

# Sociologists say money's the root of marital conflicts

By Edgar V. Barmann  
NC News Service

The leading causes of conflicts between husband and wife are widely believed to be sexual problems and disagreements over raising children. Not so, say sociologists. The number one culprit is money.

That conclusion was reached in a survey of 3,096 couples in 10 major cities by John and Letha Scanzoni, co-authors of the book "Men, Women and Change."

They reported that 33 percent of those interviewed listed money-related matters as the leading cause of marriage conflict. Child-related issues placed second with 19 percent, and only 1.4 percent mentioned sex as a major area of disagreement.

In their book, "The Spouse Gap," Robert Lee and Marjorie Casebier noted that "as mundane and unromantic as it sounds, money is indeed the root of much evil and contention in marriage."

Marriage partners, the authors observed, sometimes use money "as an emotional weapon to control or punish the other," and problems arise when one spouse has "an immature or unrealistic attitude toward earning, saving and spending."

In preparing for marriage, couples generally don't study the data and opinions of sociologists or discuss potential money-handling problems in any great detail. Rather, they often wait until after the wedding to deal with the subject, and then they usually seek to emulate the financial practices of their parents.

While that may be a good idea in



many cases, the couple also should pay heed to husbands and wives with growing families who are confronted with an economy vastly different than the pitfalls their parents faced a generation ago.

Though they would never claim expertise on home money management, Jim and Rita Super of Bolingbrook, Ill., consented to an interview on the subject, in the hope that such advice might enable newlyweds to nip financial disagreements in the bud.

The Supers, members of St. Francis Parish in Bolingbrook, live in an attractive, relatively new home in an above average Chicago suburb, one of the highest cost-of-living areas in the United States.

Both are employed by the same insurance firm — he as an assistant manager in personnel administration, she as a medical claims processor. Her job is part-time in the evenings, after he has returned from work to care for their

five children.

At the time of their marriage in 1971, the economy was much different. He was in the Air Force and they lived in an \$85 a month apartment.

"When we moved from El Paso to San Angelo, Tex.," he recalled, "we put all our possessions in our car, and we worried whether we could afford an apartment renting for \$125 a month."

Their combined salaries are far more substantial now, but their values have not changed. Though they find themselves earning and spending more money than they did, they haven't developed the "consumer mentality" which Pope John Paul II warned against on his 1987 American visit.

"Material goods are not that important," said Mrs. Super, noting that they have never been hooked on "buying things."

Added her husband: "Many people think it is too costly to have five children, and they cite figures saying it costs thousands of dollars to raise one child. If you look at kids in those terms, you won't have any. We consider them to be a blessing from God."

Mrs. Super reiterated the comments. "To have my infant son smile at me —

you can't put a dollar figure on that. Children give so much back. We are blessed with a family, a job, and each other."

Their close relationship is reflected in their views on a number of money topics. Here are a few:

—Handling home finances: Husband and wife should regard handling money as a joint responsibility. In the Super family, Jim deposits most of his paycheck and brings home enough cash for groceries, gasoline and other family expenditures. Rita balances the checkbook. Some cash is kept at home, available for their personal use. Each has the freedom to spend this money, without accounting to the other for every cent.

—Credit purchases: Other than for their home and car, the Supers have no interest payments. They use credit cards sparingly, and only when they can pay off the debt within 30 days to avoid interest charges.

—Joint accounts: They pool their income, and wouldn't think of establishing separate bank accounts or withholding earnings information from one another.

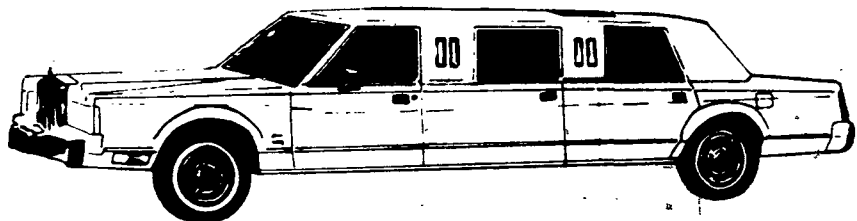
—Major purchases: Made only after prior discussion and mutual agreement. Jim defines a major purchase as something which costs \$50 or more.

—Savings: Currently, Jim saves five percent of his gross salary, and the company for which he works matches 50 percent of this amount. Even though his earnings were much less in the early years of marriage, he has always managed to save a little from every paycheck.

—Autos: A new car every year or two is a big drain on family finances, and they avoid that. In 1987, the Supers bought their first new car — a station wagon to accommodate the whole fami-

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