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Marriages follow the ups and downs of the economy

During tough economic times, couples find that financial problems can affect their marriage.

By **Marilyn Gardner** | Staff writer of The Christian Science Monitor
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Life changed in June for Thomas and Jennifer Dodson of Sacramento, Calif., when he was laid off by the architecture firm where he worked. He immediately started his own consulting firm. Although the work is rewarding and fulfilling, it continues to be an "immense struggle," he says.



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Staff writer Marilyn Gardner discusses how the current economic downturn can either strengthen or weaken marriages and families.

Yet he praises his wife for being "more than great" throughout this experience. "She has been a rock. Despite the stress and turmoil this has brought into our life, this has made us closer than ever. I don't know how people do it without the support of their spouse. Having that other person there whispering in your ear and telling you you can do it is so powerful."

As families face layoffs, shrinking retirement funds, and credit-card debt, economic uncertainties can test marriages and relationships. Some couples, like the Dodsons, are finding renewed strength and closeness.

Others will head for divorce court. Still others are trying to solve their differences in more amicable ways. Whatever the circumstances, Howard Markman, codirector of the Center for Marital and Family Studies at the University of Denver, reminds couples that even though they don't have control over what happens with their employment, they do have control over their support for each other. "Focus on what you can control," he says. "That's your marriage and your family."

These challenges affect couples at all income levels. "Often women have expectations regarding their husband's ability to produce, provide, and protect," says Elinor Robin, a divorce mediator in Boca Raton, Fla. "When he is unable to meet these expectations and she is unable to accept and see beyond her needs,

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Today's print issue



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there is a chipping away at the bond that connects them."

Husbands face challenges, too. Szifra Birke, a wealth counselor in Chelmsford, Mass., tells of a client who earns \$200,000 a year. "He has such extreme anxiety from losing \$160,000 [in the stock market] that he is snapping at his wife and children for going to the movies. He is micromanaging all purchases, including Dunkin' Donuts coffee, and he told his wife she shouldn't drive so much or text message their kids."

In addition to conflicts like these over spending and saving, those who are under economic stress tend to be less able to notice things that are going well in their relationships with their spouse and children, says Stephanie Coontz, director of research at the Council on Contemporary Families in Chicago. "As soon as something goes wrong, they will be much more conscious of any behavior that is not helpful and tend to respond to it much more abruptly and negatively: 'You didn't pay that bill on time.' One of the first things that falls out of family life under stress are little exchanges of gratitude and appreciation that maintain smooth relationships. Appreciation is so important in families."

One young woman who came to Jeffrey Wasserman's law office recently seeking divorce counseling was sobered by the financial realities of dividing assets when the value of homes and portfolios is down.

"After I went over what their lifestyle was now and what it would become after a divorce, she went home and is in the process of trying to reconcile the marriage," says Mr. Wasserman, a divorce lawyer in Boca Raton. "It all was grounded in the economic downturn."

Noting that divorce filings are down about 17 percent in Florida, Wasserman says, "People are deciding to stay together to see if they can pool their resources to get through this hard economic time. They're keeping resources in one pot rather than dividing them."

Yet he cautions that couples must reconcile for the right reasons. "Unless they and their spouse do something to try to rekindle the flame or put the marriage together, it's going to wind up terminating somewhere down the road."

Sheryl Kurland, author of "Everlasting Matrimony," likes to put today's challenges in a historical context.

When she interviewed 75 couples who had been married 50 years or more, many talked about losing jobs and living through hard times. For most, she says, "Divorce never entered the picture. They said, 'Somehow we're going to work this out.' These couples simply did not buy what they couldn't afford. If they couldn't buy it [then], they would go home and say, 'How can we save our pennies so we can buy the washing machine?'"

The couples also found creative ways to make their relationship lively, Ms. Kurland says. "They would cook a meal together, pack a picnic lunch and go to a park, or turn on the radio and dance. They were spending time together without spending money." She adds, "The ingredients for a healthy, loving relationship never change. Only the peripheral factors around you change."

Communication is essential. "Decisions must be agreed upon together with a view towards reducing the burdens," says Jerome Wisselman, a lawyer in Great Neck, N.Y.

Although family specialists agree that it is helpful for couples to share their concerns, some caution that constantly voicing fears will only fuel anxieties. "Keep the conversations, even the disagreements, focused on the subject and not the person," says Maryann Karinch, an author of books on interpersonal skills. "Do not make accusatory or sarcastic remarks that criticize your partner's competence or judgment." She also recommends that couples going through anxious financial times try some activity – athletic, volunteer, intellectual – that draws on their talents and focuses on something positive and mutually satisfying.

Instead of letting the financial stress rip a family apart, couples can experience it as an opportunity to pull together, says Belinda Rachman, a divorce attorney in Carlsbad, Calif.

Coontz takes the long view. "One of the things that can come out of this experience, difficult though it is, is a renewed understanding that our own individual fortunes as a family or a marriage are really not separable

from those of other families," she says. "If you have compassion for other people and gratitude toward other people, you are also more likely to have that toward your own family members."

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