

Ask Connie...

Post-Holiday Money Blues



Dear Connie,

My wife Joan and I fight constantly about money. She overspends every Christmas, running up credit-card debt that takes me months and months to pay off.

She earned some money over the holidays in retail, but not enough to cover what she spent. My stomach's in a knot all the time because I'm a contractor, work has dried up, and Joan doesn't seem to understand that we can't afford what she spent. Our budget was tight before—now we have a minimum payment of \$185 a month that has to come out of the \$600 left after paying rent and bank payments on two cars and an ATV. I just can't do it.

The thing is, my wife tries to keep our three kids in line by bribing them with expensive gifts, but it never works. She bought our twin girls, fifteen, and our son, fourteen, iPhones and new computers thinking they would stay home more, study harder, and stop hanging out with older boys who are doing drugs. The girls behaved Christmas

week, but now they're out late again, and they turn off their cell phones so we don't know where they are. Our son locks his door and spends hours on his computer and won't let us see what he's up to. All this is driving me crazy. Can you help?

—Les

Dear Les,

I can understand your anger, frustration, and fear in this situation. It sounds like you feel out of control and helpless.

I see two important issues that are different but interconnected. One is that your wife used credit cards to buy what she wanted to, even when it was beyond your means. Perhaps she doesn't understand the reality of your financial situation, or perhaps she is truly a spendthrift. Perhaps she doesn't know any other way to influence your teenagers' behavior. Each of these possibilities needs to be explored. If she is simply irresponsible about money, she will probably need help understanding what lies beneath her behavior.

Who pays the bills? If it is you, perhaps sitting down with Joan each month and showing her exactly what money is coming in and what is going out may help. Figuring out a budget that you can both agree to and stick with would also be a good idea, once you have a mutual understanding in principle. You might enlist the help of a financial planner to help you deal with your credit-card debt. It seems you're painfully aware of how much the interest is costing you. If your wife is not, she needs to be. One idea that seems to work for many couples is to have a joint account for basics and separate accounts for each person's discretionary spending. If your wife is working, some of her earnings might be put aside so she can splurge on gifts if she wants to without compromising your joint financial status.

People give gifts for many reasons, sometimes out of true generosity, sometimes because they are compensating for their own sense of lack, and sometimes to influence others' behavior. Many people run up credit-card debt they can't afford, especially around the holidays. The temptation to buy, buy, buy is all around us, and often teenagers expect to have the latest and best of everything.

They may have a belief that money should continue to flow in the way it has for them, and you need to let them know the reality of your financial situation. They are old enough to understand.

The other and critical issue has to do with the overall relationship you and your wife have with one another and with your teenagers, which sounds quite off balance. Do you and Joan take time to listen to their real needs and concerns? Do you work as a team, or is Joan the primary authority? Is one of you overly lenient or inattentive and the other harsh? How would you describe your relationship to your children? It seems that you have both lost your authentic adult power with them. Joan appears to be attempting to gain some kind of control with her extravagant gift giving.

Of course, being kids, they will welcome iPhones and computers, but I have no doubt they will know they have been bribed and will lose respect for their mother. And you, too. Have you and your wife established ground rules for their behavior that don't involve material rewards and/or punishments? Are there agreed upon consequences if they break curfew or other rules? Might they be employing a divide and conquer method to get their way, knowing their parents are at odds? How do you and your wife react or respond to your son locking his door and spending hours behind it? These are all questions for consideration.

I think now, while everything that's troubling you is fresh in your mind, would be an excellent time for family counseling. Often it takes a crisis for couples to take their conflicts seriously and do something about them. There are therapists trained



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in working with families who could help you and Joan resolve these difficulties. Go with her first, so that whatever differences you have regarding finances and your parenting can be resolved before tackling the issues with your teenagers directly. In fact, if you can improve your marital relationship, relating to your teenagers in a healthier and more effective way is not likely to be the challenge it is now. Your kids are very likely to shift their attitude and behavior when they see you and Joan as a strong, caring, and supportive team.

Good luck, Les! —Connie

Do you have a relationship question?

Write to Connie at
conniem@mcn.net or

Call 406-582-7450 —and ask!

E-mail sent to Connie is read only by Connie Myslik-McFadden, MSS, LCSW, and will be held in strictest confidence. No identities will be published. Disclaimer: The responses to questions in this column are for information only. Never disregard professional advice or delay seeking it because of anything you read here. Working with a skilled professional is highly recommended.

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