



Emotional Bank Account For Couples

Financial bank accounts are a tool for us to save, pay bills and buy what we want/need by managing deposits and withdrawals. Financial bank accounts provide detailed transaction summaries to avoid going into deficit or zero balance.

Renowned marriage/couples therapist and researcher, Dr. John Gottman, first developed the concept of an *Emotional Bank Account* in discussing healthy marital/couple relationships. Dr. Gottman explained that we have a “joint bank account” with our significant other. However, rather than funds, we each make behavioral deposits and withdrawals.

The Magic Ratio

Emotional Bank Accounts differ from financial account in one significant way. It takes 20 deposits to balance 1 withdrawal, a concept Dr. Gottman called *The Magic Ratio*.

Deposit Types

Invest in your account

- Try to understand your partner
- Show interest in what your partner likes
- Show and verbalize appreciation
- Keep commitments
- Apologize for mistakes

DEPOSITS	WITHDRAWALS
Seek to understand. Listen, be interested and attentive. Focus on the relationship	Seeking to first be UNDERSTOOD. Being busy, uncaring, unavailable or aloof
Keeping promises. Deliver on expectations	Breaking promises. Under-delivering. Disappointing
Acting with kindness and courtesy. Being respectful, benevolent and compassionate	Being indifferent, condescending and unappreciative
Being honest, open and transparent. Having integrity and being trustworthy	Being manipulative, deceptive and undependable
Being flexible, adaptive and thinking in possibilities	Using “win-lose” or “no deal” thinking. Being selfish and self-centered
Clarifying expectations. Discussing and communicating	Suffering in silence. Harboring hostility and withdrawing
Genuine apologies	Pride and arrogance
Open to feedback and accepting input	Rejecting feedback. Seeking blame and being defensive
Forgiveness, releasing anger and seeking positive emotions	Holding grudges, being pessimistic
Being self-aware and genuine	Being insincere, unauthentic and disingenuous
Looking for mutual resolutions and mutual benefits	Being aggressive, avoiding resolutions and favoring conflict

Employee Assistance Program



City of Milwaukee EAP

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Manage Your Anger

Anger is a very human emotion. Everyone feels angry at one time or another. Usually anger is felt when we perceive an injustice, deliberately wronged by someone or something.

Sometimes anger can motivate us to problem solve. However, excessive anger can cause problems. Increased blood pressure and other physical changes associated with anger make it difficult to think clearly and if chronic, harm our physical and mental health.

- **Slow down.** Take a moment to breathe deeply before reacting. Limit excessive gesturing, talk slowly and evenly. Don't over talk.
- **Think before you speak.** Its easily to say something we don't mean when angry.

Collect your thoughts and allow others involved to do the same.

- **Once calm, express your concern(s).** Use "I" statements and invite the other person to explain their side of the situation.
- **Don't let your anger overpower your intelligence.** Attack the problem and not the person. Brainstorm solutions and possibilities. If able, be flexible and make room for negotiating.
- **Take a break.** Timeouts aren't just for kids. Sometimes we need a moment to physically detach and emotionally distance. Come back to the situation when more calm and ready to problem-solve.

Sobriety

Maintaining sobriety when experiencing intense cravings is difficult. *Dialectical Behavioral Therapy* (DBT) offers strategies that may help.

In the moment, intense cravings seem impossible to overcome. However, over time, cravings lessen in intensity, and eventually fade away. **A.C.C.E.P.T.S.**

Activities. Do an activity that requires focus/concentration (e.g. a puzzle, work on a challenging project).

Contributing. Do something to focus on someone else (e.g. send a thoughtful text to a loved one, offer your time and assistance to someone in need).

Comparison. Put your situation in perspective by comparing it to something more distressing or painful.

Emotions. Do something to create a new emotion that competes with the distress (e.g. sad? Watch a funny movie. Angry? Go for a walk).

Push away. Delay using by imagining that craving in a box, lock it and put it away.

Thoughts. Shift your mental energy to something neutral. (e.g. starting with the letter "A" name objects around you that start with each letter of the alphabet. Recall and say out loud old phone numbers, song lyrics or addresses).

Sensations. Find safe physical sensations to distract you (e.g. hold an ice cube, taste something very sour or bitter).

EAP Mission Statement

It is the mission of the Employee Assistance Program (EAP) to assist employees who develop behavioral/emotional problems that may directly affect their work performance, and to provide Key Personnel with policy and procedural guidelines for the management of these problems.

Wellness Resources

- For information about current Wellness programs and services, visit: www.milwaukee.gov/WYCM
- The City's Workplace Clinic provides free, convenient, onsite and virtual health care services for employees and spouses regardless of enrollment in the City's health insurance and dependents (18 mos and older) on the City's health insurance. Call 414-777-3413 to schedule an in-person or virtual visit.
- The City of Milwaukee Employee Assistance Program web page houses topical information and resources on a wide range of work-life issues. Visit: <https://city.milwaukee.gov/DER/EAP>
- The City of Milwaukee offers a free Care.com membership through Care@Work to employees. A Care.com membership provides unlimited access to a platform employees can use to find and manage care for children, seniors, pets and their home. Visit www.milwaukee.gov/careatwork to learn more.