



Broadcast Transcript

Broadcast: Thriving in Love and Money – Part 1

Guest(s): Shaunti Feldhahn

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Dr. James Dobson: Well welcome, everyone, to Family Talk, which is a listener-supported ministry of the James Dobson Family Institute. I'm Dr. James Dobson, and I appreciate you being with us today for what I think is going to be a very enlightening conversation. And I want to start with this. I want to ask you a question. What subject do you think Jesus talked about more than any other topic in His ministry? Was it Heaven or Hell or the commandments or the teachings of the prophets? No. Surprisingly, if you don't already know this, it was money. And nearly everything He said about it was negative or it came in the form of a warning. His parables focused on the rich young ruler and the rich fool who tore down his barns to build greater, or Lazarus and the rich man who lay at the door looking at all the food, the abundance, that was on the table, more than they could even eat and it was falling off the sides and the dogs were eating it and there he was in his misery. But the issue really focused on the foolishness of the rich man.

Jesus was not condemning wealth in this situation because Abraham was blessed with great wealth. It's not having wealth, but it's how you use it, and He was telling His followers that where your treasure is there, your heart will be also, and that you cannot serve God and mammon, which is another word for money. He also knew and was warning us that we would face many temptations and conflicts in this area, and I think there's a lot of reasons why He put the focus there, but He wanted us to pay attention to what He was saying.

And it is a minefield for husbands and wives, and that's what we're going to talk about today, and what better person to help us deal with this subject than Shaunti Feldhahn, who has been my guest so many times before. Shaunti, I appreciate your flying all the way here from Atlanta to be with us, and it's good to have you and have a chance to talk about your new book.

Shaunti Feldhahn: It's fantastic to be here, Doctor. Thank you.

Dr. James Dobson: Shaunti is a widely-respected social researcher and a bestselling author with over three million books sold. That's a lot. Shaunti is a graduate of Harvard University, and she has worked on Capitol Hill and Wall Street. She and I have worked together... We were just talking about it. I think it's been nearly 20...

Shaunti Feldhahn: 20 something years.

Dr. James Dobson: 20 years...

Shaunti Feldhahn: Yeah.

Dr. James Dobson: Since you were first here.

Shaunti Feldhahn: Yeah, crazy.

Dr. James Dobson: Well, you're back because you always have something good to say, and I like the way you say it. Now you have a new book. First of all, I want to mention the ones that we've talked about in the past, *For Men Only* and *For Women Only*. Those books went through the roof. I think both...

Shaunti Feldhahn: In part because of you, yes.

Dr. James Dobson: Were both of them number one?

Shaunti Feldhahn: Yeah, they were.

Dr. James Dobson: Yeah, well they were number one for us, too, at the time that you came and did your first program with me. It was in the days when I was at Focus on the Family. That was the number one book, *For Women Only*. Number one book of the year, and it's always been that way. People love to hear what you have to say.

Shaunti Feldhahn: Women always love hearing about men. You can't go wrong with that topic.

Dr. James Dobson: Is that the secret?

Shaunti Feldhahn: It is, definitely.

Dr. James Dobson: Well men like hearing about women, too.

Shaunti Feldhahn: Yeah, exactly. Hence the *For Men Only* book, yes.

Dr. James Dobson: Well, you've got a new book, you and Jeff together, your husband, and it's called *Thriving in Love and Money: 5 Game-Changing Insights About Your Relationship, Your Money and Yourself*. You went right for the heart of it, didn't you? Talk about Jesus and His message.

Shaunti Feldhahn: We did. Well it was interesting because we felt like God was telling us that this was supposed to be our next research project, because all of these books are based on these big research projects that we do.

Dr. James Dobson: That's why you always come here with something new to say.

Shaunti Feldhahn: Yeah, we basically try to use that analytical background that God gave us to dig into things that matter more than Wall Street, the relationship stuff.

Dr. James Dobson: You interviewed 3,000 people for this book?

Shaunti Feldhahn: We did interviews and nationally-representative surveys and then drew on the fact that over the last 15 years, we've included about 20,000 people in those surveys and interviews and focus groups, and so this book was based on all of that. But yeah, the special purpose surveys of about 3,000 people.

Dr. James Dobson: These are intimate subjects when you talk about husbands and wives and their relationship. Did you find people were willing to open up and tell you the truth about the conflicts that they've had?

Shaunti Feldhahn: Yes, the open sesame, and I'll tell you what the open sesame is, because I would often interview random strangers. That's one of the things I try to do is whoever picks me up at the airport in the Uber, I'm talking to him all the way until he drops me off. And the open sesame for me is always, okay, for Jeff and I, this was the one big area left where we were not on the same page. And so they're like, "Oh my gosh, it's not just me." And that's one of the things that we found is people need the encouragement to recognize, no, it's not just you. Most couples don't feel like they have it all together in their relationship in this area.

Dr. James Dobson: I think I read that 92% of the people that you interviewed have had trouble over money.

Shaunti Feldhahn: Yeah, tension around money in some way, and a lot of them are like Jeff and I have been for so many years of our marriage, where it's not necessarily knock down, drag out fighting. For us, we didn't fight. We just didn't talk about it. We just avoided the topic, and that's the case for a lot...

Dr. James Dobson: Did you fuss about it? Was it a source of irritation?

Shaunti Feldhahn: Yes, it was a source of irritation because every time we tried to talk about it, one or both of us would get defensive and go, "Okay, fine," and just back away.

Dr. James Dobson: Well spell that out for us if you don't mind.

Shaunti Feldhahn: Sure.

Dr. James Dobson: What was the source of the conflict?

Shaunti Feldhahn: Well, that's what we spent the three years of this research figuring out because...

Dr. James Dobson: You're not the only one.

Shaunti Feldhahn: Well, what we found, actually, as we did this research project, was that we found, whether it's me and Jeff or anybody out there who's listening to this, is that when you're having tension around money, it turns out it's not about the money. It's about how money makes you feel and how it makes your spouse feel. It's about all these expectations running under the surface of how money should work and these beliefs that you bring from your childhood and these insecurities and worries and things that you don't even know are there. And all of that stuff is running underneath the surface in us, and we don't know that that's even there. We don't know how to talk about it, and so we try to go straight to what we feel we should be able to do, which is we need to have a budget, we need to have a financial plan, we need to get out of debt.

All of that's great, but we realized along the way, that's kind of step three. Step one and two are understanding all that stuff under the surface so then you can talk about it. And if you can talk about money without defensiveness, then you can do the budgeting and whatnot. But there's so many people who carry around shame that they don't have a good budget or they're not handling things well when they're trying to go straight to that step three.

Dr. James Dobson: Well, I'm going to learn something today because I don't want to sound like we have a perfect marriage because we don't, and we fuss about other things, but Shirley is a different cat. She does not like to...

Shaunti Feldhahn: Can I quote that?

Dr. James Dobson: She doesn't particularly enjoy spending money. She doesn't like to shop much unless she has to. And she came out of poverty, and you would've thought that money would matter a lot and that she would hold onto it. But she neither enjoys spending it, nor does she get agitated over it. And she trusts me in that regard because I'm not a big spender, and I'm careful with our resources and so it's not an issue. Is that unusual?

Shaunti Feldhahn: It is, believe it or not. Now it's not a tiny number, but here's what we found in the research. About 20% of people can just talk about money just fine. It doesn't cause defensiveness or awkwardness or frustration. They've probably got a working budget. They have regular budget meetings and it all just works, and that happens and that's great. But first of all, the rest of us are jealous of you and we kind of think you're mutants, like how do you do this? And so that's really what we were trying to dig out. Why is it an issue for the roughly 80% that that's not their story?

Dr. James Dobson: Well, what is their story? What is it that they are agitated about?

Shaunti Feldhahn: So, it turns out, we found in the research after... And again, this was a long process and this is a little bit oversimplifying things, but everything pulls down into one of five big categories of the reasons why you're just sometimes having tension, you're not on the same page, you don't want to talk about it, or you do

but you're still not on the same page. And those five reasons that are running under the surface are the things that aren't about the dollars and cents, but about whatever the expectations are under the surface.

Dr. James Dobson: Yes.

Shaunti Feldhahn: One of the five is that it turns out, that often we're just not valuing what the other person is valuing. For some reason, we know we're a different human being than our spouse, but for some reason we haven't translated that into thinking, "Huh, they may care about something different than I care about or something different matters to them." And we just care about different things when it comes to spending or saving or whatever, and we don't realize that we are holding this subconscious idea that we are right and the other person just must be wrong. We found that two-thirds of the people on the survey, this cracked me up when I got the numbers back, two-thirds of the people on the survey, said, "If my spouse would just think about it correctly, I'm sure they would agree with me." And so that's the first big hurdle.

Dr. James Dobson: So, it's a spending issue.

Shaunti Feldhahn: It could be a spending issue or it could be a host of things. I'll give you an example, okay? The classic values gap is the difference between this person who's maybe more of the saver and this person who's more of the spender. Even when you have two savers in a marriage, which may be you and Shirley, even when you have two people who are more oriented that way, usually one of them is more willing to spend money than the other, so you often have this friction. And this is an era that we're living in right now when all the savers out there are feeling very vindicated because of...

Dr. James Dobson: What's going on.

Shaunti Feldhahn: Yeah, the economic uncertainty that's happening, at least now while we're recording this. All the savers are going, "See, this is the time you're supposed to be saving for." And Jeff actually came to me at the beginning when the pandemic first happened and the shutdown first happened, all of our speaking engagements were canceled, right?

Dr. James Dobson: Yeah.

Shaunti Feldhahn: A huge chunk of our revenue just went away. And he came to me a few days later, and he's more the saver. I'm more the spender. I'm not crazy, but I'm more willing to be flexible with money. And he said, "I have to tell you, I'm dealing with a little bit of resentment." And he said, "I just have to confess this because if we hadn't gone out to eat so many times last year, or if we hadn't gone to Disney World with the kids, we'd have thousands more dollars in our bank account right now that we could really use."

And it was interesting, though. A few days later, he came back... Because that's a classic values difference, right? I would love to go out to eat. I wanted to go to Disney World. He wanted to save the money. And then he came back a few days later and he said, "You know what I just realized, though?" He said, "When we were going out to eat last year and we went to Disney World, you were trying to build experiences with the family. You were building memories. You were building togetherness and closeness, and now we're stuck on top of each other in quarantine and we like each other. We enjoy being together." And so finally he went, "Huh, that was, in your mind, not just throwing money away. That was investment in something." And I said, "Yes."

And it was interesting, his willingness to come to me and say, "I see what you valued," even if he maybe still disagreed. He says, "Now we could have gone to picnics in the park for free." But even if he still might have handled things differently, his willingness to see what I cared about, it lowered all of my defenses, and it made me so much more willing to care about what he cared about.

Dr. James Dobson: That really makes sense. My dad explained it this way. He said it's a difference between my mother and him in regard to what was valuable. And he said, "I could spend money on shotgun shells and go hunting, and I could fire them all and come home with an empty box and maybe no quail and feel like I had spent the money well, because that was something I cared about." My mother could go shopping and buy a potato peeler that didn't work, and she thought that was a waste. It was just a difference in what matters.

Shaunti Feldhahn: A perfect example, yeah. Well, and if you think about it, most couples, again, this was somewhere in that 80/20 split, most couples have some of these gaps where they're just on two different pages. And one of the things that Jeff sort of put it into words, and this is the case with a lot of people, is he finally realized after we were doing this research, he said, "Shaunti, I'm so sorry. I realized that what I was thinking all those years was that you just had a character flaw. If you would just see things my way, but you poor thing, you're not seeing it correctly." And one of the big aha moments for a lot of people, if they want to have a good relationship with their spouse around money, is to recognize that this other way that their spouse might want to handle something, it might be totally legitimate. It's just different. And this is...

Dr. James Dobson: Now you got to admit, though, that there are couples where they do have a character flaw.

Shaunti Feldhahn: Yes.

Dr. James Dobson: There are some people that are just wasteful with money, and the other one realizes it and tries to put on the brakes and has great trouble doing it.

Shaunti Feldhahn: Oh yeah, we interviewed plenty of those people. I felt so bad. We spent a lot of time interviewing, doing this one in-depth interview with this poor man whose wife truly had a shopping addiction and it was bad. And what we say right at the beginning of the book is that we are dealing with the vast majority of cases where you have goodwill towards each other, there's no big addictions. It's truly that you have two good-willed people who may just view life differently. And the way that we say in general is that... Because, obviously, I'm not saying there's no such thing as right or wrong, but what we generally say is if you had a hundred objective observers, wise people, who would look at this and say, "There's no one obvious right and no one obvious wrong. It's just different," if you would have them look at that and say objectively that's the case, then that's what we're talking about. But if you have a hundred objective observers looking at somebody who has a gambling addiction, a hundred of them...

Dr. James Dobson: Yeah, of course.

Shaunti Feldhahn: Are going to say that that's...

Dr. James Dobson: Well, there were five of these sources of conflict.

Shaunti Feldhahn: Yep.

Dr. James Dobson: Restate the first one.

Shaunti Feldhahn: So, the first one is that we just tend not to value what the other person values, and we don't realize that we're doing it.

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

Shaunti Feldhahn: Number two is that we tend to have very different gut level fears that are running under the surface and it's interesting. There are not that many... There are a few things in this research that we found that were gender related. This happened to be one of them. There weren't that many of them, but this was one, where it turns out that men and women actually tend, underneath the surface, to have two different sets of primary fears, and we don't necessarily recognize what a big deal it is for the other person.

Dr. James Dobson: What are they?

Shaunti Feldhahn: So, for men, and this is about 70 to 75% of men, it's not 100%, but for most men, it's this deep question, "Am I going to be able to provide for the family?"

Dr. James Dobson: Yeah.

Shaunti Feldhahn: The way that a lot of men said, "It's just hovering in the back of my mind. That's always there."

Dr. James Dobson: That's reasonable, isn't it, because a man does have that responsibility if he has a Christian perspective.

Shaunti Feldhahn: But a lot of women don't understand what a, I guess the right word is burden or compulsion, what that is. It's always hanging out there and we just don't necessarily see it, and so we don't recognize that so much of what our husband does is designed to try to step back from that fear.

Dr. James Dobson: You get a little older and you start thinking about retirement and what happens if we run out of money?

Shaunti Feldhahn: Yeah, exactly.

Dr. James Dobson: That is a legitimate fear for many people.

Shaunti Feldhahn: Exactly. The analogy that we put it as... Because we found that this was actually even more for this gut level stuff that we're talking about, it's even more emotional than it is logical because the fear of running out of money in retirement, that's a very logical dollars and cents thing. Okay, that makes sense. But for guys, it's much more emotional under the surface even than that. It's almost like the fear that you have when you're standing on the edge of a cliff and you have a fear of heights. It's totally irrational, but it feels like you're going to be pulled over the edge.

Dr. James Dobson: Did the men you talked to bring that out?

Shaunti Feldhahn: Yeah.

Dr. James Dobson: Did they articulate that?

Shaunti Feldhahn: Yeah, totally.

Dr. James Dobson: So, they knew that this is a source of anxiety for them.

Shaunti Feldhahn: The way that several of the men put it is, "I'm always trying to back away from the edge of the cliff, so I'll just work tons of extra hours so that my boss sees me being a good soldier, and I'm not on anybody's question mark list." And the problem with that, which is totally understandable, that's just one example, but if he's working away from the family, he's by definition, he's not seeing his wife, he's not seeing his kids, and that tends to trigger what is more of a woman's cliff fear, which she's always feeling like she's being pulled towards that edge of, "Are we okay?" Women are just as likely to be worried about money as men. There's no gender difference there. It's about 50/50. Men and women are spenders, savers, for example. Women are just as likely to worry about the mortgage getting paid or whatever.

Dr. James Dobson: Let me guess.

Shaunti Feldhahn: What?

Dr. James Dobson: The women are more concerned about the children, whether they're going to be able to send them to college, whether they can put clothes on their backs at the beginning of school year, and things of that nature.

Shaunti Feldhahn: And whether or not everybody's happy and whether or not we are close as a family.

Dr. James Dobson: Yeah.

Shaunti Feldhahn: And when he's walking around with this scowl on his face worrying about money... I was talking to the wife of one police officer in the grocery store, and she was like, "He's working all the overtime hours that he possibly can right now to try to build up a little bit of an extra reserve, and so we never see him." They had a little boy. He doesn't see his dad. And so the answer in her mind to the question, "Are we okay," is no.

Dr. James Dobson: Yeah.

Shaunti Feldhahn: And so, she tries to stay away from her cliff, her fear, by, "Honey, let's spend some time together. Let's go get dinner at the deli near the police station so that Bobby can see you and spend time with his dad." And that might seem fine to her, but for him, here's what happens. So, for him, that's spending money, that pulls him closer to the edge of his cliff, and so he feels the need to work even more hours, and it becomes this vicious cycle.

And so what we found in general is that our efforts to try to make our fears go away, they tend to make our spouses fears worse, and we don't know it's happening. The solution, the answer, is to really recognize your fears really are real. I don't understand it, but Jeff really, truly has this burden, "Am I going to be able to provide for the family? I feel like I'm not enough to keep the family from falling." That's a real burden. And I'm like, "What? Of course you're enough. Why would you even think that?"

And on his side, he needs to understand that for me, I truly worry when we are going all different directions and the kids haven't seen us and we're not spending time as a family, I truly worry, "Are we okay? The kids are going to go off to college someday, and they're not going to want to come back, and now is the time to try to build that relationship." And he's like, "Of course they're going to want to come back. What do you mean?"

There's all sorts of things that trigger the fears in us, but this time that we're living through is definitely triggering this and a lot of people, and it will continue to, because I don't feel like, at least now as we're sitting here recording this, I don't feel like that economic uncertainty is going to go away quickly.

Dr. James Dobson: Not likely.

Shaunti Feldhahn: I think it's likely to be hanging out with us for quite some time, and so for the guy, that's always likely to be hanging over his head for a while of not just, "Am I going to be able to provide? But now there's something that makes me think, 'Oh my goodness, even more so, I need to be even more diligent.'" And that's even more likely to cause that intensity and worry and stress that can trigger her concern about, "Are we okay as a family?"

Dr. James Dobson: We've covered two of the sources of stress between men and women and we're out of time. Let's deal with the other three and the solutions for it, suggestions that you have, in the next program.

Shaunti Feldhahn: Great.

Dr. James Dobson: Shaunti, it's always good to have you here. This is an interesting subject. The title of the book is *Thriving in Love and Money* and written by Shaunti and Jeff Feldhahn. And he's not here to defend himself today, but he had a role to play in this, didn't he?

Shaunti Feldhahn: He was a huge part of the research, yeah, and the writing.

Dr. James Dobson: The subtitle is *5 Game-Changing Insights About Your Relationship, Your Money, and Yourself*. That is going to be the subject of the next program, and we'll do it right now and let people hear tomorrow what we're going to say. Thank you for being with us.

Shaunti Feldhahn: I really love being with you. Thank you.

Dr. James Dobson: We'll do it again.

Roger Marsh: Well this is Roger Marsh, and we have run out of time for today, but there is much more of this classic, practical, and insightful conversation featuring our own Dr. Dobson and Christian researcher Shaunti Feldhahn on all things love and money that affect our relationships, so be sure to join us again tomorrow for part two.

Now did you know that money issues are the number one stressor in relationships and that the problem can go much deeper than how to budget? As we learned today, and I quote, this is from the New King James version, "No one can serve two masters, for either he will hate the one and love the other, or else he will be loyal to the one and despise the other." So true, hey?

Well with that, join us again tomorrow for part two of our conversation with JDFI ministry friend and listener favorite, Shaunti Feldhahn, and let's all be in prayer as we give thanks for the provisions that our Creator has blessed us with. We also remain grateful to you for your friendship and support, as well.

Remember, you can always reach us at our website, drjamesdobson.org, that's drjamesdobson.org, or give us a call at 877-732-6825. And now until tomorrow, may God continue to richly bless and strengthen you in your walk with Him, especially as you grow deeper in your relationship with Him.

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