

ACCOUNTABILITY

How to Reinvest in Your Love Fund

RECOGNIZE THAT THE DEFICIT OFTEN COMES FROM AN INABILITY TO RECEIVE.

MONEY REALLY CAN'T buy us love, as the Beatles once sang, but it is a helpful metaphor for understanding how it works. Imagine this: When two people are attracted to each other, they automatically open a mutual fund that starts accumulating the moment they meet. In the early stages of relating, both partners are usually busy filling the fund with lots of affection, tenderness, generosity, and respect. This is why the “honeymoon” phase is so critical—each person is making a big investment toward

future happiness. Like the way an animal stores body fat for winter, the brain records these loving exchanges for the lean times ahead.

Because no matter how in love you are, life takes its toll: Stressors around work, child-rearing, family, money, health, or death dislodge us from our bliss. Stories of scarcity begin to surface. There’s “not enough” time, energy, money, support, touch, affection. Withdrawals outnumber deposits, and the amount of credit a couple has accrued with each other determines how long their relationship can keep

A Family
Elizabeth Tomasetti



running at a deficit—and a day comes when couples face their bottom line. For some, it is no longer worth it to regain what they’ve lost, and they declare bankruptcy (break up), and begin anew (ideally after some counseling).

According to relationship guru John Gottman, there is a golden ratio that keeps couples thriving: They experience an average of five positive feelings for every negative feeling they have toward each other. I refer to this as a couple’s Appreciation to Complaint Ratio (ACR) and I ask both partners to consider theirs when they first come in for therapy. Obviously, it is a subjective snapshot, yet if we could graph it over the course of their time together, it would look a lot like a financial portfolio.

Some couples’ portfolios keep steadily increasing in value as they make regular deposits. When they suffer a setback, they accept the loss and renew their commitment to filling their coffer. They tend to be generous with each other. Other couples make a hefty early deposit during their courtship and then expect to live on the interest—even as they lose theirs. When a major upset in their life occurs, scarcity flavors their interactions, leading to issues of blame and entitlement (“I deserve better than this!”). A couple whose relationship starts in the poorhouse appreciation-wise will endure only if both of them are equally committed to keeping survival as their bonding baseline.

If you honestly assess your ACR and find you are being stingy, it’s time to take stock. Be careful not to fudge your results. I’ve often had someone declare, after considerable pondering, that their ACR is “4:2” to which I reply, “You mean 2:1, then?” They admit that their ratio sounds worse when hearing it reduced to its lowest common denominator. That is the point: clearly assessing your bottom line. Debt load as well as assets determine net worth in the financial world, and this applies to your relationship’s net wealth as well.

Boosting one’s ACR is a process of relearning to see and support the goodness in another—and this is where the metaphor can get as complex as the tax code. It’s based on an assumption that often proves to be true. Take it step by step:

The opposite of appreciation is lack of awareness.

Lack of awareness easily transforms into an attitude of entitlement.

Entitlement is the byproduct of a judgmental mind that believes its ideas about a person or predicament are correct—and that one’s partner *should* do something: “He should want to be with me”

or “She should know what I want without my having to ask for it.”

The entitled mind is typically defending against its own fears of inadequacy.

Thus, the real root of many couples’ ACR deficits is essentially this: It’s difficult to appreciate the good in someone else when you are preoccupied with criticizing yourself!

Our language and customs train us to deny and deflect appreciation from another: “It’s no biggie,” “No worries,” “It’s nothing” are all popular responses when being offered words of thanks. We may even blatantly disparage the person trying to acknowledge us. Often this is done with facial grimacing, a dismissive rolling of the eyes, or sarcasm toward the offending appreciator. Have you ever attempted to give someone a compliment only to have them respond with a long diatribe about their shortcomings? Somehow we’ve twisted the value of modesty into a mandate to self-flagellate, or worse—to accuse our appreciator of being an idiot. *Refusing appreciation is akin to someone reaching over to feed you a delicious bite of a favorite dessert—and you slapping the fork out of their hand.*

If you choose to experience the thriving wealth that appreciation brings, start by learning how to receive it. And don’t wait for someone else: Look in the mirror and start reflecting goodness back to that person you chronically scrutinize for flaws. You may have to sweat, squirm, or cry as your self-negating habits get challenged. I guarantee this investment in you will ultimately pay off. —JOY HOSEY

BREATHING IN APPRECIATION

I spend as much time coaching people in how to receive appreciation as I do in how to give it. But you can coach yourself by paying attention. The first part is easy: When someone appreciates you, do you pull back or speed up your tempo? Does your voice recede or become high-pitched? Do you distract yourself or them to deflect their kind words? Do you immediately respond by thanking them?

The next part is more subtle: If you’re like many people, you may stop breathing when someone appreciates you. You hear their words but you literally don’t breathe them in—and don’t allow your heart to feel them. It’s like someone arriving at your house with a gift and your telling them, “Just leave it on the porch.”

Instead, make it a practice to pause, breathe, and consciously allow someone’s kind words to penetrate your defenses. Let yourself be disarmed in the face of their positivity. Instead of deflecting it, try on one of these responses:

“How true!”

“It feels really good to hear that.”

“It’s my pleasure.”

(or even that timeless classic:) **“You’re welcome.”**