

## Marriages and pressures of finance

By Swati Desai

Ashley's anger was explosive. Her husband Alex was supposed to pay the loan installment on his car every month by the 6th, but he was always late. He had repeated this pattern again. Ashley was furious because his car loan was on her name. She had obtained this loan for him because his bad credit would not have allowed him to get it for himself. Ashley was worried that his behaviour would spoil her credit rating. Besides, this was not the first time she claimed, "He is late on all payments, including his monthly contribution to our family expenses. He always shirks from his responsibilities, even household chores."

**Problem #1:** Ashley had no trust and respect for Alex. She had explosive anger.

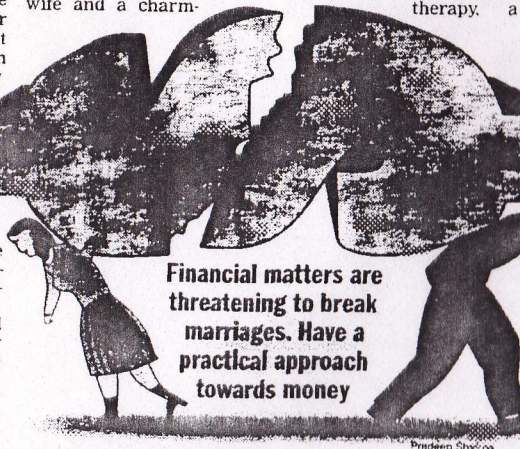
Alex tried to charm her out of her anger. He defended himself, "I am not late every time. Besides, I want to wait for the stocks to go up before I cash in and pay up all my bills." Ashley asked him, "What about your monthly contribution? Did you even look at the list I left for you on the table?" Alex shrugged, smiled, and said, "I do not think I should be paying for your expensive habits. I want just a simple life style. I will pay what I think is appropriate from your list." He was never going to agree with Ashley's terms any way.

**Problem # 2:** Ashley's

anger created resistance in him and pushed him away. Alex was defensive, elusive, and passive aggressive.

The specific situation may sound American, although it is fast approaching the shores of urban India like a greedy wave: a successful, independent, aggressive wife and a charm-

ing, less successful, stingy, unreliable husband. Add to this Ashley's blatant materialistic high life expectations and Alex's inclination to lead simpler spiritual life.



**Financial matters are threatening to break marriages. Have a practical approach towards money**

**Problem #3:** In spite of the modern exterior, they had traditional underlying expectations. For example, Ashley expected Alex to provide her with her expected life style and Alex did not like to be held responsible for daily household chores.

The details of the situation and the gender roles in

the above patterns may vary, but the problems in this situation are universally experienced. Do the solutions apply to our local situations or not? We may be able to answer that after looking at how Alex and Ashley set to resolve their issues. They both ended up in couples' therapy. a

**Solution # 1:** Patience for the solution to arrive, while you keep working on issues in spite of temptation to just give up.

The first step for Ashley was to recognise that her anger came from her feeling of being trapped and being taken advantage of. She had to realise what she received from Alex that made her stay in the relationship was

not all about him taking advantage of her. She had grown dependent on his supportive listening skills. Besides, they always cooperated with each other in raising their teenage daughter. Once she struggled and came out of the dependency, she felt calmer and less angry. The choice of staying or leaving was hers.

**Solution #2:** Sense of empowerment, not being trapped.

For Alex, when Ashley said she could leave, he was forced to recognise his passive resistance -- in the form of non-cooperation -- to Ashley's explosive demands. He also had to deal with his selfish tendencies and unwillingness to compromise for the whole family. Once Ashley's anger subsided, he was able to listen to her more, which shows that her anger had indeed been damaging to their relationship in the past. They also needed practical solutions such as total separation of finances and mutually discussed agreement on contributions.

**Solution # 3:** There is no substitute for honest self-search and admittance.

They have decided to stay together and to give the best to their daughter.

*(The author, a psychotherapist in private practice in Los Angeles and a mental health consultant to South Asian agencies, is on a visit to ISB, Hyderabad)*