

## **When a Spender Marries a Saver**

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Opposites may attract in marriage. Marrying your opposite, however, when it comes to spending habits may be hazardous to your marital health.

### **What is the attraction?**

You probably selected a partner with similar attitudes and values in many areas. If the issue is money, however, research indicates that you may be attracted to someone with different, and even opposite spending habits (1). This can occur because you are unhappy with your own spending style. For example, you are a spender who secretly wishes you would save more money. As a result, you find your partner's frugal ways attractive. If you are a saver, however, you may be anxious about spending money and wish you were more like your carefree spending spouse.

### **The problem**

Even couples with similar attitudes about money occasionally argue over finances. If you are polar opposites, however, what you initially viewed as attractive may not be as time goes on. Your different attitudes about money and spending can eventually lead to conflict, which can then lead to lower marital satisfaction.

### **What you can do**

If you find that your partner's spending style is no longer appealing or attractive then it is time to address the problem. Ongoing communication about spending and saving decisions is important, as well as establishing agreed upon goals. Both of you need to understand your financial situation which can be accomplished by tracking money coming in and money going out. Together, decisions can be made on how financial resources will be spent. Talking about money when you are both calm and not upset can facilitate the discussion.

If despite your best efforts, you are still fighting, you may benefit from therapy. Minneapolis and St. Paul have many therapists to choose from. It may be beneficial, however, to work with one who is knowledgeable not only in mental health issues, but also financial matters.

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### **REFERENCES**

1. Rick, S., Small, D. and Finkel, E. (2010). Fatal (Fiscal) Attraction: Spendthrifts and Tightwads in Marriage. Retrieved from [www.cunapfi.org/download/179\\_Fatal\\_\(Fiscal\)\\_Attraction.pdf](http://www.cunapfi.org/download/179_Fatal_(Fiscal)_Attraction.pdf).