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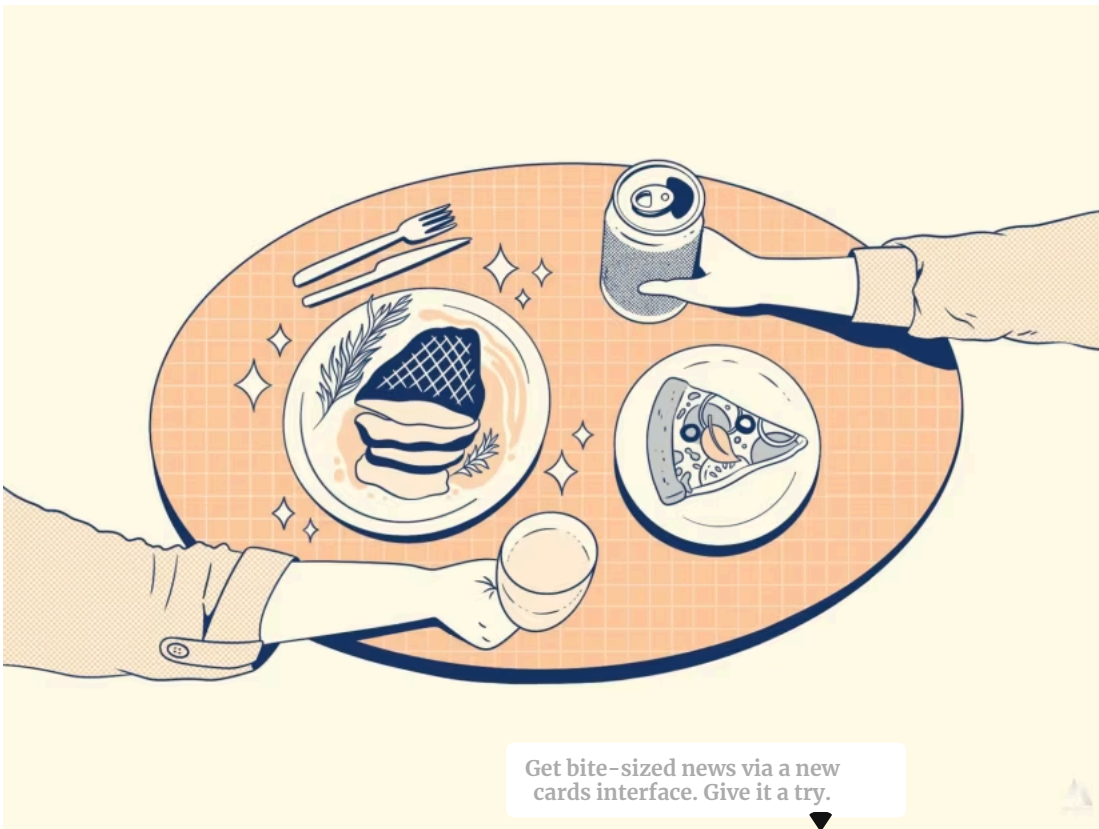


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ADULTING

'Some of us are poor': What to do when your wealthier friends want to meet up for an extravagant dinner

As friends progress through different stages of life, some might end up earning more than others. How do you maintain these friendships as your financial circumstances diverge?



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One time, when discussing what to eat at their next gathering, Mr Keith Lim's friends whom he knew through National Service (NS) suggested they meet at a posh restaurant for an expensive steak dinner.

The 28-year-old research consultant, who earns significantly less than his peers, responded lightheartedly: "Some of us are poor."

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He then sang the song I Dreamed a Dream from the musical Les Misérables, trying to convince them to change their minds.

Mr Lim knew that it would hurt his pocket more than theirs. The friend group, consisting mostly of software engineers, lawyers and doctors, started discussing cheaper options.

While he replied to his friends jokingly at the time, the issue of maintaining friendships with wealth gaps remained a personal issue for Mr Lim, as he had lost friends because of his own financial anxiety.

He recalled how three year: concerns while visiting her

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out his financial

But he was hurt when she dismissed his concerns by stating: “You know that money is not everything right?”

“We are no longer in touch because I realised that our realities are too different,” said Mr Lim.

As he spoke to me about his experiences, it struck me how challenging it is to maintain friendships as people grow and enter different stages of life.

Some become wealthier than their friends because they joined extremely well-paying industries, like medicine or law. Others might face business failures, medical problems or retrenchments – all of which can affect a person’s financial standing and cause changes in friendship dynamics.

Seeking answers on how to manage this, I spoke to relationship counsellors to find out what the secret is to remain friends with others without letting a wealth gap get in the way.

HOW FRIENDSHIPS MAY FRAY DUE TO MONEY

Several relationship counsellors told me that wealth disparities in friend groups tend to be a taboo topic, and the lack of honest discussions about this can breed envy among friends or cause one person to be seen as the odd one out.

Over time, these feelings can cause conflicts between friends or lead to an individual being left out of group activities, they added.

Because people naturally fear being judged by others if they tried to address any differences in their financial abilities, resolving such conflicts is not easy to do, said therapist Winny Lu Aldridge from Just2Hearts Counselling.

When the topic is left unaddressed, problems can arise due to a lack of mutual understanding.

“While avoidance might seem like a way to maintain stability (between friends), it does not foster a healthy friendship,” Ms Lu told me.

For example, the friend who earns more may overlook the financial situation of the one who earns less by insisting on activities that are costly, she added.

Depending on the group dynamics of the friend group, such a situation could lead to feelings of inadequacy or the fear that one person is not accepted as a part of the group. Over time, this could lead to “a cycle of negative self-perception”, said Ms Lu.

It is also possible that the individual with a unique financial situation in the group could end up being socially isolated by others in the group, she said.

Agreeing, psychotherapist Mok Sin Lai from counselling practice Relationship Matters said individuals who are not earning as much as their friends might subconsciously benchmark themselves against their wealthier friends.

She added: “Some may choose to withdraw from their more well-to-do friends because they do not want to always say ‘no’ to their invitations to expensive outings. This then strains the friendship.”

READING THE ROOM

Relationship experts stressed the importance of honest communication in friendships, and suggested ways for higher-earning people in a group to read the room before saying or suggesting anything that could make people in the group feel uncomfortable.

Ms Lu from Just2Hearts Counselling said that she once heard of a group of friends with different socio-economic backgrounds who decided to travel together on an overseas trip.

Some flew business class while others sat in economy, and this difference extended to their accommodation choices as well.

“Naturally, not everyone w [Get bite-sized news via a new cards interface. Give it a try.](#)



To avoid such a situation, Ms Jean Chen, director of Relationship Matters, said that plans should be discussed as a group, instead of designating one person to plan it all and expect the rest to comply fully.

“During the discussion, friends can look out for each other’s concerns and non-verbal expressions such as frustration and what they suggest as their preferred destination, eating places, et cetera. When the group is more sensitive towards each other’s preferences and tries to be flexible, it can help the group dynamics,” said Ms Chen.

She suggested that the more well-off friends could shoulder more of the expenses, while the others could focus on research efforts, execution plans, or keeping spirits up.

“When everyone is reassured that their monetary and non-monetary contributions are equal and significant through the discussion, it can bring friendships closer.”

What this does is to emphasise that everyone can contribute to the trip in different ways, she said.

But will people feel hurt if their wealthier friends offer to cover their expenses?

Asked about this, the experts told me that offering financial help should always come from a place of mutual respect.

It should also never feel like an obligation for one friend to help another, Ms Theresa Pong, founding director of private practice The Relationship Room, told me.

For example, friends can decide to alternate who pays for meals in ways that do not make it awkward for one person. One friend could pick up the tab for a pricier meal, but the next meal that does not cost as much could be borne by the next person.

“The goal is to ensure that both friends feel valued and are contributing equally, albeit in different ways,” she said.

Be that as it may, Ms Lu said friends who support each other through life understand that it is a mutual relationship “with everyone taking turns to give and receive”.

Life is “unpredictable” after all, said Ms Lu.

Someone may be rich one day and fall into hardship the next, so friends should not judge each other when it comes to their earning abilities, their personal lifestyle preferences or what they choose to spend on.

HOLDING EMPATHETIC DISCUSSIONS

Nevertheless, some might get carried away if they recently bought a branded bag or went on an exciting vacation and want to share their joy with their friend, forgetting that they might be facing financial difficulties. Doing so shows a lack of empathy and should be avoided.

In such cases, the experts noted it is natural for friends to feel envious. But if these feelings come across as bitter, it could hurt the friendship.

Ms Chen suggested that it is fair to sound out to the friend that while you are genuinely happy for them, such talk does not make you feel comfortable.

When such discussions happen, it is important to set the right tone, said experts.

At the end of the day, the key to strong friendships is empathy, said Ms Pong from The Relationship Room.

As a start, Ms Pong said that the friend group can first acknowledge the potential discomfort that these discussions can cause, as well as reinforce the value of the friendship at the same time.

“Phrases like ‘I value our ti
confrontational tone, maki
disparity,” said Ms Pong.

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In such a discussion, it is important for the more well-off individuals to affirm that their friend's presence is far more valuable than how much they are contributing financially, she added.

“Refrain from judgement and recognise that financial circumstances vary. By being sensitive to each other's situations and openly discussing boundaries, friends can foster a more meaningful friendship,” said Ms Pong.

She then suggested that the group discuss how to establish boundaries, such as by agreeing on a budget cap for shared activities. Certain expenses, like vacations, should only be planned when everyone feels comfortable with the idea.

However, that does not mean that the group should reduce their activities just because one person in the group cannot afford it.

Ms Pong said friends can be creative when planning outings. Such outings can be fun but will not cause financial strain to any one party, because the focus is on the time spent together than the cost of the activity.

Hearing this, it struck me how friend gatherings aren't valuable because of the extravagance of the gathering itself.

They are valuable because I enjoy the companionship of my friends, the life updates they tell me, and the safe space that they create for me to share my inner thoughts.

It costs very little, financially speaking, to be a friend to someone.

I then remembered what Mr Lim told me at the beginning about how he continued his friendship with his wealthier NS friends.

Unlike his previous friendship that ended because of a fraught discussion over money, he and his NS buddies bonded over a common interest by playing board games in public places.

In the end, the lack of a steak dinner did not make a difference to their friendship. He told me that ultimately, they all just wanted a reason to hang out.

Source: *TODAY/js*

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