

sherlock  
management consultant.

**Behavioral Economics (aka Default Settings):**  
what actually drives behaviors of citizens  
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<http://www.sherlock.fm>



# System 1 - Think Fast, but be dependent

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Default settings (aka passive choices) are options from available choices implicitly selected by your physical and mental environments for you. Passive choices make you dependent.

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# System 2 - Think Slow, but be independent

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Changing default settings requires your active choices.

Active choices make you independent!

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