



# Living Well

## The Economy and Marriage



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Check out these websites for more information:

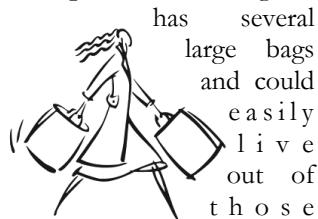
For more detailed information about the ministry - [www.livingwelloc.org](http://www.livingwelloc.org)  
 Photos and writings about the ministry - [www.livingwelloc.blogspot.com](http://www.livingwelloc.blogspot.com)  
 Encouragement/culture on marriage - [www.livingwellinmarriage.blogspot.com](http://www.livingwellinmarriage.blogspot.com)  
 Marriage events in the state, resources for marriage - [www.marriagenetworkok.net](http://www.marriagenetworkok.net)  
 Making Marriage Memorable blog - [www.marriagenetworkok.blogspot.com](http://www.marriagenetworkok.blogspot.com)

### Women, Money, and Fear ....

#### **Our daughter is a "bag lady."**

Depending on your age, one of two images will probably come to your mind.

If you are as young as she is, you are probably thinking of **someone who looks like this young woman who loves purses.** Our daughter



has several large bags and could easily live out of those bags. In fact, she has lived out of them.

But if you are closer to my age, another image will probably come to mind. This woman is disheveled and homeless, pushing around a shopping cart with all of her belongings. Her "bags" are plastic grocery

bags, stuffed full of her "valuables," all that she owns. The woman pictured here is somewhat comical. But the thought of becoming a real homeless "bag lady" is a fear many women have.



**The most documented female money fear is commonly referred to as the "bag lady syndrome,"** or anxiety about finding yourself suddenly destitute and on skid row. Many well-known, affluent women have admitted to having this fear.

Most marriage resources list **financial security as one of the top needs for women.** This security is closely related to this fear of not having a home, "the bag lady."

Most men don't realize how strong this need is in a

woman's life. Part of it stems from a **woman's sense of vulnerability physically**—a fear of assault, physically and/or sexually. Another part is the **"nesting and nurturing" attribute of women.** They have an innate sense of making a home for their family, nurturing, and protecting their children.

If a woman has experienced financial distress, either as a child or as an adult, this need for financial security can become even stronger.

**What does that mean for marriage?** Husbands can be aware of the strong emotional reaction that they may receive if the home is not financially secure. They can also partner with their wife in **making a realistic budget and staying with it.** As they review their finances together regularly, women can gain confidence in their financial faithfulness.

### The Provider and Protector

**Security is not the absence of danger, but the presence of God, no matter what the danger.**

For the woman, who experiences the "bag lady syndrome," **understanding God's presence in her life as our Protector and Provider can turn fear into confidence.**

God wants us to experience Him as our provider. He is

not saying that we sit around and do nothing until money drops in our lap.

But He is saying that when we are faithful to do our part (even though He provides for the birds, they have to get up every morning and look for worms.), He will provide. In marriage, He has ordained husbands to be the conduit through which He wants to provide. (Genesis 2:15, 1 Timothy 3:8)

**God is our provider.** *So Abraham called that place The LORD Will Provide. And to this day it is said, "On the mountain of the LORD it will be provided."* (Genesis 22:14)

**God is our Protector** *"Because he loves me," says the LORD, "I will rescue him; I will protect him, for he acknowledges my name. He will call upon me, and I will answer him; I will be with him in trouble, I will deliver him and honor him.* (Psalm 91:14-15)

On the reverse side:

**Money to Marry**

**More Fear and Money**

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## WE'RE ON THE WEB!

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***How can Christians today reach out to these young, working class adults who are avoiding church and marriage?***

## Money to Marry ....

### ***We can't afford to get married.***

**Have you ever heard a young couple say that?** What they often mean by that statement is that they do not have enough money to have the wedding, reception, and honeymoon that they want.

But frequently, they mean that **they can't afford to buy the house and lifestyle that they want as a married couple.** So, instead of marrying, they live together. Often, they even start a family together.

Even though the economic downturn has greatly affected older adults, the young, lower-education, working class adults are

having trouble finding the jobs to provide for the lifestyle they expect.

**A recent article** by Andrew Cherlin (professor at Johns Hopkins University) and W. Bradford (director of the National Marriage Project at the University of Virginia) explains what is happening.

***Working-class couples still value marriage highly. But they don't think they have what it takes to make a marriage work.*** *Across all social classes, in fact, Americans now believe that a couple isn't ready to marry until they can count on a steady income. That's an increasingly high bar for the younger working class. As a result, cohabitation is emerging as the relationship of choice for young adults who have*

*some earnings but not enough steady work to reach the marriage bar.*

However, we know that cohabitating relationships don't last. Children who are born to cohabitating parents are **more than twice** as likely as children born to married parents to see their parents break up by age five.

**This problem compounds** in a child's life when parents get on a relationship-go-round, bringing a series of partners or stepparents into the home. Cherlin and Cox also explain how this group's economic and family situation is **affecting their church attendance.**

*But now, when a transformed economy makes marriage and steady work more difficult to attain, those who in better times might have married and attended church appear to be reluctant to show up. Thus, working-class men and women aren't going to religious services as often as they used to.*

Culturally, we have set up these young adults for unrealistic expectations of marriage and the prestige of money. **Money has taken first place.** As Christians, our role can be to avoid letting income levels become the basis of social acceptance, to **embrace and encourage** these young couples.

## Women and Financial Fears

Men and women have financial fears, but women's fears are different than men's.

The kind of fear with which most of us walk around **is not a fear that God gave us. This fear came with our independence from God.**

God wants us to have faith, wisdom, and godliness, not fear. His desire is that we be good managers of His money and to seek wise counsel in making the decisions. But **recognizing the fears help us to see where our faith is lacking and helps us to understand our emotional reactions.**

Besides the fear of being poor, women often fear losing money, looking stupid, borrowing money, making a plan and sticking to it, investing, not trusting themselves (putting financial decisions in someone else's hands), and keeping the wrong advisors (they know it's hard to turn loose of their relationships).