

Defusing Tension Around Discussions of Money

Money is a sensitive topic for many couples, and often is a cause of conflict in marriage. The subject of money remains taboo in social conversation, and people have different values or relationships to money. Even happy couples may find negotiating on this subject challenging. When couples are separating or divorcing, however, tensions often flare when the hard, but necessary, conversation about money arises. As skilled as you may be in managing difficult conversations about money with others, it may seem overwhelmingly challenging with your soon-to-be-ex.

Communication tools and techniques can ease these tensions and give couples better ways to express their views to achieve desired outcomes. Professionals working in the area of “alternative dispute resolution” have years of training and experience in guiding people through these conversations. It has been said that “tact is the knack for making a point without making an enemy.” You can learn to more skillfully deflect hostility during discussions of difficult subjects. Your professionals, your attorney, divorce coach and financial specialist are there to help you learn some of these constructive communication tools.

One of the most useful tools I have learned is “reframing.” If you are a reader, I like to recommend *The Dynamics of Conflict: A Guide to Engagement and Intervention*, by Bernard Mayer. (The same author has written, *Staying with Conflict*, another resource for people wanting to recognize and manage their reactive tendencies as disputes occur.) Reading this book helped me learn how to “reframe” a conversation so that it veers into a more positive direction. Your ability to do this well will give you insight into whether you and your partner or spouse fall into different communication categories which may lead you to an adversarial conversation. Once you recognize your frame of reference, you can then overcome your instinctual response to instead choose a path leading to discovery of common ground and shared interests.

For example, if one spouse is “avoidant,” that could lead him/her to accommodate to the extreme to avoid an argument. If the other spouse is dominant, either on the topic to be discussed, or in general in the relationship, he or she may have a pattern of dictating, rather than ceding or negotiating, on the point to be discussed. The problem is that the spouse who usually yields eventually may experience resentment, and then may fight back unconstructively.

To find common ground, to resolve the dispute, both spouses will have to overcome their habitual ways of communicating about differences, and learn to seek collaboration, shared interests and goals, and compromises. How is this done? Especially, when money, an often hot topic, is the focus?

A divorce coach can often help. You may learn a simple technique for redirecting the conversation. For instance, wife asks husband if he can commit to yearly payments into a college savings fund for their children. He responds angrily, stating that if she wants payments into a college fund she can drop her request for spousal support. Wife, instead of responding also with anger, could restate what the person has said, in a less inflammatory way. "So, what I hear you saying is that you are not sure you can both afford ongoing spousal support and funding future goals for the children." Then, she could ask a question in a neutral tone, such as "What goals would you like our children to strive for as they reach adulthood?"

While the question is on topic it is stated in a way that begins to join the parents around the goals they both have for their children. It is a step to neutralize the confrontational tone. Once husband responds, usually in a more conciliatory fashion, the wife can then suggest, "Let's review how to do this so we realize more of what we want for our children, as an outcome of this process."

Sitting down with a neutral third party to review finances may also help. As a certified financial planner and divorce financial analyst, I often work in Collaborative divorces with other professionals to help clients shared or separate their finances. When I help people find the common ground on an issue, I know this will lead to a speedier resolution of the issues at hand.

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