

May 27, 2008

Pure Sex, Pure Love

Are You Financially Unfaithful in Your Relationship/Marriage?

By Dr. Christine B. Whelan

Amber had \$30,000 in college loans and another \$5,000 in credit-card debt when she married Doug. She'd mentioned her school loans, but the two had never talked about how they planned to pay it off. They both worked and earned decent money, and when the couple had their first child, Amber quit her job to be a stay-at-home Mom. Soon, the new family began to struggle. Those college loans hadn't gone away, and Doug was furious when, while searching for batteries, he discovered the debt-collection notices Amber had stuck in the back of a desk drawer.

Sound familiar?

Or perhaps this one hits closer to home:

Money wasn't something that Kelly thought a lot about. She had enough, and while she didn't spend crazy amounts, she wasn't living a Spartan life, either. Kelly's parents had always encouraged her to follow her career dreams, regardless of how much she earned. They were generous with her, and gave her money each year. But when she began seriously dating a man of whom her parents disapproved, the yearly gifts stopped. Her parents set an ultimatum: Either break up with the man she loved, get him to change to meet their specifications, or she'd be cut off from any financial support in the future.

Money = Power

When you think of money, what words pop into your mind? Power? Freedom? Security? Debt? Money isn't something we usually talk about-not even (and sometimes especially not) with our spouses or significant others. But if money is power then it can play an important-and often corrosive-role in our relationships.

"Money's not just money, it's a stand-in for our fears," author and columnist Arianna Huffington is quoted as having said, and I couldn't agree more. This is the first in a series of articles about love, money and the financial pressures many of us have in our most intimate relationships. Take the survey on this page to share your experiences anonymously. No matter what your relationship status, no matter how financially secure you think you are, money matters—and it's time to pull back the curtain and discuss this taboo topic.

While young-adults are more open about money-talk than our parent's generation, a recent national poll found that even among our let-it-all-hang-out generation, nearly half of couples don't discuss money at all before they get married.

But we've got to talk about it because understanding how we—and those we love—relate to money is tied up with our desires and fears for the future, our personal sense of power and equality and what (or who) controls us.

Inherited Emotional Legacy

Our relationship with money has spiritual implications as well: Jesus told his followers to leave all their belongings behind and follow Him. The parable of the prodigal son is a warning to us about squandering money—and forgiving those who have made financial mistakes. And why is it harder for a rich man to get to heaven than for a camel to pass through the eye of a needle? Because money (and the quest for wealth) can make us jealous, greedy and forget our basic values.

Money itself isn't bad, and it's certainly easier to be generous and support worthwhile charities when you've got money to spare. We can't escape the pull and push of money—so it's important to recognize where our attitudes toward money come from.

How we relate to money comes from our childhood and our parents' relationship to money as we were growing up. It's an inherited emotional legacy, writes Dr. Bonnie Eaker Weil in her book *Financial Infidelity: Seven Steps to Conquering the #1 Relationship Wrecker*.

When Amber was little, she and her Mom would sneak out on shopping sprees, and her mother instructed her how to hide new clothes in the closet for a while before wearing them so her father wouldn't be suspicious. Once the clothes were purchased, Amber and her mother never spoke about them again. From these shopping excursions, Amber learned that it was best to hide—and then keep quiet about-her spending and debt from others, and she carried that into her marriage.

Kelly's family had always used money for control. Her father never told her mother how much money the family had and made a few large contributions to charitable causes he cared about without discussing it with her in advance, and her mother once offered to pay her to not take a job so Kelly would be freed up to pursue the career that she wanted for her daughter.

When Amber and Kelly entered into adult relationships, they brought this emotional history with money along unconsciously. Amber equated shopping sprees with secretive fun and Kelly equated money to control, but neither realized how their histories with money would affect their romantic lives.

Try It

In her book, Dr. Weil suggests a helpful exercise: Think back to how money was discussed in your family growing up. Answer these questions—but answer them as you would have as a child, not as an adult.

1) List the positive impressions you have about money, for example, "I want you to have this," or "Saving is responsible."

2) List the negative impressions you have about money, for example, "can't afford to participate," or "ashamed."

3) Complete the following sentence: "What I wanted most as a child, and didn't get because money was _____." Fill this in with an emotional concept, for example, "security—we never had enough."

4) Complete this sentence: "When I was a child, I had these negative emotions about money over and over again: _____."

Then, take these answers and fill them in to these sentences:

1. "I have spent my life searching for a person who has these characteristics in financial interactions _____." Put in your answer to #1 above.

2. "When I am with such a person, I am bothered when he or she behaves the following way with money: _____." Put in your answer to #2 above.

3. "I wish that person would give me _____." Put in your answer from #3 above.

4. "When I am insecure about money, I often have these feelings: _____." Put in your answer from #4 above.

Creepy how accurate it is, right? Understanding where our attitudes about money come from is the first step toward being able to talk about money in relationships.

Punny Girl

This is a rich subject—all puns intended—so email me at puresex@bustedhalo.com with your experiences, questions and thoughts about money and relationships.

For my next money column, I'll talk about money and dating—who pays, what that means, and how to set a healthy power balance early on. Does this scenario sound uncomfortably familiar?

John and Jamie are finishing up dinner on their first date. The check comes and it sits between for an awkward moment. Jamie is about to reach for her wallet to offer to pay, but she really wants John to say no, that it's his treat. Yes, she can afford to pay for the dinner—maybe even more than he can—but it's the principle of the matter, she thinks. Meanwhile, John is frustrated that he has to pay for another first date. It's the 21st Century, he thinks to himself, and she makes more money than I do, I bet. If I pay, does that entitle me to a kiss—or more-later tonight?

Share your thoughts and take our survey on the right-hand side of the page to have your opinions counted for my next column!