

How to stop money coming between you

According to the experts, learning to talk to your partner honestly about money is vital to relationship success. Why, then, do so many of us find it so difficult?

BY **MARIANNE CURPHEY** ORIGAMI **MARK BOLITHO**

When Sylvia, 43, first met Mark, 45, a fellow university lecturer, it never occurred to her that the issue that would tear their relationship apart would be money. 'We moved in together after just a few months,' she says. 'Both of us had children from previous relationships. I'd already seen some of my friends go through painful adjustments to create blended families, so I was prepared for some challenges.'

The one area where she saw no cause for worry was their finances. They were both on the same pay scale, so fiscal equality felt like a given. Very soon, though, Sylvia became aware that Mark was spending far more on his ex-wife and two daughters than the agreed monthly settlement. 'When their boiler broke down, he shelled out £1,700 for a new one, without even consulting me,' she says. 'When I made a fuss, he accused me of being heartless, that I didn't care that they were freezing. Despite my objections, he continued to pay for all manner of extras, including car repairs, a piano, kitchen gadgets and a landscape gardener. I became obsessed with how much he spent on them. We even rowed about how his life insurance policy favoured them over me. The last straw was when I found out he'd paid for them to go on holiday to Florida while we had to stay at home.'

There was more going on here than simply the ex-husband and father trying to make sure his children were warm. His payments indicated a high level

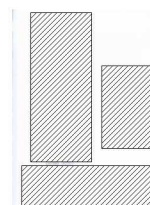
of guilt at being separated from them, and money was supposed to compensate them for his absence.

But by the time Sylvia realised what was going on, the damage had been done. She and Mark eventually separated, an outcome she believes might have been prevented if only they had discussed money openly from the outset.

It is ironic that, while many of us enjoy the kind of financial independence our mothers could only have dreamed of, money can still be so difficult to talk about. 'Money is about power and control,' says Karen Pine, professor of developmental psychology at the University of Hertfordshire and author of *Sheconomics* (Headline). 'It can be used as a weapon against the other person, so it's often emotionally loaded.' She points out that the financial dynamics within a couple can be a predictor of whether the relationship as a whole is working. 'About 70 per cent of marital > < breakdowns are due to money problems, so the way a couple talks about money can be a barometer for the health of the partnership,' she says.

A couple's financial arrangements are a reflection of their deepest beliefs about themselves, their relationship and their place in the world. When it comes to communicating about money, it makes little difference whether funds are plentiful or tight. What couples are really discussing are their own attitudes, which can date back to childhood.

'The issues for couples will be the same whether they're discussing a painting that costs £200,000,



which he thinks is a waste of money but she wants, or they're talking about spending money on premium ice cream for the family,' say M Gary Neuman and Melisa Neuman, a psychotherapist and writer couple who co-authored *In Good Times & Bad: Strengthening Your Relationship When The Going Gets Tough And The Money Gets Tight* (John Wiley). 'It's all about values, control, fear, and those childhood "tapes" that play in our heads, not to mention issues around entitlement and what we think we deserve.'

'Tensions can arise when two people clash in their fundamental belief about what money is for,' says Paula Hall, relationship psychotherapist at Relate. 'Step-families are often a problem area. If a parent is always bailing out the children from another relationship they may do this because they believe money is for sharing, while their current partner may not see it that way. One half of a couple may feel that money is for security, and feel aggrieved at the way the other person is spending. This can lead, over time, to resentment and stalemate, particularly if one member of the couple earns less but feels they have to be the "pleaser" within the partnership in order to justify not bringing as much to the table.'

It is this power battle that can trigger serious relationship problems. Pine points out that when 'financial flashpoints' – life changes that affect income, such as giving up work to look after a child, or a promotion or redundancy – occur, the power balance in the relationship is forced to shift. 'Money definitely is one of our last taboos,' says Nina Grunfeld, founder of Life Clubs. 'So many of our beliefs around money are bound up with our need for security. And if the poorer partner feels beholden to the richer one, it can lead them to adopt a victim approach, because having to ask for money is one of the most humiliating things to have to do.'

This was the case for Susie, 37, and Paul, 38, who had been married for 11 years before the birth of their twin boys. 'When I made the decision to become a stay-at-home mum, my focus was on being there for my sons,' says Susie. 'I didn't consider the financial consequences – that I would now have to ask my husband for money to buy a new dress or pay for a night out with the girls.'

Up until then, the couple had always kept their finances separate, with a joint account to cover household expenses. 'Even though we'd been together for so long, we never argued about money until I gave up work,' says Susie. 'Things were tight, our mortgage repayments were a nightmare and Paul became increasingly stingy about how much I was allowed to

get out of the cashpoint. I felt about 14 years old again, having to beg my dad for extra pocket money.'

It was only through counselling that Susie realised that not having financial independence was bringing up deep-seated anxieties. In the short term, the couple resolved the issue by earmarking a sum of money that each of them could spend on themselves. 'We agreed we could each spend £75 a month, with no questions asked,' says Susie. 'It's not a fortune, but it gave me more of a sense of freedom and made a real difference to my wellbeing.'

Financial issues in relationships can also be exacerbated by the fact that more of us are delaying marriage and parenthood. We can be in a long-established relationship for years without ever learning to share or become accountable for our spending choices as individuals. So when financial flashpoints arise, we don't have the skills – in practical or communication terms – to deal with them.

'Women now in their thirties and forties may be the first in the family to be high earners and financially independent,' says Pine. 'So they haven't necessarily had a good role model of how to handle that money.' Issues of trust can arise for both partners where they might become over-controlling about how joint income is spent, or have secret funds the other knows nothing about. And for some men there can be difficulties around the idea that their partner earns more than them.

A disparity in earnings can affect the long-term stability of a partnership. The more economically dependent a man is on his female partner, the more likely he is to cheat on her, according to research from the American Sociological Association. 'But for women, economic dependency seems to have the opposite effect,' says Christin Munsch, a sociology researcher at Cornell University and author of the study *The Effect Of Unemployment And Relative Income Disparity On Infidelity For Men And Women*. 'The more dependent they are on their male partners, the less likely they are to engage in infidelity.'

And it's not just our parents' attitudes towards > < money that can influence how we handle it. Inevitably, one partner's spending style will affect the other, sometimes in unexpected ways. So if one partner is anxious about spending and careful with money, the other might rebel and make secret purchases, or lie about how much something costs.

This might explain why 'financial infidelity' has become an issue in relationships. Research by insurer esure suggests that an estimated 7.3 million Britons have either downplayed or lied about their

financial situation to loved ones, while 21 per cent said they hadn't changed their spending habits at all, despite the economic squeeze. Meanwhile, Tesco Bank recently highlighted the problem of 'dadolescents', men who fritter away the family finances on sports equipment and gadgets such as smart phones and games consoles.

Because we find it so difficult to be open about money, and to voice our feelings of shame about not having enough, or not wanting to spend it, one half of a couple may have secret debts or take out a loan without telling their partner. Kate, 34, had been married to Ian for 18 months before they decided to buy their first home together.

'Alarm bells started ringing when we were turned down by first one mortgage company then another,' says Kate. 'It didn't make sense because we both had good salaries. Ian told me it was because of an unpaid gas bill from years ago. My brother, who works in finance, suggested that it could be something more serious. Eventually, I found out that Ian had a mountain of unpaid bills, and debts totalling more than £30,000. We're still together but I feel I can no longer trust him. If he can do this, what else is he keeping secret? We've also had to put plans for our dream home on hold. All our joint savings have gone to pay off some of the debt.' ■



HOW TO TALK TO YOUR PARTNER ABOUT MONEY

M Gary Neuman and Melisa Neuman, co-authors of *In Good Times & Bad*, suggest 10 ways to tackle this tricky subject

- 1** Set a regular time every week to talk about money. Don't meet when you are likely to be hungry, sleep-deprived or out of sorts.
- 2** Minimise distractions. Turn off phones and email, and if you have kids, give them a DVD to watch or wait until they're in bed. Set a time limit, say 30 minutes, and stick to it.
- 3** Establish a ritual of doing something pleasurable afterwards – a nice meal, a glass of wine or a walk together – so you will look forward to these discussions.
- 4** Gather together all credit card statements, bills and bank details. The important thing is that you get a total picture of what's going on.
- 5** Avoid statements that begin with 'you'. Use ones that start with 'I'. This is an old technique, but it works. So, instead of 'you decided to upgrade the computer and here's yet another exorbitant credit card bill', try 'In future, I'd like to talk about big purchases before we make them'. Say 'I feel overwhelmed by these expenses' instead of 'Your expenses are ridiculous'.
- 6** Don't drink alcohol during the meeting as this can lower inhibitions and change the tone of the discussion.
- 7** Be kind and supportive – avoid accusing or shaming. Blaming or humiliating doesn't belong in a relationship and won't bring about change.
- 8** Stick to the subject, be reassuring, and build each other up. A financial discussion is not the place to review personality defects or air other grievances.
- 9** Brainstorm ideas on paper and look for practical solutions to issues such as 'how can we bring our outgoings down?'. This will build a sense of purpose and focus attention on creating your future together.
- 10** A useful exercise is to go through each category of spending and discuss what brings you the least and most satisfaction. If one of you likes to splurge on gourmet cheese and wine while the other has a more functional approach to eating, this is a good way to address your different spending styles and try to achieve balance.







