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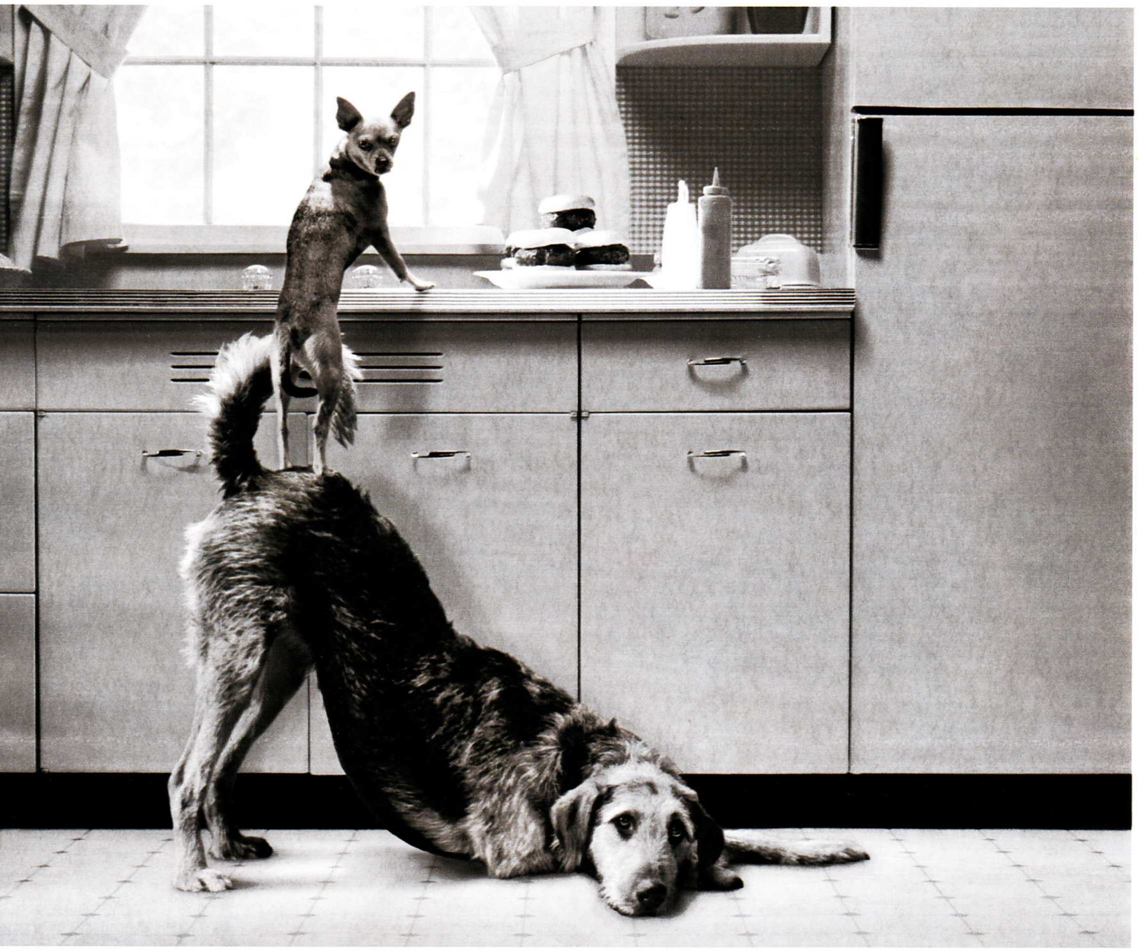


Free yourself of that freeloader

> It can be hard to admit you married a freeloader—and even harder to get rid of him. How three women fessed up and moved on, and what every high-earning wife should know >> *by* MELISSA WALKER

MORE THAN 25 PERCENT of married women out-earn their husbands, and that number is trending upward, according to the U.S. Census Bureau. In many cases, both partners are perfectly happy with the setup, especially if the husband is willing and able to provide other family necessities, such as logistical help and emotional support. But if he isn't, the wife may face an ugly question: What if he's with me only for the free ride? If that were your situation, how would you handle it? "Successful women often stay in unhealthy relationships because they see leaving as failure. They persevere because their positive view of themselves is at stake," says Joan Miller, a clinical psychologist in Marietta, Georgia.

More talked with three high-earning women who came to believe they were married to a mooch and were willing to say so in print. Obviously, the men have their own interpretations of what happened, but in order to stick to our focus—how women confront this issue and then rebuild their lives—we're presenting

PHOTO: HOWARD BERMAN/GETTY IMAGES

only the female side of the story, and therefore, in fairness, have changed all the names and identifying information (but none of the jaw-dropping details). Here, cautionary tales from women who dumped their sponging spouses—and are the stronger for it.

"I WAS HIS MEAL TICKET"

» In 2002, Loralee Shriner was earning $75,000 a year as the editor of a Web site in Metuchen, New Jersey. Her husband, Greg, had been fired two years earlier from a sales job and had pretty much given up looking for a new spot. "He spent most of the time in bed or watching TV," says Shriner, now 52. But despite what she describes as her husband's increasingly negative attitude, Shriner didn't want to leave. "I wasn't a quitter," she says. "We'd been married since 1984!"

Shriner had always made more money than her husband and says she "never thought that was a big deal one way or the other." She also did all the cooking, cleaning, laundry and grocery shopping, and took care of their three elderly cats. Even that was OK with her. "I never expected the marriage to be fifty-fifty," she says. "He was responsible for two things: upkeep of the cars, and our finances. He'd once been a financial planner, so I trusted him to take care of the money." In August 2002, Greg landed a part-time job in retail that paid roughly $25,000 a year. "At least it was something," she says. "And by that time I had a vague idea that we were deeply in debt."

Then, on Palm Sunday 2003, Shriner got her big wake-up call. "I was cleaning the bedroom when he came in and said, 'Loralee, it would really help our cash flow if you could make $3,000 to $5,000 a year freelance editing,'" she says. "I told him I was already working 60 hours a week and that if we were strapped for cash, he could either get a second job or sell his motorcycle, which was worth about $10,000." Greg refused to consider it. "That pushed me over the edge," she says. "Right then I knew I was just a meal ticket for him." When Shriner was fired several months later, she wanted to try freelancing full-time, but according to her, Greg said no. "He told me that I had to make at least what I'd been making at my old job," she says. Greg admitted that he'd spent about $250,000 of the $400,000 they'd saved for retirement—and that they had roughly $200,000 in credit card debt. "That was when I knew I couldn't stay with him," Shriner says.

The two separated in February 2004 and met with a bankruptcy attorney that summer. "After that appointment we finally had a civil talk about money," Shriner says. "I learned that the troubles had started years earlier, when we went to Europe every year and when he spent money on computers, on cell phones, on all kinds of things that he bought because they were good deals, never understanding that not buying nonnecessities was the real way to save money." Shriner regrets not having been

(How to keep your shirt in a divorce)

You can get out with your finances (more or less) intact, but it's complicated. In community property states, the names on the assets—the house, the car—don't matter. "Assets will be split fifty-fifty in a divorce, no matter how they're titled," says Robert F. Klueger, a lawyer and the author of *Asset Protection*. In most separate-property states, if the assets were acquired during the marriage, the divorce court judge has the authority to divide them. Here's how to protect yourself.

» *Think ahead* "You can't talk to a lawyer early enough," Klueger says. "If possible, plan a year or two in advance." There may be financial actions an attorney will advise you to take—or avoid taking—in anticipation of a divorce.

» *Know what you have* Get up to speed on your family's assets, liabilities, income and expenses. Start by obtaining a sample domestic relations financial affidavit from your county, says Suzanne Durbin, a chartered financial consultant in Atlanta who works with Visions Anew, a nonprofit that helps women who are divorcing. The DRFA gives a checklist of the possessions and debt most families have (see a sample on visionsanew.org, under Tools & Resources). In addition, look for statements that appear in your mailbox monthly or quarterly. Once you're aware of all your accounts, you can call to get information on anything that bears your name. Generally you can't obtain information on accounts under your husband's name only.

» *Check your credit report* "To avoid some nasty surprises, ensure that you know about all of the debt in your name, including credit cards, lines of credit and mortgages," Durbin advises. For a free credit report, go to annualcreditreport.com.

» *Save money for the divorce proceedings* Build up cash reserves in your own name to use for attorneys' fees, financial advice and unexpected roadblocks (such as a drawn-out divorce). "If that means cleaning out a joint bank account, do it," Klueger says. "You may have to give some back, but at least you won't have to negotiate from a point of financial weakness."

» *Consider your income* Divorce courts set maintenance, or alimony, according to your earnings in the year or two before the split. "If you can depress earnings in the year prior to the divorce, it's a good strategy," Klueger says. "Or if you think you'll be making more money next year, file for divorce now."

» *Protect your personal property* Put assets that were inherited, gifted, or premarital in a separate account; don't commingle them with marital assets.

» *Business owners, beware* "If you live in a community property state and you own a business, by law your husband owns half of it," Klueger says. (This is true even if you do 100 percent of the work.) However, in all states, if you take on two or more unrelated partners, the joint business owners can then enter into a shareholders' or partners' agreement stating that no spouse shall have an interest in the business. "If one person goes through a divorce," Klueger explains, "the other partners have the right to buy out that person, which makes the interest in the business an asset that can't be divided." —M.W.

more active in the couple's financial affairs. "The times he tried to talk to me, I didn't take it seriously," she admits. "I'd say, 'I'm making the money; you manage it.' It was sad, really. We both came from lower-middle-class working families, but my parents hadn't carried debt and his had. I could see he was trying to please me, but not by doing what would have made me happy. It was terrible that I had so totally trusted him with our money."

Once they had separated, Shriner started trying in earnest to get her finances in order and took a higher-paying job with the federal government. At first her paycheck continued to be deposited into her joint account with Greg, and he used the money to cover the bills and mortgage while she lived on her freelance editing income. "It's stupid, I know now, but it never occurred to me not to give him the money," Shriner says. "He was the one who had all the records and bills. But there were weeks when I didn't have $20." Greg never provided the paperwork necessary to file jointly for bankruptcy, Shriner adds, so she filed for Chapter 13 (repayment) on her own, listing $184,000—mostly credit card debt. She took back control of her paycheck and started making biweekly payments of $1,401.69 to pay off the debt. The couple each kept what was left of their personal retirement funds. "The divorce was final on October 31, 2006," Shriner says. "And, yes, I've heard the Halloween jokes."

Today Shriner is grossing $104,000 a year in her job and making another $25,000 as a freelance editor. She was due to finish making bankruptcy payments in late August, clearing off $109,332 of the total debt and completing the percentage she was required to pay. "I'm so happy I left Greg when I did and not a day later," she says. "When the payments are over, I'm treating my sister to a trip to Istanbul and the Black Sea. It will be my first real nonworking vacation since I left my ex, and I'll pay for our airfare and hotels in cash—the equivalent of just one month of bankruptcy payments. Life is good and getting better."

"I WAS ANGRY I COULDN'T PAY ALL THE BILLS EVERY MONTH"

» Years ago, says Alyssa Edmonson, 53, before they had kids and adult responsibilities, she and her ex-husband, Keith, had a happy marriage. "Back then his real bitterness was masked," she says. "And I loved him very much." But as time went by, Edmonson—an industrial engineer in Atlanta who now makes roughly $80,000 a year, plus a bonus—realized that Keith couldn't hold a job or sustain any kind of working relationship; she says that he would get fired from one place after another because of anger problems. "He had never resolved some issues from his childhood," she says. "And it just got worse over time."

After their children were born, Edmonson pretty much supported the family; Keith, she says, frequently worked only three to four hours a day, "dum-de-dumming around" the rest of the time. The little money Keith brought in—roughly $15,000 a year from welding and house painting jobs, according to Edmonson—helped her achieve what was for her a top priority: sending her kids to private school. "I stayed because I couldn't afford to pay the tuition on my own," she says. "Plus, I'm an eternal optimist, and I always hoped he'd find his niche."

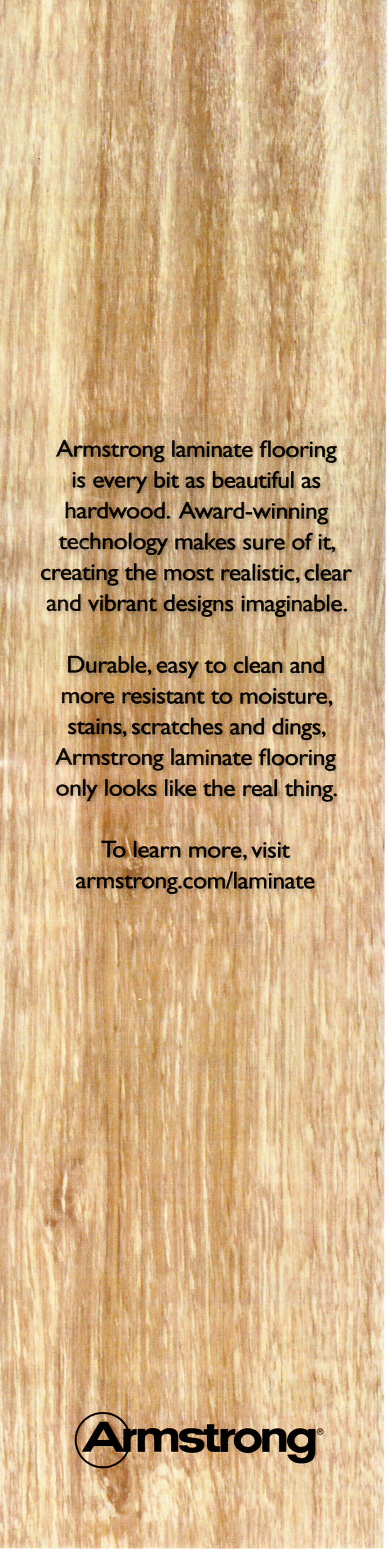
The family adopted a simple lifestyle; once the school bills were paid, there was little extra money. In part, this was by design: "Pouring all our cash into education was a way of giving the money to the kids and not to Keith," Edmonson says. But even though she was clear about her choices, Edmonson still resented that she wasn't in an equal financial partnership. "When it came time to pay the monthly bills, I was always frustrated and angry that I didn't have enough to cover them all," she says. "The most critical ones would get paid, and the others would wait." Some months, she says, she had to cash in bonds in the children's names to make ends meet.

Edmonson kept hoping Keith would settle down; by the time their son graduated from high school in 2004, however, she had begun to realize it would never happen. "I thought, long overdue; making my move now," she says. She talked to a lawyer and a year later filed for divorce. "We went to a therapist for a couple of years," she says. "But in the end, I felt there was no hope. And I didn't want to be in a bad marriage just to grow old and bitter." Because she always earned most of the family income, she is required to pay Keith $1,500 a month for two years and $500 a month for three years after that; they split the proceeds from the sale of their house. Edmonson now lives in her late mother's home, which she inherited jointly with her brother and which is paid for. She also inherited about $30,000 and used it to settle some debts and to pay the roughly $10,000 in legal fees for the divorce, which was finalized this past April. "I can't let go of the relationship completely," she admits. "I still love him. I wish I didn't. I know my kids and I will be better off without him, but this has been the hardest thing I've ever done."

{ **"The times** he tried to talk to me, I didn't take it seriously," she admits. "I'd say, 'I'm making the money—you manage it.' It was terrible that I had so totally trusted him with my money." }

"I WAS THE WORKER BEE, AND HE WAS THE QUEEN"

» Maggie Chiaro, 54, was earning almost $80,000 a year as an advertising representative for a newspaper in Providence when she left her husband of 11 years, mostly over money. "Richard didn't care how much I made," she says, "as long as his needs and wants were



met." The couple met while Chiaro was recovering from an abusive marriage—"Richard picked up the pieces," she says—and it wasn't until they married that she realized they had wildly different attitudes about money. As the settlement notices from credit card companies piled up, she learned that he owed more than $50,000. "He confessed to being a deadbeat," she says. "I was completely blindsided."

Chiaro thought Richard had talent as an artist and supported him in his dream of becoming a wildlife photographer. She paid for his scouting trips to the Rockies and the forests of Maine, bought him computer equipment and financed a Web site. But nothing succeeded: He would travel for six months, she says, and bring in less than $5,000; the rest of the time, he would make money by painting the occasional motorcycle. Then Richard started using her credit cards. "I'd get calls from stores saying that he had put a kayak on layaway, and they needed payment from me within 24 hours," she says. "When I refused, he'd hit up his friends and persuade them to buy things for him." Chiaro managed to stay out of debt by raiding her savings, cashing in CDs and refinancing the house—twice. "I pulled out just enough equity to make the credit card debt go away and to do major repairs," she says.

For much of her marriage, Chiaro felt frustrated, angry and abandoned. "There is the traditional wife role that says, 'Keep trying, hang in there, the vows are for better or worse,'" she notes. "I was constantly torn by the ethics of a traditional marriage versus the reality of my situation." When she reached her fifties, Chiaro knew she could afford to divorce Richard, but she was afraid of facing the future alone. One more time, she approached him about getting a job, suggesting he find part-time work before Christmas. "His response was that I shouldn't buy presents if the money was too tight or that I could get a second job," she says. "I knew then that in his mind I was the worker bee, and he was the queen." Another turning point came when Chiaro overheard a phone message from Richard's terminally ill mother. "She was asking if he'd received the money yet," she says. "When I questioned him, he said it was none of my business: It was his money and he needed it, and it was all going to be his anyway as soon as his mother died. I lost respect for him at that point. He'd had almost no contact with her in 20 years. She was in her nineties, facing death, and he was her only child."

When Chiaro filed for divorce in 2006, Richard refused to vacate the house, and things quickly turned nasty. "Richard would not hire his own lawyer and did not respond to my lawyer's requests," Chiaro says. "Deadlines were not met, and we kept having to resubmit paperwork, which gets expensive. Then when he finally moved out, he took all of the furniture—even the extension cords and my heating pad—before I could have the locks changed. He left me a broken desk chair and a busted filing cabinet." Chiaro did better under the terms of the divorce, which required Richard to give up any claim to the house, retirement funds or alimony. "What he took was just stuff," Chiaro says. "And stuff is replaceable. But I've chosen not to replace it because I'm looking to find myself. Not 'Maggie the wife,' but just 'Maggie.' I was his meal ticket, and that's a bitter pill for me to swallow."

Chiaro has no debt these days—"financially I'm fine," she says—and she is slowly rebuilding her savings. "I still power walk, swim, kayak, garden, snowshoe," she says. "Nothing has changed, only I'm not married, which translates to 'I do not pick up anyone's dirty laundry or have to be home to cook dinner.' Now I have a deeper appreciation for my friends; they have been a huge support. I've evolved from being scared of being alone to being scared of entangling myself in the wrong choices. Last year, 2007, was to be my year of self-discovery. It has been so great that it has been extended through 2008!"

MELISSA WALKER's third young-adult novel, *Violet in Private*, is out now.