



Crucial Conversations: Talking on Tough Issues

By Tara Kuipers, Community Development Area Educator,
University of Wyoming Extension

We've all been a part of a crucial conversation.

You are approached by someone who holds a strong opinion on an inflammatory topic. They want to discuss with you. You happen to have an opinion that lines up opposite to their "side," and they want to discuss it. NOW.

Or, you are at a meeting and are asked on the spot to share your thoughts on an important topic. You feel strongly on the subject and so do many others in the room, but you planned to simply listen and not speak up, and have nothing prepared.

Or, you are attending a community forum on a potentially controversial topic. There is a piece of information that you know to be crucial, but it has been ignored. You know the point must be addressed before a decision is made, or the decision will be ineffective at best, harmful at worst.

These are all examples of crucial conversations. The authors of the 2002 book by the same name propose that conversations turn "crucial" when these three factors are present: (1) opinions vary, (2) stakes are high, and (3) emotions are strong.

Conversations don't have to be between heads of state, or have high financial consequence, or have the potential to impact hundreds of lives to be labeled "crucial." Conversations are crucial simply because they matter to us. It may be with a colleague, a spouse, a neighbor, or a sibling. It may involve an annual employee review, a rebellious teen, or a neighborhood nuisance.

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Tip of the Month

Bipartisan Budget Act shuts down two popular Social Security tactics

Congress has agreed to close loopholes in social security benefits, and when President Obama signed into law the Bipartisan Budget Act of 2015 on November 2 he signed into law a bill that will avert a government shutdown and shuts down two popular Social Security claiming tactics: The file-and-suspend and the deemed filing extension.

Jamie Hopkins and David Little presented this example of the change in their November 4, Forbes article. Once a married person hits age 62, he or she may be entitled to both a spousal benefit and a worker's benefit. Prior to these changes, an individual entitled to both benefits who filed a claim between age 62 and full retirement age would be deemed to have filed

for the larger of the two benefits (referred to as the "deemed filing" rule). An individual waiting to file until full retirement age had the option to elect the spousal benefit and then switch to the worker's benefit by age 70. This allowed one to receive the spousal benefit while deferring the worker's benefit, which could continue to grow with deferral credits. The Act eliminates this opportunity to switch benefits by extending the concept of "deemed filing," all the way to age 70. Now, anyone filing for benefits will receive the larger of either the worker's or spousal benefit.

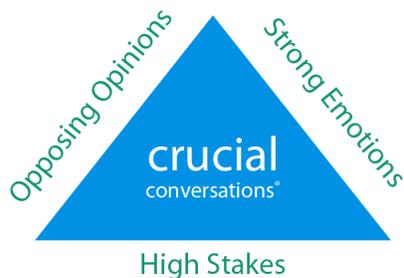
As of May 1, 2016, (180 days after the Act became law) no one will be able to voluntarily "file and suspend" benefits for the purposes of either; 1) triggering a spousal benefit for a spouse; or 2) protecting the right to file for retroactive benefits. The small grace period of 180 days pro-

vides an opportunity for those already aged at least 66 years or those who have reached the age of 66 before May 1, 2016 to voluntarily "file-and-suspend" in order to be grandfathered into the old rules.

If you will be 66 years or older come May 1, 2016, and you have not started your Social Security benefits, you should consider "filing and suspending" your worker's benefits. If you are married, the filing part triggers your spouse's right to begin spousal benefits. The "suspend" part signifies that you will not immediately receive your worker's benefit and the benefit will be deferred until you choose to claim it. This will allow you to take advantage of the deferral credits, which increase your Social Security retirement benefits by 8 percent per year after full retirement age up until the age of 70. Please note that this must be done before May

continued





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These “crucial conversations” are great opportunities. They give us the chance to make our ideas known, to share our opinions clearly and passionately, and maybe even persuade others to our manner of thinking.

But, all too often, these opportunities make us cringe. These chances for talking on tough issues are lost because we don’t communicate effectively under pressure. The words simply don’t come, or if they do, they come out wrong. Or, we avoid the situation – we pass up the opportunity to speak our mind, often to later regret the missed opportunity. Sometimes our emotions get in the way, causing us to appear angry or volatile instead of passionate and engaged.

This leads to two big questions:

First, why do we ‘choke’ in these critical times? We need to understand several things that get in the way of effective communication during these important situations.

And second, what can we do about it? If we keep squandering these opportunities to speak up and speak out on important issues, we fail in expressing our ideas and views when it matters most.

Why do we ‘choke’ in these critical times? Several things get in the way of effective communication when we’re talking on tough issues. Here are a few to consider:

First, our bodies are not designed for it. When we’re faced with a controversial subject, our adrenal glands rev up and dump a bit of adrenaline into our bloodstream. This might cause a flushed face, sweaty palms, or slightly racing heart – often, things we can manage during a conversation.

But, when we stay in that adrenaline-charged state for too long, our “fight-or-flight” response kicks in. Because we’ve been designed to either put up our fists or run away when a situation is deemed threatening, our blood flow starts to swarm toward our major muscle groups and is actually diverted AWAY from our brains.

Another factor is the element of surprise. Usually these conversations aren’t planned or scheduled. We are caught off guard and feel ill-prepared to handle the situation. This only adds to our already threatened and frustrated state of mind, compounding our fight-or-flight response and leaving us with either stunned silence or frustrated reactions.

and begin to receive benefits in order to trigger the spousal benefit.

Consider this example; Jack is 66 and his wife Jill will be 61 at the end of 2015. Jill never earned enough income from work outside the home to qualify for her own Social Security worker’s benefit. Jill has planned on taking a spousal benefit based on Jack’s work history. Jack plans to wait until age 70 to collect his benefits. However, Jill who is not currently working wants the option to claim spousal benefits as soon as she turns 62 in August of 2016. If Jack “files-and-suspends” his workers benefit between now and May, 1, 2016, Jill can file a claim for spousal bene-

fits in August of 2016 while Jack may continue to defer his workers benefits until the age of 70. However, if he fails to file-and-suspend before May 1, Jill cannot receive the spousal benefit until he actually claims his worker’s benefits.

Under the old rules, as a divorced spouse, you could claim a spousal benefit only at 66 as long as your divorced spouse was 62, and delay claiming your worker’s benefit until it reached its maximum value at age 70. That option has been eliminated. When you file, you’ll be deemed to be filing for the largest benefit possible. Also, the new rules seem to require that the spouse of a divorced person filing for benefits also

must have filed for his or her own benefits. Since this could allow 1 ex-spouse to hold the other ex-spouse’s benefits hostage, there’s most likely more discussion coming as the new rules are enacted.

Some people have a 6-month window of opportunity regarding their social security benefits.

Anyone who doesn’t turn 62 by the end of this year will lose the right to claim spousal benefits only. If you are entitled to both spousal and worker benefits, you’ll be deemed to be filing for the largest benefit possible -- your own or your spousal with no better option.





Add in the fact that in these situations, we're simply stumped on what to do. We are sorely lacking in good examples – either in our real life, in the media, or in the arena of politics and public figures – of controversial topics being handled well. It doesn't mean there AREN'T good examples of public figures handling controversy well; it simply means that civil conversations don't make for great topics of headline news or television dramas.

Not a pretty picture, is it? No wonder our communication often misses the mark on topics that matter. We're drunk on adrenaline, caught off-guard, blood-deprived in our brains, and have no experiences or examples to draw from. Not a pretty picture, is it?

So, what can we do about it? How do we navigate around these physical, emotional, and experiential roadblocks to tackle tough issues with a better outcome?

First, get a grasp of the physical and mental reactions going on inside our bodies and our brains. While not easily changeable, simply knowing that our bodies are working to sabotage our efforts is important to understand so we can better navigate those challenges.

Next, slow down. This will help off-set some of the effects of our adrenaline-pumping brains and bodies. If we feel rushed, it will only add to our sense of being threatened and out-of-control. Slow down, take a breath, pause your racing mind and notice the small sense of clarity that starts to creep in.

During your pause, roll the question over in your mind a few times. You may have heard the words, but do you know what is truly being asked? This pause helps you collect your thoughts, and it may add some legitimacy to your response – after all, authors and playwrights know that audiences expect something profound after a dramatic pause!

As you respond, make sure your response is organized. Many issues have a built in framework that will help you deliver your response. For example, you may say “I have three concerns: financial, legal, and educational...” and then speak on each of the 3 topics. Or, some issues have a ‘cause-and-effect’ relationship, an ‘if-then’ orientation, or a “past, present, and future” timeline, or simply a set of “Pro” and “Con” factors that will help you organize and deliver your message accordingly.

Finally, don't forget to end! This may seem silly, but when you are forced to think on your feet and your emotions are high it can be hard to stop talking. Remember: it's not about quantity, but quality. If you find yourself repeating or rambling, simply wrap up – you can restate your most important points, or make a final and sincere request of your listeners, but make it brief and then be done.

Speaking skillfully on topics that matter will allow you to deal with important, controversial, or unpopular topics with honesty and confidence. Managing these pressures will help you be heard, understood, and respected so you can speak up and speak out when it matters the most.

For further reading:

Patterson, K.J., Grenny, J., McMillan, R. & Switzler, A. (2002). *Crucial Conversations: Tools for Talking when the Stakes are High*. New York: McGraw – Hill.