

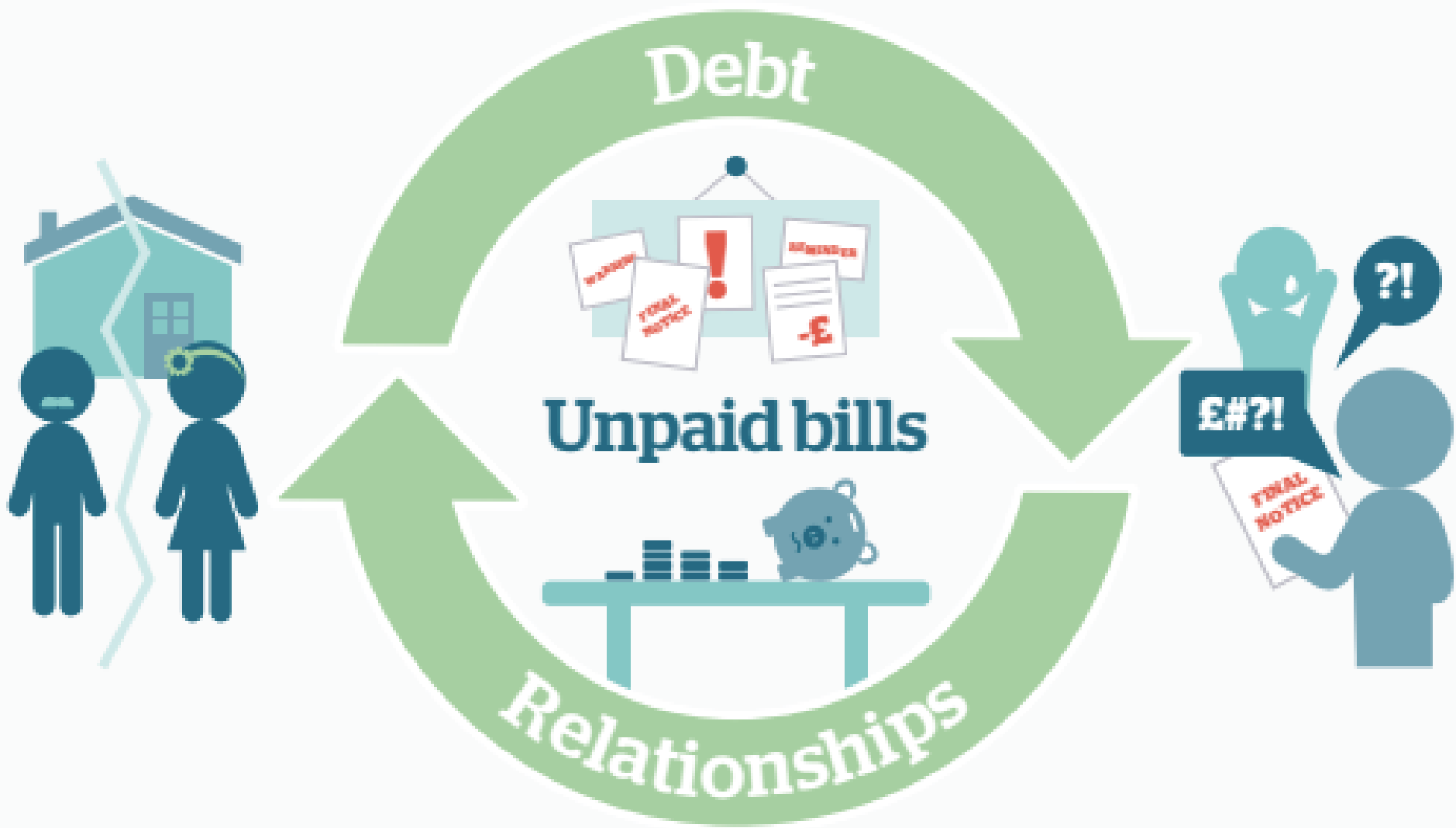


In too deep: An investigation into debt and relationships

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Impacts of debt on relationships



1 in **4** (25%)

who have been in debt say **debt had a negative impact on their relationship with their partner; 1 in 10 say it was very negative²**



1 in **3** (31%)

Relate service users said **debt contributed to the breakdown of their relationship⁶**



Over a third

of both debt advice clients³ and Relate service users⁴ said **debt has a 'considerable' impact on their relationship with their partner**



1 in **5**

debt advice clients say **debt has a 'considerable' impact on their relationships with their children⁵**

‘Hidden’ debt

Over **1 in 4**
(27%) Relate service
users have **hidden
debt from a partner**⁹



“The stress has been incredible, it's like
keeping a dirty secret and the guilt is
overwhelming.”

- StepChange client¹³

“One woman who was actually facing
eviction from her home, and didn't know
until that morning because her husband
hadn't told her that he had a serious
gambling problem.”

- Debt advisor¹²



(almost half) of debt advice clients have
hidden debt from their partner¹⁰

Impacts of relationships on finances

36%

of debt advice clients said **relationship breakdown** was a cause of their **problem debt**¹⁴



58%

of debt advisers said they **often encounter clients who have had problems accessing credit due to financial association with a partner or ex-partner**¹⁵



1 in **5**



debt advisers see clients whose **partner controls their access to income/benefits/bank accounts at least often**¹⁶

Impacts of relationships on finances

93% of debt advisers say **personal & family relationships are important to clients' ability to manage debt** (55% 'very important'; 38% 'fairly important')



59% of Relate counsellors say **financial conflicts carry emotional meanings for partners most or all the time**



“[I have] clients where...there are different ideas, different values attached to how you manage money, and sometimes the work goes into actually thinking about family backgrounds and growing up... the debt is attached to the different values and the different meanings that money has.”

- Relate counsellor

Recommendations

Include:

- **Better joined-up and informed services**
 - Relationship support and debt advice services work together + govt to facilitate
 - Workforce training
 - Innovation Fund
 - Families and Relationships Steering Group for UK Fin Cap strategy
 - Coordination in government
- **Access to relationship support**
 - Free relationship support for indebted low-income families
- **Measuring relational + financial contexts**
 - Creditors to assess customer needs
 - Local authorities to regard problem debt as risk factor that can negatively affect family relationships + wellbeing
- **Prevention - info and support**

Group discussion

1. What is already happening to respond to links between financial problems and relationship problems?
 - What is working?
 - Where are the gaps?
2. Obstacles to more joined-up responses to financial difficulties and relationship difficulties
3. Priorities for action: What can we do take forwards the research findings and develop more joined-up responses to financial difficulties and relationship difficulties in practice?