

Life Coach Training

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," also known as "the motivational mechanism." 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.

You can help your client by increasing 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 such dynamics, but ultimately he has to recognize the system for himself. The way to accomplish this is to ask your client to describe the payoff and cost of the situation he is in, and the payoff and cost he would experience if he achieved his stated goal. 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, offering a negative and stressed model of behavior to the children, and the 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, limited risk or exposure, and the avoidance of 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 continue only because they perceive a cheese there. But if the cheese is absent, fake, or rotten, 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 alternative behavior or situation would offer you a real payoff?

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 alternative behavior or situation would offer them a real payoff?

3. In a practice coaching session when appropriate, 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.**

The material in this lesson © by Alan Cohen is proprietary for the education of students enrolled in Life Coach Training Program by the Foundation for Holistic Life Coaching. Using for any other purpose without permission is strictly prohibited.