

UNSAFE: SAMPLE CHAPTER

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Why Smart People Make Unsafe Decisions
And How to Prevent Them

Free Sample Chapter

Mark M. Kowaleski

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Chapter 3 Some people are Wired Unsafe

“I prefer to be alive, so I'm cautious about taking risks.”

- Werner Herzog

Risk categories

Before we get started talking about people that are wired unsafe and how they lead to unsafe acts, we first need to understand what risk is and what the range of risk categories are. Risk is the chance that something bad will happen if you choose to do something. That's a pretty simple definition, right? However, many people underestimate how this simple definition can be misused and lead to bad safety choices, so let's dissect the definition a bit more. “Chance” refers to the probability that something might happen. That means that there is the possibility of something, presumably bad, that might happen as an outcome of making a decision. Its corollary is that something good will happen if the bad outcome does not happen, or nothing will happen at all. These are the two sides to chance – good and bad outcomes. A “bad” outcome is something that is undesirable or unwanted while a “good” outcome is something desirable or wanted. When you “choose to do something” you make a conscious decision that might lead to either the bad or the good outcome, even though you may not realize the full potential of either the chance or the outcomes, good or bad. Since we often make choices not fully knowing what the chance is and what the full extent of the bad outcome might be, we make decisions not being fully aware of the actual level of risk. Most people don't want to knowingly experience bad outcomes from their decisions. They want good outcomes.

Yet some people are mentally “wired” to take risks that have a very high chance of very bad outcomes. Next we will explore the three basic risk categories that we face everyday – survival risk, ordinary risk, and unnecessary risk. Then, we’ll discuss why some of us are inclined to take more risk than others.

Survival risk is the risk you take when doing things that you need to do in order to survive as a human being living on the planet earth. As mentioned earlier, no decisions or actions are entirely risk-free. When you jump in your car to go to the grocery store you are taking a survival risk. The reason is that you must get food in order to survive but you might end up in a fatal car accident on the way to and from the grocery store. Or you might get robbed and killed in the parking lot, and so on. So you are taking a chance that something bad might happen, but you really have no choice because it is a survival risk (you must eat!). Once you get the food home and feed it to yourself and your family you are taking a survival risk. The reason is that the food could be tainted with a deadly bacteria or someone could choke on it. Every parent’s worst fear is feeding their baby solid food for the first time, because we know the choking risk involved with that first bite of food. I recall the extreme anxiety when my baby daughter ate her first Cheerio and she briefly choked for a few seconds while she figured out how to handle her first solid food. That was my daughter’s first survival risk eating solid food! Not to mention anxious parents who could do little more than watch and hope for the best. There are many forms of survival risk that we must undertake everyday, like going to work, doing your job, eating food, crossing the street, encountering a stray dog, running on a treadmill, closing your eyes to take a nap in the park, or traveling for your job. These are all common activities that expose you to risks that you must take just in order to survive. A common analogy is found in my backyard where we have hawks and

squirrels. The squirrels must venture out into the open grassy areas to get access to the best food, yet in doing so they are taking a risk of being fully exposed to a hawk from above. Likewise, the hawk, while swooping down to kill a squirrel, takes a survival risk because the high speed descent could kill the hawk if not careful. Or the squirrel could bite and fatally injure the hawk in the process. Both animals are taking survival risks that they must undertake if they are to survive. Even lions sometimes get their jaws broken from getting kicked while hunting large prey. Lions do not survive very long with a broken jaw but that is a risk that they must take if they are to survive.

Ordinary risk is the risk that we take when doing common daily activities that are not considered to be extreme in nature or, are otherwise “ordinary.” The key to a risk being considered ordinary is that it assumes that reasonable measures have been taken to reduce the risk (likelihood or consequence) to a reasonable and manageable level. These are risks that those informed and aware of risk levels would conclude are perfectly reasonable risks to take if a person is actually living their life beyond merely surviving. For example, riding a bike for sport or fitness is an ordinary risk, provided that you wear a helmet and obey bike safety laws. While you can certainly get killed while riding a bike (and people do!), the risk itself is not considered excessive when riding in safe conditions. Riding your bike on a dark road with no lights on is an unnecessary risk. Cutting grass is another ordinary risk, provided you wear safety goggles and ear protection and keep people away from you while you are cutting the grass. Risks that we take in the execution of our jobs are considered ordinary risk, although the line between one’s profession as a choice and survival risk is blurry. Most people need to work in order to survive, but the risk levels of professions vary greatly from one profession to another and generally boil down to personal choice and calling. For

example, doctors run the risk of contracting an infection when they treat infectious patients, but as long as they are trained and following normal prevention measures within the execution of their trade, it is an ordinary risk. The risk a doctor takes is offset by the good that comes of it when patients are healed. The same is true for construction workers and office workers and teachers. There is a big difference between a construction worker that wears a helmet and one that does not. High-risk professions are also ordinary risk as long as all reasonable safety measures have been taken within the job at hand and these include such professions as military personnel, astronauts, deep-sea divers, and mine workers. Note that there is a huge variation in risk level by profession.

Unnecessary risk is the last risk category. As the name implies, risk that is “unnecessary” is any risk that is undertaken without adding an additional benefit to offset the negative consequence. Unnecessary risks are also those survival risks and ordinary risks that are undertaken without reasonable safety measures in place. We’ll look at the unnecessary risks in the context of survival and ordinary risks first. For example, if you drive to the grocery store to buy food (a survival risk) but you do not wear a seat belt or you drive while distracted, then you are undertaking an unnecessary risk within a survival risk. The risk of driving without a seatbelt does not add any value to your grocery order, it only detracts from your welfare. If your daughter rides her bike (an ordinary risk) without wearing a helmet, then she is taking on an unnecessary risk. The risk of not wearing a helmet does not add any value to the experience of the bike ride. If you are retired on a fixed income but have all your investments in high-risk stocks, then you are taking an unnecessary risk, whereas an ordinary risk would be to have your investments in relatively conservative investments. The risk of not diversifying in old age does not contribute to the necessity

of preserving assets and income in old age. If you cut grass without wearing safety goggles then you are taking on an unnecessary risk. Unnecessary risk in the context of survival and ordinary risks are usually undertaken by people either without them realizing it or because they choose to ignore the situation despite knowing better. How many parents know their kids should wear helmets while bike riding but do not enforce it? How many knowingly drive their cars with worn-out tires in the snow? How many attempt to do electrical work on their house without having the skills to do it safely? How many drive recklessly or while intoxicated, despite fully knowing that these practices are unsafe and illegal? These are all unnecessary risks!

That leaves us with the specific unnecessary risks of those undertaken by individuals that do it, not out of ignorance or willful neglect, but instead out of thrill seeking or taking risk for the sake of taking it. These are the people in the world that are wired to be risk takers. These unnecessary risks and the people that take them are the focus of this chapter. As we shall see, the world does indeed need risk takers, for they make up the bulk of the entrepreneurs, astronauts, explorers, investors, miners, brain surgeons, stock car drivers, deep sea divers, rescue workers, soldiers, and so on. What is important is interacting with these individuals in a manner that does not cause harm to others. Their willingness to take big risks needs to be focused and channeled through constructive venues. Natural born risk takers are wired to take risks and they usually cannot help themselves to avoid taking risks that most others would not take. This propensity is literally in a part of their chemistry.

Why people take risks

The leading theory as to why certain people take risks is that some folks are born to take risks through their genetic or chemical make-up. The idea is that some

segment of the population requires or craves higher levels of dopamine than others. Dopamine is a neurotransmitter that provides a sense of satisfaction, thrill, and even happiness and contentment. People with a propensity to take unnecessary risk are believed to have a unique biochemical process that naturally compels them to seek out high adventure and thrills, which are known to produce high levels of dopamine, which in turn provides mental satisfaction to the individual. If you don't believe the genetics behind what motivates many risk takers, we can revert to many every day examples that support the theory. Consider why one person could stand on the edge of a bridge with a bungee cord attached to his leg and say "oh yeah, here we go!" while another person would look at the situation and say "no way, that is just stupid!" Some people eat raw sushi, fully knowing the risks involved, while others completely avoid such foods, likewise, fully knowing the risks involved. Some people invest in only conservative treasury bills while others are compelled to invest in junk bonds. Some people are willing to run a power saw without eye protection (and are actually not fearful of the saw) while others are inclined to operate the saw only with full protection, if at all. Some people need to drive sports cars at 145 mph and others will only drive the speed limit in a very conservative vehicle. So there are many everyday situations that show there is a difference. Some people, so it appears, are indeed naturally wired to take more risks than others. But the wiring is not the only reason people take risks. There are other factors that combine with a risk taker's need to take risks, and these are the most dangerous combinations, but they are all reasons for why we take risks.

For some, taking a risk is incorrectly perceived as being somehow "easier" than not taking a risk when doing something. This phenomenon is not contained only to natural born risk takers but also applies to the entire

population, but it amplifies the risk for those inclined to take high risks. For example, it may be perceived as being easier to answer a text message while driving than it is to be inconvenienced by pulling over to a safe spot to answer the message. It may be perceived easier to not wear a helmet while bike riding, just once, to avoid the hassle of having to go back into the house to get the helmet. It may be perceived as easier to do a roofing job without wearing fall protection equipment than to take the time to adequately set up for the job. People seek out ways to make things easier all the time, but the reason is usually poorly conceived in the context of a safety situation. In contrast, consider the difficulty of ending up in a wheel chair or without your vision or in financial or legal ruin. I am sure that you will agree that none of these outcomes actually turn out easier! People prone to taking higher than usual levels of risk will tend to convince themselves, more often than not, that doing things a certain way is easier, when in fact they turn out to have terrible consequences.

Without doubt, thrill seeking is the hallmark characteristic of those that are naturally wired to take risks. I once asked an astronaut friend of mine why he liked being a Space Shuttle pilot. His answer, "for the thrill of the ride!" This guy was also a prior career fighter pilot, as are many Space Shuttle pilots, so naturally he likes high speed, energy, and thrill. Now this kind of answer may seem obvious for something like deciding on whether or not to go into low earth orbit on the Space Shuttle, but there are many, more subtle, forms of thrills that are sought out by risk takers. Consider the thrill of placing a bet in a Las Vegas casino. Many risk takers' fortunes have been lost by the lure of high payoff jackpots that never come. Surely the dopamine flows while placing the bet but that quickly dries up once the fortune has been lost to the casino. Consider the thrill of a high-speed motorcycle ride through a winding canyon road. The thrill is there until a piece of debris in the

road or a blown tire causes the rider to lose control of the bike. Consider really crazy acts, like jumping from an airplane with no parachute and having to chase down a parachute through mid air in order to survive! These are all examples of high-risk thrill seeking with really no benefit to offset the risk that is taken.

There is also the perceived benefit trap. Many risk takers conclude that there is some huge benefit to be gained from taking a risk. The lure of a benefit, or some big payoff, clouds the judgment and often heavily discounts the downside of the risk. This is especially evident in anything that involves money, like investing, starting a business, or gambling. Making big money is easy to visualize and imagine, but losing big money is more difficult to grasp until it actually happens. This is why and how brokerage companies make money (through brokerage fees), banks make money (interest on secured loans), and casinos make money (the odds of winning are engineered to be in the casino's favor). If this is an eye opener to you, consider that the entire marketing world is designed to take money out of your pocket because of the perception that is given of a big payoff, while belittling the potential for loss. How many times have you heard someone say "it only costs a buck" when buying something frivolous? This mentality appeals to the upside and completely discounts the value of one dollar.

Sometimes simply being exposed to a situation triggers a risk to be taken. I call people that succumb to these exposures as dormant risk takers. They only take the risk when they are exposed to it, but they can't resist the urge to do so. If you have ever driven a sports car, you will know that it is mentally difficult to not drive fast. That is what the car is designed for and once you get into the car you realize this immediately. It is hard to resist driving fast and reckless, but the only reason you are doing so is because you were exposed to the car's capability in the first

place. Put the same person into a minivan and they drive like grandma. This happens with retail therapy. People go window-shopping only to end up spending a lot of money on things they would have never bought had they not gone shopping in the first place. The only reason they buy things is because they were exposed to them. There is a lot of truth in the financial wisdom of only buying things that are on your list. Natural born risk takers cannot help themselves to not take a risk once they are exposed to a high-risk situation, even if they did not purposely seek out the situation.

Finally, we act different than we think, and this is especially true for risk takers. We often know that something is unsafe, yet we proceed anyway. How is this possible? In these situations it is a combination of all the factors that we discussed that result in the impulse to take on risk. It is a cumulative effect that triggers an unsafe response. There is temptation to get a quick thrill to boost dopamine to feel satisfied. Then there is the perception that taking a risk will somehow save time, money, or effort in doing something. Big payoffs are in turn perceived as a benefit, but then we tell ourselves that the downside will never happen to us. Couple all these factors with simply being exposed to the opportunity to take a risk and you have a perfect explanation for why we behave differently than we think. This is why when someone is asked, after an accident, "why?" they took a risk, they will often say they "don't know" or "it seemed like a good idea at the time." The reason they don't know is that it is not one reason, and instead, is the cumulative effect of many reasons that compel someone to take a high risk. They are unable to put two and two together because of the complex psychology involved.

Professional and amateur risk takers

There are those that take high risks that are professionals and those that are amateurs. Both can fall

into the category of those born to take risks, but the latter is particularly dangerous to themselves and those around them. Professional risk takers are those that are highly trained in the acts that they are doing. They include soldiers, astronauts, racecar drivers, fighter pilots, construction workers, and so on. These are also more subtle professional risk takers and include such professions as investors, entrepreneurs, executives, and private business owners. Professional risk takers often seek out the thrill of their trade (and that is often why they are in the trade), but they do not take unnecessary risk within the execution of their trade. In others words, they are keenly aware of the risks involved and have no illusions of being invincible or otherwise immune to the risks involved. Professional risk takers have every intention of not getting hurt or killed or losing money while doing what they do, and they go out of their way to do everything reasonable to not let bad things happen to them.

In contrast, amateur risk takers are those individuals that embark on high-risk activities but are driven purely by the pursuit of the thrill without regard for the safety measures involved. These are the folks that are often referred to as the “weekend warriors.” They are part-time athletes, hunters, racecar drivers, cliff divers, scuba divers, and so on. Also included are amateur investors and those pursuing business ventures without the credentials or the means to make the venture a success. They are more likely than not to lack sufficient training, equipment, and expertise. A classic example is a man in midlife crisis that drives a powerful sports car. Someone without the skill to drive a sports car (especially after transitioning from a minivan or SUV all their life) that suddenly finds himself behind the wheel of a powerful and maneuverable car is a prescription for disaster. It would be like trying to run a marathon without ever having run at all. This is why many people get hurt or die while pursuing their high-risk

hobbies on a part-time basis. This is especially true of those activities that involve high-energy systems (like horsepower, mass, or voltage) or extremes in the environment (like temperature, height, or depth). High energy is like a high horsepower car. Extreme environment is like deep sea diving. All of these situations are dangerous simply because of the extremes involved and that is no place for amateurs to be.

Those born to take risks will seek out every opportunity to take the next risk once they have succeeded the first time. They have very little ability to throttle their risk taking and they often are guilty of overstating their ability to do a high-risk activity safely. If you ask them, they are the ones that always will say “I’ll be fine” or “It won’t happen to me” or “hey, what could happen, right?” Worst, they call themselves an “expert” when in truth they have little expertise. Natural born risk takers that are not trained and skilled will also seek out ways to cut corners on safety precautions. They are the ones that don’t wear helmets or goggles when motor biking. They are the ones that get intoxicated while riding a jet ski on the lake. They are the dads that drive high-speed sports cars and get killed or kill someone else because they never took a driving lesson. They are the ones that show up on home video shows in what looks like lighthearted fun on the surface (like skiing off the roof of their house), but is actually quite dangerous in practice. These folks literally cannot help themselves from taking risks they have no business taking. They are amateur natural-born risk takers.

Risk acceptance

In the safety business, we often use a phrase called “risk acceptance.” Risk acceptance centers around the idea that only those that are taking the risk should be in a position to accept it. What this means is that no one else besides the risk taker should ever make the decision to put a person in harm’s way. Let’s look at some examples of this.

If you are driving solo in a sports car at high speed on an isolated road, then you are accepting risk on your behalf. You are the risk taker and you have solely made the decision to drive at high speed in your shiny new sports car. It would be unlikely for anyone else beside yourself to get hurt or killed if you lost control of the car. Likewise, property damage to other vehicles or buildings would also be unlikely. So, you are the risk taker and no one else is involved in your quest for speed. Now suppose you are a guy trying to impress your friend with how fast your car can go or impress with your supposed driving skills. Unknown to your friend, when you both get into the car, you tell your friend “hey, let’s see what this baby can do.” Your friend protests because he senses the danger in the situation, but you assure him that everything will be fine. “What can possibly go wrong?” you say. At this point, you have accepted risk on someone else’s behalf. Your friend, assuming he does not get out of the car, has no control over the situation, and someone else (the driver) has accepted the risk of injury or death on behalf of the passenger.

Beware of those that accept risk on your behalf! Risk acceptance on behalf of others is another hallmark sign of the amateur natural-born risk taker. They like to suck you into their world of high risk with no reward for taking the risk. It is not all about high-speed sports cars either and in daily life it is much more subtle. If you are a parent watching someone else’s child, and you let the child ride a bike without a helmet (because you let your own kids ride without a helmet), then you have accepted risk on behalf of someone else. If you are horsing around with a loaded gun when others are around you, then you have accepted risk on behalf of the people around you. Suppose you are an amateur mountain climber and you find yourself stuck on the side of cliff. Guess what, you have now put rescue workers at risk because you have accepted risk on their behalf because they are obliged to try to rescue you. If you

run a weed trimmer when people are around (you should stop trimming in the presence of others) then you have accepted risk on behalf of those around you. Your actions alone can result in their injury, even if they are not aware of the situation at hand, and have absolutely nothing to do with causing the injury.

Checks and balances are the best way to handle risk acceptance. In the safety world we typically get an impartial opinion to help make the best decisions for complex situations that involve risk acceptance by someone. For example, if you and your spouse are having differences of opinion regarding how to manage your finances, a certified financial planner may be the best way to avoid either spouse accepting financial risk on the other's behalf. When couples don't manage money in a balanced approach is when over spending and under savings occurs. This is the same approach when it comes to your health. You should seek out multiple medical opinions to help make sure you are not being subjected to risk that you either do not want to take or that you do not understand. Checks and balances are found in all walks of life to help avoid risk acceptance without knowledge or consent of any or all parties involved. This is why cars are inspected for emissions compliance by independent inspection stations and why property is appraised by independent real estate appraisers for its valuation. It would not make sense for a potential homeowner to make their own assessment of the value of a home that they were buying that they needed a loan for. Likewise, you would not want the judge in a trial to be the sister of the defendant as this would obviously be a conflict of interest. Checks and balances are the sole reason for the existence of organizations like the Consumer Product Safety Commission (CPSC) and the Food and Drug Administration (FDA) and it is the basis for the three branches of the federal government (executive, legislative, and judicial).

What a smarter person can do to be safe

First and foremost, a smarter person will recognize that natural-born high-risk takers are either to be leveraged or to be avoided. You can leverage a risk taker by taking advantage of their desire to seek out a thrill but you need to also focus that energy into something beneficial and safe. The world needs people that are willing to do dangerous or risky activities. But you want someone that will do it in a professional way so that they don't subject themselves and others to unnecessary risk. For example, if you are a manager and need idea generators to boost your organization, a focused high-risk taker is going to be the out-of-the-box thinker over most others. These are the folks that are willing to say "hey, here is what I think we should do and this is why." That is energy that you want to harness. Likewise, if you are selecting team members for a competitive sport, look for the ones that enjoy getting into the other teams' face, but do so in a respectful manner and not to purposely cause injury to other players. Focused risk-takers are the soldiers that know when it is time to go into battle but don't do it without a plan and getting buy-in from the others in the squad. They are the folks that want to get the job done but do not act like they have a death wish or want an award out of it.

On the flip side, if you can't focus high risk-takers then you need to avoid them and get them off your team. As a smarter person, you will recognize these kinds of people when they act like they know everything about a situation but they really do not. They are the amateur risk takers that expose themselves and others to unnecessary risks. Dangerous natural-born risk takers are the ones that don't have the credentials to back up their claims to be able to perform and they thrive on cutting corners. Interestingly, many times they may be successful, but not for the long run. This is because they will get a lucky streak and succeed for a while, but exposure to subsequent situations will

unveil their lack of training, preparation, and experience. Some examples are the myriad of amateur investors that attempt to beat the stock market without ever having read books on what investing is all about. They may win for a while, but exposure to the market will surely reveal their investing weaknesses and erode earnings and principal over the long run. Another example is folks that do home projects, like electrical work, without having the credentials to do such work. Smokers fall into this category. It is no surprise that most smokers are among the least educated and from lower economic status. They are amateur risk-takers for sure, because they do not know about probability and the very high odds that smoking will shorten their lives. Amateur risk-takers are best to be avoided.

A smarter person will take an inventory of the risks that they take and that others take around them. You need to be aware of what you are being exposed to, and only then can you take precautions necessary to lower your risk from unnecessary risk back down to ordinary risk. Take inventory of risks that you take when you are by yourself and when you are with others. Most people don't want to hurt or kill others, but that is exactly what amateur high-risk takers do when they commit unsafe acts. They are not even aware of the risks that they are taking or exposing others to. An example is something that I see all the time in my own neighborhood where dads will be running their weed trimmers without regard for children playing in the vicinity. They are not remotely aware that they can take out a child's eye when the trimmer throws a rock. These people are clueless. Others are the ones that text and drive whereby they put themselves at risk of an accident, they put their passengers at risk, and they put others on the road at risk. So, take an inventory of the risks that you take and that others around you are taking. Then take action to stop taking unnecessary risk.

A smarter person will never, ever let someone else accept a risk on his or her behalf. Conversely, a smarter person will never, ever accept a risk on someone else's behalf. That means that when you are at a bachelor party you will not agree to get into the car with a drunk driver (the driver is accepting risk on your behalf). Likewise, you would not drive recklessly with others in the car or when there are others around you (because then you would be accepting risk on someone else's behalf). As you can see, these are all unnecessary risks but from different perspectives, yet they have the same consequences. You don't want to be the one that causes an accident nor do you want to be on the receiving end of an accident. Both situations will cause you a lot of grief, pain, and expense. Accepting risk is something that only the person actually taking the risk can agree to undertake, and the consequence must be confined to be theirs and theirs alone. Whether it is an ordinary risk or an unnecessary risk depends on whether or not you are a professional or an amateur. A smarter person will strive to be professional and avoid amateurish behavior.

This leads us to what is perhaps the most important thing a smarter person can do to either not become an amateur high-risk taker or to avoid amateur risk takers. You need to know your limitations. You need to know the limitations of those around you. You need to know the limitations of the situation and systems you are dealing with. Not knowing limitations is what gets amateurs into trouble. Those born to be risk-takers have a propensity to not realize that they are not invincible. They live on the edge without realizing they are living on the edge. The difference between a flat line and a good time is difficult for natural born risk takers to grasp. So the trick is to know your limitations and be honest about them and then actually do something about it. That means training, studying, preparing, and analyzing your situation for the

things that you might encounter that could cause you harm. For those around you, it means calling people out and telling them they have limitations and demand that they excuse themselves from the activity until they get the proper credentials to conduct themselves safely. If you see someone not wearing a bike helmet, then call those individuals out on it. If you see someone driving while texting, then let him or her know about on it. If you have retired parents with their life savings in risky investments, call them out on it. And when you don't know something or are unsure of the safety implications of a situation, you should seek out an independent entity to help you figure it out and to provide you with checks and balances.