



### **Tangos Of Debt Accumulation: What Are They All Worth?**

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Watch Jane or Bob max out on their credit cards. Is that their partner Jim or Mary registering a half hearted protest? Listen to Spot bark and scratch his neck in befuddlement when Jim or Mary pay off the abused credit cards and then, look stunned when the sun rises on another spending spree? Was Spot's ears playing tricks on him when after one of Jane or Bob's rants about their partners not contributing enough to their respective households, they agreed to take out loans to renovate their kitchens? Could it be that this actually came out of Jim and Mary's mouths; the same Jim and Mary who are in charge of the finances and know full well they will once again have to rob Peter to pay Paul this month? Did Spot really hear Jim and Mary say to Jane and Bob after screaming at Jane and Bob about their impulsive and excessive spending: "Don't worry about the finances I've got matters under control?"

There is something definitely wrong with these pictures so why is it that the parties to these financial problems keep the engines for these problems running at peak performance? Why do the seemingly more fiscally responsible parties speak out of both corners of their mouths as if they have two mouths? Does it seem odd to you that although, all the partners have an equal stake in these affairs Jane and Bob sound like children and Jim and Mary sound like parents who let their children get away with murder and then, blame them for it? This article will provide some answers to what has become a painfully common dance among couples throughout this country. I'll name this dance: Tangos of Debt Accumulation.

Every couple dances in complementary ways. Some of these dances are healthier than others. All of these dances notwithstanding denials and protests to the contrary, are mutually gratifying on some level. Therefore, the dances do not deviate until someone puts his foot down; no pun intended and insists that the dancers agree on another dance or someone ends the dance by sitting the next song out. I've interviewed many of these dance partners and have often found it difficult to keep in mind that they are separate people; two independent centers of action free to determine their own courses of action. It's as if the

partners become a fluid or seamless entity. Who is leading and who is following is often anyone's best guess?

This state of affairs reflects confusion that stems from both parties using and depending on each other in ways that blur the boundaries between themselves, and deny their responsibilities for themselves and to each other. For example, both partners may have wishes and fears about being in debt and yet it looks like one partner is the culprit for all the debt accumulation and the other partner is fearfully helpless to stop the bleeding. Having worked with these couples I can tell you that if the alleged victim has watched his partner over spend for years and has not put his foot down then, he is tacitly giving his stamp of approval. Don't be misled by their words. The two partners may have different agendas for perpetuating these tangos of debt collection. Nonetheless, it is safe to say judging by their actions that neither party is ready to see this tango of debt accumulation end.

Many of us out there wish to exercise total control over each other. These dance partners are soul mates in that this is a mutual need of theirs so they can individually deny that they are out of control of their selves. The quid pro quo for these relationships is that they cope with their intense and unhealthy emotional dependencies on each other by synchronizing their efforts to ensure that each is held hostage by the other's vulnerabilities to being held accountable. This is accomplished by alternating and effective uses of the carrot and the stick.

For example, one partner may use a credit card to appease and pacify another partner who is unhappy with his life and ready to point fingers in his direction. This may be a matter of both hearing the unhappiness as a personal attack to fend off as well as wanting to avoid getting in touch with his own unhappiness he doesn't believe he can do anything about. The stick may be employed by one or both parties threatening to leave or giving the other partner the silent treatment. Curiously, only when they are about to tango off the cliff or sometimes after they have careened down the side of that cliff known as Mount Bankruptcy or Mount Foreclosure do they surrender to the realities of their co-created destinies.

Before the eleventh hour strikes, their collusive and conspiratorial ways can ensure that neither partner will insist on changing the dance, sitting the dance out or leaving the party. It's as if the two dancers share an appendage and form a wishbone. To break them apart is to make a wish and OUCH!!!!!!!!!! I think you get my point. Up until this juncture known in

the addiction literature as “hitting bottom,” these folks sit and fight about “if and when and on what” to spend money on while the ship of their Titanic- like fiscal existence is slowly swallowed up by an ocean of interest payments. You might believe that they risk drowning in debt stubbornly waiting for someone other than themselves to save them. Well, if you thought that you would in many cases be correct.

The folks who come supplied with life rafts and life preservers are often the money managers and debt consolidators. They may create vehicles for these dance partners to rebuild their fiscal lives but unless the partners learn to take their selves seriously and trust their selves as capable of rebuilding their lives, they will continue to over spend.

We all have indispensable needs to find meaning, joy, happiness and serenity in our existences. We all have needs to change and grow; to be transformed and to transform others by relating to each other with love, acceptance, encouragement, compassion, empathy, respect and consideration. The more we use, value, nurture, and invest in ourselves and our partners the more we make reality for ourselves that we are investment vehicles with much greater promise than let’s say even shares of Google stock a few years ago. I say this because when we learn to trust ourselves, take ourselves seriously and invest in our most divine aspirations we create unimaginable riches in personal meaning, happiness, love, and joy. Hope and personal empowerment replace hopelessness and helplessness. Meanwhile our new found wellsprings of self esteem dramatically change the way we relate to money. Our desire to get something for nothing which is at the root of accumulating debt loses its power over us. When we spend as if we have limitless resources and experience ourselves as if we are not worth anything more than the retail value of the goods and services purchased, we are devaluing our self interest and devaluing the self interest of all those impacted by our excesses.

I have learned in my years of practicing psychotherapy that debt accumulation is an expression of an unrealistic wish to try and buy what can’t be bought with money. Debt accumulation simultaneously reflects the fear of paying a very stiff price should reality intrude on our denial of needing others. No one can buy love, appreciation or self esteem. Many folks have a fear of being taken advantage and taken for granted. We simply will not leave such a dreaded apprehension to chance. We dance in tandem to make our worst fears a self-fulfilling prophecy.

Those of us who tango into debt conspire with each other to preserve sacred and self defeating patterns learned early in life. They are impoverished by their unwillingness to

acknowledge the overwhelming evidence that the gospels that have guided their lives were written by false prophets; imperfect family members like everybody. The fear is that if they reflect on and reevaluate how flawed and self defeating are their dance steps, they will be lost as to how to dance with each other.

By helping my clients to appreciate and use their selves to grow beyond and free themselves from feeling devalued they learn to invest in and create lives of prosperity. Then, their engines of debt accumulation are shut down. This watershed event leads to the willingness to develop new skills that may eliminate their tangos of debt accumulation for good.