

## Chapter 1. Overview and key lessons

*This chapter provides an overview and key lessons of how behavioural insights (BI) is being used to improve public policy and the new insights gained from the application of BI to complex policy problems in the fields of energy consumption, competition, safety and consumer protection. The chapter concludes with guidance for policymakers to consider when applying BI to public policy.*

## Behavioural insights and public policy: Where are we now

The field of behavioural insights (BI) is based on the idea that context and cognitive abilities shape our decisions. It acknowledges that human behaviour is shaped by biases in decision-making and that our environment and available information can influence our ability to act “rationally” in systematic ways. On a personal level, everyone may be familiar with these ideas from daily experiences, such as being overconfident about meeting deadlines, remembering a doctor’s appointment only thanks to a reminder or picking up an unhealthy snack because it is at eye-level and easy to see. However, in the policymaking context, these notions are not often explicitly addressed. Rather, models that are used to build policy often assume individuals are “rational” enough to avoid these biases.

BI helps policymakers by providing them with a clear methodology that generates evidence on how people “actually” behave and enhances the analysis, design and delivery of public policies. The OECD (2017) provided a formal definition of the field of BI as lessons derived from behavioural and social sciences, including decision-making, psychology, cognitive science, neuroscience, organisational and group behaviour. The key feature of BI is an inductive approach to the design and delivery of policies, that is driven by experimentation and piloting, seeking to understand the actual behaviour of the beneficiaries of policies and testing possible solutions before implementation. BI enables policymakers to develop innovative approaches to designing and implementing policies, while not substituting their role or competency in making decisions.

Likewise, through experimentation and trialling, BI offers a cost-effective way of testing multiple policy responses at once and on a smaller scale to determine the best course of action (Benartzi et al., 2017). This approach limits the risk of committing resources to the full implementation of a given policy solution, which may have to be revisited at a later date. Evidence shows that this approach is having a real impact by providing countries with the resources necessary to learn, iterate and implement innovative policies.

### *Applying behavioural insights in policy settings*

A key aspect of BI is that it involves isolating a specific behaviour that can affect a policy outcome. Isolating this behaviour and breaking down a problem into smaller manageable and impactful ones, policymakers can get to the “crux of the matter” and enhance the impact of interventions. For example, when trying to tackle a complex problem such as encouraging a company to pollute less, BI could be used to tackle a specific action – such as reporting on pollution leaks. The default tends to be that companies have to report pollution leaks only when a problem occurs. Changing the default to reporting every week – even when there is not a problem – is one way that BI can be leveraged to encourage more consistent reporting of pollution leaks, and thus the overall policy aim of reducing overall pollution.

Once a certain behaviour is prioritised as the focus of the BI intervention, it is then important to think about the barriers and enablers of this behaviour. This is often known as behavioural mapping and is the crucial step for identifying specific behavioural levers that can be harnessed to achieve behaviour change and, in turn, the desired policy outcome.

### *How is BI being used to develop and implement policies?*

Governments and organisations are increasingly using BI as a tool to design and deliver better policies and services. This has resulted in a wide application of BI across the globe and has fostered a culture of experimentation to better understand how individuals actually behave. This is reflected in the OECD report on BI case studies, which contains over 150 examples in 11 policy sectors (OECD, 2017). The growing demand of BI has led to governments establishing their own BI units, consultancies providing BI-informed strategies and/or running randomised controlled trials (RCTs) and groups within academic institutions lending their behavioural science expertise to governments.

Thinking about behaviour and acknowledging biases can seem intuitive but the application of BI has proved that it is often not the case. The field of BI is based on decades of academic research across a number of disciplines and often benefits from a nuanced understanding of the research in order to apply it in the right way and in the right context.

Additionally, key elements of the application of BI are the use of rigorous research methods and the generation of evidence-based policies. Evidence-based insights are required because BI is fundamentally based on actual rather than expected “rational” behaviour. To effectively complete this work in a policy setting – whether inside government or when governments work with external partners to test policy solutions – a commitment to and appreciation for a scientific approach to policymaking are key. When it comes to knowledge about academic disciplines and rigorous methods, knowledge sharing between policymakers and academics can play an important role (Lunn, 2014). Academics may provide technical expertise when conducting BI experiments and applications, including helping governments implement rigorous experimental approaches, from randomised controlled trials (RCTs) to quasi-experiments.

The need for rigorous experimentation processes to inform BI has been all the more emphasised in light of questions related to the extent to which experimental results can be replicated and scaled up (Yong, 2018; Schooler 2014; Munafò et al., 2018). As the academic community debates that the findings of a number of scientific studies, including foundational work on judgement and decision-making, are hard or impossible to replicate in subsequent investigations, policymakers need to be aware of this debate and ensure that experiments are conducted with the necessary rigour to ensure robust results.

While methodological debates still exist, BI principles continue to be applied successfully to a wide variety of policy domains, ranging from energy and environmental behaviour (Goldstein et al., 2008; Lehner et al., 2016) to financial practices (Thaler, 2005; Schoar, 2014), health (Milkman et al., 2011) and, more recently, topics on development economics (World Bank, 2015; Kremer et al., 2018). Nascent streams of literature are also exploring domains that were traditionally outside the scope of BI, such as organisational behaviour, digital transformation and macroeconomics (De Grawe, 2012).

Ethical considerations, especially around experimentation and testing, also need to be taken into consideration. For behavioural practitioners and policymakers, this means paying special attention to ethical considerations to ensure they are applying BI responsibly. To help address these concerns, practitioners may consider using academic partners who work in institutions with established codes of ethics and the use of a broader ethical framework already in place in public bodies. The behavioural community has also identified the need to establish a code of ethics for behavioural practitioners that promotes the responsible application of behavioural tools and ensure those working in the field

adhere to certain standards when designing and running experiments in a public sector context and reporting on experiments by governments (OECD, 2018). To this end, the OECD has developed a toolkit and ethical framework that gives policymakers a step-by-step process for analysing a policy problem, building strategies and developing behaviourally-informed interventions with a set of ethical guidelines for each step of the process (OECD, forthcoming).

As BI continues to evolve, there are several promising areas in which further collaboration and efforts could benefit the field. This report aims to address a number of them by discussing evidence from recent OECD work across four policy sectors: electricity consumption; digital consumer protection; cartel deterrence; and safety culture. Respectively, the studies are the result of the effort of four OECD directorates: Environment (ENV), Financial and Enterprise Affairs (DAF), Public Governance (GOV) and Science, Technology and Innovation (STI).

The chapter is structured as follows: first, it presents an overview of the four recent OECD studies, divided in accordance to thematic order, starting with two studies on individual decision-making and continuing with two studies on organisational behaviour. Then the chapter aims to draw the overall lessons and guidance from the studies and presents avenues for future applications of BI. Finally, an overview of the context, key findings, general lessons and policy implications of each project is presented in the chapters that follow.

## Applying behavioural insights to current policy issues: New insights

### *Individual decision-making*

Part I of this report first looks at decision-making of individuals, specifically consumers, in electricity consumption and online consumer engagement. As technology continues to develop in both electricity and e-commerce markets, it is increasingly valuable for governments to understand how electricity consumers actually behave and interact with changes in their physical and digital environment. Part I contributes to the research and implementation of energy and consumer protection policies by challenging assumptions on human behaviour and related decision models (i.e. utility maximisation and consistent preferences).

The first two studies demonstrate the advantages of BI when used with traditional policy approaches that focus on technical changes such as energy-efficient technologies and online price mechanisms. In the first study, which looks at the impact of smart meters on energy consumption, researchers implement a field experiment to test traditional theories of optimal consumption decisions. In the second study, researchers first analyse the behavioural biases of online consumer protection and then develop policy recommendations and potential future experiments.

Both studies illustrate how policymakers can benefit from BI, especially through experimentation and behavioural literature to explain discrepancies between theory and practice.

### *Smart meters and electricity consumption*

Chapter 2 examines the increasing popularity of smart meters. In the past decade, governments have rolled out smart meters to replace traditional analogue meters in many regions of the world. In contrast to analogue meters, smart meters track real-time energy

use and automatically send data to energy suppliers. When coupled with feedback technologies such as in-home displays (IHDs), consumers can easily access real-time electricity consumption and time-use pricing inside their home. Smart meters linked to IHDs offer the promise of reducing energy usage by giving consumers control over their usage levels and supporting time-of-use tariffs that can help to spread the demand for electricity more evenly throughout the day.

Although the features of smart meters seem promising for energy conservation, the empirical literature reveals mixed results ranging from no change to a 17% reduction in energy consumption. There have been a considerable number of studies measuring the impact of smart meters, but the earlier studies lacked rigour. More recent studies using (quasi-)experimental approaches with meaningful sample sizes have found that results are context-specific with limited external validity. There remains a lack of clarity on how real-time feedback affects electricity consumption.

To contribute to the gap in the literature, the study shares findings from a robust quasi-experimental field experiment in Ontario, Canada. With an exemplary sample size of 7 000 households, researchers found that during the two-year period of the study, real-time feedback led to an overall 3% decrease in consumption but no significant shifts in consumption patterns. In addition, the study shows adjustments were made as one-time decisions rather than on a continuous basis as reactions to time-of-use prices. These results challenged their theoretical model, which was based on a “rational” consumer who made more optimal energy consumption decisions when given higher quality and quantity of information.

These findings reflect the advantages of experimentation and need for further long-term monitoring. Although in theory, smart meters should encourage optimal decision-making for consumers, the field experiment shows the value of testing assumptions. Only through experimentation did researchers learn that consumption patterns of Ontario households deviate from optimal electricity use when receiving real-time feedback. Further, although researchers found a reduction in electricity usage, they question the sustainability after five months. More longitudinal field experiments are necessary to understand the long-term effects of real-time feedback on energy use.

### *Digital consumer policy*

Chapter 3 analyses the challenges of online consumer protection through a behavioural lens. In this digital age, companies can provide more timely and relevant content for online consumers and, at the same time, easily mislead or misinform when consumers purchase products or agree to terms on line. This chapter uses BI as an analytical tool and provides practical implications for consumer authorities in three areas: online advertising, disclosure agreements and personalised pricing.

The main contribution of this study is that it analyses each policy problem through a behavioural angle from the start. Through this approach, the study leverages relevant scientific literature to identify potential biases that could apply to the context of the specific policy question under investigation. For online advertising and disclosure agreements, the chapter points to behavioural biases such as anchoring and defaults that put online consumers at risk.

Subsequently, the chapter provides practical next steps for policymakers. For online advertising, they recommend potential behavioural experiments to understand the most effective ways to protect consumers from online advertising that may leverage

behavioural biases. For disclosure agreements, in addition to experimentation, the chapter provides a list of behaviourally-informed recommendations that prioritise simple, clear and timely ways to improve consumer understanding of online disclosures.

Finally, the chapter explores new territory by analysing the behavioural biases and potential implications of personalised pricing. Although there is still limited empirical evidence, there is growing interest in how online vendors tailor prices to individuals based on personal data. After exploring potential biases relevant to personalised pricing such as framing and overconfidence, the chapter poses two hypotheses to test these biases through e-commerce simulations for a future lab experiment. This behaviourally-driven angle on problem scoping and emphasis on experimentation is a model approach to understand how best to design consumer protection policies for the online market.

### *Organisational decision-making*

Part II examines the application of BI to organisational behaviour, namely in organisational safety culture and cartel deterrence. These applications respond to the widespread perception that BI can and should go beyond the study of individual-level decision processes for higher impact. As first-of-a-kind studies, these chapters seek to fill unanswered gaps in the literature about applying BI to these domains.

In addition to the novelty of their domains, both applications present a uniquely international perspective, with the safety culture study including respondents from Canada, Ireland, Mexico and Oman, and the cartel deterrence study conducting a comparison between North American and European systems of anti-trust and competition law. Within a wider framework of growing interconnectedness of individuals and organisations, understanding how different cultures think and operate could be extremely fruitful for the field of BI and policymaking more broadly.

A further common attribute of the two applications is a close examination of how different actors within organisations behave and interact. For the safety culture research, this translates into a comparison of how different occupational roles – from frontline workers to managers and senior managers – perceive safety culture in their organisation; as well as a comparison of how entities in different hierarchical positions – regulators vs. regulated entities – perceive the safety culture in their field. Similarly, the application to cartel deterrence analyses the experimental behaviour of both firm owners and managers in the same organisations, thus allowing us to observe the competing and interrelated incentives of different moving parts of a company.

### *Cartel behaviour*

Chapter 4 seeks to compare two alternative models of cartel deterrence through a BI lens. On the one hand, a number of antitrust regimes punish detected cartels through fines which are revenue-based and levied on the firm level (i.e. corporate fines). This model has been prevalent in many European countries and is reflected in the formulation of the antitrust regulations of the European Union. On the other hand, North American jurisdictions, and notably the United States system, punish cartels by means of salary-based fines that function at the level of companies' managers (i.e. individual fines). Comparing the two regimes helps examine whether and how manager incentives differ under competing regulatory frameworks. In addition, the comparison sheds light on how different antitrust regimes impact the labour market for managers, in terms of the type and level of contracts offered by firm owners and shareholders.

In particular, the study addresses the two questions of: i) whether antitrust jurisdictions involving individual-level fines have a stronger deterrence effect than the antitrust jurisdictions based on corporate-level fines; and ii) whether different regulatory frameworks generate distortions in the labour market for managers, by making certain categories of contracts more appealing to shareholders (e.g. contracts with fixed salary versus fixed plus a variable component).

The chapter relies on a unique combination of both theoretical and experimental approaches. Interestingly, the experimental findings deviate in significant ways from the theoretical predictions. While the theoretical model predicts that the type of fines on collusion should impact managers' decisions on whether to form a cartel, in observed experimental behaviour, there is no statistical difference in the frequency (or duration) of cartels between the EU and US antitrust frameworks. Experimental results not only depart from the theoretical model with regard to cartel prevalence but also with regard to pricing behaviour and contractual choices by shareholders.

One of the key contributions of the study is precisely to indicate a set of potential behavioural explanations for why we observe a discrepancy between the way subjects actually behave in the lab and the "as if" theoretical model, in which actors are assumed to have somewhat homogeneous preferences. Conversely, the heterogeneity in manager-specific parameters, such as risk aversion and strategies chosen, can help understand the theory-evidence gap, especially in a context in which the decision of even one single company's manager can prevent the formation of a cartel. While these results leave scope for further discussion, they markedly signal one of the key lessons of this report, which is the value-added of incorporating BI as an *ex ante* rather than *ex post* tool.

### *Safety behaviour*

Chapter 5 provides experimental evidence on the potential application of different behavioural principles (social norms, messenger effect and feedback/benchmarking) to strengthen different dimensions of safety culture. The study involved the participation of both regulators and regulated entities in high-risk industries and explored their perception regarding awareness of safety culture in their field as well as potential responsiveness of different organisational actors to the selected behavioural principles.

The research introduced a new paradigm in the study of safety culture by leveraging a set of behavioural scenarios and vignettes. The vignettes simulated the application of BI to common safety topics, such as the introduction of a new safety regulation and reports on lost-time injury rates. The rationale behind the selection of these scenarios was that they would be generalisable across the four participating countries – Canada, Ireland, Mexico and Oman – and across their sectors, which ranged from oil and gas to electricity regulation.

The findings indicated interesting asymmetries between how regulators and regulated entities perceived safety culture, which suggests that it is essential for regulators to take into account different views around safety when designing new policies. Equally, the results displayed asymmetries between managers and frontline workers, with the latter reporting a more negative perception of safety culture (Tear et al., forthcoming; Parand et al., 2010). This result is possibly due to frontline workers' more tangible contact with the safety risks in the organisation and it corroborates the importance of factoring in perception and information differences to avoid unintended policy effects and to ensure policies are targeted for different audiences.

With regard to the relative effectiveness of different behavioural principles, the study suggests that feedback has a more powerful effect on safety culture than social norms and messenger effects. Interestingly, in the experiment, this is true regardless of the modality through which feedback is provided. Future policies can incorporate this finding by ensuring that workers are provided with some form of data-driven performance feedback that is aimed at correcting and preventing unsafe practices. In particular, given asymmetries between workers and managers, it would be useful to ensure that the feedback is empirical/data-driven rather than perception-based. While messenger effects and social norming were overall less effective than feedback, they still indicated a number of behavioural differences, notably when looking at the data through an international lens. In particular, social norms seemed to have their most powerful effects on the Mexican sample, while messenger effects seemed to mostly only matter in Ireland and Oman. These international differences are further discussed in the relative chapter and represent one of the main value-added of the study.

Overall, the research demonstrates that not all behavioural principles are equally effective in motivating safe behaviour and that different nationalities can report different perceptions of safety culture as well as different levels of responsiveness to behavioural principles. The guidance provided by the research is, therefore, a promising tool to further explore the framework of the multiple “unknown knowns” and “known unknowns” which characterises safety risks.

### Guidance and lessons for policymakers

The four applications present distinct methodologies and findings that are of value for the specific policy areas they address. However, they also contribute to identifying common principles that can be taken into consideration when applying BI to public policy. Overall, the report:

- **Points at new policy tools for behaviour change**, as with the adoption of smart meters and new digital technologies.
- **Indicates new insights for more effective policies** such as factoring in how different actors in high-risk industries view safety.
- **Expands the sets of outcomes that can potentially be reached through behavioural public policy**, by exploring how BI could be applied to novel domains, including the study of cartels deterrence as well as digital consumer policy.

The applications made an effort to **embed BI from the start**. In particular, those related to consumer protection and safety culture invested time to analyse the policy problem from a behavioural perspective and use behavioural principles to inform their experimental designs.

Moreover, the applications **push the frontier of BI beyond the usual applications to individuals and explore the domain of organisational behaviour**. Specifically, the report investigates how policymakers can foster components of a strong safety culture with regulators and regulated entities in high-risk industries, and then examines strategies for cartel deterrence by analysing the experimental behaviour of firm owners and managers within the same organisation.



The applications stress the importance of **monitoring long-term effects**, as exemplified in the study on the impact of smart meters on electricity consumptions from a two-year quasi-experimental study in Canada. They also apply **BI in different contexts**, as the report investigates differences in cartel behaviour between North American and European systems, and compares safety culture among Canadian, Irish, Mexican and Omani regulators and regulated entities.

Furthermore, the study on safety culture is exemplary for its investment of time and resources in **scoping the most relevant policy problems**. Not only did the researchers hold multiple formal and informal discussions with national regulators and focal points to identify the most urgent themes around safety but they also distributed a survey on the most important behavioural assets and needs in relevant entities before running the experimentation. This process ensured that the questions asked in the research were of direct interests for the parties involved in both the regulation and the practice of safety, thus allowing for future scaling up of the study's recommendations. Even more importantly, the process ensured that a significant amount of time was spent identifying the most significant behavioural barriers and levers to be tested in the study.

Finally, with each chapter involving a different research methodology, the report as a whole illustrates the **variety of tools and areas of application available for BI**. This includes literature reviews and modelling to expand the theoretical basis for applying BI to policy problems and, where feasible, testing these solutions using various experimental methods, from laboratory experiments (Chapter 4) to large-scale quasi-random experiments (Chapter 1).

Insights from the four applications point to general lessons for pushing the frontier of BI applications to policymaking:

- **Embed BI throughout the policy cycle** as a part of the *ex ante* evaluation and *ex post* review. BI has mostly been applied at the late-design and implementation phase of the policy cycle, mostly to fine-tune and improve implementation or compliance when a policy is already in place (OECD, 2018). Applying BI from the start can help better define the problem and identify behavioural barriers that can potentially undermine the effectiveness of the policy.
- **Consider the behaviour of public and private organisations and not just individuals**. Most BI interventions have focused on individuals as citizens or consumers but less frequently as employees. Organisations are made of individuals and there are transferrable individual-level insights that can be applied to influencing organisational behaviour (OECD, 2018). As policy-relevant decisions are often made by organisations, applying BI to organisations may have widespread policy implications.
- **Investigate long-term effects of BI interventions**. In the early days of BI, the focus was mostly translating promising evidence-based interventions from the behavioural science literature to inform BI interventions that would provide proof of concept or “quick wins” (Sanders, 2018). As relatively little is known about long-term effects of BI interventions, the next phase as suggested by the applications presented in this report would be to prioritise pursuing projects that can be monitored and provide benefits in the longer term.
- **Explore the effectiveness of BI interventions and more broadly policy interventions in different contexts**. BI interventions implemented in different national and subnational contexts may establish which behavioural biases are

common to which societies and what factors moderate or mediate these effects. Applying BI can also serve as a powerful tool to test what works and what does not in different contexts and facilitate bespoke approaches. Additionally, understanding the extent to which BI and comparative methodologies apply to contingent cultural contexts may help advance the reflection on the ethical and distributive impacts of behavioural interventions and nudges. As more countries are integrating BI to policy design and delivery, there may be more opportunities to replicate similar studies and gain a more global understanding of behavioural biases to inform public policy.

- **Invest time and resources in scoping the policy problem.** This is a crucial but often overlooked step of applying BI, which involves understanding a policy problem before planning an intervention. This stage serves to “identify, define, evaluate and select those behavioural problems contained within a wider policy challenge that are particularly suitable for a BI approach” (OECD, 2018).
- **A plurality of robust and cost-effective methods is available for behavioural policymaking.** Appealing to different methodologies, such as randomised controlled trials (RCTs), quasi-experiments, theoretical models and laboratory research, can allow researchers to harness the complementary strengths of these approaches. In addition, the strategic use of multiple approaches to address one question – a process often defined as triangulation – might be a direct way of addressing replicability concerns (Munafò et al., 2018). When applying these tools, it is crucial for researchers to rigorously follow each step in the BI methodology to ensure robust results that can be scaled up to behaviourally informed public policies.
- **From research to policy.** In order to maximise the potential for a BI intervention to be scaled up into a policy strategy, studies should aim for full applicability of experimental results. Dissemination of results should also be “behaviourally informed” and aim for a level of clarity that will be easily accessible and understandable to all relevant stakeholders and policymakers. Importantly, unlike the world of academia, where the incentives are high to disseminate results that are statistically significant, even null or ambiguous statistical results in the world of policymaking can be essential for informing future policy interventions.
- **Always keeping ethics in mind.** Equally important is to pay special attention to ethical considerations at all stages of the research and policy-making process, especially regarding experimentation and testing. Behavioural practitioners and policymakers can rely on available ethical guidelines to ensure they are applying BI responsibly. OECD (forthcoming) serves as one source for these guidelines to ensure BI is always being applied responsibly.

## References

- Benartzi, S. et al. (2017), “Should governments invest more in nudging?”, *Psychological Science*, Vol. 28(8), pp. 1041-1055, <https://doi.org/10.1177/0956797617702501>.
- De Grauwe, P. (2012), *Lectures on Behavioral Macroeconomics*, Princeton University Press.
- Goldstein, N., R. Cialdini and V. Griskevicius (2008), “A room with a viewpoint: Using social norms to motivate environmental conservation in hotels”, *Journal of Consumer Research*, Vol. 35, <https://doi.org/10.1086/586910>.

- Kremer M., G. Rao and F. Schilbach (2018), “Behavioral development economics”, in D. Bernheim, S. DellaVigna and D. Laibson (eds.) (forthcoming), *The Handbook of Behavioral Economics*.
- Lehner, M., O. Mont and E. Heiskanen (2016), “Nudging – A promising tool for sustainable consumption behaviour?”, *Journal of Cleaner Production*, Vol. 134(A), pp. 166-177.
- Lunn, P. (2014), *Regulatory Policy and Behavioural Economics*, OECD Publishing, Paris, <https://doi.org/10.1787/9789264207851-en>.
- Milkman, K. et al. (2011), “Using implementation intentions prompts to enhance influenza vaccination rates”, *Proceedings of the National Academy of Sciences*, Vol.108(26), pp. 10415-10420.
- Munafò, M., R. Smith and G. Davey (2018), “Robust research needs many lines of evidence”, *Nature*, Vol. 553(7689), pp. 399–401, <https://doi.org/10.1038/d41586-018-01023-3>.
- OECD (2018), *OECD Regulatory Policy Outlook 2018*, OECD Publishing, Paris, <https://doi.org/10.1787/9789264303072-en>.
- OECD (2017), *Behavioural Insights and Public Policy: Lessons from Around the World*, OECD Publishing, Paris, <https://doi.org/10.1787/9789264270480-en>.
- OECD (forthcoming), *The Behavioural Insights Policymaking Toolkit and Ethical Framework*, OECD Publishing, Paris.
- Parand, A. et al. (2010), “The disparity of frontline clinical staff and managers’ perceptions of a quality and patient safety initiative”, *Journal of Evaluation in Clinical Practice*, Vol. 17(6), pp. 1184-1190, <https://doi.org/10.1111/j.1365-2753.2010.01506.x>.
- Sanders, M., V. Snijders and M. Hallsworth (2018), “Behavioural science and policy: Where are we now and where are we going?”, *Behavioural Public Policy*, Vol. 2(2), pp. 144-167.
- Schoar, A. and P. Tania (2014), *A Behavioral Approach to Financial Coaching, The Financial Health Check*, New American Foundation.
- Schooler, J.W. (2014), “Metascience could rescue the ‘replication crisis’”, *Nature*, Vol. 515(7525), p. 9.
- Tear, M.J. et al. (forthcoming), “Safety culture and power: Interactions between perceptions of safety culture, organisational hierarchy, and national culture”, *Safety Science*, <https://doi.org/10.1016/j.ssci.2018.10.014>.
- Thaler, R. (2005), *Advances in Behavioral Finance, Volume 2*, Russel Sage Foundation, New York.
- World Bank Group (2015), *World Development Report 2015: Mind, Society and Behavior*.



**From:**  
**Delivering Better Policies Through Behavioural Insights**  
New Approaches

**Access the complete publication at:**  
<https://doi.org/10.1787/6c9291e2-en>

**Please cite this chapter as:**

OECD (2019), "Overview and key lessons", in *Delivering Better Policies Through Behavioural Insights: New Approaches*, OECD Publishing, Paris.

DOI: <https://doi.org/10.1787/999333dfe-en>

This work is published under the responsibility of the Secretary-General of the OECD. The opinions expressed and arguments employed herein do not necessarily reflect the official views of OECD member countries.

This document and any map included herein are without prejudice to the status of or sovereignty over any territory, to the delimitation of international frontiers and boundaries and to the name of any territory, city or area.

You can copy, download or print OECD content for your own use, and you can include excerpts from OECD publications, databases and multimedia products in your own documents, presentations, blogs, websites and teaching materials, provided that suitable acknowledgment of OECD as source and copyright owner is given. All requests for public or commercial use and translation rights should be submitted to [rights@oecd.org](mailto:rights@oecd.org). Requests for permission to photocopy portions of this material for public or commercial use shall be addressed directly to the Copyright Clearance Center (CCC) at [info@copyright.com](mailto:info@copyright.com) or the Centre français d'exploitation du droit de copie (CFC) at [contact@cfcopies.com](mailto:contact@cfcopies.com).