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In the first edition of this handbook, I started the chapter on finances and marriage by noting how little we knew about the association between money and marriage (Dew, 2008). Since that chapter was published in 2008, many researchers have examined the interface between money and marriage. In spite of this, however, researchers and practitioners still have more to understand. This chapter reviews many recent studies in established areas of research regarding the relationship between finances, families, and marriage. It also briefly examines other areas that need additional research.

Financial Issues and Family Structure

The Influence of Finances on Family Structure

Because family structure has changed dramatically over the past 60 years in the USA, many scholars have examined its predictors—particularly the predictors of single-motherhood and marriage. Financial stability is a key predictor of

marriage. Qualitative, quantitative, and mixed-methods studies have found that individuals and couples feel that they need to attain certain levels of financial stability and even prosperity before they will wed (e.g., Gibson-Davis, 2009; Gibson-Davis, Edin, & McLanahan 2005; Smock, Manning, & Porter, 2005). For example, one quantitative study suggested that when cohabiting parents experienced an increase in their income, they were more likely to wed while those who fell below the poverty line were less likely to wed (Gibson-Davis, 2009). In a qualitative study, middle-class cohabiting couples were more likely to be engaged than working-class cohabiting couples (Sassler & Miller, 2011). Indeed, this qualitative study showed that class differences existed in terms of speed of entry into cohabitation and the reasons given for the cohabitation. Working-class individuals entered these relationships more quickly and were more likely to cite economic necessity as a reason for the relationship (Sassler & Miller, 2011). In another qualitative study of lower-income and working-class couples, 72 % of the participants indicated that financial issues were a barrier to marriage (Smock et al., 2005). In another, 75 % of the couples felt that way (Gibson-Davis et al., 2005). Clearly a lack of financial stability is related to the decision to wed.

A lack of job stability and income were not the only financial issues that participants named as barriers to marriage. They often mentioned wealth, such as having a home, savings, or enough money for a big wedding (Gibson-Davis

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et al., 2005; Smock et al., 2005). Consequently, these studies suggest that social norms have shifted such that not only is financial stability prerequisite to marriage, but also is a certain standard of living. Indeed, for contemporary couples, marrying prior to having a certain level of financial respectability may be a shameful thing. For example, Gibson-Davis et al. (2005) interviewed a couple who had been married by a justice of the peace, but then hid that fact from their family and friends because they did not yet have a very high standard of living.

Recent quantitative studies have supported qualitative findings regarding the link between financial assets and marriage. Dew and Price (2011) found that the more non-cohabiting individuals' cars were worth, the more likely they were to marry. This may occur because automobiles may be an easy way for a prospective spouse to judge individual's current economic situation. Schneider (2011) also found that asset ownership was positively associated with the likelihood of marriage. In fact, Schneider found that much of the marriage gap between races could be accounted for by asset differences.

The Influence of Family Structure on Finances

Given the financial selection into different family forms, the fact that family structure is associated with later financial well-being is not surprising. That is, couples with different financial capabilities tend to engage in different types of relationship-forming behavior. As noted above, those with higher levels of financial stability, for example, are more likely to marry than those with lower levels of financial stability. Thus, it's perhaps unsurprising that married couples have higher incomes than any other family form, and they are the least likely to be in poverty (Denavawalt, Proctor, & Smith, 2013). Marriage is also associated with higher levels of financial assets (Mauldin, Mimura, & Wilmarth, 2009), rates of wealth accumulation (Dew & Eggebeen, 2010), and a greater likelihood of saving for retirement (Knoll, Tamborini, & Whitman 2012).

Although selection may explain some of the financial differences between married and unmarried family forms, it does not explain all the differences. Most of the studies that have found financial differences between family forms introduced important statistical controls (e.g., household income, education, race/ethnicity, employment status, number of employed adults in the household), which would limit much of the effect of selection. Consequently, aspects of the institution of marriage itself may influence financial behavior.

The institution of marriage, for example, entails social norms of permanence and public expressions of commitment that may increase trust and allow married couples to feel more comfortable investing in their marriage. Cherlin (2009, p. 238) asserted that the public nature of most marriage ceremonies promotes an idea of "enforceable trust" that makes it more likely that individual spouses will comport with their marriage vows. Cohabitation is a private arrangement that may or may not involve promises. Higher trust then leads to an easier ability to invest in one's marriage. Support for this notion of marriage conferring a higher level of trust than cohabitation and then changing financial behavior is the fact that married couples are more likely than cohabiting couples to fully pool their incomes and financial assets (Fletschner & Klawitter, 2005; Heimdal & Houseknecht, 2003, Kenney, 2004). Income pooling allows couples to live less expensively because of economies of scale. By pooling financial assets, married couples also have access to more interest income than they would if they held their assets separately. Further, if marriage allows individuals to trust their partner more than other types of unions, it may allow couples to acquire investment properties with less risk of having to sell the property if they split up. Relatedly, greater trust may allow married couples to hold volatile investments for a long time period thus mitigating some market risk.

Social norms surrounding marriage may also encourage wealth accumulation. Marriage may "conventionalize" individuals so that they may feel obligated to save and invest some of the

income instead of using it to increase their standard of living (Waite & Gallagher, 2000). For example, individuals who are married reported that saving for retirement is an important goal more often than individuals in other family forms (Knoll et al., 2012). Further, social norms link marriage with certain financial behaviors such as home buying and saving for children's college funds (Townsend, 2002; Waite & Gallagher, 2000). That is, social expectations regarding purchasing a home are higher for married individuals than those who are not married. All of these investments require decades of regular financial inputs. Consequently marriage—with its norms of lifelong commitment—is ideally suited to achieving these financial goals.

Financial Issues and Marital Quality

One of the main areas of research this field has focused on is the association between financial issues and marital quality. Like the term “financial issues,” marital quality is a multidimensional construct, though researchers have most often focused on satisfaction, stability, and conflict. Financial issues relate to each of these domains in sometimes similar but sometimes unique ways.

Marital Satisfaction

A number of recent studies have linked financial issues to marital satisfaction—the happiness or satisfaction that one's marital relationship brings. For example, people who are happier with their financial situations tend to be happier in their relationship (Archuleta, Grable, & Britt, 2013). This may speak to individual expectations about financial gains from the marriage, social norms that the marriage be financially stable, or just that when people are unhappy with their financial situations that dissatisfaction may spill over into other areas of their lives.

Studies have also shown that sound financial management practices are associated with marital satisfaction. For example, in a national sample, sound financial management behaviors

(e.g., budgeting, saving, maintaining insurance) were positively associated with relationship happiness even after controlling for participants' financial well-being (Dew & Xiao, 2013). Further, in a qualitative study of long-term couples who felt they had “great marriages,” financial issues played a role. These couples noted that having little to no debt and living within their means were two strategies that contributed to their successful and happy marriages (Skogrand, Johnson, Horrocks, & DeFrain, 2011).

A few studies have examined the association between financial issues that are uncommon in the literature and relationship quality. For example, some scholars have examined whether individuals' (Dean, Carroll, & Yang, 2007) and couples' (Carroll, Dean, Call, & Busby, 2011) materialistic orientations were associated with marital quality. These studies found that, independent of couples' economic situations, higher levels of materialism were associated with lower levels of marital quality, even when spouses were aligned in their value systems (Carroll et al., 2011).

Marital Stability

Although laypersons frequently assert that money is the number one cause of divorce, relatively few studies have examined the association between financial issues and marital stability. Some studies have found little association between financial issues and divorce (Andersen, 2005). Financial assets (Dew, 2009) and consumer debt (Dew, 2011) are associated with divorce, though the association is somewhat weak.

Financial arguments, however, may be a stronger predictor of divorce. The frequency of financial arguments was linked to the likelihood of future divorce in multiple studies that used separate data sets (Britt & Huston, 2012; Dew, Britt, & Huston, 2012). One of these studies (Dew et al., 2012) examined how different types of common arguments (i.e., chores, money, sex, in-laws, and spending time together) in the first wave of the study would predict divorce 5 years later. Even after controlling for couples' income,

assets, and debt, the only type of husband-reported conflict that predicted divorce was finances; among wives financial conflict and sexual conflict predicted divorce. Disagreement over finances on an almost daily basis had a predicted increase of 69 % in the hazard of divorce relative to those who almost never fought about finances. There may be some truth in the lay wisdom about the causes of divorce.

Marital Conflict

Finally, studies have examined financial conflict within marriage. Some studies have simply examined predictors of financial conflict. Not surprisingly, financial issues, such as income and economic pressure, predicted higher levels of financial conflict (Britt, Huston, & Durband, 2010; Dew & Stewart, 2012). Consistent with the idea that financial conflict may be a proxy for deeper relationship problems (Jenkins, Stanley, Bailey, & Markman, 2002; Shapiro, 2007), relationship issues such as commitment and respect were also negatively associated with financial conflict (Dew & Stewart, 2012).

Some studies have suggested that financial conflict may be qualitatively different than other common conflict topics that married couples often face. For example, using diaries to record their conflict experiences, married couples reported that they handled conflict over finances different than other types of conflict (Papp, Cummings, & Goeke-Morey, 2009). To quote directly from the study:

Spouses rated [financial] conflicts as more intense and significant than other conflict topics: They lasted longer, more often covered problems that had been discussed previously, and held higher current and long-term importance to couples' relationships. Husbands and wives reported that they and their partners expressed more depressive behavior expressions (i.e., physical distress, withdrawal, sadness, and fear) during conflicts about money relative to other topics. Husbands expressed more angry behaviors (i.e., verbal and nonverbal hostility, defensiveness, pursuit, personal insult, physical aggression, threat, and anger) during conflicts about money compared to other issues. (p. 99).

Further, in another study, changes in conflict over finances were more strongly linked to the use of intense and problematic conflict tactics when compared to other common marital conflict topics (changes in arguments about chores was an exception, Dew & Dakin, 2011). Finally, as noted above, husbands' reports of conflict over money was the only conflict type to predict divorce (Dew et al., 2012). Although both wives' reports of financial conflict and sexual conflict predicted divorce, financial conflict was the stronger predictor.

Process

Although these studies cited above have suggested that financial issues are related to different dimensions of marital quality, one of the recent developments in this area has been the attention to process. That is, research has begun to explicitly examine the process through which the association between financial issues and relationship quality arises. Knowing the "how's" and "why's" of the relationship between finances and marriage is helpful for both researchers and practitioners alike.

These process studies help answer the question of why money is associated with marital quality, and why it seems to relate more strongly or relate in a qualitatively different way than other marital issues. Many studies have suggested that one of the processes through which finances and marriage relate is through feelings of economic pressure (e.g., Conger, Reuter, & Elder, 1999). The family stress model of economic strain and marital distress (Conger et al., 1990) posits that negative economic events, chronic financial problems, and everyday financial stressors can bring about feelings of economic pressure. Economic pressure is an affective state that is tied to the notion that one cannot meet one's financial obligations with one's means. Economic pressure leads to other negative affect including anxiety, depression, and hostility, which then leads to marital dissatisfaction, distress, and conflict. It would be difficult to imagine other marital issues that easily stress

couples as money. Even work-family conflict issues—a major source of stress to couples—often have financial components to them.

A second reason that financial issues may be closely linked to marital quality is that money is so symbolic (Stanley & Einhorn, 2007). Thus, financial conflict may actually serve as a symptom of or proxy for other deeper relationship issues. For example, if spouses argue about whether to combine their finances, they may actually be arguing about issues related to trust or autonomy (Jenkins et al., 2002; Shapiro, 2007).

Decision-making power might be a particularly common issue that manifests itself in financial conflict. That is, arguments about finances might reflect an imbalance in decision-making power in the relationship. Individuals' satisfaction with their role in marital financial decision making was associated with relationship satisfaction (Archuleta & Grable, 2012). Further, perceptions of financial unfairness in marriage have been found to be positively associated with the likelihood of divorce, and financial conflict completely mediated this association (Dew et al., 2012). Consequently, one of the reasons that financial issues may be qualitatively different is because they reflect deeper, more serious couple processes and problems.

A third reason is that financial arguments may be provoked by fundamental differences between spouses and these differences may make lower their marital quality. Financial issues have a symbolic quality to them (Shapiro, 2007; Stanley & Einhorn, 2007). That is, nearly everyone associates money—and the most appropriate way to use money—with a deep-seated human need, whether it be security, enjoyment, benevolence, etc. Often developed in one's family of origin, these "meanings of money" guide our financial behaviors, but individuals typically do not think about them. When spouses' meanings of money fail to align, conflict may occur. Such conflict may be difficult to solve because the root of the conflict is often simultaneously hidden from conscious perception yet founded in one's family of origin (Shapiro, 2007).

Finally, teamwork regarding financial issues in marriage is essential, but may be difficult to

achieve. Archuleta (2013) found that having shared financial goals and values among spouses was important. In fact, having shared financial goals and values predicted relationship satisfaction better than the couples' reports of good communication. Further, individuals who felt that money was shared in the relationship reported lower levels of problematic communication styles and hence better relationship quality (Boyle, 2012). These studies suggest that spouses need to jointly determine their financial goals and the means through which they will meet these goals.

Unfortunately, couples may find it difficult to work together on their finances. Again, individuals may hold different meanings of money. Indeed, one study suggested that "spendthrifts" and "tightwads" were more likely to marry someone with a complementary orientation to money than with a similar orientation (Rick, Small, & Finkel, 2011). Having complementary orientations, however, was then associated with more marital conflict. Alternatively, the money itself may make teamwork less likely. In one of the few randomized experimental designs in this area, subconscious money prompts (i.e., a computer-screen background picture in a laboratory room with stacks of money) caused participants to behave in more independently and less helpfully than those who received neutral prompts (i.e., a computer-screen background picture in a laboratory room with a kite Vohs, Mead, & Goode, 2006).

Future Research Needs

Longitudinal and Representative Data

The corpus of research that examines the interface between financial issues and marital quality would benefit from longitudinal data that was also nationally representative. Although some studies in this area have utilized such data, the majority have utilized methods that were cross-sectional, based on convenience samples, or both. Longitudinal data would allow for stronger

tests of process. Representative data would allow for greater external validity; it might also allow for greater attention to diversity issues (see below).

Gender Matters

In the first edition of the handbook, I noted that understanding how gender, financial power, and marriage were related was crucial (Dew, 2008). Some studies have examined how money is handled within the family vis-à-vis gender. This is an important topic that complements the study of the gendered division of employment in married households. Just as it is important to understand the role gender plays in how money comes into the household, it is important to understand how gender plays a role in how money is handled within the household. These studies have suggested that socioeconomic status, marital status, and gender are important factors in how fairly money is handled in households (Kenney, 2006). They have also suggested that although many married couples pool their finances, giving equal financial access to both spouses, in many couples married women have less power over their finances than their husbands (Kenney, 2006). A qualitative study identified another example of gender giving financial power in marriage. This study examined who managed the day-to-day finances among couples who were facing financial difficulties. As couples' financial situations worsened, the more likely it was that the wives were managing the money. Because their finances were poor, this chore also came with the wives having to take the collection calls, having to prepare for bankruptcy, and having to face the majority of the emotional distress of the situation (Thorne, 2010). The majority of the husbands were unwilling to take on these responsibilities. These studies suggest that husbands often have more financial power in the relationships, but more research is necessary to explore the contours of this gendered power.

Less is known whether gender moderates the association between financial issues and relationship quality, though there are some hints in the literature that this may be the case. For example,

in one study, only wives' characteristics mediated the association between couples' asset levels and their likelihood of divorce (Dew, 2009). More specifically, assets increased wives' perceptions of the cost of divorce as well as their happiness with their marriage. Both marital happiness and perceptions of the cost of divorce were then associated with less divorce. None of the husbands' characteristics mediated the relationship between assets and divorce (Dew, 2009). Moreover, some studies examining the financial stress model—though not all—have found that economic difficulties impact men more strongly than women (e.g., Williams, Cheadle, & Goosby, 2013). Obviously, more work remains to be done in this area.

Cross Practice

As Archuleta, Britt, and Klontz noted in Chap. 6, some of these findings are relevant for practitioners—both family therapists and financial counselors. For example, many of the studies suggest that income is not associated with relationship quality once other financial issues were included in the multivariate models (e.g., Dew et al., 2012). That is, in multiple studies income was not a predictor of different measures of marital quality when some other type of financial measure was in the model. The implication is that income matters less for marital quality; how couples manage their money and how they work together to address it matters more. Thus, regardless of income, financial issues have the potential to negatively (or positively) impact their marriages. Further, if couples can manage the money in a way that respects both spouses, they may find that they have a better marital relationship no matter how much they earn. Another example is a study that found that the more married couples implemented sound financial management, the more their relationships improved (Zimmerman & Roberts, 2012). This has implications for financial practitioners and relationship therapists to work together. Because Archuleta et al. (forthcoming) have covered this area in more depth than this chapter can, I will simply note that as financial therapy

continues to progress as a field, researchers will benefit from peer-reviewed documentation of successful financial therapy efforts.

Diversity

Another needed addition to this area of research is diversity—particularly among union type, sexual orientation, class, and race. For example, one of the reasons that this chapter focuses primarily on marriage is because, beyond likelihood of marriage, very few studies have examined how cohabiting couples' relationship dynamics are influenced by financial issues.

Additionally, few studies have examined financial issues within the context of gay and lesbian couples. Although it is probable that financial issues will be associated with relationship quality in these family types much in the same way they are in heterosexual marriage, it is also probable that there are differences and important nuances.

Class, or socioeconomic status, would also be an important area to examine. Socioeconomic status plays a role in both marriage and divorce. In the USA, lower- and working-class individuals are less likely to marry and more likely to divorce than middle- and upper-class individuals (Wilcox & Marquard, 2010). Given the financial struggles that these couples face, it is likely that the association between financial issues and marital quality may be different than for middle-class individuals. Alternatively, these relationships may be the same, but they may vary in intensity across class lines. These questions await future research.

Finally, different aspects of culture, such as race, ethnicity, and religion, might also be important to investigate. Highly religious married couples perceive and utilize money in unique ways (Marks, Dollahite, & Baumgartner, 2010; Marks, Dollahite, & Dew, 2009). For example, many of these couples contribute between 10 % and 15 % of their incomes to their religious communities. But this expenditure was not just an item in their budget; for many of the participants religious giving was part of their identity (Marks et al., 2009).

Race and ethnicity also matter. For example, married African American couples have reported that a common difficulty they face is responding to “knocks of need”—providing material support to relatives and friends (Marks et al., 2008). Further, in a qualitative study of African American couples in strong marriages, nearly 50 % of the couples talked about the importance of transcending money in their relationship (Anderson, 2010). A comparable study of European–American couples in strong marriages did not yield this finding (Skogrand et al., 2011). Consequently, race—as a proxy for culture—likely influences the nexus of money and marriage. Culture is an important context of the nexus and future research would do well to focus on culture.

Prevention and Resilience During Financial Crisis

A final need concerns identifying those factors that can help couples maintain their marital quality in spite of macro-economic or family difficulties. Only three studies have examined the financial and relationship factors that might buffer couples' relationships as they go through negative financial events. Good communication (Conger et al., 1999), feelings of religious marital sanctification (Ellison, Henderson, Glenn, & Harkrider, 2011), and couples with husbands who had stable personalities (Liker & Elder, 1983) were all associated with couples' maintaining higher levels of marital quality during financial challenges.

It is likely that other factors moderate the association between financial hardship and relationship quality. Identifying these factors could assist individuals, families, and the practitioners who help them. Interestingly, all of the factors investigated to this point are relationship factors. It would be important to know if financial factors, such as having an emergency savings account, might help couples mitigate the relationship strain that often accompanies financial strains.

Conclusion

Taken together, these studies show that financial issues matter in marriage. Further, financial issues matter in many different marital domains. Individuals' finances determine, in part, who marries and who cohabits. Couples' financial management, such as budgeting, and the outcomes of such management, such as credit card debt, influence marital happiness, marital conflict, and even marital stability. Conflict over finances is also a particularly disruptive topic for married couples.

Although the studies conducted on relationships and financial issues since 2008 have helped scholars to gain understanding about the interface of money and marriage more remains to be done. Because finances are an important part of day-to-day married life (i.e., married individuals have to buy, spend, save, and worry about money on an almost daily basis) this research topic remains important and relevant. Further, because finances have relational—and not just financial implications—research needs to broaden this topic to include diverse family forms.

About the Author

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