

Couples who pool finances have better connection, less likely to split

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New Cornell University research shows that it pays to pool finances if you're seeking a higher level of satisfaction, harmony and commitment in your serious relationship or marriage.

The study from Emily Garbinsky, associate professor of marketing and management communication at the Samuel Curtis Johnson Graduate School of Management, and co-authors shows that this is especially true for low-income couples who combine their [bank accounts](#) as opposed to holding separate accounts.

Their paper, "Pooling Finances and Relationship Satisfaction," published in the *Journal of Personality and Social Psychology*.

"We expected pooled finances to increase one's level of dependence on their partner," Garbinsky said, "as well as align the [couple's](#) (financial) interests and goals, things that interdependence theory tells us are associated with high levels of relationship quality."

They discovered that couples with pooled financial accounts tended to exhibit a better connection and their interactions were more positive, stable and safe.

"It is our hope that by identifying who is likely to benefit most from pooling finances, and why," Garbinsky said, "research in this area can help couples both decide how to organize their finances to maximize relationship quality and ultimately improve their well-being."

Co-authors include Joe Gladstone, assistant professor of marketing at the University of Colorado Boulder Leeds School of Business, and Cassie Mogilner, professor of marketing and behavioral decision making at UCLA's Anderson School of Management.

More information: Pooling Finances and Relationship Satisfaction, *Journal of Personality and Social Psychology*, [DOI: 10.1037/pspi0000388](#) , [psycnet.apa.org/record/2022-42962-001](#)

Provided by Cornell University

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