

QUARTERLY

Balancing Life, Work & Wellness

EAP Solutions

2008 SUMMER EDITION

Part of University of Pittsburgh Medical Center

Financial Breakups

Who loses most and how can you protect your “investment”?

Reactions to a Breakup

Anger, grief, and feelings of loss are normal reactions, but what to do about them?

Parallel Parenting

After a separation, the children can really benefit from co-parenting.

Welcome!

Introducing the EAP Solutions Quarterly Summer Edition, a new publication from your EAP. This quarter's theme is surviving a relationship breakup. As always, we welcome your feedback at askeap@eapsolutions.com.

DidYouKnow?

- After a divorce or separation, men's household income typically drops by 10%, while women often lose 33%.
- More than 40% of American women under the age of 45 have lived unmarried with a male partner at some point, according to the U.S. Census Bureau.
- Parallel parenting is the process of parenting next to one another in a separation to reduce conflict for the child.
- Numerous studies have shown that money is the No. 1 reason why couples argue.
- *SmartMoney* magazine's survey found that the majority of couples (64%) put all of their money in joint accounts.
- In collaborative law, both parties reduce the gamesmanship by hiring the same actuaries and appraisers and the lawyers agree not to go to court!

Breakup Reactions

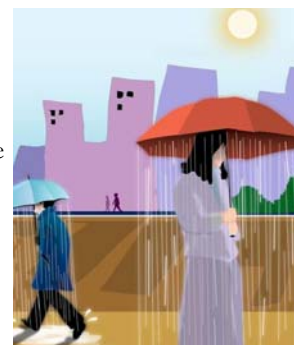
Unfortunately what makes for great movies and books does not play out very well in real life when it comes to breaking up. Healing a broken heart takes time and care.

If time doesn't ease your grief and it interferes with your work or your ability to connect with co-workers, friends, and family, then you may consider asking for help.

WHAT FEELINGS ARE NORMAL AFTER A BREAKUP?

The rupture of an intimate bond between two people can spell crisis in people's lives, and grief and anger are normal healthy responses to this overwhelming loss. For a lot of us that means the loss of the way we led our lives and much of what we held dear—love and intimacy, social activities we care about, shared friendship and maybe even a secure home.

If the phrase “love is a drug” has any basis in fact, its sudden loss can be likened to going through drug withdrawal. It often involves the same harrowing set of symptoms; real physical pain, sleeplessness, anxiety, depression, hopelessness, loss of motivation, and thoughts of harming ourselves. You may also find that the ability to concentrate and make decisions wanes, along with your interest in eating or going out with friends. When emotional exhaustion sets in, even thinking of activities can be beyond the scope of people experiencing low mood or depression.



WHAT CAN I DO TO BREAK OUT OF MY MOOD?

If after a few months you feel as rotten as you did the first week of your breakup, or if your low mood is affecting work, home, and taking care of yourself, you should consider calling EAP Solutions to schedule an appointment. Talking to a professional can help speed the healing process. Here are some other suggestions to take care of yourself after a breakup:

- 1) **Exercise.** Studies have shown that getting at least 30 minutes of exercise three times a week can lift your mood as much as taking certain antidepressants. Exercise raises the levels of serotonin, the brain chemical that boosts feelings of well-being.
- 2) **Reach out.** Isolation can exacerbate depression. Whether it's your family, a formal support group for those going through a breakup or divorce, sympathetic friends, a religious congregation, and/or EAP, reaching out to others is crucial in rebuilding your life.
- 3) **Eat and drink right.** If you are a person who goes to either extreme with food and drink, then don't embark on a diet. Your body as well as your mind will need healing. Eat foods that maintain your energy including fruits and vegetables. ▼

Article was adapted from <http://www.ahealthyme.com/topic/depbreakup>

Visit our website at:
www.eapsolutions.com

Use our WorkLife Resource Center
E-mail us for your password:
askeap@eapsolutions.com

Call us at:
1.800.647.3327

FINANCIAL BREAKUP PITFALLS: WHO LOSES MOST?

The number of unmarried couples is on the rise, but few realize the financial pitfalls if the relationship doesn't endure.

Everything looked promising for Lauren and her boyfriend when they moved from Boston to Dallas for his job. They were planning to marry. They even bought a townhouse in Dallas.

But their dreams were derailed two years later when her boyfriend ended the relationship. "Since the property was in his name, and he was at fault for the breakup, I just moved out," says Lauren. "I paid off my part of the credit card and left it at that. I had helped pay part of the mortgage for a year. I lost that money. He's got the equity."

Her experience illustrates a little-noted peril of cohabitation: the potential negative financial consequences of breaking up. Men's household income typically drops by 10 percent, while women lose 33 percent. "That's a nice statistic, but I think it's far worse than that," says Doris Theune, senior vice president of Bryn Mawr Trust Co. in Bryn Mawr, Pa. "I see women all the time lose out across the board. It's the same as divorce. If women have given up a career, or if they have relocated, then they lose."

"For married couples, there are precedents, formulas, and divorce court," says Debra Neiman, a certified financial planner in Watertown, Mass. "For unmarried folks, there is no such playing field. It's up to the couple at the onset, or early in the relationship, to set the stage and make preparations for what would happen in the event of dissolution."

"We figured when we got married, we'd change it to include me," Lauren says. He was also the primary account holder on the utilities. After she left and needed her own telephone and utilities, she had no record of having a good credit standing.

Some women discover less obvious economic penalties when cohabitation ends. "They're not saving as effectively for themselves, because they see themselves as part of a team," says Gemma Allen, a family lawyer in Chicago. Pepper Schwartz, a relationship expert for perfectmatch.com, advises couples who are thinking about living together to ask serious questions: What are we doing here? Is this an open-ended situation that may not turn into anything? If we love each other, will we marry? "Just because you don't like the answer doesn't mean you don't need to know the answer," she says.



JOINT ACCOUNTS WITH YOUR "BUSINESS" PARTNER

"To protect both parties," Allen says, "the safest approach is to have joint accounts, joint assets, and run the household on a budget that both people contribute to, perhaps pro rata based on income." She suggests an account that requires two signatures — an "and" account, not an "or" account.

"By the time the bloom is off the rose, they find themselves in this financial, emotional, and psychological bind. Getting out of it is legally easier if you're not married, but the devastation is as harmful," says Theune.

Garrett takes a similarly pragmatic approach. "You need to think of unmarried couples more like business partners," she says. "If you own anything together, or owe anything together, this is your business partner. It's definitely not romantic, but it's very healthy, and a smart way to protect yourself and your loved ones." ▼

By Marilyn Gardner | Staff writer of The Christian Science Monitor

For full text, please visit: <http://www.csmonitor.com/2005/0518/p11s01-lifp.html>



Co-Parenting in Divorce

Many divorcing parents are concerned about the impact of the divorce on their children. While there is no question that divorce impacts children, divorcing parents can take constructive measures to lessen the impact and to encourage resiliency in their children. Here are some techniques for parallel parenting from *Children's Adjustment Following Divorce: Risk and Resilience Perspectives* by Joan B. Kelly and Robert E. Emery:

- Disengagement**
 Don't communicate unless you have to. Avoid communication about minor things. Don't tell the former spouse how to parent. Avoid criticisms of the other parent's parenting.
- Communication**
 With your former spouse or partner use emails or letters to communicate. Be factual and concise. Avoid sarcasm. Avoid sharing those communications with the children. DO NOT use the children to communicate to the other parent.
- Flexing to Parent Styles**
 Support different styles of parenting in order to avoid conflict. Even in happy marriages, people differ on parenting. Pick battles very carefully. Most parenting differences are not worth fighting over.
- Acceptance**
 Accept that there is more than one "right way" to parent. Don't try to change how the other parent does parenting. Children are capable of being parented in two different styles.

Read the full article at

<http://www.divorcesource.com/MS/ARTICLES/chinn2.html>