

How to recession-proof your relationship

More than a third of people with debt problems hide it from their partners, writes NOOR-JEHAN JORO BADAT. The expert say that honesty is the only way to get yourselves out of the debt trap



No money to go out? Remember, intimate time with your partner is free and draws you closer together.

Money is one of the primary reasons that marriages fall apart. And experts believe the current global economic recession is likely to batter many more relationships as it eats further into couples' budgets.

Clinical psychologist Rafiq Lockhat says the economic crisis is rearranging relationships and putting enormous strain on couples.

In recent months, he has been counselling more couples stuck in debt. "Ostensibly, they come in for other things, but it's underpinned by issues around money," he says.

Lockhat recently counselled a man whose wife left him because he couldn't make their car payments. The wife went back to live with her wealthy father who could afford to keep her in a lifestyle to which she had become accustomed.

Sexologist Dr Marlene Wasserman says the moment she mentions "money" to couples in her therapy room, a deathly silence falls.

It becomes the "monster sitting in the corner" as couples learn that their individual association with money has contributed to the tension in

their relationships.

Lockhat says the situation will only get worse for couples who have struggled to communicate about their finances and have always fought over money. The arguments will get uglier and the blame game will start.

Hanlie Raath, a relationship counsellor, agrees. "Financial strain puts one in survival mode. There is little room for pleasure, social activity and even self-actualisation.

"A lot of blame happens if both persons in the 'coupledom' don't take joint responsibility and keep each other financially accountable."

Those in relationships where money hasn't always been a concern may find that challenges starting to surface.

These couples may have in the past used money to fill their lives with activity.

"Rather they engage emotionally," says Raath, "they may have thrown money at the problem. It demonstrates emotional lethargy."

Couples may take more long-distance trips so as to have something new to look forward to in their relationships.

"When a couple splurges financially, they might have the illusion that things are good between them and manage to avoid the hole in the relationship a while longer.

"But once that 'fix' has worn off, the burden of debt incurred still lingers, or another project gets created," she says.

The effects of the economic downturn may take these couples by surprise, Lockhat says. "They may become irritable with each other and want to know where all the money has gone.

"Suddenly they realise their finances aren't as abundant as before and their normal defence mechanism is no longer there. I'm not convinced these couples know how to handle these situations."

But couples who know how to communicate with each other will be protected from the same issues that may drive

others apart, says Lockhat.

Wasserman says she's constantly amazed at how few couples have negotiated a money contract. "It is even more critical now that money is so tight.

"It is a primary cause of sexual avoidance as it becomes an area of resentment."

Raath agrees: "There are two areas where one may tangibly measure the dynamics in a relationship: sex and money."

Financial issues, she says, often indicate that there might be a power struggle in the relationship. Money may be used as a form of control or punishment, much like sex is.

How people use their money, Raath says, reflects the security of the relationship, their spirit of generosity, accountability, control patterns and indulgent issues. It also reveals the level of appreciation as opposed to entitlement.

But the days of instant gratification have made us lethargic and dulled out, says Raath.

"There is nothing like a bit of hardship to fine-tune your senses. It's a bit like going on a detox, where it may be unpleasant initially but ultimately more healthy and gratifying," she adds.

ADVICE FROM THE EXPERTS

Clinical psychologist Rafiq Lockhat says:

Assess your situation and draw up a realistic budget. List the non-negotiable expenses, such as the bond, and the luxury items. Negotiate what can be sacrificed. Be truly honest about each other's areas of needless spending. Are you buying CDs that you don't really need or are you going to the salon to get a wax when it would be cheaper to do it at home?

Have more sex – it's free. If you can't go to the movies or dinner, spend more intimate time together.

Buy old board games – they are a good way to get your family interacting.

Find creative ways to entertain yourselves. Invite friends for dinner where each one brings a pot of food, or go to the beach or for a walk.

Sexologist Dr Marlene Wasserman says:

Above all, be honest. Many people, usually men, withhold the truth – that they're struggling – from themselves and from their partners.

When you set up a meeting with your partner to draw up a budget, create an environment of working together in honest partnership. If you can't negotiate your "money monsters" on your own, seek couples therapy. Often couples can't handle a recession-proofing conversation at all if money has already worn down their emotional and sexual relationship.

Once the budget is done, present new spending rules to the children together. Children will have a wonderful opportunity to learn many good lessons during this recession.

It is a great opportunity to renegotiate expectations of each other in general, and as life goes through the different stages, people should renegotiate their money-earning contracts.

Other tips

– The Independent, Ireland

Pay down debt: It is important to have an emergency fund of three months' salary, but beyond that it does not make sense to have debts and be saving at the same time. That is why it always costs more to borrow money than you can earn on your savings. If you have any credit cards or loans to pay off, you should be using any savings or spare cash to clear them.

Start using cash again. It is incredible how much you will realise what you are actually paying out when you have to get notes and coins out of your wallet or purse, instead of using your credit card. And if you think about the money you are spending it will make you spend less.

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