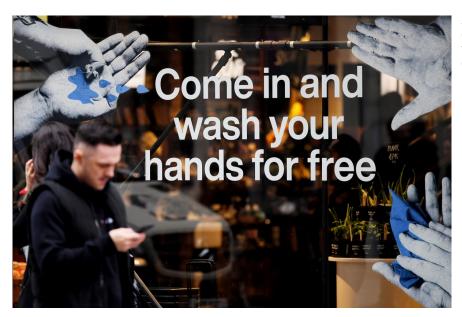


Article | 6 March 2020

# Coronavirus and the behavioural science of hand-washing

It's dominating media headlines, financial markets, politics and office chat. The potential impact of coronavirus, also known as Covid-19, is front of mind for many. And with hand-washing key to curbing the spread, Jess Exton and Jay Shamji explore how we get people to do it



A shop in London is encouraging people to wash their hands amid coronavirus fears

#### Most of us don't wash our hands!

While the global response to Covid-19 has highlighted the necessity of hand washing which may have already increased how often we do it, generally the evidence isn't great. Globally 4 in 5 people do not wash their hands with soap after using the bathroom, despite hands being the principal carriers of disease-causing germs.

While not a particularly nice thing to think about, especially if it has deadly consequences, in the face of a potential Covid-19 epidemic, governments, businesses and individuals are adopting behavioural science techniques to drive the potentially life-saving behaviour of hand-washing.

### Covid-19 is already spurring some behavioural change

And behaviour is already changing in the face of Covid-19. Day-to-day, hand sanitiser sales are

through the roof with bottles needing to be <u>rationed</u> in the UK. Toilet paper is front-of-mind in Australia as people look to stock up on <u>essentials</u>. The French are reconsidering their traditional greeting of cheek <u>kisses</u>, while similar changes are being considered in <u>Italy</u>.

More broadly, quarantining in China has meant that very few people have been out of their homes, causing a decline in emissions and air pollution so large that the change can be observed from space. It's also sparked one of the biggest global work-from-home trials ever, forcing people to change how they communicate and do <u>business</u>. As more and more people start to take precautions in response to the spread of Covid-19, growing uncertainty has also escalated into financial shock. <u>Markets</u> have recognised the virus will have a broader impact on the wider economy.

#### Answers from behavioural science

But how do we encourage people to regularly wash their hands? We need much more than 20% of the population to be scrubbing after using the bathroom if the spread of Covid-19 is to reduce. Behavioural science has some answers.

# Provide washing reminders at the right time

Having information delivered at opportune moments influences <u>decisions</u>. This is why reminders can work so well in encouraging changes in behaviour. They act as a trigger. At the right time, this can be powerful as instead of having to remember, we react. And a simple this-then-that mentality can work wonders for making actions easy to do. Setting reminders now might also have lasting effects for society if it helps build new habits.

# Make the outcome of hand-washing obvious

One of the nicest examples I've seen of incorporating short-term gains into the process of washing hands is 'surprise soap'. Clear bars of soap were created with small toys in the centre, each time a child used the soap they got closer to reaching the toy in the middle. In one instance, this initiative made children who had fled their homes because of conflict four times more likely to wash their hands. Receiving immediate feedback after completing the action can result in increased washing.

## 3 Show that others are washing their hands too

What our neighbours do tends to have a big impact (at least in the short term) on what we do. This largely explains why a desire to 'keep up with the Joneses' tends to spur over-spending and why those who live next to lottery winners are more likely to go <u>bankrupt</u>. They are also more likely to have accrued visible assets, such as a new car that can be displayed proudly in the driveway.

Most people, when someone else is in the room, will wash their hands because it's the socially accepted thing to do. But as we see, the stats suggest most people aren't washing often enough. Wanting to keep up with what others are doing has shown to be very powerful, even more so, when people know they are being watched. And it doesn't have to be being watched by others, watching ourselves also has an effect. In one study where a mirror was placed in front of people while they ate, the group consumed significantly less; watching themselves was a motivator for weight loss. The mirrors are already there in the bathroom, let's use them.

# Mention the potential threat of not washing (but not too much)

When something is a potential threat, it can be hard to ignore, especially if we think we are at risk of losing out because of it. And we treat gains and losses differently. The impact of a loss disproportionately impacts us compared to a gain. Individuals are driven by their personal happiness as well as actual outcomes, so they tend to focus on how they feel when making decisions. Knowing this, we see that individuals are willing to go the extra mile in protecting themselves from a loss and in some cases, will pay a high price to avoid a negative outcome such as catching <u>coronavirus</u>. This could spur hand-washing.

# Seriously, not too much

Part of not taking this too far however is providing the right information and using data for education. Not to spur fear. For example, we tend to look at numbers in isolation. The global number of Covid-19 has now passed 100,000. This seems like a large number and it might be easy to become alarmed. In reality, however, in a population of 7.8 billion, this number is a relatively small percentage. This is not, of course, to say that the virus isn't a significant issue without the potential to change quickly, but that relativity can be a powerful influence on our perceptions.

In addition, its reported that many of those who have the virus may have no obvious symptoms. It seems that most people who get sick will recover from Covid-19, having had an experience similar to the <u>flu</u>. While 100,000 cases sound like a lot, in reality the impact might not be as bad as first assumed.

Another aspect of providing the right information is with reference to trends. We naturally tend to expect them to continue. But in China, the quarantining of Wuhan has actually seen the numbers moving towards <u>stabilisation</u>.

# 6 Make washing hands the right way easy

Novel and unfamiliar situations are some of the most difficult to comprehend or predict. We can't simply rely on what we did last time in deciding what to do this time. That's why, prescribing what people should do, in easy steps, can be very effective. And with something like hand-washing this should be very simple, given most of us already know how to do it.

A simple example of this has been demonstrated in the UK, where people have been told to hum happy birthday twice over from start to finish while washing. This ensures that they will be washing for longer than they might be in the habit of. But rather than dictating a minimum number of seconds a wash should last, the length of happy birthday is much easier to remember and therefore to apply.

Ease can also play on our tendency to be action-orientated, meaning that it can feel a lot more comfortable for us to do 'something' in the case of uncertainty, rather than sitting tight. Even if that 'something' doesn't actually help. We have a bias for action so let's use it by making the desired activity as easy as possible to do.

Covid-19 is a new illness and therefore cause for concern. Its eventual impact will be determined by how far it spreads, and key to this, how everyone behaves at a local level. Indeed, washing your

hands is as much for you as everyone else if it helps stop the spread. Understanding what motivates people to wash is therefore essential.

While the reported low rates of hand-washing are rather alarming, the notable public health aspect of Covid-19 is hopefully already helping to improve this. And behavioural science could help to push this along even further.

#### **Author**

#### Amrita Naik Nimbalkar

Junior Economist, Global Macro amrita.naik.nimbalkar@ing.com

#### **Mateusz Sutowicz**

Senior Economist, Poland mateusz.sutowicz@ing.pl

#### Alissa Lefebre

Economist <u>alissa.lefebre@ing.com</u>

#### Deepali Bhargava

Regional Head of Research, Asia-Pacific <u>Deepali.Bhargava@ing.com</u>

#### **Ruben Dewitte**

Economist +32495364780 ruben.dewitte@ing.com

#### Kinga Havasi

Economic research trainee kinga.havasi@ing.com

#### Marten van Garderen

Consumer Economist, Netherlands marten.van.garderen@ing.com

#### David Havrlant

Chief Economist, Czech Republic 420 770 321 486 david.havrlant@ing.com

#### Sander Burgers

Senior Economist, Dutch Housing <a href="mailto:sander.burgers@ing.com">sander.burgers@ing.com</a>

#### Lynn Song

# Chief Economist, Greater China lynn.song@asia.ing.com

#### Michiel Tukker

Senior European Rates Strategist michiel.tukker@ing.com

#### Michal Rubaszek

Senior Economist, Poland michal.rubaszek@ing.pl

#### This is a test author

#### Stefan Posea

Economist, Romania <a href="mailto:tiberiu-stefan.posea@ing.com">tiberiu-stefan.posea@ing.com</a>

#### Marine Leleux

Sector Strategist, Financials marine.leleux2@inq.com

#### **Jesse Norcross**

Senior Sector Strategist, Real Estate <u>jesse.norcross@ing.com</u>

#### Teise Stellema

Research Assistant, Energy Transition teise.stellema@ing.com

#### Diederik Stadig

Sector Economist, TMT & Healthcare <a href="mailto:diederik.stadig@ing.com">diederik.stadig@ing.com</a>

#### Diogo Gouveia

Sector Economist diogo.duarte.vieira.de.gouveia@ing.com

#### **Marine Leleux**

Sector Strategist, Financials marine.leleux2@ing.com

#### Ewa Manthey

Commodities Strategist <a href="mailto:ewa.manthey@ing.com">ewa.manthey@ing.com</a>

#### **ING Analysts**

Article | 6 March 2020 5

#### James Wilson

EM Sovereign Strategist James.wilson@ing.com

#### **Sophie Smith**

Digital Editor sophie.smith@ing.com

#### Frantisek Taborsky

EMEA FX & FI Strategist frantisek.taborsky@ing.com

#### **Adam Antoniak**

Senior Economist, Poland adam.antoniak@ing.pl

#### Min Joo Kang

Senior Economist, South Korea and Japan min.joo.kang@asia.ing.com

#### Coco Zhang

ESG Research coco.zhang@ing.com

#### Jan Frederik Slijkerman

Senior Sector Strategist, TMT jan.frederik.slijkerman@ing.com

#### Katinka Jongkind

Senior Economist, Services and Leisure <u>Katinka.Jongkind@ing.com</u>

#### Marina Le Blanc

Sector Strategist, Financials Marina.Le.Blanc@inq.com

#### Samuel Abettan

Junior Economist <a href="mailto:samuel.abettan@ing.com">samuel.abettan@ing.com</a>

#### Franziska Biehl

Senior Economist, Germany <u>Franziska.Marie.Biehl@ing.de</u>

#### Rebecca Byrne

Senior Editor and Supervisory Analyst <a href="mailto:rebecca.byrne@ing.com">rebecca.byrne@ing.com</a>

Article | 6 March 2020 6

#### Mirjam Bani

Sector Economist, Commercial Real Estate & Public Sector (Netherlands) mirjam.bani@ing.com

#### Timothy Rahill

Credit Strategist timothy.rahill@ing.com

#### Leszek Kasek

Senior Economist, Poland <a href="mailto:leszek.kasek@ing.pl">leszek.kasek@ing.pl</a>

#### Oleksiy Soroka, CFA

Senior High Yield Credit Strategist oleksiy.soroka@ing.com

#### **Antoine Bouvet**

Head of European Rates Strategy antoine.bouvet@ing.com

#### Jeroen van den Broek

Global Head of Sector Research jeroen.van.den.broek@inq.com

#### Edse Dantuma

Senior Sector Economist, Industry and Healthcare <a href="mailto:edse.dantuma@ing.com">edse.dantuma@ing.com</a>

#### Francesco Pesole

**FX Strategist** 

francesco.pesole@ing.com

#### Rico Luman

Senior Sector Economist, Transport and Logistics Rico.Luman@ing.com

#### Jurjen Witteveen

Sector Economist jurjen.witteveen@ing.com

#### **Dmitry Dolgin**

Chief Economist, CIS <a href="mailto:dmitry.dolgin@ing.de">dmitry.dolgin@ing.de</a>

#### Nicholas Mapa

Senior Economist, Philippines nicholas.antonio.mapa@asia.ing.com

#### **Egor Fedorov**

Senior Credit Analyst egor.fedorov@ing.com

#### Sebastian Franke

Consumer Economist sebastian.franke@ing.de

#### Gerben Hieminga

Senior Sector Economist, Energy gerben.hieminga@ing.com

#### Nadège Tillier

Head of Corporates Sector Strategy <a href="mailto:nadege.tillier@ing.com">nadege.tillier@ing.com</a>

#### Charlotte de Montpellier

Senior Economist, France and Switzerland <a href="mailto:charlotte.de.montpellier@ing.com">charlotte.de.montpellier@ing.com</a>

#### Laura Straeter

Behavioural Scientist +31(0)611172684 laura.Straeter@ing.com

#### Valentin Tataru

Chief Economist, Romania valentin.tataru@ing.com

#### James Smith

Developed Markets Economist, UK <u>james.smith@ing.com</u>

#### Suvi Platerink Kosonen

Senior Sector Strategist, Financials <a href="mailto:suvi.platerink-kosonen@ing.com">suvi.platerink-kosonen@ing.com</a>

#### Thijs Geijer

Senior Sector Economist, Food & Agri thijs.geijer@ing.com

#### Maurice van Sante

Senior Economist Construction & Team Lead Sectors maurice.van.sante@ing.com

#### **Marcel Klok**

Senior Economist, Netherlands marcel.klok@ing.com

#### Piotr Poplawski

Senior Economist, Poland piotr.poplawski@ing.pl

#### Paolo Pizzoli

Senior Economist, Italy, Greece paolo.pizzoli@ing.com

#### Marieke Blom

Chief Economist and Global Head of Research marieke.blom@ing.com

#### **Raoul Leering**

Senior Macro Economist raoul.leering@ing.com

#### Maarten Leen

Head of Global IFRS9 ME Scenarios maarten.leen@ing.com

#### Maureen Schuller

Head of Financials Sector Strategy <u>Maureen.Schuller@ing.com</u>

#### **Warren Patterson**

Head of Commodities Strategy <u>Warren.Patterson@asia.ing.com</u>

#### Rafal Benecki

Chief Economist, Poland rafal.benecki@ing.pl

#### Philippe Ledent

Senior Economist, Belgium, Luxembourg <a href="mailto:philippe.ledent@ing.com">philippe.ledent@ing.com</a>

#### **Peter Virovacz**

Senior Economist, Hungary <a href="peter.virovacz@ing.com">peter.virovacz@ing.com</a>

#### Inga Fechner

Senior Economist, Germany, Global Trade <a href="mailto:inga.fechner@ing.de">inga.fechner@ing.de</a>

#### **Dimitry Fleming**

Senior Data Analyst, Netherlands <u>Dimitry.Fleming@ing.com</u>

#### Ciprian Dascalu

Chief Economist, Romania +40 31 406 8990 ciprian.dascalu@ing.com

#### **Muhammet Mercan**

Chief Economist, Turkey <a href="mailto:muhammet.mercan@ingbank.com.tr">muhammet.mercan@ingbank.com.tr</a>

#### Iris Pang

Chief Economist, Greater China iris.pang@asia.ing.com

#### Sophie Freeman

Writer, Group Research +44 20 7767 6209 Sophie.Freeman@uk.ing.com

#### Padhraic Garvey, CFA

Regional Head of Research, Americas padhraic.garvey@ing.com

#### James Knightley

Chief International Economist, US <u>james.knightley@ing.com</u>

#### **Tim Condon**

Asia Chief Economist +65 6232-6020

#### Martin van Vliet

Senior Interest Rate Strategist +31 20 563 8801 martin.van.vliet@ing.com

#### Karol Pogorzelski

Senior Economist, Poland Karol.Pogorzelski@ing.pl

#### Carsten Brzeski

Global Head of Macro carsten.brzeski@ing.de

#### Viraj Patel

Foreign Exchange Strategist +44 20 7767 6405 viraj.patel@ing.com

#### **Owen Thomas**

Global Head of Editorial Content +44 (0) 207 767 5331 owen.thomas@ing.com

#### Bert Colijn

Chief Economist, Netherlands bert.colijn@ing.com

#### Peter Vanden Houte

Chief Economist, Belgium, Luxembourg, Eurozone <a href="mailto:peter.vandenhoute@ing.com">peter.vandenhoute@ing.com</a>

#### Benjamin Schroeder

Senior Rates Strategist benjamin.schroder@ing.com

#### **Chris Turner**

Global Head of Markets and Regional Head of Research for UK & CEE <a href="mailto:chris.turner@ing.com">chris.turner@ing.com</a>

#### Gustavo Rangel

Chief Economist, LATAM +1 646 424 6464 gustavo.rangel@ing.com

#### Carlo Cocuzzo

Economist, Digital Finance +44 20 7767 5306 carlo.cocuzzo@ing.com