



Rumination vs. Problem-Solving: How to Tell the Difference

An explainer and decision flowchart · Created by Simar Gill Lowther, MACP, RP (CRPO)
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At a glance

- Thinking about a problem isn't always solving it.
- Problem-solving moves toward action. Rumination goes in circles and often makes you feel worse.
- A simple question can tell you which one you're doing, and what to do next.

Why it's so easy to confuse them

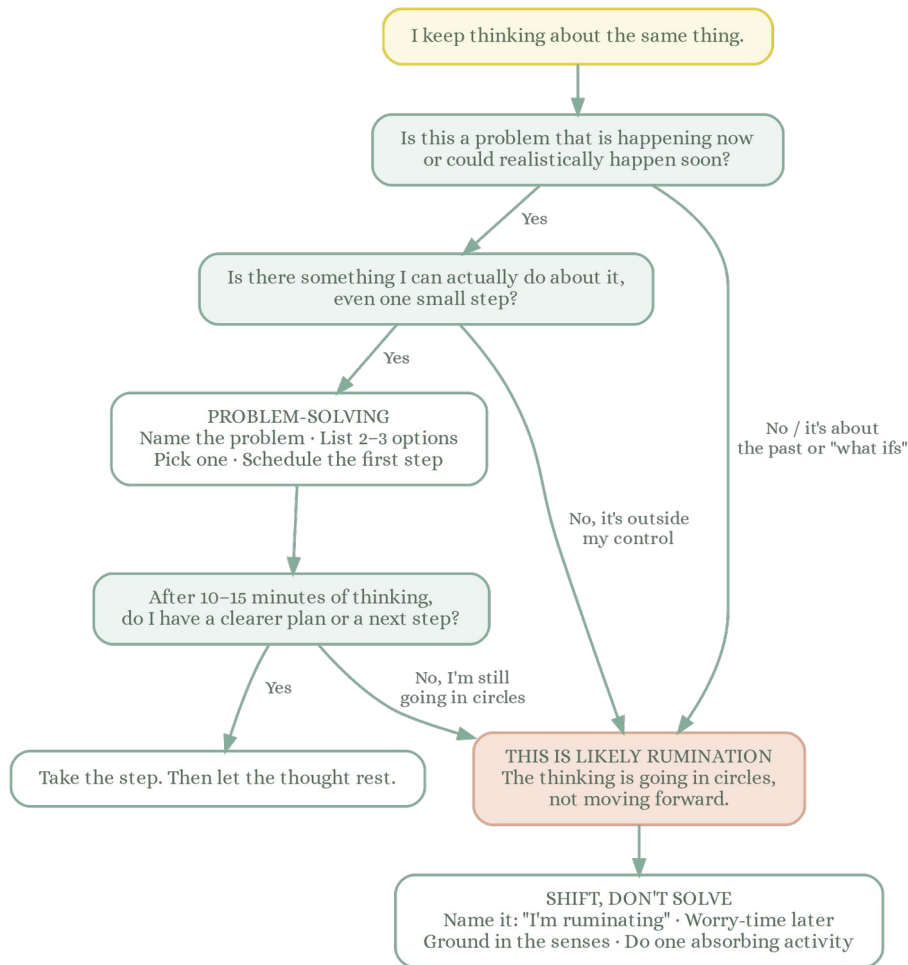
Rumination often feels productive. It can feel like you're finally getting to the bottom of something, or preparing for the worst. But research shows that repetitive, abstract "why" thinking tends to deepen low mood and anxiety rather than lead to solutions.

Problem-solving, on the other hand, is concrete. It asks "what" and "how," and it ends with a next step.

	Rumination	Problem-solving
Focus	Why did this happen? Why am I like this? What if...?	What exactly is the problem? What can I do?
Time	Often the past or a feared future	The present and near future
Direction	Circles back to the same place	Moves forward to a decision
How it feels after	Heavier, more anxious, stuck	Clearer, even if the problem remains
Ends with	More questions	A next step

Tool: The Rumination or Problem-Solving Flowchart

The next time a thought keeps looping, follow the arrows.



If it's problem-solving: the 4-step plan

Step	My answer
1. What exactly is the problem? (one sentence)	
2. What are 2-3 possible options?	
3. Which option will I try first?	
4. What is my first small step, and when?	

Step	My answer
What the research says Rumination is a strong predictor of the onset and persistence of depression and anxiety (Nolen-Hoeksema, Wisco & Lyubomirsky, 2008). Repetitive thought is not always harmful. Concrete, specific thinking tends to be helpful, while abstract, evaluative thinking tends to keep people stuck (Watkins, 2008). Structured problem-solving, which breaks a problem into defined steps, is an evidence-based treatment for stress and depression (D'Zurilla & Nezu, 2007).	

If it's rumination: shift, don't solve

- **Name it.** "I'm ruminating right now." Naming creates distance.
- **Schedule worry time.** Give your worries 15 minutes later in the day. When they show up early, say, "Not now, at 7 p.m."
- **Switch from "why" to "what."** Instead of "Why does this always happen to me?" try "What is one thing I can do in the next hour?"
- **Absorb your attention.** Choose an activity that needs your focus: a puzzle, a walk with a podcast, cooking, a conversation.
- **Ground in your senses.** Name five things you see, four you hear, three you can touch.

When to reach out for support

If your thoughts loop for hours, keep you from sleeping, or are linked with low mood, therapy can help. Approaches such as CBT and rumination-focused CBT are designed specifically to break these cycles.

Insightful Journey Inc. offers therapy in person in Oshawa and virtually across Ontario, in English, Hindi, Punjabi, and Urdu. Direct billing available.

[Book a free consultation](#) · 647-982-2527 (call, text, or WhatsApp)

In crisis? Call or text 9-8-8, or call 911.

This resource is for education and self-reflection. It is not a diagnostic tool and is not a substitute for professional assessment or care.

References

- D'Zurilla, T. J., & Nezu, A. M. (2007). Problem-solving therapy: A positive approach to clinical intervention (3rd ed.). Springer.
- Nolen-Hoeksema, S., Wisco, B. E., & Lyubomirsky, S. (2008). Rethinking rumination. *Perspectives on Psychological Science*, 3(5), 400–424.
- Watkins, E. R. (2008). Constructive and unconstructive repetitive thought. *Psychological Bulletin*, 134(2), 163–206.

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