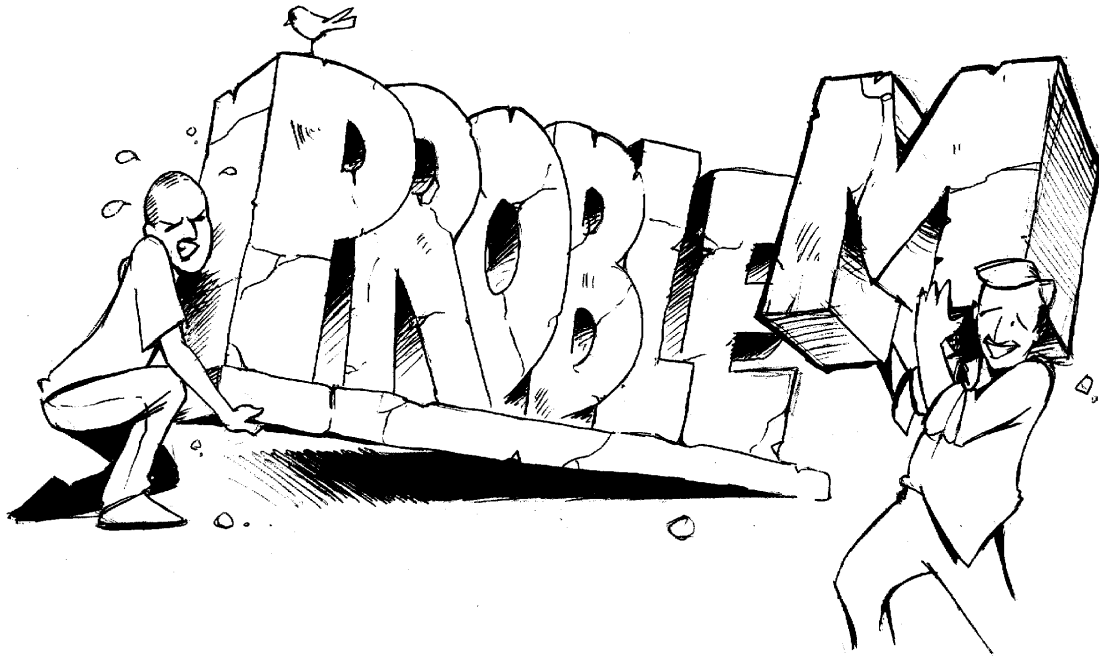


Workbook 2
Practical Problem Solving
Dr. Chris Williams



**From: Overcoming Depression:
*A Five Areas Approach.***

Chris Williams, Arnold Publishers (2002)

Section 1:

Introduction.

In this workbook you will have a chance to find out about ways of tackling practical problems by learning about and practising a **practical problem solving approach**.

What are my practical problems?

Firstly, think about the different situations, relationships and practical problems that you face:

Situation, relationship and practical problems.

	Yes	No
I have relationship difficulties (such as arguments) with:		
<i>(write in the person's name or initials)</i>		
My partner doesn't really talk to me or offer me any support.	Yes	No
There is no one around who I can really talk to.	Yes	No
Looking after my children causes many demands.	Yes	No
I have difficulties with money worries or debts.	Yes	No
I don't like where I live.	Yes	No
I am having problems with my neighbours.	Yes	No
I am unemployed and don't have a job.	Yes	No
I don't enjoy my job.	Yes	No
I have difficulties with colleagues at work.	Yes	No
Other (please write in):		

The key to the approach is *that it is not the events themselves that upset a person, but rather it is how they think about the events*. **However**, this does **not** mean that practical problems should be ignored. Instead the approach used in these self-help materials aims to help you to:

- Try to overcome practical problems using a Problem-solving approach.
- Try to alter any **unhelpful focus** on the problem by learning how to challenge extreme and unhelpful thinking. This is the focus of Workbooks 4 and 5.

By approaching your practical problems one step at a time, it is possible to begin to tackle them. You can't deal with everything at once. In order to deal with them effectively, you need to choose the most important problem to start with. This means that you must first try to put other problems to one side at the moment.

Think about and answer for yourself these questions:

Q. What might be the advantage of planning to change just one problem at first?

Write your answer here:



Q. What are the potential dangers of trying to change everything at once?

Write your answer here:

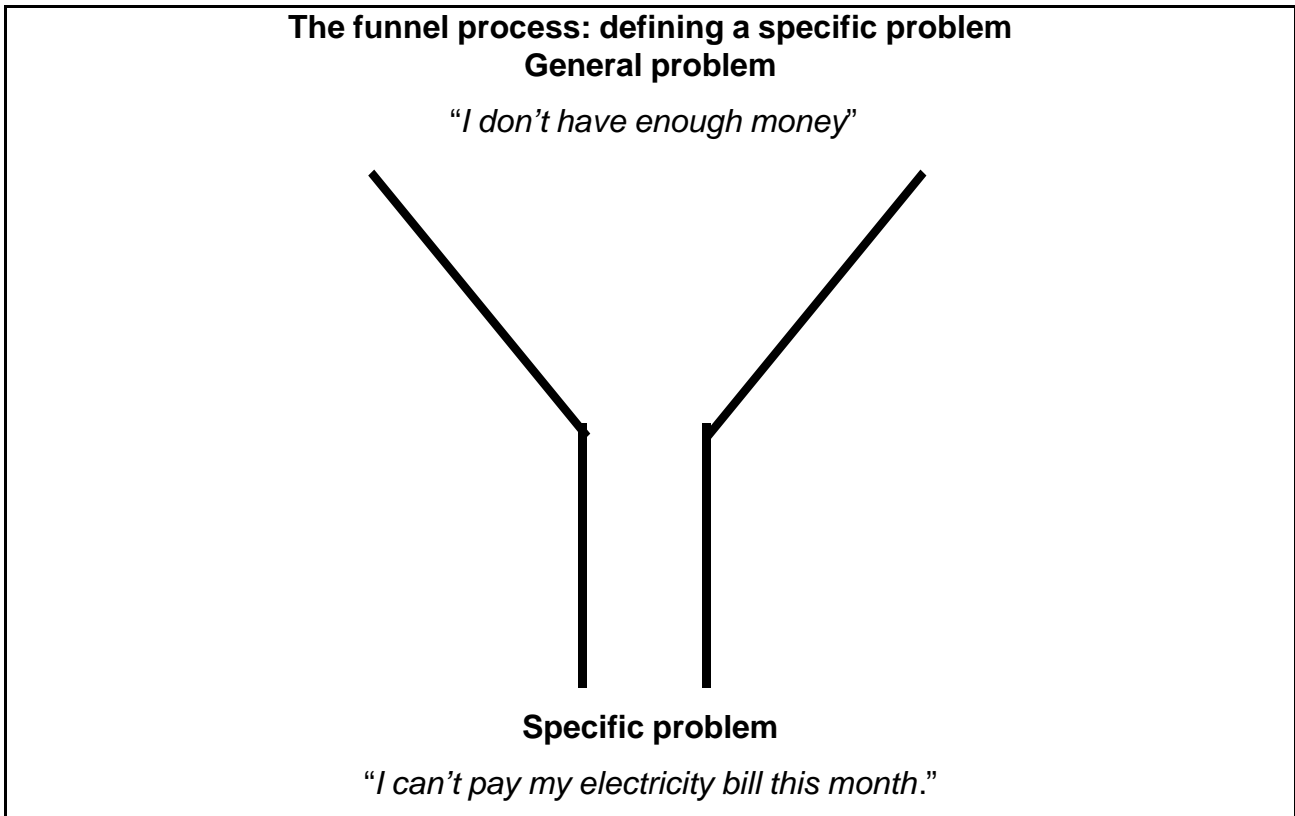
The first key step.

The important first step to problem solving is making sure that you have identified a single, focused target problem that is *clearly defined*. This involves defining the problem you are going to tackle and making sure what it is. This step is particularly important if you feel overwhelmed by a wide range of different problems. In doing this, it is important to choose a target problem that:

- 1). Will be *useful* for changing how you are.

- 2). Is a *specific* target problem so that you will know when you have done it.
- 3). Is *realistic*: is it practical and achievable?

One way of thinking about this process of clearly defining the target problem is to think of it as a *funnelling process* – funnelling down from the general problem area to a more specific problem that you tackle first.



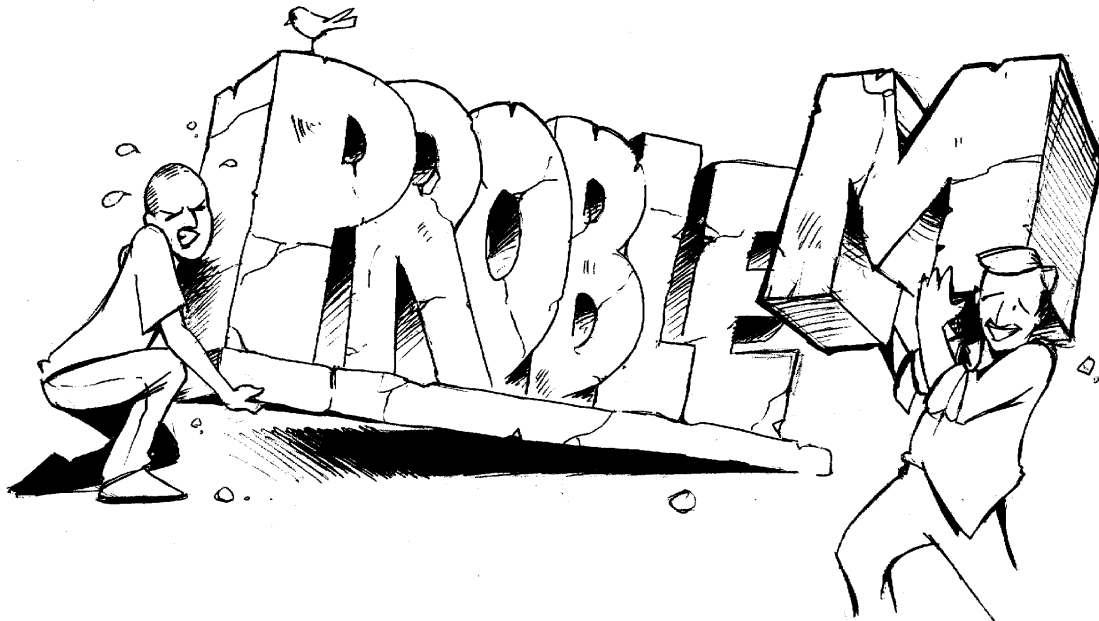
You now have a chance to look at an example of this funnelling, and how to then approach tackling the problem once you have clearly defined it.

Section 2:

Practical problem solving.

The steps of problem solving include:

- Approaching each problem separately in turn.
- Defining the problem clearly.
- Breaking down seemingly enormous and unmanageable problems into smaller parts that are then easier to solve.
- The need to approach the problem one-step at a time.



Problem solving is a logical process.

By working through the seven steps outlined below you can learn an approach that enables you to solve your own problems.

Example: Paul is currently feeling depressed and anxious. He has been off work and has a *general problem* that “*I don’t have enough money*”. Although this is a correct statement, it is not a very clear target for change. A more specific target problem might be identified by Paul answering the question “*Exactly what aspect of not having enough money is causing me a problem at the moment?*” By asking this question, he is able to define more clearly the problem he wants to tackle first as: “*I can’t pay my credit card bill this month.*”

The seven steps to problem solving

Step 1: Identify and clearly define the problem as precisely as possible.

Paul's problem: *Not being able to pay my credit card bill this month.*

Q. Is this a clear, focused problem?

Yes ✓

No

Step 2: Think up as many solutions as possible. One problem that often faces people when they feel overwhelmed by practical problems is that they cannot see a way out. It can seem difficult to even start tackling the difficulty. One way around this is to try to step back from the problem and see if any other solutions are possible. This approach is called **brainstorming**.

- The more solutions that are generated, the more likely it is that a good one will emerge. Ridiculous ideas should be included as well even if you would never choose them in practice. This can help you adopt a **flexible** approach to the problem. Useful questions to help you to think up possible solutions might include:

- What *ridiculous* solutions can I include as well as more sensible ones?
- What helpful ideas would others (e.g. family, friends or colleagues at work) suggest?
- What approaches have I tried in the past in similar circumstances?
- What advice would you give a friend who was trying to tackle the same problem?



Paul's problem:

Possible options (including ridiculous ideas at first) are:

- *Ignore the problem completely - it may go away.*
- *Mug someone or rob a bank.*
- *Trying to arrange an overdraft from the bank and use this to pay off the bill.*
- *Pay off a very small part of the money (the minimum asked for).*
- *Switch his credit card payments to another credit card (one with a lower interest rate).*
- *Speak to a counsellor with skills in debt repayments such as the Citizen's Advice Bureau.*
- *Speak to the credit card company to see if they will agree different re-payment terms.*

Step 3: Look at the advantages and disadvantages of each of the possible solutions.

Suggestion	Advantages	Disadvantages
Ignore the problem completely.	<i>Easier in the short-term with no embarrassment.</i>	<i>The problems will worsen in the long-term. It will have to be tackled sometime.</i>
Mug someone or rob a bank.	<i>It would get me some money.</i>	<i>It's unethical and wrong. I couldn't do it. I might be arrested. I couldn't harm someone else in this way. That's just ridiculous.</i>
Arrange a loan or overdraft with my bank	<i>It would allow me a better rate of interest than paying off the high rate on my credit card. I could also spread the payments over a longer time.</i>	<i>How would I do this? It would be scary seeing the bank manager. They may also say no.</i>
Pay off the minimum payment possible	<i>Good short-term answer. It would prevent me defaulting the payments.</i>	<i>The debt wouldn't get any smaller, and the interest rates will make it larger and larger. I'll never be able to pay it off.</i>
Switch to a cheaper credit card	<i>This would be a lot cheaper. There are lots of good deals around with cheaper introductory rates.</i>	<i>I would need to look at the small print of the different agreements and complete all the paperwork.</i>
Speak to a debt counsellor	<i>I hear they can be very good.</i>	<i>I'd feel embarrassed talking to them. How do you contact them?</i>
Inform the credit card company and ask if they will agree different re-	<i>It would provide the company with clear information. It's in their best interests for me to keep up the payments. They may be flexible</i>	<i>It seems quite scary to do this.</i>

payment terms.	<i>and allow a repayment break at lower interest.</i>	
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Step 4: Choose one of the solutions

This solution should be an option that fulfils the following two criteria:

- | | | |
|----------------------|-------|----|
| a). Is it helpful? | Yes ✓ | No |
| b). Is it achievable | Yes ✓ | No |

Paul's choice:

Paul decides on balance to arrange a bank loan or overdraft. This seems a reasonable solution. Other suggestions might also have worked, but this suggestion fulfils the two criteria above.

Step 5: Plan the steps needed to carry it out

Paul's plan:

I could phone my bank. I have the phone number on my bank statement. I'm quite nervous so I'm going to plan out what I am going to say in advance. I will phone up and ask to arrange a time to come in. I will tell them I am having problems repaying my credit card because I am off work sick. I will ask if I can come in to see someone in the afternoon because I feel better then. I think it's best if I also phone them in the afternoon. I'm more likely to get straight through to them then, and also I generally feel more confident after lunch.

Next, Paul needs to apply the *questions for effective change* to his plan to check how practical and achievable it is.

The questions for effective change.

Is the planned solution one that:

- | | |
|---|---------------------------------|
| 1). Will be useful for understanding or changing how I am? | Paul's plan:
Yes ✓ No |
| 2). Is a specific task so that I will know when I have done it? | Yes ✓ No |
| 3). Is realistic : is it practical and achievable? | Yes ✓ No |
| 4). Makes clear what I am going to do and when I am going to do it? | Yes ✓ No |
| 5). Is an activity that won't be easily blocked or prevented by practical problems? | Yes ✓ No |

Step 6: Carry out the plan.

Paul's Plan:

Paul phones the bank that afternoon as planned. Just before he does this, he feels quite scared. He predicts that the company representative will humiliate him and turn his request down. Paul decides to try to challenge these fears and phones the company. When he phones the line is engaged. He tries again two minutes later and the phone is answered by an electronic answering service that asks him to make a selection of which service he wants from five options. Paul is surprised by this and is quite taken aback. He becomes flustered and immediately puts the phone down.

His immediate thought is "*What an idiot – I should be able to do this.*" Over the next few minutes, he is able to challenge this thought. He then decides to learn from what happened and try again. He therefore phones the company again, but plans to have a pen and paper available to write down the different options. He finds that the current option for those with payment difficulties is Option 2. He selects this and arranges an appointment. When he goes to the bank he feels quite scared. He predicts that the manager will humiliate him and turn his request down and that the card company will then demand immediate payment and issue a court summons.



Paul decides to try to challenge these fears and decides to go to the bank anyway. When he arrives at the bank, Paul is surprised to be met by a friendly bank assistant not the manager. She says that she is his personal account manager. She offers him a cup of tea, and they talk in a separate office so that their discussion is confidential. She tells him that this is a common problem. Because he has banked with them for several years and has a good banking record, she says there will be no problems in offering him a loan at a preferential rate. Paul agrees, and is happy with how things went. His fears were not correct. He was offered a loan. This is at a rate that he can afford.

Step 7: Review the outcome.

Checklist:

	Paul's review:
Q. Was the selected solution successful?	Yes ✓ No
Q. Did it help pay off the credit card debt (the target problem)?	Yes ✓ No
Q. Were there any disadvantages to using this approach?	Yes No ✓

Q. What have I learned from doing this?

Things went smoothly the second time I phoned up. Even when the problem arose when I hung up on the first occasion, I learned from it and didn't give up. I altered my plan by getting the pen and paper. By phoning back and not giving up I sorted out my problem, and also realised that my extreme and unhelpful fears were quite wrong.

Paul's Review:

In this case, Paul's plan went smoothly. Even if there are any problems, he could have learned from them and used them to improve his next attempt to solve the problem.

The example used shows how the technique might be applied to this situation. However, it also works for **any** day-to-day difficulties. You now have the option of practising this approach:

Section 3:

Putting what you have learned into practice.

Think about how you can begin to tackle the problems you face in your own life.

Planning to overcome my practical problem

Step 1: Identify and clearly define the problem as precisely as possible.

My problem: *(please write in)*



Q. Is this a clear, focused problem?

Yes

No

If No, re-write it so that it is clear and focused. Re-read “The first key step” earlier in this workbook to help you to do this.



Step 2: Think up as many solutions as possible to overcome the problem.

- The more solutions that are generated, the more likely a good one will emerge.
- Ridiculous ideas should be included as well even if you would never choose them in practice. This can help you adopt a flexible approach to the problem. What helpful ideas would others (e.g. family, friends) suggest?

Brainstorming my problem:

Possible options (including ridiculous ideas at first) are:

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Step 3: Assess how effective and practical each potential solution is.

Suggestion	Advantages	Disadvantages

Try to create **as many** ideas as you can. If this proves difficult, try to think of some bizarre ideas first to help get the ideas flowing.



Try to **think broadly**. What helpful advice would a close friend or relative tell you? How could you look at the solutions facing you differently? Try to be creative in your answers. If you feel stuck, sometimes doing this task with someone you trust can be helpful.

Step 4: Choose one of the solutions.

This solution should be an option that fulfils the following two criteria:

- | | | |
|-----------------------|-----|----|
| a). Is it helpful? | Yes | No |
| b). Is it achievable? | Yes | No |

My choice:

**Step 5: Plan the steps needed to carry it out.**

Write down the practical steps needed to carry out your plan. Try to be very specific in your plan so that you know what you are going to do, and when you are going to do it.

My Plan:



This is **the key part** of the problem-solving process. Be as precise as possible in your plan. Try to predict possible problems and work out how to avoid or deal with them.

Next, apply the *questions for effective change* to your plan to check how practical and achievable it is:

The questions for effective change

Is my planned task one that:

Q). Will be useful for understanding or changing how I am?	Yes	No
Q). Is a specific task so that I will know when I have done it?	Yes	No
Q). Is realistic: is it practical and achievable?	Yes	No
Q). Makes clear what I am going to do and when I am going to do it.	Yes	No
Q). Is an activity that won't be easily blocked or prevented by practical problems?	Yes	No

Step 6: Do it. Carry out the plan.

What happened?



Step 7: Review the outcome.

Checklist:

Q. Was the selected solution successful?	Yes	No
Q. Did it help deal with the target problem?	Yes	No
Q. Were there any disadvantages to using this approach?	Yes	No
Q. What have I learned from doing this?		

Task: Write down any helpful lessons or information you have learned from what happened. If things didn't go quite as you hoped, try to learn from this. How could you make things different during your next attempt to tackle the problem?

My review:

Conclusion: Problem-solving is a technique that needs to be practised and you will improve your skills in this approach by using it. Try to learn from any mistakes and keep practising so that using this approach becomes second nature whenever you face a problem.

Putting what you have learned into practice:

- Choose one or two problems only and use the seven step problem-solving approach now and during the next two or three weeks.
- After a week of trying this, **then** read the final part of the workbook.

Section 4:

Review of your problem-solving plan.

Q. Were you able to carry out your plan?

Yes

No

If no: Move back to the heading "**Planning to overcome my practical problem**" (Section 3 of this workbook).

If yes:

Q. How helpful was what you did in solving your problem?

Very unhelpful _____ Very helpful
0 10

If you noticed that your plan was helpful:

This shows that you have gained by choosing to plan how to overcome your problem. By using this practical problem solving approach successfully, you have learned something important – that it is possible to change problems by approaching them one step at a time. By making slow, sure steps you will be able to boost your confidence and increase your sense of having the ability to deal with the problems you face. Think about how you can apply what you have learned over the next weeks.

If you noticed that your plan was not very helpful:

Choosing realistic targets for change is important. Were you too ambitious or unrealistic in choosing the target you did? Sometimes a problem-solving approach may be blocked by something unexpected that happens. Perhaps something didn't happen as you planned, or someone reacted in an unexpected way? Try to learn from what happened. How could you change how you approach the problem and continue to apply the *Questions for Effective Change* to help you create a realistic action plan?

Q. How easy was it for you to complete the actions needed as part of the plan?

Very difficult _____ Very easy
0 10

If it was fairly easy to carry out the plan:

If you found it easy to plan out and put into practice your problem-solving plan, well done. This shows that you effectively planned out what you wanted to do. The best way to make a plan go

smoothly is to have predicted possible problems, and clearly planned out what you are going to do at every stage.

If it was quite hard for you to do the task:

When a person finds that their problem-solving plan hasn't gone as smoothly as they would wish, it is often because they have:

- Chosen a solution that is not very realistic or achievable (this is covered in steps 3 and 4 of the problem solving process).
- Not planned out in enough detail every step they need to do in solving the problem (this is step 5 of the problem solving process).

Problem-solving is a technique that needs to be practised and you will improve your skills in this approach by using it.

Workbook summary.

In this workbook you have:

- Found out about ways of tackling practical problems by learning about and practising a **practical problem solving** approach.

Putting what you have learned into practice.

Please can you continue to put into practice what you have learned over the next few weeks. Do not try to solve every problem all at once, but plan out what to do at a pace that is right for you.

Discuss this with your health care practitioner if you are stuck or unsure what to do.

My notes: