

VARIATION IN THE IMPACT OF NUDGES

DEFAULTS



VARIATION IN THE IMPACT OF DEFAULT SETTINGS

- **Backfire:** When employees were opted into paying more of their monthly income into their pension, the majority opted out, shifting to much lower contributions. When Dutch citizens were automatically signed up to the organ donation register, it spiked a backlash and thousands opted out.
- **No impact:** Researchers found no impact from automatically opting employees in to paying a fraction of their tax refunds into savings.
- **Marginal impact:** When parcel pick up from a local hub was the default option rather than home delivery it led to only a slight pick up in pick ups.
- **Major impacts:** When generic drugs were listed first above branded drugs in a drop-down prescription menu, almost all clinicians switched to prescribing the generic

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VARIATION IN THE IMPACT OF SOCIAL NORMS MESSAGING

- **No impact:** A social norm message had no impact in increasing people's emergency savings.
- **Marginal Impact:** A government initiative to increase uptake of vouchers for businesses found a social norms message led to only the slightest uplift in uptake.
- **Marginal Impact:** The World Bank found only a slight uplift from a social norms message in the proportion of Polish citizens paying their taxes. Other messages were more successful.
- **Varying impact:** Whilst some employees enrolled in a pension after reading a social norms message, it actually deterred one cohort of employees.
- **Major Impact:** When doctors were shown a social norms message showing how their rate of antibiotic prescriptions compared to 'top performing' doctors, it more than halved unnecessary prescriptions.

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VARIATION IN THE IMPACT OF FRAMING

- **No impact:** When dental patients were sent reminders to get a dental check up, framing the reminder in a positive or negative way eroded the impact of a more simple, neutral reminder.
- **Varying impact:** Framing retirement savings as a 'way to secure your family's financial future' has varying impacts on enrolment depending on the age and life stage of an employee.
- **Major Impact:** Framing the health impacts of smoking using 'lung age' has been found to have a large impact on quit rates and successful smoking cessation.
- **Major Impact:** Similarly, patients suffering from cardio-vascular disease who were told their 'heart age', made real changes to their lifestyle and their health and 'heart age' improved.

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VARIATION IN THE IMPACT OF ANCHORS

- **No impact:** Removing the minimum repayment amount for credit cards from the online repayment screen did not help customers pay of their debt any faster.
- **Marginal impact:** When donors to a cancer charity were shown a range of donation options it led them to make slightly larger donations.
- **Major Impact:** People who were set a high goal to increase their daily steps taken increased their activity levels by three times more than those given a low goal.
- **Major Impact:** When online gamblers were offered a low standard deposit limit, it reduced gambling deposits by 45% on average.
- **Major Impact:** When employees were shown different suggested contribution rates into their pension, all rates resulted in significantly higher contributions.

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SOCIAL NORMS



FRAMING



ANCHORS

