

# Your Money or Your Marriage: It Doesn't Have To Be This Way

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Financial Alert: Things You Must Know Now!  
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All couples and families face stress at some point in time. Often, that stress is of a financial nature. A 2008 poll conducted by Booth Research stated that the number one source of stress for couples was personal financial concerns.

Stressors such as financial strain, though external, can lead to both physical and emotional responses. If the event is stressful enough, it can have a negative impact on both individuals and on relationships as well. This impact can cause physical symptoms such as tenseness, digestive problems, headaches, backaches, or insomnia. It can also lead to other problems such as anger, fear and anxiety.

A 2009 study by Neff and Karney looked at the impact of high levels of stress on marriages. Their study concluded that when couples are under a high amount of stress, the little things in marriage are perceived more intensely. Furthermore, when couples are under a high level of stress over a prolonged period of time, they are more likely to evaluate their relationship in a negative way. Therefore, it adversely affects the way

they look at their marriage and can cause marital breakdown.

Financial burdens can lead to poor relational functioning, especially if couples or families do not have the essential skills to separate external factors from relational factors. In marriage, this often results in poor marital satisfaction. Financial distress spills over into many areas of relational functioning, such as insecurities, resentment, lifestyle changes, emotional and/or sexual intimacy. Often financial strain is listed amongst the top reasons for divorce, which in turns adds to their financial crisis!

This unresolved burden can result in fear. There is often fear of never having enough provision, fear they will never have enough income, fear their spouse will leave them, and the list goes on. This fear is an evil that is designed to destroy individuals and relationships. Debt holds people in bondage!

Financial stress can come from a number of sources such as low levels of income, credit card debt, a high debt-income ratio, poor money management, unexpected crises, job loss, medical expenses or educational expenses. Spiritually, it can come from areas such as intergenerational



patterns of functioning, but it can also result from not tithing. Malachi 3:10-11 (KJV) says:

10Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

11And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts.

Thus, when couples tithe, God will keep the enemy from eating up the rest of their provision.

It doesn't have to be this way. Couples would do well from following some basic steps:

#### Prevention strategies

- Tithe.
- Stay out of debt.
- Get professional support to learn how to manage money.
- Develop and live on a budget.
- Do not live beyond your present means.
- Develop skills to communicate effectively so that external factors such as financial concerns do not cause undue stress on familial relationships.
- Spend time strengthening the relationship by learning how to work together to effectively manage family finances. Don't wait until a crisis happens!

#### Intervention strategies

- Come into agreement as a couple that things must change.
- Forgive one another for their role in the problem and do not get caught up in blaming. Instead support one another's shortcomings.
- Work through anger or resentment.

- Make a plan and get out of debt.
- Focus more on solutions than on the problem.
- Learn how to communicate effectively about finances.
- Hold couple or family meetings to discuss necessary changes that are imperative for the financial health of the family.
- Get help if needed.
- Find inexpensive ways to still have some much needed fun on a regular basis.

I once met a couple who had survived a natural disaster with just the clothes on their backs and their family of 7 was otherwise unscathed. One lesson they learned was that they now look at money and possessions differently now. They no longer believe they need to "have it all". And while they believe there is nothing more valuable than human life, they have also vowed to never let money and their quest for things dominate their lives again.



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