

Money: A Therapeutic Tool for Couples Therapy

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This article addresses the therapeutic importance of discussing money at every stage of a couple's relationship, both as a concrete reality and as a metaphor for security, adequacy, competence, commitment, acceptance, and acknowledgment in a relationship. I will present a developmental schema looking at financial issues that couples confront at various stages in the adult life cycle and how these affect and reflect relationship problems. The article also presents a money questionnaire as a useful tool for exploring family-of-origin financial history, affect, and behavior.

Keywords: Money and Marriage; Finances and Relationship Life Cycle; Money in Couples Therapy

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INTRODUCTION

Couple therapists have not been trained to ask about money or to consider money as a crucial component in couples therapy (Poduska & Allred, 1990). In much of American society, talking openly about money is considered rude, intrusive, and inappropriate. Although the stock market or the price of a car or house are frequently subjects of discussion, the powerful emotional meaning of money is rarely mentioned. Therapy, however, is not a polite conversation. In the same way that therapists have been trained to explore sexual behavior and abuse, eating disorders, mental illness, and alcohol and drugs, they can be trained to sensitively explore money and its affective significance. Couples cannot live or fulfill their life dreams without money. Finances are an ever-present reality that no adult can ignore and are clearly an issue that can cause great distress for couples (Amato & Rogers, 1997; Barth, 2001; Blumstein & Schwartz, 1983; Collins & Brown, 1997; Gallagher, 1992; Jenkins, Stanley, Bailey, & Markman, 2002; Madanes, 1994; Mellan, 1992, 1999; Siegel, 1990; Tizard, 1948; Turkel, 1988; Williams, 1992). Money causes anxiety because it is so tied to feelings of success, competence, safety, security, and acceptance in our society. Anxiety is a prime realm of therapy, but discussions about finances have not traditionally been within the realm of therapy, either concretely or as a metaphor. The financial and business press offers much that is useful to the professional therapist (Bach, 2002; Gallen, 2002; Hayden, 1999; Opdyke, 2004; Orman, 1997; Schwab-Pomerantz & Schwab,

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2002; Spragins, 2002; Warren, 2005; Yogev, 2002). These books address the need for clear and frequent communication but do not address why money is so difficult to discuss or why it generates so much emotion.

This article is based on my clinical experience with a racially mixed spectrum of middle-class couples in Philadelphia at an urban nonprofit clinical training and practice agency. Emotions and conflicts about money are inevitably filtered through the lens of social class, culture, race, and gender. This article focuses on using money as a therapeutic tool with couples to access emotion and alter behavior.

FAMILY FINANCIAL QUESTIONNAIRE

It is important to recognize that one's relationship, ideas, feelings, and behavior with money are derived from life experiences, influences from family of origin, and one's social and historical context (i.e., class, culture, gender, and race). Money is a thing, an inanimate object—like food. How we use it, perceive it, and feel about it and how it impacts relationships is not due to the inherent properties of money itself.

The meaning and power of money in childhood has a powerful impact on how money is viewed as an adult. Usually couples have not discussed this in any systematic way. How money was discussed or fought about in one's family of origin is important to talk about in therapy. Was money used as a reward and/or punishment? Was money thought of as a tool to get what you need and to add pleasure to life, or as an end in itself and an important status symbol? The following questions can serve as a guide to exploring the history and emotional significance of money for each partner.

(1) What are your earliest memories of money in your family? What is your best and worst memory regarding money? What feelings do these memories generate? Was money viewed as good, bad, scary, dirty, or neutral for you as a child? Did anyone help you to understand these feelings as a child? Were there any family stories about money?

(2) How did your parents talk about money between themselves and with the children? Was it easy to talk about, or was it treated like a secret? What kind of tone was used in the discussions? Did your parents fight about money, and if so, how?

(3) Did your parents agree about how to deal with money? Who was in charge of spending, and who was in charge of saving? Did working, or earning the bigger portion of the income, connect to control over money?

(4) How did your mother think and feel about, and deal with, money? How did her parents think and feel about, and deal with, money? Did your mother enjoy working (or staying home)? How did you know and what impact has this had on you? Repeat using father. How well off did you feel growing up? How did that change over the course of your growing up, if at all?

(5) What is your first memory of having an argument or disagreement about money in your family? What were your feelings regarding arguments about money, and how has this impacted you?

(6) If you have siblings, were different genders or different ages treated differently in regard to money? How are your attitudes and feelings about money different from or the same as those of your siblings?

(7) What is your first memory of making money of your own? How much control did you have over any money you made or received as a gift?

(8) Where else did you get messages or information about money while growing up? Other relatives, religion, peers, TV, culture? How did these messages influence you?

(9) What financial expectations did your parents and grandparents have of you? How was this communicated to you? What financial expectations do you have of your parents or grandparents?

(10) What would you like to do differently from your parents regarding money in your relationship? What would you like to do the same?

MONEY AND THE RELATIONSHIP LIFE CYCLE

Money plays a significant role throughout the span of a relationship. Carter and McGoldrick (1999) have written about the stages of the traditional life cycle. The following stages are loosely based on their framework. Nancy Boyd-Franklin (2003) and Celia Falicov (1998) have written more specifically about African American and Latino family cultures. By placing the financial conflicts of a couple within this developmental and cultural framework, the therapist can track core dynamic themes:

(1) Maintaining appropriate boundaries.

(2) Differentiating from families of origin. This differs within different cultures and is often a source of conflict with an interethnic or interracial marriage.

(3) Encouraging the growth of intimacy through commitment and trust, balanced with self-respect and autonomy through the recognition and acceptance of individual needs.

(4) Respecting and negotiating differences.

(5) Developing appropriate skills and processes to communicate and solve problems.

(6) Developing the ability to both self-soothe and soothe each other.

(7) Recognizing how power and control are expressed and balanced.

These themes are all reflected in financial interactions. Different cultures have different ideas about what are appropriate boundaries, what degree of differentiation is acceptable, and how autonomy and power are expressed. These differences need to be acknowledged and explored when talking with interethnic couples. Negotiating spending, saving, and organizing money reflects the mutuality of a relationship at every stage. These brief vignettes from therapy sessions are examples of using finances to access dynamic themes.

Early Stages

Serious Dating or Living Together

When a couple has a serious relationship, they implicitly or explicitly negotiate who pays for what. They may discuss who will pay for dinner and movies, but rarely does a couple at this stage discuss how they each feel about mounting debt on their credit card, late charges, or how they each see their financial future. In a serious relationship, it is important to discuss what debt means, how they each use credit cards, and what they expect of each other financially. Perhaps one partner has five credit cards and uses each to the max, whereas the other partner uses only one and always pays it on time. As the relationship becomes more serious, how the partners think about, feel about, and deal with debt is an important concern.

Robert and Sandy came to therapy as they were discussing getting engaged. They had been living together for 9 months and both were in their late 20s. Both came from working-class families and were careful about their spending. Their

concern was Sandy's credit card debt of \$9,000. This dialogue took place midway into the second session.

ROBERT: If we're married, your debt becomes my debt, too, and I hate having any debt. I trust you, but you haven't done a great job of paying this off. [His voice rising] It just never feels like it is a priority for you.

SANDY: I don't understand why it *is* your concern. It's my debt and I'll take care of it. It's been hard to do while I'm trying to finish my dissertation and can't work full time. I always make at least the minimum payment on it, and certainly haven't let it get larger.

ROBERT [angrily]: It *is my* concern if we're married. Your debt will be my debt and I hate debt of any kind.

SANDY [also angry]: It's not your debt. It's *my* debt and I don't expect you to pay it. But I wish you'd leave me alone about it. I have this debt because of school loans and a trip I took to Italy last year that I had been dreaming about since I was 16. I wish you would stop moralizing about how debt is so horrible and realize that people have different ways of living.

THERAPIST: I wonder how you decide what is your individual obligation and what is your joint obligation. It sounds like Sandy thinks her debt remains hers to pay off, and Robert, you seem to think her debt becomes yours when you get married. Are you operating by different rules?

The dilemma of autonomy versus togetherness comes up for many couples during the early stages. The issue of what being a couple means in terms of individual and joint financial responsibility is a thorny one. With Robert and Sandy, the therapist intervened to help them discuss more explicitly what was individual responsibility and what was joint responsibility. The elusive *right* answer is less important than the difficult discussion and recognition of the validity of both opinions. Talking about what debt means to each of them and what their expectations are of each other in regard to the debt is important. Working this issue out so that they each could feel both intimately connected to the other, and like a responsible autonomous adult, was the essence of the therapy.

Engagement

During this period, the engagement ring, meant to be a symbol of love and commitment, often becomes a subject of controversy. How does the couple discuss its selection and purchase? Shall it be a joint selection, with the price being discussed, or shall it be a surprise gift picked out solely by the giver? Does a higher price or bigger size of the diamond indicate greater love to either partner? What is the role of parents or of family heirlooms in this process? What, in fact, is the meaning of a ring?

Tom and Tina, a couple in their early 30s, were about to become engaged. Their conversation is an illustration of how the symbol of commitment to the relationship can become more important than the relationship itself.

TINA: I don't understand why you can't buy a \$7,000 diamond ring for me. I know what your salary is and if you can't even spend 10% of your pay, I must not mean very much to you.

TOM: I do really love you, but I cannot afford to spend that much. I don't understand why a nice \$1,500 diamond ring doesn't mean the same thing to you. It feels like the price of the ring is more important to you than my feelings.

THERAPIST: [Pause] Tina, can you respond to Tom? Do you think the price of the ring is more important than his feelings?

TINA: An expensive ring makes me feel like you love me more and that I'm the most important thing to you. I don't understand what's the big deal of going into debt for a little while if I really am that important to you.

To Tina, the bigger diamond meant more love, more commitment, and more status. For her, negotiation was impossible. To Tom, the ring symbolized their commitment to each other and to building a future together. He was not willing to spend the money he had been saving for a house. They could not negotiate their differing ideas about the *meaning* of the price and size of the diamond. Both of them decided this intractable difference did not bode well for the future and terminated the relationship.

Middle Stages

Young Family

The baby or young family stage brings up many financial concerns. At this point, many couples decide that one partner—often, but by no means always, the wife—will either stay home or work part time for a few years. Fears about dependency and feeling unacknowledged and disempowered can emerge when one partner is earning less or no money. On the other hand, the working partner often feels worried and burdened about being the main wage earner.

Amy, a new mother in her late 30s, felt that she could neither ask for nor buy new clothes when she stopped working. Her shame and fear of being dependent were difficult for her to talk about. She had grown up in a working-class family, and her father always worried about not being able to provide for the family, whereas her husband grew up in a middle-class family. His father had confidence in his ability to be an adequate provider. This conversation occurred during the fifth session.

AMY: [tearfully] I haven't bought anything for myself since Derek [baby] was born, and I can't stand asking you every day for money for food.

JEREMY: [looking very confused and sounding a bit defensive] I don't understand what you mean. I thought it was just easier for you if I gave you money. If not, why don't you just get money from the ATM? You don't need to ask me. It's not like I'm giving you an allowance.

AMY: But that's the way it feels, like you're giving me an allowance. I haven't asked anyone for money since I was 17. I still remember how terrible it felt to have to explain to my father how I was spending every dime. I swore I'd never be in that position again. [tearfully] It feels exactly the same. I hate not earning my own money.

THERAPIST: Jeremy, what is that like for you to hear?

JEREMY: [looking surprised, almost stunned] But it's not the same at all. I'm not your father and I had no idea you felt that way. How about you get what you need from the ATM and I won't ask you anything about how you spend it.

AMY: [crying] I don't even know the ATM code since we joined our accounts after Derek was born. Since I'm not working, I closed out my account so I don't even have an ATM card anymore.

THERAPIST: Let's talk in more detail what kind of arrangement makes sense for both of you at this point. It sounds like perhaps that wasn't discussed. I doubt Jeremy meant for you not to have an ATM card, did you?

Not earning her own money and having to share a bank account brought back fears of being totally beholden to, and dependent on, her father. Earning her own money had been an essential part of Amy's self-esteem in the relationship, and the profound change to becoming dependent was terrifying. Not earning a salary brought up strong feelings for Amy, but Jeremy also had fears and resentments about being the breadwinner. This couple exemplifies how important it is for the therapist to pay attention to a change in finances. Sharing a checkbook for the first time in 15 years and her not working had deep emotional significance for both Amy and Jeremy.

Interethnic Blended Family

Blended families often have complicated financial arrangements. Kate and Steve came to therapy after a fight about paying the tuition for private school for Kate's daughter, Laura. Kate is from a working-class white family, and Steve is black from Kenya. Kate's father left when she was 8, and Steve's father died when he was 17. Kate's mother worked as an LPN until she was injured, and she now lives alone in a town 2 hours away. Kate works as a nurse practitioner and divorced her first husband when her daughter was 4. Laura is now 15. Kate receives minimal financial support from Laura's father. Steve came to the United States at age 26 to attend business school. His mother lives with her sister in a small village in Kenya and is trying to find a way to move to the United States. They have been married 4 years and have a 1-year-old child together. Expectations around money are confusing and complicated in this blended interethnic family. This discussion took place during the first session.

KATE: Laura is looking forward to going to Penn Academy [private school] and I want to send her, especially since she got such a good music scholarship, but now I don't know how we can do that. [raising her voice] I can't believe you gave your mother \$5,000 without even discussing it with me, when we are under such financial strain.

STEVE: [angrily] I didn't discuss it with you because you never understand. How can I not give my mother money? She's my mother! She sacrificed everything to send me here, and she is still in Kenya with very little, especially since my father died. I just don't understand you!

KATE: [also angry] We're your family now and I'm your wife. We are supposed to come first. And for you to send the money secretly makes it all worse. [tearfully] We don't have that much money, and I never would spend \$5,000 without telling you.

THERAPIST: Let's back up a little. You are both hurt and angry, and I don't think either of you feels understood. Can you talk to each other about who is considered family and what you think your obligations, including financial, are to each of them?

This exchange illustrates how partners from different cultures can have divergent ideas about what the family boundaries are and what are financial obligations to parents. Kate, with her Irish working-class background, felt strongly that Steve's foremost allegiance should be to the family—her, Laura, and the baby. Steve's African culture emphasized that the eldest son in a family is expected to support his mother. He defined family as including his mother and felt that she should unquestionably receive his financial help. He wanted to contribute to Laura's tuition but felt very torn and could not understand Kate's anger whenever he mentioned sending money to his mother. This resulted in his not mentioning it and just doing it periodically to avoid a fight. As the oldest son, he knew that he was expected to support his mother, whereas

Kate talked about how her mother appreciated gifts but did not expect her daughter to support her. This was the first time that they had discussed their cultural differences regarding expectations around money. With the therapist's help, they slowly realized that they were not going to change each other's mind. But his sending his mother checks in secret would not work either. After four sessions, they began to be able to negotiate in a calmer manner. He agreed to send his mother \$1,000 every 2 months and contribute one third of the tuition bill. She agreed to work an extra shift every week and ask Laura's father to contribute more toward the private school tuition.

Cultures have different expectations regarding differentiation and obligations between generations (Boyd-Franklin, 2003). Money can serve as a metaphor where these divergent boundaries and loyalties collide. This is helpful to keep in mind when working with interethnic, interracial, and sometimes interreligious couples.

Families with Older Children

For middle-class families, planning for college expenses during this stage can be very confusing. Should the house be mortgaged, should grandparents be asked to contribute, should the student be expected to take on lots of loans, should retirement plans be sacrificed? There is no one right answer, the options are confusing, and, for many families, there are no options. These questions come up even when parents have enough money to cover expenses because emotions, expectations, and family histories regarding finances are so different, and each parent's expectations are rarely discussed calmly.

Roberta and Albert came to therapy after fighting for 6 months over their son's college bills. This conversation took place during the second session.

ROBERTA: My whole adult life has been about being a good parent. I felt so guilty about working when Doug [son] went to first grade, but I did it so he would have the best education, including the best college. I can't believe you're saying we shouldn't pay the bills.

ALBERT: I'm not saying we shouldn't pay any of the costs, but I do think he'll appreciate it more and get more out of it if he contributes. I know for me, it meant all the difference to pay half of the cost. Otherwise I would have just gone to parties and not gone to classes, like all the rich kids did.

ROBERTA: [sadly] But I want things to be different for Doug than it was for us, and you don't understand that. I don't want him to have to worry. Maybe it's OK if he has some fun in college and doesn't work so hard.

ALBERT: [angry] I can't stand the idea of my son acting like all those rich spoiled brats who had all their bills paid for them. I came from a poor family, and I hated those kids.

THERAPIST: It sounds like you both have Doug's best interest in mind and that you have different ideas about what that means. You are both raising such legitimate, valid points. Roberta, you are wishing that Doug can both appreciate *and* enjoy college and not worry as much as you did at that age. Albert, it sounds like you hope he works hard, doesn't take things for granted, and doesn't act spoiled like the rich kids you remember. Your hopes and wishes don't sound mutually exclusive to me.

After the parents realized that they both wanted to help their son, they were able to negotiate a plan in which Roberta felt like Doug was not burdened, and Albert felt like he was doing his best to have Doug recognize the importance of being a serious

student. This meant going back to their own experiences and sharing the meaning for each of them of not having enough money. They each wanted to provide security for their son, but their perspectives differed on what would help him get the most out of his college experience and what it meant to be a good parent. When they could talk about their own feelings and experiences and feel understood by each other, they were better able to negotiate a viable solution for how to finance college.

Later Stages

The Couple Alone Again

This stage involves the couple redefining their relationship as they consider the next stage of life together. The couple thinks about how they want to spend both their time and money in this new stage, and priorities need to be redefined. One partner may feel that it is time to relax, travel, spend more time together, and not work so hard. The other partner may feel energized to try a new career.

Leon and Barbara were in their early 60s, and both had children from former marriages. They have been married 6 years. All the children were grown, and two of the four have children of their own.

LEON: I think we need to think of ourselves finally. We've never taken a real vacation for more than a week, and I would love to go on a safari in Africa with you before we're too old.

BARBARA: I'd like that, too, but you know my new business is just starting to take off, and I just can't be away that long. You know for so long I worked for someone else because I needed the assurance of a steady paycheck as a single parent. This is the first time I can really do what I want and put my own ideas into practice. I'm afraid my new business is my priority at this point.

LEON: Are you kidding? I've worked my whole life so I can finally do what I want, like go on a safari, and now you're telling me you can't go because you want to work? How did this happen to us? I always thought we were on the same page.

THERAPIST: I think you got off the same page. But it is pretty normal to want different things at this time of life, given each of your experiences. Leon, you built your own business and had your whole career to be excited about all the things you accomplished. It sounds like Barbara wants to feel a similar excitement and competence that you've known. Is there a way to think about some of both, exciting travel *and* Barbara's working, within the next 2 years?

This example illustrates how important it is to continue to have discussions about priorities at every life stage. Differences can usually be negotiated when there is willingness, trust, and commitment, but when one partner assumes he knows what the other partner wants, rather than asking, there is trouble. Regularly scheduled couple meetings focusing on financial priorities, wishes, fears, spending, and saving are a good idea. These can be either alone or with a therapist or financial advisor. Structured meetings help keep the couple informed about each other's thinking and priorities.

Postretirement

If there are assets, the couple needs to talk about a will and the possibility of philanthropy. How much shall they leave to a favorite charity, to any children or grandchildren, and how will they take care of themselves at this stage? Should

children or grandchildren inherit equal amounts, despite differences in their ages or circumstances? What is most important for each partner to do and accomplish at this stage, both separately and together, and how can they do this with the available financial resources?

George and Marion were both married for the second time. George was 78 and had three children and five grandchildren, and Marion was 66 and had one child and four grandchildren. They had two children together who were not married.

GEORGE: I don't understand why you are so upset at the way I wrote my will. All the children are getting the same amount of money, which as you know, is not so much.

MARION: It just doesn't seem fair that they all get treated the same when they live in such different ways. Your three children all have trust funds from their maternal grandparents that are more than enough to buy them each a nice house. My child has no one else, and our two youngest are still struggling.

GEORGE: I don't see how I can start dividing things up depending on who is doing what. Besides, I worry about Kim [their youngest together] spending it all on shoes. You know she can't control her spending.

MARION: [crying] I don't know how we can even talk about this if you are going to criticize Kim all the time. I'm worried about her too, but she's only 27.

GEORGE: 27? At her age we both already were married and were more serious than she'll ever be. Besides, I earned this money. I can do what I want with it.

THERAPIST: You are both bringing up a lot of important issues, and you have a complicated situation. Let's try to sort it out one issue at a time. Marion, what do you think is the hardest part of talking about this for you?

MARION: I'm not sure. Money has always been difficult for us to figure out together. But I think the hardest part is thinking of George not being around anymore. I also worry that the kids will feel that things are unfair. His kids have always had an easier time than mine.

THERAPIST: George, what feels like the hardest part for you?

GEORGE: It's been difficult to blend two families, and I thought we finally accomplished it so everyone felt treated fairly. I try so hard to be fair. I do worry about Kim, but I guess I'm too hard on her. She is working and seems to be paying her own bills finally.

They continued talking about what would feel fair but also discussed how hard it was to talk about this for both of them. They both told the other how good they felt about how they had handled such a complicated family and how grateful they were for each other, but money had always been a difficult subject. For the first time, they talked about their different wishes for all the children and eventually came to an agreement that felt fair but not equal for each of them.

This framework emphasizes how money can evoke powerful feelings at every stage of a couple's relationship. Money conflicts serve as a powerful intervention point for the therapist to work with patterns of the relationship, like keeping secrets, over- or underfunctioning, regulating affect, and repeating inappropriate family-of-origin behaviors. By identifying, understanding, and negotiating financial concerns throughout the relationship, couples build their autonomy, trust, commitment, and intimacy.

CLINICAL EXAMPLE: MONEY AS A THERAPEUTIC TOOL

This case illustrates how exploring more about money serves as a vehicle and a metaphor for discussing so many other important aspects in a couple's relationship.

Rick and Samantha came to therapy soon after they became engaged. They were both 30. The presenting problem was Samantha's concern about their lack of sexual activity and Rick's seeming lack of interest. Rick was anxious but stated that he found Samantha attractive, interesting, and sexy. He seemed concerned because she was upset but had no understanding as to why he wasn't more interested in sex. He was convinced it was his deficiency. This conversation took place in the middle of the third session.

THERAPIST: Sometimes money and sex are connected. I wonder if you have any issues around money that are troublesome between you.

SAMANTHA: [sitting up with much more enthusiasm] We're always arguing about Rick's debt. He has \$10,000 on his Visa bill, and I've been working two jobs to pay it off. I really don't want to get married with so much debt, and besides, it's debt he's had since his first marriage. I get so mad about it, and he doesn't seem to care.

RICK: I just don't understand why you get so upset about it. I never asked you to work two jobs, or to pay it off. You just offered.

SAMANTHA: I know you didn't ask, but I get worried that you'll never pay it off. It doesn't seem to matter to you.

THERAPIST: Samantha, can you tell Rick more about why you get so upset?

SAMANTHA: It is so important to me not to get married with any debt, and I feel now that we're engaged, his debt is my debt, too. I feel obligated to help him even though I don't think it's fair. I've already liquidated my mutual fund, and I feel like I can't spend any money I make on myself. And now I'm furious because he bought an expensive car and went into even more debt.

RICK: [defensive and withdrawn] You are mad all the time. We discussed the car and I thought you agreed. I feel like I never do anything right.

THERAPIST: I wonder if these feelings of (S) feeling angry and (R) feeling you never do anything right have anything to do with sex?

The couple had never considered this. There were many issues that needed to be clarified, but talking about money and the strong feelings that emerged opened the possibility of talking about affective issues that neither of them had ever discussed in depth.

RICK: [hesitantly] I guess I never feel like having sex if I think she's mad at me or that I never do anything right. But I never thought of it from this perspective.

SAMANTHA: [angry] I don't feel like I can rely on him. It always seems like I have to do everything. It almost seems like he's my child, and I don't want that. I wish I felt like I could depend on you to just take care of more, and that I wasn't in charge of everything. [long pause, and then slightly teary] Not having sex makes me feel ugly and rejected, and then I feel like we'll never get anywhere.

THERAPIST: It sounds like your feelings around money influence your feelings around sex. Samantha, can you tell Rick what you wish were different?

SAMANTHA: I wish I felt we were getting somewhere. I do all the work and nothing seems to change with either sex or the debt. I want to feel like we're more on the same team trying to reach the same goal and can rely on each other.

THERAPIST: Rick, can you tell Samantha what you wish were different?

RICK: [pause, and then slowly] I worry a lot about whether I'm making the right decisions. I guess being betrayed by Amanda [first wife] really affected me. I trust Samantha, but I think I'm not sure I trust myself, and my own ability to make decisions. I just don't want to get hurt again.

THERAPIST: Are you saying that it's hard to let yourself feel committed and vulnerable with Samantha because you are so scared of getting hurt again?

RICK: I think I am saying that, though I know I love Samantha, I didn't realize how much Amanda's betrayal still affected me even though it was 4 years ago.

This excerpt illustrates how exploring a conflict about money helped Rick and Samantha talk to each other about why they felt so stuck. With money as the content, the therapy continued to deal with the issue of autonomy versus togetherness in terms of whose responsibility the debt was. Samantha felt very guilty when she told Rick how much she resented having to pay off his debt, but she was surprised and relieved when Rick said he didn't want her to pay it and never expected her to. He went on to make a plan to have a good chunk of it paid off by the wedding and proactively asked her to please not work two jobs for his debt. Samantha stated a few times that she thought when people were married, that they were totally responsible for each other. The idea that she was not totally responsible for Rick was difficult for her to understand, but she felt less resentful when she realized he was going to pay off his own debt, and she could use her extra money on herself. It had never occurred to her that marriage could mean each of them still had some autonomy and responsibility for self. As was also seen with Robert and Sandy in an earlier example, it is often difficult for couples to embrace couplehood and selfhood simultaneously. How to be a couple and still hold onto a self is an ongoing challenge. The therapist was able to help both of them recognize and verbalize their fears: her fear of not being able to depend on him and not feel taken care of, and his fear of being betrayed and hurt again.

Their pattern of interaction also became more explicit by exploring how they dealt with Rick's debt. He felt helpless and demeaned, and responded to Samantha passively and reactively. She felt resentful and angry and acted increasingly bossy and critical. She wanted to feel taken care of but was confused by this because she saw herself as competent and independent. She showed her anxiety by being critical and demanding, and he became avoidant. This led to a pattern in which neither felt soothed, safe, or comforted. The behaviors of anger, resentment, control, passivity, and withdrawal escalated. This pattern was taking on a life of its own, including their unsatisfying sex life. When Rick became less helpless and more engaged, Samantha felt that it was safe to not take care of everything herself. When she let him know that she trusted him and saw him as competent, their interaction began to shift. Sex started to become more spontaneous and mutual. She felt less guilty about spending money on herself, and he

became more responsible for their financial predicament: working overtime, selling his car, and having a plan for paying off the debt.

With Rick and Samantha, exploring a money conflict provided the window to make both their sexual problem and their pattern of interaction more explicit. The money conflict gave the therapist a multilayered context in which to explore strong affect and issues of trust, commitment, fairness, boundaries, and expectations.

CONCLUSION: MONEY AS VEHICLE, METAPHOR, AND MIRROR

Many couples have great difficulty acknowledging and expressing their emotional experiences. For example, they don't know how to express feelings of loneliness or inadequacy, or feeling unloved. Arguing about money is often easier. How couples think and feel about, and behave toward, money reflects their yearnings, fears, vulnerabilities, values, and hopes. Having money can serve as a substitute for feeling genuine internal competence and self-esteem. Arguing about money may feel easier than dealing with the grief, loss, guilt, and sadness during a divorce. Therapists need to help couples recognize the underlying emotions connected to money and help them grapple with these affects. Then couples will be better able to use money as a tool to enhance their life together. Talking about the emotional meaning of money and using money as a metaphor for deeper issues can provide access to what is crucial in an intimate relationship.

Shameful underlying feelings of dependency or invisibility, and deeply embedded fears of failure, incompetence, or abandonment are quickly accessed through a fight about money. Sharing these fears, while at the same time helping each partner to really listen, empathize, and soften, increases the connection and attachment bond. On the other hand, the discussion can also help couples recognize that their values and wishes are very different, as with Tina and Tom and the \$7,000 ring.

Money is a reality, a needed currency for every person every day of an adult life, but it is also a metaphorical currency for power, control, acknowledgment, self-worth, competence, caring, security, commitment, and feeling loved and accepted. A financial portfolio must also include an emotional portfolio. Both portfolios need careful attention and management for risk and growth. Vulnerability, authenticity, and commitment—not money—are the true currency of relationships.

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