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FOR IMMEDIATE RELEASE
Oct. 31, 2007

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New Nationwide® Survey Sheds Light on High Cost of Avoiding Difficult Conversations

Lost friendships, family estrangement and regret cited, while Americans reveal extraordinary efforts to avoid tough topics

New resources available for those preparing to confront the “elephant in the room”

Columbus, Ohio — While more than two-thirds of Americans say they understand the value of having conversations about difficult topics ranging from estate planning to sex, they also reveal a strong impulse to tell white lies, screen calls, ignore e-mails and even find a place to hide in an effort to avoid them. And, according to a new survey commissioned by Nationwide®, they are paying a very high price for their avoidance, as they report loss of sleep, financial security, health and even relationships in startling numbers.

According to the Nationwide “Tough Talks” survey, one in five respondents say they have **lost a friendship** or **estranged a family member** due to avoiding a difficult conversation. And while nearly half report the loss of “a good night’s sleep” as a result of avoiding difficult subjects, one in 10 reports more serious repercussions, including **poor health** or a **lack of financial security**. Five percent even say they have **lost a job** because they failed to discuss a tough issue.

The Tough Talks survey is part of the new *Have The Talk*SM initiative by Nationwide to help Americans break down the barriers to effective communication. The program offers everything from “digital ice-breakers” from one of America’s hottest comedians to tailored tips from Harvard communications expert Sheila Heen. The centerpiece of *Have The Talk* is a new Web site, www.HaveTheTalkAmerica.com, and the initiative builds toward *Have The Talk Day* on November 20, 2007, which provides a timely nudge and a bit of incentive to those who have been procrastinating on a tough talk.

“As the Tough Talks survey shows, especially in regard to our financial health, families often have difficulty actually having important conversations, even though they *know* they’re necessary,” said Heen, co-author of *Difficult Conversations: How to Discuss What Matters Most*. “Nationwide created *Have The Talk* to help families get past some of the barriers. Once people begin to actually have those talks, things happen and decisions can be made.”

Survey Stalks ‘Elephant in the Room’

The Tough Talks survey explored differences in how Americans approach difficult conversations, and the topics that most often become the “elephant in the room” among families. The 1,620 people surveyed revealed the problem is widespread. In fact, **43 percent of married people say they**

purposely avoid difficult conversations with their spouse because bringing it up will only start a fight.

While **not having enough money** is the issue most likely to start a conflict in their families (46 percent), other hot-button topics include:

- health concerns (42 percent)
- household budgeting (40 percent)
- running out of savings (38 percent)
- philosophy on raising kids (36 percent)
- use of credit (36 percent)

The survey also revealed the lengths people have gone to avoid such difficult conversations:

- screening phone calls or e-mails (38 percent)
- telling a lie (25 percent)
- cutting off all contact with a person (19 percent)
- Nearly one in 10 respondents (9 percent) confessed to skipping a meal, working late when they didn't really have to or even **physically hiding**.

Almost 30 percent of those surveyed revealed they even have enlisted a third party to have a difficult conversation on their behalf.

New Resources for those Seeking Assistance

Nationwide[®] partnered with Heen and popular actor/celebrity impressionist **Frank Caliendo** to develop the *Have The Talk* Web site (www.HaveTheTalkAmerica.com) to provide tips, tools and a bit of humor to help people get past the barriers keeping them from actually having important discussions.

HaveTheTalkAmerica.com includes a variety of tools to help make it a little easier to *Have The Talk*, including a quiz visitors can take to obtain customized tips based on their individual communication style; preparation worksheets and an information library to help prepare for difficult conversations; and even digital ice-breakers ó humorous video sketches created by Caliendo ó that site visitors can send to invite someone to *Have The Talk*.

“We know that people understand the value of confronting life's difficult topics, whether related to personal finances or taking the car keys from aging parents,” said Jim Lyski, Nationwide's executive vice president and chief marketing officer. “We hope the resources available through the *Have The Talk* program can offer a bit of additional assistance to those who have struggled to find the right approach to difficult conversations.”

To provide extra incentive to stop putting off that important conversation, Nationwide[®] has designated November 20, 2007, as *Have The Talk Day*. For everyone who goes to HaveTheTalkAmerica.com by November 20 and pledges to *Have The Talk*, Nationwide will donate \$1, up to a guaranteed maximum of \$25,000, to the American Red Cross to support disaster preparedness and response initiatives.

“Tough Talks” Survey Methodology:

A total of 1,620 surveys were completed between August 10 and August 15, 2007, among a national

sample via MarketTools proprietary Internet platform. All respondents were required to be over 18. Nationwide was not identified as the sponsor. The survey has +/- 2 percent margin of error.

About Nationwide:

Nationwide, based in Columbus, Ohio, is one of the largest diversified insurance and financial services organizations in the world, with more than \$160 billion in assets. Nationwide ranks #104 on the *Fortune 500* list. The company provides a full range of insurance and financial services, including auto, motorcycle, boat, homeowners, life, farm, commercial insurance, administrative services, annuities, mortgages, mutual funds, pensions, long-term savings plans and health and productivity services. For more information, [visit www.nationwide.com](http://www.nationwide.com).

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