

TO DO OR NOT TO DO: BEHAVIORAL ABILITY MODEL

WHEN EXERCISING SELF-CONTROL OR BUILDING NEW HABITS, TAKING ACTION IS INFLUENCED BY A SET OF PERSONAL AND SITUATIONAL ABILITIES:

PERCEIVED ABILITY
CONFIDENCE

THE DEGREE TO WHICH SOMEONE THINKS THEY KNOW BEST, OR THEIR PERCEIVED SKILL

FUNCTIONAL ABILITY
AGENCY

WHETHER ONE IS EQUIPPED AND ABLE TO ACT ON POTENTIAL CHOICES

INTELLECTUAL ABILITY
COMPETENCE

HOW MUCH ONE EVEN UNDERSTANDS THE SITUATION, OR ONE'S ACTUAL LEVEL OF EXPERTISE

Biases of confidence are often grounded in difficulties properly gauging likelihoods, either of my own knowledge or of events out in the world.

Confirmation bias – tendency to see and incorporate only the data that reinforces what I already “know”, which inappropriately reinforces my confidence in my own beliefs

Overconfidence bias – undue belief in one’s own ability, causing people to think they are better equipped or more talented than they actually are

Quantification bias – the over-weighting and over-confidence in quantitative measures to indicate value, which can lead to an under-appreciation for more qualitative aspects

Probability-related biases – tendencies to over-estimate very small percentages (like joining the NBA or winning the lottery) and underestimate “normal” occurrences

DO I HAVE

CONFIDENCE

i.e. PERCEIVED ABILITY

...BUT IS IT IN MY BEST INTEREST TO DO SO?

“I CAN DO IT”

...OR ARE THERE BARRIERS IN THE WAY?

...OR DO I REALLY UNDERSTAND MY OPTIONS?

DO I HAVE

AGENCY

i.e. FUNCTIONAL ABILITY

DO I HAVE

COMPETENCE

i.e. INTELLECTUAL ABILITY

AGENCY AND COMPETENCE (WITHOUT CONFIDENCE)

CONFIDENCE AND AGENCY (WITHOUT COMPETENCE)

CONFIDENCE AND COMPETENCE (WITHOUT AGENCY)

When competence is lacking, interventions may need to lean toward the removal of control or the addition of friction to limit impulsive behaviors that may not be in someone’s best interest.

One strategy that provides the perception of control while reducing the potential negative effects is familiar to any parents of toddlers: Give them a choice of which outfit to wear rather than an open-ended choice to reduce the risk of inappropriate selections (or no clothes at all). Providing only options that pass a minimum bar can give the right degree of agency to those who have supreme confidence, yet may lack the ability to make truly informed judgments.

The combination of intellectual comprehension with the confidence to act on it can be frustrating if the ability to act is not present. Increasing the ability to control some aspects of the activity may be better than none.

In some situations, though, lack of agency can be a relief. Although it sounds counter-intuitive, making decisions irreversible can actually reduce the worry of having chosen poorly, since it also reduces the ability to constantly revisit the decision that was made.

There are also times when removing agency despite being perfectly capable to make decisions is a luxury, as it can help people reduce cognitive overload and focus their precious energy on things that matter more.

Biases related to agency relate to our tendencies to actually take action (or not)

Tragedy of the commons – the tendency to assume that individual contributions to the larger picture don’t matter

Social proof – the higher likelihood of taking action if presented with information that demonstrates that others have done so

Status quo bias – the path of least resistance often ends up being the chosen option if it’s sufficiently ok. This tendency toward effort-aversion is related to **defaults** and **opt-out**, in which an initial option is likely to stick unless there’s a compelling reason to override it.

Self-control – control can sometimes be a burden... in those cases, handing it off to others — passing the agency buck — ensures an outcome that’s more in my best interest

Sometimes having too little confidence requires increasing perceived urgency to dial up the impetus to action: introducing deadlines or scarcity, indicating the implications of inaction, or positioning choices as “a good deal” can tip inaction into action. Another tactic that may apply when people aren’t quite ready to commit is providing a first step toward an end goal to gently supply the nudge to start.

In other cases, a deficit of confidence indicates ongoing uncertainty about making the best possible choice (or avoiding the worst one). Creating conditions that reduce that uncertainty can help: providing a sense of social norms, or indicating what others “like me” have done; indicating a more concrete sense of outcomes that make an abstract future more comprehensible; or can be effective.

Biases related to comprehension reflect one’s ability to grasp and understand information rather than my sense of certainty in making decisions

Clustering – Sometime not about an explicit bias but how information is presented to ensure understanding

Expertise bias – I forget that others lack my level of expertise, resulting in disappointment with their lack of ability or comprehension

Fundamental attribution bias – I assume that my success is due to my own abilities and any failures are due to circumstance

Dunning-Kruger effect – the less I know, the more I assume I know all there is to know