



Broadcast Transcript

Broadcast: Conflict in Marriage: 2 Common Issues that Couples Avoid Talking About

Guest(s): Shaunti Feldhahn

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Dr. James Dobson: Well, hello everyone. I'm James Dobson and you're listening to Family Talk, a listener-supported ministry. In fact, thank you so much for being part of that support for James Dobson Family Institute.

Roger Marsh: Welcome to Family Talk. I'm Roger Marsh, and here at the Dr. James Dobson Family Institute, we are honored to bring you relevant conversations and presentations surrounding our core mission every single day. And to remind you our mission specifically is to focus on marriage, parenthood, evangelism, the sanctity of human life, and encouraging righteousness in the culture. Now on today's program we have a lively and cutting-edge conversation to share with you. Our co-host, Dr. Tim Clinton, recently spoke with our good friend Shaunti Feldhahn about some new research that she and her team have conducted. The topic of the research: sex, money and marriage. You see, they realize that married couples often have an extremely difficult time being on the same page when it comes to money and intimacy. Let me tell you a little bit about today's guest.

Shaunti Feldhahn is a best-selling author, Christian speaker, and respected social researcher. She earned her graduate degree from Harvard University and previously worked on Capitol Hill and Wall Street. Shaunti's books have sold more than 3 million copies worldwide, and have been translated into 25 different languages. Some of her most notable works include, *For Women Only*, *For Men Only*, and *The Kindness Challenge*. Her research findings have been published or shared across numerous media outlets, including the *Today Show* and *The New York Times*. Shaunti is married to Jeff and they have two children. Let's join Shaunti Feldhahn and Dr. Tim Clinton right now on today's edition of Family Talk.

Dr. Tim Clinton: Shaunti, great to have you in studio. Welcome back.

Shaunti Feldhahn: Thanks.

Dr. Tim Clinton: As we get started, Shaunti, you're involved in some new research, fascinating research. That's your lane that you live in. A Harvard research trained expert. Shaunti, so many books, bestselling books that have been gifts to us on men,

women, and relationships, but Shaunti, this new area of research, you're looking at two big topics.

Shaunti Feldhahn: Yeah.

Dr. Tim Clinton: Sex and money.

Shaunti Feldhahn: I think we're crazy for tackling this, but yes.

Dr. Tim Clinton: Me too. But Shaunti, let's start out with the whole issue of money, first of all. Tell us what you've found in relationships and money.

Shaunti Feldhahn: It's easy to think about finances as being a technical thing and in this is the-

Dr. Tim Clinton: Bottom line budgets, this is just the way it is.

Shaunti Feldhahn: Exactly.

Dr. Tim Clinton: Simple math, it ain't that hard.

Shaunti Feldhahn: Exactly. Exactly. It is very easy. And for people like me, who after all of the research, I will be very transparent. We've incorporated all the research into our own marriage, me and Jeff. This money thing was the one area that we were not on the same page. This was the big... We didn't fight about it. We just avoided it entirely and sort of coped around it. It is very easy to feel a sense of shame if you don't feel like you have your act together and yet we found guess what? More than 80% of people don't have their act together.

Dr. Tim Clinton: What's interesting, Shaunti, it's now seen as the number one issue between couples, money.

Shaunti Feldhahn: Yeah.

Dr. Tim Clinton: It's what we fight about the most.

Shaunti Feldhahn: You know what, there's different studies that say what is it that we fight about the most? What is it that causes the most tension? Regardless, it's certainly one of the biggest... Is it the top cause of divorce? I don't know. There's different studies out there, but it is definitely one of the biggies. And yet what we found is that the mechanism that often we in the church employ to try to address it, it's all dealing with this top level surfacey stuff. I mean, I'm not saying it's bad, but we go right to, okay, "you need to have a budget. You need to get out of debt. Here's how you use QuickBooks or you use Mint, or here's the app that will help." And listen, all of that is great. Go to a money management class, go to Dave Ramsey. All of that stuff is wonderful, but that's step two for most couples. What we found is that 77% of couples can't talk about money well to begin with.

Dr. Tim Clinton: They can't even get started.

Shaunti Feldhahn: They can't even get started. 23% can-

Dr. Tim Clinton: There's a lot of emotion wrapped around it.

Shaunti Feldhahn: There is.

Dr. Tim Clinton: By the way, when you don't have any money, it's not fun. And if you don't have any money to spend and for a little something, something-

Shaunti Feldhahn: Exactly.

Dr. Tim Clinton: It's rough.

Shaunti Feldhahn: It can cause all these issues in the marriage. And that's what we wanted to study. Not how do you have a good budget? Because trust me, you don't want my advice on that. But what I did want to study was how do you have a great marriage around money? And what we found is that if you're having the tension over the technical stuff, you're having-

Dr. Tim Clinton: Then the budget stuff is seen as an act of control, manipulation and then it's a war zone.

Shaunti Feldhahn: One example. Yes, it turns out if you're having tension around money, it is not about the money. It's how money makes you feel and how it makes your spouse feel and it turns out that there are a host of these worries and fears and expectations about how money should work. There's all this stuff running under that surface. We don't even know that stuff is there in ourselves or in our spouse. But once you actually look at those things, some of these real simple things that are running under the surface, it's like, oh my goodness, suddenly Jeff and I can actually talk about something we used to completely avoid.

Dr. Tim Clinton: Shaunti, you found that there are basically two types of people, spenders and savers. I'm a spender.

Shaunti Feldhahn: Me too. What's Julie?

Dr. Tim Clinton: What if you have two spenders?

Shaunti Feldhahn: Yeah, no, that happens too.

Dr. Tim Clinton: I know. What if you have a saver and it's like, hey, wait a second, we're not spending that. You're only going to get so much money. This is your allowance. It's like, know what I grew up having in allowance. Who are you telling me... I work every day-

Shaunti Feldhahn: I work hard for this.

Dr. Tim Clinton: I bring in my fair share of the money. Don't tell me. Who's the boss? Who made you the boss? There we go.

Shaunti Feldhahn: There we go, exactly. And so it turns out that even when you have two spenders and you have two savers in a marriage, almost always, one person is more comfortable with spending than the other. One person is more of a saver than the other. There's nobody who's exactly the same or very few. And so we found that this is an example of what we call one of those elements that we said was running under the surface is that we just aren't valuing what the other person is valuing. And the spender saver dynamic is an example of that, where somebody cares more about, no, we need to put it away for retirement. We need to make sure that we have something for later. Another person cares more about, but God says that He gives us good gifts and we need to be able to enjoy life now, not just 30 years from now when we retire.

You often have this dynamic where you don't realize that what is happening is literally just two different people, neither of whom are right or wrong, it's just different. And both people's desires are legitimate and you have to honor that. Let me give you an example of this one, because when you have this one element that we found is so crucial of that we're not necessarily valuing what the other person is valuing. The answer isn't that we adopt their way. The answer is that we honor what they care about and that they honor what we care about.

Dr. Tim Clinton: So you want to give them a voice.

Shaunti Feldhahn: I'll give you an example. Me and Jeff, so Jeff is more the saver, I'm more the spender and I'm not crazy, but that's an example of something that matters to me. And when the pandemic shut everything down in March of 2020, and all of our speaking income went away, because of course every event got canceled and suddenly we're like, "Okay, how are we going to pay the mortgage? How are we going to pay our staff? Are we going to have to lay people off? We've got college tuition for our daughter. What is this going to look like?" Jeff came to me a few days later and to his credit, we'd been trying to figure out how to talk about this stuff without arguing and the research, what we found really helped. He said, "Look, I realize I'm dealing with a little bit of resentment over the fact that we went to Disney World last year with the kids and we went out to eat various times and went to the movies and different things."

He said, "If we hadn't gone to Disney, if we hadn't gone to the movies or gone out to eat, we would have thousands more dollars in our bank account right now that we could really use during this period where our income has gone away." Then Jeff says, "But I realized something. I realized that when we went to Disney, you were building connection with us and the kids and when we would go out to eat or we'd go bowling or whatever it was, you were building a sense of togetherness and memories as a family. Now we're stuck in quarantine on

top of each other and we like each other and it's because of you, it's because of you valuing creating these memories, which costs money sometimes."

And it doesn't mean that... He's like, "It doesn't mean that I agree with every 100% of it." He's like, "Yeah, we could have probably gone to a free picnic in the park instead of going out to eat." But he was essentially saying, I see why you did this and I honor that. I honor what you care about. All of my defensiveness-

Dr. Tim Clinton: Came down.

Shaunti Feldhahn: Came down and it made it so much easier for us to have a conversation about... And for me to embrace the austerity plan that was going to have to happen now that we were in the pandemic season.

Dr. Tim Clinton: You felt like he heard you.

Shaunti Feldhahn: Exactly.

Dr. Tim Clinton: He saw you.

Shaunti Feldhahn: Yeah.

Dr. Tim Clinton: He understood what was going on in your DNA.

Shaunti Feldhahn: He didn't agree with it 100%.

Dr. Tim Clinton: He didn't have to agree.

Shaunti Feldhahn: But he honored it and he cared about the fact that I cared about it and that is the crucial starting point for all of the little day to day frictions that happen when we are just not realizing this other person cares about something that I do.

Dr. Tim Clinton: Yeah. Because you can get everything right and have a lot of hate. You can. Shaunti, so it's a both and conversation here. We know we need to do both sides. Hey, we know the Scripture, Jesus talked a lot more about money than...

Shaunti Feldhahn: It was 11 out of His 30 something parables. It was by far the largest number out of any topic.

Dr. Tim Clinton: Yeah, so money is all about stewardship, it's God's, and we are given the privilege or the opportunity to manage it. Let's talk about some of the five... You call them game changing insights about relationships and money that you learned real quick.

Shaunti Feldhahn: Yeah. Well the first one is this values thing that we don't realize we're not valuing what the other person is valuing and that's where the tension comes from.

Dr. Tim Clinton: Got it.

Shaunti Feldhahn: So that's the first one. The second one is we don't realize we have different fears. There are things that seem so obvious to me that this is a concern. This could happen. Something could go wrong in this area and the other person in the marriage often has a very different feeling of something could go wrong and so they're trying to stay away from a different fear than we are.

Dr. Tim Clinton: You see online all the time posts about people fearing retirement, and are they going to have enough to live on-

Shaunti Feldhahn: Exactly.

Dr. Tim Clinton: Et cetera. I mean, people are motivated by... I hate to say this fear and greed, fear and greed, fear and greed.

Shaunti Feldhahn: Yeah. No, you're so right. We describe it as a cliff. When you have a fear of heights and you're standing... Well, you probably don't, but I do, standing on the edge of a cliff, you sort of feel like this weird irrational-

Dr. Tim Clinton: I feel like I'm going to fall over.

Shaunti Feldhahn: Yes.

Dr. Tim Clinton: It's like it's pulling me-

Shaunti Feldhahn: It's stupid. Yes.

Dr. Tim Clinton: It's like pulling me or something.

Shaunti Feldhahn: So, what we found is that you try to stay away from the edge. Well, it turns out that in most marriages you have different fears and sometimes these are actually very gender related. We found most money things aren't gender related, but this one was, men tend to be more likely to have this fear of, am I going to be able to provide for the family? It's there in the back of the mind, feeling like I'm being pulled toward the edge, even men who are more spenders have this, "Am I going to be able to provide thing, am I enough?" Well guess what? Most women, again, not all, but most statistically, their edge, their cliff is different. The fear isn't so much are we financially okay. Although women are just as likely to worry about money, their worry is "Are we okay?"

Is everybody happy? Is everybody okay? Is everybody healthy? Are we okay in our marriage? Are the kids feeling loved?" And when you have, for example, the

dad who's going, "Ah, am I going to be able to provide for the family? And I have to stay away from that cliff." And he is working 80 hours a week and lots of overtime, guess what? It pushes her closer to her edge and she's really feeling like he's distant. He hasn't seen the kids in forever. The kids aren't feeling-

Dr. Tim Clinton: So easy to go there, Shaunti.

Shaunti Feldhahn: It is so easy and we just need to be aware.

Dr. Tim Clinton: People don't see that spin going on.

Shaunti Feldhahn: No.

Dr. Tim Clinton: They just start mounting up the hate toward each other. They don't know why-

Shaunti Feldhahn: You don't care about the fact that I'm working so hard. You don't care about us, you'd rather be at work.

Dr. Tim Clinton: I know. In this journey of understanding money and relationships comes this piece on sex. You and Dr. Michael Sytsma have been working on a project around understanding the dynamic here and the influence on one another, take us there.

Shaunti Feldhahn: So, we've also identified six or seven things that are running under the surface. And we've found some things that are really, really essential for people to know. One of the biggest ones, which we're sharing as a part of the Love, Sex, and Money Initiative with your people at the American Association of Christian Counselors. One of the big ones is that often the arguments that a couple have is over frequency where someone wants more intimate time and the other one is like, "No, I'm fine with a little bit less." That's a really common argument, there's emotions involved. "Why don't you want me? Why doesn't he desire me? Why isn't she interested?" All of those kinds of questions. It turns out there is actually some really simple stuff that's often going on.

For example, there are several different types of desire and we all think there's only one. We think what sex is is, "Well, I'm feeling like I want to have sex and feeling desire" so you go for it. You start feeling that and you sort of go in that direction. That's just one type of desire, but it's all that our culture talks about. That's the only thing we know. That tends to be a more male oriented, not 100% of the time, it's called initiating desire, but that's mostly more men. For women, there's another kind of desire called receptive desire where it's literally just not occurring to the person with receptive desire. It tends to be the wife, not always, where it's like, yeah, you're just going about your day, you're running around. You are not thinking about that at all. It's not even on your mind.

So, it turns out for that person, guess what happens? The actual desire pattern is reversed. Where someone with initiating desire feels desire and pursues sex.

Someone with receptive desire has to choose. "My husband's approaching me, oh, okay. I wasn't thinking about that but let me get my mind engaged in this" and choose to start having sex and desire shows up five to 10 minutes later. The average husband can feel so rejected and can feel like "why am I not desirable to you?" It comes with all this emotional stuff. One of the big questions on our surveys was "why is she not interested?" It's not that she's not interested, she has a female brain and a female body, and we have to honor both of these in order to come together.

Dr. Tim Clinton: You're listening to Family Talk, a division of the James Dobson Family Institute. I'm Dr. Tim Clinton, your host. Our special in studio guest, Shaunti Feldhahn, one of the leading researchers in our modern day Christianity, addressing a lot of the issues around relationships, helping us understand the science behind a lot of why we love and feel and act the way we do. Shaunti, it's great to have you. Big topic, love, sex, and money. We hear it all the time, but this is the science piece that you're bringing in, obviously your heart for the Lord just, I mean, it just explodes through all of your work.

Shaunti Feldhahn: Oh, thanks.

Dr. Tim Clinton: Shaunti, in this piece what do you think, and you've done couple of books related to relationships and these topics, but this is a special one. What's the show stopper for you in this new research on sex and intimacy in marriage?

Shaunti Feldhahn: Well, part of what I already said is to me, one of the biggest things, if we could just get some of that across. Because here's the crux, if you take it all the way down to the bottom, here's what it leads us to believe if we do not know that, if we do not know about these different types of desire and the different ways that they play out, is it leads... And this is statistical, we found this on our surveys is that it makes us as women feel kind of like we're broken, there's something wrong. And guess what, our husbands also kind of think we're broken. It's all this pressure on us as women where it's just not the way we're wired and suddenly if we know these two different types, there's more than two different types of desire but these are the two biggies.

If we know that these two different types of desire exist, all of a sudden it takes it out of the emotional phase, it takes it out of the feeling that there's something wrong with me. There's something wrong with my spouse. And it's like, no, no, this is just two... It's kind of like we were talking about with money. There's no right or wrong. There's just different in these areas. How do I work with-

Dr. Tim Clinton: How do I get attuned-

Shaunti Feldhahn: My spouse, yes.

Dr. Tim Clinton: To my spouse in the lane they're in so our relationship goes to the place that we really want together.

Shaunti Feldhahn: Exactly. It turns out that is the vast majority of the disconnect around this.

Dr. Tim Clinton: One of the great tragedies, and it goes without saying is the online pornemic and this lack-

Shaunti Feldhahn: I know.

Dr. Tim Clinton: of capacity for relationship is really showing up in our marriages and it's showing up as tension and by the lack of connectivity. People are talking about topics like sexual anorexia now. It's where we've tried to connect, it's not working so now we don't connect at all. We got a lot of relationships out there, lot of Christian relationships out there who Shaunti, they don't have much love going on.

Shaunti Feldhahn: I know we have-

Dr. Tim Clinton: It's horrible.

Shaunti Feldhahn: We have been-

Dr. Tim Clinton: And you've talked about the expectation or pressure.

Shaunti Feldhahn: Yes.

Dr. Tim Clinton: What happens is as you move into that porn world, if you will, and get caught up in it, you develop an expectation on your spouse that ought not be there.

Shaunti Feldhahn: Yeah. We have been starting the analysis on this data and there is some really, really interesting data on pornography use that we are just starting to number crunch and we can already see that there is a real impact on the emotions of the marriage, when somebody is using pornography. Now we actually were encouraged-

Dr. Tim Clinton: It shuts down desire.

Shaunti Feldhahn: It does, it completely shuts down desire. Well, it doesn't just do that, there's all these other things-

Dr. Tim Clinton: Connection, it shuts down-

Shaunti Feldhahn: Exactly.

Dr. Tim Clinton: Everything.

Shaunti Feldhahn: Intimacy. Exactly. Now we were encouraged, and again, we're really early on in the data, but I was encouraged to see that in the church people still, there's still a problem with this, obviously, but it is not nearly as big of a problem as for people who are not church attenders and don't think that there's anything morally wrong with this. Because for the average non-church goer, the average person who isn't as interested in things of the Lord, they don't see anything wrong with it and they are suffering so much more badly. At least in the church, people tend to know that it's something to fight. So that was encouraging to me.

Dr. Tim Clinton: Shaunti, let's close the loop here. We talked about money.

Shaunti Feldhahn: Yeah.

Dr. Tim Clinton: Talking about intimacy, sex, bring them together. Because if both those worlds are upside down, we've got real chaos and they do by the way, link back toward each other.

Shaunti Feldhahn: Yeah, there is a under the surface in both of them. It's not about the money. It's not about the sex when you're having tension. It's about all this stuff that's running under the surface and it's the same stuff. It's the need to understand what each other values and to honor it and it's to understand the fears and the worries and the emotions running under the surface of both of these things and go, "Oh my gosh, I had no idea that my husband felt..." For example a wife might say, "Wait, you mean, when we just... I've been too busy, we haven't connected in this way, intimately. You mean, he feels like he's not desirable to me and that makes him feel a sense of almost depression in the other areas of his life. Wait, what? He feels like less than a man?" That wouldn't occur to many of us as women.

I'm just busy. But to him, it says "I'm not desirable" and it comes along with this feeling of this lack of wellbeing in the other areas of his life. When we recognize these things running under the surface suddenly, oh wow I can understand, I didn't even realize I felt that way. That is completely how I feel. We can start talking about it. Is this how you feel? We can start connecting on it. Suddenly these two areas that have so often been an opportunity for conflict, suddenly now they are an opportunity for connection and intimacy and togetherness and oneness instead.

Dr. Tim Clinton: Shaunti, I love that because here's an invitation to an opportunity to press toward what you really want in your marriage, your relationship together. Ecclesiastes 9:9 says "Live joyfully with the one you love all the days of your life." That's a tough assignment when everything's going sideways, especially in these two worlds, sex and money.

Shaunti Feldhahn: Yep.

Dr. Tim Clinton: Sex and money. But-

Shaunti Feldhahn: But you can, you can. That's the thing that's so encouraging. There's so much hope. It's not rocket science.

Dr. Tim Clinton: Shaunti on behalf of Dr. Dobson, his wife Shirley, the entire Family Talk team. We want to again, salute you and thank you for the work that you're doing and continue to do. And of course, we're praying for you and Jeff-

Shaunti Feldhahn: Thank you.

Dr. Tim Clinton: and the journey you're on. Such a delight to have you.

Shaunti Feldhahn: Thanks.

Roger Marsh: Those were some practical tips and pieces of advice from Shaunti Feldhahn today here on Dr. James Dobson's Family Talk. I hope you've been encouraged by Dr. Tim Clinton's conversation with Shaunti Feldhahn. Whether you've been married for one year, five years or 25, intimacy and finances can sometimes be difficult issues to navigate, but like Shaunti pointed out, they don't have to be. Now to learn more about Shaunti Feldhahn, her books, and her research visit our broadcast page at drjamesdobson.org/broadcast.

While you're there, you can also listen to any part of today's conversation that you might have missed, and you can request a CD copy of the program as well to keep or to share. Again, our ministry web address is drjamesdobson.org/broadcast. Now, tomorrow is Good Friday and we have a special gift for you to help you begin to quiet your heart and meditate on the sacrifice that Jesus made on the cross over 2,000 years ago. It's a beautiful commemorative PDF copy of a powerful essay by Dr. Dobson called "Taking Up the Cross of Christ" and it's our free Easter gift to you. You can find and download this piece simply by going to drjamesdobson.org/broadcast. It's right there as a downloadable file. Thanks again for listening to today's broadcast. I'm Roger Marsh, inviting you to join us again next time for another edition of Dr. James Dobson's Family Talk.

Announcer: This has been a presentation of the Dr. James Dobson Family Institute.