



LOVE notes

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Money and Conflict in Marriages

Odds are the last argument with your spouse or partner had something to do with money. Money is a common cause of conflict in marriages. Couples argue about not having enough money, who makes the money, how money is saved, and how money is spent in the household.

Few couples discuss personal spending habits and money management prior to marriage; therefore, differences involving spending arise quickly when the time comes to share financial responsibility for a household.

The Emotional Side of Money

Arguments about money may appear to be rational and factual because they are about numbers, and numbers don't lie. Many couples do not realize that money and spending are emotional issues.

Everyone enters into a marriage with his or her own personal history with money. You grew up in a separate household from your spouse and developed your own meaning of money. For example, some families value strict money management and saving, sending the message that having money is important. Other families may have the philosophy that money is

simply a tool to enjoy life. The more you differ from your spouse in the meaning you give to money and spending, the more likely you are to argue about money related issues.

Shared Meaning and Goals

John Gottman is a researcher of marital quality who is well-known for his work on predicting divorce. He emphasizes the need for shared meaning in relationships to keep partners connected. Shared meaning is important for couples when it comes to money and spending.

Your overall values and life goals are reflected in how you handle money. Family goals and individual life goals that are compatible with one another are important to marital success. However, if you find yourself in a marriage with life goals and money values that don't match your spouse, it is not too late.

Few couples take time to share how their goals and money management are related. Developing a deeper understanding of you and your spouse's ideas and goals related to money can help you to begin to develop a shared meaning about money in your family.

try this...

The following strategies will help you create shared money meaning in your marriage and reduce conflict:

1. Talk with your spouse about mutual money ideas and spending habits. This may include sharing each of your parents' money habits. Understanding the way money is used in the other person's family will help each of you develop greater appreciation for your partner's money management.
2. Write down short- and long-term goals for yourself and your family and suggest your spouse do the same. Determine how money fits into these goals. How much will you need? When will you need it? How does this impact your current feelings toward money?
3. Share your goals with your spouse. Discuss what you learned by writing your goals. Discover where your goals overlap and begin to plan for your family's future with these goals in mind.

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