

Stress Proofing your Marriage



The American married couples surveyed were placed in two categories:

1. **Without** financial hardships (e.g., not struggling financially, paying all bills without sacrificing budget).
2. **With** financial hardships (e.g., overdue bills, only minimum payments)

The Blame Game

Is money really to blame for financial problems?

WITHOUT HARDSHIPS



do not blame each other or themselves for money problems



WITH HARDSHIPS

“work to resist” blaming each other

admit they end up doing it anyway



Work the Plan

Does marital happiness increase when the two partners agree on a shared budget?

WITHOUT HARDSHIPS



usually agree

rarely agree



WITH HARDSHIPS

agree on a budget and stick to it

spend “what they can afford” at any time



Seal of Approval

How are marriages affected by final agreement over financial decisions?

WITHOUT HARDSHIPS



stay happy when they agree on purchases

“can handle it” when they don’t agree



WITH HARDSHIPS

are happy when they mutually agree

aren’t affected” by disagreement



Share the Wealth

Does pooling financial resources affect marital bliss?

WITHOUT HARDSHIPS



are “happy and satisfied” in marriage with one bank account



WITH HARDSHIPS

are “happy and satisfied” in marriage with one bank account



Come Together

Do the “basics of communication” (i.e., speaking clearly, open tone, eye contact, body language) help prevent financial struggles?

WITHOUT HARDSHIPS



of communicative couples are happy and satisfied



WITH HARDSHIPS

say communication basics help them through financial struggles

