



## Broadcast Transcript

**Broadcast:** Living with Less Heading into the Holidays – Part 2

**Guest(s):** Jill Savage

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**Announcer:** Today, on Family Talk:

**Roger Marsh:** Have you ever noticed that even though there are so many opportunities for young people in America today, the majority of them seem to be ridiculously discontent, and have developed the addictive behavior of simply desiring more? Well, many parents are either complicit in this mindset or they're doing their best to somehow appease their children's ungratefulness. However, when you solely chase after material possessions, relationships, memories, and even God are overlooked. Well on today's edition of Family Talk, we're going to encourage you as a parent to make meaningful sacrifices and teach your kids to learn the lesson of living with less.

I'm Roger Marsh, and this is Family Talk, a ministry of the James Dobson Family Institute. Family Talk is supported by listeners just like you, and right now every donation you make will be doubled thanks to a special matching grant. You can learn what you can do to take advantage of that grant to bless our ministry this time of year by going online to [DrJamesDobson.org](http://DrJamesDobson.org) or by calling 877-732-6825.

Today we're going to be concluding Dr. Dobson's in depth conversation with popular author and speaker Jill Savage. Dr. Dobson and Jill Savage will be continuing to address Jill's book called Learning To Live With Less So Your Family Has More. Throughout this interview, you'll also hear the voice and input of our former cohost LuAnne Crane. Well, there's a lot to cover, so here now is Dr. Dobson to re-introduce our guest and this important topic on today's edition of Family Talk.

**Dr. Dobson:** It's a pleasure to welcome back with us Mrs. Jill Savage. She's the founder of Hearts At Home Ministries. It's an organization devoted to motherhood. She's married to Mark, and has five children, and they make their home in Normal, Illinois. Jill has written a number of popular books, and has been on our program before. We've always enjoyed talking to her, and today we're going to talk about her book that she has written with her husband Mark, called *Living with*

*Less So Your Family Has More: Redefining Your Priorities to Put Your Family First.*  
Let's start right there. We need to back up just a little bit to cover again what we talked about yesterday. How can living with less give your family more?

Jill Savage: Well, oftentimes what we chase after is we chase after material things, and what we really long for deep in our heart are immaterial things. And so that's really what we're talking about here in *Living with Less So Your Family Has More* is that we look at living with less stress, less activities, and less money than what is culturally acceptable.

Dr. Dobson: Now you have five children, and you've just about got childhood done.

Jill Savage: Mm-hmm (affirmative).

Dr. Dobson: I know, doesn't that make you cry?

LuAnne Crane: That's not a fair way to start.

Dr. Dobson: Are you prepared for the empty nest?

Jill Savage: It depends on what day it is.

Dr. Dobson: Yeah, well I tell you it's harder than you might think. That was one of the most difficult things I've ever gone through.

Jill Savage: Really?

Dr. Dobson: It's interesting that fathers often struggle with it more than mothers do because they've known it and have anticipated it, whereas the dads are out working and doing all this stuff, and all of a sudden it's there and they're sending the last kid off to school. I cried for three days when Ryan left. I mean, I literally cried for three days. Maybe I sound highly emotional, but I just realized that parenting was over, and a period of my life that I cherished would never be the same again. I knew Ryan, once he's gone, he would be gone.

Jill Savage: Right.

Dr. Dobson: It was very difficult for me.

Jill Savage: That's really the reason we wrote the book, is because we wanted families to be able to maximize this one season of life when you have children in the home, and you have this opportunity before you. Because you can't go back and do it again, you cannot go back and do it over again.

Dr. Dobson: Not a single day.

Jill Savage: No, and so I think when we talk about some of the things that people long for, “I long for less stress,” “there's got to be more to life than this,” “I hate drive through meals, all we do,” “our family never sits around the dinner table.” Are you really okay with that? That's ultimately what we're asking in the book is, are you really okay with that? If you're not okay, then start taking some baby steps to make some changes.

Dr. Dobson: At the risk of sharing something personal that I've spoken of here on Family Talk in the past, you said yesterday that you have lived this lifestyle. You did make the choice to be a stay-at-home mom, and live with less, so did we. I was a professor at USC School of Medicine, but I was just finishing up my school bills and all of that, so money was really tight for us. Shirley taught school as a substitute teacher for several years, and we began to feel the same things that you're writing about.

Jill Savage: Mm-hmm (affirmative).

LuAnne Crane: Mm-hmm (affirmative).

Dr. Dobson: How were we going to do it? Because there was not enough money to go around. We had two Volkswagens, and we sold one of them, and ate it, and kept the other one, and changed our way of living, and found that Shirley didn't have to buy the same clothes that she would have before. She didn't have to buy lunch. There was less gasoline to buy, and we made it. Until I got a little better salary and we were able to continue, but Shirley never worked after that. I wouldn't take anything for what she contributed to our kids during that time.

Jill Savage: Well, I would agree. I do not regret any of the decisions that we made. I will say our decision to live on one income has limited what we can give our children to go to college. That's a hard one, but at the same time, my husband and I both felt that it was more important that we were there in their formative years. You know, we've learned the value of junior college, and community college, and being able to get those first two years in a pretty affordable setting. And have found that it is still doable, but you have to recognize there are certainly sacrifices that you make, but it is to be able to be there in the moment with those moments that won't be returned to you.

Dr. Dobson: Well, let's talk about living with less so your family has more, and let's be real practical. What do you do with vacations? They can be very expensive. Do you just sit at home through the summer? What do you do?

Jill Savage: Well, you recognize the value of rest. God rested. We need to rest. And you recognize the value of stepping away from the everyday, but you learn to do it in a different way. You're not going to probably put your entire family on an airplane and go somewhere. Instead, you may choose to do a staycation. That's where a family will often stay in their own home, but they'll choose not to answer their phones. They'll choose to-

LuAnne Crane: Now that's un-American.

Jill Savage: ... They'll choose to have a plan every day to go out. Maybe it's an hour drive out, a two hour drive out, but somewhere that they can explore, and that they haven't ever explored before. That's one option for vacations. Another option is that instead of one big, long week, they do several vacation days. They take maybe two days at a time, something that's a little bit more affordable for them. But we have found that for our family, my kids had never ever ridden on an airplane. I mean, that's just not... It wasn't until we actually were given a gift by another family to go to a family camp. It was the first time my kids had ever been on an airplane. That just wasn't normal for them.

LuAnne Crane: First time my son was on an airplane was at the age of 17. I hear you on this, Jill. We just came through fall break at our school. Wonderful, wonderful families, but I can name right now, I know a family who went to Italy, I know a family that went to Spain, I know a family that went to Hawaii, and one that went to Florida.

Jill Savage: Talk about peer pressure.

LuAnne Crane: Oh my goodness, and you know what, quite honestly, I'm okay with that. But I do sometimes have trouble conveying that to my children. My son is in the eighth grade in junior high, and he comes back from fall break, and everybody else has a pretty exciting story, and he doesn't. Help our kids deal with this a little bit.

Jill Savage: Right. I think we sometimes have to help them to see what is the benefits package they're getting with the choices that your family has made. For instance, we've had that conversation at our house. You know, "So-and-so, they go away for spring break or they get to buy their jeans at this store, when we buy our jeans at a secondhand store." When those kind of conversations come up, what I try to do is reframe it for my kids and say, "You know what? Do you enjoy that there's cookies on the table when you get home from school? I could go get a job, and you could buy the jeans at the regular store, and we could go vacation, but you would come home to an empty house every day. Is that really what you want?"

Dr. Dobson: What you're describing is the "more" that you refer to in your title.

Jill Savage: Right. The more, and it is more availability to one another. My availability to my children is important. It is an intangible that actually I think every parent longs for. But we're talking about making a decision to actually make that happen. That availability makes such a difference, so I try to reframe it for them. I will even talk about times where maybe our schedule was different. Do you remember how stressed out we were? Do you remember? That wasn't any fun, because I could become the mommy monster pretty quickly, and it's no fun when the mommy monster's around. The decisions that we've made benefit our

family this way. Not necessarily the way other families are getting vacations or whatever they're getting, but it's benefiting us this way.

LuAnne Crane: And to be fair, your 16 year old might not rise up and call you blessed the first time you make that decision.

Jill Savage: Right.

LuAnne Crane: But we are making-

Dr. Dobson: They will later.

LuAnne Crane: They will, that's it, isn't it Dr.?

Jill Savage: And they do, because I have three adult children who are now living their own "living with less" lives.

Dr. Dobson: Are they really?

Jill Savage: All of them.

LuAnne Crane: Wow.

Jill Savage: All three of them are making similar choices, and you know, you would think if it really had done damage to them, they would be doing the opposite. They would be saying, "No, we're not going to live that way." But no. I think they now see that there's some great benefit in that.

Dr. Dobson: You know, I mentioned earlier that my dad was a pastor, was an evangelist, and as you know, living in a parsonage, the phone rings all the time. There's always somebody at the door, somebody's always in the hospital. We lived in a small town, and I remember on one occasion my dad went to a local hotel, which was not a plush place, I guarantee you, and rented a room and we stayed there. I was an only child. We stayed there all day, away from the maddening crowd, and we played table games, and we talked, and we ate together, and we did that just as a very inexpensive, short vacation.

Jill Savage: And it was really just a-

Dr. Dobson: It worked.

Jill Savage: ... Yeah, and it was right there in town.

Dr. Dobson: Yes.

Jill Savage: See, I love that because it reframes for us what it can look like. I think oftentimes we get in a box and we need to think outside of the box: what can

that look like? We can turn off the television, we can play board games around the table. Often over Christmas break, one of the things that we do, we don't travel, but we will get a game of Monopoly going that goes for days, and days, and days or the Game of Life, or some of those that can go... We'll play Yahtzee and we'll go for the big winner over five days. Sometimes we have to create what is going to bring that to our family.

Dr. Dobson: All right. Here's another practical question. November is upon us.

Jill Savage: Mm-hmm (affirmative).

Dr. Dobson: Christmas is right around the corner, and gifts are very expensive. What do you do? You come up to Christmas with nothing under the tree?

Jill Savage: I'd be happy with that, personally, I really would. I am not a huge gift giver, or love to receive them myself. But it is important, and so one of the things that we have to recognize is that we often put these expectations upon our self, and it's okay to change things up. It's okay to say, "We're going to do things different this year." It may not mean that there's no gifts under that Christmas tree, but it may mean that there are less gifts under that Christmas tree.

I know some families that have chosen to back off even after they lavished, and they do the parenting do-over where they say, "Hey, we're going to have a pow wow here. As we go into the holiday season, things are going to look a little bit different because we want this season to be about celebrating the birth of Christ, and what he brought to us, and so therefore we're going to put less emphasis on the gifts."

LuAnne Crane: Right. You make some great examples of that Jill. Not that we have to stop giving gifts, but they might look a little bit different.

Jill Savage: Right. Several years ago I decided to give my parents a tribute. I sat down and I wrote one page of what they meant to me, what they gave me, the memories that I have and how I've carried that into my adult years. I printed it out on really nice paper, put it in a frame that we already actually had at home, and wrapped it up and gave that to my parents for Christmas. I have never had my parents shed tears over a gift that I've given to them. That gift did not cost money. That gift just simply took some time and some words for me to share, and it was a really powerful gift. That was the gift of tribute.

The gift of time. Sometimes we can look at offering our time to help a loved one with something that is important to them. A gift of talent. Maybe I have a talent that I can offer to you. I have a girlfriend that hates to cook, so one of the gifts that I can give her on her birthday, or her for Christmas, is I can make a meal for her family. That's a gift that means a lot to her, and I don't have to go to the store and I don't have to buy it. Certainly I have to buy the food that I'm going to make that meal with, but it's a different mindset. It's recognizing that we have

some things to give to others, and they don't always have to cost money, and they don't always have to be wrapped in red and green.

Dr. Dobson: Speaking of meals, how can you provide nutritional foods for your kids on less money?

Jill Savage: Well, one of the things that we do talk about is the importance of going to the grocery store with a plan. That is a very, very important strategy. It's amazing how many of us don't, and so then we spend more than what we need to spend. When we go to the grocery store with a plan, it really helps us to stay on track. Another thing that we talk about-

Dr. Dobson: The problem is impulse buying.

Jill Savage: It is.

Dr. Dobson: You see something and you say, "I'll take it regardless of the cost."

Jill Savage: Right, right. Another way that we can also be strategic is before we go to the grocery store, doing what I call a pantry scan. I literally go with a notebook of paper, and I go through my pantry, and I write down everything that I've got. I go through my freezer, and I write down everything that I've got because you know what? Oftentimes I really need less than what I realize, and what I think that we're going to need. That pantry scan really makes a big difference.

Dr. Dobson: Well let's turn a corner. You said in your book that you did not give cell phones to your kids till they were 14 or 15 years of age?

Jill Savage: I hear the gasp in the audience.

Dr. Dobson: That's the first time we've had thumbs down among our listeners.

LuAnne Crane: Wait a minute, my son, he says he's the only one on the planet who does not have a cell phone.

Jill Savage: I know.

LuAnne Crane: There are two?

Jill Savage: Yeah, there's two. There's two. Yeah. We actually, our 15-year-old just got his about a month ago, because he's now driving. He's not driving by himself, but he is now driving, has his permit. That's been the determining age for us is when they needed it for safety purposes. That has been a hard one to hold to. I will be honest with you, talk about peer pressure. Peer pressure to give your kids a cell phone is huge, but we really had to determine. It was a financial decision for us. Putting a cell phone in five kids' hands, it's extremely expensive. It was a decision on that.

It's also, for us, has been an access decision. In other words, when you put a cell phone in a kid's hand, suddenly their friends have access to them without going through you. We just didn't like the idea of that. We liked the idea that if somebody needed to call them, they called the home phone, and there's a very good possibility I will answer, or my husband will answer. It was a decision for a couple of different reasons. Hard to hold to, I will agree, but I don't regret that. I don't regret it at all.

LuAnne Crane: I totally understand that because it's not a bad thing to remove that cell phone for a while and keep yourself in the loop.

Jill Savage: Mm-hmm (affirmative). It's not, and so I really challenge parents to think about, before they put it in their kids' hands at an early age, is to really think through that, and to question whether it is something you really want to open yourself up to at that young age.

Dr. Dobson: Now Jill, talk about the single parent. I'm very concerned about those that are listening to us today who say, "I have already downsized. I mean we don't have enough to go around and I'm doing the best I can to meet the needs of this little family, and we're just a little bit from the poverty line. We may be below it." What do you say to probably her?

Jill Savage: Right, right. She's not alone. There are a lot of moms that are experiencing that, and I think we have to do the best that we can. We have to be careful about not living under a false guilt. Just because you can't provide the things that you want to maybe provide for your children. For instance, maybe you have to buy all of the clothing at a secondhand store. There's nothing wrong with that. There are people that choose to do that for very good reasons. You may be forced to do that simply because there isn't enough to go around.

I would also encourage her to get creative. I mean, don't hesitate to think outside the box a little bit. For instance, when it comes to birthday presents and Christmas presents, what can you do that is completely different? We were talking earlier about giving my parents a tribute. Another creative gift that I recently gave to extended family is, I had my Mamaw's recipe box.

LuAnne Crane: Who is Mamaw?

Jill Savage: My Mamaw was my grandma on my father's side, and she had all these recipes, and they were in her own handwriting. As a gift, I actually typed up all those recipes, and made them into a little book that I gave to family. So they all have her persimmon pudding recipe, and I actually made some copies of her original writing as well. That didn't cost a ton of money. It took a lot of time, but it didn't cost a lot of money. We really need to think outside the box, and that single mom can get creative. The other thing she can do is tap into community with another single mom.



For instance, single moms need time to themselves, but who's going to give them that time? Well, I know two single moms in our community, and they trade off every other Saturday. Every other Saturday one of them has a day off, and the other one has their kids, and then they do on Friday nights what they call junk food night, and junk food night is where they just get together and they watch movies with their kids, and they pull out the junk food, and they're making memories, they're making memories. They don't have a lot of resources, but they're getting creative with what they have.

LuAnne Crane: And they're doing it with joy.

Jill Savage: Yes.

LuAnne Crane: We had five kids growing up, and my dad was in a medical residency, so we, number one, did not have much money at all, and he was gone a lot. My mom did not work, but she was a riot. I mean, she was just silly. I think of the things she did and I never grew up feeling like we were poor. Quite honestly if I look back now, we were poor, but she had joy, she had silliness, and she just exuded this sense of fun in life that we really need to be challenged to do as moms.

Jill Savage: Right.

Dr. Dobson: Jill, so much of our conversation yesterday and today has focused on the wife, on the stay-at-home mom. But boy there is information here for fathers as well. How many dads have chosen not to take a more exciting, higher paying position in order to spend more time with the children and with his wife? I mean, that may be as big a sacrifice as what women experience when they stay home, because guys are driven, they are ambitious. They want to accomplish something, and God put that within us. It's in our DNA, and I felt it, but I left USC School of Medicine in 1977 for that very reason, because I was gone too much, so we really ought to address that at least briefly.

Jill Savage: Right. Certainly. In fact one of the things when we wrote the book *Living with Less So Your Family Has More*, we wrote it in mind that certainly a single mom or a mom alone can read the book, but we also wrote it so that a husband and wife could read it together, and there are questions at the end of every chapter that really helped to define the vision of what we want for our family, so that really helps them to be able to do that. But I love what my husband will say when we are speaking on this in front of an audience. He will say, "Dads, I really want to call this out in you. We are the providers in our family, but there is more to provide than just money for our family. There are emotional needs, there are relational needs."

Dr. Dobson: Spiritual needs.

Jill Savage: There are spiritual needs. That provision is not just about bringing home a paycheck. Sometimes yes, dads do need to make those decisions. We share

several stories of some families that we knew where a dad made a decision to get off the corporate ladder, and so then it limited his ability to earn a higher income.

Dr. Dobson:

For a time.

Jill Savage:

For a time, and it put him home every night. That's what we're talking about with *Living with Less*.

Dr. Dobson:

Jill Savage, thank you for writing this book. The title of it again is *Living with Less So Your Family Has More: Redefining Your Priorities to Put Your Family First*. It's not just living on less, it is for a reason. It is in contribution to the values you're trying to teach your children, and the love, and obviously the introduction to Jesus Christ. Thank you not only for writing this book, but for two more things. One, modeling it, because this is not abstract. This is not hypothetical. This is your life since you were married. You have lived according to these principles, and the second one is thank you for coming to be with us again.

Jill Savage:

Thank you for having me.

Dr. Dobson:

It's always a pleasure.

Jill Savage:

Thanks.

Roger Marsh:

I'm Roger Marsh, and you've been listening to Dr. Dobson's two-day conversation with Jill Savage here on Family Talk. Go to our broadcast page at [DrJamesDobson.org](http://DrJamesDobson.org) to learn more about Jill's book that has been discussed over the past couple of programs. Once you're there, you'll also find a link on how to order a copy of a CD of this full interview as well. You'll find all this information on today's broadcast page at [DrJamesDobson.org](http://DrJamesDobson.org). Well, that brings us to the end of our week of programs that we have for you, and we encourage you to join us again on Monday for another edition of Dr. James Dobson's Family Talk. I'm Roger Marsh. Have a great weekend.

Announcer:

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