

## BOOK REVIEW

# NUDGE: IMPROVING DECISIONS ABOUT HEALTH, WEALTH, AND HAPPINESS

By RICHARD H. THALER & CASS R. SUNSTEIN  
New York: Penguin Books (2009)  
Paperback, 312 pages  
Reviewed by Jessica L. Ickes

Why do people make choices that are not in their own best interest? For instance, why do people fail to participate in retirement savings that give them literally free money (in the form of employer matching funds)? Why do we make poor dietary choices even though we know they are not good for us? Why do we continue to destroy the environment, the very basis for our existence? Thaler and Sunstein don't beat around the bush: It is the power of inertia. The good news is that this power can actually be harnessed for our own good by creating default choices that "nudge" us in the right direction.

One does not need to point out to Thaler and Sunstein that the central idea of their book, *Nudge*, appears to be, at least literally, a contradiction. Using libertarian paternalism as the foundation, the authors ask readers to consider how the construction of choice impacts the decisions people make. According to the authors, libertarian refers to the importance of the preservation of choice, while paternalism references the sense of concern for and desires to help those making choices to make them in their best interests (p. 5). While one may ask why those with the ability to choose would not choose what is in their own best interest, the authors use multiple examples to illustrate how people often do not make choices in their own best interest.

Thaler and Sunstein propose the use of "nudges" by those who construct choices to encourage people to make better choices for them-

selves. These nudges do not remove choice, but rather encourage the chooser to make better choices. For example, putting healthier items in appealing, easy-to-reach locations in cafeterias and defaulting non-responding employees into their current health care plans instead of setting the default to remove them from the plan seem to have the desired effect: more people doing what is better for them. Thaler and Sunstein indicate that these type of "nudges" promote better choices while still protecting the option for people to make alternative choices.

This is a particularly beneficial approach to choice architecture for Christian leaders. It can help them understand how to structure choices in ways that are ethical in considering the best interest of the chooser as well as to "nudge" Christian choosers to best support their faith and spirituality. While this book was not written specifically for Christian audiences, it is clearly relevant to the work of Christian leaders and may be particularly helpful to those working in business, education, or congregations. This book can help leaders to be cognizant of the way in which they structure choices for their employees, students, consumers and congregations to encourage them to make better Christian choices that will be beneficial to them as chooser. Essentially, "nudges" can help Christian leaders construct choices in a manner that is both moral and ethical, as well as inclusive of his or her Christian values.

For some readers, "nudges" may seem to have the potential to be intrusive. Thaler and Sunstein counter this concern by highlighting techniques that are ethically sound and beneficial. Thaler and Sunstein provide ten specific examples of nudges that are ethically sound and beneficial to the chooser.