

# AI-01766 Systemic Exclusion

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## What are the psychological pillars of systemic exclusion

When we talk about "systemic exclusion" in a psychological sense, it's crucial to differentiate it from the concept of "systemic exclusion" as a diagnostic tool (as in "getting all the wrong answers to find the right one"). In a social or psychological context, systemic exclusion generally refers to the processes and structures that marginalize or disadvantage certain individuals or groups within a system (e.g., society, an organization, a family).

However, if we adapt the methodology of systemic exclusion (ruling out what doesn't work) to how individuals experience or practice exclusion, we can identify psychological pillars that underpin this process. These pillars are essentially the cognitive and emotional mechanisms that lead to the "wrong answers" or the elimination of possibilities.

Here are the psychological pillars that underpin the process of systemic exclusion as a method for reaching a conclusion or making a decision, drawing on concepts from cognitive psychology, decision-making, and social psychology:

- Cognitive Biases: These are systematic errors in thinking that affect the decisions and judgments people make. When attempting to "exclude" possibilities, biases can lead to prematurely discarding correct options or stubbornly holding onto incorrect ones.
  - Confirmation Bias: The tendency to search for, interpret, favor, and recall information in a way that confirms one's pre-existing beliefs or hypotheses. In systemic exclusion, this might mean a diagnostician (or an individual in life) quickly finds reasons to confirm their initial hunch and ignore evidence that disconfirms it, thus failing to truly "exclude" other possibilities.

- Availability Heuristic: The tendency to overestimate the likelihood of events that are more easily recalled or imagined. This can lead to excluding less common but plausible diagnoses/solutions simply because they aren't top-of-mind.
- Anchoring Bias: The tendency to rely too heavily on the first piece of information offered (the "anchor") when making decisions. This can prevent a broad consideration of alternatives, leading to premature exclusion of options not aligned with the initial anchor.
- Framing Effect: Decisions are influenced by the way information is presented. If an option is framed negatively, it might be excluded too quickly.
- Dunning-Kruger Effect: A cognitive bias in which people with low ability at a task overestimate their own ability, and people with high ability underestimate their own ability. This can lead to overconfidence in an initial "exclusion" or failure to recognize when more options need to be considered.
- Sunk Cost Fallacy: The tendency to continue investing in a decision or course of action because of past investments (time, money, effort), even if it's clearly not working. This prevents excluding a "wrong answer" because of the commitment already made.
- Overconfidence Bias: The tendency to be overly confident in one's own judgments, abilities, or predictions. This can lead to prematurely ruling out alternatives and stopping the diagnostic process too soon.
- Emotional Regulation/Influence: Emotions significantly impact our thinking and decision-making, including what we choose to exclude or include.
  - Fear of Missing Out (FOMO): Can lead to not excluding options, even bad ones, due to anxiety about making the "wrong" choice and missing out on something better.
  - Anxiety/Stress: High stress can narrow cognitive focus, leading to tunnel vision and an inability to consider a wide range of alternatives for exclusion.

- Desire for Certainty/Closure: A strong need to reach a conclusion quickly can lead to premature exclusion of possibilities, sacrificing thoroughness for speed.
- Emotional Attachment: Being emotionally attached to a particular idea or outcome can make it difficult to objectively exclude it, even if evidence points against it.
- Frustration/Impatience: When the "wrong answers" aren't leading to the right one quickly, frustration can lead to giving up on the systemic exclusion process altogether or making arbitrary exclusions.
- Social Influence/Group Dynamics: How we interact with others and perceived social norms can affect what we consider and what we exclude.
  - Groupthink: The tendency for cohesive groups to prioritize harmony and conformity, leading to a lack of critical evaluation and the premature exclusion of dissenting opinions or alternative solutions.
  - Conformity Bias: The tendency to conform to the actions or beliefs of a larger group, even if individual judgment suggests otherwise. This can prevent an individual from challenging a group's exclusion of an option.
  - Authority Bias: The tendency to attribute greater accuracy to the opinion of an authority figure and be more influenced by that opinion. This can lead to accepting an expert's early exclusion of an option without further critical inquiry.
  - In-group/Out-group Bias: Favoritism towards one's own group and negative biases towards out-groups. This can lead to the exclusion of ideas or solutions proposed by "outsiders" or those from different backgrounds.
- Cognitive Load and Limited Processing Capacity: Our brains have finite resources for processing information.
  - Information Overload: Too much data can lead to simplifying heuristics, making it difficult to systematically evaluate all options for exclusion.
  - Attention Span: Limited attention can lead to overlooking crucial details that would facilitate the exclusion of incorrect possibilities.

- **Mental Fatigue:** Being tired or depleted can reduce the cognitive energy needed for thorough and systematic exclusion, leading to shortcuts.
- In summary, the psychological pillars underpinning the process of systemic exclusion (as a method) are primarily about how our inherent cognitive shortcuts, emotional states, and social pressures can either aid or hinder our ability to effectively narrow down possibilities to arrive at the optimal solution or understanding. When these pillars lead to errors, they prevent us from truly "getting all the wrong answers" in a productive way.

**Synthesize the concept of systemic exclusion into the domain of living well, health, relationships, finance and investing and list 22 examples of each.**

Systemic exclusion, when applied to personal domains like living well, health, relationships, and finance, isn't about societal marginalization. Instead, it's about a deliberate and strategic process of identifying and removing elements that are detrimental or ineffective, thereby clarifying the path to desired outcomes. It's about "subtracting to create space," or, as the initial quote suggested, "getting all the wrong answers" to reveal the right ones.

This reframed concept of systemic exclusion involves:

1. Identification: Recognizing what's not serving you.
2. Evaluation: Assessing the negative impact of these elements.
3. Elimination/Minimization: Consciously removing or reducing their influence.
4. Space Creation: Allowing positive alternatives to emerge or flourish.

Here's a synthesis of this concept across the five domains, with 22 examples for each:

**Living Well**

In "living well," systemic exclusion means strategically removing habits, thought patterns, and environmental factors that drain your energy, diminish your joy, or hinder your personal growth, thereby creating space for a more fulfilling and purposeful life.

**22 Examples of Systemic Exclusion in Living Well:**

1. Excluding constant comparison to others: To cultivate self-acceptance and reduce feelings of inadequacy.

2. Excluding excessive screen time/digital distractions: To foster presence, deepen real-world engagement, and improve focus.
3. Excluding the pursuit of perfectionism: To embrace progress, reduce self-criticism, and allow for learning from mistakes.
4. Excluding chronic complaining or negativity: To shift to a more positive mindset and solution-oriented thinking.
5. Excluding procrastination on important tasks: To reduce stress, build momentum, and achieve goals more efficiently.
6. Excluding a cluttered physical environment: To create mental clarity, reduce stress, and improve focus.
7. Excluding commitments that don't align with your values or goals: To free up time and energy for what truly matters.
8. Excluding the habit of saying "yes" to everything: To set healthy boundaries and protect your time and energy.
9. Excluding energy-draining social interactions or relationships: To protect your emotional well-being and cultivate supportive connections.
10. Excluding excessive news consumption/doomscrolling: To reduce anxiety and focus on what's within your control.
11. Excluding a sedentary lifestyle: To discover the benefits of physical activity for mood, energy, and cognitive function.
12. Excluding the need for external validation: To build intrinsic self-worth and confidence.
13. Excluding unhealthy coping mechanisms (e.g., emotional eating, excessive drinking): To find constructive ways to manage stress and emotions.
14. Excluding multi-tasking on important tasks: To improve concentration, efficiency, and quality of work.
15. Excluding neglecting regular self-reflection: To gain insights into personal growth and areas for improvement.
16. Excluding the belief that you "can't" do something new: To foster a growth mindset and embrace new challenges.

17. Excluding living excessively in the past (regrets) or future (anxiety): To practice mindfulness and appreciate the present moment.
18. Excluding a lack of clear personal goals: To provide direction and purpose for your daily actions.
19. Excluding ignoring your intuition or inner voice: To foster self-trust and make decisions aligned with your authentic self.
20. Excluding mindlessly consuming media that doesn't inspire or inform: To be more selective with your intellectual and emotional input.
21. Excluding the habit of comparing your beginning to someone else's middle: To stay focused on your own journey and progress.
22. Excluding a lack of intentional rest and rejuvenation: To prevent burnout and maintain sustainable energy levels.

## **Health**

In the context of health, systemic exclusion means systematically identifying and eliminating or reducing dietary elements, lifestyle habits, or environmental exposures that negatively impact your physical and mental well-being, paving the way for improved vitality.

### **22 Examples of Systemic Exclusion in Health:**

1. Excluding highly processed foods and excessive added sugars: To reduce inflammation, improve nutrient density, and stabilize energy levels.
2. Excluding sugary beverages (sodas, sweetened juices): To reduce empty calories and improve metabolic health.
3. Excluding chronic sleep deprivation: To improve cognitive function, immune response, and emotional regulation.
4. Excluding excessive alcohol consumption: To protect liver health, improve sleep quality, and enhance mental clarity.

5. Excluding smoking and exposure to secondhand smoke: To drastically reduce cancer risk and improve cardiovascular/respiratory health.
6. Excluding chronic, unmanaged stress: To lower cortisol levels, reduce inflammation, and prevent stress-related illnesses.
7. Excluding prolonged periods of inactivity/sedentarism: To improve circulation, strengthen muscles, and boost metabolism.
8. Excluding insufficient daily water intake: To support all bodily functions and prevent dehydration-related fatigue.
9. Excluding a lack of diverse nutrient intake (e.g., eating only a few types of vegetables): To ensure a broader spectrum of vitamins and minerals.
10. Excluding ignoring regular preventive health check-ups: To detect potential health issues early and intervene proactively.
11. Excluding unhealthy dietary fats (trans fats, excessive saturated fats): To improve cardiovascular health.
12. Excluding a lack of adequate fiber in your diet: To promote digestive regularity and gut health.
13. Excluding excessive noise exposure: To protect hearing health and reduce stress.
14. Excluding a lack of exposure to natural light: To regulate circadian rhythms and support mood.
15. Excluding over-reliance on quick-fix health solutions (e.g., fad diets, miracle pills): To build sustainable, evidence-based healthy habits.
16. Excluding insufficient recovery time after intense physical activity: To prevent injury and allow for muscle repair and growth.
17. Excluding a lack of mental stimulation: To maintain cognitive sharpness and reduce the risk of cognitive decline.
18. Excluding exposure to known environmental toxins (e.g., certain cleaning products, pesticides): To reduce chemical burden on the body.
19. Excluding a lack of good oral hygiene: To prevent dental problems that can impact systemic health.

20. Excluding negative self-talk about your body or health: To foster a more positive body image and self-compassion.
21. Excluding a lack of fresh air and nature exposure: To reduce stress and improve mental well-being.
22. Excluding late-night heavy meals: To improve digestive comfort and sleep quality.

## **Relationships**

In relationships, systemic exclusion involves consciously removing behaviors, communication patterns, or unsupportive dynamics that erode trust, create distance, or cause conflict, thereby strengthening bonds and fostering healthier connections.

### **22 Examples of Systemic Exclusion in Relationships:**

1. Excluding passive-aggressive communication: To foster direct, honest, and clear expression of needs and feelings.
2. Excluding constant criticism or nitpicking: To build up rather than tear down, fostering a more positive relational atmosphere.
3. Excluding a lack of active listening: To truly understand the other person's perspective and validate their feelings.
4. Excluding holding grudges or resentment: To allow for forgiveness, healing, and moving forward in the relationship.
5. Excluding one-sided effort or emotional labor: To cultivate mutual contribution, respect, and balance.
6. Excluding dishonesty or lack of transparency: To build and maintain foundational trust.
7. Excluding comparing your relationship to others' (especially through social media): To appreciate its unique qualities and strengths.



8. Excluding neglecting quality time and shared experiences: To strengthen emotional bonds and create lasting memories.
9. Excluding taking loved ones for granted: To foster a sense of appreciation and express gratitude regularly.
10. Excluding a lack of clear boundaries: To protect personal space, energy, and respect individual needs within the relationship.
11. Excluding gossiping about or speaking ill of others: To maintain integrity and avoid introducing negativity into interactions.
12. Excluding defensiveness during conflicts: To allow for open discussion, empathy, and constructive resolution.
13. Excluding a lack of empathy or emotional responsiveness: To connect on a deeper level and provide adequate support.
14. Excluding relying solely on digital communication for important or sensitive topics: To encourage richer, more nuanced face-to-face or voice conversations.
15. Excluding neglecting to offer or ask for emotional support: To create a reciprocal and supportive dynamic.
16. Excluding jealousy, possessiveness, or controlling behaviors: To foster freedom, trust, and individual autonomy.
17. Excluding constantly trying to "fix" or change others: To practice acceptance and support their personal journey.
18. Excluding breaking promises or being unreliable: To maintain credibility and reinforce trust.
19. Excluding a lack of shared activities or interests: To create common ground and opportunities for joint enjoyment.
20. Excluding bringing up past grievances during new conflicts: To focus on the current issue and prevent unproductive arguments.
21. Excluding toxic people or dynamics from your inner circle: To protect your emotional and mental well-being.

22. Excluding assuming your partner knows your needs without expressing them:  
To promote clear, open communication and mutual understanding.

## **Finance and Investing**

In finance and investing, systemic exclusion means rigorously identifying and eliminating wasteful spending, high-risk behaviors, or ineffective strategies that drain your resources or hinder wealth accumulation, thereby optimizing your financial stability and growth.

### **22 Examples of Systemic Exclusion in Finance and Investing:**

1. Excluding high-interest consumer debt (credit card, personal loans): To free up cash flow and prevent excessive interest payments.
2. Excluding impulse purchases (especially large ones): To stick to a budget, avoid buyer's remorse, and align spending with goals.
3. Excluding a lack of an emergency fund: To protect against unexpected expenses and avoid going into debt.
4. Excluding investing in assets or instruments you don't fully understand: To avoid unnecessary risk and potential losses.
5. Excluding neglecting to track your spending and budget: To gain awareness of cash flow and identify areas for savings.
6. Excluding constantly upgrading electronics or cars for marginal improvements: To reduce depreciation costs and maintain assets longer.
7. Excluding paying full price for items when discounts, sales, or alternatives are available: To maximize purchasing power.
8. Excluding emotional investing (e.g., panic selling, FOMO buying): To stick to a rational, long-term investment strategy.
9. Excluding a lack of diversification in your investment portfolio: To mitigate risk across different asset classes.

10. Excluding ignoring long-term financial planning (e.g., retirement, college savings): To ensure future financial security.
11. Excluding living paycheck to paycheck without a plan: To build financial resilience and accumulate savings.
12. Excluding a lack of basic financial literacy: To make informed decisions and avoid costly mistakes.
13. Excluding paying unnecessary bank fees or high-cost mutual funds: To optimize returns and reduce expenses.
14. Excluding neglecting to review and optimize your insurance coverage: To ensure adequate protection without overpaying.
15. Excluding excessive dining out or ordering takeout: To save money and encourage more cost-effective home cooking.
16. Excluding chasing "get rich quick" schemes or speculative bubbles: To focus on sustainable, proven wealth-building strategies.
17. Excluding a lack of clear, measurable financial goals: To provide direction and motivation for your financial actions.
18. Excluding allowing "lifestyle creep" to consume all income increases: To maintain and grow your savings rate.
19. Excluding neglecting to regularly rebalance your investment portfolio: To maintain your desired risk profile and asset allocation.
20. Excluding holding onto losing investments based purely on hope (sunk cost fallacy): To cut losses and reallocate capital more effectively.
21. Excluding overpaying for recurring subscriptions or memberships you don't actively use: To eliminate unnecessary recurring expenses.
22. Excluding a lack of an up-to-date will or estate plan: To ensure your assets are distributed according to your wishes and minimize future complications.