

# Financial stresses can put strain on relationship

**Lately there's been a lot of tension between my husband and me about our finances. How can we get past this?**

Even in the best of economic times, it's not unusual for couples to experience stress over financial issues. In fact, research indicates that money worries are the No. 1 cause of disputes for couples, even if they don't realize it.

A posting on the new "Eat, Save, and Be Healthy" blog from Ohio State University Extension's Family and Consumer Sciences professionals (<http://osufcs.wordpress.com/>) addresses this issue. It notes that a study in the February 2009 edition of the journal *Family Relations* found that when couples were asked what they thought were their biggest sources of conflict, money did not make the top of the list. But when the couples were observed working through different conflicts, those involving money were often more emotional, tended to last longer, and were more likely to remain unresolved than conflicts that were not related to finances.

When times are tough, this kind of stress is likely even more common. Whether couples are facing stark financial choices because of changing or uncertain finances, or are simply reacting negatively to the general economic conditions, there are a few recommendations experts offer for keeping your relationship on an even keel. Here are some of those recommendations, from the "Eat, Save, and Be Healthy" blog and from the "Financial Crisis and Families" page on eXtension.org, the national online resource from land-grant universities across the U.S.:

- If you're facing tough times, you need to lean on each other more than usual. Keep that



in mind: Talk to each other respectfully, and listen to each other's concerns.

- Refrain from placing blame on each other. Rather, focus on how to resolve and work through problems together.

- If you find things getting heated, take a break to cool off. Go for a walk or find another way to separate for a little while to calm down. But come back to resolve the issue. Don't let the issue stay unresolved.

- Don't bring up past issues. That's not a productive way to solve a problem and only serves to hurt the current discussion.

- A budget or financial action plan is always good to have. If you don't already have one, sit down together to develop it, with both of you offering input. Be aware, though — just looking at family financial information in black and white for the first time can be stressful. Remember that you're both on the same side: The goal is to take control of the finances and be sure you're both comfortable with your saving and spending goals.

- Set aside a regular time for family meetings to share information and concerns. Make sure that finances are not the only topic of discussion and consider ending the meeting with a special family activity or treat.

Resolving money issues is never easy. But working through these hard issues with patience and compassion could actually help strengthen your relationship in the end.

*Family Fundamentals is a monthly column on family issues. It is a service of Ohio State University Extension and the Ohio Agricultural Research and Development Center. Send questions to Family Fundamentals, c/o Martha Filipic, 2021 Coffey Road, Columbus, OH 43210-1044, or [filipic.3@cfaes.osu.edu](mailto:filipic.3@cfaes.osu.edu).*



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**Dear Subscriber:** This column was reviewed by Kara Newby, program coordinator in Human Development and Family Science for Ohio State University Extension.

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