

Book Review

The Healthy Love and Money Way: How the Four Attachment Styles Impact Your Financial Well-Being

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The Healthy Love and Money Way by Ed Coombs takes the reader on a journey of self-discovery with two primary tasks. First, to facilitate a healthy relationship with one's significant other and then how to deal with money together through the lens of the four attachment styles. He introduces the four attachment styles found in the literature and then encourages both the reader and their partner to identify their specific attachment style by taking an attachment style quiz on Coombs' website. The reader can then begin to assess the impact these attachment styles have on the couple's relationship and how they handle their finances collectively.

Coombs, a CERTIFIED FINANCIAL PLANNER™ professional and a Licensed Marriage and Family Therapist, is the founder of Healthy Love and Money. Coombs has been involved in the Financial Therapy Association since the early days of the discipline. Utilizing his personal journey of exploring love and money, Coombs illustrates how deeply rooted both our relationship issues and challenges around money can be. He describes how both can stem from our childhood experiences and the subsequent attachment styles formed from them.

The book begins with the author's personal story, detailing the start of his relationship with his wife while setting the stage of self-discovery. The dynamics of Coombs' own childhood and family systems theory are explored, as well as his struggles with his faith and identity as a husband and eventual father. Through this story, the author challenges the reader, who may be struggling with marital issues of their own, to reflect back to the beginning of their own couples story while thinking about what money experiences stand out that helped define how finances are handled in the relationship.

The book continues by diving deeper into the attachment styles by stating, "the attachment process begins in the womb and continues throughout life. Even as fetuses, we

begin developing our sense of self and attachment to another living being. The way we are cared for starts to shape the patterns in our brains and minds, which then form our psychology of how we experience ourselves and others” (pp. 19-20). Resolving both money issues and relationship issues begins with healing the inner self while also analyzing the past in order to understand the present. Thoroughly explaining the four attachment styles: Secure, Anxious/Ambivalent, Avoidant, and Disorganized, the book explains in depth what the characteristics of each attachment style are in order to help the reader recognize patterns in one’s own life by reflecting on what experiences may have led to the attachment style that they have identified with.

Once the reader understands their own attachment style, the book moves into helping the reader understand their partner’s attachment style and how that could be impacting both the health of their relationship and finances. Again, with a set of characteristics of how the different attachment styles may be showing up in their partner, the reader begins to connect why they and their partner may not have been seeing eye to eye regarding how to manage money together effectively. Coombs suggests it may be “easier to identify your partner’s attachment patterns than your own” (p. 49). However, the quiz allows the couple to understand each other’s attachment style, which is crucial to growing a healthy relationship.

Coombs reveals the Secure Attachment Style is categorized by generally feeling comfortable with both self and with one’s partner. Intimacy isn’t an issue, and the securely attached are able to express their needs with the expectation that the partner will adjust to fulfill those needs. From the standpoint of handling money together as a couple, this style handles financial conversations well without fear or anxiety. This style is also able to consider both the needs of self and partner when making money decisions leading to financial security and confidence in managing the household finances. (p. 30-31)

The hallmark of the Anxious/Ambivalent Attachment Style is a lack of trust concerning one’s partner and feeling misunderstood. These feelings lead to unproductive conversations about money that can involve either conflict that goes unresolved due to demanding or clingy approaches or avoidance of the conflict altogether, leaving the needs of anxious/ambivalent partner unmet, continuing the cycle of feeling misunderstood. Common dysfunctional money patterns such as overspending and/or financial infidelity (spending secretly) show up in this attachment style, both to fulfill emotional emptiness and avoid conflict in the relationship. As with the other styles, Avoidant Attachment style is developed in early childhood usually due to a caretaker who was emotionally unavailable. As a result, avoidant attachment individuals are overly independent and tend to prefer logic over emotion. With the attitude that it’s easier to do things on one’s own instead of relying on a partner, this attachment style tends to take charge of the family’s finances with low regard to their partner’s input. Money is used either to invoke a sense of control or the extreme opposite which is to avoid money altogether.

The fourth attachment style is Disorganized Attachment. As the name suggests, individuals with this attachment style have difficulty regulating their emotions and go back and forth between wanting their partner to take care of them financially and being independent. Trusting neither self or partner to meet emotional or financial needs, it is difficult to set and

The Healthy Love and Money Way

follow through with goals. Seemingly always in a revolving cycle of chaos in both relationships and money, self-loathing is an emotion often felt as bad choices, such as periods of lavish spending, confirm inner self-beliefs of feeling out of control. Financial infidelity is also commonplace in this attachment style.

A fascinating addition to his discussion around attachment is how he also brings in the physiological underpinning to attachment regulation. Thus, the book progresses beyond identifying the various attachment styles to examining the reader's past experiences and memories related to both money and relationships and how these experiences affect the reader psychologically and physiologically. Explaining the development of psychological defenses and how they can both help and hurt an individual as they develop in life adds another layer of understanding of how not only attachment styles form but how complex each couple's money story is when merging two individuals with a complex history of their own to process as they work to relate to one another in healthy and productive ways. Coombs also dives into the topics of interpersonal neurobiology (how human interaction literally shapes the development of the brain, mind, and body) as a cornerstone to understanding mental health (p. 71), trauma and its neurological effects on the brain, as well as how cultural messages received in Western Society effect the complete perspective of how each of us relate to ourselves, our partners, and money. A quote from page 95 states, "The deeper reality is that we are all financially interdependent...Stepping deeply into interdependence comes out of having a secure attachment. Secure attachment helps a person to trust both their own and others' ability to know and meet their needs...This creates space for open communication and transparency of financial information that helps the couple make effective financial decisions."

The book begins its wrap up with the five stages of financial maturity defined as, "knowing and understanding how much money you have and need for the present and the future while understanding how your past has shaped your current reality and future financial expectations" (p. 148). These stages act as a practical framework for couples to begin to measure their progress of the inner work done throughout the reading. This is followed by real illustrations of hope and change in clients the author has worked with to bolster the reader's confidence in their own abilities to achieve the same. Ending with the idea that new attachment patterns are possible as the couple writes their own new money story, Coombs fulfills his purpose of writing the *Healthy Love and Money Way* by helping couples find compatibility and connection around money in a compassionate and practical way.

One does not have to look far to find a book that explores the relationship between marriage and money; however, Coombs' approach as author is unique. The book is easy to understand from a practical perspective and includes reflection exercises at the end of the chapters to assist the reader in processing how the information shared relates to their personal couple's story. Coombs' vulnerability in sharing his own marriage money story helps to both clarify and reinforce points being made throughout the book while connecting the audience to the realness of the author. While the book's audience is aimed at couples trying to sort through their financial disconnects, this book is also recommended as a valuable tool for financial planners, marriage and family therapists, and financial therapists who seek to gain a deeper level of knowledge in how the integrated disciplines of financial planning and

mental health can come together for real healing and lasting change for the clients they serve. While mental health and financial professionals will find this book both valuable and informative, one potential next step is to further explore how practitioners can tangibly incorporate his stories into their practice. We hope that Coombs addresses this opportunity in future books.

In summation, *The Healthy Love and Money Way* is written by a Financial Therapy Practitioner with years of study in both the financial planning and marriage and family therapy disciplines and clinical experience working directly with couples under his belt. Speaking directly to couples who are on their own path to financial harmony through the journey of self-discovery of their shared money story, this book offers potentially new lenses for which partners can help themselves discern why current financial strain exists in the relationship in hopes of finding common ground to move forward towards shared financial goals.