



Differing attitudes on money can spark major conflicts

By Madge Martinez
NC News Service

Marianne makes all her clothes, prepares economical meals and abhors waste. She budgets carefully, turns lights off when leaving a room and squeezes the last drop from the toothpaste tube. Marianne frequents flea markets, thrift stores and garage sales looking for bargains.

She values each opportunity to save a dollar to provide the financial assurance she deems necessary to her family's future. To Marianne, money represents security.

To Jonathan, however, money equals status. Aggressive, amiable and a bit flashy, he purchases name brand clothes, dazzling jewelry and the latest model car. Jonathan doesn't flinch at the idea of buying faddish electronic gadgets or flying to the mountains for a ski weekend.

Often a victim of credit-card purchasing, Jonathan bought a sailboat then used it less than a dozen times in five years. He seldom charts the financial course of his family's future.

Not surprisingly, Marianne and Jonathan are frequently at odds about money. Although the disagreements are centered on how much is saved or spent, their conflicts arise from clashing attitudes.

As that couple illustrates, attitudes about money are deeply ingrained into our

personalities. A spouse who is aggressive or domineering may equate money with power. To another spouse, money stands for status. For yet others, money begets or bestows love.

Even Christian attitudes are sometimes conflicting; for instance, disdain for money versus generosity.

Usually one attitude toward money predominates in people. It colors feelings and determines behavior and affects marital relationships.

In a study on marital compatibility, Graham Spanier, a professor at the State University of Pennsylvania, found that couples in the happiest marriages have similar ideas about budgeting money. Surprisingly, he found that money causes more conflict in marriage than sexual infidelity.

Some psychologists say that couples are often reluctant to discuss their differing views on money. In "Money Madness," authors Herb Goldberg and Robert Lewis call it "the last taboo."

So can compatibility in money matters be encouraged?

When I present marriage preparation conferences with my husband, Al, for the Archdiocese of New Orleans, we suggest that couples develop a process for financial management that is aimed at taking their differing attitudes into account.

We caution couples that attitudes are slow to change. Yet, with patience and perseverance, they can be identified and then modified.

Some suggestions on how to promote compatibility:

1. Communication: Attempt to pinpoint and discuss attitudes. But try also to find the feelings accompanying them. A feeling of fear or insecurity could be the basis of extreme thriftiness. Or a big spender could be overcompensating for feelings of inadequacy. Sharing these emotions is a first step toward understanding.

2. Make mutual money decisions: TV programs are fueled with marital deceptions and misconceptions concerning money from her proverbial "cookie jar" to his "secret compartment" wallet.

The message is clear: Making money decisions without your spouse's input is a sure way to create conflict.

To encourage mutual responsibility, I suggest a simple rule for spending. After allowing for fixed expenses (housing, food, car payments) and extras (entertainment), set a safe sum that each person can spend without consulting the other. In one household the safe sum could be \$20; in another \$200. It can change monthly.

This arrangement promotes shared decisions and a measure of independence as well.

3. Budget wisely: According to J.K. Lasserlin in "Financial Planning for Your Family," the budget "is a means of releasing money to better use and of putting the budgeter in control."

A budget allows a couple to control money rather than be controlled by it.

4. Set priorities and compromise: June wanted new furniture. Bob didn't. She suggested selecting four rooms of furnishings for their new home, using time payments. Bob thought this "unwise because of their large monthly mortgage payment."

The answer? They compromised, buying living room furniture only, with cash.

Here is an exercise that you and your partner might want to try. Take five minutes to jot down your thoughts and feelings on these questions:

- a. What is my attitude toward money?
 - b. What do I think money means to my partner?
 - c. Who will handle money? Why?
 - d. Will our income support the standard of living I desire?
 - e. Am I willing to change my attitude?
- Now, read and discuss one another's responses. It may prove enlightening.

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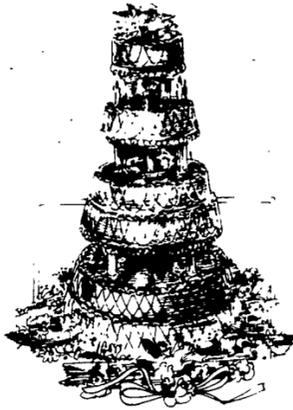
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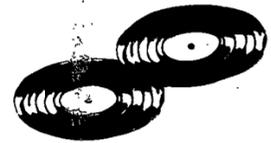
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