STABILITY AND CHANGE OF FAMILY IDENTITY IN FINANCIAL CRISIS

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Abstract

This study is based on data obtained in interviews from three couples who experienced severe financial loss in the recession of 1982. This data was organized into narratives that were validated by the participants and an independent reviewer. These narratives were analyzed for changes in underlying belief structures, a major component of family identity. The theory of constructivism and specific theorists such as Reiss (1981), Steinglass, Bennett, Wolin and Reiss (1987) were used to classify the changes. The conclusion summarizes the reciprocal influences of the external stressor, financial loss, and family identity, an internal construct. Recommendations, based on the experiences of these three couples, are offered to those who have experienced a similar loss and those who are counselling such couples and families.
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I would like to thank the participants in this study for sharing their stories with me. I admire their courage in dealing with an experience that has torn many families apart. Their struggles to give meaning to their lives after losing everything for which they had worked so hard are truly acts of heroism. I found their stories inspiring and their lives could serve as models to anyone who has suffered severe financial loss. I appreciate their honesty and willingness to share an experience that is still painful ten years later.

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CHAPTER I

Introduction to the Problem

Financial loss is inevitable for most if not all people at some time in the course of their lives. Severe financial loss, including the experience of bankruptcy, has become associated with regular cyclical downturns of the economy and would appear to be becoming more of a fact of life than most would like to admit. Entrepreneurs are particularly vulnerable to this type of loss because they take risks to develop and market their services and products. As the economy of British Columbia becomes increasingly diversified and connected to global markets, the health of the province as a whole will become enhanced by individuals, couples, families and organizations that can survive the losses that often accompany the process of innovation. Crisis occurs when the stress level becomes so great that one's existing orientation to the world can no longer provide the stability required to make sense of experience. Severe financial loss or bankruptcy can be an extremely destabilizing experience for marital couples and can result in separation, divorce, long term impaired functioning and an identity of failure. It can, however, also result in stronger marital relationships, a renewed sense of purpose and an identity of success. This study is interested in how couples who have
remained intact have construed the experience of loss and recovery.

What we think and believe has increasingly become viewed as an important, if not the most important factor, in bringing about change when individuals and groups are unable to recover from or adapt to both normal and unexpected alterations in life conditions. This is not a new idea. Epictetus, in the first century B.C., suggested that it is not the things themselves which trouble us, but the opinions that we have about those things. Bugental (1987) refers to Franz Kafka's description of the difference between an object and a person: "To understand why a stone rolls down a hill, we must look to see what force loosened it from its place at the top. But to see why a person climbs the hill, we must discover what that person seeks at the top. It is the contrast between causation and intention that distinguishes the subjective or experiential realm" (p. x). Intentions are based on beliefs about the meaning of one's actions in the context of the world. The relationship between behavior and beliefs, action and meaning, is one of reciprocal causation. The chapters on constructivism, crisis and change and family identity are included to support the argument that beliefs, attitudes, and assumptions are extremely important in the understanding of how interactional patterns are established and maintained. The chapter on rituals is included to support the concept of
reciprocal influence between beliefs, story and interaction. Developing a deeper and clearer understanding of what it is like for someone to experience something, a major goal of this study, should help reveal the underlying psychological structure, the relationship between meaning and action. Valuable information can be gained about a phenomenon without establishing a linear causal relationship.

"Behaviors dangle from premises like participles from a clause" (Hoffman, 1985, p.383). Bateson (1972) and others such as Boscolo (1986), Penn (1985), Hoffman (1985) and Bogdan (1984) refer to premises and presuppositions that shape behavior. Von Foerster (1984), Von Glaserfeld (1984), Maturana (1980) and Varela (1984) claim that knowledge and experience are the result of the assimilating consciousness' attempts to create structure. This internally generated knowledge and experience, rather than the external environment, is said to determine human action. To not be aware of the power and pervasiveness of this internally generated knowledge and experience can, in times of difficulty, blind one to other, more useful constructions of the problematic situation.

Reiss (1981) and Steinglass, Bennett, Wolin and Reiss (1987) speak of family paradigm and family identity as systems of shared beliefs and assumptions that function as deep regulatory structures which determine family interaction.
Drawing a connection between identity and narrative, Polkinghorne (1988) speaks of identities as evolving narrative constructions. Identity is associated with the narrative's temporal ordering of human existence (p. 152). Identity changes as the same events are placed in new configurations by alternative narratives. White (1990), Polkinghorne (1988), and Mishler (1986) speak of the centrality of the linguistic forms of story and narrative as meaning systems that generate human actions: "stories or narratives that persons live through determine their interaction and organization" (White, 1990, p.12). This study will adopt the view that, "narrative is the discourse structure in which human action receives its form and through which it is meaningful" (Polkinghorne, 1988, p. 135).

Family paradigm, in Reiss' Family Construction of Reality (1981), is described as a set of fundamental and enduring assumptions about the world in which the family lives. Similar to the concept of transference, Reiss' model of shared constructs and family paradigm is directed at explaining and predicting action: "a shared construct specifies that this family behaves in this way because, collectively, it is convinced that its social environment is (without a doubt) just this kind of a world" (p. 302). Although Reiss makes it clear that his concept of family paradigm is different from the family's perception of itself
(family identity), this study will use the term family identity as used by Steinglass et al (1987) to include both the family's perception of itself and its social world. Of particular importance to this study is Reiss' theory of the function of crisis in the creation of fundamental and enduring beliefs and assumptions.

Reiss (1981), drawing on the work of Kuhn (1970), suggests that when a family comes up against an experience that it cannot fit into its existing system of meaning, it will go through a process of disorganization. In the reorganization that follows, it is the construction of the crisis experience that becomes generalized over time to become the new paradigm or shared belief system which, in turn, generates new behaviors. Without crisis, in Reiss' theory, there would be no fundamental change in the family's underlying assumptions. This theory is outlined in some detail in the chapter on crisis and change.

This view of crisis as necessary for change is supported by other writers in the field of family therapy such as Pittman (1987). Some families require a fundamental change in the underlying shared belief system if there is to be healthy adaptation to the changing conditions of life. Crisis, according to Bollnow (1987), is inextricably a part of human life and has a necessary function to fulfill in it. Crisis can be an opportunity to reclaim a life that has slipped
away from one's own control and begin anew. When this opportunity is taken, the experience can be transforming. Herman Hesse (1963) speaks of this in his poem *Steps*: "And within every beginning there dwells a magic, which shelters us, and helps us to live" (p.201). In a similar fashion, Kegan (1982) suggests, from the perspective of individual development, that "crises are not sufficiently understood merely as 'illness', but better understood as a move towards growth" (p. 267).

Crisis and fundamental change, however, do not always result in the construction of beliefs that facilitate productive ways of living. Depending on how the crisis is construed by the family, it may become more adaptive and effective or, conversely, more rigid and ineffective. How a family's narrative changes during crisis will be one of the major research questions of this study.

Cultures have evolved some very effective ways of helping families deal with crisis. Funerals, for example, have the potential to transform what is initially experienced as a terrible loss into a life-giving celebration. Other losses, unfortunately, have little or no socially accepted means of transforming the meaning of the event into something life affirming. This subject will be developed further in the chapter on rituals. Families experiencing crisis around the kind of loss that has no social supports may be at greater
risk of construing the crisis in a way that would lead to a new family identity or narrative that is not conducive to cohesion, cooperation and effective decision making. Meaning systems have a powerful effect on thoughts, feelings and behavior. Rituals and routines, in turn, have a significant influence on story and belief systems. It would be important that those experiencing this kind of crisis for which there are few cultural supports as well as those who work with them to gain a greater understanding of the effect of these kind of crises on narrative configurations, the structures that produce meaning.

This study will focus on one particular type of loss that has few cultural supports: bankruptcy or severe financial loss. The focus of this study will be on financial loss experienced in the recession of 1981-82 because stories of money and lost fortunes are part of the heritage of many families and influence how the family sees itself and the world. We live in a world that values success and risk taking, especially in the world of work. There is, however, little common knowledge about what to do when this risk taking results in the opposite of what one expected. Bankruptcy is a powerful word that, for many, suggests total failure, humiliation, and even degradation. Some families live out their lives in bitterness after severe financial loss. Other families pick themselves up and actually become stronger as a result of the experience.
Wamboldt and Reiss (1989) suggest that "the task of developing a clear, therapeutically heuristic understanding of the mechanisms whereby some marriages succeed while others fail commands extremely high priority" (p. 318).

Narrative is an important way of gaining access to how humans have constructed their experiences. Narrative meaning is a cognitive process that organizes human experiences into temporally meaningful episodes. Polkinghorne (1988) asks, "if one accepts the significance of narrative in the construction of human experience, how does one approach the study of human beings?" (p.161). This study will adopt the approach that the study of narrative as revealed in the experience of the participants is the most appropriate methodology for understanding stability and change in meaning systems as a result of severe financial crisis.

A number of theoretical perspectives will be used as background to the data analysis. Reiss (1981) uses nine dimensions to describe the different ways in which a family construes a crisis and how it generalizes this construction to problem solving behavior in everyday life. These dimensions are described in the chapter on family paradigm. Steinglass et al (1987) have proposed the concepts of systemic maturation and developmental coherence to describe stages of identity formation and how the family has balanced
the tasks of meeting both individual and group needs. These are explained more fully in the chapter on family identity. These theories will be used to heighten the sensitivity of the study to participant needs, doubts and aspirations.

Bennett and Wolin (1988) and others suggest that rituals and celebrations are accurate indicators of the nature of family identity. By examining changes in family celebrations before, during and after the crisis period, valuable information should be obtained about the nature of underlying presuppositions and attitudes. This subject will be explored in the chapter on rituals.
Constructivism or What Color was that God's Hat?

This chapter will draw on the writings of the so-called "radical constructivists" such as Von Glaserfeld (1984) and Von Forrester (1984) who insist that reality is entirely a construction of the assimilating consciousness. The author of this study does not entirely agree with their position but finds it useful in its emphasis on the power of cognitive processes such as narrative structuring in the determination of what is important and meaningful in life. In addition to the constructivists, this chapter will also address the power of larger perceptual frameworks such as religion and mythology to shape assumptions and behavior.

A British minister of the Anglican Church who grew up in China once told a story of his imprisonment in a Japanese prisoner of war camp (personal communication, April 24, 1989). During the second world war, he had been captured by the Japanese and sent to a barbed wire enclosed compound with 500 other prisoners. This became his home for five years. In 1945, life had become fairly quiet in the summer and the guards who used to supervise the work of the prisoners very closely seemed to be spending more time off in the distance. The prisoners did not pay too much attention to this and continued on as before. Everyone had been in this camp for a long time and the routines had been
well established. The prisoners had leaders of their own in
their midst that had long since taken on the role of
taskmasters since it was better to keep a distance from
their captors. Only later when they thought back to this
time did they realize that their guards had actually
disappeared without their awareness. One bright sunny day
in September, 1945, an airplane flew overhead and dropped a
small number of paratroopers. There was a tremendous
excitement in the camp because the airplane was not
Japanese. Perhaps this was an attack by the Allied Forces!
They waited to hear the sound of more aircraft that would
drop the main attack force. The whole camp was gripped with
an powerful silence in anticipation of a great battle
between their liberators and their captors. But nothing
happened. Then, from off in the distance, came a faint wisp
of a voice that, for some mysterious reason, brought back
memories of hearing one's father or mother at dusk calling
the children in for dinner.

They couldn't believe their eyes when a teen-aged American
soldier strolled into the camp with his rifle over his
shoulder and a bag full of cigarettes and chocolate bars.
The war had been over for a number of weeks and the Japanese
had surrendered. No wonder there had been no guards. They
realized later that they might have gone on with their
prisoner routines for months, maybe even years before they
would have realized that they no longer had to be prisoners.
They had become so accustomed to believing that they were powerless that it only made sense to keep on doing what they always had done.

This story is a poignant example of the constructivist position that "any continuity in the existence of an independant object [in this case the perception that the Japanese captors were preventing escape] is under all circumstances the result of operations carried out by the cognizing subject and can never be explained as a given fact of objective reality" (Von Glaserfeld, 1984, p. 34). In other words, "if reality appears to be stable, it is a characteristic of the observer rather than the observer-independant reality" (Von Glaserfeld, p. 36).

In the above story, it was not the Japanese that imprisoned them for the final two weeks but their image of reality. As in Wittgenstein's words, "A picture held us captive. And we could not get outside of it" (cited in Watzlawick, 1984 p. 325). Research with families with chronically ill members (Gonzalez & Steinglass, 1989) describes many examples of families that develop coping strategies during the crisis phase of the illness that continue to be applied for many years after the crisis is over. These strategies, useful in the crisis, become rigid and counter productive in the chronic phase. That these strategies continue even in the face of a changing world, says something about the
ability of the mind to construct and maintain regularities and order. In Piaget's theory, resistance to change is described by the process of assimilation. Through this process, we incorporate perceptions of new experiences into our existing cognitive framework. If necessary, we resist change even to the extent that our perceptions may be distorted to fit the existing framework. This process is a necessary part of equilibrium, the balance between stability and change. Only when assimilation is dominant does it become a problem (Labinowicz, 1980). As we shall see, it is during crisis that the hegemony of an existing cognitive strategy can be seriously challenged. A predominance of the assimilating consciousness may have been what Blake called the "mind forged manacles" (Wilbur, 1960).

Von Glaserfeld (1984, p.20) expresses some frustration that, in spite of the 300 year old writings of Kant, Hume and Vico, most scientists still consider themselves "discoverers" who unveil nature's secrets and build up the body of knowledge about an objective reality. Von Glaserfeld's interpretation of Kant's Critique of Pure Reason is that our mind does not derive laws from nature, but imposes them on it. Wanting to demonstrate that constructivism has a long history, he discusses how, in 1710, Vico and Hume put forth the similar thesis that experience as well as objects of experience are under all circumstances the result of our ways and means of
experiencing (p.29). Blake, the eighteenth century poet, asserted that mental things alone are real. According to Blake, "whether the sun appears to be a round globe of fire or an innumerable company of the heavenly host depends on who is looking, not on what is objectively there. Reality is something that we make in perceiving it and we can't understand what we haven't made" (Todd, 1960, p.16). Frye (1982), suggests that we build Jerusalem by recreating the divine forms of the imagination. In our century, Bateson (1979), drawing on experiments that demonstrated how the senses can be fooled, was convinced of the impossibility of objectivity. Piaget (Labinowicz, 1980) speaks of how it is the operating of the cognitive entity which organizes its experiential world by organizing itself. Von Foerster (1984) puts forth what he calls the "postulate of cognitive homeostasis: the nervous system organizes itself so that it computes a stable reality" (p.58).

The construction of social reality is, according to Reiss (1981), not a degradation of reality but a consecration of the group. Many families, when confronted with pain and suffering beyond their ability to cope, try to create safety and make sense of their situation by constructing a view of their lives and the world that is often completely out of touch with what others around them perceive. The power of the constructed explanatory system to provide meaning and control to the family cannot be underestimated. Many an
experienced clinician has been unable to penetrate the
creative energy and discipline bound up in these
constructions.

The family, like art, is an act of the imagination. It is
because the reality of the family is invented that therapy
can be helpful. Bateson (1972) notes that were it not for
the fact that behavior is dependent upon the meaning of
events rather than upon the events themselves, there could
be no psychotherapy. Unlike literature, however, where
"fiction" is a deliberate and acknowledged construction, the
individual and social construction of reality tends to
operate outside awareness. "We seem to feel more
comfortable with the role of Columbus than that of
Prometheus" (Berger, 1964). In other words, we seem to be
psychologically more predisposed towards the idea that we
discover reality "out there" rather than the idea that we
create reality. Like the poet, which in Greek means
"maker", "inventor" or "creator", we create the world we
live in. The distinctions we draw are our punctuations:
good/bad, acceptable/unacceptable and so on.

Frankl's experiences of life in Nazi concentration camps
(1959) is probably one of the most powerful examples of how,
in a positive way, what is experienced is determined by how
we came to know it. In what must have one of the most
difficult and tragic situations in modern western history,
Frankl concluded that it was possible to survive almost any experience if one were able to create meaning in the concentration camp. It is clear that even though Frankl uses the phrase "search for meaning", he appears to be talking about meaning that is created by the cognizing subject and not something that is a quality of a subject-independent reality. Although living in the same reality, many of his fellow prisoners appeared to have made a decision that living didn't make sense any longer and died soon after.

In many other difficult predicaments less extreme than Frankl's experience, some people are able to show a remarkable resiliency. What one person finds intolerable another person may see as a challenge. This phenomenon is related to the subject of epistemology which is defined by Von Glaserfeld (1984) as, "the study of how intelligence operates, of the ways and means it employs to construct a relatively regular world out of the flow of its experience" (p.32). These "ways and means" are determined by one's system of beliefs and assumptions about the nature of one's self and the world. Nietzsche, for example, speaks of "Amor fati", love of your fate. From this point of view, if one says "no" to a single factor in life, he will have ignored the call to the hero within us all: "Live as though the day were here" (Campbell, 1988, p.391). "The greater life's pain, the greater life's reply" (Campbell, p.161). If one were to live out a belief system such as this, the response
to adversity would just not be the same as it would for someone who expects a life of comfort and predictability.

The idea that what we know depends on how we came to know it is supported by a number of experiments cited by Von Foerster (1984, p.45) where, on the one hand, it is shown that humans see and hear what is not "there" and, on the other hand, do not see or hear what is "there". The well known "blind spot", the localized blindness due to the absence of photo receptors at a certain point on the retina, is a good example of how blindness is not perceived at all, neither as something present nor as something absent. An experimental repetition of a single word on audiotape 150 times to 200 subjects resulted in 758 alternate words "heard" by the subjects. These findings sound reminiscent of the teachings of Hinduism that speak of maya and illusion. From this point of view, all life is believed to be a dream. Not knowing that we are partially blind and deaf may lead us to be over confident in the accuracy of our perceptions.

Citing the "principle of undifferentiated encoding" Von Foerster (1984), claims that, "the response of a nerve cell does not encode the physical nature of the agents that caused its response. Encoded is only 'how much' at this point on my body, but not 'what'" (p. 45). His theory, drawing on neurophysiological research, suggests that most
of what we call "reality" is a creation of the chemical composition of the transmitter substances filling the synaptic gap between neurons. Since there are only 100 million sensory receptors and about 10,000 billion synapses, he concludes that we are 100 thousand times more receptive to changes in our internal than in our external environment. It was during a discussion of this idea with a group of grade 9 students that one of them commented that "what's outside depends on what's inside".

Von Foerster (1984) rejects the position that there is an objective reality because it cannot explain the "problem of cognition" - all the evidence that we see and hear what is not "there" and do not see and hear what is "there”. In his definition of cognition, reality appears only implicit as the operation of recursive descriptions: (p.48)

Knowledge from the constructivist point of view is not the result of accumulating data about "the" reality out there. Knowledge is, rather, something that the organism builds up in the attempt to order the stream of experience by identifying reoccurring experiences and relatively
predictable relations between them - the temporal ordering of events by the narrative. My experience of finding a wet towel on the floor left by my children will be determined by whether or not I perceive this to be the same as or different from previous or future experiences. If I experience this "event" as an independant object in the flow of experience I will react to it differently than if I perceive it to be yet another manifestation of an underlying object such as the laziness of my children or the untrustworthiness of people in general.

Connections are created in the flow of experience by what Riedl (1984, p.77) calls the "particularly troublesome" habit of attributing causality - especially where one attributes unhappiness to a particular event or experience. In a discussion of the "natural history of causal expectations" (p.73), Riedl talks about how our hereditary modes of perception of space and time were selected long ago for our animal ancestors, their environment, and the problems facing them. For their purposes a simple form of perception was sufficient. Einstein, however, has shown that our perception of space and time is greatly oversimplified. Reidl suggests, "This world, as Einstein taught us, contains a space-time continuum, also known as a four-dimensional space, curved back onto itself. Although physics unquestionably proved it to exist, it can never be conceived of by the human mind" (p. 78). Reidl warns that this and
other examples should alert us to the limitations of our modes of perception which can only be rough approximations of the structure of this world.

The perception of causes makes it more difficult for us to see our part in the determination of what is deemed to be, for example, unpleasant, unnecessary, immoral or otherwise less than perfect. Reliance on this linear simplistic view of the relationship between people and events masks the more complex view of interactions possible in a circular perceptual framework. This latter orientation includes the awareness of our participation in the construction of what we experience. Reidl, discussing our perception of causes, says, "not only is it responsible for a currently unbridgeable split in our image of the world, but it has also brought us a sociological and environmental malaise from which we clearly have not been able to extricate ourselves" (p. 80). My understanding of this "unbridgeable split in our image of the world" is the dualistic separation of good/bad, us/them, right/wrong, success/failure and so on that has profound implications for our personal, social, community and global relationships.

A recent example of this split for me was the annual awards ceremony at a junior high school where I was a counsellor. While 400 students were in the gymnasium receiving their academic awards and listening to their proud teachers
extolling their virtues and intelligence, another 200 were outside starting fights while they waited to be let in and get their report cards after the ceremony was over. They knew that there was no reason to attend a ceremony where they would receive nothing. Another 100 never even bothered to come to school that day because they knew that their report card would have nothing positive to say. A number of teachers who had to deal with the angry students outside were upset because these students were perceived as ruining the day that should have been the positive ending of the school year. What seemed clear to me was that the ceremony inside for the "successes" could not have happened if it were not for the "failures" out in the parking lot. I wanted to thank them for making those kids inside look good. "This unbridgeable split in our image of the world" had inadvertently created a huge number of kids who have no vested interest in trying to be the best that they can be. These "failures" were being blamed in a simplistic way for a problem that is a part of a complex system of interrelationships where each depends on the other to help define their identity.

The inability to extricate ourselves from this dualistic view of the world is related to our lack of awareness that we build our world. As quoted in the chapter on "Purpose", Von Glaserfeld (1984) claims that, "Radical constructivism maintains - not unlike Kant in his Critique of Pure Reason -
that the operations by which we assemble our experiential world can be explored and that an awareness of this operating can help us do it differently and, perhaps, better" (p.18). This lack of awareness has something to do with the power of our beliefs about the objectivity of the world we perceive and, unknowingly, have created. If, as in the minister's story of the Japanese prisoner of war camp, we are unaware that we have created our own prison bars and believe them to be real apart from our creation, we are not likely to get up and walk through them. Perceiving is creating and, "if I don't see that I am blind, I am blind; but if I see that I am blind, I see" (Von Foerster, 1984, p.43).

Joseph Campbell comes from a different tradition than the constructivists but there are many similarities between his thinking and theirs. Campbell (1988) says:

Shakespeare said that art is a mirror held up to nature... that nature is your nature, and all of these wonderful poetic images of mythology are referring to something in you. When your mind is simply trapped by the image out there so that you never make the reference to yourself, you have missed the image.... The inner world is the world of your requirements and your energies and your structure and your possibilities that meets the
outer world. And the outer world is the field of your incarnation (p. 57).

I take this to mean that stories and myths, although talking about things out there in the world, are actually symbolic representations of the operations of our collective cognitive entities. Myths, then, are not only communications about what traditions believe people should do and think but also a statement about how the story teller, myth maker and people of a culture have constructed reality.

Consider the following story about the Nigerian trickster god, Edshu. This god walks down a road separating two fields wearing a hat that is colored red on one side and blue on the other side. He then turns his hat around and walks back so that the same farmers see the same color. When the farmers in the field go into the village in the evening, they say, "Did you see that god with the blue hat?" The others say, "No, no, he had a red hat on." They then get into a fight. When they are brought before the king for judgment, this trickster god appears and says "Its my fault, I did it, and I meant to do it. Spreading strife is my greatest joy " (Campbell, 1988, p. 219).

This is a wonderful example of a story where different people look at the same thing and see something different.
The different perceptions are attributed in this story to the trickster god who deliberately fools the observers. The overt moral of the story suggests that if you find yourself in conflict over differing perceptions of the same event it is probably Edshu or some other trickster god that has set you up. If, as Cambell says, the story is actually a mirror held to the operations of our cognitive entities, the message I receive here is similar to that put forward by Anderson and Goolishian (1989) about the difficulties of reaching and maintaining agreement. In a group or in my family, I perceive events differently than others. The inability to reach consensus about the color of the hat is externalized and attributed to a god. The trickster god is a symbol for that part of ourselves that, for some reason, needs strife or is unable or unwilling to find agreement in our collective construction of reality. It describes a group where the members are unable to share their experiential worlds and find solutions that they can all agree on and believe in.

Von Foerster (1984), in his discussions of the "principle of undifferentiated encoding" mentioned earlier, draws on neurophysiological research to show that all sensory receptors, our "bridge" to the outside world, are "blind" as to the quality of their stimulation, responsive only as to their quantity:
"Out there" there is no light and no color, there are only electromagnetic waves; "out there" there is no sound and no music, there are only periodic variations of the air pressure; "out there" there is no heat and no cold, there are only moving molecules with more or less mean kinetic energy. Finally, for sure, "out there", there is no pain (p.46).

When someone kicks me in the shins during a soccer game, I have a little difficulty with the suggestion that there is no pain. It does make sense to me, however, when I consider that there is a range of options when it comes to giving meaning to the pain. Kegan (1982), who associates himself with the constructive-developmental tradition of Dewey, Mead and Piaget, speaks of this issue from a slightly different perspective. The existence of pain is acknowledged but its meaning is perceived as constructed:

Pain - psychological pain, surely, but perhaps even physical pain as well - is about the resistance to the motion of life. Our attempt to deny what has happened and is happening causes us pain. Our refusal to accept deviation from our plans or anticipation causes us pain.... Any movement which sets us against the movement of life of which we are a part, in which we are
ultimately implicated, to which we are finally obligated, will cause us pain (p. 266).

Bollnow (1987) suggests that crisis and the accompanying pain and loss are part of being human. From his point of view, the pain is the price we pay to recapture our essential lives. Bollnow and Kegan's messages sound very similar to the that put forward by the great religious traditions. Themes that pervade many of them are what may be called eternal truths: that wisdom comes from privation and suffering, from pain and death comes life and from sacrifice, bliss. Much of what may be wrong with modern civilization is the attempt to deny our mortality and the imperfections of life. A constructed reality that includes the expectation of perfection, presupposes the eradication of everything imperfect. A world thus created divides everything into what is acceptable and what is not. The categorization of experience into good/bad, heaven/earth, health/illness, intelligent/stupid, ugly/beautiful, cooperative/resistant has, ironically, helped to create a world of suffering. The reality thus constructed is dominated by violent conflict between these opposed punctuations of the flow of experience.

The Tao Te Ching teaches that to exist everything needs its opposite. Paradoxically, there is something in the nature of attempted perfection that leads to imperfection. The
great religious traditions recognize this. Buddhism is based on the belief that all life is suffering and that this suffering must be embraced if life is to be fully lived. Nirvana, a psychological state described in the tradition of Hinduism in which one is released from desire and fear, is characterized by acceptance of death and suffering, the recognition of the radiance of one eternity through all things. Christ said that he who loses his life, gains his life. Only by accepting death can one be truly alive. It is Christ's woundedness, his "imperfection" that becomes his greatest strength and inspiration to those that follow his teachings. A shaman (cited in Campbell, 1988) of a Caribou Inuit tribe named Igjugarjuk said that "only true wisdom lives far from mankind, out in the great loneliness, and can be reached only through suffering. Privation and suffering alone open the mind to all that is hidden to others" (Campbell, p. 1). Varela (1984), in a discussion of paradox, talks about learning as leaping out of one's fixation at one level of experience or another to a larger domain where one can consider one's beliefs and assumptions with detachment. Helping to get us unstuck from, for example, the idea that being wounded is weak or suffering is bad is the gift of the above teachers who "can convey the unity or circularity, the tangledness of the situation so vividly that the student is forced to leap out of it" (p.314).
One of the purposes of this study will be to increase the awareness for both the reader and the participant of the operations by which the experiential world of a family system is constructed in crisis. As such, it will be a study of the epistemology of a family system, a study of the ways and means it employs to construct a relatively regular pattern out of the flow of its experience. This study will focus on the story of decisions, agreements and shared beliefs have been arrived at about the "similarities, differences, repetitions, invariances, regularities, categories and patterns that punctuate the flow of experience into existing unitary objects and the relationships between them" (Von Glaserfeld, 1984, p. 38). Polkinghorne (1988), in a discussion of the importance of narrative in understanding human experience sounds similar to Von Glaserfeld: "Experience is an integrated construction produced by the realm of meaning which interpretively links recollections, perceptions and expectations" (p. 16). By examining the narratives of the participants, this study will examine the ecology of ideas (Bogdan, 1984) or how events have been arranged to create a meaningful configuration.

Keeping in mind the point of view presented by the religious traditions, one of the results of the study may be to create the context for a greater acceptance of life. A greater awareness of the constructed nature of the perceived world
and the choices one really does have when it comes to interpreting the meaning of events may make more possible some perspectives that had previously seemed unattainable or not considered at all. An example of a belief system that this author has always admired is to be found in a description of the Inuit people in a book called *Beyond the High Hills* (1961):

To endure and succeed in such a life, a hunter must be resourceful and hardy, he must have faith in himself, a lot of optimism, a certain fatalism, and the ability to live each day and enjoy the good it brings and not spoil it with worry about the morrow (p.24)

The Inuit people have known much about death, hunger and cold and have learned to endure a life where many would find no meaning:

And yet, there is only
One great thing,
The only thing:
To live;
To see in huts and on journeys
The great day that dawns,
The light that fills the world.
Crisis and Change

This chapter and the next, which deals with family identity, are included in this study for several reasons. The first is that family identity, the family's view of itself, and family paradigm, the family's view of its social world, are two interrelated aspects of the group level construction of reality. The second is that the theories of Reiss (1981), outlined in this chapter, and the theories of Steinglass et al (1987), outlined in the next chapter, will be used to provide a background conceptual framework for the analysis of the narratives obtained from the participants about their experience of crisis.

Reiss in his book, *The Family Construction of Reality* (1981), attempts to develop a model of family change that explores how the family's belief systems are developed and how they are related to the way the family members interact with each other and their social environment. He says:

"The central idea around which our model is built is that the family, through the course of its own development, fashions fundamental and enduring assumptions about the world in which it lives. The assumptions are shared by all family members, despite the disagreements, conflicts, and differences that exist in the family. Indeed, the..."
core of an individual's membership in his own family is his acceptance of, belief in, and creative elaboration of these abiding assumptions. When a member distances himself from these assumptions, when he can see no further possibility for creatively elaborating them, he is diluting his own membership and begins a process of alienation from his family. These shared assumptions of family life are rarely explicit or conscious in the experience of any family. Only rarely can we, as observers, know of these assumptions directly. They are manifest, more typically, in a mixture of fleeting experiences of the family and in its enduring patterns of action—action within its own boundaries, and between the family and the outside world (p. 1).

Said in other words, family paradigm describes an aspect of the family's interpersonal construction of reality or family narrative. Although similar to the concept of family identity, which is related to a family's sense of itself, family paradigm is meant to be similar to the concept of transference in individual psychotherapy. The concept of transference is more appropriate for individuals in a doctor-patient context but Reiss (1981) finds its emphasis on the past and irrationality useful. Shared constructs and
family paradigm involve the same kind of transfer of feelings about persons and situations from the past onto the present. Like transference, Reiss' model of shared constructs and family paradigm is directed at explaining and predicting action: "a shared construct specifies that this family behaves in this way because, collectively, it is convinced that its social environment is (without a doubt) just this kind of a world" (p. 382). Reiss, as well as Steinglass et al (1987) put forward the theory that the family's shared conception of the world plays a central regulatory role in family life.

Family paradigm, in constructivist terms, is the product of the group's assimilating consciousness which constructs a stable world out of the flow of experience. The paradigm is the result of the family's epistemological search for patterns, connections and similarities in its experiences of its social world. It is this narrative configuration that makes sense of all that they have been, who they are and will be. Reiss (1981) uses the terms shared constructs or shared images to describe the family's fantasies or beliefs about the nature of particular situations. Family paradigm is like a meta rule and is meant to describe a set of general framing assumptions about the fundamental properties of the perceptual world that underly the family's shared constructs. Reiss' conception of family paradigm is similar to Polkinghorne's (1988) description of narrative as the
essential structure of experience. These assumptions, Reiss and Polkinghorne suggest, are usually not at the level of conscious awareness in that they are not often available to the family members for discussion or analysis. In spite of or perhaps because of being out of awareness, there exists a consensus about the underlying character of the experienced world. The term consensus in this context does not, however, refer to surface agreements on specific issues but to a more pervasive underlying consensus on the possibilities for agreement and disagreement. This corresponds to the point of view expressed in the literature on narrative which suggests that the story which unifies experience is often out of the participant's awareness.

Reiss' theory (1981) of the coordinated construction of reality and the development of family paradigm draws on Kuhn's (1970) emphasis on the role of changes in the group's shared explanatory model in returning a group from a state of crisis to a state of productive routine. According to this theory, groups appear to be more open to new influences during crises. Fundamental shifts in their construction of reality tend to occur at these times and, if the response to crisis and the accompanying explanations are successful in keeping the group intact, these shifts become a stable part of the underlying belief system of the group. Reiss' theory also draws on the tradition of Berger and Luckman (1966)
which emphasizes the subjective nature of social constructions.

Families differ tremendously in their long term responses to what appear to be very similar stresses. Some become, over time, more confident, effective and loving while others become progressively more locked into rigid unhappy lives. The fundamental process by which a family recovers from crisis is the collaborative construction of reality. This process is described by Reiss (1981) as having three phases. The first is the formation of the crisis construct in response to family disorganization. The second phase is the social abstraction of the crisis construct to become the family's set of general framing assumptions. This is the family paradigm. The third phase is the extrapolation of the general principles of the family's belief system to specific situations. This is called the ordinary construct and is roughly equated with the family's problem solving style in a particular situation. Reiss developed his theory in experimental situations to explain the observed differences in the information processing behaviors of families of "normals" compared to families with schizophrenics and families with character disorders. In this research, special attention was paid to differences in the form of the responses rather than the content. While the family's solution to the experimental puzzle (the product) was of interest, it was the process, the strategies
and styles that each family used to develop their final product that Reiss found most useful in explaining the broad differences in their underlying systems of explanation (p. 191). According to Reiss,

the families of normals were successful in all three phases of information processing: gathering, interpretation, and exchange. The family processes supporting this competence were a sharing of ideas during hypothesis testing, a willingness to take risks, a modest level of acknowledgment of each other's remarks, flexible speech styles and the use of effective information-exchange strategies" (p.55).

In contrast, families of schizophrenics (consensus sensitive) and character disorders (interpersonally distance sensitive) were much less competent in these processes. Significantly, Reiss (1981) suggests that his measurements of a family's paradigm cannot be explored solely as a composite of the intellectual, perceptual and personality characteristics of individual family members. They appear to be measurements of a family level phenomenon. This chapter will explore Reiss' theory of how different underlying belief systems shape interactional behavior so that some families become effective problem solvers and some turn out with many fewer skills.
Family Stress and Disorganization

According to Reiss (1981), the process by which paradigms or narrative configurations become established in family life, the way in which the family collaborates in and adheres to its construction of reality is tied to the concepts of family stress, disorganization and crisis. Stress is defined as an event external to the family and crisis is an internal phenomenon sometimes in reaction to external stress. It is during severe family disorganization that conditions are created which favor the creation of new and very general conceptions of itself and the environment. During crisis, previous modes of construing the environment fail and new constructs, new attempts to explain the world emerge as the family's active response to extreme stress. Explanations that restore the integrity of the family in the wake of disorganization will continue to be employed because they are perceived to have held the family ship together.

Stress, from the constructivist point of view, cannot be defined by an examination of the stressor events alone. It is the meaning given to the story told about these events that identifies them as stressors. According to Pittman (1987), a stress is a force that tends to distort. Stresses are, however, "somewhat specific to the system in question; that is, what is stressful for one family may not be for another...It depends enormously upon the values and expectation of the family and the nature of the
relationships" (p.4). If the socially constructed meaning of an event suggests that it will produce a substantial change or alteration in the life patterns of the family, then it will be experienced as stressful. Important for this study is the observation that an external event construed by some families to be stressful is not by others. The decision is often not in awareness but it is, from a constructivist perspective, a decision, nonetheless.

Severe family disorganization, as opposed to simple conflict, is characterized by the loosening of fundamental sharing of the definition of reality, the narrative ordering of events. Prior to crisis, the family is characterized by implicit agreement about the rules and roles of daily life - who does what and when and what kinds of things are permissible or not. The power of the underlying agreements to implicitly regulate interactional process is due, to a large extent, to their unquestioned acceptance as part of the objective world - the way things are, always have been and always will. Drawing on Kantor and Lehr (1975), Reiss (1981) describes how, in disorganization, family interaction patterns lose their capacity to implicitly shape experience and provide meaning. Unable to rely on implicit agreement to control interaction, family members resort to explicit rules and more rigid systems of control. Following Maturana's thinking (1980), the implicit family is structurally coupled - that is to say, each member shapes
the other. The explicit family relies on instructive interaction, an attempt to influence or control directly, which doesn't work. The implicit family works because there is an overlapping of boundaries so that the normally closed information systems are fused. This shift to explicitness is distinguished from simple conflict which often can occur without disturbing the underlying shared agreements. An example of a surface conflict that does not disturb an underlying implicit belief system would be an argument between a husband and wife about what kind of expectations to put on their children with regard to academic marks. Even though they may disagree quite vigorously, perhaps even violently, about whether their children should be doing one half hour or one hour of homework every night, there may still be an implicit belief that academic performance is important, that parents have a right to impose expectations on their children and, further, that marital relationships can never be very satisfying. As long as these underlying beliefs are undisturbed, the fundamental sharing remains intact. If any one of these implicit beliefs were to be seriously questioned, the marital relationship would be in crisis and either open to fundamental change or disintegration.

It is the implicit nature of social processes that give social constructions of reality their objectivity. Largely outside of awareness, this frame determines what we see and
what we do not. As will be discussed in the section titled "rituals", interactional behavior has the ability to objectify the family's beliefs about itself and the world. Rituals and daily routines implicitly shape and are shaped by the underlying beliefs. When interactional continuity is disrupted and loses its capacity to provide meaning, the family must often resort to explicit, more coercive forms of relationships. When this happens, the objectivity of the family's construction of reality, the "way things have always been" is called into question and no longer has the power to implicitly guide behavior. Resistance and power struggles result from basic changes in, for example, the balance of power in who defines the day-to-day situations of family life as well as the less frequent but important ceremonials.

As attention shifts away from objectified conceptions of social reality, the family is unable to focus on managing identifiable tasks and instead dissipates its energy on infighting. Tasks that had previously been carried out as a matter of course now become a source of conflict. Factors that influence that family's construction of the crisis are its interactional complexity at the time of stress and the quality of its ties with the environment. At an advanced stage of disorganization, the family or someone in it is now perceived as a tyrant or source of enduring difficulty for
most members. Information processing and problem solving become ineffective. The family is in crisis.

Crisis Construct
The collaborative construction of reality begins with what Reiss (1981) calls the crisis construct. This construct serves to coordinate each member's description and comprehension of the crisis itself, the family's response to the crisis, the action that is required to surmount it, and the resources on which such action can depend. This new shared belief system that explains the structure of the social world will replace the belief system that failed during the crisis.

Reiss (1981) suggests that the crisis construct is different from other shared constructs because it focuses on the family itself as opposed to the social world which is the focus of the family paradigm. Shared constructs in Reiss' theory are, as has already been discussed, focused on some aspect of life outside the family. The crisis construct is closer to what will be called family identity in this study. As such, it consists of the family's growing conception of its own crisis and the possibilities, if any, for its future recovery. Because the previous shared belief system has lost its explanatory power, the crisis construct is formed during a time when the family is relatively cut off from its past meaning system. If the past is excluded over a long
period of time, however, this can lead to serious problems for the family. Reiss uses the term "degradation" to describe those parts of family ceremonials which conceal from the family aspects of its past - particularly painful aspects associated with crisis (p.250). He views families with a very limited sense of their own origins and development as being limited to being responders and incapable of seeing themselves as originators. Being cut off from the past makes the family more vulnerable to the stressor events but also makes it possible for a new construction of reality to replace the one that is no longer useful. This very vulnerability becomes a window of opportunity to break through the cognitive homeostasis, the regularities constructed by the cognitive entity. Pittman (1987) has a similar view of crisis as an opportunity for change:

A crisis results when a stress comes to bear upon a system and requires change outside the system's usual repertoire... The boundaries are loosened.... Rules and roles become confused.... Both expectations and prohibitions are relaxed.... Goals and values lose importance and may even be lost altogether. Unresolved conflicts are revived and become the focus of much attention.... Crisis is, [however] according to Webster, "a state of things in which a decisive change one way or the other is impending". Crisis is the turning point
at which things will either get better or get worse. It is a concept central to the understanding of change....In Chinese the word "crisis" is made up of the characters for "danger" and "opportunity"....It is not really possible to have change without crisis (p. 7).

Keith and Whitaker (1988), in their discussion of the symbolic structure of families, speak of the crises of birth and death as the "paradigmatic wheels of change":

Birth is a prototype for the developmental psychosis, the experience of being out of our heads. The experience is a nonpathological, culturally invisible, multiperson, family psychosis... In this birth experience, we change or are changed because we lose our conscious grip on ourselves. The experience takes the family over. The quantum-jump quality that a birth stimulates is a paradigm for other quantum-jump experiences symbolically related to birth experiences. Thus profound personal experiences are seen as "rebirths" (p. 438).

This view of crisis as an opportunity for rebirth and rejuvenation is similar to Bollnow's (1987) view that crisis is an essential and necessary part of being human. Crisis
becomes the means by which we recapture a life that has slipped away from our control.

Returning to Reiss' (1981) theory, another aspect of the crisis construct is the involvement of outsiders or outside aspects of individual members. It is as if the operationally closed information system described by Maturana and Varela (1980) becomes temporarily open to outside influence. Often these outsiders would have no place and no influence at another time. The involvement of outside aspects of individual members refers to those skills and attitudes and individual perceptions of the family myth (Wamboldt & Wolin, 1988, p. 149) that have not been brought into play in the implicit phase of family functioning. Anderson and Goolishian's (1988) concept of the "story as yet unsaid" (p. 381) refers to the potential constructions of reality that are available to family members but unused until the opportunity is right for these potentials to be realized. From this point of view, crisis would open up the possibilities for new themes, narratives and the creation of new histories.

Reiss (1981) describes reorganization after crisis as being shaped by activity in three dimensions: First, an evolving, unspoken and implicit template or set of standards called recognition versus revelation. Second, the enactment of reorganization is called collective versus personal action.
Third, the resources of reorganization is termed environment versus family.

The Template for Reorganization: Recognition Versus Revelation.
The first and most important underlying dimension for the collaborative construction of the crisis describes a cognitive process and ranges from recognition and growth through experience to revelation and discovery through meaning. A family that begins the process of reorganization through discovery will tend to be able to clearly identify the disorganizing stress itself, separate from the interactional processes of ordinary life. (Pittman [1987], as well, suggests that the stress must be identified in order for effective recovery to take place.) Information will be gathered from the environment and evidence will be pieced together with the belief that it will all make sense eventually. The families described by Reiss (1981) as examples of the recognition type were able to learn from the experience and coping responses of others. They were also better able to acknowledge their own feelings of loss and recover emotionally from the crisis. Recognition families tend to construe the crisis in such a way that they will eventually gain more confidence in their competence at handling difficult experiences. As it may already be apparent, it would appear that Reiss does not go so far as Von Glaserfeld (1984) and Von Foerster (1984) in their
insistance that reality is entirely a construction of the cognitive entity. Reiss suggests that the environment, an external reality, can be "discovered" with careful analysis.

At the other end of this dimension, families collaborate in the construction of reality employing revelation and discovery through meaning. This approach to construing meaning appears to have less to do with learning from the environment than it does with unresolved issues from the past. Reidl (1984) refers to this characteristic when he refers to those for whom the certainty of knowledge has been replaced by the certainty of faith. The stressor events which are external to family interaction are not clearly identified. Meaning is not construed in relation to an accurate assessment of information from the environment. The significance of the experience tends to have an intense symbolic meaning which is arrived at by connecting this event with some other significant event in the past. In constructivist terms, the family is constructing an underlying object of which the most recent crisis event and the one from the past are two manifestations. Because the family is less aware of the nuances of similarity and difference in the environment there is a tendency to equate a,b,c with a,b,c,x, - x being the factor which would require for detection, paying more accurate attention to the information available in the context. This type of family may be more deserving than others of Whitaker's phrase,
"drawing on the past, the only future they knew" (Keith & Whitaker, 1988, p. 435). Relatively closed off from the environment, they have only their experience to draw on. Grief and loss tend not to be dealt with because the crisis was believed to be somehow fore-ordained - a pattern looking for a time and place to re-emerge. Because the definition of the crisis to be solved is not based on sufficient information from the environment, issues will continue to be unresolved as they have been in the past. This will provide fuel for future difficulties in learning from the environment. Because of early closure, the construction of the crisis is not complex enough to provide guidance to the problem solving process. The narrative is not comprehensive enough to include more than a narrow range of the possible factors. The family story is at risk of developing a superficial plot with shallow, black and white characterizations.

As opposed to the recognition family which learns from direct experience that the social environment can be understood, the reaction of revelation families does not involve as much direct contact with the social world. The dependance on an inner symbolic meaning for the construction of reality is associated with a sense of being out of control of events. Without the benefit of information about differences in the present context, a family cannot be meta to its past or present. Nor can a future that is different
be imagined. Clearly, the recognition template for reorganization after crisis has advantages over the revelation template. The recognition type family has many similarities to what Reiss calls the "environment sensitive family" that:

experiences the problem "out there". The sought after solution will be a product of logical connections perceived in an existential space outside the family; there is no necessity to experience them as continuous with the family's own previous solutions, in the recent or remote past. There is a prime valuation on evidence rather than explanation, and so a maximum exposure to ambiguity and uncertainty is sought in order to strengthen and generalize any tentatively held hypotheses (p.76).

This kind of family would appear to have a much better chance to become more loving, confident and effective in the reorganization after crisis.

The revelation type family appears to closely resemble what Reiss calls the "consensus-sensitive" family. He describes these types of families as those:

who experience and utilize explanation and solution itself as major mechanisms for maintaining family coherence. Thus, they strive
to sustain unbroken continuity in their explanation of events; closure is early and often premature, even when they are confronted with the most unusual problems (p.70).

Collective Versus Personal Action. As the family reorganizes its construction of reality, the recognition and revelation approaches become further differentiated on a behavioral dimension which describes whether interaction tends to be collective or personal. Recognition families working collectively are able to maximize their effectiveness as a group. The group problem-solving effectiveness, like any well functioning team, would tend to exceed the effectiveness of the individuals working independently. Recognition families working at reconstructing reality as individuals will lack the primary sharing process in both formulating solutions and believing in them. Using the narrative metaphor, they will be unable to create the single unifying story that can bring coherence to the raw undifferentiated mass of experience. Individuals will still be united by their shared emphasis on gathering evidence for their beliefs but because of the lack of continuous sharing characteristic of families working collectively, their separate experiences will not be reconciled. The underlying agreement is, Reiss (1981) suggests, that they never can be.
Revelation families can also reorganize the construction of crisis collectively or individually. The revelation family that reconstructs the world collectively would be much like the consensus-sensitive family described earlier. The revelation family that reconstructs the world individually would still be characterized by symbolic meanings attached to the crisis events. These meanings would be, however, deeply personal and private. This type of family shares some of the characteristics of what Reiss calls the "interpersonally distance-sensitive" family - one in which the family members do not live in the same experiential world. Isolated from each other, they do not share a common set of goals or a common image of who they are. Both types of revelation families will, however, tend to experience themselves in a field of incomprehensible forces and meanings. The members of a family that feels connected will tend to view each other as protectors against a hostile world although one of Reiss' studies (1981, p.42) suggests that consensus-sensitive family members have much more difficulty with each other than they are willing to admit to each other openly. The members of a revelation family that is disconnected would have to look elsewhere for support in times of difficulty.

**Family Versus Environment.**

A third differentiation in the way that families construe the crisis they have experienced is how they come to
understand the sources of energy or strength for their own recovery - the family or the environment. Ideally, the family would discover its own strength and also find the social environment supportive. Reiss suggests that the recognizing family will tend to discover its own inner resources based on experience in the present world. The revelation family will find inner strength by becoming symbolically tied to its past. The past is chosen as a resource presumably because the present is not fully experienced and, therefore, not fully understood. If a revelation family construes reality in such a way that the environment is the main resource for reorganization, Reiss has found that one person or event tends to be singled out and invested with unusual knowledge, power or significance. The recognition family, more in touch with the social world and able to handle ambiguity, tends to find significance in a greater range of people and events or takes longer to attribute significance to people or events.

**Abstraction of the Family Paradigm**

The pattern and texture of the return to implicit functioning, to full reorganization, Reiss (1981) suggests, is organized by the mode of crisis resolution itself. The process of resolving the crisis becomes paradigmatic, a model for guiding the elaboration of shared beliefs when the family is confronted by stress in specific future situations. The crisis construct, as described by the three
dimensions just discussed, becomes a pattern for organizing perception and experience by processes of social abstraction. In these processes, essential aspects of experience are selected, highlighted, transformed and deleted. Reiss uses the terms interpolation and exterpolation to describe the means by which the family story's inner coherence is increased and the narrative extended.

Reconstruction, then, begins with a system of explanations and experiences which form the family's conception of the crisis and its own response. The end stage of social abstraction yields a set of framing assumptions of much greater generality about the perceptual world. This family paradigm, discussed previously, can be described as the family's understanding of itself and its world and the family's shared conception of the relationships among both simple and complex events in its life and the world. Reiss describes the abstracting process using three dimensions: coherence, integration and reference.

**Coherence: Stable Versus Intrinsic Movement.**

This dimension describes families that range from stable to intrinsic movement. Families high on the stable end of this continuum have an underlying belief that there is a knowable, structural coherence underlying and explaining the experienced world. Families of this kind are similar to the
recognizing families described in the discussion of the crisis construct in the way that adding new experience is not perceived to change the essential nature of prior experience. Families on the stable end of this continuum, in constructivist terms perceive separate experiences as different manifestations of the same underlying object. Unlike the revelation families, however, this construction of reality is one that leads to a greater sense of mastery. "Old and new experience may be added together to gain a clearer picture of an underlying reality. The underlying reality only becomes clearer and closer as it is approached. Its stability and emerging clarity provide the prime motivation for continuing to add new experience to what has already been understood" (Reiss, 1981, p. 209). The plot structure of the family story has a continuity that is understood, often implicitly, by all. Because previous exploration of the external world has resulted in an increased sense of competence and mastery, it would only make sense to continue this strategy.

The other pole of the coherence dimension is called intrinsic movement. This describes families who experience an underlying reality that changes. In constructivist terms, the "stability" constructed by the assimilating consciousness is one that is not stable but, rather, always changing. Experiences are not perceived as having a coherent pattern. Families who construct realities in this
way are similar to those described as revelation families who tend to have less direct contact with the world. A family at the intrinsic movement end of the coherence dimension will not systematically gather information in the experiential world because of the belief that experience cannot be added together in a meaningful way. There is no place in the family story for gathering information. The resulting conception of the perceptual world or plot will tend to be simple and lack complexity. A family at the stable end of the coherence dimension will seek experiences that can be connected because of the assumption of a stable underlying reality. With a greater range of information a more complex description of the world will tend to emerge. This more complex description will be more useful in providing direction to the family.

Integration: Universal Versus Particular.
The second dimension of the abstracting process is called integration: universal versus particular. If an individual has the capacity to identify at least one element in the experience of other family members that correspond to his or her own, this will assure potential access to the entire experiential world of the others. If there is a quality of empathic reciprocality among family members, it can be said that their perceptual world is unitary. The collective response to the crisis becomes, through the process of social abstraction, transformed into a shared conception
that the experience of all members is universal and integrated. If the abstracting process of the crisis construct is individually based, it will enhance each members's sense that his own world is separate from the others and that a comparable isolation exists for all members of the family. It is important, however, to "emphasize that the segregated family is united by its shared conception of the world as particularistic and segregated" (Reiss, 1981, p.215).

Reference: Solipsistic Versus Empiricist.
In the social abstraction process, the family tends to see either itself or the environment as the source of its energy and strength. At one extreme families will generalize this conceptual framework in such a way that they "regard themselves as the framework for all movement in the perceptual world and as the center of all coordinates of the experienced space in which they live" (Reiss, 1981, p.217). These families, called solopsistic, have an awareness that reality is constructed but, at the extreme end of the dimension, there is a tendency to disregard the external environment as a source of important information. "Empiricist families, by contrast, regard themselves as the objects moving in a perceptual world whose coordinates are defined by others" (p.218).
The internal or solipsistic perspective has advantages and disadvantages. Responding to the crisis by seeing itself as the primary resource, the family will tend to perceive its options as being defined only by its own search for information. Goals tend to be more clearly defined and not tied to the success or failure of a particular means of achieving them. This allows the family-as-resource approach to survive reversals that would discourage families construing the environment as the primary resource. The disadvantage of the internal perspective is that useful information in the social environment may be disregarded if it does not closely correspond to the reality constructed by the family.

The external or empiricist modality also has advantages and disadvantages. A family on the stable end of the coherence dimension, and on the empiricist end of the reference dimension, will feel it is adding experience together in order to approach a reality residing in an external world. The disadvantage of the external perspective is that information from the environment may be accepted uncritically, leaving the family at the mercy of whoever appears to have more power or authority. This type of family appears to be more dependant on the existance of externally created opportunities. In the reference dimension, a position somwhere between the extremes of the
internal and external perspectives would appear to be most conducive to effective reorganization.

Assuming that the family is still intact after the crisis, when the process of social abstraction is completed and the family has returned to a state of implicit functioning, the family paradigm is in place. Choosing a path along the dimensions of coherence, integration and reference, the family will have left behind the state of uncertainty and intense feelings brought about by the crisis and reestablished a stable world where underlying shared beliefs once again shape behavior without the necessity of explicit rules. This does not mean that the family is free from conflict. On the contrary, there may be conflict over a number of issues. Underneath conflict over, for example, how long a husband's parents can stay in a family's house, there may be agreement that adults cannot refuse a parental request. Should there be a loosening of this implicit agreement, there would be less chance that the family would successfully recover from the crisis.

**Ordinary Construct**

Reiss (1981) uses the term "ordinary construct" to describe the family's problem solving strategies in specific situations. (Up until now we have been discussing underlying cognitive strategies. Ordinary construct, as described by Reiss, is as much concerned with actual
behavior as beliefs and assumptions). Through a process of extrapolation and interpolation, whereby certain crucial elements of the family's explanatory system are abstracted to particular contexts, the family paradigm shapes behavior in everyday life. Three dimensions are used to describe the family's problem solving behaviors: configuration, coordination and closure. The particular strategies that a family uses to respond to the world grow out of the crisis construct and family paradigm. These dimensions show how the family's shared conception of the world plays a central regulatory role in family life.

Configuration: Complex Versus Simple.
The first dimension is called configuration. It refers to the different experiences that families have when confronted with the same situation. Some families are able to grasp subtle and complex nuances in their environment and make connections between previous and present events in such a way that the world seems predictable. This kind of family is characterized by optimism and a sense of mastery. At the other end of the dimension, families experience the world as chaotic and unpatterned. Typically, this latter kind of family is not able to pick up on the complex relationships in the environment and tends to see the world in simplistic terms: black and white, either-or, and right and wrong.
The high configuration family would tend to have the cognitive, perceptual and interpersonal skills to adequately gather, interpret and exchange information about the social world. This kind of family could be described as "subtle, detailed, and highly structured" (Reiss, 1981, p.74). The family that is low on the configuration dimension would not be effective as a group even though the individuals may be very competent on their own. This type of family could be described as "coarse, simple and chaotic" (p.74). In this dimension, family problem solving effectiveness is measured by the additional contribution the family group makes to whatever the individuals could achieve by acting separately. Clearly, in order for this to happen, there has to be a high level of cohesion and trust (Johnson and Johnson, 1987).

It is obvious that this dimension shares characteristics with other dimensions of the crisis construct and family paradigm. Families at the complex end of the configuration dimension will have construed the crisis as a recognition family and will have abstracted the crisis construct on the stable end of the coherence dimension. Families at the simple end of the configuration dimension will have tended to use revelation as a means of constructing the crisis and will have abstracted the crisis construct on the intrinsic movement end of the coherence dimension. Environment-sensitive families would tend to score high on this
dimension while consensus-sensitive and interpersonal distance-sensitive families would score low.

**Coordination: Coordinate Versus Isolated.**

This dimension refers to family members' ability and willingness to develop problem solutions similar to each other's and the extent to which members are able to reconcile separate images of the world — for example, their images of their families of origin. It refers to a pervasive experience by all members that they are, for the moment, in the same experiential universe (Reiss, 1981, p.74) and living within a single unifying story. Reiss makes it clear that this concept involves more than simple agreement. To score high on this dimension, there must be evidence of a basic sharing process in which family members not only develop solutions together but also believe in them. Families high on this dimension will have tended to construe the crisis collectively and abstracted the crisis construct on the universal end of the integration dimension. This group will include both the environment-sensitive and the consensus-sensitive families. Environment-sensitives will develop solutions that are in agreement with each other because of their effective information sharing processes. Consensus-sensitives, on the other hand, will develop a shared view of their social world not because of effective communication but, rather, because of a need to develop a united front against what is perceived as a hostile world.
Family Identity

Families with a strong and clear positive sense of identity appear to have a much better chance of successfully negotiating stress and crisis (Bennett and Wolin, 1988). This chapter will explore some of the issues important to family identity formation. Families that have successfully created a positive identity are much less at risk of becoming developmentally stuck during crisis, are more able to view extended family as a resource rather than a burden, are more effective in focusing their energy, and are more able to pass on this ability to the next generation. Another factor in the successful negotiation of crisis is the degree to which both individual and group needs can be met in the family. Stress and crisis will be more adequately dealt with if the family members perceive that both levels of need are being met.

Family identity and family paradigm are two closely related cognitive constructs of the family's interpersonally constructed reality or narrative. Steinglass et al, in The Alcoholic Family (1988), define family identity as:

The family's subjective sense of its own continuity over time, its present situation, and its character. As such, family identity is an underlying cognitive structure, a set of
fundamental beliefs, attitudes, and attributions the family shares about itself. It is the gestalt of qualities and attributes that make it a particular family and differentiate it from other families. Family identity is also characterized by subjectivity. However, our notion of family identity goes beyond the supposition that family is one determinant - albeit powerful - of individual identity. It is, instead, a group psychological phenomenon that has as its foundation a shared system of beliefs. Shared belief systems are the implicit assumptions about roles, relationships, and values that govern (regulate) interaction in families and other groups (p.58).

Steinglass et al (1988) differentiate between the explicit and implicit family identity. They suggest, like Reiss (1981), that the families shared belief system is both largely out of awareness and has an important role in shaping a family's problem solving style:

Although family identity is a cognitive construct - the product of a shared belief system - it is not always in the conscious awareness of all family members. Most of the time, one has only a diffuse sense of connectedness, a feeling of membership, not a clearly defined and explicable
version of the shared belief systems that make up the unique identity of a particular family. In fact, family identity would cease to function as an effective regulatory structure if it were a surface phenomenon, clearly understood and in full view of the family. Regulatory structures, to be effective, must serve as guidelines for behavior, not as the driving forces for specific behaviors (p.60).

Some aspects of family identity are more or less in awareness all the time. These tend to be superficial and less important in shaping family interaction. There are times, however, when family identity is more explicit. As Reiss (1981) suggests, a family's awareness of itself increases during crisis. Steinglass et al (1987) suggest that this also happens during different developmental phases such as when children leave home or when the grandparents find themselves close to the end of their lives and start to be concerned about their legacy.

**Morphostasis and Morphogenesis**

Steinglass et al (1987) use the construct of family identity in their discussion of two of the core concepts of systems theory: morphostasis or internal regulation and morphogenesis or controlled growth. Family identity, a cognitive construct like a narrative configuration, is part
of morphostatic processes or regulatory mechanisms that maintain stability, order and control of system functioning. In other words a family's construction of itself becomes a force that maintains continuity over time. In addition to being a deep regulatory structure, family identity also plays a morphogenetic role at times of developmental transitions. How, for example, the newly married couple constructs their identity will either bind them to old family identities (morphostatic) or establish a new identity quite different from the families of origin (morphogenetic). A "healthy" family, from this point of view, is one where there is a balance between morphostasis and morphogenesis, between regulation and development. Family identity is felt to be an accurate indicator of the nature of this balance. Interactional behavior, especially rituals, have the potential to combine both continuity and change in ways that this balance can be achieved.

Systemic Maturation
Family identity is a part of two further developmental constructs associated with morphogenesis: systemic maturation and developmental coherence. "Systemic maturation is a process that takes its shape from the evolving and changing nature of interpersonal relationships within the family" (Steinglass et al, 1987 p. 83). Unlike developmental models such as the family life cycle put forth by McGolderick (1988) and others, this construct addresses
the developmental properties of the family as a system, and what the authors claim are the universal sequence of tasks associated with systemic properties of the family. These tasks are grouped into three phases and could, in fact, be called phases of family identity development. These phases are described not only in the biological terms of aging but also in terms of cognition, the ways in which reality is constructed.

**Boundary Definition.**

First, is the task of defining external and internal boundaries and identity formation. How, and to what degree the newly married couple constructs the boundary between themselves and their families of origin will determine the extent to which an independent, freestanding system is created and the extent to which their identity is similar to or different from the two families of origin. Drawing from Bennett and Wolin (1988), family identity issues associated with this phase are levels of ethnicity, religiosity and emphasis placed on family history. Another aspect of the construction of reality during this phase is the social and emotional connectedness felt towards the families of origin. Also important is the level of awareness, intentionality and explicit agreement about what kind of identity the couple wants to create. Much of this decision making process takes place out of awareness but creates the foundation upon which the rest of the couple's collective life is built. Although
Steinglass et al (1987) describe this task as primarily an issue of newly wed couples, it is not uncommon for couples to never reach agreement on this boundary. This can severely inhibit the ability to reach agreement on later family tasks. If the couple's story cannot integrate the stories from their families of origin, the resulting discontinuity will make future identity formation more difficult.

A study which has relevance to this issue is one conducted by Wamboldt and Wolin (1988) in which they distinguish three differing postures of married couples vis-a-vis their family of origin myths. These three postures are called "accept and continue, process and struggle, and disengage and repudiate" (p.151). These postures describe the relationship between an individual's family myth and the couple's family reality. The term family myth is used to describe the "map or template of the family-level reality, which presently resides within the individual family member, and which may be more or less different from the family's reality because individuals can and do experience the world outside their family... A family myth is a characteristic of individuals, their story of their family" (p.145). Family reality, on the other hand, is defined as "an objective group-level construction that organizes a family's experience and coordinates their actions" (p.145).
The posture of acceptance and continue reflects a deep, personal incorporation of the family's reality with the individual's family myth. The posture of process and struggle describes those individuals who are in a more intermediate position of disengagement from their origin family's reality. Their family myth is often complex and ambivalently held. The attitude of disengage and repudiate, as the name suggests, reflects a sharp division between the individual's family myth and the family reality of his or her origin family. Wamboldt and Wolin (1988) suggest that the potential for developing consensus on a new shared reality is not equal for all three postures. Not only do the three postures have different usefulness in serving as models for the new reality being constructed, different couple combinations of the three postures will manifest different levels of success in subsequent marital development (p.157).

The authors suggest that a combination of individuals who are both accepting and continuing their families' realities have the best chance of creating a positive new reality. The next best prognosis is for couples who are both processing and struggling. The critical factor here is whether or not the couple is willing to take a systemic view of difficulties and share the blame. The second least promising combination is that of a repudiator paired with a "rescuer" (an individual who is either accepting and
continuing or processing and struggling). This arrangement tends to have problems associated with a power imbalance. Repudiating or "new beginning" couples suffer from the lack of a model for their relationship success and typically have a difficult time stating how they want things to be. A hesitancy to build significant relational investments results in a lack of a family focus and an inability to create the shared reality required to negotiate difficult times.

The above is a good example of the close relationship between family identity and family paradigm. The ability of a couple to construe their families of origin myths in a positive way has a direct relationship to their ability to jointly construct their own family identity in a positive way and develop the necessary interactional patterns that would facilitate the successful negotiation of crisis.

Selection of Themes.
The second stage of systemic maturation is that all families must choose or construct a limited number of major developmental themes. This middle phase of family development only occurs once a family has come to agreement on a finite set of options. Decisions about central organizational themes such as the importance of work, children, leisure activities, allocation of space, time, money, extended family, friends, community, religion and so
on, become, in the middle phase, organizers for behavior in a period that tends to be dominated by regulatory rather than growth forces. Underlying agreement leads to commitment to a set of stable and consistent rules regarding role behavior in the family. In spite of the ability of individuals, failure to develop a unified story or come to shared consensus about themes - either explicit or implicit - means that the family has not yet progressed beyond the early phase of development. Writers like Bennett and Wolin (1988) claim that the achievement of a distinct family identity is a critical goal in family development. Without a certain level of agreement, the family is at risk of not being able to take control of their lives and carry out the plans they may or may not have declared in the early stages of the relationship.

This middle phase is characterized by the emergence of a set of repetitive and highly structured behavioral programs. Some are based on the deliberate agreements and plans referred to above, many are the result of decisions and agreements that are made out of awareness. These behavioral patterns, discussed more fully in the section on rituals, are shaped by interpersonally constructed beliefs. These behaviors, in turn, provide structure and coherence to family life by reinforcing and conserving the agreements and rules from which they grew.
Heritage.

In the third or late phase, to successfully transmit their legacy to the next generation, families must eventually develop a set of shared values about themselves (identity) and about the world in which they live (paradigm). This requires a distillation and clarification of core values and a transmission of these values. Family identity in the third phase is defined differently by Steinglass et al (1988) in the third phase because the focus is no longer on how the new family is different from the families of origin. Now the central issue is commonality rather than uniqueness.

The central developmental issue facing the family at this stage is the preservation of its identity. To do this, the family must distill and clarify the essence of its shared construction of reality and then transmit this condensed package of beliefs and values or unified story to the next generation. This, of course, is highly dependant on at least some agreement between the family members as to what the family stands for. What was implicit must now become explicit if the legacy is to be passed on. Inability to do so will probably result in failure to transmit any deliberately fashioned set of beliefs. Failure to find consensus will seriously impair the family's ability to achieve any of the three tasks of systemic maturation.

Developmental Coherence
The second developmental construct associated with morphogenesis put forth by Steinglass et al (1987), is developmental coherence. Although systemic maturation is considered to be the most fundamental developmental process in families, developmental pressures emanating from individual family members also influence the family life cycle. In this model, individual developmental issues are described as primarily biological and associated with aging. Systemic maturation is described as primarily cognitive.

"Healthy" family development or developmental coherence is construed as the ability of the family to integrate individual member needs with the more dominant systemic maturational factors. This is similar to the concept of "psychological contract" used in organizational development literature (Lippitt, 1981, p. 242). Developmental distortion, then, occurs when individual family member needs are incompatible with the tasks required by the family as a system. For family growth and development to take on a coherent and responsible direction, individual and systemic needs must be effectively integrated.

Systemic needs of the family require, using Reiss' terms (1981), high levels of configuration, coordination, and the ability to avoid premature decisions. Only if the family as a group understands that health is a complex balancing of family and individual needs rather than a simple my-way-or-
else type of thinking, will the family be able to achieve developmental coherence. A family will require a sense of confidence and mastery to pursue this delicate balance during difficult transitions. Only if the family members can coordinate their experiential universes will they be able to understand the need for different approaches at different times. Only if there is a relatively high tolerance for ambiguity will family members listen to each other long enough to develop solutions that meet both system and individual needs.

Collaboration will be more of a challenge for couples with significantly different cultural, ethnic and religious identities. Developmental coherence requires the successful integration of sometimes very different constructions of reality. Speaking on a similar topic, Berger and Kellner (1964) suggest that:

The re-construction of the world in marriage occurs principally in the course of conversation.... The implicit problem of this conversation is how to match two individual definitions of reality. By the very logic of the relationship, a common overall definition must be arrived at (p.226).

Clearly, couples and families that have the ability to reach consensus will have a greater chance of achieving
developmental coherence. Bennett and Wolin (1988) suggest that couples who do not successfully establish a sense of shared family identity early in their marriage may encounter serious developmental setbacks in later phases of their career.
Rituals

As it has been defined earlier, a family paradigm is a deep-seated and persistent attitude or set of assumptions and shared beliefs about itself and its social and physical world. Interaction patterns play an extremely important role in relation to family paradigm that goes far beyond merely expressing underlying belief systems. Reiss (1981) suggests that "the behavior itself is the locus, the medium, the storage place of the paradigm as well as a means of expressing it and carrying out the plans it shapes" (p. 226). Reiss and others such as Steinglass et al (1987) suggest that family interaction patterns themselves, rather than memory, are the repository of the family paradigm.

Family mental health is associated with ritual continuity (Steinglass et al, 1987). Crises are not handled well if rituals have been disrupted. As stated in the introduction, severe financial loss is one of the type of losses for which there are no mourning rituals developed by the broader culture. This means that the family must be all the more able to initiate on its own some means for its members to acknowledge, mourn, regain their sense of direction and move beyond the experience. This chapter will review the relevance of a knowledge of rituals to a study of crisis and change. Included in this chapter will be a review of the
functions of rituals in family life and a typology based on the degree of family ritualization.

Rituals are interactional surface markers for the constructs of family identity and family paradigm or family story. Roberts (1988) defines ritual as:

coevolved symbolic acts that include not only the ceremonial aspects of the actual presentation of the ritual, but the process of preparing for it as well. It may or may not include words, but does have both open and closed parts which are "held" together by a guiding metaphor. Repetition can be a part of rituals through either the content, the form, or the occasion. There should be enough space ... for the incorporation of multiple meanings by various family members... as well as a variety of levels of participation (p.8).

According to Bennett and Wolin (1988), rituals can tap deeply into a family's shared sense of identity and affect the behavior of all family members. Rituals could be said to enact the family identity or family story by combining doing with believing. They are condensed, symbolic forms of communication about family life as a whole, repeated over time. They have the capacity to provide the balance between morphostasis and morphogenesis by providing opportunities for both continuity and change. The performance of rituals
clarifies roles, delineates boundaries and defines rules either in the way that they always have been or in a new way that reflects changed circumstances and developmental needs. From a therapeutic perspective, exploration of a family's ritual life can clarify developmental, existential and interactional issues (Imber-Black, 1988, p. 114). Drawing on both social anthropology's emphasis on structure and ritual and cultural anthropology's focus on meaning in ritual and how people construct maps of their reality, Roberts (1988) claims that:

Ritual works as both a maintainer and creator of social structure for individuals, families and social communities, as well as a maintainer and creator of world view. It can mediate between the two areas of structure and meaning so that each defines, reflects and elucidates the other (p.15).

An example of this would be a birthday celebration that creates boundaries between those who are present and those who are not (structure) and provides connections with the past present and future (meaning).

The relationship between ritual and family identity is a close one. Wolin and Bennett (1984) define ritual as: a symbolic form of communication that, owing to the satisfaction that family members experience through its repetition, is acted out in a
systematic fashion over time. Through their special meaning and their repetitive nature, rituals contribute significantly to the establishment and preservation of a family's collective sense of itself, which we have termed the "family identity" (p.401).

Ritual is the way we play out who we are. It is how we learn to be who we are and how we learn whether we shall stay the same or be something else. Laird (1988) suggests that:

ritual is probably the most potent socialization mechanism available to kin and other groupings for preparing individual members to understand the group meanings, carry on its traditions, and perform those social roles considered essential to its continuation. Through ritual, as males and females, we learn who we are to be, what words we may speak to whom and on what occasions, what we can and will do and how we shall do it, with whom we are to be, to what we can aspire. Our identities are not only reflected in the rituals we perform, but also reinforced, changed in some way, and created anew in each action. Ritual implies action and performance (p. 333).
In the field of anthropology, it is well known that multidimensional perspectives are required to understand ceremonies that, on the surface, look fairly simple and straightforward. Laird (1988, p. 333) talks about how rituals from even the least complex societies require an exploration of the economic, sexual, psychological, sociological and religious factors that form the rich context of the symbolic systems surrounding ceremonies. Van der Hart (1983) suggests that symbols and symbolic actions are the building blocks of rituals. He says that: "it is important to note that symbols are meant to include either the objects or words which represent the possibility of altering beliefs, relationships, or the meaning of events" (p.85). Symbols provide access to unconscious processes that are often not touched by rational methods.

Keith and Whitaker (1988) talk about the symbolic structure of families, unconscious patterns that are passed on from generation to generation that dominate family life. Similar to van der Hart, Keith and Whitaker describe rituals as "the hot spots for the process of changing and staying the same"(p.433). Similar to Reiss, Keith and Whitaker talk about how the response to certain crises becomes the template for other responses to other situations. The paradigms are the processes that surround birth and death and their symbolic equivalents: "the quantum-jump quality that a birth stimulates is a paradigm for other quantum-jump
experiences symbolically related to birth experiences" (p. 438). Death is described as the other "paradigmatic wheel of change" (p. 438). The experiences considered in this study will be explored as symbolic equivalents to birth and death in order to more fully understand the symbolic structure of the family and create the context for the family to integrate its evolving image of itself. Keith and Whitaker warn that understanding or acknowledging the symbolic understructure of a family does not automatically change anything but, where a family is having difficulty, "if the story can be told with enough anxiety...the symbolic domination can be diminished" (p. 436).

Ritual Themes
Given the apparent relationship between ritual continuity and family health, one of the research questions of this study will be to what extent has the crisis of financial loss disrupted the ritual life of the participants. The following themes describe the functions that ritual can play in the life of a family.

Membership.
According to Imber-Black (1988), there are five ritual themes: (1) membership; (2) healing; (3) identity; (4) belief expression and negotiation; and (5) celebration (p. 50). The membership theme is characteristic of all human systems. Issues such as who is in and who is out, how one
gains or loses membership and who defines membership are not usually articulated in a conscious way but family rituals make the boundaries clear nevertheless. Seating arrangements, allowable topics and allowable affect metaphorically define the family's construction of itself. Who organizes extended family events, who attends and for how long and in what what role, how different individuals are greeted at arrival and departure, all these define membership and degrees of membership. Internal nuclear family membership issues are defined by daily routines such as dinner time rituals and daily parting and re-entry patterns. A wedding is a prime example of how membership is defined by a publicly proclaimed boundary around the couple. Who is invited and who is not and who makes this decision will either continue or change long established patterns.

Healing.
Healing rituals can be found, for example, in every culture's funeral rites. These rituals simultaneously mark the loss of the family member, facilitate the expression of grief, and point to a direction for ongoing life. There is change in the relationship with the lost family member and continuity with ongoing relationships in the extended family and larger community. Other losses such as pregnancy loss, birth of a handicapped child (loss of a dream), suicide, divorce, bankruptcy, and migration do not offer the same opportunities in our culture for confirmation of the loss
with the wider community. Often in such cases, the family has put rigid boundaries around the event and lacks ways to mark and share the loss in the larger community. This will eventually result in what Reiss (1981) calls "desecration": those parts of ceremonials where the past is denied, usually because of some painful unresolved issues associated with crisis (p.251). The narrative structure or construction of reality, similar to the example of the prisoners of war in the Japanese camp, could be quite different if a way could be found to break through the limitations of existing presuppositions - the as yet unsaid. Reconciliation of relationships where resentments have built up over time is made more possible with a ritual of some kind. Examples of this, in addition to those mentioned above, are extended parent-child conflict and extra-marital affairs. With no context for mourning and the expression of pain and sadness, healing is more difficult.

Pittman (1987) observes that overt crises are usually dealt with more successfully that those that are covert because there are socially accepted rituals to help the family resolve the confusion and pain. Family members with strong emotions need a time and place to experience them safely. Ritual can allow this to happen while at the same time interpersonal connections can be made. Unresolved loss due to the absence of healing rituals is destructive because it frequently functions in ways that keep people anchored in
the past and prevents a sense of present and future development. When a family with unresolved loss is so embroiled in past difficulties, little hope is felt for the future. Likewise, the family is so engrossed in the day to day tribulations that family history cannot be valued. Reiss (1981), in his discussion of the template for reconstruction (crisis construct), suggests that families with unresoved loss issues tend to use the revelation orientation to the world which, as has been discussed, tends to result in less accurate information about the environment and, consequently, a lowered sense of mastery.

According to Keith and Whitaker (1988), the purpose of the three generation family interview is to deal with this inability to stay in the here and now by collapsing the past and future into the present. Because of the importance of healing rituals, it is extremely important that families achieve enough agreement in their shared beliefs and narratives to be able to construct ways to do this. Failure to construct fundamental agreement, implicit or explicit, on family identity issues such as ethnicity, religiosity and the value of money and financial security makes it particularly difficult to find a healing ritual that will meet everyone's needs.

An important aspect of ritual and family identity is the characteristic emotional coping response of the family as a
unit. Healing rituals, if done well, will allow the family to experience mourning and move beyond the loss. Walsh (1987) outlines four family tasks that must be achieved if the family is to successfully reorganize after the disruption of a loss:

1. Shared acknowledgement of the reality of the loss. Attempts to protect family members from the loss tend to lead to dysfunction.
2. Shared experience of the pain of grief. The family's emotional coping style can either assist or block this important process. In order to move to a place of balance or harmony with the past, the family needs to understand and accept the expression of complicated and ambiguous feelings. Explicit and implicit family rules, roles and loyalties can severely limit the effectiveness of this experience or even prevent it altogether.
3. Reorganization of the family system. The realignment of relationships after a loss requires a clear family identity to maintain and recreate the many roles necessary to keep the family a vital organization and avoid disintegration.
4. Reinvestment in other relationships and life pursuits. If the other tasks have been achieved, family members should be able to form new attachments and make other commitments. Failure to accomplish the above tasks can result in
withdrawal or formation of superficial relationships out of fear of being hurt again (p. 314).

Failure to do the above will result in what Kieth and Whitaker (1988) call the symbolic domination of recurring patterns (p. 436). This is the same dynamic found in Reiss' (1981) revelation family. The ability to adapt to loss requires, like so many other family challenges, a general flexibility of the system and a relatively high level of differentiation of the family members. Following the progress of rituals over time is a way of assessing the family's pattern of adaptation to loss because each new holiday and anniversary will reevoke previous losses. Long term unresolved losses have a tendency to intensify the experience of emotion within the family while, at the same time, constraining the expression of feelings (Gonzalez & Steinglass, 1989, p. 80). This is why family rituals are often associated with so much anxiety. Well designed rituals that involve the participants emotionally are an important building block of family health.

Identity.
Rituals also define identities and narratives. They can stabilize and reinforce a current identity or facilitate shifts in identities for both individuals and families. With individuals, for example, depending on the role taken
in designing and carrying out the events, identity is either changed or reinforced. Birthdays, mother and father's days, confirmations and bar mitzvahs have the potential for both morphastasis and morphogenesis. In addition to the identity of the nuclear family, religious and ethnic celebrations can define an individual and family's identity as part of a larger cultural group. Quite apart from the content of celebratory events, the way that a family allows itself to express emotions in family gatherings will shape family identity. Identity is influenced adversely by the perceived inability to carry out rituals that people feel are normal. The perception of being underritualized can itself lend to a sense of loss and emptiness. Inability or unwillingness to recognize culturally expected celebrations may leave some members or the entire family with a sense of failure. As we have seen, identity and membership issues are closely related to the tasks of systemic maturation (Steinglass et al, 1987). Identity is strongly influenced by which family of origin, if any, is chosen as the model for ritual structure. Those families with strong clear identities — like Reiss' concept of "generative and autonomous families" (1981, p. 170) — appear to be those with a well developed ritual life. Rituals provide one of the important opportunities for family members to coordinate their constructions of social realities.

Belief expression and negotiation.
The fourth theme in ritual is belief expression and negotiation. Shared beliefs are the core of family identity. Religious and cultural rituals, in particular, allow for the expression of a group's explicit beliefs. Rituals or their lack can also be indicators of implicit or underlying beliefs which are in conflict. The surface conflict may be based on a deeper shared belief such as, for example, in divorced families it is not possible to agree on how to celebrate Christmas together.

In recent years there has been an increase in the promotion of what might be called communication rituals. These are the popular therapeutic exercises designed to reduce conflict and build relationships with communication skills such as active listening, paraphrasing, accurate empathy and so on. Setting aside special times and places for these activities makes them ritual-like. These types of rituals would be especially needed where marital partners come from different traditions where what person experiences as providing solace, the other experiences as threatening. If such opportunities do not exist, people often become locked into seeing only their own beliefs as correct and other beliefs as wrong or blameful. A good indicator for this rigidity is the lack of humor in ritual interaction.
The celebration aspect of rituals is often the most visible and dramatic indicator of the nature of individual, family and community continuity and change. Celebrations are associated with affirmation, respect and commemoration. Their existence or lack of existence have an important influence on the previous four themes: membership, healing, identity and belief expression. The ability to celebrate together is based on much groundwork surrounding the event where agreements have to be made in order to support each other in the person, event or concept chosen for distinction from the rest of life. Losses that have not been resolved or losses that have been resolved by some family members and not by others may inadvertently sabotage celebrations. This is doubly unfortunate because conflicting needs may prevent, for example, both effective mourning of the losses and the opportunity to experience the support and connections to others available in celebrations. Family members with widely divergent values on the value of money and risk taking face particular challenges during celebration. What one experiences as supportive and sustaining may be experienced by the other as exclusionary or even insensitive. For these families, a key developmental task is being able to affirm their differences. Because what one spouse values in a celebration may be quite different from the values of the other, new celebration rituals may have to be created that are symbolic of their unique family system.
Family Perceptions Of Ritual Use

In the assessment of families, it is important to understand how ritual is used to meet their needs. Roberts (1988, p.25), drawing on the work of Wolin and Bennett (1984), presents a typology of ritual use to clarify how the family or the individual members see themselves with regard to their level of ritualization. The following six categories are not meant to suggest that there is a correct level. Use of circular questions can assist the family to be observers of their own ritual behavior and be meta to their construction of reality or narrative structure. Without saying how a family should live its life, attention can be drawn to possible connections between ritual activity and their shared values and beliefs. What is the connection between doing and believing? What are the differences? How well do they feel that their behavior reflects what they hold dear?

Underritualized.

This category describes a family where at least some members feel that not enough attention or affect is given to marking events such as birthdays, anniversaries, Christmas and so on. For some reasons, perhaps not always fully understood by the family, there is little celebration, not much support for transitions and a general sense of low group cohesion. From the perspective of Reiss's theory (1981), this would tend to be a family at the low end of the configuration and
coordination dimensions. Generally this would describe a family that has difficulty maximizing its effectiveness as a group and individual members would not tend to be aware of the experiential world of the others. Families at the higher end of the above two dimensions would be aware of the members who felt underritualized and make some effort to help them meet their needs. An underritualized family would have some similarity to Reiss' distance sensitive family. From the perspective of the concept of systemic maturation (Steinglass et al, 1987), a family that perceived itself as underritualized suggests either a certain level of disagreement about which family of origin should be followed or that the family has perhaps established too strong a boundary with the families of origin and feels cut off.

Rigidly Ritualized.
This describes a family where some or all family members feel that there is not enough flexibility in the structure or content of family gatherings. Little change would be perceived over time even though family and individual developmental changes have occurred. This criticism may not be expressed overtly. It may take the form of non-attendance in family events or symptomatic behavior such as rebellion, emotional cut-offs, and even some of the more extreme dysfunctions such as eating disorders or mutism (Roberts, 1988, p. 28). Except for extremely rigid families, a certain amount of inflexibility in ritual
practices can be quite helpful as has been described in the discussion of the importance of continuity in families. In response to stress, the rigidly ritualized family may react by becoming even more rigid. In more extreme cases, outside intervention may be required to help the family discover ways of changing their behavior patterns and beliefs to better suit their developmental needs. Given that this description is based on the perspective of at least some of the members, this type of family would probably fall on the low end of Reiss' (1981) dimensions of configuration and coordination. Like the underritualized family, a rigidly ritualized family would probably not be functioning as a group as effectively as it could be. In terms of the tasks of systemic maturation, a rigidly ritualized family may be fused with one or both families of origin or, on the other hand, may have established too strong a boundary in an attempt to avoid problems associated with one or both families of origin. A rigidly ritualized family would tend not to have problems selecting themes to emphasize in the middle phase and distilling explicit beliefs in the heritage phase. Because the rigidity is a self evaluation, however, there might be family members who would either have to cut themselves off or be ejected in order for the family to maintain the unambiguous sense of identity.

Skewed Ritualization.
This description refers to a family where the members feel that one side of the family has been emphasized and that the other has been devalued. Often this is the case where the families of origin represent different ethnic or religious traditions. Rituals may present particularly difficult challenges to these families. The perceived imbalance in the emphasis given to the different sides of the family suggests a family low in both configuration and coordination. The family members have not been able to find agreement on shared solutions to their perceived problems. In terms of systemic maturation, a family with skewed ritualization would probably not have been able to establish boundaries with both families of origin to both marital partner's satisfaction. Identifying themes to emphasize in the middle phase and agreeing on an explicit shared identity to pass on to the next generation would also be difficult.

Couples have to find ways to balance and honor both traditions if they are to avoid celebrations that cause joy for one partner and suffering for the other. Wamboldt and Wolin (1988) speak of the importance of emphasizing that two equal family myths still exist and that both are equally valid (p.162). It is tragic when an event that is supposed to be a celebration becomes a source of conflict in families. A time that could be a source of strength, connection and positive meaning becomes an experience where energy is drained, losses go unacknowledged, support is
perceived as further diminished and connections are experienced as burdensome. Why get involved in something where the past must be avoided and the future looks like it will be even worse?

Hollow Ritual as Event, not Process.
This describes those families that participate in family events out of a sense of obligation rather than a sense of meaning. It is usually associated with some kind of unresolved issues or a rule that it is not permissible or worthwhile to try to bring about change in the planning or performance of family events. Often the responsibility for planning falls on one person or a small number of people while others are passively involved and sometimes reluctant or resistant to be involved in any way other than very superficially. There is an illusion of ritual without the deep, nurturing symbolic experiences that are characteristic of family activities where members are actively involved in the planning and carrying out of patterned routines and celebrations. This kind of family would definitely fall on the low end of the coordination and configuration dimensions. In terms of systemic maturation, this type of family would probably not have achieved a high level of agreement in setting boundaries or selecting life themes. Unfortunately, this type of family may be common.
Ritual process interrupted or unable to be openly experienced.

There are times when unexpected changes or crises interrupt the family's ritual continuity. These stressors include illness, parental job change or loss, divorce, death of a family member, bankruptcy, alcoholism and migration. Whatever the stressor, the families in this category have constructed the situation in such a way that they are no longer able or willing to put forth the effort and coordinated planning required to stage some or all ritual events. As Walsh (1987) suggests, this type of family has probably not been able to reorganize after the structural modification of a loss experience (p. 313). The interrupted events might be primarily nuclear family rituals, those with the larger extended family, the larger community or all of the above. An important aspect of the research on families with alcoholic members (Steinglass, 1987), is the concept of subsumption (p.235). They use this term to describe families who have adapted ritual practice to incorporate intoxication by the alcoholic parent, or, in more severe situations, allowed intoxicated behavior to disrupt ritual practices. The researchers believe that they have developed an accurate and useful assessment process that is based on observing changes in ritual life that are linked to increases in the frequency and severity of the alcoholic parent's drinking. The degree to which families are able to resist the intrusion of alcoholic behavior by maintaining
ritual continuity is a measure of their strength and a predictor of their future success in avoiding the problems associated with alcoholism.

Families who have allowed ritual processes to be interrupted by loss or symptomatic behavior would tend to fall low on the dimensions of configuration and coordination. This would not always be the case, of course, as some stressors are so severe that few families could maintain continuity. Kohen (1988, p. 363), however, relates how rebuilding family rituals in situations of extreme political repression will require the willingness to work together to break through entrenched cognitive patterns developed during periods of imprisonment and torture. In terms of systemic maturation, families with interrupted ritual processes might tend to fall on the extremes of either not being able to establish any boundaries with families of origin or setting up boundaries that are too rigid. As has been discussed, rituals can both establish boundaries and maintain connections between generations. Without this opportunity to integrate the need for separation and connection, the family may be at risk of falling into one extreme or the other. Without rituals, life themes probably cannot be selected and consciously passed on to future generations.
An important question for families to consider is whether they feel rituals have been altered to meet their changing needs. This may be a common issue for family members who feel that their ritual life is not what they want it to be. What is appropriate and useful for an eight year old may not be experienced as useful by a twenty five year old. Group cohesion is built on the experience that most participants' needs are being met most of the time. The adult children of a divorced couple may not be able to depend on the parents to organize extended family gatherings in the same way as they could when the parents were married. To keep rituals alive, the roles and rules of interpersonal relationships must adapt to the changing world. To construct a world where things must be done the way they once were will probably result in disappointment and a sense of failure. To adapt the rules and roles of interpersonal relationships over time, rituals must change. And yet they cannot change too much without losing the anchor-like quality that separates families from the many other institutions in our society that, important as they are, seem to come and go in peoples lives.

Kegan (1982) suggests that much of present-day stress and psychological disruption is developmental, in the sense that it is related to the processes of growth, change and transition both of individuals and groups. He stresses the importance of communities of considerable duration which can
enhance the human coherence of our lives. Successful growth from Kegan's point of view:

requires supports which have a longitudinal basis
that is, they know and hold persons before, during, and after their transitions; they acknowledge and grieve the losses, acknowledge and celebrate the gains, and help the person [or family] to acknowledge them himself [itself] (p. 261).

Ritual does this.
Purpose of the Study

The purpose of this study will be to provide information on the different ways that families have construed the experience of financial loss. Wamboldt and Reiss (1989) argue that "the task of developing a clear, therapeutically heuristic understanding of the mechanisms whereby some marriages succeed while others fail commands extremely high priority" (p. 318). A greater understanding how some couples have survived severe financial loss will be of use to the general public who experience this phenomenon in ever greater numbers. Following Polkinghorne (1988), this study will adopt the perspective that "the study of humans needs to focus on the realm of meaning in general, and on narrative meaning in particular" (p. 11). The goal of research into the production of meaning from this point of view is to produce clear and accurate descriptions of the structures and forms of the various meaning systems that characterize individuals and groups. A deeper and clearer understanding of what it is like for someone to experience severe financial loss should be of value to those that have had this experience and feel that it has continued to affect their life adversely. This information could be equally useful for those who plan to engage in risky business enterprises where the chances of experiencing this loss are high. For those in the helping professions that deal with
this issue, a deeper understanding should help them to be more sensitive in their work. Even if such a loss has not been experienced recently, stories of fortunes lost are commonly found in family histories and have a powerful effect on general life decisions as well as those specific to economic ventures. A second purpose for this study is that the information could be of use to curriculum planners in the education field who are placing increasing value on the development of entrepreneurial skills to help young adults survive in an increasingly competitive world. Individuals and families who have risked and failed and who find themselves unable or unwilling to risk again are probably limiting both themselves and the community as a whole. If young people went into business with a fuller knowledge of how people regroup after a severe loss, they might be able to avoid some of the negative consequences of financial loss and recover more quickly.

Addressing the topic of the function of research in the broader context of society, Mishler (1986) claims that the standard survey interview disrupts the respondent's attempts to make sense of himself and the world. He emphasizes strongly the need to "shift the emphasis of research away from the researcher's 'problems' such as technical issues like reliability and validity to respondent's problems, specifically their efforts to construct coherent and reasonable worlds of meaning and to make use of their
experiences" (p.118). Mishler raises the general question of who benefits from the traditional method of research where the investigator controls the structure of the interview, the analysis of the data and the dissemination of the results. He makes it clear that the study of meaning systems must be conducted in a way that facilitates the respondent's efforts to make sense of what is happening to them and around them.

Following Mishler (1986), in addition to identifying information about the topic of this study for other researchers and practitioners, a purpose of this study will be to assist respondents to make their experiences meaningful. While this study will not attempt to provide therapy for the participants, it may, by introducing information into their system, assist them to take a meta position to their construction of reality. Polkinghorne (1988) suggests that this kind of research provides the knowledge that individuals and groups can use to increase power and control over their actions (p.10). Von Glaserfeld (1984) asserts that we build this world unawares simply because we do not know how we do it: "Radical constructivism maintains - not unlike Kant in his Critique - that the operations by means of which we assemble our experiential world can be explored, and that an awareness of this operating...can help us to do it differently and, perhaps, better" (p.18). Life presents itself as a raw indication
that needs to be finished by interpretation (Polkinghorne, 1988, p. 30). A research study that seeks to help respondents make sense of their life will provide an opportunity for increased interpretation.

Using an approach to interviewing which is collaborative and non-hierarchical should increase the possibility that couples will bring into greater awareness the operations by which they assemble their experiential world. Penn (1985), in a discussion of the use of positive connotation, suggests that "the family too, can achieve a view of their experiences as context bound - for standing outside one's context alters its meanings" (p.301). White's (1990) concept of restorying as a key to healthy change is similar to Goolishian and Anderson's (1987) emphasis on "expanding and saying the 'unsaid' - the development, through dialogue, of new themes and narratives and, actually, the creation of new histories" (p.381). The above authors use concepts of therapy that sound very similar to Mishler's (1986) model of research. Mishler proposes a conversation or discourse in which there is little or no hierarchy, little or no attempt to control the direction of the outcomes. When dealing with respondents that have experienced a significant loss, the interviewing process can, in addition to gathering data for research, create the context for new narrative structures and the expansion of "the limiting beliefs, premises and interactional patterns that 'hold' problems in place across
multiple time frames and contexts" (Chasin, 1985, p.121). By taking a meta position to their change process, families can avoid the reactive stance characterized by helplessness and a sense of drifting. Reiss (1981) refers to this when he speaks of the family as an "active originator: a historian of its past, an interpreter of its present, and a designer of its future" (p.171).

With regard to the creation of meaning, Cohler (1982) refers to personal narratives as "the most internally consistent interpretation of presently understood past, experienced present, and anticipated future" (p. 207). Mishler (1986), Polkinghorne (1988), and others recommend the narrative approach to the study of meaning and identity because it parallels the approach actually used by humans to construct regularities out of the flow of experience. By telling stories and writing history, we provide a public shape for what ordinarily remains "chaotic, obscure and mute" (Polkinghorne, 1988, p. 134). Polkinghorn speaks of "the realization of self as a narrative in process serves to gather together what one has been, in order to imagine what one will be, and to judge whether this is what one wants to become" (p. 154). A full experience of existence as narrative may bring one closer to Heidegger's (1962) state of temporality where one can say that one is all that one has done, is doing and will do and each moment is part of the whole that one is.
The purpose of descriptive narrative research is "to render the narrative accounts already in place which are used by individuals or groups as their means for ordering and making temporal events meaningful" (Polkinghorne, 1988, p.161). It is anticipated that clarifying and giving voice to these narratives may contribute to the formation of a single, overriding story that gives a unity and wholeness to the experience of the couple. This is similar to the tasks of systemic maturation, the family development model proposed by Steinglass et al (1987). As discussed in the chapter on family identity, unless there is a selection of a limited number of themes, the family will never achieve an identity that, using the narrative metaphor, will integrate the past, present and future.
Research Questions

As discussed earlier and in the chapter on crisis and change, Reiss (1981) claims that family identity or family paradigm is formed or significantly altered during crisis. Family identity, a set of shared assumptions, underlying cognitive structures or deep regulatory structures can also be described as the narrative process of the family. Combining the theories of Reiss (1981), Steinglass et al (1988), Imber-Black (1988) and Roberts (1988), and the view that the narrative process is intrinsic to the way in which meaning is constructed, this study will ask two types of questions. First, this study will ask the general question of how couples "perceive, organize, give meaning to, and express their understandings of themselves, their experiences and their worlds" (Polkinghorne, 1988, p. 11). What is the general group psychological structure underlying their life story in the wake of financial crisis? What is the paradigm or primary story behind the fragmented information? How are these crises located in relationship to the larger narrative that includes other events that have preceded them and come after them? How has the crisis influenced their underlying belief systems, their story of who they are in the world? What are the similarities in how the financial crisis has influenced the stories of the couples studied?
Drawing on the ideas of the constructivists such as Von Foerster (1984), Von Glaserfeld (1984) and White (1990), another research question will be how have the basic assumptions influenced the different couples to construe the crisis differently? Given that the couples chosen for this study have experienced a roughly equal loss in financial terms at approximately the same time, how do they end up seeing it differently? What premises tend to be associated with an attitude that the crisis can be handled? What presuppositions tend to be associated with the view that the crisis is a disaster that has ruined one's life?

A further question would be what information would be useful to others who have experienced financial loss? And finally, what attitudes and actions taken by the participants of this study would they recommend to others who find themselves in a similar situation?
Borgen (1984) stresses the importance of identifying research methods which answer important questions rather than finding questions which fit certain methods: "we do not have the methods to address adequately this new thinking about systems, contexts, and dyadic processes. Traditional input-output designs, even when enhanced with partials, multivariates and three-way interactions, fail to capture expanding concepts of causation and change" (p. 597).

According to Greenberg (1986), a basic problem with most of the change process research is its lack of attention to context and neglect of patterns.

Methods, according to Hammersley (1983), must be selected according to purposes (p. 3). The questions that have been posed by this study regarding the experience of crisis around financial loss require an approach that can gain access to, and provide an understanding of the meanings constructed before, during and after the crisis. The construction of reality or structuring of consciousness can be described as a story or conversation, implying a recursive, co-evolving nomic process (Berger & Kellner, 1964). Laird (1988), in a discussion of the importance of
ritual, suggests that "to search for the ways that families build and make sense of their worlds and hand down their values and traditions, we must pay attention to language and metaphor, world view, folklore and myth, belief and spirituality, religion and ritual" (p.332). These aspects of peoples' lives would be revealed most directly by an approach that begins with their own experience of their world.

The methodology of this study will consist of two parts. The first part will allow the participants to tell their story in a way that avoids interrupting their natural configuration of events. In the second part, this data will be analyzed using theory to identify themes in the individual stories, shared themes within the couples' stories and common themes between their stories.

An important aspect of social research is its reflexive character, that is to say, the inter-relationship between the activities of the researcher and those of the researched. According to Hammersley and Atkinson (1983), "there is no way in which we can escape the social world in order to study it" (p. 15). Following Mischler (1986), the interview will be viewed as a discourse and thus the data gathered will be viewed as co-constructed by both the interviewer and the person being interviewed. Given that the effect of the researcher on the data cannot be
eliminated, it is important that the reader understand the perspective of the researcher. The methodology will begin with a brief outline of my personal experience with the subject of the study, severe financial loss.

Personal Perspective
The subject of this study is of interest to me because my wife and I lost a lot of money in the 1981-82 recession. By working hard and being careful about our spending, we had almost managed to pay off the mortgage on our house by 1981. We then remortgaged our house to the full inflated value of 1981, invested all of it with a number of family members in several business ventures and, over the course of the next year, lost all of our investment. Not only did we lose the money we had put into the projects, due to legal complications the people from whom we had bought the businesses came after one of our business partners for more money than had been put into the project. We lived in fear of having our wages taken and losing our house for two years. During this time both my wife and I were also declared "redundant" in our jobs because of the B.C. provincial restraint program in the early eighties. In 1984 the uncertainty was over and we were able to keep our house because the mortgage exceeded its value. We both got jobs right away in new fields but felt impoverished for another five years because of what felt like a crippling debt.
The loss had a major impact on my family and me. We have three children and one was born just before the loss and another born right in the middle of the uncertainty. I believe that the stress we experienced had a very negative effect on all of us. The anxiety that I experienced at that time was unlike anything I had ever experienced before. For about a year I had difficulty sleeping and felt like I was going to have a heart attack. I felt enormously guilty that I had been the one to bring on this misfortune on the family and angry that I felt blamed. One of the few times that I felt comfortable was when I would go for a run which I started to do at two o'clock in the morning because I couldn't sleep. The only other time I could relax was when I was in church. I poured myself into work and projects as a way of forgetting what was happening.

The level of conflict between my wife and I got to the point where we had to plan weekly meetings to iron out all the anger and misunderstanding between us. It never got to the point of considering divorce but we knew a number of couples who had gone through a similar financial loss and separated within two years after the difficulties began.

It wasn't until the summer of 1989 that I felt something had changed. That summer, for the first time since the loss, the whole family took a holiday together and visited my wife's family in the eastern U.S. Significantly, I also
quit an administrative job that summer with an organization that I had originally planned to leave seven years earlier around the time of the loss but, because of a need for financial security, I had chosen to keep much longer than I had wanted to.

Up until 1989, I was dominated by a feeling of failure even though I knew that I was only one of many that had lost financially in 1982. This was also in spite of having had many interesting and relatively well-paying jobs. I felt that I had held myself back from taking the risks that I felt I would be taking if I trusted myself more.

Preparing for and carrying out this study has, to some extent been therapeutic for me. My objective has not been to study other people but to learn from others without imposing my interpretations. To discover and describe the as-yet-unsaid has been as true for me and my story as it has been for the participants. I have felt empowered by their stories, I believe that they have too.

My wife and I have been talking about celebrating the end of our loss. For me, it doesn't seem quite over yet but I think the completion of this study in the spring of 1992 might well be time. Perhaps we will go bury the loss in a little box somewhere in the mountains when the snow melts.
Design
The general design of this study falls within field research methodology, specifically utilizing the ethnographic or in-depth interview technique to gain information which is rewritten as an analytical description of the experience of financial loss. The primary source of information will be the participants. Theory will be used only to heighten the sensitivity of the researcher in the data gathering stage. Participants will be selected by an informal method of seeking out couples who have remained together after financial loss. The information gathered from the couples will be analyzed for changes in underlying beliefs in the individuals within the couples and between the couples. Information from one spouse will be compared to information from the other spouse. Data from all sources will be compared to theory.

Procedures
The flexibility of ethnographic methodology is useful for the topic of this study because it is ideal for the study of the lived experience of human beings. Ethnography involves five stages of research, but, each stage requires constant feedback from the others. The following five stages noted by Spradley (1979, p.93) all go on simultaneously. 1. Selection of a problem follows the general question "What are the cultural meanings people are using to organize their behavior and interpret their experience?" (p.93). In this
study the original general question was "What meanings are given to the experience of financial loss and how do these change over time?" 2. Collecting cultural data. This involved the process of interviews to be described in more detail later. 3. Analyzing cultural data takes place as the information is gathered. Second and third interviews were influenced by having transcribed and examined previous interviews. 4. Formulating ethnographic hypotheses takes place as the interviewing proceeds and takes the form of proposing relationships between observations and posing new questions to test these relationships. 5. Writing the narratives of the participants and, once these narratives were approved by the participants, the further process of identifying changes of beliefs in the couples from the perspective of theory could be described as a "refined process of analysis" (Spradley, p. 94). Theoretical classifications were used to analyze specific aspects of changes in the shared cognitive structures of the individual couples, their level of family development and ritual behavior. Theory was again used to analyze the similarities and differences between the couples. The summary of significant similarities and differences is found in the final chapter on conclusions.

The general procedures for this investigation are listed in appendix B. Sixteen steps were involved in finding participants, gathering data, and analyzing that data.
These procedures took place during the fourteen months of January, 1991 to February, 1992. After a participant agreed to participate in the study, we met in an initial interview in which he described his or her experience. I transcribed the audio-tape of that interview and prepared a list of issues reflecting my understanding of his experience for clarification in the second interview. After the second interview and, in five of the six cases, a third interview, the interview was again transcribed and a draft narrative was prepared for the participant's validation. A third or fourth interview was held in person or by phone to obtain the comments of the participants in order to revise the narrative if necessary. No revisions were required and validating comments are included at the end of the chapter containing the individual narratives.

Description of participants
The selection of participants was determined by such general factors as relevant experience, approachability, availability, and willingness to participate in the study. To a large extent, participants were sampled opportunistically, depending on my ability to gain access to them. Access was obtained through contacts in the real estate industry and my work contacts. Selection of the particular individuals was determined by my own judgement. This strategy, according to Hammersley and Atkinson (1983), is acceptable for this study because, "in the early stages
of generating theory, which cases are chosen for investigation may not matter greatly." I chose three couples that had experienced their financial loss in the recession of 1981-82 because, when I began the data gathering in 1991, this recession had been described as the deepest economic downturn since the great depression of the 1930's and caught many people unprepared. I chose three couples for whom the loss had happened ten years ago because I wanted to look at the long term effects of the loss and the extent of the recovery as well as the crisis itself.

Taking into consideration Hammersley and Atkinson's (1983) suggestions of time, people and context as the major dimensions for sampling within cases, specific decisions about who to talk to and what to ask, as well as about what to record and how, were determined largely by the nature of the information that emerged as the study progressed. There were no observations outside of the interview so time was not a consideration. As to the dimension of people or who was interviewed, I chose to limit myself to the married couple in the family and chose not to interview the children or members of the extended family. This was purely an issue of time. In order to get enough data to be able to compare between couples, I had to limit the number of people interviewed. I think that another larger study would find much useful information by broadening the source of data within the families. From the point of view of the
dimension of context, I interviewed the spouses separately and left it up to them as to whether or not they shared information about their interviews. I felt that it would make the analysis too complicated to try and interview the couples together. This allowed them to tell their individual stories uninterrupted. They were, of course, free to share their story with their spouse when I returned the narrative to them for validation.

The role of the participants in this study was to provide descriptions of their experience in financial loss. Because the ethnographic interview regards the participant as an authority on his own experience, he has the responsibility to produce both relevant data and valid interpretation of that data. Following Spradley (1979), participants were asked to be both analytical and non-analytical in their descriptions of the experiences. Spradley suggests that participants can be very helpful in analyzing their own experience and culture "provided it is always from the perspective of the insider" (p.53). Hammersley and Atkinson (1983) warn that:

   the more "sophisticated" the interviewee, the greater the tendency for him or her to move away from description into analysis.... If the interviewee provides heavily theorized accounts of the events or experiences he or she is describing,
however interesting or fruitful the theoretical ideas are, the data base has been eroded (p.189).

Two participants in one of the couples who are trained counsellors and therapists sometimes stepped out of their experience but, on the whole, maintained their perspective as insiders.

Following Mischler (1986) who emphasizes the importance of including the participants as equal partners in the research process, I invited the respondents to reflect on their experience and the narrative that I produced for their validation. Given that the experience of loss was still associated with painful memories for some of the participants, it was important that I establish an atmosphere of trust and confidentiality. I shared with them that I had experienced a similar loss and knew much about what happened to a family when such a loss has occurred. As described in the chapter on "purpose", I accepted the responsibility to make the experience of participating in this study as empowering as possible without jeopardizing the validity of the research.

The Interviews

This study used the format of three unstructured, audio-taped interviews to gather data from the participants. The extent and duration of these interviews depended on the
amount of time the participant had available, the willingness and level of comfort shown by the respondant and the number of issues I felt still needed clarification. Using Mischler's (1986) emphasis on the empowerment of respondants as a guide, I did what I could to make the respondant feel comfortable and assure him or her that everything we discussed was confidential. All of the participants elected to keep their identity confidential due to sensitive nature of the experience. I tried to make it clear that anything that they had to offer about their perceived failures and successes would be potentially useful to others who had also experienced severe financial loss. I informed them that they were, of course, free to share the narratives with their spouses but that was a choice that they could make. The input that they would have in the content of the narrative was emphasized as a recognition of their importance in the research process. The intended audience for this study was described as those who were confused, depressed, angry and feeling isolated for months and years after losing everything they owned.

The first interview involved the establishment of the relationship and asking general questions about the loss. I described my experience with financial loss and, while discussing the letter of information and consent form, further elaborated the purpose of the study and the potential benefits for themselves and others.
Participants were invited to enter a discourse about their experiences in three general chronological phases of the inquiry: life before the crisis, the crisis, the recovery and time since the crisis. The invitation was extended in words similar to the following:

I am conducting a research study that hopes to increase the understanding of what happens to people when they experience severe financial loss. I am particularly interested in what things you found most difficult and what you felt helped you the most. To understand the context of the loss it would be useful to get a sense of what life was like for you before the loss, during the loss itself and after the loss.

Questions in the beginning interview were largely open-ended, although some were inspired by comments that needed further exploration. Other questions arose because of issues arising out of other participant's interviews. Examples of general questions that were asked in all interviews were: 1. When did you first become aware of that feeling, thought, attitude? 2. How did you perceive others, yourself? Were the perceptions of others of any concern to you? 3. How was this feeling, thought, behavior different or the same from before? 4. Who was agreeable to that, disagreeable? 5. Who did what and when and how did
others respond to that? 6. What is your understanding of 
this? 7. Did the closeness between people change over the 
course of events? 8. What has been most helpful for you. 
9. Are there things that you would have done differently to 
help yourself?

The second and, in five of the six cases, third interview 
were used to clarify issues that emerged in the previous 
interviews. The draft narrative was presented to the 
participant in the third or fourth interview for validation 
that it was an adequate account of his or her experience. 
My wife, a student in the Department of Counselling 
Psychology, reviewed the transcripts and the narratives 
for the purpose of ascertaining whether I had interfered or 
contaminated the participant's story. Her comments are 
included in the section at the end of chapter three. I was 
happy to have her participation since she also has had 
experience with the topic of this study and, as well, offers 
the perspective of a woman in the review of the narratives.

Analysis and Description

Analysis, in ethnography, is a continuous process throughout 
the research and is guided by the principle of reflexivity 
or interrelationship between analysis, data collection and 
research design. Using a process of triangulation, whereby 
data from a variety of sources are compared, the study was 
able to build construct validity, to be discussed later.
The sources included theory, my own perspective, the transcripts of the participants, the descriptions of the participant's spouse and the participants themselves in the process of validation.

After the participants validated the narratives that I put together after the interviews, I summarized the themes emerging from their stories. The major feature of the analysis was to identify those actions or statements that suggested either changes or continuity in the underlying assumptions. This involved a comparison of the changes of both spouses in the marital couple. The next stage involved "theoretical triangulation" (Hammersely & Atkinson, 1983, p. 181) which means approaching the data from multiple theoretical perspectives. The stories of both spouses in the three couples were examined from the perspectives of the theory of crisis and change (Reiss, 1981), the developmental stages of family identity (Steinglass et al., 1987) and theory from the field of ritual (Bennett and Wolin, 1988).

The next stage of analysis was to examine all six stories together from the point of view of common themes and from the perspective of the different theories. The final chapter consists of a summary of the salient themes between the couples. This chapter concludes with a brief summary of recommendations of what has been helpful and what has
hindered recovery. This is intended for those who might find themselves in financial crisis.

Issues
The major criteria for judging the quality of research designs are validity and reliability. Internal validity is, according to Yin (1984, p.38), a logic that is inapplicable to descriptive or exploratory studies. External validity, the problem of knowing whether a study's findings are generalizable beyond the immediate subject sampled for the study, is a criterion but in a way that is different from quantitative research. Case studies rely on analytical generalization which is the attempt to generalize a particular set of results to some broader theory. Each case is an analogue, providing a test for other accounts and leading toward a more adequate conceptualization, a deeper understanding of the experience.

The test of construct validity, the validity of the lines of inference running between data and concepts, determines the soundness or the adequacy of a description through the establishment of correct operational measures for the concepts being studied. Yin (1984 p. 36) has identified three case study tactics for construct validity. The first is the use of multiple sources of evidence. In this study this was addressed by the process of triangulation. The second tactic is the involvement of participants which this
study has done in the validation of the narratives. The third tactic is the establishment of a chain of evidence which was done by writing the narratives using, as much as possible, the words of the participants, involving an independant review of the transcripts and narratives and the process of validation by the participants themselves.

Mischler (1986) suggests that interviews are jointly produced discourses in which the the interviewer is always implicated in the construction of the phoenomenon analyzed. Hammerseley and Atkinson (1983) propose that the first requirement of social research is fidelity to the subject under study. Given that we cannot remove ourselves from the world in order to study it, we need to recognize that we are part of the social world we study. Hammersley and Atkinson point out that:

rather than engaging in futile attempts to eliminate the effects of the researcher, we should set about understanding them.... [the researcher] is the research instrument par excellence. The fact that behaviour and attitudes are often not stable across contexts and that the researcher may play an important part in shaping the context becomes central to the analysis.... Data are not taken face value, but treated as a field of inferences in which hypothetical patterns can be identified and their validity tested out (p. 64).
Thus, this research reflects my own experience as well as the informants. To help the reader understand how I was involved in the co-construction of the data, I have described my perceptions in working with the participants in each individual narrative.

The fourth criterion for judging the quality of the research design is reliability. Because replicability is not really possible in this kind of research, reliability for this study assumes the meaning of trustworthiness, the reflection of experience in an honest and accurate manner. This requires the researcher to explicitly acknowledge his assumptions, biases, and perspective. Giorgi (1975) proposes that:

> By means of this procedure he is able to communicate to other researchers the attitude that he assumes with respect to his descriptions. The point here is not so much that other attitudes cannot be assumed, they can. Rather, the claim is that if any other researcher assumes the attitude described by the researcher, then he should be able to perceive and understand the same meanings. One does not necessarily have to agree, but one must understand what he is disagreeing about (p. 78).
My own experiences with severe financial loss have been included earlier in this chapter and, in each case narrative, I have described my understanding of the relationships I have had with the informants. The perspective that I have tried to bring to this study is, similar to that outlined by Mischler (1986), "to understand what respondents mean by what they say in response to our queries and thereby to arrive at a description of respondents' worlds of meaning that is adequate to the tasks of systematic analysis and theoretical interpretation" (p. 7).

I trust that the readers of this study will be persuaded that the procedures I have followed in this study have resulted in a rigorous study that has adequately captured the worlds of meaning described by the participants and analyzed them in a way that has helped to clarify the experience both for the respondents and the readers.
CHAPTER III

Participant's Stories

This Chapter contains the six narratives of couple A, Wendy and Duke, Couple B, Sara and Walter and Couple C, Robert and Ann. The narratives will be followed by a section containing comments by the participants on the accuracy of the narrative, comments by the researcher and the reviewer.
Duke's Story

The Beginning

Duke, Wendy's husband, has been together with Wendy since the early 1970's. Wendy and Duke lost everything they owned in 1982 but the crisis that had most influence on their relationship was their separation in 1976, a divorce in 1977 and a gradual reconciliation which resulted in their joining together as a couple again in 1979. The loss of all their assets in 1982, although it caused a lot of difficulties, served to consolidate changes that had just taken place in their relationship during the reconciliation. To understand the changes that Duke experienced during the time 1976 to 1982, his story will begin with his early life.

Duke grew up in Germany during the thirties and forties. He says that he learned from his mother how to be positive and a love of working hard, "I work pretty hard.... It goes back to my mother." In addition, he says that from her he learned from her a habit of being "fussy", where "everything had to be in its place" and "you do everything right". This attitude, he feels was often quite strongly enforced and, he says, "you always felt like you're doing something wrong." Something else that he learned from his mother was a tendency to have a hot temper. Although his mother was very supportive of him, she also was very powerful and demanding
and sometimes he felt like it was his duty to "just sit there and take it". Although Duke is proud of his mother's ability to work hard, in later years he was concerned that she became "all crippled up" from her years of hard work. Duke saw his father as being less supportive and somewhat disapproving of him. His father did not approve of his wife's encouragement of Duke's involvement in military training in the 1930's. Duke felt that his mother "knew which way the wind blew" and would go along with things that would benefit their family. Duke felt that his father may have wished, although he never said so directly, that Duke would refuse to take part in these activities. He describes his father's involvement with him as, "he was never that interested in me really that way.... He never asked me what I was doing." Although his father was somewhat distant all through his childhood, Duke had an experience in 1950 that led him to believe that his father cared for him a lot more than he ever let on. His father cried at the train station when Duke left for Canada. Since he felt that his father couldn't pretend to cry, Duke concluded that there must have been some positive feelings there after all.

As a young adolescent, Duke served in the German armed forces during the second world war. He was 17 when the war ended and spent time in a prisoner of war camp. Unlike his childhood, where he was well provided for, the end of the war was a time of starvation and deprivation. He tells a
Duke came to Canada in 1950 at the age of 23. He settled in the interior of British Columbia, married a woman of aboriginal origins and they had a number of children. He had trouble trusting his first wife because he felt that she often spent their family money without a lot of thought on things other than food and shelter. Duke says that if he had met Wendy when he met his first wife, he could have retired twenty years ago because he made a lot of money during the fifties and sixties. He did not feel that his first wife made it possible to save any of these earnings. Work during these years consisted of operating his own lumber mill, a planer mill, buying and selling lumber and operating heavy machinery in large construction projects in the oil industry. Duke was gone from home for several months at a time, worked long hours and made a lot of money. He saw his role as providing the money and his wife's role was to run the household. He would "help out if someone was ill" but he says "I wouldn't take time off work [to help around the house], I thought something else was more important. Work, make a buck or whatever." Duke's children
were often discriminated against by other children because they were part aboriginal. He says that he always had to "fight somebody" to insure that they were being treated fairly by the school and community. In his work, Duke describes himself at that time as a "hot head" who was very rough with his employees. Looking back at it, he regrets being so rough but, at the time, he would use "any means to get the job done," including hitting people.

During these years, Duke had the experience of losing all of his successful businesses due to, he says, unforeseen changes in government regulations and monopolistic practices by the large lumber corporations. Unlike later years, he says that he got very upset and "hollered and screamed my head off about [the losses]" because he had worked so hard to build up these enterprises to lose them that way.

In 1970, after his first wife died, Duke was hired by Wendy who had just recently acquired a hotel in his small hometown, After a short time, they were operating the hotel as a couple, each with their well defined roles. Wendy specialized in the finances and Duke specialized in the renovations and maintenance. This role differentiation has continued through the years and Duke believes that having one person handle the finances is better "because the decision is made by only one person. Because I am agreeable with whatever she does." Duke felt that it was a little
difficult for him to trust others at this time given his experience in his marriage, the community and in work. Right from the beginning, however, he had a great respect for Wendy whom he found to be very trustworthy and considerate of others. Duke says that he started to change when he met her. He learned a new way of relating to others that he felt was more effective than his "hot-headed" style. He didn't initially agree with some of her business practices which were based on an unwillingness to take advantage of opportunities at the expense of others but eventually he began to agree with her and says, "that's another thing you learn from a person like this.... Where would you find a [honest] person like this?"

After three or four years of working sixteen hours a day, seven days a week, they sold the hotel which was still in Wendy's name, and went to Europe for two years. Part of this time was spent visiting Duke's parents in Germany. Duke's father died while he was there and Duke stayed in Germany for a time after Wendy returned to Canada so that he could look after his mother. When he returned to B.C., he and Wendy got married and they went back to the interior hotel to operate and resell it after the first sale had broken down. They found a new purchaser and took three properties in the Fraser Valley as a trade. They operated a hotel in Whistler for a year and decided that it wasn't economically feasible.
The Relationship and Financial Crisis, 1976-82

After leaving Whistler, they stayed in one of their three houses together with two of Wendy's sons and their families. This period was very difficult for Duke. Each of the three properties that they had taken on had mortgages and monthly payments. Wendy was trying to make money in real estate to cover these costs but Duke felt that she would not be able to earn anywhere near enough to make these payments. He believed that he would have to make a lot of money to make ends meet. He thought that the only way that this could be done was to go up north where he knew that he could make a lot of money. Wendy's expectation was, he felt, that he find some kind of job, any kind of job in the Vancouver area. He didn't share this idea with her because "I thought that maybe she won't like me to go up there." He didn't like the idea of just taking any job where he would only make one quarter of what he thought he could make up north. Furthermore, he believed that whatever he made from a job in the lower mainland wouldn't actually be enough to cover the costs of the mortgages. He felt caught in a dilemma. If he got a job in Vancouver, it would satisfy Wendy's needs but he thought that not only would he not make enough money to cover the monthly payments, he would also not like whatever job he found. If he went up north, he thought that he would satisfy his needs for a job that he liked and make enough money to pay for the properties but he felt that Wendy
probably wouldn't like the idea. He didn't want her to interpret his idea as a lack of confidence in her ability to make money, "I didn't want to tell her 'well, I don't think you can do it without me.'" The result was that Duke didn't share this idea with Wendy, "I didn't really let her know, she thought I just didn't want to work." He knew, based on his experience over many years, that it would work out if he went up north but he didn't think that Wendy would believe that he could do it. He felt that her trust of him was not as high as it could have been because he was getting into drinking and he thought that she would be worried that he couldn't take care of himself.

In addition to this issue with Wendy, Duke was feeling uncomfortable about how the others in the house might be seeing him. As a person who had always worked hard and made a lot of money, he felt guilty about being the only one that was not bringing in an income in the household. Although he liked everyone in the house, he felt that they were all thinking, "what is he doing here, I wonder if he should be eating or not?" Duke says that he would have been happy if he were the only one working and they were all depending on him, the provider role that he had always been used to, but in this situation, he says, "I felt like an intruder." He says that he did not share his frustration with Wendy because he wasn't very good at saying things in a way that would make it easy for the other person to listen. He
withdrew into drinking "in the wine cellar" and says of himself, "I was a loner." Unlike in later years, where he describes himself as a person who "says what I want to say," talking at this time was not a way that he was able to deal with the situation. As things got more and more tense, the solution of going up north seemed like the only way that Duke could bring in the kind of money to save the investments. The situation changed dramatically when he and Wendy had a big argument and Duke says, "I jumped in my truck and headed north." Duke says that he was still drinking as he was driving north but stopped the moment he arrived in Ft. St. John. He got a job that he liked right away as he knew he would, and because making as much money as possible was his goal, he was soon making fifteen to twenty thousand dollars a month at three different jobs. Working every waking hour was, he thinks, "a way of staying out of trouble" by which he meant getting into drinking. Although working this hard was to have, he believes, some serious consequences for his health in later years, at the time he says that he really enjoyed what he was doing and it was great to be making money again.

Although he and Wendy were not in contact for a while, as Duke re-established himself as a successful businessman, he regained his confidence that their marriage was going to be able to overcome this difficulty. Looking back on this time he says, "I guess I had to prove myself." Using the many
hours of solitude operating machines, he describes his use of time as "you analyze yourself, 'well, I shouldn't have done this, I shouldn't have done that.'" Duke felt that the crisis was largely his responsibility, "I knew that it was my fault really when it all happened." He decided early to take on the responsibility to do what had to be done to build up the relationship again.

When Wendy filed for divorce in 1977, Duke did not hinder the process even though he did not agree with it. He still felt that they could make it as a couple. Duke never asked why she wanted the divorce and didn't feel critical about her decision to do it, "I don't know what she thought at the time, I never asked her." He was the one that reinitiated the contact with Wendy, saying, "she didn't phone me." He wanted to let her know that he was taking care of himself and doing well. He also wanted to stay in contact because he was worried about her, knowing that she was alone. It was important to him that she knew that he "stuck to himself" and was "staying out of trouble." By 1978, Duke felt that "she saw that I could do it." By this time, he says that, "I just smartened up." He had learned how to say things differently, a skill that he feels he has maintained ever since:

I am not a hot head any more like I used to be. I just blurted out something which didn't make sense anyway. Now I probably think more and come up
with the right, what I want to say in the first place. It used to, it didn't come out right. I was thinking it the right way but it didn't come out right so that made a difference.

He thinks that he had learned to use his ideas less and listen more. Having learned that he couldn't force his ideas onto Wendy, he says, "you don't direct a person like that." With an increased concern for how she was feeling, he suggests that, "I couldn't do anything to upset her."

By 1979, Duke says that Wendy's trust for him had increased to the point where she wanted to come up to Ft. St. John and stay with him for a while. Duke didn't know what she would do with her time, since he was only home to sleep, "I had no time for her," but he was very glad to have her come up.

This situation, he says, was quite different from 1976 where Wendy was the one that was working long hours and Duke was staying at home.

After a few months Wendy returned to Vancouver. Duke believes that, since this time, they have been operating as a team. They agreed that they could be both together and have Duke stay up north for a few more years since the money was so good. Being able to trust each other, geographical distance was not a problem. Duke felt good being able to provide for Wendy as her real estate business was doing all
right but not providing a lot of money. With his salary he says that they were able to "live like kings." He felt comfortable in the role of provider and leaving the responsibility of what to do with the money to Wendy. Their level of trust of each other was such that they invested in a number properties together, "we trust each other, we throw our money together." A respect that has persisted since 1979 is described by Duke as "I am agreeable with whatever she does... I think, like, if she says to me today 'tomorrow we have nothing but a piece of bread,' that would be o.k.. I wouldn't say a word. I wouldn't ask her, 'well, where is the money or haven't you got no money?' I wouldn't ask the question because she wouldn't have any - otherwise I would get something better to eat. I don't ask these questions."

In retrospect, Duke feels that Wendy, too, was able to respect his reasons for going north even though she might not have agreed with it. In this way, he says that they were able to achieve agreement on something that would not have been possible two or three years earlier. Since 1979 and even earlier, even though there were many difficult times to follow, Duke says that "we have never had any arguments, not one bad word since."

In 1981, Wendy came up with the idea that they would buy a number of properties in Courtney on Vancouver Island
including an old mansion that needed extensive renovations. Duke describes the ambitious plans they had for this place:

- We were planning on really making something and stay there. The plans we had you know. We put a lot of money in it.... We remodelled the house.... Then we had plans for an addition to it. We were going to put a health spa in there. We were in contact with one lady who was going to have plans drawn up for that, swimming pool and the whole thing.... The house was finished and we had a taxi service going. I still had a back hoe machine, a brand new one. We had a real estate office in there. We thought we had it made.

For a period of almost two years, Wendy put all of her energy into the renovations and Duke concentrated on making as much money as possible to pay for it all. Because he wasn't in Courtenay, Duke had to trust Wendy's judgement about what renovations were required and he believed that she would do what was best. About a year after the start of this project, the economy started to slow down dramatically in Ft. St. John and, at about the same time, Wendy shattered her ankle during the renovations. Duke quit his jobs, transported his new backhoe down by train and joined Wendy to see if he could find work in the Courtney area. Because of the economy, Duke says that:
everything went to hell.... I put ads in the paper for somebody to contract it out. I'd give them the machine, as long as I got the payments out of it. But I couldn't even do that.... I couldn't sell it, nobody would have bought it. I couldn't even find a job. I went from place to place to look for work on the island.... I gave my back hoe back to Finning Tractor. I just gave it back. I just told them, well, you know, I lost about $50,000 on it alone.

Unlike 1976, however, Duke says that not being able to find work did not cause any problems between them. He did everything he could, "I tried everything and she knew it". About this time, making the situation more complicated, they found out that the house was insulated with urea formaldehyde and no lending institution would loan them the $80,000 they needed to pay out the original owners. Unable to obtain a loan, they were faced with the possibility of losing everything. In an attempt to save the situation, Duke took on a big renovation contract in the Vancouver area that, with a lot of hard work, was supposed to have netted him $50,000. Unfortunately, the owner failed to keep his agreement and never paid Duke for the six months of back breaking work. To make matters worse, Duke was seriously injured on the job, "I got hurt there and he just didn't pay me what I had coming... I put a lien on the place and it was
getting so bad that I went to him one day and I said, well, even give me half, eh, but he didn't give me half, all he gave me was a thousand dollars to take the lien off. But I needed that thousand bucks so bad that I took it." About a year or two later, Duke was to be injured again when a refrigerator fell on his leg. These two injuries plus a long term illness that Duke attributes to the years of hard work in Ft. St. John, were almost to incapacitate him for three years following the financial loss.

Not getting the money meant that they were much closer to losing their $250,000 equity in the house and properties. Duke thought that they still didn't have to lose it because he believed that Wendy had the kind of know how to forstall those kinds of things. Duke would have continued to try and save the project, "[It] was never in my head at all to give up. Never. I don't think that way." But in the end he says that she decided not to put themselves into a position of dependancy with the banks and wanted to let the properties go:

We didn't actually need to lose it because we could have dragged it out... because it was her home, she didn't want to go to this bank here and this guy there, pleading for her. If she would have to plead for you or for strangers she will do it. But she won't do it for herself. And I felt the same way about it.... There would have been a
lot of worry... a lot financing this week, financing that, where does, is it going to work out and all this, so we talked it over and, just, everything, just let it go. Let it go. We were happier than heck, actually. Who cares, we don't care.

After the Crisis
Duke has mixed feelings about the loss of everything. On the one hand, he says that even though they lost all the equity they had worked so long and hard for, this loss was no big problem for them. Even though, ten years later, they are still paying off a loan associated with the house they lost, it was no problem, he says, "once we decided what to do with the whole thing." On the other hand, his one regret was that they got perhaps too enthusiastic about the project: "I guess we got a little bit too positive, I guess we got too big, we shouldn't have bought all this stuff, and the owing some on it yet and all this. This is what gets you down."

Over the three years following the loss, Duke describes himself as being extremely tired from having worked so hard first up north and then on the construction project he took on in the desperate attempt to save the properties in Courtenay:
And we have been working hard since [the loss]. All the time. I got sick for a while there, you know, I couldn't hardly do anything but, I really was. I was burned out. That's what I was.... You know there were days, I slept on the floor. I was so tired. Anywhere, I could lay down anywhere. For about two or three years, I could lay anywhere and sleep. On the highway, anywhere, I was just tired. Then I came back again.

In retrospect, even though the six years in Ft. St. John was the time when he regained his confidence in himself and his marriage, he says it had a price, "Ft. St. John was a killer for me."

Up until the last few years, they moved often from one place to another. Many of these residences in the beginning were rent free in return for some service that they could provide. In spite of their changed circumstances, Duke says "we had rough times but we made it easy." Because of his illness and injuries, he was unable to work the long hours and provide an income the way he had in the past but he did not feel like an "intruder" or feel a need to prove himself because "finances were nothing, because we were together.... We stuck together better than ever, we were very close then." There was a climate of each helping the other when necessary. There became more time for talking and
listening. Luke claims that "talking was the biggest part of being able to handle stress" during this time. He says that the loss of 1982 was handled better because of what he had learned during their separation. Without what he learned he thinks that "I wouldn't have listened carefully enough, I would have used my own ideas more and maybe it wouldn't have worked. And then it would have put her under stress because she probably wouldn't want to say anything, it probably would have got worse."

Duke's trust of Wendy continued throughout the whole loss and he maintains that "she always does the right thing." There was no blaming between them and Duke feels that the loss in 1982 was because "it just didn't work out." He feels that they didn't blame each other because they both knew that they both had done everything possible in the situation.

In the last few years, 1989-91, they have owned their home. Duke studied for and received his real estate license during this time. For the last year he has been working in a large industrial plant on a regular basis. Although he could work overtime everyday if he wanted to, he has restricted himself to only working eight hours a day. This, he admits, is "a heck of a big change" from earlier years although he still says that "I work too much and that bothers me." Duke still finds that he tends to take on more than his share of work
in the plant. His colleagues are very appreciative but he still says, "I don't know why I do it." Duke says that Wendy doesn't want him to work overtime because "if we don't talk one and a half hours a day, we miss it." Working too much would cause trouble because, as Duke says, "If I don't listen for an hour, she gets upset... Wendy has got to have someone who tells her what is going on... and I feel that I should take it easy because, you know, you have got a partner and you don't want to, all of a sudden, lay down and do nothing. I guess if you were by yourself you wouldn't feel that way." He says that talking is important to him as well because, "you must involve your wife in your life to solve problems." He chooses not to work as much as he could because "I just don't want to work all the time, I like to be at home." Following the pattern that they had established since 1978-79, he says that "we talk about everything and whatever we do, we always agree." "The biggest thing," he says, "is not to hurt each other."

Duke willingly does much of the work around the house. He says "when she is home she cleans up and when I am home, I clean up." For a number of years he has enjoyed doing the ironing because "she is such a busy girl." Unlike the years when he worked so hard at his job that he didn't have time for daily chores, he says "now I do it just because I feel it is my role. She is over there at work and I am glad I do it. I do the washing, she does the washing."
Duke's way of dealing with the past and the loss of Courtenay is to be positive, "I am a very positive guy.... I never think negative. And she is amazed by that because I just don't think negative. I don't even allow it in my mind to think about something negative." He laughs when he talks about how Wendy calls him a "dreamer". He has put the whole experience out of his mind, "I made it a point not to think of it," he says. Duke believes that both he and Wendy have found this approach useful. Even though, he says, "everything went down the drain, we took it as it was. We never said much to each other about it." Part of the reason for this approach is Duke's respect for Wendy, "she's just a little different person. Like you don't argue about something which has gone down the drain anyway with a person like this because you can't do that because you respect her too much." Duke thinks that part of the reason this works is she feels the same way about him, "I think she respects me as much as I respect her, most likely." Neither of them have resorted to complaining about how things have not worked out as well as they could have. Like when Wendy shattered her ankle, he has great respect for how she just continued on, "she still hobbles, she still can't walk right. But, I mean, that is the way she is. Tough customer, that one." He feels that Wendy has understood, without him having to say so, how difficult it has been for him, "she knew I was tired, I didn't have to tell her that."
We just never, we just keep going. We don't talk about it. Often I think about her, she keeps going."

In terms of their economic future, Duke has ambivalent thoughts. On the one hand, so much of what he has worked at has been undermined by economic forces beyond his control that he says, "nothing ever lasts any more. All of a sudden, the government comes along and you're out. It happens all along." On the other hand, he says that there is nothing you can do to prevent many types of economic loss, "the government is involved and the economy is involved and you are involved, there are three different practices going on, there is nothing you can do about it." Duke feels that he doesn't "holler and scream" his head off as he did when he as younger. "Now it doesn't bother me at all." He remains optimistic even though he feels that it is more difficult now to be successful in making money:

I always think tomorrow I'm going to make it again. I'll never make it by the look of it, but that's the way I look at it. I never give up. Always something gotta, something gotta happen again. It's not getting any better finding these days but I still won't give up on it.... Right now everything is o.k., we are not dead yet. There is a lot of scheming going on here.
He and Wendy still have plans to invest and "we will try to get things going in the meantime which will probably work out I'm quite sure". He plans to be very careful and "instead of making $100,000, just make $20,000 at a time. Probably work out fine."

In terms of their relationship, Duke is very optimistic. He says that "everything is getting better all the time." Talking and working things out has become a regular part of their relationship:

Some people don't talk to each other. That happens, for a day, we never do that. That wouldn't work with us. I think it is really cruelty to do that. To not talk to somebody. You better tell her what bothers you. At least you know what bothers you. And if you don't tell them, at least talk to them. I think that it is really bad when somebody doesn't talk. I think that is what is wrong with people. The silent treatment, they call it.

He feels that he knows how to be aware of the feelings of others and communicate "way better than I used to.... You don't say things which, some people are hurt pretty easily. It don't have to be just somebody you love, even people around you, friends, some people take it serious what other people say."
Looking back on the difficult times in 1976, Duke describes how he found it difficult to talk about issues that were problematic. He tried to deal with his anxiety by drinking at first but came to realize that "I don't think you can deal with stress if you are drinking. You're ok for that one evening because you talk yourself right into it but when you get sober it is a different story altogether."

Referring to issues that were contentious, where their needs were different, Duke says, "that is the one thing we didn't talk about too much. Later, I did and that is when it all changed around." Compared to his approach of earlier years, Duke observes that "I have been saying what I want to say for a long, long time."

Duke believes that, in addition to keeping the lines of communication open, an essential ingredient in keeping their marriage together is his positive outlook: "Every day is a new day. She knows that. She can't understand why I feel, she figures I'm a dreamer. I say 'I'm not dreaming, I mean it.' And then you laugh about it. It's just a good life with her, you know, that way. Just no, no, arguments. Isn't that beautiful? And that helps, boy that helps."
Wendy's Story

Before the Crisis

Wendy and Duke have been together since the early seventies. After selling a hotel which they had operated together for four years, they travelled in Europe managing a country and western band for two years. Back in Canada, they married in 1975, separated in in 1976, divorced in 1977 and had a reconciliation in 1979. In 1980, they purchased a large heritage house in a small community on Vancouver Island which they hoped would be a center for their extended families and provide them an income as a bed and breakfast establishment. In 1982, after having put all their life savings into renovating this mansion and purchasing other properties close by, everything was lost in the recession. They walked away from this experience with little more than the clothes on their backs. Since 1982, they have never fully recovered financially from the loss and are still paying off a loan taken out at that time. The loss in 1982 dollars Wendy estimates at about 250,000. In the period following this loss, Duke was ill for a number of years but, since 1990, has been working full time as a maintenance engineer in a large industrial plant. Wendy bought a small real estate company which she has managed since 1985. She says that this company, while not providing a high income, has been modestly successful.
Although the financial loss of 1982 has certainly had a devastating effect on their financial security, the more significant crisis in terms of the effect on their marital relationship was the period surrounding the separation and divorce of 1976-77. Their ability to support each other and work together as a team was highly developed enough after their reconciliation in 1979 that they were able to weather the subsequent financial crisis intact. To understand how these two crises interacted to change their lives, Wendy's story begins with her own mother.

Wendy's mother came to Canada from Scotland at age 18 around the turn of the century. She came essentially as an orphan as her parents, sister and guardians had all died. Other more distant relatives had, Wendy believes, conspired to push her from her inheritance, the family inn. There was no one there to look after her and Wendy has great admiration for how her mother had the courage to leave behind this hopeless situation and strike out on her own.

Growing up in a remote area of B.C. as a child, Wendy felt that her immediate family was an extremely important source of support. She did not have any aunts or uncles so she felt it was necessary for them to be close knit and together. Wendy learned to value understanding others and believes that she "may have a little bit more understanding"
because she had been exposed to so many different kinds of people when she was young in a small frontier town: "the more broader experiences you are getting in life, circumstances, other people, the more you understand".

Wendy's first marriage was, to some extent, motivated by an attempt to help her husband who did not have a close supportive family as a child. Unfortunately, she feels that her first husband was totally dominated by the requirements of work and did not value the marital relationship or family. Wendy has never been reluctant to work hard but promised herself after the break up of the first marriage that she would never again allow herself to be put in a position where she didn't have the power to insure that her values, especially those regarding family, were being given equal priority to those of others. She felt that she had no power and says "I had to do what I was told". In this marriage, Wendy felt helpless as she had to tailor her life to fit someone else's agenda. She felt that she had to give her youngest children less nurturance than she felt they needed because she had to commute and work long hours to support her husband's business which she never believed would be successful. He was obsessed, Wendy thinks, with the goal of "becoming a millionaire". Wendy says that Lloyd, her first husband "never allowed me to share his feelings, it was all surface and he didn't include me in his thoughts". She felt "alone, always alone" and this really
bothered her having come from a childhood where people were so close and supportive. Wendy's ideal, "all the things I was working towards, establishing a home", was not realized in this marriage because her first husband "didn't take any interest in the home". In contrast to working, Wendy tells of a brief period where she really enjoying building a home when her oldest children were young and of moving in before the doors and windows were in: "that was a fun year for me, I enjoyed that little house".

Just before Wendy's first marriage ended, her first husband's business suffered a severe financial loss. This really made all the years that she had put into his business seem even more futile. She felt betrayed by the emphasis put on business at the expense of her family life, her lack of power to determine the direction of their lives and the emotional distance in their marital relationship. She felt that she had put in "all those years" in the business with little to show for it.

Wendy went into real estate in the sixties and did well at it. By 1970 she had enough equity to purchase a small hotel on a lake in the interior with her brother. When her brother had to pull out his funds several months after they took possession, she was able to borrow money to buy him out and take on the project on her own. Early on in this project, Wendy hired Duke to help her run the hotel which
she could not do on her own. Duke's first wife had died several years earlier and, soon after he started, Wendy and Duke were operating the hotel as a couple. It was a demanding business which often took sixteen hours a day, seven days a week to operate. Wendy's two younger children lived with her in the hotel some of the time and, the rest of the time, they spent with their father who lived three hundred miles away. Some of Duke's children lived in the community and others were living elsewhere going to school. Wendy describes this time with Duke as one where they worked very well together. She handled the money end of things and Duke handled the renovations and maintenance jobs. Each felt very comfortable in their clearly defined roles, enjoyed the work that they were doing, and they soon came to trust each other a lot. Both of them were "doers", believed in hard work and had come from entrepreneurial backgrounds where they had to look after themselves. There was so much work to be done that they never had to worry about what to do. They both shared the goal of making the business a success and so had few questions about the value of working hard even though they knew it was a pace that they couldn't keep up forever.

Compared to the life they were to have after the sale of the hotel, the busy schedule of running this hotel was well suited to their desire to be equal contributing members of a partnership. This project met their need for independance
by offering many different opportunities to express their initiative and creativity. These contributions could be done separately or together but always in the context of a working team. There was no fear of dependancy because, especially in the beginning, it was primarily a business relationship where their expectations of each other were, she says, "not high." Work provided an opportunity to be close but not too close. As Wendy says, "it was work, work, work, work." Although she was to change her mind later she thought that their relationship might have been so work related that "there was no personal rapport at the hotel."

Duke had lived in the community in which the hotel was located for many years and had, with twenty years of success behind him in logging and construction, chose to work with Wendy. Wendy owned the hotel but she felt that his expertise was a very essential part of the operation. Each could feel independent, appreciated and equal. With the focus always on the business, trust was easily developed and maintained because Wendy felt that, unlike their previous relationships, they really could count on each other. Both believing so strongly in working hard, doing one's share and sharing the goal of making the business a success made, she says, trusting easy.

Positiveness was an important ingredient in their success with each other and in dealing with customers in the hotel. Wendy stresses the importance of public relations in
attracting new customers and building up the business. Although they had a number of problems in the operation of the hotel, being positive and working hard always seemed to solve the difficulty eventually. There was no need to pay much attention to personal problems because, in addition to the fact that there were few if any, there was a shared assumption that the business was the priority and their individual needs would be best met by staying positive and making the business a success. "Team work was everything" in the business. Until the hotel was sold, neither of them had any money because every extra penny was put back into the business to make it more effective. This, according to Wendy, contributed to a sense of equal partnership.

In the mid seventies, Wendy and Duke travelled in Europe managing the country and western group that had been the house band at their hotel. One of the players was Wendy's third son. Her youngest son lived with his father. Wendy describes this trip as the "vacation of a life time" and a reward for all the hard work in the hotel. Much of the time in Europe was spent in southern Germany where Dukes' parents still lived. His father died while they were there. Luke, according to Wendy, felt betrayed by his sister who wanted all the inheritance for herself. She says that Duke "did not fight" his sister because he was not interested in the money but his feelings about this perceived betrayal were,
from Wendy's view, connected to difficulties they experienced later on.

In terms of their relationship, Wendy felt that in their time in Europe, they were "always surrounded by people." This made it more difficult for them to feel like a couple. Wendy returned home leaving Duke to look after his mother. Duke was to have stayed longer, but he returned to B.C. eight months after Wendy. They got married in 1975. Unfortunately, the sale of the interior hotel had collapsed and they had to take possession again and try to resell it while they were negotiating to take over another hotel in Whistler, B.C. They got the interior hotel sold again but had to take three houses in the Fraser Valley as equity. After running the Whistler hotel for a year they returned in 1976 to live in one of the three houses. At about this time, two of her sons and their families moved in with Wendy and Duke to help pay for the mortgages.

The Relationship Crisis and Reconciliation

Wendy found the time after they moved into this house very difficult. Unlike the time spent in the interior hotel, they did not have, she feels, clear shared goals at this time. They had three properties to be concerned about and, because there was no physical work involved, Wendy felt that the responsibility for managing these properties was all on her shoulders. She had started selling real estate again
which she had not done since before the purchase of the interior hotel. She felt lost and "didn't know where to turn to" in her attempts to keep up the payments on these properties. Duke had never lived in an urban area and couldn't find a job. He became critical of what she was doing. Wendy knew what the lifestyle involved in real estate was all about but he had never experienced it before. She felt that all her decisions were being questioned. This was so unlike their time in the interior hotel where she felt that she had had the "freedom to do what she wanted."

In order to make money to pay the mortgages, Wendy felt justified in working long hours away from home but Duke did not like this. Wendy couldn't understand why, given the circumstances, he wanted her to stay home with him.

Wendy's description of why their relationship became so strained at this time falls into two main areas: Duke's unresolved issues from his past that she felt he had to work out and his lack of work which made it impossible for them to continue the partnership that had worked so well for them in the past. Wendy felt that Duke still hadn't recovered from the experience of having been betrayed by his sister. "He didn't fight" for his inheritance because "he didn't think that money was important." She felt that he had a "personality problem" because of his "hang-ups from before". She says that he never discussed what these problems were but, when the situation became intolerable, he decided that
the only solution was for him to go away on his own and work things out on his own. She did not entirely agree with this solution but she was prepared to walk away from the relationship because she had lost hope that it was going to work.

The second reason suggested for the breakdown of the relationship was that Duke was like a "fish out of water" in an urban area far away from his traditional sources of work and contacts. She asks, "where did he fit in?"

Historically, Duke had been the family provider and, in his experience with Wendy, had been a needed and valued team mate in their work in the hotels. In this situation, Wendy felt that the comfortable role was no longer available to him as he "sort of had to meld into my way of life." About all he could contribute was to look after some cows and chickens that they had bought for their home which sat on several acres. Wendy was preoccupied and feeling overwhelmed with her real estate endeavors and holding together the assets that came from the sale of the hotel. Wendy had always known that it was important to be working at something that you enjoy but she was so involved looking after the business end of things that she "didn't know that he would have problems if not involved." She thinks that he was so upset with himself and the situation because "I think that it was because he felt that he should be doing it [work], not me." Wendy recognizes that he may not have felt
that others understood his experience because "maybe he felt that he wasn't appreciated." In later years she says that she became more aware of how important it was for him to understand what she was trying to do. Wendy thinks that he was being critical because "he didn't understand." She says that when he understood what she was trying to do in real estate in later years he became extremely supportive.

Comparing the relationship crisis of 1976 to the financial crisis of 1982, Wendy feels that the 1976 loss was more severe in its impact on them. The loss of work over a relatively short period of time was associated with much more difficulty than the massive loss of assets.

In their previous work experience, they had been able to balance the need for independence and the need for relationship easily. Now, however, Wendy was feeling "smothered" by his criticism, the questioning of her decisions and what felt like demands for her to stay home more. Wendy describes Duke as needing more of her attention and feeling left out of her business life which he had previously shared so closely with her. Wendy wanted her decisions to be accepted without questioning. She felt that she needed the freedom to go, for example, on business trips if she thought it was necessary. She also wanted more understanding of the difficulties she was having. She felt she was doing the best she possibly could under the circumstances. Wendy "expected him to cope with whatever he
had to deal with... and not dump on me" so that she could
get on with the work that she felt needed to be done if they
were to save their properties. There was not time to deal
with everything, so "it was kind of pushed to the side, the
relationship because of the necessity of coping with all the
things."

Unlike the emphasis given to understanding, friendship and
talking things out described in the work partnership of
1970-74 and the close intimate relationship from 1979 to the
present, Wendy describes 1976 as a time where neither person
could get their needs met. Duke was not able to understand
how overwhelmed Wendy was, how much she needed him to be
positive and how difficult it was to take all his
negativity. Although Wendy had always thought that it was
important to share feelings, she felt that this situation
was so difficult that "there was no time to worry about
somebody being moody or the feelings of somebody, or
troubles that didn't mean anything." Even though Wendy felt
that she had always been able to understand people and
accept a lot of what people do, this experience was just too
much for her and she says "I just couldn't cope with the
emotional stress when things got unpleasant." During later
years Wendy believes that their ability to adapt to so many
changes was based on their ability to understand each other.
"It is all understanding," she says. But in 1976 she felt
that this was not working.
Wendy got so discouraged that she got to the point where she believed that the relationship wasn't worth saving, "it was best just to end it," she concluded. Her old fear that "there was no one there" for her came back. She didn't feel that she could handle the business and look after a critical husband too. Wendy's belief that "teamwork was everything" came up against a situation that didn't fit. She had worked hard and done her best but still the relationship was falling apart. On the one hand, Wendy felt that her choices were limited to one option: "it was best just to end it... it was a necessary thing, it had to happen." They were both fed up: "we were both prepared to walk away from it because we couldn't put with it anymore."

On the other hand, Wendy felt that the separation didn't make sense. This made it particularly difficult for Wendy who had never wanted this to happen because she felt that they had "worked so well together". She says, "it was a difficult time for me because it was awful hard for me to accept. The fact that we did have a relationship there and there was no real reason that this dissolved. It seemed that we still had too much in common to let it go." In addition to this, even though she knew she had the strength and confidence to function individually, she had "never wanted to be alone".
Although she wanted the separation too, Wendy saw it as primarily Duke's initiative to leave. In some ways she did not agree with what Duke had decided to do but she also felt that she understood that it was necessary, for his sake, for him to go: "the only way that he could solve it was to get away by himself and sort everything out and be almost isolated."

Compared to the trust between them that Wendy speaks of in later years, this time is described as one where trust was at its lowest ebb. Unlike the financial crisis six years later, Wendy describes a situation where two people felt that their needs could not be met in difficult times. Although Wendy felt that she had always been able to avoid worrying about financial insecurity, she says that 1976 was difficult because it was the relationship that became the problem, not money or assets.

After the separation in 1976, Wendy and Duke were divorced in 1977. Wendy continued to work in real estate and she says that she did reasonably well during this time. She missed having a friend to talk to and did not find anyone else that she felt close to. Duke worked in Ft. St. John managing apartment blocks and did construction and heavy equipment operation. Wendy says that he was making "big money" up there and, after a while, began to send her money for her to invest for him. Duke also continued to stay in
contact as a friend, sent gifts and wrote letters. Wendy describes their gradual reconciliation as a "joint effort".

In the period 1977 to 1979, Wendy says that Duke gradually regained his cooperative nature, became much more tolerant and easy to get along with. She regained her trust that he was still a kind and loving person after all. He appeared to have worked out his difficulties from the past and he was happy to be making money again. It became even more clear, from Wendy's point of view, that a large part of the reason why Duke was so anxious in 1976 was because "he felt inadequate because he wasn't making enough money, he didn't know where to turn." Seeing how well he was doing emotionally with a good job, she says "I also didn't realize that, in many ways, he was better off working in his own environment that he had come from than trying to fit into the city life... he didn't fit in... he wasn't in his place." Looking back, Wendy understood how hard it had been for him to trust anyone. Even though she always believed that their hard-won assets belonged to both of them, she became aware that he didn't trust that she would share: "and though he worked so hard, he equally shared in everything that happened there because of his participation but it was still always in the back of his mind that it was my project. I was the one that initiated it and I was the one that, you know, it didn't bother me but it bothered him." As the likeable person began to re-emerge, it became even more
clear that Duke flourished and had self respect in an environment where he felt useful and had some control over his life. Wendy observes that "it is very necessary for his type of personality to be contributing and independant too."
The experience in Ft. St. John helped to make the reasons for the relationship breakdown in 1976 more understandable. Seeing Duke as his original self made it more apparent that the economic factors and changes in roles had affected his ability to be supportive.

In 1979, Wendy went to Ft. St. John to stay with Duke for several months. As she began to reexperience Duke's supportive and generous nature, Wendy began to regain her confidence and optimism. She began to reevaluate her feeling that there was no one there for her. Her own willingness to see others "as basically good people unless you find out otherwise" was reaffirmed. A spirit of forgiveness which Wendy had always believed in but which was shaken in the process of getting divorced, came back as she and Duke felt more secure in their friendship. She was able to apply a belief to the situation with Duke that she had always felt was important in her dealings with others: "you can't hold a grudge, you can't hold them accountable because you don't know why they are like that." Wendy generously admits that she had a part to play in the problem of 1976 too: "[the problem got worse] because I was reacting."
Although Wendy didn't particularly like small towns like Ft. St. John nor did she feel comfortable being dependant on someone else, she consented to spend several months with Duke in this small northern center in the cold season "with ice on the windows". This could have been stressful as the situation reduplicated some of the factors that made 1976 difficult. One person was working a lot and the other was at home, one person was making the money and the other was not and the non-working spouse had to structure his or her life around the schedule of the working spouse. Unlike 1976, however, they were able to overcome whatever discomfort they might have felt and used this time as an opportunity to consolidate the reconciliation. It was also a time for them to discover what their relationship could be like without a lot of people around which had sometimes made it difficult to be together in the past.

Wendy was concerned at this time about the effect the hard work was having on Duke but she was also proud and respectful of his ability to build up from nothing his own business in a few short years. After these four years of hard work and being alone, Wendy describes Duke as having undergone a transformation: "He was up there all alone and then he has been a completely, I shouldn't say completely different person, in some respects he has, in that he has got his self respect back. And then, like I mean, he is so easy to get along with, you wouldn't believe it. He is
always just supportive and really happy with himself."
Wendy's view of their earlier relationship as one where
"there wasn't really much of a personal rapport in those
days before" was also transformed into a more positive view,
"maybe there was more to the talking done than I realize
because I certainly missed it when it wasn't there. When I
didn't have anybody to share these ideas with."

In Ft. St. John, they decided to become a couple again and
join their assets. Wendy returned to Vancouver and Duke
stayed up north with the idea that he would stay for a while
because the money was so good. In 1979, they bought a house
in Vancouver with both of their money.

The Financial Crisis
After returning to Vancouver in late 1979, Wendy began to
feel that the city was becoming too hectic and she found
herself getting tired of the real estate business. She
heard about a potential hotel or bed and breakfast business
in Courtney, a small city on Vancouver Island. She knew
that it would be important when Duke left the north to have
a place to live where they could both find work. This small
city seemed like a good possibility given that it was more
like the rural areas that Duke was accustomed to. Wendy
telephoned Luke and asked him to come to Vancouver right
away so that they could visit this place and make a decision
about buying it.
By this time, Wendy says that she and Duke had come to an understanding that they would be "together for the rest of their lives". Creating a project like this "seemed worthwhile because we were setting it up like a retirement project". It would be a bed and breakfast business, but even more important, it would be a "home where all the kids could come and we would be all settled in... We didn't look at it as a business. The rooms would be rented when people [family] weren't there but, certainly, the whole idea behind it was to set it up like a home base out of the city."

They decided to sell their house in Vancouver and buy the old mansion the first day they saw it. The plan was that Duke would remain up north and send down all his money while Wendy organized the renovations. The house would require major renovations before it would be ready but, with six bedrooms upstairs, a winding oak staircase and chandeliers, they couldn't resist the challenge of restoring the original beauty of the place.

The first day that they saw the house, Wendy remembers well because the night before Mt. St. Helens had erupted and, in the town, all the cars were covered with ash. The first day she took possession, she also remembers vividly because she found a little boy in the basement preparing to set a match to a pile of oily rags next to several cans of gasoline.
She tried to help this little boy who came from a family that neglected him but they moved away soon after. She remembers this experience very clearly and says, "it was sad that this little fellow was starting out his life this way".

For the next year and a half, Wendy immersed herself in renovations with a crew of five helping her. She describes this period as a wonderful time where she had the freedom to make whatever renovations she wanted. She saw herself as being in charge of the project and Duke's contribution was to "pour money" in from his high paying job up north. During this time she also set up a taxi business and a real estate company, took on the job of running the local chamber of commerce and purchased several other houses and properties with the idea of using a city block to build a large hotel in the future. After a year and a half of hard work and 100,000 dollars, the original beauty of the mansion had just about been completely restored when Wendy shattered her ankle while waxing a floor. She supervised the completion of the renovations from a wheelchair, purchased bedding and furniture for all the rooms and enough dishes and food preparation supplies to deal with thirty guests.

At the time of the injury in 1982, a number of other significant events happened. The recession was having a devastating effect on the economy. Duke's business was slowing down up north and it was becoming less and less of
an advantage to stay up there while Wendy needed help down on the island. They decided that it would be better for him to close up his operations, ship down his new back hoe and see if he could find work on Vancouver Island. This meant that there was no longer a steady income coming in. At about the same time, in the process of applying for an $80,000 mortagage to pay out the original owners, the appraiser discovered that the house had been insulated with urea formaldehyde. This was particularly upsetting because they had been assured twice at the time of the purchase that there was no urea in the house. As a result of this, no bank would give them a mortgage. Without a mortgage they would lose all their properties in which they had about $250,000 dollars equity. Wendy tried desperately to find a mortgage. She paid a mortgage broker to try and find a contact. She was even willing to pay 15,000 extra to get a loan but nothing worked.

Duke, unfortunately, was not able to find any work. His backhoe which he had shipped down at great expense was sitting idle in the parking lot because the demand had dropped completely. Wendy felt completely helpless: "the hardest part was that six months when I was in that wheelchair and not being able to do anything... the frustration of not being able to hold everything together."
During this time, their relationship remained strong. Given their past experience when things got stressful, Wendy says that "we were surprised when we didn't have more problems after losing Courtney." The problems she clearly identified were the economy and the bad luck with the urea, "two problems that we had no control over." She feels that neither of them took it as a reflection of their ability. Speaking of herself, she says, "I experienced the loss but, you know, every other business I was in I was quite successful". In the relationship, Wendy feels that she was not blamed at all for what had happened even though she felt she could have been blamed for having got injured, not checking more thoroughly on the insulation in the home before the purchase and having spent as much money as she did on the renovations. She says that it didn't become an issue because the whole project had really been a shared decision: "We could handle it because we were both contributing to the whole scheme of things, ideas, work, money, the whole thing. We were in it together and we survived it together." Unlike 1976 where she felt criticized, during the six months in the wheelchair, she felt protected and supported at a time when she really felt vulnerable: "the caring that I got, the care and understanding, and 'not to worry, it's going to be fine'. I respected that." She says that "for the first time in my life", she had experienced as an adult what it was like to be taken care of by someone that she knew really loved her.
The care that she received at this time from Duke, as it became more clear that they were going to lose everything that they had worked for, deepened the feeling of wanting to be together for the rest of their lives. Wendy says that the trust that she experienced made it possible for her to face the prospect of having nothing. Having lost the relationship in 1976, she says that the friendship with Duke was clearly the most important asset she had and, knowing that she wasn't going to lose this, everything else was tolerable.

Duke, as in 1976, was without work again but this did not cause problems for him, according to Wendy. In a final attempt to save the hotel, he left Courtney to take on a contract to renovate a hotel in Vancouver. This would have given them enough money to save the project. Like 1976, Duke went off to work hard but, this time Wendy felt that it was an agreed-upon strategy, an action in pursuit of a shared goal.

Wendy felt that she understood why this crisis happened. Unlike 1976, where she felt the situation was caused by unresolved issues in Duke's past and his feelings of inadequacy because of his perception of unequal contributions and ownership in the relationship, the problems in 1982 were "no body's fault". They were, she believes, caused by the economy and the urea. Wendy feels
that they learned from this that they could handle difficult times together. The fact that they had both started this project together and contributed to it in different but equal ways, made it easier to accept the loss: "So, at least he felt better that we were starting all over again. Each of us at the same level... we walked away with absolutely nothing." By the time they made the decision to "walk away" from all their properties and give them back to the banks, the worst was over in many ways. Even though they have had many difficulties with illness, injuries, unemployment and the lack of a stable home up until just recently, the worst time was over when it was finally clear that nothing could be done and they decided to stop trying to make it work: "Once you have lost it, well, there is no sense worrying about it because you can't lose any more."

Since the Crisis
Since the loss of the Courtenay project in 1982, Wendy and Duke have lived in about a dozen different places and Wendy describes this lifestyle as being like "gypsies". Although Wendy feels that they have been reasonably successful in business she says that they have not made very much money. Wendy bought a real estate company in 1985. It has provided a modest income and, perhaps most important of all, it has provided the opportunity to be her own boss. Up until just recently, Duke hasn't been quite so fortunate. He was injured in a large construction project that he took on in
1983 in an attempt to save the Courtenay properties. This involved three years of negotiations with the Workman's Compensation Board. During this time, Duke became very ill with something that made him feel exhausted almost all the time. She says that he feels that the description of the Epstein Barr syndrome accurately explains what it was like for him for three or four years. Wendy says that he was dependant on her for most of this time. Unlike 1976, she says that she was surprised that he allowed her to look after him. Wendy thinks that, by the time they had experienced the intimacy during the time of her ankle injury, they both lost the fear of being dependant on each other. For the last year, Wendy has felt secure depending on Luke's regular pay cheque from his permanent position in a large plant. She says that this has been the first time that they have ever had a steady income. Their financial ambitions, Wendy feels, are more moderate than they used to be and she made a decision in 1982 to no longer own a credit card. They are content to live on whatever money they have and she feels that they are able to do quite well.

Wendy says that Duke has, over the years, become increasingly involved in her business ventures. Unlike 1976, Duke is now so supportive of her business ideas that he would even be willing to sell the condominium that they have owned for a year in order to get her cash to expand her company. Although they have not had a lot of money for the
last ten years, they have been able to talk things over and figure out a way of solving their problems together. They have, in spite of illness and injuries, been able to find a way for both of them to work at something they like. In the last year it has been especially good with Duke working at a job where his knowledge and efforts are appreciated and Wendy has been able to devote as much energy as she wants to her real estate business without having to worry about the bills being paid. Wendy describes a level of trust between them that has created a environment where it really doesn't matter, for example, who is working and who is not, who is bringing in a salary and who is not. Whatever money they make, Wendy says, is shared. Wendy believes that Duke really does understand her needs now and she understands his. Spending time apart as a way of solving problems has not been considered since 1979 although they both feel free to spend short periods of time apart to pursue their individual interests. Since that time, Wendy feels that Duke "has wanted to be with me wherever I was" and she is the same. Unlike the questioning of decisions that she experienced before they separated, she believes that "he always has confidence in me".

Wendy says that she and Duke would still like to create some kind of center for their extended families. They have talked about purchasing 80 acres somewhere out in the country for everyone to use. Her greatest disappointment
seems to be that, despite her great efforts, she has been unable to provide this "home" for the next generations: "I guess the only thing is that I would have liked to have been established so that, you know, established in a home where all the kids could come and we would be all settled in. That's what I hoped I would have had. And yet we like gypsies (laugh). So we are here, there and everywhere."

She thinks that it may be difficult to do it but she still has the dream.

Looking back over the last 10 years, Wendy is still aware of the loss of their life savings but, all in all, feels good about how it has gone: "So we started getting things together again but never to the point where we have had any money. And somehow it didn't matter. It didn't really matter that much. You have to make the best of it and it actually hasn't been that bad. And as far as Duke and I, we have got along really good. We have never had any disputes. And we have pulled together through it all. And we have had lots of good times".
Sara's Story

Sara has been married to Walter for 20 years. As described in Walter's story, Walter and Sara went through bankruptcy proceedings between 1982 and 1984. The years from 1981 to 1985 were experienced as an extremely difficult time for both of them. To understand the impact of this crisis from Sara's view, it is necessary to begin with the late seventies. According to Sara, even though the seventies were not experienced as a difficult time, it is in comparison with the eighties that parts of the seventies do not look so attractive. Unlike the deep love and affection that Sara has experienced with Walter since the crisis of 1981-85, the seventies were characterized by much lower levels of trust, support and cooperation.

Before the Crisis

Sara describes the early seventies as a time where her primary role was to parent Walter's two adolescent children from a previous marriage. Walter wanted Sara to be financially independant but she felt that if she hadn't taken on the parenting of these children, nobody would have. "Walter wasn't anywhere to be found for those times, he was working." She took care of all their day to day needs such as school meetings and paid for their expenses out of the salary from her part time job as a nurse. This placed Sara
in a financially dependant role but this division of responsibility seemed necessary given that Walter was not in a position to do it because of the time that he put into work. Sara describes this time as one of the most difficult times of their marriage because of the difficulties of being the step mother to adolescent children that didn't see her as their parent but for whom she had primary responsibility. This role differentiation continued with the birth of their son in 1975. Sara stayed home for several years after his birth and worked part-time after that. Walter is described as someone who "always loved children but who had limited time" given that his job demanded that he be gone from home from early in the morning to late at night. Nevertheless, the early years of their son's life are described as "a close time", especially compared to the stressful time where she had to deal with Walter's children. Even though Walter was gone for most of the day and evening, one of the things that he did to maintain the closeness was to allow their son to sleep with him at night because "Walter can't stand it if he thinks that a kid is afraid or emotionally upset about anything. Whatever it takes to settle that kid down, he will do." Walter was always the one that heard their son cry at night and he insisted that the baby sleep with them in their room right from the very beginning. "Musical beds", as Sara called it, went on until their son was nine years old. Sara really valued Walter's close relationship with their son but sometimes felt that their own
relationship was not given as much value. She would say "I don't think this is good, the kid should be sleeping in his own bed". Walter would say, "he needs us right now, this is really important for him".

Sara describes her relationship with Walter as good but, because they had both been "emotionally starved" as children, their expectations of each other for support were not high. Sara did feel that she had more needs than Walter for emotional support and sometimes felt that "everybody else had all the important things". Sara tells the story of how Walter would always forget Valentines Day but once, after having been married for a number of years, she received some roses. She was so excited that she took them around to all the neighbours who couldn't understand what the fuss was all about.

Sara had a lot of respect for Walter's strength and positiveness. Positiveness meant that if you have a problem all you have to do is think of solutions, set goals and the problem will disappear. This meant, however, that he did not think that relating between two people was necessary: "he never thought that (relating) was important before. He really never did." He did not want to hear what he felt was unnecessary negativism. Although she admired this approach, Sara did not always find it easy to "pull herself up by her own bootstraps". Walter did not like to talk about negative
things or spend time with negative people. This included people who were ill. During the seventies, Sara had a number of hospital operations for cancer. At this time, Walter was unable or unwilling to talk about illness and Sara says that, "when I woke up from surgery he wasn't there" even though his son was.

The seventies were a very busy time with each of them "doing their own thing" and "both trying to prove how independent and strong they were". Sara got a lot of satisfaction by putting on large events for Walter's colleagues and extended family that involved sixty people and more at a time and cost thousands of dollars. She saw herself as the wife behind the successful businessman. These parties that "people still talk about many years later" were very important to Sara: "that is my thing. That is what I feel my place, my role is." Walter appreciated these parties but Sara felt that he was never really sure about whether the guests came to them because of the food or because the genuinely liked him. It made her feel good to be able to do something that he and others appreciated.

In spite of the many positive things about her relationship with Walter in the seventies, Sara was not sure that he cared for her as much as he did in later years. "He felt that I respected him but he didn't look at me the same way." Looking back on it, marriage did not seem to be a place
where both felt that they could receive support, validation and understanding: "he could never understand me." This was a time where their financial future looked good but Sara felt that Walter would have to retire from his busy work schedule before they would experience the trust, love and sense of being comfortable that she associated with the film "On Golden Pond".

During this time, Sara didn't really feel needed or respected. Walter, the person who made the most money, was the one who had most respect. Sara's job was not seen as important although it paid for the clothes and food for the family including Walter's children. She felt that his attitude was, "well, if you want to spend money then you go out and have your little job". She had the sense that only if she made a good income would she be respected: "I always felt that if I was going to be valued, I would have to make as much money and Walter did." Sara thinks that, because of his past, Walter did not trust women generally and didn't want to be dependant on anyone. Her understanding is that he believed that if he shared too much about himself, that would make him vulnerable to others. Sara says that he shared little of his self with her beyond superficial things. He didn't like to talk about feelings nor did he indicate that he had any need for her support.
Something that was to change dramatically in later years, Sara never felt supported when it came to discussions about the needs of women. She felt that because her needs were not being met at home and she didn't feel listened to, she argued the case for women generally and got put down a lot by Walter and his friends: "he always used to say things like 'there's Sara getting up on her soapbox again'. And that was when I was on my woman's lib tirade and all that sort of thing." In these discussions she felt that she "never had a valid point.... Before, I used to actually feel that I was fighting for my point all the time, always fighting for my point and getting more resistance."

Although she respected Walter generally, she did not respect him for the position he took in these situations. This made it difficult for Sara to trust him. During these years, Sara did not feel confident that she could be successful in her own right. She does not blame Walter for this but, as she says later in this account, having his support seems to have been an important factor in her present successful career. In later years, she describes him as a stronger person because he was able to get beyond his point of view and see hers.

Sara respected Walter's need for independance but it seemed that, no matter what she did, it was "never enough". He always wanted more although she felt that she was giving him lots of freedom. She thinks that he did not trust that she
wouldn't try to stop him from "doing his own thing". "Walter is not the kind of person that trusts easily." As she was to understand later when the level trust changed dramatically, "I don't think that he ever believed me when I said 'I don't intend to ever stop you from doing anything!'". Sara found Walter to be "secretive". She tells the story of how, four weeks after their son was born, Walter announced that he was leaving the next day for a trip in his airplane to Las Vegas and Los Angeles. While Sara believes that "neither of us could trust" at the time, she thinks that Walter was having a particularly difficult time because he seemed to think that being open with her would result in a loss of freedom. There was a sense that he believed that one was either independant or trapped.

A factor that was related to the lack of trust was what Sara describes as an imbalance between work and family. Although Sara respected Walter's accomplishments in the world of business and his sense of adventure, she also felt that he was "unreasonable in his working hours". The only time that she ever felt that their marriage was in jeopardy was before their son was born when she felt left alone with what felt like the complete responsibility of parenting his children from a previous marriage. This division of responsibilities came about, she feels, largely because there was an understanding that his job was more important and that parenting and household chores were not his responsibility.
Sara felt both supportive of Walter's business efforts and resentful that their family life seemed to center around what felt, at times, to be an excessive work schedule. A particularly troublesome aspect of the uneven balance between home and work was, according to Sara, Walter's habit of buying new homes with little or no consultation with her. Walter would always tell Sara that "home was where he hung his hat" and little more. Because work was given more emphasis, neighbourhood and continuity were not valued as much. Sara describes the situation as:

he was torn in two directions. I think he would have liked to see the kids stay in one place but because of the business he is in and the way he felt about business, he had to move, he just had to try to get higher and higher. It was part of the game that he enjoyed playing. He felt that if he kept some closeness in the home with our son that perhaps moving wasn't going to be as hard on him.

Sara did not always agree with what Walter wanted to do and, at times, felt quite angry about how little her input was tolerated. With the issue of homes, she felt that she had little and, at times, no control over what was bought and sold and when: "I was trying so hard to put my foot down because I could see us going and going and going, moving and moving and moving." Their last home which they were
eventually to lose in the bankruptcy was a large expensive house in a prestigious area. Sara, however, did not like the house because it had been bought without consultation with her. She says "I never liked that house. It was never a home. I didn't even hang a whole lot of pictures up."

The seventies were not characterized by the spirit of cooperation that emerged during and after the receivership. Sara felt that Walter’s attitude was "either you come my way or you don't come at all". She believed that "there was just no question that these were his goals and if I wanted to go with them that was fine and if I didn't he would do it on his own". Sara's position was, she feels, a combination of trust in his judgement and fear of asserting herself: "I always thought that I could go so far and no further." The relationship at this time was hierarchical. Walter was in the position of making most of the financial decisions and Sara was going along with them sometimes reluctantly and often without full knowledge of what was actually going on. Sara tells of how she often had to go in and sign legal documents and pretend that she understood what she was signing when "I didn't have a clue". The lawyers often sent her off to consult with another independant lawyer because they wanted to make sure that she understood what she was signing. Sara would still pretend that she understood just to get it over with. She felt powerless, that she had no choice because she was not interested in taking the time to
understand Walter's business and, besides, she felt that if she disagreed with what he was doing or questioned it in any way, he would be upset and see her as an obstacle to his business transactions. This left her in the uncomfortable situation of agreeing on paper and being held legally responsible for business transactions that she knew nothing about. At the time, she was assuming that these business decisions would not affect their family life and allowed herself to go along with this practice for a number of years.

Looking back on this time, Sara feels that it was a mistake not to have asserted herself more, "not to have let Walter know that she was there". The bankruptcy speeded up the process of gaining equality. Without the loss, she feels that, "it would have been a bigger struggle".

The Crisis
As discussed in Walter's story, by the end of 1981, North America's worst recession since the thirties was beginning to take its toll. Every day Sara was getting phone calls from banks and creditors about another one of Walter's assets that was in trouble. It was becoming clear that they were going to lose their big house and everything else. "I was helpless in the situation .. I didn't really know what we were losing". All the documents that Sara had signed over the years without knowing what they meant were coming
back to haunt her. Walter was having a very difficult time. A fortune was being lost. He was having "severe blackouts" and was often disoriented and couldn't remember where he was going or where he had left things like his car. He thought for a time that he had a brain tumor and was much relieved when a medical examination ruled this out. Sara saw him as "emotionally unstable" and "desperate" for two years. It was hard for her to see someone who had always been so strong and positive be in so much pain. "I tried to protect him, I never wanted him to feel failure", she says. "For the first time, Walter showed his vulnerability." "He grew in my eyes as I saw him suffer. I felt needed for the first time."

A conversation that they had about this time was a "turning point". Walter said that he was sorry for the difficulties that he thought he had caused the family. Sara didn't want him to feel that he was to blame for what had happened. She blamed herself for not having been more involved in the business herself. She felt that if she had been more involved, perhaps this terrible loss never would have happened. Up until this point, Sara believes that Walter thought she was going to leave him because he was penniless, that Sara "was only there for the good time". She thinks that he was afraid that she would blame him for what was happening and leave. He said "you might want to go see if you can do better somewhere else". This made her angry
because she had never thought of leaving him when he was having such a difficult time. Because of his distrust, she felt that "the relationship could have gone either way". The result of this discussion was that it became clear that neither of them blamed the other for what had happened and they were free to drop the burden of guilt.

It was at this time that Sara decided to go out and work as a house cleaner. Rather than leave as she felt Walter feared, she was prepared to roll up her sleeves and do whatever work was necessary to keep the family afloat. Although she feels that she doesn't really know what Walter's view of this time is, Sara thinks that he was surprised that she didn't leave. "Everything seemed to change" in their relationship at the time of the bankruptcy:

Walter became more trusting of me, and there was no reason for him to be secretive with me any longer. He always wanted to do his own thing as far as finances were concerned and I always just signed pieces of paper and never questioned him about anything. He never wanted to tell me anything about it. Once the bankruptcy occurred, he was stripped of all that. It had to all come out, I had to see where everything was and in order to rebuild, it was necessary as well if we were going to try to rebuild together. And the roles reversed, my income became important as it
is now. That has continued. What I could get out of cleaning houses at that particular time was crucial.

When they hit bottom, Walter changed because, as Sara says, "he knew that I was there". The relationship changed because Walter was dependant on Sara emotionally and financially. Now, "all the cards were on the table". "He couldn't keep secrets any longer." Walter had always found it difficult to trust anyone and Sara believes that "he didn't trust me until he had to". Walter, who had always seemed to want to be doing things that were some place other than at home, couldn't wait, Sara says, to get home again when he had the opportunity to vacation in New Orleans: "He was to have gone for three weeks and he came back in two weeks because he was missing home."

While Sara says "I couldn't bear him taking all that responsibility", she also felt that he was making things more difficult for himself and the family because "he had an unrealistic idea of putting it [the business] all together". She advocated strongly for a bankruptcy right from the beginning because, as the information came in, she could see that it was hopeless. Walter was not going to be able to hold on to the properties that he had worked many years to develop. She did not see any sense in a continuation of the extreme stress caused by trying to regain what they had lost.
Sara's own hopes for some kind of miracle disappeared as she stared at the floors she was scrubbing to make enough money to pay the rent and put food on the table. She says, "I was beginning to work through this 'I wish I could save this whole situation'... it's grim reality when you are on your hands and knees scrubbing floors". She stopped buying lottery tickets when she realized that it was part of a desperate attempt to bring back their former lifestyle.

Taking on the job cleaning houses was the beginning of a "role reversal" in terms of who was the major income earner in the home. This has continued for the 10 years since the beginning of the bankruptcy. This had a major impact on their relationship. Suddenly, Sara was the one who had the money and, traditionally, respect in this family had been given to the person making the most money. The relationship also changed because during the bankruptcy Sara went back to school. (She had to get permission from the trustee to take out a student loan.) The reason for going back to school was so that she could get a better paying job and support Walter more easily. She believed that his high earning days were over. As she began to develop knowledge at school that Walter didn't have, she found that he was beginning to respect her much more and recognize her expertise. Sara remembers very clearly the first time that Walter ever said "you have a point". She says, "now I remember the first
time that he said that I almost fell off my chair". "All of a sudden my opinion counted", she says. Now, any time a financial decision was made, they discussed it together.

Sara tells a story of how, for the first time, Walter stood up for her in a discussion with some other people where she disagreed with one of his friends. He said that she had a point of view that should be listened to. This was so different from anything that she had experienced before that she remembers it still.

Sara attributes some dramatic changes in their relationship to this time of crisis. "The trust and respect that has grown through this situation is almost miraculous to me." She believes that they moved quickly from a situation where neither of them was sure where the relationship was going to where "the trust is more than I have ever had in my entire life". She says, "I don't know how Walter feels about it, we talk about our relationship every once in a while but not often." Nevertheless, Sara feels that the experience of "not having let each other down" gave them an opportunity to "prove ourselves to each other". "The closeness came since the decision to go into bankruptcy and it has built since then." When she started going to school, Sara remembers that "he would get up with me at four oclock in the morning to help me". Walter was "extremely supportive" and when she was having a lot of difficulty and thought of quitting, he would say "I know that you will get it, I know that you will
eventually get it". Sara looks back on this time as a "very close time, a really close time". Having cancer in addition to all the other difficulties made this "a high stress time". She had two surgeries for cancer during this period and he was there after the operations. There was such an abrupt change in the level of closeness and time spent together that Sara felt somewhat uncomfortable at first but it didn't take long to adjust and enjoy the greater sense of family.

Sara especially appreciates how Walter responded to their situation during the crisis. She feels that he was very "gracious" in accepting the dependant role. She believes that many men would have not had the confidence to do this. In many ways, Walter had more stature with Sara when he was penniless than when he was a millionaire.

Sara suggests that some very major changes began in this time of crisis. Changes that have had a tremendous influence on their lives ever since. She feels it was at this time that she began to see herself as competent, important, and worthy of another's love. It was at this time, she feels, that Walter began to be more open, more trusting, more willing to be interdependant and put family needs on an equal basis with business.
Sara was surprised that Walter, who had always thought of home as a place to hang your hat, was really concerned that they would eventually have a place again where they could put their furniture. He had always said that it didn't matter where his bed was. He didn't feel good, however, about the effect of having to leave their home on Sara and their son. He didn't like to think about where the furniture would go but, according to Sara, "Walter felt there was some hope that one day we would have the room to put the rest of the furniture in". During the three most difficult years, they lived in what their son's friend called a "cave", a small apartment below ground level. Sara remembers vividly the day they moved out of the "cave" and went to reclaim their furniture that had been in storage for three years:

It was like Christmas when we went out to that storage. We had left it and never looked at it for about three years and then went out to see what was there. This furniture was all under sheets and it was like Christmas looking at it all.

Since the Crisis

From Sara's point of view, the positive changes that began during the crisis have continued until the present. She had always known that change could only take place in their relationship when "Walter was going to be around more
often". Because of the bankruptcy, she claims that "I am reaping the benefits a whole lot earlier than I thought I was going to".

In the last two years, Sara has been diagnosed as having multiple sclerosis which, for her, has been much more of a crisis than the bankruptcy. The M.S. is presently in remission but Sara is concerned that her health may deteriorate at any time. She feels that they have done remarkably well in handling the terrible stress of the uncertainty about the future. She believes that their ability to handle crisis is strong because of their past experience: "If we hadn't survived the early eighties, well, we wouldn't be surviving this." She and Walter have had to deal with the possibility that she might be severely handicapped and he might have to look after her. Because their ability to communicate is well developed, however, they can now talk about difficult issues like this: "I can talk to Walter about it [the M.S.] whereas a few years back, Walter wouldn't have listened. Illness for Walter is a negative thing". But now, she says, "I can talk to him quite comfortably about it. And he listens to me." They have been able to talk right from the heart about their fears. Just after they received the diagnosis, Sara was able to say "Walter, I don't ever want to be a burden" and he was able to say in return, "Sara, you could never be a burden to me". She experienced his response as "so sincere
that I was just in tears, I couldn't handle that. That was just a little too close for me (laugh)."

This tremendous support would not have been possible, Sara suggests, if it had not been for the loss in the early eighties: "I don't think I would have had those kind of assurances had we not survived then." This would not have been possible in the seventies when Walter had difficulty with another's suffering: "Walter didn't always recognize what I needed in terms of support.... You tried to get something and if you didn't get it you knew that what he expected was 'get on with it, don't sit and mope about it.'" Sara perceives his ability to communicate when things are not going well as a significant difference from before the crisis of 1981-85:

Now Walter will, Walter expresses more of his, when he is feeling negative. That was all through Walter's life. He has never associated with negative people and has tried to never have negative feelings himself, even though sometimes it is necessary. But now if he is feeling down, or he doesn't always express it but he doesn't also become defensive when I ask him if there is something wrong. Now he will tell me what it is and he will tell me how he is feeling about it... He tells me a whole lot of things that he would have never have told me before.
Sara tells a story of how she recently observed an older couple in their seventies on the ferry to Vancouver Island. She overheard the husband and wife say to someone that they had been married for fifty years. She noticed that the husband "listened to everything that she said, he looked her in the eye, he laughed at the things she was saying". On the one hand, she thought that "there is absolutely no way after that many years that anyone could look at you with that intensity." On the other hand, she says: "but that is the kind of thing I feel from Walter... on the whole, when I speak, he is listening." This has made a big difference for her because she feels no need now to protest the injustice of not being heard: "I used to speak a lot before... and I got into all kinds of outrageous things... I used to find it necessary to almost get up on a soap box before. I used to be so involved in women's issues all because of what was happening at home."

This change in the willingness to talk and listen has created a situation where it is not longer necessary to "fight for one's point and getting more resistance". This has, according to Sara, helped them to understand each other's point of view. An indication of Walter's openness to Sara's need to know where family members are is the changed practice of leaving notes: "I always thought that people should leave notes but nobody ever left notes." Now,
she says, "I often find little notes. Very seldom do I not know where Walter is. And Walter the other day gave our son a blast because he said 'it is very unfair to your mother not leave a note and let her know where you were because she worries'. So it has changed (laugh)."

Sara believes that she has changed a lot as well:

He was more aware of political things than I was. I'm more aware politically now because I am in a political arena. So I have grown and he recognizes that. My ability to see things politically, I didn't always see things clearly, I mean who does. Now I recognize some of the political things and politics are very important to Walter. There are people in my union who don't understand how I could be married to someone in Social Credit. I can't understand why you can't still like somebody who happens to hold a different belief than you do. But in the union it is a part of your life. It is your whole life, your politics. But with Walter, he is, he has some socialists bones in his body. He does have some. He doesn't have a lot but he does have some. And because I am in the political arena and because of the kind of job I have, because of the work that I do, he recognizes a certain expertise that I have developed now.
Not only has her work given Sara more knowledge about politics and the world generally, it has also given her an understanding of the need sometimes to give work priority in your life, something that she had criticized Walter for in the past. This is, she thinks, due to the fact that her present job is very time consuming: "I have now recognized that, in order to do some types of work, some jobs you have to spend extended hours, you have to be away from home. You have to do all those things. So there has been a growth on my part in understanding what it takes."

The increase in communication and support of each other has been assisted by and contributed to a greater flexibility in their roles in the family. Sara's jobs have tended to be the more important source of income since the bankruptcy. This has had the effect of balancing the overall level of respect in the couple relationship. Just as important, however, is Walter's willingness to give Sara's job prominence regardless of the salary involved: "It is not so much a monetary thing as the kinds of jobs we now have. Where his was demanding before, now mine is demanding. And life does revolve around mine because I am in and out of town." Walter's willingness to allow the roles to change, based on his respect for Sara, has in turn increased Sara's respect for Walter.
Walter's strong support and encouragement for Sara in her work has made it easier for her to put in the time and energy to do her job well, gain even more confidence and develop more expertise. Again, this has created the basis for more respect. In the four years Sara has worked for her current employer, she has had several major promotions. Sara's present job involves much out of town travelling. Walter has been more than willing to adapt his life to accommodate her new job: "Nobody was more excited, including myself when I got this job. Walter was so thrilled, he was just absolutely beside himself." Having received this kind of support from Walter, Sara is sure that she would be able to encourage him if he wanted to return to the hectic work schedule similar to the one that he once had. She would want to support him doing something that was meaningful to him. She knows that it would not be the same, however: "It would be a little different in terms of, I know he would be telling me more about his day." In the last year or so Sara says that Walter actually has begun again to work more intensely. If he really got going, he would be, she feels, "telling me more about what he is involved in as he does now". She also thinks that he would balance his commitment to work and family in the future as, in the last year, "he also has limited himself in that he doesn't work as late as he used to. He is home more often."
The increased support and flexibility in roles has resulted in much more equal parenting: "It has changed with our son in that it is much more shared... When I leave [on a business trip] he will say 'don't worry, I'll look after it'... With our son, we talk about what it is that we think should happen and we do it together... I feel less alone and I talk to Walter about everything to do with our son, the schooling and everything." Walter has continued since the early eighties to be a regular participant in his busy life of organized sports. In addition to parenting, Walter does more of the household chores such as shopping for groceries.

The increase in communication and greater flexibility in roles seems to have, Sara believes, made it possible for them to feel both independant and involved. She thinks that both of them feel safer depending on each other. They can spend time away from home without feeling guilty and get involved in family activities without feeling restricted. Having found a balance of work and family activities, they can be supportive of each other's efforts. Compared to the seventies, Walter spends more time involved in family activities and Sara spends more time involved in work. Both changes, she states, were necessary to reach the balance.

Sara still misses many of the things that they were able to do when they had more money. She particularly misses the celebrations that she was once able to host for friends and
relatives. Large gatherings with lots of food and music, she says, "have suffered and I feel that personally". Living in a small apartment, these celebrations, she says: they ended because of money and space. We no longer could have the baby grand piano, we can't fit as many people in here and it just all kind of petered out... We could never afford to do again what we once had been able to do. And that made a difference to our son. We also felt that, on family occasions, such as Christmas and Thanksgiving, although I wanted to keep everything as it had always been, we didn't have the space to do it and that did, and those sort of rituals have sort of become less and less.

In terms of entertaining Walter's colleagues from work, Sara also feels a sense of loss: "Walter left the company that he was involved with for many years and things changed. People still talk about the parties. Everytime I meet someone, they always say 'remember those parties?'" Their son may have felt the loss more than anyone in the family. Sara feels that he looks back to the time "when we had money and a neighborhood". Having grown up surrounded by friends from wealthy families, Sara believes that "he still feels that loss".
At the present time, the losses suffered in the 81-84 recession are becoming a distant memory for Sara but she feels that these experiences have had a profound effect on her life and the life of the family. The future still does not look as secure as it did twelve years ago. Financially, Sara does not think that they will be in a position to fill some basic needs: "I can't actually ever see us getting into a house or anything like that in the near future." In terms of their health, Walter is almost seventy years old and Sara's M.S. may become active again at any time. On top of this, they have a 15 year old son who is still dependant on them. In spite of all this, however, Sara feels that they now have something that they never had before: the emotional security to face whatever adversity life throws their way. When Sara was first going through the diagnosis for M.S., she says:

I was actually crying in my sleep before I ever expressed my real fears about what my life was going to be like if this thing really took hold and started to get me down... And so it was a long time before I could actually say that those were the things that I feared was the loss of my dignity. Those things were important to me and I didn't want to be anybody's burden. I didn't want to be a burden to my son whose life could be virtually put on hold by something like this. And I didn't want to be a burden to Walter who is
beginning to age and that is a difficult thing. But when we talked about it and he said that I could never be a burden, then that's, that was enough for me.

Having gone through a major crisis ten years ago, Sara believes, prepared them to handle the fear of this disease. The traumatic loss gave them an opportunity to prove that they wouldn't let each other down. Sara thinks "that is why, with more adversity quite possibly coming, that's one of the reasons that, and now I feel much more comfortable".

Sara says that many of her dreams about the future have always had to do with that sense of "comfort" that she has associated with the film "On Golden Pond". It is not comfort as a form of somnambulence that she speaks of but, rather, a sense of grace that comes when one really feels safe and cared for, a sense that only comes after many years of building trust between two people. Sara thinks of the M.S. as another test of their trust with each other. When the disease was first suspected, she was "afraid to find out exactly what Walter was thinking about the whole thing... it was difficult for him to deal with". Having met this test, however, and having faced their fears together, Sara feels they are another step closer to that state of peace and serenity, the comfort of being with someone you love in spite of the pain and suffering life may bring.
Walter's Story

Before the Crisis

Walter, a man in his late sixties, is married to Sara, a woman in her early fifties. They have been married for 20 years and have a fifteen year old son. Walter has been involved in business for many years and, during the 15 year period covered in this study, was working in real estate and land development. Walter went through bankruptcy proceedings from approximately 1982 to 1984 as a result of a decision by one of his banks to demand payment of a loan rather than allowing him more time to raise funds through the sale of properties that he had assembled.

For the purposes of this study, Walter's story begins in the mid seventies when he was conducting a successful career in land development. He found this work exciting and enjoyed building up his estate in a time when there was a lot of money to be made in this field.

Walter describes his major life focus at this time as work rather than the family: "prior to 1980, I worked long hours and I did anything I could regardless of what was happening in the family to accumulate assets." Compared to later years, there was much less emphasis on working together with his wife: "When you are just out working, kind of doing
your own thing, there is no real cooperation there in a joint effort." Although Walter feels that they always had a pretty good relationship, he is aware that, during this time, they might not have really known or understood each other as well as they came to in later years during and after the financial loss: "There is no doubt about it, in the seventies everyone was so damn busy that they didn't really have time for a relationship, I guess." Life was dominated by the needs of business. Other family and social activities were given lower priority: "I never ever took time out to go to a hockey game or I never even went to a party, for instance, without my pager and many and many and many a time I have left the party in the middle of the evening and gone to present an offer." Walter tended not to take time off from work to do things with family that he really enjoyed or spend time with people just for fun. On the contrary, unlike later on in the eighties, he was willing to spend time with people in work that he did not enjoy because he was committed to the widely accepted principle in sales that "you don't burn bridges". By this he meant that it was important to maintain contact with all kinds of people whether you liked them or not because "people you meet and people you talk to and the people you influence are eventually going to become your customers at some time in the future".
Walter doesn't feel alone in the experience of having got caught up in a lifestyle where work became more important than family. He sees it as having been somewhat typical:

You know, I often think that my experience is a classic example of what happens or has happened in our society. You know, at one time people depended on one another. And if they couldn't depend on one another, they probably couldn't survive, they couldn't live. Now as people became more affluent, they didn't have to depend on one another. There wasn't a lack of cooperation, they weren't aware of cooperation because they didn't have to, they didn't require one another and they did their thing. And when they experienced a crisis they were separated or divorced or something like that because they didn't know how to cooperate.

Walter's life had been influenced by the affluence of the seventies but he feels that he was fortunate to have grown up in northern B.C. in the thirties where he saw first hand the value and absolute necessity for people to pull together when times were difficult. During the thirties this ability to cooperate sometimes meant the difference between life and death.
Although he thinks that he never lost this knowledge of the importance of cooperation, he thinks that he didn't apply it because of the requirements of competitive work: "Your doing something, you get tied up in it and you're wound up and you just keep going and going." The opportunities were there and it was almost hard not to make money: "the market was growing and expanding, the money was there and what do you do with it?" In retrospect, he wonders if maybe he didn't overdo it a bit, "I don't know if it is abnormal to be that competitive or not. I know that it is necessary if you are going to be in that type of job but I don't know whether it is normal." Although he has never thought of himself as a person that consciously went out to make money, he also acknowledges that sometimes that might have been one of the reasons for the hard work: "I don't really know what I was trying to do but I was trying to make a lot of money, more money that I ever would have really needed. It was there for the making." Another factor behind the 16 hour day - seven day a week schedule, was a question of ethics and loyalty to his colleagues and clients. When somebody called at 11:00 on saturday night it was because, "somebody has gone out and done something for you, they have gone and written an offer on a product of yours and you have a moral responsibility to look after it right now. Not tomorrow but right now." At this time, this loyalty to clients often had a higher priority than spending time with family and friends.
Walter says that he has often thought about whether his later disinterest in working this hard represented a change in values or was just a factor of age. On the one hand, he feels that his basic values have remained the same over the years and his lack of desire to keep up the race of the seventies may just be due to a natural slowing down that comes with age. On the other hand he feels that only recently has he become aware of how his attitudes have changed about the relative importance of the competitive world of work and accumulating assets. Walter has often thought about how, even though his assets were worth several millions dollars in the seventies, he didn't live the affluent lifestyle that many of his peers did. He thinks that he and his wife lived a fairly simple life style considering the times. Material possessions were never that important to him and he put most of his money back into his investments. Working sixteen to eighteen hours a day just to attain an affluent lifestyle was never considered to be worthwhile but it did make sense to Walter if it was for the cause of building up investments. Having grown up in the thirties, Walter was used to a lifestyle where you saved every nickle you made and reinvested any surplus. Hard work was done not so much for the money as for the satisfaction of building an empire. He feels that he must have enjoyed it a lot to have gone back to the office night after night: "anytime that you come home and have dinner and then rush
back to the office and spend another three hours there, you have to want to do it pretty damn badly." More than anything else, the motivation for this marathon was competition: "I always enjoyed being on top of the blue sheets in sales...I have always been one of the top producers... Every month you would get a list of the top producers, the [real estate] board publishes it. You gotta be up there you know."

Even though in later years it became particularly important to Walter not to be concerned too much about what others think of you, he says that part of his motivation to do so well in the seventies was an awareness of how his colleagues perceived him:

I've always been one of the top producers and when you slack off and your name no longer appears in the blue sheets for top sales you can't help but be a little concerned about that... I don't really care what they think about me... but, at the same time, it's a status, it is purely and simply a status when you are the top producer in the industry or in the office. But that whole thing is, you are competing with your peers.

During this time, it was important not to let up on the pace and fall behind because, not only would it affect your income, it would also affect your sense of yourself: "When
you slack off, you, it affects your income and it affects your attitude too because if you are not doing well you tend to get a little despondant."

In his marital relationship, Walter knew from previous experience that making joint decisions with one's spouse was necessary when times got rough. There was, however, little discussion with Sara about his business life because there was no need. This was in spite of the fact that it took up most of his waking hours:

During the seventies, Sara wasn't really involved. You see, I have always done things and just done them and I never talked much to Sara or anyone else and it didn't, that was it. And one of the reasons for that is that if you are doing something and your wife is afraid to take a chance and you have to make a decision, you have to take somebody else's opinion into consideration and usually you don't make the decision.

Walter therefore made the decisions himself about how his time and money were allocated. He feels that the decisions about money did not cause a problem because Sara claimed to be not interested except where it affected their family life directly. An example of where it did affect the family directly, however, was Walter's use of the family home as a business asset. Sara never agreed with leaving behind a
modest home and an established neighbourhood to move to larger more expensive homes because of an income tax advantage. As Walter put it: "these homes have been a bone of contention." He feels that even though Sara didn't agree with his decisions on homes she would defer to his judgement and go along with what he felt was best.

Use of time was a source of disagreement between them. Sara did not support Walter's decision to work long hours. Walter remembers her often saying that he had his priorities all wrong when he would leave a family or social function to respond to a client's request in the evening or one the weekend. She felt that he should tell the client to wait until the next day whereas Walter thought that he was ethically bound to respond right away.

Walter felt that this pattern of little discussion and involvement with Sara would not have changed if the prosperity had continued: "I think that it would be fairly true to say that it [increase in cooperation] would not have occurred because there was no necessity." From Walters's point of view, "necessity forces cooperation" but when things are going well, people can get along "doing their own thing".

The Bankruptcy
As it did for many people, the depth and power of the 1981 recession caught Walter unprepared. Within a year, assets that were worth several millions of dollars became liabilities that he could not support. He felt that he could handle the loss of assets but what "hurt the most" was that the bank that he had dealt with for many years suddenly changed managers and refused to do business with him and would not give him time to pay off the last outstanding loan which amounted to $100,000. The bank's decision was made after he had already paid down other loans of $1,400,000. The bank's decision, in effect, put him out of business and made bankruptcy inevitable because he needed to raise large sums of money on a regular basis to carry out his ventures. Walter felt that he had a long history of being an ethical and dependable businessman and a person that had always honored his commitments. He felt betrayed by the business community into which he had put some of the best years of his life.

Walter describes this time between 1982 and 1984 as a period of trauma and severe drain although he didn't realize that it had such a negative effect on him at the time. He only understood it later looking back on this experience. He doesn't believe that it was the loss of money and assets that created the crisis. Something that really did bother him was a sense that he had failed those with whom he had been conducting business. He felt terrible about the losses
that others had suffered in joint ventures with him. He knew that they had freely chosen to go into partnership with him but he felt guilty nonetheless. He felt that it was very important not to let the situation get him down and one of his ways of dealing with these feelings was just not to acknowledge them: "I wasn't going to let it hurt me, I wasn't going to allow it to get, I wasn't going to allow myself to give in to it." Walter thinks that both he and Sara were able to agree on the approach of just not letting the negativity get them down. Nevertheless, he felt that "underneath it always hurts a little bit". Although he didn't know it at the time, he knows now that he was depressed or negative for four years or more. He knows this now because of the things he did and did not do. He felt that he was afraid after the receivership to take the risks that are necessary in the investment business.

At the outset, although it didn't last very long, he had a lot of problems with his peers because "everyone can see that you are in financial trouble". This was in spite of the fact that he felt that it was important not to let what others think get you down. Being in a competitive career, however, how you were doing compared to others was constantly drawn to everyone's attention. Being one of the many people who were experiencing similar losses, however, made it somewhat easier to take. Still, it was a difficult time and he says: "I tried like everybody else desperately
to hold everything that I had... I tried and tried and it didn't work." It finally became clear that, after many years of financial success, he could no longer do the things that had worked for him in the past: "you just can't carry on under those circumstances and do the same things that we were doing before." In retrospect, he feels that if he had thought about the situation more carefully, he would have just accepted that the properties couldn't be saved and let many of them go. Trying to hold on to these assets created a tremendous amount of stress.

His most important concern was for the effects that this experience may have had on his family: "The problem with getting into a financial bind like that is that it effects your whole family." He knew from previous experiences of loss that it would be important to make some decisions about how they were going to respond to this crisis. Walter felt that it was a common tendency for people to "sit on it and let things build up". He knew that "you have marital problems unless you make some hard decisions". Here, too, as in financial matters, they couldn't "do the same things that we were doing before". He took the initiative, without really planning to, to have a discussion with Sara in which these hard decisions could be made. The intent of this discussion was to make plans to avoid the kind of problems caused by financial of stress on a marriage. He had thought a lot about how to avoid letting the situation affect them
negatively and, just after it became clear that they were going to lose their house, they had a discussion that seems to have made a real difference to their lives.

Walter describes this discussion as one of establishing priorities and setting goals rather than one where a lot of feelings were shared. Talking about feelings had never been something he had found useful. It was clear to him at that time that his marriage with Sara was more important than the assets that they were losing and he wanted to make sure that he didn't lose this relationship as well. He was worried about the effect that this loss was having on Sara and their son because he knew that, at a time like this, everyone is searching for an explanation for why this happened and there is a tendency for couples to blame their partner or expect the other to do something to get them out of the situation.

Walter doesn't remember the details of this particular discussion but he does remember that it provided a lot of relief and it laid to rest many concerns that he had. Perhaps most important of all, was that they established that there was really no one to blame for what had happened. They decided that it was going to take a certain amount of time to recover from this loss but, together, they would do it. This agreement on the problem allowed them to focus their energies on the tasks at hand rather than dissipate
them, as Walter felt many couples did, on unproductive blaming.

One of the goals they set was to do whatever was necessary to make enough money to put food on the table. Walter's income had dropped from $200,000+ a year to zero. Sara, who had not worked full time for five or six years, decided to clean houses because there was always work available and it paid cash. Although Walter felt that there must be another way to make money, they agreed that this would solve their immediate problem of not having any cash flow. They also agreed that they would move into a small apartment when the foreclosure on their house was complete.

Walter was deeply appreciative of Sara's willingness to roll up her sleeves and do what she did in this difficult time. He credits their ability to forget everything else and do what must be done as a critical factor in their survival. The toughest part of adjusting your lifestyle, he feels, is "the ability to explain yourself to others". Sara, from Walter's point of view, displayed no hesitation and made no complaints about going out to scrub floors. A person with less will power might have found this experience humiliating given that many of their peers were still living in the wealthy neighbourhoods where she cleaned houses. Knowing that Sara could handle this situation set Walter's mind at
ease and allowed him to concentrate on the tasks he had to do.

Explaining himself to people or being concerned about what they might think was difficult or easy, depending on who they were. The thought that he might have let some people down in business was deeply disturbing to him: "I don't remember it [what people thought] being part of my trauma but I know it was." Letting people down went against a strong sense of ethics and responsibility in the conduct of business. Somewhat less disturbing were the opinions of colleagues he knew and respected but who had not lost assets in association with him. Walter tells the story of a real estate company manager confronting him in public with the question, "What is this about your receivership?" Walter says, "it kind of made me cringe". After having spent many years in competition with these peers, it was a little difficult to not let their opinion affect him somewhat. In addition to the loss of assets in the bankruptcy, Walter had to deal with how others might see him because his earnings dropped as well. He felt a little guilty when he started to relax his high expectations of himself and no longer found himself on the monthly list of top producers:

Maybe I didn't hit the million dollar club or something like that but it doesn't bother me any more. When I got off that list I, for a couple of years I noticed it, I just missed being invited
out the the board party. All the top producers were out given dinner, plaques, rings and you know. And they didn't invite me (laugh).

Because Sara supported the change away from high production and valued him for who he was rather than how much he produced, it was easier for Walter to accept not being held in such high esteem by his peers.

Perhaps the easiest group to "explain themselves to" were those acquaintances who might just be somewhat curious or judgemental about someone else's misfortune. For these people, neither he nor Sara had much concern. This ability, he feels, was largely the result of their ability to agree to not let the situation get them down, adjust their lifestyle, set some goals and follow through on them.

"That", in Walter's words, "was the thing that saved us. We just didn't have any trouble adjusting our lifestyle."

The word "saved" is used again to describe the effect of the discharge from bankruptcy. Although there was a fair amount of anger at the bank's decision to, in effect, destroy his career, Walter also describes a great sense of relief when the bankruptcy actually happened. As suggested earlier, the greatest part of the trauma associated with the loss was the guilt about having let others down. He felt that he couldn't give up until he had done everything in his power to honor his commitments. Much of the desperation and
eighteen hour work days in the worst part of the crisis was putting in the effort to pay down one and a half million dollars in loans. He felt that these efforts to honor his obligations were not recognized by the bank. He feels that the bank managers deliberately set out to put him into receivership because they thought they would gain something from doing this. Looking back on it, he says, "In one way, it was better that they pushed it. It took it off our minds. I was then able to back to work and, with a clear mind, go back to work and earn some money." The bank had removed his ability to pay off the remainder of the loan and he no longer had to blame himself for not having done all that he could: "That is the thing that saved me because I just didn't feel guilty anymore."

By the time of the discharge from the bankruptcy in 1984, not only was the trauma associated with the financial loss subsiding, two things had happened which were to influence Walter's life until the present: a distancing from the world of super-competitive work and an increased closeness to his wife, son and friends outside work. Regarding the world of work, Walter thinks that his change of values was both accidental and deliberate. On the one hand, his increasing resentment of the demands of work and growing interest in doing other things just seemed to happen: "I think the fact is that, at that time, my priorities changed without realizing it.... I don't remember making a decision
but I wanted to do these things more than I wanted to work."
On the other hand, this change in priorities is described as part of a conscious choice to do less work and enjoy the rest of life more:

I needed this [non-work life] more than I needed the income. I just went ahead and did it [slowed down] and making that decision because it has to be a decision. I don't let the production drop and do nothing about it unless I have made a decision that this is what I want to do... there were other things that I wanted to do other than staying on top of the board.

With family and friends, significant changes had also taken place. Some changes were planned and some just seemed to have happened. Walter joined an afternoon curling club around this time which put this sport in direct conflict with work commitments. In order to make this work, Walter had to deliberately reduce his workload:

At first I had to struggle to arrange my day around those afternoons. Then it became less and less difficult, it became, you don't make appointments for those days, if somebody wants to do something you find other ways, you refer them to someone else (laugh).
This was difficult for someone who had always considered himself ethically bound to respond immediately when clients or colleagues requested his assistance.

In his marriage, Walter discovered that something had changed between 1982 and 1984:

I think it [awareness of increased cooperation] was probably by the time we were, we got our final discharge and were beginning to recover from the loss. You realize that things have changed considerably and you probably realize you wouldn't have been able to do it if you hadn't been cooperating.

Walter sees this time as a process of gradual change resulting from the decisions they made together and the fact that they became a little more dependant on each other. By this time, he had already become aware that something positive had come out of this crisis: "I think that as the change evolved in our financial condition, we saw a change in our relationship and a negative change in our financial situation created a positive change in our relationship."

Life Since the Discharge from Bankruptcy

From 1984 when the bankruptcy proceedings ended and Walter and Sara had to start all over again with little more than the clothes on their backs, they have continued to live a simple life style in a small apartment. Walter's use of
time has continued to be very different from the way it was allocated prior to the receivership. Except for the last year where he has started to work in the evenings again, he worked only "25-30%" of his former level of activity. Walter has mixed feelings about the changes that have happened.

One description that emerges particularly from the beginning interviews is characterized by a sense of failure and lost opportunities. He talks about how he has just recently come out of a depression that lasted much of the last 10 years. Walter says that he didn't know it at the time but he knows now that he was depressed because of what he did and did not do during those years. From the perspective of work, he "lost his nerve" and became afraid and overcautious when it came to taking advantage of investment opportunities. The mid-eighties were, in Walter's opinion, an excellent time to invest but he felt that he "backed off" from hard work and the challenge of taking risks with money. He felt that he should have been able to keep up the pace of the seventies: "I always felt guilty about not looking after, you know, looking for business." He thinks that part of the reason for not buying a house was related to a fear of not being able to handle mortgage payments. From this perspective, the eighties are experienced as a time of defeat from which Walter is only recently recovering. Judged by the requirements of the competitive work world, his achievements
in the world of family and friends are merely pleasant
diversions that took place because Walter was afraid to try
to keep up with the front runners in the race to the top.

Another description of the eighties that exists along side
the story of failure is characterized by a number of more
positive elements: a sense of pride in having survived an
ordeal that many could not, the ability to take risks to try
new things that have never been done before, living closer
to certain long-held beliefs, making a rational decision not
to make a lot of money, choosing what is wanted rather than
what one should and where bankruptcy is viewed not as an end
but, rather, as a beginning.

In this description of the eighties, there is a certain
pride in just having survived this experience with an intact
marriage: "I think that we have a very stable relationship
... I don't think that it was ever, there was ever a serious
effect... Although there was a lot of trauma, I think at the
same time we weren't blaming one another... Sara and I have
never blamed one another." This ability to avoid blaming is
very important to Walter because he feels that blaming is
central to marital failure in crisis: "If you examine the
failure of relationships, it is because, not because you
have lost something but because you can't agree on whose
fault it is." Walter feels that their ability to resist
this temptation to blame has been a real accomplishment, a success in spite of business losses.

The beginnings of this story of success go back to the affluent times when Walter felt that the easy money wasn't "real", that it would never last and that he didn't really care that much for the money or the affluent way of life. In the seventies, he had always thought a lot about how, in spite of his financial success, he had never ever tried to make money. From this perspective, the bankruptcy provided an opportunity for Walter to do some of the things that he had always wanted to do but never allowed himself to. He started doing these things almost by accident and discovered that he really enjoyed them: "I always felt guilty about not looking after, you know, looking for business. But I slid into the habit of going to a hockey game instead of going back to the office and I didn't have any trouble (laugh)." Walter talks about "falling into" other recreation pursuits like curling in the evening and "finding himself" staying home. Without really intending to, these other interests began to take on a priority that they didn't have before: "I guess I had spent enough time doing other things that I began to enjoy them.... Once I began to enjoy these things then I began to resent the time that I had to to spend doing other things [work]."
Doing different things and enjoying them led to an awareness that his values had changed: "It's a funny thing but I've never realized until these last few years how your mental attitudes change." With this awareness, it became clear that the change towards doing what he wanted rather than working 16 hours a day was a decision. This decision becomes apparent in his comparison of his patterns in the seventies to those of the eighties:

I never ever took time out to go to a hockey game or I never ever went to a party, for instance, without my pager and many and many and many a time I have left the party in the middle of the evening and gone to present an offer. And I'll tell you, I wouldn't do that in the eighties.

From this positive perspective, the bankruptcy provided an opportunity for Walter to spend more time with his family. He found himself staying home in the evenings - something that he had never done before in his whole life. This was somewhat risky given that he had always had such a strong value about hard work. Being at home started to become something that he enjoyed: "I must say that I had a more, prior to [the bankruptcy], I left the house at seven o'clock in the morning and got home at ten or eleven o'clock at night. Then I started spending more time doing the things I wanted to and enjoyed doing." Unlike the seventies where he was caught up in the race of building empires and spending
most of his time at work, he made a decision to do what he wanted but had never allowed himself to do. Not only was this something that he wanted, he felt it may also have been something that he needed. Walter suggests that his health might have suffered particularly at the time of the bankruptcy if he didn't make some changes: "Normally I work hard. And for some reason or other, I just kind of backed off and did something else. And probably that's something I needed, otherwise maybe I would have wound up with an ulcer or something."

In retrospect, Walter thinks that the economic reversal had the positive effect of bringing him closer to his family generally and, specifically, it had the effect of helping him and his wife to cooperate more fully: "I think that the experience that Sara and I had in dealing with this has strengthened our relationship. We have a better understanding of one another. It was a strengthening factor in our relationship." Unlike the seventies where he didn't feel it was necessary to work cooperatively, it is clear that the marriage relationship has been the first priority since the financial crisis. Whatever fear there was about involving Sara in business decisions because it might slow down the process too much has changed: "During that time I discovered that with Sara you could, I could talk to her about it and she would say 'go ahead' or, you know, at least she would have some input and it wasn't negative input." He
thinks now that he always could have talked to her about these things but it wasn't until the worst part of the crisis that he took the risk and found out something new: "I guess it [Sara's supportiveness] was always there but I didn't discover it until I started talking to her about things (laugh)." When they started making most decisions together he found that "a lot of the hard feelings that are the result of financial loss aren't that important because, what the hell, money isn't everything". He feels that their family life has become more purposeful and goal directed compared to the seventies when their lives were dominated by the competitive work world: "Before you just kind of went on and never thought about it. But when you stop and think about it and plan around it, it makes a lot of difference in your life".

The eighties became associated with spending time with people because he wanted to rather than as part of work. The relationships with friends became the priority. Walter finds himself increasingly impatient with those parts of the job that require him to be with people that he doesn't want to be with: "If I am dealing with people, I get, people bug me, bug the hell out of me. I find myself getting up tight with people because they seem so goddamned, they won't make a decision." This is a change from the time when he would make himself available to many people even if they were wasting his time. This change has made agreement with Sara
much more possible as she has supported his decision to spend less time with clients and more time with family and friends.

Walter and Sara can agree on how time is used even though their situation is changing again. They have just recently set an educational goal with their son which will require that both of them work hard and save money. Walter has started in the last year to work in the evenings more often again. He says, "I am recovering some of my enthusiasm for gambling (in investments)". In the positive description of the eighties, Walter views himself as a person making a decision, with the support of his wife, to work more now just as he made a decision earlier, also with the agreement of his wife, to work less. From this point of view, the change of pace was not so much a "slowing down" as a conscious decision to switch from one lifestyle to another. Both these new lifestyles, working less and working more again, differ from the seventies in that they are both being done with the agreement of both partners.

Walter's recommendations for what others should do if they find themselves in a financial reversal are based not on what he has learned from failure but, rather, on what he has learned from his achievements and successes in the eighties:

1) "Remember that money is not the most important thing in life. Relationships are more valuable than assets." 2)
"Don't get caught up in blaming someone else for what has happened." 3) "Sit down and discuss the situation rationally." 4) "Find agreement, set goals, make decisions and follow through on them. Forget everything else and you will recover."

From the perspective that views the eighties as a positive time, there is a sense that bankruptcy, in addition to the pain and humiliation associated with it, was also a new beginning. All things taken into consideration, Walter says that the eighties were a good time. With a laugh, he says, "my only objection is that I haven't made any money.... The rest of the time, aside from the fact that we had gone through a receivership, it was quite good."

The Future
To some extent, Walter sees personal beliefs as a creation of the times we are in. When there were wealthy, they operated fairly independantly and Walter made most if not all of the financial decisions on his own. When they had no money, they were forced to cooperate and decisions were made together. Thinking of the future, he says that if the economic situation were to improve dramatically again, this "would tend to get you back off this close cooperation and onto another lifestyle". He doesn't think that his preference for cooperation, however, would disappear altogether: "I don't think that once you have ever
experienced that [cooperation], you would ever lose it... it is kind of a support system... this type of thing is all a part of a need."

Walter doesn't think that he would ever get back into the highly competitive work schedule again that Sara disagreed with. Part of the reason for this, he feels, is his age. Another part of the reason is, as he says:

I have an entirely different perspective of success, I guess. I don't have, I don't know why this has changed, I don't value my peer's opinion as much any more. Now that is part of the reason I ran... I don't have a need for the money... it doesn't have too much meaning to me.

More and more Walter sees himself doing "that part of real estate that I enjoy", picking and choosing what meets his needs rather than responding immediately to the demands of the competitive world. When it comes to deciding which responsibility has priority, his family versus his investments, Walter is clear that his family would come first. In a discussion about whether or not a decision like buying a family home in the future would be done according to the needs of business, Walter is clear: "I don't think so, no. In that respect there has been a change. That particular type of investment [buying a home], that involves the whole family. And I don't think it would happen again."
When asked what values he would want passed on to the next generation, Walter is clear that he would hope that they would find two things in their life: work that would provide them with enough income to meet their needs and an appreciation that relationships are more important than anything else you have.
Robert's Story

Robert is in his mid forties and has been married to Ann for sixteen years. They live on Gabriola Island and have two daughters aged fourteen and ten years. The financial crisis that will be the focus of this story involves the loss of their home, a fifty foot sailboat in 1982-84. Robert begins his story with two other crises which he believes are directly connected to the decision to purchase the ketch in 1981.

Before The Crisis

In the late seventies, Robert and Ann came to Vancouver from Eastern Canada and the U.S. where their families still live. They bought a house and both worked full time. Their daughter was in full time day care and with Ann working long hours and Robert going to school in the evenings and on the weekends, he says that, "we were out of touch and cut off from each other.... Our life style was too rich in some ways, too fast, too much time making money." Although he says that they had good times as a family, he believes that he was feeling desperate with the stress of work and that, rather than getting his needs met for excitement, family life was experienced as just more work.
Robert describes this time in different ways. On the one hand, he describes himself at that time as having the feeling that he could "conquer the world... it didn't matter what I took on." Everything he had ever tried, he had had success. He describes himself as being "more arrogant, less humble and less vulnerable" than he was to become in later years. In retrospect, he associates this view of himself and the world as "naive." He says, "I was risk taking then but in ways that were kind of unconscious to the consequences.... Dreaming is o.k. but things got missed." An expression that he associates with this time was "oh, I can deal with that, oh yea, that's no problem, don't worry about it."

In contrast to, as Robert describes it, this "devil may care, laissez-faire and all powerful" view of life, he says "my life was out of control.... I was running like crazy.... My life was doing me.... I was an accident waiting to happen." He feels that his life at that time was characterized by "no intention, we had a lot of money but it was getting sucked off into boats, kind of an unconscious aspect." Although he doesn't believe that he was really aware of the future consequences of his actions at this time he, nevertheless, feels that he became burned out in his career because he was "working too hard for the future.... I was very much future oriented at that point in time." He always had a 20 year plan but never asked himself "what am
I going to do today and how am I feeling?" Robert says that he knew "the language of how to deal with stress" but, in retrospect, he feels that he never really learned how to deal with stress successfully until he experienced and dealt with the later loss of the boat.

At this time, he says that he needed excitement in his life and his family just seemed to represent more responsibility. Robert had difficulty balancing the demands of work and family so that his own needs could be met. Using the term "sword" as a metaphor for personal power, he says of this time that "I didn't know that I had a sword.... I was unconscious before in some ways.... My environment, my family, my job, my house were doing it to me." Unlike his later ability to "show the sword" or make visible to himself and others his power in a non-threatening way, he would return home from work and "afterwards I would take it out and cut heads off with it."

While Robert was in the middle of a period of what he describes as "clinical burn out" in relation to his work, Ann became pregnant and he found that this triggered a "high crisis" and "trauma time." Having grown up as the oldest of 10 children and being aware of the responsibilities he already had as the father of one child, he had no desire to take on the added responsibility of yet another child. At this time of his life, Robert sees himself as having the
strong tendency to take on responsibility for the needs and pain of others. This, he suggests, was connected to a sense of omnipotence and the assumption that he could solve all the problems experienced by others. Unfortunately, not paying enough attention to his own needs, wants and desires and focussing on those of others, led to the feeling of being overwhelmed. He realized soon after Ann became pregnant that this birth was extremely important to her and "there was no way I could interfere with this process." His ability to empathize and appreciate Ann's needs, he thinks, had both a positive and negative result. The positive result was that Robert was able to become very supportive and enthusiastic about the birth. The home birth was, he says, experienced by both of them as "empowering, uplifting and euphoric." In spite of his initial doubts about having a second child, his ability to support Ann resulted in positive feelings for his daughter right from the time she was born. The negative result, he says, was that the same ability to respond to his wife's needs resulted in "putting myself aside, the cost was me." Supporting his wife's needs while pushing his own needs aside resulted, he feels, in a crisis which, in retrospect, involved a number of factors related to a sense of losing his self in relationship.

One of the values that he feels was lost in his relationship with Ann was a part of himself that had valued financial security. He feels it was lost in a "fictional fantasy bond
where everything is together, community, one." He had always kept money in the bank but he stopped this practice when he got married, "I turned over that part of me that wanted the nest egg." He felt that he was a bit of a "black sheep" in his family of origin because he did not share their conservative attitudes about saving money but he says "there is a part of me where it is really important to save and have security." For the sake of togetherness, he suggests that, "I pretended, I guess, that that was how it was for me, that you spend it today because you have it."

Looking back on this time, Robert reflects that "I wished I had stood up for what was really important to me a long time ago but I didn't know it." Drawing on the image of the "flying boy" which Robert associates with passivity and naivete, he says, "I almost took on the role of the dependant." He feels the birth experience created a dangerous combination of a number of themes in their lives. Having been isolated from each other and their first child while they were working and studying full time they had a great need to draw together. In addition, the euphoria of the birth experience reinforced his assumption that he could do anything and intensified "an infallible trust, naively so... if you were joyful and I was joyful, it must have been o.k. Nothing could go wrong. What a crock! (laugh)."

This optimism was combined with the strong sense that he had given up his own needs in order to make the birth possible.
Speaking of the issue of "power and control" in relationships, Robert says of this time, "that is one of those areas I acquiesced in.... In desperation, spending and not worrying about the future, I gave all of my power to Ann and her style." The resulting combination was a need to pull together as a family, a feeling of omnipotence from the birth and a belief, largely Robert's but to some extent shared by Ann, that the power between them was unbalanced and Robert was owed something by Ann. This is where the fifty foot ketch came in.

"Ann got the kid and I got the boat" says Robert. He sees the decision to purchase the boat as directly connected to a kind of "emotional trade off" between him and Ann. "Instead of standing firm there, I took the boat. That's the biggy." Although buying the boat was a decision to make adventure a priority in his life, the purchase is seen, in retrospect by Robert, as an unfortunate substitute for "standing firm", for taking risks in the emotional, interpersonal and spiritual realm. Looking back on this time, he feels that it would have been wiser to "swallow his pride" and take a medical leave of absence from his job or go into therapy to deal with his fear of being out of control. Robert speaks of this decision to buy the boat having a kind of "unconscious quality" where both he and Ann seemed to know that it was related to his decision to stay in the family and support the birth but nothing was actually ever said.
He feels as if the decision was made for them by the dynamics of the situation and says, "we didn't know what we were getting into." Unlike in later years where they could be both supportive and critical of each other's ideas, he says that "we fed one another's fantasy" about what a boat could do for their family life. Robert feels that his tendency to take responsibility for other's needs combined with Ann's reduced ability to be critical because of an unspoken sense of indebtedness to him around the birth. These two factors contributed to a decision that was not well thought out: "I thought the boat would meet everyone's needs but it was meeting my needs.... My buying the boat was trying to fix it for everybody but it was too big." Robert describes their relationship between the birth and the purchase of the boat as very close, "perhaps codependant", unlike the isolation during the late seventies and the increased emphasis on individuality in the context of their relationship that was to emerge in later years.

The decision to buy the boat was, Robert believes, driven by another assumption that change could not take place unless it was a "major, cathartic change." He describes the decision to buy the boat as a kind of "back to the land movement, except it was on a boat." He says "we wanted a life style that forced us together." Within two weeks of making the decision to buy the boat, they had sold their house, his beloved truck and most of their furniture. "Part
of my desperation was to put it [change] all in one package," he says. At that time, he says, "I thought security was all about big changes, big jobs, big bucks, big possessions and when something didn't work, I would try for another big one."

After the purchase of the boat, Robert and Ann quit their jobs and moved into the boat with their two children. After several months, Robert "took the whole boat apart" because the hull was delaminating and a whole number of other things needed repair. Looking back on it, he thinks "that should have been my warning then.... The dream was to make the boat work for us in some way but what happened was the boat became a big suck for money because it was always breaking down." The engine had not been properly serviced and would stop when they needed it most out on open water. In the fall of 1982 after having owned the boat for about eight months, Robert's UIC ran out and all their savings had gone for the many repairs needed on the ketch. There were some very good times but also one very dangerous experience where they "had to lash the kids to the mast" because the boat was in danger of capsizing in a particularly bad storm. Much of the time, unfortunately, they had been stuck in various places for long periods waiting for parts or waiting for somebody to service the diesel engine. Robert then describes an experience that he feels was like "the straw
that broke the camel's back." This experience stands out "very clearly as some kind of transition" in his life:

Then at some point in time, we were motoring and the engine broke down again and I couldn't get it to go. Usually I could. And I was flat broke and we were getting pretty fed up. The engine wasn't cooperating and I had lost it. I just lost it. My frustration level was way over the top and I started banging on the engine cover with a wrench in frustration. I was just crying and hollering and it was at that point in time that I realized that, probably for the first time in my life, came up with a sense of being vulnerable, came up with a sense of how I could fail. My failure, because I just couldn't get this to go. And it was kind of representative of the whole trip. The whole experience of operating the boat and living on board.

This moment, Robert believes, was truly a turning point in his life because, "up to that point, it didn't matter what I took on, or in what area, I could somehow make it go.... I felt like I could conquer the world or any part of it." "What was different", he says, "was that I admitted it, that I was fucked, stumped, done." The pain and turmoil of this experience was intensified by "a sense of being destitute" because a bailiff, the day before the previous Christmas,
had seized the boat for a $26,000 loan incurred by the previous owner. Robert and Ann had never been informed of this lien and the title search at the time of the purchase had not revealed its existence. It turned out that there was no way of avoiding responsibility for this lien so they had worked out an arrangement with the bank and had started paying off this debt along with all their other debts on the boat. He says that with his optimism and determination that everything would turn out o.k., he managed to put this added burden to the back of his mind, "somehow we had glossed that over and put that in order.... You know how you can put things up on the shelf and kind of tuck them away and not let them impact you too much." All this came to an end when he realized, after another big repair bill, that he was "flat broke" and the motor broke down one more time out in open waters:

When the motor broke down, I realized that all just kinda came crashing in. How heavy that was, what kind of mistake that was.... I ended up at that moment when I was banging that valve cover, feeling mortal, I came in touch with feeling like I was going to die or had the potential to. Not so much because of the situation but because here I was faced with this unsurmountable, undealable issue. And somehow, that put me very close to death. The very first time that I had experienced that.
He explains what he means by death by saying "the death of the child... death of my naivete, death of that concept that I can do anything. And death... put me down a long vision of when I would die. I don't know why that happened."

As he looks back on that day of crying and banging on the lid of the engine cover out in the Strait of Georgia, he has come to understand the experience from a mythological perspective:

I admitted at that point in time that I was beat. I went down, mythologically speaking, that was the descent into pain, crisis, trauma. Up until that point I figured that it didn't matter, throw it at me and I will deal with it, although I was getting more ground down as we went along. But when that happened... that was like a gateway, a hole in the ground that opened up and swallowed me and, of course, I didn't try and, I went down with it. I guess the force and intensity of that experience stopped me from trying to deny it... that I was vulnerable, that I was going to die. That life was bigger than I was.

At this point, Robert describes their feeling as desperate and their decisions as being very scattered and based on panic. He says that their "self esteem was incredibly low"
and they found themselves grasping at jobs that they never would have considered before. It was also hard to trust people after having been lied to by the person from whom they had bought the boat. Certain individuals seemed to be preying on them like vultures. Robert felt at that time that "everybody has a scam if you are hard luck."

In the middle of the winter of 1982-83 they decided to take a holiday and stay in a beautiful mountain area in a little cabin that they had leased for a number of years. Going up to the mountains in winter was such a relief that they realized that they didn't want to go back to the boat at all and they put it up for sale. Robert describes this decision as, "we bailed out." By this time, the recession had really flattened the market for boats and they were not able to sell it for two years while it deteriorated for lack of maintenance. The debts on the boat exceeded its value. To extricate themselves from the situation, they borrowed a sum of money from a friend and gave the bank a choice of taking the money and the boat or they would declare bankruptcy and all the bank would get would be the boat. Neither Robert or Ann wanted to declare bankruptcy as they felt this would be the ultimate humiliation. Robert says that he knew that the bank would accept their offer and it did.

During the two years when they were trying to sell the boat, they continued to live up in the mountains. Even when they
didn't have running water or indoor toilets, it was such a relief to be away from the boat and they had such a feeling of safety compared to life on the boat that this period of time is remembered with great fondness. Robert got a job right away teaching skiing and Ann found a part-time job in a hospital in a near-by community. The dream for both Robert and Ann, he feels, was still to stay away from the field of social work which he had found so demanding and unfulfilling. To make ends meet, both he and Ann took on jobs like being a "waiter and bartender at a lodge on the mountain... cleaning toilets, just doing whatever we had to do." They found it necessary to stand in food lines as well. This experience, along with the time just after they left the boat where they were at risk of having to declare bankruptcy, marked the "bottom of the descent": "The worst time was just after we got out of the boat and we realized that we had lost it pretty much. A tremendous scramble to find out how to orchestrate our lives so that we wouldn't go bankrupt. For both of us going bankrupt was the big no no... that [the possibility of going bankrupt], next to standing in food lines was probably the worst degrading kind of thing." The worst part of the experience didn't seem to be so much the loss of the money but the loss of independence and having to deal with the judgements of other people who had no idea of what had happened:

I don't hate being poor, I hate being destitute and beholden to other people because of that. I
hate the assumptions people made about who I was as a person because at that particular point in time I had to stand in a food line. I hated dealing with the bank who had me under their finger.

Although this period of time was extremely difficult for Robert, he also found that the family became very close. Family celebrations became more meaningful on the boat and on the mountain. Because they didn't have any money, he feels that "more thought was put into presents, they were homemade and had more emotional content." He found that he became "more involved because I appreciated the significance [of the celebration]." There was more "relationship involvement.... The boat, it's loss, made me vulnerable enough to seek more than tangible goods."

About two years after they left the boat, they had to vacate the cabin they were leasing and Robert's response was to look for a well paying job. He decided to take a social worker position with the same agency that he had left three years before. He was very grateful to get this job because it immediately stabilized their financial situation. "Emotionally," however, he says that "it wasn't good for me at all because I was finished with the work... it was almost taking a step back in time, starting all over again."
Although the grieving process went on for another five or six years, the crisis part of the loss experience seemed to be over somewhere around the time Robert "started all over again" in his old job and they finished with the boat and the bank. With the crisis over, he had to deal with the emotional consequences of the loss on him. Although many positive things happened up on the mountain in the two years after leaving the boat, Robert feels that his confidence was eroded a lot: "I noticed after the boat too, that it affected my esteem quite a bit. I felt like I was fucked up and not able to make the right decisions... it reminded me a lot of when I was a kid... and I think that had to do with feeling so vulnerable, feeling that my esteem was so little at that point... all the fear and stuff like that [was] directly related to the loss."

Robert feels that one of the ways he started to get over the money and the boat was by storytelling. It started when they were running workshops for groups of adults around the same time that they were standing in food lines, "we began to tell stories about the boat and its failure or our failures. And it seemed like all of our conversations for a long time were centered on that. Years and years and years." Looking back on how they handled the loss, he says, "I think that we have worn the boat pretty much out of our system by talking about it. Lots of grief, lots of pain... we just ground it to death."
Part of this process involved the progressive development of an "overview": "and then all of a sudden, you are looking at a whole goddamned picture of how your life fits together. As opposed to 'I gotta buy this boat and it fucked up' which is the small view." By working with men's groups, doing a lot of self-disclosure and "mythology work", he was able to expand the overview:

It put my life in a larger perspective. That is how I got over losing the money. That is how I got over losing the boat, that is how I got over losing my truck. All of that stuff was by having an overview that was bigger than my experience of that loss.

Grieving was also an important way of getting over not only the boat but many other loss experiences which emerged in the aftermath of the loss:

I grieved my personal life, my nuclear family, my parents, that didn't work out. I am sure I grieved the fact that I gave up the priesthood and that didn't work out. A lot of that, although not specifically and completely addressed, got thrown into the pot of grief once I accessed it through the trauma of knowing that the boat had beat me. That was significant for me. It helped me to
become vulnerable or become aware of the fact that I was vulnerable.

Later in groups, he says, "the more I talked, the more I freaked out about it, wailed and moaned, the better I felt (laugh). So I let it go."

Robert believes that their ways of looking at the world were altered by the loss experience: "Our value systems and the way we chose to live our lives up to that point got challenged." His view of what was possible in life was altered significantly: "My level of bravado, white horse charging away, it took a good kick in the guts to get me off there." He says that he had to accept that he could only do so much. The loss was a, "mortality experience, recognizing that I didn't have at my disposal eternal amounts of energy, ultimate amounts of 'it will work out'. So you can extrapolate that to 'I am going to die some day.'" As he found himself trying to make up for what they lost, his life felt like being on a treadmill and he felt he was forced to examine his belief that he should be at a certain place financially in life. This was not fully resolved until five or six years after the loss, in 1990, when he quit a job on which he felt he had become dependant.

In the crisis, he says, we really began questioning the purpose of our lives and our relationships together and all
that.... The trauma was one of the founding things about, asking the question, 'What am I here for?'.... What I pursued in my life after that is more significance in the things that I am doing in my life as the result of being at the bottom. 'This is as about as bad as it can get, folks, or getting there.' There is not going to be a magic fairy to come and fix this all up.

He concluded that "you have to take responsibility for your life." He sees the purchase of the boat as an attempt to take responsibility for his life, an attempt to bring about change but, in retrospect, he thinks that it was, "grandiose instead of measured steps."

Another major challenge to their value systems, and the ways they chose to live their lives, was specifically to their marital relationship. Robert describes their reaction to the crisis as, "the beginning of our current struggle, how to be together and intimate as a couple but standing as individuals." The belief that he had enough strength to deal with both his needs and everyone else's was destroyed: It [giving over self] got blown when we lost the boat." In the turmoil of impotence and rage following the loss, a new perspective on the importance of individual needs in the context of an intimate relationship began to emerge:
The boat forced the issue about how freaked I was about money and how we have different styles... the discrepancy between who we are as people became more obvious.... Before, I think we were operating in some kind of fictional fantasy bond where the couple is "this", whatever this is. But like together, everything, community, one. After the boat, somehow, we figured that out. But somehow, that all began to shift.

The crisis, in some fundamental existential way, seemed to force the issue of his aloneness in the world, "it was not 'do we want to face this?', it was 'do I want to face this'?... We begun at that point an appreciation of the fact that we are individuals." As part of the exploration of his own individual value system, Robert found it necessary to seek emotional and spiritual support outside the marital relationship: "After the boat affair, I was more open and ready for men's groups than I was before."

After leaving the mountain, Robert and Ann lived in Vancouver for five or six years until they saved enough money to buy a house on Gabriola Island in 1990. Up until this time, Robert worked in a management role in the field of social work where he feels that he was able to continue to develop professionally even though he really didn't want to go back to this profession in 1984. Looking back on it
he says that "social work was good for me in a way. It opened me up to men's groups and deeper personal growth."
The job also provided a financial base which, since the loss, Robert says has become very important: "my appreciation for money has increased, for what money and security represent." Since the boat, a financial anchor has been valued as much as the "artistic, spiritual, creative, anything else." Robert feels good about this change which he describes as a more mature approach but also has some regret about the feeling of "having too look over your shoulder when you have to make a decision."

Up until the time that they bought the house in 1990 and when he quit his social work job six months later, he felt that his life was more dominated by a concern for financial security than he felt comfortable with. Up until 1990, he wasn't willing to take a risk that might jeopardize his financial base. He became aware that part of this fear was connected to an "attempt to make up a huge deficit" resulting from the loss. This fear, he suggests, shifted over time as he become more aware of his own needs. As he became more confident in his ability to understand himself, he says that he was able to honor that part of himself that values a financial base. A sense of security that began to emerge from this confidence - that he could be in touch with his whole self - began to replace the need for security based on assets or money in the bank. This sense of
security and confidence reached the point where Robert says that he could quit his dependance on a salaried job in 1990 and depend more on his ability to do what needs to be done with greater awareness of the consequences.

The quality of life in the here and now is still very important to him but, as Robert says, "maybe not in such grandiose ways." Something that he feels he learned on the mountain after the loss was to live a simpler life based on self knowledge and intentionality:

You can see that when you change something small, you get a small pay cheque. You teach a ski lesson and you get ten dollars. You take that ten dollars and you buy ten dollars of rice and you eat that rice....I believe that's the essence of how I need to proceed with my life. Like if I don't deny what's happening and I follow what I need, it is a rather simple process of saying what I need and intentionally going after that. And it is not a big fifty foot boat that I am really after.

He feels that this emphasis on "what I have to live with here right now... and an inclination to pursue the here and now needs, can be directly related back to that loss, that major loss experience." He thinks that he has found a balance between an unhealthy fear of not having enough
financial stability in the future - that dominated his life after the loss - and a disregard for the future which he associates with the time of married life before the loss. He says that, now, "I trust I can meet my own needs and prepare for the future." Compared to earlier times where he feels he was desperate because he was either not honoring the part of himself that valued a financial base or becoming "stuck" because he allowed himself to become overly anxious about the future, Robert says, "I worry some about the future but I think that is wise. It doesn't control everything I do." Part of this balanced approach is an appreciation that "it is important to live well in the moment."

Aware that feeling desperate has got him into a lot of trouble in the past, Robert suggests that, now that he gives his inner life a voice, he is confident that he can make changes, "well before I get desperate, before I am burned out." He says that, "my capacity for pain is the same, but my willingness is not." He speaks of how if it hadn't been for the loss, he might have had to experience something like the series of strokes his father had before he, Robert, changed the way he was leading his life. In the money area, he says, "I am less willing to take risks financially." A planned approach to taking risks meets his needs much better:
The measured steps required to deal with the crisis is pretty much the process you have to do if you are going to get anything significant out of life. You've got to orchestrate it so that you, life doesn't provide you with those freebies, with some intention you've got to set up your life so that your needs are met.

Although he is less willing to take risks financially, he says "I am more willing to risk now that I ever have in my life. In the realm of interpersonal, mythological, spiritual, maybe in the physical but in a smaller scale." With a lifestyle that is based on awareness, simplicity and measured steps in the here and now, Robert believes that he can maintain a sense of adventure in these other realms. An example of this, he suggests, is that he can take the risk of being a "house husband" and not be concerned about what others may think.

Getting to this point, Robert attributes to a process of "grieving [which] made getting more of what I want possible." He says "I was still in mourning one and a half years ago", in 1990, up until the time that he quit his social work job. In the recovery from the loss, he feels that he made a, "dramatic switch, working with men and being in mens's groups and doing a lot of self disclosure and listening to men do a lot of self disclosure. Doing
mythology work, finding what archetypes I pattern myself after." He was able to put the loss and his life in a larger perspective by putting it in the, "context of world wars and world hunger." In this broader new, it became clear the the loss, "was not the end of the world." He says that he came to the conclusion that, "I know how to handle this... and it could have been worse." In his work, too, he says that he came to accept that, "if I was to be of any help to others, I needed to put my experience in a larger perspective." Robert also says that his interest in his work after the loss, "shifted from teen ager's issues to the families of these clients and counselling adults after having experienced the boat and the trauma that seemed more like in the adult realm."

Another side of the "mortality experience" on the boat that became such a turning point in his life is that, Robert says, "we were really alive through all of that... we came through the worst possible crisis and came out o.k." He believes that even though buying the boat was, "financially a disaster, emotionally it was perfect... we are still reaping the emotional consequences.... The family dynamics changed as a result of the crisis. We started relating... all that contact brought us together." Even though Robert thinks that both he and Ann "both appreciate that we don't need to make grand moves, we can make smaller changes", he
says that he is convinced that the big move around buying the boat really worked:

We bonded with our children and we were pulling together as a family. Our diet changed, the shift to much more vegetarian and alternate ways of eating. A self sustenance sort of existence and that has carried into now which is positive. We were looking for time to pursue spiritual pursuits, creative pursuits. That was the beginning of that as well.

Even though he thinks that desperation led him to try to, "put it all in one package", he believes that, "cathartic change was essential... if not we would have separated.... This major leap did work to solve the marriage and childbirth issue... it increased our cooperation and also pointed out how different we are." He says that the loss itself had a positive effect on their relationship in the sense that, "we certainly pulled together to deal with the crisis."

After the loss, especially the time up on the mountain, Robert remembers that, "there was more relationship involvement...sharing expanded a bit... there was more communication, more intent and we liaised more." Because they had no money, he says, referring to family celebrations, "you would have to think about the other
person who was getting it [the present] and what they would appreciate." Their ability to pull together allowed them to maintain family celebrations and these, in turn, "served to hold us together and keep normalcy from turmoil and trauma."

The process of clarifying boundaries between himself and Ann, a development that has become very important to Robert, would have been slower, he says, if they hadn't had the experience of being very close: "I don't know if we would have gotten to that [individuation] if we hadn't been a really tight unit." Part of this strong sense of togetherness, of being a "really tight unit", existed after the birth and before the boat purchase in the sense that the boundaries weren't clear: "Buying the boat was presumptuous, I assumed that I knew what everyone wanted and tried to take responsibility for all that." The intense closeness after the loss was helpful and comforting but Robert feels that it may have had some of the qualities of co-dependancy. The crisis, he says, was "the major shake up, a lot of things rattled loose." Robert and Ann's habitual mode of relating was altered in a major way: "The can [a tendency towards co-dependancy] got kicked over as a result of the trauma around the boat." As a result, he says, "we don't feed each other's fantasies as much any more." Robert feels that their objective in recent years has been to:
Avoid a phoney togetherness or an unhappy truce... some of those shifts are necessary to grow. We never considered this until a major shake up.... As a result of having the boat and losing it, it became more of a priority [to be an] individual.... My guess is that our individual needs and who we are as people... would have taken longer without the trauma of the boat.

After the loss and the time of intense closeness, Robert believes that "it has become more acceptable to not have that couple identity. To not like the same things, do the same things, be the same people. It was more acceptable, in a progression, to be who you are." There is now, he feels, more honesty in the relationship. It is more acceptable to say "I hate this" or be angry. Today, he can say, "I need more space, that is what is important, it wasn't present then [before the crisis]."

"Being independant as an entity in a relationship is a different commodity, and it is essential", he says. Not only is his goal to be independant in his marriage, he also aims to maintain this independance in his career by avoiding working for an institution over which he has little control. Compared to the days when he had a dependable job and often felt that "life was doing me", he says that his sense of being in charge is not affected by unpredicted events: "I
feel in control of my life now and things happen that are unexpected."

The benefits of this sense of control are many. Robert believes that he does a lot more of what he wants to do than he ever did before the loss. Unlike those days, he says, "I certainly know most days what I want to do and when I don't I am unhappy, I'm rudderless." In his marriage, he says that he and Ann are better able to help each other make good decisions because they can feel free to disagree or agree: "one of us has the ability to be up and the other down at the right sequence... we are alternatively aware of the consequences of action."

Crucial for both his counselling work and his marriage, Robert says, "I am more willing to listen to pain than I ever was" but this he connects to a decreased willingness to take responsibility for another's pain and trauma. By giving his own needs a priority he believes that he is better able to balance self, work and family:

I am much more willing to show the sword or take charge of my life or my own personal power. Far less willing to live with pain and more willing to take interpersonal risks, all that kind of is a shift of power. You can see it reflected in me and you can also see it reflected in the relationship. It is a lot more separate... as a
result of the trauma around the boat. It certainly did. Ann realized that she couldn't depend, and she was doing her own dance with that, she realized that she couldn't really depend on me to make life work, that she had to do something.

Robert says that different ways of being in relationship have emerged since they have come to value independance: We are working out all the boundaries... and we are at a stage now where we are ready to step into the realm of living separately, which was a great horror show when we got married or [sic] ten years ago. But to considering it as a perfectly viable option for, not because we don't get along but because somebody is interested in something and wants to go do it.

The culmination of their development to date is to value both couple and individual identity:
Couple identity or family identity is great and it is necessary to operate as a family and that kind of stuff. To sustain excitement and eros and the ability to take responsibility for yourself and what happens in your life, I think you need to stand alone and I think couples need to feel that and know that and have a real strong sense of who they are alone. What might have happened had we
not the adventure to drag us together and fight about, or fight to get out of, is that we might have ended up bashing one another because we were too close and not standing alone enough.
Ann's Story

Ann is a woman in her mid forties who originally came from the east coast of the United States. She met Robert, her husband of 16 years, in Ontario and moved to B.C. in the late seventies. Although the focus of this story is the loss of their home, a beautiful fifty foot sailboat, in 1983-84, a period of crisis began for Ann in 1976 when their first daughter was born. This birth marks the beginning of a time of difficulty which continues until about 1987 when a "spiritual awakening" brought back a sense of peace to Ann that she says had not existed since she was "very young."

Ann describes the birth of her first child as "the first time that I was put in touch with feeling so out of control." Up until this time, she had always imagined a life where she could do basically anything she wanted to do. She had a master's degree, had a strong work orientation, took responsibility for her actions and was able to work well with others, particularly with her husband, Robert. She and Robert began their relationship with a six month back pack trip through Mexico: "I had always had this vision... of being two adventurers, that we were not going to be ever caught in the pattern of always staying in one place and being trapped by their children and their lifestyle.... I had assumed that because I am really good at
challenges and I am a high risk taker and I am smart and active, that I would live a life that was full of challenges and learning all the time and that I wouldn't ever stay in one place." Speaking of her predominant learning style, Ann describes it as "high risk taking... learning by doing.... It has been a very central part of feeling like I knew what I was doing and could do it." Risks were always taken with excitement and, Ann says:

I can get really addicted to that. It is a real high, getting really interested in something and getting a new adventure and (woosh!), I am going for the limitless sense of that but my feet are totally off the ground, I have no grounding at all. Like I am not even connected to my body.

Ann thinks of herself as a member of a generation of people that were involved in an "anti-establishment rebellion around money." In early adulthood she didn't want to support a system of values that was based on accumulating possessions: "I was brought up to believe that, that was the mark of success that you had a house, money in the bank, a dishwasher, a microwave and whatever else came down the road, a new car every year because that is what my family does." Ann never felt that she had to be concerned about money because someone else always had that responsibility:

I think that it is probably a position that a lot of my age baby boomers, sixties people whose
parents had money, you know, didn't have to worry about money and did always assume somehow that we would be looked after. Of course we didn't have to worry about money, somebody else did it. I thought that would continue. And as a female I thought that would continue. Somebody would look after us.

And as she was to say after life turned out the way it did, "Well, guess what, (laugh), it didn't happen!"

Part of the belief that was to have particular importance to Ann's life in later years was that men took care of certain decisions such as, "money, business, buying big things in your life... things that I grew up to think men always handled." She had always considered herself to be competent in these areas but had a tendency to back off from these responsibilities. In Ann's words, "I felt that I abdicated." When she and Robert were able to save up enough money to buy their most recent house on Gabriola Island in 1990, she felt that "it had something to do with letting go of my parents." That, somehow, in her early adulthood, there was, as well as a rebellion against her parent's values, a dependancy about which she was not so aware in earlier years.

Comparing herself to a lot of others in her generation, Ann says, "I have never really had a lot of adversity in my
life. I have had money come and go. I had never felt that my life was grounded on money."

Decisions in their first years of marriage were, "coming out of a belief system that said, 'I can do this and I don't really have to do anything unpleasant. It will all be perfect.... Everything is going to be great, everything will be fine and I don't have to worry about this.'" Ann's trust in herself and her trust in the world was, she remembers, based on the "belief that if you just do everything right everything will be right. And the world will be good to you." In later years, Ann came to describe this approach as "not grounded on reality" and she thinks of herself at this time as "omnipotent and egocentric", feeling that she could work out anything, anywhere, anytime.

Ann believes that she was less aware at this time than she was in later years about her vulnerabilities. Although it did not present any difficulties for her in her young adulthood, she says, "I have made unconsidered decisions a lot and up to a point that worked for me.... [I] took risks without paying enough attention because that is what I know how to do." Another description she gives of that time is, "I was still using a script that I had learned very early to deal with feeling trapped in my life and it sort of went like, 'when in doubt, change, or, when in doubt, move, when in doubt, move on.' I came out of having no comprehension or tolerance for being trapped." Ann suggests that she had
not dealt with "a lot of childhood loss" at that time, something that she says she was forced to deal with in the difficult years after the loss of their boat. Related to this, she says, "I have always had trust issues in my life, deep wounding." Reflecting back on this time, Ann is curious about how the loss experience of the boat is related to previous experiences in her life that may, she feels, helped to create the conditions for the event to take place: "there is some way in which that [loss of trust] happens over and over again.... I kind of willingly walked into it because it is what I know." Similar to this idea, Ann says, "I do believe that there are patterns that, patterns in the way of viewing the world that free or bind you to move on or stay stuck."

Ann describes the birth of her first child as a turning point in her life. "I had a cesarean with [my first child] ... a really terrible birth experience when I was thirty. That was the first time that I was put in touch with feeling so out of control. And for me it really marked the end of the developmental phase where I felt that I could do anything, anything, just give it to me and I will figure it out." This experience is related to a loss that Ann describes as "the hardest thing for me to deal with...the loss of trust in myself." Even though the later loss of the boat was to wreak havoc in their lives, Ann says that this first trauma "was worse. Maybe because it was first, maybe
because it was my body, really personal. It wasn't external at all." Ann felt completely alone in this experience: "I don't think I have ever felt as isolated as I did the year after my daughter was born... there was really nobody in my circle of friends, including Robert who had any idea of what I was talking about. They just had no idea. I thought I was crazy." Her trust in Robert was shaken as well because, as she says, he wasn't able to "take care of me, make sure everything is ok." Looking back on this experience, she can laugh about how she thought that these difficulties were Robert's fault.

In the course of the next four years, they moved to Vancouver, bought a house and both worked full time with their daughter in day care. Ann found herself in a situation that was in contradiction with the values she had held in her life up to this time:

I was in the wrong life script and I really don't know, being married and having kids, you can never really anticipate what it is going to be like until you do it. I don't think and I had no idea what dramatic effect it would have on my life. And how difficult it would make that to do, kind of an alternate way of life within the structure of that, being in a family. So it was an effort to break out of that. I am not sure how conscious I was of that.
Ann felt "quite trapped" by the "sameness of it", both of them "working full time, being in this really fast pace, high stress, relatively unfulfilling commuter life style." Not being with her child was, perhaps, most difficult to take: "I do regret that I felt that I had to work hard and that my child, that I wasn't with her when she was little." Looking back, Ann says, "when I see the illusionary, transitory nature of money and how quickly something can be gone or there, then I regretted making decisions based on that."

During the late seventies and early eighties, Ann began to be really attracted to some lifestyle that would be "free of the nine to five in the city." She knew that Robert had always had a dream of living in a sailboat. For Ann, however, it didn't matter if the escape was in a boat or in a van, "as long as it involved travel and something new.... I had this fantasy that we would travel around and we would find work here and there and it would work out."

In 1981, Ann became pregnant and, this time, it was very important to her to have a birth that would be an expression of her values and creativity rather than those determined by the medical establishment. Robert did not want to have a second child but did agree to support her. The birth of their second child in their own home was a transformative
experience and left them feeling tremendously empowered. Ann says that "I went from that experience immediately to the boat. On the high of that discovery that I could do anything again... I thought I had learned a new way of control." Ann says that when she and Robert bought the boat, they made "a very quick decision in the moment. It was the beginning of December, 'let's sell our house'. Two weeks later it was sold and two weeks later we had the boat. It was very quick, we didn't really think very well." Like old times, she says, "I was just going for the gusto, I was going for the rush and the excitement, adventure and that was all I saw. I didn't see anything else." They knew that there were some problems with the boat but, she reflects, "we optimistically thought that we could deal with whatever was wrong with it." In retrospect, Ann says that it was not realistic "to think that I could work out issues like personal space" in limited quarters with two small children.

A part of this decision that Ann does not feel good about is that she feels that she gave in to Robert around the issue of having a second child: "I had really wanted a second child and he didn't, he got the boat.... I felt that I abdicated.... I think that I abdicated by thinking that I owed him anything." Another factor that Ann does not feel good about is that, "in the face of doing what felt like a very extreme change, we fell back on a traditional belief
system to navigate that change that wasn't functional. It is like we prioritized the wrong things and ignored things that were really important." She feels that during this time she and Robert were "playing these old weird tapes" from the past and making "emotionally based decisions" rather than "pragmatic and practical" decisions. Use of these values led to a decision to sell their home rather than rent it out and put all their cash into the purchase of the boat rather than keeping at least part of it in reserve. Looking back on the decision, Ann says that, "[I] put all my eggs in one basket."

After they bought the sailboat, they lived on someone else's boat for several months while Robert repaired theirs. Ann and the children moved into the ketch while Robert continued to repair it in drydock. By that summer, even before they had taken the boat out on the water, Ann says "I was ready to pack it in." Robert was adamant that he was not going to quit and Ann decided to give the boat a try for another year because, she says, "I realized that if I didn't do that we would probably split up." When they finally got the boat out on the water at the end of October, they had been waiting for about ten months in anticipation. For about six weeks after that, they had a wonderful time travelling up the coast. Ann says of this time that "it was a good lifestyle if it weren't for the fact that we had chosen a
defective boat and had so little money." She really enjoyed learning the art of how to sail and live on a boat.

"One of life's most awful experiences", however, was during an attempted trip from Cortez Island to Vancouver where they got caught in a storm off the Hernandez and Savory Islands:

I was really scared, I was petrified, we were on the boat all day going into the storm, going into the wind and it was raining and blowing and it was really awful and realizing that we should probably turn around, the feeling, this would be a great metaphor for the boat, right, for the whole experience. Feeling fearful about turning around because we were afraid that we were going to broach, you know, where water comes up over the back. The waves were really quite big and so we were not being all that expert and not being all that familiar with the boat, we should never have been out there. We didn't have a radio, we didn't have any way of contacting the coast guard or anything. So we were afraid to turn around. So we battled that for about six hours before we turned around. Both our kids were sick and throwing up. It was horrible, one of life's most awful experiences. So we did eventually turn around. We had to. We lost the motor, we had to turn around.
Ann still has some strong feelings about the danger in which they found themselves: "I have some judgement about jeopardizing my children. Putting them in danger, physical danger. That bothers me." They did recover from this particular trip but, by now, she says, "it just became almost a painful joke. Everytime we would take the boat out the motor would die." The last straw came when the motor broke down yet one more time: "So it was at the Thormanby Islands that Robert packed, said, he lost, that was it, he gave up... he just gave up, it was awful for him." They had to get towed to the town of Sechelt and Ann decided that she had had it with the boat: "I refused to go out in the boat again."

December of 1982 was the the time when everything fell apart:

So, in December, in early December of '82 was absolutely the nadir of the whole thing because we lost a job that we had been looking forward to. We were going to a lodge off Tofino, Clayquot, and we lost that job.... That was one. The baliff came and our daughter disclosed to us that this boy that we had taken on board the previous June had exposed himself to her and we really didn't have any idea, I mean it was Christmas day that she told us. So it was like, what is next? I
began to feel like very very much in jeopardy.
Like my whole life was in jeopardy. It was like, everything, my home, my job and my child. All in one month. Like a big ton of shock. So that was amazing. I was scared. I was really scared. And I was starting to lose perspective a lot.
Probably starting in October or so. I really felt like I was starting to lose it.

In December, 1982, a bailiff had arrived on the boat giving them twenty four hours notice to vacate their home. Unknown to them, there had been a $26,000 lien attached to the boat by the previous owner that had not been discovered in the title search. As they were to find out in subsequent months, this lien had to be added to the amount borrowed for the original purchase plus the cost of the extensive repairs and maintenance. To make matters worse, they had used up all their savings, had no jobs or money coming in and the value of the boat had dropped considerably in the year since they had bought it because of the severe recession. This left them in the difficult situation of owing more money than the boat was worth.

The confidence that had been so much a part of her life had disappeared:

    self confidence, self esteem, perspective. It felt like my whole world was falling apart. And I
had never experienced such an extreme loss of control and helplessness. Like, I didn't know what to do, I didn't know what was coming next. And I didn't know what to do to avert what was coming next. And I didn't know what to do to avert what next possible disaster could happen.

The experience was so overwhelming that she felt that she was on the edge of never recovering:

it would be like receiving such a fatal wound that you never heal. Never healing for me means never trusting, never feeling confident again, never feeling joyful again, never feeling... emotionally and spiritually I didn't know if I would survive intact at all.

Even though Ann says, "I did realize rather quickly that we had been in the middle of a depression or a dip and I did realize that a lot of other people had substantial losses", she found that the experience with the boat undermined even her confidence in her work and ability to relate to others:

I really felt unconfident, I felt professionally unconfident. I don't think that I would have been able to even apply for a job at that time.... I felt really ashamed. Like I had blown it and I just didn't want anybody to know. And if they knew, they would never trust me with anything, secrets or money or anything important.
In spite of the overwhelming nature of the experience, Ann feels that they were still able to pull together as a family. She remembers their last and only Christmas on the boat as a simple celebration but one that brought them together:

We did have Christmas, yes we did. Our friends came and I remember all that. Picking watercress from a stream. I had never eaten water cress before or picked it or seen it outside. And going out and digging a little tree, just a tiny little tree. Putting it in a pot, in a bucket actually. Putting it on the front of the boat.

Just after Christmas, Ann came to the conclusion that they had to get away from the boat. A major obstacle at the time, she felt, was Robert's endurance: "I remember thinking, Robert is going to hang on here forever." She believed that if she had simply said "I have had enough, we have to leave", he wouldn't have left. She says, "I remember thinking that I would entice him with skiing." She felt that to convince him in a way that would work, she would have to have him examine his rationale for getting the boat in the first place. So she explained to him that "the intention behind this [buying the boat] was to have more pleasure in our lives. And that we would have the freedom
to do the things that we really wanted to do.... So, 'let's go skiing, let's get out of here!''

The next two years were spent up on the mountains in a small cabin that they had been leasing since the seventies and Ann believes that this time was a very important factor in their recovery from the loss. Even though their lives were to become more difficult after leaving the mountain when they lost their lease, these two years were filled with many fond memories. This was true in spite of still having the boat to deal with:

It was just wonderful, the sun was out, the snow was clean, it wasn't raining. We could ski. We were in this incredibly tiny log cabin, the four of us in this tiny twelve by twelve cabin with no water and no electricity and it was an improvement. I was just glad that we had somewhere to go.

Compared to the boat, she says, there's a kind of a unique peace about being up there. Packing everything around. It was hard. It was a hard work life style. Hauling groceries and laundry and working cleaning toilets. It wasn't like it was easy but it was, I felt really safe I think. I had felt incredibly unsafe on the boat.
Although the wounds from the loss of the boat were deep, she remembers the mountain as a:

healing time... and it was great family time... it was an incredible bonding time. The kids, my youngest daughter remembers that was her first home. Like all her memories are positive. Neat things that we did. Getting the old ice cream maker out and picking wild blueberries and having a party, just all that stuff that they remember. It was so vivid because it followed so closely the loss, you know. That was really important. If I look at things that made a difference, that was really important.

Ann says that she still thinks of these mountains as her home in B.C.

Ann doesn't know what would have happened if they had gone back to the city right away after losing the boat. She says:

It is hard to explain the time on the mountain, even to myself... I probably have the least understanding of that period.... I felt like there were really good things and really bad things... I think that I was in a trance. Partly induced by having such a young child who was still nursing. Partly induced by having escaped the jaws of death. I mean, it felt like I had. I really felt
reprieved. Even though the boat was still there and it was still hanging over my head, I knew that I was never going back out, I was so relieved.

In spite of having panic attacks at this time and some feelings of deep resentment toward Robert, Ann says that family celebrations became "much sweeter. We had so little that we had to get creative. Robert and I are both good at doing that. It draws forth some new creative part." On the other hand, however, Ann thinks that their older daughter "could remember a lot of adversity, I'm sure, a lot of not having much at all." Nevertheless, celebrations, she remembers, "always felt more important because it was important to have special moments of joyfulness and havingness, making special days.... We both came from families where holidays were made a lot of. We always thought that we could provide for other people, even though we didn't have anything." Overall, Ann thinks that, "during the period when that was all happening, rituals were more important. But also our children were younger and we tended to make a much bigger deal of Christmas and birthdays. Really, really go all out with that kind of stuff."

Ann describes this time as one where she felt like she had to take charge, first to get Robert away from the boat and, secondly, to make the arrangements to free themselves financially from the boat. "I felt that he was so enmeshed
or something, I was too but I felt that I could see more clearly than he could at that point. I think that is accurate, I think he would say that too. That it was really dysfunctional to be that stuck on the negativity and the failure and, dysfunctional is a big word, I just felt that I was getting so dragged down that I could hardly see any more."

Ann thinks that his ability to endure had become counterproductive at that time and she says, "I had tried harder long enough. My tolerance for trying harder is much lower than Robert's. He can, although I think that he has changed since then. I know he has changed."

Ann thinks that she really had to come to terms with her belief that women should be able to depend on men to look after them:

Relationship wise, I was deeply resentful of him during this whole period. This whole period that we had the boat and the cabin, I was totally pissed off at him because I felt betrayed. I was still operating on the assumption that men can be trusted to make perfect decisions. And that if he said we should live on a boat then obviously he had really thought about that and I can trust that... I had expected that not only would he look after us in our situation but that he would do it in a way that I would feel comfortable with. And so I was totally pissed off that I felt that I had
to pull out of it. And then I had to go to work. And I had to go work at the hospital which was very difficult. He got to play on the mountain and teach skiing and do all that. So I was quite resentful and pissed off that whole time.

As a result of this experience, Ann says that she had to let go of this belief that Robert should be able to handle the business arrangements:

In some way I gave that [power] over. I didn't want it to be that way even though I felt that it was true. I kept wanting that to be different. I wanted, I think women have this mythology that they are going to be looked after, coming to their adulthood thinking that they are going to be looked after. I am this really competent professional woman and I meet a man, Robert, in that capacity and he always felt that I had more competence and I did too. I didn't want to excercise it, like I wanted him to do it. I wanted him to do it. In many ways he did. I think he still looks after me emotionally a lot, though, so there was a lot of that, but ... I had to start to let go some of that. I had to let go of it. But it wasn't easy to let go of. I had a lot of resentment to let go of. And I was the one who resolved the [boat] issue ultimately too.... I
was the one who dealt with the bank and dealt with our friend [from whom they borrowed money], made an offer to them [the bank], you know, did the whole thing.... Robert took charge in the sense that he... found a job. He did that... and then I took on resolving the boat issue.

During this time, Ann lost trust in the validity of much of the way she had understood the world. She lost trust in her optimistic view of what was possible in the world and her ability to control it. With respect to the ability of others to protect her, she also lost trust. Speaking of Robert, she says, "I felt like he wasn't trustworthy. I couldn't trust him to know things that I thought he should know." She felt that she was the one that had to take the initiative to bring about change because Robert had a tremendous capacity at that time to tolerate adverse conditions. Losing this trust, however, was not entirely without some benefits. Feeling that she had taken steps at this time to move away from an abdication of competence and power to Robert that had been prevalent in the early years of their marriage, Ann feels that taking charge around the disposal of the boat represented a significant change in their marriage relationship.

After about two years on the mountain, Ann and Robert lost their lease on the cabin and they decided to return to
Vancouver. Robert got a job right away and Ann resolved the boat issue within six months of returning to the city. Ann felt good about Robert getting a job, she "really wanted him to do that." But she didn't feel good about him working back with the organization that he had quit. "That", she says "was not so good." Even though they managed to, for example, maintain family celebrations and keep the family together for the next few years, Ann feels that their life gradually turned worse: "when we were first back in Vancouver, it was great, it was good and I was happy to be with running water, a place for my kids to play and things were so much easier. And then gradually, it started to deteriorate again.... I could feel us getting stuck there again. It was all happening again."

Ann attributes some of this feeling of being stuck to Robert's reaction to his work: "Robert was getting stuck in his job so I was really getting quite depressed, even clinically depressed, for quite a long time, a couple of years... and I don't think that I was well. My mother died that year, my biological mother and my adoptive mother died. Within three months of each other.... There was a lot of grief... and Robert and I were not doing well. We were thinking about splitting up." She says of this time that Robert continued to have an incredible ability to endure: "He can just make do and make do and make do and make do endlessly. And he wasn't listening to me. He wasn't
hearing me.... I'd been really dissatisfied. I could see him getting more and more closed down in his work and being exhausted all the time."

For about four years after leaving the boat, the trauma of the events surrounding the loss continued to undermine Ann's trust in herself. Even though she feels that the circumstances surrounding the birth of her first child were worse than the boat experience, she describes the loss of the boat as having a terrible effect on her view of herself during these four years:

I really felt like I couldn't, I wasn't good at anything, I couldn't dream of doing some of the high powered stuff. And that was ridiculous because I have got all this experience and did all this incredible stuff, management and I just wanted to hide, I didn't think that I could pull it off.

Right in the middle of this difficult time, beset with feelings of depression, being out of control, lacking trust in herself and in conflict with her husband, an important turning point in Ann's life took place and a new perspective on her life emerged. It happened in 1987-88 when she took an eight day therapy program in Naramata, B.C. Of this experience, she says:
I felt like I had a spiritual awakening or something, experience.... I had this lightning bolt strike. It really was like people describe ecstatic experiences. It was like (phoo!) and my whole being was full of light and love and I felt totally cared for and looked after. And I knew I was going to be all right in my life.

Something happened in the lab, as she calls it, that was to have a significant impact on the important issue of trusting herself:

I had a flirtation with a man in the lab. And I think that it was the first time in my life that I had ever, didn't logically make a decision about what I was going to do with this relationship, that I just trusted my whole self to decide. It was a very different experience for me. And it was a big risk, a different risk and I learned that I could trust myself.

Not only did the lab make a big difference in her view of herself, it also had a powerful impact on their relationship. Robert took the same program after Ann and came back with, she says, an understanding of "how much of the emotional kind of pushing for change and stuff like that I had been carrying.... I had been carrying the burden of that for a long time. And that women tend to do that." She
felt that, "after he came back, it was different, he had changed. Right away. One thing about Robert is when he gets it, he gets it. And it is over! He moves on."

In addition to the change in her ability to trust herself, Ann feels that this experience in Naramata marked a fundamental change in her ability to stop blaming herself. She found "a way to make sense of it [the loss]... put it in some kind of perspective where you can stop doing that [self blame].... I still do sometimes but I stopped having it as a stance at that time."

In 1990, Ann and Robert bought a house on Gabriola Island. Ann sees this decision as "the first huge risk" since the loss. Even though she attributes much of her recovery to never having lost the ability to risk, she says that in the last ten years since the loss, "I have been taking risks with considerable fear." Only in the last year does she feel that she has really regained her trust in her judgement. Much of this regained trust she attributes to an ability to get over blaming herself, blaming Robert and others who may have taken advantage of them in the boat situation and, finally, an ability to avoid blaming the loss itself for life's difficulties.

Concerning herself, she says, "I feel sad, I am sorry that that happened, very sorry that that happened and it has made
my life very difficult materially. I don't blame myself any more. I think that is really important. Really important in getting through is to find a way to stop blaming yourself, find a way to make sense of it.... Put it in some kind of perspective where you can stop doing that."

Ann tells a story of meeting a person recently who knew all about their boat and the circumstances surrounding the loss. She had never met this person before but he said that many people in the boat community knew about their experience and really felt bad about what had happened. She says that he described their experience as "one of the worst black incidents in the boating community in B.C. that he had ever heard of and the boating community was outraged." Ann says that she never knew that that kind of support was there at the time. This person was able to pass on the information to Ann that, apparently, the people that eventually purchased the boat had similar difficulties and owning the boat had ruined their dreams as well. Knowing that Robert and Ann weren't the only people that had their lives disrupted by the boat seemed to help Ann in the process of accepting what happened to them and not blaming themselves: "the thing that did really feel good was that the boat really seems to have a black negative Karma or something... that makes it feel less like it was all my fault or less personally, I mean I still feel responsible but also I realize that there are circumstances that happen." This
story confirmed a belief that the decision to buy a boat was not the huge risk that she had blamed herself for in the years after the loss. After talking to this person, it became even more clear that they had just had some extraordinarily bad luck and the trouble associated with that particular boat could not have been anticipated.

Ann has come to accept that the decision to buy the boat, came out of having no comprehension or tolerance for being trapped... and it is a very early place for me. It is a very early childhood place for me that I didn't have at all worked out at that point. I didn't have, I wasn't touching it. I wasn't in it. I wasn't working on it yet, I wasn't dealing with that yet. And so there was no way that I could do anything different. There was no way that I could make a different decision at that point in my life.

Ann does not blame her childhood for the decision to buy the boat:

I don't know whether that [feeling trapped] forced my hand... or whether it would have happened anyway. I don't have any way of guaging that because I don't think that it is linear like that. I don't think that the boat happened and then this
happened. I think, well, what would happen now if I feel trapped? Would I deal with it differently? I think I would. And part of dealing with it differently is that I had that experience. I'm not sure that it is all of it. That is kind of the end of where we started, about age and part is getting older and, I think eventually I would have had to look at that, I do. It's unfortunate that it, that that series of circumstances happened to me where I felt so trapped before I had looked at it. And I wasn't ready to look at it. I was just kind of going on with that. So, I don't know what that does, it kind of puts me in the field again but it doesn't leave me alone, somehow.

Ann thinks that she has now been able to take responsibility for her own decisions and no longer looks to Robert to look after her. "That, she says, "was the real big one." This is a big change, Ann feels, from the attitude that the loss of the boat was Robert's fault, an attitude that she can laugh about now. Related to this, Ann suggests that she and Robert are much better able to look after their individual needs in the context of the marriage than they were in their first years together. Ann is not sure if this relates to her move away from abdicating power to Robert in the boat crisis or is associated with an inevitable developmental progression that results in an emphasis on individuality
around year twelve of marriage. In the late 1980's the issue of individual needs became, Ann says, "very intense" between them. Year twelve in their marriage coincides with the aftermath of the crisis and so Ann is not clear which factor is the more influential. In any case, Ann believes that "you can either decide to become more separate or slide back into the same patterns. We decided to go forward."

Even though Ann and Robert had received no support, financial or emotional, from either family of origin, she feels that there was still some kind of dependancy in relation to her extended family, a reluctance, perhaps, to take full responsibility for her life. When they bought the house on Gabriola, Ann says that "it had to do with letting go of my parents in there too, I think. I stopped feeling that I could rely on anyone else to do it. So it wasn't just Robert."

A decision to not get drawn into blaming others that were involved in the double dealings around the boat was, Ann believes, also an important factor in her recovery:

I felt that it wasn't ethical, to pass on bad fortune. And I think that that probably had something to do with getting over it. That I didn't stay in the anger and bitterness and being a victim.... I didn't want to make somebody responsible. Like, pass on the bad, misery to
somebody else.... I feel like it would have bound me to that experience for life.... I didn't lose track of my own values even under extreme duress. I didn't become someone that I wouldn't respect.

Ann does not blame the boat and attributes this to an increased ability to avoid causal thinking:

I am less likely to blame that incident.... I am not that causal. I don't think that the boat caused it or that people caused it or that I did, it more rounds out the picture. It makes it seem that it was a set of circumstances that happened in a certain time. It had to do with me and it had to do with Robert and it had to do with the economy and it had to do with the boat. And it had to do with the people that were around us, and probably other things that I don't know about. It made it seem just less egocentric is what I am saying, it's not that I am not responsible but it is not just me.

Nor does Ann blame life itself. She wonders whether most people actually go through some kind of crisis as a part of normal development. Rather than seeing herself as a person with a uniquely tragic life, she says,

my hunch is that if people don't go through a crisis that precipitates that looking at
mortality, than it probably happens around forty five naturally. That is the time when people often do have everything that they thought they would have in their lives and they have done everything that they are supposed to do and now they are supposed to reap the rewards, and it doesn't happen. Then they get precipitated into that [crisis] naturally, I think.

She suggests that, perhaps, these crises are a form of transition that we all must accept and move through, rather than trying to avoid or deny. It is as if the crisis around the boat had to happen in order for growth to take place: "there are certain transitional things that have to happen in [our] lives. And if you don't move through a transition, then it will come back or you will stay stuck in the, and it will come back in a different form, over and over again."

Only now does Ann feel that she is ready to go see the boat again. "I haven't felt ready to do that [see the boat] but it is ten years, ten years this summer." As she told this story, the last monthly payment associated with the boat was just being made. This, she describes as, "a huge milestone marker.... Our debt is done this month. It is amazing that it is over. A long time, a long haul." She feels that this monthly payment was like "a cord attaching me, that I am bound in some way" to the loss experience. Ann believes
that she could go to see the boat now, "with a sense of being clear about being finished with that. It is like going back without attachment. I'm sure it would be hard to do that but with the owing comes all sorts of anger and resentment that I don't feel that I have to carry on."

Ann feels that, all things taken into consideration, she has no regrets about what she and Robert did, and concludes that "I learned more than I gave up". The family as a whole remained intact and their celebratory life was maintained and even intensified during the whole period of difficulty. She thinks, however, that the "hardest part was letting go of the vision of yourself being in a certain place at a certain point in your life. That was hard... trying to deal with that sense of not being where we should be." "Our careers", she says, "took a shit kicking." Ann believes that life as a whole has been made more difficult by the loss:

It is very hard living without some financial security behind you in this society though. It does make one feel insecure. I am glad I wasn't any older. Because to have to start over again at forty is one thing. And that was hard. I resented that actually. I have worked all my life. I didn't feel I should have to start over again at forty. With no house, no equity, and nothing. And two kids who were still young. It pissed me
off. But it wasn't really because I had taken some huge risk. It seemed like good risk to me. A calculated risk. It didn't seem totally stupid. That was very demoralizing. And to compare yourself with other people.

Avoiding blame and taking responsibility for what has happened, Ann has been able to feel in control and take risks again in a way that feels more grounded and based on reality. She describes herself as "more pragmatic." Part of being more realistic, Ann thinks, is that she has had to set priorities, to admit that she can't do everything: I guess I can carry water and chop wood but I don't like, have to do all that. It means that I can't do other things that are important to me in my life." Even one and a half years ago, when they bought their house on Gabriola, she hadn't felt as grounded as she does now:

[I knew] I wasn't moving to a dream. I knew that it wouldn't be perfect. I knew that I was going to take me along with me. I knew that, not in my head but in my heart that it was, I thought it was a good thing to do but life was life and it wasn't going to be perfect. And even with that, the first four months on Gabriola were horrendous and threw me back into that "Oh, my god, I've made a terrible mistake." I was really in the midst of the awful awfulness. Until Robert moved [to
Gabriola) it was really like, "oh shit, is this really going to work, have we done this all again?" It brought back memories of the boat, of my mother, it just sort of all came up. Then Robert moved... he moved last September. I felt better and better and better. Even by last summer I was feeling better. More and more joyful.

"The most significant thing for me", Ann believes, "is to see it all." Although Ann describes herself as "just not a quitter" and has a lot of attachment to "hanging on to the end getting through stuff", she also recognizes that it is important not to allow herself to feel trapped. She feels that she can do this by paying closer attention to information coming in to her. She says that she knows now that,"being an incurable optimist" and "[having] so much zest" doesn't always work. "I guess", she says, that is what I have learned. It is important for me to make sense of what I have learned. I have learned that I have to trust my whole being more. I need to pay attention to what I am getting everywhere from my body probably more than my head and my fantasy life. I also need to feel, be more in the whole experience of me and trust that. That's been my new, I have to trust myself. I can't go through my life not trusting myself because I made a mistake, right?
Part of seeing it all, she believes, is the knowledge and experience of how difficult it is to function in society without money. Ann feels that she has a much better understanding of "how people treat you when you don't have money, how this culture views people who don't manage their money well.... There is very little compassion, there is very little room." Ann found it difficult to pull herself out of the "hole" that they got into and, given that she feels she has many advantages that others don't, she says:

I was really struck at how hard it must be, it really gave me an incredible eye-opener about poverty, the debilitating effects of poverty. How hard it must be for people who have no models and generations of poverty. And see their parents and grandparents feeling ashamed, destitute and shamed and victimized by poverty.... It really made me have an enormous respect for people who, like a black woman I read a story about, who just dragged herself out of poverty and put herself through school and had kids. It was just unbelievable.

Feeling grounded, being in contact with reality and knowing for sure, both emotionally and spiritually, that she would survive intact has been, Ann says, "very recent. I really feel that it has been just the last year that I feel really whole again. Like, I feel healed.... I am grateful I know
that I am out of it.... I am absolutely in a more grounded place than I ever have been before in my life, but it is not as fun." Ann aims to have both the "joy of the expandedness" and have her "feet on the ground" but it is not without some sense of loss around the sense of excitement of being able to "burn the candle at both ends." She would still like to be able to do that but has concluded that "the troughs are terrible."

Part of being grounded, she says, is that "security has become more important and I don't feel quite as cavalier about money. I think I am more thoughtful about it." During the crisis she feels that she had to deal with her "anti-establishment rebellion around money." She states, "I think it is a philosophical luxury and it [the loss] really made me confront that, was I ready to go on welfare, was I ready to declare bankruptcy if I valued so little my financial status? And I wasn't. I didn't want to go that far."

Being more in control of her life, Ann does not feel that she must either leave or stay in a difficult situation. She feels less driven by the "when in doubt, move" approach that characterized much of her early adulthood when she was less aware or the dynamics around feeling trapped. As Ann has been able to trust herself more, she says that she doesn't
have to utilize an approach to life that she learned when very young:

I shut down certain parts of me. And I survive on what's good and I minimize what isn't and in the long run would probably kill me.... I quickly switch into survival mode, I quickly do that. I think, perhaps out of all this experience, that I don't as quickly do that. I would hope that that is an outcome.... I am learning that it is ok, that I can handle paying more attention to the parts of the situation that are threatening and painful to me sooner and that I don't have to live in, that I have more choices. I think that is really important. It seems to be a theme that is running through what I am saying, that it means being able to tolerate a larger view.... If I were ever to get myself into a situation that was at all like that situation emotionally for me, I would get out faster. And I would get out faster because I would recognize the signals sooner. And I wouldn't have as many self limiting beliefs that say I have to stay in a situation that doesn't feel ok to me. Whatever the reason. That gives me more choice.... I think that I have less tolerance for being trapped and I think that is positive. I recognize it sooner. I get out sooner. I find the signals sooner.
Ann doesn't think that it is likely that she will be, metaphorically speaking, caught out in a storm again without a radio, where her life is at risk and she is afraid to turn back: "Not all conditions are conditions of survival, that is the problem, that kind of fear spills over, and I really think that comes from early stuff." Having been "forced", as she says, by the traumatic events of the birth and the loss of the boat, "to deal with loss in a competent way", Ann now has regained the sense of control and the confidence to rely on herself more. Ann says that she Robert have always been able to "work really well as a team. Always. That hasn't changed." Ann's renewed confidence has combined with this ongoing capacity for teamwork to make it more possible, she says, "to try again for whatever the dream is. In a little more considered way. On land."
Comments by Researcher, Participants and Reviewer on the Interviews and Narratives

Comments by Researcher

Interview with Duke
The interviews with Duke went very well. The part of the interview that dealt with the financial loss was very comfortable for me because Duke's experience of the loss was that it was a time of coming together for him and Wendy. I felt intrusive asking questions about the divorce of 1976 because, even though it was central to the understanding of the 1982 loss, I don't think that Duke had anticipated that this experience would become so much a part of the interview. I really appreciated his willingness to be open.

Interview with Wendy
Wendy was the first person that I interviewed and my first draft focused too much on the financial aspect of the loss and not enough on the personal and marital issues. I felt a bit nervous about going back to get more detailed information on the divorce of 1976 but Wendy was very gracious and openly discussed what had been a very difficult and confusing experience. I was touched by the sadness of the story and impressed by her courage to keep forging ahead in spite of all that has happened.

Sara's Interview
I felt very comfortable with Sara during the interviews. She made the interviews very easy by offering an abundance of personal information and observations about what life was like for both her and her husband. I was happy to have had the opportunity to interview Sara and she appeared to be equally happy when she read the completed narrative. I found her story to be very inspiring.

Walter's Interview

I was a little nervous about interviewing Walter because this topic was, I think, a very sensitive one for him. I found this participant to be very open, however, about discussing a very difficult subject. We sometimes had difficulty finding time for the interviews and it took four meetings in total to tape what he had to say. I felt very appreciative of his willingness to be involved in the study and admired the changes he had made in his personal life. I gained an understanding of how difficult it must have been to rise to the top of a very competitive business, leave it in failure and start, in effect, a new life at age sixty.

Robert's Interview

Similar to the interview with Ann, I felt that I was talking to someone who had an experience very similar to my own. I felt somewhat uncomfortable bringing up a topic that Robert felt was "over and finished" but I also felt that I had something to offer having been through a very similar
experience. It was clear to me that Robert had worked this experience over many times in his mind and in discussions with others. At times I felt a little uncomfortable because he appeared to be bored with the topic although it could have been residual discomfort with the whole experience of financial loss. Nevertheless, it was a good experience for me. I found the story of his struggle to find meaning very inspiring.

Ann's Interview
I learned a lot from the interview with Ann. I found her experience to have been very similar to mine. I was impressed by her insights into the experience and her courage to persist in her attempts to create a lifestyle that was congruent with her values and beliefs. There were times during the interview when I felt that it was unfair to bring up a lot of issues that were still uncomfortable for Ann but, all things taken into consideration, it was a good experience for me and I believe that it was for Ann as well.

Comments by Participants on the Narratives

Duke's Comments
Your story tells what I said, it is what I said. You can't tell everything in a life in a short story like that and you got what happened a bit before and a some after [the loss].
It was a hard time but we never showed it. It never affected us. Your story is pretty well what I said.

Wendy's Comments
It is almost like a revelation to me to read some of this because it is exactly the way it was. It is all right. It is good. I couldn't see any changes. It's fact. It's reality. It makes me feel good to be where I am now (laugh). It's like looking at a film of your own life.

Sara's Comments
I'm not sure that he [Walter] ever understood what I felt but now that it is in black and white.... What I like is that you have captured what I really felt without it being too melodramatic. There were a couple of parts where it sounded like a Harlequin Romance but, even so, it was real. Those were hard times, emotionally. It was the hardest thing I have ever read. I held my breath through the whole thing because I wondered what was on the next page. Not a negative thing at all. A very positive thing. And the emotion I felt, it is as cathartic as anything I have ever done. Actually talking about it was, because I haven't talked to anyone about it except for superficial things. Never got down to the actual nitty gritty of how I actually felt. So I think it was beneficial in many ways.

Walter's Comments
The story describes the problems and my reactions to those problems accurately. There is nothing that I would change. Much of the writing is based on direct quotations from me.

**Robert's Comments**

I found that the story was quite accurate. It was quite helpful to me. The story put an overview on that part of my life. It helped me with completion and it was just the right distance from the event. The overview helps to remake decisions that made sense at the time but are no longer useful.

**Ann's Comments**

These experiences sounded a lot more interesting as a story than I felt telling it. I never thought that my experience was so dramatic. It was a lot more emotional reading it than telling it. It was real. It was us all right. It made a big impact on us. We both cried while reading it. We saw our lives in a new way. It made a lot more sense than it did before.

**Reviewer's Comments**

**Duke's Transcript and Narrative**

The interview is characterized by a spirit of mutual respect. The participant appears to have believed that the study would be useful. The quotes selected were "telling"
ones. Even though the participant may not have been very articulate, his understanding of himself appeared to be extensive and he got at a lot of issues. The questions used by the researcher were an invitation to tell the story. There is a close connection between the interviews and the narrative.

Wendy's Transcript and Narrative
The participant in this interview appeared vulnerable and had difficulty focusing on relationship issues. She said that she had not talked about these things before. The interviewer was able to explain the importance of looking at relationships in a way that made it possible for someone for whom this kind of sharing was not easy.

Sara's Transcript and Narrative
The story made the interview clearer, more poignant. It enhanced the power of the story. The story was faithful to the interview. The story gets at the essence and clarifies the themes that emerged in the interviews. The researcher's interviewing style does not overwhelm the participant's story.

Walter's Transcript and Narrative
The researcher's interviewing style takes into consideration the sensitive nature of the content of the discussion. The
participant's story is not overshadowed by the researcher's questions. The complex themes are clarified and put in order so that they can be better understood.

Robert's Transcript and Narrative
The story intensified the dramatic life events that were interwoven into a symbolic odyssey. It became a metaphor for the journey of the Self. The interviewer had a framework for his questions but was respectful of the participant's story. He allowed and facilitated the participant to tell his own story.

Ann's Transcript and Narrative
I thought that the narrative illuminated the story behind the interviews. It brought the story into clearer focus with precision around the depth of the issues presented by the participant. The interviewer gently nudged the participant in sharing things that were painful. He was able to interest her in taking a look at the events in a way that they had not been before.
CHAPTER IV

Analysis of Changes in Beliefs in Narratives

The following three sections will examine the changes of beliefs before, during and after the financial crises described in the stories of the participants. One section will be devoted to each couple. Each section will briefly look at the changes of cognitive structures in each story and then the theories outlined in the introduction will be used to assist in understanding the changes that have taken place.

The analyses are offered with respect for the tremendous difficulties that these three couples experienced in the recession of 1982. The analyses are in no way meant to be critical or suggest that they should have responded differently than they did. I have the greatest respect and admiration for the participants who, I believe, are models of courage and persistence in the face of tremendous odds. Many people who have experienced similar losses have not done as well.
Duke and Wendy's Stories

Changes of Beliefs in Duke's Story

In his story, Duke makes a number of changes in his views about himself, his marriage and the world. Over a twenty year period, significant changes take place in the areas of self-acceptance, communication with Wendy and his views about the importance of family versus work. Up until the crisis of 1976-78 and, to some extent, 1982-84, Duke seems to have seen himself as unworthy of others. This may go back to his childhood where he says that, "you always feel like you are doing something wrong", and the memory that his father didn't really care for him. There is a sense in his story that his commitment to hard work is connected to a belief that only by being a generous provider could he be sure that others would care about him. In 1976, it was a real crisis for him to be in a position of not being able to provide for everyone else. In a position of dependency he felt like an "intruder" and not worthy of eating the food on his plate even though it had been his hard work that had purchased much of the equity in the house they were living in. Just before this, when his father and mother had died, he hadn't thought that he was worthy of part of the inheritance. This, according to Wendy, resulted in a depression that contributed to Duke and Wendy's difficulties
in 1976. Even though he had a long history of success in construction work and the lumber industry, he couldn't forsee any success working in the urban lower mainland when confronted with the need to make enough money to support their properties in the fraser valley. He perceived himself as incapable of getting a well-paid job. A related premise seems to have been that he was powerless in intimate relationships. This, too, could go back to his early childhood where, as he says, "I just had to sit there and take it." Rather than raise his concerns in a direct way with Wendy, he withdrew into drinking. The underlying belief here seems to have been that it was not possible to get your needs met by directly asking for something. The way to get your needs met was, from his point of view, to work really hard, provide a lot for others and hope that they appreciate your efforts. If they don't, however, the only way to be heard is to lose your temper and, if necessary, hit someone.

Given that the approach of hard work didn't seem to have received the appreciation that he was hoping for in his first marriage, there seems to have been an assumption that people in general couldn't be trusted. This might have been especially true in his attitudes towards women, given his experience with his mother and first wife. He was, perhaps for the first time in his life, able to find trust with Wendy in the structured world of work in the hotel they
operated. When it came to being together without a dependable structure, however, Duke found it very difficult to trust Wendy enough to let her know what he was really thinking. There seems to have been a belief that if he were to be really honest, she would be angry and reject him and the marriage would be over. He says that he could think of the right things to say in those days but it would never come out right. Believing that he could not control his own words, he therefore said nothing. Feeling more and more powerless, he found fewer and fewer options available to him.

When their big argument erupted in 1976 Duke withdrew to the north and seems to have decided that he would earn Wendy's respect by making lots of money and proving that he was dependable. Continuing a pattern that probably came from a very early age, he blamed himself for their separation and felt that it was his responsibility to get them back together again. By working extremely hard, making lots of money and staying away from drinking, Duke regained a perspective of himself that he was in control of his life. Confident in himself in the work environment, he was able to reach out to Wendy again by sending her money to invest for him. Back in the role of the provider, he felt more worthy of Wendy's love and didn't have to deal with the fears that came up when he was dependant on others.
In the initial stages of the crisis of 1982, even though Duke was unemployed, he could still maintain the role of the provider as he was looking after Wendy while she was in a wheelchair. The first significant change that happened during the crisis was that Duke realized that Wendy deeply appreciated his care and attention during that very difficult time. Feeling no blame directed towards her, she appears to have allowed Duke to be much closer than she had ever allowed him before. Knowing that someone loved and trusted him seems to have made it possible for Duke to love and accept himself. Knowing that Wendy did not blame him, he was able to avoid blaming himself. The belief that he was worthy of another's love regardless of his power or wealth seems to have really taken shape around this time.

When Duke became injured and burned out, he was able to allow himself to be dependant on Wendy. This was so totally different from his reaction in 1976 that there must have been a major alteration in his underlying belief structure. According to Wendy, Duke remained cheerful and related well to her throughout the three year period where he was unable to work. This would not have been possible for someone who felt that he was unworthy, powerless and incompetent in intimate relationships. He did not resort to his previous patterns of blaming himself, not trusting others and sitting on his negative feelings until he had to explode in anger.
Duke's previous identity of being generally powerful in work and powerless in relationship was reversed somewhat after the loss. He began to see himself as having limited abilities in work but having competence in the skills of being able to create and maintain a marital relationship. Since 1979, and especially since 1982, Duke operates from the assumption that he can say what he needs to say to Wendy without having to use anger.

Duke's view of the world has moved more towards the perspective that people are generally trustworthy and deserving of high ethical standards on his part. Related to this, and partially as a result of the crisis of 1982, Duke seems to have less need to push himself to exploit a situation for its financial potential. This is based on the assumption that happiness and freedom from stress and anxiety is more important than money. During the 1982 crisis, he says that, if it were up to him, he never would have given up the properties. In discussion with Wendy, however, they decided to let the investments go and Duke claims that they have been "happier than heck" ever since.

There is also a sense, however, that the failure of a project that was primarily initiated by Wendy helped Duke see their relationship as more equal. Having put up most of the money that was lost in a project for which Wendy was primarily responsible, may have put him in the situation of
feeling "owed". Wendy says that Duke felt that they were more equal after the loss. It may be that he decided that he no longer had to feel guilty about his perceived mistakes or unworthiness. In this sense, he may have, like Sara, viewed the loss as a blessing. This is an example of seeing an event connected to some past event although, in this case, this revelation perspective appears to have made the 1982 financial loss easier to accept.

Changes of Beliefs in Wendy's Story

The first five or six years of Wendy's relationship with Duke were relatively problem-free. Shared beliefs in optimism and hard work and an environment that allowed them to be close but not too close resulted in a view of themselves as a good working team. Although Wendy was the owner of the hotel and Duke, strictly speaking, an employee, their image of themselves was that they were equal.

In this setting, it was possible for Wendy to balance her values of independance and understanding. Previous to this experience, Wendy's story suggests that there may have been an underlying belief that people, other than her own tight family of origin, couldn't be trusted. She tells the story of her mother being disinherited by her own relatives. Her first marriage is dominated by themes of powerlessness and betrayal. The high value placed on independance is
emphasized in the story of her mother and Wendy's first marriage. Throughout her story, it is also clear that understanding and acceptance are highly valued by Wendy. She prides herself on having learned this skill early in life in a small northern village. She chose her first husband because she believed it was important to help others that never had the fortune to have been accepted and understood by a close family. Much of reason for the failure of the first marriage, Wendy attributes to not being allowed into the inner life of her first husband. He placed the values of work and success over his relationship with her.

The crisis of 1976 was associated with a conflict between the belief in, on one hand, relationship and understanding and, on the other, the value on independance. Overwhelmed by the pressure to make enough money to cover the mortgages on their three properties, Wendy focused on her belief in independance. She found Duke critical and dependant. Her response was to work harder and longer hours, the strategy that had worked so well for her in the past. This did not prevent him from becoming even more critical and dependant. Wendy believed at the time that Duke was primarily responsible for the difficulties they were experiencing and she attributed most of the problems to Duke's internal unresolved issues with his parents and family. Understanding was not high on her list of priorities. She
describes this experience as one where there was no time to pay attention to Duke's unimportant problems. She expected him to just deal with his problems, be positive and help her out with the more important issue of finances. She believed that it was important to be in a marriage relationship but, in 1976, her belief in independance took precedence. Part of this independance was a high value on assets, the premise being that a financial base was the foundation of independance. The belief that she must be allowed to go about her business without interference and her assumption that understanding could be dispensed with when it was required by business, helped to shape the conditions in which the break up took place.

After Duke left, Wendy found that life without a relationship was lonely and unfulfilling. She missed being with someone that understood her, someone that could talk and listen. She had an abundance of independance and adequate financial assets but something was missing. The belief in the importance of understanding and relationship in the period 1977-79 began to take priority in Wendy's life. In her story, Wendy describes the value on relationship as continuous but it would appear that there was a significant period of time in which this belief was subsumed by the value placed on independance. This period appears to have lasted from the point at which she realized that she could not be close to her first husband until 1979.
This assumption that she placed a higher value on understanding than on independence was not really challenged until 1976 because their previous relationship was much like a business arrangement. As Wendy says, "our expectations of each other at that time were not high." When Wendy realized just how much she missed Duke and how happy she was to get together with him again, her belief in love and understanding took on a prominent position in her value system and appears to have remained this way until the present.

The financial crisis of 1982 seems to have had the effect of reinforcing Wendy's interpretation of the events of 1979: that an intimate relationship was now possible in her life. When she broke her ankle and their cherished project began to fall apart around her, she felt very vulnerable. When she found herself almost totally dependent and feeling guilty for being a part of something that was failing, the care and attention that she received from Duke seems to have been a transformative experience. Being taken care of was so different that anything she had known in her adult life, that any residual mistrust of Duke that might have remained seems to have completely disappeared. The loss of their life's accumulated savings had a terrible impact on them but Wendy's simultaneous realization that someone really did care for her completely changed her life in a positive way. Believing that Duke could be trusted to be there no matter
what happened appears to have been a milestone marker in her life. All things taken into consideration, the period since 1982 has been a happy time in spite of having little money. In contrast, the period between 1976 and 1978, a time where she had considerable assets but no friendship, was a very unhappy time. Unlike 1976, relationship since 1979 has become a much clearer priority than assets.

This change is associated with Wendy's greater willingness to acknowledge that she may have been a part of the difficulties in 1976. She seems to recognize, in retrospect, that she lacked the understanding that might have reduced the conflict at that time. Believing that Duke is trustworthy after all, made it possible to see that the problem had an interactional dimension rather than being merely the result of a defect in her spouse's personality. Looking back on 1976, Wendy is able to see that Duke's needs were quite different from her own and how understanding his perspective would have required a higher commitment to getting beyond her own view. Given her experience of her first marriage, it would appear that Wendy didn't really believe that she could be deeply understood by another until 1979 and, especially, 1982. Not believing that she would ever be really heard, there was little motivation to make the effort to share her feelings with Duke. Since 1982 she says that they talk about everything and problems just get solved as they arise. This suggests that she is operating
on the premise that understanding is possible in marriage, in spite of other things that may go wrong.

Although it is not stated directly in Wendy's story, there seems to have been a reevaluation of the belief that one must always be positive and that all problems are solved by being positive. She recognizes, in retrospect, that it was not reasonable to have expected Duke to function in an urban setting. He had never really lived in a city. Expecting him to just "deal with his problems" didn't work. She speaks of how it would have been useful to have understood better what he was going through at the time. This would have required listening to some things that were not positive. Wendy's belief in the value of hard work as the cure for most if not all problems in life was changed by the crises of 1976 and 1982. Hard work did not solve the problem in 1976 and, in fact, it seems to have made their relationship problem worse. It became clear that the benefits of hard work were limited in 1982 as well. There came a point where their life became more enjoyable because they decided that continuing their efforts to save the properties was just making their lives miserable. Duke and Wendy still talk about valuing hard work but don't appear to give it the same importance that they did before the crisis of 1982. They now make time for their relationship.
A belief that has remained constant throughout this twenty year period of Wendy's life is her view that she has some responsibility to provide a "home" for her adult children and grandchildren. There is an assumption that this center should be in a large setting, big enough to accommodate 20 to 30 people. This appears to be associated with a premise that she should have done more for them when they were younger. Out of this assumption comes the feeling of guilt which may have been a significant factor in the financial decision to buy the big house in Courtney.

Wendy and Duke's Stories as Viewed From Theory: Crisis and Change

The Crisis Construct

The Template for Reorganization: Recognition Versus Revelation.

The crisis of 1976 was, from both Duke and Wendy's perspective, the major crisis of their life together. The crisis of 1982 will be dealt with later as part of the recovery process. During the first crisis of 1976, Wendy and Duke displayed a number of revelation characteristics. Duke appears to have been influenced more by habitual patterns of perception than learning from the environment. His belief that he could not find a well paying job in an urban area was not based on an accurate assessment of his skills and what information was available. Fifteen years
later in 1991 he was able to find a well paying job relatively easily near the city. Wendy, too, appeared to have been restricting information from the environment by her assumption, perhaps influenced by her experience of her first marriage, that Duke was untrustworthy like her first husband. Allowing her belief in the importance of independance to take precedence over understanding, she was not able to appreciate the difficulties Duke was experiencing. Both assumed that the cause of the crisis was located in Duke's personality. Wendy blamed Duke and Duke blamed himself. For Duke, this seems to have been a continuation of the patterns of "not being good enough". For Wendy, the crisis was yet another proof that you couldn't depend on anyone else because they would let you down. Unable to handle the uncertainty of the situation, information that could have been useful was not obtained and both decided, perhaps prematurely, that they could not find a solution that was acceptable to both.

Collective Versus Personal Action.
In 1976, both Wendy and Duke appear to have constructed meanings that were deeply personal and private. Unlike their previous ability to function well as a team, especially in work settings, there was no evidence here of a single unifying story. There is no common set of goals or a common image of who they were. Duke believed that there was no way out of his perceived dilemma of not wanting to work
in the city and his fear of sharing these thoughts with Wendy. Wendy's premise seems to have been that she could not save both the financial situation and the relationship. Each came up with a solution that did not include the other. At this time, their ability to operate as a team was nonexistent.

**Family Versus Environment.**

In 1976-77, the marriage was not perceived as a resource. The environment, the world of work in particular, was viewed as the only resource to assist them as individuals to recover from the crisis. The exclusive choice of work as a solution was a continuation of a pattern that had worked for them in the past. This time, however, the extreme reliance on work was to contribute to the experience where they realized that life without intimacy was a solution without much satisfaction.

**Abstraction of the Family Paradigm**

**Coherence: Stable Versus Intrinsic Movement.**

It was when Duke and Wendy were alone after their separation that they appear to have begun to question their assumptions about the structural coherence underlying and explaining the experienced world. Hard work had always been a solution to difficulties in the past. They found themselves unhappy and saw themselves as failures even though they were
financially successful. The coherent pattern no longer made sense. Both, in their own way, began to open themselves up to a more complex view of their experience by examining their own role in the failure of the marriage. Duke appears to have decided that his pattern of using anger to deal with difficulties could no longer be used. Wendy reports that he became much easier to be with around 1978-79 and has remained that way ever since.

Wendy appears to have realized that, not only were relationships more important than assets, Duke was not the undependable person she had presumed him to be. She seems to have become aware that she, and the situation itself had a part in creating the difficulties and it wasn't just Duke's fault. During this time both Duke and Wendy seemed to have been able to reconstruct a description of themselves that highlighted their successes together rather than their previous experiences of failure in their first marriages and early life. They were able to create a new narrative from elements that had been excluded from the story of failure in 1976.

Integration: Universal Versus Particular.

During their separation, Duke began to be able to understand how hard it was for Wendy to appreciate his difficulties when he never gave her any information about his inner world. Going over and over what had happened helped him to
realize that withdrawing into drinking was definitely not going to help him, Wendy or the relationship. He became resolved to communicate his thoughts to Wendy. Wendy was able to gain a new perspective on the importance of listening and paying attention to Duke especially when he was having difficulties. In this way, they were able to move closer to a common construction or reality.

Reference: Solipsistic Versus Empiricist.

It is clear that Wendy and Duke did not have an internal perspective in 1976. Their relationship was allowed to be dominated by the exigencies of their financial situation. Unlike 1982, where they were able to minimize the destructive aspects of the loss, Wendy and Duke were at the mercy of the problems generated by Duke's unemployment and the requirement to make enough money to cover the three mortgages. Their perception that assets were more important than anything else is an example of being driven by a set of ideas from the external world in this case, the world of business. Duke's embarrassment about what others would think about him not working and Wendy's need to be independant are also evidence of an external orientation. By 1979, they began to see themselves as a couple that could survive adversity, make mistakes and learn from them. This increased internal perspective allowed them to plan for a common future by investing their money together in shared
projects. This view of themselves was a critical factor in their ability to withstand the crisis of 1982.

Ordinary Construct

Configuration: Complex Versus Simple.
By the time the crisis of 1982 took place, Duke and Wendy had moved to the complex end of the configuration dimension. Even though they were clearly unable to make accurate predictions in the world of business and economics, they had learned that there could be a high degree of predictability in their intimate relationship. Their assumption that they could handle difficult times and their belief that it was important to understand each other's perceptual world by making the effort to communicate made it possible to see what was happening to them in the recession without contamination by unresolved issues from the past. Wendy was able to see that problems were more complicated than she had previously tended to see them. She moved from a characterological description of the problem to a interactional description (White, 1990, p. 59). Working effectively as a team they were able to handle stresses that they couldn't have individually. This allowed them to maintain a sense of optimism and mastery even though their assets were falling apart all around them.

Coordination: Coordinate Versus Isolated.
Wendy and Duke's decision in 1982 to walk away from their properties that they had worked so hard to establish, suggests that, at this point, they did have a genuinely shared view of their social world. Up until this decision, Duke still believed, for example, that it was important to fight and hold on to everything they owned. After a significant discussion with Wendy, however, he says that he actually felt good about just letting it all go. This is a good example of developing a solution together and believing in it.

Closure: Delayed Versus Premature.
By the time this couple had reconciled in 1979, they were much more able to take their time making decisions. There was much about the situation in 1982 that would have caused panic for many people. In spite of feeling helpless in the face of the recession, betrayed by the previous owners of the house and guilty that they had probably put too much money and work into this investment, they were able to make decisions that they still feel good about today. This is completely different than the decisions they were making in 1976 where both of them now agree that they don't know why they made the decision to separate and divorce.

Family Identity
During the crisis of 1976, both Wendy and Duke become more aware of their view of themselves and their limitations.
What was avoided, their inability to resolve their conflicts, could be ignored no longer. They saw their relationship as a failure and spent the next few years trying to understand why they had separated. They went into the 1982 crisis with a completely different identity. With the belief that they knew how to handle difficult times, they survived the crisis intact. The change from being a couple who had both closeness and business success was replaced in 1976 by an identity of business success but no relationship. In 1979, they regained an identity of success in relationship which seems to have carried them through financial failure. As shall be discussed in the ritual section, this couple has had a limited audience for their relationship success story. This has made it difficult for the story to be continued.

Morphogenesis and Morphostasis

In 1976, Duke and Wendy's identity of limited options and inability to communicate and solve problems heavily favored morphostatic tendencies to the point of paralysis. They could, at this point, continue a process of development and change. The rupture brought about by Duke's departure could have resulted in a permanent end of the relationship. As it turned out, however, the identity of failure after the breakup, by forcing the couple to reexamine their beliefs and behaviors, actually became a force for change because
there was still an underlying belief on Duke's part that they could still make it as a couple. Since 1979, there appears to have been a healthy balance between stability and change. The survival of the crisis of 1982, and their ability to handle the years of reduced financial security after the loss of their home, shows that they have had the kind of identity that gives them strength. This identity is one of resilience, competence and togetherness.

Systemic Maturation

Boundary Definition.

Although relationships with both Duke and Wendy's extended families are not explicitly described as problematic, it would appear that failure to establish clearer boundaries may have contributed to the marriage breakdown in 1976 and, indirectly, the financial crisis in 1982. In the first years of their relationship that are described by both Duke and Wendy as successful, they lived far away from both families of origin. Some of their younger children were there but do not figure prominently in their stories. In 1974-75, they lived with Duke's parents in Bavaria. Wendy may have felt too close in this situation. Although conflict is not mentioned directly, Wendy appears to have been angry with Duke's sister for having claimed the entire inheritance in 1975. In 1976, they lived in the same house with four adults and two children from Wendy's family and in close
proximity to the rest of her extended family. Although Duke says that he liked everybody, he also says that he was not comfortable about what they thought of him. Duke may have felt that this was too close. The reconciliation took place very far away from children and relatives from either extended family. Since 1979, Duke and Wendy have never lived in the same house with other family members. They now live an hour's travelling time from their closest family members. Although the couple tends to spend more time with Wendy's side of the family, Duke seems to accept this. Much of this contact seems to be done by Wendy alone without Duke present.

Even though Wendy's dream continues to be the creation of a "center" outside the city for extended family, this has not resulted in increased contact with her side of the family. It would appear that the success of this marriage may be connected to a clear separation from their extended families to allow for the development of their own personal relationship. This appears to have been accompanied by a belief, on Wendy's part, that she is not close enough to her children. This seems to have resulted in feelings of guilt and loss. During the crisis of 1982, they were on their own without extended family. This may have allowed them to focus on their own relationship without the complications of having to deal with others that Duke, in particular, seems to have experienced in 1976. Experience may have shown that
Wendy needs to be away from her children and extended family for the marriage to be healthy. She also needs to be close to them. It may be that the dream of having a "center" outside the city is a safe way of making it clear that extended family is important without jeopardizing the marital relationship by being too close.

**Selection of Themes.**

Up until 1979, there was no consensus about the importance of the relationship. Work for both Wendy and Duke, and extended family for Wendy may have been viewed as more important than the marital relationship. Since 1979, and especially since 1982, the relationship has been given a clear priority. Without the clarity provided by a story in which the relationship is paramount, Duke and Wendy did not have the internal strength to handle the crisis of 1976. Since 1979, they have achieved, to a great extent, a shared consensus, a unified story about who they are.

**Heritage.**

Wendy's story suggests that she still feels guilty about perceived negative effects on her children from the break up of her first marriage. Her dream continues to be the creation of a "center" for her children and grandchildren. The premise behind this dream in the importance of family togetherness. That this center has not yet been created appears to be a source of a sense of failure. Until
recently, the identity that may have been passed on to the next generation is that families that experience divorce cannot be healed. This will be discussed further in the section on rituals. In terms of the importance of the marital relationship, however, the shared value that is to be passed on is that marriage is important, worth saving, and, if taken care of will survive difficult times.

Developmental Coherence
During the years 1970 to 1975, the level of coherence was high given that both Duke and Wendy's needs corresponded perfectly with those of the business. In 1976, each of their needs for work were incompatible with the needs of the relationship. It is possible that Wendy's needs to be with her children and grandchildren may have also been incompatible with the needs of the relationship. Since 1979, there has been a high compatibility between individual needs and marital needs. As discussed previously, levels of configuration and coordination increased dramatically between 1976 and 1979 and have remained high ever since.

Ritual
Wendy feels that their extended family celebrations have been severely disrupted by the loss of their home in 1982. Not having a place big enough to house the twenty or thirty people that she considers her family, she misses being able
to bring them all together. Celebrations like Christmas, Easter and Thanksgiving which she considers most important have, however, been significantly disrupted over the last twenty years for a number of reasons. While running the hotel in the interior, these holidays had to be designed around the operation of the hotel. They were also many hours away from the people that would have been involved. This made it difficult for traditions with the same people to be involved year after year. While in Europe they spent time with Luke's family. During their five year separation they did not want to or have the time to spend these occasions together. Wendy spent these holidays with her children and extended family about half the time. The other half of the time, her children would be with her ex-husband. In the last ten years, Wendy has put on about two or three large gatherings when she has had a large home at her disposal. One of these was at the house they were eventually to lose in Courtney. The other was at a large house in the mid-eighties. Up until 1991, however, Wendy has never felt that she has had a large enough place to do anything with the extended family. In the last year, Duke and Wendy have bought a house and have started to have people over for holiday festivals but, since they live about two hours away, plus a ferry, from most of the rest of their family, this has not been as often as Wendy would like.
Throughout the twenty years of their relationship, Duke has continued to be less involved in the planning and organization of family rituals. Wendy seems to have been the one that has valued connections with her own children and Duke has gone along with whatever she organizes.

Membership, as defined by who attends family gatherings, has changed over the years depending on where Duke and Wendy have lived, the kind of work they have been involved in and what appears to be shifting alliances in the extended family. There is a sense that, if the loss had not happened in 1982, the family would be celebrating family gatherings in a more consistent and inclusive way. Because of the lack of a home, Wendy has felt unable to provide the kind of base for the number of people that she would like to invite to these gatherings. She has continued, however, to host large gatherings with colleagues in her field of business. These take place at her office. In some ways, these kind of gatherings have been more consistent and more regular than family gatherings. Many years, colleagues have been invited to Christmas because it has not been possible to have all of her children in the same place at the same time. This appears to have had more to do with dissention in her extended family as a result of her first divorce than the two crises of 1976 and 1982. The wedding of Wendy of Duke may not have provided an opportunity for the two extended families to join together since it was a private ceremony.
An opportunity was lost to define who was in the family and who was not. Often it would appear that the boundaries around the family have been somewhat loose, with business friends having the same or greater status than family members. It may be that the investment in Courtney was a concrete effort to define membership by constructing a place big enough for everyone she considered important.

Healing does not appear to be something that is associated with family celebrations although this has started to change in the last year. Christmas of 1991 is described as a gathering where all the family came for the first time in many years. Although the main reason why family celebrations have been a problem seems to have been the divided family loyalties resulting from the first divorce, the financial loss of 1982 may have made it much more difficult to rebuild those family traditions that Wendy would have liked to continue. The extended family does not include a larger cultural or religious tradition that could provide a broader context for the healing of long standing wounds. Even though Duke and Wendy have a close relationship and have regular family routines such as Sunday dinner together, Wendy in particular has a need to be with a larger circle of friends and family. Even though Wendy and Duke have shared the acknowledgement of the loss of 1982 and, in their own way, shared the pain of the grief surrounding the loss of the dream of a "center", this does
not seem to have been done at the larger extended family level. The discontinuity of the larger family gatherings and the lack of consistency in the membership on these occasions does not appear to have made it possible to assist the healing process. It would appear that, although the roles of Wendy and Duke have adjusted in a flexible way after the loss of 1982, the larger family had not, up until just recently, reorganized itself in a way that is helpful to the healing process. The relationships in the extended family have only begun to realign themselves to provide a supportive environment for the many losses, internal and external, suffered by the larger family in the last twenty five years. Wendy and Duke have formed new attachments and undertaken new life pursuits since the loss of 1982 but there still appears to be an underlying sense of loss on Wendy's part about the lack of connection between herself and her extended family.

Duke and Wendy's couple celebrations have reinforced their identity of success but the perceived lack of ritualizations with the extended family has contributed to an underlying sense of failure for Wendy. Duke does not have the same need for this connection with a larger group. Wendy has had a sense of loss and emptiness because she has not been able to meet as often and with as many people as she thinks she should be. The recent ability to bring together all of her
children and grandchildren is connected to a sense of success as a mother and head of the family.

Belief expression and negotiation have been limited by the lack of connection to a larger cultural or religious context. The celebrations with the most continuity, although with changing membership, have been the business parties for colleagues. These celebrations, when the amount of energy it takes to carry them out is taken into consideration, may be a concrete illustration of the predominant belief system in the family: the values of hard work and material success. Wendy and Duke enjoy these parties but they do not seem to have satisfied Wendy's need for more involvement with her extended family. Family gatherings have not happened enough to provide a clear sense of what the family represents and stands for. To the extent the nuclear and extended families have not provided ritual continuity, the capacity to heal the wounds of 1982 has been limited.
Walter and Sara's Stories

Changes of Beliefs in Walter's Story

Walter's story is centered around a change from a life focused almost exclusively on the values of the world of work to a life where work appears to be more balanced with the values of intimacy, family and friendship. In the seventies, before the financial loss of 1982-84, Walter believed that building a financial empire, loyalty to clients and the status of being a top producer were more important than anything else. He says that this assumption may not always have been in conscious awareness at the time but, in retrospect, he can see how this must have been the motivation behind his sixteen hour work days and his willingness to allow his life to be determined by his pager. Walter considered himself to be an honest businessman and seemed to assume that it was safer to trust the world of business to provide meaning in life than to trust his wife, friends or extended family. There appears to have been a belief that family was an impediment to what was really important in life: success in business. Including his wife in decisions, finding agreement with her or making plans together would have, from his point of view at the time, decreased his flexibility in making business decisions. The world of business, with all its risks, was perceived as more
predictable than the world of marriage and family. He speaks little about his background in his story, but his wife suggests that both of them have had significant losses in their early years which has made it difficult to trust others. Unlike the energy put out to understand the world of investment, it was not considered necessary to understand his wife's world. If Sara's story is accurate, Walter may actually have perceived his wife as a threat in the sense that he may have believed in the seventies that she was only married to him for his money. If Sara's perception correctly describes Walter's view of the relationship at that time, his later belief that the relationship was very stable would indicate a major shift away from a belief that their marriage would only last if he continued to be successful.

This premise that he must be successful to be happy was believed to the extent that the family home became another asset to be bought and sold with or without the consent of his wife. These actions suggest a considerable emphasis on the future rather than the present. Relationships in the present were sacrificed to accumulate assets that would eventually buy an investment property that would allow them to be together in retirement.

The crisis of 1982-84 brought about some radical changes in Walter's assumptions. As his investments, and the
reputation that he had worked so hard to build, crumbled around him, it became clear that his marriage was more important to him than his business. The belief that the world of work was relatively dependable and predictable no longer described his experience. Walter suddenly believed that their relationship was worthy of the planning process that he had previously reserved for his entrepreneurial efforts: problem definition, priority setting, goals and planning. Although the focus initially seemed to be on financial recovery, their joint discussions and actions made it clear that his marital relationship offered the security, acceptance, loyalty and trust that he needed. When it became clear that there was nothing further he could do to save the investments, he started spending time with people he wanted to see rather than those who might be potential customers. He questioned his previous assumption that he had to take advantage of every opportunity to make money and managed to overcome the guilt he felt when he gave up potential sales so that he could participate in curling bonspiels.

Rather than accepting "super-competiveness" as the norm, he began to question all the time and energy that he had put into work. In retrospect, he seems to have become aware that all his efforts to "build an empire" was his attempt to find meaning and happiness in his life. The realization that he had found peace of mind when he stopped working so
hard put into question the hectic schedule he had lived for so many years. He was able to let go of the need for status amongst his peers and replace it with friendship and intimacy. His assumption that it was not useful to discuss things with his wife was changed to a recognition that discussion and planning with one's spouse was essential for the survival of the marriage. Given that his marriage was now perceived to be at least as important as his work, the survival of the marriage was something to be concerned with, unlike before. Walter's belief that an "ethical" businessman was one that placed the needs of business above all others changed to an equally strong moral concern for his commitments to family and friends who also depended on him emotionally. Comments that Walter made after the loss suggest that he once believed that positive changes in their financial situation would make their marital relationship better. This assumption was challenged when he realized that, "negative changes in finances had made the relationship better." Wealth had been identified with happiness. After the loss, Walter can now express regret that he didn't have more money but wealth was no longer a prerequisite for happiness. He notes that, after the bankruptcy, he no longer believed that it was acceptable to use the family home as a business asset, to be bought and sold in the pursuit of profits.
Related to the changing perspective about the importance of work, Walter's ideas about the nature of marriage also changed. Before the loss, he did not seem to consider it important to know what Sara was thinking and, furthermore, may have perceived her perspective as a threat to his business endeavors. He did not trust her ability to make the "hard decisions" necessary for success. In retrospect, he concludes that his reluctance to share with Sara had more to do with his fear than her ability to understand his issues and make decisions. Since the loss, he has been guided by the perspective that he and his wife should understand each other's point of view and that Sara can be trusted to understand his needs and make necessary decisions. Walter's view that they have a "very stable relationship" represents a change from before the loss when there were a number of "bones of contention" such as the amount of time he worked and his use of the family home for business. Walter's strong belief in the importance of not blaming each other also represents a change from an earlier practice where he may have, in effect, blamed Sara's presumed inability to understand his needs for not sharing what he was doing during his sixteen hour days.

Allowing the opinion of others to influence his actions is another area of change. Although he had always thought that it was important to not let what others thought direct his life, he acknowledges that this was what was going on during
his involvement in the competitive world of real estate. When he was no longer invited to the top producer's celebrations and got involved in other activities, the race for the top no longer seemed important. He was able to overcome his concern for what others may have thought about him for not being a wealthy businessperson.

A related issue is Walter's belief that his values are to, a large extent, determined by the environment. On the one hand, he says, especially in the early interviews, that cooperation is essential during conditions of poverty and adversity. When he was wealthy, cooperation, discussion and shared decision making were not necessary because he and Sara didn't need each other in the same way. On the other hand in later interviews, this belief seems to have changed given that he says, "once you have experienced cooperation, you never lose it."

A gradual change of belief that appears to have taken place in recent years concerns the meaning of the loss. In the years immediately after the bankruptcy, the loss was perceived as an end rather than a transition from one way of life to another. The themes of fear, caution, defeat, humiliation, and "slowing down" characterize these years. More recently, and perhaps connected to the telling of the story, the financial loss has been also construed as an opportunity to take different risks in the areas of family,
friends and new recreational activities. A certain pride is evident in his description of his ability to live a life that is actually more congruent with early values of community, family and long term friendships. Rather than merely "slowing down" and "sliding into" new activities, his change of lifestyle also represents, as he says, a conscious decision to not make money and lead a competitive lifestyle.

This newer perspective of the loss experience seems to be connected to a greater awareness that his previous lifestyle was, in fact, dominated by a desire to make money. His belief that his basic values have remained unchanged throughout the years seems to have been replaced by a new understanding that his values have indeed changed. He does not seem to have been aware of how important cooperation was to him and how far away from this ideal he had strayed during the "race to the top". His actions before the loss were guided by the assumption that wealth, in the form of investments, was very important. Yet he says that money was never that important to him at that time. The long depression that resulted from the loss of the wealth may have pointed out to him just how important money was to him in spite of what he said. His lack of awareness of the depression at the time may have been, in part, the result of the contradiction between what he thought he believed and the assumptions that motivated his actions. To have admitted that he was depressed would have made it clear that
money was more important to him than he may have wanted to acknowledge.

Similar to other participants in this study, Walter became aware during the bankruptcy, of his limitations and the fragility of a belief system based on the assumption that anything can be achieved. He tried and tried to save his crumbling empire and, no matter what he did, it didn't work. This was an experience that he had never had before. For sixty years he had come up against difficulties and, with hard work and perseverance, he had always been able to find a way to make it again. Without optimism and success to depend on, he had to find some other explanation for how to make sense of the world.

Changes of Beliefs in Sara's Story

The theme that stands out most clearly in Sara's story is that she feels that her life has, in spite of the difficulties associated with the financial loss, become much more fulfilling and rewarding than it was in the late seventies. This applies to both her marriage and her professional life. In the years before the loss, her life was impoverished by what she now recognizes as constraining beliefs. She believed that she had little choice but to accept many things in her life about which she was not happy. Although there were many things about her life with
Walter that she did like, she felt she had to accept a situation where she had little power or influence. Sara believed that if she had questioned the status quo too much it would have meant the end of the relationship. She accepted the role as the primary parent of his children with little assistance from Walter. This situation created so much stress for her that she says that it was the closest she ever came to divorce. She accepted the domination of family life by the world of work and assumed that it really couldn't be any other way. A situation was tolerated where she didn't believe that her husband respected her. He didn't, from her point of view, want to talk to her about anything other than superficial issues or trust her enough to tell her anything about his business dealings which took up the largest part of his waking hours. Even though she went to great lengths to get his attention, she never believed that she would be understood by Walter. She says that she had no desire to prevent him from going out whenever he felt it was necessary but also says that she resented how he would always make business a priority over family life. Acknowledging that the relationship was clearly hierarchical, she assumed that her job was to fit in as best as she could around a life dominated by business concerns.

Sara says that part of the reason why life was structured this way was because she had very low self esteem and didn't
believe that she could be a success herself. This presented a real difficulty since she also believed that she would never get any respect from Walter unless she was making as much money as he was. The lack of confidence became a major obstacle to what appeared to be the only way out of her situation. Sara tried to get more control but found that she was not able to counter Walter's determination to conduct business in whatever way he wanted to. Cooperation did not seem possible because of her inability to influence Walter and his unwillingness to take her seriously. In discussions about politics, for example, she felt that she either had nothing to offer and, even if she did, Walter and his friends wouldn't listen to her anyway. Although Sara does not speak of this directly in her story, there appears to have been an assumption that, in spite of her misgivings about the marriage, she wanted to be taken care of and was willing to live with the consequences of being dependant in a relationship. This was possibly reinforced by the conviction that she could not do well on her own so there was no point in trying to get a good job or get the training that would prepare her for one. Sara, at this time of her life, did not seem to believe that she was worthy of another's love and felt that she just had to accept whatever came her way. She says that both she and Walter had difficulty trusting others because of loss experiences in their childhoods. Walter was viewed by Sara at this time as both powerful and knowledgeable in the world of business
and, at the same time, emotionally immature and insecure. She took on responsibility for nurturing him and assumed that, eventually, he would be able to return her love when he retired from work.

The financial loss had a dramatic effect on these assumptions. At first, the crisis heightened the feeling of helplessness, being out of control and the tendency to blame herself for things that were going wrong. When Walter was forced to reveal everything that he had been doing in business, all the secrets were exposed. The belief that he could do no wrong in business was destroyed. The complementary belief that Sara could do no right was also destroyed. Looking back on the business transactions that had taken place, Sara thought that, if she had been more involved, perhaps they wouldn't have lost so much money. This was based on both blaming herself for the loss and, importantly, the belief that her input really could have been useful. In their discussions at the time they were both able to agree that no one was to blame. Sara thinks that Walter would never have started trusting her if he hadn't been forced to. Having to share all his business information with her and depend on her for whatever money she made cleaning houses, however, meant that he had no other choice but to trust her. Sara believed that Walter would never have trusted her enough to reveal his weaknesses and vulnerabilities without this push. In the middle of the
crisis, his pain and suffering were so obvious that he shared his pain whether he wanted to or not. Being able to share the burden of this traumatic loss changed Sara's assumption that she would have to wait until Walter retired to be close to him. She had believed that she would have to wait until his retirement where she could demonstrate her commitment to him and gain his trust. The bankruptcy provided the opportunity to look after him years before she thought she would get the chance. By staying involved when he had to depend on her, Sara is now convinced that Walter trusts her.

Ever since the loss of 1982, Sara has assumed the role of the major provider in the family. Forced by the situation to give up the assumption that she would be looked after financially, she took the necessary steps to make enough money on her own to support the family. Having experienced success in university and a career, she no longer thinks of herself as a person who is unknowledgeable or not worthy of respect. Equality and role flexibility in the relationship became the norm soon after the crisis and have continued ever since. Change happened so quickly in so many areas that Sara, in some ways, perceives the loss as a miracle. They trust each other, they talk about everything and Walter really listens to her and values her opinion. Cooperation is so well developed now that she thinks that
they could both have busy jobs and maintain a good relationship.

Although it is not stated explicitly in Sara's story, she, like Walter, may have viewed wealth as the way to achieve a happy and satisfying life. Sara misses the big parties and the role of the woman behind the successful businessman. The decision to give up her fantasies of getting rich and the belief that it was necessary to regain the financial status they had before the loss seems to have happened at the same time that she took control of her life and found the confidence and will power to set goals with Walter and achieve them. There seems to be a connection between leaving behind the idea that somebody else was going to look after her, and her remarkable success in the nine years since the loss.

Sara's view of both herself, their relationship and the world are very different from ten years ago. She sees herself as competent, successful, able to overcome early experiences of loss, worthy of another's love, and capable of combining the roles of parent, spouse and full time professional. Unlike before the loss, Sara perceives the relationship as strong, trusting, capable of surviving difficulties. She believes that it is possible to be both independant and intimate, and be flexible enough to meet changing needs as they arise. She feels good enough about
herself and the relationship to allow Walter to look after her should she become ill or disabled. The world is viewed now as a place with more opportunities for both support and success than she would have thought in the seventies. Sara has a more positive view of the loss than Walter which reflects, perhaps, her greater concern with the quality of their interpersonal relationship whereas he has tended to identify more with his career. Although Sara still regrets the loss of their home and financial resources, this seems to be coming more from a concern for their son and Walter. She has an awareness that she has already achieved much of her vision of what she hoped would have happened for their marriage if Walter had retired after a successful career. She regrets that they probably won't be able to buy a house in the near future and the limitations that this will place on her ability to entertain people, but her satisfaction with all the progress that she believes she and Walter have made in the last ten years seems to have more than made up for whatever disappointment she feels about their financial situation. She seems to have been able to give up the idea that they should have achieved a certain level of success by this time in their lives.

Walter and Sara's Stories as Viewed from Theory: Crisis and Change

The Crisis Construct
The Template for Reorganization: Recognition Versus Revelation.

The first six months after it became clear that Walter and Sara were going to lose their house, their description of the crisis suggests a construction on the revelation end of this continuum. They both seemed to be blaming themselves for the situation in which they found themselves. Sara describes her experience as feeling out of control. She thought she should be doing something but didn't know what and, in her panic and confusion, wondered what she could have done differently to have prevented the loss. Blaming herself suggests that she may have had some unresolved issues around taking responsibility for others. Sara had apparently come from a family where she was made to feel guilty when something went wrong. She describes Walter's response as, "desperate", and, "spinning his tires", to try and get out of the mess he was in. The severe guilt that Walter felt about having "let people down" may have also been some unresolved issue from the past. This may have been connected to early loss experiences where he had been "let down"—by a mother who had died when he was less than ten and a father who had earlier deserted the family when Walter was three or four years old. Their assumptions seem to have changed to more of a recognition-type construction of the crisis when they had the discussion in which they established that no one was to blame for what had happened. By this time, it was clear that many people were in the same
predicament and that, if they had made mistakes, they certainly were not alone. The stress was clearly identified as coming from an external source and they were able to move to a view of the world that allowed an effective process for gathering and assessing information, agreeing on the problem, setting goals and following through on them.

Walter describes this process much like a business meeting and felt much relieved after clarifying where they stood in their relationship and what they were going to do. Sara saw this experience more in terms of achieving greater interpersonal intimacy and was equally relieved. They agreed to systematically do everything possible to save what was left of Walter's portfolio and, when it looked like losing everything was unavoidable, Walter agreed with Sara that bankruptcy was the only alternative. The involvement of the court was not welcomed by Walter at first but, when it became clear that the bank wasn't going to cooperate in his attempt to pay off the last loan, he felt relieved and without guilt when he was discharged from bankruptcy and free to start all over again. The court process was useful to Sara as well because it took all the secrecy out of Walter's assets. This process reduced the feeling of being out of control by assisting in the gathering of data, objectively assessing the validity of the data and forcing them to make decisions that were based on the evidence before them. In this way it could be said that the legal
process assisted the couple to move closer to a recognition construction of reality.

To the extent that Walter's habit of making unilateral decisions was an example of a reluctance to engage in exposure to ambiguity, the court process forced him to look at all the available information, both good and bad. This was painful but necessary for good decisions. Sara seems to have valued this process. Up to this point, it may well have been that Walter's "positiveness" and unwillingness to be around people and things he found unpleasant may have taken the form of denial when things really started falling apart. This would, perhaps, account for some of the extreme confusion and disorientation reported by Sara when he was still attempting to hold everything together. He would have been relatively closed off from the environment at this time and may have turned inward for a way to explain the situation. He may not have been able to acknowledge the loss and this inability may have continued, to some extent, until the present. Sara's input at this time was to insist on giving up on what she felt was an impossible task. Given the subsequent court involvement, her view was probably based on a more accurate assessment of the available data and, perhaps, a greater ability to acknowledge the loss.

Although their planning discussion made a significant difference to their sense of mastery in the face of crisis,
Walter does not seem to have been as able as Sara to view the improvement in their relationship as a balancing factor to the financial loss. He was more vulnerable to construing the whole experience as a total failure rather than an experience as one with some gains and some losses as Sara seems to have done.

**Collective Versus Personal Action.**
Walter and Sara had a long history of operating as a couple at the personal action end of this continuum. They shared little with each other and had a limited understanding of each other's perceptions. The first part of the crisis seems to have been a continuation of this habit and their isolation from each other must have contributed to their feelings of powerlessness and desperation. It was at this time that Walter was having his "black outs" and Sara was feeling so guilty about not knowing what was going on and what to do.

The planning discussion during the crisis turned their action into the collective mode. As a result of this discussion, it became clear that they could only deal effectively with this situation together. Walter believed that if he didn't do something different, he would lose his marriage. Sara had no objections since she had always been more interested in a more collective approach. The court assisted in this process since Walter was forced to share
all the information and Sara was one of the unintended beneficiaries of this process. By avoiding self blame and blame directed towards each other, they were able to create a single unifying story about what had caused the crisis and what they had to do to get out of it. They both believed that the problem was the recession and, in particular, the bank that refused to give Walter the chance to make the money to pay off the debts. Given the long depression that followed for Walter, however, this pulling together may have had a revelation quality in the sense that, in spite of the rational planning process that was used, they may also have pulled together out of fear of an incomprehensible world.

**Family Versus Environment.**

Walter had a tradition of viewing the environment, particularly the work environment as the source of his energy and strength. His wife and child were not seen as resources. When they were able to sit down together and establish their mutual goals, they discovered their own inner resources to meet the challenge that faced them. The environment became more of a resource to Sara who started going to school which eventually led to a career in a world that she once had thought was not open to her. Walter found a new source of support in the environment through his son's sports activities and his own involvement in curling with a group of friends. Walter who says that he never was one to talk to others about his personal life, seemed to find his
involvement in this sport a source of positive meaning and connection during a very difficult time.

Abstraction of the Family Paradigm

Coherence: Stable Versus Intrinsic Movement.

Before Walter and Sara sat down and discussed their situation and planned together what they were going to do, Walter's extreme reaction suggests that his view of the world was lacking the coherence that would have made him feel more secure. The stable underlying reality may have been the perspective that the world could not be trusted. It is possible that his fifty years of hard work was an attempt to compensate for such a view. The financial loss may have recreated an experience uncomfortably similar to the feeling of abandonment he appears to have experienced as a young child. The world that been so responsive to his positiveness was unpredictable and chaotic after all. The stability that he had usually found in the world of business since he started working at age ten, vanished as the fruits of all his labor disappeared. He was eventually to find with Sara another form of stability in the value of cooperation that corresponded to his early experience of community up north but until this happened, he was left with a view of the world as chaotic. This left him vulnerable to feelings of extreme hopelessness and despair. The new world of family and friends provided a view of the world that offered stability but the perspective of intrinsic movement
seems to have continued to challenge the more optimistic view even until the present.

Sara's reaction to the loss seemed to involve less trauma than Walter's. She was more worried about him than herself. This may have been partially due to her understanding of her role in relation to her husband. She viewed herself as a support to him and the financial loss, in some ways, gave her a greater opportunity to fulfill that role. The stability of this part of her system of meaning was not disturbed. She had some difficulty with the change in what had appeared to be a life of ever increasing wealth but, all things taken into consideration, this was not as important to her as her relationship with Walter. Once they worked out what they were doing, she, according to Walter, was able to forget everything else and work towards the goals that they had established. This perception of an underlying stability, based on the premise that her most important task in life was to support her husband, would have been even increased as she experienced Walter's support. Her sense of mastery was further enhanced by her involvement in post secondary education which provided new information about the world and an opportunity to succeed.

**Integration: Universal Versus Particular.**

After an early married life that was characterized by a highly individualistic construction of the world, Walter and
Sara made a dramatic change during the bankruptcy. This continued after the crisis was over as they continued to be able to understand each other's point of view. Walter deeply appreciated Sara's efforts to help the family recover and seems to have been very aware of the hard work that she was doing. He was very much involved in her education and would apparently get up at four o'clock A.M. to help her study for exams. Sara, for her part, was very supportive of Walter's increasing involvement in their son's life. Unlike before, where she could not understand how he could spend so much time working, they were able to share their son's experiences in school and sports on a daily basis. Their perceptual world took on much more of a unitary form at this time. They seemed to be so genuinely grateful to have each other that their former defences were lowered and they were able to share much more of what had previously been kept separate.

Reference: Solipsistic Versus Empiricist.

Prior to the loss, this family appears to have had a strong external focus. Walter was dominated by the exigencies of the world of competitive work and Sara allowed this focus to determine the priorities of the family. Even though Walter did not want to be influenced by what others thought of him, he recognized that this had become very important to him in most of his life before 1982. During the crisis there was a dramatic switch to a more internal focus. Goals were very
clearly defined at this time and they say that they did not allow people or events to deter them from the achievement of these goals. As time went by, however, Walter seems to have allowed the requirements of the world of work to regain their domination to some extent. This may be why he feels guilty about not having worked as much as he could have even though it is clear that he did not want to. If he had been able to maintain the internal focus more clearly, he would have been able to do what he wanted to and feel good about it. Nevertheless, both Walter and Sara have moved far away from the extreme external focus that characterized the seventies where they seemed to be at the mercy of a value system that neither of them really believed in but allowed to take over their family life.

Ordinary Construct

Configuration: Complex Versus Simple.

Walter tended in earlier years to see the world in terms of either success or failure in business. His narrative structure had not really included the possibility of meaning outside the world of investment. This relatively simplistic construction had reduced his ability to gather and interpret data about the world. His sense of mastery was reduced when he was caught in this less complex view. The world was perceived as less predictable. Including family and the marriage relationship as important elements of his world view increased the complexity of his construction of
reality. This allowed him greater opportunities to experience more predictability. As time has gone by, however, there may have been a move back towards the more simplistic view again. Perhaps because Walter has continued to work in the competitive field of land development, the view that he has not been able to keep up the required pace to be successful has managed to persist. One of the concrete results of this belief is that Walter has been unable to bring himself to buy a house in the ten years since the loss. He has been afraid of making a mistake and has continued to rent an apartment even though he says that he knows that a house is still one of the best investments a person can ever make. Working every day in a field that is built on the premise that land is one's most important asset, it would probably be hard to see oneself as successful without some form of ownership of land. When Walter talks about the crisis, it is clear that he knows that they managed an extraordinary success in working together to recover. As he talks about more recent years, this ongoing success seems to have been overlayed with the reemergence of the belief that he is somewhat of a failure. His belief that, "adversity forces cooperation and success allows you to do your own thing", appears to be a minimization of the intentionality that was required to cooperate in the crisis. This view seems to relegate their coordinated recovery to a mere instinctual reaction. Nevertheless, compared to the years before the loss of 1982,
Walter has moved much closer to the complex end of the configuration dimension.

Sara's construction of the world has become more complex in the years since 1982. This has increased her ability to gather and interpret data. There is now room in her perspective for both work and intimacy. Unlike earlier, when she perceived long hours of work as incompatible with family, she now views a busy work schedule, as long as doesn't become extreme, as an important part of a fulfilling life. She does not restrict her flexibility to play different roles in a marital relationship by continuing her once held view that she had to take on a subservient role in the marriage. Although Walter seems to have gained a sense of mastery in the world of intimacy, Sara has gained tremendously in both her professional and intimate lives. She sees the future, in spite of her fears about her physical health, as a continuation of the gains she has already made in her career and her marriage.

Family problem solving effectiveness in this couple may be somewhat limited by the reduced complexity of Walter's view of himself, the family and the world but it is probably quite high given the sheer size of the financial loss. The high level of trust and cohesion since the loss has increased their ability to exchange information about the social world. They are able to function well as a team to
make joint decisions around parenting, allocation of financial resources, use of time and the other tasks required to run a family unit.

**Coordination: Coordinate Versus Isolated.**

Walter and Sara appear to have developed a high level of coordination. They have somewhat separate images of the world but, compared to the past, they are remarkably close. There is evidence of a single unifying story which describes a past that was materially rich but interpersonally poor, a devastating loss that was due to external factors and a dramatic coming together in the relationship to defeat the destructive aspects of the loss and a continuation, more strongly on Sara's part than Walter's, of this sense of positive change until the present. When they have difficulties, they are able to understand the other's point of view with the use of regular discussion. Unlike many husbands who feel threatened by their wife's moves towards more independance after devoting their life to child rearing, Walter has been able to view Sara's career very supportively. This suggests that their view in this area is highly coordinated. Empathy allows them to coordinate the many different needs of two working parents and an adolescent who is involved in highly competitive sports year around.

**Closure: Delayed Versus Premature.**
There is some evidence that Walter had prematurely decided that he was a failure in life because he was a failure in business and, to some extent, Sara may have bought into this view at times given her efforts to take on the major responsibility for the support of the family during the crisis. On Walter's part, this early closure may have been connected to a sense that he needed to distance himself from a world that he no longer understood. As noted earlier, Walter may be moving back to another earlier decision that one's success is solely a function of one's activities in the world of business. On the positive side, however, he seems to have reevaluated the decision that he is a failure in business. He has recently started to get involved in creative investments that require a fair amount of risk taking. This suggests that the world of work may be once again being viewed as a predictable realm. On the negative side, he may be returning to a very early decision that family life is not a worthy focus for one's life.

Unlike earlier business decisions which may have been premature based on his unrealistically high optimism about economic growth and his ability to predict it, Walter appears to be more cautious in his process of weighing the advantages and disadvantages of a particular course of action.
Sara, in the area of family celebrations, may have made a premature decision that she could no longer entertain family because of lack of space. She says that she has recently begun to invite groups of eight and more to their small apartment. This suggests that she has reconsidered the belief that family celebrations are not possible without wealth. Sara has certainly reevaluated her earlier premature decision that she could never be successful in a career and had no choice but to be dependant on Walter.

**Family Identity**

This section will discuss changes in underlying assumptions as viewed from the perspective of regulation and change, family development, individual and group needs, and ritual.

The identity of Walter and Sara as a family, their subjective sense of their own continuity over time, has changed considerably over the last fifteen years. In the late seventies, they seem to have viewed themselves as a couple where the husband had a highly successful career and the wife was somewhat unhappy but begrudgingly accepting of the fact that her husband was never around. They had a high profile, public image supported by lavish parties designed, to a large extent, for colleagues and clients. Underlying the successful image, Sara says that Walter seems to have
had a sense that he didn't really belong in this jet set crowd and he wondered if these people would still accept him if he weren't providing all the food and drink.

This image, as we have seen, changed considerably in the crisis of 1982. During this time, they became much more aware of their subjective sense of themselves. It became clear to Walter that he couldn't continue his lack of involvement with his wife and get through the financial loss. Sara knew that she could no longer depend on her husband to provide for her financial security. When it comes to their identity, several views emerge in their stories. One view, when Walter and Sara speak of their own thoughts about who they are, is a story of a change from a tenuous marriage in the seventies to a strong and effective marriage in the eighties. Another view of themselves, if they allow themselves to be influenced by what they believe others are thinking, is that they are failures. Their image of themselves seems often to have been, as their son says, the family that "used to be rich." Not owning a home and living in an apartment has been an important identity issue. Not owning a home in their generation is associated with rootlessness and a failure to achieve stability. Perhaps because, as Walter says, he never talks to people about his private life, the image of the happily married couple that works well together appears to have been almost been a secret. Without an audience to hear their positive story,
its existence has been at risk of disappearing for want of being reinforced on a regular basis. Sara, in particular, was noticeably moved when she read her story after the interviews. It would appear that she felt that a big part of her life had been recognized and validated for the first time. Their identity has been shaped by their perceptions of societal norms about what kind of information can be shared and what cannot. Not believing that it is acceptable to allow others to know about their successes at home, their identity has been, to some extent, shaped by the public financial difficulties that tend to portray them as failures.

**Morphostasis and Morphogenesis**

Sara and Walter's view of themselves over the last fifteen years has alternatively fostered and hindered change. In the seventies, their belief system tended to function as a deep regulatory structure. Sara's assumption that the marital relationship was hierarchical and Walter's belief that business ethically came before everything else tended to eliminate behaviors like open family discussion about values and priorities. This made it difficult for the family as an organization to meet its developmental needs in a flexible and creative way. Sara is convinced that Walter would not have changed unless he was forced to. The crisis threw all their assumptions into turmoil. Overwhelmed by a belief that they had failed in some significant way, they
were forced to admit that their view of the world may have had some flaws. The identity of failure played a morphogenetic function in that it brought about some basic changes that probably wouldn't have happened otherwise.

Their identity since the crisis has been a combination of failure and success. The view of themselves as a family that still seems to draw much of its sense of meaning from the world of business suggests an image of failure. Even though Sara has a well payed salaried job, it does not seem to have replaced the strong family connection with the field of entrepreneurial business. Even though Walter has put a lot of time and energy into his son's sports and his own recreational pursuits, these activities do not seem to have provided the strong value base that business appears to have modelled for the family. Business, traditionally in this family, gives priority to hard work and concrete success in the form of money, assets and power. Walter does not make a lot of money so, judged by these values, he is not a success. There does not seem to have been any involvement in larger cultural or religious activities that might have provided an audience for their relationship successes or help them reevaluate the nature of their losses. As will be discussed in the "Heritage" section, the identity of failure may impair the family's ability to move ahead developmentally and, thus, also has a morphostatic function.
Systemic Maturation

Boundary Definition.

Both Sara and Walter come from families that apparently involve emotional cut-offs. Sara was rejected by her family because she did not want to follow its strict fundamentalist religious principles. Walter had maintained contact with his father until his death in the late seventies but never knew him as a young child. Walter’s mother died when he was eight or nine years old and he and his brother and sister were brought up by relatives in the difficult years of the depression. He is apparently still close to his brother and sister but they live far away and do not play a part in his day to day life. For different reasons it would seem that Walter and Sara are another example of Wamboldt’s "new beginning" families that suffer from a lack of a model for relationship success. Without these models, they may have been more vulnerable to being dominated by the external value system of the business world. For the same reasons, their success in building an intimate relationship is at risk of gradually diminishing over time without a strong value system in a larger cultural and religious tradition that is different from that offered by the world of competition and materialism. This may have made Walter and Sara more vulnerable to taking the kind of high risk ventures that eventually failed. This orientation may have also limited the recovery. The boundary with Walter’s children from his first marriage may also be a factor in the
conditions that preceded the financial loss. This will be discussed in the final chapter.

**Selection of Themes.**
The task in this second of three developmental stages is to achieve a unified story or a shared consensus about themes. This stage seems to have been achieved to some extent in the middle of the crisis when Walter and Sara were able to agree on who they were, what they stood for and what they were going to work towards. Identifying who they were made it easier to take control of their lives. The agreement during the crisis may have been somewhat limited on Walter's part in that he saw it much as a business arrangement. The depth of their agreement on what they value in their family life is perhaps restricted by Walter's sense of "falling into" his new way of life. His sense of control over his life may not be as high as it could have been if he had a clearer sense of having chosen his present lifestyle. Sara is much clearer about having created the life that she wants. As a family, they may be at risk of trying combine too many pursuits if Walter is drawn back into the "super-competitive" world. Without a conscious value system, the family may, as Walter suggests, "slide into" rather than select its themes.

*Heritage.*
The ability to transmit a deliberately fashioned set of beliefs to the next generation is limited by the ambivalence, particularly on the part of Walter, about the value of the non-business aspect of his life. He feels that he has been able to pass on his values about business but there seems to be the lack of a vehicle to pass on other values about relationship. He says that he values relationship more than money but there does not seem to be a way to pass on this belief. Business still seems to be the dominant value system. There appears to be an absence of the cultural or religious practices that tend to focus on relationship values in the past, present and future. Because of the relative isolation of this family and the lack of an audience for the many positive changes that have taken place in the family relationships, there is a risk that the message to the next generation may be so weak or confused that they may not be able to hear it. The failure to give voice to the successes within the family over the last ten years have probably inhibited Walter and Sara's ability to identify what values and practices they would like to see passed on to the next generation. To the extent that they perceive themselves as failures and do not value what they have achieved, this will inhibit their ability to find agreement on what could be consciously passed on to their children. Failure to find such agreement will probably result in the transmission of a failure identity to the next generation.
Developmental Coherence

In the seventies, before the financial loss, Walter's individual needs were clearly incompatible with those of family development. Sara's needs appeared to be more congruent with family system needs but it could also be said that her willingness to be passive and accommodating were as much a part of the problem as Walter's commitment to a competitive business lifestyle. Since the crisis, developmental coherence has been high. Walter and Sara's ability to see the needs of the family as their needs as well are associated with relatively high levels of configuration and coordination.

Rituals

The last fifteen years have seen a dramatic change in the celebratory life of this family. The seventies were associated with lavish occasions held in their large houses for a hundred people at a time. Sara says that people still talk about these parties. These celebrations could be said to have been devoted to values of success and the belief that the good life consists in making as much money as you can. These events seem to have had the significance that other families attribute to religious festivals. These celebrations were devoted primarily to entertaining business colleagues. Sara would even organize large Christmas
parties for fifty to a hundred of the children of Walter's clients every year. During and after the crisis this focus on entertaining colleagues and clients seems to have stopped completely. Family celebrations with extended family was reduced for a number of years as well, apparently because of disagreements with and between Walter's children of his first marriage. Ritual life seems to have focused on nuclear family celebrations and the involvement with other adults and children through Walter's curling and their son's hockey and baseball.

These celebrations reveal changes in family identity. The move away from business to family is clear. The family celebrations have provided continuity to family identity since 1982 by allowing an opportunity for the nuclear family to express its new found intimacy. An annual birthday party for Walter has become the major connection with extended family and gatherings around sports events have consolidated their sense as a family. Roles have been changed and clarified in the process of organizing and carrying out family rituals. In the seventies, Walter's role was to provide the money and Sara's role was to do all the work of organizing celebrations. Even thought Sara misses being the hostess to large gatherings, she also accepts that she no longer has the time to do this now that she is working full time. Walter has taken more responsibility for organizing
gatherings with other people and is less dependant on Sara to do it for him.

Boundaries have been clarified by family rituals. At one time, it would appear that business colleagues that Walter had known for only months were given equal status to older friends and family that he and Sara had known for years. There seems to have been the sense that everyone they did business with was in the family. This boundary has become much tighter since the loss and a distinction seems to have been made between business colleagues and family. Changes in rules and expectations have accompanied the changes in how the family has conducted its celebrations. Sara no longer complains about Walter leaving in the middle of family events to respond to his pager. They appear to have an unspoken rule that the family comes first on these occasions and business is not allowed to interfere.

Ritual Themes
This section deals with the issues of membership, healing, identity and, lastly, belief expression and negotiation. Changes in membership in the family, as has already been pointed out, is clearly indicated by the family celebrations. Extended family, old friends and friends from non-business activities now make up the membership of the family. Colleagues from both Walter and Sara's work do not appear to be included in their significant family rituals.
Healing in this family appears to be limited by the relative isolation of the family from its own extended family and broader cultural and religious traditions. The sports that have taken up a lot of the family's time have had a very positive and healthy influence but, in terms of healing, have not been able to address the deeper loss issues that still linger on from the crisis in 1982. It would appear that they have put a rigid boundary around the loss and decided to forget that it ever took place. One of Walter's goals was, in fact, to forget that the loss ever happened and just get on with his life. His long term depression and sense of being a failure may have been prolonged by this strategy. Walter and Sara were able to acknowledge that the loss happened when they were forced to during the crisis but, as Walter says, he did not think that it was useful to talk about feelings of any kind at the time or since. Many people have difficulties with grieving and that is why religious and cultural traditions are so helpful. Unfortunately, this family does not appear to have any such connections. Without structures to fall back on, there is no easy way to express beliefs about what is important in life. Family events with the extended family since the loss, although apparently enjoyable, have apparently never been used to discuss or acknowledge the destructive effects of the loss on the family. Realignment of relationships within the nuclear family, an integral part of the healing
process, has definitely taken place and this has had a very beneficial effect on their relationship. As well, they have both been able to reinvest themselves in new activities and relationships. In Sara's work and Walter's leisure activities, they have both found new meaning in their lives. This has been reinforced by a growing sense that their extended family celebrations are meaningful and enjoyable events for everyone involved.

Identity issues are revealed in the attitudes and practices of family celebrations. Sara really misses not being able to put on the big events that she was once able to. There is a sense of failure from not being able to do what once was "normal". Without the praise of others "who still talk about the parties I used to have", Sara suggests that there is a sense of loss and emptiness. Yet there is a satisfaction that extended family celebrations are happening more regularly again with more people involved than there has been for a number of years.
The family's perception of ritual use is that they are somewhat underritualized. They have no particular desire to be involved with a church or cultural community but they do regret not being somewhat more connected to extended family. Sara does not feel that this would be possible with her family of origin but Walter would like to celebrate his birthday, Christmas, Thanksgiving and Easter with his extended family. They both feel that their ritual process with the extended family has been interrupted by various pieces of unfinished business, some of which are related to the loss in 1982 and some of which are connected to disagreements stemming from Sara's role as step mother and primary caregiver to Walter's children during the seventies. The inability of the family to prevent an interruption in ritual continuity suggests that the tradition of extended family celebrations in 1982 did not have a strong enough foundation to survive severe financial loss. Perhaps because Walter and Sara's celebratory life was so closely connected to the vicissitudes of success and optimism, there was no structure in place for how to make sense of those experiences where, "bad things happen to good people". Nuclear family rituals have remained intact but, without the ongoing support of a larger circle of supportive people, the positive identity may not get the nourishment it needs to survive.
Analysis of Changes in Robert and Ann's Stories

Changes of Beliefs in Robert's Story

The belief structure that stands out most clearly in Robert's story was his view in the late seventies that he could control not only the world around himself but, also, the world of others for whom he felt responsible. This belief changes dramatically after the crisis of 1982. The period before the birth of their first child in 1976 is associated with a sense of omnipotence and, in his words, an untested assumption that not only would Robert be able to achieve anything he wanted in life, he could also take care of everybody else's needs at the same time.

Robert's description of having a wife and child in 1976-81, a full time job plus a busy educational program is described as a time where this feeling of omnipotence was seriously challenged. This was a time of crisis where the approach to life that had always worked, no longer did. He says that the sense of power still seemed to be there in a general sense but was lacking in the day to day specifics of work and family. It was as if his belief system existed in an abstract way, out of touch with experience. At work he felt burned out and at home the family represented just more
responsibility. Family was not considered to be a resource but, rather, a burden.

Robert feels that he was somewhat passive and dependant at this time and responded to his wife's needs more readily than his own. It would appear that there was a competing assumption that, in day to day life, overpowered the belief in omnipotence: that he could get his needs met in an intimate relationship by just being caring and considerate. Unlike his later belief that he had to be assertive to get his needs met in a relationship, Robert was expecting everything at this time to just turn out right. This corresponded to his broader view that life would always be great if you were just joyful. A related view at the time, which has, in large part, continued until the present, is that one's parents are not necessary in achieving life goals and that a new life can be easily created without benefit of their experience and values.

In spite of the confusion and experience of powerlessness in the first four years of marriage, the earlier sense of omnipotence reassumed predominance when their second daughter was born. This feeling that anything was possible happened, oddly enough, at the same time that he viewed himself as powerless for having given in to his wife's needs. The anger resulting from this perception of powerlessness became a driving force behind the purchase of
the boat. The reemergence of this assumption of omnipotence in spite of all the evidence that contradicted its validity may have been due to the power of this belief, the lack of intensity of the crisis or Robert's failure to understand the evidence pointing to his limitations. Robert says that he had an ability to gloss over things that were not going well and a tremendous ability to hang on. For whatever reason, his assumption that he could conquer the world survived in spite of a lot of information that suggested that it was not an accurate belief. In the four months after their second child's birth, he thought that if they were joyful, nothing could go wrong and that it was not necessary to know exactly what they were getting into with the boat. Driven by a belief that he was owed something by his wife, he further lost touch with his vulnerability and limitations. Losing touch with the knowledge that sometimes things can go very wrong, he fell deeply into the assumption that anything was possible - similar to the Greek concept of Hubris. From this perspective, money was not necessary and independance could be maintained without financial security. Life would-take care of you. Robert assumed that grandiose changes would remove the underlying feeling of powerlessness that characterized his interactions with family and work from 1976 to 1981.

The experience on the boat where Robert found himself screaming and banging on the engine cover of his failed
engine was the crisis that changed his underlying presupposition that he was omnipotent. This experience was powerful enough to destroy the belief system that had resisted earlier evidence suggesting that it was not congruent with information from the environment. Robert could not ignore the information provided by this experience: that he was mortal, vulnerable and could fail. He realized that his control was limited. The view, that everything was possible, that had persisted through earlier difficulties could no longer explain the world. In desperation and panic, he went through the "gateway" and, in his words, descended willingly into the downward journey into pain and grief to greater knowledge of his self and the world.

As a result of the crisis, Robert suggests that he has become more aware of his vulnerabilities yet, at the same time, more confident of the limited ability that he does have to meet his needs in work, family and life generally. He believes that he has to be aware of his own personal power and use it in ways that will benefit both himself and others. Rather than the belief that life will turn out all right just because he is joyous, he came to believe after the crisis that he had to pay very close attention to all factors when making decisions. Financial security, similar to the values espoused by his parents, was now seen as an important back up to the realization of his dreams. He now
knew that he had to take personal responsibility for the direction of his life. The belief that he could handle anything easily, changed eventually to a perspective that, yes, he could handle very difficult situations but with the awareness that one may have to handle considerable pain and suffering in the process. After the loss of the boat, he came to believe that, by paying close attention to his needs, rather than those of others, and planning his life so that his needs were met, he could get the changes he needed in life without having to go through grandiose moves. Measured steps rather than cathartic change became the perspective he used after the loss. This is similar to Ann's change from, "when in doubt move", to using more considered decisions. Adventure, for Robert, rather than something that must take place in exotic surroundings, came to mean something that could also take place in the "interpersonal, mythological and spiritual realms."

In the area of individual needs versus the needs of the marital relationship, which will also be discussed later in terms of developmental coherence, Robert moved from a perspective, in 1976-81, that it was not possible for him to balance his personal needs with the requirements of being a worker and a father. Gradually, after the crisis, by being more assertive about his needs, he was able to live his life knowing that this balance is possible. He moved from a position where his values were suppressed in a "fictional
fantasy bond", a belief that his values should be the same as those of his spouse, to a view that different values and perspectives are important in an intimate relationship. A tendency to agree in earlier years is later viewed as a weakness in the decision making process and disagreement becomes seen as an important factor in making sound decisions. Rather than the assumption that all his emotional needs can be met with his wife, the crisis made it clear that he is a separate entity and needed to get some of his needs met outside the relationship. Moving away from the idea that couples should be "one", and be close all the time, the crises heightened the belief in the importance of individuation. Robert sees the crisis as making separateness possible and changing the view that it was all right for one's spouse to depend on you to make life work. The loss, he feels, forced him to see that his needs and those of his wife were not necessarily the same. In a related change, he came to see that he could be close to Ann without assuming responsibility for her needs. Having clear boundaries made it possible to listen more closely without the fear that this would lead to having to take over. Unlike the fantasy of four people living and working together in 200 square feet of space, their present belief structure includes the possibility of living separately for periods of time to pursue their individual interests, secure in the knowledge that they are in a committed relationship.
Robert feels that the crisis of 1982 had a major impact on his views about the relative importance of the present versus the future. Even though he spent all his money in their first years of marriage in deference to his wife's perceived value of living in the present, he says that he was still living for the future and was unaware of his needs in the present. Robert's initial response to the loss of the boat was to live very much in the present in the mountains for two years. This ability to live in the present was lost after he returned to work where he was driven by "catching up" to where he thought he should be financially. This emphasis on the future was gradually replaced, after much discussion and thought, with a clear emphasis on the here and now. Part of this change was a shift from an emphasis on success in the world as measured by material possessions to an emphasis on the importance of emotions and satisfaction in work and marriage and family. The financial loss which was initially construed as merely negative was later to be appreciated as well for having assisted in the growth of these non materialistic values. Robert attributes this change to the loss of the boat.

A belief regarding the world of work that has changed more than once is Robert's view that his needs could not be met working in a social services bureaucracy. The loss provided an opportunity to learn that some of his needs for professional growth could be met in this work but,
ultimately, he has come back to the view that his needs are best met in an independent work environment.

Robert's description of the family celebrations suggests that his beliefs about involvement and responsibility have been modified. Even though he says that he was always involved, his involvement before the crisis didn't have the same kind of intimacy that he describes after the crisis. He says that he took more responsibility and put more feeling into celebrations after losing the boat. He seems to have moved from a view that his role was to focus primarily on his work to a view that his role needed to include a larger share of family responsibilities. The purchase of the sailboat was based, in part, on a belief in the value of being more involved in the family but the stresses introduced by the loss of the boat made it difficult for him to balance work and family until the late eighties.

Changes of Beliefs in Ann's Story

The theme that stands out most clearly in Ann's story is very similar to Robert's main theme and concerns the change from a sense of "omnipotence and egocentricity" to a view that she was powerless and, in recent years, a return to a perspective characterized by confidence with a healthy respect for the difficulties that life can present. In the years before the birth of her first child, Ann believed that
she was in control of life. "If you just did everything right", she said, life would always be an adventure full of freedom and excitement. In retrospect, she has concluded that a number of beliefs about the world she had at that time were limiting rather than helpful. Ann assumed that fantasy life was more important than the "real" world. She didn't think it was necessary to pay a lot of attention to information around her. Money, financial security and possessions were not viewed as important. Other people and life, generally, would take care of her. Men, in particular, were expected to take care of women. Since adversity was not a part of the perfect life she believed she was destined for, it was o.k. to make unconsidered decisions.

In retrospect, Ann says that behind this omnipotence there was a sense of powerlessness, a belief that she couldn't face life's difficulties. Behind the optimism was a view of herself that took two forms. One, that because she was powerless to stand up to anything negative, she had to run away when she felt trapped. Two, because she felt unable to get out of situations that were not good for her, she had no choice except to remain stuck. The first belief resulted in rushing away when it may have been better to stay and examine alternatives carefully. The second resulted in a kind of paralysis that closed off the option of leaving when that may have been an important alternative.
Ann describes the birth of her first child as a crisis that put an end to the belief that she could do anything. It ended her unbounded confidence and the assumption that Robert would always be able to take care of her. This marked the beginning of a time characterized by a belief that she was powerless. Marriage, parenthood and work became the "wrong life script." She found herself working harder than she believed she should and viewed herself as not living up to her expectations of herself as a parent.

The second birth brought about a brief period where everything became possible again. The dream that came out of this period, the fantasy that they could all travel and everything would work out is seen, looking back, as having little to do with the practical reality of four people living in a cramped space. At the same time, however, Ann's assumption of powerlessness in her relationship with Robert prevented a true consensus in the decision to buy the boat. Variations of this view of powerlessness that prevented questioning of this decision were: One, men should make all the big decisions even if they both knew that Ann was more competent than Robert in certain areas. Two, that Robert's needs were more important than her own at the time. Three, that if she didn't go along with his wishes, the only alternative would be that they would have to split up as a couple. This belief was strengthened by the view that
couples shouldn't do anything that might separate them. And
four, even though she didn't like being on the boat, she
stuck it out because she "didn't know how to turn around."
The crisis of the storm where she thought they all could
have died was a critical point in the decision to never
allow herself to get in the situation where she felt she had
no choices. Even though their financial situation suffered
a devastating set back in the years to follow and Ann saw
herself as incompetent in her field for a number of years,
the crisis was the beginning of taking back authentic
control in her life. This was to begin with the marital
relationship and later to expand to her work as she
experienced success in her profession again.

The crisis of losing the boat, not landing a job that she
was expecting to get and the news that her child had been
abused led to the perspective that the future held only more
disasters, the conviction that she was a failure in all
areas of her life and the doubt that she would ever recover
emotionally. She felt that she was to blame for the
difficulties. At the same time as the strong sense of
powerlessness grew in the time of crisis and immediately
after, however, there was a change away from the belief that
she had to tolerate whatever life or others set up for her.
A new view emerged that women can and must, sometimes, make
the big decisions and that men cannot be expected to take
care of women. Ann also realized that financial
independance was important to her and that she had a responsibility to insure that she stayed off welfare and out of bankruptcy. The belief that one should take responsibility for one's actions had always been there but had been dominated by other limiting assumptions such as women should be looked after by men. Her latent predisposition that one must take responsibility for one's actions was forced back into prominence by the crisis.

The approximately two years back in Vancouver before Naramata seemed to be characterized by the perception that she wasn't strong enough to avoid feeling stuck again. More fused to her husband's emotional state than she was in later years, she became depressed as he felt more and more stuck in his job. Her view of the relationship was that she could not be heard in it and that "women tend to carry the burden for change." Combined with this was the perception that she wasn't good at anything and that having lost the boat meant that her whole life was a failure. The "clinical depression" that she describes, suggests that Ann believed that her situation was hopeless.

The experience at Naramata brought about a basic change in Ann's belief system. She says that, for the first time in her life, she could trust her whole self to make decisions. Out of this experience, came the belief that she had the strength and wisdom to learn from all the information around
her whether positive or negative and that not all situations are, "conditions of survival", requiring a focus on the positive. Paying more attention to the dark side of life which she now knew included the possibility of debilitating poverty, financial security became more important. Setting priorities became necessary because it was clear that not everything was possible. Burning the candle at both ends became viewed from the perspective of the emotional "troughs" that followed. With greater awareness of the information around her, and an increased ability to process that information, she didn't see herself as trapped by an inability to get out of uncomfortable situations.

The view of herself as a person whose sense of power and competence is grounded in reality had always been there to some extent but has gradually increased, with some ups and downs, since the crisis of 1982. Even in 1990, this perspective was still vulnerable to the view that she was, deep down, really incompetent and a failure. Ann worried about having made a mistake in the decision to move to Gabriola. The story that she and Robert really do have the competence to communicate effectively and make good solid decisions that involve money has been gaining precedence since the summer of 1990 and seems, by late 1991, to have really taken hold.
Throughout the whole period of difficulties, Ann and Robert have maintained a sense of competence in their tradition of family celebrations. In the middle of the crisis, there was an assumption that life may have never been good again. In spite of this, they always knew that their celebrations were important. They know now from experience that they can experience togetherness even in the most difficult and desperate times.

Robert and Ann's Stories as viewed from theory: Crisis and Change

The Crisis Construct
As described in the introduction, Reiss (1981) theorizes that the collaborative construction of reality begins during and after the crisis with a set of assumptions and predispositions that serve to coordinate each member's description and comprehension of the crisis itself, the family's response to the crisis, the action that is required to surmount it, and the resources on which such action can depend. This section will attempt to describe individual and shared beliefs that motivated the actions taken by Robert and Ann.

The Template for Reorganization: Recognition Versus Revelation.
Reiss (1981) uses this dimension to describe patterns that tend to fall on either the side of recognition and growth through experience or the side of revelation and discovery through meaning.

Ann and Robert experience the crises in somewhat different ways. Ann describes the birth of her first child as a bigger crisis for her than the loss of the boat. She describes herself as being closed off from others after the birth, including Robert. A connection is made between this birth experience and early experiences of loss. Ann felt out of control yet seemed to have learned little during this crisis about the fragility of her belief in her own omnipotence. Four years of feeling out of control did not alter her underlying tendency to think anything was possible. Being isolated, which reduced the possibility of learning from the environment and describing issues such as trust that remained unresolved after four years of crisis, Ann would seem to fall more on the revelation end of the dimension at this time in her life.

Robert describes the four years after the birth of their first child as a crisis for him as well. Part of his burn out in his work and frustration with the responsibilities of being a parent seems to be an isolation from others. He wishes that he had gone into therapy and reached out to someone to help him understand his difficulties rather than
buying a boat to solve his problems. Robert shared with Ann a belief in omnipotence. In spite of his inability to make life work out the way he wanted it to for those four years, which he describes as a crisis, he was still able to jump into a high risk project with little thought that it could fail. Like Ann, he was unable to work through his grief and loss in this first crisis. This suggests that he was unable to learn from his experience and resolve issues like how does one find satisfaction in a life that is full of responsibilities and, some might say, dull routines. Given that his response did not result in an increased sense of mastery, Robert, like Ann, would fall more on the revelation end of the dimension during these years. It would appear that neither Robert nor Ann clearly identified the disorganizing stresses in the years 1976-81. One of these stresses was, undoubtably, conflict between their assumptions that life should be good and their experience that it is often frustrating and confining. This failure to identify the stressor left them vulnerable to blaming themselves and each other for the difficulties they faced.

The second crisis that did change everything for Ann was the experience in the storm where she was afraid that everyone would die followed shortly after by the arrival of the bailiff to evict them from their marine home. Unlike her perspective in later years, especially after she heard from the stranger that the whole boat community felt they had
been cheated, Ann tended at this time to blame herself and Robert for "not having done everything right" rather than seeing the crisis as something "out there" in the environment. Her description of the time in the mountains suggests that, while the mountains were certainly beautiful and healing, there was an element of withdrawal to this experience. To the extent that this is true, this would be a continuation of the revelation tendency to cut oneself off from information in the environment. It is conceivable that, had they kept in closer contact with the boat community, they might have had the benefit of a non-blaming support group during the most difficult years after the loss. The tendency to "minimize what was not good" at that time was not a strategy that would maximize the information coming in from the outside. Although it may have not been in awareness at the time of the crisis, Ann connected this experience to other loss events in her childhood including the unresolved issue around feeling trapped. Ann's phrase, "I kind of willingly walked into it" suggests that she thought the loss was somehow fore-ordained. The depth of Ann's feeling of helplessness and powerlessness during the crisis suggests that she may have had an underlying belief all along that she was not strong enough to survive a life that had any difficulties. The future at that time was viewed as a continuation of steadily deteriorating conditions, and, perhaps, a projection into the future of unresolved issues from the past. While Ann and Robert
appear to have more insight into the psychological dynamics surrounding the loss compared to other couples in this study, this "understanding", from the point of view of Reiss' (1981) theory about revelation families, may have hindered the recovery process in the short run. In comparison, however, Ann and Robert did not have the "advantage" of having previously experienced a severe loss. The other couples in this study did have this prior experience and were able to view their financial loss as an event from which they would recover in time.

Robert took the loss of the boat very personally. The experience was constructed more as a defeat with inner symbolic meaning rather than as an event beyond his control and connected to the severe recession of 1982. Until he was able to get a "broader perspective", four or five years later, he was caught up in self blame and a feeling of failure and humiliation. Although Robert's construction of the experience carried the seeds of a powerful recovery in later years, it tended to fall into the revelation end of the reorganization process during the crisis. He says of the loss, "it reminded me a lot of when I was a kid", the memories when he was powerless and belittled. This suggests that, like Ann, he was vulnerable to seeing the loss in 1982 as a continuation of earlier losses from his early childhood. The time on the mountain, although it had many healing qualities, did not seem to provide an opportunity
for grieving the loss and moving on to new challenges. The main goal still seemed to be avoidance of a job in social services. Based on the reemergence of the feeling of being stuck after they left the mountain, the construction of the crisis in the two years on the mountain does not seem to have allowed sufficient information through to influence the assumption that he was a failure and out of control of his life.

Collective Versus Personal Action.
The difficult times after the birth of their first child do not appear to be characterized by a high degree of collective action. Even though, as Ann says, they have always been able to work well together as a team, she says that this is more true of work than play. Their family life in 1976 to 1981 is described as a time of isolation from each other. Ann felt misunderstood and Robert felt burdened by family and work. The birth of their second child was a tremendous accomplishment in the sense that they were able to create a single unifying story of joy and achievement. Yet even this was complicated by Robert's sense of having surrendered his needs to those of his wife.

The decision to buy the boat so quickly, without fully examining the implications, has the appearance of being a collective action but may have been a flight into "oneness", a reaction to the isolation of the four previous years. Ann
did not actually support the decision but was either too afraid or guilty to make her thoughts known. This suggests that they were living in separate emotional worlds despite the success of the second birth. Ann doesn't seem to have understood how important the boat was to Robert and to what extent he would go to try and make it succeed. Robert doesn't seem to have understood how afraid Ann was of death while on the boat, how much need she had for close connections with others, and how angry and resentful she was towards him for several years after the loss. Ann didn't feel like she could just talk to him straight about getting away from the boat. She felt like she had to fool him and seduce him out of it by enticing him with skiing.

The family celebrations indicate that there was, as well, a positive collective construction of reality in operation at this time. They collaborated well as a team in the creation of nurturing events that helped keep the family together. They both shared the relief that came from being away from danger and both seemed to view that the world "out there" was a hostile place where failure and judgement waited for them should they come out of seclusion.

Family Versus Environment.
In the two years after the loss, this couple appears to have depended on the peace and calm of the mountains for their sense of stability. They also drew much of their strength
from each other and the family. This drawing together had a sense of withdrawal from a hostile world. Ann felt cut off from her profession and says that they did not have close friends up on the mountain. Robert was unwilling to go back to his profession even though he was to find out later that it had, in spite of his misgivings, a therapeutic effect on him. As described in their stories, the time on the mountain was experienced as a healing time by both of them and brought about much of the closeness that they had been missing in the years before the birth of their second child. Unfortunately, they did not appear to have the resources within the family to bring about the broader perspective that was so helpful to them in later years. Without the environment of the mountains to provide safety, they lost their direction again when they went back to the city. As they found themselves becoming dominated by a negative view of the loss of the boat and the demands of work after they left the mountain, they fell again into the view that they might not be able to get their needs met in relationship with each other. The resources needed to discover how supportive they could be for each other were later to be found outside the family in therapy groups.

Abstraction of the Family Paradigm

Coherence: Stable Versus Intrinsic Movement.
This dimension refers to whether or not the family perceives a knowable structural coherence underlying and explaining the experienced world. Until about 1987 or 1988, five or six years after the loss when Ann and Robert were involved in therapy and support groups, their view of the world was dominated by an assumption that it was not possible to do the kind of work they wanted and survive financially. Ann enjoyed her involvement in midwifery but still was "clinically depressed" about her relationship with Robert and the possibilities for success in her profession. She seems to have been guided by the belief that she would always have to be the one that would be asking for change in the relationship and that Robert would always have to be dragged along reluctantly. In the world of work, Ann was afraid that if anyone found out about the loss, they would never be able to trust her even in areas of responsibility that had nothing to do with the kind of loss they experienced. If there was a knowable structure underlying experience, it was that work and joy couldn't be combined and that you can't trust others to look after you, do their share or respect your strengths. The trust issue was perceived as similar to her early experiences as a child with her mother. This was not a construction of reality that would lead to a greater sense of mastery. Up until Naramata, Ann's story was based on early loss experiences that left her feeling that life was unpredictable. For the five or six years after the loss, there did not appear to be
an effective information gathering system in place to challenge the supremacy of these early beliefs.

Robert's view of himself and the world during the crisis and up until about the time of Naramata was very similar to Ann's. The crisis itself was experienced as a "death", the end of structure. His construction of the experience was, in the long run, to lead to a sense of grounded power in the sense that his downfall was necessary in order to truly understand what life was all about. In the short run, however, all that he could see was failure, humiliation and having to start all over again. To the extent that he identified the loss of 1982 with earlier experiences such as his early failure to become a priest, the knowable structure underlying the experienced world that he identified was not one that was helpful in the five or six years after the loss. Work seems to have been a source of information that was helpful in gaining a larger perspective. Robert's work in men's groups seems to have been the key to systematically gathering information about a broader, more complex perspective that allowed him to see an underlying structure that made sense of his experience. From this perspective, failure was an essential prerequisite to wisdom and understanding. This allowed him to break away from the domination of simple beliefs such as, "I am a failure", that were oppressing him. Viewed from the larger perspective, reality was perceived as having a greater stability and he
was motivated to continue adding new experience by taking
greater risks again.

Integration: Universal Versus Particular.
Integration refers to the degree to which a family's
perceptual world is unitary or separate. Before 1987-88,
Robert and Ann seem to have lived in somewhat separate
perceptual worlds. After the crisis, they experienced a
time on the mountain that, on the surface, appeared to have
more shared perceptions than there actually were. Behind
the good times and togetherness and what appeared to be a
close family life, Ann was angry with Robert's satisfaction
with his job as a skiing instructor. She saw his work as
mere playing while she had a difficult job down in a
hospital. Robert does not seem to have been aware of this
in his story. Nor does he seem to be aware of the
resentment that she had around the fact that the boat issue
had not been resolved two years after they left it. Even
though Ann appreciated him getting a job again in 1984, she
did not agree with him going back into social services. Ann
believed that she was not heard by Robert up until Naramata
in 1987-88. Their underlying agreement, in fact, seems to
have been that they believed that they could not find
satisfaction in marriage. Robert seems to have continued in
his view that work and family were, at some basic level,
incompatible. Ann seems to have continued in her belief
that her needs could not be met in an intimate relationship.
They did, however, seem to have each understood that the other felt like a failure. Telling their story of failure was, according to Robert, the principal way that he began to develop the bigger picture that eventually allowed him to reframe the whole loss experience. Leading groups together and using their own story as instruction to others seems to have taken the power out of the story to dominate their lives. As Robert says, "we just talked it to death". A perspective that others could learn from their failure raised their story a step closer to the level of mythology where one's tragedy and loss can, from this larger perspective, be seen as a gift to others. This allowed them to take a more systemic view of their experience where blaming was no longer so much of an issue. Rather than seeing Robert as untrustworthy, Ann was able to appreciate that her own expectations were probably inappropriate and she needed to change them in a way that corresponded more closely with Robert the person. As she came to trust herself more, she was able to gather more accurate information and process it in such a way that led to a greater understanding of Robert. As Robert came to understand himself more in his groups, he was more able to listen to Ann and understand her perceptual world without having to take responsibility for it. They came, in later years, to the shared agreement that being separate individuals in the relationship was a positive development.
Reference: Solipsistic Versus Empiricist.
This dimension refers to whether or not the family sees either itself or the environment as the source of its energy and strength. Robert and Ann's actions after the crisis suggest that they were motivated by both internal and external perspectives. The family-as-resource point of view is suggested by their strong traditions of family celebrations, their ability to stick to their goal of avoiding the nine-to-five jobs while on the mountain and mustering their strength and courage to lead workshops together while they were financially destitute. On the other hand, the devastating effect of the loss of the boat on their confidence and self worth suggests that, at that time, they did not have the strong positive family identity that they developed in later years. It was as if much of their sense of self worth was tied up in the success or failure of an external event. With a stronger sense of positive self identity and an internal perspective they might have been able to take the loss more in their stride.

Even though many people wouldn't have had the strength to handle such a crisis, much of this couple's story up until the late eighties, suggests an external focus. A large part of their story is about how the loss of the boat, an external event, has dominated their lives since it happened ten years ago. Robert was very concerned and angry about how others such as the bank perceived him when he had no
money. He was angry about the opinions of those who saw him standing in the food lines. Ann was upset about how others would view her if they found out that she had had such a loss. Both Robert and Ann felt at this time that they had difficulty resisting the temptation to compare themselves to others and that they should have been further along in terms of their accumulated assets. They found it difficult to be judged by others who expected them to have achieved certain things by then. Much of this time, Robert and Ann could be described as regarding themselves "as the objects moving in a perceptual world whose coordinates are defined by others." (Reiss, 1981, p.218).

Ordinary Construct

Configuration: Complex Versus Simple.

The story of Robert and Ann suggests that, until the late 1980's, their construction of their experience tended to be less complex than it was to become later. There seems to have been a relative lack of the cognitive, perceptual and interpersonal skills necessary to adequately gather interpret and exchange information. Their belief that they were failures restricted perception to a narrower range of information than would have been available had they, for example, been staying more in contact with people in their respective professions. Until underlying cognitive structures, such as the view that one should be taken care
of or one should take care of others, were understood as limiting beliefs, neither Robert nor Ann could be open to the broader perspectives that were to be so helpful later on. Until Ann was able to trust her whole self to pick up on all the available information and until she was able to tolerate both positive and negative information, she was not gathering all the information necessary for a comprehensive interpretation of what she was experiencing. Their tendency to blame each other and their relative inability to understand one another in the mid 1980's hampered their exchange of information and impeded the movement towards making more effective decisions and gaining a more complex understanding of their experience. Each seems to have accessed more information about themselves and the world from their therapy groups. This led to a more complex understanding that helped them to see the world as more predictable and gave them a greater sense of mastery and optimism.

Greater teamwork was possible when they could understand each other's feelings around the distribution of responsibility for change in the relationship. To the extent that groups function at maximum effectiveness when individual members feel that their needs are being met as well as those of the group, Robert and Ann's shared belief that individuation is important seems to have been an intergral part of their movement towards high configuration.
Their story suggests that the beginning of their ability to work together coincided with the time when their interest in individuality was most intense. Effective teamwork, where the ability of the group exceeds the ability of the individuals working independently, became possible when they trusted themselves and each other enough to value and give voice to their different needs.

**Coordination: Coordinate Versus Isolated.**

This dimension refers to the ability and willingness of family members to develop problem solutions similar to each other's and the extent to which members are able to reconcile separate images of the world. In the first years after the loss, Robert and Ann were more isolated from each other than they came to be by 1990. By 1988, after almost splitting up, they had reached much higher levels of agreement on many perspectives and now their descriptions could be said to be framed in a single unifying story. They both have come to the conclusion that it was important to be grounded in reality as well as have an active fantasy life. Optimism is no longer seen by either of them as the cure all it once had been. "Measured steps", a healthy balance of caution and risk taking has become a shared value. Financial security has become much more of a shared value as a protection against the kind of powerlessness and humiliation that they experienced in the early eighties. They both agree on the importance of paying attention to all
information whether it is "good" or "bad". A common value now is standing up for what one needs even if it means that the other will be upset, rather than living in a "fictional fantasy bond". They both have a similar description of the value of crisis as a transitional event in their growth. They both would have rather grown in a less painful way but acknowledge that something powerful had to happen to jolt them out of their unhelpful perceptual habits. Robert and Ann moved away from being similar to Reiss' consensus-sensitive family that develops a united front against what is percieved to be a hostile world, to more of a environment-sensitive perspective where their agreements are based on well thought out and informed decisions. Unlike their pseudo-shared decision to buy the sailboat in 1982 when they were feeling "very close", their decision to move to Gabriola in 1990, when they were feeling strong as individuals in the relationship, was a truly shared solution to an agreed upon problem. Unlike many earlier decisions, both of them felt equally ready to take the risk and equally share the consequences. Their recovery from the loss coincides with a progressive shared externalization of the problem from something that existed within their personalities or their relationship with each other, to something "out there" - a faulty engine, a dishonest vendor or a recession that traumatized thousands of people in addition to themselves.
Closure: Delayed Versus Premature.

Unlike the decision to buy the sailboat and, perhaps, the decision to abandon it and head for the safety of the mountains, Robert and Ann are much more willing to stay with a situation and tolerate information that may be contradicting what they would prefer to hear. Robert is much less likely to "put things up on the shelf" and Ann is more willing to pay attention to information when she is feeling trapped. Some of this change seems to have been the result of the therapy groups in which they participated. Premature closure was avoided by increasing their ability to gather data, interpret it accurately and communicate it effectively. Rather than going for the excitement of the idealized possibility, they are now willing to build their decision making on a tolerance for contradictory information and live with the uncertainties that life presents. This is part of their shared belief of the last three or four years: that the world is understandable even if it is full of surprises. Unlike the mid eighties, Robert is less anxious about not having enough money. His decision to quit his job in 1990 was the result of careful thought and discussion with Ann. Part of the reason he was willing to take the risk of leaving a full time job was that, through maximum exposure to the advantages and disadvantages of quitting and preparing for the worst if necessary, he was able to make the move knowing that the family could handle it. They are more prepared to express contradictory opinions about a
course of action. They recognize that this slows down the decision making process but leads to a better decision. When Robert and Ann were "very close" after the birth of their second child they were relatively intolerant of ambiguity and uncertainty. The greater emphasis on being individuals in the relationship has allowed them to increase this tolerance. Making more considered decisions has resulted in less emphasis on cathartic changes and more acceptance of small changes to provide what they need.

**Family Identity**

This section will discuss changes in underlying assumptions as viewed from the perspective of stability and change, family development, the balance of individual and system needs, and ritual as the enactment of family identity. The story of Robert and Ann suggests that their underlying cognitive structure in the years 1976 to 1987-88 was not as helpful to them as the structure that they have developed since. The crisis of 1982 was eventually perceived as helpful in making them more aware of these underlying assumptions that make up family identity and how they might be limiting their effectiveness as a family. They became aware of how different they were from each other and how they had been assuming that their needs were the same. They realized how their relationship was characterized by a dependant/over-responsible dynamic that was not helpful.
They both understood how they both had a fantasy of omnipotence and the dangers that this stance can create. Ann and Robert both became aware of how unresolved issues from the past such as feelings of powerlessness and lack of trust in others was having a negative influence on their decision making. Their sense of themselves before the loss was that they were not as close as they wanted to be and the purchase of the boat was, to some extent, an attempt to bring them closer together. In many ways, it did. Unfortunately, there was so much pain and loss in the experience that it almost overshadowed the feeling of unity. The belief that they were together as a couple was vulnerable and seems to have fallen apart when they got away from the protective isolation of the mountain.

The set of assumptions that have been in place since the late eighties has been characterized by much more confidence, a view that the world's challenges can be met as long as they are careful, an assumption of both individual and family strength and an acceptance that life presents many difficulties to most people and, when the pain has subsided, life goes on.

Morphostasis and Morphogenesis

The question to be addressed here is how have the family's shared beliefs or family identity indicated the nature of the balance between forces for regulation versus development
or, in other words, stability, order and control versus change? The story of Robert and Ann suggests a number of changes in this balance. In the late seventies, their identity was characterized by beliefs that family and work were incompatible, that life should have been easier and that there was no way of bringing about change in their situation without a major upheaval. This suggests that the identity was skewed towards regulation. After the birth of the second child, they created an identity characterized by, "anything was possible... when in doubt, move", that it was not necessary to anticipate problems in decision making, that it was important for a married couple to be in agreement and that it was not good to express disagreement when the other person really wanted something. These assumptions removed the checks and balances associated with effective decisions and tipped the balance heavily toward drastic change.

The period from 1982 to about 1987-88 was characterized by a belief system that probably favored stability too much. The perspective at that time was that they were both failures, that anything was better than a nine to five job, that the boat situation would eventually work itself out and that understanding was not possible in a number of areas of the relationship. This set of underlying assumptions continued until about the time of Naramata when a new identity began to emerge.
Since Naramata the family identity reflects more of a balance between the forces of regulation and development. The belief in the importance of individuation has made it easier for each of them to be supportive and critical of the other. This has allowed for change to take place but in a way that minimizes the risks and allows them to learn from mistakes rather than blaming each other. The belief that "we can work it out even if it isn't perfect" seems to characterize their present identity. Robert's decision to quit his job and the purchase of the house on Gabriola were based on the assumption that they can achieve their dreams if they take their time, plan carefully and act together. Robert says, "I have a healthy fear of the future and that doesn't dominate me." They both believe that they are trustworthy and that has allowed more creativity in solving the problems that confront them. Risking has shifted more to the spiritual and interpersonal realm which has allowed for more fundamental developmental change to take place in their views about themselves and the world.

Systemic Maturation

Boundary definition.

This section is concerned with the evolving and changing nature of interpersonal relationships. Both Robert and Ann describe themselves as having made a clean break with their
families of origin. Their families of origin are described as being critical, judgemental and non-supportive. Both Robert and Ann have aspired to a family environment that is caring and supportive and so haven't felt that they would benefit much from close contact with their parents and siblings. Both of them agree that they value money, material success and financial success less than their parents. As they have aspired to lead a life that is not guided by materialism, they have a shared belief that their parents have little to offer them. It could be that Robert's difficulty in being able to see that children fit into his life was influenced by the fact that he was the oldest of approximately ten children and had a lot of responsibility for them when he was young. The one value that comes out in their story that they had agreed to continue from their parent's generation, is the emphasis on celebrations. Both families, apparently, had put a lot of energy into birthdays and christmas and other family celebrations. Robert and Ann really have made that a priority in their life.

Using Wamboldt's (1989) classification, this couple would be most closely described by the repudiation or "new beginning" type of family. Wamboldt suggests that this kind of family will, lacking a model on which to build their relationship success, typically have a difficult time stating how they want things to be. The hesitancy, characteristic of couples
who have rejected both families of origin, to invest in significant relationships will result in the lack of a family focus. This would describe Robert and Ann after their first child was born. There appears to have been a lack of the kind of shared reality that would have assisted in them through the time of crisis. Their beliefs about their families of origin may have, once their first child was born, made it difficult for them to trust each other and create a relationship built on equal sharing of responsibility.

Selection of Themes.
The second stage of family development is achieved only when the family has agreed upon a set of priorities in which to put their finite energies. Before the loss of the boat and for a number of years after, Robert and Ann had difficulty finding this kind of agreement. They had fundamental disagreements on the number of children they should have, whether they should live isolated from others or be in contact, whether they should save money or live for today, who had the major responsibility for major decisions and whether one should or should not be working for a bureaucracy to meet their needs for financial security. It wasn't until 1987 or so that fundamental agreement on most issues began to emerge. Agreement on moving to Gabriola, agreement on trying to live without a steady job, agreement that they both had a share in making major decisions and
agreement that each of them had responsibility to live their life to the fullest - these issues could not have been settled when they were in their earlier phase of "anything is possible". At that time it was not felt to be necessary to set priorities because they could do it all.

Heritage.

Even though Robert and Ann may not be at the stage of development where they think a lot about what values they want to pass on to the next generation, they have clarified their values through storytelling and discussions with others. They are very clear about the value of rural living, having time for one's family and spiritual and aesthetic pursuits, allowing for adventure and change as well as financial security, the importance of individuation and taking responsibility for one's life. The crisis really served to heighten their awareness of what was important and what was not.

Developmental Coherence

The theme of individual needs versus the needs of the family as a whole appears throughout the story of Robert and Ann. Robert, especially, speaks about how difficult it was to meet his needs within the family. Ann, as well, found it difficult. It wasn't until both created opportunities to explore and understand their individual experiences that they were able to find a way to combine individual and group
needs. Similar to the issues discussed in the section on Reiss' (1981) dimensions, high levels of mature teamwork, empathy, tolerance of ambiguity, and ability to welcome controversy are prerequisites to the successful integration of individual and family system needs. The four years after the first child was born and, in some ways, up until about six years after the crisis, developmental distortion would be an accurate descriptor for the family dynamic at that time. During this period, individual needs were incompatible with the tasks required by the family as a system. Examples of this would be Robert's need to live in a boat with a wife and two children and Ann's need to have Robert take care of her were incompatible with system needs for adequate space and privacy, and shared decision making between the parents.

**Rituals**

Rituals, as discussed in the introduction, are a window into the family's identity, the underlying assumptions and beliefs it has about itself in the world. The question to be answered here is, what can the family's ritual life tell us about continuity and change in family identity before, during and after crisis? A similar question is, what is the family story being enacted by its celebrations?
Continuity and regulatory functions were well served in Robert and Ann's family over the last fifteen years by an ongoing, vital celebratory life that focused on the nuclear family and friends. The author witnessed a small part of one of these events in which old friends and neighbours were invited to a "work weekend" that seemed to combine work and fun in a delightful way for all the participants. Both Robert and Ann seemed comfortable in their roles as gracious hosts, showing appreciation to all and making everyone comfortable.

Change and developmental factors show up in the change in roles in the organization and performance of family celebrations. Perhaps in relation to Ann's increased responsibility for the "big" decisions in the family, Robert has taken on more responsibility for family events and feels more involved than in earlier years. Reflecting the emphasis on individuation in their shared assumptions, Robert suggests that he participates more as an individual than he did at one time and puts more thought into what others might appreciate. Robert's view that he took less responsibility for family celebrations in earlier years stands in contradiction to his view of himself as a person that took responsibility for others. Being aware and taking control of that tendency to take responsibility for others in work, for example, seems to have freed him up to take on more responsibility in ways that are more congruent with the
value of a close family that he aspires to. Another change in Robert's participation that reflects a larger change, is his increased emphasis on relationships in celebrations rather than on presents which he felt he tended to do in earlier years. This would also be an example of his risk taking in the area of relationships rather than just the physical field. The increasing involvement of the children in designing and carrying out the events reflects the children's growth and the parent's shared belief in democratic principles.

Boundaries are delineated by their family rituals to include friends but not extended family who are too far away to be involved. Robert and Ann have chosen to actively include a large number of friends in the "family" and one of these friends that they know from their time on the mountain has been living with them ever since with her child who is now about four years old. They function as a family with three adults and three children. Formal religion and traditional European culture are not included in these boundaries but there is an emphasis on the ancient traditions of storytelling, the growing, preparation and eating of natural foods and the ceremonies surrounding the sweat lodge. A recent celebration that took up much of their time and energy was the children's involvement in the annual theatrical production of an ancient Hindu story put on by the local community. This is an example of the kind of rich
variety that the family has made a part of their identity. Family rules, too, are clarified by the enactment of their ritual life. The expectation that "even if we are not getting along, the party must go on" reflects a fundamental belief that life must go on in spite of losses and setbacks. Difficulties are not allowed to interfere with the continuity of family ritual life.

Ritual Themes
Family identity is defined to some extent by how ritual life functions in the areas of membership, healing, identity, belief expression and celebration. Membership in the family is defined clearly by their celebrations. For Robert and Ann, extended family have reduced status as family members whereas friends are given considerable recognition. Moving to the west coast effectively excluded extended family. The entry of their second child into the family was greeted with much fanfare and joyous celebration. The ability to do this even when Robert was having serious misgivings about having more that one child again reflects the belief that celebrations have top priority in family life and individual needs may have to be put on the back burner to, in this case, welcome the arrival of the new family member.

Family ritual, although supportive, may not have been able to provide opportunities for deeper healing because of the nature and depth of the loss and the absence of extended
family or specific religious or cultural rituals to allow for grieving and resolution. In their story, the experience of healing is largely associated with Naramata, a United church center, and men's groups that often draw heavily on traditional aboriginal healing rituals. These rituals could be said to be within the family in the sense that, even though they did not take place in the home, both Robert and Ann are very much a part of a spiritual community that draws, in an eclectic way, from many different traditions. Until participation in these groups took place, neither Robert or Ann seems to have had the opportunity to acknowledge their pain and express their grief in a setting that allowed them to get through the pain and get on with their lives. The earlier time on the mountain is described as an "important healing time" but it was either too close to the crisis or too much of an avoidance of the loss to have the therapeutic effect that the later groups were to have. Reorganization in the family, another step in the healing process, seems to have taken place starting about two years after the loss and culminating in 1987-88. Ann took on more responsibility for "big" decisions and Robert can now, for example, be a househusband and be more involved in the household. Reinvestment in other life pursuits and letting go of the loss is still going on but this seems to have started with Ann's involvement in the midwifery field and Robert's ability to find something meaningful in the social work field. Robert suggests that his ability to stay in the
"here and now" is connected to his willingness to grieve in his support group. Being able to let go of the losses of the past and the fears about the future, he has been able to focus on the day-to-day activities that give him pleasure. Robert and Ann had to go outside the family to experience the healing necessary to recover from the crisis. Covert crises, those where the losses are not visible to everyone, can be much more difficult to recover from because there are no well established rituals to deal with them. Information about the financial loss was shared with friends but the information could not be shared with many others for fear of how they might have interpreted it. In this kind of situation, there may be an enormous temptation to deny its destructive effects and just try to live as if it never happened. The retreat to the mountain had an element of denial to it even though, at the time, it met many of their needs for safety and relief from stress.

The identity of Robert and Ann's family has changed in many ways over the last fifteen years. In spite of the trauma associated with the financial loss, they have managed a fairly high degree of ritual continuity throughout this time. An example of the power of ritual to influence beliefs and identity is the preparation and enactment of the birth of their second child. Even though the tremendous empowerment that was created during this event was to later get them in trouble, it is a vivid example of the transformative powers
of a well organized and performed ritual. They came out of that experience with some major changes in their attitudes about how well they could work together and what was possible in the world. They are rightfully proud of their celebratory life and, having separated themselves from their past as much as they have, they have many similarities to Riess' (1981) description of the pioneer families, the "generative and autonomous" families that moved out across the North American continent in the eighteenth and nineteenth centuries.

Celebrations in this family indicate a high level of configuration and coordination. The levels of trust, affirmation and respect as shown in these family events have provided over a fifteen year period a firm anchor during some very heavy seas.
CHAPTER V

Analysis of Similarities and Differences Between Couples

The major purpose of this study has been to gain an understanding of the experiences of marital couples in financial crisis. The purpose of this chapter will be to examine what common elements might be found in the stories of these three couples. As the reader will recall from the introduction, this study has been limited to couples that have remained intact during and after the crisis. One would expect certain similarities such as a higher degree of attitudes and skills conducive to problem solving than one might find amongst couples that did not survive a severe financial crisis. Significantly, these three couples generally describe themselves as having a higher level of development at the end of the fifteen year period in the dimensions proposed by Riess (1981) and Steinglass et al (1987) than at the beginning of this period. Their descriptions suggest many common themes and, also, much variety in the content of their beliefs and the nature and timing of their actions.

At a surface level, there are a number of similarities in their stories. They have all been married about fifteen to twenty years. In terms of income, they were, before the loss, in the middle to high end of the top half of the
population and they all owned homes in the Vancouver area. They all experienced their major financial loss in the recession of 1982. All of them lost their homes. These homes were all connected to a business or investment. All of them lost their source of income. All of them experienced a period of extreme helplessness, confusion and, for two couples, terrible humiliation in the period after the loss. This was followed by a long period of feeling isolated. All, however, experienced a tremendous relief when the spouses agreed the the investments were lost and stopped their desperate attempts to save them. They experienced significant disruptions to their careers, some of them never recovering. A common source of income for those that made anything at all after the loss was cleaning toilets, washing floors and doing yard work. The three men either did not work or earned very little money for two to three years after the loss. All lived in rented homes after the loss that were either miniscule or primitive or both. The year 1990, eight years after the loss, seems to be a commonly identified time when "things have got back to normal". Two couples managed to purchase modest homes outside the Vancouver area during this year and the careers of the third couple recovered sufficiently so that both had the confidence and energy to feel that they could be financially stable.
Before the Crisis

At a deeper level there are also many similarities in the experience of the couples. In their lives before the crisis, all three couples had a shared belief in the power of optimism to bring about success in the world of work. Even though there may not have been explicit agreement that family life would be shaped by the efforts to succeed in work, there was implicit agreement in the three couples to allow it to happen. Significantly, this optimism did not extend to their interpersonal abilities to function as a couple. The marriages were not seen by the couples as stable or as a source of competence to deal with life's challenges. Agreement was not seen as possible or necessary.

A related similarity is that, before the crisis, the couples lacked the restraints in the decision making process that function when both partners are asserting their needs and values. One member of each of the three couples went along, in one case willingly and in the other two cases less willingly, with the other's ideas for investing a large sum of money. Robert, Ann, Sara and Duke say that they were not very assertive at this time. Related to this was a sense of the less actively involved spouse "owing" something to the spouse who was primarily responsible for the investment. For a number of reasons, they believed that it would not be
fair to stand in the way of the other's ideas about how the family money should be spent. This reluctance to interfere took the form of guilt for previous behavior on the part of two spouses and a sense of protectiveness in the third. This sense of "owing" reinforced a tendency towards passive acceptance on the part of the spouse less actively involved in the investment decision.

A third factor that impaired the decision making process was that the "passive" spouses, two wives and one husband, viewed their partner as flawed, weak or not able to handle the stress in some way. It was as if the less actively involved spouse didn't allow their partner to go ahead with the investments, they, the "active" spouse, would suffer emotionally. Sara didn't want to interfere, Ann was worried about Robert burning out in his job and Duke didn't want to deprive Wendy of an opportunity to provide something for her children.

A fourth factor in the decision making process used to make the investment decisions that were eventually to fail, was that all three couples had recently had one or more experiences of empowerment that left them with an even more heightened sense of optimism. Robert and Sara had gone through the experience of the birth of their second child, Wendy and Duke had just recently reconciled, Walter and Sara had had a string of very profitable years in land
development. This appears to have contributed to what might be called a state of hubris or lack of awareness of their own limitations.

Before the crisis, the marital partners primarily responsible for the investment decisions, Robert, Wendy and Walter, didn't believe that it was important to pay a lot of attention to what their spouse was thinking. Walter basically did what he wanted to whether Sara liked it or not. Robert says that he pretended that the rest of the family wanted what he wanted and he really didn't know what their thoughts were. Wendy didn't feel it was important to listen to Duke's "complaints" in 1976.

Compared to the more balanced approach to responsibility that emerged after the financial loss, these couples in the beginning tended to be polarized in terms of roles and responsibilities. All three men assumed that they had to be the major wage earner. Robert assumed responsibility for Ann and she expected to be taken care of as a mother even though she had worked full time for years. Ann, on the other hand, assumed responsibility for the emotional part of their relationship. Walter and Sara organized themselves in a similar way. Both Wendy and Duke felt responsible for their financial situation in 1976 to the extent that each believed that they had to cover the family expenses on their own. This lack of clarity in personal boundaries created a
situation where these feelings of responsibility led to overfunctioning, especially in the area of work.

Before the crisis, at least one of the spouses in each couple did not give priority to the values of understanding, finding agreement, cooperation and consultation. Values such as money, financial security, status, freedom and independance were given more recognition. A related factor in the stories is that the men, compared to after the loss, were less inclined to admit, either to themselves or to their spouses, their vulnerability. The wives of the men who appeared least able to share their limitations with others devote a lot of time in their stories to describing their husband's emotional state. This tendency to take responsibility for the other's emotional state may be evidence of a weak boundary between these husbands and wives. Ann, on the other hand, describes Robert as being less open in the seventies than he was to become after the loss but she makes little attempt to speak for Robert in her story. She appears to assume that he can do that well for himself.

A common theme for these three couples is that the investment that they were eventually to lose was, in varying degrees, an attempt to bring either the nuclear or extended family closer together and make up for a perceived emotional distance in previous years. Each of their investments were,
in their own way, an attempt to get away from the "nine to five" routine of a work-dominated lifestyle. In two couples this rationale was very explicit. With Walter and Sara it was more indirect in that the investment was designed to eventually help them be together "on golden pond". Sara tells about how they had, before the loss, talked about using their money to purchase a trailer park in rural B.C. where they could be together in a less hectic environment. For two of the couples, their investment was specifically in a home that would also provide income. In the third, their home was used as an investment vehicle. An assumption for all of them seems to have been that the family could only be together if there was a home established outside of the work dominated lifestyle of the city to bring about the sense of togetherness that was perceived to have been lacking. This was combined with an assumption that the family could only be brought together with a big expensive change.

All three of these families describe themselves as being dominated by work in the late seventies. All three of the men felt before 1982 that, even though they had chosen to work as hard as they did, there was a feeling that their lives were out of their control. It would appear that the value that lay behind this lifestyle was that money was more important than control or intentionality. All three men describe themselves as more involved in their work than in their family even though Robert, in particular, says that
this was not his intention. Even Walter and Duke, who were perhaps more dominated by the work ethic, wondered why they worked as hard as they did. There is some suggestion in all of their stories that their actions were not as congruent with their beliefs as they were to become in later years. Deep down they say that they wanted more togetherness with their family and less of the hectic work schedule but found themselves spending all of their time away from their family. Two of the men also wanted more time alone and the third, Walter, may have got his need for privacy met in his work.

The women describe a similar issue. Two of the relatively more dependant wives, Ann and Sara, wondered why they had participated in this lifestyle so heavily influenced by work. Wendy, too, after the crisis of 1976, couldn't understand why her relationship had fallen apart. She had never wanted to be alone but her devotion to work suggests that she was being driven more by a commitment to values other than her belief in friendship and intimate relationships. Another related issue is that all couples report that individual needs before the loss were often seen as incompatible with the needs of the marriage. Robert experienced his family as a burden and, to some extent, so did Ann. Walter's behavior before the loss is described by Sara as out of step with family needs. Duke wanted Wendy to stay home more in 1976 but she felt that she, much like
Walter, had to have the freedom to be out whenever business required it.

Before the loss, risk taking and the courage to take risks are associated by all the participants with the world of work and, with one couple, adventure and travel. All speak of how they measured their competence by their willingness to take risks in their careers. For those who were successful in this risk taking, their self-esteem was high. The assumption here was that success in work meant that you were successful as a person. Sara, who was not successful in work before the loss, did not feel successful as a person. She always believed that she would have to get a high paying job to be respected. Even now, she still assumes that much of the respect that she gets from Walter as a person is based on her vocational success.

An interesting theme in the stories is that all three women describe a crisis that is more significant to them than the financial loss. These crises are all within five years of the financial crisis. This is not true for the men. The financial loss of 1982 is clearly the most significant loss for both Walter and Robert. This is not quite so true for Duke but even for him it appears that the time of unemployment and sense of helplessness in 1976 was the most difficult of his life. Even though he missed his wife from 1977 to 1979, having a job and making a lot of money gave
him back his confidence and sense of hope. The women, on the other hand, speak of non-financially related crises that have disturbed them the most. Ann speaks of her first birth experience and the isolation in the extended post partum period. Sara tells of her difficulties with Walter's children and her trials with multiple sclerosis. Wendy speaks of the separation and divorce of 1976. This difference between the men and women may be an indication that the men were driven more by a belief that money and success in work are the basis for self-worth. The women appear to be influenced more by a belief that self worth is connected to the quality of family relationships.

A common theme for all three couples is that the presence of children, including adult children, was a source of major stress. The birth of Robert and Ann's second child almost brings about a divorce. Sara reports that having to look after Walter's adolescent children was the closest they ever came to divorce. Duke and Wendy's divorce takes place after having lived in the same home with Wendy's two adult children for six months. The common themes here may be a clash of beliefs about the importance of family versus other life pursuits and a fear that one's spouse may be more loyal to his or her children than the marriage.

Something that may be common to these couples in the years before the crisis is what might be called a somewhat extreme
attitude towards money and financial security. Robert and Ann, even though they had always worked hard, say they did not value money. Robert was later to find out that he really did value it more than his actions would have suggested. Walter, Wendy and Duke, however, say that they may have valued assets and money too much. These different attitudes became more balanced after the loss. Robert and Ann valued assets and financial security more after the crisis and the others valued it less. It could be that skewed assumptions one way or the other about the importance of money left the participants more vulnerable to making less considered decisions.

The Crisis Construct
This section will use the same theoretical classifications that are outlined in the individual couple's stories. These theories will be utilized to organize the similarities and differences between the responses of the couples and the beliefs behind these actions. For the purposes of this discussion, the crisis being referred to when discussing Duke and Wendy is the separation and divorce of 1976 unless stated otherwise.

The Template for Reorganization: Revelation Versus Recognition.
In the financial crisis of 1982, only Duke and Wendy avoided focusing on themselves as the reason for the loss. They
appear to have learned from the experience of 1976 where both had fallen into blaming each other for what had happened although Duke, in particular, was the primary target of both his own and Wendy's blame. In 1982, they saw the source of the stress as being clearly external to themselves. Both felt that they had tried their best and it was a situation beyond their control. Even with Duke and Wendy who did so well surviving the crisis there are, however, some revelation dynamics. There is some evidence that Duke's perception of the loss had been effected by his sense of who owed who what in an emotional sense. Duke may have viewed the financial loss as paying off his perceived emotional debt to Wendy. In this way, the loss may have been seen, as it was for Sara, as a blessing. In Robert and Ann's case the opposite is true in the sense that the loss of the boat seems to have been perceived as a double loss for Ann, the first loss being the purchase of the boat. Comparing these different perceptions, it is clear that the loss becomes constructed in very different ways by the spouses less actively involved in the decision to invest. The construction of reality appears to have less to do with the nature of the loss than the unresolved issues carried over from the past on the part of the perceiver.

Walter and Sara blamed themselves for approximately a year after the crisis began until they began planning together. Once they realized that neither was blaming the other, they
were able to go ahead relatively stress free and do what had to be done to get out of their dilemma. The court process, providing an external point of view, seems to have been helpful in clarifying the problem and identifying what needed to be done. The court process made it more possible to move towards a construction of the crisis that was based on an accurate assessment and interpretation of the available data. Robert and Ann, more than the others, got caught up in blaming themselves and each other for what had happened. For a number of years, they believed that they were primarily responsible for what had happened to them. It was a situation where their greater knowledge of psychological dynamics was not able to help them learn from the environment and act in ways that would diminish the impact of the stress as quickly as possible. Their denial and avoidance of the stress by withdrawing to the mountains, although helpful, also contributed to unhelpful deletions and distortions in their construction of the crisis. They appear to have been less aware in the beginning of the significance of the external economic situation as a factor in their loss. Sara talks of being extremely resentful and angry towards Robert. Robert blamed himself and had a great deal of regret that he had not been more assertive in his dealings with Sara regarding the birth of the second child. It was not until five or six years later that the blaming appears to have really stopped.
All three couples appear to have displayed revelation characteristics in crisis. Robert and, especially Ann, are most aware of unresolved issues from childhood that emerged when they were under stress. Whether this awareness, that early loss issues were involved in the construction of the crisis, came too late to be helpful or whether this awareness could not be applied to the situation they found themselves in, it seems apparent that this knowledge did not help them avoid unhelpful beliefs. This awareness may, in fact, have contributed to the confusion and sense of helplessness that results from perceiving the crisis as somehow fore-ordained. Sara, as well, suggests that both she and Walter may have been influenced in the crisis by unresolved abandonment themes from their early lives. Walter's "trauma" seems to have been connected to having felt abandoned by the business community and feeling guilty about having let down colleagues. Wendy and Duke do not speak of influence of the past directly in their stories but Duke's actions in the crisis of 1976 may have been guided by the early belief that he had to "just sit there and take it". Wendy appears to have been influenced by the fears associated with the breakdown of her first marriage where she concluded that intimacy cannot be found in marriage. To the extent that each couple constructed the crisis in relation to previous events, the possibility was increased that evidence about the situation, some of which could be useful, would be distorted or missed altogether.
Collective Versus Personal.

In 1982, only Duke and Wendy had a view of themselves and the world that allowed them to go through the loss experience relatively unscathed. Having gone through the reconciliation in 1979, they had firmly established their commitment to each other and viewed themselves as a team. Their most clear goal was to stay together as friends and mates. Neither of them wanted to go through the loneliness that, in retrospect, they associated with thinking too much of one's own needs and not paying enough attention to the marriage relationship. Even though Duke, whose solution to difficulties had always been to work harder, wanted to keep on trying to save the investments, he was able to understand Wendy's view of the situation and eventually agreed with Wendy to walk away and leave all their work behind. It was as if he also left behind a personal belief system that had guided him for fifty years. Walter and Sara continued their view of themselves as separate entities for six to twelve months after the crisis began. Until they met and agreed that no one was to blame and established goals about what they could do together, each was caught in their own separate desperate attempt to correct the situation. Their belief that they were separate individuals during this time resulted in much anxiety and ineffectiveness. They report that this changed immediately when they realized that they were going to stay together and began to view themselves as
a permanent unit. Robert and Ann, in spite of the collective identity expressed by their ongoing family celebrations, appear to have remained within the confines of a belief that they were separate individuals for five or six years after the crisis. This view persisted even though Ann's emotional state appears to have been fused with Robert's, in the sense that when he was unhappy, so was she. Part of their difficulty may have been a tendency to see their choices as limited. Without the conviction that one could be assertive and still be intimate, they fell into extremes of believing that they were either too close or too far apart. Their assumptions about the nature of their relationship led to a long painful period where neither felt understood or that understanding was even possible. Their goals were unclear and seemed to consist primarily of wanting to get as far away from the problem as possible.

The blaming that existed for Duke and Wendy in 1976 and the other two couples in 1982 suggests that all three couples were at the personal end of this dimension during crisis. Wendy blamed Duke and Duke blamed himself. Both actions indicate that they were less aware of views of the world other than their own. If Duke had believed that Wendy's perspective was important to understand, he would have been able to see how Wendy's anxiety and fear were driving her actions rather than assuming that it was because of him. The same would have been true for Wendy. Sara and Walter
both blamed themselves initially. This, too, suggests a highly personal, non-systemic view of the social world that does not include the assumption that the other may be able to be of support. Ann and Robert blamed each other in a way that suggests that they were dominated by their own perspective and less aware of the point of view of their spouse.

Another form of the personal construction of reality may have been the tendency of all six spouses to take responsibility for the other in selected aspects of their shared lives. For Robert to take the responsibility for the "big" decisions and Ann to take primary responsibility for emotional change suggests a lack of awareness of the other's real needs and aspirations. There was an assumption that one knew what the other's needs were without really having the necessary information. The same would be true for Walter taking primary and unilateral responsibility for the financial planning for retirement and Sara taking responsibility for the home and emotional life of the family. Both Wendy and Duke's tendency to take responsibility for money in 1976 indicates an assumption that the other could not participate in a solution that met both of their needs.

The extent to which the investment decision was shared became a crucial factor in how the loss was perceived.
Wendy and Duke viewed the investment as a shared decision made within the context of a collective view of what was important in the world. This allowed them to see the loss as something for which they shared responsibility. The other two couple's decisions to invest came out of a more personal view of the world. Ann never felt truly involved in the investment decision and, consequently, had no description of the crisis that made it understandable. The only sense that she could make of it was that she or Robert had caused it somehow. Ann did not have a way of explaining the loss of the boat that made it acceptable. Sara, however, in spite of the fact that the decision to invest did not come out of a shared view of the world, was able to see the loss as an opportunity to be helpful and closer to Walter. The loss was perceived as actually helping her achieve a goal that she had wanted to achieve for a long time.

At the time of the crisis, the women's stories tended to include more concern for the children than did the stories of the men. Much of Ann's anger had to do with her belief that Robert did not consider the danger to the children in the purchase and use of the boat. Sara was concerned about the loss of their house and neighbourhood on their son. Wendy has had regrets for years about how she had not been able to provide a center for her children. This difference between the concerns of the men and the women was to change
somewhat after the crisis as the men became more involved in the domestic life of the family but, at the time of the crisis, this difference indicates a lack of a collective view of what was important. Only when the men's beliefs included children did the shared perspective take on a collective nature.

**Family Versus Environment.**

All three families tended to see the environment as the source of strengths and solutions during at least the first part of the crisis. As they recovered, they were able to see themselves as a resource as well. In 1976, Wendy and Duke turned to work when they were in trouble rather than seeing themselves as a resource. By 1982, they knew the limitations of an exclusive reliance on work for meaning in life. In 1982, they were able to draw on each other to find a way to survive the loss. Before the meeting that established them as a team, Walter and Sara also relied on work and the values of work to help them out of difficulty. When it was evident that the values and resources of work could not help them, they were forced to look inward to the relationship to see what they could do to cope. Their ability to change themselves to adapt to the new situation reinforced a belief that they had the inner strength to handle adversity. Robert and Ann continued to see the external environment as the source of solutions for their dilemma for a number of years. Ann, for example, felt she
had to entice Robert off the boat with the lure of the mountains. Although changing the environment had many benefits, as soon as they left the mountains they were back where they were before: angry, disappointed and feeling like failures. In spite of their obvious talents and abilities, they did not believe, at this time, that they had the inner resources as a couple to handle the stress of the loss.

Another manifestation of the progression of all three couples towards seeing the family as a resource is that, in two of the couples, the women who had been relatively passive took charge in the crisis when it appeared that the men couldn't handle the stress. It could be said that Duke taking on the role of the primary wage earner in 1977-81 was a possibility that was unexplored in 1976 when Wendy did not foresee his potential to make a lot of money. She felt that she could only depend on her own business efforts and saw him as a liability. To the extent that the abilities of one or both spouses to be a resource were underestimated, this shared belief limited the capacity of the couple to construct a useful perspective of the situation and plan an effective response.

Abstraction of the Family Paradigm

Coherence: Stable Versus Intrinsic Movement.
In crisis, underlying beliefs that the participant's lives were "out of control" became more obvious. In spite of considerable success in their careers, all those that were working felt that their lives were not really going the way they wanted in the years before the crisis. In their first crisis, Duke and Wendy were forced to admit that the world of work that had been so dependable could no longer provide the solutions they once could rely on. By 1982, their confusion had been replaced by a certainty based on a belief in the stability of the marriage. Having this belief to rely on, the confusion and chaos introduced by the financial loss was minimized. Walter, of the six participants, may have been most adversely effected by the destruction of his belief in a stable world of hard work and predictable rewards. Sara's world view appears to have maintained a higher degree of stability. Her sense of loss and confusion was not as great as Walter's. The successful construction of the view that they had a stable and predictable marriage relationship within a year of the beginning of the crisis probably did much to minimize the emotional damage that Walter could have experienced had he not developed another perspective to balance the view of himself as a failure. Robert and Ann did not find the "larger perspective" that they needed to make sense of their experience and the world until five or six years after the crisis began. Up until this time, both felt humiliated and ashamed of what had happened to them. They had not, as a couple, been able to
see the social world as predictable and trustworthy and capable of being mastered. Seeing themselves as failures, they tended to not believe that they could be who they wanted to be or do what they really wanted to do. Robert is most clear in his story that the experience of severe loss raised profound existential issues such as, "what is the purpose of life?", and the need to take responsibility for one's life rather than drifting along the path of least resistance. The stability of Robert and Ann's belief system was shattered when it became clear that their personal needs were not going to be met in marriage by just being loving and cooperative. Only when they found a way to assert their own needs in the context of an intimate relationship, did they construct a new perspective of stability.

Judging by the physical reaction of the males to the financial crisis, it may be that their worlds may have fallen apart relatively more than for the women. Duke couldn't physically move for three years. Walter was having "black outs" for approximately a year. Robert's dramatic scene in the Strait of Georgia where he was hollering and beating the engine cover, reveals how shaken and devastated he was. For two years he appears to have wanted to just forget about the boat while he was up on the mountain. It would appear that depending on the world of work for one's self-worth may make one more vulnerable in an experience of financial loss. To the extent that men tend to measure
themselves by their success in their careers, they may be more vulnerable to a collapse of the stability of their underlying premises.

Something that all three couples speak about is the tremendous relief when they decide to abandon the frantic efforts to save the failing investment. Significantly, it was the women who initiated the change to accept that the asset cannot be saved. It would appear that their identity was less tied up with the success of their endeavors outside the relationship. To the extent that the women's belief structures include other ways of being that are self-validating, they may have more flexibility to explore courses of action outside the realm of work. The relief the couples experienced after giving up their attempts to save their investments appears to have had a transformative quality. It is as if the security of the relationship and the context of agreement becomes a safe refuge from the chaos brought about by the disintegration of beliefs in optimism and the capacity of work to provide meaning in life. They all speak of being "very close" after the loss is acknowledged and accepted.

Integration: Universal Versus Particular.
In their first crisis, Duke and Wendy's actions were based very much on the belief that they lived in separate perceptual worlds. Even though they may have been able to
Initially weather the 1982 loss better than the other two couples, they are also the only one of the three that actually did separate and divorce. This is very concrete evidence of just how separate their views were in 1976. By 1982, their individual assumptions about who they were and where they were going were very similar. Giving up his life-long tendency to work harder, he accommodated Wendy's wishes to walk away from the investments. This is evidence of Duke's willingness to change his views to find consensus in a collective view of the meaning of life and how it is to be lived. In 1982, Wendy had allowed herself for the first time in her life to be dependant on another. This suggests that, unlike 1976, she believed that both their needs could be met in relationship. Walter and Sara continued to construct a unitary perceptual world in the years after the loss as Sara gained more awareness of the world of work and Walter had more experience as a full participating member in the family's domestic routines. This shared vision continues to be undermined, however, by Walter's tendency to view himself as a failure from the perspective of work. Ann and Robert's perceptual world was shared for a number of years after the loss in the sense that they both tended to see themselves and the other as failures, especially in work, in spite of their many talents. Although they always had a certain level of confidence in their collective ability to be a family, this seems to have been overshadowed by this shared sense of failure and a belief that marriage
and family were not flexible enough to allow for individual needs. This view of themselves and the world did not become positive until they resolved individual issues in therapy groups and applied this learning to their relationship. By constructing a larger shared perspective in which personal needs could be met in relationship, they were able to stop blaming themselves and each other and open themselves to the world view of the other.

Reference: Solipsistic Versus Empiricist.

In this dimension, as in many of the others, the three couples move from the less helpful end of the continuum at the beginning of the crisis to the more helpful end within one to six years. Duke and Wendy move from a less effective shared cognitive structure in 1976 to one that is more effective by 1982. In 1976, both Wendy and Duke were under the influence of the external values of the world of work. In addition, Wendy appears to have been more concerned about her extended family than her marriage with Duke. Duke appears to have been vulnerable to the perceived opinions of others in the house rather than focusing on solutions to problems in his marital relationship. By 1982, both were guided by the assumption that the characteristics of their relationship were the key to survival in spite of what was going on around them. Sara and Walter appear to have moved from an external to an internal focus during their crisis strategy meeting. Walter says that the ability to ignore
the outer world was "the thing that saved us". Tightening the boundaries around the nuclear family unit has reduced the influence of the external values of the competitive work world. Walter, however, appears to continue to be at risk of evaluating himself as a failure by these external standards. Up until the late eighties, Robert and Ann were dominated by the external perspective that they should be at a certain point on the ladder of success. This assumption contributed to the self blame and blame of each other that went on for six years after the loss. The solipsistic or internal perspective that emerged around 1988 allowed them to pay more attention to what they really wanted and how they might achieve it. This internal perspective created the context for the confidence that they, as a couple, could work together to achieve their goals.

Ordinary Construct

Configuration: Complex Versus Simple.

By 1988, all the couples had moved from a less complex to a more complex view of their social world. There was a trend for all three couples to move towards an externalization of the perceived stress behind the crisis. Although this change proceeded at different speeds for the three couples, they all started out with the limited view that they or their spouse was primarily to blame and moved towards a
perspective in which other factors were perceived as contributing to the stress.

Another factor in the general increase of complexity in their views of themselves and the world was that the optimism and confidence that had been limited to the world of work eventually became characteristic of the marital relationship. Two of the couples, Duke and Wendy and Walter and Sara had, by 1988, long ago expanded the structure of their underlying assumptions to include marriage, family and, in Walter's case, recreational pursuits as worthy achievements in life. This allowed them to find a greater range of opportunities for success in the world and less reason to see themselves as failures. Greater ability to utilize the benefits of joint decision making had allowed them to increase their effectiveness as a team. Ann and Robert's recovery was hampered for a long time by, for example, the belief that their loss proved they were failures and the assumption that wives should defer to and be taken care of by their husbands. Although it took Robert and Ann a relatively long time to get to the point where their effectiveness as a couple exceeded their individual efforts, they may have reached a higher stage of development than the other two couples by their continued efforts to maintain individuality in the context of the relationship. The other two couples do not describe the independance-togetherness issue explicitly in their stories but it is
clear that they have created higher levels of independance with the changes of their roles. By leaving behind beliefs that restricted the gathering, sharing and processing of information, the three couples have been able to create a fulfilling life in spite of what has happened to them.

Part of the move towards greater complexity in the three couples could be described as a balancing of power between the spouses. Following the crisis, Ann, Sara and Duke became more assertive and competent. This higher level of participation in decision making helped the couple to be more effective. A related factor for all three couples is a diminishment of the perspective that one spouse "owed" the other in an emotional way. Relatively free of guilt, the couples appear more able to make decisions based on accurate assessments of the advantages and disadvantages of a decision rather than being influenced by emotional factors.

**Coordination: Coordinate Versus Isolated.**

Unlike the low value, as indicated by their actions, placed on understanding and cooperation by the three couples before their crises, all three have moved significantly towards more agreement. This was accompanied by an increase in knowledge and respect of the other's point of view. The generally greater ability of the three couples to coordinate their perceptions of reality is associated with a decrease in fear of dependancy or being too close. Both Duke and
Wendy, unlike 1976, have been able to allow themselves to be looked after. Robert can now allow himself to be somewhat financially dependant as a househusband and home renovator. Ann is now able to describe this arrangement in a way that makes sense to her. This is different from the difficulty she had with Robert having "more fun" than her while they lived on the mountain. Walter and Sara have been able to construct a narrative in which both feel good about Sara being the major wage earner. All three husbands have been able to accept their wife's independance. This may be significant because many couples experience some difficulties when the women, as their children get older, start to emphasize their careers more just at the time that the men begin to see marriage and family as more of a priority after having made their mark in their careers.

Two couples, Walter and Sara, and Duke and Wendy, developed early an ability to construct solutions to problems that they could agree on and believe in. By the late eighties, Robert and Ann, too, were able to develop shared beliefs about the value of financial security, paying attention to all information and making changes in measured steps. They have also been able to agree on the significance of the financial loss in their lives and the value of individuality in marriage. All couples now share the belief that one lives on what one has and that control over one's life is more important than wealth, status and externally defined
concepts of success. In varying degrees, all have given up on the idea that one should be at a certain place in life, especially if defined by others. Unlike the time before the loss, the women have a much more positive perception of their husband's emotional state. The men are guided by the assumption that a relationship based on understanding is possible with their wives. All three couples were eventually able to construct the type of single unifying story that characterizes a family high on the coordination dimension. Part of this unifying story for all three couples is that adversity has pulled them together as a couple and, to some extent, may have been necessary for them to grow.

Closure: Delayed Versus Premature.

All three couples were eventually to describe themselves as more open to contradictory information and differing opinions. There has been a general movement towards more assertiveness and less reliance on anger and ultimatums. It may be that the longer period of time taken by Robert and Ann to reach consensus about their perceptions of themselves and the social world is an indication of their greater tolerance for ambiguity. The high value placed on individuality would be consistant with the lengthy struggle to find agreement in their views. Their stories suggest that they have, compared to the other couples, a greater understanding and awareness of how and why their thinking
developed as it did. Although Duke and Wendy are very committed to the values of cooperation and listening to each other, the commitment has a revelation quality to it in the sense that the experience of being divorced was so powerfully negative that they may have pulled together primarily out of fear that it might happen again. While their decision to be cooperative may not be extensively thought out, it is, nevertheless, very firm. They did not make the decision hastily. Things had to get very unpleasant before they rejected previous patterns of non-cooperative thinking and action. Walter, on the other hand, appears more ambivalent and says that his use of cooperation may be merely the product of necessity. This may be an example of premature closure and relatively superficial understanding and commitment about the value of work versus marriage and family.

The stories of Walter, Sara, Wendy and Duke suggest an element of denial concerning the impact of the loss on their emotions, attitudes and relationships. This is a form of early closure. Rather than struggle with the anger and pain that they obviously felt, these two couples share, to some extent, a belief that these things should just be ignored and forgotten. This may account for a lingering sense of sadness in their stories in spite of the remarkable recovery they have accomplished. Robert and Ann seem to have a little more optimism about the future although this may have
as much to do with their younger age than their apparent higher level of resolution of differences.

**Family Identity**

The crisis served, for all three couples, to bring the nature of their identity into focus. For Wendy and Duke, their premise that the relationship was their most important asset made the crisis of 1982 remarkably easy to take in the initial stages. For Walter and Sara, and Robert and Ann in 1982, and Duke and Wendy in 1976, identities were based on a belief that they were successful in their work but less successful in their marriages. Until the identities became based on the premise that they could be successful in relationship even if they made mistakes in other parts of their life, they were limited in their ability to recover effectively. Robert and Ann may have taken longer to achieve this more helpful identity but, in the process of doing so, they included a much larger audience than the other two couples. This helped them to reinforce and expand an identity based on the assumption that they are competent information gatherers and decision makers. In contrast, the other two couples seem more vulnerable in the long run to doubts about their success in life because fewer people have heard this story.

**Morphostasis and Morphogenesis**
All three couples describe a period of time before their major crises where there was very little capacity for change. Roles were inflexible and styles of communication were not conducive to understanding. This was accompanied by underlying beliefs that the marriage was a burden and would not improve. The three couples very clearly identify the crisis as breaking through the assumptions behind the resistance to change. The power of the belief that nothing would change actually seems to have contributed to the dramatic turn around in basic assumptions by making change so difficult that, when it did come, the force of the changes altered their whole life. Walter and Sara don't think that the improvements in their marriage would have happened without the loss. Robert believes that the big change involved in buying the boat and losing it did bring the family together and save the marriage. Looking back on the experience, Ann has come to the conclusion that crisis is an essential part of adult development. Wendy and Duke both see Duke's time up north as a critical factor in his change to becoming "an easier person to deal with". Unlike the tendency of belief structures to support stability for all three couples in the years before the crisis, all three couples had managed to construct a set of assumptions by the late eighties that favor a balance of both stability and change. Between three to eight years after the financial loss, these couples are able to take enough risks in financial and emotional areas to allow them to grow but not
so many risks that they jeopardize the stability that they require. This is quite different from the time when they believed that it was acceptable to take unilateral action and make decisions without full exploration of their differences.

**Systemic Maturation**

**Boundary Definition.**

Boundary issues with the extended families, while not directly related to the financial loss, may have been a contributing factor to the timing and perceived intensity of the loss and the manner in which the recovery took place. The stories of all three couples show evidence of being emotionally cut off from their families of origin at the time of the loss. For Robert and Ann, this is a permanent condition and one in which they both agree, although Ann speaks of having unresolved loss issues connected with her background of adoption. A factor to consider in the conditions out of which the crisis grew is that Robert and Ann's rupture with their families of origin may have intensified the dependency on the nuclear family. The need to be close is Robert's rationale for buying the boat. Had there been extended families available for emotional support, they might have perceived other choices in their attempts to get closer to each other. As it turned out, the desperation to satisfy both individual and family needs by purchasing the boat was, as they say in their story, not the
best basis for making a financial decision. The other two couples suggest that, at times, they have felt too close to their extended families and, at others, too far away. Sara is cut off from her family of origin and she and Walter appear to agree that this is necessary. Sara says that the most difficult time in their marriage was when Walter's adolescent children lived with them. This was too close. This appears to have been followed by a period of time where, according to Sara, Walter wanted to be closer to his children than he was. He seems to have felt that he let them down in some way. There is a sense that Walter's extreme commitment to work in the seventies may have been related to a lack of connection to extended family. It could have been that the emotional cut offs with the extended family contributed to the context from which the financial loss emerged. Walter may have been using work as a substitute for connections to extended family because it was an area in which he could experience some success. If being close to his own children from a previous marriage was too threatening to Sara, and being too close to Sara was threatening to his children, work could have been an acceptable way of spending time with neither. Sara speaks of how Walter wanted to buy a ski cabin with or for his children as a way of getting closer to them. This way of being with his extended family would have required a lot of money and may have been a further rationale for the necessity of hard work and accumulating assets. In this
way, the nature of the relationship with extended family could have helped to create the conditions out of which the decisions were made that eventually led to the financial loss.

A theme in Wendy's story is that there has been more distance in her relationship with her adult children than she would really like. Because being too close to her extended family may have caused problems in her marriage, she may have had to keep more distance than she really wants in order to preserve her relationship with Duke. Since their reconciliation, she has not had all of her children together on a regular basis to celebrate the events she sees as important. Her investment in the large house in Courtenay may have been a compromise between the need to live physically separated from her children for the benefit of her marriage and her need to have her extended family visit her often. This emotional need may have clouded her financial decisions. It could be that she built something much bigger than she could afford for fear that anything less wouldn't have attracted her extended family. Duke does not speak of his extended family at all in his story. Wendy reports that Duke was depressed after feeling betrayed by his sister. This emotional cut off appears to have contributed to the difficulties that were eventually result in divorce. There is a sense that, after this cut off, he became dependant on Wendy and they, similar to Robert and
Sara became "too close" just before a crisis. To the extent that Duke has been emotionally cut off from his extended family and children, this may have increased his dependancy on Wendy and her extended family for support. This may have decreased his ability to be "objective" about the investment decision to purchase a large house to attract Wendy's children.

Something that all three couples may have in common as a result of their lack of connection to extended family around the time of the loss is that they may have been more vulnerable to ideas that are not compatible with family values. Without an identity anchored in a large social context, two of the families may have been more dependant on the approval that comes from the world of business. Sara and Walter have given extended family more of a priority since the loss and, although there is still a sense that more connection would be preferable, their greater connection to extended family may be associated with what appears to be a reduced need for success in business. Wendy's story suggests that she still has a need for a greater connection with her children and this sense of unresolved loss could put her at risk for placing a lot of money into a future investment for emotional rather than financial reasons. To the extent that the purchase of the mansion was a business, "love-equals-what-you-give" solution to a sense of interpersonal isolation that could have been
solved in other less expensive ways, Wendy's ongoing dream of purchasing property for or with her children may be evidence of the tendency to be influenced by business rather than, say, spiritual or cultural values. The third couple, Robert and Ann's emphasis on involvement in emotional support groups outside the marital relationship may have contributed to their more cautious decision making process around finances. Without an extended family to rely on, part of Ann and Robert's current stability is based on an extensive emotional support system they have built for themselves as a couple and as individuals.

Selection of Themes.
In relation to the financial crisis of 1982, Duke and Wendy had already established their priorities and agreed on them. Their relationship was clearly the most important value. Sara and Walter appear to have set explicit goals for financial survival and more implicit goals for their relationship within a year after the beginning of the crisis. The priority given to the values of cooperation and communication by Walter is clear but appears to lack the conviction of, for example, Wendy and Duke. Robert and Ann always valued family but could not, until the late eighties, resolve the anger and grief sufficiently to establish the relationship as a clear priority. Since about 1988, Ann and Robert's stories, of all the three couples, suggest the greatest clarity in the conscious selection of themes. This
clarity is a source of strength and purpose in their lives and has assisted in the recovery process.

**Heritage.**

As to what identity will be passed on to the next generation, Robert and Ann are probably most clear. Their experience has been examined extensively and, all things taken into consideration, they really do feel that they gained more than they lost in the financial crisis. This suggests that they will be able to pass on an identity based on a belief that the successes have outweighed the failures. They have a rich and varied social, spiritual and aesthetic life and are proud of what they have been able to accomplish. The identity that Duke and Wendy will pass on to the next generation appears to be one of both successes and failures in the world of work. In terms of marital relationships, the premise that may be passed on is that couples can have serious problems and solve them. In terms of the larger family system, it may be that the belief that families can never recover from divorce will form an important part of the identity passed on. This may be changing, however, as recent family gatherings indicate that healing of old wounds may be taking place. Sara and Walter may leave a legacy of how a woman can move from dependancy and insecurity to confidence and success. Because Walter tends to focus on his failures in business rather than his successes in relationship, a belief that he was a failure
may be passed on. Both Sara and Walter and Duke and Wendy would probably benefit from some public recognition of their marital successes to reinforce their positive identity. It would appear that, in the long run, old loss issues that still remain unresolved for Walter and Sara and Wendy and Duke, have become more of an impediment to growth and development than the financial loss itself. This may be where the long struggle of Robert and Ann may have reduced the need for further grieving and allowed them to move on beyond old losses.

Developmental Coherence

Robert and Ann and Walter and Sara were not able to combine individual and marital needs at the time of the financial crisis. Wendy and Duke perceived their individual and marital needs as synonymous in 1982. This was one of the factors that allowed them to survive their loss more intact than the other two couples in the first year of the crisis. Walter and Sara found congruity between their individual needs and relationship needs within a year of the beginning of their crisis. With their higher priority on individuality, Robert and Ann took longer to find a way to combine their different individual requirements. Ann says that they came close to separating around 1986-87 when their individual needs became very important. Until their actions become solidly based on the value of assertiveness and understanding, they appear to have not been able to find a
way to combine the needs of the different levels of the family system.

Rituals

Of the three families, only Ann and Robert were able to maintain ritual continuity with a larger social group throughout the crisis. It may be significant that they are the only couple that did not have to deal with complications introduced by divorce such as having to relate to children from a previous marriage. Nevertheless, Ann and Robert's commitment to minimizing the disruption to family celebrations caused by the financial loss is an outward expression of an underlying set of beliefs. These beliefs have to do with the value of continuity in spite of difficulties in the relationship or the outside world and an assumption that things can get better no matter how bad they may appear. Also included is an ability to get beyond one's own needs to see the needs of the larger family system. This commitment to ritual continuity suggests an awareness that, without care and attention, the family can fail to perform its function as a value bearing institution. In addition, Robert and Ann's connection to a larger spiritual community also suggests a belief that the family cannot function alone without support from other like minded people. The extensive healing experienced by Robert and Ann has been in connection with the larger community where a receptive audience has been able to witness their
achievements. Although all three couples lost contact with people they had worked with before the loss, Robert and Sara appear to have been the only ones able to create another social network totally separate from their work.

Wendy and Duke and Walter and Sara were able to maintain and increase nuclear family celebrations but experienced discontinuity with extended family and larger social groups. The price these two couples have had to pay for discontinuity with larger groups has been a sense of isolation and underritualization. Relatively unconnected to larger cultural and religious groups, they have not had access to the healing experienced by Ann and Robert. While it would appear that both couples have had extensive experience with the celebration of success, these experiences have been limited to work achievements. Unlike Robert and Ann, they have not had the experience of being celebrated as persons or as a couple apart from work. The discontinuity of extended family celebrations in both these couples seems to have had more to do with unresolved issues with the children of the first marriages of Wendy and Walter than the financial crisis. The financial loss appears to have complicated and slowed down the reconciliation of earlier losses arising from the dissolution of previous marriages. In addition, continuity for Wendy and Duke may have been made more difficult by the numerous changes of residence since 1982. Until 1990, they appear to have moved
once a year from one small apartment to another in various parts of the south coast of B.C. This was necessitated, in part, by a lack of sufficient income but it was also a choice and may reflect values other than those that would support a stable residence. Walter and Sara, in comparison, have moved only once and that was across the street in the same neighborhood. This was based on their strong commitment to their son's neighborhood. Robert and Ann say that they have moved three times since the loss but this disruption has been minimized by strong community contacts.

The stability and change of family celebrations in these three couples has reflected the nature of boundaries between the couple and extended family. It is assumed in this study that boundaries should be clear but neither too permeable nor too impermeable. Robert and Ann's boundaries remained clear throughout the fifteen year period with extended family. Walter and Sara's boundaries between family and work were extremely open in the seventies and have become more defined since the loss. Even though Walter may be vulnerable to disruption of family life by work, he appears to be committed to maintaining the sanctity of family celebrations. Wendy and Duke's boundaries around their marital relationship were probably also too open in the seventies and have been clarified since the reconciliation in 1979. Even though more energy may be going into office celebrations than extended family celebrations, both Wendy
and Duke appear to agree on this. Of the three couples, Ann
and Robert's clear separation of family and friend ritual
life from the social world of work may have been, in the
long run, the boundary definition that has been most
conducive to a positive identity. The other two couples
don't appear to draw any deep satisfaction from work
celebrations although Sara misses them. Walter and Wendy
appear to have a need for a greater level of ritualization
with extended family. To the extent that Walter and Wendy
believed they were underritualized, this could have been a
motivating factor in the extreme efforts to build and
accumulate assets so that they could reconnect with extended
family. This ongoing belief that they are not connected
enough might continue to make them vulnerable to diffusing
the boundaries between family and work and making future
investments based on emotional needs.

One factor that these three couples have in common in the
area of ritual is that all three men have become more
involved in the organization of family celebrations. This
is probably connected to the more equal distribution of
decision making authority and the decrease of the
polarization of roles such as provider/dependant and
financial decision maker/domestic decision maker. This more
equal balance or involvement is symbolic of a wide range of
shifts in belief structures and organization.
The experience of financial loss is shaped by a combination of the characteristics of the external stressors and the internal beliefs and assumptions of the couple at the time of the crisis. The data gathered in this study has provided an opportunity to examine the reciprocal influence of family identity, a group psychological phenomenon, and financial loss, an external event. All three couples lost their home and their major source of income in 1982. It is clear that one of the couples, Duke and Wendy (couple A), participating in this study experienced considerably less trauma during the financial loss of 1982 than the others. A second couple, Sara and Walter (couple B), was in marital crisis for approximately a year and the third couple Ann and Robert (couple C), experienced considerable marital difficulties for four or five years after the loss. Looking only at the financial crisis of 1982, the influence of beliefs and assumptions on the different constructions of the crisis is apparent. If, however, a 1976 marital separation and divorce is taken into consideration for couple A, the similarities in the influence of the crisis on family identity becomes more apparent. This chapter will address the influence of identity, the underlying premises and presuppositions, on the construction of the experience of
the financial loss and, secondly, address the influence of crisis on identity.

The Influence of Identity on the Construction of the Financial Crisis

If the first year of the financial crisis of 1982 is focused on, each of the three couples react very differently. Couple A pulls together right from the beginning and perceives itself to be a stable resource in the face of chaos. Couple B operates as two individuals initially and, after an extremely difficult year in which separation was an ever-present possibility, pulls together as a team. Couple C had a somewhat peaceful respite from the crisis by leaving behind the problem but one spouse still felt resentful and bitter towards the other. Marital difficulties are sidestepped but re-emerge when the question of what to do with the assets is faced again. Divorce remains a possibility for four or five years after the loss.

There were a number of differences in identity that appear to have been influential. During the crisis, couple A perceives itself to be a collective entity that is experiencing difficulties caused by the dishonesty of others, the recession and their own joint decision to have spent a lot of money on the investment. The spouses believed that they could handle the stress and had no doubt
that they could continue operating in the context of agreement that had already been in place for three years. The term "crisis" does not really apply to their experience in the sense that this term suggests that their normal coping strategies could not handle the stress. They could cope with the loss because it was always perceived as something they could master.

Couple B did not initially experience itself as a cohesive unit when the crisis began. There was disagreement about how to respond to the crisis. This was a continuation of a pattern of disagreement on a number of issues which had existed for a number of years. The crisis was, for at least a year viewed by both as a catastrophe. The crisis was perceived by one spouse to have been influenced by unresolved losses from the past that caused them both to blame themselves for the financial loss. They were eventually to see the loss as having an external cause. The court, with an objective perspective, may have been helpful in this change. They did not initially see themselves as a resource to deal with the crisis and both desperately tried to do something individually to solve the problem. This individual approach abruptly changed after about one year when they sat down and discussed how they were going to survive together.
Couple C, for a brief time just before the crisis had perceived themselves as a team but severe doubts on the part of one spouse about the other spouse's determination to go ahead with the investment and the effect it was having on their family, made it clear that they were operating as individuals who were out of touch with each other. Many unresolved issues from the past were brought into awareness by the crisis and each experienced a profound loss of self-esteem that, unlike couple A or B, went on for four or five years after the loss. Each blamed himself or herself and the other as well. The crisis was less clearly identified as resulting from external factors than the other two couples. The relationship was not perceived to be a resource in a general sense even though family celebrations were continued throughout the difficulties. The crisis was viewed as a disaster that could not be handled.

In the second year following the beginning of the crisis, couple A continued to deepen their sense of stability as a partnership and managed to maintain an internal orientation in spite of a lack of work, no place to live, health and injury difficulties. They described themselves then, as they do still, as the best of friends and happy as long as they had food on the table to eat. The financial loss continued to be viewed as something that could be handled.
Couple B was able to see itself as a stable unit after a discussion in which they gained an understanding of each other's world. They had felt guilty and responsible until that point but agreed that the financial loss was not any one's fault. They ceased to operate as individuals and were able to maintain an internal focus to ignore influences that would impede their recovery. At this point, the crisis was over and the external stressors were perceived as much less threatening. One year after the loss, the crisis was viewed as something that could be dealt with.

Couple C, in the second year after the loss, was still viewing their relationship and the world as unstable because they had not found a way to resolve their disagreements on the financial crisis. They did not understand each other's experience and view of the world. They seemed to be less able than the other two couples to maintain an internal orientation and resist the temptation to compare themselves to an external standard up to which they believed they didn't measure. Unable to agree, the loss was perceived to be much more debilitating and humiliating than it was for the other two couples in the five years after the loss.

Looking back on the loss 9 years later, there are similarities in how the three couples view the loss. This will be addressed in the next section. There are also differences. Couple A continues to construe the financial
loss of 1982 as a regrettable event but not one that destroyed their life. This loss appears to be viewed as one of a number of losses that have made life difficult. The couple continues to be united by a single story of moderately successful struggle against adversity. Their life together is still perceived to be their most important asset. Couple B describes more ambivalence about the nature and significance of the financial loss. The wife views it as a blessing whereas the husband has a tendency to view it as evidence of failure even though he is aware of positive things that have happened as well. These differing views suggest a re-emergence of two views of the world that are isolated from each other. They still, however, view their relationship as their most important resource. Couple C describes a recent departure from a view of the loss as evidence of failure. This has been a gradual change starting from about five years after the loss. Only in the last year has one spouse in particular felt really free of the perspective that the loss was evidence of incompetence. Unlike the five years after the loss, they have now got much closer to constructing a more complex single unifying story about the nature and significance of the loss. It is now seen as one of those inevitable and, perhaps, necessary transitions if one is to mature fully.

Another aspect of couple identity, the degree of agreement on boundaries with children, influences the construction of
the experience of loss. This is related to a tendency to lump the financial loss together with other interpersonal losses. The wife in couple A, although the financial loss is not experienced as devastating, does construe the loss as a failure to connect with and provide for her children. This has intensified the experience of the financial loss and linked it up with earlier losses such as the failure of her first marriage and her inability to provide the kind of nurturing she wanted to for her children when they were very young. This couple's identity is, from the wife's point of view, that they are a couple that is not close enough to her adult children. Although couple A experienced the least stress initially in the loss, the financial loss appears to have become, in the last 9 years, part of a larger permanent sense of unfulfillment.

The wife in couple B perceives the financial loss as bringing greater agreement between herself and her husband on time spent with their son. The identity before the loss, from her point of view, was that her husband was not close enough to his son. His failure in business allowed for more time with their son. In this way, the financial loss becomes construed as a blessing. The husband doesn't perceive the loss in as positive a light but the wife's construction of the crisis makes it much easier for both of them to feel good about how they have responded to the crisis.
The financial loss for couple C was linked up to a powerful disagreement over whether or not to have another child. There may have been a fear on the husband's part that his wife was more loyal to the idea of another child than she was to him and his needs. The husband needed a firmer boundary around the couple and the wife needed to open it up to a second child. The experience of loss was intensified by the feeling of betrayal that the other had prevented him or her from getting needs met. This appears to have been a large factor in the relatively long time it took to recover from the loss.

The degree of agreement on the selection of themes, another aspect of family identity, also influenced the perception of the financial loss. Couple A had agreed that their relationship was most important and the husband did not stand in the way of his wife's belief that she needed to be closer to her children. This agreement, although it did not prevent the wife from connecting the financial loss to earlier emotional losses, did help avoid the guilt and blaming that could have inhibited recovery. The loss was viewed as less catastrophic. Couple B had not agreed on life themes before the financial loss. This loss, according to the wife, forced them to agree. The ability to construct agreement on life priorities a year after the crisis reduced the influence of the negative view of the event. Couple C
agreed on some family themes and not others before the loss. Where there was agreement such as the importance of family celebrations and a non-materialistic lifestyle, the negative view of the loss was reduced. Where there was disagreement such as whether or not they should have more children, the construction of the loss as having inflicted permanent damage was enhanced.

Eventual agreement on the assumption that it was possible to meet both individual and marital needs simultaneously appears to have reduced the influence of a negative view of the crisis. Couple A agreed right from the beginning that this was possible. Couple B took a year and Couple C took five years to develop a shared belief in this as a possibility.

Ritual continuity may have influenced the view of the financial loss. Couple A describe themselves as somewhat underritualized and this may have reinforced the belief, on the wife's part, that she was not providing for the needs of her children and the financial loss was yet another example of this failure. To the extent that the financial loss is linked up with other emotional losses, the lack of ritual continuity might tend to enhance the view of the loss as a damaging event. If the couple felt that their ritual life was supportive and meaningful, this identity may have reduced the anxiety and increased the ability to
differentiate the financial loss from other losses. Couple B also describe themselves as somewhat underritualized with regard to extended family. Given that this couple is beginning to celebrate certain occasions again in spite of the lack of a large house and money, it would appear the continuity of rituals may have been disrupted more than it had to. To the extent that celebratory life was allowed to be disrupted, the view of the financial loss as damaging would have been increased. Couple C describes a rich and varied ritual life. Even though this couple had more difficulty than the other two in recovering from the crisis, the ongoing practice of family celebrations was concrete evidence of the limitations of the view that the loss had destroyed their life. In spite of other areas of disagreement, agreement on rituals enhanced the view that financial loss was something that could be overcome.

Influence of Identity on the Conditions out of Which the Crisis Emerged.

There is a similarity between the underlying presuppositions amongst the couples before the decision was made to invest in the assets that were eventually to be lost. It would be too linear to suggest that these assumptions caused the loss to take place but it may be useful to note their presence. The beliefs of all three couples were characterized, in the years before the loss, by a very high degree of optimism and
a belief that the economic world was predictable. This was in contrast to their lack of confidence in the stability of their marital relationship. These two underlying beliefs, the optimism about the outside world and the lack of optimism about the relationship contributed to a situation where it didn’t make sense to explore with each other in depth the advantages and disadvantages of a particular course of action in the outside world. Without an underlying belief that supported a persistent search for data, it may be that not enough information was gathered for an effective decision making process. Extensive exchange and interpretation of information would also not make much sense from the perspective of these two presuppositions.

Another factor that the couples had in common before the loss is that there was a great dissatisfaction with their current lifestyle. This sense of urgency for change was most evident with couple C and A and, to a lesser extent, couple B. This dissatisfaction combined with another belief that changes would only be effective if they were big and dramatic. The result may have been that a big change was made when a smaller, less costly one might have achieved much the same result.

A third factor that may have had an influence is that the three families appear to have had boundaries between the spousal subsystem and other family subsystems that were
either too rigid or too loose. This was combined with a belief that the family, either nuclear or extended, was not close enough and some major change was required to bring it together again. If the boundary with the extended family is too rigid, the couple may be vulnerable to taking extreme measures in attempts to keep the family together in the face of a lack of emotional support. Without the support and conservative influence of extended family they may have made decisions that were not as carefully thought out as they could have been. For the two blended families in this study, a lack of agreement or too loose a boundary regarding children may also have made couples more vulnerable to making decisions that resulted in financial loss and created difficulties in the recovery after the loss. Lack of agreement on the appropriate closeness or distance in relationships with children were associated, in this study, with feelings of guilt and what may have been premature decisions to invest in assets as a way of keeping the family together.

The Influence of the Crisis on Family Identity

When the term "crisis" is used in this section, it should be kept in mind that it is not merely the influence of an external stressor that is involved in the change of identity. The "crisis", as we have seen, is at least partially an invention of those perceiving the event. The
would suggest a somewhat closed circular system in which underlying beliefs largely determine what is experienced and this constructed experience influences, in turn, the belief structure. Nevertheless, the experience of crisis seems to have been associated with similar changes in the belief structures of the couples in this study.

This discussion will examine the similarities in the response of couples B and C to the crisis of 1982 and the response of couple A to the crisis of 1976. In terms of underlying beliefs and assumptions, the stories suggest a general movement away from a personal and individualistic view of the marriage and the world, where the environment is seen as the major resource. Nine years after the crisis there is a more collective and universal view of the marriage and the world and the family is seen to be at least as much of a resource as the world outside. Stability and predictability, in the years before the crisis are perceived to be attributes of the world of work and not of the marriage. The relationship was perceived to be unpredictable, undependable and, as often as not, an impediment to personal goals. In later years, the marital relationship comes to be seen as at least as stable and predictable as the world outside, if not more so. In terms of interpersonal development, their stories describe a great increase in maturity. A couple's narrative is an indicator of their understanding of how the different parts of their
life fit together. Each of the couples, in their own way, have been able to construct a story of the loss experience in such a way that it makes sense in the context of their whole life.

It would appear that, in response to the crisis, the beliefs and presuppositions that had guided actions up to that time were no longer found to be useful and some new explanation had to be found. For the couples participating in this study, the time before the crisis was characterized by a high, even extreme degree of optimism in the world of work and the world in general. This was accompanied by pessimism about the possibilities of finding fulfillment in marriage and the family. It was not seen as possible to get personal needs met in marriage and all the spouses that were working put in long hours into their careers. Work was seen as a place where one could be recognized and where efforts would be rewarded. For all the men and, to a lesser extent the women, success in career was the way to achieve self esteem. Maturity was associated with financial achievement even though, before the money was lost, one couple rejected wealth as important in life.

Given the assumption that personal needs couldn't be met in marriage, finding agreement and understanding were not perceived to be a possibility and so were not pursued. Asserting oneself in relationship did not make sense since
it would mean a lot of effort expended to get something that wasn't possible. Asserting oneself involves taking risks and marriage was not seen as a legitimate place for this to happen. Competence and courage were measured by one's ability to take risks and succeed in the world outside, especially career. Including the other in the decision making process would also not make sense given that the other was perceived as an impediment to meeting one's own needs. Often decisions were made with little or no genuine involvement with the other. The reluctance to involve the other was supported by a belief that one could not be understood by one's spouse. Admitting one's vulnerability made no sense since there was no confidence that any benefit would result. From this perspective, it became important to look out for one's own self since nobody else was going to. There was a fear on the part of at least one spouse in each couple that the other spouse viewed his or her children as more important than the marriage. This reinforced the assumption that the marriage was not a resource that one could count on to help meet one's needs.

Before the crisis, the marital relationship was not perceived as a strong and stable resource. One's spouse was either viewed as not strong enough to handle a dissenting point of view or an impediment to the rapid decisions required to take advantage of opportunities in the world outside. This view contributed to a tendency towards a
polarization of responsibilities so that one spouse specialized in emotions, for example, and the other in financial decisions. The reluctance to involve the other spouse or be involved with the other spouse in certain decisions was reinforced by guilt and a sense that one spouse had an emotional debt to the other for some previous mistake. The two beliefs - that the other spouse was not able to handle another point of view and that one person was "owed" something by the other - resulted in a decision making process that lacked the checks and balances of an effective decision making strategy.

The belief on the part of one or both spouses that work held the solutions to their difficulties created the situation where getting and spending money became the answer to problems that could also have been solved by non-monetary means within the family. Even though there was a feeling that their lives were out of control, that is to say, their personal and family lives were dominated by the hectic agenda of the world of work, this uncomfortable state of affairs was made tolerable by the belief that the stress was necessary because work held the answers to their life goals and aspirations. Even though all the participants refer to a belief that one should be in control of one's life, in the sense that love, cooperation and friendship should have some priority, there is a sense that this control was given less
of a priority than making money by one or both of the spouses.

There appears to have been a tension arising out of the awareness that beliefs and actions were not congruent. Evidence of this was that all the participants aspired to a quieter rural life while they were involved in demanding jobs that took up much of their time.

As described in the chapter on analysis, the beliefs and assumptions of the three couples were influenced at different times by the crisis but, by 1991, there are a number of similarities in the eventual outcomes. An alternative hypothesis for the similarities is that these changes are the inevitable result of normal marital development for couples who have been married fifteen to eighteen years. The couples themselves, however, attribute these changes to the experience of the crisis.

By 1991, all three couples describe themselves as viewing themselves and the world from a much more collective and universal perspective. The spouses describe themselves much less as isolated individuals and more as members of a partnership characterized by understanding, shared goals and priorities, and active participation by both husband and wife in the decisions making process. The marriage, which had been viewed as a liability by at least one spouse before
the crisis, becomes perceived as a source of strength, stability and creativity.

All three couples have become much more optimistic about meeting their individual needs in the marital relationship and more cautious about the possibility of meeting their needs in work and the world generally. Work, in the sense of activities outside of the house, has decreased with the exception of couple B where the wife works now more than she used to but, in this case, the change has the approval of both spouses and represents what they consider to be a better balance than before. Work is not perceived to be the only place where risk taking and competence are recognized. Risk taking is valued in relationship as well. Self esteem is perceived to be at least as connected to one's success in marriage as it is in work.

Agreement is now considered to be a possibility worth striving for because of the assumption that one's needs can be met in marriage and that understanding is possible. Asserting oneself makes sense because there is a premise that both spouses have a legitimate point of view and sharing different perspectives is necessary for a good relationship. Including the other in decision making is now viewed as important because one's spouse is perceived to be an ally in efforts to attain goals rather than an impediment. Greater concern for others is a theme in five
of the six stories. This may be based on a presupposition that one doesn't have to be so careful about looking after one's needs when it is clear that someone is also concerned.

Nine years after the crisis, all three couples see the relationship as a stable resource. It is clear that the relationship is the most valued asset in their lives. Children do not represent a threat to the relationship. The spouses have found ways to remain loyal to both their marital partner and their children. For the two blended families, this has taken the form of a clear boundary between the couple and the adult children. The partnerships are not weakened by feelings of guilt or unpaid emotional debts. With a more equal sharing of power and role flexibility, the marital relationships now provide a context for consensus.

All three couples describe a process of taking more control of their lives. The presupposition behind this change appears to be that an effective marital relationship can deal with the challenges of life without being overly dependant on the world of work and money. Work has been kept in balance with family and friends. Congruity between beliefs and actions, honor and ethics have become important elements in all of the stories.
If only nuclear family rituals are considered, the 1976 and 1982 crises appear to have contributed to a greater intensity and commitment to family traditions. All three couples describe a shared value in regular ongoing nuclear family gatherings. For couple A and B there was much more ambivalence about these events on the part of at least one spouse. For couple C, the commitment was always there. When extended family is considered, the crisis seems to have made extended family gatherings more difficult for couples A and B. Couple C has made no attempt to include extended family but has continued extra-familial connections through an extensive network of friends.

Recommendations

For those marital couples that have already experienced a severe financial loss, this study has a number of recommendations to offer. It raises significant questions as well for couples in which one or both spouses are involved in high risk business ventures where the possibility of financial loss must be considered an ever-present possibility. The following is a review of factors that were found to be helpful or a hindrance in the loss experience.

These couples identify a number of common themes in their descriptions of what helped them recover. The construction
of a perspective in which true agreement can be found, in both marital decision making and the establishment of family goals and priorities, stands out as an extremely important element in the recovery from the loss experience. The underlying shared perspective that seems to have been so helpful is the assumption by both spouses that they are a partnership and that their relationship is more important than the loss of money, status or who may have been responsible. For couples that have experienced financial loss, agreement will help to minimize the destructive effects of financial loss on the marriage. Agreement has shown to be a prerequisite for effective gathering, sharing and interpretation of information. Blaming of self and other, an extremely destructive pattern during the crisis and the years following the loss, can be significantly reduced by having achieved agreement on values and priorities either before, during or after the crisis.

The establishment of a context of agreement appears to have been greatly facilitated by the creation of clear boundaries between parts of the family system, between the family and work and between the past and the present. An important aspect of having clear boundaries between spouses is the belief that it is important to know clearly what one wants and that it is necessary to take responsibility for creating one's own life. Taking responsibility for one's own wishes and needs and avoiding taking responsibility for the other
is dependant on an ability to communicate one's views and listen effectively to one's spouse. Guilt appears to have made it difficult for the couples to communicate effectively and reduced their ability to make rational decisions.

It is also critical that both husband and wife believe that their own individual needs and those of the couple can be met simultaneously. Without this belief there may be less desire to put energy into the relationship for fear of losing one's self. Much of the motivation of the men in this study to work long hours and minimize involvement in the family before the loss seemed to be connected to a conviction that their needs could be better met in work. The boundary between spouses was supported by each spouse's belief that he or she was competent and worthy of love. This belief structure encouraged an equalization of power and a more flexible distribution of roles, prerequisites for effective teamwork.

Being able to establish a clear boundary between the spouses and the children appears to have been helpful in the recovery. Doubts about the other spouse's primary allegiance appears to have been a factor in marital discord and a hindrance to finding agreement. Being able to find a way to be loyal to both one's spouse and one's children combined with freedom from feelings of guilt that one is not
doing what one should, seems to have contributed to the belief that the couple is a stable resource.

The context of agreement appears to have been enhanced by the clarification of the boundary between the world of the family and the world of work. Different levels of loyalty to the requirements of work before the loss made it difficult to find agreement. Over the course of the nine years after the loss, all the families have established a couple identity that is more separate from the world of work. The total amount of time allocated to work outside the home has either been reduced considerably or balanced more evenly between the spouses. The decline in the relative importance of work is associated with a greater level of intentionality and sense of being in control of life. The concept of taking risks becomes as much associated with the realm of interpersonal relationships as it does with work or career. While all describe themselves, explicitly or implicitly, as taking more risks in their personal lives, they also describe themselves as more cautious where money is concerned. There is a sense that it is important to be aware that life really has a darker side and it shouldn't be underestimated. Optimism comes to be seen as having limitations.

Moving away from the values of competitiveness and aquisitiveness connected with the world of work, the
participants in this study describe a new identity more closely affiliated with the values of simplicity, intimacy and friendship - values to which they had aspired all along but which had tended to get lost in the scramble to keep up with the demands of work. All participants report an increased value or renewed respect for the values of self-respect, honor and ethics in the face of temptation to retaliate against those that had been less than honest or fair with them. All speak of the relief associated with "letting go" after the loss which, in addition to literally letting go of their lost assets, implies a metaphorical letting go of values, attitudes, practices and people that were no longer perceived to be helpful. This left them free to set family and relationship goals that had been forgotten or overshadowed by practices and attitudes connected to a lifestyle dominated by work.

Viewing the relationship as a stable resource that is not dependent on the vicissitudes of the world of work is another important theme in successful recovery. This requires a clear boundary between, on the one hand, the world of family and friends and, on the other, the world of work. With an unclear boundary, a couple may be vulnerable to much greater emotional trauma than if the damage of the financial loss can be limited to the world of work. If the marital relationship is clearly identified as a key to survival, much can be salvaged from the loss even if
financial insecurity continues over a long period of time. A large part of establishing a boundary between work and family is the ability to externalize the stress in the crisis by locating it outside of the family and intrapsychic dynamics. In this way, destructive blaming of self and other can be minimized. With such a boundary, the chances are greater that the non-work world of family and individual pursuits can become a rich source of meaning in spite of severe losses. An example of a possible failure to observe the work-family boundary before the loss was the decision of the three couples in this study to use their home, one of the most central symbols of family identity, in conjunction with their source of income. Had they been able to keep their households throughout the loss, there would have been less of a sense of loss, not only of assets but also, of identity. It would appear that a clear, agreed-upon boundary between work and family is necessary for both these realms of human activity. Effectiveness in work can be inhibited by attempting to meet relationship or family goals in work. To not clarify the boundaries between work and family may reduce the effectiveness of actions in both areas.

The stories of the participants suggest the usefulness of an assumption that there is a boundary between one's present life from one's past life, especially in the realm of work. For the couples in this study, connecting a business loss
experience to earlier events in their personal or marital life complicated and extended the healing process. There are some obvious benefits in the long run from struggling with the early loss issues that are sometimes brought out of dormancy by crisis. It appears, however, to have been more practical, especially during the crisis and immediately after, to have been able to isolate the factors in the environment directly associated with the crisis and deal with them separately from intra-psychic and interpersonal issues.

A clear narrative appears also to be helpful in distinguishing, ten years after the loss, what issues are connected to the financial loss and which are left over from other times before and since the crisis. Some of the stories make these distinctions more clearly. In the construction of these stories, there seems to be a greater recognition that the loss can't be blamed for all of life's problems. This corresponds to Bateson's (1979) suggestion that a description has to be at least as complex as that phenomenon which it attempts to describe. A well thought out story avoids simple connections and seeks to understand the rich interconnectedness of events and people. The more consciously constructed narratives appear to have increased the possibility of action and helped to avoid the confusion associated with feeling overwhelmed by the many things about life that haven't gone as planned. The more complex
narratives appear to have been developed over repeated performances with a broader audience. In addition to assisting in the recovery process, the more complex stories with a broader perspective will increase the chances that the identity passed on to the next generation will be one where the story of success outweighs the story of failure.

Recovery from financial loss is facilitated by the shared belief that the couple is competent in what it takes to be a family and, as well, competent in the world outside. The realization that the spouse who had handled less responsibility for the big decisions could handle as much or more responsibility as the other allowed better utilization of their collective talents. A shared belief that the couple is a failure, although this can provide motivation for major positive changes in crisis, is not conducive to developmental change in the long run. While it may seem obvious, a family's belief that it is a failure, when out of awareness, has a powerful negative effect. Having a positive shared vision of the nature of the social world, and the couple's ability to handle it, was a critical factor in the achievement of agreement before, during and after the crisis. The shared assumption that a couple could handle whatever life sent their way, as long as they were together, opened the door to a wide spectrum of solution-focused actions. It is clear that the lack of this collective view
impaired the effectiveness of the couples in the crisis and recovery period.

The three husbands in this study report explicitly or implicitly that they lost a fear of being too close or dependent on their wives after the loss. This is an indication of a change towards the belief that one's needs can be met in marriage and that risks are worth taking if, by doing so, personal goals and marital goals can be met simultaneously. This belief has been helpful. The men had been emotional distancers of one kind or another before the loss, two of them extremely so. Since this time, these husbands have been able to feel comfortable about being financially dependent on their wives for extended periods of time, if necessary, and describe the relationship as being very close. This change is associated with related increases in role flexibility, a sense of teamwork and a balance of power. Two of the wives felt empowered by the process of dealing with the crisis. Two were happy to take on the provider role and the third, after some initial discomfort, seems to have found this arrangement acceptable for extended periods of time. This does not seem to have been at the expense of a loss of power for the men. They describe themselves as empowered in interpersonal skills and in the clarity of their own personal goals. The belief that individual needs and couple needs can be met at the same
time helps to maintain motivation to persist towards agreement and find creative solutions to life's problems.

The ability to understand at least some aspects of the other spouse's experience is helpful in the stories because it can help avoid the destructiveness of blaming and anger. To understand that, for example, women may be more aware of the needs of children and men may be more aware of the needs of financial security will help each spouse to be more tolerant of the other.

The ability to maintain family celebratory life in spite of loss was a factor in the long term resilience of the families studied. This was associated both with a sense of competence and a belief in the value of continuity. The story of ongoing family celebrations, perhaps more than anything else, reveals the extent to which the identity is one of success or failure. The couple that was involved in the rituals of a larger cultural tradition seems to have been better able to develop an understanding and acceptance of "why bad things happen to good people." Failure to maintain continuity has been associated with, in the stories of the participants, a tendency to contaminate the financial loss with other losses associated with extended family. This made the recovery slower and less complete.
Significantly, perhaps, is the positive effect of the involvement of third parties that knew the details of the loss. For one family it was the court in the bankruptcy process and for another it was therapy groups. Having access to such a support system early in the crisis may assist in constructing a perspective that would be helpful rather than a hindrance.

All three speak of the importance of self-respect and ethical conduct during the crisis. This seems to be a further example of how boundaries between, on the one hand, the couple and, on the other, colleagues, work and the larger culture of competitiveness were clarified in the process of dealing with the crisis. Part of the self-respect for the three couples takes the form of a loss of fear of poverty and a sense of strength that one can handle adversity. Along with this, there has been a questioning of the purpose of life and a general move away from a materialistic value system towards one more based on the values of intimacy, love, friendship and simplicity.

All speak of a new view of life without a lot of money. One participant says that she has more respect and appreciation for what poverty means to those who are permanently trapped in this condition. Another knows now that he can handle the worst and survive. One values the cooperation he believes the adversity brought and his wife thinks that the loss
helped her get out of a fantasy world and take the action necessary to create her own life. The third couple say that they have learned to live with a fair degree of happiness with what they have. All seem to have reached a point where they do not confuse level of income with developmental maturity.

The stories suggest that it would be important not to make assumptions about how people are constructing their reality. The societal and cultural view of the experience of bankruptcy or severe financial loss is often that it is like a death or the worst possible experience that anyone could have. The financial loss of the participants resulted in some consequences that would contradict this societal view. In spite of the life shattering impact of these financial losses on these couples, all of the women identify another crisis within five years before or after the financial loss as being more devastating. Two of the men may not have been aware of this. The three couples, even though they lost many hopes and dreams in the financial loss, have come to view the crisis as an opening to a new way of being together and in the world. All the couples tell their story in a way that makes it clear that they are developmentally much more mature ten years after the crisis than they were before. For most of the participants, the crisis is viewed as having assisted in this growth. While the men certainly grew in the experience, the women may have grown even more, all
things taken into consideration. Part of this is, for example, that those who had less power before the crisis, perceive the loss as having balanced the power in the relationship.

All three speak of the relief associated with "letting go" of the failed investment and, in a way, important beliefs and values that had guided their actions up until that time. They speak of starting all over again which, at times, could mean going back to the beginning of the same road or, at other times, taking a new route entirely. The perspective offered by the second image is not associated so much with loss as it is with new opportunity and taking control of one's life by being aware of choices and acting on them. This perspective emerged more and more as the participants told their stories. By cutting themselves off from many people with whom they had associated, they gave up values they had held and moved towards new values and, significantly, values that they had always held but had lost or forgotten. One participant in particular was able to understand the experience in the context of the tradition of the mythological hero. Externalizing the feeling of failure and creating a broader perspective allowed him to redefine his problem, not as neurosis but as tragedy.
The stories of these people do not have, in Bertold Brecht's words, the "Hollywood Happy End" but, in spite of the ongoing trials of life, they show a remarkable capacity for resilience. Their stories suggest that the crises associated with the financial loss brought about powerful changes that altered their lives permanently. Failure, to a large extent, has eventually become perceived by all of them as an opportunity. In varying degrees, they all see failure as having been necessary to bring about needed changes. Nine years later, the crisis is now viewed as a means of revealing the aspects of their lives that had to change. Rather than being seen merely as an ending, there is a sense that failure was also a beginning of a new life where actions and beliefs became more congruent. To the extent that they have been able to construct the belief that the loss was a new beginning, the healing has been complete.
Bibliography


Rituals in families and family therapy (pp. 47-83). New York: W.W. Norton.


Appendix A

General Procedures

Recruit and select participants
Initial interviews
Transcription of tapes
Draft of individual narrative
Validation interview
Revision of individual narrative
Return narrative to participant
Repeat for other participants
Transcripts and narratives varified by independant researcher
Identify changes of beliefs for individual and couple
Examine changes from view of theory
Repeat for other couples
Cluster changes in all couples from view of theory
Compare influence of identity on construction of crisis
Compare influence of crisis on identity
Recommendations
Appendix B
Letter of Information

Department of Counselling Psychology
University of British Columbia,
5780 Toronto Road,
Vancouver, B.C. V6T 1L2.

Date: October, 1991

To:

This letter is to invite you to participate in a research project entitled: Stability and Change of Family Identity in Financial Crisis. This study will be the basis of a masters thesis for Ron Eckert in the Department of Counselling Psychology at the University of British Columbia. As you know, your name was obtained by informal contact and you have already expressed interest in the possibility of participating in this study.

As the title suggests, the purpose of this study is to examine and describe the experience of couples who have stayed together after severe financial loss. In addition, the research will strive to identify factors which helped or hindered adjustment to the changes brought about by the loss as well as various coping strategies which people have used during this time.

This research is important because some financial loss is an inevitable experience for most if not all people at some time in the course of their lives. Entrepreneurs are particularly vulnerable to this type of loss because they take risks to develop and market their services and products. As the economy of British Columbia becomes increasingly diversified and connected to global markets, the health of the province will become more dependant on individuals, couples and families who can survive the losses that often accompany the process of innovation. The description of how couples and families have coped with financial loss will be helpful and informative to others who have experienced similar losses. It should also be useful to young people in the education system, especially if they plan careers in risk taking professions. A description of how this type of loss can impact a family should be helpful in preparing them to minimize the destructive effects of such a loss should they ever experience one.

Your participation in this project is requested because, by your own description, you have experienced a major financial loss. You are an authority on your personal experience. As
a participant, you will be asked to recall and, in a series of three approximately two hour interviews, describe your experience of financial loss. After each interview, I will strive to adequately summarize your description in a more formal written format. You will then be asked to examine this summary to verify, correct, or add to it. In addition to your recollections, I will be seeking information and ideas from other sources, such as the literature and other couples who have experienced financial loss. You may also have suggestions about other sources of information which would be welcomed by the researcher.

This type research differs from other types of interviews which you may have experienced. Rather than the writer interpreting and describing your remarks as he or she sees fit, each stage of my write-ups will be offered for your review. This method provides you with a considerable of control and input into the final outcome of the research. People who participate in this type of research often find that it is a challenging and rewarding experience because they have the opportunity to recall and review their experiences from a new perspective.

Should you agree to participate in this study, you will be asked to sign a consent form which outlines a description of the study and an understanding of the confidentiality of information. In addition, you have the right to refuse to participate and to withdraw from the study at any time.

In conclusion, I hope that this study will be of interest to you and that you will agree to participate.

Thank you.

Sincerely,

Ron Eckert
(Researcher) 873-0143

John Friesen
(Supervisor) 822-5259
CONSENT FORM

Consent to participate in research on

Stability and Change of Family Identity in Financial Crisis

Ron Eckert            Dr. John Friesen
Researcher 873-0143    Supervisor 822-5259

Purpose: as part of an M.A. thesis, Ron Eckert, a student in the Department of Counselling Psychology, proposes to examine and describe the experience of severe financial loss on couples who have remained together after the crisis. In addition, the research will attempt to identify how the spouses' views of themselves and the world have remained stable or changed during the time of the crisis and in their lives since the loss.

Procedures: participants are asked to recall and describe, in a series of three approximately two hour audio-taped interviews, their experiences of financial loss. A written summary of these interviews will be provided to participants for verification, correction, or addition. These procedures will be further described and elaborated on during the interviews or at any request.

Confidentiality: because participants in this study are involved in the verification of all written summaries of information, they have the ability to determine exactly what personal information is included in the report. While participants have the right to have their efforts acknowledged, each participant is free to determine the degree of confidentiality desired. Please check your option:

____ all personal reference to names or identifying features will be deleted or disguised.
____ personal references are acknowledged with the understanding that certain, specific shared information will be edited or disguised.
All tape recordings of interviews will be erased upon completion of this research project.

**Right of refusal:** all participants have the right to refuse or withdraw from participation in this study at any time.

**Consent:** the signature below acknowledges consent to participate in this study and receipt of a copy of this consent form.

_________________________  (Participant)