

What to Do When Clients Are Reluctant to Share

■ Have you ever felt limited in your ability to help a particular client because that person was reluctant to share important information you needed to give a suitable recommendation? Here's how to determine the cause of a client's anxiety about working with professionals, then help the client overcome it. **BY HELEN C. GUTIERREZ; DOUGLAS A. HERSHEY, PH.D.; AND PAUL GERRANS, PH.D.**

Imagine that you are sitting across from a senior client. You are trying to provide guidance in the area of your expertise. Perhaps you're suggesting a fitness regimen, or you're helping the client select an assisted living facility, or maybe you're helping him minimize taxes on his estate. In order to make optimal recommendations, you need to gather information from your client—but when you begin to question him, he clams up. Suddenly you feel hamstrung because he seems reluctant to share certain information that you need in order to help him. Regardless of the type of professional services you provide, this scenario may sound familiar.

Research reveals that some individuals withhold important information from their professional advisors, or avoid seeking any help at all, for an emotional reason: advisor anxiety. Professionals in the health, social, financial and legal areas all may encounter clients who feel anxious. In fact, some of the seniors who could benefit the most from a qualified professional's help avoid making initial contact because of anxiety.

Disclosure anxiety and evaluation anxiety

Medical doctors have long been aware of the fact that embarrassment, or the possibility of it, can keep individuals from seeking medical assistance, even when they are concerned about

symptoms that seem serious (Shinn et al., 2004). This anxiety can stem from issues such as poor dental hygiene; incontinence; fears of a diagnosis of dementia or chronic illness; discomfort over breast or testicular screenings; and any other issue related to health or the body that is intimate, private, or socially sensitive.

We have recently undertaken a research project exploring similar behaviors among clients working with financial advisors. Through this project, we have identified two different types of advisor anxiety: disclosure anxiety and evaluation anxiety. We believe both types of anxiety can affect relationships between clients and advisors in a wide range of professions.

Disclosure anxiety is a feeling of discomfort at the prospect of sharing personal information with a professional advisor. This anxiety may stem from self-consciousness about a lack of knowledge; embarrassment about one's habits or personal characteristics; or discomfort at the thought of admitting one's lack of preparation for the future. Evaluation anxiety, in contrast, is characterized by concerns about being negatively perceived by others. The same types of issues drive both types of anxiety. However, evaluation anxiety results from the individual's expectation that the professional may negatively judge a particular personal disclosure, rather than the



stress caused by the act of making the disclosure.

Both disclosure anxiety and evaluation anxiety cause individuals to avoid sharing sensitive information with a professional, if at all possible. At best, these

anxieties limit the quality of information a client provides to a qualified professional, which reduces the professional's ability to make optimal and suitable recommendations. At worst, they prevent a potential client from seeking out a needed professional consultation in the first place.

Landmark study gives empirical evidence of advisor anxiety

A study published in the *British Journal of Health Psychology* a few years ago provided empirical evidence that medical patients avoid seeking treatment from a professional because they feel anxious (Consedine et al., 2007). Participants expressed embarrassment related to both making health disclosures (i.e., what we call “disclosure anxiety”) and facing negative judgments on the part of medical professionals (i.e., what we've termed “evaluation anxiety”). The study revealed that advisor anxiety can affect both men and women of all ages.

Many participants said they agree (or strongly agree) with statements such as “I feel self-conscious and fear that other people may overhear discussions about my health” or “I feel shy when I have to describe my bodily functions to a doctor or a nurse,” providing evidence that health-linked disclosure anxiety exists. Others demonstrated evaluation anxiety by endorsing statements such as “I worry that doctors will scold me for the bad state of my health” or “When a doctor describes some medical options and I don't understand, I feel humiliated.” In everyday life, these

types of concerns arise not only between patients and doctors, but between clients and every type of Certified Senior Advisor (CSA)[®]—from geriatric care managers, mental health counselors, home health-care workers, and providers of pastoral care, to lawyers, financial planners, accountants, and real estate professionals.

Regardless of the nature of the client-professional interaction, disclosure anxiety may indicate underlying issues, from dysfunctional family dynamics to cognitive impairment. Or it may simply stem from a preference to keep one's personal matters private. Many decades ago, when today's seniors were growing up, American culture tended to emphasize self-sufficiency and discourage the sharing of certain types of personal information.

Marlene Stum, Ph.D., a professor at the University of Minnesota, has identified the six financial goals that are most important to seniors and their family members. One of the goals is privacy. Stum writes: “Maintaining privacy, both within and outside the family unit, is important to some families. In some cases, privacy is described as keeping financial information within the family unit, between spouses and/or adult children. At times, the goal of privacy is described as keeping financial information private from outsiders, such as legal and financial professionals” (2003).

Evaluation anxiety may stem from concerns such as “What would this professional think of me if he knew how long I've let things slide in my life?” Perhaps the client has resumed a bad habit, such as smoking. Maybe she agreed in a previous meeting to take certain actions—such as discussing financial problems with her family members—but never got up the nerve to actually follow through. Or perhaps she can't remember something that the professional previously explained, and she's afraid he will think she's losing her ability to make her own decisions. (See also [Untying the “Nots” of Aging](#) in this issue.)

Sometimes evaluation anxiety is hiding larger, serious problems. People may be reluctant to share because they want to avoid “airing the family’s dirty laundry.” In one case, a state real estate commission investigating some questionable real estate transactions discovered that the man conducting the transactions had stolen the real estate investments from his grandmother. The grandmother had not disclosed the situation to any professional who could help her for fear of being judged as incompetent or foolish. More frequently, however, individuals withhold information or avoid seeking help from a qualified professional because they expect the professional to chastise them for making poor decisions; they worry about being criticized for procrastinating on seeking help; they know that they have failed to follow advice the professional previously dispensed; or they are concerned about how they will look if they admit they do not understand certain concepts or documents.

Signs that a client may have anxiety

As a qualified professional, you need to ask your senior clients for information in order to fulfill your legal and ethical requirements to serve their best interests. And at times, you need to ask them to share information that they may consider to be sensitive. Even a regular client who doesn’t typically feel anxiety may become anxious when making an important, high-stakes decision, such as whether to have a particular surgery, sell the family home, or change retirement investment vehicles.

One common sign that a client is feeling anxious is that the conversation isn’t flowing smoothly because the client seems to be holding back. If you’re counseling a couple, you may notice the pair looking nervously at each other, seemingly in hopes of finding reassurance. Occasionally, a client may come right out and tell you he is feeling anxious.

»Reducing Clients’ Advisor Anxiety: Do’s and Don’ts

- **DO** create an office environment that is comfortable and inviting to help put clients at ease.
- **DON’T** assume that all clients are alike. Anxiety levels vary from one individual to the next, as do other personality traits. Different clients require differing levels of nurturing and support.
- **DO** watch for non-verbal cues. Picking up on body language signals may give you the opportunity to defuse concerns as soon as they arise. Remember that a signal by itself can mean several different things, so be sure to always confirm and clarify the correct meaning of what you observe. For instance, crossed arms don’t necessarily indicate self-protection; the person could be feeling cold or even relaxed.
- **DON’T** use language that could be perceived as judgmental. Doing so could cause a client’s evaluation anxiety to spike.
- **DO** cultivate trust through relationship building. This is even more important when a client has a high level of anxiety.
- **DON’T** try to be your client’s therapist. Limit your professional guidance to your area of qualified expertise. Reduce client anxiety by developing a clear and achievable plan for future success.

One professional related a situation in which a client told her, “I always feel like I’m going to be in trouble when I come here”—meaning he was concerned about her opinion of his actions.

When you’re meeting with a client who seems nervous, try to assess early in the meeting whether the client’s concern is

evaluation-based or disclosure-based. Asking a client why he is anxious may not result in a straightforward answer. Some people may be in denial of their condition and simply claim to have no anxiety. Others may have rationalized their situation, in which case they might respond with excuses—claiming, for example, that they haven't previously sought professional help because they've never before needed



The SCISA paper "Conversations with Seniors: Tip Sheet" provides additional suggestions for working with apprehensive clients.

professional guidance. Still others may have made a conscious decision to delay attending to a need in order to cope with their present reality. They may, for instance, have avoided

seeking advice by telling themselves, repeatedly for years, "I'll see a counselor next month, but I'm just too busy now to take time out of my schedule."

In these cases, rather than asking a client about the source of his anxiety, listen carefully for hints in what he says. An individual with evaluation anxiety might start a sentence by commenting, "I hope you're not going to think less of me for this, but..." or "I know I'm not the best when it comes to diet and exercise, but..." Someone with disclosure anxiety, in contrast, might allude to concerns about privacy, confidentiality, or information security. You may even gain insights into a client's psychological state by listening to what the individual *doesn't* say. For example, pay attention if a client shies away from topics you would ordinarily expect him to openly address with you. If you work to cultivate your active listening skills, you will be more likely to pick up on subtle, yet important, verbal cues.

How to work with a client who appears to be apprehensive

Irrespective of the root cause, when a client shows signs of anxiety, attempt to reassure her that she has done the right thing by seeking help from a qualified professional.

Assure her that you'll do your best to resolve the issues she's worried about in a way that meets her individual needs. Also, make sure to demonstrate an extra margin of sensitivity in all your interactions. It is never a good idea to make comments—even in jest—that could come across as judgmental. Expressing sensitivity is particularly important when you're working with someone who is already feeling anxious. Let the client know, in a manner that adheres to your professional code of ethics and legal requirements, that she is not alone and that her situation may be more common than she thinks.

When a client appears to have evaluation anxiety, reassure her that you're not interested in judging whether her previous actions were good or bad, regardless of the information she may share with you. Explain that the professional relationship is a forward-looking journey, and that your role as a qualified professional advisor is to help your clients achieve their long-term objectives.

Working with an individual who has disclosure anxiety warrants a somewhat different approach. In essence, you want to find ways to reassure the client that you will treat

as private and hold in strict confidence any information she shares within the context of your professional relationship. If it applies in your profession, explain that fiduciary duty requires a qualified professional advisor to act in the best interests of a client, financially and otherwise, and that you have a legal and ethical obligation to act honestly and responsibly. You might also explain any steps your office has taken to ensure information

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security, such as maintaining a locked facility, encrypting computer data, and emphasizing the importance of client confidentiality to your employees.

Another approach with a client who appears to show signs of disclosure anxiety is to precede requests for sensitive information with questions that focus on less-sensitive topics. Structuring information requests in a graded fashion can help prevent clients with disclosure anxiety from feeling overly anxious. It can also help them develop a better understanding of why you need certain personal information to create recommendations for how to best achieve their goals. One professional we've talked with suggests that having clients help set the agenda for the meeting gives them an increased sense of control and willingness to share.

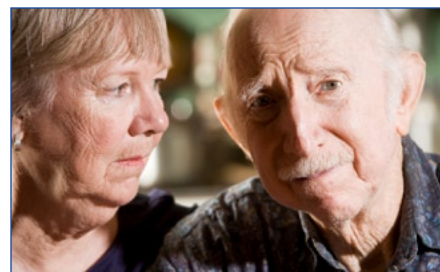
Whether you're dealing with evaluation anxiety or disclosure anxiety, some additional steps may help reduce the level of anxiety. Consider whether the "feel" of your office is relaxing and inviting and what changes you might make to help clients become more comfortable. Think about purchasing a quality coffemaker and having pastries or cookies available prior to the start of a meeting. As one professional said, "The value of a good cappuccino can't be underestimated." Sometimes this approach doesn't make a client feel more comfortable, and that may tell you something as well. If an individual refuses offerings of food and drinks, that may be a tip-off that she is feeling ill at ease—or it may just be a sign that she has just had lunch.

If you sense after a meeting begins that a client is particularly nervous, try steering the conversation toward a topic the client is more comfortable talking about. Remember, in a professional relationship, trust is an important quality that usually builds over time. One professional suggests, "During an initial consultation, we might just talk about family, why the family moved to town, and the nature

of the individual's broad, long-range goals." All these topics are designed to get to know the client better, while at the same time putting her at ease.

You may also seek to help your client identify the beliefs and perceptions that underlie her anxiety. Then, if those ideas are unfounded, you can explain how and why they are unfounded. As you share information with your client based on your professional experience, you can try to help her reshape her "mental model" of the world in a way that reduces her anxiety. Focus on the client's needs and educate her about how, specifically, you can help her prepare for her future through a clear and achievable plan. This is key to helping her develop a new way of viewing herself and her situation.

If you can successfully help clients overcome advisor anxiety, then they may start engaging in other positive behaviors, such as adopting new health and fitness activities, planning how to use their leisure time during their retirement, or reaching out to other qualified experts to whom you refer them.



Difference between positive and negative anxiety

Anxiety isn't always a negative thing when it comes to preparing for late life. Some degree of worry about one's finances, health and fitness, or social life may actually motivate an individual to proactively engage in planning for later life. As retirement approaches, putting one's ducks in a row is a positive way to both reduce anxiety (Hayslip et al., 1997) and increase one's chances of a reasonable quality of life in old age.

Advisor anxiety, on the other hand, is

usually negative. In almost every instance, advisor anxiety serves as a barrier to receiving professional guidance that could pave the way for a more positive life experience. Whenever a CSA encounters a client with advisor anxiety, she should work to help that individual identify and overcome his concerns and fears. This will not only improve the quality of the rapport and ongoing professional relationship with the client, but also significantly improve the CSA's chances of optimally meeting the client's needs with suitable products and services. ■



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