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The “Staying Together in Needy Times” (STINT) Couple’s Questionnaire

Daniel Eckstein¹ and Phil Ginsburg²

Abstract

One consequence of the current economic climate is that many couples are choosing to keep living under the same roof despite divorce and emotionally detaching. The current article focuses on some of the economic implications and also introduces a checklist that can assist couples in making agreements and identifying issues that are or are not negotiable.

Keywords

couples and economic challenges, couples problem solving, living together and emotionally separating, divorce

The motivation for writing this article occurred as a result of an interaction that Dr. Daniel Eckstein had while working with a couple during therapy. After seeing the wife individually a few times, it was clear she felt the relationship had come to an end. Based on the therapeutic alliance we had, she wanted my support as she made her feelings very clear to her husband that their relationship was in fact over. She indicated that she felt that I could help her by providing a caring and supportive environment for the couple to address such an emotionally difficult matter.

And so we met. We shared some of the most painful moments (personally for me as well) because the woman was clearly out the door (or more precisely, he was to go out the door), but he came with her to see me in the hopes of saving the marriage.

It is an art as a counselor to have compassion for the vulnerable man who is crying and hopes the marriage can be put back together, when the man does not realize that, to use a Southern phrase, “That dog won’t hunt.”

In 1 hr, his wife and I managed to help him hear that repairing the marriage was not an option. To his credit, instead of the often seen response of anger and outrage, which simply masks the deeper hurt underneath, he went to the hurt instead.

I felt compassion for him all day.

The next day, he came by my office alone.

He said that he finally understood the reality of the situation and made the decision to detach emotionally and physically. He also said that he and his wife had a very practical conversation about their finances. One important part of the discussion was that if he moved out, there would be both no second parent for the children (ages 2 and 4), but any extra holidays would be out because of the added expenses for additional housing and another car. There are two bedrooms with separate entrances and baths in their home. He was pragmatically proposing they

stay under the same roof but go their separate ways in regard to each being free to pursue other relationships.

He also introduced me to an article published in *The Sun*, a London-based paper, “Staying Together in Needy Times.” With the downturn in the economy and the many job layoffs, this seemed like a creative idea (Cogan, 2009).

Divorce is one of the most difficult circumstances that an individual and members of the family system can experience. The process of separation can be extremely painful, regardless of the financial conditions that exist for the family. However, for those who are economically challenged, the logistics can be even more daunting than for those more financially well off. During current economic conditions, many couples who may have made the decision to divorce have been faced with the cold hard reality that the state of their finances may alter their own lifestyle and that of their children even more adversely than may have been the case in a different economic climate.

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 (Levitz, 2009). Selling a home and splitting assets during a recession can, in many cases, be next to impossible. When the housing market is in a decline, it may be wise to try and retain the asset and sell when the market is more favorable.

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If economic circumstances do force couples to live together for a period of time after a divorce, there are many issues to consider. The decisions that people make regarding the details of remaining together even though a divorce has occurred can have a significant impact on the feasibility of the arrangement for the couple themselves and their children. A checklist might be helpful as a discussion point to ensure that there are few surprises that could exacerbate an already difficult situation.

In this article, we initially looked at the literature; we then created a “Staying Together in Needy Times” (STINT) checklist that might be helpful to you as a couple, if you are considering such a way of staying together even when you move apart emotionally.

The article is organized as follows: There is a brief literature overview on the impact of the current challenging economy on relationships. We also provide a checklist in the hope that each of you will complete it alone and then discuss it together. The implications for your relationship are included in the summary of the article.

The Implications of the Economic Downturn for Couples

The original source for this title and questionnaire came from an article published in the February 3, 2009, *Sun* magazine. (<http://www.thesun.co.uk/sol/homepage/woman/article2198045.ece>). The authors have not seen this exact phrase used in any other literature.

In one case study, a man moved out but came back 2 weeks later because he simply could not afford another housing expense. Here is some of their dialogue:

Paula: Paul told me he wanted a divorce and moved out. But two weeks later, he came back Not to try again—but because he could not afford to pay the mortgage and rent. The prospect of having the house repossessed terrified us both. So we agreed to stay put and hope for the best. We do not talk so we do not argue. If we sell the house now we will owe the bank money. And I cannot buy a house on my own without a deposit.

Paula now sleeps on an improvised bed downstairs while Paul stays in the master bedroom

Paul: We spent a lot on the house to sell it for a profit. Then the credit crunch hit. And now we are in negative equity. Something had to give. My main priority now is keeping a roof over my family’s head. Selling now would cost us money. We are trapped. When the economy improves we will sell. Until then we are reliving the worst bits of our relationship every day.

Michels (2008) also focuses on the critical issue regarding what is most often a couple’s largest asset, their house, and how this choice influences divorce or separation decisions. As home prices decrease, couples may initially attempt to sell their house even at a reduced price. Often the home is too big for one or the other to live in alone. So more and more couples are taking a

pragmatic approach based on economic necessity by finding creative ways of living under the same roof but also being emotionally detached. “Do we eat together?” or “Do we share holidays together with our children?” are but two of the practical issues that you in a couple must negotiate in such situations.

Not all homes have decreased in value. For example, as of February 10, 2010, Les Christie (2010) lists the top 10 U.S. cities that have experienced the highest home value increases contrasted with the bottom the communities where homes have decreased in value. Although Naples, Florida, was at the highest level of increase in 2006 at 84% over market value when the CNN survey was first conducted, it is now down to 29% below market value. Atlantic City, New Jersey, is now the most overvalued metro area in the nation. At 30.2% over fair market, it is the only city in the dangerous 30% plus category. Almost at that cutoff is Wenatchee, Washington, at 28.9%. The third most overpriced area is Ocean City (New Jersey). Longview (Washington), Honolulu (Hawaii), Asheville (North Carolina), Portland (Oregon), Bellingham (Washington), Corvallis (Washington), and Salem (Oregon) complete the 10 most overvalued U.S. housing markets.

The most undervalued market is Las Vegas, where homes sell for 41.4% below fair market, followed by Vero Beach, Florida (–39.8%), Merced, California (–37.7%), and Cape Coral, Florida (–36.8%)

Articles by Boheim and Ermisch, Rainer and Smith, and Becker, Landes, and Michael extend the pioneering study of the economics of marital instability by Becker, Landes, and Michael (1977) who found that couples with less property wealth would be expected to have smaller gains from marriage and consequently higher levels of divorce.

Boheim and Ermisch (2001) studied approximately 10,000 persons from the British Household Panel Study. They found the annual dissolution rate to be 3.34%. Women who were younger at the start of their partnership were most likely to end their relationship. They also found that partners of the same ethnic background had a 1% lower divorce rate but surprisingly people of the same religious beliefs had a slightly higher separation rate.

Changes in economic situation is a prime cause of ending relationships. For example, women who feel they are better off than a year ago are much less likely to separate than women who believe they are worse off than a year before. Boheim and Ermisch summarize their research as follows:

Changes in a couple’s economic circumstances affect the probability that a partnership dissolves . . . unexpected improvements in finances substantially reduce the risk of dissolution . . . Conditional on employment, higher women’s earnings increase the risk of dissolution and higher men’s earnings reduce it . . . Partnership dissolution *increases* with the number of children . . . The odds of dissolution are more than double for cohabiting couples compared with married ones. (p. 207)

Rainer and Smith (2008) also focus on the economic implications of housing shocks and partner dissolution in the United

Kingdom. They note that “Couples separate when the benefits of divorcing and possible remarrying outweigh the benefits from staying married The decision of owner-occupier couples to split-up is particularly responsive to unexpected decreases in home prices, and these negative shocks significantly increase the probability of marital breakdown” (p. 1). Younger couples with low income, high mortgage debt, and dependent children are most at risk as home values decrease. Thus, downturns in the housing market often are often associated with family instability.

The shock of devalued home prices and also a lower income might also reduce the probability of dissolution as struggling couples chose not to divorce or even to physically separate because they have less equity in their property to share. There simply often is not enough money to buy or rent two separate homes. Rainer and Smith conclude their research by suggesting that “Well-designed micro policies that support families with low income and high debt (e.g., mortgage interest deductibility, tax rebates) may be the key to reducing the degree to which couples are affected by money lost on their homes” (p. 14–15).

Becker, Landes, and Michael (1977) also provide a useful economic way of conceptualizing the economic impact on marital instability. With respect to couples who are reluctant to separate, the authors provide the following advice, “Dissolution is a response, however, to *new* information, favorable as well as unfavorable. Moreover, the freedom to dissolve reduces the impact of unfavorable information, and thereby reduces the incentive to delay marriage or otherwise search more in order to avoid a mismatch” (pp. 1151–1152).

The ability for a couple to reframe the stigma of failure because of the decision to emotionally separate was well illustrated by a colleague of the first author. Although he was president of his state’s marriage and family association, he was going through his third divorce. He related the following helpful reframe from his own counselor.

“I wish we could have worked it out,” he stated to his therapist.

“It sounds like you worked it out,” was the insightful counselor reply.

Summary

Although the focus of their article is on an actual divorce, there are several activities that you might find helpful even if you are simply emotionally separating. They include the timeline; a family map and family planning guide; how each of you will relate your own separation story; your agreements and related legal issues; some ways each of you might want to grieve the loss; and a balance sheet for each of you to access your relationship gains and losses.

In the current article, we have attempted to provide a structured checklist that can assist you as a couple in separating but still staying in the same house due to economic circumstances. The checklist is meant to help identify specific topics for you to consider in such a decision. It also assists in identifying what is negotiable or not for each of you in the separation.

Appendix

The STINT Relationship Checklist— Developed by Phil Ginsburg and Daniel Eckstein

The following checklist has been developed by the coauthors. It is meant to be a starting point in your own discussion of what is negotiable and what is not, relative to the possibility of or decision to stay together under one roof while moving apart emotionally.

On each item there is a scale from a 1–10. Scores of 1–3 are meant to be absolutely NOT negotiable items; 4–7 maybe; and 8–10 indicate a favorable probability that such an issue can be favorably negotiated. A place for describing and/or elaborating on your reason for choosing a given number is also provided.

It is suggested that each of you independently complete the questionnaire. You can then meet together and compare what is negotiable and what is not. If only one of you is available or if the two of you would like to discuss your responses with a counselor or trusted spiritual advisor, that is an option too. Basic respect dictates that one or the other of you not try to coerce the other to “come over to your way of thinking” on a particular item.

The following checklist is meant to provide a starting point for discussing what would be negotiable and what would not be negotiable for each of you should you choose to stay together in a home and yet emotionally detach. There are 11 major topics; on each item, check one or more of the boxes to indicate your belief of who would be responsible.

Put the letter M for me, Y for You, and U for us together in a manner to be worked out by mutual agreement.

In the box labeled Negotiable, give a rating from a 1–10 on how negotiable this particular item might be for you. Scores of 1–3 are meant to be absolutely NOT negotiable items; 4–7 maybe, and 8–10 indicates a favorable probability such an issue can be favorably negotiated. A place for describing and/or elaborating on your reason for choosing a given number is also provided.

STINT - Relationship Checklist

Topic	Me	You	Us	Negotiable	Discussion
I. Economics/finances					
A. House payments					
Taxes and insurance					
B. Car payments					
C. Utilities					
Communications: internet, phone, etc.					
D. Food					
E. Life/medical					
insurance					
F. Clothing					
(adults and children)					
G. Entertainment					
restaurants, movies, DVD rentals, cable kids' activities					
H. Education					
private school tuition uniforms regular education expenses (art projects, field trips, sports uniforms and equipment					
2. Spiritual					
A. Attend religious service together					
B. Attend together as a family;					
C. different house of worship;					
D. different service times at the same house of worship					
3. Sleeping arrangements					
A. same bedroom					
B. separate bedrooms					
4. Dating					
A. OK to date					
B. Not OK to date					
C. Discuss who, what where					
D. No discussion					

(continued)

STINT - Relationship Checklist (continued)

Topic	Me	You	Us	Negotiable	Discussion
5. Holidays A. Where to spend them B. What side of family					
C. Who attends what holidays and family events					
6. Friends and family A. Who gets the friends					
B. Attendance at parties and other functions					
7. Daily Routines A. Child transportation school, doctor's appts. extracurricular activities lessons, etc.					
B. Grocery shopping					
C. Other errands vet, dry cleaning returning videos, etc.					
8. Public Appearance A. Present as still together					
B. Clear that we have separate lives					
9. Agreement not to disparage each other					
kids, family, friends					
10. Intimacy Sexual intimacy allowed					
Never					
Occasionally					
11. Property division/ Responsibilities when physical separation does occur					

M=me; Y=you; U=us; N-Negotiable.

(Don't forget to include sports, dance, theatre, music classes, Boy/Girl scouts, birthday parties, presents for children's friends' birthdays in I-G).

Application to You as a Couple

After you have completed the checklist and discussed it with each other and/or with a counselor or spiritual advisor, together write the following summary of what each of you are making as agreements for the current moment. Such agreements need to be flexible and subject to change, of course, but hopefully not by one of you unilaterally changing the rules and the agreements when it suits you personally.

1. Here are the areas in which we have an agreement:

2. Here are the areas that we are still discussing that are not in agreement at the moment but still remain "in play" for future discussions.

3. These are the nonnegotiables which constitute a violation of our agreements.

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