

## COUPLE RELATIONSHIPS AND MONEY ISSUES

Opposites attract, and money is an area in which this is especially true. Individuals are often attracted to persons with a different history, attitude, and style regarding money. Even if these differences are not obvious at first, over time couples often find themselves polarized on money issues. Sharing life with someone of a different money style will push individuals into even stronger, more adversarial positions. A Hoarder, for example, will deepen his/her attachment to saving if married to a Spender, and vice-versa.

In order to avoid this polarization, which can sabotage other aspects of a relationship as well as financial management, Rachel Moheban, LCSW, suggests three strategies couples can implement on their own or with help from a relationship coach. These strategies can help couples move beyond chronic tension caused by their polarization, soften their positions, and make workable decisions about how to manage their finances.

1. Each partner acknowledges his/her secret envy of and admiration for the other's financial style. The Hoarder might admit a longing for the freedom to enjoy spending for pleasure and generosity. The Spender might acknowledge a desire for the discipline to save more regularly.
2. Each partner admits to the other one 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 each week. The Hoarder might agree to spend money for pleasure for him/herself or for someone else once a week.

By practicing respect and empathy for themselves and each other, individuals can reduce tension, move closer to each other, and learn to work collaboratively to meet their financial goals. Couples may need to learn communication skills to break through long-established patterns of win-lose attempts at problem-solving. The following list describes some of the many programs that provide training in understanding yourself, sharing your point of view without attacking the other, and listening empathically even when you do not agree.

### RESOURCES:

**Association for Couples in Marriage Enrichment**, 502 North Broad Street, P.O. Box 10596, Winston-Salem, NC 27108, 336-724-1526, 800-634-8325, [acme@bettermarriages.org](mailto:acme@bettermarriages.org), [www.bettermarriages.com](http://www.bettermarriages.com). A.C.M.E. is a non-profit, non-sectarian organization that, according to its mission statement, promotes enrichment opportunities and resources to "strengthen couple relationships and enhance personal growth, mutual fulfillment and family wellness." A.C.M.E. 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 bi-monthly newsletter with schedules of upcoming events, book reviews, and articles addressing marriage issues. Call the office or visit the website to find out about leader couples and events in your area.

**Couple Communication**, Interpersonal Communication Programs, Inc., 800-328-5099. This program uses engaging interactive skill mats for coaching more effective speaking and listening skills and more effective conflict resolution processes. You can find workshops near you at [www.couplecommunication.com](http://www.couplecommunication.com).

**Listening Together: Couple Communication I**, by Sherod Miller, Ph.D., Phyllis A. Miller, Ph.D., Elam W. Nunnally, Ph.D., and Daniel B. Wackman, Ph.D. (Littleton, Colorado: Interpersonal Communication Programs, Inc., 1991). This text/workbook, which accompanies the Couple Communication I program, deals with gaining self-awareness, caring about your partner, resolving conflicts, and choosing communication styles for talking and listening. (Copy available for loan from Jane Ives (207-797-8930 or [Janelves@aol.com](mailto:Janelves@aol.com)))

**IMAGO**, by Harville Hendrix, PhD and Helen LaKelly Hunt, PhD., offers a model and coaching for effective couple communication. To find leaders and programs located near you, call 800-729-1121 or visit [www.gettingtheloveyouwant.com](http://www.gettingtheloveyouwant.com). Faith-based programs at [www.CouplehoodAsASpiritualPath.com](http://www.CouplehoodAsASpiritualPath.com) or call 866-489-1163.

**Getting the Love You Want: A Guide for Couples**, by Harville Hendrix, PhD. (NY, NY: Harper & Row Publishers, Inc., 1988). The author proposes that the very traits that attract us to our mates initially cause tensions and disagreements that can damage a relationship. By understanding the needs underlying their attraction, couples can heal each other and enrich their relationship. [Copy available for loan from Jane Ives (207-797-8930 or [Janelves@aol.com](mailto:Janelves@aol.com))].

**Getting the Love You Want Workbook**, by Harville Hendrix, PhD and Helen Lakelly Hunt, PhD, (NY,NY: Atria Books, 2003). This text provides information and exercises that can be used by couples to become more aware of their unconscious agendas and learn how to create a marriage to satisfy their deepest needs. Best used in conjunction with **Getting the Love You Want: A Guide for Couples**. [Copy available for loan from Jane Ives 207-797-8930 or [Janelves@aol.com](mailto:Janelves@aol.com) ]

**Love, Marriage, and Money: Understanding and Achieving Financial Compatibility Before-and After-You Say "I Do,"** by Gail Liberman and Alan Lavine (Chicago: Dearborn Financial Publishing, Inc., 1998. The authors blend psychological, legal, and financial information into a helpful resource for couples. Topics include financial personalities, how to compromise, renting or purchasing a home, planning for children, preparing for retirement, and estate planning. [Copy available for loan from Jane Ives (207-797-8930 or [Janelves@aol.com](mailto:Janelves@aol.com)) ]

**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). A set of cards to be used by couples or as part of a group activity to help persons 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 sort activity, participants discover the challenges and advantages of each financial type (Spontaneous, Status, Giving, Security, Carefree, and/or Planning) and ways to achieve a healthy balance. Since differences in attitudes toward and use of money are a primary cause of conflict in marriage, couples benefit by increased understanding of themselves and each other and by learning to discuss their differences and to make mutually agreeable decisions that take those differences into consideration. Available in Spanish and in a version for teens. [Available for loan from the UM Foundation of New England([bonnie@umfne.org](mailto:bonnie@umfne.org)) ]

**Non-Violent Communication: A Language of Compassion**, by Marshall B. Rosenberg, Ph.D. (Encinitas, CA: PuddleDancer Press, 1999), [www.puddledancer.com](http://www.puddledancer.com), [www.cnvc.org](http://www.cnvc.org) . This clear and straightforward text shows how to break patterns of thinking that lead to arguments and anger and how to communicate with mutual respect and understanding. Separating observation from evaluation, taking responsibility for our feelings, making requests instead of demands, and listening empathically are skills that can enhance any relationship. For events and programs in Maine, call Peggy Smith at 207-789-5299 or [peggy@MaineNVC.network.org](mailto:peggy@MaineNVC.network.org). [Text and companion books available for loan from Jane Ives (207-797-8930 or [Janelves@aol.com](mailto:Janelves@aol.com)) ]

**The Relationship Success Coach, Rachel Moheban, LCSW**, [info@rachelmoheban.com](mailto:info@rachelmoheban.com)  
<http://www.TheRelationshipSuccessCoach.com>. Rachel offers online, email, and telephone relationship coaching. The following link leads to her presentation on money issues and relationships:  
<http://www.rachelmoheban.com/audio/MoneyBreakthroughs111709.mp3>

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