

Are Money Conflicts Ruining Your Relationship?

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By Margaret Paul, Ph.D.

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Sam and Rita are multimillionaires. Sam is the president of a multinational corporation and Rita stayed home to raise their three children, whom are now all adults. Having reached this place in life, one would think that Sam and Rita would be really enjoying their life and their financial freedom. But this is not the case. Sam is constantly anxious about money and even envious toward others who have even more than they have. Sam still tries to control how much money Rita spends, even though they have more money than they could possibly spend during the rest of their lives. The control issues around money cause frequent conflicts between Sam and Rita.

Millie and Harold are also struggling with financial issues. Millie and Harold, while not rich, are financially comfortable. But Millie is constantly worrying that there won't be enough money, and is often angry with Harold for not making more money. The anxiety and power struggles over money keep Millie and Harold from feeling close and intimate with each other.

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Rebecca and Jack are also in conflict over money. Rebecca works hard in her home-based business yet barely brings in enough money to support them and their two children. She is frequently very resentful that Jack, who also has a home-based business, is not motivated to work hard. Rebecca ends up feeling anxious, put-upon and angry in the face of Jack's resistance to working. In fact, Rebecca is thinking of leaving Jack because of her frustration with his lack of motivation. Without him around, she would have fewer mouths to feed.

There are two types of concerns regarding money that cause relationship problems:

1. Actual money concerns, such as in Rebecca's situation, where there really isn't enough money and one of the partners is not pulling his or her weight. In this case, the problem centers around resistance

and lack of personal responsibility on the part of one partner.

2. Fabricated money concerns, such as with Sam and Rita and Millie and Harold. In these situations, the anxiety and conflicts are coming from fear that is not based on reality. The obsession with money is causing power struggles and control issues to undermine the intimacy in the relationship. Money is more important than caring.

Money is certainly a concern in relationships where both people are working hard yet there is not enough money. However, this is not the situation that generally causes relationship problems. In this situation, both partners are on the same side, each supporting the other in dealing with the problems. There are no power struggles, just actual money concerns.

CONFLICTS BASED ON CONTROL

In relationships such as Sam and Rita's, the problems in the relationship are not really about money - they about believing that money is more important than caring and compassion. Sam is a person who defines his worth by how much money he has, rather than by how caring a person he is. Like Scrooge in *The Christmas Carol*, money has become his God. His anxiety and resulting controlling behavior with Rita is not based on reality, but on his ego's desire for power and control.

If Sam shifted his thinking from fear to love, he would start to give his money away and receive great satisfaction from using his money to help others. He would receive great joy from supporting Rita in doing the things that bring her joy. If love and compassion became more important than power and control, Sam and Rita would not have relationship problems.

While Millie and Harold are not loaded with money, the problems are similar. Millie fabricates money scenarios that cause her great anxiety and then wants control over getting Harold to relieve her fears. In reality, their money situation is fine. If Millie learned to stay in the present instead of obsessing about the future, she and Harold could enjoy each other. Her focus on controlling the future is causing constant conflict in their relationship.

CONFLICTS BASED ON RESISTANCE

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In Rebecca and Jack's situation, Jack's resistance to taking financial responsibility is causing Rebecca to have to work too hard. Jack is the kind of person who wants to be taken care of rather than be a responsible adult. Jack's deepest motivation is to not be controlled – by Rebecca, by himself, or by society. His resistance keeps him immobilized in irresponsible behavior. Until caring about himself and others is more important to Jack than not being controlled, he will stay stuck in resistance. Unless Jack decides to become a caring and responsible person, Rebecca either has to accept him the way he is or leave relationship. She cannot make Jack change, and the conflicts in the relationship are because she has not accepted her helplessness over making Jack be different.

Relationship conflicts over money get resolved when both people move out of control or resistance and into caring about themselves and each other. Partnerships based on caring and compassion bring intimacy and joy, even when money is limited.

Margaret Paul, Ph.D. is the best-selling author and co-author of eight books, including "Do I Have To

Give Up Me To Be Loved By You?" She is the co-creator of a powerful self-help, 6-step emotional and spiritual healing process called Inner Bonding. Learn Inner Bonding now! Visit her web site for a FREE Inner Bonding course: <http://www.innerbonding.com> or <mailto:margaret@innerbonding.com>

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