

# AI-01910 The Default Bias

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**In the domain of quality of life, , health, relationships, jobs, finance and investing, synthesize the statement:**

**Default Effect:** We tend to **stick with standard options**. The default setting is "as warm and welcoming as a soft pillow". This bias, along with status-quo bias, means people cling to the way things are, even if disadvantageous.

**List 22 examples of each domain.**

The "Default Effect," often coupled with "Status Quo Bias," describes our strong tendency to stick with pre-selected options or current arrangements, even when alternative choices might be more beneficial. This bias makes the default setting incredibly powerful, akin to a "soft pillow" – comfortable and inviting, making us less likely to exert the effort to explore or switch. We cling to what is, even if it's disadvantageous, because the default represents the path of least resistance. Here are 22 examples for each domain, demonstrating the Default Effect and Status Quo Bias:

## Quality of Life

1. Subscription Services: Rarely canceling streaming services, gym memberships, or app subscriptions even if usage declines, because the monthly auto-renewal is the default.
2. Home Decor: Keeping furniture and decor for years, even if outdated or no longer fitting tastes, rather than redecorating.
3. Appliance Settings: Never changing the default settings on a new washing machine, oven, or dishwasher.

4. Meal Planning: Sticking to the same few recipes or takeout options out of habit, rather than trying new cuisines.
5. Leisure Activities: Continuing with the same hobbies or weekend routines, even if they've become less engaging.
6. Transportation: Driving the same route to work every day, even if a slightly longer but less congested alternative exists.
7. Digital Device Settings: Keeping factory default settings on phones, computers, or smart home devices.
8. Coffee Order: Always ordering the same coffee drink at a cafe, rarely experimenting.
9. Music Playlists: Listening to the same music playlists repeatedly, rarely seeking out new artists or genres.
10. Wardrobe: Wearing the same style of clothing or colors out of habit, rather than exploring new fashion.
11. Vacation Spots: Returning to the same vacation destinations year after year.
12. Grocery Store: Always shopping at the same grocery store, even if a new one opens with better prices or selection nearby.
13. Social Gatherings: Sticking to the same group of friends for social outings, rarely seeking new connections.
14. Personal Grooming Products: Using the same brand of shampoo, soap, or toothpaste for years.
15. Newspaper/News Source: Reading the same newspaper or following the same news outlets, even if others offer a broader perspective.
16. Book Genres: Primarily reading books within one or two preferred genres.
17. Pets: Sticking with the same brand of pet food, even if the pet doesn't seem to love it.
18. Home Temperature: Setting the thermostat to a certain temperature and rarely adjusting it, even if slightly uncomfortable.
19. Lighting: Using the same default lighting setup in a room, rather than adjusting for different moods or tasks.

20. Outdoor Activities: Sticking to the same walking trails or parks for outdoor recreation.
21. Personal Technology: Reluctance to upgrade to newer versions of software or operating systems, fearing change.
22. Personal Habits: Maintaining a consistent daily routine, even if parts of it are inefficient or unfulfilling.

## Health

1. Medication Adherence: Continuing to take a prescribed medication as-is, even if side effects are bothersome, without discussing alternatives with a doctor.
2. Diet: Sticking to an unhealthy default diet (e.g., lots of processed foods) rather than actively planning healthier meals.
3. Exercise Routine: Continuing the same exercise routine, even if it's no longer challenging or effective.
4. Doctor Visits: Only visiting the doctor when symptoms are severe, rather than regular check-ups.
5. Vaccinations: Delaying or avoiding new recommended vaccinations unless mandated.
6. Water Intake: Sticking to a low default water intake, rather than consciously increasing it.
7. Sleep Schedule: Maintaining an erratic or insufficient default sleep schedule.
8. Dental Hygiene: Defaulting to minimal brushing and flossing, rather than improving habits.
9. Sun Protection: Not consistently applying sunscreen, making a burn the default outcome in strong sun.
10. Mental Health: Avoiding seeking professional help for mental health concerns, defaulting to coping mechanisms that may not be effective.
11. Screen Time: Sticking to a high default screen time, even when aware of negative impacts.
12. Smoking/Vaping: Continuing the habit due to the ingrained routine.

13. Alcohol Consumption: Maintaining a regular default level of alcohol intake, even if it's moderate to high.
14. Preventive Screenings: Postponing or skipping recommended cancer screenings (e.g., colonoscopies, mammograms) unless explicitly reminded.
15. Ergonomics: Working with a poor ergonomic setup, defaulting to discomfort rather than adjusting.
16. Stress Management: Defaulting to unhealthy stress coping mechanisms (e.g., emotional eating) rather than proactive strategies.
17. Nutritional Supplements: Not taking recommended supplements unless they are explicitly prescribed and easily available.
18. Hydration at Work: Not keeping water readily available at the desk, defaulting to less frequent sips.
19. Hygiene Practices: Neglecting proper handwashing or other basic hygiene habits.
20. Post-Surgery Recovery: Not fully adhering to physical therapy or rehabilitation exercises after surgery.
21. Vision Care: Delaying eye exams or updating prescriptions.
22. Footwear: Wearing uncomfortable or unsupportive shoes regularly due to habit.

## Relationships

1. Communication Patterns: Sticking to established, sometimes unhelpful, communication patterns with family or partners.
2. Friendship Groups: Primarily socializing within the same established friendship circles, rarely seeking new connections.
3. Conflict Resolution: Defaulting to avoidance or passive-aggressive responses in disagreements.
4. Date Nights: Not planning new activities for date nights, sticking to the same restaurants or movies.

5. Family Traditions: Continuing family traditions even if they no longer serve a purpose or are disliked by some.
6. Gift Giving: Giving the same type of gift to someone year after year out of habit.
7. Digital Communication: Defaulting to text messages even when a phone call might be more appropriate.
8. Expressing Affection: Sticking to a default level of affection, even if a partner desires more or different expressions.
9. Household Chores: Maintaining the default division of household chores, even if it's uneven or unfair.
10. Social Media Habits: Defaulting to passive scrolling rather than actively engaging with friends.
11. Apologies: Sticking to a generic apology rather than a sincere and specific one.
12. Boundary Setting: Not setting new boundaries in relationships even when necessary, clinging to old dynamics.
13. Listening Habits: Defaulting to interrupting or planning a response rather than truly listening.
14. Support Systems: Not actively expanding or diversifying one's support network.
15. Showing Appreciation: Not explicitly showing appreciation, assuming it's understood.
16. Holiday Plans: Sticking to the same holiday arrangements every year, even if inconvenient.
17. Child Rearing: Continuing parenting strategies that may no longer be effective as children grow.
18. Forgiveness: Holding onto grudges, making non-forgiveness the default.
19. Making Plans: Always waiting for others to initiate plans rather than taking the lead.

20. Emotional Sharing: Defaulting to superficial conversations rather than deeper emotional sharing.
21. Quality Time: Not actively scheduling dedicated quality time with loved ones.
22. Learning About Others: Assuming you know everything about a long-term friend or partner, not seeking to learn new things.

## Jobs

1. Workflows: Sticking to inefficient or outdated workflows because "that's how it's always been done."
2. Software/Tools: Continuing to use familiar software or tools even when more efficient alternatives exist.
3. Meeting Habits: Attending all default meetings, even if unproductive, rather than questioning their necessity.
4. Reporting Methods: Using the same reporting templates or methods despite changing needs.
5. Professional Development: Not seeking new training or skills, sticking to current capabilities.
6. Networking: Only networking within one's immediate department or company.
7. Job Search: Applying only to familiar types of roles or industries, even if skills are transferable.
8. Commute: Taking the same commute route and method every day, even if alternatives might be faster.
9. Desk Setup: Maintaining a disorganized or uncomfortable default desk setup.
10. Team Communication: Sticking to old communication channels (e.g., email) when newer tools might be more effective.
11. Performance Reviews: Approaching performance reviews with a default mindset rather than proactive goal setting.
12. Breaks: Not taking regular breaks, defaulting to continuous work.
13. Delegation: Not delegating tasks, preferring to do everything themselves.

14. Feedback: Not actively seeking or providing constructive feedback, maintaining the status quo.
15. Office Culture: Conforming to the existing office culture without challenging unproductive norms.
16. Task Prioritization: Sticking to a default "first-in, first-out" task management system rather than true prioritization.
17. Learning New Skills: Procrastinating on learning new skills required for career advancement.
18. Career Path: Sticking to a traditional career path, not exploring lateral moves or new industries.
19. Work Hours: Working standard office hours even if a flexible schedule is permitted and beneficial.
20. Collaboration: Defaulting to individual work rather than seeking collaborative opportunities.
21. Problem Solving: Applying the same solutions to new problems, rather than innovative thinking.
22. Lunch Breaks: Eating lunch at the same time and place every day.

## Finance and Investing

1. Savings Accounts: Leaving emergency savings in a low-interest default checking or savings account.
2. Retirement Contributions: Contributing only the default percentage to a 401(k) or pension plan, not increasing it over time.
3. Investment Portfolio: Sticking with the default investment options offered in a retirement plan, even if not optimal.
4. Budgeting: Not creating or reviewing a budget, defaulting to simply spending what's available.
5. Bill Payments: Not setting up automatic bill payments, risking late fees.
6. Credit Cards: Carrying a balance on a credit card, allowing high-interest to become the default.

7. Insurance Policies: Not reviewing insurance policies (auto, home, health) regularly for better rates or coverage.
8. Banking Habits: Sticking with the same bank for years, even if another offers better services or lower fees.
9. Loan Terms: Accepting the default loan terms offered, rather than negotiating or shopping around.
10. Tax Deductions: Not actively seeking out all eligible tax deductions, missing potential savings.
11. Automated Investing: Not reviewing or adjusting automated investment contributions over time.
12. Estate Planning: Delaying or avoiding estate planning, leaving default legal distributions.
13. Debt Repayment: Making only minimum payments on debt, prolonging repayment and increasing interest paid.
14. Investment Platforms: Sticking to a familiar investment platform even if fees are higher or options are limited.
15. Financial Advisor: Not seeking independent financial advice, relying on generic defaults.
16. Emergency Fund: Not actively building or replenishing an emergency fund, defaulting to a lack of savings.
17. Diversification: Not diversifying investments, sticking to a few familiar stocks or funds.
18. Spending Habits: Defaulting to impulse purchases rather than planned spending.
19. Credit Score: Not actively monitoring or improving one's credit score.
20. Subscription Cancellations: Forgetting to cancel free trials or unwanted subscriptions.
21. Cash Usage: Defaulting to cash or debit card payments when a credit card could offer rewards.

22. Financial Goals: Not setting clear financial goals, defaulting to simply drifting along.