

# How To Save A Marriage After Job Loss

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## Ten survival tips for maintaining marriage after a job loss.

Amanda Petersen\* was living the good life in suburban Detroit. The 40-year-old mother of two was the family breadwinner. A senior executive in a real estate development firm, Petersen's \$200K job paid a generous bonus, offered stock options and a profit-sharing plan. It meant private school for the kids and enabled her to go on special trips with her husband, a firefighter, throw parties, and lavish gifts on family and friends. Laid off last spring, Petersen felt clobbered.

While lucky enough to find a job last summer as the administrator of a non-profit organization, Petersen earns only a third of what she was making, which promptly put an end to getaways, beach houses, holiday gifts and her twice annual parties: "We would have pulled the kids out of private school if we hadn't paid the tuition for the full year in advance."

Sound familiar? Families like Petersen's are grappling with similar challenges in the new economic order as one or both high-income earning spouses lose their jobs in layoffs and cutbacks. Accustomed to a certain standard of living, couples like the Petersens who have experienced job losses often suffer relationship strains as existing marital tensions are exacerbated and financial stresses spark new challenges. In high-income earning families, status-oriented activities like vacations, parties and charitable giving are pared, if not cut altogether.

"If there are already money stresses in the marriage, this is the time to resolve those issues. It almost forces the hand of the couple to solve them," says Dr. Nancy Mramor, a Pittsburgh,

Pa.-based health psychologist who works couples where one or both partners has suffered a job loss.

Ironically, while the Petersens, married nine years, have dipped into their savings to cover regular expenses and tuition, they hadn't faced a financial issue until recently.

"My husband deals with it a ton better than I do," Amanda says. "I've had a very strong vision of the way I wanted our family to live... We spent without thinking and a lot of the tensions released on our marriage came from me being able to afford certain things... Now we don't have that kind of stuff."

Amanda sees the effects on her relationship: "I find myself picking  fights  that I never would," she says. "I just feel like a failure, like I'm letting everyone down... I have an amazing husband and a very strong marriage, but this event has effectively changed the DNA of our relationship."

Cheryl Stein, a Montreal-based career transition coach says she's seen relationships fall apart over a  spouse's  job loss: "It tends to flare up any problems that are just under the surface." Stein says couples need to understand that when a person loses a job, they also suffer a loss of self-definition.

"Few people think of it in those terms. There's an incredible amount of loss connected to that because you're losing a piece of yourself." And further, Stein says, "There's an unreasonable expectation for your partner to bounce back, but there needs to be a grieving period."

Dr. Mramor agrees: "People go through a grief reaction because the comfort level and the lifestyle they knew has been lost. This causes a problem because both the laid-off spouse and their partner are grieving, and the partner is also going through some specific emotions around the laid-off spouse. Those reactions can either be supportive or very critical."

Katie Wilkins, a 34-year-old Atlanta-based public relations executive, supported her husband for 18 months after his marketing job was eliminated in a corporate merger. Wilkins' husband found a job in September.

"We were lucky in the sense that we had done a lot of  financial planning ," she notes. While the couple had a mortgage and a car loan, they carried no credit card debt and had a six-month emergency fund. "We talked a lot during that time and we were very honest with each other... Sure, I thought 'yes, it would be great if you had a job,' but I don't think I ever resented him."

Petersen says she has her husband's unwavering support, but her mood swings and lack of self-confidence tend to spill over as conflicts over money increase. She says she finds herself jealous over her husband's job security and satisfaction.

Jim Darden\* a St. Louis, Mo., sales executive, was laid off in early September. Married for 24 years with two kids, ages 17 and 20, his  wife  recently learned that the auto plant where she works as an environmental consultant will shut down. She, too, will likely be out of a job within weeks.

Both Dardens are looking for work and plan to live on Jim's eight-month severance package. "We have to conserve... The hope is I find something before the money runs out. Our kids are more nervous about it than I am," he says. Socially, he finds some of the couple's friends face similar circumstances and are sensitive to the Dardens' spending limits.

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