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**Terri Orbuch Ph.D.**  
The Love Doctor

# Don't Let Money Ruin Your Relationship

Seven in ten couples report that money causes tension in their relationship.

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Reviewed by Abigail Fagan



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Love may make the world go round, but disagreements over money can stop even the best relationship dead in its tracks.

My research shows that 7 out of 10 couples report that money causes tension in their relationship. That may be why so many couples avoid the topic entirely, particularly in the early stages of a relationship.

Ignoring the topic would have been the easy way out for Pam and Larry, who met on SeniorPeopleMeet.com and now are married. Three months into their long-distance relationship, Larry brought up the topic because money had been such a major issue in a prior marriage.

Their advice? Start talking about money right away, particularly if it has been an issue in past relationships. "In my

can tell a lot about a person by the way they handle their money."

So how do you begin talking about the topic of money without damaging what otherwise may be a deeply fulfilling relationship? Here are some additional tips.

**1. Make Sure the Issue Is Really about Money.** Too often, disagreements about money have little to do with money itself and more to do with issues of control, security, self-esteem, and love. Think carefully as you discuss money issues with your partner to make sure there isn't a larger problem at the core.

Be honest with yourself about how you personally feel about money. Ask yourself how your parents dealt with money, what it meant to you when you were growing up, and how you dealt with it in past relationships. Money is a tangible part of a relationship, so it is easy to project emotional issues onto concrete money matters.

**2. Find a Neutral Time to Talk Money.** Couples don't usually talk openly about money. The goal with your new partner is to have a calm, relaxed discussion when there's no particular money issue at hand. Sit down with your partner and have what I call a "money talk."

Together, discuss different money scenarios and how each of you might address or resolve the scenarios (e.g., overdrawn checking account, fired from a high paying job, lost credit card, the pros and cons of joint or separate checking accounts in a committed relationship, etc.). If you have concerns

this talk as well.

Bear in mind that not all people are comfortable talking about money right away in a relationship. Be patient but persistent. If you bring up the topic several times and your partner still gets defensive, "that might be a 'red flag' that he or she may not be able to have honest communications about other things," said Andrea, who as a widow went on SeniorPeopleMeet.com and found someone special. She brought up the topic of money within weeks of meeting Bob after she realized her dating relationship was developing into a long-term relationship.

**3. Understand Your Partner's Perspective.** Studies show that when it comes to money, men and women often have different views. Women see it as a sign of security and stability. They like to save for emergencies and become worried when financial problems arise. Men take more risks with money and see money issues as a threat to their self-esteem.

Try to understand your partner's perspective. Compromise is often essential. It is fine to disagree on some issues, but don't let them get in the way of your overall goals as a couple.

**4. Set Rules and Limits.** Once you become a committed couple, it is important to work together to come up with general spending rules or limits. Couples can pick from a number of possibilities. For instance, you can agree on a threshold amount (like \$100 or \$500), which you can spend without needing to report or consult one another. Above that, you need to discuss it before the item is purchased. Alternatively,

Discuss these options with your partner.



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## About the Author

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