

# Chapter 2

## Is More Always Better? The American Experiment

Peter C. Whybrow

*They (Americans) find prosperity almost everywhere, but not happiness. For them desire for well-being has become a restless, burning passion which increases with satisfaction.*  
(Alexis de Tocqueville 1835, Democracy in America, vol. I)

### 2.1 In Pursuit of Happiness

In the United States happiness is a time honored and hallowed pursuit, one enshrined in *The Declaration of Independence* along with liberty and life itself. To achieve happiness is the cultural equivalent to King Arthur discovering the Holy Grail: it is a sacred quest.

Americans are an optimistic, can-do people possessed of burning ambition. This extraordinary drive is part of the migrant temperament, as I have explored in earlier writings (Whybrow 2006). Drawing upon this reservoir of restless vigor the US has built a unique culture, one that is held together by a commitment to individual freedom and progressive material betterment. In this quest for more it is also a culture that promotes an evangelical individualism. Thus, in the nineteenth century, the popular Horatio Alger's rags to riches stories of courage and hard work grew out of the simple notion that only in America can the future be grasped and made one's own. This remains the founding mythology: that the pain of the present is to be endured for it is the future that holds the key to happiness, moving up the economic ladder to secure a better life for oneself, for the family and for the children. It is a vision of the future made manifest through social mobility and the maximizing of material gain: it is the American Dream.

Today, for many Americans the Dream isn't what it used to be. There's a pervasive sense of unease. The citizens of the world's richest nation are beginning to feel that there should be more to life than two jobs and a flat paycheck. It's not that Americans have lost their drive. Even during the dark days of the financial crisis in 2009 surveys confirmed that over two thirds of citizens still believed that skill and hard work are the main ingredients for success and life-time happiness

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(Upper bound 2010, p. 37–38). But many Americans report themselves increasingly anxious (Kessler et al. 2005). The country is changing and despite its dominance in the world they see dark times ahead. As a nation the US is carrying massive personal and government debt just at a time when the gusher of wealth seems to be drying up, along with the oil. In the first decade of the new century the average wage for the American worker has been stagnant with a widening gap between rich and poor (CBO 2011). Higher education is ever more expensive and the defining core of the Dream—America’s much vaunted social mobility—is now largely a thing of the past. In a poll conducted for *The Economist* a third of the respondents believed that they had less opportunity to improve their standard of living than did their parents a generation earlier (Upper bound 2010, p. 37–38). And that perception is real. In 2004 men in their 30s earned 12 % less in real terms than did their fathers at a similar age, according to a Pew Foundation study on economic mobility (Meritocracy 2005, p. 22–24). Upward social progression is now greater within the European Union than it is within the fifty United States. America’s self-image as the dreamland of betterment through maximization is under strain. So what is going on? To answer that question we must first look back to the philosophical roots of America’s striving.

## 2.2 The Great Experiment

At its founding in the eighteenth century the United States of America was the Great Experiment in Enlightenment thinking—a democracy to be validated by the pursuit of individual freedom, initiative and hard work rather than by the exercise of arbitrary authority or religion. Thus Garry Wills, the distinguished American historian, has suggested in his book *Inventing America* (Wills 1978) that the construction of *The Declaration of Independence* reflects both the prevailing moral philosophy of the time and also the contemporary scientific preoccupations with Newtonian theory. It fell to Thomas Jefferson, who was well versed in the writings of John Locke, David Hume, and Adam Smith, among others, to speak eloquently for what the American colonists thought they were or could be.

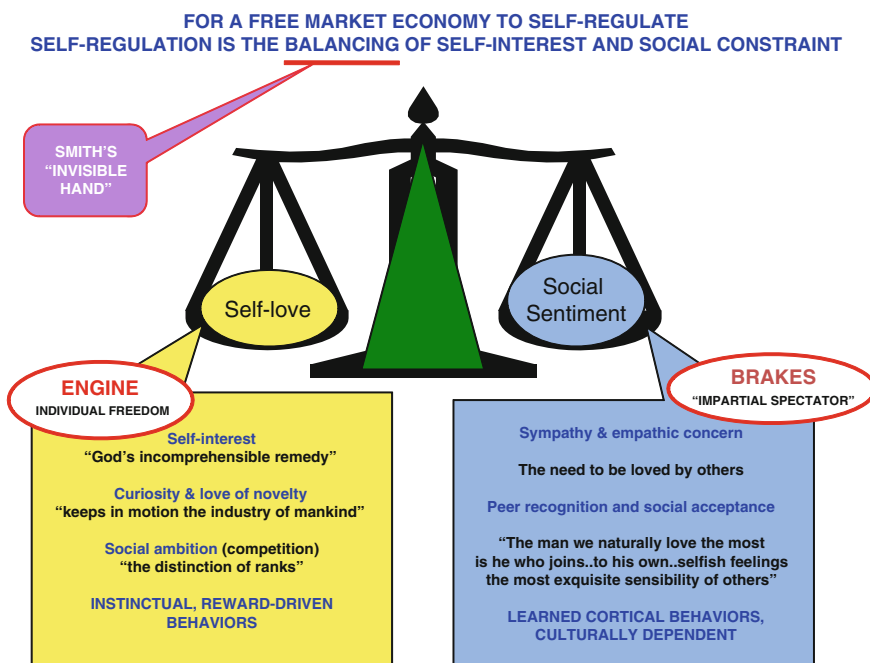
Theirs was a grand vision. The touchstone for it all was the Enlightenment principle that through the exercise of human reason and the acquisition of knowledge through objective observation—a philosophy that is at the heart of science, law and the freedom of a parliamentary democracy—human potential could be maximized. Thus the *Declaration* was constructed as both a political and a moral document and Jefferson in his writing tried to capture this sentiment. In substituting the word happiness for property Jefferson was not confused. Rather in keeping with Adam Smith’s vision he saw the protection of property as a central freedom in sustaining democratic ideals. The right to the exchange of property was grounded in Smith’s free market principles and happiness flowed from the successful pursuit of such freedoms.

That the life in America was challenging, demanding physical stamina and mental ingenuity, complimented the philosophy of striving for continuous material betterment. Such cultural sentiment is to be found in Benjamin Franklin's autobiography (Lemay and Zall 1986)—and in his thirteen virtues to be pursued in the development of inner character—reflecting the drive for self-improvement that is still evident in the migrant mind of the American. Thus the Founding Fathers saw their nascent project as an experiment in how to live. It was in the minds of the leaders of the American Revolution that in exercising their freedom from Britain the colonies would not only validate these principles but also successfully implement them within the ideology of the free market to become a shining example to the rest of the world.

### 2.3 Adam Smith and Self-Regulating Markets

True to its founding, the United States of America remains the quintessential free-market society. But what does that mean? In human experience markets are ubiquitous, emerging wherever people congregate—along the riverbank, in the courtyard, and on the village street—and it has been ever so. But it was Adam Smith, the Scottish moral philosopher and the patron saint of capitalism, who in the nascent days of the American Republic championed the social value of harnessing the instinctual drives of curiosity and self-interest within the framework of the marketplace to create a self-regulating economic order. Adam Smith gave heft to our natural propensity for barter for as he described them, markets are the most “simple and obvious system of natural liberty.”

Adam Smith was not a doctrinaire free trader, as he is frequently caricatured, but a careful student of human behavior who thought deeply about social issues. While self-interest drove the market Smith believed that its stability was grounded in the human propensity for compassionate collaboration with others and the need to be loved. This Smith called social sentiment: a socially acquired mental mechanism that goes beyond the ability to communicate one's own feelings to an understanding of how others feel, a capacity that today we call empathy. Within this dynamic social framework self-interest, appropriately shaped through the give-and-take of the market, made possible a society where the products of individual labor are fairly traded, placing a decent life within the reach of all. Thus in Smith's construct—as set forth in *The Wealth of Nations* in 1776—it was self-interest together with the instinctual drives of curiosity and ambition that fueled the engine of the marketplace while social feedback functioned as the brake to create a dynamic self-regulating social system (Smith 1776) (Fig. 2.1).



**Fig. 2.1** Re-thinking Adam Smith's construct of a free-market self-regulating economy as a dynamic open system

## 2.4 Changing Cultural Contingencies

For two centuries the United States has pursued Adam Smith's dream of the free-market as the delivery vehicle for universal opulence, with great material success. As the nation of bold ideas, big cars, fast food, sky thrusting cities, and unparalleled military power, America has become a monument to market principles and to the ambition and industry of its people. Whether the old philosopher and founding fathers would recognize themselves as the architects of the competitive, super-charged culture of desire that is the self-image of America today, however, is questionable. Their experience, after all, was of an agrarian and mercantile economy. Adam Smith was writing before the Industrial Revolution. Within the close-knit towns and rural villages of eighteenth-century Britain and of colonial America there was a social intimacy that has almost completely disappeared from American life. Two centuries ago the market systems that Smith championed were embedded in the industry of the local people. Businesses reflected local capital investment and to be solicitous of one's neighbor was prudent insurance against future personal need. Thus the economic goal for most individuals was both private advancement and the social welfare of the community. Through market practice self-interest served the common good.

From the beginning America adopted a competitive commercial thrust, shifting away from grand philosophical visions and toward material gain, first seeking to rival Britain and then to dominate all others as the world's greatest trading nation. Perhaps no nation on earth has more warmly embraced the vision of a technology driven future, and rightfully the twentieth century has been described as the American Century. But over the last three decades, hand in hand with America's market deregulation and growing commercial hegemony, personal opportunity has narrowed as social mobility has declined and the gap between the have and have-nots has widened. As the nation has grown in wealth the founding vision of *novus ordo seclorum*—A New Order of the Ages—has devolved, not necessarily by intent but nonetheless with great consequence, into a scramble for social status and material riches. In the American mind material advantage and human progress have become confused.

Thus today, when the American Dream is magnified through the commercially tinted lens of a globalized, technology-driven consumer culture the neighborly impulse to serve the social good has diminished for such behavior offers little opportunity for reward. The maximization of material wealth is now America's yardstick of social success. In the race to "get ahead" and to triumph as an individual it is competitive struggle and conspicuous consumption that dominate the daily experience. The cultural and economic landscape in which American's live has shifted dramatically and the interplay between social concern and individual desire has shifted with it, disrupting the vital balance that Adam Smith held so dear. The consumer markets in contemporary America have adopted a new social set point—one of maximizing profit.

## 2.5 Dynamical Systems and Maximization

To adopt a goal of maximizing market profits—as in striving to maximize monetary reward, information, or the food supply—seems reasonable enough but it turns out that when market forces are insufficiently regulated certain problems emerge. Markets have much in common with living organisms in that they each are dynamical systems that seek spontaneous order. Ludwig von Bertalanffy (von Bertalanffy 1969), a father of general systems theory, was one of the first to propose the idea that living creatures avoid entropic disorganization, as would be predicted by the second law of thermodynamics, by maintaining a dynamic equilibrium with their environment through the consumption of energy.

Hayek (1988), the Nobel prize-winning economist who was influenced by Bertalanffy, extended these ideas to argue that an economic system is similar in that it establishes its own extended order. While the market is a result of self-interested human action, Hayek argued, its self-correction does not result from human intention. Rather through the actions of millions of individuals who have the freedom to choose—equivalent in a biological system to, let's say, the individual neurons of the brain—a spontaneous order emerges that has a

well-structured, dynamic and self-correcting social pattern. The fundamental and common principle of these dynamical systems, biological and social, is that they are regulated at all levels of their organization by mechanisms that provide continuous homeostatic correction. Thus dynamic systems have the capacity to adapt to changing circumstance although—as is particularly pertinent here—such capacities are not infinite.

The principle control mechanisms of dynamical systems are feedback loops—where raw material, production and product are intimately connected—operating around a set point and designed to sustain an internal environment conducive to self-preservation and competitive survival. Simple examples of such feedback control mechanisms are product price in a market system and in the living system, available energy. Our basic instinctual drives—for sustenance, sex and safety—are controlled by such feedback loops but such dynamic systems have their limitations when driven toward maximization. The set points around which such systems operate to maintain homeostasis can adapt to changing environmental circumstance but ultimately the balance of the system will be compromised if driven to extreme. Maximization—as reflected in an abundance of opportunity for example—thus can distort or disable the necessary regulatory feedback and so disturb the systems capacity to sustain equilibrium. Thus maximizing food intake will rapidly satisfy appetite in the short run but if sustained without regulation the ultimate, and undesirable, long-term outcome will be the toxic state of obesity. Similarly maximizing hedonistic pleasures can lead to addiction.

## 2.6 The Paradox of Abundance

How complex systems behave can help explain the paradox of abundance—that as choice and material prosperity increase health and personal satisfaction frequently decline. This conundrum highlights a disturbing truth about modernity and human behavior. Having evolved under conditions of danger and privation, we are by instinct a curiosity-driven and pleasure-seeking species focused upon short-term reward. It's a survival mechanism. But, in affluent times, when desire is no longer constrained by limited resources, we have trouble curbing our craving—be that for the fat and sugar of fast food or for the gadgetry of modern technology. This state of affairs comes with little surprise to the behavioral neuroscientist, for it is established that “overloading” the reward circuits of the human brain triggers craving and insatiable desire. In short, the brain's regulatory systems are easily confused by abundance: when it comes to self-indulgence our biology offers no built-in braking system.

We have come to accept that an addict can become habituated to cocaine, heroin or alcohol. But it is the same neural architecture that in a “normal” person promotes habituation to the pleasures of abundance: to the double cheese-burger, to credit-card shopping, to video-games, smart-phones, electronic social networks, the gambling of stock options and to the countless other titillations on offer in the

consumption driven society (Whybrow 2009). And there is irony here. In maximizing material choice America has built a market culture that not only reinforces such behavior but also is dependent upon it to function economically. Thus, increasingly, commercial success is measured not by the quality, but by the quantity of product sold—by the merchant’s ability to maximize profit. The globalized rich world economies are now dependent upon inducing and sustaining addictive-like behaviors—in America the consumer accounts for some seventy percent of economic activity—and hence the *amount* we consume has become a measure of economic vitality. When portrayed in the media and the glossy magazine this is a world of choice, excitement, energy and self-actualization, but from the perspective of personal health and happiness it is also a world of challenge, mismatch and unintended consequence.

## 2.7 America’s Obesity Epidemic

The growing prevalence of obesity in the US serves to highlight the paradox and the challenge posed by modern-day abundance. While leading the world in material wealth, living standards, freedom of choice and extraordinary technological development, Americans also have the dubious distinction of being among the fattest people on earth. Sixty-eight percent of the US population is overweight and of that group some 33 % are considered to be obese, which to give some perspective is ten times the obesity rate reported for the Japanese. This predisposes millions of Americans to type II diabetes and cardiovascular disease (CDC 2011).

Physiologically the equation is a simple one. A gain in body weight is the direct result of an energy surplus: that over time the calories of energy available from the food consumed by an individual are greater than the energy expended. And so, presuming that it is unlikely that the entire American population has fallen victim to genetic mutation, we must begin to wonder about a mismatch between human behavior and the culture of abundance that we have created. How for example, as a place to start, are the dynamics of the physiological equation influenced by culturally driven life-style changes?

Careful analysis suggests that Americans have been slowly gaining weight for several decades, but there’s no doubt that beginning sometime in the 1980s the curve began to rise exponentially (Komlos and Brabec 2010). This timescale corresponds with rapid globalization of the food supply and an increased consumption of energy dense foods containing high levels of sugar and saturated fats, in combination with reduced physical exercise. But other cultural shifts were also in the wind. As Avner Offer, the Emeritus Chichele Professor in Economic History at the University of Oxford, has observed the obesity epidemic corresponds in time not only with the promotion of high density prepared foods but also with the rapid rise of globalized deregulated markets systems that have intensified competition, dramatically increasing the stress and time urgency experienced in the American workplace (Offer et al. 2010).

From the behavioral perspective what is the human impact of the materially rich, information saturated maximized world that we have created? Many of the physical factors that once bridled human behavior have fallen away. Aided and abetted by the convenience of the World Wide Web, instantaneous electronic communication and a revolution in transportation, time and distance are no longer barriers to globalized commercial growth. In this competitive “Fast New World” we have become tethered to the workplace around the clock with time becoming the limiting factor in securing financial and social success (Whybrow 2006). In response to this helter-skelter existence—in our desperate search for more time, more goods, more money—we forgo exercise, rob ourselves of restorative sleep and grab food on the go (Whybrow 2011).

Among those most affected by this cultural shift—and among whom obesity is prevalent—is the hard-working average American, those individuals who toil long hours, often to the neglect of their families, with marginal financial security. In the US the median wage has been stagnant for two decades and there is a growing disparity between the rich and the poor. As was reported by the Congressional Budget Office in 2011 the top one percent of earners in America has more than doubled their share of the national wealth since 1980, now capturing two out of every three dollars of income growth (Pear 2011). In parallel, boosted by the recession that followed the financial crisis of 2008, for the average citizen the competitive frenzy, stress and uncertainty has worsened. Also of significance is that the nature of “work” is changing. For previous generations physical labor was dominant and pre-processed foods were virtually unknown. Today we labor less and eat more. Fast food menus delivering low cost fare high in salt and fat, and soft drinks laced with caffeine and corn syrup, offer a gustatory experience both novel and irresistible to the poorly regulated appetites of the ancient brain. And when we acquiesce to the temptation—not just today, but each day—preoccupied as we are with achieving short-term financial gain and stressed by our exercise poor but treadmill existence then weight gain is not far behind. “Maxing out,” as the saying goes, can make you sick (Fig. 2.2).

America’s obesity epidemic, therefore, can be understood only within its cultural context—as just one of a cascade of health problems and dysfunctional behaviors that have been triggered by the mismatch between our evolved adaptive biology and the way we live in a rapidly changing cultural environment. It is no accident that in their prevalence obesity, type II diabetes, vascular disease, anxiety and depression are found clustered together for they are each ailments of an affluent, demand driven life-style. While America has been the stalking horse in this behaviorally driven crisis, we are not alone. Such problems are widespread and growing. For example, the World Health Organization has documented in a report published in 2000 that morbid obesity is now a global challenge imposing substantial economic burden and a growing threat to personal health not only for those living in the industrialized nations of Europe but also in the developing world, particularly in the Middle East and China (WHO 2000).



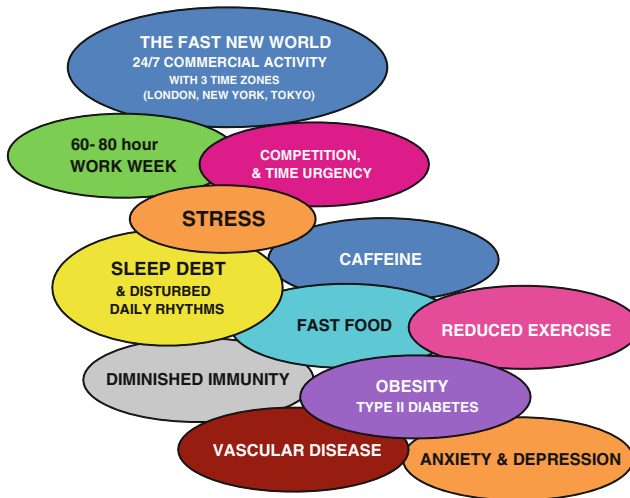


Fig. 2.2 The ailments of affluence: a cascade of health consequences

## 2.8 Markets and Continuous Growth

In the affluent society maximizing profits in the marketplace necessitates creating need in the mind of the consumer. Fortunately for the merchant this has not been difficult when it comes to foodstuffs. Our primitive affinity for fat, sugar and salt—all elements of diet that were scarce in the ancestral environment—has made it relatively simple for the food industry to stir our ancient cravings. Such appetites are reward driven and innate, wired deeply into the survival mechanisms of the primitive brain. Thus when consistently reinforced desire can rapidly run away to greed, as is evidenced by the obesity epidemic. In general, however, creating a consumer culture of continuous growth, with the goal of maximizing profit, is more of a challenge: inherently maximization and the self-correcting dynamics of the marketplace are incompatible. This is a cardinal lesson to be learned from the Great American Experiment.

In theory the beauty of the market society is that no one individual controls its growth simply because the “price” of any barter—the value placed upon any exchange—must be agreed upon by the parties involved. In any transaction when it comes to decision making we intuitively evaluate opportunity against risk: we balance the possibility of personal reward against fear. Commonly this evaluation is made with the benefit of experience. We do not run into the street in the face of oncoming traffic to pick up a dollar bill that we find blowing in the wind: nor in the market place do we enter into partnership and put our resources at risk with individuals whom we distrust. We avoid impulsive decisions under circumstances that we do not completely understand: indeed, not to do so is called foolishness. We accept that the world is not perfect; that risk exists and that we will not always

get what we want. So we curb our enthusiasm when necessary. In short we exercise prudence in our affairs, including in the market place.

In the interests of maximizing profit the consumer society, of which the US is the exemplar, seeks to stand this reality on its head. And indeed, beginning in the 1920s, and accelerating in the last decades of the twentieth century, this common sense practice of barter has been eroded. Slowly, as trade has become globalized, markets have become divorced from the reality of everyday experience, especially in the financial industry where money has replaced labor in defining wealth. Finance we are told is a world apart, the necessary lubricant of the world's economic health, and distinct from the mundane propensities that explain human action in the market place. The global financial crisis of 2008 reminds us that this is a falsehood—that dynamic systems, forever seeking balance, create their own course correction.

In the electronic age money as a tangible asset has become invisible, just a string of numbers on a computer screen recording the work that we do and the expenses that we incur. Silver and gold are no longer associated with money: even paper money is going out of style replaced by plastic cards of credit. And yet money has become ever more central to our lives. We equate it with “the market”. It's the accumulation of those numbers that makes us rich or poor. For some it is the string of numbers on the computer screen that provides identity. Our belief in the future is tied increasingly to their continuous escalation and thus in the public mind abstract financial markets have become the main index of economic activity.

The danger of such abstraction is that it removes us from the realities of everyday life—of managing one's own affairs within familiar parameters. Thus there is a consensus that the financial wizardry and loose credit that spurred the American housing bubble and the financial crisis of 2008 did so largely because in the pursuit of maximizing profit several leading banking houses indulged in excessive speculation. Bundling loans together in ways that bore little relationship to reality ultimately, and inevitably, drove the financial markets to a course correction and the speculative bubble burst with worldwide consequence.

The desire to own one's own home has long been a cornerstone of the American Dream. New research from the University of Chicago business school, however, using data collected by US government agencies from three thousand zip-code districts suggests that the explosion of mortgage growth in America that preceded the housing bubble was tied to easy credit, particularly in those areas of the nation least able to afford it. Startlingly it was those districts where households frequently had been rejected for mortgages prior to 1996 that had the highest rate of approved mortgages in the boom years between 2001 and 2005. These districts termed “high latent demand” zip codes by the lending institutions were regions of declining income and poor employment growth during those same years (Chain of fools 2008, p. 84).

In other words in the hope of turning a quick profit as housing prices escalated the risk standards applied to lending to these neighborhoods had been relaxed making it highly probable that with a downturn in the economy individuals would begin defaulting on their loans. The risks were high and yet these new loans were

bundled with other mortgages and sold to unsuspecting investors. With such borrowing practices new dynamics entered the equation: not only was the lender insecure but also the mechanisms to insure against risk were later determined to be suspect. In addition, personal risk on the part of the individual bankers and insurance agents was diminished further because the money financing the loans was derived from public offerings rather than from the capital reserves of the lending bank. Thus the resulting derivatives—items designed to minimize risk—were no longer firmly grounded in reality and the dynamics of the market became distorted. With hindsight the lesson is clear. Just as in biology, where the maximization of one particular cell type is disruptive and called a cancer, attempts to engineer the maximization of profit in a dynamic market economy similarly can end in disorder and disaster.

## 2.9 Lessons Learned

The American Experiment has generated great material wealth but it has also provided some important insights into human behavior. Inadvertently, among other lessons, we have stumbled upon a new behavioral maxim: that the better human society becomes at providing instant gratification then the less capable each individual citizen becomes at self-regulation. It is a curse that we have visited upon ourselves, for it is the very abundance of American society—we produce more, consume more, and throw away more than any other people on the planet—that nurtures our consumptive greed. In America, and increasingly as consumerism spreads across the rest of the world, we are becoming addicted to novel, compelling enticements of our own manufacture.

But the Great Experiment also offers another lesson. In the eighteenth century the concept of happiness was inextricably linked with the effort to create a science of man, one that equated desire, personal ability and reward within a dynamic construct. When desire outran the ability to satisfy it, then misery could be expected. Faced with such circumstance the common sense approach was to decrease one's desire, to increase one's productive engagement or preferably to do both. The importance of "common sense" was invoked: this was a quality not found in the individual alone but rather in the shared wisdom of the community, a communal sense, as reflected in Thomas Jefferson's *Commonwealth of Virginia*. Such sensibility drew upon an intuitive body of truth vouched for by experience and common suffrage. These were the "self-evident truths" of Enlightenment philosophy—the pursuit of life, liberty and happiness—that Jefferson deemed worthy of citation in the *Declaration of Independence*. For modern-day nations, including the US itself, it is an observation that also remains worthy of reflection. Indeed it is perhaps the most important lesson that we have learned to date from the Great Experiment: that the affluence we have worked so hard to maximize has the potential not only to be *constructive* but, if misappropriated or poorly harnessed, also to be *destructive* of a society's health and happiness.

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Is More Always Better?

Brockmann, H.; Delhey, J. (Eds.)

2013, VIII, 216 p., Hardcover

ISBN: 978-94-007-6608-2