



Media Release

Beyond Blue data reveals financial pressures having negative impact on our relationships

New Beyond Blue data shows financial pressure is the leading external stressor affecting Australians' relationships, with many people experiencing strain on the connections they rely on most for their mental health.

The latest community poll* commissioned by Beyond Blue found financial pressure was the biggest external stressor affecting mental health for nearly half of Australians (47%), and the strongest external stressor on relationships for 43% of people.

Beyond Blue CEO Georgie Harman AO said the findings show financial pressure is placing strain on relationships at a time when connection matters most.

"In times of financial stress, relationships can be one of our greatest sources of support," Ms Harman said.

"But when financial stress is also putting pressure on those relationships, it can make them harder to lean on at a time when support matters most. Beyond Blue has several free, practical tools to help – from immediate counselling to our money and mental health toolkit, and updated advice on building and maintaining healthy relationships," Ms Harman said.

Key findings

- Financial pressure is the leading external stressor impacting mental health for Australians (47%).
- Financial pressure is also the strongest external stressor on relationships for 43% of people.
- Younger and middle-aged adults (18–49) reported the greatest impact overall, with half (50%) identifying financial pressure as the biggest negative influence on their relationships.
- People who say they wouldn't have support from people in their life if they needed it are more likely to be experiencing financial pressure (54%), compared with 41% of those who feel they would have that support.

The Beyond Blue data also shows people experiencing both financial stress and relationship strain are the least hopeful about the future of society, highlighting how social disconnection can amplify distress and uncertainty.

Ms Harman said the findings highlight a link between how much mental health is affected by financial pressure and relationships.



“Financial stress can affect how people feel day to day, and it can also change how we communicate, make decisions and relate to others,” she said.

“Personal relationships and community connections play an important protective role in how we navigate difficult experiences together. Feeling supported and connected can also help us cope and maintain hope, even when external pressures remain.”

“If we can find ways to strengthen our connections with the people we rely on, and care about, instead of letting the pressure pull us apart, we’ll be stronger as individuals and communities.”

Beyond Blue Clinical Psychologist Dr Luke Martin said financial stress can change how people connect with others, often in subtle ways.

“When money is tight or uncertain, it creates pressure that can drive a wedge between people making conflict and communication problems more common, while also leading some to withdraw and pull back from their relationships or social activities” Dr Martin said.

“It’s not because people don’t care, the stress they’re carrying can make people more on edge, emotionally reactive or withdrawn.”

Dr Martin said there are ways to protect and even strengthen relationships during periods of financial pressure and uncertainty, including:

- **Staying connected in small ways:** Connection doesn’t have to cost money. A message, phone call, shared walk, or quick check-in can help maintain closeness.
- **Naming the stress, don’t let it become personal:** Let others know when you’re feeling under pressure so it doesn’t come out as frustration or distance in the relationship.
- **Calm yourselves before problem solving:** When emotions are high, our ability to reason and communicate effectively can drop. It’s OK to take a break and calm yourselves before continuing the conversation.
- **Getting on the same page about your finances:** Money stress can feel heavier when people see the situation differently. Taking time to create a clear picture together about what’s causing the stress, what’s within your control, and what needs attention first can help reduce feeling overwhelmed and keep you working together.
- **Prioritise the relationship over the problem:** Supporting and showing up for each other can help reduce the impact of stress, even when the situation itself doesn’t change or feels out of your control. Small acts of kindness, a listening ear and acknowledging that it’s tough for both of you creates a strong foundation of support.

Support is available

- If you or someone you know is struggling, Beyond Blue’s free, confidential **Support Service is available 24/7 on 1300 22 4636** or via webchat at www.beyondblue.org.au/get-support.
- Beyond Blue’s [Money and Mental Health Quiz](#) and [Toolkit](#), developed with Financial Counselling Australia, offer practical ways to understand and navigate money stress.



- For resources and information on building and maintaining healthy relationships visit: www.beyondblue.org.au/mental-health/relationships
- Financial Counselling Australia offers free, confidential and independent financial counselling by skilled professionals on the **National Debt Helpline: 1800 007 007**

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Available for interviews:

- Beyond Blue CEO, Georgie Harman AO
- Beyond Blue Clinical Spokesperson and Clinical Psychologist, Dr Luke Martin

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About Beyond Blue

Beyond Blue provides mental health information, support and advice to help everyone feel better earlier and stay well. Last year more than 300,000 people contacted Beyond Blue's free, confidential, 24/7 Support Service. Call 1300 22 4636 or visit www.beyondblue.org.au/get-support.

****Note to editor - methodology***

Beyond Blue commissioned this survey in March 2026. It was conducted by a leading Australian social research organisation using an established national online research panel. Surveys are administered online to a sample of approximately 1,000 Australian adults aged 18 years and over.

Samples are quota-controlled and representative of the Australian adult population by age, gender, and state/territory, using population benchmarks from the Australian Bureau of Statistics. The survey is not representative of other variables.