

Families Taking Charge Talking with Your Spouse

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Introduction

Issues related to finances, like issues related to sexuality, are often difficult ones for spouses to communicate effectively. This is due in part to beliefs such as “you’re supposed to know all about that” and “adults should be able to take care of money matters,” as well as “you should be able to handle all your own problems without seeking help - even from your spouse.”

Another factor involved in spousal communication problems when it comes to money matters is embarrassment. It is often difficult to say “we just don’t have enough money to buy ,” whether is a car, a house, a bottle of pop, soap, or paying for a child’s field trip. Compound that with the serious situation of job loss/unemployment and you are likely to find an embarrassing situation where spouses have difficulty sharing information, let alone feelings and beliefs. Such a discussion may even be more difficult when it includes the children, probably because it might put parents in the position of “admitting” they are not fully in control of their lives. But parent-child relationships are based upon solid spousal relations and so it is important for partners to communicate.

What Can You Do?

- Communication is a two way street. Be a sender and a receiver of messages. Talk, but listen too. Listening is often a little-practiced art.
- Feelings are often more important than information. Studies have indicated men and women, as groups, tend to communicate somewhat differently - women more at a feeling level; men more at an information level. Work on hearing what your spouse is communicating - feeling low about losing a job may be more significant to her or him than the fact she or he will need to seek other employment.
- The message sent isn’t necessarily the one received. We have filters that process our intended communications. “I’m mad” might mean “at myself,” “at the situation,” or “at my spouse,” depending on how I say it and who is hearing it.
- Clarify your understanding of verbal interchanges. Restate them as you think you’ve heard them to see if what you heard is what was intended. This takes some effort, and courage, but may be well worth both if better discussions result. If what you heard is what was intended, build upon it. If it wasn’t, ask for clarifications in a positive way. For example, if your spouse says, “There’s no money at all,” does he/she mean “for anything,” “for food,” “for rent,” “for a new car,” or “until next payday”? Obviously, each has a different potential impact on the family and you need to understand what was meant as information and feeling.
- Sympathize and empathize. Being able to feel sorry for or with the way someone feels is important and so is being able to feel like someone else, sharing the experience. Two together can often overcome problems one alone can only stew over.
- Be sensitive to the nonverbal messages as well as the ones expressed in words. A look, someone’s posture, leaving the room when a discussion starts, all can give us important messages. But they can be confusing messages. Check them out; clarify the messages as best you can. Too much interpretation may be as much a problem as not enough.
- Take time out to talk. Don’t start the minute your spouse walks in the door. Wait until the kids are asleep. Turn off the TV. Pull the plug on the phone or turn off the ringer. Take a walk or a ride. Go out for a cup of coffee and sit on a park bench. Change the setting to maximize your chances for effective com-

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munication. It often helps to reduce the static in the air, which gets in the way of clear communication.

- It is okay for your spouse to say this is not a good time. However, be sure to set a time to talk, not drop the subject.
- Sometimes just be there. Having someone to lean on or to be a listener is comforting. The closeness those roles provide can be most helpful.
- Use “I” messages rather than “you” messages. “I am upset because the money we saved was spent on “_____” and now I can’t pay for “_____” not “Why did you buy _____?”
- Discuss with your spouse how money was handled in your family. Sometimes understanding why a person has strong issues on a topic may help you reach a compromise.

What Can Your Spouse Do?

- Read the previous list and do what fits.
- Make a conscious effort to communicate more effectively. Too often strong, silent types are just that, strong and silent. Their suits of armor let nothing in or out. Perhaps they need assistance with their armor.
- Be receptive to what your spouse is trying to express. No one has died of terminal embarrassment yet. Don’t become the first!

- Be supportive. It is important to be liked and feel loved. Stress tests our relationships, but it also can strengthen them. As with steel, the heat of the fire may temper the metal, or in this case mettle. Constructive spousal communication sets the tone for constructive family communication. Work at being excellent role models. Even disagreements, when obviously resolved, can be good learning examples for children. And, spouses may well learn from what their children learn. Sometimes the wisdom of kids unfetters the shackles of adulthood. They, too, may help us take charge of our lives.

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Families Taking Charge is a multi-part series for individuals and families experiencing financial stress as a result of difficult economic times.