

News release

Relate Cambridge provides relationship tips for couples in debt as new research finds one in seven people has hidden debt from their partner

Ahead of a new report from Relate (relationship charity), finding that one in seven people in debt has hidden debt from their partner, Relate Cambridge, along with the Clarion Housing Group and the CHS Group (Cambridge Housing Society, worked together to deliver a one-day pilot workshop last September. This was for Relate counsellors and money coaches working across the region. Relate counsellors were encouraged to feel more confident in talking to clients about money issues and money coaches gained confidence in addressing the broader relationship issues – the challenges of access for low income families to relationship support. Following the workshop, a plan to share resources and materials between the three organisations were put in place, and closer links have been developed for signposting between services.

The report, [*In too deep: an investigation into debt and relationships*](#), is sponsored by Provident Financial and explores the strong links between debt and relationships. According to the latest figures 14.3% of adults in the east of England are in problem debt which equates to 693,851 people.* Relate's report highlights the impact this can have on relationships with one in five (20%) people in problem debt having experienced the breakdown of a relationship with a partner where debt was at least part of the reason. To add to this, a quarter (25%) argue about money, debt, and other financial issues with their partner at least once a fortnight.

Relate Cambridge has advice on how to adopt a more open and shared approach to finances, saying that relationship dynamics, such as how well a couple communicate, and whether they have a shared approach to finances, can make all the difference. Relate counsellor, Elaine Taylor at Relate Cambridge said:

“Money worries are one of the top strains on relationships and in the current financial climate, we now see a lot of clients who are struggling with debt. Debt is a stressful thing for anyone to go through and frequent arguments about money are common among couples whose finances are under pressure. We also hear from some couples where one person has been hiding large debts from their partner, and although the debt is upsetting it is often the deceit that causes the biggest problem. Elaine went on to say “Whilst talking about money can be tricky, hiding debt can cause a lot of damage to the relationship in the long-run as well as people's ability to deal with debt. Counselling can help couples to talk more openly about money and tackle any problems together” .

Relate Cambridge's tips for couples in debt

- **Talk to your partner about your attitudes towards money and debt** and what you think has influenced them. Greater understanding will lead to less arguments.

- **If you're hiding debt from your partner** unless you're in an abusive relationship, it's usually best to come clean. Pick a quiet time with no distractions, accept responsibility and explain you want to be open and honest about money from now on.
- **Put together a plan** outlining how you'll manage paying off debt together and work out a monthly budget. It will help you to feel in control again and like you're tackling the problem as a team.
- **Check in regularly with your partner about finances.** Couples who make financial decisions together are less likely to have issues.
- **If you're arguing more often than not,** it's worth seeking relationship support from an organisation such as Relate (relate.org.uk).
- **Do seek support on the financial side of things** from an websites such as www.makingmoneycount.org.uk which offers everyday help with financial issues, as well as finding work and housing, or organisations such as Christians Against Poverty (capuk.org) or Money Advice Service (moneyadvice.org.uk) so you can begin to tackle the debt together.

-ENDS-

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www.relatecambridge.org.uk

Relate Cambridge – supporting relationships at every stage of your life

*Taken from [Money Advice Service over-indebtedness 2017 report](#).

Notes to editors:

- All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 4,726 adults. Fieldwork was undertaken between 3rd-7th August 2017. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+). YouGov is a member of the British Polling Council. Any inaccuracies in the reporting of the data are the sole responsibility of Relate.
- The report's external advisory group consisted of Christians Against Poverty, Citizens Advice, Early Intervention Foundation, Department for Work and Pensions, Joseph Rowntree Foundation, Money Advice Service, Money Advice Trust, OnePlusOne, Provident Financial, Personal Finance Research Centre, StepChange and Toynbee Hall.
- Relationships are the beating heart of our lives – when they aren't healthy, we suffer. That's why Relate, the UK's leading relationship support charity, is here to help.
- Relate champions the importance of strong and healthy relationships for all as the basis of a thriving society.
- Nearly 3 million people in the UK are in distressed relationships – that's 1.4 million families at breaking point.
- Relate's work helps prevent loneliness, depression, abuse, homelessness, debt and many other life-shattering events that can happen when relationships go wrong.
- Relate's non-judgmental services helped more than 1.5 million people last year, of all backgrounds and sexual orientations.
- Relate will celebrate its 80th birthday in 2018.
- Visit relate.org.uk or call 0300 100 1234 to find out more.
- Relate is a registered charity number 207314.