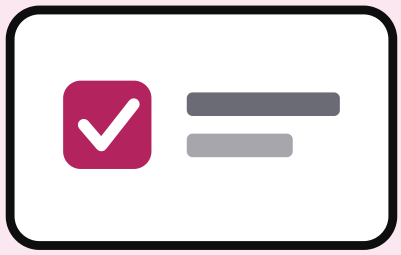
Theory

# Nudge and choice architecture

A nudge is a change in how options are presented that makes a behavior more likely, without banning anything or changing incentives.



In Spanish
*Nudge y arquitectura de decisión*

Origin
Thaler and Sunstein (2008)

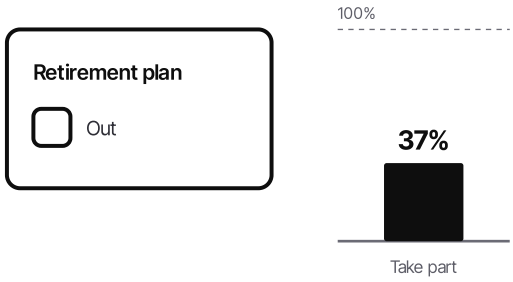
## What problem it addresses

It addresses how to help people choose what they themselves would want, like saving or looking after themselves, without taking away their freedom to choose otherwise.

## An example

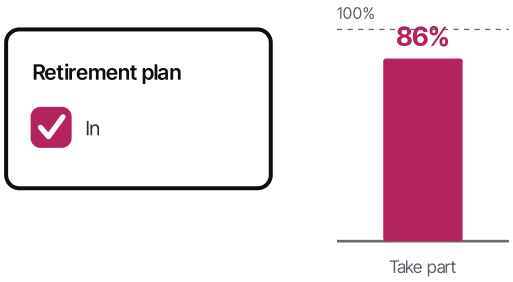
A US company changed how new employees enrolled in its retirement plan.

### You have to opt in




By default, no one is in. **37% take part.**

### You have to opt out




By default, everyone is in. **86% take part.**

No one was forced to do anything. Only the default option changed.

## Why it happens

1 

**Every choice is presented in some way.** There is no neutral design.

2 

**We tend to follow the easiest path,** like leaving what comes preselected.

3 

**Designing that path** changes what is chosen without removing any option.

## Applications in design

### Use it like this

Make the option the person would want the easiest one, by default, within reach and at the right moment.

### Avoid

Using design to push toward what suits the company rather than the person.

### Don't fall for it

Ask yourself what you would choose if all options were equally easy to find.

**37% → 86%**

Opt in

Default

### What the research says

Participation in the retirement plan before and after automatic enrollment (Madrian and Shea, 2001).

●●○ **Debated evidence.** In practice the effect is usually smaller. In government nudge units, the average improvement was 1.4 points, versus 8.7 in academic studies (DellaVigna and Linos, 2022).

## Connections

Used in

- Design for policy
- Behavioral design
- EAST framework

Related to

- Bandwagon effect
- Default effect
- Deceptive patterns (dark patterns)
- Principles of influence
- Bounded rationality
- Present bias

## Authors and works

| | | |
|---|---|---|
| 2008 | **Richard Thaler and Cass Sunstein** | Coined the terms nudge and choice architecture. |
| 2001 | **Brigitte Madrian and Dennis Shea** | Measured the effect of automatic enrollment in a retirement plan. |

### Sources

**Original sources**

- Thaler, R. H., & Sunstein, C. R. (2008). Nudge: Improving decisions about health, wealth, and happiness. Yale University Press.
- Madrian, B. C., & Shea, D. F. (2001). The power of suggestion: Inertia in 401(k) participation and savings behavior. The Quarterly Journal of Economics, 116(4), 1149–1187. View source (https://doi.org/10.1162/003355301753265543)

**Academic reviews**

- DellaVigna, S., & Linos, E. (2022). RCTs to scale: Comprehensive evidence from two nudge units. Econometrica, 90(1), 81–116. View source (https://doi.org/10.3982/ECTA18709)

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