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## Comment on Pepper & Nettle 'The behavioural constellation of deprivation' for Behavioural & Brain Sciences

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Title:

It's not just about the future: the present pay-offs to behaviour vary in degree and kind between the rich and the poor

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### *Abstract*

Pepper & Nettle offer a nuanced and humane view on poverty, which should be required reading for policy-makers, particularly those interested in 'behaviour change' policy. We suggest, however, that the emphasis on 'future-discounting' in this paper downplays the importance of differences in the pay-offs to behaviours *in the present*, and how these pay-offs may be realised in different currencies.

### *Main text*

Pepper & Nettle offer a new way of thinking about poverty, which is both theoretically motivated and empirically well-grounded, and derived from an impressive synthesis of research across disciplines. Their 'contextually appropriate response' model provides a coherent framework for understanding behavioural differences between socioeconomic groups, as appropriate responses to their different environments. This overturns notions of 'irrational' behaviour among the uninformed or cognitively-constrained poor, and should be required reading for policy-makers.

We are very enthusiastic about the paper, and wish only to expand on one point which we feel warrants greater emphasis. The authors focus heavily on 'future-discounting', arguing that those in relatively high extrinsic mortality environments should put less weight on the future benefits of behaviour, given the lower likelihood of realising any benefits which occur in the future. This is an extremely important point, well-made, but such a focus does seem to imply a 'best of a bad job', constraint-driven strategy for the poor. The authors' definition of their model – 'the contextually appropriate response perspective proposes that behaviours can be understood as appropriate responses to the challenges faced by an organism within a given context' – is actually broader than their focus on the present-orientation of the poor might suggest.

We think it would be helpful to emphasise that the costs and benefits of behaviours *in the present* differ by environmental context; and also that it is not just the *size* of the present versus future reward that matters, but that the costs and benefits may also be realised in *different currencies* in different environments. The decisions of the poor may therefore be decisions which lead to high pay-offs in the present, and can't necessarily all be characterised as decisions which prioritise relatively small immediate rewards over relatively large future rewards (a point made by Sheehy-Skeffington & Rea (2017) in their recent review of how poverty influences decision-making). This may be easier to see with non-health-related behaviours. For example, the authors mention the lower investment in education seen in poorer communities, which may be partly explained by the relative inability of the poor to reap the benefits of higher education later in life. But an additional important factor may be that there are benefits of leaving school early for the poor (not just in terms of immediate earnings – though these may be weighted more heavily by the poor, in line with the future-discounting argument – but also the opportunity to gain skills which would be valuable in their particular context, and perhaps enhancement of social status). In other words, it is not just about 'future-discounting' or the (lack of) incentive to delay gratification due to higher extrinsic mortality experienced by the poor. For some behaviours, the poor may gain considerable benefits in the present, *which do not exist for the rich*.

Further, the example of reproductive timing can be used to illustrate how the benefits of a particular behaviour in the present may actually be greater than those in the future in deprived environments. The more rapidly deteriorating health of the poor means worse maternal and child health outcomes if they delay pregnancy (Goisis & Sigle-Rushton, 2014), as well as a lower likelihood of having a (healthy) grandmother around to help with raising grandchildren. Delaying childbearing may actually bring costs to the poor, therefore, which are not felt by the rich, whose slower ageing process means the health consequences of delaying pregnancy are much smaller, and who may be able to substitute (high-quality) paid childcare for any absence of grandmaternal help (Schaffnit & Sear, n.d.). In addition, poorer women may benefit more from early pregnancy in terms of social status or social relationships. For example, qualitative work in the UK has suggested that early child bearing can "provide [women from deprived backgrounds] direction in life, the opportunity to take personal responsibility and, in some cases, a close personal relationship with a valued other" (Lee et al, 2004, p48) – outcomes which would likely *not exist* for those making decisions in a less deprived environment.

We emphasise the point that looking beyond the present-orientation of the poor is useful, because we think it may allow an even more nuanced and humane understanding of poverty and associated behaviours. This is important because of the considerable policy implications of the authors' model. We felt that the model's relevance to policy was not perhaps drawn out as explicitly and forcefully as it could have been. The authors do make the point, if rather softly, that it is structural inequalities (i.e. environmental factors) which need to be tackled rather than simply trying to influence behaviour itself. But we consider this to be a vitally important point, given the recent explosion of 'behaviour change' policy, designed to 'nudge' people into making the decisions that policy-makers consider beneficial (a recent book on the topic describes a remarkable 83 theories of behaviour change, which are supposed to help policy-makers derive appropriate behaviour change policies: Michie et al 2014). These policies are nuanced enough to understand that our cognitive biases make

it difficult for us to make decisions that benefit us in the long-term, but may neglect the possibility that different behaviours bring different costs and benefits in different environments. Such neglect may do more harm than good, if behaviour change policies differentially influence the rich and the poor, and especially if they have adverse effects on the poor. This paper drives home the vital importance of fully understanding the impact of the environment on the decision-making process, and how it affects the costs and benefits of behaviour in both the present and future. The importance of the environment in influencing one's behaviour should also be taken very seriously by policy-makers, who typically inhabit very different environments to those of the individuals whose behaviour they are trying to change (Hodgson, 2011). In other words: the rich should not make (behaviour change) policy for the poor; at least, not without reading this paper first.

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