

# Money & Soul: Appreciative Inquiry In Financial Planning and Life

by Courtney Pullen, Ph.D.

There were a number of reasons that I decided to leave my psychotherapy practice after 17 years. I loved the work but I was tired of hearing about problems and discussing them. I often wondered if there were more effective ways to help people make sense of their lives that didn't begin with, "Tell me more about this particular problem." I had been trained, like most therapists, to use a problem-solving approach, which encouraged the client to tell me what was wrong with him or her. I would then focus my expert knowledge on the problem and help the client fix it. Aside from the arrogance of assuming I could fix the problem, there is another difficulty with this approach: The more you ask about problems, the more problems you find. Fundamentally, whatever we focus on expands.

I began to experiment by asking clients more questions about the exceptions to the problem than the problem itself. For example, rather than saying, "Tell me more about why you feel depressed," I started to say, "Tell me about the times when you haven't felt depressed this week. I found that, in many cases, my clients started to relate more to their successes than their failures. I also started to recognize a shift in my thinking about some of my more difficult clients. Instead of seeing them through the lens of what was wrong (clinical depression, for example), I began to see more of their strength and potential shine through.

As I entered the world of business consulting and coaching, I encountered similar dynamics. Part of my attraction to business consulting was being able to influence larger numbers of people and contributing a sense of purpose to the lives of those people with whom I was working. Instead, I found myself immersed in complex problems. In approaching projects from a problem-solving model, it became easy to look back at past failures, which generated defensiveness and a lack of forward movement. This frustration led me to learn about an organizational change process called *appreciative inquiry*.

Developed by David Cooperrider and his associates at Case Western Reserve University, this model focuses on what is working in an organization instead of what is wrong or broken. "By paying attention to problems," says Cooperrider, "we emphasize and amplify them. This approach is consistent with a historical attitude in American Business that sees human systems as machines and parts (people) as interchangeable. We believe we can fix anything and there is a right answer or solution to any organizational problem or challenge."

Cooperrider continues, "Appreciative Inquiry suggests that we look for what works in an organization. The tangible result of the inquiry process is a series of statements that describe where the organization wants to be, based on the high moments of where they have been. Because the statements are grounded in real experience and history, people know how to repeat their success."

For example, at the end of a staff meeting ask, "What did we do well in this meeting? What have been our successes this week? What are we proud of?" You might be surprised at the positive energy that these questions can create.

## Focus on What We Want

Simply put, change occurs in the direction of our attention. We create change by paying attention to what we want more of, not to the problems that we want less of. This wisdom applies to all aspects of our lives—consider the possibilities. Instead of catching your children in their mistakes, catch them in their successes. Instead of deriding an employee or associate for yet another problem, notice and point out their accomplishments. While team building or strategic planning, spend time on past successes and discuss how to build on them for the following year. Appreciative inquiry seeks out the exceptional best of what is to help ignite the collective imagination of what might be.

The following lists contrast the more traditional problem solving approach with appreciative inquiry.<sup>1</sup>

### Problem Solving

- Identification of problem
- Analysis of causes
- Analysis of possible solutions

- Action planning

## **Appreciative Inquiry**

- Appreciating and valuing the best of "what is"
- Envisioning "what might be"
- Dialoguing "what should be"
- Innovating "what will be"

Additionally, embedded in appreciative inquiry is some of what we know about brain research and athletics. Specifically, the brain does not encode the word "not." If I were to say to you, "Whatever you do, do not think of water," what is the first thing you think about? The brain only hears "water"; thus, it is what you think about. The implication for sports is important, if you want to increase your performance. If you are about to hit a golf ball over a body of water onto the green, what are you likely to think about? "Don't hit the ball into the water." But if you focus on what you want more of, imagine hitting the ball onto the green.

One vital step in implementing the model is selection of the topic that you want more of. For instance, if you want to improve the communication (productivity, marketing, teamwork) in your office, you might ask, "When has our communication been exceptional?" Or "When was a time that we really pulled together?" Once you have created specific questions, break your group up into pairs and have them interview each other about the questions. Then, have each pair report back to the larger group and list the attributes that were generated by each pair.

I have done this exercise on a large scale with an international company that was merging two cultures, with 500 people in the room, and on a much smaller scale with a staff of four people. You can even do it internally to improve your individual performance in an area. By engaging your staff or team in this discussion, you can begin to extract the elements that allowed that exceptional communication to come alive as well as build on those elements.

This model also has a place in the planning process itself. Most planners want to contribute to their clients' lives in a way that not only helps them identify their financial goals but contributes to the quality of their lives. Appreciative inquiry gives you a template for approaching your clients in a way that is respectful and less threatening. For instance, you may have a client who is not realizing their financial goals because they are overspending or sabotaging their life in some way. In this situation, you don't have much room to maneuver. You could lecture, cajole or offer support, but often to no avail. Consider the value of turning the question around: "Tell me about a time in your life when you realized an important goal. How did you do it? What made it possible? How can you apply those lessons to your present situation?"

## **A Mystery to Be Understood**

Over a year ago I was referred to a family that was running a family foundation. Unfortunately, their situation was fairly typical. The father was autocratic, the youngest daughter was the family scapegoat and their communication was nonexistent. Their estate attorney made the referral because they were unable to conclude a foundation meeting without some form of conflict emerging. When I interviewed each member of the family, they all had a story about how horrible one of the other members of the family was. I quickly realized that if I asked them collectively what was wrong I would be in the midst of a riot. Instead I brought them all together and stated that I realized that they were besieged by a number of problems, but that I also realized they didn't want it to be that way.

I then asked them to tell me about some of their successes as a family—times when they worked well together, how they established their philanthropic foundation and what their original goal was. I then began to pull all of the answers together to remind them what their core values were. The transformation was amazing. Their spirits lifted, they began rehashing stories of their many successes as a family, and they emotionally reconnected with what was so important about forming their foundation.

A year later, with a little coaching, they have remained cohesive as a family. They are living the values of the foundation and providing a powerful legacy, and I have never had to call the paramedics. I invite you to play with some of the concepts of appreciative inquiry. Challenge yourself to inquire more about people's strengths as well as

your own. The bottom line is that none of us wants to be related to as a problem to be solved but rather as a mystery to be understood.

## Endnote

1. Adopted from David Cooperrider and Suresh Srivastva, "Appreciative Inquiry into Organizational Life" in *Research in Organizational Change and Development*, by Richard W. Woodman, William A. Pasmore, ed. (JAI Press, 1987).

## References

1. Sue Annis Hammond, *The Thin Book of Appreciative Inquiry* (Plano: The Thin Book Publishing Co., 1998).
2. D. Whitney and A. Trosten-Bloom, *Positive Change at Work: The Appreciative Inquiry Approach to Whole System Changes* (Euclid: Lakeshore Communications, 2002).

## For Further Reading

David Cooperrider and Suresh Srivastva, *Appreciative Management and Leadership: The Power of Positive Thought and Action in Organizations* (Revised edition: Williams Custom Publishing, 1999).

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