

HAVING HARD CONVERSATIONS

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Having conversations with a loved one about raw topics like money can be very difficult and it can be hard to know where to start. You may have had conflict around these topics in the past and want to avoid a fight. Using the skills in this worksheet can help set you up for success when having these crucial conversations.



WHAT TO AVOID

The Gottman Four Horsemen are four negative communication patterns that predict relationship failure. When communicating with a loved one, we want to watch out for and try to avoid these four behaviors.

Criticism

This involves attacking a person's character rather than addressing a specific behavior. For example, calling someone lazy instead of pointing out that they didn't complete a task. Criticism can make your partner feel like you're attacking them rather than attacking the problem together.

Defensiveness

This occurs when someone deflects blame and refuses to take responsibility for their actions. They're defending themselves from potential criticism. It often manifests as making excuses or counter-attacking, which can escalate conflicts and erode trust in the relationship.

Contempt

This is a more severe form of criticism and involves invalidating a person's existence or perspective. It includes name-calling, eye-rolling, and other dismissive behaviors. Contempt is highly corrosive and is the strongest predictor of relationship breakdown.

Stonewalling

This is the act of withdrawing from interaction, either physically or emotionally. It includes giving one-word answers or completely ignoring the partner. Unlike taking a break to cool down, stonewalling is a deliberate withdrawal meant to hurt or avoid engagement.

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TAKING EFFECTIVE BREAKS

Being able to take effective breaks when having conversations about raw topics is really important because we can't do good problem solving if our brain is overloaded with cortisol, our stress hormone. Taking breaks allows your brain to come back to a regulated state before re-engaging in the conversation. By doing that, you have a much better chance of actually solving the problem that you and your partner are wanting to solve.

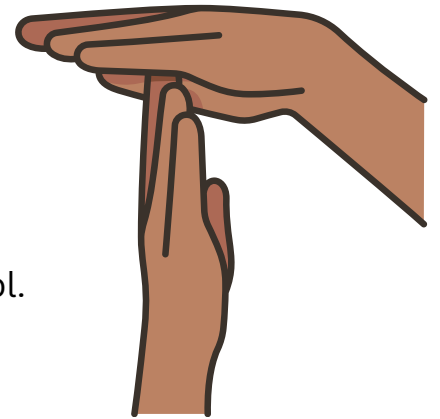


This is different from stonewalling because taking effective breaks involves clear communication, mutual agreement, and a set time limit to regulate emotions and resolve conflicts, while stonewalling involves withdrawing without communication or resolution.

The Rules

1. Mutual Agreement: Both people must agree that taking breaks is a safe and accepted method for self-regulation.

2. Make It Clear: Clearly communicate the need for a break by saying, "I need a break," or using a signal like a "time-out" symbol. This ensures the partner understands that the break is for regulation, not an act of avoidance or weaponization.



3. Timed Breaks: Set a specific duration for the break, ideally between 20 minutes and 24 hours. Twenty minutes is the minimum time needed to process cortisol and calm down, while more than 24 hours may lead to avoidance.

4. Self-Initiated: Take responsibility for calling breaks on oneself rather than imposing them on the partner. The person who initiates the break is responsible for managing the break duration and signaling when the break is over.

5. Return to the Issue: After the break, acknowledge its end and revisit the issue. If still dysregulated, communicate the need for more time or schedule a follow-up discussion. Avoiding the issue only perpetuates negative patterns.

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I-STATEMENTS

Another important skill in having difficult conversations is using I-statements. We need to know how to identify and express our feelings to our loved ones.

I-statements are essential in communication with a loved one because they allow you to express your feelings and experiences without placing blame on the other person. Blame often leads to conflict, as it can make the other person feel attacked or defensive. By using I-statements, you focus on your own emotional experience, which fosters understanding and empathy, and reduces the likelihood of misunderstanding.

Step 1: Identify the Feeling

If you're unsure about which emotion you're experiencing, the feelings wheel can be a valuable tool. Start in the center of the wheel where the basic emotions are listed. Identify the word that feels most accurate to your experience, then move outward to the next level, refining your choice until you find the word that best captures your emotion. This process can help you articulate your feelings more precisely in your I-statements. Refer to our [Feelings Wheel Worksheet](#) for more info.

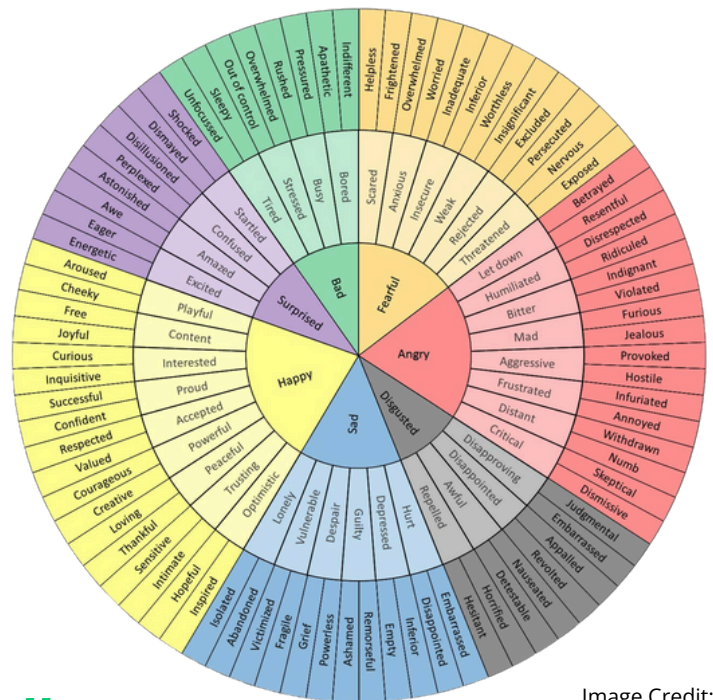


Image Credit:
<https://feelingswheel.com/>

Step 2: Communicate the Feeling

1. Follow the Structure: Use the format **"I feel [emotion] when [specific situation occurs]."** This keeps your statement focused on your feelings and the event or behavior that triggered them.

2. Be Objective: Be as objective as possible in describing the situation. For example, say "I feel hurt when we don't stick to our budget discussions," rather than "I feel upset when you treat me poorly."

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3. Avoid Blame: Refrain from using phrases like "you make me feel" because it implies the other person is responsible for your emotions. Instead, focus on how their actions or the situation impacts you.

4. Explain When Necessary: If appropriate, you can add a brief explanation of why you feel the way you do. For instance, "I felt dismissed when we didn't sit down to discuss the budget because it makes me feel like I'm handling this alone."

By following these guidelines, you can communicate more effectively, fostering a healthier and more understanding relationship.

THE SPEAKER-LISTENER TECHNIQUE

The speaker-listener technique is a valuable communication tool that provides structure during difficult conversations about raw topics like money. This structure is crucial because it helps prevent arguments from escalating and ensures that both partners feel understood. It may seem simple, but it's a powerful tool for managing emotionally charged topics in a way that promotes understanding rather than conflict.

When to Use

The speaker-listener technique is most effective when the emotional intensity of a conversation is moderate— typically when you're experiencing distress at a level of 3 to 6 on a scale of 1 to 10.

If emotions are running too high (above a 6 or 7), it can be difficult to maintain the structure of the technique, and it's often better to use your skill of taking effective breaks until you feel more calm. This technique is particularly useful for recurring topics that tend to trigger similar patterns of conflict, such as discussions about money or other sensitive issues.



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How to Use

To use the speaker-listener technique, first **designate a Speaker and a Listener**: The speaker's role is to express their feelings and experiences, while the listener's role is to fully listen and understand without interrupting or rebutting. A physical object, like a pen or a talking stick, can be used to signify who is in the speaker role.

Rules for the Speaker

Speak for Yourself: Use I-statements to describe your own feelings and experiences, such as "I feel worried when we don't discuss our finances."

Keep Statements Brief: Limit your statements to one or two sentences to prevent overwhelming your partner and to make it easier for them to listen.

Give Space for Paraphrasing: After each brief statement, allow the listener to paraphrase what they heard, ensuring they understand your message.

Rules for the Listener

Listen and Paraphrase: Your primary job is to listen attentively and then paraphrase what you heard in your own words to confirm understanding.

Avoid Rebuttals: Resist the urge to argue or correct. Your focus should be on understanding, not on whether you agree.

Ask Clarifying Questions: If something isn't clear, ask clarifying questions, but always start by asking, "Can I ask a question to better understand?"

To ensure both partners feel heard, **switch roles every three to five minutes**. This prevents either person from feeling stuck in one role and ensures a balanced conversation.



The primary goal of this technique is to foster mutual understanding, not to reach an agreement. Often, loved ones rush into problem-solving without first ensuring that both people truly understand each other's views & feelings. By focusing on understanding rather than agreement, you lay the groundwork for effective problem-solving later on.