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Behavioural Insights and New Approaches to Policy Design


As part of the OECD initiative on “New Approaches to Economic Challenges” (NAEC) and work of the OECD Public Governance and Territorial Development directorate, more than 150 central and local government officials, regulators, staff of international organisations and academics met in Paris to discuss the challenges and opportunities of applying behavioural insights to policy making.

Participants looked at behavioural approaches in the context of public sector innovation and policy delivery tools and brainstormed on the key ingredients for the use of behavioural approaches across governments and regulatory agencies. This follows the OECD publication “Regulatory Policy and Behavioural Economics” (2014) that maps the application of behavioural science in policy design and regulatory delivery.

The seminar was opened by Mari Kviniemi, Deputy Secretary General of the OECD and Rolf Alter, Director, Public Governance and Territorial Development. The seminar was co-chaired by David Halpern, Chief Executive of the UK Behavioural Insights Team with Luiz De Mello, Deputy Director, Public Governance and Territorial Development, OECD. Speakers at the seminar included:

- Cass Sunstein, Professor, Harvard Law School
- Richard Thaler, Professor, University of Chicago School of Business
- Pablo Marquez, Executive Director, Communications Regulator, Columbia
- Pelle Hansen, Founder of inudgeyou, Chairman of Danish Nudge Network and Co-founder of the European Nudge Network, Denmark
- Xavier Troussard, Head of Forsight and Behavioural Insights, European Commission
- Olli-Pekka Heinonen, State Secretary to Prime Minister, Finland
- Francois Waintrop, Secrèterait Général de la Modernisation de l’Action Publique, France
- Pete Lunn, The Economic and Social Research Institute (PRICE Lab), Ireland
- Yuval Laster, Director, Environmental Policy Division, Ministry of Environmental Protection, Israel
- Odette van de Riet, Ministry of Infrastructure and Environment, Netherlands
- Lee McCauley, Treasury, New Zealand
- Owain Service, Managing Director, Behavioural Insights Team, UK
- Stefan Hunt, Financial Conduct Authority, UK
- Maya Shankar, Senior Advisor, Social and Behavioural Sciences Team, White House, USA
Key messages on applying behavioural insights in governments and regulatory agencies:

- Behavioural insights in designing and implementing market interventions is not a totally new tool or approach – it has been tested and used for some time – in the private sector, particularly in the field of advertising, but also in governments and more so by regulators.
- Behavioural insights are being used to enhance the effectiveness of government interventions.
- Behavioural insight incorporates empirical evidence on how behaviour is influenced by context. It often involves direct experimentation in the specific policy context.
- Behavioural insight is actually about factoring in behaviours and embedding experimentation as part of regulating to find the optimal form of government intervention.
- Some important factors to consider when institutionalising behavioural approaches are the particular context of political environment, culture and capability – and the governance structures in place.
- This includes trust – which is almost a prerequisite that is needed to provide credibility for the use of behavioural science in governments and regulators.

What are the needs for behavioural practitioners

- The building up of regular exchanges across practitioners inside governments and regulators on lessons and experience is felt as a need to help understand what works, what doesn’t and avoid the possible risks and backlash of the poor application of behavioural insights to policy making.
- There are various ethical issues that could be addressed through greater transparency and the development and adoption of standards or principles in the application of behavioural approaches that can mitigate the risk of the inappropriate use of the science that could damage the overall reputation and credibility of behavioural approaches in government and regulators.
There are also research considerations that include exploring the implications of greater transparency of behavioural interventions that may be limiting the use of behavioural insights. For instance there is a concern that behaviourally informed interventions only work when they are not “disclosed” or become less effective if they are disclosed (like optical illusions). However this notion is also seen as a misconception by some behavioural practitioners and requires further investigation.

There is a need for careful documentation or record keeping of what behavioural informed interventions have been used in what settings and what combinations with what works and what did not to help understand better why and the applicability in other policy areas and contexts.

What next?

- International and supranational organisations have a role to play. The OECD will be conducting sector specific work on policies such as on consumer protection, health and tax.
- In addition the OECD will be compiling a series of case studies from governments and regulators to document experiences and share learning. This body of knowledge could then be used to begin to identify trends and principles or standards for the application of behavioural science.
- The OECD’s Observatory for Public Sector Innovation will provide a place where countries can share their experiences of using behavioural insights, learn from others and discuss with their peers in a dedicated forum

For more information contact Faisal Naru (Faisal.naru@oecd.org) or Filippo Cavassini (Filippo.cavassini@oecd.org).
Session 1: Regulating in the modern economy: new tools for policy outcomes

Key insights:

- The application of behavioural insights to public policies starts with the recognition that the world is complicated and policy makers should recognise that sometimes they don’t know and should find out.
- The use of behavioural insights to date is about supporting people to make better choices, such as, but not only, through nudges.
- Behavioural insights are also playing an important role in gathering intelligence and informing the problem definition by governments and regulators, before any interventions are considered.
- By making government more effective and focusing on citizens, behavioural insights can help regain people’s trust in the capacity of governments to solve new and old problems.
- The application of behavioural insights can be extended to a number of sectors, including healthcare, savings, pensions and education.
- Experimenting with possible solutions is key to understand what works, where and in which context (and besides trials and experiments, there are other methods that can be used).
- When working with psychology and experimental methods, ethical questions are unavoidable: they need to be addressed and transparency is key to gain people’s trust.
- Experimental results should be shared and collaboration can help understand what works and what doesn’t work in which context. The documentation of both what works and what does not are important for efficient knowledge sharing.

**Why do certain markets work and why others don’t?** This question often confronts regulators across the world. Some have answered it by understanding consumers’ behaviours and helping them make better choices through, for example, choice engines that, by comparing prices, help consumers make more informed (and therefore better) choices. Beyond the realm of regulation, behavioural insights have helped understand what drives peoples’ behaviour in relation to pensions and saving policies, tax administration, policies aimed at facilitating job search for the unemployed.

**The areas where behavioural insights could be applied are, however, far more numerous:** healthcare, correcting errors and frictional costs of tax collection, increasing rainy day savings to reduce vulnerability to shocks, employment policies and more broadly tapping the potential innovative initiatives stemming from end-users. The education sector where government and families invest significant amount of money but there are questions on the extent to which this money has an impact.
Experimenting and running pilots is important because what works in one country or context, might not work in another country or context. For example, the use of default options for facilitating retirement savings might not be effective in situations where there is no intention to save in the first place. However using behavioural tools does not always require complicated tools or costly experiments. Making for example contracts more readable for consumers to that they understand what they are signing off to can be a powerful way to protect consumers.

The application of behavioural insights is intuitive (so it can be understood) and findings are demonstrable (there is no need to know econometrics to grasp them). **There is optimism about the use of behavioural insights. Optimism can be infectious but some caution is needed:**

- Public information on what is being done is not always available; this can pose a serious problem: to gain the trust of users, practitioners need to be transparent on what they will be doing with the information they receive from users.
- There are clear ethical issues when using psychology to affect behaviour (and a big mistake could trigger a backlash against the use of behavioural science generally).
- Practitioners should have material available and be prepared to explain openly what they are doing and why they are doing it.

**There is a need to improve skills in applying behavioural science.** Training matters and undergraduate students in economics are rarely exposed to behavioural techniques (including the ethical implications of using them).

**Beyond the different methodological approaches, the use of behavioural insights implies a paradigm shift in the way in which the public administration works.** It is about starting small and local to understand what works at the micro-level. The challenge is then to scale up what works at the micro-level and apply it on a bigger scale.
Session 2: Mainstreaming “new” thinking into institutions

Key insights:

- Resistance to “new” thinking across government is a challenge that needs to be recognised and addressed.
- Countries have been using different institutional set ups to mainstream new thinking, from units in the centre of government to networks to projects.
- No matter what is the institutional model that is chosen, new approaches need to be mainstreamed in front-line services.
- Politics also matter: it is critical to get buy-in from the political leadership.
- But it is also important to get buy-in from the public administration’s leadership for longevity.
- New thinking is increasingly being developed outside government: working with research institutions and academia can help governments benefit from this.
- Co-operation across practitioners is another key tool to mainstream change (and resist the temptation to learn from others without sharing knowledge!)

As for all paradigm shifts, resistance is inevitable. Political leaders are on the line and tend to be reluctant to experiment with new tools. Civil servants do not like to admit that some traditional approaches to old problems do not work. And behavioural insights do challenge traditional approaches.

For example, in the past tax administrations have relied heavily on audits to achieve compliance. There is a growing body of evidence that audits do not change behaviours in the ways expected. There are studies showing that compliance tends to worsen after an individual has had to pay back taxes and fines. How to increase compliance then? An understanding of behavioural norms can help: letters from tax authorities that tell tax debtors that most people in their town pay taxes on time tend to be more successful in getting people to pay than threats of fines and interest. Yet social norm approaches may not always be the best method of structuring an intervention and further research is required.

Innovative and new approaches in public administrations require a brave yet humble approach of firstly committing to “doing it”! Followed by the understanding that this is in fact an engagement in a learning process to get to the right answers, as they are currently unknown. This takes time and trust.

Countries have been experimenting with different institutional models to overcome resistance and mainstream the use of behavioural insights across government:

- Specialized units within the Centre of Government;
- Networks of teams across ministries and agencies, even involving academic institutions and the private sector or not-for-profit organisations;
Ad-hoc approaches, where behavioural insights are used for specific projects and initiatives.

The three models are not mutually exclusive and can co-exist. The experience of the United Kingdom and its Behavioural Insights Team (originally a unit at the Centre of Government, now partially placed outside government) points to six APPLES lessons:

- **A is for administration** and the importance of gaining traction within the public administration;
- **P is for politics**, because it is critical to get political buy-in;
- **P is for people** who need to do the job and need to have the necessary skills and knowledge;
- **L is for the location** of the unit or units who will work on behavioural insights;
- **E is for experimentation**, as it helps to start with a few quick wins to show some results and develop a number of longer-term projects;
- **S is for scholarship** and academia which can be an essential resource.

Other countries like Denmark, Netherlands and Sweden have opted for a network approach that:

- makes the best use of existing knowledge inside the public administration;
- brings together different insights and expertise (to find effective policy solutions);
- is flexible to cater for different administrative and policy needs.

The network approach of Denmark and Sweden has gone beyond the public administration and has been one of inclusiveness where over 90 public agencies, academic institutions and private sector organisations are part of the network.

**Yet, there is a danger of the opposite happening.** The application of behavioural insights has become competitive, and therefore networks have experienced that members try to know what others are doing (without sharing what they are doing!) This approach can pose a serious threat to the successful application of behavioural insights to public policies.

**The OECD has been working with practitioners to spread innovation through an Observatory of Public Sector Innovation (OPSI).** The OPSI spreads innovation through examples of results. The OPSI database includes the contacts of the owners of the innovation so that information can be also be shared among peers. The OECD has seen that it is important to create an eco-system of learning to contribute to an environment of innovation.
Session 3: Macro and micro impacts of applying behavioural economics

Key insights:

- The use of behavioural insights can be a powerful complement to other traditional policy approaches.
- Behavioural insights can also be used to fine-tune and enrich current economic thinking.
- However, scaling up and macro-applications can face significant opposition from lobby groups.

**Behavioural insights can connect to existing economic theory to fine-tune it.** For example, in the principal-agent theory, relatively little is known about the agent’s real preferences. The application of behavioural insights can provide precious information on the agent’s preferences (both goals and processes used to obtain them and make trade-offs between them) and how they differ from what is assumed to be full rationality. This information could be used, for example, to design social security programmes (and avoid perverse incentives). In its work on New Approaches to Economic Challenges, the OECD is paying more and more attention to micro data.

Behavioural insights can be also applied to risky consumption behaviours (for example, alcohol consumption, smoking, doing exercise), where there is a clear rationale for government intervention, by better understanding how consumers deal with risk, uncertainty, and time delay.

The question, however, is less whether behavioural insights are effective or legitimate—there is probably sufficient evidence to say that they are—and more on the resistance that the policies developed by using these insights can face from industry and lobby groups. If there is little chance to get these policies through, their development at the macro-level could be questionable.
Session 4: Ways and methods for supporting behavioural insights and other new approaches to economic challenges

Key insights:

- There is growing demand for sharing experiences on how government are evolving and helping others build on this knowledge to avoid starting from scratch.

- International and supranational organisations can help diffuse good practices and connect different areas and sectors where behavioural insights can be applied, creating positive externalities.

- The peer nature of the OECD can help and the OECD plans to survey Members to better document best practices and contributing to building a larger body of evidence on what works and what doesn’t.

Countries are increasingly experimenting with the use of behavioural insights across sectors. This is creating more and more demand for knowledge sharing, information on what works and what doesn’t and methodological guidance.

This is an area where countries look increasingly at international and supranational organisations as well as other emerging international networks.

Country experiences have created “coalitions for evidence based policy” across government to provide expertise and emotional support in attempting a new way of policy making. Others have mobilised collective expertise from inside and outside of government such as through academics. Some have also tried to find ways of conducting rapid tests so as to fit better the policy making cycle.

The European Commission has been using behavioural insights to feed data and evidence into the regulatory impact assessment conducted for new EU legislation. The challenge is now to make this use more systematic within the European Commission and support its use across EU members.

The World Bank’s World Development Report 2015 focuses on mind, society and behaviour. The World Bank has been using behavioural insights for a long time in its work with client countries. It is currently planning to more systematically mainstream behavioural insights into its work. The existence of other groups and networks can help validate the work of the World Bank in this area.

At the OECD, behavioural insights have helped shape the work on consumer protection. The consumer policy toolkit reflects data and experience from OECD members; the experience in implementing the consumer policy toolkit informed a Council Recommendation that provides guidance to OECD members on consumer policy.

The European Nudge Network—a newly-established platform for accelerating information dissemination and collaboration across Europe—also sees the need to communicate with practitioners on behavioural insights, for example by relying on international organisations to collect on-going experiences and connect networks and themes.
# Annex 1. Programme, 23 January 2015

**Behavioural Insights and New Approaches to Policy Design**

**Final Programme**

**CC9, OECD Conference Centre**

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<tr>
<th>1.</th>
<th>09h15</th>
<th>Opening remarks</th>
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<td>Welcoming remarks to all participants to the workshop and the OECD</td>
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<td></td>
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<td><em>Mari Kiviniemi, OECD Deputy Secretary-General</em></td>
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<td><em>Rolf Alter, Director, Public Governance and Territorial Development, OECD</em></td>
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<th>09h40</th>
<th>Introduction to Behavioural Insights and New Policy Tools</th>
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<td>This session will explain the importance of the workshop for practical implementers and policy makers. It will set out the current international trends on this topic and develop the rationale for new approaches for policy design and regulatory delivery.</td>
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<td><em>David Halpern, Chief Executive, Behavioural Insights Team, UK</em></td>
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<th>3.</th>
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<th>Regulating in the modern economy – New Tools for Policy Outcomes</th>
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<td>This session will address the search of governments for what works and why. It will place behavioural approaches in the context of new policy and delivery tools and discuss their advantages and disadvantages. This session will investigate the current evidence of benefits and the costs of the methods inside and outside of governments.</td>
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<td><em>Moderator: David Halpern, Chief Executive, Behavioural Insights Team, UK</em></td>
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<td><em>Brigitte Madrian, Professor, Harvard Kennedy School</em></td>
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<td><em>Jonathan Leigh Pemberton, Centre for Tax Policy and Administration, OECD</em></td>
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<td><em>Discussant: Katie Martin, Managing Director, ideas42</em></td>
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<td>Time</td>
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<td>11h15</td>
<td>Coffee break</td>
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| 4. 11h30 | Mainstreaming “new” thinking into institutions | This session will investigate the institutional arrangements of governments and regulators, such as through “behavioural economics units” and initiatives in governments and regulatory agencies. It will examine the political economy of introducing such an initiative and then also discuss the key ingredients for spreading a new way of thinking about old problems.  
Moderator: Owain Service, Managing Director, Behavioural Insights team, UK  
Olli-Pekka Heinonen, State Secretary to Prime Minister, Finland  
Stefan Hunt, Financial Conduct Authority, UK  
Pete Lunn, the Economic and Social Research Institute (PRICE Lab), Ireland  
Edwin Lau, Reform of the Public Sector Division, OECD  
Discussant: Odette van de Riet, Ministry of Infrastructure and Environment, Netherlands |
| 12h45 | Lunch break | |
| 5. 14h00 | Macro and Micro Impacts of Applying Behavioural Economics? | This session will discuss the possible scope and advantages of behavioural insights in regulatory design and delivery, as well as the potential untapped benefits of applying behavioural methods to macro-level public policy issues. It will discuss whether behavioural approaches can inform broader government strategies or if they are more appropriate for testing specific interventions for better outcomes.  
Moderator: Dr Pelle Hansen, Founder of inudgeyou, Chairman of Danish Nudge Network and Co-founder of the European Nudge network, Denmark  
Clarena Tolson, Revenue Commissioner, Mayor Office, City of Philadelphia, USA  
Yuval Laster, Director, Environmental Policy Division, Ministry of Environmental Protection, Israel  
Elke Weber, Professor, Columbia Business School  
Franco Sassi, Health Division, OECD  
Discussant: Jean-Luc Schneider, Deputy Director, Policy Studies Branch, Economics Department, OECD |
| 6. | 15h15 | **Ways and methods for supporting behavioural insights and other new approaches to economic challenges?**  
This session will discuss what support is required for “behavioural insights and new approaches practitioners” to successfully deliver better policies and better outcomes. This may include a discussion on the existing resources, networks and organisations and how they can assist practitioners. It will also include a discussion on the potential role of international bodies such as the OECD to support governments and regulators.  
*Moderator: Luiz De Mello, Deputy Director, Public Governance and Territorial Development, OECD*  
*Xavier Troussard, Head of Unit, Foresight and behavioural Insights, European Commission*  
*Lee McCauley, Treasury, New Zealand*  
*Maya Shankar, Senior Advisor, White House Social and Behavioural Sciences Team, USA*  
*David V Yokum, Fellow, White House Social and Behavioural Sciences Team, USA*  
*Peter Avery, Consumer Policy Unit, Digital Economy Division, OECD*  
*Discussant: Varun Gauri, Co-Director, World Development Report 2015, World Bank* |

| 7. | 16h30 | **The story so far of behavioural approaches and nudging**  
Professor Cass Sunstein will discuss the progress to date and lessons learnt from implementing behavioural approaches internationally. This includes revisiting the premise behind applying “nudges” for governments (better regulation) and for citizens and business (time and money).  
*Cass Sunstein, Professor, Harvard Law School*  
*Questions by Katie Martin, Managing Director, ideas42* |

| 8. | 17h15 | **Coffee Break** |

| 8. | 17h30 | **From nudging to the next frontiers…**  
Professor Richard Thaler will share his views on the future for applying behavioural insights and the potential of behavioural approaches to influence public and economic policy as well as the challenges in realising this potential.  
*Richard Thaler, Professor, University of Chicago School of Business*  
*Questions by Faisal Naru, Senior Economic Advisor, OECD* |
| 9. | 18h15 | **Final words**  
Final thoughts and comments will be provided on the discussions and outcomes of the meetings and any potential next steps.  
*David Halpern, Chief Executive, Behavioural Insights Team, UK*  
*Luiz De Mello, Deputy Director, Public Governance and Territorial Development, OECD* |
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ANNEX 2. WHO’S WHO. 23 JANUARY 2015

ALTER ROLF
- Rolf Alter is Director for Public Governance and Territorial Development of the Organisation for Economic Co-operation and Development (OECD) in Paris. He leads a team of 150 staff to support governments in improving their public sector performance for the well-being of citizens and the competitiveness of their economies. Key areas include institutional reform, innovation, transparency and integrity in the public sector, results-oriented budgeting, regulatory reform, and the economics of regions and cities. Mr. Alter holds a doctorate degree from the University of Goettingen, Germany.

AVERY PETER
- Peter Avery is Principal Administrator in the OECD’s Directorate for Science, Technology and Industry, where he heads the Consumer Policy Unit. The Unit is responsible for carrying out research on a broad range of consumer issues, and for overseeing the development of consumer policy guidelines in areas such as e-commerce, product safety, consumer education, cross-border fraud and dispute resolution. Recent projects have included the development of a Consumer Policy Toolkit, which examines how behavioural economics could be used to improve the development and implementation of consumer policies.

DE MELLO LUIZ
- Luiz de Mello is Deputy Director of the Public Governance and Territorial Development Directorate at the OECD. Previously, he served as Deputy Chief of Staff of the OECD Secretary-General. He started his career at the OECD in the Economics Department, where he was the Head of Desk responsible for bilateral surveillance activities with Brazil, Chile and Indonesia before becoming the Economic Counsellor to the Chief Economist. Mr. de Mello holds a PhD in Economics from the University of Kent, United Kingdom, where he started his career as a lecturer.

GAURI VARUN
- Varun Gauri is Senior Economist with the Development Research Group of the World Bank and Co-Director of the World Development Report 2015: Mind, Society, and Behavior. His current research examines why public agencies comply with human rights court rulings and why individuals support public goods. He has BA from the University of Chicago and a PhD from Princeton University, and has held positions as Visiting Lecturer in Public and International Affairs at Princeton University and Visiting Professor in the Department of Economics at ILADES in Santiago, Chile.
**HALPERN DAVID**

- David Halpern is the Chief Executive of the Behavioural Insights Team and Board Director. David was also appointed as the What Works National Advisor in July 2013. He supports the What Works Network and leads efforts to improve the use of evidence across government. Before entering government, David held tenure at Cambridge and posts at Oxford and Harvard. He has written several books and papers on areas relating to behavioural insights and wellbeing, including Social Capital (2005), the Hidden Wealth of Nations (2010), and co-author of the MINDSPACE report.

**HANSEN PELLE GULDBORG**

- Pelle Guldborg Hansen is behavioral scientist, at Roskilde University. He is also the Director of ISSP – The Initiative of Science, Society & Policy at Roskilde University and University of Southern Denmark; a member of the Prevention Council of the Danish Diabetes Assoc; Chairman of the Danish Nudging Network; founder of TEN - The European Nudge Network, and Director of iNudgeYou - an experiment in guerilla research. Hansen was awarded the Ph.D. degree from Roskilde University in game theoretical modeling of social conventions and norms in 2010.

**HEINONEN OLLI-PEKKA**

- Olli-Pekka Heinonen acts currently as a State Secretary at the Prime Minister’s Office and is responsible for organising and leading the Prime Minister’s Office. Before joining the Prime Minister’s Office in March 2012, Mr Heinonen worked for 10 years as a Director in the Finnish Broadcasting Company. Mr Heinonen has also been Minister of Transport and Communications (1999-2002) and Minister of Education (1994-1999). Mr Heinonen has also been a Member of the Parliament of Finland (1995-2002). Mr Heinonen has had a number of positions of trust serving the society in a wide scale.

**HUNT STEFAN**

- Stefan Hunt runs the Retail and Behavioural Economics Team at the Financial Conduct Authority. The team advises on the application of behavioural insights and conducts economic research to support the policy, competition and supervisory functions. Stefan has co-authored several FCA publications, including a practical framework for applying behavioural insights and the results of several randomised trials carried out in collaboration with regulated firms. He recently conducted analysis to set a price cap on payday loans, combining behavioural insights with data science and econometrics.
KIVINIEMI MARI

- Mari Kiviniemi took up her duties as OECD Deputy Secretary-General on 25 August 2014. Her role consists of sharing her extensive experience to help increase the impact and relevance of OECD work and to contribute to the public policy challenges of promoting inclusive growth, jobs, equality and trust. Ms. Kiviniemi was Finland’s Prime Minister from 2010-2011, the second woman in the history of the country. An economist by training, she studied political science at the University of Helsinki and holds a Master’s degree in Social Sciences.

LASTER YUVAL

- Yuval Laster heads the environmental policy division at the Israeli Ministry of Environment, where he is responsible and actively promotes national and ministerial strategic & yearly planning, the creation of environmental outlooks and the formulation of various sustainable consumption and production policy tools. Since joining the Ministry in 2011 Yuval initiated and lead a number of national endeavors, in several fields, including the development of Israel’s «well-being and sustainability indicators» and the use of behavioral economics in the public sector.

LAU EDWIN

- Edwin Lau is Head of the Reform of the Public Sector Division in the OECD Public Governance and Territorial Development Directorate. His division helps countries improve the responsiveness of their governments and their relations with citizens and business through work on public sector innovation, e-government, open data, human resources management, and risk management, sector, and reform of fiscal institutions. Edwin holds a Master’s degree from the Harvard Kennedy School of Government and a diplôme d’études approfondies from Science Po in Paris.

LUNN PETE

- Pete Lunn is an economist, author and former BBC journalist who joined the ESRI in 2006. Originally trained as a neuroscientist, his primary research interest is economic decision-making. He has a Ph.D. in Neuroscience and an M.Sc. in Economics, both from the University of London. Pete’s most recent Working Papers centre on the implications for public policy of what is now known about how people make economic decisions. Pete is the author of a book on behavioural economics for general readers, entitled “Basic Instincts: Human Nature and the New Economics”, published by Marshall Cavendish.
MÁRQUEZ ESCOBAR PABLO CARLOS

- Carlos Pablo Márquez Escobar is the Executive Director, of the Commission for Communications Regulation of Colombia. Among other positions, he was advisor to the Ministry of Interior and Justice and the Superintendence of Industry and Commerce. He is a lawyer and bachelor of Philosophy at the Pontificia Universidad Javeriana (Colombia), with a Master’s degree in Economics, Master’s degree in Legal Sciences from Harvard University and a PhD in Competition Law from the University of Oxford.

MARTIN KATIE

- Katie Martin is a Managing Director at ideas42, a non-profit consulting firm that applies insights from behavioural science to real world problems. Since joining the team in July 2013, Katie has played a key role in developing the organization’s extensive portfolio of work in higher education and has also led projects in the criminal justice, consumer finance and sustainability sectors. Prior to this, Katie spent eight years working in different parts of the UK Government. Katie has a Masters in Public Administration from the Harvard Kennedy School of Government, and a First Class BA from the University of Sussex.

MCCAULEY LEE

- Lee McCauley is senior advisor in the New Zealand Treasury with a degree in German and Russian and a postgraduate qualification in Financial Management. Prior to joining the Treasury, Lee was the Director of International Relations in the NZ Ministry of Defence and a Deputy Director in the UK Ministry of Defence. While his background is primarily in finance and international security policy issues, over the past 18 months an increasing proportion of his time has been taken helping develop the use of applied behavioural insights in New Zealand working with other agencies including tax, health and social development.

NARU FAISAL

- Faisal Naru is Senior Economic Advisor of the Regulatory Policy Division, OECD, leading work on behavioural economics, RIA and Ex-post evaluation for the OECD Regulatory Policy Committee. He is also responsible for the OECD Network of Economic Regulators which is defining a “world class regulator”. Mr. Naru is a former member of the UK Cabinet Office and worked in the Better Regulation Executive. Before joining the OECD, Mr. Faisal Naru was the Chief Regulatory Advisor with the Government of Viet Nam on economic and regulatory reforms. He graduated with BA and MA from Oxford.
Jean-Luc Schneider is Deputy Director, Policy Studies Branch, at the Economics Department of the OECD. Mr. Schneider was educated in mathematics and economics in Paris and London. Before joining the OECD in 2007, he held various positions in France, in the Forecasting Directorate, the French statistical institute, and the Treasury, where he dealt with structural policies, public finance, and macroeconomic policy. Mr. Schneider also spent several years at the IMF, where he worked on various countries in the Fiscal Affairs Department.

Franco Sassi is a senior health economist at the Organisation for Economic Co-operation and Development (OECD). He is responsible for the OECD Economics of Prevention programme, aimed at supporting public policies to tackle major chronic diseases and associated risk factors, such as poor nutrition, physical inactivity, obesity, harmful alcohol use and tobacco smoking. He was previously a senior lecturer in health policy at the London School of Economics and Political Science (LSE), and held an adjunct professor position at the Université de Montréal.

Maya Shankar serves as Senior Advisor for the Social and Behavioral Sciences at the Office of Science and Technology Policy. As part of a broader Administration effort to promote evidence-based policy, she leads OSTP’s Social and Behavioral Sciences Initiative and has spearheaded the creation of the White House Social and Behavioral Sciences Team — a group of behavioral science and evaluation experts, which helps Federal agencies design public policies that work better, cost less and better serve citizens. In 2013, Maya completed a Post-Doctoral Fellowship in cognitive neuroscience at Stanford University.

Jonathan Leigh Pemberton leads the tax administration unit at the OECD. He is also Deputy Head of the International Cooperation & Tax Administration Division. He started his career as a Tax Inspector in 1982 and quickly moved to deal with large corporates. Immediately prior to joining the OECD he led work to modernise the taxation of Foreign Profits in the UK, overseeing major changes to the way dividends and branches are taxed and paving the way for reform of the UK’s controlled foreign company rules. He graduated from INSEAD and holds a BA in Philosophy from the University of Bristol.
**SERVICE OWAIN**

- Owain Service is the Managing Director of the Behavioural Insights Team and Board Director. Owain was previously a Deputy Director of the Prime Minister’s Strategy Unit, where he led programmes of work on public service reform, education, energy and developed the UK’s first National Security Risk Assessment as part of the Strategic Defence and Security Review. Owain holds degrees from Cambridge and the London School of Economics and has written widely on public policy strategy and behavioural insights, having co-authored most of the team’s papers.

**SUNSTEIN CASS**

- Cass Sunstein is currently the Robert Walmsley University Professor at Harvard. From 2009 to 2012, he was Administrator of the White House Office of Information and Regulatory Affairs. He is the founder and director of the Program on Behavioral Economics and Public Policy at Harvard Law School. Mr. Sunstein has testified before congressional committees on many subjects, and he has been involved in constitution-making and law reform activities in a number of nations. Mr. Sunstein is author of many articles and books, including recently Why Nudge? (2014).

**THALER RICHARD**

- Richard Thaler is the Charles Walgreen Distinguished Service Professor of Economics and Behavioral Science at the University of Chicago’s Graduate School of Business, where he director of the Center for Decision Research. He is also a Research Associate at the National Bureau of Economic Research where he co-directs the behavioral economics project. Professor Thaler’s research lies the gap between psychology and economics. He is considered a pioneer in the fields of behavioral economics and finance, and has specialized in the study of saving and investment decision making.

**TOLSON CLARENA I. W.**

- Clarena I. W. Tolson, Revenue Commissioner and Chief Collection Officer of the City of Philadelphia, is a graduate of the University of Pennsylvania’s Wharton School of Business. In less than two years as Revenue Commissioner, Ms. Tolson has implemented several new innovative strategies that have driven collections, reaching all-time highs in several areas. By pursuing the revocation of commercial licenses of businesses that fail to pay their taxes and placing income producing property in receivership, the Department has collected over $100 million in delinquent real estate and $910 million in School District taxes.
**VAN DE RIET ODETTÉ**

Odette van de Riet is leader of BIT IenM, the Behavioral Insight Team of the Netherlands Ministry of Infrastructure and the Environment. This network of behavioral experts includes a core team, supported by a host of scientists, practice experts, and tacit knowledge experts. BIT IenM was established in order to enhance the effectiveness of IenM policy through the integration of behavioral insights in policy. Odette van de Riet was asked to get this innovative service off the ground. She holds a Master’s degree in policy sciences and civil engineering and a PhD in policy analysis in multi-actor settings.

**WAINTROP FRANÇOISE**

Françoise Waintrop is Head of mission «citizen needs listening and innovation methods», Françoise is working for French Prime Minister Services at the «Secretariat Général à la Modernisation de l’Action Publique (SGMAP)». She participates in designing strategy to simplify and improve the use of public services by French citizens, taking into account agent’s constraints. Given that objective she closely works with several French Ministries. In order to share her experiences with French and European administrations Françoise had published several articles related to public services improvement.

**WEBER ELKE**

Elke U. Weber is the Jerome A. Chazen Professor of International Business, Professor of Management and Psychology, and Earth Institute Professor at Columbia University. She is an expert on judgment and decision-making under uncertainty, specifically in financial and environmental contexts. At Columbia, she founded and co-directs the Center for Decision Sciences (CDS), which generates and facilitates interdisciplinary decision research relevant to the needs of real world decision makers, and the Center for Research on Environmental Decisions (CRED), which investigates ways of facilitating human adaptation to climate change.

**YOKUM DAVID**

David Yokum is a behavioral scientist and Fellow on the White House Social & Behavioral Sciences Team (SBST). David finished his Ph.D. in Psychology, with dual specialization in Cognition & Neural Systems and Psychology, Policy, & Law, at the University of Arizona, a law degree from the James E. Rogers College of Law, and a Master’s in Bioethics from the University of South Florida. His primary research focuses on the cognitive foundations of judgment and decision-making and, in particular, how that knowledge might be used in applied contexts, such as law, medicine, or public policy, to improve outcomes.