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FRONT PAGE

What God Has Joined Together, Recession Makes Hard to Put Asunder

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For Some, the Downturn Keeps Divorce on Ice;
Ms. Brewster, Husband Share a House Divided

BY JENNIFER LEVITZ

Rhonda Brewster and her husband have decided they don't want to be married to each other anymore. But while they're ready to move on, they still can't move out.

They don't want to sell their home, in Huntsville, Ala., in a down market. They can't afford two households until Ms. Brewster finds steady work. So for now, they are living under the same roof but on separate floors.

The "kids are OK with it," says Ms. Brewster, a 39-year-old freelance writer and stay-at-home mother. "They just know that mommy lives upstairs and daddy lives in the basement."

Unwinding the ties of matrimony is rarely simple or inexpen-

sive, but for many couples, the sour economy is complicating the process further.

Divorce lawyers say many couples are delaying the decision to dissolve marriages and are staying in unpleasant situations for fear of being on their own at a time of economic uncertainty. Others are being forced to live together after the divorce is final for financial convenience. That can strain the emotions and result in awkward negotiations about subjects like dating.

In Nashville, Tenn., Randy and Lori Word jointly filed for divorce

in February, after 10 years of marriage, and expect to get a court date this summer. Meanwhile, they continue to share a house

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*Rhonda
Brewster*

Couples Share a House Divided

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while Ms. Word—who had been a stay-at-home mother in recent years—tries to find work in marketing. “I don’t see jobs out there,” she says.

Things are getting a little cramped in the house. Mr. Word, a 36-year-old construction-project manager, keeps his clothes in boxes in the study and sleeps in the living room. “Luckily, we bought a very nice couch two years ago,” he says.

Ms. Word, who is 37, works part time as a waitress while she is searching for full-time work. Some nights she returns home from a shift to find Mr. Word in the bed complaining that his back can’t take another night on the couch—and asking her to please sleep in the living room, which she does.

Both say they are actually getting along better now that they are no longer in an emotional marital relationship.

“We’re a lot kinder to each other,” says Ms. Word, adding, “We’re not so offended and bothered by each other.” Mr. Word says, “We’ve actually developed or redeveloped a friendship that I think had gotten lost a little bit.”

A May survey by the Institute for Divorce Financial Analysts, a national organization for financial professionals who work on divorce cases, found that the recession was delaying divorces,

and inspiring “creative divorce solutions” in living arrangements.

“People are saying, ‘I’ve put up with it for the last 10 years, I can put up with it for another year,’” says Gary Nickelson, president of the American Academy of Matrimonial Lawyers. In a poll of 1,600 of its members, the group says, respondents estimated that divorce cases in the six months through March were off 40% from normal levels.

It’s still unclear how the recession is affecting divorce rates overall, because of lags in government data. But courts in some major population centers say fewer people have been filing for divorce since the downturn began in late 2007. In New York County 9,349 couples filed for divorce in the first four months of 2009, off 14% from 10,848 in the same period in pre-recessionary 2007, according to records from New York State Unified Court System.

In Los Angeles County, divorce filings in the first four months of this year dropped 3%, to 9,048, from the same period last year and are down 9% from the comparable span in 2007, according to records from the Los Angeles Superior Court.

A lull in divorce could be a silver lining in the recession, says Steve Grissom, president of Church Initiative, a Wake Forest, N.C., organization that runs DivorceCare, a national support group. Mr. Grissom says couples who postpone splits may be able to work through problems and reconcile.

Bonnie Hughes, a 51-year-old financial planner, says she developed stomach problems when the real-estate slump turned her marital split into “the divorce that never ends.”

She and her husband divorced in February 2007, but for financial reasons continued to live together in their house in Chattanooga, Tenn., until the following May. Ms. Hughes moved out, but the ordeal wasn’t over. They put the house up for sale, with each planning to use the proceeds to finance the next stages of their lives, Ms. Hughes says, but “it just wasn’t selling.”

They finally sold in August 2008, after dropping the price by \$100,000 to \$324,000, which was less than they had paid for the place four years earlier. She used her proceeds to move to Atlanta.

In Alabama, Ms. Brewster and her husband say they are avoiding complications by sticking together even as they plan to part.

The couple decided in March to split after 16 years of marriage. Ms. Brewster has hired a divorce lawyer and says she has been advised to have as little interaction as possible with her husband. Both say reconciliation isn’t in the cards.

But to afford two separate households, they either need to sell the house they bought four years ago—which they don’t want to do in a down market—or wait until Ms. Brewster has steady income.

In the meantime, Ms. Brewster lives on two floors of the house, residing with the couple’s two children, plus the family pets: a guinea pig, a squirrel, a dog, two rabbits, two gerbils, five cats and five lizards.

Her husband lives in the finished basement, formerly the family’s game room. “We had to take down the pool table so he’d have a place to sleep,” she says. He sleeps on an air mattress, and has his own entrance and a full bathroom, though his only cooking equipment is a microwave.

Each calls the other before entering their respective domains; they schedule use of the washer and dryer and negotiate evenings out, Ms. Brewster says.

“He still takes the garbage out and mows the lawn. Sometimes, I will call him and say, ‘I know you’re eating frozen dinners; I cooked extra, come up,’” Ms. Brewster says. “I try to take the high road in front of the kids. Goodness knows they’ve seen the bad side of marriage—the arguing.”

Both have resumed dating and have even given each other advice on how to get back into the singles world. Ms. Brewster took the photograph of her husband that he put on match.com, the online dating Web site. On some Saturday nights, she says, they hire a baby sitter so they can both go out, and they share their plans so they won’t run into each other.

Their living situation has scared away some potential suitors. “It freaks a lot of them out,” says Ms. Brewster. “I tell them upfront: Here’s my situation. Eventually I will move on, but I’m not going to do something to mess myself up financially.”