

# **Full Episode Transcript**

With Your Host

#### Kara Loewentheil

Welcome to *Unf\*ck Your Brain*. I'm your host, Kara Loewentheil, Master Certified Coach and founder of The School of New Feminist Thought. I'm here to help you turn down your anxiety, turn up your confidence, and create a life on your own terms. One that you're truly excited to live. Let's go.

Y'all, I am so fired up. I have had coaching juju running through my veins. Just wrapped up the free coaching call that I talked about last week on the podcast, and a bunch of you were on it and I got to coach some of you. It was so fun to get to know you and help you really figure out exactly what thoughts are going through your head and how to change them. I love how much value some of you have told me you're able to get out of the podcast. It's also so great to show you where your self-coaching has hit a roadblock and what's going on, and why you're having trouble actually changing your thoughts. Sometimes I hear from some of you that you think there's something wrong with you because you can't change your thoughts or you're getting stuck. There's nothing wrong with you.

You guys are doing a great job trying to apply anything I'm teaching. This is like if you went to school and you could never ask questions or get any help, right? You just had to listen to a lecture and then try to build the house yourself. That's what you guys are trying to do. So any relief you get is amazing and you're doing great. And if you want to take the work deeper, that's when it makes sense to participate in some of the extra stuff I offer, just because I love you.

Okay. So, today we're going to talk about how to stop settling. I was thinking about this because December is in full swing and a lot of people are taking stock of their year, right? That's what happens at the end of the year. Actually, it's funny because I am Jewish, and so our new year, the religious new year's in the fall and I'm not religious, but I do always feel like I've done that kind of annual review in September.

And then December comes along and I'm kind of like, "Oh, I just did this." But it's kind of cool to have two of them. So I have like a third-quarter check-in with myself, and then I've got three months to really turn things around if I want to change something. So this year some of us may have made huge strides like we got married or we got divorced, we got promoted or we quit our jobs. And some of us might have started new businesses or run marathons or had babies or moved across the world, right? Who knows what kind of amazing stuff you guys are doing. And then some of us kind of did nothing, and we went through the motions. We didn't take any big risks. We didn't make any big sacrifices. We didn't achieve any big goals. You just kind of phoned it in.

We got along, right? We settled for a life that isn't really what we want. So today we're going to talk about settling and talk about what settling is and talk about why we do it. Then, of course, most importantly, I'm going to talk about how you can stop. So I define settling as an inaction. It's not really an action. It's the inaction of not making changes you want to make because you're afraid. So I'll say that again. Settling is the inaction of not making changes that you want to make because you're afraid. When you settle, you don't make a conscious choice that's in alignment with your values or goals or priorities. Instead, you go along with the flow. You don't act. You don't change careers. You don't have hard conversations. You don't take risks.

Settling is flowing along with the stream because it's easier than trying to go against the current. When you look it up, one of the definitions of settle is to sit or come to rest in a comfortable position. Settling is comfortable, that's why we do it. It's the path of least resistance. It seems easier than making changes. It's the epitome of that saying, "The devil you know is better than the devil you don't." Settling is actually like death by a thousand

cuts. Settling is stagnation. When you settle, you choose comfort over growth. You choose the known over the unknown. You pick mediocrity over the chance for greatness in your life.

Now, I want to be clear about one thing. Usually, when people talk about settling for a partner or settling for a job, they have the attitude that the partner or the job is the problem, that they're not up to snuff. The partner or the job is not good enough, and that's how they know that they're "settling". That is 100% wrong. There's nothing wrong with that partner, and there's nothing wrong with that job. What's wrong is you. You are the one who is hiding from the life you want. And then you're taking an attitude of contempt towards the partner or the job or the house or the town you live in or whatever else it is you're not changing. You're projecting your fears about yourself into contempt for that thing or person for whom you're "settling".

But there's nothing wrong with them. You aren't any better than they are. In fact, when you're settling for something or someone for whom you have this kind of secret contempt, you're not only stealing joy and growth from yourself, but you're insulting them and you're stealing their opportunity to find a partner or an employee who actually wants to be with them. So don't delude yourself that you're doing your partner, or your job, or your city, even, a favor by staying with them while looking down on them. You're cheating both of yourselves. So why do we do this? Why do we settle? We settle because of fear. That's the one-line answer. We settle because we are afraid, and more specifically, we settle because of a fear of scarcity.

We believe that there isn't enough out there for us. There isn't a better partner. There isn't a better job. There isn't an audience for our work. There isn't enough money that we can earn. There isn't enough success, or love, or money to go around. That's what scarcity thinking is. That's what a fear of scarcity is. If you think about it in evolutionary terms, a lot of us are

descended from the homebodies who didn't leave the cave. Our ancestors survived, many of them, by being really afraid of new experiences or journeys and sticking around familiar territory.

And when it comes to romantic relationships, women are bombarded with scarcity messages by society all the time, right? So the evolutionary issue is one thing. But when you're a woman in modern society, you are constantly told the cautionary tale of the woman who broke up with a good enough guy and ended up alone. It's like a ghost story they tell you around a campfire. Once there was a woman who was with a guy that she wasn't that into and she broke up with him as if that was a good enough reason that she just wasn't that into him. And then she died alone. Like, this is real. This is a story that is everywhere. It's in stupid magazine stories, it's in movies, right? The one that got away or the one you gave up when you shouldn't have.

We're taught that being alone and fulfilled is a fate worse than being in a half-assed relationship with someone you don't really like that much. Society completely inundates women with scarcity messages about romance. All those trend pieces that are like, "There aren't any good men left." I mean, obviously, not all women are straight, but I think that the scarcity mentality, the mainstream media and patriarchy, are not as concerned about lesbians and whether or not they're producing scarcity thinking for them. This is really about heterosexual relationships. So you're constantly seeing these trend pieces in major metropolitan cities. There are more women than men. Like all of this kind of cultural baggage teaching you to be afraid that there aren't enough men, so you better just grab the one you can get and hold on to him.

And what goes unsaid in there, of course, is that the most important thing is to have a man. It doesn't really matter if you like him that much. It doesn't really matter if the relationship is what you want. It doesn't really matter

what kind of an amazing life you could have on your own. None of that matters. The important thing is, it's like a musical chairs game and there aren't enough chairs. So, sit on a guy whether you like him or not. And if you get up, there might not be another one to sit on. So as a woman you're constantly absorbing those messages. And of course, for a lot of us, a lot of us do want love and partnership, plus we're told by society that romantic validation is the most important thing, so of course we get totally infected with scarcity thinking about romance, and particularly if we're straight women about finding a man.

So when we settle it's because we don't think we can have what we really want. And more than that, we're afraid to try. We think trying and failing would be worse than never trying. So we might end up with nothing, so we settle. We don't want to stretch our necks out. We don't want to strike out from home. So we sit down and we get comfortable and we watch life go by instead. Most people think that in order to not settle, you have to believe you're good enough. That's not really quite right. I mean, sometimes self-esteem is a part of this, yes, but it's not just about believing you are enough. It's about believing that there's enough out there. If you're in a relationship where you're settling, where you're good enough to find someone else.

It's about believing there are other people out there who would be a better fit. And it's about believing in your own ability to find them. It's not about a passive receptivity. It's about believing in your own ability to take action to create the result you want. Settling is what you do when you don't believe that you can create what you want in your life. You don't believe that you have control or agency over what happens to you. So you don't step out. You sit still instead. That means if you want to stop settling, you have to change the thought patterns that are keeping you there. So this will be the same and different for everyone in a sense. It's always going to involve

some fear of failure and scarcity thinking. But the details of it will be different for each brain.

So first you have to figure out exactly why you're settling, and not just like, "I'm afraid." We know. Everybody's afraid, that's why they settled. What are you afraid of specifically? If you're in a relationship that isn't really what you want, why are you staying? Are you afraid no one else would love you? Why? What part of you do you think no one else would love? If you're in a job that you hate, why are you staying? What are your beliefs about your ability to get another job and about what jobs are available to you? You have to get really clear on the exact thoughts that you have about your situation and your options. And like I said before, really, that fundamental part of settling is believing that you don't have control and agency, so you think, "If I go out there, I can't ensure success. Who knows what will happen to me? Maybe I'll meet someone and maybe I won't. Maybe I'll be able to get another job, and maybe I won't."

You give up that mental control. You tell yourself you can't have control over what happens to you, and so then of course you are terrified to take the risk. That's why whatever you have now seems better than nothing, because you're telling yourself nothing is your other option. So a really good way to figure out if you're settling is to ask yourself a question like, "If I knew that I could find the kind of relationship I want, would I be in this one? If I knew that I could succeed in the kind of job I want, would I stay in this job?" If the answer to that is no, then you are settling because of scarcity thinking, and you are settling because you don't believe that you can find what you want.

You don't think you have control over it. You don't think that you can exert your agency to succeed and find whatever you want. That's your problem. That's why you're settling. And when you're trying to figure out what is going on in your brain about settling and you ask yourself these questions,

"Why am I doing this? Why am I staying? If I believed I could get what I want, would I do it? Would I change it?" When you're doing this process, you need to keep an eye out for what I call good enough thinking. Sometimes your brain will try to convince you to settle by telling you that things are good enough. It's not the relationship you really want, but you love the person and some people don't even have that. You don't really care that much about your job, you're not that invested, but it's not terrible and they have good vacations. Some people don't even have that. Right?

Good enough thinking is like the accomplice to settling these crimes. It justifies and validates settling, and it masquerades as gratitude or maturity. It masquerades as being grateful for what you have, or looking on the bright side. It's not. It's fucking bullshit. Not to put too fine a point on it. There is a huge difference between appreciating and loving what you have, and using those feelings as a reason not to seek out what you really want. We all have this idea that you don't change things unless you hate them, but that's not true. You can totally appreciate and love what you have and feel grateful, and you can still want something different just because you want to experience it. You can love someone and appreciate them as a person, and still break up with them because you just want a different kind of relationship.

You can appreciate the good things about a job and your colleagues and the work, and still go out and pursue the career you truly want because you want to try it. You want to push yourself. You want to do something new. So once you figure out what your scarcity thinking is, and you've scanned for good enough thinking, then you can try to change it. You change scarcity thinking like you change any other thought process. Slowly, piece by piece. So, first create a vision of what it is you really want in your romantic relationship, in your job, in whatever area of your life you're settling in. Write it down. What does the dream look like? Once you have that, make a list of what you'd have to do to get it. Take the mental control

and assume it's a result you would create in your own life, through your actions.

What steps would you need to take to find the relationship or the career or the success of your dreams? Now read that list of what you'd have to do and make a second list of all the reasons your brain tells you not to do that shit. You're going to make the list of what you'd have to do and your brain is going to go haywire. You're not smart enough. You're not pretty enough. You're not thin enough. You didn't go to college. You didn't go to graduate school. You're not good with people. You're too lazy. You aren't talented. You're unlovable. Your brain is going to come up with all these reasons that you can't do the stuff on the action list. Make a second list of all those reasons. Get all the reasons you can't do it on the list. That list, those are the reasons you're settling.

Those are all the thoughts that are keeping you where you are, unconsciously. Those reasons that you can't have what you want are just thoughts in your mind, but you are believing that they are true. And when you believe that those thoughts are true, you settle because you don't believe that you can get what you want. So for each of those thoughts, you need to come up with a baby step thought, something neutral or a little less negative that you can believe that will produce a little bit of optimism or hope so you can start taking action. So, don't get me wrong. You want to create a little hope and optimism, but you are still mostly going to feel like you're dying. That's okay. When you stop settling and start growing, it feels awful sometimes. That is normal. Nothing has gone wrong. You have been insulating yourself with boredom for long enough. Negative emotions are part of life, and some negative emotion, yeah, you want to clear up because that's not helpful.

Negative emotion like self-loathing, self-hate, self-criticism. That shit ain't useful. You want to clean that up. But the discomfort of taking a risk, of

being scared, of being unsure of what's going to happen, of sitting with the discomfort of your brain telling you to stop dreaming or hoping, all of that kind of discomfort is so worth feeling. You have to feel afraid in order to have the chance to be brave. This is some of the deepest work you'll ever do because the scarcity thinking is so ingrained for us, between evolution and family and society, women are constantly taught to be grateful for what they have, to take what they're offered, and not to be greedy or selfish. So when you're teaching yourself not to settle, it's going to be uncomfortable.

It's going to mean rejecting what's good enough, or what somebody offered you, or what your mom or grandma says you should be lucky to have. Just accept that. Settling is comfortable. That's why we do it. Growth and risk and change are fucking uncomfortable, but good. That's okay. If they were easy, everyone would do them. But if you want an extraordinary life, you're going to have to become an extraordinary person. And the way you do that is teaching yourself to stop settling. You can love what you have in your life and you can leave it behind. And all you have to do is change your thoughts.

Talk to you all next week.

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