

Can This Marriage Be Saved?

Our therapists get to work on the thorniest relationship issues.

her turn

"My husband and I have very different styles when it comes to money," said Lisa, 46, who has been married for 21 years. "Drew is a tightwad who agonizes over every purchase. I make my decisions—even big ones—fast. I actually bought the first SUV I test-drove—and never looked back.

"Until recently Drew and I didn't argue about money. We made enough to raise three kids, pay our bills, save plenty and buy what we wanted without too much thought. But over the past few years our incomes have dropped: Drew is a civil engineer and he was laid off when the recession hit. He got a new job pretty quickly but took a big pay cut. I run my own PR firm and my business has slowed, too. Like everyone else, we've been hurt by the stock market. Things have improved, but we're still down about 25 percent in our retirement and college funds—and the growth we were expecting didn't happen. Our future suddenly doesn't look as secure as it once did, and we're nervous.

"We've been trying to spend less and it's been a big adjustment, especially for me. We've cut back, canceled a vacation, stopped eating out every week



and postponed some home repairs. At this point I think we've tightened our belts enough, but Drew keeps looking for more ways to save. The other day he freaked when I came home with takeout for the second time this week. And yesterday, when I told him I bought a suit, he asked me why I needed new clothes right now. I'm not used to being questioned like this. He's driving me crazy!

"I grew up in a family where money was a constant problem: My father couldn't keep a job; my mother was an alcoholic. I've been supporting myself since I was a teenager and I'm used to being self-reliant. I met Drew when we were in college. We bonded over the fact that we were both putting ourselves through school. I really liked how responsible he was about money.

"I don't think I've ever seen Drew as stressed out as he is now. All he ever talks about is how bad the economy is and how we'll never have as much money as we used to have. I think he's overreacting. He says I'm in denial. Unfortunately, his anxiety is upsetting our kids. Ellen, 20, asked me the other day if she'll have to take a leave of absence from school, and Ryan, 17, wondered if we could still afford to send him to college next year. Kate, 11, hasn't said anything, but I know she's scared because she doesn't nag me to take her shopping anymore.

"Drew and I constantly argue. Our worst fight was over our daughter's college housing. Ellen wasn't eligible for a dorm room this year, so when she couldn't find a nice apartment I

PHOTOGRAPHS: BRYAN MCCAY/FAIR AND MAKEUP; TOKVA INGLAND FOR MARK EDWARD INC. INDIVIDUALS PICTURED ARE MODELS

suggested that we buy a small condo near campus. I figured we'd rent it or sell it after she graduated. But Drew said we couldn't afford it although the mortgage was only \$200 more than what rent would be. It was our first blowup about a major purchase. I told him I'd borrow the down payment from my IRA and get the mortgage myself. He then let me use our joint savings and cosigned the loan, but he's been bitter ever since. He keeps telling me the condo's lost 20 percent of its value and that I bullied him into buying it.

"I love Drew but I hate his negativity. And I can't stand it that he constantly questions my spending. Last month he canceled our cleaning service without telling me. Was he trying to get even with me for the condo? Maybe counseling can help us figure out how to handle our differences because I really can't go on living like this."

his turn

"I never really liked how impulsive Lisa was with financial decisions," said Drew, 47. "But I never felt entitled to challenge her on it. She has always been the main breadwinner in our family, so I figured she had the right to spend whatever she wanted. But the fact is that we've been hurt by the current recession: We just don't have as much money now as we used to and Lisa doesn't seem to get it. Even when I was unemployed she kept buying furniture, clothes, gifts—even a car.

"Lisa worked hard to get new clients and bring home more money while I was job hunting so we could maintain our lifestyle for a while. But then the weak economy hurt her business. Now she can't make up for my lower salary, so we're living on considerably less.

She's right. I am a nervous wreck—losing a good job will do that to you. I'm afraid that her company could go bust, but she rolls her eyes and says I'm being ridiculous.

"I questioned Lisa for buying take-out meals and the new suit because we'd agreed to cut back on stuff that wasn't absolutely essential. And I dropped the cleaning service to save \$3,600 a year—not to get back at her for the condo. Look, I miss our old lifestyle, too. It kills me that we can't do what we'd planned for our kids. Ellen will have to get a loan to help pay her tuition, and Ryan will have to go to a public university instead of the private college he had his heart set on.

"I'm from a blue-collar family where money was always tight. My dad was an electrician and my mom cleaned office buildings. Things were so bad in our house that our phone service got

Mon. 11:15 a.m.

French tips

Wed. 3:21 p.m.

Italian leather

Fri. 12:05 p.m.

Swedish massage





Different spending habits can cause problems in a marriage, even in the best of times," the counselor said. "But when money is tight, those differences get magnified. Lisa and Drew were having extreme reactions to their new financial reality. She was very casual about it and he was all doom and gloom. But neither attitude was realistic. Yes, they'd lowered their standard of living and weren't able to spend as freely anymore. But they were in relatively decent shape: They weren't facing bankruptcy or foreclosure and weren't drowning in debt.

"My first goal was to get them to see their money differences in a positive way. One of the things that attracted Drew to Lisa was her spontaneity—the very quality that led to her carefree spending. And Lisa liked Drew's fiscal responsibility: She told me that he provided the security she never got from her parents. I reminded her that the downside of this was the fact that he was cautious about spending.

"We discussed the value in both of their approaches to money but ultimately decided that, given the economy, it was in their best interest to try to cut back on spending. Drew had been

the money manager in the family, but I suggested that Lisa get more involved. And once she started paying the bills and reviewing bank and investment statements, she became much more aware of their overall financial picture.

"I also tried to help Lisa understand why Drew needed her to be more frugal. 'When you spend money indiscriminately, you're asking him to live with incredible anxiety,' I told her. Finally, I encouraged Drew to stop monitoring his wife's spending on a day-to-day basis. I also told him to stop obsessing about what they don't have and to focus instead on what they do. 'Is it really so terrible if your son ends up going to a state school?' I asked. 'Feel good about what you can do for your kids, not upset about what you can't.'

"As they began to appreciate each other's perspective, they became less judgmental. 'I've gotten over my anger about that condo,' said Drew. 'Buying it wasn't the smartest financial decision, but it didn't ruin us.'

"The couple also learned how to talk about money in a less-confrontational, calmer way. In our last session Lisa told me they'd discussed whether it was finally time to replace the broken doors on their garage. 'I found the doors on sale, so Drew agreed it was a smart time to buy them,' she said. 'Before counseling, he would have screamed at me for even suggesting it.'

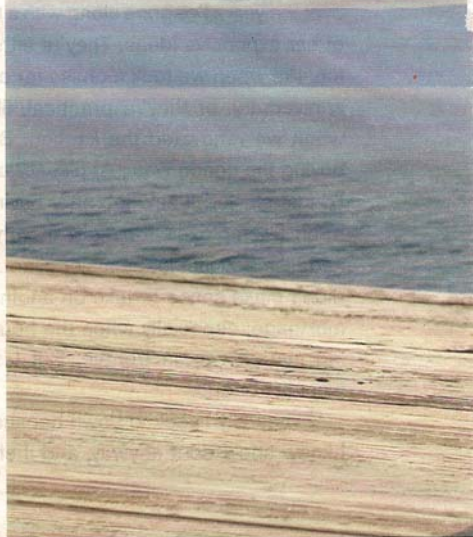
"I think that I'll always be more conservative with money than Lisa is,' Drew added, 'but at least I now can have a rational conversation with her about spending rather than getting angry. Therapy has been great for both of us. We've learned to appreciate our differences yet work together as a team at the same time.'

Can This Marriage Be Saved?[®] is the most enduring women's magazine feature in the world. This case is based on interviews with clients and information from the files of Stephen Betchen, D.S.W., a licensed marriage counselor and certified sex therapist in Cherry Hill, N.J. This story is true, although names and details have been changed to conceal identities. "Can This Marriage Be Saved?" is a registered trademark of Meredith Corporation.

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