

Understanding The Defaults That You Run In Life

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ABSTRACT

This paper looks at the approaches we can take to improve our lives, careers and businesses and how to understand and select the most appropriate solution for any given situation.

1. Introduction

The majority of us live lives within a relatively stable environment — the lucky ones anyway. Right now, I'm listening to two people debating the merits of school placement systems. This is how children get into one school or the other and it makes for strong opinions between those who believe they have sacrificed and paid to be in the best locations and those who believe in equality and access to opportunity regardless of background.

These conversations often go on for a while. Can they be resolved?

The problem is that we move quickly from problems that have an obvious right answer, to ones where you can take an evidence based approach, to ones where you need to exercise judgement. None of these will persuade everyone. After all, you might get a response on the lines of the joke that says, "Why did god put all those fossils in the ground if not to test our faith?" If you are trying to work through the issues, however, where should you start?

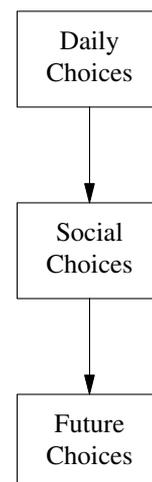
2. Understanding situations

In this paper I am going to explore the kinds of problems that many of us face on a day-to-day basis. At the same time we need to recognise that the problems that preoccupy us have changed over the decades and the regions we live in. For example, I grew up in locations that were remote and distant from the big cities. We didn't have the amenities of modernity — no bin collections, for example, but few of the problems as well. Overcrowding and vehicle related pollution hadn't quite reached these areas. Tourism hadn't

yet brought hordes of people spending their money but also dropping their litter. In fact, we didn't really have the problems of processed foods — almost everything we ate was home made and things like cereal were a rare treat rather than an everyday breakfast.

Fast forward a few decades later and that lifestyle has been eradicated, Prosperity takes care of that. When you can buy everything in a packet, it becomes hard to imagine doing anything else. It is probably appropriate that as I write this I can see the new temples, the new sights of our age — next, costa, Mountain Warehouse, pets at home, wilko — the names go on and stretch around the corner.

What sort of choices do we have to make in this environment? Perhaps we can look at them as daily ones, social ones and future ones.



2.1. Daily choices

We start by making daily choices. What to have for breakfast? Whether to let the kids watch telly or insist that they read first thing in the morning? Get them into clubs and classes or go out with them yourself — delegate your kids' experiences to experts or spend your own time doing things with them?

And then there are your own choices. Do you make healthy, active ones or go for the easy, relaxing ones; rewarding yourself after a week's hard work? When shopping, do you go to the big supermarket for convenience or wander around to the local markets and stalls? Do you choose the convenience of packaging or take your own containers? Do you think about where your clothes come from and what has gone into making them; select them for fashion, sustainability or price?

If you are overwhelmed by the opportunities to choose on a daily basis and respond by putting in place default choices no one will blame you. Most families eat the same combination of meals week after week, shop in the same shops and experience the years as familiar cycles of events and opportunities to spend money. The devil, however, is in the default and that's where we have to make an effort to change the settings.

2.2. Social choices

We are social creatures and make many decisions based on how they will be interpreted by the groups we are a part of. Where we choose to live, the cars we drive, the clothes we wear; all these are signals to others of where we are in society. We make these choices often to fit in, rather than to stand out. If you live in a neighbourhood full of luxury cars you're more likely to invest in an Audi or a BMW when you need to than continue to run your ten-year old Ford. People, in general, don't like to stand out.

Unless they do, in which case you get something that makes a statement, and you can do that with the things you own as well. The statement you make — the signal you send out — can be one that highlights your sense of style, your commitment not to conform or your beliefs and opinions including what is called virtue signalling. This last one relates to what you do to show that you're doing more than everyone else, for example in the way you're reducing your impact on the planet.

Social signals are hugely important when it comes to situations where other people get to decide what happens for you. For example, should you get to the office early and work late to get the work done or should you work your contracted hours? Should you do your job or should you try and do a better job? Do you spend your time improving your skills or spend your time improving your network?

Your ability to send these signals changes over time as well. Early in your career you have the time to commit more to your work while later, when you have children, leaving on time becomes important because you just have more things to do. This is not always appreciated by managers and bosses, especially if they are younger and haven't yet had the experiences associated with responsibility for more than just keeping on top of emails. The social choices we make are the ones that end up constructing a life for us that after a while seems more like a prison. The things we own start to own us, the debt we have keeps us in jobs we hate and the experiences we buy to escape end up having to deliver a whole lot of job in a short space of time or we're disappointed. The alternative is to spend more on things that we think will make us happy, only to find that perhaps, they don't.

2.3. Future choices

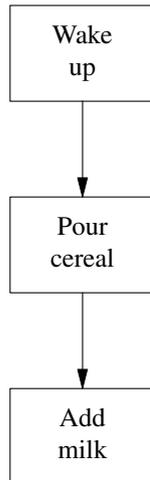
The future always seems so far away. The thing we forget is that we're constructing the future with every decision we make now. My decision to sit here and type this is a choice to spend my time writing instead of exercising, despite my increasing waistline reminding me that choice is also reducing the number of years I have to live. The hunger pangs I feel could be filled by chocolate or a piece of fruit, but which one I get depends on the alternatives and how much energy I have to choose a healthier option.

And that is something we need to remember. Decision making takes energy and when we're short of energy, which for many of us is much of the time, we settle for our default choices. It's like running a program that is currently set to return chocolate when you input hunger. If you want to change things then you need to change the program, change the default settings so that every situation you face from now on returns a different result when you run your program. The rest of this paper will work through an example for breakfast, because the way you start your day may well determine how you spend the rest of

your life.

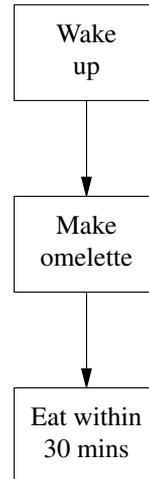
3. Breakfast

Breakfast for me has changed from when I was a kid in India. Back then it used to be a hot meal — dosas, idlies with sambhar. Or, in words that are more familiar, rice and lentil pancakes, steamed dumplings with a lentil sauce. In England, where I now live, it's cereal out of a packet or some toast. A bacon roll once a week. We could express this default program in this way.



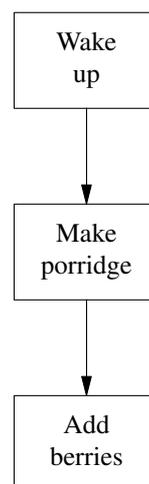
Now, you probably don't need an expert to tell you that cereals are highly processed, with things added and other things lost, and probably much more sugar than you need. So, what could you do?

One thing I tried was the slow-carb diet, which suggests starting your day with a lot of protein within thirty minutes of waking up. Practically, this means having two to three eggs every day. This, we are told, is a good way to start losing weight. So, now we have a new routine.



I tried this for quite some time and, to be fair, the slow-carb approach worked for a year or so. And then the weight came back on, inexorably and irresistibly. Which is the problem, it seems, with changing a program that runs on a complex machine like your body. It readjusts itself to work around the change and get what it needs, not what you want.

Perhaps it's time for a different kind of program. Dr McGregor's book *How not to die* talks about the benefit of whole grains for breakfast. Oatmeal, for example, is his go-to breakfast which if you add berries improves the amount of antioxidants and healthy nutrients that make it into your body. Having lentils for breakfast, he writes, can protect you from sugar spikes from food you eat much later in the day. This third program looks like this.



And, of course, there is my preferred alternative, the food from my childhood which I am quite happy to make and eat, but that my family are less familiar or comfortable with.

As you can see even such a simple thing as breakfast can present you with a number of choices. Do you go with what's familiar and easy? Do you try the diet fad that's sweeping the world? Do you go with the evidence-based medicine? Or do you eat what your grandmother used to make?

The answer to such problems can be a dispiriting one or an uplifting one depending on how you approach it. It is, "It depends." It depends on you, where you are in life and where you want to be in the future. You need to make decisions now that will help you move in the direction of the future you want to make happen.

4. Conclusion

The point of this paper is not to provide answers but to start taking a look at how we spend much of our lives making decisions on autopilot — from what we eat to what we wear and how we shop. Perhaps this is working out for us, or perhaps we're starting to wonder whether we're heading in the right direction, loaded down with debt, weight and stuff.

If you want to change, the first step is to examine the defaults that exist in the programs that run your life. If you want to change anything start by changing some settings and seeing what happens. That's the way to make a difference for the future.

About the author

Karthik Suresh is a Management Consultant who helps customers with energy, utility, sustainability, research, innovation and knowledge management projects. His experience includes working with large and small organisations to select and implement strategic decision systems, improve and develop management capability and deploy risk management, IT, communications and information systems projects.

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