



Module 2 of the Austrian job.plan puts the focus on the empowerment of women, girls, boys and couples. They are qualified to set appropriate measures regarding the reduction of the pay gap themselves.

In that context the “ toolbox Pay Gap – methods for coaching, Training and Counselling” was developed by Femail and Amazone. The following method the Couple.coaching is one of Tools.

Job.plan is a development partnership of the European Community Initiative EQUAL and financed by the European Social Fund, the Austrian Ministry of Economics and Labour and the Government of Vorarlberg.

Couple.coaching: Division of Gainful and Domestic Occupation

1. Introduction

It still seems to be taboo to talk about money in relationships. In the beginning, couples readily put these topics off, evading the danger of one partner seeing a discussion like this as a sign of lacking confidence in a common future. After the first crisis, however, questions of money tend to turn into questions of power. Accordingly, it is money along with jealousy, couples quarrel about the most. The way couples deal with financial issues is a good indicator of the quality of their relationship.

Relationship as an Economic Community

A relationship can also be seen as an economic community in which a couple acts as if it is running a family business. Economic matters are dealt with in common, on the basis of underlying principles. The balance between family and career and the division of paid and unpaid occupation are considered in common. This usually means a great challenge as there are no public standards to evaluate domestic work and care and each couple has to establish a scale of its own.

Couple.coaching

Couple.coaching means a gender-sensible¹ method, supporting the reflection on financial desires and the division of paid and unpaid work: what means division of paid and domestic work in a partnership in this particular case? How is it going to take place? What financial value has domestic work? What consequences have the division of labour? How can the family income be secured? Who can rely on what income when he or she gets old?

In a secured setting, focussing on the mutual and not the separating, women and men sharpen their perception of oneself and the other, rendering them more sensible for differences and the needs of the other. Traditional role-models can be challenged, sustainable solutions can be negotiated and common financial goals can be elaborated. Besides, the couple gets the chance to incorporate financial planning into their plans for the future.

Couple.coaching is systemic work in the original sense because it directly involves the most central partners of the system. Thus, solutions stand a better chance of getting implemented into the daily life. So: better talk about money ...

Couple.coaching or Couple's Therapy

When applying couple.coaching, it is essential to keep in mind the differences towards couple's therapy, even though the two concepts are often used as synonyms. Couple.coaching is explicitly restricted in content and time (two to three units²) to be easily distinguished from the longer process of couple's therapy. Couple.coaching only includes specific subjects, focussing on the partner's financial autonomy and does not tackle the deep layers like couple's therapy is supposed to do. Solution-oriented procedures are emphasised.

When negotiating a mandate, it is impossible to make sure that both partners have consented and are truly supportive. The coaches may present the different tools and help the couple to find common thematic issues.

Target Audience

Couple.coaching is addressing young couples, starting to establish a common household, but also experienced couples in changing circumstances (like children and maternity (paternity) leave, re-entry into professional life or retirement), willing to reflect on their dealing with financial matters.

² Experience shows that this amount is very conservatively calculated.

Development

To ensure the gender-sensible aspect of the process, a female and a male trainer are provided at the same time. In the first unit, the couple and the coaches agree upon scale, content and goals of the coaching and formulate an oral coaching agreement. After finishing the process a standard questionnaire is used for a mutual evaluation.

Time Expenditure

One coaching-unit takes 60 minutes. Every couple can take up to three units, according to its needs. This is a specification of the job.plan project. According to our experiences, this time-frame is very conservatively calculated and more coaching-units would be reasonable or even necessary. Because of two coaches working together, coordination of pre-and post-processing is likely to take more time.

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2. Toolbox Examples/Exercises

Our Money Biography

Short Description

The partners exchange opinions and attitudes concerning family conditioning towards financial matters guided by certain questions³. Thus they elaborate existing similarities or differences.

Objective

This exercise helps to make family conditionings aware and shows eventually acquired patterns. Existing differences between the original families get worked out and a better mutual understanding for the attitudes, doctrines and opinions is the result.

Target Audience

Couple, single and group setting

Duration

45 minutes

Material

Worksheet 1 'List of questions'

Worksheet 2, cards with 'Sentences of understanding'

Development

Cut out the cards before the coaching.

Guided by the coaches, the partners exchange their opinions by means of prepared questions and illustrate their 'financial history'. The reflexion focuses on the implications of family conditioning still reverberating in images and patterns of behaviour. The partners secure the transfer into daily life by formulating 'sentences of understanding' for one another and putting them down on cards.

Example: man: *"In your family, education is very important. Now I understand the reason you spend so much money on further education."*

³ See tool 1, Worksheet 1, 'List of questions'.

Tips and Experiences

The same conditioning concerning money is not very likely. The role money played in family of origin unknowingly affects the dealing with money in the present. The coaches stress the differences and prevent the partners from assessing values.

List of Questions

- What was the significance of money in your family of origin? Was it scarce or didn't it matter at all?
- In what way did you talk about money? Reasonably and matter-of-factly? Or was there always quarrelling about money? Or was money no issue at all, was it taboo?
- Who earned the money in your family of origin and who administrated it?
- Who decided on spending how much and what for?
- Did your mother know exactly how much your father was earning?
- Did your mother have an income of her own or was she financially dependent on your father?
- Was it more common to save money? Or was is irrelevant?
- What was the atmosphere in your family like? More generous or more narrow-minded?
- As a child, did you have pocket money? What happened to the first money you earned yourself? Could you spend it all on your own? Or did your parents decide what to do with it?

Master copy – please cut out!

Cards for Sentences of Understanding

My 'sentence of understanding' for-

My 'sentence of understanding' for

How Do I Deal with Money? How Do You Deal with Money?

Short Description

By means of the cards⁴, the couple reflects on its attitudes and dogmas concerning money and elaborates the respective (money)style. Apart from that, this method may help to stress possible differences between the way the partners perceive themselves and the way they are perceived by others.

Objective

The partners check their attitude towards money and stress their own dogmas. They learn to accept their partner and learn how to avoid conflicts before they even appear.

Target Audience

Couples and singles (see variation) willing to reflect on their dogmas.

Duration:

45 minutes

Material

Cards from worksheets 1, 'Dogma - cards' and chart on worksheet 2, 'Dogma - chart' (variation), respectively.

Development

Copy the card set 2 times and cut out the cards before coaching.

Spread the cards on the table. The partners get one complete set each. They select three cards, without consultation, that in their opinion express best the motives of the other. The selection remains covered on the table.

The woman starts. She explains her choice by naming concrete examples and illustrates the effects of these dogmas on herself. The partner refers to the issues mentioned, he verifies or falsifies the impressions of his partner.

Example: woman: *"I choose for you the dogma 'I always think twice if I really need something'; because I noticed that you always wear your holey trousers for some weeks before you make up your mind to buy new ones. On the one hand, this gives me security, because you don't spend our money without caring. On the other hand, I get a bad conscience when-*

⁴ See tool 2, worksheet 1, "Dogmas".

ever I buy something new for myself without the old clothes being worn out.“ Man: *“You're right, I don't like spending money on clothes. But I like to see you well dressed.”*

Now it's the partner's turn to act as mentioned above.

When applying this method, the coaches should make sure the general feedback-rules are observed and that perceptions are not substituted by attributions. Understanding the motives is of high priority. A mutual depreciation has to be avoided. The coaches stress once again how these dogmas, attitudes and styles may affect the practical use or spending of money.

Variations

This variation is suitable for singles or as a pre-stage for couples, willing to reflect on their own dogmas and attitudes towards money before assessing one another.

Use worksheet 2 as a master copy. The clients 'scale' their dogmas using the questions. This exercise can be used as 'homework' to prepare the mutual assessment.

Tips and Experiences

Different styles in financial matters may enrich but may also strain a partnership. For example, if a very generous or risky use of money encounters reticence or thriftiness, conflicts may be the result. It is advisable to check your own as well as the other's motives. The lack of mutual understanding often leads to depreciation of different behaviour. The generous gets the squanderers and the thrifty gets the miser.

Reference

Eva Schmitz-Gümbel, Birgit Schönberger: Mein Geld, dein Geld, Vienna 2006.

Master Copy – Please cut out!

Dogma - Cards

In financial “ ”	I'm rather e-
In financial	At the end of the month I
At the end of the month I of	I need re-

Please cut out!

Reserves mean nothing	If money is available it
It is always important to	I think it is immoral too
In my life, money is very	In my life, money is not

Please cut out!

In financial “ ”	I'm rather e-
	At the end of the month I
At the end of the month I of	I need re-

Please cut out!

Reserves mean nothing	If money is available it
It is always important to	I think it is immoral to
In my life money is very	In my life money is not

Please cut out!

I always think "....."	If I like some-
I think it's de- For me money	"....."

Dogma - Chart

Please reflect on the following questions. Answer them by marking one of the following boxes. If you agree completely mark box 1, if you disagree completely mark box 4. The boxes 2 and 3 serve for answers between total agreement or disagreement.

	1	2	3	4
In my life, money is very important.				

	1	2	3	4
For me, money means freedom and self-determination.				

	1	2	3	4
For me, money means security and stability.				

	1	2	3	4
Through money I get respect and esteem.				

	1	2	3	4
One should save money.				

	1	2	3	4
It is important to know where the money has gone at the end of the month.				

	1	2	3	4
It is necessary to keep one's financial independence even in a partnership.				

Developing Common Financial Objectives

Short Description

The couple puts down the financial objectives it wants to achieve. In the first part of this exercise, they reflect on their own financial conceptions, dreams and objectives and try to understand better the conceptions of their partner. The second part deals with formulating and negotiating common objectives based on the former reflexion in a manner that suits both partners. A linear visualisation is effected.

Objectives

This exercise helps the couple to perceive themselves as a common unit in financial matters and to act as a family enterprise where both partners have the same rights and duties. At the same time it promotes foresight and long term strategies. Woman and man experience the common responsibility for financial budgeting as a part of planning the future. They get to assess the effects of certain decisions for their financial future.

Apart from financial objectives, more aims in life (children, jobs, etc.) become transparent.

Cross reference

- Tool 6 'Our thread', chapter couple.coaching

Target Audience:

Couples, willing to develop an imagination of their common financial future

Duration

60 minutes

Material

worksheet 1, 'Milestones'

moderation-cards of different colours

worksheet 2, 'Annual financial date – questions about our financial objectives'

glue

Development

After cutting out the cards⁵, they are put as milestones into the right chronological order. The coaches draw a line on flipchart paper and put the milestones along this track. The empty cards from worksheet 1 can be allocated individually. Age and future plans of the clients bear an influence on the choice of cards.

Step 1:

Guided by the coaches, the partners exchange their views concerning financial expectations, imaginations and objectives according to this time-line. Common financial objectives can be formulated and negotiated. Possible financial objectives could be: further education for parents and children, retirement provision, purchase of property, large investments (car, finishings/reconstructions etc.), journeys, building of a financial reserve for precarious financial situations (occupational changes, business start-up, unemployment, long illness, cases of long-term care, parental care, etc.) and so on.

Step 2:

The partners put down these objectives on moderation-cards and organise them along the time-line. It's the coaches' task to have an eye on the coherence and accessibility of these objectives and to disclose unrealistic or contradictory issues.

Step 3:

The coaches could make use of the following questions, in order to realise the named objectives:

- *“On your way to your objectives, what are the first steps?”*
- *“What could prevent you from getting there?”*
- *“What kind of reactions do you expect from the part of your social surroundings (parents, children, relatives, friends etc.)?”*
- *“How would you realise if you reached your objective? What would you expect to have changed from today?”*

To demonstrate the liability of the agreement, the couple sticks every card (milestones and objective-cards) to its negotiated space and carries the poster home as a reminder.

Tips and Experiences

The coaches stress that financial objectives are subject to constant change. It thus seems feasible for the couple to re-evaluate their common objectives once a year concerning valid-

⁵ See tool 3, worksheet 1, 'Milestones'.

ity and accessibility. It seems advisable to set a fixed date for this discussion in the beginning of every year. The master copy on worksheet 2 serves the partners as a guideline and a visualisation of the milestones and the objectives from coaching ('memory poster').

Please copy!

Milestones

Founding the	Parental leave
Parental leave	Parental leave
Parental leave	Parental leave

Please copy!

Re-entry 3	Children mo-
Retirement in 1 year	Retirement in 5 years

Please copy!

1. 10	1. 15
1. 25	1. 30
1. 40	

Please copy!

Please copy!

Annual Financial Date – Questions about our Financial Objectives

Please answer the following questions together and keep safe the questionnaire.

1. What financial objectives did we formulate one year ago?

2. Which one of those objectives is still valid today? Which one is not? Which one has changed?

3. Have our costs of living changed the last year?

4. What special expenses (approximate amount) are scheduled for this year? How much money (exact amount) is left for our objectives?

5. What are the next steps in order to achieve our objectives?

6. What could support or prevent us in achieving our objectives?

What Do I Spend my Money for? What Do We Spend our Money for?

Short Description

We come to our decisions on the basis of internal measures of value. The things perceived as essential define the concrete actions. But often these measures are not evident. By using a scale of values, reflexion is furthered and the partners' values become transparent.

Objective

The focus is on conscious arrangement of financial decision processes. The partners learn to perceive and pronounce their internal measures of value. They evaluate the different values and elaborate a common set. Future financial decisions can thus be made consciously and conflicts are minimised.

Target Audience

Partners willing to harmonise their values.

Duration

60 minutes

Material

Worksheet 1, 'What do I spend my money for – value scale'

Worksheet 2, 'What do we spend our money for – pyramid of priorities'

Development

The value scale and the pyramid of priorities serve as master copies.⁶

Step 1: the partners individually classify their own values (worksheet 1) according to a value chart of 1 - 10. The missing values can be substituted individually.

Step 2: guided by the coaches, the partners compare their value scales and work out similarities and differences. Where and how do they live these values? Which values remain unrealised?

Step 3: in a moderated negotiating process the couple tries to consider the essential values of both partners and tries to establish a pyramid of priorities (worksheet 2).

⁶ See tool 4, worksheet 1 'What do I spend my money for? - Value scale' and tool 4, worksheet 2 'What do we spend our money for – pyramid of priorities'.

Tips and Experiences

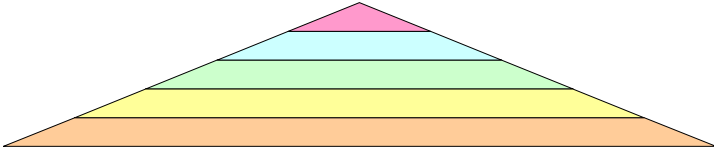
Exchanging opinions about their values, couples tend to discover (huge) divergences that can not be abolished through negotiating and a resulting compromise. Only creative interventional proposals of the coaches may help to freshly cluster the different values and to establish a new commonness.

Example: the most important value for the woman is her further education, whereas the man likes travelling the best. The common ground to discover in this case would be the broadening of the horizon and the joy at new impulses. This could be originated in a common holiday where the surroundings provide for education and recreation as well.

What Do We Spend our Money for?

Pyramid of priorities

Please put the common value of the highest importance into the largest block. The value of lowest importance is put into the smallest block.



Financial Budgeting in Our 'Family Business'

Short Description

A good organisation constitutes the basis for the good working of a business. This means thoroughly bookkeeping that provides transparency and serves as a basis for decision-making.

In order to work efficiently, the financial administration and the responsibility within the business have to be arranged exactly. By means of a questionnaire the partners get a survey of all financial aspects of their common household.

Objectives

This exercise helps to evaluate the actual financial situation as well as the amount of financial liabilities. The couple is able to focus on its resources.

Target Audience Couples willing to make their financial matters more transparent and willing to share responsibility

Duration

60 minutes

The actual duration depends on the complexity of the partners' financial situation.

Material

Worksheet 1, 'Financial budgeting in our 'family business' - Questionnaire'

Development

Step 1: as a preparation, the couple fills in the budget (tool 3 financial competence) and the financial plan (tool 4 financial competence) in common at home. Please use the master copies from chapter financial competence.

By listing the costs of living, receipts and expenditures the partners plainly see their disposable monthly income.

Step 2: instructed by the coaches, the partners deal with the questionnaire⁷ and negotiate who administers, how decisions are made, who is responsible and who controls. Please use worksheet 1 as a master copy⁸, in order to take notes during the discussion.

Tips and Experiences

The questionnaire helps to work out discrepancies between competence and responsibility. The coaches have to care for an agreement and must turn their attention to the fair assignment of duties and responsibilities. Please make sure that the partners know about those parts momentarily not assigned to them. In urgency, this might be essential. Example: in case of the husband's death, the wife may continue the banking activities even though it had formerly not been in her responsibility.

Make sure the partners understand about the importance of transparency and distinctiveness in financial matters. A secret account or hidden depths are no foundation for a sound partnership.

Explicitly question traditional role models. Example: the wife is responsible for accounting and bank transfers. The husband is solely responsible for investments. Make sure that it is not only the woman who is responsible for taking notes during the sessions.

⁷ See tool 5, worksheet 1 'Financial budgeting in our 'family business' - Questionnaire'.
⁸ worksheet 1

Please copy!

'Financial Budgeting in Our 'Family Business''

Questionnaire

1. Investigation of the Actual Situation

How high is your common income?

How high are the monthly fixed expenses? How high are your common debts? Are there liabilities of one partner alone? Who guarantees for what?

Do you have a book of household accounts?

How many bank accounts do you have? Are you keeping these accounts individually or in common?

Do you have regular budgeting sessions? If yes, how often?

2. Assignment of Tasks

Who decides how much money is spent and for what? Complete the list if necessary.

General housekeeping	woman	man	in common
Major purchases for home and garden	woman	man	in common
Children	woman	man	in common
Further education	woman	man	in common
Savings, reserves and insurances	woman	man	in common
Retirement provision	woman	man	in common
Health	woman	man	in common
Leisure	woman	man	in common
Personal hobbies	woman	man	in common
Journeys, holidays	woman	man	in common
Birthdays, family celebrations	woman	man	in common
Special acquisitions	woman	man	in common
Clothing	woman	man	in common
Car	woman	man	in common
	woman	man	in common
	woman	man	in common
	woman	man	in common

Woman's disposable budget: EUR

Men's disposable budget: EUR

Who takes over which tasks? Complete the list if necessary.

Accounting and Controlling	woman	man	In common
Settling of current accounts	woman	man	In common
Bank transfers	woman	man	In common
Bank and insurance business	woman	man	In common
Tax return	woman	man	In common
Negotiation and conclusion of contracts	woman	man	In common
Complaints	woman	man	In common
	woman	man	In common
	woman	man	In common

Our Thread

Short Description

In men's lives, professional activities principally assume a different role than in women's lives. Most men plan their lives focused on their job which means that their lives are centered around their jobs, whereas women tend to adapt their plans and their professional work to the needs of their families.⁹

In a single session every partner works out her or his life model and develops a sensibility towards the consequences of the target role allocations. During the following common session the partners try to coordinate their future plans.

Objective

'Our thread' picks up the different ways of addressing future plans. It helps to become more sensible towards role behaviour, clarifies the financial effects of a one-sided future planning and leads to a common sketch of a secured well-founded life.

Target Audience

Couples who are willing to develop a reliable vision of a common future.

Duration:

About 60 minutes each, in two separate single sessions with one coach for every partner (parallel or at different dates) and about 60 minutes for a common session.

Material

worksheet 1, 'Milestones of my future plans'

red thread (wool)

moderation cards of two different sizes, the smaller ones in two different colours.

⁹ Astrid Schreyögg: Konfliktcoaching. Anleitung für den Coach. Frankfurt/Main 2002, S. 312ff.

Development

Single Sessions:

One coach sets a date with the woman, the other one with the man. The smaller moderation-cards are distributed according to gender. Avoid the classic pink-blue allocation.

Step 1: the coaches put the red thread on the floor or on the table and mark one end with the milestone 'today'. The clients place the other milestones¹⁰ along this time-line. The empty cards of worksheet 1 can be allocated individually. The choice of cards depends on the couple's age and future plans.

Step 2: the partners note their own objectives or conceptions on the small moderation cards. Possible issues would be: number of children, parental leaves, re-entry, further education, part-time work, full-time work, jumps in career, job change, caring for diseased or older relatives, removal, house building etc. There has to be one card for every aim in life (e.g. every child, every career jump).

In this phase of the coaching the coaches have to be highly sensitising: they draw the attention to one-sided life concepts and stress the resulting financial and family consequences. The client's attention is drawn to her or his own concerns as well as their implications on living together as a couple. Examples: financial consequences of employment breaks (difficult re-entry, limited development of career and income, lower severance pay, no or smaller pension etc.), consequences of being a sole earner (burden of responsibility for the household income, higher instability in cases of loss of earnings by unemployment or sickness, a role reduced to supplying within the family etc.).

After the session, the coaches take notes on the chronology of life concepts and keep the objective-cards in order to be able to fall back on them in the joint session.

Joint Session:

There has to be at least one week time between single and joint session in order to give the partners enough time for reflexion or to broaden their perception of the other. It may be advisable for the coaches to exchange opinions in order to get an impression of the couple regarding expectable similarities and differences.

Step 1: the coaches put on the red time thread and the milestones. Representing their clients, they place the objective-cards along this time-line each one on side alone. The effect is an image of two possibly very different ways.

¹⁰ See tool 6, worksheet 1 'Milestones of my future plans'.

Step 2: the partners reflect on this image and develop ONE vision of a common future. The coaches instruct this negotiating process and take care that both life concepts are sufficiently incorporated into the result. A clear view for differences and similarities as well as a range of creative approaches are absolutely necessary.

Tips and Experiences

Different approaches of women and men towards planning the future are to be expected due to their different socialisation. The coaches have to be prepared for resulting conflicts. Working with time lines means a solution oriented look ahead. If this does not seem possible it may be necessary to draw a clear line towards a couples therapy.

This tool is highly based on freedom of choice according to life concepts: whatever the partners decide, it is the coaches' task to demonstrate consequences (e.g. no pension) and possible solutions (e.g. personal pension schemes).

When looking for agreements, the couple should be reminded that it may be a benefit for the relationship if every partner preserves certain autonomy.

Please copy!

Milestones of my Future Plans

Timeline	Founding the
Retirement	Retirement
in 2020	in 2020

Please copy!

1-10	1-15
1-25	1-30

Please copy!

Evaluation of Unpaid Domestic Work

Short Description

Unpaid domestic work – household, child education and care, nursing and caring for the elderly – may imply both: fulltime job with continuous strain as well as realisation of one's own human needs. A walk with the children may be a demanding project but also a joyful experience. The fact that domestic work sometimes also means the satisfaction of personal interests prevents domestic work from being fully accepted as adequate work. Besides, there are no standard guidelines regarding quality and amount of work and the society provides no scale for a financial evaluation.

In order to guarantee for an autonomous and financially independent existence in cases where domestic work is fulfilled by one partner alone, the couple is demanded to look for agreements concerning a financial recommendation between the partners.

This tool helps the couple to work out the value of this “job“ in their system. The partners list the necessary domestic work activities according to worksheet 1¹¹ and evaluate them according to worksheet 2¹².

Objective

The individual aspects of domestic work become visible. The partners evaluate the activities, communicate mutual respect and work at a fair compensation among each other.

Target Audience

Couples where basically one partner is responsible for the domestic work.

Duration: 30 – 60 minutes

Material

worksheet 1, 'Domestic work: list of activities'

worksheet 2, 'The monetary value of our domestic work'

worksheet 3, 'Thought-provoking impulses'

¹¹ See Tool 7, worksheet 1 'Domestic work: list of activities'

¹² See Tool 7, worksheet 2 'The monetary value of our domestic work'

Development

Step 1:

having copied worksheet 1, the coaches ask the clients to individually complete and complement this list. Make sure the partners only name activities they perform themselves. Afterwards, the partners exchange opinions and complete the list if necessary. The partners determine the weekly amount of time these activities need.

Step 2:

the master copy of worksheet 2 helps the couple to evaluate the monetary value of domestic work. As a supplement, the partners may use the impulses on worksheet 3¹³.

Tips and Experiences

There is no existing scale for the evaluation of domestic work, no value charts, no standard wages nor night or weekend shift premiums. The way society evaluates gainful employment is easily measured by the monthly account statement. Domestic work does not know this way of evaluation or estimation.

In order to arrive at an evaluation of unpaid domestic work one could refer to collective treaties of certain suitable professional categories¹⁴. The resulting payment might in most cases exceed the family income but it nevertheless may serve as a reference concerning the monetary value of domestic work. The coaches' task is to promote and consolidate an appreciative attitude towards unpaid domestic work and to moderate the negotiating process about the compensation of existing discrepancies in income. Possible compensations would be for example a personal pension scheme or a disposable amount of money for the person managing the household.

¹³ See Tool 7, worksheet 3, 'Thought-provoking impulses'.

¹⁴ This Tool is based on Schmitz-Gümbel, Birgit Schönberger: Mein Geld, dein Geld. Finanzratgeber für Paare, Wien 2006, S. 56.

The Monetary Value of our Domestic Work

Activities	€/h	h/week		h/month	€/month
Housekeeper	7,00		x 4,33 =		
Presser	9,00		x 4,33 =		
Nurse	10,00		x 4,33 =		
Chef	10,00		x 4,33 =		
Driver	10,00		x 4,33 =		
Building cleaner	10,00		x 4,33 =		
Purchasing agent	14,00		x 4,33 =		
Night-watchmen, watchwoman	12,00		x 4,33 =		
Service staff	8,00		x 4,33 =		
	9,00		x 4,33 =		
€/month total					

Instruction

Assign your activities (worksheet 1) to a professional category and calculate the amount of hours per week. Put the result into the column "h/week". You will get the hours per month (= h/month) by multiplying the hours per week (= h/week) by the average number of weeks per month (= 4,33).

By multiplying hours per month by the hourly wage (= €/h) you will get the monthly wage (= €/month). Concluding add the single amounts of money (= €/month) and put the result into the corresponding box (= €/month total).

Thought-provoking Impulses

- Assumed you would have to assign housework and childcare externally for a certain time. How much would that cost you?
- Would there be any changes, e.g. regarding quality?
- Assumed you would have to pay Euro 10,- for every hour of childcare that is now done free of charge by a family member. How would that affect your family income? Who would receive which amounts? What would change within your family?

Distribution of Paid and Unpaid Work

Short Description

It is still basically the women who do most part of unpaid domestic work. This gender-related division of gainful and domestic work has a negative effect on the situation of women. On the one hand it affects their career and their chances at the labour market, on the other hand it affects their financial security especially when getting old or in case of separation or divorce. The 'clock of working hours' on worksheet 1 helps to illustrate the current amount as well as the distribution of paid and unpaid work within the family. The couple is free to formulate or negotiate their desires for changes. At the same time, the financial consequences of this distribution become obvious. Worksheet 2 'banknotes' triggers the development of different possible solutions for a fairer distribution of workload and income within the family.

Objective

It is impossible to distribute gainful work, household and childcare completely even or fair. This tool deals with ways to make couples more sensitive towards economic consequences of the distribution of paid and unpaid work in order to support a fair and free negotiation between the partners.

Target Audience

Couples willing to constructively reflect on the distribution of gainful and domestic work within their family and willing to distribute workload and income 'equitably'.

Duration

60 - 90 minutes

Material

worksheet 1, 'Clock of working hours'

worksheet 2, 'Banknotes'

coloured crayons of four colours

maybe some small figures (pins)

maybe tool 7, worksheet 1 'List of activities' as a preparation

Development

Step 1:

the partners complete worksheet 1 separately and mark the number of hours for the different activities by colouring one segment of the circle for every hour of completed work with crayons of different colours. It is important to consider the weekend because that is usually the time when a lot of unpaid work is accomplished. Every single segment stands for one hour of work. In contrast to the paid work the unpaid domestic work is not so easily evaluated. The coaches may support the partners in finding a common concept of unpaid work. Worksheet 1 'Activities' of tool 7 may help for this purpose. Having marked the different parts of the 'clock of working hours' the partners draw as many 100 Euro notes on worksheet 2 until the amount of their total income is reached.

Step 2:

now the partners put the completed worksheets next to one another and let the image settle. The distribution of workload and income within their family becomes clearly visible. Guided by the coaches they reflect on similarities and differences and try to express their needs. The coaches make sure that the clients realize the financial consequences of this current distribution of gainful and domestic work.

Step 3:

the partners cut out the coloured Euro notes of step 1 and put them on a common stack next to the 'clocks of working hours'. By means of these notes and symbols, the couple is able to develop several possible arrangements and, in a symbolical way, to distribute workload and income as equitably as possible.

They could for instance freshly distribute their income by taking some notes from the stack and putting them on the domestic work segment of the clock. This money could, for example, be used to finance a personal pension scheme.

Another possibility would be the redistribution of single work segments between the partners, the expansion of paid work and the outsourcing of unpaid work (maid, nanny, nurse) etc. It is the coaches' task to support the couple in developing new arrangements and to pay attention to desires and needs of both partners.

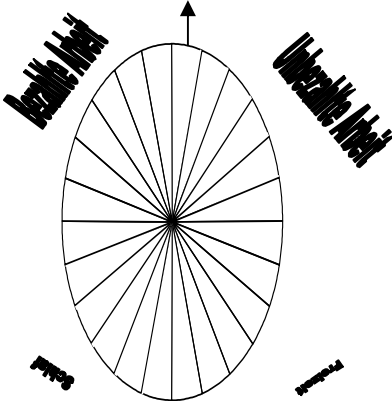
Tips and Experiences

It seems advisable to clarify beforehand what activities are subsumed under the label 'unpaid work'. In order to develop different distribution possibilities, the coaches may provide extra symbols the partners could put next to the clocks if necessary, for example a figure for the maid, the nanny, cut out hour segments, etc.

Please copy!

worksheet 1 Clock of working hours

How much time do you invest on average (in hours/day) for what?



Patschen-swapping¹⁵

Short Description

"Holy spirit, save me from judging someone else without having walked in his moccasins."¹⁶

In order to develop more sympathy for their different views it is necessary for both partners to immerse repeatedly into the world of their counterpart (or walk in their shoes in the figurative sense). During 'Patschen-swapping', the clients imaginatively take over the role of their partner.

Objective

The clients get a chance to experience emotions, desires and modes of behaviour of their partner. At the same time, modes of interpretation and action as well as images of oneself and the other become visible and thus changeable.

Target Audience

Couples and single persons willing to test or broaden their perception and disposed to a experience-oriented approach.

Duration

60 minutes

Material

2 or 3 pairs of slippers
worksheet 1, 'Patschen-swapping questionnaire'
moderationcards of 2 different colours

Development

Step 1: the clients put on their slippers, freely walk around the room and envision their current situation in life. Both look for a 'good place' in the room, stop there and rest. The coaches ask them to step out of their shoes, swap places and step into the slippers of the other partner.

Step 2: the clients have the possibility to slip into the role of their partner and feel what is at hand. They try to formulate two or three sentences for themselves considering the experienc-

¹⁵ = Austrian dialect for slipper (primarily in Vienna, Lower Austria, Carinthia and Salzburg)

¹⁶ Prayer of the Sioux indians

ing of this new role. They note these sentences on moderation cards. The coaches support this process by using the questions on worksheet 1¹⁷.

Step 3: now the clients start focussing their original place now taken by their partner. They ask themselves how they perceive themselves from this position of the other: how does that feel? What would they like to tell or advise 'them'? The partners note these 'messages to oneself' on moderation cards of different colour. It is important for the partners to take their time and advance slowly.

Step 4: now they step out of their 'role' by slipping out of the shoes and leaving their places. The coaches have to make sure that the clients manage to 'get out of their roles'. The partners exchange opinions about their experiences. They communicate their 'sentences for the other one' (step 2) and reflect on the differences and new views that have been effected. Example: one partner tells the other one: *"When I took over your role, I suddenly realized how much responsibility for the family you have to bear."*

If the couple wishes, the same procedure may be applied to the 'messages to oneself' (step 3). Example: one partner says: *"When I took over your role, I realised on the one hand that my working day is never over, but I also felt the advantage of being able to structure my timing deliberately"*.¹⁸

Variation

This imaginative change of roles may also be enacted with just one single person: Three pairs of slippers are set as a triangle so that the client is able to slip in one pair at a time:

¹⁷ See tool 9, worksheet 1, 'Questionnaire for Patschen-swapping'.

¹⁸ Modified according to René Reichel, Reinhold Rabenstein: Kreativ beraten. Methoden, Modelle, Strategien für Beratung, Coaching und Supervision. Münster 2001.

Questionnaire for Patschen-Swapping

Supporting Questions for Step 2: Finding the External 'Role'

- How do I look as this person in whose slippers I am standing now?
- How do I stand on this place?
- What are my duties on this place?
- What does my daily routine on this place look like?
- etc.

Supporting Questions for Step 2: Reflexion from the External 'Role'

- What kind of feelings, thoughts, images or perceptions do I have on this place?
- What are the advantages or disadvantages for me?
- What is the gain at this place? What is the price I have to pay here?
- What seems difficult, what seems attractive on this position?
- What expectations do I set on this position?
- What would be helpful, what would be obstructive on this position?
- What do I see looking at the other position(s)?
- What would I like to tell my partner from this position?

Couple.coaching for the Hasty

Short Description

The following tips and hints should give coaches a first survey of possible issues in couple.coaching. They could serve as impulses either independently or systematically as a part of the coaching process. If the partners have difficulties to formulate distinct concerns towards couple.coaching, the cards¹⁹ may also serve to clarify the task.

Objective

Practical tips and hints provoke reflexion on and possible change of one's own behaviour.

Target Audience

Couples in couple.coaching, currently not willing (yet) to work thoroughly and couples not able to formulate their concerns accurately. Coaches willing to get a quick overview of possible issues.

Duration

5 minutes per single tip; 60 minutes for the systematic work with all tips, depending on how detailed the tips are explained.

Material

worksheet 1, 'Tips and Hints – Overview'

worksheet 2, 'Tips and Hints – Cards'

worksheet 3, 'Tips and Hints – Details'

moderationpoints as stickers

Development

The coaches take the single cards of worksheet 2²⁰ and put them face down on a stack on the table. The clients take turns drawing cards from the stack and talk about them. The coaches take the hints on worksheet 3²¹ as a help. The card in focus is put on the table and a new one is taken from the stack until all cards are put on the table. The clients might be asked to evaluate the tips. They get 5 moderation-points each they may stick individually to the tips that seem most relevant to them. This may result in different evaluations of each client. The coaches implement a discussion (“*what seems alluring for the partner here?*“, “*what does this tip trigger in her or him?*“).

¹⁹ See tool 10, worksheet 2 'Tips and Hints –Cards'

²⁰ See tool 10, worksheet 2, 'Tips and Hints - Cards'

²¹ See tool 10, worksheet 3, 'Tips and Hints – Details'

Tips and Experiences

Especially young couples may have difficulties to consider a possible failure of their partnership with all its implications in the beginning of their relationship. Here the tactfulness of the coaches is needed to address these possible consequences in couple.coaching. A lot of couples have different attitudes towards money, basically because of different family backgrounds, different dogmas and different 'internal maps'. This fact often leads to conflicts between the partners. Questions of money easily become questions of power and a partial dependence might easily be abused. Money does not only stand for security but also as a measure of success and social status, for freedom and independence, as a substitute for love and appreciation. Thus, a lot of conflicts still centre on money although they originally have a completely different background.

TOOL 10 Tips and Hints – Overview

- Talk about financial matters in your partnership.
- Have no secrets concerning financial matters.
- Put enough focus on the central questions of your own financial plans.
- Settle your retirement arrangements.
- Keep a book of household accounts.
- A common budget or financial session once a year.
- A clear structure of responsibilities and role allocations in financial matters.
- Prepare an inventory.
- Commonly decide on larger acquisitions.
- Consider different modes of bank accounts.
- Agree upon disposable budgets for both partners.
- Well consider mutual guarantees.
- Planning and coordinating of career breaks.
- Settle work of one partner in the other partner's business in a contract.
- Consider differences between marriage and cohabitation.
- Clarify your life designs

Please copy!

Talk about financial	Have no secrets concerning financial
Put enough focus on the central questions of your	Settle your retire-
Keep a book of	A common budget or financial session once a year.

Please copy!

A clear structure of responsibilities and role allocations in	
Commonly de-	Consider different
Agree upon disposable budgets for	Well consider mutual guarantees.

Please copy!

Planning and coordinating of career	Settle work of one partner in the other partner's business
Consider differences between	Clarify your life designs.

Tips and Hints - Details

1. Talk about financial matters in your partnership.

Financial issues are delicate matters in a lot of partnerships; different financial attitudes easily lead to conflicts. It is a sign of responsibility to address these matters deliberately. The following questions have to be answered beforehand:

“Do you really want to share your income and your property?”

“Does anybody of you opt for separate domains?”

“Could you rely on your partner to deal with her or his own and your money in a reasonable and accurate way?”

2. Have no secrets concerning financial matters.

It is important to care for frankness in financial matters. It may be advisable to talk about the following questions:

“Can you rely on your partner to be honest and frank in financial matters?”

“Do you know about your partner's income?”

“Do you know about the money in her or his family?”

“Do you have insight into the family finances?”

“Are there secret accounts or hidden debts?”

3. Put enough focus on the central questions of your own financial plans.

It is very important to tell women about the importance of independent financial security especially when they have interrupted or abandoned their careers because of domestic responsibilities. The coaches may use the following questions:

“Are you an equal partner in the building of wealth in your family?” (e.g. both partner as owners in the title register, both contractual partners in renting, in insurances, both co-owners of bank accounts)

“Are you also the beneficiary of life insurances?”

“Are you financially independent when you get old?”

“Have you taken precautions against unforeseen situations?”

“What are your plans in case of separation or divorce?”

4. Settle your retirement arrangements.

A lot of women only get sufficient retirement provision through her husband because they have reduced or abandoned their gainful occupation in favour of domestic work. In these cases personal pension schemes are indispensable! To start reflexion on this topic, both partners may independently answer the following question: *“what is the basis of my retirement provision?”*

- my right to a pension
- my personal pension scheme
- a life insurance
- available capital
- my family
- my partner's income
-

5. Keep a book of household accounts.

In a partnership, it is necessary to know one's financial possibilities and to realistically assess the family finances. In order to achieve clarity about the cash flows and to assess receipts and expenditures, the keeping of a book of household accounts is absolutely advisable. It helps to detect budget traps and possibilities for savings.

6. A common budget or financial session once a year.

Financial desires and objectives as well as income, expenses and assets are constantly subject to change. In order to react adequately and above all commonly, one 'financial discussion' between the partners per year is absolutely necessary. The assets should be controlled and documented and accepted desires and objectives should be checked on their validity and perhaps be reassessed.²²

7. A clear structure of responsibilities and role allocations in financial matters.

Responsibilities and role allocations in financial matters should be clearly determined (e.g. who keeps the book of household accounts?, who pays for the open accounts? etc.). In order to act self dependently, both partners should have control over the family's finances and have access to all relevant documents (bank statements, insurance documents, account books, tax return etc.)

²² See tool 3, 'developing common financial objectives'.

8. Prepare an inventory.

Especially in the beginning of a partnership both partners are completely sure who of them owns what. A few years later however, differences may appear. In order to avoid quarrelling about ownership, especially in times of crises, it seems advisable to set up an inventory. This inventory should be signed by both partners and be regularly revised.

9. Commonly decide on larger acquisitions.

Decisions about larger acquisitions should be made by both partners in common. To confront your partner with accomplished facts inevitably leads to conflicts.

10. Consider different modes of bank accounts.

The partners know about advantages and disadvantages of different modes of bank accounts and can decide on one mode that suits both of them. Possible varieties are: one common bank account, a separate account for each of them or the three accounts mode (one common and two personal accounts).

11. Agree upon disposable budgets for both partners.

Both partners should have a separate budget at her or his free disposal. This is money the partners can deliberately spend on their own behalf without having to justify themselves or having to account for it. The couple commonly sets the frame for these personal budgets, for both the same amount, according to the family income.

12. Well consider mutual guarantees.

It is absolutely necessary to gather enough information before taking over guarantees. Only sign guarantees if you are aware of the risk and are able to bear it. It seems advisable to get advice from a neutral third person before taking over guarantees for a partner. Do not sign a guarantee connected to your partner's business.

13. Settle work of one partner in the other partner's business in a contract.

It is often the woman who is not participating in the man's business whereas he is the sole owner. If she works regularly in this business it is absolutely necessary to settle this in a contract. Determine amount and type of work as well as the amount of pecuniary compensation.

This leads to higher social contributions but the woman – and the family – gets a far better social security. Besides: not only the work but also the income should be divided. (The same applies to cases where the woman is the owner and the man does regular work in the business.)

14. Consider differences between marriage and cohabitation.

More and more couples prefer cohabitation to the formal marriage regulated by law. Legal regulations scarcely consider cohabitation which results in severe differences between partners and spouses concerning their legal status. In case of one partner's death, cohabitation does not involve claims to maintenance, no title of inheritance, no rights to pensions. If the partners opt for cohabitation, legal counselling concerning possible coverage or contractual agreements is advisable.

15. Clarify and coordinate your life designs.

First the partners develop separate independent life designs. Different concepts for the future planning can be expected due to different socialisation. This easily leads to conflicts. Developing a sensibility towards one's own and the partner's role behaviour and stressing the consequences of a certain role allocation are essential objectives of couple.coaching; as well as supporting the couple on its way towards a soundly secured life.

Hints for Coaches

(What may occur?)

- A lot of couples have contradicting attitudes towards money (different cultural imprints, dogmas, internal maps).
- Questions of money tend to become questions of power....Abuse of dependence.
- Money and reputation are strongly dependent...high income, high reputation, no income, no reputation.
- Difficulty of taking into consideration a possible failure at the beginning of a relationship and of assessing this failure in Euros.
- Money serves as a vehicle for completely different conflicts.
- Money is, among others: Guarantee for security, substitution of love and respect, measure of social success and status, symbol for freedom and independence.
- Important: honour the value of both parts and make sure the partners are in good contact.