

## Money & Relationships: Creating Real Intimacy

by Kathryn Amenta

How does your money impact your relationships? If you're a couple, are you and your partner equal financial contributors? Or, are you the financial and emotional rock carrying the burden for everything? If you're single, does your money attract or repel love interests? Do you excessively shop, give to charity or busy yourself to ease your loneliness or guilt?

Most people don't want to hear about your financial pain. After all, you have money, so you have nothing to complain about. But as you know, money in itself is not the source of happiness. It is merely an inherited or earned resource to be used in the flow of your life. If your life doesn't feel like it's flowing, you may have money behaviors with underlying emotional issues—fear that without money you're undeserving of love, guilt that you have no right to feel lonely or weak, resentment that you're the one who is always in charge, shame that you have so much when others have so little—to name a few.

From wealthy to poor, money problems impact the quality of intimate relationships. That's why, in addition to developing essential money management skills, it's vital to get to the root of the emotions causing your money behaviors. In so doing, you have the key to healing your most important relationship—the relationship you have with yourself. A loving, forgiving relationship with **you** is the foundation for real intimacy with another. Here are a few suggestions to get started.

1. **Do the work.** Uncover the hidden agenda behind your financial behavior. How does your behavior ease your emotional pain? What life experiences caused that pain? How does that pain show up in your relationships? This is tough—but, ultimately satisfying work. How can you not afford to do this for yourself? It will require that you slow down and make time and space to tap into your feelings and life experiences. Work with the right therapist. If you're in an intimate relationship, do this as a couple. Don't skirt the issues—you **can't** eliminate emotional pain, you **can** learn to make peace with it.

2. **Establish a safe place for discussing financial matters with your partner.** It's never a good idea to start talking about money matters in bed or at the dinner table. Use a neutral place and time, such as a Saturday morning. Enlist a neutral third party, such as a therapist, who can facilitate positive dialog, and help you move toward solutions and beyond the “we've been here a million times” frustration.

3. **Practice reflective listening with your partner.** There is a difference between reacting and responding reflectively. If your partner says, “I'm pissed off that you bought that,” a **reflective** response would be, “I hear that you're angry;” rather than the reactive, “Yeah, we'll I'm pissed off that you . . .” **Reflective** responses allow you each to vent without harm and validate each others feelings, whether you agree with them or not. It is the basis for emotional healing because it short circuits dysfunctional habits.

4. **Don't try to fix it.** Avoid slipping into the habit of assuming personal responsibility for solving every problem that comes up. Always being the champion can be a great burden. It can breed resentment or fear of failure. It sends the signal that your partner is not capable, even worthless. Certainly, control and power will be imbalanced.

5. **Work through your defenses.** It's natural to want to reject negative emotions—such as shame, confusion, guilt, depression, loneliness, to name a few. In order to move beyond the obstacles to true intimacy with yourself and another, you must not resist dealing with the emotions that come up. Pain is the way to reach the deeper issues. What you reject will only become a larger, more powerful saboteur in your life.

6. **Hold regular financial meetings.** Operate in your relationship as if you're running a family business. Establish a time for financial management, review and planning. Share roles and responsibilities. Be accountable to each other.

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