

# Striking a Balance: Are You Under-Living Your Life?

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You may have seen the financial advice that asks:

**“Are you over-saving and under-living?”**

It’s meant to challenge people who are so focused on retirement accounts and long-term planning that they forget to actually experience life along the way.

But this question doesn’t just apply to money.

It applies to something far more precious:

**Time.**

Every day, we spend hours of our lives in ways that may or may not reflect what truly matters to us. Many people are not over-saving money—but they are **over-saving their lives**, postponing joy, meaning, and fulfillment for some vague future moment when everything is finally “in order.”

The deeper question becomes:

Are you under-living today in an effort to save your life for tomorrow?

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## The Psychology of Under-Living

From a psychological perspective, under-living often comes from a combination of:

- fear of uncertainty
- perfectionism
- social conditioning
- delayed gratification taken to extremes
- lack of values clarity

Humans are wired to balance two fundamental drives:

1. **Security and survival**
2. **Meaning and vitality**

When the survival drive dominates for too long, life can begin to feel:

- mechanical
- overly structured
- joyless
- postponed
- disconnected from personal meaning

Research in psychology shows that people who structure their lives solely around external obligations—status, income, approval, or security—often experience:

- higher burnout

- lower life satisfaction
- reduced sense of purpose
- more regret later in life

In contrast, people who make decisions aligned with their **core values** tend to report:

- greater life satisfaction
  - stronger relationships
  - more resilience during hardship
  - deeper meaning in daily activities
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### **Behavioral Science: The Trap of “Someday”**

Behavioral science reveals a common cognitive bias:

#### **The “arrival fallacy”**

This is the belief that:

“I’ll be happy once I reach that next milestone.”

Examples:

- Once I finish this degree
- Once I get promoted
- Once I pay off the house
- Once I retire
- Once the kids grow up
- Once the lawsuit ends
- Once everything is finally stable

But research shows that after reaching major goals, happiness usually returns to baseline levels within a short time. This is known as **hedonic adaptation**.

So people keep postponing fulfillment:

- one milestone after another
- one obligation after another
- one crisis after another

Until one day they realize:

They spent decades preparing to live, but not actually living.

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### **Social and Cultural Pressures Toward Under-Living**

Sociology tells us that under-living is not just a personal issue—it's cultural.

Many modern societies reward:

- productivity over presence
- busyness over reflection
- achievement over meaning
- financial success over emotional fulfillment

Common cultural messages include:

- “Work hard now, live later.”
- “You can rest when you retire.”
- “Security comes first.”
- “Joy is a reward, not a daily necessity.”

These messages are not entirely wrong.

Responsibility matters. Planning matters. Security matters.

But when they become the **sole organizing principle of a life**, people can lose touch with:

- creativity
- connection
- purpose
- joy
- exploration
- growth

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### **Public Health and the Cost of Under-Living**

From a public health perspective, chronic under-living can have serious consequences.

People who feel their lives lack meaning or alignment with values are more likely to experience:

- depression
- anxiety
- substance misuse
- burnout
- social isolation
- chronic stress
- poor physical health outcomes

On the other hand, research consistently shows that **a sense of purpose** is associated with:

- lower mortality rates
- better cardiovascular health
- improved immune function
- better cognitive aging
- greater psychological resilience

Purpose isn't a luxury.  
It's a **health factor**.

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### **Wisdom Traditions: The Reminder to Live Now**

Across cultures and centuries, wisdom traditions have wrestled with this same tension.

#### **Stoic philosophy**

The Stoics reminded people that life is uncertain and finite.

Marcus Aurelius wrote:

“You could leave life right now. Let that determine what you do and say and think.”

This was not meant to be morbid.

It was meant to sharpen focus on what truly matters.

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#### **Buddhist teachings**

Buddhist traditions emphasize:

- impermanence
- presence
- the fleeting nature of life

The message:

Life is happening now.

Not in some imagined future state.

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#### **Indigenous and ancestral wisdom**

Many indigenous traditions emphasize:

- living in harmony with the present moment
- honoring relationships
- participating in the rhythms of life
- contributing to the community

Life is not a waiting room.  
It is a participation.

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### **Modern existential psychology**

Existential thinkers emphasize:

- mortality awareness
- personal responsibility
- the search for meaning

Psychiatrist Viktor Frankl wrote that meaning is not something we wait for.  
It is something we **create through our actions and choices**.

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### **The Real Balance: Responsibility + Vitality**

The goal is not reckless living or abandoning responsibility.

The goal is **alignment**.

A healthy life includes:

- responsible planning
- meaningful work
- financial stability
- strong relationships
- daily sources of joy
- growth and exploration
- time for reflection

It's not:

**Save now, live later.**

It's:

**Live responsibly now, and wisely prepare for the future.**

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### **A Values-Based Approach to Time and Money**

Instead of asking:

- “How much should I save?”
- “How hard should I work?”
- “How productive should I be?”

Try asking:

What kind of life am I trying to build?

And more specifically:

- What do I value most?
  - How do I want to spend my time?
  - What gives my life meaning?
  - What experiences matter to me?
  - What relationships matter most?
  - What kind of person do I want to be?
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### **A Simple Daily Check-In**

Each day, ask yourself:

1. Did I do at least one thing aligned with my values?
2. Did I connect with someone who matters?
3. Did I experience at least one moment of presence or joy?
4. Did I take one step toward my long-term goals?

If the answer is “yes” to most of these, you are probably **living**, not just preparing to live.

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### **Signs You May Be Under-Living**

You may be under-living if:

- You constantly postpone joy.
  - You say, “I’ll do that someday.”
  - Your days feel like survival rather than meaning.
  - Your schedule reflects obligations, not values.
  - You feel successful on paper but empty inside.
  - You can’t remember the last time you felt truly alive.
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### **Small Ways to Start Living More Fully**

You don’t have to make dramatic changes.

Try small shifts:

- Schedule one meaningful activity each week.
- Reconnect with someone you care about.
- Spend time in nature.

- Learn something new.
  - Create something.
  - Volunteer.
  - Rest without guilt.
  - Say yes to one experience you've been postponing.
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### **A Closing Reflection**

Imagine your life five years from now.

Would you rather say:

“I was responsible, but I also lived.”

Or:

“I was careful and prepared... but I postponed most of what mattered.”

The future is important.

But it is built out of **today's choices**.

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### **A Final Thought**

You are not just saving for retirement.

You are not just working toward a goal.

You are not just waiting for the right moment.

You are living a life—right now.

And the question isn't just:

Are you saving enough?

The deeper question is:

Are you living enough?

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## Striking a Balance — Living Fully, Not Just Preparing to Live

### Annotated Bibliography – Learn More

This reading list brings together psychology, behavioral science, public health, and wisdom traditions that explore meaning, values, time, and life satisfaction.

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#### If You Only Read Three

These three provide a powerful foundation for understanding the science and philosophy of living a meaningful, values-aligned life.

##### 1. Frankl, V. E. (2006).

*Man's Search for Meaning*. Beacon Press.

##### Why read it:

A classic work of existential psychology showing that meaning—not comfort or success—is the deepest human motivator. Frankl's experiences in concentration camps illustrate how people can endure suffering when life has purpose.

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##### 2. Ryan, R. M., & Deci, E. L. (2017).

*Self-Determination Theory: Basic Psychological Needs in Motivation, Development, and Wellness*. Guilford Press.

##### Why read it:

A major scientific framework explaining how autonomy, connection, and competence drive human wellbeing. It helps explain why people feel empty when life is organized only around obligation or external rewards.

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##### 3. Whillans, A. V. (2020).

*Time Smart: How to Reclaim Your Time & Live a Happier Life*. Harvard Business Review Press.

##### Why read it:

A practical, research-based guide to using time in ways that increase life satisfaction. It reframes time—not money—as the most important resource for a meaningful life.

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#### Values, Meaning, and Alignment

##### Frankl, V. E. (2006).

*Man's Search for Meaning*. Beacon Press.

##### Annotation:

Foundational existential psychology text demonstrating that meaning sustains people through adversity and is essential to a fully lived life.

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##### Hayes, S. C., Strosahl, K. D., & Wilson, K. G. (2011).

*Acceptance and Commitment Therapy: The Process and Practice of Mindful Change* (2nd ed.). Guilford Press.

##### Annotation:

A science-based approach that emphasizes values clarification and committed action. Highly relevant for moving from “someday” thinking to real-life, value-guided choices.

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**Ryan, R. M., & Deci, E. L. (2017).**

*Self-Determination Theory: Basic Psychological Needs in Motivation, Development, and Wellness.* Guilford Press.

**Annotation:**

Shows that autonomy, competence, and relatedness are essential psychological nutrients. When these needs are unmet, people may feel they are “under-living.”

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**Sheldon, K. M., & Elliot, A. J. (1999).**

Goal striving, need satisfaction, and longitudinal well-being: The self-concordance model.

*Journal of Personality and Social Psychology*, 76(3), 482–497.

**Annotation:**

Demonstrates that goals aligned with personal values predict higher wellbeing over time than externally driven goals.

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### **Behavioral Science: The “Someday” Trap**

**Gilbert, D. T. (2006).**

*Stumbling on Happiness.* Knopf.

**Annotation:**

Explains why humans are poor at predicting what will make them happy. Helps readers understand why the “I’ll live later” strategy rarely works.

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**Brickman, P., & Campbell, D. T. (1971).**

Hedonic relativism and planning the good society.

In M. H. Appley (Ed.), *Adaptation-Level Theory* (pp. 287–302). Academic Press.

**Annotation:**

Introduces the concept of hedonic adaptation—the tendency to return to baseline happiness after positive or negative changes.

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**Kahneman, D. (2011).**

*Thinking, Fast and Slow.* Farrar, Straus and Giroux.

**Annotation:**

Explores cognitive biases that shape decision-making, including how people over-prioritize future security at the expense of present wellbeing.

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### **Time, Wellbeing, and “Time Affluence”**

**Whillans, A. V. (2020).**

*Time Smart: How to Reclaim Your Time & Live a Happier Life.* Harvard Business Review Press.

**Annotation:**

Shows how spending time intentionally leads to greater happiness than simply accumulating money or achievements.

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**Mogilner, C., Whillans, A. V., & Norton, M. I. (2018).**

Time, money, and subjective well-being.

In E. Diener, S. Oishi, & L. Tay (Eds.), *Handbook of Well-Being*.

**Annotation:**

Research review demonstrating that feeling “time-rich” is strongly associated with life satisfaction.

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**Purpose and Health**

**Ryff, C. D. (1989).**

Happiness is everything, or is it? Explorations on the meaning of psychological well-being.

*Journal of Personality and Social Psychology*, 57(6), 1069–1081.

**Annotation:**

Introduces a multidimensional model of wellbeing that includes purpose, personal growth, and autonomy—not just happiness.

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**Hill, P. L., & Turiano, N. A. (2014).**

Purpose in life as a predictor of mortality across adulthood.

*Psychological Science*, 25(7), 1482–1486.

**Annotation:**

Shows that people with a strong sense of purpose have lower mortality risk, highlighting purpose as a protective health factor.

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**Cohen, S., & Wills, T. A. (1985).**

Stress, social support, and the buffering hypothesis.

*Psychological Bulletin*, 98(2), 310–357.

**Annotation:**

Classic paper demonstrating how social support protects against stress-related health problems.

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**Time Perspective, Regret, and Priorities**

**Carstensen, L. L. (1992).**

Social and emotional patterns in adulthood: Support for socioemotional selectivity theory.

*Psychology and Aging*, 7(3), 331–338.

**Annotation:**

Shows how awareness of limited time shifts priorities toward meaningful relationships and experiences.

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**Roese, N. J. (1997).**

Counterfactual thinking.

*Psychological Bulletin*, 121(1), 133–148.

**Annotation:**

Explores how regret and “what if” thinking influence decisions and emotional wellbeing.

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## **Mindfulness and Present-Centered Living**

**Kabat-Zinn, J. (2013).**

*Full Catastrophe Living* (Revised ed.). Bantam.

**Annotation:**

A practical, secular mindfulness framework for living with awareness, acceptance, and presence in everyday life.

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