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MOVIES AND THE MIND...NOSTALGIA THERAPY...SHOULD YOU FOLLOW YOUR HUNCH?

Divorce, Interrupted
The marriage is over, but these days, who can afford to move out? **CAROL MITHERS** investigates what to do when you're stuck together in splitsville.

BREAKING UP IS NOT ONLY hard to do—it's expensive, which could be why a recent survey by the American Academy of Matrimonial Lawyers found that in rotten economic times, divorce rates take a dive. And in *these* economic times, with nearly one in five homes worth less than what's owed on it, even moving out is becoming a financial impossibility for many. With

more and more couples having to settle for a live-in separation, we asked a few experts for advice on how to cope.

First, if the decision to end the relationship is the result of physical or emotional violence, do whatever it takes to get out. Stay with a friend or relative, or at a shelter, until you can figure out the next step. "Unemployment and financial hardship are likely to make an abusive situation even worse," says Nancy Molitor,

PhD, a Wilmette, Illinois, clinical psychologist who works with couples.

If violence isn't an issue, enforced togetherness can be bearable with a bit of planning. "I advise bringing in a neutral third party, such as a mediator, right away to reduce animosity and set ground rules for daily life," says Susie Duffy, an Orange County, California, marriage and family therapist and divorce coach. "Will you eat family dinners together or apart? ▶

Who will cook? Who does what chores? Who lives in which rooms? In a way, you're practicing for divorce."

Another must is crafting a financial plan to handle daily expenses. Depending in part on the hostility of the situation, you may want to close a joint bank account in favor of separate ones; if you keep it open, you can arrange for each partner to contribute a certain amount every month to cover the household bills. A third option is to have one of you pay for everything and let the other reimburse. Credit is a different story. "Shred

joint cards and get a new one in your own name," recommends Lisa Decker, an Atlanta-area-based financial analyst specializing in divorce. "It can be hard for a woman to get credit after a divorce, especially if she hasn't been working. If you have a balance you can't pay off on existing credit cards, freeze the account so that neither partner can run up the debt further. Also put freezes on home equity so that neither of you can take out a second mortgage or line of credit."

As for the emotional toll of dragging out a relationship you'd hoped to end, "if

you see yourself only as trapped and stuck, you could start to feel like a victim," Molitor says. "No, you can't change the economy and the housing market, but you can make a plan to get through this time. If you've been staying home, you might try looking for ways to volunteer, join a political campaign, take a part-time job if you can find it. At the very least, you can do something each day to feel in control, such as exercising or reaching out to your friends. See your situation as a challenge, not a catastrophe, and know that you won't be in it forever."