



## When to Rob a Bank

*Steven D. Levitt, Stephen J. Dubner*

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In celebration of the 10th anniversary of the landmark book *Freakonomics* comes this curated collection from the most readable economics blog in the universe. It's the perfect solution for the millions of readers who love all things *Freakonomics*. Surprising and erudite, eloquent and witty, *When to Rob a Bank* demonstrates the brilliance that has made the *Freakonomics* guys an international sensation, with more than 7 million books sold in 40 languages, and 150 million downloads of their *Freakonomics* Radio podcast.

When *Freakonomics* was first published, the authors started a blog—and they've kept it up. The writing is more casual, more personal, even more outlandish than in their books. In *When to Rob a Bank*, they ask a host of typically off-center questions: Why don't flight attendants get tipped? If you were a terrorist, how would you attack? And why does KFC always run out of fried chicken?

Over the past decade, Steven D. Levitt and Stephen J. Dubner have published more than 8,000 blog posts on *Freakonomics*.com. Many of them, they freely admit, were rubbish. But now they've gone through and picked the best of the best. You'll discover what people lie about, and why; the best way to cut gun deaths; why it might be time for a sex tax; and, yes, when to rob a bank. (Short answer: never; the ROI is terrible.) You'll also learn a great deal about Levitt and Dubner's own quirks and passions, from gambling and golf to backgammon and the abolition of the penny.

Steven D. Levitt, a professor of economics at the University of Chicago, was awarded the John Bates Clark medal, given to the most influential American economist under forty. He is also a founder of The Greatest Good, which applies *Freakonomics*-style thinking to business and philanthropy.

Stephen J. Dubner is an award-winning author, journalist, and radio and TV personality. He quit his first career—as an almost-rock-star—to become a writer. He has since taught English at Columbia, worked for The New York Times and published three non-*Freakonomics* books.

## When to Rob a Bank Details

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## From Reader Review When to Rob a Bank for online ebook

### **Logan Hughes says**

This is just a collection of blog entries you can read online for free, which would have disappointed me more if I'd bought it instead of getting it out of the library. I've never read the blog, so it is useful to have the top posts curated in one place that I can read without backlight. The Freakonomics guys always have interesting ideas, and many of the entries gave me a lot to think about.

I do wish there had been more (any) editorial commentary from Present-Day Levitt & Dubner on some of the entries, especially those that raise unanswered questions or provoked a lot of controversy; particularly in the chapter of Most Controversial Posts, it would have been nice to have a summary of the controversy that followed, since sometimes it's not clear to me. I found myself wanting to read the top comments and not being able to.

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### **Blake says**

This book is a blog highlight reel, and lacks all of the analytical depth that the earlier writings of these "rogue" economists drew me in with. The effect is one of having an intelligent friend mention stray thoughts he'd had earlier that afternoon, many of which could lead to great discussion, if only you weren't in a loud bar and he too drunk to formulate any new ideas on the topics.

At least that covers some of them. Others simply don't seem well thought out from the start. For instance, one of the authors makes an entire post out of not understanding why "anti-God" books make for best-sellers. He can reason why conservatives who hate liberals will put an anti-liberal book on the best-seller list, but can't grasp why a non-believer would be so motivated about hating God that they'd pay \$20 to read a book about it. He apparently doesn't see that these anti-God types don't hate a beneficent cloud man they believe fictional, they hate the effects of religious ideology on institutions, discrimination based on faith, and atrocities performed by individuals in the name of God. This isn't a difficult realization to make. Another, totally inane post gives a Buzzfeed-esque 10-reason list of reasons to like the Steelers, the NFL's Pittsburgh franchise. (My one-reason list to dislike them goes unremarked upon: Quarterback Ben Roethlisberger's having been accused of rape multiple times.)

Other posts are just stories that don't present any new ideas or offer any theoretical insights whatsoever. One of the authors had a bunch of documents on terrorism in his bag, which was searched when he bought a last-minute, one-way domestic flight ticket. The TSA was suspicious and had their resident FBI representative clear the author before letting him on his flight. And that's the whole post.

The guest posts do no better, and have even less to do with analyzing the world's hard-to-explain phenomena with economic theory. Bringing back the prostitute from a previous book to answer reader questions was purely gratuitous, as was having the very much publicly doubted "rogue" [Man, is that word getting tired.] sociologist Sudhir Venkatesh relate his experience of watching The Wire's season five debut with actual drug trade criminals from NYC.

In all this feels like a cash grab on the part of the publisher. I simply don't know who this book is for. Dedicated blog readers will have already read these posts, and at least had the benefit of disagreeing with or

expanding upon the topics in the comments section. Book-readers who hadn't read the blog, like me, will be let down by this not being a real book and the rapid-fire topics having no depth or representing any but the most pedestrian theories. Basically, if they've come up with anything actually great in the past few years, they must be saving it for their next real book.

Oh, and to spoil the misleading title: their answer is "never," which after not giving a reason for why a certain man robbed six banks, but always on Thursdays, felt a bit like a bait and switch. They did helpfully mention that the take is greater on average in the morning, however, and that despite this stick-up men do most of their robbing in the afternoons. Apparently those willing to risk imprisonment on a serious crime with one of the highest conviction rates, for the paltry average of \$7,500, don't have the means or inclination to access the data.

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### **Jane Stewart says**

Levitt should NOT NARRATE. Please have Dubner read all future books. (I listened to the audiobook.)

I love Levitt's brain, but when he talks it's hard for me to concentrate on what he says. He does not enunciate his words. My mind wanders. I replayed two sentences twice and I still didn't know what word he was saying. One was "business trips and (compy)." Other examples follow (the correct word is in parentheses): on the rose (roads), the other rection (direction), cloth dipa (diapers), capit (capital), strateg (strategy), camp (campaign), fitty (fitting), verters (virtues).

A second problem is Levitt pauses at odd times.

But I love Levitt's thinking and ideas. These guys are a great team.

The content of this book can be read for free on the Freakonomics website. It consists of blog posts by the two authors and interactions with readers. I wanted something in audio form so I was happy to buy the book.

#### **CONTENT:**

Many interesting ideas. I enjoyed it.

One thing surprised me - regarding sports: There is a home field advantage in soccer games. But it is not the fans influencing the players, it's the fans influencing the REFS. Apparently, Refs make calls to please the fans. And the closer the fans physically are to the refs, the more calls they make to please the fans. This was noticed in games where there was a running track between the field and the audience. The guys were studying soccer, but this likely applies to other sports.

There were several suggestions from former gang members and others about how to reduce gang membership. One gang leader said he loses members when they get jobs. Someone else suggested the cops take a gang member and drop him off alone late at night in the middle of a rival gang's territory. He'll get beat up.

#### **DATA:**

Narrative mode: 1st and 3rd person. Unabridged audiobook length: 8 hrs and 13 mins. Swearing language: none, except one chapter used the word bulls\*\*\* several times. Sexual content: none. Book copyright: 2015. Genre: nonfiction, economics.

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### **Lesa says**

There is no good answer to that question, which is why the subtitle makes a lot of sense. The authors of *Freakonomics* collected pieces from their blog in the book *When to Rob a Bank...and 131 more warped suggestions and well-intended rants*. In celebration of the tenth anniversary of *Freakonomics*, Steven D. Levitt and Stephen J. Dubner gathered articles from their blog, a blog they started even though Levitt didn't know what a blog was.

I'm going to admit that some of the articles on economics were beyond me. Even though I play backgammon, I found the piece about the statistics of backgammon to be boring. However, I was intrigued by "If Public Libraries Didn't Exist, Could You Start one Today?" Neither author insists their ideas are correct. They wrote them to be thought-provoking.

There are funny articles that point out how ridiculous our ideas are. One showed a padlock on a diaper-changing station. Then there was the "lie of reputation", used, for instance, when a person says they've read a book when they haven't. They don't want people to think less of them. There's an entire chapter about gambling, and a chapter exploring crime and guns. But, there's one article that will probably hit close to home with a number of readers. It's called "Dental Wisdom", wisdom from Dubner's dentist, Dr. Reiss. I had heard this from a dentist once, and even mentioned it recently in conversation. Dr. Reiss said dental decay is getting worse and worse for people in middle age and above because of the medication we're taking for heart disease, high cholesterol, etc. Because many of these medications produce dry mouth, meaning less saliva which kills bacteria, and that leads to tooth decay.

The saddest article was the one by Levitt's father, a doctor, who watched his daughter die of cancer. Oh, and that article about robbing a bank? The take is the U.S. usually isn't worth it. And, one woman who embezzled money from a family bank was caught because she was afraid to leave work for fear someone would catch what she was doing with the books, so she never took a vacation.

*When to Rob a Bank* is thought-provoking, funny at times, and even sad. And, there's probably an article or two that readers will find warped. Sometimes, it's too complicated. But, Levitt and Dubner have once again managed to bring economics to the ordinary person.

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### **kat says**

I bought this on sale on Amazon and I'm really sorry I did. I vaguely remember at least somewhat enjoying *Freakonomics*, but this is a hot mess of disorganized blogorrhea that accomplished nothing except making me angry. There's little to no actual data or in-depth analysis, just a bunch of off-the-cuff ruminations that range from laughably ill-conceived to dangerously bad. This is a book of Levitt & Dubner's personal opinions, which are on the whole myopic, right-wing and self-congratulatory. Wish they'd spend more time thoughtfully examining their own biases and less time trying to be hilariously offensive rogues.

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## **Brian Clegg says**

After a certain amount of disappointment caused by the previous Freakonomics inspired book, Think Like a Freak, I was prepared to find the latest equally disappointing. After all, the authors admit this is just a transcription of parts of their blog. In economics terms, as they point out, this is the equivalent of buying bottled water - paying money for something you can get for free. However they do claim to have culled the best from their blog, so you don't have to, which is a useful service.

Like the huge successful Freakonomics and its successors, the blog is all about taking the tools of economics and statistics and using them in everyday life. Only here the uses are less thought through. Where they might have done a lot of work to get a piece together for one of the main books, here it's usually just a quick thought, without in-depth research attached. However despite this - and arguably sometimes because of this - a good number of the entries are thought provoking, challenging, fun or all three. You'll find everything from a debate with a number of experts on what you should do with \$10 in your pocket when passing a drunken beggar and hotdog stall to an idea to 'fix' the UK health service (apparently David Cameron wasn't impressed) and some surprising considerations on what is and isn't good for the environment. Not to mention why most people get the answer totally wrong to 'why has consumption of shrimp gone up'... and, of course, the title question of the book.

Sometimes you do feel that they are just setting out to be provocative without any great reason to be - for example in the items on terrorism. (Though they do underline the important point that most security measures are for show, not to do the job.) Elsewhere, while what they have is an interesting theoretical solution to a problem, it's usually a classic example of economists not understanding psychology. Even though they make several references to behavioural economics, this is mostly classical economics with its undying belief in markets and assumption that we behave as homo economicus. This comes through, for example, in that UK health service 'fix', which is quite logical, but doesn't take any account of the psychology of the British attitude to healthcare free at the point of source.

For me, the biggest problem is the sport section, which I pretty much had to skip. Both participants seem obsessed with sport, and specifically with America's very parochial domestic sports, which to anyone outside of the country are likely to be as dull as all the entries on poker will be to non-gamblers. It was also quite sweet that Levitt and Dubner, for all their efforts at putting logic and numbers to the fore, couldn't overcome the US obsession with guns - so in various entries trying to see how it might be possible to reduce deaths and injuries by firearms, there is no mention of what the rest of the world sees as the blindingly obvious - get rid of the guns. Duh.

Despite the extremely boring sports bit and the gun-blindness, there is plenty to enjoy, so it really wasn't a problem. And if you get to the end and think 'I need more', you can always head over to the blog and get your fill in an all-you-can-eat Freakobuffet. Excellent!

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## **Pinar Coskun says**

Perhaps a perfect demonstration of narcissism. Perhaps an attempt to produce original swag that the gentlemen have been marketing. Definitely great for the populist readers amongst us. A thing as beautiful as a bound book, filled with superficial American dinner table chit chat transcripts.

Having said all of that, I should have known :)

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### **Brittany says**

#### **Love this series**

Another interesting look at life from these two. I listen to their podcasts, but I didn't realize they had a blog. Fun, thought-provoking reading.

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### **Johnny Williams says**

Freakonomics this is not -- I love Freakonomics and Levitt was great with it. This is a follow-up but content taken from his blog. This is okay and it makes for a great light ---sporadic read. That means you can read it like a bathroom reader and consume a page or two at a time and not lose the current of the book. Why? Because it is simply a collection of questions Levitt heard or lifted off his blog with some input from outsiders and the public sometimes with a splash of humor thrown in. There is nothing riveting about this book like Freakonomics but just some fun things thrown out to think about--

If you want a book that you can just grab at the bus stop -- or read a few pages at the doctors office-- or sitting on the ( sorry) throne-- Go for it--

I enjoyed it -- but regret paying retain--

Johnny

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### **BluePhoenix says**

Interesting. There are many thought provoking articles about a myriad of topics. Mostly random, but still thorough. I enjoyed the Global Warming post, and there is also some comedy.

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### **David says**

This is a collection of blog essays from the Freakonomics blog. The first part of the book arranges the essays by topic. As mentioned in the book itself, the second part of the book lacks any organization; the essays seem to be in a completely random order. The essays are short, and are rather superficial. Each of the essays seems to end with the reader hanging. And then what ? .... So, if you are looking for the sort of anecdotal evidence for points of view that the Freakonomics books portray, then don't read this book. If you are looking at a semi-random scattering of interesting points of view that are really questions, and not answers, then this book may be of interest to you.

Nevertheless, this is a fun book. It contains lots of essays on a wide variety of topics. And, Levitt and Dubner are not afraid to take unpopular points of view on many issues. For example, is "buying local" the "right" thing to do? Does growing your own food make economic sense? Perhaps not, according to the authors. Some of the essays border on the absurd. For example, the authors advocate for a sex tax. Really? Are they serious?

I didn't read this book. I listened to the audiobook. Sadly, the audiobook is narrated by the authors. One of the authors (I forget who) is a satisfactory reader, but the other one has a voice that is too soft. While the reading is perfectly understandable, it almost seems like the author has no enthusiasm for his own writing. My recommendation; skip the audiobook.

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### **Erik says**

This collection of blog posts from the Freakonomics blog is, page for page, probably the most thought provoking book I think I have ever read! Hilarious, sad, interesting, depressing, disappointing, uplifting, and so on. Amazing, quick book that reads more like a magazine. Highly recommended if you like thinking about how the world works.

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### **Priya says**

Freakonomics was awesome! Superfreakonomics was good.

This book - well, this is just a collection of blogposts of the authors with a tinge of the characteristic 'freakonomics' humor and analysis in them.

The 300 odd pages can make for a casual read on a boring Sunday afternoon, but not good enough to be a full book.

Oh, and the title is extremely misleading and irrelevant to the context.

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### **J.K. Riki says**

Full disclosure, I did not finish this book. I had to put it down after 50 pages or so because my blood pressure was through the roof and my eye was twitching.

The collection of blog posts in this book range from interesting to unreasonably insane. Unfortunately there were too many in the latter category for my liking. I consider myself a pretty open person, but when someone writes that America should adopt a system where people have to pay for voting in an election, and you can have unlimited votes as long as you pay for them, that goes past my ability to listen. That is absolutely irresponsible. That's the kind of idea that may be interesting to think about, but you don't then actually honestly suggest it because... it is absolutely terrible. Yet it was suggested. And then attempted to be reasoned past with the idea that "rich people already influence elections anyway."

I know economists have a unique worldview, but these writers don't seem to be aware of *reality*. Another post suggests shutting down LaGuardia airport as an air traffic solution because **a random pilot he met while waiting for a flight said to**. Another post suggested getting rid of tenure in schools (which I'm not against or anything) and said it would work because it would work for the author, so clearly everyone else

shares that opinion. And the people who wouldn't share that opinion are "bad teachers." One post on UK Healthcare laid out a plan and then backed it up by saying "I asked cab drivers in London if they liked it and they mostly said yes."

It boggles the mind.

I fear the number of people who will read these short snippets and believe the ideas are sound after zero research or actual information because "it sounds good." Or maybe because the authors are famous. Yes, some of them do sound good. Some of them, however, sound as if the writer absolutely does not live on the planet Earth with other human beings. It feels like to them human lives are just a data stream and as long as the numbers line up then whatever-it-is is automatically a *good idea*.

Human beings are not just data and numbers. Thank goodness.

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### **Yaaresse says**

DNF. Abandoned at 32%

Source: Library e-book

Sometimes when I'm reading something dense or intense, I like to have a book going on the side that lends itself to an easy pick up/put down as a breather. Well, this one is definitely easy to put down.

This book reminded me of three things:

1. With rare (if any) exception blogs make terrible books. Not only are most blogs shallow and self-absorbed, but they're repetitive. It didn't take long for this book to become grating. It feels like sitting through the hundredth rerun of a show you weren't all that wild about the first time you saw it.
2. I have never met an economist I liked. They're like weather men crossed with used car salesmen: wrong most of the time and always trying to convince you that something works better than it will.
3. Theory is just that: perhaps interesting, but not very useful most of the time.

The book is a very annoying, very shallow collection of half-ass rants and self-absorbed marketing for their "real" books. Boring.

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### **Jay says**

If you like "Freakonomics", the book, you will find this collection similar. It is the same folks, covering the same kinds of topics with the same kind of humor and style. But these are snippets from their online blog, and while some topics curried a lot of interest in me, most of the time the treatment was too short or too limited in depth. I liked them, but this book was like a bowlful of Lifesavers where "Freakonomics" was a ravioli dinner – either can fill you up, but you feel a bit bad if you just ate Lifesavers. The point I most appreciated was hearing about the authors gambling in Las Vegas. Economists in Vegas, and they seem to enjoy themselves. I listened to the audio of this, with the authors narrating much like their podcast. Well done and entertaining, although forgettable.

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## **Jason Luu says**

When to Rob a Bank by Steven Levitt & Stephen Dubner. This makes the fourth Freakonomics branded book I've read by Levitt and Dubner and the experience has been uneven at best.

The first Freakonomics book was interesting, albeit a little directionless. Super Freakonomics had more narrative, but was surprisingly illogical with more political ideology than I expected or wanted. Levitt and Dubner hit their stride with Think like a Freak, combining a coherent narrative framework with stories and examples that were more focused on intellectual curiosity than political leanings.

To my disappointment, When to Rob a Bank is a gigantic step backward. To provide context, When to Rob a Bank is not actually a book so much as it is an organized and condensed collection of blog posts and podcasts. Consisting of 131 different topics, When to Rob a Bank runs the gamut from completely useless and idiotic (a section dedicated to how awesome the Steelers are) to interesting (why do people on welfare often over report their income). The vast amount of topics is a double edged sword. Sure, it's great that the authors only spend 5 minutes talking up the Steelers, but once you finally come across a really interesting or worthwhile thought process, you never fully delve into the how and why, the inner turnings and complete picture of something you previously thought you understood – the hallmark that the Freakonomics brand was built upon.

Suffice to say, not recommended. Hopefully, the next book will actually be a book rather than a cash grab.

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## **Zieq Hakim says**

Insightful and entertaining as ever! Due to it's chaos organized way of publishing made it an easy read too.

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## **Petra X says**

DNF'd. This book is really patchy. The blogs - for that's what they were - go from really bad, almost facetious and ill-researched topics to some interesting ideas. The percentage of interesting to blah is only about 10% so rather than waste 90% of my time, I will spend it reading something more rewarding. As economists, I'm sure the authors will appreciate my reasoning.

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Put your coffee down before you snork it reading this. **Raising politicians salaries much higher in order to attract a better quality of politician who will then be totally honest and not look for any other way of increasing their income.** Pigs in a trough full of apples will still not ignore the barrel of swill behind them. The authors use the example of the Prime Minister of the tiny nation of Singapore who increased his own salary to \$3.2M and other government members to other outrageously high levels, and the authors say proved their thesis.

Everyone except the very brave in Singapore agree with absolutely everything the Government does. It is an authoritarian democracy, nominally, and guarantees free speech for all except those that breach just about any number of laws that are there to ensure "responsible journalism". Anything that might damage the reputation of any member of the government, or how it governs the country, or... or... or... and this includes

all media including documentary films and bloggers.

No one actually approved, which the book doesn't mention, and eventually the Prime Minister was forced to take a pay cut to \$1.7 million. Obama earns \$400K I think.

Also, the essay on the NHS betrays the authors' ignorance. They presume that the NHS is used in the same way by people as American private health care. Comparing apples and oranges and coming up with theories because they are both fruit doesn't cut it.

I'm not getting on with this book quite as well as I hoped.

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This is a collection of blog posts and it reads like it too. Is that a good or bad thing? Bad because I wanted to read a book of economic/sociological issues treated in depth, but good because it is interesting hearing thoughts on a range of subjects.

I'm reading about a book a day. That is the advantage of recovering from surgery. Not much else to do (other than eating, I do a lot of that too).

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### **S.Baqer Al-Meshqab says**

Because I am a big fan of Levitt and Dubner Works, I feel entitled to write this review. I have to admit, there has never been in my reading life, a series in which I was extremely absorbed like the Freakonomics Series. I never read all books published under one title consequently. I always thought I needed a break, no matter how good the series was. In Freakonomics, however, I read all four books straight, no break whatsoever.

Now Let us compare the time I spent reading these books.

Freakonomics = 5 days.

Superfreakonomics = 5 days.

Think Like A Freak = 5 days.

When to Rob a Bank = 10 days.

Can you see something here? When to Rob a Bank took me double the time spent on any of its predecessors. Why? Well, unfortunately, it wasn't good enough. There are several reasons for which I think I didn't find this book as desirable:

Number 1: Things are way too random. The authors just collected their blog entries and tried to make a book out of them. I could not find the general concept of Freakonomics (People responds to incentives) materializing everywhere. Some entries were utterly useless. I probably should have known, when I saw the number 131 in the title, that was careless of me.

Number 2: The strong suit of Freakonomics is making dull things interesting. I normally wouldn't care about Crack dealers, School Teacher Cheating, or Prostitution. The presentation of these ideas, and many more others did the trick. In When to Rob a bank, however, the presented blog entries were not given the time to be interesting (most of them). They were not reinforced with social experiments. Some of them were only..

life observations, like part of a diary.

Number 3 : Perhaps the voice of Dubner (in the audio book) was a major factor in drawing me in. He is GOOD. REALLY GOOD. Levitt, on the other hand, despite being half-responsible for the birth of such a great series, is actually not. (Sorry Levitt, I have to be honest).

At the end, I am and will always be a loyal fan of Freakonomics, and can't wait for the next book. (Please make it as good as the first three books). I already feel that I am starting to think like an economist, but who wouldn't?

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