

# Avoid Money Battles

Why do couples fight over money?



by Jonathan Rich

**M**ONEY CAN REPRESENT power, self-worth, protection, and love.

Here are six reasons why couples disagree and fight about money:

**1. How to spend money.** Anne announced, "I must have a new car with airbags. I don't want to be stranded, or hurt in an accident." Tom replied. "I understand, but we can buy a nice used car. Keeping that extra \$10,000 will keep us a lot more secure than airbags. It'll help me expand my business."

Security meant two different things to Tom and Anne. For Anne, physical protection was important. Tom saw money as security. Both were using money to protect against their worst fears.

**2. Where money should come from.** "It's just temporary," Kim pleaded. "We can move in with my parents until we can get on our feet. It will give us a chance to save some money, and we'll have the whole upstairs to ourselves."

Fred wasn't ready to move. "I know your parents mean well, but we have to stand on our own feet."

Kim and Fred had a different idea about accepting support from parents. Other couples might disagree about who should earn most of the money.

**3. Security versus taking risks.** Pedro had worked as an attorney for the County. He got a small raise each year, vacation, sick time, health benefits, and a retirement plan. But he was restless. He felt he could do better on his own. His wife, Maria, was nervous. The baby was due in two months. This just wasn't the time to take a risk.

Important decisions involve weighing risks. If you and your partner have a different tolerance for risk, you can expect disagreements. If you take risks that your partner is uncomfortable with, and things don't work out, your partner may blame you.

**4. The importance of careers.** Sally had worked as a real estate agent since she and Tom were married 10 years ago. She made a good living, but she thought of helping kids, teaching, or doing social work. Tom felt stuck. He wanted Sally to be happy, but he also knew the bills had to be paid. "We've

got our own kids to look after. This just isn't the time to switch careers."

Career satisfaction is important. If you like your work, you feel happier about your life and your family relationships. But what if job satisfaction places a burden on your family, by requiring them to make financial sacrifices, or by taking too much of your time and emotional energy?

**5. Family roles.** It had been a long day at work. Ralph came home to chaos. The baby was screaming, and the house was a mess. He slumped into his favorite chair and turned on the TV. Anita was infuriated. She shouted, "I could use a little help around here!" Ralph shot back, "I don't know what you do all day, but the place is a disaster. Housework is your job."



While growing up, you get certain ideas about what men and women do, and how responsibilities are divided up. It takes effort to change these ideas. The trouble comes when you and your partner disagree about roles.

**6. Trust.** Cheryl couldn't wait for Charlie, her husband, to get home. She had saved for months to buy a new dress and felt gorgeous wearing it. When Charlie came through the door, Cheryl twirled around with a broad smile. "Like it?" Charlie rushed past her. "Yeah, love it. How much did that set us back?" Cheryl was crushed.

Charlie remembered that his mother went on spending sprees, and his father insisted she was sending them to the poorhouse. Now it was happening again.

At the root of most marital and relationship disagreements are problems

with trust. When you feel that your partner has your best interests at heart, and you feel that they can make good decisions, then deciding things together is comfortable. If you feel that your partner is looking out only for himself or herself, at your expense, or you believe that your partner makes bad decisions, disagreements occur.

## Solution: Four Principles

If you and your partner learn and apply four basic principles, you can reach a new level of joy and intimacy and keep money from coming between you.

**Principle 1: Keep in mind that you and your partner function as a team.** Even if you win an argument, you've still lost, because you've chipped away at your relationship. Treat your partner and your partner's ideas with respect.

**Principle 2: Don't assume that your partner's behavior with money is a message about you or your relationship.** If you like luxury, you may see your partner's frugal ways as a sign that she doesn't care about you. If you always watch your money closely, you may feel like your partner's spendthrift ways show a lack of caring about your future. Your partner's financial style probably developed long ago. Your goal is to find a way to work together. If you try to find hidden meanings behind your partner's behavior, you'll react with needless anger.

**Principle 3: Decide your future financial path together.** Decide where you want to go together and how to get there. Some people would prefer to live frugally now, so that later in life they can cut back on work, travel, and relax. Others want a moderate lifestyle both now and later. Some might want to take big risks to have a chance at fame and wealth. By sharing your vision with your partner, you can better understand his or her ideas about money, and find a course that works for both of you.

**Principle 4: Do your part to solve the problem.** Beyond the relationship aspects of money, there are also practicalities—you must have more income than outgo. Be creative about career and lifestyle changes that can help you to come out in the black every month. Consider your partner's ideas or change your own behavior.

Working out money problems with your partner takes practice. Financial counselors can assist you. **PE**

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**ACTION: Function as a financial team.**