

[Intro Stinger Music]

Speaker 1: [00:00:05](#) Welcome to Behavioral Grooves. My name is Kurt Nelson

Speaker 2: [00:00:06](#) ...and I'm Tim Houlihan. Do you want to say it or should I?

Speaker 1: I think we should say it together. This is Behavioral Grooves 100th episode!. Woo woo. Right.

Ah, cheers man.

Cheers to you too buddy. We just got beer all over my computer. This is what it means when we're a hundred episodes in.

Speaker 1: [00:00:33](#) It's pretty awesome, isn't it? Listen, we are so excited cause behavioral grooves is like a dream. It's like skiing and deep powder for you or hitting exactly the right note at the right time during that guitar solo for me. No.

Speaker 2: [00:00:46](#) You know your analogies in a hundred episodes have not improved. Just going to say they have not improved. Well I just, I don't want to fail to dis. I don't want to disappoint. All right. All right, so, so who would have thought that when we started out two years ago without a clue about how to produce or publish a podcast that we would reach this milestone? I know I did. No idea. All we had was Dr. James Heyman, a computer and a dinky little microphone that we hovered around at a, on a table. It before a conversation we had at a meetup that we are in a bar. There we go. And now 100 episodes later,

Speaker 1: [00:01:29](#) here we are. Ah, yeah. Still just enjoying that beer. Okay. So, um, there were so many great memories we could go on for hours. I think we literally could. Yes. But we probably shouldn't because we really had to have a cool episode to share for our 100th episode. Yeah. So we really didn't do anything special for this episode. Did we?

Speaker 2: [00:01:49](#) Oh wait. Oh wait, yes, yes, yes we did. Yes. Kurt

Speaker 1: [00:01:53](#) and I went to Philadelphia where we met up with our guests, Annie Duke, Jeff Chrysler and Dr. Michael Hall's worth in front of a live audience at the Pennsylvania Academy of fine arts. And they were terrific guests and terrific audience. We laughed. We shared great insights into the discussion, uh, and really spent a great hour with them, like over an hour, over an hour. Yeah. So, yeah, this episode is a bit longer than our usual ones. I don't

think anyone's gonna mind cause you know, time flies when you're having fun. Yeah. Okay. So let's set the stage with our guests first. We should let you know that our first guest was Dr. Michael Hall's worth and he is the managing director of the behavioral insights team in North America. Before this he worked on health and taxes. That's a weird comment. No, but in the cabinet office of the UK government. So it was not a, you know, not a preppy job. And he's also one of the creators of behavior change frameworks, including mine space and East. And he was a previous guest on behavioral groups. Very fun guest to our next guest was Annie Duke, the

Speaker 2: [00:03:00](#) author of thinking in bets, making smarter decisions when you don't have all of the facts, which quickly became a national bestseller. Some of you may know her from her past life as a professional card player where she won millions in a tournament poker. Um, but she wasn't the first woman to win the bracelet. She, she points that out. We mentioned that in her introduction in the live show. Uh, and it should be noted that she is also the founder of the Alliance for decision education, a nonprofit whose mission is to improve lives by empowering students through decision skills, education. And also I think she is the person that I have quoted most in our grooving sessions cause she's got such great stuff and she is one of our past Cod podcast guests. She is, yeah, last but certainly not least as Jeff Kreisler. Jeff is a Princeton educated lawyer who became a comedian and then an author and a total advocate for behavioral science and with his coauthor Danielle Arie, Ellie, they wrote this wonderful book called dollars and cents.

Speaker 2: [00:04:03](#) How we miss think money and how to spend it smarter it, I guarantee you we'll help you manage your money better and it will put a smile on your face at the same time. And it is important that we express our thanks to our sponsors, Podbean who has been hosting us since the very first episode. 100 of those things ago supported our endeavor and helped us live stream our event. To listeners all over the world. And we are very grateful to people science, an organization that supports the application of behavioral sciences with a very special emphasis on the world of rewards and recognition. People. Science is a terrific resource for job postings and original authorship. They even publish your work. They do. And most importantly, people science is doing something that we love. They are bringing more science to the world of work. Yes, yes.

Speaker 2: [00:04:54](#) So good. And we can't go without thinking Annie for driving over an hour each way in rush hour traffic to get to the auditorium and Philly and Michael and Jeff for taking the train

from New York to spend the evening with us. And then Michael having to get up early the next morning to catch a pre-dawn flight to Boston. Uh, so he could give a talk at Harvard the next day. And Jeff having to get on that train by midnight, the last strain can film to New York at well after 1:00 AM. So thank you for, uh, to those, uh, guests and for all that they did. Truly, there's also some gratitude that we need to express to our peeps. Kurt and that was calling attention to Ben Granlund and Raya Parks for jumping feet first into the event that they had very little preparation for. Uh, we, we should thank Chris Nave and Eugen Dimant at UPenn for sending their master's students over to the hall after a very long day of lectures.

Speaker 2: [00:05:51](#) Yes, golly. Uh, and a very special thank you to our longtime friend and stage manager Trey Altemose. Let me tell you your best friend at any live event is your stage manager and Trey was right there with us at every single term. Cheers to everyone we just mentioned. Cheers.

All right, so with that we are sharing the original unedited audio from our hundredth episode live event at the historic Hamilton auditorium in Philadelphia, Pennsylvania. And after that conversation, make sure you keep listening for Tim and my Grooving Session and the special Bonus Track that we have at the end. Yes. So now sit back with your hundred year old scotch or some other old wise mature drink and enjoy the hundredth episode of behavioral grooves.

[Interstitial Music]

Speaker 3: [00:06:48](#) I want to start first, let's get this discussion started.

Speaker 4: [00:06:53](#) And so can you help us with understanding what are some of the common errors that we make when we are in decision making mode or when we're making [inaudible]?

Speaker 5: [00:07:04](#) Sure. I mean there are plenty of things talk about here,

Speaker 4: [00:07:07](#) right? We could just without that would be whole night. We could just talk about Tim and you know, how he makes his decisions.

Speaker 5: [00:07:13](#) Sure, sure. So I think, um, I think that to the worth signing off, thinking about our overconfidence, um, and attention and without confidence, we're talking about the well known kind of tendency to overrate some your own abilities and be over optimistic about the outcomes of your plans. Um, so the

example people often uses, um, most drivers think that there are best than average driver. Um, yeah, I am for sure.

Speaker 4: [00:07:46](#) Do you, do you lower your glasses onto your eyes when you drive? Why would I need to do that? For our listeners at home, the entire time I've known him, his glasses are only on his forehead. It's a cheap to pay really is what it is for him. Hey, but two pays are expensive. So sorry. Let's keep it sir.

Speaker 5: [00:08:06](#) It's going to be lighting solely for you, isn't it?

Speaker 4: [00:08:07](#) I don't have any, this is imposter syndrome. I don't have any real substance. So I just got a periodically clown.

Speaker 5: [00:08:15](#) Yes. So basically this is a big problem quite often, particularly from the position of responsibility. You have to make some plans. Is that how much it's gonna cost? How long does it take? Frequently we overestimate or underestimate how long it will take. Um, and this is a particular problem because if you get onto the surface, you see things like it's the people who are in more hydrate responsibility in more senior positions are more vulnerable to that kind of overconfidence. So you can see this in data around public officials for example. And you ask people, you know, what's your, what's your perceived expertise and area? And you measure it and you see the bigger gap is you are more senior. And that's difficult because they're the people who, um, others find it difficult to kind of give these messages to, to explain. Actually that's probably not going to plan out that way.

Speaker 5: [00:09:06](#) It's probably going to take longer and be more expensive, but it's there. The people you really need to influence over comms is a really pervasive issue. Um, which you know, is particularly problematic for those making decisions at the top. So I think that's one thing. Quick other thing, attention. We have very effective shortcuts to filter out the vast amount of information we come across all the time. This does sometimes cause problems. So, um, we in particular are vulnerable to confirmation bias. We seek out information that confirms our existing views and deed. When we get that information very quickly we form views, which although we've just found them become very persistent and enduring and some of the old experiments are really interesting here, like in the fifties of the experiment where they had some static on the tape that you are hearing messages about. You can kind of feel what people are saying.

- Speaker 5: [00:10:03](#) Um, and they found that, um, the message was kind of about lung cancer and smoking and the bits that said, well maybe they haven't CISM as strong as we think or kind of questioned it. Well, that was the point at which the smokers pressed a button to S to clear the static. They wanted to hear those bits because it made me feel better about their habitat. So it's, there's a big issue around the kinds of information we seek out. And then once we seize upon opinion, we form it quickly and we defend that opinion. And you know, it can be very difficult shifted. Often we actually, when we encounter a bit of information that contradicts it will reject to come up for reasons why that's wrong, why the person saying that is biased and I'm not going to believe that. And we hold that existing opinion even more strongly. I think you see some real problems with that, perhaps in a wider sense with politics or other issues today.
- Speaker 2: [00:10:57](#) Yeah. Uh, thank you that, that's a great foundation. And as you said, you could go on for hours right about that. But Annie, you wrote a book to help people with making decisions, especially in uncertainty, right? So it help overcome some of these things. What are some of the ways that we can start to overcome, uh, these, these troubles, this overconfidence, uh, especially,
- Speaker 6: [00:11:20](#) um, so first of all, I just want to clear something up. I was not the first woman to win a world series of poker bracelet.
- Speaker 5: [00:11:25](#) Oh, I forgot to say that
- Speaker 6: [00:11:27](#) there were other women who won before me and women who have won after me.
- Speaker 5: [00:11:31](#) Well, in our [inaudible] number
- Speaker 6: [00:11:37](#) number, but I was not the first one.
- Speaker 2: [00:11:38](#) Thank you for the correction. But in our minds we were going to live the lie.
- Speaker 6: [00:11:41](#) Right. Okay, that's fair. Um, so, right, so, all right, so how do you overcome some of the kinds of things that Michael was talking about, which just so people sort of have a framework just to sort of sum it up in general goes into this category of motivated reasoning where we really believe that information is in the driver's seat. Like information comes in, we think about it and objectively in the context of other things that we know or who delivered it or, and we think very critically about it. And only after doing that kind of vetting, well we actually update or form

new beliefs, but actually it's the opposite. Our beliefs are in the driver's seat. The things we believe actually, um, really, really distort the way that we process information specifically with the motivation to reinforce the beliefs that we already have. So that's just kind of this problem and confirmation bias, this confirmation bias kind of go into that overconfidence actually fits into that as well.

Speaker 6: [00:12:36](#) Cause we have a core belief about our own competency, um, that overconfidence is, we're thinking about things, um, fits into. So, uh, but like Michael said, there's so many things that you can, that you could say about this. So I'm going to kind of hit it one group, um, which is if we think about, uh, information as there's stuff we know and stuff we don't know and there are these two boxes and if we are trying to sort of draw that to scale, the stuff we know would sort of fit on the head of a pin and the stuff we don't know would be the size of the universe.

Speaker 7: [00:13:12](#) So it's my, that's, that's a really graphic image stuff that we know would fit on there, like the size of the universe.

Speaker 6: [00:13:21](#) So, uh, there's actually a little illustration of that in my new book, so I'm stealing from that. But so, so if we think about what Michael just said, really kind of the deep thing that he's saying is that as we peer into that world of stuff that we don't know, we're doing a selective look and a lot of the problem is not just sort of what's the information that we seek out, but how are we interacting with other people, um, in a way that makes it so that, that, that look becomes selective so that we're hearing the stuff that agrees with us and not hearing the stuff that doesn't agree with us. So a lot of what I try to think about is one of the ways to solve for this is how do we interact with the world in a way that's going to give us more, a broader swath of the things that we don't know. In particular the places where other people's belief diverge is from our own. So I'm going to give you a very simple example. When we elicit feedback from other people, particularly about things that we've already done, um, sometimes about things we're thinking of doing. Um, we don't really know it, but you're a lawyer. We lead the witness.

Speaker 7: [00:14:29](#) Okay.

Speaker 6: [00:14:30](#) I'll give you a simple example in people's own lives. Uh, you read an opinion piece and let's say that I'm asking you, um, for your opinion on this court. And I say, Hey, I read this opinion piece and it said this, this, this, and this. And here's what I think. I think that the person who wrote this was missing this data and they weren't thinking about a different to look at it and they

were only quoting people who were biased and blah, blah, blah. And I tell you all this sort of things that I think about it. And then I say to you, what do you think? Yeah, well, if you disagree with me, I'm very unlikely to find that out.

Speaker 4: [00:15:07](#) We're not honest. And we're not going to just come and say, Hey, that's not what I think.

Speaker 6: [00:15:12](#) Not really. I mean there's, first of all, there's a lot of social norms that if, if you disagree with me, you're very unlikely to tell me. Just cause like, you know, we're buds. Um, and then the other thing is that, uh, the things that I'm saying will actually influence what your own beliefs are. So, so another thing that Michael pointed out is that we'll form beliefs with very little evidence in the fact that someone, particularly someone who you're friends with has said something, can often implant a belief and you don't even know that that's happened. And one of the reasons I think that we offer sort of our color is because we think it's relevant. We think it's, it's important data, but what it's doing is it's actually tamping down my ability to appear into the disagreement. Right? So, so another thing I think about is the way that knowing the way that something turned out can also distort the feedback that you get.

Speaker 6: [00:15:55](#) So this is an example I'll give you from poker. Um, so you don't need to know much about poker, but let's say that I'm trying to get your advice about a poker hand. The way that that would normally go is me saying, you know, so Michael raised in front of me and then I re raised and then he raised me back and then I called and then here were these cards and then he did this and I did this and so on and so forth. And I'll tell you to the end of the hand where you sort of know who won or lost. And then I'll say, so what do you say about how I played it? Well, again, I'm kind of, you know, that's not really right. And so the way that you can deal with that is actually to iterate your feedback where you're trying to always put the person that you're asking into the same state of knowledge that you had at the time.

Speaker 6: [00:16:34](#) So the way that I would do that, and I would tell you relevant details, like how, what's your frequency of entering upon? And are you on the aggressive side? You raise a lot. I'd give you that information. And then I'd say, so Michael raised in front of me. I looked down at night at ACE queen, what do you think I should do? Now? I know what I did, but I don't let you know that because what I'm always trying to do is get the most dispersion to show through because that's the corrective information that I'm trying to get. And I'm, I'm usually interacting in a way that's

reducing the amount of dispersion that I see, which would deuces how much correction I can find.

Speaker 4: [00:17:08](#) Right? So you're in leading that witness. What you're basically saying is I want you to [inaudible]

Speaker 6: [00:17:14](#) what I've already done to a certain degree. Yeah. And let me, I want to be clear, is that it's not, nobody's trying to intentionally manipulate anybody that you're actually just trying to manipulate yourself because, because you, you can kind of think about your beliefs as the, the, the stuff that is the fabric of your identity and nobody wants that fabric torn. You want to keep that fabric intact. So in order to keep your identity intact, you must keep your beliefs in task. And so when you find out somebody disagrees with you, that's just like, it's a tear, you know, that you're going to have to like try to figure out too. Right. And so, so we, we want, we want that to happen as little as possible. And so there's all these little ways in which we're just speaking and talking and asking for advice and who we're seeking it out from and whatnot. That's just kind of just reducing the dispersion and keeping us in a lane.

Speaker 4: [00:18:10](#) It reminds me of something that Jeff wrote in his book about the person that we trust the most in the world is ourselves. Yeah. Which goes to the overconfidence thing that Michael was talking about. So, so when you think about that, you know, how, how does that impact when we trust ourselves most, um, how does that impact our decision making and what can we do in order to help? You know, Ann brought up some really good things here, but, well, I think that's one of the biggest challenges in any of the fields where behavioral science or any decision is a play, is that we sort of are our most trusted advisor. And I sort of want to build on something. And he said, I know people listening can't watch us, but raise your hand if in the last year I'll report to the listeners. You've told a lie of any sort little white lie.

Speaker 4: [00:18:55](#) Everybody's raised their hands. Okay, raise your hand if you consider yourself an honest person. Everybody raised their hands. Now the reason why I thought, Oh, this is when you're talking about identity, like you just said, you're an honest person, but you also said you lie. So in the very like basic definition of it, you're wrong. You're not an honest person. You're all layers. But we can, all right now we're all finding that justification for why no, I was telling my kid there was Santa Claus, like whatever. I was cheating on my wife. Whatever your little lie was.

- Speaker 4: [00:19:31](#) Oh, that's easy. Yeah. Santa Claus. Um, I like this. They're like dissecting the humor as it goes. Uh, so we will do everything we can to prevent that cognitive dissonance, right? To prevent that, that thing that says we're doing the wrong thing, or we're not the person who we thought we were. And that is the real challenge that we confront because it's why it's hard to change habits. It's why it's hard to make different decisions. Why? It's hard to get advice, whether you're a corporate leader or a poker player that contradicts what you think is going to happen. And so much of it as any also point out is unconscious, right? You want that advice. You want to make the right decision. But in presenting it or driven by this sort of innate unconscious need to not have it come back and blow up our identity.
- Speaker 4: [00:20:18](#) Uh, you know, I, I often will say, don't believe everything you think it's sort of easier said than done, but to sort of challenge yourself particularly are on these repeated decisions. Uh, like I, I hate, you know, obviously the book that I wrote about was particularly financial decision making. So a lot of my examples come from there. I hate the Susie Orman, don't buy the \$5 latte lesson. I think people should enjoy their lives, but it's, there's an element that I find instructive, which is at some point we go make a decision, I'm going to buy this dollar latte because I want to and we make a sort of a little calculation. The next day we go and we humans, we don't want to make the hard decision. We don't want to think again. We want to find some little cue, some little nudge, some little thing that tells us what the right choice is.
- Speaker 4: [00:21:01](#) And so we think about yesterday, Oh, yesterday I thought about it and I'm a really smart guy and I said it was okay to do it. So the \$5 latte then becomes a third day like, Oh, I decided this twice. So as soon it becomes automatic because you've made that decision. Now I'm again by the lattes, but in any other decisions that often happens that like once we make a choice, one time, we're going to keep building on it. I'm in, particularly in the financial setting when it's like paying, you know, \$200 a month for cell phone bills, \$150 for cable, a car payment, whatever it is, those things really add up those repetitive decisions that we don't look at because we think we made the right choice. And if I can layer on one other point here, particularly for this audience that has some interest in behavioral science, um, there's this thing that I believe [inaudible] called the blind spot bias, which particularly relates to like, not just we think we're better drivers, but we think we're above because we know about all these biases we're talking about.

Speaker 4: [00:21:53](#) We're above. Um, I thought we were, you were, you are, you have each your current, you have Kurt too. Like Korea, I bring the average down. So Tim raises, so real quick, the, the, the study that I rely upon, this is they asked a bunch of doctors, they said, if, uh, you were given a gift from a pharmaceutical company, would that influence your decision whether or not to prescribe their drug? And I don't know the numbers, but let's say 70% said no, we wouldn't. Like I wouldn't be affected by that. Then they asked doctors if they, you know, just generic. If a doctor was given a gift from a pharmaceutical company, would that influence their decision to prescribe that drug? And 70% said yes. So they recognize that conflict of interest. But I'm better than that. And it's another type of bias that particularly I am aware of as I converse with and get the writing and people that study these biases. It's another layer of that that we have to watch out for. So that's kind of a bit a little bit around base rates. Right. And I know you have been writing about base rates in your upcoming book very recently, so help us expand, help, help the listeners understand what base rates are and why they are so prevalent in kind of our decision making and some of the mistakes that we might make and make mistakes.

Speaker 6: [00:23:11](#) Sure. So, so actually let me put it in a broader context. So when a doctor is thinking about their own behavior, we can put that into a category called the inside view. So the inside view is thinking about your own particular experiences, things that are particular to you as you sort of look out at the world. So it's applying your own perspectives and experience to try to figure out sort of how you're viewing the world. The outside view is the way it's one of, it's sort of a combination of two things, which true of the world in general or the way that somebody else would view your situation. So we can think about, for example, like, um, uh, there's you, you have particular data and one person may say the data says a, so that would be their inside view. And then if I showed it to somebody else, I mean, they may actually view it differently.

Speaker 6: [00:24:01](#) And this is what's happening to the doctors when they say, Oh no, that wouldn't influence me. That's the inside view when you say, well, what would happen if another doctor did it? Now they're shifting to the outside view. So, um, so one of the things that I think, uh, Dan economist in particular really talks nicely about this is that because, um, we were essentially living instantiations and like the inside view, because this is obviously we live in inside her own head. Um, that what we want to do is start at the outside view, right? We want to start at what's generally true of the world. How would somebody else see my situation? And then at sprinkle in the inside view because the

things are that are particular to you do matter, but they don't matter nearly as much as you think they do overconfidence. Right?

Speaker 6: [00:24:51](#) So, um, so and so a base rate is part of finding the outside view of finding your way to the outside view. So basically, really simply put is how often does something occur in a situation similar to yours? So for example, if you're thinking about opening a restaurant, um, you can go look up four restaurants that opened in the United States. What percentage of those are still in existence a year after it's been opened? So as you're trying to think about what's the probability that my restaurant is going to be successful and still open in a year, a good place to start is go look at what, what the base rate is. Um, and then you can add things that are particular to you. Like I'm, I'm a really good cook or um, but you're not going to move very far off the base rate. You can think of it as like, um, kind of a center of gravity that you're, you should be sort of spinning around and you shouldn't really ever move too far from that.

Speaker 6: [00:25:45](#) Now, just as a, just as a, um, and then in addition to kind of thinking about base rates, um, uh, inside and outside you actually interacts in a very interesting way with how much skill or how much luck is in an activity. So the more that something is sitting on the luck continuum, the more that you would just completely rely on the base rate. So if you want to know how often you're going to win the lottery, it don't, you're not a good number picker. Like it doesn't matter. Like just go look at the base rate, like what's the probability of winning the lottery? That's literally all you need to know. Um, but if you're wondering about how often a particular individual might get in there first serve in tennis, now you're talking about something that's quite a bit of skill, it would be good to know things that are very particular to them. It's much better to go into the inside view. Now, just as an aside, one aspect of overconfidence is something called an illusion of control, which is that we tend to think that we're more skillful than we are, which is why condom and tells you to start at the view because you're always going to think there was more skill involved than there is. Which is why I'm always a little reluctant to say this thing about luck and skill, but Michael Matheson would kill me if I didn't.

Speaker 6: [00:26:53](#) So I just want to point that out. Is that just always start there and then add layer in the particulars afterwards and that's a good way to think about what base rates is doing for you.

Speaker 5: [00:27:01](#) Yeah, yeah, go ahead. You can have control. You will be familiar with this. I, some of my favorite studies, take my mind from the

early nineties with a roulette wheel. You come across this, I don't know if you still do this, but essentially I've had a roulette wheel and you introduce this kind of handle that basically a hundred. You could stop, right? We'll, um, we'll, and then of course the ball still bounces around, actually put it in the, uh, in the back of the red. Um, people loved it. Like sick to an a quite strolling set because the illusion of control, it's even to the extent that they tried, Oh, let's electrocute handbrake. People still wanted that handbrake people. Let's make it so that we're telling you it's gonna make it worse. Like you're less likely to lose if you pull a handbrake. People still wanted the handbrake because of the power of the illusion of control.

Speaker 5: [00:27:55](#) What do we do to overcome it? Michael, what do we do to, how do we hack that illusion of control? Um, so I think it's difficult because we naturally want to believe it's true. I think you need some different models of thinking of the world first. Personally, I think of this in terms of policy, right? Just cause of where I come from. And there's a very strong tendency in policymakers to think we can pull levers and something will happen in a mechanistic way and with a lot of some problems. That's okay. Like if you're trying to print passports, print the passports faster, put more people doing this. This doesn't have a simple problem. We've got more complicated problem or complex problem like homelessness. [inaudible] you can't do that. So what do you need to start doing is rather than seeing yourself as the kind of the direct, sir, I think you need to see yourself as like the overseer or a steward of a system. Now you can set some basic rules of the game and goals. Uh, but the people who are actually doing things on the ground will then find their own ways of getting towards that goal. Um, maybe a sports now that you will hope maybe it won't.

Speaker 5: [00:29:12](#) So it's a bit like, uh, soccer or football or cricket and [inaudible] happens in cricket allergy day. This is where I'm going to like give really bad representation on the sports, but the, the kind of different philosophies isn't it? If you're a soccer coach, I'm just going to keep saying soccer can be, you know, it's usually sounds convincing when you're sad though and what you're doing there is you're not like directing every play, right? You are, you have, you put people in positions and the game is quite fluid and they basically sort of know your tactics. But they are too. Most of the work and um, American football, it's more like you stop, you get your kicker on you. This is the play that I'm directing. I'm directing where you're going to move. And part of the issue is you need to move from, you know, maybe that model is right for some problems, but it's not right for other problems.

- Speaker 5: [00:30:12](#) So I think part of it is trying to shift the mental about what kind of system are we dealing with, what kind of problem? That's one thing you can do. It's not the whole solution, but it gets you some of the way to understanding what you could do better. You can, I don't mean that was great. That was the sports analogy work for me. Um, thankfully it wasn't cricket cause then it would have just like, I just want to go back to your, your question that spurred that answer. And um, and I'm open to, um, I want to hear what everyone thinks cause I don't know the answer. Your question was, we talked about the lever pulling thing. Michael was, you said, how do we hack that? And to me that goes to a bigger question about sort of where behavioral science is like for practitioners and researchers and culturally is when you say, how do you hack that, does that mean how do you overcome that?
- Speaker 5: [00:30:55](#) How do you change that? Or how do you actually use that for good? And I think that like contextually there's a lot of things we can do, right? As you were talking, I'm thinking about my kids and eating vegetables or whatever. How can I game a fire, right? How can I use that behavioral flaw maybe to create a system for a good outcome. At the same time, there'll be times when you want to like short circuit that and I'm sort of doing what you want to electrocute it. Right? I want to let you know I'm like my kids but not that much. Um, and I'm sort of doing what any example was. I'm giving you my opinion after I've sort of laid out the question, but I'm curious about what people think when they hear how you hack it or how do you use behavioral science? Like what does that mean in the con? Is it like how to use your flaws for good? Is it, how to overcome it? Is it some mixture contextually? Like when you get asked the question, panelists and YouTube also.
- Speaker 6: [00:31:44](#) Yeah, so, so I'm a police believer in two things, right? Uh, well let me just say I'm a big believer in an overarching idea, which is, uh, we were born with these operating systems and we can't take them offline to install a new one. So you know, it's like ms dos is running in here and I can't get iOS in there, so you better deal with what you have. So that's, that's the kind of overarching idea, which then leads me sort of to two threads thread number one is this idea of kind of irrationality stacking and kind of saying, well, you know, all right, uh, I know that there's all sorts of irrational things that I'm going to do. Um, which one's worth so that I can do the, the, an irrational thing that's actually gonna sort of get me closer to my goal then, then a thing that wouldn't.

- Speaker 6: [00:32:33](#) So, so here's an example. So just give you another poker example. Um, if I were set a loss limit, in other words, when I'd go in and I play poker, I'm going to lose, I'm going to quit every time that I've lost X number of dollars, let's just pretend \$500, I'm going to quit. This is a really irrational thing to do because my goal as a poker player is to play anytime I feel like I have positive expectancy and, and as long as I have positive expectancy, I should continue to play. So I should never have a loss limit cause it means I'm going to be getting up from the table sometimes when I have positive expectancy. But what I also recognize is that when I'm in a state of losing, I'm going to be a very poor judge of whether I have positive expectancy.
- Speaker 6: [00:33:13](#) So therefore I'm going to do this less bad irrational thing in order to short circuit. The other thing that I might do, which might cause me a lot more damage. Um, and therefore I'm going to quit even though if I were a perfectly rational human being, that would be a really dumb thing to do. So you can think about all sorts of ways that you can do that. Like keeping food out of your house when you have, when you're on a diet. That's a way to do it. Like, there's just no potato chips in my house cause I'm not gonna let myself make that decision ever. Kind of an irrational thing to do, but it stops you from doing the worst thing. Um, so that's one thing. The, the, the other thing I think about is how can we take some things that people sort of generally view as destructive and sort of turn them for good. So, uh, one of the things that I think about a lot is this idea of tribalism. So tribalism has gotten this very bad rap in, um, particularly in America right now. And actually in the UK as well.
- Speaker 7: [00:34:10](#) You've got a Brexit deal. It's fine. It's going to be great. How's that? Good
- Speaker 6: [00:34:17](#) America really enjoys seeing what's happening in Britain, so we don't feel so bad about it. I moved here.
- Speaker 7: [00:34:24](#) Yeah.
- Speaker 6: [00:34:26](#) Oh wait. Okay. So anyway, so, so, so try of some kind of gets a bad rap cause it's seen as this kind of idea of like us versus them and it, it causes, you know, all this problem, all these problems in politics and um, so on, so forth. But we know that that tribalism was selected for it. So it must have some good, it must have some positive aspects to it. So if we think about human beings in general, we're super pathetic physically. I doubt that any of you who met a wild animal that was your size would be perfectly happy to get in a fight with that animal. I'm just guessing. I'm guessing if you ran into a wild animal that was half

your size, you would also probably run away. Um, rightly so. Uh, so we know that we're sort of physically pathetic, but we have these really big social brains.

Speaker 6: [00:35:10](#) This is how we deal with the fact that physically, maybe we're not so strong. And so tribalism then, um, evolves for a good purpose, which is to stop us all from dying. Okay? But what that involves means that we're going to have enough, you know, this is our tribe and we're protecting our resources against intruders by putting all of our brains together. So I think about this in the context of behavioral science, which is what is it? If we know that we have really evolved to need the sense of the sense of distinctiveness from other people, um, and people just sort of tell us what's true and not, this is also a very important aspect of tribe. Um, and we know that this belongingness and distinctiveness, it's very central to sort of the human condition. Well we do, we can say we're going to form a group that isn't the way a tribe sort of naturally forms, but our group is going to be formed around the fact that word like mistake admits and we're disagreement listeners.

Speaker 6: [00:36:06](#) And when we hear other people who are going, yeah, yeah, you're so great. Yeah, we're so great. We're so right. Those other people are so stupid. We're, that's what we're going to listen to that and feel that we're distinct from that because our group is saying, what do you think? Cause I think I might be wrong here, you know, tell please tell me that I'm wrong and we're going to be interacting in a way where when Jeff says, actually, here's a different way to think about it. I don't become defensive and say, you're out of my group. I say, Oh, that's really interesting. I have to go think about that now. And then I share other people not doing that. And that's actually what causes me to feel good about myself. And so it's a way that in the truest sense of the word word is a hack. No,

Speaker 4: [00:36:47](#) you're hacking your, you're changing the norms of what that tribe is now focused in on.

Speaker 6: [00:36:52](#) Right. In a way that happens to align with your goals. So you're getting all of the short term stuff that we need, which is like I feel better than everybody else because don't we all want to. So it's not like I'm somehow overcoming the need to feel like my group is better than other groups. I think that that's folly. I mean it's great. I look, I go to Tibet, become a monk, try to do it, be my guest, but I don't want to spend my time trying to do that cause it's too hard. Right. So instead say, if I know that I kind of would like to feel like I'm superior to other groups, how can I actually make that align with the goal that I want?

- Speaker 4: [00:37:24](#) So Jeff, you said about hacks and what does the hack mean to you? And so I think what Andy just talked about here really aligns with that. I think from a behavior change perspective, if we are looking at behavior that is negative to our longterm outcome, rationally we think about this. To your point, the, the having the potato chips or the Oreos. In my case inside the house, I know that as much as I want to ignore those Oreos, I won't be able, there will be times when I can't. And so the hack is then figuring out how do I, how do I either keep those Oreos for my kids? So I put them in the basement, right? Which is just an added layer of friction for me to go down into the basement to get the Oreo at three o'clock in the afternoon when I'm hungry. Um, but it's still there for my kids, which is a requirement. But then, you know, looking at that, but then it's also saying, all right, so what can, how can I turn these, these sub suppose irrational, you know, things that we do into a game of vacation component on something good. And so we talked with a gentleman who was making a this app for people, uh,
- Speaker 5: [00:38:36](#) to take their medicine right? And they became about it. They gamified this component of everyday taking our medicine because we know it's one of the biggest, you know, components on these very impactful, you know, cardiovascular, diabetes, diseases where people don't take their medicine and then that it makes it worse. And so how do you get people to do that? Well, you tap into some of these things. So those are the acts. That's what I think about when I say hat. I don't know Michael, I [inaudible]
- Speaker 1: [00:39:04](#) I know that so much of your research has been leveraging these, uh, these heuristics, these decision making things. And I think about some of the work that you did to try to make it easier for people to, if they get a letter from the government saying you should, you should register your small business that, that it looked like an intimidating government form that freaked people out and you change that and basically appealing to this, this part of our brains that says, Oh my gosh, that the incident, I look at this, it looks like a nasty government letter, but when you changed it, you made it more consumery. So after, right. Maybe you should talk about that and as a great example. Yeah,
- Speaker 5: [00:39:39](#) yeah. I mean I think that we should be a bit self critical here about hacks as well though, because, um, what someone would say is, yeah, that's all very well, but some people can't do these things like, um, some people face real barriers to hacking their own behavior around, you know, the ability to buy certain things and, um, where to, where to store them. Um, so, and that's a critic, uh, Christmas you often get actually. And so we

need to say that, you know, it's maybe in addition to some things as well. There are some things I think that, uh, I'm really simple and around attitudes that if, you know, as long as you're, you're, you're feeling okay mentally. Actually pretty soon there's one that I actually is not that so well known I think is a really good one, which is, um, this idea of um, how you interpret your nerves before an event.

Speaker 5: [00:40:33](#) And I think this is just for me as a hack. Like if you're going to define this, this is a hack. So, um, you know, people feel anxious before big events and the usual strategy to, uh, dealing with that is to try to calm down, calm yourself down. Okay. Deal that with suppress this. Um, sounds familiar. And there's a paper which I think is fascinating paper that just says runs experiments to show that or what you should actually do is reinterpret your nerves as excitement. Right? So you say run saying I'm nervous, I'm excited because we see that as a more positive kind of effective, uh, thing. You reappraise what's doing and this leads you to perform better in public speaking, in a various other events. And the, this is actually based on a really kind of interesting idea that I actually, this is what's going on a lot of time anyway.

Speaker 5: [00:41:23](#) Like we're actually interpreting our physiological state as certain things, like a certain emotions and that's all that kind of is really like you can and you misinterpret well how you're feeling. We can change the interpretation of it. And I think that's just something that you could just switch on and off and could improve outcomes. I see it as a hack when you get into bigger issues, you know, maybe when we're talking about hacks on foundations that you need other people to help you with. Just my take on, on that, you know, philosophically I'm just, I'm curious about how did we go awry? Like any, if, if, if we, if we had this, we have this tribalism as something that is so deeply ingrained in our DNA. 40 50 thought, I don't know how many tens of thousands of years the tribalism has become a part of us and now, or gift. Now it's getting a bad rap. How did, how does that happen when we could be using tribalism for good? You know, you, you know what is, you know,

Speaker 6: [00:42:18](#) yeah. So, so this is way back from graduate school. Um, and so, you know, I've, you know, evolution is not, um, uh, we'd like to anthropomorphize it, but it is kind of going along, right? It's like, do your genes get into the next generation. That's what it's all a cares about. So, uh, the thing is that there's kind of two things, sometimes something that, that really, really helped us survive, particularly when we have human beings who now can engineer their environments, right? So there's evolution in engineering

and we're now engineering our own environments at a speed with which evolution can sometimes not keep up with. So, so an example that I would give of that is that, um, we have a very insatiable taste for sugar. And that's good for most of us. You could only get sugar for six weeks out of the year. So a lot of it get a lot of calories in you and then you know, you're going to be better for the winter.

Speaker 6: [00:43:15](#) And now of course your Oreos are in the basement and you know, we have an insatiable desire for sugar cause, um, we can create sugar, you know, because we're human beings, so, okay. So sometimes it's just that evolution isn't catching up and sometimes it's like things sort of get on steroids and when they sort of get out of the environment with wood within which they were useful, um, it just sort of like ends up, it's sort of this, uh, kind of deformed, monstrous thing. So the thing that I think about is, um, so evolution, there's all sorts of things that are selected for, for sexual characteristics. A peacock's tail would be one of those. Uh, there's a crab that lives in the South where the sh the thing that showed that you were a virile crab to the female crab was a big claw. So it was one big claw and this got selected for it to the point where like now the male crabs just sort of fall over, clog that so humongous.

Speaker 6: [00:44:10](#) And this, the peacock field is actually a little bit like this as well. It makes it, you know, the camp fly. Um, and then eventually, you know, those, those male crabs are gonna die out. But it takes a little while for evolution to kind of do its thing. Um, and so I just think that, um, the, the tribalism, it's like, it's really great when you're living in tiny little kinship groups. It seems like it applies about maximum, you can correct me if I'm wrong, I think it's about 300 people that you're okay at. And once you sort of get beyond that, it starts to do this kind of weird thing. But remember, for the majority of our species evolution, we're not even close to more than 300 people. So, you know, then you put it into like our social media environment and so on and so forth. And then I feel like it looks like one of those crabs clause. It's causing us all to fall over. And then hopefully no at some point much snuff ourselves out first. But hopefully at some point we're going to catch up and sort of figure that out.

Speaker 4: [00:45:02](#) The environment, I mean the, the, the context, the world that we [inaudible]

Speaker 6: [00:45:05](#) it's very different than what those, that particular, the usefulness of that characteristic evolved under circumstances that do not look a lot similar to where we are now.

- Speaker 4: [00:45:14](#) So we need to, so I'm getting back to kind of Jeff's question about hacks and do we use, do we use behavioral science to add things or do we use it to take them away? No, Jeff, you've got to, I find myself in part because, um, I don't have a PhD and I'm not a practitioner. I consider myself more of like a, still a student of this. And I think we all probably students, but I like to say it's a tool in the tool belt. It's, it's something to use to analyze a situation. But ultimately everything, whether it's designing a product or getting people in a poor country to save or eat more or bacon better choice at the poker table, it's contextual. And so to me the behavioral science is a, is a great different perspective to look at, analyze something. I mean I won't go too deep into like how I got here, but for me I written a book about cheating.
- Speaker 4: [00:46:01](#) Um, and that's how I got introduced to Dan [inaudible]. And uh, it was all based upon basically like research. But I never had discovered behavioral science. I went to, I went and studied economics degree at Princeton. I'd never heard of this. And through the cheating book I discovered Dan and his class and I talked to his class about cheating. And I would hear these graduate business students who are like big because of the way I framed it, they would say cheating is good. And the point, he was like a light bulb moment for me cause I had always just thought, Oh, you know, money messes with our brains. And then I discovered there's a science to it. And so in my very narrow area, it made the science, the tools are things like loss aversion and um, you know, uh, anchoring and our metric, all these scientific things, another way to analyze those moments in those decisions.
- Speaker 4: [00:46:45](#) And that's where I think behavior, that's my, I think my opinion behavioral science can be uses as a tool in those moments. Um, you know, there's, there's other stuff that aren't, you know, in, in poker, like if someone on tilt, right? Is that behavioral science or is that just reading people? Um, and you know, it's a, and knowing the politics of a country, like could you get a country to Institute some sort of system that's not behavioral science, that's political science. Yeah. But understanding how it then might impact those people I think is important. Well, we, we interviewed, you know, the, we interview researchers, we, we interview people who apply behavioral science and then through circumstance we also interview what we call accidental behavioral scientists who are exactly what you're saying. They are doing these things out in the real world.
- Speaker 5: [00:47:30](#) They don't know loss of version from, you know, they're their toenail, right? They are just doing stuff because it works. And so

you kind of give an example of that just real quickly. Excuse me for interrupting you, but I think about Cal Turnbull with a change, my view, he started to read a community and over the course of a couple of years went to six, 700,000 people. He's now got a change of u.com a space so that people can go out and engage in civil disagreement basically, uh, in, in, in a, in a space where you can say, I'm open to not [inaudible]

Speaker 6: [00:48:04](#) I'm sure to that universe. Yeah, it's wonderful. So I have a quick, can I w I would like to ask Michael a question. Is that okay? I want to move over to these chairs though. I want to be like [inaudible]

Speaker 7: [00:48:17](#) okay.

Speaker 5: [00:48:18](#) Turning her chair. Facing.

Speaker 6: [00:48:21](#) So, so just sort of thinking about this idea of, you know, uh, tribalism. I think the thing we need to think about is that, uh, to your idea about cheating, what you discovered. Like you thought, everybody thinks it's bad, but then you found out, wait, no, some people think it's good. Um, tribalism has a lot of upside, but it also has a dark side, particularly in a world where there's so much information coming in, it becomes a peg for processing that information. You're in my tribe. That information must be good. You're not that stupid. Um, and we know that that's

Speaker 7: [00:48:51](#) pointing at me. People on the livestream, I'm not to drive,

Speaker 6: [00:48:55](#) but that's, but that's, that's another thing. We think more information is just good, but we know that it's not right. Like more information also means that you start to use more proxies in order to process the information, which is not necessarily a good thing. So I just want to ask you, because with all of these kinds of tools that we have, um, with behavioral economics, for example, nudging, there's also a dark side to it, which is like sludge, right? Which means, so nudging would be creating a choice architecture that makes it easier for people to get to a thing that will actually improve their wellbeing or productivity. Sludge would be a way to move them away from that. So let's say that I put a program in that was like a program where I was going to give money to people and I wanted fewer people to do it. I would make big scary forums and you know, 17 million windows. Well the DMV is sled

Speaker 7: [00:49:48](#) anyway.

- Speaker 6: [00:49:49](#) So I would love to get your take because I feel like I always have the struggle with, when you're implementing this at a policy level, someone's making a decision about like what the goal is or they're implementing it and maybe they're, it's being sludgy or Nudgee or whatever. And since you work in this, I'd love to get your take on this sort of dark side and light side of these kinds of things.
- Speaker 5: [00:50:11](#) Yeah, I'm sure. So, uh, there are lots of things say here. Um, I, I, the way I think about people science is it's a lens rather than a tool in a toolbox. And what I mean by that is, um, you generally speaking, you know, from Paul's point of view, you've got incentives, you've got legislation and you've got information. Um, and some people talk about as if like nudges are, uh, or we could do some nudging or we can do some payable size. It doesn't work like that in my view anyway. It's more like, so if you're going to, uh, legislation apply what we know from paper, you see those, those tools through the lens of payable science. Um, so what part of this moves me to a kind of copout answer, which is that there are certain things which are kind of, you can separate the, the, the overlay of behavioral science from it.
- Speaker 5: [00:51:07](#) So it's like, if you don't like paternalism, paternalism exists without behavioral science. Okay. So that's, that's one thing. Like you can certainly, supposedly that, um, is, is not informed by evidence at all. But yes, this also leads you to the view that you can, um, have, uh, applications of papers which are not in the recipient's best interests. Um, now by the way, that there are some completely legitimate things that like nudging is about helping people achieve their goals. Now, if you, in terms of crime prevention, that's not great thing necessarily because you know, once people, when people, someone's goal is another person's broken window, right? So already you've got some areas of policy where you're just not in the space of notching cause that's, you know, help people to inform their goals at all. You're trying to stop them from doing things. Um, but putting that aside, yeah.
- Speaker 5: [00:52:03](#) You, you know, there will be instances where just as for other tools, maybe we don't agree with what's going on. The difference is do you have a democratic elected government dispose? Is it transparent as to what is happening would actually, are we trying to improve the way that a government's doing something? I'm making it slightly less bad. Right. Rather through behavioral science then it would have been otherwise. Um, so there are various problems here. Um, if you see paper science as a tool, I think the one thing I would say is that there should be increased awareness and transparency about what

you're doing. If you take the view that it's a knowledge based primarily on system one. And that's the point I think, which you kind of get away from when you get down to it. If you're saying that certain policy is predominantly men, not to be noticed in some way. You've got to make it, you've got to have some form of just logistically for it because, um, otherwise you are theoretically doing something someone and they're kind of not aware of it. There is one, um, response to that, which is welcome. It's doing that anyway. But I think with the attention and the power you get through parasites, you also have to have the responsibility of saying, well, we're going to try and legitimize it if we know that we're, if we know

Speaker 4: [00:53:26](#) that people are unlikely to notice it. So, so would that be an example? Like any brought up the DMV where some countries have an opt out for whether or not there's going to be an organ donation if they die in a crash and other countries have an opt in and you think that there's a legitimacy argument that goes around that?

Speaker 5: [00:53:44](#) So I guess this is fundamentally, I think a political question, right? Yeah. So that's what I'm trying to get with the, the, the lines. Paper signs is kind of a technocratic technical approach to a certain extent. And what you see here is, um, as a great study that shows that people like nudges if they are go along with their politics,

Speaker 4: [00:54:06](#) they don't like them if they're against the push the fuse. Wow. That's a big shock right there. So there was, we were at a conference today, Michael and, and, and one get together and one of the questions that cater components that came up was talking about we're using behavioral science to improve certain different things and bringing those nudges in. And they brought up this component again in a governmental component. Are we trying to increase enrollments or are we trying to increase, uh, applications, right? Because a government agency is trying to get something done and they might say, we just need more applications, but it doesn't lead to greater enrollments in this program that we're trying to do. Partly because we don't have the resources to be able to do that, but we have to show something that we're doing something good. So it goes back to your component, which is saying, all right, we can use behavioral science, but in the end is it actually doing anything to the betterment, uh, particularly in a policy perspective when that gets put in place.

Speaker 4: [00:55:10](#) Um, and, and those are questions I think again, are beyond, they're bigger than behavioral science, right? Yeah. Behavioral

science to that is either a lens or a tool, however you kind of component. But that aspect is an important aspect of saying how are we using this? Because it is just a piece of a larger ecosystem that I'm saying it is my role with people. Science is sort of to try to communicate with people that are new to behavioral science. And I'm seeing a lot of the inbound stuff that's like, how can I use behavioral science to fix this problem? And it's just like, that's not it. Whether it's lens or tool. And I appreciate the different perspective. It's not a, it's not a fixed thing. So how do you respond to that? How do you respond to that? When someone says, Jeff, help me, you know, I, I need, I need a behavioral science fix to this problem. Um, I say call Michael or Annie, their fee structure. Um, I, I will do some version of, that's not what behavioral science is. It's context driven. It's, Oh it's one tool or it's a lens and I'll just try to put it in that perspective and I can fall back on language that has to do with essentially a scientific method that you can't, everything has to be piloted or experimented with or tested whatever your term of artists. And then I say and talk to someone smarter. Yeah.

- Speaker 6: [00:56:24](#) I think that a lot of people are really used to the sort of, um, kinds of solutions which are like, this is my five point plan. Right?
- Speaker 7: [00:56:31](#) Yeah.
- Speaker 6: [00:56:33](#) So you know, when I'm interviewing, when, so when I'm interviewing prospective clients, I say I'm interviewing them cause I have limited attention so I can only do so many people. Um,
- Speaker 7: [00:56:46](#) anyway, but in any way like to reframe. Yeah, cut that out.
- Speaker 6: [00:56:53](#) No, I can only, I can only take on so many clients is what I meant. Which also sounds really
- Speaker 7: [00:57:00](#) no [inaudible] it's a live streaming day. We can get, go in and edit it,
- Speaker 6: [00:57:06](#) just dropping that. Okay. At any rate, the point is that very often people are coming to me and saying, what is your five point plan? And I'm like, uh, that's, this is not what we do. Um, we have to look at what's unique to, if I'm working with an individual, what's unique to you? If I'm working with a team or a company, kind of what's unique to the company, what are sort of the issues that, cause everything's an interaction between

people. Um, and you have to be thinking about that. And then the solutions, even though the, the concepts are all underlying, are always sort of the same, like overconfidence, the way that, that the, the solution that you're sort of helping them to instantiate is always going to be different. And some of it's going to be trial and error, right? It's sort of, you know, it's, it's like, I mean, I think about this with tennis.

Speaker 6: [00:57:53](#) I, you know, it's like I'll have, my coach will tell me something 17 different ways. And sometimes it's just like the 17th time they say it in a way that clicks, I connect, I can actually put it into practice. But they've told me the same thing before in different ways. And for some reason I just couldn't incorporate the way they were saying it and that that ends up happening with this a lot. So this is like the opposite of a five point plan. It's more this is an organic living, breathing problem that we sort of need to sort of live inside of before we can kind of start to figure out how do we actually address this. And then being very clear with people that when you do address this, you're going to make it a little bit better. So when someone says, can you fix it? I answer it.

Speaker 7: [00:58:39](#) Gosh, no, cause I've MSD rendering it really bad.

Speaker 6: [00:58:44](#) So no, but I can make it a little better. I can maybe, you know, make it a little more efficient. Um, and the thing is though, that what I think is really wonderful about these kinds of solutions is that a little bit better goes a long way. I mean, it compounds over time. So if you can just get it, you know, little shifted to the right of the distribution a little bit, you've gone a long way, you don't have to get anywhere towards fixing it to really see, to see real results.

Speaker 7: [00:59:09](#) I think that's fantastic. And I know Michael, we had conversation about this in our last time about learning from, Hey, this work here, now we are filing it in this different city, different situations, exact same

Speaker 4: [00:59:21](#) thing. Doesn't work, right? Yeah. And the, the part that we love is that you're very open with that and talking about those failures. And I think part of that, and again, not putting words in your mouth, but I will, is that, you know, that's how we learn. And so to your point, it's that 17th time and yeah, this, you know, the 16th time didn't work well here's, here's, you know, it didn't work here. So let's learn from that. Instead of just doing 16 times again and again and again because we need to shift that up. Just one quick thing. Um, one thing I think that science could and should be doing all the time is doing predictions

before they run experiments, right? Because, and this is not particularly revolutionary, but it's just not done. And the reason I say this is what you were, you were touching and I think hindsight bias before where once you get the results, it's all very obvious.

Speaker 4: [01:00:14](#) Of course it was that even though you know actually one part of your break, you did not predict that at all. But soon as you get it, you start rationalizing it. And I think it's very pointy at Tremaine very humbled about how unpredictable behavior is and how little we saw. No, I do think predictions. You just got to find a moment to and say what do you think is going to work best? If, if anything, Jeff, that's a great, that's a great closing thought right there. Um, before we move on to music, Oh, aren't we going to do questions from the ground with those questions? But I want to talk about music first, but, but just to follow on, on Michael's comment, do you have any, you know, what kind of closing thoughts, what sort of words of pearls of wisdom would you want to share? If I can rephrase the question. You're saying we ended perfectly. Can you ruin it now? No, that's my job.

Speaker 4: [01:01:03](#) I think that you're right. That it was again, anything I think I'm just [inaudible] okay. Okay, well done. What am I going to totally screw talk? I just talk music. You always want to talk music. It's behavioral groups. It's right. It's behavioral groups. We talked music. So, and I'm gonna start with Jeff. Jeff, what's on your playlist right now? What do you listen to you listen to on the way down? Sure. I will say music unfortunately is one of the things that's suffered as I've grown older than the other responsibilities. Music and knowing like every, just knowing the music. So a lot of it is what comes into me. Uh, but right now with that set as a baseline, I'm really into Motown. Um, I have, uh, Ooh, child sort of playlists, a Pandora playlist. Um, and a little bit of context. My, my son is seven and oftentimes we'll get music and we'll play and we'll sing and all. And he had a little problem at school one day and we were talking about it before we went to bed. And just that morning we had listened to Ooh child. I mean, Ooh, child, things are done to get easier. And we finished talking about his problem at school and then I turn off the light and he starts singing and it just made me so, it was so sweet. It's sweet or really terrible. Anyway, motel is the

Speaker 5: [01:02:19](#) long answer. Okay. Michael have a tune. So I've been listening to a band called big thief, um, who just put two albums out this year, which I was quite impressed with. And uh, they're from Brooklyn. Um, they are both great albums. In fact, the throne, uh, a bit of role, um, you know, it's always very difficult to describe bands if you haven't heard them. Um, so it's a, uh, the

closest I can get to sort of a bit like your last tango and a bit of PJ Harvey in there as well. Maybe. Um, there is, yeah. And [inaudible] either as well in terms of the singer is female, so it doesn't quite work. Um, bony bear kind of sounds like a female sometimes he does, but yeah, I think, um, both albums this year have been excellent. I recommend was the name again. Big thief. Excellent recommendation. Any what are you listening to these days?

- Speaker 6: [01:03:15](#) CNN.
- Speaker 7: [01:03:18](#) Put some music in your life, Manny.
- Speaker 6: [01:03:22](#) Okay. Today my daughter sent me, uh, a, uh, she's a singer and it's, anyway, she sent me a Joni Mitchell song that was nice. So I listened to that. Uh, the best music memory I have recently was, uh, my youngest daughter. Um, she, she had watched, she watched rocket man and I'd separately watched rocket man and she was, she thought it was just the greatest movie ever. And we were in our dining room and I put it on my iPhone and we're dancing around. And then we ended up with Bohemian Rhapsody. And then we ended up with the violent femmes and then we're like listening to like the white stripes and like, but like, Oh and then like, uh, Oh cake. We started doing like cakes version of I will survive. But like you have to picture like neither of us can sing that. Well she sings much better than I do. But like none of us are going to be a professional and we're just like at the top of our lungs. But we're also like dancing with each other and it was like, it was the best
- Speaker 5: [01:04:25](#) sounds awesome. Cake doesn't really say it's more spoken where any, you know that kind of company.
- Speaker 6: [01:04:30](#) So like you've got, you know, they have a really good beat going, I will survive there. Like their version of it, which I happen to prefer
- Speaker 5: [01:04:38](#) to the BGS, I will survive. I will survive. Oh, Donna summer. Yeah, yeah, yeah. No glory again or gainer. Oh you talking about
- Speaker 7: [01:04:49](#) this whole thing is a sham.
- Speaker 5: [01:04:55](#) Oh no, what just happened? Oh, I can't,
- Speaker 6: [01:05:00](#) who even ended up like I could just say, I'm so sick of this town and I hate it, but it just seemed appropriate given the, some of the period are living in, I may have put on hotel California,

- Speaker 7: [01:05:11](#) which we may have sung as a child dance to hotels, but then you're just sort of waving. It's, it's
- Speaker 4: [01:05:18](#) California freaky stuff. Yeah, that's good. It's good to end on Cal on a hundred million records of that song were sold to Jeff. You look like you've got, you're edging on something. You're just pulling out. I was just imagining myself curled in a ball. The same hotel.
- Speaker 7: [01:05:37](#) I wonder if that's dancing.
- Speaker 4: [01:05:39](#) All right. We have, we have 10 minutes left. Um, and so with that we are going to, we, we asked the live audience here to send in some questions, so we're going to ask some other questions. Um, and if you have a name and I can't pronounce it, I apologize in advance. Um, so I'm going to start with this one. Uh, and whoever wants to chime in, I'm not going to put it to anyone. If you had unlimited resources, which bias would you study in more detail and how, and that's from Jancey mall, if I pronounced that right. I apologize. Biases, which would you, unreal. Unlimited resources.
- Speaker 7: [01:06:14](#) We're all looking at you Michael [inaudible] I was looking over there. [inaudible] got a cake song girl. He was,
- Speaker 6: [01:06:23](#) I have an answer. So I think the bias I would probably, uh, really dive deep into cause I just wish I had that on lender cause I already am, um, is I just started some work with JV Bavel up at NYU and we're looking at backfire effect, which we think is very interesting. So just for people who don't know what the backfire effect is, uh, Michael disagrees with me. I tell him information that, um, disagrees with him and instead of, uh, and the, the information, like for all he knows it's reliable and one would assume. Um, and then all of a sudden instead of being like, Oh, okay, I'm changing my belief toward the information. He actually entrenches in his belief. What's interesting about this literature is that some people find it in a very strong way and other people don't find it. Um, and I think it's really inherent to kind of understanding belief and what, what his beliefs, purpose, right?
- Speaker 6: [01:07:23](#) So belief, uh, has a purpose that's epistemological, meaning I would like to know what's true of the world. So if I'm standing on top of a six story building, um, I would like to recruit my beliefs about what would happen if I jump off. Um, but it also has a signaling purpose. When I tell you my beliefs, I tell you something about the tribe that I belong to. Um, and I think I would, I really want to dig deep into this cause I think that

identity is so at the core of so many of these biases and really understand and under what circumstances do you get backfire? When don't you, how is it wrapped into this more signaling purpose of belief? Because I think that underneath, you know, I think that you can really sort of underlie that across like so many different biases to kind of bring them together and understand where they're coming from.

Speaker 4: [01:08:06](#) You know, it's interesting, we've been, um, Tim talked about Cal Turnball and his, his component, but that's a big piece of some of the asking people for getting disinfected

Speaker 5: [01:08:16](#) information that contradicts my current belief and try to influence me to believe it

Speaker 4: [01:08:20](#) the other way. So it's really interesting that that comes in. Jeff, did you, you there, there's a ton. I mean the, the power of language, particularly in regards to setting expectations, and this was just something we wrote about in our book. So I don't know what exact bias it is, but like the expectation, the word artismal for instance, is like to grow. To me it's the hook example of signaling the value of something that we can otherwise value. And I see language artists will hammer.

Speaker 7: [01:08:47](#) Yes.

Speaker 4: [01:08:51](#) You know, those airline magazines like three days in where like there was a thing, go here and try some of their artists and on moonshine

Speaker 7: [01:08:57](#) what this one means, handmade.

Speaker 4: [01:09:00](#) Anyway. So as artists models the hook and just the power of language to shape expectations for better or worse and um, you know, politics and socially and economically it's, it's too broad to be like study one bias, but that's

Speaker 5: [01:09:14](#) limited resources. So your thought I can get an army of people you hire. Well it reminds me of Christina Beaky Aires, a book, the grammar of society, you know, this how, how we speak about the world informed so much about how we, so it's been done

Speaker 7: [01:09:34](#) to the point where you want to take it

Speaker 5: [01:09:37](#) hammers. So I'll try and keep the speed. I think there's some really interesting work to be done at the interface of complexity

theory and behavioral science and how they relate. And um, I just wanted to say very briefly about a study that I read, which I was just like, this is a great study. Um, so you may be familiar about 10 years ago there was a study about online music. This is about music. Uh, I'm there on time. I'm with you. Yeah, it's, it's pretty famous. So it's, uh, you know, how musical tastes, uh, develop or indeed, sorry, how popularity of songs about, and I'm pretty familiar with it. So I have these multiple worlds and in one world you can see what other people are playing and the other you can't. And they found that, um, you know, there was a high degree of chance about what became popular and what didn't.

Speaker 5: [01:10:27](#) Um, depending on whether you could see what other people doing and what you see there is kind of cascade effects. Um, the way the behaviors spread rapidly and unexpectedly. Uh, and you're not sure why certain behaviors spread and why certain ones don't. So this study basically updated it, um, came out this year around political beliefs, had a political police form, like musical, like, uh, of songs become popular and they did the same thing. Um, but in one, uh, in one state of the world, people were asked, you know, what's your political affiliation? Then what do you think about these particular issues? And they made them not very like abortion or you know, whether strong thing it was things like, do you think we should replace the lottery based juror system or um, does social media have a positive influence now, uh, lives, uh, and in the other worlds.

Speaker 5: [01:11:16](#) And you could see, um, basically whether, uh, which issues people who are Democrat or Republican were preferring. And basically the, in the, in the one we couldn't see what was going on, both groups, uh, in the U S Democrat, Republican, I had statistically insignificant differences in what they were saying, but of course in the one where they could see they massively sorted into pastoral groups, but the things they sorted on vary from groups, groups. So it wasn't like in one world all, you know, everyone dislikes the jury system. Uh, if you're Republican likes it, the Democrat in the same, it was completely random. No, no, sorry. Not completely random. There was a high degree of various world two world which suggests there were arbitrary, uh, political views being sorted into groups almost instantly, which does present a degree of hope. If people realize that a lot of this solidify thing has come about quite quickly and arbitrarily or provides a degree of despair, when you realize that certain people are changing what was previously defined as being appropriate behavior and just people are going to go along with it because it's their tribe that's saying that it's okay to be totally corrupt.

- Speaker 6: [01:12:27](#) I think we should, we were studying the same. We want to study the same thing. That's what I think is the, you know, if you think about that, it's like an in the world where you're sealed up from everybody. It's much more about you're just epistemology. What are the things you believe to be true of the world? Then the other one, it's signal, signal, signal, right? I'm just, this is all signaling, so I just, I feel like this is so like deep down underneath everything that's going on with us.
- Speaker 7: [01:12:51](#) Let's fix everything. How much time do we have? We got three minutes.
- Speaker 5: [01:12:57](#) And the last question, well this person didn't put their name on it, but I think it's a great question. It's a really great question. You wrote the question, there's some things I am, I'm signaling, I'm letting you know this is the best damn question. Do you ever heard, so don't you, don't you agree? What's your favorite song? So for people who are not confident and even doubt themselves frequently, are they also having overconfidence bias? Potentially. Yeah. Speak to that. Michael
- Speaker 7: [01:13:29](#) [inaudible].
- Speaker 5: [01:13:30](#) So I'm, I'm going to answer a slightly easier question, which is I think about conferences that, you know, there may be benefits to it. You may be selections. So if you're a politician, being over confident, uh, often gets you elected and then you can kind of fudge things later. Um, the study I came across recent one showing this is a correlation. It's like epidemiology. So caveat that people who have mocked mystic have less heart disease, right? So now this is, this is a bit like, you know, people who eat X live longer, so you have to be very careful about it. But you could see there's a plausible mechanism there. So we talked about biases, but sometimes, uh, over optimism or optimism, maybe I'm a good thing in one sense, and we're just over here looking at the wrong thing. Oh, you're bias, right? She know that you're getting better outcomes through, through, uh, over optimism.
- Speaker 4: [01:14:22](#) Well, going to that, the Annie in the restaurant, right? If we looked at restaurant failures after one year, nobody would start a new restaurant because the failure rate is, is huge. But we're over confident in our own ability to make it succeed. And so,
- Speaker 6: [01:14:36](#) yeah, so there's actually two things. There's very interesting study that showed that suggests that over-confidence leads you to, um, punch above your weight in the gene pool. So people

who are overconfident actually ended up getting mates that are a little better than they would rate to get.

Speaker 5: [01:14:57](#) Can we cut this part out?

Speaker 6: [01:15:01](#) And what's interesting about it was what they found is that people are pretty good at, at spotting deception. So you can't pretend to be over confident. You actually have to deceive yourself in order to get this effect. So that's a positive over confidence. And then I was going to say the same and nobody would ever do a startup if you weren't overconfidence.

Speaker 5: [01:15:19](#) Hey, two minutes later I realized answer should give, which is the, yes you can because there's thing called calibration where it's, you know, it's like, do you know the answer or what's the answer? How confident are you in your answer? And it can be fine if you're down at, I don't know, but I know it don't know. So, um, Philip Tetlock's work is all about making good, good calibration and your decision making, which could be, you're away, you don't know things. Yeah. That's terrific.

Speaker 7: [01:15:46](#) Everybody. A big round of applause for Annie, Michael and Jeff. Fantastic. And with that

Speaker 4: [01:15:56](#) We have just a thank everybody for being here again. Uh, we want to thank, uh, not only Annie and Jeff, but we also Ben back there and Mike [inaudible], Oh, sorry.

Speaker 7: [01:16:08](#) Ben and Raya who helped Trey who is back in the booth who you can't see, but he's like

Speaker 4: [01:16:14](#) technical director here. Uh, thank everybody there. And, uh, also again, thank Podbean, uh, thank people science, you know, science.com everybody and he will send Satcom uh, behavioral alchemy and lantern group. We, we, uh, we, we make ourselves sponsors. Let's also just the folks here at, uh, uh, PFA just been fabulous. Yes. They use the whole team who, uh, who we work with. Of course Harry who did the, uh, uh, the catering and uh, and uh, it really, uh, Kate, everybody who's made this happen tonight. Thank you. This is a beautiful space.

Speaker 7: [01:16:47](#) Yes, thank you.

[Interstitial Music]

- Speaker 1: [01:17:04](#) Welcome to our Grooving Session where Tim and I groove on what we learned from our hundredth episode conversation, have a free flowing
- Speaker 2: [01:17:10](#) discussion and whatever else comes into our totally blown my 100th episode totally blown mine.
- Oh my gosh. Was that not a fun? Was so much fun to do. It was a blast.
- And for all of the people that were there live and for, you know, all three of our guests, it was just, yeah, I had a smile on my face the entire time. I don't know if it shows or can be heard, but I definitely did.
- Well, I think we also sound like chipmunks. So excited. Go up to actives. Is that how that works? I think so. Oh my gosh. So thank you to everybody again. We've said it multiple times already, but thank you. Thank you. Thank you. So what are, did you take away from this really robust, wildly crazy conversation that we had? Well, I'm going to quote Jeff as, as a way of getting into sort of a bigger picture story and that is we, we are our own best advisor that we trust our own voice more than we trust anyone else.
- Speaker 2: [01:18:16](#) Right. And, and this to me is a great summary of all of the, all the biases that we talked about, all of the overconfidence, confirmation bias, motivated recently. All these things kind of flow into this idea that of course I think I'm doing things right, right. That inside viewpoint that Annie talked about as opposed to outside viewpoint and yeah, we hear ourselves, we talk to ourselves. It's the world we live in. It is, everything gets processed through me. Yes. And so why would we not have that idea that we are best advisers and we need to be, I mean anthropologically, right? We need to be able to trust ourselves cause not trusting ourselves would be really bad. It'd be really bad. Well, but it's, you know, but it's also important going back to what Larry Laurie Santos always says, your mind lies to you. Yes. And the, and the challenge is that we need to get away from our inside voice for, for me, the big story is get away from my inside voice from time to time and listen to another voice.
- Speaker 2: [01:19:20](#) Actually listen, pay attention, be aware and that, that can help inform me of better ways of dealing with my world. Interesting. Yeah. Using that base rate that we talked about, bringing up this component of, Hey, in a similar situation, yes. What do other people do? That's right. And to realize that yes, you have your own unique elements right there. I loved Annie's talking about

this like, Hey, if it's purely random chance preppy, pretty much go with that base rate pretty much all of the time. However, if it's about getting that first serve in on tennis, well, all right. Yeah, on average that's 62% but if you've never played, it's probably going to be less than that. If you are in the, you know, the tournament, you probably are doing much better, much better than that. So you have to take those unique contexts and situations into account.

Speaker 2: [01:20:20](#) That being said, we too often have that overconfidence of believing our own advice and our own ability. The overconfidence aspect and then, you know, motivated reasoning, confirmation bias for me that we talked about in here is still, it's the mother of all biases in my, in my opinion. Wow, I, I believe motivated reasoning, re motivated reasoning specifically confirmation that the idea that when information comes in, it gets filtered at this, not at a conscious level, but it gets filtered at this unconscious level so that we actually see it and hear it when it confirms beliefs that we're already holding interest discounted when it contradicts those pre held beliefs instantly or we ignore it or it doesn't even register. And you know, it goes to a lot of what I think is some of the aspects of the world that we live in today and why it is like it is.

Speaker 2: [01:21:26](#) Uh, and some of the challenges that we're facing specifically a political environments in the UK, in the U S right now. Well I think those are highly partisan. I think those are definitely that, the tribalism that's coming in and different things, but also just our now lack of trust in the media, right? Because if the media says something that is different than my pre held belief, well then that must be fake news because I have this other source that is reinforcing that over here that I can now believe and I don't have to challenge myself to confirm what I already believe in. It confirms what I already believe. And so I don't have to challenge myself to say, well maybe, maybe there's all these other, you know, social pressures out here that are saying this. Maybe I need to actually reassess my perspective in my view. I think that that motivated reasoning, which leads to confirmation bias is really, really key.

Speaker 2: [01:22:20](#) Which gets, which feeds into this idea of we have to, I think that my life is better when I take a pause from listening to the inside and listen to the outside. I really, you know, when it, it's hard, it takes effort. It does have to be very intentional about it and then really listen and really make some logical deductions about what's going on. Well, it goes back to bring in, you know, we have a hundred episodes to fall back on, right? Yes. We had been Cal turn ball. Right. You know, it changed my view,

changed my view, right. Opening ourselves up to having our perspective changed and being open to people, convincing us that maybe we're, we're in the wrong or the, our view could be enhanced. You know, sometimes I don't like to think about it as being wrong because confirmation bias is going to build a big dam wall between me and outside information.

Speaker 2: [01:23:19](#) But if I think about, well maybe could my viewpoint be enhanced in that way? Yeah. Could it be refined? Could I come to a higher level of thinking about this rather than just, I'm going to have to dismiss an old belief, right. Changing from, I have an 80% confidence in this to maybe a 60% right, rather than I believe or I don't believe it's black or it's white. No, we're pretty much live in a gray world. And so let's reassess and pause as you said, take that outside view, allow that view to actually come into our brains and process it and think about it. Take some, you know, not just system one thinking, but let's do some system two thinking year, which is hard, which is hard. Yeah. And process this. And I think that is the, one of the biggest insights from me for this is yeah, go ahead.

Speaker 2: [01:24:15](#) Is that, you know, we have all of these, you know, biases that impact are making the best decisions, right. This was about decision making and we have all of these heuristics and biases that may not lead us to the best outcome. And there's not as, as Katie milkman said in the last one, there's not a silver bullet for this. There is not. But we have to keep trying. We have to keep that flooring and we have to be open to, to having our viewpoint changed. And it's hard because also as Katie said, we're not built to do the right thing. No. All the time. Right. That's just not the way they were built. Well, and so that leads me into a second thing, right? So, which was what, well, Annie said it, I think in a way that, that again, I love, right? Is she, you know, we're born with an operating system image, wasn't it?

Speaker 2: [01:25:11](#) Yeah. We're born with this operating system and you can't shift that operating system out. So, so to that point, how do you improve your decision making? What are some of the hacks? And we had this really interesting conversation about that Jeff brought up that was you had mentioned, so what are some hacks to do? And then he brought up this element of saying, is it hack or are we actually engaging these biases to be productive? Like the example that Jeff gave about his using gamification to get his kids to eat vegetables. Exactly. It's, it's a nudge component, right? It really is. It's understanding what these biases and how they work and now let's put them to use. So in, you know, in, in, you know, the, the famous nudge thing about

organ donor being opt in or opt out, we know that not many people are going to opt out from the pre choice selection.

Speaker 2: [01:26:10](#) That's it. And so we default defaults are huge. We can use that from a choice architecture perspective. We can think about, you know, gamifying things that we don't like going into, you know, again last week with, with Katy milkman and temptation bundling. How can we, we understand that we will do things if we have this, uh, incentive at the, at the end for, for doing it. So all of those factors that come into play on this, and I really liked this, it's not so much about, you know, stopping that behavior sometimes as it is in working with our own operating system and understanding that operating system and moving it forward. That leads me into the discussion sort of about context matters. Well, we didn't say that explicitly, but this whole idea that there's a lot going on and we need to consider the context in which things happen.

Speaker 2: [01:27:10](#) We have a unique, everybody has a unique situation all the time. All of the time. Right? And it's hard to, I mean, it's impossible, right? Our brains are not built to take in all the data that we need all the time. So this is where we can, we can think about contacts and when we're, I think about it in an anticipatory way, uh, when I'm going into a situation, okay, what does that going to mean? You know, how can, how can I leverage something that is natural and organic in me for the better rather than for the worse? Right? Right. So, so I think about, and this is a little bit off topic, but I think about how easy it is to get a stressed about going into a presentation. Yeah. Okay. So knowing that there's all this energy, right, this built up in my system, why not use that for good?

Speaker 2: [01:28:00](#) Why not actually use that for the positive side of making the presentation rather than feeling like, Oh, they're all against me and I'm so nervous. That's exactly what Michael said, right? I mean, he brought that up. The, the energy that are the, the tumble, the rumble in your tongue, stomach, right? That kind of butterflies that you get it is, it can be interpreted in two different ways. It can be interpreted as being nervous and scary or a source of energy for doing something good. Or my gosh, I'm so excited about this. And that's that feeling. So it comes into how we think about it. It comes into thinking, framing it, framing it, anchoring it in the appropriate perspective. And yes, you know, we talked about behavioral hacks and do you leverage these behavioral biases to, to use them? And sometimes we actually do need to stop, right?

Speaker 2: [01:28:56](#) We need to understand that, Hey, I am probably overconfident in this, and so how can I ensure that that doesn't make me have a poor or choice than I would if I didn't have that over confidence or I might be engaging in motivated reasoning in these situations. So how do I make sure that I am aware of that and potentially can inoculate myself so that it isn't, uh, a detriment to me actually understanding and realizing what the real world is going on there and making sure that my decisions in that real world are reflective of reality and not what I want it to be. So absolutely.

Speaker 1: [01:29:45](#) I've got a musical question for you. No, you don't. This is the hundredth episode. I thought we said after a hundred. We're just done. We are all done with saying that. We never said that. Oh, maybe that was in my brain. That was an insane, that was a motivated reasoning for me where I was thinking, Oh yeah, now a hundred episodes, we're going to end all this musical garbage. Right. We are not going to end this because it's wonderful. It is. It is. I give you grief, but it is a, it is a loving, playful group. But the challenge is, uh, that, see, I'm thinking about, we were in Philadelphia, which is the home of what is commonly referred to as Philadelphia soul. So in the late sixties when Motown was being developed in w, you know, Motown referring to Detroit, Detroit and Motown records, Barry Gordy, you know, developing the Supremes and the Temptations and the Jackson five and, and you know, fabulous acts there.

Speaker 1: [01:30:41](#) At the same time, Philadelphia was developing the OJ's, you know, that, you know, love train, you know, love train and uh, and the spinners that could it be, I'm falling in love, you know, that one. So, uh, okay, so the Spinners, um, and then there was the whole white soul that came out of Philadelphia. Okay. Hall and Oats, which might be a little closer to the, you're still, you still have a look. I'm just thinking this is, this is just not going anywhere. I'm not, I wish people could see my face with this face. I'm like, I don't know any of these, hold the notes. I got, I got that. I know them. Okay. There you go. So keep going. Keep going. Oh well I'll go with you. Yes. And so I need another sip of our beer. I'm wondering, you know, what kind of Philadelphia soul has influenced you? What, what Philadelphia soul you've listened to over the years. And the fact that, again, I'm thinking that Hall and Oats did that. Oh my God, I hated all the notes. That was the epitome for me of bad pop from the early eighties. I can't go for that.

Speaker 2: [01:32:01](#) The only song is, uh, the rich girl or a rich girl. Yeah, that's okay. Right. From my perspective. But yeah, pretty much everything else was overproduced. You know, they were standing on the

shoulders of the spinners and the OJ'S, you know, bands like that. So that's a, that's a great thing. So what about you? I will turn this back because you have no these and you understand them. You can sing the damn songs. I, on the other hand, I'm like going, I the OJ'S aren't, aren't they a baseball team and the blue Jay. Oh, see, I don't even know that love train. I, I, you know this for some reason my brain goes to, I heard a bluegrass band do a rendition of love train. Okay. Which was so fascinating because here it is, this, this soul tune, you know, that was, you know, written in the early 1960s and uh, a bluegrass band covered it with a bluegrass vibe and did a great job.

Speaker 2: [01:32:58](#) We're going to try and find it and put it in the show notes cause it was so fun. Cool. Was, was Philadelphia where they did soul train the, the TV show. All right. So, so that I have watched every once in a while, cause it was back in the day when we had three channels and you know, Saturday came on and it was that or some bad news things. So I watched that for a little bit. I always thought that was fun. It was the, it was the dance segments dancing, watching what people are coming up with. Well and watching the outfits that they, that were amazing as well made for TV exotic, you know? Yeah, definitely. Okay. So all of our hundred episodes. Is there a musical conversation that we have had with anybody that stands out for you?

Speaker 2: [01:33:48](#) Because obviously this music is, I think it's, it's integral to what we've, what behavioral group at grooves has become, right? It is, it is this segment that we do, but for me, I don't have a single component, but it adds a layer in that I don't think we would get otherwise. It opens some people up in ways that I would not have anticipated. So I'm asking you, is there any one moment that sticks out for you?

There's a couple. Okay. Uh, one was Jim Guszczka when we were talking about the diversity of him going from jazz to classical music, uh, or serious music, know 20th century, uh, serious music. I loved having that conversation with him, just thinking about the diversity of stuff that he listens to as well as, um, Alex Blau when we talked about reggae and his deep appreciation for the, for the roots reggae stuff was really cool. And Alex Imus, uh, comes to mind as when, cause he talked about being a songwriter and what it was like to go from being a, as an undergrad

Speaker 1: [01:34:58](#) and then getting into grad school and writing so damn much that he, that his brain had no more room for writing songs.

- Speaker 2: [01:35:04](#) Was that, did that come into play into your own life?
- Speaker 1: [01:35:07](#) Yeah, that's, yeah. That's, I, I felt that a couple of years ago when I, when I started this, this business, uh, this, this, uh, consultancy that I started writing so much that I started losing,
- Speaker 2: [01:35:18](#) um, any brain space for writing songs. Yeah. Yeah. Interesting. Do you have any, so my thing was Koen, um, Oh, that was so great. And he talked about the, the core, the, the altered core, the Altered Chord. You know, and for me, that was where it struck me that this musical little conversation that we have in each of these episodes isn't just a rabbit hole that you want to go down, but it provides a really interesting insight into how people think. And in that conversation it just struck me as a flash that wow, an altered chord so that you can take this musical analogy and now you can apply that to all of these different aspects of life and it makes a really kind of an impact. Cool. I kind of said everything is jazz.
- Speaker 1: [01:36:18](#) We're always improvising. We're always, we might have a format, we might have a symphonic basis for going into a meeting, but we're improvising as we go. We're making shit up and I love that. Yeah, that was, that was a terrific discussion too.
- So there we go. Yes, so thank you. Thank you all for listening to 100 episodes, 100 episodes, and cheers. Grab your hundred year old scotch that you're drinking and drink our 10 day old beer, but thank you for listening and stay tuned for Tim's bonus.
- [Interstitial Music]
- Speaker 1: [01:37:00](#) Hello everyone, This is Tim with a Bonus Track and a Groove Idea for our 100th episode. There was so much great content in this episode that it's hard to summarize into just a few key takeaways, but the biggest one for me is that our behaviors are influenced by so many different biases. Being aware of them is one thing, but understanding how to hack them is going to be dependent on context. Second, we need to, and we can leverage these behavioral biases to help us. We've evolved this way and as Andy said, we have a certain operating system that we're born with. We have to work with that operating system to figure out how to best use it to improve our outcomes and our decisions. Okay. Here is your groove idea for the week. This is an idea or question for you to ponder. Here it is.
- Speaker 1: [01:37:49](#) Think about one bias that you know impacts you that you could turn from a liability into that is positive. Is there a bias that

drives your behavior that you could use to help you achieve something or make better decisions? That's it for a 100th episode, but before I go, I want to thank you profusely for listening. It is because of you that we do this show and keeps us going for now a hundred episodes, Kurt and I enjoy knowing that you are listening and we hope that we are making a difference. We want to hear from you, so please reach out with ideas, thoughts, and feedback. And as always, if you like these episodes, please share them with a friend. Leave a review, or give us a five star rating. That goes a long, long way in expanding this community and ensuring that we will be around to celebrate our 200th episode. Thanks for listening and allowing us the opportunity to create 100 of these crazy things. Thank you.

[Outro Stinger]