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This country overview complements the "Behavioural Insights Applied to Policy – European Report 2016".

Are you aware of any new or missing information? If so, please provide us here with your contribution!

1. Who

Institutions that apply behavioural insights to policy

Public institutions

Norwegian Ministry of Health and Care Services
Norwegian Ministry of Finance
Norwegian Ministry of Children, Equality and Social Inclusion
Norwegian Ministry of Local Government and Modernisation

Research institutions

Choice Lab (NHH Business School)
Norwegian National Institute for Consumer Research (SIFO)
Oslo Economics Laboratory (OEconlab)

Other institutions (private and non-profit)

GreeNudge

Level of implementation

National, local
2. How

Level of use of behavioural insights

- **Behaviourally-tested initiatives**: initiatives explicitly tested, or scaled out after an initial ad-hoc experiment.
- **Behaviourally-informed initiatives**: initiatives explicitly based on previously existing behavioural evidence.
- **Behaviourally-aligned initiatives**: initiatives that, at least *a posteriori*, are implicitly aligned with behavioural evidence.

Methodologies used

- Literature review
- Experiments (field)

3. What

Policy areas where BIIs are applied

- Consumer Protection
- Health
- Transport
- Finance
- Taxation

Examples of policies using behavioural insights

**Consumer protection**

*Reducing irresponsible gambling* (*behaviourally-aligned initiative*). In July 2014, the European Commission (EC) issued a set of Recommendations on how Member States could help online gamblers reduce the risk of irresponsible gambling. The EC advocated helping gamblers to engage in self-commitment strategies, such as self-limiting the amount of time and/or money spent on a gambling session. The problem matter is the need to reconcile pre-gambling preferences with in-gambling action, associated with a sense of euphoria. Biases such as overconfidence, short-sightedness and inconsistent inter-temporal preferences are well documented and may cause irresponsible gambling. The Norwegian Parliament implicitly took on board such evidence by preventing the use Norwegian credit cards when gambling online, thereby aiming at limiting irresponsible gambling. [Source: Interviews].
Finance

*Helping better choices for pension plans* (behaviourally-tested initiative). There is some evidence of trials carried and on understanding consumers’ ability to select the best pension plans. Although, such initiatives seem to in explicit trials, there is still scant information regarding their respective protocol and findings. [Source: Survey]

Health

*Reducing tobacco consumption* (behaviourally-aligned initiative). The Norwegian Ministry of Health and Care Services has proposed standardised plain packaging for all tobacco products (i.e. including snus), although it is still not clear when the measure will be adopted or when it should come into force. In the meantime, the Norwegian Government launched consultations in March 2015 on such a proposal. The new plain packaging should retain the mandatory health warnings and other information in accordance with current legislation. Besides health warning, plain packaging is believed to reduce the number of youngsters who begin smoking (as confirmed by series of articles published on Tobacco Control (April 2015)), in order to protect them from the harmful effects of tobacco use. Plain packaging is expected to make tobacco products less appealing, by both limiting the advertising effect of the packaging and increasing the impact of the mandatory health warnings (as proved by a European Commission study on Tobacco Labelling, 2015). Last but not the least, plain packaging could prove effective in “denormalising” tobacco products and tobacco use. Plain packaging is a policy intervention tapping on behavioural levers such as framing (making packages less attractive), prominence (making brands less prominent on shelves), and social norms (reducing the social status dimension linked to packages and brands). [Source: Interview].

*Increasing organ donations* (behaviourally-aligned initiative). Norway has a system of presumed consent for organ donations, an opt-out system that generates high rate of organ donors thanks to people’s tendency to accept the default option (i.e., the “default bias”). According to a 1973 law, “organs may be removed from a deceased person if he/she had made a written or oral instruction prior to death or, in the absence of such an instruction, if neither the deceased nor the nearest relative has expressed an objection thereto, and there are no grounds for assuming that the procedure would be contrary to the fundamental convictions of the deceased or the nearest relative”. [Source: desk research]

*Reducing unhealthy diets* (behaviourally-aligned initiative). For a given period of time, the grocery chain ICA removed sweets and snacks at the Cashier’s area in supermarkets in order to test the impact of changing the choice architecture on consumers’ purchase decisions. [Source: Survey]

*Cutting food waste* (behaviourally-aligned initiative). GreeNudge and Cicero recommended reducing plate size and providing social cues to reduce the amount of food waste in restaurants by roughly 20%, with an undiminished guest satisfaction and potentially increases in profits. [Sources: Survey and interviews]

*Promoting vegetables* (behaviourally-tested initiative). There is some evidence of trials carried out on eating habits (encouraging the use of more vegetables). Although, such initiatives seem to in explicit trials, there is still scant information regarding their respective protocol and findings. [Source: Survey]
Taxation

*Encouraging the declaration of foreign incomes* (behaviourally-tested initiative). In cooperation with the Norwegian School of Economics (NHH), the Norwegian Tax Administration (NTA) tested the effectiveness of different letters aimed at informing citizens about their obligation to declare incomes generated abroad. A letter was sent to about 18,000 Norwegians, half of whom were only informed about how to report income and wealth in their tax forms, while the other half was informed, in addition, that the NTA was aware that they had not properly reported income/wealth generated abroad. No data on the effectiveness of such more tailored communication is yet available [Source: Survey]

Transport

*Reducing tobacco consumption* (behaviourally-aligned initiative). Norway imposes stricter rules than elsewhere in Europe for road traffic and accompanies them by effective enforcement. In Norway, serious speeding offences may be sufficient to justify an unconditional prison sentence. Moreover, contrarily to other European Countries, Norway has a point system for driving licences – called *prikkbelastning* – which is incremental rather than decremental. For example, a driver that cumulates 8 points in 3 years loses his or her driving license for 6 months. It is still not clear whether such system is more effective than decremental systems, which more directly tap into on citizens’ loss aversion. [Source: desk research]

The municipality of Lillehammer decided to establish a committee to evaluate the potential of nudging as policy tool. However interesting this local initiative is, there is still shortage of information on the specific interventions carried out and on the effectiveness of the overall initiative. [Source and interview: Survey]

4. Where

**Institutional structure & capacity**

In Norway, all behavioural initiatives take place independently, with no centralised coordination, though some evidence of networking among stakeholders is observed.

**Knowledge base**

GreeNudge co-organised a conference with Cass Sunstein (April 2014) in Sweden to promote nudging in Nordic Countries. In Oct 2015, SIFO and the Ministry for Consumer Protection hosted a major national conference. Besides GreeNudge and institutional actors, in Norway there is also a Choice Lab at the NHH Business School (Bergen).

**Networks and collaborations**

In the next months, NudgeNorway could see the light, alongside the precursory similar initiative of NudgeFrance, as an attempt to join the resources of different actors, and concretise the efforts to inform policymaking from a behavioural perspective.
There is evidence of some cooperation between SIFO and some Norwegian Ministries, as well as between GreeNudge and some grocery stores.

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