

EPISODE 1408

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FT: So Money is brought to you by CNET, the site that shows how to navigate change all around us. So Money episode 1408, Marc Sholes, psychotherapist and author of the book *Reset Your Romantic GPS*.

MS: *If you're with someone, and you're afraid to let them know what your financial situation is, you know, and you have shame about your own experience, you're going to not start telling the truth about where you're at."*

[INTRO]

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FT: Welcome to So Money, everybody. We are diving into the psychology of money, our childhoods, and how science plays a huge role in how we master money in our relationships. My guest is Marc Scoles. He's a New York City psychotherapist, with more than 25 years of experience, helping people get healthy, tidy up their world, and straighten out their lives. He's got a book called *Reset Your Romantic Gps: Why You Steer Toward The Wrong Partners And How To Change For The Better*.

The theme of this conversation is the role of attachment style in our lives, and our attachment style is a clinical term for the emotional patterns that we learned growing up, and how it eventually becomes what Marc calls our internal GPS for seeking and forming relationships, primarily romantic relationships. Now, we've talked about attachment style on this show before. Why? Because there are many dots to connect, with attachment style, the way that you were raised, and how you relate to money.

In today's conversation, we're going to talk about money in the context of relationships. Marc walks us through the secure versus insecure attachment styles, how to identify which one you were raised with, how couples can work through their different attachment styles, because

opposites do attract. We also get into narcissism because why not? It's very interesting. We all probably know a narcissist in our life. Maybe we dated a narcissist. As a New York City psychotherapist, what is Marc's expert analysis on the power of narcissism and why people are drawn to this type of person? Here's Marc Sholes.

[INTERVIEW]

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FT: Marc Sholes, welcome to So Money. We're finally doing this. Our mutual friend, Margie Fox, has been trying to connect us for some time and for good reason. You've got some really important advice for our listeners on attachment theory, and we love that topic on this show. It gives meaning to some of the mystery behind how we deal with money in our relationships. So, Marc, just thank you so much for being here and spending time with us.

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MS: I'm thrilled to be here. Thank you, Farnoosh, and thank you, Margie.

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FT: And thank you, Margie, one of the best. So, Marc, before we get into some of your theories and strategies about attachment theory, which, again, we have covered a bit on this show in previous episodes with different experts, and you have a book, we're going to get to *Reset Your Romantic GPS* later in the show. But first, tell us a little bit about your practice. You're a New York City psychotherapist. You have 25 years. More than 25 years of experience. The number one issue you see coming up with clients over time, tell us what that is.

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MS: Yes. So, yes, I've been practicing in New York City for about 35 years, and I'm a psychotherapist and a psychoanalyst. The number one issue that comes up for people is that they're really drawn to certain kinds of relationships, that they really don't know why they're

drawn to them. But they're often drawn to a kind of person that feels familiar, but the relationship itself is not fulfilling.

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FT: Feels familiar because we grew up with a representation of that person in our lives that was meaningful to us. Like what is it about that –

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MS: So with attachment styles, we learn a language of how to connect. It literally is our emotional language of connecting. For an insecurely attached person, that language is not necessarily a language of attunement. It's often a language of misattunement, but we're still drawn to trying to fix that kind of misattunement. Like the responsibility is on us to make the misattunement better. That's a language we are familiar with, and we're drawn to it, even though you would think you would want to be drawn to somebody who was more attuned.

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FT: So the issue is that, one, we don't even recognize the attachment that we were raised, with the attachment style.

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MS: That's right.

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FT: But we have an internal compass, I suppose, to a similar kind of person because it's familiar to us, but that is where you say we go wrong. So before we get into maybe how to recognize your attachment style, what are the four? I think there are four attachment styles, right?

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MS: Yeah. There's a secure – There's – I mean, we're really going to deal with secure and insecure. In insecure, there is an insecure avoidant and an insecure ambivalent. Then there's a disorganized style, which is kind of a little bit of a different story. We're dealing with the more secure and insecure attachment styles.

So just real briefly, let me tell you what a secure attachment style is. So a child is born with a need to be comforted and soothed. Their emotions like hunger or gas or discomfort are not just – There's no symbolism for those feelings. They're just sort of existential discomfort. When the child is responded to in an attuned enough or good enough way through like thousands of relational moments, that infant and child begin to internalize that, “These feelings in me are going to get met, and that there's something inherent about those feelings that are important enough that people care about.”

So when you begin to feel dysregulated, there's a sense of, “I'm going to be okay,” and they internalize that sense. I like to think of it as having a lifejacket. So you're buoyant, and you go through life in ways where challenges and calculated risk and growth are all invited because you don't have a sense of dread. You have a sense that you have this internal buoyant feeling that's going to leave you able to deal with the obstacles of life.

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FT: You trust life. You trust yourself. You have faith. I get it.

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MS: Yeah, which is a gift that keeps on giving. It will – Yeah.

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FT: That person should or should not be with also a secure person or what's –

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MS: Well, I mean, that person is not looking for someone outside of themselves to create an internal sense of stability. So they can really choose what kind of person they'd like to be with. They have more choice. Sometimes, they'll be with a securely attached person. Sometimes, they might find a securely attached person to be a little bit too much like themselves, and they'd like to be with somebody with a little bit of difference.

But for the insecurely attached person, they grow up without that kind of attunement or unpredictable attunement or neglect. So what happens to a person in this case is that their inherent normal, authentic feelings of hunger, discomfort, dysregulation, they internalize a sense that there's something wrong with those feelings because they're not being addressed. They're not being responded to.

So they learn to either soothe themselves, or they learn to dissociate from those feelings. But they also acquire shame around those feelings. They internalize that there must be something about me that is causing the lack of responsiveness. That's where accommodation is born from. So what they do in order to feel secure is, their lifejacket is outside themselves. They look –

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FT: So they'll look for security in someone else, perhaps.

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MS: Yes. So they learn to be attuned, exquisitely attuned, to the environment, to the caretaker, to the parent, to the boyfriend, to the boss. Their sense of security lies outside of themselves, which is, of course, problematic because you can't control the environment.

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FT: Right. Is this why the joke is that many psychotherapists start every conversation with, "Tell me about your mother."

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MS: Well, the childhood helps a psychotherapist understand the sort of environment, the milieu of the child who was growing up. I mean, it's not a Freudian - We're not a Freudian sort of psychoanalysis, where it's all going on inside the person. We're talking about kind of a relational milieu. Yeah. Parenting is – It's the classic question.

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FT: Well, as I'm hearing you, Marc, it seems clear to me how your particular attachment style growing up can show up in your adult life, in your relationships, and as you're dealing with money, and the kind of financial profile that you have or personality that you have. But maybe we need to also hear it from you. I'm making assumptions in my head, but I would love for you to characterize what, for example, a secure versus insecure attachment style can – How it manifests in your financial life.

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MS: Well, long-term planning and setting goals for an insecurely attached person, it requires thoughtfulness and sort of long-term planning. If you think about it, if there's sort of a hole in one's boat and you're dealing with not sinking, the idea of planning and long-term planning is much harder for an insecurely attached person. They're really looking for more immediate security, and they will tend to be more impulsive.

They may book a vacation that's too expensive because it makes them feel okay, for that moment. They may avoid looking at their bank accounts because they're afraid of having overextended themselves financially. So they will procrastinate and usually tend to kind of put things aside and not look at them, which, of course, unfortunately, is the number one mistake you can make.

Also, when it comes to tolerating frustration with gyrations in the market, they're usually too anxious to tolerate those kinds of gyrations because, again, it's not objective. It's not like they're – What's happening outside of them is happening inside of them, right? I mean, for most of us,

that's the case. But we're able to know the difference between the outside and the inside. So if we're more insecurely attached, what's happening is happening to the person in the moment, and what they want is for that negative feeling to stop.

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FT: Marc, opposites attract, though, right? That's one of the beauties of connection and having a relationship. So I would guess that your advice is not to avoid a certain type of attachment person with a certain attachment profile. But it's rather, one, just recognizing your individual attachment upbringings.

So maybe we can talk about how you – Well, we sort of have talked about how you identify it. But if a client couple comes to you, and they're arguing over money, I mean, that's all, I would guess, a lot of times the signals to, okay, these two are coming from different attachment worlds. How do we get to the bottom of identifying your attachment style, but more importantly working through that? So it's not about changing the person. But maybe what could work? How's the unwiring?

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MS: Yeah. Well, I mean, there's two questions a little bit, that one is how to become aware of your style. Yes, in, I mean, money, money is a trigger that brings up incredibly strong emotions. So, firstly, I mean, with couples, they have to notice that when they're getting triggered, something is going on that's not just objective. It stops being about just money, and it starts becoming about our relationship to money.

You have to notice the difference between an adult conversation, where you're talking about subjects, who's going to pay for what, how do we want to address our finances, to when you're getting close to an emotional topic for the person, and they start getting overstimulated and dysregulated. To be able to notice, okay, something's happening, what's happening.

That requires good communication, and this is something that has to be talked about with couples a lot. Couples need to do this a lot. It's not one conversation when it comes to money. Money has meaning, very different meanings for people.

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FT: What's the work they can do at home, and even before they get serious? Because money is such a tricky topic within couples and relationships. It's one of the top leading causes for divorce, as you know. So before things get too heightened, how can they begin to have these breakthroughs and conversations? How early can they start talking about this stuff?

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MS: Yeah. Well, I mean, it's smart to talk about this stuff from very early on in a relationship, and the problem with certain attachment styles is that – I mean, I'll get to that in one second. But if you're with someone and you're afraid to let them know what your financial situation is because, again, if you have to be attuned to the other and you have shame about your own experience, you're going to not start telling the truth about where you're at. That is not good.

Everybody, in order to have relationships around money, you have to come out, you have to be willing and able to say where you're at, what your relationship to money is, what your goals are. So talking about these kinds of topics, just like other topics that are important, should be done when it's not hot.

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FT: Right.

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MS: Right.

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FT: It's like two different disciplines. One is coming to terms with yourself and your attachment style. The other is being comfortable talking about money, which is, again, not something that we know how to do, we feel comfortable, we recognize maybe we even have problems with. So with the latter, do you have any recommendations for how couples or even just individuals can get more of a grounded – How they can be more confident in those conversations and not so afraid.

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MS: Yeah. I mean, I think that a person first has to be able in themselves, right? They have to notice, again, like awareness, and that's what sort of my book talks about is really trying how to become aware. Awareness of your style will help you know what you're avoiding and what not to avoid.

You have to be able to look at your checkbook. You have to be able to look at your finances. You have to be able to live with those feelings of discomfort before you're going to be able to really talk about them honestly in a relationship. There are – I mean, that's where you get a good mix between an insecure attached person and a secure attached person.

A secure attached person may be very helpful and encouraging about their partner, understand their partner has issues around this, and help them realize that this is a topic that doesn't have to be filled with so much shame. It's something that can be opened up, right? Or you can have different styles in which one of the partners is incredibly critical of the person's anxieties and fears. Then you get into an enactment where you're recreating the past and for both people most likely, and they have to be able to notice when that's happening.

When they noticed that's happening, there are some nice techniques in communication. People have to stop. They have to breathe, and then they have to take turns in expressing how they feel and what their thoughts are. Then person B has to be able to say, "Okay, what I hear you saying is this," when the person says, "Yes, that's what I'm saying." Then the next person goes, and that person then has to be able to see, "Okay, what I hear you saying is this," just to get on the same page.

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FT: On the other side of that, what have you seen? What is the progress that you have witnessed in your clients?

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MS: I mean, I've seen tremendous progress with my patients, and I'm somebody, also, who – I mean, I moved from an insecure attachment to a more secure attachment. It took a lot of work and a lot of mindfulness. When people realize, so when people become aware of what they're drawn to and how what feels familiar is not necessarily what's good for them, it's just merely familiar, they begin to, what I like to say, start making the discomfort of healthy choices.

So how do you go for the person who you feel kind of – I mean, you need some chemistry, but you feel really, really familiar with to somebody who feels less familiar and yet who is more attuned and more caring and is calling you back. How do you live with that discomfort? Strangely enough, a healthy attunement can feel like a homelessness for a person who grew up in an insecure attachment. What feels familiar is not getting your needs met, but trying to get your needs met.

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FT: Right. It's so much of human nature, Marc, right? We gravitate towards what is familiar. We want to stick with what is certain. Uncertainty is the worst thing we could possibly imagine. We don't want to take risks. What I'm hearing from you is you got to – I mean, this is going to apply to your work too, not just your relationship, and not just your money, but also where you work and your professional endeavor.

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MS: Totally. I mean, if you're coming back from an insecure attach style, and you want a raise, and you anticipate and kind of know in your gut that you're going to be disappointed or that

you're going to feel ashamed or shamed for asking, I mean, just think about what that's like when that person goes in and tries to advocate for themselves. I mean, it colors their entire picture. Or when somebody's going for a job and their internal experience is one of anticipating that they're not going to get it and not because they're not smart. It has nothing to do, in many ways, with objective reality. It has to do with when asking, when needing, when longing, those feelings all associated with shame and disappointment.

So you have to kind of be aware of it. Just put those aside and talk to those parts of yourself and remember that what you're asking for, what you're feeling about it, you're feeling from a long time ago. You're not feeling based on your own accomplishments at this point. Your self-worth is equal to what you're asking for. You just don't feel that. Does that make sense? Yeah.

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FT: It does make sense. It does make sense. Your book, *Reset Your Romantic GPS*, I feel like you could swap out the word romantic and say reset your career GPS, your money.

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MS: It does. All of the above.

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FT: Yeah. But sticking with partnership, because I do think that the partner that you ultimately choose, your life partner – My gosh, I mean, it's such a huge influence on your life, your financial life, all of your aspects of your life, and your ability to earn, your ability to – All the things. So your subtitle is *Why You Steer Toward The Wrong Partners And How To Change For The Better*. The idea of having a have a wrong partner, can you break that down for us?

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MS: The book's really not geared necessarily to people already – But still, even in a marriage, when you learn about what your style is, you can begin to improve it. The wrong people are – You meet somebody. You have a sense of chemistry about it.

This is just an example. That person can – If you have an insecure attachment, you're trying to please them. You're trying to accommodate, and the person is maybe aloof or critical, kind of like how a parent may have been. You kind of know they're not good for you, but you question your own reality. Maybe it is you. Maybe there's something wrong with what you're needing. Maybe you're being too needy. You identify with all of those negative feelings, and you continue to try to do what you can to kind of hold on to the relationship, even if you know the relationship is not good for you.

You hold on to it because that's what you know. That's what being attached feels like to an insecurely attached person. It's not getting your needs met. You don't know what your need – You don't really –

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FT: You don't even know. You don't know what you don't know.

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MS: Well, you haven't been loved for those things. So it doesn't feel like it's going to create stability because it's not what you know, and you can begin to – There are really good ways to begin to practice living with the discomfort of healthy choices. You can do those in your everyday life through food. We have cravings. Sometimes, people think about a certain food all day long, and that's going to have that sort of emotional satisfying meaning.

I like to talk about in the book, I talk about pepperoni pizza, and that little piece of pepperoni takes on this great meaning, and you're in a relationship at that moment with a puck of meat. I mean, it's like nothing – So if you notice that you're in a relationship with it, you can begin to bring choices that are a reflex. It doesn't mean you can't order it. You just begin to notice, “Wow, this thing is having a real pull on me.” It's the same thing for –

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FT: Money?

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MS: Money, running after the wrong partner. This has a pull on me. If you can question that pull, if you can notice that pull, and you can begin to bring it into the realm of consciousness, you can make a choice, a much better choice. Even if you're going to make not the greatest choice, it's still a choice. So if you – Then you come to a point. You might say, “I'm going to try it without the pepperoni.” Not that the pepperoni has any – There's anything wrong with pepperoni. But you can begin to try a different choice and live with those feelings.

Exercise is the same thing. An insecurely attached person focusing on the self is not something that has been that we learned to do. So often, people feel dread about exercise or inertia, and they don't do it, which leaves them feeling awful. But if you can notice those feelings, and do it anyway, and accomplish that goal, you'll see on the other side of that goal is a connection to yourself. You'll have gotten through those feelings, and you will feel good about that.

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FT: Yeah. I'm always trying to remind myself, remember how you felt the last time you worked out. Remember not the before but the after and go with that. I have done a couple of guest interviews on this show, Marc, about narcissists, and I'm just curious. I mean, this is a little bit of a sidebar, but I'm sure you've encountered this in your practice.

What kind of people are typically drawn to narcissists, I should say? Like is there an attachment style that is drawn to a narcissistic profile? Then narcissists, are they the secure? Are they insecure? Like what's going on there? Can you break it down?

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MS: Well, a narcissist is a deeply insecure attached person but is somebody who needs to use others on an ongoing basis, as a way of shoring up themselves. Narcissists are also extremely certain about themselves. They can be very manipulative. Strangely enough, they're very attuned to what your vulnerabilities are and what your needs are. They're like highly attuned, except they're not emotionally attuned. They're more manipulatively attuned.

They can look like they're going to answer all of your longings, and so we can easily be seduced in by a narcissist. I've had a few real sociopathic narcissists in my practice, and they are incredibly convincing, incredibly convincing. Because they're absolutely certain about themselves, they can become attractive to somebody who feels like they need somebody who's safe and strong and competent.

Then once you're in there, you become less important to this person because, of course, a narcissist, he needs ongoing. Once you fall in love with the narcissist or follow them, your value goes to zero because they need to own you or they need something –

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FT: They're moving on.

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MS: Yeah, yeah. They're really, in many ways, done with you.

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FT: Well, I didn't mean to end on that note. Let's wrap this with something a little bit more uplifting, and maybe we can part with your best advice, as far as understanding and working through your attachment style in the context of partnership, talking about money.

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MS: So, firstly, I mean, I do want to say that I'm deeply on the side of insecurely attached people. That attachment style has really nothing to do with the inherent person. It really is something that was structured on top of us all, whatever. Because we need attachment so much to survive, it's a way people have been able to adapt to an environment. It is a way of surviving.

These people are great people, and they can be their greatest selves when they understand that something's going on inside of them and that they can change and they can contribute in ways to themselves and to others that they did not know they could. I'd want to throw that out.

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FT: I like that. Thank you so much for saying that. I think that that needs to be said, and we can often undermine people who may have experienced that. It's not your fault and it's – As you know, you can work through it

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MS: Oh, completely. You can do it on your own. If you can't do it on your own, this generation in particular, this young generation, psychotherapy has become something that is embraced and which is positive, and people are reaching out. It's been really amazing to see this kind of shift.

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FT: Yeah. I was just talking to another guest on the show. I think it was on this show. I'm getting my podcast crossing, but I think we can agree that maybe it's Gen Z or just millennials or just “current generation.” We are way more into figuring out our feelings and being respectful of how we're feeling and knowing that life is a work in progress. We're all a work in progress, and no shame in that.

The number of people I see online talking about, “I'm the first person in my family, first generation to go see a therapist, at least to say that out loud, and I'm proud of it.” I think it's such a healthy thing.

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MS: Yeah, it is. It's a good – It's one of the positive things that's come out of COVID, believe it or not.

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FT: Well, Marc, thank you again for spending time with us. This is one of my favorite topics because it is so fascinating and because I also get to connect with some of the smartest people out there like you.

Everybody, check out *Reset Your Romantic GPS*. Marc is a New York psychotherapist, but I'm sure you do virtual visits too these days. That's another –

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MS: A lot of virtual visits. Yes. A lot of virtual visits.

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FT: A lot. I can imagine. You are in high demand. Thank you so much.

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MS: Thank you, Farnoosh. Thank you so much.

[END OF INTERVIEW]

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MS: Thanks, again, to Marc for joining us. His book, again, is called *Reset Your Romantic GPS*, and be sure to visit his website marcsholeslcsw.com. I will put that link in our episode notes. Thanks for tuning in.

On Wednesday, we're going to talk about quiet quitting and considerations to make before you quit your job right now, with my guest, Ashley Stahl. Until then, I hope your day is So Money.

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