



Visit us online at [www.CarolinaDivorceMediators.com](http://www.CarolinaDivorceMediators.com)

## The Money Trap

How can two nice people -- who used to be a nice couple -- suddenly turn into two gladiators trying to destroy each other?

By Alan L. Frankel, LCSW

If you're just getting started in the divorce process, you've probably gotten plenty of free advice from well-meaning friends, families and neighbors. They may have said something like the following: "Hey, sorry to hear about you and Bob splitting up! You seemed like such a great couple... listen, I know a really great lawyer who handled my sister's divorce. He'll make sure you get every dime Bob has!" or "Sorry to hear about you and Sue splitting up! You seemed like such a great couple... listen, I know a really great lawyer who handled my brother's divorce. She'll see to it that Sue doesn't get a dime!"

Now how can that be? Two nice people who used to be a nice couple not too long ago are suddenly being cheered on like two gladiators trying to destroy one another. The "Greek chorus" of well-wishers sometimes gives bad advice.

### Divvying up the pot

And what about money? The family money pot is suddenly being divided, and many people suffer from "sticker shock" when they realize how expensive running two households can become. Sometimes, people try to be as reasonable as they can and divide their assets up as fairly as possible. Keeping in mind that their children and each other all need money, and that everyone wants to live as comfortably as possible, they go about redistributing their money and try to make it work to the best of their abilities. Unfortunately, people frequently aren't that reasonable.

I have heard fathers say things like: "I don't have enough money to pay child support, so I won't pay any. Let her try to get money out of me -- it'll be like trying to get water out of a rock!" And I have heard mothers say things like: "He's got plenty of money, and after the way he's treated me and the kids, I'm going to make him pay plenty of it for my suffering."

In mediation, we ask people for budgets of their monthly expenses. I have seen people ask for over \$400 a month just for shoes! I have seen people refuse to pay for their child's most basic medical needs, even though they really could afford it. I have seen a father insist that his ex-wife and two children should be able to get along fine living on less than \$700 a month. I have seen a mother insist that she needs \$9,000 a month for herself and one child. And I have seen people squander untold amounts of money on themselves, or on a new boyfriend or girlfriend, while their children go without. Much of this is fed more by rage and quests for revenge than it is by greed. Too often, folks can get so intent on "getting even" that they overlook their own good sense, or what may really hurt their own family.

### Children as Weapons

Sometimes the children are used as "messengers," or more accurately, weapons. "You tell your father he's only hurting you when he spends all his money on that tramp he's living with now." "You tell your mother I'm not made out of money. Ask her if she really spent that check on you, or if she spent most of it on herself getting facials and manicures." "Sure, I would buy you those \$200 sneakers, but you better go ask your mother." Of course Mom says no, and the child is furious at her. Dad has set her up to be "the bad guy," but he's also set up his son to feel disappointed and resent his mother, with whom he lives. Certainly the children get hurt in these scenarios -- rather badly hurt at times.

But who really gets hurt? Everybody! It becomes a "lose-lose" situation. If you attack your ex with ludicrous

financial demands, or withhold available money and only offer an absurdly small pittance, you really are shooting yourself in the foot. If you have children and paint your ex as a monster, you put your child in a horrible position. If you squeeze the other dry financially, it festers and poisons the emotional atmosphere. The children become injured and can develop serious psychological problems as a result.

As I mentioned earlier, some folks roll up their sleeves, sit down and try to figure out the best financial plan they can that will benefit everyone in the family. Sadly, too many people do not; instead, they use the "almighty dollar" as the ultimate weapon. If we can reframe our thoughts and remember that everyone gains by trying to seek a new financial level in which all parties are living as comfortably as possible, then we can achieve what we call in mediation a "win-win solution." Congratulations, everybody wins.

---

Alan L. Frankel, LCSW is a psychotherapist and divorce mediator specializing in divorce-related issues. He is in private practice at Mt. Kisco, NY. You may visit his website at <http://www.alfrankelcsw.com>.



*At Carolina Divorce Mediators, we provide solutions to divorcing couples who want to avoid the tremendous financial and emotional costs of a court litigated divorce. Crafting comprehensive parenting solutions and satisfying equitable financial agreements through mediation helps couples meet their individual needs while creating a working foundation for effective future co-parenting of children.*

*For more information, please visit our web site at [www.carolinadivorcemediators.com](http://www.carolinadivorcemediators.com) or call 704-896-5882.*

*You have received this e-mail because you specifically asked to receive it or expressed an interest in this service. We respect your privacy and do NOT share email or other contact information with anyone. If you believe that you have received this newsletter in error or wish to be removed from our database, please click [HERE](#).*

