



CONFIDENTIAL

Vol. I No. 8 Residents Assistance Program Newsletter April 2000

Two Doctors in the House:

If you're married to another physician, or you're involved in a close relationship with one, congratulations. Two-career couples can enjoy considerable rewards.

But as you may have already discovered, there are challenges unique to the dual-physician relationship. Knowing what to expect, how other two-physician couples have succeeded, and what resources are available, can make a difference as you both pursue medical careers.

Research Considers Differences, Benefits

Surveys conducted at two Ohio medical schools looked at whether physicians in dual-doctor families differ from other physicians in their professional lives and in their perceptions of career and family (Sobecks et al., 1999). The survey found similarities in the achievement of career goals for men and women physicians, and similar levels of conflict felt between professional and family roles. Distinct benefits included the frequent enjoyment of shared work interests among couples and higher family incomes.

A 1993 study by the Timberlawn Psychiatric Research Foundation on the lives of physicians measured marital satisfaction data from a large sample of physicians and dentists and their spouses. Its findings suggest that about 85 percent of professionals and spouses are satisfied with their marriages, in contrast to the widely held belief that physicians' marriages are more apt to be dysfunctional than those of other persons (Lewis et al., 1993).

Physicians are just as vulnerable to marital problems as anyone else, observes Michael Myers, M.D., author of "Doctors' Marriages: A Look at the Problems and Their Solutions" (1994). The book recounts results of an in-depth study of physician psychology and physician marriages and other committed relationships, from residency to retirement. Stresses of medical training and the early years of practice, says Myers, can be a source of trouble in physician marriages.

Understanding is Key

"I think the advantage of a medical marriage is a sense of

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understanding about the nature of the medical practice," says Shahla Masood, M.D., chief of pathology at Shands Jacksonville, medical director of the hospital's regional laboratory and director of the Breast Health Center. Her husband, Ahmad Kasraeian, M.D. is a practicing urologist in Jacksonville. "Spouses are automatically sensitive to the responsibility of the physician when a patient emergency arises," says Masood. "That is very helpful as couples design their schedules around their work and personal lives."

One of the challenges of a dual-physician marriage, says Masood, is finding two suitable and satisfying positions in the same city. "This is an important

See



\$\$\$ Money

Q. Do I need disability insurance?

A. Disability at any age can disrupt income while medical expenses deplete your savings. Disability insurance provides a financial safety net. In the event you experience a disability, the benefits provided by disability insurance effectively replace a portion of your earned income.

Appropriate disability coverage depends on your particular situation. However, there are a few issues you may want to consider.

First, consider carrying enough coverage to replace at least 60 percent of your earnings. For residents and interns in training, many insurance companies allow coverage for as much as \$3,500 per month, regardless of earnings.

Consider extending the time between when the disability occurs and when you start receiving benefits. Choosing a 90- or 180-day waiting period instead of a 30-day waiting period can lower your cost substantially.

Be sure to compare and review policy benefits carefully. Disability insurance can be an affordable alternative — an alternative many people can't afford to be without.

By Julio C. Muniz, Muniz & Associates, Tampa, Florida, a Certified Financial Planner (CFP) and a Chartered Life Underwriter (CLU). Used with permission.

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Relationships, continued
issue that should be addressed at the beginning of the relationship. Medical couples should recognize that they may not always have equal career opportunities, and be prepared to make compromises. If they love one another, and the relationship is strong, they will succeed. But if the issue isn't resolved, it can cause resentment."

Insights from the Experts

Wayne M. Sotile, Ph.D., a clinical psychologist and a marriage and family counselor from Winston-Salem, North Carolina, and his wife, Mary O. Sotile, address issues facing medical couples in their book, "The Medical Marriage, A Couple's Survival Guide" (1996).

Dr. Sotile suggests that the best way for medical couples to deal with stress is by helping each other juggle family responsibilities. Dual-physician marriages can actually be less stressful than relationships in which only one spouse is a physician, Sotile observes, because the spouses can relate to shared career experiences and empathize with the workloads involved.

Long work hours are not necessarily detrimental to dual-physician couples, say the Sotiles. "Many physicians who regularly work 65 to 75 hours per week report very satisfying marriages and thriving careers." What determines the overall quality of life for physicians, as it does for fast-track couples in any other profession, is "the extent to which they give and receive emotional support

and engage in appropriate management of their own physical and emotional health."

"The Medical Marriage" also provides constructive suggestions on how couples can improve the quality of their relationships. Among them are assessing work habits, staying attuned to the risk of burnout, striving to keep a balance between work and personal relationships, and getting professional help if you need it.

Couples who support one another, frequently assess and communicate their goals and values, work on nurturing their relationships, and take time to enjoy life outside of work, can succeed.

Is making a medical marriage work really worth the effort? Yes, say the Sotiles. "People who live in supportive, loving relationships do indeed thrive, not just survive."

Lewis et al. (1993). Marital satisfaction in the lives of physicians. Online abstract. PubMed MedLine query (2/03/2000).
Sobecks et al. (1999). When doctors marry doctors. Online abstract. PubMed MedLine query (2/03/2000).

Tips for improving intimate relationships

From "Doctors' Marriages"

- Learn to use and practice "active listening" techniques.
- Go out together as a couple at least once every two weeks.
- If you and your spouse identify a problem, do something about it.
- Cultivate other couples as close and trusted friends.
- Try a marital enrichment experience.