



The NY Salon presents

‘Living in a state of fear’

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‘Are we more afraid than we used to be?’ by Megan McArdle

Are we more afraid than we used to be? That’s certainly the thesis of many commentators right now. Republicans tell us that Americans are terrified of terror, and married homosexuals. Democrats tell us that they’re terrified of everything else, especially losing their jobs and their healthcare. Perhaps unsurprisingly, everyone telling us how afraid we all are has a big new government program—national healthcare, warrantless wiretaps—to protect us from our newfound fears.

But are we really more afraid than we were? I’m not even sure it’s possible to answer that question. Consider this passage from Robert Heinlein, a science-fiction writer, discussing the art of prediction in 1950¹:

Brace yourself.

In 1900 the cloud on the horizon was no bigger than a man's hand—but what lay ahead was the Panic of 1907 World War I, the panic following it, the Depression, Fascism, World War II, the Atom Bomb, and Red Russia.

Today, the clouds obscure the sky, and the wind that overturns the world is sighing in the distance.

Yes, that’s 1950, those halcyon days before the Cold War, AIDS, terrorism, and the death of modern morals. They were, apparently, terrified—and, like us, looking back to an earlier, simpler era when everything was still all right. It is probably no accident that in almost everyone’s mind, the peaceful days of plenty are conveniently located in their childhoods, when they didn’t have bills to pay or careers to angst over.

My own childhood has that golden glow, certainly. But not if I examine it too closely. When I think about it, I realize that those rosy days in the park were permeated by a fear that has vanished

¹ Heinlein, Robert *Expanded Universe*, pp 349-350. New York: Ace Charter, 1993.

from current childhoods: the constant worry, in some anxious but little-used part of your mind, that now might be the moment when the Soviet Union turns my country into a sheet of radioactive glass. We know now that this worry is unjustified, but it seemed very real at the time. Is any plausible reading of today's current events more scary than *On the Beach*?

People use to be scared. But we don't have any way to figure out how scared they used to be. Even if we had good survey data on how afraid they were, it would be very hard to calibrate it so that we could compare it with us, now. People don't rate their happiness, or anger, or fear, on some precise platonic scale that we all share. If I had to face a lion armed only with a spear and six of my friends, I would probably rate that as the most terrifying experience of my life, a perfect ten. Masai warriors, on the other hand, would probably rate their fear a five or a six; they're comparing it to other lions they've hunted. But are they actually less afraid than I am?

Human beings tend to rate their state of mind compared to their immediate past, or how happy their neighbours seem to be, and they expand or contract the scale according to their own life circumstances. Dan Ariely, a behavioural economist and a major burn victim, has written movingly about his own experiences², noting how hard it is to compare his happiness to that of others.

. . . there is no way that I can convince myself that I am as happy as I would have been without the injury. There is not a day in which I do not feel pain, or realize the disadvantages in my situation. Despite this daily awareness, if I had participated in a study on well-being and had been asked to rate my daily happiness on a scale from 0 (not at all happy) to 100 (extremely happy), I would have probably provided a high number, probably as high as I would have given if I had not had this injury. Yet, such high ratings of daily happiness would have been high only relative to the top of my privately defined scale, which has been adjusted downward to accommodate the new circumstances and possibilities (Grice 1975). Thus, while it is possible to show that ratings of happiness are not influenced much based on large life events, it is not clear that this measure reflects similar affective states.

So I think we can't really know if we are more scared than we used to be—though I think we can conclude from the writings of the past that terror is the near-perpetual state of mankind. It takes a long time for us to stop being scared of something, and not much at all to get us going again. Evolutionarily, this is probably pretty sound strategy. You don't want to be the primate wandering around on the savannah, fat and happy, when the lions come over the horizon. But it does take a toll on the nerves.

But there's a different question embedded in that quotation: "We have nothing to fear but fear itself". Is this true? Have we truly nothing left to be afraid of?

I'm an economics journalist, so I have to point out that this quotation was specifically directed at economic fear. In markets, you can have situations where fear becomes a self-fulfilling prophecy. If enough account holders decide that Citibank is tottering and pull their money out, Citibank will run out of cash and fail no matter how groundless their fears were. Such situations are relatively rare, but they do happen, and in 1933, these processes were spiraling out of control.

² Dan Ariely, "Painful Lessons", unpublished, available at <http://web.mit.edu/ariely/www/Papers/mypain.pdf>

Economically, let me say, we have nothing left to be afraid of—not even our own fear, what with Federal deposit insurance. In historical times . . . in FDR’s time . . . economic fear was often ultimately a proxy for our fear of death. Economic distress could all too easily mean starvation, or freezing, or exposure to the elements in too little clothing. It meant dying because you couldn’t afford a doctor, or because the doctor couldn’t do much for you.

Rhetoric aside, these are not meaningful fears in America today. No matter what happens to you, you will not starve unless your drug addiction or mental illness render you too addled to remember to eat. You will not end up on the street unless your behavior is so destructively anti-social that no shelter will take you in. Clothes are so easily available that Goodwill is destroying Africa’s native textile industry by sending the continent container ships full of our castoffs. If you are hit by a car, or get cancer, the hospital will treat you even if you haven’t a sou. You might have to declare bankruptcy later. But they will not let you die.

Our remaining economic fears seem pitiful in the face of what our ancestors endured—particularly among my audience. Will my job be boring? Will Sarah get rejected by Harvard? What if I don’t make partner? Will everyone laugh behind my back? We might have to move to Staten Island.

Farther down the economic ladder, the worries are more worrisome . . . but they are not downright terrifying. Having to live a boring and restricted life on disability payments, or string together a series of odd jobs in order to make payments on the trailer, is not quite the same thing as having to sell your small children to a chimney sweep because you can’t afford to feed them.

Yet we are still afraid, in part because we have so many newspapers telling us to be. People fear losing their health insurance because they are inundated with stories about the growing ranks of the uninsured. No one explains that this is because the country is growing; in fact, the percentage of native born Americans with health insurance is now slightly higher than it was in 1993³. People fear losing their jobs because every other story in the news discusses outsourcing, with vivid, piercing anecdotes. Somehow these stories never include the fact that national unemployment rates are now well below what economists thought was sustainable just a few years ago⁴. People fear getting poorer because every week brings another story about widening income inequality. Somehow, the fact that *consumption* inequality has barely budged doesn’t make headlines⁵.

It’s easy to blame the media, which is perhaps why conservative commentators so often do. But the media is as much victim as perpetrator. We are a species programmed to look for change, not sameness; extremes, not averages; danger, not peace. Magazines and newspapers publish the stories they do because if we ran headlines saying “Maybe everything’s not great, but it’s basically pretty okay”, no one would buy our products. And, of course, because just like the rest of you, we’re constantly on the lookout for something to worry about.

³ Census Bureau, Table HI-8. Health Insurance Coverage Status and Type of Coverage by Nativity: 1993 to 2005

⁴ Bureau of Labour Statistics February unemployment report, which puts the unemployment rate at 4.5%

⁵ Krueger and Perri, “Does Income Inequality Lead to Consumption Inequality? Evidence and Theory”, Review of Economic Studies, 2006

But this has real costs. It undoubtedly makes us less happy than we could be. And to the extent that those fears keep entrepreneurs from starting businesses or creating new products, it makes all of us poorer.

So economically, we probably shouldn't worry so much. But might we not find these kinds of dark prophecies fulfilling themselves in other spheres? Worse, aren't there real things to worry about? What about terrorism, pedophiles, global warming, asteroids, cancer clusters, the incredibly bad sound quality on the Wagner recording I just bought? Not to mention all the things the US government is intending to do about all those things? Doesn't that make you terrified?

Let me be Pollyanna here: if it does, it shouldn't. My co-panelist has ably listed all the things we shouldn't be afraid of, only to continue with a list of new fears for us to savour. But in evolutionary terms, none of it is a risk to life or limb large enough for you to spend time worrying about. Your Dodge Caravan is several orders of magnitude more likely to kill you than Osama Bin Laden's dark minions—but not very likely, which is why few of us can recall dozens of acquaintances who died in car crashes. Likewise, your swimming pool is much more likely to kill your small child than your handgun, but in fact, most children survive both pools and handguns very much intact. The absolute numbers of people killed by these things are impressive, but in a country as big as the United States, the absolute numbers of people taken down by non-steroidal anti-inflammatories, aka aspirin, is also pretty impressive; it's in the high four digits⁶. Nonetheless, most of us will be brought low by one of the assorted indignities of old age: heart disease, stroke, cancer. These things are worth fearing, but we don't, in all but the vaguest way. Instead we fret that our cellular phones are frying our brains.

I will even say that we shouldn't fear global warming. That doesn't mean we shouldn't do anything about it. But it poses no threat to anyone's life. All of the carbon we're pouring into the air was there during the Jurassic; there will be no runaway greenhouse effect. The biggest worry is that oceans will rise, flooding low lying areas. But barring major earthquake, oceans are not speedy predators. You can evade them at a slow walk, even if you stop to collect some seashells along the way. We will not wake up one day, a hundred years hence, to find that Bangladesh and the Netherlands (and my apartment) have been flooded by a sudden ten foot rise in sea level, and all the occupants drowned. If the sea advances, people will move back from it. Now, I think that we should try to prevent this from happening, if for no other reason than a fondness for Amsterdam. But that is not the same thing as fearing it. Humanity has lost beautiful cities before and survived so well that you don't even care that Babylon, the jewel of the Euphrates, is currently a heap of sand-covered stones.

Of course, for all the good it will do, I might as well exhort you to be kinder to your neighbours and more disciplined about your diet. Whether or not we should fear these things, we self-evidently do. And many libertarians—and more broadly, many civil liberties types—argue that our fear is driving us towards a dystopic future in which we gut our economy and turn our government into a police state in order to ward off these phantom menaces.

⁶ Tamblyn, et al. "Unnecessary Prescribing of NSAIDs and the Management of NSAID-Related Gastropathy in Medical Practice", *Annals of Internal Medicine*, September 1997

I agree that our fears are leading us to do things we shouldn't. But even though I'm a pretty staunch defender of both free markets, and civil liberties, I don't think that we should be terrified of our neighbours' fear, nor the government it has given us. It is restrained economically by the will of the voters, who do not like radical new government intrusions into a system that's already working pretty well; probably, this makes me happier than my co-panelists, but we can all probably agree that the collective will of the American voters on economic matters is not something that should keep us awake at night.

Likewise, on civil liberties, I am much more sanguine about the future than almost anyone I know who holds similar values. In libertarian and some liberal circles, it is all too common to hear talk of the dark night of fascism into which we are currently descending, courtesy of Alberto Gonzales and George Bush. This is arrant nonsense, perpetuated because our schools have left it up to popular movies to educate people about the past. Throughout our nation's history, civil liberties have expanded and contracted and expanded again; there is no perfect Arcadian past to which we can return. A partial list of previous offenses, off the top of my head: the Alien and Sedition Acts, Lincoln's suspension of habeas corpus, the Palmer raids, the Espionage Act, Hoover's secret files, censorship during both world wars, McCarthyism. There is no libertarian paradise lost. There might be one in the future. We can and should work towards that. But we should do so because torture and censorship and secret trials are an outrage to decency and American values, not because there's any great likelihood that tomorrow, we will wake up and find Big Brother's Thought Police installing a telescreen.

But isn't hysteria about civil liberties ultimately a tool to preserve them? Don't we need to overreact, to scare people, so they'll see how serious this really is?

Er . . . isn't that what got us into trouble in the first place?

But beyond my distaste for the method, I don't think it works pretty well. Terrified people don't necessarily run the way you predict, much less in the direction you want them to go. Americans might decide that the solution to the problem of warrantless wiretapping is, say, expelling all the Arab and Muslim immigrants so we don't have to be afraid all the time. Moreover, terror is a hyperalert state in which any stimulus can trigger a fear response. These days, every little interest group with an axe to grind seems to be trying to generate a little beneficial hysteria. The end result is that everyone keeps having to ratchet up the volume and direness of their complaint to be heard over the cacophony, which doesn't achieve anything except making everyone more afraid of everything. . . If you contribute to the state of frenzy because you think it's justified in the case of global warming or illegal immigrants, you shouldn't be terribly surprised that anxious Americans have started to worry about *you*, too.

I'd like to deliver an inspirational message about how we should stop looking for things to be afraid of, and start looking for possibilities. And in fact, I'd even believe it. But we know all that, and we don't do it, because fear sells. So I have, instead, a modest proposal. Everyone should focus on telling Americans that being afraid will give them forehead wrinkles. It's probably true. And if we're going to tell everyone to get hysterical about something, it seems only right that we should pick something we can cure with monthly trips to the dermatologist.