
THE BLOG

Married Money: Why You're Really Arguing

Sharing bank accounts is about compromise and trust and knowing that your better half is not taking his half to bankruptcy court.

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Marriage is a union between two people who love each other. As anyone who has tried it will tell you, merging two lives, two personalities, and especially two bank accounts is not easy. We get our ideas of the value of money and how to spend it from the way we were raised. My parents provided all the essentials along with special treats once in a while. At no time, though, was I going to be handed a new toy unless it was my birthday or Hanukkah or because of my parents guilt for going to Europe and leaving us with a lug-head of a babysitter who snored and forgot to feed us. I was taught to save my money, and by 18 I had a savings account and was well on my way to making sure there was always money in it. I got my first job by 16 and continued working thereafter. I was never a spendthrift and always was able to pay any bills I incurred and to make sure my credit card was paid off at the end of the month. This is what my parents taught me and it has served me very well in my life.

My husband, on the other hand was raised without a lot of extras. He worked a job the entire time he was a teen, and he even took a year off to earn money to go away to college. Growing up, he didn't have a lot, so as soon as he started making his own money, he wanted to have fun with it.

He had always paid his bills on time, but I wouldn't have called him a saver.

Money is one of the leading causes of divorce for a reason. Over the last 24 years we have fought over money at times, because there's always going to be someone who thinks what your spending money on is not what they would spend money on. Watching your spouse treating his coworkers to lunch when you've been staying home eating egg salad and cup of soup can make you a little irritable. Or when you spend two hundred dollars on a pair of shoes, which your spouse thinks aren't worth more than fifty bucks, can also add a strain.

All that aside I still don't see the point of getting married if you aren't going to share everything. That means sharing a bed, sharing household duties, parenting and sharing your money. At the beginning of my relationship with my husband, I made more money, then he began making more money, but does it really matter. It has always gone in the same pool and come out to pay the same pool guy. My husband and I definitely had differences in our views on money. He understood investing more than I did, so that became his job, while my job was to pay our bills and put what was left in retirement accounts and/or college fund accounts. We complemented each other well, but surely it was not perfect all the time and having kids added another level completely. I have always been a practical person, kids should have certain things, but by no means do they need everything their little heart's desire. My husband, on the other hand, thought every day should be Christmas. Because he wasn't raised with a lot of toys, he would order anything and everything off Amazon to be delivered the next day. Even before the kids could walk, the UPS man was at our house so often, he was calling me by my first name and asking for recommendations for restaurants in our area. The constant buying became a problem between my husband and me. I did not agree with his philosophy of spending money and he thought I just didn't get it. Once we both understood that our spending

habits had to do with emotions and what we did or did not get in our childhood, we found a way to work it out, much to Amazon's disappointment.

Sharing bank accounts is about compromise and trust and knowing that your better half is not taking his half to bankruptcy court. After all our years together, my husband and I have figured most of that out and neither of us has a secret bank account in the Cayman Islands... at least not the my husband knows about.

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