



Broadcast Transcript

Broadcast: Living with Less Heading into the Holidays – Part 1

Guest(s): Jill Savage

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Announcer: Today, on Family Talk:

Roger Marsh: Question, is your family's happiness dependent on material successes? Are you struggling to keep your household afloat amidst hectic schedules and financial instability? Well, in just a moment we're going to learn how reprioritizing our lives on truly important things actually produces genuine contentment.

Hello, everyone. I'm Roger Marsh and this is Family Talk, part of the James Dobson Family Institute. Today we're going to revisit one of Dr. Dobson's more popular interviews on this very crucial topic, and our guest is author, speaker, and parenting expert, Jill Savage. Dr. Dobson and previous cohost, LuAnne Crane, will be discussing the stress and pressure that overwhelms many parents. They'll also explain the importance of developing a child's attitude of gratefulness from an early age.

Roger Marsh: There's a great deal of content to get to, so let's begin. Here now is LuAnne Crane to further introduce our guest and this subject on this edition of Family Talk.

LuAnne Crane: Doctor, quite honestly our guest today is going to encourage a lot of families listening who find them self in a pretty tight financial situation right now. Whatever the case may be, in this culture that really screams "bigger is better," it's hard to believe that living with less can actually be the best thing for our families.

Dr. Dobson: Well, LuAnne, G. K. Chesterton once said, "There are two ways to get enough. One is to continue to accumulate more and more, and the other is to desire less."

LuAnne Crane: That's well-said.

Dr. Dobson: I think the second is better than the first, and our guest today is going to help us learn how to be content with less.

LuAnne Crane: We've got a lot of interest already.

Dr. Dobson: Our guest is Jill Savage. She is the founder of Hearts at Home Ministries, which is an organization devoted to motherhood. She's married to Mark and has five children. They make their home in Normal, Illinois. Jill has written several popular books and has been on our program many times before. Today we want to talk to her about a book that she's written with her husband, Mark, called *Living With Less So Your Family Has More*. Seems like a contradiction in terms.

LuAnne Crane: It does.

Dr. Dobson: But I think that our listeners are going to see that there's great wisdom here. The subtitle is *Redefining Your Priorities to Put Your Family First*. Jill, if there ever was a time for a book on this subject, to be thinking through how to live on less and how to make a budget work and all that, this is it. But, I asked you in my office a few minutes ago if you knew the bad economy was coming, we were going into a down cycle and is that why you wrote it or did you start writing this before that became a reality?

Jill Savage: Yes. We started actually writing it before the economy took a turn. We just really had a heart to help families to maybe catch a vision for what they really wanted for their family. We really wrote it out of our own experience of living primarily on one income for over 20 years. It wasn't one large income.

Dr. Dobson: So you have practiced what you preach in this book for a long time?

Jill Savage: For a long, long time. My husband's been a pastor for 20 years. He recently made a change in his job, but for 20 years. So he had a very average income. We were your average family with five children. We certainly had to make a lot of choices along the way that allowed us to live primarily on one income.

Dr. Dobson: Were you employed and then gave up a job?

Jill Savage: No, actually I had finished my degree and I actually had our second child on my college graduation day. So I went right into having gotten my degree to actually staying at home with my kids. At times we supplemented Mark's income with, I taught piano lessons in my home, voice lessons, and different ways that we would supplement it. But primarily I was at home with my kids.

Dr. Dobson: What are you hearing from people out there? You speak, I think you said, 30, 40 times a year, so you're in touch with people living in the various areas of the country. Is there despair? Is there discouragement? Is there fear? Is there terrific anxiety about what the future holds? What about money in America at this time?

Jill Savage: I hear all of those things, but I hear it from a couple of different angles. I hear those that are being forced to live with less simply because there was

downsizing and they've lost a job. All of a sudden, life does not look the way that it used to look. But at the same time, I speak to a lot of moms and I'm hearing a lot of moms say things like, "I'm tired of the rat race. I'm tired of drive-through meals. There's got to be more to life than this. My husband and I just meet each other coming and going." So I'm hearing those kind of comments.

Honestly, when we hear those kind of comments, what that tells me is that really that mom or that dad has a vision for their family to be different than what it is. They just don't always know how to get to that vision. So that's one of the places we started in the book. We actually started with "have you ever said some of these things?" Things like, "There's got to be more to life than this. Or I'm tired of the rat race. Or it feels like we live out of our car." Talking about-

Dr. Dobson: Are these people where they have two careers, two incomes? Or are you talking about people, we'll say mothers at home?

Jill Savage: I think both. I think you get the two incomes that sometimes people feel the rat race with that. But you know what? A mom at home can have her kids so enrolled in so many activities that their family is stressed out. They're not realizing that actually there's some choices to be made there. When we wrote *Living With Less So Your Family Has More* it was with the premise that we can choose to live with less money, less activities, and less stress than what's culturally acceptable.

Dr. Dobson: That's really important because from the title you would get the notion that this is strictly economic, that this is about money, and it is about money.

Jill Savage: It is.

Dr. Dobson: But you're talking about a whole different lifestyle. You're talking about gearing down the overworked, exhausted family that is trying to keep up with the financial needs but also trying to have it all.

Jill Savage: Mm-hmm (affirmative). Right. I've heard-

Dr. Dobson: I've told you in my office that that's almost un-American. It really is.

Jill Savage: Well, you know what? I want to change America because I believe that we will be better, stronger families if we will redefine what family looks like and redefine what is an acceptable level of activities and stress, and begin to recognize that honestly we live under a ton of peer pressure in this country. It's time for us to call it what it is and to look at what's best for our family, not what is expected, not what the neighbors are doing, but what is best for us.

Dr. Dobson: Now, peer pressure usually connotes teenage experience. You're talking about adult peer pressure. Explain that.

Jill Savage: Adult peer pressure exists in so many ways. There is the pressure to give our kids every opportunity possible. There is the pressure to live in a certain neighborhood, drive a certain car, wear certain clothes. That is peer pressure. There is pressure that we look a certain way, we appear a certain way. It's just amazing how many expectations are out there. If we don't call it what it is, peer pressure, then we succumb to it. Without realizing, we get sucked right into it and we've gone into debt that we really didn't need because we're just trying to keep up with the neighbors.

LuAnne Crane: Jill, I think that moms especially have a very difficult time with that because we do define our identity as a mom kind of by how many accolades our children have. So, if my son is in basketball right now, when that season is done there's an expectation that he should move on to club basketball or something else or the traveling team or something like that, because everybody else is. So if my child is worth their salt in this sport, I'm going to keep going and going and going.

It's not necessarily the child that's pushing that. I see that so often and I think I've been guilty myself and thinking they have to keep pushing.

Dr. Dobson: You know, LuAnne, peer pressure need not be spoken by other people. The pressure may come from yourself. "I ought to be," or "I wish I could," or "I wish we had--"

LuAnne Crane: Or a good Christian would, right?

Dr. Dobson: Yeah. Or a good Christian would or other families are able to. So the pressure is often self-imposed. It's not always that people walk up to you and say, "Why don't you get out of that neighborhood? Or why are you driving that rattletrap?" It's that you have this image of how life ought to be. I think you referred to it, Jill, and then try to achieve it and that's where you get in trouble.

Jill Savage: Well, and what I really want us as parents to think about is, just because dance lessons are offered for three-year-olds, doesn't mean that your three-year-old needs to be in dance lessons. It's like, can we think independent and can we say what is best for my family? What is best for my child? I mean I remember getting caught up in it when my daughter was three and I enrolled her in a dance class. She was my first, so first out of five. I enrolled her in a dance class and got her her little tutu and her little pink tights. We'd go to dance class and, honestly, it was for me. It wasn't for her.

I felt like a good mother because I was doing this. Over time, each child, we did less and less. Until we got to number five and you know what? I think he was about eight and he said, "Could I play baseball?" My husband and I looked at each other and thought, "Yeah. He probably could by now, couldn't he?" But we so transformed our thinking from wanting ... I mean I want to give my kids every

opportunity. Every mom does. But I want it to be for the right reasons. Honestly, a lot of that was so that I felt good.

LuAnne Crane: Well, Jill, you're kind of talking about turning the Titanic here. This may not happen overnight and I'm thinking of those families right now who maybe they've raised two or three children under that kind of a lifestyle, and now you have those younger siblings and that expectation is that, "well, my brother or sister did all of these things, so I will too." But perhaps by choice, or by economics, they're going to tailor that down a little bit. How do you do that when you've maintained this momentum for eight, 10, 12 years?

Jill Savage: I just wrote a blog post called "How to do a Parenting Do-Over" because there are times as parents you get down the road and you recognize that you've either allowed some things that maybe aren't healthy for your family or for your kids. Maybe you've not been consistent with discipline. But in this case, what you're talking about is, "okay, our family had these dynamics. We've allowed you to do any activity you've wanted to." To do a parenting do-over, the first thing that we have to recognize is sometimes it means having some conversation with our kids, proactive conversation.

For instance, let's say the school year's getting ready to start and you've been thinking about this. You really are recognizing that in order for your family to have dinner on a regular basis around the dinner table, because that's important to you, in order for you to actually be eating healthy because you're not going through drive-through meals, that you're going to have to limit what every person in the family does.

So, one way to have a parenting do-over is to call a family meeting and to admit when we've been wrong and to say, "You know what? Daddy and I," or if it's a single parent, "I want you to know that I'm beginning to understand that there's been some unhealthy dynamics in our family. We have allowed so many activities that we're not even able to connect with each other. We want things to be different in the future. So, here's some of the guidelines that we're going to give for this fall. Or here's some of the guidelines that we're looking at."

I think our kids respect that when we can admit that we've been wrong or kind of lost our way. I think they respect us. Now, they will probably balk when we limit- I haven't had to limit our kids' activities, but we've certainly changed finances and what we were able to provide for our kids, and that's hard for them.

LuAnne Crane: Can you take that one step further? So, say the first thing is to maybe cut things out. Should you then replace that time of day with something else? If all of a sudden everybody's home having dinner and then they're home for two or three hours, is there a huge void? Should you say, "Okay, we're going to do a game night," or something like that?

Jill Savage: Right. What is your goal? That would be the question I would say. What's the vision that you have for your family? When we wrote the book we put it into three parts. You first have to have a vision, then you have to have the right attitudes, and then you can put actions into place. A lot of people make changes and they jump to actions. Well, if you jump to actions, it's going to be short-lived, because you don't know what that vision is. So I would say as a parent we have to say, "What's my vision?" Is the reason that we're limiting this is so that we just have in general a less stressed-out family and our family needs to learn how to rest?

Or is the reason that we're limiting this is because we have very little face-to-face time with each other? See, there's two different visions there and how you're going to fill that time is going to depend on what you want to accomplish?

Dr. Dobson: We're talking to Ms. Jill Savage who along with her husband, Mark, have written a book called *Living With Less So Your Family Has More: Redefining Your Priorities to Put Your Family First*. I can imagine when many of our listeners hear the title of that book would like to say to you, "Jill, you cannot know how relevant that title is to my family, because we're exhausted. We're absolutely worn out. We meet each other coming and going. Our kids are involved in so many activities that sometimes I feel like I don't know them. My life is just one stressful thing after another."

My wife, Shirley, had a small group Bible study some years ago. She asked them to go around the room, and if they felt comfortable in saying so, describe their lifestyle and the level of stress with which they lived. Every single one of those women described what I'm talking about here, of that feeling that the years are flying by and my kids are going to be gone. "I don't like the way I'm living, but I don't know how to change it. We don't have any extra money." When we talk about your book, they say, "Where do I start? How am I going to get this done?" You hear that a lot, don't you?

Jill Savage: Mm-hmm (affirmative). You do. You know what? It doesn't happen overnight. It is a one decision at a time change. But again, you have to really start with your vision of what you want to accomplish in your family and then your attitudes, in other words, your internal beliefs that will help you make and stick to whatever actions you're going to take. So for instance, one of the attitudes that we talk about is contentment. Contentment is a really important attitude and is one that is an un-American attitude.

LuAnne Crane: It's true.

Jill Savage: It is. We are not very content people. I think advertising adds to that. We see things that other people have and we instantly tend to want them. So, we can choose to live with less tomorrow and say, "We're going to make these changes," but if there is not contentment in your heart, those changes are going to be short-lived.

Dr. Dobson: I'm going to say something to you and to our listeners now that's going to anger a lot of people and upset them, and I understand that. But if it is at all possible, I think that the best way to get a handle on this problem is with the stay-at-home mom. Somebody has to manage a family. If you don't have anybody whose responsibility it is to do that and you don't have anybody who doesn't come home totally exhausted at night, and if getting the clothes cleaned or running the errands of the family or taking care of children's needs or making cupcakes for the second graders or whatever it is, that is an extremely important responsibility that has been disparaged in my adult life. It wasn't that way 50 years ago.

My mother was very content being a stay-at-home mom, and my dad was a minister who didn't make much money, I'll tell you, but they managed to do it. Now, I know a lot of people listening to us feel like they absolutely can't do that, and I accept that. I mean who's to tell them otherwise. But I'm telling you if you want to get a handle on this problem, you at least take a look at that possibility. Would you agree with that?

Jill Savage: I would agree with that. Part of the reason we wrote the book was I was a stay-at-home mom for almost 20 years and to look at the ... What I would hear from women is, "it's impossible to live on one income." I would hear that over and over and over again. What we wanted to do was give them a resource that said, "No. It's actually not impossible." Challenging, difficult at times, requires you to really sort out your priorities, but in many cases, it is not as impossible. What I've come to learn is it's not always about the high cost of living. It's about the high cost of the way we choose to live. I think that that is really key for us to understand.

Dr. Dobson: That'll make some people mad, too.

LuAnne Crane: And yet you point out that the benefits, if we'll just hang tight, those benefits are phenomenal.

Jill Savage: They are. They are, and that's what we have to look at is the benefits package that you actually gain. For instance, we actually share this story in the book but, our daughter, Ann, was married and no children at the time that this story took place. But she was working full-time and making very good money. Economy turned and the business that she was working for had to let her go. Her job that she made very good money at, it was a job that had a one-hour commute in Chicago traffic.

If you asked her before she changed jobs, if you would have asked her if that commute bothered her she would say, "No, it didn't bother me at all. I debrief during that time." But suddenly life changed and she was now ... she replaced that job with a job that was two miles from her house. She was not working full-time and suddenly ... I remember the day she called me. She said, "Mom, I have all my laundry done." She said, "And I've had lunch twice this week with two different friends."

LuAnne Crane: People.

Jill Savage: "Matt and I have had time for each other." All of a sudden, she began to see the benefits package that her downsizing actually gave her. That's what we have hoped to do with *Living With Less So Your Family Has More*, is to reframe what that looks like, whether you're downsizing stress, whether you're downsizing activities, or you're downsizing finances, that there are some things to be gained. For most of us, it's the things that we really long for. It's the intangibles that we really long for, the depth of relationship, rather than the tangibles that we often are working our tails off for.

Dr. Dobson: Do you talk to a lot of women who have done just that and have come back and said, "What a blessing?"

Jill Savage: Yes. A lot.

LuAnne Crane: Well, Doctor, it will not surprise you, I can totally validate that. I just want to encourage that mom out there who has been challenged to take that step today, give it some time because when you first pull back, all you see are the things that you've lost. "Boy, I don't get to dress up. I don't get out of my sweats until noon," that kind of a thing. But after two or three months when you pull yourself out of that and you're not out in that commercialized community, when I didn't go to the mall all the time, I didn't realize all the things I was missing that I "had to have" in my life.

There's a tree in our neighborhood that I drive by and to this day, every time I look at that tree, I remember that that's the tree that we would collect those big red oak leaves from every fall when I would go on this autumn walk with my kids. Now, I couldn't do that if I wasn't at home at 2:00 in the afternoon, and we would walk down the street. We'd pick up those leaves, go home, and wax them in waxed paper. That's a memory that will never be taken from me.

Dr. Dobson: LuAnne, let me ask you for a really honest response and I know you'll give it to us. You were, again, very respected at what you did. All of a sudden, you're at home. Did you ever say, "What have I done?"

LuAnne Crane: Oh yeah. When I would turn on the Today Show and see those perfectly-coiffed women sitting there as I was taking care of dirty diapers and things, absolutely, Doctor. You would have those moments. I would be dishonest to say I didn't sometimes take a ding at my identity. But at the end of the day, I always wanted to be able to know I could stand before the Lord with no regrets.

Dr. Dobson: And on this day, you wouldn't take anything for one of those days at home.

LuAnne Crane: And I hope my children would say the same thing.

Dr. Dobson: We're out of time. Jill, we're going to keep talking about your book. The title of it, again, is *Living With Less So Your Family Has More*, a seeming contradiction but I think we've explained it. Redefining Your Priorities to Put Your Family First. Thank you for writing this book, for coming back to be with us. You're one of our favorite guests. We will talk again next time.

Jill Savage: Sounds great. Thank you.

Roger Marsh: This is Roger Marsh once again and I hope you've enjoyed this practical broadcast here on Family Talk. Every parent listening today really must reevaluate our priorities to ensure that our families are focusing on what truly matters, especially during this time of year. Now, you've just heard part one of Dr. Dobson's conversation with author, Jill Savage. Be sure to join us again tomorrow for the conclusion of their pertinent and meaningful discussion.

In the meantime, you can visit our broadcast page at drjamesdobson.org and learn more about Jill Savage, her books, and her thriving ministry. That's drjamesdobson.org and then click onto the broadcast page. As we conclude this program today, won't you consider blessing our ministry with a financial gift? Right now, thanks to a special matching grant, every donation that you make will be doubled. So, learn what you can do to support Dr. Dobson and Family Talk by going to drjamesdobson.org. That's drjamesdobson.org. Or you can call toll-free at 877-732-6825. Again, that number is 877-732-6825.

Thanks so much for your prayers, your financial support, and for listening today. Be sure to join us again tomorrow for the conclusion of Dr. Dobson's conversation with Jill Savage. She'll be sharing practical tips on how parents can instill godly contentment in their families. You won't want to miss that conversation. It's coming up next time right here on Dr. James Dobson's Family Talk.

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