**He Said-She Said: Can I Still Be Poor and Invest in a Relationship?**

**Kris Swiatocho, Cliff Young**

***EDITOR'S NOTE:***[***He Said-She Said***](http://www.crosswalk.com/family/singles/he-said-she-said/) *is a biweekly advice column for singles featuring a question from a Crosswalk.com reader with responses from a male and female point of view. If you've got a question about anything related to singleness or living the single life, please submit it to* ***hesaid-shesaid@crosswalk.com*** *(selected questions will be posted anonymously).*

**QUESTION**: A healthy [**marriage**](http://www.crosswalk.com/family/marriage/) relationship requires sufficient time and money, particularly on the part of the man. However, there are times when men earn so little, and still struggle. As they toil and moil, time flies by so quickly and some end up in unhealthy, come-we-stay kind of arrangements. This is obviously unacceptable in Christian circles. How can a man of integrity start and manage a relationship when he doesn’t have enough money? Could a constant lack of finances be God’s call into celibacy? Should this man of integrity keep looking for the money to manage the relationship even as his age advances? Aren’t late marriages vulnerable to more problems given the fact that the man and woman may not have the strength to bring up children when they are so advanced in age?

**HE SAID:**

Your observations are not foreign from the thoughts and concerns many of us have, although the connection you make between money and relationships is too significant.

A healthy relationship of *any kind* requires quality time in a variety of settings and situations, a commitment of each to the other, common values and an abundance of grace and understanding.

Money is an important aspect of a majority of things, but isn’t a *necessity* of a healthy relationship. It can make things “easier,” however, the challenge no matter how much or little you have is to be imaginative, resourceful and devoted to your significant within your own confines. If you create a strong healthy relationship when you have little, you will thrive not only in that condition, but in life and in stewardship when you have more.

*Whoever is faithful with little is also faithful with much* ([**Luke 16:10**](http://www.biblestudytools.com/search/?t=niv&q=lu+16:10-10)).

A “constant lack of finances” can hardly be construed as God’s calling into celibacy. If that were the case, many colleges would become monasteries.

Society has led us to believe having money correlates to happiness, but we often hear of wealthy individuals (celebrities) who have neither successful nor healthy relationships. Many couples acknowledge it was during their times of financial struggle when they felt closest to one another.

Traditionally, the man has been the major breadwinner in the [**family**](http://www.crosswalk.com/family/) and should always strive to be the spiritual leader and provider for his family. But a recent report indicates women are now the primary provider in forty percent of households. No matter who (currently) provides the majority of income, both need to contribute to the relationship.

*Stop worrying about tomorrow, because tomorrow will worry about itself* ([**Matthew 6:34**](http://www.biblestudytools.com/search/?t=niv&q=mt+6:34-34)).

If we wait to “have enough money,” to “be in the right job,” to “live in our dream house,” to “have everything in order,” we may never start a relationship or do what we were created for.  This is not to say we should take unnecessary chances or put ourselves into debt, but if we hold out for what we “think” is the *perfect* time to start, we may never accomplish anything.

**SHE SAID:**

My first thoughts when reading your question is that you have obviously had an experience dating someone, or wanted to date someone, who had not quite reached the financial stability they were seeking. I have a male friend who feels very strongly that he should be able to provide for his family-to-be. That he would prefer that his future wife stay at home, specifically when they start having kids. If this is going to happen, he has to be in such a place financially that he can do this. However, I -like you- know that some men may never be able to financially support a wife and kids alone. And as a result, they may need to take a chance and pray that with both of their incomes, they could provide a home together with kids. Either way, it has to be something God had led you to do.

As a teacher of the word, I speak to all audiences, but specifically to single adults. As a part of this teaching, I encourage singles to work on themselves before seeking a mate. If they are in debt, have low self-esteem, are unhealthy, etc. they may need to make some changes. If their focus is on God, then God will tell them what needs to be changed and will help them make those changes. God will also tell you when you should be dating.

In my experience, the number one reason why relationships fail is lack of communication. The second is finances. Why in the world would you want to enter into a relationship with a man who can't pay his bills, can't manage his funds? There will be problems from the start.

Now, on the flip side. I do sympathize with you in regards to "when" a man will be ready to date and get married. Is it when he makes $50,000 a year, $100,000? What would most men say they need to make to feel they can take care of a wife and kids? As I have gotten older and especially when I began my public ministry I realized just how little I could live off. I know, with proper money management skills, reducing debt, using coupons, and more, any couple can make it even off the lowest of incomes. Maybe they can't have a big family but they can certainly have at least one kid. Maybe they can't buy a house or have two cars but they can rent an apartment and take the bus.

So what is the hold up? Well, if it is something God had told them, they are worth the wait. As in all things, God will give you both the strength, direction and peace about it all. God's way is always worth the wait.

*LORD, I wait for you; you will answer, Lord my God* ([**Psalm 38:15**](http://www.biblestudytools.com/search/?t=niv&q=ps+38:15-15)).

***HE is …*** [***Cliff Young***](http://www.crosswalk.com/family/singles/why-do-we-need-to-have-answers-for-everything.html)*, a Crosswalk.com contributing writer and a veteran single of many decades. He has traveled the world in search of fresh experiences, serving opportunities, and the perfect woman (for him) and has found that his investments in God, career and youth ministry have paid off in priceless dividends.*

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***DISCLAIMER****: We are not trained psychologists or licensed professionals. We're just average folk who understand what it's like to live the solo life in the twenty-first century. We believe that the Bible is our go-to guide for answers to all of life's questions, and it's where we'll go for guidance when responding to your questions. Also, it's important to note that we write our answers separately.*

***GOT A QUESTION?*** *If you've got a question about anything related to singleness or living the single life, please submit it to* ***hesaid-shesaid@crosswalk.com*** *(selected questions will be posted anonymously). While we are unable to answer every inquiry, we do hope that this column will be an encouragement to you. Click here to visit the He Said-She Said* [***archives***](http://www.crosswalk.com/family/singles/he-said-she-said/)*.*

*Publication date:* June 13, 2013