

## **The Meaning of Money in a Marriage**

By Peggy L. Ferguson, Ph.D.

With all the positives about marriage and money, it is nevertheless true, that couples do fight about money. Fights about money tend to quickly change from money as the issue to “relationship issues”. Part of the reason for this is that “money” and all the behavioral components to it (spending, saving, sharing/withholding, etc.) tends to have different meanings for different people.

Although family scholars and observers have different lists about the strongest predictors of divorce, it has been suggested that financial conflict is one of the main predictors of divorce. However, of the topics that couples argue about, sex, money, kids, usually tops the list.

One of the reasons that money is such a source of conflict in a marriage is that "money" and all the behaviors attached to it, have different meaning to different people. Partners come into a marriage, having gained an education about money from their families of origin and from the culture in general. Some families show love through spending. To others, money is a tool or a resource that is to be safeguarded and used only as necessary. When two partners come together with such different expectations and meanings about money, there is bound to be trouble. They may not even know that they have different meanings attached to “money”. People generally expect others to share the same meanings that they have for things and find it “weird” that others believe or think something different than they do about things they take for granted.

Another reason for the conflict over money in marriage is that conversations about money tend to quickly move from money as a "financial resource or commodity" to money as a "relationship issue". The spending/saving/communicating about money becomes an editorial comment about the relationship.

The first task at hand for resolving couple money conflicts is to identify and discuss their family of origin sources of money beliefs and knowledge. When you look at your spouse's beliefs about money and are thoroughly convinced that s/he is "crazy", "stupid", or "ignorant", look at the context. Most beliefs and behavior tend to make sense in their original context. An example is the person or couple who grew up in the midst of the "great depression". They may still tend to save the rubber bands from the daily newspaper, the glass jelly jars, etc. This conservation behavior seems to be making a timely comeback, by the way. Tracing a person's history with money, including what they learned in his/her family of origin assists in understanding current money behavior.

All people spend time trying to understand the relationship events in their lives. Couples, especially tend to devote energy to staying abreast of the quality and nature of their relationship. Keeping in mind the "meaning of money" historically in a person's life

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and its connection to relationship events in the here and now lends to more accurate understanding of relationship events. All behavior is communication--even spending, saving, sharing, hoarding, etc. When people are trying to make sense of the behavior of their partners in their relationships in real time, observations of all sorts are taken into account. Money behavior has meaning. Partners observe money behavior, feelings, and attitudes of the other partner through the "filters" of his/her own life experiences. Partners do not always understand that his/her own perceptions are not universal. There is usually more than one way to perceive something and other people's perceptions may be just as "accurate" as your own. Coming to understand the non-universality of one's perceptions is crucial to being able to problem solve in your life, not just in your marriage.

Once you really understand that there is more than one way to look at something, it would then be helpful to identify the circumstances under which couples move in a conversation about money to relationship issues. I find that in working in counseling with couples, they present one issue at "the problem" and quickly move into the relationship issues that are really bothering them. It may feel safer to have the "who is going to pay the bills" conversation, than it is to have the "I don't feel respected, accepted or loved, when you don't trust me to pay the bills right" conversation. At the core of many if not most thinly disguised relationship conflicts lie the perceive unmet needs for acceptance, importance, and respect. When couples are trying to problem solve about "money" and move into relationship issues without knowing they have changed "topics", they will not only fail in their problem solving attempts to create more problems to be solved.

Couples, prepared with knowledge about their own filters and their own unresolved relationship issues, can begin to discuss and successfully work through money conflicts.