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# The Beacon

## *Guiding You Through the Process of Change*

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### ***Risky Business***

One of our key tasks for living successfully is to manage various sources of risk, threat or danger in our lives.

While it is not possible to live risk-free, most of us would like to keep various sources of danger to a minimum, or at least determine that the potential benefits of our actions are great enough to justify the risks that we are taking. However, many of us have trouble making a reasonable assessment of the risks involved in various behaviors, which contributes to all sorts of unhappiness.

Mis-assessment of potential threats is generally of two types: First, people will often over-estimate the likelihood that a negative event will occur, or the degree of danger involved in that event. This "cognitive error" is associated with anxiety, which undermines our sense of well-being, and discourages us from taking manageable risks which are important to success in life. For example, a businessman may hesitate to initiate new product introductions or other innovative business strategies for fear of the costs and potential downside risks involved. The result can be a slow stagnation, and a company which is steadily overtaken by less risk-averse competitors. Or, a couple may keep the family "nest egg" in bank savings accounts because they fear possible losses in the stock market – a strategy which may doom them to investment returns which don't keep pace with inflation, and misses-out on the likelihood of tremendous long-term growth had they invested their savings in stocks. Similarly, excessive fear can prevent people from connecting with a mate, due to fear of rejection; accepting a promotion due to anticipation of failure; or enjoying a family vacation because of an irrational over-estimation of the risks of travel.

On the other hand, people often underestimate or ignore truly serious threats, leading to dangerous behaviors, which put their well-being at risk. Examples include smoking,

drinking and driving, or having an extra-marital affair. A striking situation occurs when someone avoids a relatively low risk situation (e.g. flying because of the perceived risk of a hijacking), but continues to engage in truly dangerous behaviors (e.g., drinking heavily and driving home from the bar).

Why do we make these irrational choices, or mis-assessments of risk, and what can we do about it ?

Three concepts that seem to play a role in skewing our risk assessments are familiarity, perceived control, and drama. We tend to get comfortable with risks we are **familiar** with, even if they are quite dangerous. Examples of familiar and accustomed risks include smoking, or driving on the highway at 65 mph, just a few feet away from other vehicles traveling at similar speeds. On the other hand, new threats, such as terrorist attacks, or West Nile virus, provoke a big threat response, even if the actual risk to any one of us is quite low. We often feel less in danger when we feel that we are in **control** of a situation, and conversely we perceive a heightened risk when we feel that we are not in control. This explains why people often feel nervous when flying in an airplane and quite comfortable when driving on the highway, when the objective risk is actually higher when driving. Finally, some threats are highly **dramatized** in the media (plane crashes, tainted food, mass murders, terrorist bombings, etc.), and this emotionally intense presentation of the event can greatly increase our sense of danger, even if the event itself is quite unlikely.

So, what can one do? One idea is just to be aware that our emotional perception of the risk or danger involved in a situation may not correspond very well to the actual risk involved. This can then lead to a process of information gathering and "thinking through" the risks involved, which is likely to result in a more accurate and useful risk assessment. One person may decide to take that long-delayed trip to Europe, reasoning out that they have been

exaggerating the risks of flying. Another couple, after reading several magazine articles on investing, may gradually begin shifting some of their retirement savings from low-interest accounts into stock mutual funds. Some of us may re-think familiar but high-risk behaviors, and decide to forego the cell phone conversation while traveling at highway speeds, lose 20 lbs., and stop smoking.

Life can be risky business and we can often take more control than we realize.

Recommended reading: Risk! by David Ropeik and George Gray, Houghton Mifflin Co., 2002.

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