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Money Ruining Marriages in America

Ramsey Solutions study reveals link between relationship problems and finances

NASHVILLE, Tenn., (Feb. 7, 2018) – The number one issue couples fight about is also a topic many couples avoid discussing — money. According to a new survey by Ramsey Solutions, money fights are the second leading cause of divorce, behind infidelity. Results show that both high levels of debt and a lack of communication are major causes for the stress and anxiety surrounding household finances.

In late 2017, Ramsey Solutions, a leading company in financial education, conducted a study of more than 1,000 U.S. adults to gain understanding of personal finance behaviors and attitudes, as well as how married couples communicate and relate about money.

The larger a couple's debt, the more likely they were to say money is one of the top issues they fight about. Almost half of couples with \$50,000 or more in consumer debt say money is a top reason for arguments. Those who say they have a "great" marriage are almost twice as likely to talk about money daily or weekly compared to those who say their marriage is "okay" or "in crisis."

"When a husband and wife can eliminate debt, a shift happens in their marriage. There's a peace of mind they haven't experienced before," said Rachel Cruze, #1 *New York Times* best-selling author and personal finance expert. "Couples also need to understand their money differences, like who's the spender and who's the saver, so they can be on the same page with their finances."

Additional key survey findings include:

- **Nearly two-thirds of all marriages start off in debt.** Forty-three percent of couples married more than 25 years started off in debt, while 86 percent of couples married five years or less started off in the red — twice the number of their older counterparts.
- **One-third of people** who say they argued with their spouse about money say they **hid a purchase from their spouse** because they knew their partner would not approve.
- **Ninety-four percent of respondents who say they have a "great" marriage discuss their money dreams with their spouse**, compared to only 45 percent of respondents who say their marriage is "okay" or "in crisis." Eighty-seven percent of respondents who say their marriage is "great" also say they and their spouse work together to set long-term goals for their money.
- **Sixty-three percent of those with \$50,000 or more in debt feel anxious about talking about their personal finances.** Almost half (47 percent) of respondents with consumer debt say their level of debt creates stress and anxiety.

Additional survey findings can be found at <https://www.daveramsey.com/research/money-marriage-communication>.

About the Study

The State of Finances in the American Household is a research study conducted with 1,072 U.S. adults to gain an understanding of personal finance behaviors and attitudes, and how money impacts relationships. Attitudinal-based statistics include only those with an opinion on the topic. The nationally representative sample was fielded November 29, 2017, to December 5, 2017, using a third-party research panel.

Consumer debt defined in this study as types of debt including: credit card debt, student loans, car loans, medical debt, home equity loans, 401(k) loans and tax debt.

Debt-free defined in this study does not include mortgage debt.

About Ramsey Solutions

[Ramsey Solutions](#) is committed to helping people regain control of their money, build wealth, grow their leadership skills and enhance their lives through personal development. The company's success is defined by the number of people whose lives are changed by a message of hope. Through a variety of mediums including live events, publishing, syndicated columns and a nationally syndicated radio show, Ramsey Solutions uses commonsense education to empower people to win at life and with money. Millions of people have gone through *Financial Peace University* classes across the country, and Ramsey Solutions' world-class speakers have brought vision, inspiration and encouragement to over a million more. Named among Nashville's best places to work ten times, Ramsey Solutions employs more than 650 team members focused on and dedicated to doing work that matters.

About Rachel Cruze

As a #1 *New York Times* best-selling author and seasoned communicator, Rachel Cruze helps people learn the proper ways to handle money and stay out of debt. She's authored three best-selling books, including *Love Your Life, Not Theirs* and *Smart Money Smart Kids*, which she co-wrote with her father, Dave Ramsey. You can follow Cruze on Twitter and Instagram at @RachelCruze and online at rachelcruze.com, youtube.com/rachelcruze or facebook.com/rachelramseycruze.

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