



Nudge: Improving Decisions About Health, Wealth, and Happiness

By Richard H. Thaler, Cass R. Sunstein

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For fans of Malcolm Gladwell's *Blink* and Nobel Prize winner Daniel Kahneman's *Thinking Fast and Slow*, a revelatory new look at how we make decisions

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A *New York Times* bestseller

An *Economist* Best Book of the Year

A *Financial Times* Best Book of the Year

Nudge is about choices—how we make them and how we can make better ones. Drawing on decades of research in the fields of behavioral science and economics, authors Richard H. Thaler and Cass R. Sunstein offer a new perspective on preventing the countless mistakes we make—ill-advised personal investments, consumption of unhealthy foods, neglect of our natural resources—and show us how sensible “choice architecture” can successfully nudge people toward the best decisions. In the tradition of *The Tipping Point* and *Freakonomics*, *Nudge* is straightforward, informative, and entertaining—a must-read for anyone interested in our individual and collective well-being.

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Editorial Review

Amazon.com Review

Questions for Richard Thaler and Cass Sunstein



Amazon.com: What do you mean by "nudge" and why do people sometimes need to be nudged?

Thaler and Sunstein: By a nudge we mean anything that influences our choices. A school cafeteria might try to nudge kids toward good diets by putting the healthiest foods at front. We think that it's time for institutions, including government, to become much more user-friendly by enlisting the science of choice to make life easier for people and by gentling nudging them in directions that will make their lives better.

Amazon.com: What are some of the situations where nudges can make a difference?

Thaler and Sunstein: Well, to name just a few: better investments for everyone, more savings for retirement, less obesity, more charitable giving, a cleaner planet, and an improved educational system. We could easily make people both wealthier and healthier by devising friendlier choice environments, or architectures.

Amazon.com: Can you describe a nudge that is now being used successfully?

Thaler and Sunstein: One example is the Save More Tomorrow program. Firms offer employees who are not saving very much the option of joining a program in which their saving rates are automatically increased whenever the employee gets a raise. This plan has more than tripled saving rates in some firms, and is now offered by thousands of employers.

Amazon.com: What is "choice architecture" and how does it affect the average person's daily life?

Thaler and Sunstein: Choice architecture is the context in which you make your choice. Suppose you go into a cafeteria. What do you see first, the salad bar or the burger and fries stand? Where's the chocolate cake? Where's the fruit? These features influence what you will choose to eat, so the person who decides how to display the food is the choice architect of the cafeteria. All of our choices are similarly influenced by choice architects. The architecture includes rules deciding what happens if you do nothing; what's said and what isn't said; what you see and what you don't. Doctors, employers, credit card companies, banks, and even parents are choice architects.

We show that by carefully designing the choice architecture, we can make dramatic improvements in the decisions people make, without forcing anyone to do anything. For example, we can help people save more and invest better in their retirement plans, make better choices when picking a mortgage, save on their utility bills, and improve the environment simultaneously. Good choice architecture can even improve the process of getting a divorce--or (a happier thought) getting married in the first place!

Amazon.com: You are very adamant about allowing people to have choice, even though they may make bad ones. But if we know what's best for people, why just nudge? Why not push and shove?

Thaler and Sunstein: Those who are in position to shape our decisions can overreach or make mistakes, and freedom of choice is a safeguard to that. One of our goals in writing this book is to show that it is possible to help people make better choices and retain or even expand freedom. If people have their own ideas about what to eat and drink, and how to invest their money, they should be allowed to do so.

Amazon.com: You point out that most people spend more time picking out a new TV or audio device than they do choosing their health plan or retirement investment strategy? Why do most people go into what you describe as "auto-pilot mode" even when it comes to making important long-term decisions?

Thaler and Sunstein: There are three factors at work. First, people procrastinate, especially when a decision is hard. And having too many choices can create an information overload. Research shows that in many situations people will just delay making a choice altogether if they can (say by not joining their 401(k) plan), or will just take the easy way out by selecting the default option, or the one that is being suggested by a pushy salesman.

Second, our world has gotten a lot more complicated. Thirty years ago most mortgages were of the 30-year fixed-rate variety making them easy to compare. Now mortgages come in dozens of varieties, and even finance professors can have trouble figuring out which one is best. Since the cost of figuring out which one is best is so hard, an unscrupulous mortgage broker can easily push unsophisticated borrowers into taking a bad deal.

Third, although one might think that high stakes would make people pay more attention, instead it can just make people tense. In such situations some people react by curling into a ball and thinking, well, err, I'll do something else instead, like stare at the television or think about baseball. So, much of our lives is lived on auto-pilot, just because weighing complicated decisions is not so easy, and sometimes not so fun. Nudges can help ensure that even when we're on auto-pilot, or unwilling to make a hard choice, the deck is stacked in our favor.

Amazon.com: Are we humans just poorly adapted for making sound judgments in an increasingly fast-paced and complex world? What can we do to position ourselves better?

Thaler and Sunstein: The human brain is amazing, but it evolved for specific purposes, such as avoiding predators and finding food. Those purposes do not include choosing good credit card plans, reducing harmful

pollution, avoiding fatty foods, and planning for a decade or so from now. Fortunately, a few nudges can help a lot. A few small hints: Sign up for automatic payment plans so you don't pay late fees. Stop using your credit cards until you can pay them off on time every month. Make sure you're enrolled in a 401(k) plan. A final hint: Read *Nudge*.

Review

"How often do you read a book that is both important and amusing, both practical and deep? This gem of a book presents the best idea that has come out of behavioral economics. It is a must-read for anyone who wants to see both our minds and our society working better. It will improve your decisions and it will make the world a better place."-Daniel Kahneman, Princeton University, Nobel Laureate in Economics (Daniel Kahneman)

"In this utterly brilliant book, Thaler and Sunstein teach us how to steer people toward better health, sounder investments, and cleaner environments without depriving them of their inalienable right to make a mess of things if they want to. The inventor of behavioral economics and one of the nation's best legal minds have produced the manifesto for a revolution in practice and policy. Nudge won't nudge you-it will knock you off your feet."-Daniel Gilbert, professor of psychology, Harvard University, Author of *Stumbling on Happiness* (Daniel Gilbert)

"This is an engaging, informative, and thoroughly delightful book. Thaler and Sunstein provide important lessons for structuring social policies so that people still have complete choice over their own actions, but are gently nudged to do what is in their own best interests. Well done."-Don Norman, Northwestern University, Author of *The Design of Everyday Things* and *The Design of Future Things* (Don Norman)

"This book is terrific. It will change the way you think, not only about the world around you and some of its bigger problems, but also about yourself."-Michael Lewis, author of *The Blind Side: Evolution of a Game* and *Liar's Poker* (Michael Lewis)

"Two University of Chicago professors sketch a new approach to public policy that takes into account the odd realities of human behavior, like the deep and unthinking tendency to conform. Even in areas-like energy consumption-where conformity is irrelevant. Thaler has documented the ways people act illogically."-Barbara Kiviat, *Time* (Barbara Kiviat *Time*)

"Richard Thaler and Cass Sunstein's *Nudge* is a wonderful book: more fun than any important book has a right to be-and yet it is truly both."-Roger Lowenstein, author of *When Genius Failed* (Roger Lowenstein)

"A manifesto for using the recent behavioral research to help people, as well as government agencies, companies and charities, make better decisions."-David Leonhardt, *The New York Times Magazine* (David Leonhardt *The New York Times Magazine*)

"I love this book. It is one of the few books I've read recently that fundamentally changes the way I think about the world. Just as surprising, it is fun to read, drawing on examples as far afield as urinals, 401(k) plans, organ donations, and marriage. Academics aren't supposed to be able to write this well."-Steven Levitt, Alvin Baum Professor of Economics, University of Chicago Graduate School of Business and co-author of *Freakonomics: A Rogue Economist Explores the Hidden Side of Everything* (Steven Levitt)

Review

"Fundamentally changes the way I think about the world. . . . Academics aren't supposed to be able to write this well." —**Steven Levitt, co-author of *Freakonomics***

"[An] utterly brilliant book. . . . *Nudge* won't nudge you—it will knock you off your feet." —**Daniel Gilbert, author of *Stumbling on Happiness***

"*Nudge* is as important a book as any I've read in perhaps twenty years. It is a book that people interested in any aspect of public policy should read. It is a book that people interested in politics should read. It is a book that people interested in ideas about human freedom should read. It is a book that people interested in promoting human welfare should read. If you're not interested in any of these topics, you can read something else." —**Barry Schwartz, *The American Prospect***

"This book is terrific. It will change the way you think, not only about the world around you and some of its bigger problems, but also about yourself." —**Michael Lewis, author of *Moneyball***

About the Author

Richard H. Thaler, a pioneer in the fields of behavioral economics and finance, is the Charles R. Walgreen Distinguished Service Professor of Behavioral Science and Economics at the University of Chicago's Booth School of Business, where he is the director of the Center for Decision Research. He is also the co-director (with Robert Shiller) of the Behavioral Economics Project at the National Bureau of Economic Research and the 2015 President of the American Economic Association. He has been published in several prominent journals and is the author of a number of books, including *Misbehaving: The Making of Behavioral Economics*.

Cass R. Sunstein is the Robert Walmsley University Professor at Harvard Law School, where he is the founder and director of the Program on Behavioral Economics and Public Policy. He is by far the most cited law professor in the United States. From 2009 to 2012 he served in the Obama administration as Administrator of the White House Office of Information and Regulatory Affairs. He has testified before congressional committees, appeared on national television and radio shows, been involved in constitution-making and law reform activities in a number of nations, and written many articles and books, including *Simpler: The Future of Government* and *Wiser: Getting Beyond Groupthink to Make Groups Smarter*.

Users Review

From reader reviews:

Ryan Pearson:

Have you spare time for just a day? What do you do when you have considerably more or little spare time? Yep, you can choose the suitable activity for spend your time. Any person spent their very own spare time to take a go walking, shopping, or went to the Mall. How about open or even read a book entitled *Nudge: Improving Decisions About Health, Wealth, and Happiness*? Maybe it is for being best activity for you. You know beside you can spend your time with your favorite's book, you can smarter than before. Do you agree with their opinion or you have different opinion?

Elijah McWhorter:

This *Nudge: Improving Decisions About Health, Wealth, and Happiness* book is absolutely not ordinary book, you have it then the world is in your hands. The benefit you have by reading this book is actually

information inside this publication incredible fresh, you will get data which is getting deeper a person read a lot of information you will get. This kind of Nudge: Improving Decisions About Health, Wealth, and Happiness without we comprehend teach the one who looking at it become critical in thinking and analyzing. Don't be worry Nudge: Improving Decisions About Health, Wealth, and Happiness can bring once you are and not make your handbag space or bookshelves' turn out to be full because you can have it within your lovely laptop even cell phone. This Nudge: Improving Decisions About Health, Wealth, and Happiness having fine arrangement in word and layout, so you will not truly feel uninterested in reading.

Adam Hay:

The feeling that you get from Nudge: Improving Decisions About Health, Wealth, and Happiness is the more deep you searching the information that hide inside words the more you get serious about reading it. It doesn't mean that this book is hard to recognise but Nudge: Improving Decisions About Health, Wealth, and Happiness giving you excitement feeling of reading. The writer conveys their point in a number of way that can be understood simply by anyone who read that because the author of this book is well-known enough. This book also makes your vocabulary increase well. It is therefore easy to understand then can go along with you, both in printed or e-book style are available. We propose you for having this kind of Nudge: Improving Decisions About Health, Wealth, and Happiness instantly.

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