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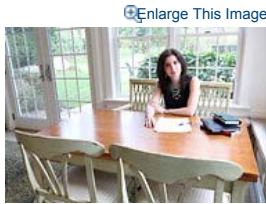
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Marriage Maintenance When Money Is Tight

By TARA SIEGEL BERNARD
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Chronic unemployment is putting many couples' marital vows to the test — particularly the part that refers to "for richer, for poorer."



Suzanne DeChillo/The New York Times

Laurie Puhn, a couples mediator, says simple communications like daily greetings and sharing compliments can help sustain a marriage.

With far less money coming in each month, many families have been forced to cut back, borrow money from family and friends and maybe even drain their savings. Millions, too, have lost their homes to foreclosure. And then there is the toll that joblessness is taking on their relationships.

Even Ben S. Bernanke, the Federal Reserve chairman, expressed concern earlier this week for the ranks of the [long-term unemployed](#), or those out of work for six months or more. Not only do their [bank accounts suffer](#), he noted, but so do their future earnings potential, their health and the prospects for their children. So it's not surprising that several marital therapists report that more couples are filing into their offices — when they can afford to — to try to work through their problems.

[Maggie Baker](#), a psychologist in the Philadelphia area who focuses on money issues, said the husband in a couple she recently met with had been unemployed for more than a year. And while his wife was initially supportive, she had started to feel the burden of supporting the family on her own.

BUCKS When 'For Richer, For Poorer' Is Put to the Test



Being unemployed for long periods can test even strong marital unions. But there are several strategies couples can use to help them cope — both financially and emotionally.

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"She is watching her husband shrivel and feel ashamed and humiliated, yet unable to do anything because he's lost his motivation," Dr. Baker said. "When it goes on seemingly forever, that is when people begin to wear. Then it feels like a permanent change, and a permanent change to the negative, and people react very strongly to that."

In situations like these, certain patterns often emerge. The unemployed partner begins to feel discouraged and withdraws, no longer sharing what he or she is doing to find work. And, eventually, that makes the working partner feel as if the spouse isn't doing enough. Communication breaks down, and resentments build — at the very moment they need to hold each other up.

"When anybody is tired or under stress, they will always revert to their oldest primitive survival mode, which is usually dysfunctional," said [Olivia Mellan](#), a money coach, author and therapist. Even couples with similar philosophies about money, she said, will find something to disagree about in this situation.

While money — and how much time you should spend earning it, or how you prioritize spending it — has been a perennial source of [marital spats](#), there are several strategies and

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- 1. BASICS
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exercises that can help people cope through tougher times, both financially and emotionally. Several are highlighted below.

TAKE CONTROL One way to deal with the trauma or longevity of joblessness is to try to replace your fears with a sense of increased control and confidence, a method practiced by [Judy Haselton](#), a [financial planner](#) in New York who has been trained at the [Sudden Money Institute](#), which helps people deal with big changes in their financial situations.

The first step is to simply acknowledge to one another that you're both under stress. Next, you should both identify your fears and make a list of immediate financial threats, possible threats and what's unlikely — this will help guide more rational thinking. Then, sort the list by what can be controlled (spending less by using cash only, for instance), what can be managed (perhaps finding a credit card with a lower interest rate if you have an outstanding balance) and what should be monitored (like the amount of money you are bringing in each month).

“The idea is to normalize and name the situation, prioritize the fears and organize them in a way where they have a process to stabilize their financial situation,” Ms. Haselton said.

SHARE RESPONSIBILITY [Thomas Faupl](#), a licensed marriage and family therapist in San Francisco who specializes in the emerging field of [financial therapy](#), suggests that couples create an emergency budget that will help prepare for the longer term, strip down expenses down to the essentials and re-evaluate what's really important to the family. “Many times, it's not about the money but the quality of the relationship,” he added. “By revisiting what is most important to them as a couple and a family, that will help them get through the dark days.”

And be sure to go through the exercise together. “Having one person take over the finances disempowers the other and can lead to resentment, blame, communication breakdowns and misplaced assumptions about how bills are getting handled,” Mr. Faupl said, adding that [credit counseling agencies](#) can also lend a helping hand. Working jointly will also help you identify areas where you disagree, which may help avoid arguments later.

SET COMMUNICATION ROUTINES When resentment or other negative feelings fester, even greeting your spouse can become a chore. But establishing a communication routine can help you remain connected, even if you aren't feeling particularly amorous. That means saying good morning and good night, greeting each other when you enter and leave the house, and sharing a compliment a day. It could be as simple as, “Thanks for picking up the fish for dinner,” said [Laurie Puhn](#), a couples mediator and author of “Fight Less, Love More” (Rodale, 2010).

“In the lower points of our marriage, this routine is gone,” she said, “and it would have been automatic when we dated.”

DON'T OVERSHARE Talk with your partner about what details you want to remain private and what's all right to discuss with family or friends. Is it O.K. to mention that your spouse is going on a second interview — or on antidepressants? What about your finances? And how much are you telling your mother? Or father? Finding that public and private line demonstrates a sense of loyalty, Ms. Puhn said. “And then you prevent the fight that would happen after your holiday dinner.”

CHEERLEADING Being out of work for a prolonged period of time can crush one's self-esteem, which is why working spouses should let their partners know they are valued and loved for who they are. “We live in a culture where work informs our sense of self, our identity, so that is hard for a lot of people who are unemployed,” Mr. Faupl said.

Being forced to change careers or take a lower-paying job can also hurt one's self image. “A supportive spouse looks at the wife who lost the job and says, ‘I am so proud of you for taking a lower-paying job doing something you don't really want to do because you care about us and our family,’” Ms. Puhn said. “By choosing different words to describe it, you change its meaning. And if we convey that to each other, then your children sense that, too, and there is pride in what you are doing not shame.”

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ARGUE PRODUCTIVELY You're probably going to argue, so you might as well make it a productive exercise. Most fights that couples have are recycled, Ms. Puhn said, because the couple never reached a solution during the first go-round. So try to resolve the issue. Don't speak in the abstract ("The job interview didn't go well.") but instead focus on specifics ("I don't feel that I made a strong impression."). The fight should end with a something to do, or a preventive plan for the future. "A good fight carefully walks away from the past and looks at what you should do the next time," Ms. Puhn said.

MIRRORING And if you're in a communication rut, you might consider a mirroring exercise suggested by Ms. Mellan, who said she adapted the three-step activity from [Harville Hendrix](#), a couples counselor. You both start by saying something that you appreciate about each other. Then, one partner shares what they're concerned about. So you might say, "I'm really anxious about how much you're spending." Then, the partner doing the listening simply replays what was said, adding, "Is there more?" Once you've laid everything out, the listening partner should try to validate your feelings by saying something like, "It makes sense that you're worried because we have less money." Even if you're angry, try to avoid saying things like, "It makes sense you're nervous because your mother was a nervous wreck, too."

Lastly, the partner with the listening role should try to empathize. Then, you repeat the exercise with the other partner taking the lead.

INCLUDE THE CHILDREN Children of all ages are going to sense the stress you and your spouse are feeling, even if you save your discussions for after bedtime. So try to explain what has happened in language they can understand, and reassure them that both parents are working hard to find good solutions, Dr. Baker said. College-age children may be worried about whether they'll be able to stay in school, so it's important to speak with them as well.

DATE NIGHTS Try to come up with creative things to do that cost little or no money, Ms. Mellan suggested, so you can get out of the house and talk about things that are not job- or money-related. Maybe you can ask friends to watch your children, in exchange for watching theirs another night. And remember the importance of nonverbal communication — eye contact, hand holding — which can also help couples remain connected, she said. "And those things are free."

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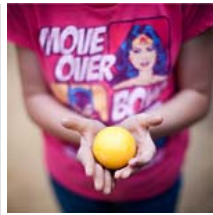
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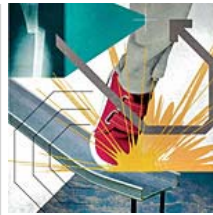
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