

EMOTIONAL BANKRUPTCY

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ABSTRACT

We all know what a monetary bank account or a fuel tank in vehicles is. We invest in the accounts and build wealth, we fill the fuel tank. We also withdraw the money when necessary or consume fuel. "Emotional Bank Account" or "Emotional Tank" are simulations that describe the rate of trust within a relationship. According to these analogies, emotions can also be considered for the investing, filling or withdrawing, consumption. Someone can increase or decrease someone else's emotional account or tank. Just as a Balance Sheet Deterioration can cause a business bankruptcy, so deterioration of emotional balance leads to emotional bankruptcy. In this article, concept of "Emotional Bankruptcy" which developed from the principles of the "Emotional Bank Account" a concept used in the book titled "7 Habits of Effective People" written by Stephen R. Covey, a widespread international leadership specialist, and the principles of "emotional tank" a concept used in the book titled "The Five Languages" a best-selling book written by Gary Chapman, a well-known family and marriage counselor, will be examined.

Keywords: Emotional Bankruptcy, Emotional Bank Account, Emotional Tank

INTRODUCTION

Emotionally bankrupt is a chronic state of physical and emotional burnout that results from personal demands and continuous stress. It describes a feeling of being emotionally overextended and depleted by one's relations with people. It is manifested by both physical fatigue and a sense of feeling psychologically and emotionally "exhausted".

It is also a term that is used to describe someone who does not express any emotions. Emotionally bankrupt applies to someone who has been hurt one or more times emotionally. The disappointment was such an emotional disaster that the person decides build up a wall to protect their feelings. By doing this, the person will push away new loves, refrain from showing much emotions. And the moment that he feels that is catching feelings will automatically reject that new person. An emotionally bankrupt person is extremely cheap with the feelings. Just the thought of a relationship makes them ill.

Emotional bank account, emotional income, emotional spending, emotional deposit, emotional withdrawals, emotional reserve, emotional balance, emotional tank etc. are related subtitles of emotional bankruptcy.

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EMOTIONAL BANK ACCOUNT

In 1987 Stephen Covey was one of the first to define the concept of an emotional bank account by his book “The Seven Habits of Highly Effective People”. Account is similar to a financial one, in that deposits and withdrawals can be made and a reserve can be built up. Stephen Covey uses this unusual metaphor to describe how trust is accumulated within any human relationship.

A person can make deposits into an “emotional bank account” with another person by showing courtesy, kindness, honesty. These acts actually build up a “reserve” of good feelings and trust becomes higher. This trust can be called upon many times and this person can even make mistakes and that trust level or the emotional reserve, providing it is high enough will compensate for them. When the trust account is high, communication is easy, instant and effective. If a person has habits of showing discourtesy, disrespect, cutting you off, over-reacting, blaming, ignoring other one, being petty, gossiping, betraying other one’s trust, making threats, that person’s emotional bank account will quickly become overdrawn. The trust disappears, and the relationship can be hard going (Covey, 2004).

EMOTIONAL INCOME (DEPOSIT) AND SPENDING (WITHDRAWAL)

This concept is adapted from financial budget or bank account. Every budget or account has two parts: income and spending. According to the theory emotional situations can be increase and decrease. In other words emotions have also income and spending. Someone can boost his emotional income or someone boost his emotional spending. Emotional income and spending evaluate together. Like managing money, finance or an account if a deficit occurs in the balance of the emotion, emotional bankruptcy will come into existence.

All relationships have a kind of imaginary “emotional bank account.” When you do something to make another person feel good about the relationship, you make a deposit in their emotional bank account. When there is conflict, the relationship feels less positive. At least one person, and sometimes both people, feels a little less connected to the other. Then we would say that you made a withdrawal from the emotional bank account. As long as the overall total, or “balance,” of your account is positive over time, you will probably feel close, or connected, to the other person (ETR Associates, 2006).

EMOTIONAL TANK

The Emotional Tank is similar to the gas tank in a car. There’s a gasoline tank on a car. If it is full you drive a long way. If it’s empty you’re not going anywhere. Just like how you’ll get in trouble when the fuel of your car runs empty, so is it when your emotional tank runs dry. Unfortunately, unlike how the fuel tank of your car is right in front of your eyes, your emotional tanks are not directly visible. And unlike fuel, you don’t fill up your emotional tanks with diesel or gas – you fill it up with relationships (www.h3sean.com, 2017). If the love tank is full and the person feels genuinely loved, life will be beautiful. But if the love tank is empty, and a person doesn’t feel loved, the world looks pretty dark. A lot of misbehavior in marriage grows out of an empty love tank (Allen, 2016).

Similarly, a famous family and marriage counselor Gary Chapman frequently used the concept of "emotional tank" in his bestselling book *The Five Languages*. Chapman,

writes in his book that: "When your spouse's emotional love tank is full and he feels secure in your love, the whole world looks bright and your spouse will move to his highest potential in life. But when the love tank is empty and he feels used, the whole world looks dark and he will never reach his potential for the world. " (Chapman, 2004).

FULL AND EMPTY EMOTIONAL TANK

Why is it important that we keep each other's tanks full? If our Emotional Tank is empty, we become negative, and we give up easier. If our tanks are full, however, we are optimistic and are able to handle difficult situations (www.usagym.org, 2017).

Author Wendy Van Eyck writes (2017), "*When the tank is full, we find it easier to find joy in each day, to laugh at the days events and cope with trials. When it's empty, we find it more difficult to cope with little things that come up or even to simply smile or relax.*"

When we give of ourselves too much or neglect certain areas of life, we use the fuel in our emotional tank. When our tank is empty we can feel less tolerance for stressful situations, apathy – hard to emotionally engage, physically fatigued and lack of motivation. Our life becomes unbalanced. Like a car, in order for us to run well we need to refuel our emotional tank (Maca, 2015).

SYMPTOMS OF EMOTIONAL BANKRUPTCY

Emotionally bankruptcy is a concept that might seem less familiar, but the phenomenon is at least as common as financial insolvency. Just like "real" bankruptcy, this bankruptcy has definite signs.

Emotional bankruptcy is a condition that results from an excessive amount of stress. When suffering from this condition, which may also be referred to as emotional depletion or burnout, a person tends to feel as if her inner resources have been drained. This condition can have psychological, physical, and social effects. It generally does not require medical intervention unless more severe problems, such as depression or high cholesterol, have developed. In most cases, a person can recover if he takes a vacation, gets rest, or eliminates the cause of stress. If a person becomes overburdened with stress, there is a possibility that she will suffer from emotional depletion. This condition makes a person feel as though she does not have the necessary emotional and physical resources to meet the demands in her life. Despite the name, the cause of this condition does not have to be one that people tend to associate with emotional well-being, although it can be. Possible causes include a demanding job, financial problems, or struggles within an intimate relationship. This condition may be characterized by a number of physical symptoms, such as headaches, ulcers, and sexual dysfunction. Psychological effects may include irritability, anxiety, and frustration. A sufferer may additionally experience varying degrees of fatigue, but it is also possible that she may suffer from insomnia. There is a possibility that emotional depletion can lead to more serious conditions, such as depression and gastrointestinal problems. Serious adverse effects on a person's relationships may also take place as a result of emotional bankruptcy. Individuals suffering from this condition often become more prone to conflicts. They may become cynical, rigid, or passive. It is also likely that they may begin to isolate themselves. A person suffering from this condition may need to do several things to recover. It is likely that she will need rest. It may be necessary for her

to change her environment, at least temporarily. Meditation and counseling can be helpful, especially if the causes of stress are complex and extensive. More serious mental or physical treatment may be necessary when other conditions have developed as a result of the emotional bankruptcy. There is not an accurate means to determine how much stress will result in emotional bankruptcy. Stress tolerance can greatly vary from one person to another. It is believed, however, that individuals with strong coping skills are more capable of enduring greater amounts of stress and therefore less likely to suffer from emotional bankruptcy (www.wisegeekhealth.com, 2017).

List of some emotionally bankrupt signs (Reck, 2016):

1. Exhaustion, tired more than you feel rested,
2. Irritable, easily frustrated or provoked,
3. Easily offended,
4. Discouraged and possibly depressed,
5. Anxious and worried,
6. Forgetful,
7. Feel physically worn-down, and weakened immune system,
8. Cannot settle down, mind is racing constantly,
9. Difficulty sleeping at night or wanting to sleep more,
10. Lack of peace and joy,
11. Not interested in activities with others. May even isolate.

It is important to notice these signs of emotional bankruptcy to avoid further interpersonal, work, school or other problems. It is also important to notice these signs to prevent more physical or emotional dangers.

AVOIDING EMOTIONALLY BANKRUPT: INCREASING DEPOSITS OR REDUCING WITHDRAWALS

Covey identifies six ways to make deposits (or reduce withdrawals) (Clark, 2011):

- 1) Understanding the Individual: This means listening intently to what the other person is saying and empathizing with how they may feel. It is important to care for others and act with kindness toward them.
- 2) Keeping Commitments: How do you feel when someone arrives right on time when you have a meeting? How about when people simply do what they say they will do? You build up an emotional reserve by keeping your commitments.
- 3) Clarifying Expectations: We are not mind readers, and yet we consistently expect others to know what we expect of them. Communicating our expectations can help create a higher level of trust. When we ask for what we want, and we get it, we can then trust a little more.
- 4) Attending to the Little Things: Don't you find that the little things tend to become the BIG things when they do not receive our attention? Doing the little things is how we

honor and show respect for others. Small kindnesses, a smile, a little extra effort, a hug, doing something you didn't "have" to: these are the things that build trust.

5) Showing Personal Integrity: Integrity is the moral floor upon which trusting relationships are built. When we operate with sound moral character, it makes it so easy for others to trust us.

6) Apologizing When We Make a Withdrawal: We will make mistakes; it is part of life. But when you see you have violated a trust, sincerely apologizing is how we make a deposit to counteract the damage we have done.

Emotionally bankrupt can be avoided if we notice the signs in the early stages. We may avoid this if we learn to take breaks when needed instead of pushing our limits. It may also be helpful to learn how to say no and to be OK with saying no. By saying no, we decrease the chances of taking on too much and becoming overwhelmed. We may need to set appropriate boundaries with those who have a tendency to be emotionally draining. When we are emotionally drained it becomes extremely difficult to deal with someone who is emotionally needy. If we give what we have left emotionally to others when we have very little, what are we left with? Thankfully, there are ways to recover from emotional bankruptcy. One way to recover is to remove yourself from the stressor or the stressful event. Once you identify a person or situation as stressful, eliminate it. If you are unable to eliminate the stressor, take time to develop healthier ways to cope. Find moments throughout your day to take a walk, browse the Web, engage in deep breathing, mindfulness activities, or grounding. Choose or invent whatever will keep you sane. You may also find solace in physical activities such as exercise or yoga. Physical activities often release our happy hormones, making it easier to recuperate from an emotional bankruptcy time. By being aware of our mind and body, we can detect the signs of emotional bankruptcy early and work on ways to avoid a total breakdown. If we pass the point of no return and we hit our stress peak, we have the opportunity to recover and start again. We can empty our emotional tanks of negativity and begin filling them with the things that matter most starting with self-care (White, 2013).

CONCLUSION

According to literature research, it has found no scientific evidence or definition for the emotional bankruptcy, but it has seen that it is generally related with psychological issues. Emotional exhaustion, emotional burnout, psychological bankruptcy, mental bankruptcy, interpersonal trust etc. are similar topics to the subject of emotionally bankrupt. But it can be say that emotionally bankrupt is the last step of all these concepts. When examined the difference between emotional exhaustion and emotional bankruptcy, emotional exhaustion can be seen in every kind of interpersonal relationship as wide an area from working life to human relations but the emotional bankruptcy mostly observed in close bilateral relationship and specially with the social environment (family, friends, etc.). The subject of emotional bankruptcy is among the concepts that need to be discussed and investigated scientifically. The subject of emotional bankruptcy is among the concepts that need to be discussed and investigated scientifically along with its causes and consequences.

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