

Important Personal Investments: Love, Trust



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How is your portfolio doing? Not your financial portfolio — your intimacy portfolio?

During these incredibly difficult times, wild market fluctuations have left couples fearing the worst and sacrificing what they value most.

Carrie and Matt Brown, in their mid-40s, were getting by pretty well until the economy started its free-fall. Carrie, a history teacher, and Matt, a top salesman for a local auto dealership, live in a modest three-bedroom Cape, drive late-model cars and have managed to sock a little away in a college fund for their two kids. Their intimacy seemed “good enough” — but they really never gave it much thought, or planning. Like so many couples, the Browns were too busy with kids, school activities and social commitments to spend much time actively managing their most valuable asset.

Then the roof fell in. Matt lost his job, and Evan, their 3-year-old, was diagnosed with autism.

“We didn’t see any of this coming,” Matt reveals, wringing his hands in desperation during one of our sessions. “What Carrie and I relied on as security was actually only vapor wealth. It just vanished.”

Carrie listens, stone-faced.

“We’re upside down and owe more than the house is worth,” Matt continues. “Two more months like this, and we’re probably looking at foreclosure. Evan needs special care, and we’ve tapped out our savings and then some.”

Carrie’s countenance cracks as she begins to sob.

Like so many couples who argue about money, bitterness has blown a hole in Carrie and Matt’s intimacy. They’ve turned against one another when they need each other most. Daily fights about spending are now commonplace. She blames him, and he shuts down — neither facing the cold, hard facts.

The final straw came a few weeks ago. Carrie innocently opened what she thought was one of the “lower” balance Visa statements to discover a whopping \$30,000 of unexpected credit card debt. Apparently Matt has been paying bills with cash advances — borrowing from Peter to pay Paul. He’d foolishly hoped to find a new job and make things right before Carrie found out. Carrie threatened divorce unless they got into therapy.

Unfortunately, the Browns’ problem is all too familiar. Economic strain depletes our emotional reserves. As we struggle with money issues, we often fail to protect our most precious investments — the love and trust of those we cherish most.

It continues to amaze me that intelligent people understand that everything we value requires careful attention to stay vibrant and healthy — our children, careers, our bodies and friendships ... even our vegetable gardens need loving attention to thrive. What makes us think that intimacy will prosper without appropriate “asset management”?

Long-term relationships are difficult to sustain in the best of times. We all know the divorce statistics. It’s easy to live high on the hog, but lean times have a way of forcing tough choices.

So if you haven’t already done so, I strongly suggest you take a close look at your intimacy reserves. Have you diversified your portfolio, or do you expect to have it thrive on old promises and outmoded practices? What is your short- and long-term strategy? It is probably time for a change.

Try an active asset-management approach to your relationship. Consider making regular contributions to your intimacy account during the emotional peaks and the valleys. Panic “selling” during hard times will only deepen your deficit. Become a seasoned investor in your own personal happiness as a hedge against inevitable downturns. You won’t regret your investments.

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