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### How do Money, Sex, and Stress Influence Marital Instability?


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### Cover Page Footnote

We acknowledge the Flourishing Families project of the School of Family Life at Brigham Young University for their contribution of data and expertise to this project. We acknowledge the College of Home, Family, and Social Sciences at Brigham Young University for funds that helped support this project. We also acknowledge funds provided by the Camilla Eyring Kimball professorship in the School of Family Life at Brigham Young University.

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## How do Money, Sex, and Stress Influence Marital Instability?

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*This study explored how money and sex simultaneously predicted marital instability, and what financial therapists might focus on with clients to address problems in these areas. Specifically, this paper concurrently examined the relationship of marital instability to financial and family stressors (financial stressors, work-family conflict, and parenting stressors); financial and sexual resources (couple income and couple sexual frequency); and financial and sexual perceptions (financial dissatisfaction and sexual dissatisfaction). Couple financial communication and couple relational communication were explored as intervention points for financial therapists. Data came from Wave 2 of the Flourishing Families data set (N = 301). Data were organized using the ABC-X model of family stress (Hill, 1949) and integrated with Gottman's research on the importance of relational communication (Navarra, Gottman, & Gottman, 2016). Path analysis revealed that family financial stressors were associated with greater financial dissatisfaction and sexual dissatisfaction. Work-family conflict was associated with greater couple income, and parenting stressors were positively associated with sexual dissatisfaction. Couple income was associated with lower financial dissatisfaction, and sexual frequency was associated with lower sexual dissatisfaction. Both financial dissatisfaction and sexual dissatisfaction predicted greater marital instability; however, healthy couple financial communication and healthy couple relationship communication fully mediated these two associations. This suggests that if financial therapists help clients to communicate more productively about money and sex, problems such as financial stress, work-family conflict, inadequate income, and conflicts about sexual frequency may be less likely to lead to divorce.*

*Keywords: money; sex; stress; communication; marital stability; family finance; family stress theory; ABC-X Model; financial therapy; marriage and family therapy*

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## INTRODUCTION

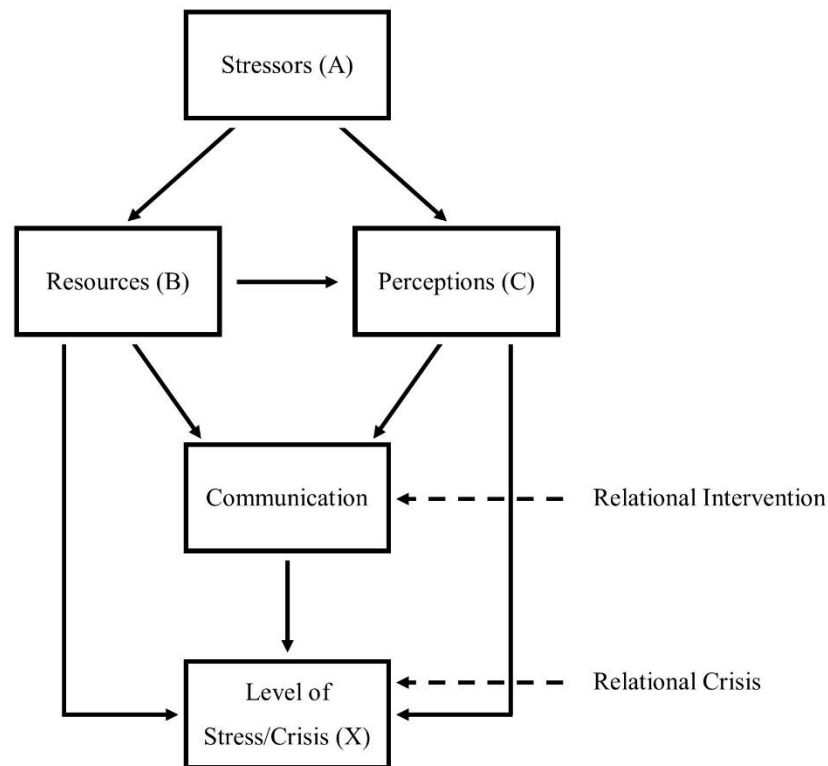
Every couple begins marriage with an array of hopes and dreams. None expects divorce to end their relationship. However, it is estimated that between 40% and 50% of all marriages end in divorce (Amato, 2010; Cherlin, 2010). Two often-mentioned contributing factors to divorce are the inability of the couple to get beyond problems related to money and sex, and the arguments those problems engender (Grable, Britt, & Cantrell, 2007). This study empirically explores how family finances and couple sex simultaneously predict marital instability.

There have been many studies linking financial factors to marital satisfaction (e.g., Archuleta, Britt, Tonn, & Grable, 2011; Dew, 2011) and marital instability (e.g., Dew, 2009; Dew, Britt, & Huston, 2012; cf. Andersen, 2005). Likewise, there have been many studies linking sexual factors to marital satisfaction (e.g., Gadassi et al., 2016; McNulty, Wenner, & Fisher, 2016) and marital instability (e.g., Yeh, Lorenz, Wickrama, Conger, & Elder, 2006; Yucel, 2016). In addition, a few studies have introduced mediators to see what factors might eliminate or lessen the adverse effect that financial and sexual stressors have on marital satisfaction and stability (e.g., Carroll, Hill, Yorgason, Larson, & Sandberg, 2013; Dew, 2009; Yeh et al., 2006). However, there is a scarcity of research that combines money, sex, and marital instability into one research model. Additionally, few studies have explored potential mediators that would ameliorate these problems. This paper attempts to do both.

### Theory

Reuben Hill's (1949) ABC-X model of family stress integrated with John Gottman's research on the importance of relational communication (Navarra, Gottman, & Gottman, 2016) was the foundation for this study (See Figure 1). The purpose of Hill's model is to explain why some families cope well when bombarded with stressors—even flourishing because of them (Patterson, 2002)—while other families flounder when faced with those same stressors (Hill, 1949). The reason for the variance in outcomes is attributed to differences in how stressors (factor A) interact with resources (factor B) and perceptions (factor C) to determine the level of stress or crisis (factor X) the family experiences (Hill, 1949; Hobfoll & Spielberger, 1992). At the core of family stress theory is the assumption that families are not victims of their circumstances; rather, as they take advantage of resources and perceive meaning in their experiences, families can positively adapt and be resilient in the face of challenges (Patterson, 2002). Gottman's research on relational communication (Navarra et al., 2016) suggests two mediators that could be considered resources that may be excellent intervention points for financial therapists: healthy financial communication and healthy relationship communication.

The relationship of money and sex to marital instability is very important and very complex. This paper is a valuable addition to the scholarly milieu on this topic because it integrates Gottman's (Navarra et al., 2016) view of communication with Hill's (1949) ABC-X stress process in a way that creates a natural application to financial therapy. Financial therapists can use this knowledge to benefit their clients.



*Figure 1.* Reuben Hill's (1949) ABC-X model of family stress integrated with John Gottman's research on the importance of relational communication (Navarra, Gottman, & Gottman, 2016).

## LITERATURE REVIEW

### Empirical Review

**Family finances and marital outcomes.** There are few family finance research articles with marital instability as an outcome variable (Dew, 2016). That being said, lack of financial resources, as well as other financial stressors, do predict marital dissatisfaction (Archuleta et al., 2011; Conger, Rueter, & Elder, 1999; Dew, 2011; Gudmunson, Beutler, Israelsen, McCoy, & Hill, 2007) and divorce (Dew, 2009; Dew et al., 2012; cf. Andersen, 2005). Even financial stress from one's family of origin may lead to marital dissatisfaction (Hubler, Burr, Gardner, Larzelere, & Busby, 2016). In addition to the resources themselves, management of those resources can act as a sort of resource (or lack thereof). For example, healthy financial management behaviors have been found to be associated with marital satisfaction and marital success (Dew & Xiao, 2013).

The perception of a family's financial situation—financial satisfaction—may be even more strongly related to marital outcomes than the actual financial resources available (Dew, 2009). For example, wives' marital satisfaction and perception of how divorce would impact them financially fully mediated the relationship between assets and divorce (Dew, 2009). Further, financial satisfaction has been shown to be associated with marital satisfaction (Archuleta, Grable, & Britt, 2013).

**Couple sex and marital outcomes.** Previous research has found that sexual satisfaction is associated with marital stability (Yucel, 2016). Specifically, a longitudinal study conducted by Yeh et al. (2006) established sexual satisfaction as one of the key predictors of marital stability and suggested that this relationship is mediated by marital quality. In addition to studying marital *instability* as an outcome, a plethora of research has found that sexual satisfaction is predictive of marital *satisfaction* (e.g., Gadassi et al., 2016; McNulty et al., 2016; Nezhad & Goodarzi, 2011). In a recent mixed methods longitudinal study, Schoenfeld, Loving, Pope, Huston, and Štulhofer (2016) found that positive nonsexual behaviors toward spouse and sexual satisfaction but not sexual frequency predicted marital satisfaction. Higher sexual satisfaction is not only associated with but leads to higher marital satisfaction and less marital instability.

**Couple communication and marital outcomes.** Marital communication affects marital satisfaction (Caughlin & Huston, 2002; Huston, Caughlin, Houts, Smith, & George, 2001) and stability (Huston et al., 2001; Wayas, 2008). Specifically, marital satisfaction has been linked to couples' ability to communicate about personal topics as well as the extent to which their communication is about positive topics (see Feeney, Noller, & Callan, 1994 for review). There is evidence that these relationships between couple communication and marital outcomes occur in various cultures (Chen & Lim, 2012) and transgenerationally (Amato & DeBoer, 2001). Additionally, these associations begin even before marriage. For example, Larson, Anderson, Holman, and Niemann (1998) found that wives' open communication a few months before marriage predicted both husbands' and wives' sexual satisfaction after one year of marriage.

Couple communication is a predictor of divorce. Various elements of negative communication such as harsh start-ups, absence of de-escalation, and low positive affect collectively have predicted divorce with 83% accuracy (Gottman, Coan, Carrere, & Swanson, 1998). Communication has also been found to mediate the relationships between some stressors, such as work-family conflict, and marital satisfaction (Carroll et al., 2013). Litzinger and Gordon (2005) found that not only did communication and sexual satisfaction both independently predict marital satisfaction, strength in either communication or sexual satisfaction can compensate for weakness in the other. Thus, positive communication can protect sexually dissatisfied couples from marital dissatisfaction. Finally, couple communication is linked with couple stress. Multiple studies have found that distressed couples spend less time communicating, communicate about less personal topics, and have more negative and conflicted communication (see Feeney et al., 1994 for review).

**Financial communication and marital outcomes.** Healthy financial communication is key to a happy marriage (Shapiro, 2007). There is a growing body of

literature on conflictual communication related to finances. Studies have shown that more frequent financial conflict predicts divorce, even after controlling for other financial stressors and resources (Britt & Huston, 2012; Dew et al., 2012). Financial conflict is predicted by financial stressors and lack of financial resources (Britt, Huston, & Durband, 2010; Dew & Stewart, 2012). Financial conflict is not only distinctive from other forms of couple communication but is also more intensive and relationally impactful (Dew & Dakin, 2011).

**Sexual communication and marital outcomes.** Another fundamental facet of couple communication is sexual communication. Like other aspects of couple communication, sexual communication has been found to predict marital satisfaction (Rehman et al., 2011; Timm & Keiley, 2011) and sexual satisfaction (Timm & Keiley, 2011). In fact, Rehman et al. (2011) found that a couple's sexual communication was associated with their marital satisfaction when nonsexual communication was not. Some research has focused on specific aspects of sexual communication such as the verbiage itself. A study conducted by Hess and Coffelt (2012) revealed that couples who used more sexual terms in their couple communication reported being more satisfied with both their sexual communication and their relationship. This supports other research that has found that more frequent (Coffelt & Hess, 2014) and more direct (Theiss, 2011) sexual communication are associated with sexual and marital satisfaction. While previous research on sexual communication and marital satisfaction is substantial, research with marital stability as an outcome variable is scarce.

**Finances, sex, and marital instability.** Almost no studies have incorporated finances, sex, *and* marital instability simultaneously. Those that do are often studies or reviews exploring the degree to which a variety of marital issues predict divorce. For example, Dew et al. (2012) found that among various topics of conflict, financial and sexual conflict were two of the topics most predictive of divorce. No study has tested the relationships between financial and sexual stressors, resources, perceptions, and outcomes within marriage at the same time. This study is unique in incorporating both financial and sexual variables in the same empirical model.

## Theoretical Application

For the purposes of this study, the ABC-X model was applied on a couple level. The same assumptions and mechanisms that influence family-level stress may also hold true for couple-level stress (Wiggins Frame & Shehan, 1994). As discussed previously, this study took particular interest in the financial and sexual aspects of the couple relationship; thus, this study's adaptation of the ABC-X model integrated with Gottman's research will focus specifically on financial and sexual stressors, resources, and perceptions. While couples experience many diverse stressors, three main categories of stressors which have been shown to influence marital relationships were employed in the model: finances (Conger et al., 1990), work-family conflict (Carroll et al., 2013), and parenting (Van Den Troost, Vermulst, Gerris, & Matthijs, 2005). The resources used were financial communication and relational communication, along with income and sexual frequency (Hobfoll & Spielberger, 1992). Financial dissatisfaction and sexual dissatisfaction were used to measure couple

perceptions. Marital instability was used as the outcome variable to measure crisis. In the model (see Figure 2), how couple stressors interact with financial- and sexual-related resources and perceptions was examined, as well as how those resources and perceptions interacted with each other. Finally, how resources and perceptions interacted to predict a couple's level of crisis was examined.

## **HYPOTHESES**

In summary, previous research has established that family finances, couple sex, and couple communication powerfully influence marital outcomes. However, no study has examined these variables together, especially in the context of family stress. The purpose of this paper is to examine the relationship of financial and family stressors, financial and sexual dissatisfaction, and marital instability, with potential mediation from healthy couple communication. Based on previous research and family stress theory, the following hypotheses were proposed in relation to Hill's (1949) ABC-X model of family stress as integrated with Gottman's research on relational communication.

### **Model without Communication as Mediator**

The model without communication as a mediator proposes relationships of stressors to resources and perceptions. It then proposes relationships of resources and perceptions to marital instability.

**Relationships of stressors to resources and perceptions.** It is proposed that stressors (financial stress, work-family conflict, and parenting stress) will be associated with reduced resources (lower couple income and lower sexual frequency) and negative perceptions (greater financial dissatisfaction and greater sexual dissatisfaction). Resources (couple income and sexual frequency) will be associated with perceptions (lower financial dissatisfaction and lower sexual dissatisfaction).

**Relationships of resources and perceptions to marital instability.** It is proposed that resources (couple income and sexual frequency) will be associated with lower marital instability. Negative perceptions (financial dissatisfaction and sexual dissatisfaction) will be associated with greater marital instability.

### **Model with Communication as Mediator (see Figure 2)**

In the communication mediation model two additional resources that provide a logical intervention point for financial therapists are added (healthy financial communication and healthy relational communication).

**Relationships of resources and perceptions to couple communication.** It is proposed that resources (couple income and sexual frequency) will be associated with couple communication (greater healthy financial communication and greater healthy relational communication). Perceptions (financial dissatisfaction and sexual dissatisfaction)



will be associated with couple communication (lower healthy financial communication and lower healthy relational communication).

**Relationship of couple communication to marital instability.** It is proposed that couple communication (healthy financial communication and healthy relational communication) will be associated with lower marital instability.

**Couple communication as mediators.** It is proposed that in the mediation model, couple communication (healthy financial communication and healthy relational communication) will mediate (make insignificant) the relationships of financial dissatisfaction, sexual dissatisfaction, couple income, and sexual frequency to marital instability.

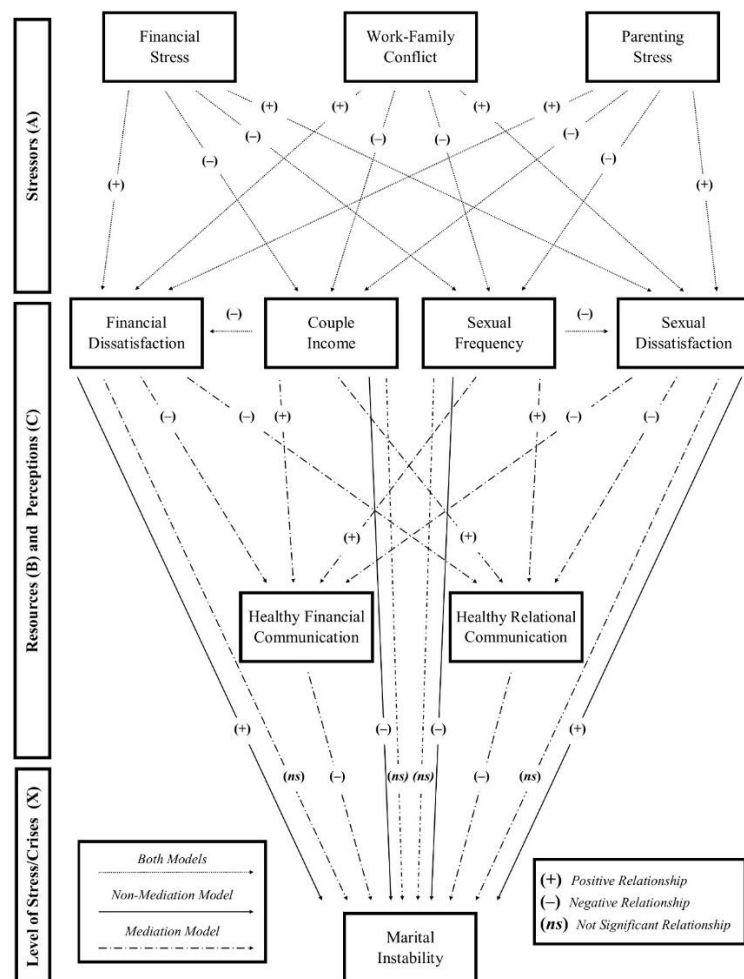


Figure 2. Path analysis for hypotheses mapped to the ABC-X model of family stress (Hill, 1949).

## METHODS

### Participants and Procedure

The participants in this study came from Wave 2 of the Flourishing Families Project, a longitudinal study of inner family life involving families who have children ages 10 to 17. Data were collected from mothers, fathers, and a selected child through observation and survey methods from a large northwestern city. Participants were primarily recruited using a purchased national survey database that included details about information about millions of households. Families were randomly selected from specified census tracts that mirrored socio-economic and racial stratification of local school districts. To include underrepresented populations, a limited number of families were recruited using flyers and referrals. Families were contacted using a multi-step method that included a letter of introduction, home visits, and phone calls. After eligibility and consent were established, interviewers conducted an in-home interview to complete the questionnaires with the families. Data were screened for missing answers and double markings. Subsequent waves followed the same pattern of in-home questionnaire completion (Day, Coyne, Dyer, Harper, & Walker, 2016). For this study, only two-parent families were used in the analysis. Couples with missing data were not included in the analysis. Of the couples in the sample ( $N = 301$ ), 76% considered themselves European American and 24% were of other ethnic categories. The average household income category was \$100,000 to \$120,000. The age of participants ranged from 14 to 63, with an average parent age of 45. The average marital length was 18.5 years.

### Measures

**Overview.** All measures for the study came from the Flourishing Families Project and include both partners in the relationship. Each partner individually answered each item (except for couple income, which only one partner reported). Partner responses were either averaged or summed together; thus, the couple is the unit of analysis. The total number of items for a measure is the sum of both partners' responses (for example, if a measure has 10 items, 5 of them came from each spouse, making a total of 10). Reliability of all items in the measure ( $\alpha$ ) and correlations between male and female halves of each measure ( $r$ ) are reported.

**Financial stressors.** The financial stressors scale (10 items;  $\alpha = .86$ ;  $r = .697$ ,  $p < .001$ ) assesses what ongoing finance-related stressors exist for each partner. This measure is part of a general stress measure created by Umberson, Williams, Powers, Liu, and Needham (2005). Participants were asked, "How stressful were the following for you during the last year?" regarding situations such as difficulties in paying for bills, housing, health care needs, and not having enough money after bills are paid. This measure was assessed on a Likert scale ranging from 0 (did not occur) to 5 (occurred, extremely severe).

**Work-family conflict.** The work-family conflict scale (16 items;  $\alpha = .84$ ;  $r = .275$ ,  $p < .001$ ) assesses the negative spillover from work to family and from family to work (Grzywacz & Marks, 2000). Participants reported how often eight items such as, "Stress at work makes

you feel irritable at home” (work-to-family spillover) and “Responsibilities at home reduce the effort you can devote to your job” (family-to-work spillover) occur. Only participants who work for pay were included. This measure was assessed on a Likert scale ranging from 1 (never) to 5 (all the time).

**Parenting stressors.** The parenting stressors scale (10 items;  $\alpha = .78$ ;  $r = .357$ ,  $p < .001$ ), adapted from Osborne and McLanahan (2007), assesses the stress parents face in raising their child(ren) and being a parent. All couples in this study have children and therefore responded to this measure. Respondents reported how they agreed with statements such as, “I find myself giving up more of my life to meet my children’s needs than I expected,” or “As a parent, I often feel that I cannot handle things well.” This measure was assessed on a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

**Couple income.** One partner in the relationship answered the question, “What is your present annual income combined with that of your partner?” The measure, assessed on a Likert scale, ranges from 1 (under \$10,000 per year) to 12 (\$200,000 or more per year).

**Sexual frequency.** Sexual frequency (2 items;  $\alpha = .87$ ;  $r = .768$ ,  $p < .001$ ) originated from the relationship evaluation questionnaire (RELATE; Busby, Holman, Taniguchi, 2001). The question, “About how often do you currently have sex with your partner?” was asked of each spouse and was measured on a Likert scale ranging from 0 (never) to 6 (more than once/day).

**Financial dissatisfaction.** The financial dissatisfaction measure (2 items;  $\alpha = .65$ ;  $r = .481$ ,  $p < .001$ ), created specifically for the Flourishing Families Project, asks participants, “How would you rate your satisfaction with your household income? (please answer in terms of the recent past, such as during the last year).” This measure was assessed on a Likert scale ranging from 1 (poor) to 4 (excellent). The scale was inverted for interpretability.

**Sexual dissatisfaction.** The sexual dissatisfaction scale (8 items;  $\alpha = .69$ ;  $r = .311$ ,  $p < .001$ ) assesses the quality of sexual intimacy in the couple’s relationship. This measure, created specifically for the Flourishing Families study, asked respondents how often instances of the following four events occurred: “I would like my partner to express a little more tenderness during intercourse,” “One thing my partner and I don’t discuss is our sexual relationship,” “I feel our sexual activity is just routine,” and “I hold back my sexual interest because my partner makes me feel uncomfortable.” This measure was assessed on a Likert scale ranging from 1 (never) to 5 (all the time).

**Financial communication.** Financial communication (10 items;  $\alpha = .88$ ;  $r = .470$ ,  $p < .001$ ) evaluates the quality of communication regarding finances specifically. Participants rated their agreement with five statements such as, “My partner and I are working toward the same financial goals.” This measure, created specifically for the Flourishing Families Project, was assessed on a Likert scale ranging from 1 (very strongly disagree) to 5 (very strongly agree).

**Relational communication.** Relational communication (26 items;  $\alpha = .87$ ;  $r = .509$ ,  $p < .001$ ) assesses the quality of the couple’s communication using a scale developed from the RELATE assessment (Busby et al., 2001). Using a Likert scale ranging from 1 (never) to 5 (very often), participants reported how often incidents of conflict (based on 11 statements) and instances of using physical force to get one’s way (based on two statements) occur in their couple communication. Examples of statements include, “My partner uses tactless choice of words when he or she complains,” and “In an argument, sometimes I use physical force to get my way.”

**Marital instability.** Marital instability (6 items;  $\alpha = .86$ ;  $r = .762$ ,  $p < .001$ ) assesses how stable the couple’s relationship is. Participants were asked how often three events occur. One item is “How often have you thought your relationship (or marriage) might be in trouble?” The measure was developed as part of the RELATE assessment (Busby et al., 2001).

## Analysis

First, univariate analysis (see Table 1) and bivariate correlations (see Table 2) were run for all measures in order to better understand the sample and the relationships between measures. Bivariate correlations revealed strong relationships between healthy relational communication and marital instability ( $r = -.685$ ,  $p < .001$ ) and healthy financial communication and marital instability ( $r = -.553$ ,  $p < .001$ ) thus supporting the use of healthy relational and financial communication as mediators in the models.

Table 1

### *Descriptive Statistics*

Variable	<i>N</i>	Mean	Standard Deviation	Actual Range (Possible Range)
Financial Stressors	301	.82	.88	0-4.60 (0-5)
Work-Family Conflict	301	4.17	1.25	1.13-6.63 (1-10)
Parenting Stressors	301	1.92	.56	1-3.90 (1-5)
Sexual Dissatisfaction	301	2.32	.57	1-4 (1-5)
Sexual Frequency	301	2.36	1.08	0-5 (0-6)
Financial Dissatisfaction	301	2.25	.72	1-4 (1-4)
Couple Income	301	7.19	2.32	3-12 (1-12)
Healthy Relational Communication	301	3.70	.50	1.77-4.92 (1-5)
Healthy Financial Communication	301	4.20	.82	1.40-6 (1-6)
Marital Instability	301	1.62	.56	1-4.17 (1-5)

Table 2

*Bivariate Correlations Between Measures*

Variable	1	2	3	4	5	6	7	8	9	10
1 Financial Stressors	--									
2 Work-Family Conflict	.178**	--								
3 Parenting Stressors	.066	.108	--							
4 Sexual Dissatisfaction	.105	.037	.227***	--						
5 Sexual Frequency	.083	-.097	-.015	-.412***	--					
6 Financial Dissatisfaction	.645***	.092	.096	.166**	-.023	--				
7 Couple Income	-.415***	.046	-.107	-.017	-.126*	-.494***	--			
8 Healthy Relational Communication	-.376***	-.171**	-.165**	.366***	.104	-.366***	.208***	--		
9 Healthy Financial Communication	-.439***	-.129*	-.130*	-.364***	.176**	-.499***	.154**	.482***	--	
10 Marital Instability	.380***	.180**	.132*	.333***	-.161**	.362***	-.198***	-.685***	-.553***	--

Note. \* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ .

Second, path analyses were performed using AMOS 23 software. The arrangement of scales in the path analysis was determined based on their relationship to the components of Hill's (1949) ABC-X model of family stress. The model was arranged so that family stressors (financial stressors, work-family conflict, and parenting stressors), resources (financial communication, relational communication, couple income, and sexual frequency), perceptions (financial dissatisfaction and sexual dissatisfaction), and level of stress/crisis (marital instability) predicted one another in accordance with our hypotheses. A non-mediation model (Figure 3) was run and did not include financial communication and relationship communication as mediators. A second model (Figure 4) added financial communication and relational communication as mediators.

## RESULTS

The following models report the results of both the model without communication as a mediator (Model 1, see Figure 3) and the model with communication as a mediator (Model 2, see Figure 4).

For Model 1, the model fit includes the following statistics:  $\chi^2 (7) = 30.728, p < .001$ ; the root mean square error of approximation (RMSEA) = .106; Tucker-Lewis index (TLI) = .782; comparative fit index (CFI) = .946. For Model 2, the model fit includes the following statistics:  $\chi^2 (13) = 40.674, p < .001$ ; the root mean square error of approximation (RMSEA) = .084; Tucker-Lewis index (TLI) = .884; comparative fit index (CFI) = .966.

### Model without Communication as Mediator (Model 1)

**Relationships of stressors to resources and perceptions.** In harmony with the hypotheses, financial stress was associated with greater financial dissatisfaction ( $\beta = .529, p < .001$ ) and greater sexual dissatisfaction ( $\beta = .136, p < .01$ ), and was associated with lower couple income ( $\beta = -.432, p < .001$ ). However, financial stress was not significantly related to sexual frequency. Work-family conflict was not significantly related to financial dissatisfaction, sexual dissatisfaction, or sexual frequency. Contrary to the hypothesis, work-family conflict was associated with higher couple income ( $\beta = .133, p < .05$ ). Parenting stress was significantly associated with greater sexual dissatisfaction ( $\beta = .217, p < .001$ ). However, parenting stress was not significantly related to financial dissatisfaction, couple income, or sexual frequency. Couple income was significantly associated with lower financial dissatisfaction ( $\beta = -.271, p < .001$ ), and sexual frequency was significantly related to lower sexual dissatisfaction ( $\beta = -.425, p < .001$ ).

**Relationships of resources and perceptions to marital instability.** In harmony with the hypotheses, financial dissatisfaction ( $\beta = .291, p < .001$ ) and sexual dissatisfaction ( $\beta = .264, p < .001$ ) were significantly associated with greater marital instability ( $\beta = .291, p < .001$ ). However, neither couple income nor sexual frequency were significantly related to marital instability.

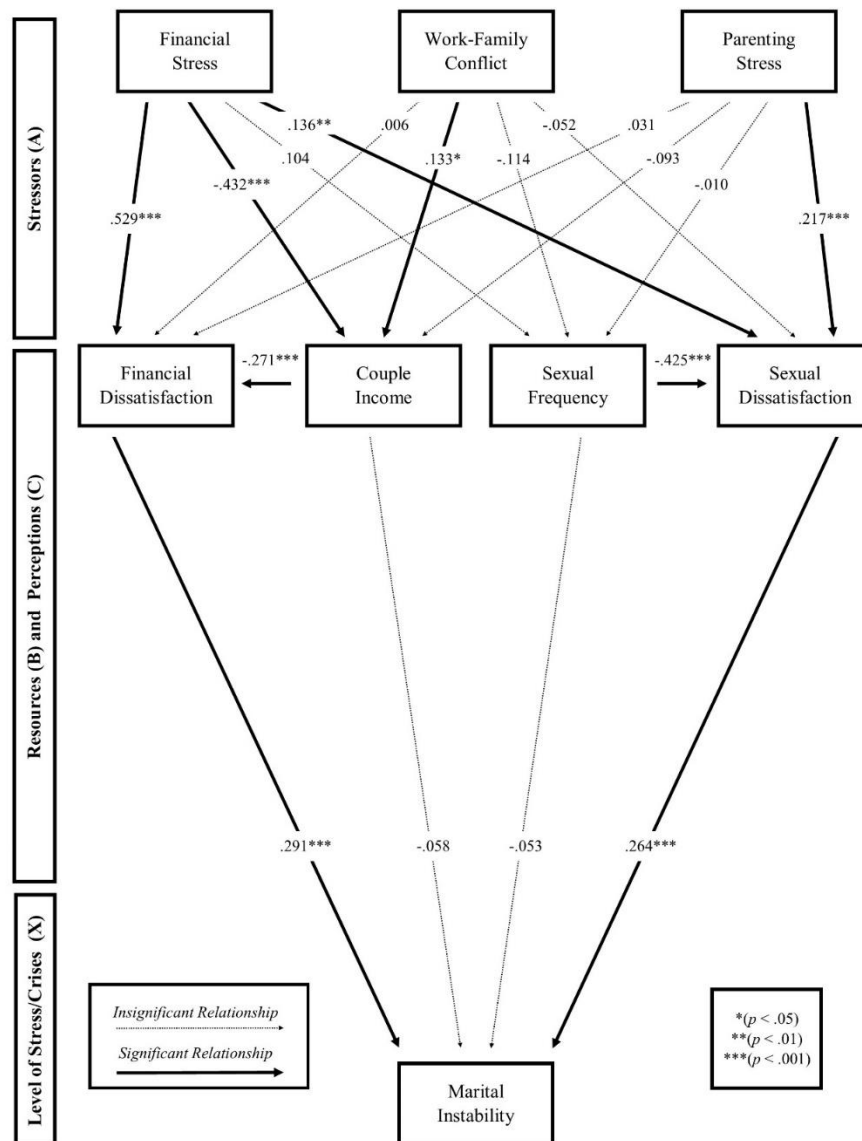


Figure 3. Model 1: Results of path analysis without communication as mediator.

**Model with Communication as Mediator (Model 2)**

**Relationships of resources and perceptions to couple communication.** In harmony with the hypotheses, financial dissatisfaction was associated with lower healthy financial communication ( $\beta = -.506, p < .001$ ) and lower healthy relational communication ( $\beta = -.285, p < .001$ ). Sexual dissatisfaction was associated with lower healthy financial communication ( $\beta = -.269, p < .001$ ) and lower healthy relational communication ( $\beta = -.333, p < .001$ ). Couple income and sexual frequency were not significantly related to healthy financial communication or healthy relationship communication.

**Relationship of couple communication to marital instability.** In harmony with the hypotheses, healthy financial communication ( $\beta = -.270, p < .001$ ) and healthy relational communication ( $\beta = -.530, p < .001$ ) were both significantly associated with lower marital instability.

**Couple communication as mediators.** In Model 1, both financial dissatisfaction ( $\beta = .291, p < .001$ ) and sexual dissatisfaction ( $\beta = .264, p < .001$ ) were significantly related to higher marital instability. When healthy financial communication and healthy relational communication were added in Model 2, these relationships to marital instability became non-significant (financial dissatisfaction:  $\beta = .004, p = ns$ ; sexual dissatisfaction:  $\beta = .015, p = ns$ )—evidence of full mediation (Baron & Kenny, 1986).

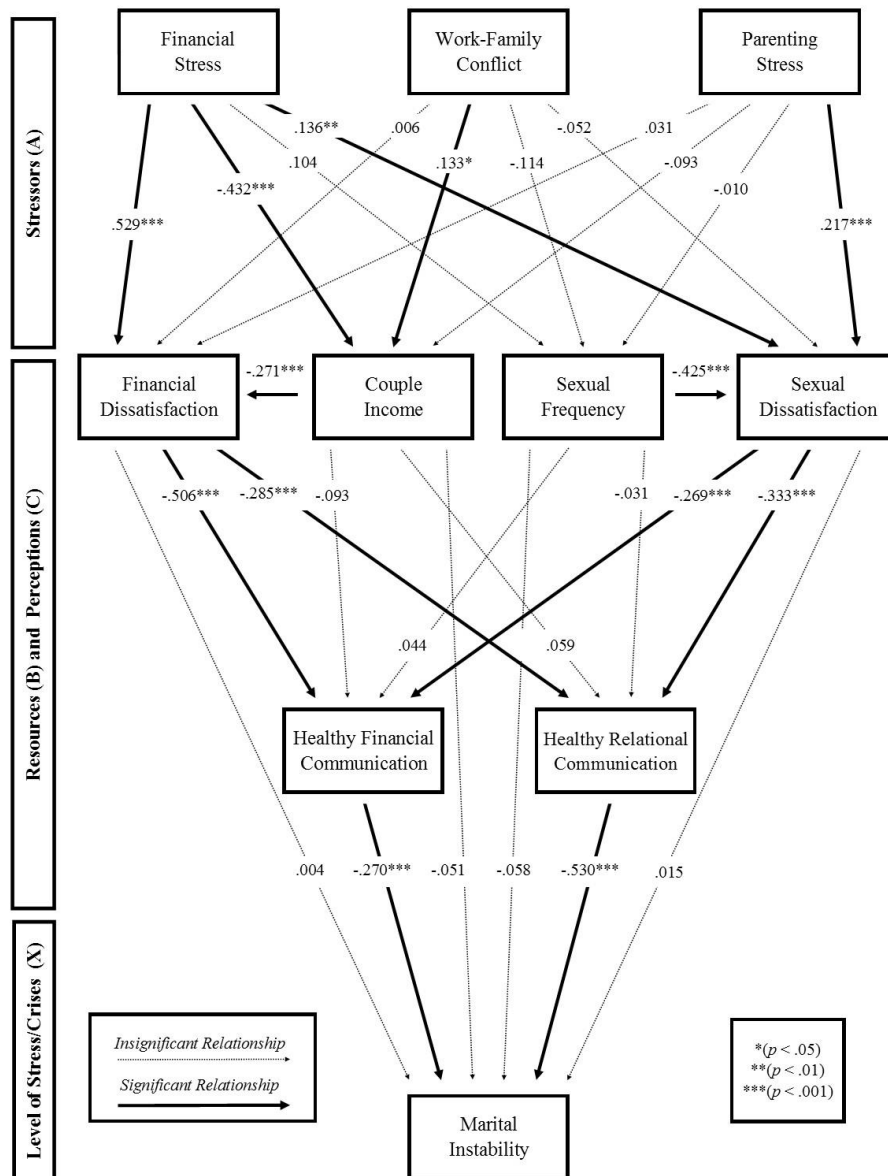


Figure 4. Model 2: Results of path analysis with communication as mediator.



## DISCUSSION

One clear message from this study is that perceptions matter, and they may matter just as much or perhaps even more than objective facts. For example, financial and sexual satisfaction (perceptions) predicted marital instability, while the objective amount of income or frequency of sexual intercourse did not. This suggests that income itself is not necessarily what matters most when it comes to marital instability. Instead, what matters most may be whether the couple perceives their income to be sufficient; if they do not, their financial dissatisfaction could lead to marital instability. Likewise, frequency of sexual relations does not influence marital instability as much as the couple's satisfaction (or perception) of that frequency does.

Another takeaway is that healthy financial communication and healthy relational communication matter. Analyses showed that the direct, significant relationships between financial dissatisfaction and marital instability as well as between sexual dissatisfaction and marital instability completely disappeared when healthy financial communication and healthy relational communication were added to the model. Talking about money and sex in healthy ways is a powerful resource in dealing with a couple's negative perceptions about money and sex. When financial therapists teach clients to communicate better it is likely to reduce marital instability.

Work-family conflict, surprisingly, predicted an increase in couple income rather than a decrease. The explanation for this may be as simple as high-paying jobs are more stressful and therefore are associated with greater work-family conflict. This association may also be tied to workaholism or work-centeredness. Those who work to an extreme or put work first may report both greater work-family conflict and higher income than those who have more balanced lives.

### Limitations

A limitation of the study is the use of new measures that have not yet proven their validity or reliability. The following scales were created specifically for the Flourishing Families dataset: sexual dissatisfaction, financial dissatisfaction, and financial communication. Comparing results from this study to those of future research which employ these scales will indicate whether they are reliable. Additionally, the financial dissatisfaction measure may lack content validity. This measure includes only one question and therefore may not cover all important aspects of the financial dissatisfaction construct. Including additional questions that cover other aspects of this construct should be considered in future research surrounding this topic. Another limitation of this study is that the analysis is cross-sectional rather than longitudinal; thus, future research on this topic should include longitudinal data to solidify the trends and findings of this paper.

A final limitation is that the root mean square error of approximation (RMSEA) on Model 1 was .106, slightly higher than the commonly accepted cut off of .100. However, we believe that the model is theoretically sound and that this one fit measure is reasonably acceptable (see Gelman & Stern, 2006).

## **Implications for Financial Therapists**

Based on the findings of this study and other associated findings, it is important that financial therapists understand the basic value of creating more positive couple communication about finances and sex. While communication conveys both positive and negative perceptions of stressors, it also acts as a positive or negative relational process in and of itself. The manner in which specific satisfactions or dissatisfactions are expressed influences how spouses feel about their relationship. Because of this, couple communication can either act as a resource to protect against stressors and negative perceptions (dissatisfaction), or it can exacerbate stressors and negative perceptions. Communication can either alleviate or aggravate marital crisis.

In the dated but still most recent ranking of presenting issues for couples therapy, Whisman, Dixon, and Johnson (1997) found that communication and money management were both highly ranked in terms of frequency of occurrence (first and seventh, respectively). Further rankings of treatment difficulty and “damaging impact” indicated that couple therapists considered communication problems to be the third most problematic issue. The current study's finding that communication (financial and relational) fully mediates the relationship between a number of predictors and the outcome of marital instability offers further evidence for the importance of attending to communication when working with couples.

Additional research is needed to examine couple-level responsiveness to treatments aimed at improving communication (financial and relational) and satisfaction levels (financial and sexual). However, this study's findings indicate that there are at least three main topic areas that merit attention in financial therapy with couples. First, household information regarding assets, liabilities, debt ratios, and income should be collected along with several financially-related psychosocial factors (Lawson, Klontz, & Britt, 2015; Sages, Griesdorn, Gudmunson, & Archuleta, 2015). Among the important psychosocial-financial matters that are important to assess and intervene on (if necessary) are (a) money scripts (beliefs or assumptions about money, developed early in life, that are often only partially true); (b) financial anxiety; and (c) disordered financial behaviors (Lawson et al., 2015; Sages et al., 2015). As couples increase their financial literacy and understanding about past financial issues, financial satisfaction levels are likely to increase accordingly.

Second, findings here suggest the value in focusing attention on improving couple satisfaction levels (sexual and financial). Sexual dissatisfaction levels, depending on severity, may be better addressed by a marriage and family therapist or certified sex therapist; however, this study's findings do indicate that it would be important for couples to focus on managing stress (financial and otherwise) and prioritizing regular sexual intimacy. In terms of financial satisfaction, a recent study found that perceived income adequacy (a subjective evaluation of the sufficiency of income to meet household expenses) was related to financial satisfaction levels, and the authors suggest that satisfaction is more likely to be determined by an individual's perception of income adequacy rather than their objective income level (Grable, Cupples, Fernatt, & Anderson, 2013).

Complicating this issue for financial therapists working with couples is that distressed couples can often be characterized by a perception mismatch, with one partner having an accurate perception of income adequacy while the other partner does not. As a corrective measure, Grable et al. (2013) recommends having direct conversations about the consumer's perception of income adequacy, with explicit attention given to objective factors such as their earnings and standard of living. In addition, based on his clinical work with high-conflict couples, the fourth author also recommends the following: (a) reframing the current financial situation as an opportunity to test themselves as individuals and as a couple, (b) externalizing the income/debt crisis so they can work collaboratively against a common enemy rather than be adversarial with one another, and (c) mapping out the timeframe for implementing the financial plan and helping them celebrate each step they make towards their goals.

The third area where financial therapists can help is skill building in terms of couple financial communication and stress management. In a recent study of how communication (both negative and positive) mediates the relationship between financial stress and relationship satisfaction, Wilmarth, Nielsen, and Futris (2014) concluded that couples benefit from "communication tips that facilitate both positive communication behaviors that encourage cooperation and compromise and exchange strategies to minimize criticism, defensiveness, and withdrawal" (p. 142). Financial therapists can facilitate better communication by structuring consultation meetings with couples and setting the ground rules for the type of communication patterns that are acceptable in the office and at home. This can be done by coaching the couple through one or more budget meetings and by establishing expectations for communication strategies such as: (a) active listening (one partner speaking and the other partner listening and summarizing what was said, alternating turns); (b) emphasizing financial cooperation rather than getting sidetracked into accusatory blaming about past mismanagement; and (c) highlighting any signs of progress in individual or couple financial responsibility.

In terms of formalized interventions for more severe problem levels, there are numerous communication training programs, but very few of them have a consistent record of empirical support and long-term follow-up (see the work of John Gottman as one key exception: e.g., Navarra et al., 2016). In contrast, considerably more stress management programs have documented success in being administered and adopted by clinical and non-clinical populations (Feldman, Eisenberg, Gambini-Sudrez, & Nassau, 2007); consequently, financial therapists can feel confident in recommending strategies for managing stress (e.g., meditation, progressive relaxation, mindfulness). Finally, as noted above in the case of sexual dissatisfaction, referrals to trained couple therapists are encouraged when levels of miscommunication, stress, or marital instability reach non-normative levels and/or when they interrupt the couple's ability to address and solve their financial predicament.

## CONCLUSION

This study starts to answer three important questions. Do money and sex influence marital instability? The answer is, "Yes." How? The answer is, "Financial stressors lead to perceptions of financial and sexual dissatisfaction, which in turn lead to greater marital

instability." How can financial therapists address these problems? The answer is, "By focusing on helping their clients to communicate more productively about financial and sexual matters." There is still much to learn about these associations, but this study extends the field's understanding of how to make the influence of money and sex on marriage more positive.

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