

Pick one

A short book about going round and round a decision
because choosing feels riskier than waiting

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First edition

Written by AI with human guidance. It can
contain mistakes, which later editions correct.

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Before you start

This is a short book and you can read it in two or three sittings. It's about one habit. You have a decision to make, and you've been making it for a long time. You go over the options, you nearly settle, a doubt arrives, and you start again. It might be a sofa or a job, a course or a house move. You're capable and careful, and other people bring their decisions to you. With your own, you go round.

I'm going to argue three things. The first is that going round makes sense from the inside. You're trying to avoid a mistake, and waiting feels like the careful thing to do. The second is that waiting is a choice too, with results of its own, and that most of the going round produces nothing new. The sureness you're waiting for mostly arrives after a choice and seldom before it. The third is practical. You write down what the choice has to do, you set a date, you pick the first option that does it, and you stop looking.

Chapters 14 to 17 cover how.

This book won't tell you which option to pick. I don't know your situation, and the argument doesn't depend on it. The book is about the going round, which is much the same whatever the decision is.

Three cautions.

Finding it hard to make decisions can be a symptom of something else. The NHS lists "finding it difficult to make decisions" among the psychological symptoms of depression, next to continuous low

mood, no motivation and not getting any enjoyment out of life. If that list sounds like your last few weeks, the decision isn't your main problem, and a GP is the place to start. If you have thoughts of harming yourself, ask for an urgent GP appointment or call 111 today.

Some decisions need an expert, and the expert's view counts as real information. If the choice is medical, legal or financial, take advice from someone qualified. This book covers what happens after you have that advice and still can't choose.

And if the decision you're circling is whether to leave someone who frightens or controls you, this book is the wrong tool. The freephone National Domestic Abuse Helpline is open day and night on 0808 2000 247, and the people there can talk through your options and your safety with you.

The notes at the back give my sources and their limits. Where I'm giving my own reasoning and not a finding, I'll say so.

The spreadsheet called Options

It's a Sunday evening in late February. The laptop is open on the kitchen table, and on it is a spreadsheet called Options. You made it fourteen months ago.

It has three tabs. The first is Course. It's a part-time diploma in garden design at the college across town, two evenings a week for two years, at three thousand two hundred pounds a year. You've wanted to do something like it since before you made the spreadsheet. The second tab is Move. A firm like yours, twenty minutes further away, advertises every few months for the job you already do, at about three thousand pounds a year more. The third tab is Stay. You work in the accounts team of a builders' merchant. It's fine, which is the word you always use for it.

Each tab has the same rows. Money, evenings, security, interest, where it leads. Each row has a score out of ten and a weight. Tonight the totals are 7.4 for Course, 7.1 for Move and 7.2 for Stay. Last month you decided security deserved more weight, and Stay came out on top. In November you'd read an article about people retraining in their forties, and Course led by a full point for a fortnight.

Applications for the September intake close on the thirtieth of June. You know the date well. You've missed it twice.

On the windowsill behind you are six squares of sofa fabric. They came in the post in January. The old sofa has a broken spring on the left side, and everyone in the house sits on the right. You've

narrowed the sofa down to two, and you've had it narrowed down to two since the week the samples came.

I'll use a few terms throughout. **The loop** is the going round. It means thinking through the same options and the same considerations again without reaching a choice. **A lap** is one trip round it. **The default** is what happens if you never choose. In the spreadsheet it has a tab, and it's called Stay. For the sofa it's the broken spring. **The musts** are the few things a choice has to do for you, which I'll set apart later from the many things it would be nice for it to do. **The date** is a day you set in advance by which you'll have picked.

The loop has some regular features. This list is my own observation and not a research finding.

It feels like work. You sit down, you concentrate, and you finish tired. A lap can take a whole evening.

It runs on old material. If you compare tonight's lap with the one in November, the facts are the same. The fees, the salary and the commute haven't changed. Only your mood about them has.

It nearly ends, often. Several times you've been all but settled, usually late in the evening. By the morning a doubt has arrived and the question is open again.

It gets longer near the finish. The closer you come to choosing, the more reasons you find to check one more thing.

And it isn't confined to large decisions. The person with the spreadsheet is often the person with the fabric samples, and the person reading the whole menu twice while the table waits.

Try one thing before reading on. Write down every decision you currently have open, large and small. Next to each, write roughly when you started deciding it. Then write the date you last learned a fact about it that you didn't know before. The list is for you and nobody else will see it. If the gap between those two dates is small, you may be deciding at a sensible pace and you may not need this book. If the last new fact is months old, read on.

Why waiting seems sensible

I don't want to start by telling you the loop is foolish. It isn't, and if I said so you'd rightly stop listening. Most of the instincts behind it are sound.

Some decisions do get better with time. A week's wait can bring a fact you couldn't have had before. The firm posts its accounts, a friend who did the course calls you back, the survey on the house arrives. Choosing before a fact like that would be rash.

Some questions answer themselves. The firm stops advertising, or the sofa goes out of stock, and one of your options is gone. People who wait are sometimes spared the choice.

Mistakes are expensive. A two-year course costs real money and a lot of evenings. If you get it wrong, you pay for it. Taking that seriously is a sign of sense, and the people around you who decide everything in ten minutes aren't obviously doing better.

And a wrong move stings more than a missed one, at least at first. Thomas Gilovich and Victoria Husted Medvec reviewed the research on regret in the 1990s and described a pattern over time. In the short term, people regret their actions more. The things they did and wish they hadn't hurt most in the weeks and months afterwards. So your sense that a wrong choice would hurt more than more waiting is accurate, for now. Chapter 7 covers what the same researchers found about the long term.

A psychologist named Christopher Anderson gathered the research on this whole family of behaviour in a review with a title I like, "The psychology of doing nothing". He found four related habits in the studies. People defer choices. They stick with whatever they already have. They prefer a harm that comes from not acting to the same harm from acting. And once they've passed up one good chance, they tend to pass up the next one as well.

In his account, two things drive all four. One is anticipated regret, which means imagining how bad you'd feel if the choice went wrong. The other is what he calls selection difficulty, which is the plain hardness of telling which option is better.

That matches what I think the loop is for. It seems to me to meet four needs, and this list is mine. You want to avoid a mistake. You want to feel sure before you move. You don't want to be the one to blame if it goes badly. And you want to stay free, because while the question is open, every option is still yours.

All four are reasonable. The rest of this book doesn't argue that you should stop wanting them. It argues that the loop doesn't deliver them. You'll make no fewer mistakes by going round again, the sureness doesn't come, and the blame and the freedom turn out differently from how they look. Each of those gets a chapter.

"I haven't decided anything yet"

When someone asks about the course, you say you haven't decided yet. It's an honest answer. It also contains a quiet mistake, which is the idea that while you haven't decided, nothing has been chosen.

Look at the spreadsheet again. It has three tabs, and one of them is Stay. For fourteen months you've been comparing three options. For the whole of that time you've also been living in one of them. You've gone to the builders' merchant every weekday. A September intake has started without you, and it wasn't the first. In practice, Stay has won every single day since you made the spreadsheet, and it has never once had the highest score for longer than a month.

Waiting, then, is one of the options, and it's the one you've been picking. It feels different from the others because you never had to pick it on purpose. It happens by itself.

Economists have a name for the pull this exerts. William Samuelson and Richard Zeckhauser called it status quo bias, in a paper from 1988. Whatever you currently have gets an advantage in your mind simply because you have it. Anderson's review, from the last chapter, sets a second habit beside it. People judge a bad result that came from doing nothing more kindly than the same bad result from doing something. If you take the course and hate it, you made a mistake. If you never take it and spend ten years wondering, it doesn't feel as though anyone made a mistake. The cost is the same size or bigger, but nobody seems to be at fault for it.

I think this is why the default never gets examined the way the other options do. Course and Move have to justify themselves row by row. Stay doesn't, because Stay isn't felt as a choice. If the options were judged fairly, the default would have to account for itself like the others. It would have to say what it costs per year, where it leads, and how you'll feel about it at fifty.

None of this means Stay is wrong. It might be the best of the three. Plenty of people look hard at their fine job and conclude that fine is worth a great deal. But in that case it should win a fair contest, once, and then the spreadsheet can be deleted. What's happening now is that Stay wins by default every day and keeps winning.

So here's the first practical step, and you can take it this evening. For each open decision on your list from chapter 1, write down what the default is, in plain words. Then write what a further year of the default will cost, in money, time or anything else you care about. For the sofa, it's another year of everyone sitting on the right. For the course, it's a third missed September, and you being a year older when you qualify, if you ever do.

"I just need a bit more information"

This is the most respectable reason for another lap, and sometimes it's true. So it's worth having a way to tell when it is.

Anthony Bastardi and Eldar Shafir ran a set of studies on what they called the pursuit of useless information. They gave people decisions with a piece of information missing. The missing piece looked relevant. But when other people were given the same decision with that information already supplied, they chose the same way whatever it said. It made no difference to the choice. Even so, the people who lacked it often chose to wait for it, and wouldn't decide until they had it.

There was a second finding, which I find more unsettling. Having waited for the information, people then used it. They made choices they wouldn't otherwise have made, on the strength of a fact that wouldn't have mattered if they'd had it at the start. Once they'd waited for it, they treated it as important.

You can see both halves in the spreadsheet. In October you spent two evenings finding out what garden designers earn in their fifth year. The figures you found ranged so widely that they told you nothing. Course dropped by half a point anyway, and the drop came from the two evenings of worrying more than from anything you found.

There's a simple test for whether a piece of information is worth waiting for. Before you look for it, ask what you'd do if the answer came back one way, and what you'd do if it came back the other. If

you'd do the same thing in both cases, you don't need it. If you'd do different things, then it's worth having, and you should go and get it. Usually that means a phone call or an email, and an answer within the week. You'd ring the college and ask how many of last year's students are now working in the field. Reading around the subject until midnight won't tell you that.

There's also a kind of information that can't be found at all. How you'll feel on a wet Tuesday in the second year, after a day at work, with a planting plan due. Whether you'll be any good. Whether the work will be there in five years. No amount of reading will tell you, because the answers don't exist yet. They'll come from doing the course. You can spend years looking for facts of this kind, because the search never turns up empty. There's always another forum thread or article, and another person's story, and each one feels like research.

So when you catch yourself about to start a lap in search of information, write the question down first. Make it one sentence with a question mark. Under it, write who could answer it and by when. If you can't write the question, or nobody could answer it, then the evening you're about to spend won't be research. It'll be another lap.

"I should look at all the options"

You had the sofa down to two. Then a colleague mentioned a shop you hadn't tried, and for a week there were four. The college across town led you to a distance-learning course, and then to a one-year certificate that might be a better first step. Looking at more options felt thorough each time, and afterwards you were further from choosing than before.

Amos Tversky and Eldar Shafir studied this in the early 1990s. Standard theory says an extra option can only help, since you can always ignore it. They predicted the opposite for cases where the options conflict. When it's hard to say which is better, people become more likely to put the decision off, to go looking for still more options, or to fall back on the default. That's what their studies showed. Adding a good option to the set, or improving one that was already there, made people more likely to choose nothing.

It happens to experts as well. Donald Redelmeier and Shafir posted medical scenarios to family doctors in Ontario, and 287 replied. One scenario concerned a patient with osteoarthritis. In one version the doctor had a single medication to consider. In the other version there were two. With one, 72 per cent of the doctors prescribed it. With two, only 53 per cent prescribed either. The authors' reading was that the difficulty of choosing between two drugs led some doctors to start neither.

Those who didn't prescribe presumably felt they'd made a cautious choice. But the extra drug had made the decision harder for them, and they took the default.

You may have heard of a study with jam, and I should be straight about it. Sheena Iyengar and Mark Lepper set up a tasting table in a food shop. Shoppers who were offered six jams were more likely to buy one than shoppers offered twenty-four. It became one of the best-known findings in psychology. Ten years later, Benjamin Scheibehenne and colleagues pooled fifty experiments of this kind and found an average effect of almost exactly zero. In some studies more choice hurt, in others it helped, and the results varied a great deal. A later analysis by Alexander Chernev and colleagues, covering ninety-nine results, looked at when more choice does harm. They found it happens when the decision is difficult, when the options are complicated to compare, and when people aren't sure what they want.

That third condition is the one that matters for you. Having many options doesn't hurt someone who knows what they're after. It hurts someone who's unsure, and being unsure is why you're in the loop. For you, each new option adds comparisons to make and brings the choice no closer.

The fix is a cap. Once you have three real candidates, a new one can only come in if one goes out. If the certificate course really is better than the diploma, it replaces it, and the diploma tab gets deleted. If you can't bring yourself to delete anything, the new option wasn't better. It was somewhere else to go instead of choosing.

"There's a right answer and I have to find it"

Under the loop sits an assumption you may never have put into words. One of these options is the correct one, the others are mistakes, and enough analysis will show which is which. If that's true, you're right to keep going round. I think it's mostly false, for two reasons.

The first is about the options, and it's my own reasoning. A decision is hard to make when the options are close. If the course were plainly better than staying, you'd have enrolled two years ago. The scores say 7.4, 7.1 and 7.2. When the options are that close, picking the second-best costs you very little, because it's nearly as good as the best. So the decisions you find hardest are often the ones where the choice matters least. When a choice really matters, because one option is far better, you can usually see it quickly.

The second reason is about what you're trying to do. Barry Schwartz and his colleagues drew a line between two approaches to choosing. Some people look for an option that's good enough, take it and move on. Others feel they must find the best, and the researchers called them maximizers. Across seven groups of people, those who scored high on maximizing were less happy, less optimistic and less satisfied with life, and they reported more regret and more depression. That's a correlation. It doesn't show that the approach causes the unhappiness, and it could run the other way.

A second study is more pointed, and it's fair to both sides. Iyengar, Rachael Wells and Schwartz followed university students through a year of job hunting. The maximizers did better on paper. Their starting salaries were 20 per cent higher. They were also less satisfied with the jobs they got, and they felt worse the whole way through the search. The researchers put this down to two things. The maximizers relied more on outside sources to tell them what was good, and they kept thinking about the options they hadn't got.

I take two lessons from that. Searching hard can pay, and I won't pretend it doesn't. If a decision is large and you haven't yet looked properly, look properly. But past a certain point the search stops improving the choice and starts spoiling your enjoyment of it. Fourteen months and a weighted spreadsheet is well past that point.

There's one more thing the search for the right answer leaves out. How a choice turns out depends heavily on what you do after you've made it. A course you commit to, turn up for and work at isn't the same as one you sit through while wondering whether you should have moved firms. No spreadsheet can score that, because you haven't done it yet. A large part of what makes an option the right one gets added after you've picked it.

"I couldn't bear to get it wrong"

Imagine it's the second year of the course. You're tired, the fees have gone up, and you've just understood that you don't much like designing other people's gardens. When you imagine it, it's sharp and it seems as if it would last, and it's your fault. The loop runs this scene often. It's the main reason the loop exists.

The scene has two parts. One is a guess about what might happen, and that guess may be fair. The other is a guess about how you'd feel and for how long. The research on that second kind of guess suggests it's usually wrong in one direction.

Daniel Gilbert, Timothy Wilson and colleagues studied people's predictions about bad events, such as a break-up, a failed job application or a harsh piece of feedback. People expected to feel bad for much longer than they did. The researchers' explanation is that we're good at coming to terms with things once they've happened. We find reasons, take the lesson and move on to something else. We just don't expect to. When you picture a wrong choice, you picture yourself standing in it for good, with none of the mending that would in fact begin within days.

Then there's the longer view of regret from chapter 2. Gilovich and Medvec found that in the short term people regret what they did. Over a lifetime, the pattern turns round. Asked about their biggest regrets, people mostly name things they didn't do. The pain of a wrong action fades, partly through that same mending. The chance not taken tends to grow over the years, because you never find out how it would have gone, so you can always imagine it going well. A

recent attempt to repeat those studies with nearly a thousand people found the same pattern in most of the tests, with weaker effects, and didn't find it in one. So the pattern has some support, and it isn't settled.

Here's how I'd put the two together, and this is interpretation. The loop protects you from a sharp regret that would last months. In exchange it builds the slow kind that people report carrying for decades. You're picturing the first kind every Sunday, and the second kind doesn't get pictured at all, because it has no single scene to go with it. It's made of all the Septembers that went by.

One more point, which is mine. You'd also get something from a wrong choice that the loop can't give you, and that's an answer. If you did a year of the course and found you didn't like it, you'd know, and the spreadsheet could be closed for good. People who try something and drop it generally think about it less afterwards than people who never tried.

"I'll keep my options open"

Part of the appeal of not choosing is that nothing has been given up. While the question is open, you could still be a garden designer, and you could still have the extra three thousand a year. Choosing one means losing the other, and that feels like a cost you can avoid by waiting.

Jiwoong Shin and Dan Ariely built computer games to test how far people will go to avoid that loss. Players chose among options that paid out money, and an option they neglected would eventually disappear. Players spent effort and money keeping options alive, including options they seemed to have little interest in. They went on doing it when they were told what each option paid, after plenty of practice, and when the cost was made obvious. The researchers' last experiment suggested the motive wasn't a wish for flexibility. It was a dislike of losing something, even something the players didn't much want.

In the games the cost was money. For you it's the laps themselves, the hours of reading course pages and job adverts to keep both options alive.

A study by Daniel Gilbert and Jane Ebert found a second cost. They ran a photography course. At the end, each student chose one of their own prints to keep. Some were told the choice was final. Others were told they could change their minds later.

Beforehand, the students said the chance to swap wouldn't affect how much they liked their print. It did. The students who could change their minds liked their prints less than those who couldn't. And when a later group was asked which arrangement they'd like, most wanted the option to swap.

Gilbert and Ebert's explanation is that the mending I described in the last chapter only starts once a choice is final. When a decision is closed, your mind gets on with finding what's good about it. If you can still change it, you go on comparing, and you notice every flaw.

I don't take from this that you should make your decisions irreversible. If a sofa can be returned, that's a good thing. What matters is how you use that. Because you can undo it, you can choose fast, since a mistake is cheap. It doesn't mean you should go on choosing after you've chosen. When the sofa arrives, the shop may give you a couple of weeks to send it back. Decide on day two whether anything is really wrong with it. If nothing is, treat the choice as final and take the other sofa's page out of your bookmarks.

The same goes for the freedom the loop seems to protect. Keeping a door open doesn't get you through it. You've been free to become a garden designer for fourteen months, and in that time the freedom has bought you nothing.

"I'll know when it feels right"

Several times in the last fourteen months you've nearly been there. Around eleven at night the course has seemed obviously right, and you've gone to bed settled and relieved. By breakfast it's gone. You take this as a sign that you weren't really sure, that the decision isn't ripe yet, and that when you're truly sure the feeling will hold.

I think this belief keeps the loop going more than any other, so I'll take it slowly. Most of what follows is my reasoning, and I'll say where a study comes in.

Think about what feeling sure would need. The decision is about the future. Whether you'll like the work, whether the work will exist, and what happens at the builders' merchant if you stay are all unknown, and they'll stay unknown until they happen.

However many laps you do, that doesn't change. So if feeling right means feeling that the doubt has gone, you're waiting for something the situation can't supply. A person with good judgement, in your position, would have doubts. Your doubts tell you that you've understood the situation, and they say nothing against any of the options.

Now think about the people you know who seem sure of their choices. They're glad they moved or retrained or stayed put. It's tempting to assume they felt that way beforehand and that the feeling guided them. Gilbert and Ebert's photography students, in the last chapter, suggest the order is often the other way about. The students with a final choice came to like their print more after the

choice was closed. They became more confident because they'd committed. If that holds more widely, then the settled feeling you're waiting for comes from choosing, and you can't have it first.

That also explains the eleven o'clock feeling and why it goes by morning. For an hour you'd chosen, in your head, and you felt the relief of having chosen. By morning nothing had been done about it. You hadn't filled in a form or told anyone, so the question was open again, and because it was open you started comparing again. The feeling probably wasn't wrong. You'd just done nothing to fix it in place.

There's an objection here, and it's a fair one. Sometimes a bad feeling about an option is telling you something. If every time you picture moving firms your stomach drops, that's worth attention, even if you can't explain it. I agree.

A feeling that's steady and attaches to one option over weeks counts as evidence. A feeling that visits every option in turn, as yours does, is something else. When Course leads you worry about money, and when Stay leads you worry about wasting your life. Whichever option is ahead gets the doubt. A doubt that follows whichever option is ahead is about choosing, and it tells you nothing about the options themselves.

So I'd change what you ask of yourself. "Do I feel sure?" is the wrong question, because you won't. A better one is whether the option does what you need it to do, and whether you can live with its known drawbacks. You can answer that on an ordinary Sunday with the doubt still there.

"I'll see what a few more people think"

You've talked the course over with your partner, your sister, two friends, a colleague you trust, and a man at a wedding who turned out to be a landscape gardener. Each conversation was pleasant, and afterwards you felt you'd made progress. None of them changed anything.

Asking people can be useful. Someone who has done the course, or who hires garden designers, knows things you don't. One conversation with a person like that is worth more than a month of laps, and chapter 4's test applies. If you can write down the question and they can answer it, go and ask.

The trouble is that most of the asking isn't like that. Here's what I think it's doing instead. These are my observations and I've no study behind them.

You may be collecting votes. If enough people say do it, the decision is partly theirs, and so is the blame. This is the third need from chapter 2, not being the one at fault. It doesn't work, because people don't vote the same way. Your sister thinks you should go for it. Your colleague thinks the job market is terrible. Your partner, by now, will say whatever they think will end the conversation. With a split vote you're back on your own, and you now have three more opinions to weigh.

Or you may be looking for reassurance. You want someone to tell you it will be fine. They can't know that, and you know they can't, so the comfort lasts about as long as the conversation. Then you

need another one. This is a lap with someone else in the room.

Each person also tends to add something. A friend mentions a cousin who retrained and regretted it. Someone suggests a fourth option you hadn't thought of. After chapter 5 you know what a fourth option does.

And they get tired of it. People who love you will talk a decision through twice with real interest. By the fifth time they've noticed that nothing they say makes a difference. Some stop offering opinions. Some start to tease you about the spreadsheet. They're not being unkind. Going round it with you again wouldn't help, and they can see that.

I'd suggest a rule for asking. Ask people who have knowledge you lack, and ask them something specific. "What do you wish you'd known before you started?" is a good question. "What do you think I should do?" usually isn't. They can't weigh your life for you, so their answer tells you about them. When you've had the specific answers, stop asking. If you catch yourself about to raise the subject with someone for comfort, that's a good moment to get the list of musts out, which is coming in chapter 15.

One exception matters. If the decision is shared, with a partner whose life it changes too, their view isn't a vote you're collecting. Part of the decision belongs to them. Chapter 18 comes back to that.

"I'm just an indecisive person"

After enough laps it's natural to conclude that the problem is you. You say you're hopeless at decisions, as though it were a fixed fact about you like your height.

I don't think it's true, and here's the evidence against it, which you can check. At work you decide things all day. You choose which invoices to query and which supplier to chase, and what to tell the new starter. When your friend couldn't choose between two flats, you listened for ten minutes and said, "The second one. You keep coming back to the light in the kitchen." You were right, and it took you no effort. If you were indecisive by nature you couldn't do that. What you can't do is decide for yourself, when the result will land on you and the blame will be yours.

There's research on that gap. Laura Kray and Richard Gonzalez gave people a choice between two jobs. Some chose for themselves and some advised another person facing the same choice. The advisers tended to recommend the job that was better on the thing that mattered most. People choosing for themselves spread their attention across all the features more evenly, giving weight to minor ones. The researchers found the same pattern with students facing a real choice about their university course. When we advise we pick out what matters most. When we choose for ourselves we weigh every feature.

The spreadsheet called Options works the same way. It has twelve rows, each scored and weighted, and the minor rows get a say alongside the major ones. It's no surprise the totals come out level.

If a friend showed you that spreadsheet and asked what to do, you wouldn't look at the rows. You'd ask what they really wanted from the change, and whether they could afford it. That would take ten minutes.

So I'd describe the problem differently. You have good judgement, and you find it hard to apply to your own life, because fear of blame and regret clouds it. That's a more hopeful way to see it, because you can work round it.

The way round is to advise yourself as you'd advise someone else. Write the decision out as if a friend had sent it to you, in the third person, in five or six lines. "She's been in the same job eight years and calls it fine. She's wanted to do this course for three years. They can cover the fees if they skip a holiday. She's worried she'll be no good." Then write your reply to that friend. Most people find the reply comes quickly. It also tends to go to one or two things that matter and ignore the rest. Chapters 14 to 17 build that into a method.

"It'll sort itself out"

You may have noticed that you've made plenty of large decisions in your life, and that nearly all of them had a deadline attached. The landlord wanted an answer by Friday. The job offer was good for a week, and the school form had a closing date. You didn't enjoy those weeks, but you chose, and mostly the choices were fine.

That's worth a closer look, because it contradicts the loop's account of itself. The loop says you can't decide yet because you don't know enough and don't feel sure. But when the landlord wanted an answer by Friday, you knew no more and felt no surer, and you still decided. So what was missing from the course decision wasn't information or sureness. It had no Friday. This chapter is my own reasoning throughout.

A deadline makes waiting stop being an option. While the offer stands, you can go on comparing. When it's about to lapse, the default is no longer "carry on as I am". It becomes "lose this", and you have to look at the default as hard as you look at the others. Chapter 3 asked you to do that on purpose. A deadline forces it.

Decisions without deadlines are the ones that stay in the loop for years. Nobody will ever require an answer on whether to retrain, or move nearer your family, or see someone about your knee. Nobody is asking about the garage or the sofa either. These are often the decisions that shape a life most, because they're about what you want, and other people don't set deadlines for that.

People with this habit often hope that events will supply the missing Friday. The firm will make redundancies and the matter will be settled. The old sofa will finally collapse. Your partner will lose patience and book the holiday. Sometimes that happens, and there's relief in it, because a choice that events made for you doesn't feel like your fault. That's the third need from chapter 2 again.

It has costs, though. Events usually decide late, after the best version of the option has gone. They often hand you the default, since that's what is left when everything else has expired. And if someone else got tired of waiting and decided, it's their choice you're now living with. The redundancy comes when you're forty-nine, and the course you could have finished by then is still two years away.

You also learn nothing from it that helps with the next decision. Each time a deadline or another person settles something, you get through it without having chosen, and at the next decision you still have no practice to draw on.

So you need a Friday of your own. A date you set yourself feels flimsy at first, because nothing seems to happen if you break it. Two things give it some weight. Tell someone the date, so that there's a person who will ask. And tie it to something real where you can. For the course, the thirtieth of June is already a real closing date. Your own date can be a month earlier, with the application form as the thing you do on it.

What the loop costs

You may think of the loop as free, or at most as a few wasted evenings. I think it costs more than that. Most of this chapter is my own reckoning, and I'll say where a study comes in.

The default's results. This is the largest cost and chapter 3 covered it. Every month in the loop is a month lived in the default, with whatever the default costs. You've had another fourteen months at the builders' merchant and a winter on a broken sofa. When the wait runs to years, the loop has picked for you without your ever agreeing to it.

Options that expire. While you go round, the world moves. The firm stops advertising. The college raises its fees or drops the course. You get older, and some doors are easier at forty than at forty-six. Anderson's review describes something further, which researchers call inaction inertia. Once people have passed up a good opportunity, they become less likely to take a similar one later, even if it's still worth having, because taking it would mean admitting what they missed. Having let two Septembers go, you'll find it harder to apply for the third.

The evenings. A lap takes two or three hours and leaves you tired. At one lap a fortnight for fourteen months, that's around eighty hours. It's roughly the teaching time of a whole term of the course you're deciding about.

Your enjoyment of what you do choose. The job-hunting students in chapter 6 who searched the hardest ended up least satisfied with their jobs. A sofa chosen after five weeks of fabric samples arrives carrying all that. You'll look at it and think about the other one.

Other people. If you share a home, someone else has been sitting on the right-hand side of the sofa as well. If the course affects the household's money and evenings, your partner has spent fourteen months unable to plan. Waiting for someone else to decide is wearing, and they usually say less about it than they feel.

Your trust in yourself. Each time you nearly decide and then don't, you learn something about yourself, which is that your decisions don't stick. After a while you start the next decision already expecting to go round. I think this is how the habit spreads from large choices to small ones. A person who struggles to choose a sofa has often lost confidence that any choice of theirs will hold.

Attention. An open decision doesn't stay in the spreadsheet. It comes up in the shower and on the drive to work, and you're carrying it while you do everything else. If you have several open at once, they take up a good part of the day.

Against this, consider what the loop has bought. It was meant to prevent a mistake, deliver sureness, spread the blame and keep you free. After fourteen months you aren't sure, nobody else is going to take the blame, and the freedom has gone unused. As for the mistake, you can't say the loop prevented one, because you don't know that any of the three options would have been a mistake.

How big is this decision?

One reason the loop catches so many decisions is that it treats them all alike. The sofa gets the same procedure as the career, with research, comparison, doubt and delay. A better habit is to size a decision before you start on it. Two questions do most of the sizing, and this scheme is mine.

The first is how much it will matter in a year. Some choices will have vanished by then. You won't remember which starter you ordered or which hotel you booked for a weekend. Others, like the course, will shape what your weeks look like.

The second is whether you can undo it. A sofa can often be returned, and if it can't, it can be sold or lived with. A job you've started can be left, though at some cost. Selling a house, having a child, or turning down a place that won't be offered again can't be reversed.

That gives four kinds of decision, and each deserves different handling.

Small and reversible. Menus, paint colours, which film to watch, most purchases under a sum you can name. These deserve minutes. Pick the first option that would do. If it turns out wrong, change it. It's worth putting a figure on it. Below, say, fifty pounds, you don't compare at all.

Small and irreversible. A haircut before a wedding, a non-refundable weekend away. They feel weightier than they are because they can't be taken back. But they're small, and in a year

you won't care. Give them an evening at most.

Large and reversible. Moving firms, renting in a new area, starting a course you could leave after a term. These deserve proper thought, measured in days or a few weeks. They also come with a useful way out that the loop ignores. You can treat the choice as a trial. You don't have to know whether you'll love garden design. You have to decide whether to find out. And a term of the course will tell you more than another year of the spreadsheet.

Large and irreversible. These are rare, and they're the only ones that justify a long, careful process, outside advice and a night's sleep. They need a date as much as the others do, because a big decision with no date can be put off for longer than any other kind.

Some small decisions come round again and again. What to have for lunch, what to wear to work, which route to take, what to cook on a Wednesday. If you go round on these, it's worth deciding them once and letting the answer stand. Wednesday is pasta. At an unfamiliar restaurant you order the first dish on the menu that appeals and then close the menu. This can look like a lack of imagination. What it does is save the deciding for the things that deserve it, and it gives you practice several times a day at picking and then not looking back.

When you sort your list from chapter 1 this way, I expect two things. Most of what's on it will turn out to be small, reversible, or both. And one or two items that you'd filed as large and irreversible will move when you look at them again. The course feels like a

decision about your whole life. In fact it's a decision about two evenings a week and three thousand two hundred pounds for the first year, and you could leave after that.

Write the size next to each item on your list. Then give each one a time allowance to match, in minutes, days or weeks. For anything open longer than its allowance, more thinking isn't likely to help, and the next chapter describes what to do in its place.

Making the choice

This chapter is a method. It's deliberately plain. I've put it together from the research in the earlier chapters and from common sense, and nobody has tested it as a whole. It takes about an hour for a large decision and a few minutes for a small one.

Write the musts. On paper, list what the choice has to do for you. Keep it to four items at most. The point is to separate the things you need from the things that would be nice. For the sofa, it has to fit the alcove, survive the dog, cost under nine hundred pounds, and be comfortable to lie on. For the course question the list is harder to write, and an honest one might read like this. My work should interest me on most days. We can still pay the mortgage. I'm home at least three evenings a week. If a fifth item wants to come in, one of the four goes out. The weighted spreadsheet fails here, because with twelve rows every option is good at something and the totals come out level.

Cap the options at three. Chapter 5 gave the reason. Include the default as one of them, written out as an option with its costs, as in chapter 3.

Check each option against the musts. Give each must a yes or a no. Don't give scores out of ten. An option that fails a must is out, however attractive it is otherwise. This often settles the matter. If Stay fails "my work should interest me" and you've known that for two years, the contest is between the other two.

Ask for information only with a question attached. Use chapter 4's test. If a fact would change the outcome and someone can supply it, go and get it, and let the date allow for it. Otherwise carry on.

Set the date. Pick it from the time allowance in the last chapter. Write it down and tell someone. On that date you choose with whatever you know.

Pick the first option that passes. If only one option meets all the musts, you've finished. If two do, they're both good enough by your own standard, and chapter 6's argument applies. The difference between them is small compared with the cost of another year. Take the one you'd be more pleased to tell a friend about, or the one that's easier to undo, or use the next step.

If it's level, use a coin. You won't necessarily do what the coin says. The toss is there to show you something. Assign the options, toss it, and notice how you feel in the second after it lands. People often find they're disappointed or relieved, and that tells them what they wanted. If you feel nothing either way, the options really are level for you, and you may as well do what the coin says.

There's some evidence for this. The economist Steven Levitt ran a large experiment in which volunteers who were stuck on a decision let a coin toss advise them. Some of the decisions were major, such as quitting a job or ending a relationship. People whose coin told them to make the change were more likely to make it. Six months later, those told to change were more satisfied with

their decision and reported being happier than those told to stay as they were. Levitt's conclusion was that people may be too cautious when they face choices that would change their lives.

The volunteers chose to take part and rated their own happiness, so it isn't proof. It does fit the rest of this book, though. People who'd been stuck and then made a change were, on average, glad afterwards.

Sleep on it once. For a large decision, make the choice on the date and do nothing about it until the next morning. A night's gap is a fair check against a choice made in a rush of feeling. If it still stands at breakfast, it goes ahead. Give it one night only, because a second night of thinking it over would be another lap. And the morning test is whether a new fact has turned up. You're bound to feel some doubt, and that doesn't count against the choice.

Act within a day. A choice that stays in your head isn't finished, as the eleven o'clock feeling showed. Within twenty-four hours of that morning, do something that makes it real. Send the application, pay the deposit, or book the meeting with your manager. For the course, that means sending the form.

After you've chosen

Most advice about decisions stops at the choice. For someone with this habit, the choice is only half of it. The day after you choose is when the loop tries to start again.

The first thing to expect is the wobble. It usually comes within two or three days, often at night. You've sent the application, and suddenly the builders' merchant seems warm and safe, and the other firm's extra three thousand seems like money you've thrown away. People buying houses and cars know it as buyer's remorse. I think it's the same doubt that followed whichever option was ahead, in chapter 9. Now that one option has won, all the doubt goes to it. The wobble doesn't mean you chose wrong. You'd have felt it whichever way you'd gone.

So decide in advance what would count as a reason to reopen the question. Only a new fact counts. If the college cancels the course, that's a new fact. So is your firm announcing redundancies, or your partner's hours changing. A bad night isn't a new fact, and neither is an article you happened to read, or a friend raising an eyebrow. It helps to write the rule down on the day you choose. "I'll reopen this only if one of my musts turns out not to be met." Then, when the wobble comes, you have something to check it against.

Second, close the other options properly. Chapter 8 explained why. While they're open you'll go on comparing, and while you compare you won't settle. Delete the bookmarks and unsubscribe from the other firm's job alerts. Put the fabric samples in the recycling. Move the spreadsheet to a folder you don't open. It can feel

wasteful, even a little sad, to put away fourteen months of work. It did its job as far as it could. The closing may be what lets you start liking what you chose.

Third, tell people. Tell the ones you consulted, in a sentence, without asking what they think. "I've applied for the course. I start in September." Saying it aloud makes the decision harder to reverse quietly at two in the morning. It also lets everyone stop waiting with you.

Fourth, put the effort where it now belongs. Chapter 6 argued that a good part of what makes a choice right gets added afterwards. The hours you used to spend on laps are free. Spend some of them on making the choice work. Read the first book on the course list. Work out the budget for the fees. Sit on the new sofa and watch a film.

Finally, set a review, once, at a sensible distance. For the course, that's the end of the first term. For a job, six months. On that day you're allowed to ask whether the choice is meeting your musts, using what you've learned by living it. That's the information you couldn't get beforehand. In between, the question is closed. Most people find that by the review date they've half forgotten it was ever a question.

The decision

This chapter asks you to decide something, and I know who I'm asking. It comes late because at the start it would have sounded like being told to hurry up, and you've heard that before. By now you've seen that waiting is an option with costs, and that another lap mostly turns up nothing new. You've seen that you can't feel sure in advance, and that the people who decide easily aren't wiser than you. They just put less in the spreadsheet.

Here's the rule I'd suggest. Put it in your own words if you like.

I write down what the choice must do, I set a date, I pick the first option that does it, and then I stop looking.

It has five parts, and each answers a chapter.

The default goes on the list. Whatever happens if I don't choose is an option, and I write down what another year of it costs.

Musts, and no more than four. I decide what the choice has to do before I compare anything. I check yes or no, and I don't score.

Three options at most, and questions before research. A new option has to replace an old one. I look something up only when I can write the question down and the answer could change what I'd pick.

A date that fits the size. I give small decisions minutes, middling ones days, and large ones a few weeks. On the date, I choose with what I know. If it's level, I toss the coin and watch how I react.

Closed means closed. I act within a day, I put the other options away, and I reopen the question only for a new fact or at the review.

You don't have to start with the course. In fact I'd start with the smallest thing on your list from chapter 1. Pick the sofa this week. Write four musts, check the two candidates, order the one that passes, and recycle the samples. It'll take twenty minutes, and you'll get to see yourself do it. After that, take the next item.

It helps to plan for the moments when the loop will try to restart. Peter Gollwitzer and Paschal Sheeran pooled ninety-four tests of plans in the form "when X happens, I'll do Y" and found that they make people more likely to follow through. A plan like this works because you've decided what to do before the difficult moment comes. Three are worth writing down.

When I notice I'm going over a decision without a written question in front of me, I'll stop and write down either the question or the date.

When someone mentions a new option after I've got three, I'll ask myself which one it replaces, and if the answer is none, I'll let it go.

When I wake up doubting a choice I've made, I'll ask whether there's a new fact. If there isn't, I'll wait for the review.

I'll be honest about what to expect, and this is my expectation and not a finding. The first few decisions made this way will feel abrupt, even reckless, because you're used to feeling you've exhausted the question before you move. The wobble will come. Some choices will turn out middling, as some always would have.

You won't suddenly feel sure. What you should find is that the questions end, that your evenings come back, and that after a few months you begin a decision expecting to finish it. I can't promise you'll choose well every time. I do think you'll choose about as well as you did before, a good deal sooner, and you'll spend less of your life waiting.

Partners, bad options and choices that went wrong

When the decision is shared. If a choice changes your partner's life too, you can't settle it alone with a date and a coin. The method still works, used together. Write the musts separately first, then compare the lists. Most long disagreements about a move or a purchase turn out to be disagreements about musts that nobody has said aloud. Agree a date together. If you're the slower of the two, be fair about what your waiting costs the other person. If your partner is the one in the loop, pressing them rarely helps. Asking "what would you need to know, and who could tell us?" sometimes does.

When other people depend on it. If you're choosing a school, or care for a parent, or anything else that falls on someone who can't choose for themselves, it feels as if no amount of care could be too much. But the default falls on them as well. A child who waits a year while you compare schools has lost a year. Take advice from people who know, give it the time a large decision deserves, and set the date.

When every option is bad. Sometimes the loop goes on because you're hoping for an option that doesn't hurt, and there isn't one. Every choice loses you something. You might have to pick which debt to pay, or which job to leave, or which relative to disappoint. Going round won't produce a painless fourth option. The question to ask is which loss you can best live with, and the default is likely to be the worst of them because it goes on longest. Money and legal trouble often have more options than you can see from inside, so it's worth getting advice first. Citizens Advice is free.

When the decision is large and can't be undone. Slow down on purpose. Get professional advice where it exists. Sleep on it, more than once. Talk to someone who has lived with each outcome. A date is still needed, and it can be months away. If the date arrives and you can't choose, that tells you something. It may mean you don't want any of the options on the table, and the real decision is a different one.

When you chose and it went badly. This will happen sometimes, and how you read it matters. There are two separate questions to ask. One is whether it was a poor decision, given what you knew. The other is whether it was a reasonable decision that turned out badly, as some will. A course that closes after a year through no fault of yours was bad luck. Reading it as "I should never have chosen" is how the loop wins the next round. Take whatever lesson there is, which is usually a must you hadn't known you had, and add it to the next list. A few decisions that went wrong don't prove the old way was safer. The old way had costs as well, and they were easier to overlook.

When you slip back. You'll find yourself three laps into something before you notice, with eleven tabs open about a kettle. That's the habit, and it's had years of practice. Don't treat it as a failure or as proof that the method doesn't work for you. Close the tabs, write the musts, set the date for tomorrow. Each time you do that, the next time gets easier.

When the feeling is bigger than the decision. If you can't choose anything at the moment, including what to eat or what to wear, and you also feel flat, tired and hopeless, go back to the caution at the start of this book and see your GP. The same applies if the going

round feels less like weighing and more like a checking you can't stop, with a dread that something terrible will follow a wrong choice. Anxiety and obsessive problems can look like indecision, and they respond to treatment. In England you can refer yourself to NHS talking therapies without seeing a GP first.

When someone is pushing you. A salesperson who says the offer ends today is using a date against you. A date helps when you've set it yourself, in advance, to fit the size of the decision. If someone else imposes one to stop you thinking, that's a good reason to walk away. Deciding quickly and being rushed are different things.

The spreadsheet again

It's a Sunday evening in late February, a year on. The laptop is open on the kitchen table, and on it is a planting plan for a north-facing border. It's due on Tuesday. You're not happy with the back row.

Last February, the evening after you read about musts, you wrote four on the back of an envelope. Stay failed the first one, which you'd known for some time. Course and Move both passed. You tossed a coin, and it said Move. You felt your heart sink, and that settled it. You slept on it, and it still stood at breakfast. You sent the college's form before work and told your sister at lunchtime.

The wobble came on the Wednesday, at about three, and it was a strong one. You checked it against what you'd written. Nothing had changed, so you went back to sleep, eventually.

The sofa took twenty minutes, the following weekend. It's the grey one. The arms are a bit lower than you'd like, and you stopped noticing that in about a fortnight. Everyone sits wherever they want.

The course isn't what you pictured. The Tuesday class is good and the Thursday one drags. Two people have dropped out. The technical drawing came harder than you expected, and the plant knowledge easier. You don't know yet whether there'll be work at the end of it, or whether you'd want to do it full time.

At the end of the first term you had your review. You looked at the four musts, and three were plainly met. The fourth, the evenings, was tight but holding. You decided to carry on.

The thing you notice most is that the question has gone. You don't think about it on the drive to work, and the man at the wedding wouldn't have to hear about it now. The file called Options is in a folder somewhere. You haven't opened it since March, and you're a little embarrassed by how many rows it had.

There are other decisions, as there always are. The car will need replacing this year. On Friday you wrote down three musts for it and a date in April.

You still work at the builders' merchant, four days a week now. It's still fine. When people ask about the course, you tell them you're halfway through the first year.

If you've read this far without doing anything, take the list from chapter 1 and find the smallest item on it. Write down what that choice has to do for you, in four lines or fewer. Then pick the first option that does it, tonight, and close the tabs.

Notes

This book gives general information. It isn't medical, legal or financial advice, and it can't weigh your particular decision. Where a choice needs a professional's input, get it.

I've kept sources out of the chapters where I could so they read easily. Here they are by chapter, with the limits I'm aware of. Unless I say otherwise, I read the published summary of each paper and not the full text. I checked each paper for a retraction or correction notice in September 2026 and found none. Where a chapter isn't listed, it rests on my own reasoning. That includes chapters 1, 9 apart from one reference, 10, 12, 14, 16 and 19. The person with the spreadsheet is invented, and so are the course, the fees, the salaries, the scores and the sofa.

Before you start. "Finding it difficult to make decisions" is quoted from the NHS page on the symptoms of depression in adults, which also advises seeing a GP if symptoms last most of the day, every day, for more than two weeks. The National Domestic Abuse Helpline number is from the NHS page "Getting help for domestic violence and abuse".

Chapter 2. Gilovich and Medvec, "The experience of regret: what, when, and why", *Psychological Review* 102, 1995, pages 379 to 395. Anderson, "The psychology of doing nothing: forms of decision avoidance result from reason and emotion", *Psychological Bulletin* 129, 2003, pages 139 to 167. The four habits are his terms in plainer words. He calls them choice deferral, status quo bias, omission bias and inaction inertia. The list of four needs is mine.

Chapter 3. Samuelson and Zeckhauser, "Status quo bias in decision making", *Journal of Risk and Uncertainty* 1, 1988, pages 7 to 59. I've taken only the term and its meaning from this paper, and I haven't read it in full. The point about harms from not acting is from Anderson's review. That the default escapes examination is my own argument.

Chapter 4. Bastardi and Shafir, "On the pursuit and misuse of useless information", *Journal of Personality and Social Psychology* 75, 1998, pages 19 to 32. The test of asking what you'd do with each possible answer follows from their definition. The wording of it is mine, and so is the distinction between facts that exist and facts that don't yet.

Chapter 5. Tversky and Shafir, "Choice under conflict: the dynamics of deferred decision", *Psychological Science* 3, 1992, pages 358 to 361. Redelmeier and Shafir, "Medical decision making in situations that offer multiple alternatives", *JAMA* 273, 1995, pages 302 to 305. The survey also went to neurologists, neurosurgeons and legislators, with similar results. The figures I quote are for the 287 family doctors. Iyengar and Lepper, "When choice is demotivating: can one desire too much of a good thing?", *Journal of Personality and Social Psychology* 79, 2000, pages 995 to 1006. Scheibehenne, Greifeneder and Todd, "Can there ever be too many options? A meta-analytic review of choice overload", *Journal of Consumer Research* 37, 2010, pages 409 to 425. They pooled 63 conditions from 50 experiments with 5,036 participants. Chernev, Böckenholt and Goodman, "Choice overload: a conceptual review and meta-analysis", *Journal of Consumer Psychology* 25, 2015,

pages 333 to 358. Their fourth condition, which I left out, concerns whether the person wants to keep effort to a minimum. The cap of three options is my suggestion and hasn't been tested.

Chapter 6. Schwartz, Ward, Monterosso, Lyubomirsky, White and Lehman, "Maximizing versus satisficing: happiness is a matter of choice", *Journal of Personality and Social Psychology* 83, 2002, pages 1178 to 1197. I've kept the American spelling of "maximizers" because it's their coined label. Iyengar, Wells and Schwartz, "Doing better but feeling worse", *Psychological Science* 17, 2006, pages 143 to 150. The argument that close options make for hard but low-stakes choices is an old one in writing about decisions, and I haven't traced who first made it.

Chapter 7. Gilbert, Pinel, Wilson, Blumberg and Wheatley, "Immune neglect: a source of durability bias in affective forecasting", *Journal of Personality and Social Psychology* 75, 1998, pages 617 to 638. There were six studies. The events included the end of a romantic relationship, failing to get tenure, negative feedback about personality and rejection by an employer. Gilovich and Medvec as above. The repeat is Yeung and Feldman, "Revisiting the temporal pattern of regret in action versus inaction", *Collabra: Psychology* 8, 2022, with 988 participants recruited online in the United States. How I put the two findings together is my interpretation.

Chapter 8. Shin and Ariely, "Keeping doors open: the effect of unavailability on incentives to keep options viable", *Management Science* 50, 2004, pages 575 to 586. One of the authors has had other papers retracted. I found no notice against this one when I checked, and I've described only what its summary states. Gilbert

and Ebert, "Decisions and revisions: the affective forecasting of changeable outcomes", Journal of Personality and Social Psychology 82, 2002, pages 503 to 514. Your rights to return goods depend on how and where you bought them, so check before relying on them.

Chapter 9. Gilbert and Ebert as above. Applying their finding to decisions about work and study is my extension, and they tested nothing of that size.

Chapter 11. Kray and Gonzalez, "Differential weighting in choice versus advice: I'll do this, you do that", Journal of Behavioral Decision Making 12, 1999, pages 207 to 218. There were three studies, with 138, 62 and 170 participants. In the first, the clearest difference was between people choosing for themselves and people advising an acquaintance. Writing your decision out as a friend's is my suggestion. Similar exercises are common and I haven't sourced this one.

Chapter 13. Inaction inertia is described in Anderson's review. The eighty hours is arithmetic on invented figures.

Chapter 15. Levitt, "Heads or tails: the impact of a coin toss on major life decisions and subsequent happiness", Review of Economic Studies 88, 2021, pages 378 to 405. Participants volunteered, and the happiness measures were their own reports. Using a coin to find out what you want is an old piece of advice, and it isn't what Levitt tested. His participants were asked to follow the coin.

Chapter 17. Gollwitzer and Sheeran, "Implementation intentions and goal achievement: a meta-analysis of effects and processes", *Advances in Experimental Social Psychology* 38, 2006, pages 69 to 119. The rule and its five parts haven't been tested together, and what I say to expect is my expectation and not a finding.

Chapter 18. Self-referral to NHS talking therapies in England is described on the NHS website. Arrangements differ in Scotland, Wales and Northern Ireland. That Citizens Advice is free is general knowledge.