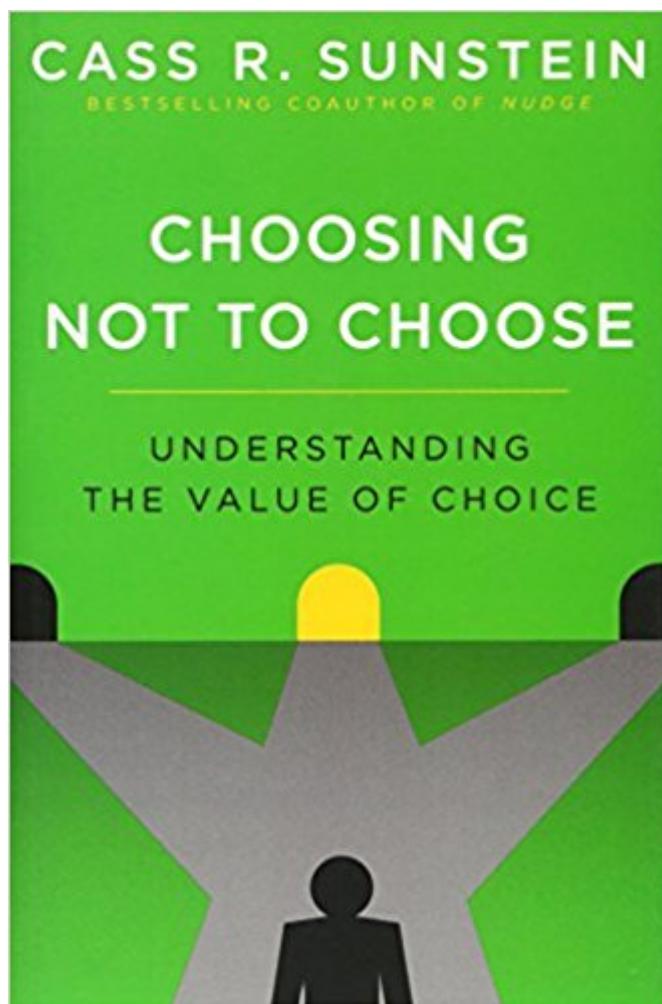


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# Choosing Not To Choose: Understanding The Value Of Choice



## Synopsis

Our ability to make choices is fundamental to our sense of ourselves as human beings, and essential to the political values of freedom-protecting nations. Whom we love; where we work; how we spend our time; what we buy; such choices define us in the eyes of ourselves and others, and much blood and ink has been spilt to establish and protect our rights to make them freely. Choice can also be a burden. Our cognitive capacity to research and make the best decisions is limited, so every active choice comes at a cost. In modern life the requirement to make active choices can often be overwhelming. So, across broad areas of our lives, from health plans to energy suppliers, many of us choose not to choose. By following our default options, we save ourselves the costs of making active choices. By setting those options, governments and corporations dictate the outcomes for when we decide by default. This is among the most significant ways in which they effect social change, yet we are just beginning to understand the power and impact of default rules. Many central questions remain unanswered: When should governments set such defaults, and when should they insist on active choices? How should such defaults be made? What makes some defaults successful while others fail? Cass R. Sunstein has long been at the forefront of developing public policy and regulation to use government power to encourage people to make better decisions. In this major new book, *Choosing Not to Choose*, he presents his most complete argument yet for how we should understand the value of choice, and when and how we should enable people to choose not to choose. The onset of big data gives corporations and governments the power to make ever more sophisticated decisions on our behalf, defaulting us to buy the goods we predictably want, or vote for the parties and policies we predictably support. As consumers we are starting to embrace the benefits this can bring. But should we? What will be the long-term effects of limiting our active choices on our agency? And can such personalized defaults be imported from the marketplace to politics and the law? Confronting the challenging future of data-driven decision-making, Sunstein presents a manifesto for how personalized defaults should be used to enhance, rather than restrict, our freedom and well-being.

## Book Information

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## Customer Reviews

"This book will profoundly alter the way you think about choices; the choices you make for yourself, the choices you make for others and the choices you allow others to make for you. With talent and ease Sunstein draws from politics, psychology, economics to help us understand ourselves and the world we live in, and how we may improve both. A delightful, thought provoking, read." -Tali Sharot, Associate Professor of Cognitive Neuroscience, University College"From health care, education, and privacy, to travel, food, and finance, we face increasing arrays of choices. Occasionally, we have the knowledge and the bandwidth to choose well. Often, we do not. When are choices liberating, and bound to improve well-being? And when is it better not to choose? Should we worry about paternalism when others choose for us? And when we prefer not to choose, might it be paternalistic to require that we do so? Sunstein masterfully blends economic, legal, philosophical, and behavioral considerations to illuminate a topic of tremendous importance to policy making and to everyday life. Anyone who cares about the choices that they make should choose to read this book!" -Eldar Shafir, Professor of Psychology and Public Affairs, Princeton University "There is no-one better placed than Cass Sunstein to make the case for Choosing Not to Choose. Drawing on the author's own influential research and that of other experts, this book provides a deeply insightful exploration of both the value of choice and of not choosing. It is a must read for anyone interested in personal freedom and human wellbeing." -Paul Dolan, Professor of Behavioral Science, The London School of Economics and Political Science "In Choosing Not to Choose, Cass Sunstein provides the best analysis to date of the pros and cons of decision by default, making a strong case for personalized default rules in many domains. Readers will particularly appreciate the near-encyclopedic survey of empirical findings to help them identify the arenas of social life in which they will be better off or worse off by delegating decisions." -Jon Elster, Robert K. Merton Professor of Social Science, Columbia University "This monumental volume is the authoritative source on the subject. As anthropogenic climate change puts a deeper stamp on the planet, this book's significance is certain to rise." -Jim Chen, Jurisdynamics Blog"Summing Up: Recommended. All

undergraduate, graduate, and research collections." -S. Mitropolitski, University of Ottawa, CHOICE  
"Choosing Not to Choose provides an excellent example of how to bring social science to bear upon policy-related problems." -Peter Stone, Ussher Assistant Professor of Political Science, Trinity College, Dublin, Ireland, Metapsychology

Cass R. Sunstein is the Robert Walmsley University Professor at Harvard University. From 2009 to 2012, he was Administrator of the White House Office of Information and Regulatory Affairs. He is the founder and director of the Program on Behavioral Economics and Public Policy at Harvard Law School. He has been involved in law reform activities in nations all over the world, often with a focus on behavioral economics. He is the author of many articles and books, including Republic.com (2001); Designing Democracy: What Constitutions Do (2001); Infotopia: How Many Minds Produce Knowledge (2006); Nudge: Improving Decisions about Health, Wealth, and Happiness (with Richard Thaler, 2008), Going to Extremes: How Like Minds Unite and Divide (2009); and Simpler: The Future of Government (2013).

I had mostly considered mandates as bad, defaults as OK and free choice as the best. This book does not try to influence the reader about which is best, rather which may be best in various scenarios. It also discusses the pros and cons to each approach. I still value free choice the best, even if people would choose poorly because I believe we learn and progress through mistakes. However, what happens if someone's poor choice harms another? That is where defaults and mandates may make sense. There is no black and white answer for all situations; this book does not pretend there is. But it will help the reader think more critically about the pros and cons of framing choices differently.

This is the newest iteration in the ever expanding franchise of Nudge. It is a direct derivative, so if you've read Nudge, you can breeze through this. This one is all about behavior modification through getting people on the right services by default (if they won't make their own choice). Sunstein poses a lot of philosophical reasons why people choose not to choose, but annoyingly, he completely misses the most obvious one: when offered choices not relevant to the current activity, people perceive them as a distraction, an irritant, a delay of gratification. They hate that. They try to get past them as fast as possible. If not choosing is an option, that's the clear choice. Organ donation when getting a driver's license, 401(k) mutual fund choices when signing up for employment, donating to a political party on the income tax form (all

Sunstein's own examples) " are a pain. There is no mystery why people choose not to choose. Yet that never occurs to him, and that's what this whole book is founded on. Risk is missing too. Sunstein uses the proxy of retirement plans throughout the book. He cites endless studies to get people to choose a plan, and also to assess the value they give the default plan if they make no choice. Yet he gives no consideration to the case where there is actual risk (You can always change your mind later, so No Choice is risk-free). If the instructions said whatever plan you choose now will be yours for life and you will not be able to change it after today [i.e. people would look more closely at the choices. I think. He also explores decisions people make when they can be bought off with a choice (as opposed to paying for one). But we know people always value something they own more highly than the market price. They think they are smarter and in a higher group than they are (or better judges, drivers, spouses or parents). It should be no surprise when given a higher baseline salary or perks, they will not give them up for anything like what they would offer to actually purchase them. It's the age-old difference between bid and ask. This is no discovery, but Sunstein treats it as an important revelation from multiple in-depth studies. He concludes with the usual tiresome future in which "they" know everything about you. They customize the defaults so they make perfect choices for you, and you never have to think about a thing. Real people, who actually know you well, give you Christmas presents you hate, year after year. And they KNOW you. Do you really want your healthcare options chosen by your new insurance company from files it bought from eHarmony, and Fitbit? Sunstein's bright future is a subscription life, where online services send you the same groceries every week unordered, where booksellers send you new books unordered, where your votes are automatically taken from the default you agreed to (or didn't choose). No need to shop for bargains. Forget about coupons. You don't need to know who the candidates are. It's much more efficient and less costly this way. Sunstein says personal default non choices "promise to make our lives not only simpler, healthier and longer, but also more free." Choosing Not To Choose does not demonstrate that. David Wineberg

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