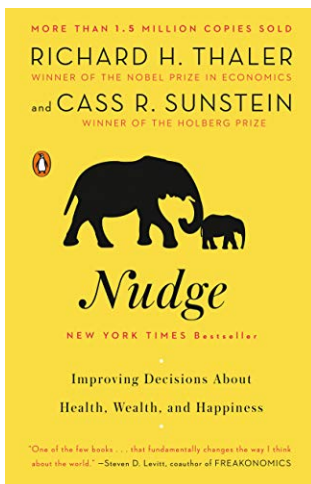


[PDF] Nudge: Improving Decisions About Health, Wealth, And Happiness

Cass R. Sunstein, Richard H. Thaler - pdf download free book



Books Details:

Title: Nudge: Improving Decisions Ab
Author: Cass R. Sunstein, Richard H.
Released: 2009-02-24
Language:
Pages: 320
ISBN: 014311526X
ISBN13: 978-0143115267
ASIN: 014311526X

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Description:

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Common "Nudges"

- **The design of menus gets you to eat (and spend) more.** For example, lining up all prices on either side of the menu leads many consumers to simply pick the cheapest item. On the other hand, discretely listing prices at the end of food descriptions lets people read about the appetizing options first...; and then see prices.
- **"Flies" in urinals improve, well, aim.** When Amsterdam's Schiphol Airport was faced with the not uncommon issue of dirty urinals, they chose a unique solution: by painting "flies" in the (center of) commodes, men obligingly aimed at the insects, reducing spillage by 80 percent.
- **Credit card minimum payments affect repayment schedules.** Among those who only partially pay off credit card balances each month, the repayment level is correlated with the card's minimum payment — in other words, the lower the minimum payment, the longer it takes a consumer to pay off the card balance.
- **Automatic savings programs increase savings rate.** All over the country, companies are adopting 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 they get a raise. This plan has more than tripled saving rates in some firms, and is now offered by thousands of employers.
- **"Defaults" can improve rates of organ donation.** In the United States, about one-third of citizens have signed organ donor cards. Compare this to Austria, where 99 percent of people are potential organ donors. One obvious difference? Americans must explicitly consent to become organ donors (by signing forms, for example) while Austrians must opt out if they do not want to be organ donors.

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Volume 26 Issue 3. Nudge: Improving Decisions about Health, Wealth, and English Français. Economics & Philosophy. Fumagalli, Roberto 2016. Decision sciences and the new case for paternalism: three welfare-related justificatory challenges. Social Choice and Welfare, Vol. 47, Issue. 2, p. 459. You can read this before Nudge: Improving Decisions About Health, Wealth, and Happiness PDF EPUB full Download at the bottom. 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 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 Invited Book Review "Nudge: Improving decisions about health, wealth and happiness". 2. Applied Public Health Chair Feature: Dr. Janice Sargeant. "Nudge: Improving decisions about health, wealth and happiness. By R.H. Thaler and C.R. Sunstein." stating that they are supportive of some redistribution of wealth, and that "a good society makes trade-offs between protecting the unfortunate and

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