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## MIND, SOCIETY, AND BEHAVIOR

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# Contents

xi Foreword

xiii Acknowledgments

xvii Abbreviations

## **1 Overview: Human decision making and development policy**

5 Three principles of human decision making

13 Psychological and social perspectives on policy

18 The work of development professionals

21 References

## **24 Part 1: An expanded understanding of human behavior for economic development: A conceptual framework**

25 Introduction

### **26 Chapter 1: Thinking automatically**

26 Two systems of thinking

29 Biases in assessing information

34 Biases in assessing value

36 Choice architecture

37 Overcoming intention-action divides

38 Conclusion

38 Notes

39 References

### **42 Chapter 2: Thinking socially**

43 Social preferences and their implications

49 The influence of social networks on individual decision making

51 The role of social norms in individual decision making

54	Conclusion
55	Notes
55	References
<b>60</b>	<b><i>Spotlight 1: When corruption is the norm</i></b>
<b>62</b>	<b>Chapter 3: Thinking with mental models</b>
63	Where mental models come from and why they matter
63	How mental models work and how we use them
65	The roots of mental models
67	The effects of making an identity salient
68	The staying power of mental models
70	Policies to improve the match of mental models with a decision context
72	Conclusion
72	Notes
73	References
<b>76</b>	<b><i>Spotlight 2: Entertainment education</i></b>
<b>79</b>	<b>Part 2: Psychological and social perspectives on policy</b>
<b>80</b>	<b>Chapter 4: Poverty</b>
81	Poverty consumes cognitive resources
84	Poverty creates poor frames
85	Social contexts of poverty can generate their own taxes
86	Implications for the design of antipoverty policies and programs
90	Looking ahead
91	References
<b>94</b>	<b><i>Spotlight 3: How well do we understand the contexts of poverty?</i></b>
<b>98</b>	<b>Chapter 5: Early childhood development</b>
99	Richer and poorer children differ greatly in school readiness
100	Children need multiple cognitive and noncognitive skills to succeed in school
101	Poverty in infancy and early childhood can impede early brain development
101	Parents are crucial in supporting the development of children's capacities for learning
103	Parents' beliefs and caregiving practices differ across groups, with consequences for children's developmental outcomes
104	Designing interventions that focus on and improve parental competence
108	Conclusion
108	Notes
109	References
<b>112</b>	<b>Chapter 6: Household finance</b>
113	The human decision maker in finance
117	Policies to improve the quality of household financial decisions
123	Conclusion
123	Notes
123	References



**128 Chapter 7: Productivity**

- 129 Improving effort among employees
- 134 Recruiting high-performance employees
- 135 Improving the performance of small businesses
- 136 Increasing technology adoption in agriculture
- 139 Using these insights in policy design
- 140 Notes
- 140 References

**144 Spotlight 4: Using ethnography to understand the workplace****146 Chapter 8: Health**

- 146 Changing health behaviors in the face of psychological biases and social influences
- 149 Psychological and social approaches to changing health behavior
- 151 Improving follow-through and habit formation
- 153 Encouraging health care providers to do the right things for others
- 155 Conclusion
- 155 Notes
- 156 References

**160 Chapter 9: Climate change**

- 161 Cognitive obstacles inhibit action on climate change
- 167 Psychological and social insights for motivating conservation
- 171 Conclusion
- 171 Notes
- 171 References

**176 Spotlight 5: Promoting water conservation in Colombia****179 Part 3: Improving the work of development professionals****180 Chapter 10: The biases of development professionals**

- 181 Complexity
- 182 Confirmation bias
- 185 Sunk cost bias
- 186 The effects of context on judgment and decision making
- 189 Conclusion
- 190 Notes
- 190 References

**192 Chapter 11: Adaptive design, adaptive interventions**

- 194 Diagnosing psychological and social obstacles
- 195 Designing an intervention
- 198 Experimenting during implementation
- 199 Conclusion: Learning and adapting
- 199 References

**202 Spotlight 6: Why should governments shape individual choices?**

- 205 Index

## Boxes

- O.1 5 The evolution of thinking in economics about human decision making
- 10.1 184 The home team advantage: Why experts are consistently biased
- 10.2 187 A clash of values between development professionals and the local populace: Agricultural reform in Lesotho
- 10.3 188 It may be difficult for development professionals to accurately predict the views of poor people
- 11.1 195 Taking the perspective of program beneficiaries through the Reality Check approach
- 11.2 195 Measurement techniques that can help uncover psychological and social obstacles
- 11.3 198 Using psychological and social insights and active experimentation in the United Kingdom

## Figures

- O.1 7 Automatic thinking gives us a partial view of the world
- O.2 8 Reframing decisions can improve welfare: The case of payday borrowing
- O.3 9 What others think, expect, and do influences our preferences and decisions
- O.4 10 In experimental situations, most people behave as conditional cooperators rather than free riders
- O.5 11 Thinking draws on mental models
- O.6 12 Cuing a stigmatized or entitled identity can affect students' performance
- O.7 15 There is greater variation across countries in cognitive caregiving than in socioemotional caregiving
- O.8 16 Clarifying a form can help borrowers find a better loan product
- O.9 21 Understanding behavior and identifying effective interventions are complex and iterative processes
- 1.1 28 Framing affects what we pay attention to and how we interpret it
- 1.2 29 A more behavioral model of decision making expands the standard economic model
- 1.3 33 Reframing decisions can improve welfare: The case of payday borrowing
- 1.4 34 Clarifying a form can help borrowers find a better loan product
- 1.5 35 A small change in the college application process had a huge impact on college attendance
- 1.6 37 Simplifying voting procedures in Brazil is having positive welfare effects on the poor across generations
- 2.1 43 What others think, expect, and do influences our own preferences and decisions
- 2.2 45 Children and young adults most affected by war are more likely to favor members of their own group
- 2.3 47 Opportunities to punish free riding increase cooperation
- 2.4 48 In experimental situations, most people behave as conditional cooperators rather than free riders
- 2.5 49 The power of social monitoring: Pictures of eyes increased contributions to a beverage honor bar
- 2.6 53 Stickers placed in Kenyan minibuses reduced traffic accidents
- 3.1 64 What we perceive and how we interpret it depend on the frame through which we view the world around us
- 3.2 67 Making criminal identity more salient increases dishonesty in prison inmates

- 3.3 68 Cuing a stigmatized or entitled identity can affect students' performance
- 3.4 71 Changing disruptive children's mental models related to trust improved adult outcomes
- 4.1 82 Poverty is a fluid state, not a stable condition
- 4.2 83 Financial scarcity can consume cognitive resources
- 4.3 84 Measuring executive function and fluid intelligence
- 4.4 88 Targeting on the basis of bandwidth may help people make better decisions
- S3.1 94 How poor and affluent people in New Jersey view traveling for a discount on an appliance
- S3.2 95 How World Bank staff view traveling for a discount on a watch
- S3.3 96 How people in Jakarta, Indonesia, view traveling for a discount on a cell phone
- S3.4 96 How people in Nairobi, Kenya, view traveling for a discount on a cell phone
- S3.5 97 How people in Lima, Peru, view traveling for a discount on a cell phone
- 5.1 99 Variations by wealth in basic learning skills are evident by age three in Madagascar
- 5.2 100 Abilities in receptive language for three- to six-year-olds vary widely by wealth in five Latin American countries
- 5.3 101 Unrelenting stress in early childhood can be toxic to the developing brain
- 5.4 104 There is greater variation across countries in cognitive caregiving than in socioemotional caregiving
- 5.5 106 A program in rural Senegal encourages parents to engage verbally with their children
- 5.6 107 Early childhood stimulation in Jamaica resulted in long-term improvements in earnings
- 6.1 117 Simplifying information can help reduce take-up of payday loans
- 6.2 119 Changing default choices can improve savings rates
- 6.3 121 Commitment savings accounts can improve agricultural investment and profit
- 6.4 122 Popular media can improve financial decisions
- 7.1 131 Unexpected wage increases can trigger a productivity dividend
- 7.2 133 Public recognition can improve performance more than financial incentives can
- 7.3 137 Altering the timing of purchases can be as effective as a subsidy for improving investment
- 7.4 138 Not noticing a decision can hurt productivity
- 8.1 148 If a well-known person has a disease, the public might think more seriously about ways to prevent it
- 8.2 150 Take-up of health products drops precipitously in response to very small fees
- 8.3 152 Text message reminders can improve adherence to lifesaving drugs
- 8.4 153 Changing social norms is important but not sufficient for ending open defecation
- 9.1 163 Worldviews can affect perceptions of the risk posed by climate change
- 9.2 164 Predicting the effect of rainfall forecasts on the success of growing familiar crops was difficult for farmers in Zimbabwe
- 9.3 167 Democratic rules can achieve high levels of resource sustainability
- S5.1 177 The story of Bogotá's 1997 water supply crisis
- 10.1 183 How development professionals interpreted data subjectively
- 10.2 186 How World Bank staff viewed sunk costs

B10.3.1 188 How World Bank staff predicted the views of poor people

11.1 193 Understanding behavior and identifying effective interventions are complex and iterative processes

## Photo

8.1 148 Former Brazilian president Lula da Silva's battle with throat cancer was widely covered in the media

## Tables

O.1 6 People have two systems of thinking

O.2 13 Examples of highly cost-effective behavioral interventions

1.1 27 People have two systems of thinking

11.1 196 Different obstacles may require different intervention design (Case study: increasing home water chlorination)

11.2 197 Experimental evidence is accumulating on the effectiveness of many psychologically and socially informed designs

# Foreword

As I write, the world is fighting to control the Ebola outbreak in West Africa, a human tragedy that has cost thousands of lives and brought suffering to families and across entire communities. The outbreak is a tragedy not only for those directly affected by the disease but also for their neighbors and fellow citizens. And the indirect, behavioral effects of the Ebola crisis—slowing business activity, falling wages, and rising food prices—will make life even more difficult for millions of people who already live in extreme poverty in that region of the world.

Some of these behavioral effects are unavoidable. Ebola is a terrible disease, and quarantines and other public health measures are necessary parts of the response. At the same time, it is clear that the behavioral responses we are seeing, not just in West Africa but all over the world, are partly driven by stigma, inaccurate understanding of disease transmission, exaggerated panic, and other biases and cognitive illusions. Sadly, we have seen this happen before, with HIV/AIDS and the SARS and H1N1 influenza outbreaks, and we will likely see it again when we begin to prepare for the next outbreak. Societies are prone to forget what happened, and policy makers tend to focus on the most socially prominent risks, which are not always those that drive disease outbreaks.

In light of these risks, this year's *World Development Report—Mind, Society, and Behavior*—could not be more timely. Its main message is that, when it comes to understanding and changing human behavior, we can do better. Many development economists and practitioners believe that the “irrational” elements of human decision making are inscrutable or that they cancel each other out when large numbers of people interact, as in markets. Yet, we now know this is not the case. Recent research has advanced our understanding of the psychological, social, and cultural influences on decision making and human behavior and has demonstrated that they have a significant impact on development outcomes.

Research also shows that it is possible to harness these influences to achieve development goals. The Report describes an impressive set of results. It shows that insights into how people make decisions can lead to new interventions that help households to save more, firms to increase productivity, communities to reduce the prevalence of diseases, parents to improve cognitive development in children, and consumers to save energy. The promise of this approach to decision making and behavior is enormous, and its scope of application is extremely wide. Let me focus on a few themes.

First, it has implications for service delivery. Research shows that small differences in context, convenience, and salience have large effects on crucial choices, such as whether to send a child to school, prevent illness, or save to start a business. That means development practitioners need to focus not only on *what* interventions are needed but also on *how* they are implemented. That, in turn, requires implementing agencies to spend more time and resources experimenting, learning, and adapting during the intervention cycle.

Second, as the risks and impact of climate change become clearer, we must use every tool at our disposal to confront the challenge. The Report describes how, in addition to taxes and subsidies, behavioral and social insights can help. These include reframing messages to emphasize the visible and palpable benefits of reducing emissions, and the use of social

norms to reduce energy consumption, social networks to motivate national commitments, and analogies to help people grasp climate forecasts.

Third, development professionals and policy makers are, like all human beings, subject to psychological biases. Governments and international institutions, including the World Bank Group, can implement measures to mitigate these biases, such as more rigorously diagnosing the mindsets of the people we are trying to help and introducing processes to reduce the effect of biases on internal deliberations.

The Ebola outbreak makes clear that misunderstanding and miscommunicating risks can have serious repercussions. Quarantining infected individuals can prove sensible, but trying to quarantine nations or entire ethnic groups violates human rights and may actually hinder efforts to control the outbreak of a disease. This year's *World Development Report* provides insight into how to address these and other current challenges and introduces an important new agenda for the development community going forward.



Jim Yong Kim  
President  
The World Bank Group

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# Abbreviations

ACC	anthropogenic climate change
APR	annual percentage rate
ART	antiretroviral therapy
BIT	Behavioural Insights Team
CCT	conditional cash transfer
CDD	community-driven development
CDP	Carbon Disclosure Project
CLTS	Community-Led Total Sanitation
EE	entertainment education
FAFSA	Free Application for Federal Student Aid
HDI	Human Development Index
HPA	hypothalamic-pituitary-adrenal
IPCC	Intergovernmental Panel on Climate Change
KAP	knowledge, attitudes, and practices
MFI	microfinance institution
NGO	nongovernmental organization
OECD	Organisation for Economic Co-operation and Development
ORS	oral rehydration salts
ORT	oral rehydration therapy
PATHS	Promoting Alternative Thinking Strategies
R&D	research and development
RCT	randomized controlled trial
ROSCA	rotating savings and credit association
RSV	relative search volume
SES	socioeconomic status
SMarT	Save More Tomorrow
SMS	short messaging service
UNICEF	United Nations Children's Fund
WDI	World Development Indicators (database)
WDR 2015 team	team for the 2015 <i>World Development Report</i>
WHO	World Health Organization