



Economie, psychologie, sociologie, gedragsbiologie: de menswetenschappen kruipen steeds meer naar elkaar toe. De prikkels die tot menselijk gedrag leiden, is hun onderwerp. Dit boek denkt vanuit economie en is vrolijk kritisch en inventief over het achterhalen en voorspellen van menselijk gedrag. Dit is het tweede deel, geniale analyse van de plotselinge daling van geweld in de VS. En hoe met bangegevens terroristen op het spoor te komen. Of stond dat in het eerste deel: Freakonomics?

Steven D. Levitt & Stephen J. Dubner, *SuperFreakonomics*

Global cooling, patriotic prostitutes and why suicide bombers should buy life insurance 2009

The time has come to admit that in our first book, we lied. Twice.

The first lie appeared in the introduction, where we wrote that the book had no “unifying theme”.

Here’s what happened. px (Dat zit zo)

But in truth, the book *did* have a unifying theme, even if it wasn’t obvious at the time, even to us. If pressed, you could boil it down to four words: *People respond to incentives*. pxii

The subtitle promised that the book would explore “the hidden side of everything.” That was our second lie. We were sure such a phrase people would view as intentional hyperbole. But some readers took it literally, complaining that our stories, as motley a collection as they were, did not in fact address “everything”. And so, while the subtitle was not intended as a lie, it turned out to be one. we apologize. pxii

There is good reason to be skeptical of data from personal surveys. There is often a vast gulf between how people say they behave and how they actually behave. (In economist speak, these two behaviors are known as *declared preferences* and *revealed preferences*) p7

When the world was lurking into the modern era, it grew magnificently more populous, and in a hurry. (...) As this swarm of humanity moved itself, and its goods, from place to place, a problem emerged. The main mode of transportation produced a slew of the byproducts that economists call negative externalities, including gridlock, high insurance costs, and far too many traffic fatalities. Crops that would have landed on a family dinner table were sometimes converted into fuel, driving up food prices and causing shortages. Then there were the air pollutants and toxic emissions, endangering the environment as well as individuals health.

We are talking about the automobile, aren’t we?

No, we’re not. We are talking about the horse. p8

2.5 million kilograms of horse manure daily.

In his Nobel address, Becker suggested that the economic approach is not a subject matter, nor is it a mathematical means of explaining “the economy”. Rather it is a decision to examine the world a bit differently. It is a systematic means of describing how people make decisions and how they change their minds; how they choose someone to love and marry, and perhaps to hate and even kill; whether, coming upon a pile of money, they will steal from it, leave it alone, or even add to it; why they may fear one thing and yearn for something only slightly different; why they will punish one sort of behavior while rewarding a similar one.

How do economists describe such decisions? It usually begins by accumulating data, great grobs of it, which may have been generated on purpose or perhaps left behind by accident. A good set of data can go a long way toward describing human behavior as long as the proper questions are asked of it. Our job in this book is to come up with such questions. They will allow us to describe how the typical oncologist or terrorist or college student behaves in a given situation, and why.

(...) If you added up all the men and women on the planet, you would find that on average, the typical human being had one breast and one testicle -and yet how many people fit that description?

p13

In a complex world where people can be atypical in an infinite number of ways, there is a great value in discovering the baseline. And knowing what happens on average is a good place to start. By doing so we insulate ourselves from the tendency to build our thinking -our daily decisions our laws, our governance -on exceptions and anomalies rather than on reality. p14

Economists have a hard enough time explaining the past, much less predicting the future. (they are still arguing whether Franklin Delano Roosevelt's policy moves quelled the Great Depression or exacerbated it). p16

What if a client offered her \$1 million to have sex without a condom. Exhibiting a clean understanding of what economists call *adverse selection*, she declares that she still wouldn't do it - because any client crazy enough to offer 1\$ million for a single round of unprotected sex must be so crazy that he should be avoided at all costs. p53

She had found that most people who bought her services were -in the language of economists- *price insensitive*. Demand for sex seemed relatively uncoupled from the broader economy. p54
Her chosen field of study? Economics of course. p56

With all this in mind, let's go back tot the question at hand: given all these data, how do we measure the efficacy of each doctor? p78

This hunch was supported by the data trail from the September 11 attacks. The banking histories of those nineteen terrorists revealed some behaviors that, in the aggregate, distinguished them from the typical bank consumer:

- The opened their US accounts with cash or cash equivalents, in the average amount of roughly \$ 4000, usually a branch of a large, well-known bank.
- The typically used a PO Box as an address and the address changed frequently.
- Some of them regularly send or received wire transfers to and from other countries, but these transactions were always below the limit that triggered the banks' reporting requirements.
- They tended to make one large deposit and then withdraw cash in small amounts over time.
- Their banking didn't reflect normal living expenses like rent, utilities, auto payments, insurance, and so on.
- There was no typical monthly consistency in the timing of their deposits or their withdrawals.
- They didn't use saving accounts or safe-deposit boxes.
- The ratio of cash withdrawals to checks written was unusually high. p90

The likely terrorists were

Predominantly men

Most commonly between the ages of twenty -six and thirty-five.

Furthermore they were disproportionately likely to

Own a mobile

Be a student

Rent rather than own a home. p93

Several other factors proved fundamentally neutral.

They included:

Employment status

Marital status

Living in the proximity to a mosque. p94

There were also some predominantly negative indicators:

Have a savings account

Withdraw money from an ATM on a Friday afternoon

Buy life insurance. p94

The same person who might be purely selfish in business could be exceedingly altruistic among people he knew- although , importantly (Becker is an economist after all) he predicted that altruism even within a family would have a strategic element. p105

Let's consider some of the forces that make lab stories unbelievable.

The first is selection bias. Think back to the tricky nature of doctor report cards. The best cardiologist in town probably attracts the sickest and most desperate patients. So if you're keeping score solely by death rate that doctor may get a failing grade even though he is excellent.

Similarly, are the people who volunteer to play Dictator more cooperative than average?

Such volunteers tend to be "scientific do-gooders" who "typically have a higher need for approval and lower authoritarianism than non-volunteers.

Another factor that pollutes laboratory experiments is scrutiny. When a scientist brings a lump of uranium into a lab, or a mealworm or a colony of bacteria, that object isn't likely to change its behavior just because it is being watched by someone in a white lab coat. For human beings however scrutiny has a powerful effect. Do you run a red light when there's a police car at the intersection? Are you more likely to wash your hands in the office restroom if your boss is washing hers? p120

Customarily faculty members paid for coffee and other drinks by dropping money into an honesty box. Each week Bateson posted a new price list. The prices never changed, but the small photograph on top did. On odd weeks there was a picture of flowers, on even weeks there was a pair of human eyes. When the eyes were watching, Bateson's colleagues left nearly three times as much money in the honesty box. p122

Most giving is, as economists call it, impure altruism or warm glow altruism. You give not only because you want to help, but because it makes you look good, or feel good, or feel less bad. p124

The attacker had fled and the victim had walked off, if shakily, under her own power. With a low-priority like that, Hoffman says, "the cops don't put their donuts down as fast as if it were to come across as a homicide call." (Genovese-Mosely murder case 1964) p130

The Americans with Disabilities Act (ADA) which was intended to safeguard disabled workers from discrimination. A noble intention, yes? But the data convincingly show that the net result was fewer jobs for Americans with disabilities. p139

The Endangered Species Act created a similarly perverse incentive. When landowners fear their property is an attractive habitat for an endangered animal, or even an animal that is being considered for such status, they rush to cut down trees to make it less attractive. p139

Politicians sometimes try to think like economists and use price to encourage good behavior. In recent years, many governments have started to base their trash-pickup fees on volume. If people have to pay for each extra bag of garbage, the thinking goes, they'll have a strong incentive to produce less of it.

But this new way of pricing gives people an incentive to stuff their bags even fuller (a tactic now known by trash officers the world around as the “Seattle Stomp”)

In Germany trash-tax avoiders flushed down the toilets so much uneaten foods that the sewers became infested with rats. A new garbage tax in Ireland generated a spike in backyard trash burning. p139

Well intended laws have been backfiring for millennia. A Jewish statute recorded in the Bible required creditors to forgive all debts every sabbatical, or seventh year. For borrowers, the appeal of unilateral debt relief cannot be overstated, as the penalties for defaulting on a loan were severe: a creditor could even take a debtor’s children into bondage.

If you were a creditor however, you saw this debt-forgiveness program differently. Why loan money to some sandal maker if he could just tear up the note in Year Seven? p140

The world’s ruminants are responsible for about 50 percent more greenhouse gas than the entire transportation sector. Even the “locavore” movement, which encourages people to eat locally grown food, doesn’t help in this regard. (...) More than 80 percent of the emissions associated with the food are in the productions phase, and big farms more efficient than small farms. p167

Externality is what happens when someone takes an action but someone else, without agreeing, pays some or all the costs of that action.

By using a Club (anti-theft device locking the steering wheel), you are explicitly telling a potential thief that your car will be hard to steal. The implicit signal, meanwhile, is that your neighbor’s car - the one without a Club- is a much better target.

A device called LoJack, meanwhile is in many ways the opposite of the Club. It is a small radio transmitter, not larger than a deck of cards, hidden somewhere in or beneath the car where a thief can’t see it. p174

Not all externalities are negative. Good public schools create positive externalities because we all benefit from a society of well-educated people. They also drive up property values. One of the unlikeliest positive externalities on record came cloaked in a natural disaster. p175

Carbon dioxide is not the major greenhouse gas. The major greenhouse gas is water vapor. But current climate models do not know how to handle water vapor and various types of clouds. p182 Myhrvold cites a recent paper asserting that carbon dioxide may have had little to do with recent warming. Instead, all the heavy-particulate pollution we generated in earlier decades seems to have *cooled* the atmosphere by dimming the sun. That was the global cooling that caught scientist’s attention in the 1970’s. The trend began to reverse when we started cleaning up the air. “So most of the warning seen over the past few decades” says Myhrvold, “might actually be due to *good environmental stewardship!*” p183

“The problem with solar cells is that they are black, because they are designed to absorb light from the sun. But only 12% get turned into electricity, and the rest is radiated as heat -which contributes to global warming. p187

In a 1999 report called *To Err is Human,*” the Institute of Medicine estimated that between 44,000 and 98,000 Americans die each year because of preventable hospital errors -more deaths from motor-vehicle crashes or breast cancer- and that one of the leading errors is wound infection. The best medicine for stopping infections? Getting doctors to wash their hands more frequently. p204

Graig Feied estimates that he often interacted with more than one hundred patients per shift: "If I ran to wash my hands every time I touched a patient, following the protocol, I'd spend nearly half my time standing over a sink." p205

Among the best solutions: using disposable blood-pressure cuffs on incoming patients ; infusing hospital equipment with silver ion particles to create an antimicrobial shield; forbidding doctors to wear neckties because, as the U.K. Department of Health had noted, they ' are rarely laundered, perform no beneficial function in patient care and have shown to be colonized by pathogens." p207