

The Relationship Bank Account

A relationship between two people is like money in a joint bank account. Both people make deposits through the way they act with one another. Positive feelings, built up through daily interactions, are like the money on deposit: love, respect, appreciation, etc.

When people have shown their strong positive feelings for each other, it's like having deposited lots of money in the account. This kind of mutual goodwill is the basis for intimacy and influence between two people, whether they are a couple, friends, or parents and children

Power and control

Power and control form a central part of every relationship, in a word: force. Every time one person wants another person to do something, they use some degree of force. When you ask for cooperation, you use low force; when you demand obedience, you use high force. The level of force can range from a simple request through manipulation to coercion.

Making withdrawals

When one person wants the other to do something, it's like making a withdrawal from the joint bank account. The more force that is used, the bigger the withdrawal. If there are too many high-cost withdrawals, the account can become bankrupt: there is no more goodwill left. At that point, the only means of influence remaining will be raw physical or psychological force, and there's a risk the relationship will be broken.

Making deposits

Ideally, people in a relationship use mostly low force, but this only works when there is something in the account. Continuing demonstrations of love and respect will help to balance the books. Simple civilities like saying "please" and "thank you" are little deposits that add up.

You can also make deposits when you say and do things that show that you think the other person is important and that you respect their point of view, even if you don't necessarily agree. The biggest deposits involve putting aside your own needs to serve the needs of the other person.

Parents and children

Try applying the idea of a relationship bank account to your relationship with your children. What is your balance like? Can you usually use your influence to get them to respect your rules? Or do you find yourself often using force?

What can you change?

Remember, if your relationship bank account with someone is running low, you can directly change only your *own* behaviour. However, by changing your behaviour, you can indirectly affect other people's behaviour. With a higher balance in your account, it is more likely that you will be able to influence how the other person behaves.

You can balance your account both by making more deposits and by reducing the force of your withdrawals.

Here are some ways to make deposits:

- eye contact, pleasant facial expression, smiles
- friendly tone of voice
- noticing effort
- setting reasonable expectations
- saying "please," "thank you" and "excuse me"
- sharing good times, laughing and playing together
- sharing feelings
- listening without judging
- being consistent and dependable

Add your own:

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Here are some ways to make withdrawals:

- yelling
- sarcasm
- name calling, insulting
- hitting
- teasing
- taking for granted
- threatening
- breaking promises
- interrupting
- preaching, talking down

Add your own:

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Adapted from a handout written by Gus Fraser, M.S.W., Certified Canadian Family Educator, Family Services à la famille Ottawa