

Can You and Your Spouse Survive Working Together?

By Blane Russell

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For better or worse. For richer or poorer. At the office or at home? Those may not be the vows you remember taking, but perhaps the thought of starting a family business has come up in your dinnertime conversation. More and more couples are starting companies and working together in an effort to gain financial freedom, and spend more time with their families. The question is, can you and your spouse survive working together?

As with any major decision, creating a list of pros and cons is usually the best way to start. There are certainly benefits to being co-owners of a company. However, there are definite drawbacks, too.

On the Plus Side

For couples that have a solid relationship and know each other well, working together can be a dream come true. They are able to spend more time together, and share yet another important part of life with each other.

As a couple working together, you are able to watch your mutual business efforts blossom into a success through teamwork. This can actually bring you closer.

On the Negative Side

For those that do not understand their spouse well, there can definitely be "issues" involved with becoming co-workers.

For example, will one spouse be the "boss" and the other an "employee"? Who will have final say about company finances? These topics and others can cause serious rifts in a relationship.

You must also think about the time you will spend together. For some, additional time with their spouse is fabulous. However, many partners need their independence in order to be fulfilled as an individual. Can you handle the added time together?

Another consideration is confrontations. If there is a dilemma where you must confront your spouse, can you do so on a "business level" without damaging your personal relationship? Many

couples aren't able to draw that line.

Most importantly, what will happen if the business goes under? Do you have a financial plan to get you through while you both are out of work?

Keys To Success

If you are considering working together, I strongly recommend that you follow these recommendations:

- * Know your partner. Understand what makes them happy, what makes them angry, and what motivates them. Take time to realize their strengths and weaknesses.
- * Create an equal business relationship. Don't position yourselves as "boss" and "employee." Be sure that the working relationship is just as equal as your personal relationship.
- * Mind your manners. Take note of your behavior toward each other, and your behavior toward those you currently work with. Do you snap at each other more than you do your co-workers? Are you more likely to lose patience with your spouse than an employee? It is often difficult to be kind to the ones we love while under stress.
- * Draw a line. Make the conscious decision to separate work time from home time.
- * Make sure it's a good match. Make a list of each partner's strengths and weaknesses. Are they different? They should be. Perhaps one partner is great with finances while the other partner is better with sales. If you both have the same strong points or weak points, your working relationship will be out of balance.

Many couples survive and thrive while working together. There is a great chance that you and your spouse can do it, too. The key lies in knowing each other well, and treating each other better!

Blane and Angela Russell are co-owners of Russell and Associates, a full-service mortgage broker specializing in debt consolidation, second mortgages, refinances, and no income verification loans. To get the credit you need NOW, visit <http://www.refinanceu.com> today for same day approvals on most loans.

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