

Undergraduate Distance Education Review Form

(Required for all courses taught by distance education for more than one-third of teaching contact hours)

Existing and Special Topics Course

Course: CDFR 224, Marriage, & Family Relations

Instructor of Record: Brooke Judkins phone: 7-4414 e-mail: bjudkins@iop.edu

MAR 18 2005

Step One: Department or its Curriculum Committee

The committee has reviewed the proposal to offer the above course using distance education technology, and responds to the CBA criteria as follows:

1. Will an instructor who is qualified in the distance education delivery method as well as the discipline teach the course? Yes No
2. Will the technology serve as a suitable substitute for the traditional classroom? Yes No
3. Are there suitable opportunities for interaction between the instructor and student? Yes No
4. a. Will there be suitable methods used to evaluate student achievement? Yes No
- b. Have reasonable efforts been made to insure the integrity of evaluation methods (academic honesty)? Yes No
5. Recommendation:
 - Positive (The objectives of the course can be met via distance education.)
 - Negative

Mary C. Secker 2/28/05
signature of department designee date

If positive recommendation, immediately forward copies of this form and attached materials to the Provost and the Liberal Studies Office for consideration by the University-Wide Undergraduate Curriculum Committee. Dual-level courses also require review by Graduate Committee for graduate-level offering. Send information copies to 1) the college curriculum committee, 2) dean of the college, and 3) Dean of the School of Continuing Education.

Step Two: UNIVERSITY-WIDE UNDERGRADUATE CURRICULUM COMMITTEE

Positive recommendation
 Negative recommendation
Gail S. Schust 4/05/05
signature of committee chair date

Forward this form to the Provost within 24 calendar days after review by committee. *Delay for revisions, springbreak + busy UWVCC agenda.*

Step Three: Provost

Approved as distance education course
 Rejected as distance education course
Mark Pugh 4/6/05
signature of Provost date

Step Four:

Forward materials to Dean of the School of Continuing Education.

Welcome to CDFR 224, Marriage & Family

This is an online course designed to help you learn about intimate relationships using sociological and psychological perspectives on families in the U.S.



Course Info



Course Content



Resources



Web Quizzes



Discussions



Required Viewers/Readers



Syllabus

Syllabus of Record

Indiana University of Pennsylvania
College of Human Ecology and Health Sciences
Home Economics Education Department

HE 224, Marriage and Family Relations

3c-0L-3 s.h.

Prerequisite: PC 101

CATALOG DESCRIPTION

Focuses on preparation for marriage and principles of human relations basic to marital adjustment. Influence of community and family experiences on personal development and adjustment explored.

BEHAVIORAL COMPETENCY

The student will analyze and evaluate social action that influences the well-being of individuals, families and the community.

OBJECTIVES

The student will:

1. Examine research on emerging trends in marriage and family life in American society.
2. Assess how social trends in society affect individuals as members of families.
3. Examine familial structures and interactions of various cultures.
4. Examine influences which effect attitudes, values and needs as related to choices and decisions in regard to lifestyle.
5. Analyze the concepts and processes basic to meaningful marriage relationships and family life throughout the life cycle.
6. Understand concepts and dynamics of communication and apply these concepts in relationships with others.

COURSE OUTLINE

- I. Understanding Marriage and the Family Today (1 week)
 - A. Marriage in a Changing Society
 1. Marriage in historical content
 2. Factors which influence marriage and family life
 - B. Theories of Marriage and Family
- II. Gender Roles (1 week)
 - A. The Sexes: What They Are and Why
 - B. Changing Concepts of Sex Roles
- III. Marriage Preparation and Partner Selection (3 weeks)
 - A. Preparation Through Choice
 - B. Love Relationships
 - C. Social and Sexual Pairing
 - D. Communication

- IV. Marriage in Process (2 weeks)
 - A. Scripts for Marriage
 - B. Making Marriage Meaningful
 - C. Adjustments and Impediments to Adjustment
 - D. Marriage Over the Family Life Cycle

- V. From Marriage to Family: Choices (3 weeks)
 - A. Conception Control and Family Planning
 - B. Voluntary Childlessness vs. Parenthood
 - C. Marital Morale and Stability

- VI. Transitions (4 weeks)
 - A. Divorce
 - B. Remarriage
 - C. Stepfamilies
 - D. Family Life in Later Years
 - 1. Retirement
 - 2. Widowhood

PROCEDURES USED

1. Lecture-discussion
2. Films-video tapes
3. Group discussions-small group work
4. Resource people
5. Analysis of case studies

EVALUATION METHODS

There are three (3) exams scheduled during the semester. Scores are averaged. Grades are based on the following scale:

90% - 100%	=	A
80% - 89%	=	B
70% - 79%	=	C
60% - 69%	=	D
Below 60%	=	F

REQUIRED TEXTS

Broderick, Carlfred B. Marriage and the Family, 3rd Edition. Englewood Cliffs, NJ: Prentice Hall, 1988.

Pocs, Ollie (Editor). Annual Editions, Marriage and Family 88/89. Guilford, CT: Dushkin Publishing Group, Inc.

BIBLIOGRAPHY

Adams, Bert N. "Male Selection in the United States: A Theoretical Summarization." In Wesley R. Burr, Rueben Hill, F. Ivan Nye, and Ira I. Reiss (eds.). Theories About the Family, Volume 1. New York: Fress Press, 1978.

Ammons, Paul and Nick Stinnett. "A Vital Marriage: A Closer Look." Family Relations, 1980, 29: 37-42.

- Anderson, Stephen A. "Cohesion, Adaptability and Communication: A Test of an Olsen Circumplex Model Hypothesis." Family Relations, 1986, 35: 289-293.
- Chilman, Catherine S. and Elam W. Nunnally. Variant Family Forms, Families in Trouble Series, Volume 5. Newbury Park, 1988.
- Gerstel, Naomi and Harriet E. Gross (eds.). Families and Work. Philadelphia: Temple University Press, 1987.
- Gould, Lois. "X: A Fabulous Child's Story." Ms. Magazine, 1972 (Dec.).
- Green, Robert G. "The Influences of Divorce Prediction Variables on Divorce Adjustment: An Expansion and Test of Lewis' and Spanier's Theory of Marital Quality and Marital Stability." Journal of Divorce, 1983, 7(1): 67-81.
- Jedlicka, Davor. "Indirect Parental Influence on Mate Choice: A Test of the Psychoanalytic Theory." Journal of Marriage and the Family, 1984, 46: 65-70.
- Kohlberg, Lawrence and E. Turiel. "Overview: Cultural Universals in Morality." In Lawrence Kohlberg and E. Turiel (eds.), Recent Research in Moral Development. New York: Holt, Rinehart & Winston, 1973.
- Masnack, George and Mary Jo Bane. The Nation's Families: 1960-1990. Boston: Auburn, 1980.
- McCarty-Wong, Wendy. "The Impact of Role Perception and Gender on Adjustment to Parenthood." Ph.D. Dissertation, University of Southern California. Los Angeles, CA: 1986.
- Mueller, W. and B. G. Campbell. "Female Occupational Achievement and Marital Status: A Research Note." Journal of Marriage and the Family, 1977, 39: 587-594.
- Pocs, Ollie (ed.). Human Sexuality, 85/86, Annual Editions. Guilford, CT: Dushkin, 1985.
- Saghir, Marcel T. and Eli Robins. Male and Female Homosexuality: A Comprehensive Investigation. Baltimore: Williams & Wilkins, 1973.
- Schram, Rosalyn W. "Marital Satisfaction Over the Family Life-Cycle: A Critique." Journal of Marriage and the Family, 1979, 41: 7-14.
- Skolnick, Arlene S. and Jerome S. Skolnick. Family in Transition, 4th ed. Boston: Little & Brown, 1983.
- Williams, Juanita H. Psychology of Women, 2nd ed. New York: Norton, 1983.

CDFR 224 Marriage & Family Relations
Department of Human Development and Environmental Studies
Summer Session I, 2005
June 6-July 8

Distance Education Format

Instructor: Dr. Brooke Judkins
Office: 202A Ackerman Hall
Office Hrs: By appointment
Phone: (724) 357-4414
Email: bjudkins@iup.edu

Course Description: Focuses on principles of human relations basic to marital decisions and adjustment. Explores influence of community and family experiences on personal development and adjustment.

Course Prerequisites:

- Successful completion of PSYCH 101.
- This course requires computer and Internet skills (such as word processing, browsing the web, uploading and downloading files, and using email with file attachments). The course also requires a printer and near-daily access to the Web.

Course Materials:

Knox, D. & Schacht, C. 2005. *Choices in Relationships: An Introduction to Marriage and the Family (Eighth Edition)*. Thomson Wadsworth: Belmont, CA.

Course Objectives: The student will:

1. Examine research on emerging trends in marriage and family life in American society.
2. Assess how social trends in society affect individuals as members of families.
3. Examine familial structures and interactions of various cultures.
4. Examine influences which effect attitudes, values and needs as related to choices and decisions in regard to lifestyle.
5. Analyze the concepts and processes basic to meaningful marriage relationships and family life throughout the life cycle.
6. Understand concepts and dynamic of communication and apply these concepts in relationships with others.

EVALUATION

You will be evaluated in the course based on the following:

I. Quizzes: 160 points

You will have four 40-point quizzes during the summer session. Each quiz will consist of multiple choice and true/false items covering the assigned readings. Quizzes will typically take place on Wednesdays, except for the final quiz which will be given on a Friday (see course outline for dates).

II. Genogram OR Family Narrative: 25 points

Genogram

If you choose this option, using Smartdraw software you will create a genogram for your family, going back 2 generations (to your grandparents). Your genogram should include information about family members such as their names, ages, and dates of divorces and deaths.

Family Narrative

If you choose this option, in a Word document you will write a narrative description of your family members (going back 2 generations to your grandparents) and of their relationships with each other. Important information to include consists of information about members' occupations, personality characteristics, mental & physical health, and other relevant characteristics. You can write up members individually or as a collective—feel free to be creative with your narrative. Be sure to include a section on the mental health, physical health, and relationship patterns that you see as being passed down among family members (such as depression, cancer, conflictual mother-son relationships, etc). Approximate length for the family narrative is 3 pages (double-spaced, 12 point font).

The information that you share in your genogram and family narrative will be kept confidential. I will be the only person with access to what you submit. Please share as you feel comfortable.

III. Research Article Summary: 25 points

The purpose of the research article summary assignment is to allow you to find out more information about a topic in family studies that is of particular interest to you. It also gives you practice in identifying and understanding *empirical, peer-reviewed* journal articles.

Your assignment will be to find an empirical, peer-reviewed journal article, read it, and then write a summary of the article by answering the questions listed below. You will submit the article and your summary via email. Choosing an empirical, peer-reviewed article will be worth up to 5 points. The remaining points will be distributed among the following (up to 4 points each):

- 1) What did the researchers study? What were they interested in finding out?
- 2) What are the characteristics of the sample? (gender, race, age, socioeconomic status, geographic location, sexual orientation, marital/parental status, etc)
- 3) How did the researchers collect their data, and what types of data did they collect?
- 4) What are the findings (results) of the study?
- 5) How can we use the findings to help/improve family life? What do these findings contribute to our understanding of families?

Recommended Journals for Article Review

- Journal of Marriage and Family
- Family Relations
- Journal of Family Issues
- Journals in Psychology or Sociology

IV. Online Discussions: 25 points

Every Tuesday during the session you will be participating in an online discussion on a special topic related to the material being covered that week. There will be a total of five online discussions (see course outline for dates) worth 5 points each. You will need to log on sometime between 9am and 9pm on these days and write a response to the presented discussion question. Points will be assigned based on the quality and relevancy of your response.

V. Census Worksheets: 45 points

You will be accessing online Census data and filling out three worksheets over the course of the session (see course outline for dates). Each worksheet will be worth up to 15 points.

COURSE OUTLINE, SUMMER SESSION I, 2005

<u>DATE</u>	<u>ASSIGNED READING</u>	<u>ONLINE ACTIVITY</u>
June 6	Introduction to M & F Chap 1, pp 5-15 (mid)	Logon to WebCT & complete Introduction
June 7	Introduction to M & F Chap 1, pp 19 (mid)-28 (top)	Class Discussion I
June 8	Studying M & F Online reserve	
June 9	Gender in Relationships Chap 2, pp 32-42	
June 10	Gender in Relationships Chap 2, pp 45-52	Census Worksheet I Due
June 13	Communication in Relationships Chap 9, pp 206-211 (mid)	
June 14	Communication in Relationships Chap 9, pp 216-222 (mid)	Class Discussion II
June 15	Sexuality in Relationships Chap 5, pp 100-108 (top) & 111-115 (mid)	Quiz I
June 16	Sexuality in Relationships Chap 5, pp 118-129 (top)	Article Summary Due
June 17	Mate Selection Chap 7, pp 160-167	
June 20	Same Sex Relationships Chap 6, pp 143-155	
June 21	Singlehood Chap 6, pp 133-138 (top)	Class Discussion III
June 22	Cohabitation Chap 4, pp 99-93 (top)	Quiz II
June 23	Planning Children Chap 10, pp 226-240 (top)	Census Worksheet II Due

June 24	Parenting Chap 11, pp 260-270 (top)	
June 27	Parenting Chap 11, pp 270 (mid)-280	Genogram or Family Narrative Due
June 28	Work & Family Chap 12, pp 286-295 (mid)	Class Discussion IV
June 29	Work & Family Chap 12, pp 295-301	Quiz III
June 30	Domestic Violence & Abuse Chap 14, pp 329-339	
July 1	Domestic Violence & Abuse Chap 14, pp 339-347	
July 4	NO CLASS	
July 5	Divorce Chap 15, pp 355-367	Class Discussion V
July 6	Divorce Chap 15, pp 367-371 & 383-387 (top)	Census Worksheet III Due
July 7	Remarriage & Stepfamilies Chap 16, pp 393 (bottom)-403	
July 8	No more readings!	Quiz IV

You're Done!!

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- 9.5. Web Links
- 9.6. Crossword Puzzle
- 9.7. Flashcards
- 9.8. Tutorial Quiz
- 9.9. Essay Questions
- 9.10. Self-Assessment Activity
- 9.11. Glossary

LEARNING OBJECTIVES

After reading this chapter, students should be able to:

1. Discuss use of verbal/non-verbal communication in casual/noncasual relationships.
2. Describe basic principles and techniques of effective communication, including asking open-ended questions, using active listening, and using “I” statements.
3. Explain the effect of self-disclosure on relationship stability.
4. Discuss the pervasiveness of dishonesty in intimate relationships and how relationships depend on some level of dishonesty.
5. Identify the legal consequences for not revealing one’s HIV/STD status to a new partner.
6. Discuss how women and men differ in their communication patterns and how sociological theories may be used to conceptualize communication.
7. Recognize that conflict in relationships is inevitable and explain how conflict can be healthy and productive for a couple’s relationship.
8. Identify various sources of conflict in relationships.
9. Compare different styles of conflict.
10. Describe and be able to use the various factors involved in conflict resolution.
11. Describe and give examples of various defense mechanisms (escapism, projection, rationalization, and displacement).

Choices in Relationships

Chapter Nine: Communication in Relationships

The Nature of Interpersonal Communication

- Nonverbal and Verbal Communication in "Involved" and "Casual" Relationships
 1. Involved daters valued nonverbal communication more than casual daters.
 2. Involved daters worked on nonverbal behavior more than casual daters.
 3. Females valued nonverbal behavior more than males.
 4. Females engaged in more nonverbal behavior.
 5. Whites valued nonverbal behavior more.

The Nature of Interpersonal Communication

- Relationship Problems Reported by Casual and Involved Daters

Table 9.1 Top Ten Problems Experienced By Casual and Involved Daters (N = 527)

Casual Daters (N = 240)		Involved Daters (N = 287)	
	Percentage		Percentage
Communication	19.6%	Communication	22.3%
Lack of commitment	12.5%	Other problems	15.3%
Jealousy	12.1%	Jealousy	13.9%
Other problems	9.6%	No problems	13.2%
No problems	8.3%	Time for relationship	9.1%
Different values	7.9%	Lack of money	5.2%
Honesty	7.5%	Places to go	4.9%
Shyness	5.4%	Honesty	4.2%
Unequal sex pressure	2.1%	Different values	3.1%
Acceptance	1.7%	Lack of commitment	2.1%

The Nature of Interpersonal Communication

- Principles and Techniques of Effective Communication
 - Make communication a priority.
 - Establish and maintain eye contact.
 - Ask open-ended questions.
 - Use reflective listening.
 - Use "I" statements.
 - Avoid brutal criticism.
 - Say positive things about your partner.

The Nature of Interpersonal Communication

- Principles and Techniques of Effective Communication
 - Tell your partner what you want.
 - Stay focused on the issue.
 - Make specific resolutions to disagreements.
 - Give congruent messages.
 - Share power.
 - Keep the process of communication going.
 - Fight fair.

The Nature of Interpersonal Communication

Table 9.2 Judgmental and Nonjudgmental Responses to your Partner's Saying "I'd Like to Spend One Evening a Week with my Friends"

Nonjudgmental Reflective Statements	Judgmental Statements
It sounds like you really miss your friends.	You only think about what you want.
You think it is healthy for us to be with our friends some of the time.	Your friends are more important to you than I am.
You really enjoy your friends and want to spend some time with them.	You just want a night out so that you can meet someone new.
You think it is important that we not abandon our friends just because we are involved.	You just want to get away so you can drink.
You think that our being apart one night each week will make us even closer.	You are selfish.

Disclosure, Honesty, Privacy, and Lying

- **Self-Disclosure in Intimate Relationships**
 - One aspect of intimacy in relationships is self-disclosure, which involves revealing personal information and feelings about oneself to another person.
- **Honesty in Intimate Relationships**
 - One anonymous saying captures the pervasiveness of dishonesty: "The secret of success is sincerity and once you can fake that you have made it."

Disclosure, Honesty, Privacy, and Lying

- **Forms of Dishonesty and Deception**
 - In addition to telling an outright lie, people may exaggerate the truth, pretend, conceal the truth, or withhold information.
- **Extent of Lying among College Students**
 - Over 95 percent of university students in one study reported having lied to their parents when they were living at home.

1. Fifteen percent of a national sample of men infected with an STD had had sex while they were infected. Fifteen percent did not inform their partners of their infection before having intercourse (Eaton et al., 1997).

Disclosure, Honesty, Privacy, and Lying

- **How Much Do I Tell My Partner about My Past?**
 - How important is it to your partner to know about your past?
 - Do you want your partner to tell you (honestly) about her or his past?

Disclosure, Honesty, Privacy, and Lying

- **Should One Partner Disclose HIV/STD to the Other?**
 - Although telling a partner about having an STD may be difficult and embarrassing, avoiding disclosure or lying about having an STD represents a serious ethical violation.
 - Some states and cities have partner notification laws that require health care providers to advise all persons with serious sexually transmitted diseases about the importance of informing their sex or needle-sharing partner(s).

Gender Differences in Communication

- Men and women, in general, focus on different content in their conversations.
- Men tend to focus on activities; women, on relationships.
- To men, talk is information; to women, it is interaction.

How Close Do You Want to Be?

- Individuals differ in their capacity for and interest in an emotionally close/disclosing relationship.
- Individuals frequently choose partners according to an "emotional fit"— agreement about the amount of closeness they desire in their relationship.

Theories Applied to Relationship Communication

- **Symbolic Interactionism**
 - Interactionists examine the process of communication between two actors in terms of the meanings each attaches to the actions of the other.
- **Social Exchange**
 - Exchange theorists suggest that the partners' communication can be described as a ratio of rewards to costs.

Conflicts in Relationships

- **Inevitability of Conflict**
 - Conflict is inevitable in any intimate relationship because "there are two unique individuals, often with different gender perspectives, changing as they mature but not always in the same direction or at the same rate, and functioning within a social context that is also changing and to which they may respond differently"

Conflicts in Relationships

- **Desirability of Conflict**
 - Conflict can be healthy and productive for a couple's relationship.
- **Sources of Conflict**
 - Behavior
 - Cognitions and perceptions
 - Value differences
 - Inconsistent rules
 - Leadership ambiguity

Conflicts in Relationships

- **Styles of Conflict**
 - Competing Style
 - Collaborating Style
 - Compromising Style
 - Avoiding Style
 - Accommodating Style
 - Parallel Style

Forty-three percent of the men, in contrast to 25 percent of the women, in a national random sample reported that they withdrew when a conflict arose (Stanley & Markman, 1997).

Five Steps in Conflict Resolution

- **Address Recurring, Disturbing Issues**
 - Address Recurring, Disturbing Issues
 - Identify New Desired Behaviors
 - Identify Perceptions to Change
 - Summarize Your Partner's Perspective
 - Generate Alternative Win-Win Solutions

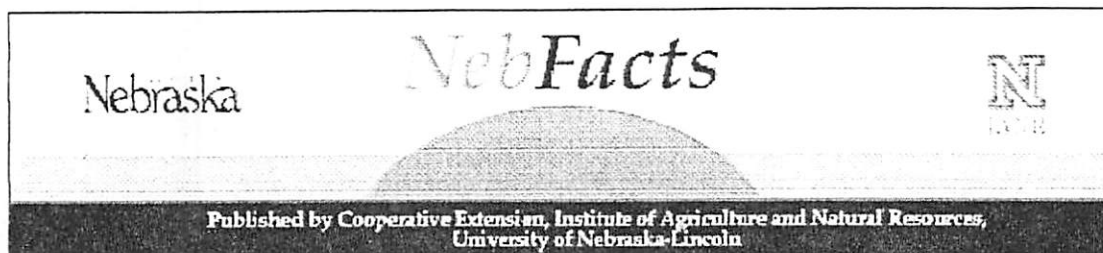
Five Steps in Conflict Resolution

- **Be Alert to Defense Mechanisms**
 - Defense mechanisms are unconscious techniques that function to protect individuals from anxiety and minimize emotional hurt.
 - Escapism
 - Rationalization
 - Projection
 - Displacement

Should Parents Argue in Front of the Children?

- Most therapists agree that being open is best.
- Children need to know that relationships involve conflict and how to resolve it. In the absence of such exposure, children may have an unrealistic view of relationships.

Nebraska Cooperative Extension NF91-7



Communicating About Money

Adapted by Kathy Prochaska-Cue, Family Economics and Management Specialist

[\[Previous Category\]](#) [\[Catalog\]](#) [\[Order Info\]](#)

Money is a common problem for a family, regardless of income, age and education of family members. Sometimes a lack of income to meet basic needs causes the money hassle. But, more often, inadequate communication about money is the root of financial problems.

When family members have different values and attitudes toward spending and saving money, or when families strive for unrealistic goals, there is a potential for conflict. When family members do not "talk things out," even the best spending plan may not work.

Communication among family members is not always the easiest thing to do, but it is important if you want to get the most satisfaction from financial resources. Generally, the more open the communication about family finances, the better the quality of those decisions.

Communication Guidelines

Preventing and overcoming money problems takes honest and candid communication. It also takes time and effort. Be willing to arrange a specific time when all family members can talk about money. Meet on a regular basis instead of waiting until problems occur. Choose a location where you will not be interrupted.

Here are some suggestions for increasing the quality of communication about money matters in your family:

- Recognize that whoever earns the money does not also earn the right to dictate how it should be spent. Family members, including children old enough to understand, need to make decisions about money as a team. Allow everyone to have input in financial decisions. Family members will be more satisfied with decisions if they helped to make them.
- Clearly identify the issue at hand. Do not drag other points into the discussion that do not address the problem, concern or dissatisfaction. Is the problem one of spending too much money, spending it at the wrong time, or spending it on something you consider unnecessary or unimportant?
- Let each family member freely state his or her wants, needs and personal feelings. Avoid judging

or criticizing others. Encourage communication beginning with "I think" or "I feel." Talk about the present. Avoid phrases such as "you always" and "you never."

- Listen carefully to the other person. Respond to statements by others with some indication that you understand. Or ask questions until you do understand.
- Be willing to compromise and negotiate for a realistic settlement of differences. In many cases, family members must compromise. Making a contract or written agreement may help avoid misunderstandings.
- Regularly scheduled time.
- Limit to 30-40 minutes.

Values Affect Decisions

Begin communicating about money by identifying personal values. Values represent those qualities, situations and material things an individual cherishes most. Values are a product of your past experiences, present situation and expectations for the future. Some values and attitudes toward money can be traced to childhood. What were your parents' attitudes toward money, use of credit, or "keeping up with the Joneses?" Was money a constant point of conflict-or perhaps a subject that was never discussed openly?

Values guide decisions. How you use time and how you spend money reflect your values. Also, the goals you establish mirror what you have chosen as important things in life. Answering the following questions may help you identify some of your values:

Family: Do you want to have children? If so, how many? What type of lifestyle would satisfy you most? Are you prepared for the financial responsibilities of a family?

Work: Are you satisfied with your job? Do you make as much money as you would like? How do you feel about both the husband and wife working outside the home? Are you willing to move for job advancements?

Home: Do you want to rent or own a home? Can you afford to furnish your own home as you would like?

Transportation: Could you get along with only one car? Would you be willing to drive less? Would you be willing to join a carpool? Would you be satisfied with a smaller car?

Recreation: What do you do for recreation? Would you be satisfied spending less money on recreation or hobbies?

Future Security: Are you comfortable buying now and paying later? How important is savings? Have you started to plan for retirement? What provisions have you made to provide for your family in case of death or disability?

Living With Change

Change, confusion and conflict are a normal part of everyone's life. Changing employment patterns and roles for men and women, along with uncertain economic times have caused us to rethink how we earn and how we spend. It is easy for family members to be guided by messages heard from the world around them. Often, the result can be a loss of knowing what is really important to each individual and to families as a whole.

Anticipating and dealing with change as it affects the way money is used is a challenging aspect of financial management. Clarifying values, analyzing potential causes of money problems, and developing some skills in communication can make money management a satisfying experience for your family.

Money Problems Summary

Most families face money problems because of a lack of planning and communication. These problems generally fall under four categories.

Value Conflicts

To save or spend, to buy life insurance or a new car, to pay for college tuition or stereo equipment-these choices reflect values and potential conflicts. No two persons have exactly the same values, but when there are sharp differences in values in a family, negotiation is vital. Dissimilar values between spouses will either result in each establishing different goals and priorities-or none at all.

Unrealistic Goals

Striving immediately for the same quality house, furnishings, and car that took your parents 30 years to earn is a common problem. Insisting on unrealistic standards often results in frustration and, worse, overindebtedness. Setting priorities, resisting outside pressures of advertising and peers, and taking satisfaction from the "no cost" aspects of life can help.

Emotional Uses of Money

Buying status, friendship or love; controlling or punishing others by withholding money; and overspending to get back at another family member are all emotional uses of money. When hidden meanings are attached to money and they go unrecognized, trouble brews. Strive to recognize and prevent emotional use of money.


Lack of Planning

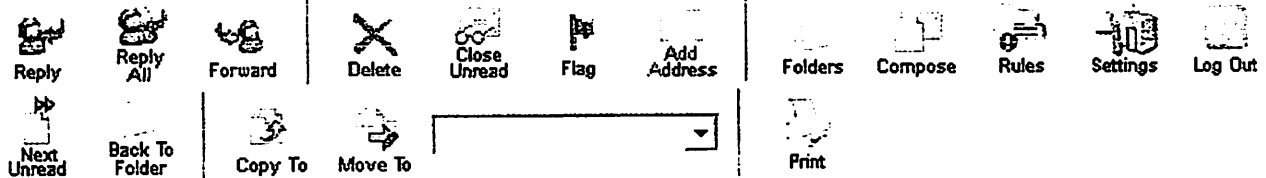
Impulse buying with credit cards, daily trips to the store, inadequate health insurance, and low-yield investments all indicate a lack of financial planning. Setting new goals and seeking alternatives are necessary for successful financial management. In times of inflation and rapid change, relying on old habits can be costly.

Guidelines for Talking About Money

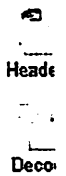
Ask the following questions when talking about money with a spouse or another member of the family.

1. How do you feel about the way your family communicates about money?
2. Share your "ideal." How would you like your situation to be?
3. Identify where you would like some help. Do you agree or disagree about needs for help?
4. What are some sources of help available to you?
5. Are you able to talk with another person about his/her financial mistakes (such as overspending, making a large purchase without consulting you)?
6. Are you able to talk about potential money problems before they happen?

IUP I-Mail:  Message from InBox Folder



From: "Fredalene D Bowers" <fbowers@iup.edu>
Subject: Re: curriculum question
Date: Tue, 15 Mar 2005 09:44:43 -0500
To: "Brooke Judkins" <brooke.judkins@iup.edu>



Brooke,

Check with Alan, to be sure that we should start talking about the changes with the students. Everything has to go through the Univeristy Wide Promotions Committee and approved by full Senate - there is always the chance that we may have to make a change - but my guess would be that it is in the GPA , certainly not the sequence of the courses and I hope not in the minimum of a C.

Minimum "C" grade:
218
224
321
422 (which will be 322)
418

Prereqs:
321 before 422
418 before 317 & 419
424 before 463

And minimum GPA 2.3

Freddie

On Tue, 15 Mar 2005 09:36:48 -0500
"Brooke Judkins" <brooke.judkins@iup.edu> wrote:

Freddie,

I don't have an updated copy of our proposed curr. revisions and I want to present these "potential" changes during advising. Let me tell you what I remember off the top of my head (using the "old" course numbers):

Making financial decisions is a challenge for every family. If you run into problems making decisions, these steps may help you arrive at an acceptable solution.

Step 1. Define the problem. Be specific. List only one problem at a time.

Step 2. List ways the problem could be solved. Write down all possible solutions that come to mind. Do not judge their worth at this point.

Step 3. Now evaluate each of the solutions listed in Step 2. Are they workable practical and agreeable to everyone involved? Can you combine several alternatives?

Step 4. Select one solution. Outline the steps necessary to arrive at this solution.

Step 5. What might stand in the way of reaching your goal? How can you avoid these obstacles? What are you willing to sacrifice to solve this problem? Whose support do you need?

The *Talk About Money Worksheet* (that accompanies this fact sheet) is designed to give you more insight into your values and attitudes about money. It also will indicate some of what you know about your family's income and spending patterns. Ask other family members to fill out the worksheet. Do not let the other person(s) see your responses until the worksheets are completely filled out. Then compare. Talk about points of agreement and disagreement. Can you see any differences in values and attitudes that may be causing conflict in your family? Can you pinpoint potential problems? Use the above information to help with your discussion.

Talk About Money Worksheet

Directions: Family members should answer these questions separately. Then compare answers. The similarities and differences that turn up can spark a discussion of family attitudes and practices.

1. If you received \$5,000 tax-free, what would you do with it?

\$ _____ for _____ \$ _____ for _____

\$ _____ for _____ \$ _____ for _____

\$ _____ for _____ \$ _____ for _____

2. Rank the following activities, using 1 to indicate what you would enjoy doing most and 6 to indicate what you would enjoy doing least.

_____ an evening at home with the family

_____ a night on the town

_____ a few extra hours on the job

_____ involvement in physical activity

_____ spending time with friends

_____ some quiet time to myself

3. If you had to make a major cut in your current spending, what area would you cut first?

4. Do you **agree (A)** or **disagree (D)** with the following statements?

A D I'm basically too tight with money.

A D My spouse is basically too tight with money.

A D Equality in family decisionmaking is important to me.

A D I feel good about the way financial decisions are made in my family.

A D Sometimes I buy things I don't need just because they're on sale.

A D I believe in enjoying today and letting tomorrow worry about itself.

5. I'd like to see us spend less money on

and see more dollars go for

6. What money problem is the most frequent cause of argument?

7. What was the most sensible thing you've done with money since marriage?

8. Do you know the dollar figures that go in the following blanks?

Family take-home income \$ _____

Rent or mortgage payment \$ _____

Money spent on food each month \$ _____

Monthly car payment \$ _____

9. Buying on credit is

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Monthly car payment	\$ _____

9. Buying on credit is

From: Money Mechanics: Communication, Pm-934b, March 1985, by Cynthia Needles Fletcher, Ron Jones and Jane Schuchardt, Iowa State University Cooperative Extension Service; and, Communicating About Money, Fact Sheet 510, 1988-89, by Mary Stephenson, University of Maryland, Cooperative Extension Service.



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LISTENING AND EMPATHY RESPONDING

Listening and empathy training

Listening and empathizing are essential skills when relating to others. Most of us spend 70% of the day communicating, 45% of that time listening. We all want to be listened to (but spouses talk only 10-20 minutes per day). It is insulting to be ignored or neglected. We all know what it means to listen, to really listen. It is more than hearing the words, it is **truly understanding and accepting** the other person's message and also his/her situation and feelings. Empathy means understanding another person so well that you identify with him/her, you feel like he/she does. The Indians expressed it as: "Walking a mile in another person's moccasins." It is listening so intently and identifying so closely that you experience the other person's situation, thoughts and emotions. Good therapists do this, so do good friends (Berger, 1987). How do good listening and accurate empathy help?

Purposes

- It shows you care and that you understood the other person. Thus, people will enjoy talking to you and will open up more.
- If you have misunderstood, the talker can immediately correct your impressions. You learn more about people.
- It usually directs the conversation towards important emotional topics.
- It lets the talker know that you (the listener) accept him/her and will welcome more intimate, personal topics. It invites him/her to tell his/her story and vent his/her feelings.
- Since it is safe to talk about "deep" subjects, the talker can express feelings and self-explore, carefully considering all his/her deep-seated emotions, the reasons for those feelings and his/her options. Thus, it is therapeutic.
- It reduces our irritation with others because we understand. To understand is to forgive.
- It may even reduce our prejudice or negative assumptions about others because we realize we now have a means of finding out what another person is really like. Furthermore, we discover everyone is "understandable."
- It fosters more meaningful, more helpful, closer friendships.

Empathy is one of the more important skills you will ever acquire. It is amazing how few people do it well.

Steps

STEP ONE: Learn to be a good, active listener.

Listening requires us to, first, really want to know the other person and, second, avoid the many **common barriers** to careful listening, such as (1) constantly *comparing* yourself to the speaker (Who is smarter? Who's had it rougher? This is too hard for me.), (2) trying to *mind read* what the talker really thinks (Suppose he really likes his wife? He probably thinks I'm stupid for saying that), (3) *planning* what argument or story to give next, (4) *filtering* so that one hears only certain topics or doesn't hear critical remarks, (5) *judging* a statement to be "crazy," "boring," "stupid," "immature," "hostile," etc. before it is completed, (6) going off on one's own *daydreams*, (7) *remembering* your own personal experiences instead of listening to the talker, (8) busily drafting your prescription or *advice* long before the talker has finished telling his/her woes, (9) considering every conversation an intellectual *debate* with the goal of putting down the opponent, (10) believing you are *always right* so no need to listen, (11) quickly *changing the topic* or laughing it off if the topic gets serious, and (12) *placating* the other person ("You're right...Of course...I agree...Really!") by automatically agreeing with everything (McKay, Davis & Fanning, 1983). Because of these barriers, we typically retain for a few minutes only 65% of what is said to us (recall 2 months later is 25%). There is much room for improvement.

It is not easy to listen actively all the time. Our concentration lasts only 15-20 minutes. All of us get distracted at times. But the good listener gets back on track and asks clarifying questions when things aren't clear. Above all we must guard against prejudices, closed-minded opinions, defenses, and fears of being wrong which prevent us from hearing what is said. Furthermore, we must check what we hear against our knowledge of the situation and human nature. We should ask: How is the talker feeling and thinking about him/herself? How does he/she see the world? Finally, we must "listen to" the facial expression and body language as well as the words. Listening is a complex task. Listening can be done at twice the rate of talking, so use the extra time to review what was said and to wonder what wasn't said.

If we were supposed to talk more than we listen, we would have two mouths and one ear
-Mark Twain

A good listener looks the talker in the eye, nods at and leans towards the speaker, encourages the talker with smiles and "uh-huh," carefully avoids distractions and the other barriers mentioned above, remains earnestly interested in understanding the talker and freely shares his/her own opinions and experiences when it is his/her turn to talk.

STEP TWO: Understand what is involved in empathy responding.

A good listener must respond, letting the talker know he/she was understood. This responding is empathy. It is even more complex than listening; no one is perfect. You don't have to be perfect, but the more accurate an empathizer you can become, the better. Often, when we are upset, we want to express and share our **feelings** with an understanding person. So, the good empathizer focuses on the talker's feelings, not on his/her actions or circumstances. Example: when talking with someone who has just been left by a lover, don't ask "What did he/she say?" or "When did you first suspect?" but instead attend to and reflect the feelings, "It really hurts" or "You feel abandoned and lost." This focus on feelings encourages the talker to explore the core of the problem--his/her emotions. When

we are upset, we need to work through and handle our feelings before we can concentrate on solving the problems.

It is easy to see how the barriers to listening lead to poor empathy responses. The following scale will illustrate poor empathy responses and good ones (good responses include accurate reflection of what the talker just said and tentative comments that help the talker understand him/herself). You must have a clear conception of empathy before you can effectively use it, so study this scale well.

Levels of empathy responding

Level 1.0: Inaccurate reflection or distracting comments.

- **Changing-the-topic** responses--a friend is complaining about a school assignment and you say, "There was a good movie on channel 3 last night."
- **"I know better than you"** response--these are god-like pronouncements, such as "There's nothing wrong with you. You'll feel better tomorrow" or "The real problem is that your mother spoiled you" or "You are so in love, you can't see what a jerk he is."
- **Judgmental** responses--a person tells you they had several beers last night and you say, "I hope you didn't drive afterwards--you could kill someone." (This may be a responsible reaction but it isn't empathic.)
- **Advising** response--a 35-year-old tells you they are scared to go back to school and you immediately tell them what college to go to, what courses to take, what notebook paper to buy, etc.
- **Discounting and premature reassurance** --a co-worker tells you that her husband didn't come home last night and you comment, "Oh, everybody has little spats, don't worry about it. He'll be home tonight." This is a little like saying, "Don't talk to me about it any more."
- **Psychoanalysis** --a male friend describes his fear of getting married and you explain to him that he was too emotionally involved with his mother and that he is scared that a wife would dominate and smother him like his mother did. This may be true, but let him self-explore and discover it on his own.
- **Questions** --a friend hints at some problem in his/her marriage and you start the inquisition, "Do you two talk?" "Do you go out?" "How is sex?" Questions control and guide the conversation (that's bad); let the talker tell his/her story in his/her own way. (On the other hand, questions that seek to clarify what the talker has just described are not controlling and encourage the talker to talk more.)
- **Telling your own story** --your friend's problem reminds you of a similar experience which you share (that's not so bad, unless you forget to return to your friend's concern).

Most of us are guilty of some of these unempathic responses. A few poor responses occasionally are no problem, but many of us are instant reassurers and constant questioners. Many others of us divert attention away from any serious problem as soon as we detect it (that's fine for us to do with strangers, but it is terrible thing to do to a friend). Others of us seem to see every earthly problem to be a challenge to our intellect; thus, we dispose of our friends' problems in 5 minutes or, at least, during the coffee break. If the talker has a significant problem, it may take two or three hours--or much more--to help him/her.

Level 2.0: Correct understanding of some of the other person's feelings and circumstances, but other significant factors are misunderstood or overlooked.

Examples: at this level, the listener doesn't entirely understand the talker's feelings. This may discourage the speaker from expressing more feelings unless the listener clearly indicates an interest in clarifying exactly what the talker is experiencing. Suppose a colleague tells you how mad he is at the boss and you respond, "You feel like going in and telling her off" but he responds, "Oh, no, I'm mad but not stupid!" You failed to understand that the talker was also feeling helpless and afraid to disclose his true feelings to the boss. If you had been right and he had responded, "Boy, would I love to do that!," it would have been a 3.0 response.

Nichols (1995) says it is usually our emotional reactions to what has been said that causes our misunderstandings. Example: the talker says something that triggers our anger, insecurity, hurt, defensiveness, or other emotion (not necessarily related to the speaker), which distracts us.

Level 3.0: An accurate empathy response captures the essence of the talker's feelings.

You have put yourself "in their shoes." Your comments reflect exactly what the talker has told you. Be brief. Use simple words and your own words, called paraphrasing; otherwise, it may sound like you are thoughtlessly "parroting" him/her. In this way, the talker knows you are attending closely and that you care. It is important to realize that no one can be an accurate empathizer every time he/she responds. Thus, even the best therapists will average 2.5 or 2.7 on this scale. Be tentative, because empathy statements are really questions. For example, when you say, "You are feeling down" you are really asking "You are feeling sad, right?" When you are slightly off the mark, it isn't awful, it gives the talker a chance to immediately "set the record straight" and get you precisely in tune with him/her. So, it is important to make frequent comments reflecting your understanding of what has just been said. If the talker gets no comment from you for two or three minutes, he/she doesn't know "where you are at" and may conclude that you have lost interest, disapprove of what he/she is saying, or don't understand.

Example: if a friend calls and blurts out what a terrible day she has had--the car wouldn't start, co-workers were talking about her, she heard a rumor that her company was going broke, and she found out she has herpes--and you respond, "You really feel overwhelmed, like everything is out of control and going against you." If she says, "That's exactly how I feel," your comment was a 3.0 empathy response. If she says, "Well, frankly, I was pissed off all day and I'm still steaming," you get a 2.0

or a 2.2 rating although you made a good guess.

Level 4.0: Adding to the talker's self-understanding.

It is possible for an astute empathizer to understand (guess) what the talker is feeling even before the talker has recognized and/or expressed his/her own emotion. As soon as the empathizer questions if the talker might be feeling a certain way, the talker may readily recognize the underlying emotion and accept the interpretation. This can add greatly to the talker's insight, awareness or understanding of his/her feelings and the situation. It takes a while to know anyone well enough to give an insightful response. If you give an interpretation too soon it may seem too personal or critical and turn the talker off. Interpretations are always guesses, so be tentative: "Could it be..." or "I'm wondering if..."

Example: when a friend says, "I thought marriage would solve all my problems. I was so happy for a while but now everything is going wrong," you might respond, "Right now your marriage is causing you a lot of pain but marriage is so important to you that I'm wondering if it isn't really scary to think it might end?" The friend might tearfully respond, "You're so right. I remember what a terrible time it was for me when my parents divorced." (So, you made a 3.5 or a 3.8 response.) But he/she might say, "Oh, what a terrible thought. I don't want to think about that, so don't say something like that again." (Well, I really was off the track there, maybe a 1.5 or a 2.0 response.)

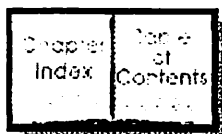
Level 5.0: Fantastic insight.

After knowing a person well for a long time, one may be able to provide some brilliant insight occasionally. Great insight is a rare event, however. Even highly skilled therapists spout profound, creative insights only infrequently. A 4.5+ response requires both an open-minded talker and a creative empathizer.


Example: if your roommate has had a series of love relationships which end about the time they are getting intimate and serious, you may have observed that all of the boyfriends have a striking similarity to her father who divorced her mother when she was 5. You might suggest that her association of her boyfriends with her father and rejection may make intimacy especially scary to her. If she agrees and decides to select a different kind of boyfriend or to recognize that this is an irrational association which she can deal with, you may have given a 5.0 empathy response. If she tells you to forget that "stupid psychology crap," you have a 1.5 response and some work to do to rebuild the relationship.

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Active Listening

ACTIVE LISTENING ACTIVITY

You will need 1 other person to complete this activity.

After completing the *Active Listening* reading entitled "Listening and Empathy Responding", find a friend, partner, or family member with whom you can practice active listening. Plan a time when there are no other distractions to sit down face-to-face.

In this activity you will play the role of listener. The other person is the speaker. To begin, ask the speaker to reply to one of the following (you choose which one ahead of time).

1. Tell me about a time when you were afraid.
2. If you could go back and re-live some part of your life, which part would you re-live and why?
3. Describe a recent time when you felt angry with someone. What happened and why were you angry?
4. Tell me about a time when you felt really special. What happened and why did you feel special?

As the listener, you need to give your full attention to the speaker. Every few minutes—or when the speaker naturally pauses to think or take a breath—say "Let me make sure I've heard you so far" and then proceed to **summarize (paraphrase)** what you've heard the speaker say. Make sure to catch and emphasize the *feelings* that the speaker is describing. Use your own words instead of simply repeating what was said.

Each time you "mirror back" to the speaker what you've heard them say, end by asking "Did I get it right?" If the speaker adds or changes something then keep mirroring that part back to them until you get it correct. Don't be afraid to ask the speaker to repeat or clarify something—it's a lot of information to take in!

Remember—your task is just to listen. **Don't give advice, don't try to solve any problems, don't talk about similar experiences that you've had, and don't ask for additional information.** The only questions you should ask should be about clarifying or repeating something that the speaker has already said.

After you've completed this activity you will be ready to respond to the "Active Listening" discussion.

Discussions

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Subject: Active Listening Reflections

◀ ☰ ▶ :

Message no. 7

Author: Brandis Judkins (CDFR224BJ)

Date: Thursday, March 17, 2005 2:55pm

What was it like for you to do the active listening activity? Is this a technique that you think you would use in your own relationships? Why or why not?

◀ ☰ ▶ :