

Vol. I No. 19 Resident Assistance Program Newsletter July 2002

Successful Resident Marriages: What Makes them Work?

"Graduate school changes us," says Peter A. D. Sherrard, Ph.D. "As we go through this experience, it is important to take our partners with us. We need to find ways of helping our partners understand the demands of the program and the demands of the profession, so that they can grow along with us."

Sherrard teaches at the University of Florida in Gainesville in the marriage and family therapy program and in the mental health program of the Department of Counselor Education.

Through his work he's helped couples face the challenges that go hand-in-hand with medical residency.

"There can be a great temptation to become more intimate with your profession than you are with your partner," says Sherrard. "Remember you have *two* partners, your spouse and your program."

Being aware of how the demands of residency can affect a marriage is the first step, he says.

A good set of tools for "taking

the temperature" of your relationship can be found in the book "Why Marriages Succeed or Fail...And How You Can Make Yours Last," by John Gottman, Ph.D. The book offers self-tests for couples and identifies areas where improvements may be needed.

"In many cases you will be spending time with someone or something other than your partner throughout school and throughout your profession," says Sherrard. "So it becomes even more important for residents to schedule time with their partners and to honor that time together."

Communication is essential, too. "Remind your partner how important they are to you, how much you care, and take advantage of even the smallest moments to do that," Sherrard advises. "When couples are exhausted at the end of a day, this requires extra effort, but giving each other tenderness and understanding helps."

"When you are in a dualcareer marriage, you have to negotiate the multiple 'voices' that claim your energy and attention," Sherrard explains. When you are concerned about how the stresses of your career affect your personal relationships, it can help to talk things out with a professional. We understand what you're going through and we are trained to help you work through life's challenges. The free, confidential Resident Assistance Program Hotline, **(813) 870-3344**, offered by Wood & Associates is as close as your phone.

"In your career or academic program, you may have to insist that other claims made on you are respected. It may cost you, but it doesn't cost you the whole program. The way you handle multiple demands now is a training ground for how you negotiate professional life after school and training."

"I like to use the saying 'Do not doubt in the darkness what you have trusted in the light," says Sherrard. "It can be easy to lose hope in each other rather than rely on what brought us together. Couples should realize the good in a relationship will come back if we nurture it. Low moments are episodic and not eternal."



Money

Managing debt is one of the top concerns of many medical residents. Certified Financial Planner Julio C. Muniz offers this continuation of last issue's tips on getting your debt under control.

Add up your minimum monthly payments. Credit cards often require very low minimums. Follow them and you will be paying forever. For instance, if you owe \$1,000 on a card with a 17% interest rate, experts say it might take you 12 years and cost you \$979 (in addition to the principal) to pay it off if you make only the minimum payments.

Calculate how much you can pay over the minimum. Really stretch your budget. For instance, let's suppose the minimum payments on your credit cards total \$350 a month. What could you pay if you really stretched? How about \$750? No pain, no gain.

Apply all of your additional repayments to the card with the highest rate. If two cards have the same rate, put the additional money on the card with the largest balance.

Consolidate your debt. Many credit card issuers offer introductory rates as low as 3.9% for six months. If you're really serious about getting out of debt in a hurry, transfer your largest, high-rate balances to a card with an extremely low rate and pay them down aggressively.

By Julio C. Muniz, Muniz and Associates, Tampa, Florida, a Certified Financial Planner (CFP) and a Chartered Life Underwriter (CLU). www.munizandassociates.com

Keeping Your Marriage Strong: Gottman's Tips

Since 1973, Dr. John Gottman has studied what he calls the "masters and disasters" of marriage. Ordinary people from the general public took part in long-term studies, and Dr. Gottman learned what makes marriages fail, what makes them succeed, and what can make marriages a source of great meaning. By examining partners' heart rates, facial expressions, and how they talk about their relationship to each other and to other people, Dr. Gottman is able to predict with more than 90% accuracy which couples will make it, and which will not.

Seek help early. The average couple waits six years before seeking help for marital problems (and keep in mind, half of all marriages that end do so in the first seven years). This means the average couple lives with unhappiness for far too long.

Edit yourself. Couples who avoid saying every angry thought when discussing touchy topics are consistently the happiest.

Soften your "start up." Arguments first "start up" because a spouse sometimes escalates the conflict from the get-go by making a critical or contemptuous remark in a confrontational tone.

Accept influence. A marriage succeeds to the extent that the husband can accept influence from his wife. If a woman says, "Do you have to work Thursday night? My mother is coming that Dr. John Gottman and his wife Julie are founders of the Seattle-based Gottman Institute, which uses leading-edge research on marriage to help couples and train therapists to help couples.

weekend, and I need your help getting ready," and her husband replies, "My plans are set, and I'm not changing them," this guy is in a shaky marriage. A husband's ability to be persuaded by his wife (rather than vice-versa) is so crucial because, research shows, women are already well practiced at accepting influence from men, and a true partnership only occurs when a husband is able to do so as well.

Have high standards. Happy couples have high standards for each other even as newlyweds. The most successful couples are those who, even as newlyweds, refused to accept hurtful behavior from one another. The lower the level of tolerance for bad behavior in the beginning of a relationship, the happier the couple is down the road.

Learn to repair and exit the argument. Successful couples know how to exit an argument. Happy couples know how to repair the situation before an argument gets completely out of control. Successful repair attempts include: changing the topic to something completely unrelated; using humor; stroking your partner with a caring remark ("I understand that this is hard for you"); making it clear you're on common ground ("This is our problem"); backing down (in marriage, as in the martial art Aikido, you have to yield to win); and, in general, offering signs of appreciation for your partner and his or her feelings along the way ("I really appreciate and want to thank you for...."). If an argument gets too heated, take a 20-minute break, and agree to approach the topic again when you are both calm.

Focus on the bright side. In a happy marriage, couples make at least five times as many positive statements to and about each other and their relationship ("We laugh a lot") as opposed negative ones ("We never have fun"). A good marriage must have a rich climate of positivity. otional bank account.

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