

Expert warns January's post-Christmas debt pushing British couples to breaking point

A financial divorce specialist has warned that January credit card bills are driving a significant increase in relationship breakdowns across the UK

SWINDON, WILTSHIRE, UNITED KINGDOM, December 29, 2025 /EINPresswire.com/ -- Mark Keenan, CEO of [Divorce-Online](#), revealed that holiday spending often becomes the catalyst for relationship breakdown in what divorce professionals commonly refer to as "divorce month."



Budget changes help larger families, but separation remains unaffordable for many

"The figures show that January consistently sees a spike in divorce enquiries as couples face their first credit card statements after Christmas," said Keenan. "Many couples already experiencing relationship difficulties find that financial pressures after the festive season become the final breaking point."

Financial disputes following the holiday period frequently expose deeper relationship issues that have been simmering beneath the surface, according to the divorce specialist.

"What we're seeing isn't simply about the money itself – it's that financial stress often brings other relationship problems into sharp focus," Keenan explained. "When couples receive those January statements showing spending they can't afford, it creates tension that can quickly escalate into serious conflict."

The divorce expert has observed that disagreements about money management remain one of the most common factors cited in divorce applications, with post-Christmas debt discussions frequently becoming the flashpoint.

"For couples already experiencing difficulties, the pressure of facing several months of repayments for Christmas spending can be overwhelming," said Keenan. "What might have been manageable in a healthy relationship becomes impossible when communication has broken down."

According to the divorce specialist, financial transparency is crucial for couples hoping to weather the January pressure period, with many relationships faltering when spending has been concealed from partners.

"Secret spending is particularly damaging. Many people tell us they discovered their partner had been hiding debt or spending on credit cards without their knowledge, which destroys trust completely," Keenan noted.

The Family Justice Council's 2024 guidance on divorce finances highlights how important financial honesty is during relationship breakdown, stating that "both partners must be honest about what they own and what income they have," with the first step in any negotiations being full financial disclosure.

Keenan recommends that couples experiencing financial strain after Christmas should seek help before reaching breaking point. "Having an honest conversation about finances might be uncomfortable, but it's far less painful than divorce proceedings," he advised.

The divorce specialist suggests that January is an ideal time for couples to have a financial "reset" conversation, reviewing household spending and establishing clearer boundaries around budgeting decisions.

"What many couples don't realise is that the financial implications of divorce can be far more severe than working through temporary debt together," warned Keenan. "The cost of running two households instead of one puts enormous pressure on family finances."

According to research published by [the judiciary](#), dividing assets during divorce frequently means neither party can maintain their previous standard of living, with the guidance noting that "resources that were just enough to support one household will struggle to cover two." For couples determined to work through financial difficulties, Keenan recommends seeking assistance from debt advice services before considering legal separation.

"Professional debt advice services can provide options many couples don't realise exist," he said. "Restructuring debt or creating payment plans might provide the breathing space needed to address the relationship issues without making permanent decisions during a period of high stress."

The divorce expert also noted that many couples make hasty decisions in January that they later regret, suggesting that waiting until financial pressures ease can lead to clearer decision-making.

"Sometimes what feels like an insurmountable problem in January looks very different by spring," Keenan observed. "We always advise couples to consider whether their relationship problems are truly irreconcilable or if they're being amplified by temporary financial strain."

For those couples who do decide separation is necessary, the divorce specialist emphasises the

importance of getting proper legal advice about financial settlements.

"Understanding your financial position before starting divorce proceedings is essential," Keenan concluded. "Many people don't realise that the divorce itself doesn't end financial commitments between couples – only a proper financial settlement can do that."

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