How to Not Login as Administrator - OS X

Guide for OS X

A lot of programs and computer configuration options are tied to a user account. Switching to a completely new user account will likely result in a lot of wasted time reconfiguring applications and moving data around. Instead, we recommend that you demote your existing account to a standard user and create a new administrative account to use when needed. Alternatively - you can create a new standard account to log into instead. The exact steps for this process for OS X 10.11 (El Capitan) are listed below. The steps should be very similar for other versions of the operating system.

Create New Administrator Account
6. Log out of your account and log in with your new administrator account created in the steps above. Return to “Users and Groups” (Steps 1 & 2).
8. Restart the computer for changes to take effect.
Click the lock to make changes.

Click the lock to prevent further changes.
Scenarios

Whenever a privilege elevation is required (for example - installing a new application or updating OS X) you will be prompted to grant that elevation by logging in with your administrator account's password.

The prompt will look like this:
Developers

With the setup above, managing services within a terminal session requires that you first su to an administrative user, and then use sudo from within that session. This is because only administrators are allowed to run sudo by default. To allow your non-administrative account to run sudo instead, you simply need to add your account to the sudoers file. For increased security, restrict your non-administrative account to only be able to use sudo with the specific applications and commands necessary.