

Marriage's Eight Money Traps

Condensed from COSMOPOLITAN
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ASK THE next six friends you meet to name the problems that make marriage so difficult, and all six will surely mention money—right up at the top of the list along with sex and “incompatibility.”

But ask a half-dozen marriage counselors, and you won't hear money mentioned once. I know, because I have just tried it. When I brought the subject up, they said: “Money problems are just a symptom, not a cause of marital discord.”

Is this just another case where popular opinion turns out to be 100-percent wrong? Not exactly. For while money problems seldom kill a marriage that is otherwise healthy, they *are* an irritation. And because it almost takes a financial genius to cope with all the modern complexities of mortgages, installment purchases, credit cards and taxes, marriage is surrounded by money traps. Even the most sophisticated

With this fresh twist of
a familiar technique, you may
find more money for things
you really want

husband and wife can fall into them. With the help of some counselors, I have drawn up a list of the eight most deadly:

1. Too Much House. Martha and Ronald Smith could hardly wait, after their marriage, to have a home of their own in the suburbs. They found their centrally air-conditioned dream for \$35,000—a mere \$280 a month, after down payment, on a 30-year mortgage. It had three bedrooms, a recreation room with a built-in bar, and nearly 20,000 square feet of ground where Ronnie could garden. What a bargain.

But a house can be a money trap in ways that a couple such as the Smiths, who had been living in city

apartments, might never suspect. Little did the Smiths consider the cost of furnishing a three-bedroom house; or the price of garden tools and weed killers; or the fact that it is very difficult for a working wife to keep a big house—or a working husband a 20,000-square-foot botanical showplace—without help; or that the town was growing so fast and producing so many children that their taxes would triple within a few years. Martha and Ronnie now find themselves financially strapped by costs they never expected.

Their plight is by no means unusual. Clinton Phillips, director of the California Family Study Center in Los Angeles, once was consulted by a couple who were putting a full 42 percent of their take-home pay into running and paying for their house. For many couples, renting may be far wiser than buying a house, especially if they are not yet sure how much money they can expect to earn.

2. Too Much Automobile. Often it seems cheaper to have a second automobile than not. You can buy a small car for a couple of hundred dollars down and \$50 a month. Why not?

But, like a house, an automobile represents a financial obligation that is largely hidden; the monthly payment may be just the top of the iceberg. Insurance is expensive and getting more so. The gas tank has a way of getting empty. And have you had to have an automatic transmission repaired lately? Or even a

water pump? Then hardly has the car been paid off when a new one somehow becomes an urgent necessity. Clinton Phillips has pointed the way out of many couples' financial crises by showing them that, without any real inconvenience, they can sell their second car, use the money to reduce their debts, and get along cheaper in the future by using taxicabs or even rented cars when they really need extra transportation.

3. The Temptation to Be "Mr. Big." A Nashville, Tenn., divorce lawyer named Jack Norman told me some years ago how closely the male ego is related to being house-poor, car-poor and to other money problems in marriage. The husband, out of genuinely unselfish motives, wants to be Mr. Big. He showers expensive gifts on his wife, buys her a fancy house, fills it with the best of furniture. Eventually the whole situation blows apart at the seams.

What can a woman do, married to a Mr. Big? She can apply a little tactful but firm common sense to controlling her husband's overgenerosity until he grows up.

4. The Expense Account. As thousands of businessmen have discovered, an expense account is often a dubious blessing. Its possessor travels first-class, stays at the best hotels, and wines and dines where the service, the food and the prices are out of this world. He lives like a millionaire. But then he goes home—and is just another ordinary guy on an ordinary salary, trying to get by.

I have known many men who have tried to live in their private lives as they lived in their make-believe world. Sooner or later—usually after finding themselves almost hopelessly in debt—they had to face up to reality. Many a businessman who eats a \$10 lunch has to learn to be satisfied with a hamburger for dinner. It isn't easy. In my experience it has usually been the wife who eventually must manage the rescue.

5. The Hobby That Won't Stop Growing. Hobbies can be *dreadfully* expensive, and it is the husband who usually takes the first small step. Hitting a dollar's worth of golf balls one day at a driving range eventually winds up, by almost imperceptible steps, in membership at a costly country club. The purchase of a \$10 camera leads to the gradual accumulation of a jillion dollars' worth of lenses, filters, dark-room equipment and chemicals. Fish brought home by the avid fly-caster can easily cost \$50 a pound. If you have a hobby, fine. But watch out.

6. Clothes. This trap is by no means for females only. Floyd Anderson, director of the California Family Guidance Center, once told me about a man who was being put through college by his working wife. This man was so addicted to clothes that he would often go on a shopping spree behind his wife's back, using up money they simply didn't have. In a case of that sort, obviously some kind of psychological quirk is

at fault, and counseling is probably the only solution.

It is only fair to say, however, that more women than men overspend on clothes. One counselor told me that he has noticed a frequent pattern among the couples who seek his advice: the women, even if they do not work, have large and attractive wardrobes; the men, even if they have responsible jobs where appearance is important, often look shabby. In terms of the couple's financial future, it might be better if the situation were reversed.

7. Overindulging the Kids. Some people never have money problems until they have children, then make up for years of peace and quiet. Their trouble often is that they felt deprived as children and now want their own kids to have everything. Some parents spend more on the children than on themselves. Too bad—because, at least beyond a certain minimum, the kids couldn't care less.

8. The Urge to Splurge. Some people fall into the trap of impulse or spur-of-the-moment spending—a buying binge that is often regretted later. A young wife I know recently got a \$5-a-week raise; she and her husband celebrated by throwing a party that cost them \$200—or more than the raise, after deductions, will bring her for the next entire year. Some people don't even wait for an excuse; they go on impulse-buying sprees without rhyme or reason. They never stop to ask the crucial questions: Do I really

want this? Is it worth the price to me?

If you find yourself in one of these money traps, what can you do?

In some cases escape is difficult. The college man who was buying clothes behind his wife's back almost surely needed psychological guidance. But in many cases escape is surprisingly easy. Unfortunately, it cannot be explained without the use of a word that conjures up visions of burdensome grubbing and intolerable self-discipline. The word is *budget*. But don't let it frighten you. Nowadays, as most marriage experts use the word, it has a new and far more pleasant meaning.

Clinton Phillips, for example, would never think of giving a couple a magic formula of numbers and telling them that they had better follow it down to the penny, or else. Instead, he asks them to keep track of expenses for at least a month, preferably longer, to determine not what they *should* be spending, but what they *actually are* spending. How much is your house really costing you? Your car? Clothes, food, restaurant meals, hobbies, drinks, movies?

Often the figures are a revelation.

Many wives have been shocked to discover how much they were actually spending on clothes that didn't really mean all that much to them. Some couples have begun to realize how much of their money went for toys that the children were discarding after a couple of days. One golfer I knew gave up the game when he figured out that dues, equipment, caddies and tips were costing him \$43 a round.

"The beauty of keeping track," says Phillips, "is that you learn not only where you're overspending but also where you're underspending. Here's a woman who likes to read and listen to music—and suddenly she discovers that she never buys any books or records; she spends the money instead on clothes, or on putting fancier meals on the table than her husband really wants. Here's a man who's buying drinks for casual acquaintances with money he'd really rather spend on a fishing trip."

When couples realize where their money is going, they usually start to change the pattern. Often both husband and wife decide to give up some of their individual spending—to provide more money for things that they *both* like a lot.

That Says It. It does not matter to Howard Bulger, track coach at Iona College, what race or creed the team member is; all he is interested in is how fast the fellow can run. As a rule, he teaches equality by his actions, not words, but when there was some friction between team members, he posted this sign on the gym door: "The problem some people have with race relations is that they believe there should be a winner."

—Contributed by Timothy Cunningham