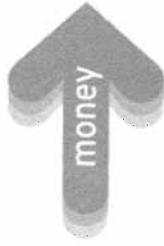


Recession-proof your RELATIONSHIP



When bills come through the door, love flies out of the window, or so the saying goes. If you're at the final-demand stage, let our expert advice take the pressure off

Romantic breaks and dinners à deux must have been the first credit-crunch casualties in many households. After all, how can you justify those relationship-strengthening holidays or just-because gifts when you're barely able to afford the weekly shop? But when you take these little extras out of the equation, and add in a whole load of financial friction, even the strongest partnership can feel emotionally bankrupt. Calls to Relate's relationship crisis helpline increased by 59 per cent last October and November compared with the same period in 2007, and experts attribute this rise to our current financial climate. 'Studies have shown that the more debt a couple is in, the more dissatisfied partners will be with each other. They spend less quality time together, and more time rowing about money,' says Relate counsellor Denise Knowles.

Bitterness is inevitable because money is such an emotionally loaded issue, says Karen Pine, professor of psychology at the University of Hertfordshire and co-author of *Sheconomics* (Headline, £7.99). 'Material wealth can be associated with security, comfort and control. Women spend to lift their mood or reward themselves for hard work. They're also prone to revenge spending, blowing the budget when shopping to get back at an errant husband who's off playing golf. Money papers over the cracks in a relationship, but if there's nothing to spend, those cracks will only widen.'

Then, of course, there's the blame game. 'Are the debts his fault for going to the pub three nights a week, or her fault for having a weekly manicure? Couples tend to blame each other in times of financial stress, but this is the worst possible course of action. It can lead to one partner being resentful and secretive, and the other being controlling. The balance of the relationship will be tipped,' says Denise. And with emotions running high, you can forget about smoothing things over in the bedroom. 'Any sort of stress will mean you'll have difficulty relaxing during sex,' Denise points out. 'Money worries will affect your ability to give yourself wholeheartedly to your partner.' Statistics back this up – the only time the population fell in the last century was in 1976, after 1974's severe recession.

While this all sounds rather bleak, staying together, for richer or poorer, is possible when you know how...



HOW TO WEATHER THE FINANCIAL STORM

SHARE YOUR PROBLEMS

You need to pull together in a crisis. Open up by saying, 'I've got myself into a bit of a tricky situation and I need to tell you about it.' If the words stick in your throat, try writing a letter instead. If you suspect he's keeping financial problems from you, point out that you're willing to share responsibility and don't

expect him to handle everything alone. Men are often secretly relieved when they find someone else is willing to get involved.

AGREE ON WHAT IS AN

ACCEPTABLE EXPENDITURE

The chances are that you'll have joint expenses, so you'll need a joint strategy on how to fund them. You need to talk about the nitty gritty, thrashing out what