

When bills become an issue, couples stop communicating

July 4 2024, by Robin Foster



If you and your partner fall silent when vexing money issues arise, new research suggests you are not alone.

A team from Cornell University found that the more stressed people were about their finances, the less likely they were to discuss those concerns with their romantic partners.

The findings were published recently in the [*Journal of Consumer Psychology*](#).

"This is the first thing that fascinated us about this topic—that financially stressed individuals who need to have these conversations the most are the least likely to have them," said study co-author Emily Garbinsky, an associate professor of professor of marketing and management [communication](#) at Cornell.

Financial stress affects a staggering 70% of Americans, the researchers noted, and includes feelings of being overwhelmed with spending, struggling to meet [financial obligations](#) and worrying about money management.

Even those who are well-off can struggle with financial anxiety, and this stress makes it tough to have constructive conversations about money with their partners.

Not surprisingly, a common strategy is to avoid the sensitive subject completely, the researchers noted. Why? What they discovered was that this avoidance stems from the belief that financial conflicts with a partner are perpetual rather than solvable.

In the study, scientists sifted through [survey data](#) from thousands of folks who either completed the Consumer Financial Protection Bureau's National Financial Well-Being Survey or a survey conducted by the National Center for Marriage Research. Both sets of data confirmed that higher levels of [financial stress](#) were linked to less communication about finances with a [partner](#). Additionally, a [pilot study](#) revealed that people

anticipate greater conflict when discussing financial stressors than when talking about other common stressors, such as work issues.

The finding suggests that changing perceptions of financial conflicts could improve communication between partners.

"When individuals view [financial conflicts](#) as an issue they can solve as a team, rather than as a lasting perpetual disagreement, they are more willing to initiate conversations about money with their partners," explained study co-author Suzanne Shu, a professor of marketing at Cornell. "This finding highlights the importance of reframing how couples approach financial discussions to foster healthier communication patterns."

More information: Nirajana Mishra et al, Discussing money with the one you love: How financial stress influences couples' financial communication, *Journal of Consumer Psychology* (2024). [DOI: 10.1002/jcpy.1430](#)

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