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How safe do you want to be?

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As a culture, we increasingly believe government should protect us from dying from anything, yet we are all going to die. At the moment, despite our apparent successful efforts against the Taliban, many Americans fear being killed by a terrorist far more than they fear many things that are much more likely to kill them.

Fortunately, during the past 50 years very few Americans were killed by terrorists. The chance of being killed by a terrorist was something on the order of 100 million to 1 in most years. Even with this year's horrific death toll from the terrorists, Americans had only one chance out of about 46,000 of dying from terrorist acts. Approximately 2.5 million Americans die each year from all causes, thus the approximately 4,000 deaths on September 11 accounted for about one quarter of 1 percent of the deaths we would expect this year.

Your chances of dying in an automobile accident during this past 12 months were about seven times greater than being killed by terrorists. We know that we could greatly reduce the number of automobile deaths. We could make the maximum speed limit 20 miles per hour, and give driver's licenses only to adults between 30 and 55 years of age who have never had a driving violation and who have no medical disabilities. However, we as a society have made the collective judgment that we are willing to tolerate 46,000 automobile deaths per year because we believe that the time saved (and pleasure received) by driving faster is worth the cost in human lives.

There are things we can all do to lengthen our expected life spans, such as eating the right foods, exercising, maintaining the right weight, etc. Most of us do some of these, but not all, because the perceived benefits are not worth the personal inconveniences. On the other hand, many people take risks that have a good chance of shortening their lives, such as bungee jumping, auto racing, downhill skiing and smoking and drinking. Most of the participants in these activities are at least somewhat aware of the risks, but they choose to engage in this behavior because the pleasure gained exceeds what they view as the risks.

There is also a category of life-threatening risks — earthquakes, meteor strikes and even wars — about which we as individuals can do relatively little, and hence little is accomplished by worrying much about them.

We can do certain things to lessen our chances of dying from terrorism but, practically, we cannot or probably would not want to live in a society where the chance of a terrorist act was virtually zero, because that would be a society without almost any personal freedom. We are now searching for a reasonable balance, much like wearing a seat belt, but not banning the automobile.

In our search for solutions, it is important to recognize that people have different risk tolerances, and we should not force our citizens into a one-size-fits-all model. If you are really afraid of a terrorist act, you could move to a small farming community far away from a major city or "attractive targets." How much longer would you be willing to stand in line at an airport to reduce your chances of dying on a flight from 1 million to 1 to 2 million to 1? For many people, an additional minute would not be worth the cost because the probability is already so low. Some others might be willing to wait for an additional hour (for reference, the average American has a 700,000 hour lifetime).

Without a clear understanding of the probabilities of various events, we cannot make rational choices about both the form and amount of protection we should develop. There are almost infinite numbers of ways to engage in terrorist activities; hence, there is no way to protect all of the people all of the time. The terrorists who committed the atrocities of September 11 were not unintelligent. If they knew that the security people were looking for box

cutters, as they are now, they would have used something else (with proper training, even bare hands can be lethal weapons).

We do know several things with certainty. Terrorism cannot be totally prevented. If we greatly alter our life styles and give up our personal liberties, the terrorists have won. And fortunately, very few people on the globe are, or are likely to be, terrorists.

A proper understanding of probabilities, I believe, leads us to a very different set of policies to protect ourselves, without infringing on our basic liberties. Let us go back to operating the way we did before September 11, with a few exceptions.

First, only add protection for very high-risk targets, such as the White House, Capitol, key military facilities, nuclear power plants and a few others. Realize we cannot protect all the structures or all of the people in the United States, so if we add protection to some, the terrorists will just strike others.

Second, allow airplane passengers to carry-on normal personal items, but lock the cockpit doors and allow the crew to carry weapons. This procedure might result in a few passenger deaths during a hijacking event, but would make it unlikely that hundreds or thousands would die.

Third, stop wasting tens of billions of dollars trying to monitor everyone's financial transactions, which is almost impossible in the digital age with a world economy. The current procedures and those set forth in the new anti-terrorism financial bill are very costly and likely to lead to massive violations of civil liberties without significantly reducing terrorism.

Finally, take a portion of the billions of dollars saved from not trying to physically protect everything and use it to do a better job of infiltrating and monitoring terrorists or likely terrorists groups.

Terrorism needs to be fought because it is a cancer in civil society. However, unnecessarily curtailing civil liberties, misallocating resources and ignoring common sense will not make us safe from terrorists. As Benjamin Franklin warned us, "They that can give up essential liberty to obtain a little temporary safety deserve neither safety nor liberty."

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