TRANSCRIPT OF PROCEEDINGS
BEHAVIOURAL INSIGHTS: GLOBAL PERSPECTIVES

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David H:	Let me now move to introduce our keynote speaker. David Halpern is the chief executive of the U.K. Behavioural Insights team. I think I first heard David speak five or six years ago in Australia, and at the Department of Prime Minister and Cabinet, and really lit the flame here in Australia around that time I believe. To the extent that there are rock stars in public policy. I think David qualifies as a rock star.
	He's led the team since its inception in 2010. Prior to that, David was the founding director of the Institute for Government. And between 2001 and 2007 was the chief analyst in the prime minister's strategy unit. Before entering government, David held tenure at Cambridge, and posts at Oxford and Harvard. He's written several books and papers on areas relating to behavioural insights and wellbeing, including Social Capital, The Hidden Wealth of Nations, and co-author of The Mind Space Report.
	He's recently written a book about the team, titled Inside the Nudge Unit, How Small Changes Can Make a Big Difference. We're very fortunate to have David joining us today, and I'm looking very much forward to hearing what he has to say. David, can I welcome you to the stage? Thank you.
David Halpern:	So, it's going to be news to my kids that I've got rock star status. Okay, but I'm very pleased that, that might be the case, even a vague possibility. It's great to be here, Australia, New South Wales initially, and of course now Canberra. It's relatively early to join the community of governments using behavioural approaches, and it's been really fantastic to be here again, see what Beta's produced, particularly in the last little while. So congratulations, fantastic.
	I'm going to try and whisk through a couple of things. For those, there seems to be about a third of people in the room maybe less familiar with the approaches. I'm going to do a very, very brief introduction to what the basic idea is. I'm going to then show you some sort of, what might be called… something that's called First Generation Nudges, some very simple examples, although, can still be highly impactful. And then I'm going to spend the rest of the time talking about some more advanced policy issues which we wrestle with across the world.
	Okay, here we go. I thought maybe mix it up a little bit. Particularly in this artistic surrounding, to use a sort of non-cognitive illustration of the basic issue. If you look at this pretty variant on a Rubik's cube, and if you look at the square in the middle, can I just ask you, that one right at the top in the middle, what colour does it look to you? It shouldn't be a difficult.
Audience:	Brown.
David Halpern:	It's brown. Okay, brown. That's good. All right, super. But what about the one, maybe I should go and point, here.

Audience member:	Orange.

David Halpern: Orange, right. So it's orange, right? Super. So that's what it looks to you. Now, what happens if we fade out the background so you can see them just more directly? They're actually, in terms of their frequency, exactly the same. All right, go back. You don't believe me. There you go. It's a just very every day, you might call it an illusion. It's basically, your brain isn't interested in the truth in some sense. Your brain isn't interested in exactly the frequency of what that colour is.

What it's really interested in is what actually is it, if you see what I mean. If a tiger is coming running towards you, your primary concern isn't what shade of frequency is that yellow and black. What you really want to know is, is it a tiger or a something else? So your brain is interested in it. So it makes these corrections what's called Colour Constancy. Oops, I'll go back the other way. It's making a guess as to what that other colour is in there if it was in similar light, right.

So it's called a Colour Constancy Illusion. This is one of literally thousands of kind of corrections, if you like, your brain is using. Mental shortcuts. They're sometimes referred to biases in a way that we make mistakes. But actually, they're about trying to make sure we make the right judgement . But they can also trip us up in certain circumstances.

This is true for simple visual illusions, it is certainly true for more complex decisions we make in life. As to what pension to choose, or a whole variety. Lots of decisions we make in life we use mental shortcuts to try and get the right answer. And generally they're right, but sometimes they're actually not right, at least on some dimensions. So that's the background.

And the idea, essentially, is to introduce this more realistic model of how humans actually make judgments and decisions. And if we do that in policy, maybe we'll get some correct, we might get more effective policy. Why is it we all mean to be healthier than we often are, but we don't get around to exercising? We all literally think we're going to go and exercise tomorrow. It just never quite arises, right. Mental shortcuts at work.

Okay, in Britain, in 2010 the decision was taken to create, by the new government, the Behavioural Insights team. The Nudge Unit, as it widely became called. And the coalition agreement embodied the idea here, "The government will find intelligent ways to encourage, support, and enable people to make better choices for themselves."

That was the political narrative that sat behind it, but essentially was using more realistic models of human behaviour. And as you'll see, the other thing that it brought into government, which you see in Beta and elsewhere, is also a really literally experimental approach. Testing what is actually affective. We had a little help from our friends, Richards Thaler, who's been helpful with the team right from the very beginning. It's also of course helped he's now a newly minted Nobel Prize, and that adds a little extra respectability to our common endeavour, I think.

That doesn't mean to say we weren't subject to a few jokes along the way. We actually had quite a few cartoons done about the team, but maybe that's not a bad thing to actually have a team that people feel affectionate towards, if occasionally amused about. All right, we sometimes use a very simple framework, and I'll use it for this first section of the talk, which is to use some simple illustrations of how we use behavioural approaches, and I'm sure we'll hear more from the panel.

If you want to affect human behaviour, you might think about these simple four variables. Make it easy, attractive, social, and timely. I'm going to quickly just give you an example of an intervention using, essentially illustrating each of those key points without dwelling in great detail.

Easy. Well, the most famous example, for sure, across the world is changing defaults. So, 10 million. What's that 10 million? Since 2012, we started changing the defaults on how people save for pensions. The background to remember is that we use to ... In fact, we still do, use massive tax subsidies to encourage people to save more for later life. It's true in lots of countries, and the U.S. very much the same.

And what happens? Even though there's literally money on the table, if you put a little money from your pay packet, then the government tops it up, and your employer tops it up. So it's a bit of a no-brainer. In the U.S. in some ways even more so, and yet many people wouldn't take up the offer.

And the question is, was it with Anglo Saxons or we hate saving? Or actually, it's just that we can't be bothered to fill out a form? Turns out, it's primarily the latter. So when you change it so that it's a default, so you still have the choice, but you can opt-out, rather than opting in. So you have to fill a form to say, "I don't want to save," what happens? 91% of people stay with the default.

And by the way, the majority of the people who do opt-out still say, "Actually it was right to set it that way." That's why our current estimate is about 10 million extra people in the U.K. since 2012, and it's been a gradual phase in, are now saving for pensions in a way they didn't. And it's particularly younger savers, and actually those who had lower incomes who didn't get around to it.

So it's quite spectacular. And the other thing to bear in mind, was how affective is the tax subsidy? Well, our best estimate from Raj Chetty from Harvard, is that for every extra dollar of tax subsidy, you get one cent of extra saving from a tax subsidy. So, we are spending literally ... In fact, in the U.K. nearly 30 billion a year on tax subsidies, which don't do very much. As opposed to changing to default, does almost all the heavy lifting. It's a question why we still spend it on the tax subsidy, but that's a whole other question.

So make it easy. Another idea is just making it attractive, and there's lots of examples of this. But that's not just financially, so I'll just throw you one example, which globalisation is partly the theme here today. This has also been used across the world, just as defaults has been done on both sides of the Atlantic. And this is an example from speeding, so speeding fines.

If you get caught speeding in the U.K. the police send you a letter, and lots of bold that's on it. Basically tells you about ... Basically it's asking you, "Were you the driver of this car? Please confirm it, in which case we're going to send you the fine." And it's all written in bold, and underlined, and very angry.

And we thought, one thing it doesn't do, is it doesn't tell you why speeding is important. It doesn't tell you why it might be consequential. So we ran a trial to add in a simple flyer, which had a ... It looked a bit like this. I don't know if you can read that. Probably not. I'll just ... It's got a picture of one of those photographs, very common, certainly in Britain and many countries. Flowers by the side of the road after there's been an accident, right. A kid killed or whatever.

And it says, "No driver means to kill. They were just going too fast," and then explains how speeding limits are set, and how many kids died on the roads, or injured in this region in a period. So the question is, would it make a difference adding in this extra flyer when you get this letter? Yes, it does. It makes people significantly ... They pay the fine much, much more rapidly. It also nearly halves the number of people who we have to prosecute because they haven't responded.

The other question is, would it actually change their subsequent behaviour re speeding? And the answer is, yes it does. This is six months on, how many of the same drivers were caught speeding. And you can see about 20/25% reduction in the number caught speeding. If you like, it's an interesting question, when your kids try and stick their fingers in an electrical socket, you don't just say, "No." You also normally explain why.

And yet in government we don't do that. And you can see, it makes it of course much more attractive and affective in lot of ways to explain why we're doing something, rather than just say, "You must do it." This, by the way, is now being replicated in at least six police forces across the U.K. and other countries now.

Here's another one, social. The standard example is we're incredibly influenced by what other people are doing. Quite a famous example now in the BI world is getting people to pay their taxes. You say, "Most other people have already their taxes, you're one of the few yet to do so," increases tax payment. In fact, we've shown that's true in many countries across the world, because we tend to systematically, by the way, overestimate how bad our fellow citizens are. We overestimate bad behaviour it turns out.

Here's a slightly more positive variation, which is around education, which is something we've been doing work on, which is, could we mobilise social networks around a young person in education to help them achieve? So in Britain now, if you fail your Maths and English at age 16, we make you retake the test. So our colleges are now literally full of hundreds of thousands of kids who are having to do Maths and English. And you know what, they didn't enjoy it much the first time, and we sent them back again. It's quite hard to pass a law in your parliament, or anyone else, to say, "Hey, can you please work harder next time around?" Right? And even financial incentives don't work very well.

So the idea of this was to change it in relation to mobilising efforts. So to get into the mindset of this, for those of you who've got teenage kids ... Can I just ask you, who's got a teenage kid in the room? Surely lots of you. David, perfect. When you say to your kids ... How old's your kids?

David H: 16.

David Halpern: 16? Perfect. So you say, "How was your day at school today?" What's the answer you would normally get?

David H: No response.

David Halpern: No response, very good. Okay, anybody else want to have a go on that one? What would you normally get? No response, or what?

Audience member: A grunt.

David Halpern: A grunt, that's right. Or if you have a very articulate young person in your household they'll say, "Fine." So it's quite hard to engage in a conversation. So the idea is ... What we do is we ask young people is, "Would you like to nominate two people, who we in the college will then send information about what we're doing in class this week and next week, right. So you might get a text ..." In fact, I think I've got one here saying ... There we go, "Hi, Alice, please check in with James, and ask him if he's already started reading The Hunger Games," because we're reading it in class.

                          Now, David, you can have a different conversation now. Say, "I see you're reading The Hunger Games, how is that going?" Right? Here's the interesting, they might just say, "Yes, you're right, I should start on that, shouldn't I?" But that would still be progress. So the question is, would it make a difference? Well, we found that, yes, it increases attendance. But also, let me just show you what it does for the pass rate.

                          Now, by the way, what we do is ... So kids can say, "No," to this, so we then randomise amongst the ones who say, "Yes," and see, does it make a difference? The ones who didn't opt-in, that's their pass rate. And it's not very high, they're retaking. The ones who did opt-in, but whether we didn't send them the messages, 22%. The ones who we do send the messages to the two people they nominate, 28%. So six percentage point increase to about 25/30% increase. And some of our later work now we're getting even higher rates, up to 50% increase in the pass rate. This is a really elegant result to mobilise around the social network.

                          Okay, the last one I'll just mention on timely. People are influenced in certain moments, right. When we pass a law, we assume that applies all the time. But for most of us, we're influenced in certain moments when our life is disrupted, etc. A famous recent example in London is we had a two-day strike on the underground, one in 20 people afterwards never went back to taking the underground. They changed their route. Commuters who've been going for

years, and years, and years. They changed their route only when they're given a disruption, all right.

Here's another variation. This is to do with, we really want our public servants to be diverse, and represent the population they look like, and especially in the police. So in the U.K. because of it ... And we had these quite big differences in success rate, but we actually created an online test as a key part of recruitment to the police, right, so they wouldn't be judged by humans, it would reduce bias. But this is the pass rate for ... On here, this is the White applicants, and this is the pass rate on their situational judgement test of the minority applicants. You can see about 40%, versus roughly 60.

So, there are lots of theories about this, and maybe it was mastery of English, etc. but we thought actually there's something else going on, and a timely prompt would make a difference. So, what we do is just when you get this email that says its time to do test, we say, "Just take a few moments before you do this test to think about why was it important to you and your community to join the police." That's the only difference, right. The question is, what does it do to the performance? Well, let's have a look.

You can see for the White applicants, now blue, it makes absolutely no difference at all. But look what it does for the pass rate of the minority applicants. Essentially eliminates the difference by just giving this particular prompt. Essentially because we think people are out thinking themselves, and they feel more confident in themselves before they do the test, the minority groups. They perform better, and so they do.

These are what we sometimes call First Generation Nudges. They can be quite small tweaks, but they can be incredibly consequential, as you see. Right, now I'm going to move on to the second half. Yes, some eyebrows up. This more complicated issues which we all wrestle with. This is actually a famous diagram produced originally in the U.K., but often widely reproduced, of the forces that drive obesity, eating behaviour. And it turns out it's really complicated. That's all you need to know, right? So called wicked problem. So everybody looks at us and saying, "Oh my god, there's nothing we can do about it. Well, there's no point in us making this change, because it won't make any difference."

Well, of course, a lot of eating behaviour is also rooted in essentially human behaviour. And the question is, does it give some new angles on it? And the answer is, I think, yes. I'll just show you a couple of examples. Sometimes even the simple Nudges can, if you do them to scale, make a difference. I know you guys were thinking about super, and all the rest. This is in the U.K. We found that people, when their pension matured, and we changed the rules so that they could have a choice about where they take their annuity, etc. except most people stick with their existing provider. And then rules are produced that where the provider has to send you a lot of information about your pack and alternate.

You get this pension pack, it's 50 pages thick. Not many people switch. In fact, particularly I suggest you should go and get some advice, and click, and look at some options. We make some changes, basically. We put a one-side, we test

adding a one-side, simplified bit of document, which just shows how much is your fund value, you might want to do next, etc. It's very, very simple. And the question is, does it make a difference?

Well, that's how many people who received the standard pack actually go out and search. They go and visit the website, which give them other options, etc. Giving them the simplified, one page summary on the front, we can get a tenfold increase. Now that's still, you might say, "Well, that's only 11%." But it's enough to change the market dynamic. Because if you are now a provider you think, "There's a realistic chance that my customers might move," then you have to start thinking about, are you going to make a better option?

So even simple nudges can start changing the system. But what about other ones. Obesity, where actually that map started. We've done lots of work including here in the U.S. We did a lot of work in Melbourne with VIC Health, and in the Alfred Hospital to look at different effects. A lot of micro nudges about what will make a difference. But one of the key issues about our eating behaviour, is essentially, we're inattentive to what we eat. We just literally don't know.

And in fact, a lot of official stats, it's probably true for yours, are way out in terms of calorie numbers. Ours were out by certainly a third, by our official statistics, and have been for years. If they were true, our main problem would be our hospitals were full of people walking in, emaciated, needing calories. Sadly, that doesn't seem to be the problem.

Still, this is a quick split on the sugar levels in various drinks in around 2015/'16. And you can see there are big differences. In fact, I can't really wonder very easily, but if you look at some of the lemonades, there's 7 Up, third down, got absolutely loads of sugar. Whereas you scan down, actually, Sprite, quite a lot less, and Tesco Lemonade.

So quite big differences that people aren't aware of, don't read many labels. So we've made a number of changes, but including the use of a two-level tax instrument, this is basically based, even as an incentive, on not primarily changing consumers' behaviour, it's what we call a Double Nudge, but changing formulation.

We just need to move enough consumers to drive the manufacturers to reformulate. So this sugar tax is two levels. You can see the two lines come in, we do it deliberately to try and maximise its effect. And what's happened, even before, just before the tax comes in, this is what sugar levels then look like, the same products.

So we have 11% reduction in sugar levels in carbonated drinks in Britain from just saying we're going to introduce the tax. Of course, it's now coming in. So, it is definitely possible to have quite big impacts on this issue. It's not true there's nothing we can do. Of course, the beautiful thing about it, David, you get revenue from it too.

Anyway, okay. New challenges too. I'm aware of the time. We've got lots of policy areas, we use it. But one that we're thinking about is the so called, "Smobiez." Do you use that phrase? The Germans coined it first of all, a world full of ... A new issue with traffic accidents, because people are looking in their phones. So attentional capture. A lot of what's happening is markets are evolving and changing.

It's really quite an interesting effect. By the way, even the simple presence of a smart phone on a desk reduces your productivity at work. If you put your phone in the next room, you increase your productivity, or changes conversational character. So two strangers asked to have a conversation. In the condition the smart phone is on the table, they rate the other person significantly less friendly or interested, and the conversation is significantly less meaningful. So it does change the world in various, interesting ways.

One simple issue we already hear, of course, is terms and conditions. These are the terms and conditions printed out for the major social media networks. We did an estimate, actually. If you do read them, just these, for terms and conditions, and you've just read them, didn't do anything about them, not that you've got many choices. We think the average consumer would spend seven weeks full-time a year reading the terms and conditions. So most of them aren't doing that.

Other kind of issues as well. This is a piece of work looking at one and a half thousand young people for various networks, and this is just one of them, looking at how does it affect them. And so, you can see there are some good things. Increase in self-expression after spending a couple of hours on the platform, mostly routinely. Self-identity, etc. community building.

But also lots of bad things. Increase in anxiety, depression, loneliness. Big dip on sleep, what a surprise. Body image, down, bullying, and also FMO. For those who don't know, fear of missing out. A new phenomenon, interesting. So quite negative effects. But is that a big deal? Should we worry about it? Well, let's have look.

This is self-harm rates for young people. This is U.S. data. As you can see, boys haven't really moved very much for long periods of time. But you look at girls, we see these marked increase in self-harm, which is a wonder. Here, particularly starting at about 2009, mysteriously, and particularly in certain age groups. You can see the blue line, that's 10 to 14-year-olds. It's roughly a threefold increase, actually, in self-harm you see in those.

U.K., let's have a look. Well, similar lines, pretty flat for boys. Look what's happened with girls. See the dotted line there? 13 to 16-year-olds. In our case, from 2011. Guess what happened in 2011? Social media arrived in Britain. Is there anything we can do about it? And there's a doubling, basically. Well, a good thing to do, I think, is just to start by asking young people. So one thing we've done with Fairfax Foundation, actually in New South Wales, is we got a load of young people, and we just asked them about their experiences, and how do they find social media, and how would they like it to be different.

Of course, what's happening is sales are very, very adaptable and changeable. Learned a whole new lexicon of interesting phenomena. I don't know if you've heard about SnapChat streaks, of course. Young people getting up and spending the first hour or two of the day doing the streaks backwards and forwards with their friends, but don't feel good about it. Or Floppy-swappies, another phenomenon.

If you don't know what it is, don't look it up at work. But the interesting question ... Of course, the young people got lots of ideas about how they would like to take back control, and have influence over shaping the environment, and it is possible. The new Apple phone has lots of setting on it to show you how much time you're spending on different settings, and you can click it easily to make sure you're not disturbed at night, right.

So it's possible to do that, in a way, but it's probably not enough. One simple thing, for example, governments can do, and this is an example from Royal Society of Public Health, is from that same bit of work I showed you earlier. Oops, gone the wrong way, sorry. Is we're wanting just to reveal this shroud, we would call it in the economics lexicon, different platforms, and show what's the net positive or negative impact.

The one I showed you before, by the way, is the one at fifth, which is Instagram. So, Instagram seems to have a particularly corrosive effect on particularly young girls in terms of social comparison, etc. If you have a 12 or 13-year-old girl, you probably don't really want them using Instagram. Whereas though, YouTube, actually, YouTube does affect your sleep. You might be there clicking away on videos, "Did I really watch that many cat videos?"

But it doesn't seem to affect mood in a negative way and so on. One thing to think about with the giants, of course, we're all terrified because they're so enormous, we can't do anything about it. But their size is also a particular weakness in relation to their brand. If it becomes clear, and you start publishing this on a regular basis, that Instagram is associated with lots of problems, that is actually enough to start moving the market.

I won't dwell on it, but we think there are, in fact, lots of ways by understanding how changing behaviour also gives you new kinds of levers that we can use as policy makers. Just one last thing I thought I'd mention. Martin in his remarks, and also just seeing him outside, Martin Parkinson, was talking quite a lot about social trust, or trust in different ways.

And that's one of the variables I've always thought incredibly interesting and one thing to think about. There are variables behavioural science can take you to, that which maybe get neglected. So social trust, just to wake you up for a minute. I'll ask the question in the room. This is the question. Generally speaking, do you think other people can be trusted? Right? And the answer is, either ... How many would say, "Yes," to that? The answer can be either, "Yes," or, "No, can't be too careful."

So I'll repeat it again. Generally speaking, do you think other people can be trusted? Who would say, "Yes"? And who would say, "No, can't be too careful"? Okay, you are a weird group, but in a good way. I'd say maybe 10% of you put your hands up to say, "No." In Australia in general ... Actually, I can just show you, I think, where we're at.

This graph shows you levels of social trust for different countries in the eighties, and then in more recent data, not that recent, actually in 2000s and so on. There's the most of the Anglo Saxons. In fact, you can see the U.K., Great Britain, drifting towards significantly levels of social trust. Good for you, actually.

Australia actually has higher levels of social trust, and generally been rising. Now why is that incredibly valuable? By the way, you notice Brazil, Sub 10%, but also at the top, by the way, before you get too smug. Countries like Norway and Netherlands achieved 60/70% of people saying most people can be trusted.

It is phenomenally consequential. This single variable is a better predictor of national growth rates than levels of human capital. You have whole departments, right, to worry about education and human capital. Where is your social capital department? You should have one. We should have one. We should think about them. It is incredibly consequential. You guys all put your hands up because your life experience says most other people can be trusted.

You can walk into meetings, and have transactions, right, and you don't need a lawyer every time, I think. And if you're trying to get the best person for the job, in PMC or wherever, you don't use your cousin because you can trust them, you can have process. Now, that may be funny, but it's incredibly consequential, right. So what are we doing about variables like this?

Okay. In conclusion, let me just draw it. If you haven't got it already, most policy concerns human behaviour. Be it you want people to recycle more, or think about their commute, or spread their commute times, or whatever it would be. Save more, eat more healthily, etc. And the odd thing is that our policy has historically had some pretty strange models of human behaviour at its heart.

And this has spread, certainly from the U.K. and the U.S. from 2009/'10 into ... Because many other countries across the world, as I said, Australia was particularly early in picking up this new work, as were Singapore and elsewhere. And it's great to see France and others now joining the party. And one thing we've seen, by the way, as we ourselves have worked in many countries and places, is surprisingly, maybe not surprisingly, a lot of the same effects seems to work across the world.

For example, telling people that most other people pay their taxes is pretty effective in almost every country, even in Guatemala, with unusually low tax morale, it is still true to say, "61% of people do eventually pay some of this tax," still increases tax rate. It's like, "Oh my god, 61%?"

Another things that's brought to the heart of government is, I think in some ways at least as important, and you see it personified in Beta, which is much

more empirical work, just testing, at its heart, humility. Here's an example, actually from the U.K., a story when I was writing, Inside the Nudge Unit. "Schoolchildren in north London taught lessons on life behind bars. Children put in handcuffs and prison van in anti-gang drives."

You can see it's a great idea. You get this kid, they're going to get into trouble, you sent him along. Police officer or whatever, actually Serco in this case, sticks him in some handcuffs, take him down to a prison cell. "You can see, this is where you're heading, kid, if you don't get your shit together."

It's a great idea. It just turns out to be completely ineffective. In fact, it's worse than that. We have two systematic reviews which show that it increases the likelihood that kid will go on to a life in crime. Our best estimate is it increases the probability of them going into crime by 60%.

The point about this, is the world of known in the U.S, of course, as scared straight. There are fantastic policy ideas, and many of our ministers have them all the time. And great, that's superb, but it turns out a lot of them don't work. And the really scary thing is we just don't know which ones don't work. So what Beta, of course, is personifying, and BIT, and other units, is that really important details, "Well, why don't we test it?"

And by the way, it doesn't have to mean, "We'll test it and we'll come back to it in five years." It's like, "Minister, that's such a great idea. Of course, it's such a good idea, we'll do five different versions of it, and see which of your brilliant ideas is the best of all." Right? We can find that out. So empirical government.

I just mentioned, it's also bringing in new techniques that we're now using increasingly machine learning for example. Michael Sanders here also speaking today. This is a bit of a nasty one. I want to try and explain it in detail, but trying to predict which doctor you shouldn't go to.

This is using data from our regulator. Our regulators took three years, did a very thorough job to figure out which doctors, which GPs are good, and which are not. And they did, not a bad job. And so, we used that data to say, "Well, could we have predicted it before?" The dotted line is the random, if you send your inspectors by chance. The black line is our best estimate of the CQC, the regulators sort of skewing. They do send their inspectors to doctors they're more worried about.

The blue line is the machine learning prediction. So if we take a 20% cut using the machine learning model, we can get 95% of the doctors who are the inadequates. So you can do lots with that. You can decide, "Well, we don't need so many inspectors anymore." Or we can say, "Actually, you know what? We can get to those doctors and suggest, 'Here, maybe you want to change your practise in some way.'"

My final point really, I think when we look back, and I genuinely think how kids, including your 16-year-old, David, will think, "What the hell were you guys doing? What was that weird theory of human behaviour you used to use?"

They're going to think, "Of course you should have a more realistic model of human behaviour." And the other thing, "Of course you should be testing and experimenting, and finding out what works." I honestly think and hope they'll think of it.

This obviously is a model of a middle ... In the middle ages how we thought about humans, and what drove their behaviour. In some ways we still have a mediaeval model built in the heart of our policy. And behavioural science, and innovation units are linked to it. I sense you're trying to do something about that. Oops, I keep going the wrong way. There we go. There you go. We publish our stuff. I know Beta's doing the same, and it's fantastic. I'm looking forward to the rest of the discussion. Thank you all.

David H: That's what happens when you have a rock star in our midst. Fantastic overview, David. I really liked particularly reminding us of the framework around ... I did notice it, if you use the acronym, it's EAST, but I don't know whether that's intentional or not. But easy, attractive, social, and timely, and really helpful to understand too, moving from the ... I think you described them as first generation approaches to Behavioural Insights, to second and beyond, it seems to me.

A fabulous warmup now for our panel discussion, and I'd like to invite our three panellists to join us on the stage. Mariam Chammat, executive advisor from the French Behavioural Insights team. Elizabeth Hardy, senior lead in the government of Canada's Behavioural Insights, Impact and Innovation Unit. Filippo Cavassini, economic advisor in the Public Governance Directorate of the OECD. Welcome to you all, and thanks for joining us after your time in Sydney at the BX conference.

I'd like to invite each of you to provide just a three minute initial set of remarks, and then we'll get into the panel discussion. So if first I could invite you, Filippo to provide your remarks. Thank you.

Filippo C: Well, thank you so much, David. Much talking about superstars, or stars. Well, one of the risk of stars, and I'm not saying that, that is a risk David is running, is being fad-ish, right? Not being fashionable anymore. Well, again, not the case for David. But also, I would say not the case for Behavioural Insights. In 2017, we ran a sort of mapping of applications of Behavioural insights around the world, and we collected over 100 applications, literally from all countries around the world.

OECD member countries, non-OECD member countries. These were coming from roughly 60 public bodies, again, around the world. We have been putting together a sort of map of institutions applying Behavioural Insights around the world. Well, in 2017, we had 60. We have now mapped 203 institutions applying Behavioural Insights around the world. I think this is a good evidence of the fact that this is clearly not a fad, it's taking root. It's taking root in many, many different countries around the world.

I would say that was almost the heroic phase of Behavioural Insights. What is next as Behavioural Insights become and more used across governments? Maybe three areas, or three ideas. And starting with a question, how many letters can we tweak? How many nudges can we give? Probably quite a few, but is there more which can be done using Behavioural Insights? Maybe, yes.

We have been nudging individuals, but can we nudge organisations? Actually, organisations, like individuals, are everywhere. And there the payoffs could be huge. Thinking about private organisation, regulated entities, but also public organisations. Regulated entities, thinking about compliance. We all know we cannot put an inspector, or a policeman at every corner. Complying with rules is extremely important for the effectiveness of implementation of public policies.

How can we achieve it? Well, there are probably opportunities there to think about organisations, not only as group of individuals. You can nudge the individuals within the organisation, but also decision making processes. And there are probably opportunities there to also change the behaviour of organisations by changing the behaviour of individuals are key decision points in the decision making process of organisation, public and private.

And we are doing work in terms of, for example, creating a safety culture in hydrocarbon sector, so that you avoid the risk of the next Deep Water Horizon oil spill in the gulf of Mexico. And this can be extremely important, can bring about real change, real impact. But I would also say, think about using Behavioural Insights in the early phases of the design of policies.

So far a lot of these nudges have been used, if you like, to fix policies which had been designed with little knowledge of the actual behaviour of individuals. Can you actually use Behavioural Insights from the very beginning in decision making process? Probably you can. Just give you an example, optimism bias. People tend to actually have very rosy views on the future, and you see it in the business of government. Virtually all major infrastructure projects are under-budgeted.

We underestimate the cost of infrastructure. Optimism bias. Can you avoid that? Probably, yes, by thinking early about that bias, and avoid it. You can have systematically reference cases whenever you submit a budget proposal. So thinking about these behavioural bias from the very beginning, can be an extremely powerful tool.

Third, I think, and last point in thinking on the growing up of the Behavioural Insights, is really thinking about you, all of you. I guess, probably most of you are not Behavioural Insight experts. I'm not a Behavioural Insight expert myself. I come from public policy. I used to work in parliament, so I'm one of you, actually. But this is, I think, the challenge, making Behavioural Insights almost the mainstream, so that the average, and I put myself in the average civil servant, can really use it, and think about that in the everyday business of government.

And this is probably what can bring to Behavioural Insights ... Can scale up Behavioural Insights. What is the payoff? I think the payoff is to avoid regulating

policy making in the dark. And probably you don't want to be in the dark, unless you are asleep. But you don't want to be asleep while you are running a country. Thank you.

David H: Thank you, Filippo. Mariam, please.

Mariam Chammat: Thank you very much. I'm very happy to be here. I represent the French Behavioural Insights Unit, which is a very small, but growing team of three people, within an inter-ministerial structure in France. So basically we collaborate with ministries and central national operators.

And we sit within an innovation team, along with other colleagues who work more on design or citizen participation, and other innovation tools, which is both a blessing and a curse. It's a blessing in the fact that innovation is attractive, and that people want to go towards innovation. But it can sometimes be a curse, because Behavioural Insights will then be seen as one tool among others, like we can pull out design, Behavioural Insights, while the message that we're trying to get across is more, trying to use Behavioural Insights as a framework to do policy in general, and not just ...

Even though it's an additional lever which we can use along with other tools, such as regulation, or taxation, but we also want it to be a bigger body of evidence based policy making, which is the challenge we're taking right now. The team was setup in 2016 in a complex environment, because there was elections in France at that time. So it created a period of uncertainty, which was quite long, which also gave us a lot of freedom to experiment.

So we did experimentations with different ministries on topics such as environment, gender equality, consumer protection, and also physical activity. And because of the lack of resources back then, because we're three now, but we were almost one back then. Because of the lack of resources, and not too many people in the team, one thing which we did was embarking public servants or agents on training action programmes. So, this was very interesting, because basically different administrations came with us on the projects for around six to eight months, and we introduced BIs into their practise.

They were with that, on the field, doing work with us. So this was very interesting because we weren't seen as a service delivery team, but rather really trying to embed this vision inside their practise. Another thing which we did at the time was contribute to programmes in public administration schools, and also cognitive science schools where we taught ... We launched two programmes of Behavioural Insights, trying to infuse these notions in education.

Which is something, which I feel is a bit different from other countries. There's a big focus on education of BIs in France. This is in general just to give you context of the way it's been going in France. Right now we have, with the new government very good sponsorship, and support, and resources. So we finally have actual money to do projects, and a bigger team, so five in September, hopefully.

And just to end on maybe something more general, not specific to France, BI challenge in my opinion for the BI community in general, is that now that we've built ... There's buy-in on the method, and it's pretty well accepted, I think we should focus a lot more on the link with researchers. So, how do you create a body of applied research that is much more solid, because a lot of the BI concepts that we're using, they're interesting, but some of them are going through replication crisis.

For example, just to take examples of loss aversion, or optimism bias, which are two biases which we use a lot in our projects, which are being sometimes not replicated, or being shown to be very specific, depending on the environment that they're used in. So I think the challenge right now is to build a much stronger applied research community. A lot more back and forth experiments between the fields to feed then back to researchers, and to make this body of knowledge stronger.

And I'm going to end on a quote from Nietzsche that I really like, which is that, "The most perfidious way of harming a cause is defending it with faulty arguments," which is why I think that we should right now focus on building the really strong arguments for why Behavioural Insights are really effective, and build as many strong and new solid BIs, so that we can continue improving this field. Thank you.

David H:	Thank you, Mariam. Elizabeth.

Elizabeth Hardy:	Hi, good morning everyone, pleased to be here. In Canada, I'll just give you a bit of context about Behavioural Insights in Canada. There are two provincial teams. There are two teams operating at the provincial or state level. In the Ontario government, and also most recently in the government of British Columbia.

I work at the federal level, in what's called the Impact and Innovation Unit. And similar to Mariam we are a group of individuals that are focused on a number of innovative approaches that include Behavioural Insights. We also look at innovative finance approaches, impact measurement, and partnership opportunities.

Over the past few days, I have had the pleasure of being in Australia for the first time, I love it, it's awesome. But also I'm astounded at how much work is going on in Australia. It's just absolutely amazing how much interest there is in Behavioural Insights, the number of individuals working in this space. I'm actually a little bit jealous about that.

We have a very small team in Canada, but I do see the opportunity growing in that space, which is great. But I'm inspired by the work, and excited to learn from all of you. And in Canada at the federal level we're focused, I'd say, right now on three main areas in the application of Behavioural Insights. One is diversity and inclusion.

So gender parody issues across the country. That includes employment opportunities within the government of Canada. So ensuring that there's some

gender balance in some of our more male dominated occupations and areas, but also how we look at gender in general in our public policies across the country. Financial literacy and inclusion, supporting the middle-class, supporting low-income families, ensuring that they get the services that they need.

I often say that I think in government we do a really good job of making it difficult for people to do things, and I think Behavioural Insights can really help in supporting that, for sure. And then the third area, which is new for us, is environment and climate change. It probably shouldn't be new, there's a lot of research in Behavioural Insights that supports the use of these approaches to help support climate change. But for us in Canada it's going to be a new area that we're excited to explore.

From a team perspective, we are small, my entire team is here, and he's sitting over there. But I'm pleased to say we've launched a fellowship programme. Just last week I had three behavioural scientists start. I have another three to four starting in the next year. And the idea of the fellowship programme is to embed scientists into various departments.

One of the things we've been finding with the central model, is that we would partner with a department, we would do a project, run a project, design the experiment, and then give them the results with the recommendations. But the department wouldn't really learn anything. They wouldn't be any more prepared to run an experiment themselves.

So with this new model, our scientists will be embedded with the programme area in an effort to help build that capacity, so that at some point, maybe they don't need that scientist anymore. Maybe they can design the experiments themselves, partnering with the academic community like our friends at BARE UFT, Dilip Soman here in the front row, so that's where we're moving. I was only supposed to talk for three minutes, so I'll end it there. Thanks so much.

David H: Thanks so much, Elizabeth. Now we get to the more interactive part of this morning's proceedings. And I'll invite you to once again extract your device from your pocket, and we'd like some guidance from you all on the things you would most like the panel to engage with in the further discussion. Once again, go to the website, and there are ... There's a further poll.

Choose one of the following, would you like to hear more about the practical challenges of applying BI in public policy? Or B, the ethics of BI? Or C, how BI fits with other innovations, such as design thinking, big data, and machine learning? Or D, lessons from BI successes and failures. Or E, what BI policies might look like in 2030? I think we have a reasonably clear winner there, which we might start with, and I might invite members of the panel, beginning with David, to talk about an example of something that went pear-shaped, and what was learned from that experience.

David Halpern: Thanks for that. No, actually, I think it's really important that we do, and publish things that don't work as well, and show a bit of bravery. Again, Beta has also modelled that pretty well, I think. Again, Beta has also modelled that pretty well,

I think. And that's to say the publication of making things not go well. We've all had examples, I think. That's the game. That's the whole point. If you're going to do something empirically, and you're going to test it, you're going to find some things that don't work.

There's a particular class of things which we found often, certainly, unreliable is the use of visual images. Some may know who've been following our work for a while. We did an intervention, a large scale intervention with a sum of ... Actually a million people did it. With different keys. When you're getting your tax renewed for your car, and it would prompt you at the end, "Would you like to join the organ donor register?"

We did look at lots of other channels. Of course, a popular one is, "when you go and ask ... Go to your doctor?". We were worried about that, about, "I just thought I had a cold, and you're asking for my kidneys" So we decided not to do that. So we did it on car tax. Anyway, one of the eight arms actually backfired and did worse in the control, and it was the one that had a picture on it.

And it was a picture of happy, smiling, healthy people. Now, for various reasons that might be ... If we had a picture of one sick kid, my guess is it would have been pretty effective. Whereas in this case, it didn't work. It may well be one thing that we find images distracts you. Another example using images, is there's some nice work done by, actually a university, University of Portsmouth with lab work.

We do quite a lot of lab work ourselves now to test things too. And it suggested that people will be more likely to take up home insulation, and there's a discussion on environment later, if you showed them a picture of a house like their own in infrared so you could see the energy leaking out of it. And they'll be more likely to, "Oh my god, I've got a problem."

So on that base we ran a trial, a number of arms again. And one of them was ... It wasn't literally your house. It would be a very similar house to your own. It was matched. And you would see two pictures, one of with them, and one in infrared. Anyway, it made people a lot less likely to take up the insulation.

Again, RCTs don't by themselves tell you why it happens, but you can normally think about it afterwards. So as you're seeing a nice, glowing, yellow house, it actually looks warm and cosy, right? So it might be people think, "That's fab, of course I want that." Or it might be, again, that quite often ... Images are very powerful, and they pull your attention, and they may be just pulling your attention from the primary thing, which is actually, "Do you want this extra insulation?"

So, yes, we've definitely had a few examples, I think, that didn't work. Maybe at least one in 10 I would probably guess. But actually, if we weren't getting those, then frankly we're not trying hard enough. Or frankly, we're lying, right?

David H: So perhaps working back this way. Elizabeth, have you got any examples of things that didn't work, and what you learned from those?

Elizabeth Hardy:	Yes. Sure, definitely. As David said, sometimes things don't work. I'll say a few things about that though. One, something I find true in most projects, is that the programme area feels that more information will be helpful. If we tell everybody everything then they're more likely to do something, so we often test that. We test to see if we give them all the information in the world, are they more likely to carry through? And it seems consistently that, that is in fact not the case. That if you give them a whole boatload of information, it tends they either do nothing, or they're actually less likely to follow through with an action.
	But in one particular trial we ran on survey responses, we wanted to encourage individuals in Canada to complete surveys. It's a problem in Canada in that people are ... Citizens are becoming less likely to fill out our national surveys, so we ran a randomised control trial where one of the interventions was that we encourage people that they could proactively call in to take the survey at a time that was convenient for them.
	And what was interesting about the results, they were successful, but in one of our provinces in Quebec, it actually did worse. It dropped below control, so they were less likely to follow through if we asked them to proactively call, and we don't really know why that is, but it was an interesting finding. And we're often asked, "So why in Quebec? Why are they most ..." They don't like to be told what to do, we're not sure.
	So now we're running more trials to unpack that kind of insight, which I think is interesting. The final thing I'll say on this point is, is ceiling effect. So, one of the trials we're working on is to help encourage individuals to save for post-secondary education, particularly low-income families.
	And the really exciting thing about this trial is that we know who they are. In some cases we don't have the data, we don't know who they are, but in this case we know, "Liz Hardy, her child Owen is eligible for this," and we have your address, and we can contact you, and tell you that you're eligible.
	So we've been playing around with this correspondence programme, and trying to improve it, and maximise the impact. And we do feel that we have hit a ceiling point with this correspondence. There's going to be only so many people that we are going to be able to nudge, if I can use that word, into that programme.
	So now we're moving to policy change, and this is getting into more greater impact. So I think if we really want to move the needle, then we need to back up and say, "Okay, how is this benefit structured, and what are the real issues?" I think at a certain point you shouldn't be afraid to say, "Okay, we've maximised this, another letter trial with eight interventions, using different imagery, or whatever it is, is really not going to really get to the impact that we're looking for."
David H:	Mariam?
Mariam Chammat:	Yes. I'm not going to talk about a trial that didn't work out, simply because we don't have that many trials, but I'm going to talk about a project that went off

track, and I guess the lessons learned are important from this, and may be beneficial to everyone here. It was a project of a cross-country comparison of what works in different countries in terms of when you're sending reminder letters for people to pay their taxes on time.

So four countries being compared, and France was one of them. And from the beginning of this trial, which was led by the European Commission, there were red flags in the sense that the tax administration we were working with was already telling us, "Tax compliance is not an issue in France, there's 98% tax compliance. We have other priorities right now," etc. But we thought that from a very theoretical perspective, it would be very interesting to contribute to this project, to really see the different responses in different countries.

So, we went on with the project, and some cost fallacy made us go on and on, until we got to the point where we faced the situation, a reality check basically, which is that the priorities really were not that question for the tax administration, and that it was really not a problem for France.

So, reality caught us, and I think what we learned from this is that even though we want to go sometimes on interesting theoretical questions, because from a research perspective it's really informative, I think being policy relevant, especially at the beginnings, in the early phases of setting up a team is very crucial. So this is something which I think we've learned from, and will change our ways.

David H: Filippo.

Filippo C: Well, maybe an example of a piece of work we did with a telecom regulator in Columbia, and actually partnered with BIT, the Economic and Social Research Institute in Ireland, and in Denmark, to essentially collect evidence on potential applications of Behavioural Insights to actually help the regulator improve the consumer protection framework in Columbia.

And I think an interesting insight on also considering not only what is behavioural, but also what is not behavioural, but can undermine actually the effect of a behavioural informed solution. Well, in Columbia they'd come up with this idea of having SMS for consumers, for users to actually complain, to send a complaint.

So, salient, easy, it should work, right? It wasn't working. It was that easy. You just type, "Complain," on the SMS, you fill it a bit, quickly, the complaint, you send it out, there you go, and people were not using it. Why? Well, by working with them we found out that the reason was that people thought that, that was actually charged on their subscription.

And you are in Columbia, so being charged also for an SMS can have an impact on your budget, and so they were not using it. So Behavioural Insight, behavioural aspects, important to keep it in mind, but also think about the nitty-gritty of actually the implementation, and don't forget about that when you design solutions.

David H:	Thank you Filippo. Okay, we're going to open it up now to some questions from the audience. If you'd like to raise your hand and wait for a microphone to come to you, and then just briefly introduce yourself, and then ask your question. What we'll do, is we'll probably take three questions, and then we'll go to the panel, and allow the panel to respond to those. I can see a hand just there, thank you.
Audience member:	Thanks very much for a great presentation and explanation. I was in the minority in both the votes we've had. So I'm a sceptic, and I was interested in the ethics of Behavioural Insights. And the reason is because I work in the area of mental health. I feel the Behavioural Insights tends to focus on the majority, and not the minority, and in mental health it is really difficult to anticipate people's choices and decisions.

I work in disability, for example. So I'm just wondering if the panel could comment on that aspect of Behavioural Insights? It's applicability for people who are not in the norm of the society that we're working with. |
David H:	Thank you, any other questions? Yes?
Chris Hoi:	Hello. Chris Hoi, ANU. I just had a question for the panel about the role of the Behavioural Insights teams within governments where they're already quite set up to, I guess, preach the message to other countries and other places. I'm particularly interested in your thoughts in terms of the roles they're trying to bring some of the insights around using behavioural science to developing countries, and the role of your units in doing that. Yes.
David H:	Thank you. Have we got one at the back? Yes?
Ben Preston:	Ben Preston from Department of Industry. David, your comment about social trust being more important to economic growth and human capital caught my attention. I was just wondering how you arrived at that findings/conclusion, and what research or attempts have been made to look at what strategies might be effective in terms of improving social trust and its impact on economic growth.
David H:	Right. So my cunning plan to have three inter-related questions has fallen in a screaming heap. But three very interesting questions for the panel to respond to, and very happy to go with whoever would like to go first.
David Halpern:	Can we take time? All right, very good. Actually because it's frustrating, there's so little time to do everything. But on the mental health question there were two aspects really to it. One was populations who aren't in the norm. Although actually, it's worth noting with disability, you also mentioned mental illness. But actually, most people are sometimes disabled.

Look, when you try and make a phone call when you are driving, you look a lot like, yes, someone who's disabled, particularly when you hit something, if it's incapacitated you in some way. In relation to mental illness, of course, we're talking ... Well, actually very large numbers, one in 10 hospitalised typically. Very like one in four, well, you know all the stats. |

So we're actually doing quite a lot of work around that area anyway. But actually, one of the things I think it tells us, is that we learn a lot when looking at so called abnormal populations about the normal too. Haven't really got the time to go into a lot of detail. We've certainly been pushing pretty heavily, for example, digitally assisted CBT, online stuff.

We've had since the late 1960s clinically validated screening questionnaires from the line of 22. Why the hell can't you go online and validate for ... Why do you have to go to a clinician? We noticed that GPs are pretty good at picking up depression, they are terrible at picking up anxiety. So we should be able to assemble these things, often around the individual, and do a lot more, and a lot faster, actually. Richard Layard, Lord Layard, who's written a lot on wellbeing sometimes says, "If you break your leg, we'll treat you in three hours. If you break your spirit, you'll be lucky if it's three months." That seems pretty strange.

Look, we're really certainly very active in that area, and actually our current prime minister, and the previous prime minister has been very interested in it. In relation to developing countries, absolutely. One of the things we've been very lucky to be able to do, is the U.K. is a major contributor in aid through TEFRA, but we also have something called The Global Innovation Fund.

Sorry, the question was over there, wasn't it? And so, we've actually been doing a lot of work, which is being funded by Global Innovation Fund to essentially help other countries use these techniques. And very much actually, as Mariam was talking about ... Actually, in fact, Liz too really. About ... Is doing it with the country.

So we'll often do a concrete intervention, so a simple one is often tax. Help them because you've got at least basic admin around that. Can you improve the efficiencies and Behavioural Insights? But actually, what you're really trying to do is show the administration to build the skills about how you can use this in many other areas. So we do, do that.

We have a weird status, Behavioural Insight Team now, we're a social purpose company co-owned by British government. But one of the points was we're actually trying to create spill over effects. We want this stuff to be out there and be used. And if it means that we don't have any work to do in five or 10 years' time, well, hey, great. That's a great result, isn't it? So lots of trials in that area, and we can talk more about that if you want. Corruption, of course another area.

On social trust, yes. God, I wish we had more time to go into a lot more detail. Very short answer, if you build an econometric model, a classic one that's being done both by World Bank, it's literally done even the late 1990s by Napa Napa I think. And also, we had some economists in the U.K. who did very similar work. So basically, you build an econometric model and you're trying to predict national economic growth rates, you find what I kind of described.

You might partly say that's because human capital variables are also relatively compressed across countries, but not that compressed. Whereas, if you glance,

social trust does vary enormously across countries. But it's also true at smaller level areas, and it's also true in the individual level, actually. So your various social capital, social trust measures are predictive of your own likely economic performance.

So what do we do about it? Of course that's the real question. Again, didn't have time to go into it. There are lots of examples. We have some programmes. One I talked about, BX, I'll just do one for a minute, is that there are massive class differences, actually. So when you put your hands up, and the cruel side to that is that typically half our population does not have high levels of social trust. Their experience of life is that you can't trust other people.

And you bring those habits with you into life, and it's a major disadvantage. As well as a key form of social capital, sometimes called as bridging social capital between different groups. Weak ties get jobs, etc. So we built a programme, one of the flagships of the 2010 government is called National Citizen service. And the idea is for young people between 16 and 17, all have an opportunity, essentially, to do a bit of community action and service.

It's not a very long experience, but part of it is deliberately residential away from home. It's deliberately designed to create social mixing between groups. Essentially it's about building social trust, bridging social capital. We've also done further work ... Actually, Michael at the front worth talking to more, to try and tune and improve the effectiveness of NCS. So one result, again, we shared at BX actually, is that there is still a dropout rate of kids of something of about 15%, and how could we reduce it.

We found that by introducing kids to someone else who's going to be on the programme a month before, by a little platform we built, halves the dropout rate. Even nicer than that is that if you introduce them to someone who's somewhat different, the dropout rates even lower still. Or even another variation inside the programme, a 10 minute addition at the beginning of the programme, which is essentially a kind of ice-breaker, we get kids to talk about, in what way are we similar, increases social trust still further.

And it disproportionally does it in the kids from the most disadvantaged backgrounds. So it looks like it is possible to do something about this, but it is, remember, simultaneously an individual level attribute or habit. But it's also, it's not just your own social trust, it's based on something. What's your experience of are other people trustworthy? So it's also an ecological effect. So we talk about markets, and market equilibrium in relation to an economic matters, but it's also true in relation to many important social matters too.

David H: Mariam, would you like to comment?

Mariam Chammat: Sure. Maybe to complement on the answer concerning disability and ethics. I think it's a very important question. Not only specifically on disability, but in general in heterogeneity of the people that you're targeting. One thing is that in France, for example, the projects we do are very often targeted at very specific

populations just to get this question away. And by the way, we do have a project right now specific to disability, to disabled people.

And so, I think in general this is a shortcoming that we should embrace and try to enhance the fact that there are no one-size-fits-all solutions, and what we do are not magical wands. They're very complex issues. And I think the common denominator is in all of these things that we're doing, is trying to embrace the complexity of all these things, and trying to refine as we go.

Because we know that, for example, beyond disability, even in terms of socioeconomic status, people are not equal in term of how they perceive information, how they process information. There's differences in cognitive load. So I think that ... The way I see it, is that the more we're going to get our tools refined, the more we're going to be able to go into fine-grained solutions. But I think if we all accept that all of this is extremely complex, and that the challenges will renew every day, and we're going to have to find new solutions every single day, then at least we're going the right ... At least in the right direction.

David H: Elizabeth?

Elizabeth Hardy: I'll just add to that around working in mental health, or with disabilities. I think I can't emphasise enough the importance of the qualitative research side of that. I think it's really important that we're including individuals in the conversation. I would say we typically ... We don't always have a qualitative component to our projects, but in cases where we are working with them, with such a community, we certainly would.

                        We did do a project looking at disabilities in the workplace. This was an internal project to the government of Canada, and a few months was spent using qualitative methods to uncover what they felt the barriers were in the system for them, to help ensure that what we design, and then what we subsequently test is keeping them in mind and putting them as the user in the centre of that decision. So I think that's extremely important.

                        And then with respect to the role of BI in developing countries, I would say that the Impact Innovation Unit doesn't necessarily have that mandate, but I do sit on the board for the international monetary fund and capacity development, where they are starting to look at the application of BI in developing countries. So I'd say certainly that's starting to happen. I don't know how ... I think at least it's at the beginning stages, so I think there's probably more to come in that are, but certainly, yes, there's definitely a lot that can be done.

David H: Filippo.

Filippo C: Very, very quickly. On the disability matter, specifically on the ethical framework, and the scepticism. And I think it's nice that you actually spoke up, and saying that you are a sceptic. I think it's nice to be sceptic, and probably you have to be sceptic, especially if you are not in a nudge unit. But this is probably the people with whom also nudge units, and we at the OECD should work.

And we are trying to do it. I think the question you're asking, which is the question around ethics is an important one, which probably every civil servant should ask himself or herself when developing policies. Now, specifically on Behavioural Insights, which has raised ethical questions, some fair, some maybe a bit less fair, but in any case asked.

I think there is probably the need to provide also some guidance to civil servants, policy makers, on what is the ethics of applying Behavioural Insights when doing it for public policy. We are actually working on a Behavioural Insights policy toolkit, an ethical framework.

We plan to actually develop in the course of this year, and then share, actually with the OECD Behavioural Insight networks so people like you around the world to get it really for practitioners, by practitioners. And this is essentially to provide guidance to the sceptical, less sceptical, more enthusiast, but essentially the civil servants working in government.

On the developing countries. Actually, it's interesting, because some of these ideas around Behavioural Insights probably started in developing countries before they were used in OECD rich, or high-income economies. I'm thinking about the work of poverty lab Jpal, etc. A lot of these applications were actually done with the support of development assistant agencies in developing countries.

I think it's emerging more and more also in middle-income economies. We are actually doing some work in the Western Cape government in terms of applying Behavioural Insights. So even the OECD, which was known as the rich country club is actually working with this, with them. Because it's definitely an important tool everywhere. I think good policy making is not linked to the level of income.

And in fact, at the end of September, on the 27th/28th of September, we will have our regular Behavioural Insight conference. Not in Paris, but in Cape Town, and you are of course all invited to come. It's a lovely place, it will be a Thursday and Friday, so you can stay also for the weekend.

Maybe a quick point, a final point on social trust. I think David raised very good points. I think we are all struggling on that. At the OECD we did some work, we tried to some work in terms of understanding what is the trust of government, and what is the relationship between trust in government, and generally social trust.

We didn't find much actually, which doesn't mean that there isn't a relationship. And actually, I was wondering whether ... I would wonder whether there is in fact a relationship. It's, I think, trust across society sometimes go hand-in-hand with trust in government, and probably also our role as civil servants, is think about increasing trust, trust in government.

And again, I think here Behavioural Insights can help, because essentially what you are chasing by applying Behavioural Insights is essentially the actual behaviour and preferences of citizens. And also by showing that you are doing

that, you're actually signalling that you are actually interested in the individuals, and what the citizens think. And I think this is extremely important.

Mariam Chammat: Can I add one thing?

David H: Yes, please. Mariam.

Mariam Chammat: I just wanted to add one thing on ethics. Something we're developing right now in France. First of all, we developed an ethical framework that provides a sort of mapping of different types of Behavioural Interventions. Because usually what happens when you address ethical issues on BIs is that everything is put in the same bucket, while different BIs have very different characteristics.

Some are transparent, some are not, some are avoidable, some are not. So using a sort of mapping to see the characteristic of each intervention helps in seeing whether this specific one is an ethical intervention or not. The second thing we're doing, and I'm actually animating this on Tuesday in Paris, is we've created a format of debate, kind of like the debate that happened at BX, so and Oxford style debate, where detection of logical fallacies on the topic of ethics of BIs.

Basically, we go to different administrations, and raise the question, the motion to debate, let's say, BIs are unethical for example, or are manipulative. And then we have a team defending the pro argument, and the team defending the argument against, even if they don't really believe that. And so, the idea is to find out the logical fallacies.

For example, there are a lot of binary thinking when you think of BIs, you think that, "It's going to completely replace other tools," while they're not usually mutually exclusive. There's a lot of straw man fallacy. So, we basically try to find out where are the weak points, and where are the strengths on the argumentation around BIs.

David H: Thank you. Okay, you need to get your device out one last time. Having heard everything you've heard today, we'd like you to answer one further question, which is how do we realise the potential of BI, and in particular, what needs to happen next? Now, I have a funny feeling most people will say all of the following, but we're asking you to choose one.

A, more creative pilots. B, more and better evaluations. C, mainstreaming of BI into core government functions. D, further international lesson drawing. Or E, further collaboration between BI practitioners and other experts.

I must confess, I didn't expect that result to be as strong as that, but it's very striking. So, with that result, I'd like to draw the panel to a close. It's been a fascinating traversing of a whole range of issues. This idea of scaling up this practise and bringing it to the mainstream is a really strong theme that's emerged from today. So too has been the idea of moving from, if you like, as David described it, first generation approaches to BI, through to second, third, and fourth perhaps.

And in particular, really starting to probe the use of BI in relation to deeper policy design. And thirdly, the thing that stood out for me too, was the exploration of the issues of trust and ethics in relation to the use of Behavioural Insights, and the way in which those things are designed. And in particular I suppose also if it is to be mainstreamed and scaled in the way that we're looking for, ensuring that we maintain the legitimacy of using these techniques.