The Dangers of Debt in Marriage

By Rulon T. Burton

Debt can take its worst toll on our marriage relationships

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It was a fresh and invigorating spring morning when Dale and Gloria (the names of all couples mentioned in this article have been changed) came to my office to see me. Their primary purpose for making a nine-hundred-mile journey from their home in another state was to bring a sizable sum of money. We shook hands, glad to see each other after such a long time. It had been a full ten years since they moved, leaving behind a virtual mountain of unpaid bills, legal entanglements, and unfulfilled obligations. Since then they had worked hard together saving their money. Dale handed me a check for more than $12,000 and asked me to locate and satisfy their former creditors.

"This has really been a good experience for us," Gloria said. "Believe me, we've come a long way since you saw us last!"

"But," Dale hastened to add, "we never want to go through this again!"

Dale and Gloria's story is not unusual in my experience. As an attorney specializing in bankruptcy reorganizations, I have seen it repeated many times—usually without the happy ending. Many years ago, when their family was young and they were both struggling to make ends meet, Dale made a series of unwise financial commitments. The end result was insurmountable debt.

It is important to know the dangers of debt. Experience has shown me that uncontrolled debt results not just in the loss of money or material goods; it can also seriously try the bonds of marriage and cause much disunity within the family.

For Dale and Gloria, the loving bonds of marriage had been tried and tested through their ordeal. Before they came to see me, they had gone through many tears and much anguish. Months stretched into years in which there were many heated discussions over money—what should have been done, what shouldn't have been done. The pleasing part of their story is that in the end they put themselves to work in the same harness where together they slowly but steadily pulled themselves out of their problem.

When I was a boy, I used to watch my Uncle Frank "pull horses" at the state fair. It was apparent that winning depended not just on the strength of the horses, but also on their ability to use that strength as a team, working together. I have seen the leather break and the harness gouge into the flesh of the horses when they were not pulling together. Marriage is like that. It is two people teamed together with a bond of love, facing life's challenges in harmony with each other. Pulling together makes the job relatively light.

But heavy debt not only increases the burden they must bear, it also wears away the love and affection and mutual care that makes it possible for them to work as a team.

Perhaps we cannot always avoid debt. Without it, purchasing a home would be nearly impossible for most people; buying a car would be very difficult; and for many, an education would be out of reach without a loan. In these three instances, debt is justifiable in helping a family achieve its goals. But going into debt to purchase ordinary consumer goods is a very risky thing—that is, the benefits are extremely limited, considering the price a family may eventually have to pay. My personal opinion is that we can and should avoid consumer debt altogether.

But why should we avoid using consumer credit? After all, our society promotes the use of credit, of buying things "on time," of obtaining the use of items before we have fully paid for them. In fact, the use of debt is supposed to make our environment more affluent. Credit stimulates the economy. It makes more goods available to us. If we are careful, why shouldn't we use credit for more than just our home or car? Perhaps the story of Boyd and Connie, a young couple who finally came to me for legal advice, will illustrate the dangers of consumer debt.

Boyd and Connie were a happily married couple. Both were working at well-paying jobs. The mortgage on their home was not large compared to their combined salaries, so they did not worry about incurring small debts here and there through the use of credit cards. With the security of their two jobs, they also bought furniture on installment payments, clothing on a thirty-day account, and two cars that required monthly payments. They were satisfied. They were able to meet all their payments, and they enjoyed the things they were purchasing while they were paying for them. In fact, buying on credit worked so well for them, that they escalated their debts by borrowing money (through a second mortgage) to pay for a good Christmas, a "needed vacation," and for some home improvements.

With the steady incomes of their permanent jobs, Boyd and Connie felt secure in their early affluence. But circumstances changed for them. They had wanted a family for some time, and when Connie left work to have her first baby, they began to realize just how dependent they really were on both of their incomes. When the baby was born, Connie hastened back to work after only a two-month leave of absence. It was a special strain for her. She truly wanted to be with her infant but now felt compelled to continue working to pay for the things which before had seemed so important.

Events worsened when Boyd suddenly found himself out of work. He was shocked and disillusioned that his "permanent" job had suddenly turned into unemployment. For several months the couple struggled along on Connie's income alone. In the meantime, their creditors were very busy trying to collect their money. Boyd and Connie, having no answers to give their creditors, avoided their calls and contacts. Boyd was soon reemployed but at a lesser income. They still could not see their way out of their debt problems.

Debt had made Boyd and Connie vulnerable (as it does anyone who chooses to use credit), so that when emergencies came they were unable to handle them. Certainly they could have taken precautions. They could have bought less, or they could have saved money for the arrival of their baby. Yes, they could have made better decisions. But even in relatively "safe" dealings with debt, we leave ourselves open to the unexpected. Unemployment, illness, hospitalization, pregnancy, or just poor judgment on financial matters can all upset the smooth flow of required installment payments. And once a payment is missed, problems seem to compound and escalate. Harassment from creditors, repossession of the goods bought on credit, lawsuits, tax penalties, and even the loss of a home can all result.

Because so many circumstances are largely beyond our control, debt is *always* risky business. Whenever consumer credit is used, it compounds our vulnerability to the adverse effects of any change in the regular pattern of our lives—just as it did with Boyd and Connie. On the other hand, the less debt we get into, the more independent we are of circumstances.

This is why I believe we should restrict our "necessary debt" to the home mortgage, to the automobile (with judicious restraint), and to modest debt when necessary to obtain an education.

Our Church leaders have consistently admonished us to avoid unnecessary debt. In the April 1975 general conference, President Spencer W. Kimball said, "All my life from childhood I have heard the Brethren saying, 'get out of debt and stay out of debt.' " (In Conference Report, April 1975, p. 166.) And Elder John H. Vandenburg, when he was Presiding Bishop of the Church, stated the following:

"Unwarrantable indebtedness is one of the curses of this day and age. It causes many people to live their lives in bondage. The lure of buying on time under the 'easy payment plan' too often puts a millstone around the neck of the purchaser; and when once in the credit rut, it is very hard to get out. …

"When a family finds itself too far in debt," he continued, "the atmosphere of discouragement enters the home, relationships become tense, tempers become short, and marital troubles begin to erupt. To meet the indebtedness, the mother may frequently leave her children to themselves while she finds employment out of the home. Irregularities in the home follow: service to God is disregarded, tithing is neglected, prayers become less frequent, persons begin to feel separated and apart from God and church." (In Conference Report, Oct. 1966, p. 66.)

This is just what happened to Boyd and Connie. Their financial situation was at the crisis stage: a mountain of debt, and not enough income to overcome it. Having no solutions, they began to turn alternately against each other and then against their creditors. Connie later told me:

"Our relationship got to the point where Boyd and I separated for a while. After he lost his job, one of the creditors called me at my work and asked if I knew where Boyd was living. I told them quite honestly that I did not. They said they were going to find out. The next day they called my mother-in-law in California, who didn't even know we were having troubles. They told her that Boyd was not working at his job and that since he and I were separated, they wanted to know from her where he was living so they could collect their account."

Connie went on: "People collecting for creditors have called at home and left messages with my children and the babysitters and have caused us considerable embarrassment. At one point, the children asked me, 'Mom, are we really poor?' "

I met this couple in the midst of their crisis. In moments of weakness and stress, Connie had angrily accused her husband of not fulfilling his role as breadwinner. Boyd, in turn, had accused her of being worldly in wanting the clothes, furniture, and luxuries that had gotten them into their mess. Their accusations against each other contained both truths and untruths, mostly half-truths. Their marriage was slipping; their children seemed to be neglected.

I was able to help them straighten out their finances, but what about their marriage? What of all the bad feelings that had come between them? They could work their way out of debt, but how would they repair the damage done to an eternal bond? It would take time, effort, and love.

Through many such experiences, I have discovered a great truth: debt leaves more scars on *people* than on pocketbooks. It is not at our material possessions that debt strikes its most painful blow, but at our spiritual treasures. Far worse than any loss of money or property is the damage done to a marriage because of debt. I have worked with hundreds of couples who have become victimized by debt. In all these case histories there is a sad and strikingly clear pattern: financial troubles produce marital problems.

Couples who face financial trials are typically immersed in the perplexities and uncertainties of not knowing how to solve their problems. Then comes a panicky sense of helplessness, a sense of being alone in a world where everyone is somehow against them. Eventually, the strain often turns them against each other.

It is tragic that couples caught in heavy debt so often draw apart at the very time when they need each other's support the most. But this need not and should not be. It is when couples choose to love and forgive and squarely face their problems *together,* rather than argue and despair, that one recognizes the great strength of two people working in harmony with a bond of love.

On one occasion I had the sweet experience of seeing a wife quietly place her hand on her husband's, look into his eyes, and earnestly confirm that she had forgiven him of gross financial errors—errors that had caused them five years of stress and strain, near poverty, and much grief before the problems were surmounted. There were no recriminations, no accusations, and no “false forgiving” of her husband’s past mistakes. She had shared in those mistakes, at least in some degree. From that day forward they would work together as a team. Together they solved and overcame a huge problem in their lives.

This happy ending was not the result of chance. The reason they were able to overcome their financial and marital difficulties was that somewhere in the midst of things, they came to a turning point. I call this the “moment of truth.” It is when a husband and wife are both willing to take responsibility for their mistakes. It is when they are willing to *resolve* problems rather than to fix blame. It is when a husband and wife quit working against each other and start working together again.

It is at this time that a testimony that comes from dedicated living of the gospel becomes a strong support. A gospel-oriented marriage helps a couple adopt the healthy attitude that says, “I have done wrong and I have made mistakes, but I forgive myself, and from this day forward I will take whatever steps are necessary to solve this problem. I place no blame; I point no finger at my spouse or at my creditors. I have love in my heart for my fellowmen and a great appreciation and gratitude for my Father in Heaven, who gives me the strength and the opportunity to go forward.”

In the gospel we find the admonition to love. An ability to love one’s partner and to forgive, forget, and overlook what appear to be weaknesses can be the saving balm to prevent or heal marital anxieties. It is through the miracle of love and working together that a marriage can weather any financial storm.

By following our Church leaders’ advice, by using great caution whenever contemplating going into debt, and by preparing against unexpected changes in circumstances, a husband and wife can secure themselves against the woes of indebtedness. But if debt is already present, if it threatens to damage the eternal bond of marriage, there is a solution. It involves accepting responsibility and forgiving the weaknesses in others. But mostly, it involves love.

Husbands and wives who strive to keep the first and second great commandments to love the Lord their God with all their might, mind, and strength, and their neighbor as themselves (see **Matt. 22:36–40**) are the ones who are prepared against the dangers of debt and can feel truly secure about the treasure that no creditor can repossess: the treasure of everlasting marriage.

Gospel topics: financial management, marriage