



Broadcast Transcript

Broadcast: Thriving in Love and Money – Part 2

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: Though there are a variety of challenges that every married couple may face, the one that puts more pressure on the marriage than all the others is money. Take a look at the teachings of Jesus and you'll soon discover that he taught more about finances than any other topic. He knew he would face tremendous struggles and strife in this area. But in doing so, he also shows us how getting on the same page spiritually and financially can bring harmony in a marriage as well. Today on Family Talk, Dr. James Dobson will continue his enlightening discussion on this topic with Shaunti Feldhahn. Shaunti is a widely respected social researcher and a bestselling author with over three million books sold to her credit. She's a graduate of Harvard University and has worked on Capitol Hill and Wall Street prior to embarking upon her career as a writer and researcher. Shaunti and her husband Jeff make their home in the Atlanta area She's with us once again to continue the conversation about thriving in love and money with her husband Jeff.
- Dr. James Dobson: Well, Shaunti, we ran out of time yesterday. We were talking about your book, *Thriving in Love and Money*, and we were talking about the five game changing insights about your relationship, speaking of the reader, your money and yourself, and we dealt with two of them and we've got three to go. Plus, I want to hear the solutions and suggestions that you have to offer. So, what's number three?
- Shaunti Feldhahn: So, number three is it turns out that one of the things running under the surface is that we are just resisting being one in marriage in general, and it's coming out in how we handle money. We just kind of want to do what we want to do. You'd think there was this thing called sin, and it's coming out in how we handle money. It is so easy for us to sort of... and this especially works more during a time of prosperity... where it's easy to say, "You know what? Just for convenience, you do your thing with money over here and I'll do my thing with money over here and we're not really going to coordinate." And we say it's for convenience, but really what we're doing is avoiding.

Dr. James Dobson: So, it's a byproduct of the tension on other subjects on being married.

Shaunti Feldhahn: Yes, definitely. It just happens to be that money-

Dr. James Dobson: Did you find that one of the most common things that people tell you about?

Shaunti Feldhahn: Very definitely.

Dr. James Dobson: How did they express it?

Shaunti Feldhahn: Okay, I'll tell you the funniest one. It was we're in the middle of an interview with a couple and this couple was... I can't remember where we met them, at the grocery store or something, we were just talking to them and they were talking about the fact that they had separate bank accounts. And they believed very strongly, they were a young couple, they'd been married about five years. They believed very strongly that we should be 50/50, split everything right down the middle. Your paycheck goes into your account, my paycheck goes into my account. And in the middle of this interview, she turned to him and goes, "Oh, would you Venmo me \$52 for the gas bill?" Oh, my goodness.

Dr. James Dobson: It's mine and yours.

Shaunti Feldhahn: It's not ours. And that's the case, and we have to recognize this, that's the case in a lot of ways in marriage in general. There are a lot of things that we kind of just want to handle things the way we want to handle things whether it's me as a mom thinking that I know the right way to handle things with the kids and what are you doing? Whether it's that all the way to anything about money, there are so many areas where we don't realize that we're really resisting being one the way that God asks us to.

Dr. James Dobson: How common do you find that separate bank account thing?

Shaunti Feldhahn: It was almost 50%.

Dr. James Dobson: Come on.

Shaunti Feldhahn: Almost 50%. And remember, this was a nationally representative survey, so amongst churchgoers it was lower than that. I'd have to look at the numbers, but it was still somewhere around 30%, 25/30% among churchgoers. It just enables them to not have to talk about it, to not have to come together. And this is one of those areas that Jesus knew what he was talking about when he said where your treasure is there your heart will be, because it really does reveal the heart. Every pastor talks about that from the pulpit when they talk about tithing for example. Your willingness to tithe reveals whether you trust God or not. And it's interesting, the thing that we realized as a part of this research is it's not just that it reveals the heart, it also really steers the heart.

And just like our choice to tithe and give and trust God in that it helps us trust God more, it's the same thing when we choose to handle our money in a way that's like, you know what, I am going to say it is more convenient to have your account and my account but it needs to be ours. There's nothing wrong with having two different accounts for convenience sake in a technical sense, but if it's keeping me from talking about it and if I'm hiding something and you can't see what's in my account because I'm worried that I want to have a little bit on the side just in case that's-

Dr. James Dobson: I'm really surprised that it's that prominent that you have separate accounts. I would hate that because it's not Shirley and me, it's not you and me, it is us. It is we.

Shaunti Feldhahn: And when you choose to do things together, even though it means you have to give up some of the things you want to do, when you choose to do things together it steers the heart to we. Right? That makes it not you and me but we. Now, okay, I know some of your listeners are thinking, "Well, we don't do that." Right? And I bet they don't. I bet most of your listeners really have... you've taught them on this, they want to be one, they don't have these secret accounts on the side, everything's combined... I bet that's the case for a lot of them. And so, some of you may be thinking, "Well that's not me. We're one around our money. We don't do that." And maybe you do, but okay, ask yourself a different question. Do you ever try to pull the Amazon package off the front step before your spouse sees it? That's the same thing as they desire to do what we want to do.

Dr. James Dobson: Sort of an excuse maybe in some cases for not being accountable to each other.

Shaunti Feldhahn: Great way of putting it, yes. It's using money-

Dr. James Dobson: I earned this money, I'll spend it any way I want to and I'm not going to tell you about it.

Shaunti Feldhahn: Correct. Or, maybe you earned the money and I'm a stay at home mom, but I want to do this and you don't understand, so I'm going to do it and not tell you. I will tell you, my daughter and I, college aged daughter, we were at Nordstrom's picking up some jeans that she had had hemmed to go back to college, to start her year in college well. And the lady at Nordstrom's, when we were picking up the stuff from the area where you go pick stuff up, there was tons of bags and boxes and garment bags, it was just overflowing. And I said, "Wow, people are ordering a lot of things being hemmed or something." And she said, "Oh no, no, no, no, that's not what this is. What this is, is people ordering online and having it picked up in the store."

And I said, "Why would somebody go to the trouble of ordering something online and not have it delivered at their house and they have to go to the store and pick it up?" And she's like, "Because all of the husbands and wives are at

home together right now because of the shutdown, and all the women come in here and tell me they don't want to have another package delivered and have their husband yell at them."

Dr. James Dobson: There's something wrong with that one.

Shaunti Feldhahn: Well, but that's the feeling that's so underneath the surface, even amongst those of us who care about being one in marriage. And we kind of wink and nod at that and we think, "Oh, it's not that bad." But I'm here to tell you, yes, it is, because it steers your heart away from oneness. And I hate to confess this, pulling the Amazon package off the front step before Jeff sees it, oh my goodness, that was a huge temptation for me before I realized that's what I'm trying to do. I'm trying to avoid having the conversation. I'm trying to avoid being accountable even though I know what the budget is, but I don't want to get into that argument and I don't want Jeff to sort of see that I've bought something else on Amazon.

Dr. James Dobson: I can see that.

Shaunti Feldhahn: It is such a temptation and it is so, so dangerous and something that we have to fight.

Dr. James Dobson: So, people do fight over this, they do fuss over it?

Shaunti Feldhahn: They do. For me and Jeff, one of the things that I noticed years ago when we were first married is that whenever I would come in the door with shopping bags, and let's say it was the beginning of the school year, the beginning of the school year is always a budget buster because there's always these extra expenses you need to have for school supplies-

Dr. James Dobson: Especially this year.

Shaunti Feldhahn: ... or clothes, this year definitely. It's always one of those things that just takes more money. And so, I would know what the budget is and Jeff would know what the budget is, but when I would go to Target for school supplies and I would come back in with tons of extra shopping bags just because it was one of those days, I would see Jeff's face get really tight and he'd get this stressed look on his face and he'd disappear to his basement office or he'd say something like, "Do we really need all that stuff?" And I'd get defensive, "You don't trust me. I know what the budget is," blah blah blah. And it would cause issues.

So, it was so much easier for me to go, "You know what, I'll just keep those extra bags in the trunk until Jeff isn't standing in the kitchen when I walk in." And you know what, again, that is a trap because all it meant was that I didn't have to actually sit down and talk about what was going on, make sure everything was in the open, and make him feel better about what was going on too not just me,

because that is one of those little things, those little foxes that really does create a big issue eventually.

Dr. James Dobson: Shaunti, talk about the budgeting process itself. Do people fight over that?

Shaunti Feldhahn: Yes.

Dr. James Dobson: Is that a source of major conflict?

Shaunti Feldhahn: It is. Statistically, I would have to look it up, but it was something like, again, that 20/25% enjoyed budgeting. Everybody else is like, "Please, I'd rather go to the dentist and have a root canal." It's definitely one of those things that for most people they do, they sit down, they talk if they have to, but it's definitely not something that they're excited about. And as a result, what usually ends up happening is that one person or the other is more budget oriented, I guess, if you want to say it that way. Like one person... by the way this is not gender related, it could just as easily be the wife is the husband who wants to sit down and talk about money... but whoever that is, is more likely to drive the process and so that process gets driven with one party sometimes feeling like what they value isn't valued.

We talked about that last time. And so, the budget gets done, things get decided on, okay, this is what we're going to do, and then it just doesn't get followed quite right. And it's because one or both people don't feel like they were invested fully in the process. And that's why we say talking about it and understanding these things first is essential.

Dr. James Dobson: You talked last time about people falling into two categories, often the saver and the spender. How does that break out sexually, men and women?

Shaunti Feldhahn: Well, believe it or not it's 50/50 on both sides. I was expecting the stereotype of women are more likely to be the spenders and men more likely to be the savers because you know hear sometimes stereotypes for a reason, but statistically that was not the case.

Dr. James Dobson: That's a surprise to me.

Shaunti Feldhahn: Women were just as likely to be the one who's like, "We have to save the money, we have to be careful about this." Now men, again, are more likely to feel the burden to provide even if they're the spender. Those two things may seem like they're in conflict, but that burden is there even if he likes his golf outings or even if he likes the latest toy to edge the yard or whatever, he still has that feeling of needing to provide.

Dr. James Dobson: Okay, what's number four?

Shaunti Feldhahn: So, number four is, and this is the other gender related one, that it turns out that men and women tend to have very different ways of communicating and processing about money. And this is actually different ways of processing about everything. It just happens to happen a lot when it comes to money. And I think you and I have talked about this before in previous broadcasts when we were talking about men and women, but it turns out that when you have a decision that has to be made, some financial decision... that kitchen thing is driving me nuts, it's rotting away in the cupboards, it's a danger, we have to fix it... whatever that money decision is, women are more likely to be verbal processors. Women tend to think something like that through by talking it through. "Oh, I hate it. We've got splinters again."

Dr. James Dobson: You're putting it nicely. They're bigger talkers.

Shaunti Feldhahn: You're going to get me in trouble. Well statistically, and I will tell you actually there's a reason why you say that, and it's that statistically women's brains are actually wired more to think things through by talking them through. Whereas men's brains are wired exactly the opposite on average and it's actively difficult for most men to think something through while they're talking it through. So, men want to go underground. The guys described it as an internal chess match, and to me that sounds very odd but I guess the guys listening will know what I'm talking about, where they will take the, "Okay, the thing needs to be fixed in the kitchen," and they will go underground and they'll do this chess match of, "Okay, well if we do this and spend this amount of money then this thing has to happen first. But if that happens, this thing has to happen over here," and they do this entire processing and it can go on for days and it pops out the other end as a decision and he says, "I think we should do this."

Now we as women, I think this is the beginning of the conversation. I'm likely to say, if Jeff says, "I think we should do this," I'm likely to say, "Well, but what about this? What about that? What about the other thing?" And Jeff is thinking, "I spent three days thinking about this." And so right there you see this conflict that happens where all of this processing is happening in two different ways. So, we're communicating in a very clashy kind of way because he's sharing what he's been thinking about. He thinks then that I'm criticizing him, and that happens over and over and it's especially a big deal with money.

Dr. James Dobson: The Lord is the originator of marriage. It was His idea in the Garden of Eden and He made a male and female, made them different, but it's amazing that it works at all sometimes, especially when it comes to talking.

Shaunti Feldhahn: It's amazing you said that, Doctor, because when Jeff and I do marriage conferences, when I get to this part and I'm explaining this, I'm like it is astounding that the human race survived when you think about how different we are in this way, and yet we have to learn how to communicate around it.

Dr. James Dobson: In fact, let's go to the bottom line even though we have one more major issue, having to do with the breakup of a marriage, how often is money the root cause of divorce?

Shaunti Feldhahn: Sadly, all too often. There have been a lot of different studies. I will tell you that the conventional wisdom that money is the main cause of divorce, that's not entirely accurate. There are other things like some of these gender differences where people are just not communicating well in general actually seem to be much more causal for marriage breakdown. But no matter what, money appears to be one of the top three for divorce problems, heartache.

Dr. James Dobson: What a shame.

Shaunti Feldhahn: It is and that's honestly why I feel like God brought us this topic to research, to go why is that happening? What are the things that can not only prevent that but can actually change money to being an opportunity for connection, for you to be able to go, "Look, I know you care about fixing the kitchen," for you to be able to say, "I know it seems like I'm taking days to think about this, but I really want you to know I care about the fact that you care about fixing this, and just give me a few days." And for her to learn to trust him in that, for her to learn to give him that time, for her to learn to be able to say, "Okay, I want to take control, and I want to say, 'Well if you won't fix the kitchen, I'll find somebody who can,'" right, because that's where my brain tends to go, and instead to be willing to go, "Okay, I know you need your process."

And then for him to come back and say, "Here's what I think we should do and does this fit with what you want? And I'll give you all the time you want to talk about it." And they do, and suddenly something that before could have set them on a road to shaking apart is now this thing that's an opportunity to go, "But I get you." And it's an opportunity to say, "How can we talk about this well?" That's a chance for connection and intimacy that would've been an opportunity for conflict before.

Dr. James Dobson: We're talking about money, but in another sense, we're talking about power. We're talking about who makes the decisions, how those decisions are made and who's in charge here?

Shaunti Feldhahn: Yeah, very much so. And this is where we go back to that oneness topic that we talked about a little bit ago, which is it is so, so crucial for us to recognize that both of us have a tendency underneath the surface to want to have the power and to want to be able to do what we want to do. And frankly to want to control things because it makes us feel better to have sort of a handle on things, and to not recognize that the way God designed marriage, both of us are going to have to give up control. Both of us are going to have to give up power to the other. That is what God calls us to do. And it's so not normal and in a sort of logical human standpoint, but that's why God calls this a mystery.

Dr. James Dobson: Fortunately, and I mentioned this last time, Shirley and I see things very much the same in regard to power and how we spend money, but I've had a strong desire from the first day of our marriage not to let us get into debt. I am afraid of debt. I know that the interest that you pay and everything related to it just creates additional problems. Boy, if you have a major difference on the issue of basically how you're going to run the business of the family, you've got to come to terms with that or it will eat you alive.

Shaunti Feldhahn: It will, and back to the topic we talked about last time of having two different values and not recognizing that what the other person values may have something to say here. And it's interesting, I was just talking, doing an interview with a young couple... oh gosh, just a few days ago... where they described a really significant argument over what to do with some extra money that had come in. They'd gotten, I think, like 1200 extra dollars which was like a king's ransom to them. They're not making much money and I think he was laid off because of all the economic uncertainty. And they were really arguing about what to do because they had a little bit of student loan debt and yet during this time of economic uncertainty, he sort of felt we should build up a reserve fund. We need to build up emergency funds.

So, what do you do? Do you use that windfall to build up the emergency fund or do you use that windfall to pay down the student loans? And it's not like either of those is demonstrably the only way to handle things. You could see having a reserve fund to meet a month or two of expenses, that's a good thing, and paying off the student loans is a good thing. That's an example where they had a knock-down drag-out fight and yet because they had learned... they had actually gone through our book... and because they had learned how to actually talk about it, take off the gloves, recognize they're on the same team, and to be able to hear what was underneath the heart, the fears, the worries, they felt like, okay, you know what, we can compromise a bit on this. And so, he said, "I just feel like we have to have at least six or \$800 in emergency fund," and they put the rest towards debt, but they would never have been able to come to that before.

Dr. James Dobson: When there's been communication between a husband and wife and they've really thought things through and they still see it differently, one is not lording it over the other it's an honest difference of opinion about what's right, this may really shock you but I think this scripture gives that leadership responsibility to a husband.

Shaunti Feldhahn: Because the husband is supposed to be loving his wife like Christ loved the church, I think is one of actually the most beautiful principles in marriage out there.

Dr. James Dobson: Shaunti, our time is gone and we didn't get to the fifth and last source of conflict and people are just going to have to buy your book to get that.

Shaunti Feldhahn: There we go.

Dr. James Dobson: That would be a good idea don't you think?

Shaunti Feldhahn: That would be good, yeah. Our ability to pay our staff and all these research costs thanks you.

Dr. James Dobson: What an absolutely critical fundamental of marriage we've talked about today. I think your book hits it right on the head with great practical suggestions and information. This has been wonderful. I appreciate having you here. Well, you're going to get on a plane and go home, and you tell Jeff that I appreciate him encouraging you to come here and for his work on the books that he's participating in.

Shaunti Feldhahn: Thanks so much.

Dr. James Dobson: Thank you for being with us.

Shaunti Feldhahn: Thank you.

Roger Marsh: Well, because husbands and wives view money very differently conflict is inevitable. On today's edition of Family Talk, you've been listening to the valuable advice and observations from Shaunti Feldhahn, author of the book, *Thriving in Love and Money*. Thanks again for listening, and remember, to access any part of today's program or if you'd like to listen to part one and part two together in their entirety, go to our broadcast page at drjamesdobson.org/familytalk. That's drjamesdsobson.org/familytalk. Or download our new app. Just go to the App Store or Google Play and search for Family Talk or Dr. James Dobson. It's that simple. Then you'll have Dr. Dobson and his timeless truths in our practical resources available to you wherever you go.

Now, let's all be in prayer as we give praise for the blessings that our creator has bestowed upon us. We also remain grateful to you for your friendship and your financial support of this ministry as well. We would not be here if it were not for you. Remember, you can reach us at our website, drjamesdobson.org. That's drjamesdobson.org or you can give us a call, 877-732-6825. Until next time, may God continue to richly bless you and yours as you grow deeper in your relationship with Him.

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