

## Angie's Marriage Column – January 28, 2009

### Husband Got Laid Off, Wife Working to Pay the Bills

**Marriage Question:** What advice would you give to someone whose husband was laid off several months ago and is still not aggressively looking for work? His wife is working all the hours she can and bills are still not being made.

**Marriage Guidance:** As with most questions asked to me, I do wish that I could hear the other side of the story. I'm curious to know why your husband would not be looking for work so he can take care of his family. Maybe he thinks you are already doing it for the family? Maybe he feels resentful because there is too much needless spending on stuff that the family does not need. Or maybe he wants to take a break (rest) before he starts to hit the pavement again.

The best thing that you can do is to communicate with him, in a good way, about how you feel, and please print out this marriage column and discuss it with your husband together. This issue can be resolved but both of you need to agree on these issues together, and then put them into practice. I have written several good articles about proper communication and self-expression that you can find on the [Heaven Ministries website](#).

Being out of work can be stressful and frustrating. Sometimes it hurts a man's pride to get laid off from his job, especially if he has been with that same company for a long time and he knows that he was a good worker. It also can be irritating to know your specific trade well and not able to get work because of health issues, age and or other discrimination. Looking for work is like selling yourself and if you aren't feeling good about yourself, the chances are you won't look good to employers either.

Let's look at some ways in which a family can save money every month, get the bills paid, and still have something to show for their efforts.

I believe we spend too much money on food, entertainment, and luxury items that we do not need. I think that couples can put themselves on a budget, be quite industrious and save lots of money every month! I know that some women and even men are huge spenders who simply cannot go without certain items that they think make up their image, or represent who they are. But this attitude will get you "in the red" faster than you can say, "Help my bills are not getting paid!"

If you are not ready to give up the "I want attitude" then this marriage column is not for you. If you can change your attitude from *fear of lack*, you can actually save money just by being creative and industrious in your thinking. But if you fear of "not having" or not looking good to others, it will keep your creativity locked up. We're all fruitful. God gives us fruits when we ask Him.

We all have the God-given talents and creativity to make due "with what we have" or to be industrious, spending only "what we earn" rather than going into debt. If you feel that your financial lifestyle cannot be altered then my suggestions below are probably not going to help you very much financially. For those of you who would like to be more fruitful and still have stuff and live a comfortable lifestyle then read on!

### Saving at the Checkout - Grocery Shopping

Grocery shopping is an area where you can save considerably just by using coupons and buying non-perishable foods items that are on sale *in bulk*. Buying whole fresh foods is also cheaper than buying processed, boxed, and canned foods. Food prices have gone up in the last few years - the dollar buys less food but for more money. But there is ways to work around that. One way is to have your own family garden and grow your own produce. We can also save at the grocery store.

- 1) Buy often used sale items in bulk. – you save \$100's of dollars every month.
- 2) Stop buying boxed cereals, make your own granola, oatmeal, or eat fruit, eggs and toast for breakfast. Cereal tends to get expensive when the

average box of cereal cost \$3.50 and only lasts for two days. For one month if you buy boxed cereal for just two children it will cost around \$52.50 a month just for breakfast! Boxed cereals are a waste of money. Savings? \$50

3) Use Coupons for only the items you actually use. Just because an item is on sale with a coupon does not mean we should go ahead and buy it. Coupon savings can be made into a gimmick if you are buying stuff you normally would not use, just because it has a coupon for it. Savings? \$20 in a month.

4) Buy toiletries and other non-food items, such as laundry detergent, soap, toothpaste, shampoo, diapers, paper products, etc at your general five and dime store, such as family dollar or general dollar store. Savings? \$50 in a month.

5) Buy whole foods rather than boxed, canned, or processed. For instance, you can buy a ten-pound bag of potatoes for \$3.99 not on sale, whereas dehydrated instant potatoes cost, on average, about \$3 per pound! Convenience foods will typically cost 15 times as much as the whole food product. Convenience foods in this rush-rush lifestyle continue to be popular. But when you think outside the box of potato flakes you will see just how much of a savings you will actually have on preparing your own whole potatoes rather than the box variety. Savings just on potatoes! \$27 in a month.

6) Add an extra one-hour everyday for cooking dinner so you won't feel rushed, if you have been working all day. Cooking whole foods rather than boxed, processed, or canned would be hundreds of dollars savings monthly! Not only that, but think about how much more healthy cooking your own meals will be for your family.

### Get Out of Debt or Don't Go Into Debt

It says in the bible, owe no man anything. So how do we do that? How do we buy the biggest purchase of our life without owing no man anything? We do it with much patience and due diligence. Here are six ways to buy a home without going into debt.

1. Save your money and buy free and clear
2. Rent to own
3. Buy a foreclosure
4. Real-estate auctions
5. Buy a fixer upper
6. Build yourself

Anyone can own their own home in this way if they are serious about staying out of debt. Buying a home without getting in over your head is a blessing from God. We ask for what we need and He will supply us with our needs. If you think you need to have a luxurious home now, and in the best subdivision then you will probably get in debt over it.

And what about a car? We should never get deceived into buying a brand new car. Some people like the status symbol a brand new car brings them. Unfortunately, this kind of attitude isn't going to get you very far in the saving money aspect of your life. The minute you drive the car off the lot it depreciates in value. Buying a good used car instead costs so much less, and hopefully you won't go into debt over it.

The world promotes materialism everywhere you turn, but that is not what the Christian should be racing to promote. As Christians we should be promoting how to live our life with the least amount of stress and worry as possible. Believers are God's messengers in this world. Are we showing a good message? *The more a person becomes in debt, the harder life becomes for him, and the least likely he will be to go to God for the guidance his life truly needs!*

But seek first His kingdom and his righteousness, and all these things will be given unto you as well. (Matthew 6:33,34 NIV)

Wanting nice things is great, but if the consequences of those nice things keep us from the love of God, or loving others in the way we should, what good are those things? Being overly indebted financially can bring us much frustration, worry, panic and trepidation because we are afraid of losing these nice things we have spent lots of money on.

This article may not help you pay your bills this month but you and your husband can discuss these issues and then come together in agreement about what you **both** can do to make sure the bills are paid and the family is clothed and fed. I don't know about you but I have been buying name-brand clothes, hardly used for years from thrift stores. I only shop in retail outlets for shoes and under garments. No one should be wearing raggedy clothes with so many thrift stores available.

Christian husbands need to take care of their families and do what is right. Why would a Christian man not take His God-given responsibilities seriously? Because his wife is already doing it? It's like enabling an alcoholic husband. He won't get the help he needs until he **realizes** he even has a problem! Let's read on.

**Marriage Question:** I want to be the Godly man of the household and take care of my family. I want to be responsible for our growth in Christ and our worship to Him. I want to be the breadwinner and discuss with my wife the options available. Maybe she can stay home with our kids. However, my wife has to allow me to have that role - it doesn't seem like she's willing to let me assume my role.

**Marriage Guidance:** Unfortunately many husbands, rather than fuss and argue with their wife over this issue, give up and give in, but is that the *right* thing to do? Many husbands wish their wives didn't have to work but believe it is the only way to make ends meet. But this is not true. It may be the only way to make *what you believe is making ends meet*. Don't allow yourself to get caught up in the "keep up with the Joneses Mentality".

I have talked to many wives on this subject and they tell me that the husband is not wanting to work, or isn't making enough money and feels she needs to work. But, what happens when a husband does not take his position as major breadwinner in the home with the importance it deserves? Roles become reversed, and both husband and wife become resentful over the fact that each is not taking responsibility in the areas they should be. It's not really about a wife working or not working, it is about structure and organization of the home and family life. It is not a sin

for a wife to work, but it is far better for the family if she spent her resourcefulness for the family rather than working for someone else.

Usually when a wife and mother works outside of the home, something or **someone** gets neglected. Wife doesn't cook home cooked meals, kids feel neglected, home is untidy and dirty, and she is too tired for sex because she works all day! The truth of the matter is God created the husband to provide financially for his family while the wife also provides for the family but in different areas that involve due diligence and creativity, especially if there are children. She is the mastermind behind keeping the home front managed and controlled in an orderly, healthy, and beautiful fashion. It's a big job and that is why God created women to do it!!!

### Communication Break Down!?

I believe with all my heart that many of the issues and problems in marriage would completely vanish once the big issue of spiritual headship and submission can be understood and then properly applied in the marriage. Resentment of each other gives couples a bad attitude. A bad attitude breeds destructiveness and unproductively in the marriage; it all becomes nothing but negativity soaking up the thoughts, beliefs and actions of the couples which eventually causes major problems, such as addiction, infidelity, depression, resentment, financial difficulties, etc.

*Husbands need to be communicating better with their wives and discussing with them what they are going to do as far as taking charge of what God has specified for them to take charge of, namely, the position of spiritual headship of the home. Unfortunately, a husband cannot make his wife support his headship position in the home, but he can continue to pray about it, asking God to help him be patient, kind, and loving with his wife, rather than being resentful and hurting her over it.*

Spiritual leadership in the home involves more than just words. The husband absolutely must be under the direction and authority of Christ. Jesus Christ should be made the director over the husband/wife and when a man can freely submit his will to Christ, he is ready to take charge and

lead his home in a godly manner in all areas. And a wife can freely submit her will to her husband and allow her husband to do what God appointed him to do. Work to provide for his family, and protect his family from negative outside influences while loving them under the protective wing of God our Creator.

Am I saying all this to say that a wife should not work? No. I am saying this to say that a wife and **mother** should not work outside of the home. She has been specifically created to meet her responsibilities at home, while her husband works, being the major breadwinner. Her responsibilities involve being in and around the home. How can a husband protect his wife when she is working outside of the home for other men and with other men?

So the bottom line here is we must take all things to Christ and place him as our authority in our lives in ALL things. He is our head, from which everything else flows.

Scripturally for the believer, a husband's priorities are to be as follows:

1. God/Christ
2. Wife, family
3. Fellow man/ministry
4. self

Scripturally for the believer, a wife's priorities are to be as follows:

1. God/Christ
2. Husband, family
3. Fellow man/ministry
4. self

“Remain in me, and I will remain in you. No branch can bear fruit by itself; it must remain in the vine. Neither can you bear fruit unless you remain in me. “I am the vine; you are the branches. If a man remains in me and I in him, he will bear much fruit; apart from me you can do nothing.” (John 15:2-5 NIV)

God Bless!  
Angie And Frank  
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