

Hidden Meanings of Money in Marriage

ALBERT and Della M. could not stop arguing about draperies. The only ones she found that she liked cost \$1900. Her husband, who earned not quite \$10,000 a year, felt this was much too expensive. But she refused to settle for less.

Another couple, the Allens, have both worked full time during their two years of marriage. Since his income was enough to support them, they agreed in the beginning that Mrs. Allen should put all her salary in the bank for crises or luxuries. Recently, when the couple had emergency expenses, he asked her to withdraw some of her savings. She refused on the ground that it is "her" money, and told her husband to borrow what they needed from a lending company.

Mr. L. earns only enough to provide his family with the necessities. Yet he often buys his wife extravagant gifts. He is now deep in debt. A somewhat rigid person, he can't understand why his wife doesn't appre-

Often it's not lack of money that causes trouble, but the misuse of it—as a weapon to punish a spouse, or as a prop for a shrunken ego

Condensed from
LADIES' HOME JOURNAL

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NEW YORK, N.Y. 10010. LADIES' HOME JOURNAL (JULY '68)

ciate the presents—although she has told him over and over that she does not want “things” and would rather he showed some affection for her.

These stories, reported by various agencies of the Family Service Association of America, illustrate some of the basic emotional patterns involved in family money problems. To Albert and Della M., the stalemated argument over draperies is a symbol of a basic inability to resolve differences between themselves. To Mrs. Allen, money is a way of displaying her own “independence.” To Mr. L., money is a way of substituting material gifts for the love he is unable to express any other way. In short, family finances are a socially and emotionally acceptable area on which to displace other tensions that may be too threatening or too disruptive to face directly.

The handling of finances is, in fact, one of the major emotional battlegrounds of marriage. Half of the couples who come to Family Service agencies for counseling report severe problems with money. Yet only a tiny proportion—six percent, to be exact—are in difficulty because of inadequate income or unusual financial need. Most of the couples are

in trouble for two other reasons: immature or unrealistic attitudes about money; or the emotional use of money, either as a weapon or as compensation for inadequacies.

Family Service counselors feel that every couple should have some kind of mutually agreed-upon plan for handling finances. This might well be a more or less standard budget. But far more important than the budget itself is the attitude toward it. Particularly important is the need for husband and wife to share goals and values in marriage, for, even when income is adequate, disagreements about patterns of spending and saving can produce conflicts.

In one typical instance, a husband spent hundreds of dollars on electronic equipment for his ham radio station—a hobby in which his wife could not have been less interested. Another husband spent a great deal of money racing model cars. Because of his constant outlay for equipment, there were often times when his wife had enough money to buy only the cheapest food—and then the husband complained bitterly of bad meals!

According to Family Service counselors, an increasing number of young married couples overspend for “instant gratification”—the satisfaction of all their desires for luxuries *at once*, as if there were no tomorrow. Other young couples are status-conscious. Still others need the ego-bolstering of owning expensive cameras, stereo phonographs, elaborate tape-recording setups, col-

This article is excerpted from *How to Stay Married: A Candid Approach to Sex, Money and Emotions in Marriage*, to be published this spring by Cowles Publishing Co., Inc. The book is based on the experiences of the 335 voluntary agencies of the Family Service Association of America. Clark W. Blackburn is general director of F.S.A.A.; Norman M. Lobsenz is the author of many articles about marriage.

or television. Overspending to shore up the ego is not a monopoly of younger couples. We are all familiar with the "big spender" who always picks up the check, or buys the most expensive clothes, or is constantly "trading up" to costlier automobiles, even when he cannot afford it. This exhibitionist is gratifying his need not only to impress other people but also to reassure himself that he is indeed important and successful.

In one marriage where money was used by both partners as a boost to the ego, the wife needed to surround herself with expensive things, while the husband needed to prove his worth by providing them for her. They *never* argued about money. They simply went on spending it in a totally unrealistic way. Not only were they anxiety-ridden about being in debt; they were failing to give each other any real emotional understanding and support. The marriage eventually foundered.

Conversely, there are families who "oversave," often in a subconscious effort to compensate for past deprivations. One troubled wife complained that she never had enough money for food because her husband was always putting it in the bank, buying property or investing in savings bonds. On the other hand, there are husbands who get spaghetti five nights a week because their wives are trying to save money out of the household funds.

This kind of spending or saving seldom satisfies the emotional need at its root. The scars of earlier depri-

vation remain, the drive to compensate goes on, the pattern continues. Such families need two things: help in understanding the basis for their money habits; and help in making and sticking to a realistic budget.

In other cases, money can become a weapon in a battle for family dominance—a device for punishment or reward. In one instance, a wife and husband quarreled because he supposedly flirted with another woman at a party. Next day the wife felt impelled to go downtown and buy nearly \$1000 worth of clothes. Or, an extravagant wife who keeps her husband in financial straits may go on year after year "proving," to her own satisfaction, his inadequacy.

Men, on the other hand, are more likely to use money to express the need for domination. Occasionally, a man may withhold money in retaliation for a woman's withholding of sex. In extreme instances, a husband may keep a wife in total ignorance of their financial situation, simply giving her a small household allowance and expecting her to stay firmly within it. Some men withhold even this allowance whenever they quarrel with their wives.

Another source of conflict is the question of which marital partner is to *handle* the family's finances. Traditionally, this is the husband's role. But sometimes the wife is better at planning expenditures and paying bills. Yet the decision about who will keep the family accounts is not always made on the basis of competence or willingness. Background,

and the association between money and masculinity, make it hard for a man to yield his authority.

In one case where a couple was heavily in debt, the husband told the counselor that though *he* had no idea where his money went, his wife could account for every cent *she* spent. The counselor suggested that the wife handle the family finances. Two months later, the husband admitted that, although the change-over had hurt his pride, his wife was a better manager. "I guess so long as I earn the money," he said, "I don't have to handle every dollar of it the way my dad did."

Most problems of money in marriage can be dealt with, if both husband and wife will recognize that the difficulties are often not questions of dollars and cents but of attitudes and emotions. Here are some common-sense approaches:

- Figures don't lie. Either you have money or you don't. So be as realistic as possible in making financial decisions and in actual spending. Try to set up a specific but flexible

spending pattern that encompasses the needs and wants of both spouses.

- Set long-term goals as well as short-term ones. It's very well to plan for purchases such as a car or a freezer, but there should also be planning for the children's education and for building a retirement fund.

- "His" and "Hers" may be fine on bathroom towels, but it doesn't work on money. All income should be considered "ours."

- The money-handling responsibility should be given to the spouse who by training or temperament is best fitted for it.

- Since husband and wife bring differing experiences and attitudes about money to a marriage, they should discuss their ideas openly. It is important for both to be aware of what money represents psychically to each. All the budgets in the world can't compensate for ignorance of these hidden meanings of money.

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Travelers' Checks

A SIGHTSEER who had just completed his inspection of a huge historic mill wheel near Sonoma, Calif., turned to a new arrival and said, "Quite a wheel, isn't it?"

"Yup," said the newcomer. "It musta been quite a wagon, too, when they had all four of 'em."

—Contributed by C. M. Bradstreet

ONE OF MY Vermont neighbors, who had traveled very little, was visiting in a large Eastern city. One night his host took him to a hill overlooking the city so he could view the panorama of lights stretched out below. After the Vermonter had looked his fill, he turned to his friend and commented, "Looks like everybody is home."

—Contributed by O. J. Coolidge