

Relationship Advice: Managing Your Adult Child's Return To The Nest



 By Toni Coleman, LCSW, CMC for [Divorce Support Center](#)

It's that time of the year when young adults are graduating from college, returning home for the summer break, or have decided they want to step back from their lives and return to their parent's home to rethink their options and future direction. During their absence parents often have a nice rhythm going and fear their life and relationship may be upended and they will end up back in parenting mode now that their adult kids will be under their roof again. If you are facing this challenge right now, the following [relationship advice](#) and parenting advice could help you transition to this new adult-to-adult relationship and avoid falling back into old ruts, conflicts, or dysfunctional dynamics.

Relationship Advice On Managing Your Child's Return Home

1. Start with an open and frank discussion. As the custody battle between [Madonna and ex-husband Guy Ritchie](#) concerning their teenaged son, Rocco, rages on, their circumstance illustrates this relationship advice that you need to be upfront that this is your house, and you will have the final say on what is acceptable and appropriate. Your child is being given permission to live with you, and they will need to adapt to your way of doing things and not the other way around. This does not necessarily mean they will have no input or say or that there will be no room for negotiation around differences.

It just means that after talking everything through together, and hearing them out—you will make the final determination on any issue in dispute. In order to avoid relationship problems, you need to be clear that their acceptance of this is a contingency of their living with you.

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2. List your expectations upfront. This is how we handle relationships with peers, isn't it? Therefore, when you speak directly and candidly with your adult child, you are saying that you see them as a peer now and will treat him with the same expectations as you would any other adult. Expectations regarding the handling of household chores, finances, shopping, cooking, and the usage of common space should be aired with the goal of reaching a firm agreement on each. Anything that is shared by or impacts all members of the household would apply here.

3. Discuss boundaries and any rules you want in place. As a relationship expert, I know that boundaries are necessary and important to healthy relationships. Within all households, there are subset relationships—such as parents, children, children and significant others, and any extended family that may be members of the household. Each subset needs to have a boundary around it that distinguishes it from the others. When your young adult comes home, they will need to respect your couple time and privacy, and you will need to acknowledge and respect theirs. If they have a significant other who visits, establishing rules for where and when they will interact in your home will be important to your privacy and theirs, and if not addressed, disharmony and resentment can flourish. If you are concerned about late night noise and arrivals home, it may be necessary to establish a curfew if these disruptions can't be handled in another way.

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4. Don't forget they are adults and need to be treated as such. Don't treat your young adult like you would a minor child or younger teenager. This includes how you speak to them, avoiding attempts to control or dictate their behavior, or making threats about what you will do if they don't comply with your expectations/rules. Instead, present your expectations and any rules in a direct and non-confronting manner. Remind them that it is their choice to live under your roof and that your expectations are a part of that decision and that they are free to change their mind at any time.

Remember that the adjustment to returning home will be as much of a challenge for your adult child as it is for you. Therefore, it is important to remain focused on their feelings and needs along with your own. After all, you put a lot of effort and care into raising them and want them to be well-adjusted and competent adults, right? Helping them to handle this important step towards adulthood may be the last hurdle and one that if handled successfully could pay great dividends for all of you down the road.

*[Toni Coleman](#), LCSW, CMC is an internationally known psychotherapist, relationship coach, and founder of consummate relationship coaching. As a recognized expert, Ms. Coleman is the featured relationship coach in *The Business and Practice of Coaching*, (Norton, September 2005.) In addition, she authored the forward for *Winning Points with the Woman in your Life, One Touchdown at a Time*, (Simon and Schuster, November 2005.) among many other achievements.*

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Relationship Advice: Telltale Signs Your Relationship Is One of Convenience



By Toni Coleman, LCSW, CMC for [Divorce Support Center](#)

Relationships and marriages differ in many ways. What works for one couple would not be right for another. Therefore, there isn't one specific set of attributes or descriptors that could be used in a premarital checklist designed to ensure any marriage will be a successful one. However, there are certain traits that are commonly found in relationships that couples describe as happy and satisfying. These often have to do with specific dynamics and qualities that impact how they relate and communicate from day to day. When these are absent or lacking in some way, it can point to a union that continues due to convenience rather than emotional, spiritual, and physical attachment. Here's some [relationship advice](#) that will help you classify your relationship as convenient or sent from Cupid.

Expert Relationship Advice On How To Tell If You're In A Relationship Out Of Convenience

1. You decided to marry because of your age, a desire for children, and/or social pressure to do so. People get married for many different reasons that can include peer or family pressure, age, a desire for children, practical concerns involving money and lifestyle, and/or a fear of being alone or never finding someone as good as one's partner. All of these

are more about convenience than emotional attachment and love—even though both can be and are present in many relationships. If relationship problems, such as missing emotional attachment exist, couples often find that over time they feel restless, unfulfilled, and bored. These are major contributors to increasing alienation and emotional and physical infidelity because they may seek to meet their emotional needs outside of the relationship.

2. Your daily lives are more parallel than intertwined. This is when two people live essentially as roommates—sharing household responsibilities and interacting when needs or issues arise that require them to do so. As a relationship expert, I see that these couples may share coffee or the occasional meal, attend social and other events together, but they function as individuals rather than as a unit, lacking the cohesiveness and intimacy that is enjoyed by those with an intimate connection.

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3. Your conversations consist of topics related to scheduling, household coordination and or issues with finances, future planning and the children. When all of your conversations are pragmatic and skin deep, there is something missing. It's that tone in your partner's voice, the sharing of feelings and desires, those discussions about nothing or everything during which you feel close and connected.

4. You value the material and social benefits of your marriage over the relationship itself. If someone were to ask you why you like being married, what would you say? Would your thoughts immediately go to your home, material possessions, nice vacations, social status, friend group, household help, financial security, and/or the ability to choose work over staying home? If so, the glue that holds you together may be one of practicality and security, rather than emotional and

physical affection and attachment.

5. You seek out others to meet your needs for friendship and companionship. Do you feel lonely at home? Do you actively seek out friendship with others because you and your spouse don't share this? Do you hate date nights? Are double or group dates the only ones you go on? Marriage to the wrong person can be very lonely, even lonelier than being single, as many singles have strong social networks that sustain them and help meet their needs. However, if your marriage is more of an arrangement, you will be spending most of your free time with someone you feel little in common with and/or have little or no desire to interact with.

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6. Sex is rare or non-existent, and you see it as your duty. Everyone's sex drive ebbs and flows over the course of a long-term relationship. We can't sustain the initial excitement and highs we experienced when it was new, nor should we expect to. However, when we have an emotional connection with someone there is a desire for closeness, touch, and yes, sex. We also want to meet that other person's intimacy needs and therefore it doesn't feel like a chore. If it does, something critical is missing.

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7. A slippery slope—using alcohol to escape. If you feel the need to numb yourself, find ways to get distance, and/or use alcohol or other substances to escape your day to day reality—your relationship is in trouble. When we feel connected to our partner we seek more closeness. The sound of their voice, that feeling we have when they walk in the room, that little thrill we feel when they reach out and offer a hug or a caress are all signs that a relationship is strong and

that the intimate connection is there.

If the above signs resonate with you—you have a choice to make. You can choose to continue in a union that satisfies your needs for comfort, predictability and security; or you can ask your partner to sit down with you and have that long overdue talk about how you are both feeling and how the relationship is or is not meeting your intimacy needs. This conversation would be an ice breaker and only the beginning of more discussion about what each of you wants that you aren't getting from one another and from your relationship. From there, my relationship advice is to establish goals and identify resources to help you work and grow together as a team. This would require a willingness to be open and vulnerable, and seeking out professional help may be essential to helping you get and stay on track. Success will rest on the strength of your joint commitment and ability to make the relationship one of your top priorities.

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Relationship Advice: What NOT To Do When You're Upset With Your Partner's Weight



By Toni Coleman, LCSW, CMC for [Divorce Support Center](#)

What do celebrities like [Oprah Winfrey](#), [Britney Spears](#), [Mariah Carey](#) and [Christina Aguilera](#) have in common? They are all beautiful, talented women who have faced public scrutiny as they struggled with their weight. As people age, many struggle with their weight. It seems that between the stress, lack of time and energy, competing work and family demands, poor food choices and eating on the run, a healthy lifestyle often ends up at or near the bottom of many people's priority lists. This behavior can then be exacerbated when significant others, family and/or friends attribute the problem to the individual's apathy, lack of motivation or discipline, or an unwillingness or inability to make better choices. All of these assume something negative—which is not only unhelpful, it often leads to a continuing downward spiral. If your partner is not taking care of himself or herself, you may have fallen into using one or more of the following counterproductive strategies. If so, it is time to find positive and healthy ways to offer the support and encouragement your partner needs especially from you with a little [relationship advice](#)!

Relationship Advice: What Not To Do About Your Partner's Weight

1. **Telling them how great they would look if they were thinner.** When someone is carrying too much weight, they are

well aware of it. In fact many people, especially women, feel badly about themselves because of it. It isn't useful for them to hear how much better they would look without those extra 20 pounds; it only makes them feel worse as it reminds them that you are very aware and thinking about it. Even though this might seem counterintuitive, what you should do instead is offer compliments on their hair, outfit, how hot they look at that moment, or anything about their appearance that you find attractive. By doing so, you will help lift their spirits and sense of self, and offer them something positive to focus on, which will encourage and support them in taking their next steps towards a healthier lifestyle and weight.

2. Making 'useful' suggestions for what, when, and how much they should eat. "Useful" suggestions are often badly veiled attempts to control and manipulate someone's behavior. They can lead to a dynamic where one partner nags the other with their constant stream of suggestions, which then leads to feelings of anger and resentment that get expressed through their partner acting out, usually in the form of eating more of the unhealthiest food they can find. Dating tip: What you should do instead is be a good role model for your spouse. As a relationship expert, I think that you should make good choices for yourself in what and how much you eat. You can suggest (not push or insist) a date night where you do some meal planning, shopping and cooking together, while remaining open to their input and suggestions. Cooking several meals a week at home is a great start, as you will be eating healthier because the meals are made from fresh, whole ingredients. Taking good care of yourself will result in a happier, healthier, and more attractive you—this is what your partner will notice and want for himself or herself.

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3. Signing them up for a gym membership when they didn't request one. It's likely they will repay your investment of

money and effort by never using it. No one likes to be managed or to feel coerced or guilt-tripped into anything. The result is that it kills all motivation instead of encouraging it. If you enjoy working out—go to the gym or participate in a physical activity or sport. Definitely ask your partner if they would like to join you for a walk, a hike, to walk the dog, or any activity that you do that you would enjoy sharing with them. If they do express an interest in taking a class or joining a gym, ask them if they would like company. When we have a buddy, we are more likely to follow through and it is more fun. The key here is to listen to them and let them initiate, then you can jump in with an offer of support and companionship.

4. Commenting on how good someone looks since they lost all that weight. Adolescents sometimes do this in order to get someone to act out of jealousy; teachers of young children also use this as a way to motivate their other students to do the same and earn some of that praise. But feelings of jealousy, competitiveness, and/or insecurity are not effective motivators for adults who want to make lasting behavior changes. All this does is pile on their already present feelings of insecurity and self-disgust, which leaves them feeling less lovable and more unworthy of their relationship. When you are having a down day and don't feel good about yourself, do you find your motivation and enthusiasm to be higher than when you are having a good day? I didn't think so. A simple way to keep these kinds of comments in check is to ask yourself how you would feel if your partner used the same approach in their attempt to motivate you into action.

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5. Bringing home their “trigger foods” because they aren't a problem for you. Here's another instance in which it is useful to ask yourself how you would feel if you could not consume something due to a medical or other condition, yet your

partner frequently brought it home and consumed it in front of you. It would probably feel as though they were unconcerned or unaware of your feelings. You would also be confronted with more temptation, which could lead to feelings of deprivation and resentment. If this were the case how might you act? Would you sneak the food when your partner wasn't looking? Would you seethe quietly and want to find some other way to act out, or just withdraw and feel worse about yourself? Whatever your response, it's likely it would be a negative one. Therefore, loving and concerned partners need to be aware of how their behavior can impact their spouse and then be willing to make adjustments to help create a more supportive and helpful environment. After all, if a partner can stick with their goal and make those necessary lifestyle changes, it's a win-win.

6. Sending mixed messages by voicing concern, then encouraging noncompliance. This is a classic scenario where a spouse who is upset about their partner's weight or alcohol consumption places them in situations that lead to them consuming unhealthy food, overeating, and/or drinking to excess. It's as though the partner sends a strong message to them to maintain discipline and healthy habits, then sets them up by insisting they join them in activities with people and in places that will surely sabotage their efforts. When this happens, some partners even say things like, "it's okay this one time," or "you are not as much fun as you used to be," when their partner is trying to abstain from certain food or drink. A driving factor behind this scenario is that the partner doesn't want to be deprived just because their significant other has an issue. They want them to deal with their issue, but not if it means they have to sacrifice something as well. Could this be you?

7. Withdrawing affection and sex because you are angry at their weight gain. Negative reinforcement rarely works. It has been demonstrated repeatedly to be an ineffective motivator. If you withdraw your affection, it will lead to them feeling

unattractive and unlovable, which often leads to a sense of hopelessness and despair. My relationship advice is to stay engaged, show affection, offer positive and caring feedback, and remind them of all the ways they are special and important to you. This will help to energize and motivate them to do more and do it better. A belief in one's own abilities encourages us to reach beyond our fears in pursuit of our goals.

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If your partner is struggling with an unhealthy lifestyle and carrying extra weight, a loving and supportive environment will be important if they are to make any significant and lasting changes. The tone you set, the words you choose and the attitude you take towards them will play an important role in their success or failure. You cannot do it for them, nor can you threaten, cajole, intimidate, or guilt-trip them into being who you think they should be. They have to want it and work for it. But having you as their partner in success, celebrating their good choices and big steps along the way will help ensure they never feel alone.


Have a tip for how you and your partner powered through weight struggles together? Share in the comments below!

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Relationship Advice: How Your

Relationships And Love Impact Your New Year's Resolutions



 By Toni Coleman, LCSW

Now that we're closing in on February, it's a good time to take inventory of how your New Year's resolutions are progressing, or not. Have you made adjustments to your environment, created a specific plan, tweaked your schedule or set aside time for following through on the short-term objectives that will get you there? If you have done even one of these, it's a real start. However, if you draw a blank when reading this, you may have already lost your resolve or even forgotten about your goals altogether. If this is the case, and you want to get back on track—it is important to examine where you got off course and what factors may have influenced it.

As a relationship expert, I notice that one variable people may overlook, but that carries a lot of weight, is how much support you get from your relationship and love. In assessing this, it's important to pay attention to what they do more than what they say. There are many subtle ways that a partner can sabotage your efforts, especially if he or she fears it will impact your shared lifestyle, threatens him in some way, or upset the status quo in general. If you believe this is occurring, consider talking to your partner about what you see happening and ask for help. My [relationship advice](#) is to look at the following eight behaviors to assist you in pinpointing and articulating your concerns and then moving toward a productive discussion on how you can best support one another.

Relationship Advice: How Partner's Can Sabotage New Year's Resolutions

Your partner resists changes that support your goals. For example, you might need to eat an earlier dinner as part of your weight loss goal or you might find that early morning is the best time to work out, but it will mean your partner will then need to cover things at home. Perhaps you have found a class one evening that is just what you need to make an eventual career change, but it's during a time that would then require your partner to adjust their schedule. All of these are potential scenarios that people face when attempting to make changes and a supportive partner will try to make accommodations whenever possible. Sometimes it just isn't possible and alternative solutions will need to be considered.

Your partner insists on activities and interests that set you up for failure. Maybe you have a long-standing tradition of eating take-out on Saturday nights in front of the TV that you follow-up with a decadent dessert. However, you need to make dietary changes that will support your goal for better nutrition and health. Maybe most of what you have always enjoyed together has been sedentary in nature, such as going to the movies, out to dinner, drinking with friends at a local pub, or hanging out in your bathrobes and reading or watching TV. While there is nothing wrong with doing any of these some of the time, if you have set a goal to be more active during leisure hours, these will need to be cut back in order to create time for something new. My relationship advice is to make sure your partner isn't insisting that everything stay the same. If they do this and pout, it will undermine your efforts and force you to make a choice between your relationship and your goal.

Your partner makes negative comments about your changes. Statements like, "You're no fun anymore," or "It doesn't look like it's making any difference," can lead to you

feeling bad about yourself or losing resolve due to a concern that the potential downsides to making the change outweigh the benefits. What you need instead is a cheerleader who offers encouragement, finds positive things to focus on—and lets you know they support you, no matter what.

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Your partner behaves punitively when he doesn't get his way. Change is hard for everyone. Your partner might feel bad about losing his drinking or eating buddy. She might feel some resentment about making changes in her schedule or to giving something up to accommodate your new needs. He might be feeling nostalgia for some things you used to do together and with others that you now need to refrain from. These feelings are natural and understandable, but your partner should bring them up with you in a non-defensive way instead of acting out. You might be able to come up with compromises that meet both of your needs while allowing your partner to hang on to some of the things that are most important to them.

Your partner throws temptations in your path. An all too common scenario is the one where one spouse decides to give up sweets or alcohol, and her partner begins bringing home a lot of what the other is trying to abstain from, and encouraging them to try just a little bite or sip. There are many reasons for why this behavior is so common, but none of them are good ones. If this is happening to you, my love advice is to address it immediately by making a gentle request for “free temptation zones” in your home.

Your partner lacks awareness of how your changes are threatening her. It can be difficult for your partner to see you working towards a goal that he or she feels they should also be working toward. If you have always been overweight together, having a spouse who suddenly loses weight and feels good about her new appearance could be threatening, especially

when other people of the opposite sex take notice. If you give up drinking, he may feel judged when he reaches for a beer, glass of wine or a cocktail; even if you don't indicate that you have an issue with it. Should he begin to act threatened by a change you are making that he or she believes they also should be working on, consider bringing up your observations gently with them. Remind him that this is a choice that you have made for yourself and that he is free to do the same or not, depending on his needs and wants.

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Your partner creates a competition between you. This one dovetails on the one above—you are not in competition, you are (or should be) on the same side. Being on the same team means you support one another's success, cheering each other along on the road to accomplishment. If your partner starts bean counting, it will undermine the relationship as this causes division and an attitude of me first, me only. If two people are focused on their needs and wants, the couple cannot function as a cohesive unit, which is the foundation of a healthy and mutually satisfying relationship.

Your partner sees changes as meeting your needs vs. meeting his needs. A supportive and happy relationship is not an "either, or" one. When problem-solving becomes a contest where one spouse is designated the winner and the other the loser, both people in the relationship lose. There is a very wide continuum between those two ends, and somewhere along the way are points at which a compromise can be found.

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Negotiation and compromise are essential to the health of every relationship, as is getting the kind of support that will help you stick to and achieve your resolutions. When you


win, your partner also wins—and vice versa.

*[Toni Coleman](#), LCSW, CMC is an internationally known psychotherapist, relationship coach, and founder of consummate relationship coaching. As a recognized expert, Ms. Coleman is the featured relationship coach in *The Business and Practice of Coaching*, (Norton, September 2005.) In addition, she authored the forward for *Winning Points with the Woman in your Life, One Touchdown at a Time*, (Simon and Schuster, November 2005.) among many other achievements.*

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Relationship Advice: Top 6 Contributors to Infidelity



 By Toni Coleman

We read celebrity gossip about infidelity all the time. Sometimes, as in the cases of Debra Messing or Claire Danes, it's a part of their dating behavior. But what compels a partner to cheat? And why are the perimeters of commitment such a mystery to them? In this article, relationship expert Toni Coleman, LCSW, gives [relationship advice](#) and explores the hidden meanings behind infidelity and what we can do to secure our relationships and love.

Relationship Advice On Infidelity

When infidelity occurs, it often leads to a lot of blaming that focuses on the violation of trust and a realization that one's partner isn't the person who they believed them to be. There's a clear distinction made between victim and perpetrator. While this is certainly true to a point, it ignores the dynamics that left the relationship vulnerable in the first place. And it leads to a simplistic and erroneous conclusion that nothing could have prevented the infidelity except for the wronged spouse to have picked someone else to marry. Remaining stuck in this thinking is a sure way to end up in divorce court. My relationship advice to healing is that both people need to take an honest look at the state of their marriage prior to the cheating, what each contributed to their problems, and how they could work together on building an infidelity proof union. Identifying which of the following issues played a role in their marital breakdown is the first and most important step. Below are the top 6 contributors to infidelity.

1. A breakdown in communication. A "problem with communication" is the number one reason couples give for seeking relationship help. It has a broad interpretation but essentially boils down to having difficulty connecting through daily conversation, misunderstandings and hurt feelings due to an inability to express feelings and needs clearly, conflict when discussing sensitive topics or issues they disagree on, and/or withholding through silence. Any of these can contribute to increasing distance, which leaves a void that one partner might attempt to fill by going outside the relationship. This is of course a poor choice, and one that can bring the couple to a place there is no coming back from.

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2. A decrease in emotional and physical intimacy. There is a lot of emphasis placed on a couple's problematic sexual relationship as the cause of marital unhappiness. However, this is only one facet of what they share and though it is important, addressing it alone will not offer a complete solution for repairing their broken bond. Emotional intimacy provides fuel and is foreplay in a relationship—and unless two people share a strong friendship and good intellectual chemistry, their physical relationship can become another chore that is best avoided or handled quickly and without wasting any of the little emotional energy that their relationship has left them with. One partner might make the poor decision to reach out to someone who they can laugh with, who listens to them and seems to really get them, and who challenges them and inspires them in a way their spouse no longer seems to have any interest in doing.

3. Unaddressed stressors related to family and job. Couples encounter many challenges on the long road through commitment, marriage and family life. Sickness, loss of a job, an ill or handicapped child, unexpected financial problems, and the day-to-day struggle to find balance in a too-crowded life all lead to stress. For many people, this is something they try to ignore or just push through, thinking that in time, things will get better on their own. Then, one day, they realize they are completely overwhelmed and experiencing physical and emotional symptoms that contribute to an “every man for himself” mindset. When this happens, the marriage is often put on the back burner and the individuals hunker down, focused on getting through another day, unable or unwilling to add to their own burden, even for the well-being of their partner.

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4. A negative or hostile home environment. When a couple stops communicating, puts their focus on their own needs, and withdraws due to overload—the environment often becomes

charged with negative energy and feelings of resentment and anger. The tension is often palatable as one or both seek a way to escape through watching TV, going online, spending time alone in different rooms and parts of the house—and seeking companionship and dialogue with others outside of the relationship/family. Essentially the negative energy pushes them further and further apart until home is not a comfortable or happy place to be, so they look elsewhere for that lost comfort.

5. Stressors related to physical or mental illness. This is the “in sickness and health” part that is contained in the marriage vows. For many couples, naiveté contributes to that feeling of invulnerability that many start out their marriage with. Sickness happens to other people, but won’t happen to them. Then when something bad strikes, it feels completely unexpected and can have a sudden destabilizing impact on a relationship. Even if the couple can quickly put resources and supports in place to deal with the crisis, it can be a game changer, depending on the type, severity, and chronicity of the illness. Physical and emotional exhaustion, draining or depleted resources, lack of down time and fun, and the potential for a large shift in how the couple interacts and relates—can push one or both people over the edge. If one individual ends up in a caregiver role for their partner, it shifts the dynamics in a way that can leave them unable to get their own needs met—and they may feel resentment and a desire to escape this new life they had not planned on. Even if the illness is not chronic and can be eventually resolved, the stress can alter how two people relate and lead to emotional and physical distance that leaves a void of unmet needs.

6. Financial problems. Money problems are often said to be the root cause of marital conflict and discord. Difficulty managing joint finances, agreeing on a budget, keeping secrets about purchases and debt, and conflicting values regarding saving and spending are some of the common issues that arise.

If these are not addressed quickly, they can lead to a loss of trust, and respect, and an unwillingness to be open and candid regarding important financial decisions that could have a long-term impact on their family's security and well-being. When this happens, some people are vulnerable to thinking about what it would be like to be with someone else, to have a partner that offers financial security and someone who wants what they want for their future.

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No wonder the marriage vows include the phrase "for better or worse, for richer or poorer, in sickness and in health..." Marriages are tested by all of these, and if a couple doesn't work together, they will slip apart—and the space that is left is what a third person moves in to fill.


Toni Coleman is a licensed psychotherapist, certified relationship coach and internationally recognized dating and relationship expert and founder of consum-mate relationship coaching. She is frequently quoted in many local and national publications and top ranked dating and relationship websites and has been a guest on a number of radio and TV programs seeking to provide their listeners with her cutting edge expertise. She is a regular contributor to Hope After Divorce and HealthyLiving.care.

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Relationship Advice On

Financial Infidelity



 By Toni Coleman

While celebrity news cites irreconcilable differences as the final blow for [celebrity divorces](#) such as Brandi Glanville of “Real Housewives of Beverly Hills,” actress Kaley Cuoco, and celebrity chef Giada DeLaurentiis, it doesn’t take long for the matter of money to surface as part of the proceedings. Whether finances are openly discussed as an asset to a healthy relationship and love, or used as fodder when your vows start falling in the red, money is an integral part of any marriage.

Relationship Advice On Handling Money Issues

If you’re concerned about how you and your partner communicate about money, pay attention to the following relationship advice. Watch for these four warning signs of financial infidelity.

1. You never sit down and talk specific numbers. After two people are married, their lives become intertwined. Their home and individual possessions essentially become the property of both. And ideally large purchases, investments, and decisions regarding long-term financial goals are decided jointly. But what if a couple never discusses a budget or decides how they will handle savings and investments? That answer is usually that you’re both too busy, one of you is better with money and handles all the bills without the input of the other, or you each handle your money in your own way. If any of these are true you could be on a slippery slope. Continuing down this path could lead to important financial decisions being made without the knowledge or consent of the other,

which constitutes financial infidelity.

My relationship advice is to address this by sitting down and listing all your income and expenses. Then, decide on a budget that covers joint expenses while also allowing each of you a discretionary pot of money that only you control. Every few months conduct a joint review to assess how your system is working and make adjustments as needed. Handling it this way allows you both some autonomy but not at the expense of your marital financial health and happiness.

Related Link: [Bethenny Frankel Calls Money 'the Root of All Evil' in Split with Celebrity Ex Jason Hoppy](#)

2. Discussing finances becomes heated and defensive. What happens if you agree to sit down and talk about your finances and one of you reacts with defensiveness or anger because you feel you're being accused or challenged in some way? When you attempt to talk it through, do the words "yours" and "mine" get used too often? Does it ever feel like money is a taboo subject that you shouldn't really be discussing at all because it often leads to hurt feelings or conflict? If any of these sound familiar, you're at risk of ending up with no financial plan, which often leads to impulsive, short-sighted, and costly choices. When this happens, partners can begin to focus on protecting their share of the assets, which increases secrecy and contributes to a further breakdown of cooperation and an increasing loss of intimacy. The way to address this issue is to decide together that continuing to avoid the problem is not an option. Then you may need to seek out resources to help if you continue to be unsuccessful in your attempts to resolve it on your own. Try talking with an experienced counselor or a financial planner.

Related Link: [Expert Love Advice: Handling Debt & Credit Scores Post-Divorce](#)

3. Large purchases are hidden. When there is a breakdown in

cooperation and a loss of intimacy, secrecy flourishes. These conditions create an environment in which partners can begin to act autonomously and in their own interest, hiding large purchases as they tell themselves they have no other option. Over time, one partner can run up huge amounts of credit card and other debt, liens are placed against the home due to unpaid taxes, and properties go into foreclosure—all happening without the knowledge or consent of the other partner. Yes, these are all examples of worse case scenarios, but they happen with alarming frequency. The solution is open, honest communication—again seeking out competent, experienced professionals when needed.

Related Link: [Child Expenses After Divorce](#)

4. You discover a secret bank account or PO box. When one partner is being secretive, the other one usually senses something is up and begins to pay closer attention. This is often when the discovery of a secret bank account or PO box is discovered. Sometimes the partner happens upon the information as they're attempting to get a better handle on the couple's bills and complete paperwork. Either way, it not only spells serious trouble, but it also says that the problem has been going on for some time and has most likely reached a serious stage. It is at this stage that large secret purchases, huge debt or liens and potential foreclosures come to light.

When you hear about money being the number one reason for divorce, this is why. Because so much damage has been allowed to occur, the solution will be more complicated and costly in terms of money, time, and marital goodwill. Immediate crisis intervention is needed, which consists of professionals who can help the couple triage their debt, cut their expenses, come up with a payment plan—and continue in their home and adjusted lifestyle if possible. When a couple finds themselves here, they must act quickly and work towards a new normal. Otherwise the financial consequences can be dire and the marriage un-salvageable.

You have worked hard to build your financial security. Don't allow it to collapse by falling victim to poor financial decisions by someone you love and trust. By watching for signs of financial infidelity, you can be sure your wallet is protected as well as your heart.

Toni Coleman is a licensed psychotherapist, certified relationship coach and internationally recognized dating and relationship expert and founder of consum-mate relationship coaching. She is frequently quoted in many local and national publications and top ranked dating and relationship websites and has been a guest on a number of radio and TV programs seeking to provide their listeners with her cutting edge expertise. She is a regular contributor to Hope After Divorce and HealthyLiving.care.

For more information about and articles by our Hope After Divorce relationship experts, click [here](#).

Expert Relationship Advice: I'm Divorced, But He's Married



 By Toni Coleman, LCSW, CMC for [Hope After Divorce](#)

I recently received the letter below and offered my expert relationship advice in my response.

Expert Relationship Advice from Hope After Divorce

Dear Toni,

Somehow, I have fallen in love with a married man. I know what you must be thinking: that if I knew he was married, and I walked into it anyway, I did this to myself and need to just accept the consequences. If so, you would be right, but I honestly didn't have the intent to go down this path. It more or less evolved from us being co-workers and friends. Ironically, he was the one who I leaned on a lot through my ex's infidelity and subsequent divorce. It was a time of great vulnerability for me, and he was just so great; in fact, he was everything my ex had never been. After hours of talking, long lunches, drinks after work and an increased frequency in texting, we shared a kiss. From there, it was too easy.

Related Link: [How to Be Mindful When It Comes to Relationships and Love](#)

He is a good man, the father of three children and spouse to a nice woman. I know they have had their issues and problems, but he has never been unfaithful to her in the past because he is not that kind of guy. He has told me that he did not intend this either and feels guilty and torn about continuing, even though I know he values our relationship and love. He loves his family, is concerned about his children, and knows he would take a terrible financial hit if he were to divorce.

I'm hoping you can help us figure out what we should do next. Speaking for myself, I would love it if he could be free and we could have a life together. I know this is very selfish, but it's the truth. However, I am not exactly sure how he feels. He has told me he cares about me and has demonstrated this in many ways, but I know he is devoted to his family. I have considered just breaking it off, asking him to go to

counseling with me, and telling him I can't remain in limbo while giving him a period of time to tell his wife and begin a separation or else. The last one is a bit of an ultimatum, but at least I could be sure of where he really stands. Any insights, suggestions or wisdom gained from your experience working with situations like this would be greatly appreciated.

– In Love's Limbo

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What's Next For This Relationship and Love

Dear In Love's Limbo,

Wow, your ex did this to you, yet you have let yourself be a part of doing this to another wife. You mention the irony, but I don't sense much remorse on your part, and that is a bit troubling. You also say "he" is married to a nice woman and that he has never done this before because he is a nice guy. What does that make you?

My intent is not to dump a lot of guilt or criticism on you; I am instead asking hard questions in order to get you to step beyond your present perspective and take a larger and more brutally honest view of the situation in which you now find yourself. This did not just happen – it is the result of a series of steps taken over time, each of which could have been different if either of you had made a different choice. Seeing this as a choice is very important, as you are not a helpless victim here, and that means you can make choices that will help you to work towards what is best for all involved.

I get the sense from several things you have written that your lover has been expressing ambivalence and has suggested that he does not want to continue. It also seems apparent that you

do not share these feelings and would have no hesitation to move this relationship and love forward once his marriage is out of the way. The reason these impressions are important is that, if I am correct, your letter might be motivated by a desire to find a way to convince him to remain involved with you and end his marriage because his reluctance to do so is becoming very apparent to you. If this is the case, any suggestions I might offer would not be addressing the real issues and dynamics and would not help either of you in the long run.

Related Link: [Love Advice: Is Your Life Working?](#)

Therefore, I recommend that you begin with an honest discussion about what both of you want. This will require that you create the right environment and give him the space to share his feelings honestly and without fear of backlash. After all, would you want to be with a man who feels ambivalent or pressured to be with you? If his heart is with his family, what of any real value would be left for you? There is also all the collateral damage that would result if he were to break up his marriage and family life. Would it be worth it to him if he only has a half-hearted desire to be with you? Do you really want a future with someone who isn't fully committed to you and the relationship?

The truth may be very painful to accept, and you would be left to grieve if a decision is made to end your affair. I suspect you are feeling a bit desperate to avoid this pain, and that is understandable. But weigh that against a possible lifetime of resentment on the part of your partner and continued grief over never having the relationship and love you had hoped for. Somehow, a quick and clean cut seems like the better option. However, you will need to really listen to what he has to say before you will know what you need to do.

For more information about expert relationship advice from Hope After Divorce, click [here](#).