

Case Study

Chris and Susan, a devoted couple in their early 30s, have spent the past five years building a marriage rooted in faith, love, and mutual respect. They cherish their church community, actively participating in Bible studies and small groups, where they find strength and encouragement. Their personalities balance each other—Susan thrives on structure and careful planning, while Chris is a free spirit, drawn to spontaneity and new experiences. Over time, they've learned to celebrate these differences, believing they make a great team.

But lately, a persistent disagreement has shaken that confidence. The question of buying a house—once an exciting dream—has become an emotional battlefield.

For months, they've been praying about starting a family, and naturally, the conversation has turned to homeownership. Financially, they're in a strong position. Both have well-paying jobs and have worked hard to eliminate debt, tackling school loans, car payments, and the lingering credit card balances Chris brought into the marriage. Now, Chris feels ready. He's crunched the numbers and sees a clear path to affording a home. But Susan insists they need to wipe out every last bit of debt before even considering such a big step.

Each conversation follows a frustratingly familiar script. They enter the discussion prepared—not to listen, but to defend. Words sharpen, accusations fly, and neither truly hears the other. Voices rise. Frustration mounts. Eventually, they retreat to separate corners of the house, cooling off in silence.

Then comes the inevitable apology. One of them, weary from the fight, extends an olive branch: *"I'm sorry I got upset... let's not fight. We'll figure this out."* They agree to table the discussion. But when it resurfaces, the same cycle plays out—again and again.

Now, they find themselves sitting in a counselor's office, discouraged, frustrated, and, perhaps most of all, surprised. How did they get here? How did a dream meant to bring them closer instead create a growing divide? They don't want to keep fighting. They don't want to keep feeling unheard. They just want to find a way forward—together.