

Dawn Kaffel Blog Archive: Couples Emotional Attachment to Money 2018

In a recent couples counselling session, a client disclosed to her husband that she was in a lot of debt but had been too afraid to share this with him. This came as a complete shock to him and he questioned what sort of marriage they had if his partner didn't feel able to share this with him. Yet again this made me acutely aware of just how difficult it is for many couples to talk about money and their finances. It seems to be even harder than talking about sex.

Even when there is a lot of love and connection in a relationship, money issues are high on the list of subjects that couples argue about and cause conflict. This is probably why couples avoid the topic, particularly in the early stages of a relationship. Couple arguments about money tend to be more problematic and more likely to remain unresolved.

We come into our relationships with inherited attitudes, emotions and beliefs about money from our family backgrounds. We may not be fully aware of what we bring to our relationships about our own feelings about spending and saving, but it often gets acted out in our relationships. If we experienced parents who were careful with money, we often want to emulate that if it was a good experience. However if it wasn't, we may want to do the opposite and be frivolous with money.

Understanding that we have an emotional relationship with money helps make sense of our feelings and behaviours around it. How we feel about money is often tied up with our need to feel secure, in control and independent.

Money can be challenging in a relationship when partners have contrasting relationships to money for example if one wants to spend and the other to save there is the potential for conflict. What happens if one wants to spend in a certain way and the other to save in a different way? Having polarised views can be challenging if not talked about and understood. Our individual emotional relationship with money often gets projected into our relationships. For example if we see ourselves in the role of a care giver and provider which makes us feel secure, how will this effect a partner who may not be used to being provided for and highly values their financial independence.

We don't like to acknowledge that money can cause a power imbalance in our relationships. This is more likely to happen when there is a big difference in a couples salary and how money is spent and bills paid. Do you have separate bank accounts and/or joint accounts?

Money doesn't have to be a wedge in your relationship. Learning how to talk to a partner about finances in a healthier more satisfying way is hugely beneficial for a growing relationship.

The key to dealing with this complex issue is to be open and honest with each other about how you feel about money, what money means to you, your attitude and values and where money fits into your relationship with each other. The need for clarity in how you plan to share finances, manage your spending and pay bills will enable you to have a better understanding and connection to one another's perspective.

Useful questions to ask each other:

- How important is money to you?
- What messages did you get from your parents about money?
- How do you feel about spending money?
- What are your thoughts about saving money?
- Do you identify with being a spender or saver?
- Do you budget?
- Are you worried about money?
- Do you manage money well?
- Have you ever been in debt or had gambling problems?

If you feel money is an on-going issue that is contributing to conflict and distancing in your relationship, you may find it useful to take time out to talk to about it in counselling in a confidential safe setting.

If you would like to discuss things further or to make an appointment, you can call me on **07976 403741** or **(020) 8959 9528**. Alternatively you can contact me by email dawn.kaffel@couplescounselling.com.