

## People more likely to accept nudges if they know how they work and how effective they are

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The more people know about when and why behavioral interventions are being used and their effectiveness, the more likely they are to accept



their use to change their behavior, according to recent research from Queen Mary University of London and the University of Oxford.

The study, published in the journal *Behavioral Public Policy*, investigated people's views on how acceptable they found the use of behavioral interventions, or nudges, in a variety of different situations.

Over 1700 participants from the US and UK were presented with examples of genuine behavioral interventions used by <u>policy makers</u>, and asked to comment on how acceptable they found them based on several factors including their effectiveness, how easy it was to identify how the nudging works, and the expert proposing the intervention.

The results showed that when judging whether a <u>nudge</u> is acceptable, knowing how an <u>intervention</u> works and its effectiveness, were much more important to people than who was 'nudging' them.

Dr. Magda Osman, Reader in Experimental Psychology at Queen Mary, said: "This study reinforces the position that people don't just accept behavioral interventions without consideration, and shows that the US and UK public make informed decisions about the acceptability of behavioral interventions. Our findings would suggest that whatever the combination of methods to achieve behavioral change is, accepting them comes down to, where they are going to be used, how they are going to be used, and how likely they are to work."

Dr. Natalie Gold, a Senior Research Fellow at the University of Oxford and first author of the study, added: "Much academic debate has focused on the transparency aspect of nudges, however here we show that effectiveness is just as important for people to accept them. Whilst politicians place a lot of emphasis on the use of nudges, in reality they make a small overall contribution to behavior change, and their use needs to be considered alongside other traditional policy in order to be



effective."

The researchers also found that context was important, with study participants widely accepting the use of nudges in health and wellbeing areas, but tending to think that nudges should not be used in personal finance contexts.

"Pre Covid-19, as well as now, we have clear evidence that many people have few savings, and behavioral interventions have been proposed as a way to target matters of this kind. However, these findings show that any policy makers need to act with caution as people find behavioral interventions in the domain of personal finances the least acceptable," said Dr. Osman.

"We can only speculate why people are more accepting of health-related nudges, but one consideration could be that usually with health there's a general agreement that certain things are unhealthy, whereas for financial decisions the right approach is often dependent on the person and their attitude to risk. Another reason for this difference could be a continued lack of trust towards the financial services industry following on from the 2008 financial crisis. The conditions we face during the current Covid-19 pandemic present a further test of the public's acceptability of the use of behavioral interventions alongside other typical policy measures."

behavioral Interventions, or nudges, are psychological-based tools that are used to generate a change in behavior that in theory is better for them, and for society.

They are used in public policy all over the world, from getting people to pay their taxes on time to encouraging healthy habits, such as reduced alcohol consumption.



**More information:** Natalie Gold et al, 'Better off, as judged by themselves': do people support nudges as a method to change their own behavior?, *Behavioural Public Policy* (2020). DOI: 10.1017/bpp.2020.6

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