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Don't Clash Over Cash

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When asked how much money is enough, a wealthy individual replied, “Just a little bit more.”

Most families find there is never enough money, so sooner or later they squabble about how to spend the limited dollars. Meshing different styles of handling money doesn't just happen because people love each other. It takes effective communication, time, and effort.

Couples often have a harder time resolving money issues than other conflicts. Money issues tend to be raised repeatedly and are more likely to be mishandled.

If your money discussions escalate to shouting matches or tearful sessions, changes are needed. Realize each of you will have different attitudes and values. To one, money may represent power. To another, it may mean security or status. One may be a spender, the other a saver. The concern is not that you always agree about money, but how you disagree and that you come to a suitable compromise.

What Is an Argument Worth?

Save arguments for important issues and major expenditures. Decide amounts each

person can spend without reporting to anyone. It might be \$5, \$20, \$50, or whatever fits your budget. These regular allowances provide a sense of spending freedom and eliminate discussions over personal items and incidentals.

A Time and a Place

Talking about money “later” or promising to discuss it “some other time” may never happen. Schedule regular meetings to discuss financial matters. This keeps you and your co-spender informed and can prevent minor concerns from becoming major problems.

The particular time you decide to meet will depend on family schedules. Try to avoid meeting between 5:00 p.m. and 7:00 p.m. when people are usually tired and hungry. Meeting just before pay day or when bills are due is often a good choice.

For your meeting, choose a place with minimum distractions. Do not let the television, radio, and phone interfere with your communications.

Include all family members when appropriate. Children can learn from this process. Allow everyone a chance to express feelings,

The following responses hurt effective communication:

• **Ordering, Directing, Commanding.**

These messages tell people that their feelings, values, or needs are not important.

(“You need to stop going to the mall.”)

• **Warning, Threatening.**

Telling what will happen if something is or isn't done can make a person feel fearful and submissive.

(“If you don't control your charging, I'll cut up your charge cards.”)

• **Moralizing, Preaching.**

Telling what should or ought to be done often results in resistance and defending a position even more strongly.

(“You really should stop smoking.”)

• **Advising, Giving Solutions.**

Being told how to solve a problem may make a person feel unable to make wise decisions.

(“Next time, tell your co-workers you can't go out for lunch.”)

• **Judging, Criticizing, Disagreeing, Blaming.**

These messages, more than any other, make a person feel inadequate, inferior, or worthless.

(“It's your fault we don't have any money.”)

• **Name Calling, Shaming, Ridiculing.**

This can hurt a person's self-image or cause discouragement and anger.

(“Well, Mr. Big-Spender, what stupid thing did you buy with the last \$100 I gave you?”)

wants, and needs without interruption or criticism. Family members are more likely to support a decision if they are included in the decision.

Listening Habits

Effective communication requires good listening. What kind of listener are you? During a disagreement, do you find yourself planning your defense? Does your mind wander? Do you stop listening if a subject is difficult to understand?

Listen for key points. Ask questions if you don't understand something. Be careful not to criticize, argue, or give feedback that keeps someone from expressing feelings.

Use “I ...” Messages

The words you choose and your tone of voice can fuel or diffuse an argument. Another is more likely to hear you if you use “I-Messages” instead of “You-Messages.” “You-Messages” tend to be verbal attacks of blame and criticism. “I-Messages” focus on you and your feelings.

The Three Parts of an I-Message:

1. **“I feel ...”** Make a clear statement of how you feel.
2. **“When you ...”** Name the specific behavior that caused you to feel that way.
3. **“Because ...”** Say why the behavior or event is upsetting.

Instead of this: *“You never record the amounts of checks you write.”*

Try this: *“I feel frustrated when you don't record check amounts because I don't want to pay fees for a bounced check.”*

Remember: “I-Messages” have three specific parts. Just starting a sentence with “I” doesn’t make it an “I-message.”

Solving Money Problems

If a problem is worth arguing about, it is worth solving. Combine good communication skills with the following steps:

1. Acknowledge that there is a problem. Get feelings out in the open.
2. Identify the real problem. Money issues are often emotionally charged. Organized, written records give objective information rather than guesses. Be sure the issue is really money.
3. Discuss only the identified problem. Keep personalities, past complaints, or other problems out of it.
4. Brainstorm alternatives. List all possible actions/solutions no matter how ridiculous. No one should comment on suggestions until the list is complete.
5. Discuss each alternative and agree on a possible solution. Write it down. A compromise

may be the best solution. Everyone should feel his or her wishes were considered.

6. Make every effort to support the solution. Identify and avoid obstacles. Recognize necessary sacrifices. Perfect solutions are rare.
7. Keep communications open while working out the solution. Each person needs to feel understood, appreciated, and loved.

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