

Family Court Chronicles.com

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Opinion #41

What the newspapers won't tell you!

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RECESSION FALLOUT

DIVORCE TSUNAMI *HEADING THIS WAY!*

Tough Times + Home Foreclosures = Marital Collapse

BY GLENN CAMPBELL

Now that recession is upon us, with Las Vegas probably suffering more than other cities, what will be the impact on Family Court?

The clearest answer: more divorce.

Divorce rates always rise during recessions. During the relatively mild and brief downturn of 1997, the national divorce rate rose by 17%. The current recession will probably be harder on marriages, not the least because it is hitting families at the heart of their financial universe: the value of their home and their ability to borrow against it.

Our Family Court may be fairly well positioned for an uptick in business. We're already adding new judges on the presumption that the local population with continue its upward trend. That prediction is going flat, but the judges are still coming, so when divorce rates pick up we might actually be ready. This may also become a Golden Age for our many fine divorce attorneys.

A bigger question is why this happens at all. Why do money troubles so often lead to Splitsville?

The statistics don't necessarily mean that recessions "cause" divorce. Instead, the divorces may already exist in latent form. A recession just pushes them over the edge.

Marriage, you see, is a very fragile institution—more so than most people

care to acknowledge. Marriage works best when you don't rock the boat. When the boat gets rocked by external forces, most marriages aren't strong enough to survive.

What is marriage anyway? At Family Court Chronicles, we've been studying this question for years. We even tried it once, to disastrous effect. As far as we can tell, marriage is a communistic financial contract that allows one or both parties to evade responsibility for their own actions.

In quest of further insight, we have read romance novels, listened to pop music, gone to the movies, and watched soap operas on TV. Although "love" seems omnipresent in the popular media, the public record on marriage itself is surprisingly sparse.

Mating procedures are very well documented. Love, as we understand it, works like this: Boy meets girl; they have some difficulties; they overcome them; they fall in love; they get married.

That's when the trail goes cold. What's supposed to happen next?

Apparently, that's a cultural question. Marriage in India or Japan might be different than it is in America. In our country, married people do what they are programmed to do by their society: They buy stuff.

In theory, "two can live cheaply as one." By merging their operations, a couple ought to be able to save on

costs—say, by living in one home instead of two. However, that's not the way things usually work. American marriage, more often than not, is a license for unfettered retail consumption.

First comes love, then comes marriage, then comes real estate, which begins a vicious cycle. Once you own a home, you have to fill it with stuff, and then you need more stuff to maintain and protect the stuff you already have. Eventually, pets and children are acquired, which have their own massive stuff requirements.

Things may go fine as long as the family income keeps pace with the marriage's ever-expanding need for stuff. If it doesn't, couples often start borrowing to maintain adequate stuffing levels.

One person alone would have to be more responsible, but marriage creates a "bureaucracy of two" where no party is clearly in charge of their own fate.

The house of cards collapses when the economy goes sour. That's when the bills for past acquisitions come due, and no more expansion is possible. Love turns to blame as couples discover that their marriage had no real substance apart from product acquisition.

Divorce is sad but ultimately healthy. Recession may be the trigger, but it's not like it wouldn't have happened anyway.

—G.C.

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