

**EPISODE 579**

[INTRODUCTION]

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**FT:** Welcome to So Money everyone. A new topic for us today, we're talking about Marriage. Welcome to the show, I'm your host Farnoosh Torabi. I'm obsessed with this topic, I wrote a book recently on *When She Makes More*, female bread winners in modern day marriage and how it impacts relationships, how to thrive in your marriage, when the family economics are a little different.

When you think about advice around marriage in this country, it typically centers around pre-marriage. The engagement, the wedding, how to afford it and then advice on how to deal with divorce. What about the gears in between? Marriage is wonderful but it's also hard and the more prepared you and your partner can be for the challenges, from your money differences to raising kids, to taking care of aging parents. The less likely I think you'll need to read that article about how to survive a divorce, right?

Our guest today is Jo Piazza, she is a prolific writer and author whose recent book is part memoir, part investigation on the topic of marriage and the book is called *How to Be Married: What I Learned From Real Women On Five Continents About Surviving My First Really Hard Year of Marriage*. In the book, Jo shares a framework to help the rest of us keep our marriages strong, from your engagement into the newly wed years and beyond.

More about Jo; she's an award-winning journalist who has written for the Wall Street Journal, the New York Times, New York daily news, New York Magazine, Elle, and many others. Her novel *Knock Off* became an international bestseller and she's also the author of the critically acclaimed, *If Nuns Ruled The World* and *Celebrity Inc.: How Famous People Make Money*. If you're looking for some fun summer reads, there's a good list for you there.

In our conversation, Jo and I talk about her personal foray into marriage and the multiple challenges she and her husband unexpectedly faced. We talk about our culture's stigma around

divorce and how it leads couples to stay in unhappy marriages, and what we can learn from French marriages, and it has really not a lot to do with infidelity despite popular belief. There's another secret to a long marriage in France.

Here is Jo Piazza.

[INTERVIEW]

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**FT:** Jo Piazza, welcome to So Money. I love saying your last name, Piazza.

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**JP:** I love saying my last name, it's so fun.

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**FT:** It's almost like you were born to be an international reporter. You just have this great ring to your name and I have been following your work for years. So it's really nice to be voice to voice with you now.

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**JP:** I know, this is great. When he met me, my husband actually said, "Saying your last name makes me want to go order a gelato."

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**FT:** It makes me hungry. Makes me salivate for something delicious, yes. Your work is delicious. Your latest book is called *How to Be Married: What I Learned From Real Women On Five Continents About Surviving My First Really Hard Year of Marriage*.

So many questions for you. First, thank you for writing a book on the topic of relationships and marriage. I feel like this is a real underserved topic and there are so many books out there for women on career and money, thankfully. But I think missing very much from the dialogue in conversation is how to be successful in your relationship.

At the end of the day, on my death bed, I'm not going to look back and go, "I'm really glad I had a great website." I want to say, "I'm happy I had a thriving and happy fulfilling relationship." We should cherish them and learn how to really be good at them so why was your first year of marriage so hard? Let's start with that. What was difficult that you wanted to really explore it this deeply?

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**JP:** So many things. I ended up writing this book because I got married relatively late, I was engaged at 34, married at 35 and terrified of one, being there. How do I be someone's wife, how do I transition from an independent woman who has been taking care of myself for so long to being someone's partner? I started looking around and realized, there was nothing out there for me, there was no media for me to talk about how to have a successful and happy partnership, before something was actually broken.

There's a ton of books about fixing a broken marriage but mine hadn't even started yet. So I was incredibly lucky that I was a travel journalist for Yahoo at the time and I was able to travel around the world and actually crowd source marriage advice, to bring in these bits and pieces about what created a successful partnership from cultures all over the world, which was incredibly cool.

That sounds like the setup for the perfect romantic comedy version of a first year of a marriage, but then what you quickly realize is that marriage and life throws the completely unexpected at you. About six months into my marriage, I lost my big, fancy, wonderful channel editor job, I was laid off via a text message while we were actually climbing Mount Kilimanjaro.

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**FT:** What?

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**JP:** Yeah.

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**FT:** Your boss texted you?

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**JP:** My boss texted me, that's how we found out that I was among the latest in the blood bath of layoffs going on at the company. Then we were dealing with sick parents. We dealt with my own really upsetting, really strange medical diagnosis, we found out I have this gene for muscular dystrophy that hits later in life but still not something you want to find out four months after you married this guy who loves nothing more than going hiking and skiing and doing anything with two sets of healthy legs.

Then because I was 35 when we got married, we had to start talking about having kids, sooner rather than later. That throws this whole other curve ball into what could be a happy-go-lucky newlywed year. What I like to tell people is I feel like my husband, Nick and I, through writing and reporting this book, and he was with me for a lot of the journey, went to marriage boot camp. Because as this crazy thing started happening in our lives, we were able to report and write our way through them through all the questions that I was asking other people. The really intrusive questions I was asking other people about their marriages.

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**FT:** These days we're getting married later and later in life, which is I think a good thing don't you? Because then, at that point, you really know yourself. But as you point out, you're also at a point in your life when you're set in your ways. How did you reconciled that personally and how did your husband reconciled that?

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**JP:** I think getting married later is a wonderful thing. I just finished working on an Op Ed about how women shouldn't get married until the age of 35. I also could have written 30 but I decided to push the envelope a little bit more.

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**FT:** That will be a better headline, yes.

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**JP:** It's a way better headline, plus I feel like men are constantly told, "Don't get married until you're financially secure, until you're set in your career, until you feel like you've reached your personal goals." Women aren't talked to like that. Women are talked to about getting married, partnering up from the second that we graduate college, sometimes even earlier and I want to start a conversation around the fact that women should try to wait until we've reached our professional goals, until we feel successful. Until we feel like we could take care of ourselves financially and that's starting to happen.

So that's also why I wanted to have this conversation about marriage because we are among the first generation where there's not an economic or societal imperative to be married. We're really choosing to be together and that's different from most of the generations that came before us. It comes with its own challenges, exactly like you said because when you can choose to leave a marriage and successfully leave a marriage easier than before, how do you make someone stay? How do you keep someone in a marriage?

That's tricky and that's one of the things I was trying to figure out. In addition to, I'm so used to living my own life, I'm set in my ways, how do I bring this other person in? And the best example of that, we talked about it a little bit in the book, we also — we kind of mad our first year of marriage hard. We decided to buy our first home a month after we got married and we live in San Francisco and the rents were skyrocketing. We're like, "It actually might be cheaper to get a

mortgage.” We did and we went through this whole mortgage process and I remember I was on the phone with the mortgage broker and our offer got rejected and without even consulting my new husband, I just yell into the phone like I’m Jim Kramer on CNBC, “Raise it by \$10 grand.”

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**FT:** Right. “Buy, buy, buy!”

[0:09:31.9]

**JP:** Yeah, and my new husband’s looking at me like, “Couldn’t you just talk to me?” But I was so used to making these decisions on my own that that didn’t even occur to me and that was our launching pad for the chapter on team work and compromise and how do you learn those things late in life when both of you are set in your ways?

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**FT:** Our divorce rate in this country is at least 50%. As you traveled the world, did you find that America is an outlier in that regard, and along the same lines, what were some of the best pieces of advice you discovered beyond our borders?

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**JP:** America wasn’t necessarily an outlier in terms of our divorce rate. Most westernized countries have about the same 40 to 50% divorce rate. The big difference, and I think this is a big difference and it really matters, is that we are among the only countries to stigmatize the idea of divorce so fully.

We’re one of the only countries to cling so desperately to the idea that if you don’t stay married until the day one of you passes away, that marriage was completely a failure. My own parents believed that. They were married for 40 years and miserable by the end of it. But by my dad’s measure, they stayed married, they stayed in it and so it was a successful marriage, even though they were both tremendously unhappy. And what I realized in the cultures where there’s

less of a stigma about divorce, less of a stigma about getting remarried. In Denmark, couples will often celebrate their divorce-aversary where both parties...

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**FT:** Got to love Denmark, they do so many things right there.

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**JP:** They do so many things well and including beautifully designed chairs. They bring both parties together with their new families, celebrate a relationship that worked for a while, that had a lot of wonderful things about it and then also celebrate this new life.

In Denmark you can also get divorced by filling out the paperwork online and it can cost a little over a hundred dollars. There's just less of the stigma and stress around the idea of divorce, which I think made the marriages happier because you're less terrified of this one awful thing happening to you in the future. Then there's also the fact that the people are much better taken care of by the government and there's a safety net in place. So you're not as worried about fighting over who is going to support who when a marriage dissolves.

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**FT:** In France, you wrote a piece for Vogue about the French way of marriage and we're so obsessed with French culture, we want to know how the French parent, we want to know how the French stay so skinny. We also want to know how do they stay happy in a relationship and something to do with infidelity I suspect.

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**JP:** That's exactly...

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**FT:** Let your partner cheat? Is that the takeaway?

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**JP:** That's what I suspected too, and I went into this salon that have this talk about marriage, with this very fancy French women with their perfect bangs and they're very skinny cigarettes, which I thought was the cliché and it was completely true. And then I assumed the cliché was you also let your partner cheat. I said that out loud and the silence was deafening. I might as well have said...

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**FT:** French silence is a lot more deafening than American silence.

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**JP:** Oh, and it's terrifying and I might as well have said "all of you kill puppies" the way they were staring at me. What I learned is that for French women, while they will accept infidelity in others, they say, "I don't mind if my president cheats," and almost all of the presidents cheat over there.

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**FT:** Not here.

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**JP:** Not here. Never here. They tolerated it in others but in their own relationships, they don't. They say, "Would I want my man with someone else? Absolutely not." Their mindset on that though is that it could happen. It's kind of sitting on the fringe of reality all the time. Their idea on partnership and on marriage and a lot of them tend not to get married, they'll tend to stay with their partner for a long time, be very committed and not actually make it legal. It's that each partner in a relationship has to conquer the other one every day. To consciously remember to

put in the effort almost as if you were your partner's mistress, the person that they're having an affair with, to constantly think about, "How can I keep making this new, exciting, adventurous and feel like we're still kind of dating?"

I say this in the intro of the book, every romantic comedy we watch here in the states, ends with the engagement or the wedding, we don't talk about the next 50 years. Or when we do, we see it on a sitcom with a shlubby husband, a typically hotter funnier, wittier wife and they're miserable. The whole sit come is about their banter over he's not putting the toilet sit down or his toenail clippings end up in the bed.

Marriage is not painted as an exciting adventure in American media. The French believe it can be a different way that we should look at it as, "Let's try to win each other every day. Let's make up every day and choose each other." I think that's an amazing mindset to have for a relationship.

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**FT:** Another really interesting take away from your journey to France was that you learned that some women allow their men to really take the lead in the relationship. I'll take a — here's a quote from the article. It said, "American women do not understand this," and this is in the context of allowing their husbands to pay for their lingerie, to actually come to the store and have the experience together but most importantly, have him pay.

This begs the question, how important is chivalry and playing to those old fashioned customs? Whether it's like, letting your man pay or letting him order for you at dinner or even, you know, this idea of being married to a man that provides. I wrote a book called *When She Makes More*, which is the opposite and I found in my research that it's important, especially in those relationships, that there is some semblance of tradition, if that's what the couple wants to feel normalized in a way. Because it can feel so unnatural to be like the female breadwinner in a relationship even in 2017, believe it or not. So to kind of play to this like rituals can be very helpful and healthy.

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**JP:** It's true, the male ego is a real thing and we went through this in our first year too because when we first got married, I was making more money than my husband, about double the salary and then I lost my job and the roles all of a sudden switched. All of a sudden, he was the breadwinner, he was the one supporting us. But even in the very beginning, I remember him saying things to me and I married a man who is more of a feminist than I am.

He goes to equal rights marches, he read all of the Judy Bloom books as a little boy, he doesn't understand why everyone didn't read *Blubber* and there was still this part of him that said to me, "I want to be able to take care of you, please let me try to take care of you." It's not always a PC thing for us to say as these independent American women to say, "Oh okay, I will let my husband take care of me, I want to make him feel good, I want to make him feel like he's supporting me and supporting our marriage."

And I have a whole chapter that talks a little bit about submission and the women in Chile were very interesting and Chile's a very patriarchal country still. But, the women said, "Hey, sometimes let the men lead and it doesn't mean that you're seeding all of control, that you're handing in your feminist card. What it means is that you're actually keeping your control by letting them feel like they're the ones making the decisions. By letting them feel like they're the ones that are in control."

In that way, the women can continue to be the silent leaders. One of the things that I realize is that we just had to keep talking no matter how uncomfortable it was about the idea of gender roles. I'm about to have a baby.

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**FT:** Congrats.

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**JP:** Thank you, in six weeks. So this book tour is my last stand before my doctor says no more flying. I'm taking a relatively lengthy maternity leave and my husband is really excited about being able to take care of me and the baby, more excited than I thought he was going to be.

That just goes to show, I think that you have to allow each partner to feel needed in a relationship.

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**FT:** It's not a politically perfect setup and I will say, when I came out with *When She Makes More*, I was also about to have a baby, I was also talking a lot about gender roles and submission and the feminists came after me like it was their job. I felt that we were on the same team, I'm like, "I'm with you, if there's not — I'm a feminist. I mean, hello, I'm writing a book about female breadwinners and why it's important to maintain that status and be happy in your relationship as a result."

I just felt like they were missing the point, you know? And that they were attacking me for this, for something that isn't even my own research. It's like, if you have an issue with gender roles and male ego, go talk to the behaviorist and the scientists and the anthropologists and I'll say it's true.

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**JP:** It's so unfair because I have also been attacked by a lot of feminist who say, "You claim this is a feminist book about marriage and yet you're talking about submission and gender role." I say, "Yes I am." There is a whole chapter about the Dutch too. The majority of Dutch women choose to work part time so that they have more time not just for their families, not just for their kids, but for them. I'm not saying that's necessarily a perfect model but they are fierce and independent and strong and they call themselves feminists and they looked me right in the eye and said, "This is my feminist choice. I'm choosing me and I'm not necessarily choosing a career and who said that career has to be the only feminist choice?"

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**FT:** Right. I have a choice, I'm making a choice therefore I am feminist. Like that's the whole point is to be able to have equal opportunity. By the way, men are also now choosing not to work and stay at home and that's their masculine choice.

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**JP:** Exactly.

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**FT:** You know? So let's just understand that we're coming from the same perspective. When it comes to money, let's transition a little bit, what did you learn? Did you learn anything about how couples work around money and use money as a tool in the relationship in a healthy way? Because money is a leading cause of arguments and therefore divorce, so did that come up a lot?

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**JP:** It did. Especially after I lost my job because it's something that we personally started thinking about a lot. I ended up stumbling on to this matrilineal tribe on the boarder of India and Bangladesh called the Khasi. What makes them incredibly different is that the family name, the property, and the money is all passed down through women. It goes to the youngest daughter in the family, which makes the women be the ones with a lot of power, control, and earning power.

They have their own problems, namely, that in the past 10 years or so, as men have gotten satellite television and the internet, they realize, "Wow, it's not like this in the rest of the world and a lot of men are leaving." But what was so interesting was to see that in a place where one of the only places in the world where women are institutionally favored over men, where they have control of the money and the property, they made sure to create compromise within a marriage. They said, they would never make a large financial decision without their husband, that they wouldn't equate the idea of earning power with personal power.

I thought that was very interesting because even with some of my incredibly progressive married friends in the states and sadly this is what does happen when a lot of couples have a child because we don't have parental leave policies here, a lot of the burden ends up falling to the women and the woman leaves the workforce. Even incredibly highly educated women with huge earning power before having a baby and what my friends have said to me is, "When my earning power dropped, I felt like my personal power dropped. I felt like I had less of a stake in making our large financial decisions for our family, because I wasn't the one bringing in the money."

The biggest thing I learned was that you have to talk about it before it starts to get weird and it starts to get ugly, and that the key is compromise and you can't equate money with power because the second you start to do that, you're really setting your marriage up for failure.

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**FT:** Amen. You can do that in business and then your career but not at home. Absolutely.

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**JP:** Not at home, no.

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**FT:** But it is so second nature to us to think that way right? Because that's all we've been taught and told in the context of life but that is a recipe for disaster in your relationship 100%.

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**JP:** It's also — I spent a lot of time looking at arranged marriage.

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**FT:** Yeah, tell me about that.

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**JP:** There's incredibly high satisfaction in arranged marriages and one of the reason is that people talk about these things that are kind of icky before they get married and it's not just the couple talking about it, it's the couple's parents and their cousins and their community talking about it. So many times in the States, because we are so liberated, because we do have such an incredible amount of choice when we're looking for a partner, we don't talk about those things that are kind of icky and gross.

Like, "How do you like to spend money? How do you feel about debt? What kind of debt do you have? What's going to happen if we have to take care of a sick parent?" All of a sudden, you're married, everything seems great and you get this money curve balls thrown at you and you've never had the conversation before. So many other cultures focus a lot, I'm having those things out before our marriage but because Americans are so caught up in the fairytale notion of happily ever after and let's just think about this wedding instead of the next 50 years, we don't always address those things early on.

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**FT:** In your personal life, how have you guys — how have you dealt with money issues? What was like one situation that was really stressful, I know you talked about getting the mortgage — was it the house?

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**JP:** The house, yeah.

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**FT:** That fell through and was there any other — can you give us an example of a scenario that was sticky and how you worked your way through that?

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**JP:** Well, we're on the same page about a lot of the money things. Except for some really small minutia. My husband is a frequent flyer mile geek. He collects frequent flyer miles like most people collect stamps or seashells or something. He wants every transaction that our family has to be on a credit card. Namely, six different credit cards, which he sorts into different categories depending on different airlines and I'm much more of a person who transacts in cash. The idea of having different debt on different cards every month drives me crazy.

But thankfully, we have the same outlook on debt, we pay everything off every month. But it drove me nuts in the beginning of our relationship and we had a lot of arguments over it. We had to come to the conclusion. You do you with your frequent flyer miles and your different credit cards and I'll do me with my debit card over here where I can see the money coming in and out of my account and I feel incredibly safe every month.

For us, our solution was separate bank accounts and it's just what makes both of us sane. Some people think we're crazy for doing that. I have my account, he has his account and we have one joint account. But now, we're reworking that entire paradigm as we get ready to have the baby. So we have to go back to the drawing table and figure it out all over again. One of the things that I talk about a lot is that we've been seeing a marriage counselor since before we got married. I think that therapy for a marriage is a wonderful thing. Having this third party to bounce ideas off of.

As we encounter another road block when it comes to our finances in our marriage, we're going to sit down with someone and really talk about what's going to work going forward because I don't think that the two people that are stuck in the muck together necessarily have that clarity to come up with a comprehensive plan.

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**FT:** I love that you're busting these myths and stigmas in your book. I mean, the fact that you and your husband have been seeing a counselor when things were going well and before you

were even married says a lot about the power of having an accountability partner, an intermediary, just getting that help.

A lot of us would think that that spells disaster or, “Oh, the handwriting’s on the wall, they were seeing a therapist before they were even married.” But, a lot of this just has to do with our frame of reference and the way we think, right? Marriage is really more, it’s in your head more than anything.

[0:28:00.9]

**JP:** Absolutely and in a lot of other cultures, it’s not just these two people in a marriage. It really is an entire tribe, both of the families, and you have more marriage mentors, for a lack of a better word. You have older role models who are willing to talk things through with you, to give you advice. But we’ve evolved in this culture where you go off and you move into little tribes of two and then you grow your own little tribe of two and we don’t talk amongst ourselves about marriage enough.

The things that we share on social media tend to be the perfect parts of our marriage. So we’re constantly looking at everyone else and assuming they’re incredibly happy, they have it all figured out. Because we’ve lost this community, we’ve also lost the support system to tell us how to be married. For us, the answer was having a counselor for some of my friends, they’ve found their own marriage mentors. Couple that are about five years or 10 years ahead of them, that they feel really comfortable asking questions and having those people be their third party advisors. But it’s just not something that’s engrained in the American culture at all.

Even the French women that I talked to were so much more open about giving each other good advice about a marriage. They weren’t as afraid to admit, “This isn’t perfect all the time, I think I do need help, how do you make this work?” I think Americans feel like we should never admit that anything’s wrong in our marriage until something is really wrong. We don’t want to talk about the day to day shit that we go through.

[0:29:44.6]

**FT:** Yeah. Thank you for writing this book. It's called *How to Be Married* and I'm happy to see that it's hit number one on Amazon and its category and funny story that we didn't even get into, but you met your husband on a boat in the Galapagos islands and you were engaged three months later. You took a chance and I'm so happy that you're not willing to just let your marriage just kind of go now play its course by chance, you're really working on it.

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**JP:** We're working on it. It was about happy ending, fairytale ending to 34 years of terrible dates. I got that and then I was like, "Oh my gosh, what do I do with it?"

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**FT:** Yeah.

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**JP:** Now we're figuring out what to do with it.

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**FT:** Well, and helping so many others along the way. Jo Piazza thank you so much and I can't wait for your next book. You're such a prolific writer and every book is better than the next.

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**JP:** Thank you so much, this was so much fun.

[END]