At its 90th session, the Committee on Consumer Policy agreed on a project to examine how behavioural insights and economics are used in the consumer policy area. The first step in the work is the circulation of a short questionnaire to gather information. A copy of the questionnaire is attached.

Delegates are asked to submit replies to the questionnaire by 29 January 2016.

Rieko TAMEFUJI, Email: Rieko.TAMEFUJI@oecd.org; Tel. +33 1 45 24 92 04
BACKGROUND AND ACTION POINTS

1. At its 90th session in October 2015, the Committee on Consumer Policy (CCP) agreed to a project proposal for work on behavioural economics [DSTI/CP(2015)6]. The purpose of this project is to: 
   i) examine how governments and other public policy organisations are implementing behavioural insights within their consumer policy-making process; 
   ii) collect and analyse case studies where behavioural economics informed policy responses; and 
   iii) identify additional consumer-related areas where behavioural economics could be useful.

2. The first step in the project is the circulation of a questionnaire to obtain information about government agency experiences in applying behavioural economics to consumer policy initiatives.

3. Delegates are invited to respond to the attached questionnaire by 29 January 2016. Responses (and any questions about the project) should be sent to the Secretariat (Rieko.TAMEFUJI@oecd.org and Sarah.FERGUSON@oecd.org). Delegates that have relevant material to further illustrate their initiatives (e.g. reports and/or surveys) are invited to provide them to the Secretariat as supplement to the questionnaire replies.

4. The current plan is to analyse and assess the responses in the preparation of a report. Notable or illustrative initiatives could be described in the report or in an annex. However, the replies to the questions themselves would not themselves be part of the report -- hopefully this will encourage delegates to provide inclusive responses, even where some information about an initiative may be incomplete.

5. As noted at CCP's 90th session, OECD Regulatory Policy Committee (RPC) has now started a project on behavioural economics which would include collecting case studies across jurisdictions and sectors [GOV/RPC(2015)14]. It is expected that the answers to the CCP questionnaire will help in the identification of a few case studies in the consumer policy area that could be contributed to the RPC project.
QUESTIONNAIRE ON THE USE OF BEHAVIOURAL INSIGHTS AND ECONOMICS IN CONSUMER POLICY

Note: If more than one agency in your country applies behavioural insights to their consumer policy making, multiple responses to the questionnaire are welcome.

Country name: ________________________________________________

Name of organisation: ____________________________________________

Contact person: ________________________________________________

Email: _________________________________________________________

Please complete and return to the Secretariat (Rieko.TAMEFUJI@oecd.org and Sarah.FERGUSON@oecd.org) by 29 January 2016.

Use of behavioural insights and economics in the consumer policy making process

For general description of "behavioural economics" and "information economics" please see below:

- Behavioural economics. A standard definition would be that behavioural economics is the incorporation of psychological insights into the study of economic problems. It describes how people sometimes fail to behave in their own best interests, due to biases such as self-control problems, making inappropriate distinctions between gains and losses, and difficulties in choosing among a large set of options.

- Information economics. Generally speaking, information economics is the extension of the standard neoclassical theory to view information as a scarce resource that can be analysed in ways similar to other commodities in the market. A large amount of literature in this area analyses how imperfect information affects market outcomes; for instance, issues around "information asymmetries" between sellers and consumers which may lead to negative outcomes for consumers have been analysed.

Experiments and consumer behaviour surveys

Deciding on which policies to introduce / Developing effective ways of implementation

6. Has your organisation run (or is planning to run) economic experiments and/or trials (e.g. randomised controlled trial) that incorporate behavioural insights?

7. If yes in 1,

- Could you please provide information regarding the experiment/trial (e.g. copy of or link to a summary report of the result)?

- If a full report is not available in English, could you please describe: i) how the experiments/trials were conducted; ii) the results of the experiments/trials; and iii) whether and how the results were used?

- If the experiment/trial resulted in the implementation of a new policy, could you please provide information about that policy?

- If you did not implement a new policy as a result of the experiment, please explain why, especially if the reason you did not implement a policy was based either on the results of the experiment or problems with the experiment (e.g., result were not as expected, result contradicted a planned policy intervention, lack of real world validity, lack of diversity of consumers in the experiment, etc.).

8. If "no, but planning to in the near future" in 1, could you please provide information regarding plans to run an experiment/trial, if possible?

9. If "no, with no plans to in the near future" in 1, could you explain why or identify any obstacles to conducting experiment/trial (e.g. lack of resource, lack of necessary expertise), if possible?

10. Has your organisation conducted (or is planning to conduct) a consumer behaviour survey to understand the factors that influence consumer decision making?

| Deciding on which policies to introduce and/or understanding consumer decision making (e.g. surveys to identify consumer behaviour in a specific topic) | Yes | No, but planning to in the near future | No, with no plans to in the near future |
| Developing effective ways of policy implementation (e.g. surveys to analyse how well consumers understood the meaning of the labelling) | Yes | No, but planning to in the near future | No, with no plans to in the near future |
11. If yes in 5,
   • Could you share the results of the survey?
   • If a full report is not available in English, could you please describe: i) how the surveys were conducted; ii) the results of the surveys; and iii) whether and how the results were used?
   • If the survey resulted in the implementation of a new policy, could you please provide information about that policy?
   • If you did not implement a new policy as a result of the survey, please explain why, especially if the reason you did not implement a policy was based either on the results of the survey or problems with the survey (e.g., results were not as expected, results contradicted a planned policy intervention, lack of real world validity, lack of diversity of consumers in the experiment, etc.).

12. If "no, but planning to in the near future", in 5, could you please provide information regarding plans for the consumer behavioural survey if possible?

13. If "no, with no plans to in the near future" in 5, could you explain why or identify any obstacles to conducting the consumer behavioural survey (e.g. lack of resource, lack of necessary expertise)?

Policy impact assessment framework

14. In the policy evaluation framework (ex-ante and ex-post) within your organisation, is the impact on consumer behaviour listed as one of the policy impacts that policy makers are encouraged to assess? If yes, information regarding the impact assessment framework would be much appreciated.
   Yes _____ No _____

Behavioural economics teams / economists or analysts within the organisation

15. Does your organisation have or work with a behavioural economics team and/or behaviour economists/analysts that help consumer policy making? If yes, information on the team would be helpful. If it is possible to provide their contact information, that would also be helpful.
   Yes _____ No _____
   Contact person: ________________________________________________
   Email: ________________________________________________________

Application to consumer policy implementation

16. Has behavioural economics influenced the following types of policy actions by your organisation?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
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</thead>
<tbody>
<tr>
<td>Enforcement actions</td>
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<tr>
<td>Regulations</td>
<td></td>
<td></td>
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<tr>
<td>Consumer empowerment initiatives</td>
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</tbody>
</table>
17. If yes in 11, please provide us with the examples or other supporting information.

**Behavioural economics and information economics**

18. Has information economics influenced the following types of policy actions by your organisation?

<table>
<thead>
<tr>
<th>Policy Action</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enforcement actions</td>
<td></td>
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<tr>
<td>Regulations</td>
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</tr>
<tr>
<td>Consumer empowerment initiatives</td>
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</tbody>
</table>

19. If yes in 13, please provide us with the examples or other supporting information.

20. If yes in 13, please explain how and when you decide to use insights from informational economics and how and when you decide to use insights from behavioural economics in policy making. Do you ever use both approaches? If so, when?

**Challenges**

21. What does your organisation see as challenges for using behavioural economics/insights in consumer policy making? For example,

- External validity (Results of experimentation may not be fully valid when applied to real world situations).

- Diversity of consumers and business sectors (Relevant behavioural insights may apply only to certain groups of consumers and/or certain sectors of business).

- Ethical issues (e.g. the possibility some may see policy informed by behavioural economics as "manipulation" by government; whether it is appropriate to conduct experiments targeting children or other vulnerable consumers).

- Other?

22. Please provide any other information that you believe would assist the Secretariat in prepare the report.

Thank you very much for your co-operation.