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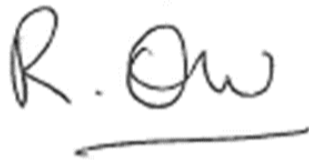
EDITOR'S WORDS

This is the first issue for 2019. It contains two very interesting and useful 'thought' papers that will widen our perspectives on program development and service delivery.

The first paper by Ong Qiyang is on the concept of a 'nudge' in encouraging behavior change and why understanding it will help organizations to use 'nudges' more effectively.

The second 'thought' paper by Victor Zhuang on the concept of 'disability' and how understanding disability holistically will help to build a more inclusive society. Both papers are good 'food for thought' and definitely worth reading!

With warm regards,



Rosaleen Ow
Editor

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FIVE MINUTES CAN CHANGE YOUR UNDERSTANDING OF NUDGES

Ong Qiyao

If you are reading this, it is likely that you have responded to a nudge.

Most people have heard of the concept of “nudge” but few have the correct understanding of what nudges are or how to apply them in program or policy design. Nudges have gained increasing popularity locally as there are more and more success stories of nudges implemented abroad. As a result, many local programs which are using traditional approaches in their programs have now jumped onto the bandwagon and advertise their programs as nudges.

This phenomenon is troubling because it shows that people have the misunderstanding that nudges are the magic bullet which can address all problems. This unrealistic expectation of the effectiveness of nudges sets it up for failure. The proliferation of “nudges” which use traditional approaches also creates confusion over what nudges really are, reducing the correct applications of nudges in new programs. An additional side effect of naming costly interventions such as cash incentives “nudges” is that it gives people the wrong impression that nudges are costly and are unaffordable by agencies with less resources, hence slowing down the experimentation of nudges in small organizations.

The purpose of this article is to clarify how nudges differ from traditional approaches and provide some insights on how agencies should consider nudges in relation to other approaches. We begin by providing an example of how a nudge works compared to other traditional approaches in addressing an undesirable behaviour.

FIVE WAYS TO INTERVENE

Consider a major challenge in parenting: getting a young child to consume more vegetables. Some common approaches to this parenting nightmare are:

1. Explain to the child that vegetables contain essential vitamins that will make them healthy and strong;
2. Telling the child that for every piece of vegetable he eats, he gets a piece of chicken nugget;
3. Warning the child that if he does not consume all the vegetables on his plate, he will not get any of the chicken nuggets;
4. Preparing only vegetable dishes for meals and

5. Having meals on segmented plates with pictures of recommended food, including vegetables, instead of white plates.

All the approaches have a common goal of trying to change children’s eating behaviour, but each approach targets a different underlying cause of a poor eating habit.

The first approach provides information on the benefits of consuming vegetables to the child. We may choose this approach if we believe that the child is not consuming vegetables because as a young person, he does not understand the nutritional value of vegetables. By educating him on what is good for him, he will make a decision that is beneficial for himself.

The second approach provides a reward to the child for engaging in the desirable behaviour while the third approach uses a disincentive instead. When we use rewards or disincentives, we believe that if left on his own, the child will not have enough motivation to consume vegetables. This is because from the viewpoint of the child, consuming vegetables is unpleasant (having to tolerate the awful taste of vegetables) and bears little reward (since its health benefits are not immediately observable). The chicken nuggets are hence used as positive or negative incentives to alter the benefit-cost of consuming vegetables.

The fourth approach is a shove. By leaving the child with no choice, the child is forced to consume vegetables or go hungry. This approach assumes that the psychological cost of consuming vegetables is too high for the child and it may require an unreasonable amount of incentives for the child to consume vegetables. Eliminating or banning non-vegetable options is therefore a more effective approach.

The last approach is a nudge. This approach assumes that a desirable eating norm is absent, which causes the bad eating habit. Since people tend to follow the social proof heuristic and conform to norms (Cialdini, 1987), one way to increase their intake of vegetables is to introduce to them vegetable-eating norms via the segmented plate and reminding them to conform to the norms through visual cues.

¹This intervention was tested out in a pre-school in Colorado, US. Melnick and Li (2018) found that children who were eating with segmented plates consumed more vegetables than children who were eating with white plates. For this intervention to work at home, parents may also have to eat from the segmented plates.

FIVE MINUTES CAN CHANGE YOUR UNDERSTANDING (Cont.)

The nudge (the segmented plate) is clearly different from the other approaches because there is no explanation on the plate on why vegetables are good for the child, as opposed to information provision; there is no reward or punishment if the child does not increase his consumption of vegetables; and the segmented plate does not restrict the child's options unlike the shove.



Figure 1. An example of a segmented plate, Reprinted from Health Column, in CNN, 2018, Retrieved from: <https://edition.cnn.com/2018/08/06/health/children-plate-vegetables-food-study/index.html>

The segmented plate is a nudge because it alters the way child thinks about consuming vegetables; it works by triggering his mental heuristic and changing his psychological benefit-cost of consuming vegetables. This is different from an information provision intervention which educates the child with the belief that the child will make the "right" decisions when he know the full consequences of his actions, regardless of how the information is presented.

The segmented plate also gives the child the freedom of choice even though it tries to steer the child's eating behaviour in a certain direction. It allows the child to fill the plate in the same way as he would fill the white plate if he

wishes to, avoiding the nudge easily and at no cost. In comparison, incentives and shoves are difficult or costly to avoid since it involves pecuniary losses such as giving up chicken nuggets (Thaler and Sunstein, 2009; Sunstein, 2014). The ease of avoiding a nudge is what makes a nudge.

Although we describe the different approaches in designing interventions in the context of parenting, these approaches are widely used in policies and programs. Figure 2 provides examples of interventions using the different approaches. For example, conducting a financial literacy workshop for the poor is an information provision intervention. Its underlying assumption is that the poor do not know how to manage their money in a way that is good for them and hence education is required. Workfare Income Supplement uses cash incentive to motivate low-wage workers to seek employment. Mandatory CPF contribution is a shove and is implemented because many people may not save enough due to biases in projecting their future expenses. Posters on buses which describes that most passengers will move to the rear of the crowded bus is another way to trigger the social proof heuristic by telling people what others will do in their position.

Figure 2 also highlights the range of nudges and how different they are from each other. This is because nudges work through triggering cognitive pathways and each cognitive pathway may require a different nudge design. To apply nudges effectively hence requires the program designer to have a good appreciation of the cognitive pathways leading to the behavior before applying the appropriate nudge to steer the behaviour.

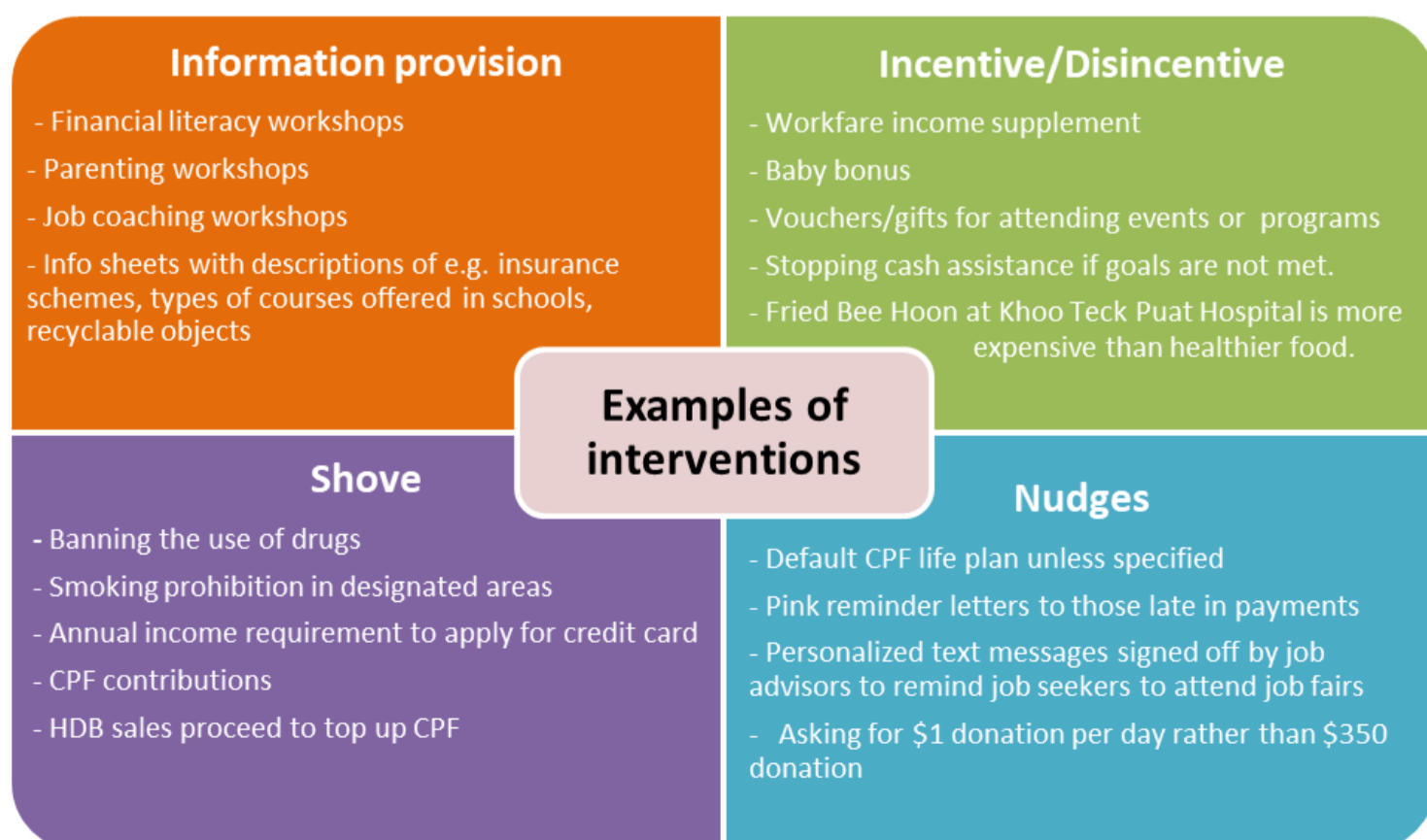


Figure 2. Examples of interventions using different approaches

FIVE MINUTES CAN CHANGE YOUR UNDERSTANDING (Cont.)

NUDGES OR OTHER TRADITIONAL APPROACHES

The examples show that different types of interventions are designed to address different causes of undesirable behaviour and hence no approach is superior to others across all contexts. Hence the choice to use nudges or other interventions should be based on how effective different interventions are at targeting the causes of the undesirable behaviour relative to the cost of doing so.

A costly approach such as cash incentives is preferable to a nudge when financial resources are required to overcome the underlying cause of the undesirable behaviour. For example, a program providing monthly cash reward to encourage workers to stay employed is costly, but may improve employment if workers' low motivation stems from having insufficient financial resources to meet daily needs. In comparison, a nudge that motivates workers to work by reminding them of their progress towards payday, may have no effect on employment despite costing only a fraction of the monthly cash reward intervention.

In other circumstances, a nudge may be preferable to a costly intervention. Consider two interventions that motivate people to receive flu shots: giving cash incentives to those who received flu shot and a nudge that automatically assigns flu-shot appointment times to people (Chapman et al., 2010; Bronchetti et al., 2015). In two separate studies, giving cash incentives was found to increase the number of people vaccinated by 11.7% while the automatic assignment intervention increased the number of people vaccinated by 10.7%. Although the cash incentive intervention was more effective overall, it had a smaller impact per dollar (1.78 additional people vaccinated per \$100 spent) compared to the nudge (3.65 additional people vaccinated per \$100 spent). This is because the cash incentive was very costly compared to the nudge (Bernatzi et al., 2017). Hence, the nudge is preferable to the cash incentive in this case since it is quite effective and the cost-savings from the nudge intervention could go towards funding another intervention to further increase the number of people vaccinated.

While comparisons are useful for deciding between interventions, nudges should not be viewed solely as replacements for the traditional interventions. On the contrary, nudges are often good complements to strengthen the effects of traditional interventions. Let's take the earlier example of a monthly cash reward and the payday nudge to

encourage employment. One way to integrate the nudge with the cash reward is by sending cash reward participants weekly SMS reminders after payday, reminding them how close they are to receiving the next cash reward. This nudge does not change the amount of cash reward available to the participants. Instead, it improves the salience of the cash reward when bank accounts run low to strengthen the attractiveness of the cash incentive. This illustrates how a nudge may have no effect on its own but may be impactful when used together with another intervention.

In practice, the choice of intervention is rarely straightforward, in part because it is difficult to determine the main causes of undesirable behaviour. As a result, program designers tend to combine different approaches, including nudges, in a single intervention to address all possible causes in the hope of maximizing the effects of the intervention. While this method appears inclusive and encompassing, it is likely to be costly and also inefficient. This is because it is extremely challenging to measure the effectiveness of different components of a complex program to draw insights on the causes of undesirable behaviour. In addition, a complex program is often too costly to fail - funders may lose confidence and withdraw their funding from implementing agencies. Due to these reasons, implementing agencies may not have the incentive or the ability to terminate, revise or modify complex programs which are not working as intended.

“ *While comparisons are useful for deciding between interventions, nudges should not be viewed solely as replacements for the traditional interventions. On the contrary, nudges are often good complements to strengthen the effects of traditional interventions.*

FIVE MINUTES CAN CHANGE YOUR UNDERSTANDING (Cont.)

To avoid such pitfalls, it is often useful to start with low-cost interventions before implementing costly ones. Nudges are a good choice when considering a new intervention because the cost of applying a nudge is fairly low and hence it requires only a modest effect to justify its cost. The low cost of implementation also means that there is less at stake for program designers or implementing organizations if the nudge does not work as intended. The opportunity to fail without repercussions helps to promote innovative interventions. Moreover, being relatively low-cost means

that most organizations, even small organizations with limited resources, will be able to afford a nudge intervention.

Even though nudges are useful for these practical reasons, it should not be viewed as a quick fix for undesirable behaviour. Ultimately, policymakers and program designers need to understand the causes for undesirable behaviour and apply the appropriate intervention.

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The title of this article is a nudge because everyone has five minutes to spare, hence even those who may not be terribly interested in nudges may read this article because it sounds like a good use of five minutes.

Disability-led norms: How we can help build inclusive societies as individuals

Zhuang Kuansong, Victor

The inclusion of disabled people¹ in society has taken on added impetus in recent years. All around us, we see aspects of a state-led move towards inclusion. We might have spotted campaigns on public transportation sharing the latest See the True Me campaigns, or posts on social media discussing the Purple Parade, where we celebrate the abilities of people with disabilities. The Enabling Masterplan, now into its third five-year plan, charts out the development of the disability sector and serves as the roadmap for a more inclusive society. There are many other initiatives seeking to raise the idea of inclusion in public awareness.

Yet even as these initiatives take shape in Singapore and attempt to shape public attitudes towards disability, we need to ask if inclusion is really reflected in our everyday lives and daily practices. Many incidents hint otherwise. Some of us might remember an incident at JEM in 2016 when a woman threw a fit at a deaf cleaner who had cleared her unfinished food. The woman had stated that the cleaner should stay at home and not work because of his disability (Chew, 2016). More recently, a video of a person with autism was filmed touching himself in public and the video was subsequently circulated on social media (Neo, 2018). Guide dog users also faced discrimination at the Botanic Gardens (Chan, 2018). I am sure we can recall many other instances where discrimination towards disabled people occurred. What these incidents tell us is that fundamentally we need to do more to change attitudes in society rather than just rely on state-led initiatives to build a more inclusive society.

Using insights gained from disability studies, I attempt to develop a praxis which centers disability experiences. I will first theorize how we can think about disability in our lives by discussing the concept of normality. Next using data gathered from my observations and reflections at work, I discuss two related concepts, access and accommodations. I will then discuss how we can use these concepts to influence our individual practices such that we can contribute to the building of a more inclusive society. Specifically, I center my recommendations on building new inclusive work practices. In a society geared towards economic growth, often times disabled people cannot find

work because we are looking for bodies/minds that can function in particular ways. These recommendations however can extend beyond work, and should serve as a way for us to rethink our own normative practices in society.

A DISABILITY-LED PRAXIS

Many of us would be familiar with disability studies, even though we might not have known it. Those in the social sector would be familiar with the term 'social model of disability'. In many ways, disability studies as a field arose from the conceptualization of the social model. Michael Oliver, in discussing social work and disabled people, coined the term in 1983 (Oliver, 1983). He argued that disabled people had more often than not, been seen under the lens of the medical/individual model of disability. The medical/individual model states that the exclusion of disabled people from society is because of their lack of bodily functions and/or body parts. As such, in order to enable the participation of disabled people in society we need to cure their bodies, and restore them to normal functioning. The social model on the other hand flips this paradigm around. It argues that we need to see the exclusion of disabled people as residing in society's inability to cater for different bodies/minds. In other words, it is the barriers that society creates in culture, attitudes, architecture and so on, that lead to the problem of exclusion.



Photo 1. Unsplash/ Charles Deluvio

¹My use of the term 'disabled people' instead of 'people with disabilities' or 'PWDs' which is common parlance in Singapore, reflects my theoretical and political orientation to British Disability Studies, where the term is used widely. In British Disability Studies and under the frame of the social model of disability as espoused by Mike Oliver, the use of the term disabled people highlights how as a group, we have been disabled by external barriers, rather than just simply seen as having a particular condition. It makes a distinction between the individual body and the external environment, emphasizing that it is the latter which needs changing, rather than the body.

DISABILITY-LED NORMS (Cont.)

In Singapore, we have increasingly adopted the social model of disability, since its introduction here with the holding of the first world congress of Disabled Peoples' International in 1981 (Zhuang, 2010). The Enabling Masterplan, which charts the direction that Singapore is taking towards developing a more inclusive society, also acknowledges and adopts the social model as it focuses on the elimination of barriers that prevent the participation of disabled people in society (Ministry of Social and Family Development, 2007). One example of such an approach is the implementation of the Accessibility Code (Building and Construction Authority, 2018). The Code stipulates that buildings need to meet minimum standards of access instead of endeavoring to cure and restore disabled people to normative functioning. In the social services, we have also increasingly used the social model to create and provide person-centered services.

While the social model underpinned the origins of disability studies, it had also formed the basis for how academics have examined aspects of life and society. Lennard J Davis, in his seminal work, *Enforcing Normalcy*, examines the creation of the norm in society, arguing that it originates from Galton's conceptualization of the bell curve (Davis, 1995). The emergence of the norm in society, synonymous with the rise of statistical science and eugenics, brought forth the idea of the norm and the normal body. The creation of the norm also created the idea of deviance based on a template of what the normal body should be. This ideal of normalcy excludes the disabled body. More importantly, Davis argues that the hegemony of normalcy extends into contemporary life and culture. It is this subconscious acceptance of a normative ideal that has led to the emergence of disability as a category. As such, scholars in disability studies, particularly in the United States, have focused on creating new norms that are based on experiences of disability to counteract the hegemony of normalcy in everyday life.

How would this work out in real life? While a full gamut of practices in society exists, I will turn our attention to paid employment, for it is my belief that the exclusion of disabled people in society stems from their exclusion from work. In Singapore, statistics have shown that the number of disabled people in the workforce is dismally low. In response to a parliamentary question, the government noted that only 0.55% of the resident workforce has a disability (MSF, 2018). The number of disabled people in paid employment is appalling when contrasted with the

average disability prevalence rate in the population of 10% (MSF, 2016). This scenario is in spite of government-led initiatives to promote employment such as those by SG Enable. I see my recommendations as efforts that complement government-led initiatives. As practitioners, employers and fellow employees, we too can change the ways in which we think about normative practices in employment, infusing disability studies theories about norms so that we can create a more accessible environment for different bodies and minds.

CREATING ACCESS

To do this, we need to first understand two key and related concepts – accessibility and accommodations. Accommodations are typically given to individuals so as to meet an individual need while accessibility creates a space that does not require accommodations (Zoie, article forthcoming). While accommodations are important for disabled people as they enter the workforce, creating access however, requires fundamental rethinking in and reflection of practices in the workspace. As we seek to build inclusion, we need to think about how we can build accessible cultures. This move must be done at the same time as we rethink the norms in society that prevent disabled people from equal participation. We should focus on how to recreate norms that strive to be accessible to as many people as possible. In other words, focusing on creating access rather than accommodations.

We know that there is no one way in which we can think about disability. Stereotypes abound of individuals with disabilities at work and in society – how the blind can hear better, how autistics can function better at certain fixed tasks and so on. While some of these beliefs might hold true, increasingly we find that there is so much difference and variance across disabilities that there is no single way to typecast particular groups. As we strive to create access, we should also strive towards a recognition of differences in bodies/minds.

In other words, while we tend to focus on access in the physical sense such as building ramps, elevators, sheltered walkways and such like, we also need to think about access that caters for other types of differences. There are also other forms of access and in the sections that follow, I shall discuss several aspects to consider and to serve as a guide towards creating accessible environments. The different forms of access pertaining to different bodies/minds to consider at work are: Physical, Communicative, Cognitive, Emotional

DISABILITY-LED NORMS (Cont.)

PHYSICAL ACCESS

Physical access is often discussed and is something that we can immediately relate to. For instance, we build ramps and lifts instead of stairs so that disabled people can get to work. Accessible train stations are created as well as accessible parking lots and toilets. The creation of physical access plays an important role in getting people to work. In Singapore, there is much being done to create physical access with the government investing millions of dollars in making our physical spaces accessible since 1990 when the first Accessibility Code was passed. In recent years, there is also greater emphasis not just on access in buildings but also access between buildings and spaces as well as in public transport.

In thinking about physical access, we also need to understand that physical access is not just about making places barrier free. It is also about making changes to the workspace that supports physical access. Here, the redesign of spaces can include adjustable tables, use of assistive technology, or even a simple redesign of job processes.

COMMUNICATIVE ACCESS

Communicative access focuses on how we convey information to each other and also acknowledges that people experience the world differently. For instance, we use different senses and bodies/minds to experience the world. In this manner, we need to think about how people with different bodies/minds understand things differently. In work, the creation of output such as producing papers, reports and the like often assumes a particular normative experience. Images might not be accessible to people who use screen readers but we still create presentations that assume that they are.

What are some ways in which we can strive to create access in communication? Technology has bridged the gap in many ways with text to speech screen readers, hearing loops and hearing aids, emails and instant messengers bridging the gap between how we communicate across differences. Yet we cannot assume that technology alone can solve and bridge all gaps. For instance, while technology like screen readers has enabled the blind to read text and emails, we tend to assume that images, graphs and charts produced in reports and papers are equally readable for them. This is often not the case. One way in which we can help create access is by using the alternative text function in Microsoft applications to insert

captions and image descriptions so that those who use screen readers can access such information.

We also tend to assume the normative function of senses. It is common to see videos about inclusion in Singapore that does not allow access for those that they claim to include. Thus, we can see videos about inclusion that has no captions. Or even when they do, they neglect other disabilities, for instance, the blind when there is no audio descriptions or transcripts. In other words, we need to think about how people have different bodies/minds. Other good practices include ensuring that we provide sign language interpretation and live notetaking at seminars and talks that we organize.

COGNITIVE ACCESS

One main issue that prevents people with disabilities from being able to work is the fear that they have no intellectual capacity to understand work and the various reports and presentations that come with it. However, if we see disability as a normal form of human variation then perhaps we can come to understand how different minds experience the world differently. In conveying information such as reports and the like, one way is to create reports that cater to different levels of cognition instead of a one-size fits all. The United Kingdom government for instance, has issued a guidance for the production of reports and papers in easy-read formats (Department of Health, 2010). Easy-read formats understands that people might find it hard to comprehend English and aims to convey information in simple terms but without losing any important information. While primarily aimed at people of different intellectual capabilities, it also helps people who are non-native English speakers. It focuses on making information more accessible to people with learning disabilities.

EMOTIONAL ACCESS

We tend also to assume that emotionally we are all the same. Yet, we have different feelings to different environments which relates to how we can feel and react differently. People might be triggered by different forms of environments, or smells, or sights. It is good practice to ask someone what would create negative reactions and issue appropriate warnings in advance. In the use of videos, for instance, we could issue trigger warnings by telling people that there might be images that might be disturbing. We should also issue content warnings when sharing information which might be traumatic to some people.

DISABILITY-LED NORMS (Cont.)

INCLUSION AS PROCESS

This is not an exhaustive list but I hope that we can see how we can rethink our practices across different forms of access. More importantly we need to see inclusion as an ongoing process rather than a goal. It is about creating an understanding that we are all different and we need to cater for differences in our society. A disability-led praxis focusing on creating disability-led norms that accounts for differences should be the way forward in creating a truly inclusive society. As we learn to do this we must try our best to reflect on our practices and how in perpetuating norms

we are actually deliberately excluding people. We need to constantly remind ourselves that people are the experts of their own bodies/minds and that we should constantly check in with them on the best ways to create access. As we aim to create true access, we need to remember that it is challenging and does not happen overnight. We will make mistakes but it is vital that we continue trying, to admit our mistakes and to remain transparent through the entire process especially towards those whom we claim to include.

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NEW DEVELOPMENTS:

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13 May | Jennifer Smith-Merry : The Australian National Disability Insurance Scheme: Lessons from implementation

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