Status Quo Bias

The pull of leaving things as they are.

Economics

Why the default wins.

Causes

- Loss aversion relative to the current state
- Effort required to change
- Implied endorsement of the default
- Regret aversion — errors of action feel worse
- Uncertainty about the alternative

Consequences

- Default enrolment rates dominate outcomes
- Insurance and utility tariffs rarely switched
- Organ donation rates track the default
- Subscriptions continue past their usefulness

> Whoever sets the default is making a decision on behalf of most users. That responsibility is often unacknowledged.