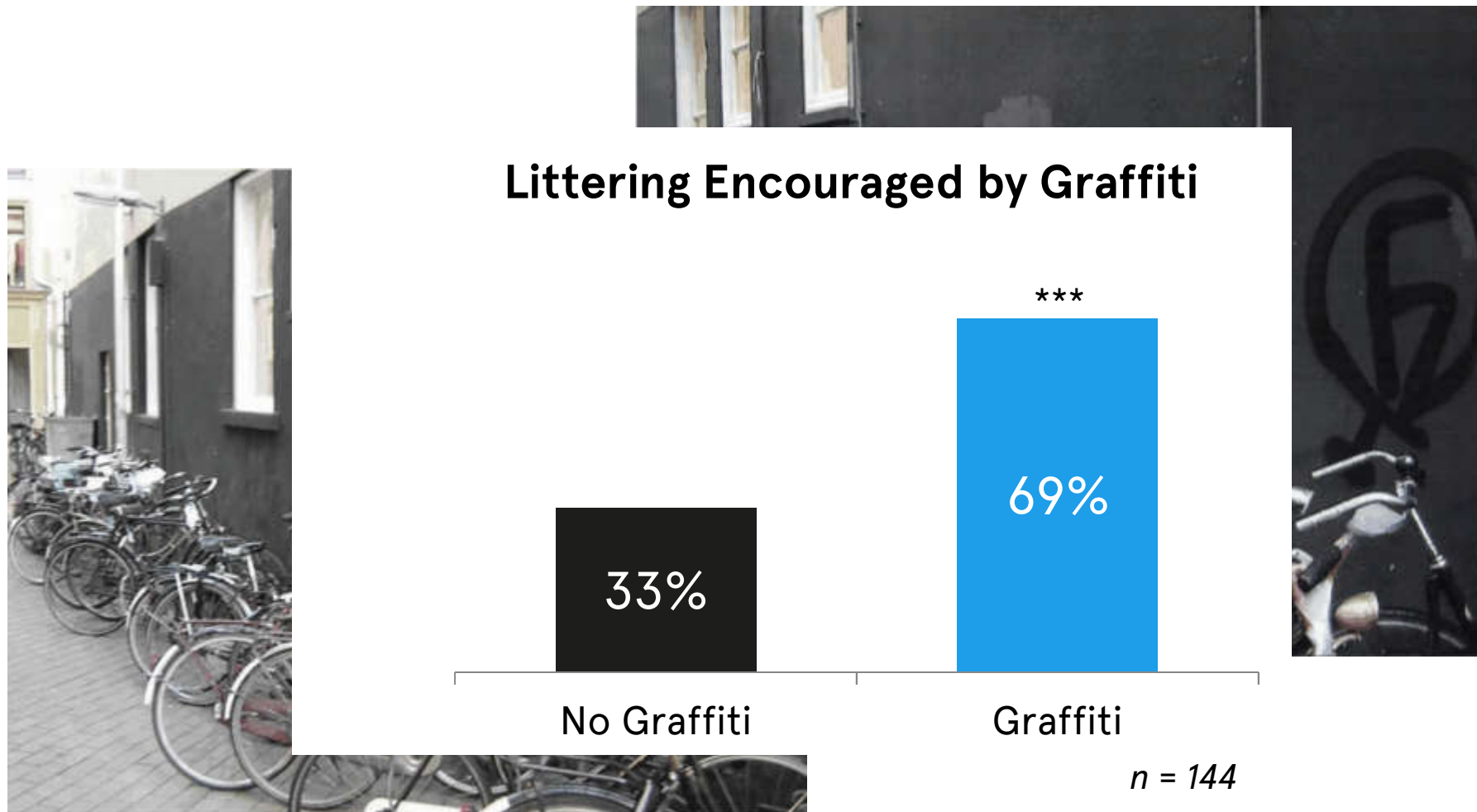
Most policy concerns behaviour...



...and we have levers to change behaviour



We care about what other people are doing



Keizer et al. (2008) - Science

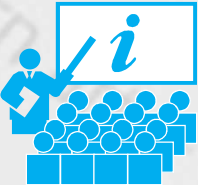
Over 1 million people
in the UK still fail to
pay tax on time



Criminal sanctions



Financial penalties



Communication

We care about what other people are doing

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INSIGHTS TEAM.



030006:00000011:001_001

030006:00000011:001 999

Debt Management & Banking

Mr R Harding
HMRC London South
2nd Floor Southern House
Wellesley Grove
Croydon Surrey
CR9 1WW

Phone 0845 388 7809
www.hmrc.gov.uk
Date of issue 4 August 2011
Reference REFERENCE NUMBER

Dear Sir/Madam

Please pay £999999999999.99

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
banking. For more information on when and
hmrc
e, please contact us on the number above.
ase act now.

Yours faithfully

Officer of Revenue and Customs

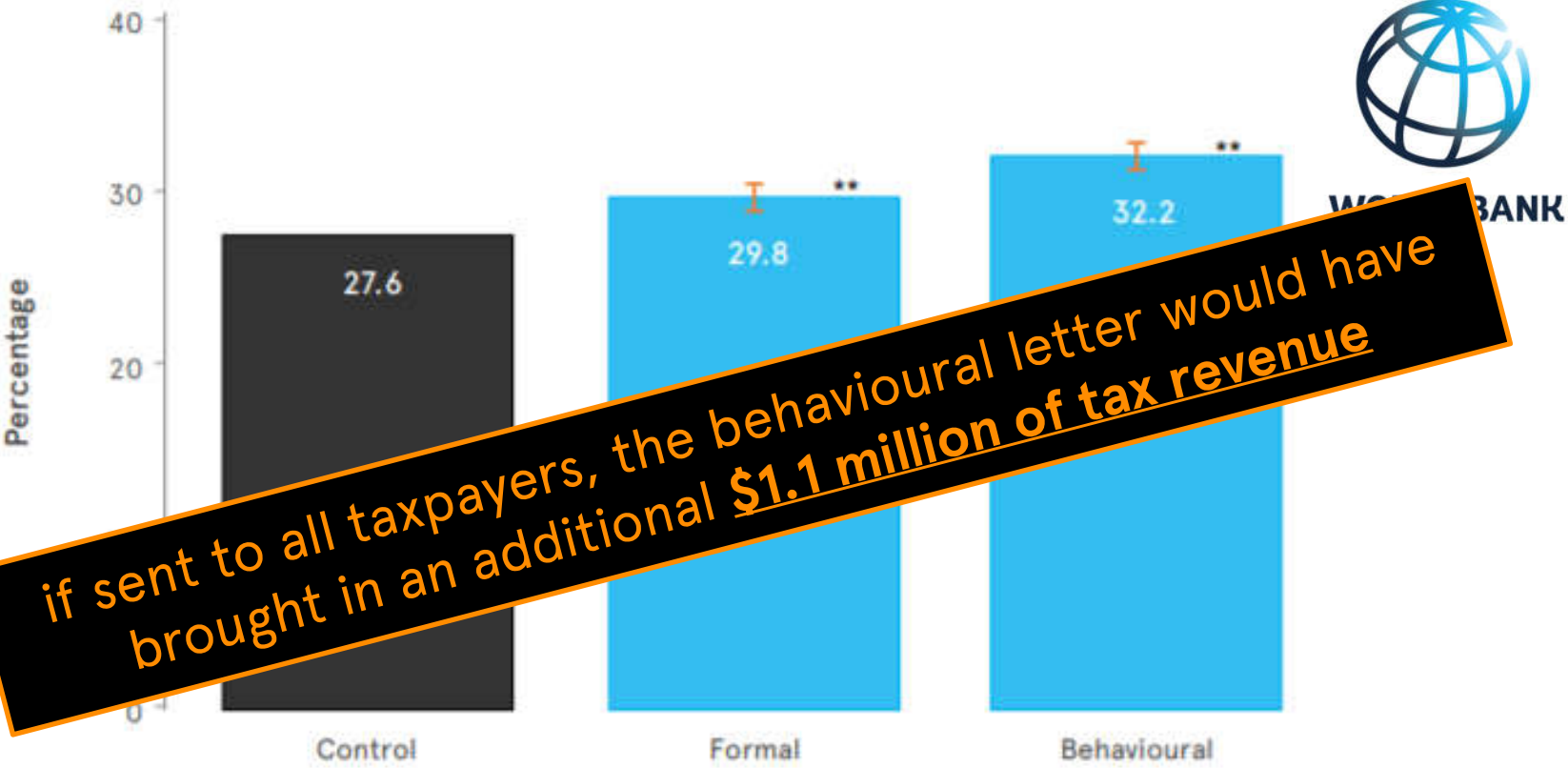
IDMS98P HMRC 10/10

Nine out of ten people pay their tax on time.

BIT and HMRC (tax
ministry) brought
forward more than
£200million in 12
months



Increasing tax payments in Poland



if sent to all taxpayers, the behavioural letter would have brought in an additional \$1.1 million of tax revenue

N=31,929
** p<0.01, * p<0.05, + p<0.1

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Behavioural Insights Team, a.k.a nudge unit

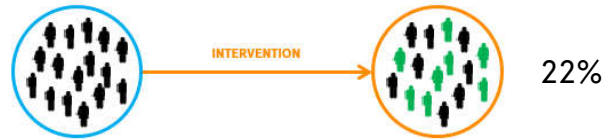
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But how do we know 'what works'?

Imagine a skills training programme

Common approach



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How could a behavioural insight approach improve policy in Slovakia?

1. Sometimes the **problem is behavioural**
2. Sometimes we can **enhance a programme** greatly by focusing on behavioural aspects
3. Sometimes we can make public services **more user-friendly**

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Directly Observed Therapy (DOT)



1. WHO recommendation
2. Daily observations at clinic
3. Incentivised with food vouchers
4. In practice, some 'flexibility'

Video Observed Therapy (VOT)



1. Patients record video
2. Patients 'paired' with observers
3. Observers provide feedback
4. If no video, staff follow up

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2. Behaviourally enhancing programmes



2. Behaviourally enhancing programmes

Control

No Message

Deterrence

[Guadalupe] Debes presentar tu declaracion RIF antes de fin de mes. Por favor declara ahora y evita ser multado por \$1240 o mas. Gracias SAT

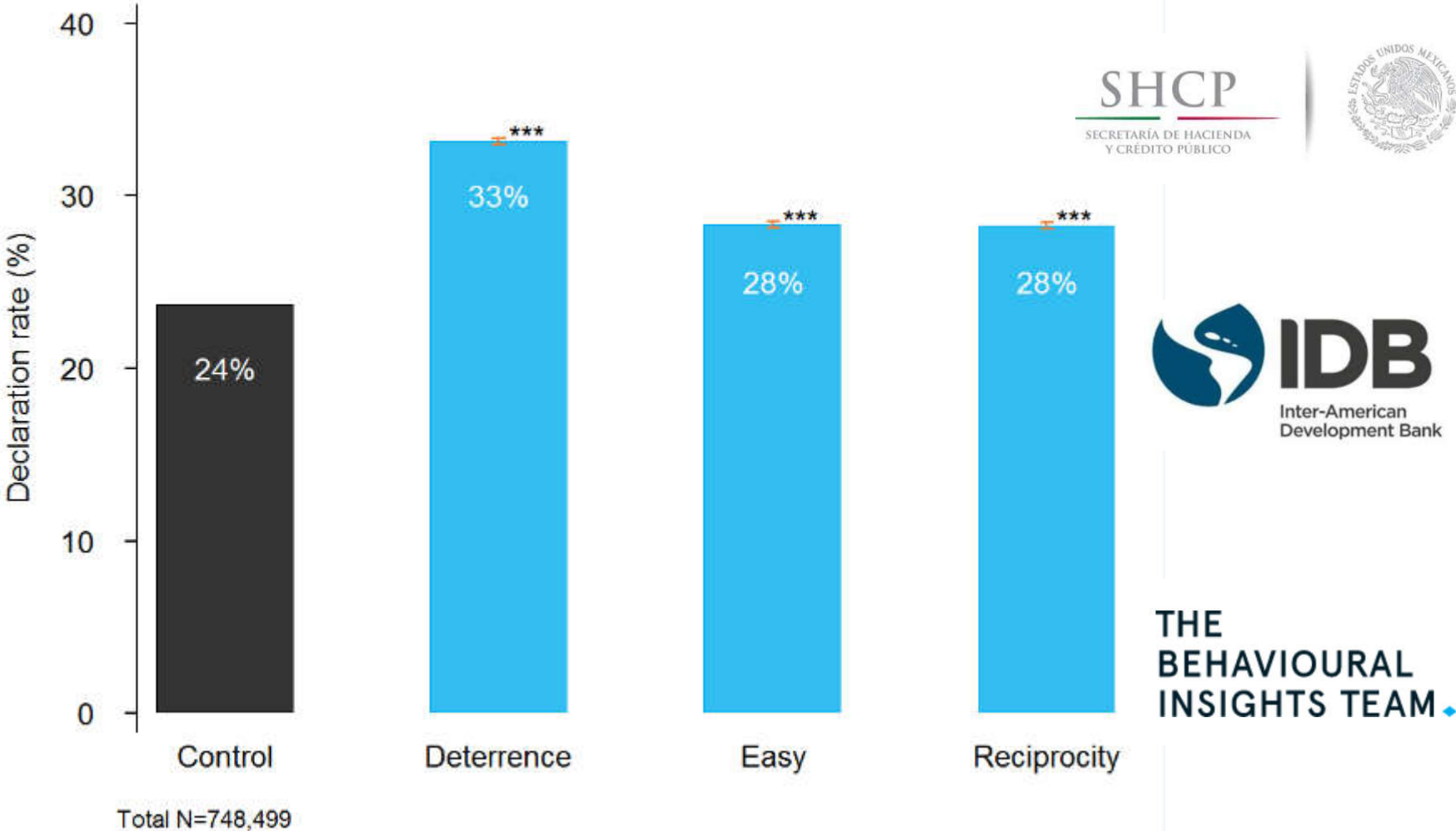
Make it Easy

[Guadalupe] Debes presentar tu declaracion RIF antes de fin de mes. Por favor declara ahora en www.sat.gob.mx o marca (55) 62722728 opc. 6. Gracias SAT

Reciprocity

[Guadalupe] Debes presentar tu declaracion RIF antes de fin de mes. Por favor declara ahora tienes reduccion del [90/100]% en tu impuesto a pagar. Gracias SAT

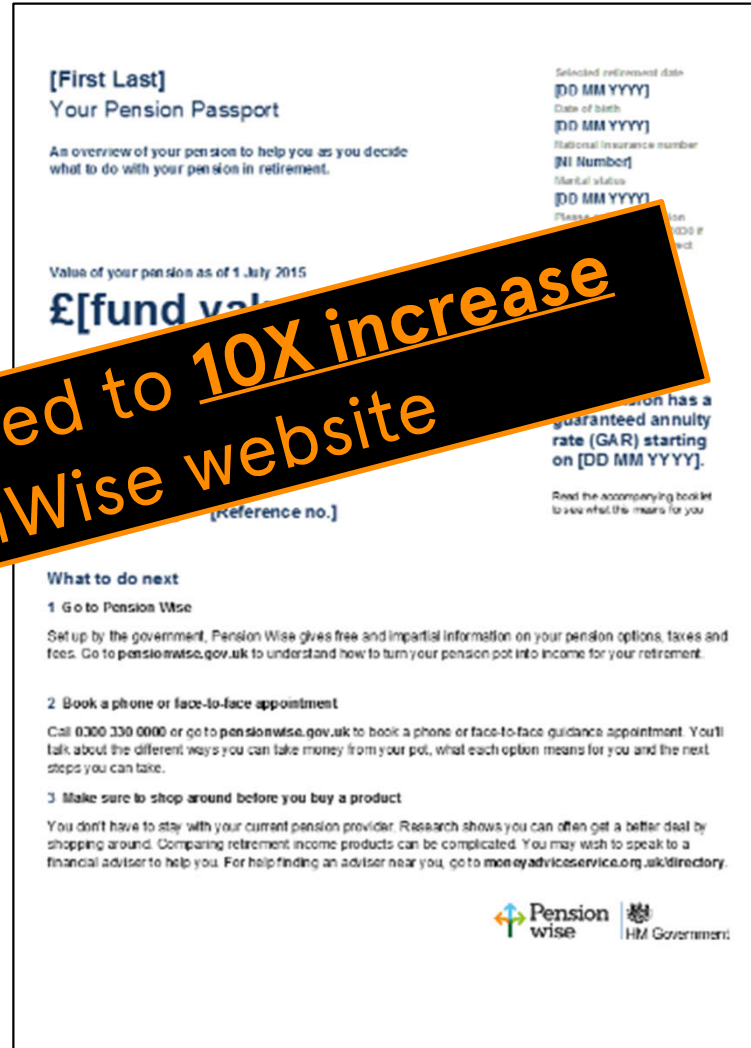

2. Behaviourally enhancing programmes



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We compressed the 50-100-page pack of pension advice into a single A4...



... this 'Pension Passport' led to 10X increase visits to the PensionWise website

[First Last]
Your Pension Passport

An overview of your pension to help you as you decide what to do with your pension in retirement.

Value of your pension as of 1 July 2015
£[fund value]

What to do next

- 1 Go to Pension Wise
- 2 Book a phone or face-to-face appointment
- 3 Make sure to shop around before you buy a product

Pension wise | HM Government

Summary

BIT combine two key elements – but both are about taking a more **human-centric** approach to policy

- 1. There has been a lot of research on how **people** behave...*
- 2. ...but **people** are unpredictable and the context matters so we need to test*

THE BEHAVIOURAL INSIGHTS TEAM.

www.bi.team

Thank you for listening!

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