



I'M THE ANTITHESIS OF A RISK-TAKER: a lifelong type Agoody two-shoes who always ate her veggies and obeyed her parents. My one rebellious phase, in my early twenties, involved trance music and glow sticks, but the guilt I felt over the debauchery landed me in therapy.

So two years ago, when I received an invitation to travel to West Africa as the sole journalist on a Congressional trip, I was dubious. On the one hand, it was an extraordinary opportunity: I'd be meeting with women in two countries, Sierra Leone and the Ivory Coast, who had suffered unspeakable hardships—war, child marriage, female genital mutilation—and writing about them, so their voices could be heard. On the other hand, the Ivory Coast had experienced a terrorist attack one week prior to my invite, and Sierra Leone had been decimated by the 2014 Ebola outbreak.

So you could call this trip a stretch for a risk-averse hypochondriac who showers in socks rather than walk barefoot in the locker room. And then there's the fact that I'm a parent to two young girls. While I've always been fine leaving them for quick trips, this was 4,800 miles away, in at least one country marred by violence and anti-woman atrocities. Coincidentally, my husband was scheduled to be in Paris the same week. Together, we decided I would decline the invitation.

Once I made that decision, though, it didn't sit well with me. Did I want to teach our girls to be afraid, to play it safe, to get cozy in their comfort zone? Or did I want to model the importance of challenging themselves, of following their passion (for me, writing), of leaning in instead of shying away? The irony: I'd be traveling with CARE, a global nonprofit dedicated to empowering women and girls. So I cold-called a few international public health and security experts, slowly got more comfortable with feeling uncomfortable, and chose to take the risk. It ended up being a staggering trip-in a good way-both personally and professionally.

The Young and the Riskless

From the moment we start walking, girls are taught to shy away from risk. In one classic study, mothers were more likely to warn their daughters at the playground than their sons; more recent research found that after children were treated in the ER for an injury, parents were four times more likely to tell their girls to be careful in the future than their boys.

Long term, this gendered safeguarding might keep little Katie from scraping her knee, "but she may also be less likely to grow up and say, 'I'm not happy in my job so I'm going to move to San Francisco to follow my dreams,'" says Jodie Plumert, Ph.D., a developmental psychologist at the University of Iowa and coauthor of the ER study.

Instilling such caution can also pave the way for future anxiety. A recent study found that young girls encouraged by their parents to take moderate risks (like roughhousing) have fewer anxiety issues as they mature. "Developmentally, we need to be pushed into unfamiliar situations where we grow and learn coping strategies," says Michael Ungar, Ph.D., a professor of social work at Dalhousie University in Halifax, Nova Scotia, and an expert on resilience. Bubblewrapping our children, he says-or our adult selves-means they have fewer opportunities to succeed in tricky situations, so when something truly dire arises, they're screwed.

Keep Calm and Take a Chance

Simply defined, risk-taking is making a decision with an uncertain outcome, and we take "hundreds, if not thousands, of risks a day," explains Kayt Sukel, author of *The Art of Risk: The New Science of Courage, Caution & Chance.* To wit: You walk down the street to meet your friend for dinner, even though you could trip over a curb and fall, get mugged, be hit by a car...you get the point.

Each time you try something new, your brain releases dopamine, commonly known as the pleasure hormone. "But it's actually the learning hormone," says Sukel. "Dopamine helps your brain attach meaning to different experiences: 'This feels good. This feels bad. Ouch! That wasn't fun." Everything gets tagged, so to speak, so the next time you need to make a similar decision, like whether or not to wear a white blouse on a rainy day, you can make it wisely. In this way, taking chances, even small, mundane ones, is how we learn to navigate the world. Hitting up a hot-yoga class when you're an elliptical girl can feel a touch scary and, yes, risky, but "you learn something," says Ungar. "'I can go to a new place and I can figure it out." Even if you don't nail every asana.

Beginner's Guide to Good Risk

How to launch an adventure—or three

Start small. Crush your fear of public speaking by GoPro'ing yourself talking and playing it back, not by headlining a conference for thousands. "Build on top of smaller successes," says Tyler Tervooren, founder of Riskology, a website dedicated to smart risk-taking. Next step? Sign up for a local comedy class.

Find your level. For one woman, risk-taking might mean hurling herself out of an airplane; for another, ordering the uni nigiri instead of her usual Cali roll. What's important is doing something off your beaten path. Just keep in mind that "the bigger the change from your everyday experience, and the more novel or unexpected it is, the more dopamine that gets released," says Sukel.



Life

Digital marketing specialist Erin Fairchild, 27, of Omaha, believes the risks she took in college paved the way to a satisfying career as well as marriage. After spending a year attending her dream university, she made the tough decision to transfer to a state school to avoid racking up \$180K in student loans. "I left an idyllic campus, alumni connections, and professional-development opportunities for a tech college where I didn't know a soul," she says. Taking that chance, though, forced Fairchild to hustle, and she excelled academically, graduating debtfree and with a sweet job offer, thanks to a blog she started in an effort to keep pace with the peers she left behind. She also dared herself to join OKCupid and met her now-husband, and when his job took them from the East Coast to Nebraska, "I knew I could handle it. I always thought I'd move to NYC, but I'm living in cornfields, and I'm so happy."

The cocktail of psychological benefits embodied by Fairchild-which includes emotional resilience, confidence, openness to challenges, and engagement with life-has been dubbed "The Risk-Taker's Advantage" by Ungar. And the advantage can be gleaned from moves both big (say, starting over in your career) and small (cooking a tough-butdelish-sounding recipe, even if the result looks like the ultimate #StrugglePlate). Novelty also boosts blood flow to the brain, which is linked to improved memory and reduced dementia odds. "If nothing else, you'll have great stories to tell at the nursing home," says Sukel.

Built to Be Ballsy

Ready to get gutsy? You've got company—and a leg up. Women are enjoying a cultural moment of pushing personal boundaries, from participating in extreme sports to helming the #MeToo movement (playground warnings be damned). And Sukel notes that women tend to be better than men at taking social risks; we're more likely to bring up uncomfortable issues in meetings, for example, or to go to great lengths to help a friend switch



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careers, perhaps because we're just more socialized to help each other out.

Consider Jennifer Nuara, 43, who decided to move from the Midwest to North Carolina, even though that meant leaving the comfort of extended family and starting over from scratch with friends and colleagues (she's in sales). "I'm the financial provider in our family, so this was really scary, but I wanted a better life for our children, warmer weather year-round, and a lower cost of living." One year in, she has found close friends and is saving money and vacationing more, and the kids

spend more time outside being active. Mission(s) accomplished!

As for me, the Africa trip was an undeniable game changer. It's hard not to experience a serious perspective shift when you're interviewing an Ebola survivor who lost her mother, siblings, and daughter to the disease. I fell in love with my profession all over again. Our girls saw Mommy chase her dreams. In the Venn diagram of Status Quo and Danger Zone, I discovered the magical sweet spot of taking chances—and that's a space I'm getting more and more comfortable in.