Some people seem to be able to make big decisions on the spot and then sail right past buyer’s remorse or second guessing, confident in their choice. Others labor over the process for weeks or months and then, even after the decision is made, the options they didn’t choose continue to torture them through the late night hours. Why is that?

I think it has to do with the hidden costs of making a change. Most of us have some skills in comparing the basic costs of things, like whether the organic milk is worth it for $4.25, as opposed to the $3.05 store brand. But with decisions that have a higher price tag in money, time, identity, or relationship, there are often hidden costs that elude our conscious awareness.

(2) Our “gut” knows about them, though. It’s worried that the costs we aren’t yet aware of might be too pricey, too dangerous to risk. So it cranks up anxiety symptoms like cyclical thoughts, body tension, or the nagging urge to escape into distraction, all in the hopes of slowing down the conscious mind’s march toward the costly choice. Our gut is hoping that we will slow down enough to let our conscious mind become aware of all the costs of our choice. Once our conscious mind can look squarely at those hidden costs and figure out how to navigate through them, our gut has fulfilled its responsibility. It can now give us the green light to proceed with our decision with greater peace.

So when our gut throws a barrier in the way of our decision process, what kinds of things is it trying to tell us? Let’s start with the simplest and easiest to fix and drill down to the deeper, harder ones.

(3) 1. Bad Idea

Sometimes we can’t find peace about a decision simply because it’s a bad one. The sales lady is harping on about the virtues of the latest pyramid scheme that only costs $2,000 to join. We feel anxious because our gut is shouting, “You hate sales. You’re already in debt. This is not a good thing.” In this case, if we could get away from the external pressure for just a moment, our gut’s message would become clear right away. We already “know” what our choice is, we just need a few strategies to get the time to realize it, i.e. telling the person we’ll think about it and call them back, hanging up the phone, asking where the restroom is, finding someone we need to “check with” first, etc. As soon as we have time to collect our thoughts, we know that our choice is “no.”

(4) 2. Too Fast

Other times, the choice in front of us is not necessarily a bad one. It’s just that we feel paralyzed by the pressure to choose right now. Our gut is saying, “Remember that time you chose your science fair partner in a hurry and ended up with the Party King who made you pull three all-nighters to finish it yourself? Let’s choose more slowly, please!” The strategies for this one are the same as for the Bad Idea: getting ourselves some space to decide based on the good and bad things about the choice itself, not on urgency. The moment we feel the release of pressure, our gut gives us the green light to decide effectively.

(5) 3. Expecting Ease

The belief that decision making should be easy might also impede our ability to think well about the choices that we are making. Our gut says, “I need you to think through this process carefully and consider several options to make sure you can proceed safely.” Meanwhile, we are arguing, “Smart/capable/ efficient/ worthwhile people are able to decide things quickly and effectively. If I want to be that way, I can’t go through a long, tedious process. I have to decide now.” As long as we hold to that belief, our gut will try to protect us by slowing us down. One strategy here might be to ask people that we consider to be wise to tell us how they make a variety of major decisions, not just the ones they can make quickly because they’ve already done the work to develop expertise in that area. As we find that wise people also decide unfamiliar things slowly and carefully,
we can free ourselves to do the same.

(6) 4. Not Enough Information

Often, it’s information, rather than time that is the issue. We did a great job telling both inquiring employers that we’d sleep on their offers and call them back. But several days have passed and we’re still not clear. Our gut may be saying, “Right now, the choices are too even. You need more information to tip the scales so that one choice becomes more appealing than the other.” Here, the strategy is research. We get more information about the work and the benefits, ask other employees about the work environment, ask our friends which position they can better imagine us in, etc. At some point, the scale tips and our gut gives us peace about the length of our decision process and the wisdom of our choice.

(7) 5. The Cake Problem

When we’re making a decision about something positive, it’s easy to forget that all change is a kind of death. When we choose one thing and not another, that other possibility is dead, at least for now. If we don’t realize that, thinking we can “have our cake and eat it too,” our gut will correct us by saying, “I need to make you nervous about getting engaged because you are so excited about it right now that you are forgetting how much you love the spontaneity and alone time of singleness. You need to mourn that loss so it doesn’t catch you by surprise and ruin your relationship.” The strategy here is to take the time to think through the things that are important to us that we will lose along with our choice, even when we are excited about a decision.

(8) 6. Full Plate

Sometimes, we can have plenty of information and time to make a decision, but our gut refuses to budge because there is just too much on our plate. We’re trying to manage disciplining teenagers, shuttling aging parents back and forth from the doctor, shooting for a promotion, and approaching 50 all at the same time. Our gut is saying, “You don’t have enough energy and brain power left over to make a good decision right now about moving to another city. I’m not giving you peace about this until you’ve got more breathing space.” In this case, the strategy is to postpone non-urgent decisions until a less busy time, setting the bar pretty high for what qualifies as “urgent.” When we’re stressed, we need to be gentle with ourselves, not beat ourselves up because we are struggling with a hard decision when we’re already maxed out!

(9) 7. Intolerance of Uncertainty

If we’re not busier than usual and we’ve done quite a bit of research on our decision over an extended period of time with no resulting decrease in anxiety, we might have developed intolerance of uncertainty. Probably, we’ve had mixed experiences early on, where the consequences of similar choices were sometimes painful and sometimes neutral. Because a careful decision process couldn’t prevent us from pain consistently before, our gut has defaulted to anxiety about any decision. In this case, more time and information probably won’t help. The strategy here is to set a time limit for the decision, make the best one we can based on the information we’ve gathered, set up a plan for dealing with any negative consequences that could result, and then using anxiety management techniques like relaxation, self care, exercise, or setting time limits on our worry. Over time, the experience of making choices in spite of the anxiety and surviving the consequences will gradually train our gut to say “no” to good choice processes less and less.

(10) 8. Fear of Failure

We’ve got all kinds of fears about failure: financial ruin, relational loss, public shame, self hatred, loss of identity, and the list goes on. So as we approach decisions that would put us at risk of whatever we fear from failure, our gut might say, “If you fail at starting that business you are passionate about, your dad will say ‘I told you so’ and you’ll feel worthless again like you did in high school. Can you handle that?” Until we can see the light at the end of that fear tunnel, we’re not likely to be able to move forward effectively. The strategy here would be to spend some time thinking through the worst case scenario all the way to the end. For example, “If my dad said ‘I told you so,’ I’d say, ‘I’m not though trying yet.’ I’d get another job and then try again, learning from my first mistakes. Even if I failed again, I could still respect myself for not giving up. I guess I could live
with that.” As soon as we realize we can live with whatever possible failure it is that we fear, our gut can calm down enough to let us move forward.

(11) 9. Shifting Identity

Change not only affects external circumstances, it also affects who we are and how we see ourselves. A high-powered executive facing the decision of whether to cut his hours to be with his kids might encounter the gut message: “For 25 years, you’ve defined yourself according to the work you were able to get done each day. Who will you be when all you have to show for your day are 10 changed diapers and 4 sand castles?” In this case, the strategy would be taking time to think through exactly what life would be like if we made the change – how much time would be spent in what kinds of work, leisure, and social activities. Then, we need to tie each activity into what we value. Our example dad might say, “I value being a good dad as much as I value my job. Each Friday, I will have changed 10 diapers and I know from the research that little boys’ self esteem increases in proportion to the number of diapers their father changes. When I feel unproductive, I will tell myself that I am giving my son a better start on life than I was given. That will be my performance review.” Once each activity change is examined and connected to a source of meaning and value, the gut can be okay with allowing a shift in identity.

(12) 10. Not Enough Support

Just as it requires more horsepower to climb a steeper hill, so bigger decisions require greater support and resources. So if we’re deciding to retire from a job full of tasks and coworkers we love, facing an open schedule without many non-work friends, our gut might grind us to a halt, saying, “I don’t want you to go through withdrawal from that much meaning from work and relationship without some people to turn to.” The strategy here would be to gradually build up support systems of people and pleasant activities that can smooth the transition of a difficult choice. Taking up a new hobby, joining a community service group, volunteering, or setting up a weekly schedule of meetings with friends or fulfilling activities can all help to build the internal and external support we need to decide to do life-altering things.

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