

## *Creating a Strong Family*

### Positive Communication: Wants Never End

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This is one in a series of NebGuides by UNL Extension Family Life specialists and educators who explore the attributes and experiences of strong families.

There never seems to be enough money. Whether one makes a little bit of money or a lot, we can always find ways to spend more. Karen Craig, a family economist, is fond of saying, “Wants are insatiable. The more you make the more creative you are in spending.”

This creative genius never disappears, even in those times when family income is shrinking rather than expanding. But in tough times, it is especially important that family members remember to communicate with each other in positive rather than negative ways.

This is not easy to do, of course. Parents flush with money still find it difficult to keep their cool when faced with what may seem like a teenager’s never-ending demand for the latest clothing or shoes so that the youngster can “fit in” with everyone else at school. In the best of times, \$100 or \$200 basketball shoes may seem excessive to a parent. In a year when net family income is hovering at or near nothing, a request for such luxury items can easily drive a parent to the edge of distraction.

It takes a lot of practice for parents to figure out how to talk positively in situations such as these, but for the long-term well-being of the family, these challenging conversations need to be treated as opportunities for the parent to educate the young adult on money management, rather than simply blowing up and pointing out the child’s ignorance.

Kids, in short, really have no idea what it costs to live or how hard it is to make a living. And, it’s unlikely that they really will learn this, deep down and in great detail, until they go out on their own. But, parents can help their children begin the process by talking calmly with them about money. We could handle this type of situation by simply and firmly saying, “No!” But the youngster isn’t learning much from this, except that Mom or Pop is pretty crabby today. A better way would be to recognize that “fitting in” at school is important; that even though you are an “old person,” by definition a parent, you still remember how important it is

to be accepted by one’s peers. The challenge for parents and children, together, is to figure out how the youngsters can fit in with their friends without doing further damage to a budget stretched way past its limit.

So, who said parenting was easy, anyway?

For that matter, who said marriage was easy? One random sample of 2,555 American adults found that money was the most common issue people argued about in their families. Thirty-seven percent of the respondents said money was the major problem, followed by children and childrearing issues (29 percent), household chores (26 percent), and diets and health (21 percent). Family therapists point out, however, that arguments over money are often not really about money at all. They are often actually battles over power and control in the family, over competing hopes and dreams, over different visions of the good life and how to live it.

Some spouses argue about how money is to be spent or saved. The disputes can become pretty heated because they strike at core questions we pose to ourselves in life:

Am I earning enough to support my loved ones?

If he makes the money (or most of the money) do I have any right to say how it should be spent?

Who should help make financial decisions? The whole family? The partners? The wage earner?

What do human beings need to be happy and secure in life?

How important is money anyway?

How much money do we really need?

These questions and countless life situations in the household need to be discussed openly among family members. There are no easy answers to any of these questions, and though it’s easy to get upset with each other, the wisest approach is to steer a positive course through the minefields money can create in our materialistic society.

In the long run, the rewards of the human spirit — a sense of belonging and connection with each other — tend to bring more happiness and satisfaction than a life full of things. Psychologist David Lykken has studied happiness and observes: “People who go to work in their overalls and on the bus are just as happy, on the average, as those in suits who drive to work in their own Mercedes.”

Money is not important enough to fight about. But it *is* important enough to talk about.

**Ways to discuss finances without ending up in a fight:**

- What you say is important but how you say it is much more important. Possibly the most important thing to remember is to pay attention to HOW you are speaking. What is your tone of voice? What does your body language convey? What words are you using?
- Listen. Pay attention to the values and desires expressed by others in your family.
- Make a list of family goals and individual goals. Then discuss how they compare. Many disagreements happen due to not knowing or understanding what motivates financial choices.
- Don't expect to resolve all financial differences at one time. When you are at an impasse, stop the discussion, but agree to return to it at a later time.

- Reflect back what you hear family members saying rather than jumping to a conclusion or giving a solution right away.
- Prioritize goals as a family.
- Make a plan for how your family will save for your goals.
- Do you have an emergency fund? How can you start saving for a rainy day?
- Use [www.paydowndebt.unl.edu](http://www.paydowndebt.unl.edu) for more information.
- It's easier to spend less money than to earn more. Discuss how you can cut spending.

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