

Lesson 18

Cost and Payoff

Everything each of us does is based on our belief that the payoff we are receiving for our action is equal to or greater than the cost. This is a form of “emotional economics.” You would not do anything that, from your perspective, creates more of a loss than a gain.

Likewise, your clients engage only in actions for which they perceive that the payoff equals or exceeds the cost. There is, however, a difference between perceived payoff and real payoff. This is why people engage in actions or habits that ultimately hurt them. They do not realize that they are losing more than they are gaining, so they keep doing things that put them in the emotional, financial, physical, or spiritual loss column.

One of the ways you can most help your client is to increase her awareness of the real gains and losses of her choices, as opposed to the perceived gains and losses. For example, a client may continually attract unavailable men and then complain that she cannot find a suitable mate. When you explore why she chooses that pattern, you might discover that she is afraid of an intimate committed relationship, so she attracts men who are not ready to commit. In this case the perceived “*loss*” of not being able to find an available man is exceeded by the “*gain*” of staying safe. In the big picture, the safety your client perceives is not really a gain, for she is missing the relationship she desires.

You cannot simply tell your client what is the reward and payoff system under which he is operating. You might suggest these dynamics, but ultimately he has to recognize the system for himself. The way to accomplish this is to simply ask your client to describe the rewards and payoffs of the situation he is in. He has probably not thought of the situation in those terms, so when you frame the situation as such, the analysis usually proves quite illuminating.

For example:

1. Your client is in an ongoing divorce/alimony/child custody battle with her ex-husband.

The perceived *payoff* is that she gets to be “right,” punish her ex- for leaving, reinforce her identity as a victim, and win the power struggle by taking the kids away from her ex-husband. The *cost*, however, is absence of harmony, loss of peace of mind, payment of significant attorney’s fees, an undercurrent of angst, poor health symptoms, and inability to move on to a new relationship that works. A real payoff would be an amicable relationship with her former spouse, a harmonious environment for the children, and moving on to a new and better relationship with another partner.

2. Your client can’t seem to move ahead in her profession.

The perceived *payoff* is feeling safe in a known world, limiting risk or exposure, and avoiding fear of failure or rejection. The *cost* is staying stuck in a smaller world than desired, and stifled creativity and expansion. A real payoff would be the satisfaction of stepping into a larger arena and reaping greater personal reward and income.

In psychology experiments a rat learns a maze that leads to a piece of cheese. If the experimenter moves the cheese, the rat will go down the old maze route a few times, but after several no-win attempts, the rat will look elsewhere for the cheese and find it. Humans, on the other hand, tend to go down the same cheeseless route with no reward. They will continue only because they perceive a cheese there. But if the cheese is absent or fake they will starve.

Consider your behaviors and the behaviors of your clients in terms of cost and payoff. Be honest about both. Keep asking, “*What payoff would reward me or my client on the deepest level?*” and head in that direction.

Exercise:

1. In your own life, what action, pattern, or behavior is leaving you frustrated or unfulfilled?

What is your perceived payoff?

What is the cost?

What would a real payoff be?

2. Regarding a friend, family member, or client: what action, pattern, or behavior is hurting them more than helping them?

What perceived payoff is that person reaping?

What is the cost?

What would a real payoff be?

3. In your next practice coaching session, or the next appropriate opportunity, do a cost and payoff analysis with your client. Notice the aha! that results.

Affirm:

**I look honestly upon my beliefs of cost and payoff
and I move to genuine spiritual reward.**

**I assist my clients to maximize joy and success by reaping real rewards that
expand and empower them.**

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