

Anna: Secrets and Lies, This is Stay Happily Married episode #224.

Announcer: Welcome to Stay Happily Married. Your source for weekly updates on the latest tips and advice to build a happy and healthy marriage.

Anna: I'm Anna Riley and I'm your host today. Welcome to the show. Is keeping a secret from your partner just as bad as lying? We're talking about lying by virtue of omission. It may not seem like selective honesty would create problems within a marriage, but keeping secrets from your partner is a form of lying. Doing so can undermine the basic foundation of a relationship and can contribute to the destruction of a marriage.

Often, couples are unaware of the powerful message they are sending by withholding information. Sometimes couples think that withholding information from one another is being helpful or that they are sparing the other, but that is not the case.

Helping us debunk the misconception today is Dr. Janet Savia, a clinical psychologist with Lepage Associates. She specializes in helping couples and individuals work through their issues with counseling and psychological guidance. Welcome to the show, Dr. Savia. I'm so glad you could join us.

Dr. Savia: Thank you, Anna. I'm happy to be here.

Anna: Awesome. So let's talk about the misconceptions. Why do you think that some couples think that keeping secrets about certain information is beneficial to the relationship?

Dr. Savia: Well, oddly enough, Anna, sometimes people think that they're actually being helpful. They're trying to spare their partner from knowing something that they think might be painful for them to know or something that they don't want their partner to know. Sometimes it's a way of maintaining control. Information is power and if one partner has information and the other partner does not have that same information, then there's a level of power and control involved.

Anna: Right. So, you talk about they keep things from their spouse and they think that it's kind of helping them or sparing them. But what are the kind of things that they keep secret from one another?

Dr. Savia: Well, there are lots, but some of the biggies that we run into a lot - spending, the idea of going shopping and we see a lot of this just even on

TV and stories we've heard through the years. But the idea here is that you're afraid if your partner finds out that you spent this money that there would be consequences.

The partner might get angry. The partner might make you return the item you purchased. The partner might call the company or the individual and embarrass you, so there might be some embarrassment involved. So, spending is a really common place where partners will keep secrets from one another. Another area - and this really ties in with what I mentioned earlier about power and control - is financial status.

I've encountered couples where one partner manages all of the finances and it's done by way of using an automated system or something. So that the other partner doesn't have a clue where the money and the household is going, how much money is there, if there is any type of a savings account, if there's any type of long range planning, even down to are there life insurance policies.

Anna: Right. So some people you think, they are kept completely in the dark about their financial status?

Dr. Savia: Yes. We are in the 21st century, but absolutely that does happen. Now, it doesn't always have to be that extreme. But simply one partner not knowing where the credit card spending, for instance, goes.

Anna: Right.

Dr. Savia: So, again, oftentimes the underlying issue with not sharing information about financial status is one of one partner wanting to have control and to have power over the other. Another possibility is conversations with other people. I run into this frequently with newly married couples, but not exclusively with them.

They've been part of a family. If an issue came up, they discussed it with their parents. That's not a bad thing. But when now there's a marriage and a commitment to someone else, the shifting of, "Who do I process this with?" needs to move to the partner or the spouse.

Anna: Right.

Dr. Savia: Oftentimes, "Well, it's just easier to call my parents. They know all the back story and I can tell them."

Anna: Right.

Dr. Savia: Then other things come up that should be kept as a matter of confidentiality within a couple and then things that shouldn't be shared get shared with parents or friends or others. Then there's a certain embarrassment, "Oh, oh, I'd better not talk to my partner and let them know that I shared this with Mom and Dad, or shared this with my best friend from college."

Anna: Right.

Dr. Savia: So, that is another area that people can quickly say, "Well, we don't do the spending thing. We don't do the keeping secrets about financial status." But very often people are keeping secrets about sharing something that's private to the relationship with other people.

Anna: Okay, I see. Yeah.

Dr. Savia: The other obvious one is infidelity.

Anna: Right.

Dr. Savia: That's the one, I think, that comes to mind probably most frequently for people. You've done many other episodes on this, so we really won't hit that one too much today.

Anna: Right. So, I'm curious about - I don't know if you've experienced this - but with the different people you see, men versus women, do you see more women maybe keeping secrets about spending and more men kind of keeping secrets about financial status, or things like that? Do you see the differences between those secrets, and then who is telling the secrets?

Dr. Savia: It's always dangerous to generalize especially along gender lines. So with that caveat clearly stated, less so. Kind of the traditional idea of the wife not knowing anything about the finances and going on shopping sprees and not telling the husband, that's very stereotypical and may have been more accurate in the 1940s or '50s, but less so now. Oftentimes we have two career families, so the idea of spending and not telling one another can sometimes be rooted in the, "Well, this is my money."

Anna: Right.

Dr. Savia: "I make this money and so I have a right to go spend it on something that I want." So you really see that spending piece on both sides. So, it really doesn't break down along gender lines so much on the spending side. Financial status, there again, if you're talking about a two career household, usually it's not an issue of all or nothing. It's kind of the idea that this person doesn't even know how to write a check or withdraw from an ATM. That really can hit along both sides of the gender spectrum, as well.

Anna: Right. Well, that makes sense. I do see that. I guess it's a changing day. So, what kinds of consequences do these relationships face when they are plagued with secrets?

Dr. Savia: Probably the two largest aspects of a relationship that are undermined are the areas of communication. Clearly, if you're keeping secrets, you're not openly communicating. But that also undermines the aspect of the relationship that involves trust. The whole idea, whether it's a marriage or just a committed partnership, there needs to be a trust.

This is the person that you've identified that of all of the people you know, you're going to let this person know more because you trust them. So when secrets start coming out and information has been withheld or there's been some other type of secret kept, then trust really takes a hit.

What can happen is resentment can really build up. It's not as if you can say, "Okay, from this point forward, I'm going to stop keeping secrets." You really find yourself in a hole and you've got to dig out of that hole and regain trust before you can really move forward as a couple. Then, certainly with communication, when you're keeping secrets, there's a lot of information you have to kind of process as you were carrying on a conversation, so that you don't inadvertently spill the secret.

Anna: Right, rat yourself out.

Dr. Savia: Yes, and conversation then just becomes more and more difficult. Honest conversation is out the window.

Anna: Right.

Dr. Savia: Everything has to be guarded at that point. So really trust and communication take a tremendous hit, and if you think about a relationship...

Anna: Those are two main things.

Dr. Savia: Absolutely, absolutely.

Anna: Yeah. So for these couples that get, I guess you could say, in a pattern of lying, like you were saying, having to dig yourself out of that hole, what's the best way to go about fixing this problem? How do they correct this? How do they get out of this pattern of lying to each other?

Dr. Savia: Well, it's not easy. Anytime we are in a pattern of behavior whether it's overeating or anything like that, it's hard to change behavior. So, the one thing is to do is to recognize that this is not going to be an easy fix and it's not going to be a quick fix. The first thing is to really be honest. Be honest with yourself if you have been the secret keeper. Be honest with your partner. Recognize that you are in a hole. Take responsibility.

Anna: Right.

Dr. Savia: Don't try to pass it off and blame it on somebody else. Make commitments. Make changes. Let's say the financial status, for instance. If the other partner has not known how to do the online banking, for instance, they need to learn. They need to learn. So, those kinds of behaviors and actions, but all of it needs to just have an underpinning of patience.

The one who has been keeping the secrets has done significant damage and it is going to take time for the other partner, one, to simply digest this new information. Then to process the feelings around it. Then to make a decision whether or not they're going to forgive, and then begin doing the work on trusting their partner again.

Anna: Right, which will probably take some time for sure. I was thinking about that. I wonder how long it takes people - obviously, it's not the same for everyone, but how long it takes to get back on track once you dig yourself out of that hole and once you have those open, honest conversations with each other.

Then, the person who is doing the forgiving, they also have to be willing to forgive fully if they choose to do that. I think that sometimes people might say they forgive and then the issue comes back up later. So I think that that's a big thing too is that they definitely have to be willing to move to that place of forgiveness.

Dr. Savia: Forgiveness is a really powerful thing. It is something that is given. That would be a great topic for another episode because forgiveness is really not an easy thing. But it certainly is a very powerful thing. It's something that we can employ in many, many areas but we often think about it with the big things.

But you are absolutely right that there is a level of forgiveness that is involved and it is going to be the choice of the partner who has been kept in the dark as to whether or not he or she does forgive the other. You really can't move past that place if forgiveness is not given.

Anna: Right. If we go back to talking about keeping secrets about spending. What is the best way do you think to navigate this issue? If we're talking about couples needing to be honest with each other about their spending and once we get to that point where they do the open and honest conversation and they discuss what has been the problem, what then is the next step?

Dr. Savia: What's nice is that there are several options of next steps. Couples handle this in different ways, so it's not as if there's just one way to fix this and everybody has to go along. Couples need to start having the conversations about spending. They need to be able to talk openly and honestly. Money is a loaded topic for couples.

Anna: Right.

Dr. Savia: It has a lot of additional meaning - power, control, security, so these discussions usually don't happen. One time we sit down and we go through it and then we're done. There needs to be an ongoing discussion about what are our priorities? Where do we want to spend? How much? Where are we currently spending things? Think of it more as a process and some couples then budget. Other couples their eyes glaze over and they break out in hives if they think about a budget.

Anna: Right.

Dr. Savia: One of the things that some couples will do is they will have a joint bank account for all of the household things. Then they have different bank accounts that are for discretionary spending.

Anna: Right.

Dr. Savia: Because one of the things that, particularly if power and control has been an issue, the idea that okay, yes, you can spend \$200 a month or that's discretionary spending. But if the person does not have access to those funds and they have to go to the other partner and ask.

Anna: Like an allowance.

Dr. Savia: Exactly, exactly, and it feels very much like you are the child and your partner is the adult.

Anna: Right.

Dr. Savia: One of the things that some couples do is they will just have a His and a Hers account with the joint account for handling the finances of the household.

Another thing is a lot of the times couples will say, "Well, no we don't have that much money, so it's all going to be a matter of \$50 a month that's really discretionary for us because we're saving up to buy our first house or something." In that case, it's a small enough amount that they'll just withdraw a certain amount of cash and each person has their cash, so they do it on a cash basis.

The other possibility is for couples to say, "Well, we're going to have our petty cash fund, but we've taken it one step further. We've agreed that even if it's coming out of our own individual petty cash funds or discretionary accounts or what-have-you, if what we're going to buy is more than, and they choose a number that works for them, more than \$500, we have agreed that even if it's coming out of an individual fund, we will talk about it first."

I personally love that option because now you're dealing with the trust and you're also dealing with the communication. You are really increasing communication.

Anna: Definitely.

Dr. Savia: Those are just some samples of ways that couples have worked through these things. Again, this is an opportunity to be creative. It's not an issue of this is how you must do it. It's just do it in a way that works for the two of you.

Anna: Definitely. They have to make something. Create a solution that will work for them because everyone's different. I was thinking about talking about those different bank accounts. They had their different bank accounts and then a separate joint account. If they have their own separate bank accounts, I was thinking, which you addressed that with talking about that limit? If they went over a certain limit, then they would have to let the other person know.

I was just thinking they'd have to be open about that or else that would create secrecy also if they had their own bank account.

Dr. Savia: Yes. It also sort of eliminates the potential clash of big surprises.

Anna: Right.

Dr. Savia: It gives them an opportunity to discuss things before someone drives up in the driveway in a new car.

Anna: Prepare for it. I want to talk just a little bit about the infamous C word - cheating. What is the process for healing within a marriage when one partner has cheated, which I know, it's a long and complicated process, I'm sure?

Dr. Savia: It is. It is. This is one of those that the healing process is not an easy one. First and foremost, the high road. Just complete honesty. Don't minimize what was done. Don't try to blame somebody else. Take personal responsibility. Share everything that your partner wants to hear.

Sometimes people want to know every detail. Sometimes people just want to know a certain amount in the beginning and then come back and want more detail. But the person who is disclosing the infidelity needs to provide their partner with a level and detail of information that they ask for.

Anna: Right.

Dr. Savia: Take responsibility. I'm assuming if you're wanting to share this with a partner, there is remorse and remorse should be shown, but it should be genuine.

Anna: Right.



Dr. Savia: If there is no remorse, then don't fake it. Again, just as we talked about with the other issues, do not expect forgiveness.

Anna: Okay.

Dr. Savia: Do not demand forgiveness and be grateful if forgiveness comes.

Anna: Right.

Dr. Savia: It is very hard. For some folks, this is the ultimate secret and lie.

Anna: Right.

Dr. Savia: If they have been wounded in this area before and have not had an opportunity to heal old wounds, it's as if you've just ripped open an old injury and they are just bleeding out. Be mindful that your honesty while in the short term is very, very painful, in the long term is the only thing that will turn you in the direction of potential healing.

Anna: Right. Honesty is the best policy.

Dr. Savia: It's scary to say, but it is true.

Anna: It really is.

Dr. Savia: It is true.

Anna: It really is.

Dr. Savia: Now I will say this that there are a lot of different ways to be honest. You can tell the truth and you can do it in a way that is intended to hurt someone or you can tell the truth in a way that is underpinned with love and care for that person and that's where the remorse piece comes in. It's more than just telling the truth, but telling the truth in a way that is demonstrating how much you care for this other person and realizing how deeply you have hurt this other person.

Anna: Right. I think the main thing that we all want to get from this is that in the end all of these things can be fixed.

Dr. Savia: Absolutely.

Anna: If one couple, they decide to dig themselves out of the hole and start being honest, it's going to be a process and it could be a long process, but it can definitely have positive results.

Dr. Savia: Absolutely. If it's one of those big ones or it's one that a couple has tried to fix this themselves and they feel like they need assistance, then that's a wonderful opportunity to seek out a therapist who can help the couple maneuver through all of these different stages and not have them get bogged down. But the other thing is for couples that are just starting out in a relationship these are the kinds of problems that can be avoided in the first place.

Anna: Right. Just be honest.

Dr. Savia: Absolutely.

Anna: Keep everything out in the open.

Dr. Savia: Yes. Yes.

Anna: Okay, Dr. Savia, is there anything else we should know?

Dr. Savia: I think that's it for now. There's a lot more that we can cover, but we'll do that at another day.

Anna: Okay, great. Dr. Savia, thank you so much for talking with us and being on the show today.

Dr. Savia: It was my pleasure.

Anna: To find out more about Dr. Savia and her practice, Lepage Associates, you can visit their website at [lepageassociates.com](http://lepageassociates.com). I'll spell that for you, that's L-E-P-A-G-E-A-S-S-O-C-I-A-T-E-S .com, or call 919-572-0000 for an appointment. Thank you so much for joining us today and I hope you'll join us again next week. For more information about this show and future episodes, visit us at [StayHappilyMarried.com](http://StayHappilyMarried.com). I'm Anna Riley. Until next time, stay happily married.

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