

Appendix 1

Resolving common areas of conflict



The following four exercises help couples recognise the reasons behind common areas of conflict:

Money and possessions: page 146

Household chores: page 149

How you spend your free time: page 152

Parenting: page 155

Complete and discuss together the exercise(s) relevant to you.

Exercise 1 – Money and possessions

1. Each of you circle the phrases that best describe your feelings (and the messages you received from your family) about money and possessions as you grew up.

| | | |
|---|---|---|
| Scrimped and saved | Broken things mended | Always short of money |
| Had everything we wanted | Broken things thrown away | Always enough money |
| Had everything we needed | | |
| Worried about family running out of money | Encouraged to give money / possessions away | Enjoyed shopping – seen as a leisure activity |
| No worries about money | Saved as much as possible | Shopping kept to a minimum |
| Money spent only on essentials | Credit cards made use of | Loved getting presents |
| Money spent on luxuries | Credit cards avoided | Loved giving presents |
| Took plenty of time to relax | Taught how to save money | Confident handling money |
| Adults always working | Not taught how to save money | Confusion or fear about money |
| Felt self-sufficient as a family | Family finances remained a mystery | As a child given allowance / taught to handle money |
| Money / bills caused arguments | Family finances explained | Adults handled all money |

Appendix 1 – Resolving common areas of conflict

Other significant words / phrases that describe your attitude to money and possessions now:

Show each other what you have put and discuss any differences.

2. Our values regarding money and possessions (ie what is most important to us).

For example:

1. *Not worrying about money*
2. *Honesty*
3. *Generosity*
4. *Saving as much as possible*
5. *Sticking to our budget*

Write your own list before looking at your partner's and writing your 'agreed list'.

My list

- 1.
- 2.
- 3.
- 4.
- 5.

Our agreed list

- 1.
- 2.
- 3.
- 4.
- 5.

Please turn over

Exercise 1 (continued)

3. Write down an area of conflict regarding money and possessions. Together write down any possible solutions you can think of. Then put your agreed solution for now.

For example:

| Issue | Possible solutions | Agreed solution for now |
|--------------------------------|--|----------------------------------|
| <i>Car keeps breaking down</i> | <i>Buy another car now</i> <i>Spend enough money to mend the car properly</i> <i>Change the car in 6 months</i> <i>Use public transport</i> <i>Find a different mechanic</i> <i>Change the car the next time it breaks down</i> | <i>Find a different mechanic</i> |

| Issue | Possible solutions | Agreed solution for now |
|-------|--------------------|-------------------------|
| | | |

Exercise 2 – Household chores

1. Each of you circle the phrases that best describe your feelings (and the messages you received from your family as you grew up) about household chores.

| | |
|--|--|
| Housework shared – no traditional gender roles | Grew up in city (with no garden) |
| Traditional roles (eg mother cooked; father did maintenance) | Grew up in suburbs (some outdoor work) |
| Employed a cleaner / other household staff | Grew up in country / on a farm (lots of outdoor work) |
| Chores assigned in an organised manner | Parent(s) did a lot of DIY projects / maintenance |
| Children not expected to help around the house | Parents preferred to call contractor when things needed repair |
| Children responsible for many household chores | |
| Grew up in neat, organised home | Confident with DIY projects |
| Grew up in messy, disorganised home | Uncomfortable with DIY |
| House cleaned and tidied regularly | Take turns to do chores as and when needed (relaxed approach) |
| Allowed mess to accumulate and then cleaned | Prefer to divide chores and have fixed roles |
| | Create a chart for who does what |
| Enjoyed helping around the house as a child | Enjoy cooking |
| Disliked helping around the house as a child | Do not enjoy cooking |

Please turn over

Exercise 2 (continued)

Other significant words / phrases that describe your attitude to household chores:

Show each other what you have put and discuss any differences.

2. Our values regarding household chores (ie what is most important for us).

For example:

1. *Share household chores equally*
2. *Make our home feel 'lived in' and relaxed*
3. *Pay for household maintenance*
4. *Keep our home clean and tidy*
5. *Limit the amount of time we spend on household chores and DIY*

Write your own list before looking at your partner's and writing your 'agreed list'.

My list

- 1.
- 2.
- 3.
- 4.
- 5.

Our agreed list

- 1.
- 2.
- 3.
- 4.
- 5.

3. Write down an area of conflict regarding household chores. Each write down any possible solutions you can think of. Then put your agreed solution for now.

For example:

| Issue | Possible solutions | Agreed solution for now |
|---|---|--|
| <p><i>Both husband and wife are employed full-time – who does the cleaning?</i></p> | <p><i>Do chores as needed – whoever has the time</i></p> <p><i>Create a chart, assigning chores to each person</i></p> <p><i>Take turns each week / weekend</i></p> <p><i>Employ someone to clean the house</i></p> <p><i>Do chores together at weekends</i></p> <p><i>Assign some chores to older children</i></p> | <p><i>Create a chart to assign chores and employ a cleaner to come in once each week</i></p> |
| Issue | Possible solutions | Agreed solution for now |
| | | |

Exercise 3 – How you spend free time

1. Each of you circle the words or phrases that best describe your feelings (and the messages you received from your family as you grew up) about how to spend free time.

| | | |
|---|--|--|
| Structured and planned Flexible and spontaneous | Preferred spending summer holidays staying with wider family Preferred holidays spent at home | Weekends well planned Weekends relaxed and casual Weekends used for socialising Weekends used to catch up on chores |
| Relaxing, low activity holidays High activity holidays Play a lot of sport on holiday | Luxury travel Budget travel | TV watched infrequently TV a central part of family life |
| Enjoyed having guests in our home Preferred not having many guests in our home | Involved in many sports / activities Hobbies / intellectual pursuits important Not involved in many activities or sports | Mealtimes central to family life No importance attached to mealtimes |
| Parents went out together frequently without children Parents stayed at home and we had fun together as a family | Public holidays spent at home Public holidays spent visiting family | Most free time spent as a couple Most free time spent as an individual Most free time spent with friends and family |
| Ate most meals at home Ate many meals in restaurants | Spent a lot of time with extended family Rarely saw extended family | Morning person – get up early and go to bed early Evening person – sleep in late and stay up late |

Appendix 1 – Resolving common areas of conflict

Other significant words / phrases that describe your attitude regarding how you like to spend your free time:

Show each other what you have put and discuss any differences.

2. Our values regarding free time (ie what is most important to us).

For example:

1. *Structured / planned*
2. *Travelling together*
3. *Mealtimes important*
4. *Entertain friends in our home*
5. *Time to pursue individual hobbies*

Write your own list before looking at your partner's and writing your 'agreed list'.

My list

- 1.
- 2.
- 3.
- 4.
- 5.

Our agreed list

- 1.
- 2.
- 3.
- 4.
- 5.

Please turn over

Exercise 3 (continued)

3. Write down an area of conflict regarding how you spend free time. Each write down any possible solutions you can think of. Then put your agreed solution for now.

For example:

| Issue | Possible solutions | Agreed solution for now |
|---------------------------------|--|---|
| <i>Where to spend Christmas</i> | <i>Visit family further away</i> <i>Divide holiday between family time and time on own</i> <i>Host both families at home</i> <i>Go away for Christmas</i> <i>Choose destination / resort for families to meet together</i> <i>Take turns each year visiting different sides of the family</i> | <i>Spend Christmas alone at home and then travel to see extended family after Christmas Day</i> |

| Issue | Possible solutions | Agreed solution for now |
|-------|--------------------|-------------------------|
| | | |

Exercise 4 – Parenting

1. Each of you circle the words or phrases that best describe your feelings (and the messages you received from your family as you grew up) about parenting.

| | | |
|---|--|--|
| <p>Strict / disciplinarian</p> <p>Relaxed / informal</p> <p>Balance of love and firm boundaries</p> | <p>Lots of affection and expressions of love</p> <p>Little affection and expressions of love</p> | <p>Encouraging / accepting</p> <p>Performance-based and somewhat critical</p> |
| <p>No arguing in front of children</p> <p>A lot of arguing in front of children</p> | <p>Encouraged to express negative emotions</p> <p>Stoic and non- emotional</p> | <p>Spanking used to discipline</p> <p>'Time out', grounding and other forms of discipline used</p> <p>Children allowed to do what they liked</p> |
| <p>Attended church and prayed together</p> <p>Did not regularly attend church or pray together</p> | <p>Parents very involved in children's activities</p> <p>Parents not very involved in children's activities</p> | <p>Encouraged as children to be increasingly independent</p> <p>Sheltered – independence not encouraged</p> |
| <p>Money invested in education</p> <p>No money available to invest in education</p> <p>No desire to invest in education</p> | <p>Pressure to achieve</p> <p>Relaxed and allowed to find own level</p> | <p>Calm and quiet – disagreements avoided</p> <p>Disagreements aired with much discussion and passion</p> |
| <p>Allowed as much screen time as liked</p> <p>Limited on amount of screen time allowed</p> | <p>Regularly spent time as a family having fun together</p> <p>Rarely had fun together as a family</p> <p>Dreaded being together as a family</p> | <p>Morning person – get up early and go to bed early</p> <p>Evening person – sleep in late and stay up late</p> |

Please turn over

Exercise 4 (continued)

Other significant words / phrases that describe your attitude to parenting:

Show each other what you have put and discuss any differences.

2 Our values regarding parenting (ie what is most important for us).

For example:

1. *Set clear boundaries for the children*
2. *Be affectionate (lots of hugs and kisses)*
3. *Spend regular time together as a family having fun*
4. *Support each other in front of the children*
5. *Pass on spiritual values*

Write your own list before looking at your partner's and writing your 'agreed list'.

My list

- 1.
- 2.
- 3.
- 4.
- 5.

Our agreed list

- 1.
- 2.
- 3.
- 4.
- 5.

Appendix 1 – Resolving common areas of conflict

3. Write down an area of conflict regarding parenting. Each write down any possible solutions you can think of. Then put your agreed solution for now.

For example:

| Issue | Possible solutions | Agreed solution for now |
|---|---|---|
| <p><i>How to balance work and raising children – should both parents work outside home?</i></p> | <p><i>One parent works part-time</i></p> <p><i>One parent works from home</i></p> <p><i>Mother stays at home with children until they go to school</i></p> <p><i>Father stays at home with children</i></p> | <p><i>Mother stays at home with children until they go to school and then returns to work</i></p> |

| Issue | Possible solutions | Agreed solution for now |
|-------|--------------------|-------------------------|
| | | |

Appendix 2

Creating a budget



(see also *The Marriage Book*, Appendix 3: 'Working out a budget')

Money management tips from CAP:

Create a budget

Agree a budget together and stick to it. It might sound simple, but this is the easiest way to keep track of how much money you have and exactly what you're spending it on.

Save, save, save!

Even if you can only afford to save a small amount each month, eventually it all adds up. Having a savings pot you can dip into when facing unexpected costs could be a lifesaver. What about planning ahead for specific things like Christmas?

Do your research

If you've been with the same supplier for over a year, the chances are you're paying more than you need to for energy. By researching the different options available, you can find the cheapest deal that suits your individual needs.

Pay with cash

Pay with cash instead of card. By handing over physical money, you can stay aware of what you're buying. This also means that when the money's gone, it's gone, which might make you think twice about that thing you 'really need'.

If you want to find out more about Christians Against Poverty, visit us at capuk.org.
To book on to a CAP Money Course in your area visit capmoneycourse.org.

Monthly Budget Planner

Average monthly income (work out annual figure)

| | | |
|-------------------------|--------------------|-----------------------------|
| Joint salaries | | £..... |
| Other sources of income | | £..... |
| Total (1) | £..... ÷ 12 | £..... (monthly) |

Fixed regular expenditure (work out annual figure)

| | Actual | Budget |
|------------------------------------|----------------------------------|-----------------------------|
| Rent/mortgage | £..... | £..... |
| Council tax | £..... | £..... |
| Services (gas, electricity, water) | £..... | £..... |
| Insurance | £..... | £..... |
| Loan repayment | £..... | £..... |
| Travel (season ticket) | £..... | £..... |
| Car - tax, insurance | £..... | £..... |
| Charitable giving | £..... | £..... |
| Other | £..... | £..... |
| Total (2) | £..... ÷ 12 (monthly) | £..... (monthly) |

Flexible 'essential' expenditure (estimate annual figure)

| | | |
|-------------------------------|----------------------------------|-----------------------------|
| Household (food, chemist etc) | £..... | £..... |
| Clothes / shoes | £..... | £..... |
| Car running costs | £..... | £..... |
| Telephone | £..... | £..... |
| Other | £..... | £..... |
| Total (3) | £..... ÷ 12 (monthly) | £..... (monthly) |

Flexible 'non-essential' expenditure (estimate annual figure)

| | | |
|-----------------------------|----------------------------------|-----------------------------|
| Entertainment / hospitality | £..... | £..... |
| Presents | £..... | £..... |
| Sport / leisure | £..... | £..... |
| Holidays | £..... | £..... |
| Going out | £..... | £..... |
| Other | £..... | £..... |
| Total (4) | £..... ÷ 12 (monthly) | £..... (monthly) |

Monthly sum for savings/emergencies

| | | |
|------------------|--------|--------|
| Total (5) | £..... | £..... |
|------------------|--------|--------|

Add together total monthly expenditure

| | | |
|---------------------|--------|--------|
| (2, 3, 4, 5) | £..... | £..... |
|---------------------|--------|--------|

Compare to total monthly income (1)

| | | |
|--|--------|--------|
| | £..... | £..... |
|--|--------|--------|

Appendix 3

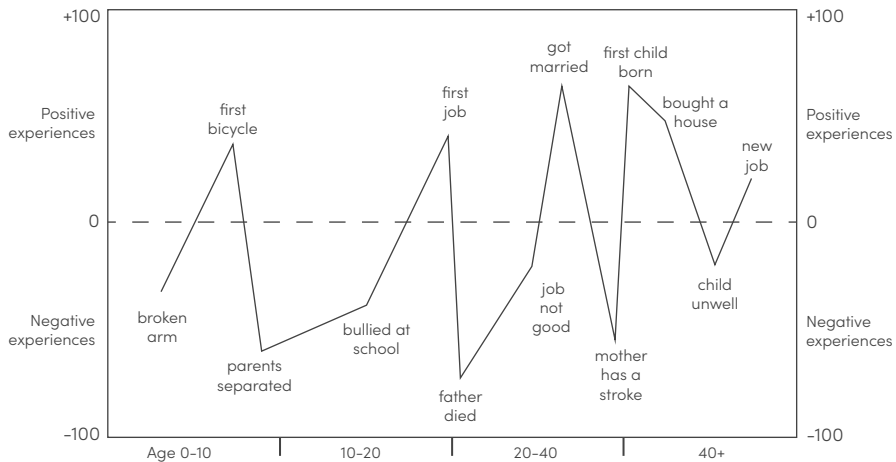
Building healthy relationships with our wider families



A. Being aware of our past

Spend 10 minutes filling in your 'Life Graph' overleaf (example below).

- record the most significant events that come to mind
- put positive experiences above the 'neutral line', between 0 and +100
- put negative experiences below the 'neutral line', between 0 and -100
- show your partner what you have put
- tell your partner what you felt then and what you feel now about these events
- where one of you has been hurt by others during your upbringing, check that you are both going through the steps for 'Healing childhood pain' (page 86)



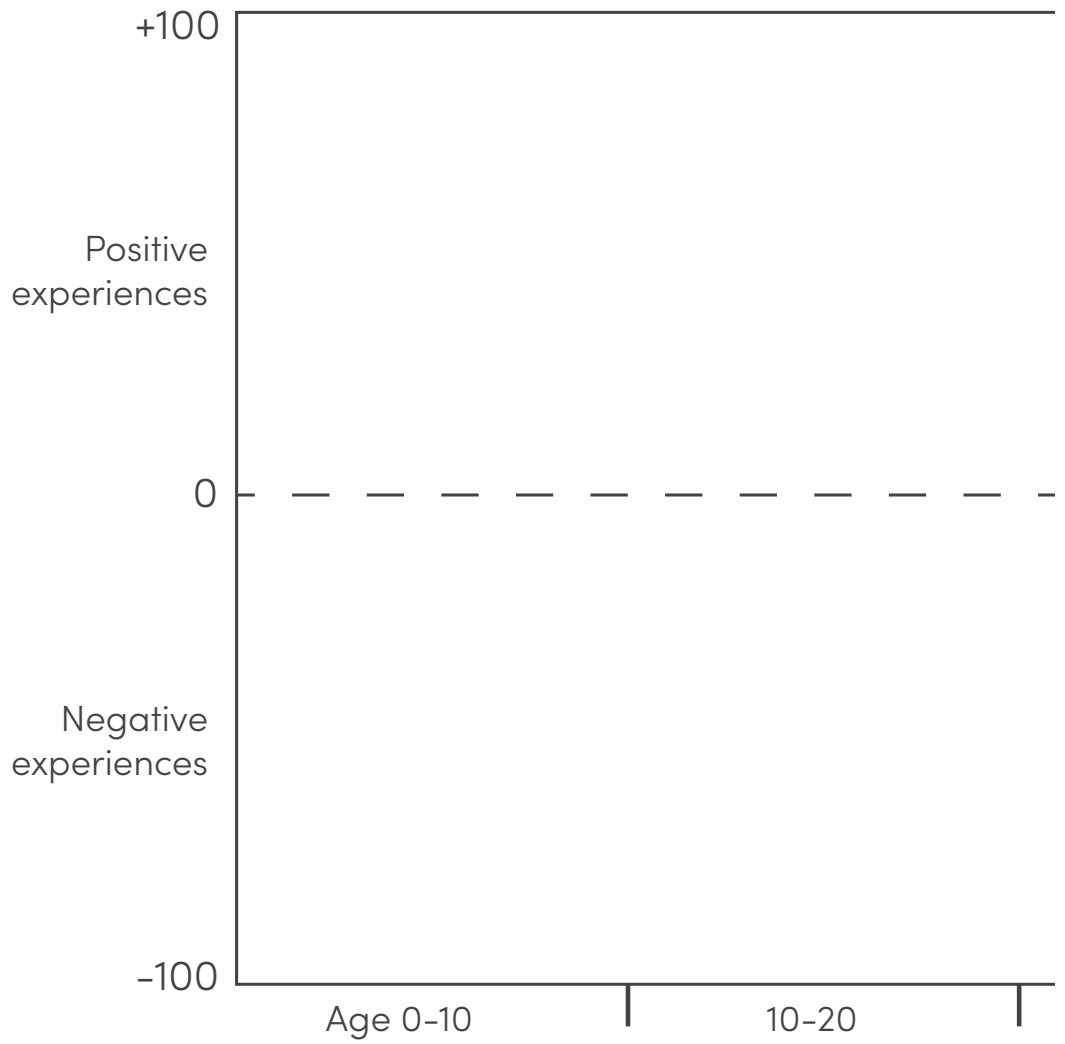
B. Maintaining healthy boundaries

Each of you should fill in the following questions on your own, and then exchange your answers. Please consider carefully what your partner has written. Discuss the significant issues – pay particular attention to an issue that your partner has highlighted and you have not. You may need to adjust some of your own answers as a result.

1. Do your parents (seek to) control or interfere in your decisions and the direction of your lives? If so, specify the ways.
2. Have you ever noticed an unhealthy emotional dependence between you and a parent, or your partner and a parent? If so, in what way?
3. Are there issues relating to your parents (in-law) that cause tension or arguments between you?
For example: *'There is often tension between us when I have spent a long time on the phone with one of my parents.'*
4. In what way could you support your partner with regard to your parents and in-laws?
5. In what way could your partner support you with regard to your parents and in-laws?
6. Do you or your partner have unmet childhood needs?
 - a) If so, how could you help your partner?

 - b) How could your partner help you?

Life Graph



Appendix 3 – Building healthy relationships with our wider families

