

HOW TO STOP ARGUING ABOUT MONEY

By Marlene and Bob Neufeld

Research shows that people fight about money more than anything else. Money is a powerful and important subject in our culture. It has many hidden meanings including whether we believe that others accept us, or love and care about us, whether we are safe and secure and whether we are competent or not. All of these meanings bring up feelings, which many people find difficult to talk about directly. They often emerge as fights about who spent what, who has to pay for what or who does or doesn't keep track of what. Money is real, but it's also a symbol and a metaphor.

A good example is an engagement ring. A couple came to see us because he wanted to spend more on their engagement ring than she did. What does it mean to have a big ring, small ring, no ring, a ring passed down in a family, or one put on a credit card? There is no right answer, but it's important for couples to explore what it means for each of them.

Here are some tips about money in relationships:

1. **STOP!** Stop arguing about money. As Drs. Gay & Kathlyn Hendricks say “people fight about money because they actually think it makes a difference. [But] arguing about money does not produce more money. Make a commitment to no longer arguing about money. Cultivate your own creativity and support your partner's creativity because that's where abundance comes from, from the flow of creativity. Take the energy that used to get burned up through recycling those arguments about money (which don't produce more money) and put that energy into inquiring within yourself and working with your partner as an ally to creating more financial abundance in your life.” To hear the Hendricks visit <http://www.facebook.com/relationshipadvice>
2. **REVEAL:** Money secrets are dangerous to a relationship. Any secrets are dangerous. Concealing brings up a predictable pattern of withholding which leads to withdrawing and then seeing the other person as unsafe; which leads to further withholding. Secrets about money are doubly dangerous because of the powerful meaning that we place on money. We found this to be true in our relationship, even with something as small as Bob buying a cup of coffee without telling Marlene. The issue wasn't the \$2.68 that Bob spent on the coffee, but that he was “treating” himself and didn't believe he could tell Marlene about it.
3. **EXPLORE:** Get curious about your own money beliefs and money history. In our practice, we sometimes ask people to list all of their money beliefs. We hear things like “money doesn't grow on trees” or “we'll never have enough” or “rich people aren't good people.” A big part of how you deal with money today is about how your parents or grandparents dealt with money. Marlene had a belief that if we worked really hard we would always have enough. This belief was formed within a family of hard-working successful immigrants. On the other hand, Bob had a belief that no matter what happened we could lose it all. This belief was formed by listening to

stories of how the family had lost everything in the Russian Revolution. When we shared our beliefs we realized that they were contradictory and causing some of our money arguments. Even more important was our realization that neither of these beliefs was totally accurate and neither belief was the kind that we wanted to keep.

4. **COMMUNICATE:** Share your thoughts, feelings and behavior about money. Talk about what money meant to you growing up in your families and about how your parents discussed and managed money. Talk about the impact of your earlier financial history and experiences on your current relationship. Listen to your partner's thoughts, feelings and money history. People feel much closer and more intimate when they can talk about hard subjects, but it takes some time and it's difficult to do.
5. **MEET:** Schedule regular financial meetings. Having a regular time to meet, along with a set agenda, eases stress and helps make sure both people are prepared. If you sit down once or twice a month to talk, the bill payer doesn't resent having the stress of making ends meet and the non-bill payer doesn't question the other person's abilities — or check out completely.
6. **APPRECIATE:** Even if your partner's financial habits are totally foreign to you, there's usually something you can appreciate about them. In a recent Parenting Magazine, Michele Bender says, "I can attest to the power of a compliment, which I tried on the night David and I pay bills — a chore that usually ends with us going to bed without speaking. When I spied the cost of a pricey fishing pole on our Visa bill, I took a deep breath, then told him that I admired how he can buy something without overanalyzing it. I'd never said that to him before, out of fear he'd just spend more. David immediately relaxed, and told me that my diligence in managing our bank accounts and the kids' college funds was one reason he thought I was a wonderful mother. (Yay! I was more than an annoying, tightfisted wife!) That night, not only did we go to bed on speaking terms, we actually felt closer."
7. **AGREE:** Make agreements about your finances. To many people the word "budget" is loaded and brings up resistance. Try shifting to the concept of a "spending plan" which would provide a sense of where your family stands financially – your income and expenses – as well as looks forward to your goals. Create the plan together so that you can be allies working together toward the same goals. Get skilled at making good agreements, ones that you both feel good about making, about areas that you CAN control. Practice changing agreements that aren't working.
8. **SHARE:** Figuring out who pays for what, who owes who, who makes more, who is entitled to more, can sap your vitality. Pooling your resources and then giving each of you discretionary money can open up new possibilities for collaboration.

Having cash of your own is a very, very good thing. When money was tight we decided to give each other a weekly allowance, money that wasn't allocated for anything, money we didn't have to account to each other for. This way, if either of us wanted something, we could buy it, because it was our own money. It was a huge

change in our relationship because we could stop policing each other or limiting ourselves.

Especially consider doing this if you are a one-income family, or if one person earns a lot more than the other. Many families make the decision for a short or longer period of time to have one of them go to school, or stay at home to parent, or for many other reasons. Once you agree on allowance limits, the person at home with the kids doesn't have to feel guilty about spending money the other earns, and you both can stop keeping tabs.

So remember, arguments about money are often not really about money; they are about whether your partner really loves you or whether you feel safe and secure, or about who is in charge. They trigger us at our core; rubbing against those “sore spots” of whether we are worthy, acceptable, needy, adequate, whether we belong, deserve love or are successful. Until those “sore spots” are acknowledged and shared, we will continue to blame our partners for causing our discomfort.

Marlene & Bob Neufeld practice body-centered Coaching and Psychotherapy. They are a couple who help couples learn life-changing skills and create closer, more loving relationships with one another. To learn more, see www.marleneandbob.com or call 613-594-9248 to arrange a complimentary 1-hour introductory session.