

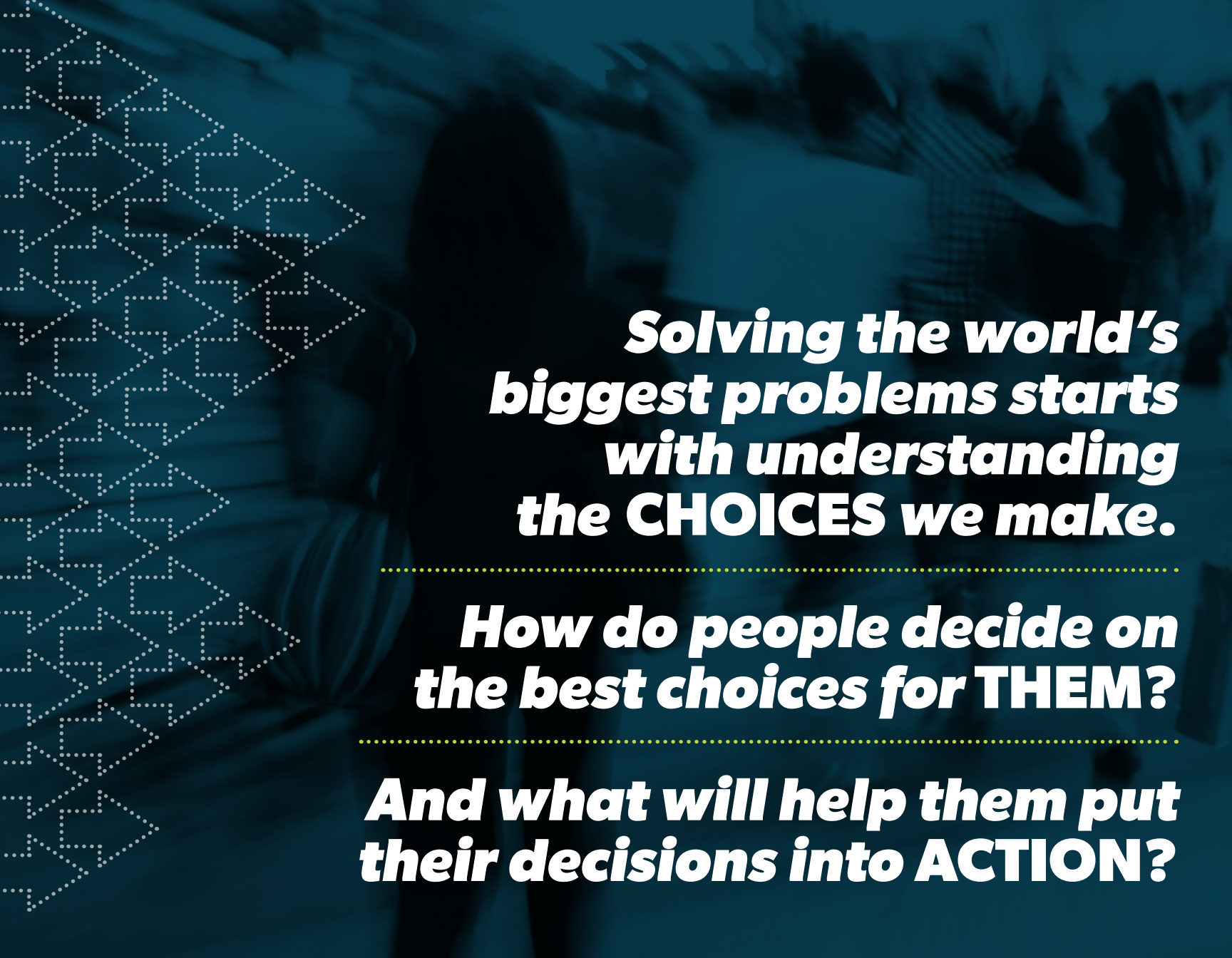


IMPACT  
REPORT  
**2018**



# WHAT CHOICE DO WE HAVE?

42  
ideas



***Solving the world's  
biggest problems starts  
with understanding  
the CHOICES we make.***

---

***How do people decide on  
the best choices for THEM?***

---

***And what will help them put  
their decisions into ACTION?***





**THAT'S  
WHERE  
WE  
COME IN**

**ASKING** *the right questions.*

**ILLUMINATING** *the context.*

**UNDERSTANDING** *the obstacles.*

*And* **MAKING IT EASY** *to move forward.*

*By* **DESIGNING** *smarter products  
and programs.*

*Or* **CREATING** *entirely new systems.*

Every day, working with partners around the globe,  
ideas42 applies the insights of behavioral science to help  
people create a better future. ***One choice at a time.***

# WHAT

## *do we do, exactly?*

At ideas42, we look for deep insights into human behavior—into **why people do what they do**—and use that knowledge in ways that help improve lives, build better systems, and drive social change. Exploring innovative, often unexpected, solutions to difficult problems, we focus on areas that are vitally important to our collective wellbeing—starting with financial inclusion, public safety and criminal justice, environmental sustainability, education, health and ending poverty and inequality.

For more than a decade, we've been at the forefront of applying behavioral science in the real world. And as we've developed our

expertise, we've helped to define an entire field. Our efforts have so far extended to 30 countries as we've partnered with governments, foundations, NGOs, private enterprises, and a wide array of public institutions. In addition to designing and testing effective solutions that can be scaled for maximum impact, we help organizations develop the knowledge and skills they need to improve existing programs and policies—or create new ones.

People are complex, as are the challenges they face every day. But the steps toward positive change don't have to be daunting.

***Our job is to make sure that's true.***





# HOW

## ***do we do it differently?***

**WE QUESTION EVERYTHING.** Including our own assumptions. In fact, especially those.

**WE'RE OBSESSED WITH CONTEXT.** The framing details make all the difference.

**WE HAVE A WEALTH OF EXPERIENCE.** Across many sectors. With diverse partners. Solving a wide range of problems.

**WE'RE RIGOROUS IN OUR METHODOLOGY.** We helped to invent it. So we know it works.

**WE KNOW THAT IMPACT DOESN'T HAVE TO COST A LOT.** Our successful solutions often require only a modest investment.

**WE'RE NOT AFRAID TO FAIL.**

We've learned that insight comes through testing something, seeing whether it flies—and if not, trying something else. Innovation through iteration.

**WE DON'T WORK ALONE.**

We have great collaborators. And we're always happy to learn from new ones.

**WE TAP INTO THE LATEST BEHAVIORAL SCIENCE.** Our academic partners are doing cutting-edge, foundational research.

**WE HAVE NO IDEOLOGY.** Other than the belief that success comes to those who keep pushing past the obvious.



## WHY *behavioral science*?

Behavioral scientists work at the intersection of economics, psychology, sociology, and other disciplines. Our methods are nuanced, but the basic purpose is clear: to use a deeper understanding of how people form intentions, make decisions, and take action—or not—as we work to improve the world.

The programs, policies, and systems we encounter in all areas of our lives too often reflect assumptions about what we think people are like, rather than evidence of how they actually behave and how the mind really works. Behavioral science, augmenting and adjusting traditional models of “rational” decision-making, draws on a wealth of research showing that humans’ cognitive

resources, attention spans, and capacity for self-control are limited.

Initially, we applied this deeper understanding of human behavior in developing new ways for people to identify and act upon the best choices for them. The focus could be on managing personal finances, or learning new job skills, or keeping communities safe, or boosting civic engagement, or protecting the environment—essentially any aspect of people’s lives where seemingly small decisions could have an outsized impact.

Now we’re adding to this work by leveraging behavioral insights earlier in the process, helping to shape better policies and design more effective systems from the ground up.





There are a few critical “rules” to this behavioral design process:

- ▶ **It can’t be complicated.** The path to a decision may be difficult, but what we create should be elegantly simple in how it helps people further their own interests.
- ▶ **Directness is a virtue.** Ask smart questions. Explain the benefits. And build in prompts and guidance to help people stay focused on pursuing their best options.
- ▶ **Context is everything.** Even the subtlest details of people’s environments or circumstances can have a disproportionate impact on outcomes.



- ▶ **Don’t overlook the obvious.** The best solutions are intuitively clear and tend to be right at hand—even if they’re frequently dismissed. It’s easy to miss what’s hiding in plain sight.
- ▶ **Success is scalable.** Once we’ve tested a prototype solution and achieved promising results, we then work with our partners to take the idea to scale—whether as a standalone solution or embedded within a larger system.



“

**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.”\*\*

—JIM YONG KIM  
President  
The World Bank Group

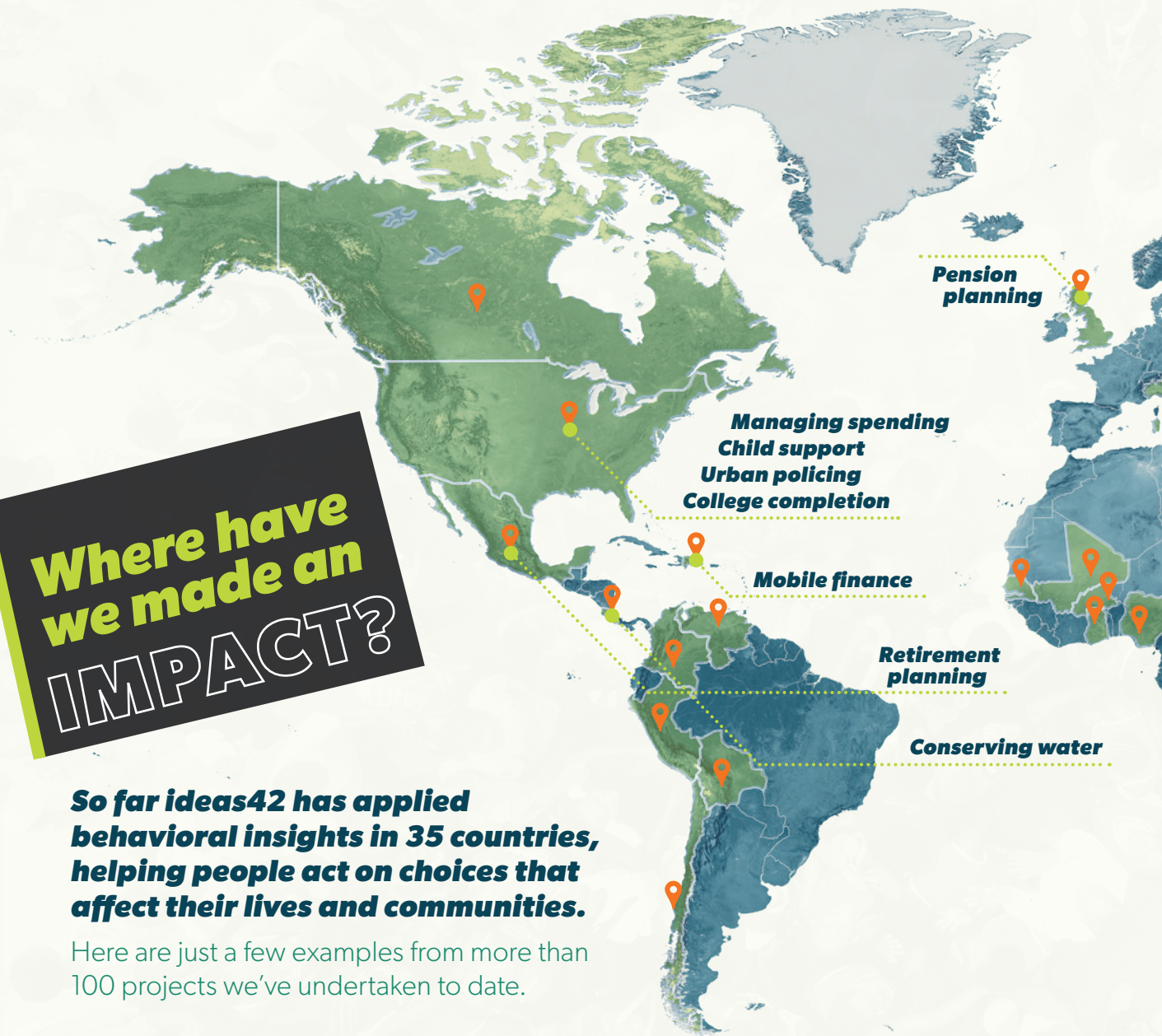
\*\*World Bank. 2015. World Development Report 2015: Mind, Society, and Behavior. Washington, DC: World Bank. doi: 10.1596/978-1-4648-0342-0. License: Creative Commons Attribution CC BY 3.0 IGO



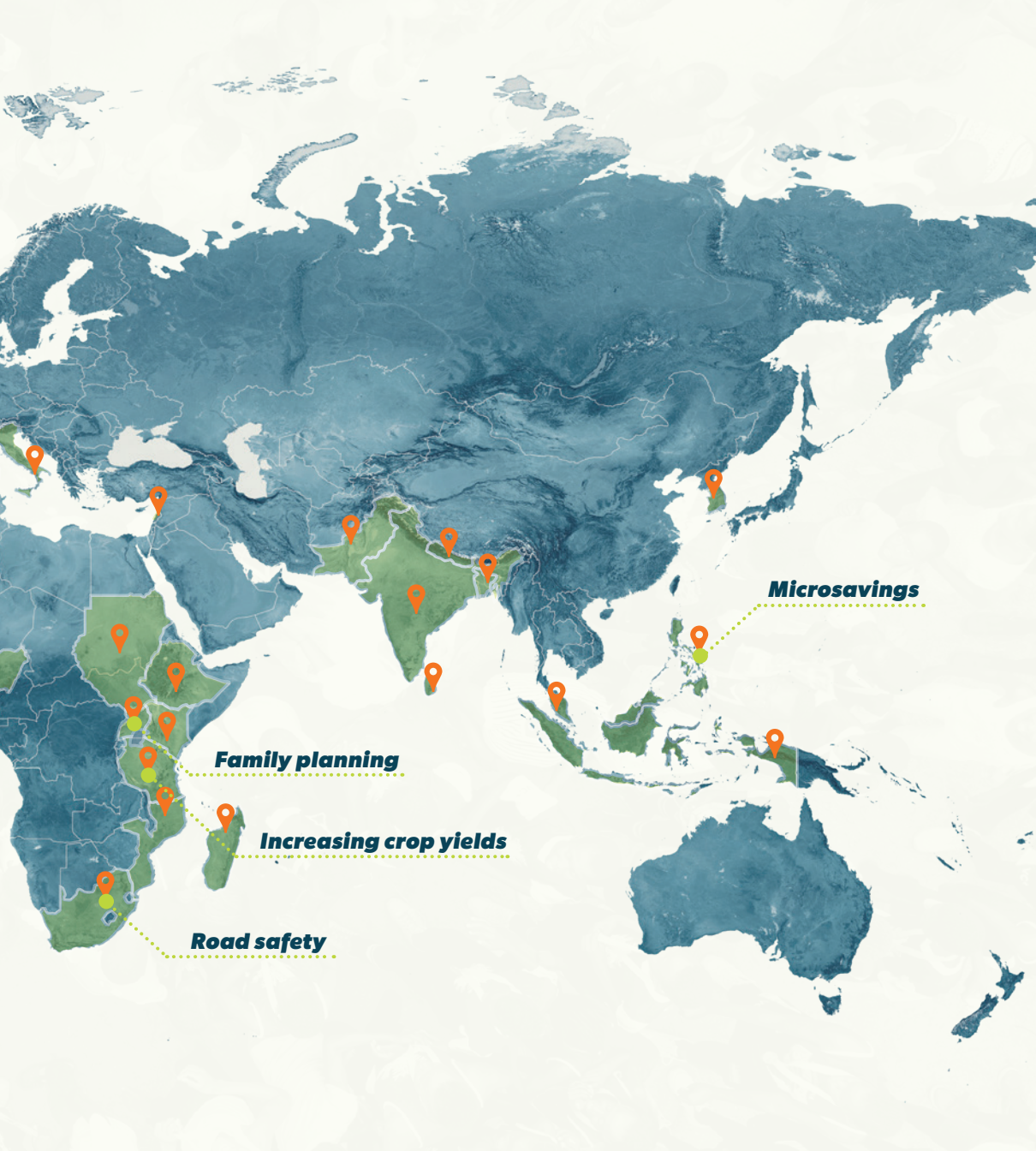
## Where have we made an IMPACT?

***So far ideas42 has applied behavioral insights in 35 countries, helping people act on choices that affect their lives and communities.***

Here are just a few examples from more than 100 projects we've undertaken to date.







## 10 YEARS OF IDEAS IN ACTION

“In a decade, ideas42 has grown from a small office at Harvard to a team of 90 professionals and a network of 80 top academic researchers partnering on over 100 projects worldwide.

***But the real measure of progress is impact.*** From our advisory team in the Obama White House to collaborations affecting millions of people across the U.S. and globally, we’ve endeavored to be agile and responsive while working to build a broader community that will advance the field of behavioral design.”

PIYUSH  
TANTIA  
Executive  
Director,  
ideas42



## THE RIGHT CHOICES FOR THE FUTURE

.....

“The focus of ideas42 has expanded beyond optimizing existing programs to helping reinvent policies and entire systems—or creating better ones. We embed behavioral design teams within organizations and advise leaders on how they can apply behavioral insights to strategic problem solving. And now we’ve launched ideas42 Ventures, in which we’ll build products and solutions from the ground up. By leveraging our proven successes of the past 10 years, ***we’re extending and magnifying the impact of behavioral science.***”

JOSH  
WRIGHT  
Executive  
Director,  
ideas42



## Where are we heading NOW?

We’re using behavioral science  
to address intractable  
social problems.



## > DISCOVER

***Behavioral science is progressing, and so is ideas42. We continue to work at the forefront of innovation, developing and experimenting with solutions that reflect how people actually make decisions and take action.***

And we’re applying what we discover to help organizations and institutions enhance the impact of their policies, programs, products, and services. Building on our core strengths in behavioral diagnosis, design, testing, and implementation, we’re adding new capabilities—in areas such as data science, systems thinking, and machine learning—all to strengthen our discovery engine and produce solutions to bigger, tougher problems than ever before.

.....



## > SCALE

**To increase our impact, we're improving how we scale up the problem-solving innovations we discover, as well as those developed by our academic affiliates. We've mapped out three main initiatives:** First, ideas42 Ventures—an innovation lab and venture studio focused on launching for-profit startups that produce social benefit. The goal: develop and pilot behaviorally informed technology products and spin them out as standalone businesses. Second, we're sharpening the focus of our new policy lab to integrate behavioral insights and solutions into public policy development from day one—and to foster coalitions and advocacy in this area. And third, we're building the capabilities to help governments and non-profit organizations replicate effective innovations at scale.

.....

## > EMPOWER

**Through education and knowledge sharing, we're raising the profile of behavioral science and helping leaders, policymakers, and practitioners apply evidence-based behavioral insights to meet their goals.** Our action-oriented programs are aimed at problem-solvers across diverse sectors. We create in-person and online learning formats, from executive seminars to multi-day master classes. We provide tools to help practitioners build capacity and apply our innovation approach—and evaluate its impact—in addressing the challenges they face each day. And via web-based platforms like the Behavioral Evidence Hub, a database of proven interventions, and the *Behavioral Scientist* magazine, co-created with other leaders in the community, we're bringing more insights to more people than ever before.

.....



# What kinds of problems do we SOLVE?

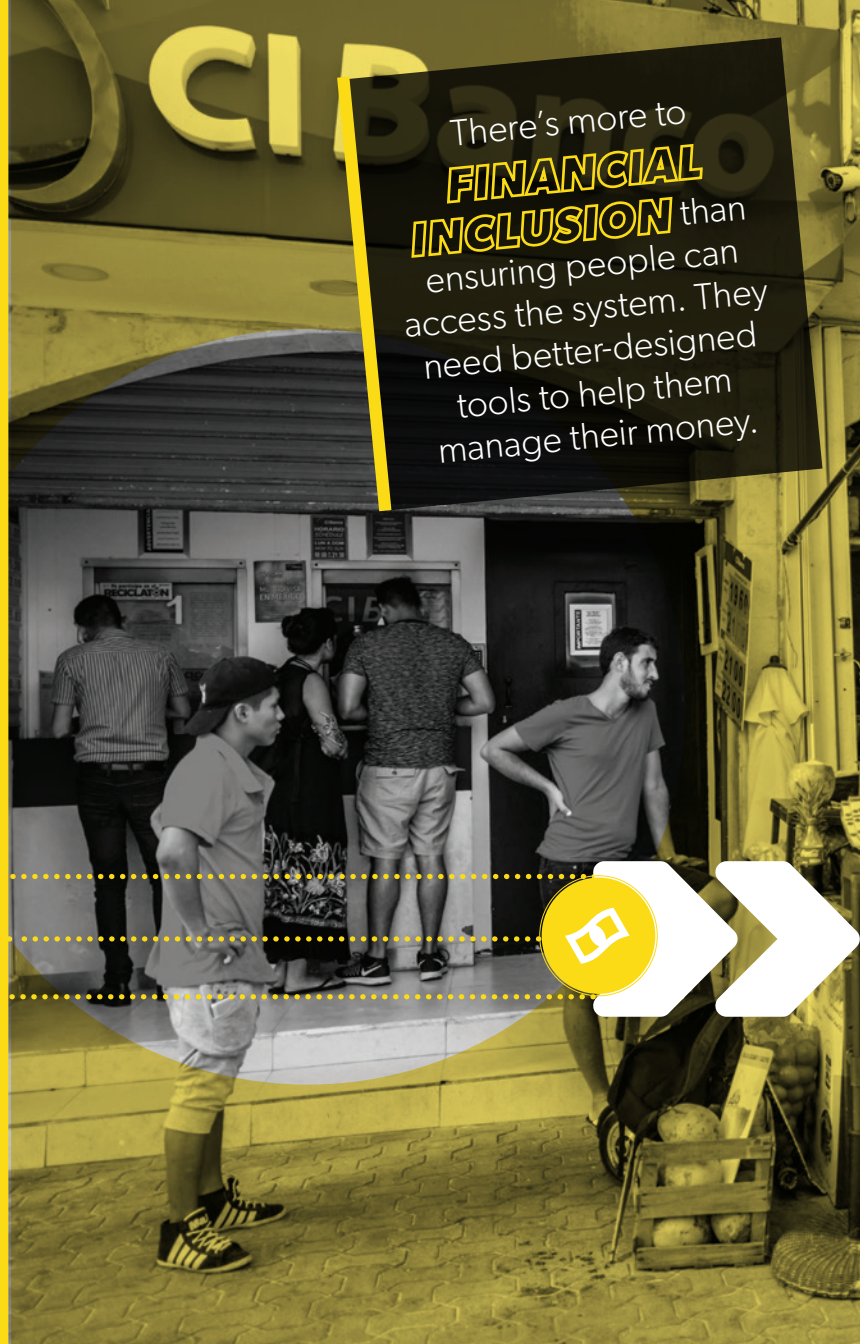
Finances. Justice. Environment.  
Education. Health. Poverty.

These are the key areas where we focus our efforts. The following pages highlight just a few examples of our impact.



★ **More details and other examples:**  
[ideas42.org/projects](https://ideas42.org/projects)

There's more to  
**FINANCIAL  
INCLUSION** than  
ensuring people can  
access the system. They  
need better-designed  
tools to help them  
manage their money.





## The benefits of a financial health check

United  
States

Only 40% of Americans have enough money on hand to support themselves for three months. Living without a financial buffer is most stressful for low-income earners, whose lack of access to credit and banking services leaves them vulnerable to shocks such as medical emergencies, accidents, or job loss.

It's often suggested that financial literacy programs can help remedy the savings deficit. But studies show that information-based trainings alone don't lead to action. Seeking an alternative, ideas42 partnered with the Financial Literacy Center and the Social Security Administration to design an in-person "Financial Health Check."

Knowing that forgetfulness and limited self-control tend to shape all our financial behaviors, we didn't overwhelm participants with large amounts of information and lists of follow-up tasks. Instead we encouraged them to take action—like setting up automatic transfers and text message reminders—during their coaching sessions.

In a pilot in the Pacific Northwest, clients with no savings finished the Financial Health Check with **21% more banked funds** than a control group. Based on these results, we're exploring similar behavioral approaches with financial literacy programs worldwide.

## Saving for a secure retirement

Mexico

In Mexico, retired workers' pensions typically amount to less than 40% of their regular salaries—and for most, this is not enough to meet everyday expenses. Ensuring a comfortable retirement requires voluntary contributions in addition to mandatory payroll deductions. But despite government efforts to make contributing easier, only 0.3% of people do so. This extreme gap is reflected in a troubling 27% poverty rate among Mexico's elderly.

Working with retirement system administrators, ideas42 applied a behavioral lens to the search for low-cost, scalable solutions aimed at increasing voluntary contributions. We found that many people didn't respond to prompts to save for retirement, which remained an abstract, distant prospect. Indeed, people are often overconfident that they'll have time to save later—or are simply discouraged from addressing problems whose solutions aren't clear to them. We collected our insights in a comprehensive report providing behavioral design recommendations for policy-makers and practitioners.

**Now 20 million people in Mexico receive ideas42-designed account statements.** And we're continuing to collaborate on retirement and other financial inclusion initiatives to improve the long-term prospects for millions of people in Mexico and elsewhere in Latin America.

## Making better-informed pension decisions

United  
Kingdom

Legislation introduced by the U.K. government in 2015 offers people far more flexibility in how they choose to invest for retirement. But the rules are complex, and initially there were concerns that pension holders might have trouble identifying the best choices for them. Faced with an abundance of options, people can be tempted to make last-minute decisions with inadequate information. They may overlook viable options or opportunities to obtain guidance—or worse, settle for inferior products under pressure from aggressive marketing.

The Association of British Insurers asked ideas42 to look at the changing pensions landscape and apply insights from behavioral economics to help financial service providers, the government, and regulators better respond to the new rules' impact. **Our comprehensive report proposed concrete actions** for encouraging people to:

- ▶ engage early in retirement planning
- ▶ shop around to gather accurate information on available options
- ▶ make the best possible decisions based on their needs and goals.

## Helping people manage their spending

United  
States

Around half of all Americans say they don't set budgets. For many, especially those with lower incomes, the cumulative effect of overspending by even a small amount each month can be devastating. Unfortunately, most financial education programs aren't designed to overcome common behavioral tendencies that make managing household expenses challenging.

The U.S. Consumer Financial Protection Bureau asked ideas42 to develop tools that would help people manage their day-to-day spending more effectively. Our research found that consumers are most prone to poor spending decisions when they don't consider how purchases fit into a larger financial picture. Working with a software developer, we created two prototype tools to encourage more thoughtful spending: a payment card and a mobile app. Both were designed to help consumers create budgets and then receive clear, timely feedback on how their day-to-day spending aligned with the parameters they'd set.

Preliminary results are promising. In a pilot study, **90% of participants felt they benefited** from the kind of information the prototypes provided, and **85% said they'd be willing to pay for the tools.**



## Promoting employees' financial well-being

United States

Millions of workers in the U.S. live from paycheck to paycheck. The resulting financial insecurity causes stress that can tax cognitive bandwidth—the mental resource we all rely on to make sound choices.

However, studies show that many people, armed with tools that help turn intention into action, will readily commit to saving and other resilience-building habits, even when they have limited incomes. Building on this research, ideas42 created a new product tailored to the needs of low-income consumers and offered it to employees of two large food-service companies. Participants in our pilot received bank cards that routed their earnings into separate accounts for bills, savings, and discretionary spending. Our model was designed to reduce the psychological strain of managing finances by ensuring users had allocated enough to cover expenses without constant juggling.

As we refined our process and messaging, we found that **employees' adoption of the cards increased.** This is a promising signal to financial providers interested in creating products for low-income consumers—a large and underserved market.

## Managing retirement finances

United States

American workers bear more and more responsibility for planning their own retirement. The choices people make upon retiring—for instance, the limits they set on how quickly to draw down their savings—can spell the difference between financial well-being and insecurity. But many of us lack confidence in our ability to make important decisions about savings and pensions.

The Consumer Financial Protection Bureau asked ideas42 to explore behavioral tools that could help people optimize financial decisions and make their retirement savings last. We first identified bottlenecks such as confusing communications, which could hinder good choices—especially at points when consumers struggled with a flurry of deadlines. We then collaborated with HelloWallet, a financial software firm, to create a set of prototypes—including emails, forms and an interactive app—designed to help people clearly understand each retirement option and its ultimate effects. Our pilots were promising: **participants saw the prototypes' value and said they'd be keen to adopt them.**

## Choosing the right banking service

United  
States

For a variety of reasons, many lower-income Americans use costly “fringe” credit alternatives such as payday loans. Even when people can access mainstream banking services that offer more favorable terms, they may still use expensive options.

To encourage more affordable banking choices, the sponsors of a non-profit financial education program provided all participants with credit union accounts. But they soon discovered there were behavioral bottlenecks that prevented many people from using the accounts—so the program organizers turned to ideas42 for help. We found that although the advantages appealed to participants, they were deterred by practical barriers like inconvenient branch locations and uncertainty about how to execute certain transactions.

We developed three interventions—a detailed planning exercise and two simple record-keeping tools—that could help people turn their intentions into action. Those who received the interventions were ***much more likely to make less expensive banking options part of their routine.*** By steering clear of costly fringe services, these lower-income consumers have a far better chance of achieving financial security over time.



“**Our work with ideas42 has changed the way we approach voluntary savings in our pension system. By deploying more effective communications, innovative incentives, and timely reminders, we’ve seen a significant increase in voluntary savings—with enormous potential ahead.**”

— CARLOS RAMÍREZ FUENTES  
President, CONSAR, Mexico City



★ **More details and other examples:** [ideas42.org/projects](https://ideas42.org/projects)



## Growing personal assets & financial security

United  
States

The Behavioral Economics Technical Assistance (BETA) Project, a collaboration between ideas42 and the Corporation for Enterprise Development, sought to help people build assets such as savings, home equity, or a small business to safeguard their financial well-being. Working with established asset-building organizations, we showed how insights from behavioral economics could be applied to rethink and magnify the impact of programs aimed at enhancing financial capability and security.

At microlending agency Accion Texas, where many borrowers had trouble making loan payments on time, the BETA team redesigned monthly statements to include a planning tool and a reminder to help overcome procrastination. We also created a series of email and text reminders prompting clients to check their balances and, if necessary, deposit funds before payment due dates. Among borrowers in the treatment group, **charges for insufficient funds fell by 25%.**

These and other BETA project outcomes show the potential for making small, inexpensive program adjustments (the Accion intervention cost less than \$5,000) to help people—especially those who are underbanked—gain greater control over their financial futures.

## Designing financial health programs

United  
States

Financial capability organizations provide support services to millions of Americans, making a meaningful impact on countless lives. But these helpful organizations could reach even more people by enhancing their programs with a few simple, cost-effective adjustments that better account for human behavior. That's why ideas42 partnered with JPMorgan Chase & Co. on the Behavioral Design Project for Promoting Financial Health. The goal was to equip financial capability leaders with insights and methodologies they can use in applying behavioral design to their own programs.

The immersive 18-month partnership brought together 11 organizations—all pioneers in a growing community of innovative thinkers on financial health—to learn from one another and from behavioral experts in a highly collaborative environment. Armed with in-depth knowledge of the clients they serve, participants gained the expertise, skills and connections they need to **design products and interventions with a behavioral lens.** Our work represents a major step forward in getting the problem-solving tools of behavioral science into the hands of practitioners who are committed to helping people improve their long-term financial well-being.

People want  
**JUSTICE** delivered  
through fair and  
accessible systems,  
and policing that  
creates **SAFER,**  
more hospitable  
communities.



## Preventing unnecessary arrest warrants

United  
States

When people fail to appear for their court dates after being charged with minor offenses like littering, the City of New York automatically issues arrest warrants. In 2014, 41% of low-level offenses—about 130,000 cases—led to such warrants, which are costly for the justice system and disruptive for citizens.

New York officials asked ideas42 and the University of Chicago Crime Lab to design and implement inexpensive, scalable solutions to reduce the city's failure to appear (FTA) rate. Applying a behavioral lens to the problem, we developed two interventions: 1) a redesigned summons form highlighting the consequences of FTA and making the date and time of the court appearance more prominent, and 2) a series of text-message reminders about the court date.

We found that among offenders who received the redesigned summons alone, **no-shows declined by 13%**. Within a group that also received text reminders, the **FTA rate dropped by 36%** among recipients of the most effective messages. The redesign has been rolled out across the city, avoiding thousands of warrants. We're now looking to help make these changes in other jurisdictions with similar policies.





## Offering rewards to safe drivers

South Africa

The rate of accidents on South Africa's roads far exceeds the global average. Frequent traffic mishaps disrupt people's lives and cause needless suffering and death. They also have an economic impact: in one recent year, the government estimated that nearly 8% of national GDP was lost to road accidents.

In 2012, leaders of the Western Cape province asked ideas42 to develop a behavioral approach to improving road safety, focusing on the festive season in December and January. Drawing on research demonstrating the strong appeal of lotteries, we proposed a pilot in which residents who maintained clean driving records during the holiday period were eligible for a draw to win cash prizes. The decision to enroll drivers automatically was itself behaviorally informed: we know people are strongly motivated to avoid losing something they already have—in this case, the lottery “ticket.” As officials promoted the program, their media messages also served as road safety reminders. The results of the initiative were clear: the province saw a **42% decrease in fatalities** compared to previous trends for that time of year.

## Protecting people's data from hackers

Global

Guarding against cyberattacks has become increasingly important as more critical functions in society, from banking to health systems to power grids, have become digital. Governments and businesses are investing heavily in cybersecurity to keep assets safe and protect the data of their citizens and customers. But technology is only part of the solution. Experts estimate that 70% to 80% of the costs from cyberattacks result from human error. Users often ignore security updates. Developers and IT professionals introduce vulnerabilities accidentally. And corporate leaders, misjudging the scale of potential risk, don't always prioritize prevention.

Seeking to better understand how people support—and compromise—systems intended to keep them safe online, ideas42 collaborated on the Cybersecurity Initiative spearheaded by New America. Working with a network of experts, we identified behavioral issues along a continuum of human interactions with technology, from developers procrastinating about fixing bugs to users becoming habituated to security alerts. The result is a **suite of evidence-based interventions—packaged in a compelling crime novella format**—that can be adopted by people and organizations to make the technologies we rely on safer and more resilient.

## Showing at-risk youth a path forward

United  
States

Confronted by the challenge of reducing incarceration rates without increasing crime, justice leaders are taking a closer look at behavioral solutions. One promising success story is the cognitive behavioral therapy (CBT) program developed by the Cook County Juvenile Temporary Detention Center in Illinois. Partnering with the University of Chicago Crime Lab, ideas42 evaluated the program to see how it might benefit other youth in the criminal justice system.

Through focus groups with detention center staff, we gained a deep understanding of their approach—and developed tools for applying it elsewhere. We created a package of lessons and activities that leverages the “active ingredients” of CBT to help young people:

- ▶ realize how often they act without thinking
- ▶ recognize high-stakes situations in which their automatic responses can get them into trouble
- ▶ be more reflective and develop different responses.

Our CBT 2.0 program, which includes a classroom curriculum and a user’s manual, has been embraced by professionals nationwide as they **help youth regain control of their own decision-making** and avoid cycling back into the system.

## Hot-spot policing in New York

United  
States

Crimes reported in U.S. cities are disproportionately concentrated in small geographic areas or “hot spots.” A recent study in Minneapolis found that half of all calls to the city’s police in a given time frame came from just 3% of the city’s addresses. A similar investigation in Jersey City determined that nearly 50% of narcotics arrests occurred on just 4% of its streets. A growing body of research shows that focusing public-safety efforts in such hot spots can reduce criminal activity without significantly displacing it to other areas.

Seeking to understand this phenomenon from a behavioral perspective, ideas42 is working with the University of Chicago Crime Lab, the New York Police Department, and New York’s Department of Corrections to better determine what creates hot spots and how heightened police presence can help reduce crime.

Supported by the National Institute of Justice, we’re **developing and testing innovative behavioral interventions to improve safety in high-crime areas of New York**—with outcomes that could help to create more liveable communities everywhere.



**“Cities interact with the public all day long, but not always in the ways that work best for people. The ideas42 New York Behavioral Design Team is helping us use evidence-based insights about people and iterative, rigorous design to create cost-effective solutions.”**



– MATT KLEIN

Executive Director,  
New York City Mayor’s Office  
for Economic Opportunity



★ **More details and other examples:** [ideas42.org/projects](https://ideas42.org/projects)

## Stopping violence between partners

Global

Intimate partner violence (IPV), whether physical, sexual, psychological, or economic, is a fundamental injustice that affects the health and well-being of survivors—primarily women—and their families and communities, often for generations. To explore how behavioral insights can help address this troubling, pervasive complex problem, ideas42 is partnering with several organizations globally.

In Uganda, we’ve trained IPV community activists in cognitive behavioral therapy techniques that address harmful thought patterns; we’ve also designed a unique board game to help build empathy between partners. In India, we’re testing whether financial incentives can curb men’s use of alcohol—often a catalyst for violent responses—and are co-creating an online campaign aimed at changing young couples’ attitudes and actions in relationships. In Venezuela, we’re partnering on behavioral solutions to ensure women who share their IPV experiences at family planning clinics receive the medical and psychological help they need. And we’re **collaborating on an innovative safety-planning app**, to be piloted in Somalia and Kenya, aiming to create an accessible tool that millions of women worldwide can use to combat this danger.



We can mitigate  
**CLIMATE CHANGE**  
by encouraging behaviors  
that help to protect the  
**ENVIRONMENT.**  
This is a key step in building  
broader sustainability  
solutions.

## Encouraging water conservation

Costa  
Rica

B elén, Costa Rica, is representative of many global communities whose population growth has strained local water resources. To discourage overconsumption, the municipal utility raised prices with little effect. Invited by the World Bank to look for other solutions, ideas42 concluded that a behaviorally informed strategy could encourage residents to more closely monitor their water usage—and commit to reducing it.

We created two designs leveraging descriptive social norms, which compare individual behavior to a larger group. In one, monthly water bills included colored stickers showing whether a household's consumption was above that of its neighbors. The other intervention was a postcard that invited recipients to commit to specific improvement targets and conservation measures.

The results were striking: In households receiving stickered bills, **water use dropped between 3.7% and 5.6%**. Recipients of the goal-setting card **cut consumption by 3.4% to 5.6%**. This equates to about 6,720 m<sup>3</sup> of water—or 188,000 average showers—every month. Our rigorous test of this simple, low-cost intervention was the first of its kind. We're confident that others will follow, building on these positive results and leading to even greater conservation.



## Taxing bags to make shopping greener

United States

Americans use about 100 billion disposable plastic shopping bags every year. Even though some bags are recyclable, experts estimate that the vast majority are thrown away. Dumped in landfills, they can take 1,000 years to decompose. The City of Chicago tried various measures to combat this problem, including a small incentive for shopping with reusable containers, but none proved effective. The City then implemented a tax on disposable bags—and asked the ideas42 Chicago Behavioral Design Team and researchers from New York University and the University of Chicago to study its effectiveness.

The tax of seven cents per bag employed behavioral levers such as loss aversion: people are typically less motivated to gain something new than to avoid losing what they have, so even the loss of a few pennies proved more salient than a small bonus for a greener choice. Backed by these kinds of insights, the Chicago tax produced immediate results: in the month after it was introduced, the proportion of **shoppers using disposable bags declined from 82% to 49%**, the average number of bags per trip **fell from 2.3 to 1.0**, and **reusable bag use more than doubled**.

## Reducing energy use in office towers

South Africa

Officials in South Africa's Western Cape province had seen the effectiveness of behavioral interventions in encouraging household energy conservation. Hoping to achieve similar successes in office environments, they asked ideas42 and a team from the University of Cape Town to research and design a pilot.

We identified a number of behavioral bottlenecks: People working in large offices tend not to think of energy use as a personal responsibility. Often they simply forget to turn off electrical devices. Or they may not see how many small conservation behaviors can add up to significant savings—and unlike householders, they have no financial incentive to lower the electricity bill.

In a 27-story office tower, we launched a randomized controlled trial that included energy-saving tips and reminders, designated champions on each floor and competitions between floors. Where these approaches were combined, **electricity use dropped by 14% during the workday** (in part reflecting even greater reductions after hours). These preliminary results, sustained over several months, hold great promise for efforts to extend conservation awareness to all areas of people's lives.

## Grounding environmental policy in behavior

Global

At a large informal settlement in Kenya, the risk of water-borne disease was extremely high. Yet most residents didn't visit local stores to pick up purifying chlorine solution, an inexpensive and simple fix for a potentially lethal health hazard. Offering discount coupons had little impact on purchases. The reason for this puzzling behavior is clear to behavioral scientists, who understand that even a slight hassle can hinder adoption of a helpful program or product. An extra trip to the store for chlorine was simply seen as inconvenient, regardless of the benefits. To combat this, easy-access chlorine dispensers were installed at the water source—and **use rose from 10% to 60%.**

This is just one of many cost-effective interventions developed under the auspices of the United Nations Environment Programme. All are captured in a comprehensive report prepared by ideas42—*Consuming Differently, Consuming Sustainably: Behavioral Insights for Policymaking*. Drawing on well-documented evidence, the report identifies behavioral barriers to sustainable consumption in five key areas—water, energy, transportation, food, and waste management—and details successful solutions that showcase the future promise of behavioral science.

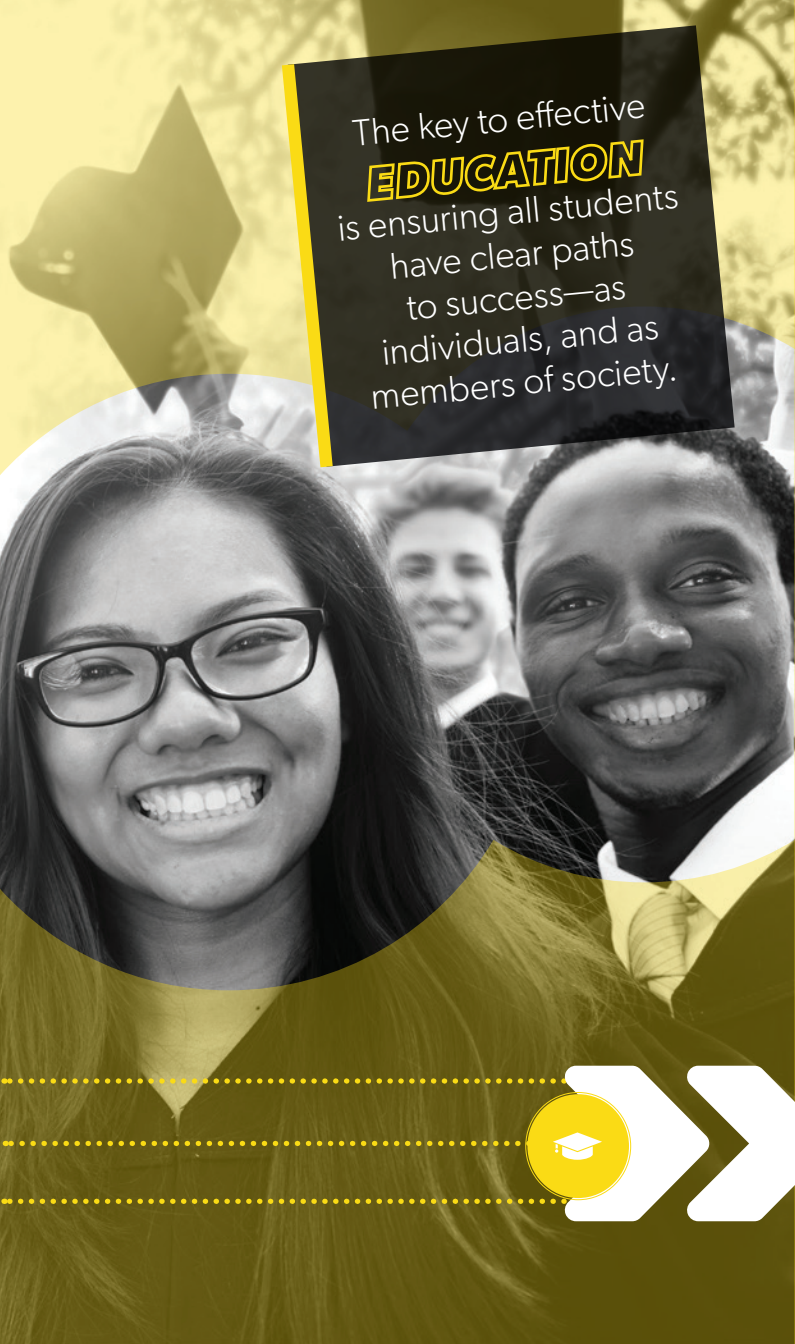
## Encouraging flood insurance use

United States

Fallout from natural disasters such as hurricanes and floods has a growing impact on vulnerable populations worldwide. The New York City Mayor's Office of Recovery and Resiliency, to help ensure better protection for city residents, wanted to learn more about the affordability of flood insurance in high-risk areas. The agency surveyed households to collect relevant information—but despite financial incentives, the response rate was only 11%.

To help correct this, the ideas42 New York Behavioral Design Team created a “last chance” letter to residents. Key elements included a soft deadline to convey urgency; a graphic layout that used icons and text differentiation to highlight actions and benefits; and messaging on the envelope encouraging recipients to open it. Our behaviorally designed letter **increased the likelihood of a survey response by 4.5 percentage points**, providing city officials with valuable insights on a vulnerable population. This information can now be used to develop further interventions aimed at increasing insurance coverage and protecting more New Yorkers from bearing the costs of unforeseen natural disasters.





The key to effective  
**EDUCATION**  
is ensuring all students  
have clear paths  
to success—as  
individuals, and as  
members of society.

## Encouraging students to stay in college

United  
States

At San Francisco State University (SFSU), 18% of students drop out of school during their freshman year, following a pattern many colleges and universities experience. Academic and financial struggles explain some departures, but not all.

SFSU engaged ideas42 to study the problem and test low-cost behavioral interventions designed to keep more students in school. We found that feelings of self-doubt and social isolation led many freshmen—especially those who were the first in their families to attend college—to conclude they didn't belong.

To defuse this thinking, we showed a group of incoming freshmen, all participants in a program for low-income and underrepresented students, a video of past freshmen describing their initial struggles. We followed up throughout the year with text messages containing students' own written reactions to the video, including reminders of their resolve to persist in the face of challenges. The intervention was effective: the treatment group **progressed to sophomore year at a rate higher than a control group—91% versus 83%.** Also, the average GPA of students in the test group was **7% higher.**

## Making college more affordable

United States

U.S. college students have accumulated over \$1 trillion in debt. Yet each year some \$2.9 billion in free federal grants goes unused because not enough eligible students apply. The government, having tried costly incentives and coaching with little success, recently streamlined the Free Application for Federal Student Aid (FAFSA) process. However, bottlenecks remain.

At Arizona State University, less than a fifth of returning students filed FAFSA submissions by the priority deadline and risked receiving little or no aid. When the university asked ideas42 to explore solutions, we found that many students forgot to file; others had trouble getting financial data from their families, misconstrued who qualifies for aid, or were overwhelmed by the amount of information required—problems common at colleges nationwide. To combat this, we designed a series of emails that broke the submission process into manageable steps for students and their parents.

In our pilot, families receiving behaviorally informed emails were **72% more likely to meet the priority filing date and averaged an additional \$236 to \$643 in grants and scholarships.** More aid reached those in need, helping reduce student debt over the long term.

## Helping graduates start their careers

United States

Community colleges across the U.S. aim to help students develop job skills while providing local employers with a qualified talent pool. But administrators find that new graduates often have trouble navigating from college to employment, despite efforts to facilitate this transition.

The University of Illinois' Transformative Change Initiative asked ideas42 and The Collaboratory to develop a training program for college administrators that would help them improve their schools' career-placement support. After introducing behavioral science concepts, the program used process-mapping exercises to identify areas where colleges' student placement activities might be undermined by psychological factors such as present bias—the tendency to overvalue immediate rewards relative to long-term gains. Drawing on behavioral insights, participants discovered various ways to improve their institutions' communications and administrative practices. Many also learned to define problems more clearly and set goals for measurable improvement. The **vast majority (90%+) found the program so useful,** they plan to continue applying behavioral concepts and sharing the training insights with their teams.

## Expanding after-school opportunities

South  
Africa

South Africa's Western Cape province created a program called "MOD" to expand extra-curricular opportunities for young learners, especially in underserved school districts. But despite offering a mix of sports, recreation, arts, and cultural activities, the program had limited appeal. Educators feared they weren't reaching the children who would benefit most.

The education ministry engaged ideas42 and researchers from the University of Cape Town to explore behavioral interventions that might boost attendance. Our research revealed three main barriers: lack of awareness, ambivalence about activities, and students' uncertainty over whether their friends would attend. We developed a multi-tiered communications campaign: posters and banners emphasized messages of social belonging—"We ♥ MOD"—while customizable schedules helped students anticipate activities and coordinate with friends.

Schools targeted by the intervention saw a **39% increase in program attendance** compared to those that received placebo materials. Although these results should be interpreted cautiously (due to data-collection challenges), it is a promising start and points the way to further opportunities to apply behavioral messaging.

## Promoting college tutoring support

United  
States

Many U.S. college students leave their programs and miss out on the benefits of postsecondary education. Failing a single course can be the first step toward permanent withdrawal. To help students stay on track, West Kentucky Community and Technical College offered a tutoring center—but it was underused.

The college engaged ideas42 to explore behavioral interventions to increase uptake. We learned that while students remembered the tutoring center from orientation, by the time they received worrying grades, it was no longer top of mind. Moreover, those who realized they were struggling often sought help from instructors who weren't trained to connect them with appropriate tutoring support.

We developed two behaviorally informed emails: one to students reminding them of the tutoring center and sharing success stories, and a second to instructors on when to make referrals. Students receiving the emails were **34% more likely to seek tutoring**, while the instructors we targeted were **three times as likely to refer students**. The longer-term benefit is clear: students who seek help to maintain their academic standing are more apt to graduate and find engaging, better-paying jobs.



## Encouraging timely loan repayment

United States

Nearly three million Americans were behind on repaying student loans in 2015, risking damage to their credit and potential wage garnishment. Several federal programs let borrowers avoid penalties by reducing or deferring payments. But Great Lakes Higher Education Guaranty Corporation, a non-profit guarantor, noticed that less than half of its delinquent borrowers applied for these programs.

Engaged by Great Lakes to help close this gap, ideas42 identified several behavioral barriers. First, 95% of borrowers avoided Great Lakes' calls, often because they assumed a financial institution would be phoning to apply pressure, not offer help. And among those who chose to enroll in loan-adjustment programs, many gave up midway through the confusing process.

We designed a series of behaviorally informed emails and mailings to clarify the application steps in simple, friendly language. We also created regular reminders to help borrowers overcome a natural tendency toward procrastination. In our pilot, enrollment within the treatment group **rose by 4% across all federal programs and by 13% in the most complicated plan**, as simplification helped most where the process was especially daunting.

## Engaging students as voters

United States

Civic engagement is the foundation of our democracy. Americans can vote at age 18, but youth turnout is disproportionately low. In partnership with the Foundation for Civic Leadership, we set out to identify barriers to youth voting and develop ways to encourage political participation on college campuses.

We identified three main factors that diminish turnout. First, young adults are in a transitional life stage: they move more often and tend to be unsure about voter eligibility and how to register. Second, their sense of self is still taking shape; older people are more likely to link elections to their personal identity as citizens. Lastly, voting can seem removed from real life: the act of casting a ballot (Where? When? How, exactly?) and the connection between candidates' platforms and students' everyday experience can be hard to envision.

We developed nine solutions that are simple for colleges to implement. Designed to explain the mechanics of voting clearly and concretely, they also make other voters' behaviors more visible. **Together, they show voting as normal, not mysterious, and help bridge the gap between intention and action.**

Behavioral design  
can transform  
**HEALTH** systems,  
helping to improve  
individual outcomes  
and foster social  
**WELL-BEING.**

## Encouraging diabetics to use statins

United  
States

Chronic diseases such as diabetes and hypertension cause suffering for millions of Americans and account for more than two-thirds of U.S. health spending. For diabetics, an inexpensive class of drugs called statins can lower blood cholesterol and reduce the risk of heart disease and stroke. Enabling these patients to manage their condition so it doesn't become more serious improves overall public health while keeping costs under control. But not all eligible diabetics use statins, despite their affordability.

In partnership with the Medicaid Leadership Institute and an Oklahoma Medicaid provider, ideas42 designed a study to determine whether behavioral techniques could boost diabetics' statin use. A pilot group received a letter outlining health risks, along with personalized reminders about booking checkups. After 60 days, these patients were **75% more likely to have filled a statin prescription**, compared with those who received small financial incentives to visit their doctors. It seems that in some contexts, behavioral techniques are more effective than financial incentives in inspiring patients to take prompt action for better health.



## Helping women plan their pregnancies

Nepal

In Nepal, many women seeking abortions want better control over their reproductive lives; most say they'd prefer to wait at least two years before becoming pregnant. Implants and other long-acting reversible contraceptives (LARCs) could help—but in 2014 only 22% of patients were leaving abortion appointments with LARCs. Marie Stopes International/Sunaulo Parivar Nepal, a nongovernmental sexual and reproductive health service, engaged ideas42 to address this low uptake.

Consultations revealed that clinics were committed to helping clients, but many didn't offer much family planning counseling. One reason was a behavioral effect called tunneling: staff members who were focused on providing excellent abortion care didn't always think beyond the procedure. They also lacked information about the effectiveness of their counseling practices relative to their peers. We developed posters showing how each clinic's LARC uptake rate compared to similar facilities. Updated monthly, the posters celebrated strong performers and encouraged others. A randomized controlled trial found a **7.2% improvement in LARC use** among post-abortion clients at clinics that received the intervention—a promising sign that well-designed information can shift outcomes.

## Boosting flu vaccination rates in New York

United States

Every year, millions of New Yorkers get flu shots. But vaccination rates still fall well short of the national target set by the U.S. Office of Disease Prevention and Health Promotion with its Healthy People goal, which would prevent thousands of hospitalizations and deaths. In fact, during the 2015–2016 flu season, just 21% of New York City's own workforce received vaccination shots.

To improve uptake, the ideas42 New York Behavioral Design Team partnered with WorkWell NYC—an initiative launched by the city's Office of Labor Relations—to design and evaluate an opt-in email campaign encouraging employees to visit worksite clinics and get their flu shots. Our behaviorally informed email strategy yielded encouraging results: the click-through rate doubled on the link to the registration site; **registrations increased by 12%; and flu vaccine uptake at worksite clinics increased by 5%.** Based on these outcomes, WorkWell NYC deployed a similar email campaign to all city employees in the 2017 flu season and saw a **10% increase in worksite vaccinations.**



## Reframing HIV risks for teens

South  
Africa

In South Africa, where more than 5 million people are infected with HIV, teenage girls are three times more likely to be HIV-positive than boys their age. One reason for this alarming trend is that many young girls have relationships with older men, not realizing that older partners are higher risk compared to their peers.

The Western Cape Government asked ideas42 to help find a solution to this serious public health problem. We began with two behavioral insights: people learn better through repeated exposure to new information, and they're more likely to retain concepts they teach themselves. Applying these principles, we designed a simple computer-based game to help teenagers assess their risks of contracting HIV.

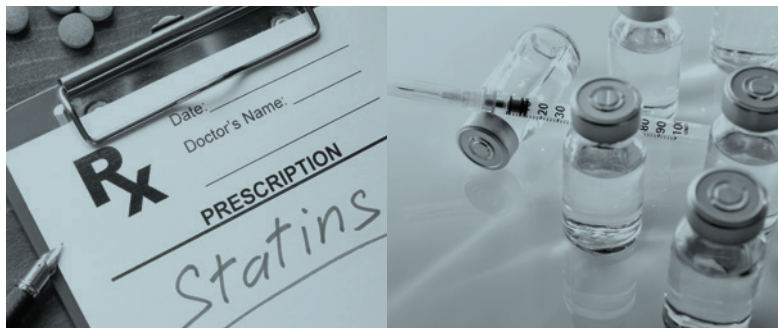
The results were striking. In contrast to a control group using traditional learning methods, game players were **far better at identifying hypothetical individuals who were more likely to be HIV-positive**—and they maintained this advantage three months later. As health practitioners work to educate at-risk groups across sub-Saharan Africa, our inexpensive tool has the potential to help save thousands of lives.



**“Working with ideas42 opened the door for us to understand the behavioral side of areas we could improve on. We are optimistic about the interventions we are working on together and can't wait to see the positive impact.”**

– EVELYN CACERES-CHU

WIC Program Director, Santa Clara County Public Health Department WIC, San Jose, California



★ **More details and other examples:** [ideas42.org/projects](https://ideas42.org/projects)

## Texting the benefits of health screening

Uganda

Sexual and reproductive health clinics help prevent unintended pregnancies and sexually transmitted infections (STIs), and reduce maternal and infant mortality. But even with ready access, people often don't take advantage of such services. Marie Stopes Uganda (MSU), which has worked on this problem for over 20 years, asked ideas42 to explore behavioral solutions that would increase uptake of offerings such as STI testing, cervical cancer screening, and counseling on contraception and family planning.

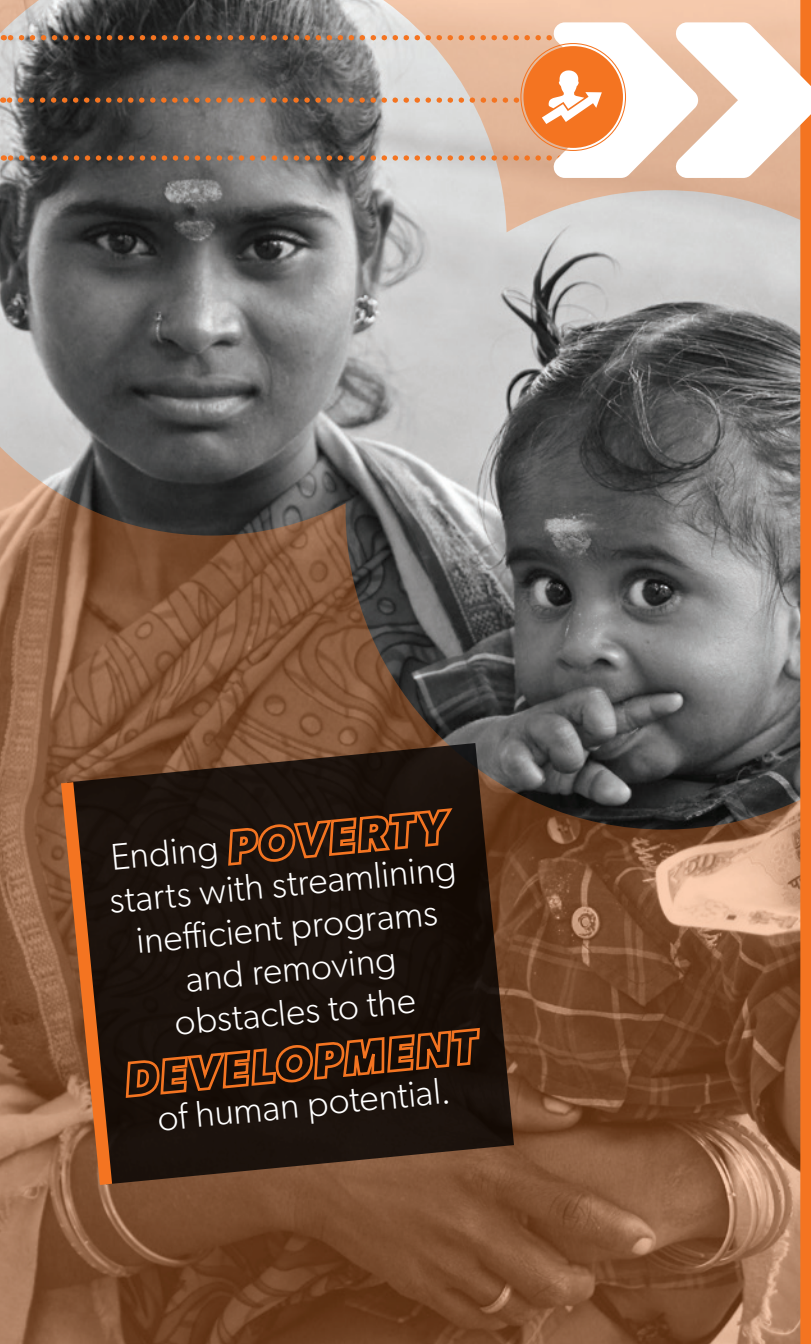
MSU had been issuing coupons via text message to offset the cost of health services, but less than a third of recipients were redeeming them. We identified a range of concerns for potential patients, from cost to social stigma to uncertainty over whether clinical support was warranted. We then created a series of text messages reinforcing the benefits, underlining the coupons' value, and, to instill a sense of urgency, counting down to a manufactured deadline. We found a **9% overall increase in redemptions, including a 35% gain among men.** The results point to behaviorally informed text messaging as a cost-effective, scalable tool with the potential to increase uptake of important health services.

## Fostering healthier lifestyles

South Africa

A recent WHO study in South Africa found that 41% of women and 21% of men are obese. Among many negative health implications, the risk of obesity-related illness is particularly acute within a growing population of sedentary office workers. The Western Cape Government therefore asked ideas42 to help launch "Walk4Health," an initiative promoting health and wellness. We used behavioral insights to design a fun competition among government departments in which employees wore pedometers to track their daily steps. Recognizing the impact of social norms on lifestyle choices, we built in incentives for participating, providing timely feedback and gamified interactions.

Over the six-week pilot, groups compared their performance and encouraged one another to stay active. The results were promising: **70% of participants lost weight, 60% reduced their cholesterol, and 50% lowered their blood pressure.** Although the sample was small, these positive outcomes inspired the government to extend Walk4Health over an entire year. Our readily scalable model can be adapted anywhere—including developing countries, where obesity is rapidly overtaking malnutrition as a health threat.



Ending **POVERTY**  
starts with streamlining  
inefficient programs  
and removing  
obstacles to the  
**DEVELOPMENT**  
of human potential.



## Magnifying the power of cash transfers

Global

Many governments in developing countries use cash transfers to encourage particular behaviors, such as sending children to school. These conditional transfers have proven effective in promoting families' investments in health and education, reducing economic disparities between women and men, and stimulating prosperity.

We examined cash transfer programs through a behavioral lens to see whether refinements to factors like timing, frequency and method of payment could increase impact while reducing costs. Researchers have found, for instance, that simply labeling a transfer as part of an “education support program” makes parents more likely to enroll their children in school—even if the government doesn’t verify enrollment as a condition of payment (often an expensive program component). Aware of the big difference that small adaptations can make, ***we’re now designing and evaluating enhanced programs in Madagascar, Mexico, Sudan and other countries***, showing how behavioral interventions can amplify positive effects. And we’re bringing the same kinds of insights to designing unconditional cash transfers, helping people invest in tools, for example, or attain longer-term goals more quickly—without having to fulfill specific conditions.



## Increasing access to healthy nutrition

United States

For many Americans who live in poverty, maintaining a healthy diet is difficult. Poor nutrition is an especially serious problem for families with young children, as it can hinder healthy development. Since 1972, the federal government has operated the Supplemental Nutrition Program for Women, Infants and Children (WIC) to help low-income families afford wholesome food and build their nutrition knowledge. Research shows that the program achieves important outcomes, including improved health in newborns—but only about two-thirds of eligible families enroll.

Looking closely at program mechanics in California, ideas42 identified a number of bottlenecks that were undermining impact. For example, WIC food vouchers, intended to help participants access healthy food, had restrictions that made grocery shopping onerous for time-stressed parents. We've made 40 research-based recommendations—most of them inexpensive tweaks, such as making voucher rules easier to follow and sending text-message reminders of upcoming appointments. By examining WIC through a behavioral lens, we're finding ways to enhance its effectiveness that could **help millions of low-income Americans and their children gain the benefits of better nutrition.**



**“ideas42’s approach to behavioral design has become core to our process. Their coaching transformed how we frame the problems we’re designing for at Moneythink.”**

– AMY MALINOWSKI  
UX/UI Design Lead, Moneythink  
Chicago, Illinois



★ **More details and other examples:** [ideas42.org/projects](https://ideas42.org/projects)

## Helping prison inmates manage child support

United States

Nearly half a million parents in U.S. prisons don't have enough income to maintain child support. Yet prolonged failure to make their payments can lead to significant debt and even additional prison time, perpetuating a vicious cycle.

To address this issue, the state of Texas introduced a program allowing incarcerated parents to request changes to their support orders. But enrollment was just 31%. Seeing promise in the program, the U.S. Department of Health and Human Services asked ideas42 to explore ways of increasing uptake. We analyzed the process and found behavioral factors that might hinder inmates' participation, from overlooking correspondence informing them about the program to struggles with complex application forms. We then adjusted the timing, language and design of all communications, improving clarity and easing hassles.

Among the inmates who participated in our pilot, **39% successfully submitted applications to the child support deferral program, compared to 28% in a control group.** Although the participation rate has farther to go, this was a promising outcome for a simple, readily scalable intervention that cost just \$2 per inmate.

## Reducing post-harvest loss

Tanzania

In sub-Saharan Africa, agriculture is the principal livelihood for more than two-thirds of the population. Yet 50% of fruits and vegetables, 40% of roots and tubers, and 20% of cereal crops are lost to waste, spoilage and other factors before they get to market. Cost-effective storage, processing and transportation solutions could reduce post-harvest loss if they were used more widely. And these measures in turn would raise the incomes and output of 470 million smallholder farms across the region—a giant step forward in global efforts to end hunger and poverty.

We took on this challenge as part of the YieldWise Initiative, which aims to show how food loss could be cut in half by 2030. Focusing initially on Tanzanian maize farmers, **we pinpointed bottlenecks in both growing and storage practices that could be remedied with simple behavioral changes.** We've also helped the YieldWise team better understand why farmers don't always take advantage of beneficial resources. As our collaboration continues, we're demonstrating the value of well-designed interventions for agricultural development worldwide.

## Financial management via mobile phones

India & Philippines

Many microentrepreneurs in developing countries are eager for knowledge and skills to help them manage their ventures. But traditional classroom-based business training has been shown to fall short on equipping them to boost sales and profits.

Antoinette Schoar, a co-founder of ideas42, believed a behavioral approach could help microentrepreneurs better absorb financial education and put it to use. She and her colleagues pioneered a program in the Dominican Republic that used *heuristics*, or rules of thumb, to improve management skills. Participants in this hands-on training proved more likely to implement what they learned than peers in classroom programs—and saw a tangible payoff in higher revenues.

Based on this success, we're now developing, in collaboration with Indian non-profit IFMR LEAD, a training product designed to reach large numbers of informal entrepreneurs via their mobile phones. Using scalable off-the-shelf technology, we're piloting the solution in India and the Philippines. Microfinance providers welcome the low per capita cost, while informal entrepreneurs benefit from **simple, direct access to the knowledge and skills they need to succeed and provide for their families.**

## Interrupting the cycle of poverty

United States

About 14% of Americans live below the poverty line, including 16 million children. Young people from low-income families often experience developmental setbacks that make them more likely to struggle economically as adults. In turn, their own children often face similar disadvantages, perpetuating the cycle of poverty for a new generation.

At ideas42, we examine the context of poverty through a behavioral lens. Our recent report, *Poverty Interrupted*, synthesizes key insights about the barriers and bottlenecks that make it difficult to break the cycle. We focus on three areas: cutting the costs—in time, attention, and cognition—required to use well-meaning programs; creating slack in the otherwise unforgiving conditions of poverty; and empowering individuals to exercise greater autonomy. **We're now taking those insights and putting them into practice around the country.** Partnering with various organizations, we're designing a range of behaviorally informed solutions, including enhancements of existing programs, simplification of forms and official notices, and more. By making benefits and support more accessible and effective, we can help people escape poverty for good.



## Improving programs for workers

United  
States

The U.S. Department of Labor is responsible for improving employment conditions and fostering opportunity for American working people. The department has developed a wide range of programs, from job training to unemployment insurance to protection of workers' rights. But the people who administer these programs, as well as outside commentators, regularly ask how they could be made be more effective.

Partnering with Mathematica Policy Research, ideas42—as part of a broader portfolio of work with governments at all levels—has successfully applied behavioral insights to several Department of Labor programs. By revising the employer citation process of the Occupational Safety and Health Administration, we've reduced the number of companies referred to debt collection for failing to resolve workplace hazards. We've also encouraged more federal employees to save for retirement. **Through simple, timely email campaigns, we've helped unemployed workers take action in seeking new jobs.** And on a broader level, we've produced behavioral resources that many other social programs can use to maximize their impact.



### OUR STORY CONTINUES...

So far we've initiated more than 100 projects in 35 countries. We're always exploring new opportunities and partnerships while working to scale up ideas we've successfully tested.



# ideas42 by the NUMBERS



# of publications

31



# of countries  
we've lived in

56



# of funding  
partners

125



% of us who benefited  
from U.S. Federal  
Financial Aid Program

57



# of experiments  
conducted on  
ourselves

76



the meaning  
of life

42



# of languages  
spoken

25



# of  
tweets sent

4593



2017 revenue

14.5m



# of countries  
worked in

35



# of active  
projects in 2018

80



# of academic  
affiliates

86



# of affiliate  
seminars given

25



# of years we've  
been around

10

# Board of DIRECTORS



**PAUL BREST**

Paul is former Dean and Professor Emeritus at Stanford Law School, a lecturer at the Stanford Graduate School of Business and a faculty co-director of the Stanford Center on Philanthropy and Civil Society. He was previously the President of the Hewlett Foundation.



**STACEY HIGHTOWER**

Stacey is the Chief Executive Officer of Group E, for the DAS Group of Companies, a division of Omnicom Group Inc. He is a Founding Partner of ONE HUNDRED, the first multi-disciplinary full-service collective for organizations committed to enacting sustainable impact.



**LARRY KANTOR**

Now retired from a long career on Wall Street, Larry served as Managing Director and Head of Global Research for Barclays Investment Bank. He also held senior positions with JP Morgan and Normandy Asset Management. Larry is a 2016 Fellow of the Harvard Advanced Leadership Initiative.



**NIGEL MORRIS**

Nigel is the managing partner of QED Investors, a direct investment fund focused on high-growth companies. He also works in an advisory capacity with General Atlantic Partners and Oliver Wyman Consulting. Nigel co-founded Capital One Financial Services in 1994.



**GEORGE OVERHOLSER**

George is the founder and Chairman of Third Sector Capital Partners, a leading practitioner in the new field of Pay for Success and Social Impact Bond financing. He was previously a senior member of Capital One's founding management team, where he headed strategy.



**ANTOINETTE SCHOAR**

Antoinette is a co-founder and Scientific Director at ideas42. She is an Academic Research Council Member of the Consumer Financial Protection Bureau. She is also the Michael M. Koerner 1949 Professor of Entrepreneurship and a Professor of Finance at the MIT Sloan School of Management.



**ELDAR SHAFIR**

Eldar is a co-founder and Scientific Director at ideas42. He is the William Stewart Tod Professor of Psychology and Public Affairs at Princeton University and served as a member of President Barack Obama's Advisory Council on Financial Capability.



**DIANA TAYLOR**

Diana is Vice Chair of Solera Capital. She previously served as managing director at Wolfensohn Fund Management L.P. Prior to Wolfensohn, she served as New York State superintendent of banks and chairwoman of the New York State Banking Board.



# Our ADVISORS



## MANUEL ADELINO

Assistant Professor of Finance at Duke University's Fuqua School of Business. He is an expert in consumer finance.



## GEORGE AKERLOF

Nobel Laureate, Professor at Georgetown's McCourt School of Public Policy, and Koshland Professor of Economics at the University of California, Berkeley.



## HUNT ALLCOTT

Assistant Professor of Economics at New York University. He has been an economist at the World Bank and with ICICI Bank.



## KATHERINE BAICKER

Professor of Health Economics, Department of Health Policy and Management at Harvard School of Public Health. Also research associate at the National Bureau of Economic Research and member of the President's Council of Economic Advisers.



## MICHAEL S. BARR

Professor of Law at the University of Michigan Law School and a fellow at the Center for American Progress and the Brookings Institution. He also served as Assistant Secretary for Financial Institutions at the U.S. Department of the Treasury.



## MELISSA L. BRADLEY

Professor of Practice at Georgetown University's McDonough School of Business. Also, as a Presidential Appointee, served as Chief Strategy Officer of the Corporation for National and Community Service.



## DANIEL KAHNEMAN

Nobel Laureate, Professor of Psychology and Public Affairs Emeritus at the Woodrow Wilson School, and Eugene Higgins Professor of Psychology Emeritus at Princeton University. He is also a fellow of the Center for Rationality at the Hebrew University.



## JENS LUDWIG

McCormick Foundation Professor of Social Service Administration, Law, and Public Policy and Director at the University of Chicago's Crime Lab. He is also Non-Resident Senior Fellow in Economic Studies at the Brookings Institution and Research Associate at the National Bureau of Economic Research.



## SENDHIL MULLAINATHAN

Robert C. Waggoner Professor of Economics at Harvard University and author of *Scarcity: Why Having So Little Means So Much*. He is the recipient of a MacArthur Foundation "genius grant."



## PETER ORSZAG

A Vice Chairman of Investment Banking, Global Co-Head of Healthcare and Managing Director at Lazard. He has served as Director of both the Office of Management and Budget, and the Congressional Budget Office.



## ELIZABETH LEVY PALUCK

Professor of Psychology and Public Affairs at Princeton University's Woodrow Wilson School. She is a MacArthur Foundation "genius grant" recipient.



## TODD ROGERS

Assistant Professor of Public Policy at the Harvard Kennedy School. He was previously founding Executive Director of the Analyst Institute, LLC.



## MATT RYAN

Chief Executive Officer of Roth Ryan Hayes. He was previously global CEO of WPP's United Network and is a past Co-Chairman of Havas Worldwide New York and past President of Global Brands at Havas Worldwide.



## ANUJ SHAH

Assistant Professor of Behavioral Science at the University of Chicago's Booth School of Business. A recent research focus is how people behave when they experience scarcity.



## RICHARD H. THALER

Nobel Laureate, Distinguished Professor of Behavioral Science and Economics, and director of the Center for Decision Research at the University of Chicago's Graduate School of Business. He is the author of *Nudge: Improving Decisions about Health, Wealth and Happiness*.

# Our PARTNERS

- ▶ 3ie
- ▶ Abt Associates
- ▶ Accion
- ▶ Alfred P. Sloan Foundation
- ▶ Alliant Credit Union
- ▶ American Express
- ▶ Arnold Foundation
- ▶ Ascend
- ▶ Association of British Insurers
- ▶ Bill & Melinda Gates Foundation
- ▶ Center for Financial Services Innovation
- ▶ Center for Health Incentives & Behavioral Economics at the University of Pennsylvania
- ▶ Citi Foundation
- ▶ The City University of New York
- ▶ Commonwealth Fund
- ▶ Community Supported Agriculture San Francisco

- ▶ Consultative Group to Assist the Poor
- ▶ Consumer Financial Protection Bureau
- ▶ The David and Lucile Packard Foundation
- ▶ Dell Foundation
- ▶ Ford Foundation
- ▶ George Kaiser Family Foundation
- ▶ Grameen Foundation
- ▶ Heckscher Foundation for Children
- ▶ Helmsley Charitable Trust
- ▶ Hewlett Foundation
- ▶ IMPAQ
- ▶ Innovations for Poverty Action
- ▶ International Rescue Committee
- ▶ Joyce Foundation
- ▶ JPMorgan Chase & Co.
- ▶ Kaboom!
- ▶ Knight Foundation
- ▶ The Kresge Foundation
- ▶ Lumina Foundation

- ▶ MacArthur Foundation
- ▶ Massachusetts Institute of Technology
- ▶ Mathematica Policy Research
- ▶ MetLife Foundation
- ▶ Prosperity Now (formerly CFED)
- ▶ Puget Sound Educational Service District
- ▶ Robert Wood Johnson Foundation
- ▶ Robin Hood Foundation
- ▶ The Rockefeller Foundation
- ▶ Royal Bank of Canada
- ▶ Russell Sage Foundation
- ▶ The University of Chicago
- ▶ UN Environment Programme
- ▶ US Department of Labor
- ▶ USAID Development Innovation Ventures
- ▶ W.K. Kellogg Foundation
- ▶ World Bank Group



# THE CHOICE IS YOURS

At ideas42 we create behaviorally informed products, programs and systems to help people take action on issues that matter to them, including:

- ▶ **health and well-being**
- ▶ **educational opportunity**
- ▶ **financial security**
- ▶ **safer communities**
- ▶ **effective government**
- ▶ **fairer societies**
- ▶ **the future of the planet**



We invite you to

- ▶ ***engage with us***
- ▶ ***join our team***
- ▶ ***expand your knowledge***
- ▶ ***partner on a project***
- ▶ ***fund our impact***



Become part of the work we're doing globally to help people make their futures a little better, which in turn will help to create a better world.

***One choice at a time.***





80 Broad Street, 30<sup>th</sup> Floor  
New York, NY 10004

Follow us @ideas42  

[ideas42.org](http://ideas42.org)

We're proud to be partners in building  
these behavioral science community resources:



#### ENVIRONMENTAL BENEFITS STATEMENT

ideas42 saved the following resources by using Rolland Enviro Print paper  
manufactured with 1308 pounds of post-consumer recycled content:



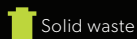
**11**  
fully grown



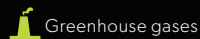
**2,977**  
gallons



**4**  
million BTU



**627**  
pounds



**1,996**  
pounds



© 2018

**Produced by 100% union labor**