RABBI SHIMON GRUEN

TORAH LESSONS

FOR THE HOME

PARSHAS YISRO

MARRIAGE AND MONEY MATTERS

This week's *parshah* centers around Kabbalas HaTorah. Receiving the Torah means accepting it the way Hashem intended, and the Ateres Zekeinim illustrates this with a *ma'amar Chazal* based on the first two of the Aseres Hadibros: "*Anochi*" and "*V'lo yihyeh lecha.*" Chazal tell us that the first two Dibros were said together, "*bedibur echad ne'emru*." The Ateres Zekeinim notes that although they seem to be two separate *mitzvos* (the first being *emunah* in Hashem and the second the prohibition of idolatry), they are actually connected.

What this means in practice, he explains, is that there is no such thing as doing something wrong for the "right" reasons. One must never justify a wrongdoing by claiming to be acting for Hashem's sake. "*Lo yihyeh lecha elohim acheirim al Panai* — you should not have other gods *for Me*" is a warning not to ever imagine that Hashem could want us to do an *aveirah*, regardless of how wonderful the end goal may seem.

The Ateres Zekeinim gives the example of a person who makes all sorts of motions during *davening*, ostensibly for Hashem's sake — to make his *davening* better. If those motions are inappropriate, however, he shouldn't be doing them, even if he is convinced that his *davening* is better with them. Another example is withholding *tzedakah* from someone we consider unworthy, for whatever reason. The first two Dibros enjoin us to ensure that our *mitzvos* and *aveiros* are performed the way Hashem prescribed and not in a perverted way "for Hashem's sake."

In any case, the truth is that there are clear guidelines in the Torah for many aspects of our relationships. We should never justify going against *halachah* or hurting someone *chas v'shalom*, even if we're convinced that we have a lofty goal in mind. Don't do "the right thing" the wrong way.

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IN THE ZCHUS OF HELPING BRING OUT THE BEST OF YIDDISHE KINDERLACH MAY THEY BE ZOCHE TO AN ABUNDANCE OF YIDDISHE NACHAS FOR MANY HAPPY AND HEALTHY YEARS TO COME!

QUESTION

DEAR RABBI GRUEN,

I know this question is typical, but I don't know how to go about it. May a husband just use his wife's hard-earned money whenever he wants without asking? Without a *cheshbon*? For grocery, gas, bills, etc.?

My husband is a working man but has a problem managing a budget. We have very good *shalom bayis*, but somehow when it comes to this subject, I cannot discuss it because he gets extremely hurt. At a certain point I told my boss to keep most of my salary which I request as needed, because having the money handy and available caused me real *shalom bayis* problems.

My husband invested in business a few times and somehow, after a short time, they flopped. He's still dealing with the debts that resulted and will be paying them off forever.

Since I want to have a good relationship, I stopped talking about the whole money question. But he has a bank card from the account where my salary is paid in and he uses it whenever he feels like. I know that *al pi halachah* everything the wife earns belongs to her husband, but is it true in this case too?

I cannot go to a Rav to discuss this with him, because whenever I try to talk about this issue, I start crying right away because I see that my husband doesn't understand me when it comes to money. He gets very hurt and he feels that because he is an outstanding, wonderful husband (which is true), I should do this for him unconditionally.

What is my solution?

ANSWER

RABBI SHIMON GRUEN RESPONDS

Before addressing your specific question, I'd like to provide some general guidance, applicable to both men and women. I want to make it clear that it doesn't really matter who's wrong and who's right. You never win just by being right. You win by making the situation better regardless of who is right. If a husband is told to exercise the "right" to spend his wife's money, disregarding the fact that his wife is hurt and resentful, he's received bad advice, and the same applies if a wife is told that she has the "right" to lock away her money because her husband isn't responsible enough, disregarding the fact that he's being hurt in the process.

Being "right" virtually never improves *shalom bayis*.

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As you note, according to the Torah, all the money a wife earns belongs to her husband, which is why it's problematic if a wife donates to *tzedakah* more generously than her husband would like, even though the wife might think that "since it's a *mitzvah*, it's fine." I am not a *dayan* and I'm not stating a halachic ruling, but there are opinions that rule that if a woman brings in a lot of money to a marriage, money she earned before getting married, the husband has to give *maaser* from that money — even if she already gave *maaser* from it — as for the husband, this is fresh income. (Again, for anything of practical relevance please consult a competent halachic authority.)

Conversely, there are women who believe that a husband is required to support his wife unconditionally, allowing her to buy whatever she wants. That's far from accurate. True, according to the *kesubah,* a husband is obligated to support his wife, but there are clear limits to that obligation, and a wife should not expect her husband to allow her to use his money for whatever she

wants. (Of course, here too a husband is unlikely to get very far by focusing solely on being "right." If certain desires or perceived needs are considered normal or will affect his *shalom bayis*, he should definitely consider taking them into account.)

Another point to bear in mind is that the husband does need to acknowledge that being "responsible" for the finances doesn't just mean that he gets to "control" them — it also means that he has to make sure that they exist in the first place. Very often, the wife wants to be helpful with bringing in the money, whether because her husband is in *kollel*, she likes to work, or because they need the money, but it never becomes her responsibility to do so. It's important for both men and women to know that the obligation and responsibility remain solely with the husband. A wife who helps to cover the bills is doing something praiseworthy and she should feel good about it (without making her husband feel guilty), but this should not be seen as a given and certainly not an obligation.

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Now for the practical suggestions. What I would definitely advise is referring the question to *daas Torah,* despite your misgivings. There's nothing wrong with crying in front of a rav, and that's not a reason to avoid posing the question. It could also be that you would both benefit from having the Torah approach clarified, and this is the simplest way to go about that.

However, if you prefer to first try again with your husband, here is one possible way of presenting the question:

I'm fine with working. I understand that my income is necessary and I want to help. All the same, it's hard for me to have to work to cover the bills without having a say about how money I earn is spent, especially as sometimes, I feel like it's not always used in a responsible way. That said, I might be wrong about the way I assess our spending. I'd really appreciate it if we could discuss this and agree on some system that works for both of us.

Unless you say this in a nasty tone of voice or at the wrong time, nothing here should come across as you putting your husband down. You're not arguing about what he is or isn't allowed to do. You can say this with confidence while being especially pleasant, making it clear that you're happy to put in the work as long as you feel you're both being responsible. There are things people don't like having to hear, but as long as you're careful to speak nicely and respectfully, you may actually be doing your husband a big favor.

If you feel that despite having the best of intentions, the two of you might still struggle with balancing your budget, feel free to suggest involving someone more professional to help out. Again, as long as you refrain from saying anything negative about your husband and keep the focus on your own difficulties, chances are your message can be taken well. You could try something like this:

I'm okay working, and I'm happy to continue doing my best. I was wondering whether we might benefit from getting some financial coaching. Maybe we can figure out a budget that will work for both of us. I want both of us to feel good and I'm sure you do too. I think this could help us get there more easily.

The goal isn't figuring out how to control your husband's spending or whether the *halachah* is different in your case. And yes, controlling everything or having your boss withhold your salary is wrong *al pi halachah*, as well as extremely challenging to your husband. Even though it's surely unintentional, what you're essentially doing is teaming up with your boss against your husband. Teaming up with an outsider against your spouse can be a bulldozer to the marriage relationship. The idea is to come up with a solution that can help the two of you get what you need and feel good about it — and about each other. Set that as your goal and you'll make good progress *b'ezras Hashem*.

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There's another aspect to this question that might be applicable, and that's the issue of codependency. In some cases, a wife may feel obligated to cover for her husband, taking it upon herself to make sure the bills and everything else are taken care of. One way of resetting the balance between spouses is for such a wife to actually let the bills lapse, allowing her husband to experience the need to step up to the plate. Please don't take this step before getting proper guidance, however. If this is done unwisely, you could find yourself with a seriously wounded relationship and your electricity shut off. Always consult with *daas Torah* in order to learn the right way to go about something like this, so that all those involved only benefit. Even in relationships where there is no codependency, spouses can be operating from a place of great hurt and resentment. Try to get past that. Be responsible and helpful, and be reasonable.

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It's actually possible to feel resentful about certain things even within a marriage where there's excellent *shalom bayis*. You mentioned that you have a very good husband. Does he know that you feel that way? Could it be that his poor financial habits are emphasized

more often than the fact that he's a good husband? It's important for your husband to hear clearly from you that you think he's a great husband — it's not enough for you to only think it.

Some people don't understand why all the positive reassurance is needed. What they don't realize is that the message they're conveying (without words) might not be what they think it is. Even if you don't mean to make your husband feel like a failure, it's very possible that that's what he's "hearing."

Someone who works with children told me about an interesting experiment he sometimes does with his students. He sends one boy out of the room and tells all the other boys to keep a very neutral facial expression. He then tells just one of them to think negative thoughts about the boy who went out. When that boy comes back in, he can almost always pick out which boy is thinking negatively of him, even though all the boys have the same neutral expression. The same is true if one boy is told to think positive thoughts instead.

You seem very clear that you feel that your husband isn't fulfilling his responsibility as the husband and provider. It's important to avoid personalizing this issue. Don't let this one area of difficulty overshadow everything else. It's just one issue, and when you discuss it, you should be very specific and very technical: "*How are WE going to work THIS out?*"

If you can succeed in making this shift, you may find that your feelings will be mirrored by your husband. He's probably being affected by what you feel about him, although he may not realize that it's your feelings that are causing him to feel challenged by you. If you focus much more on how your husband is amazing, special, loving, etc. and also on your confidence that this one issue will be sorted out peacefully very soon, chances are that he will feel less challenged and more willing to work with you on it.

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I'll end off with a general piece of advice I often give in similar situations. People often mix many issues into one *cholent*. Within a marriage, there are dozens if not hundreds of issues; some of the biggest ones are a lack of trust, who should control the money, debts, irresponsibility, and so forth. Taken together, they present a very dark and worrying picture, one that can seem impossible to deal with, both practically and emotionally.

But you don't have to deal with everything at once. Instead, break it all down and deal with one issue at a time, and you'll soon see that solving problems this way appears far more feasible. This way, you can take the emotion out of the equation and focus on practical solutions. For example, you could decide that one discussion will center around what to do about investments. Another time, you could make decisions about financial planning for the future. A future discussion could be about how to balance income and expenditure.

If the two of you can get past the generalizations and resentments and discuss this in a healthy, respectful, technical way, it can bring about good results. Make sure there's nothing challenging in the message. Make sure the positive is strongly emphasized, far more than the negative. And while the negatives should never be used as labels, the positives can and should be. *You are a kind and good husband. I know we can work this out together.*

Rabbi Shimon Gruen

TORAH LESSONS FOR THE HOME

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