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“Money is a bigger taboo than sex.

If you don't talk, it costs more and also ruins relationships”

Amalia Rosenblum, family mediator and couples therapist, explains why it's important to talk openly about money and what the proper conditions are for a polyamorous relationship. She also has some ideas for questions that are important to ask your partner – if you haven't already asked them

By Anat Georgy

Amalia Rosenblum

Amalia Rosenblum, family mediator and couples therapist, blogger in Haaretz, holder of a Ph.D. in Social, Cognitive and Developmental Psychology. Forty-three years old, married with two children. Lives in Tel Aviv.

So, it's money and not sex that is the No. 1 problem among couples?

“Money is a more dramatic subject than sex and is an even bigger taboo among couples. People make a lot of mistakes with relation to money.”

Put your finger on the problem.

“Money arouses fierce impulses and family arouses even fiercer impulses. When you join the two together, it's fuel for the fire.”

Lag BaOmer [a Jewish holiday often marked by lighting bonfires – ed.].

“And the problem is that families tend to solve problems by not talking about them. Couples who are liberal, advanced and sophisticated suffer from emotional violence when it comes to money.”

Because they don't want to argue?

“I learned from personal experience that marriage is the biggest economic deal we ever make, and it's bizarre that most of us are not willing to relate seriously to its economic and legal aspects. When we're in our twenties, we invest more thought in the question of which car to buy than of how to build an economic partnership with our partner. In



our family, it was the height of absurdity because it was a home where people talked, with Playboy magazine in the living room – but we didn't talk about money. One of our family legends concerns the house my parents bought in Jaffa."

Your father, the journalist Adam Baruch, and your mother, the artist Ariella Shvide.

"According to the legend, the house cost 30,000 lirot and my father's father, Asher Rosenblum, who was a lawyer and the first director-general of the Interior Ministry, gave them a check for 10,000 lirot. My mother's father, who was a day laborer, came from the Krayot [a cluster of mainly blue-collar towns near Haifa – ed.] and pulled 10,000 lirot in cash out of his boot. Everybody gave one-third. Is that equal?"

You tell me.

"My father thought it was, but for many years my mother carried with her the feeling that it wasn't fair."

And that created confrontations between them.

"My parents had a honeymoon that lasted for two years during which they lived in New York, where I was born in the legendary Chelsea 666Hotel. But beyond that honeymoon, relations between them weren't good, among other things, due to the feeling of the class difference they lived with – she came from the working class while he was from the bourgeoisie, so to speak."

And it was never fully resolved.

"Their solution was not to talk about it and thus were developed secrets and lies, suffocation and unease. In the end, they divorced, with the straw that broke the camel's back being money. And it was not because of a shortage of money. When I was a girl, I remember that my father would hint at things. Every time we went past an empty lot between buildings, he would let slip: 'Inheritance feud.' In time, I discovered that he was right about many things. Today I know that when I go to a bar mitzvah and the brother of one of the parents is absent, you can be pretty certain there's an argument over money within the family."

In short, talk.

"Because if we don't talk about money, it's problematic and costs money, and we also destroy the relationship. Of course, it's not one-dimensional – money always enfold within itself many other things. In effect, all through adult life there is an encounter between money and emotions. It's a crucial encounter and if it's unsuccessful, we find ourselves dragging along problems. Would you like examples of two or three questions with which new couples can open this conversation?"

Go ahead.

"Do your parents pay any of your bills? Would you agree to accept help from them in the future? Do you currently owe money to any of your friends? Is it important to you to buy brand names? Do you have any savings? Do you think it's your responsibility to help your members of your extended family if they need it?"

Is all of this preparation for a prenuptial agreement?

"I very highly recommend making a prenuptial agreement. Until recently, such an agreement was

viewed as a symbol of the troubles of the rich. In the 1980s and 1990s, it was something that a wealthy man would do with his fourth wife, who married him for his money. Family reality has changed since then and it obliges a new arrangement – whether this is your first marriage, or you've been married before, or your children have fallen in love and you, as parents, can't sleep at night because you fear that everything you worked for all your lives is going to slip through your fingers."

They say it damages the romance.

"People say lots of baseless things – that it's not romantic, that it's forbidden to talk about such things at the beginning of the relationship, that it's only for the wealthy, that it will ruin the relationship."



And it won't?

"No, it's giving thought to the long term and it's not anti-love. People are naïve; they think that if you don't make an agreement, there won't be an agreement. But actually, if there is no financial agreement, there is a financial agreement – it's simply the laws of the state. One of the advantages is that talking about a financial agreement forces the couple to hold an honest discussion about money, which averts a lot of friction down the road."

Does everyone need a prenuptial agreement?

"Except if you're a couple that's really starting from scratch."

Nevertheless, it can create tension and damage a relationship.

"Of course. It's a sensitive matter. It could harm a relationship but it doesn't have to. If you do it before it's too late, you won't blame the parents, you'll know how to consult with lawyers, and you'll be helped by a mediator with a therapeutic background – you'll succeed in disarming the bomb that's called a prenuptial agreement. This promises you a much happier life as a couple."

What did you mean when you said 'won't blame the parents'?

"There are people who tend to think it's easier to say their parents asked them to do it."

"People say lots of baseless things – that it's not romantic, that it's forbidden to talk about such things at the beginning of the relationship..."



Sometimes that's also true.

"When I was 18, I met my first husband, Assaf Bernstein, who went to study filmmaking in New York. I set off on what was supposed to be a pre-army trip, but during those two months, we fell in love and decided to get married. Assaf's parents asked that I sign a prenuptial agreement."

Because they were wealthy?

"His grandfather established Amcor and was one of the leading industrialists in Israel. Assaf grew up in Herzliya Pituach and on our first date, he told me an anecdote connected with horses. It didn't mean a thing to me. I came from a poor family, it was a bohemian home, we went to afterschool activities, we had clothes, we ate out sometimes, we even flew overseas occasionally."

But there were no horses.

"There were no horses. And this made me realize that there was a major economic gap between our two families."

And did you accept the prenuptial agreement?

"Yes, in spite of – or maybe because of – being 18 years old. The thing that turned this agreement into something simple and intelligent was the fact that it was agreed that if the marriage lasted longer than five years, the agreement would cancel itself."

Why was that so intelligent?

"Because contrary to the stereotypes, it had a good effect on the relationship. Assaf's parents – his father, the poet and the former CEO of Amcor, Ory Bernstein, and his mother, the writer Hadara Lazar – were my second family. They raised me from the age of 18 till 32. The agreement helped them see that the relationship with Assaf was genuine and to feel comfortable about getting close to me and trusting me. They were good to me; thanks to them and to my sojourn in their high socioeconomic class, I could live in New York and study for four different degrees, and also

while in New York, get a peek into what today is called the 1 percent."

What did you see when you took this peek into the life of the 1 percent?

"I had a girlfriend who would buy everything for her boyfriend, even a toothbrush. Why? Because he concealed from her that he was the son of one of the wealthiest families in Europe. But after the wedding, everything changed. On his first birthday after all was revealed, she bought him a black rhinoceros, using their joint money."

A black rhinoceros?

"Yes, it was one of those rich-people things. Later she showed me the plans for their house and it had a mudroom."

What is that good for?

"She also asked that question. He told her: 'What? Where else would you take off your boots after you go riding?'"

Horses!

"In the end, they divorced and she got \$10 million. I'll never forget that she and her girlfriends thought this was unfair and she was deprived."

It's all relative.

"From my encounter with these people, I learned that the relationship to money is not a thing that changes according to the amount of money you have. Whether you buy your partner a toothbrush or a rhinoceros, you carry along 'issues.' Through Assaf's parents, I discovered a different and daring approach. From my relationship with them, I learned that if we talk about money openly and respectfully, we save money and rescue our relationship. They understood that it's important not to control your children by means of promising them money. People think that if you give your children money while you're still alive, they'll say 'bye-bye' – and if you don't give it to them, they'll always revolve around you."

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And it's the opposite.

"Of course. I believe in the saying 'If you love someone, set them free.' I recommend not only a prenuptial agreement but also a divorce agreement in which you also try to preserve a family structure after the separation while thinking about the next generation."

That is also from personal experience.

"We were married for 14 years and we divorced when Ella, our daughter, was a year-and-a-half old. Despite the fact that we weren't of one mind about the separation and we had a certain amount of property – apartment, car, bank account, investment portfolio, as well as a child – Assaf and I reached agreement in a half-hour phone call. Afterward, he opened the Yellow Pages and found us a lawyer, and we dictated to him what to write in the agreement. We went to court and afterward to the rabbinate, and after we got the divorce, we sat at the bar at the Brasserie, drank two glasses of cava and peacefully went our separate ways."

So, offer a tip to the newly divorced.

"If you're facing a divorce and are undecided about how to proceed, rise above yourselves and don't rely on gender stereotypes. Understanding of and sensitivity to the existence of a female language and a male language can help you create a new, mutual text together that will enable you to embark on your new lives in the knowledge that you are fair and responsible human beings, and that the agreement also reflects admirably upon the good that was – and will be – between you."

What should be in this agreement?

"A good divorce agreement is one that you'll never open again. Ella is already 13 and I'm sure that Assaf doesn't even know where the agreement is. Even back then, I knew he would be successful and truly, since the series *Fauda* (Assaf directed the first season), all the doors have opened for him. He travels a lot and directs all over the world, and we manage just fine with that."

For instance?

"After five or six years, it dawned on me that I didn't remember agreeing to link the alimony payments to the cost-of-living index. The linkage had piled up into a large sum. I didn't know what to do – I didn't want to burden Assaf with it, but on the other hand, I didn't want to give up a great deal of money."

A true dilemma.

"During that period, Assaf's wife, the actress Michal Blankstein, was in her first pregnancy. She called and said to me: 'I love Ella so much and I'm afraid she'll have a crisis after the birth, so I thought maybe I'd take her to London for five days – just her and me.'"

Wow, that's terrific.

"I said to myself, what's so important about the money; what's important is whatever gives a sense of security and preserves good relations. After all, what do you want when you get divorced other than the good of your children? When I placed these two values up against one another – the difference in linkage or the good relationship between my daughter and her father's wife – it was clear to me what was more important."

And what happened in the end with the money?

"We talked on the phone and decided that the fairest thing to do was for Assaf to pay retroactively for a year and then to dispense with the rest of the difference. From this, I learned that divorce is, in effect, a way to shift your partner into a different role in your family – but the overarching goal still must be to preserve good relations with him or her. Assaf, Michal and their children celebrated the Pesach Seder with me and my second husband Yuval (the musician Yuval Banay), right here in our living room, and it was one of the best Seder nights I can remember. Also with us were my mother and Yuval's mother, and Ido and Yonit and their kids [Amalia's brother is Ido Rosenblum, whose wife is Yonit Levi, the news anchor – A.G.]. And that's definitely one of our greatest achievements."

It sounds like a real achievement.

"Yonit and Ido's son and Assaf and Michal's son are the same age as our son Aharon and they enjoyed themselves together that night – and later, in nursery school, Aharon told the teacher that he had fun because he 'played with his sister's brother.'"

"If you're facing a divorce and are undecided about how to proceed, rise above yourselves and don't rely on gender stereotypes."

His sister's brother, that's nice. How did your connection with Yuval develop?

"When we met, Yuval had three children from his first marriage, and I had Ella, and together we started a family. More than 10 years have passed – and we're good together. We developed this relationship cautiously, the mirror image of my first marriage in which we married within three months of meeting each other. Actually, we did things totally differently. First, we had Aharon and only afterward did we move in together, just two years ago, and ultimately, we got married, a year ago."

So why is it so hard for us to talk about money?

"Among other things, because money exposes the gap between what we think about ourselves and what we actually do. Money is the field in which it's easy to see how much responsibility we take, which is one of the hardest things for people to do. Show me a person who feels comfortable revealing his or her credit card bill and I'll show you a person who knows themselves and takes responsibility for his or her desires."

And what creates arguments between the couple?

"Most of us think the way in which we relate to money is right – from a totally objective standpoint – and that everyone else around us is wrong."

Totally objective.

"Sometimes we make a big deal out of a tiny bit of waste and come off looking really evil, but in fact, what underlies this behavior is anxiety that we won't know how to cope if we lose our jobs or our salaries drop."

Is there also a difference between men and women in relation to money, or is it all just stereotypes?

“In many families, the roles are similar – men are responsible for long-term financial planning and women for everyday planning, and this apparently produces constant conflict.”

Because the man thinks he’s “bringing in the money” and the woman is out spending it?

“Naturally, this is what happens when the woman is responsible for filling up the refrigerator and making sure everyone has shoes and clothing. Many times, the two partners have opposite styles in this respect and this is clearly reflected when it comes to money. One common combination, for instance, is the ‘miser’ and the ‘spendthrift,’ images that were created in the family over the years. In Emotionally Focused Couples Therapy (EFT), we understand that something that appears to be about money actually stems from a much more vulnerable place. For example, when the man is, in effect, trying to say: It’s important to me that you see the effort I’m making.”

And how are the roles divided in mediation?

“Many times, the woman is the Minister for Emotional Affairs and she knows what everyone is feeling and what their needs are. The man is Minister of Foreign Affairs and he knows what the law says; he looks toward the future and he also does all the negotiating for the family.”

How is this expressed?

“Right at the beginning of my work as a mediator, I noticed that men and women behave differently during divorce mediation. They arrive at these critical negotiations with extremely different negotiating styles, even if their goal is actually similar: to obtain the largest share of the assets that accumulated during their relationship. Men tend to use legal arguments more easily and to do it, at least seemingly, in a level-headed way. For example, by saying ‘I was reading on the internet, and I don’t have to pay alimony to my wife after the divorce.’ As opposed to this, women many times base their arguments on the collapse of the family, in a relatively more emotional way, as in ‘Why are you doing this to me? How do you think I’m going to manage on NIS 4,000 a month?’”

And this harms the women?

“Mainly the women, because when the relationship cracks apart and they come to mediation, the man already has a lot of experience in negotiating, while she, from her standpoint, has lost her main source of power, that is, explaining to him how he feels. So it turns out that without her, he can’t know how he’s feeling and she finds it difficult to conduct negotiations. There’s helplessness on both sides.”

Who generally pushes for mediation, the man or the woman?

“We tend to think that mediation is something conciliatory and is better suited to women, but frequently the opposite is true. In mediation, there’s something psychological that tends to favor men due to their ability to negotiate. In addition, feminine morality, which centers on preserving the relationship, is liable to be used as leverage through which women are pressured to sign agreements that are not good enough. And it must also be admitted that the emotional style of argument

is liable to arouse reservations among mediators who don’t have a therapeutic background. I’m not trying to frighten women and tell them not to go to mediation; I’m just saying that it’s not simple and that it would be good if the woman came with someone to represent her. It will work in her favor.”

But if the woman could lose a great deal of money, maybe it’s preferable for her to go to court.

“In the mediation model I work with, each side receives legal advice. With me, it’s generally one of two attorneys, Shmuel Moran or Judith Meisels, but of course, there are lots of good lawyers.”

How does it work? Each member of the couple gets one of the lawyers?

“Yes. Their advice is given only at certain points during the process: in the beginning, in order to give a general picture of the couple’s rights and obligations, and subsequently at other crossroads. With me, the process is concentrated. This model is anchored in U.S. law, meaning that the lawyers are obligated not to represent the sides if the mediation should break down and they go to court. This ensures the attorneys’ interest in and commitment to mediation.”

Those two attorneys are married, no?

“Yes, they are a married couple who had separate law firms for years before they met and then kept their firms totally separate. They simply have a similar vision regarding the importance of maintaining good relations among the family members. To carefully dismantle all the bombs, it’s necessary to possess legal knowledge and mediatory abilities, as well as a therapeutic approach.”

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Give us an example.

“I had a couple in which the husband made lots of concessions of the type he probably wouldn’t have made if they had gone to court. Every time there was a conflict, he would say: ‘What kind of startup is this, that I’m getting divorced so fast’ and I would say: ‘You’re handsome and well-off, imagine yourself two years from now, you have a girlfriend and you’re on the beach in Zanzibar. Would you want to get an email from your wife’s lawyer? How much is it worth to you?’”

Do people sometimes need to hear this?

“It’s not rational to expect people to rise above themselves, certainly not in such a situation. Many times, they discover that this idiotic quarrel is producing a mountain of garbage. I had a couple who came to couples therapy after the husband cheated on his wife. I asked them what had been good when things were good, and they sat in silence. They couldn’t remember. But very slowly, it came out. They came twice a week and worked so beautifully, and in the end, they found themselves. Last New Year’s Eve, they called and made an appointment again. I thought something had happened. It turned out that they wanted to thank me for the miracle that occurred. Half a year after ending their treatment, they were having a romance with each other, like a second chapter. There are basic things people don’t understand, like women who think their standard of living can be maintained also after the divorce. That’s not assured anywhere.”

How can all of this be traced back to the choice of a partner?

“Many times, we choose a partner with a characteristic that also exists also in us but we were taught to deny it, like extravagance. The relationship with our partner enables us to be in touch with this rejected piece of ourselves while at the same time condemning it. The interesting thing is that we behave in ways that intensify the identification of our partner with the role we assigned to him or her, and thus I become more and more like a policewoman, let’s say, and he becomes more and more extravagant. This mechanism is called ‘projective identification.’”

How do you reach financial relaxation between couples?

“I often recommend to couples that each of them should have a bit of independent money that they can use to spend on whatever they want without having to give an account and also without having to tell what they spent it on. This also suits couples with good relationships. The happiest couples have both joint money and separate money.”

Are you in favor of secrets between the couple?

“I’m in favor of privacy, and there’s a difference. Secrets begin in a place where there’s no privacy. Actually, the more one side is walking on eggshells and trying to conceal his or her needs, the greater the chance that there will be financial betrayal.”

Financial betrayal?

“Yes, for instance, when one member of the couple racks up a major debt they don’t tell about or when one of them takes money out of savings to cover a failed investment. People lie to each other about things they buy. It could be that it’s really not so terrible to lie about whether something was on sale or not, but you have to ask

yourself why you lied in the first place.”

Maybe it’s worth it not to argue?

“Yes, or in order to avoid being yelled at, but of course, this won’t achieve any long-term goal. The money itself, in a case of financial betrayal just as in the case of having an affair, is not the main thing – rather, it’s the betrayal of trust. We think secrets are not a big deal; the problem is that trust has been damaged. Financial betrayal is dangerous for relationships.”

What about the classic form of betrayal?

“Betrayal is one of the things about which we have the least information. Assuming that people tell me the truth during treatment, I think it’s less common than what people say. In any case, in both financial betrayal and romantic betrayal, the feeling of the betrayed one is the same: you didn’t see me or you lied to me. There’s more talk about romantic betrayal even though the feelings are identical.”

Before you gave us some financial questions that young couples can ask. What do you recommend for more mature couples?

“What did you learn from your parents about money? What are your financial goals? What are your fears regarding money? Would it be worthwhile to join our accounts together? Or should we leave them separate? Or have both joint and separate accounts? How much can each one of us spend without consulting the other partner? How much money do we need to save in order to attain our goals?”

Do you and Yuval talk this way at home?

“I can say to Yuval: ‘I’ll be by your side when you’re old, but when I get really old, it’s not certain that you’ll still be by my side.’”

Because he’s older than you are?

“Yes, by 12 years. And he can counter: ‘Today we’re living in your apartment and what will happen if we’re no longer together – where will I live?’ When you lay everything out on the table, you find solutions for every situation.”

Are there other mistakes we make as couples?

“We assimilate our parents’ attitude toward money from such an early age that it seems totally natural to us. Maybe I’m the kind of person who goes shopping when I’m upset, maybe I think that people who take out insurance are ridiculous, maybe I buy only brand names, maybe I make a ‘for’ and ‘against’ list when I go to buy a baby pacifier – all of these behaviors are examples of influences from the home, which will govern us if we don’t govern them.”

And these are the things that come up in treatment.

“We show couples that their mechanisms are creating complications for them. When they’re stuck and still don’t know how to talk about their more sensitive needs and about their partner’s sensitivity to their economic situation, they are in a state of self-defense. It’s being trapped in a loop in which each side’s method of defense sets off all the other side’s alarm bells, and this simply causes them to do things that raise their partner’s anxiety level even higher.”

How did you get into Emotionally Focused Family Mediation?

“After my parents separated, my father got

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remarried to Shira, who had a daughter from her first marriage. Together they had my little brother, who is now 12 years old. When my father died, at the young age of 63, it became clear to me that they had never resolved the financial conflict between them and that led to a financial dispute between Shira and my mother. I found myself in a problematic situation. I love Shira and my relationship with her and her children is important to me, but naturally I wanted to protect my mother. People think a prenuptial agreement applies only to divorce, but sometimes relationships end in death.”

It’s surely even harder to talk about that.

“Just as it’s difficult to talk about a will. Children are also afraid to talk about inheritance with their parents. But despite all our anxiety concerning death, we must talk about what will be on the day after. It’s the responsible thing to do.”

How did the conflict between your mother and Shira end up?

“In the end, there remained one central disagreement for which it was impossible to find a purely legal solution. This required some creative thinking and even more, some emotional and psychological understanding. At a certain stage, Ido and I had an insight that what was needed was a personal example. We offered to give up part of what we were supposed to receive so that Shira and our mother would get more.”

Not an easy concession.

“And what happened then was that suddenly, both of them conceded. This move and the result it engendered changed my life. I felt ‘Wow!’”

Wow indeed.

“In the end, maybe everyone came out with a little less but with a much better feeling about who they are and with a good relationship that continues today, which allows everybody to be together and celebrate family birthdays.”

A nice story.

“This experience was one of the peaks of my life and my first successful mediation. And when we signed those agreements between the heirs, I remember that I felt I wanted to experience this ‘high’ again. It’s like rescuing people from a burning skyscraper. That’s when I realized that good mediation has transformative, life-changing power that’s much greater than anything that can ever occur in a court of law.”

Because mediation is better than going to court?

“Mediation is an extreme situation and it exists in the shadow of the law, but it’s still softer than going to court, which also costs much more money. I see people who spend so much time and money on a family feud. And it’s actually when there’s less money that the damage is more dramatic. Instead of leaving the inheritance to the home, to the children, they give it to the lawyers.”

How much does each type of process cost?

“When it’s an ordinary conflict, going to court will cost each side between NIS 100,000-NIS 120,000 to retain a reasonable lawyer. With mediation, the entire problem can be solved for a total of NIS 60,000 paid by both sides together.”

What is the difference between a first divorce and a second divorce?

“For better or worse, in a second marriage, they’re already familiar with the process. There are those who say: ‘I already went through this once and it can be survived, so I won’t stay at any price in a relationship that’s bad for me.’ By contrast, there are those who say: ‘I’m not willing to go through that ever again; I will never break up a family again.’ In any case, the biggest challenge of a second marriage is the split loyalties between the first family, usually the children, and the second family.”



When would you decline to treat a couple?

“If one of them isn’t interested, and this you can see immediately. And then I say so. I don’t do therapy if there’s a ticking bomb in the basement. In such a case, it’s impossible to fix the roof. I also will refrain from treatment if there’s an atmosphere of fear between the couple. Beyond that, there are a lot of surprises.”

Such as?

“A couple came to me who couldn’t stand each other but still had wild sex. Today they’re one of my most flourishing couples.”

What do you think about the trend of polyamory?

“It can succeed only if the relationship is strong and secure, and both sides are cool with the idea. It is not a solution when there’s a problem because ultimately, when one of them gets the full package, he or she will go. Because he or she wanted it all and until that moment, made do with only part of it. Some people believe that sexual development is separate from development as a couple; in my eyes, if the path to the rabbinate passes through polyamory, that’s not good.”

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