

## ADVICE FOR ALL YOUNG BRIDES-TO-BE:

# 'LOVE IS IRRATIONAL . . . MARRIAGE IS FINANCIAL'

*Reflections on the Slow Unraveling of a 20-Plus-Year Marriage*



By Laurie Lesser

**F**rank Sinatra may have crooned that love and marriage go together like a horse and carriage, but even a cursory reality check indicates that today's carriages are hitting potholes in the road, and the horses are reeling. More than half of American marriages end in divorce, and heaven only knows how happy the others are. Sometimes it seems that making a marriage work is as easy as making a square peg fit in a round hole.

The problem is that marriage is a finan-

cial, legal arrangement and love a totally irrational and unpredictable emotion—a sweet-smelling, perfect red rose when it's working and a deadly nightshade when it's not. As an institution, marriage is

defined by rules and limitations (with more don'ts than do's). Whoever thought it up in the first place must have been a CPA, not a Romeo. Love, in all its ephemeral splendor, defies all attempts at containment. A heart-shaped box of chocolates at Valentine's Day may be the closest we can come.

Don't get me wrong: I'm no cynic. I just believe we have set unrealistic expectations about love—and marriage—for generations of young girls, and where they feel it the worst, especially when they hit "a certain age," is often in their pocketbooks.

**I**f this were a fairy tale, I'd have begun with "once upon a time" and everyone would live happily ever after. By the end, a fairy godmother would have rescued our heroine from her sorry plight—poverty, cruelty, hopelessness—and a Prince Charming would have saved the day. In fairy tales, magic is always the answer. A young woman alone is unnatural, and without the help of a prince—or the wave of a magic wand—she is doomed to live her life in misery. Fairy tales may work for little girls, giving us fodder for dreams of a different, better life, but there comes a time when we, the little girls nurtured on fantasy, outgrow them and have to face real life, where there are—sorry, ladies—no magic wands to be waved and no princes to rescue us. There comes a time when you're on your own, baby.

### Once Starry-Eyed and in Love . . .

When my own marriage began to unravel three years ago, I quickly realized how many assumptions I'd made about my financial future, but how little I'd actually done to secure it.

While attitudes towards marriage and equal rights and responsibilities within it have certainly evolved over the last few generations, a lot of young women still believe that the search for security—financial or other—ends on their wedding day. Prenuptial agreements seem so unromantic for the starry-eyed-and-in-love and are usually assumed, wrongly, to apply only where there's a lot of money at stake.

With life expectancy and divorce statistics what they are, assuming you'll be with

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the same man till death do you part is an optimistic ideal, not a given. Individuals change. Marriages break up. People die. Traditional marriage takes on myriad permutations. Today's woman must be prepared for anything. In fact, when you're starry-eyed and in love is probably the best time to discuss difficult issues like what happens if "till death" turns out to be "till divorce."

**M**arriage is all about establishing patterns—and communication. Some sort of financial agreement before the wedding (call it what you will) is a good idea, even if there is no great wealth to speak of. Money is one of those areas where couples often have the most trouble communicating, and for once, we're allowed to blame our families. The patterns we grew up witnessing, and the lessons our parents did or didn't teach us about money, shape our own attitudes and behaviors. One good friend of mine, who finds herself in charge of her dying mother's finances, "blames" the father she adored for never teaching her how to manage money but excuses him in the next breath. "I guess, in that generation's view, girls weren't supposed to know about such things," she says.

My parents' idea of financial planning has always been to buy an extra lottery ticket or say an extra prayer. They never owned property, always lived just slightly beyond their means, and now, in their 80s, they're finding retirement a daily struggle for survival. I think my mother is still waiting for that fairy godmother to wave her magic wand.

## Dream of Prince Charming for His Charm, Not His Wealth

If I had a young daughter, I'd make sure she knew that ultimately she must be capable of going it alone, know how to support herself, budget her daily expenses, plan for her retirement. Self-sufficiency and independence are not luxuries for today's woman. Oh, I would want her to dream of a wealthy Prince Charming, but for his charm, not his wealth. I'd encourage her not to confuse a relationship with a partnership; marriage is a financial arrangement, love is not. I would pray for her that she'd find both, but that she'd be clear about the differences. I would want her to enter into marriage clear-eyed, not starry-eyed, hopeful yet realistic.

I'd always assumed that, by the age of 45 or 50, money would no longer be a worry for me or my friends. By middle age, the question would be how to spend it—"Shall we go to Italy again this year, dear?"—not where to find it. Our love lives would be stable, our mortgages paid off, our kids independent and happy. Instead, it seems that I and many of my friends are finding ourselves in the unenviable position of worrying about money, whether it involves credit-card debt, medical or retirement issues, or just day-to-day living.

On the one hand, my friends tend to be

risk-takers. One gave up a successful journalism career 10 years ago to open up an Indian restaurant in a small town in the south of France. Then there was the brave soul without a college degree who, three children in tow, walked out of an abusive marriage. Those are the gutsy ones; the women who are not afraid to start fresh—or are terrified but ignore their fear. Others have been forced into unexpected singlehood through death or watched as their husbands abandoned them for a younger wife.

Or, in some cases, decided that they'd be better off on their own, as I did.

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About three years ago, after more than 20 years of an "interesting" marriage—one thing I can never say is that it was boring—I added up the pluses and the minuses in my head and decided I needed to leave. At first, I saw it as a trial period, an experiment (Operation Kick-in-the-Butt, I called it), so I took no official legal action, nothing that involved lawyers, bankers or paperwork. I was so convinced that we'd be back together soon that I didn't even tell my parents for about a year. I didn't want my mother to say anything she'd later regret.

While my expenses multiplied overnight, I saw the additional rent as the (temporary) price to pay for an adventure

of self-discovery and continued paying the monthly mortgage on our jointly owned house. (My husband had put down three-quarters of the initial house payment, in cash, and I'd taken out a 10-year loan for the remaining quarter. It seemed fair at the time, especially since we were married under community-property laws, and half of the house would always be mine.)

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The thing about experiments is that you can't always predict their outcomes. Three months' trial separation turned into six and then 12. We remained friends on certain levels, but we both agreed that the breathing room was agreeing with both of us. I continued paying my rent and his mortgage until one day, about a year and a half later, I sat him down and said I couldn't manage it. He immediately agreed to cover my rent.

We continued—and continue to this day—to keep things unofficial. Neither of us is prepared to say the "D" word too loud, although getting back together seems very unlikely. With little or no plain talk about money before the marriage and fuzzy communication at best during our 20-plus years together, is it any wonder that our separation lacks clarity and

boundaries?

And, yes, I've often wondered whether my husband and I would have reached the final stage we find ourselves in now had we been more clear about money, as well as other matters, in the beginning and middle stages of our marriage. □

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