MARRIAGE & FAMILY DYNAMICS – part 2
Family Resource Management

• “An understanding of the decisions individuals and families make about developing & allocating resources including time, money, material assets, energy, friends, neighbours, & space, to meet their goals”.

Source: https://www.ncfr.org/content-areas/family-resource-management

• Family resource management = processes of planning & using resources towards the optimal development of the family & its members (Olson & DeFrain, 2000)
Family resources management

• Managing resources is a mode of meeting family needs, goals & expectations

• Interactions between family & the environment involves the transactions & exchange of resources within the family system as well as outside it

• Involves mobilization of resources toward important values & main life purpose, to meet goals & concerns through-out life cycle

• FRM views family as a problem-solving group, & views management as a means of achieving qualities of life (Rettig & Hogan 1993)
Family resources - definition

• Resources = tools, talents, & possessions we use to create a lifestyle, solve daily problems, & reach goals

• A person, asset, material, or capital which can be used to accomplish a goal.

• Many classifications i.e. human vs nonhuman resources; tangible vs intangible etc

• There are 3 types of family resources:
  1. Economic resources
  2. Environmental resources
  3. Human resources
1. **Economic resources**: Income, fringe benefits, credit & wealth

2. **Environmental resources**: physical environment (land, plants, water), political & community resources (schools, police, agencies) & social resources (religious body, community groups)

3. **Human resources**: mental, emotional & physical qualities; interest, attitudes, human energy, time
Resource management process

• Using systemic approach, there are TWO (2) basic stages

1. Organizing & Planning
   • Value clarification
   • Goal setting
   • Resource allocation

2. Implementing decision
   • Facilitating
   • Monitoring (checking)
   • Adjusting

• Various factors may influence along the way
• Adjustments / changes may need to be done in accord with the stages of individual & FLC
• Critical element: effective communication is highly needed to facilitate the management process, negotiation / reallocation / emergency situations etc
• WHO is supposed to become the treasurer / investor/ bookkeeper for the family?
• Should couples pool their money?
Read more on:

• resource management (for other resources)
• coping resources and family stress,
• family financial management
• Why finance causes problems to couples and families?
Budgeting

• A regular, systematic balancing of income & expenses.

• A continuous process of assessments & adjustments

• Must allocate time to create a budget; good communication process, good record keeping, good negotiation skill, prioritization etc
  1. Analyze income “one can count on”
  2. Outline expenses according to categories
  3. Estimate amount for each category
## A monthly budget for Two-income couple

<table>
<thead>
<tr>
<th>ITEM</th>
<th>PARTICULARS</th>
<th>AMOUNT (RM)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td>Husband’s take home</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Wife’s take home</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other sources</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td></td>
</tr>
<tr>
<td><strong>FIXED EXPENSES</strong></td>
<td>Rent, Bank loans, Other loans – PTPTN, personal loans etc</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Utilities, Phones, Insurance, taxes, zakat</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Furniture, laundry</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Filial Contributions</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Savings</td>
<td></td>
</tr>
<tr>
<td><strong>DAY-TO-DAY &amp; FLEXIBLE EXPENSES</strong></td>
<td>Food, clothing, entertainment, personal care, transportation (oil, maintenance, insurance), Miscellaneous (hobbies, reading materials, gifts, donation, eating out, travel, healthcare</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Surplus?</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: adapted from Bauer & Wollen, (1990)
Tips for those who want to save money

1. Don’t buy on impulse
2. Avoid buying on credit
3. Buy at the right time
4. Don’t pay extra for a brand name
5. Recognize that convenience costs money
6. Question the need to go “first-class” (do you really need the best / most expensive?)

Source: Thomas Garman & Raymond Forgue (1997)
Points to ponder – Research findings

- Happy couples manage their finance better than the unhappy ones.

- Married couples fight over money MORE than other topics (wishing partner to be more careful in spending money, disagree on how to spend, unable to budget & keeping record, credit cards, conflict in decisions).

- Financial issues are common stressors for families across lifecycles esp. during childbearing, adolescence, launching & retirement stages.
  - Money problems relate with inability of couples/family to plan; many link with power & control issues.
Power & Control in Marriage
Definition

- Olson & Cromwell (1975) defined power as the ability (potential or actual) of an individual to change the behaviour of other members of the social system.
- **Power** is the ability to get another person to think, feel, or do something they would not have ordinarily done spontaneously.
- If one possesses the means to affect another, one has power vis-a-vis that person.
- If one uses one's power, it is called **influence**. If one's influence is successful, it is called **control**.
- **Power** can lead to **Influence**. **Influence** can lead to **Control**.
• Each person in a relationship has some power. It might be skewed to one person or the other.
• Marriage can involve conflict and a struggle for power within the relationship.
• Blood and Wolfe (1960) found four different patterns of power in marriages: wife-dominant, husband dominant; autonomic; and syncratic.
• Whoever has the most resources will have the most power. eg: Money, knowledge, emotional support, budgeting skills, the ability to organize and maintain an efficient home, and parenting skills.
### 6 types of power (Raven, Centers, & Rodrigues, 1975)

<table>
<thead>
<tr>
<th>TYPE OF POWER</th>
<th>RESOURCE</th>
<th>DEFINITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEGITIMATE</td>
<td>Authority</td>
<td>Having the right to make decision</td>
</tr>
<tr>
<td>REWARD</td>
<td>Rewards</td>
<td>Being able to reward for appropriate behaviour</td>
</tr>
<tr>
<td>COERCIVE</td>
<td>Punishment</td>
<td>Being able to punish for inappropriate behavior</td>
</tr>
<tr>
<td>REFERENT</td>
<td>Respect/Love</td>
<td>Having other’s trust following</td>
</tr>
<tr>
<td>INFORMATIONAL</td>
<td>Knowledge</td>
<td>Having specialized knowledge</td>
</tr>
<tr>
<td>EXPERT</td>
<td>Experience in era</td>
<td>Having specialized knowledge</td>
</tr>
</tbody>
</table>

Source: http://www3.uakron.edu/witt/court/note12.htm
Read more

• Read on:
• Blood & Wolfe patterns of power – the critics
• Superior-wife syndrome
• Power and control in violent relationships
• How does power relate with marital quality
• The thought process of selecting a logical choice from the available options.

When trying to make a good decision, a person must weight the positives and negatives of each option, and consider all the alternatives.

• For effective decision making, a person must be able to forecast the outcome of each option as well, and based on all these items, determine which option is the best for that particular situation.
Decision making

• We make decisions in almost all aspects of life – to do it or not
• In intimate relationship, decision making is highly related with power.
• As a process where one would weigh all alternatives, DM has universal characteristics, involves knowledge processing, making choice out of options/alternatives, and represents perceptions, needs, values and interactions patterns among the couples.
3 types of DM:

1. Consensus – everyone is in an agreement on the decision

2. Accommodation – One’s decision is based on other people’s decision. It is not consensus, and further discussion does not solve the problem

3. De facto – decision based on disagreement of parties involved. No one agrees; a decision has to be made to remain relevant and functioning