

Your psyche

TWO SIDES OF THE COIN

Dual income households are commonplace nowadays. So, what do you do when the money is halved without warning?

SAVIA RAJAGOPAL



I'm the sole breadwinner...

I am a 28-year-old professional, employed with an IT firm, married for a year. My partner used to earn a generous salary with a multinational company. Last month, he suddenly lost his job as the company chose to downsize. From a double income household totalling approximately Rs. 70,000 a month, we are down to less than half the amount. Things are very tight and my husband too seems to be bearing the brunt of his dismissal. He feels belittled to ask me for money but also is totally dependent on me. I am feeling the pressure too. I don't know how to manage within my salary as we have never had to cut corners before. Added to which, I don't know how to deal with this new equation with my husband.

EXPERT ADVICE Emotionally:

"If it's a sudden dismissal, then even your husband was not prepared for it mentally. So, there are bound to be emotional issues which will naturally spillover into the relationship. There's also social stigma attached to a man being at home while his wife works. So it makes it much more difficult for him to cope. Be patient and try to involve him in all decisions. Do not dominate or nag him all the time and give him breathing space," advises Dr. Sharita Shah, consultant psychiatrist, Hiranandani hospital. She emphasises the importance of communicating openly, no matter what and providing encouragement.

Financially:

"You should refer to finances as 'our' money as opposed to 'yours' or 'mine' because it makes it easier for both partners," she adds. Needless to say, financial planning takes a pivotal role for the future. So you should pay attention to the finer details.



I've lost my job...

I have recently lost my job after working for the last eight years and was completely independent of my spouse's income. I am used to dealing with finances myself. My husband makes me feel very useless as I have no financial backing or savings of my own now. We have home loans and other major commitments and I am unable to contribute towards them. My self-esteem is taking a beating. I have never felt so insecure before.

EXPERT ADVICE Emotionally:

“Don’t make it an ego battle,” warns Seema Hingorrany, psychologist and psychotherapist. She adds that you have to maintain a positive approach to the situation and not get bogged down by negativity. If you’re at the receiving end of criticism, then make sure you do not internalise it, even if the source is your husband or partner. Also, don’t focus on the money aspect of your relationship alone. However, “watch out for the tendency to become vengeful towards your spouse in a bid to prove a point,” cautions Hingorrany. Financially: Be proactive and actively seek jobs by applying to job sites as well as network. Also, remember that you have a right towards your spouse’s finances and should not feel bad about seeking his help.

FAST ADVICE

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PHOTO: Vikram Bawa; MODEL S: Luciana Illegas; Vikram Raj Sinjil... MAKE-UP: Rasma Sablok; STYLIST: Priyanka Kanakaran; CLOTHES: Promod