Life Is a Battlefield

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Janet A. Schwartz and Dan Ariely

"Set fire to your hair / Poke a stick at a grizzly bear." So begins "Dumb Ways to Die," one of the most popular public-service announcements of all time, where colorful, singing blobs warn viewers about the most foolish ways to end their lives. Created by McCann, an American advertising agency, the animated ad was launched in November 2012 to reduce railway accidents caused by reckless passenger behavior on Metro Trains Melbourne. Just forty-eight hours after the video's release, the song reached number six in the singer-songwriter category on the iTunes charts globally. Today, the catchy tune has acquired more than 100 million views on YouTube:

> Set fire to your hair
> Poke a stick at a grizzly bear
> Eat medicine that's out of date
> Use your private parts as piranha bait
>
> (Chorus)
> Dumb ways to die
> So many dumb ways to die
> Dumb ways to die
> So many dumb ways to die

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Get your toast out with a fork
Do your own electrical work
Teach yourself how to fly
Eat a two-week-old unrefrigerated pie
(Chorus)

Invite a psycho-killer inside
Scratch a drug dealer's brand new ride
Take your helmet off in outer space
Use your clothes dryer as a hiding place
(Chorus)

Keep a rattlesnake as a pet
Sell both your kidneys on the Internet
Eat a tube of superglue
I wonder, what this red button will do?
(Chorus)

Dress up like a moose during hunting season
Disturb a nest of wasps for no good reason
Stand on the edge of a train station platform
Drive around the boom gates at a level crossing
Run across the tracks between the platforms
They may not rhyme but they're quite possibly
The dumbest ways to die

So many dumb ways to die
die die die die die die die die

"Dumb Ways to Die " is a very catchy song, so unless you want to keep on singing it in your mind for the rest of the day, don't go to YouTube, don't type "Dumb Ways to Die," and don't watch it.

Although the tune is very catchy, and although running "across the tracks between the platforms" is undoubtedly a dumb move, we suspect that the real dumb ways to die are much more mundane and much less spectacular. And even worse, it might be the case that the really dumb ways to die are not the rare occurrences where we mistakenly run into trouble—they are the result of technologies that we deliberately create without thinking too much about their potential downside. Take texting, for example, and then combine it with walking or driving. . . .

Texting while driving is clearly a dangerous, reckless, and stupid thing to do, but it is also a useful metaphor to help us think about some of the ways in

which we misbehave—ways that are inconsistent with our long-term interests. Overeating, undersaving, overborrowing, and underexercising are just a few of the short-sighted behaviors we're often guilty of. The list goes on and on. The rising problem is that our ability to act in our long-term interest is only getting more and more difficult! Why? Because our world has become more hostile to our ability to make decisions. It is a world in which everyone wants something from us—our money, our attention, our time—and they're armed not with guns but with our vices. Adding to the challenges is the sad fact that the way we design the world around us does not help us fight temptation and think long term. In fact, if an alien were to observe the way we design the world, the only sensible conclusion he could come to is that human beings are determined to create more and more temptations that make us think more and more myopically and make more and more mistakes. Think about it: Will the next version of the donut (donut 2.0) be more tempting or less tempting? Will the next version of the smartphone get us to check it more or less throughout the day? And will the next version of Facebook tempt us to update our status more or less frequently?

One of the most important lessons from the social and behavioral sciences over the past few decades is that our surroundings influence our behavior to a much larger degree than we realize. Of course, some people and institutions do care about our long-term interests—our spouses and families, perhaps our religious organizations, or maybe even Medicare and life insurance companies—but most of these entities are not part of our moment-to-moment environment. The environment we live in is made up largely of entities that want us to be impulsive and live in the right here, right now. Facebook updates, Google alerts, and Gilt flash sales are their ammunition; and by making us feel good in the moment, these entities make us focus on what's good for them in the short term instead of what's good for us in the long term. In essence, our behavior is shaped by people who bank on how easily we will give in to temptation.

We may think that now that we know these commercial interests are after us, our time, our money, and our attention, there's something we can do about it. After all, we often believe ourselves to be reasonable and rational beings. So we just have to have the right information to make good decisions, and we will immediately make the right decisions. We eat too much? Just provide calorie information, and all will be well. We don't save enough? Just start using a retirement calculator and watch our savings grow. Texting while driving? Just tell everyone how dangerous it is. Kids drop out of school. Doctors don't wash their hands before checking their patients. Let's just explain to the kids why they should stay in school and tell the doctors why they should wash their hands. Sadly, life is not that simple, and most of the problems we have in modern life are not due to lack of information, which explains why our repeated attempts to improve behavior by providing additional information often do so little to make things better.

What Next?

If the problems of self-control are indeed central to our long-term well-being as individuals and as a society, then we must think of countermeasures to offset the constant and increasing pressure to live in the moment. If information is good at changing attitudes and intentions but isn't good at changing behavior, what can we do? What are the ways in which we can make the environment better so that we behave in healthier, wealthier, and safer ways? If we believe (and not all of us do) that people are fallible and can be overtly tempted or even gently misguided into doing what others want, then we have to think about paternalism. Why are we so averse to such paternalism?

In some cases, we see the value in it, especially when we think of ways in which human beings make physical mistakes. Let's return to driving—accidents and collisions are often caused by human error such as distractions and drowsiness. As a society, we recognize that we aren't perfect, and so we get better and better at designing roads with reflectors, guardrails, and built-in rumble strips that jolt us back into our lane. We recognize that these measures don't solve all the problems, so we go even one step further to make cars that sound an alarm or even take control of the car for you if you're drifting lanes or are about to collide with the car in front of you. Designing roads and cars that accommodate our inevitable mistakes seems sensible; after all, we are human, and we can't be perfect all the time. However, designing fast-food restaurants, malls, and credit cards to intentionally prevent (rather than exploit) our unavoidable mistakes feels wrong.

One problem with a paternalistic approach to engineering environments is our discomfort with the idea of someone trying to restrict our free will—that someone else is deciding what's best for us and forcing us to go along even if we disagree. The problem is not that we don't recognize that a terrible tension exists in the space between what we feel like doing in the moment and how we ought to behave for the long term, but that's a deeply personal space. Who possibly has the right to tell us how many donuts is enough or whether a soda is too big? If we ate too many donuts this time, it's easy to trick ourselves into thinking that in the future we won't do it again. In the future, we have perfect information and with it perfect self control. And eating too many donuts is certainly not the same as mindlessly or mistakenly wandering into the next lane of traffic. Or is it? How do we balance our personal freedom and desire to enjoy life's pleasures in moderation with our inability to moderate?

Society offers both soft and hard approaches to being paternalistic. Paternalistic policies in their strictest form decide what is best for us regardless of whether we agree. Seatbelt and antitexting laws are good examples. Even if you think you won't get in an accident, you risk a steep fine if you get caught unbuckled or reminding your beloved it's his or her turn to pick up the milk. And even though car crashes may be rare, imagining them is very vivid—you can see the wreckage and the injuries

as a direct result of one bad decision. This ability to imagine the worst makes paternalism more tolerable; we can see how everyone benefits from it, even if some disagree. But what about eating too many donuts or splurging on a new pair of jeans? Here the bad effects accumulate little by little, and it is harder to connect any one instance of overindulgence or poor self-control to a specific poor health or financial outcome. This lack of a clear connection makes restrictive policies less tolerable.

Softer paternalistic approaches can help align our good intentions with our desire to behave well, but they also give us great flexibility. They provide us with easy ways to act on the information in the form of calorie labels, retirement savings calculators, or credit-card interest disclosures. They balance our social obligation to ensure good decision making and the preservation of our individual free will. Softer approaches take the position that we know in principle what's in our best interest and that once we are properly informed and guided, our behavior will fall in line. If we want to be wealthy in retirement, we know that saving is better than buying donuts, ringtones, or extra video game lives right now. But how often does knowing this really mean that we will put away money for the rent and food and electricity we will be using thirty years from now? This probably doesn't happen very often because our good intentions face fierce competition from the world around us— from the entities who want our money or time or attention right now, not in the future. And they are very good at getting it, in part because they create the physical and virtual environments in which we live, in part because they know precisely how to tempt us, and in part because we don't fully understand or acknowledge some of the most basic aspects of our nature.
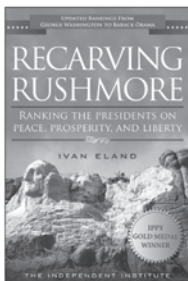
Somewhere in between soft and hard paternalism is a more libertarian approach. This approach recognizes that big obstacles block our good intentions from becoming actual behaviors, but it stops short of imposing inflexible restrictions or penalties. In the libertarian approach, instead of giving people lots of information about retirement savings and letting them decide on the right mutual fund, we can automatically put them into a good mutual fund that performs well for most people and then let them opt out if they want something different. Here we can tolerate a little paternalism in choosing what that default is because most people both wish they were better at saving for retirement and tend to stick to the default option. If people are further unsure of how much to save, we can suggest a default amount, say 7 percent, and let them adjust according to their needs. Again, because most people stick to the default, the social planner can assume that 7 percent is a reasonably good estimate of the savings rate moving forward. The social planner can take further steps toward the paternalistic approach by making it hard but not impossible to dip into that money if there's a real emergency. Of course, these one-time decisions may be challenging to set up at first, but they are easy to keep going once they are in place—precisely because they capitalize on our tendency to do nothing. The real question is, What can we do about the situations that require

ongoing effort and long-term self-control? Eating well, exercising, driving safely, avoiding distractions and the temptation to overspend are all things that are good for us in the long term but difficult to achieve in any one moment, let alone the string of moments that make up daily life.

If we stop for a minute to think about the future—where it will likely be harder and harder to resist temptation—a central question in designing what that future environment should look like must incorporate a framework for necessary paternalism. How much freedom should people have given what we know about how they really behave as opposed to the idealized version of how they ought to behave? We are quick to develop strategies for making cars and roads safer because we know that even careful, attentive drivers can make mistakes. We can acknowledge that failures to regulate behavior can be disastrous, so there are fines and penalties for not wearing seatbelts and for texting or drinking while driving. But we really have to think about whether it should remain OK to sell six-hundred-calorie sodas to our increasingly overweight children or to continue to give credit to people who can't afford to pay back their loans or save for retirement. Once we can acknowledge that self-control failures are inevitable and that we are too optimistic about our ability to overcome them in the future, we can design environments that help us work toward our own goals rather than toward someone else's. Until then, corporations and other commercial interests who think it's best for us to live only in the moment and be unprepared for the future will determine the environment in which we live and, by extension, our behavior.