

Why Do People Do That?

Lessons from 10
Years of the ESRI's
Behavioural
Research Unit



DATE

29th November 2023

VENUE

ESRI, Whitaker Square,
Sir John Rogerson's Quay,
Dublin 2

Behavioural Research Unit



BRU Partners



Roinn an Taoisigh
Department of the Taoiseach



ISI
Seirbhís Dócmhainneachta na hÉireann
Insolvency Service of Ireland



An Roinn Comhshaoil,
Aeráide agus Cumarsáide
Department of the Environment,
Climate and Communications

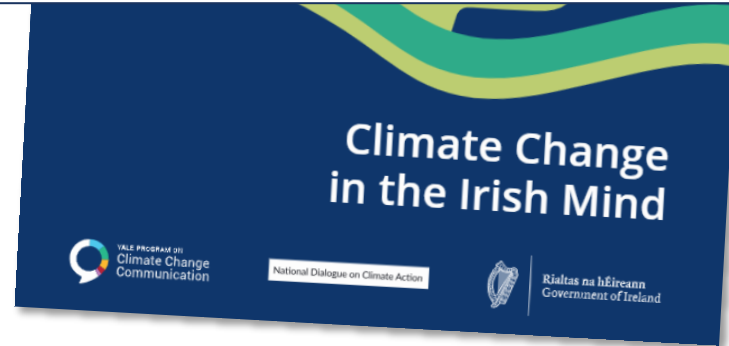
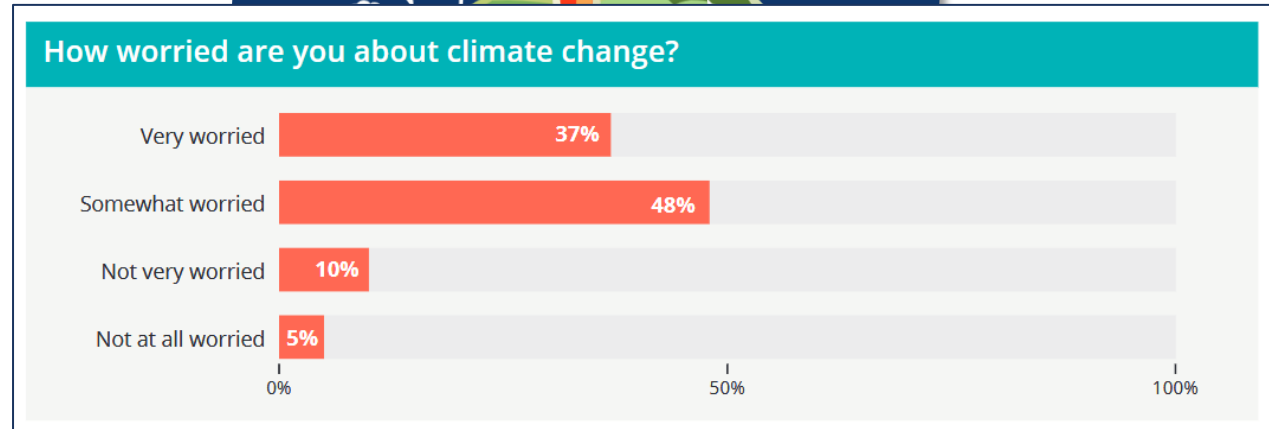
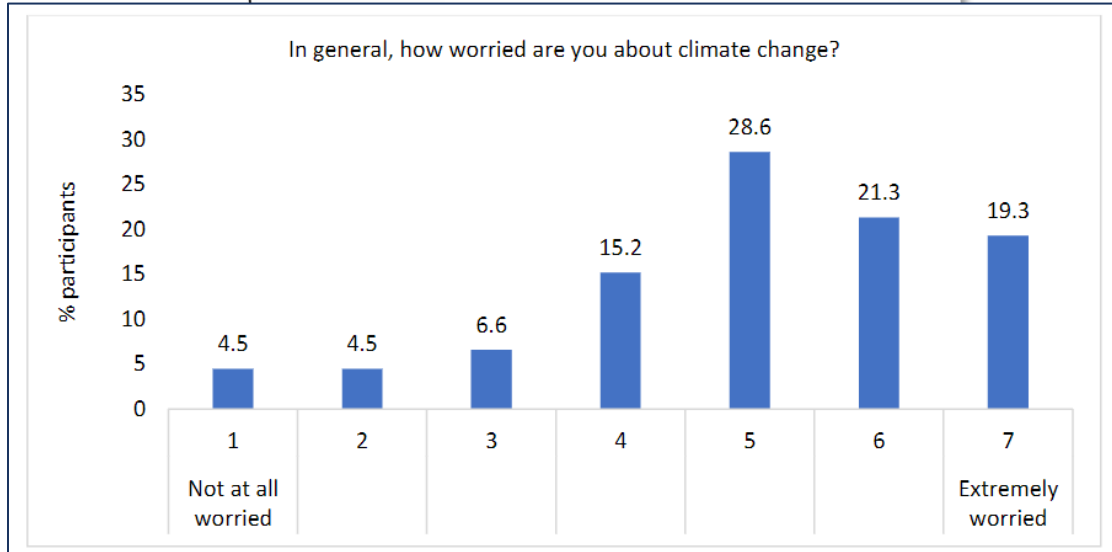
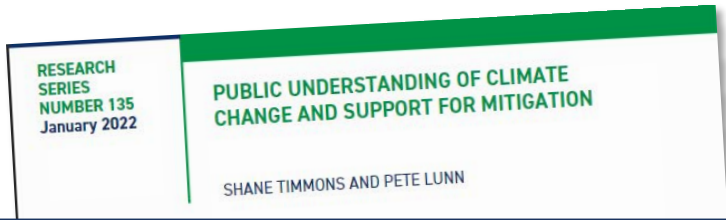


Encouraging Greener Behaviour

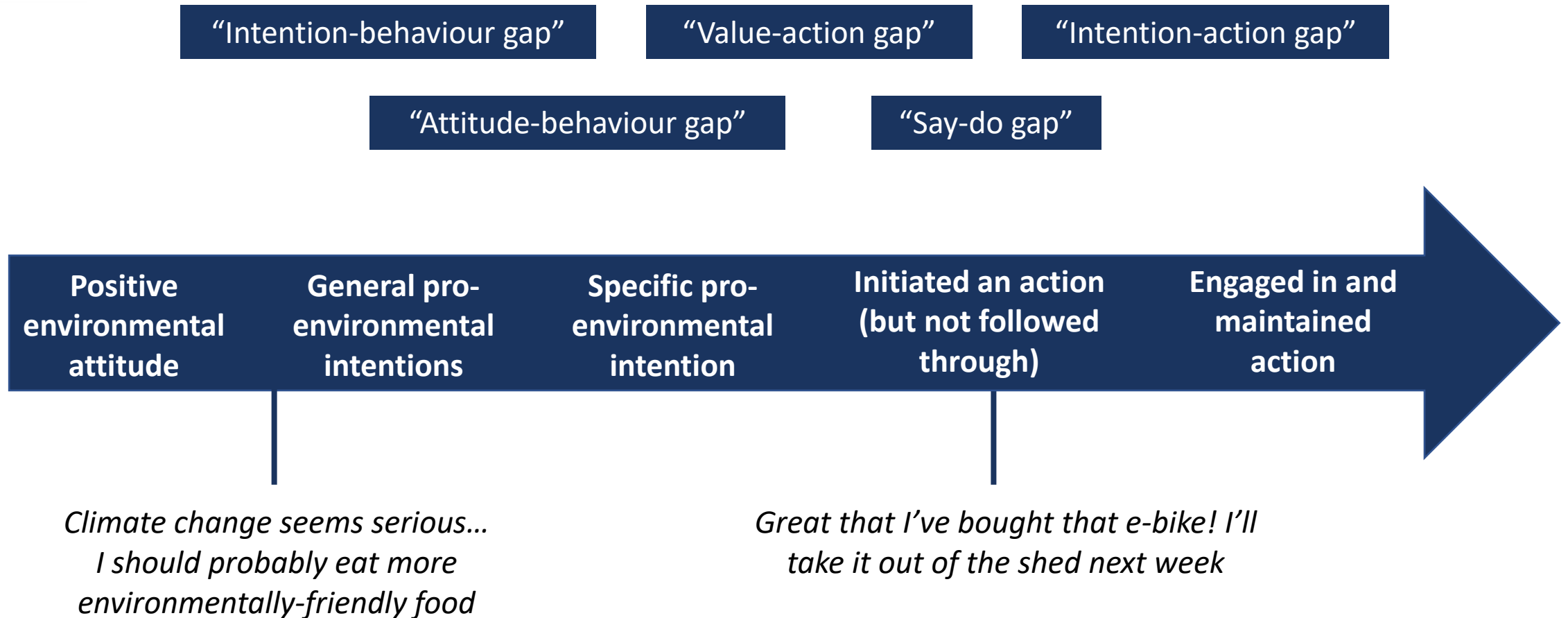
Dr Shane Timmons
Behavioural Research Unit
<https://esri.ie/bru>



Two Reports

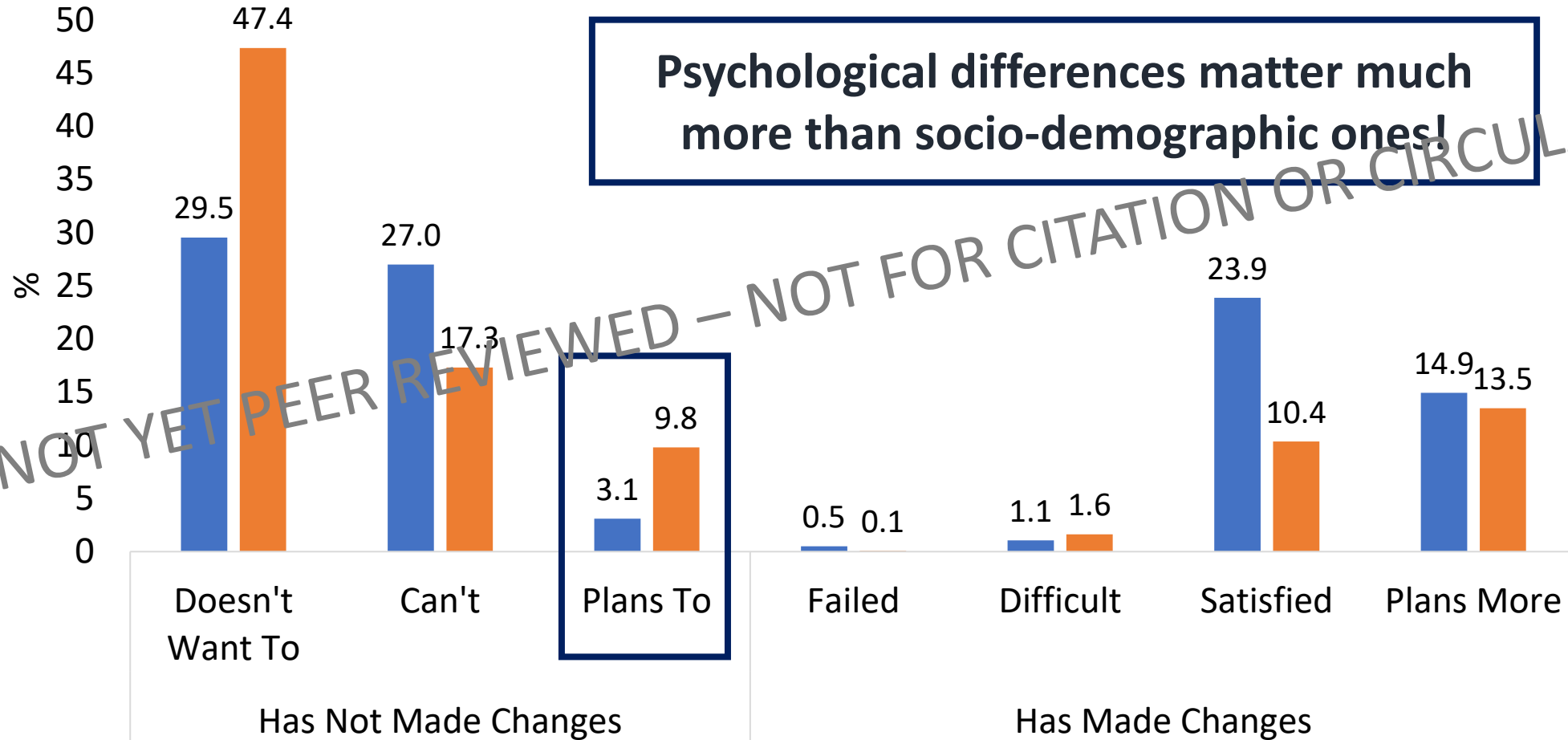


Intention-behaviour gap in climate policy



Intention-behaviour gap?

■ Transport ■ Food



Psychological differences matter much more than socio-demographic ones!

** NOT YET PEER REVIEWED – NOT FOR CITATION OR CIRCULATION **

Example Diary Entry

Woman, 41, Galway

Morning:

Got dressed. Woke kids for school, got breakfast etc brought kids to school.

Afternoon:

Worked Had lunch. Went to the gym. Worked.

Evening:

Had dinner, watched TV washed clothes, went to bed

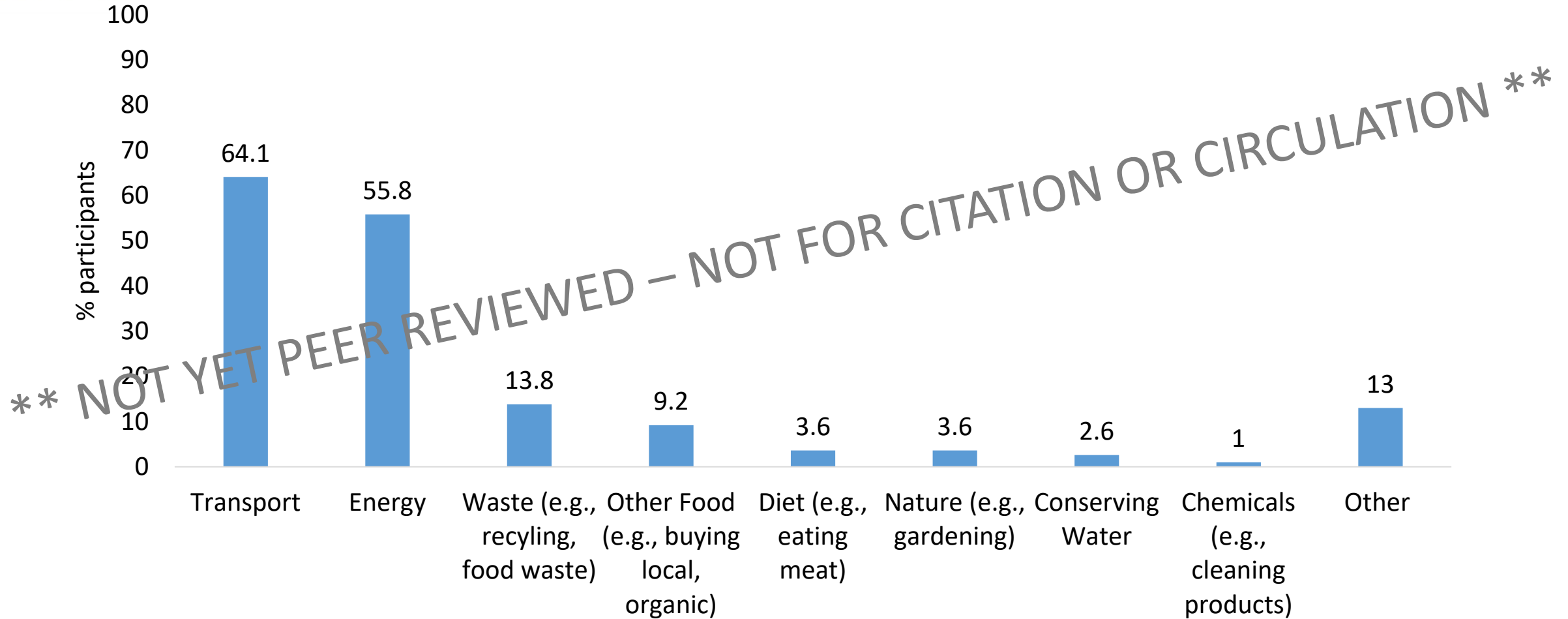
Of the things you did yesterday, what do you think mattered most for your carbon footprint?

[Incentivised]

- 1. When I went to drop kids for school we walked*
- 2. When I worked at home I didn't turn on lights. I used less electrical as best I could*
- 3. When I had my dinner I had very little food waste to throw out.*

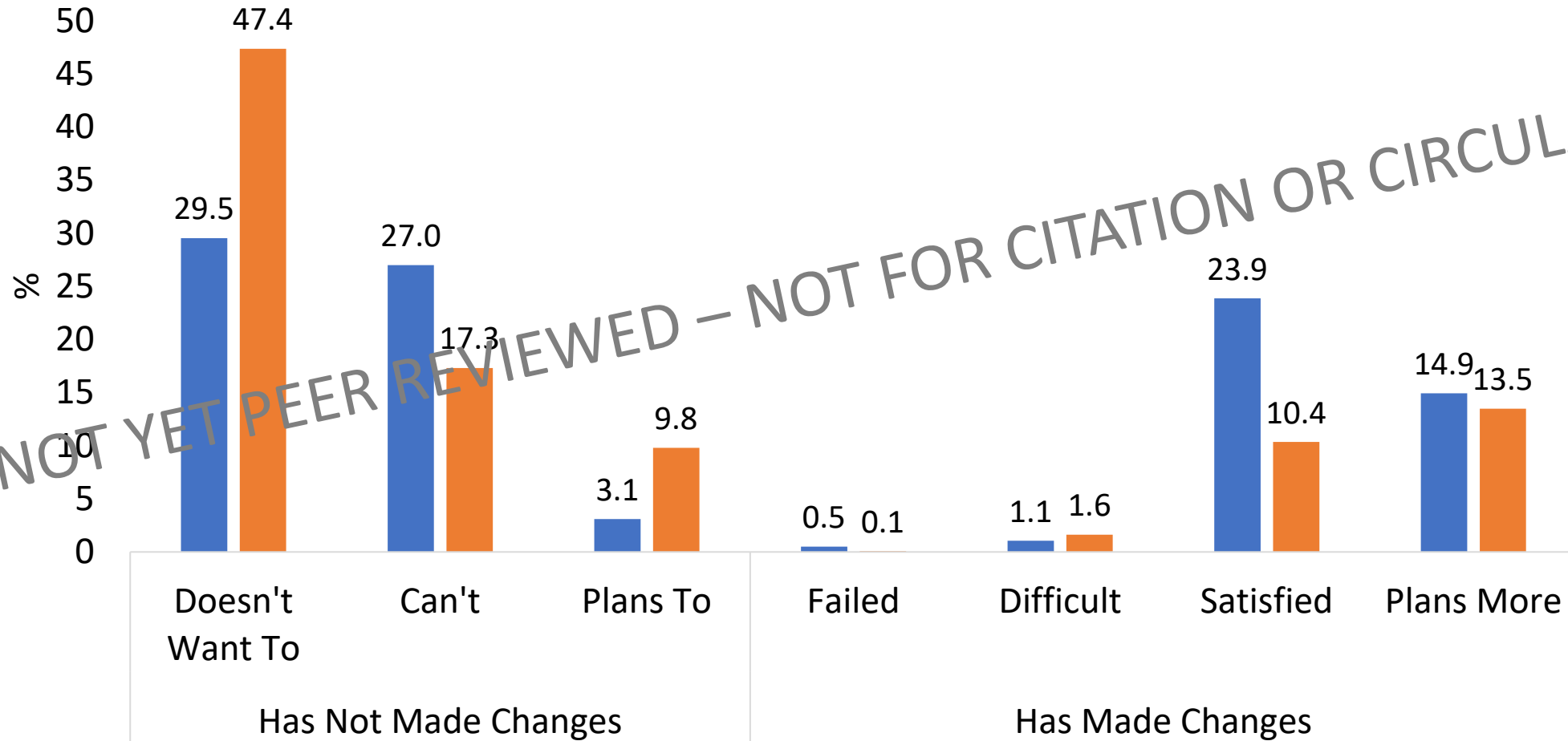
**

Identified Behaviours



Intention-behaviour gap?

■ Transport ■ Food



** NOT YET PEER REVIEWED – NOT FOR CITATION OR CIRCULATION **

Identified Barriers

Please list here any reason **why you find it difficult to change your transport behaviour to reduce your carbon footprint**. The reasons can be something outside your control or something that is specific to you.

(Example)

Man, 36, Wicklow

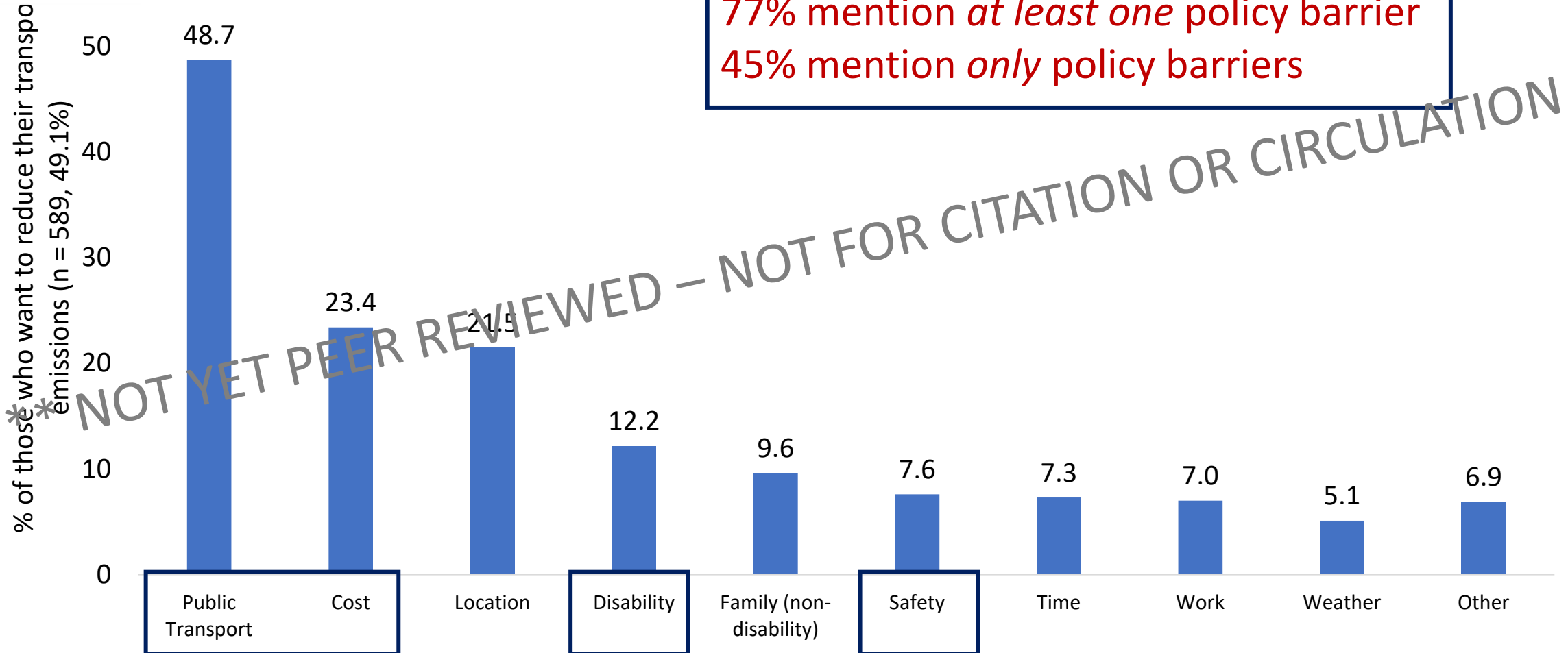
1. *I cannot afford an electric/hybrid vehicle*
2. *My job requires me to work on site 4 days out of the week*

** NOT YET PEER REVIEWED – NOT FOR CITATION OR CIRCULATION **

NB – spontaneously generated, not from pre-selected list & optional



Identified Barriers



77% mention *at least one* policy barrier
45% mention *only* policy barriers

NOT YET PEER REVIEWED – NOT FOR CITATION OR CIRCULATION **



Policy Support



Group campaign against plan to 'force through' Dublin cycling lane changes

MON, 24 OCT, 2022 - 08:35

Opposition to cycle lane in Ballyphehane

Strong local opposition has emerged to the plans, as some business

IRELA

Cycle and bus lane plan for D Mannix Road in Salthill parke



Published 4 months ago on January 24, 2023
By Denise McNamara

Galway councillors revoke plans for temporary cycleway in Salthill

Campaigners say they are "disappointed but not surprised" that the six-month pilot

Strand Road cycle route trial High Court

Environment

Sandymount cycleway halted by High Court

permission for trial path on Strand Road

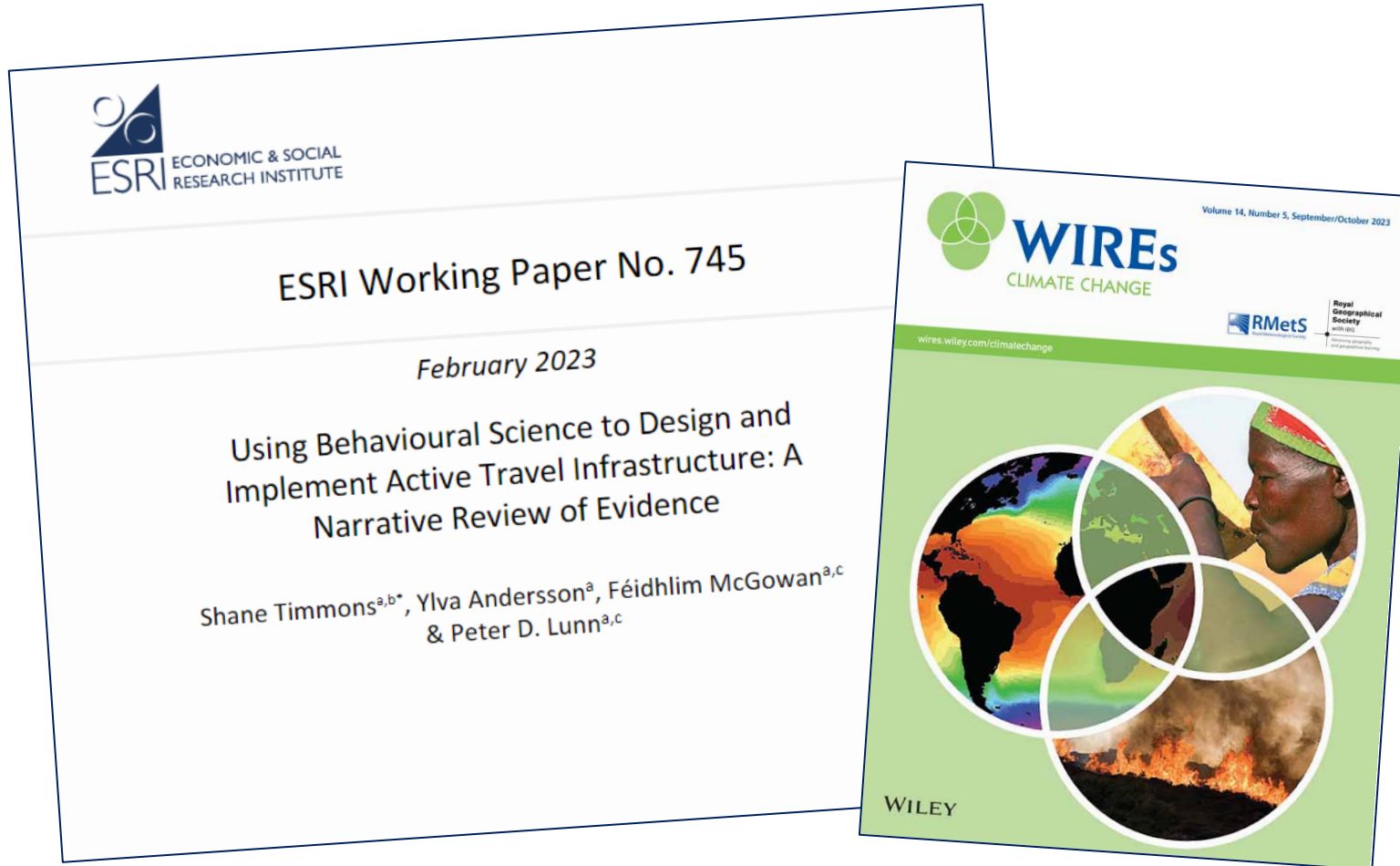
Politics

Coalition colleagues clash over new Limerick cycling

Fianna Fáil TD Willie O'Dea has led opposition to a cycling lane on the South Circu

Residents win legal challenge against two-way cycle lane

What matters for policy implementation?



“Status Quo Bias” in Climate Policy

Please imagine a mid-sized town in Ireland. On the main street there is a mix of shops, restaurants, office buildings, pubs and residential buildings. There is a local school and library close to the town centre. Families, students, business owners and retirees all live in the town.

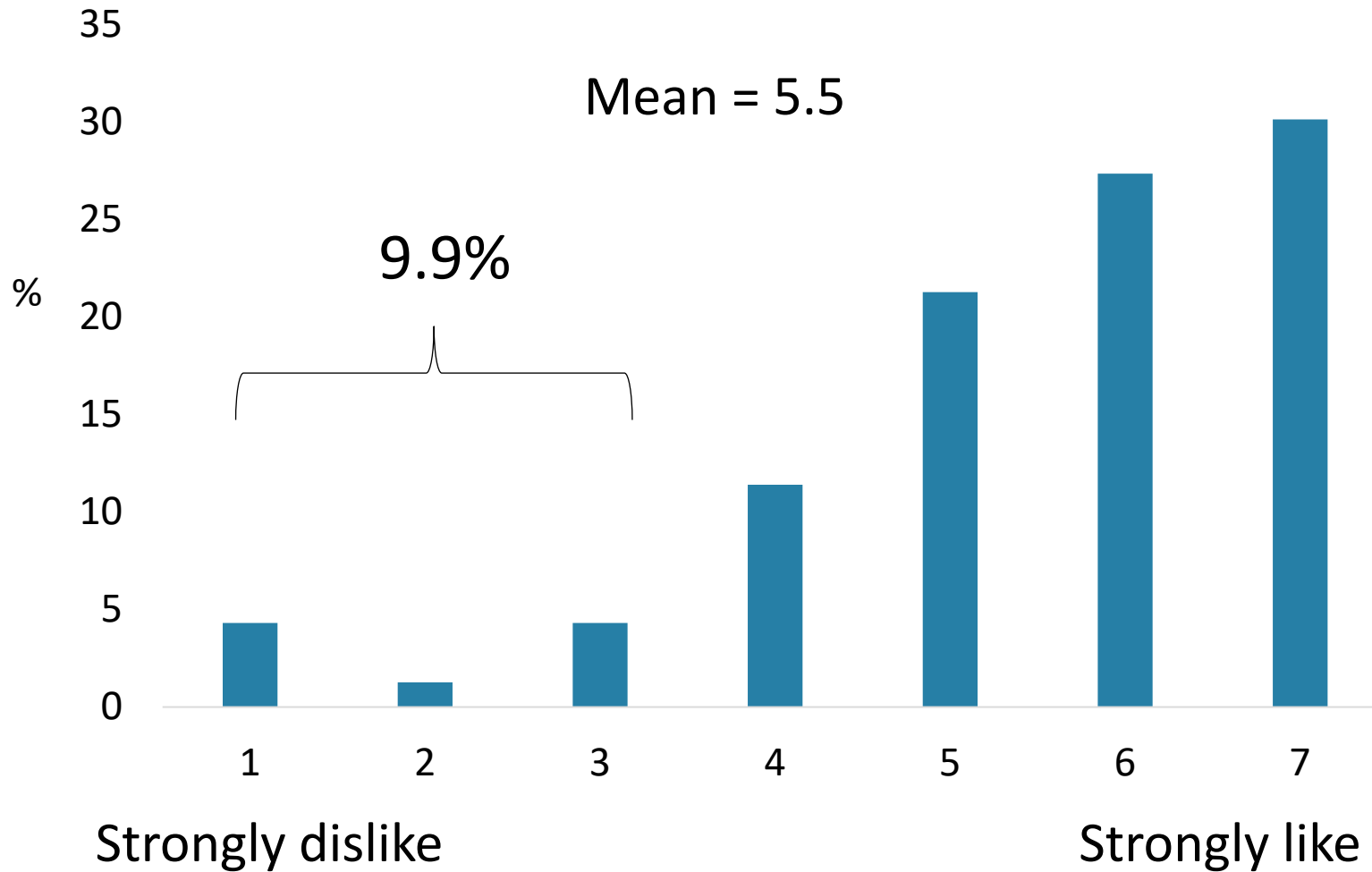
The town has a layout that makes it easy to walk and cycle to most places people need to go. Pedestrians and cyclists are prioritised over motor traffic. Instead of two-way car traffic on the main street, there is a one-way car lane with segregated lanes for cycling on each side.

There are bike parking facilities outside most shops and businesses together with wide pavements for pedestrians. There are three disabled car parking spaces on the main street. The town square is open only to pedestrians and has benches, a fountain, and trees.



“Status Quo Bias” in Climate Policy

What do you think of the town layout?



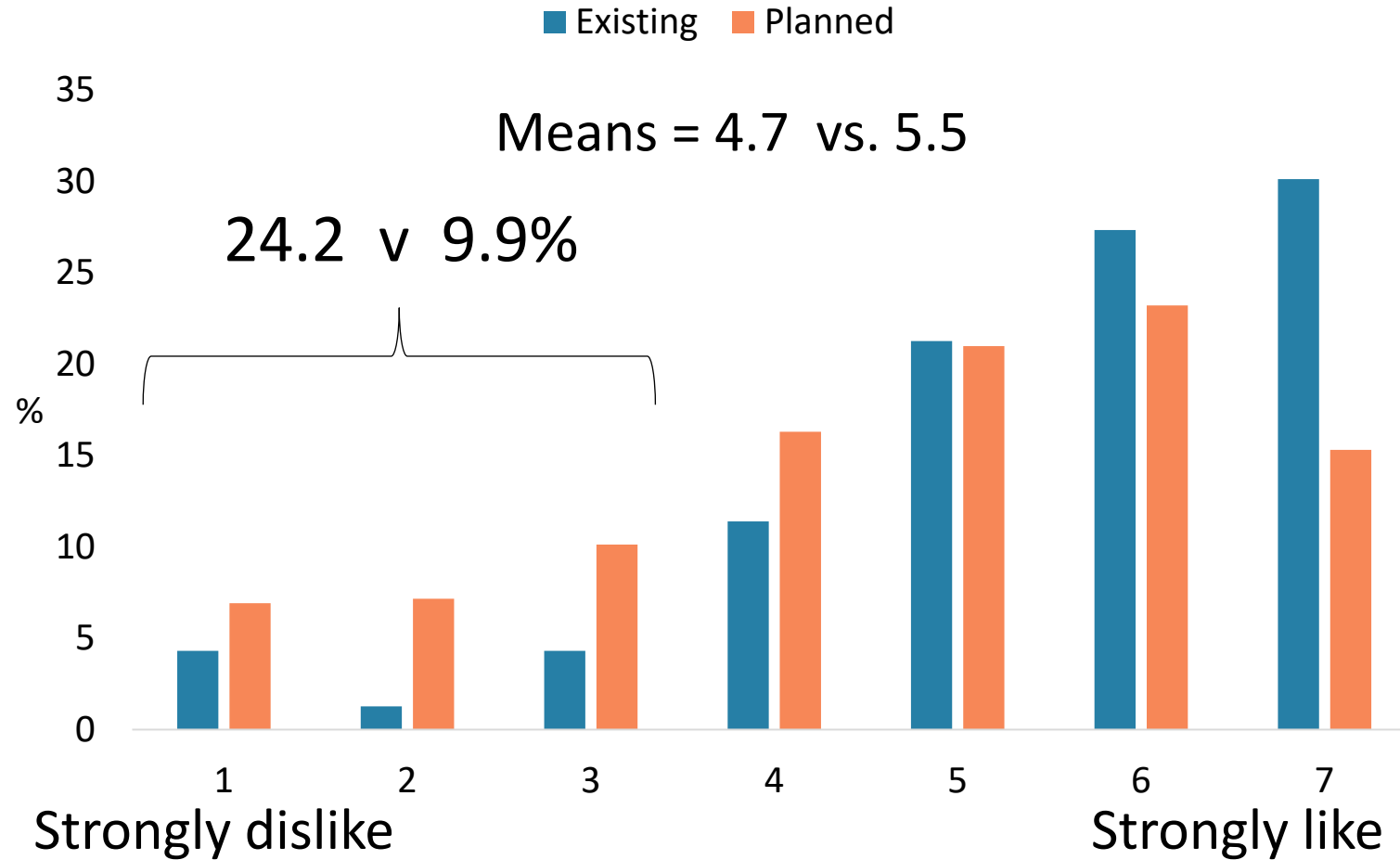
Please imagine a mid-sized town in Ireland. On the main street there is a mix of shops, restaurants, office buildings, pubs and residential buildings. There is a local school and library close to the town centre. Families, students, business owners and retirees all live in the town.

There is a proposal for a new layout of the town to make it easy for people to walk and cycle to most places they need to go. Pedestrians and cyclists would be prioritised over motor traffic. The plan is to change the main street, which currently has two-way car traffic, into a one-way car lane with segregated lanes for cycling on each side.

Car parking spaces outside shops and businesses would be turned into bike parking facilities together with wide pavements for pedestrians. Three disabled parking spaces would remain on the main street. The town square would be pedestrianised with benches, a fountain, and trees.

“Status Quo Bias” in Climate Policy

What do you think of the town layout?





“Status Quo Bias” in Climate Policy



Effects on people with disabilities/elderly?

What are the effects on local businesses?

Who proposed the layout?

History of the town layout?

What are the effects on traffic and parking?

What are the effects on necessary services?

What does the local community think?

Time to build the layout?

What are the effects on community health?

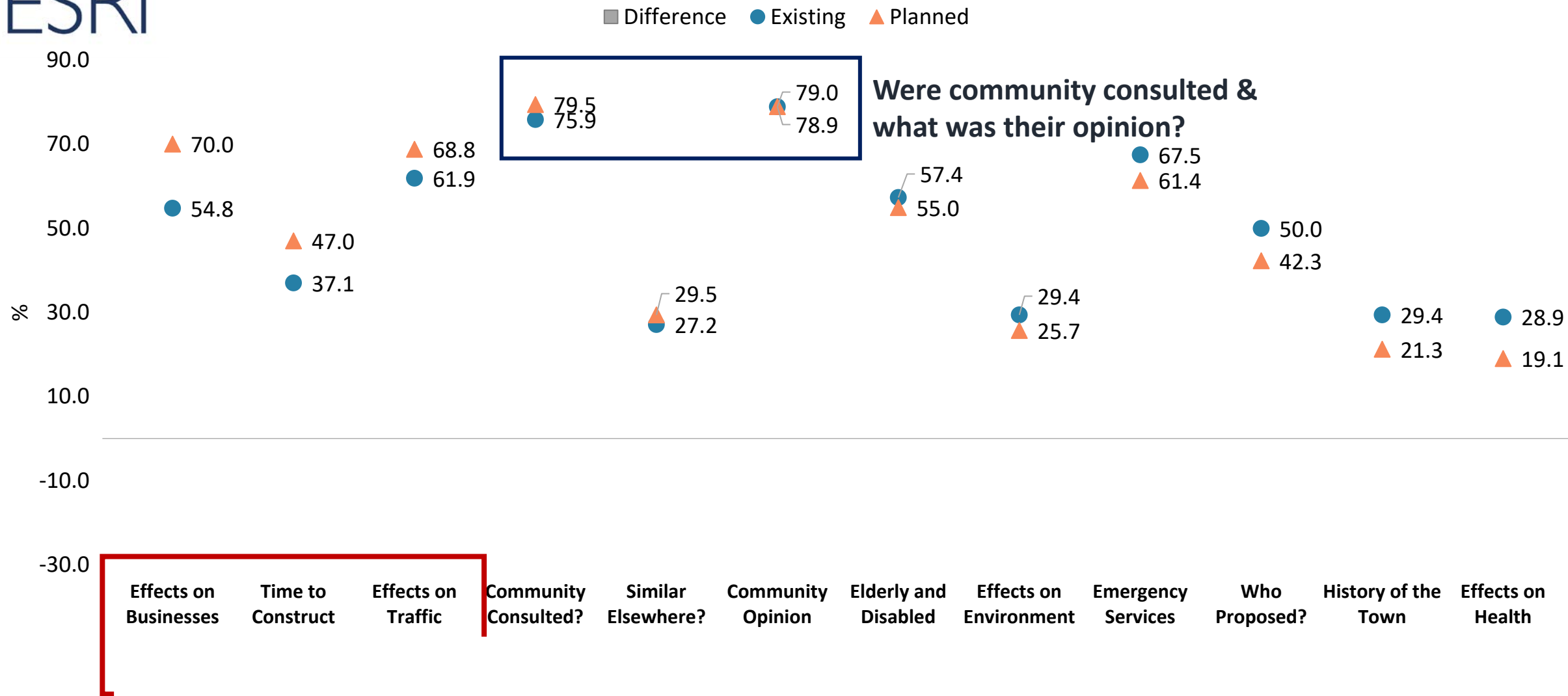
What are the effects on the local environment?

Were the local community consulted?

Is this type of layout common?

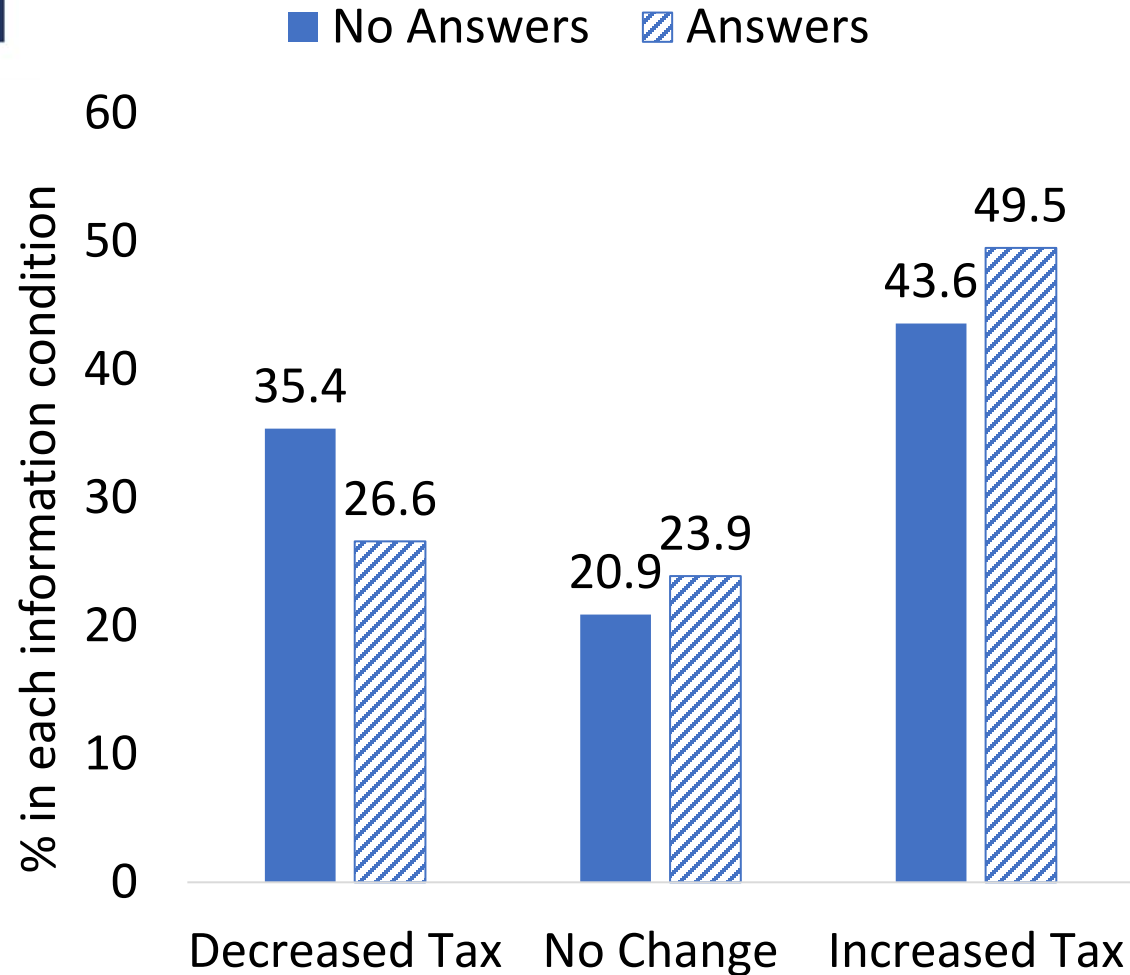


“Status Quo Bias” in Climate Policy





Engaging with Climate Science



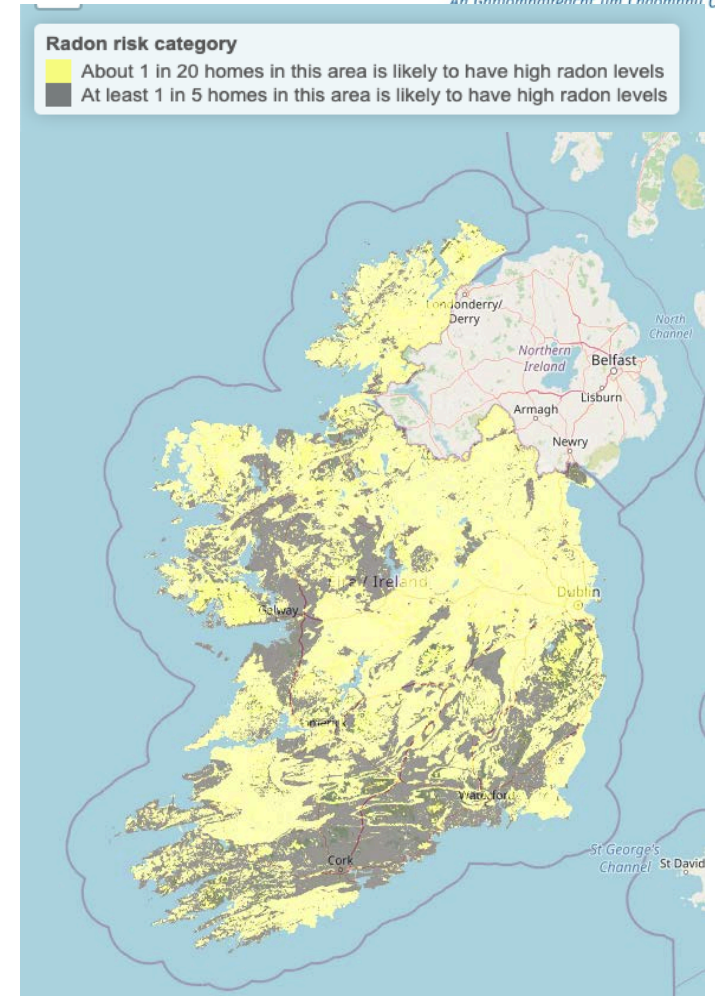
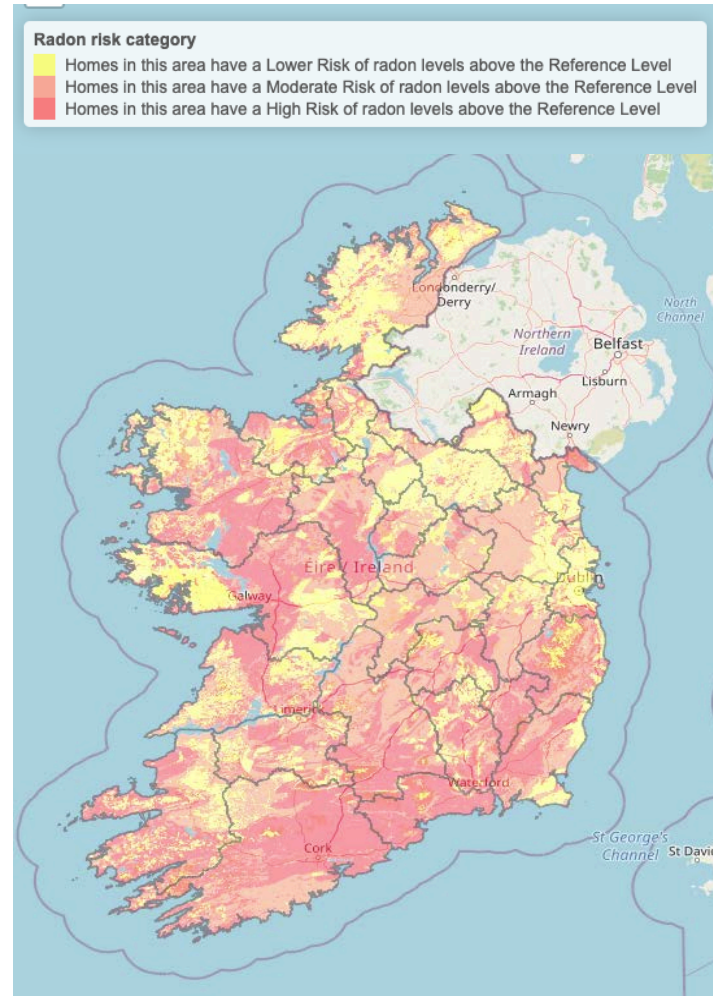


Testing Homes for Radon



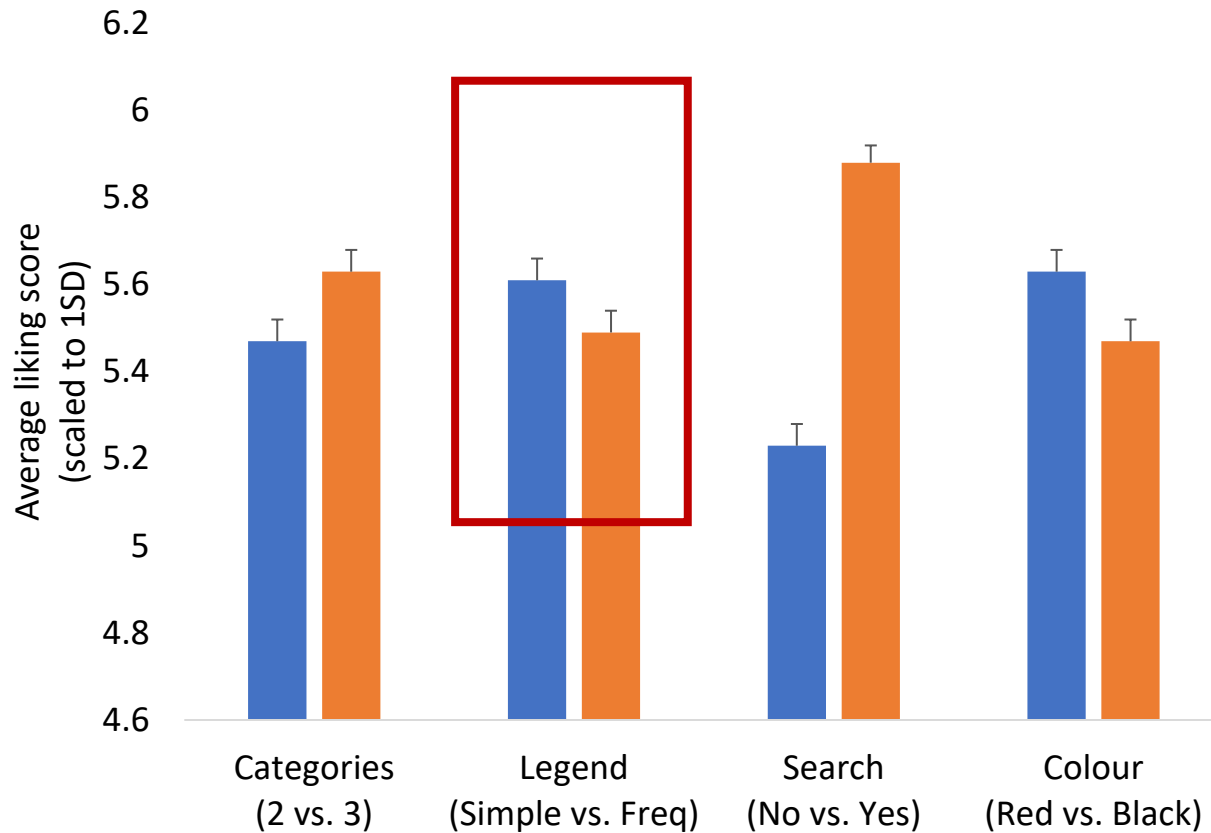
All else equal (by randomisation) but maps varied by...

- Number of risk categories (2 vs. 3)
- Legend (Simple vs. Numeric Frequency)
- Search Granularity (Yes vs. No)
- Colour (Yellow to Red vs. Black)

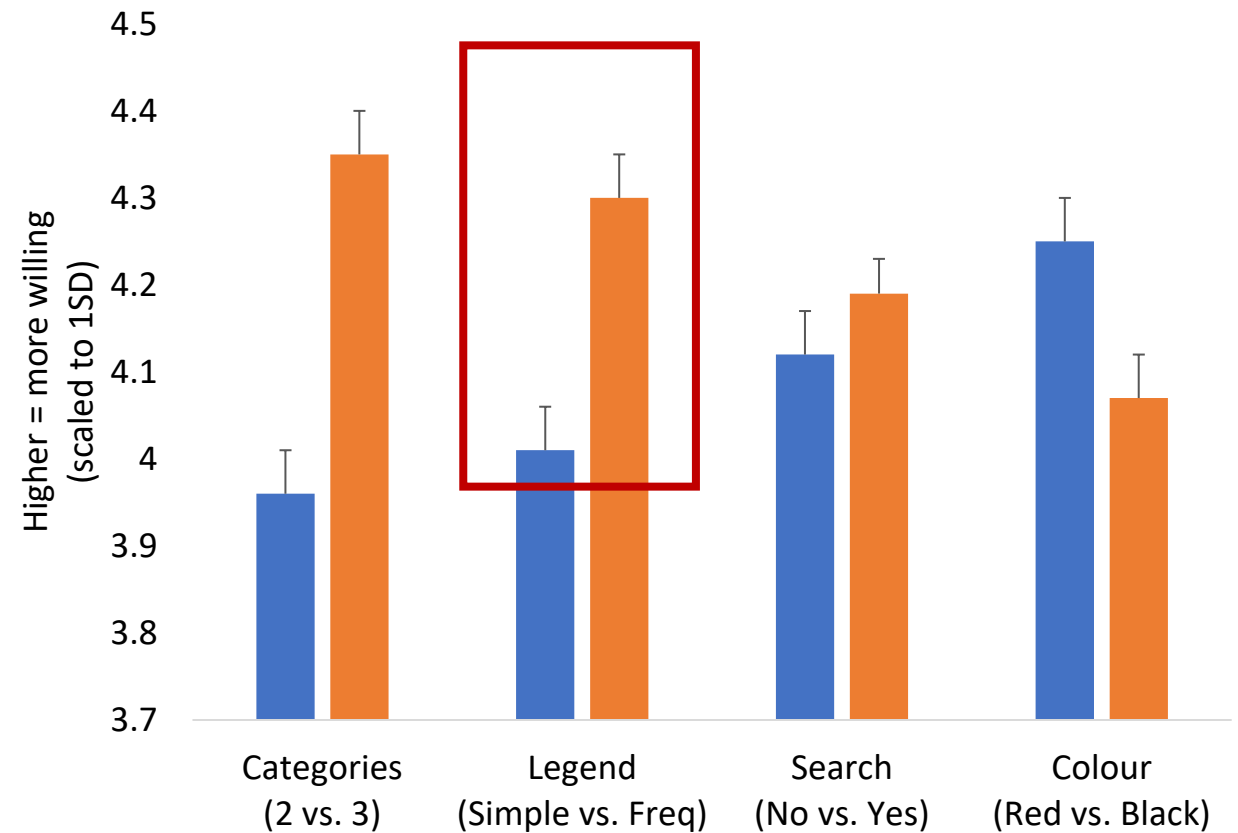


Testing Homes for Radon

Map Evaluation by Map Design



Willingness to Test by Map Design



Real Behaviour

Control



The Householder
 Insert Address 1
 Insert Address 2
 Insert Address 3
 Insert Address 4
 Insert Address 5
 Insert Address 6
 Insert Address 7

Ref No: **Insert Unique Ref**

Insert Date:

Dear Householder,

EPA's survey on radon gas in Ireland

We are writing to invite you to participate in the Environmental Protection Agency's survey on radon gas in Ireland. The survey will begin in March and by taking part you will be helping us to establish the rate of radon testing in homes in your area.

We are looking for householders in selected areas to carry out a free radon test in their home. Your home has been chosen because you live in a High Radon Area. You can check this using the radon map on our website <https://www.epa.ie/environment-and-you/radon/>. The radon test is simple, completely free of charge and all done by post: **so no one will call**. Once the test is completed, you will receive a report explaining your result. If your radon levels are high, you will receive information on how you can reduce radon in your home. Please note that your details and the result of the radon test in your home will be treated in the strictest of confidence and will be used only for the purposes of this survey. Further information about radon gas, the EPA and our survey are enclosed.

To take part, please complete the form included, sign it and return it to us in the prepaid envelope provided. You will then be sent two radon detectors in April along with instructions on how to place these detectors.

We look forward to receiving your reply. In the meantime, if you have any queries about this survey or if you would like to receive this letter in Irish, please call our Freephone number 1 800 300 600 or email radon@epa.ie.

Yours sincerely,

Alison Dowdall
 Scientific Officer, Radon Awareness

PS This is a free offer but please note it is open for a limited period.

BI Letter



The Householder
 Insert Address 1
 Insert Address 2
 Insert Address 3
 Insert Address 4
 Insert Address 5
 Insert Address 6
 Insert Address 7

Insert Date:

Dear Householder,

We are writing to inform you that **we have reserved a free radon test kit for you** to check the level of radon gas in your home. **We have prioritised you because recent data suggests that your home is in a High Radon Area, where at least 1-in-5 homes have high levels of indoor radon gas.**

The only way to know if your home is affected is by using a test kit like the one we have reserved for you.

Testing is simple. Everything is done by post; no one will call to your home. To get your **free test**, **simply complete the form included, sign it and return it to us in the pre-paid envelope by 31st March 2023**. You will be sent your radon testing kit by post. The test is easy to use. You will be sent instructions with your kit.

Once your test is completed, you will receive a report explaining your result and what you can do if radon levels in your home are high.

Further information about radon gas and the EPA is available overleaf. If you have any queries about your free radon test or if you would like to receive this letter in Irish, please call our Freephone number 1 800 300 600 or email radon@epa.ie.

Yours sincerely,

Alison Dowdall
 Scientific Officer, Radon Awareness

Simplified

Reciprocity

Free Household Radon Test

Risk Freq.

Urgency

Real Behaviour

BI Letter



The Householder
Insert Address 1
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Insert Address 7

Insert Date:

Reciprocity

Free Household Radon Test

Risk Freq.

Urgency

Simplified

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Yours sincerely,

Alison Dowdall

Alison Dowdall
Scientific Officer, Radon Awareness

Control

If undelivered please return to:
EPA
McCumsiskey House,
Richview,
Clonsilla,
Dublin 14

Postage Paid Postas lochta	Baile Átha Cliath
L	Ceadúnas 1151

Test

ADDRESS SELECTED FOR FREE RADON TEST KIT

If undelivered please return to:
EPA
McCumsiskey House,
Richview,
Clonsilla,
Dublin 14

Postage Paid Postas lochta	Baile Átha Cliath
L	Ceadúnas 1151

*Household
selected for free
radon test kit*



Roinn Cumarsáide, Eilimhaltha
ar son na hIarráide & Comhshaoil
Department of Communications,
Climate Action & Environment



Real Behaviour



BI Letter



The Householder
 Insert Address 1
 Insert Address 2
 Insert Address 3
 Insert Address 4
 Insert Address 5
 Insert Address 6
 Insert Address 7

Insert Date:

Reciprocity

Free Household Radon Test

Risk Freq.

Urgency

Simplified

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Yours sincerely,

Alison Dowdall

Alison Dowdall
 Scientific Officer, Radon Awareness

BI + Map



The Householder
 Insert Address 1
 Insert Address 2
 Insert Address 3
 Insert Address 4
 Insert Address 5
 Insert Address 6
 Insert Address 7

Insert Date:

Free Household Radon Test

Dear Householder,

We are writing to inform you that **we have reserved a free radon test kit for you** to check the level of radon gas in your home. We have prioritised you because recent data suggests that your home is in a High Radon Area, where at least 1-in-5 homes have high levels of indoor radon gas.

You can see the estimated level of radon risk in your area on the enclosed map, or you can enter your Eircode into the Radon Risk Map of Ireland on our website www.radon.ie.

The only way to know if your home is affected is by using a test kit like the one we have reserved for you.

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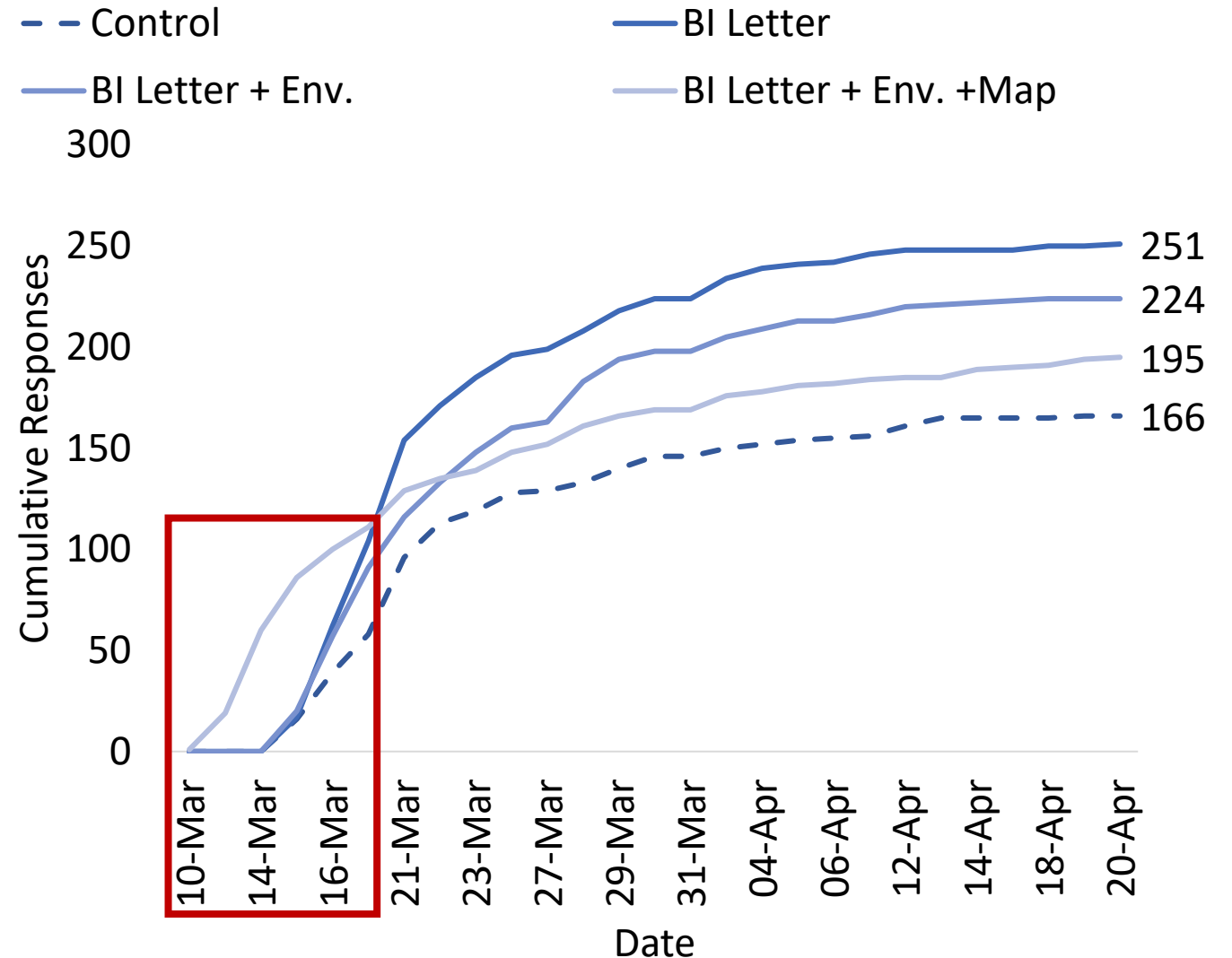
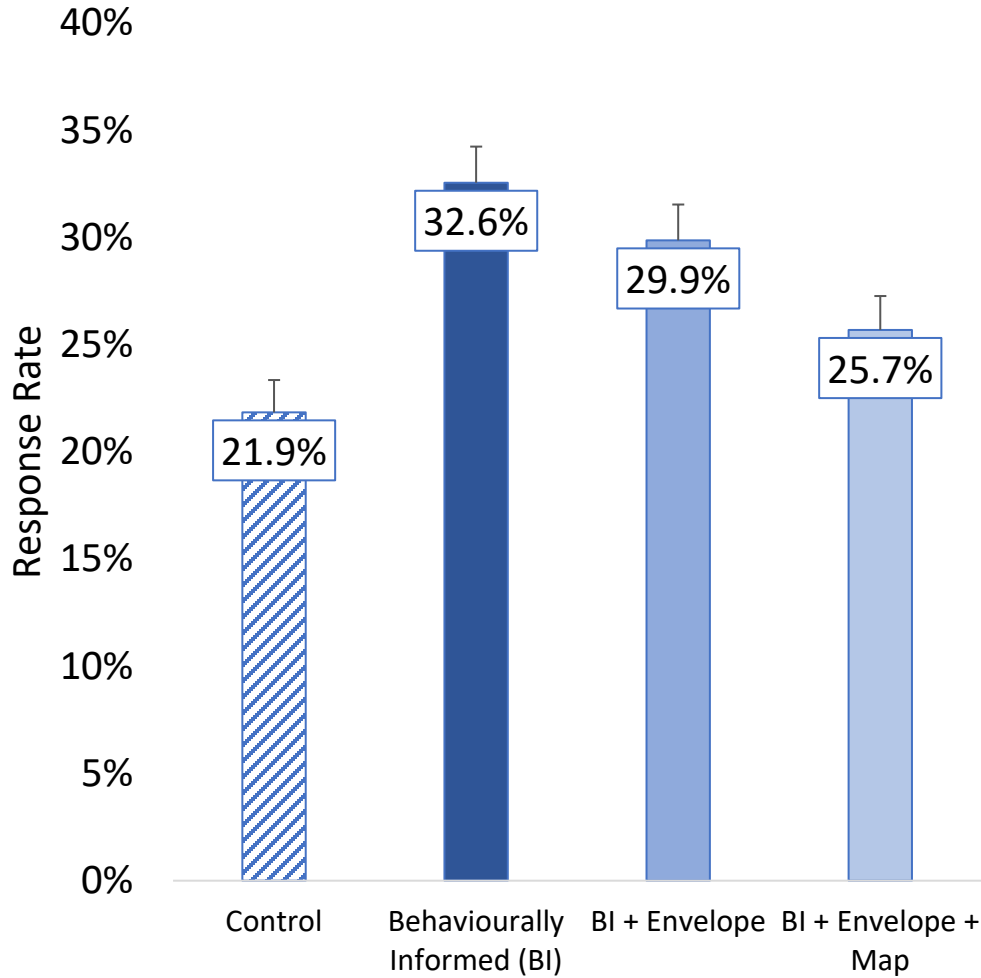
Alison Dowdall

Alison Dowdall
 Scientific Officer, Radon Awareness



+ printed map

Results



Lessons for Behaviour Change

- Be **specific** – what behaviour and what *psychological* population?
- Don't assume **awareness** (“curse of knowledge”)
- **Simplify** communications. Test behavioural levers (e.g., reciprocity).
- Investigate individual-**system** interactions
- Proposed changes direct **attention** to what could go wrong
 - **Biases** can play a bigger role than socio-demographic group differences



Lessons for Methods

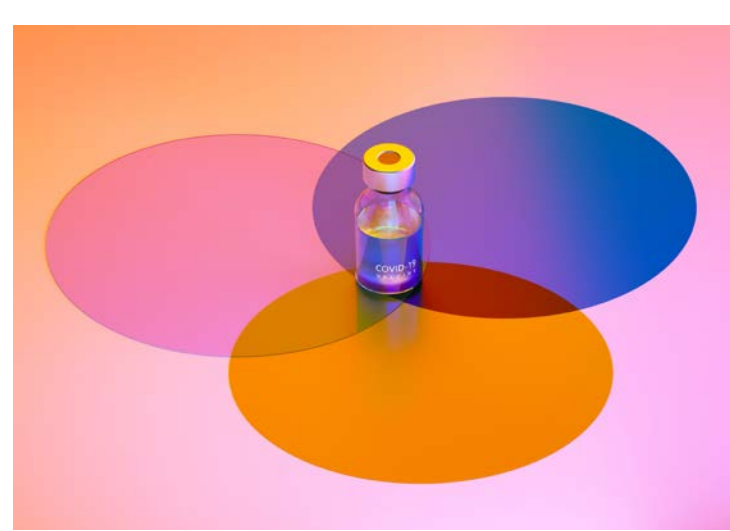
- For awareness, measure what people can **generate** not just what they recognise.
- Don't just record what people say matters. Measure relevant **psychological phenomena** and behaviour.
- Intuitions can lead us astray – **test!**
- **Allow time** for behaviour to change; take longer-term measures where possible.



Supporting Healthier Choices

Dr Deirdre Robertson
Behavioural Research Unit
<https://esri.ie/bru>





Immunisation



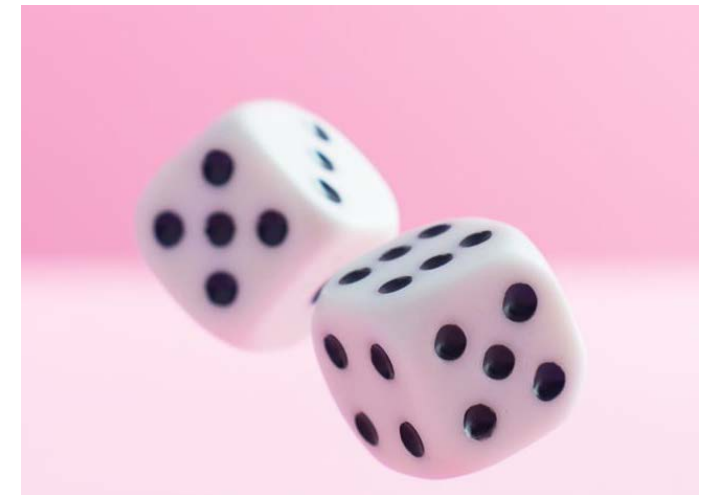
Food choice



Perception of Public Health Policy



Screening



Gambling



Food choice

Food choice – Calorie Posting

Welcome to the ESRI ordering system. Lunch is selected and delivered from a range of nearby catering outlets. ESRI staff and visitors are welcome to use this online system. Orders will be processed as soon as they are received. Click on the name of the item you want to order. Sides and drinks are on the next page.

	Calories	Price
Leban Garlic Chicken Salad	490	€7.75
Green Leaves with Lemon Garlic Chicken, Mini Mozzarella Balls, White Onion, Sun-Dried Tomato, Mixed Olives		
Cheeseburger and Chips	818	€5.50
Toasted Bun with Quarter Pounder, Lettuce, Garlic Mayo and Cheese served with Chips		
Piri Piri Chicken Salad	272	€7.75
Green Leaves with Piri Piri Chicken, Mixed Olives, Tomato, Mixed Peppers, White Onion		
11.5-Inch Margherita Pizza	1214	€5.99
Tomato Sauce, Mozzarella Cheese		
Chicken Wrap and Chips	852	€5.50
Plain Wrap stuffed with Crispy Breaded Chicken Goujons, Iceberg Lettuce and Garlic Mayo Dressing served with Chips		
Chicken Tikka Roll	309	€6.99
9-grain Wheat Bread Roll with Chicken Tikka, Cucumber, Lettuce, Onions, Peppers, Tomato		
Veg Roll	450	€4.99
9-grain Wheat Bread Roll with a Veg Patty, Cucumber, Lettuce, Onions, Peppers, Tomato and Avocado		
Italian Caprese Salad	179	€7.85
Mixed Leaves with Mini Mozzarella Balls, Cucumber, Tomato and Sweetcorn		
11.5-Inch Peppersoni Pizza	1674	€6.99
Tomato Sauce, Mozzarella Cheese, Extra Cheese, Double Decker Pepperoni		
Fatafel Wrap	701	€7.85
Wrap with Greens, Fatafel, Mint, Power Grains & Lentils, Red Onion, Tomato, Mixed Peppers, Pine Nuts		
Chipotle Pulled Chicken Wrap	446	€5.99
Wrap with Greens, Chipotle Pulled Chicken, Spring Onion, Tomato, Mixed Beans		

Voucher Amount: € 8

Average daily calorie needs for all foods and drinks for adults:
 Active 2000kcal Inactive 1800kcal Active 2500kcal Inactive 2000kcal

Next

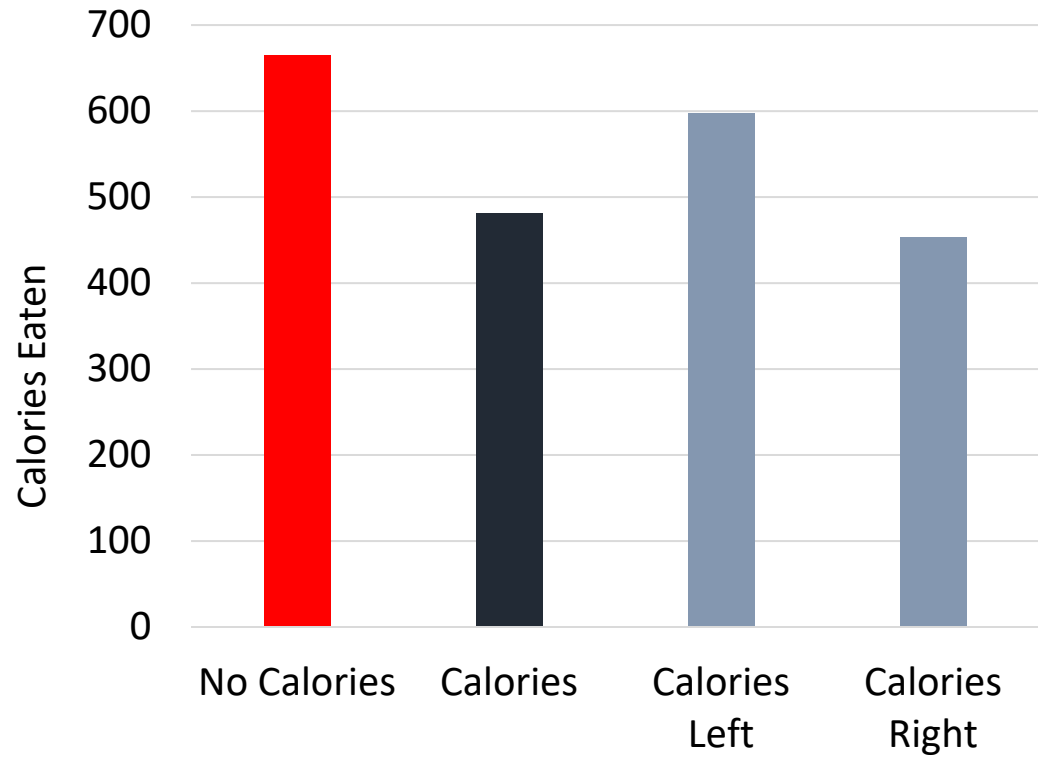
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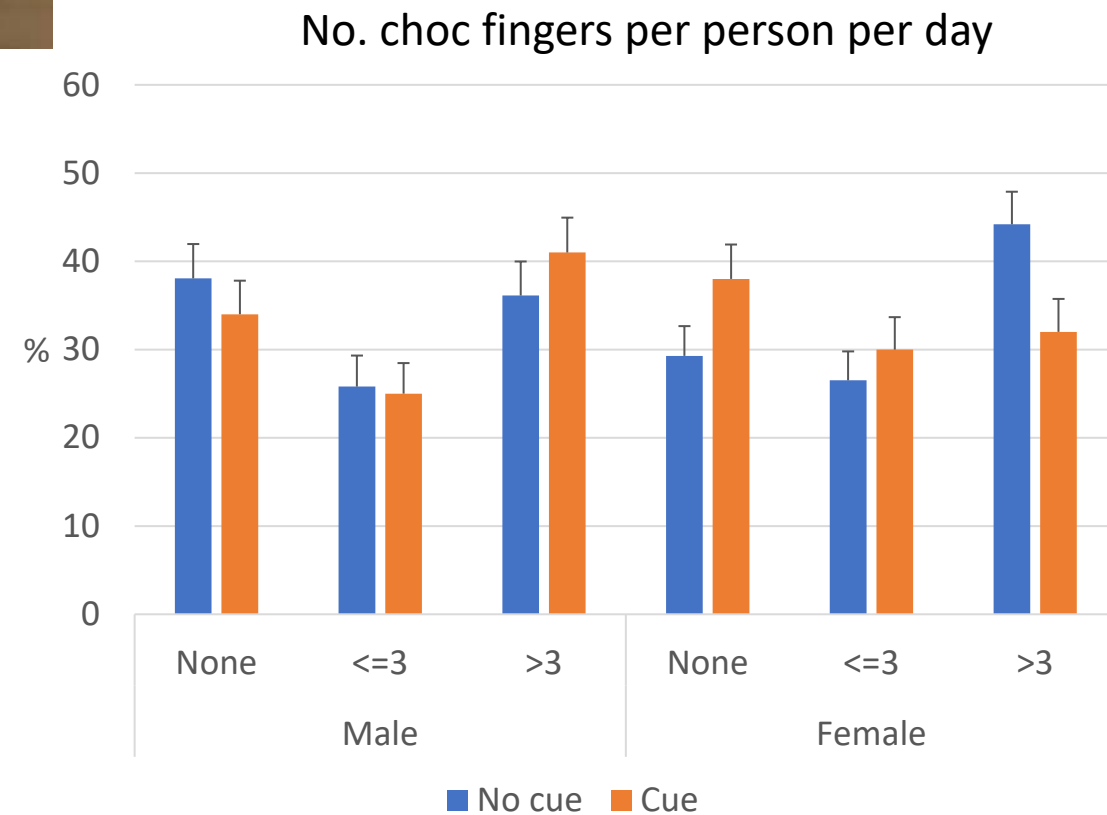
Voucher Amount: € 8

Average daily calorie needs for all foods and drinks for adults:
 Active 2000kcal Inactive 1800kcal Active 2500kcal Inactive 2000kcal

Next



Food choice – Portion Size



Food choice – Nutri-Score



- 1) Does Nutri-Score influence choices of snack foods?
- 2) Does the range influence choice of snack foods?

Corner Market

- Nuts
- Bars
- Sweet Biscuits
- Crisps
- Chocolates
- Sweets
- Savoury Biscuits
- Popcorn



Go Ahead Apple Bakes 6X35G
 €3.29
 NUTRI-SCORE
 A B C D E ADD



Bunalun Organic Ygrt And Strawberry Rice Cakes 100G
 €1.75
 NUTRI-SCORE
 A B C D E ADD



Cadburys Bournville Dark Chocolate Fingers Biscuits 114G
 €1.99
 NUTRI-SCORE
 A B C D E ADD



Tesco Rich Tea Biscuit 300G
 €1.5
 NUTRI-SCORE
 A B C D E ADD



McVities Ginger Nut Biscuits 250G
 €0.39
 NUTRI-SCORE
 A B C D E ADD



McVities Digestive 400G
 €1.5
 NUTRI-SCORE
 A B C D E ADD



Belvita Soft Filled Strawberry Biscuits 250G
 €2
 NUTRI-SCORE
 A B C D E ADD



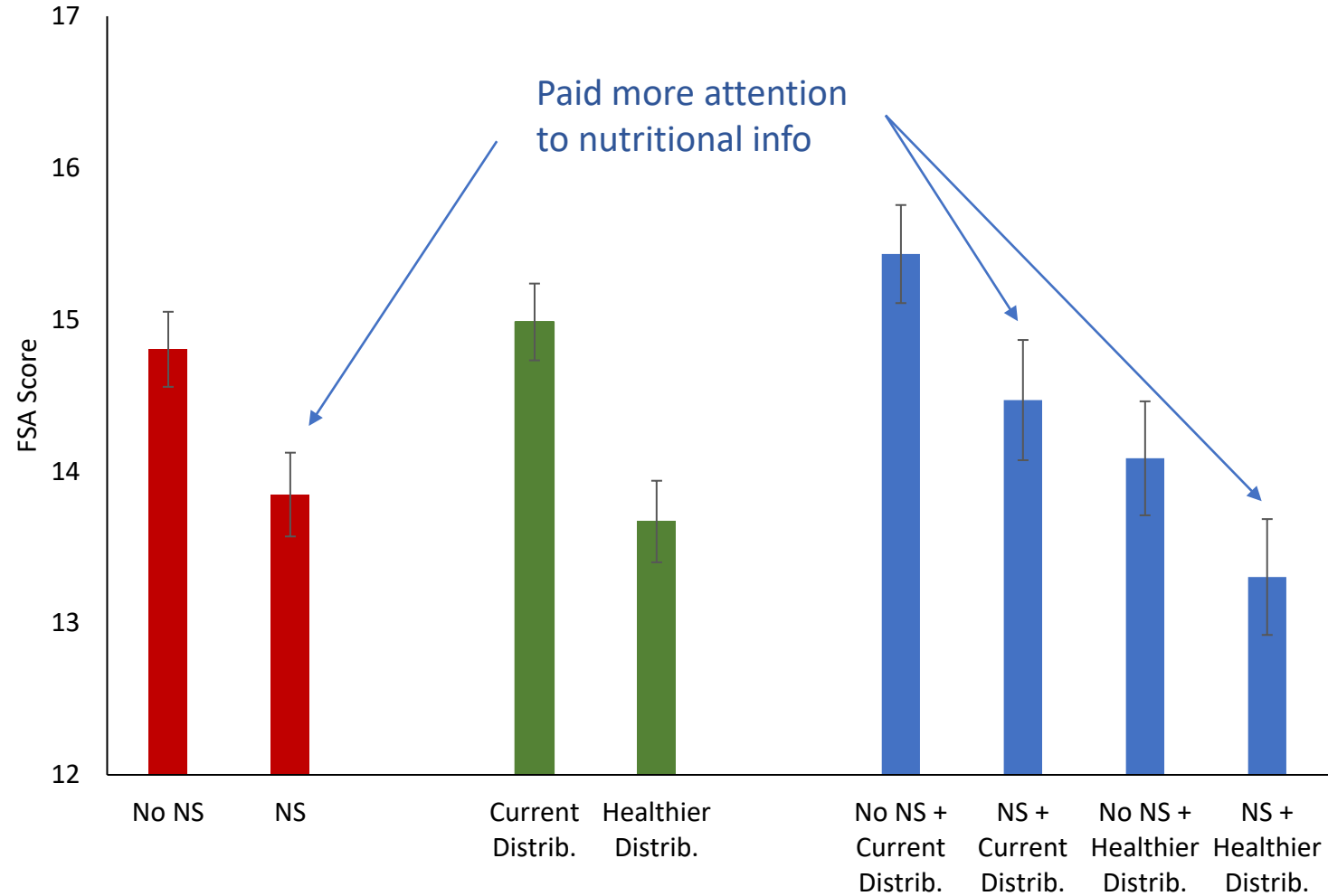
Flahavan's Flapjacks Cranberry 6X40g
 €2
 NUTRI-SCORE
 A B C D E ADD

Product	Quantity	Price
Go Ahead Apple Bakes 6X35G	1	€3.29
Credit: €6.71		Total Price: €3.29

Clear cart Checkout



Does NutriScore or the range of products influence what people buy?



Note. Vertical axis scaled to approximately 1 SD (5.26) in line with recommendation by Witt (2019)







@E

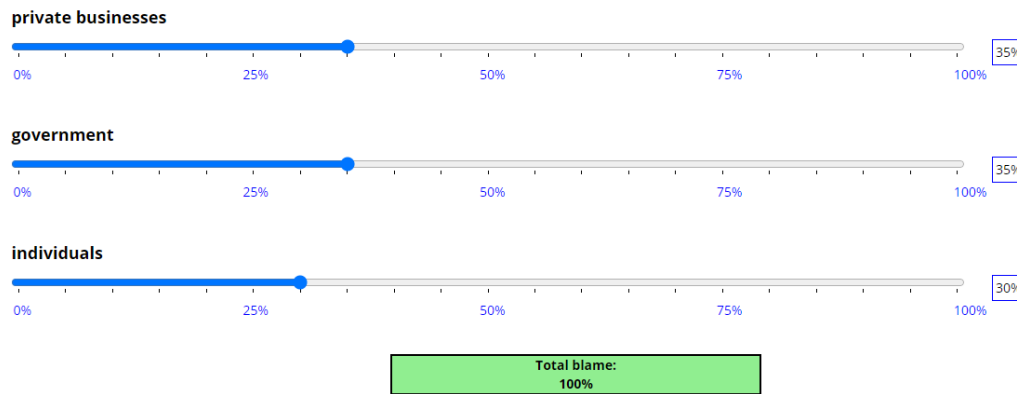
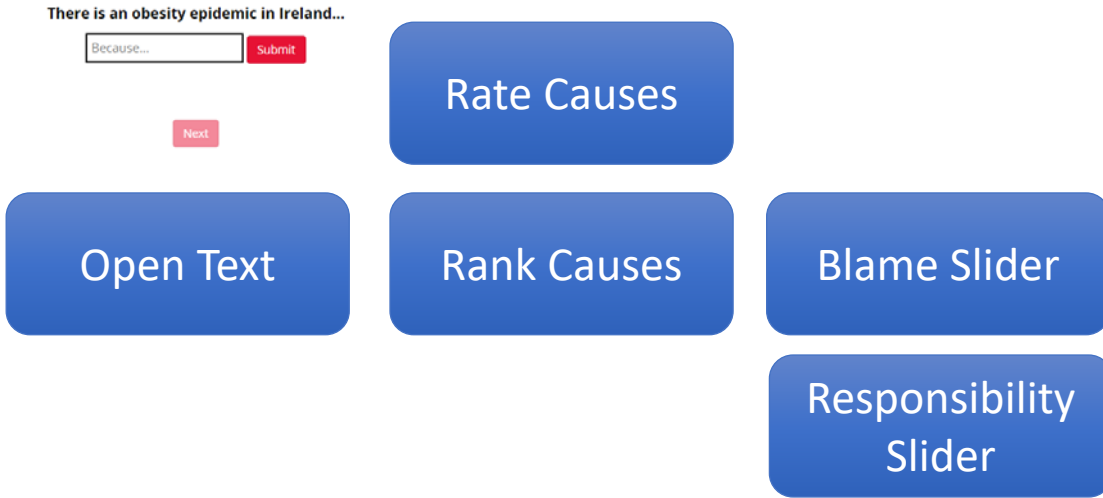
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www.esri.ie



Perception of Public Health Policy

A Diagnostic Study



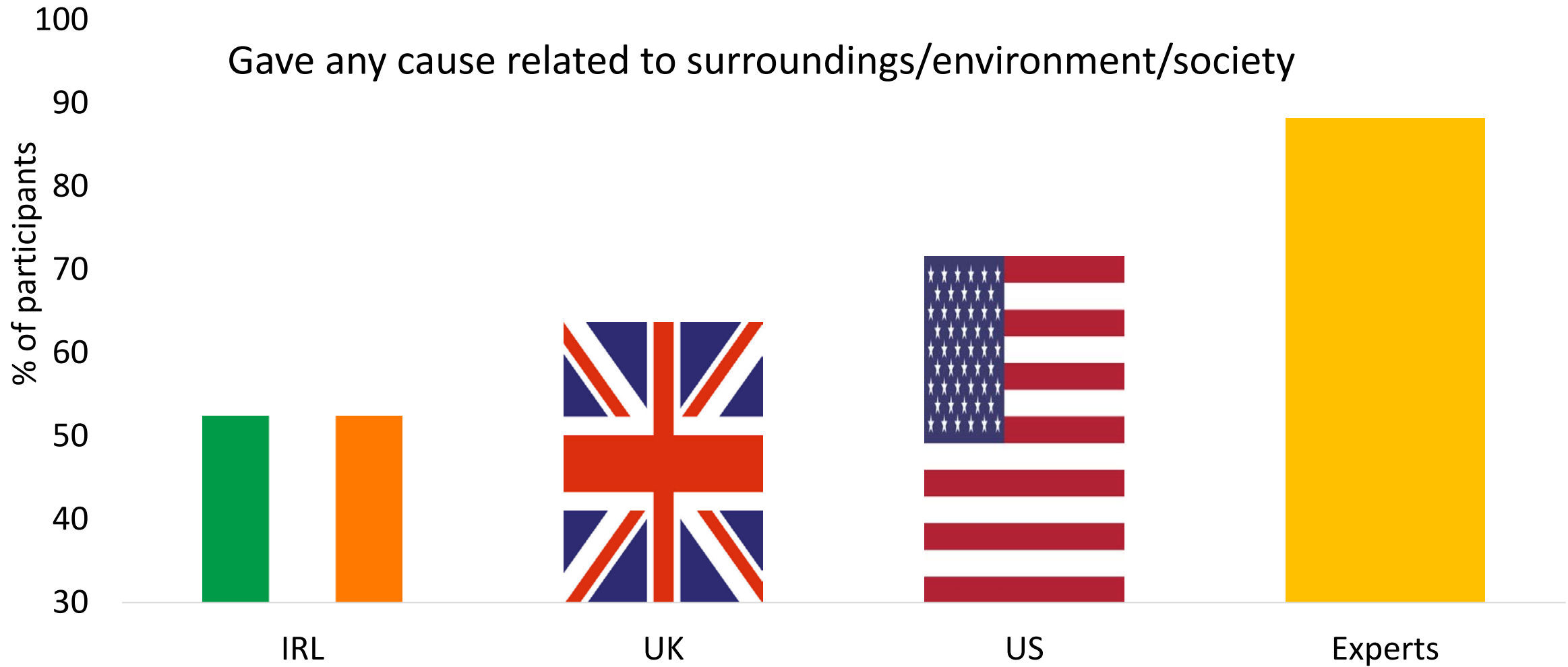
You have said 50 in every 100 adults in Ireland are overweight or obese.
How many of these do you think are obese?
Click on the image again to show how many of them you think are obese.
When you have made your final choice, press the confirm button.

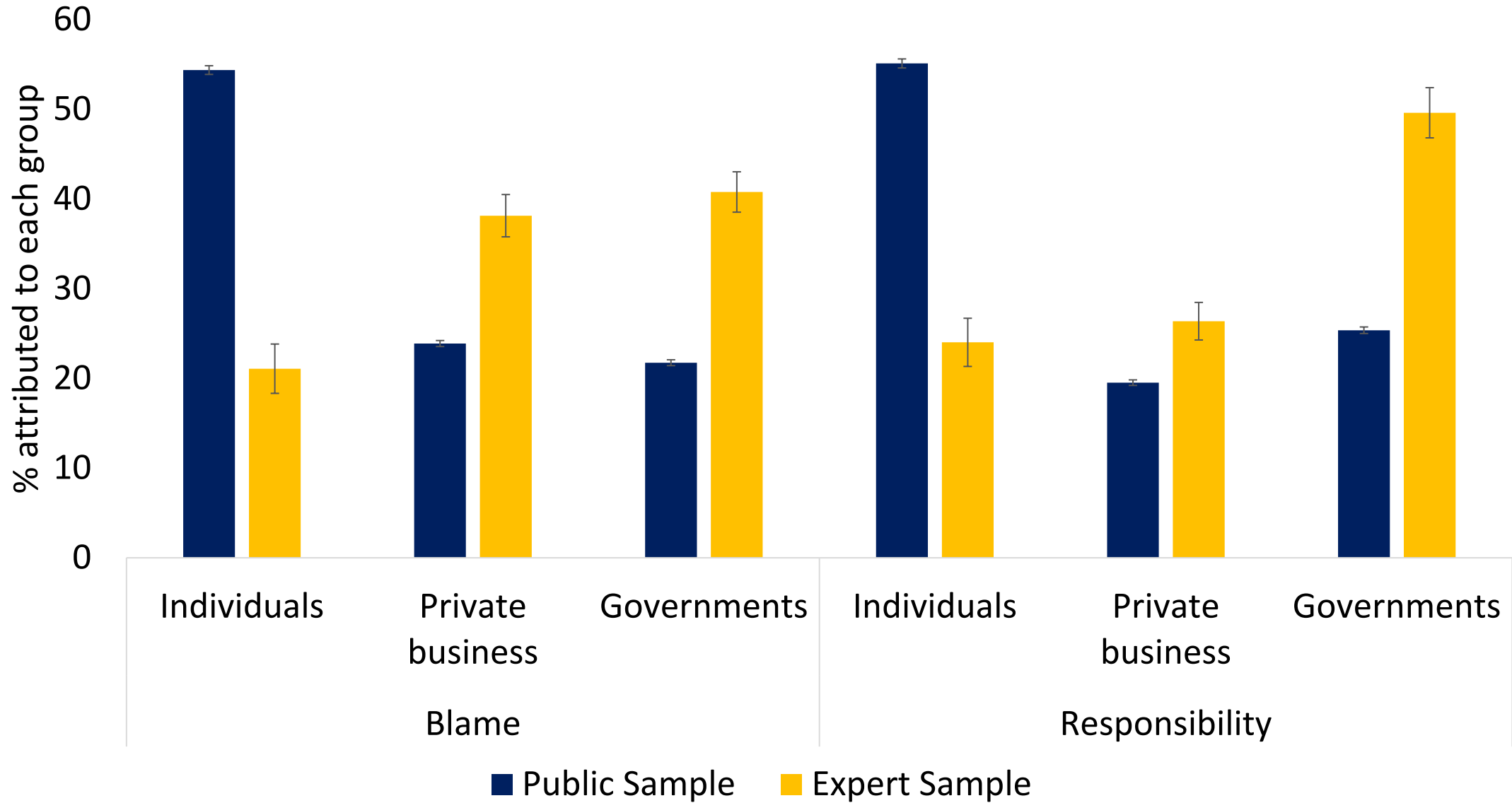


Estimate Obesity

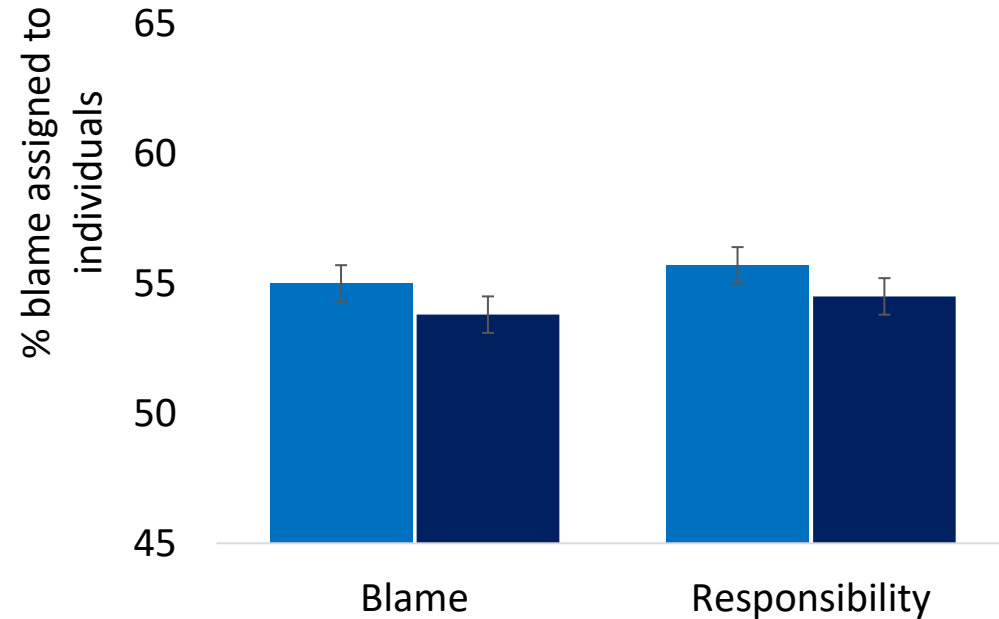
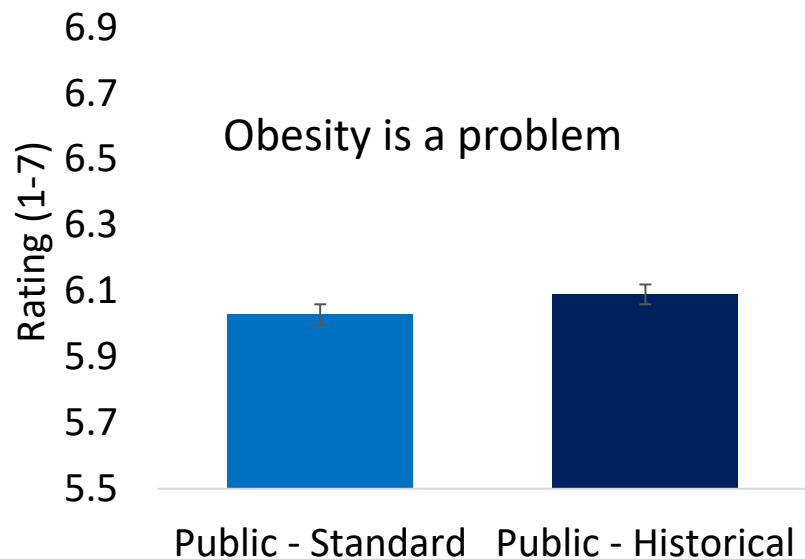
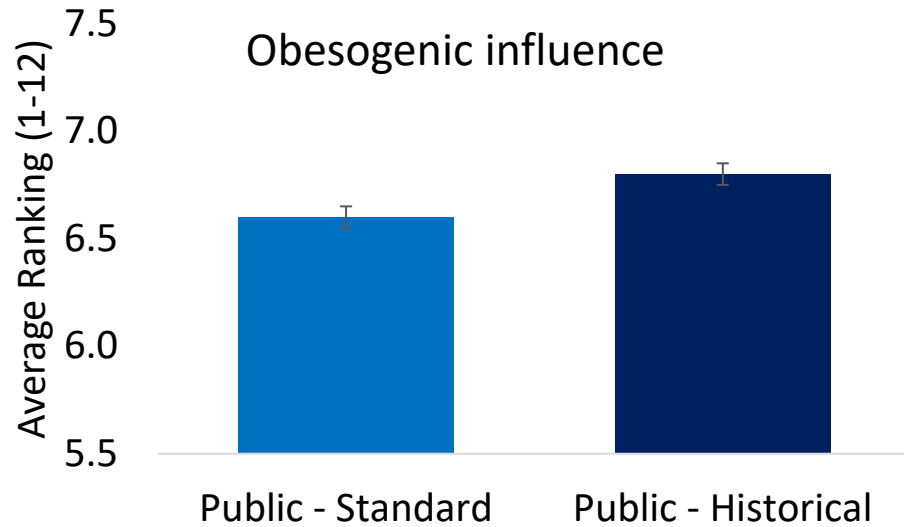


Do people recognise effects of surroundings on obesity? Does this differ by country? Do the public differ from experts?





There is an obesity epidemic vs. There is an obesity epidemic that has been growing since 1975.

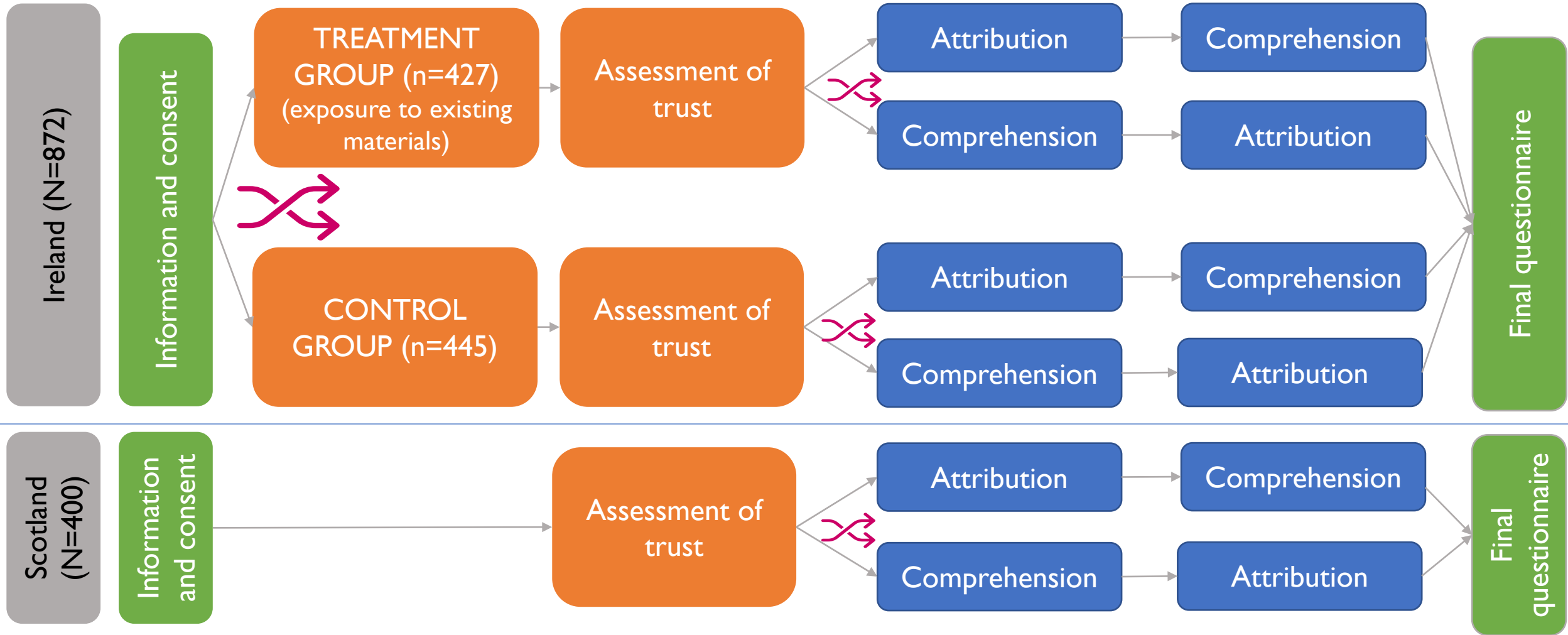


Note. Sociodemographic covariates included in models. The difference between the maximum and minimum bounds on the y-scale equals 1SD (Witt, 2019). Error bars are standard errors.

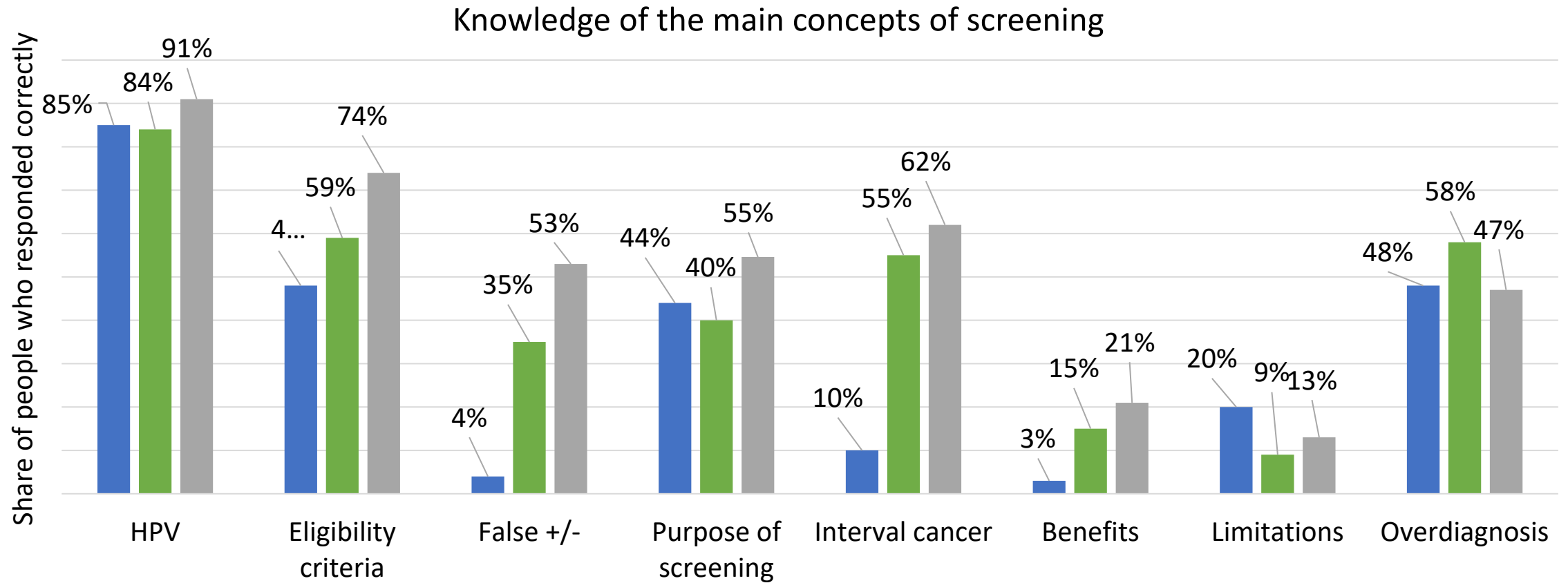


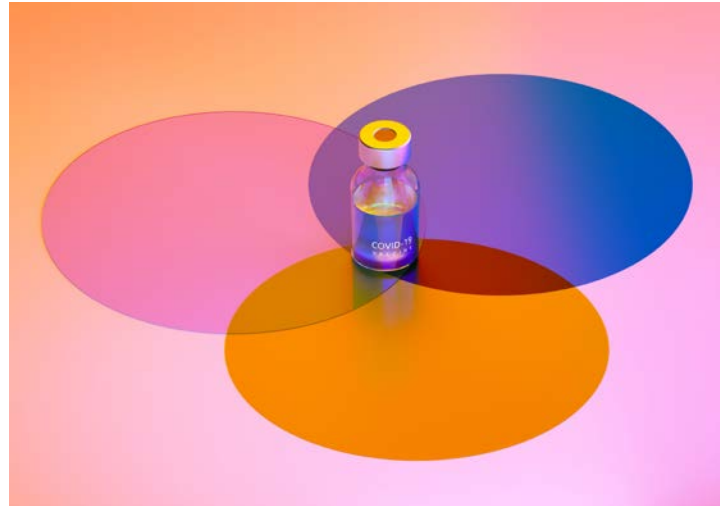
Screening

Research design

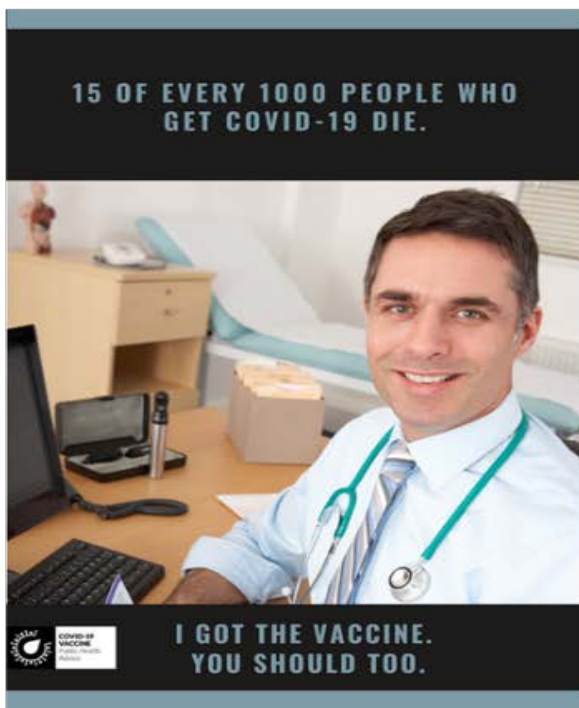


Comprehension





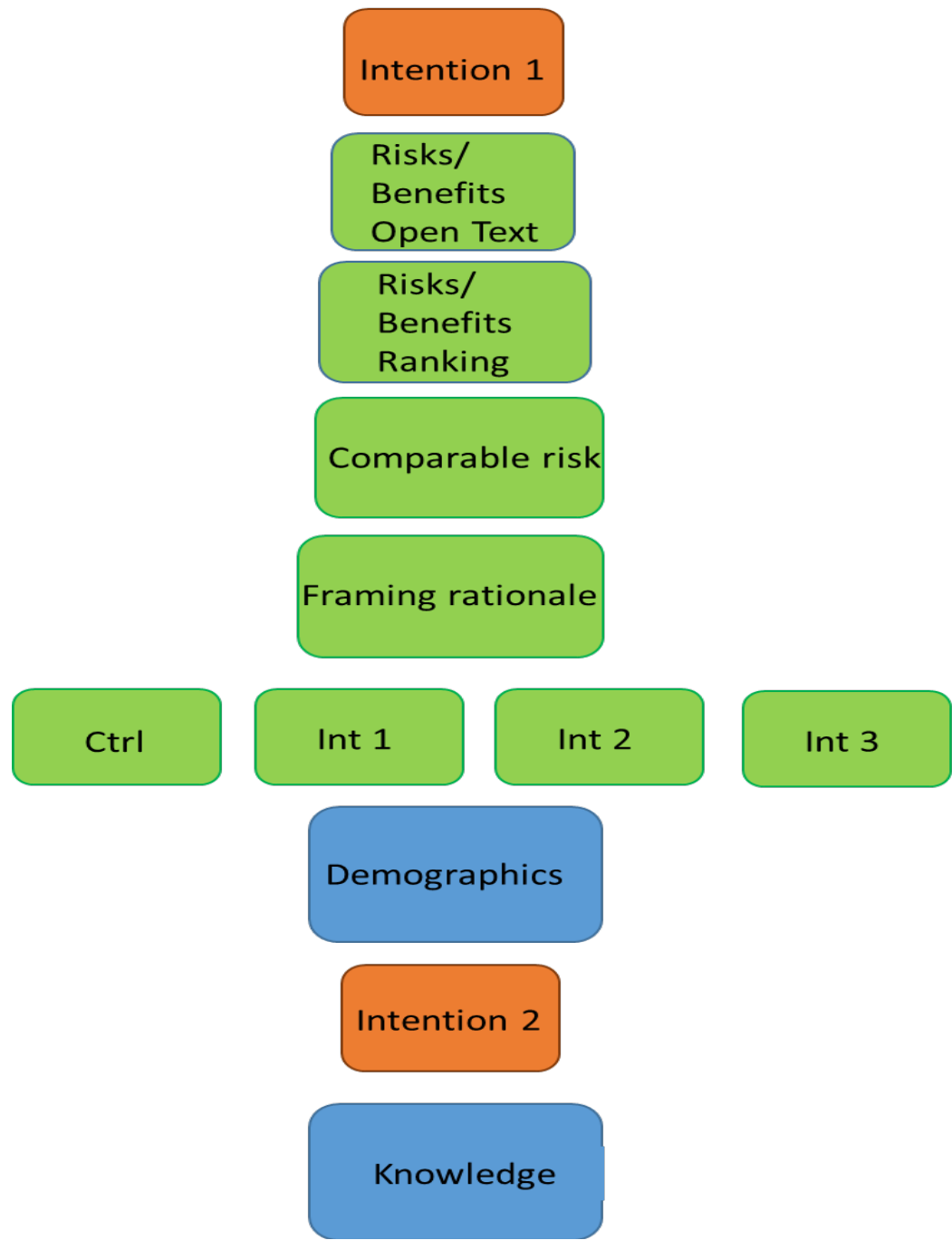
Immunisation

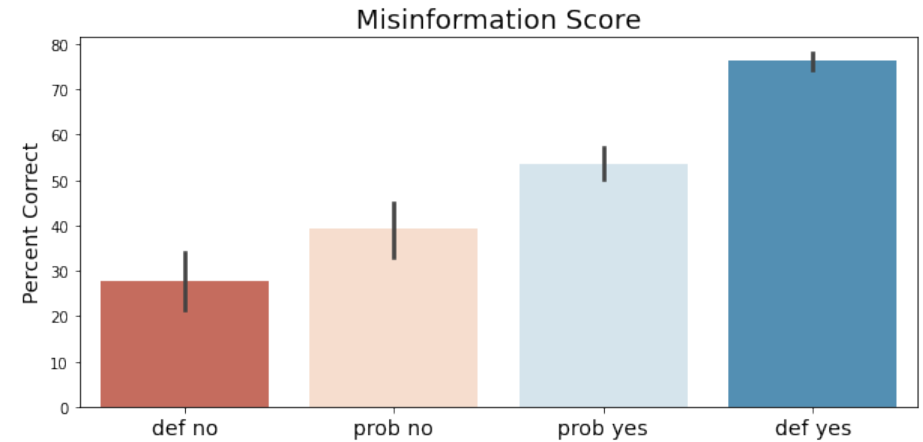
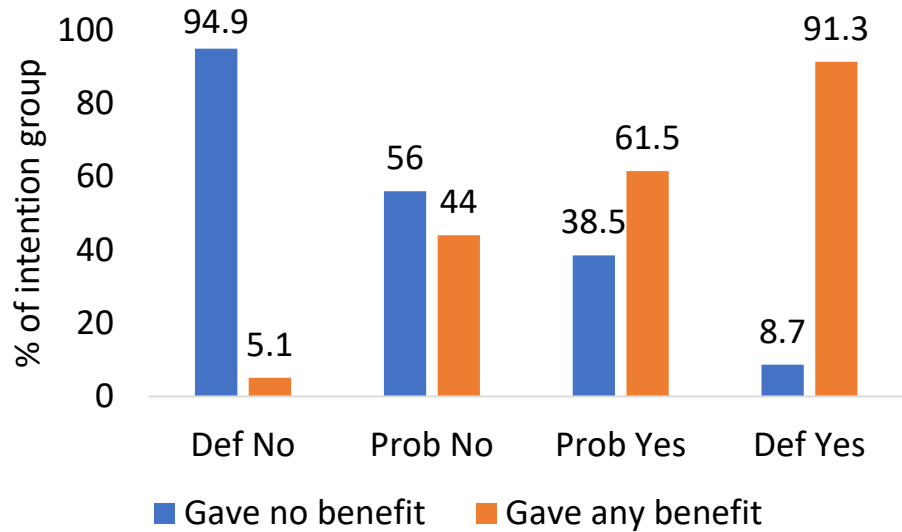
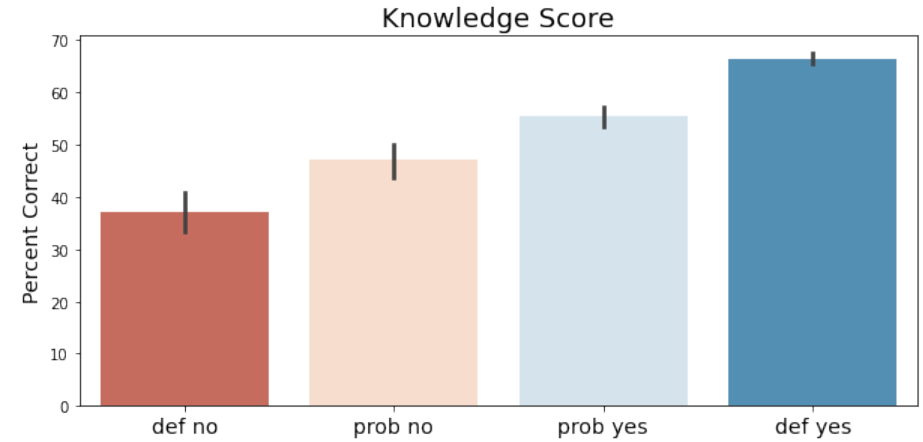
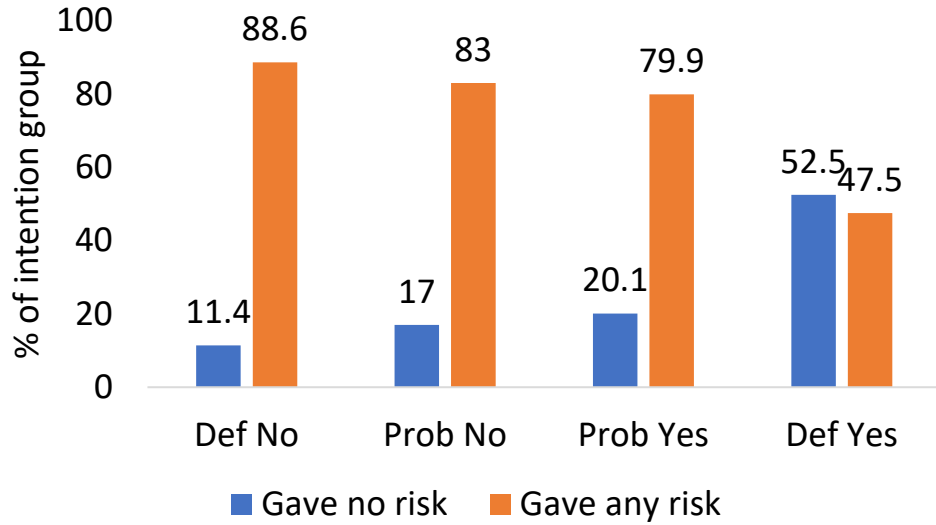


What predicts vaccine hesitancy?
Some common themes from surveys:

- Socio-dem differences
- Not necessary for me
- Won't be too bad if I get COVID
- Don't trust government

- a. Control
- b. Doctor endorsement
- c. Risk
- d. Social rationale





No substantial difference between socio-demographic groups.
 No difference in worry about side effects.
 Smaller differences in perceived risk than might be expected.



Gambling

Problem gambling prevalence

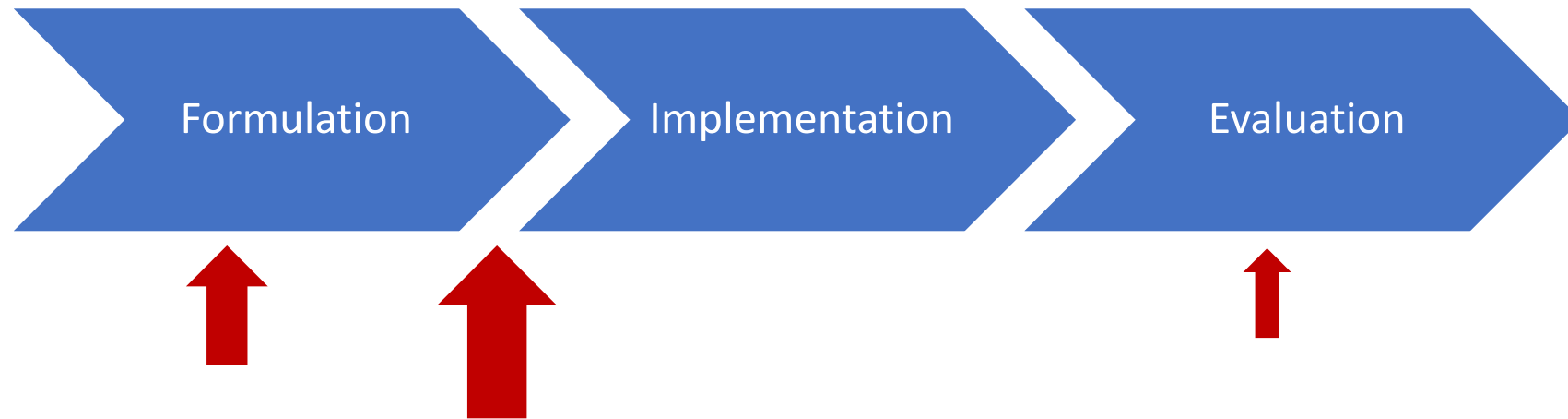
- Previous estimate of 0.03%.
- Done with gold standard face-to-face survey in home.
- We measured online in anonymous nat rep sample.
- Estimate of 3%.
- Measured expenditure. Matched new estimate.
- Measured perceptions of friends and family. Matched new estimate.
- Similar findings in US and UK.
- Mental wellbeing of people with problem gambling and friends and family of those with problem gambling lower.

What have we learned about behavioural science of public health?

- People don't always know what affects their behaviour, or what will affect it in future.
- While knowledge can be important, capturing attention at the time of the decision is arguably more so.
- The individual narrative is strong and can influence policy perception...
...but may be modifiable.

What have we learned about applying behavioural science to health?

VERY simplified view of policy process:



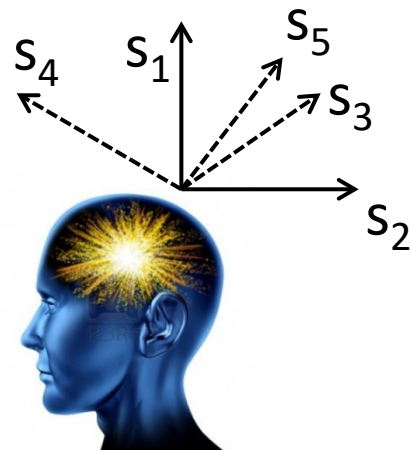
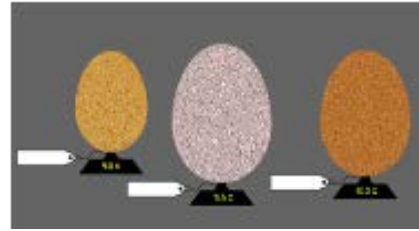
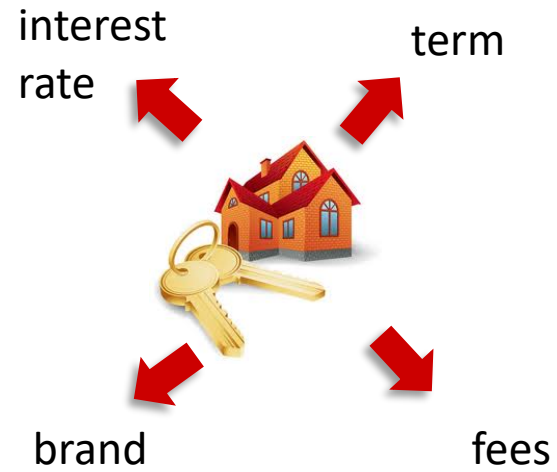
- Most of what we have done so far is pre-testing proposed policies.
- However, increasingly more in formulation stage. Not diagnosing first can sometimes lead us astray.
- Creativity and cross-disciplinary methods are useful, even crucial (e.g. measuring real behaviour in lab, new ways to measure gambling behaviour, new insights for obesity).

Improving Financial Decisions

Prof. Pete Lunn
Behavioural Research Unit
<https://esri.ie/bru>

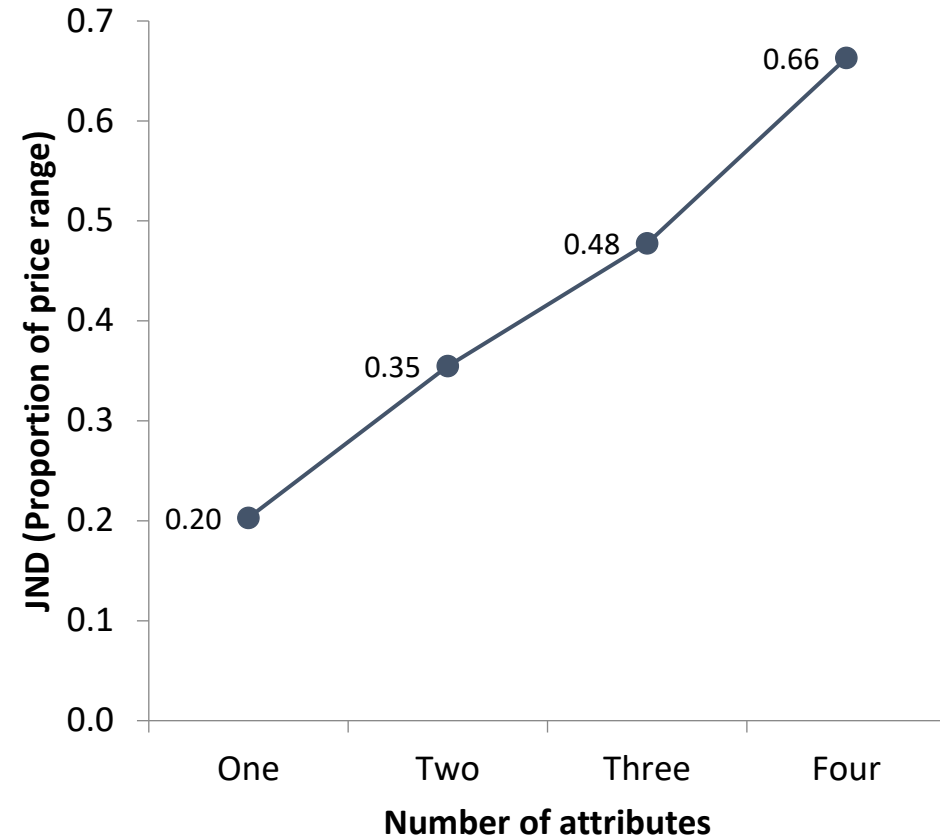


“Price Lab”



- Mixed methods from cognitive psychology and experimental economics
- Laboratory experiments
- **How accurately could people compare products and prices?**

Example results

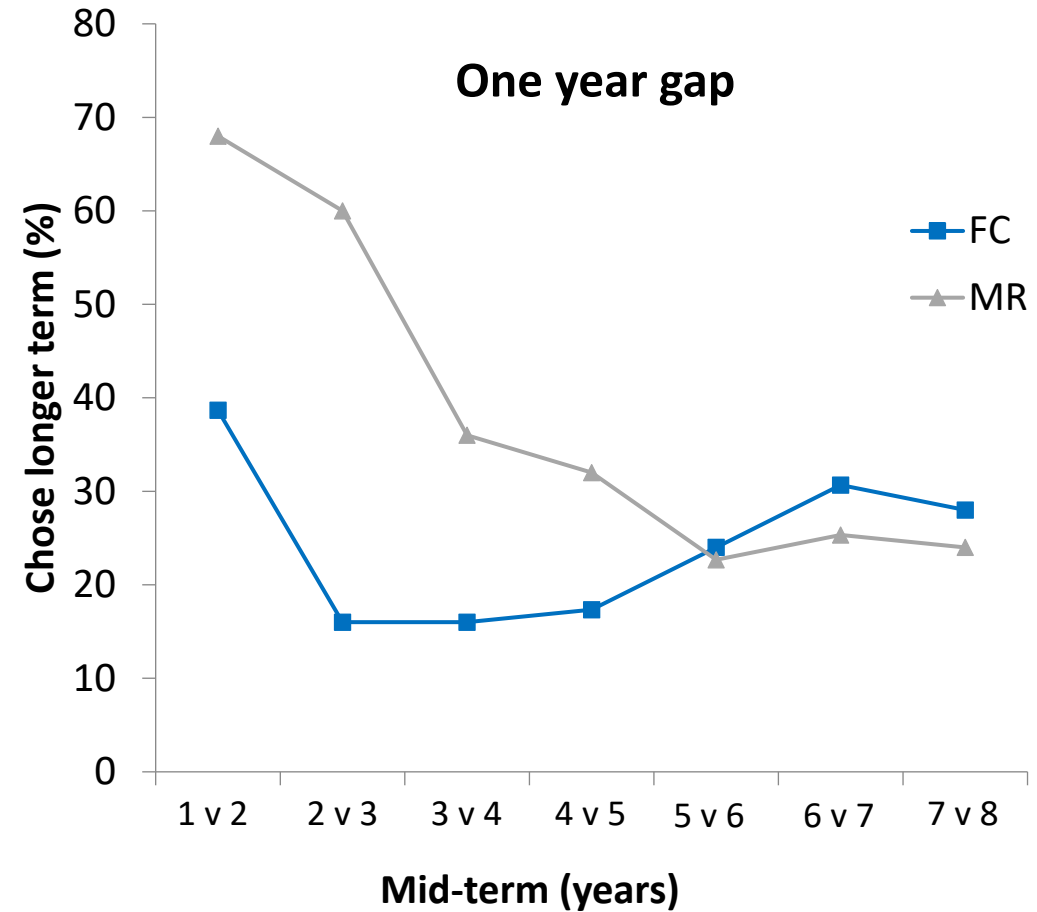


Once people had to trade off more than two attributes and a price...

...really **inaccurate**

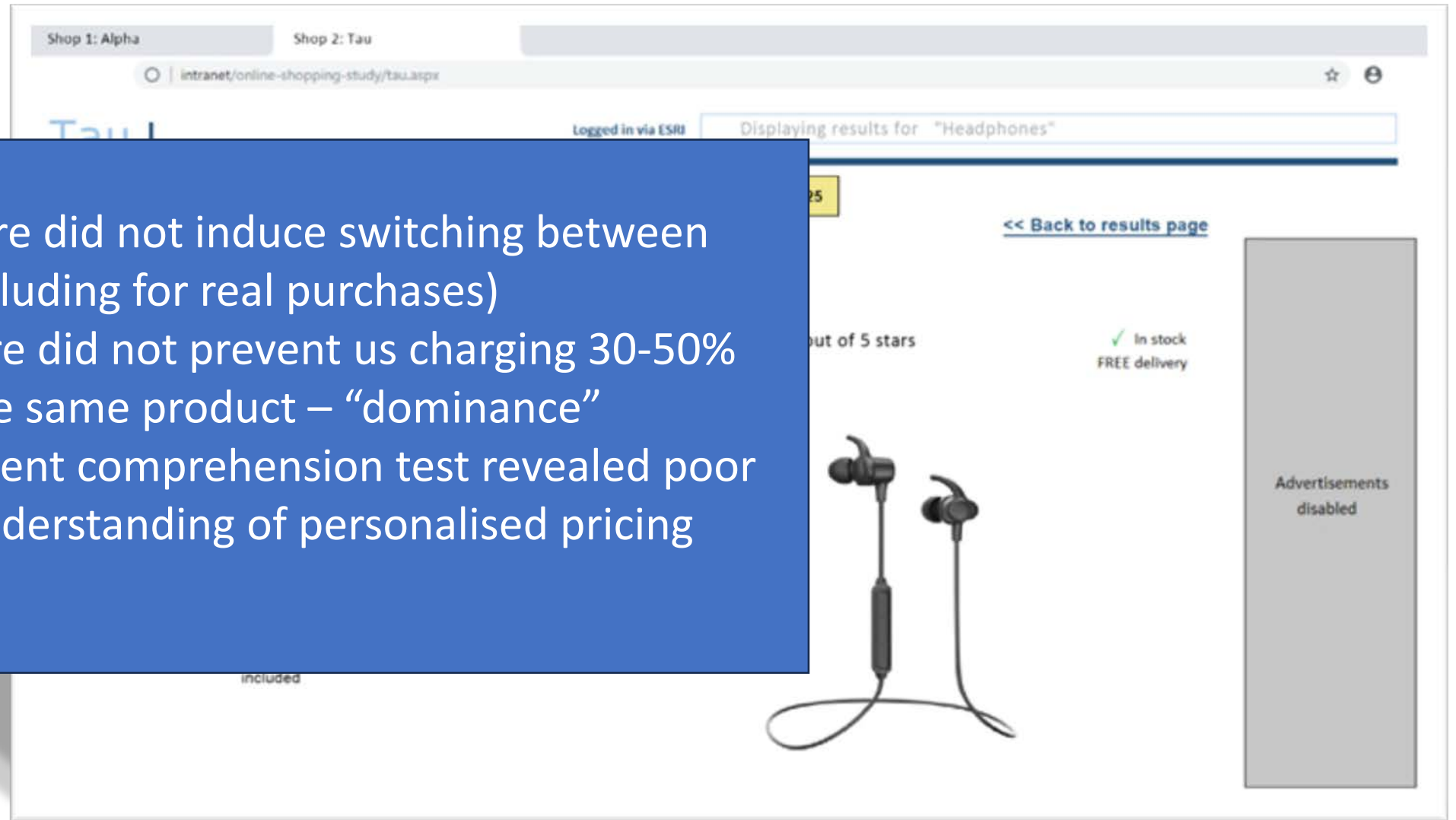
Loans examples

- Choice between loans differing in length by one year
- Same APR
- Choice strongly affected by whether monthly repayment (MR) or financial cost (FC) also salient



Another online shopping example - “extreme” disclosure

- This disclosure did not induce switching between websites (including for real purchases)
- The disclosure did not prevent us charging 30-50% higher for the same product – “dominance”
- Post experiment comprehension test revealed poor consumer understanding of personalised pricing



Julienne, H., Barjaková, M., Robertson, D. & Lunn, P.D. (2021). *The effects of disclosure about personalised pricing on consumers: Results from a lab experiment in Ireland & Chile*. Paris: OECD Publishing.

Another loans experiment









Loan Amount: €10,000

Over what time period do you want to repay this loan?

Current Term: 3 years

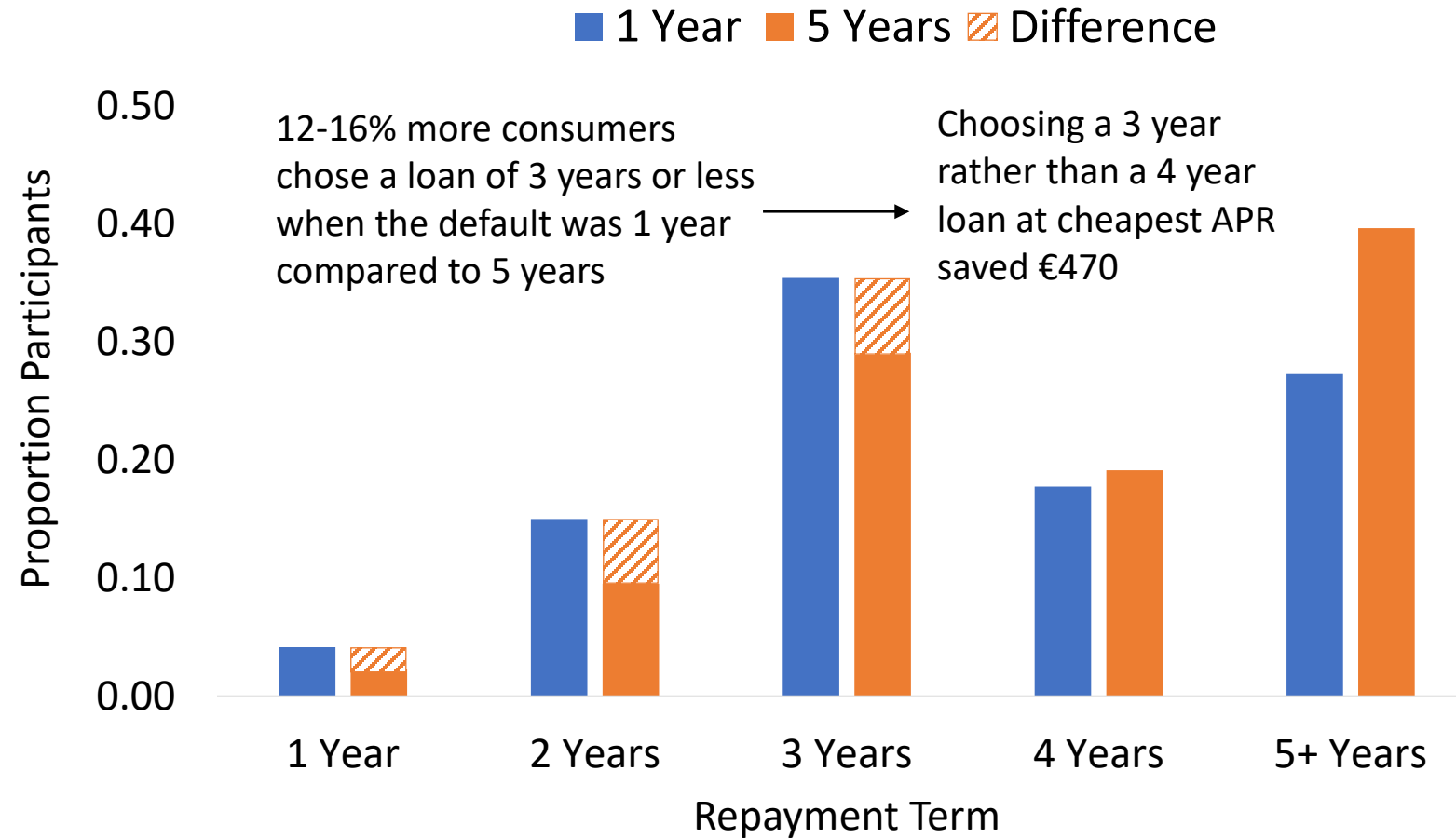
1 Year 5 Years

Search

Provider	APR	Monthly Repayment	Total Cost	Select
 Permanent TSB	8.5%	€315.68	€1364.31	<input type="checkbox"/>
 Chill Money	9.0%	€318.00	€1447.90	<input type="checkbox"/>
 AIB	9.6%	€320.80	€1548.70	<input type="checkbox"/>
 Ulster Bank	10.9%	€326.91	€1768.90	<input type="checkbox"/>
 KBC	12.9%	€336.46	€2112.49	<input type="checkbox"/>
 Bank of Ireland	13.0%	€336.94	€2129.82	<input type="checkbox"/>
 CED Bank	13.2%	€337.90	€2164.53	<input type="checkbox"/>
 Avantcard	14.3%	€344.21	€2391.55	<input type="checkbox"/>

Timmons, S., McGowan, F.P. & Lunn, P.D. (2019). Setting defaults for online banking transactions: Experimental evidence from personal loan repayment terms. *Journal of Behavioral and Experimental Finance*, 23, 161-165.

Results



Timmons, S., McGowan, F.P. & Lunn, P.D. (2019). Setting defaults for online banking transactions: Experimental evidence from personal loan repayment terms. *Journal of Behavioral and Experimental Finance*, 23, 161-165.

Summary so far

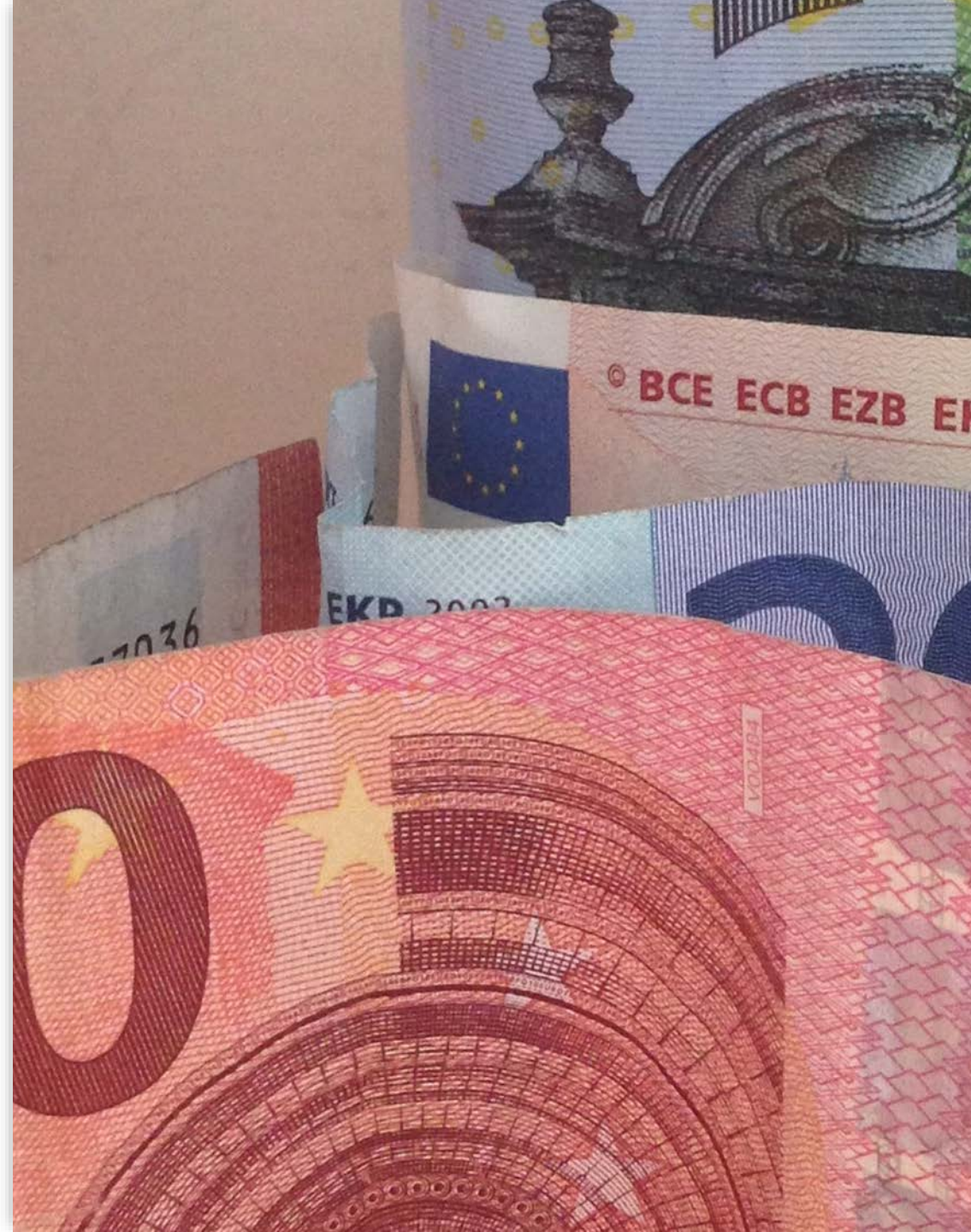
- People struggle to integrate product information
- They focus on a few attributes but ignore others
- This means that:
 - Decisions can be easily manipulated
 - Disclosure is not enough
 - Consumers need protection in these markets
 - We need to give them good “choice architecture”

BUT

Isn't education the answer?

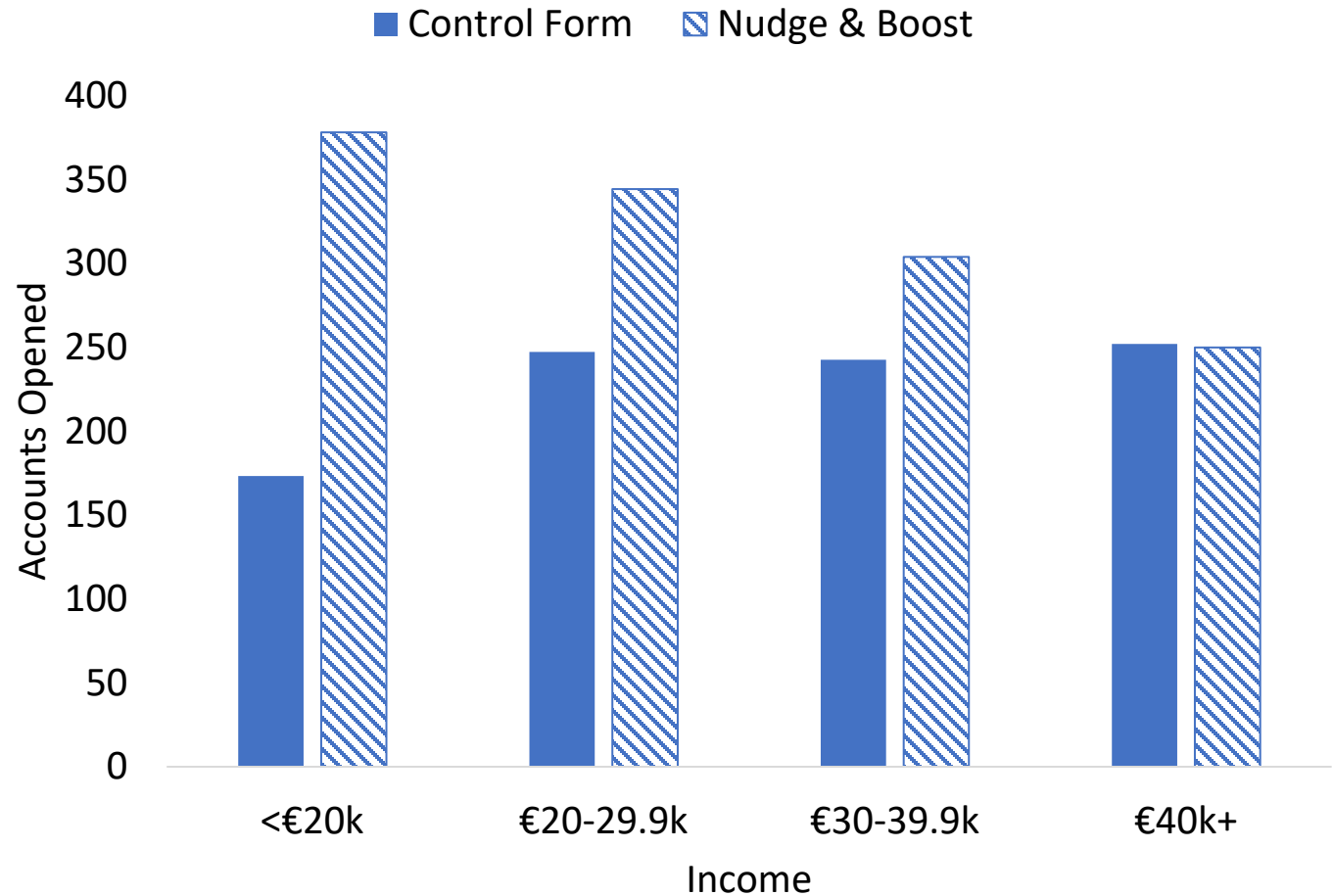
These experiments are hypothetical...

Do such large effects happen in the real world?



RCT - Behavioural redesign of online application

- Designed behaviourally informed online savings application form
- Introduced 8 behavioural innovations
- Tested in a large RCT in collaboration with Bank of Ireland



Multi-stage diagnostic study: How well can consumers understand and use smart meters and ToU tariffs?

- Can consumers choose a tariff to match an estimate of personal usage? **No**
- Can consumers match a simple usage to an appropriate tariff? **Sometimes**
- If shown tariffs in different formats, do consumers understand them? **Partly**
- Can personalised calculators help? **Yes**

Belton, C. A. and Lunn, P. D. (2020). Smart choices? An experimental study of smart meters and time-of-use tariffs in Ireland. *Energy Policy*, 140, 111243.

a

Tariff 1			
Normal Rate	08:00 - 17:00	16.00 c/kWh	
Peak Rate	17:00 - 21:00	27.00 c/kWh	
Normal Rate	21:00 - 23:00	16.00 c/kWh	
Off-Peak Rate	23:00 - 08:00	5.00 c/kWh	

b

Tariff 1																							
Normal Rate						Peak Rate				Normal Rate		Off-Peak Rate											
08:00	09:00	10:00	11:00	12:00	13:00	14:00	15:00	16:00	17:00	18:00	19:00	20:00	21:00	22:00	23:00	00:00	01:00	02:00	03:00	04:00	05:00	06:00	07:00
16.00 c/kWh						27.00 c/kWh				16.00 c/kWh		5.00 c/kWh											

Fig. 2. a. Example *Standard ToU* tariff in *Standard* format (top). 2. b. Example *Standard ToU* tariff in *Hourly Breakdown* format (bottom).

PCP deals

- Can people choose as consistently among PCP deals as standard deals? **No**
- Do they make objective mistakes by opting for dominated options? **Yes**
- Which aspects of PCP deals are confusing? **Most...**
- Does current online advice help? **A little**
- Can “behaviourally informed” advice do better? **A good bit more**

[BRAND LOGO AND NAME]

Personal Contract Plan	
Retail Price:	€20,745
APR:	2.5%
GMFV:	€10,400
Mileage:	25,000 km / year (approx. 480 km / week)
Deposit:	€3,000.00
Term:	24 Months
Monthly Payments:	€314.08
Minimum Total Cost: (Deposit + 24 Monthly Payments)	€10,537.80

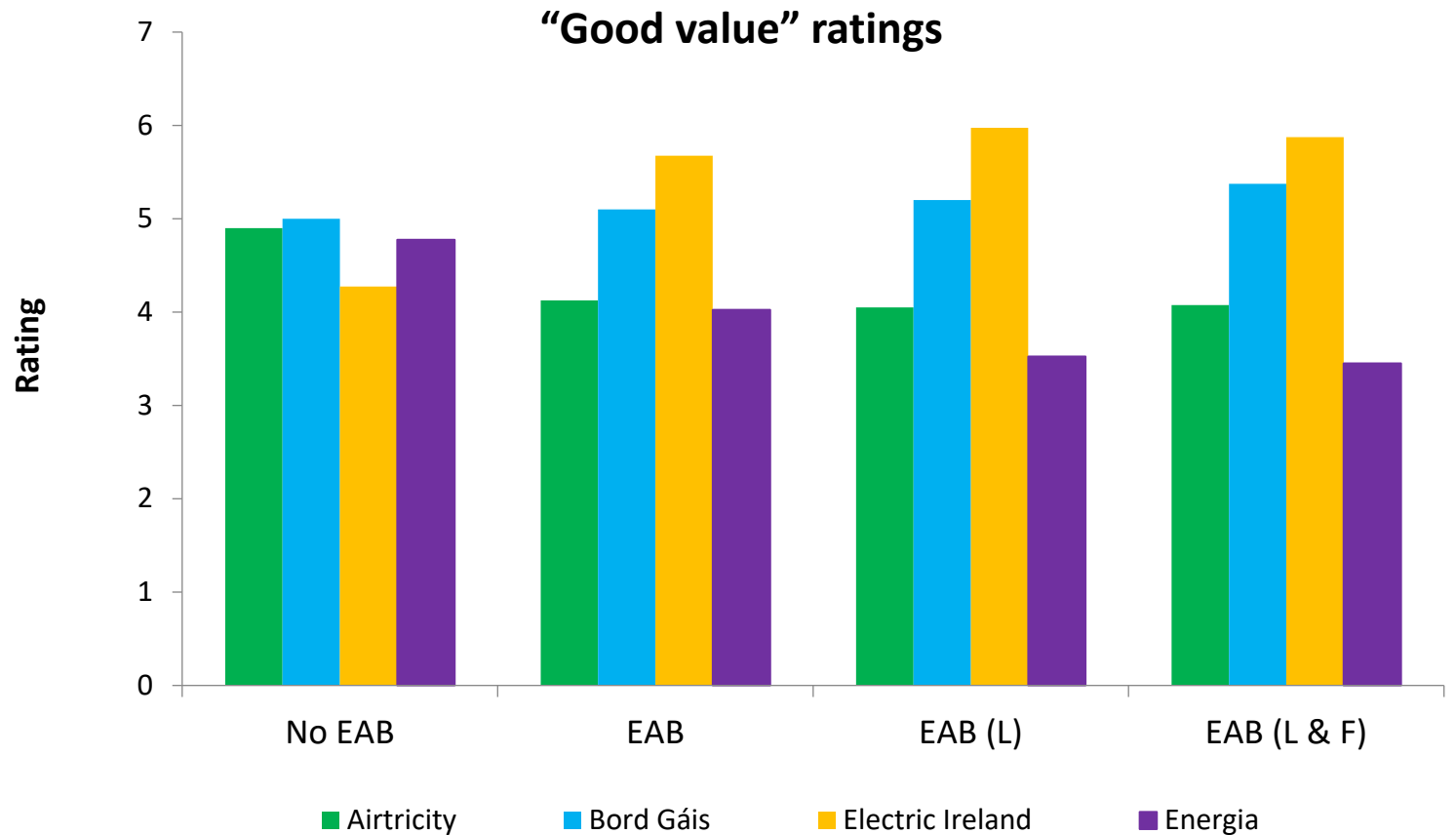
Not good value at all Do you think this deal is good value? Very good value

1 2 3 4 5 6 7

key, click

Experimental pre-tests of possible solutions

- Loan comparison
- PCP advice
- Health insurance sequential product comparison
- Estimated annual bill (EAB)



Final Observations



- Our own judgements tend to be biased
 - The curse of knowledge
 - Hindsight bias
- Understanding the psychological mechanism matters
 - Remedy requires diagnosis
 - Studies need to be undertaken in context

Thank You