

THINK FOR YOURSELF

An illustration of a red car tilted downwards, with a Wi-Fi signal icon above it. A beam of light from the car's headlights illuminates a red location pin icon on a dark surface. In the background, there is a circular sign with a left-pointing arrow and a small sailboat on the water.

Restoring
Common Sense *in*
an Age of Experts
and
Artificial Intelligence

VIKRAM MANSHARAMANI

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INTRODUCTION

Autonomy Lost

You may not realize it, but you've lost your mind. We all have. In fact, we lose our minds all the time, often several times a day. We do this when we blindly outsource our thinking to technologies, experts, and rules.

The domains in which this occurs vary from everyday decisions such as what we buy (recommendations related to our prior purchases) to the life-or-death choices we make about our health (advice given by medical professionals). Stop and think about the last few decisions you made: Why did you make them? Is it possible that you were influenced by technologies, experts, or rules?

Perhaps your doctor notes your high cholesterol levels suggest you should begin taking a statin. She highlights almost every cardiologist she knows is taking a statin, as its effectiveness has been repeatedly demonstrated in lots of research. She's younger than you are and shares that she herself recently started taking a statin. Do you begin taking the medication?

What about when you're driving to a new destination? Your navigation app suggests you take a route that, on first glance, seems counterintuitive. Even though schools were closed due to an overnight snowstorm, the electronic map shows lots of traffic near the elementary school and your app suggests a longer, more circuitous course which it claims will be faster. Do you follow its recommended path?

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Or what about when you log in to your retirement savings account and it asks you a handful of questions before recommending you update your asset allocation? It notes that your risk profile (as determined by your answers to a few questions) indicates you should have a higher allocation to equities. But the markets have recently run up a fair amount, and financial market commentators have been highlighting the risk of a correction. Do you change your investment strategy?

In each of these situations, you're being asked to defer to the advice of an expert or a technology. In some cases it's overt. In others, it's less obvious and subtle. To a certain extent in all of these cases, however, you're outsourcing your thinking. You're letting someone or something else guide you.

This is understandable. The uncertainty and complexity of life in the twenty-first century can be overwhelming. The explosion of data and choices has left many of us with a constant sense of anxiety. For almost every situation, we expect there to be an optimal decision, a best choice, a correct answer. Our engrained desire for optimization—a belief akin to fear of missing out (FOMO), that the optimal decision is out there but might be missed—sends us headlong into the arms of experts and technologies. And while this is, by itself, not a problem, our thinking abilities, as a result of automatically and frequently outsourcing decisions, have atrophied.

As I plan to show throughout this book, managing the influence of experts and technologies on our thinking is one of the most important and vexing challenges of our time. Navigating the complexity of modern life is daunting. But we have been increasingly conditioned to defer our decision making to experts, technology, and rules.

Again, this is understandable. After all, the costs of understanding everything ourselves is high, and why shouldn't we trust those who know more about a specific domain than we do? Deference to expertise—embodied in people, systems, and protocols—is logical and generally makes sense from a cost-benefit perspective.

Experts and technologies are useful—indeed essential—but it is the *mindless and blind* outsourcing to them that must be guarded against, that

generates unnecessary risks to our well-being, and that limits opportunities to realize our true potential. This happens, in part, because of the narrow specialization that often accompanies expertise. A tight focus and siloed thinking are increasingly problematic (for both us and the experts we rely upon) as we face complex problems.

Think about the familiar parable of six blind men encountering an elephant. Each of them has a unique focus, yet no one is able to understand the whole. Each observer is focused on what they feel, be it the leg, trunk, tail, or torso: it feels like a tree trunk, must be a tree; it is long, slender and curvy, must be a snake; it is hard, smooth, and pointy, obviously a spear. Not one of the six blind men suspects they have encountered an elephant.

As complexity has increased, and we have increasingly relied on specialization in our response to it, this parable has only become more relevant. Time and time again, experts and specialists have failed to understand complex, interconnected phenomena. History is littered with reputation-destroying predictions of misapplied expertise. Recall Irving Fisher's 1929 statement that the stock market had achieved a "permanently high plateau,"¹ a level that for subsequent decades looked more like a summit. Or what about Stanford biologist Paul Ehrlich, who noted in *The Population Bomb* that "the battle to feed all of humanity is over. In the 1970s and 1980s, hundreds of millions of people will starve to death."² Lastly, consider Gordon Chang's *The Coming Collapse of China*, a book that persuasively argued that the Middle Kingdom was destined to fall apart. The book was published in 2001; in the decade that followed, China boomed. There are many more such examples.

Just as overly focused thinking misled the blind men studying the elephant, so too did a narrow focus lead these experts to miss developments taking place outside of their domain. Professor Fisher's economic logic failed to fully grasp how policy might exacerbate market conditions. Professor Ehrlich underappreciated the impact of the green revolution that dramatically increased agricultural productivity. And Chang didn't fully incorporate the impact of China's urbanization, modernization, and globalization efforts that helped the country lift millions from poverty.

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None of this is intended to suggest that experts are not valuable. They are. Nor is it meant to suggest that these predictions weren't useful. In provoking thought, they played a valuable role. In certain scientific domains, there are enormous returns to specialization and focus. For anyone needing brain surgery, seeking an experienced expert is preferable to a general surgeon. Likewise, when considering a covert military operation involving Special Forces in treacherous terrain, it's best to seek the input of experienced military specialists and commanders who deeply understand how things can and do go wrong.

I am not arguing that we should be suspicious or cynical about expertise or technology or preset rules in and of themselves. But today's interconnected problems demand *integrated* thinking. And context matters, something that is structurally outside of the focus of those with deep expertise. *What we need is contextualized expertise that complements depth with breadth.*

Yet the primary institution for generating the cultural fabric upon which these norms lie—the higher education system—remains focused on developing specialized experts. Siloed department structures are perpetuating a culture that promotes narrowly focused specialists. As admissions officers at elite colleges remain smitten with “spikey” applicants, yesterday's class of well-rounded individuals has given way to a well-rounded class made up of superstars. The result: tiger moms relentlessly push their children to be amazing at something. Those seeking an elite education today must be first chair in their city's youth symphony orchestra or the state champion in the one hundred-meter hurdles *and* the shot put.

It has created a dynamic where some young people today volunteer not to help victims or society but to impress admissions officers. Yesterday's renaissance women have been transformed into William Deresiewicz's “excellent sheep,” methodically collecting accomplishments but not understanding why.³ Meaning and purpose have been sidelined by focus and accolades. Entire cohorts of our most likely future leaders have not only been overdirected, they've been misdirected.

To employ an appropriate metaphor, we have created generations of individuals studying bark. There are many who have deeply studied its nooks, grooves, coloration, and texture. Few have developed the understanding that the bark is merely the outermost layer of a tree. Fewer still understand the tree is in a forest.

Approximately 2,700 years ago, the Greek poet Archilochus introduced another apt metaphor. He wrote that “The fox knows many things, but the hedgehog knows one big thing.”⁴ Isaiah Berlin’s 1953 essay “The Hedgehog and the Fox” contrasts hedgehogs that “relate everything to a single central vision” with foxes who “pursue many ends connected . . . if at all, only in some *de facto* way.”⁵ It’s really a story of specialists with a single focus versus generalists who pursue many ends.

In the decades since Berlin’s essay was published, hedgehogs have come to dominate academia, medicine, finance, law, and many other professional domains. Specialists with deep expertise have ruled the roost, climbing to ever higher positions. To advance in one’s career, it has been efficient to specialize. And all of us have come to respect the highly paid expert specialist.

But as said by baseball philosopher Yogi Berra, “the future ain’t what it used to be.”⁶ Our world is increasingly interconnected; seemingly unrelated developments now rapidly and profoundly affect each other. Meddling with interest rates can rapidly affect house prices that drive local school funding, which in turn can impact inequality not only of income and wealth but also of opportunity. Or perhaps a local renewable fuel standard impacts global agricultural prices, generating social unrest in food-vulnerable Africa. Uncertainty and fuzziness plague our existence, which demands daily decisions on everything from the painfully simple to the grossly complex. And in a world in which technology is progressing at breakneck speed, the advantages of a narrow focus and formulaic solutions are rapidly waning.

Deep expertise must be complemented with broad perspective. Not doing so often results in intellectual acrobatics to justify one’s perspective in the face of conflicting data. Think about Alan Greenspan’s public admission

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of finding “a flaw” in his worldview.⁷ Academics and serious economists were dogmatically dedicated to the efficient market hypothesis—contributing to the inflation of an unprecedented credit bubble between 2001 and 2007. Yet the global financial crisis demonstrated that while markets may be efficient most of the time, they can and do become massively inefficient as well.

There is also robust research suggesting that generalists are better at navigating uncertainty. Philip Tetlock, a professor at the University of Pennsylvania, has found experts are less accurate predictors than nonexperts in their areas of expertise. His conclusion: when seeking accuracy of predictions, it is better to turn to those like “Berlin’s prototypical fox, those who know many little things, draw from an eclectic array of traditions, and accept ambiguity and contradictions.”⁸ Ideological reliance on a single perspective appears detrimental to one’s ability to successfully navigate the vague situations that are more prevalent today than ever before.

The future has always been uncertain, but our ability to navigate it has been impaired by an increasingly narrow focus. The closer you are to the material, the more likely you are to believe it. In psychology jargon, you anchor on your own beliefs and insufficiently adjust from them. In more straightforward language, a man with a hammer is more likely to see nails. Expertise means being closer to the bark and being less likely to see ways in which your perspective may warrant adjustment. In uncertain domains, I believe breadth of perspective may trump depth of knowledge.

The declining returns to expertise have implications at the individual, company, and even national level. A collection of specialists creates a less flexible labor force, one that requires constant retraining as technological developments race forward. In this regard, the recent emphasis in American education on job-specific skills is disturbing. Within a company, employees skilled in numerous functions are more valuable as business needs change. Many forward-looking companies are specifically mandating multifunctional experience as a requirement for career progress. Professionals armed with analytical capabilities (e.g., basic statistical

skills, critical reasoning, etc.) developed via a broad diversity of geographic and functional experiences will fare particularly well when competing against those with narrow skills.

Life in the twenty-first century is not about eliminating our dependence on those with deep and narrow expertise. That's simply unrealistic. But we can balance that depth with breadth of perspective that understands the limitations of expert guidance. That means using experts and technologies strategically. They may have a narrow focus, but we can combine their guidance with our broad perspective. What may make sense from their perspective may not be best for our ultimate objectives.

We must also remain in constant and conscious charge of integrating the views of experts and technologies. Each view is by nature incomplete. Only we can see the complete picture. The task of integration is ours alone. As you form your own mosaic, using tiles from experts, always remember that each piece is merely part of the whole story. We must learn to keep experts on tap and not on top.

There are times when it makes sense to outsource our thinking, but this must be a conscious choice, one proactively and mindfully selected. If you haven't seen the TED Talk by Baba Shiv titled "Sometimes It's Good to Give up the Driver's Seat," I encourage you to do so.⁹ It's a short talk in which the Stanford professor describes how he and his wife handled a cancer diagnosis—by consciously giving up control of their decisions to a doctor. If you choose to watch it, note the deliberate intentionality of their thinking process. *Outsourcing decisions is not itself a problem, it's the automatic, unconscious default of doing so without thought that concerns me.*

One reason we have stopped thinking for ourselves is that we've become accustomed to doing so. We've had a long habit of relying on others to think for us. It appears timely to reconsider these assumptions.

Consider the following quote:

A long habit of not thinking a thing wrong, gives it a superficial appearance of being right, and raises at first a formidable outcry in defence of custom. But the tumult soon subsides.

Time makes more converts than reason.¹⁰

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This is the opening paragraph of *Common Sense*, Thomas Paine's 1776 essay calling for a reevaluation of the British rule of the American colonies. Paine believed rule by a distant monarch was something that should be questioned, not a default condition. Many Americans had never questioned the king's rule because, well, he had always ruled. Paine was asking Americans to reconsider their basic default assumptions about governance. He wanted them to stop and think for themselves, to question why they were willing to defer blindly to a faraway king.

I continue to be struck by how relevant Paine's message is today. Just because mindlessly outsourcing our thinking to expertise has not been thought wrong, many believe it right. It's time to reevaluate this belief and question how things should be rather than adjust from where they are. We need to think for ourselves.

The Book: What You Can Expect

While it would be fabulous to write a book that empowers its readers to improve their health, wealth, and happiness, my purpose in writing this book is more modest. It's to increase our awareness of the thinking we've outsourced to others and to provide a path to reclaim control. The book hopes to not only explain how we got into our current situation of blind obedience and mindless deference but also to empower readers with tools and strategies to escape from it.

Part 1 of the book provides context, explaining how and why we landed in our current predicament. The explosion of knowledge, driven largely by science but also specialization, lays at the foundation. On top of the information flood we face, there has also been an explosion of choice offered—in virtually all walks of life, ranging from the color and fit of the jeans we buy to the genre, length, and style of the movies we watch. The result has been a never-ending and insatiable quest for the absolute best choice, a twenty-first-century ailment popularly known as FOMO, the dreaded fear of missing out. Social media and the artificial intelligence algorithms have the potential to exacerbate this FOMO. And

because of ever-increasing expectations and the hope for an ever-distant optimal decision, we run headlong toward experts, technology, and rules to help us achieve this elusive ideal.

Part 2 explores the ramifications of these developments. It begins with the logical specialization that has emerged among the community of advisors that has arisen to help address our decision anxieties. The result is a siloization of virtually all walks of life and the elevation of focus as an absolute and unconditional positive. After discussing the promise and perils of focus, the book considers how some actions can drive the very outcomes we seek to avoid. In the course of our now-habituated blind obedience to the people, technology, and systems, we've developed a learned dependency on them. Our intellectual self-reliance skills have withered.

Part 3 offers a how-to guide to reclaiming our autonomy. Having been made aware of the perils that accompany the outsourcing of thought, this section begins with a call for metafocus, namely a focus on where we focus, before suggesting that the narrow focus of experts often misses our objectives but achieves theirs. The key is to think for ourselves, to not blindly outsource our thinking to others. But to avoid overconfidence in our own thinking, and to calibrate ourselves, we must learn to adopt multiple perspectives, to empathize with the views of others. When we adopt and acknowledge perspectives other than ours, we are more likely to appreciate the limitations inherent in any one view (including our own). The key is to triangulate. We must retain control of our minds, utilizing the insights of experts and technologies but not automatically deferring to them. Answers are rarely black or white; life today demands independent thinking and judgment rather than rigid rules. This book provides a set of principles and practices that can help readers zoom out and reorient toward connecting insights across silos dominated by experts and technologies.

Part 4 paints a path forward. Living off the grid on a pond in Concord, Massachusetts is an antiquated image of self-reliance. We need a modern adaptation for our interconnected, rapidly changing and technologically

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advancing world. Embracing ambiguity and learning to navigate ubiquitous uncertainty is essential to modern life. To do so, we must redevelop our sense of imagination and begin thinking in scenarios that bring the probabilistic nature of modern life into full relief. We also need to be more aware of the default operating assumptions we make and take a step back, think for ourselves, and balance the benefits of depth with the underappreciated value of breadth.

ABOUT THE AUTHOR

DR. VIKRAM MANSHARAMANI is a global trend-watcher who shows people how to anticipate the future, manage risk, and spot opportunities. He is an academic, advisor, and author as well as a frequently sought speaker. His ideas and writings led LinkedIn to profile him as one of their Top Voices and *Worth* magazine to list him as one of the 100 most powerful people in global finance. Vikram is currently a lecturer at Harvard University and previously taught at Yale University. He has a PhD and two master's degrees from MIT and a bachelor's degree from Yale University, where he was elected to Phi Beta Kappa.

You can find Vikram at <http://twitter.com/mansharamani>, <http://www.mansharamani.com>, <https://www.linkedin.com/in/vikrammansharamani/>, and <https://www.instagram.com/vikram.mansharamani/>.