

10

Sharing Power and Responsibility

If you and your partner have been fighting about chores and money, then this chapter's for you. Up to now, you've probably just blamed your partner. She's just a nag. He's just lazy. You may have your unique version of blame, but it will be similar. Your partner is somehow defective.

Odds are that you *both* have had a hand in setting up the current dysfunctional system. Because that's what it is. It's a system. It's dysfunctional, but it's a system nonetheless. To understand how this is true, we'll first discuss the most common syndrome that many couples unknowingly bring upon themselves.

The Delinquent Helper Syndrome

Slavery went out of style around 1865. If you complain that you're not getting any help around the house, then that indicates that you've set up a dysfunctional system. Inherent in your words are the clues that you've done this. You're expecting that your partner's role is to *help*. What's your role? To rule? Why is it that he's expected to help you? The answer is subtle. It's because you've assumed authority over what needs to be done in the household. Your partner has abdicated his authority over this kind of planning. He's just a helper while you carry the main responsibility. You both have unconsciously collaborated to set up a system with unequal authority. You both did this because you

wanted certain benefits. You wanted to nest and have a household that represents you at your best. You wanted the authority to run it exactly as you think it should be run. Your partner wanted something too. He wanted you to handle things at home so that he could focus on what represents him at his best. Perhaps it's his career. He also wanted you to be his memory. He didn't want the burden of tracking all of the domestic stuff. You could worry about that so his mind would be left unfettered. Please forgive the sex stereotyping here. The pattern will be true 90 percent of the time, but you can reverse the sexes if it's more appropriate to your situation.

Now let's look at the downside to the helper system you've created. While you get the benefit of directing that things should run the way you like, you now have a partner who doesn't feel equal ownership of the household. He's just a helper, remember? That's one step up from being a slave. Helpers don't have authority. They don't feel ownership. You can translate that into lacking motivation. Ownership fuels motivation. "Helpership" stifles it. Your partner enjoys not having keep track of the domestic stuff. But when you tell him that you need his help, he now feels bossed around. While it's convenient that you unburden his memory, he hates it when you remind him about what needs to be done. You get to be the nag. Doesn't feel good, does it?

**Ownership fuels motivation.
"Helpership" stifles it.**

I've invented the word "helpership" to denote something different than when empathy motivates you to help someone. That's great stuff. If you're doing it in your relationship, don't stop! However, there's a problem if you're expected to bear a continuous responsibility to help another adult. It feels awful when it's no longer voluntary. If you're in the helper role, you feel subjugated and you start resenting your partner as a controlling authority figure. Fights occur more frequently. Sound familiar?

There's a more functional alternative to the helpership system. If you negotiate responsibilities so that authority and ownership accompany them, then nobody has to be a nag or a slave. I can comfortably take a nap while my wife cleans the house. It's not because she's under-assertive. It's because both of us have negotiated ownership of different responsibilities so that there's no inequity. At another point in time, I may repair a light fixture while my wife goes out to lunch with her girlfriends. When responsibilities are distributed equitably, no one has to be resentful about not being helped. Then you can be more appreciative whenever your partner helps you on his or her own initiative.

The following procedure has helped many couples to escape the delinquent helper syndrome. It involves renegotiating all responsibilities pertaining to living together. Although it involves numerous steps, the final product is a system that feels fair. I've had many couples report that they wound up doing the same chores as before negotiations. However, they also reported that the resentment and fights had greatly diminished. In other words, the procedure doesn't just reallocate responsibilities. It also changes the way both partners think and feel about their respective roles. Less resentment is the result.

Negotiating Routine Chores

Here are the steps to renegotiate all your chores. Don't skip any step because the emotional process is even more important than the final product. You don't want to miss any of the psychological benefits by taking a shortcut.

Step 1 - Each partner lists out as many relationship chores that he or she can think of.

Who takes out the dog? Who cuts the grass? Who takes out the garbage? These are some of the routine relationship chores that should go on your list. Both partners need to make their own list of all the routine chores regardless of who does them. If you do this step well, then your list will probably be several pages long. It's absolutely necessary for each of you to do the work. If you rely on only one person to make up the list, then the purpose of the procedure will be defeated. The procedure is designed to have a psychological benefit by going through the complete process.

Step 2 - Both partners merge their chore lists into one master list.

It's best to use a computer spreadsheet from this step forward. You're going to merge your two lists into one and put it on the spreadsheet. You will have thought of chores your partner missed. Your partner will have thought of ones that you have missed. Then there'll be a huge overlap of chores you both listed. Merge them all together so you wind up with a master chore list on your spreadsheet.

Step 3 - Each partner takes a copy of the master list and volunteers for chores that he or she wants.

Print out two copies of the master chore list—one for each of you. Each of you will take away your copy of the master list. You will need some time to work on it in private, so you will need to schedule the next meeting for a later date.

When you privately work on your list after your meeting, you need to volunteer yourself for chores you think you should own. **You never volunteer your partner!** Place your initials next to the chores you'd be willing to take. Your partner will be doing the same in his parallel work.

Step 4 - Both partners compare the lists of volunteered chores and negotiate chore ownership.

When you meet next, you both go down each item on the master list and compare your answers. While you do this, you're working up a new draft of the master list. However, this new list will have initials next to some of the items. Where you have volunteered for a chore and your partner hasn't, then your initials get placed next to that chore on the new master list. Your partner will similarly start owning some of the chores with his or her initials entered. In the event that both of you have volunteered for the same chore, you will need to negotiate who would be the best suited to take on that particular task. Finally, you wind up with a new master list with a scattering of chores that are owned and a scattering of chores that aren't. Print out new copies for you and your partner. Then schedule your next meeting.

Step 5 – Each partner takes a list of the unselected chores and volunteers for the ones he or she is willing to accept.

Back in your privacy corner, decide which remaining chores you're willing to “eat.” You may not want them, but neither does your partner. Pick the least distasteful. Go ahead. Hold your nose and force 'em down. You will live. Put your initials next to them.

Step 6 – Both partners compare lists of the additionally selected chores and negotiate again.

When you meet again, repeat the merging process that you already did in step 4. Now you have most of the items owned. However, you have a few really nasty ones left. Double rejects from both of you. They'll be tough. OK. Print out your new merged list that now has initials covering most of the items. The remaining nasties still don't have any initials. Schedule your next meeting together.

Step 7 - Each partner takes a list of the remaining chores that neither partner wants. Then he or she strategizes how to trade unwanted chores with the other partner.

Now you really have to put on your thinking cap. How are you going to get your partner to agree to take some of those remaining stinkies. Bullying is out! You're going to have to trade. You're going to have to think like this: If you would be willing to do this and that, would your partner be willing to do such and such? If you agree to take out the garbage, take out the recycle bin, and sweep the deck, would your partner then agree to do all the dog walking? If you agree to do the house vacuuming, would your partner agree to periodically steam clean the carpets? You need to develop these kinds of proposals to bring back to the negotiations. Don't go back empty-handed.

Step 8 – Both partners negotiate ownership of any remaining chores until all the chores are allocated.

This is horse trading pure and simple. Both of you will need to wheel and deal. The final chores will hopefully be traded off. If not, there's another possible solution. Some couples agree to use their common funds to hire someone from outside the relationship. For example, it's not that uncommon for some couples to hire a housekeeper. Others may hire someone to cut the lawn or do house repairs. When you've found a way to handle all the chores, then schedule your next meeting.

Step 9 – Each partner writes down a specification for each chore that he or she owns.

Back to your privacy corner. It ain't over yet. Even though each of you owns your responsibilities, there's still too much ambiguity left about *how* the chores will be done. When will the garbage be taken outside? How often will the dogs be walked? How high will the grass grow before it gets cut? The criteria need to be this specific so that both of you are sufficiently accountable to one another. If they're not, you will fight or nag each other about how the tasks are being done. On your chore sheet, write down your proposed spec for each of your chores (only yours).

Step 10 - Both partners negotiate chore specifications. They trade chores when an agreement about a specification can't be reached.

At your next meeting you get to negotiate specs. Go down the master list discussing each chore. If the chore being discussed is yours, then volunteer your proposed spec. Discuss where there's disagreement. If you can't reach an agreement on an item, the "last word" rule is this:

The partner who owns the chore has the last word in determining its specification. If the item belongs to your partner and you can't reach an agreement to change it, then your partner's proposal for a specification stands.

There is one alternative if you still can't agree on your partner's specification for one of his or her chores. You can always offer a trade. For example, suppose your partner says he doesn't want to have to cut the grass until it's nine inches high. And suppose you just can't live with that. You could say something like this.

"That's just unacceptable to me. I'd feel ashamed in front of our neighbors. I'd imagine they'd be expecting us to soon have our car up on cinder blocks. Look. How about this? I'd be willing to cut the grass if you take out the garbage each night and take out the recycling on Wednesdays. Now, that's a good deal. How about it?"

If you can't get any deal with a trade, then your partner still has the last word about the spec. As long as the partner owns the task, the spec is what he or she decides.

Step 11 – Both partners monitor the overall equity and balance of their discretionary time. They renegotiate the balance of chores whenever their discretionary time becomes unequal.

By this point, you each have your list of chores. You're doing great, but there's another consideration. Suppose that one of you has been a more forceful negotiator or perhaps has been cunning by volunteering for tasks that take very little time. You can still wind up with an unfair system. Suppose you find that all your chores require so much time that you only have two free hours during the whole week to meet with your friends. Suppose also that your husband is golfing three hours in the afternoon two days a week and then a few more hours on Saturday. What's wrong with the chore system? Clearly it's not equitable.

Fairness depends a lot on context. If you have a job that requires you to work fifty hours per week while your partner's job requires only thirty, you're not going to have an equitable division of

responsibilities if you divide all chores down the middle. Fairness isn't even going to depend on how much money each of you makes. If one of you claims more entitlement because of income, let me warn you in the strongest words possible. That way lies death! Subjugation won't sell. You're going to have to use another yardstick for fairness.

The best way to measure the fairness of allocated chores is to look at each person's discretionary time. Discretionary time means that the partners can choose to spend it for their own pleasure and not for any relationship responsibility. The keyword is choice. They're under no obligation to spend it any particular way other than the way they choose. The husband could just as easily decide to spend his afternoon fishing instead of playing golf. The wife could decide to go to the pool instead of meeting with her friends. There's no service that they're directly or even indirectly providing to the relationship. If we use the terminology introduced in earlier chapters, discretionary time is usually paratelic. It's spent on here and now gratification. The following list can help you get a better feeling for the difference between discretionary and nondiscretionary activities.

Discretionary

Playing golf
Reading a magazine or book
Watching TV
Enjoying a museum
Meeting with friends
Taking a nap
Enjoying a hobby
Playing a musical instrument
Socializing at a club
Dining out
Swimming in a pool

Nondiscretionary

Working at a job
Supervising children
Shopping for necessities
Cooking meals for the family
Repairing the house
Paying bills
Researching an investment
Going to the doctor
Cleaning and vacuuming
Walking the dog
Mowing the grass

Notice that supervising children is nondiscretionary. When a partner has to watch the children, she's not really free. She bears too much responsibility for the children's safety and welfare. She can't focus on her own pleasure pursuits with a carefree attitude. Harkening back to our earlier discussion in Chapter 3 about telic and paratelic states, a supervising parent is usually in a telic state. She can't really enjoy herself with total freedom. So, the bottom line is this: that the time spent as the supervising parent

should not count toward a partner's discretionary time. This is a point that is grossly underappreciated by career chasers who let the partner to do most of the parenting.

When you and your partner try to balance relationship responsibilities, your yardstick is the amount of remaining discretionary time for each of you. When you both average the same amount of free time for fun and pleasure, then you know you've negotiated a fair balance. Notice that I've used the word "average" and not "daily." When you both trust that the average is fair in the long run, then resentment won't build. That's how you get to take a nap while your partner cleans the house. She trusts that her time will come.

When you both average the same amount of free time for fun and pleasure, then you know you've negotiated a fair balance of responsibilities.

One way to calculate balance is to use objective data. Both of you can carry small notepads to record your observations of your own leisure activities. By taking notes, you will be more aware of the free time you really do have. A simpler approach would be to map out a model of your average week. However, this would require that you both have a lot of trust in each other's objectivity.

If you've followed all eleven steps of this procedure, then congratulations! You've accomplished a lot. You've set the ground work for a healthy adult to adult ownership of chores instead of a parent to child helpers system. If you're like most couples who get this far, your fights about chores will decline. You just may be one of the couples who report that the chore distribution didn't change but the feelings did. You will probably notice that the resentment and tension is largely gone. Both of you can intuitively feel the sense of fairness that was previously missing.

Now that you have a good system, you have to maintain it. Violations will occur. Some tasks will be forgotten; others won't be performed to specification. Don't take it personally, but don't ignore it either. That's why you're going to use your healthy conflict skills to confront your partner's occasional broken agreements. Reread Chapter 8 so your skill set will be ready. It's **your** responsibility to initiate healthy conflict in order to maintain balance.

Using a Chalkboard

A lubricant is a substance between two moving surfaces that has the purpose of reducing friction and wear. Friction and wear. Isn't that what happens between two partners when one keeps asking the other to do a special chore? It's nice when chores are routine and owned. There's no need for friction unless someone breaks the agreement. But many tasks aren't routine. The dog gets sick and has to be taken to the vet. The flood light has stopped working because the fixture is bad. Someone needs to talk with the accountant about the tax ramifications of a certain purchase. These are tasks that someone has to sandwich into his or her already overburdened schedule. They're easy to postpone and easy to forget. That's when someone starts in with the reminding bit. Nagging isn't pleasant. It breeds resentment and often provokes resistance. Wouldn't it be nice to have a lubricant so you don't have to get worn out from that kind of friction?

A chalkboard can help you with this. Like a shot of graphite powder into a jammed door latch, it can reduce the wear and tear between you and your partner. This is something that you both should discuss and implement together. It works like this. Mount a chalkboard in a location that's fairly public but not overly intrusive. The hallway next to the kitchen is a great spot. Whenever one of you wants the other to do a non-routine task, first negotiate with your partner to reach an agreement. If there's an agreement, then the responsible partner writes it down on the chalkboard. When the chore has been completed, then the responsible partner erases it from the board. If the chore isn't finished after a reasonable amount of time, then the requesting partner asks the responsible partner to write down his or her anticipated completion date on the board.

This simple device pays emotional dividends for both partners. The person who made the request doesn't have to be anxious about whether the responsible partner has forgotten his or her commitment. This eliminates the need for nagging. No one has to be his or her partner's memory. However, there's an even greater benefit for the partner who's responsible for the chore. They don't have to resent their partner for exerting *personal* control over their schedule. The chalkboard is objective and impersonal in contrast to the personalized nature of being nagged. The difference is profound and relates to some research I performed for my doctoral dissertation.

In 1975 I performed a study in which I manipulated people's perceptions of why they were losing the freedom to make a certain choice. I also measured how much their attitudes shifted in opposition to someone trying to influence them. The results showed that the more people believe that someone else is personally trying to influence them, the more their attitudes will shift in the opposite direction. This

phenomenon is known as “reactance” in social psychology. I also found that reactance is reduced when someone thinks that the loss of choice isn’t personal. If one loses choice but didn’t believe that someone is trying to influence him or her, then there’s much less reactance.

The relevance of this research should be obvious. When one person nags and tries to control his or her partner’s schedule, it’s natural that the partner feels reactance. This can result in an outright refusal, a fight, or covert resistance with resentment. When a chalkboard is the reminding agent, the saliency of personal influence is reduced. The person with the chore also has much more flexibility in scheduling his or her task. They’re not being crowded by their partner’s anxious demands to get it done **“NOW!”** All this means that the simple use of a chalkboard can reduce the friction and wear between you and your partner. That’s why it’s a good lubricant and worthy of your consideration.

The Equality Issue

Do you and your partner agree to share power and authority equally in your relationship? Think about it. Most people give an automatic answer: “Of course!” It seems to be a non-issue. Why even ask the question? I ask this question because many people haven’t really thought it through. These people believe in equality, yet they sometimes act in ways that are inconsistent with the equality principle. Here are some examples.

Leon and Vera were competent professionals. He was a physical therapist and she was a nurse. Before they met, they had been proud of their independent self-reliance. After marriage, they continued their practices and contributed equally to the household living expenses. Both kept their own bank accounts from which they financed educational and recreational opportunities for their children. Leon agreed to compensate Vera by giving her an allowance to make up for her lost income. After a few years, a third child came unexpectedly. Around the same time, Leon joined a more profitable business venture. His personal accounts grew healthier while Vera budgeted her discretionary spending because she had a limited allowance. She scrimped by while Leon seemed very comfortable. She finally prevailed on Leon to come to counseling when he scheduled a gambling trip to Vegas.

Carl and Sherry reached a crisis when Carl used joint funds to invest in his brother’s restaurant. Sherry had vehemently argued against it for a variety of reasons. For several weeks, Carl tried in vain to

persuade her to go with it. He finally gave up on her and cut the check anyway. When they finally came for counseling, their tempers were quite hot. After both had argued their position, I began to inquire about their beliefs. I wanted to know how they perceived the role of equality in their relationship. Both Carl and Sherry were devout in the practice of their fundamentalist religion. Carl explained that his religion dictated that he should put his wife up on a pedestal — that he should treat her as a sacred cornerstone in his life and that he should be ready to sacrifice his own life to protect her if necessary. These responses didn't answer my real question. I pressed him further. I specifically wanted to know what happens when both partners can't agree on an action. What happens then? I finally got his answer to my question. He explained that his religion dictates that the husband is the shepherd of the family. If the husband and wife can't agree at the end of the day, then the shepherd has to do whatever's necessary to lead the family. The husband then has to lead.

Whenever a partner seizes the power to be a tie-breaker, equality goes out the window. All the window dressing about sacred respect won't negate that fact. When both people are aware that one partner holds the power to act unilaterally, it has a profound effect on all their negotiations. They won't be equal because ultimately their power isn't equal.

**Whenever a partner seizes the power to be a tie-breaker,
equality goes out the window.**

You both need to decide if you want equal authority and power in your relationship. It would be inappropriate for me to prescribe it. Different cultures and religions promote inequality of power between the sexes. If both partners buy into a hierarchical system, then their relationship will work more harmoniously. However, there's a problem if both partners have subtle disagreements about their parity for power. This is most evident when couples undergo a cultural shift due to globalization. Immigrants may come from a country where women are expected to obey their husbands. If the wife becomes westernized more quickly than her husband, her expectations to have equal authority will collide with his expectations of her subservience. Fireworks can result. It's very common. So it's important that partners discuss these considerations in the open. What's the expectation? If you both agree on a hierarchy and it works for you, don't let someone else tell you to do otherwise. However, if one of you expects equal power and the other really doesn't, then there will be humiliating incidents of domination. It all depends on your mutual expectations.

If you want equality in your relationship, there are two ways to implement equal power. The first way is to agree that you both can unilaterally make use of common resources. If either of you wants to buy a horse, you can just do it. If either of you wants a new car, just go buy it without negotiating with your partner. A house? A personal jet? There's no limit. This kind of system promotes competitive spending because it lacks brakes. It works fine when you have unlimited funds. For the rest of us, a different strategy is needed to implement equal authority. Let me suggest a label for this second strategy. I call it "The Two Signatures Principle" and here is how it works.

The Two Signatures Principle

Any major decision that affects common resources or children will require the agreement of both partners. If both partners don't agree on an action, then it doesn't take place.

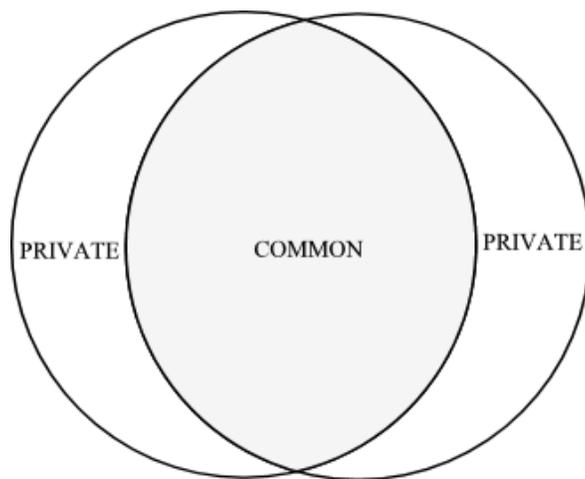
The "Two Signature Principle" is a metaphor. It's as if you both have a joint checking account where each check requires two signatures. The most important feature is that action can't take place unless both partners agree. In other words, the default to no agreement is the status quo. No action at all. Think about this. Are you willing to discipline yourself to give up something you want just so that you can maintain the rule? This is where higher consciousness is extremely useful. When you prioritize your relationship's foundation over your "desire du jour," then you're operating in a higher mental state.

Notice that there's a provision about children in the Two Signatures Principle. It's desirable to share authority in major parenting decisions. However, there are a few exceptions. One is that some decisions are time critical and your partner can't always be consulted. A medical emergency may require the available parent to make their best decision as quickly as possible. There may not be time to consult with the other partner. Another exception would be where one partner believes that the other is truly abusive and can't be trusted. This is when it's best to bring in an objective expert, possibly even the state's child protection services. Otherwise, the Two Signatures Principle requires that both parents sign off on any major action regarding a child.

Psychologically Structured Finances

“Psychologically structured finances” is admittedly a strange term. Whoever structures finances for psychological reasons? Financial planners help clients to structure their finances to reach certain life goals. No one thinks to structure their finances to emotionally benefit their relationship. But it can be done and we’re going to discuss why it’s a good idea.

In the early chapters of this book, we discussed a fundamental principle of intimate relationships. The passion in your relationship depends on your maintaining a delicate balance between autonomy and attachment. This means that you sometimes need to pursue your private interests. At other times, you need to prioritize connection with your partner. It follows that your decisions will fall into two categories. There are private decisions and then there are joint or common decisions. When you choose your friends, choose your hairstyle, or choose your personal hygiene products, you don’t ask your partner for permission. These decisions are for you alone to make. On the other hand, certain decisions do require your partner’s permission. If you want to buy a new family car, you’d better negotiate for it first. Sending your child to camp, buying new furniture for the living room, and deciding on the family vacation are all decisions requiring joint negotiations because they fall in the common domain. A good way to visualize your private and common domains is with a Venn diagram. It looks like this.



Common and private decision domains

Here are more examples of various decisions that usually belong to each domain.

Joint Decisions in the Common Domain:

Buying a new house or car
Planning the annual family vacation
Deciding whether to have another child
Choosing the color to paint the living room
Deciding whether to send a child to a different school
Deciding about surgery for a child
Deciding whether to get a pet
Financial planning for retirement and old age
Constructing the annual budget for the family
Deciding whether to let a parent live in the home
Deciding where to go for dinner together
Purchasing new expensive appliances
Setting firm rules and consequences for a rebellious adolescent
Sharing a joint hobby

Private Decisions in the Private Domain:

Choosing your own religion
Investing in your private hobby that's not shared with your partner
Going out to dinner with an old friend whom your partner doesn't like
Choosing which book you want to read
Traveling by your self to visit parents or relatives
Getting a DVD to watch alone
Buying a new gadget that your partner thinks is unnecessary
Leaving your partner to go on a backpacking or fishing trip
Going to a concert that your partner doesn't want to attend

Buying a new bicycle when your partner doesn't like bikes
Purchasing a musical instrument and taking lessons
Contributing to a political cause that your partner doesn't prefer
Loaning a personal possession to a friend

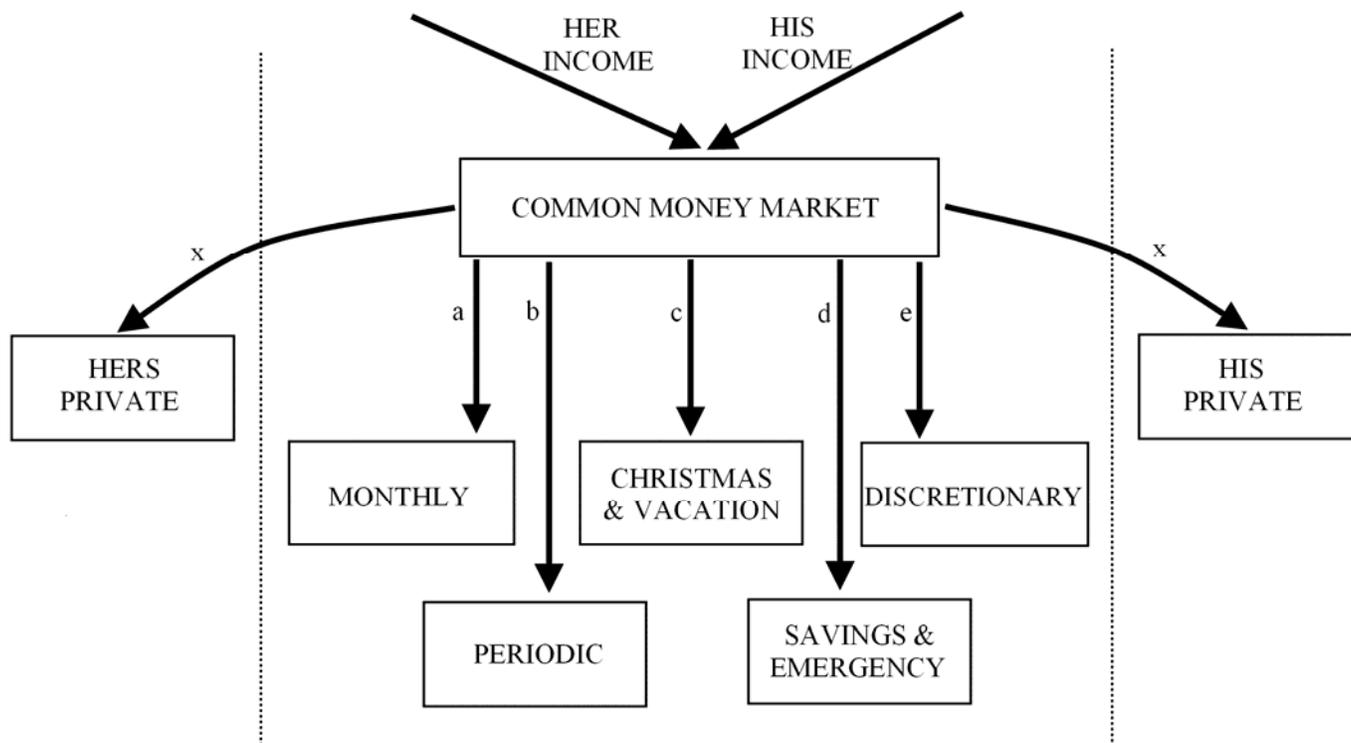
Not all of the previously listed actions require finances, but many of them do. Now imagine this. You badly want to accept your old friend's invitation to go hear your favorite musical group. You would both share all those old memories from when you were in college together. Your partner detests the group but that's OK. You will be with your friend. You will just get the money together and...Oooooops! No good! You remember how your partner has been complaining about how tight things are this month. How are you ever going to convince him or her to let you take another chunk out of the account? It won't work. There's a logical inconsistency if you have to negotiate with your partner for common funds to implement your private decisions. The boundaries are blurred between what's common and what's private. Your decision making can't really be private if you have to depend on your partner's decision about the money. You need a better system.

Your financial accounts can be structured in such a way that they can actually help your relationship. There are many benefits to designating jointly owned accounts for joint decisions and privately owned accounts for private decisions. Personal boundaries are clearer and there are fewer arguments about money. There's more discipline and more flexibility for trading accommodations with one another. In order to understand why this happens, first become familiar with the next diagram about psychologically organized accounts.

The model is divided into three fields. The center field corresponds to your common domain and the fields on the left and right correspond to both of your private domains. Each of the boxes represents an actual bank account and not just a category in a computer program. Notice how each partner's income goes right into a commonly owned money market and gets mixed together with their partner's funds. Notice also how each partner receives an equal amount transferred to their private account from the common money market.

In this model, there are predetermined monthly transfers from the common money market into a number of different accounts, each of which has been designated for a specific purpose. The amount of monthly transfer into each account should be equal to the average monthly amount for that category in your budget. You **do** have a budget, right? If not, you'd better get one unless you're in the extraordinary position of having infinite resources. The money market account serves as a buffer for any monthly

fluctuations of income. If you keep a reserve in there, then automatic monthly transfers can be set up to feed each of your other accounts. This helps you to live within your budget.



Psychologically organized accounts

The accounts in the preceding model are usually checking accounts or debit cards. Credit cards can be used, but they introduce more confusion about where you stand in each account. The monthly account is used for your rent, groceries, and other joint expenses that you can predict fairly well on a monthly basis. Periodic expenses include quarterly insurance payments, doctor's visits, and other predictable expenses that you can approximate on an annual basis. The monthly amount that you transfer to the periodic account should be equal to your annual periodic expenses divided by twelve. The joint discretionary account is for your fun and might not be a bank account. Some couples use a cash cup or even four cash cups that help them to ration their indulgences for each week. Organizing your joint and private accounts this way will positively influence how you think and feel about your money. Check out these benefits.

- **It helps you think more realistically about your discretionary money.** Having different pots for different purposes helps you to more clearly see the limits of your discretionary funds. If you leave all funds mixed together, there's a natural tendency to think that you have more discretionary money than you really do. You'll see one large pot of money and think that you're better off than you really are. It's better to get the allocated money quickly out of sight before you get deluded. With this model, you're less likely to violate your budget. It's as if the different accounts suggest that most of your money is already spent. You're left looking at this relatively small pot of money for your discretionary spending. Your clarity of thought will be well worth the nominal bank charges for having multiple accounts.
- **It provides a powerful symbol that you both are equally important.** By immediately combining your incomes in the money market, the action tells both partners that no one will try to claim more power because of a larger income. It's a profound statement of mutual respect that's not lost on each person's unconscious.
- **It promotes clearer and healthier boundaries.** When you have your own private account, you don't have to ask permission for money to implement a private choice. If you want to go out to lunch with a friend, you don't have to beg for the money. If you want to buy a new gun or an antique doll for your collection, you can do it when you've saved enough money. Your partner's permission isn't required. It's also true that none of your private decisions will require the use of common funds. The common money is clearly earmarked only for joint interests. Apples and oranges are kept separate. The result is that you and your partner will be less tempted to unilaterally violate the common accounts.
- **It promotes flexible trading between partners.** Having separate private accounts creates better accountability if you and your partner want to lend money to each other. The transactions are cleaner. For example, John wanted to move quickly to buy a bass boat his neighbor was selling. The problem was that his private account was flat busted. Willow's private account was bloated, so John asked her for terms. What would she want in return for lending him the money? Her reply: ten percent. John immediately agreed and worked out an amortization schedule. For a number of months, John's monthly transfer of funds was diverted into Willow's private account until the debt was paid. John was able to buy the boat. Willow was happy and didn't feel used.

No fuss, no arguments. Sounds hokey? Not at all! Deals like this happen when there's a good system of accountability. Financial accountability to each other promotes financial flexibility. The greater accountability provides greater safety and the trust goes up.

Financial accountability to each other promotes financial flexibility.

Another benefit of having private accounts is that you can sometimes choose to help fund a joint venture. For example, you might suddenly learn of a great vacation package in the Bahamas. If you don't have enough money in your joint discretionary account, you can negotiate how much each of you will contribute toward the vacation from your private account. In this way, your private accounts can act as emergency reserves for those occasional opportunities that excite both of you.

One final point should be made before we switch to a new topic. The proposed financial structure isn't the only way of doing things. If you have a system that's working for you, you don't have to upset the applecart just because some book suggested an alternative. However, be aware that what works now in your current situation may work poorly if your situation changes. If and when that happens, you may want to remember our current discussion and restructure your finances accordingly.

Boundary Issues with In-Laws

Most people don't realize that the current western family structure is undergoing a revolutionary change. Only a century ago, nuclear families were much more embedded in an extended family system. Children often took over family farms and businesses. Many moved into their parents' residence. The deal was that grown children would acquire the family home and business but with the responsibility to care for their parents. That model of extended family has been the norm for thousands of years of human history. It's still the norm in many parts of the world, particularly in the East. In the West, all of that's changing. Globalization, vocational mobility, and government's assumption of social security has broken the nuclear family's close orbit around its family of origin. There's no longer a clear cultural norm about

obligations and responsibilities between generations. This ambiguity means that there's more room for disagreement about how families *should* run.

When we refer to "culture," most people think of the norms and traditions of a geographic region. However, there's another level of culture that pertains to a person's family of origin. Each family also has its own culture. In some families, service to others is the highest virtue and self-interest may be devalued. In other families, self-interest is viewed as being legit. In some families, it's expected that the parents should be obeyed long after their children are fully grown. In other families, autonomy is highly prized, and the grown children are respected as equals. What's happening is that the breakdown of norms in the larger culture is creating a vacuum where different family cultures now collide. Nowhere is this more clear than with immigrant couples coming from eastern countries.

The breakdown of norms in the larger culture is creating a vacuum where different family cultures now collide.

Ranjet and Manju had been married three years and had a newborn daughter. Both came from India, but at different ages. Manju came over as a little girl with her parents. She went to public school in California and mixed well with the other kids. Over the years, she naturally assumed western culture as her own. Ranjet was a physician. He had arrived in the United States only a few years before. They were introduced by relatives who knew each other's families back in India. After they married, the quarrels started about Ranjet's parents. Each time Ranjet's parents came to visit, they stayed a long time. Manju found them overbearing, particularly his mother. Ranjet's mother had no inhibitions about telling Manju how she should care for their newborn daughter. Manju begged Ranjet to run interference and set some limits on his mother. Ranjet argued that his mother was just trying to be helpful and should be respected. He also asked Manju to be more polite around his parents because she was starting to leak her resentment. Manju felt jealous. It seemed to her that Ranjet's parents had more of his loyalty than she did. She also resented that her own parents weren't sent as much financial support as Ranjet's extended family back in India. Ranjet's and Manju's conflicts were mostly the result of conflicting cultural norms. Each was trained to have a different expectation of his or her respective roles. This is the number one problem of the many eastern couples who have come to me over the years. The herky-jerky shifting of cultural expectations gives rise to friction when both partners don't shift their expectations in unison.

Cultural conflicts also occur when family cultures differ for other reasons. Nationalities and geographic regions don't have to be involved. All it takes are partners who come from very different family cultures and who expect each other to behave in old familiar ways. Unfortunately, some of the old familiar ways can be totally alien and toxic to the new partner.

Alex and Lynn were newly married but already in hot water. They quarreled about the many evenings that Alex visited his mother who lived nearby. Even though they were financially secure, Lynn objected to the occasional checks that Alex sent to his mother and his siblings. Alex was the eldest of five siblings and was used to looking after them. He described his father as a functional alcoholic who was nonthreatening, but emotionally unavailable. His parents divorced when he was twelve. His mother was a very insecure lady who was overwhelmed when her husband left. She relied on Alex for emotional support and to help the family survive. Since he was the oldest child, he often took responsibility for protecting and caring for the younger children. He remained close to his mother even when he reached adulthood. His mother had no friends and would complain about being depressed and lonely if she didn't see Alex nearly every day. To make things worse, Lynn knew that his mother was often critical of her. Therefore, Lynn didn't feel comfortable going along with Alex to his mother's house. Lynn felt desperate and Alex felt torn.

In Alex's case, codependence and enmeshment was the culture in his family of origin. He had been taught to sacrifice pleasure and to take care of others. A parent's alcoholism will often result in these types of compensatory roles. His mother's inadequacy and the needs of the younger siblings had ensnared Alex with an extraordinary sense of guilty responsibility for everyone in the afflicted family.

The main point of this discussion is that we can't afford to rely on our old assumptions about family roles. There's too much heterogeneity among mixed ethnic groups and families with their own different cultures. Norms are being shredded. We now have to negotiate expectations as we go. We can't prescribe our partner's relations with in-laws just because of our own family background. "Shoulding" on our partner doesn't work. It just leads to unnecessary heat. It's better to treat in-law issues as negotiables. Are you ready to deal?

Trading Accommodations

How often can our respective parents come to visit?

How often and for how long can we leave our nuclear family to visit our parents?

What happens to our parenting responsibilities when we visit our parents?
How much do we help our parents intervene with other siblings who need help?
How much of our marital resources do we contribute to care for disabled parents?
Do we help care for a chronically ill or dying parent in our home?
Do we accept, from parents, gifts that have strings and obligations attached?
What type of grandparenting authority are we willing to extend to our parents?
Do we consult with parents when we're negotiating delicate decisions with our partner?
What do we do when our parents and our partner are in conflict?
Do we get together with parents on holidays that have been traditionally shared with them?
How do we balance holidays between both sets of parents?
How much holiday and vacation time do we reserve for private intimacy with our partner?

These are just a few of the in-law issues you may need to negotiate. If each of you like your in-laws, then negotiations will probably be easy. If not, then you have a challenge. You will need to be more careful and use some of the negotiation tools we've already discussed in the previous chapter. Horse trading will be very useful if either of you don't like your partner's parents. You don't have to like your in-laws, but you do have to make political accommodations. Politics? In your family? Sure! As in treating a person with politeness and respect. Keeping your distastes private is not being dishonest. It's being discrete. There are many couples who do a lot of unnecessary damage by fighting over how a partner *feels* about the in-laws. Don't go there. Accept your partner's negative feelings while you negotiate with him. See what your partner wants in exchange for accommodating your need to see your parents. If you accept his feelings and trade for other accommodations, you will probably get what you need. If you use objective criteria such as alternating visits with in-laws, then the negotiations will go more smoothly. Here are some conditions that some couples might negotiate:

- Tallies are kept on the number of days that in-laws come to visit. There's an agreement to keep the tally approximately equal.
- The partner whose parents are visiting will do all the shopping, all the preparations, and all the cooking.

- Agreement to visit in-laws is contingent on an agreement not to stay in their house overnight. It's agreed to stay over in a nearby motel instead.
- Agreement to visit in-laws is contingent on not being left in the same room with them alone.

You get the idea. One thing that should ***not*** be negotiated is a partner's right to protect her boundaries. If a mother-in-law argues against the wife's parenting health care decisions, the wife needs to be free to set limits. She shouldn't be impeded by any injunction against defending her authority. Many couples get this issue confused. One partner might argue that the partner should always be "nice" and ignore the in-law's intrusions. Conversely, the offended partner might argue that the other partner should be running interference. These dynamics form an unhealthy triangle where one person tries to control the communication between two other people.

Triangles with In-Laws

Triangulated communications are one of the biggest problems involving in-laws. It's natural that you want your partner and your parents to get along. If that doesn't happen, you're probably going to feel anxious about your conflicting loyalties. Do you side with your parents or your spouse? Do you tell your partner to stop being hypersensitive? Do you tell your parents to back off and stop being so opinionated? How about neither?

The position I'm advocating is one of caution. You can choose to honestly share your opinions to anyone that asks. However, it's critically important that you don't become anyone's tool. If your parents ask you to talk to your partner for them, then it's best that you refuse. You can tell them that they have to talk directly to your partner and not through you. If your partner wants you to run interference and tell your parents to back off, you can refuse that role as well. Tell your partner to talk directly to your parents. Don't do anyone's dirty work.

The healthiest attitude is that each person is responsible for defending his or her own personal boundaries. If an in-law gives a "should" statement, it's up to the offended partner to speak up and set limits. If an in-law interrupts a partner while she's talking, then it's up to that partner to refuse to be

interrupted. If a partner argues with his or her in-laws, it's up to the in-laws to make peace directly. Refuse the role of go-between like the plague. Just tell them you won't be anyone's spokesperson.

Conflicts with Step-Children

Step-children often feel resentful of a new step-parent, especially if they feel loyal to their absent parent. They may view the step-parent as being one more obstacle to their family's reconstitution. Another problem occurs when the step-child's role has been to provide emotional support to the remaining parent. Since this his pseudo-spousal role is not easily surrendered, power struggles frequently occur when the step-parent tries to displace the child in the supportive role.

Step-parenting conflicts may be avoidable in some situations but unavoidable in others. For example, a child whose parent is deceased might be desperate for an alliance with a same-sexed step-parent. A similar situation occurs when the absent parent is emotionally irrelevant because of his or her abusive or uninvolved nature. Different family situations will cause children to have different reactions to a step-parent. In 1980, I started my own step-parenting experience. My wife's seven year old son Chris had witnessed the sudden death of his loving and devoted father. It was a shattering experience for both Chris and my wife. When I arrived on the scene, I felt compelled to honor Chris's memory of his father as a truly remarkable man. There was no competition for loyalty. Within a year, Chris was calling me "Dad" and I soon adopted him as my own son. He now has a child of his own, and I've progressed to the status of "Grandpa" with full benefits. I offer this story as a contrast to the frequent horror stories about step-parenting. It again underscores the point that different contexts will generate different step-parenting dynamics.

The most frequent step-parenting conflicts occur around the issue of discipline. If you're in this kind of situation, it can be uncomfortable for you as well as the child. The conflicts might appear on the surface to be about discipline, but the real issue is much deeper. Step-children will usually resent a step-parent trying to enforce discipline because they view disciplining as a parenting task. Accepting your discipline is almost like saying that you can be their parent. If they're loyal to their absent parent, they'll seek to defeat your discipline. And you know what? They'll win! Then your humiliating defeats will provoke you to redouble your efforts to find other ways to discipline them. It's like an arms race. The competition will eventually drag in their biological parent as a pawn. A power triangle is created when the child and your partner form their own alliance. This polarization becomes severe when you feel

enraged that the child plays your mate against you. Your attempts to discipline are now contaminated with rage and resentment. Not good!

If you find yourself in this kind of polarized situation, then here's what you can do to reverse it.

1. First, you need to accept that you won't be a full parent with the authority to discipline. That's right! I'm recommending that you give up on that goal. Your unrealistic expectations are hurting both you and your family. Accept that all discipline will be enforced by your partner and not by you.
2. Negotiate a new agreement with your partner. Your part of the agreement should be that you won't directly enforce discipline. Instead, you should privately approach your partner about any discipline that needs enforcement. Notice the word "privately." Never negotiate discipline in front of the child. Get your partner to agree that he or she will be "the heavy" and will rigorously carry out any discipline upon which both of you agree.
3. Negotiate a schedule that ensures that you and your partner can regularly enjoy free time away from the child. The reason for this is because insufficient nurturance in the marital relationship can cause unconscious jealousy and resentment of the step-child. You want to ensure that this doesn't happen.

If you implement the above steps, your situation should improve to being much more comfortable. Allow as long as three to four months for the emotions to shift.

Zones of Privacy

There's a difference between defending personal boundaries versus defending relationship boundaries that you've both agreed to defend. The latter isn't about one person being his or her partner's spokesperson. It's about defending the relationship itself. Would you agree to answer a parent's questions about your partner's favorite sex positions? How about some aspect of your partner's personal

history about which they feel ashamed? Do you want them to know your exact financial situation, especially if you know that they have strong opinions about how money should be invested or saved?

If you negotiate a zone of privacy, then you both have a responsibility to defend it. A critical word here is “negotiate.” These zones of privacy shouldn’t be assumed. One person may feel very comfortable about disclosing everything to his or her parents. In contrast, his or her partner may be super vulnerable and require a lot of privacy. This would be especially true if the parents or in-laws are intrusive. Whatever the reason, it’s wise to explicitly negotiate these privacy zones. It’s also a good idea to write down your agreements. Here are a few topics that couples might consider keeping private.

Religious decisions

Voting preferences

Sexual behavior

Childhood abuse memories

Negotiations about a possible move

Past history of an affair or drug abuse

Consideration of changing careers

Trying to conceive a child

Purchase of a new house

Certain health problems

While you’re at it, you might as well think about the kids too. I’m sure there are a few things that you’d prefer that you both keep private from them.

Once your privacy zones are negotiated, you will have to start setting limits with your parents and in-laws. This can be very uncomfortable, especially if they’ve already grown accustomed to giving you directions. Changing the boundaries in enmeshed relationships is no fun. However, you do have an ace up your sleeve. It’s the fact that you don’t have to explain privacy. It’s your right and the reason you enforce it can remain private. That means you can trump any intrusive challenge to explain yourself. Imagine the following conversation between an adult son and his parents:

“Tell us what you’re going to do about (XXXXXX).”

“I’m sorry but Jana and I have decided that we’re going to keep that consideration just between the two of us. We’re keeping it private.”

“Why do you have to be so defensive? Is there something you’re planning to do that you don’t feel right about?”

“Actually, our reasons for not discussing it are also private. That’s what privacy means. I don’t think you’d dispute our right to privacy, would you?”

“No. Of course not. I just thought that you’d have a bit more trust in your own parents, that’s all.”

“Dad, Mom, I’m not going to let you pry open our privacy with a guilt maneuver. It’s our marriage, not yours. What we decide for our privacy is our own business, not yours. The subject is closed for discussion. Now, what else can we focus on that’s agreeable to everyone?”

Does this sound a bit harsh? Sometimes that’s what it takes if parents are used to having unlimited access to your life. Notice the initial disrespect that’s shown by this parent who won’t accept their adult son’s privacy. In this kind of situation, firm resolve is required in order to change the rules. It’s like “setting the bone,” but with your own parents or in-laws. Hopefully, your parents and in-laws are more respectful. If so, they’ll respect the privacy zones that you and your partner negotiate.