



Communicating under pressure

How we talk and how we listen are always important, but when the pressure is on, our communication styles become even more important. During stressful times, it's easy to experience misunderstandings that sometimes result in adding more stress to the situation. At times like this, it's helpful to reexamine how we communicate.

Whether we are communicating with lenders, creditors, or family members, the three principles for effective communication remain the same:

1. Speak carefully.
2. Listen attentively.
3. Respond accurately.

Speak carefully

- **Be specific.** Listeners are not mind readers. Define the problem or name the feeling. Other's likely won't know what we want or feel if we leave them guessing.
- **Stay focused.** Discuss only the issue at hand. Getting off the track and bringing up old issues is confusing and irritating. Don't say things you don't mean and threaten things you won't carry out.
- **Say less.** Silence is helpful when emotions are strong, when we feel stressed, or when we are tired. Often, during those times, we say things we do not mean. We tend to exaggerate or escalate the situation to magnitudes that are not real.
- **Say it with tact.** Ban blaming. Keep comments descriptive rather than critical, blaming or all-knowing. Avoid criticism and sarcasm. "I" statements are less threatening to the listener.

Listen attentively

- **Listen with empathy.** Put yourself in the speaker's shoes. Try to understand their perspective. You don't have to agree with the other point of view to understand or empathize with it.
- **Listen without interrupting.** Sometimes it's necessary to stop talking to hear all of the words. Eliminate both mental and physical distractions. Concentrate on the words and pay attention to the nonverbal gestures.

- **Receive criticism successfully.** Put your shields up. Act like a coffee filter and strain out the emotional grounds — like fear or anger — from the facts.
- **Accept what is said without giving advice.** There are times when we believe the speaker is wrong, and we want to tell them. It would feel so good to tell them what to do. However, even when the advice is eventually followed, the timing is important. It's best to listen, to support and to let the feelings be heard before offering any advice.

Respond accurately

- **Get all the facts.** Listen carefully until you understand what is being said. Ask the speaker to clarify anything that you don't understand. But don't ask too many questions — that can be distracting.
- **Check your interpretations.** The goal of communication is to understand. Listeners interpret what is being said, so check with the speaker to be sure that what you heard is what the speaker meant. Ask the speaker if your perspective is accurate. For example, you can say "Do I understand you to mean...?" or "Did you say...?"
- **Be honest.** Stay honest as you say, "I understand why you feel that way." Acknowledging and accepting the speaker's feelings does not mean that you agree with them.
- **Listen to yourself.** Make a conscious effort to hear how you speak. Do you have a positive or negative attitude? What is your tone of voice? A steady stream of snappy responses puts others on the defensive.

Although we may not always get what we want, it's important to make our wishes known so we don't build up resentment. Listening to understand others' needs and wants with sensitivity demonstrates a caring attitude. When everyone involved in the communication process speaks and listens carefully, it's easier to share perceptions and feelings while moving toward understanding one another.

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