



Finding a New Normalcy for Divorced Women

Part II

In our previous issue, I interviewed Wayne von Borstel, a financial advisor based in Oregon who helps divorcees and widows overcome their anger, fear and loneliness so they can renew their lives and find a new normalcy.

Our last discussion focused on the financial and emotional trauma associated with going through a divorce. It was based on series of interviews Mr. von Borstel conducted with divorced female clients, who shared their experiences and frustrations.

In this issue, we continue with the theme. Mr. von Borstel shares his divorced clients' commentary on what they might have done differently as well as advice for other women. Wayne also offers some insight into how he has helped divorced women overcome their fear and isolation in order to find a new normalcy.

The Interview

Mitchell: Last time we talked about the emotions and financial issues divorcees confronted. What were the most difficult issues these women faced and what if any advice did they have for other women?

von Borstel: Many of the women just wanted to be alone after their divorce. They shunned their friends because they thought no one else could possibly understand how they felt, especially their friends who had never been divorced. They also didn't want any advice, anyone to tell them they gave up on the marriage too soon, should have tried harder, given him another chance or gone to counseling. They didn't want anyone judging them. They wanted someone to listen and empathize. When they said their ex was a dirty SOB, they wanted their friend to agree, even if the friend happened to think the ex was a decent guy. They wanted someone to agree with them and lift them up. Unfortunately, friends often did just the opposite, albeit unintentionally, by offering advice when what the divorcees needed was commiseration.

The divorcees said they believed a friend should be there just to listen and help open the spigot so all the anger, frustration, guilt and any other emotions that need to be expressed can flow out. She needs to muddle through her thoughts any way she can with a friend who listens unconditionally. But the divorcees warn that the friend(s) must be chosen carefully. One said, "You find out who your real friends are when you open up your heart one day and hear your words come back to you as gossip from someone else the next. You have to open up to someone who you know is safe."

Mitchell: Did the women talk about what led to their divorces and whether they might have done something to solve the problem before it led to divorce?

von Borstel: There is a lot of lingering guilt among divorcees as to what they might have done differently: coulda, shoulda, woulda. From what I garnered, more than half the divorces were caused by financial stress.

“Jim said life wasn’t any fun with me anymore because all we did was argue about money, so he went out and found someone who was more fun to be with and talk to. Naturally she was more fun; she didn’t know about his money problems, about how he gambled away half his paycheck every week or that he was three months behind on the house payment because he was spending the money on entertaining her.”

When there’s financial stress in a marriage all the couple talks about are the problems they have created together. Worse, they have no plan to solve the problem and no way out if one or the other is a moneyholic and won’t admit it and get help. After the divorce, if the cause of the financial issue isn’t resolved, they will eventually recreate the problem with their next partner and wind up right back where they started. The only change is the person they will be arguing with will have a different name. Many times, people aren’t even aware that financial stress is what’s causing their problems. The long-suffering partner gives the moneyholic one final chance and when that fails, she finally leaves, or is abandoned.

Mitchell: Are there different issues for divorcees who chose to leave versus those who were abandoned?

von Borstel: I think it is more about the differences between women and men versus who chose to end it. One thing that emerged clearly from my interviews was the feeling of defeat and inadequacy that divorcees experienced. Those who chose to leave felt defeated because they may not have tried hard enough; those who were dumped often felt inadequate. Some said their ex told them he was leaving because “I just don’t love you anymore, no reason.” Of course, there’s always a reason and in most cases, it turns out to be another woman. But in either circumstance, there’s usually so much anger that it causes dysfunction.

Divorce seems to be more personal for women. They are typically more committed to the relationship, try harder to make it work, are more likely to abide by the promises they made when they were married and feel more cheated afterwards. From their remarks, I get the impression that the men were more worried about the division of money than the loss of the relationship. If the guy thinks he is getting away with most of the money, he’s happy, whereas the woman thinks she was cheated, regardless of the money breakout or property settlement. She regarded the marriage as a partnership, a team that would share good and bad, and overcome adversity together. Women simply have more invested emotionally.

One divorcee said after months of seething anger, she got so worn out that she finally “got tired of being angry and had find something else to do.” Several women confessed that their thoughts had become so ugly they feared they had become acidic to themselves. They ultimately realized if they continued to let negative emotions control them, they might never again have a friendship or relationship. Others may feign understanding for a while, but eventually, they will turn away from someone who lives in the past, insists on being a victim or drowns in pessimism. Life goes on for others and they don’t want to continue to try to help or even be around someone who is addicted to destructive behavior.

Mitchell: What suggestions did the divorcees you interviewed have for others?

von Borstel: One woman recommended that divorcees should create a team composed of people and professionals she can trust: doctor, dentist, financial advisor, CPA, attorney and hairdresser were her suggestions. She said a divorcee needs them all and they must all be people she trusts to be candid and confidential. Mind you, this woman is not a “touchy feely” type; she is a no-nonsense, pragmatic lady who cuts to the quick. She says, “I wanted people who would tell me the plain, unvarnished truth so I could make good decisions and get back to a life.” She adds that using this process, she has found a new font of productivity.

A number of the women offered similar advice regarding a plan of action for divorcees: “Avoid isolation...go outward, not inward...get interested in tomorrow...Accept responsibility for yourself...Don’t wait, act...Don’t be a victim...Take care of yourself, be selfish...Make a plan and commit to follow it...Take a class...Create an overabundance of activities...Make new friends...Create a support system...Don’t expect a new man to save you.”

They also advised strongly against fighting with the ex, or competing with the ex in relationships, lifestyle or physical enhancements.

Mitchell: Did the divorcees have any suggestions for women who are married?

von Borstel: Again, there was some uniformity in their responses: “Get involved in the family finances, even if it’s boring...Get involved, know what’s going on...Acquire a skill that can earn you a living...make sure you have adequate savings...Don’t live in a dream; assume you will be single someday...Don’t get blindsided...open your own checking account...If you are working and have a 401K, take advantage of it...Join some groups...Be smarter than I was...Don’t be lazy; learn what you need to know about money and finances.

Many of the divorcees told me I would be doing my married women clients a great service by educating them, forcing them to listen to the experiences of divorced women and be prepared, just in case. Said one, “They all should recognize that no matter who they are married to, how much they are in love, how hard it is to imagine being without that person, that the odds are 50/50 they will someday be divorced and alone. They need to build the self reliance and knowledge they will need should that day arrive.”

A few women admitted that even if I had approached them with this advice while they were still happily married (or as one woman put it, “happily delusional”) they probably wouldn’t have listened because they were content and divorce seemed so improbable.

Mitchell: How were you able to help these women?

von Borstel: I try to create a plan to bring women back to normalcy. During the first year after a divorce, she is usually dealing with so many issues that the first thing we have to do is create priorities. There are so many critical issues, so many pieces of the puzzle out of place, we deal with everything as best we can for the short term. We create a road map. In most cases, there is so much emotional upheaval and mourning, it takes months, not weeks, for the woman to get her bearings, and it may take longer than that. It’s impossible to

predict how each person will react and deal with divorce. The sooner I can alleviate her financial concerns, the sooner she can get back out in the world without fear driving her actions and find a new life.

I try to inspire her, help her find a purpose for going forward. Each person is different so I have to be cautious and make sure I am listening closely to what troubles her most, what she fears most. She may not be comfortable talking about her biggest nightmare right away. There may be so many facets to her situation that she finds it hard to identify the two or three most pressing issues. There may be 15 or 20 issues to consider and set in order of importance. She needs financial triage.

There are still a couple of divorcees who can't come to grips with their anger or feeling of inadequacy. They continue to live like hermits years after their divorce.

But for the majority I have been able to help, it's because they finally had enough of the self-inflicted guilt, anger, frustration or inferiority and decided it was time to find a new normalcy. The first step is always the woman deciding she is ready to start the change, to search for a new existence.

A critical aspect of that is to forgive the ex, or at least forget him. When a divorcee is driven by anger, everyone loses, including her. What allows a woman to find a new normal is to walk away and forget. He may have been a jerk, a coward, and a cheat, someone who embarrassed her in front of her friends. She may have been the only one who didn't know he was cheating or gambling and is humiliated and feels stupid. It doesn't matter. She must forget, forgive if she can, and go find a new life.

When divorced women get out and tackle world, they can achieve some amazing, creative things. They love doing things for others; they are natural caregivers. If I can help them take care of their personal side, they can unleash a phenomenal ability to be creative and helpful to others.

A big part of the solution for divorcees is to find their inner strength. They have to force themselves to join groups: walking, church, knitting, bowling, card playing, classes, volunteering, whatever. One woman walks every day and forces herself to talk to people she meets along the way. Women need to build a new net. It's easier to stay at home but the mind tends to dwell on the negative. If there is no one to share thoughts, depression can set in, promoting further isolation. Divorcees must find the strength to know who they are, and whether it's better for them to live alone or find another mate. In either case, they can make confident decisions.

Mitchell: You mentioned that some of the divorcees you interviewed admitted they probably would not have been receptive to advice while they were still married. Assuming they will listen, what advice would you give them, based on your experience with divorced women?

von Borstel: Married women should learn what is going on in their lives and their finances. Sit in on meetings with the couple's financial advisor, at least occasionally if not regularly, and ask questions without fear of sounding uninformed. At least listen to the discussions about finances, planning, investments, etc. Have your own checkbook. Know how to function independently.

The more a woman is aware of these things, the better she will be able to deal with financial issues should she someday find herself alone.

Women must create a team of advisors, ideally while she is married. Some members will likely be the same as her husband's, such as the CPA and financial advisor. Some should be her own, including the doctor and hairdresser. I'm proud that many of the divorcees told me I was a key part of their team because I provided the plan for them to move forward and create a new life. They knew they could trust me for truth, even if we occasionally disagree or if I make them angry. They acknowledged that what I told them was what they needed to be thinking about and dealing with, even when they resisted because it was difficult. Several mentioned that engaging me as their coach was the best thing they ever did. I can tell you that as an advisor, there is nothing you will ever hear from a client that is more fulfilling.

Thanks for taking the time to discuss this topic with us, Wayne. And please give a special "thank you" to the women you interviewed for sharing their personal experiences as well.

Michael Mitchell is an independent financial writer based in San Diego.