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To Have and to Hold, for Richer for Poorer

By **DAVID BROOKS**

Leo Tolstoy wrote a lovely novella called "Family Happiness," narrated by a young woman who goes out for a walk with a man she loves. They talk about nothing in particular - frogs, actually - but exchange looks and gestures. "He said goodbye as usual and made no special allusion; but I knew that from that day he was mine, and that I should never lose him now."

They are married but grow apart. She likes parties, while he doesn't. Then one day they are sitting at home and her heart suddenly grows light. She looks around and realizes that the courtship phase of their relationship has ended, but it has been replaced by something gentler and deeper:

"That day ended the romance of our marriage; the old feeling became a precious irrecoverable remembrance; but a new feeling of love for my children and the father of my children laid the foundation of a new life and a quite different happiness; and that life and happiness have lasted to the present time."

Tolstoy's story captures the difference between romantic happiness, which is filled with exhilaration and self-fulfillment, and family happiness, built on self-abnegation and sacrifice.

It also illustrates how the family is a countervailing force in society. Public life is individualistic. It's oriented around goals like self-development, self-advancement and personal happiness. (This is, of course, even more true in America today than in the Russia of the 19th century.) The goal of family life, on the other hand, does not revolve around individual choices but around the unconditional union of souls. When we get married, and then when we have kids, we learn, sometimes traumatically, to say farewell to the world of me, me, me.

Tolstoy's novella came back to me while I was reading, of all things, *The Wall Street Journal*. The paper's Work and Family columnist, Sue Shellenbarger, had a piece last week reporting that the number of couples who now have separate checking accounts is rising rapidly. Roughly half of all married couples now keep multiple accounts, according to a Raddon Financial Group survey.

Some of the reasons for separate accounts are entirely reasonable. People who marry at older ages or who are forming second families may already have complicated financial

arrangements that would be hard to pool. Some couples have found after long and bitter experience that they have different spending philosophies; instead of fighting, it's easier to give each spouse a little personal space.

But some of the people quoted in Shellenbarger's article seem unaware that there may be a distinction between the individualistic ethos of the market and the communal ethos of the home. A Texas woman celebrated her family's separate accounts, remarking, "It's so freeing to be your own person, and not feel like someone is looking over your shoulder." It's not clear whether she's talking about a marriage or a real estate partnership.

I went to the local bookstore and was startled to see how many personal finance gurus insist on separate accounts. "If you're part of a couple, maintain separate accounts - yours, mine and ours," writes Glinda Bridgforth in "Girl, Get Your Money Straight."

"Each partner needs his or her own money," writes the best-selling guru David Bach. "Regardless of whether or not you both work, each of you should maintain your own checking and credit card accounts." Bach says he doesn't need or want to know every detail of how his wife spends her money: "It's none of my business."

I'm not saying that people with separate accounts have marriages that are less healthy than anybody else's. I'm saying we should pause before this becomes the social norm. Private property is the basis for our market democracy. But private property in the home is an altogether trickier proposition.

For one thing, separate accounts can easily turn into secret accounts. A person's status and resources inside the home shouldn't be based on how much he or she is making outside it. A union based on love can easily turn into a merger based on self-interest, where the main criterion for continuing becomes: Am I getting a good return on my investment, psychic or otherwise?

The larger, far more important point is that in a society as individualistic as ours, it's especially important to protect and nurture the countervailing institutions. It's so easy for the powerful force of individualism to wash over and transform institutions - like family, religion and the military - that are supposed to be based on self-sacrifice, loyalty and love.

E-mail: dabrooks@nytimes.com