



How Couples Can Achieve Financial Intimacy

Don't let money pull your relationship apart

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Money is a perennial source of tension for couples, according to Deborah Price, founder of The Money Coaching Institute in Novato, Calif. Price's new book, *The Heart of Money: A Couple's Guide to Creating True Financial Intimacy*, explores this complex topic and offers couples strategies on how to reform bad money patterns and discuss money in a healthy way.

Price spoke with *U.S. News* about why money is such a taboo topic and how couples can achieve financial intimacy. Excerpts:

How do you define financial intimacy?

I define financial intimacy as having the ability to openly express your wants, needs, and desires in a clear and effective way, and to be able to feel completely safe and vulnerable and know that your partner can hold that for you. Unfortunately, many couples have the exact opposite experience. They feel like they have to hide, they have to be secretive, they're contracted, they feel very unsafe, and they are reticent to be vulnerable at all. That's why I think relationships disintegrate, and why money issues are the number one cause of divorce.



[Read: [The Biggest Money Mistakes Couples Make.](#)]

Why do you think it's so hard for couples to communicate around money?

For a very long time, we've been living in a world where money has been a subject that's been swept under the carpet and it wasn't nice or comfortable to talk about it. It's very clear that that's not serving us as human beings. The primary reason is that we're still grappling with money as a very large taboo and we're not trained or socialized to be able to talk about money comfortably. We developed some very early hardwired patterns in the brain, really between the ages of 2 and 12.

If you lived in a family where money was a highly sensitive topic, and maybe whenever you asked for something, your mother yelled at you and said, 'What do think, money grows on trees?' 'What do you think, I'm made of money?' you begin to become hardwired around that sort of reactivity. Then when you become an adult, you become very reticent about talking about money because this old, foundational template was set, and it doesn't make rational sense.

After you've passed that development stage of 2 to 12, is there anything you can do after to become more comfortable talking and communicating around money?

Those early years are subconscious development. As we get older, our brain starts to grow more slowly, and then by the time you're about 25 years old, the brain is pretty much fully formed. In most cases, many people today don't mate and marry their partner until they're after 25. There are lots of things that we can do to help people learn to talk about money in a healthy way and neutralize the subject, but [it won't work] unless people go back and begin to understand their own behaviors and their patterns.

[Read: [The Money Conversation All Couples Should Have.](#)]

What do you think are the most common financial issues that couples face?

Well, the most common is just an inability to communicate around money effectively and in a healthy way. We use the language of archetypes to help clients understand themselves and each other. For example, if you are a strong warrior archetype and you like to manage money and be in control and you're very focused and driven and success-oriented, and you're married to somebody who is financially immature or maybe irresponsible, that would be more like the fool archetype, and those kinds of patterns would become very conflicting.

How could a couple like that work through that issue?

The first thing is to just unravel and understand your own history with money, and [the] second is to begin to really identify the unconscious inheritance. Which patterns and behaviors have you accidentally inherited from your parents or no fault of your own? Believe me, in most cases, people don't realize they've inherited these patterns, and then to begin to say, 'Okay, now we know what it is and we have a new level of awareness.'

[Read: 12 Money Mistakes Almost Everyone Makes.]

With that new awareness, we can begin to make changes. But it's very challenging for people to make changes in a vacuum. You don't have any context for change, so once you know that, the process is beginning to create clear conscious agreements with your partner that are better in alignment with what you both truly want and desire rather than slipping into the unconscious roles and/or patterns. And the next part is to begin to co-create it from a place of true alignment and the vision for what you hold for yourselves and your future together.

I'm a former financial adviser, and I always believe that it's better to have people focused and building a life based upon their hopes, dreams, and desires rather than just the numbers. For example, if you know that you want to live someday in a foreign country or travel a lot, then your focus should be not just on how much money you will need, but [on] what kind of lifestyle you want to have.

We have a tendency of thinking that as we get older, we need more money, and I think that's a very flawed belief in many cases with people. If they do it right and they are clear about what they truly want, and they do it in alignment with their values and their visions, often they can do it with a lot less money than they believe.

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