

## Couple Relationships and Money Issues

Money is one of the most common sources of marital conflict. According to Jeff Opdyke, in his February 14, 2010, Wall Street Journal column, couples can avoid the divisive effects of money issues by talking openly with each other before marriage about four things: [1] their individual financial assets and debts; [2] their family and personal histories in regard to money management (what they learned in their families of origin and their own spending and saving habits); [3] how they want to divide responsibilities for financial matters (bill-paying, record-keeping, monitoring investments); and [4] to what extent they will combine their accounts. In addition, they should agree on how much money each will be able to spend independently. They will, of course, need to revisit such conversations on a regular basis as their financial situation and their feelings change over the years.

Suze Orman, in *O*, the *Oprah Magazine* (October 12, 2009) urges couples to treat each other as partners, with equal voice in regard to financial matters, regardless of who brings in the most money. Syble Solomon points out that financial conflicts may actually represent issues of "power, control, freedom, success, security, acceptance, status, love, and many other strong emotional needs." Exploring their emotional reactions may help couples identify triggers related to childhood memories and fears in order to plan more effective ways to approach conversations about money. ("With Money, What's Really Going On?" in *All-in-One Marriage Prep*, by Susanne Alexander, 2010 Marriage Transformation L.L.C., p. 374)

Opposites attract, especially in regard to money. We are often drawn to someone with a different history, attitude, and style regarding finances. Although these differences may not be obvious at first; over time, couples may find themselves polarized on money issues. Sharing life with someone who has a different money style can push us into even stronger, more adversarial positions. A Hoarder, for example, may deepen his or her attachment to saving if married to a Spender, and vice-versa. To avoid this polarization over money, which can sabotage other aspects of a relationship, Rachel Moheban, LCSW, suggests three strategies couples can implement on their own or with help from a relationship coach. By practicing respect and empathy for each other, couples can move beyond chronic tension caused by their differences, soften their positions, and learn to work collaboratively to meet their financial goals:

1. Each partner acknowledges his or her secret envy of and admiration for the other's financial style. The Hoarder might admit longing for the freedom to enjoy spending for pleasure and giving. The Spender might acknowledge a desire for the discipline to save more regularly.
2. Each partner admits a way he or she would like to be more like the other.
3. Each partner agrees to do one thing to move closer to the partner's style. For example, the Spender might agree to resist one impulse purchase weekly, and the Hoarder might agree to spend money for pleasure or for someone else once a week.

<http://www.rachelmoheban.com/audio/MoneyBreakthroughs111709.mp3>

Couples may need to learn new communication skills to break through established patterns of win-lose attempts at problem-solving. The resource list on page 2 describes some of the many programs that can help couples deepen their self-understanding, learn to share their points of view without attacking each other, and discover how to listen empathically even when they do not agree.

## Couple Relationships and Money Issues Resources

**Better Marriages**, 800-634-8325, [info@bettermarriages.org](mailto:info@bettermarriages.org), [www.bettermarriages.org](http://www.bettermarriages.org). Formerly known as ACME, the Association for Couples in Marriage Enrichment, this non-profit, non-sectarian organization promotes enrichment opportunities and resources to "strengthen couple relationships and enhance personal growth, mutual fulfillment and family wellness." Better Marriages focuses mainly on helping couples in good marriages achieve their full potential. A leadership training and certification program provides skills for leading various couple events. Members receive a bimonthly newsletter with schedules of upcoming events, book reviews, and articles addressing marriage issues. Call the office or visit the website to find leader couples and events in your area and to sign up for email newsletters.

**Couple Communication, Interpersonal Communication Programs, Inc.**, 800-328-5099. This program uses engaging interactive skill mats for coaching couples in the use of more effective speaking and listening skills and more effective conflict resolution processes. To learn more and to find workshops near you, visit [www.couplecommunication.com](http://www.couplecommunication.com).

**IMAGO**, by Harville Hendrix, Ph.D. and Helen LaKelly Hunt, Ph.D., offers a model and coaching for effective couple communication. Call 800-729-1121 or visit [www.gettingtheloveyouwant.com](http://www.gettingtheloveyouwant.com) to find leaders and programs located near you. For faith-based programs, call 866-489-1163 or visit the website [www.CouplehoodAsASpiritualPath.com](http://www.CouplehoodAsASpiritualPath.com).

*Love, Marriage, and Money: Understanding and Achieving Financial Compatibility Before-and After-You Say "I Do,"* by Alan Lavine and Gail Liberman (Chicago: Dearborn Financial Publishing, Inc., 1998). The authors share relevant psychological, legal, and financial information. Topics include financial personalities, how to compromise, renting or purchasing a home, planning for children, preparing for retirement, and estate planning.

**Money Habitudes: Target Your Habits and Attitudes About Money**, created by Syble Solomon, (LifeWise, 2006, [www.moneyhabitudes.com](http://www.moneyhabitudes.com), 888-833-4331). This set of cards can help individuals and couples, working on their own or as part of a group activity, to help people determine the values and attitudes that guide their thoughts and actions in regard to saving, spending, and dealing with debt and money in general. Following a card sorting activity, participants discover the challenges and advantages of each financial type (Spontaneous, Status, Giving, Security, Carefree, and/or Planning) and learn ways to achieve a healthy balance. Couples benefit by gaining an increased understanding of themselves and each other and by learning to discuss their differences calmly and to make mutually agreeable decisions that take their differences into consideration. Available in Spanish and in a version for teens.

**Non-Violent Communication: A Language of Life** by Marshall B. Rosenberg, Ph.D. (Encinitas, CA: PuddleDancer Press, 1999), <http://www.puddledancer.com>, <http://www.cnvc.org>. This book clearly shows how to break patterns of thinking that lead to arguments and anger and how to communicate with mutual respect and understanding. The skills of separating observation from evaluation, taking responsibility for our feelings, making requests instead of demands, and listening empathically can enhance any relationship. Visit [www.nonviolentcommunication.com](http://www.nonviolentcommunication.com) to learn more about events and resources.

**The Relationship Success Coach, Rachel Moheban, LCSW**, online, email, and telephone relationship coaching, [info@rachelmoheban.com](mailto:info@rachelmoheban.com), [www.TheRelationshipSuccessCoach.com](http://www.TheRelationshipSuccessCoach.com).

Jane P. Ives

United Methodist Marriage and Family Ministries Consultant, 10 Quaker Lane, Portland, ME 04103, 207-797-8930, [JaneIves@aol.com](mailto:JaneIves@aol.com)

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