

up to the men." This, she says, can make us scared to take the reins ourselves.

For men, however, money issues can threaten their masculinity. "If a man feels he can't provide for his partner, he feels of less value," Karen says. Taking this into account, it's hardly surprising that there's a conspiracy of silence within relationships.

WHO'S LIABLE?

But it's vital that Dawn comes clean, says financial expert Mike Thomas. "If a couple own a house together, the creditors can put a charge against it to reclaim their debt. In Dawn's case, even though they're renting, the CCJ means they could be refused a mortgage in the future. And if Graeme gets a credit check on himself, her CCJ will show up. He'll find out sooner or later. You think you're protecting your partner by hiding the problems but you're actually making things worse."

Partners aren't always liable for each other's debts, even if they live together. A good rule of thumb to know is that you're liable for any debts in your name, or your joint names – like the mortgage or a car you bought together on finance. Also, when one partner dies, creditors can pursue the estate for payment – which meant when Mark ended his life, he wasn't protecting Aby from debt at all.

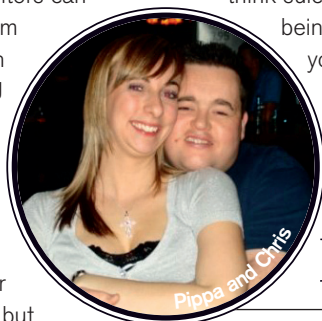
So, honesty is by far the best policy. Verity Manners, adviser for the Citizen's Advice Bureau says. "When you first find yourself in a situation where you're sharing your financial lives, you should sit down and have an honest discussion. Say, 'This is what I earn; this is what I owe.' And get him to do the same."

If you've let it go further than that, Karen suggests going to a neutral location, such as a quiet pub, and coming clean. "You might feel it's best to take a step towards tackling the problem on your own first, so you can say, 'I've got this debt but it's OK, I've called the company and arranged to pay it back in instalments.' That way you're sharing the solution as well as the problem."

It's vital to remember that you do have options, says Verity. "Work out your priority debts – the ones that put your home at risk (like mortgage) or your liberty (you can be jailed for non-payment of council tax). Contact them and arrange to pay back in a way you can afford. Then negotiate a pro-rata payment with your lower-priority

debts. Also, look into ways of increasing your income – you could be entitled to some benefits. Contacting an adviser like the Citizens Advice Bureau [CAB] will help."

It's something Aby wishes Mark had done. A year on from his death, she's living alone in a one-bedroom flat, claiming benefits and grieving for the fiancé she lost. Aby is still working out which of Mark's debts she's liable for. "That's why I wanted to share my story," Aby says. "I don't want anyone out there to let it get that far, to think suicide is a better option than being open and honest with your partner. If Mark had only talked to me, we could have got through it."



'WE LEARNT TO BE HONEST THE HARD WAY'

Pippa Agar, 26, from Dunstable, Bedfordshire, and her husband Chris have a total money-honesty policy, but it wasn't always like that...

"I always thought I knew everything about Chris – we were very close. When he started having trouble sleeping, I put it down to work-related stress – he'd been made redundant twice, although he'd got another job as a business development manager.

"Then last July I was out shopping when my debit card was declined. I'd only been paid five days before, so it was odd. I called Chris and he seemed as surprised as me. He said he'd ring the bank, and also promised to pick me up from my beautician's job that night.

"So when Chris didn't show, I was a bit miffed – especially when I got home and saw his car. But inside, the house was silent. I found Chris in the spare room – his lips were blue and there was vomit

everywhere. I shook him – he was breathing but I couldn't wake him up.

"Chris was rushed to intensive care. I watched the monitors, terrified he'd die in front of me. Doctors said he'd overdosed on his sleeping tablets, but thankfully he survived.

"Back home, exhausted but desperate for answers, I went through his things until I found piles of unopened post – unpaid bills, final demands I knew nothing about – adding up to thousands. He hadn't spent extravagantly – the debts had built up slowly through the years, made worse by his redundancies.

"I'd had no idea – Chris always seemed to have money and never spoke to me about it. Looking at him in his hospital bed, I felt angry. How dare he fool me, then try to leave me alone with all this mess?"

"Days later, Chris cried as he confessed to me that the debt had got too much. He'd

used our wages to pay the credit cards, then moved money from the cards to pay the bills. He was trapped in a vicious circle. My anger faded. I just felt sad that he hadn't felt able to tell me.

"Chris has now been declared bankrupt. He owed about £40,000. Thankfully my name hadn't been on our current account for long, and we only shared one credit card, so I'm not liable for too much. I've had to sell my beloved car, but I'd rather have Chris any day.

"That's the irony: Chris is more important to me than any material thing. I just wish he'd realised that sooner." ❊

IS HE (FINANCIALLY) CHEATING ON YOU?

The signs a man gives when he's cheating could also show financial infidelity, says Karen Pine.

- £ His attitude to money changes – all of a sudden he's worrying about every little purchase.
- £ He's suddenly more secretive, maybe hiding bank statements.
- £ He's acting distracted and evasive.
- £ He gets defensive if you try to ask him about money.

BY ANDRENA CORDANI AND CARRIE DUNN. PHOTOGRAPHS CAMERA PRESS/DEBRA HURFORD BROWN. * NAMES HAVE BEEN CHANGED. SHE ECONOMICS BY KAREN PINE AND SIMONE GIESSEN/EA9. HEADLINE, MIKE THOMAS WWW.DERTWIZARD.COM

IN DEBT?
WHERE TO GO FOR HELP
Citizens Advice: www.adviceguide.co.uk or find your nearest Citizens Advice Bureau at www.citizensadvice.org.uk
National debtline: 0808 808 4000 or www.nationaldebtline.co.uk