Study reveals early financial arguments are a predictor of divorce

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Sonya Britt is an assistant professor of family studies and human services and program director of personal financial planning at Kansas State University. Credit: Kansas State University Photo Services.

Even the healthiest relationships include arguments, but the topic of the argument could predict risk of divorce, according to a Kansas State University researcher.

"Arguments about money is by far the top predictor of divorce," said Sonya Britt, assistant professor of family studies and human services and program director of personal financial planning. "It's not children, sex, in-laws or anything else. It's money—for both men and women."

Britt conducted a study using longitudinal data from more than 4,500 couples as part of the National Survey of Families and Households. The study, "Examining the Relationship Between Financial Issues and Divorce," is published in *Family Relations*, an interdisciplinary journal of applied family studies.

"In the study, we controlled for income, debt and net worth," Britt said. "Results revealed it didn't matter how much you made or how much you were worth. Arguments about money are the top predictor for divorce because it happens at all levels."

It takes longer to recover from money arguments than any other kind of argument, according to Britt, and such arguments are more intense. Couples often use harsher language with each other, and the argument lasts longer.

"You can measure people's money arguments when they are very first married," Britt said. "It doesn't matter how long ago it was, but when they were first together and already arguing about money, there is a good chance they are going to have poor relationship satisfaction."

By continuing to have financial arguments, couples decrease their relationship satisfaction, Britt said. Even if divorce is not a possibility because of low income, the low relationship satisfaction could make matters worse. Aside from a negative effect on children, increased stress leads to a further decrease in financial planning that could help better the situation.

"We, as financial planners, can help clients reduce their stress through education," Britt said. "This is important because people who are stressed are very short-term focused. They don't plan for the future. If you can reduce stress, you can increase planning."

Britt advises new couples to seek a financial planner as part of premarital counseling, pull each other's credit reports and talk through how to handle finances fairly for both individuals. To find a local accredited financial counselor go to The Association for Financial Counseling, Planning and Education website, http://members.afcpe.org/search. On the site consumers may search for a counselor by entering their zip code.

Britt warns of credit reporting sites that may have a hidden agenda. To avoid these types of websites, she suggests people go to http://www.annualcreditreport.com, which is required by the U.S. government to provide one free copy a year of an individual's credit report from each of the three credit reporting agencies. This site does not provide a credit score, but some sites use advertising as a source of income to provide free services to consumers, she said.

Britt recommends http://www.creditkarma.com, which offers free access to credit scores, a grade based on age and notification emails if the score changes. Talking through tough financial situations—payment of student loans or how money will be allotted if one spouse stays home to raise children—will help decrease potential arguments, Britt said.

"If the money is not being treated fairly in the household, then the relationship satisfaction is going to be lower," she said.

Provided by Kansas State University