TIBER 2021 Symposium on Psychology and Economics

August 20th 2021, Tilburg University

This program is available on our website

When tweeting about TIBER 2021, please use #TIBER2021
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Symposium Venue
This year’s TIBER Symposium takes place in the CUBE building (location CUBE on the map, see next page). Note that this is a building different from previous editions. Please follow signs to the rooms for the plenary and parallel sessions. The Tilburg University campus can be reached from the city center by train or by bus. For one-time visitors, the former is probably the cheaper option. When taking the train, get off at Tilburg Universiteit station. You can check your itinerary at www.ns.nl.

All times are in the Central European Summer Time (GMT+2, “the Amsterdam timezone”).

Oral Presentations (in-person)
Presenters are kindly requested to load their presentation on the PC before the start of the session. Each presentation slot is 25 minutes, including time for questions and discussion. Session chairs (indicated in the schedule) can use the signs on the last pages of this booklet to signal the amount of time left to presenters. Room numbers are indicated in the program overview in brackets, e.g., (220).

Oral Presentations (on-line)
Presenters are kindly requested to be present in their parallel session at least 5 minutes in advance for a technical check. Link common to both plenary and all parallel sessions: https://us02web.zoom.us/j/82335559924 (password: misbehave)
Please do not share the link and password on the internet; if your co-authors want to attend, it’s no problem, but please ask them to contact us first.

Plenary talks take place in the “main” zoom room, while parallel sessions take place in breakout rooms labelled with the physical room number, e.g., (216). You will be able to switch freely between rooms during the conference.

Poster Presentations
The poster session takes place during the lunch break. You can find the links to poster teaser videos on our website.
Link to join: https://www.wonder.me/r?id=6960b3d1-332b-43fb-8064-e8e3c8a2d10d (password: tiber)

On-line hangout and networking
Join at any time here: https://www.wonder.me/r?id=6fb063a0-014a-400b-809d-2fdd5ea31ebc (password: tiber)

Luggage Room
We will have a room available for storing participants’ luggage. Just ask at the registration desk.

Conference Dinner
The conference dinner will be at the Auberge du Bonheur, approximately 10 minutes away by foot.
Smoke-Free Campus
Please be aware that as of August 15, Tilburg University has a smoke-free campus. To smoke, please cross the parking lot next to the building to leave the campus.

Contact
In case you need to contact us on the day of the conference, you can call/whatsapp:

- Lenka Fiala +31 6 18965475
## Schedule

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<td>Registration / Coffee &amp; tea</td>
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<td><strong>OTHER-REGARDING PREFERENCES</strong></td>
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<td>Margarita Leib</td>
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Hangout virtual room (throughout the day): [https://www.wonder.me/r?id=6fb063a0-014a-400b-809d-2fdd5ea31ebc](https://www.wonder.me/r?id=6fb063a0-014a-400b-809d-2fdd5ea31ebc)

**KEYNOTE SPEAKERS**

**11:10-12.10**

Speaker: Eveline Crone – Erasmus University Rotterdam

TBD

**17:00-18:00**

Speaker: Anna Dreber Almenberg – Stockholm School of Economics

(Predicting) replication outcomes

Which results can we “trust”? What share of results replicate in different literatures in the experimental social sciences? I will discuss several recent large replication projects in mainly psychology and economics, where my coauthors and I have redone experiments published in high impact journals with new and larger samples to see whether the main result replicates. I will also discuss our studies on “wisdom-of-crowds” mechanisms like prediction markets and forecasting surveys where researchers attempt to predict these replication outcomes as well as new outcomes. While the replications are mainly on experiments, there are reasons to believe that the problems are worse in non-experimental work. I will also discuss ways to increase the reliability of scientific results, and some recent studies with many analysts analyzing the same data.
Risky Ethics: COVID-19 Vaccine Allocation Strategies as Multi-Outcome Lottery Decisions

The COVID-19 pandemic demands triage decisions to allocate limited resources such as vaccinations. How people think about these allocation decisions can inform interventions to improve vaccination willingness and public support. In a preregistered study, we investigated vaccine allocation strategies as binary multi-outcome lottery decisions where participants decided if at-risk populations should be fully immunized first, or if they preferred a lower level of immunization for a larger number of beneficiaries or other strategies. We further implemented a gain (survival rate) vs. loss (mortality rate) framing. Although we had expected that participants would overweight small probabilities of dying after infection and therefore make less remaining-life-expectancy-maximizing choices in the loss compared to the gain frame, we found no evidence for this expected framing effect. However, in line with the predictions of Prospect Theory, we found evidence for a certainty effect: Results showed that participants were more likely to choose the option that maximized the number of beneficiaries in the mortality frame than in the survival frame. Model fit of various decision strategies, as well as implications for vaccination interventions are discussed.

Nudging in the Time of Coronavirus? Comparing Public Support for Soft and Hard Preventive Measures, Highlighting the Role of Risk Perception and Experience

The importance of researching public support for preventive policies have been amplified by the COVID-19 pandemic. For this reason we investigated the support for commonly used preventive measures (social distancing, hand hygiene and wearing masks) while comparing two different policy tools (nudges and regulations). Because of the high risk and unfamiliarity of the pandemic, the respondents’ risk perception and experience with the disease was also assessed. The instrument of our research was a questionnaire administered as part of an omnibus online survey carried out when COVID-19 cases hit critical levels for the first time in the country (2020 Nov, “second wave”) and was representative of the Hungarian population.

We found that all preventive measures were generally supported and, contrary to the findings of previous nudge research, there was no clear pattern whether regulations or nudges are preferred. People with higher level of risk perception supported both types of policies more but slightly favored the regulations. Those who had contact with the disease (either themselves or a close friend or family member contracting COVID-19) reported a higher level of risk perception. When the person themselves was afflicted, this higher levels of risk perception did not translate to a higher level of support, moreover, it even decreased support for the regulations. In case of a loved one contracting the disease, there was an increased support for both types of measures, consequent of the higher risk perception.
Underweighting Rare Events in Social Interactions and Its Implications to Pandemics

Previous research suggests that when people make repeated decisions from experience, they behave as if they rely on small samples of past experiences and choose options that are frequently better. We investigate the implications of this tendency on the likely behavior in a pandemic. Theoretically, we show that it predicts the apparent co-existence of both panic and reckless behaviors during the coronavirus pandemic: While most people will behave as if they believe “it won’t happen to me”, a sizeable minority will panic. Behavioral contagion further exacerbates both problems. Next, we experimentally corroborate, using simplified social games, that the likely modal behavior is recklessness. Participants in our experiments clearly preferred the dangerous reckless behavior that was better most of the time over the safer responsible behavior. Our games provide the first clear demonstration of a tendency to underweight rare events in fully described social games. We examine different policy solutions for this basic behavioral problem by comparing different variants of the game. We find that the most effective policies are those that make responsible choices frequently better than reckless choices. Such policies can be achieved with support of voluntary applications or “green passports” that allow their carriers easier access to facilities (without forbidding access from non-carriers). We conclude with a field study among nursing home employees late in 2020. The results of the field study show that a simple policy change that makes people save just a few minutes daily more than tripled the rate of responsible choices.

The Effect of the COVID-19 Crisis on Economic and Social Preferences

Using incentivized decision tasks, we elicit risk, ambiguity, time and pro-social preferences in a heterogeneous sample from the Dutch population, directly before and over a one-year period during the COVID-19 pandemic in the Netherlands, including two lockdown phases. This allows us to draw causal inferences on how the Corona crisis affects preferences. By controlling for heterogeneity among participants’ exposure to the COVID-19 crisis in a variety of domains we can also analyze if and how preferences respond to the degree an individual is affected by the pandemic. We find that economic preferences remain remarkably stable during the COVID-19 pandemic. Comparing preferences before the start and during the pandemic, we do not observe robust differences in any of the elicited preferences. Moreover, individual differences in the exposure to the crisis concerning the health and the career domain and differences in beliefs about the duration of the crisis do not seem to affect preferences either. At the same time, we observe some shifts in risk and time preferences among participants with a high exposure to the crisis in the financial domain.
Greed: What is it Good for?

Greed is an insatiable desire for more (Seuntjens et al., 2015). It is often equated with dishonest and harmful behaviors (Seuntjens et al., 2019), but it is also seen to stimulate economic growth (Greenfeld, 2001) and as essential for human welfare (Williams, 2000). Both views of greed tend to focus on the effects greed has on others or society / the economy as a whole. Less is known about whether greed is good or bad for individuals themselves. So, what is greed good for? We adopted the approach that Eriksson et al. (2020) used to study the benefits of selfishness. In a representative sample of the Dutch population (N = 2,367), we examined whether greedy people have more economic success (generate more income), evolutionary success (more offspring, more sexual partners and longer relationships), and psychological success (higher satisfaction with life). A secondary goal of this study was to disentangle the relationship between greed and self-interest. Greed was measured with the Dispositional Greed Scale (Seuntjens et al., 2015), and selfishness using the Prosocial Motivation scale (Eriksson et al., 2020) and the more commonly used Social Value Orientation (Murphy et al., 2011). Predictions were preregistered. We found that greedy individuals had more economic success, but less evolutionary and psychological success. Greed was correlated with both measures of self-interest. Greed differed from self-interest in terms of economic success, and partly in evolutionary success. This research provides insights into the factors that affect the strength of greed and may open up avenues for intervention.

Gender Differences in the Cost of Corrections in Group Work

Corrections among colleagues is an integral part of group work. Pointing out a colleague’s mistake has the potential to improve group performance. However, people may take corrections as personal criticism and punish colleagues who corrected them. If people punish female colleagues more, women face a higher hurdle in their career success and groups cannot fully benefit from their female colleagues. This paper studies whether people dislike working together with someone who corrects them and more so when that person is a woman. I find that people are less willing to collaborate with a person who has corrected them even if the correction improves group performance. Nevertheless, people equally dislike corrections from women and men. These findings suggest that while women do not face a higher hurdle, correcting colleagues is costly and reduce group efficiency.
Investigating the Causal Effects of Anger on Costly Third-Party Punishment

Anger, as an emotional reaction to injustice and due to its approach motivation, is widely assumed to fuel the costly punishment of others’ unjust acts, even if oneself is not directly affected by the unfairness. Yet, to date, the causal role of anger in costly third-party punishment is underexplored. We set out to close this gap with a series of seven studies (total N = 3249) in which we experimentally induced anger and assessed consequential behavioral reactions to unfair dictator decisions in a third-party punishment game. In five studies, we used incidental anger induction procedures (imagery or autobiographical recall) that allow to induce anger without altering the specifics of the game. In all studies, anger was successfully induced yet did not lead to more punishment (compared to a neutral control condition). In two studies, we used an integral anger induction procedure: The dictator’s unfair split was held constant across conditions but was either the result of giving little or taking a lot. As expected, participants in the take condition experienced more anger than in the give condition. Importantly, participants in the take condition punished more than participants in the give condition and the effect was mediated through experienced anger. Taken together, this series of studies provided evidence for the causal role of anger for third-party punishment but only if anger originates from the unfair act itself.

Receiving Credit: On Delegation and Responsibility

Evidence has shown that blame for a “bad” decision can be shifted by delegating the decision to someone else. We conduct an experiment to examine whether the complement is also true. Does one receive credit for taking a “good” decision as compared to delegating the decision to someone else? We examine this question in a four-player delegated dictator game. The dictator can decide between an equal and an unequal allocation that determines the payoffs of four players. He can also pass the decision to a delegate. The receivers can decide to assign rewards to the dictator, the delegate, or both. Our results indicate that the answer is affirmative. A person receives higher rewards when making a fair decision as compared to a delegate making a fair decision. We find evidence in support of the responsibility attribution model in the presence of rewards. This indicates that responsibility attribution is a double-edged sword that applies to both bad and good outcomes.
Morals in Multi-unit Markets

We examine how the erosion of morals in markets depends on the market power of individual traders. Previously studied single-unit markets provide market power to individual traders by limiting the roles of two forces: (i) the replacement logic, whereby immoral trading is justified by the belief that others would trade otherwise; (ii) market selection, by which the least moral trader determines quantities. In an experiment, we compare single-unit to (more common) multi-unit markets which may activate these forces. We find that, in contrast to single-unit markets, multi-unit markets show full erosion of morals. Especially the replacement logic drives this finding. In addition, we find that (i) market experience leads to biased social learning, whereby subjects believe that others are less moral than they actually are; (ii) erosion of morals persists partially after multi-unit markets; (iii) changes in social norms are not driving these results.

Risk Taking with Unethical Money: An Experimental Study

The previous literature has shown that people use money differently according to whether it has been earned through personal effort or by being lucky. Since sometimes money is also earned through unethical means, we investigate whether dishonestly earned money is treated more as a windfall income or as the result of costly effort, which could be the case if dishonestly earned money came at a psychological cost. We conducted an online experiment to test whether people make different decisions under the risk of losing an endowment, depending on whether this endowment was previously earned through a moral choice, effort or randomness. We found that in the context of risk taking, individuals treat dishonestly earned money more like a windfall gain from luck than an effort-based income. The increase in risk taking with dishonestly earned money is especially prevalent among risk averse individuals.
Beyond Tax Choice: How and When Citizens’ Voice Affects Tax Compliance

Economic inequality can be tackled through taxation, yet tax evasion remains a massive problem, impeding redistribution of resources. In this context, investigating which communication strategies can increase citizens’ tax compliance is crucial. Literature suggests that taxpayer’s compliance can be enhanced by involving citizens in the process of tax choice, a task that is generally reserved to parliaments. In Study 1 (N=311), we experimentally compared two types of tax choice that may be applicable in real life, namely individual (e.g., Italian Cinque-per-Mille, each person allocates a portion of taxes on a specific spending title) and collective choice (e.g., participatory budgeting, where citizens collectively allocate taxes). Results revealed that a) individual choice positively influences tax compliance; b) collective choice is perceived as a less just procedure to allocate tax money, probably due to the uncertainty associated with the outcome. Accordingly, in Study 2 (N=564) we studied collective choice by testing whether an “unconfirmed preference” would worsen the perception about Government spending. According to our hypotheses, we found that in the confirmed-preference condition participants showed higher levels of tax compliance, compared to the unconfirmed-preference and no choice conditions. In addition, the relationship between confirmed tax preference and tax compliance was mediated by participants’ decreased perception of tax sacrifice and their perceived procedural justice. This research shows that the benefits associated with choice do not follow a linear trend, but depend on the type of choice considered and the degree of uncertainty associated with the choice itself.

“Ain’t that a Shame”: False Tax Declarations and Fraudulent Benefit Claims

This paper begins by listing three ‘uncomfortable’ implications of the standard expected utility model of individual decision-making concerning participation in fiscal crimes: that tax evasion and benefit fraud can be treated identically; fiscal crimes should be endemic; and that all individuals, depending on parameter values, should be either honest or dishonest. Levitt and List’s (2007) utility function relating to decisions with a moral dimension is adapted to offer insight into these implications involving an individual’s ‘optimal honesty’ and ‘moral hinterland’. Predictions are developed that include moral costs as a determinant of dishonest intentions and are tested with reference to some 2,942 questionnaire responses to a 2016 national (UK) survey. This paper contributes to the literature by offering insight into the way moral costs inform perceptions of the intrinsic value of ‘doing the right thing’ thereby offering a richer analysis of fiscal crimes. The account has particular relevance for policy prescriptions that involve aspects of ‘shame’.
Fairness and Limited Information: Are People Bayesian Meritocrats?

We report from a study of how people’s distributive behavior is affected by them having limited information about the source of the inequality. A large literature has shown that people are more accepting of inequalities due to merit than to luck, but the existing literature has not considered that people in most distributive situations face limited information about the role of merit and luck in determining earnings. We provide a theoretical framework for studying this question, where we show that limited information causes Bayesian meritocrats to implement less inequality. We test the predictions of the theory in an experiment, where we establish that many people deviate from the Bayesian prediction. Estimating a structural model, we show that a large share of the participants can be characterized as signal neglecters or base rate neglecters in their belief updating, which implies that many meritocrats implement the egalitarian or the libertarian outcome under limited information. Our findings show that limited information may create significant disagreement among individuals who share the same fairness view. Our results contribute to a better understanding of the foundations of redistribution policies in society.

Does Communication Help Early Adoption Of Innovation?

Innovation is at the core of growth and welfare, while evidence points out that take-up of innovation is at a slower pace than the technological progress justifies. One potential driver resulting in delays in adoption is the free-riding incentives stemming from informational externality, where the lessons from investments are public goods. We investigate whether communication could serve as an instrument to combat this market failure. To do so, we employ a model in which players are deciding when to make risky and irreversible investments. The player having the earliest investment time is bearing the irreversible cost of investment, while all players learn whether the investment is good or bad. We theoretically find that introducing communication leads to earlier investment times, and increasing the number of firms results in delays in equilibrium. We implement our model in a laboratory experiment and find that, on average, the delay is significantly lower when there are 2 players, while insignificantly so when there are 4 players. We report that, when there are 4 players, communication takes place in the majority of cases helping subjects to coordinate on early investment times at the first half of our experiment, while it fails to do so as subjects get experience, sweeping away the beneficial effect of communication at the aggregate level. We further report that, when there are 2 players, communication takes place only half of the time, and opting for communication is used as a signaling mechanism to coordinate on asymmetric equilibrium.
Peer Effects and Social Closeness

Peer effects have received increased attention since recent empirical work has demonstrated their importance for economic outcomes, including financial markets, labor markets, education choices or voter turnout. The starting point of our study is the observation that any peer-to-peer environment is also characterized by how socially close (or distant) the interacting peers are to one another. We investigate peer effects between pairs of different degrees of social closeness and provide causal evidence for social closeness to determine the prevalence and magnitude of peer effects. In doing so we differentiate between the two possible channels through which peer effects can operate - observing a peer and being observed by a peer - and investigate the role of social closeness in each of these channels in isolation. The results highlight the importance of social closeness for peer effects. For observed peers we find that social closeness induces prosociality in cases where, arguably, reputation is at stake. For observing peers we find evidence for imitation of peers if they are socially close.

Learning in the Household

We study social learning between spouses using an experiment in Chennai, India. We vary whether individuals discover information themselves or must instead learn what their spouse discovered via a discussion. Women treat their 'own' and their husband's information the same. In sharp contrast, men's beliefs respond less than half as much to information that was discovered by their wife. This is not due to a lack of communication: husbands put less weight on their wife's signals even when perfectly informed of them. In a second experiment, when paired with mixed- and same-gender strangers, both men and women heavily discount their teammate's information relative to their own. We conclude that people have a tendency to underweight others' information relative to their own. The marital context creates a countervailing force for women, resulting in a gender difference in learning (only) in the household.
Weighting the Waiting: Intertemporal Social Preferences

Many decisions have a social as well as a time dimension. This paper brings the literature on social and intertemporal preferences together by studying intertemporal social preferences. We study intertemporal dictator and ultimatum games where players decide on the timing of monetary payoffs. We study whether people distribute waiting time in a similar way as monetary payoffs. Moreover, our setting is two-dimensional rather than one-dimensional, in the sense that inequalities can arise in two dimensions, the time as well as the social dimension. We find that when monetary payoffs are equal, decisions regarding waiting time show similar patterns as decisions regarding monetary payoffs in the regular dictator and ultimatum games. The results also show that decisions regarding waiting time depend on the inequality in monetary payoffs in a systematic way. Moreover, this sensitivity to inequalities in monetary payoffs is more pronounced in ultimatum than in dictator games.

Anticipated Guilt and Going Against One’s Self-interest

To lend money to someone and to later ask this same person to pay the money back should be relatively unproblematic in modern, monetized societies. Still, some people find it difficult to ask for borrowed money to be paid back, even though it is in their own interest that this happens and they have the legitimate right to ask their own money back. In this article, we examine one reason why people might experience such difficulties: the anticipation of guilt. In Study 1, the majority of participants from 3 different countries indicated that they sometimes did not ask money back because doing so would make them feel guilty. Study 2 found that the more people anticipated guilt about asking their money back, the less willing they were to do this. Study 3 found that the effect of guilt became less strong when more money was at stake. Study 4 found that people anticipated more guilt and were less likely to ask money back when the other person was poor compared to rich. Studies 5 and 6 found that the amount of harm people anticipated by asking the money back mediated the effect. Taken together, we interpret these studies (Ntotal = 2988) to showcase the social nature of guilt, in that it can motivate people to sacrifice their (financial) self-interest in order to protect relationships with others.
Collaborative Dishonesty: A Meta-Study

Whereas dishonesty is often a social phenomenon, it is mostly studied in individual settings. Here, we present the first meta analysis on dishonesty in collaborative settings, summarizing data from 21 different experimental paradigms, 34 papers, across 121 treatments, 11,171 participants, making 87,692 decisions. We find that collaborative dishonesty is captured by three decision structures: (i) joint decisions, where each group jointly makes a single decision; (ii) simultaneous decisions, where each of the group members simultaneously makes an independent decision influencing the group’s outcome, and (iii) sequential decisions, where each of the group members makes an independent decision in a sequential manner influencing the group’s outcome. Examining the factors shaping collaborative dishonesty, we find that (i) collaborative dishonesty varies between the decision structures, and that (ii) various personal (age, gender) and situational (experimental deception, incentives, externalities for lying) factors shape collaborative dishonesty. Further, we examine the dynamics of collaborative dishonesty as captured in repeated interactions, specifically the dyadic die rolling task (Weisel & Shalvi, 2015). In this sequential task, participants are assigned a partner and report outcomes of private die rolls. Participants’ pay increases if both dyad members report the same outcome. We find that people lie more when their partners lie, and in later stages of the interaction. Furthermore, the first decision made in the interaction has a strong association with the overall levels of collaborative dishonesty.

Hate Trumps Love: The Impact of Political Polarization on Social Preferences

Political polarization has ruptured the fabric of U.S. society. The focus of this paper is to examine various behavioral-, belief-, and norm-based layers of (non-)strategic decision-making that are plausibly affected by polarization in the context of Donald J. Trump. I quantify this phenomenon through the use of 5 pre-registered studies, comprising 15 well-powered behavioral experiments and a diverse set of over 8,600 participants. To capture the pervasiveness of polarization, I contrast the findings with various political and non-political identities in the same settings. Overall, I consistently document strong heterogeneous effects: ingroup-love occurs in the perceptual domain (how close one feels towards others), whereas outgroup-hate occurs in the behavioral domain (how one helps/harms/cooperates with others). The rich setting also allows me to examine the mechanisms of observed intergroup conflict, which can be attributed to one’s grim expectations regarding cooperativeness of the opposing faction, rather than one’s actual unwillingness to cooperate. For the first time, the paper also tests whether popular behavioral interventions (defaults and norm-nudging) can eradicate the detrimental impact of polarization in the (non-)strategic contexts studied here. The interventions are ineffective in closing the polarization gap, suggesting that structural -- on top of behavioral -- changes are needed to mend existing social ruptures.
Promises and Opportunity Cost

This paper experimentally investigates the hypothesis that promise-keeping behavior is affected by the value of the opportunity that a counterpart has foregone by relying on the promise. We present two motivational mechanisms that could drive such an effect. One is that people dislike causing harm through a promise, and that they measure such harm by comparing what the counterpart will receive if the promise is broken as compared to what she would have received if she had not relied on the promise. The other is that people dislike causing regret in another person. We test these ideas in the context of an experimental trust game involving an uncertain payoff from the first mover’s outside option. The main treatment variable is the (initially unknown) payoff that the first mover would have received if she had chosen “out”. While the value of the outside option is unknown when the first mover chooses, it becomes known to the second mover before he makes his choice. Consistent with our main hypothesis, we find that an increase in this foregone payoff increases promise-keeping behavior. The experiment is designed to rule out alternative explanations for such an effect. Our evidence suggests that the mechanism driving the effect may involve an aversion to causing regret in others.
Backward Induction in the Field: High-Stakes Evidence from the Price is Right

We examine the optimality of strategic behavior in the Showcase Showdown, a high-stakes game in the American TV show The Price is Right. This is a simple sequential game with perfect information for which contestants can find the optimal strategy by backward induction. Studying contestants’ decisions over a 40-year period, we show that they often deviate from the unique subgame perfect Nash equilibrium. We find that these deviations cannot be explained by either random mistakes or a preference for errors of omission over errors of commission. Instead, the observed behavior can be explained by limited foresight, where a contestant myopically considers the next stage of the game only.

To Insure or Not to Insure? Promoting Trust and Cooperation with Insurance Advice in Markets

We design a novel insurance advice mechanism aimed at promoting trust and cooperation in markets with asymmetric information. In a buyer-seller game, sellers are given the option to advise buyers on whether to purchase third-party insurance against the potential losses from strategic sellers’ opportunistic behavior. The theoretical model suggests that both cooperative and strategic sellers will advise buyers not to purchase the insurance. Once this advice has been given, strategic sellers are less likely to pursue self-interest due to the associated psychological costs. We conduct a controlled laboratory experiment and show that the insurance advice mechanism significantly increases market efficiency, with sellers being more likely to cooperate and buyers being more likely to purchase from the seller, especially when sellers can observe buyers’ insurance purchase decisions.
Humans frequently cooperate for collective benefit, even in one-shot social dilemmas. This provides a challenge for theories of cooperation. Two views focus on intuitions but offer conflicting explanations. The Social Heuristics Hypothesis argues that people with selfish preferences rely on cooperative intuitions and predicts that deliberation reduces cooperation. The Self-Control Account emphasizes control over selfish intuitions and is consistent with strong reciprocity—a preference for conditional cooperation in one-shot dilemmas. Here, we reconcile these alternative explanations with each other as well as with strong reciprocity. We study one-shot cooperation across two main domains of cooperation—provision and maintenance dilemmas, and show that cooperation is higher in provision than maintenance. Using time-limit manipulations, we experimentally study the cognitive processes underlying this robust result. Supporting the Self-Control Account, people are intuitively selfish in maintenance, with deliberation increasing cooperation. In contrast, consistent with the Social Heuristics Hypothesis, deliberation tends to increase the likelihood of free-riding in provision. The higher self-regard in maintenance than in provision is observed across additional measures: reaction time patterns of cooperation; social dilemma understanding; perceptions of social appropriateness; beliefs about others’ cooperation; and cooperation preferences. Despite these dilemma-specific asymmetries, we show that preferences, coupled with beliefs, successfully predict the high levels of cooperation in both maintenance and provision dilemmas. While the effects of intuitions are context-dependent and small, the domain-general and widespread preference for strong reciprocity is the primary driver of one-shot cooperation. We advance the General Strong Reciprocity account as a unifying framework and consider its implications for research and policy.
**Time Pressure: Preferences and Performance Effects**

We design a new experiment to measure the effect of time pressure on performance in cognitive tasks as well as individual preferences for working under time pressure. In the experiment, participants first solve adding-numbers games under different time limits and then choose their own payment schemes. Our within-subject design allows us to look into individual heterogeneity in the ability to perform under time pressure. Results from our experiment could shed light on the use of time pressure as an incentive device and lay the groundwork for future research into the ability to deal with time pressure as an individual trait that is relevant for education and labor market outcomes.

**Time Preferences and Future Uncertainty**

Understanding tradeoffs between present and future outcomes is a complex issue since the present is certain while the future is inherently uncertain. The goal of this paper is to quantify uncertainty of the future at the individual level and determine its role in intertemporal decision making. We build on the framework outlined in Epper and Fehr-Duda (2020), where the uncertainty of the future is incorporated in a rank dependent utility model to explain the interdependence between risk and time. A prediction of the model is that certain outcomes in the future are discounted more than risky outcomes in the future since subproportional weighting of the future uncertainty leads to a biased perception of a risky outcome that results in less discounting than if the outcome was certain. In an experiment, we elicited risk- and time preferences of 403 subjects from the INSEAD-Sorbonne University Behavioral Lab subject pool. The data allows us to estimate an individual parameter measuring future uncertainty which we then use to disentangle pure time preferences from future uncertainty. Preliminary results show that individual future uncertainty plays an important role in explaining measured time preferences. We also test the hypothesis that individual future uncertainty is explained by ambiguity aversion on the one hand, and cognitive ability, on the other hand. While ambiguity aversion is predicted to be positively correlated with future uncertainty, cognitive ability is predicted to be negatively related to future uncertainty. Here, preliminary results suggest that the two relationships go in the predicted directions.
14.40-15.05

Speaker: Marco Islam
Lund University
Co-author(s): Arno Apfelstaedt

Temporal Consistency of Prosocial Motives

We conduct a large-scale intertemporal donation experiment with 800 student subjects to structurally disentangle the relative utility weights and discount factors that people place on altruism, warm glow, and social pressure. In the experiment, subjects are matched one-to-one with a child in need in Bangladesh. Every subject makes multiple donation decisions at two participation dates, which are set 6 weeks apart. Depending on the treatment, subjects either decide how much money they wish to personally donate to the child (benefit frame) or how much money they wish to take away from an external donation to the child (harm frame). In both cases, the participant’s decision is decisive in that the decision alone determines the final donation the child receives. By experimentally varying the timing of payouts, the wealth of the child, and the subject’s ability to “avoid the ask”, we can estimate time-induced changes in the relative weights placed on altruism, warm-glow and social pressure. This allows us to paint the most comprehensive picture to date of how time affects the relative importance of different prosocial motives and thus, to significantly improve our understanding of the temporal consistency of prosocial behavior. (Full results from Experiment will be available in July.)
The Affect Heuristic in Finance

In three well-powered experiments (N=905), I study an application of the affect heuristic to the evaluation of financial assets. The affect heuristic predicts that people derive expectations of return and risk from a global affective impression of an asset, which leads to negative risk-return correlations. Experimental results confirm the general presence of an affect heuristic when evaluating individual stocks. Negative risk-return correlations emerge for pooled results on stock level, as well as within individuals. A weaker effect for asset classes suggests that the ease to recognize a positive risk-return correlation can curb the use of an affect heuristic. Asking for required returns instead of expected returns also makes the risk-return trade-off more salient. Allowing people to select their most liked or disliked stocks, however, exacerbates the use of the affect heuristic as participants presumably select stocks they feel most strongly about.
On the Potential of Promoting Healthy Behavior with Repeated Deposit Contracts

The effort to promote healthy behavior with monetary incentives highlights two important difficulties. First, low incentives have limited positive effect, and in some cases can backfire and reduce the frequency of the behavior the incentives try to promote (Gneezy & Rustichini, 2000). Second, interventions that use sufficiently large incentives increase the promoted behavior during the intervention, but have limited post intervention impact (Gneezy, Meier & Rey-Biel, 2011). As a result, these interventions tend to be too costly for most practical problems. The current research investigates repeated small value commitment betting. Two different studies (breathing exercise and walking) reveal that allowing participants to bet against themselves were both much more effective and cheaper than simply incentivizing desired behavior or providing a fixed pay.
### Does Selection Bias Cause Us to Overestimate Gender Differences in Competitiveness?

Experimental evidence suggests there is a substantial difference in the willingness of men and women to compete that could help explain the gender gap in labor market outcomes. The use of volunteer samples, however, raises a question about whether self-selection into experiments biases the estimated difference in competitiveness. To address it, we first measure the willingness of 1,145 individuals to compete in a classroom experiment. We then identify among them the subset of 'lab volunteers' by observing who accepts an invitation to participate in lab experiments. To test for the existence of selection bias, we compare the gender gap among 'lab volunteers' to that in the population from which they were recruited. We find that selection causes us to overestimate the gender gap in competitiveness by 16 percentage points in absolute terms and, in relative terms, by a factor of 2 to 3 depending on the econometric model. We also show that selection causes us to significantly overestimate the gender gap in risk attitudes and the tendency of low-performing men to select into competition. We present evidence that men and women select differently into the lab, and discuss the implications of our findings for future research.

### Gender and Willingness to Compete for High Stakes

Willingness-to-compete experiments typically use small stakes, which raises the question of whether the commonly observed lower competitiveness of women can be generalized to consequential real-world situations. The present paper examines gender differences in willingness to compete using a high-stakes TV game show. At several stages of an elimination competition, contestants face a choice between continuing to compete and opting out in exchange for a comparatively modest prize. When strategic considerations are absent, we observe the well-known pattern that women are less likely to compete than men, but this difference derives entirely from women avoiding competition against men. When the decision is strategic and contestants should factor in the competitiveness of others, women again avoid competing against men. Men then seem to anticipate the lower competitiveness of female opponents, as evidenced by their greater tendency to compete against women. Ability differences are unlikely to explain these results. These findings show that the gender difference in willingness to compete also occurs in a setting with exceptionally high stakes, and underline the importance of the gender of competitors, a factor mostly ignored in the literature. Our results are particularly relevant for understanding and addressing the persistent gender gap at the male-dominated higher rungs of the career ladder.
Don’t Tell Anyone I Lost to a Girl! Gender Stereotypes and Hiding Low Performance

It has been asserted that males incur a psychological cost when they are outperformed by a female competitor. We conduct a laboratory experiment that allows us to measure this cost, for performance in a mathematical task. The experiment is conducted in both the US and China. We find that in our Chinese sample, males are willing to pay more to hide the fact that they have performed worse than another individual than women are, while there is no gender difference in the US. In China, females are willing to pay more to hide poor performance when losing to another female than to a male. In the US, the opposite pattern is observed; women have a greater cost of revealing that they have lost to a man than to another woman. The gender of the counterpart is not a determinant of males’ willingness to hide poor performance. An incentivized questionnaire reveals that a stereotype that males would outperform females exists in the Chinese sample, but not among our American participants.
Can Behavioral Interventions Be Too Salient? Evidence from Traffic Safety Messages

While behavioral interventions are designed to seize attention, little consideration has been given to the costs of doing so. We estimate these costs in the context of a highway safety campaign that displays traffic fatality counts one week each month. We find that this intervention increases the number of crashes, with the effect dissipating over 7 km. The effects do not persist beyond the treated weeks. Crashes increase statewide during treated weeks, inconsistent with any benefits. Our results show that behavioral interventions can be too salient, crowding out more important considerations and causing interventions to backfire with costly consequences.

Can Simple Psychological Interventions Increase Preventive Health Investment?

Behavioral constraints may explain part of low demand for preventive health products. We test the effects of two light-touch psychological interventions on water chlorination and related health and economic outcomes using a randomized controlled trial among 3750 women in rural Kenya. One intervention encourages participants to visualize alternative realizations of the future; one builds participants' ability to make concrete plans. After 12 weeks, visualization increases objectively measured chlorination, reduces diarrhea episodes among children, and increases savings. Effects on chlorination and savings persist after almost three years. Effects of the planning intervention are weaker and largely insignificant. Analysis of mechanisms suggests both interventions increase self-efficacy – beliefs about one's ability to achieve desired outcomes. Visualization also increases participants' skill in forecasting their future utility (Gabaix and Laibson 2017). The interventions do not differentially affect beliefs and knowledge about chlorination. Results suggest simple psychological interventions can increase future-oriented behaviors, including use of preventive health technologies.
Preferences for the Allocation of Production Rewards Between Capital and Labor

The allocation of production rewards between capital and labor has long been of interest to economists. Recently, rising capital shares and inequality have renewed interest in this topic. We use an online experiment with a representative sample of the US population to study perceptions of fairness in the allocation of rewards to capital and labor. Our experiment holds constant many factors that may influence individuals’ policy preferences over such allocations. In the experiment, one group of participants provides inputs to production either in the form of monetary investment or work effort. A separate group of participants allocate the production rewards between investors and workers for a variety of scenarios that vary the size of the inputs and their marginal product. Our findings indicate a tendency to allocate a slightly greater share to labor than to capital, though we also find substantial heterogeneity. We additionally observe that allocated capital and labor shares are sensitive to the relative size of the respective inputs and to their productivity. Finally, we find that our measure of the tendency to favor one input over the other is correlated with policy preferences regarding the taxation of capital and labor income.
**POSTER PRESENTATIONS**

1. Michail Chouzouris – University of Piraeus

Cognitive Reflection Test and Behavioral biases

*Co-author(s): Panos Xenos & Platon Tinos*

This study aims to investigate the effect of cognitive reflection test on behavioral anomalies using the Cognitive Reflection Test (CRT) to measure cognitive abilities. Also, numeric and financial literacy tools were used to understand the effect on behavioral anomalies. The study was conducted on 222 Greek university students and shows that responders with lower CRT are more likely to be susceptible to behavioral biases. Also, cognitive score is correlated with numeric and risk abilities and financial literacy.

2. Linh Vu – University of Amsterdam

Willful Ignorance: a Meta-analysis

*Co-author(s): Ivan Saraperra, Margarita Leib, Joel van der Weele & Shaul Shalvi*

Research endeavors in the last two decades have highlighted that decision making is prone to willful ignorance. While deliberate avoidance is beneficial to the decision maker to maximize self-interest, this behavior can induce adverse externalities to others, from another individual in the small scale of a social interaction, to the labor force in the large scale of a consumer market. To obtain a comprehensive understanding of this topic, we present the first meta-analysis on willful ignorance. The aggregated results from 29 papers (N = 8916) indicate that people in general are more selfish in an ambiguous setting. When given the choice, around 35% of participants choose to avoid information. Those who remain ignorant are approximately 6 times more likely to make a selfish choice than those who are informed. This leads to a significant reduction in payoffs for the second party when information is lacking. Additionally, we found evidence that willful ignorance is driven by reward temptation, but is curbed by the extent of potential harm for others. Most notably, our study highlights the need for interventions that promote thoughtful and sustainable decision making.

3. Manwei Liu – Nanjing Audit University

The Persistent Effect of Biased Narratives

*Co-author(s): Sili Zhang*

Narratives biased towards different sides often create different impressions despite being based on the same facts, and people are becoming increasingly aware of the bias in news coverage (Gallup, 2020) in the era of mass media. Do biased narratives influence people’s attitudes and subsequent information acquisition behavior, even when people have full awareness? In a series of online experiments, we investigate the impact of biased narratives by randomly assigning people to read narratives that are based on the same facts but biased toward a random side of a debatable and unfamiliar issue. We inform participants about the random assignment and use a novel accuracy-based incentive to encourage them to read and evaluate further arguments from both sides. We then elicit participants’ attitudes right after their exposure to biased narratives and after the subsequent acquisition of arguments. Three main findings emerge. First, participants’ attitudes shift toward the standpoint of the biased narrative they are randomly given. Second, participants do not read all arguments despite being incentivized to do so, and they evaluate arguments aligned with the biased narrative they are randomly given more favorably. Third, further arguments do not change participants’ attitudes induced by the random exposure to biased narratives. Taken together, our results demonstrate the surprising persistent influence of biased narratives even though participants are fully aware of the bias. As people insufficiently counteract the influence of biased narratives through further information acquisition, biased narratives without necessarily distorting facts may self-perpetuate and lead to polarized beliefs.

4. Nilotpal Jha – Singapore Management University

Is the Antidote Also the Poison? Downstream Effects of Blind Hiring

*Co-author(s): Charis Loo Jie Xin & Jochen Reb*

Despite using blind hiring to address discrimination, organizations such as BBC and Google have limited numbers of minority leaders. While blind hiring gets minorities through the door (Goldin et al., 2000), we need to understand what happens thereafter i.e., once the hired candidate’s identity is unmasked. Do the benefits of blind hiring linger after candidates are hired or are they fleeting? While advocates claim blind hiring reduces biases, we argue that this blinding is temporary and instead of eliminating discrimination, it simply postpones.
Brain Stimulation, Risk Preferences, and Risky Behavior

Co-author(s): Marco A. Palma, David Wright, Bin Mai & Manuel Hoffmann

Excessive risk-tolerance or risk-aversion may be detrimental to individual decision making. With the rise of the internet and remote work, individuals frequently make choices under uncertainty by deciding on their level of protection to safeguard their work equipment. Unfortunately, they frequently forgo preventive protective behavior which may adversely affect their productivity. In neuroeconomics, one promising pathway to modulate risk-preferences and subsequently risky choice may be non-invasive brain stimulation. We evaluate the effectiveness of a brain stimulation method called transcranial direct current stimulation to regulate risk preferences in the laboratory where subjects make close to real-life cybersecurity decisions while engaging in work-task. Initially, we elicit revealed risk preferences in an incentivized manner. Then, individuals engage in a real effort task with popup message choices to imitate a risky cybersecurity environment where forgoing safety updates can increase the likelihood of costly computer crashes. We hypothesize that exogenous brain stimulation alters individual risk preferences resulting in a change of risky choices in the cyber-security work environment. Our preliminary results suggest no change in preferences on aggregate. Interestingly, this conceals hidden natural variation in preferences. In our risk preference elicitation, men become increasingly more risk-seeking while women become more risk-averse without applying brain stimulation. When brain stimulation is activated, those differences in risk preferences is reduced. In the cybersecurity environment we find that individuals make overall less risky choices with brain stimulation, which is driven by men. In a sense, brain stimulation may be an equalizer in preferences.

5. Eugenio Levi – Masaryk University

Group Identification and Giving: In-group love, Out-group Hate and Their Crowding out

Co-author(s): Shaun Hargreaves Heap & Abhijit Ramalingam

Using a dictator game experiment, we examine whether the introduction of group identities affects aggregate giving. The introduction of group identities is known to create an in-group bias in giving. What is not known is whether in-group love or out-group hate predominates in the creation of the in-group bias and which predominates will determine the aggregate effect on giving. We find it is the former with the result that group identities tend to affect positively aggregate giving, but the magnitude of this effect depends on the relative size of two sub-sets of the subject pool: those who exhibit an in-group bias and those who do not.

Aggregate giving increases the more the number of those who exhibit in-group bias increases and the more interactions are skewed towards own group members. In addition, we consider how group identities may spawn social sanctions that are designed to reinforce an in-group bias. Such sanctions may, through ‘crowding-out/in’, also affect the degree of in-group love/out-group hate. We test for it and find evidence of such ‘crowding-out/in’.

The aggregate crowding-in/out effect on giving from such sanctions depends again on the relative size of the same two sub-sets in the population, but in the opposite way. The overall effect of group identities on aggregate giving thus depends crucially on whether these identities spawn sanctions that reinforce the in-group
These framing effects in a decision situation that is common in real life, but understudied in experimental settings. In this experimental study we investigate whether the default bias and order (framing) effects are more pronounced in separate than in joint evaluation. We do so in a setting of risky and intertemporal choices. These various framing effects have all been studied extensively, but their interaction has not received attention so far. We study these framing effects in a situation that is common in real life, but understudied in behavioral economics: Decision makers face several options, each of which can be accepted or rejected. Accepted options jointly determine final outcomes. Real-life examples include accepting or rejecting invitations when time is limited. More interesting still are settings where options influence each other’s utility. For example, saving choices may depend on the way you decide to invest these savings and vice versa. In our experiment participants receive three options, each of which can be accepted or rejected independently. Accepted options jointly determine final outcomes. The options concern intertemporal trade-offs and the risk of future payments. Within subject we vary the order of the options and the status quo for each option. Between subject we vary whether the options are presented at the same time, or separately. We hypothesize that default and order (framing) effects are more pronounced when options are presented separately as participants will find it more difficult to assess joint effects, making them more susceptible to framing effects. Furthermore, our setting allows us to systematically investigate individuals’ trade-offs between risk and intertemporal choice and the effect of framing on these trade-offs.

How Does Choice Affect Learning?
Co-author(s): Gergely Hajdu
We study the effect of making a choice on belief updating after the choice. We design and conduct an online experiment where participants learn about the fundamental quality of financial investments by observing price changes. Using a between-subject design, we compare participants who choose investments themselves to participants who receive investments exogenously. Each investment has the same initial price and a fixed but unknown quality. In each period, investment prices either increase or decrease and the probability of a price increase is equal to the investment’s quality. Participants observe price developments and estimate investment qualities in multiple rounds. In the Choice condition, participants have to choose three investments. In the Allocation condition, participants receive three investments exogenously. In both conditions, participants keep their own investments until the end of the experiment and paid based on their final prices. Investment choice and allocation comes unexpectedly after participants recorded their estimates in round 4. We find weaker reaction to price changes in the Choice condition. We also demonstrate that while participants overreact to information compared to the rational benchmark in both conditions, making a choice counteracts overreaction partly. We argue that making a choice decreases base rate neglect, participants in the Choice condition put higher weight on their previous estimates and react less to recent information. We rule out other potential explanations based on motivated beliefs or higher attention. Our results hold if we control for ownership suggesting that making a choice itself leads to a different state of mind.

Paying to Take: Framing Effects, Crowding-Out and Crowding-In of Prosocial Motivation in a Dictator Game
This paper searches for evidence of crowding-out of prosocial behavior in the most simple and direct setup, the dictator game. We explore how the implementation of punishment affects prosocial motivation by analyzing the impact of two different monetary penalties in a dictator game: fine and fee. In the fine condition, the subjects have to pay a small amount...
Commitment & Dishonesty: A Systematic Meta-Analysis

Co-author(s): Simon T. Karg, Sebastian Scott Engen, Panagiotis Mitkidis & John Michael

Is there a tendency to act more dishonestly when feeling committed to others? Recent studies have pointed at a so-called group dishonesty shift, with dyads or groups behaving more dishonestly than individuals. However, there is reduced knowledge on the boundary conditions of this shift and effect sizes seem to vary across designs. In order to provide a systematic and comprehensive overview of the nature of this effect and to investigate whether and when commitment indeed results in more dishonest behavior, we performed a quantitative review of the literature. Starting with 14116 articles, we identified an overall small to medium effect of commitment on dishonest behavior ($g = -.25 [-.42, -.07]$). Importantly, we observed that effects varied based on the type of commitment manipulation. Feeling committed to other individuals or groups was found to increase dishonest behavior, whereas being committed to rules or codes reduced dishonesty. Effects also varied by number of agents, level of hierarchy, competition, incentive structure, and whether common goals were involved. In addition, we found evidence of publication bias in our meta-analyses. The findings suggest that feeling commitment can boost but also dampen dishonest behavior depending on the specific target and that more systematic investigations are needed.

Improving Vaccination Uptake Through Expert Endorsement

Co-author(s): Folco Panizza, Carlo Martini, Lucia Savadori & Matteo Motterlini

Counteracting reluctance to vaccinate is one of the pressing challenges of the social sciences in the fight against the covid-19 pandemic. The aim of the study is to test the effectiveness of a debunking intervention targeting key doubts about vaccination, with a particular focus on the role of experts. Through a longitudinal study along all the salient phases of the vaccination campaign, we monitored a sample of about 3,000 people in Italy and the UK, collecting data on their propensity to vaccinate and eliciting their key reasons, if they had any, for not receiving the vaccine. In study 1 (UK sample), intentions and
behaviors of participants of the control group, who received no information, are compared with those of the treatment group that received regular corrections of the main misconceptions on vaccination. This information was supported by experts in the form of a social norm. In study two (Italian sample), both the treatment and the control group received the debunking information, but the message differed in form: half of the subjects received a peer-supported social norm, and the other half received an expert-supported norm. This allows us to study the effect of the source. The impact of the intervention is tested on both the propensity to vaccinate and the actual decision to vaccinate recorded in a follow-up at the end of the immunization campaign.
Time’s up