

# Is It Just Me, or Are Things Getting Worse?

Have you ever had the feeling that people are somehow getting worse over time? Or that the moral foundations of society are fraying as the years tick by?

Brand new research published in *Nature* explores the prevalence of this perception as well as the reasons why it may come to be.

Admittedly, this topic may seem slightly tangential to the issues I usually cover here. Typically, I use this column to discuss new findings in the space of behavioral science, especially as they relate to financial decision-making. But this project, even though it doesn't fall specifically within the financial wheelhouse, feels so important and so relevant to so many areas of life, that I jumped at the opportunity to address it.

First, what do we even mean by morality? Though it may sound complex, simply put, morality is the way people treat others. When considering the concept, you can conjure up behaviors that range from the heinous to the empathetic. The issue, though, is how have those behaviors – or rather our perceptions of those behaviors – fared over the course of history?

## Perceptions of Moral Decline Over Time

Survey researchers have been asking questions to get at these perceptions dating back to 1949. A representative question would be something like, "Do you think that over the last few decades our society has become less honest and ethical in its behavior, more honest and ethical or has there been no change in the extent to which people behave honestly and ethically?"

In fact, as psychologists Adam Mastroianni and Daniel Gilbert found in their new paper, there have been 177 such questions aimed to capture feelings about morality, spanning a 70-year period and asked to over two hundred and twenty thousand Americans. On 84% of the questions, the majority of respondents believed that morality had been declining. In other words, regardless of when they were asked – be it 1949 or 2019 – people felt as though morality had been on a downward trend.

In a further study, Mastroianni and Gilbert found that these effects weren't just specific to Americans: in 59 other nations, similar patterns occurred in surveys conducted between 1996 and 2007.



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## Is Morality Actually Declining?

People often hold the belief that morality has been declining, but is it? The objective answer seems to be “no.” Careful analyses of behaviors that would be considered extremely immoral – things like slavery, genocide, abuse, and the like – suggest that these immoral actions have decreased significantly in frequency over the last few centuries. Moreover, researchers have found that objective measures of cooperation have increased over a 60-year period beginning in 1956. But if morality isn't actually declining, why do people see it as such?

## The BEAM Mechanism

Biased Exposure and Memory (BEAM) is the mechanism Mastroianni and Gilbert identified that helps explain the perception of moral decline. This concept results from the interaction of two forces: biased exposure and biased memory.

Let's look at biased exposure first. We are particularly likely to pay attention to negative information about the people around us; such information can be useful from a self-protection standpoint. The media, and perhaps in particular, social media algorithms, exacerbate this tendency by focusing on cases in which people act in negative ways.

With regard to biased memory, we know from decades of work in cognitive psychology that negative memories fade faster than positive memories. For instance, when people are asked to remember positive and negative events from their past, negative incidents are more likely to be forgotten.

Taken together, these two forces (biased exposure and biased memory) combine to create an *illusion of moral decline*. We are biased to see the present as particularly negative and the past as particularly positive. Therefore, the only reasonable conclusion we can come to is that morality must be declining.

## Implications of the BEAM Mechanism

The BEAM mechanism is immediately appealing not just for the light that it sheds on moral decline, but also for the promise it holds in explaining other related phenomena. Could our perceptions of the prevalence of social issues be similarly colored by our biased attention to negative information in the present and our concurrent tendency to forget or misremember such negative issues from the past? Applied to a macroeconomic context, could BEAM help explain why we sometimes overreact to – or at least over-attend to – present-day market volatility?

We can't know for sure, but it certainly seems like a compelling possibility. It's also suggestive of an important reminder: before we make a quick (and potentially biased) assessment of a solution, we would be wise to ask ourselves whether we've ever felt this way before.

Whether the focus is on morality or the markets, are our opinions about the way things have changed grounded in reality or based on biased perceptions? I, for one, know that I'll forever think about the phrase “Is it just me, or...” differently than I have in the past. It's a great reminder to try to stay aware of how these biases can materialize, and the self-checks we can use to avoid unnecessary knee-jerk reactions.

\* Sydney E. Scott and Eleanor F. Williams, “EXPRESS: In Goal Pursuit, I Think Flexibility Is the Best Choice for You,” *Journal of Marketing Research* (November 2022).