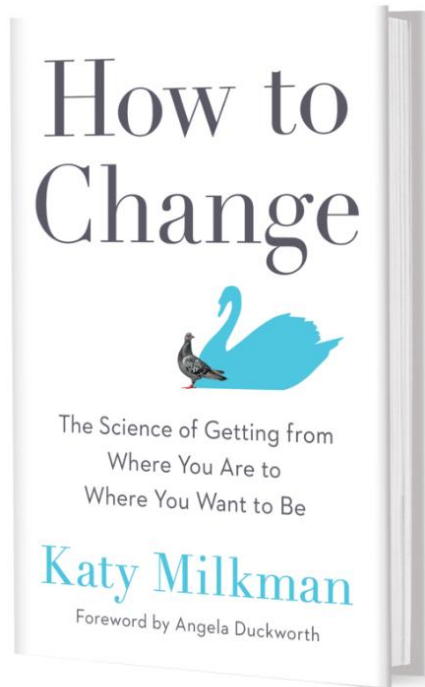


“How to change” by Katy Milkman



NATIONAL
BESTSELLER

Named one of the best
books of 2021 so far
by Amazon

ABOUT *the* AUTHOR

Katy Milkman

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Katy Milkman

Katy Milkman is a behavioral scientist and professor at The Wharton School at the University of Pennsylvania. Over the course of her career, she has worked with or advised dozens of organizations on how to encourage positive change, including Google, the U.S. Department of Defense, the American Red Cross, and Morningstar. Her research is regularly featured by major media outlets such as the *New York Times*, *the Wall Street Journal*, and NPR. She currently co-directs the Behavior Change for Good Initiative at the University of Pennsylvania and hosts *Choiceology*, a popular Charles Schwab podcast about behavioral economics.

Key points for myself:

1. Easier to pursue change after a fresh start (bday, move, new year, etc)
2. Combine temptation with meaningful activity (e.g. run and listen to podcasts)
3. Gamification to make boring more engaging (e.g. symbolic rewards). But need to "buy in" and not feel like it's "imposed"
4. Commitment devices not to procrastinate (e.g. lock money in savings account, impose significant tangible penalties, eat from smaller plate)
5. Smaller but more frequent commitments work better
6. Timely reminders, planning, cue-based plans that are very specific ("when xx happens, I'll do xx") help to remember and persevere
7. Laziness=path of least resistance; default=do nothing. Change it so that default becomes sth useful (e.g. setting homepage to news, climb stairs, walk to work, build new routines)
8. Streaks matter. Don't stop. Or agree to do 5 trainings a week rather than 7, i.e. allow "emergency" passes
9. Self doubt is a killer. Might prevent you from setting the goal in the first place
10. Attribute butterflies in stomach to excitement rather than anxiety when speaking publicly
11. Believing that people expect you to do well on test can increase your score
12. Surround yourself with people who support your growth and have similar goals. Form advice clubs to boost confidence
13. Low achievers are harmful
14. Giving advice helps us act because we feel hypocritical if we dont do things we advised others to do
15. Deliberately watch peers who managed to achieve the goal and copy their methods (less)

One of my favourite chapters in the book is the one on procrastination. An inveterate procrastinator, I always put off till next week what can be done today. Milkman tackles this pernicious attribute of procrastination by offering a few practical and easily implementable tools. Inspired by the works of behavioural and other economists such as Robert Strotz, Thomas Schelling and Richard Thaler, Milkman urges us to “anticipate temptation and create constraints”. These constraints termed “commitment devices” break the cycle of procrastination. Creating a “locked” savings bank account (an account where no withdrawal is permissible until a certain level of savings is achieved) or putting money on the line that one is forced to forfeit after every infraction (for example, every cigarette smoked after taking a pledge to quit smoking will result in the depositing of a pre agreed sum of money towards a charity, preferably one which the voter does not subscribe to), will spur an individual towards tightening the strings in so far resolutions are concerned. Taking “soft pledges” also act as a psychological boost in Preventing procrastination as the one taking the pledge and making it public would not want to be seen as one who does not honour his own words.

Two of the most important revelations gleaned by me in a personal capacity after reading Milkman’s engrossing book, have been those relating to laziness and the power of advice. A very power example illustrates the potential for ‘harnessing’ our inherent default setting of laziness to foster positive outcomes. “During a routine system upgrade, an IT consultant working on the software that Penn Medicine physicians used to send prescriptions to pharmacies made a small change to the user interface: he added a new checkbox to the system. From then on, unless a physician checked that box, whatever drug they prescribed would be sent to the pharmacy as a generic. Since doctors, like the rest of us, tend to be a little lazy, they only rarely checked the box: just 2 percent of the time. As a result, Penn’s generic prescription rate shot up to 98 percent.” Penn Medicine which was once notorious for prescribing branded medicines 75 percent of the time thereby contributing to ballooning costs and insurer angst, with just a single tweak became the most avowed prescriber of generic medication.

finance CEO Omar Andaya have in common?

For one, they all feature in the latest book by Katy Milkman, economist, behavioural scientist and professor at The Wharton School of UPENN.

“How to Change: The Science of Getting from Where You Are to Where You Want to Be” was published this year and, as with most books on the topic of behavioural change, was devoured by many at The Smarty Train. “How to Change” is an easy read of seven chapters, focusing on the key challenges to making and sustaining behaviour change. Katy focuses on the importance of starting change: setting the stage, getting the timing right, and laying the groundwork for new habits.

Throughout her book, Katy skilfully shares both exceptional moments and the day-to-day changes most readers may look to make, and the challenges they might face along the way. Her personal introspection creates empathy between her and the reader, while case studies from her own life are highly relatable.

We love this book because it discusses challenges we all face in the world of talent, and supports much of what we do here at TST: consider the audience, identify and frame problems, design solutions that inspire change and make change last. And, there were a few lessons that apply beyond just individual behaviour change to changing behaviours in organisations.

Here are our **top three takeaways**, and how they might help us to start thinking differently here in the world of talent:

1. We all experience moments where we feel the need for change

Katy uses stories to good effect throughout her book. She starts with Andre Agassi, the in(famous) ‘bad boy’ of Tennis who thrilled fans in the early 90s before falling from grace and the league table of the sport after his No.1 ranking in 1995. A two-year downward spiral saw Agassi lose his coach, his sponsorship, and his marriage. He clearly realised a need for change.

For many of us, change cues are more subtle than those Agassi faced. But we feel the need to change all the same. Even amid success, as Google experienced in 2013, there are signs that change is needed: in Google’s case, while profits soared, employee wellbeing was crashing. Google saw it needed to inspire and entrench **new** ways of working, and they turned to behavioural science to inform their culture change.

2. Solutions that work “on average” fail to solve *specific* problems

Every problem is unique its own context. Be they individual problems or organisational ones. For example, a D&I challenge faced by one business will always be different from another’s. People, culture, strategy and environments are unique to each organisation. An average solution solves an average problem, but not a specific one.

Katy’s book reflects the importance of creating specific solutions. Her story of Ray Zahab plots the change of a man from an unhappy out-of-shape smoker to world class athlete who used specific solutions to change his life. Understanding what is **specific** to your needs (individual or organisational) is a critical step in solving a specific problem.

When you think of the specific problems you may be facing when it comes to change, how might you need to be more specific with your problem-solving?

3. Set the stage for moments of change

This may well be the quote of the book: “If you want to change your behaviour or someone else’s, you’re at a huge advantage if you begin with a **blank slate** – a fresh start – and no old habits working against you”.

Katy’s book is directed to the individual, but its findings holds true for large corporations and SMEs. Change happens best when you begin afresh, in a space without expectations, conventions or established environments.

It happened for Green Bank, when CEO Omar Andaya realised his customers were at risk by failing to save for their futures. Using behavioural science approaches, he captured his clients attention, engaged them in clean-slate moments and built lasting change.

At a time when COVID is upturning a lot of what we took for granted in our day-to-day working, and is leading us to develop brand new ways of working, Katy’s point is prescient. From moving to remote working to now moving to hybrid working, we have a blank slate of sorts ahead of us.

How can we use the shift to hybrid working and ‘the late COVID period’ as a blank slate to set the stage for change, as individuals and organisations?

“If you want to change your behaviour or someone else’s, you’re at a huge advantage if you begin with a blank slate – a fresh start – and no old habits working against you.”

And that brings us to the answer to our opening question: What do tennis pro Andre Agassi, Ultra Marathon runner Ray Zahab and finance CEO Omar Andaya have in common?

Agassi, Zahab, and Andaya all needed a **change**. They all benefitted from solutions that met **specific** challenges and fit with their ways of living. And they all used **blank-slate moments** to embed that change. Read Katy's great book "[How to Change](#)" to find out how you can also make change last, and how it can benefit you and your firm.

How to Change: The Science of Getting from Where You Are to Where You Want to Be
By Katy Milkman (@katy_milkman)
Vermillion Press, 272 Pages

Most Applicable Quotes & Applications from How to Change

Fresh starts give us the impetus to change!

Coined the *fresh start*, Dr. Milkman noticed that people were more open to change at certain points in life or days of the year. We perceive certain dates as being a new chapter of our life and that the scoreboard of our past failures is reset to zero.

This explains phenomenons like New Years' resolutions, making a commitment to lose weight on your birthday, or promising positive changes after the birth of a child.

We're more likely to pursue change on dates that feel like new beginnings because these moments help us overcome a common obstacle to goal initiation: the sense that we've failed before and will, thus, fail again.

Katy Milkman, How to Change

I don't know about you but I can't start a diet on a Thursday! Gotta wait until Monday... good thing Mondays keep coming around, huh?!

So make a plan and be prepared to begin.

Moving can be tremendously advantageous!

These statistics suggest that when we're seeking to change, the disruptions to our lives triggered by physical transitions can be just as powerful as the fresh starts spurred by new beginnings on our calendars.

Katy Milkman, How to Change

But it can also derail the good habits you already have going on! So beware and be prepared!

These findings make it clear that while fresh starts are helpful for kick



These findings... make it clear that while fresh starts are helpful for kick-starting change, they can also be unwelcome disruptors of well-functioning routines. Anyone seeking to maintain good habits should beware.

Katy Milkman, How to Change

Make change fun to make it stick!

Research has proven time and again that rather than relying on willpower to resist temptation, we're better off figuring out how to make good behaviors more gratifying in the short-term. Big payoffs far down the road just aren't enough to keep us motivated.

Katy Milkman, How to Change

I thought this point was really unique... when I eat healthier or exercise more consistently, I don't tend to enjoy doing so. I usually feel better about having done it, but I don't necessarily enjoy it. No wonder I don't stick with it consistently!

Ayelet and Katilin discovered that encouraging people to find fun in healthy activities led to substantially better results, leading people to persist longer in their workouts and eat more healthy food.

How to Change

The challenge is to make the change enjoyable rather than to just suck it up and gut it out.

... we can make more progress if we recognize that we struggle to do what's distasteful in the moment and look for ways to make those activities sweeter



... we can make more progress if we recognize that we struggle to do what's distasteful in the moment and look for ways to make those activities sweeter.

Katy Milkman, How to Change

This can be accomplished by *temptation bundling* by doing something you need to do while you do something you want to do, like going to the gym and reading your book while you do cardio.

Temptation bundling solves two problems at once. It can help reduce overindulgence in temptations and increase time spent on activities that serve your long-term goals.

Katy Milkman, How to Change

Breaking down big goals into smaller ones makes them more achievable

I read *Good to Great* years ago and was sold on the benefits of having BHAGs (big, hairy, audacious goals!).

But as I've experienced time and time again in my life, sometimes big goals are extremely discouraging. Progress is slow and it's difficult to tell if you're making progress when you're still so far from the end state.

Making smaller, more frequent commitments is more effective than making larger, less frequent ones, even when they amount to the same commitment (like saving 5 dollars a day as opposed to 1,825 dollars a year).

Katy Milkman, How to Change



Make SPECIFIC plans...

It's been said that *failing to plan is planning to fail*, and research seems to have proven that's true!

Planning is how you break your big goals down into achievable, bite-size goals.

Be SMART:

- Specific
- Measurable
- Achievable
- Realistic
- Timely

So a plan to get in shape, like "Every Tuesday and Thursday right after work I'll exercise, and I'll take the number 17 bus to the YMCA on Main Street where I'll work out for thirty minutes on the elliptical" is a lot more helpful than "I'll exercise more" or even "on Tuesdays and Thursdays I'll go to the gym."

Katy Milkman, How to Change

Set reminders that are timely for when you should be doing the task you want to do. Reminders should be either cues or other reminders at the time you need to do what you want to do.

Just remember to consider the how, when, and where: How will you do it? When will you do it? Where will you do it Be strategic about the cues you select – if you can, choose cues that are out of the ordinary.

Katy Milkman, How to Change



Rather than telling people who are struggling what to do, empower them and build their confidence that they have what it takes to make the change!

Receiving advice on what to do to change isn't very motivating. Likewise, don't tell other people what they need to do to change. That just destroys their confidence that you don't think they know what to do. What they're likely lacking is the confidence and the accountability to make the changes they want to make.



Just a close-up view of the end of the glacier. Although this lagoon wasn't the same beautiful blue water as the super beautiful blue Jokulsarlon lagoon, it was still pretty awesome!

How to make better decisions

When facing decisions, we're often faced with our own subconscious biases. How can we get rid of them?

Removing ourselves from the situation as if it's a friend facing our decision. What advice would we give them?

Ask yourself: "If a friend or colleague were struggling with the same problem, what advice would I offer?" Taking this perspective can help you



Believe and be confident that you can change!

Research confirms the obvious: when we don't believe we have the ability to change, we don't make as much progress changing.

Katy Milkman, How to Change

Our beliefs can also redirect our attention.... There is also evidence that beliefs can change motivation. Again, consider the housekeepers. Their motivation to get high-quality exercise on the job likely increased once they started thinking of work as an opportunity to improve their fitness.

Katy Milkman, How to Change

Self-doubt can keep you from making progress on your goals or prevent you from setting goals in the first place.

Katy Milkman, How to Change

And instill confidence in others!

One huge takeaway I learned from *How to Change* is that while confidence is important within us, it's also critical in those around us trying to improve!!

Too often, we assume that the obstacle to change in others is ignorance, and so we offer advice to mend that gap. But what if the problem isn't ignorance but confidence – and our unsolicited wisdom isn't making things better but worse?



We don't need to be perfect to be better and often that pursuit of perfection is the barrier that keeps us from better!

Yes, forming stable routines is key to habit formation. But if we want to form the "stickiest" possible habits, we also need to learn how to roll with the punches, so we can be flexible when life throws us a curve ball. Too much rigidity is the enemy of a good habit.

Katy Milkman, How to Change

By cultivating flexibility in your routine, your autopilot will become more robust.... you'll build a stickier, more lasting habit.

Katy Milkman, How to Change

Track your habits!

Tracking your behavior can facilitate habit building. It helps you avoid forgetting to follow through and ensures that you celebrate your successes and hold yourself accountable for failures.

Katy Milkman, How to Change

Tracking your habits allows you to visualize your process.

I often don't feel like I'm making progress when I'm working on something, but if there's a visual trail of evidence showing me that I'm doing the right stuff to get the outcome I'm pursuing, then that's good motivation to keep pushing!



Interestingly, while it makes sense that making plans helps us achieve goals, those very plans can also become the very barrier that holds us back.

When we make goals or set rigid expectations, what happens when we get off track?

This is one area I struggle with a lot!

I tend to do well for a little while when I'm rigid but if I get off-track, it's hard to get back on. Why?

Because I'm too rigid!

...but remain flexible!

...during and after our study, the employees we'd rewarded for exercising on a more flexible schedule kept working out a lot more at other times, too, not just at the time they'd said was most convenient. They had very clearly learned how to get to the gym even when their original plans fell through, and overall, that produced a "stickier" exercise habit.

Katy Milkman, How to Change

Nothing is more discouraging than to fall off the wagon. But what do we do when that happens?

Unfortunately, the research seems to indicate that if we're only successful if we're rigidly following our goals then we'll just stay in our rut. But for those who are flexible, it's easier to adapt and get back on track.

I'm reminded of something James Clear mentioned in *Atomic Habits* regarding it being OK to fail once, but not twice. Excellent advice.

We don't need to be perfect to be better and often that pursuit of perfection is the barrier that keeps us from better!



Ask yourself: "If a friend or colleague were struggling with the same problem, what advice would I offer?" Taking this perspective can help you approach the same problem with greater confidence and insight.

Katy Milkman, How to Change

Change requires a GROWTH MINDSET!

Everyone fails when working to change their habits.

In dozens of studies with her students and adults, she's [Carol Dweck] demonstrated that having a "growth mindset" – the belief that abilities, including intelligence, are not fixed and that effort influences a person's potential – predicts success.

Katy Milkman, How to Change

Dr. Milkman goes on to explain that those who view themselves as works in progress, capable of improvement, do much better changing over the long term.

She emphasizes the importance of giving ourselves room for failure.

When we're pursuing a big goal, disappointment is inevitable. And when we get discouraged, it can be tempting to give up. So it's critical to allow for mistakes and prevent them from sullyng a strong performance streak.

Katy Milkman, How to Change



Basically, be mentally prepared for failure and have a plan to recover and get back on track ASAP!

Your social setting matters!

Your decisions are heavily influenced by the norms in your peer group, so it's important to be in good company when you hope to achieve big goals, and it can be harmful to have peers who are low achievers.

Katy Milkman, How to Change

It's been said that you're the average of the five people you surround yourself with the most.

Are those you're around the most generally optimistic or negative? Forward-thinking or stuck in the past?

Summary of *How to Change*

I honestly loved **How to Change**. I highly recommend it, especially if there are some habits or changes you've been struggling to gain traction on in your life.

What I love the most about this book is that its applicable steps to take that are based on research. Evidence-based habit change... this is what I've been needing!

I hope it helps you as well! I'm working on my plan and ready to begin on Monday! 😊

So, check out *How to Change: The Science of Getting from Where You Are to Where You Want to Be* and begin making some positive changes today!

Best of luck!

- This is a supremely well-structured book. Eight chapters: Getting Started; Impulsivity; Procrastination; Forgetfulness; Laziness; Confidence; Conformity; and a Conclusion. Clear subheadings, illustrated by vivid stories and examples. This is obviously the product of a very organized mind, so it totally makes sense that Prof Milkman trained as an engineer. I particularly appreciate the succinct "Chapter Takeaways" summarizing the key ideas of each chapter.
- The combination of Milkman's deft storytelling and fluent prose made this a fast and compelling read. On my Kindle at 10pm, done by one!

- This book has about as much fat as an Olympic sprinter. Lean and pithy, it delivers its literally life-changing payload in about 200 pages, avoiding the tendency of some books to add heft without substance.

So what's the book about? So glad you asked. Here's the deal: behavior change is hard, and no technique works 100% of the time. This book is about how science can help you stack the deck in your favor when change is probabilistic in nature. Some examples:

- "Fresh starts" help a lot. Pick a milestone date with a clear before and after, like Jan 1 or your birthday, to make change more likely to stick. Sure, 80% of New Year's Resolutions fail, but that 20% success rate is still higher than any other time you could pick.
- Like cherry-flavored cough syrup, injecting some fun into work makes it go down easier. "Temptation bundling" adds a pleasant activity to an otherwise onerous one. Who knew that my technique of pairing a great audiobook to make boring runs happen was scientifically validated!
- Control procrastination by restricting your choices via a "commitment device" — e.g. self-imposed deadlines or cash commitments.
- In the same way that cheering someone else up is the best way to boost your mood, mentoring someone else is the best way to achieve more.
- If forgetting is one of the main reasons why we don't change, then the gold standard antidote is "cue-based planning": "These plans link a plan of action with a cue and take the form 'When X happens, I'll do Y.' Cues can be anything that triggers your memory, from a specific time or location to an object you expect to encounter." Make an "implementation intention" for the how, where and when you'll do stuff, and stuff miraculously gets done.

The book also addresses the subtleties of how otherwise effective techniques can sometimes backfire. For example, if you had a fresh start imposed on you when you were already doing well, you're likely to backslide instead of progress. Rigid habits (e.g. meditating every day at the same time) work well, but can also go to zero when disrupted; flexible habits are more robust. And being amongst a high-achieving peer group can motivate us, but if they're too far ahead of us with nobody in the middle zone, we tend to give up. This is particularly important in countries with a gutted middle-class and widening inequality gap; those left behind are likely to fall into despair.

Leonardo da Vinci once said, "Simplicity is the ultimate sophistication." Katy Milkman has taken a huge pile of data and scrunched it down to its easily digestible essence, providing that ultimate sophistication of simplicity. This immediately useful collection of science-based methods for change should be a reference for all students, teachers, coaches, high achievers, or anyone who has ever struggled as they strive to thrive as a human. Get it to grow even faster.