

The Emotional Bank Account by Dr. Hendrik Visser

Healthy marriages and good relationships are marked by high trust, while difficult or strained relationships are accompanied by low trust. In this paper we will examine how trust can be viewed as “relational equity”—the sum total of deposits minus withdrawals in the emotional bank accounts we keep with each other.

What is an emotional bank account?

An emotional bank account¹ is a metaphor or word picture that illustrates the communication transactions that humans make with each other in relationship. All we do in relationship is exchange information, either verbally (spoken or written) or non-verbally (touch or non-touch). Picture those exchanges as monetary transactions to and from imaginary bank accounts we keep with each other. Let me illustrate.

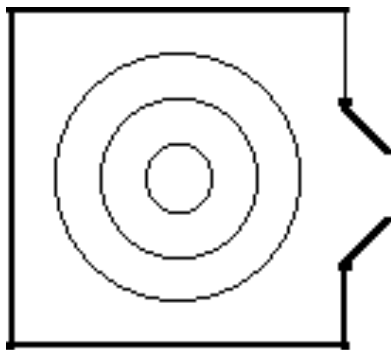


Figure 1

Begin by picturing a boundary around your personhood as in Figure 1, an invisible wall or perimeter that defines who you are and who you are not, where your responsibility begins and where it ends. The three circles inside the square represent your body, soul and spirit, and the box with the open doors represents your boundary. So within your boundary are your body, your emotions, your knowledge, your talents, your values, your beliefs, etc.—everything you are personally responsible for. The doors are much like the ancient gates of walled cities, opening and closing to exchange information (emotional currency) with others. That emotional currency gets deposited or withdrawn from imaginary bank accounts we keep with each other as illustrated in Figure 2.

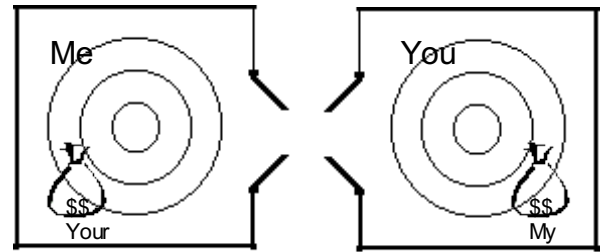


Figure 2

Within your boundary is my account with you and within my boundary is your account with me. Deposits and withdrawals are made in the course of everyday life as we interact with each other through communication. Whether a communication is a deposit or a withdrawal depends on the nature of the exchange. Every piece of communication, verbal or non-verbal, either says I care for you and I want to get closer (a deposit), or it says I don’t care for you and I want to move further away (a withdrawal). Healthy relationships are marked by a reserve of funds in both accounts and the greater the balance, the greater the trust or relational equity in that relationship. Such relationships feel good and you want to spend time with the other person. You feel connected. Conversely, relationships with little or no reserve are marked by low trust and we say there is little relational equity in the relationship. Such relationships are draining and stressful.

How we make deposits or withdrawals

Understanding how to make more deposits than withdrawals into our account with our significant other or coworker is the key to building a high trust relationship. If I am in a relationship with you, as in Figure 2, I am responsible for the balance of my account (my money bag inside your boundary). I make deposits into that account when I communicate either verbally or non-verbally that I love or care for you. So, if I remember your birthday and send a card or a gift, that’s a deposit. So is a smile, a wink, a listening ear, or a promise kept. On the other hand, forgetting our anniversary, leaving a mess in the bathroom, or reading my device while you’re trying to talk to me are all withdrawals. And just as I am responsible for the balance of my account with you, so you are responsible for the balance of your account with me.

Figure 3 illustrates the scenario where the withdrawals from my account with you exceed my deposits.

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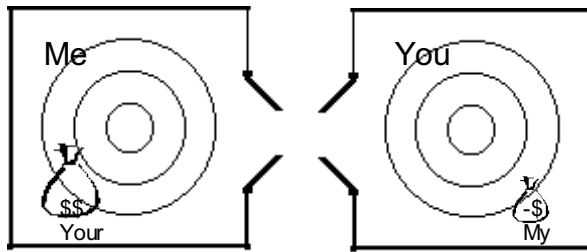


Figure 3

Note that my account with you has a negative \$ amount and is thus in overdraft. Consequently, you are likely to have a sense of injustice about the state of my account with you, because I owe you emotionally. Here trust is very low and even small withdrawals are huge because there is no reserve. Unless the resulting debt is forgiven and deposits start to happen, such a relationship is on the brink of collapse.

Now it should be very obvious what I need to do if I want to get closer to you and build relationship. I must build more relational equity by making deposits into my account with you (Figure 4). While I can't control your account with me, or your sense of injustice about the lack of funds in my account with you, there is a high probability that if I start to make deposits, you will respond in kind. This is how the law of sowing and reaping works—if I sow deposits into my account with you, I will likely reap similar deposits that you make into your account with me.

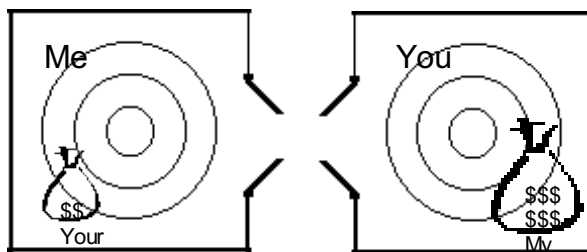


Figure 4

Figure 4 illustrates how my account with you is now bursting with reserve. In this scenario our relationship will have regained trust and can easily weather small withdrawals because of reserve.

Learning to make deposits

It's time now to get very practical and to have a closer look at what kinds of communications

constitute a deposit or a withdrawal. Table 1 is a summary of the most common deposits and withdrawals.

Table 1

Deposits	Withdrawals
Compliments "You did a great job"	Criticism, blaming
Truth telling, honesty	Lying, smooth manipulation
Kindness, courtesies, smiles, winks "Please" "Thank you"	Unkindness, discourtesies, frowns, cold shoulders
Clarifying expectations	Violating expectations
Apologies "I'm sorry. Will you forgive me?"	Pride, conceit, arrogance "I'm always right"
Seeking to understand "Tell me more"	Seeking first to be understood
Forgiveness "I forgive you"	Anger, holding grudges, bringing up the past
Keeping promises	Breaking promises
Receiving feedback or constructive criticism	Not receiving feedback or constructive criticism
Win-win thinking	Win-lose thinking

Consistently choosing to make deposits from the left hand column takes considerable maturity and initiative. It is from within your own boundary and area of responsibility that you choose; no one else can choose for you. It will require self-sacrifice, going to God to have your own needs met, then pouring into the other what God gives you.

Romantic relationships, homes, workplaces and organizations all require high trust in order to thrive and to be healthy. If you are stuck with bankrupt relationships, start your journey now and get help. Contact us for ways we can help.

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¹ The emotional bank account metaphor was popularized by Stephen Covey in *The 7 Habits of Highly Effective People*.