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Ashley B. LeBaron
Brigham Young University

David B. Allsop
Brigham Young University

E. Jeffrey Hill
Brigham Young University

See next page for additional authors

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Cover Page Footnote

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Authors

Ashley B. LeBaron, David B. Allsop, E. Jeffrey Hill, Brian J. Willoughby, and Sonya L. Britt-Lutter

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Ashley B. LeBaron

David B. Allsop

E. Jeffrey Hill, Ph.D.

Brian J. Willoughby, Ph.D.

Brigham Young University

Sonya L. Britt-Lutter, Ph.D.

Kansas State University

Drawing upon both the incompatibility of materialism and children model and marital paradigms theory, the purpose of the current study was to examine husband-wife actor and partner effects between materialism and marital satisfaction and to explore perception of the importance of marriage as a mediator of these relationships. Using a sample of 706 couples from the RELATE dataset, wives' materialism negatively predicted both their own marital satisfaction, as well as their husbands' marital satisfaction. However, when controlling for financial problems in marriage, these effects became non-significant. Additionally, upon adding both wives' and husbands' importance of marriage (as well as combined couples' "common fate" importance of marriage) to the model as mediators, indirect effects (actor and partner) between materialism and marital satisfaction were noted. Thus, when one partner (regardless of gender) places a high value on money and possessions, both spouses are less likely to place a high value on marriage, and are subsequently less likely to be satisfied in their marriage. Implications for financial therapists are discussed.

Keywords: materialism; marriage; financial therapy; marital satisfaction; marital importance; family finance

INTRODUCTION

Materialism, "the importance a consumer attaches to worldly possessions" (Belk, 1984, p. 291), has been found to negatively impact financial wellbeing (Garðarsdóttir & Dittmar, 2012; Watson 2003). This is unsurprising given that beliefs and attitudes about money drive financial behavior (Klontz, Britt, Mentzer, & Klontz, 2011). Research has also begun to explore the negative impact materialism can have on relational wellbeing (Burroughs & Rindfleisch, 2002; Dean, Carroll, & Yang, 2007). When one or both spouses excessively value material possessions, the marriage tends to suffer (Dean et al., 2007). Perhaps materialism and marriage are incompatible, competing pursuits to some degree (Burroughs & Rindfleisch, 2002; Li, Lim, Tsai, & O, 2015; Li, Patel, Balliet, Tov, & Scollon,

2011). As financial therapists interact with married couples, they may need to assess materialism not only as a financial but also a relational diagnostic.

Because materialism is negatively associated with marital wellbeing, scholarship which explores this issue can be helpful to couples. As husbands and wives (and those who work with them) understand the role materialism may play in marriage, they may be better equipped to improve their relationships. Despite this need, mechanisms of the association between materialism and marriage remain largely unexplored. Further, previous research examining this association has done so primarily on the individual level rather than the couple level. This paper begins to fill these gaps. Specifically, it draws upon both the incompatibility of materialism and children model and marital paradigms theory to explore actor and partner effects of importance of marriage as a mediator between materialism and marital satisfaction. The purpose of this paper is to give researchers and clinicians a more nuanced view of how materialism may affect financial and relational wellbeing in couples. It also suggests intervention points and implications for financial therapists specifically.

LITERATURE REVIEW

Materialism and Marriage

Previous studies suggest that the effects of materialism on marriage and family life are negative and deleterious (LeBaron, Kelley, & Carroll, 2017; Burroughs & Rindfleisch, 2002; Dean et al., 2007; Li et al., 2015; Li et al., 2011; Nickerson, Schwarz, Diener, & Kahneman, 2003). Even in cases where both spouses are materialistic, the negative effects of materialism on marital satisfaction still exists (Carroll, Dean, Call, & Busby, 2011). Previous work has also examined the impact of financial problems generally, in addition to materialism specifically, on marriage (e.g., Dew, 2008; Dew, Britt, & Huston, 2012). Some studies suggest that the overarching domain of financial problems is one of the biggest struggles couples face (Albrecht, 1979; Stanley, Markman, & Whitton, 2002; cf. Andersen, 2005). Materialism may play a role in this association (Dean et al., 2007).

Dean et al. (2007) examined actor and partner effects in the association between materialism and marital satisfaction and found that wives' materialism predicted both their own marital satisfaction and their husbands' marital satisfaction, while husbands' materialism did not predict marital satisfaction for either. Dean et al.'s (2007) study suggests that the mechanisms between materialism and marital satisfaction may have gendered actor and partner effects through wives.

Perception of Marriage Importance and Marital Satisfaction

Mediators and moderators, which explain the associations between independent and dependent variables, enhance the practicality of studies for clinicians because these mechanisms provide possible points of focus for interventions. While knowing that materialism is negatively associated with marital satisfaction is useful, exploring mediators and moderators of that association can help financial therapists *do* something about it as they help their clients. Dean et al. (2007) explored one such mechanism in the association

between materialism and marital satisfaction: financial problems. They found that financial problems in marriage helped explain why materialism can negatively impact marital satisfaction. The present study explores two additional mechanisms in the association between materialism and marital satisfaction: importance of marriage as a potential mediator, and potential differences by gender (actor and partner effects).

LeBaron and colleagues (2017) found that perception of marriage importance partially mediated the relationship between materialism and marital satisfaction on an individual, non-dyadic level. Thus, it seems that those who place a high value on money and possessions are less likely to value their marriage, and subsequently will likely have low marital satisfaction. Marital commitment, a construct similar to importance of marriage (Owen, Rhoades, Stanley, & Markman, 2011; Stanley & Markman, 1992; Willoughby, Hall, & Goff, 2015a), has been found to have a direct effect on marital satisfaction (Givertz & Segrin, 2005; Givertz, Segrin, & Hanzal, 2009; Givertz, Segrin, & Woszidlo, 2016a; Rusbult, Johnson, & Morrow, 1986; Stanley & Markman, 1992). Regarding partner effects, Givertz et al. (2016a) found that wives' marital commitment predicted husbands' satisfaction, but husbands' commitment did not significantly predict wives' satisfaction. In contrast, another study where quality of relationship (a construct related to marital satisfaction) predicted commitment did not find any significant partner effects (Givertz, Woszidlo, Segrin, & Jia, 2016b).

While past research has found that importance of marriage may help explain the negative relationship between materialism and marital satisfaction (LeBaron et al., 2017), it explored this on an individual rather than dyadic level. Additionally, LeBaron et al. (2017) did not include financial problems in their model, and it would be useful to know whether materialism is still associated with marital satisfaction through importance of marriage when accounting for financial problems. Researchers and clinicians would benefit from a more detailed view (e.g., actor-partner effects) of how these associations occur in couples. The current study attempts to bridge this literature gap by examining actor-partner effects of importance of marriage as a mediator between materialism and marital satisfaction. The purpose of this paper is to provide clinicians with new mechanisms to address in interventions so that clinicians are better equipped to assist clients facing the financial and relational struggles associated with materialistic tendencies.

THEORETICAL FRAMEWORK

Two theories serve as the framework for the hypothesized model: marital paradigms theory, and the incompatibility of materialism and children model.

Marital Paradigms Theory

Marital paradigms theory posits that marital beliefs are a key part of a successful, satisfying marriage (Willoughby, Hall, & Luczak, 2015b). How spouses view their marriage relates to how they behave in their marriage and, subsequently, their marital outcomes. The theory encompasses six aspects of marital paradigms: timing, salience, context, processes, permanence, and centrality (Willoughby et al., 2015b). This study draws particularly from

centrality, which is the most understudied aspect of the theory (Willoughby et al., 2015b). Some research shows that marital centrality, or one's views about the importance of marriage, predicts relational behavior. Marital centrality may be positively associated with how one prioritizes marriage compared to other competing values such as career aspirations (Hoffnung, 2004; Willoughby & Carroll, 2010) and, presumably, the pursuit of money and possessions. A key study by Willoughby (2015) found that importance of marriage positively predicted marital satisfaction, and that marital commitment mediated this association. The importance one places on money and material things may compete with the importance one places on marriage, which will likely affect marital satisfaction.

The Incompatibility of Materialism and Children Model

The idea that materialism is a value which may compete (or even be incompatible) with marriage is central to the incompatibility of materialism and children model. This model, developed and later expanded by Li and colleagues (2011; 2015), states that materialistic attitudes conflict with the desire for having children and, more pertinent to this study, can interfere with relationships (Burroughs & Rindfleisch, 2002). The model proposes that those with high materialism may spend more time and effort in pursuit of excess luxury goods, which in turn can give less time for the building of relationships (Solberg, Diener, & Robinson, 2004), and thus lead to less satisfaction with family life (Nickerson et al., 2003). Indeed, studies have found that materialistic people are less likely to have and prioritize close relationships (Burroughs & Rindfleisch, 2002; Kasser, Cohn, Kanner, & Ryan, 2007). Further, the relationships they do have are likely to be less warm (Richins & Dawson, 1992), less intimate (Kasser & Grow Kasser, 2001), and more conflictual (Kasser & Ryan, 2001). These findings suggest that materialism is a value which must compete with marriage and family for time and attention (Li et al., 2015; Li et al., 2011). The current study examines whether the importance of marriage, an attitude or value perhaps in conflict with materialism (Burroughs & Rindfleisch, 2002; Kasser et al., 2007), will mediate the negative relationship between materialism and marital satisfaction. Within their framework, Li et al. (2011) suggested that these attitudes have the potential to differ by gender. Thus, both actor and partner effects are considered in the current study.

Together, these two theories suggest that importance of marriage may mediate the negative relationship between materialism and marital satisfaction. The incompatibility of materialism and children model suggests that materialism would be negatively associated with perception of marriage importance, while marital paradigms theory suggests that perception of marriage importance would be positively associated with marital satisfaction.

Current Study

The purpose of the current study is to explore actor and partner effects of importance of marriage as a mediator between materialism and marital satisfaction. It is hoped that this information will provide clinicians with new mechanisms to address in interventions so that clinicians are better equipped to assist clients facing the financial and relational struggles associated with materialistic tendencies. Based on previous research and drawing upon both

marital paradigms theory and the incompatibility of materialism and children model, we tested two main hypotheses:

Hypothesis 1. Wives' materialism will negatively predict both their own and their husbands' marital satisfaction. Husbands' materialism will not predict marital satisfaction.

Hypothesis 2. Both husbands' and wives' importance of marriage will mediate the negative relationships between wives' materialism and wives' and husbands' marital satisfaction.

METHODOLOGY

Participants

Data were taken from an ongoing study of marital and premarital relationships sponsored by the RELATE Institute. Founded in 1979, the RELATE Institute is a national non-profit consortium of researchers, clinicians, and family life educators who are committed to understanding and strengthening intimate relationships. Since the creation of the RELATionship Evaluation Questionnaire (RELATE; Busby, Holman, & Taniguchi, 2001), tens of thousands of individuals and couples have completed the survey. A sample of 2,238 married couples ($N = 4,476$) was selected from the respondents who completed RELATE between 2006 and 2011. Because exploration of gender differences is central to the current study, and due to the small sample size of homosexual couples ($N = 56$), only heterosexual couples are included in the analyses. Additionally, the materialism measure was added into the survey later; thus, the final sample for this paper included 706 couples ($N = 1,412$).

The age of the participants ranged from 18 to 73, with an average age of 31.88 years. The largest race/ethnicity was White (Males: 84.7%; Females: 83.4%), followed by Latino/a (M: 4.4%; F: 4.4%) and Black (M: 4.4%; F: 3.6%). The sample was highly religious. The largest religious denomination within the sample was Latter-day Saint (M: 52.4%; F: 54.5%), followed by Protestant (M: 15.3 %; F: 17.7%), no religious affiliation (M: 12.2%; F: 10.7%), and Catholic (M: 9.7%; F: 9.7%). The sample was also highly educated. Most participants had at least some college (M: 94.2%; F: 98.5%), and many had started or finished a graduate degree (M: 26.7%; F: 25.1%). For men, one-third (32.2%) reported a yearly personal income of less than \$20,000, while another third (31.3%) reported between \$20,000 and \$59,999, and the remaining third (36.5%) reported \$60,000 or more. For women, 59.8% reported an income of less than \$20,000, 23.6% reported between \$20,000 and \$59,999, and 16.6% reported \$60,000 or more. Based on wives' reports, two-thirds (65.5%) of the sample had been married for 5 years or less, 23.2% had been married between 6 and 20 years, and the remaining 11.5% had been married for more than 20 years.

Procedure

The RELATionship Evaluation (RELATE) assessment is a couple assessment designed to assess and provide feedback to those in romantic relationships. All participants completed an appropriate consent form prior to the completion of the RELATE instrument and all data

collection procedures were approved by the institutional review board. Participants completed RELATE online individually, after which couples were provided with feedback on their relationship strengths and weaknesses. The current study used dyadic data from married couples. Some participants were referred to the online site by their instructor in a university class, others by a relationship educator or therapist, and some participants found the instrument by searching for it on the web. See Busby et al.'s (2001) discussion of RELATE for detailed information regarding the theory underlying the instrument and its psychometric properties.

Measures

This study employed items and scales from the RELATE dataset to measure materialism, perception of marriage importance, and marital satisfaction (Busby et al., 2001). Control variables included income, financial problems (i.e., how often have financial matters been a problem in your relationship?), education, and length of marriage. All four control variables were ordinal measures from low to high.

Materialism. To measure materialism, respondents were asked to indicate how strongly they agreed with the item, "Having nice things today is more important to me than saving for the future." The item was measured on a Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Higher scores indicate higher materialism. Although RELATE contains *The Importance of Money and Material Things* scale ($\alpha = M: .22; F: .37$), Cronbach's alpha was unacceptably low. The scale is composed of only two items (the other being "Husbands and wives should both carefully look for bargains before buying something they want."). Thus, the item deemed more closely related to materialism was retained.

Importance of Marriage. The *Importance of Marriage* scale ($\alpha = M: .76; F: .76$) measured the perception of marriage importance. The scale reflects a mean of four items, including "Being married is among the one or two most important things in life" and "If I had an unhappy marriage and neither counseling nor other actions helped, my spouse and I would be better off if we divorced." See Table 3 for the full list of items included in this scale. All items were measured on a Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Two of the items were reverse coded so that higher scores indicated higher importance of marriage.

Marital Satisfaction. Participants' marital satisfaction was measured using the *Relationship Satisfaction* scale ($\alpha = M: .89; F: .91$). The scale reflects a mean of seven items, including "The physical intimacy you experience" and "How conflicts are resolved," measured on a Likert scale, ranging from 1 (very dissatisfied) to 5 (very satisfied). See Table 3 for the full list of items included in this scale. Higher scores indicate higher marital satisfaction.

Data Analysis Plan

To test the hypotheses, analyses were conducted in a six-step process. In the first step, descriptive statistics of all study variables were run to better understand the variables being

tested. In the second step, preliminary bivariate correlations were run to gauge the relationship between the variables. The third step involved creating a measurement model for testing factor loadings and model fit of latent variables. In the fourth step, two non-mediation structural equation models (SEM) were run. Then, two mediation SEMs (testing female and male mediation respectively) were run in order to test standardized direct and indirect effects. Finally, a supplementary common fate mediation SEM was analyzed. The common fate model (see Ledermann & Kenny, 2012) used both partners' reports of importance of marriage as indicators comprising a latent variable. As suggested by Ledermann and Kenny (2012), for this model to be identified, factor loadings for both partner indicators were constrained to be equal, and the latent variable came to represent the portion of variance from husband and wife indicators that was shared between them. Given that husbands' and wives' reports of importance of marriage were highly correlated ($r = .75, p < .001$), this allowed us to include both partners' reports in the same model while avoiding collinearity issues.

RESULTS

Descriptive Results

Descriptive statistics for all study variables are presented in Table 1. Responses for the materialism item included the full range (1 – 5) for both men and women, but the mean response tended towards lower levels of materialism (M: $M = 2.06, SD = .82$; F: $M = 1.89, SD = .75$). For the *Importance of Marriage* scale, responses ranged from 1.25 – 5 for both men and women, and the mean response tended towards higher perceived importance (M: $M = 3.93, SD = .93$; F: $M = 3.95, SD = .89$). Responses to the *Marital Satisfaction* scale included the full range of possible responses (1 – 5) and tended toward higher marital satisfaction (M: $M = 3.75, SD = .86$; F: $M = 3.67, SD = .95$). Complete descriptive results can be found in Table 1.

Bivariate Correlations

Pearson correlation coefficients were then run as preliminary statistics. As shown in Table 2, husbands' and wives' materialism were positively correlated ($r = .13, p < .001$), as were husbands' and wives' importance of marriage ($r = .75, p < .001$) and husbands' and wives' marital satisfaction ($r = .74, p < .001$). Both husbands' and wives' materialism were negatively correlated with husbands' importance of marriage (M: $r = -.25, p < .001$; F: $r = -.19, p < .001$) as well as wives' importance of marriage (M: $r = -.23, p < .001$; F: $r = -.23, p < .001$). Also, both husbands' and wives' importance of marriage were positively correlated with husbands' marital satisfaction (M: $r = .28, p < .001$; F: $r = .28, p < .001$) as well as wives' marital satisfaction (M: $r = .25, p < .001$; F: $r = .28, p < .001$). For complete bivariate correlations, see Table 2.

Table 1
Descriptive Statistics of the Sample

Variables	<i>M</i>	<i>SD</i>	Range
Materialism			
Males	2.06	.82	1 – 5
Females	1.89	.75	1 – 5
Importance of marriage			
Males	3.93	.93	1.25 – 5
Females	3.95	.89	1.25 – 5
Marital satisfaction			
Males	3.75	.86	1 – 5
Females	3.67	.95	1 – 5
Income			
Males	3.41	2.82	0 – 11
Females	1.98	2.25	0 – 11
Financial problems			
Males	2.82	1.10	1 – 5
Females	2.87	1.20	1 – 5
Education			
Males	6.27	1.91	1 – 9
Females	6.37	1.63	2 – 9
Length of marriage	4.72	2.58	1 – 11

Note. Because data on income, education, and length of marriage was ordinal in nature, exact descriptive statistics were impossible to obtain. For those variables, descriptive statistics are based on category responses.

Table 2
Preliminary Correlations Among Variables

	1	2	3	4	5	6
1. M Materialism	-					
2. F Materialism	.13***	-				
3. M Importance of marriage	-.25***	-.19***	-			
4. F Importance of marriage	-.23***	-.23***	.75***	-		
5. M Marital satisfaction	-.10**	-.12**	.28***	.28***	-	
6. F Marital satisfaction	-.08*	-.12**	.25***	.28***	.74***	-
7. M Income	.11**	.09*	-.37***	-.37***	-.24***	-.20***
8. F Income	.08*	-.00	-.35***	-.36***	-.18***	-.16***
9. M Financial problems	.17***	.17***	-.07	-.04	-.29***	-.25***
10. F Financial problems	.12**	.15***	-.05	-.04	-.26***	-.31***
11. M Education	.02	.03	-.20***	-.22***	-.10**	-.09*
12. F Education	.13***	.04	-.40***	-.39***	-.20***	-.19***
13. Length of marriage	.10*	.08*	-.08*	-.09*	-.39***	-.39***
	7	8	9	10	11	12
8. F Income	.29***	-				
9. M Financial problems	-.14***	-.07	-			
10. F Financial problems	-.10*	-.01	.57***	-		
11. M Education	.44***	.24***	-.03	-.01	-	
12. F Education	.33***	.37***	-.06	.02	.42***	-
13. Length of marriage	.33***	.06	.18***	.25***	.21***	.14***

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

Measurement Model

First, a measurement model was conducted using Mplus (Version 7) software. Latent variables were created for both husbands' and wives' perceived importance of marriage as well as both husbands' and wives' marital satisfaction, with all factor loadings above .40. See Table 3 for all factor loadings. Acceptable model fit (Little, 2013) was achieved with a CFI > .90 and a RMSEA < .08. Model fit suggested that the model fit the data well, $\chi^2(192) = 637.80$, $p < .001$, CFI = .95, RMSEA = .06. The χ^2 was likely significant due to the relatively large sample size. An analysis was conducted to test for measurement invariance between spouses on importance of marriage and marital satisfaction. Although factor loadings appeared fairly similar between genders, they could not be constrained to be equal without worsening model fit (Wald test of parameter constraints (9) = 80.51, $p < .001$). As such, factor loadings were not constrained to be equal across gender.

Structural Models

Non-Mediation Models. An initial actor/partner interdependence model (APIM) was conducted with husbands' and wives' materialism predicting both husbands' and wives' marital satisfaction. Husbands' and wives' education, wives' reports of marital length, and husbands' and wives' income were used as controls. Based on modification indices, one modification was made between error variances of wives' marital satisfaction items in order to achieve better model fit. Model fit suggested that the model fit the data well, $\chi^2(152) = 435.48$, $p < .001$, CFI = .96, RMSEA = .05. The model predicted 21% of the variance in marital satisfaction for husbands ($R^2 = .21$) and 22% for wives ($R^2 = .22$). As illustrated in Figure 1, analyses suggested that wives' higher materialism significantly predicted lower marital satisfaction for both husbands ($\beta = -.10$, $p = .01$) and wives ($\beta = -.09$, $p = .02$), while husbands' materialism did not significantly predict marital satisfaction for either husbands or wives. Additionally, wives' education and income, as well as marital length, predicted both husbands' and wives' marital satisfaction. All correlations and paths can be seen in Table 4.

Table 3
Factor Loadings for Latent Variables

Items	Males	Females
Importance of Marriage		
Being married is among the one or two most important things in life.	.61	.52
If I had an unhappy marriage and neither counseling nor other actions helped, my spouse and I would be better off if we divorced.	.56	.53
Marriage involves a covenant with God, not just a legal contract recognized by the law.	.82	.73
Living together is an acceptable alternative to marriage.	.85	.84
Marital Satisfaction - In your relationship, how satisfied are you with the following?		
The physical intimacy you experience.	.74	.70
The love you experience.	.87	.89
How conflicts are resolved.	.74	.77
The amount of relationship equality you experience.	.83	.83
The amount of time you have together.	.50	.55
The quality of your communication.	.79	.82
Your overall relationship with your partner.	.90	.93

Table 4
Standardized Direct Effects for Non-Mediation Model

Marital Satisfaction	M	F
M Materialism	-.03	-.03
F Materialism	-.10**	-.09*
M Income	-.05	-.03
F Income	-.11*	-.10*
M Education	.06	.07
F Education	-.12**	-.13**
Length of marriage	-.36***	-.39***

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

Because Dean et al. (2007) found that financial problems in marriage mediated the relationship between materialism and marital satisfaction, another non-mediation model was conducted with husbands' and wives' reports of financial problems ("How often have financial matters been a problem in your relationship?") as controls in addition to the demographic controls. Model fit was again acceptable, $\chi^2(176) = 491.969, p < .001$, CFI = .96, RMSEA = .05. The model predicted 27% of the variance in marital satisfaction for both husbands and wives ($R^2 = .27$). With financial problems in the model, the associations between wives' materialism and husbands' and wives' marital satisfaction were non-significant (husbands' marital satisfaction: $\beta = -.04, p = .23$; wives' marital satisfaction: $\beta = -.05, p = .24$). This is unsurprising given Dean et al.'s (2007) mediation finding. Thus, it appears as though materialism does not have a direct effect on marital satisfaction when controlling for financial problems. Mediation models were then run to test for indirect effects through importance of marriage, as described next.

Mediation Models. An APIM was then conducted with materialism predicting both importance of marriage and marital satisfaction, and importance of marriage predicting marital satisfaction. The model examined perception of marriage importance as a mediator between materialism and marital satisfaction. We explored both direct and indirect paths. Husbands' and wives' education, wives' reports of marital length, husbands' and wives' income, and husbands' and wives' reports of financial problems were again used as controls.

Husbands' and wives' importance of marriage were highly correlated ($r = .75, p < .001$), indicating a substantial amount of "common fate" variation. Accordingly, two separate models were constructed to avoid collinearity issues: one with wives' importance of marriage as the only mediator, and one with husbands' importance of marriage as the only mediator. A supplementary common fate model was also constructed where husbands' and wives' importance of marriage were indicators of a common fate latent variable that represented shared, between couple variation.

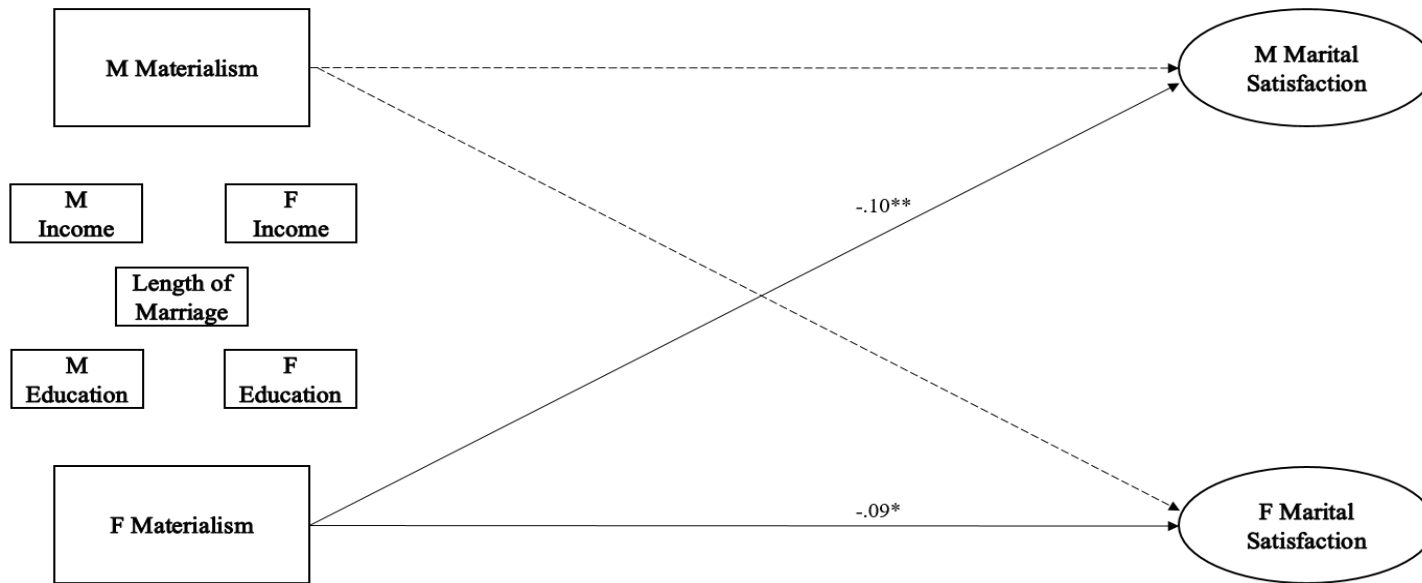


Figure 1. Significant standardized direct effects of the non-mediation model. Endogenous error correlations, interdependence correlations, control paths, and factor loadings are not shown for parsimony. Solid arrows represent significant paths, while dotted arrows represent non-significant paths. $*p < .05$, $**p < .01$, $***p < .001$.

Female Mediation Model. For the female mediation model, the model fit the data well, $\chi^2 (259) = 643.13, p < .001, CFI = .95, RMSEA = .05$. The model predicted 38% of the variance in wives' importance of marriage ($R^2 = .38$) as well as 29% of husbands' marital satisfaction ($R^2 = .29$) and 30% of wives' marital satisfaction ($R^2 = .30$).

As seen in Figure 2, analyses of direct effects revealed significant actor and partner effects for materialism predicting importance of marriage. Specifically, both husbands' and wives' higher materialism predicted wives' lower perception of marriage importance (Male: $\beta = -.14, p < .001$; Female: $\beta = -.21, p < .001$). Wives' education, both husbands' and wives' income, and marital length also predicted wives' importance of marriage. Wives' importance of marriage predicted both husbands' and wives' marital satisfaction (M: $\beta = .19, p < .001$; F: $\beta = .21, p < .001$), as did marital length and both husbands' and wives' reports of financial problems. All correlations and paths can be seen in Table 5.

To test indirect effects of materialism on marital satisfaction through wives' importance of marriage, 5,000 bootstraps were performed at a 95% confidence interval. The total effects (actor and partner) of materialism on marital satisfaction were non-significant. However, analyses revealed significant indirect effects—both actor and partner—via wives' perception of marriage importance between materialism and marital satisfaction (standardized indirect effect = M-M: $-.03, p = .009$; F-M: $-.04, p = .003$; F-F: $-.05, p = .001$; M-F: $-.03, p = .006$).

Male Mediation Model. For the male mediation model, model fit suggested that the model fit the data well, $\chi^2 (259) = 641.18, p < .001, CFI = .96, RMSEA = .05$. The model predicted 39% of the variance in husbands' importance of marriage ($R^2 = .39$) as well as 29% of both husbands' and wives' marital satisfaction ($R^2 = .29$).

As illustrated in Figure 2, analyses of direct effects revealed significant actor and partner effects for materialism predicting importance of marriage. Specifically, both husbands' and wives' higher materialism predicted husbands' lower perception of marriage importance (M: $\beta = -.17, p < .001$; Female: $\beta = -.15, p < .001$). Wives' education, both husbands' and wives' income, marital length, and husbands' report of financial problems also predicted husbands' importance of marriage. Husbands' importance of marriage predicted both husbands' and wives' marital satisfaction (M: $\beta = .18, p = .001$; F: $\beta = .18, p = .001$), as did marital length and husbands' and wives' reports of financial problems. All these results were the same as those found in the female mediation model. All correlations and paths can be seen in Table 5.

Table 5
Standardized Direct Effects for Mediation Models

	Female Model		Male Model		Common Fate Model	
	M	F	M	F	Couple	
Importance of Marriage						
M Materialism	-	-.14***	-.17***	-	-.16***	
F Materialism	-	-.21***	-.15***	-	-.18***	
M Income	-	-.25***	-.31***	-	-.29***	
F Income	-	-.25***	-.22***	-	-.24***	
M Financial problems	-	-.08	-.11*	-	-.09*	
F Financial problems	-	.04	.03	-	.03	
M Education	-	.03	.07	-	.05	
F Education	-	-.25***	-.28***	-	-.27***	
Length of marriage	-	.09*	.11**	-	.10*	
Marital Satisfaction	M	F	M	F	M	F
M Materialism	.04	.04	.04	.04	.04	.04
F Materialism	-.01	-.00	-.02	-.02	-.01	-.01
M Importance of marriage	-	-	.18**	.18**	-	-
F Importance of marriage	.19***	.21***	-	-	-	-
Couple Importance of marriage	-	-	-	-	.19***	.21***
M Income	-.08	-.04	-.07	-.04	-.07	-.04
F Income	-.06	-.05	-.07	-.06	-.06	-.05
M Financial problems	-.20***	-.20*	-.20***	-.09*	-.20***	-.09*
F Financial problems	-.10*	-.19***	-.10*	-.18***	-.10*	-.18***
M Education	.07	.07	.05	.07	.07	.07
F Education	-.08	-.07	-.06	-.07	-.07	-.07
Length of marriage	-.30***	-.33***	-.38***	-.33***	-.31***	-.33***

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

To test indirect effects of materialism on marital satisfaction through husbands' importance of marriage, 5,000 bootstraps were performed at a 95% confidence interval. As in the female mediation model, the total effects (actor and partner) of materialism on marital satisfaction were non-significant. However, analyses revealed significant indirect effects—both actor and partner—via husbands' perception of marriage importance between materialism and marital satisfaction (standardized indirect effect = M-M: $-.03, p = .008$; F-M: $-.03, p = .01$; F-F: $-.03, p = .009$; M-F: $-.03, p = .005$). The results of the indirect effects were the same as those found in the female mediation model.

Common Fate Mediation Model. As a supplementary analysis, the common fate approach sometimes appropriate for dyadic analysis was used (see Ledermann & Kenny, 2012). Husband and wife factor loadings and error variances were constrained to be equal across spouses. The model fit the data well, $\chi^2(365) = 922.035, p < .001$, CFI = .95, RMSEA = .05. The model predicted 40% of the variance in couples' importance of marriage ($R^2 = .40$) as well as 29% of husbands' marital satisfaction ($R^2 = .29$) and 30% of wives' marital satisfaction ($R^2 = .30$).

As shown in Figure 2, both husbands' and wives' higher materialism predicted couples' lower perception of marriage importance (M: $\beta = -.16, p < .001$; F: $\beta = -.18, p < .001$). Wives' education, both husbands' and wives' income, marital length, and husbands' report of financial problems also predicted couples' importance of marriage. Couples' importance of marriage predicted both husbands' and wives' marital satisfaction (M: $\beta = .19, p < .001$; F: $\beta = .21, p < .001$), as did marital length and husbands' and wives' reports of financial problems. All these results were the same as those found in both the female and the male mediation models. All correlations and paths can be seen in Table 5.

To test indirect effects of materialism on marital satisfaction through couples' importance of marriage, 5,000 bootstraps were performed at a 95% confidence interval. As in the female and male mediation models, the total effects (actor and partner) of materialism on marital satisfaction were non-significant. However, analyses revealed significant indirect effects—both actor and partner—via couples' perception of marriage importance between materialism and marital satisfaction (standardized indirect effect = M-M: $-.03, p = .003$; F-M: $-.03, p = .002$; F-F: $-.04, p = .001$; M-F: $-.03, p = .001$). The results of the indirect effects were the same as those found in both the female and male mediation models.

Based on the collective results of the five SEMs, materialism may be negatively associated with marital satisfaction with both actor and partner effects. However, when controlling for financial problems, there are no direct effects between materialism and marital satisfaction. Additionally, materialism may negatively affect marital satisfaction indirectly through both wives' and husbands' importance of marriage, as well as combined couples' importance of marriage.

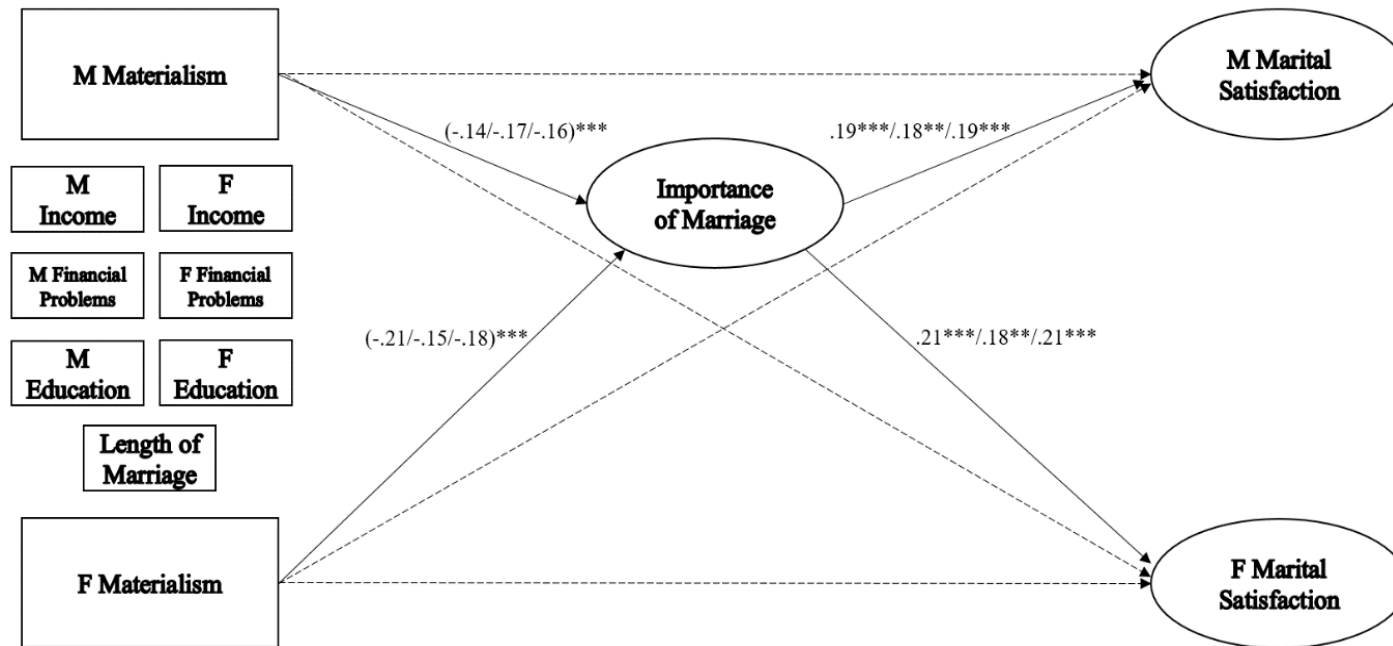


Figure 2. Significant standardized direct effects of the mediation models. Endogenous error correlations, interdependence correlations, control paths, and factor loadings are not shown for parsimony. Solid arrows represent significant paths, while dotted arrows represent non-significant paths. The order of the effect sizes are as follows: female mediation model, male mediation model, and common fate mediation model. * $p < .05$, ** $p < .01$, *** $p < .001$.

DISCUSSION

Drawing on marital paradigms theory (Willoughby et al., 2015b) and the incompatibility of materialism and children model (Li et al., 2011; 2015), this paper tested husband-wife actor and partner effects between materialism and marital satisfaction and explored the importance of marriage as a potential mediator of these relationships. One takeaway from this study is that it is important to examine partner effects when exploring materialism in a relational context. In the first non-mediation model, wives' materialism negatively predicted their own marital satisfaction as well as their husbands' marital satisfaction, but husbands' materialism was not associated with actor or partner marital satisfaction (Dean et al., 2007). In the second non-mediation model, when controlling for financial problems, those direct effects from wives' materialism to both spouses' marital satisfaction became non-significant (Dean et al., 2007). However, when testing indirect effects of materialism to marital satisfaction through importance of marriage, both actor and partner effects for both genders were significant. This suggests that the materialism of both spouses (not just wives) may impact marital satisfaction (both actor and partner effects) indirectly through a lowered perception of the importance of marriage. The findings indicate that materialism may not be simply an individual-level phenomenon.

Although the indirect effect sizes were relatively small, another takeaway is that one explanatory factor in the negative influence of materialism on marriage may be materialistic spouses placing a low value on their marriage. The current study revealed that when importance of marriage (wives', husbands', and couples') was added to the model, the direct effects from materialism to marital satisfaction found in the first non-mediation model became non-significant, possibly indicating some sort of mediation. Based on the findings, when spouses place a high value on money and possessions, both husbands and wives are less likely to place a high value on marriage, and are subsequently less likely to be satisfied in their marriage. This seems to be true for both the materialistic individual (actor effects) and for their spouse (partner effects). While LeBaron and colleagues (2017) found that one's materialism could negatively impact one's own marital satisfaction, the current study found that one's materialism could also negatively impact the *spouse's* marital satisfaction through both spouses' reduced perception of the importance of their marriage.

The results align with marital paradigms theory (Willoughby et al., 2015b) in that how one views marriage seems to affect relational behaviors and subsequent outcomes. The findings suggest that one's view of the importance of marriage is associated with how satisfied one feels in their relationship. In other words, those who highly value their marriage will likely behave in ways that engender marital satisfaction. The results also support the incompatibility of materialism and children model (Li et al., 2011; 2015) in that it seems as though highly valuing money and possessions conflicts with valuing marriage and family. Perhaps materialistic spouses spend more time and effort in pursuit of things and, therefore, have less time and effort for nurturing their marriage.

It is interesting that in the first non-mediation model only wives' attitudes toward money were associated with marital outcomes for both husbands and wives. In another example of how gender is an important consideration in couple finance research, Britt, Hill,

LeBaron, Lawson, and Bean (2017) found that the top predictor of financial conflict for husbands was perceiving his wife to be “spendy,” and the top predictor of financial conflict for wives was being perceived as “spendy” by her husband. Seemingly, wives’ money habits and attitudes may matter more for marriages than husbands’. This may be a cultural phenomenon. Future couple finance research should further investigate this. It will be interesting to see whether and how the gendered effect of the association between materialism and marital satisfaction changes as gender roles and expectations become increasingly egalitarian.

Implications

Money and the stuff that money buys is multidimensional. Emotions—including, presumably, those stemming from attitudes and values—influence how people make otherwise logical behavioral financial decisions (Nelson, Smith, Shelton, & Richards, 2015). Gaining an appreciation of the emotional meaning of money may provide insight to current financial behaviors. This is especially relevant with a subjective concept, like materialism. The single item used to measure materialism in this study— *Having nice things today is more important to me than saving for the future*—could be added to intake paperwork to get an idea of how desire for stuff plays into the current dynamics of the couple relationship. Just because a person answers affirmatively to this question, does not necessarily indicate they do not want to have a nice financial future. The attitude could be driven by personal loss in the past, a troubling relationship, a desire to be attractive to someone else, etc. Without further investigating the meaning of materialism, it is hard to make assumptions for true desires or rationale for behavior.

Secondly, financial therapists might want to incorporate a values assessment into initial meetings if they are not already using one. This could be as simple as having each partner mark their top three priority areas from a list of 20 or so items. It could be the case that partners have changed their priorities over time and have not fully explained their priorities or rationale to each other. By allowing the conversation about values and priorities to happen, couples may be able to identify their own solution to maximizing the priorities of each partner. Placing low value on the marriage may be even more damaging to the marriage than having high materialistic attitudes. Awareness and understanding of personal values will likely help couples increase the value they place on each other and the marriage.

Finally, perceptions may be more important than reality in predicting relationship outcomes (Britt et al., 2017; Britt & Nazarinia Roy, 2014). If one partner perceives that materialistic attitudes and behaviors negatively influence the relationship, materialism is a problem for the couple regardless of actual behaviors. By first assessing for materialistic perceptions, a conversation about how materialism plays a role in the relationship can begin. Therapists could encourage couples to draw a financial genogram or family tree to examine the money beliefs and behaviors of their siblings, parents, aunts and uncles, and grandparents. Doing so can provide insight to values and preferences for or against materialism for the couple (see Britt, 2016).

Limitations and Future Research

The current study adds to the literature by examining actor and partner effects in perception of the importance of marriage as a mediator between materialism and marital satisfaction. The findings should be considered in light of several limitations. Namely, the sample was highly educated and religious. Caution should be taken in applying the findings to the general population. Second, as the model was cross-sectional, future research should investigate these associations longitudinally. Causation cannot be implied beyond theoretical suppositions. Additionally, materialism was measured using a single item. It is possible that this item did not fully account for all aspects of materialism and that this impacted the validity of the measure. When possible, a more complete measure of materialism should be used. Finally, the current study looked only at heterosexual couples. It would be interesting to examine actor and partner effects of same-sex couples, where perhaps traditional gender roles do not influence or impact marital expectations.

CONCLUSION

Materialism and marriage may not be compatible. The results of this study suggest that when one spouse (regardless of gender) places a high value on money and possessions, both spouses are less likely to value their marriage, and are subsequently less likely to be satisfied in their marriage. Gaining an appreciation for why spouses value money and possessions is a good start at improving relationship quality. Individuals may be unaware of the emotional desire for material possessions by their partner. By understanding values and family patterns that may be contributing to current behaviors, partners can help each other work together to achieve joint financial goals. Due to this study's highly religious and educated sample, future research is needed to solidify the generalizability of these findings. By discouraging materialism and promoting a strong perception of the importance of marriage, financial therapists may foster relationships that are not only financially-sound but also positive and satisfying.

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