

## A Kind, Cost-Benefit Analysis

Anne Giles, M.A., M.S., L.P.C.

**I. Traditional cost-benefit analysis.** Most decisions about the future are made in the context of wishing the best outcomes for all involved. Outcomes may be probable, but not certain. Sometimes the best we can do is try to compare possibilities and make conscious choices. When facing a decision, consider beginning with a **cost-benefit analysis with rank ordering**. What are your options? How might you weigh the advantages and disadvantages, the costs and benefits, and the potential risks and rewards of each choice? What feelings and thoughts might you be approaching or avoiding with each option? To start answering these questions, please list your options on the blank lines below, then list the pros and cons of each option.

Option: _____	
<b>Pros</b>	<b>Cons</b>

Option: _____	
<b>Pros</b>	<b>Cons</b>

**Which pros and cons do you think are most important to you?** Find the one answer most important to you on the entire page, regardless of where it falls on the charts. Put a "1" to the left of that item. What is the item of second most importance to you, again, regardless of where it falls on the chart? Put a "2" next to that item. Continue to rank order items until the remaining items seem about equal in importance.

In which quadrant have fallen the most heavily weighted items, i.e. the items with the lowest numbers? Which answers are based on beliefs? Which answers are based on facts? What feelings occur when you see this information? What thoughts do you have? If you were to make a decision based solely on this information, what does it report would be the optimal choice?

**II. A kind, cost-benefit analysis.** For assistance with addressing personal challenges, applying the concepts of a cost-benefit analysis can be helpful. Doing a personal, cost-benefit analysis

requires gentle, non-judgmental, self-discovery first. To begin, please answer the following questions.

I believe I am \_\_\_\_\_ which leads me to  
(list a behavior) \_\_\_\_\_.

I believe others are \_\_\_\_\_ which leads me to  
(list a behavior) \_\_\_\_\_.

I believe my past is \_\_\_\_\_ which leads me to  
(list a behavior) \_\_\_\_\_.

I believe my present is \_\_\_\_\_ which leads me to  
(list a behavior) \_\_\_\_\_.

I believe this is how the world works - \_\_\_\_\_ - which  
leads me to (list a behavior) \_\_\_\_\_.

I believe I should \_\_\_\_\_ which leads me to  
(list a behavior) \_\_\_\_\_.

*Let me take a tender look at these beliefs. Here's an example of how I might do that.*

Of the beliefs I've listed above, the belief that troubles me the most is:

*I believe I should be all things to all people at all times.*

This belief has caused me to engage in a set or sequence of behaviors.

Behavior 1: *Arrive early and stay late.*

Behavior 2: *Keep my phone on to answer calls and texts.*

Behavior 3: *Give others helpful advice.*

Behavior 4: *Attend as many community events as I can.*

Behavior 5: *Join others in drinking what they're drinking and eating what they're eating.*

I call this pattern of behavior (word or phrase, then an if-then statement):

*Doing-Earning: If I am helpful and do everything you want and need, maybe I can earn your love for me as a person and you will not judge me as inadequate.*

With self-kindness, self-candor, and without self-judgment, I see I feel good about engaging in these behaviors because:

Benefit 1: I feel accomplished and useful.

Benefit 2: I am praised for how much I do.

Benefit 3: I don't have time to think about some troubling doubts I have  
and some red flags I see.

*Now I'll take a turn.*

Of the beliefs I've listed on the first page, the belief that troubles me the most is:

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This belief has caused me to engage in behaviors that understandably help me feel better in the short-term but may also have some long-term negative consequences. If I look more closely at this belief, the set or sequence of behaviors that result look like this:

Behavior 1: \_\_\_\_\_

Behavior 2: \_\_\_\_\_

Behavior 3: \_\_\_\_\_

Behavior 4: \_\_\_\_\_

Behavior 5: \_\_\_\_\_

I call this pattern of behavior (word or phrase, then an if-then statement):

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I feel good about engaging in these behaviors because:

Benefit 1: \_\_\_\_\_

Benefit 2: \_\_\_\_\_

Benefit 3: \_\_\_\_\_

Behaviors that offer me short-term benefits may also have some unfortunate, long-term negative consequences. If I look more closely at my beliefs and the behaviors that result, I can start to identify costly patterns of behavior.

*Example:*

Area of my life I value	Long-term negative consequence
Work	<i>I resent others because they don't work as hard as I do and they resent me because I work too hard.</i>
Partner/ Family Life	<i>I'm so tired and stressed that I don't want to do anything during non-work hours or to engage in the kinds of conversations that keep relationships close and connected. Plus, every time we start something, the phone vibrates and I feel obligated to answer.</i>
Community/ Social Connection	<i>I want more friends but people sometimes avoid me because they know I'll give unsolicited advice and they don't want to hear it.</i>
Physical	<i>I drink and eat more than is healthy for me and I don't have time to exercise.</i>

*Now my turn again.*

Area of my life I value	Long-term negative consequence

*Simply becoming aware helps me help myself.*

I certainly didn't mean any harm to myself or others, and I wasn't aware that what I want is \_\_\_\_\_, but some of my patterns of behavior actually get me the opposite, which is \_\_\_\_\_.

In the future, when I become aware of patterns of behavior, I can realize that, at essence, I engage in them because I just need to feel better. Paradoxically, replacing troubling beliefs with different beliefs may start another pattern of behavior I'm not aware of yet. This may cause me to feel worse, not better! If my options are choosing between beliefs and facts, let me choose facts. **Viewing myself, others, and the world as we are helps me see what really is and what can really be.** I increase the chances of my decisions, strategies, and plans making a real difference if they are reality-based. And I can help myself feel better by saying kind, supportive, realistic statements to myself.

1) *I am here for me. No matter what has happened or will happen, no matter what others say or do, no matter what I might feel or think, I am here for me.*

2) *I am myself so that has to be enough. I make the best decisions I can and do the best I can for myself, others, and the world with the strengths, time, and energy I have.*

3) *The time I take to care for myself—rather than shortchanging others—actually makes the gifts of who I am and what I'm able to do more deeply and richly available. I try not to deplete myself. I rest and restore myself with self-care.*

4) *I can do a lot on my own. When I have maxed out what I can do, I thankfully reach out to members of my network knowing they will gladly help me as they can. I can trust they will reach out to me in turn.*

5)

6)

In the context of self-knowledge and self-kindness, please consider taking a second look at your first cost-benefit analysis. Has your vision of the situation changed? If so, in what ways?

### **III. Summary**

When I identify beliefs, behaviors, and patterns of behavior that have become problematic for me, I can do a kind, realistic, personal, cost-benefit analysis. *I can gently and compassionately see that what I am doing now has benefits and meaning to me and works for me in the short-term.* I can discover what underlying beliefs may be causing these patterns. I can compare options available to me by doing a brave, aware, informed, cost-benefit analysis. I can rank order what's important to me. Although it is so very hard, I can choose realities over wishes, facts over beliefs. I can soothe and reassure myself. I can prevent or offset long-term costs. I can use my own strengths, knowledge, and wisdom—and my network—to help myself genuinely meet my needs, wants, and aspirations.

### **I free myself for the opportunities and possibilities ahead.**

*The content of this handout is a synthesis by Anne Giles, M.A., M.S., L.P.C. of work by Judith Beck, Ph.D., Marsha Linehan, Ph.D., Patricia Resick, Ph.D., Daniel J. Fox, Ph.D., and others. This content is for informational purposes only and is not a substitute for medical or professional advice. Consult a qualified health care professional for personalized medical and professional advice.*