

PART ONE

What *is* Stopping You?

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Ask what was stopping *me* and I can tell you immediately: fear. Fear of failure, in fact. Relationship issues with parents, siblings, teachers and peers can be a cause, as can other traumatic events in childhood – especially ones where we feel demeaned or humiliated. But the fear can build from tiny beginnings into an uncontrollable phobia that can mentally paralyse the sufferer in adulthood. It can also strike us at various stages in our career – even once we are seemingly beyond it or have built up strong confidence in a particular area.

My disastrous investment banking “career” provides a strong example in my own story. A seemingly-confident financial journalist with a strong and detailed knowledge of corporate banking, I caught the eye of a leading corporate bank and, after a protracted interview and assessment process, persuaded them I had the perfect training and background for joining their growing corporate banking team within the investment bank.

Yet once inside the door my behaviour changed. I became fearful that my knowledge was paper-thin and I possessed nothing more than a talent for empty bravado. Of course, this was probably true, but was no different to the majority of bankers in the room – all with very narrow experience compared to my breadth and strength of knowledge across the corporate banking spectrum (exactly the knowledge required for a corporate banking salesperson, in fact). But having sold myself well during the recruitment process, once a

practising banker I became scared of putting a foot wrong – leaving them wondering what had happened to the confident, even cocky, person they'd employed as their next hotshot “originator”.

My role was to originate US\$100 million-plus financings for the bank to arrange and distribute to investors. These looked easy when writing about them. I thought we just found a willing borrower, asked for some security (we were looking for trade receivables such as oil shipments), handed over the money and waited for it to come back with interest. But half the banks in London were doing the same, forcing me into one of the scariest margins of the 1990s corporate borrower universe: Russia.

In the mid-1990s businessmen were being gunned down on a daily basis on the streets of Moscow, and my clients – the newly-privatized Russian oil companies – were certainly menacing organizations to deal with. Yet that wasn't the bit that scared me. In fact, that helped mask my real terror, which was the bank discovering how little I knew about how to structure one of these deals. I couldn't calculate the volumes of oil required to repay the loan, or establish what volumes had to be where, when, and how they got there. It looked way too complex for my simple brain.

And the fact no one in the bank had this knowledge – we simply took the information on trust from the oil companies – didn't seem to bother anyone but me, which was a key part of the problem with my banking career. Taking such risks is the nuts and bolts of banking. Yet I couldn't help visualizing one of about 20 disaster scenarios being played out in various hostile environments somewhere out there in the post-Soviet steppes – all of which would have rendered my banking career over in a puff of public humiliation.

Blind to office politics

Being risk-averse and technically inept should not have meant curtains for my banking career, however. Fear stalked the corridors of

the entire bank – as did technical ineptitude, come to that. The ultimate reason for failing as an investment banker was that all those technically-inept and risk-averse bankers prospered by being hotshots at office politics. They had strong judgement regarding where the bank was heading and could make self-enhancing decisions on that basis.

But I was awful at office politics. And I had terrible judgement – based on trying to hide my fears and insecurities rather than focusing on the interests of the bank (or myself) – which led me to trust the wrong people and back the wrong deals. My behaviour changed to the point where I came across as a fool, and soon started being treated as one. Any deal on my desk looked dodgy for the simple reason it was on my desk, and any new project that came my way soon acquired a distinctly hot-potato feel to it.

Even the transfer to America – sold to me as the “move that could make you” – was no more than turning-out-the-lights on a failing office. The only way I could make it work was by discovering the one entity that would Hoover up our loan structures no matter what: Enron.

Yet rather than focus on the skills required to become a competent banker – especially the soft skills such as calculating who could and couldn't be trusted and recruiting people to my cause – I soon sought a way out of banking. I fell back on my core skill of journalism and started writing about my life in New York, which before long had a greater hold on my imagination, and time, than a banking career that I was rejecting, seemingly before it could reject me.

Emotions and their role in survival

I detail the fears and behaviour that destroyed my banking career because they seem odd given that it took some guts to win the job in the first place and that I had obviously been judged as

having the required knowledge and at least the capabilities of learning the trade by those within the bank. Yet, as we shall see, those suffering from fear of failure are often able to take extreme risks in situations where failure is almost certain, while finding themselves paralysed by everyday situations that involve only moderate but often very public risks. And they are more than capable of changing their behaviour in ways that make failure more likely – all of which makes fear of failure a debilitating and self-fulfilling condition seemingly at odds with today's career needs.

So how did we get to the point where so many people sabotage their own advancement through such self-harming behaviour? In his book *Emotion: The Science of Sentiment* (2001), British philosopher Dylan Evans tackles this conundrum by asking the question that, given the fact emotions such as fear and sadness seem to be “hardwired” into humans: why are they so bad for modern careers? Or looking at it the other way: as such emotions seem to offer no economic advantage – in fact, just the opposite – why have they not died out in the process of natural selection?

He wonders why we have not evolved to behave like Spock in *Star Trek* and judge life's trials in purely logical terms. The conclusion appears to be that Spock's home planet of Vulcan was entirely free of predators. Meanwhile on Earth, Evans contests that emotions evolved as a quick-reflexive action aimed at encouraging survival – hence it often arriving as an uncontrollable nerve-surge through the body.

Joy, distress, fear, anger, disgust: all played a key role in helping our survival in the State of Nature, says Evans. And to an extent we rarely acknowledge, such emotions continue to play an important evaluation role today, just a more subtle one. Evans provides evidence of this by observing those unable to use their emotions for evaluation.

“Those that lose their emotional capacity through brain damage tend to be easy victims for the unscrupulous,” he observes. “Forced

to rely on their logical reasoning, they make disastrous choices about whom they can trust.”

Impaired mental capacity

Evans makes an important point because, as we shall see, those of us with fear of failure may well have such fears due to an impaired mental capacity when it comes to reasoning and evaluations – perhaps due to poor conditioning or traumatic events as a child – meaning that we are also vulnerable, with fear being our response to that vulnerability. So emotions remain important in the modern world, which means that an impaired capacity to use our emotions to evaluate situations is potentially disastrous – or at best paralysing.

Does this therefore enslave us to the potency of our emotions, forcing those with impaired evaluations into self-destructive behaviour? Not always. Plenty of people behave in ways not dictated by their emotions. The stiff upper lip of the English upper classes is no myth, but is an external response rather than inward feeling – a training from an early age to hide emotions rather than change them – not dissimilar to the poker face of the professional gambler who may inwardly be in emotional turmoil. Indeed, such responses are only ever a mask. In reality “quiet desperation is the English way” – at least according to *Pink Floyd*.

Such masking takes training and is, in any case, an unsatisfactory response in the modern world where we are encouraged to express ourselves, or at least to behave in ways that generate trust and understanding rather than distrust and misunderstanding. And such a masking may simply delay a terrible reckoning – a breakdown as the mask slips and then collapses due to the pressure. Far better, surely, to try and understand our emotions, as well as how emotions such as fear can motivate and demotivate us, and how they can impair our evaluations and change our behaviours. Surely self-awareness trumps self-denial every time?

Experiments in emotional manipulation

In his book *Motivation* (1975) psychologist Phil Evans details the relatively short history of academic experiments on our emotions – and particularly on fear – and how they impact our motivation.

For instance, in 1948 the pioneering American psychologist Neal Miller experimented on the impact of fear on behaviour by placing rats in a box with two compartments – one black, one white – with those in the white zone consistently given electric shocks. Of course, the rats soon exhibited great reluctance to venture into the white zone, even overcoming physical barriers in order to escape to the safety of the black zone. And before long, Miller's harassed rodents needed only to catch sight of the white zone to exhibit signs of stress. Miller concluded that fear as a driver can be quickly acquired, can change behaviour profoundly, and can internally condition the rat to elicit a fear response when subsequently triggered (i.e. when reminded of the trauma).

Unsurprisingly, such emotional conditioning is also applicable with humans, at even a subtle level. Evans cites Judson S. Brown, a post-war American psychologist who thought that, due to fear, humans spend much of their time in search of “reinforcers” such as money and in performing “operant responses” such as holding down a job. Brown's thesis was that what a person was seeking was potentially less important than what a person was avoiding. A person could be said to be making money, he considered, but could equally be motivated by the fear of *not* making money.

For me, Brown's focus on avoidance is beginning to get to the heart of the matter with respect to fear as a driver. Yet it is Stanford University's John W. Atkinson's work on “achievement motivation” (which he and others shortened to “nAch” – meaning “need for achievement” – although I think “AM” may be easier to remember) that really roots out the key issues with respect to fear of failure.

Again, detailed by Evans, Atkinson (with G.H. Litwin – and following on from experiments by David McClelland) set groups

of children achievement-related tasks and noticed that they approached them in one of two ways: anticipating success or anticipating failure. Atkinson concluded that an individual's performance was dictated by whether they had high or low levels of innate "achievement motivation" – with those with high AM levels driven by their expectations regarding the payoff of task fulfilment, and those with low AM levels motivated to avoid the task due to an anticipation, or fear, of failure (which he shortened to FF).

Left to choose their tasks, he noticed that those with high achievement motivation ("High-AMs" as we shall call them) chose a middle range of demanding tasks because they were focused on the rewards of success. Meanwhile, those with low AM, or high fear of failure ("High-FFs" as we shall call them) became anxious about even intermediately-difficult tasks and, in many cases, sought to avoid the task completely.

Yet Atkinson made one further – extraordinary – discovery. High-FFs had no problem attempting tasks that were deemed very difficult or almost impossible. This was due to the fact the price of failure was reduced. So while High-AMs chose a challenging but achievable range of tasks in anticipation of success and reward, High-FFs chose only those tasks that they were almost certain to complete or almost certain to fail, along with everyone else attempting that task. For instance, Atkinson involved children in a game of throwing hoops on a peg. High-AMs stood a bold but realistic distance from the peg while High-FFs stood either right on top of the peg, or so far back success was almost impossible.

Task perseverance, task avoidance

Australian psychologist Norman Feather undertook similar experiments and came to similar conclusions – finding a bias in the willingness of subjects to persist in a task they had failed first-time based on their levels of achievement motivation. Those with

high levels of achievement motivation (our High-AMs) would tend to persevere – perhaps reassessing the difficulty of the task and adding further concentration or determination. Meanwhile, those with a high fear of failure (our High-FFs) were disinclined to continue, wanting to avoid the shame of failing.

Feather also found that he could manipulate the response by presenting the task as easy or difficult. High-FFs were inclined to continue if they were told that the task was difficult because, he concluded, the shame of failing had been lowered. In fact, the task he'd been setting his subjects – drawing around a figure without lifting the pen from the paper – was impossible, although at first glance appeared easy.

Summarising the experiments, Phil Evans contended that levels of achievement motivation played a significant role when it came to “the wisdom of career choices in students”. High-AM students would choose realistic but challenging careers – perhaps joining a profession or becoming a scientist. They aimed high – avoiding careers with low incentives – but were grounded. They steered clear of pursuing overly-ambitious or unrealistic “wildest dreams” such as pop stardom or TV fame. High-FFs, on the other hand, would either keep their career choices at an uninspiring level or aim for something that would bring either fabulous rewards (such as fame) or, far more likely, failure – although the consequences of failure would be judged kindly simply because success was so unlikely. Indeed, in these circumstances, being seen as a “trier” would be viewed positively.

Mastery or ego orientation

Phil Evans's excellent recounting of the history of experiments studying the emotional drivers for our behaviour was published in the mid 1970s. Yet the research he detailed is backed up in the 1980s by Carol Dweck and Ellen Leggett. Their goal-setting

experiments concluded that children were either “mastery-oriented” or “ego-oriented” with the mastery-oriented kids (High-AMs in other words) believing not only that they could surmount obstacles and reach a solution but relished the opportunity of doing so.

For mastery-oriented kids, learning or skill improvement was their focus, meaning they would persist in the face of setbacks, while ego-oriented kids (i.e. High-FFs) were more inclined towards not losing face, so would avoid situations where this was a possibility. Their need for achievement, it seems, was lower than their need to not appear foolish. Of course, for both groups there were major implications for their future academic and career achievement levels as well as their development of life-long learning habits.

So we seem to have a well-known psychological phenomenon on our hands. High-AMs are not worried about the possibility of failure and tend to be stimulated by situations involving some degree of risk. They are more likely to accept challenges where the probability of success is no more than possible, and perceive easy tasks as too boring or beneath them to attempt. Meanwhile, High-FFs fear public humiliation and therefore seek to avoid the potential for failure. They are more likely to attempt only very simple tasks or tasks that are all but impossible simply because they would win credit for trying and it may mask their avoidance of more attainable goals.

Self-help books aimed at High-FFs

Evans’s book was aimed at an academic audience, although it produced a strong personal response in me. Secretly, self-denyingly – but absolutely – I was a High-FF. I feared failure and acted accordingly, whether this was with immediate tasks or life choices. This was true in my careers but had a resonance in every aspect of my life and certainly my academic failures as a child.

Yet Evans's book had been published in 1975 (I'd found my copy in a small-town second-hand bookshop) with the experiments on motivation going back to the 1960s. So why had all the "how to succeed" literature I'd gorged upon over the years not addressed the fundamental issues exposed by the experiments, not least the inappropriate goal-setting of the High-FF?

Indeed, those "how to succeed" books are a major publishing genre occupying miles of shelving (especially in the US). Alain de Botton in *Status Anxiety* (2004) claims they started with Benjamin Franklin's *Autobiography* (1790), which encouraged readers to act through homilies such as "there are no gains without pains" and "early to bed, early to rise . . .".

William Matthews's 1874 book *Getting On in the World* was the first to attack the subject head on, followed by William Maher's *On the Road to Riches* (1876), Edwin T. Freedley's *The Secret of Success in Life* (1881), Lyman Abbott's *How to Succeed* (1882) and William Speer's *The Law of Success* (1885). And on and on, through Dale Carnegie's *How to Win Friends and Influence People* (1936), to Napoleon Hill's *Think and Grow Rich* (1937), to Frank Bettger's *How I Raised Myself From Failure to Success in Selling* (1947), to Anthony Robbins' *Unlimited Power* (1986) and even to *Winnie the Pooh on Success* by Roger E. Allen and Stephen D. Allen (1997).

Notice anything? Every one of these books is addressing someone with a high fear of failure, yet their key message is that it is OK to reach for the stars. "Go on, you *can* be a popstar," they seem to be saying before imparting admittedly-useful methodologies for goal achievement.

Susan Jeffers in *Feel the Fear and do it Anyway* (1987) at least addresses the core concern. But what if "doing it" wasn't the right thing to do? What if people were setting the wrong goals based on their fear of failure – avoiding, sustainable and obtainable careers in favour of the avoidance-based "wildest dreams" the books seem to encourage? As a High-FF, what I needed from a self-help book was guidance in developing the evaluation and motivation skills of

those with high achievement motivation. A book that says: “look, just maybe your entire concept of goal-setting and achievement is flawed and needs rethinking”.

Just maybe the answer isn't about “obtaining our highest goal” but about setting goals that are appropriate and lead to fulfilment. Rather than “feeling the fear and doing it anyway” what about recognising that fear may be leading us in the wrong direction?

Dream fulfilment is a false promise

While the AM/FF split is well documented it appears to have been ignored by much of the modern self-help literature, which – while clearly aimed at frustrated people with an acute fear of failure, or with related issues such as poor confidence – perhaps assumes we would retain our unrealistic and avoidance-based goals even if we could overcome our fears. Meanwhile, those boring High-AMs are already grounded and thus an unlikely market for books on self-improvement.

Yet as a saturated High-FF it dawned on me that it was the dream that needed adjusting. The very idea of dream fulfilment is a false promise – potentially even a lie. It is a comfort blanket that, in reality, suffocates personal fulfilment through the idea that it is “all or nothing”; so the only high-esteem choice is “all” – the pursuit of which will result in either abject failure or arrogant whooping success that, for insecure High-FFs, generates as many problems as it solves.

Indeed, for the first time I saw celebrity behaviour – the arrogance, the addictions, the inappropriate marriages and affairs, and the wanton self-destruction – as it really is. Many celebrities are High-FFs that by some miracle have hooped the distant peg and are now floundering around in a sea of insecurities. Those with high achievement motivation, meanwhile, are lawyers or accountants or medics or just about anything else that is successful, normal and involves high levels of sustainable self-esteem.

"Attribution theory" and the "locus of control"

But the psychologists weren't finished. In the late 1980s Bernard Weiner, a cognitive psychologist at the University of California, published his "attribution theory" to explain the emotional and motivational aspects of academic success and failure.

From Weiner's work it becomes clear that our frame of mind makes a major difference. Those with a positive frame of mind (our High-AMs) attribute their successes to their own abilities. Meanwhile, they attribute their failures to a lack of effort or a need to acquire new skills. And those with a negative frame of mind (our High-FFs) attribute their successes to the fact the task was easy or that they were lucky, and their failures to their innate lack of ability.

Weiner talked of a "locus of control" – a concept first developed by Julian B. Rotter in the 1950s – to explain the extent to which individuals believe they can shape events that have an impact upon them. Having a positive frame of mind, it seems, is based on an "internal locus of control", which results in a self-belief we can adapt or control external factors – or at least their impact upon us. A negative frame of mind is based on an "external locus of control", which results in a self-belief that we are at the whim of external forces – such as luck or fate or the manipulation of others – that we have no power to influence, and that our skills (or more likely our lack of them) are innate, which means our ability to learn new skills is limited.

Not only does this suggest a major link between negative self-beliefs and a fear of failure, it brings us right back to the High-FF's impaired evaluation abilities. High-AMs ignore the noise around them in favour of their own inner confidence and reasoning – even when evaluating their failures, which they assume are surmountable with new learning and deeper concentration. Meanwhile, High-FFs assume failures or setbacks are insurmountable because their (presumably low) skill levels are fixed.

And their poor self-beliefs mean that they are subject to any influence or signal – good or more likely bad – from outside.

Friends, family, colleagues, teachers, rivals, strangers, gurus, even celebrities and fictional characters – all offer seemingly more credible information about their detailed and particular circumstances and abilities than they can evaluate for themselves, hence making them vulnerable to the big promises of the “you can do it” self-help literature (as well as a reliance on concepts such as luck, fate or astrology).

So poor self-beliefs lead to poor evaluations (based on our fears), which lead to poor responses (also based on our fears): a horrible self-fulfilling vortex of failure. Sounds like you? It certainly sounded like me. Damn that inner doubt that made every positive move seem unsustainable (just temporary luck), while every negative happening confirmation of my own inner awfulness. Damn that poor self-belief that was willing to listen to any advice no matter how inappropriate – from no matter what source – while undermining my already fragile inner resolve. And damn that fear of failure that destroyed my academic potential as a child and my career choices as an adult in favour of the easy options or ridiculous dreams.

What's Stopping You? *You may avoid challenging but achievable tasks due to a fear of public humiliation while having no problem attempting near-impossible tasks because failure will be kindly judged (and they may mask your avoidance of achievable tasks). Unfortunately for those with fear of failure, your career and life choices can follow the same dynamic.*