

When Knowledge is Useless

The average size of an NFL lineman in the 1960s was close to six feet tall and 250 pounds. Today the average NFL lineman is over six feet five inches and well over 310 pounds.

There are likely a number of reasons for this huge increase over time -- better workout programs, more informed diets and nutritionists and bigger incentives to play professionally.

It's also true that people are simply getting larger over time and not always in a good way. Consider the following stats according to the CDC:

- In the 1960s just over 13% of Americans qualified as obese.
- By the 1970s this number was closer to 15%.
- Obesity numbers exploded in the 1980s and 1990s as more than 30% of people were considered obese, over double the 1960s amount.
- Today more than two-thirds of Americans are either overweight or obese.
- Obesity is the second leading cause of preventable death, after smoking.

All of these stats come from the book, [The Dorito Effect: The Surprising New Truth About Food and Flavor](#). The odd thing is that the diet and exercise craze really took off for the first time in the 1960s. Here's another mind-blowing stat from this book:

Between 1989 and 2012, according to the market report "The U.S. Weight Loss & Diet Control Market," Americans collectively spent more than \$1 trillion on weight loss. In that same period of time, obesity grew by more than 50 percent and extreme obesity doubled. The long battle against weight gain hasn't been much of a battle—more like trying to put out a forest fire with a garden hose.

What a strange problem. Despite living in a culture that prizes thinness above even wealth, we keep on eating. It's as though we've created a new "diet-resistant" form of obesity that, like some kind of cancer, perpetuates itself at the expense of our own vitality.

More than \$1 trillion dollars was thrown at a growing problem over almost 25 years and things only got worse.

Reading these stats I was equal parts blown away and not really that surprised. It's insane that as people try harder to learn more about a particular problem that said problem only intensifies over time. But human nature is such a powerful force that it can act against our own best interests.

Knowledge alone is never enough to change our behavior because we're often looking for the silver bullet that will offer a simple solution to our problems that won't require much work. We want there to be an easy route or simplified cause and effect when most of the time there are multiple

factors at play.

This is why fad diet and get rich quick books are such big sellers. There's always going to be an audience for the unattainable solution.

It's cliché at this point to compare things like personal finance to dieting and fitness but this seems like a good explanation for why financial literacy is usually a failure in terms of helping people improve their money skills. Consuming knowledge can be fairly useless if you don't pair it with intelligent behavioral design and systems.

You can read all the dieting or investment books you want but they won't help you get fit or become a better investor if you're unable to make better decisions when the time comes. Learning how to make better decisions is more important than learning the latest tactics everyone is obsessed with.

As the level of information and access to knowledge continues to improve it's only making it harder for most people to make better decisions.

Source:

[The Dorito Effect](#)

Further Reading:

[The Two Types of Knowledge in the World](#)